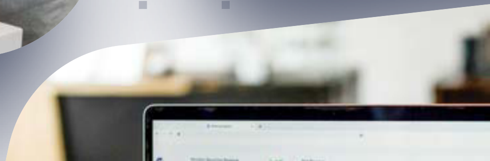
Clarity Payment Hub™ with Integration to Oracle EBS

Overview of our integrated Payments & Invoicing Portal Offering

CLARITY



Overview

Automated Payment Processing

Clarity, using their eCommerce and Integration platforms have developed a solution that can connect any Payment Gateway (merchant account, gateway, accounting software, ACH provider, PCI provider), with any ERP, CRM or EMR to enable the automated processing of credit card and invoice payments.

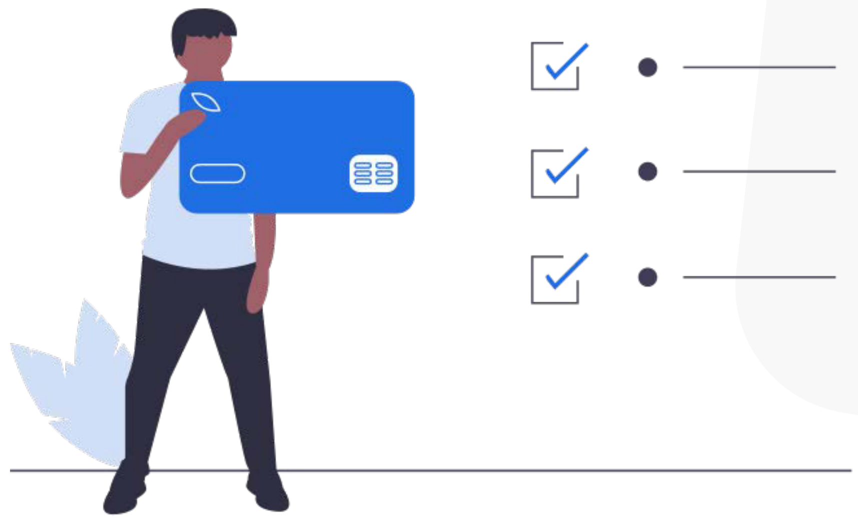
This can be used for automated batch capture off-hours, automated triggered captures (eg. when a product ships or invoice is generated), manually by an Account representative (e.g., phone, fax, or email orders), or even by the customers using the Customer Portal themselves.

Benefits of Clarity Payment Hub

Clarity Payment Hub provides the solution to many common billing issues you may be experiencing, such as:

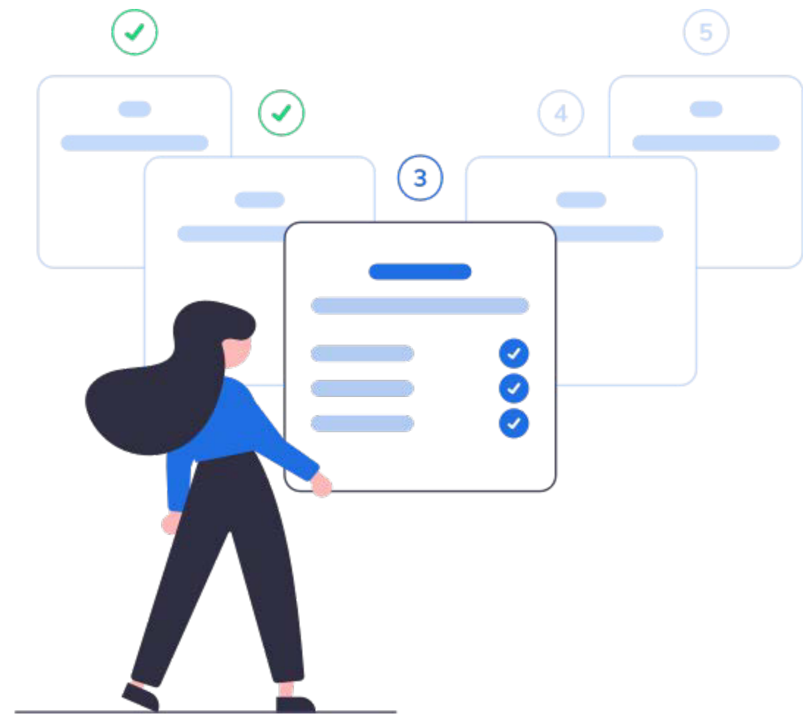
- Allowing your customers to view / pay their invoices
- Processing credit card payments and refunds from your ERP
- Shortening the time to get credit card / invoice payments
- Improving data integrity with active accounts receivable
- Creating an instant billing and payment network
- Increase the efficiency and accuracy of all client billings

Invoice automation
w/ Oracle EBS



What You Get | Phase I

Clarity has spent Millions for more than 15 years on our Enterprise-class, robust eCommerce and integration platforms. We've used them to deploy storefronts with millions of SKUs to Marketplaces with 100's of thousands of sellers, that have and continue to transact billions in online revenue. Using this technology, we've put together a customizable Payment solution that enables you to more quickly process invoice and credit card payments.



