



GATEWAY TO SUCCESS

The background of the slide is a solid blue color. In the center, there is a white rectangular area with rounded corners. This area is decorated with various colorful confetti and streamers. The confetti includes small circles, triangles, and teardrop shapes in shades of orange, blue, green, pink, and purple. The streamers are long, wavy lines in shades of orange, pink, blue, and green. The text is centered within the white area.

CONGRATULATIONS ON YOUR NEW PAYMENT GATEWAY!

(Best move you've ever made.)

FIRST, A QUICK REVIEW.

Where can YOU benefit from your new gateway?

That's easy:



1. PRICING.

Take a quick glance at your Schedule A to see the **incredible amount you save** when leveraging accept.blue vs. other gateways! (**\$0.00 transaction fee** anyone?)



2. PRODUCT.

This gateway is a **better mousetrap**, with game-changing tools and solutions to benefit you and your merchants, all in the most user-friendly format available! (Check out some features in greater detail below).



3. BRANDING.

Full white-label means **stronger branding** and **stickier merchants**. In contrast to some other gateways out there, our white-label is full, not a “co-branded” model.

Now, how will your MERCHANTS benefit from your gateway?

LET'S TALK BASICS:



1. GAME-CHANGING TOOLS AND SOLUTIONS.

Your gateway has *every feature* your merchant can ever want, from level 3 data, electronic invoicing, ACH processing, customer vault, recurring payments, automated surcharge and more.



2. USER EXPERIENCE.

Your merchants will, *guaranteed*, love the layout and interface of their virtual terminal. It is clean, beautiful, simple to navigate and absolutely user friendly regardless of how tech-savvy the merchant is (or isn't).



3. BETTER PRICING.

With technology like automatic interchange optimization, smart routing, 3D secure and a revolutionary Schedule A, we have *dramatically lowered* your costs. This means you can easily lower your merchants' rates and *still grow your profits*.

NEXT UP, THE DETAILS:

1 INTERCHANGE OPTIMIZATION

Interchange optimization is a **big deal**, especially for B2B merchants. Your gateway automates the manual process of adding level 2 and 3 data to each transaction, giving merchants big savings (0.65%-1.25%) on **business and corporate cards'** interchange rates without anyone lifting a finger.

2 3D SECURE

In addition to level 2/3 data, your gateway supports 3D secure, packing additional savings on **consumer cards**. Of course, beyond the cost-cutting, 3DS **protects your merchants** from all the “friendly fraud” lurking out there.

3 ACH/CHECK PROCESSING

Looking to process ACH? No problem, your gateway has ACH processing built right into the virtual terminal, giving merchants **even more ways** of accepting payments.

Process ACH transactions as easily as CC's

Enable your merchants to accept ACH by setting them up with an ACH processor

The screenshot displays the accept.blue virtual terminal interface. The 'Process Transaction' screen is active, with the 'CHECK' tab selected. A 'Check Processor' modal is open, showing the 'Paya' processor selected. The modal also displays 'PROCESSOR STATUS', 'Default SEC Code' (PPD), 'Selected SEC Codes' (PPD, CCD), and 'Terminal ID' fields. The main screen shows customer information, payment type (PPD), and a total of \$0.00.

Process Transaction

CARD **CHECK**

Customer: Select customer or enter new customer

Payment Type: PPD

Account Number: Enter account number

Amount: \$ Surcharge: % TOTAL: \$0.00

Email

To create a new customer, enter a customer name TOTAL: \$0.00 **Process Transaction**

Check Processor

PROCESSOR STATUS: UPDATED: 09/10/2019

Processor: Paya

Default SEC Code: PPD Maximum transaction amount

Selected SEC Codes

Terminal ID: 1810 Terminal ID: 1916

Transaction Type: PPD

Routing Number: Required

Account Number: Required

4 RECURRING AND SCHEDULED PAYMENTS

“Set it and forget it” has never been truer than on your virtual terminal. With various options to choose from, merchants can easily create and manage subscription or scheduled payments that fit their exact needs.

