



GLOBAL  
TRANSACTIONS  
CONNECTED

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SWITCH  
COMMERCE

# SWITCH TO THE BEST

AT SWITCH COMMERCE, WE PROVIDE THE TOOLS AND SOLUTIONS YOUR BUSINESS NEEDS TO SIGNIFICANTLY ENHANCE PROFITABILITY. YOUR SUCCESS IS NOT JUST OUR PRIORITY...IT'S OUR PASSION.

## LEADERSHIP

As a privately owned industry leader in ATM processing, Switch Commerce is unwaveringly committed to the success of our valued clients.

## KNOWLEDGE

Built with our customers in mind, Switch Commerce is equipped with a profound understanding of the unique needs and challenges facing today's ATM ISOs.

## INNOVATION

We are pioneers in redefining the user experience, streamlining essential operational tasks for your business and delivering superior ATM processing services.

## FOCUS

Our primary objective is to provide stable yet flexible solutions to our customers, empowering them to drive business growth.

## DATA SECURITY

Switch Commerce maintains the highest levels of compliance, including: PCI DSS, White and Gray Hat Penetration, PCI PIN, NACHA, BSA/AML, and SOC I Type II.

## OUR MISSION

TO EMPOWER OUR CUSTOMERS WITH CUTTING-EDGE ATM PROCESSING SOLUTIONS THAT DRIVE THEIR PROFITABLE GROWTH.

## ATM PROCESSING

Switch Commerce has been among the leaders in the transaction processing industry since opening our doors in 2003. With 99.999% uptime, we process terminals nationwide, in addition to the US Virgin Islands, Puerto Rico and Asia Pacific.

## FAST SETTLEMENT

Accurate settlement of your vault cash, surcharge and interchange is something you should expect from your processor. Our customers enjoy the benefit of next-day settlement for vault cash and surcharge, with interchange being paid out monthly.

## VAULT CASH SERVICES

Keep your money out of your terminals and available for growth with our Vault Cash Program. Nationwide coverage and simple web tools make management easy.

Fast. Flexible. Fully-managed.

- Low, competitive rates
- Armored cash delivery
- Easy setup



# INTERNATIONAL TRANSACTIONS

SIMPLIFYING CURRENCY,  
AMPLIFYING RESULTS

## EXPAND YOUR MARKET. ENHANCE YOUR REVENUE.

International card use no longer has to mean lost interchange. With Dynamic Currency Conversion (DCC) and International Surcharge, you can boost your income while delivering clarity and convenience for cardholders.

Your customers gain peace of mind knowing exactly what they'll pay. With DCC, they can see the cost in their own currency, while full disclosure of fees and exchange rates ensures there are no surprises on their bank statement.

### DYNAMIC CURRENCY CONVERSION

Turn cross-border transactions into an added revenue stream.

- Earn revenue on international withdrawals
- Provide transparency with real-time exchange rates
- Reduce chargebacks

### INTERNATIONAL SURCHARGE

Boost profitability on every international withdrawal.

- Offset rising interchange costs
- Add predictable, recurring revenue
- Keep your ATMs profitable in high-traffic locations

# ELECTRONIC JOURNAL

NETWORK RULES ARE A HASSLE; DEALING WITH THEM DOESN'T HAVE TO BE.

The rules may change, but Switch Commerce has you covered. Our in-platform Electronic Journal keeps you Visa-compliant.

### ONE-CLICK REG Es

If a transaction is disputed, Switch Commerce automatically presents the journal records you need to reply to the network...fast.

### CLOUD STORAGE

EJ is captured during normal processing and stored for 60 months in secure cloud retention, accessible in MoneyView & GenRMS, to align with Reg E requirements.

### SAVE TIME, SAVE MONEY, STAY COMPLIANT

Automated retrieval and easy exports reduce back-and-forth on disputes so your team can stay focused on the business.

Read the latest  
Visa rules about  
Electronic Journal



### AUTOMATED REVERSALS

#### AVOID TRANSACTIONS DISPUTES

Powered by our exclusive processing logic, non-dispensed approvals are automatically reversed back to the cardholder's account. Stop wasting time requesting manual reversals.

#### PROVEN TO SAVE YOU MONEY

Switch Commerce customers enjoy an average savings of over \$46 per terminal monthly when Automated Reversals are enabled on their portfolio.\*

#### EASY TO GET STARTED

- Enable with one click, globally
- No physical terminal visit required
- Works on all makes and models of ATMs

\*PAST PERFORMANCE MAY NOT BE INDICATIVE OF FUTURE RESULTS.

# TERMINAL MANAGEMENT SYSTEM

## THE INDUSTRY'S BEST PORTFOLIO MANAGEMENT EXPERIENCE

The Switch Commerce Terminal Management System places you in full control of every aspect of your ATM portfolio. This powerful tool provides you easy access to all of your terminal data, settlement distribution, customer creation and user access.