Phase I Overview

Clarity sends you a configuration checklist, where you get to decide on which credit card processor, payment options for invoices and credit card payments and the ERP integration that you need to process payments from. Clarity takes your checklist, your logo, color preferences, etc. and very rapidly sets up a fully-functional payment processing environment customized to your configuration. We then create your admin account and start working on the integration with Oracle EBS.

Phase I Deliverables

- Credit Card payment processing
- Automated Invoicing payments, reporting, etc.
- Customer self-service portal
- Customer Service payment Virtual Terminal
- Integration with your ERP (Oracle EBS)
- PCI DSS Compliance & Wallet
- Ability to choose your payment gateway / processor

What You Get | Phase II

Phase II

Customization time.

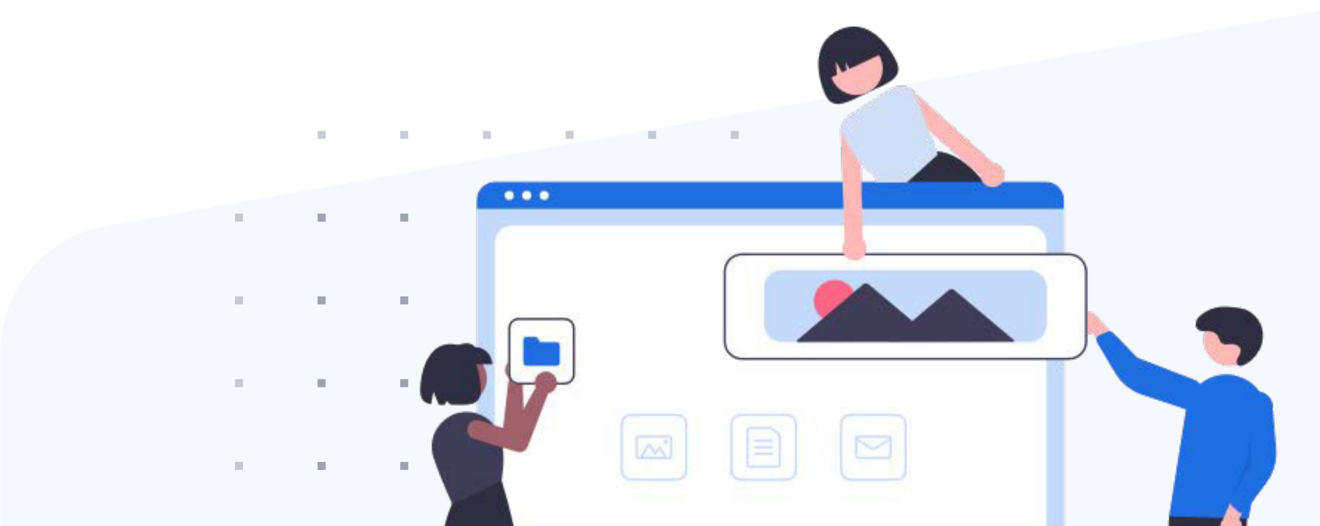
During Phase I, Clarity can be working on your custom integration workflows, custom features like embedding or styling your Customer Payment Portal, etc. all in preparation for Phase II.

As with most of the more than 1,500 sites we've launched, you may want to enhance, customize, integrate and promote your site or online payment portal. Clarity offers full services to take your site to the next level, driving traffic, improving sales and customer-patient satisfaction.

Potentially paired with a full-featured CMS, you'll be able to build out and optimize your Payment portal as well. Clarity can be hired, by the hour to do any and all customizations, enhancements, or even assist you in optimizing and posting anything to your portal.

Phase II Optional Upgrades

- Full invoicing automation (text notifications, etc.)
- Custom integration for automated business processes
- Ability to swap payment gateways, processors
- Custom "Quick Pay" invoicing for clients
- Integrated Point-of-Sale for card present transactions
- Ability to capture surcharge processing fees
- Custom Portal and Website design
- Custom UI/UX and workflows
- Multilingual, multi-currency
- SEO Product & Web optimization

