

North American Bancard value proposition.



Who we are:



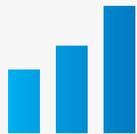
28 years in business.



**North America's 6th largest
non-bank acquirer.**



**Hundreds of thousands of
satisfied merchants.**



50 billion in transactions each year.



1,300 employees.

What we do:



Merchant enrollment



Underwriting



Boarding



Card auth/Data capture/Settlement



Risk management



Fraud detection



24/7/365 customer and technical support



Sales Partner training and support



Chargeback administration



Terminal download/development/support/deployment

Why we are different:

We own our own platform!

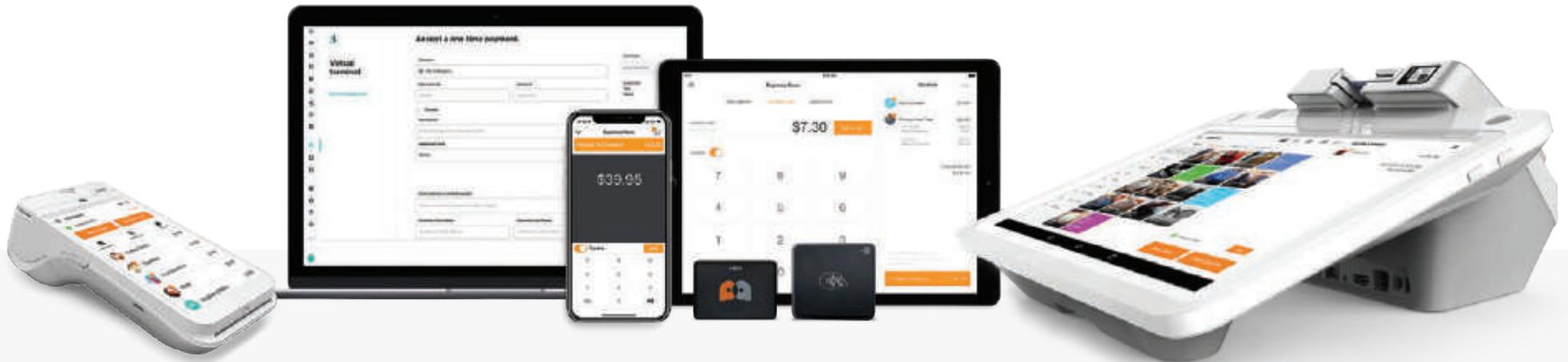


- ✓ First company ever to process credit cards online, utilize tokenized transactions, and deliver online reporting to merchants!
- ✓ A PCI-compliant processor utilizing fully integrated EMV, tokenization, and encryption technologies in a secure end-to-end solution.
- ✓ We offer a no-fee gateway solution. Plus, compatibility with Auth.net, USAePay, Inovio, NMI, Verosa, and Plug 'N Pay.
- ✓ Semi-integrated EMV solutions with a growing list of partners including: MICROS, HotSauce, Grubrrr, GiveHub, Vend, and many more.
- ✓ Ecommerce solutions including shopping cart integrations and website/email Pay Now buttons, hosted checkout solutions, and more.
- ✓ NDF with cut times as late as 12am ET.
- ✓ Free virtual terminal for every MID.
- ✓ Level II and III transactions.
- ✓ Free recurring billing.
- ✓ Residuals paid on the 15th (including residuals on refunds/returns/collections/ETFs).
- ✓ \$500 upfront bonus and 14X multiplier on Peak Bonus plan.

Why we are different:



The Payanywhere app and all-in-one payments platform allows merchants to accept payments in-store or on the go with their own smartphone or tablet, or one of our proprietary payment devices. They can view reporting, send and receive invoices, accept online payments through a virtual terminal, and manage employees, customers, and inventory. Or, view their sales, data, and deposits from any device in real time. They can get a glance on their Apple Watch, learn more on the app, and get the full picture on Payments Hub, our secure, online merchant portal.



Why we are different:

The Payanywhere Smart Solutions suite.



