

# Franchises First



FRANCHISE  
PAYMENTS  
NETWORK



AMERICAN ECOTOURISM ASSOCIATION

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AUDUBON  
INTERNATIONAL



HELPING PEOPLE HELP THE ENVIRONMENT

## Payments/Card Acceptance Program

Audubon GolfRewards™ Program  
Rollout Manual

January 9, 2007

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## Section 1 – Introduction

### **Audubon International is introducing a new card acceptance program!**

Enroll your golf course in the Audubon GolfRewards™ Program and enjoy reduced rates for your credit card transactions, free membership in the Audubon Cooperative Sanctuary Program for Golf Courses (ACSP), and a membership in the American Ecotourism Association (AEA).

When you agree to have your credit card transactions processed through Franchise Payments Network (FPN), they will cover the cost of your annual membership in the ACSP, and then some. A percentage of every credit card transaction at your golf course is donated to Audubon International—at no additional cost to you—and that covers your membership costs in the ACSP for Golf Courses.

Even better, FPN will meet or beat your current credit card processing rates, offering services such as: ATM Placements, Check Services, Credit and Debit, Gift and Loyalty, and Security Testing for CISP and PCI Compliance. FPN is a registered ISO/MSP of Bank of America, NA and BancorpSouth, Tupelo, MS.

Finally, through Audubon GolfRewards™ you also receive a free membership in the American Ecotourism Association (a \$150 value). AEA is the country's largest nature and recreation booking engine on the web for people looking for golf and other outdoor activities. AEA has partnered with AI to help promote eco-friendly golf—helping to drive up rounds. Visit them at [www.SeeAmericaNaturally.com](http://www.SeeAmericaNaturally.com) to learn more about the benefits of membership.

## Section 2 – About Franchise Payments Network

### Franchise Payments Network –The Company behind the Program

Franchise Payments Network (“FPN”) is the credit card processor for the Audubon GolfRewards™ Program. FPN, founded by leading payment industry executives in early 2006, has established itself as a leader in payment processing services for franchises. FPN creates volume discounting by combining all of its clients for bargaining power with banks and card companies.

FPN, a member of the International Franchise Association supplier forum, has created the Franchises First program to bring franchisors additional support and reduced costs for their franchisees. FPN, founded by payment industry veterans, is powered by First Data (NYSE: FDC). First Data processes and settles more than 19.8 billion transactions annually and serves approximately 4.1 million merchant locations.

Visit FPN’s website at [www.franchisepayments.net](http://www.franchisepayments.net)

Here are a couple of the positive aspects to the new offering with FPN:

1. FPN will meet or beat your current processing rates..
2. Even if we can not save you money, we will meet your current rates and you will qualify for a free membership in GolfRewards as well as the American Ecotourism Association- a \$300 annual savings
3. FPN also has many enhanced product offering for Golf Courses such as ATM machines or wireless processing for cart concessions.

Franchise Payments Network is a registered ISO/MSP of Bank of America, N.A., and BancorpSouth Bank Tupelo, MS.

## Section 2– Frequently Asked Questions

- Q. What is the credit card program? What are the rates?**  
**A.** Credit Card processing statements can be very confusing and difficult to read. All you need to do is fax FPN a recent processing statement and we will do a side by side comparison of your current fees to ours to help you clearly see the savings our program offers.
- Q. When/how is the franchise billed?**  
**A.** Billing is monthly, not daily, easing reconciliation. That means that if you process \$500 on a given day, \$500 will be deposited into your account. The fees will be debited from your bank account at the end of the processing month.
- Q. What card types will I accept?**  
**A.** We will set you up to accept all major cards including American Express<sup>®</sup>. If you currently accept American Express<sup>®</sup>, please provide your current merchant number in the entitlements area of the form.
- Q. What are the rates for American Express<sup>®</sup> cards?**  
The processing rates are set by the bankcard companies and the costs are passed through to you, although FPN will automate the set-up.
- Q. How quickly will the money be transferred into my bank account?**  
**A.** Transactions will be transferred into your account via the Federal Reserve's Automated Clearing House (ACH) within 48 hours of settlement.
- Q. What type of reporting will be provided on credit card activity?**  
**A.** A statement will be mailed on or about the 5<sup>th</sup> of each month with detail of the previous month's activity. Using the Internet, you will have access to online reporting at [www.eMerchantView.com](http://www.eMerchantView.com) Web site. This web-based reporting tool allows you to check transactions continuously throughout the month.
- Q. What are the start up costs?**  
**A.** There is no set-up fee!

**Q. Who do I contact with questions about the program?**

A. Contact your program representative assigned to GolfRewards at 866-420-4613, ext 1107, Dave Lesage. Or e-mail David at davidlesage@franchisepayments.net.

