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FRANCHISE DISCLOSURE DOCUMENT**ITM SOLUTIONS FRANCHISE DEVELOPMENT GROUP****350 10th Avenue, Ste 1000
San Diego, CA 92101
(619) 344-2616**

ITM Solutions Franchise Development Group offers the unique opportunity to franchise ITM Solutions self service kiosks that provide customers the ability to pay bills, transfer money, and purchase goods. We offer 2 International Transaction Machines (ITM) that offer different products, functionalities, services and commission rates. Both are ITM Solutions Franchises.

As an ITM Solutions franchisee, you will purchase a kiosk which will provide customers the ability to pay bills, transfer money and purchase goods and find suitable locations for your ITM Solutions kiosk.

The estimated actual investment necessary to begin operations of an ITM Solutions franchise is \$156,000 to \$119,900. This includes \$15,000 that must be paid to the franchiser or affiliate.

This Franchise Disclosure Document summarizes certain of your franchise agreement and other information in plain English. Read this Disclosure Document and all accompanying agreements carefully. You must receive this Disclosure Document at least 14 calendar-days before you sign a binding agreement with, or make any payment to, the franchiser or an affiliate in connection with the proposed franchise sale. Note, however, **that no governmental agency has** verified the information contained in this document.

You may wish to receive your Disclosure Document in another format that is more convenient for you. To discuss the availability of disclosures in different formats, contact Sean Simon at 350 10th Avenue, Ste 1000, San Diego, CA 92101 (619) 344-2616.

The terms of your contract will govern your franchise relationship. Don't rely on the Disclosure Document alone to understand your contract. Read your entire contract carefully. Show your contract and this Disclosure Document to an advisor, like a lawyer or an accountant.

Buying a franchise is a complex investment. The information in this Disclosure Document can help you make up your mind. More information on franchising, such as "[A Consumer's Guide to Buying a Franchise](#)," which can help you understand how to use this Disclosure Document, is available from the Federal Trade Commission. You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue NW, Washington, D C 20580. You can also visit the FTC's home page at www.ftc.gov for additional information. Call your state agency or visit your public library for other sources of information on franchising.

There may also be laws on franchising in your state. Ask your state agencies about them.

ISSUANCE DATE AUGUST 15, 2013

STATE COVER PAGE

Your state may have a franchise law that requires a franchiser to register or file with a state franchise administrator before offering or selling in your state. **REGISTRATION OF A FRANCHISE BY A STATE DOES NOT MEAN THAT THE STATE RECOMMENDS THE FRANCHISE OR HAS VERIFIED THE INFORMATION IN THE FRANCHISE DISCLOSURE DOCUMENT.**

Call the state franchise administrator listed in Exhibit D for information about the franchiser, or about franchising in your state.

MANY FRANCHISE AGREEMENTS DO NOT ALLOW YOU TO RENEW UNCONDITIONALLY AFTER THE INITIAL TERM EXPIRES. YOU MAY HAVE TO SIGN A NEW AGREEMENT WITH DIFFERENT TERMS AND CONDITIONS IN ORDER TO CONTINUE TO OPERATE YOUR BUSINESS. BEFORE YOU BUY, CONSIDER WHAT RIGHTS YOU HAVE TO RENEW YOUR FRANCHISE, IF ANY, AND WHAT TERMS YOU MIGHT HAVE TO ACCEPT IN ORDER TO RENEW.

Please consider the following **RISK FACTORS** before you buy this franchise:

- 1 THE FRANCHISE AGREEMENT REQUIRES THAT MOST DISPUTES BE SUBMITTED TO ARBITRATION IN CALIFORNIA. OUT OF STATE ARBITRATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST YOU MORE TO ARBITRATE WITH US IN CALIFORNIA THAN IN YOUR HOME STATE.
- 2 THE FRANCHISE AGREEMENT STATES THAT CALIFORNIA LAW GOVERNS THE AGREEMENT, AND CALIFORNIA LAW MAY NOT PROVIDE THE SAME PROTECTIONS AND BENEFITS AS YOUR STATE LAW. YOU MAY WANT TO COMPARE THESE LAWS.
- 3 WE USE THE SERVICES OF ONE OR MORE FRANCHISE BROKERS OR REFERRAL SOURCES TO ASSIST US IN SELLING OUR FRANCHISE. A FRANCHISE BROKER OR REFERRAL SOURCE REPRESENTS US, NOT YOU. WE PAY THIS PERSON A FEE FOR SELLING OUR FRANCHISE OR REFERRING YOU TO US. YOU SHOULD BE SURE TO DO YOUR OWN INVESTIGATION OF THE FRANCHISE.
- 4 THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.

This Uniform Franchise Disclosure Document is effective as of

General FTC (for states not requiring registration) – August 15, 2013

States Requiring Registration or other filing (registration not approved if blank)

California
Florida
Hawaii
Illinois
Indiana
Kentucky
Maryland
Michigan
Minnesota
Nebraska
New York
North Dakota
Rhode Island
South Dakota
Texas
Virginia
Washington
Wisconsin

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