



EXPERIENCE THE **FUTURE** OF  
**PAYMENT**  
**TECHNOLOGY**

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Valor PayTech is a fast-growing fintech provider of end-to-end, processor-agnostic omnichannel payments solutions. The company equips both merchants and reseller partners with comprehensive, cutting-edge tools and flexibility to succeed in today's rapidly changing business environment.

Experience the future  
of payments.

For more information, visit  
[valorpaytech.com](http://valorpaytech.com)

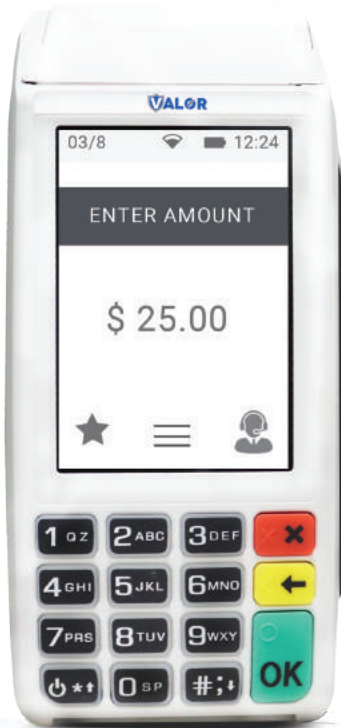


# A Wide Range of Smart POS Solutions

VL300



VL110



VL500

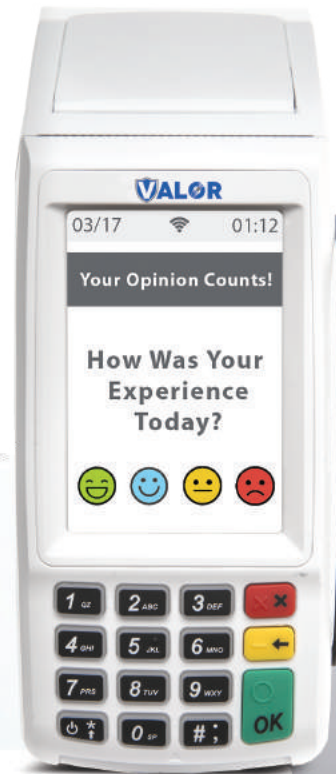


VP100

RCKT

VP500

VL100



# Cutting-edge Countertop Solutions

Redefining The Merchant & Customer Payment Experience



\*Stand sold separately



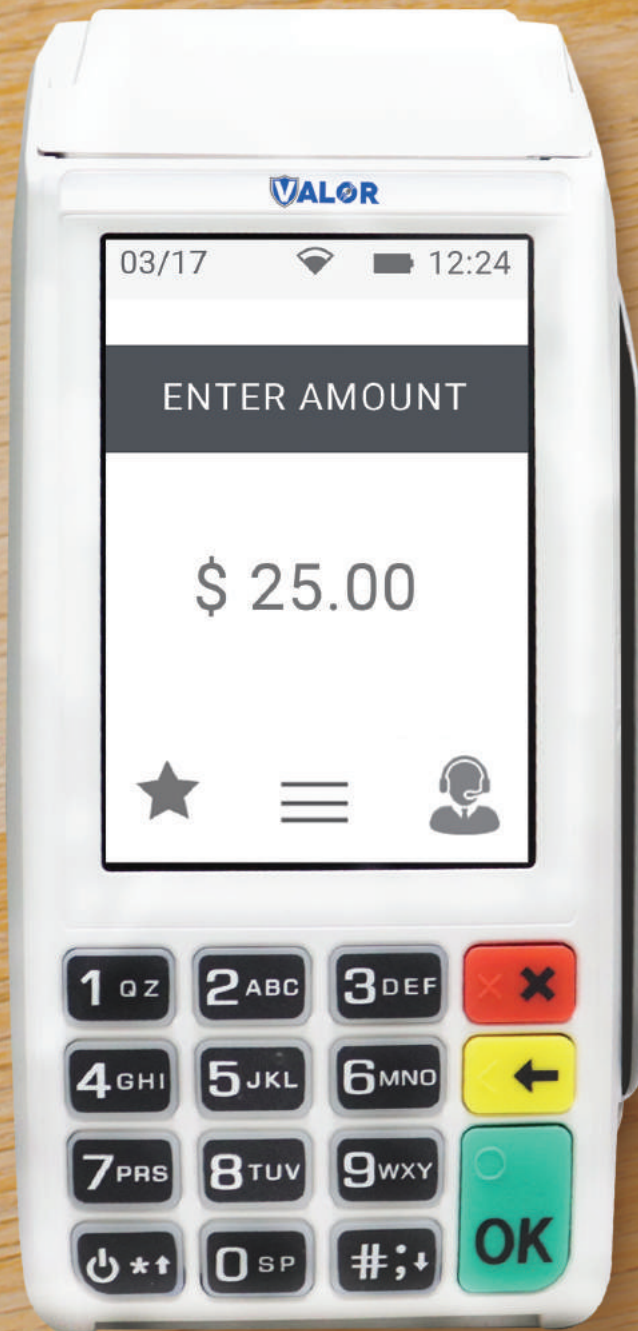
- Ethernet & Wi-Fi Connectivity
- Customizable Surcharge & Cash Discounting Program
- Auto-Connection Fallback Procedure
- Large Scale 3.5" Touch Screen Display
- Text & Store Digital Receipts
- Mobile Number Capturing
- Dual MID Feature
- Contactless Payment
- Supports On Screen Signature (Terminal & Pin Pad)
- Remote Diagnostics
- Built-In Customer Feedback Rating System
- Instant Deployment
- Bill Splitting
- SMS Text / Email Marketing with Engage My Customer™
- Supports Remote Key Injection