Keep track of all recurring payments

Create the schedule that fits your needs

Modify or edit a schedule at any time

The screenshot displays the accept.blue virtual terminal interface. On the left is a sidebar with navigation links: Dashboard, Process Transaction, Batches, Invoices, Customers, Recurring, Reports, Products, Fraud Center, and Control Panel. The 'Recurring' link is highlighted. The main area shows a table of recurring payments with columns: TITLE, CUSTOMER, FREQUENCY, LAST RUN, and NEXT RUN. The table lists four entries: 'Home service', 'House services', 'Home Services 2', and 'Home service 3'. The 'Home service 3' entry is selected, and its details are shown in a form below the table. The form includes fields for Payment Title, Payment Method, Amount, Repeat this transaction (with options for 0, 14 times, or Ongoing), Next Run date, Frequency, and a checkbox for 'Customer Receipt'. A 'UPDATE' button is at the bottom right. A modal window titled 'Recurring payment' is open on the right, showing a 'Create recurring schedule' checkbox and fields for Payment Title, First Run, Frequency, and Repeat this transaction.

TITLE	CUSTOMER	FREQUENCY	LAST RUN	NEXT RUN
Home service	XYZ Services	weekly	08/26/20	09/02/20
House services	XYZ Services	weekly	08/25/20	09/01/20
Home Services 2	XYZ Services	weekly	11/06/19	
Home service 3	XYZ Services	weekly	11/08/19	

Payment Title *
Home service 3

Payment Method *
Amex Direct test card **** 1004

Amount *
\$ 1.01

Repeat this transaction
☐ 0 Time(s) ☒ Ongoing

Next Run *
10/21/2020

Frequency
weekly

Customer Receipt
☐

UPDATE

5 ELECTRONIC INVOICING SUITE

Your virtual terminal boasts a built-in electronic invoicing suite, allowing merchants to easily collect payments by **simply sending an email or text message** to their customers. Invoices are branded to the merchant, giving them a **professional image** while simplifying payments.

Create and store products for easy invoicing

Create branded invoices with the click of a button

The screenshot displays the Electronic Invoicing Suite interface. The left sidebar contains navigation links: Recurring, Reports, Products, Fraud Center, and Control Panel. The main content area is divided into two sections. The top section, titled 'Products', shows a table of products with columns for ID, NAME, PRICE, WHOLESALE PRICE, and ACTION. The bottom section, titled 'All Invoices', shows a table of invoices with columns for #, CUSTOMER, CREATED, DUE DATE, AMOUNT, STATUS, and ACTIONS. A 'New Invoice' button is visible in the top right corner of the interface.

ID	NAME	PRICE	WHOLESALE PRICE	ACTION
46	Ball	4.99	3.99	[Icons]
45	Headphones	19	15	[Icons]
44	Speaker	32	24	[Icons]
43	Hockey stick	24	20	[Icons]
42	Cleaning service-Car	80	60	[Icons]
41	Cleaning service-Home	100	80	[Icons]
37	Baseball	3	2	[Icons]
36	Basketball	2	1	[Icons]

#	CUSTOMER	CREATED	DUE DATE	AMOUNT	STATUS	ACTIONS
662	ABC Trucking	08/27/20	09/26/20	\$200.00	SENT	[Icons]
661	ABC Trucking	08/27/20	09/26/20	\$260.00	PARTIALLY PAID	[Icons]
660	XYZ Services	08/19/20	09/18/20	\$14.97	SENT	[Icons]
659	XYZ Services	08/19/20	09/18/20	\$260.00	VIEWED	[Icons]
658	XYZ Services	08/18/20	09/17/20	\$260.00	PAID	[Icons]
657	XYZ Services	08/07/20	09/06/20	\$180.00	VIEWED	[Icons]
656	XYZ Services	07/23/20	08/22/20	\$200.00	OVERDUE	[Icons]

