



North^{star}

For a different kind
of payments partner,
go North.

Who we are:



30+ years in business.



A top 10 non-bank merchant acquirer.



Hundreds of thousands of satisfied merchants.



\$100+ billion in transactions each year.



1,000+ employees.

What we do:



Real-time merchant onboarding.



Automated approvals in 3-5 minutes.



Totally paperless merchant boarding.



Merchant portal with virtual terminal, invoicing, and paperless account updates.



Risk management.



Fraud detection.



24/7 Customer Care & Technical Support.



Sales Partner training and support.



Chargeback administration.



Terminal downloads, development, support, and deployment.

Why we are different:

We own our own platform!

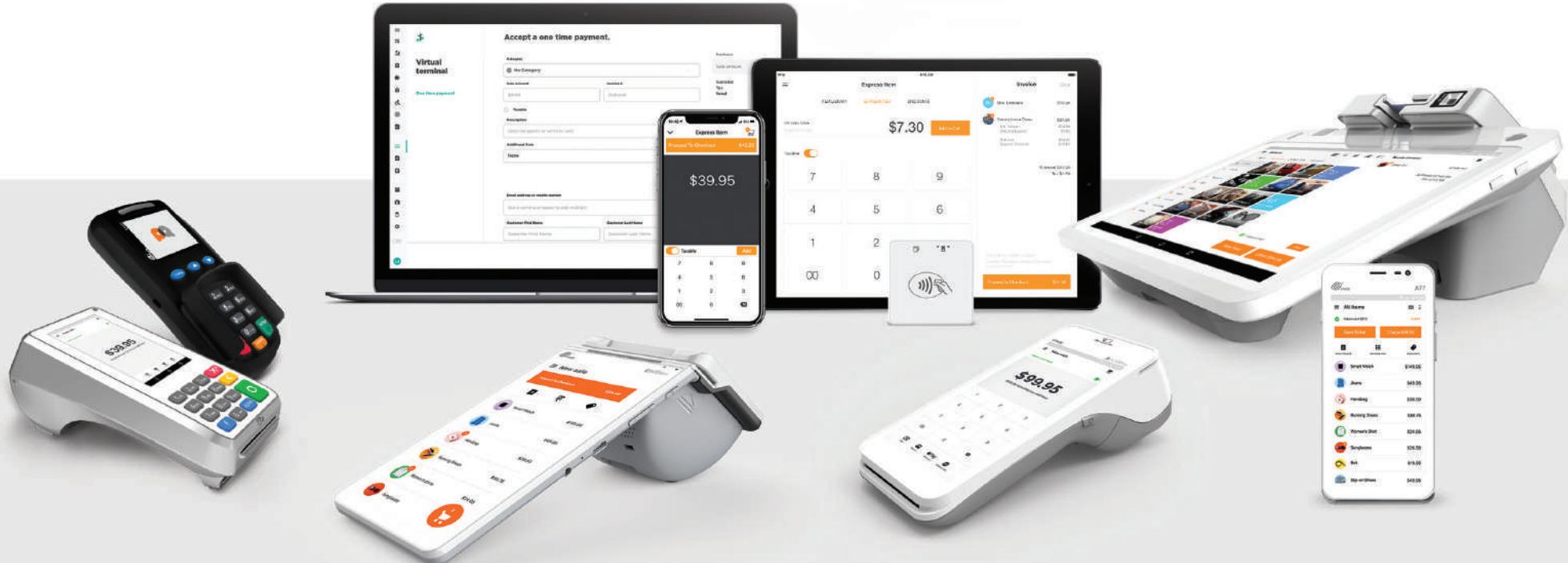


- First company ever to process credit cards online, utilize tokenized transactions, and deliver online reporting to merchants!
- A PCI-compliant processor utilizing fully integrated EMV, tokenization, and encryption technologies in a secure end-to-end solution.
- We offer a no-fee gateway solution. Plus, compatibility with Auth.net, Cybersource, eprocessingnetwork, Fluidpay, Inovio, NMI, Payments Hub, and PayTrace.
- Semi-integrated EMV solutions with a growing list of partners including: MICROS, HotSauce, Grubbrr, GiveHub, Vend, and many more.
- Ecommerce solutions including shopping cart integrations and website/email Pay Now buttons, hosted checkout solutions, and more.
- Next Day Funding with cut times as late as 12 a.m. ET, or Same Day Funding with cut times as late as 10:30 a.m. ET.
- Free virtual terminal access for every MID.
- Level II and III transactions.
- Free recurring billing.