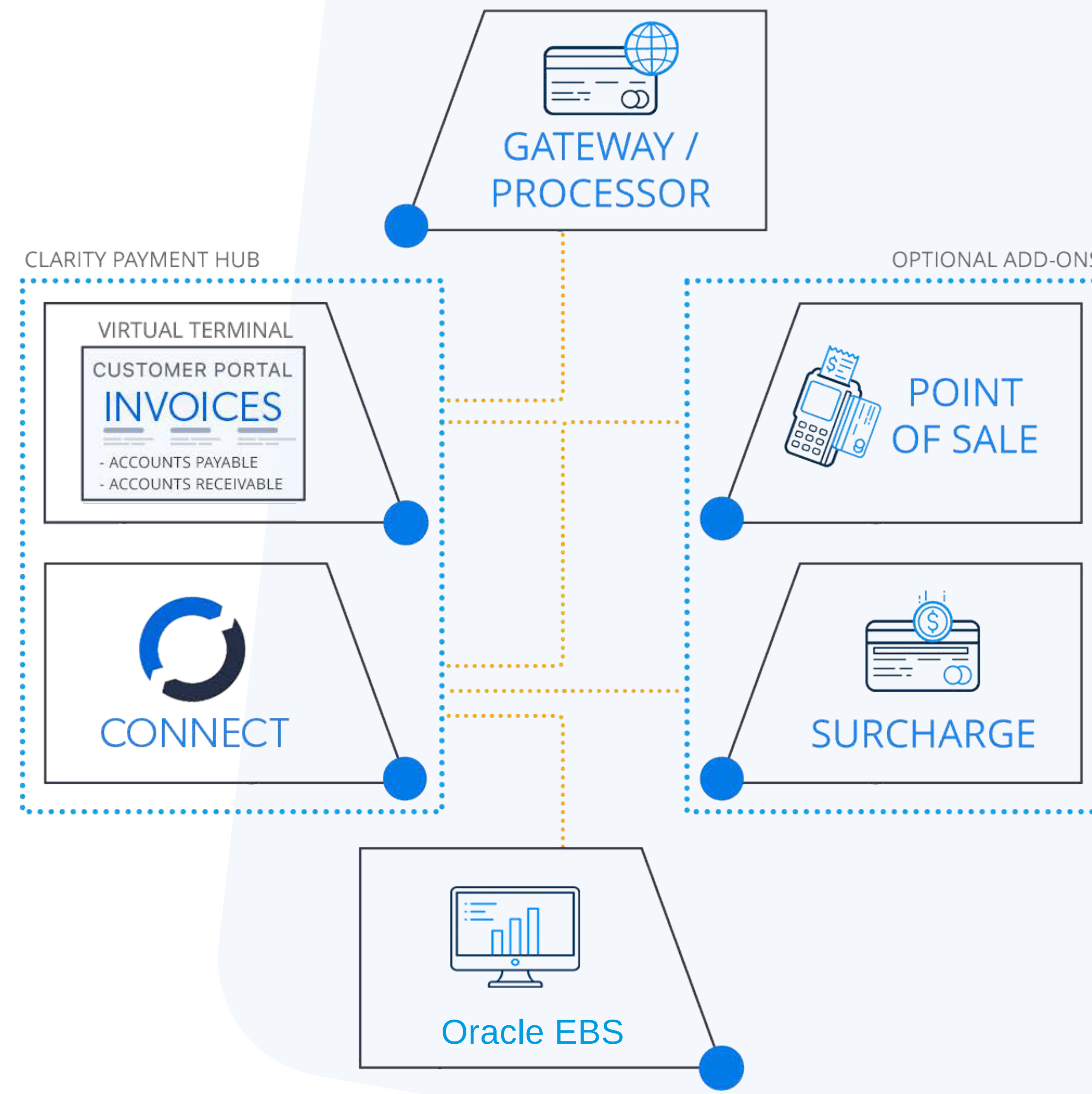


Helping You Save Thousands Right Now

How does the solution work?

It all starts with Clarity Connect, our integration platform that we've been developing for more than 15 years to integrate any application to any other number(s) of applications. We use it for all our eCommerce, medical portal, marketplace, ERP, CRM, and other integration projects anytime we need to read, process, and send information (such as payments, invoices, etc.) between data sources. It's the key to the Clarity Payment Hub solution's ability to "connect" to any payment gateway, ERP, CRM, portal, etc. for the processing of payments.

Connect, the Customer Portal and Virtual Terminal elements make up the Clarity Payment Hub "product," which paired with your ERP and Payment gateway make up the solution. The ERP, gateway and processor are chosen by you, or Clarity can make recommendations based on your business needs. There are many customizations available, such as: a Point-of-Sale and Surcharge add-on, custom styling to your Customer Payment Portal, automated notifications, pre-formatted Invoice Quick Pay emails, and much more.



