NSITES PowerPlay Payments

The Power Move in Payments | Fast. Affordable. Convenient. Transparent. Secure.

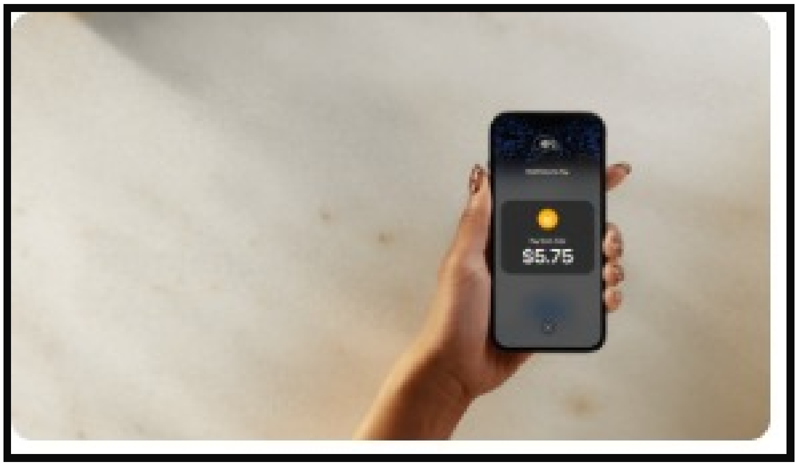
WHAT IT IS

PowerPlay Payments is the fintech application within the Nsites intelligence ecosystem. It delivers complete merchant payment acceptance - credit and debit card processing, online and card-not-present payments, mobile and contactless acceptance including Tap to Pay on iPhone, payment links, and recurring billing - with competitive, transparent processing economics.

WHAT MAKES IT DIFFERENT

Most processors stop at the transaction and hand you a statement. PowerPlay Payments feeds transaction, settlement, refund and fee data directly into Nsites analytics, turning payment activity into revenue, customer, channel and cost-of-acceptance intelligence. Payment acceptance, reconciliation reporting and decision support become one system rather than three.

HOW IT FUNCTIONS



Tap to Pay on iPhone — payment acceptance in the palm of your hand.

01 ACCEPT
In person, online, by payment link, on mobile or on a recurring schedule - through one merchant relationship.

02 CAPTURE
Every authorization, settlement, refund and fee is captured as structured transaction data instead of a PDF statement.

03 ANALYZE
The Nsites platform converts that data into revenue, channel, customer and cost-of-acceptance intelligence.

04 ACT
Dashboards, alerts and automated reporting drive decisions and follow-up for the right people.

CAPABILITIES AT A GLANCE

- Card & debit processing
- Online / e-commerce payments
- Payment links
- Mobile & contactless
- Tap to Pay on iPhone
- Recurring billing
- Transaction reporting
- Settlement reconciliation
- Revenue dashboards
- Payment analytics
- Automated reporting
- Integrated platform data

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THE ADVANTAGES COME DOWN TO THE FACTS

FACTS is how we hold ourselves accountable to merchants. Each letter is a commitment that shows up in onboarding, in pricing, in the channels you can sell through, in the statements you receive and in how customer data is protected.

F — **Fast**

Rapid onboarding, quick funding and reporting that keeps pace with the business. Underwriting and boarding move in days rather than weeks, next-day funding is standard on supported accounts, and settlement detail is available as soon as batches close.

Faster time to first transaction and faster access to your cash.

A — **Affordable**

Competitive processing economics engineered to lower total cost of acceptance. Interchange-conscious routing, clean fee structures and surcharge or cash-discount options where permitted keep effective rates down - and Nsites analytics show you exactly where cost is created.

Lower effective rate, measured and monitored, not assumed.

C — **Convenient**

Card, online, mobile, recurring and payment links - every channel customers use, on one merchant relationship. Tap to Pay on iPhone extends acceptance to any employee with a phone, with no terminal to deploy.

One relationship, one dataset, every channel.

T — **Transparent**

Clear statements, settlement detail and analytics you can actually reconcile. Fees are itemized at the transaction level, deposits tie back to batches, and reporting is built for a controller, not a marketing brochure.

Reconciliation in minutes instead of guesswork.

S — **Secure**

Encryption, tokenization and a compliance-minded architecture by default. Card data is tokenized, PCI scope is minimized, and contactless acceptance inherits the built-in security of the customer's device.

Protection designed in, not bolted on.

