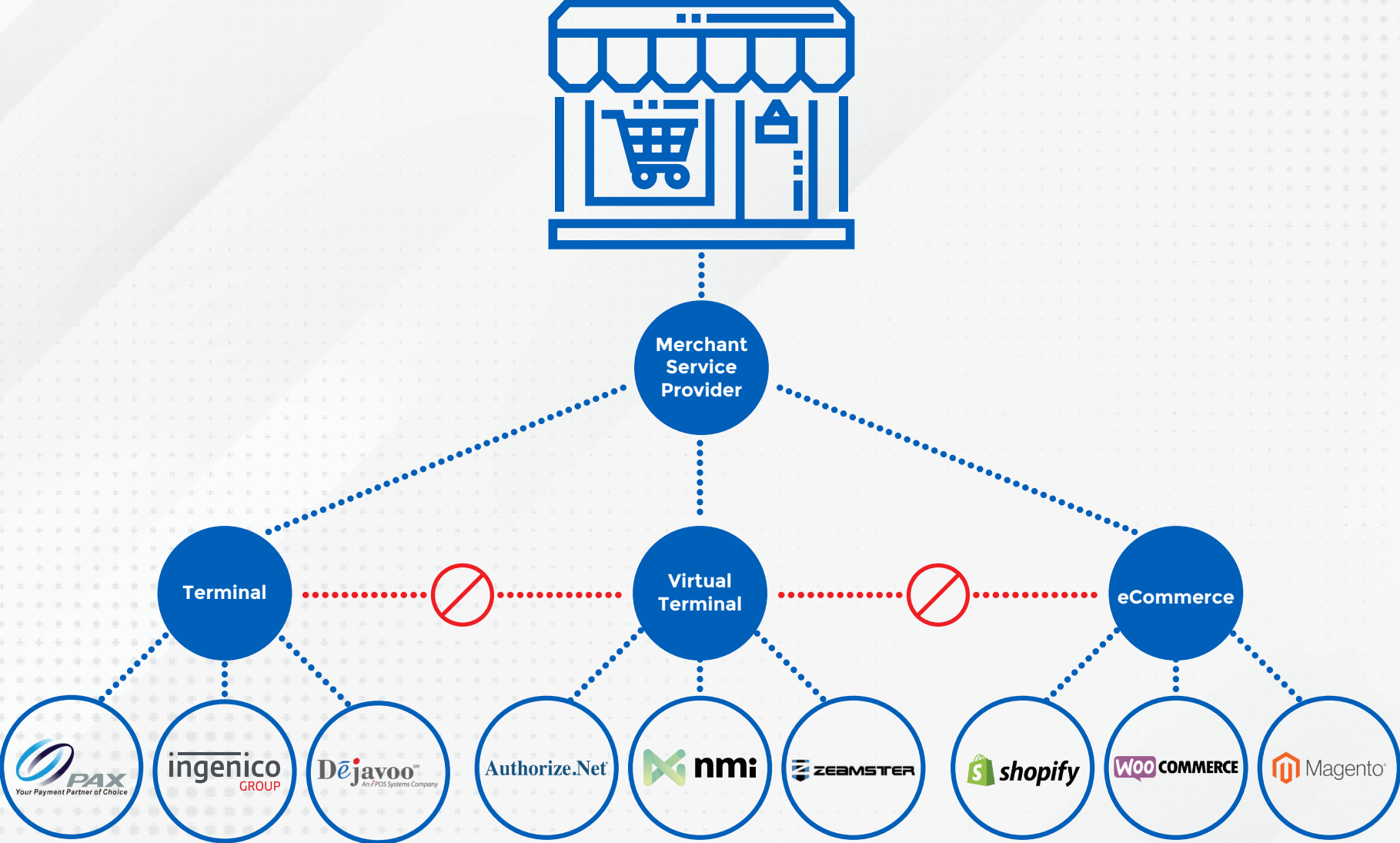




THE FUTURE OF PAYMENT TECHNOLOGY

One Gateway for all Your Payment Needs

A typical merchant today has to go through multiple processors in order to keep their business functioning. This means that the merchant has to contact different companies with different account information each time their devices or online services are having issues.





CLOUD BASED OMNICHANNEL SOLUTION

- VL100 Countertop (PIN Pad Available)
- VL110 Wireless (Handheld Mobile Device)
- VL300 PIN Pad
- VL500 Wireless Android (Handheld Smart Mobile Device)
- Valor Virtual Terminal
- Valor Mobile App
- Valor eCommerce Gateway
- EMV Bluetooth Swiper (RCKT)

PROCESSOR AGNOSTIC

- TSYS
- FISERV
 - Omaha
 - North
 - Bypass
 - Nashville
- EPX (January 2022)



Value Added Service to ISO's

- Fluid Processing**
ISO's have the ability to switch between platforms (FDR/TSYS) at their convenience.
- Reduce Support & Operation Costs**
Better risk management.
- Higher Revenues**
More selling options to offer the merchant (online surveys, promotional messaging, etc.)
- Live View of Business**
Monitor and review transactions as they happen.
- Omnichannel Support**
ISO's no longer need to deal with multiple vendors. Any new business feature introduced will be available on all channels instantly, creating higher ISO and merchant stickiness.

Value Added Service to Merchants

- POS Reliability**
Decreased downtime / failure rate. A variety of POS devices are readily available allowing the merchant to keep up-to-date with the latest technology.
- Live View Transactions**
Merchants can keep up with their businesses by viewing transactions live and on-the-go using their mobile devices.
- Customer Profiling**
Improve sales using data analytics including customer profiling, giving the merchant purchasing trends. Built in customer feedback service provided during transaction.
- Transaction Efficiency**
Less chargeback loses due to charge-slip archival system. Prevent losses due to missed tip adjust transactions.
- Live View of Business**
Monitor and review transactions as they happen at the merchant's convenience using their mobile device.
- Ad Generated Revenue**
Ability to cross sell by implementing advertisements on the receipts physically and by email.

TSYS Sierra & First Data / Fiserv Omaha Supported Terminals



VL100

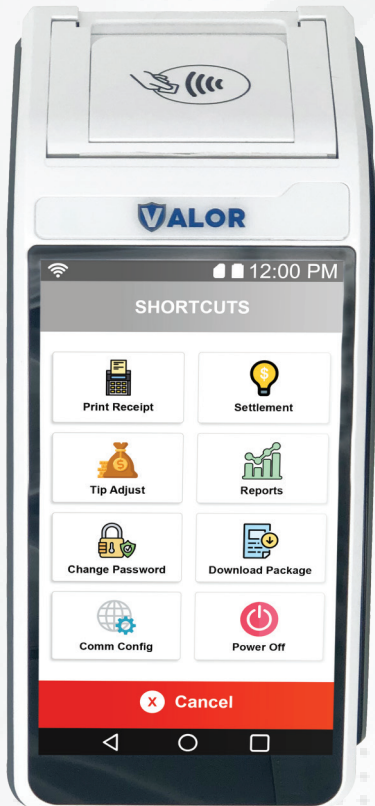
- ✓ Desktop POS Terminal
- ✓ Ethernet
- ✓ Wi-Fi
- ✓ Dial Up
- ✓ Large Scale Touch Screen Display
- ✓ Full Transaction Information Display
- ✓ Signature Capture
- ✓ Paperless Signature / Receipt Option
- ✓ Contactless Payment
- ✓ Auto-Connection Failback Procedure



VL110

- ✓ Wireless POS Terminal
- ✓ 4G
- ✓ Ethernet
- ✓ Wi-Fi
- ✓ Large Scale Touch Screen Display
- ✓ Signature Capture
- ✓ Smart Tipping
- ✓ PCI-PTS 5.0 Certified PIN Pad
- ✓ EMV Ready
- ✓ Embedded NFC Reader
- ✓ Built-in Customer Rating System

TSYS Sierra & First Data / Fiserv Omaha Supported Terminals



VL500

- ✓ Wireless Android POS Terminal
- ✓ Large 5.5" Touch Screen Display
- ✓ Secure Android Platform
- ✓ Full Transaction Information Display
- ✓ Signature Capture and Pay At The Table
- ✓ Paperless Signature / Receipt Option
- ✓ Contactless Payment / Bill Splitting
- ✓ Cash Discounting / Surcharge On Tip
- ✓ GPRS / 4G and Wi-Fi Connectivity
- ✓ Auto-Connection Failback Procedure



VL300

- ✓ Large Scale Touch Screen Display
- ✓ Signature Capture
- ✓ Smart Tipping
- ✓ PCI-PTS 5.0 Certified PIN Pad
- ✓ EMV Ready
- ✓ Embedded NFC Reader
- ✓ Built-in Customer Rating System

Dual MID's Supported

Our terminals allow merchants to have traditional processing and cash discounting / surcharging on a single terminal.

Merchants can seamlessly transition from cash discounting / surcharging to traditional processing by simply canceling the Non-Cash Charge / Surcharge on their Valor terminal during a transaction and entering a confirmation password. The terminal will automatically switch the MID when canceling the Non-Cash Charge / Surcharge. The merchant then pays the standard fee for accepting credit / debit cards under their traditional MID.

Dual MID support allows merchants to retain their customers who are not willing to pay the Non-Cash Charge / Surcharge. Valor PayTech can also offer a traditional account at a reduced rate from their current traditional processor.



By default a password is required to bypass the Non-Cash Charge. Using the portal, a merchant or ISO can remove the password and bypass the Non-Cash charge by tapping the "x" alone during a transaction.

[Watch Video](#)

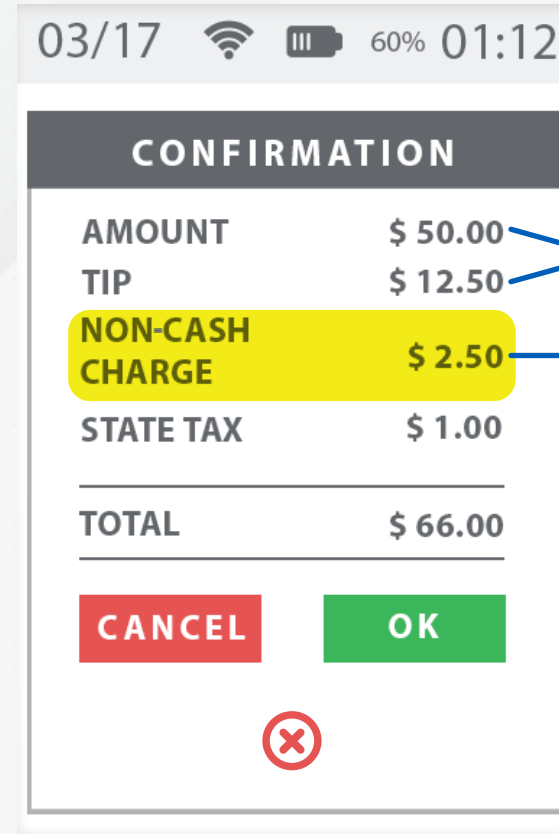
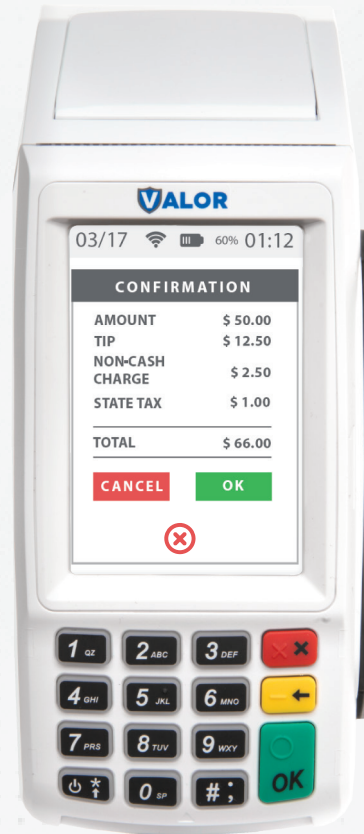
Cash Discounting / Surcharge On Tip - VL110

Merchants have the ability to add a Cash Discount / Non-Cash Charge fee or Surcharge percent to tip at a Pay At The Table environment using the VL110.

In a normal Cash Discount / Surcharge Pay At The Table environment, the merchant always pays the 4% Non-Cash Charge on all tipping. Valor PayTech eliminates that charge to the merchant.

When using our Cash Discount feature, merchants can accept all card types including PIN debit. Merchants can also customize the verbiage for the Non-Cash Charge on their terminals and receipts with a maximum of 26 characters.

When using our Surcharge feature, merchants have to charge debit card transactions as credit to pass the Surcharge fee onto the customer.

