Benefits of Genius

- **Faster processing:** Genius isn't server/client based, so the processing would be the same speed no matter what computer you are processing cards on. It is faster than IC Verify.

- **Debit Cards:** You will now be able to process debit cards and take advantage of lower rates. In fact, do you know when it is more cost effective to run a debit card with a PIN or as a credit card? Genius does and it will save you money with proprietary intelligent PIN steering technology.

- **PCI Compliant — Always:** Are you paying $199 every couple of years to maintain PCI compliance? Or are you crossing your fingers that nothing will happen at your store? Genius is always up to date, there is never an upgrade to load or pay for to be complaint.

- **In the future:** Genius will also be a platform for future payment types (Google wallet, pay by phone, loyalty cards etc.).

- **Upgrade costs:** There are no software upgrades to remain PCI compliant or up to date, reducing costs and liability. There is a $19.95 monthly fee thru Merchant Warehouse to cover the Genius hardware. Merchant Warehouse provides a "meet or beat" pricing guarantee for rates.

- **EMV Ready:** Are you prepared for the liability shift to you in 2015? With Genius you will be. Genius is EMV ready <u>now.</u>