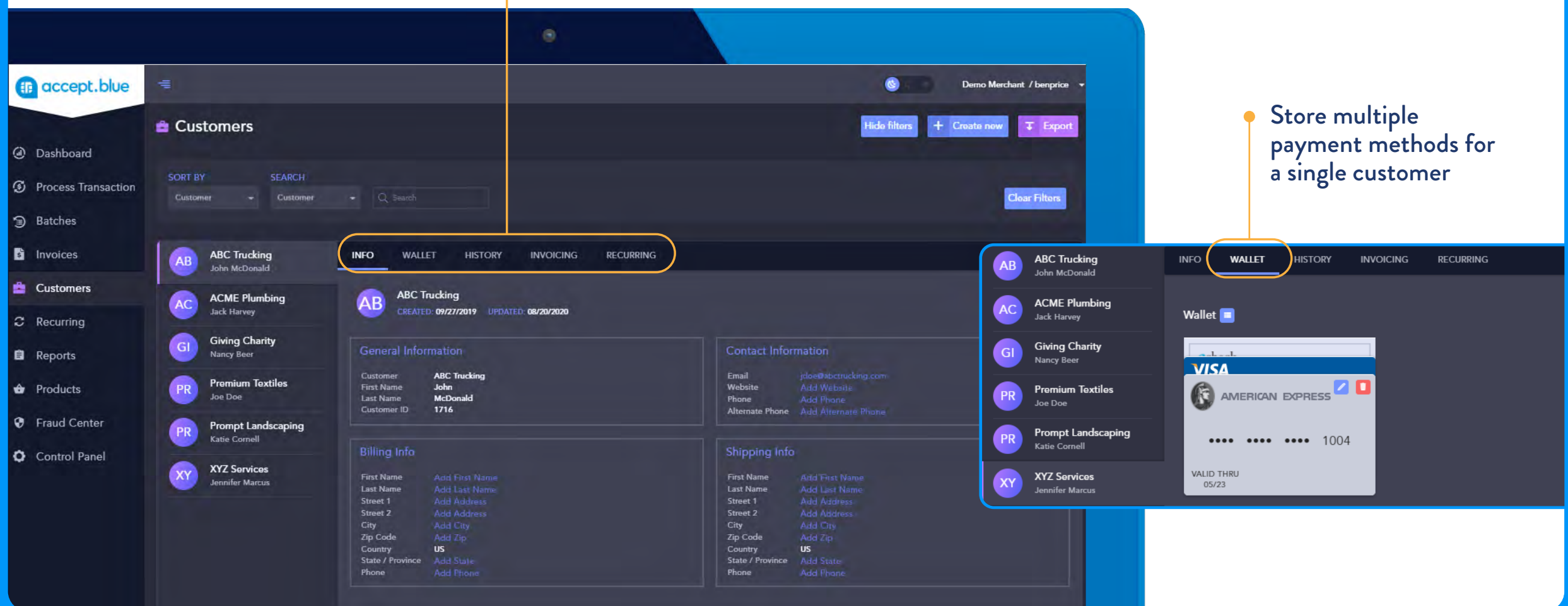
Easily track and control your invoices

6 SECURE CUSTOMER VAULT

If there's anything that makes a merchant's life easier it's having a **customer vault** where they can store all their customers' information. Charge, view or edit a customer's card with the click of a button. All the sensitive data is **secured**.

Manage all your customer's transactional data in one place

Store multiple payment methods for a single customer



7 CUTTING-EDGE FRAUD PROTECTION

With **ten modules** and extensive customization, the security your VT offers is **second to none**. Block transactions based on amount, email/IP address and domain. Set your preferred risk score. Customize your AVS and CVV response and much more.

8 MULTI-MID CAPABILITIES

Not every merchant is a one-shop business; some have multiple locations and divisions. Your gateway can handle that by threading **multiple MID's** to one master account and by providing **advanced filtering** options in batches and reports.

9 CUSTOMIZED SURCHARGE

Surcharging comes in many flavors and we've given our resellers **all the options**. Choose a fully compliant structure or a “service fee” model. Let the merchant control the settings or keep it ISO controlled. Separate card from ACH and so much more.

Choose the perfect fee structure

Surcharge Control

Require Surcharge for: ☒ Process Transaction and Recurring ☒ APIs ☒ Invoicing

☒ Card ☐ % ☐ \$ 4 % ☒ Compliant Surcharge

☐ ACH ☐ % ☐ \$ \$ 0

Automate a surcharge on every transaction

Transaction Fields

Surcharge Required Hide

3 % ☐ % ☐ \$

Tax Required Hide

% ☐ % ☐ \$

Invoice Number Required Hide

PO Number Required Hide

10 THIRD-PARTY INTEGRATIONS

Your gateway provides solutions **beyond the virtual terminal**. Speak with a team member to discover various **third-party software integrations** including shopping carts, ERP's etc. In addition, we're always on the lookout for more, so let us know what's important to you!