Why we are different:

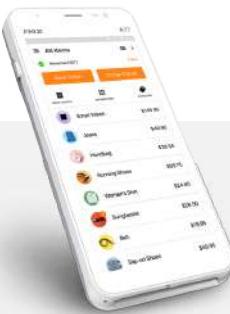


The all-in-one payments platform, Payanywhere allows you to accept payments in store or on the go with our smart payment solutions or card readers. You can even accept contactless payments using your iPhone and the Payanywhere app. View reporting, send and receive invoices, accept online payments through our Virtual Terminal, and manage employees, customers, and inventory. Or, view your sales, data, and deposits from any device in real time. Get a glance on your Apple Watch, learn more on the app, and get the full picture in Payments Hub, our secure, online merchant portal.



Why we are different:

The Payanywhere Smart Solutions Suite.



Payanywhere Smart Terminal Mini (PAX a77).

Minimal size meets maximum versatility! 4G and wifi connectivity. A 5.5" display with Android software. An EMV chip card, NFC contactless, and magstripe reader. PIN debit. Plus, a camera for easy barcode scanning.



Payanywhere Smart Terminal (PAX a920 Pro).

Handheld wireless terminal with 5.5" touchscreen, EMV, magstripe, and NFC. 4G and wifi connectivity, front and back camera for barcode scanning, and built-in receipt printer.



Payanywhere Smart Keypad (PAX a80).

Ethernet and wifi connectivity. An EMV chip card, NFC contactless, and magstripe reader. PIN debit and EBT acceptance. Built-in receipt printer with 2 1/4" paper roll. The Smart Keypad is perfect if you want to modernize your payments, but don't want to exchange your keypad for a touchscreen or, you don't need an external PIN pad.

Why we are different:

The Payanywhere Smart Solutions Suite.



Payanywhere Smart PINPad Pro (PAX a80 and sp30).

4" merchant facing touchscreen display. 2.4" customer facing display. Wifi and ethernet connectivity. NFC contactless, magstripe and EMV chip card reader. PIN pad. Built-in printer with 2 1/4" paper roll.



Payanywhere Smart Flex (PAX e600 Mini).

The hybrid smart terminal and point of sale. 7"HD touchscreen and 3.5" customer facing touchscreen. Built-in receipt printer and barcode scanner. EMV, NFC, and magstripe reader.



Payanywhere Smart POS+ (PAX e700).

A 12.5" touchscreen display with Android software. Customer-facing touchscreen. An EMV chip card, NFC contactless, and magstripe card reader. Plus, built-in receipt printer, front and back cameras for easy barcode scanning, cash drawer, 4G and wifi connectivity, and more.

Why we are different:

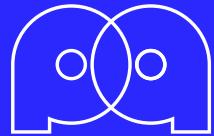
The Edge Program.
Combines Cash Discount and Flat Rate Pricing!



Allows you to retain the same amount of revenue on credit sales as you do on cash sales.



Lets you know exactly what your processing fees are.



Compatible with smart & traditional terminals, plus, multiple hospitality, retail, and speciality POS solutions.



Edge is a great way to maintain cash flow.



Nobody else compares when it comes to our online merchant portal, Payments Hub!

The image displays three screenshots of the Payments Hub software interface. The top screenshot shows a 'Virtual terminal' window with fields for Name, Additional Data, Customer Email Address, Customer First Name, Customer Last Name, and Payment Method. The middle screenshot is a dashboard with a bar chart showing sales volume, a summary box for Gross Sales (\$10,072.88), Transactions (789), and Average Ticket (\$44.50), and sections for Tips (\$1,372.26) and Refunds. The bottom screenshot shows a detailed sales report with a bar chart for Sales by Date and a table of transaction details.

