

Selling Process - Tips & Reminders

Retailer Prospects

- Target Stores Already Selling Financial Services – Money Transfer, Money Orders, Check Cashing, Other Bill Pay
- High-Volume, High-Traffic Location Indicates More Selling Opportunities
- Solid Performer with IDT – Good Credit, Never Declared Bankruptcy - Location Will Most Likely be Credit Approved
- You Know Your Stores – Think ahead if owner(s) will be able to provide all necessary documentation

How Your Retailers Can Become Bill Pay Agents

- 1 Retailer MUST provide all necessary information to fully complete the Bill Pay Agent Agreement and Credit Application
- 2 Retail Owner(s) must provide a copy of Driver's License, Business License, Utility Bill (each location), Voided Business Check and Certificate of Incorporation (if applicable)
- 3 Send Bill Pay Agent Agreement, Credit Application and ALL other Required Documents and Copies to your Office Manager

Pre-Visit Quick Tips

- Pre-Fill Application with Legal Name of the Business, Address, Social Security Number, Federal Tax ID, Type of Business (LLC/Corp), # of Owners (Refer to Sample Bill Pay Application for Guidance)
- Confirm owners will be there – Call Ahead
- Use the Bill Pay Microsite – <https://sites.google.com/a/idt.net/br-test/bp>

Bill Pay Application Submission

- Prior to submitting Application and all required documents, fully review Application and verify all documents for accuracy and completeness
- Once you have reviewed all, send Application and all documents to your Office Manager or Assigned Reviewer via Fax, Mail, Scan/Email
- Office Manager/Assigned Person will Review and Process

Application Acceptance & Compliance Training Reminders:

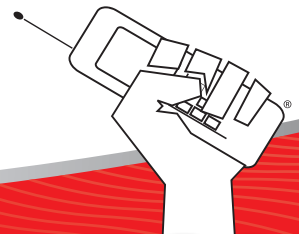
- RAM and Retailer will be notified when application has been approved (Approval process may take 10-15 business days after receipt of application and all accurate documents)
- For questions on application status, RAM should contact local office manager or other designated person processing applications for your area
- **Once Retailer's Application is Approved, Retailer MUST Complete online Compliance Training before being able to sell Bill Pay Services**
 - Online Compliance Training is Available in both English and Spanish and will take approximately 45 minutes to complete
 - Please also note that the Compliance Training only works with Internet Explorer
- Once Retailer has completed Compliance Training, Retailer's Boss Revolution Account will be activated to sell Bill Pay and Bill Pay icon will be highlighted on their home page
- RAM shall deliver a Welcome Kit Packet of Regulatory Signage and POP Materials to Retailer to advertise and properly sell Bill Pay Services
 - Certain state regulatory signage must be displayed in accordance to state guidelines

Payment Processing, Voids & Cancellations Reminders:

- Payments can be taken ALL DAY
- Daily invoice close is 11:59 pm EST
- Payments after 7:00 pm EST will be transmitted next business day
- Payments are NOT delivered on weekends and bank holidays
- Retailers can cancel a payment up until 7:00 pm EST of the same day payment was processed
- To cancel a payment, the retailer must take back and retain the original receipt given to the consumer
- Consumers who want to cancel their payment, must go back to the original payment location (Retailer)

BOSS REVOLUTION RETAILERS CAN NOW OFFER CHECKFREEPAY BILL PAY SERVICES

Posting times vary by biller. Standard Non-Contracted transactions are delivered within 3 business days. NextDay transactions are delivered on the following business day. Business days exclude weekends and other days banks are legally closed. Not all billers available at this location and are subject to change. Fees may apply and are subject to change. Ask clerk for details. Bill payment services are provided by CheckFreePay Corporation, a licensed money transmitter, and CheckFreePay Corporation of New York, which is licensed as a Money Transmitter for payment services by the New York State Department of Financial Services (collectively "CheckFreePay"). Other products referenced in this material may be trademarks or registered trademarks of their respective companies. Boss Revolution is a service provided by IDT Domestic Telecom, Inc. ("IDT"). IDT, CheckFreePay and their affiliates are not responsible for incorrect information provided by consumer.



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