Elavon

REST  LABS

VeriCheck®

 First Data™

Woo **COMMERCE**

qb intuit quickbooks

 NETSUITE

 GRAVITY

TSYS®

Give

 salesforce

VEROSA

PAAY

paya®

 Magento™

 **shopify**

 KONNEKTIVE
CRM

EQUINOX

ADDITIONAL SOLUTIONS TO HELP YOU SELL:

BATCH UPLOAD:

Upload a file with an unlimited number of card or check transactions and have the gateway process all of them on its own.

BATCH TIMES:

Set up to 3 automatic batch closures daily and manually close a batch at any time.

USER ACCESS:

Customize VT user access with the ability to create master users or feature and activity specific users.

LIGHT AND DARK UI:

Let your merchants choose between a dark-themed or light-themed user interface.

SMART ROUTING:

Give Amex Direct/ESA merchants next day funding and offer “dual processing” (ESA and OptBlue) with our direct integration.

CUSTOM FIELDS:

Add up to 20 custom fields to the process transaction page so your merchant can add extra data when processing.

CUSTOM REPORTING:

Choose from tens of filters and search tools to create a perfectly customized report and then save it so it doesn't go anywhere.

SOURCE MANAGEMENT:

Separately manage each source of payment, both inside and outside the VT such as shopping carts and integrations etc.

OPEN API AND HOSTED TOKENIZATION:

Use our best-in-class and developer-approved APIs and Hosted tokenization to build integrations and minimize scope.

CUSTOMER UPLOAD:

Upload a file with all of your customers and use our secure PGP key to transfer card numbers from a different gateway.

WHICH MERCHANTS SHOULD I TARGET?

Here are some industries that would be a great match:

B2B/ B2G

eCommerce

Realtors/ Property Mngmt

Schools/ Camps

Non-profits

Insurance Offices

Plumbing/ HVAC/ Electricians

Landscapers/ Pool Builders

Advertising/ Media

Lawyers/ Consulting

Software/ IT

Construction/ Architecture

Home/ Office Improvement

Tourism/ Travel

Party/ Event Planners

Nursing Homes

Rehab/ Therapy

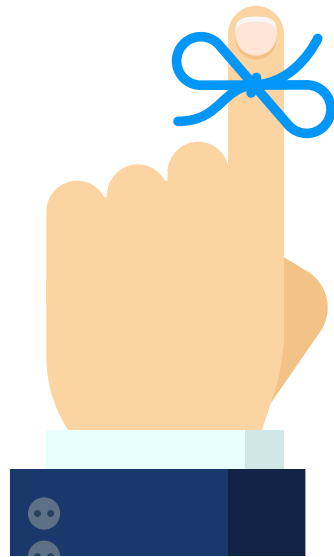
Import/ Export

Staffing Agencies

Freelancers

Funeral Homes

A FRIENDLY REMINDER



As the ISO, you board merchants and operate out of the ISO portal, at **<https://iso.accept.blue/>**.

Your merchants, on the other hand, process transactions and operate out of your fully branded merchant portal, at **[your exclusive portal/url](#)**.

SO, READY TO BOARD?



Boarding a merchant takes an average of 3-5 minutes, as long as you have the correct information from your processor. Your personal representative has provided you with a step-by-step boarding guide. If you don't have one, just request one, it's free!

Nervous to board alone? That's alright, a team member will be happy to hold your hand through the process; just reach out, we're here to help!

LAST BUT NOT LEAST, THE ALL-IMPORTANT SUPPORT:



Even celebrity software like our gateway can require some help to navigate, and we're proud to provide a standard of support that matches our incredible product.

Your staff and merchants can reach our eager-to-please team
Monday through Friday, 9 AM to 6 PM, EST:

781.382.BLUE **u2@accept.blue** **www.accept.blue**

***After hours? No sweat!** Email the address above or your personal representative; if they can, they'll be sure to respond!*

A PERSONAL REQUEST



As a young and growing company, feedback from our ISO's is not only valuable; it's **CRUCIAL!**

Please reach out to your personal representative or email u2@accept.blue with all compliments, criticisms, suggestions, ideas, recommendations etc.

Looking forward to hearing from you!



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