

SwipeSimple Overview

Secure Bancard



Agenda

- About CardFlight
- SwipeSimple Overview
 - SwipeSimple Payments
 - SwipeSimple Terminal
 - Reporting Dashboard
- Automatic Adjustments - **New configuration to support Dual Pricing!**
- Selling SwipeSimple Resources



CardFlight is a leading payment technology company.

Trusted by more than

100,000
merchants

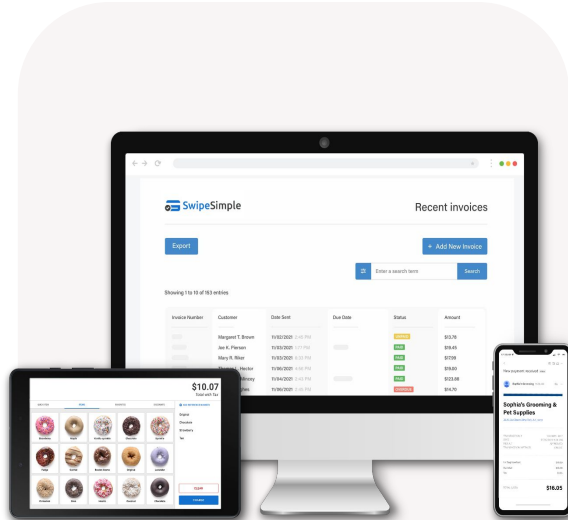
Sold by 80+ banks, financial service providers, and ISOs.

We take the work out of taking payments.



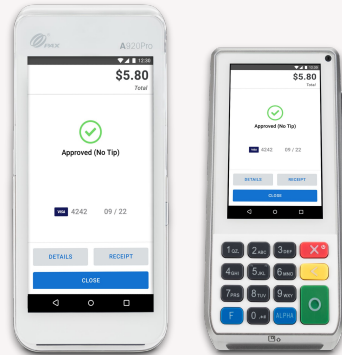
Simple. Easy-to-use.

SwipeSimple Products...



SwipeSimple Payments

Accept payments on your phone, tablet, or computer



SwipeSimple Terminal

The all-in-one credit card device that fits in your hand

Overview

All SwipeSimple Software Packages include:

- Accept credit charges
- Digital receipts
- Discounts
- Inventory management
- Automatic batch management
- Batch reports

Additional features in SwipeSimple Payments

- Save card on file
- Virtual Terminal
- Invoices
- Scheduled payments
- Payment Links
- Bluetooth peripherals

Additional features in SwipeSimple Terminal

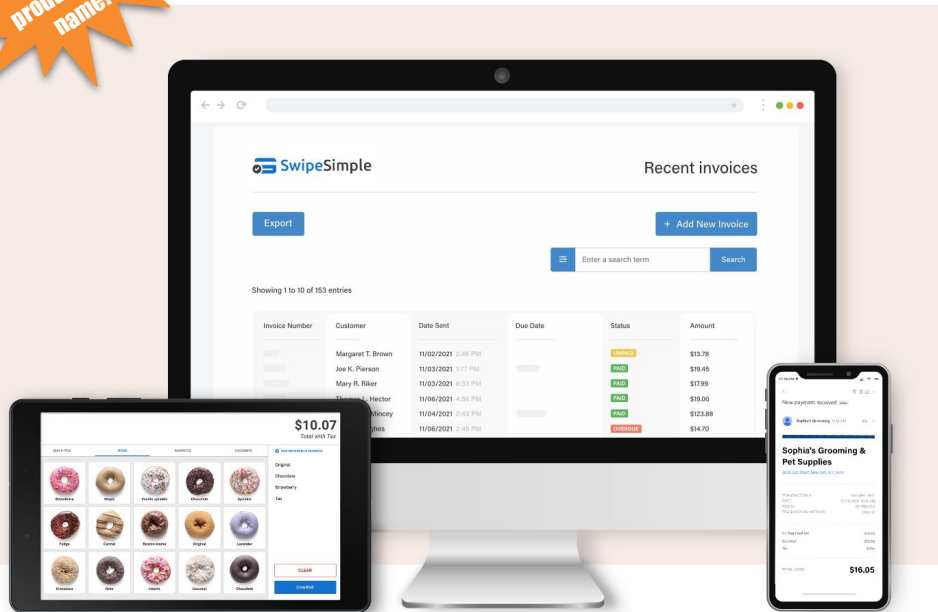
- Post-Auth Tip Adjust
- Accept debit charges
- Smart terminal hardware



SwipeSimple Payments

SwipeSimple Payments- Mobile or Web Payments

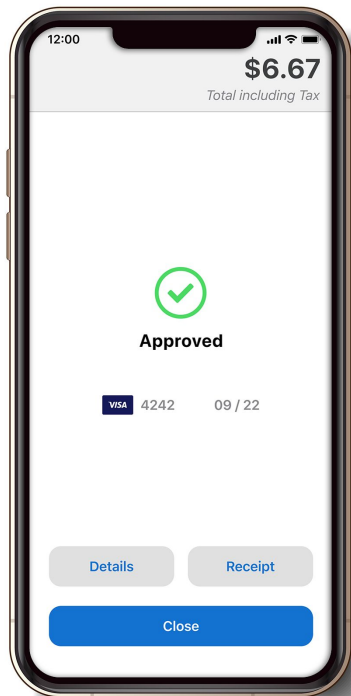
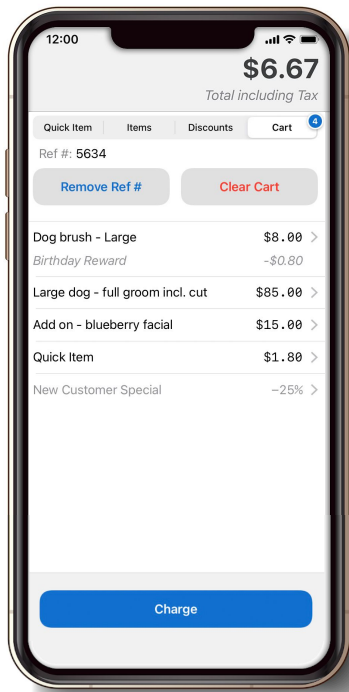
Same product, new name!



Start taking payments right on your computer, tablet or phone.

- Bill customers remotely with just a computer and web browser via invoicing, payment links, recurring payments and more
- Take credit cards wherever your business takes you with the SwipeSimple Mobile App
- Expand the capability of SwipeSimple with optional accessories like card readers and receipt printers
- Plus, the powerful tools and insights of **SwipeSimple Reporting Dashboard**

SwipeSimple Payments on Mobile Devices



Works on Android and iOS devices



Custom tip presets make tipping more convenient for customers



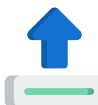
Send email or SMS text receipts instantly



Cloud-based inventory, item tracking, & real-time transaction history

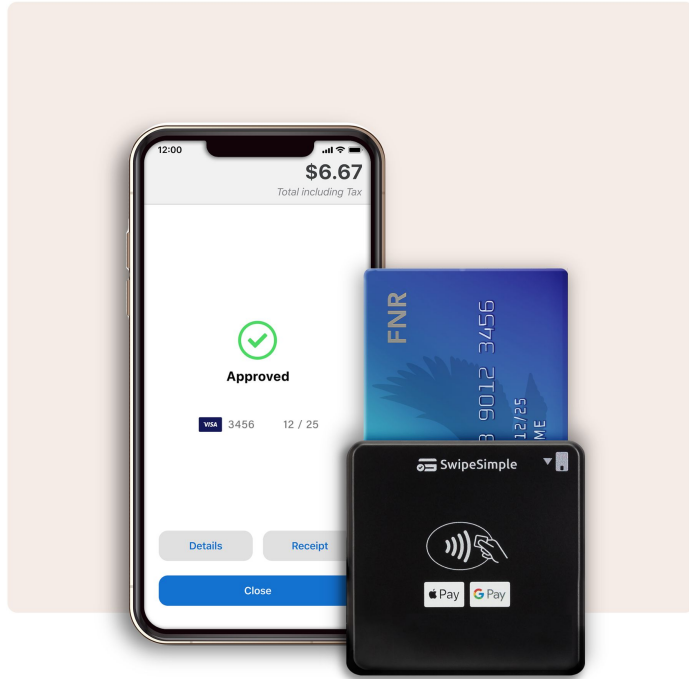


Multi-merchant and multi-user support



Offline mode lets merchants take payments anywhere, even with poor cell reception

Card Reader Overview



Accepts all contactless NFC payments including Apple Pay and Google Pay



Built-in EMV Quick Chip speeds up chip card transaction times



Magnetic stripe reader lets you swipe any credit or debit card



Long battery life:

B250 → 600 EMV transactions

B200 → 420 EMV transactions

Ideal merchants for Payments on the go



Service Providers *of at-home services*

- Skilled trades like **plumbers** and **electricians**
- Maintenance services like **housekeeping, landscaping,** and **pool cleaning**
- Vehicle service like **windshield repair**



Businesses working in **remote areas**

- Roadside **auto services** and **towing**
- **Limousine** and **taxi fleets**
- Service providers working in **rural areas**
- Booths at **sporting events** and **festivals**



Businesses with **multiple technicians** or **service trucks**

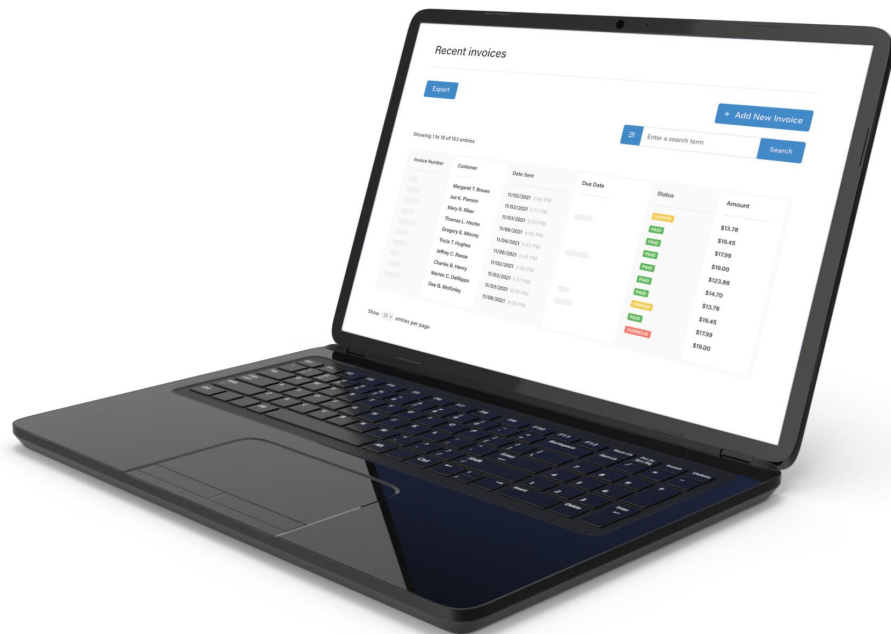
- 3-10 technicians
- Immediate **visibility to payments** at multiple service locations
- View all user transactions from **Merchant Web Dashboard**



Specialty Retail and **Food & Beverage** in *remote and open-air environments*

- Food trucks
- Farmers' markets
- Art and craft shows
- Flea markets
- Street festivals

SwipeSimple Payments on a Computer



Take payments faster and easier than ever



Optimize your interchange rates

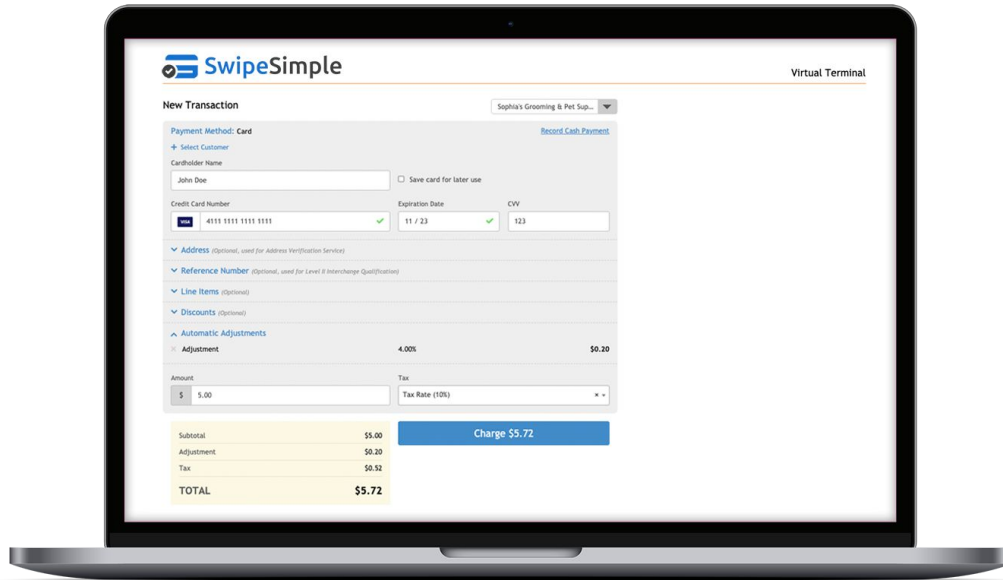


Invoice your customers and get paid directly



Get paid in one click with digital payment links

Virtual Terminal



Start accepting payments right on your computer with SwipeSimple Virtual Terminal



Bill customers remotely or take payments over the phone



Optimize rates with **Address Verification Service** and **Level II & Level III Interchange Qualification**



Integrated **Item Catalog**, customized **tax rates**, and **saved cardholder info** for better efficiency

Level II Interchange Qualification

Level II Interchange Qualification

For web-based transactions, merchant enters a value into:

- Reference number field (i.e., PO number)
- Tax rate drop down

Everything else is done automatically!

