



SHIFT

Credit Card Processing



EXECUTIVE SUMMARY

What makes Shift Processing unique in the industry is that we have direct relationships with everyone who touches an electronic transaction, and we leverage the rules that apply to our technology partners, the acquirers, the underwriters, the processors, and ultimately to the depository banks for the greatest benefit to our clients. Shift retail and wholesale clients enjoy long-term, secure and cost-effective electronic transaction processing.

For the last nine years, P2P technology has successfully been used globally to separate the card purchase from the prohibited goods/service transaction. In 2019, the team approached domestic acquirers with the hypothesis that because the cannabis industry is so highly regulated, if P2P technology is employed correctly, the industry segment will prove to be low risk.

We completed our beta test in March of 2020 and the results were exactly as expected. The data showed a risk ratio 1/5th of the acceptable level for “traditional, low-risk” industries. Because our P2P solutions yielded such a low risk, today we have HUNDREDS of medical, recreational and cannabis-adjacent businesses in all states where cannabis sales are legal. All merchants must adhere to strict best practices and maintain a satisfactory risk level in order to remain on our platform.

Because Shift customizes the best set of solutions for each and every client's unique needs, businesses can safely accept all forms of electronic payments, including credit and debit, with full transparency and without the risk of losing service. Wholesale merchants can move large sums of money from business to business instantly and at no cost, all of which is accomplished in a secure, safe and contactless environment.

David A. Toney
Director of Cannabis



ACCEPT ALL MAJOR FORMS OF PAYMENT

Move Money Instantly, and FREE

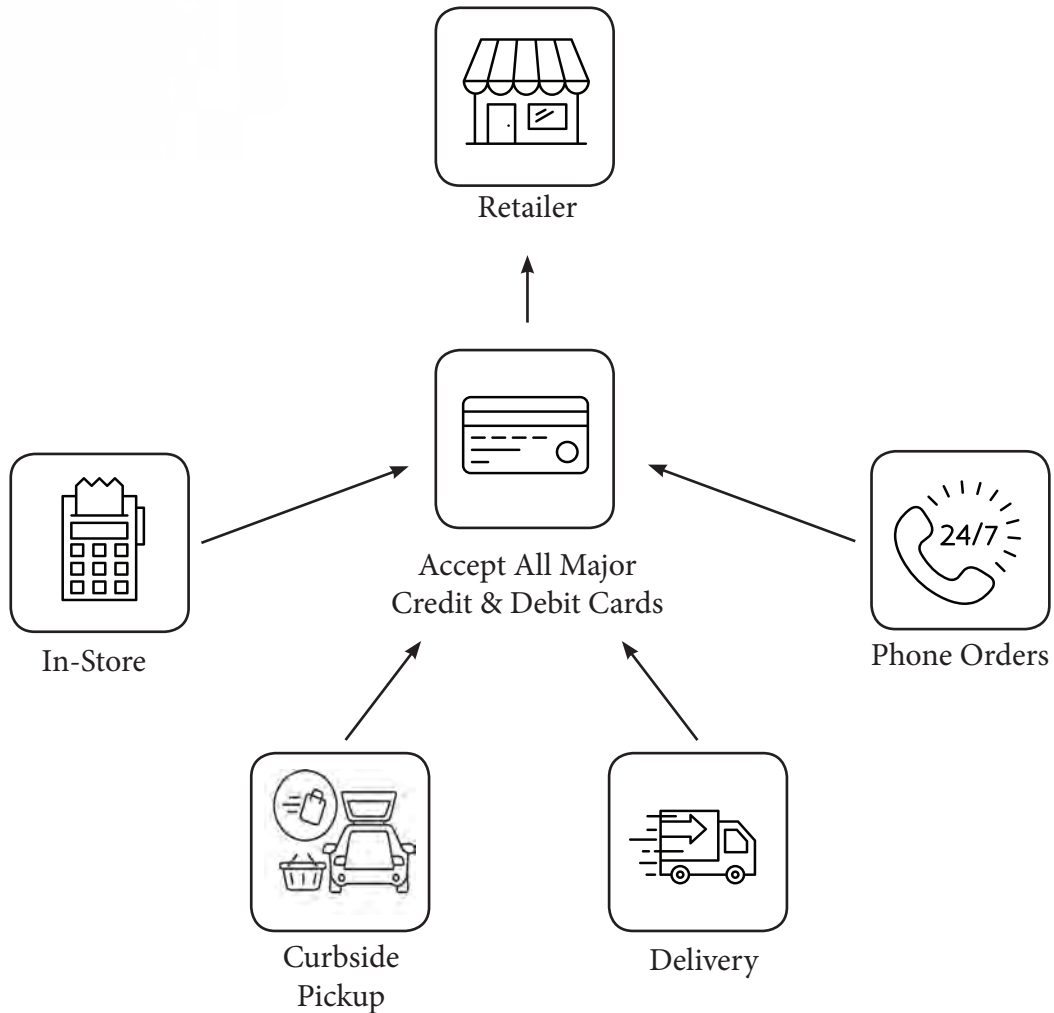
(*both sender and receiver must be in network)