Payanywhere Smart Terminal (PAX a920)

Handheld wireless terminal with 5" touchscreen, EMV, magstripe, and NFC. 4G and WiFi connectivity, front and back camera for barcode scanning, and built-in receipt printer.



Payanywhere Smart Flex (PAX e600)

The hybrid smart terminal and point of sale. 8" HD touchscreen and 4.3" customer facing touchscreen. Built-in receipt printer and barcode scanner. EMV, NFC, and magstripe reader.



Payanywhere Smart POS+ (PAX e700)

A 12.5" touchscreen display with Android software. Customer-facing touchscreen. An EMV chip card, NFC contactless, and magstripe card reader. Plus, built-in receipt printer, front and back cameras for easy barcode scanning, cash drawer, 4G and WiFi connectivity, and more.

Why we are different:

The Edge program.
Combines Cash Discount and Flat Rate pricing!



Allows merchants to secure one low rate on every transaction.



Lets them know exactly what their processing fees are.



Works with our Payanywhere Smart Solution suite.

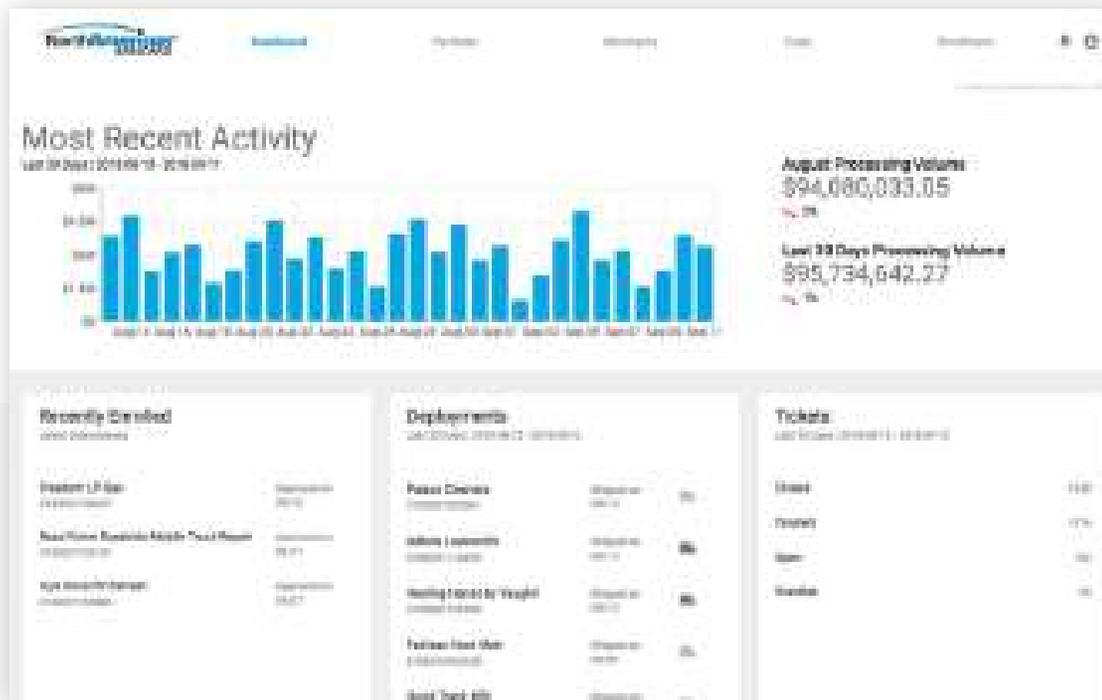


Edge is a great way to maintain cash flow.

Why we are different:

Our exclusive Registered DBA program.

Keep your branding. Use our products, programs, tools, and processing!



What gets branded?

Online and paper applications, Sales Partner Portal (including the Enrollment tool and the Portfolio section), Payments Hub (merchant portal), merchant statements, support email, phone calls, and deployment packages. Best of all, you can get up and running in as little as 3 weeks.

Why we are different:



Not a POS expert? Leave it to the Pros!

The POS Pros will determine the best system fit for your merchant and organize an online demo.

