

## About ACN's partnership with Anovia Payments

ACN has partnered with Anovia Payments to provide Merchant Services (the ability to accept electronic payments) to the Australian small business market.

This partnership provides huge benefits to customers who can take advantage of the combined buying power of the ACN and Anovia Payments relationship. This means better negotiating power.

IBOs benefit too with a simple referral process, a Meet or Beat value guarantee to help refer customers and the opportunity to earn revenue for the life of the customer.

**Training:** A range of Merchant Services training modules and resources can be found in Pacific Compass [www.acnpacific.com/ibo](http://www.acnpacific.com/ibo)

## About Anovia Payments partnership with First Data

First Data is the technology partner for Anovia in Australia (and Canada) and provide the payment terminals. First Data is a global leader in secure and innovative payment technology and services solutions.

## The Merchant Services opportunity

With approximately 500 billion non-cash transactions each year globally, payment processing is a massive industry.

59% of Australians made a purchase with a contactless card according to a RF Intelligence survey carried out in August 2016. This makes Australia the country with the highest number of people who make electronic and contactless payments in the world. This means this is a fantastic opportunity for IBOs to grow their business.

## Why sell Merchant Services?

Anovia Payments Merchant Services is just about the easiest product for Australian IBOs to sell and it has the potential to be the highest earning sale an IBO can make as well. Here's some of the reasons why you should be selling it:

- All IBOs have to do is submit a referral form along with a customer's recent merchant services statement and an experienced Anovia Sales Executive will do the selling for you!
- There are up to 3 customer points available and, if your customer has multiple businesses or stores, you may even be eligible for up to 3 points per location or business. For example, one simple referral could earn you 15 customer points.
- Anovia also offers lifetime residuals - as long as the customer stays you'll continue to be recognised and remunerated for their loyalty.
- The merchant services industry often sees very low churn or change of providers, so your customer retention is likely to be very strong and there's no need to upgrade them to retain them as customers.
- Anovia billing volume is also some of the highest offered by ACN Pacific and this is vitally important to increase your earnings once you start to hit leadership positions within the ACN business.
- Anovia has strong credibility having won many global awards over the last 5 years including 2017 ISO of the Year from the Electronic Transactions Association (ETA).
- There no residual cap for Anovia Payments, so if you customer's business sees amazing growth in transactions you'll likely see your earnings skyrocket too!

## Anovia Payments solutions and services

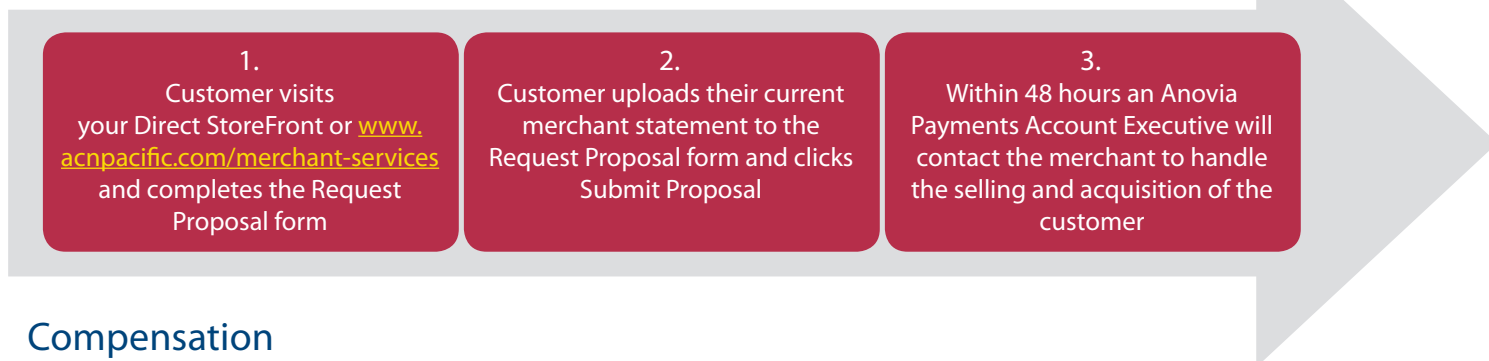
Solutions and services provided by Anovia Payments are:

1. Storefront terminals (supplied by First Data)
2. E-commerce for online retailers
3. Telephone orders
4. Mobile solutions for businesses on the go

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## Sign up process

The sign up process is as simple as 1, 2, 3. Once you've identified a prospective customer from your warm market:



## Compensation

IBOs will be compensated when the Merchant's account is active. The account is active when the Merchant lead has been approved and the Merchant account has been set up by Anovia Payments.

