

PAYMENT PROCESSING

“Help Us Become a Billion Dollar Merchant Acquirer”

THE MARKET

Businesses are accepting credit cards and other forms of non-cash payments at an ever-increasing rate. The problem is that it is an unregulated industry where overcharges, unclear/hidden fees, and leasing equipment in unbreakable agreements are the norm. Merchants are subject to questionable selling and billing tactics, unreturned phone calls, and ultimately need a credible company they can trust.

THE OPPORTUNITY

Emerald World ET is established as one of the good guy brands in the industry, a throwback to credibility, attentive service, and transparent pricing. Emerald prides itself on doing things the old fashioned way, by utilizing an elite sales training program and a straight product – instead of tricks, ‘bait and switches’, or gimmicks. Emerald World ET’s straight up approach was featured in the New York Times’ 5 part series: *“My Search for a Reasonable and Understandable Credit Card Processor”* by Paul Downs, March 2013. (Link) In the series, Emerald World ET was chosen over mega banks PNC, Wells Fargo, BofA, Citizens Bank, and Square for credit card processing.

MANAGEMENT TEAM

Kelly E. Nelson leads the management team at Emerald World ET. Nelson is one of the most successful sales scriptwriters and sales coaches in the industry with 15 years of experience in payment processing. As Director of Sales at US Merchant Services (*now Global*) he oversaw all recruiting, hiring, training, daily operations, and was hands on in the closing of national accounts. In just under 6 years Nelson’s Sales Floor acquired 16,000+ merchants and was the #1 ranked “organic” acquirer of merchants in the United States. As VP of Sales at Meritus Payment Solutions (*now PaySafe*) he set up the original Inside Sales force and sales processes from the ground up. Kelly keeps abreast with the latest technological trends by being active with the Federal Reserve Board’s *Business Payments Coalition*.

INDUSTRIES SERVED

Emerald’s primary focus will be on the unique payment processing needs of larger B2B companies (Distributors, Manufacturers, Wholesalers) and Ecommerce clients.

HOW IT WORKS

By providing a recent merchant statement to our trained analysts, a merchant can find out how much money can be saved on his/her credit card processing fees. The merchant signs the completed application and we do a quick program of their existing equipment. All free with no early term fees. Emerald earns an ongoing % of the merchant’s sales once the merchant activates.

MARKET OPPORTUNITY

According to the Federal Reserve Board, in the U.S., noncash payments, including debit card, credit card, ACH, and check payments, are estimated to have totaled over 144 billion with a value of almost \$178 trillion in 2015. Statistic reports that mobile payments will exceed \$1 trillion in 2019.

GO-TO-MARKET STRATEGY & KEYS TO SUCCESS

- Commit to our proven hiring and sales training processes
- Continue to develop and implement effective straight sales techniques
- Install a positive sales floor culture based on achievement and accountability
- Stay ahead of the curve with rapidly evolving payments technologies
- Apply instant *in sale credibility* via co-branding with *New York Times*

INVESTOR’S ONE SHEET

KEY HIGHLIGHTS

INDUSTRIES

- Credit Card Processing
- Electronic Payments
- Merchant Acquiring

CUSTOMER FOCUS

- Distributors
- Manufacturers
- Wholesalers
- Ecommerce

COMPETITIVE ADVANTAGE

- Established branding and marketing credentials.
- Pricing transparency.
- Proven elite sales training and sales incentive programs.
- Hands on owner involvement.

MANAGEMENT TEAM

- Kelly E Nelson: Founder
- Key staff commitments in place

CAPITAL RAISE

- \$1,000,000.00 in seed
- scalable and flexible

USES OF CAPITAL

- Hire key resources
- Marketing & customer acquisition
- Partnerships, legal
- Cover ramp up costs

FINANCIAL TERMS

- Break even at 26 mos.
- 6x return at 60 mos.