UpNexa

Nex-Gen Merchant Solutions

QUICK START GUIDE

2019

WELCOME!

As we get started understanding the processing industry, I will ask you to review a few of the training tools provided at this time.

1) You should have received your login information for our agent portal via email. If not, you may email info@upnexa.com to request access. Print out copies of all of the forms and applications so you are ready for your first appointment.

2) Print this manual and put it in a three ring binder. Make sure this is with you at all times. During your first few weeks you will need it while you're on the appointments.

3) Please get familiar with the agent portal prior to training. Make sure you have access to your portal during training as well.

4) To order your business cards please contact sales support

The first training session takes approximately 2 to 3 hours depending on the attendees and questions. As we move forward with our schedule, please allow the appropriate time, conditions and tools to complete our training schedule.

Welcome aboard,

Contacts

Corporate Office # 888-346-9532

Executive VP
John Lomax
Direct# 631-305-5009
 Fax# 631-354-3519
LOMAX@UPNEXA.COM

Chief Operating Officer
Jazzel Riquelmy
Direct# 631-305-5008
Fax# 631-354-3519
JAZZEL@UPNEXA.COM

Executive Assistant
Danielle Nacewicz
Direct# 631-305-3516
Fax# 631-354-3519
DANIELLE@UPNEXA.COM

VP of Sales
Jeremy Kersaint
Direct # 631-305-5013
Fax# 631-354-3519
JEREMY@UPNEXA.COM

NEW ACCOUNT ACTIVATION/INSTALLS 866-297-6238

*This department will provide your new clients with initial set-up and training support. They will contact all of the new clients once their welcome kit is delivered. If you install or activate a new client's hardware or software, you must call in to notify account activation that it has been completed so that you can receive the commissions promptly.

Merchant Support/Customer SVC 888-477-4510

*Any merchant concerns should be forwarded to this department. Either contact this department on behalf of your client or direct them to do so from their location. It is very important to route all of the merchants concerns to this department rather than contacting sales support or your managers; they are going to do the same thing you or your client would, but only when time is available. So to be as efficient as possible when helping a client, contact customer service directly. They handle any questions about any merchant account 24/7.

SALES SUPPORT 631-305-5008

*Any questions regarding your agent portal, submitted applications, and commissions are directed to this department.

How To Prepare

Make sure you have plenty of copies of EVERY form and document with you at all times. We suggest keeping at least 10 copies with you during the day.

Download Cam Scan app to send statements and applications to corporate office.

Don't forget to charge your cell phone!

What is a Merchant Account Provider?

UpNexa is a registered merchant account provider. Merchant account providers give businesses the ability to accept debit and credit cards as payment for goods and services. This can be face-to-face, over the telephone, or over the internet. Credit cards have become the preferred method of payment in today's market, making a merchant account essential for most businesses.

Historically, credit card processing services were provided by banks that were members of the Visa or MasterCard networks. Typically banks both issued credit cards and helped merchants process them, but over time the industry consolidated. Now, very few banks issue credit cards and the industry is dominated by a few large issuers.

Even fewer banks process credit cards. Banks found that it was not within their skill set to convince every small merchant to accept credit cards, they also found that massive scale helped reduce the cost of processing credit cards so they began to outsource the selling of such services to small companies called ISOs (Independent Sales Organizations).

Now, while some merchants buy their credit card processing services directly from a bank, more typically they get their credit card processing services from an ISO, which is responsible for selling the service to the merchant, providing technical support, processing the transaction (authorizing it and submitting it to the Visa or MasterCard network), bears the risk of chargeback(s), and sets the price of the services.

While each of the firms discussed above provides merchant accounts and could legitimately be called the merchant account provider, in practice the phrase usually refers to whichever organization has responsibility for directly maintaining the relationship with the merchant.

__Merchant Introduction and Process__

Our main goal is to simply educate you about credit card acceptance. I'd like to provide you with some information most business owners don't know about the way they're being charged.

