

GATEWAY EMULATOR



Switching from your existing gateway to Fluid Pay™ is simple with the Gateway Emulator. You can switch without having to rework or reprogram your existing applications. The Gateway Emulator understands other gateway formats and is capable of interpreting the data and incoming information to respond correctly inside our gateway. Simply put, with little to no hassle, you can switch gateways, saving time and money, bypassing what would be a complex switchover.

Complexity. Simplified.



RECURRING BILLING



Recurring payments are convenient for customers, and they offer significant advantages for merchants too. Help simplify the payment process while increasing cash flow and reducing overall costs to capture payments. It is a simple and effective way to increase billing efficiency.

This is a tool used for submitting and managing recurring, or subscription based transactions. Completely customizable, it reduces costs with manual transactions, and helps enhance loyalty for your brand. Keep your processing & billing SIMPLE with recurring billing.

RECURRING TYPES INCLUDE:

Traditional Recurring – Merchant is setup and bills a single cardholder via CC or ACH (e-check) on a specific day for an indefinite or specified amount of time.

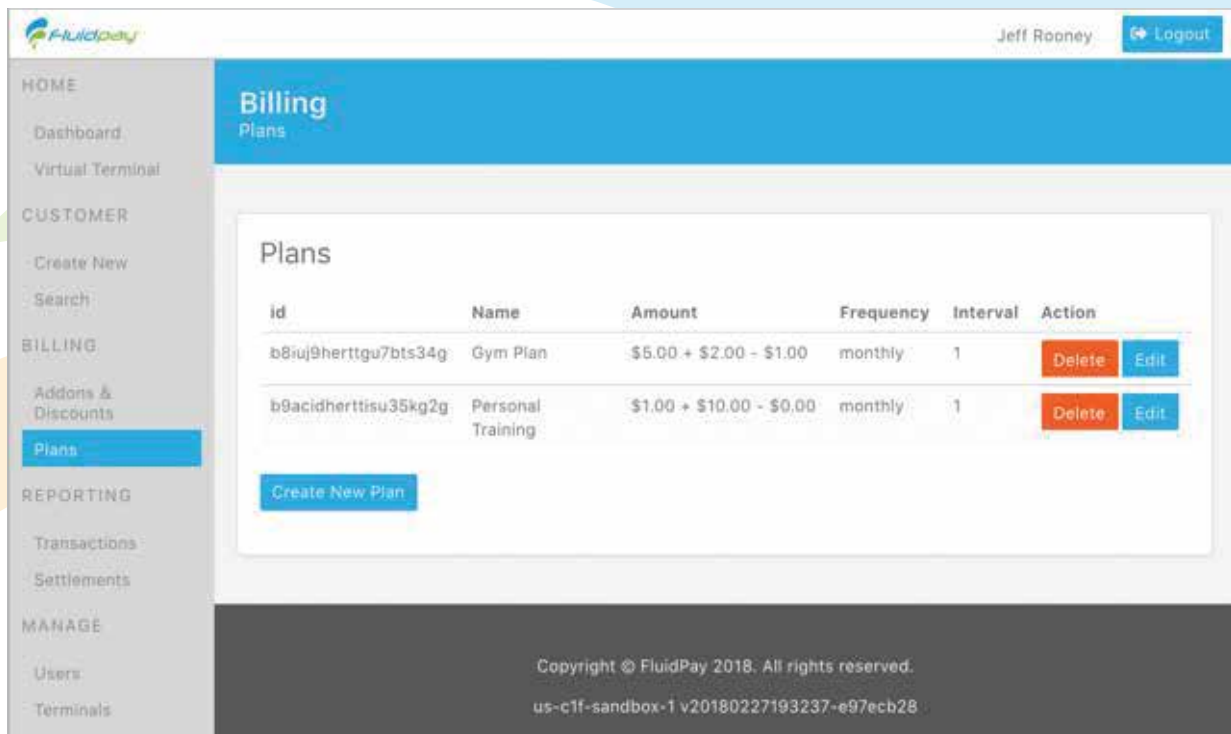


MODIFIERS:

Add-on – Supplemental amount to a primary charge.

EXAMPLE: Charge \$10 a month for a gym membership with an additional \$5 per month for use of the pool. You can create as many 'add-ons' or additional recurring.

