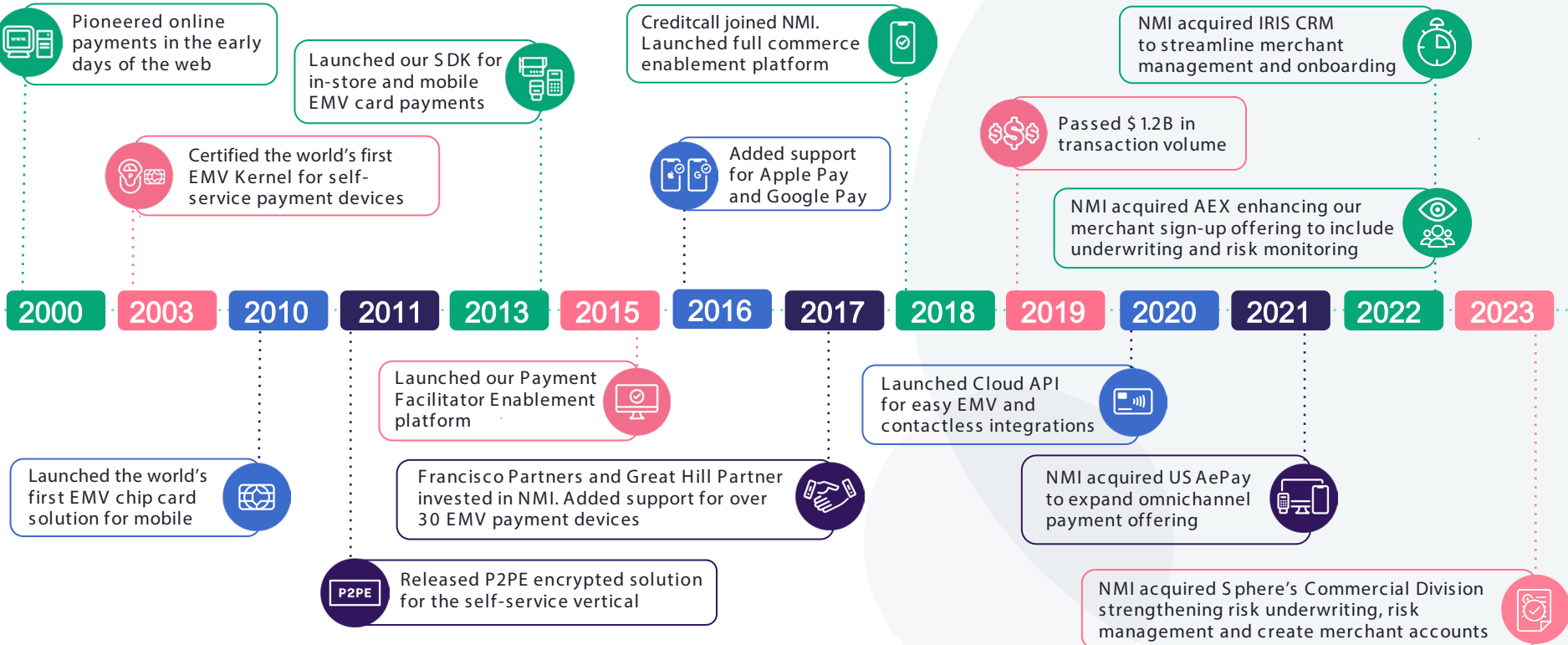




# NMI Payments Overview



# We've been powering payments innovation for 20+ years





# Processing Overview



# Payment Processing Overview

Merchant processing allows a business to securely accept payment transactions through customers' credit cards, debit cards, or NFC/RFID-enabled devices.



**Online**  
Think "Add to  
Cart"



**Card Present**  
Swipe and Chip in  
Person



**Mobile**  
On-the-go  
Transactions



**MOTO**  
Key Entered over  
the Phone



## Top Merchant Types and MCC Codes

- Low Processing Rates
- Multiple Payment Acceptance Solutions
- 24/7/365 Customer Service
- Highly Secure Processing

Already have an acquiring relationship

- Diversification of your business and revenue with multiple acquirers
- Easily add or subtract processors with NMI Payments leveraging the NMI Gateway.