	P2P with Cash Discount (Retail)	Virtual Checking (Wholesale)
Key Benefit	Accept all major Debit & Credit Cards	Account for Card Deposits, Operations & P2P Transfers
Increased Transaction Size	26% over cash	N/A
Customer Adoption	70-80%	
Funding Schedule	Available daily 5 Days in Arrears	P2P instant Non P2P 24 hours
Reserves/Personal Guarantee	0-10% 90 Day Probation	None
Rates	Net Effective Rate 1% - 3%	1.99% on Volume
Mobile Option	Yes	Yes
Monthly Fee	\$199	N/A
Equipment Cost	N/A	N/A
Set Up Costs	N/A	N/A





Platform Specifically Designed for Retail & Medical

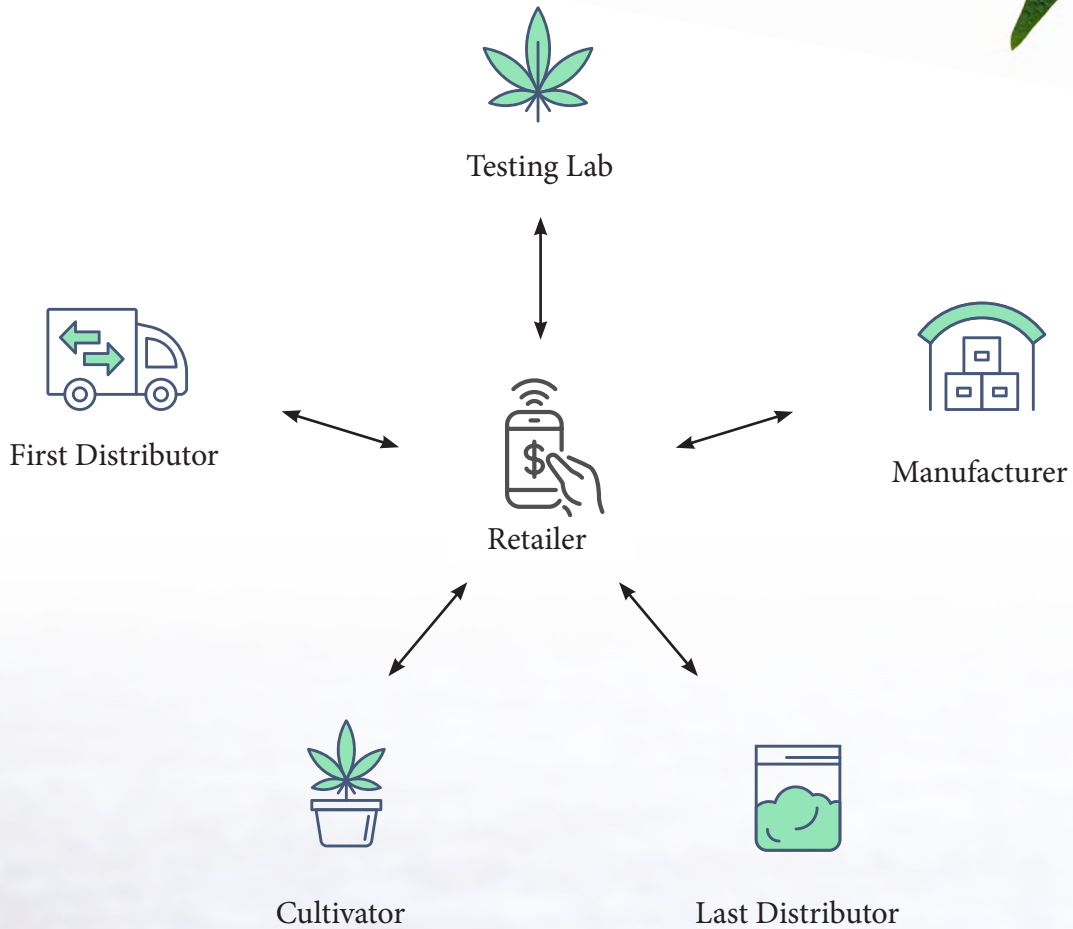


With Shift Processing, you can accept ALL forms of Credit and Debit transactions.

This solution is perfect for In-Store, Curbside Pick-Up, Delivery and Pre-Paid phone orders.

Wholesale Platform

With the push of a button, you can transfer money instantly and for free as often as you like throughout the entire supply chain.



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