

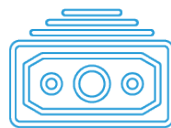


# NO COST CREDIT CARD SOLUTIONS

IntelliPay™

## The Problem

# Merchants are frustrated with paying high Credit Card fees



According to Bloomberg merchants spend **\$100 billion** annually on interchange fees.

Bloomberg, March 20, 2020



“The cost of credit card processing has been on the rise in recent years as premium cards, which have heftier fees, grow in popularity among consumers.”

Forbes, February, 14 2020



**92%** of credit card transactions are on premium or reward cards resulting in ever higher merchant fees.

Wall Street Journal, January 25, 2018

IntelliPay offers four solutions to significantly reduce or completely eliminate High Credit Card Fees.

---

All solutions are 100% compliant and currently in place for thousands of merchants.

A photograph showing a person's hands holding a blue credit card. The person is sitting at a desk with a laptop and a cup of coffee. The background is blurred.

## SOLUTION 1 - SERVICE FEE

**Government and educational** entities need a no-cost solution to satisfy strained budgets.

### Service Fee

#### Overview

Our Service fee program eliminates the credit and debit card fees government and educational institutions pay by adding a fixed or variable fee to the amount due

#### Results

The government or education institution benefits from this no-cost solution as the cardholder pays all processing costs.

#### Focus - verticals

- Government
- Educational Institutions
- Card not present
- In-person

**Merchants** want and need a way to eliminate all processing costs on credit and debit cards.

### Site Fee

#### Overview

Our Site fee solution adds a 3%-4% fee to the amount due and bills the customer for our technology/website, customer support, hosting, and processing fees.

IntelliPay uses this fee to pay the cost of our service and all merchant processing fees.

#### Results

The Site Fee Program eliminates all processing fees. IntelliPay performs a third-party fee management program that bridges the gap between entities that don't want to pay credit and debit card fees and their customers that want to pay with credit/debit cards.

#### Focus - verticals

- Card not present
- Bill payments
- Non-government



## SOLUTION 3 - DEBIT ONLY

**A debit only** based alternative that eliminates the higher processing costs merchants pay on premium credit cards.

### Debit Only

#### Overview

Our Debit Card Only solution identifies the credit and debit card numbers and prohibit credit cards while allowing debit cards.

Credit Cards are tied to Reward Programs causing higher processing fees. With the Debit Card Only Program, you remove credit card processing and only accept debit cards.

#### Results

This option is a niche option for certain verticals and merchants; however, it's highly effective. Your entity can significantly reduce high credit card fees by adding ACH processing and still accept debit cards and ACH payments.

Our Site fee program is an additional option to eliminate all fees.

#### Focus - verticals

- All merchants
- Card not present
- In-person



**Merchants** eliminate their credit card processing costs by adding a surcharge fee to all invoices paid by credit card.

## FairPay

### Overview

FairPay eliminates credit card fees by adding a 2%-4% surcharge fee to the amount due. Debit Cards are not surcharged and are billed to the merchant.

### Results

This program significantly reduces merchant processing fees because customers pay for credit card fees when using their rewards card, while the merchant pays for the debit card fees at lower rates. The hybrid of who pays is "Fair."

### Focus - verticals

- All merchants
- Card not present
- In-person

## SOLUTION

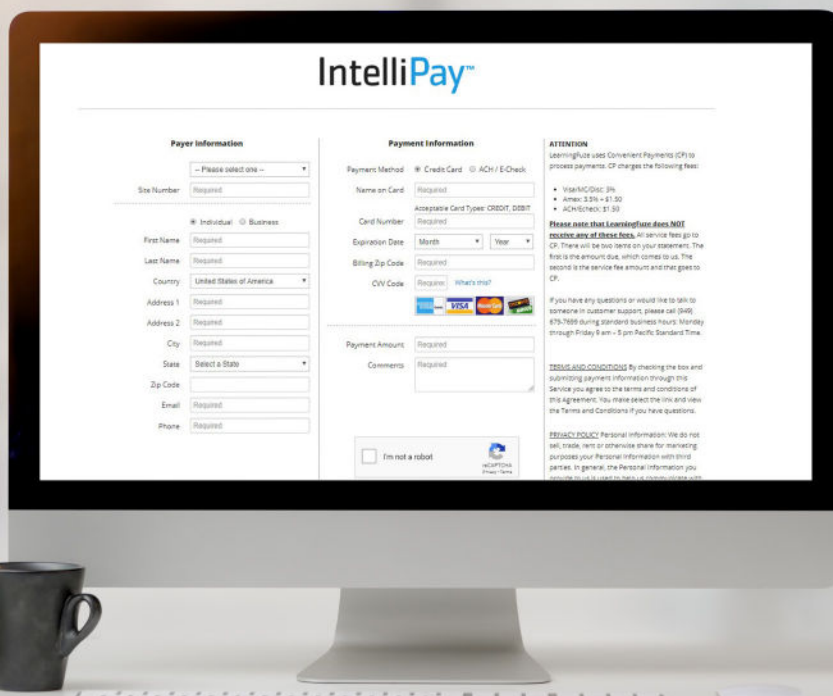
Depending on the solution selected, IntelliPay's technology will identify the card type and add the fee accordingly.