Specifications			
<b>Processor*</b>		32-bit Secure Microprocessor running powerful Linux based OS	
<b>Memory*</b>	Flash / RAM	128 MB / 64MB (Up to 256MB / 128MB)	
	Micro-SD Socket	Yes	
<b>Display*</b>		3.5" Color TFT LCD   320 x 480 Pixels	
<b>Card Reader</b>	Magnetic Stripe	ISO 7810, 7811, 7813 Triple Track, Bi-Directional	
	Contact Card	User Card	ISO 7816 ID-1 1.8V / 3V / 5V T=0, T=1
		SAM Card	2 (Up to 4)
	Contactless (Optional)	ISO 14443 Type A, B   ISO 18092 NFC Mifare & Sony FeliCa Working Frequency 13.56 MHz	
<b>Communications Interface Options</b>	Wired	Ethernet   RS232 * 2   USB * 2	
<b>Indicators</b>	Audio Buzzer	Yes	
<b>Keypad*</b>		Standard Keys (15)	
<b>Printer*</b>		57 mm x 50 mm, 100mm /sec	
<b>Software*</b>		SDK   KMS   TMS   GDB   CTOS Library   ISO 8583 Library   Crypto Library	
<b>Power Supply*</b>	Power Adapter	DC 9V / 4A	
	Battery	Li-Polymer 7.4-8.2V   1150mAh   5000mA (Max discharge current)	
<b>Dimensions (mm)</b>		190(L) x 78(W) x 78(H)	
<b>Weight</b>		350 g	
<b>Environment*</b>	Operating Temperature	0°C to 50°C	
	Storage Temperature	-20°C to 70°C	
	Operating Humidity	5% to 90% Non-Condensing	
	Storage Humidity	5% to 90% Non-Condensing	
<b>Certification</b>		PCI PTS 4.x   EMV L1/L2   payWave   PayPass   ExpressPay   D-PAS Interac Flash   J-Speedy   FeliCa   UnionPay UICS   TQM   PBOC L1/L2	
<b>Optional Additional Features</b>		Speaker Detachable Battery	

\*Also featured on the VL300 PIN Pad.