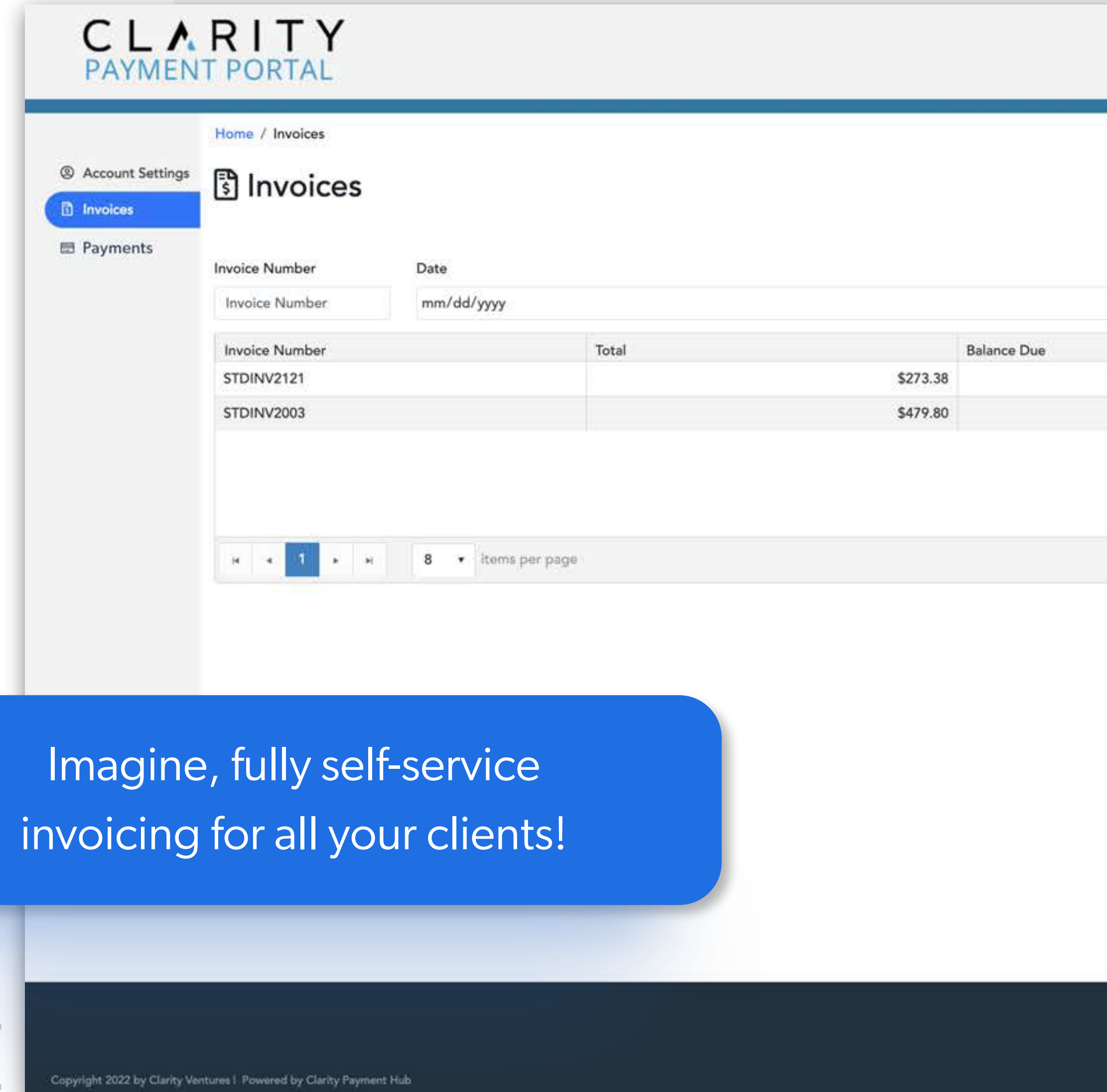
Speed Up the Time it Takes to Get Invoices Paid

What is the Customer Payment Portal?

Client Self Service

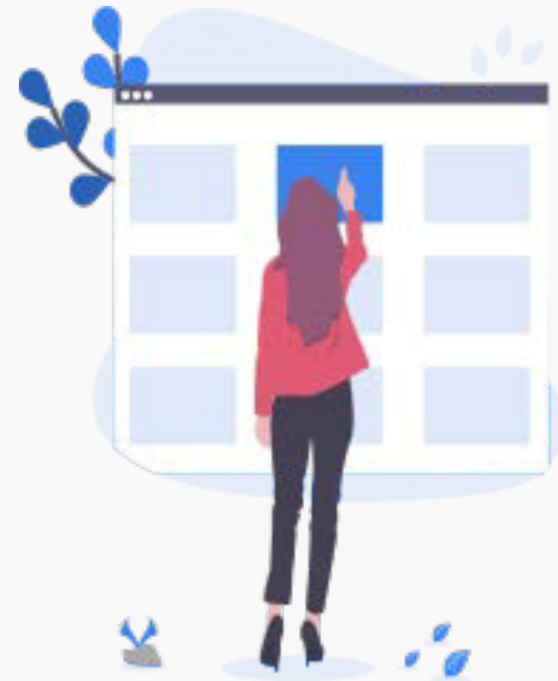
The Clarity Payment Portal is a subset of our Enterprise-capable eCommerce platform, however, only a few modules are used from the platform for the Payment Hub solution. These modules provide Clarity Payment Hub with many of its capabilities, such as custom invoicing, reporting, automated notifications, user and CSR dashboards, Virtual Terminal or user-account emulation, multi-invoice payments, tokenization, customer wallet and more, all out of the box. It also means that if you want or need additional features, the platform is fully customizable and scalable.

The payment portal allows your customers to log into a web portal, which can be stand-alone or embedded into your website. Here, they store their credit card information in a secure PCI compliant wallet, allowing them or your sales reps to use when they view, print, export and ultimately pay their invoices. Imagine, fully self-service invoicing for all your clients.



Imagine, fully self-service invoicing for all your clients!

What Editions/Modes are Available?



Clarity Payment Hub is used in three common modes:

Fully Automated / Headless

This mode is where Payment Hub is in the background and all "work" done is in the ERP or other data source, and based of triggers, invoices, order status, etc. Payment Hub automatically runs any number of processes to either generate invoices, send notifications, batch capture credit card payments, post payments, etc.