Date	Charge	Status	Last Used	Transactions	Total Sales, R
Carrie Customer	4.38%	New	07/15/19 at 2:10:52 pm	2	\$121.08
Doug A Customer	0.20%	Revol	07/15/19 at 2:17:57 pm	3	\$90.28
One Customer	0.00%	Revol	07/15/19 at 2:57:57 pm	2	\$59.06
John Customer	1.22%	Revol	07/16/19 at 2:07:07 pm	1	\$88.47
Worker Customer	4.38%	New	07/16/19 at 3:05:02 pm	2	\$121.06

A truly invaluable resource, Payments Hub is your secure online destination for everything you need to run your business.

- Free Virtual Terminal access so you can perform transactions from right within your web browser.
- Robust dispute management tools, including chargeback administration.
- Detailed sales activity, customer tracking, inventory management, and more.
- Custom alerts.
- Supply ordering.
- Invoice management.
- Recurring billing.
- Employee management.
- Reputation management.
- Card on file solutions.
- Gift card acceptance.
- Free supplies.
- Terminal replacement.
- Transaction activity.
- Statements.
- Enhanced invoicing.

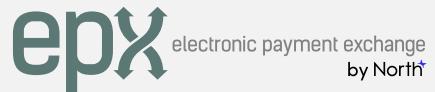
*Features vary based on Payments Hub free and paid plans.

Why we are different:

The North family of brands.



North has been simplifying payments since 1992. We make it easy for you to accept any payment type in-store, over the phone, online, or on the go. All while providing one point of contact — our award-winning Customer Care department, featuring real live human beings — available day or night, 24/7.



As a fully integrated payment solution, EPX serves as a gateway, processor, acquirer, backend service partner, and more to businesses in the U.S., Canada, Europe, the Middle East, Latin America, and the Caribbean. EPX leverages their revolutionary cardholder data protection system (BuyerWall™), increased processing speeds, and centralized reporting to position themselves as a customer-focused, secure, and cost-efficient payment processor.



Get equipped to accept payments in-store, online, or on the go on an ever-expanding lineup of sleek and modern hardware. Run your business more efficiently and profitably with a feature-rich app and secure, online merchant portal.

Why we are different:

The North family of brands.



Inovio is the world's most intelligent omnichannel payments platform and revolutionary payments gateway offering seamless integration and global scalability. It adapts to any payments experience with industry innovations that bring simplicity to an often confusing process.



HUMBOLDT

Since 1992, Humboldt Merchant Services has provided payment acceptance to merchants with specialized needs, with a focus on retail and ecommerce transactions. In addition to providing safe and secure credit card processing to a wide variety of merchants, Humboldt also supports multi-currency conversion, specialized chargeback reporting, compatibility across multiple gateways, and more.



Money Machine has helped thousands of merchants increase their profits with the latest cutting-edge ATM equipment, competitive pricing, and the best software in the business.

Why we are different:

The North family of brands.



