Inclusive.
Payments
PAYMENTS CONSULTING

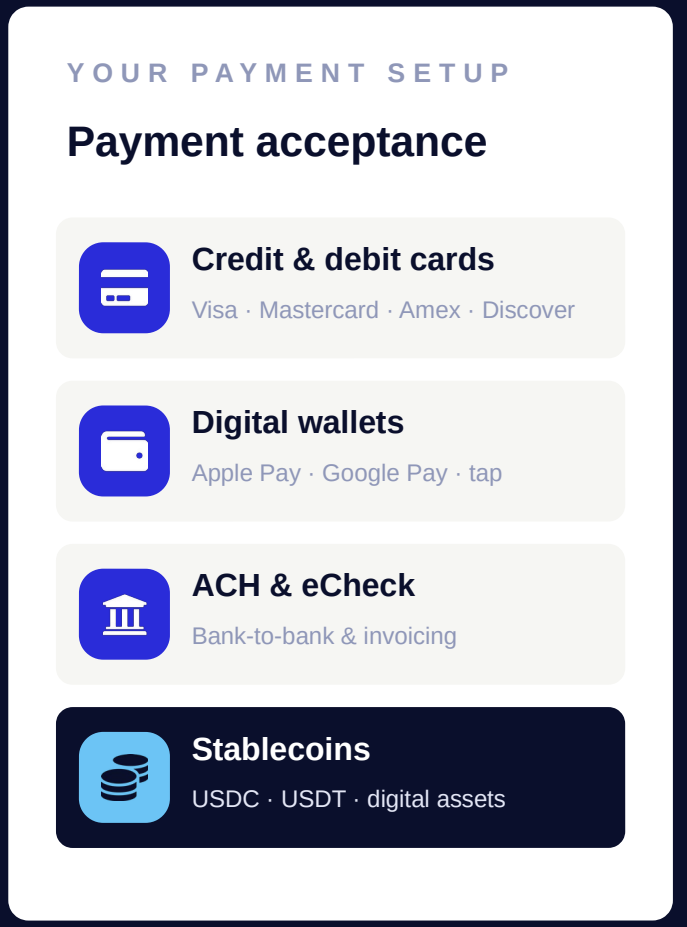
PRODUCT & FEATURE OVERVIEW

Smarter payments, *matched to your business.*

Independent payments consulting and merchant advisory. Cards, digital wallets, ACH, and stablecoins, placed on the right acquiring platform for every business.

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**

AGENDA

What we'll cover

01	**Solutions**	Acceptance, pricing, digital assets, and how we work
02	**Industries**	Every vertical, from main street to high-risk
03	**ISVs & platforms**	Embedded payments and multiple ways to monetize
04	**Partners & technology**	Hardware, software, and our partner network
05	**Grow with us**	Agent and referral programs, and next steps

THE INCLUSIVE PROMISE

Independent advice. Every platform compared. One specialist from statement review through every statement after.

$0 review · No obligation

WHY INCLUSIVE

Not one platform. The right platform.



More paths to approval

We match your industry, volume, and risk profile to the acquiring platform best suited to board you, instead of forcing every business into one underwriting box.



Pricing you can read

Every pricing model on the table and a line-by-line statement walkthrough. You see what the card networks charge, what we charge, and why.



A person, not a phone tree

A dedicated specialist who knows your business, from underwriting through go-live and every statement after.

Inclusive Payments is a payments consulting firm. We don't process payments or hold merchant accounts. We analyze, compare, and place.

