



# Payment Card Interchange Fee Settlement

**CCS was established almost 11 years ago to help our clients file their claim as a result of the 2010 Deepwater Horizon Oil Spill.**

Our team successfully filed over **\$400 Million in Claims**. We helped thousands of businesses receive the money they were entitled to; helped maximize their claims and in some cases got claims approved that had been previously denied.

We are confident that we will be able to assist claimants in maximizing their claims in this new Settlement.

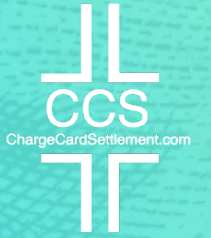


# Visa & MasterCard \$5.54 Billion Dollar Settlement

In 2005, a lawsuit was filed against Visa and MasterCard alleging that they had violated antitrust laws because they had set interchange fees and further, that they had imposed and enforced rules that limited merchants from steering their customers to other payment methods.

In September of 2018, a Settlement was reached with Visa and MasterCard, preliminary approval was granted in January, 2019 and final approval was granted on December 13th, 2019 for \$5.54 Billion. The official start and end date to file claims has not been established and we will advise as soon as it is announced.

\*No claim forms are available currently, and no claim-filing deadline exists. No one is required to sign up with any third-party service in order to participate in any settlement. For additional information regarding the status of the litigation, interested persons may visit the Court-approved website for this case.\*



# Who is eligible for a Claim?

Any merchant in the US that accepted Visa and/or MasterCard debit and credit cards for the 15-year period from January 1, 2004 to January 25, 2019 is eligible. This includes every business that a claimant may have owned, bought, sold, or leased that had individual EIN's for any period through this time frame.



# Why should a merchant use our services?



- ✓ **Expertise** : CCS's expertise is exclusively focused on this very niche Settlement. We know how to manage the moving parts, manage potential unexpected changes, and manage the processes involved with this case to get you the money you are entitled to.
- ✓ **Experience** : We have over 11 years of experience in Settlement recovery. We are well versed and know how to manage the critical changes that may come up in a case like this.
- ✓ **Transparency** : Our team will update you through every step of your claim. Notification of important milestones in the process will be made and we will advise when an offer is presented and will determine if it is fair or not. If an appeal is necessary, that will be our cost and responsibility. From start to finish, we will keep you informed of the status of your claim each step of the way.
- ✓ **Full-service, worry-free process** : CCS will do the work of managing your claim and staying on top of the of the process so you can stay focused on running your business.

# The CCS Opportunity

We offer no-cost representation to our partners. When an award is accepted, the claimant receives 80% of the award, and our fee is only 20%.

Many attorneys in this Settlement Program are offering upfront no-cost representation to claimants and their fees can range from 30-50% of the award.

We are not attorneys, but we do file all our claims with a law firm to act as your attorney of record. When the money is dispensed, it will be wired to the attorney of record with the direction to pay agreement that ensures the business receives their award in a timely manner.



# CCS Commission Example

Referral Partner at 15% & 20% commission\*



*Soon after the Settlement was ratified, we were introduced to Josh Menio, CEO of Menio Global LLC and we are now working with Josh and his Team as our Claims Evaluation Partner.*



**Menio Global**  
M E R C H A N T   S E R V I C E S

# Menio Global Merchant Services

**Menio Global is based in Syracuse, New York and was founded 10 years ago.**

Josh Menio, CEO of Menio Global, is an agent/broker in the credit card processing industry with a unique business model. Menio is currently on schedule to process over **\$110 Billion** in credit card transactions this year. This puts them on track to be one of the top ten processing companies in the United States.

Their proprietary contracts and agreements allows them to save every merchant on their processing fees, every time! These rates are guaranteed forever. Many processing companies, ISO's and merchant processing salespeople make the same claims, but Menio Global is the only company that can deliver on their world.

# What makes us different?

Our success lies not in the business idea, but in the business model.

- ✓ We do not have salespeople, only Referral Partners ("RP"). This gives us the ability to have a more personal relationship with you and our clients.
- ✓ No cold calling, warm introductions only. We work solely with decision makers, owners, CEOs, CFOs, CTOs, etc.
- ✓ Menio Global has a Zero-Buy Rate which makes it mathematically impossible for us to be beat on pricing.
- ✓ A typical merchant that switches to Menio Global saves about 50% on the adjustable segment of their processing fees. In many cases we can also help save on interchange fees, which most merchants don't understand is even possible.