Additional Virtual Terminal Features

- Add tax rates, line items, and discounts
- Easily see total sale prior to charging cardholder
- Create charges against card on file
- Improve form field validation
- Smart preferences only show necessary sections

New Transaction Core: Test Processor

+ Select Customer

Cardholder Name: Bruce Wayne Save card for later use

Credit Card Number: VISA 4242 4242 4242 ✓ Expiration Date: 01 / 22 ✓ CVV: 123

Address (Optional, used for Address Verification Service)

Reference Number (Optional, used for Level 2 Interchange Qualification)

Line Items (Optional)

Description	Quantity	Unit Price	Amount
Batmobile	1	\$ 23,000.00	\$23,000.00
Insurance policy	1	\$ 1,500.00	\$1,500.00
Bat suit	1	\$ 2,600.00	\$2,600.00

+ Add Item

Discounts (Optional)

Description	Value	Amount
Clearance	-10%	\$2,710.00

+ Add Discount

Amount: \$ 27,100.00 Tax: Kings County (8.875%)

Sub total	\$27,100.00
Discounts	-\$2,710.00
Tax	\$2,164.61
TOTAL	\$26,554.61

Charge \$26,554.61

Level III Interchange Qualification

Level III Interchange Qualification

If the card BIN number meets the criteria for Level III, a transaction will attempt to qualify for Level III if the merchant enters:

- Reference Number
- Tax amount higher than \$0.00
- Commodity Code
- Line Item details
 - Description
 - Quantity
 - Unit Price
 - SKU
 - Unit of Measure

New Transaction Core: Tsys 01

[+ Select Customer](#)

Cardholder Name
Government Agency Save card for later use

Credit Card Number 5454 5454 5454 5454 Expiration Date 11 / 25 CVV 123

[v Address](#) (Optional, used for Address Verification Service)

[v Reference Number](#) (Optional, used for Level II Interchange Qualification)

[^ Commodity Code](#)
4242

[^ Line Items](#) (Optional)

Description	Quantity	Unit Price	Taxable	Amount
Large Hadron Collider	1	\$ 3,500.00	<input checked="" type="checkbox"/>	\$3,500.00
SKU (Item ID)		Unit of Measure		
		Ampere (AMP)		
Sprockets	2	\$ 700.00	<input checked="" type="checkbox"/>	\$1,400.00
SKU (Item ID)		Unit of Measure		
		Ampere (AMP)		

[+ Add Item](#)

[v Discounts](#) (Optional)

Amount \$ -4,900.00 Tax Test (8.7%)

Subtotal	\$4,900.00	Charge \$5,326.30
Tax	\$426.30	
TOTAL	\$5,326.30	

Available to Worldpay from FIS, formerly Vantiv merchants and TSYS merchants

Ideal Merchants for Level II & III



**Contracted
Service Providers**



**Specialty Goods
like PPE providers**



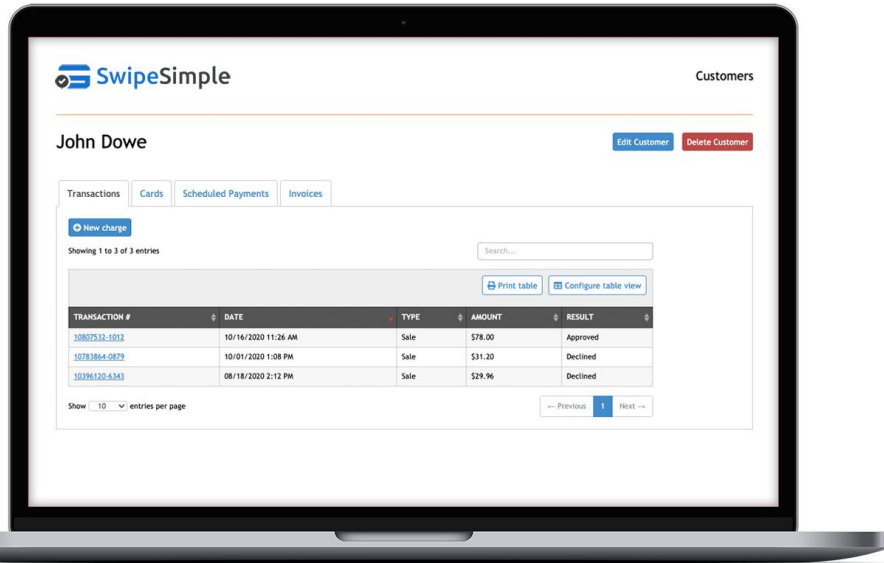
**Professional
Services**



**Large Ticket Goods
like IT & HVAC**

Merchant pain point	Solving pain point with SwipeSimple featuring Level II & III
Transaction fees on high ticket items are expensive	<p>Key benefit: Reduced interchange rates When selling high-ticket goods to B2B and B2G customers, the merchant populates additional fields for the transaction to be submitted for Level II & Level III Interchange Qualification</p>
On-going service contracts with local businesses or government agencies could qualify for lower interchange rates	<p>Key benefit: Merchants can save money on B2B and B2G rates With SwipeSimple Virtual Terminal transactions, merchants potentially lower interchange rates when adding additional fields that will be submitted for Level II & Level III Interchange Qualification</p>

Customers Tab



Make future transactions faster and easier by keeping customer card information on file



Bill your customers automatically by scheduling weekly, monthly, or yearly payments



Access **saved customer information** when creating new transactions and invoices

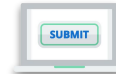


Understand customers better with associated **past and upcoming transactions**

Scheduling Payments



Bill your customers automatically by scheduling weekly, monthly, or yearly payments



Schedule a one time payment in advance



Break a large one time payment into installments



Offer recurring payments and subscriptions for ongoing services

SwipeSimple Scheduled Payments

Export Add New Scheduled Payment

Enter a search term Search

Showing 1 to 10 of 128 entries (filtered from 3,041 total entries)

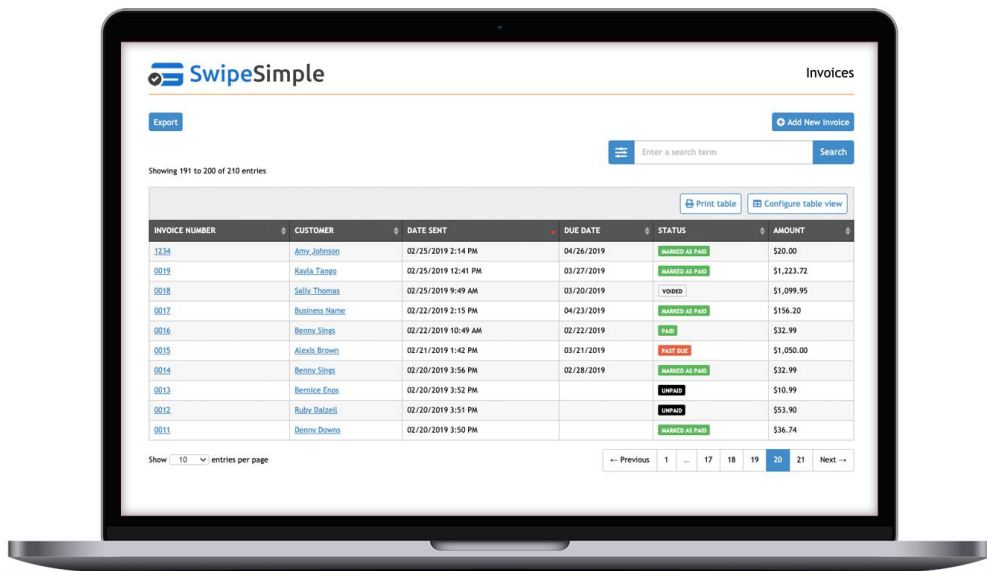
Print table Configure table view

DESCRIPTION	CUSTOMER	DATE	AMOUNT	TYPE	FREQUENCY	COUNT
Lawn Care	Alexis Brown	04/29/2021	\$30.00	Subscription	Weekly	82
test	Alexis Brown	04/29/2021	\$0.01	Subscription	Weekly	2
Coffee subscription	Alexis Brown	04/29/2021	\$21.00	Subscription	Weekly	11
test	Alexis Brown	04/29/2021	\$0.01	Subscription	Weekly	2
test	Alexis Brown	04/29/2021	\$0.01	Subscription	Weekly	2
Eyebrow Threading	Alexis Brown	04/29/2021	\$21.00	Subscription	Monthly	9
Hair_Dye	Susan Dema	04/30/2021	\$75.00	Subscription	Quarterly	11
Eyebrow Threading	Alexis Brown	04/30/2021	\$21.00	Subscription	Monthly	21
Eyebrow Threading	Alexis Brown	04/30/2021	\$21.00	Subscription	Monthly	21
Hair Sub Box	Alexis Brown	04/30/2021	\$25.00	Subscription	Monthly	30

Show 10 entries per page

Previous 1 2 3 4 5 ... 13 Next

Invoices



SwipeSimple Invoices

Export Add New Invoice

Showing 191 to 200 of 210 entries

Print table Configure table view

INVOICE NUMBER	CUSTOMER	DATE SENT	DUE DATE	STATUS	AMOUNT
1234	Amr Johnson	02/25/2019 2:14 PM	04/26/2019	PAID AT RISK	\$20.00
0019	Kavla Tange	02/25/2019 12:41 PM	03/27/2019	PAID AT RISK	\$1,223.72
0018	Sally Thomas	02/25/2019 9:49 AM	03/20/2019	VOIDED	\$1,099.95
0017	Business Name	02/22/2019 2:15 PM	04/23/2019	PAID AT RISK	\$156.20
0016	Benny Sims	02/22/2019 10:49 AM	02/22/2019	PAID	\$32.99
0015	Alicia Brown	02/21/2019 1:42 PM	03/21/2019	PAID DUE	\$1,050.00
0014	Benny Sims	02/20/2019 3:56 PM	02/28/2019	PAID AT RISK	\$32.99
0013	Bernice Enos	02/20/2019 3:52 PM		UNPAID	\$10.99
0012	Ruby Datzell	02/20/2019 3:51 PM		UNPAID	\$53.90
0011	Denny Downs	02/20/2019 3:50 PM		PAID AT RISK	\$36.74

Show 10 entries per page

Previous 1 17 18 19 20 21 Next



Send customized invoices by **email** or **SMS text message**



Accept credit cards through a **simple, mobile-responsive** web form



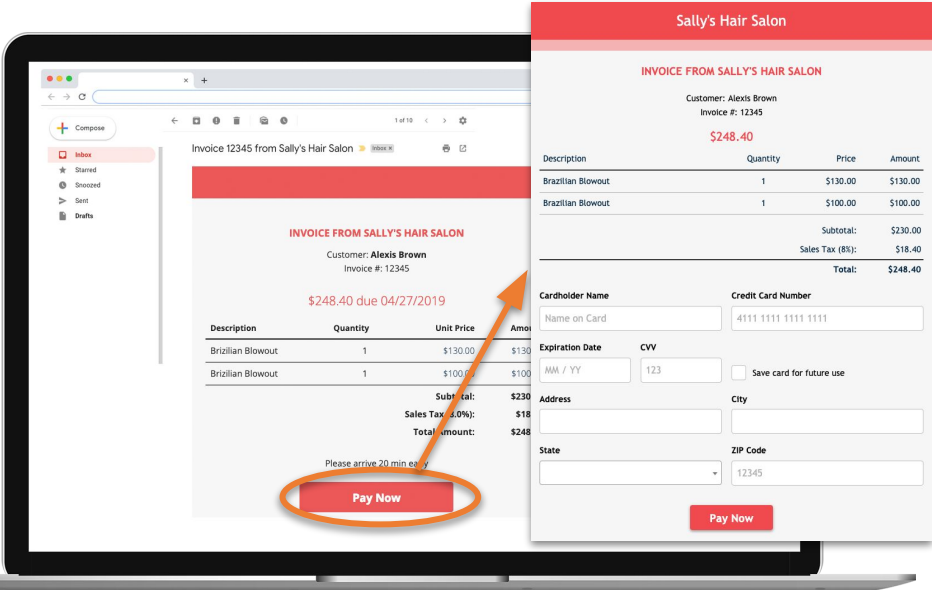
Customize invoices with logo, color, notes, and promotional messages



See all invoices in one place, and **easily track** which invoices are paid or unpaid

Invoices - Cardholder Experience

Email



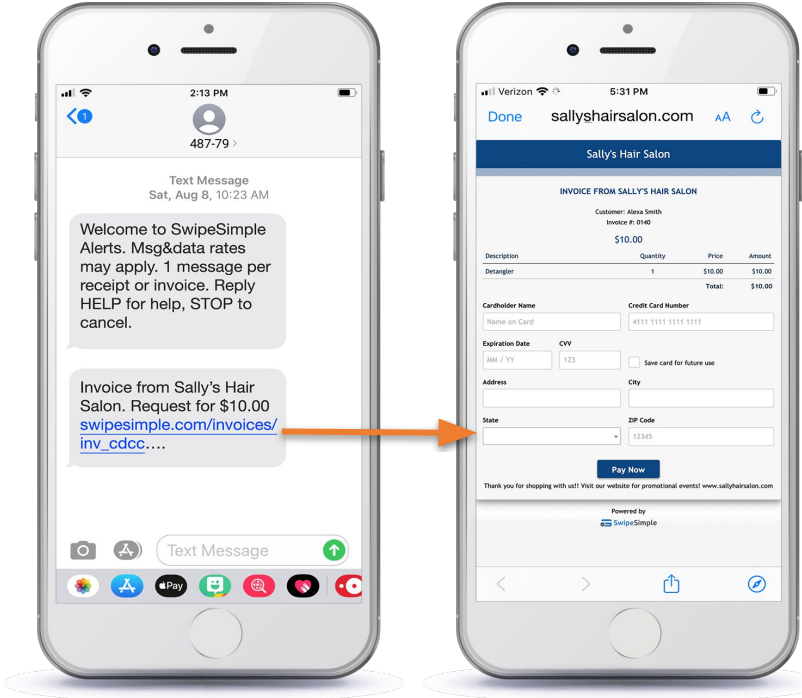
The image shows an email client interface on a laptop. The email content is an invoice from Sally's Hair Salon. The invoice details are as follows:

Description	Quantity	Unit Price	Amount
Brazilian Blowout	1	\$130.00	\$130.00
Brazilian Blowout	1	\$100.00	\$100.00
Subtotal:			\$230.00
Sales Tax (8%):			\$18.40
Total amount:			\$248.40

Customer: Alexis Brown
Invoice #: 12345
\$248.40 due 04/27/2019

Below the invoice table, there is a red button labeled "Pay Now". An orange arrow points from this button to the "Pay Now" button on the mobile app interface shown to the right.

