

A woman with her hair in a bun, wearing a white long-sleeved shirt with small black polka dots, is smiling and looking at a tablet computer. She is standing in a clothing store with racks of clothes and shelves in the background. The scene is brightly lit, likely from a window on the right.

Meet **cardconnect**.[®]

Simple & Secure
Payment Processing



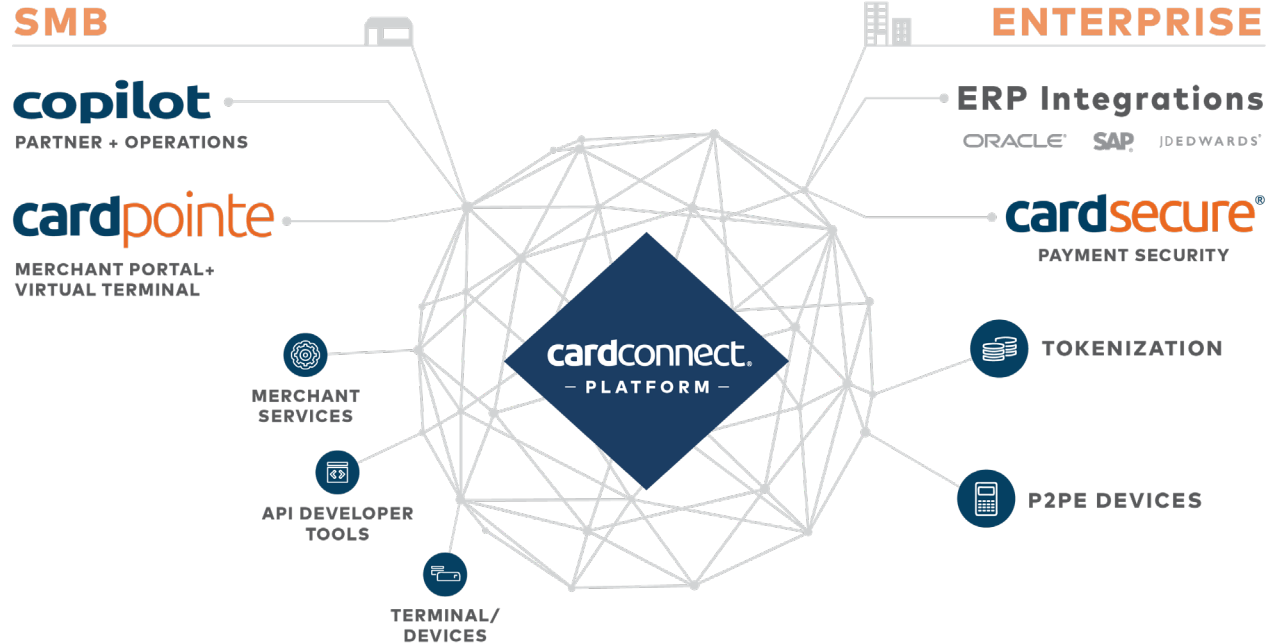
Navigate
Merchant
powered by **cardconnect**.

What We Do

**We make payments simple,
secure + reliable.**

From iconic global brands to independent coffee shops, we help more than 67,000 organizations securely accept credit cards across a diverse, constantly evolving, set of sales channels.

The CardConnect Platform



POWERED BY **cardconnect.** GATEWAY

A Customized Approach

We customize our payment processing platform for each client – whether they require a simple terminal solution or complex software integration, we can fulfill any business' payments needs.


All of our solutions are built around:

Security. Our state-of-the-art gateway utilizes P2PE and patented tokenization

Business Intelligence. Our reporting system puts all of a customer's payment information at their fingertips

Interchange Management. Our gateway automatically passes Level II/Level III data to ensure the lowest possible rate for every transaction

Transparency. Our fees are straightforward and our statements are easy to understand

A person wearing a dark suit is seated at a white desk. Their hands are positioned on a silver laptop, which has the Apple logo visible on its lid. To the right of the laptop, there is a light-colored notebook with a yellow pencil resting on top of it. The background is a plain, light-colored wall.