Most business owners aren't aware they're paying several different rates for the cards they accept. What I mean is that when you accept a corporate card or maybe a rewards card, you're charged a higher rate than a regular card. Or if you manually type in a credit card number, it cost more than when you swipe that very same card.

Realistically that's not the most important part to a business owner. The most important part is the amount of money you're charged compared to the amount of sales you may take in. We call that ratio an "effective rate".

99% of the time when a business opens a new merchant account, the additional fees applied on certain transactions are never discussed. This causes your effective rate to be inflated when your first month's bill arrives.

What I'd like to do is a statement analysis to show you exactly what I am talking about. Typically we can reduce your effective rate by 15%-30%.

Each month your current company should be sending you a monthly statement or a bill in the mail. Take a minute to grab the most recent statement you have and we can look at it together.

Once you get the statement, always ask the merchant:

How are you accepting most of your cards? In person or over the
phone / internet?
What terminal or system are you using currently? (ask to see it to check model)

How long have you been with your current provider?

Have you ever switched processors before? How did it go?
Do you have a local agent? How did you get setup with your provider?

Merchant Account Explained

A merchant account has many different types of costs, rates and fees. Some fees can be charged on a monthly basis but the most common fees are charged per-transaction. Some of these fees are set at the discretion of the merchant account provider but the majority of the per-item and percentage fees are passed through the merchant account provider according to a schedule of MANDATORY rates called Interchange, which are set by Visa, MasterCard, or Discover.

Each transaction is categorized into one Interchange category. The category that a transaction falls into depends on the type of card that was used for the transaction and the circumstances of the transaction. If a transaction is made by swiping a card through a credit card terminal it will be in a different category than if it were keyed in manually. If a transaction is made using a rewards card it will fall into a different category than a standard card. The combinations added up - currently there are over 100 categories, each with a different rate.

Merchants give up a percentage (%) of the total dollar amount of sales they do on credit cards each month. This rate is usually between 1.90% - 3.50%. The merchant will also pay a fixed per item fee, or per card fee for every transaction they process. This fee is usually between $0.10 - $0.25.

Example:

Card Type Charges

Card Type Rate	Per Tran	Amount	Items	Discount Charged	Per Tran Charged	Total Charged
VISA COMMERCIAL						
Fees and Assessments						
2.100% COMMERCIAL DISCOUNT	$0.000	$5,395.25	0	$113.30	$0.00	$113.30
1.780% NON-QUAL DISCOUNT	$0.000	$4,900.63	0	$87.23	$0.00	$87.23
Fees and Assessments Total				$200.53	$0.00	$200.53
VISA COMMERCIAL Fee Total						$200.53
MASTERCARD						
Fees and Assessments						
1.930% DISCOUNT FEES	$0.000	$319.50	0	$6.17	$0.00	$6.17
0.000% TRANSACTION FEE	$0.150	$0.00	1	$0.00	$0.15	$0.15
2.300% COMMERCIAL DISCOUNT	$0.000	$1,926.00	0	$44.30	$0.00	$44.30
Fees and Assessments Total				$50.46	$0.15	$50.62
MASTERCARD Fee Total						$50.62
Total for all Card Types						$251.15

Unfortunately, the way a merchant is charged is not as simple as the previous example. When a credit card is being processed by a merchant, the card being used is categorized into one of many categories that are set by Visa/MasterCard based on the parameters of the transaction.

Take a look at the statement on the previous page. Notice for both Visa and MasterCard there are several different rates. That is because that merchant accepted cards that fell into multiple categories

The category that a transaction falls into depends on the kind of card that was used for the transaction and the circumstances of the transaction. Regardless of the category, the merchant will always be charged a percentage (%) of the sale amount and a transaction fee ($) for each card processed, both approved and declined.

If a transaction is made by swiping a card through a credit card terminal it will be in a different category than if it were keyed in manually. If a transaction is made using a rewards / premium card it will fall into a different category than a regular card. The permutations add up - currently there are over 100 official categories, each with a different rate.