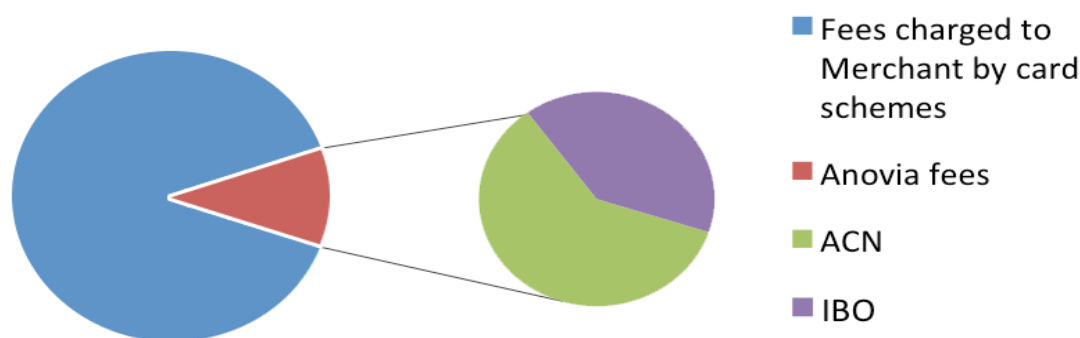
Customer points are awarded based on the dollar amount the Merchant processes through Anovia.

Anovia Payment Processing	Customer Points	Commission Earning Rate
Anovia merchants processing $\geq$ \$10,000 per month	3	100% (Paid on Anovia revenue)
New Anovia Merchants or Merchants processing $<$ \$10,000 per month	1	100% (Paid on Anovia revenue)

## How points and commissions are awarded

Points are initially awarded using an estimate of the Merchant's processing dollar amount (based on previous statements provided by the Merchant to Anovia Payments during the Request Proposal stage). The actual dollar amount processed by the Merchant is reviewed on a quarterly basis and, in the rare event that this takes the Merchant above or below the \$10,000 per month processing threshold, customer points are automatically be adjusted.

IBOs also earn 100% of the commission earning rate which is paid on the Anovia revenue for the life of the customer. The Anovia revenue is a proportion of the processing costs charged to the Merchant.



Ensure you check the latest Australian Compensation Plan for full details

## Resources / who to contact

Type of enquiry	Resources / who to contact
Essential training	Refer to the Training section of Pacific Compass – go to <a href="http://www.acnpacific.com/ibo/training/merchant-services">www.acnpacific.com/ibo/training/merchant-services</a>
Product information	Refer to the Resources section of Pacific Compass - go to <a href="http://www.acnpacific.com/ibo/products-2/merchant-services/">www.acnpacific.com/ibo/products-2/merchant-services/</a>
Proposal enquiry	Merchant and/or IBO to submit a Request Proposal form and an Anovia Account Executive will call back
Compensation for Merchant Services	Refer to the latest Australian Compensation Plan located on Pacific Compass
Merchant support	Once approved, Merchants will receive a welcome kit including important contact numbers
Equipment / terminals	Once approved, Merchants will receive a welcome kit including important contact numbers
Customer Updates or questions	Contact IBO Support via one of the following ways: Webchat: <a href="http://www.acnpacific.com/contact">www.acnpacific.com/contact</a> Enquiry form: <a href="http://www.acnpacific.com/contact">www.acnpacific.com/contact</a> (9:00am -6:00pm AEST/AEDT Mon to Fri) Phone: 1300 767 226

## Glossary

Albert	A Commonwealth Bank EFTPOS terminal
Cardholder or Customer	The owner of a card issued by a financial institution (such as a bank) that is used to make credit card purchases
EFTPOS	Electronic Funds Transfer at Point of Sale
First Data	The technology partner for Anovia Payments in Australia that provides the terminals
Issuer	Credit Card & EFTPOS card companies such as Visa, MasterCard and Amex
Merchant	A business that accepts credit cards as a form of payment for goods and services
Merchant Services	Authorised financial services that allow a business to accept credit card or bank debit card transactions using online ordering or point of sales systems
Processor	An organisation such as Anovia Payments that processes and settles a merchant's credit card transactions