



What You Really Want is the Goose

When it comes to payment processing many companies squawk about having the “lowest rate”, but is that all there is to it? Intelligent Payments offers much more than a teaser rate or a gimmick followed by fine print to win business. When companies choose Intelligent Payments they get a partner who will implement a comprehensive and tailored business solution that delivers value day after day, not just at sign up.



As one of the fastest growing payment companies in the US, Intelligent Payments offers a complete solution that includes multiple payment methods including credit and debit cards, electronic checks, check conversion and more. Intelligent Payments allows your customers to pay in person, over the phone, online, through an automated IVR, and from mobile devices like tablets and smartphones. Easily send electronic invoices while providing customers the option to pay through their preferred channel. Intelligent Payments provides one combined source for all payments, one place to see reporting for all payment channels, one gateway, one partner, one ally.

Intelligent Payments stands alongside merchants in meeting required PCI compliance with a comprehensive program complete with compliant policy builder and a strong education component so your employees understand their responsibility to protect your payment data. In fact, most businesses easily achieve PCI compliance because the tough technical requirements are already handled by Intelligent Payments.



While rates are not everything, we know they are important. Small and large businesses trust Intelligent Payments to deliver competitive rates with no mysterious charges. Clients have the option to choose their own rate and pricing is always 100% transparent. No surprises, no hidden fees. In 2011 and first half of 2012, companies making the switch to Intelligent Payments reduced their payment costs an average of 31%. That is how Intelligent Payments delivers more gold everyday.



Intelligent  **Payments**

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Credit and Debit Cards

Forbes Magazine reports that merchants who do not accept credit cards lose 70% or more of their sales to competitors who do. A recent PriceWaterhouseCoopers study found that customers prefer to pay with cards 3 to 1 over other methods. Business can capitalize on those preferences for higher orders, repeat business, and even recurring/automatic transactions.



High cost of processing is often cited as a concern. Unfortunately merchants are often surprised when that online “teaser rate” is not their rate. Intelligent Payments offers fully transparent pricing and even allows clients to choose their rate! No hidden fees. Choosing the right payment partner is vital to profitability.

Electronic Bill Payment

In 2011, 81% of bill payers report they bank online. Present customers with electronic bills they can pay directly from without going anywhere else or direct them to your fully custom branded web portal to make a payment. Easily schedule recurring payments using credit/debit cards or ACH. Intelligent Payments provides a payment site with your color, logo, and branding as part of our service.

Electronic billing increases customer satisfaction, reduces overhead costs immediately, and eliminates the hassle and expense of paper. Best of all electronic payments speeds cash directly to your account.

Online Payments

Extend your payment abilities online with a secure branded payment site provided at NO additional charge. This can be a stand-alone web page or part of your existing website. Either way it is 100% hosted by Intelligent Payments and all payments are encrypted and processed securely through our gateway.



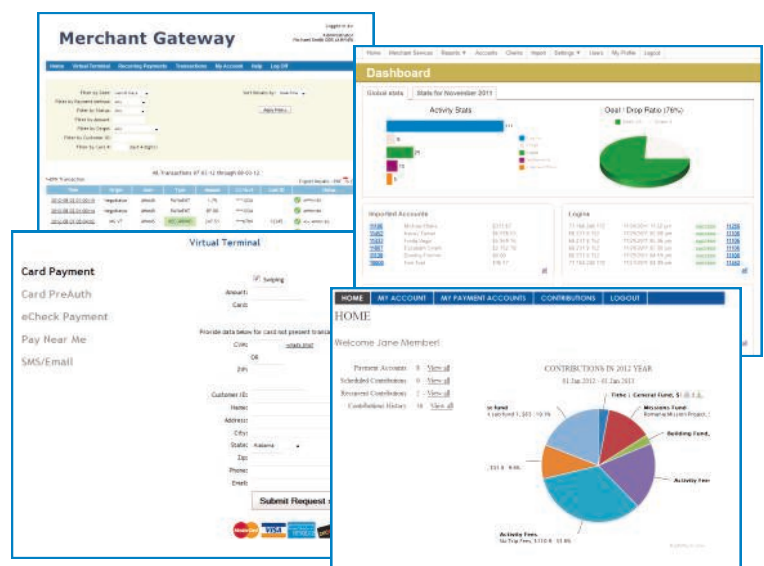
Additional Solutions

- Interactive Voice Response (IVR) Payments
- Online Gateway With Full Reporting
- Virtual Terminal - NO hardware required
- Mobile or USB swipe
- Software Integration

ACH / eCheck / Check Conversion

Bill payment is most often done online via Electronic Check or ACH. This service provides the speed and convenience of a card payment for those who either do not have or prefer not to use credit/debit cards. Check conversion is available for mailed payments as well. Online and converted funds are electronically transferred from the payers account and deposited to your account eliminating paper checks, trips to the bank, and the expensive labor of manual posting checks received by mail or drop box.

A lower cost alternative to card payments, ACH is a low flat rate and with Intelligent Payments the cost is often lower than the deposit fee charged by most banks!

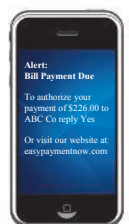


Complete integrated payment solution

Mobile Payments

No smartphone required! The Mobile Payment Suite within Intelligent Payments works with any cell phone and supports 2 way communication for payment approvals, balance alerts, bill reminders, and processes payments right from the phone.

All Intelligent Payments solutions are optimized for mobile devices, so those with smartphones have all the same capabilities online as if they were at their PC.



To take a test drive of the Mobile Payment Solution (as a consumer) simply text the word “ICdemo” to 55678.

Don't be afraid to interact and respond like a payer would. Although it looks real, nothing is actually charged.