

# An Introduction to PinPay Merchant Account Sales

## Welcome to the PinPay merchant account sales team!

As a merchant account marketing and sales representative for PinPay you have the opportunity to receive a commission on the sale and also accumulate residual income, while offering merchants the securest, most advanced, and best economical online payment service available.

PinPay offers each online merchant, lower costs, lower fraud risks, no charge backs and many other benefits which are unique to the PinPay payment service. Residual revenues to you continue for the term of participation of each merchant that you sign up to enjoy PinPay services, subject to any terms and conditions which your MISO (Master Independent Sales Organization) may set.

### The Internet Payment Market

Merchants who operate online stores have expressed a great desire to be able to offer their online shoppers payment options. The PinPay service offers merchants and consumers a superior online payment option with simplicity, a lower risk of fraud, and clearly better transaction security.

### Joining the PinPay Sales Team

Becoming a PinPay marketing representative is simple. Just contact an existing PinPay representative or submit an email request to [salesteam@pinpay.net](mailto:salesteam@pinpay.net) PinPay does not require any fees or costs to become a marketing representative, and there are no minimum sales or quotas which must be met to sustain your participation.

### Finding Merchant-Customers

If a party, a business, an organization or an agency accepts payment for any goods or services, it is a potential customer of the payment services provided by PinPay. From a small single site store to a major store chain, every wholesaler and retailer is a potential customer of PinPay.

In addition to wholesalers and retailers, other potential PinPay merchants include schools and universities, private and public utilities, phone and cable companies, Wi-Fi networks, cell phone companies, Internet Service Providers, medical, dental and other professional offices, hospitals and clinics, local city, county, province, state and national governments, and all of the associated agencies which collect payments for goods or services. Clearly, if you can identify a party or a business, organization, agency or any entity of any type that accepts payments, you have identified a potential PinPay participating merchant and a customer for your sale.

## **Making a Sale**

Closing a sale with a merchant requires the merchant to complete and submit online a merchant application which identifies the merchant and provides information about the merchant. Based upon a review of the application, the PinPay staff approves the merchant and a merchant agreement is provided for the merchant's physical signature. Following the return of the signed Merchant Agreement, the merchant is provided with access to the PinPay payment services. Approval of a merchant application may require a few days.

## **Merchant Benefits**

PinPay creates "merchant desire" with such important benefits as lower payment processing costs, lower fraud risks, and no charge-back risks, which immediately result in higher profits on every item purchased using the PinPay payment option. Plus there are no cash reserves, no rolling reserves, and no hold backs, further enhances a merchant's desire to accept PinPay as an added payment option for its customers.

All dispute resolution activities are left to be resolved by the merchant and the customer. There are no charge backs issued to the merchant by PinPay and there are no charge back fees levied on the merchant. This fact alone can result in significant savings to every merchant who joins PinPay.

Should the need arise, the PinPay administrative and technical support teams are available to serve your merchant's needs.

## **High-Risk Merchants**

PinPay does not utilize risk factors to inhibit or preclude a merchant from becoming a participating member of PinPay. Irrespective of the merchant's charge-back history, credit rating, or the type of products or services offered, each merchant has the right to become a PinPay member merchant; and standard discount rates and fees for payment transactions apply.

## **The Next Step**

Review and gain an understanding of the materials provided. To become a PinPay marketing representative contact an existing PinPay representative or submit an email request to [salesteam@pinpay.net](mailto:salesteam@pinpay.net)

PinPay White Paper: No. 1217091      December 17, 2009      [www.pinpay.net](http://www.pinpay.net)

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