00:06:29 judy: Hello! 00:06:56 Leslie: Hi Judy 00:07:01 Raynae: Hello 00:08:00 Prosperity | COF | Wealth Partner- Faith: Feel free to place an questions you may have in the chat or Q&A 00:08:10 Raynae: Yes 00:08:27 Raynae: What are the fees? Do you have access to Authorize.Net 00:08:53 Prosperity | COF | Wealth Partner- Faith: If you'd like to come on audio with Sara to ask your questions let me know. 00:10:14 Raynae: I am using Dispute Fox 00:10:34 Raynae: Is it \$150 to start Authorize.Net 00:10:44 Raynae: Brand new Leslie: Some are using strictly credit Repair and some have other services 00:10:46 Please clarify that start up fee. So not needed with you? 00:11:43 Raynae: 00:12:05 judy: Do You run a hard inquiry for our credit score? 00:12:18 Raynae: You to assist 00:13:04 Raynae: What is PCI? 00:14:22 Ravnae: How long does it take to begin 00:14:48 Raynae: I did not want to start without software 00:16:29 Raynae: Did you say you charge \$20/month and Authorize.Net charges \$12/monht? 00:17:46 Raynae: If I go to them, I only pay \$12 to them without your fee? Hearing equipment...can you explain that again? judy: Do you hold any payments for any length of time before issuing a 00:17:49 payment to us? 00:21:21 Raynae: If I sell digital products, how would that work? 00:21:45 Raynae: NJ 00:22:53 Raynae: Signal blurred. Did you say something about chargebacks? 00:25:20 Raynae: What is charge back fee? 00:26:57 Raynae: Do you require website disclaimers? 00:27:06 Raynae: Looking to do that as my start up 00:27:24 Raynae: Ebook offered and class judy: Yes. Digital products such as class downloads 00:27:47 00:30:13 Raynae: Do you have a contract term? 1 year, 2 years, etc. How is billing? Specific day or 20 days later 00:32:24 Raynae: Raynae: 30* days from date signed 00:32:41 00:35:09 Raynae: What about tier pricing? 00:38:09 Raynae: If not tiered someone pays VISA, MC. What if they offer and we don't tier? What if they come with a card that is not in tier status? 00:38:30 Raynae: 00:40:13 Raynae: Thanks that was a great visual! 00:44:17 Raynae: Affiliate program? 00:47:34 Raynae: Residual split? Raynae: 00:49:01 You answered. Thanks! 00:49:18 Raynae: Mine is up Still new 00:49:24 Raynae: Leslie: Not yet 00:49:25 Mine is up 00:49:41 judy: 00:49:51 judy: Need pricing 00:49:53 Raynae: Need to add pricing now as an edit. Website built to start LLC 00:50:13 Leslie: Local for me to start 00:50:16 Raynae: Start local but would like to expand nationally 00:50:24 Leslie: As I also do bookkeeping No space NJ in home based business 00:50:42 Raynae:

00:50:43	judy: Only my state right now. Out of my house
00:50:46	Leslie: Both
00:52:04	Raynae: When you say local that is for face to face?
00:52:46	Raynae: Then we are not considered local?
00:53:05	Raynae: Have not accepted any customers.
00:53:14	judy: Just starting
00:53:25	Leslie: Just starting
00:53:34	Raynae: People lined up and I did not want to take money
00:53:41	Raynae: Like you said family is ready
00:53:55	Raynae: ACH I would like that too.
00:53:58	judy: I plan to start with customers. Will do family if available
00:54:36	judy: 30 days late Feb
00:54:47	Leslie: March
00:54:57	Raynae: I am planning for Feb
00:55:01	Raynae: What is your contact?
00:55:11	Sarah: sarah@choiceinc.biz
00:55:19	Sarah: 860-986-6759
00:55:30	Raynae: We do not see it
00:55:43	judy: I don't see your contact
00:55:58	Raynae: No
00:56:04	Leslie: No
00:56:10	Raynae: yes
00:56:14	Leslie: Yes
00:56:18	Raynae: I will type it
00:56:22	judy: Yes
00:56:39	Raynae: sarah@choiceinc.biz
00:56:53	Raynae: 860-986-6759
00:57:01	Prosperity COF Wealth Partner- Faith: Thanks Raynae
00:57:08	judy: New York
00:57:08	Leslie: NC
00:57:16	Raynae: You are welcome
00:57:18	Raynae: NJ
00:57:54	Raynae: I am planning to use them
00:58:15	judy: Planning to
00:58:19	judy: Dispute fox
00:58:38	Leslie: Yes looking to do payments as well
00:58:50	Leslie: Same
01:00:06	judy: Yes
01:00:10	Leslie: Some restaurants
01:00:13	Prosperity COF Wealth Partner- Faith: Yep- They may not always call it that
01:00:30	Raynae: Cash fee is harder on the homebased businesses. Would ACH be
a way to wave	
01:01:49	Leslie: Thank you so much Sarah!
01:01:53	Raynae: Thank you for your time!
01:02:07	judy: Ty
01:02:12	Raynae: 😂
01:03:09	Prosperity COF Wealth Partner- Faith: Thank you so much for your time
today	
01:03:30	Raynae: Have a great day!
01:03:45	Prosperity COF Wealth Partner- Faith: Yes, have a great day!
01:03:57	judy: Take care