CardConnect Partner Program

Partnering with CardConnect

CardConnect has designed a partner program that provides participants with products, tools, resources and value-added solutions that help them grow their business and remain competitive in a quickly evolving marketplace.

CardConnect Partners Receive:

- > Guaranteed lifetime residuals
- > No minimums
- > Non-exclusivity
- > High residual splits



A Comprehensive Partner Offering

Everything you need to succeed:

Dedicated relationship managers: assist with all [operational](#) needs

Complimentary cost comparisons provide a [line-by-line analysis](#) of our pricing and solutions to that of the merchant's current processor

Full attention of our business development and sales assistance teams to [foster the growth](#) of revenue portfolios

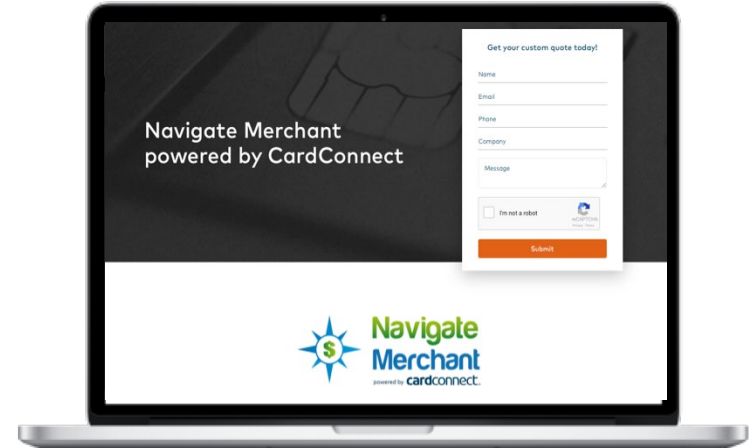
Custom marketing materials for your [targeted](#) prospects

Access to CardConnect University, featuring [webinars](#) that introduce new programs, products and services

Lead Referral Process

Option 1: Visit cardconnect.com/partner/navigate and fill out a form to request more information (request is automatically sent to Matt Dwyer)

Option 2: Contact CardConnect's Sales team directly (signup@cardconnect.com | 877.948.9733)



Centralized distribution system for partners to manage their business



Customer Boarding



Product Enrollment



Residual Calculation



Commission Processing



Risk Monitoring



Knowledge Center

copilot

Partner Management

- > Residual / commission reporting
- > Portfolio management
- > Sub-partner performance

Merchant Enrollment

- > Lead management
- > Automated application submission
- > Automated underwriting
- > Submitted application QA
- > Application status tracking