SMS



The image shows two mobile phones. The left phone displays a text message from Sally's Hair Salon:

Text Message
Sat, Aug 8, 10:23 AM

Welcome to SwipeSimple Alerts. Msg&data rates may apply. 1 message per receipt or invoice. Reply HELP for help, STOP to cancel.

Invoice from Sally's Hair Salon. Request for \$10.00 swipesimple.com/invoices/inv_cdcc...

The right phone shows the mobile app interface for Sally's Hair Salon. It displays the same invoice details as the laptop screen, including the "Pay Now" button. An orange arrow points from the "Pay Now" button in the text message to the "Pay Now" button in the app.

Payment Links

SwipeSimple Payment Links

Showing 1 to 8 of 8 entries

Print table Configure table view

TITLE	DATE CREATED	AMOUNT / ITEM	STATUS	# SALES	ACTIONS
Customizable Dog tags	08/27/2020 12:43 PM	\$10.00	ACTIVE	0	Share Link
Dog brush - Large	09/16/2020 1:09 PM		ACTIVE	0	Share Link
Dog brush - Large	09/16/2020 1:10 PM		ACTIVE	0	Share Link
Dog brush - Large	09/16/2020 1:11 PM		ACTIVE	0	Share Link
Dog treat care package	09/16/2020 1:07 PM	\$15.00	ACTIVE	0	Share Link
Doggie care package	09/16/2020 1:17 PM	\$15.00	ACTIVE	0	Share Link
Foster Donations	08/11/2020 11:29 AM		DISABLED	0	Enable
Foster Donations	08/11/2020 11:32 AM	\$10.00	ACTIVE	0	Share Link

Show 10 entries per page



Get paid anywhere you can paste a link

BUY NOW

Put a Buy Now button on your website, no special software or plugins needed



Post links to Instagram, Facebook, or Twitter and sell to your followers

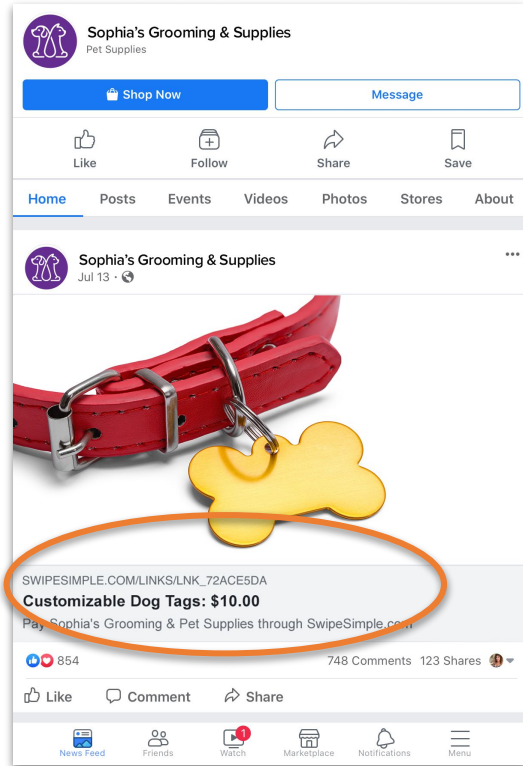


Send links via email or text message directly to your customers

How does Payment Links work?

Open amount	<ul style="list-style-type: none">• Allows the customer to decide the amount to pay at the time of payment• Especially useful for donations
Specified amount	<ul style="list-style-type: none">• Allows the merchant to set a predetermined amount for the customer to pay• Can be used for appointment fees, deposits, registration fees, and more
Items	<ul style="list-style-type: none">• Merchants can sell specific items from their Item Catalog via Payment Links• Good for merchants who are now offering buy online, pick-up in store or curbside pick-up for local customers

Create and Share Payment Links



Sophia's Grooming & Pet Supplies

Thank you for your donation! Your contribution will go to helping foster animals in need.

Email Phone

Cardholder Name Credit Card Number

Name on Card

Expiration Date CVV

Billing Address

Address City

State ZIP Code

Foster Donations

\$10.00

Pay Now

Ideal Merchants for Payments at a Computer



Service Providers *when customer isn't present*

- Housekeeping & Home Services
- Landscaping & Horticultural Services
- Pool Cleaning & Maintenance

Businesses that offer **Scheduled Payments**

- Medical & Dental Offices
- HVAC, General & Electrical Contractors
- Home Security
- Nonprofits, schools, and religious organizations

Businesses that **Invoice monthly**

- Legal Services, Attorneys
- Tax Preparation Services
- Bookkeeping & CPAs
- Goods Delivery
- Childcare

Regular or Frequent Customer Visits

- Dry Cleaners & Laundromats
- Personal Trainers
- Counseling Services
- Pet Sitters, Trainers & Groomers

SwipeSimple Reporting Dashboard



Stay in the loop with easy-to-use business reporting and management tools



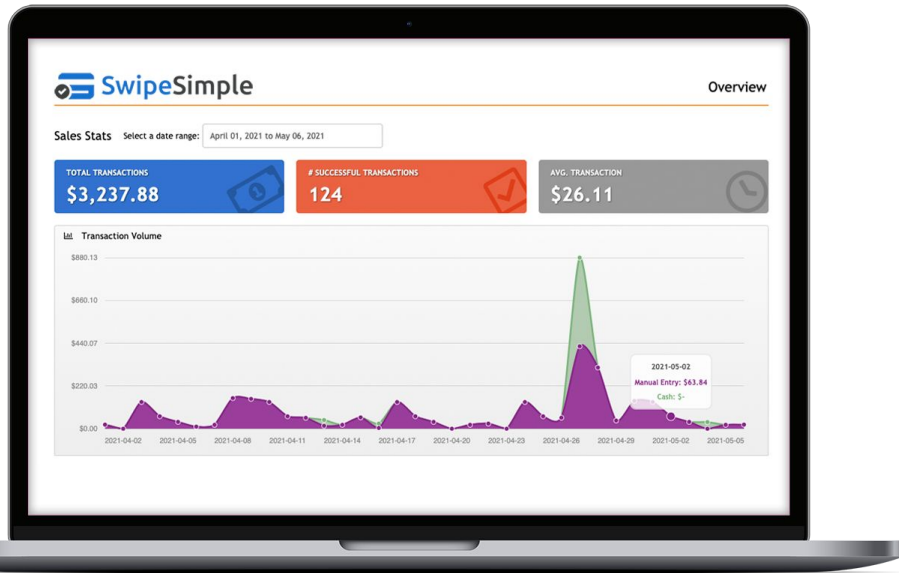
Track sales for specific items or time ranges and see exactly how your business is doing



Download transaction reports from any time period to simplify tax time



Track purchase history down to the customer level and discover new ways to promote and sell more





SwipeSimple Terminal

SwipeSimple Terminal



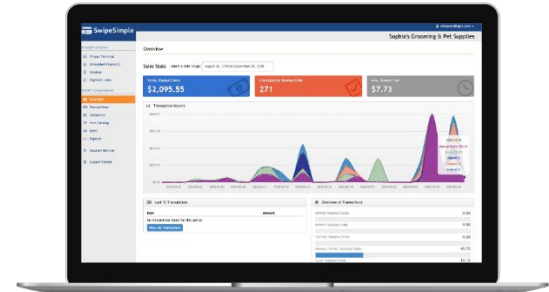
Easy-to-use software
trusted by 75K+ merchants today



SwipeSimple Terminal

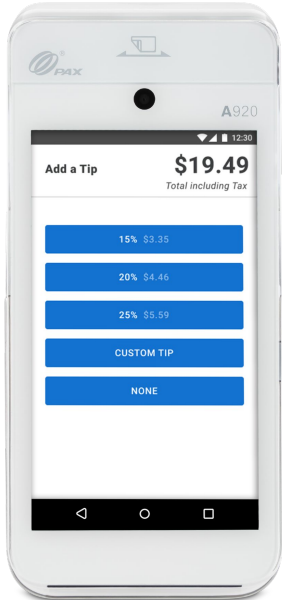
Sleek all-in-one
semi-integrated payment solution

Powerful business management tools at
SwipeSimple Reporting Dashboard



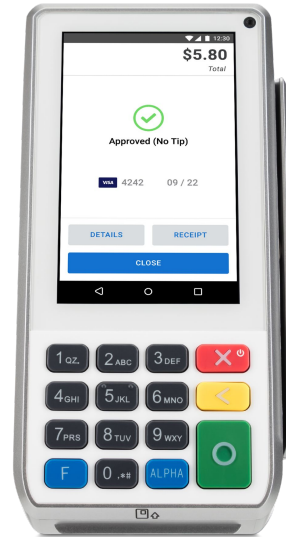
Helps merchants run their business more effectively

SwipeSimple Terminal



PAX A920 & A920 Pro

- Cellular, Wi-Fi, and long-lasting battery for go-anywhere portability
- Supports Post-Auth Tip Adjust for restaurant merchants
- Advanced capabilities make it quick to ring up multiple items
- Manage inventory directly on the device

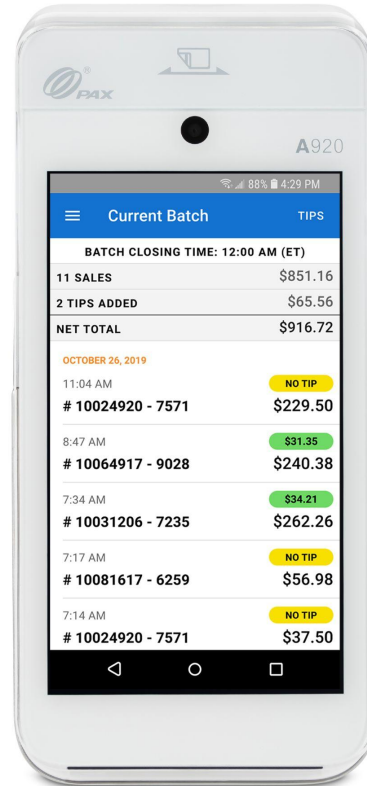


PAX A80

- 4-inch high-resolution touchscreen with durable physical keypad
- Ethernet or Wi-Fi connectivity for dependable performance
- Included power supply plugs right into the wall
- Affordable and loaded with powerful cloud-based functionality

Post-Auth Tip Adjust on Terminal

Accept tips after a transaction is authorized and adjust before closing



Subtotal	\$34.00
Tax	\$3.98
Amount	\$37.98
+ Tip	_____
= Total	_____
X _____	
Joe Smith	

Suggested Tips	
18%	Tip: \$6.87 - Total: \$45.08
20%	Tip: \$7.64 - Total: \$45.84
25%	Tip: \$9.55 - Total: \$47.75

Method	Magnetic Stripe Read
MID	XXXXXXXXXXXX1111
TID	1234

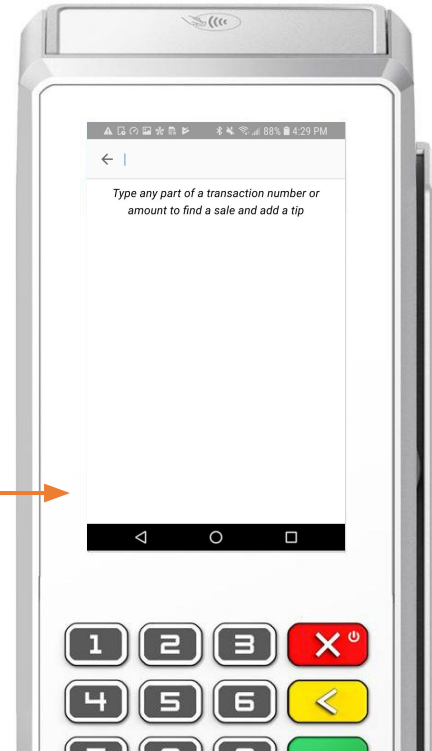
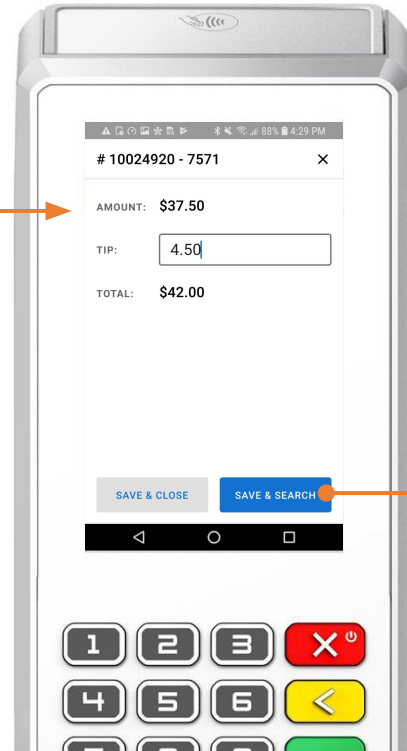
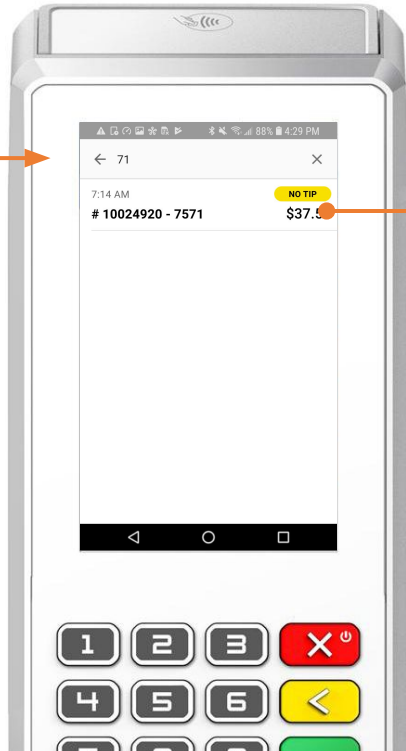
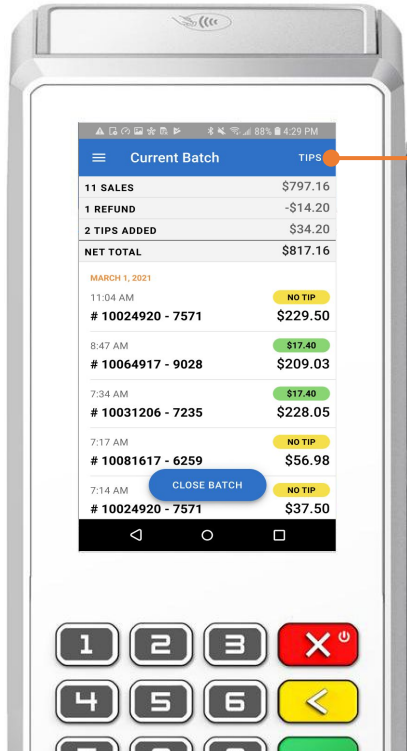
Easy to Add Tips on Terminal

