



Overview

Sage Payment Solutions (SPS) makes it easy for businesses to accept customer payments. Your business can reach higher revenues by accepting multiple forms of payment including credit and debit cards, electronic checks, gift cards, and automatic recurring payments. With Sage Payment Solutions, you can also expand the way you accept payments, from card present and mail order/telephone order (MO/TO) to Internet and payments integrated with Sage Software and other third party software.

Every business is different and has different processing needs. Attention and consideration is given to each SPS processing solution so that it is designed to meet those specific needs. Sage Payment Solutions provides a wide range of merchant services including: merchant accounts, equipment, processing solutions for retail, MO/TO and Internet businesses, and valuable customer retention tools like loyalty cards, online reporting and financial resources that ensure business growth.

Sage Payment Solutions, a division of Sage Software, has harnessed the experience and time tested products of Verus Card Services and Network 1 Financial to emerge as a leader in the payments industry. Originating in 1993, these products revolutionized how, when and where merchants processed payments including a "best of breed" proprietary payment processing gateway which is still being used today. "One stop solutions" that improve merchants' operating efficiencies and save them money are offered directly as well as through authorized partners. Sage Payment Solutions services the needs of independent sales agents, providing them with a full menu of payment processing tools.

Market

Sage Payment Solutions customers include retail stores, MO/TO and Internet merchants, sales organizations, utility companies, government agencies, Internet Service Providers, trade associations, financial institutions, gas and convenience stores, hotels, restaurants and entertainment outlets, web hosting companies, newspapers, and medical institutions.

Mission

The Sage Payment Solutions mission is "To exceed customer expectations by simplifying payment solutions, building strong relationships and delivering value."

Industry Memberships

- Visa USA, Inc.® - Registered ISO of Harris N.A.
- MasterCard International® - Registered MSP of Harris N.A.
- ESA Member - American Express®
- EASI Member - Discover®



Sage Payment Solutions is a registered ISO/MSP for Harris N.A.

QUICK FACTS

Payment services provided to over 100,000 merchants, sales organizations & associations

Employees 250

Processing Volume
\$10.2 Billion in 2006

Executive Team

Bill Wade, President
 Bob Bennett, COO
 Jim Edwards, CFO
 Christian Fadel, SVP, Finance
 Rick Camardo, SVP & GM, FI Group
 Craig Shapero, SVP, Sales
 David Ford, SVP, Sales
 Matt Clyne, SVP, Sales
 Steve Maxwell, CCO

Strategic Alliances

Bank of Montreal	TSYS Acquiring Solutions
Equifax	TASQ
Harris Bank	Merlin Solutions
FedBid	Hypercom
PNC Bank	Verifone
Paymentech	First Data
US Bank	NOVA

KEY SERVICES

Sage Card Processing	<ul style="list-style-type: none"> • Complete credit and debit card processing for Visa®, MasterCard®, American Express®, Discover®, Diners Club®, JCB, and ATM • Programs and equipment for retail, MO/TO and Internet businesses • Knowledgeable customer service representatives are ready to serve you
Sage Online Reporting	<ul style="list-style-type: none"> • Available to all merchants, retail (card swipe), and MO/TO or Internet (card not present) • View daily deposits, monthly statements, and transactions 24 hours a day
Sage Virtual Terminal	<ul style="list-style-type: none"> • Process payments the easy way - no terminal or software download required - quick start-up • Features include Level III Data Processing, easy integration to web site, robust reporting, product management, fraud monitoring, shopping cart and recurring payments processing
Sage Gateway	<ul style="list-style-type: none"> • Advanced payment gateway provides secure, reliable, and cost-effective “auth and settle” management of payment transactions over the Internet • Easy integration with third party systems and software
Sage Electronic Check Services	<ul style="list-style-type: none"> • Safe and simple electronic check payment options for both consumers and businesses • Convert paper checks into electronic payments at the point of sale (eGold) • Recurring payments save time and reduce billing expenses
Sage Collect Direct	<ul style="list-style-type: none"> • Electronic lockbox services - ideal for property management companies • Quickly converts large amounts of paper checks into electronic transactions • Fast notification of returned checks (NSF)
Sage Gift Card	<ul style="list-style-type: none"> • Increase the number of new customers that do business with you • Try 30 standard start up cards for free - includes terminal programming and online reporting • Reward and reinforce repeat visits and personal referrals with loyalty programs
Sage Advance Funding	<ul style="list-style-type: none"> • Get working capital, based upon future credit card sales for business expansion, inventory purchasing or unforeseen business needs • No business plan, asset or personal financials required
Sage Vault	<ul style="list-style-type: none"> • Protect your customers' personal information from fraud and loss • PCI (Payment Card Industry) compliant, secure system
Sage Integrated Payments	<ul style="list-style-type: none"> • Electronic payment processing is integrated directly into many Sage Software products streamlining the business process
Sage Financial Institutions Group	<ul style="list-style-type: none"> • Specialized merchant services for community banks and credit unions • In-depth relationships are developed to service the individual needs of each bank or credit union location creating a high-touch, hometown feel for merchants while providing a wide range of services

ABOUT SAGE PAYMENT SOLUTIONS

Sage Payment Solutions provides merchant services to over 100,000 retail, business to business and e-commerce businesses throughout North America. Our products enable businesses to process customer payments including credit cards, debit cards, checks and electronic payments. Sage Payment Solutions is a registered ISO/MSP for Harris N.A.