Get help with the following POS systems:



Getting paid by the POS Pros is as easy as:



1. Submitting a lead at yourpospros.com.



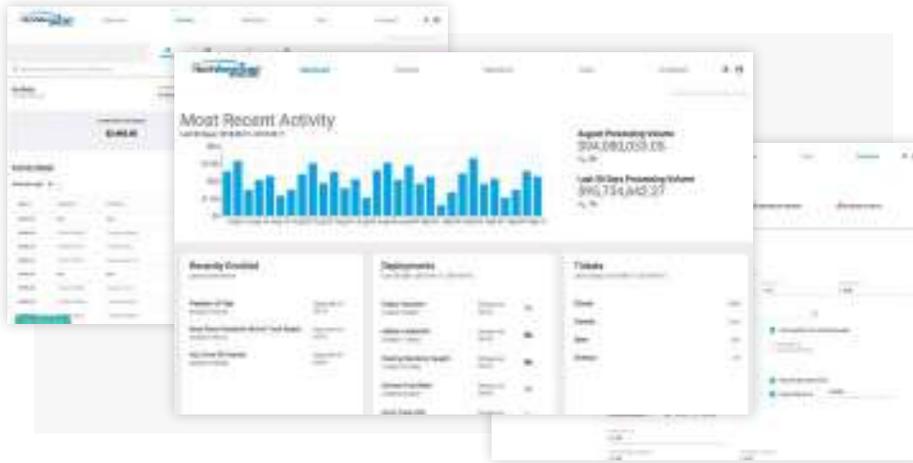
2. Setting up a consultation and/or demo.



3. Signing a contract.

Let the POS Pros handle the rest while you get paid!

Nobody else compares when it comes to:

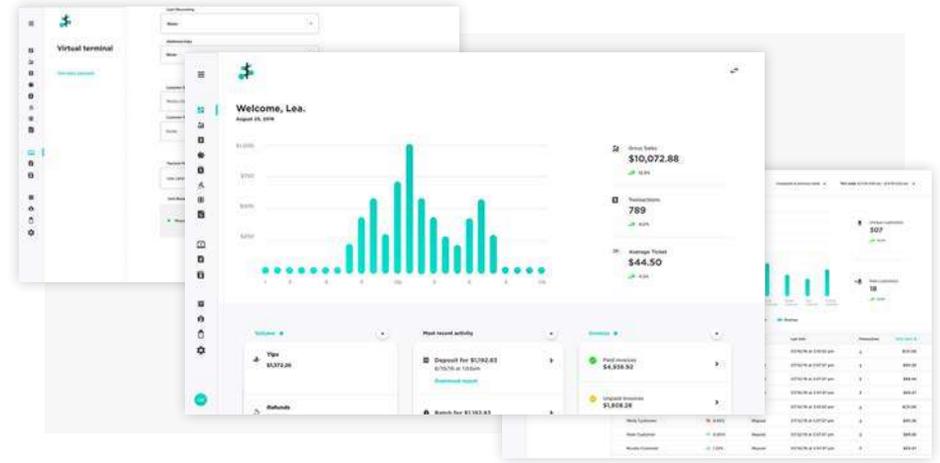


Our new Sales Partner Portal.

Now you can:

- See your portfolio details at a glance.
- Submit applications electronically.
- Access merchant details including deployment and support ticket tracking.
- See Sub-Agent production.
- Create custom marketing materials.
- Watch comprehensive training videos and sign up for LIVE training sessions.
- Quickly locate all documents.

Simply log in to your personal Sales Partner Portal today!



Our merchant portal — Payments Hub!

A truly invaluable resource, Payments Hub is your merchants' destination on the web for everything they need to run their businesses. Payments Hub is NAB's safe and secure, online merchant portal that allows you to offer merchants:

- A free virtual terminal so they can perform transactions from right within their web browsers.
- Robust dispute management tools, including chargeback mitigation.
- Detailed sales activity, customer tracking, inventory management, and more.
- Custom alerts.
- Supply ordering.
- Invoice management and recurring billing.
- Employee management.

