

Nationwide Payments Brings Omnichannel Payment Solutions to Merchants

*APRIVA DELIVERS ADAPTIVE PAYMENT PLATFORM
FOR NATIONWIDE PAYMENTS*



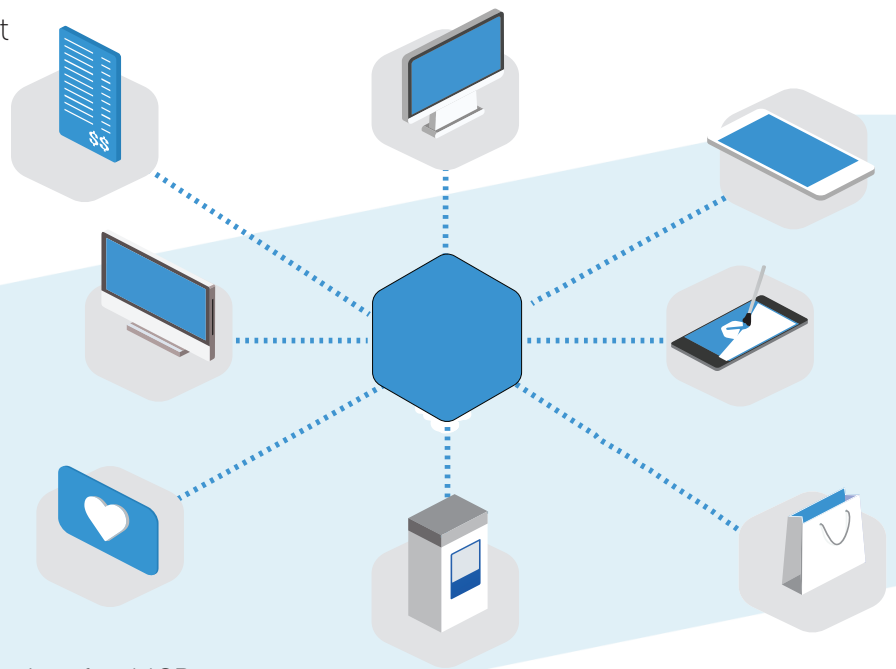
Your Vision. Our Technology.™

INTRODUCTION TO NATIONWIDE PAYMENTS

Nationwide Payments is a merchant service provider (MSP) and authorized third-party processor currently handling over \$4 billion dollars a year in electronic payment transactions for merchants across the country. A division of EVO Payments International and founded in 2002, Nationwide Payments enables businesses to accept all forms of non-cash payments by providing credit, debit and check card processing, electronic check acceptance, eCommerce solutions, and custom gift and loyalty card marketing programs. EVO has over 450,000 merchants processing \$100+ billion in 130+ currencies across 50 markets worldwide. The Nationwide division provides a unique level of high-end services and technical expertise through independent software vendors (ISVs) and other channel partners.

BUSINESS CHALLENGE - MERCHANT SERVICE PROVIDERS

MSPs such as Nationwide Payments must provide competitively priced, flexible programs for future-thinking merchants and business owners. With today's tech-savvy consumers, omnichannel customer experiences require MSPs to offer omnichannel payment options for merchants—mobile pay, eCommerce, self-service payments, vending, loyalty programs, and much more than traditional storefront POS solutions. In addition, MSP programs must include value-added services and customer support for merchants to win and retain market share.



Providing such a diverse and adaptive range of payment services can be challenging for MSPs.

Coupled with the niche technologies and industry knowledge required to support specialized markets, MSPs need to be both forward-thinking and responsive to effectively serve ever-evolving merchant needs. And they need technology partners similarly aligned to forward-thinking solutions and responsive customer support to bolster their solution sets.

BUSINESS CHALLENGE - NATIONWIDE PAYMENTS

With the demand for omnichannel customer experiences, Nationwide recognized the importance of providing supporting technology for merchants desiring omnichannel payments in a competitive marketplace. Omnichannel customer access requires a platform to interconnect all points of interaction, from mobile to eCommerce to storefront terminals to kiosks and self-service devices. Offering an omnichannel payment solution requires a technology partner with a broad product offering, experience supporting a wide range of industries and niche markets, ability to offer competitive pricing, and cohesive value-added services.

Business partners must closely align to Nationwide’s operating approach—delivering omnichannel payment solutions, superior reporting, and customer support, while providing technology solutions that speed transactions, optimize processing costs, and fulfill security requirements defined by the industry, the market, and Nationwide’s merchants.

Striving to bring greater competitive value, Nationwide payments offers merchants:

- A rate assurance program to confirm that merchant’s rates will always remain competitive.
- Deposits as quick as the next day—funds are deposited in full, with fees taken out the beginning of the following month.
- Intuitive, easy-to-follow merchant reporting through a password-protected portal.
- Card brand acceptance including Visa, MasterCard, American Express, Discover and JCB.
- Training on payment processing for groups or individuals via webinar and in-person.
- Customer support provided by an in-house staff, U.S. based in Maine, 24 hours a day, seven days a week, 365 days a year.

Technology partners working with Nationwide Payments must support such features to maintain Nationwide’s key value propositions.