Customer Payment Portal

Customer Portal provides the same capabilities as Virtual Terminal but is designed for customers to access their own account in self-service mode. They can search, view, print, export and make payments (single or multiple invoices). This would be the same as you log into your bank software to manage your own account.

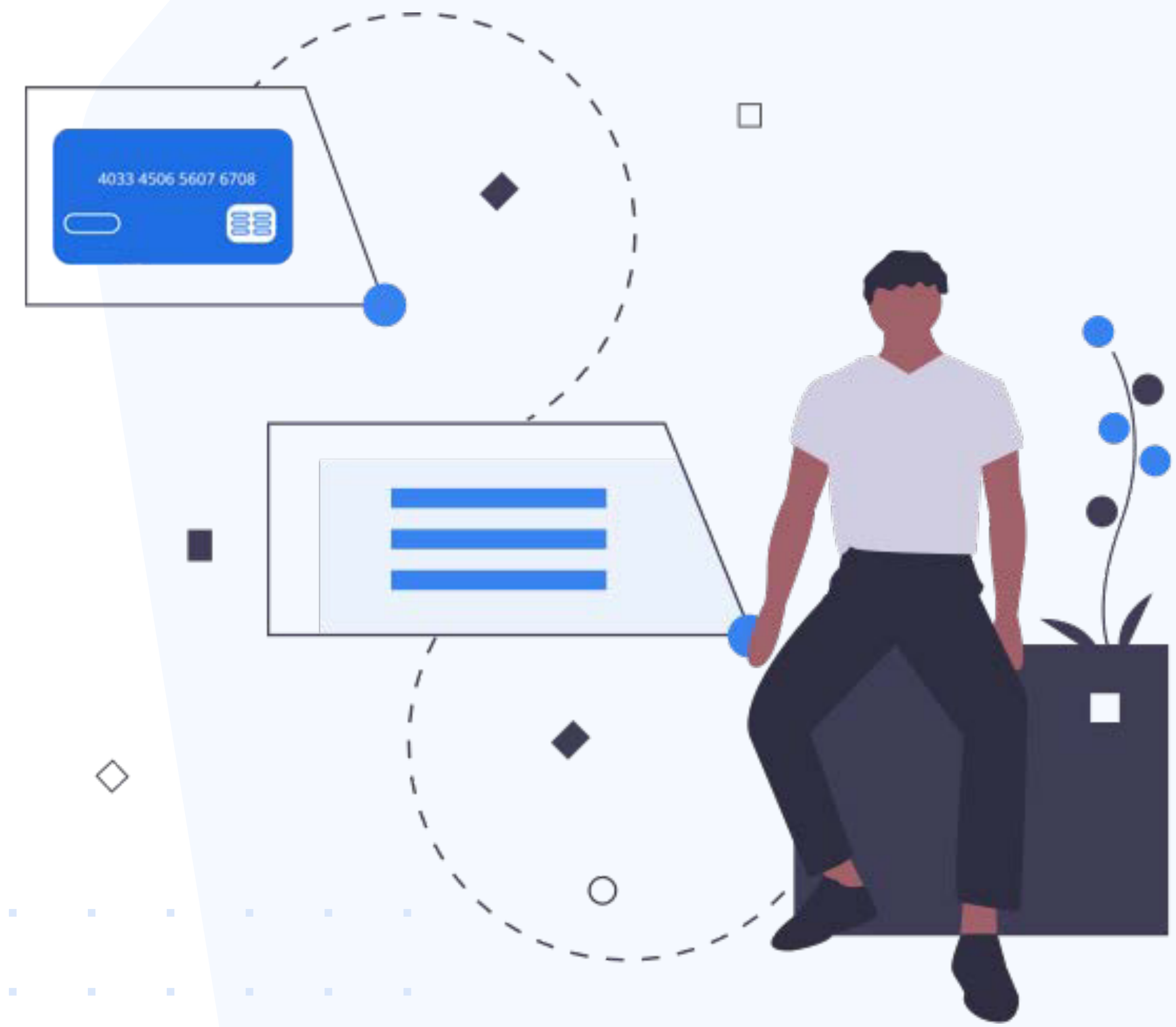
Virtual Terminal

Virtual Terminal mode provides an administrative web portal UI, where your Account Reps can log in, select an Account that is assigned to them, "emulate" the Account, which allows them to view and edit that client's invoices, while capturing payments in real-time against those invoices, either for debits or credits. This would be the same as the Bank Teller logging in, and able to help many customers with their individual accounts.

Why you Need Payment Hub

Aside from all the issues it solves that are listed on the first page, many companies struggle processing credit card payments. Many companies do not immediately capture credit card payments when clients purchase on account, or when they order "made-to-order" products that will be shipped in a few days or weeks. Companies will typically want to batch the capture of those funds at the end of the day, on the day those orders are shipped, or capture the funds before shipping to ensure payment before shipping expensive items.

When those items are ready to ship, our clients want to capture the funds that were authorized during the original order but have no way to process those payments from the ERP. This means that they either process them manually or must call their clients and retake their card information to process the payments. This is where Payment Hub shines. Since it is already connected to the payment gateway and the ERP, if we have the credit card information, we can access the authorized token to automatically process the payments.



