

Paybyweb.com

“Your One-Stop Solution”

We understand your call center needs and have combined our efforts to make your search for Leads, Dialers, IVR/ACD, Verification, Check / Credit Card Processing and Programs one easy phone call away. We have been established for over 10 years servicing facilities just like yours. We invite you to review our material and sincerely hope we can be of assistance to you.

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Leads



Group One Networks Inc. is a full brokerage and list management firm located in Clearwater, Florida. We specialize in the acquisition of **derogatory bank turndowns, credit card turndowns, sweepstakes, weekly hotline, catalogue responders, auto responders, TV. responders, travel responders, and Infomercial lists.**

Our files work great for both inbound and outbound campaigns. Our company provides its' customers with over 10 years of experience within the direct marketing business. In addition, our professionally managed service bureau provides in house list management, along with data processing.

Call today for your free sample file.



ORG	Catalog Responders	
35k / wk		
INT	Internet Credit Card Application	20k / wk
RP	Sub-Prime Auto Responders	40k / wk
TAC	TV Offer Responders – pd by Check	50k / wk
XS	Credit Card Turn Downs	30k / wk
WBN	TV Offer Responders – pd by CC Credit Card would Not hold \$19.95 charge	40k / wk
AS	Travel and Sweepstakes Responders Mail Offer 100% Credit Cards	110k / wk
LS	Bank Turn Downs	50k / wk
NCK	Internet Sub-Prime Auto Loan	20k / wk

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IVR/ACD

More than a Centrex system, EVO can queue up your inbound callers from multiple local or toll-free numbers, interact with them, play hold music, or answer their questions. You call center agents log in using the internet and an ordinary telephone. You can assign agents to answer certain queues, certain types of calls, or all calls. Using the internet, you can see how many callers you have on hold and how many agents you have logged in. When agents become available, the caller who has been waiting the longest is routed to the agent who has been available the longest. Complete reports and detailed data logs are available on the internet using the **EVO** control panel.

Your agents can even participate in outbound dialing campaigns at the same time.

You have full control over your own virtual PBX. If you prefer, you can create new IVR and ACD scripts on your own using the *EvoScripts* editor and debugger, or ProTel will create your scripts and assemble your prompts and hold music for you. See the [Tech Docs](#) section for more specific details, located at www.evodialer.com

DETAILS - The **IVR/ACD** system accepts calls on local and distance numbers that have been allocated for your use. **Interactive Voice Response** services can be set up by maintained by you using a web browser or telnet client to *EvoScripts*, which are small programs that are tied to your telephone numbers.

can play prompts, record audio, collect DTMF digits; and with your callers, your uploaded data files, your outside servers, and the internet in general using the simple yet highly flexible *EvoScripts* programming language.



long
exclusive
us and/or
edit
inbound
IVR services
interact

Automated Call Distribution services come into play when your agents dial a separately assigned local or long distance telephone number and log into the system using both their telephone and a telnet session. Agents are assigned to different inbound queues, and at any point during the inbound IVR process you may place a caller into one of these queues.



As soon as an agent becomes available to take a call, the inbound that has been holding for the longest amount of time will be routed to the agent, and relevant information about the caller will be displayed on the agent's screen.

All of this is controlled by the *EvoScripts* program files, and can be modified at any time without any interruption in service. In order to help you further customize your IVR/ACD, a set of call tracking data files are maintained on the **EVO** server and can be accessed and updated by you via telnet or the web.

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Verification

Our verification system, can be used like a “**Jeannie**” style system, (recording only) Or you can select for automated features (see **sample verification on page 5**)
We cater to your specific requests.

From the **EVO** Control Panel you can immediately access your voice authorizations, both audio and data, play MP3's or WAV's, download the data or paste it into your own spreadsheets. You can also have your **EVO** system email the completed verifications to you or to third party verifiers for further action.

Listening to Verifications via Telephone:

This information can be retrieved a number of ways. You can access and play back individual voice authorizations by calling the same number and entering program ID 7777. At this point, you may listen to voice authorizations by entering the voice authorization number of the item you wish to retrieve, or you can record voice prompts for use in voice authorization scripts.

