

Pay-Me-Now

PAYMENT GATEWAY
AND VIRTUAL TERMINAL .com

POWERFUL TOOL FOR PROCESSING
CREDIT CARD AND ACH TRANSACTIONS
THROUGH YOUR WEBSITE



A-1 Leasing Exclusive Lease Program Software & Hardware

PayMeNow.com • Direct (949) 497-9011 • eFax (253) 369-3167



A-1 Leasing Exclusive Lease Program

New Rates Effective 04-07-2004

SOFTWARE/ VIRTUAL TERMINAL - LEASE FACTORS

		36-MONTHS	24-MONTHS	12-MONTHS
A CREDIT SCORE	NO 48-MONTH LEASE FOR SOFTWARE	.0379	.0522	.0948
B CREDIT SCORE		.0421	.0580	.1053
C CREDIT SCORE		.0505	.0696	.1264
D CREDIT SCORE		.0758	.1044	.1896

EQUIPMENT/HARDWARE - LEASE FACTORS

	48-MONTHS	36-MONTHS	24-MONTHS	12-MONTHS
A CREDIT SCORE	.0284	.0369	.0520	.0948
B CREDIT SCORE	.0299	.0388	.0547	.0998
C CREDIT SCORE	.0334	.0434	.0612	.1115
D CREDIT SCORE	.0406	.0527	.0743	.1354

REQUIREMENTS

1. Maximum term for software/virtual terminal 36 months
2. \$1,750 maximum funding for software/virtual terminal
3. One advance payment including tax required
4. \$40.00 application fee only applies to software and virtual terminals
5. **FAXED leases accepted, original signatures not required.**



What are the Benefits of Equipment Leasing?

Leasing offers numerous advantages over other financing methods:

Tax treatment. The IRS does not consider an operating lease to be a purchase, but rather a tax-deductible overhead expense. Therefore, you can deduct the lease payments from your corporate income.

Balance sheet management. Because an operating lease is not considered a long-term debt or liability, it does not appear as debt on your financial statement, thus making you more attractive to traditional lenders when you need them.

100 percent financing. With leasing, there is very little money down - perhaps only the first and last month's payment are due at the time of the lease. Since a lease does not require a down payment, it is equivalent to 100 percent financing. That means that you will have more money to invest in revenue-generating activities.

Immediate write-off of the dollars spent. Leasing payments are treated as expenses on a company's financial records, therefore, equipment does not have to be depreciated over five to seven years.

Speed. Leasing can allow you to respond quickly to new opportunities with minimal documentation and red tape. Many leasing companies can approve your application within one or two days and you can have your equipment very quickly.

Improved cash forecasting. By leasing equipment you know the amount and number of lease payments over the life of the leasing period, so you can accurately forecast cash requirements for your equipment.

Flexible end of term options. There are several options for disposing of equipment after the lease term ends including returning the equipment, renewing the lease or purchasing the equipment.

Tax benefits. Lessors often pass the tax benefits of ownership on to the lessee in the form of lower monthly payments.

Improved earnings. Operating lease accounting provides a lower cost than a capital lease in the early years of a lease.

**A1 LEASING - VENDOR/RESELLER REGISTRATION**

Company Name

Date

Contact - First Name

Last Name

Address

City, State, Zip

Tel Number: ()

Fax Number: ()

Cell Number: ()

Website: <http://www.>

Email:

QUESTIONS

1. Do you currently use another Leasing Company? YES NO

2. If yes, what leasing companies do you use?

3. Number of hardware leases monthly:

4. What is your average lease payment amount?

5. How many month's do you quote your lease payments?

6. How many software leases do you anticipate on selling per month?

Upon receipt of this A-1 Leasing Vendor/Reseller Registration, we will submit to A-1 Leasing and they will contact you within 48 hours.

www.a-1leasing.com**BRADLEY D. OLIVER**

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