



9272 Hwy 87 East
San Antonio, TX 78263
(210)293-6700 Fax (210)293-6794
TACL A1785C

9/27/2018

To whom it may concern,

Throughout the 12 years I have been employed with Jon Wayne Heating & Air Conditioning, Ltd., we have used several different payment processors to serve our Credit Card needs. Since January of 2018, Jon Wayne has had the privilege of partnering with Service First Processing, and I would highly recommend them to everyone else.

There are a lot of options available to process credit card payments in the market these days, and they all have strengths and weaknesses. The biggest reason I am an advocate for Service First Processing is the availability of the information (our information) on their website. At any time, I am easily able to research any transaction processed by our more than 175 users, and I can review all of the details in one place. I am able to find what I need, without having to dig through multiple layers of different reports and that saves valuable time and frustration.

By switching to Service First Processing, we have also realized significant savings in our credit card processing fees. With a slightly lower rate, but large decrease in "Miscellaneous Fees", our cost of taking payments by credit cards has reduced substantially. Additionally, the monthly statement of fees is straight forward and easy to read, and there are no hidden costs.

For a company looking to begin taking credit card payments, or one that is not happy with their current provider, I would definitely recommend Service First Processing to fill those needs.

Sincerely,

A handwritten signature in black ink that reads "Preston Dixon". The signature is fluid and cursive, with the first name being more prominent.

Preston Dixon
Accounting Manager
Jon Wayne Heating & Air Conditioning, Ltd.
preston@jonwayne.com
(210) 293-6721