

Opportunity



“Success is achieved
by those who try and keep trying
with a positive mental attitude.”

John R. Thorpe

INFINITY

PAYMENT SYSTEMS *A Payment Solution Company*

Welcome to Infinity Payment Systems



**Sales • Customer Service • Risk Management
Retention Department • Download Department
Deployment Department**

You take care of the sale, and Infinity Payment Systems does the rest!



www.infinitypaymentsystems.com 1.800.706.7591

It's in your hands!



By opening this booklet, you have taken the first step toward what could become the greatest journey of your life.

If you qualify—and decide that an **Infinity** career is for you –a fantastic opportunity awaits. I promise that **Infinity** will provide training from day one to help you succeed.

Infinity Payment Systems is one of the fastest growing privately owned processing companies in the Mid-Atlantic region and we are ready to expand nationwide. Founded in 2000, **Infinity** has built a reputation of excellence over the past seven years. We have sold thousands of merchants and service them everyday.

Infinity is known for its proven sales system and we are a company that cares about its people.

One of the greatest advantages in joining **Infinity** is that all advancement is achieved through merit promotions, not seniority.

I encourage you to look through this booklet and share it with your spouse, family, and friends. If you have any questions, your recruiter will be happy to provide you with the answers.

I hope to see your name on our record boards and in the **Infinity** newsletters soon.

Enthusiastically,

A handwritten signature in black ink, appearing to read 'John R. Thorpe', written over a white rectangular background.

John R. Thorpe
Founder & President

**“ To be enthusiastic,
you must act enthusiastic. ”**

OPPORTUNITY



Who is Infinity Payment Systems?

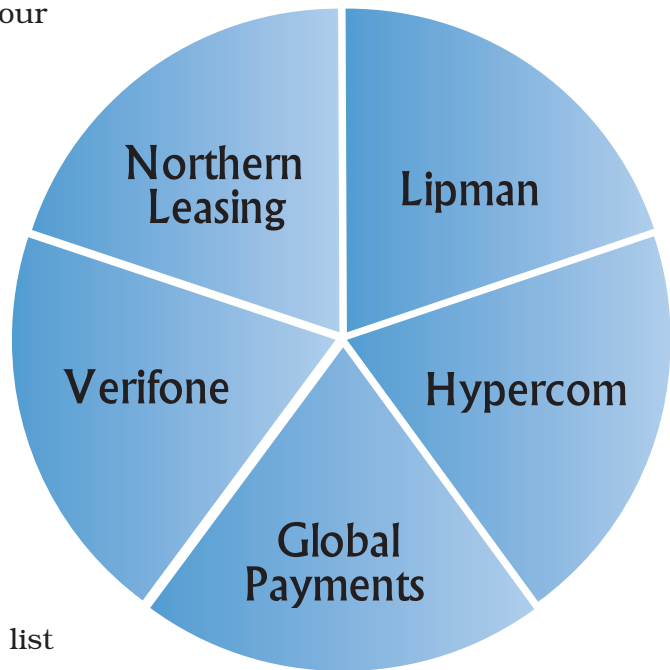
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Infinity Payment Systems (IPS) is a registered ISO/MSP with Visa/Mastercard and our bank relationship is with HSBC Bank, USA, National Association, Buffalo, NY.

Our mission, at **IPS**, is to provide creative products and services, using the skill and experience of our highly qualified professionals, the continued strength of our financial position, and the strategic diversification of our distribution systems to meet the evolving credit card processing and payment processing needs of our merchants worldwide.

This chart represents a list of our major suppliers. We also work with many other companies such as Concord for petroleum merchants, Vital as another front end processor, and ACH direct for ACH products.

Major Suppliers



INFINITY

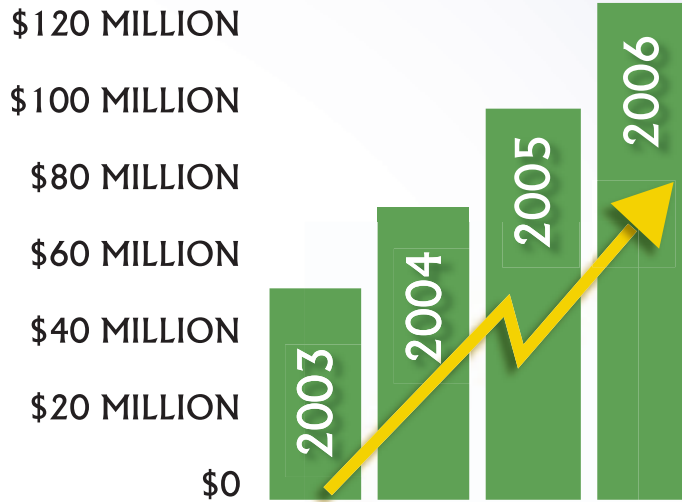
PAYMENT SYSTEMS *A Payment Solution Company*



A growth company...