# New Age Wireless Terminal

Portable, Powerful, Reliable





Wireless POS

## VL110



**GPRS / 4G & Wi-Fi Connectivity**



**Cash Discounting & Surcharge On Tip**



**PCI-PTS 5.x Certified**



**Large Scale Touch Screen Display**



**Digital Receipts**



**Email option on Screen**



**Dual MID Feature**



**Contactless Payment**



**High Security Processor**



**Handheld POS**



**Digital Signature Capture & Pay At The Table**



**Full Transaction Display**



**Auto-Connection Fallback Procedure**

## Specifications

<b>Processor</b>		32-bit Secure Microprocessor running powerful Linux based OS	
<b>Memory</b>	Flash / RAM	256MB / 128MB	
	Micro-SD Socket	Yes	
<b>Display</b>		3.5" Color TFT LCD with Capacitive Touch Panel   320 x 480 Pixels	
<b>Card Reader</b>	Magnetic Stripe	ISO 7810, 7811, 7813 Triple Track, Bi-Directional	
	Contact Card	User Card	ISO 7816ID-11.8V / 3V / 5VT=0, T=1
		SAM Card	2 (Up to 4)
	Contactless (Optional)	ISO 14443 Type A, B   ISO 18092 NFC   Mifare and Sony FeliCa Working Frequency 13.56MHz	
Dual SIM		Yes	
<b>Communications Interface Options</b>	Handset	4G LTE / 3G   Wi-Fi   Bluetooth	
	Base	USB	
<b>Indicators</b>	LED - 4	No	
	Audio Buzzer	Yes	
<b>Keypad</b>	Standard Keys	15	
	Function Keys	No	
<b>Printer</b>		57mm x 40mm, 100mm / sec	
<b>Software</b>		SDK   KMS   TMS   GDB   CTOS Library   ISO 8583 Library   Crypto Library	
<b>Crypto</b>		TRNG   DES   T'DES   AES   RSA   MK / SK   DUKPT   T'DES DUKPT	
<b>Power Supply</b>	Power Adapter	9V / 4A   5V / 1A	
	Battery	Li-Polymer 3.7V - 4.2V 2100mAh	
<b>Dimensions (mm)</b>		160(L) x 78(W) x 67(H)	
<b>Weight</b>		496 g	
<b>Environment</b>	Operating Temperature	0°C to 50°C	
	Storage Temperature	-20°C to 70°C	
	Operating Humidity	5% to 90% Non-Condensing	
	Storage Humidity	5% to 90% Non-Condensing	
<b>Certification</b>		PCI PTS 4.X   EMV L1 / L2   payWave   PayPass   ExpressPay   D-PAS   InteracFlash   J-Speedy   FeliCa   UnionPay UICS   TQM	
<b>Optional Additional Features</b>		2D Barcode   Privacy Shield   Charging Cradle	



# Next Generation Wireless Android POS

Full POS Capability With Wireless Portability



## Android POS VL500



**4G & Wi-Fi Connectivity**



**Cash Discounting & Surcharging on Tip**



**High Security Processor**



**5.5 Inch Touch Screen Display**



**Digital Receipts**



**PCI-PTS 5.x Certified PIN Pad**



**Dual MID Feature**



**Contactless Payment**  
Apple Pay Google Pay



**EMV Contact / Contactless**



**Supports Valor App Market**



**Built-In Customer Feedback Rating System**



**Auto-Connection Fallback Procedure**



**Bill Splitting**



**Customizable Menu & Inventory**

Specifications			
<b>Processor</b>		High Speed Quad-Core Processor plus Secure MCU	
<b>Memory</b>	Flash / RAM	8GB / 1 GB (Up to 16GB / 2 GB) Micro-SD Socket	
<b>Display</b>		5.5" Color TFTLCD with Capacitive Touch Panel   1280 x 720 Pixels	
<b>Card Reader</b>	Magnetic Stripe		
	ISO 7810, 7811, 7813 Triple Track, Bi-Directional		
	Contact Card	User Card	ISO 7816ID-11.8V / 3V / 5VT=0, T=1
		SAM Card	2 (Up to 4)
SAM Card		1 (Up to 2)	
Contactless (Optional)		4G LTE / 3G   Wi-Fi   Bluetooth	
<b>Communications Interface Options</b>	Wireless	ISO 14443 Type A, B   ISO 18092NFC   Mifare (Working Frequency 1356 MHz)	
<b>Indicators</b>	Audio	Speaker and 4 Pole Audio Jack + Microphone	
<b>Keypad</b>		Virtual Keypad (Support PIN on Touch)	
<b>Printer</b>		57mm x 40mm, 100mm / sec	
<b>Software</b>		SDK   KMS   TMS   GDB   CTOS Library   ISO 8583 Library   Crypto Library	
<b>Power Supply</b>	DC	5V / 2A	
	Battery	20 Watts Li-Ion Rechargeable Battery	
<b>Dimensions (mm)</b>		195(L) x 85(W) x 78(H)	
<b>Weight</b>		496 g	
<b>Environment</b>	Operating Temperature	0°C to 50°C	
	Storage Temperature	-20°C to 70°C	
	Operating Humidity	5% to 90% Non-Condensing	
	Storage Humidity	5% to 90% Non-Condensing	
<b>Certification</b>		PCI PTS 5.X   EMV L1 / L2   payWave   PayPass   ExpressPay   D-PAS   InteracFlash   J-Speedy   UnionPay UICS   TQM   PBOCL1/L2	
<b>Optional Additional Features</b>		Front / Rear Camera   Stylus   Base Fingerprint Reader Barcode Reader   Microphone	