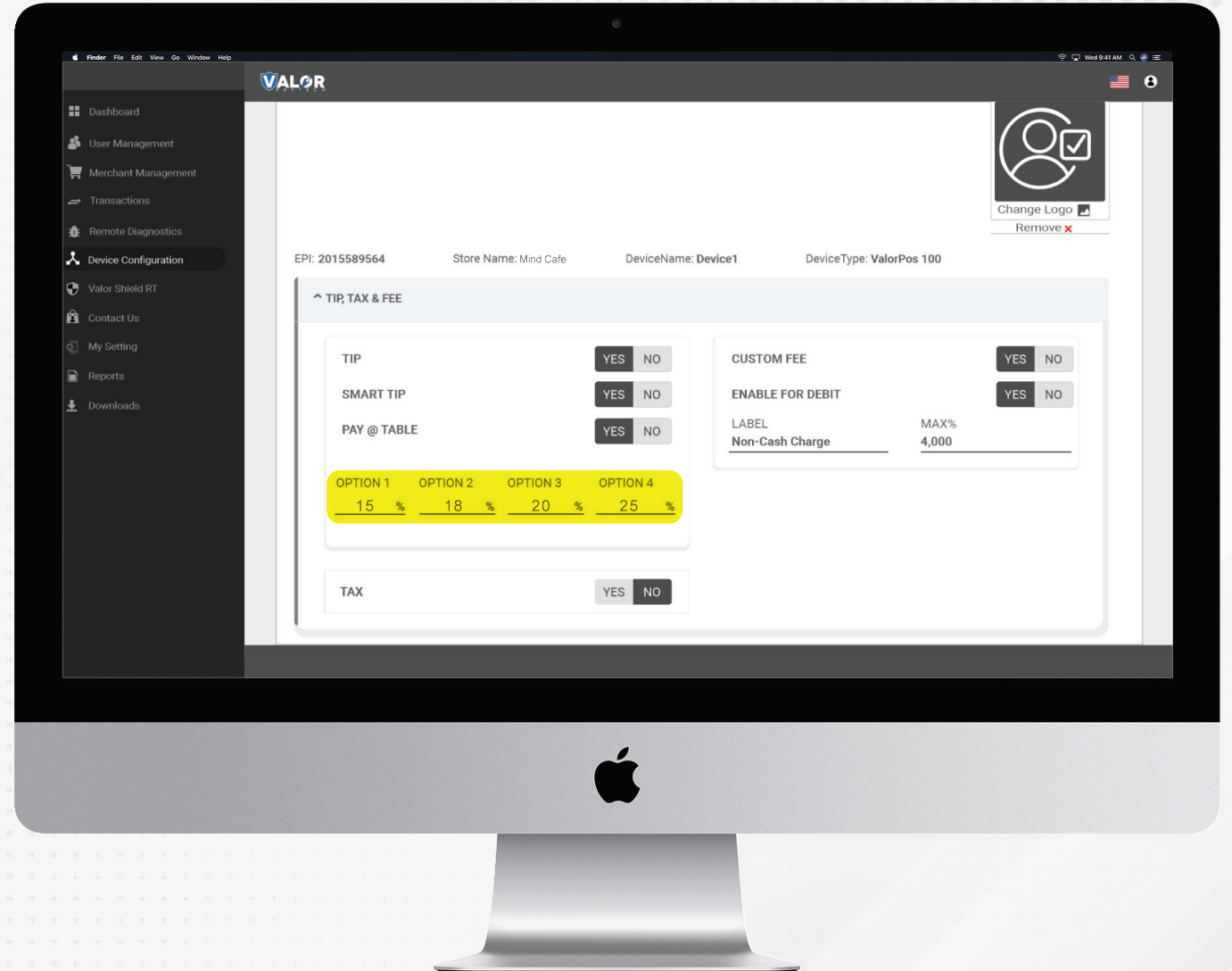


[Watch Video](#)

Smart Tipping

On screen tip suggestions allows the merchant to offer their customer 4 different custom tipping amount options set by the merchant through the Valor Portal.

Smart tipping is also available on paper receipts.



Bill Splitting

Merchants can offer their customers the ability to split a bill up to 5 ways.

This is ideal for a restaurant environment and any environment where tab splitting is essential.

In a GPRS Pay At The Table environment, using the VL110, the server will enter the total amount of customers splitting the bill and give the customers the terminal to process their individual transactions.

In a desktop environment, using the VL100, the server will enter the total amount of customers splitting the bill and run the individual card transactions on their own.

The terminals automatically split the transaction total evenly amongst the total amount of customers.



Server taps the arrow to determine the amount of customers splitting the bill (up to 5 customers)

In a GPRS Pay At The Table environment, using the VL110, the customers will pay their individual total transactions until the total amount of customers is reached.

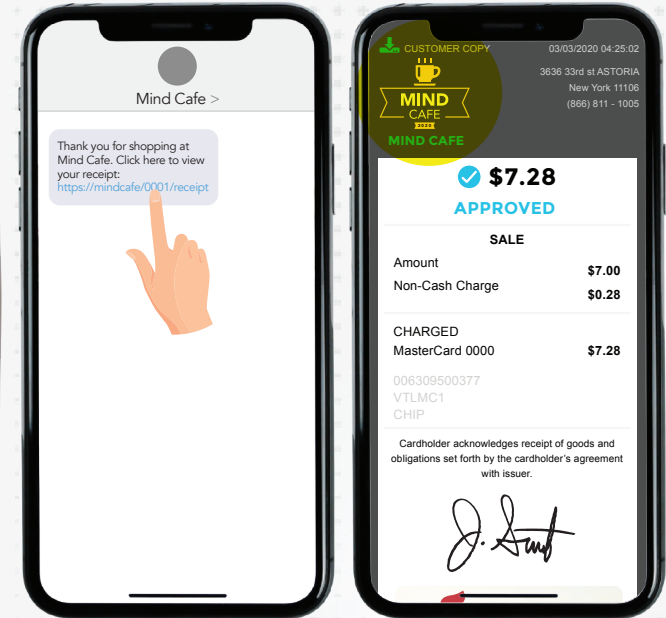
Paperless Signature / Receipt Option

Customers sign for their transactions on the terminal's screen using their finger. After completing the transaction customers have the option to receive their receipt as an SMS text receipt or a paper receipt.

Since most customers opt for SMS text this creates a large reduction in paper costs for the merchant.

A digital copy of all sales receipts with the customer's signature are stored in the merchant's Valor portal.

This is an amazing feature for fighting chargebacks.



Merchants in a fast paced environment, such as grocery stores, can disable the phone number capture feature and even opt for paper receipts with no customer signature required.

Merchants have the ability to add their own custom logo.

Built-In Customer Survey Module

At the time of transaction, the customer is prompted to choose a series of faces ranging from dissatisfied to very satisfied giving the owner the ability to know the overall experience the customer is having.

The Valor PayTech survey module is used on each transaction allowing the merchant to determine at what points of the day customers are enjoying / not enjoying their experience the most giving the merchant the opportunity to improve or reward his employees.



The entire transaction process starting from the customer entering their card information and ending with them rating their experience happens within seconds!

Full Transaction Information Display

Terminals currently available on the market do not have enough space on their display screens to show the entire transaction information such as the total sale, tip, Non-Cash Charge, and tax lines.

Some companies, like PAX, are using the tax line to display the Non-Cash Charge leaving the customer clueless on what the tax fees are on their transactions.

Valor has the ability to show all the transactional information for customers to see as well as add additional customized information.



Auto-Connection Failback Procedure

Our terminals will automatically transition between dial-up / Ethernet, Wi-Fi, 4G, or dial-up connections as a failback procedure if the owner's standard connection fails.

The VL100 connection will transition between dial-up / Ethernet and Wi-Fi when searching for a signal.

The VL110 GPRS (General Packet Radio Services) terminal connection will transition from 4G / GPRS to Wi-Fi automatically.



Manual Connection Procedure - VL110

On the VL110, merchants can manually change their terminal connection, switching between WiFi and GPRS connectivity.

Simply tap the connection icon on the terminal screen and a drop down menu will appear. Choose one of the connection methods and the terminal connection will refresh to the chosen one.



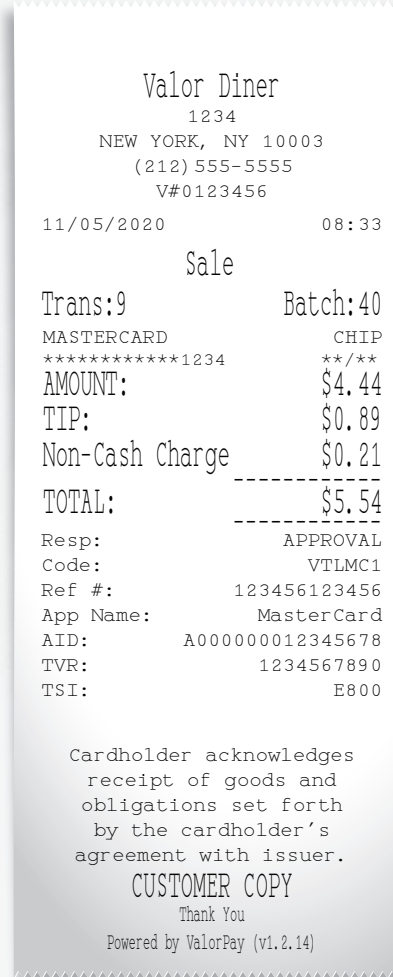
VL110

Receipt Printing

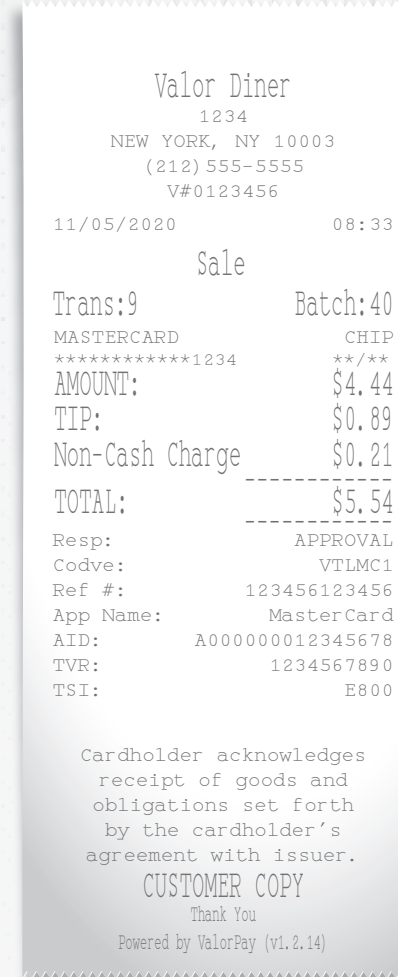
The VL100 and VL110 terminals are programmed to work efficiently at all times.

To keep the terminal working at it's highest capacity, when the battery level is less than 50%, the VL110 will reduce it's ink level and print the receipts lighter than usual to reduce power used when printing and retain it's battery level, giving the merchant a longer lasting wireless smart terminal.

The VL100 will always print the receipt at the same ink level due to the terminal being plugged in at all times.



VL100 receipts will always be printed at full ink capacity. VL110 receipts will print at full ink capacity when the terminal is over 50% battery life.



VL110 receipts will print at half ink capacity only when the terminal is under 50% battery life to preserve the terminal's battery level.

Lowest Total Cost of Ownership for Wireless

Valor terminals contain a smaller application size than any other terminal on the market. Valor's application size is only 250KB - 300KB compared to the current 2MB application size of our competitors.

A smaller application size means less data exchanged between the Valor terminal and the merchant's internet service provider. This gives the merchant the ability to buy smaller data packages from their internet service provider, enabling them to cut costs every month.

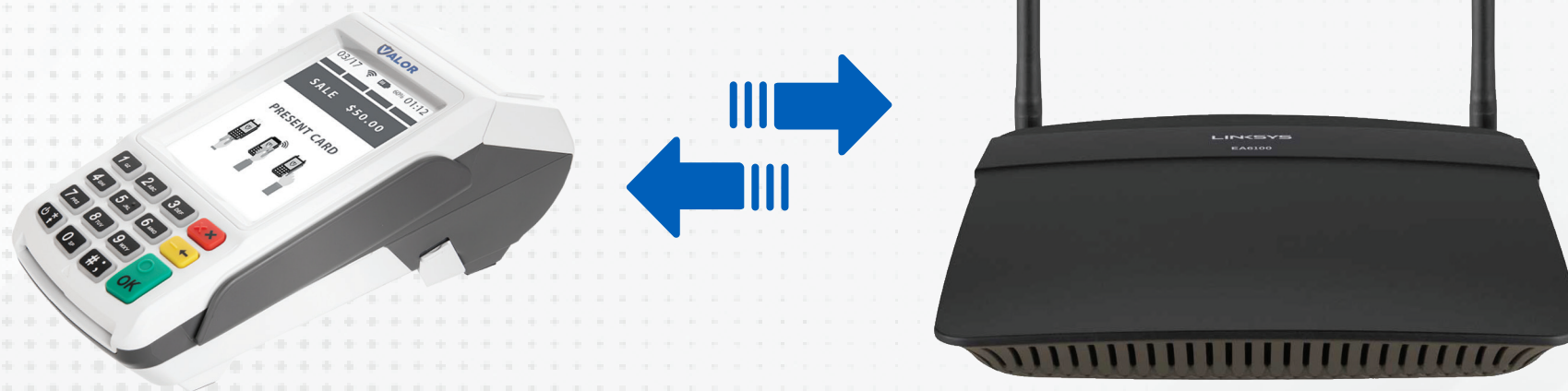
✓ **Remote Key Injection:** Allows merchants to automatically, quickly and securely perform key injection directly at the point-of-sale.

