Merchant Advisory Services

Essential Payment Solutions

Value Proposition

Comprehensiveness & Scalability

End-to-end payments platform - including gateway and merchant acquiring

Omni-channel product suite supports card-present and card-not-present sales

Full transaction lifecycle data captured via the CardPointe Gateway

CardPointe desktop portal and mobile app for transaction management and reporting

Cost Savings

No gateway fees and lower processing costs

Interchange optimization automatically passes Level II/III data, reducing fees on applicable card types

PCI scope reduction and lowered costs associated with compliance management are realized via patented tokenization and PCI-certified point-to-point encryption

Developer Friendly

Out-of-box integrations for popular eCommerce, accounting and ERP solutions

APIs and SDKs to connect the CardPointe Gateway and P2PE devices to existing applications

A Consultative Approach

We work **together** with businesses to ensure their unique payments needs are adequately and efficiently met via our robust payment acceptance suite of products.

Credit Card Acceptance Points:

+ Invoices, Point of Sale terminals
+ In-Person, In-Store
+ eCommerce Websites

Card types:

+ MC/Visa/Amex/Discover
+ Gift Cards
+ EBT

Desired Functionality:

+ Low Gateway Transaction Fees
+ Industry-Leading Security Measures
+ Omni-channel acceptance

Improved Support:

+ Dedicated, 24/7 in-house support is a guarantee to ensure merchants' payments ecosystems are running seamlessly

Features

- **Later next Day Funding:** 9:50pm ET batch close – receive deposits the next business morning

- **Real-Time Reporting:** The CardPointe platform comes with real-time transaction management and multiple-location reporting

- **Interchange Optimization:** Our gateway automatically passes Level II/III data so you'll receive the lowest rate possible for every transaction, ensuring transparent pricing

- **Email Invoices:** With the CardPointe Hosted Payment Page solution, customers receive receipts via email with a few clicks of the mouse!

Solutions

cardpointe

Omni-channel payment processing platform with real-time transaction management and reporting

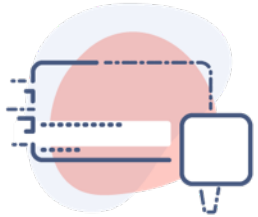
+ iOS + Android App
+ Virtual Terminal
+ Self-Service Marketplace
+ Account Alerts

+ P2PE Terminal
+ Next Day Funding
+ Recurring Billing
+ eStatements

Payment Acceptance for Today's World

CardPointe Virtual Terminal: Securely accept credit/debit cards over the phone by keying in cardholder information, bypassing the need for your employees to handle customer's credit cards

- Complimentary for all CardPointe merchants
- ***Perfect for:*** businesses taking over-the-phone orders for pick up/delivery, sales reps working from home



CardPointe Mobile: The free CardPointe Mobile app (available on the Apple and Google Play stores) makes it simple to key in cardholder information or accept contactless (Apple and Google Pay) payments via the Card-Pointe Mobile device to avoid the transfer of cards between your employees and customers.

- ***Perfect for:*** businesses that are restricting in-store payments or the transfer of cards

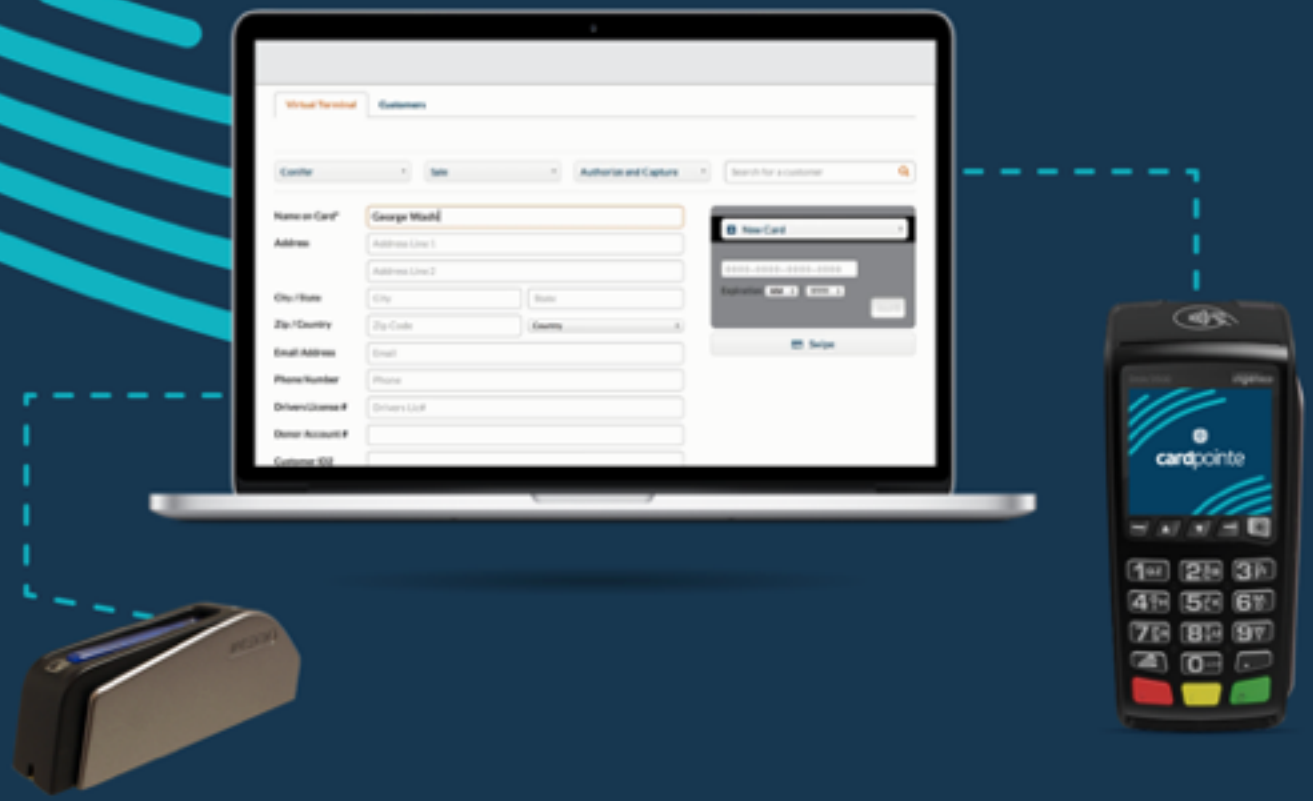
CardPointe Terminal: In addition to EMV and magstripe acceptance, the CardPointe Desk Terminals offer contactless payment acceptance, removing the need for your employees to handle customer's credit cards.

