



Terminal Application Program

Corporate Training

 Suede

www.gosuede.com



Agenda

1. Introduction to TAP and Its Benefits
2. TAP Features and Device Options
3. Selling TAP: Workflow and Advantages
4. Summary and Next Steps

Welcome to TAP Training



Discover the Terminal Access Program (TAP)

A modern solution for hardware with no upfront cost



Empower ISO's and Merchants

Remove hardware objections and close deals faster



What to Expect in Training

Learn TAP benefits, workflow, and resources for success

The Problem TAP Solves

Traditional Hardware Barriers

Upfront costs and complex setup slow merchant decisions.

Objections at Point of Sale

Merchants hesitate due to expensive hardware investments.

Deal Flow Disruption

Hardware objections delay or derail onboarding and approvals.

Merchant Onboarding Friction

Hardware objections delay or derail onboarding and approvals.

Understanding TAP

What is TAP?

Terminal Access Program offers Point-of-Sale (POS) devices with no upfront cost.

Transforming POS Sales

Removes hardware objections and speeds up deal closures.

Merchant Benefits

Low monthly payments -24 month term, EdgeGuard protection, and improved cash flow.

ISO Advantages

Hardware objections delay or derail onboarding and approvals.

Good to Know

ISO may not reprogram or repurpose the TAP equipment for another merchant . ISO may not be billed on behalf of the Merchant- the merchant is billed directly .

EdgeGuard Protection Explained

Comprehensive Device Protection

Covers accidental damage, defects, and replacements

Zero Hassle for Merchants

No paperwork or extra steps—EdgeGuard activates automatically

Business Continuity Guaranteed

Merchants stay up and running with fast device support

Confidence at the Point of Sale

Peace of mind knowing hardware issues are covered



Why ISOs Love TAP

Eliminate Hardware Barriers

No upfront costs—remove price objections instantly.

Speed Up Deal Closures

Streamlined enrollment and fast shipping accelerate sales.

Boost Merchant Loyalty

Premium devices and EdgeGuard protection improve retention.

Reduce Onboarding Friction

Digital sign-up and automatic activation simplify setup.



Device Options with TAP

Wide Selection of Modern POS Devices

Choose from Suede devices and Clover terminals for every business type.

Flexible Solutions for Merchants

Tablet, touchscreen, handheld, and compact options available.

Device Lineup Highlights

Valor: VL100 Pro, VP550, VP100. Clover: Flex, Mini, Solo, Duo, Go.



Device and Monthly Pricing Snapshot

Valor



VL100 Pro

\$25/mo



VP550 / VP550C

\$30/mo



VP100

\$20/mo

Clover



Flex
(4th Gen)

\$50/mo



Mini
(3rd Gen)

\$55/mo



Solo

\$95/mo



Duo
(2nd Gen)

\$99/mo



Clover Go

\$10/mo



Selling TAP: Workflow and Advantages

TAP Workflow Made Simple

ISO Partners Must sign the Partner Agreement Addendum(now in DocuSign) for your merchants to participate in the TAP Program

ADDENDUM TO PARTNER AGREEMENT FOR TERMINAL ACCESS PROGRAM

This Addendum (the "Addendum") is an Addendum to the Partner Agreement ("Agreement") with an Effective Date between [] ("Partner") and Suede with offices at 2 Jericho Plaza, Suite 304, Jericho, NY 11753 ("Suede") and is hereby incorporated by reference into the Agreement. This Addendum is effective as of _____, 20____ ("Addendum Effective Date"). Capitalized terms that appear in this Addendum shall have the meaning attributed to them in the Agreement, unless specifically defined below, in which case, that definition shall apply.

This Addendum outlines additional rights and obligations not addressed in the Agreement that are specific to Partner providing Merchant's access to Suede's Terminal Access Program that makes certain POS hardware ("Equipment") available to Merchants (the "Program"). References in this Addendum to the Agreement include terms and conditions of this Addendum. Therefore, for adequate consideration, the sufficiency of which is acknowledged, the parties agree as follows:

1. Terminal Access Program. Partner will make market and promote the Program to all Merchants in accordance with the then current documentation made available by Suede to Partner ("Documentation"). The Documentation will include a description of the Equipment made available through the Program, the current pricing for the Equipment, any minimum term commitments for participation in the Program, and any other additional requirements.

2. Merchant. Partner will market and promote the Program to all Merchants, but only Approved Merchants will have the ability to participate in the Program. Partner will ensure that, prior to participation in the Program, each Approved Merchant will enter into a Terminal Access Program Agreement, the form of which is attached hereto as Schedule A. Partner will not earn any commissions or any other amounts on payments by Merchants related to the Equipment.

3. Marketing Materials. Partner will use brochures, and other promotional literature and marketing materials describing the Program (the "Collateral") in marketing and promoting the Program. Partner will leverage the Collateral made available to Partner by Suede, or Partner may develop Collateral, in which case the Collateral must be approved in writing by Suede prior to use. Partner will only use Collateral provided or approved by Suede in connection with its marketing and promotion of the Program. Partner will not make any representation, warranties, or other promises or guarantees related to the Program or the performance of the Equipment.

4. Technical Assistance. Partner will assist the Merchant in the selection of the appropriate Equipment for the Merchant's particular circumstances. Partner will provide trainings to the Merchant in the use and operation of the Equipment and will assist the Merchant with

the installation of the Equipment. In addition, while Partner is not obligated to provide technical assistance directly to the Merchant, Partner will assist the Merchant with technical questions and in facilitating any support or maintenance that Suede will provide as described in the Documentation. Partner will not make any modifications to the Equipment or suggest or authorize the Merchant to make any modifications to the Equipment, except with the express direction of Suede.

5. Ownership; