

Meet **cardconnect**.[®]

The last payments partner you'll ever need.

CardConnect[®] is a rapidly growing payments technology company that provides solutions for companies that accept bank card transactions, store sensitive data and seek to push the boundaries of innovation.

Trusted by more than 50,000 businesses, ranging from Fortune 500 Companies to independent coffee shops, CardConnect has designed an agent program that provides partners with products, tools, resources and value-added solutions that help them grow their business and remain competitive in a quickly evolving marketplace.

As a payments technology company, CardConnect has brought cutting edge innovation to the market, solidifying its high rank within the payments industry. Starting with patented payment security solutions and a proprietary gateway and API, CardConnect makes payments simple, integrated and secure. Even better? CardConnect provides an unparalleled level of data breach protection and full escape from the burden of PCI compliance with its point-to-point encryption (P2PE) and tokenization solution.



Partner with CardConnect



Join our consistently growing agent base that has enjoyed great success by changing the way they sell. Our agents lead with our unparalleled security offerings and follow through with our wide array of products.

say hello to the CardConnect Agent Program

CardConnect Agents Receive

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



Access to **CoPilot**, a comprehensive business management tool for agents that allows you to track everything in your portfolio, from merchant application processing to risk monitoring, reporting and customer service.



Dedicated relationship managers to 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



Added Value Products provide our agents with tools and products to help themselves and business owners run their business more efficiently.

(see preceding pages for more information)



Custom marketing materials for you and your referral partners



The full attention of our **business development and sales assistance team** to foster the growth of revenue portfolios



Access to **CardConnect University**, featuring webinars that introduce new programs, products and services, as well as update our agent base on existing programs



Access to **OptBlue**, the latest partner program from American Express, which boasts lower pricing, more control and a single statement

Join the CardConnect family today and receive the tools you need to manage your portfolio and grow your business, while simultaneously providing your merchants with the most sophisticated payment processing and technology solutions available.

Best-in-Class Offerings



Meet CoPilot — our one-stop shop for agents

The most powerful ISO management tool in the payments industry — designed with resellers, aggregators and integrated partners in mind. CoPilot, the backbone of CardConnect, allows agents to track merchants from underwriting to boarding, with insight every step of the way.

CoPilot offers residual reporting with line item detail, as well as merchants' transactional information, an online application with click-for-signature, a custom ticketing system and much, much more. CoPilot will help you run your business and manage your portfolio.

Digital Applications

CoPilot's digital application process with click-for-signature simplifies the application process, ensuring new merchant sign-ups are as easy as can be.

Ticketing Center

Maintain optimum customer service with our automated ticketing center—handling merchant issues in a timely manner has never been so easy.

Reporting Made Simple

View merchant's deposits, batch reports, transactions, statements and chargeback info in one easy format with intuitive search capabilities. View top line residual reporting and drill down to line item detail.

Admin Dashboard

CardConnect agents can skillfully manage their sales team and referral partners, resulting in transparent and customizable residual reporting, accurate payments and automated 1099 mailings.

Risk Monitoring

View chargebacks, losses and ACH rejects in one, single platform. CardConnect even has an entire team devoted to the collection of unpaid fees.

Merchant Center



Everything your merchants need, right at their fingertips. From customer interactions to transaction reports, our complementary browser-based account management tool is an all-inclusive control center for your merchants.

Included in the Merchant Center is the CardConnect Marketplace, which functions similarly to the Apple and Android app stores. The Marketplace allows merchants to self-register for add-on products and services (i.e. Virtual Terminal, CardConnect Mobile, etc.) as they become available, resulting in the potential for an extended form of income for our agents.

Robust Reporting

Merchants can view detailed deposit reports and customer information, as well as real-time authorizations and settlements.

One-Size-Fits-All

Whether your merchants have teams of five or 500, they can customize permissions for every user on their account.

Account Alerts

Merchants receive instant notifications when a chargeback is filed, when their digital statements are available and much more.

Premium Add-Ons

Merchants can add additional products that fit their individual business needs, such as our Virtual Terminal, eCheck processing and APIs.

Virtual Terminal



With the CardConnect Virtual terminal, your merchants' computers are the most powerful POS systems on the market.

Merchants can accept credit cards and eChecks anytime, anywhere with our easy to use, browser-based app for payment processing. Merchants have the option of seamlessly taking orders over the phone or swiping with an integrated USB magstripe reader.

Level II & Level III

Our Virtual Terminal automatically processes Level II and Level III data to minimize interchange fees.

Custom Profiles

Merchants can customize profiles for each customer, complete with transaction history and custom fields. Merchants can even safely store multiple credit cards for future use.

Point-to-Point Encryption

CardConnect's patented P2PE is plug-and-play. These devices encrypt data upon swipe or key entry, ensuring sensitive card information never touches merchants' systems—even for a second.