Customer Service

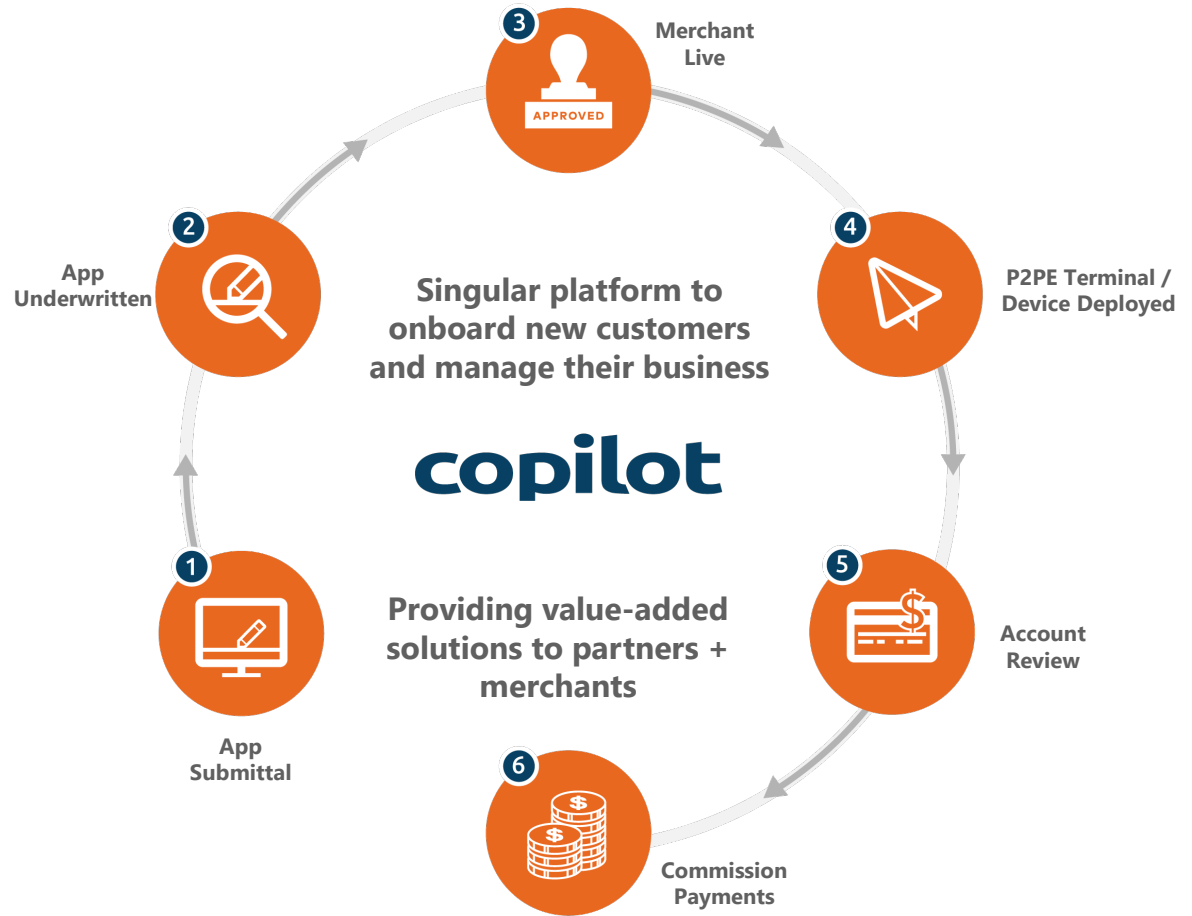
- > Account reconciliation
- > Statement review
- > Online ticketing management
- > Customer retention
- > Collections / ACH reject recovery

Commission Processing

- > Commission calculation for partners
- > Provide partners flexible commission system
- > Multiple partners w/ unique pricing schedules

Data Processing

- > Processor residual reconciliation
- > Exception reporting
- > Multi-source data aggregation + standardization
- > Flexible user driven data mapping





Easy merchant on-boarding shouldn't be a luxury.

Thanks to CoPilot's direct integration with the CardPointe payments platform, it only takes four simple steps for merchants to start accepting payments

- 1) Register for merchant services
- 2) Review pricing options
- 3) Activate new features and products
- 4) Immediately begin using CardPointe



cardpointe





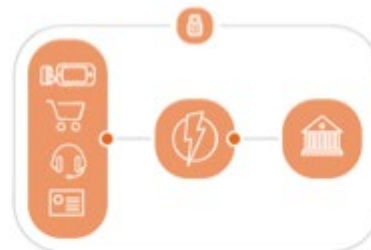
Omni-channel payment processing platform with real-time transaction management + reporting

Accessible via desktop, tablet and mobile app



- iOS and Android App
- Virtual Terminal
- Self-Service Marketplace
- Account Alerts
- P2PE Terminal
- Recurring Billing
- E-statements