Current Batch Screen

Search Transactions

Adjust Tip

Keep searching to add additional tips



Ideal Merchants for SST with Post-Auth Tip



Hair Salons & Barbershops



Nail Salons



Small Restaurants with Table Service



Quick Service Cafes & Snack Bars

Merchant pain point while using a traditional terminal	Solving pain point with SwipeSimple featuring Post-Auth Tip Adjust
No method to encourage customers paying with credit cards to tip for a transaction	<p>Key benefit: Tip amount suggestions Approved transaction receipt on SwipeSimple Terminal will show tip amount suggestions below the tip line. Suggestions can be customized as a % of the total sale</p>
Have to use a separate cash register to set up inventory of items with prices and ring up sale	<p>Key benefit: Setup item lists & select items into cart (No cash register required) With SwipeSimple Terminal, merchants can select items and ring up sale directly on terminal without the need for a cash register</p>
Unable to view a list of all transactions processed at any time of the business day	<p>Key benefit: Transaction history screen SwipeSimple Terminal shows a list of all transactions processed through the app - including approved, declined, voided & refunded transactions</p>

Batch Receipt Printing on Terminal

Batch Report		
Terminal SN:		0820618239
Date:		11/11/2020
Time:		12:37:21
Batch #:		1
<hr/>		
Credit Sales		
Card	#	Amount
MC	6	\$40.58
VISA	4	\$32.27
AMEX	1	\$18.20
<hr/>		
Credit Refunds		
Card	#	Amount
MC	1	-\$5.70
VISA	1	-\$4.50
<hr/>		
Batch Summary	#	Amount
Sales Total	11	\$91.05
[Adjustment Name]	11	\$12.00
Total Tips	6	\$10.99
Total Refunds	2	-\$10.20
Batch Total		\$103.84
<hr/>		
End of Report		



A Batch Report prints immediately after a batch closes in Swipesimple



The report prints directly from the device so merchants can close out quickly



Shows credit sales and refunds by card type, total sales, adjusted amount (if applicable) and more



Plus, merchants have access to more robust reporting tools on SwipeSimple Dashboard

SwipeSimple Reporting Dashboard



Stay in the loop with easy-to-use business reporting and management tools



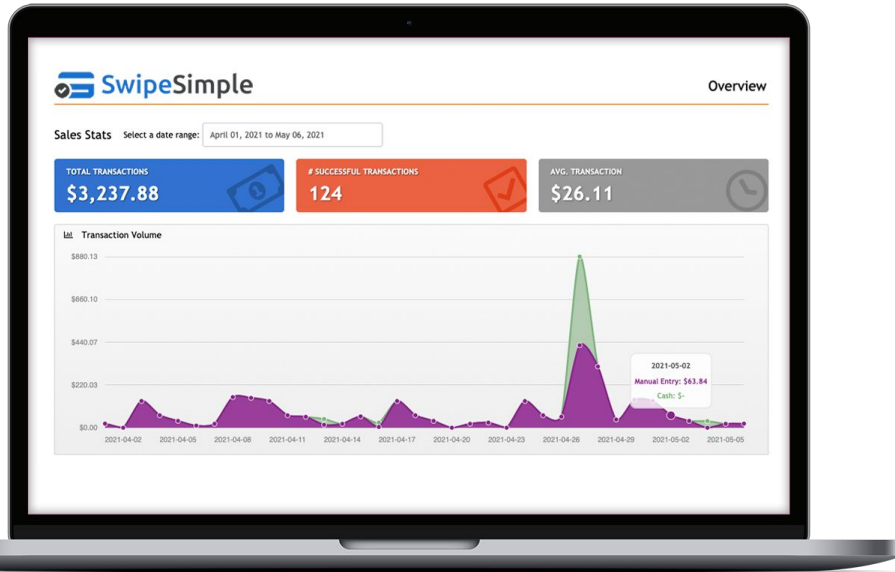
Track sales for specific items or time ranges and see exactly how your business is doing



Download transaction reports from any time period to simplify tax time



Track purchase history down to the customer level and discover new ways to promote and sell more



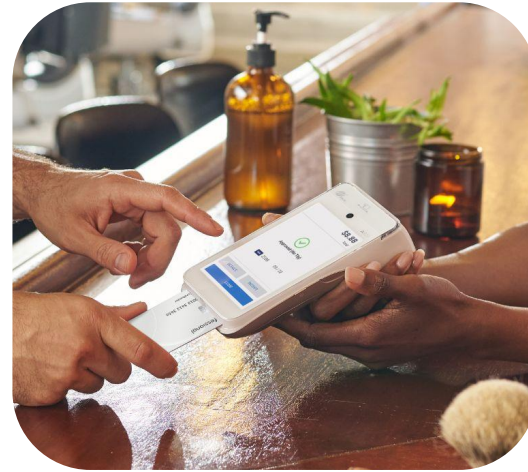


Business Types

Services



Retail



Food & Beverage



SwipeSimple for Services

Provides simple, secure payment options to serve clients better

Auto repair, construction/renovation, cleaning, non-profits, salons, landscaping, HVAC, laundromats, professional services, and many more!

Offer Customers Tipping Options

\$69.71 Total with taxes and tip

Add tip

9% (\$2.75)

10% (\$5)

15% (\$8) ✓

20% (\$11)

Custom

Cancel Continue

Track Employee Sales and Tips

Employee Reports

Q Enter a search term Export Add new Report

Showing 1 to 10 of 18 entries Print Table Configure Table View

Employee name	Email	Sales	Tips
Nicole Johnson	nj@swipesimple.com	\$10,993	\$109
Erik Grove	eg@swipesimple.com	\$2,502	\$27
Robert Carroll	rc@swipesimple.com	\$9,910	\$96
Ronald Smith	rs@swipesimple.com	\$4,292	\$45

Send Invoice and Track Payments

Send Invoice

Customer: Jenna Bonilla

Subject

Invoice 0123 from Sally's Hair Salon

Send invoice by email
jb@swipesimple.com

Send invoice by SMS
(555) 555-1313

Send me a copy of the invoice by email

Send Invoice

Find more at home.swipesimple.com/use-cases/in-person-services

SwipeSimple for Food & Beverage

Allows merchants to accept payments at the counter, at the table, or online

Small coffee shops, bakeries, food trucks, taquerias, pizza delivery, catering, and many more!

Easily Modify Orders

Item Modifiers
Choose 1 option

Toppings
Choose 1 option

- Ketchup \$0.50
- Mustard \$0.50
- Onions \$0.50
- Relish \$0.50

Print & Send Customized Receipts

Purchase receipt

City Bakery Coffee & Tea
4787 Hillcrest Circle, Cambridge, MN 55008

TRANSACTION #	2371-387839
DATE	04/12/2021 12:15 PM
RESULT	04/12/2021 12:15 PM
AUTH CODE	7427
TRANSACTION METHOD	KEYED
TRANSACTION TYPE	SALE
CARDHOLDER NAME	LISA C
CARD	XXXX-XXXX-XXXX-1121
CARD TYPE	VISA

1 Latte	\$4.75
1 Croissant, Chocolate	\$3.50
Subtotal	\$8.25
Tax	\$0.63

Offer Sales and Discounts

Discounts

Q Search discounts

Item name	Value	Created
Opening day	10%	04/05
Savvy Saturday	20%	04/05
New customer	\$5	04/05
BYO mug	50c	03/14
Free refill	100%	03/14
BOGO Croissant	50%	03/14
Employee discount	20%	03/14
Fresh Friday	10%	02/03
Friend/family	100%	02/03
Local	15%	02/03

Print Table + Create new

Welcome offer

%

Amount

\$ 5.00

Cancel Create

Hamburgers... Percentage

All products Percentage

Add-ons Percentage

All products Percentage

All products Fixed

Find more at home.swipesimple.com/use-cases/food-and-beverage



Automatic Adjustments

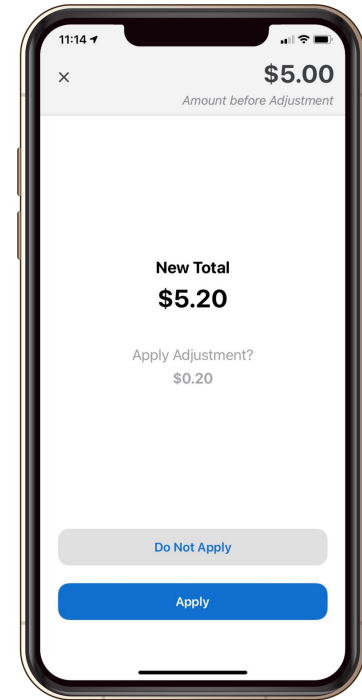
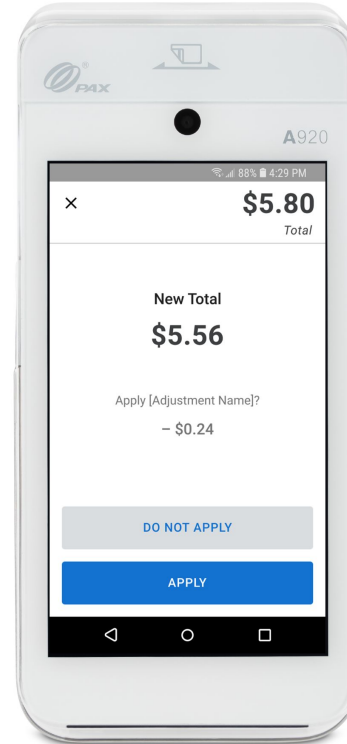
Automatic Adjustment on SwipeSimple

For partners with compliant cash discounting programs who want to offer SwipeSimple to their merchants

Apply an automatic adjustment (increase or decrease) of the sale total based on tender type

Customizable adjustment name clearly disclosed in sales flow and on the receipt

Plus the benefit of business reporting and tools at SwipeSimple Dashboard



~~Display Adjustment
on Receipt as an
additional Line Item~~

Onboarding

Adjustment as an additional Line Item

Decrease for cash tender

Tesla Jersey > Settings

General Receipts Invoices Payment Links Reports Alerts Transactions Tax Rates Automatic Adjustments [Update Settings](#)

Enable Automatic Adjustments

Display Adjustment Yes, as an additional Line Item
 No, adjust existing Line Items

Adjustment Name

Adjustment Applies To

Adjustment Type

Adjustment Calculation Percentage

\$ Amount

Adjustment Amount %

Adjustment Bypass Always apply on applicable transactions

Option to apply on applicable transactions

Tax Treatment Apply Adjustment, then apply Sales Tax

Apply Sales Tax, then apply Adjustment

Interactive Transaction Example

The examples below demonstrate how the current settings affect the sales tax & final amount of cash and card transactions.

These examples assume a \$10.00 Quick Item sale and 10% Tax

Card Payment

Typed Quick Item: \$10.00

Tax: \$1.00

Final Sale: \$11.00

Cash Payment

Typed Quick Item: \$10.00

[Adjustment Name] -\$0.40

Tax: \$0.96

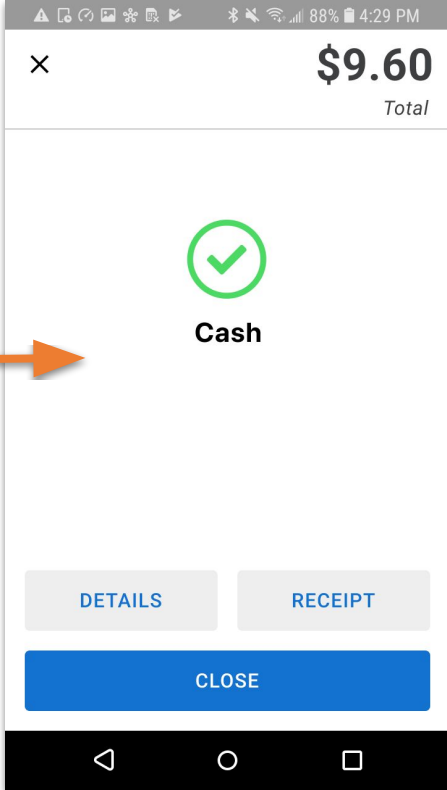
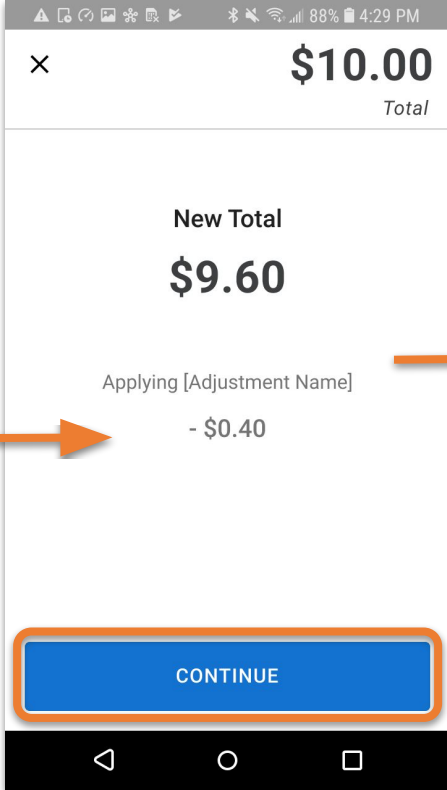
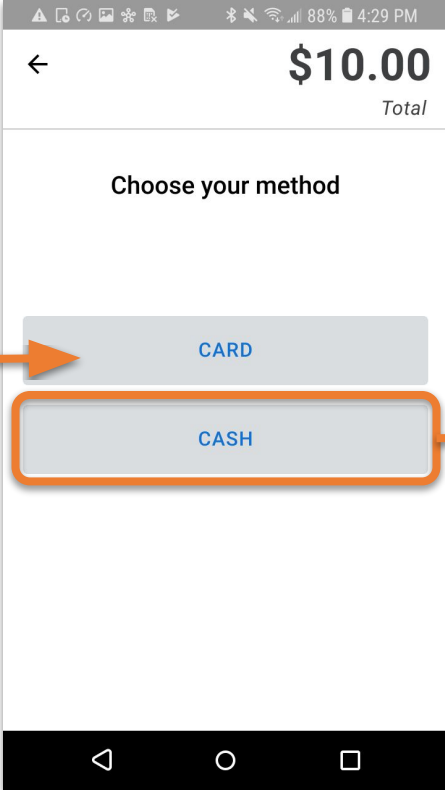
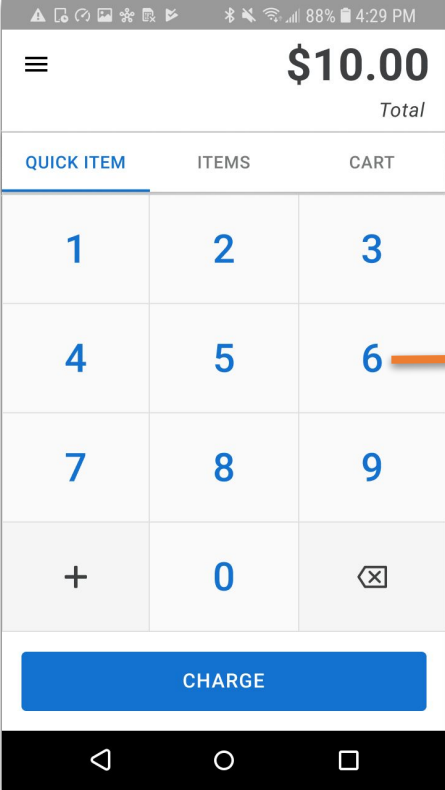
Final Sale: \$11.36