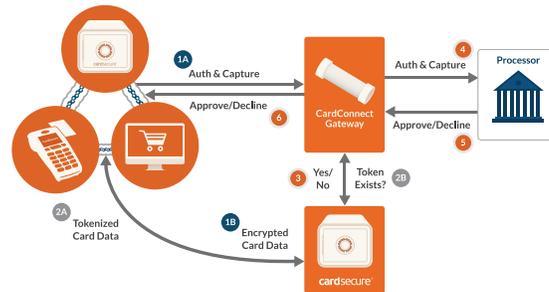
Patented Tokenization

After encryption, CardSecure® converts data into mathematically irreversible, Luhn test compliant tokens for ultimate security and PCI scope reduction.

Billing Plans

Set up recurring bill plans with a few clicks of the mouse. All plans are customizable and come complete with detailed reporting and email notifications for customers.

Gateway API



Offer your merchants an impressive suite of security and interchange optimization features with the CardConnect Gateway API— the perfect match for any application.

From shopping carts to apps, and everything in between, developers can easily integrate applications with the CardConnect Gateway, while ensuring their applications and customers are protected with best-in-class security.

Omni-Channel Capabilities

Our gateway was specifically designed to integrate various payment acceptance methods into one, single solution that offers incomparable interchange optimization.

Dual-Layer Security

The CardConnect Gateway minimizes the burden of PCI compliance with CardSecure®, our patented solution that instantly encrypts and tokenizes cardholder data.

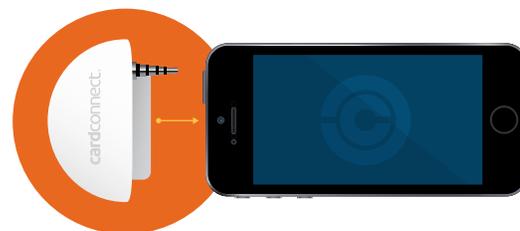
Developer Approved

Our gateway consists of easy-to-use REST-ful APIs that accommodate PHP, JSON/JavaScript, Java and Ruby, allowing payment acceptance into any proprietary or third-party application.

Save Your Merchants Money

The CardConnect Gateway was configured with interchange optimization in mind and passes both Level II and Level III data. As a result, your merchants will receive the lowest possible rate for each transaction.

CardConnect Mobile



Merchants can accept payments anywhere—simply and securely with CardConnect Mobile.

Our fully functional mobile app supports digital signature capture, cash and card transactions, voids, refunds, sales tax, tips and more. CardConnect Mobile POS is enterprise-ready and configurable to support merchants of all sizes—plus, it's backed by CardConnect's trusted security.

Our mobile offering is a cut above the rest because it runs directly through the CardConnect Virtual Terminal, providing a seamless reconciliation experience for merchants. If a merchant uses a third party mobile service (i.e. Roam), transactions will run through the specific service's gateway, which means the merchant will need to carry that information over to the processor. With CardConnect, everything is reported via the Merchant Center.

Inventory Management

Merchants can instantly add, modify and delete items in their digital inventory from their mobile devices.

Offline Transactions

No network connectivity? No problem. Merchants can run transactions as usual and then upload them later when they're back online.

Barcode Scanner

Merchants can use their device's camera to capture barcodes to make ringing up items a breeze

Receipt Customization

Merchants can add their logo, social media accounts and even a custom message to their receipts—all fully editable from their mobile devices.

The CardConnect Marketplace is an Agent's Best Friend.

Take advantage of the added value opportunities the Marketplace's extensive **add-on product selection** provides, and add even more value to your portfolio.

Fraud Prevention

3-D Secure/Consumer Authentication

- > 3-D Secure delivers an additional level of security for all eCommerce transactions by authenticating consumers with their Card-Issuing Banks at the time of purchase in card-not-present environments.
- > 3-D Secure prompts consumers to enter their username and password before continuing with a transaction, and unlike other 3-D Secure solutions, CardConnect offers real-time insight into how a Card Issuing Bank will respond to CNP authentication requests.
- > **The best part:** adding this feature to your eCommerce environments can provide a significant ROI by lowering interchange fees.



Kount

- > Stop eCommerce fraud in its tracks with CardConnect's partnership with Kount.
- > Kount analyzes hundreds of variables within each transaction to instantly detect fraud, allowing merchants to protect themselves from painful chargebacks.
- > Kount's geo-mapping feature pierces proxies and determines the physical location that a transaction takes place. This location is then illustrated on a live map, and users are able to run reports based on the locations.



Business Analytics

Insightics

- > Transform the way your merchants see their business with the Insightics Solution, which uses payment data to generate valuable insights about customers and sales while simultaneously comparing this data to similar businesses in the area. **Key features allow merchants to:**
 - >> Uncover individual customer spending behavior and calculate how often they visit their business, as well as how far they travel to get there
 - >> Keep track of marketing efforts and uncover which advertisements work best
 - >> Determine if sales are affected by rain and snow with the **Weather** feature
 - >> Discover what days and times they see an increase in sales with the **Trend** feature
 - >> Use custom consumer profiles to guarantee marketing efforts effectively target the most appropriate audience



Shopping Cart Integrations

- > Our easy-to-use shopping cart plugins remove the barriers of entry by directly integrating to our gateway, while providing businesses with low processing rates and PCI-certified security for eCommerce transactions.

