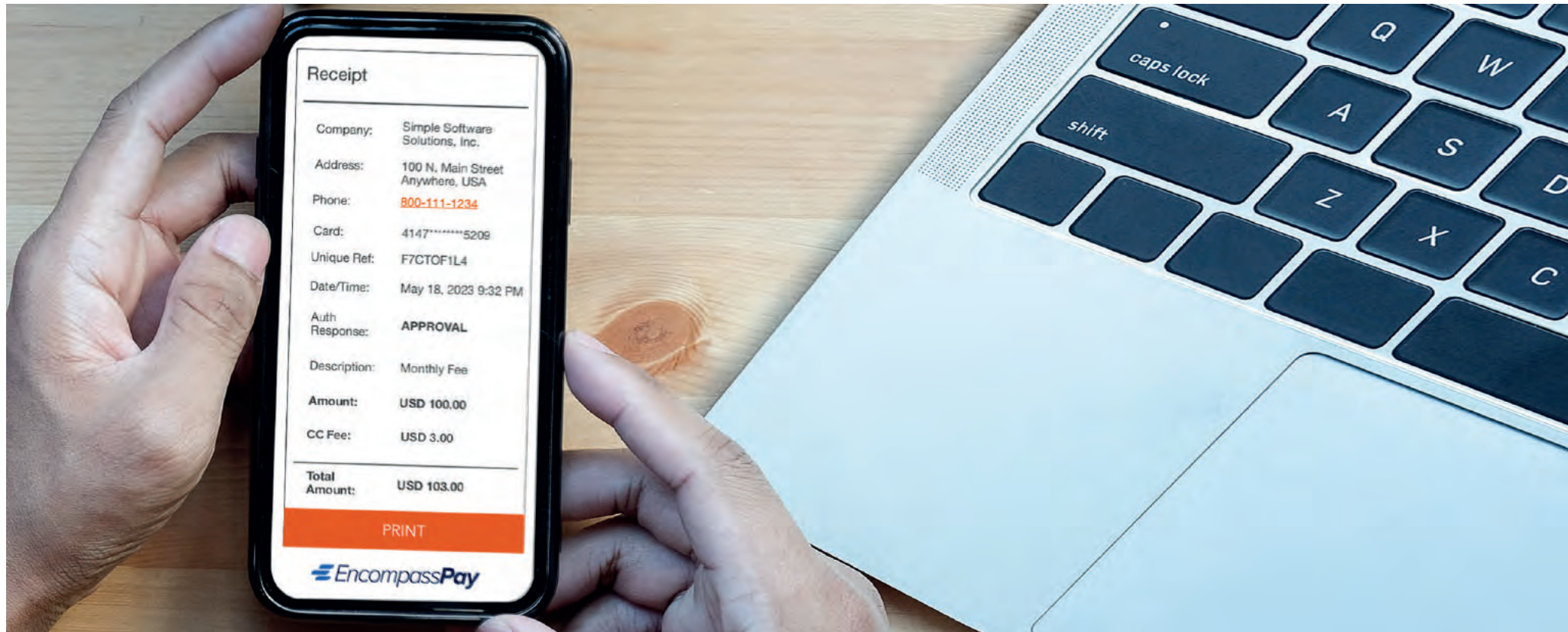


A close-up photograph of a blue denim pocket. Inside the pocket, there are several credit cards and a white envelope. One credit card is blue with a gold chip and the word "WARDS" visible. Another is a light blue card with "VIST" visible. A white envelope with a blue bird logo is also present. The background is a solid blue color.

 *EncompassPay*


Credit Card Processing Fees getting to be too much?
EncompassPay will get them back in the right pocket. Yours.



EncompassPay Introduction

EncompassPay was founded out of a passion to shift the credit card processing paradigm to a more level playing field for businesses with our revolutionary technologies. The EncompassPay Leadership and Executive Team has spent decades in payment processing and fintech.

Our experience and processing relationships offer a unique value proposition. We deliver a fully compliant state-of-the-art payment acceptance technology saving businesses up to 90% off their current processing fees.



EncompassPay FairCharging

Credit Card Processing that's Fair for Everyone.

EncompassPay FairCharging

The industry calls it “Surcharging”, we don’t believe that term sends the right message to consumers and businesses alike. So we renamed it – FairCharging – and here's why:

Business owners today know all too well the trade-off that comes with accepting credit cards. Extremely high costs as much as 4% or more that digs deeply into your bottom line.

Rewards programs offered by card issuing banks are the main contributors to the high cost of acceptance including mileage, points, and cash back of up to 5% or more. Passing a fee on credit card transactions doesn't penalize consumers, it simply levels the playing field and makes it fair for everyone. FairCharging.

Rule changes by the credit card networks - Visa, MC, Discover, Amex, Etc. now allow businesses to add a fee – FairCharge – to every credit card transaction for significant savings toward your bottom line.

Our FairCharging solution provides full compliance driven by proprietary technology. This ensures our clients are following strict regulatory practices as set forth by the card networks as well as individual state laws.



EncompassPay FairCharging

Credit Card Processing that's Fair for Everyone.

Compliance Driven by Technology

EncompassPay technology automates the following in order to meet credit card network compliance standards:

- The fee cannot exceed 3% – We ensure consumers are charged the allowed amount.
- The fee can **ONLY** be added to a credit card, **NOT** debit cards. Our technology determines credit vs. debit in real time and applies the fee accordingly
- Required disclosure must be given to the consumer. EncompassPay provides all signage for in-store payments, disclosure on the checkout page for online sales, and verbiage for over-the-phone sales transactions.
- Registration with your issuing bank is required, we complete this on behalf of our clients.
- Businesses domiciled in either Connecticut or Massachusetts currently cannot add fees to credit card transactions. Until these laws change, EncompassPay will not underwrite businesses in either state.



EncompassPayFairCharging

Credit Card Processing that's Fair for Everyone.

Capabilities

An OmniChannel platform that gives you a seamless solution across all payment channels.

- Terminal solutions for retail and mobile payments
- Lightbox payment pages for online payments
- Virtual Terminal for keyed transactions
- Consolidated reporting for all payment environments

If you need enhanced functionality, our simple and easy API integration allows for; Customized user-experience, enhanced real time data syncing, scalability and flexibility.

EncompassPay FairCharging

Credit Card Processing that's Fair for Everyone.

Save up to 90% on Processing Fees in Four Easy Steps

1



Submit 1 or 2 recent
Merchant Processing
Statements

2



We conduct a comprehensive
savings analysis

3



Our team processes
your application

4



Now the money goes
in the right pocket.
Yours.

Getting Started

- Rely on EncompassPay's experience and expertise to guide you through the process
- Our team walks you through a simple application process
- Once your account is approved, our support team assists with implementation and training.
- EncompassPay client support is available 24/7/365



**We've got
you covered.**

Looking forward to exploring our collaboration together.

You will find EncompassPay to be a dedicated group of Seasoned Payment Industry veterans.

Kind, empathetic, and great listeners. That's our culture.

Contact Us

888-323-0099 • info@encompasspay.com