

pulencePay

Payment Processing Proposal



Opulence Pay Proposal © 2024

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01.

Who We Are

Company Profile

About Us

Opulence Pay provides a comprehensive range of advanced payment processing solutions tailored to meet the needs of modern businesses. These services include credit and debit card processing, ACH payments, gift cards, mobile transactions, online payments, bill payment services, and ATM solutions. With such a diverse suite of options, Opulence Pay can support the payment needs of businesses of all sizes.

With a vast network of trusted partnerships across North America, Opulence Pay has established strong relationships with top manufacturers, processors, network providers, and merchants. By collaborating with industry-leading partners, Opulence Pay remains at the forefront of payment innovation, delivering secure, seamless, and cost-efficient payment solutions that adapt to the ever-evolving market.

The Opulence Pay family of companies includes Electronic Cash Systems (ECS), Alternative Payments International (API), Levelpay, Payment Solutions International (Paysol), and Precision Payments International (PPI).

02.

Our Offering

All-Inclusive Payment *Solutions*

Opulence Pay has, and will continue to develop innovative solutions and technological advances to meet any merchant's needs as a one-stop-shop establishment, for an easily attainable and financially prosperous outcome for all the years to come.

✓ **Credit/Debit**

We offer a full range of payment processing solutions via in-person, online, and mobile payment through the most up-to-date and secure equipment on the market.

✓ **ATM**

We provide ATM sales and support for businesses ranging from convenience stores to financial institutions.

✓ **Merchant Cash Advance**

Opulence Pay offers a unique opportunity for quick and easy cash flow for businesses with no need for collateral, regardless of credit scores. Obtain access to additional funds for expansion, payroll, inventory, or working capital.

✓ **Consumer Lending**

Opulence Pay provides the opportunity for our merchants to offer their customers quick and competitive lines of credit— with unsecured consumer loans from \$5,000 to \$250,000 with a simple online application. Consumers will get the service they need immediately with instant funding to merchant bank accounts.

✓ **ACH**

We provide secure, dependable, and automated recurring billing solutions for electronic fund transfers, an excellent alternative to paper checks.

✓ **Reporting & Statement Retrieval**

A unique tool developed exclusively by Opulence Pay. The Payment Connection provides a single dedicated merchant portal for reporting and statement retrieval.

✓ **Commercial & Personal Lending**

If merchants need a new piece of equipment, startup funding, or are behind on operating expenses, Opulence Pay offers various solutions to provide instant capital. With high purchasing limits and more favorable payment options, our loan solutions are flexible and offer affordable repayment.

✓ **Gift Card and Loyalty Programs**

We can help merchants establish a gift card or customer loyalty card program using standard card terminals. No additional equipment is required.

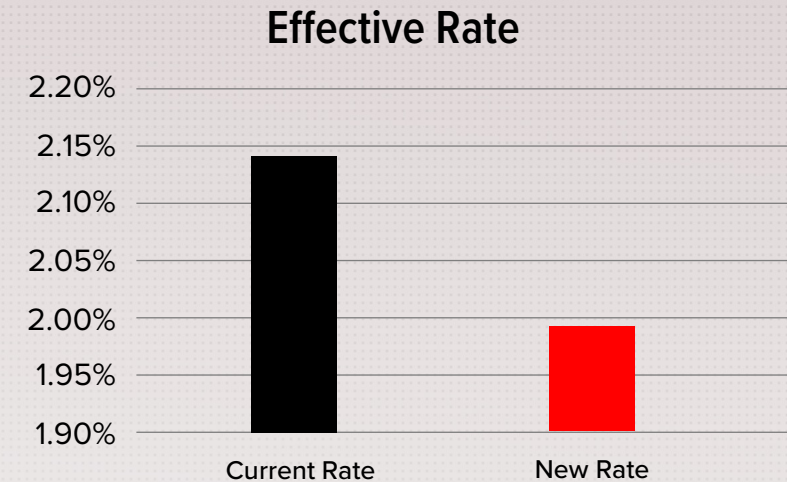
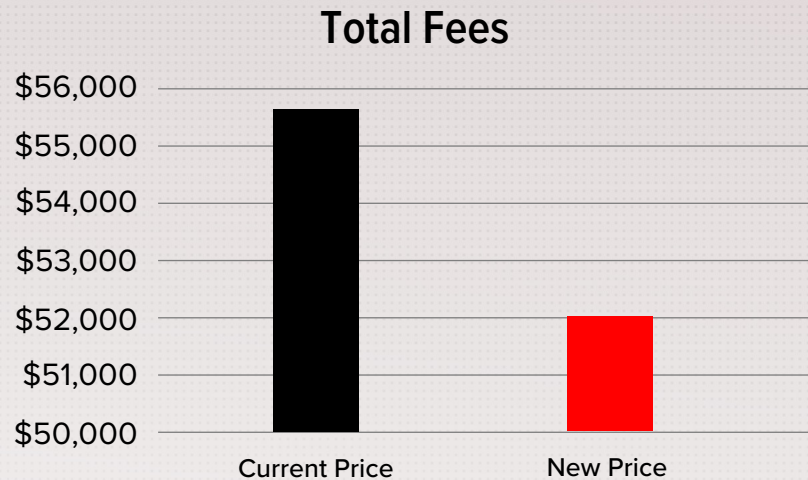
03.

Our Proposal

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Savings Proposal

The following is a comparative summary the Electronic Cash Systems Analysis Department performed on your merchant services statements.



Month	Volume	Current Total Fees	New Total Fees	Monthly Savings	Current Effective Rate	New Effective Rate
11/2023	\$2,605,799.29	\$55,549.76	\$52,031.94	\$3,517.82	2.14%	1.99%

Annual Savings: \$42,213.84

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Pricing Details

Associated pricing fees and rates.

Authorization Fees

VISA	\$ 0.05 per authorization
Mastercard	\$ 0.05 per authorization
Discover	\$ 0.05 per authorization
American Express	\$ 0.05 per authorization
Chargeback	\$ 25.00 per chargeback
Retrieval Fee	\$ 15.00 per retrieval
Voice Authorization Fee (if any)	\$ 0.00 per transaction
Batch Fee	\$ 0.00 per batch

Discount Rate

VISA	0.07% Per Transaction
Mastercard	0.07% Per Transaction
Discover	0.07% Per Transaction
American Express	0.07% Per Transaction

Monthly Fees

Regulatory Compliance Fee	\$10.00 Per Location
Data Security Fee	\$10.00 Per Location
Statement Fee	\$10.00 Per Location