# Criteria by Merchant Industry

Who is the best fit now and will be a better fit soon

## Restaurants

Counter Service •  
Fine Dining • Cafés



## Automotive

Repair Shops • Car  
Washes • Detailing



## Salons

Barber • Hair  
Stylist • Nail Techs



## Contractors

General • HVAC •  
Electrical • Roofing



Tier

1

## Ideal Merchants

- Contractors (Trades)  
e.g.: General/HVAC/Electrical
- Transportation Railroads
- Transportation Taxis/Limos
- Trsp- Marinas/Supplies/Service
- Transportation - Tolls
- Retail - most with exceptions
- Clothing, Household & Utilities -  
most with exceptions
- Repair Shops
- Auto Retail/Services/EV  
Charging/Parking
- Entertainment & Events - most  
with exceptions
- Food & Beverages
- Charitable Social Service

Tier

2

## Good Merchants

- Transportation - Commuter  
Passenger eg: Ferries, Bus, Rail
- Transportation - Ambulance Srv
- Retail - Motor Vehicle
- Education
- Non-profits
- Associations
- Computer Network/IT -  
conditional
- Government - some conditions
- Retail - RVs, Motorcycles, etc -  
some conditions
- Consulting, PR firms
- Detective, Security firms
- Insurance, Real Estate

# Prohibited Merchant Types

Animal Breeding • Brokers • Buyer's Clubs / Membership Clubs • CNP Tech (Computer Support, Maintenance, Seo) • Check Cashing And Payment Facilitating Services • Contests • Credit Card Protection • Credit Counseling, Credit Restoration • Credit Repair Agencies • Currency, Commodity Exchange, Money Transfer Businesses • Crypto Currency • Debt Consolidation • Direct Marketing - Subscription Merchants • Drug Paraphernalia • eCash • eCigarettes • Extended Warranty Companies • Financial Companies (Investment Firms, Financial Advisors, Tax Planning, Brokers) • Foreclosure Protection /Guarantee /Assistance • Freight Forwarders • Gambling (Includes Gaming w/ Cash Prizes) • Get Rich Quick Schemes • Herbal Smoking Blends And Herbal Incense • Inbound Telemarketing With An Up-Sell • Infomercial • International Matchmaking Or Dating • Internet Gaming • Investment Programs Or Opportunities • Non-Financial Institution Loans (Short-Term, High Apr Loans, Financing, Loan Modifications, Car Payments) • Long Distance And Teleservices • Mail Order Brides • Marijuana Dispensaries • Massage Parlors (If On Rubmaps.Com) • Merchants Offering Free Gifts, Incentives Or Enticements Or Rebates • Merchants Offering Prizes, Sweepstakes Or Contests As An Inducement To Purchase A Product Or Service • Memberships Or Subscriptions • Modeling Agencies • Mortgage Reduction Services • Multi-Level Marketing Business • Nutraceuticals (Unique Lotions, Potions, Specialty Supplementents, Etc) • Lotteries • Online And/Or Non-Face-To-Face Pharmacy Or Pharmacy Referral • Online And/Or Non-Face-To-Face Tobacco Sales • Outbound Telemarketing • Penny Auctions/Online Auctions • Prepaid Phone Cards, Phone Services And Cell Phones • Programs On How To Apply For Low-Interest Credit Cards • Quasi-Cash • Rebate-Based Businesses • Reputational Risk Merchants (Former Mafia Hitmen, Known/Convicted Criminals) • Sports Forecasting/Odds Making • Speculative Investing (Coins, Medals, Stones) • Sweepstakes • TV Streaming Boxes • Ticket Agencies • Timeshare Programs • Topless Bars/Clubs • Travel (Airlines, Cruise Lines, Travel Agencies, Vacation Rentals, Car Rentals, Tour Operators, And Travel Clubs) • Up-Sell Merchants • Noire or other video tape rental services • Direct Marketing -Inbound Teleservices Merchant and other similar services *(not a comprehensive list)*



