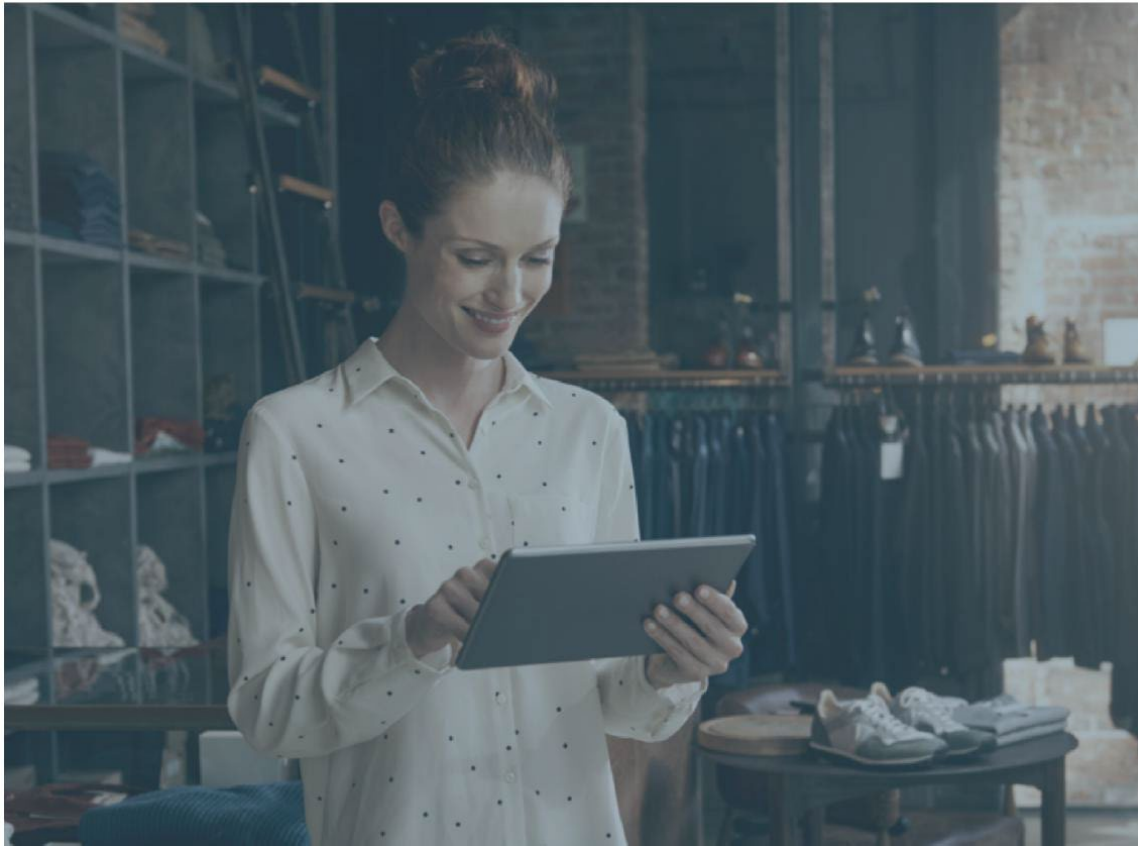




UPPAYMENT

Secure Payment Processing Solutions



Our secure payment processing solutions are powered by best-in-class CardConnect patented technology.



cardconnect.



Contents of Proposal

- > **The CardConnect Solution**
- > **Interchange Optimization**
- > **CardPointe Platform**
- > **CardSecure®**

▶ Our Solution

cardconnect.

We make payments simple, secure and 100% PCI compliant. Even better – all of our solutions are customized for each client to accommodate their unique business requirements.





Fulfilling all your payments needs.

cardpointe



RETAIL
TERMINAL



MOBILE
APP



VIRTUAL
TERMINAL



RECURRING
BILLING



FULL
TRANSACTION
REPORTING



INTERCHANGE
OPTIMIZATION



TRUSTWAVE
SSO



ACCOUNT
UPDATER

APIs



GATEWAY



DEVICES



COPILOT

cardsecure



P2PE



TOKENIZATION

Integrations



SHOPPING
CARTS



ACCOUNTING
SOFTWARES



ERP

► Interchange Optimization

Interchange costs are the fees merchants must pay in order to accept credit card payments from customers



Card types eligible for interchange optimization savings:

- > Visa Credit / Debit
- > MasterCard Credit / Debit
- > AMEX

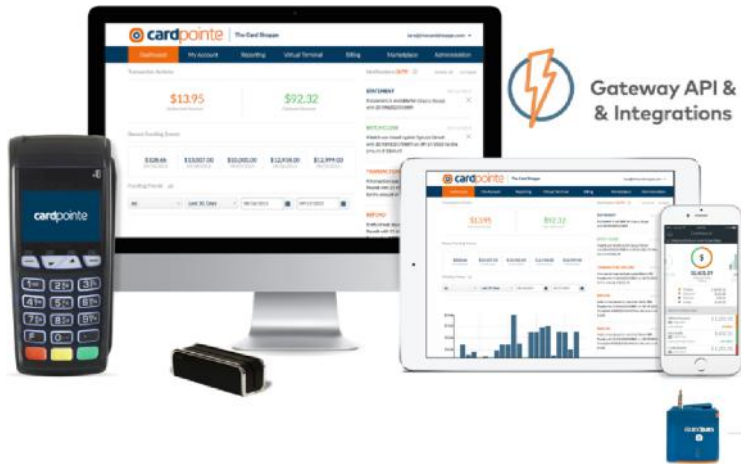
Interchange Optimization

We automatically process Level II and Level III data so every transaction qualifies for a lower interchange rate, reducing the cost of each payment processed