To simplify things, service providers usually group cards into 2 to 6 categories based on the similarities and differences of the categories set by V/MC. Every card is charge a "qualified" rate. Some of those same transaction may be downgraded to "non-qualified" and are surcharged an additional amount (%).

Premium cards, corporate cards, and cards that are key-entered into a terminal or taken over the internet would be examples of transaction that would downgrade and be charged an additional "non-qualified" rate.

"Tier Structure" Pricing Model

The 3-Tier Pricing is the most popular pricing method and by far the simplest system for most merchants. In 3-Tier Pricing, the merchant account provider groups the transactions into 3 groups (tiers) and assigns a rate to each Tier.

Tier 1 - Qualified rate:

A qualified rate is a percentage the merchant will be charged whenever they accept a regular consumer credit card and process it in a manner that has been defined as "swiped" or "standard". This is usually the lowest rate a merchant will incur when accepting a credit card (not a debit card).

Tier 2 - Mid-qualified rate:

The mid-qualified rate is a percentage the merchant will be charged whenever they accept a credit card that does not qualify for the lowest rate (the qualified rate). This may happen for several reasons such as:

    The credit card is keyed into a terminal instead of being swiped

    A rewards card or business card is used

A mid-qualified rate can be from 1.90% - 2.50% higher than a qualified rate.

Tier 3 - Non-qualified rate:

The non-qualified rate is usually the highest percentage rate a merchant will be charged whenever they accept a credit card. In most cases all transactions that are not qualified or mid-qualified will fall to this rate.

This may happen for several reasons such as:

    A consumer credit card is keyed into a credit card terminal instead of being swiped and AVS or CVV is not performed

    A world, international, or T&E card is used

    A merchant does not settle their daily batch within the allotted time frame

A non-qualified rate can be from 2.25% - 3.50% higher than a qualified rate

Other Transaction Fees

Transaction Fee / Per Item Fee

For each physical card that is processed by a merchant, a transaction fee will be assessed. The transaction fee is not always easy to find on a billing statement. This fee can be called a transaction fee, per-item, item rate, watts, or cav's. Often, the actual transaction fee is hidden by only showing the total dollar amount of every transaction fee. In this case, you must divide the total fee amount by the amount of cards accepted to determine the exact transaction fee.

Off-line Debit:

Any debit or check card that is processed without a 4-digit pin number being entered at the point of sale

Example: One sale is made for $250.00

$0.19 item fee = $0.19
$250.00 x 1.49 % rate = $3.73

Total cost = $3.92

On-line Debit:

Any debit or check card that is processed with a 4-digit pin number being entered at the point of sale.

Example: One sale is made for $250.00

$0.15 item fee = $0.15
$250.00 x .70% max rate = $1.75

Total cost = $1.90

Statement fee:

The statement fee is a monthly fee associated with the monthly statement that is sent to the merchant at the end of each monthly processing cycle, usually a flat $5 to $19. This statement shows how much processing was done by the merchant during the month and what fees were incurred as a result.

Monthly minimum fee:

The monthly minimum fee is a way to ensure that merchants pay a minimum amount in fees each month to cover costs from the provider to maintain the account and to create minimal profits. If a merchant's total fees do not equal or exceed the monthly minimum they will be charged up to the monthly minimum to satisfy their minimum fee requirements. The merchant should not be billed the monthly minimum if there total processing fee exceed the minimum amount.

Example: A merchant has a $25.00 monthly minimum fee. Their qualified fees for their most recent complete month of processing total only $15.00. This merchant will be charged an additional $10.00 to meet their monthly minimum requirements. It is industry standard to charge a monthly minimum.

Batch fee:

A batch fee (also known as a batch header fee) can be charged to a merchant whenever the merchant "settles" their terminal. Settling a terminal, also known as "batching", is when a merchant sends their completed transactions for the day to their acquiring bank for payment. Some providers perform this automatically. It is important to close a batch every 24 hours or a higher rate may be accessed by Visa or MasterCard.

