



F.I.D.C.

SALES PRESENTATION

PRECISION PAY PROGRAMS



F.I.D.C.

- **Flexible Payments**
- **Increase Revenue**
- **Delayed Payment schedules**
- **Combine Product**

F.I.D.C.

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Carrollton, TX 75006
Phone: 214-520-8502
Fax: 214-602-2856
E-mail: info@fidcsystems.com

DATE: 02/01/2008

F.I.D.C.'s precision pay programs are specifically designed to provide sales with additional tools to overcome sales hurdles, provide their end customers with the choices to procure needed technologies, and provide them with paths to maintain and extend their current budgets.

- Our precision pay programs have the flexibility to allow payment schedules that fit with a customer's needs from breaking payments up from annual, bi-annual, quarterly, or monthly payments. Allowing the payments to be stacked if a customer has some current or later budget restrictions.
- In the reseller environment giving up margin to be competitive is a way of life our precision pay programs are specifically built to provide resellers and manufacturers a way to increase revenue by growing deals into multiple year purchases by the customer. While all customers have some budget restrictions our programs provide a way for the increase in revenue at the same time lowering the payment amount a customer will have to provide than the traditional discounted one year purchase.
- Most customers have a solid idea of what they need and how it will help performance, compliance, or traditional corporate need. The problem they run into is not only when will they have the money for the solution (budget issues) but when will they have the time to implement the solution. Delaying the payment gives them the best of both worlds. A customer can get their solution during a slow period when they have time to implement the solution say in February but they will not have to make their payment until September when their current budget is released.
- In traditional funding programs a lease or a loan against hardware is easy because they can use the hardware as collateral. Other lenders will fund hardware and software, some will even fund software by itself. The big issue with most traditional funding programs comes in when there is technical services or additional maintenance or support. They have no way to collateralize this so they may not allow you to include it in the funding. Our precision pay programs do not care we will combine it all and allow the payments to be extended out over the life of the license. So if the customer buys a 3 year license the payments can be made over three years. If you are lucky enough to have a manufacturer who offers a promotion for buy a 3 year license and get the 4th year free we can extend the payments over 4 years.

As you can see with a few simple changes you can increase revenue while lowering the customer's cost.

To find out more about FIDC's Precision Pay Programs and the power they can provide you.

Call 214-520-8502 and ask for a Precision Pay Account Manager

Or go to

www.fidcsystems.com

And click on **Partner Signup** button to request a Financial Affiliate partner package

Example XYZ

1 Reseller Address City, State Zip
Phone: (555) 555-1234 Fax: (555) 555-4321

Sales Rep
555-555-1234 x 000
sales.rep@email.com

Client Information

Client: Company A&D
Address: 1 Customer St.
City, State: City, State
Zip: 11111
Phone: 555-555-9999
Fax: 555-555-8888
Contact: Customer One
Email: customer@companyabc.com

Information

Quote Date: 1/12/2008
Customer#: 12345
Quote Expires: 02/15/08
Comments:

Qty	Item #	Description	Unit Price	Fee's	
				1 Year	3 Year
1	HW1	Hardware Appliance	\$ 7,495.00	\$ 7,495.00	\$ 7,495.00
571	SW1	Software Licences	\$ 9.90	\$ 5,652.90	\$ 18.00
1	TS1	Installation services	\$ 5,300.00	\$ 5,300.00	\$ 5,300.00
2	MS	Maintenance & Support	\$ -	\$ -	\$ 3,000.00
SubTotal			\$ 18,447.90		\$ 26,073.00
15% Discount			\$ 2,767.19		\$ -
Total			\$ 15,680.72		\$ 26,073.00