Over 230% Growth in processing dollars
since 2003!

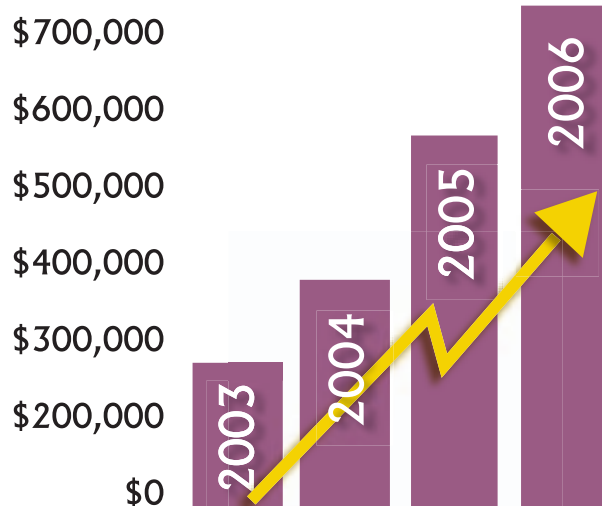
Total Processing \$



Over 345% Growth in SARC Income

since 2003!

Total SARC \$



What we sell

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Infinity offers several products that incorporate high benefits at a very low cost to the Merchant.

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We sell credit card equipment from Verifone, Hypercom, and Nurit. We also have Internet processing available. We have PC based programs that allow merchants to accept credit cards on their existing computer. For merchants that need the ability to accept credit cards away from an office, we have wireless terminals that are completely mobile. We can process many types of transactions at the merchant level including: credit card, debit card, gift card, and a full array of check services through our Infinity Check Processing program which includes: check verification, check, guarantee and electronic check conversion. Pictured below are a few of our best selling pieces of equipment.



Where we sell

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We sell to all professional merchant types, in stores, offices, home based businesses, farmers, independent contractors, and much more. Our sales agents, managers, and district managers maximize their income by selling new accounts.

Your selling time is highly productive because every business you see is a prospect. In addition, you will receive SARC income. This will be explained further over the next few pages.

P



Success
NEXT EXIT

How we sell

The use of business names that are currently processing with **Infinity Payment Systems** will help you overcome any initial skepticism. When you sell one business, others on the same street will want to save as well. Businesses buy with approval of others. It's contagious!

Our success system

- Enables you to sell new businesses, while trying to switch businesses that are already processing, to our network.
- Allows you to work systematically for high productivity and unlimited income potential.
- Teaches you a lot about a little, instead of a little about a lot.
- Trains you to meet selling situations head-on.
- Places you in an environment where the emphasis is on helping you to achieve your personal, financial, family and career goals.

Our system is specifically designed to allow our reps to have UNLIMITED income potential.

We also will put you through a seven week field training program that is designed to get your knowledge up to speed sooner rather than later. On the following page you will see the program laid out for you.



Training is the key to success



Infinity believes in training our people at all levels. We have training programs available from the agent level on up to executive management.

We make a substantial investment in you so that you are well trained and highly motivated to earn big incomes from the beginning of your career with us.

7 week field training:

Week 1 Full week training

Week 2 Monday training

Week 3 Monday & Friday training

Week 4 Wednesday training

Week 5 1 day with trainer

Week 6 1 day with trainer

Week 7 Friday with trainer and dinner meeting with president.

First Week Itinerary:

Monday: Classroom

Tuesday: Trainer will sell

Wednesday: 50/50

Thursday: 50/50

Friday: New rep will give all presentations

All promotions are on a merit basis.