Customer Service fee

The customer service fee (also known as a maintenance fee) can be charged by some providers to pay for the cost of customer service. The fees can be from $5-$25.

Annual fee

The Annual fee can be charged by some providers to pay for costs of maintaining the merchant's account. The fee can be from $99-$399.

Chargeback fee

The chargeback is the largest risk that is presented to banks and providers and therefore the biggest fear. This is not to be confused with a refund, which is simply a merchant refunding a transaction. In the Visa and MasterCard rules, the merchant's processing bank is 100% responsible for all the transactions that the merchant performs. This can leave the provider open to millions of dollars of potential loses if the merchant operates in an illegal or risky manner and generates many chargeback's. The providers pass this cost on to the merchant, but if the merchant is fraudulent or simply does not have the money, the provider must pay all the costs to make the card holder whole. The chargeback risk is the largest part taken into consideration during the contract application and underwriting process. Some banks are many times more stringent than others when assessing a merchant's chargeback risk.

Hardware & Software Types

Standard Terminal

There are several ways that a merchant can process credit and debit cards. The most common way is to use a standard countertop terminal such as our Verifone VX series terminals. Terminals can connect to our network via a dial-up phone line, IP connection, or cellular connection.

Virtual Terminal

A virtual terminal is used for merchants who primarily take phone orders. The merchant logs onto our website and can process transactions from anywhere in the world with internet access.

Website with shopping cart

Merchants may have a setup where the customer processes their own card on a website with a shopping cart. The merchant simply reconfigures their existing shopping cart with information we provide them to connect to our network. So each time a card is processed, the information comes to us for an approval.

Mobile Swiper

Merchants can now possess the power of an advanced, state-of-the-art card terminal on their mobile device (iPhone, Android, iPad, etc.) with UpNexa mobile swiper. Our mobile swiper allows merchants to process electronic payments "on-the-go" while still having the highest levels of security and reliability.

Other methods

Merchants may also use unattended terminals such as at a car wash, vending machine, or even a POS system at a restaurant. In these cases, just like a shopping cart on a website, we provide the merchant with information to reconfigure their existing system to connect to our network.

Typically the merchant will need to contact the vendor that they purchased the system from to do the reconfiguration.

<u>Switching Providers</u>

After explaining the rates & fees to the merchant you will need to explain how easy it is to switch to our company. In order to switch to our company, a few things must happen.

1) The merchant will need a way to process transactions. There are several methods to do this with. For more information about the different methods, see the section in the manual titled "Hardware & Software".

   A. Most often the merchant will be using a standard countertop terminal such as the Vx520. The merchant has the option to use their current equipment if compatible or they can receive a new terminal to use with us. All of our equipment is shipped directly to the merchant and is preprogrammed. They simply plug it in then call the installations department to activate it, just like activating a new credit card.

   B. In some cases, the merchant is going to process transactions on their website or use a virtual terminal to take phone orders. You will either talk about purchasing those systems from us, or in most cases, how we will be integrating with their current system. An example of us integrating with a current system would be a restaurant who has a POS system.

2) You will be filling out the paperwork with them for the services they wish to use. During the time the paperwork is being processed (1-3 days), the merchant will still continue to use their existing account. Once our equipment is delivered and activated, they will need to fill out the account cancellation request form and send it to their old provider.

   *Note: Be sure to remind them not to cancel before they receive and activate our equipment!!!!!

3) They will receive a final billing statement from their old provider. The provider will also inform them on what to do with the old equipment and may even send a call tag to ship it back to them.

Opening Techniques

When opening a business opportunity, whether in person or over the phone, it is important to get the merchant talking about their business. Start with some open-ended questions; this will help you get a copy of the merchant's statement, gauge their level of interest, and build a relationship with the customer.

