

Enterprise Payment Systems

Merchant Credit Card Processing Partnership-Value Proposition

Table of Contents

Table of Contents 1

1. Executive Summary: A Strategic Alliance for National Merchants 2

2. The EPS Advantage: Five Decades of Payment Processing Leadership 2

3. Our Core Value Proposition: Driving Productivity and Reducing Costs 3

 3.1.1 1. Financial Optimization 4

 3.1.2 2. Operational Simplification 4

 3.1.3 3. Strategic Competitive Advantage 5

4. The Partnership in Action: Your No-Cost Processing Analysis 5

5. Activating Your Partnership: Next Steps 6



1. Executive Summary: A Strategic Alliance for National Merchants

For high-volume national merchants, standard payment processing is often an opaque cost center—impersonal, technologically rigid, and devoid of strategic value. We offer a fundamentally different model: a **Strategic Financial Partnership** designed to transform this liability into a powerful engine for profitable growth.

Our value proposition begins with a clear and compelling analysis. Through a complimentary, transparent analysis of your current processing statements, our executive team will deliver a precise roadmap to:

- **Offering a Percentage Reduction** in your overall processing fees, backed by our 50 years of industry leadership.
- **Unlock an average of \$250,000 in annual savings** for every \$20M in transaction volume, reallocating capital to strategic growth initiatives.
- **Boost top-line revenue** by leveraging modern payment solutions proven to increase Average Order Value (AOV) by **30%** and reduce cart abandonment by **25%**.

This is not a conventional vendor proposal. It is an invitation to form an executive-level alliance with Enterprise Payment Systems (EPS). We act as an extension of your C-suite, replacing your outdated processor with a responsive, transparent, and integrated platform built for the demands of modern commerce. We deliver what your current provider cannot: a guaranteed reduction in costs and a clear strategy for turning payments into your next competitive advantage.

2. The EPS Advantage: Five Decades of Payment Processing Leadership

For over 50 years, **Enterprise Payment Systems (EPS)** has been a leader in the payment processing industry, engineering sophisticated solutions for high-volume, national merchants. Our longevity is built on a foundation of unwavering security, technological innovation, and a deep understanding of the complexities of large-scale commerce. We process over **\$100 billion in annual transaction volume** across all risk categories, a testament to the trust placed in us by businesses nationwide.

Our commitment to our partners is demonstrated through three core pillars of our advantage:

1. Uncompromising Security and Compliance

In an era where data integrity is paramount, EPS provides an unmatched security posture. We maintain the highest level of **PCI DSS compliance**, ensuring every transaction is protected by the most rigorous industry standards. This is complemented by our proprietary **chargeback reduction system** and daily monitoring, which proactively defend your revenue and minimize losses from fraud.

2. A Partnership Model Built on C-Suite Expertise

This strategic alliance is led by a dedicated team of executive-level experts who function as an extension of your own leadership.

	Partner	Role & Contribution
	Enterprise Payment Systems (EPS)	The technological and operational backbone, providing advanced payment platforms, robust security infrastructure, and five decades of industry leadership.
	Robert Sacco	Serving as the Chief Operating Officer , he provides C-suite level strategic consulting to optimize your entire payment ecosystem for revenue growth, not just cost reduction. He acts as a dedicated executive sponsor for your account, ensuring top-level oversight and leveraging his extensive network to create integrated business development opportunities.
	Maria Merritt, SBA	As the Senior Certified Business Analyst and relationship lead, Maria provides a personalized, high-touch service layer, ensuring seamless integration and day-to-day operational excellence for our national accounts.

3. Strategic Leadership and Integrated Growth

Our partnership transcends a typical vendor relationship. Led by Mr. Sacco's executive oversight and background in large-scale operations, we deliver unparalleled insights into the challenges national merchants face. We don't just process payments; we identify and create opportunities for integrated business development, transforming your payment system into a strategic asset for growth and market expansion.

3. Our Core Value Proposition: Driving Productivity and Reducing Costs

Our partnership is engineered to address the three most critical challenges faced by high-volume national merchants: escalating operational costs, revenue erosion from complexity and fraud, and the limitations of rigid, outdated payment systems. We deliver a comprehensive value proposition structured around three strategic pillars, transforming your payment processing from a cost center into a powerful engine for growth.

3.1.1 1. Financial Optimization

We directly attack your largest operational costs and sources of revenue loss with precision-engineered solutions. Our objective is to deliver measurable, bottom-line impact by optimizing every facet of your payment ecosystem.

- **Drastic Reduction in Interchange Fees:** For merchants with significant B2B transactions, we implement **Level 2/3 data processing**. By enriching transaction data, we can **reduce interchange fees by up to 1%**, translating into tens of thousands of dollars in annual savings on your existing transaction volume.
- **Increased Sales and Average Order Value (AOV):** By integrating modern **deferred payment options** (e.g., *Klarna, Afterpay, Affirm*), you empower customers to buy now and pay later. Our partners consistently see this drive a **30% increase in AOV** and a significant lift in conversion rates.
- **Defense Against Revenue Loss:** Chargebacks and fraud represent one of the top three sources of preventable revenue loss for national merchants. Our proprietary **chargeback reduction system** and advanced fraud monitoring tools are not just a defensive measure; they are a strategic asset designed to protect your hard-earned revenue.
- **Lowered Compliance Overhead:** We simplify PCI compliance through advanced **tokenization technology**, which securely stores customer payment data. This not only streamlines repeat purchases but also significantly mitigates risk, **reducing compliance-related costs by an average of \$50,000 annually** for our partners.

