

# A better way to manage payments

## QUALPAY IS THE NEXT GENERATION IN ENERGY PAYMENTS

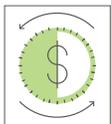
Simplify cash reconciliation and operational expenses with our fully-integrated payments platform.

We offer a consultative approach to payments, combined with advanced technology, reporting, and cash flow management.



### Updated technology and payment tools

Securely manage customer data and access back-office resources and reports through one easy-to-use interface, removing layers of cost; including gateway, tokenization and vaulting fees.



### Pre-auth features

Use pre-authorizations, deliver fuel, then capture the correct amount and let Qualpay take care of either reversing any outstanding authorization or capturing more on the credit card. This technique will ensure your transactions qualify for utility pricing and no additional miss-use of authorization fees.



### Update expired credit cards

Help prevent payment declines by opting to use Account Updater to keep cardholder data fresh and reducing the need for you to manually update card information.



### Interchange optimization to achieve the best rates on all card types

The card brands support special rates for companies accepting corporate, purchasing and business cards. These transactions fall outside of the rates already set for Energy companies. At Qualpay, we ensure that you enjoy the lowest available rates on your transactions by detecting eligible card types and dynamically prompting for the fields required.



### Customized reporting

Our business intelligence reporting provides real-time sale to cash reconciliation reporting, available on any device, for easier monitoring of business performance. We make it much easier for you to follow a transaction from sales to cash deposits. All reports can be downloaded or accessed via API and imported into a software application, freeing up administrative time.

## About Qualpay

Qualpay was started by experienced payments professionals and seasoned programmers who had been individually working at the forefront of new developments and changes to the industry. In 2014 they joined forces to bring the next generation of payment processing solutions to market.

Qualpay began this journey with a focus on the customer experience and helping to answer the simple question of "Where is my money?". All of our reporting and the way we designed our products help answer this question.

In 2018, Qualpay launched the Energy division. We expanded our team with individuals that have a deep understanding of Energy payments and knowledge of the unique way Fuel Marketers run their businesses. We enhanced our products and developed new technology, solving some of the toughest challenges in Energy payments.

Qualpay is employee-owned and committed to continuously developing our products and payments platform to meet the evolving needs of Fuel Marketers. In the near future, you can look forward to seeing additional solutions for mobile payments and text-to-pay. While Qualpay is growing fast, we intend to keep our roots grounded in using technology to solve problems. Put simply, Qualpay allows for a better way to manage payments.

Our promise to the Fuel Industry: Qualpay is committed to continuously developing our products and payments platform to meet the evolving needs of Fuel Marketers. Learn more about Qualpay by visiting: <https://qualpay.com/industry/utility-and-energy>