# Cutting-edge Countertop Solutions

Redefining The Merchant &  
Customer Payment Experience





**Multi-peripheral ports  
Wi-Fi Connectivity**



**Customizable Surcharge &  
Cash Discounting Program**



**Auto-Connection  
Fallback Procedure**



**Large Scale 3.5"  
Touch Screen Display**



**Text & Store  
Digital Receipts**



**Mobile Number  
Capturing**



**Dual MID  
Feature**



**Contactless  
Payment**



**Supports On  
Screen Signature**



**Remote  
Diagnostics**



**Built-In Customer  
Feedback Rating System**



**Instant  
Deployment**



**Bill Splitting**



**SMS Text / Email Marketing  
with Engage My Customer™**



**Supports Remote  
Key Injection**

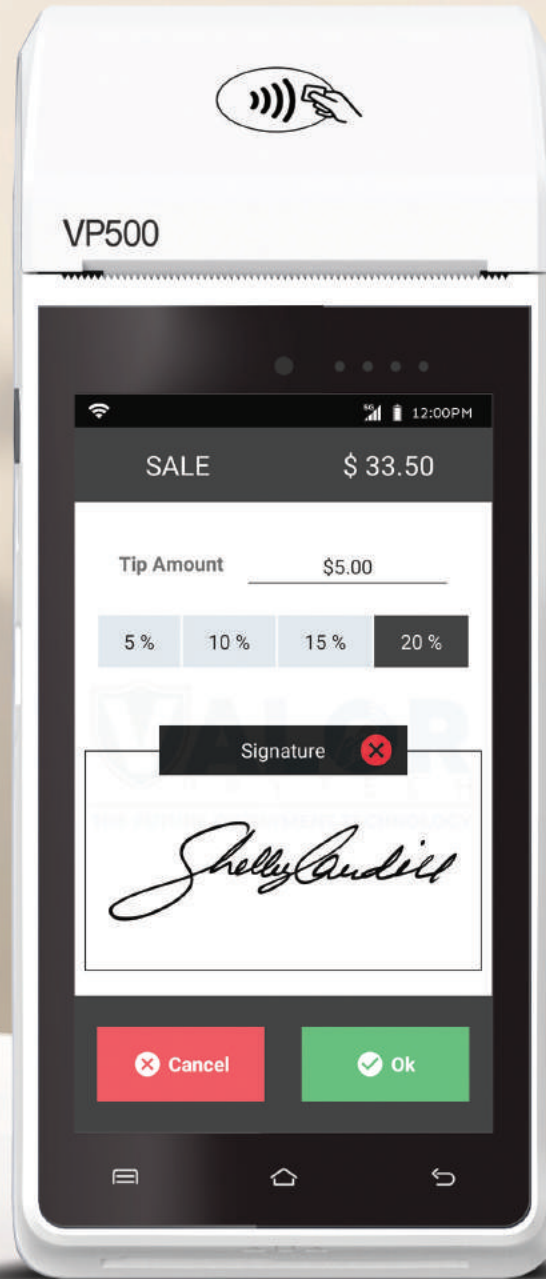
## Specifications

<b>Processor*</b>	32-bit ARM Cortex-A7 secure processor, 1.2GHz
<b>Memory</b>	256MB RAM, 256MB FLASH
	512MB RAM, 512MB FLASH <span style="float: right;">Optional</span>
	MicroSD card <span style="float: right;">Optional (up to 32GB)</span>
<b>Display</b>	3.5-inch TFT full color LCD display, resolution of 320 x 480
	Capacitive touchscreen, support electronic signature
<b>Wired Communication</b>	Ethernet 10/100 Base T
<b>Wireless Communication</b>	WIFI (802.11 b/g/n) or WIFI (802.11 b/g/n/ac) <span style="float: right;">Optional</span>
<b>Magnetic Card Reader</b>	Triple track, bi-directional, conforming to ISO 7810/7811/7813
<b>Smart Card Reader</b>	Conforming to ISO 7816, 1.8V/3V/5V, synchronous & Asynchronous, T=0 & T=1
<b>Contactless Card Reader</b>	Conforming to ISO 14443 Type A/B, Mifare, Felica
<b>Keypad</b>	10 x alphanumeric keys, 5 x function keys, with backlight
<b>Printer</b>	High-speed thermal printer, 32lbs Paper roll diameter: 40mm Paper width: 58mm
<b>Power Supply</b>	Input: 100-240V AC, 50Hz/60Hz, 0.7A
	Output: 9.0V DC, 2.5A
	Backup Li-ion battery <span style="float: right;">Optional</span>
<b>Dimensions</b>	171mm(L) x 80mm(W) x 67mm (H)
<b>Weight</b>	315g
<b>Environment</b>	Operating temperature: 0°C~40°C (32°F ~104°F)
	Storage temperature: -20°C~60°C (-4°F ~140°F)
	Relative humidity: 5%~93% (Non-condensing)
<b>Certifications</b>	PCI PTS 6.x, EMV L1/L2, EMV Contactless L1, PayPass, PayWave, American ExpressPay
	Discover D-PAS, UnionPay QuickPass, TQM, CE, RoHS