Providing Flexibility in Payment Processors

Am I Locked into a Gateway?

Absolutely not! Another common scenario we see too often is that the ERP companies have made exclusive arrangements with payment processors / gateways so that there is only one option for accepting payments from their ERP. This has resulted in our clients paying extremely high rates for taking credit card payments, most of them well over 3 percent, with no other payment options, which can save them literally tens to hundreds of thousands each year in processing fees.

With the Clarity Payment Hub platform, we can integrate virtually any payment processor or gateway, allowing you to get competitive rates, including Interchange Level II and Level III rates for all business transactions, which greatly reduces the cost of acceptance. Most of our clients experience tremendous savings when switching from exclusive payment options.

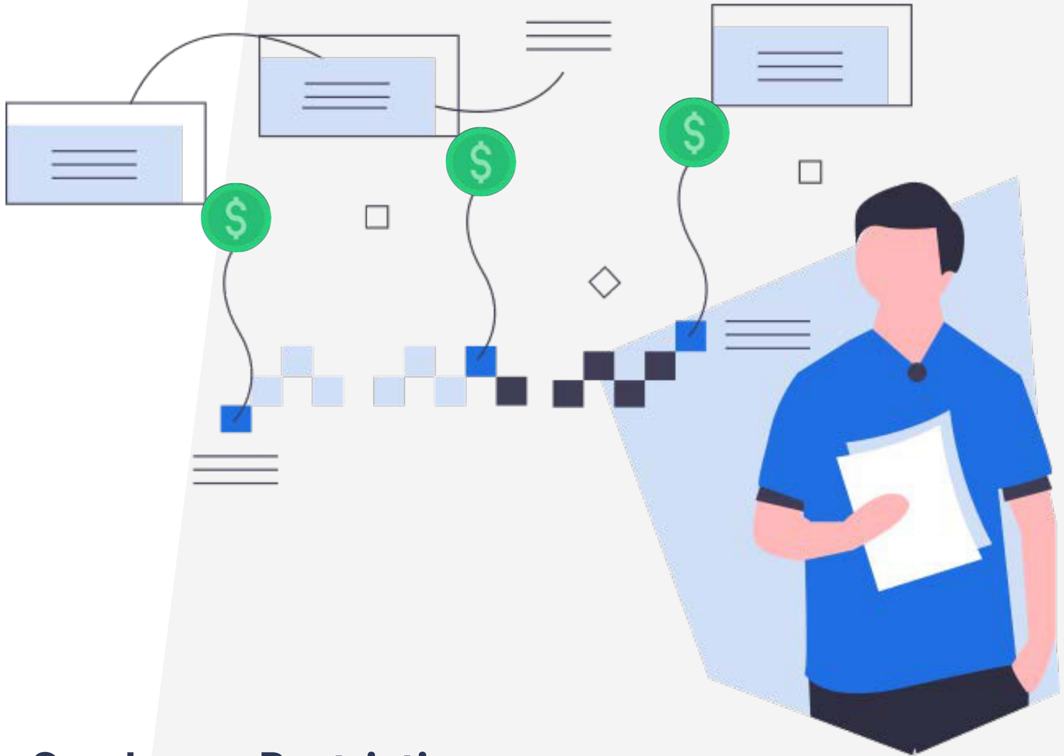
Payment Hub can use virtually any payment gateway or processor

Surcharge Capture (Add-on)

Yes, it does! Remember back in the day, when you paid for gas with cash, you got a 4-cent discount? Basically, the gas stations were charging you the 4-cent per gallon surcharge that they had to pay the credit card companies for accepting the credit card. This is similar.

Clarity has partnered with and integrates multiple 3rd party surcharge services that can check every credit card transaction, real time or batched, calculate, and add the surcharge to the invoice and capture that payment. Connect then breaks out the surcharge and can report or post that to your ERP in a custom field, as part of the invoice payment, or a separate general ledger entry.

It's up to you. Either way, this optional addon (additional cost) allows you to add and capture the processing fees that the credit card companies bill you, and pushes that expense to your customers who chose to pay with credit card.



Surcharge Restrictions

There are a handful of states that do not allow the collection of surcharge fees. This is automatically shown during the card transaction.

Point-of-Sale Capability (Add-on)

Card Present Transactions

Some ERPs, have a payment terminal UI that works like a live cash register, for use at events or at brick-and-mortar retail establishments. When they use Clarity Payment Hub, we interface between the Point-of-Sale device and the terminal, so we can perform either the surcharge calculation in real time, the credit card authorization and payment capture, or both.

This can be used with different types of devices, such as Magtek and Ingenico, etc. This is an add-on capability that your Clarity rep will need to estimate for you, as we will evaluate the POS device, and provide an estimate to add the processing feature to your implementation.

Oracle EBS

Earn While Paying Your Suppliers

What about Accounts Payable?