AT A GLANCE

What every client gets

All

networks compared

Every network and acquiring platform, side by side

$0

statement review

No cost and no obligation to switch

1 day

to an answer

Most applications reviewed within one business day

Every

pricing model

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

Next day

funding available

For eligible merchants, confirmed before you sign

All

industries served

From main street to high-risk and specialty

GOING DIRECT VS. INCLUSIVE

Why merchants switch to Inclusive

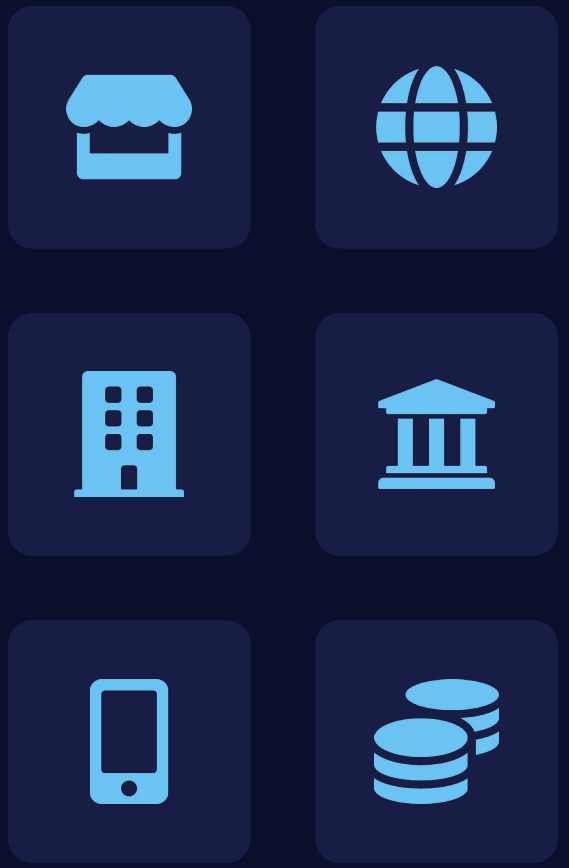
What matters	Single-platform provider	Inclusive Payments
Platforms compared for you	One	Every network and acquiring platform, compared side by side
Pricing models offered	Their rate card	Interchange-plus, flat-rate, tiered, dual pricing, surcharge
Line-by-line statement review	Rarely	Every client, before and after switching
Hard-to-place and high-risk	One underwriting box	Several boxes, with the file structured before submission
Digital asset & stablecoin acceptance	Limited or none	Added to the same account, same specialist
Terminals & equipment	Their hardware, their terms	Competitive placement across Valor, Clover, PAX, Verifone, Ingenico, Dejavoo, Union, and more, plus private label for partner networks and businesses
Who you talk to	Support queue	A dedicated specialist from review through every statement after
Cost of the review	—	$0, no obligation to switch

Comparison describes typical single-platform offerings in general terms; specific providers vary. All accounts subject to underwriting approval.

01 SOLUTIONS

Every way your customers want to pay

In-store, online, B2B, ACH, mobile, and digital assets, all under one advisor relationship.



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

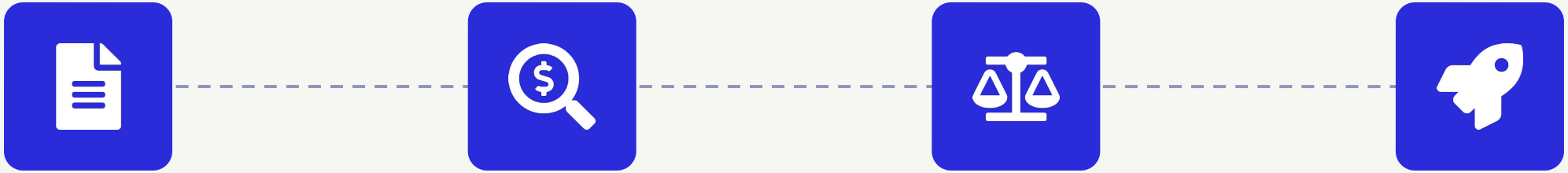
One relationship

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

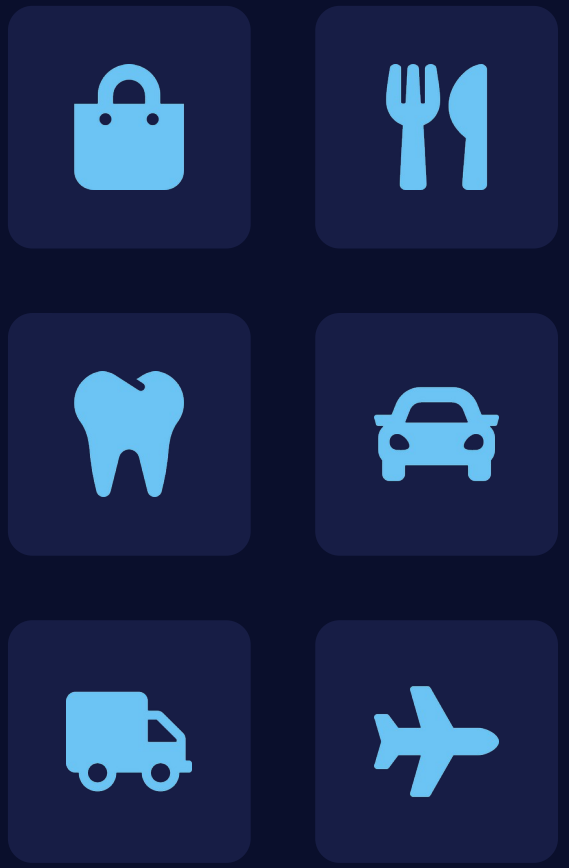
We coordinate boarding, equipment, and training, then stay on as your advisor.

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

02 INDUSTRIES

Every industry, from main street to specialty

Retail · Restaurants & bars · Healthcare & dental · Professional services · Auto repair & dealers · E-commerce · Wholesale & distribution · Nonprofits · Salons & wellness · Travel & hospitality · High-risk & specialty · and many more, including industries traditional processors decline.