Ways to lower interchange costs:



Capture L2/3 Data on Qualify for L2/3 rates via Shift Fraud Liability to
invoice payments CardConnect terminals Issuing Banks with 3-D
Secure



The complete payments platform

> Comprehensive Reporting

>> View detailed deposit reports, customer information, real-time authorizations and settlements

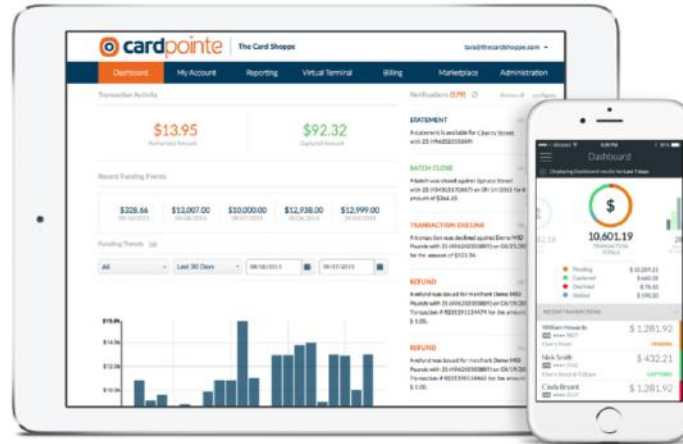
> Account Alerts

>> Receive instant notifications when a chargeback is filed, digital statements are available and much more

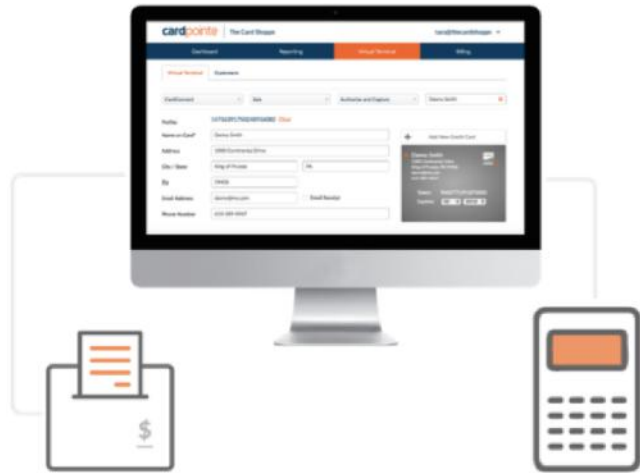
> Premium Add-Ons

>> eCheck processing, shopping cart integrations, accounting software, etc.

▶ Payment Flow



cardpointe Virtual Terminal



Key Benefits

- > Accept payments over the phone
 - > Customize customer profiles and store cardholder data for future transactions without exposing card data
- > User and location-based restrictions
- > Consolidated reporting



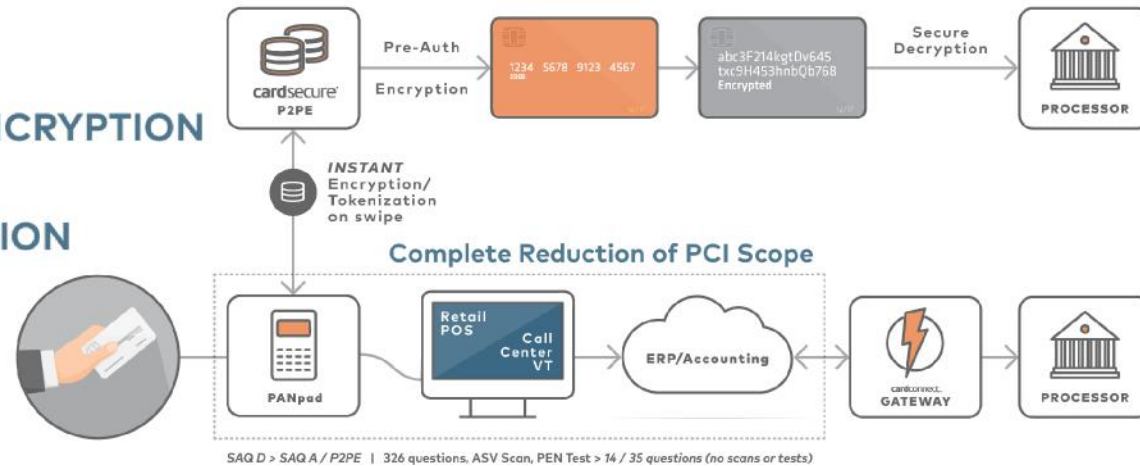
Key Benefits

- > **Reporting On Demand**
 - > Full lifecycle real-time reporting
 - > Complete transaction management
 - > Sales activity across multiple locations
- > **Mobile Processing**
 - > Integrated CardPointe Mobile device
- > **Reliable Backup Terminal**
 - > When the internet goes down, the app is a perfect backup



The foundation of the CardConnect platform

- ✓ TOKENIZATION
- ✓ POINT-TO-POINT ENCRYPTION
- ✓ PCI SCOPE REDUCTION





Protecting every transaction at the point of interaction.

PCI-Certified P2PE

Ultimate Protection

Most effective way to secure cardholder data for swiped, dipped and keyed transactions

Maximum PCI Scope Reduction

Reduces your SAQ to 26 questions, with the potential to eliminate it entirely

Isolates Malware

Stops an infected device from spreading malware to an entire fleet of terminals

Patented Tokenization

Irreversible

Randomly generated; making them impossible to decrypt

Persistent

Can be used for recurring charges

Intelligent

Unique to your organization; passes the Luhn test *and* maintains BIN recognition and last 4 digits

▶ Let's Chat.

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