Why we are different:

Our Sales Partner Hub app.

We even have a new Sales Partner Hub app that allows you to quickly and easily:

- Receive push notifications regarding your residuals and bonuses.
- See real-time merchant account information.
- Enroll merchants seamlessly — all right from your smartphone or tablet!

Download the app for free today by searching for “Sales Partner Hub” in the Google Play or Apple Store.

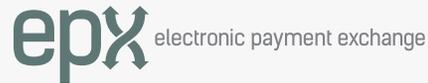


Why we are different:

The NAB family of brands.



NAB has been simplifying payments since 1992. We make it easy for merchants to accept any payment type in-store, over the phone, online, or on the go. All while providing one point of contact — our award-winning Customer Care department, featuring real live human beings — available day or night, 24/7/365.



As a fully integrated payment solution, EPX serves as a gateway, processor, acquirer, backend service partner, and more to businesses in the U.S., Canada, Europe, the Middle East, Latin America, and the Caribbean. EPX leverages their revolutionary cardholder data protection system (BuyerWall™), increased processing speeds, and centralized reporting to position themselves as a customer-focused, secure, and cost-efficient payment processor.



Equip merchants to accept payments in-store, online, or on the go on an ever-expanding lineup of sleek and modern hardware. Help them run their businesses with a feature-rich app and merchant portal.

Why we are different:

The NAB family of brands.

velocity

Velocity is an integrated payments platform that is continuously delivering secure payment innovations for software solutions, enabling developers and businesses with adaptable, scalable, and simplified payment processing. The Velocity gateway is an omni-channel platform that provides access through a single integration to a wide array of payment services for over 50 industry verticals. Velocity also has a marketplace of ISV solutions that Sales Partners can utilize to select a POS/ISV that fits perfectly for specific merchant needs. New ISVs have an opportunity to complete certification and be added to the NAB Marketplace.

inovio

Inovio is the revolutionary new payments gateway with seamless integration and global scalability. Its omni-channel platform adapts to any payment experience with industry innovations that bring simplicity to an often confusing process.

HUMBOLDT

Since 1992, Humboldt Merchant Services has provided payment acceptance to merchants with specialized needs, with a focus on retail and ecommerce transactions. In addition to providing safe and secure credit card processing to a wide variety of merchants, Humboldt also supports multi-currency conversion, specialized chargeback reporting, compatibility across multiple gateways, and more.

Why we are different:

The NAB family of brands.



North American Bancard Capital provides small and medium-sized businesses with the working capital they need to grow and flourish. By offering business financing with competitive and straightforward financing options, NAB Capital is proud of its ability to support the entrepreneurial spirit of its clients.



CDI Technology offers unmatched credit card processing services designed to work with the latest in MICROS POS technology. They specialize in restaurants, hospitality, bars & nightclubs, stadiums & arenas, airports, and hospitals.



Money Machine has helped thousands of merchants increase their profits with the latest cutting-edge equipment, competitive pricing, and the best software in the business.

Nobody else compares when it comes to:



New Sales Partner training and support!

From the first recruiter contact through the successful submission of deals, we give our new Sales Partners the VIP treatment! Our training team will proactively contact you to get you engaged in our live training classes. They'll help you log in and explore our comprehensive Sales Partner Hub and get up-to-speed on our merchant enrollment process. Once you're actively submitting deals, we'll even assign you a personal Partner Relations Advisor who can address any questions/concerns.



Our Instant Auto-Approval program.