Powered by an advanced and secure Payment Gateway

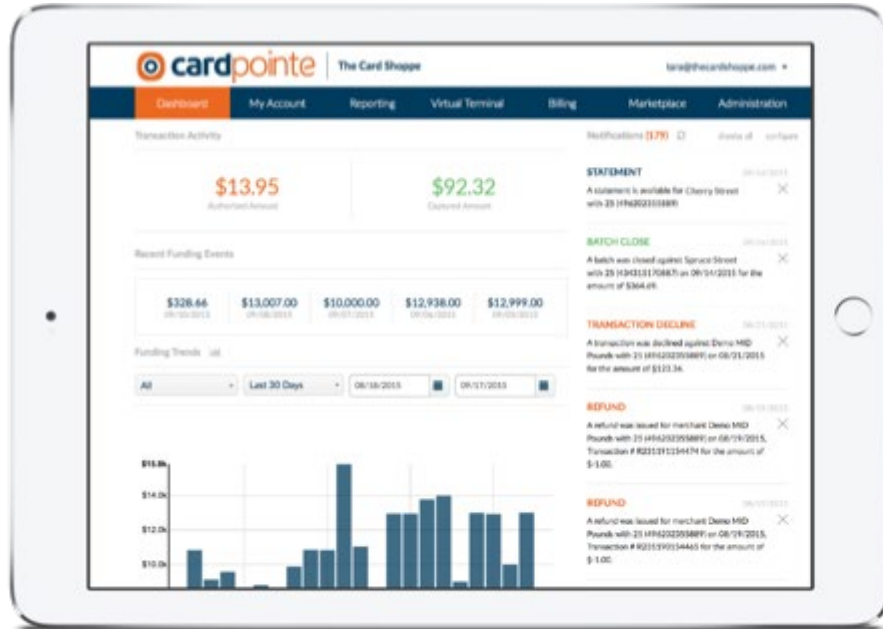


Developer-Friendly APIs for omni-channel integrations



Patented tokenization protects every transaction

cardpointe: Account Management Made Easy



- ✓ Custom Reporting
- ✓ PCI Compliance
- ✓ My Account/Product Ordering
- ✓ Statement Archive
- ✓ Chargeback Management
- ✓ Multi-Merchant Location

virtualterminal

Transform your merchant's computers into powerful terminals



- ✓ ACH/ eCheck
- ✓ Interchange Optimization
- ✓ Recurring Billing
- ✓ Tokenization
- ✓ Customer Profiles
- ✓ Integrated Devices and Receipt Printer



PLUG &
PLAY



P2PE



EMV



INTERCHANGE
OPTIMIZATION

FEATURING
Real-time CardPointe Integration

- ✓ View transactions instantly
- ✓ Manage transactions
- ✓ Create customer profiles

PLUS!

Late cutoff – 7:30 p.m. ET
– for next day funding

Extending the benefits of the CardPointe platform



Accept payments



Manage transactions



Access reports



Create customer profiles

eCommerce Solutions



eCommerce
SOLUTIONS

A screenshot of a "cardconnect. Hosted Payment Page". The page is titled "cardconnect. Hosted Payment Page" and contains a "Payment Information" section with fields for Amount (\$45.00), Name, Card Number (with a masked card number and logos for Visa, Mastercard, American Express, and Discover), Expiration Date, and Security Code. Below this is a "Billing address" section with fields for Address 1, Address 2, City, State, Country, and ZIP. A "Pay" button is located at the bottom right of the form.



The **cardpointe** Advantage

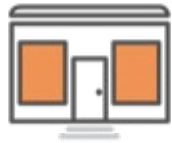
FULL TRANSACTION REPORTING



FULL TRANSACTION MANAGEMENT



cardpointe Use Case



A retail store uses the CardPointe Terminal for in-store transactions,



the Magento plugin for their website,



the CardPointe Mobile App for special events,



and the CardPointe Desktop for real-time transaction reporting.