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***

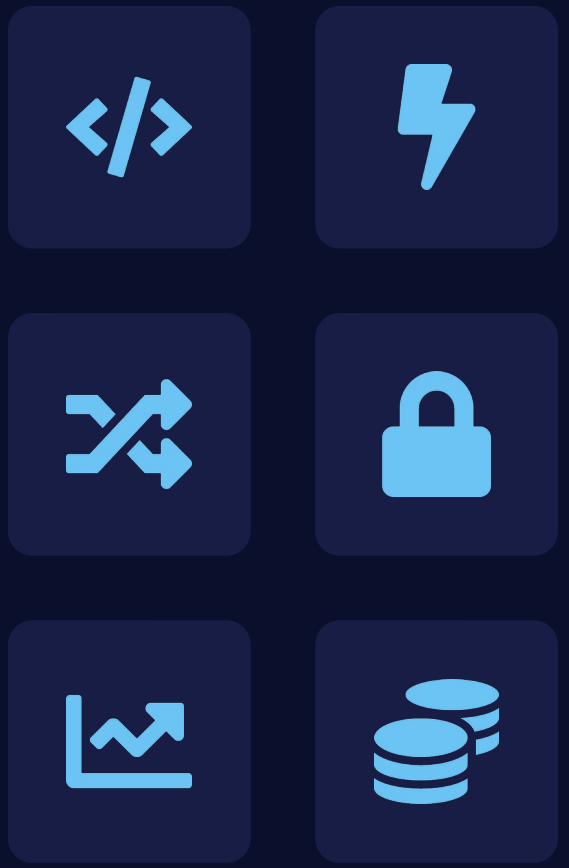
- Multiple acquiring relationships
- Reserves that ease with history
- Terms revisited at 6 and 12 months
- Chargeback alerts & disputes
- MATCH & prior terminations, fully disclosed

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

03 ISVs & SOFTWARE PLATFORMS

Embed payments, not the overhead

If your platform touches invoices, bookings, checkout, or point of sale, payments should be part of the product and part of your revenue.



HOW WE ENGAGE

Free consultation, then a custom build-out

STEP 1 · NO COST

Free consultation

A working session on your platform, your merchants, and your economics.

- Volume, ticket size, and vertical risk profile
- Referral vs. ISO vs. PayFac
- Revenue model and what you keep per transaction
- Compliance scope: PCI, KYC/KYB, money transmission

STEP 2 · BUILT FOR YOU

Custom payments build-out

We assemble the stack and the partners, then stay on through launch.

- Acquiring and sponsor relationships matched to your merchants
- Boarding flow, pricing tables, and payout rules configured
- Developer onboarding, sandbox, and integration support
- Go-live plan and ongoing portfolio advisory

PLATFORM CAPABILITIES

The payments stack your developers actually need

Automated merchant boarding

API-driven applications with KYC/KYB built in. Standard-risk merchants live in minutes.

Customized pricing

Set pricing per merchant or segment and keep the margin.

Split funding & payouts

Route each transaction across sub-merchants, fees, and partners.

Hosted checkout & tokenization

Hosted fields, vaulting, and recurring billing off your PCI scope.

In-person & omnichannel

Terminal and tap-to-phone SDKs on the same account and reporting.

Risk, underwriting & disputes

Fraud monitoring, chargeback tooling, and sensible reserves.

Reporting & reconciliation

Transaction, settlement, and residual data by API, plus dashboards.

Digital asset acceptance

Stablecoin checkout as a module, alongside Level 2/3 and ACH.

MONETIZATION

Multiple ways to monetize payments

REFERRAL

Referral partner

Introduce merchants, earn a share. No integration or compliance burden.

RESELLER

ISO-style reseller

Sell under your brand with pricing control and residuals on every account.

EMBEDDED

PayFac

Instant boarding, split funding, and payouts under your brand, with pricing and underwriting control.

