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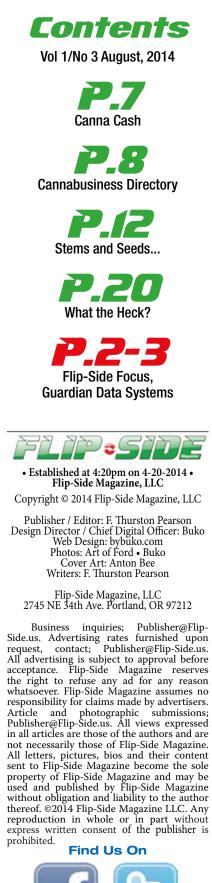
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CannaCa\$h! AgriSoft-Guardian Team Up Launch Quick Loan Service

Seed to Sale gurus AgriSoft has joined forces with cannacash Dexperts, Guardian Data Systems, to offer legal marijuana businesses an incredibly slick financing option.

AgriSoft employed the Big Dog strategy to fuel its rapid penetration into the legal marijuana industry. After bringing aboard

of the more effective ways to achieve that ... is cash!

AgriSoft and this month's Flip-Side Focus[™] business, Guardian Data Systems, recently launched a clever new funding option for legal marijuana businesses that use AgriSoft to run their marijuana enterprise. "Our new Business Cash Financing programs are based on receivables," says Agrisoft CEO Charles Ramsey. "They are a quick, easy way for cannabis operators to jump the funding gaps inevitable with rapid growth, especially in the absence of traditional banking support. Young cannabis operations invest heavily before opening their doors, and they often need short-term boosts of capital to scale up to meet the demand for medical and recreational cannabis."

It's similar to PayPal's recently launched "Working Capital"

AgriSoft and this month's Flip-Side Focus[™] business, Guardian Data Systems, recently launched a clever new funding option for legal marijuana businesses that use AgriSoft to run their marijuana enterprise...similar to PayPal's recently launched 'Working Capital' offering, only better.

Matt Cook, Colorado's former Department of Revenue Director of Enforcement, as COO, the company went on a client acquisition tear and is now aggressively competing with established companies like BioTrackTHC and MJ Freeway. AgriSoft beat MJ Freeway to market with the nation's first infused-product management software.

It's impossible to properly articulate how important good seed to sale software is to a successful marijuana business. The more you rely upon these industry-specific software solutions, the happier you'll be. Products like AgriSoft keep your business compliant, increase profitability and give you a real-time, incredibly precise view of literally every aspect of your legal marijuana operation.

In America's burgeoning marijuana industry, it's tough to stand out in the crowd when you're competing with established brands. One

offering, only better. To qualify for the Agrisoft Business Cash Financing or Business Line programs, businesses must have at least \$10,000 in monthly sales and may receive up to \$250,000 per location. The cash advance may be disbursed by the business as needed. Applications are processed in one day with financing available within five business days. No collateral or personal guarantee is required, and personal credit does not affect the assessment of the business's eligibility to receive financing. Repayment is automatic through ACH withdrawals, based on revenue. A Merchant Cash Advance program also is available for those businesses accepting debit and credit cards. Businesses must transact at least \$3,500 in monthly card transactions, and repayment is based on future transactions.

Contact AgriSoft Development Group, LLC at (855) 783-5888, sales@agrisoftdg.com or www.agrisoftdg.com.



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by F. Thurston Pearson

\$10,000 for a lb. of Pot

Wanna know how to damage I-502's fragile but cool structure? How about trying to charge \$10,000 for a pound of pot--and then lying to the State about the transaction details?

While Washington's marijuana supply chain kerfuffle is

inevitably lead to scrutiny from rule makers, and that could ultimately involve bureaucrats attempting to establish price controls... which is never a good thing.

When I spoke to the retailer on the receiving end of the exorbitant offer described above, he was less than cheerful about it. And his general attitude was echoed by several other retailers who feel they are being held hostage while weed is scarce.

Several have voiced a desire to publicly identify and boycott

(Angry complaints to the WSLCB about price gouging will inevitably lead to scrutiny from rule makers, and that could ultimately involve bureaucrats attempting to establish price controls... which is never a good thing.

clearly a direct result of the casual pace at which the WSLCB approved I-502 growers (there are only 10 growers that had 90 days or more to grow between the date they got their license and July 8th's opening day for retailers), it has now devolved into a smarm-fest, the most dastardly example of which is a certain Spokane area producer/processor who recently tried to sell a pound of marijuana to a desperate retailer for \$10,000.