## How to Approach A Business Owner

"Hi there! I'm [Your Name], and I'm an Independent Business Owner with ACN —a global company making a big impact on essential business services, helping save costs where it really matters. I'm pretty confident in what we can do. So much so, I'm willing to wager a \$250 Visa Gift Card that our affiliated company, NMI, can significantly lower your payment processing fees. How about we take a quick 5-minute chat to explore how we can make this work for you?"

**"Most of my clients have seen increases in their credit card processing fees lately; have you noticed this as well?"**

"When was the last time you received a no cost, no obligation Cost Comparison? NMI will explain your current position and show you how much you could be saving!"

**"Visa and MasterCard periodically adjust their rates in specific categories. Have you had a chance to check your recent merchant statements for any rate increases?"**



# Key Selling points

## Price

Consultative approach;  
transparent and competitive  
pricing

## Product

Variety of product solutions  
for any environment; with a  
simple transition process

## Service

Dedicated Sales and Service:  
knowledgeable and  
responsive

## Company

Committed to your success:  
ACN's partner within the  
payments space; group  
buying power





# How to Submit your Leads

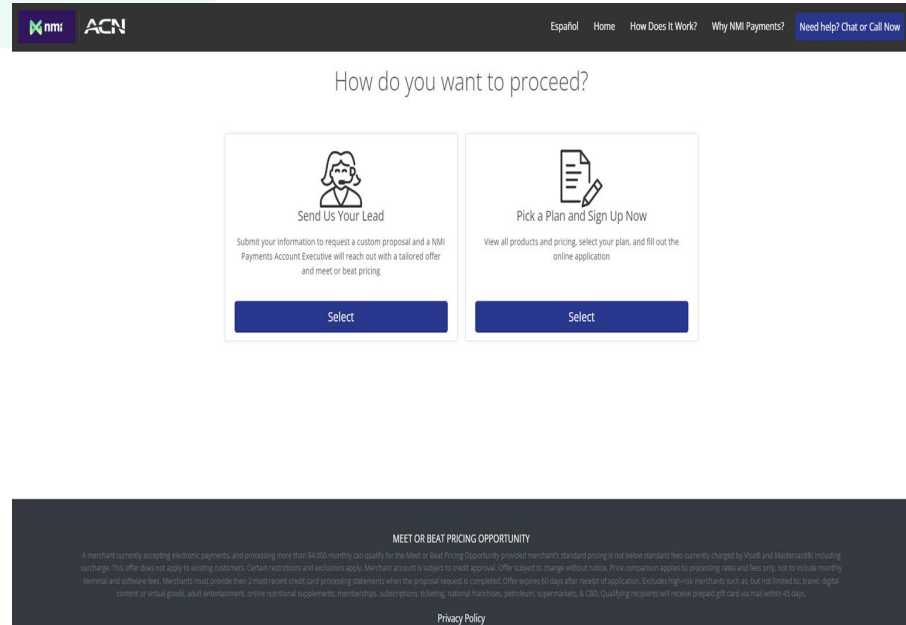


# Submitting a Lead

**Step 1:** Access the NMI site via your personal website where you click “Explore your Options” & “Send us your Lead”

**Step 2:** Fill out the online form with as much information as possible

**Step 3:** Attach their recent credit card processing statement



# Why Do We Ask For Statements?



**Speeds up the Proposal & Sales Process –**  
Same or Next Day Quote



**Custom Proposal / Lowest Pricing / Maximum Savings –** We don't know what they are paying



**Faster Approval Process –** Tells you they are serious about saving\$\$

\*There is no sensitive or personal data on the statement – only processing data & cost



# Process for Onboarding Merchants