**Q. How do I sign up for the program?**

A. Follow the instructions in the Implementation Section of this Rollout Manual.

**Q. I have reviewed my existing credit card processing and I have time left. What should I do?**

A. You should refer to your current agreement(s) and see what your terms are. It is likely that the savings in this plan will offset any early termination fees you might have with your current processor.

**Q. What are the customer service hours?**

A. Customer service and technical support are 24\*7\*365.

**Q. Who is Audubon International?**

A. Audubon International is a not-for-profit, 501(c)(3), environmental education organization dedicated to educating, assisting, and inspiring millions of people from all walks of life to protect and sustain the land, water, wildlife, and natural resources around them. Audubon International's goal is to help people make sound choices and take action today to care for the environment so that we meet the needs of the present generation without compromising the ability of future generations to do the same. Essentially, we are working *to achieve sustainability*. To reach that end, Audubon International partners with individuals and organizations that want to take an active role in protecting the environment around them. By providing educational programs, sound information, technical assistance, and awards and certification, we help people sustain the environment in the places they care about—and realize that the sum of our individual efforts adds up to make a real difference.

**Q. What is the Audubon Cooperative Sanctuary Program for Golf Courses?**

A. The ACSP is an award winning education and certification program that helps golf courses protect our environment and preserve the natural heritage of the game of golf. By helping people enhance the valuable natural areas and wildlife habitats that golf courses provide, improve efficiency, and minimize potentially harmful impacts of golf operations, the ACSP serves as vital resource for golf courses.

- Q. How can Audubon International offer a free membership?**  
**A.** When you agree to have your credit card transactions processed through Franchise Payments Network (FPN), they will cover the cost of your annual membership in the ACSP, and then some. A percentage of every credit card transaction at your golf course is donated to Audubon International—at no additional cost to you—and that covers your membership costs in the ACSP for Golf Courses.
- Q. Who is the American Ecotourism Association (AEA)?**  
**A.** American Ecotourism Association is the nation's largest organization dedicated to driving quality, sustainable and environmentally-friendly tourism to our member locations, which includes golf courses, outdoor recreation sites and nature destinations. The association's website, [www.SeeAmericaNaturally.com](http://www.SeeAmericaNaturally.com), is the biggest booking engine on the web for high-income ecotourists planning an eco-friendly vacation or trip to nature or recreation destinations such as golf, kayaking, hiking, rafting or biking.
- Q. What do I get for my free AEA membership?**  
**A.** Golf course operators can join AEA for \$150 per year, or receive it FREE when you enroll in the Audubon Golf Rewards Program. Members are listed on the association's website with booking links tied directly to your website. Golfing ecotourists can find the information on your course when they plan their trips, simply by clicking onto the state they are planning to visit and clicking onto your course. AEA only features member golf courses. The association's travel writer's also feature different members in the e-newsletter, and may highlight your course upon a future visit. Members can look for real rewards when ecotourists visit your golf course.
- Q. I'm a current member of the ACSP, can I do this?**  
**A.** Yes. When you enroll, no matter when your ACSP membership renewal date is, we will prorate your membership. On your next renewal statement, we'll indicate the account is paid in full, for as long as you continue to contract with FPN to process your credit card transactions.
- Q. Why does FPN need my old credit card processing statement?**  
**A.** Golf Courses do business in many different ways. Some have Proshops, some run tournaments, some have a restaurant or snack bar, some sell memberships, and some sell snacks from a cart. We need to see how all of this activity is current clearing in order to set you up in the most efficient and cost saving manner

## Section 4 – Implementation

### STEP 1 – Start the Process

Complete and sign the AGRP Enrollment form.

### STEP 2 – Submit the Paperwork

- Fax this form and your last credit card processing statement to 954-725-2644 Attn: AGRP
- You will be contacted to confirm the receipt of these materials.
- If you have questions, call David Lesage at 866-420-4613 ext 1107

### STEP 3 – You will receive a Welcome Kit

After receiving credit approval, you will receive a Card welcome package from FPN that will include:

- A welcome letter
- A book with necessary customer service numbers and stickers with your merchant numbers
- Card acceptance decals

### STEP 4 – Integration

You will receive step by step instructions on how to activate your account.

### STEP 5 – Audubon Cooperative Sanctuary Program for Golf Courses

Once you're enrolled in Audubon GolfRewards™, Audubon International staff will contact you or the person designated as the ACSP contact person (i.e., golf course superintendent, manager, staff) to confirm your entrance or renewal in the ACSP for Golf Courses. Within two weeks you will receive your New Member/Renewal packet from Audubon International—so your golf course can get started/continue working with Audubon International to protect and sustain the natural environment in and around the golf course.

Likewise, your American Ecotourism Association membership will begin once you're enrolled—with your golf course receiving all the benefits of membership.