- > **Available shopping carts:**



POS

Instore

- > **More revenue, more efficiency:** Instore's robust iPad POS system is used by thousands of restaurants, bars and cafes and processes payments with CardConnect's patented security.
- > With this all-in-one solution, merchants can accept payments from the same place they manage employees while simultaneously tracking inventory and work hours, setting cashier privileges and customizing discounts.
- > ***Instore's loyalty and rewards program is key to increasing revenue and return customers***



Clover

- > Drive your merchants into the 21st century with Clover, an EMV-ready, Android-based POS and cloud platform that substitutes cash registers, payment terminals, receipt printers and barcode scanners with an extensive suite of custom-built applications that increase efficiency and decrease clutter.
- > Clover comes ready to accept payments right out of the box—merchants can take orders, input items, run key reports and manage employees. The Clover App Market contains an impressive suite of apps that fit a variety of business needs, such as the Perka Rewards app
 - >> **Perka Rewards** allows merchants to design their own custom loyalty program and links customers to transactions so merchants can track customer engagement and determine which perks are the most popular
- > Clover is also available in Mini and Mobile
 - >> **Clover Mini** provides everything merchants love about the Clover Station in a 7-inch touchscreen
 - >> **Clover Mobile** allows merchants to take Clover everywhere they go with an ergonomically designed mobile device



EMV Upgrade

Are your merchants ready for the October 2015 EMV Transition?

CardConnect currently supports a large number of cost-effective EMV capable terminals that allow merchants to comply with the upcoming requirements. Set yourself apart from other agents and become an EMV expert; your merchants will feel safe knowing their agent is up-to-date on the latest payments news. **Let us help you become an EMV specialist today!**



Accounting Software Integrations

QuickBooks

- > Combining CardConnect's processing expertise with QuickBooks services provides merchants with a secure avenue for sending and receiving payments.
- > Merchants who process within QuickBooks via our gateway enjoy a variety of benefits, including: automatic approval upon authorize and capture and the ability to process refunds and voids, run transactions against open invoices and store customer payment options for future transactions.



SAP Business One

- > Combining SAP's scalable small business software with the CardConnect Gateway provides merchants with all the tools they need to manage their business, coupled with best-in-class security.



CardConnect ERP

For over a decade, CardConnect has been building the best in ERP security technology for the payments industry - from Oracle EBS, SAP, JD Edwards and everything in-between.

CardConnect for Oracle EBS, JDE and SAP

- > Merchants that integrate their ERP with CardConnect are given the power to accept payments from any sales channel they choose—without the risk and liability of storing or transmitting credit card data.
- > CardConnect is the only P2PE-validated integration for both card-present and card-not-present environments – allowing businesses to enhance their payment security and data breach protection methods, all while minimizing the burden of PCI compliance.
- > Interchange Optimization provides a significant ROI without having to change the merchant's processor.
- > Automatic Reconciliation means it takes just minutes to find authorization, funding and accounting discrepancies.



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Product Roadmap

The Product Roadmap is a snapshot of some of the exciting products and services we are working on for 2015.

CardSecure P2PE for Retail

CardConnect is one of the few PCI-certified providers of P2PE, and with two patents, we are the only provider that can offer P2PE for card-not-present (call center) environments. Our current product line works with applications like our Virtual Terminal and ERP systems. In 2015, we will be launching CardSecure P2PE Retail Terminals that will bring the greatest in payment security, data breach protection, and PCI scope reduction to any merchant.

Take a look at our intended P2PE product line:

Retail

Standard terminal; no integrated software



iCT220c iCT250 iCT220/250 + IPP310



iSC250 iSC480

Wireless

Retail terminal with wifi or bluetooth



iWL222 Bluetooth iWL255 Bluetooth *iWL2XX Wireless

*Availability TBD

PANpad

Card not present / call centers; Integrated with API



iPP 320 iPP310 IDTECH M130

Virtual Terminal

Integrated with VT and API



IDTECH SecuRED Swiper IDTECH M130 iSC250 iSC480 iCMP Bluetooth NFC EMV

Mobile

Integrated with Card-Connect Mobile and API



RP170c NFC RP350x EMV iCMP Bluetooth NFC EMV

CoPilot and Merchant Center: The Next Chapter

We will soon announce major enhancements to CoPilot and the Merchant Center – one that will, in essence, merge both worlds. All data will seamlessly flow between two systems – even better than it does today. What does that mean? Here are two examples (and there will be much more to come!):

- > Merchants can use our ticketing system for account and technical support
- > Agents can set custom pricing on all Marketplace products – across their portfolio or at the individual merchant level

CardConnect Gateway + CardSecure P2PE: Supported Integrations



CardSecure P2PE + Tokenization: Developer Tools for Secure Payments

**the below are current offerings, and will be continually enhanced*