To configure a Company so that the Adjustment is displayed on the receipt:

- **Display Adjustment:** Yes, as additional Line Item
- **Adjustment Applies To (Cash, Card, or Both)**
 - If the Adjustment is configured to be applied to Cash, it will not be available for the web in Card Not Present transactions
- **Adjustment Type** (Decrease or Increase)
- **Adjustment Calculation** (Percentage or \$ Amount)
- **Adjustment Amount** (% or \$ depending on the above, with precision to two decimal places allowed - min 0.10% max 10.00%. No restrictions on \$.)
- **Adjustment Bypass** - determine whether the merchant has the option to apply the adjustment, or if it always applies where applicable
- **Tax Treatment** - choose whether the adjustment is applied to the sales tax, or if the sales tax is applied after the adjustment

Sales Flow - Adjustment as an additional Line Item

Decrease for cash tender



Receipt - Adjustment as an additional Line Item

Decrease for cash tender

Display Adjustment Yes, as an additional Line Item
 No, adjust existing Line Items

Cooper's Ice Cream North
38 W 21st St
New York NY 10010

This is a custom header, thanks for coming into
my store this lovely rainy day!

Transaction # 10756664-3769

Date 01/05/2018 • 11:32 AM

Result Approved

Auth Code 6789HGJ

Transaction Method Cash

Transaction Type Sale

1 × Quick Item \$10.00

[Adjustment Name] -\$0.40

Subtotal \$9.60

Total \$9.60

Method Cash

MID XXXXXXXXXXXX1111

TID 1234

Onboarding

Adjustment as an additional Line Item

Increase for card tender

Tesla Jersey > Settings

General Receipts Invoices Payment Links Reports Alerts Transactions Tax Rates Automatic Adjustments [Update Settings](#)

Enable Automatic Adjustments

Display Adjustment Yes, as an additional Line Item
 No, adjust existing Line Items

Adjustment Name

Adjustment Applies To

Adjustment Type

Adjustment Calculation Percentage
 \$ Amount

Adjustment Amount %

Adjustment Bypass Always apply on applicable transactions
 Option to apply on applicable transactions

Tax Treatment Apply Adjustment, then apply Sales Tax
 Apply Sales Tax, then apply Adjustment

Interactive Transaction Example

The examples below demonstrate how the current settings affect the sales tax & final amount of cash and card transactions.
These examples assume a \$10.00 Quick Item sale and 10% Tax

Card Payment

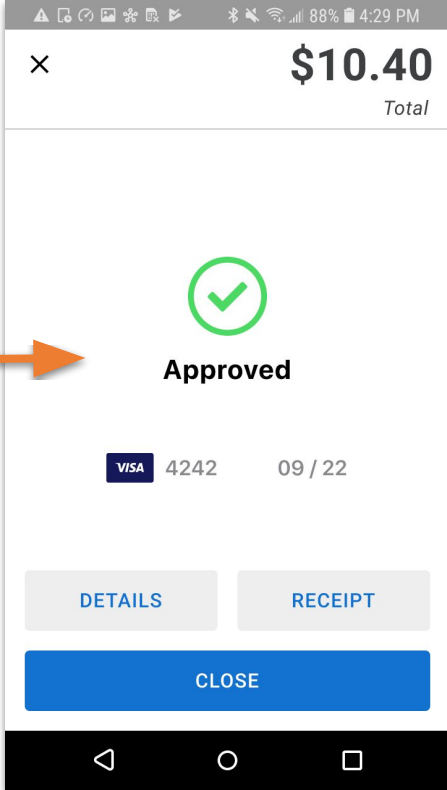
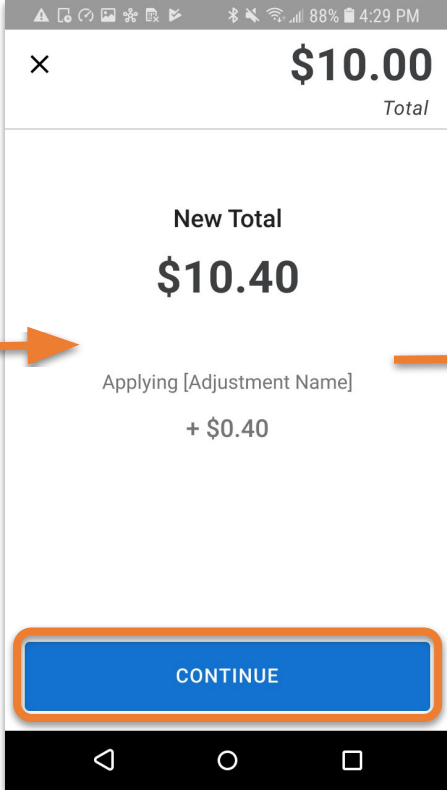
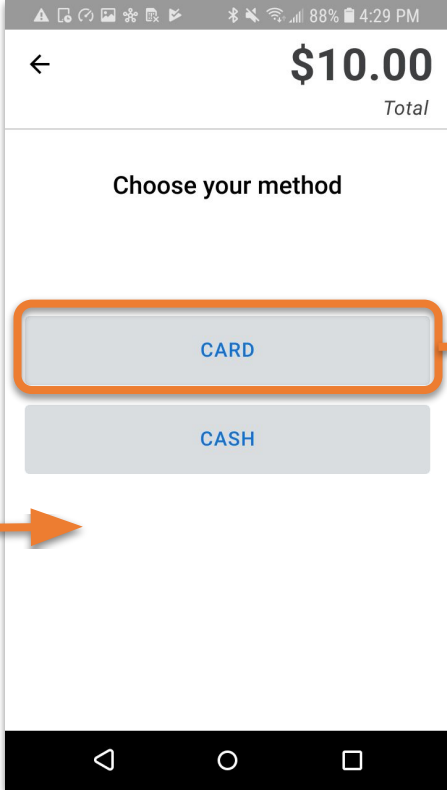
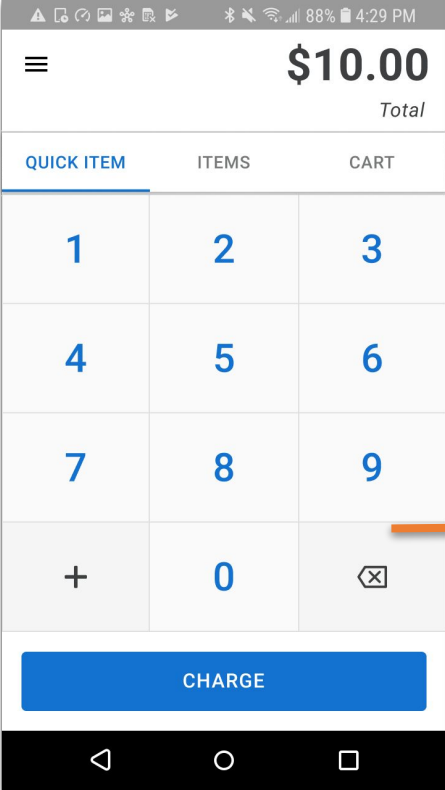
Typed Quick Item:	\$10.00
[Adjustment Name]	+\$0.40
Tax:	\$1.04
Final Sale:	\$11.44

Cash Payment

Typed Quick Item:	\$10.00
Tax:	\$1.00
Final Sale:	\$11.00

Sales Flow - Adjustment as an additional Line Item

Increase for card tender



Receipt - Adjustment as an additional Line Item

Increase for card tender

Display Adjustment Yes, as an additional Line Item
 No, adjust existing Line Items

Cooper's Ice Cream Parlor
38 W 21st St
New York NY 10010

This is a custom header, thanks for coming into my store this lovely rainy day!

Transaction # 10756664-3769

Date 01/09/2022 • 11:32 AM
Result Approved
Auth Code 6789HGJ
Transaction Method Dipped
Transaction Type Sale
Cardholder Name SMITH/JOE
Card XXXX-XXXX-XXXX-4242
Card Type VISA

1 × Quick Item	\$10.00
[Adjustment Name]	+\$0.40
Subtotal	\$10.40
Total	\$10.40

Method Dipped
MID XXXXXXXXXXXX1111

Virtual Terminal - Adjustment as an additional Line Item

Virtual Terminal

New Transaction Sophia's Grooming & Pet Sup...

Payment Method: Card [Record Cash Payment](#)

Choose Customer: Paulie x Choose Card: New Credit Card x

Cardholder Name: Paulie Hummel Save card for later use

Credit Card Number: VISA 4111 1111 1111 1111 ✓ Expiration Date: 11 / 22 ✓ CVV: 123

Address (Optional, used for Address Verification Service)

Reference Number (Optional, used for Level II Interchange Qualification)

Line Items (Optional)

Automatic Adjustments

Adjustment	4.00%	\$0.48
------------	-------	--------

Amount: \$ 12.00 Tax: NY State (7.000000000000001%)

Subtotal \$12.00
Adjustment \$0.48
Tax \$0.87
TOTAL \$13.35

[Charge \\$13.35](#)

A SwipeSimple Company that has a Payments or Register Software Package can also apply an automatic adjustment to:

- Virtual Terminal transactions
- Invoices
- Scheduled Payments
- Payment Links

This field will populate automatically. If enabled with the option to apply adjustments to applicable transactions, a merchant can remove the adjustment at the time of sale.

Merchants who are enabled to apply automatic adjustments to only Cash transactions will not have the ability use this feature for Invoices, Scheduled Payments, or Payment Links.

Invoices - Adjustment as an additional Line Item

Invoices

New Invoice Sophia's Grooming & Pet Sup...

Customer Name: John Dowe
Customer Email: john@test.com
Customer Phone (optional):
Invoice Number: 0005

Description	Quantity	Unit Price	Taxable	Amount
Enter an Item	1	\$ 12.00	<input checked="" type="checkbox"/>	\$12.00

[+ Add Item](#)

Discounts (Optional)

Automatic Adjustments

Adjustment	4.00%	\$0.48
------------	-------	--------

Due Date (Optional)

Note (Optional)

Tax: Tax Rate (10%)

Subtotal: \$12.00
Adjustment: \$0.48
Tax: \$1.25
TOTAL: \$13.73

[Send Invoice](#)

Sophia's Grooming & Pet Supplies

INVOICE FROM SOPHIA'S GROOMING & PET SUPPLIES

Customer: John Dowe
Invoice #: 0005
\$13.73

Description	Quantity	Price	Amount
Rope toy	1	\$12.00	\$12.00
Subtotal:			\$12.00
Adjustment:			\$0.48
Tax Rate (10%):			\$1.25
Total:			\$13.73

Cardholder Name Credit Card Number

Name on Card: 4111 1111 1111 1111

Expiration Date CVV

MM / YY: 123 Save card for future use

Address City

State ZIP Code

12345

[Pay Now](#)

Scheduled Payments Adjustment as an additional Line Item

New Scheduled Payment

Choose Customer: John Dowe x

Active Card: 1008 - 12 / 19

Description:

Note: The description will appear on receipts sent to the customer.

+ Add Reference Number

Scheduled Payment type: Once Installments Subscription

Frequency: Weekly

Start Date: October 29, 2020

Total Amount Weekly Amount

\$ 100.00 paid in 4 installments

Tax: New York (10%)

Apply [Automatic Adjustment Name]

Payments will end:	November 19, 2020
Amount per payment:	\$25.00
Tax per payment:	\$2.50
[Automatic Adjustment Name]:	\$0.35
WEEKLY PAYMENT:	\$27.85

The adjustment will be applied based on the amount per payment, not the total amount.

Payment Links - Adjustment as an additional Line Item

New Payment Link

Title
 Show Title in payment form

Amount Item

\$ Tax

Leave empty to let the cardholder enter any amount.


Apply [Automatic Adjustment Name]

[Customize Form \(Optional\)](#)

Amount:	\$25.00
[Automatic Adjustment Name]:	\$1.00
NYC Tax (8.875%):	\$2.30
PAYMENT LINK TOTAL:	\$28.30

[Create Link](#) [Preview Form](#)





Sophia's Grooming & Pet Supplies

Thank you for booking your grooming!