# VP500 Portable Android POS

Enabling the Future of Payments



## Features & Benefits



Android Operating System



4G LTE/3G/GPRS | WLAN |  
Bluetooth Wireless Connectivity



Pay-at-Table



5.5" Touch Screen Display



Multi-MID



Screen Signature Capture



Paper & Digital Text or  
Email Receipts



Cash Discounting, Dual Pricing,  
Surcharging



EMV Contact & Contactless



Bill Splitting



Menu & Inventory Management



Tip Adjust



Business App Marketplace



Automatic Software Updates



Auto-Connection Failback  
Procedure

## SPECIFICATIONS

<b>Application Processor</b>		Cortex Quad-core A53, 1.4GHz
<b>Security Processor</b>		ARMv7-M security core, 192MHz
<b>Operating System</b>		Android 10
<b>Memory</b>	Flash/RAM	8GB/1GB (Up to 16GB/2GB)
	Micro-SD Socket	(Up to 32GB)
<b>Display</b>		5-inch TFT full color LCD display, resolution of 1280 x 720, capacitive multi-touch screen, support electronic signature
<b>Magnetic Card Reader</b>		Triple track, bi-directional, conforming to ISO 7810/7811/7813
<b>Smart Card Reader</b>		EMV L1/L2, conforming to ISO 7816, 1.8V/3V/ 5V, synchronous & asynchronous, T=0 & T=1
<b>Contactless Card Reader</b>		EMV Contactless L1, conforming to ISO 14443 Type A/B, Mifare , Felica
<b>Positioning</b>		GPS, GLONASS, BEIDOU
<b>Wireless Communication</b>		4G / 3G / 2G   WIFI (802.11 b/g/n)   Bluetooth 2.1/4.2
<b>Fingerprint Reader</b>		Fast recognized semiconductor fingerprint reader
<b>Audio</b>		1 x Speaker, 1 x Microphone, support audio recording and media play
<b>Keypad</b>		Secure virtual keypad for PIN entry, 1 x power button, 1 x function key
<b>Printer</b>		High-speed thermal printer, 80mm/s Paper roll diameter: 40mm Paper width: 58mm
<b>Camera</b>		0.3 MP front camera, support 1D/2D code payment 2 MP autofocus rear camera with flashlight, support 1D/2D code payment 5 MP autofocus rear camera with flashlight, support 1D/2D code payment
<b>Peripheral Ports</b>		1 x Micro USB (OTG), 1 x DC Jack
<b>Card Slots</b>		2 x SIM, 1 x SAM, 1 x SD   1 x SIM, 2 x SAM, 1 x SD
<b>Battery</b>		Li-ion battery, 7.2V/2600mAh/18.7Wh (Equal to 3.6V/5200mAh)
<b>Power Supply</b>		Input: 100-240V AC 50/60Hz, 0.3A Output: 5.0V DC, 2.0A
<b>Dimensions (L x W x H)</b>		190mm (L) x 81mm (W) x 54.9mm (H)
<b>WL-HUB</b>		RS232 (RJ11), 2 x USB-A, Ethernet (RJ45)
<b>Weight</b>		440g including battery
<b>Environment</b>	Operating Temperature	0°C~40°C(32°F~104°F)
	Storage Temperature	-20°C~60°C(-4°F~104°F)
	Relative Humidity	5%~93% (Non-condensing)
<b>Docking Station</b>		Charging base Multi-function base: Charging, Ethernet , Bluetooth, WIFI Access Point, 1 x USB-A, 1 x RS232
<b>Certification</b>		PCI PTS 6.x, EMV L1/L2, EMV Contactless L1, PayPass, payWave, American ExpressPay, Discover D-PAS, UnionPay QuickPass, JCB, TQM, CE, RoHS