3.1.2 2. Operational Simplification

We eliminate the friction and complexity inherent in managing national-scale payment operations. Our platform consolidates disparate systems into a single, streamlined ecosystem, freeing your team to focus on strategic initiatives rather than manual reconciliation and troubleshooting.

	Challenge	Our Solution
	High Operational Complexity	We provide a unified platform to manage and reconcile payments from hundreds of retail locations and multiple e-commerce channels, drastically reducing administrative burden.
	Inflexible Legacy Systems	Our modern, API-first architecture ensures seamless integration with your custom-built enterprise software (ERP, CRM), eliminating the frustration of rigid, siloed processors.
	High Cart Abandonment	Our integrated shopping cart solutions create a frictionless checkout experience, proven to reduce cart abandonment by up to 25% for our national retail partners.

3.1.3 3. Strategic Competitive Advantage

Beyond immediate financial and operational gains, our partnership equips you with the tools and insights to outmaneuver competitors and secure long-term market leadership.

- **Data-Driven Strategy:** Our platform delivers **advanced analytics** on customer spending habits, transaction trends, and payment preferences. This intelligence allows you to tailor marketing campaigns, loyalty programs, and inventory management with unparalleled precision.
- **Future-Proof Payment Acceptance:** We enable you to rapidly adopt **new and alternative payment methods** (e.g., *digital wallets, emerging buy-now-pay-later services*). This ensures you never lose a sale to a competitor simply because you don't accept a customer's preferred payment type.
- **Enhanced Customer Trust and Loyalty:** A seamless, secure, and modern payment experience is a critical touchpoint in the customer journey. By delivering this consistently, you **build profound customer trust**, which translates directly into higher lifetime value and sustained repeat business.

4. The Partnership in Action: Your No-Cost Processing Analysis

We believe in demonstrating value, not just declaring it. Our commitment begins with a transparent, no-cost, and no-obligation analysis of your current payment processing environment. This process is designed to provide you with concrete, actionable intelligence, revealing precise opportunities for cost reduction and operational enhancement.

The Engagement Process: A Two-Step Path to Clarity

Our analysis is initiated and is structured to respect your time while delivering maximum insight. The process is straightforward and tailored to the scale of your operations.

Step 1: The Foundation - The Side-by-Side Comparison Report

The engagement begins with a foundational analysis available to all prospective partners.

- **Initiation:** Simply provide our team with **three of your most recent monthly processing statements**.
- **Deliverable:** Within **5 business days**, you will receive a comprehensive, line-by-line **Side-by-Side Comparison Report**. This document transparently maps your current fee structure against our proposed model, highlighting specific, quantifiable savings on interchange fees, transaction costs, and other hidden charges.
- **Commitment:** The findings are presented as a transparent forecast. Should you choose to proceed, we guarantee a seamless, white-glove onboarding process managed personally by Maria Merritt.

Step 2: The Strategic Deep Dive - The Executive Presentation

For merchants whose scale and complexity suggest a significant strategic opportunity—typically those with over **\$10M in annual processing volume**—we offer an exclusive second step.

- **Invitation:** Based on the initial report, qualifying merchants will be invited to a **formal executive presentation**.
- **Leadership Engagement:** This session is led by our Chief Operating Officer, Robert Sacco. It transcends a simple cost analysis to deliver a detailed financial model and a strategic roadmap tailored to your business.
- **Strategic Outcome:** The presentation outlines a multi-year strategy for leveraging payment processing as a competitive advantage, covering revenue growth, market expansion, and integrated business development opportunities.

This dual-path approach ensures every merchant receives tangible, immediate value through the initial report, while reserving our highest level of strategic counsel for partnerships where we can deliver transformational impact.

5. Activating Your Partnership: Next Steps

Initiating a strategic review of your payment processing is a decisive step toward enhancing profitability and operational efficiency. We have structured a clear and confidential path for you to explore this partnership, ensuring direct access to our executive leadership from the very beginning.

To begin the no-cost, no-obligation analysis of your current processing environment, please follow this simple, two-step process:

1. Initiate Contact and Secure Confidentiality

- **Action:** Compose an email addressed to our Chief Operating Officer, Robert Sacco, at operations@enterprisepaymentsystems.com.
- **Attachment:** Attach your **three most recent monthly merchant processing statements**.
- **Next Step:** Upon receipt, we will immediately send you a mutual **Non-Disclosure Agreement (NDA)** for signature. This legally guarantees the absolute confidentiality and security of your financial data before any analysis commences.

2. Engagement and Analysis

- **Confirmation:** Within **24 business hours** of receiving your statements, **Maria Merritt**, our Senior Certified Business Analyst, will personally contact you. She will confirm receipt, introduce herself as the lead analyst for your report, and offer to schedule a brief introductory call to align on objectives.
- **Deliverable:** Our team will then conduct the comprehensive analysis, culminating in the **Side-by-Side Comparison Report** delivered to you within five business days of the NDA execution.

This process is designed to be entirely complimentary and without obligation. It is a tangible demonstration of our commitment to delivering measurable value, led directly by our executive team. We invite you to take this opportunity to gain a clear, data-driven perspective on the strategic potential within your payment operations.

Thank You for the opportunity to present this Value Proposition!

Robert R. Sacco Chief Operating Officer. Email: operations@enterprisepaymentsystems.com

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