Listening to Verifications via Internet:

You may also access this information over the web using a web browser, or download daily batches of data files and related audio files via FTP. The **EVO** system can automatically email one or more individuals in real-time each time an authorization is completed, with the collected data and HTTP links to the audio files for your immediate review. ProTel may also arrange to burn and ship CDROMs at regular intervals in a separate agreement. *See **sample Internet page below**

PGM 1000 VOICE AUTHS FOR ALL DATES

PLAY Auth#	Date	ANI	CompID	Time (hrs)	Length min/sec	TSR	Status	Pgm ID	COS
[0]1[2] 460	10-31-2002		0088	11.06	1.27	123456	FIN	1000	200
[-] 459	10-31-2002		0088	11.03	0.72		INC	1000	200
[0]1[2] 458	10-31-2002		0088	10.96	1.47		FIN	1000	200

Total: 3
finished: 2

Red lines indicate incomplete authorizations.
You can hear individual recordings or play them together with the prompts in context.

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Sample Automated Verification Script

727-494-0088 / Program ID: 2000

Dial into the phone number listed directly above, enter the program ID and the system will start. When you hear the beep, this is when the TSR will go through the information listed under operator. The system gives as much time as needed.

Recording:

Hello, this is Professional Teleservices automated verification system. The system is going to record your information, so please speak clearly and take your time. Your operator is on the line and will be able to assist you. Please answer all questions with a clear yes or ok. Now to prevent any clerical errors on our part and to ensure the quality of our services we are on a recorded line, OK? *(Customer must say yes or OK)*

Operator:

This is operator number _____ and my name is (first and last name)

1. Could you please spell your first and last name?
2. And your mailing address is? (Full address, city, state and zip code)
3. Your phone number is (area code and number) correct?
4. You are banking with _____ bank on _____ street (verify city) correct?

(Press # key to start automation)

Recording:

Before becoming a member of Professional Teleservices we would like to disclose some important information. You have taken advantage of our new stored value PAY AS YOU GO MASTERCARD. You set the limit. The purchasing capability of your new stored value MasterCard is restricted based on the amount you set in advance. As a new member, you will enjoy the benefit of never having to pay interest. Yes, that's correct 0% interest for the life of the card. In approximately 3 weeks from the day the funds clear your account, you will be receiving a Professional Teleservices Benefits Package. Inside your package there will be a letter of acceptance, which you must sign, date and mail back to ensure prompt delivery of your NEW STORED VALUE MASTERCARD. You do understand the terms and conditions I have described correct? *(Customer must say yes or OK)*

Operator:

M/M _____ you do understand there is a one-time payment of \$249.00 and you authorize Professional Teleservices to debit this amount from your account on (state the date of payment) OK? *(Customer must say yes or OK)*

(Press the # key to start automation)

Recording:

Thank you for your order. If you have any questions please call our toll-free customer service Monday – Friday from 9am to 6pm EST, at **1-800-222-5365**. Again, welcome to Professional Teleservices, please hold for your free trial bonus. *(1/2 second delay then Up sale)*

Recording:

As a bonus, we are sending you a risk-free 15-Day membership in the Cambridge Auto Club program. Cambridge Auto Club will protect you in the event your car is in need of emergency roadside assistance. Some benefits include: 24-hour emergency towing, emergency tire, battery and lost key service, and 24-hour emergency delivery of gasoline, oil, water or other necessary supplies. If you are in need of any of these services during the first 15 days, simply call the toll-free number provided in the package. After 15 days, the program is just \$8.25 a month billed annually to the checking account you're using today. REMEMBER, if you should decide after looking at the information that this program is not for you, just call the toll-free number that is included in the packet during the first 15 days and YOU WILL NEVER BE BILLED! OK? *(Customer must say yes or OK)*

(After response hit the pound key to obtain verification ID number)

Check / Credit Card Processing

Since 1992, **PAYBYWEB®** has been a leading provider of merchant services including: Merchant accounts, merchant processing, gateway services, online checks, EFT's, list management services, shopping carts, websites, hosting, and more.

Credit Card Processing:

Paybyweb.com provides merchant accounts virtually ANY business. Our simple online applications provide you with a simple to begin processing in one business day. No fees and low rates and excellent customer make Paybyweb.com the best provider of merchant accounts anywhere.

