



# Choice eCredit

## **Business Owners, Healthcare Professionals, & High Ticket Sales, why Lose Customers? No Billing, No Collections, No Wasted Office Time Chasing Funds, and Guaranteed Results**

If a customer needs your goods, care, or services, and doesn't have adequate insurance, cash, or credit to pay today, then what can you do? You are forced to incur the cost of carrying the debt and try to bill and collect over time, or allow this customer to go find a Competitor, one willing to carry the customer debt. WHY lose this customer to that Competitor, **COSTING YOUR BUSINESS** thousands of dollars each month. Use our service and keep those dollars out of your competitor's pocket. You can provide service for this customer with low Cash, Bad or no Credit, Inadequate Insurance, and you get **No Billing, No Collections, and Guaranteed Results.**

Choice Payment Systems has been involved in the payments industry since 1992 and has a proven track record, currently serving Merchants nationwide. Now Choice has launched a new payment option service, **Choice eCredit**, a Revolutionary In-House Payment System. What we've done is taken a great program used at thousands of locations nationwide, with a 18 year proven track record, and updated it with the latest technology, designed from the ground up to get you more business.

**Differentiate yourself from the Competition • Choice eCredit is the Game Changer**  
**0% Interest "90 days Same as Cash" and / or longer term up to 36 months**  
**0% Interest • No Credit Checks • No Turndowns • 100% approvals**  
**Immediate Advertising Results • Phones Ring • Traffic Soars**  
**You Can Give Your Customers the Ability to Buy Today**

### **Look at these Amazing Benefits....**

- You do No Customer Billing or Collections, we handle it all
- Your Customer gets 90 Days Same as Cash
- 0% Interest • No Credit Checks
- No Turndowns • 100% Approvals
- Bad Credit or No Credit No Problem
- Longer Terms with 0% Interest up to 36 months
- You set limits on size and number of transactions
- Instant Approvals with 100% Approval Rate
- Best financing alternative • a complete system
- **eCredit fees are paid for by the Customer**
- **eCredit pays for itself the 1<sup>st</sup> time you use it**

Use the **Choice eCredit** In House System  
No Equipment to Buy or Lease  
No Billing or Collections  
We Handle it All  
Guaranteed Results  
**Total Satisfaction Money Back Guarantee**

Complete the process in 4 easy steps...

1. You and your Customer agree on the terms
2. Customer pays the reasonable down payment
3. You complete and the Customer signs the eCredit agreement
4. You fax the signed paperwork to Choice eCredit

**The sale is complete and Choice eCredit handles the total Customer setup, billing, and collection.**

**Remember the Choice eCredit in House System pays for itself in most cases the very first time you use it.** Attached is additional information regarding the **Choice eCredit** In-House System to assist you while considering when to start your new services. Please feel free to call with additional questions and to get started today. Thank you.

Vendor Relations  
888.251.4474 office  
888.571.0007 fax

**CHOICE eCREDIT™**  
**888.251.4474**

**For additional information check our website @ [www.choiceEcredit.com](http://www.choiceEcredit.com)**

## The Top 5 key benefits of the program are:

**1. Differentiate your business from the Competition:** *Gets you more customers*, just imagine a promotion with “90 days Same as Cash” and 0% Interest up to 36 months, that's right, 0% Interest • No Credit Checks • No Turndowns • 100% approvals. Locations using our system have had as much as 700% increases in advertising effectiveness. We all know that 90 Days Same as Cash and 0% Interest for longer terms are very attractive for all your customers that have prime credit, but sub-prime customers love it too and are attracted to "No Credit Checks and No Turndowns", everyone's approved. Now your advertising really pulls and that phone starts to ring. In America today, according to the credit bureaus more than 50 percent of the marketplace have had issues with sub-prime credit, and you have No Turndowns, your office in going after 100% of the market, the competition cannot keep up.

**What we do:** *Give Your Customers the Purchasing Power To Buy Today*, a customer comes into your business and requires goods, care, or services but doesn't have enough insurance, cash, or the means to pay for it right now, but could pay for it over a period of time. How about a reasonable down payment, and In House Financing for 6 months, 12 months, or up to 36 months, don't lose that customer, with Choice eCredit, sign up that Customer today, capture that revenue, and get that customer for life. *It's that simple.*

**2. Guaranteed Results:** *You never worry about billing or collecting the funds.* With our program you can close a much higher percentage of customers by structuring a plan that can fit into anyone's budget. In addition, our system includes both soft and hard collection for all outstanding balances, whenever additional collection measures are required. And it comes with a Money Back Guarantee. *Simple, safe, and guaranteed.*

**3. The Customer gets the benefit, the Customer Pays the Cost:** *You build your business and the customer pays the fees*, all the monthly payments that go longer than 90 days don't qualify for the promotional pricing, but do qualify for 0% Interest up to 36 months. This non-promotional pricing allows you to capture revenue far greater than the cost of the Choice eCredit system.

**4. Complement any existing finance program:** *Leverage your current finance program for even greater profits.* Don't make Choice eCredit your only financing system; just make it your only In House System. Choice eCredit is not an exclusive system; it can take over, in some cases where your current finance sources leave off our program is designed to give your customers a 0% interest 90 day financing option. This allows them to pay for your care or services over the course of 90 days, and more importantly, for those customers that cannot get approved for the entire cost of your services through any existing finance program that you may already be using.

**An example being,** a product or procedure costs \$5000 while the approval from your existing finance company is for only \$3000, eCredit gives you the option of creating a structured payment plan that spreads the remaining \$2000 up to 36 months if needed – it's the perfect complement to your existing finance program.

**5. Reduction in aged debt:** *Help closeout slow paying customers*, some offices have a number of customers that have an outstanding balance on their account and it's sometimes difficult to collect that balance. By offering Choice eCredit to those customers, you're giving them a very simple, affordable, and manageable way of clearing their balance; this allows your office to capture the revenue without incurring any additional billing or collection costs.

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For additional information check our website @ [www.choiceEcredit.com](http://www.choiceEcredit.com)