Have a casual conversation, asking open-ended questions throughout. Importantly, let the merchant talk and always listen out for the all-important buying signals! Avoided sounding scripted and unnatural – just be you!

1. **Introduce yourself** – remember first impressions are key. Ask to speak with the person in charge of the debit/credit card terminal (the merchant account). Make sure you are dealing with the decision maker (DM)!

2. **Introduce UpNexa** – Direct Merchant Acquirer for Deutsche Bank. Advise the merchant that you will be able to offer a significant cost savings when it comes to the rates and fees they are currently paying with their existing provider. Introduce the concept of Concierge Service with one-on-one relationship with a merchant. Provide the merchant with a copy of your business card and UpNexa brochure.

3. **Ask a question** – *"To gain a better understanding as to whether this would be of value to your business, which provider do you currently process with/who are you dealing with in regards to your merchant services?"* OR *"I see you are dealing with _____ for your merchant services"*… usually the processor's name will be written on the merchant's POS terminal. – Lead into point 4.

4. **Focus on their needs** – Ask them how the service has been (this will identify and issues or problems they may be experiencing with their current provider and will help you lead with a following close in the end). If there are no issues, focus on reducing rates and offering savings. One third of business owners are not happy with their current merchant services. Also focus on how our financial service competitors are making huge profit margins during recessionary periods; ex:

Chase and Bank of America are boasting over 20% growth in profits during the last 2 years. Let prospects know the UpNexa focus is on long-term gains rather than short-term profit growth. With that in mind, we can offer the same preferential rates usually reserved for larger multi-nationals like the Wal-Marts, Home Depots and Targets of the world.

5. **Are they currently renting**? – Identify if the merchant owns or leases their POS machine. Indicate if there are any problems with their technology on a terminal, such as: buttons that do not work, incorrect setup, non-active debit/EBT, or any other services that are available on the terminal.

   *Please note: If a merchant has just received a new terminal from their current provider, this may have been because their previous hardware was not EMV and chip compliant as per PCI (Payment Card Industry) regulations. All terminals must now be chip card compatible. If the merchant is using hardware that does not meet PCI compliance standards, this is an excellent opportunity for you to review their account and provide them with not only a UpNexa EMV-3 chip compliant terminal upgrade but also additional cost saving through their monthly bill.

6. **How long have you been with your current provider?** – This will help identify if they are committed to their current processor and if they have made any recent changes. If they are in a contract, let the merchant know that everyone using this service has a contract, but that doesn't necessarily mean they are getting the best rates and/or service. In many cases, the savings we can offer will absorb the cost of cancellation, many times within the first few months. If in a contract with a cancellation fee, always discuss with your manager. In many instances, your manager will approve the old contract buyout.

   *Show your merchant that we are interested in showing them what we can offer. If the added value is there, they will be in a better position to make an informed decision. If they are like most merchants who meet with us and are getting overcharged, it may make sense to break their contract early.

7. **What are your monthly volumes and average transaction size on credit cards?** – This will give you an understanding of the size and scope of the business as well as what saving potential will exist for the prospect.

8. **How many locations?** – Is it just the one or does the merchant own/operate multiple locations?

9. **Do you know what you are getting charged currently on your interchange and any other fees (i.e. non-qualified transaction charges)?** – Usually the merchant will be unaware of the extent of their charges and how they are setup. Advise that in addition to offering a rate reduction on their Visa and MasterCard rates, we will be taking into account their non-qualified transaction charges and the other fees associated with their account such as monthly fees, statement fees, debit acceptance fees, and many other when doing the comparison. In a lot of cases, the non-qualified transaction and associated fees can represent a significant proportion of their monthly bill.

10. **Most importantly –** Get the merchant's commitment to doing business. Ask the merchant: "If I am able to show you a significant cost savings – putting money back into your pocket, would you be willing to make a change?"

Find out what you have to do to get their business and ask for the Sale!

