

Welcome to the era of SAFE credit card authorization.







Anytime your company takes credit card information, there is risk—until now. Introducing StagedPay™—a patent-pending, hosted service that merchants use to dramatically change how they take credit card payments from customers/card holders.

This new process **eliminates the traditional process** of getting all the critical credit card information (credit card number, exp date and CVV) from the customer/card holder in one step. This mitigates the potential fraud and future risk of exposing the card holder's sensitive credit card information.

StagedPay advantages for RETAILERS AND MERCHANTS

- ✓ Dramatically reduces, if not completely eliminates, credit card payment and fraud risks.
- ✓ Focuses on a business problem that is incredibly "top of mind" and strategic for a retailer/merchant, providing the account team credibility as a valued business partner for bringing this solution to them.
- ✓ Due to the lowered risk, overall cost per transaction from credit card processors can be reduced which increases merchant profitability.
- ✓ Supports multiple transactions and recurring transactions
- ✓ A merchant can be up and running on StagedPay.com in less than one week.
- ✓ Reduces PCI footprint and in some cases can qualify a merchant to use an SAQ-A.

StagedPay advantages from

TECHNOLOGY PLATFORM

- ✓ Eliminates the possibility of exposing card holder information in the event of a breach to a merchant's network, avoiding incredibly negative repercussions and brand image damage.
- ✓ Integration into Microsoft Dynamics 365 Finance & Operations Enterprise Edition (FOE) and Dynamics 365 CRM, where FOE and CRM can initiate StagedPay payments and transactions.
- ✓ Solution runs completely in Microsoft Azure and utilizes Google and Microsoft authentication providers for card holder login, so no risk to the merchant of storing card holder information or PII.
- ✓ StagedPay is already integrated with multiple major credit card processors, and adding additional processors is very quick and easy to setup.



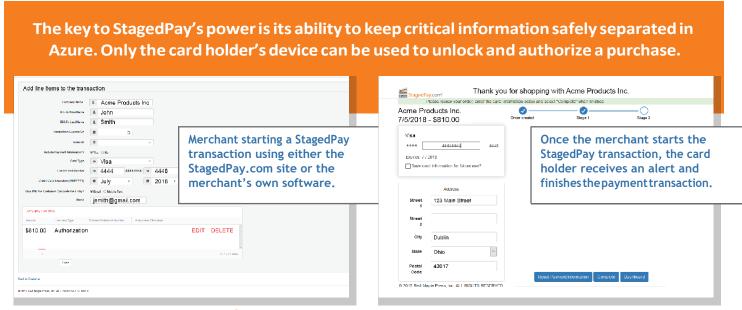
How Does StagedPay Work?



- 1. Your customer uses their phone to place an order Your customers can place orders the way they always have—with their phones. They can also email, text or message their order to anyone in your company. Fax orders work too!
- 2. Your company collects only part of their card number
 Your sales staff collects only part of the customer's credit card number—
 just the first four digits, last four digits and expiration date using either the
 StagedPay.com site or your own software. Customers then can choose how
 they wish to complete the order—either by email or text (using a link to a
 secure site), or an automated phone call.
- 3. Your customer safely and securely completes the transaction using the StagedPay Azure-hosted server

 Using their phone or computer, your customer finishes entering the remaining digits of their card securely within a StagedPay server hosted in Azure. Your company's processor secures the card as a "token" or "profile" and provides it to your company to complete the transaction. No person or computer at your company has heard, viewed or transmitted the full credit card number. Your system and the customer's information remain secure.

COMING SOON! StagedPay™ eCommerce which will provide the same two-step authentication and protection for online credit card orders.



Contact us today to find out how a StagedPay sales specialist can help you sell this to your retail customer.

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