Discounts – Deduction from the usual cost. **EXAMPLE:** Sign up for recurring billing and save 10% monthly on your sock subscription. Or you can give a straight cost break. **EXAMPLE** \$12.99 to \$10.99



The screenshot shows the Fluidpay Billing Plans interface. The user is logged in as Jeff Rooney. The interface includes a sidebar menu with categories: HOME, CUSTOMER, BILLING, REPORTING, and MANAGE. The 'Plans' section is active, displaying a table of billing plans.

id	Name	Amount	Frequency	Interval	Action
b8ruj9herttgu7bts34g	Gym Plan	\$5.00 + \$2.00 - \$1.00	monthly	1	Delete Edit
b9acidherttisu35kg2g	Personal Training	\$1.00 + \$10.00 - \$0.00	monthly	1	Delete Edit

Below the table is a 'Create New Plan' button. At the bottom of the page, there is a copyright notice: Copyright © FluidPay 2018. All rights reserved. us-c1f-sandbox-1 v20180227193237-e97ecb28

SHOPPING CART INTEGRATIONS



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FluidCart™ - an easy option for e-commerce merchants who do not have an IT staff or developers to handle credit card processing.

Third Party Shopping Carts –

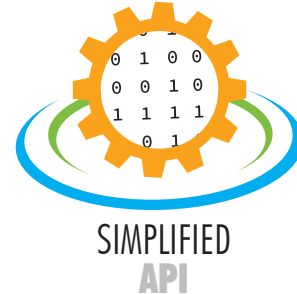
There are a significant number of shopping carts that have integrated into the payment gateway, giving the merchants multiple options to find a shopping cart that fits their business best.



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SIMPLIFIED API



A DEVELOPER'S DREAM...

KEEPING IT SIMPLE AND IN ONE PLACE!

- Semi-Restful JSON based API allows for a simple integration that works across all platforms and devices.
- The Simplified API is a Unified API that allows a single integration to process card-not-present as well as card-present processing via quick chip enabled EMV terminals.
- Cloud based platform supporting active-active processing in multiple geographic locations simultaneously. A TRUE active-active solution for the electronic processing industry!
- Our control panel consumes 100% of the API... See something you like and want to write your own custom control panel? Our API enables you to take complete control if you want it.



TOKENizer API



TOKENizer provides pre-built UI components to help create the perfect FLUID checkout across desktop and mobile payments!

SIMPLIFY the payment experience for your customers!

TOKENizer creates an easy, accurate way for your customers to enter payment information, minimizing user error and maximizing successful payments.

- Real-time Validation
- Autofill
- Formatting & Masking
- Reduce PCI!
SIMPLE PCI COMPLIANCE (SAQ A)
- Web Fonts Support
- Payment Request API
- Mobile Friendly
- Input Masking
- Fully Customizable Styles
- Responsive Layout
- Customer Vault Supported

SECURE!

TOKENizer is the safest method for accepting payments and preventing attacks on your system!

We generate a secure iframe while removing sensitive details from your site.

SAQ A COMPLIANT!

Stop worrying about PCI regulations!

TOKENizer qualifies for the easiest form of PCI compliance, which helps prevent expensive and time-consuming audits.

CUSTOMER VAULT SUPPORTED!

TOKENizer implements a two-minute limit to create a customer vault record from a transaction without ever touching any sensitive information.