<u>Closing the Sale</u>

Paperwork

Every merchant must fill out a merchant agreement accompanied by a voided business check, and any additional forms needed for added services.

- NO PERSONAL CHECKS (Except for Sole Proprietors) or STARTER CHECKS for the accounts we will be depositing into.

- WE DO NOT ACCEPT CHECKS FOR PAYMENT EVER. We will EFT / ACH for any monies ☐ due. The same bank account can be used for both.

Follow-ups

After you have completed your presentation and realize your prospect will not make a decision today, you should schedule a follow-up appointment right on the spot. Make sure to agree on a specific date/time with the merchant.

Remember: Don't waste your time on meaningless callbacks if possible. Find the real objection why the merchant won't sign today, close on it and write them up and schedule appointments.

UpNexa
Nex-Gen Merchant Solutions

MERCHANT INTERVIEW FORM

FAX: 631-354-3519

5439 Sunrise hwy Holbrook, NY 11741

Business Name: _____	Date: _____
Account Executive Name: _____	Manager Name: _____

All decision makers here? ☐ N ☐	A better time to come back? am ☐ pm ☐
Merchant Statement: Y ☐ N ☐	Cash Discount: Yes ☐ No ☐
Currently Running: Dial Up ☐ Ethernet ☐	Can change to ethernet ☐
How long in business?	Future Business Plans?
Contract? Y ☐ N ☐ Fee to cancel: $	Contract With?
Is their current eqpt: leased/owned ☐ rented ☐	If yes, Eqpt cost/mo? $ Months left:
Last time merchant had Security Update?	How often do you use Customer Service?
How long does funding take? Days	Do you understand current bill? Y ☐ N ☐
Do you have? Fixed Rates ☐ Interchange ☐	Have you ever been fined for PCI Compliance? Y ☐ N ☐

What would you change about your current processing company:

How can UpNexa earn your business today?   X _____ **Merchant Initials**

Current Equipment Type Terminal: _____ QTY: ☐

POS System: _____ QTY: ☐

Software: _____

Tech/CS#: _____

Special Requests

EBT	Y N ☐ ☐	Wireless Y ☐ N ☐	Auto Batch Y ☐ N ☐
AMEX	Y ☐ N ☐	Check Reader Y ☐ N ☐	Servers Y ☐ N ☐
Tips	Y ☐ N ☐	% Swiped ___ %	I-Pad* Y ☐ N ☐

Rate each on importance (5=highest 1=lowest)

*Stability _____

*Security _____

*Service _____

*Simplicity _____

*Savings _____

Notes

www.UpNexa.com

Phone: 631-354-3522   **Email: info@UpNexa.com**

Cash Discounting   – HOW IT WORKS

The program was created to meet the challenges merchants face when accepting credit cards. Oftentimes, merchants pay out a significant amount of their revenues due to fees associated with credit and debit card processing. Until recently, most merchants were required to bear the cost of these transactions and were not allowed to pass along costs to customers.

After a long, drawn out $6 billion class action lawsuit fought by merchants who believed they were being charged excessive fees by Visa and MasterCard, the case was settled and merchants have won. As part of this historic case, merchants are permitted to charge customers paying by credit and debit cards the full retail price. In addition, Federal law now gives merchants the right to set a minimum purchase of $10 for customers paying with a credit card. Once again, this was due to business owners standing up and fighting for what they believed in. Congress listened and agreed and it was passed as part of the Dodd-Frank Reform Act.

Due to changes in card network rules, merchants now have the option of charging a different price for cash versus card transactions, and UpNexa, has developed the technology that enables merchants to make that choice.

UpNexa's Cash discount program allows unlimited processing volume for a single flat monthly fee. The merchant is provided with signage that informs the consumer that "All posted and advertised prices are already at the Cash Discounted price". Consumers paying with cash obtain that posted discount.

