



SIMPLE | CLEAR | PAYMENTS

Our dedicated team of experts save you time & money. We provide a single point of contact, and once we get the basics from you, we handle the details!

COMPANY OVERVIEW

Fortis Payments (FortisPay) provides products, services and technology that rivals the largest credit card processors in the nation without losing the close personal attention our merchants deserve. Today we process for over 150,000 merchants and over \$36 billion dollars annually.

OUR TEAM OF INDUSTRY VETERANS

FortisPay offers our clients our extensive industry experience along with unparalleled customer service. We don't just "talk the talk," our representatives have backgrounds in retail, hospitality, medical, automotive, restaurants, and more. They share their knowledge, making sure you have the perfect payment system your business requires.

The Fortis Executive Team has over 100 years of combined experience in financial technology/payments. The Executive Team actively invests and consults in financial technology start ups. Taking the experience from our hospitality foundation, we have applied this White Glove Service approach to offer better payment solutions to all!



ALIGNED PHILOSOPHIES

We succeed through long term business relationships, and teaming up with partners who share our values. Finding partners with aligned philosophies isn't easy, which is why we are excited to grow with your amazing organization. We are impressed with your passion to do the right thing, to volunteer your time to building a cultural legacy that will live on for generations to come.

Keeping your cultural roots in what makes its unique characteristics means more than just saving your members money and making stakeholders pockets bigger. The long term strategy of our success depends on building a strong foundation with partners who have a moral mission.

The legacy we strive to leave is founded on similar principles. The mission we have built our business around is simple, protect small business owners with better payment solutions and support so they can succeed. FortisPay rejects the cold corporate culture that has permeated the payments industry. We are working towards a more personable future through our relationship-based management, so when your clients need us most, we can answer with a friendly, familiar voice.

THE FORTIS DIFFERENCE WITH LPS & ITS MEMBERS

- ✔ Association Support
- ✔ Ongoing Payment Education
- ✔ Tradeshow Engagement
- ✔ Relationship Based Processing
- ✔ Added Revenue Stream
- ✔ No More Calling 1(800) Good-Luck



THE FORTIS GUARANTEE

Fortis guarantees your total satisfaction at all times. It is our goal to ensure that you are always receiving “White Glove” service. We understand that issues do occur in business, but we pride ourselves in our ability to resolve those issues for you!

If at any point in time you have an issue that Fortis cannot quickly rectify, or you feel as though getting the service you deserve, your business can switch processors without penalty. This is our Fortis Guarantee!



Proposal Process

- ▶ Business Review:
 - Gather current processes
 - Analyze current processing behaviors
- ▶ Presentation of Analysis
- ▶ Complete Paperwork



Boarding Process

- ▶ Application Submitted
- ▶ Welcome Call from Your Relationship Manager
 - 24 to 48 business hours for approval and completion of file/terminal build
 - Payment Acceptance Point of Sale is converted
- ▶ Welcome Email is sent



White Glove Service

- ▶ Ongoing Personalized Support
- ▶ Chargeback Mitigation
- ▶ You’re not calling “1-800-Good Luck!”
24/7 Multi-lingual Technical Support



Financial Technology

- ▶ Analytics and Reporting
Information to help make decisions
Automatic real-time and end-of-day reporting for the most convenient settlements
Role based security allows access to specific features based on responsibility

**Jimmy Nafso****CEO**

Jimmy, Co-Founder of Fortis Payments (FortisPay), has over 15 years of experience in payment processing. Prior to entering the payment space, he spent 10 years owning and operating hotels and retail locations in Metro Detroit. Jimmy was the founder and sole member of Cambridge Payment Systems, LLC (Cambridge), the premier lodging credit card processor in the nation. Cambridge was sold to iPayment Inc. at the end of 2007. Jimmy holds a B.S. from Michigan State University as well as an MBA. Jimmy is also a Certified Hotel Administrator (CHA).

**Nirav Shah****PRESIDENT**

Nirav, Co-Founder of Fortis Payments (FortisPay), has over 13 years of experience in payment processing. Prior to entering the payment space, Nirav owned and operated his own mobile phone wholesale and processing center. Nirav also owned and operated hotels as well as retail establishments. Nirav holds a B.A. in International Marketing from Wayne State University. In addition, Nirav is a Certified Hotel Administrator (CHA).

**Timothy R. Nafso, MBA****EXECUTIVE VICE PRESIDENT**

Timothy, Co-Founder of Fortis Payments (FortisPay), has over 13 years of experience in payment processing. Timothy specializes in the overall flow of the organization, growth and execution of the overall FortisPay vision. Prior to FortisPay, Timothy came from the Hotel Ownership/Management industry, helping to bring a "White Glove Service" approach to FortisPay. Timothy holds a BA in Finance from Wayne State University as well as an MBA. In addition, Timothy is a Certified Hotel Administrator (CHA).

**Samir Pimputkar****COO**

Samir, Co-Founder of Fortis Payments (FortisPay), has over 13 years of experience in payment processing. Prior to entering the payments space, Samir was a co-owner of a mobile phone wholesale and processing center, leading the sales and marketing division. He also owned and operated hotels as well as retail establishments. Samir holds a B.A. in Business Management from Wayne State University. In addition, Samir is a Certified Hotel Administrator (CHA).