Worse yet, he tried to compel the retailer to game the traceability report for the transaction and alter the actual price he paid by switching some of the cost of the marijuana to "delivery expenses" in order to hide the gougy rate he was trying to get.

Among the many horrible aspects of that scenario is that the level of greed displayed by the processor so enraged the retailer that he complained to the WSLCB.

It's hard to blame the retailer for throwing the flag. \$10,000 for a pound of pot is exploitive on a (Gordon) Gekkoian level and anything the industry can do to discourage that is a good thing.

And there are plenty of other stories from retailers who have seen outrageous pricing for marijuana from licensed I-502 processors. Some processors are now charging retailers separate fees for packaging materials, excessive delivery fees and trying to strongarm year-long contracts at locked-in-pricing.

The only explicit reference to pot pricing in the Washington Administrative Codes that govern the I-502 program relate to selling at a loss, not gougery. "WAC 314-55-079: (6) Marijuana retailers may not sell marijuana products below their acquisition cost." While price increases are a predictable result of scarce inventory, in this case they are exacerbated by the fear retailers have about their ability to sustain a significant inventory of high quality, Class A, marijuana. All of Washington's legal marijuana retailers have invested significant amounts of money in order to implement their operation. That debt demands servicing. Those \$25 and \$30 per gram prices we've seen aren't always driven by excessive rates from processors, but by retailers who need to get in front of the looming debt they took on in order to launch their retail marijuana shop.

But the behavior displayed by the processor described above creates a danger to the industry nobody wants: bureaucratic involvement.

processors abusing their lucky status as the few growers with all of the pot. All of the retailers I've spoken to are happily waiting for more growers to come online and look forward to flipping off these opportunists in the future. I would suggest that Washington's I-502 Retailers add to their plans the power of communication. Simply knowing who is playing fair and who isn't would greatly aid retailers when they choose which processor they are going to support with their purchases-and which ones they won't.

To report abusive pricing from processors without involving the WSLCB, email me the information. I'll distribute it to every licensed I-502 retailer... and maybe throw in a couple of Public Shamings to make people think twice about this kind of money grab.





n the Pacific Northwest, there are just two credit unions in Washington state and, as of this month, one bank in Oregon willing to officially provide financial products and services to legal marijuana businesses. This, despite some fairly impressive recent federal-level efforts to mollify almost two decades of prosecutorial fear the Feds inculcated into bankers pondering pot partnerships (see What the Heck? in this issue).

While the national banking brands take a not-us stance to the recently passed Heck amendment, some smaller regional players are bravely stepping up to offer legal marijuana businesses a modicum of remedy to the industry's most pressing public safety issue: too much cash.

In Oregon, MBank is rolling out banking services to legal Angry complaints to the WSLCB about price gouging will | marijuana businesses this month. It's a gutsy move, which is



likely why MBank CEO Jeff Baker likes it. Baker and his carefully crafted team of MBankers have a history of breaking with the pack as a formula for success. A strategy that has yielded the bank five straight quarters of growth through their 2014 1st quarter financials, which show assets exceeding \$170 million.

Providing legal marijuana businesses banking services will give MBank a shot at a huge depositor windfall, while providing Oregon's thriving medical marijuana community its only traditional banking offering. There are currently 158 HB3460 dispensaries licensed in Oregon. If you think gross sales of \$1,000 a day are close to average, that's over \$57 million a year in dispensary money alone looking for a safe home.

Expect restrictions. It's best for you and MBank if you demonstrate your concern for precise records, paying your taxes, proper accounting, managing your business, compliance, etc. It's likely you'll experience a substantial vetting process when opening an account. Consider switching to a Seed to Sale software product like AgriSoft or others-they solve all of these issues and bring simplicity, precision and professionalism to your marijuana business. The precise management of your legal marijuana product and every penny associated with it, and your ability to show that, helps bankers feel confident that there is no illegal activity lurking within your operation.

Like Numerica and Salal in Washington state, MBank will likely start with the basics, like a checking account, debit card and the ability to ACH funds from other sources into your account. For more information about MBank's marijuana banking services please contact MBanker Randy Blake at (503) 674-3114 or rblake@ mbankonline.com.

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Salal Credit Union

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International Cannabis Business Conference, September 13th & 14th, Oregon Convention Center, Portland. (888) 920-6076 / www.internationalcbc.com

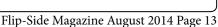
Alex Rogers continues his spree of successful marijuana industry events with the International Cannabis Business Conference next month in Portland, his largest conference to date.

