

January 2016



Thank you for your interest in the services provided by GroupNet Solutions.

Please call us or email us if you have any questions or need additional information about our services.

We can be reached at:

Sales office: 800-966-8605 x 140

Customer Support: 800-966-8605 x2

Email: sales@YouthLeaguesUSA.com

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Welcome to BluePay (formerly Terrapin Financial Services). We know you will find our service superior and our enrollment process very simple. Here is an outline of the steps to get started:

1. GroupNet Solutions client completes an Application Information Sheet (attached).
2. GroupNet Solutions client faxes or emails the completed Application Information Sheet to BluePay along with the following documents:
 - a. Copy of a voided check for the account the funds will be deposited into
 - b. Copy of 501c3 document for your organization
 - c. Copy of signer's drivers license
3. BluePay emails a completed application back to the client for signature (or if desired, an electronic application with a Click to Agree feature)
4. GroupNet Solutions client faxes/emails application back to BluePay (no original required by mail)
5. BluePay sets up the Merchant Account and obtains a Merchant ID number
6. BluePay establishes the Authorize.net account and supplies necessary information to GroupNet Solutions to connect registration form(s) to merchant account. If you already have an Authorize.net account connected to GroupNet Solutions and are only switching your Merchant Account, BluePay will assist you in updating your Merchant Account information for that existing Authorize.net account.
7. GroupNet Solutions conducts a test to ensure credit card processing is set up correctly prior to going live
 - a. GroupNet Solutions client is required to register a test or real registrant w/online credit card payment prior to posting online registration link to website for public to register.
8. BluePay establishes online reporting for Merchant Account and emails logon and password to GroupNet Solutions client
9. BluePay conducts a training conference call with GroupNet Solutions client to review Authorize.net and Online Reporting access and navigation.

Joe Posey

BluePay

412-848-9460

jposey@bluepay.com



ECOMMERCE FEES



FOR VISA / MASTERCARD / DISCOVER AS OF January 2016

(Single Rate Pricing recommended for organizations that process \$300K or less annually. If you process \$300K or more annually, you may want to consider the Pass Thru + rates/services.)

Current Fees reflecting BluePay Financial as Optional Merchant Account and Authorize.net as Required Gateway Account Provider										
One Time Fees		Monthly Fees***			Transaction Fees			Fee Analysis		
BluePay Financial Application Fee	Authorize.net Gateway SW License Fee	BluePay Financial Customer Service Fee	Visa Fixed Acquirer Network Fee **	Authorize.net Customer Service Fee	BluePay Financial Discount Rate	BluePay Financial Transaction Fee	Authorize.net Transaction Fee	Transaction Cost of \$65 registration fee	Transaction Cost for 1000 registrants	12 months of Monthly Fees
\$0.00	\$99.00	\$0.00	**	\$15.00	2.19%*	\$0.10	\$0.10	\$1.42	\$1,420.00	\$180.00 ***
<p>*** Authorize.net assesses a Batch Fee of 25 cents on each day that transactions are settled. The Batch Fee will be a maximum of \$91 per year (364 days X 25 cents = \$91)</p> <p>Based on feedback from our clients, BluePay Financial has the best rates, a single point of contact for all GroupNet Solutions clients, simple and quick application process without the need of a personal guarantor or requirement of documentation such as financials, processing statements and tax returns. You will also find that most of the lenders may take up to 2 weeks to process your application vs. as little as 4-5 business days with BluePay Financial. BluePay Financial delivers a monthly paper statement and online activity reporting at no additional cost. *Rewards cards and Corporate Cards may incur an additional %.</p> <p>**Effective April 1, 2012, Visa Interchange Fees will include a Fixed Acquirer Network Fee based on monthly Visa \$ volume in that given month. The fee is as follows based on volume: < \$50 = \$2.00/month, \$50 - \$199 = \$2.90/month, \$200 - \$999 = \$5.00/month, \$1,000 - \$3,999 = \$7.00/month, \$4,000 - \$7,999 = \$9.00/month, \$8,000 - \$39,999 = \$15/month</p>										
<p>BluePay Financial contact person = Joe Posey, jposey@bluepay.com, 412-848-9460</p> <p>NOTE: You should verify all rates with the vendor before signing a contract</p>										
<p>Should you wish to accept American Express, please contact Joe Posey, jposey@bluepay.com, for American Express rates. American Express can be added to your BluePay Merchant Account if desired with no additional monthly fee. American Express activity will be included with your daily Visa, MasterCard, and Discover activity in a single deposit. BluePay Financial can transfer your existing American Express merchant account, if applicable.</p>										