CUSTOM

Hybrid & custom models

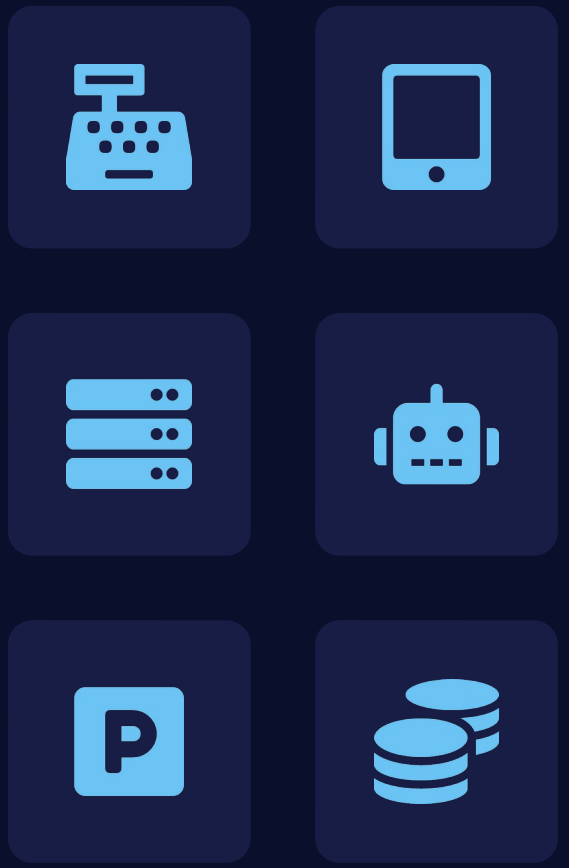
Blend models by segment, add stablecoin and Level 2/3 revenue, and move up as you grow.

More revenue means more responsibility. We structure how much compliance and risk you carry, and tell you when to move to the next model.

04 PARTNERS & TECHNOLOGY

The technology behind every placement

Placed through our acquiring relationships, plus the technology partners we take to market. Private label available for partner networks and businesses.



HARDWARE & SOFTWARE

Hardware and software, never locked to one vendor

Terminals & point of sale

Valor	Countertop, wireless, and handheld terminals
Clover	Station, Mini, Flex, and Go
PAX	A920, A80, pay-at-table handhelds
Verifone	Countertop and integrated PIN pads
Ingenico	Lane series countertop devices
Dejavoo	Countertop and wireless terminals
Union POS	Cloud POS for high-volume venues
Heartland	Retail and restaurant POS

Gateways, platforms & integrations

Authorize.net	Gateway, hosted checkout, card-on-file
NMI	Platform-agnostic gateway and tokenization
CardPointe	Fiserv gateway with Level 2/3 data
Worldpay	Gateway and B2B tools
Lightspeed & Shopify	Retail and e-commerce POS
QuickBooks, NetSuite, Sage	Accounting and ERP integrations
Union POS	Our VIP hospitality platform
Private label	Your brand, for partner networks and businesses

…and many more hardware and software partners. Names are trademarks of their respective owners; availability depends on the acquiring relationship, underwriting, and market.

ACCEPTANCE OPTIONS

Every terminal type we place

Countertop

Valor, Verifone, Ingenico, PAX, Dejavoo, Clover

Wireless

Valor, PAX A920, Clover Flex, Dejavoo

Smart POS

Valor, Clover, PAX, Union, Heartland

PIN pads

Verifone, Ingenico Lane, semi-integrated

Mobile readers

Clover Go, tap to phone

Virtual terminal

Browser-based, card-on-file, invoicing

Pay-at-table & QR

Handhelds and guest-led ordering

Unattended & kiosk

Self-service, vending, parking

E-commerce

Authorize.net, NMI, CardConnect, Worldpay

And many more

Private label for partner networks and businesses

PARTNER NETWORK

Exclusive platforms for agent and ISO programs

Arcum

RETENTION AI

AI-driven merchant retention. RevMax Studio shows which merchants are likely to leave, and why.

- Flags merchants at risk of switching
- Shows the drivers behind each account
- Surfaces cross-sell opportunities

DataWhisper

AI & ANALYTICS

Agentic AI for fintech and payments. AdonAI connects siloed data so teams ask in plain English.

- Plain-English portfolio analytics
- Governance, monitoring, risk controls
- Purpose-built for payments

Parky

PARKING

All-in-one parking management with payments built in. Run it as Parky or white-label it.

- QR scan-to-pay, no app download
- Reservations, validations, enforcement
- AI plate scan, real-time revenue

Coinsub

STABLECOIN RAILS

White-label stablecoin payment infrastructure for PSPs, acquirers, and alternative payment platforms.

- Stablecoin acceptance under your brand
- Built for PSPs and acquirers
- Pairs with existing card programs

Available to agent and ISO partner programs only. Email info@inclusivepayments.io for an exclusive invite and pricing.

GROW WITH US

Sell more. Board more. Keep the residuals.

We act as an ally to the channel, not a competitor for its accounts, equipping agents, ISOs, and software partners to run and grow a book on terms that are transparent in both directions.



FOR SALES AGENTS

Stop losing deals to “we can't board that.”

- Processor relationships to match every merchant
- Stablecoin acceptance, a differentiator in every pitch
- Revenue share on the deals we place together



FOR ISVs & REFERRAL PARTNERS

Turn clients into recurring revenue.

- Embed payments into your software platform
- Referral programs for banks, CPAs, and associations
- Protected introductions and transparent reporting
- Card and digital asset acceptance in one offer

Inclusive.
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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.