✓ **Instant Deployment:** No downtime to setup a terminal. Merchant enters the EPI number on screen and the terminal is ready to use.










































✓ **Paperless Option:** Saves on paper cost to the merchant and keeps terminal intact by reducing motor usage.

✓ **Signature Storage:** Helps fight against Chargebacks.


















































✓ **Remote Diagnostics:** Reduces swaps and eliminates the issue of loss of terminals



Features Comparison

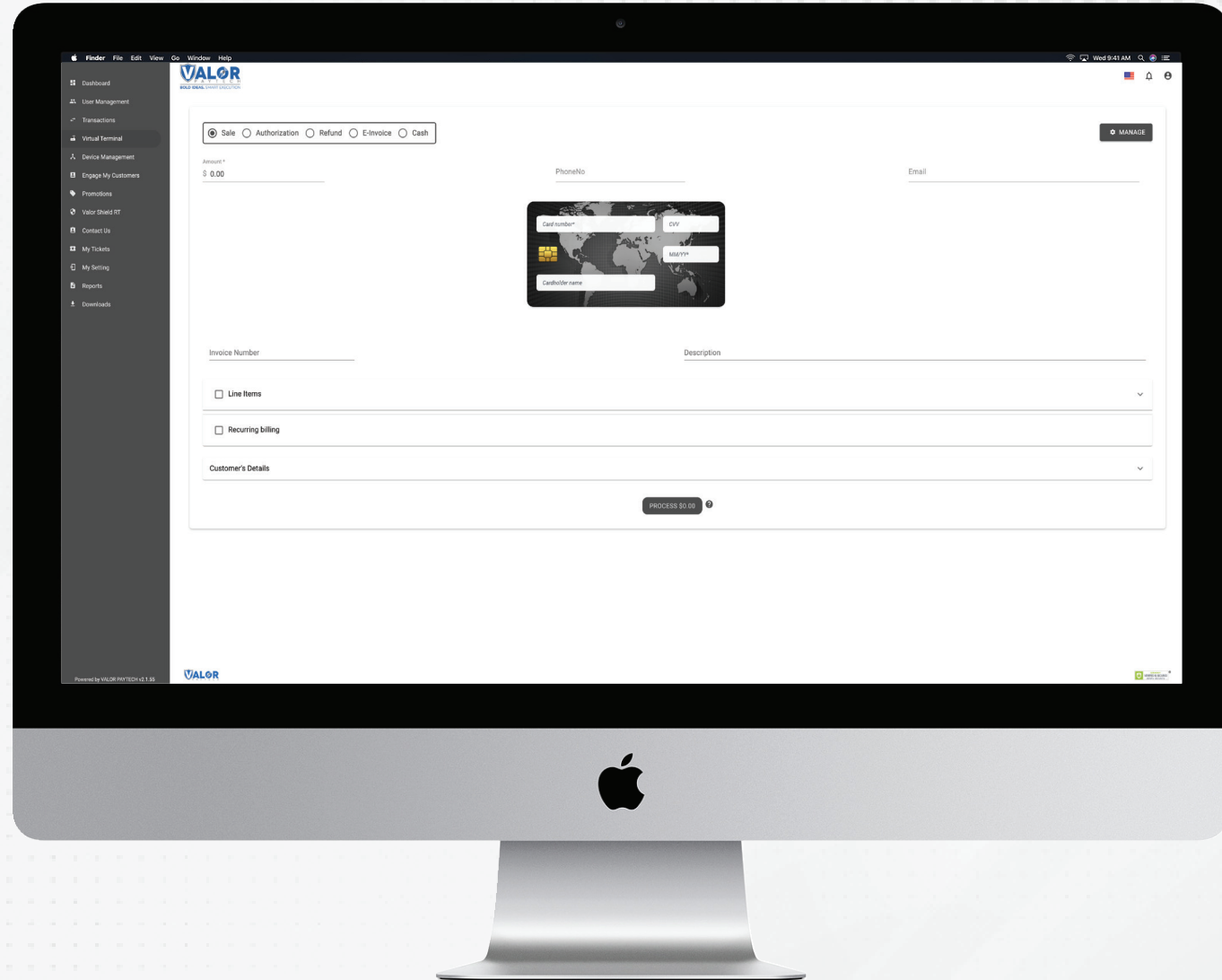
Terminal Features		PAX	DejaVoo	DejaVoo with Denovo
Merchant User Access				
Dashboard				
Live View of Transaction				
Ability to View and Download Receipt				
Ability to View Card Holder Feedback				
Ability to Send Promotion Based on Feedback				
Ability to Design SMS Promotion				
Ability to Void Transaction, Capture from Portal				
Ability to Settle Transaction from Portal				
Ability to Market Using Paper Receipt				

Features Comparison

Terminal Features		PAX	DejaVoo	DejaVoo with Denovo
Ability to Market Using SMS Receipt Footer				
Automatic Parameter Build Smart Boarding				
Option to Receive Merchant Copy for Every Transaction via Email				
Option to Receive Settlement Report via Email				
Reports on Previously Settled Batches				
Reports on Monthly Transaction Summary				
Ability to Change TMS Parameters				
Ability to Enable App and Parameters Download				
Ability to Set Tax, Receipt Customization, Tip, VAS, etc.				
Setup Tip Reporting				
Ability to Perform Tip Adjust from Merchant Facing Portal				
Control eComm Risk Parameters				

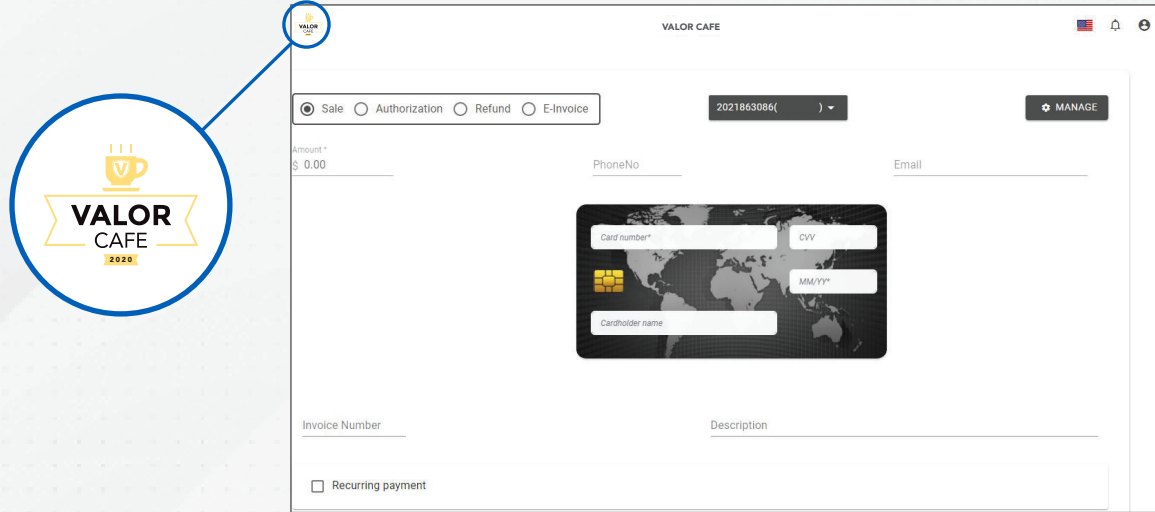
VIRTUAL TERMINALS

- ✓ Takes care of your MOTO and eComm business
- ✓ Dynamic business descriptor – Supports multiple DBA with one account
- ✓ Recurring payment with 100% security – Card number is tokenized
- ✓ Merchants can upload their own logo in the virtual terminal and POS terminals
- ✓ Builds customer database automatically
- ✓ Capture customer's phone numbers or email address for future marketing
- ✓ Auto-fills recurring customer's card information when phone number is entered
- ✓ Available on TSYS and FDR Omaha
- ✓ LV2 & LV3 Data Capturing
- ✓ Hosted Payment Page / Payment Link
- ✓ PayNow Link





VIRTUAL TERMINALS



FEATURES	DETAILS
Logo & Branding Options	<ul style="list-style-type: none"> • ISO's and Sub ISO's can upload their logos
Auto fill Customer's CC Info by Entering Phone Number or Email Address	<ul style="list-style-type: none"> • Customer's CC info is automatically stored
Recurring Payments 100% Secure	<ul style="list-style-type: none"> • Card number is tokenized
eInvoicing / SMS or Email Payment Requests	<ul style="list-style-type: none"> • Surcharge option available • Customer survey on eInvoice • Transaction tokenized - 100% secure - employees no longer responsible for taking sensitive CC info over the phone • Is a eCommerce transaction instead of MOTO - 15 basis point savings • On Screen Tip Option Available via Smart Tip - Example : 10%,15%,20%,25% (editable)
Cash Discount / Surcharge Options Available	<ul style="list-style-type: none"> • Ability to apply Cash Discount / Surcharge across all channels
Ability to Enter Invoice Number	<ul style="list-style-type: none"> • Use invoice number to reference payments in system

eCommerce / Shopping Cart



FEATURES	DETAILS
Valor Shield	• Allows ISO to set risk flags to block and filter transactions live
Customer Profiling	• Creates customer database for future marketing efforts
Flat Dollar Fee / Surcharge	• Ability to add a flat dollar convenience fee / surcharge
Shopping Cart Integrations	• WooCommerce • OpenCart • Magento (coming soon) • Shopify (coming soon)
SDK and API Availability	• Custom website integrations
Recurring Payments	• Supports API for recurring payment
Omnichannel Syncing	• Transactions are linked on customer level regardless of payment channel • Learn customer spending habits