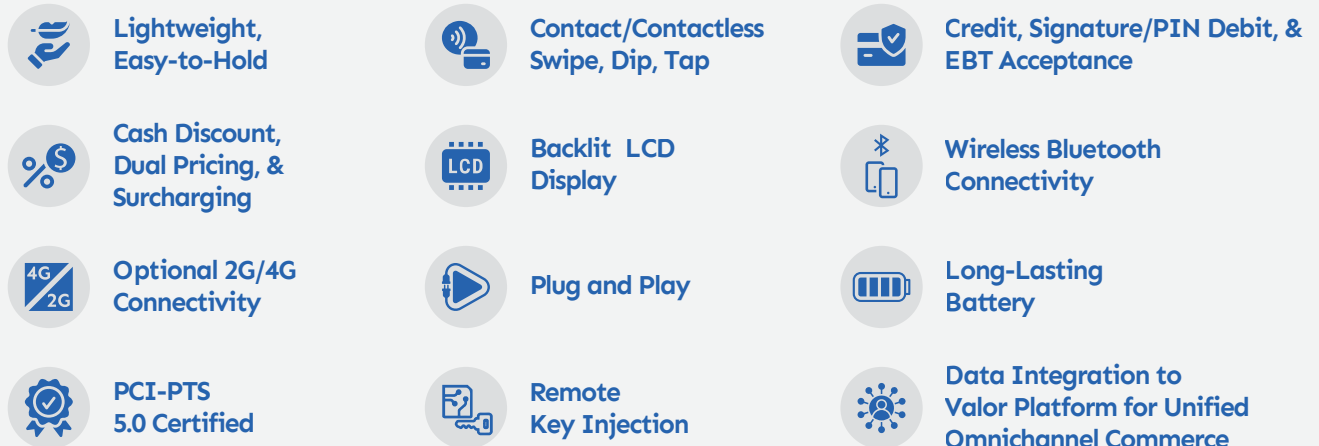
# Valor's RCKT a Pocket-Sized POS

Instantly Pairs with Valor's Mobile Application





## Features & Benefits



Specifications	
OS	RTOS (proprietary)
CPU	32-bit high performance secure processor
Memory	512KB SRAM, 512KB+4MB FLASH
	512KB SRAM, 512KB+8MB FLASH <span style="float: right;">Optional</span>
Display	1.7-inch monochrome LCD display, resolution of 128 x 64, with backlight
Wireless Communication	Bluetooth 4.2
	2G <span style="float: right;">Optional</span>
	4G (NB-IOT) <span style="float: right;">Optional</span>
Magnetic Card Reader	Triple track, bi-directional, conforming to ISO 7810/7811/7813 <span style="float: right;">Optional</span>
Smart Card Reader	EMV L1/L2, conforming to ISO 7816, 1.8V/3V/ 5V
	Synchronous & Asynchronous, T=0 & T=1
Contactless Card Reader	EMV Contactless L1, conforming to ISO 14443 Type A/B, Mifare , Felica
Audio	Built-in buzzer
Keypad	10 x alphanumeric keys, 5 x function keys, 1 x Power button
Peripheral Ports	1 x TYPE-C for charging and communication
Card Slots	2 x SIM <span style="float: right;">4G/2G Version</span>
Battery	Li-ion battery, 3.7V/470mAh/1.74Wh
	Li-ion battery, 3.7V/1100 mAh/4.07Wh <span style="float: right;">4G/2G Version</span>
Power Supply	5V DC, 0.5A
	5V DC, 1.0 A <span style="float: right;">4G/2G Version</span>
Dimensions	102.7mm(L) x 55.8mm(W) x 16.5mm(H)
	102.7mm(L) x 55.8mm(W) x 17.9mm(H) <span style="float: right;">4G/2G Version</span>
Weight	100g including battery
	108g including battery <span style="float: right;">4G/2G Version</span>
Environment	Operating temperature: 0°C~40°C(32 °F ~104 °F )
	Storage temperature: -20°C~70°C (-4 °F ~158 °F )
	Relative humidity: 10%~90% (Non-condensing)
Certifications*	PCI PTS 5.x, EMV L1/L2, EMV Contactless L1, PayPass, payWave
	American ExpressPay, Discover D-PAS,TQM, CE, RoHS





# The Cloud Based Portal that does it all

A True Omni-Channel Solution





## Portal

- Engage My Customer™
- Instant Boarding
- Real time Transactions
- Batch Settlements
- Download & Email Receipts
- Reports
- Customize Device Parameters
- Valor Shield Risk Management Tool



## Virtual Terminal



- Dynamic Transaction Descriptor
- Tokenized Payments
- E-invoice Text to Pay & Email to Pay
- Pay Now Link Hosted Payment Page
- Auto Apply for L2 & L3 Benefits
- E-Commerce Integrations
- Recurring Payments

# The Power of Customer Engagement

Increase Merchant Revenue | Decrease Attrition



Engage My Customer™

Analyze your customers spending habits and send targeted marketing campaigns, all within the Valor Portal.



### Customer Retention

#### Protect Your Reputation

Using Valor's Survey Tool with **Engage My Customer™** empowers merchants to instantly respond to negative feedback, stopping bad reviews before they occur.

#### Win Back Lost Customers

Send targeted marketing campaigns to customers who have stopped visiting your business for a specified amount of time and win them back.