# What makes us unique?



No long-term contracts, only month to month plus no cancellation fees.



Rates guaranteed for as long as the merchant remains a client.



99% retention rate of our clients, no one leaves because if they do, they will pay more.



A+ rated with the Better Business Bureau. We have 0 negative online reviews.



Our group can process high risk clients including CBD, MLM's and we offer Cashless ATMs for marijuana dispensaries.



We process payments in 185 countries. We accept 37 different currencies and can settle in 17.



We can configure merchants to accept and trade any type of crypto currency payment. There is no cost to businesses with minimal cost to the customer.



Our customer service is always here for you no matter what 24/7/365.

Some merchants we currently  
process.



# What is the Referral Partner's role?

**There are two different avenues.**

**1.**

The RP either reaches out to their contacts and explains the opportunity for us to help them file their claim in the Visa/Mastercard Settlement to help maximize their offer. Then, we segue to the opportunity for us to help them save money in their credit card processing.

**1.**

If the RP starts with the processing opportunity, we can start saving the merchant money immediately.

**2.**

We need 3 consecutive months of complete merchant statements plus the approximate previous 12 months of credit card transaction totals.

# What is the Referral Partner's role?

3.

The statements get sent to our team  
[info@chargecardsettlement.com](mailto:info@chargecardsettlement.com)

4.

We send the info to Menio Global and receive a quote that illustrates the potential savings for the merchant.

5.

A meeting is set up with Menio to present the quote and the savings. We then answer any questions the merchant has.

8.

The Referral Partner can then move onto the next potential merchant and do what they do best, which is to introduce their friends and contacts to this opportunity to save money.

7.

Our team will then take care of the rest. We will walk your client through every step of the process and get them on their way to saving money.

6.

Once the merchant agrees to move forward, we receive the signed paperwork. At this point the Referral Partners' job is done.

# Menio Global Proposal



Real-life example of a current merchant we are processing. This is the savings proposal that Josh Menio will personally go over with you and your potential client.

Proposal for										v5c
RESTAURANT EXAMPLE										
HIGH VOLUME STATEMENT										
Processing Fees	Volume	Transactions	Rate	Per Item	Cost	Rate	Per Item	Cost	Savings	
BANKCARD* RATES AND FEES	\$112,892.84	3,838	0.050%	\$0.030	\$171.59	0.025%	\$0.015	\$85.79	\$85.79	
AMERICAN EXPRESS RATES AND FEES	\$8,226.24	223	0.050%	\$0.030	\$10.80	0.025%	\$0.015	\$5.40	\$5.40	
OTHER AUTHORIZATION FEES		254		\$0.050	\$12.70		\$0.025	\$6.35	\$6.35	
BATCH SETTLEMENT		30		\$0.200	\$6.00		\$0.100	\$3.00	\$3.00	
CHARGEBACK FEES		1		\$7.500	\$7.50		\$5.000	\$5.00	\$2.50	
SubTotal	\$121,119.08	4,061			\$208.59			\$105.54	\$103.04	
Monthly Fees										
ALL LOCATIONS COMBINED					\$590.68				\$295.34	
SubTotal					\$590.68				\$295.34	
TOTAL					\$799.27				\$400.88	
									\$398.38	
SAVINGS PROJECTION										
Total Current Monthly Costs		\$799.27								
Total Estimated Monthly Savings		\$398.38								
Percentage Savings		49.84%								
Annual Savings		\$4,780.62								
3-Year Savings		\$14,341.85								
5-Year Savings		\$23,903.09								
10-Year Savings		\$47,806.17								
ADDITIONAL SAVINGS OPTIONS										
Option 1A: INTERCHANGE OPTIMIZATION										
Interchange Optimization										
Additional Monthly Savings					\$338.68					
Additional Annual Savings					\$4,064.14					
ADDITIONAL SAVINGS OPTIONS										
Option 2: CASH DISCOUNT PROGRAM										
Cash Discount Program										
Additional Monthly Savings					\$3,155.03					
Additional Annual Savings					\$37,860.32					