Cardholder Name Credit Card Number

Exp Date CVV

Billing Address

Street Address City

State Zip Code

Dog grooming

Subtotal:	\$25.00
[Automatic Adjustment Name]:	\$1.00
NYC Tax (8.875%):	\$2.30
Total:	\$28.30

[Pay Now](#)



New Configuration :
Adjust Existing Line
Items (Dual Pricing)



Onboarding in RAMP

Adjust existing Line Items

Tesla Jersey > Settings

General Receipts Invoices Payment Links Reports Alerts Transactions Tax Rates Automatic Adjustments [Update Settings](#)

Enable Automatic Adjustments

Display Adjustment Yes, as an additional Line Item
 No, adjust existing Line Items

Adjustment Applies To

Adjustment Type

Adjustment Amount %

Adjustment Bypass Always apply on applicable transactions
 Option to apply on applicable transactions

Now resellers are able to configure Automatic Adjustments so that the price of items in the cart can be adjusted at the time of transaction.

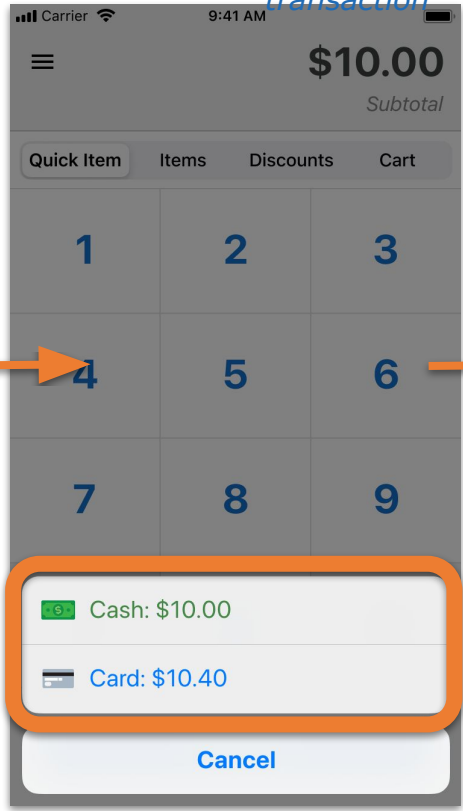
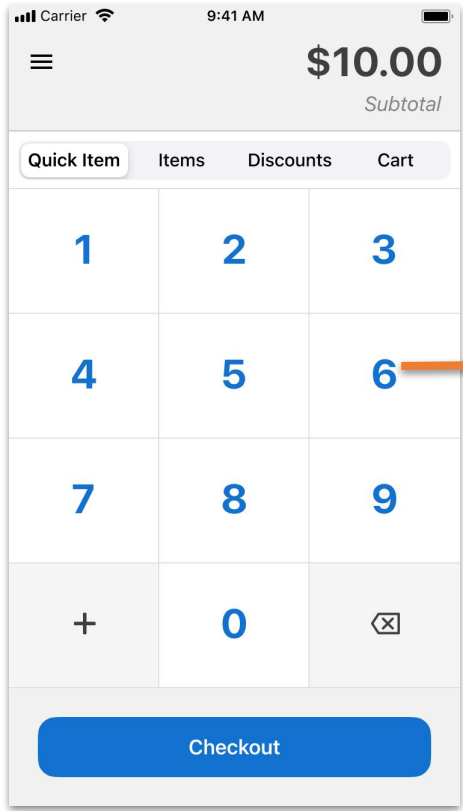
To configure a Company so that existing Line Items are adjusted:

- **Display Adjustment:** No, adjust existing Line Items
- **Adjustment Applies To** (Cash or Card)
 - For Card Not Present transactions, VT will be the only feature to work with this adjustment if it's configured to be applied to Cash.
- **Adjustment Type** (Decrease or Increase)
- **Adjustment Amount** (Percentage based - min 0.10% max 10.00%)
- **Adjustment Bypass** - determine whether the merchant has the option to apply the adjustment, or if it always applies where applicable

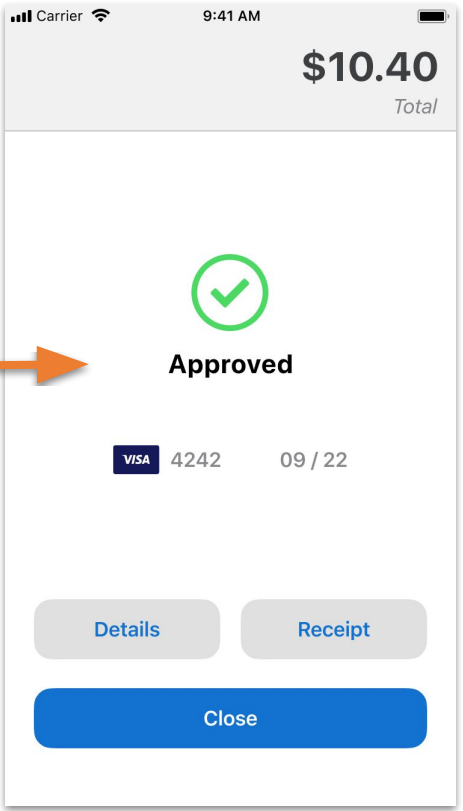
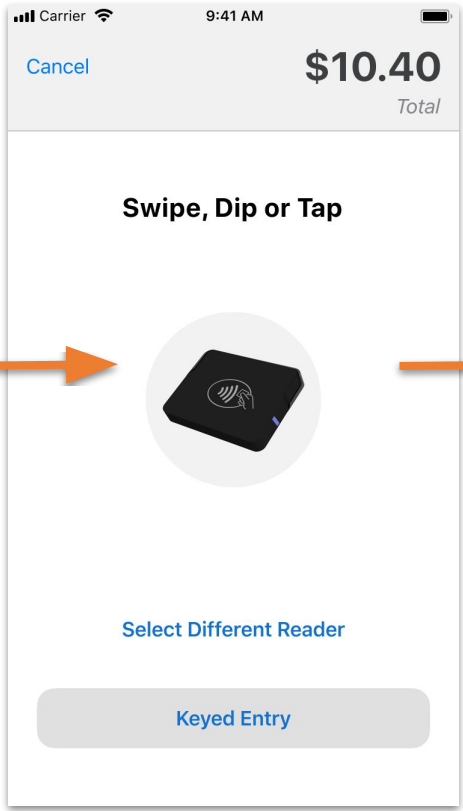


Sales Flow - Adjust existing Line Items

For a Quick Item transaction



Displaying two prices





Receipt - Adjust existing Line Items

Cooper's Ice Cream

Cooper's Ice Cream North
38 W 21st St
New York NY 10010

This is a custom header, thanks for coming into
my store this lovely rainy day!

Transaction # **10756664-3769**

Date 01/09/2022 • 11:32 AM
Result Approved
Auth Code 6789HGJ
Transaction Method Swiped
Transaction Type Sale
Cardholder Name SMITH/JOE
Card XXXX-XXXXX-X6120
Card Type American Express

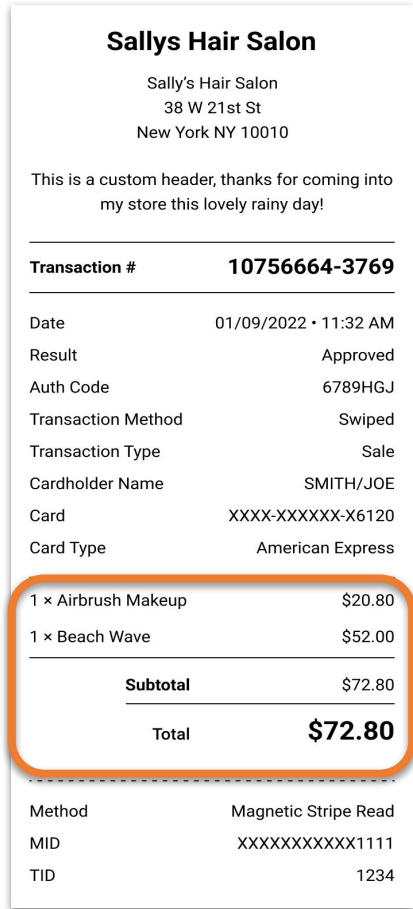
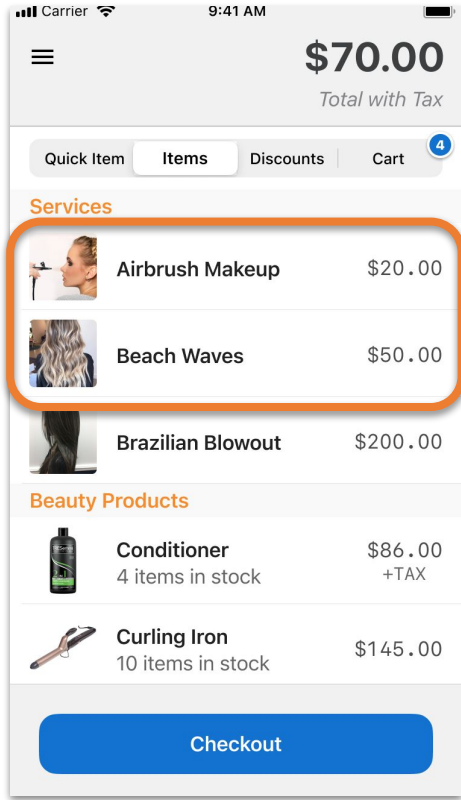
*For a Quick Item
transaction*

1 × Quick Item	\$10.40
Subtotal	\$10.40
Total	\$10.40

Method Magnetic Stripe Read
MID XXXXXXXXXXXX1111
TID 1234



Receipt - Adjust existing Line Items

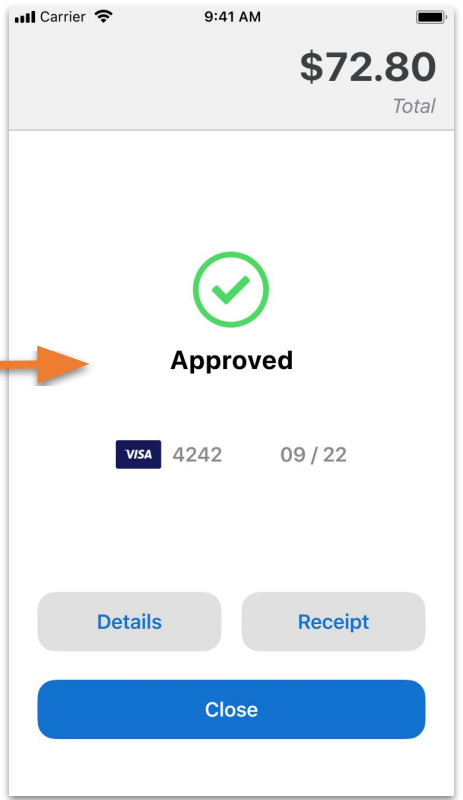
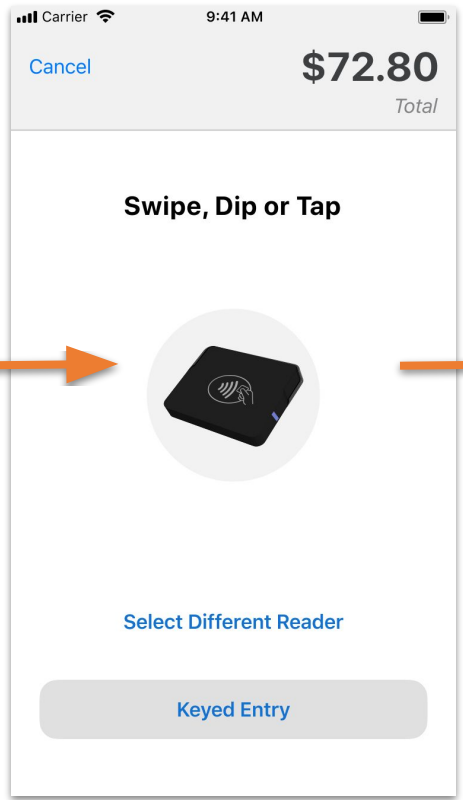
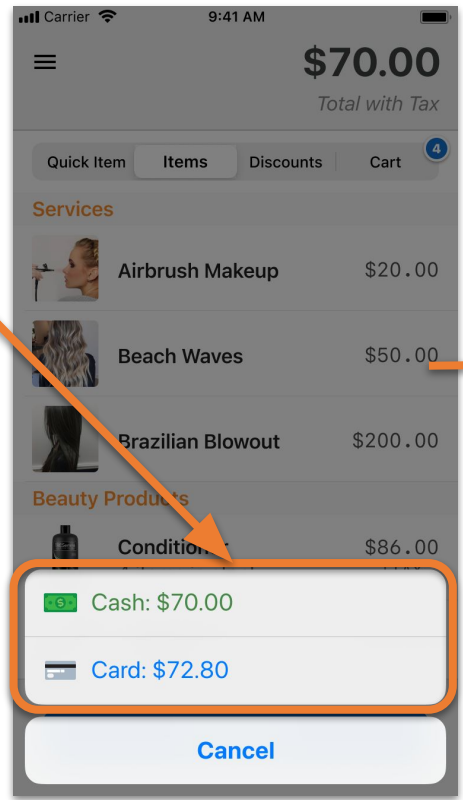
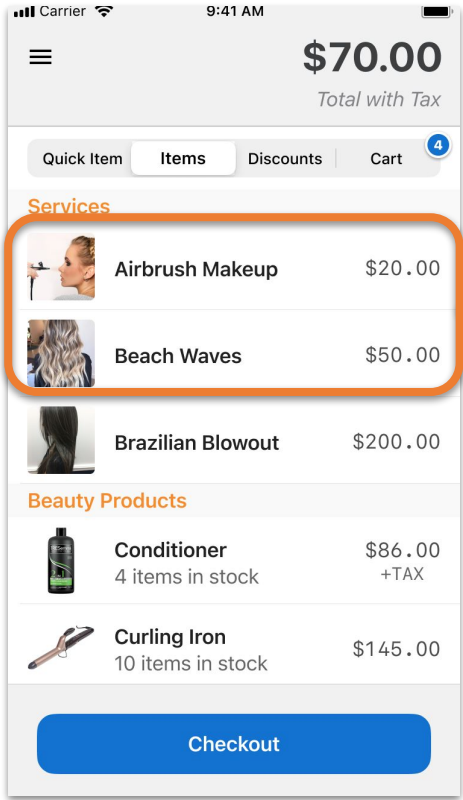


