



CORNERSTONE[®]

PAYMENT SYSTEMS

Creating Business For Eternity.™



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Thank you so much for your interest in becoming part of our ever-growing team. This document has been designed to give you a brief description of our company, what we do, the unique product suite we offer, and the types of businesses, Ministries and Non-Profits we serve.

About Cornerstone Payments Systems

Cornerstone Payment Systems was founded in 2001 with a commitment to separate our merchant processing services from the remainder of the industry. We do this by putting Christ at the Cornerstone of our business.

In a marketplace replete with hollow offers and false claims, Cornerstone stands alone. Our commitment to integrity and honor has resulted in a brand that stands for quality and support for our merchant clients. Whether a business is Traditional Retail, Online, Home Based, Nonprofit or Ministry focused, Cornerstone will provide a processing solution that is right for them. We have positioned our company to grow with our merchants as they grow.

Cornerstone can process for all merchant types, but we will not process credit card transactions for morally objectionable businesses. We can take this stand because we do not answer to a board of directors, we answer to God.

We would welcome the opportunity to serve your business, ministry or organization.

~ The Cornerstone Payment Systems Team



Merchant Processing

Cornerstone offers a full complement of merchant processing services for our clients. Through our Cornerstone Payment Systems Network, we authorize and settle transactions for Visa, MasterCard, American Express, JCB, Diners Club, and Discover Card with EMV compliance. In addition to bank cards we entitle businesses or ministries to accept payment by debit card, EBT, Electronic Checks, ACH, Check 21, Remote Deposit Capture. We also have a comprehensive Gift Card and Loyalty Program which is both flexible and cost effective.

- Cornerstone is certified to process transactions on all major platforms in the U.S. and Canada.
- Our technical support team is dedicated to enabling our merchant's seamless Online processing.
- Our Relationship Management team will assist in transition planning for merchant engagements.
- We offer free Online access to merchant data.
- We deliver and maintain honest pricing to simplify the merchant process.
- We offer industry standard EMV compliant equipment for in-store and mobile transactions.

EMV Compliance

A serious problem demanded a serious solution. In the wake of numerous large-scale data breaches and an increasing rate of counterfeit card fraud, U.S. card issuers are migrating to the new EMV technology to protect consumers and reduce the costs of fraud. All merchants that accept credit card payments are required to be EMV compliant or they will face serious risks and liability. Cornerstone Payment Systems is poised and ready to meet this challenge.



Savings

Cornerstone is pleased to provide credit card processing services for thousands of merchants Nationwide. Because of our processing volume and strategic relationships, Cornerstone continually presents proposed pricing that reflects savings for prospective merchant engagements. Savings is a function of volume, industry, and transaction processing method.

Through our multiple platforms, technology and experience, Cornerstone can provide savings on virtually all merchants. Cornerstone delivers savings, performance, service and efficiency.

- Reduced processing costs are always provided with a side-by-side quote.
- There are no hidden fees.
- Equipment is provided at our wholesale pricing to reduce start up expenses.
- Funds are available to merchants within two business days.

World Class Customer Service

To compliment Cornerstones world class products, we provide a level of customer service and attention to detail that is second to none. Whether a business or ministry requires customization of our products and services, settlement, reporting, or on-line technology, Cornerstone will respond with a program specifically designed to meet the merchant requirements.

Switch a merchant to Cornerstone is seamless, more reliable, and costs less! We welcome the opportunity to outline how easy a switch to Cornerstone can be for a merchant and how easy it will be for you to accomplish your goals with us.



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Unique Products and Programs

In addition to a values based approach to merchant processing, industry forward technology and stellar customer service, what really separates Cornerstone from the competition is our unique offerings.

CoreDonate

CoreDonate is Cornerstone Payment Systems complete suite of donation services. This proprietary platform is unmatched in the industry. More than 10,000 non-profit organizations worldwide, have taken advantage of the value rich platform for their Online and mobile donation acceptance.