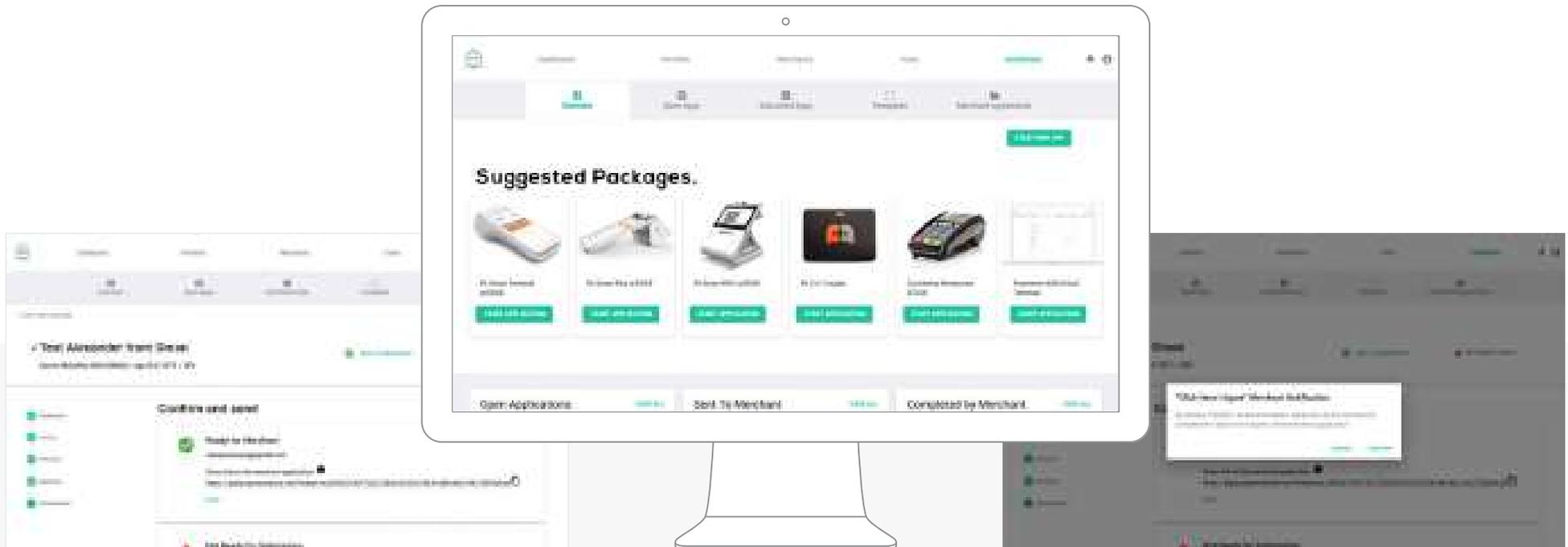
New Sales Partner deals will be automatically approved in minutes! Simply ensure your SIC code is not on the restricted or prohibited lists and submit an application with complete and accurate info. Then, look for your approval email in as little as five minutes!

Nobody else compares when it comes to:

Our Simplified Enrollment process!

Create custom apply links that can be embedded in your website or emailed to merchants for completely paperless application completion and submission.

Create custom pricing and equipment application templates in the Sales Partner Portal. Utilize those templates in conjunction with apply links and “click here I agree” technology for a 100% online enrollment process. It’s quick and easy and a process very few of our competitors can offer!

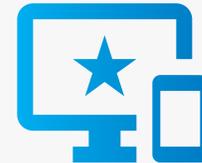


Of course we also offer the basics:



A highly competitive compensation plan.

- A lucrative bonus structure including \$500 upfront and 14X multiplier per EPX MID.
- 70/30 residual split OR 50/50 with free equipment placement.
- Custom compensation when required, see your leader.



Diverse terminal/gateway/platform offerings.

- Ingenico, Verifone, and PAX terminals (plus mobile).
- Gateways including: Velocity, Inovio, NMI, Verosa, USAePay, Plug 'N Pay, and Authorize.net.
- Global and First Data platforms (if necessary).

Thank you.

We understand that our customers' success is our success.

That's why, since 1992, we have made it our mission to serve at the forefront of the payments industry — making it as easy as possible for our valued partners to leverage forward thinking solutions that lead to business efficiencies and cost optimization.

Today, that mission continues. The best is yet to come.

The logo for North American Bancard, featuring a white swoosh above the text "NorthAmerican" in a bold, sans-serif font, with "BANCARD" in a smaller, all-caps font below it. A small registered trademark symbol (®) is located to the upper right of "NorthAmerican".