For an Inventory Item transaction



Sales Flow - Adjust existing Line Items

For an Inventory Item transaction

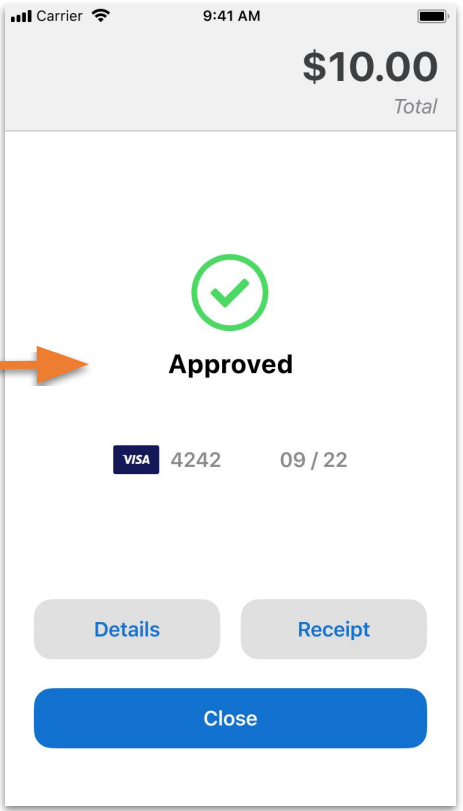
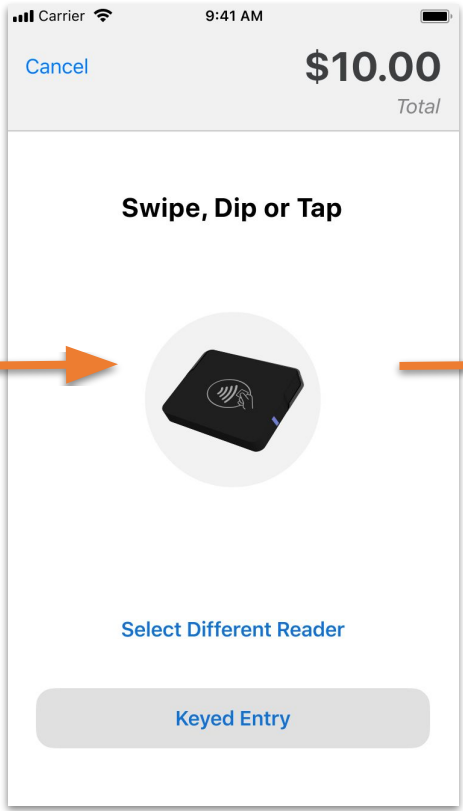
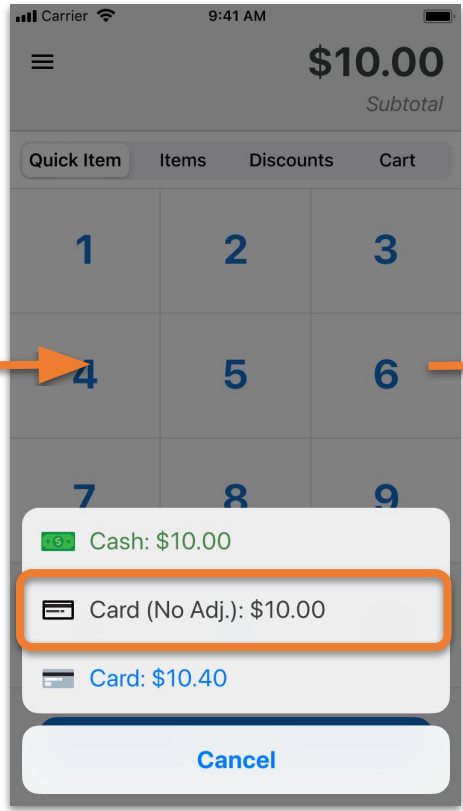
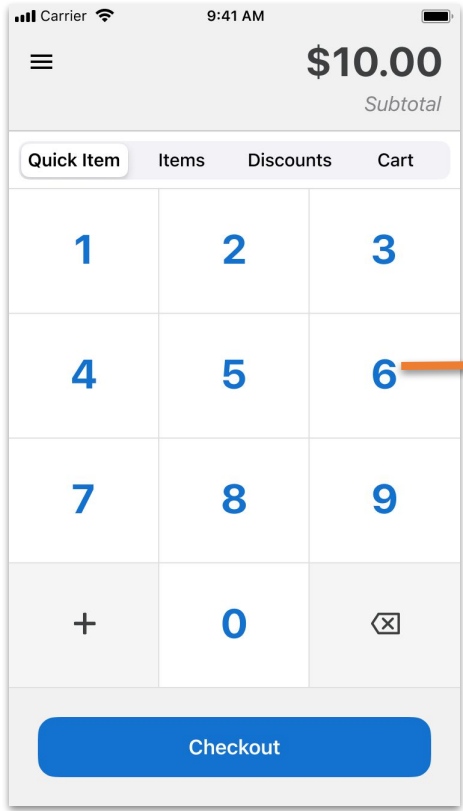


With this configuration, SwipeSimple will adjust inventory pricing based on tender type at the moment of checkout.



Sales Flow - Adjust existing Line Items

For a Quick Item transaction with **Option to Apply**



Option to not apply adjustment

Virtual Terminal - Adjust existing Line Items

New Transaction

Cool Gateway

Payment Method: Card

[Record Cash Payment](#)

+ Select Customer

Cardholder Name

Name on Card

Save card for later use

Credit Card Number

4111 1111 1111 1111

Expiration Date

MM / YY

CW

123

▼ Address (Optional, used for Address Verification Service)

▼ Reference Number (Optional, used for Level II Interchange Qualification)

▲ Line Items (Optional)

Description	Quantity	Unit Price	Amount
✕ Rubik Cube ✕	1	\$ 30.00	\$31.20
✕ T-Shirt ✕	1	\$ 40.00	\$41.60

+ Add Item

▼ Discounts (Optional)

▲ Automatic Adjustments

Adjust line items by +4.00%

Amount

\$ 72.80

TOTAL

\$72.80

Charge \$72.80

A SwipeSimple Company that has a Payments or Register Software Package can also apply an automatic adjustment to:

- Virtual Terminal transactions
- Invoices
- Scheduled Payments
- Payment Links

This field will populate automatically. If enabled with the option to apply adjustments to applicable transactions, a merchant can remove the adjustment at the time of sale.

Merchants who are enabled to apply automatic adjustments to only Cash transactions will not have the ability use this feature for Invoices, Scheduled Payments, or Payment Links.

Invoices - Adjust existing Line Items

Invoices

New Invoice Core: Test Processor

Customer Name Customer Email Customer Phone (optional) Invoice Number

Description	Quantity	Unit Price	Taxable	Amount
<input type="text" value="Airpods"/>	<input type="text" value="1"/>	<input type="text" value="\$ 10.00"/>	<input checked="" type="checkbox"/>	\$10.40

[+ Add Item](#)

[Discounts \(Optional\)](#)

[Automatic Adjustments](#)

Adjust line items by +4%


[Due Date \(Optional\)](#)

[Note \(Optional\)](#)

Tax

Subtotal	\$10.40
TOTAL	\$10.40

[Send Invoice](#)



Justice League

Cardholder Name Credit Card Number

Expiration Date CVV

Billing Address

Address City

State or Territory ZIP Code

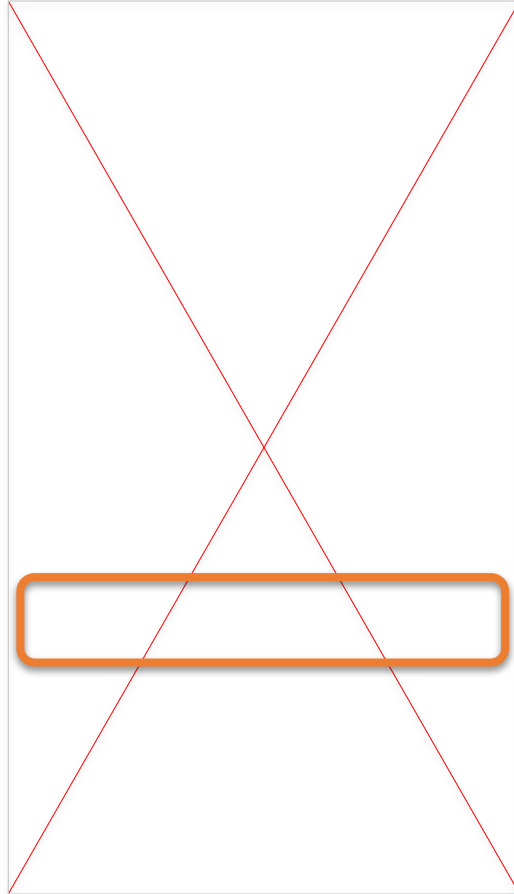
\$10.40

Total \$10.40

[Pay Now](#)

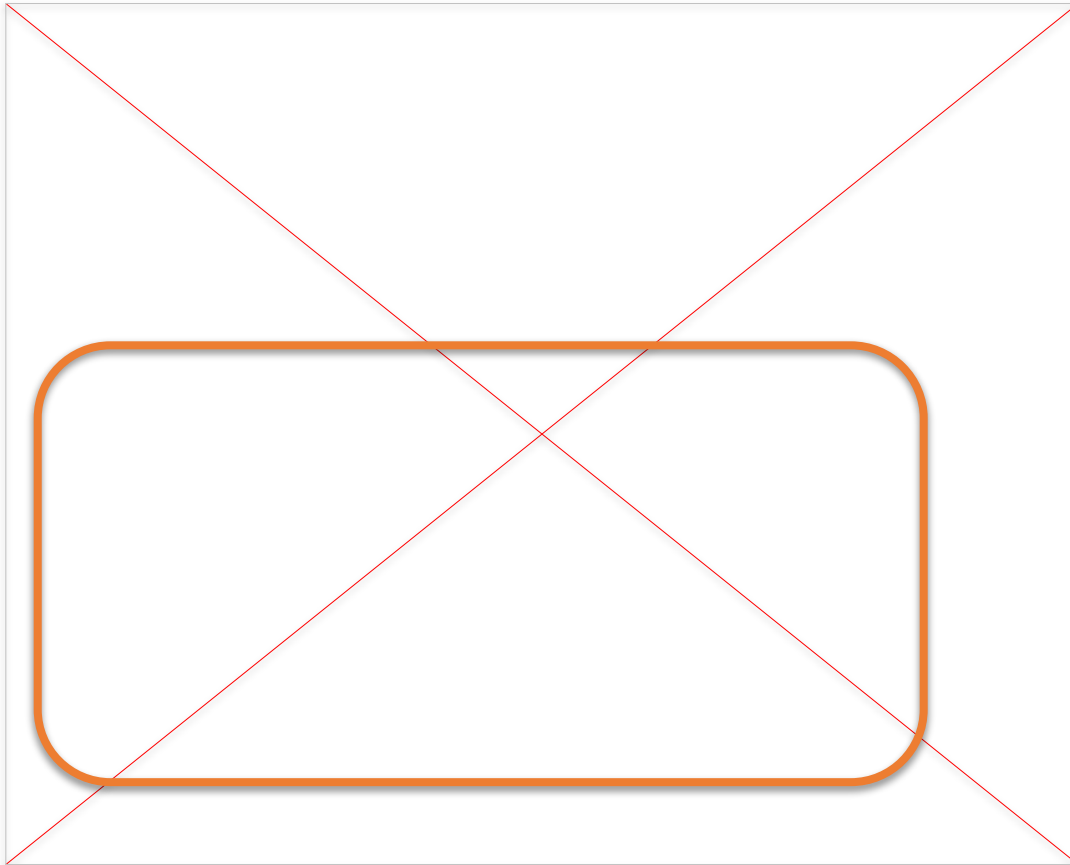
Thanks!

Scheduled Payments - Adjust existing Line Items



The adjustment will be applied based on the amount per transaction, not the total amount.

