Genius Customer Engagement Platform

- Lightweight semi-integrated solution
- Sensitive Data Encrypted & Tokenized
- Genius CED is a network connected device (No USB, Serial or Direct Connection to POS)
- Independent secure connection to Genius for processing payment
- Web Services solution prevents need for device or operating system specific drivers on Point of Sale
- Cross channel post transaction management performed with Tokens preventing the need to touch any card holder data
- Simplifies PCI assessments



Accept every major payment type.

Traditional Credit, Debit

Digital Wallets Apple Pay®, Google PayTM, Samsung Pay®

Gift Cards Loyalty/Reward LevelUp and other platforms

Coupons E-coupons and discount programs

New and emerging technologies Apple Real Time Discounts, TruRating



Genius Unified Commerce



eCommerce Genius Checkout (a)

GENIUS[®]

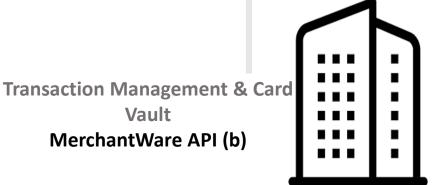
Unified Commerce Gateway

Card Present Genius API (c)



Customer Facing Environment

Corporate / Back Office



global payments

Processor

- **Checkout for eCommerce**
- b) MerchantWare for Transaction **Management & Payment with Transport Hosted Page**
- **Genius Card Present API for Customer Facing Payments**
- Tokens Enable Transaction **Management Across Accounts &** Locations
- All Transactions Pass Through the **Same Genius Gateway Technology**

Vault

MerchantWare API (b)

Flexible Token Options

Transaction Tokens

- Reference Transaction
- Transaction References Payment Method
- Follow-on Transactions Repeat Sale, Void, Refund, Reporting
- 18 Month Life
- Same card generates different transaction tokens

Vault Tokens

- Card on File usage
- Direct Card Reference / Token
- Do not Expire
- Repeat Sale & Reoccurring Billing
- Vault Supports Account Updater Update card's exp. Date

RFM-IQ Analytics Token

- RFM Recency, Frequency, Monetary token
- Returned from card present and card not present Genius solutions
- Irreversible, secure, non-financial token used to identify card
- Enables merchants to track customer activity







Frictionless Transactions with Genius



- Board card upon 1st customer engagement
- Customer identification through login, Bluetooth, Wifi, Facial Recognition
- Lookup customer's vault token

Genius Card Vault

Seamlessly request payment using secure API (Credit or ACH/Check)





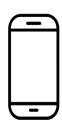




100000100HWYYGXJPA9L







Genius delivers seamless shopping experiences.

Unified Commerce

Buy online — Return in-store

Buy in-store — Fulfill online

Buy online — Pick up in-store