For transactions where consumers chose to pay with cards, the difference between the cash price and the credit price is used to pay card fees. "THE NON-CASH PRICE. " Cash discount program or Flat Rate Program offered by UpNexa, is an exciting way of reducing credit card processing costs to businesses down to almost zero! This adds profit DIRECTLY to the bottom line of the business! Think about it… if the processing costs are $500.00 per month, how much in SALES would the business have to make to add $500.00 to the bottom line?

Businesses and government agencies have been charging a "surcharge" for many years, not wanting to pay the rising charges associated to credit card processing fees. With UpNexa's Flat Rate program, we turn that around and suggest that, instead of charging a surcharge, you offer your customers a "Cash Discount". It is completely legal and acceptable to offer a discount to customers for paying cash or charging them the "regular price" at the credit card terminal.

Here's how it works: The business owner simply posts a sign(s) supplied by the sales agent, at the registers and on the door explaining that the posted prices are the "Cash Discounted Prices" and that, should the customer elect to pay by credit or debit card, they will be charged the REGULAR price for the products or services in the business and the regular price will be calculated and added onto the receipt by the credit card terminal automatically at the time of check out. (See the posting sign on one of the following pages.

The Receipt

Example: If the customer's total bill is $100.00, the clerk inputs $100.00 on the credit card terminal. The terminal will automatically calculate the REGULAR PRICE by adding the percentage charged on top of the $100.00. (See sample receipt below.)

NOTE: In the sample receipt, if this were the only credit card charge for the day, the daily batch report will say $103.95, because this is the total amount charged from the customer's credit card, but the bank deposit will be

$100.00 because the $3.95 will be automatically debited from the deposit.

NOTE: In the sample receipt, if this were the only credit card charge for the day, the daily batch report will say $103.95, because this is the total amount charged from the customer's credit card, but the bank deposit will be

$100.00 because the $3.95 will be automatically debited from the deposit.

The Sign

Offering a discount to encourage customers to pay cash/check is fully legal in all 50 states. We highly recommend posting a sign on the window and at each cash register explaining the "Cash Discount Program". The sales representative will provide a sign for the door and one standing counter sign for each credit card terminal. Posting these signs will do three things for the business:

1.) Inform the customer of the program.

2.) Encourage them to pay cash.

3.) Keep the business in compliance all state laws and the regulations of the credit card brands. (Visa/MC/Discover/AMEX).

CUSTOMER PRICING NOTICE
A 3.99 % customer service charge is applied to all store sales

CASH DISCOUNT
As an incentive for customers, we now provide a discount to pay with cash or in-store gift card by giving a 3.99 % immediate discount on the service charge.

PAY BY CASH AND SAVE!

The Terminals

Dejavoo Z8 Tricomm

The Z8 countertop payment terminal provides an easy to use EMV payment experience for every business owner. With "On screen Help", easy access to frequently used options in the "Favorites" Menu, and a simple "Call Me" button to request a support representative callback, merchants love the ease of use and ISOs love the easy programming of Dejavoo.

Dejavoo Z9 WiFi/Wireless

The Dejavoo Z9 wireless credit card terminal is the most affordable solution on the market today for merchants looking for a portable and mobile secure payment device. This POS device comes available in Wi-Fi communication, GPRS, or a combination of both for ultimate flexibility. The Z9 is cordless and touchscreen with the option to sign on the screen. It has a built-in contactless reader to accommodate Apple Pay, Google Wallet, and others.

Verifone Vx520

Get more of what you want in a countertop payment device with VeriFone's VX 520. Delivering unprecedented performance, lighting-fast speeds and uncompromising security, this power-packed payment device works hard for your business. Engineered with features that move more transactions and open more revenue opportunities, VeriFone's VX 520 takes transactions to a more profitable level

Clover Station POS

Professional-grade tools free you to focus on what matters.

Clover™ Station arrives pre-loaded with everything you need to accept payments and run your business more efficiently. Its cloud-based software enables you to manage your inventory, track revenues, and generate reports– empowering you to see inside your operations and work smarter.