Our payment services engine is the foundation of the entire system. It's designed to be easy to deploy for all users, yet powerful and customizable enough for even the most demanding multi-user applications. With CoreDonate Online services, accepting Online charitable donations, selling merchandise or memberships, promoting events, or even setting up recurring transactions is simple.

Learn more at <http://www.coredonate.com/>

Processing With A Purpose™

Cornerstone Payment Systems is pleased to offer a one-of-a-kind opportunity for Ministries and Non-Profit organizations to save money on their credit card processing, while developing ongoing financial support. We call the program Processing With A Purpose.

Donors and supporters simply process their credit cards under this program, and Cornerstone Payment Systems will make a donation to their organization of choice for as long as they participate. The funds generated from this program are paid directly to the ministry or non-profit organization. The process is simple, and the impact is for a lifetime. **Learn more at** <http://www.processingwithapurpose.com/>



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Our Portfolio

Cornerstone is one of the nation's leading Christian owned and operated Independent Sales Organizations in the merchant processing industry. The company was founded in 2001, and since our inception, we have provided processing services for more than 30,000 businesses and ministries.

The Cornerstone Payment Systems portfolio processes in excess of two billion dollars through its sponsoring banks. As an Industry leader, we focus on state-of-the-art products and technology to best serve our business and ministry clients. As a Christian leader, we prioritize Christ as the Cornerstone of all that we do.

This means that we operate with a level of integrity, honor and efficacy that will glorify Christ at all times. Furthermore, this guarantees that we will never provide processing services for businesses that are morally objectionable. Specifically, we will not provide merchant services for businesses engaged in the following:

- Adult Oriented businesses. This includes both retail and Online!
- Medical professionals that perform abortions.
- Organizations that are opposed to a Pro Life stand.
- Organizations that do not support a biblical view of marriage.

We are proud to serve businesses, ministries and other Non-Profit organizations in the United States and Canada. Here is just a sampling of who we process for:

Retail Clients

Steinway Piano
Harley Davidson
Easy Living Yamaha

MATCO Tools
Meineke Mufflers
Atlanta Motor Sports

Jackson Hewitt
Econo Lube and Tune
Napa Auto Parts

Ace Hardware
Gold's Gym
Leslie Pools



Ministries and Non-Profit Organizations

Calvary Chapel
Luis Palau
Life News
Gospel Coalition
Midnight Mission
Vision Teen Pact
Reality Church
Family Life
NCFCA
CHEA
HSLDA

Lupus Foundation
Assemblies of God
The Salvation Army
Students For Life
Christus Medicus
Blue Letter Bible
Harvest India
Mariners Church
Family Talk
TBN
X3 Media

The Gideon's International
Florida Family Bible Council
Rock Harbor Church
Focus On The Family
Stand True
Foundation for Moral Law
Pacific Justice Institute
Wall Builders
Youth for Christ
YWAM - Maui
D. James Kennedy Ministry

American Family Association
Kurt Warner First Things First
Citizens For Community Values
Joni Eareckson Tada
Christian Home Education of Ohio
Child Evangelism Fellowship
Living Hope Ministries International
Sermonaudio.com
Liberty Counsel
Family Research Council
CRM Empowering Leaders

Restaurants:

Popeye's Chicken
Atlanta Bread Company
Mellow Mushroom Pizza
Galileos Washington DC
Cold Stone Creamery
Baskin Robbins
Jasper Whites
Subway

Medical/ Professional:

GA Psychiatric Physicians Association
Conyers Animal Hospital
Jewish Federation of Greater Phoenix
American Association of ProLife OB-Gyns
Christian Medical and Dental Association
Jewish Genetic Disease Center
New England Medical Center
Dublin Animal Hospital

Web Based Clients:

Fujitsu
John Deere.com
Fender Guitar

Super Markets:

Dixie Food Stores
Five Points Grocery

Banks:

Douglas County Bank
Farmers and Merchants Bank GA
Main Street Bank GAs

Sports Teams:

Boston Bruins Pro Shop
The Portland Winter Hawks
Rocky Mountain Hockey League

Universities:

The Masters College
Patrick Henry College
Case Western University
Ecclesia College
Dallas Baptist University