The two day event includes educational seminars and brings thousands of marijuana professionals together for networking opportunities. And the dizzying array of heavyweights speaking at the conference provides attendees and exhibitors a rare access to a very deep pool of the marijuana industry's most experienced and engaged stakeholders. We're talking about the kind of people who can shave a month off of your learning curve during a 10 minute conversation.

There is a lot of utility at this conference for Oregon and Washington marijuana businesses. Attorneys and politicians from both states will be there speaking about regulatory and other issues. There's accounting help, compliance experts, marketing and sales sessions and countless other very useful learning opportunities at the conference. And the exhibitors and attendees represent literally every facet of the cannasphere. From security to insurance to packaging and more, you will find reps from every conceivable segment of the marijuana industry and and its ancillary networks.

The conference walks its international talk too, bringing in Uruguay's Laura Blanco de León, who served as a member of the advisory board of the Uruguayan National Drugs Council, working to implement the groundbreaking cannabis regulation legislation, and Canada's Philippe Lucas, a cannabis researcher and Vice President, Patient Research and Services at Tilray and co-owner of Compassionate Analytics, both of which provide products and services to medical cannabis patients, producers and providers.

There are still a few exhibitor spaces available for the conference. And this is an event that presents cannabis professionals networking opportunities well worth the price of admission. I'll see you there.



continued from page 11 Sea Of Green Farms Seattle, WA 98199 #412069

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Verde Valley

509-833-5800 4007 Main Street, Union Gap, WA 98903 #413596

Vancouver

Main Street Marijuana 425-429-4797 2314 Main St Vancouver, WA 98660 #414876

New Vansterdam

901-335-7688 6515 E Mill Plain Blvd Vancouver, WA 98661 #413732

Winthrop Austin Lott

509-429-5556 29 Horizon Flats Rd Winthrop, WA 98862 #413530

Editors Note:

Cannabis businesses that are sanctioned by the state and have met all of the requirements for that business are listed with their state license number. These businesses include Medical Marijuana Dispensaries in Oregon and Growers, Processors and Retailers in Washington.









Colorado. Washington. Uruguay. Oregon? Who's Next?

The conference starts with a keynote speech by Andrew Sullivan, a lively and very informed journalist who left *Newsweek* to trail blaze his own path on his blog, The Dish, which has more subscribers than any other exclusively online journalism site and is ranked by *Playboy* as the top political blog in America. We're excited to see what Sully has to say about all the recent changes in regards to the mainstream acceptance of legal cannabis use and production.

U.S. Congressman Earl Blumenauer will be on hand to discuss the long overdue work to reform federal marijuana laws, along with Oregon's own Peter Buckley from the House of Representatives and Floyd Prozanski from the Oregon Senate.

Lest we forget this is an international conference, with attendees from all over the globe, we are also proud to have Laura Blanco de León, President of the Association of Cannabis Studies of Uruguay, as well as Phillipe Lucas, Vice President of Patient Research and Services at Tilray, Canada's premiere marijuana dispensary.

We are also honored to have Steve DeAngelo, Executive Director of Harborside Health Center in Oakland, California and the star of the Discovery Channel mini series, "Weed Wars".

Finally, don't miss out on our speaker luncheons, with cannabis guru Ed Rosenthal and hemp activist and author Doug Fine. This is your chance to meet and greet the top experts in the industry. Also, there will be numerous vendors from the cannabis industry with the latest products and innovations for all of your business needs. Check them out during one of the breaks.

The conference continues with a host of speakers from across the globe that will provide you with real-world experience that can benefit any entrepreneur or business.

ANDREW SULLIVAN KEYNOTE SPEAKER

Renowned international journalist with the most popular blog on the internet, The Dish, with more subscribers than any other exclusively-online journalism site

DOUG FINE Bestselling author of *Too High To Fail* and *Hemp Bound*, he is a regular contributor of adventure and investigative features to National Public Radio

ED ROSENTHAL Cannabis guru and author

TOM BURNS Oregon Health Authority (OHA) Director of Pharmacy Programs/Medical Marijuana Dispensary Program

STEVE DEANGELO Executive Director of Harborside Health Center in Oakland, California, Steve is a cannabis industry leader, movement strategist and lifelong activist

U.S. CONGRESSMAN EARL BLUMENAUER Authored a report in early 2013 called "The Path Forward: Rethinking Federal Marijuana Policy"

LAURA BLANCO DE LEÓN Serves as President of the Association of Cannabis Studies of Uruguay

SENATOR FLOYD PROZANSKI Sponsor of the Dispensary Bill and Chair of the Senate Judiciary Committee

REPRESENTATIVE PETER BUCKLEY Co-Chairman Ways and Means Committee, Sponsor of Dispensary Bill, Member of OHA Rules Committee on Dispensaries

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For more information, including the full lineup of speakers and the daily program, as well as hotel accomodations and exhibitors, visit us online at InternationalCBC.com

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What the Heck? Banking Amendment Passes, But so do the Banks!