PRODUCTIVITY AT THE POINT OF SALE.

With every sale, Clover Station automatically tracks inventory and builds a transaction record. And customers can opt-in to loyalty programs so that you can start building lasting relationships and drive repeat business.

COMPREHENSIVE REPORTING FOR TRUE INSIGHT.

Clover Solution can run reports that distill your transaction data into powerful intelligence. Track inventory to identify your most profitable products, simplify bookkeeping with detailed transaction reports, and use insights to make better decisions.

CLOUD-BASED ACCESS FOR TOTAL CONTROL.

The Clover web dashboard lets you remotely manage your business from any computer, smartphone, or tablet. You'll enjoy full access to your business information at any time, even when you aren't in the store.

EFFORTLESS UPDATES.

Clover Station's software updates are automatically delivered to your device, so you'll always have the latest version and strongest security features.

STATE-OF-THE-ART SECURITY.

Clover Solution safeguards your customer's card data with the latest in security technology—including data tokenization and end-to-end encryption— delivering total transaction protection.

Poynt Smart Terminal

UpNexa
Nex-Gen Merchant Solutions

Your business deserves modern technology. The Poynt Smart Terminal is an all-in-one smart device you will actually want to have on your counter.

Reporting, Anywhere

Manage your business, and review analytics on your phone, terminal, or web.
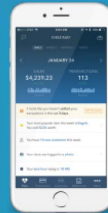
Features That Matter

Dual-facing screens, built-in printer and scanner, and app store make Poynt a complete payment solution.

Branding Ready

Upload your logo or other images to your terminal. Customize your register to reflect your company colors.

Settle With Your Phone

Settle anywhere with remote settlement via your Poynt HO app. Extra bonus: track sales real-time.

EMV built-in
No dongles or extensions needed

Connect with 3G, WiFi, or both
Pick the model that works best for your needs

Extended battery life
Go wireless for up to 8 hours

Built-in receipt printer
Provide your customers with print, email, or text receipts

Pay-at-table ready
Accept EMV compliant payments at the table, enabled by our eThor app

CashRewards Overview

CashRewards: Compliant Cash Discount

-Merchant raises advertised pricing (menu, in-store display, etc.) through out the store/ restaurant to offset cash discount

-Merchant is responsible for managing and offering the cash discount. The terminal will not, unless you are using a Point of Sale System

-No limit on a flat rate of processing (4% limit does not apply) Think Flat fee model

-Compatible with all terminals or POS Software

-CashRewards monthly buy-rate of $35.95

RewardPay Overview

Compliant Surcharging

-Specialized terminal technology recognizes signature debit from credit: This is where most other offerings are non-compliant!

-Settlement technology applies surcharge to credit card transactions only (Up to 4%)

-Signature debit is processed either at a flat rate or IC+ (No PIN Debit)

-RewardPay is ONLY compatible with Dejavoo Z8 and Z11 terminals

-State restrictions
    *All forms of surcharging are prohibited by state law in Colorado, Connecticut, Kansas, Massachusetts, and Oklahoma
    *Maine and New York require both the cash price and credit card price to be displayed

What Merchants receive from UpNexa:

Our welcome kit including customer service contact information and equipment instructions

A custom made SIGN (ready to be mounted) giving customers the required notice

A credit card terminal programmed for either dial-up or IP (cash discount certified) Note: Key entered transactions are also permitted on this terminal for discount cash transactions. Pre-installed "cash discount" programming certified by Visa, MasterCard, Discover and American Express. EMV ready, fully PCI compliant and certified

24/7 LIVE Expert Customer Service

Minimum Merchant Requirements for the Cash Discount Program:

The average ticket should be over $10.00 per transaction.

The discount rate passed back to your customers will appear on their receipt as a convenience fee.

Existing merchants must provide their current credit card processing statement to qualify.

New merchants must provide proof of business and a bank statement from the business or principal