“All promotions are on a merit basis”



Opportunity for advancement

ADVANCE

Promotion Requirements	
Sales Agent >>> Senior Sales Agent* or Sales Manager	Close 10 sales in two consecutive months
Sales Manager >>> District Manager	Must have sold a minimum of 50 personal sales and have promoted at least 3 Agents to Sales Manager or Senior Sales Agent

** The Senior Sales Agent position is designed for those who are not interested in managing others, and are fully capable of managing themselves.*

Level	Personal Sales	SARC	Agent Override	Sr. Sales Agent Override	Sales Mgr. Override
Agent	75%	25%	n/a	n/a	n/a
Senior Sales Agent*	100%	40%	n/a	n/a	n/a
Sales Manager	100%	40%	10%	n/a	n/a
District Manager	100%	50%	25%	n/a	10%



Calculating commissions

When you lease a piece of equipment to a merchant, the leasing company will divide the amount of the lease by .033. **IPS** will subtract the equipment cost. This will give you the profit dollars from the sale. Sales agents will receive 75% of this figure and Senior Sales Agents and above will receive 100%. See chart below:

Lease Amount	Divided By	Gross Amt. Funded	App. Fee	Standard Equip. Cost	Wireless Equip. Cost	Net Funding Standard	Net Funding Wireless
\$19.99	0.033	\$605.76	\$75	\$300	\$750	\$230.76	N/A
\$24.99	0.033	\$757.27	\$75	\$300	\$750	\$382.27	N/A
\$29.99	0.033	\$908.79	\$75	\$300	\$750	\$533.79	\$83.79
\$34.99	0.033	\$1,060.30	\$75	\$300	\$750	\$685.30	\$235.30
\$39.99	0.033	\$1,211.82	\$75	\$300	\$750	\$836.82	\$386.82
\$44.99	0.033	\$1,363.33	\$75	\$300	\$750	\$988.33	\$538.33
\$49.99	0.033	\$1,514.85	\$75	\$300	\$750	\$1,139.85	\$689.85
\$54.99	0.033	\$1,666.36	\$75	\$300	\$750	\$1,291.36	\$841.36
\$59.99	0.033	\$1,817.88	\$75	\$300	\$750	\$1,442.88	\$992.88

Standard Equipment		
Lease Amount	Sr. Agent & Above Comm.	Sales Agent Comm.
\$19.99	\$230.76	\$173.07
\$24.99	\$382.27	\$286.70
\$29.99	\$533.79	\$400.34
\$34.99	\$685.30	\$513.98
\$39.99	\$836.82	\$627.62
\$44.99	\$988.33	\$741.25
\$49.99	\$1,139.85	\$854.89
\$54.99	\$1,291.36	\$968.52
\$59.99	\$1,442.88	\$1,082.16

Wireless Equipment		
Lease Amount	Sr. Agent & Above Comm.	Sales Agent Comm.
\$29.99	\$83.79	\$62.84
\$34.99	\$235.30	\$176.48
\$39.99	\$386.82	\$290.12
\$44.99	\$538.33	\$403.75
\$49.99	\$689.85	\$517.39
\$54.99	\$841.36	\$631.02
\$59.99	\$992.88	\$744.66

Reprogram commissions

The biggest difference on a reprogram is that the agent keeps 100% of the application fee and reprogramming fee. If agent up-sells merchant a pin pad or check reader they will get 100% commission on anything above our cost.

How much can you earn?

Situation 1*

If, out of only 75 merchant contacts per week (15 per day), you sell:

• 1 new sale @ \$29.99/month -----	\$533
• 1 reprogram \$75 app fee + \$25 reprogram fee -----	\$100
• 1 pin pad sale @ \$299 -----	\$175
Weekly Total -----	\$808
Annual Total -----	\$42,016

Situation 2*

If, out of only 100 merchant contacts per week (20 per day), you sell:

• 1 new sale @ \$39.99/month -----	\$836
• 1 reprogram \$75 app fee + \$25 reprogram fee -----	\$100
• 1 pin pad sale @ \$299 -----	\$175
Weekly Total -----	\$1,111
Annual Total -----	\$57,772

Situation 3*

If, out of only 125 merchant contacts per week (25 per day), you sell:

• 1 new sale @ \$39.99/month ----	\$836
• 1 new sale @ \$19.99/month ----	\$230
• 1 reprogram \$75 app fee + \$25 reprogram fee -----	\$100
• 1 pin pad sale @ \$299 -----	\$175
Weekly Total -----	\$1,341
Annual Total -----	\$69,732



** Earnings are gross, before any applicable taxes.
Business expenses are also your responsibility.*

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Income Potential

5 Potential Income Sources

1. New Sales
2. Up-selling Established Merchants
3. Bonuses
4. Overrides (in Management)
5. **SARC (Selling Agents Renewal Commissions)**

In addition to new sales and reprograms **Infinity** offers the first program designed especially for this industry.

Selling Agents Renewal Commissions (SARC)

The following are examples of how this program will build your income over the course of your career with **Infinity Payment Systems**. It will clearly illustrate how you are in complete control of your income.

