Inclusive.
Payments
PAYMENTS CONSULTING

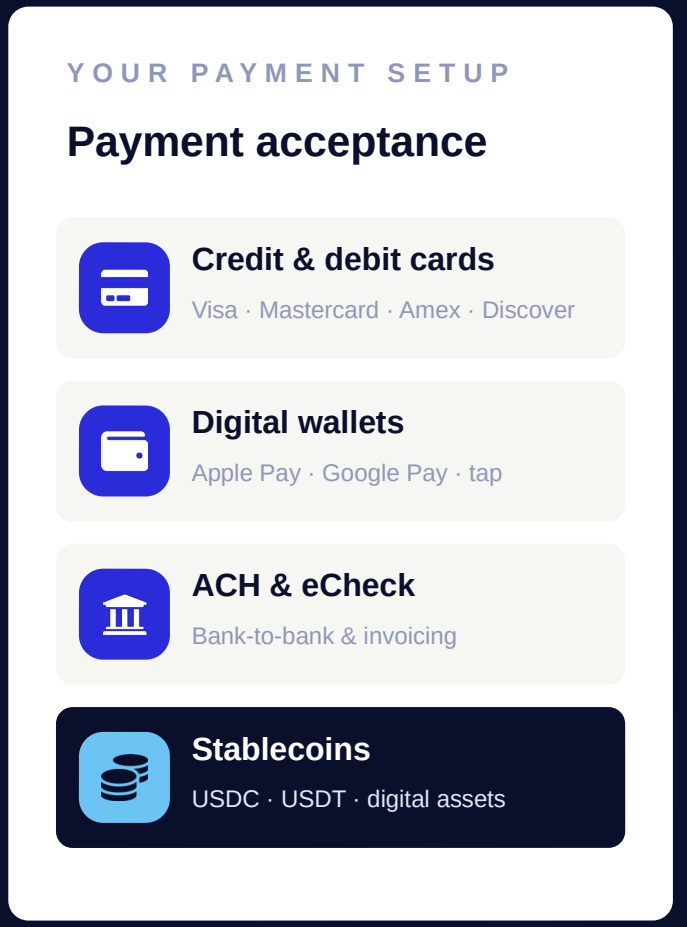
02 · INDUSTRIES

# Every industry, from main street to specialty

Every vertical, from main street storefronts to high-risk and specialty, including the industries traditional processors decline.

**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**

INDUSTRIES WE SERVE

# The lever that matters in each vertical

### Retail
Card mix priced correctly, not averaged

### Restaurants & bars
VIP program, pay-at-table, tip management

### Healthcare & dental
Interchange-plus on high tickets, payment plans

### Professional services
Level 2 on corporate cards, ACH for invoices

### Auto repair & dealers
Level 2/3 on fleet cards, shop software

### E-commerce
Platform-agnostic gateway, chargeback alerts

### Wholesale & distribution
Level 3 optimization, ERP integrations

### Nonprofits
Nonprofit interchange, recurring giving

### Salons & wellness
Booking integrations, card-on-file policies

### Travel & hospitality
Incremental auths, reserves revisited

### High-risk & specialty
Multiple acquirers, reserves that ease

### And many more
Specialty, seasonal, and emerging verticals

RESTAURANTS & BARS · BY INVITATION

# A VIP program for busy establishments

For the busiest bars, restaurants, and live venues, we bring enterprise-grade POS and payments together in one program, including Union, the cloud POS built for peak service. Placement and pricing are arranged through Inclusive Payments.

## WHAT EVERY RESTAURANT GETS

- Pay-at-table handhelds and QR guest-led tabs
- Tip management, pooling, and server reporting
- Hospitality-tuned dual pricing and surcharge programs
- Underwriting support for high-volume and late-night operators



### 1,000+ open tabs, no lag

Built for peak service, with one-button close at the end of the night.



### Offline mode that keeps taking money

Funds keep capturing when the network drops mid-rush.



### Guest-led tabs and QR ordering

Guests open, order, and close from their phone, synced live to the POS.



### All pricing models available

Interchange-plus, flat-rate, tiered, dual pricing, and surcharge.

*VIP placement is limited to qualifying restaurant, bar, and venue operators and subject to underwriting approval and platform availability.*

# Enhanced data is the biggest lever in B2B



## Wholesale & distribution

- Automatic Level 2/3 on purchasing and corporate cards
- ACH and eCheck for large invoices
- NetSuite, QuickBooks, and Sage integrations
- Statement review that catches every downgrade



## Professional services

- Invoicing with pay-now links and reminders
- Retainer and subscription auto-pay
- Virtual terminal, no hardware required
- Card and ACH mix sized to your tickets



## Auto repair & dealers

- Text-to-pay for estimates and pickup
- Level 2/3 passthrough on fleet cards
- Tekmetric, Shop-Ware, and Mitchell 1 integrations
- Surcharge and dual pricing for high tickets

HEALTHCARE, E-COMMERCE & SERVICE BUSINESSES

# Built around how each business gets paid



## Healthcare & dental

- Text-to-pay and email links after the visit
- Payment plans and recurring billing for treatment
- Practice-management integrations
- PCI-validated workflows



## E-commerce

- Hosted checkout keeps PCI scope off your site
- Fraud screening, AVS/CVV, and 3-D Secure
- WooCommerce, Shopify, Magento, BigCommerce
- Stablecoin checkout as a module



## Salons & nonprofits

- Vagaro, Booker, and Mindbody integrations
- Memberships and package billing
- Hosted donation pages and recurring giving
- Nonprofit interchange where you qualify

HIGH-RISK & SPECIALTY

# One decline is not the end of the conversation

## TOP 3 MOST DECLINED

1

### CBD & hemp

Declined by most mainstream banks. We place compliant CBD and hemp merchants with acquirers that board them.

2

### Nutraceuticals & supplements

Subscription and free-trial models drive chargebacks. We structure billing and descriptors before submission.

3

### Firearms & ammunition

Lawful dealers are routinely exited by mainstream processors. We match them to acquirers that serve the vertical.

## MORE HIGH-RISK VERTICALS WE PLACE

| | | |
|---|---|---|
| Adult content | Vape & e-cigarettes | Kratom |
| Peptides | Telemedicine | Online pharmacy |
| Travel & timeshare | Debt collection | Credit repair |
| Sweepstakes & gaming | Online dating | Tech support |
| Bail bonds | Event ticketing | Precious metals |
| Extended warranties | Licensed dispensaries (ACH) | ***and many more*** |

- Multiple acquiring relationships
- Reserves that ease with history
- Terms revisited at 6 and 12 months
- Chargeback alerts & disputes
- MATCH & prior terminations, fully disclosed

*Honest pricing up front: risk carries cost, and we explain reserves and pricing before approval. All accounts subject to underwriting.*

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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.*