Payment Links - Adjust existing Line Items



Reporting

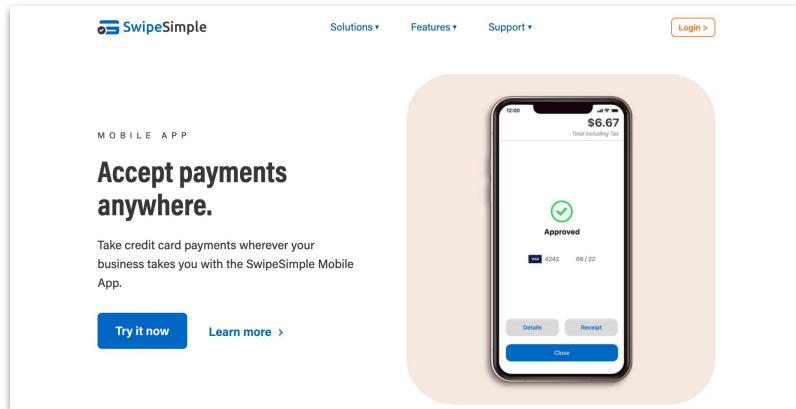
ADJUSTMENTS	TIPS	REFUNDS	TOTAL NET SALES	TOTAL NET CARD
\$0.00	\$0.00	\$0.00	\$0.01	\$0.01
\$0.00	\$0.00	\$0.00	\$0.03	\$0.03
\$0.00	\$0.00	\$0.00	\$0.04	\$0.04
\$0.40	\$0.00	-\$0.01	\$8.32	\$8.32
\$0.00	\$0.00	\$0.00	\$10.02	\$10.02
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.06	\$0.00	\$0.00	\$1.20	\$1.20
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.01	\$0.00	\$0.00	\$0.13	\$0.13
\$1.25	\$0.00	\$0.00	\$26.28	\$26.26
\$0.00	\$0.00	\$0.00	\$10.02	\$10.02
\$0.46	\$0.00	\$0.00	\$9.69	\$9.69
\$0.00	\$0.00	\$0.00	\$0.02	\$0.02
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.06	\$0.00	\$0.00	\$1.31	\$0.67
\$0.00	\$0.00	\$0.00	\$10.03	\$10.03

- Sales reports have an **Adjustments** column that shows the adjusted amounts for each transaction
- Daily Transaction Reports have a **Gross Sales Total** and **Net Adjusted Sales**



Sales Enablement

Using SwipeSimple.com to Sell



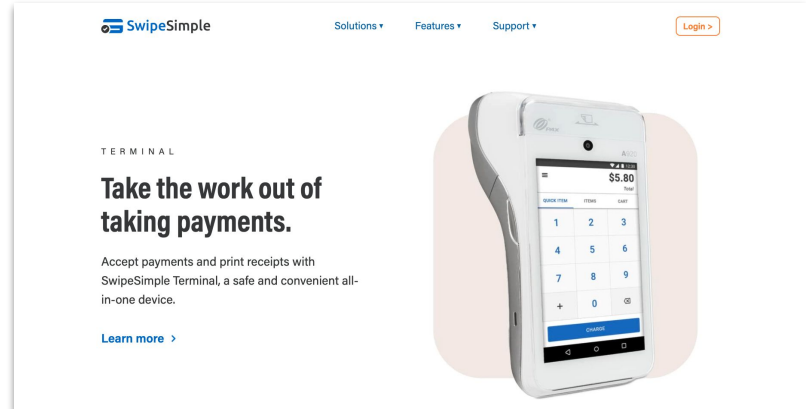
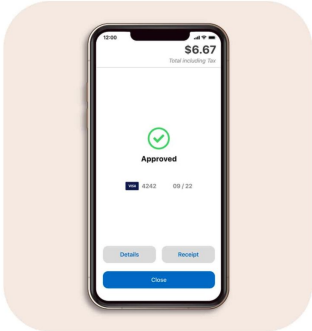
SwipeSimple Solutions Features Support Login

MOBILE APP

Accept payments anywhere.

Take credit card payments wherever your business takes you with the SwipeSimple Mobile App.

[Try it now](#) [Learn more >](#)



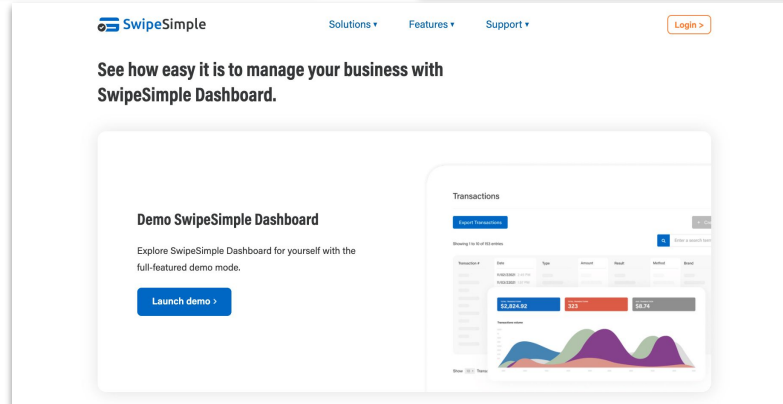

SwipeSimple Solutions Features Support Login

TERMINAL

Take the work out of taking payments.

Accept payments and print receipts with SwipeSimple Terminal, a safe and convenient all-in-one device.

[Learn more >](#)



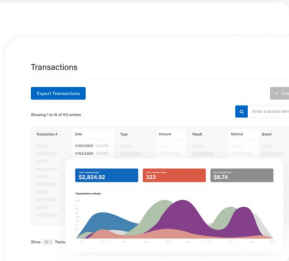
SwipeSimple Solutions Features Support Login

See how easy it is to manage your business with SwipeSimple Dashboard.

Demo SwipeSimple Dashboard

Explore SwipeSimple Dashboard for yourself with the full-featured demo mode.

[Launch demo >](#)



Transaction #	Date	Type	Amount	Method	Status	Receipt
1	10/10/2021	SALE	\$1,234.56	CC	APPROVED	RECEIPT
2	10/10/2021	SALE	\$567.89	CC	APPROVED	RECEIPT
3	10/10/2021	SALE	\$987.65	CC	APPROVED	RECEIPT

How to Demo SwipeSimple

At your Computer

Demo SwipeSimple at your computer by visiting:

<http://swipesimple.com/virtual-terminal>

OR

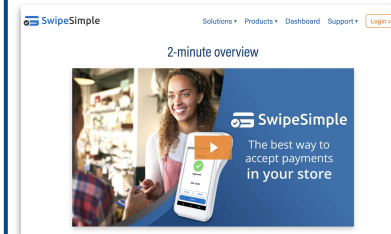
<http://app.swipesimple.com/demo>

Mobile

Download SwipeSimple from the Google Play store or App Store for iOS

Select **Demo Mode** to explore what SwipeSimple has to offer!

Terminal



Demo Videos

See demo videos of all the SwipeSimple features we discussed today by visiting our Content Hub or clicking [here](#).

SwipeSimple demo videos

See how SwipeSimple takes the work out of taking payments with this series of short demo videos.

▶ Resume

Subscribe for updates

SwipeSimple

Creating a sale on
SwipeSimple
Register

2 MIN



Creating a Sale on
SwipeSimple Register

SwipeSimple

Card
Readers

1 MIN

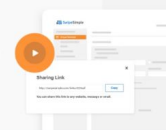


Connect a card reader

SwipeSimple

Payment
Links

2 MIN



Payment Links

SwipeSimple


Invoices

5 MIN



Invoices: Send via SMS text
& email

Sales Materials

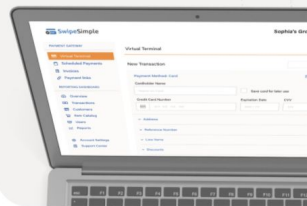


Start taking credit card payments

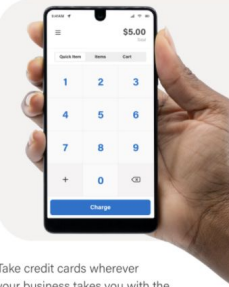
right on your computer, tablet, or phone.

Now your business can accept credit cards without any special equipment. You can use **Swipecard Payments** on any iOS or Android device, or any web browser.

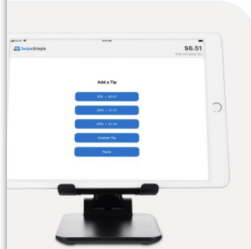
Use your own iOS or Android device.





Bill your customers remotely or over the phone with just your computer and a web browser.



Take credit cards wherever your business takes you with the Swipecard Mobile App for iOS and Android.



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Mobile devices


Now any iOS or Android device can be your point of sale system.

Tablets

Optimized for iOS and Android so you can use the device you already have.

Phones

User-friendly features make it easy to accept face-to-face credit card payments on any iPhone or Android phone.




Accessories

Expand the capabilities of Swipecard Payments with these optional accessories.


Card readers

Accept physical credit and debit cards with a Swipecard Bluetooth card reader. Compatible with contactless tap, EMV Quick Tap, and magnetic stripe credit cards.




Receipt printers

Print paper receipts with a wireless Bluetooth printer, compatible with iOS and Android phones and tablets.




Cash drawers

Quickly accept every type of payment, including cash. This automatic cash drawer holds five bill denominations and eight coin slots.




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Computers

Take credit card payments right in your web browser.


- Take payments faster and easier than ever. Set up recurring weekly, monthly, or annual payments. Or let customers pay in installments.
- Invoice your customers and get paid directly. Now you can effortlessly send invoices to your customers and let them pay you when it's convenient.
- Optimize your interchange rate. Optimize your rate on qualifying transactions with support for Level II and Level III interchange.
- Get paid in one click with digital payment links. Accept credit card payments — no website needed. Place links right on your website or email newsletter.



Put the power of Swipecard Reporting Dashboard to work for your business.

Swipecard Payments come with the powerful tools and valuable insights of Swipecard Dashboard, letting you manage your business from any computer or mobile device.

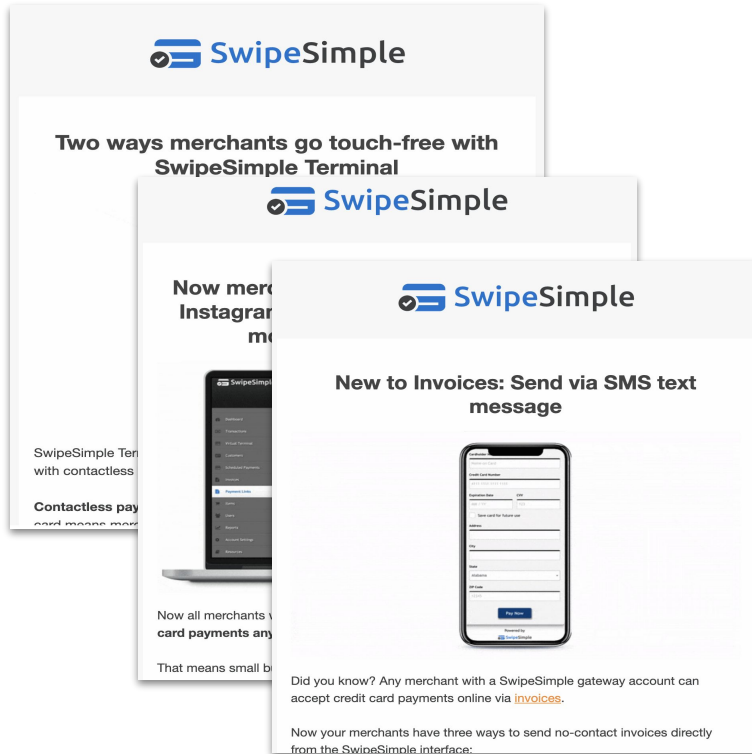
Learn more at swipecard.com



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Access 1-sheets, videos and more here:
home.swipecard.com/content-hub

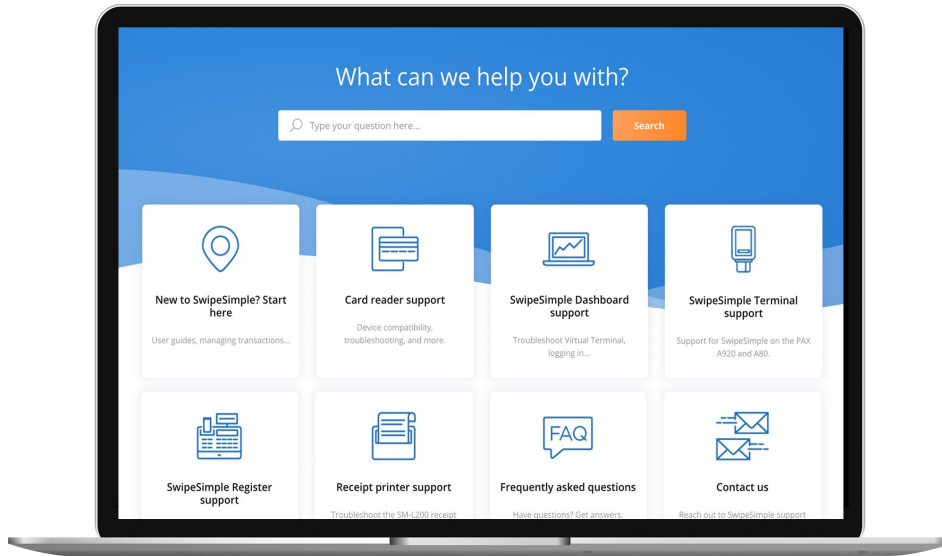
Email series



- Learn about new and existing features in a clear, easy way
- Sent twice per month
- Includes links to demo videos and additional sales resources

Sign up here: <https://fly.cardflight.com/l/748973/2019-08-07/2dvm>

Customer Support Center



Online Customer Support Center at **SwipecSimple.com**

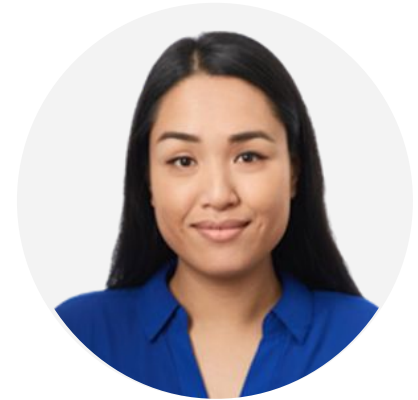
- Viewable directly from the website -- no login required
- Comprehensive FAQs
- User guides
- Card reader compatibility lists
- Troubleshooting tips

Sales Support



Natalia Leonardis
VP of Business Development

Email natalia@cardflight.com



Rinda Sutrathada
Partner Operations Associate

Email rinda.sutrathada@cardflight.com

 **SwipeSimple**

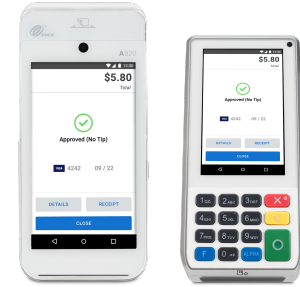
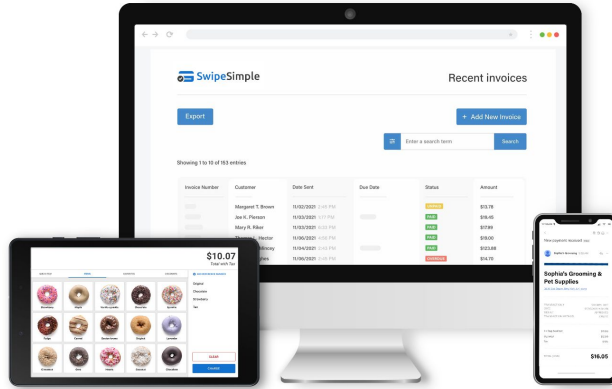


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Appendix

SwipeSimple Package Overview



Product	SwipeSimple Payments	SwipeSimple Terminal
Software Package	SwipeSimple Payments	SwipeSimple Terminal
Recommended Devices	Cloud Gateway for Web, Tablet, Phone	PAX A920 / PAX A920 Pro and PAX A80
Other Devices	N/A	N/A