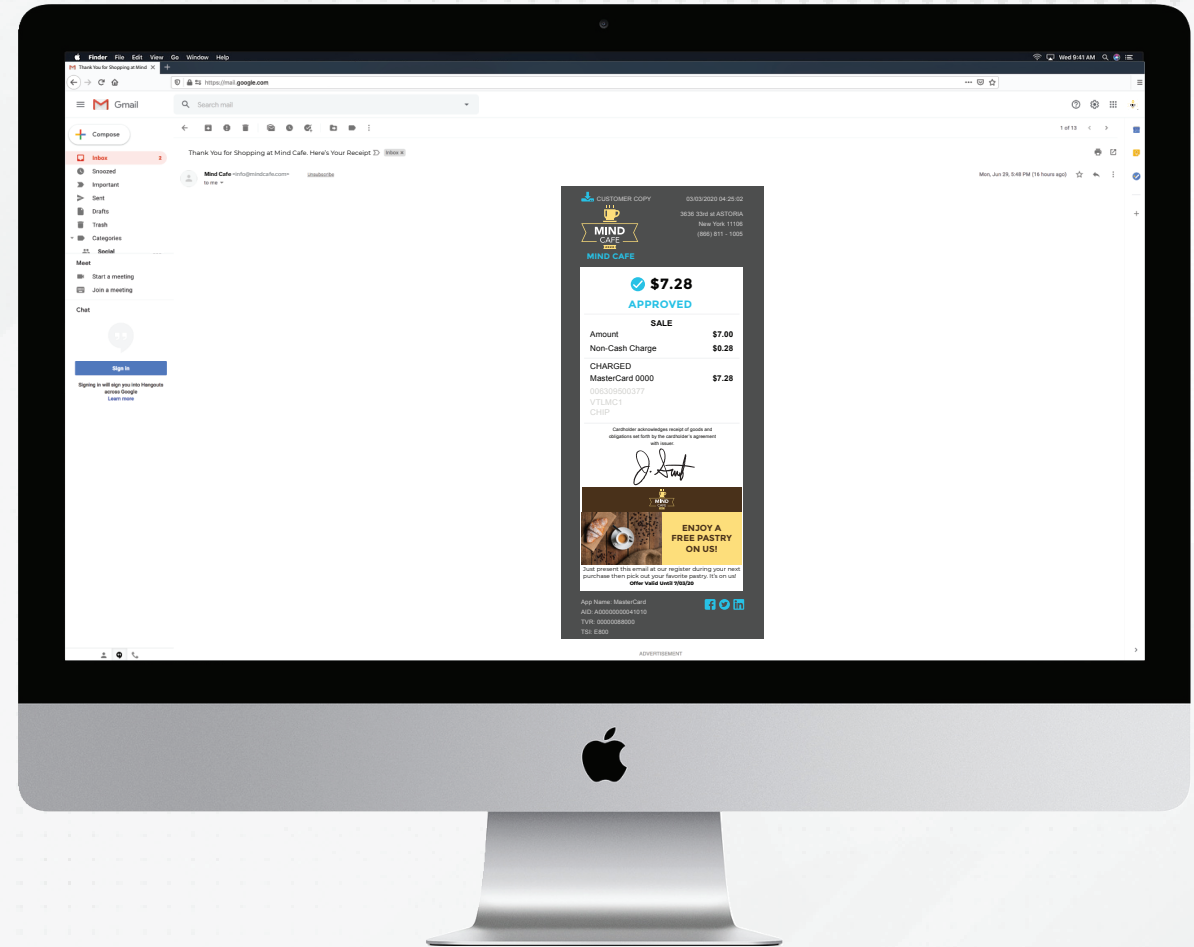
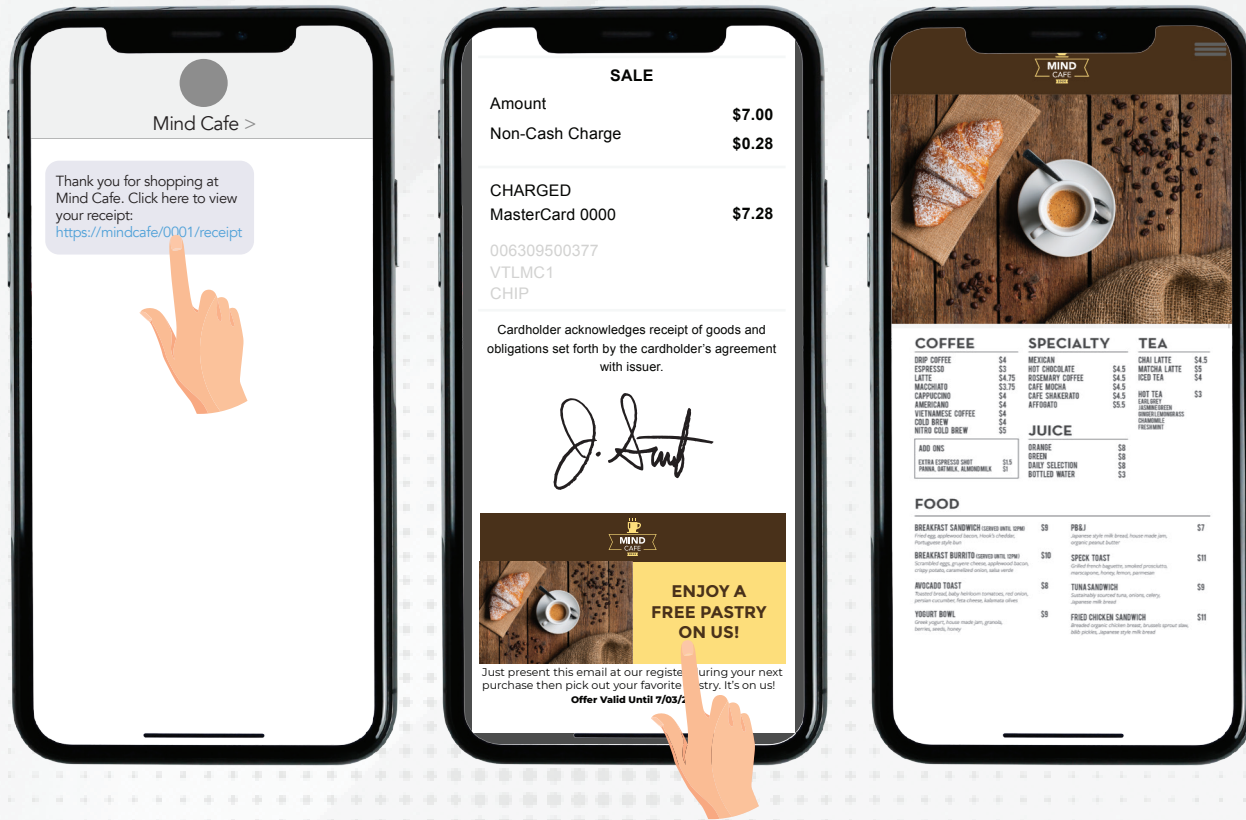


VALOR
PAYTECH

MARKETING

SMS / Email Receipt Marketing

SMS text and email customer receipts created from a Valor terminal / virtual terminal allow merchants to market their business on the digital receipts or sell advertising space on receipts.



Engage My Customer

Merchants can view the total spending habits, lifetime spending habits, and hour of day spending habits (breakfast, lunch, dinner) in the Valor portal and send targeted marketing campaigns to their customers.

Identify & Market To:

- ✓ VIP Customers (Large Spenders)
- ✓ Frequency of Visits
- ✓ Spending Amounts
- ✓ Shopping Patterns (Group Your Customers by Time of Day they Typically Visit)

Opt Out Option

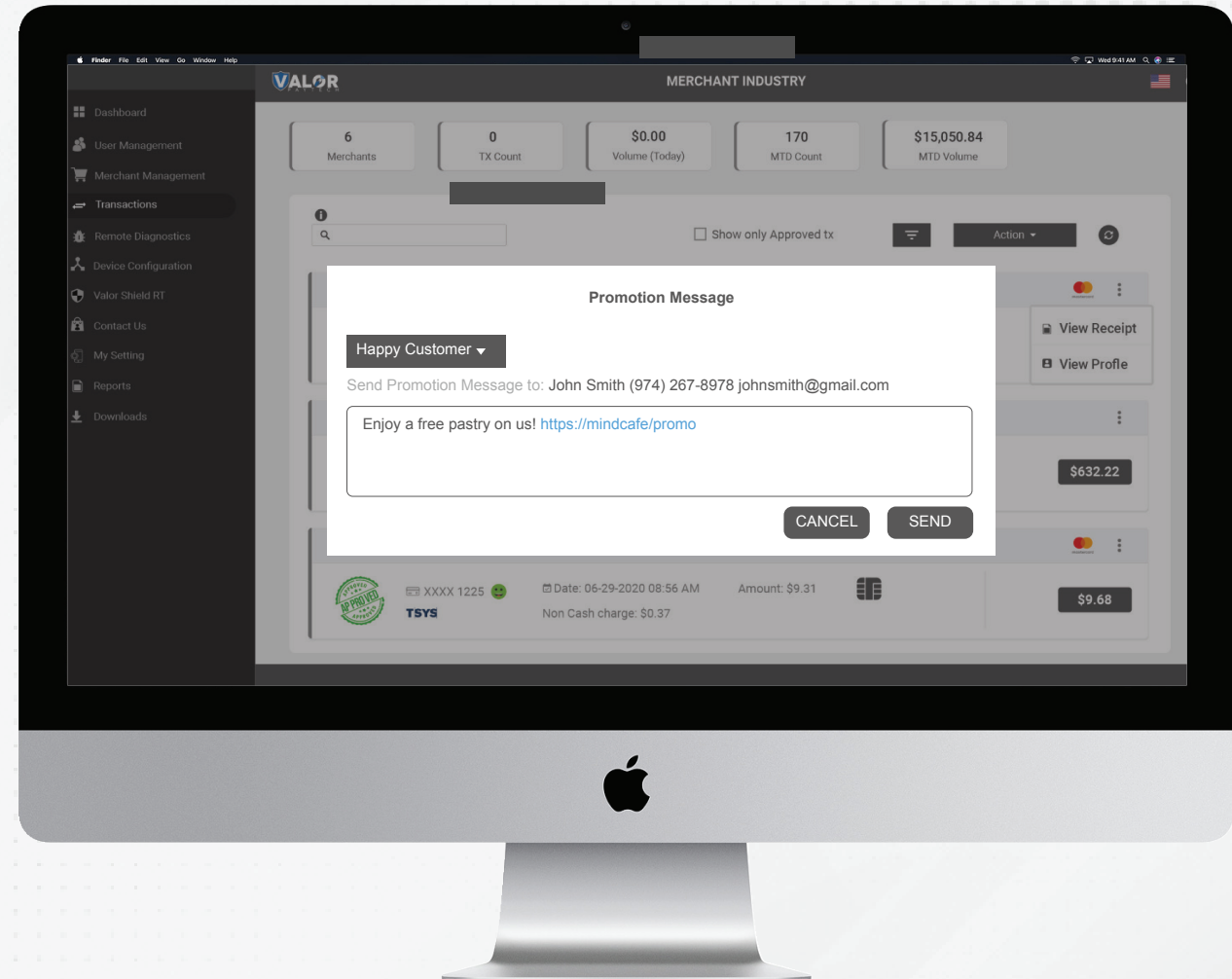
Engage My Customer is an additional feature that merchants have the option to opt out of.

Merchants will still be able to:

- ✓ See feedback from customers on transaction module
- ✓ Use eInvoice
- ✓ Send SMS receipt

Merchants will NOT be able to:

- ✓ See their customer database
- ✓ Send SMS texts based on feedback or from Engage My Customer module










Engage My Customer

Use Engage My Customer to win back upset customers by replying to dissatisfied customer surveys. Stop negative online reviews before they occur. Use survey data to win back lost customers - customers that were shopping frequently then stopped shopping.

VALOR SUPPORT

42 Merchants | 0 TX Count | \$0.00 Volume | 82 MTD Count | \$1,525,924.01 MTD Volume

Search: randalls | Show only Approved tx

Transaction Type	Store	Device Label	EPI	Amount	Tax
CREDIT SALE	Store:Randalls Test Store	DeviceLabel Device1	EPI:2032977754	\$46,568.68	\$4132.97
	XXXXX 2046	Date:01-07-2021 09:38 AM Non-Cash Charge:\$2328.43		Tip: \$11642.17	
CREDIT SALE	Store:Randalls Test Store	DeviceLabel Device1	EPI:2032977754	\$33,538.66	\$2976.56
	XXXXX 2046	Date:01-07-2021 09:38 AM Non-Cash Charge:\$1341.55			
CREDIT SALE	Store:Randalls Test Store	DeviceLabel Device1	EPI:2032977754	\$9,594.67	\$851.53
	XXXXX 2046	Date:01-07-2021 09:37 AM Non-Cash Charge:\$383.79			
CREDIT SALE	Store:Randalls Test Store	DeviceLabel Device1	EPI:2032977754	\$8,956.86	\$7948.17
	XXXXX 2046	Date:01-07-2021 09:37 AM Non-Cash Charge:\$3562.27			
CREDIT SALE	Store:Randalls Test Store	DeviceLabel Device1	EPI:2032977754	\$7,656.86	\$679.55
	XXXXX 2046	Date:01-07-2021 09:37 AM Non-Cash Charge:\$306.27			
CREDIT SALE	Store:Randalls Test Store	DeviceLabel Device1	EPI:2032977754	\$9,958.68	\$8839.38
	XXXXX 2046	Date:01-07-2021 09:36 AM Non-Cash Charge:\$3983.95			
CREDIT SALE	Store:Randalls Test Store	DeviceLabel Device1	EPI:2032977754	\$9,956.86	\$883.67
	XXXXX 2046	Date:01-07-2021 09:36 AM Non-Cash Charge:\$398.27			
CREDIT SALE	Store:Randalls Test Store	DeviceLabel Device1	EPI:2032977754		