Fast · Affordable · Convenient · Transparent · Secure

WHAT THE FACTS DELIVER

- More acceptance points, no capital outlay
- Faster checkout and shorter queues
- Field and event revenue captured on site
- Fewer terminal support and repair costs
- Same-day visibility into every channel
- One reconciled dataset across locations

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P³ COMMUNITY GIVING PLEDGE

The power of payments. The power of community. Better payment economics should create more than savings - they should create opportunities to strengthen the communities we serve. That is the idea behind the P³ Community Giving Pledge: through P³ Power Play Payments, a designated portion of the economics generated by participating payment activity can be set aside to support eligible organizations, institutions, programs and causes making a difference in our communities.

The more we process, the more we can give back.

FROM TRANSACTION TO TRANSFORMATION

01 PROCESS WITH P³

Organizations process their everyday credit and debit card transactions through P³ Power Play Payments.

02 WE SET ASIDE A PORTION

A designated portion of applicable P³ processing economics is pledged to community giving based on payment activity - structured using a designated number of basis points, an amount per transaction, or another approved community-giving methodology.

03 PUT THE POWER BACK INTO THE COMMUNITY

Those dollars can support eligible organizations and initiatives addressing priorities within the communities our participating organizations serve.

WHERE THE POWER CAN GO

Participating organizations can help identify eligible causes and community priorities they would like their payment activity to help support, subject to applicable program requirements.

- College tuition & education
- Youth & financial literacy
- Food & family assistance
- Economic development
- Health & wellness
- Other eligible community causes

FAST, CONVENIENT AND AFFORDABLE - PLUS COMMUNITY IMPACT

Community giving does not replace the P³ value proposition; it extends it. Fast implementation and efficient processing, convenient integrated technology, and competitive payment economics create the value - and better economics create an opportunity to do something even more powerful: give back. Because the power of payments is not simply in moving money. It is in what we can move forward together.

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TAP TO PAY ON IPHONE

Accept contactless payments right on iPhone — no additional hardware required.

Accept contactless payments right on iPhone. With PowerPlay Payments, anyone on your team can accept all types of in-person contactless payments - physical debit and credit cards, Apple Pay and other digital wallets - with no additional hardware. All you need is an iPhone and the app.

HOW IT WORKS

01 OPEN THE APP

The employee opens the PowerPlay-enabled app on a supported iPhone and enters or selects the amount due.

02 PRESENT TO PAY

The customer holds their contactless card, iPhone or Apple Watch near the top of the merchant's iPhone.

03 AUTHORIZE

The transaction is read over NFC, encrypted on device and authorized through the processing network in seconds.

04 CONFIRM & RECORD

The customer sees confirmation on screen, a digital receipt can be sent, and the transaction lands in Nsites analytics immediately.

EXPAND WHERE YOU DO BUSINESS

Accept payments anywhere your team works - at the counter, curbside, in the field, at pop-ups and at events. Line busting, mobile checkout, in-home service calls and temporary locations no longer require new terminals or a separate merchant setup. Seasonal capacity becomes a staffing decision instead of a hardware purchase.

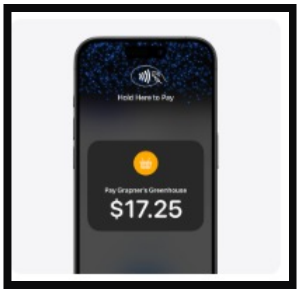
Expand where you do business.

Anyone on the team can take payments on the go — curbside, in aisle, at events, in the field or in line — using the iPhone already in their pocket.

NO ADDITIONAL HARDWARE

No readers to buy, deploy or replace.

Hold the card, phone or watch to the top of the iPhone. Acceptance is live in minutes, with no terminal fleet, no shipping delays and no repair cycle.



Starting a new business or expanding an existing one takes only an iPhone and the app, so every device your team already carries becomes an acceptance point. Total cost of ownership falls with the terminal fleet.

SECURE AND PRIVATE BY DESIGN

Privacy and security built in.

Card data is encrypted the moment it is read. Card numbers are not stored on the device or on Apple servers, and screen capture is blocked while a payment is processed.

- **No recording.**
  While a payment is processed, photo, video, screenshot and screen-recording features are blocked from capturing customer card details.
- **Easily enabled in your app.**
  Tap to Pay on iPhone is delivered through a certified integration, removing the complexity of building, certifying and maintaining a custom payment product.

Tap to Pay on iPhone requires a supported iPhone and a supported iOS version. Apple, iPhone, Apple Pay and Apple Watch are trademarks of Apple Inc., registered in the U.S. and other countries. Availability of Tap to Pay on iPhone and of individual contactless acceptance features varies by country or region, by merchant category and by the supporting processing environment, and is subject to Apple and card network eligibility requirements.

Ready to power up? Contact Allan R. Bell | allan@nsites.tech