- ***Perfect for:*** retailers, quick service restaurants

CardPointe Hosted Payment Page: Take your business online with the CardPointe HPP. With a few clicks of your mouse, you can add a pay/donate button to your website

- ***Perfect for:*** retailers, nonprofits, emergency maintenance services

virtualterminal



- ACH/Check
- Interchange Optimization
- Recurring Billing
- Tokenization
- Customer Profiles
- Integrated Devices & Receipt Printer

Interchange Optimization

Interchange Rates

+ Fees assessed by Visa and MasterCard
+ Plus the fees a merchant's bank (the “acquiring bank”) pays a customer's bank (the “issuing bank”)

Reducing Interchange

+ We aggressively manages interchange rates so our customers receive the lowest rate possible
+ Interchange management
+ Smart Gateway

cardpointe TERMINAL

Plug & Play

P2PE

EMV

Interchange Optimization

Meet the Bolt Family

BOLT / Terminal

For retail or custom point-of-sale apps

Clover Mini

Clover Flex

Ingenico iSMP4

Ingenico Lane/ 3000

Ingenico Lane/ 5000

Ingenico Lane/ 7000

BOLT / Mobile

For accepting payments on-the-go

ID TECH VP3300

BOLT / USB

For browser-based EMV payments

ID TECH Augusta

BOLT / Unattended

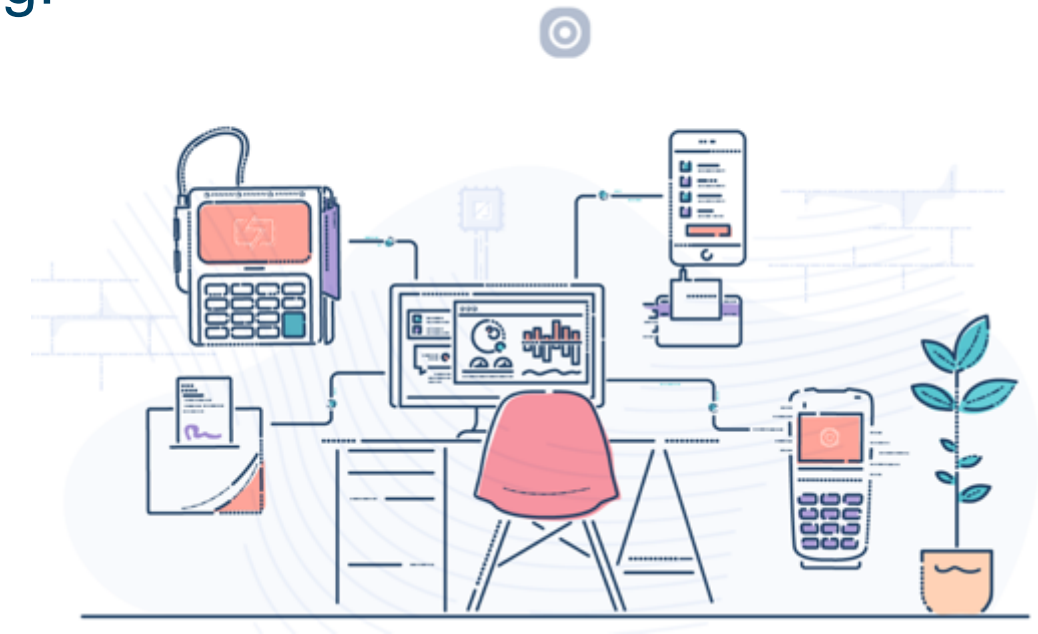
For secure, self-service payments

ID TECH VP5300

cardpointe
Reporting
TRANSACTION HISTORY
FUNDING
CHARGEBACKS
GATEWAY BATCHES

Real-Time Reporting

- Mange processed payments
- View full transaction lifecycle reports, including:
  - Gateway Batches
  - Funding Events
  - Chargeback Notifications
  - Statement Archives
  - Helpdesk Support



