



NorthAmerican<sup>®</sup>  
BANCARD

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# WHO WE ARE

NAB is more than just a credit card processor.

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A technology company operating on the forefront of the payments landscape.

250K

A proven and trusted partner to more than 250,000 satisfied merchants.

34B

\$34 billion in transactions each year.

↔

A true, end-to-end payment processing solution including both NAB Velocity (our wholly owned gateway) and EPX (our in-house payment platform).

# WHAT WE DO

We are a leading provider of payment processing services, enabling our clients to accept a full suite of payment forms, including credit cards, checks, and gift and loyalty programs.

Our industry leading services include:



- ✓ Merchant acquirer/enrollment
- ✓ Underwriting
- ✓ Boarding
- ✓ Card authorization/Data capture/Settlement
- ✓ Risk management
- ✓ Fraud detection
- ✓ Customer and technical support
- ✓ Chargeback administration



# MEET OUR EXECUTIVE TEAM



**MARC GARDNER**

Founder, CEO and President

- Founded NAB in 1992
- Led the growth of the company from one employee to one of the leading merchant acquirers in the US
- Extensive expertise in credit card processing
- Named Ernst & Young's "2008 Entrepreneur of the Year" in the Central Great Lakes region



**KIRK HAGGARTY**

CFO

- Joined NAB in 2013
- Previously served as Executive Vice President and Chief Financial Officer of Atlas Oil Company
- A decade of experience in investment banking as a Managing Partner at Donnelly Penman & Partners and as a Vice President at Raymond James



**TERRI HARWOOD**

COO

- Joined NAB in 2012
- More than 20 years of industry experience
- Previously served as Senior Vice President of Service Operations, Strategic Relationships and Business Development for Global Payments



**JIM PARKINSON**

CIO

- Joined NAB in 2016
- Previously served as the CTO, CDO and Executive Vice President of Digital Advertising at Valassis
- Prior to Valassis, Jim spent 24 years at Sun Microsystems in a variety of positions

# THE NAB ADVANTAGE



## A CONSULTATIVE APPROACH

We will work with you one-on-one to create customized solutions featuring a highly competitive rate.



## SIMPLE INTEGRATION

Perform EMV transactions on semi-integrated terminals provided to you “at cost” and ready to deploy today.

1/2

## PRICE + FUNCTIONALITY

Get set up for EMV acceptance at half of the cost of your current equipment.

# A WHOLLY OWNED UNIFIED PAYMENTS PLATFORM

NAB is able to better serve its clients by providing true, end-to-end transaction solutions. We can achieve this because we own our own payment processor, Electronic Payment Exchange.

So, why does this matter?



## SECURITY

We are one of the only international payment platforms that can deliver cost-effective, secure, and PCI-compliant payment processing utilizing fully-integrated EMV, tokenization, and encryption technologies.



## RELIABILITY

We deliver an end-to-end processing solution that eliminates the need for multiple vendor relationships and reduces failure points common to most other payment providers.



## ACCOUNTABILITY

We combine the functionality of an ISO, merchant acquirer, gateway, front-end, and back-end processor – all under one roof with one contract and one point of responsibility for payments.

# WHY HAVING THE RIGHT GATEWAY MATTERS

A division of North American Bancard, NAB Velocity is an innovative payment gateway that turns the complex simple.

How?

By providing forward-thinking payment solutions that are:



- ✓ COMPLETELY CUSTOMIZABLE.
- ✓ IDEAL FOR OMNICHANNEL SALES.
- ✓ PROTECTED BY A MULTILAYERED APPROACH TO SAFETY AND SECURITY.



# EXCEPTIONAL SERVICE

An account of your size warrants an oversized commitment to personal service. That's precisely what North American Bancard has been delivering for the past 25 years. Partner with NAB and you'll leverage:

- ✓ A dedicated account representative
- ✓ A dedicated relationship manager
- ✓ 24/7/365 live, US-based customer service
- ✓ Customer service functions that are all performed in-house, under one roof
- ✓ C-Levels who are actively involved with decision making

# THANK YOU

Any way you slice it, we understand that our customers' success is our success.

That's why, since 1992, we have made it our mission to serve at the forefront of the payments industry – leveraging technology to deliver forward thinking solutions that lead to business efficiencies and cost optimization for our valued partners.

Today, that mission continues.

The best is yet to come.

THANK YOU.



Merchant Statement  
August 2016

Merchant Number: 3130030876249  
Currency: US Dollars (USD)  
Invoice: 3001-3130030876249-2016

Little Caesars  
61 Brianna Dr  
Durham ME, 04222

Companies:

1 - Little Caesars

Account: 211274382-*****7728 for date : 08/03/16	(Credit Card Activity)	(8.98)
Account: 211274382-*****7728 for date : 08/03/16	(Credit Card Activity)	322.36
Total deposits to account: 211274382-*****7728 for date : 08/03/16		313.41
Account: 211274382-*****7728 for date : 08/04/16	(Credit Card Activity)	(1.12)
Total deposits to account: 211274382-*****7728 for date : 08/04/16		(1.12)
Account: 211274382-*****7728 for date : 08/05/16	(Credit Card Activity)	761.35
Account: 211274382-*****7728 for date : 08/05/16	(Credit Card Activity)	(17.15)
Total deposits to account: 211274382-*****7728 for date : 08/05/16		764.20
Account: 211274382-*****7728 for date : 08/06/16	(Credit Card Activity)	674.71
Account: 211274382-*****7728 for date : 08/06/16	(Credit Card Activity)	(76.11)
Total deposits to account: 211274382-*****7728 for date : 08/06/16		658.60
Account: 211274382-*****7728 for date : 08/07/16	(Credit Card Activity)	509.97
Account: 211274382-*****7728 for date : 08/07/16	(Credit Card Activity)	(12.96)
Total deposits to account: 211274382-*****7728 for date : 08/07/16		496.99
Account: 211274382-*****7728 for date : 08/08/16	(Credit Card Activity)	322.78
Account: 211274382-*****7728 for date : 08/08/16	(Credit Card Activity)	(8.38)
Total deposits to account: 211274382-*****7728 for date : 08/08/16		314.38
Account: 211274382-*****7728 for date : 08/09/16	(Credit Card Activity)	406.93
Account: 211274382-*****7728 for date : 08/09/16	(Credit Card Activity)	(10.13)
Total deposits to account: 211274382-*****7728 for date : 08/09/16		396.80
Account: 211274382-*****7728 for date : 08/10/16	(Credit Card Activity)	521.03
Account: 211274382-*****7728 for date : 08/10/16	(Credit Card Activity)	(12.18)
Total deposits to account: 211274382-*****7728 for date : 08/10/16		508.85
Account: 211274382-*****7728 for date : 08/11/16	(Credit Card Activity)	580.42
Account: 211274382-*****7728 for date : 08/11/16	(Credit Card Activity)	(15.06)
Total deposits to account: 211274382-*****7728 for date : 08/11/16		575.36
Account: 211274382-*****7728 for date : 08/12/16	(Credit Card Activity)	478.67

Little Caesars  
Merchant #: 3130030876249

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MONTH END STATEMENT  
08/01/16 - 08/31/16

HW-303 RUN DATE: 10/01/15 MERCHANT MONTHLY BILLING SUMMARY REPORT MONTH: SEPTEMBER PAGE: 1  
CHAIN: C2329- : WAGLEIGH FOOD SERVICE INC MERCHANT: 4445000407460 5436847000407460  
STORE: 0003 LITTLE CAESARS 1442 0003  
15 RIVER PLACE DR #1 SOUTH PORTLAND ME 04106

POSITION SUMMARY

SETTLEMENT DESCRIPTION	NET AMOUNT
SETTLED DEPOSITS:	33,475.22
LESS INTRC/OTHER FEES:	673.61
LESS CHARGEBACKS:	0.00
LESS MSG. ADJUSTMENTS:	0.00
NET POSITION:	33,000.61

VOLUME SUMMARY

CARD TYPE	NUMBER	SALES AMOUNT	NUMBER	SETTLED AMOUNT	NET SALES AMOUNT	AVERAGE TICKET
MASTERCARD	784	9,850.21	0	0.00	9,850.21	12.54
VISA	1,847	23,098.49	1	0.00	23,098.49	12.51
DISCOVER	48	731.92	0	0.00	731.92	15.25
AMEX	28	317.02	0	0.00	317.02	11.32
ALL CARDS	2,707	33,997.64	1	0.00	33,992.24	12.54

INTRC/OTHER FEE SUMMARY

The base rate is: Visa-Small Ticket		MasterCard-Convenience Purchases		Discover-Express Services	
INTRC/OTHER LEVELS	NUMBER	SALES AMOUNT	FEE AMOUNT	ADJUSTMENT	EXP AMOUNT
MASTERCARD	MC Business Level 1 Data Rate 1	5	115.43	3.56	1.37
	MC Business Level 2 Data Rate 1	1	61.04	1.25	.47
	MC Business Level 4 Data Rate 1	2	273.24	8.38	3.09
	MC Data Rate 1 Large Ticket	3	124.81	3.60	1.22
	MC Data Rate 2 Business Debit	32	422.04	14.39	6.37
	MC CREDIT CONVENIENCE PRGM	52	648.16	12.32	
	MC CREDIT HERIT KEY	1	33.74	0.74	.10
	MC DEBIT HERIT III	2	88.48	1.23	.45
	MC DEBIT HERIT KEY	5	54.78	1.63	.59
	MC DEBIT REGULATED FRAUD	75	1,340.58	17.33	8.23
	MC DEBIT REGULATED FRAUD SMALL TICKET	79	575.29	17.38	6.48
	MC DEBIT RESTAURANT	94	1,832.40	31.21	3.64
	MC DEBIT SMALL TICKET	304	2,531.30	51.29	3.47
	MC INTL ELECTRONIC	10	112.31	1.26	.85
	MC INTL ELECTRONIC PREMIUM	1	5.94	0.11	.07
	MC WORLD CONVENIENCE PRGM	23	282.85	5.66	.32
	MC WORLD HERIT KEY	1	59.40	1.32	.19
	MC WORLD ELITE CONVENIENCE PRGM	23	413.74	8.27	.41
	MC WORLD ELITE HERIT KEY	1	3.77	0.19	.12
	MC ENHANCED CONVENIENCE PRGM	37	476.07	9.61	
	MC WORLD HIGH VALUE CONVENIENCE PRGM	2	24.94	0.54	.02