Like most MSPs, Nationwide Payments must be aggressive with pricing to remain competitive. Price is usually a differentiator for merchants, and Nationwide’s pricing strategy is to offer all merchants an Interchange-Plus pricing plan. This means Nationwide provides a straight pass-through of cost from the card associations, plus a small markup to cover the cost of processing the transactions, converting the transactions into funds in the merchant’s bank account, maintaining card brand compliance standards, and providing merchants with ongoing customer service, technical support and financial/reporting services. Any technology partner working with Nationwide Payments to service merchants must fit this transparent and direct billing structure, complementing Nationwide’s pricing model to keep rates as low as possible for merchants.

“I know we are getting a good deal from Nationwide Payments, not to mention the incredible customer service that we receive. Personally, I can’t even put a price on that.”
~Margarita Roberts, Unipark/Mid-Atlantic Services Group

In addition to Nationwide Payments’ goal of providing low-cost processing to merchants, Nationwide needs to provide other value-added services such as customer support and integration services for ISVs. Nationwide and the ISVs they serve need a platform with a core focus on service and an established, simple integration process to enable omnichannel process, especially with self-service technology. For this market, Nationwide required a technology partner with experience in multifaceted integrations and in supporting specialized markets such as self-service and parking.

NATIONWIDE PAYMENTS & APRIVA

Nationwide partnered with Apriva because of Apriva’s commitment to quality products and service. Apriva’s wireless network connectivity services and flexibility of integrating were passed on to their merchants, providing extensive transaction type acceptance and processor connectivity options.

Apriva's adaptive payment platform provides Nationwide merchants with access to secure omnichannel payment capabilities—enabling mobile payments, MSR and EMV terminals, eCommerce, mobile loyalty and more. This holistic payment solution set enables Nationwide merchants to expand their current payment strategy and grow their business.

“Our equal commitment to over the top service has led to zero complaints about our service in our two year collaboration with Apriva.”

**~Brian Langston, Director of Operations,
Nationwide Payments**

Nationwide's focus on customer support is matched by Apriva's onsite customer care call center, allowing Nationwide to provide a fully-supported customer experience to merchants. Apriva's payment platform-as-a-service provides a unique combination of omnichannel payment offerings and value-added professional services for Nationwide. By engaging this platform, and benefiting from Apriva's interchange and wireless carrier pricing negotiations, Nationwide can maintain the lowest possible transaction processing costs for their merchants. Apriva's flexible technology also enables Nationwide to quickly respond and adapt to new devices, new payment options, new reporting, and new merchant requirements quickly and cost-effectively.

Working closely with Apriva, Nationwide captures and converts transaction data into the specific formats required by their merchants. The data received from Apriva's reporting system allows Nationwide to better serve their customers, more effectively operate and identify issues quickly for resolution, while merchants rely on these robust reports to make critical business decisions.

Nationwide Payments has two separate and distinct U.S. based service departments: A Help Desk offering technical support 24 hours a day for any equipment, software or transaction related issues. And a Customer Service department available during regular business hours to service statement, reporting, and banking questions, as well as chargeback assistance.

Apriva's designated integration team provides Nationwide with the experience and ease of integration necessary for ISVs. The payment platform offers multiple paths to integrate, including SDKs, ISO 8583 code, web services, and semi-integrated hardware APIs. This diversity of integration paths enables Nationwide merchants/ISVs to select the integration option which best aligns with their solution. Apriva's integration team guides integrators through the entire process from connection to testing to certification, ensuring their solution is market ready prior to release into production.

In addition to Apriva's integration team, Nationwide closely monitors accounts during the first 45 days of installation. There are many occasions where terminals or equipment are taken offline either due to an ISP outage or corrupt batch. Nationwide is quick to communicate these failures or outages to merchants to ensure batches are settled and funds are received prior to authorizations expiring.



DRIVING SUCCESS IN PARKING

Nationwide Payments is the leading processor for parking in the United States due to their success with parking clients of all sizes and a clear focus on the industry. As Level 1 PCI-DSS registered ISO/MSP of Deutsche Bank AG specializing in the parking industry, Nationwide was able to expand existing parking partners' locations and payment options and take advantage of new opportunities.

“We value the responsiveness and best in class customer service provided to us. Nationwide gets the job done right the first time.”

~Andy Storm, Director, Douglas Parking, LLC

Parking garages and municipalities are often locked into a merchant processing contract, which limits options because many hardware manufacturers are integrated directly to networks. Nationwide has a dedicated team of parking experts to ensure a smooth transition based upon a proactive approach, and PARCS industry-specific knowledge results in better training, lower processing costs, and far fewer problems.

Apriva brings years of experience working with parking operators to the Nationwide relationship. Apriva is a proven payment partner to the parking industry, and thoroughly understands the unique requirements of the evolving parking ecosystem. This experience and understanding enables quick resolution of issues and a seamless transition as updated technology, payment channels, and even processing relationships appear. Apriva and Nationwide bring this experience together to provide unparalleled service and support to the parking industry.

MOVING FORWARD

Nationwide's goal is to expand their cashless footprint in the U.S., with a designated team to focus on parking and ISV opportunities. Nationwide and Apriva bring a world-class integrated payments solution to merchants and ISVs across all markets. Aligned on omnichannel offerings, competitive pricing, seamless integrations, and superior service, Nationwide and Apriva will continue to expand by winning new ISV, merchant, and parking operator relationships to help those businesses grow their revenues, expand customer experiences, and provide a true omnichannel experience for their customers.

“Our rate of monthly installations with the Apriva solution has more than tripled in the last two years.”

**~Michael Baron, Director of Parking & Unattended Services,
Nationwide Payments**