## THE CONTROL YOU WANT WITH THE FEATURES YOU NEED

- Instantly Create New Terminal IDs
- Monitor Cash Balances
- Terminal Error Alerts
- Automated Report Delivery
- Manage Settlement Distribution
- Vault Cash Forecasting
- Real-time Transaction Reporting
- And Much More

## MOBILE TMS – THE BEST APP IN THE INDUSTRY

Available in your app store, MobileTMS gives you the same features in the palm of your hand. Stay in control of your ATM portfolio everywhere you go.



# BANKING SOLUTIONS

## POWERED BY SME BANKING

The Switch Commerce platform, powered by SME Banking, offers an innovative experience for financial institutions to increase operational efficiencies. We provide trustworthy and compliant solutions to enhance banking services. Our comprehensive product line can streamline processes and automate workflows while saving you time and money.

Allow us to manage the technical components of your organization. We collaborate closely with you to deliver our cutting-edge technology, enabling you to meet the changing needs of your customers.



# ONE ECOSYSTEM. ONE STRATEGY.

## WHY WE EXIST TOGETHER

### The Problem ISOs Face

ISOs are expected to grow their portfolios while managing disconnected processors, layered contracts, shifting compliance requirements, and platforms that do not communicate with each other. The result is unnecessary friction that slows sales, creates confusion, and pulls focus away from serving merchants and deployers.

### The Role Switch Commerce Plays

Switch Commerce exists to simplify the payments infrastructure behind the scenes. We provide a stable, scalable foundation that brings processing, technology, compliance, and support into one cohesive ecosystem.

### Better Together

Together, Switch Commerce and Clear Choice remove friction between technology and service, between capability and clarity, and between what is possible and what is practical.



# SWITCH COMMERCE

ONE ECOSYSTEM • UNLIMITED SOLUTIONS

# ONE ECOSYSTEM. ONE STRATEGY.

## WHY WE EXIST TOGETHER

### The Problem Businesses Face

ATM owners and businesses need reliable access to payments without being buried in excessive fees, confusing programs, and one-size-fits-all contracts. Too often, the cost of participation in the payments ecosystem works against the very operators who keep it running.

### The Role Clear Choice Plays

Clear Choice Payment Solutions exists to advocate for businesses and ATM owners who want fair access to payments. We remove unnecessary fees, simplify enrollment, and align real solutions. We guide our partners with clarity and transparency.

### Better Together

Together, Clear Choice and Switch Commerce pair strong advocacy and straightforward pricing with enterprise-grade infrastructure, giving businesses the confidence to grow without unnecessary complexity.

# CLEAR CHOICE

ONE ECOSYSTEM • UNLIMITED SOLUTIONS

# END-TO-END ATM SOLUTIONS & AFFILIATE PROGRAM

MAXIMIZE REVENUE WITH OUR ATM SOLUTIONS  
AND AFFILIATE PROGRAM

## ATM Placement Services

Strategically place ATMs in high-traffic locations to boost visibility and usage.

## Affiliate Program

Join the Clear Choice Payment Solutions Affiliate Program and enjoy significant savings. We cover the network registration and bank-sponsorship fees, allowing you to maintain your partnerships and buy rates without the hefty cost of becoming an ISO. Act like an ISO, minus the major expenses!



# WATCHDOG PROGRAM

NOT JUST CONNECTIVITY, CONFIDENCE.

## WATCHDOG DELIVERS:

- Live monitoring & real alerts
- Remote reboot.
- Integrates with MoneyView & GenRMS
- Runs behind our proven firewalls for security
- Compliance-ready and transparent

## ELECTRONIC JOURNAL INCLUDED

Bundled with Watchdog. We handle Electronic Journal (EJ) capture, retention, access, and reporting in-platform to help you meet updated Visa requirements.

VISIT [WATCHDOG24x7.COM](http://WATCHDOG24x7.COM)  
TO LEARN MORE & READ  
THE LATEST VISA RULES



OUR HASSLE-FREE ATM SOLUTIONS INCREASE  
YOUR BOTTOM LINE AND YOUR TIME.

# SECURE CASH MANAGEMENT KEEPS YOUR BUSINESS RUNNING SMOOTHLY

## Vaulting Services

Keep your cash flow steady with our reliable vaulting services. No need to tie up your own resources—we'll manage the cash for you.

## Flexible Options:

Prefer using your own cash? No problem! Replenish your machines with your sales proceeds, combining convenience with smart cash handling. Ask about our cash recycler unit. Clear Choice has everything you need to optimize your cash management strategy.