### Digital Receipt Marketing

By encouraging customers to "go green" and opt for an SMS receipt, Merchants not only help protect our environment they

- Collect customer's contact information to use for future marketing purposes
- Can add powerful marketing messages and clickable links to the digital receipt



### Target VIP & Large Spenders

#### Retain VIP Customers

Customers that frequently visit your business should never be lost. Stay in communication with your VIP Customers and they will never leave.

#### Market to High Spenders

In most businesses, 20% of your customers account for 80% of your revenue. Losing one is not an option. Stay in communication and keep them spending.

"Thank you for being a valued VIP customer."



### When do my customers spend?

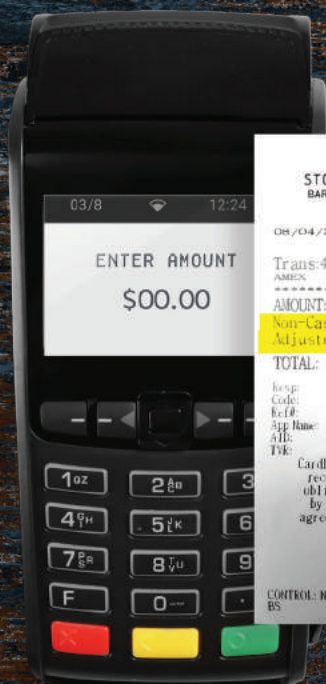
Understanding when your customers spend money is a valuable statistic. Prepare your business for the busy times and send marketing messages to increase traffic during slow times.





# Discover the Power of Dual Pricing!

Clearly display card vs cash price at time of sale



STONE AGE STORE  
BARRINGTON AL 60010  
994-279-1520

08/04/2022 08:34

Sale

Trans:4 Batch:101  
AMEX \*\*\*\*\*3300 TAP  
AMOUNT: \$10.00

Non-Cash Adjustment \$0.30

TOTAL: \$10.30

Approval: AX5380  
Code: AX5380  
Exp: 22101009180  
App Name: AMERICAN EXPRESS  
ATD: A000000025010601  
TID: 0000008000

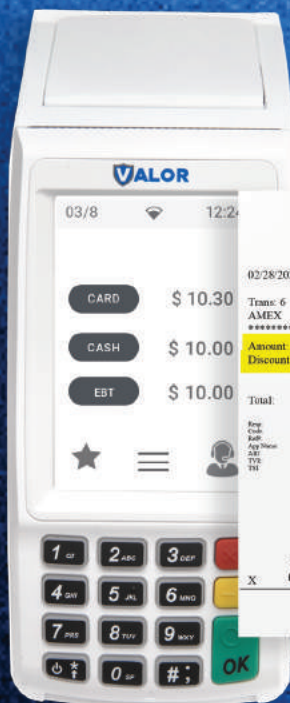
Cardholder acknowledges receipt of goods and obligations set forth by the cardholder's agreement with issuer.

**MERCHANT COPY**  
Thank You

CONTROL: NO DISPOSIBLE  
BS



## Out with the old



The Future is Now  
123 Main St  
Queens Village, NY 11427  
800-999-8888

02/28/2022 Sale 15:45

Trans: 6 Batch: 4  
AMEX CHIP  
\*\*\*\*\*1370 00:00

Amount \$10.30  
Discount \$10.00

Total: \$10.30

Approval: 000000  
Code: 000000  
Exp: 0000000000000000  
App Name: AMERICAN EXPRESS  
ATD: A000000025010601  
TID: 0000008000

Cardholder acknowledges receipt of goods and obligations set forth by the cardholder's agreement with issuer.

*John Smith*

**Merchant Copy**  
Thank You



## In with the new

# Start saving today with Dual Pricing



Dual Pricing on payment terminals is a transparent way to offer different transaction amounts to consumers paying with cash versus cards.

## Make the switch today



Next day funding until 11:00PM EST



POS systems for all business types



Wi-Fi wireless terminals with Pay-at-the-Table



EBT and EMV enabled equipment



All Major contactless payments supported



# DUAL Pricing



Price transparency at the time of sale



Full control over implementation



No more non-cash adjustments



# Streamline Your E-Commerce Operations

Boost Sales and Efficiency with Seamless Integration

**Woo**  
COMMERCE

opencart .>

**VALOR**  
PAYTECH

PASSAGE JS

Magento®





### WooCommerce Integration

Our WooCommerce integration enables you to connect your store to one of the most popular e-commerce platforms in the world.

- Manage your inventory more efficiently
- Offer a wider range of payment and shipping options
- Track your sales and customer data in real-time
- Automate your marketing and promotional efforts



### OpenCart Integration

Our OpenCart integration allows you to connect your store to a powerful and user-friendly e-commerce platform.