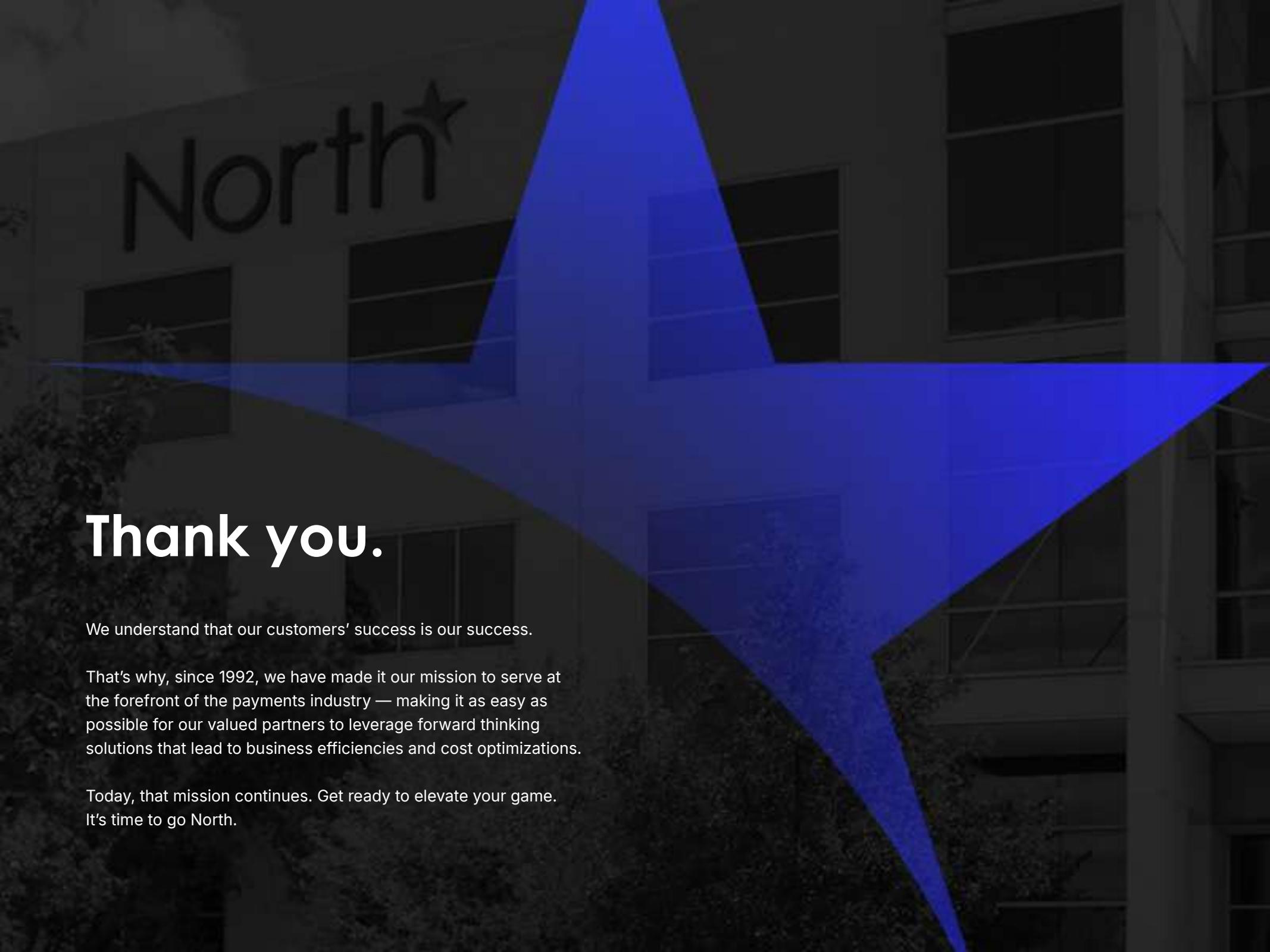
A proven leader in Level-2, Level-3, and ecommerce B2B transactions, PayTrace is the "gateway to happy." A truly scalable platform, PayTrace offers enhanced, back-office reporting integration with the EPX platform, 5-star support, and more.



A Burbank, CA-based ISO, Signature Payments was founded in 1997 and is a leading provider of customizable payment technology solutions to merchants, partners, and developers across a wide range of industries.

POS Pros

Operating for North Sales Partners since 2019, The POS Pros provides solutions for merchants who need a POS system. With options that cater to our dual pricing programs for restaurant or retail, yourpospros.com is an incredible option for winning business.



North

Thank you.

We understand that our customers' success is our success.

That's why, since 1992, we have made it our mission to serve at the forefront of the payments industry — making it as easy as possible for our valued partners to leverage forward thinking solutions that lead to business efficiencies and cost optimizations.

Today, that mission continues. Get ready to elevate your game. It's time to go North.