Powered by VALOR PAYTECH v2.1.23



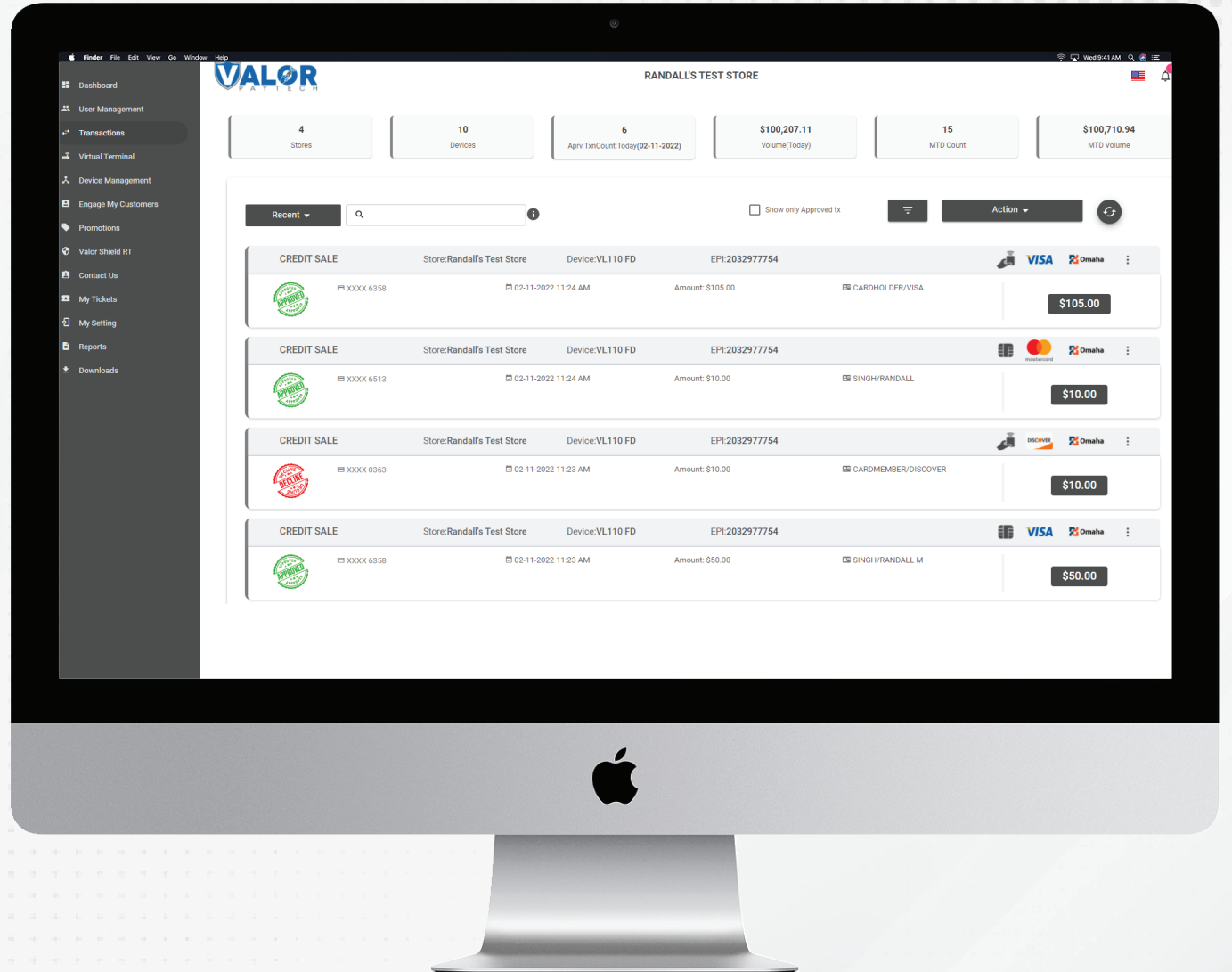


VALOR
P A Y T E C H
PORTAL + CRM

Merchant Facing

Cloud Based User Friendly Dashboard

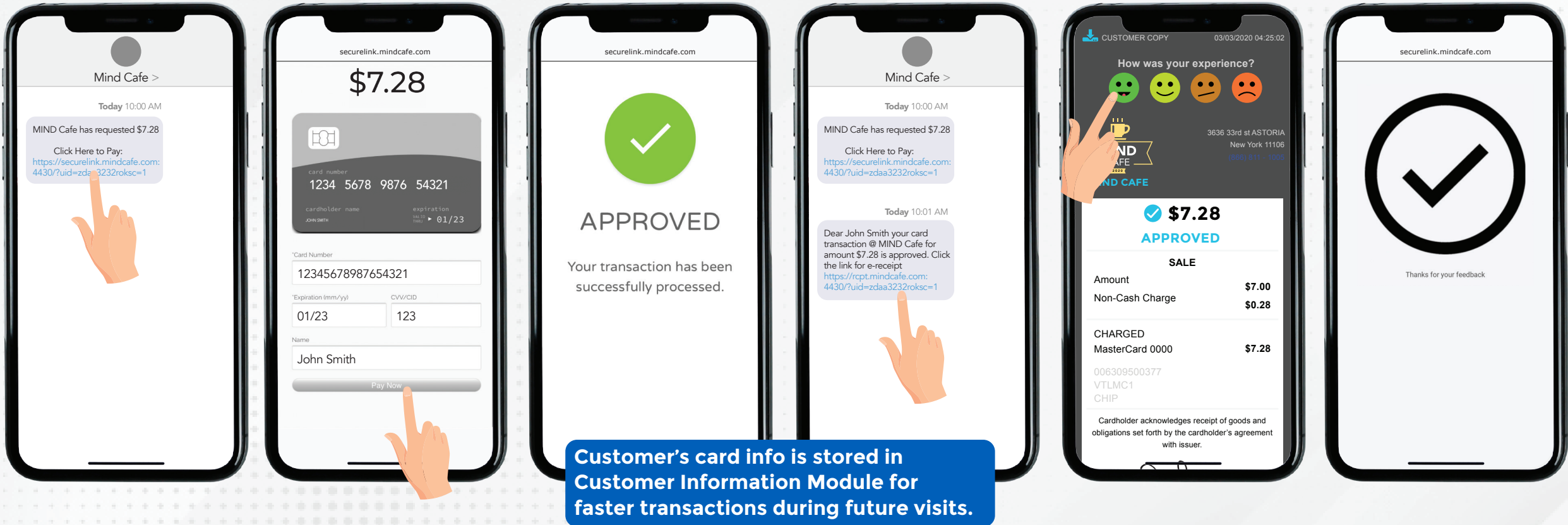
If the terminal stops working or is damaged, the merchant has full access to all transaction history.



Watch Video

eInvoice / SMS Payment Request

Merchants can send payment requests via SMS text using eInvoice for a truly contactless transaction perfect for social distancing practices. SMS payments are great for any business that uses a ticketed order system like bakeries and butcher shops as well as MOTO businesses. Bakeries and butcher shops can keep their orders moving seamlessly by eliminating customer waiting time at the register. MOTO businesses can save time and avoid PCI compliance issues since the card number is not handled by employees. The merchant's PCI risk is vastly reduced by eliminating the chance of having an employee copy a customer's card information. Merchant advertising and the face rating system is implemented into eInvoice as well.



Customer's card info is stored in Customer Information Module for faster transactions during future visits.

eInvoice / SMS Payment Request

Merchants like landscapers, contractors, and maintenance service providers for home / business can benefit from eInvoice too. By sending customers invoices through SMS text messages, merchants save time by not having to constantly call customers to write down card information every time they provide their services.

In addition, merchants no longer have to mail physical invoices and wait for customers to mail checks or call in to make credit card payment over the phone. Merchants can even send an eInvoice and confirm payment prior to providing their services.

Using eInvoicing is also a cheaper solution than MOTO / Card Not Present transactions as eInvoicing is recognized as an eCommerce transaction.

There is a 15 Basis Point difference between eInvoice and MOTO. This means that there is a huge savings advantage for merchants and an increase in residuals due to less interchange costs.

eInvoice / eCommerce BP = 1.8

MOTO / Card Not Present BP = 1.95

[Watch Video](#)



E-INVOICING WITH PAYNOW LINK

Step 1

Go to www.online.valorpaytech.com and enter your login credentials.

Step 3

Select **E-Invoice** on the top left-hand corner of the Virtual Terminal.

Step 2

Select **Virtual Terminal** in the sidebar menu.

Step 4

Select **PayNow link** just below where E-Invoice was selected.



E-INVOICING WITH PAYNOW LINK

Step 5

You can select the expiration date for the **PayNow link** or set the link to never expire.

Sale Authorization Refund E-Invoice Cash

2033710903(Device1) MANAGE

PayNow Link

Flexible Amount * \$ 0.00 PhoneNo _____ Email _____ Descriptor Valor Test VT

Never Expire Expiry Date 12/02/2021 Label * _____ Description _____

SEND PAYNOW \$0.00

Never Expire Expiry Date 12/02/2021

Step 6

You can also select **Flexible** to allow a custom dollar amount to be set by the payee.

Sale Authorization Refund E-Invoice Cash

2033710903(Device1) MANAGE

PayNow Link

Flexible Amount * \$ 0.00 PhoneNo _____ Email _____ Descriptor Valor Test VT

Never Expire Expiry Date 12/02/2021 Label * _____ Description _____

SEND PAYNOW \$0.00

Flexible Amount * \$ 0.00

Step 7

Hit the Send **PayNow** button on the bottom of the screen to send the **PayNow Link via SMS text or email.**

Sale Authorization Refund E-Invoice Cash

2033710903(Device1) MANAGE

PayNow Link

Flexible Amount * \$ 0.00 PhoneNo _____ Email _____ Descriptor Valor Test VT

Never Expire Expiry Date 12/02/2021 Label * _____ Description _____

SEND PAYNOW \$0.00

SEND PAYNOW \$0.00

Merchant Facing Portal + CRM



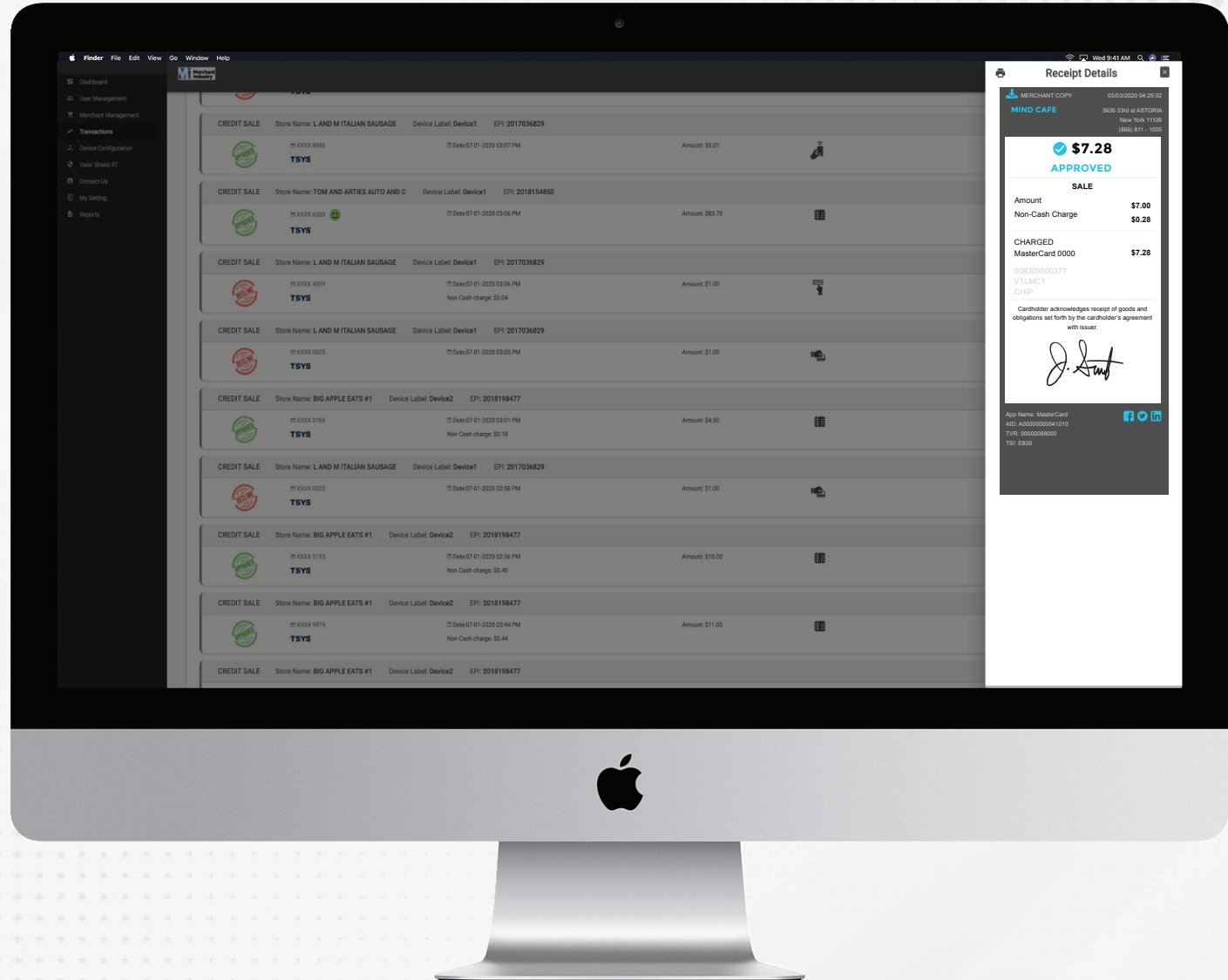
FEATURES	DETAILS
Live Instant View of Transaction	• Access transaction data in real time
Ability to View and Download Receipts	• Transactions stored for 2 years to help fight chargebacks
View Customer Surveys	• Improve customer satisfaction by managing responses
Void, Refund, Capture & Batch from TMS	• Manage transactions from anywhere
Option to Receive Customer Receipts & Settlement Report via Email	• Customized reporting notifications
Merchants can Perform Tip Adjust from Portal	• Convenient and easy way for busy merchants to manage tips
Terminal Labeling (Bar, Outdoor, Restaurant...etc.)	• Easily track where transactions were processed
Merchant can Edit Parameters without Involving Customer Support	• Tip, tax, split check, batch time...etc.
Merchant can Open Tickets from Portal	• Enhanced tech communications
Notifications for All Transaction Types	• Including eInvoicing and recurring payments & Ticket updates
Updates Sent Instantly without Having to Power off Terminal	• Fast and convenient updates

Merchant Facing

Cloud Based Receipt Storage

Download and print all copies of all sales receipts with the customer's signature to successfully fight and win chargebacks.