- Easily manage your products, categories, and customers
- Offer flexible payment and shipping options
- Customize your store design and layout
- Analyze your sales and customer data with built-in reporting tools



### Magento Integration

Our Magento integration allows you to connect your store to a feature-rich and scalable e-commerce platform.

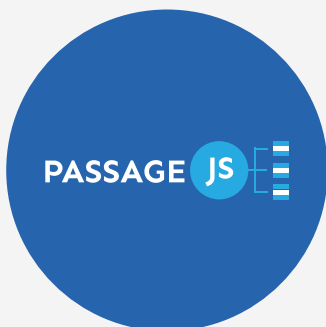
- Manage your products, customers, and orders with ease
- Customize your store design and layout to fit your brand
- Offer a wide range of payment and shipping options
- Optimize your store for search engines and social media



### Passage.JS Integration

Our Passage.JS integration enables you to connect your store to a fast, secure, and reliable e-commerce platform.

- Simplify your checkout process with a customizable checkout page
- Offer a range of payment and shipping options
- Monitor your sales and customer data with real-time analytics
- Protect your store from fraud with advanced security features





# Securely Store and Manage Your Payment Information





## The Vault

The Vault will make transactions more accessible and secure for our merchants by providing a safe and compliant way to store and access their customers' card information.



### Advanced Security

Robust encryption and advanced security measures keep your payment data safe.



### Convenient Payment Storage

Easily store and access your card information for seamless transactions.



### Multi-Platform Compatibility

Access your payment information securely from any device.



### Streamlined Management

Effortlessly add, remove, and update payment methods within The Vault.

## Why Choose The Vault?



### Unparalleled Security

Protect your sensitive payment information with state-of-the-art security features, providing peace of mind with every transaction.



### Simplified Payment Process

Enjoy the convenience of storing your payment details in one secure location, reducing the need for repetitive data entry.



### Enhanced Efficiency

Save time and effort with quick access to your stored payment methods, making online purchases faster and more streamlined.



### Flexibility and Accessibility

Access your stored payment information across multiple platforms, allowing for convenient payments wherever you go.





# Where innovation & simplification meet

One-click software integration

VALOR  
CONNECT



### Cloud Detect

Once Valor Connect has been enabled for a device in the Valor Portal, our Cloud Detection Technology will easily locate and display the enabled devices to select for integration.



### Menu & Inventory Sync

By syncing the ISV's inventory with Valor's Omni Channel Cloud Platform, all of the devices connected to the cloud including e-commerce Sites, POS Devices, and Virtual Terminals will update the inventory in real-time as transactions take place.

## Instant cloud integration is just a **click** away



### Instant Integration

ISOs and Merchants can select any supported POS Solution and instantly integrate it with any Valor device.



### Remote Setup

Combining our Cloud Detection software with our Instant integration capability allows for the full setup to be completed remotely, eliminating the cost of deploying expensive labor for onsite integration.

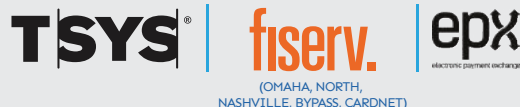


### VT to Card Present

In addition to ISV integrations, Valor Connect will allow a Virtual Terminal transaction (CNP) to be rerouted to a Valor Terminal for a Card Present Transaction.



### Supported Platforms





# Your Trusted Payments Partner **ISOs and ISVs**

Partnership Opportunities



## Partnership Advantages

With Valor PayTech, your payments infrastructure can and should be a strategic advantage that gives you a leg up on the competition.



**Customized Solutions**



**Complete Transparency**



**Personalized Support**



## Become a Partner

Enjoy flexible, integrated, and innovative solutions to create seamless payments experiences. Receive all-in-one payment technology in-store, mobile, e-commerce, embedded, and real-time from one reliable partner. Accept payments anywhere, anytime.

## Unified Commerce Enablement for ISVs, ISOs, and unattended



### Technology Companies

Monetize Payments & Increase Customer Retention



### ISOs

Drive More Revenue & Make Better Business Decisions



### Unattended

Deliver Convenience & Speed While Reducing Costs

## Trusted Personalized Products and Solutions



**In-Store**



**Mobile**



**E-Commerce**



**Unattended**



**Unified Commerce**



**Marketplace**



**Gateway**



**Processor Agnostic**



**Expert Advisors**



# NOTES



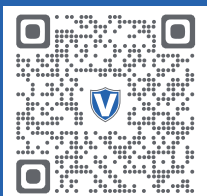
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