This past July 16th saw the formal adoption of the Attorney General-endorsed Department of Treasury's Financial Crimes Enforcement Network (FinCEN) guidelines for "Bank Secrecy Act Expectations Regarding Marijuana Related Businesses."

Intended to encourage the banking industry to provide services to legal marijuana businesses, the guidelines the Attorney General and Treasury Department ratified back in February were articulated as an amendment to spending bill HR 5016 and received bipartisan support, passing the House with a vote of 231-192.

The Heck-Perlmutter-Lee-Rohrabacher amendment, better known as the "Heck amendment", defanged the Securities and Exchange Commission and the Treasury Department by prohibiting them from utilizing their budgets to prosecute banks or other financial institutions for working with cannabis businesses legally operating according to state rules.

The primary impetus for the Attorney General and the Treasury Department's attempts to ameliorate apprehension among the banking industry regarding services to marijuana businesses is driven by public safety issues. Most US legal marijuana businesses are currently forced to operate in a cash-only environment. It's likely criminals throughout the country are aware of this fact, which creates a significant risk for marijuana business owners, their employees and their customers, and one that is easily remedied by providing marijuana businesses basic financial services, such as checking accounts, merchant accounts (credit card processing), credit/debit cards and small business financing.

Unfortunately, most bankers place little trust in what the AG and the Treasury Department say, preferring instead to gird based on what they can do. And as long as pot remains a Schedule 1

by F. Thurston Pearson

Washington banks and credit unions and the reasons for ignoring the Heck amendment vary. Most, in my opinion, are misguided due to a lack of understanding and good ol' abject fear. An Albina Bank rep told me that the honchos of that organization interpreted the Heck amendment as being specific to the recreational side of the marijuana industry. Yet the Heck amendment references medical marijuana as an example of the types of legal marijuana organizations for which they were trying to facilitate banking options.

In Washington State, there are just two credit unions willing to offer services to I-502 licensees. And those services are severely limited.

Both Numerica and Salal credit unions will provide banking services only to licensed I-502 producer/processors. Representatives from the credit unions stated that the reasons for not providing services to retailers were concerns about sales to minors, and sales to non-resident consumers who may be smuggling I-502 marijuana into other states. That's some weak tea. Arbitrary too. Marijuana enforcement regulators in Colorado recently conducted 20 undercover sting operations targeting underage compliance. Not a single licensee was sited. Last month, Washington launched the first of many underage alcohol sales stings in Thurston County and busted a whopping 40% of the booze vendors for selling to minors. Just sayin'.

Numerica and Salal provide licensed I-502 producer/processors a checking account and a debit card. No merchant account. No small business financing. If you run an I-502 producer/processors and those are your only banking services, you're still forced to take only cash or checks from customers. With 30 pounds of I-502 pot going for around \$130,000, it's tough to tell which is more terrifying... the

The 'Heck amendment', defanged the Securities and Exchange Commission and the Treasury Department by prohibiting them from utilizing their budgets to prosecute banks or other financial institutions for working with cannabis businesses legally operating according to state rules.

controlled substance according to federal law, what they can do is pretty terrifying to your typical banking industry executive.

Which is painfully illustrated by the fact that, weeks after the passage of the Heck amendment, there are still no national banking brands willing to provide any financial products or services to legal marijuana businesses. In Oregon and Washington that means every financial institution from Bank of America to Umpqua Mutual—even most federally insured community banks, state banks and credit unions, are still unwilling to establish even checking accounts for legal cannabis businesses.

So while the Feds do everything except the one thing they should do, remove marijuana from the list of schedule 1 controlled substances, we are left with a fairly bleak menu of financial services for Pacific Northwest marijuana businesses, and an ongoing and serious public safety threat.

There is currently only one bank in Oregon willing to officially provide any financial products or services to legal marijuana businesses (see MBank Steps Up). I contacted many Oregon and

cash transaction or trusting the check. Both credit unions state that they are considering armored car cash pickups for customers.