Valor stores these sales receipts up to 2 years since transaction dates.



ISO Facing / MSP Facing

- ✓ Full ability to do remote diagnostics. Valor PayTech supports the ability to connect with devices remotely. In response to a merchant call, support staff can take control of a device remotely and fix issues
- ✓ Easy device management through one portal. Build parameters for all device types from a single interface
- ✓ Downloads are automatically disabled after successful installation to prevent misuse
- ✓ Updates to terminals sent instantly without having to power off terminal
- ✓ Can close batch remotely and set daily batch limits
- ✓ Valor Shield - Create risk flags to block or notify merchants about transactions based on parameters. System identifies fraud patterns like “phishing” and instantly stops it (transaction size, international transaction, daily batch amount, business hours for transactions? Refund per ticket and per batch limit...etc.)
- ✓ Ability to create business hours where transactions cannot be run after business is closed
- ✓ Support has the ability to view all transactions and total sales live with no delay
- ✓ White labeled logos: ISO's and Sub ISO's can upload their own logos in the portal / CRM as well as in the terminals (ISO brand recognition)
- ✓ Easy Deployment - Cut deployment time by 90% using Valor
- ✓ Ability to disable debit on terminal - Which is great for surcharge merchants



Remote Diagnostics

Remote Hardware Diagnostics

- Run hardware diagnostics remotely on devices like: printer, keyboard, swiper, chip reader, battery, signal strength
- Discover issues proactively vs reactively
- Reboot device remotely
- Heartbeat - reports battery life, connection strength and type, serial #, and sim card

Remote Software Diagnostics

- In response to a service call, support can remotely log into a terminal, get full transaction analysis, and remotely fix issues
- Lowers need to replace terminals
- Saves time and shipping cost



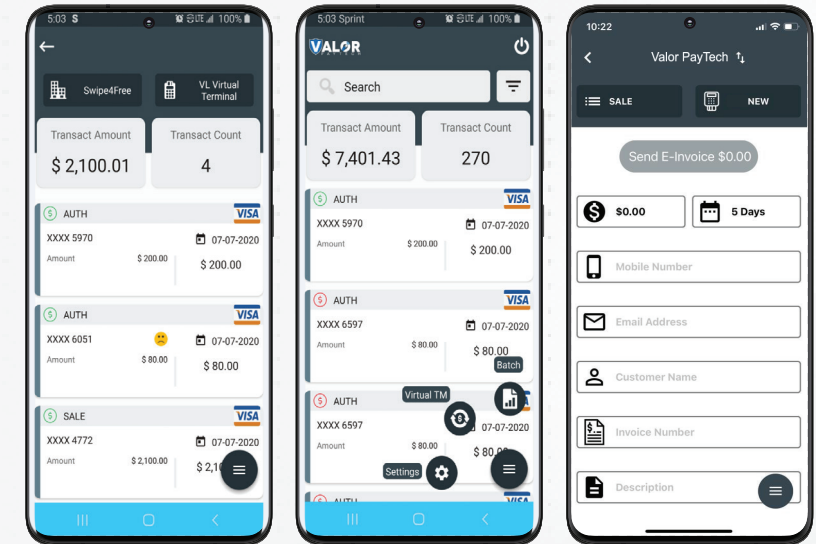
VALOR
PAYTECH

MOBILE APP

Mobile Gateway

Available on both IOS and Android IOS mobile devices.

FEATURES	DETAILS
Live Transactions	• Able to see all transactions live as they process
Multiple MID's	• Can link multiple MID's by owner and all MID's accessible within a single account
Remote Batch	• Batch from anywhere in the world
Batch Report	• Batch report with full cash discount breakdown
Batch Notification	• Batch notification in app
eInvoicing	• Can send einvoice through app
Virtual Terminal	• Perform auth, sale, void, refund, eInvoice...etc. all in the app
Signature Capture	• Capture customer signatures using your mobile device
Card Scan Option	• Scan customer credit and debit cards using your mobile device
Bilingual App	• All app functions available in both English and Spanish
Support Ticket Creation	• Ability to create support tickets
White Labeling	• Brand the app with your company logo
Notifications	• Receive notifications of all sales, voids, refunds...etc. all in the app





PRICING

Hardware Cost - VL100 Desktop POS Terminal

VL100

\$230.00 Retail (Shipping + Deployment)

\$220.00 Wholesale (Minimum 1 Box / 16 Terminals)

Monthly Fees Begin the Second Processing Month

MONTHLY FEES & ADD ONS

MODULE	MONTHLY FIXED CHARGE	VARIABLE CHARGES
Basic Portal	\$4.95 (1st Device)	\$1 / Additional Device
Virtual Terminal / eCommerce	\$9.99 / Month	\$0.05 / Transaction (No Batch Cost)
Engage My Customer	\$9.95 / Month	Includes 100 texts - \$0.05 / Additional Text
Bundle (Basic, Portal, VT / EC & EMC)	\$16.25	All Variable Charges Apply



Hardware Cost - VL110 Handheld POS Terminal



VL110

\$300.00 Retail (Shipping + Deployment)

\$290.00 Wholesale (Minimum 1 Box / 15 Terminals)

\$10.00 SIM Card (One Time Payment)

\$25.00 Wireless Setup

\$18.00 Wireless Monthly Fee

Monthly Fees Begin the Second Processing Month

MONTHLY FEES & ADD ONS

MODULE	MONTHLY FIXED CHARGE	VARIABLE CHARGES
Basic Portal	\$4.95 (1st Device)	\$1 / Additional Device
Virtual Terminal / eCommerce	\$9.99 / Month	\$0.05 / Transaction (No Batch Cost)
Engage My Customer	\$9.95 / Month	Includes 100 texts - \$0.05 / Additional Text
Bundle (Basic, Portal, VT / EC & EMC)	\$16.25	All Variable Charges Apply

Hardware Cost - VL300 PinPad

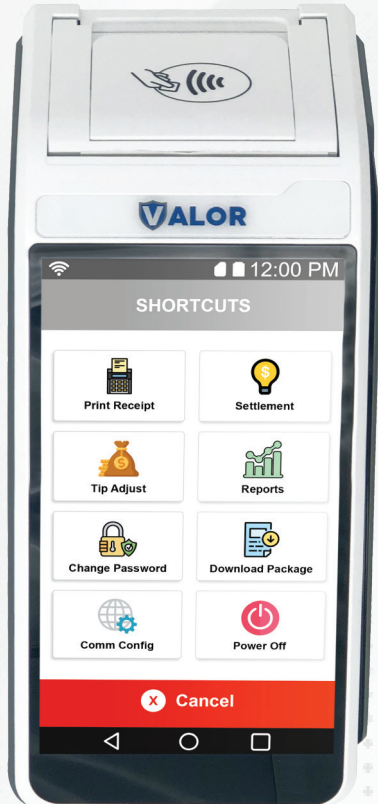


VL300

\$180.00 Retail (Shipping + Deployment)

\$170.00 Wholesale (Minimum 1 Box / 16 Terminals)

Hardware Cost - VL500 Android Terminal



VL500

\$340.00 Retail (Shipping + Deployment)

\$330.00 Wholesale (Minimum 1 Box / 16 Terminals)

(Wireless Activation)

\$10.00 SIM Card (One Time Payment)

\$25.00 Wireless Setup

\$18.00 Wireless Monthly Fee

Monthly Fees Begin the Second Processing Month

MONTHLY FEES & ADD ONS

MODULE	MONTHLY FIXED CHARGE	VARIABLE CHARGES
Basic Portal	\$4.95 (1st Device)	\$1 / Additional Device
Virtual Terminal / eCommerce	\$9.99 / Month	\$0.05 / Transaction (No Batch Cost)
Engage My Customer	\$9.95 / Month	Includes 100 texts - \$0.05 / Additional Text
Bundle (Basic, Portal, VT / EC & EMC)	\$16.25	All Variable Charges Apply

Hardware Cost - Charging Cradle for VL110

Cradle

\$45.00 Retail + Shipping



Hardware Cost - Ethernet Charging Cradle for VL500

Cradle

\$99.00 Retail + Shipping

Converts VL500 to Ethernet Terminal



FDGL Lease Caps

FDGL	24 Months	36 Months	48 Months
VL100	\$53.00	\$44.00	\$33.00
VL110	\$76.00	\$63.00	\$47.00
VL300	\$48.00	\$40.00	\$30.00
VL500	\$95.00	\$80.00	\$59.00

Gateway Cost



- ✔ **\$9.99 Monthly**
- ✔ **\$.05 Per Transaction**
- ✔ **No Batch Cost**
- ✔ **Billed in Second Processing Month**

Can Upsell Pricing to Merchant

VS

Authorize.Net[®]

- ✘ **\$18.00 Monthly**
- ✘ **\$.08 Per Transaction**
- ✘ **\$.08 Per Batch**
- ✘ **Immediate Monthly Fees**

Engage My Customer Cost

\$9.99 Monthly Fee

100 Free SMS Messages

\$0.05 per SMS Message after Free 100 SMS Message

BILLING



Merchant or ISO can be billed (Traditional vs. Cash Discount)

Billing to merchant will be on statement / Month End Fees after the free 60 day period.



Merchant will be ACH'd / debited the first business day of the month after the free 60 day period.

TSYS SWIPE4FREE MPA UPDATE



2020 Merchant Application

SITE SURVEY

Inventory maintained: On Site Warehouse Off Site Fulfillment Center

Please provide fulfillment center name & address: _____

Was the off site location visited? Yes No If No, please provide explanation: _____

Does the amount of inventory on shelves, floor and in warehouse appear consistent with this type of business and credit card volume?
 Yes No If No, please provide explanation: _____

Does location have sufficient staff, telephone lines and other equipment to meet anticipated sales volume?
 Yes No If No, please provide explanation: _____

Does the signage inside and outside match the goods or services sold listed on the application?
 Yes No If No, please provide explanation: _____

Type of Building: Office Bldg./ Suite Separate Bldg Shopping Center/Mall
 Zoning: Commercial Industrial Residential
 Sq Footage: 750-500 501-1000 1001-2000 2001-4000 Other: _____

I hereby verify that I have inspected the business premises of the merchant at this address and the information stated above is correct to the best of my knowledge and belief.

Inspected By (Print Name): _____ Signature: _____ Date: _____

CREDIT		FEES		DEBIT	
Package: _____	Other: _____	Pass Through Pin Debit Network Fees? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	Pin Debit Auth \$ 0.09 (Per Item)	Other Item Rate \$ 0.12 (Per Item)	Other Volume Rate 0.35 %
Invalid Tin Fee: ARU Fee \$ 19.99 /Month \$ 0.00 (Per Item)	Annual Fee \$ 129.99	Retrieval Fee(128Letter) \$ 10.00 (Per Item)	Chargeback Fee \$ 25.00 (Per Item)	NSF Fee \$ 25.00 (Per Item)	Collection Fee: 20% of Uncollected Amount
EBT Food Stamps #: _____ EBT Authorization \$: _____		Monthly Minimum Fee: \$ 25.00	Wireless Fee: _____	Membership Fee: _____	NEXT DAY FUNDING <input type="checkbox"/> Check to Enroll in NEXT DAY FUNDING

PCI Validation \$ 119.99 PCI Non Validation: \$ 19.99 Valor Monthly Fee: \$ _____ Valor Wireless Fee: \$ _____

EQUIPMENT / SOFTWARE

VALOR VL100 <input type="checkbox"/> WiFi <input type="checkbox"/> IP Quantity: _____ <input type="checkbox"/> New <input type="checkbox"/> Existing	DEJAVOO <input type="checkbox"/> WiFi <input type="checkbox"/> IP Quantity: _____ <input type="checkbox"/> New <input type="checkbox"/> Existing	MOBILE SWIPER Quantity: _____ <input type="checkbox"/> New <input type="checkbox"/> Existing	POS Quantity: _____ <input type="checkbox"/> New <input type="checkbox"/> Existing	VALOR VL110 (Wireless) <input type="checkbox"/> GPRS <input type="checkbox"/> WiFi Quantity: _____ <input type="checkbox"/> New <input type="checkbox"/> Existing	AUTOBATCH <input type="radio"/> YES <input type="radio"/> NO IF YES, ENTER TIME AM <input type="radio"/> PM <input type="radio"/>
NOTES: _____ _____	PIN PAD MODEL: _____ QUANTITY: _____ <input type="checkbox"/> New <input type="checkbox"/> Existing	VIRTUAL TERMINAL MONTHLY FEE: _____ TXN FEE: _____	ENGAGE MY CUSTOMER MONTHLY FEE: _____ TXN FEE: _____	TIP ADJUST <input type="checkbox"/> YES	SHIP TO: <input type="checkbox"/> ISO <input type="checkbox"/> Merchant

EARLY TERMINATION FEE AGREEMENT

In the event that MERCHANT terminates this Agreement MERCHANT shall be liable to pay to ISO an EARLY TERMINATION FEE. The EARLY TERMINATION FEE shall be equivalent to the greater of (a) \$750, or (b) number of whole months remaining in the TERM hereat at the time of termination multiplied by the amount of FEES paid or payable by the MERCHANT during the month preceding that during which the AGREEMENT was terminated. MERCHANT agrees that this fee is not a penalty, but rather a reasonable estimation of the actual damages that would be suffered in the event of failure to receive the processing business for the then current term. MERCHANT agrees that the EARLY TERMINATION FEE shall also be due if MERCHANT discontinues submitting SALES for processing during the INITIAL TERM or any RENEWAL TERM of the AGREEMENT. The amount of the EARLY TERMINATION FEE may be deducted from settlements payable to the MERCHANT under the Agreement. Paragraph references and capitalized terms not defined in this paragraph are defined in the attached Terms and Conditions. Any Termination of the Agreement during its first sixty (60) days after its effective date shall not be subject to the EARLY TERMINATION FEE.