ECOMMERCE OPTION 2

BluePay Merchant Services Pass Through + Pricing Structure

(Recommended for organizations processing \$300K or more annually)

BluePay Financial, in partnership with GroupNet Solutions, can enhance your processing in several ways:

- Very Low Pricing
 - No Set-up Fee
 - No Monthly Minimum
 - No Monthly Account Fee (for Merchant Account)
 - No Annual Fee
 - Cost Plus 20 basis points and \$.10 per tran. This means we will charge you whatever the published Mastercard, Visa or Discover Interchange rate is + .20% (.001). Interchange rates range between .60% and 2.45% based on the type of card used (debit, credit, rewards, business) and how it is acquired (swiped or key entered). So, you will be paying the published rates (available on the internet) + .20% and \$.10 per tran. It does not get lower than this. There are no hidden fees and you will be able to see your transaction mix on your monthly statement and validate against the published rates.
 - Debit cards rates are now lower as a result of the Durbin Amendment to the Dodd Frank Financial Reform Act. Debit cards issued by banks with more than \$10B in assets have a lower rate of approximately .60% for your average transaction size.
 - Effective April 1, 2012, Visa Interchange Fees will include a Fixed Acquirer Network Fee based on Visa \$ volume in any given month. The fee is as follows based on volume:

Tier	Monthly Gross Sales Volume	Fee per Month
1	<\$50	\$2.00
2	\$50 -\$199	\$2.90
3	\$200 -\$999	\$5.00
4	\$1,000 -\$3,999	\$7.00
5	\$4,000 -\$7,999	\$9.00
6	\$8,000 -\$39,999	\$15.00
7	\$40,000 -\$199,999	\$45.00

- All in processing rates (all fees as a percentage of Card \$ processed is estimated to 1.90 % to 2.10 % based on your debit card mix
- Annual Compliance Completion Assistance through an Authorized Security Vendor (Control Scan) at no charge
- Monthly Paper Statement – no charge
- Optional electronic account access for statement or batch information (not required) and no charge
- Incorporated American Express with your MasterCard, Visa and Discover Processing eliminating the need for a separate Discover and Amex account. MasterCard, Visa, Discover and American Express will all be detailed on your single monthly statement.
- Manage a quick and painless conversion. Should you choose BluePay, we will set your account up and assist with the necessary Auhorize.net account changes.
- No early Termination Fee – We believe we need to earn your business every day.
- Deliver Great Service – We will make sure you are completely satisfied with our processing service. We work very closely with GroupNet Solutions. You will have our cell phone numbers!

BluePay Financial Services is a full service payment processor provider specializing in E-Commerce Processing. We hope to earn your business.



Application Information Request Form

Please complete the following information and return via fax or email to BluePay Financial jposey@bluepay.com or 412-848-9460. Once received we will update the merchant application and send back for signature.

Organization Information

Name -

Address

Telephone Number -

Fax Number -

Web Site -

Federal Tax ID Number -

Type of Business (Non Profit, Corporation, LLC, etc.) -

Date Business Started -

Corporate Name and Address (if different)

Contact Person

Name -

Telephone Number -

Email Address -

Application Information Request Form

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Officer/Manager/Signer Full Name, Address, Phone, and SS#
(all of the personal information is required to comply with the Patriot Act)

Name -

Home Address -

Social Security Information # -

Date of Birth -

Banking Information

ABA or Bank Routing Number -

Bank Account Number -

Please also fax/email a copy of a voided check

Financial Information

Yearly Sales \$ (all payment types) -

Annual Credit Card Acceptance \$ Estimate –

Average Credit Card Transaction Size \$ -

Largest Single Credit Card Transaction Expected \$ -

Season(s) – What are high Volume Months –

Will you be using PassThru + Pricing or single rate pricing? (Pass Thru+ is recommended for organizations processing \$300K or more annually) –

Return information to Joe Posey at joe@BluePayfinancial.com or fax to (412) 563-0757. Also include the following documents:

Copy of a voided check for the account the funds will be deposited into

Copy of 501c3 document for your organization

Copy of signer's driver's license

Signature

Date