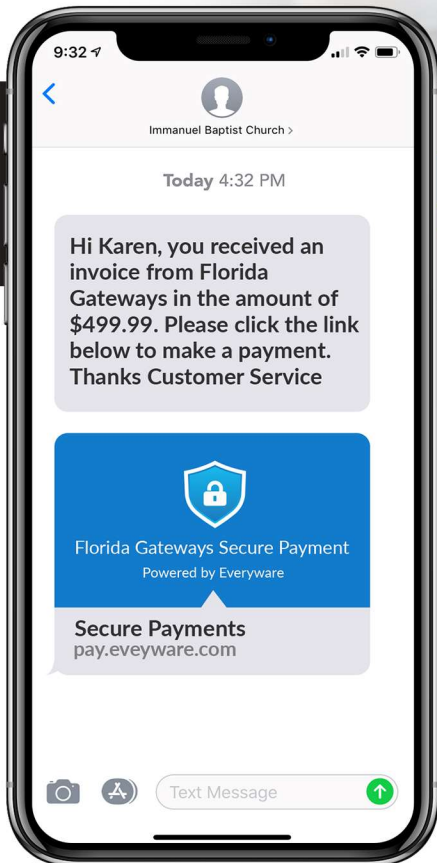


PAY BY TEXT

PAYMENTS FOR THE MODERN WORLD



Offer your merchants this new revenue channel today!

Fast. Easy. Secure Way to Collect.

Everyware's Pay by Text solution makes collecting payments faster and easier than ever by enabling merchants to send customers a text message with a secure payment link. Customers can pay on-the-go and receive text message receipts upon validated successful payment, which opens up post-sale two-way-messaging communication. Merchants can also send automated payment reminders reducing risk of delinquent payments and streamlining the collection process.

FOR INDEPENDENT SALES ORGANIZATIONS (ISOs)

- ✓ Improve merchant retention
- ✓ Address Verification Service (AVS)
- ✓ Card Verification Value (CVV)
- ✓ Purchase validation
- ✓ Advanced Fraud Detection Suite (AFDS)
- ✓ Scalable across platforms
- ✓ PCI compliant and HIPAA secure
- ✓ Mobile number verification

FOR MERCHANTS

- ✓ A new revenue channel
- ✓ Improve collection rates
- ✓ Reduce overdue payments
- ✓ Save on paper billing
- ✓ Automatic payment reminders
- ✓ Pay by Text option for customers
- ✓ Easy credit card processing
- ✓ Accept mobile payments
- ✓ Personalized customer messages
- ✓ No application or set-up fees
- ✓ Fast merchant approval
- ✓ Drive customer engagement
- ✓ User friendly web portal and dashboards
- ✓ View communication and payment history
- ✓ AI-Powered Conversations
- ✓ Commerce Platform
- ✓ Simple API to existing systems
- ✓ Dedicated messaging number

FOR CUSTOMERS

- ✓ Convenient mobile pay option
- ✓ Two way text messaging
- ✓ Due date reminder texts
- ✓ Text receipts
- ✓ Secure payment link
- ✓ No app to download