Precision Pay Program

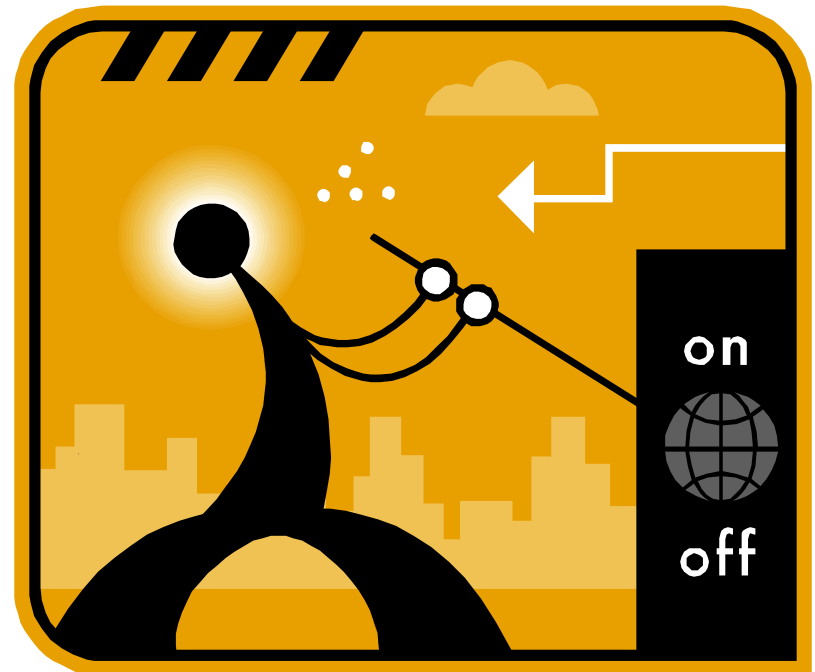
Utilising our precision pay program you are eligible to:
make 3 annual payments of: \$ 8,691.00
Quarterly, Monthly, or Stacked payments are also available
Your first payment will be due July 1st, 2008, Second payment due July 1st, 2009, and last payment due July 1st, 2010

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With a few changes to your company quote templates you can easily add precision pay programs as an option. By quoting multiple year options you just divide the MSRP price divided by the number of year quoted. The main thing to remember is quote MSRP. Our system is set up where the reseller absorbs the interest from their reseller margin.

	1 Year	3 Year
MSRP	\$ 18,447.90	\$ 26,073.00
Discount 15%	\$ 2,767.19	\$ 0.00
Total	\$ 15,680.71	\$ 26,073.00
Financing Interest	\$ 0.00	\$ 3,128.76
Average Corporate 12%		
F.I.D.C. Admin Fee 3%	\$ 0.00	\$ 782.19
Reseller Cost of Goods	\$ 12,913.53	\$ 18,251.11
Resellers Gross Profit	\$ 2,767.18	\$ 3,910.94



PRECISION PAY PROGRAMS

WHO, WHAT, WHEN, WHERE, HOW

WHO

Who- The main criteria for precision pay programs is the same as any funding programs the customers credit history, beyond that we require the amount to be finance be over \$5000.00 dollars, the customer must have more than 10 employee's, any customer who is less than 2 years old will be required to present credit information (financials, references) if requested.

WHAT

What- Technology is our main requirement software, hardware and any technical services that is a close ended engagement can be financed.

WHEN

When- The precision pay programs should be an integrated part of every sell. It is a seamless way to present solutions to customer. It has real up front value, is easily presented in the customer quote, immediately separates your quote from other products and resellers.

WHERE

Where- The precision pay program works for all technology sells. Show the power of precision pay programs by wrapping all of their hardware, software, maintenance, support, and technical services into the payment structure.

HOW

How- Integrate precision pay programs into the sales process from day one. Discuss the benefits of being able to receive extra discounts by purchasing multiple years upfront. Emphasize the ability to pay less by breaking out the purchase over the life of the license. Point out compliance with state and federal customers who's require the non-appropriations rider. Prove the no-interest promise by having the manufacturer provide an MSRP quote



Q: Does the customer have to fill out a lot of up front paperwork to see if they qualify for precision pay programs.

A: The precision pay program is built to be as easy on the customer as possible. We will need to be provided the accurate customers company information (Corporate name, corporate address, and Dunn & Bradstreet number). We will also need the customers contact information (Name, phone, email). The majority of customers are qualified with only this information. If the customer is a new company, less than ten employee's, no D&B number, or poor credit history more information may be requested.

Q: How do we get paid? Manufacturers will require us to pay it all up front, we cannot wait and get paid in increments like the customer is paying.

A: F.I.D.C. will pay the **full funded** amount, minus interest and administrative fee's, through a wire transfer/ACH to the reseller. We pay on a net 30 term just like most resellers require their customers. The incremental payments are only between the customer and the financial institution utilized for the precision pay program.

Q: Who carries the liability if the customer defaults or utilizes the government non-appropriations clause? Will we be required to pay some or all of the money back?

A: NO, precision pay programs are underwritten and funded by financial institutions, just like any other loan. Once the contracts have been signed and money has been paid to the reseller or manufacturer, all responsibility and liability for payment or default of payment lay solely between the financial company and the customer.

Q: This all sounds to easy what is the catch?

A: The precision pay programs are not your typical funding programs. They are not cookie cutter document or electronic decision makers on the backend. We work hard to make sure we are fitting a program to your customer. The precision pay programs may take up to 4 days to turn around contracts. We research and qualify the company for credit, we make sure we backend the financing to the payments the customer needs, we make sure we fulfill all requirements of the company or entities state or federal requirements for funding programs.