SARC Potential at the Sales Agent Level

Year Started	Merchants Sold**	25% SARC per Merchant*	Potential Monthly SARC
1st year	96	\$10	\$960
3rd year	230	\$10	\$2,300
5th year	384	\$10	\$3,840

SARC Potential at the Sales Manager Level

Year Started	Personal Merchants Sold**	40% SARC per Merchant*	Override Potential with 3 reps	Potential Monthly SARC
1st year	96	\$16	\$288	\$1,824
3rd year	230	\$16	\$690	\$4,370
5th year	384	\$16	\$1,152	\$7,296

*Average merchant at \$40 profit

**Based on our current retention rate of 80%

Income Potential

SARC Potential at the District Manager Level

Year Started	Personal Merchants Sold**	50% SARC per Merchant*	Potential Monthly SARC	
1st year	96	\$20	\$1,920.00	
3rd year	230	\$20	\$4,600.00	
5th year	384	\$20	\$7,680.00	
*Average merchant at \$40 profit **Based on our current retention rate of 80%				
Year Started	Agents Avg. SARC	25% Override	# of Agents	Total Monthly SARC
1st year	\$960.00	\$240.00	6	\$1,440.00
3rd year	\$2,300.00	\$575.00	6	\$3,450.00
5th year	\$3,840.00	\$960.00	6	\$5,760.00
Year Started	Sales Manager Avg. SARC	10% Override	# of Mgrs	Monthly Override
1st year	\$1,536.00	\$153.60	2	\$307.20
3rd year	\$3,680.00	\$368.00	2	\$736.00
5th year	\$6,144.00	\$614.40	2	\$1,228.80
Total Potential Monthly SARC				
Year Started	Personal SARC	Agent Override	Sales Manager Override	Monthly Override
1st year	\$1,920.00	\$1,440.00	\$307.20	\$3,667.20
3rd year	\$4,600.00	\$3,450.00	\$736.00	\$8,786.00
5th year	\$7,680.00	\$5,760.00	\$1,228.80	\$14,668.80

POTENTIAL

Awards and recognition

Infinity features the company sponsored **IPS** Achievement Club award series based on personal sales and income. Winners are honored at special regional meetings and presented their awards in front of their families and peers. Awards include:

Initial Pearl Ruby Emerald Sapphire

Grand Diamond

Trips and incentives

Our highest achievers each year will be eligible for special trips and incentives. Our philosophy at Infinity is to reward those who strive for and reach excellence. We also run sales and incentive programs throughout the year where you can earn special gifts for yourself and your family. Incentives will always be an important part of **Infinity**.



“...reward those who strive for and reach excellence.”

Your name could be here!

Infinity Record Board

2006	Total Processing	\$ 114 million
2006	Total transactions processed	960,452
Mar '06	Processing in a Month	\$10.25 million
Aug '02	Cold Call Sales in one Month	John Thorpe 15
Nov '05	Sales in one Month (Company)	76
Mar '03	Sales in one Month (Inside Rep)	Shera Madison 24
2006	Annual Sales (Inside Rep)	Gale Robinson 119
	Sales Person of the Year	Freda Goode 2006 Gale Robinson 2005 Gale Robinson 2004

RECORDS

Our president

John Thorpe is the president and founder of **Infinity Payment Systems**. Mr. Thorpe started the company in 2000 and has turned \$100 and a dream into what is today a multimillion dollar processing company.

Mr. Thorpe has been married for over 20 years to his wife, Lisa. Mrs. Thorpe was always by his side during the company's formative years working in various capacities doing everything from customer service, underwriting, and payroll. She is now retired and spending her time at their beach house on the golf course in North Carolina. They have two sons John Ralph, age 20 and Kyle James, age 18.

Mr. Thorpe is a veteran of the U.S. Navy where he served his country in San Diego for 4 years.

Mr. Thorpe says the company has a strong financial background and is very proud to say the company has never had to take a loan. "We have grown **Infinity Payment Systems** one merchant at a time."

"Aim High!" he says. If you develop a positive attitude and work smarter and harder success can be achieved by anyone who wants it.



In sales, you must be willing to go the extra mile, and remember to have a smile on your face and a positive mental attitude.

“Attitudes are contagious.
Is yours worth catching?”

Our vice president



Robert W. Moore “Bobby” is Sr. Vice President of Sales and Marketing for **Infinity Payment Systems**. He is married to Jacquie, his wife of 20 years and has three children; Corey 18, Kaitie 14, and Jared 8.

Bobby is a veteran of the United States Army with 10 years of service, 4 years of active duty and 6 years as a member of the Army National Guard.

