

BCMS Check 180 Financing: Platinum Plus Plan

About BCMS

Formed over two decades ago, Banc Certified Merchant Services (BCMS) has grown to handle more than \$220 million a month in processing transactions. BCMS is a leader in the merchant services industry; we enjoy the distinction of being the registered service provider for two of the most respected banks in the world (Bank of America and US Bank). We offer a unique selection of products and services designed with small business owners in mind, including Credit Card Processing, Text Message Marketing, Consumer Financing, Merchant Cash Advances, ACH and Check Services, etc.

At BCMS, our business solutions have three elements for success: a design that meets the needs of small and mid-sized businesses, the speed and highest level of security in electronic communication, and Account Executives dedicated to client satisfaction. These principles have earned us an A+ reliability rating from the Better Business Bureau and respect in the industry.



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When is First Payment Due?

The first scheduled payment (after the down payment) for the customer is electronically debited from the customer's checking account in 7, 14, or 30 days. The Gold plan requires weekly or bi-weekly payments. The Platinum plan has monthly payments. BCMS handles the future payments.



What Do You Need to Sign Up?

Each plan has different requirements. The Gold plan requires a valid ID, a paystub, a checking/savings account, and the most recent bank statement from your customer. The Platinum plan only requires a valid ID and an acceptable checking account.



What is the Approval Rate?

With both financing plans, as many as 7 out of 10 people are approved. Neither plan requires a credit check. The Gold plan looks at your customer's recent spending and income. The Platinum plan reviews your customer's check history. Customer approval is determined within 5 minutes of inquiry for both plans.

WHAT IS THE CHECK 180 PLATINUM PLUS PLAN?

The BCMS Check 180 Platinum Plus Financing plan is a combination of two BCMS financing plans, the Gold plan (Global Check) and the Platinum plan (Secure Payment Systems). It's more beneficial to your business to offer two separate financing plans with different features and fees. By offering two separate payment plans, you will NEVER LOSE ANOTHER CUSTOMER!

HOW DOES THE CHECK 180 PLATINUM PLUS PLAN WORK?

Each financing plan works a little differently. The Gold (Global Check) plan is designed for purchases up to \$10,000. It allows customers can stretch their payments over a 3 or 6 month period and you get paid up to \$2,500 up front (with the remainder paid over the term and split into weekly or bi-weekly payments). With the Gold plan, there is no credit check! Approval is based upon your customer's income and recent spending.

The Platinum (Secure Payment Systems) plan is designed for purchases up to \$5,000. It allows customers to stretch their payments over 3, 6, or 12 months and you get paid 100% up front! With the Platinum plan, we guarantee against dishonor of the down payment check or subsequent electronic debits. Additionally, with the Platinum plan, there is no income check and credit score doesn't matter! Approval is based upon your customer's recent checking and bill payment history.

For both financing plans, BCMS will provide you will a POS terminal and Check Imager to process payments electronically. One check is written by the consumer at purchase and it is run through a check reader. The rest of the future payments are handled by BCMS.

CHECK 180 GOLD PLAN FEE STRUCTURE:

Merchant Set-Up Fee	Based on volume, ticket size, industry, & equipment needs
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The Merchant Set-Up Fee includes training and Marketing Materials. Please see your BCMS Representative for more details.

MERCHANT MONTHLY FEES

Statement Fee	\$10.00
Monthly Minimum	\$15.00

CUSTOMER FEES

Discount Rate	9%
Transaction Fee	\$0.20
Customer ARC Fee	\$35.00
Down Payment Percentage	10-20%
Payment Schedule	Weekly or Bi-weekly

IMPORTANT: These rates and fees are not final and are subject to change.

CHECK 180 PLATINUM PLAN FEE STRUCTURE:

Merchant Set-Up Fee	Based on volume, ticket size, industry, & equipment needs
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The Merchant Set-Up Fee includes training and Marketing Materials. Please see your BCMS Representative for more details.

MERCHANT MONTHLY FEES

Statement Fee	\$5.00
Monthly Minimum	\$35-\$100

CUSTOMER FEES

Warranty Fee	11.95%-32.95%
Transaction Fee	\$2.95
Merchant Admin Fee (optional)	\$50
Down Payment Percentage	25%
Payment Schedule	Monthly

IMPORTANT: These rates and fees are not final and are subject to change.