Inclusive.
Payments
PAYMENTS CONSULTING

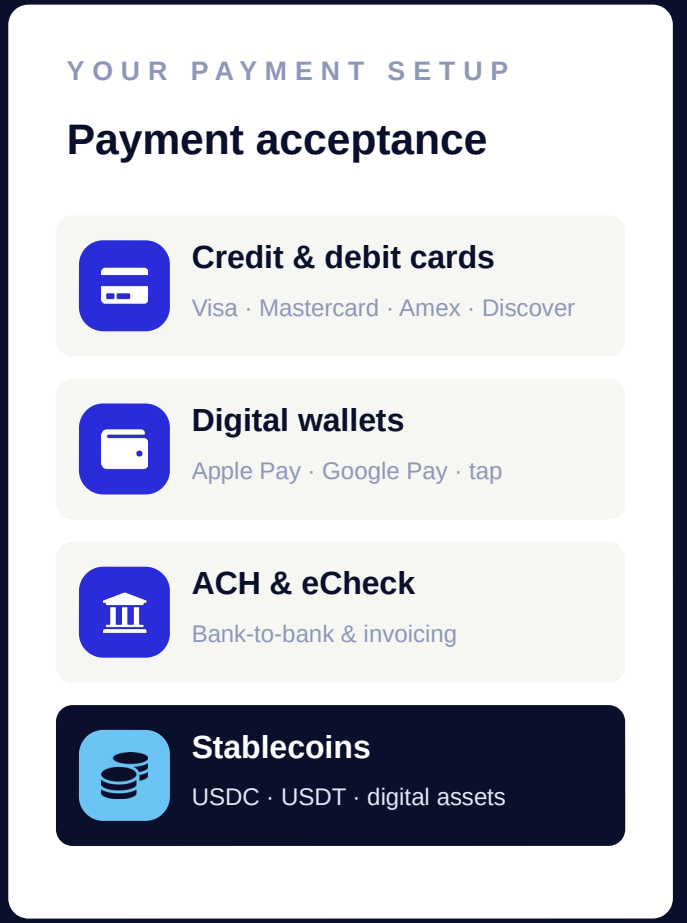
01 · SOLUTIONS

# Every way your customers want to pay

Acceptance, pricing, digital assets, and how we work, all under one advisor relationship.

**Get a free statement review →**

inclusivepayments.io



MEET YOUR ADVISOR

# Ashvin Dhawan



**20+**

years in banking and payments

**JPMorgan · Fiserv · NMI**

## Chief Revenue Officer, Coinsub · Fractional Chief Payments Officer to ISVs

Ashvin brings more than twenty years of banking and payments experience across JPMorgan, Fiserv, and NMI, including running some of the nation's top depository locations and largest acquiring territories. He has advised embedded banking and payments-focused ISVs.

Today he serves as Chief Revenue Officer of Coinsub, bringing white-label stablecoin infrastructure to PSPs, merchant acquirers, and alternative payment platforms, and provides advisory services to several ISVs as a fractional Chief Payments Officer.

### AREAS OF EXPERTISE

- **Payment orchestration**
- **Interchange economics**
- **Merchant acquiring**
- **ISO & agent channel**
- **Card network rules**
- **ISVs & embedded payments**
- **Stablecoin infrastructure**
- **Fractional CPO advisory**

PAYMENT ACCEPTANCE

# Eight ways to get paid, one relationship

### In-store & smart POS

Countertop, smart POS, and contactless for retail, restaurants, and service counters.

### Online & e-commerce

Gateways, hosted checkout, cart integrations, and recurring billing.

### B2B & Level 2/3 data

Enhanced data on corporate and purchasing cards to reduce interchange.

### ACH & invoicing

Bank-to-bank payments, digital invoices, and text-to-pay links.

### Mobile & tap to pay

Take payments at the job site, the market, or the curb.

### Surcharge programs

Cash discount and surcharge programs structured to follow card network rules and state law.

### Hard-to-place

Declined elsewhere? We review across multiple platforms first.

### Digital assets

Accept USDC, USDT, and other supported digital assets.

PRICING

# Every pricing model on the table

| | | |
|---|---|---|
| 01 | **Interchange-plus** | Network cost passed through at cost, with a disclosed markup. Best for high tickets and B2B. |
| 02 | **Flat-rate** | One predictable rate for every card. Simple for low-volume and new businesses. |
| 03 | **Tiered** | Qualified, mid-qualified, and non-qualified buckets, when the card mix makes sense for it. |
| 04 | **Dual pricing** | A cash price and a card price at checkout, disclosed and structured to network rules. |
| 05 | **Surcharging** | Offset processing cost, structured to card network rules and state law. |



## Full statement transparency

- Interchange, network fees, and markup separated line by line
- Fees you may not know you're paying, surfaced
- Reviewed before and after every switch

NEW · DIGITAL ASSETS

# Digital asset and stablecoin acceptance available

01

## Customer pays

Scan a QR code at checkout or pay online from a supported stablecoin wallet.

02

## Confirmed on-chain

Confirmed in seconds, with pricing disclosed up front and no card network in the middle.

03

## You get settled

Settlement options matched to your provider and preference, with the same team that advises on cards.

### Reach new customers

Buyers who prefer digital wallets, including customers abroad

### No card chargebacks

Not subject to card-network chargebacks; refunds stay in your control

### Outside interchange

Runs outside the card interchange system

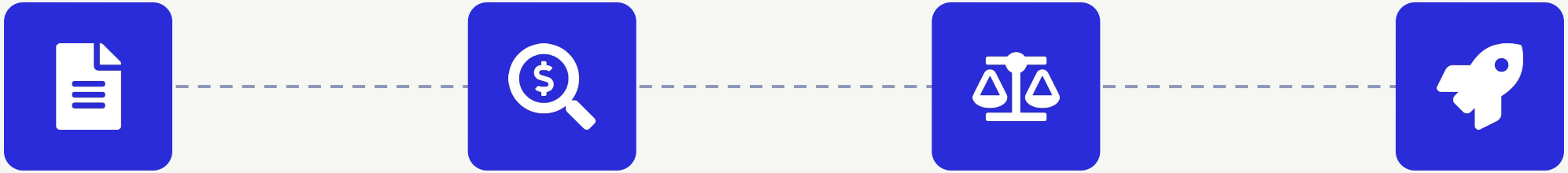
### One relationship

Same specialist, same support, no separate vendor

*Digital assets are not legal tender and are not FDIC- or SIPC-insured. Availability varies by business type and location.*

HOW IT WORKS

# From statement to switched, without the runaround



STEP 01

## Send a recent statement

One month of processing statements is all we need to start.

STEP 02

## We break it down

Interchange, network fees, and markup separated line by line.

STEP 03

## Match & proposal

We compare platforms for fit and present one clear proposal. You decide.

STEP 04

## Go live & stay supported

We coordinate boarding, equipment, and training, then stay on as your advisor.

**No cost to review · No obligation to switch · Answer in 1 business day**

Inclusive.
Payments
PAYMENTS CONSULTING

FREE STATEMENT REVIEW

# See what you're really paying

Send one recent processing statement. A specialist reviews your setup and follows up with a clear, no-obligation proposal.


info@inclusivepayments.io

inclusivepayments.io

inclusivepayments.io/apply


*All merchant accounts are subject to credit and underwriting approval. Next-day funding available to eligible merchants. Savings vary and are not guaranteed. Digital assets are not legal tender and are not FDIC- or SIPC-insured.*