

To Our Loyal Customers, Partners, Cardholders and Merchants:

enCards Service and Price Guarantee

Card Issuing and Merchant Processing

As the President / CEO of enCards, Inc. I will personally insure the following Service and Price Guarantee:

- Customer Support and Service you expect!
- Competitive pricing!
- Professional and courteous services!
- Equipment at wholesale pricing!
- Timely turnaround on questions!
- Quick turnaround on applications and service repairs!
- Knowledgeable staff best in the industry!
- Direct Access to me...

Card Issuing:

enCards is a Preferred Partner of VISA USA. Institutions, Businesses and Universities across the country print millions of checks representing billions of dollars. With our Card Issuing software, Institutions, Businesses and Universities can now replace these paper checks and load all financial disbursements onto reloadable Prepaid / Debit Visa Cards.

Merchant Processing:

enCards offers credit card merchant accounts, gift card applications and check services for every size business. Our experts will set up your business so you can accept credit cards, gift cards or checks. We offer merchant services that range from setting up a merchant account to helping you install software. Regardless if you have a retail storefront, an online business or sell by phone and mail-order, enCards products and services can help!

A personal thank you to each of you for your loyalty...

Successfully,

Michael L. Mattos enCards, Inc. President / CEO <u>mmattos@enCards.com</u>