PERSONAL GUARANTEE

In consideration of Bank's acceptance of the Agreement, the undersigned Guarantor (jointly and severally if more than one) unconditionally guarantees the performance of all obligations of Merchant to Bank under the Agreement, and payment of all sums due there under, and in the event of default, hereby waives notice of default and agrees to indemnify Bank for all funds due from Merchant pursuant to the terms of the Agreement. Guarantor waives any and all rights of subrogation, reimbursement or indemnity derived from Merchant, and further waives any and all rights or defenses arising by reason of any modification or change in the terms of the Agreement whatsoever, including, without limitation, the renewal, extension, acceleration, or other change in the time any payment or other performance there under is due, and / or any change in any interest or discount rate or fee there under. Guarantor confirms that Guarantor, collectively or individually, is a party to the Agreement, and unconditionally and specifically authorizes Bank or their authorized agents, to debit any overdue fees, costs, chargebacks, fines, fees, penalties, expenses or obligations under the Agreement and / or any contractual relationship with Bank from any personal checking account or other account owned or controlled by Guarantor, and further to report any default hereunder on Guarantor's personal Credit Bureau Report. Guarantor agrees to pay all costs and expenses of whatever nature, including attorney's fees and other legal expenses, incurred by or on behalf of Bank in connection with the enforcement of this Guaranty.

Guarantor #1: (print) _____ (Sign) _____ Date: _____
 Guarantor #2: (print) _____ (Sign) _____ Date: _____

MERCHANT ACCEPTANCE & AGREEMENT

By executing this Merchant Application on behalf of the merchant described above (the "Merchant"), the undersigned individual(s): (i) represent(s) and warrant(s) that all information contained in this Merchant Application is true, correct and complete as of the date of the Merchant Application, and that such individual(s) have the requisite corporate power and authority to complete and submit this Merchant Application and make and provide the acknowledge sign, authorizations and agreements set forth below, both on behalf of the Merchant and individually; (ii) acknowledge that the information contained in this Merchant Application is provided for the purpose of obtaining, or maintaining a merchant account with Bank on behalf of the Merchant; (iii) authorize Bank to establish the credit of the Merchant and each person listed on this Merchant Application; (iv) agree, on behalf of the Merchant and in the event this Merchant Application is accepted and executed by Bank, to the Fee Schedule set forth above and to the Terms and Conditions included with and incorporated into this Merchant Agreement. Merchant understands that this Agreement shall not take effect until Merchant has been approved by Bank and a merchant number is issued.

Merchant (Legal Name): _____ Esquire Bank (sign) _____
 Principal 1: _____ Sign: _____ Title: _____ Date: _____ Name: _____
 Principal 2: _____ Sign: _____ Title: _____ Date: _____ Name: _____

PCI Validation \$ 119.99 PCI Non Validation: \$ 19.99 Valor Monthly Fee: \$ _____ Valor Wireless Fee: \$ _____

EQUIPMENT / SOFTWARE

VALOR VL100 <input type="checkbox"/> WiFi <input type="checkbox"/> IP Quantity: _____ <input type="checkbox"/> New <input type="checkbox"/> Existing	DEJAVOO <input type="checkbox"/> WiFi <input type="checkbox"/> IP Quantity: _____ <input type="checkbox"/> New <input type="checkbox"/> Existing	MOBILE SWIPER Quantity: _____ <input type="checkbox"/> New <input type="checkbox"/> Existing	POS Quantity: _____ <input type="checkbox"/> New <input type="checkbox"/> Existing	VALOR VL110 (Wireless) <input type="checkbox"/> GPRS <input type="checkbox"/> WiFi Quantity: _____ <input type="checkbox"/> New <input type="checkbox"/> Existing	AUTOBATCH <input type="radio"/> YES <input type="radio"/> NO IF YES, ENTER TIME AM <input type="radio"/> PM <input type="radio"/>
NOTES: _____ _____	PIN PAD MODEL: _____ QUANTITY: _____ <input type="checkbox"/> New <input type="checkbox"/> Existing	VIRTUAL TERMINAL MONTHLY FEE: _____ TXN FEE: _____	ENGAGE MY CUSTOMER MONTHLY FEE: _____ TXN FEE: _____	TIP ADJUST <input type="checkbox"/> YES	SHIP TO: <input type="checkbox"/> ISO <input type="checkbox"/> Merchant

- UPDATED:**
- **PCI / SECURITY Section**
 - Valor Monthly Fee
 - Valor Wireless Fee
 - **EQUIPMENT SOFTWARE Section**
 - VALOR VL100
 - DEJAVOO WiFi Option
 - VALOR VL110
 - **POS Options:**
 - ALDELO
 - CHARGE ANYWHERE
 - CHEDDAR
 - MICROS
 - NRS RETAIL
 - REVEL
 - RPOWER
 - TOUCH BISTRO
 - **Virtual Terminal Options**
 - Valor PayTech
 - Authorize.Net
 - NMI
 - Zeamster
 - **Engage My Customer Option**

TSYS TRADITIONAL MPA UPDATE



2020 Merchant Application

SITE SURVEY

Inventory maintained: On Site Warehouse Off Site Fulfillment Center

Please provide fulfillment center name & address: _____

Was the off site location visited? Yes No If No, please provide explanation: _____

Does the amount of inventory on shelves, floor and in warehouse appear consistent with this type of business and credit card volume?

Yes No If No, please provide explanation: _____

Does location have sufficient staff, telephone lines and other equipment to meet anticipated sales volume?

Yes No If No, please provide explanation: _____

Does the signage inside and outside match the goods or services sold listed on the application?

Yes No If No, please provide explanation: _____

Type of Building: Office Bldg, Suite Separate Bldg Shopping Center/Mall

Zoning: Commercial Industrial Residential

Sq Footage 0-500 501-1000 1001-2000 2001-4000 Other: _____

ATTACH MINIMUM OF ONE INSIDE PICTURE, ONE OUTSIDE PICTURE.

I hereby verify that I have inspected the business premises of the merchant at this address and the information stated above is correct to the best of my knowledge and belief.

Inspected By (Print Name): _____ Signature: _____ Date: _____

TIERED		Debit		Qual		Mid		Non		ERR		Qual		Non		INTERCHANGE	
Discount	Per Item	Discount	Per Item	Discount	Per Item	Discount	Per Item	Discount	Per Item	Discount	Per Item	Discount	Per Item	Discount	Per Item	Discount	Per Item

PIN DEBIT Pass Through Debit Network Fees Pin Debit Auth: \$ 0.35 Other Item Rate: \$ 0.35 Other Volume Rate: 0.35 %

MC/VISA/DISC AUTH: Amex Authorization Auth AVS Excessive Electronic Auth Batch/Capture Fee: Amex Opt Blue Support Fee Setup Fee

\$ 0.10 (Per Item) \$ 0.12 (Per Item) \$ 0.10 (Per Item) \$ 0.10 (Per Item) \$ 0.10 (Per Item) 0.495 % \$ (Per Item)

Debit Access Fee EBT Authorization: Annual Fee ARU Fee IRS Reporting Fee Terminal Maintenance Program: Wireless Fee:

\$ 3.95 (Per Month) \$ 0.10 (Per Item) \$ 129.99 \$ 4.95 (Per Month) \$ 6.95 (Per Month) \$ (Per Month)

Invalid Tin Fee: Collection Fee NSF Fee Monthly Statement Fee Chargeback Fee Retrieval Fee (12B Letter) Monthly Minimum Fee: NEXT DAY FUNDING Other:

\$ 19.99 (Per Month) 20% \$ 25.00 (Per Item) \$ 7.45 (Per Month) \$ 25.00 (Per Item) \$ 10.00 (Per Month) \$ 25.00 (Per Month) Check to Enroll in NEXT DAY FUNDING \$

PCI Validation: \$ 119.99 per year PCI Non-Validation: \$ 19.99 per month Valor Monthly Fee: \$ Valor Wireless Fee: \$ Ship To ISO Merchant

Terminal / POS **EQUIPMENT / SOFTWARE / ADDITIONAL INFO**

Model: _____ WiFi IP PIN PAD MODEL: _____ ENGAGE MY CUSTOMER MONTHLY FEE: _____ VIRTUAL TERMINAL MONTHLY FEE: _____ Tip Adjust: Yes

Quantity: _____ New Existing QUANTITY: _____ TXN FEE: _____ (Auto Batch Time) Autobatch: Yes No NOTES: _____

EARLY TERMINATION FEE AGREEMENT

In the event that MERCHANT terminates this Agreement MERCHANT shall be liable to pay to ISO an EARLY TERMINATION FEE. The EARLY TERMINATION FEE shall be equivalent to the greater of (a) \$2,500; or (b) number of whole months remaining in the TERM hereof at the time of termination multiplied by the amount of FEES paid or payable by the MERCHANT during the month preceding that during which the AGREEMENT was terminated. MERCHANT agrees that this fee is not a penalty, but rather a reasonable estimation of the actual damages that would be suffered in the event of failure to receive the processing business for the then current term. MERCHANT agrees that the EARLY TERMINATION FEE shall also be due if MERCHANT discontinues submitting SALES for processing during the INITIAL TERM or any RENEWAL TERM of the AGREEMENT. The amount of the EARLY TERMINATION FEE may be deducted from settlements payable to the MERCHANT under this Agreement. Paragraph references and capitalized terms not defined in this paragraph are defined in the attached Terms and Conditions. Any Termination of this Agreement, during its first sixty (60) days after its effective date shall not be subject to the EARLY TERMINATION FEE.

PERSONAL GUARANTEE

In consideration of Bank's acceptance of this Agreement, the undersigned Guarantor (jointly and severally if merchant) unconditionally guarantees the performance of all obligations of Merchant to Bank under the Agreement, and payment of all sums due there under, and in the event of default, hereby waives notice of default and agrees to indemnify Bank for all funds due from Merchant pursuant to the terms of the Agreement. Guarantor waives any and all rights of subrogation, reimbursement or indemnity derived from Merchant, and further waives any and all rights or defenses arising by reason of any modification or change in the terms of the Agreement whatsoever, including, without limitation, the renewal, extension, acceleration, or other change in the time any payment or other performance there under is due, and / or any change in any interest or discount rate or fee there under. Guarantor confirms that Guarantor, collectively or individually, is a party to the Agreement, and unconditionally and specifically authorizes Bank or their authorized agents, to debit any overdraft fees, costs, chargebacks, fines, fees, penalties, expenses or obligations under the Agreement and / or any contractual relationship with Bank from any personal checking account or other account owned or controlled by Guarantor, and further to report any default hereunder on Guarantor's personal Credit Bureau Report. Guarantor agrees to pay all costs and expenses of whatever nature, including attorney's fees and other legal expenses, incurred by or on behalf of Bank in connection with the enforcement of this Guaranty.

Guarantor #1: (print) _____ (Sign) _____ Date: _____

Guarantor #2: (print) _____ (Sign) _____ Date: _____

MERCHANT ACCEPTANCE & AGREEMENT

By executing this Merchant Application on behalf of the merchant described above (the "Merchant"), the undersigned individual(s): (i) represent(s) and warrant(s) that all information contained in this Merchant Application is true, correct and complete as of the date of this Merchant Application, and that such individual(s) have the requisite corporate power and authority to complete and submit this Merchant Application and make and provide the acknowledgements, authorizations and agreements set forth below, both on behalf of the Merchant and individually; (ii) acknowledge(s) that the information contained in this Merchant Application is intended for the purpose of obtaining a merchant account with Bank on behalf of the Merchant; (iii) authorize Bank to investigate the credit of the Merchant and each person listed on this Merchant Application; (iv) agree, on behalf of the Merchant and in the event this Merchant Application is accepted and executed by Bank, to the Fee Schedule set forth above and to the Terms and Conditions included with and incorporated into this Merchant Agreement. Merchant understands that this Agreement shall not take effect until Merchant has been approved by Bank and a merchant number is issued.