# Menio Commission Example / Restaurant Chain



Monthly @ 15%		Annual @ 15%		500+ stores	Monthly @ 15%		Annual @ 15%	
Option 1: \$2.07		\$24.84			\$1,035		\$12,420	
Option 1a: \$8.02		\$96.24			\$4,010		\$48,120	
Option 2: \$65.18		\$782.16			\$32,590		\$391,080.00	
Monthly @ 20%		Annual @ 20%		500+ stores	Monthly @ 20%		Annual @ 20%	
Option 1: \$2.58		\$31.05			\$1,293		\$15,525	
Option 1a: \$10.02		\$120.24			\$5,010		\$60,120	
Option 2: \$81.47		\$977.70			\$40,735		\$488,820.00	

\*200+ stores went with Option 1/1a and the 300+ stores went with Option 2\*

**Option 1:** This is the savings on the adjustable monthly rates and fees.

**Option 1a:** This is the savings on their interchange savings.

**Option 2:** This is the Cash Discount savings where the merchant saves 100% of their fees.

# REVENUE BONUS

**January 1<sup>st</sup>, 2022 to December 31<sup>st</sup>, 2022**

**Payout 1<sup>st</sup> Quarter of 2023**

# How It Pays!

**5% of CCS gross revenue will be paid into the pool annually**

**Personal volume produced = 1.5 factor points**

**Team volume produced = .5 factor points**

**Your factor points are converted into a percentage of the total pool annually**

# Qualifications

**1: \$500,000 Personal Production**

**2: \$1,500,000 in Team Production**

**3: If you're short on production you may also qualify by contracting 20 Referral Partners and closing 10 Menio deals by the years end.**

*All Menio Global deals must be closed and processing by January 31<sup>st</sup> 2023*

*Personal production is the amount of client savings that you specifically generated*

# Revenue Bonus Example

**If CCS's gross earnings was \$20,000,000 for the year of 2022, 5% would then equal a pool of \$1,000,000**

**If your personal and team factors equate to 1% of the pool your bonus would be \$10,000**

**3% of the pool your bonus would be \$30,000**

**5% of the pool your bonus would be \$50,000**

# Commission Move Up!

Close 1 Menio Global deal, you will receive a 1% raise in commission, maximum of 5%. Direct upline will also receive 1% increase in commission.

## Example:

15% Commission	+	1 Closed Menio Deal	=	1% Raised Commission Total 16%
15% Commission	+	5 Closed Menio Deals	=	5% Raised Commission Total 20%

***“I would rather have 1% of the efforts of a 100 people, than a 100% of my own efforts.”***

**- J. Paul Getty**

# Grow Your Business



Once you're contracted you will start at a 15% contract. When you bring in a new Referral Partner, they will receive a 14% contract. This enables you to receive a 1% override on all new business the partner brings in.

When you bring in 10 new Referral Partners and close 3 Menio Global deals you receive your commission bump up of 1%. This now brings your personal contract to a 16% and you will receive a 2% override on future deals.

In addition to the commission and override increase you will receive a **\$500 cash bonus.**

## A quote from our first Referral Partner

***“This is the best thing I have ever been a part of. I’m not collecting cash, checks, or credit cards.. I’m trying to give them money.”***

**- Scott Stevenson**

# How do I start?

We will be emailing you an information sheet which will ask for the following details:

- Full Legal Name
- Phone Number
- Physical Address
- Email Address

Once you have submitted your information to us our team will then send your contract and CCS/Menio Global dashboard.

- ✓ **No license needed**
- ✓ **No certification needed**
- ✓ **No financial investment**
- ✓ **Work your own hours**
- ✓ **Monthly residual income**

# CCS/Menio Global Dashboard

**Monday:**

- 3PM EST Sales Meeting

**Tuesday:**

- 3pm EST Rookie Training


**Monday to Friday:**

- Account Manager Access

**Mon/Wed/Fri:**

- Recruiting Presentations

Access to all training and customer facing marketing materials!



1 (800) 989-7127

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Full Name

Commission %

Upline Representative

Account Manager

Request to Retain CCS

<https://www.chargecardsettlement.com/request-to-retain-ccs/>

Signup Downline Request

<https://www.chargecardsettlement.com/anonymous-representative-referral/>

Request A Proposal From Menio Global (Note: Do not use this link if you're signing your client for the Settlement. Only use this link if your client is only interested in the Menio Global Opportunity. Please make sure you enter your name under YOUR FULL NAME fill and not the client's name)