



COVID-19 is bad for business. We're here to help.

Is your business getting hit hard with the shelter-in-place mandates? You're not alone. Right now the lack of customers is devastating merchants across the country. So how can you get back to business faster and recoup some of your losses?

The easiest way - get PayLo.

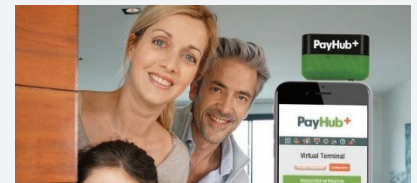


Saves You Thousands

PayLo's legally vetted, proprietary technology allows merchants to apply a small service fee to every sale they make and, if they choose to, offer a discount to customers who pay in cash. Service fees go toward processing expenses, letting business owners keep more of their profits at the end of the month.

Take it Mobile

Take PayLo payments with the PayHub+ Virtual Terminal and swiper. It is specially designed to work great on any Internet capable device of any size, including smart phones, tablets, and touchscreen PCs. The swiper can easily read a variety of magnetic stripes - including credit cards, signature debit cards, gift cards, and loyalty cards.



Easy Setup

PayLo technology integrates with lots of equipment types and POS platforms as well as electronic invoicing, card on file, recurring billing and pay-on-site services. Back office reporting also available. It's the easiest way to start saving money today and get your business back in business.

SAVINGS EXAMPLE

	Sales Volume	Saved Fees
Monthly	\$200,000	\$7,900.00
Yearly	\$2,400,000	\$94,800.00
Annual Savings:		\$94,800.00

Want to learn more? Talk to us today:

MERCHANTX

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PAYLO
AUTHORIZED PARTNER

REGULATIONS OF CARD PROVIDERS, STATE LAW & FEDERAL LAW

By uniformly assessing a set service fee across all products and payment types, merchants utilizing the PayLo Program meet the standard regulations set forth by all major card service providers, state law and federal law. A small service fee is assessed on ALL sales regardless of how payment is made including cash, credit-debit cards, gift cards, etc. As stated in the Durbin Amendment §124.STAT.2073, 9b2 (www.napcp.org/page/DurbinAmendment) businesses are permitted to offer a discount to customers as an incentive and to encourage customers to pay by alternative methods other than a credit/debit cards (such as cash) in order to automatically receive a discount which is applied at the time of sale.

As of January 27, 2013 several Card industry changes went into effect with regards to the credit card company's federal class action litigation settlement. The settlement requires Visa and MasterCard to change some rules for merchants who accept their cards, including allowing merchants to "offer discounts to customers who pay with payment forms less expensive than Bank Debit cards".

NOTICE IS REQUIRED

Clear and conspicuous signage is required by law to be displayed at the business entry point and at the point-of-sale to easily and accurately explain the service fee program payment options. SignaPay also suggests verbally offering the customer a discount for cash payment. PayLo service fee program automates the service fee process by applying the customer service fee at the time of sale or removing the fee if the buyer pays in cash.

PAYLO

CUSTOMER PRICING NOTICE
A 3.95% customer service fee
is applied to all store sales.

CASH DISCOUNT AVAILABLE!
We now provide a discount to
customers who pay in cash.

Questions?
Call 888.226.8643

(Example of signage sticker)

