



YOUR SINGLE SOURCE PROVIDER FOR COMPLETE AND AFFORDABLE MERCHANT SERVICES

At Pivotal Payments, we understand the constantly evolving payment processing industry and are committed to providing merchants with the services that will ensure their business growth/success. An established company, Pivotal maintains a strong reputation for its complete range of payment processing services, scalable solutions and merchant focus.

We provide a full suite of services for small and mid-sized retail businesses, chain stores, franchises, restaurants and dealerships, including; nationwide credit & debit card processing, electronic check conversion, loyalty/gift card programs as well as terminal management solutions. Our knowledgeable and experienced sales staff works closely with our merchants to determine which of the many services available today are best suited to their business needs.

Pivotal is also a major provider of Internet merchant account solutions providing credit card processing and gateway services to both large and small e-commerce and mail order/telephone order merchants. We simplify the process of accepting credit cards online or via phone for merchants selling goods or services – at highly competitive rates.

Equally important to us is our unwavering commitment to excellence and merchant satisfaction. We strive to make it easy for our customers to do business with us. We are also committed to excellence in technology and constantly expand our best of breed partnerships with industry technology leaders, allowing us to deliver leading edge value-added services to our merchants.



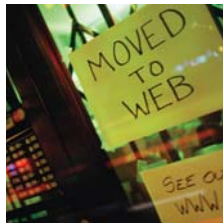
POINT-OF-SALE CREDIT/DEBIT CARD PROCESSING

Pivotal Payments merchant account solutions support all major credit and debit cards, including: MasterCard, Visa, American Express, Discover, Diners Club, Carte Blanche, JCB, stored value corporate cards and other emerging electronic payment options. Our rates are highly competitive and you get quick and reliable settlement to your financial institution.



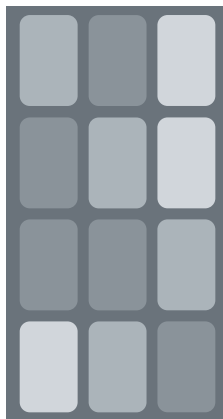
VARIED TERMINAL INTERFACES AND FLEXIBLE PLATFORMS

Pivotal offers flexible stand-alone terminals and PC products for integrated terminals requiring central reconciliation. We also offer gateway integration options for e-commerce and MOTO merchants.



EXCEPTIONAL MERCHANT SUPPORT

At Pivotal, our merchant support services are second to none. Merchants can access our support center and experienced merchant care team 24 x 7. Our knowledgeable staff is uniquely trained to work closely with our merchants to solve issues and add long term value to the business relationship.



AFFORDABLE SOLUTIONS

Pivotal understands that merchants are constantly challenged to minimize their operating costs and we have developed our payment processing solutions to provide the most comprehensive and reliable services at the most competitive rates. We can also offer merchants cash flow enhancing solutions through various accounts receivables financing programs.

GIFT AND LOYALTY CARD PROGRAMS

With our gift and loyalty card programs, you can increase traffic to your place of business and develop a loyal client base. Pivotal features both pre-paid and gift card solutions. Available branded with your retail name and logo, our packages are offered in an all inclusive solution with no up front costs or in a customized program that is designed to suit the specific needs of your business.

INTERNET PLATFORM INTEGRATION

For merchant's expanding their business online, Pivotal offers comprehensive, flexible and scalable credit card processing solutions for Internet and mail order/telephone order (MOTO) businesses. Our specialized sales staff can assist merchants in implementing the best suited e-commerce merchant account solutions available.

ELECTRONIC CHECK CONVERSION SOLUTIONS

With Pivotal Payments' Electronic Check Conversion Services, merchants can process checks just like a credit card. It's faster, more secure and costs significantly less than processing paper checks manually. The funding and security are similar to accepting credit cards and provide a reliable and safe payment option to the check writer.