Whether a merchant selects FairPay, Site Fee or Debit Only solutions, you can combine them with ACH processing to provide an alternative payment method that doesn't charge a fee to the customer.

## HOW IT WORKS

- 1 IntelliPay technology identifies card type (credit or debit) and applies the fee based on admin-defined rules.
- 2 Fees are calculated and added to the invoice total. Amount due, Fee Amount and Total Paid Amounts are displayed.
- 3 The customer is required to accept the terms and conditions. If they do not wish to pay the fees, an ACH alternative can be provided.
- 4 Payment is processed. Funds are deposited to the appropriate bank account(s) according to admin rules.

Since 2011, our turnkey payment suite has made it easy to compliantly process millions of fee-based transactions for governments and organizations of all sizes.

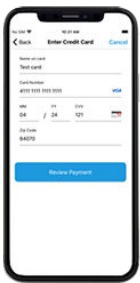


The image shows a computer monitor displaying the IntelliPay payment form. The form is divided into several sections: Payer Information, Payment Information, and a Terms and Conditions section. The Payer Information section includes fields for Site Number, First Name, Last Name, Country, Address 1, Address 2, City, State, Zip Code, Email, and Phone. The Payment Information section includes fields for Payment Method (Credit Card or ACH/E Check), Name on Card, Card Number, Expiration Date, Billing Zip Code, CVV Code, Payment Amount, and Comments. The Terms and Conditions section includes a checkbox for 'I'm not a robot' and a link to the Terms and Conditions. The IntelliPay logo is prominently displayed at the top of the form.





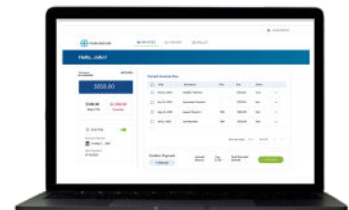
# OMNICHANNEL SOLUTIONS



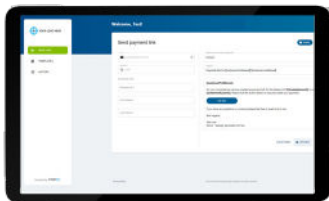
**Mobile/Field**  
iOS & Android  
compatible for  
mobile acceptance



**Virtual Terminals**  
The One Terminal is  
a hosted staff facing  
payment page with  
retail and EMV  
configurations



**Customer Portal**  
The customer portal  
is an online payment  
portal with multi-pay-  
ment capabilities and  
a digital wallet



**Text2Pay/Email**  
Send secure "pay  
now" links via our  
Onelink Portal



**Terminals**  
In-person, EMV  
compliant and  
mobile terminals



**ACH, eChecks and eCash**  
All major credit and debit  
cards plus ACH, echeck,  
and eCash

# MERCHANTS LOVE INTELLIPAY



We deliver 100% zero-cost payment processing solutions.



Our payment solutions are customizable and brandable.



We're cloud-based, scalable, and had no downtime in 2020.



We are large enough to serve merchant needs yet deliver personalized service.



Our PCI Level 1 compliant network isolates transactions and simplifies PCI compliance.



We solve business, operational, and financial challenges.

# WHAT ENTERPRISE CUSTOMERS CAN EXPECT

Dedicated account management team

Multi-location reporting

Infinite scalability

**Custom payment solutions & fee options**

99.99% reliability

Industry leading security

Level 2/3 processing

# WHY INTELLIPAY



## Who's using IntelliPay

Anyone who does billing, invoicing, and is trying to collect accounts receivables, whether B2B or B2C, we have a solution.

## What sets us apart

Service, surcharge, site, debit only, convenience, utility & traditional fee options

Turnkey key & custom payment solutions

Proprietary technology and gateway

Partnered with the leading processors

U.S. based engineering & support staff





[www.intellipay.com](http://www.intellipay.com)  
855-872-6632  
[sales@intellipay.com](mailto:sales@intellipay.com)