Which means that, in Washington, there's no banking joy for MMJ businesses and for legal, I-502 retailers, who are left to cope with a cringe-worthy level of risk via the high foot traffic, retail environment in which they provide adult use marijuana. While I'm glad these two credit unions stepped up and are offering solutions to legal marijuana enterprise in Washington state, their implementation is disappointing and appears to place more priority on their own regulatory risk, than it does on the public safety issues that compelled the passage of the Heck amendment.

To help quantify that public safety issue, consider that between July 8th 2014 and July 28th 2014, Washington logged almost \$2.5 million in marijuana sales activity. My bet is that more of that cash is buried in blue barrels than in Numerica and Salal accounts.

Which is why companies like this month's Flip-Side Focus[™] subject, Guardian Data Systems, are so important to America's budding legal marijuana industry.



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survivor and a fierce advocate of alternative medicine, including medicinal cannabis.

Last month, Lance was elected to the Board of the National Cannabis Industry Association, giving Pacific Northwest marijuana stakeholders another influential voice in the nation's largest marijuana trade organization, and adding a relentless advocate for bringing traditional banking services to legal marijuana businesses to the Mational marijuana law reform debate.

Ott has been quietly, potently, operating as an agent of change within the banking industry for years, specifically fashioning a network infrastructure of cannabis friendly banks, institutions, processors and software/hardware developers to provide legal marijuana businesses legitimate, trustworthy merchant services.

Guardian presents cannabis business owners with a top-drawer selection of financial products that enable legal marijuana businesses to operate with increased safety, logistical efficiency and profitability. From credit and debit card processing to check acceptance and equipment asles and financing, Guardian's comprehensive view of all available cannabis industry financial products and services allows them to cherry-pick only the most trusted products that offer the maximum utility to marijuana enterprise takeholders.

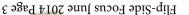
Recently, all of Ott's experience, industry connections and marijuana-centric world-view coalesced, resulting in the development of his latest cannabusiness offering, Pay With Change.

How cool would it be if your customets could establish an "account" with your legal marijuana business and instantly load value to that account, with virtually any payment option, 24/7? Your clients could make a payment online, then show up to collect their order, with no cash transaction required. Or just show up and swipe their card. That's just an of more show up and swipe their card.

That's just one of many scenarios that can happen using Guardian Data Systems' new Pay With Change marijuana from the ground up with marijuana enterprise in mind. It features the latest, secure technology that drives all US electronic commerce, but implements the technology in a smarter manner, which translates into more utility for both the merchant and the customer.

And it's faster, cheaper and vastly more robust than any other payment option. Pay With Change transactions are instantaneous and give marijuana business owners access to sales funds at the completion of the transactionno waiting three days for PayPal funds to inch their way to your account. And there's zero interchange fees, no and even chargeback proof. The Guardian team can have and even chargeback proof. The Guardian team can have your business up and running with Pay With Change in minutes, so call them at (888) 900-0420 if you'd like more information.

Guardian's experience, and their vast network of all the important players that comprise the payment processing industry, allows them to constantly integrate new technology, new rules and new institutions into their product mix. Ott thinks traditional merchant accounts are still 12 to 24 months away for most US legal marijuana businesses. Regardless of when they arrive—the smart money says that Guardian Data Systems will be among the first to offer you access to those financial products. **Fs**



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stocked" ATM machine-which requires you to keep an entirely stressful amount of cash on premises.

It's a fragile way to be.

The silver lining of dysfunction is often innovation. And Guardian Data System CEO Lance Ott is the Superman of adapting breaking technology to the needs of the cannabis industry.

Lance is a 14 year veteran of the electronic payment processing industry. His core competency and expertise covers every aspect of merchant services including credit and debit card processing, PCI security, fraud and chargeback management, technology implementation and payment consulting.

Formerly the Vice President of National Bank of California Merchant Services, Lance created Guardian Data Systems specifically to provide secure, reliable and transparent financial services to America's legal marijuana industry. He's a cancer

ολ Η. Τhurston Pearson

Credit and debit card acceptance is the key to dramatically hand. Many marijuana businesses manage to eke by with credit card acceptance that relies upon their credit card processor not knowing what type of business they are running. Organizations like PayPal, Square, Quickbooks, Wave, etc. officially prohibit providing financial services to marijuana related businesses, yet if we been in dozens of dispensaries using those vendors for card acceptance. Scarier yet, some merchants are forced to rely upon offshore merchant account products, which are risky and often at the longer to electronically transfer funds, or the dreaded "self-



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