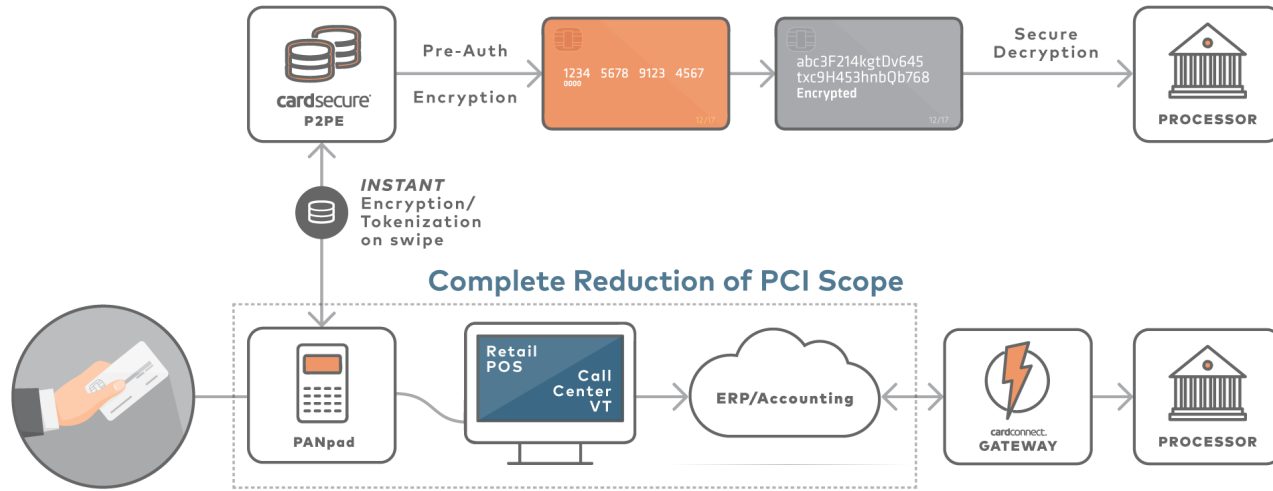
SECURITY

by CardConnect



cardsecure®: Part of the CardPointe Platform

Protecting every transaction at the point of interaction



SAQ D > SAQ A / P2PE | 326 questions, ASV Scan, PEN Test > 14 / 35 questions (no scans or tests)



PCI-Certified P2PE

Ultimate Protection

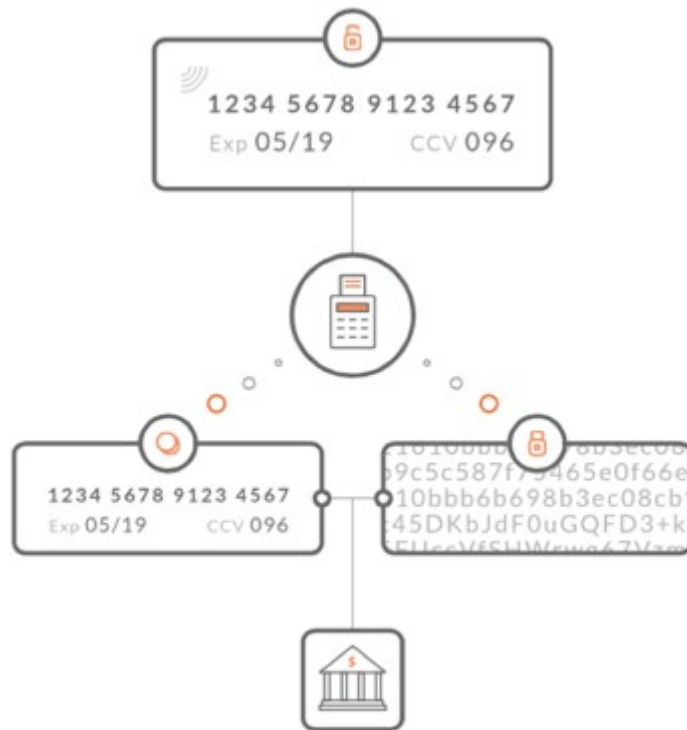
Most effective way to secure cardholder data for swiped, dipped and keyed transactions

Maximum PCI Scope Reduction

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

PCI-Certified

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



Tokenization

Irreversible

Our tokens are randomly generated and thereby impossible to decrypt

Persistent

Can be used for recurring charges

Intelligent

Pass Luhn test and maintain BIN recognition and last four digits of a customer's card

Merchant Specific

Completely unique to your organization



Q&A



**Navigate
Merchant**
powered by **cardconnect.**