Merchant (Legal Name): _____ Esquire Bank (sign) _____

Principal 1 (print): _____ Sign: _____ Title: _____ Date: _____ Name: _____

Principal 2 (print): _____ Sign: _____ Title: _____ Date: _____ Name: _____

PCI / SECURITY / VALOR MONTHLY / WIRELESS FEE / SHIP TO

PCI Validation: \$ 119.99 per year PCI Non-Validation: \$ 19.99 per month Valor Monthly Fee: \$ Valor Wireless Fee: \$ Ship To ISO Merchant

Terminal / POS **EQUIPMENT / SOFTWARE / ADDITIONAL INFO**

Model: _____ WiFi IP PIN PAD MODEL: _____ ENGAGE MY CUSTOMER MONTHLY FEE: _____ VIRTUAL TERMINAL MONTHLY FEE: _____ Tip Adjust: Yes

Quantity: _____ New Existing QUANTITY: _____ TXN FEE: _____ (Auto Batch Time) Autobatch: Yes No NOTES: _____

UPDATED:

- PCI / SECURITY Section
 - Valor Monthly Fee
 - Valor Wireless Fee
 - Ship To options
- EQUIPMENT / SOFTWARE Section
- Terminal / POS options:
 - VALOR VL100
 - VALOR VL110
 - ALDELO
 - CHARGE ANYWHERE
 - CHEDDAR
 - MICROS
 - NRS RETAIL
 - REVEL
 - RPOWER
- Engage My Customer Option
- Virtual Terminal Options
 - Valor PayTech
 - Authorize.Net
 - NMI
 - Zeamster

Fees	Schedule A	Traditional (Merchant is Billed)	Swipe4Free / Cash Discounting
Valor Monthly Fee \$4.95	Yes	Billed to merchant the second processing month. Labeled as "Valor Monthly Fee." ISO can upsell & profits according to split.	Billed to ISO the second processing month. \$0.01 to merchant on statement as "Valor Monthly Fee." ISO pays according to split.
Valor Monthly Terminal Add-on Fee \$1.00 per each additional terminal	Yes	Billed to merchant the second processing month. Labeled as "Valor Monthly Add-on." Ex: If merchant has 3 terminals it will be billed as 2 x \$1.00 = \$2.00 monthly for the 2 add-ons. ISO cannot upsell.	Billed to ISO the second processing month. \$0.01 to merchant on statement as "Valor Monthly Add-on." Ex: If merchant has 3 terminals it will be billed as 2 x \$0.02 = \$0.02 monthly for the 2 add-ons. ISO pays according to split.
Valor Wireless Setup Fee \$25.00 one time fee	Yes	Billed to merchant the second processing month. Labeled as "Valor Wireless Setup." ISO cannot upsell.	Billed to merchant the second processing month. Labeled as "Valor Wireless Setup." Billed to merchant.
Valor Wireless Monthly Fee \$18.00	Yes	Billed to merchant the second processing month. Labeled as "Valor Wireless Monthly Fee." ISO can upsell & profits according to split.	Billed to merchant the second processing month. Labeled as "Valor Wireless Monthly Fee." Billed to merchant. ISO can upsell & profits according to split.
Valor Virtual Terminal Monthly Fee \$9.99	Yes	Billed to merchant the second processing month. Labeled as "Valor Virtual Terminal Monthly Fee." ISO can upsell & profits according to split.	Billed to merchant the second processing month. Labeled as "Valor Virtual Terminal Monthly Fee." Billed to merchant. ISO can upsell & profits according to split.
Valor Virtual Terminal Transaction Fee \$0.05 per transaction	Yes	Billed to merchant the second processing month. Labeled as "Valor Transaction Fee." Ex: If merchant has 100 transaction in a month it will be billed as 100 x \$0.05 = \$5 that month. ISO can upsell & profits according to split.	Billed to merchant the second processing month. Labeled as "Valor Transaction Fee." Ex: If merchant has 100 transaction in a month it will be billed as 100 x \$0.05 = \$5 that month. Billed to merchant. ISO can upsell & profits according to split.

Fee Example: If the merchant starts processing in July, the fees under the "Billed in Second Processing Month" column will be debited the first business day of September.

Fees	Schedule A	Traditional (Merchant is Billed)	Swipe4Free / Cash Discounting	Billed in Second Processing Month
Valor Engage My Customer Monthly Fee \$9.95 includes 100 free SMS messages	Yes	Billed to merchant the second processing month. Labeled as "Valor Engage My Customer Fee." ISO can upsell & profits according to split.	Billed to merchant the second processing month. Labeled as "Valor Engage My Customer Fee." Billed to merchant. ISO can upsell & profits according to split.	Yes
Valor Engage My Customer Text Fee \$0.05 per message after 100 free SMS messages	Yes Has to be checked on MPA	Billed to merchant the second processing month at \$0.10 per transaction. Labeled as "Valor Engage My Customer Transaction Fee." ISO can upsell & profits according to split. Ex: If merchant sends 1,000 texts (1,000 - 100 free = 900 x \$0.10 = \$90 billed to merchant.) ISO Profit is (900 x \$0.05 buy rate = \$45. 90 - \$45 = \$45 according to split %)	Billed to merchant the second processing month at \$0.10 per transaction. Labeled as "Valor Engage My Customer Transaction Fee." ISO can upsell & profits according to split. Ex: If merchant sends 1,000 texts (1,000 - 100 free = 900 x \$0.10 = \$90 billed to merchant.) ISO Profit is (900 x \$0.05 buy rate = \$45. 90 - \$45 = \$45 according to split %)	Yes

Fee Example: If the merchant starts processing in July, the fees under the "Billed in Second Processing Month" column will be debited the first business day of September.



MERCHANT PAIN POINTS

PROBLEM	VALOR SOLUTION
<p>Cash Discounting / Surcharging</p> <ul style="list-style-type: none"> When Merchant removes fee they pay a high processing cost Restaurants on Cash Discount pay high rates on tips eInvoice & Virtual Terminal doesn't allow cash discount 	<p>Valor Cash Discounting / Surcharging</p> <ul style="list-style-type: none"> Dual MID's allows merchants to switch between Cash Discounting & Traditional MID's with the push of a button Pay at the Table option on the VL110 includes Cash Discounting on tip Valor Virtual Terminal and eInvoice allows for Cash Discount / Surcharge
<p>Expensive & Difficult to Run a Tech Department</p> <ul style="list-style-type: none"> A lot of shipping expense to troubleshoot and fix basic issues Unneeded terminal replacements Relying on customers to explain and walk through terminal problems Deployments are confusing and time consuming 	<p>Valor Remote Diagnostics, Easy Terminal Deployment, Terminal Ticketing System and Instant Updates Eliminate the Lead for A Large Tech Department</p> <ul style="list-style-type: none"> Higher Device Uptime Less Replacements Shipping and Payroll savings Fastest and easiest file build on the market
<p>Changing Processors Expensive And Time Consuming</p>	<p>Easily Change Processors without Replacing or Shipping Equipment</p>
<p>Traditional Terminals Do Not Create the Opportunity for Increased Monthly Income</p>	<p>Valor Value Added Services are Provided at a Low Cost and Give the Opportunity to Upsell and Add Monthly Recurring Revenue</p>
<p>Auth.Net: \$12 - \$18 / Month + \$0.05 - \$0.08 / Transaction + \$0.05 - \$0.08 / Batch</p>	<p>Valor: \$9.99 / Month + \$0.05 / Transaction + \$0 / Batch</p>
<p>Terminal Tip Adjusting can be Very Difficult Especially When There are Large Number of Transactions</p>	<p>Valor Allows Easy Tip Adjusting from Both the Terminal and Portal</p>
<p>When Terminal Issues Occur, Transactions can get Lost and Either Cause A lot of Time Invested to Resolve Issue and Save Transactions or Transactions Must be Manually Re-run (Increased Chargeback Risk)</p>	<p>All Transactions are Stored in the Cloud. In the Event of a Terminal Issue Merchant Simply Batches from Cloud and Does not Lose Any Transactions</p>
<p>Limited Types of Wireless Terminals on the Market and the Terminals That Do Exist are Very Costly (\$300 - \$500)</p>	<p>Valor VL110 - \$250 - \$260 (40% - 50% Cheaper Than Competitors on Market)</p>
<p>Adding Payment Channels is difficult to manage requiring multiple vendors, portal logins, and bills.</p>	<p>Valor is Omnichannel - All payment channels managed by one easy to use portal</p>



VALOR
PAYTECH

ROADMAP



FEATURE	SECTION	RELEASE DATE
Factor4 Giftcard	Value Added Service	1st Week of March
Ability to do Manual Entry on Host Terminal When PIN Pad Attached	Terminal	2nd Week of March
Android POS Launch	Terminal	4th Week of March
L2 & L3 Data Support Interchange Optimizer	Enhancement	1st Week of March
Flat Dollar Amount Convenience Fee Priority (limit to 10% of transaction)	Enhancement	1st Week of March
RCKT - Bluetooth Mobile EMV Swiper for Mobile App Integration	Mobile	1st Week of April
Fiserv Cardnet / North	Processor Integration	1st Week of March
Fiserv Buypass	Processor Integration	1st Week of March
Fiserv Nashville	Processor Integration	1st Week of March
Shopify	eCommerce	2nd Week of April
Receipt Customization (Ability to Design Receipt)	Value Added Service	3rd Week of May
Tip Reporting	Value Added Service	1st Week of March
E.M.C. 2.0	Value Added Service	1st Week of August
Fleet - WEX and Voyager on Fiserv Buypass Platform	Value Added Service	1st Week of August
App Market for VL500 Android Terminal <ul style="list-style-type: none"> • Calculator • Venmo Integration • Remote Login through AnyDesk Coming Soon: <ul style="list-style-type: none"> • Inventory • Employee Time Management • Cash VS. Card • BIN Recognition 	Value Added Service	1st Week of August



PROBLEM	VALOR SOLUTION
Current Technology Options on the Market do not Offer a Robust Cash Discount Solution.	Full Cash Discount Solution Offering: <ul style="list-style-type: none">• Dual Mid<ul style="list-style-type: none">· When merchant does not forward fee, they are billed at traditional rates• Customize where you want to apply fee<ul style="list-style-type: none">· Tax· Tip (Pay At The Table)· Debit• Customize fee disclosure text on receipt• Option to offer Custom Fee % or Flat Fee• Customize where you want to apply fee<ul style="list-style-type: none">· Hardware· Virtual Terminal· eCommerce· Mobile App
Current Technology Options Make Remote Support and Device Updates Difficult and Time Consuming	<ul style="list-style-type: none">• Remote diagnostics<ul style="list-style-type: none">· ISO's can access the merchants terminal from anywhere and do the following:<ul style="list-style-type: none">· Audit transactions to understand the issue· Review connection strength· Perform Hardware diagnostics• Parameter Updates<ul style="list-style-type: none">· ISO can make changes to terminal remotely and merchants can install updates quickly with no batch out required• Device has a "Call Me" button making it easy for merchant to report issues and for ISO's to address them
When Devices Have Issues, Batches are Lost Causing Major Problems and a lot of Work to Recover Lost Transactions	<ul style="list-style-type: none">• Since Valor is a cloud based technology, all transactions are stored in the cloud. In the event of terminal issues, transactions are never lost and can be batched from the portal saving time and maintaining customer confidence



INDUSTRY PAIN POINTS

PROBLEM	VALOR SOLUTION
<p>Tampering and Terminal Crashes</p>	<ul style="list-style-type: none"> • Another cloud based benefit is that the bulk of the software is stored in the cloud rather than on the device. • Reducing the file size on the terminal reduces the load on the CPU and makes it operate faster and avoids tampering and terminal crashes that are plaguing the industry.
<p>Difficult to Manage Multiple Transaction Channels (ie. Virtual terminal, Physical Terminal, Ecommerce). Requires multiple vendors, multiple portals and multiple Bills.</p>	<ul style="list-style-type: none"> • Another cloud based benefit is that the bulk of the software is stored in the cloud rather than on the device. • Reducing the file size on the terminal reduces the load on the CPU and makes it operate faster and avoids tampering and terminal crashes that are plaguing the industry.
<p>Merchant Attrition is at an All Time High</p>	<ul style="list-style-type: none"> • Customer Engagement • Valor gives Merchants the unique ability to communicate with their customer base. Helping them: <ul style="list-style-type: none"> • Win back lost customers • Market new Promotions • Advise customer of business changes (played a major role during Covid) <p>All of these benefits change the conversation from arguing over basis points to improving a Merchants Revenue. Once this is the conversation merchants will not sacrifice earnings for miniscule savings.</p>
<p>ISO's are Replacing Devices Almost Every Year</p>	<p>Valor has a 2 year warranty giving confidence to ISO's that we stand behind our product and back that with our warranty.</p>
<p>True Remote Management</p>	<p>With Valor, merchants can:</p> <ul style="list-style-type: none"> • Process Transactions • Perform a Batch • Refund or Void Transactions • Send E-invoices • Set up Recurring Payments • Perform Device updates <p>All from anywhere in the world.</p>



**Everything Your Business Needs.
Anywhere You Do Business.**