**Bhupendra Shah****CFO**

Bhupendra earned his CPA from the State of Michigan in 1984. In the past, he served as CFO for the National wholesale distributors of Health and Beauty Aid and Fragrances for 25 years, where he gained extensive financial management skills. Bhupendra has served as chairman and treasurer for Jain Temple in Farmington Hills, Michigan. He was instrumental in handling all the finances during the construction of the Temple in 1998. Recently he was recipient of National Jain Adult award given by JAINA.

**Rasha Yatoma****DIRECTOR OF OPERATIONS**

Rasha Yatoma joined Fortis Payments (FortisPay) in 2012, and serves as the Director of Operations. Rasha is responsible for ensuring that corporate policies and procedures are implemented successfully amongst the Operations Team. On a daily basis, she coordinates with the various departments to ensure all operations are aligned with the Core Values of the organization. Prior to joining FortisPay, Rasha worked in the legal space and assisted with the operations and growth of the team. Rasha has a Bachelor of Science in Business Management with a minor in Human Resources from Oakland University.

CUSTOMER SUCCESS

The advantage to using Fortis Payments over other processors and banks goes well beyond rates and fees and to our knowledge of business as well as our commitment to customer service. Below are a few examples of what makes Fortis Payments the premier credit card processing choice for businesses throughout the United States. FortisPay's executive team and managers are made of business professionals who bring their past business experiences to their industry.

In addition, 100% of our management team have either graduated from college with a bachelor's degree or are currently pursuing their degree. These "Relationship Managers" are experts in the business. This expertise allows us to better manage the interchange, lowering the overall costs associated with credit card processing. Our merchants are also assigned a relationship manager specifically for their account that is familiar with their account. No need to dial a 1-800 with a random customer service person. Our relationship managers know their businesses intimately.

RELATIONSHIP MANAGERS

- Dedicated Customer Service
- Real Time Information Systems Reporting
- Integration & Testing
- Data back and disaster recovering
- Chargeback Assistance
- Compliance Assistance
- Ongoing fee reduction reviews
- Account Monitoring
- Legacy Platform for scalability

CHARGEBACK MITIGATION DEPARTMENT

Continued education through resources like Videos & Guides to keep our merchants informed.

Check out our "Guide to Chargeback Protection"



CUTTING-EDGE TECHNOLOGY

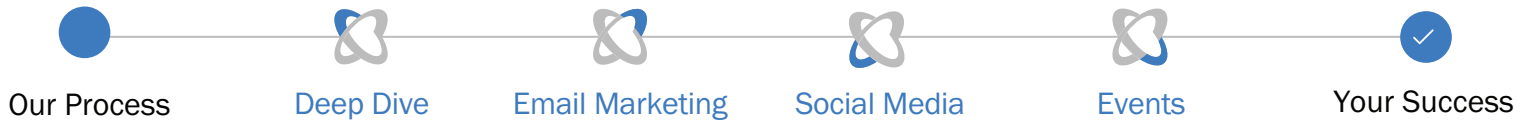
Fortis Payments (FortisPay) provides the technology to help cut costs and increase productivity while providing solutions that evolve with the merchants ever-changing needs. We strive to innovate and invest considerably in technology development in order to provide our merchants with state-of-the-art proprietary processing and communications technologies that continually meet their unique business needs, such as 24/7 access to transactions, batches and processing statements.

INSTANT EMAIL ALERTS & FOLLOW UP CALLS WHEN:

- A chargeback is issued (chargeback's can also be responded to via email)
- A retrieval request is not responded to within 2 days that the retrieval is due (this is an automatic loss of the chargeback)
- A duplicate batch has been sent
- Fraud and theft-tracking email alerts are sent when:
 - Thresholds are set for customer credits (i.e. a credit of over \$500 to a card holder will be flagged and an email sent)
 - When a customer's card is charged more than once in a set period
 - When multiple credits are issues the same credit (this could be employee theft)

TECHNOLOGY FEATURES INCLUDED

- ✔ Real time monitoring of each location
- ✔ Notifications of retrievals and settlements
- ✔ Financial reporting and forecasting
- ✔ Fraud prevention tools – multiple charges for same card, refund thresholds, multiple refunds to same credit card
- ✔ Sophisticated Reporting Capabilities
- ✔ Customizable Reporting
- ✔ Proactive chargeback notifications
- ✔ Access to open batches, specific transactions, and process statements



OUR MARKETING MISSION

FortisPay’s Marketing Department works in a creative, agile workflow that adapts to the client’s needs. Our success comes from understanding the customer and aligning our brand message to stay consistent with the unique partners we maintain. We adapt across every industry, bringing our core strengths of payment security and customer service with us.



Marketing Deep Dive

- ▶ Marketing questionnaire
- ▶ Align goals and objectives
- ▶ Establish messaging and best path forward together



Email Campaigns

- ▶ “Choose Your Adventure” Drip
- ▶ Full service management of campaign and follow-up
- ▶ Crafted emails from your voice to your targeted audience



Social Media Marketing

- ▶ Value driven content to engage and inform audience
- ▶ Native stories within LinkedIn, Facebook, Instagram & more
- ▶ High conversion funnels



Tradeshaw Proven Process

- ▶ Sponsor booths alongside your team at conferences
- ▶ Social engagement pre, during and post event
- ▶ Interactive contests & giveaways