VIRTUAL TERMINAL



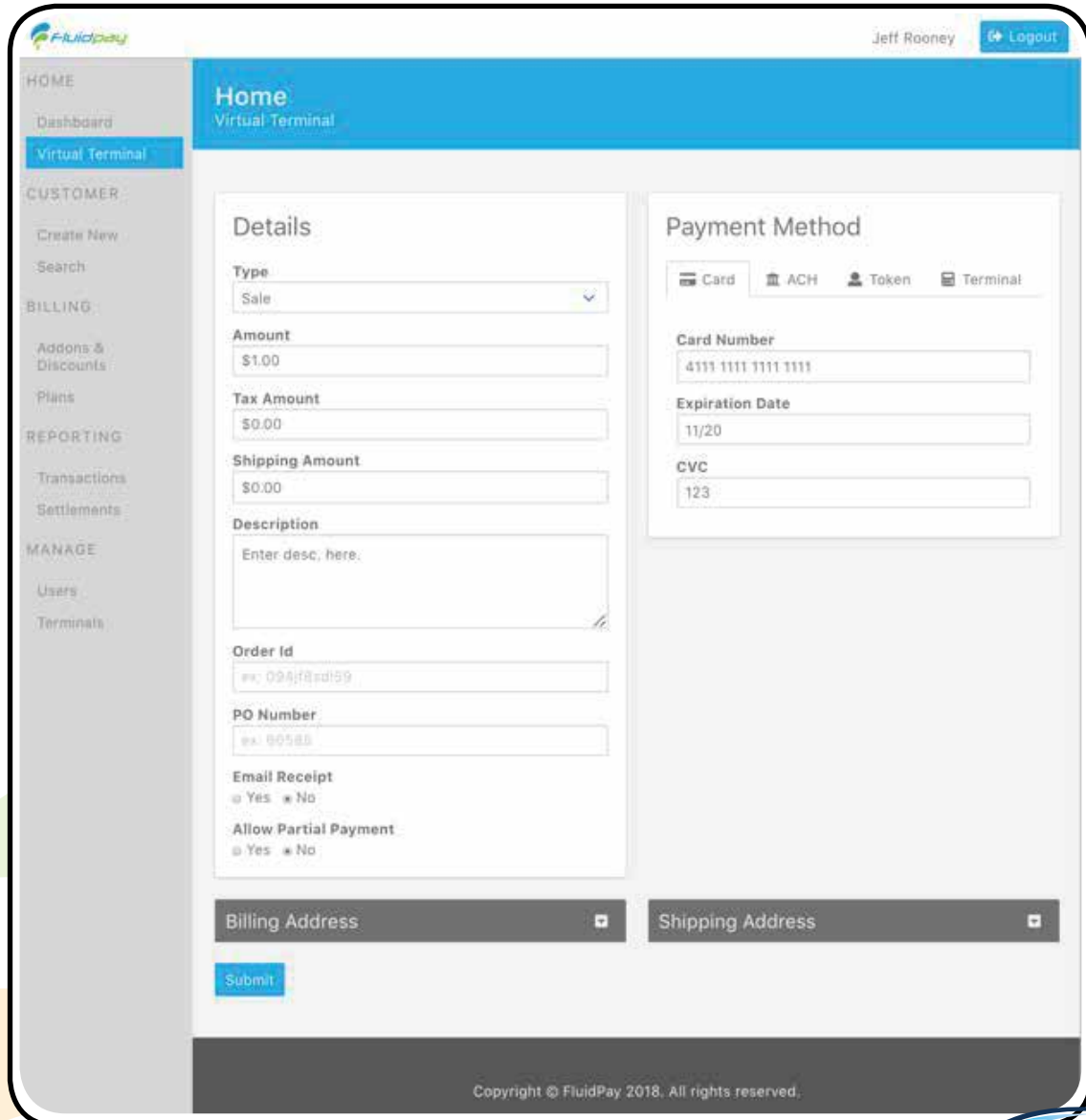
A Virtual Terminal is used to process credit cards and ACH transactions from any computer or device with an internet connection from ANYWHERE in the world.

This allows you to securely and efficiently handle a series of tasks such as verification, reporting, and processing credit card and ACH transactions.

A Virtual Terminal has its own advantages.

For example, it simplifies the payment process for mail order, telephone, and off-site sales events such as conferences. You can also access the Customer Vault, Recurring Billing, Reporting, and many other features through the virtual terminal.





The screenshot shows the Fluidpay Virtual Terminal interface. At the top, it says 'Home Virtual Terminal' and 'Jeff Rooney Logout'. A sidebar on the left contains navigation links: HOME (Dashboard, Virtual Terminal), CUSTOMER (Create New, Search), BILLING (Addons & Discounts, Plans), REPORTING (Transactions, Settlements), and MANAGE (Users, Terminals). The main content area is divided into two columns. The left column, titled 'Details', contains fields for Type (Sale), Amount (\$1.00), Tax Amount (\$0.00), Shipping Amount (\$0.00), Description (Enter desc, here), Order Id (ex: 094jfrzd159), PO Number (ex: 80585), Email Receipt (Yes/No), and Allow Partial Payment (Yes/No). The right column, titled 'Payment Method', has tabs for Card, ACH, Token, and Terminal. The Card tab is selected, showing fields for Card Number (4111 1111 1111 1111), Expiration Date (11/20), and CVC (123). At the bottom, there are fields for Billing Address and Shipping Address, a Submit button, and a copyright notice: Copyright © FluidPay 2018. All rights reserved.