# COMPREHENSIVE MERCHANT SERVICES FOR EVERY BUSINESS

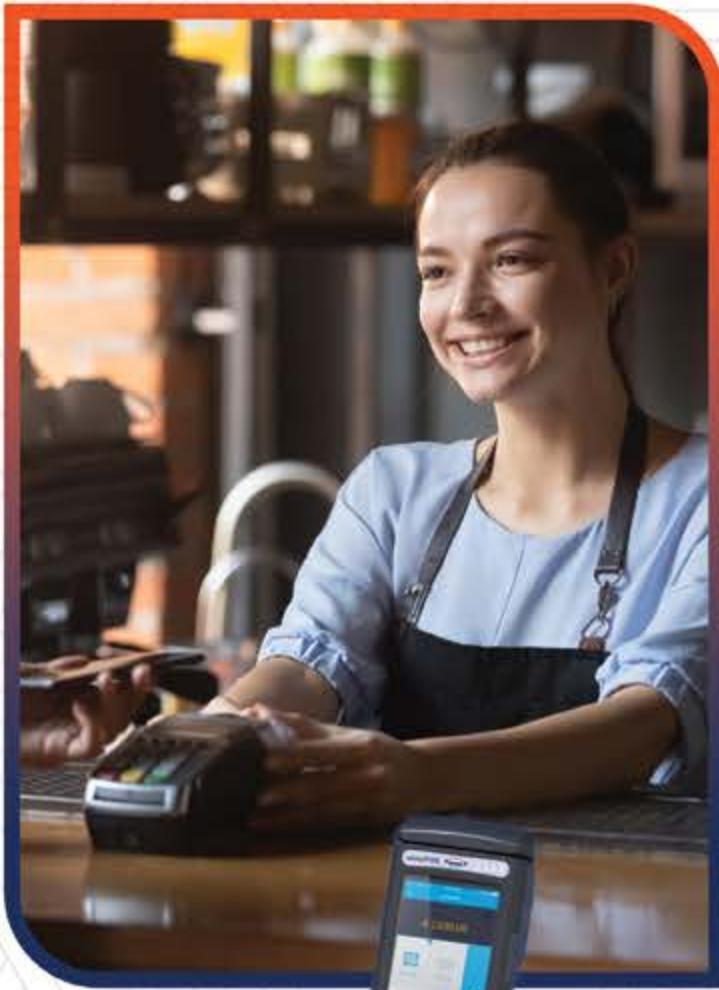
## Tailored Solutions for All Risk Levels

Whether you're a low-risk retailer or a high-risk business like a dispensary, we have the right payment solutions for you.

From secure transactions to customized payment processing, we support your unique needs.

Partner with a provider that understands your business.

- Retail Stores
- CBD Retailers
- Restaurants
- Professional Services
- High-Risk Merchants & More



# ENHANCE YOUR CUSTOMER OFFERINGS WITH OUR FI SOLUTIONS

## Foreign Exchange (FX)

The Foreign Exchange ATM Solution is designed for both financial institutions and travel hubs, providing a value-added service that enhances the customer experience, drives foot traffic, and generates revenue through transaction fees. With 24/7 uptime and remote monitoring, we ensure our ATMs are always ready to serve your customers' needs.

## Dynamic Currency Conversion (DCC)

Expand your financial institution's capabilities with Dynamic Currency Conversion (DCC) solutions. DCC allows international travelers to see prices and make transactions in their home currency while abroad. Offer your customers more ways to transact globally.



# VERSATILE ALL-IN-ONE KIOSKS: MORE THAN JUST AN ATM

## Multi-Functionality

Our All-In-One Kiosks offer a variety of services—ATM transactions, cash remittance, bill pay, and even gaming and sports betting. Maximize convenience for your customers and open new revenue streams for your business.



UPGRADE TO THE FUTURE OF SELF-SERVICE WITH OUR ALL-IN-ONE KIOSKS

# TURN YOUR ATM INTO A REVENUE-GENERATING BILLBOARD

## Innovative Advertising Opportunities:

Transform your ATM screens into advertising platforms. Earn extra income by allowing third-party companies to display ads while your customers are making transactions.

Perfect for local businesses, national brands, and promotional campaigns.

Start monetizing your ATMs today!



# RELIABLE EQUIPMENT AND EXPERT SERVICING FOR YOUR ATMS

## Quality Machines:

Partnering with us will gain you access to NextATM's unbeatable rates on cutting-edge ATM machines.

We supply top-of-the-line ATMs from GenMega, Hyosung, and Triton ensuring reliable performance and customer satisfaction.



ATMs | Parts & Supplies | Repairs | Support

A CLEAR CHOICE PARTNER



## Comprehensive Servicing:

ATM Geeks' expert team provides full servicing and repair, so your machines are always in top shape.

Equip your business with the best in ATM technology and support.





## WHY CHOOSE CLEAR CHOICE?

### Comprehensive Solutions:

From ATMs to merchant services, we provide a full suite of offerings tailored to your business.

### Trusted Expertise:

With a proven track record in the industry, our team brings unparalleled knowledge and reliability to every partnership.

### Customer-Centric Approach:

We focus on building long-lasting relationships, providing personalized support to help your business succeed.

GET YOUR CUSTOM  
SUCCESS PLAN



## ABOUT US

At Clear Choice Payment Solutions, we believe in offering more than just payment processing; we provide the complete solutions your business needs to thrive in a fast-paced, ever-evolving financial landscape. With years of experience in the ATM and payment services industry, we understand the challenges you face and are committed to helping you maximize revenue while delivering an exceptional experience for your customers.

Our tailored approach ensures that every solution we offer, whether it's our ATM placement services, cash management, or dynamic merchant services, is designed with your unique business needs in mind. By partnering with us, you gain access to cutting-edge technology, reliable support, and a team dedicated to your success.

**CLEAR  
CHOICE**  
PAYMENT SOLUTIONS

PAYMENTS  
WITHOUT LIMITS

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