cardpointe MOBILE

Accept Payments

Manage Transactions

Access Reports

Create Customer Profiles

Turn Key Solutions + Customizable Web Tools

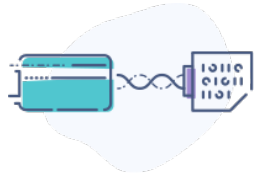
CardPointe Gateway

Point Of Sale

Merchant Accounts

CardPoint Reporting

Card Pointe Mobile



Mobile Card Reader

eCommerce Websites

Web Hosting

Shopping Cart Plugins

Facebook & Instagram Stores

Tap To Pay Enablement in Brick & Mortar

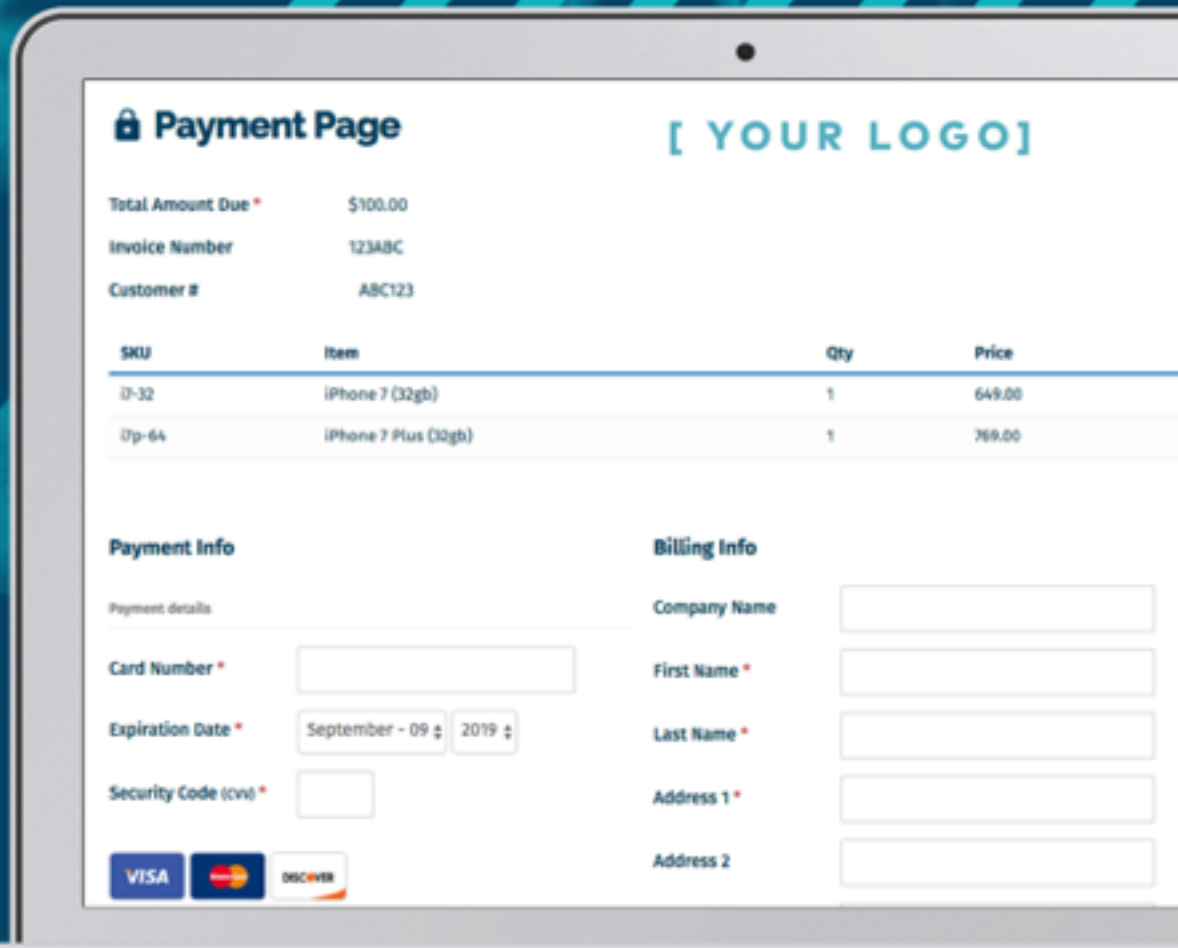
Savings Proposals with Discounted Offers

cardpointe HPP

Merchant Advisory Services

An online business' best friend

- Pay/Buy Now Button
- No Developers Needed
- Accept Charitable Donations



Current Fiserv/First Data Card Pointe Clients

Merchant Advisory Services

Essential Payment Solutions

Call: 646-780-0802

https://merchantadvisoryservices.com/schedule-demo