Virtual-Card Payments to Your Vendors / Suppliers

With The Clarity Payment Portal, you can now send payments out to your vendors via our Clarity Virtual Credit Card, which can transform your approach to payments, saving you money by earning you a cash-back rebate on your payments. Powered by an industry leading UI, you can now have the ability to have complete control over your payments and payment reconciliation. You control the exact payment amount, schedule when the payments are to be made, and receive notification when each payment is accepted by your vendor. By transitioning to virtual card payments, you create more control, security, and departmental efficiencies. Each virtual card is generated for the exact payment amount with a unique 16-digit code (Card Number) enabled only for that vendor.

If security is a top priority, virtual payments should be for you with our multi-layer fraud resistance. It also creates departmental and process efficiencies, as there is much less hassle with virtual payments, by. removing the manual overhead of check runs, envelopes, stamps, etc. It also decreases the day-to-day slow downs associated with tracking down signatures and postage. Your department is safer and more efficient with the Virtual Card Payables add-on. In addition to these great benefits, every virtual card payment generates a monthly rebate to be given back to your business, transforming your cost center into a revenue generator. When you use our UI, these benefits come to you at no additional cost. The payment portal allows you to handle your payments with ease while generating your monthly rebate to allow peak performance.

Secure and In the Cloud

Where is the Solution Hosted?

Client-hosted

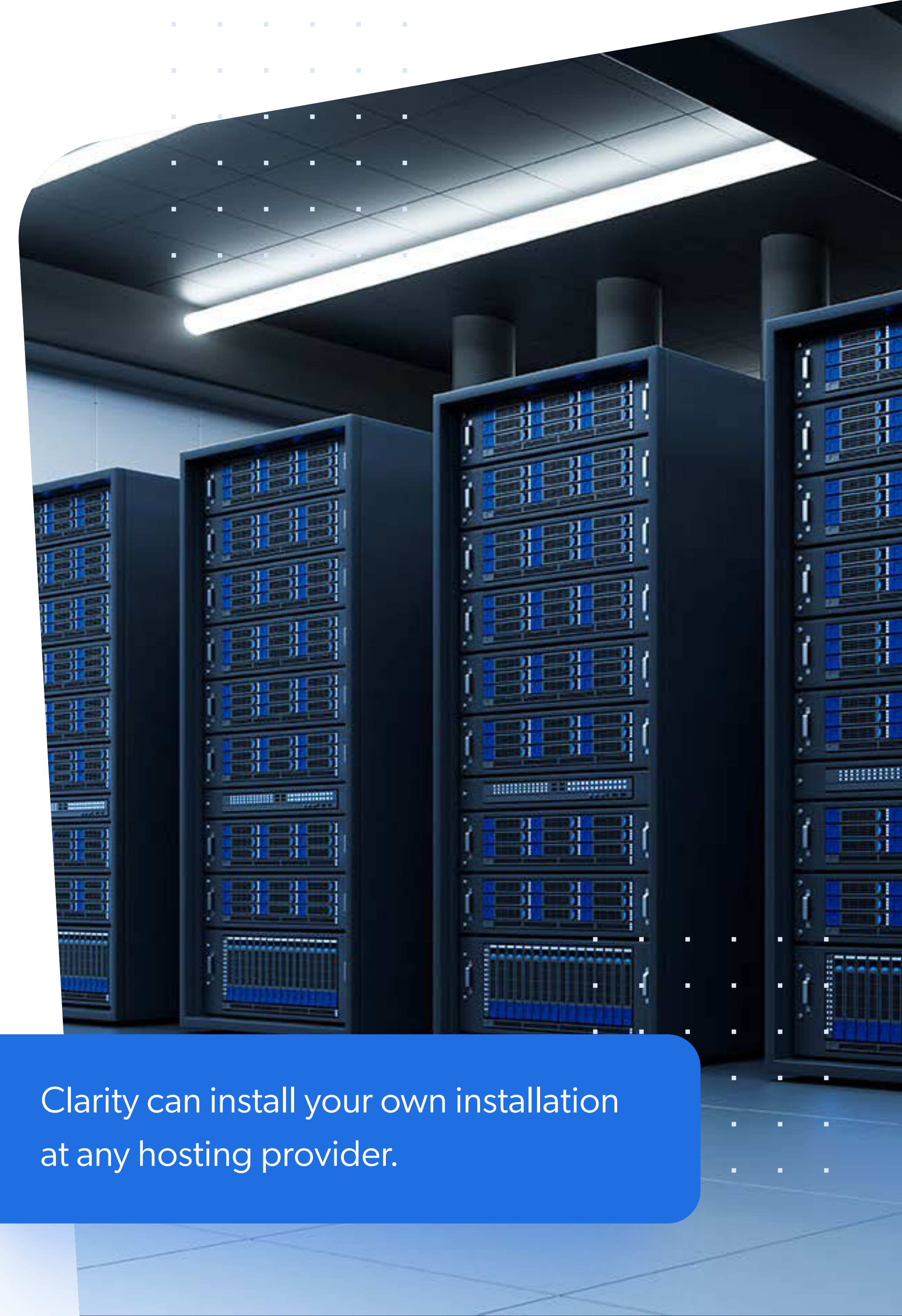
Many of Clarity's larger clients have their own, very robust data centers. Because of this, Clarity can install and deploy the solution on a client-hosted environment.