Paper Checks:

pre-authorized printed check draft service from **PAYBYWEB®** we print a physical check that is shipped to you for deposit into your bank account.

1. It is the lowest cost to you of all transaction services we offer, and you and your customer have a physical check for record keeping. Additionally, in most cases **CHECKS ARE IN THE BANK FASTER than an EFT!**
2. We print your drafts on high-quality security paper with magnetic MICR ink to ensure complete compliance with all Federal banking regulations.

Check Verification:

1. Our bank verifiers call the bank for each item submitted
2. Account numbers (ABA) and available funds are verified, and each check is coded with the verification data
3. Verification Plus reduces the number of YOUR sales sent back "NSF" "Invalid Account" and "Refer to Maker" **reducing bank charges and increasing cash flow!**
4. Historically, our professionals have been able to correct almost 30% of banking and account numbers that are mis-entered*
5. Our merchants can receive a daily report with the status of each of their submitted transactions
6. Pre-Authorized drafts are shipped within 24-hours, or deposited directly for our merchants



Post Card Notification:

NOTIFICATION PLUS CONFIRMATION SERVICES (Helps Telemarketing Merchants to comply with the FTC's Telemarketing Sales Rule 16-CFR Part 310)

At **PAYBYWEB®**, we provide our **NOTIFICATION PLUS** service to remind your customers of upcoming drafts against their account.

This feature can be included in your EFT, or Demand Draft processing fees.

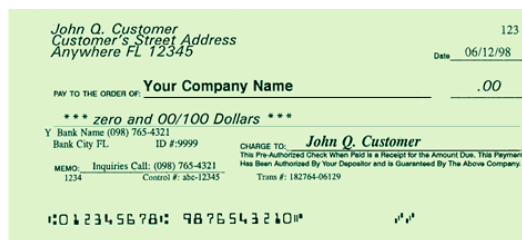
Electronic Funds Transfer (EFT):

An EFT (sometimes referred to as an ACH) is a "paperless" draft.

PAYBYWEB® requires merchants wishing to utilize our EFT service to comply with a rigorous due-diligence checklist, and pass a stringent set of guidelines

- Most transactions take less than 72 hours to process.
- **PAYBYWEB®** reports the status of each transaction to the merchant daily
- **PAYBYWEB®** requires merchants using our EFT service also use our live "Verification Plus" service as to help reduce returned item charges.*
- **PAYBYWEB®** pays all merchants weekly by depositing their funds directly their account after deducting for fees, returned items, and chargebacks.

*Fees apply each time an item is submitted and/or returned. **PAYBYWEB®** will resubmit items only at the merchant's request. Normal fees apply.



for
process
set up
service

With a

Programs

Clean and Pure Counter Top Water Filter:

As a bonus, we are sending you a 10 thousand gallon Clean and Pure Counter top water filtration unit. It only takes minutes to install and will last the average household family four years. Your new water filter is maintenance free and you never need to change cartridges. It will remove chlorine, sediment, contaminants, and leave your water clean, fresh and drinkable. The unit is only \$79.95, which comes out to only pennies a gallon. Will you be using checking or credit card?



Clean and Pure Shower Filter:

As a special bonus for signing up today, we are going to send you the Paragon Clean & Pure shower filter as an added bonus. Your new shower filter will help reduce blemishes, dry skin, frizzy hair, and soap scum-build up on your shower walls. Just think, you can throw away those expensive products and naturally get healthier skin and hair by using the shower filter. The unit only takes minutes to install. Your cost is \$59.95 and will be charged to the credit card you used today, Okay?



Protel Unlimited State to State Long Distance Calling

As a special bonus you'll receive FREE, unlimited state to state long distance calling for 10 days from Protel Communications. This means you can make as many long distance calls you can make for FREE! To use your Unlimited Long distance plan, dial from your home telephone 800-796-2499, again that number is 800-796-2499. You have 10 days to use our service, after the 10 days unless you call 800-634-2979 to cancel you will be charged a one-time set up fee of \$19.95, plus \$39.95 per month. Should you decide the service is not for you, call 800-634-2979 during your 10-day free trial and you'll never be billed, Okay?