He began his sales career in 1990. His background is in distribution sales where relationship building is the focal point of the sales process. He believes strongly that success is attained when you can sell a client what they need. He says “consultative selling is, by far, the best way to approach almost all selling situations. When you are able to build rapport with a potential client and decide together what the best solution for them is, you greatly enhance your chance for success.”

He has completed many sales training programs including Dimensions of Professional Selling, Selling the Seven Cs, and the Franklin Covey sales workshop.

Bobby’s character, integrity, and hard work are what have enabled him to be successful at every level. He has a sincere interest in helping others attain their goals and is committed to the success of Infinity’s direct sales efforts.

“ We have grown IPS one merchant at a time. ”

What We Offer

COMMITMENT

We Offer...

- Opportunity with a leader in the processing industry.
- Sustained growth over the past 7 years.
- No seniority/political promotions—Completely merit based
- Diverse product options
- Everyone is a prospect.
- Ability to build your income incrementally every month.
- Unlimited income and financial independence.
- Proven sales system.
- Recognition and awards for a job well done.
- A company with a positive philosophy.

The Price You Pay...

- This is a full time position.
- Intensive sales training.
- Expenses.
- Some travel.
- Continuous study.
- Self-Discipline.
- A commitment to set and achieve goals.



“Unlimited income and financial independence.”

Will you be the next success story?

Are you interested in starting your own sales company? Well, **Infinity Payment Systems** has a unique opportunity for you to open your own office. For the right person, we will set you up to become a sub-ISO under **Infinity Payment Systems**. We will train you to become your own boss. You will be able to hire as many sales people as you want, and the best news is we will do all of the following for you:

- Underwriting and approvals for Visa/Mastercard/ Discover/AMEX
- Build and download equipment
- Handle all customer service
- All Risk management

This opportunity is only for those who will qualify. You will be required to meet monthly goals to keep your agreement current. Infinity will offer you the income of a District manager to start, (100% income on sales and 50% SARC). Remember, you must qualify and submit to a background check and meet credit guidelines to be approved to open your own office.

Once qualified, you can work from your home or open an office. You can be a one man show or you can hire hundreds of sales people to sell for you. We will provide you with some sales leads to get started. We will support you every day and you will have a direct contact person to help you be successful. **Infinity** will help you every step of the way.

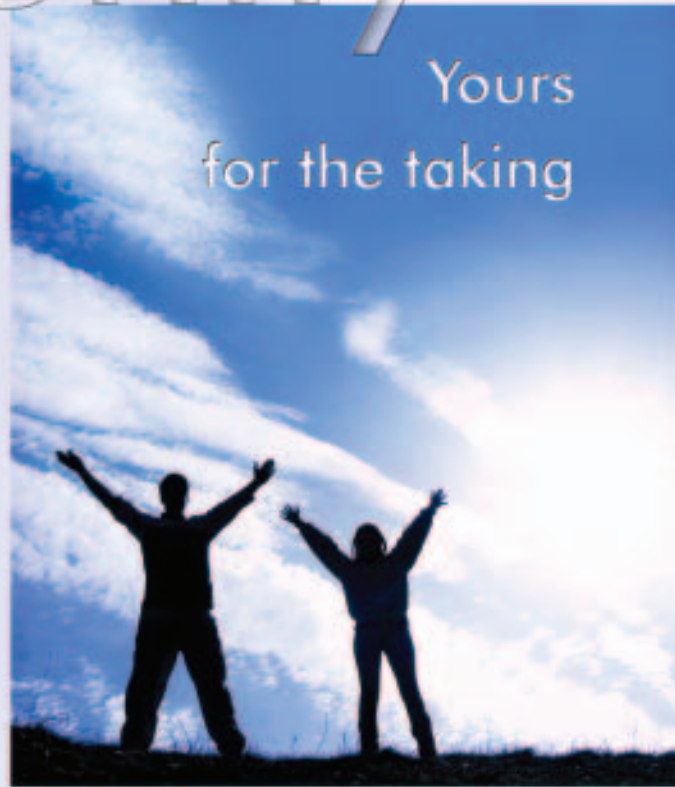
If this sounds more like what you are looking for, talk to your recruiter and they will set up a private interview for you with John Thorpe, President and Founder of **Infinity Payment Systems**.

Sincerely,

Infinity Payment Systems

Opportunity

Yours
for the taking



For more information, please contact



www.infinitypaymentsystems.com 1.800.706.7591

Infinity Payment Systems, 9710 Farrar Ct. Suite N Richmond, VA 23236

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