Clarity-hosted

Clarity offers both a secure hosted solution, as well as our own tokenization service for those projects that require an additional level of security.

Provider-hosted

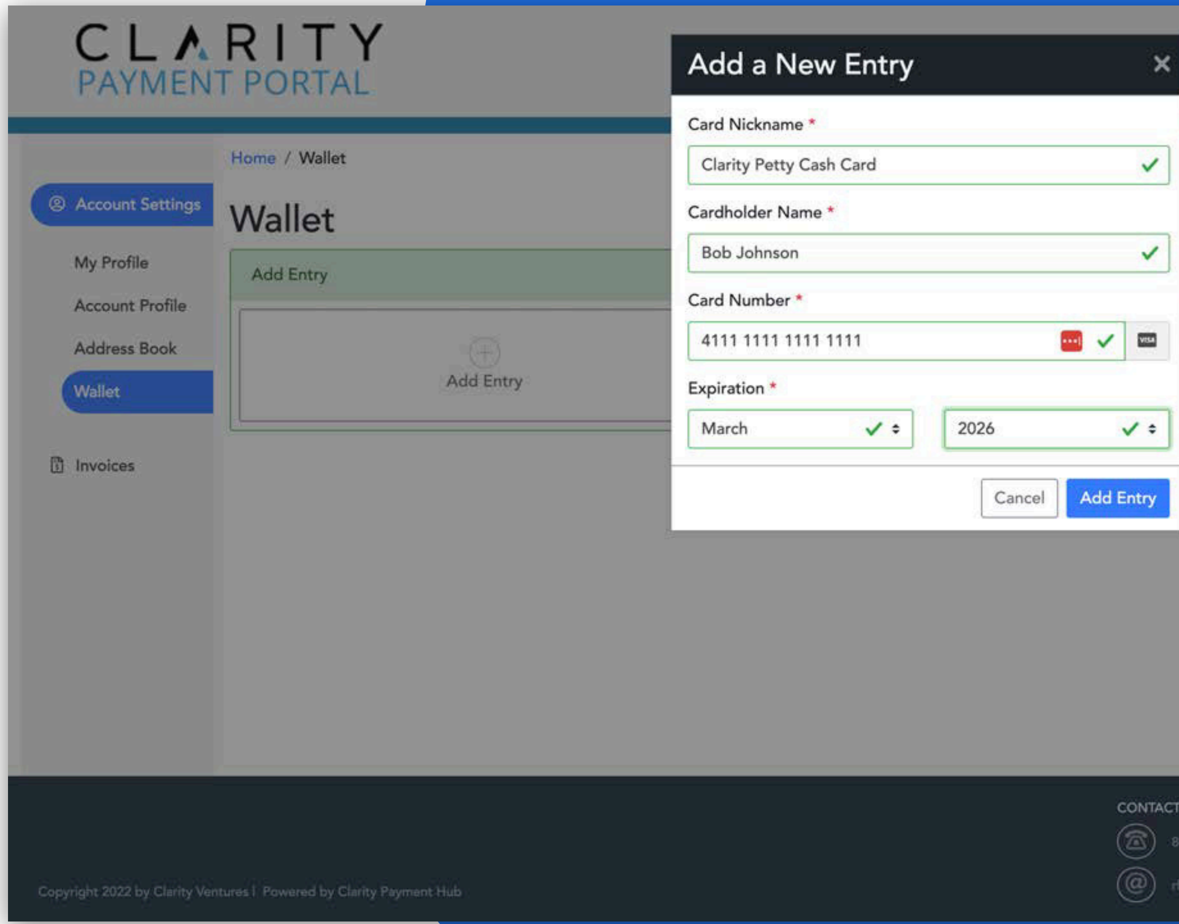
Depending on your industry, there are hosting environments specifically suited to your needs. Amazon AWS works better for FINRA, while Azure is more suited for HIPAA, for example. Clarity may recommend a hosting provider for your solution.



Clarity can install your own installation at any hosting provider.

What About PCI DSS Compliance?

The Payment portal provides a PCI DSS compliant interface (wallet) for your customers to store their credit cards for autopay, allowing you to batch process their orders securely.



PCI DSS compliance is a merchant account requirement that states that companies cannot store credit card numbers, which in truth, many still do. To process credit card payments, companies need to integrate with a Processor, who verifies the card entered and hands back a token, which links to a specific card for all future purchases. In order for the hub to automatically batch process orders, the tokens for the cards linked to those orders needs to be on file. Clarity's wallet is PCI compliant, which means when your customers enter their credit card information and hit, "Save," the Hub speaks to the Processor and gets a token to store for that card. This means that your company isn't storing credit card data, although it has the token so you can automatically batch process orders on your customer's cards, while maintaining PCI compliance.

Easy and automated invoicing and credit card processing is here!

Get in Touch with Clarity

If you are a business, ready to move forward with credit card processing savings on both your payables and receivables, please give us a call so we can help.

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clarity-ventures.com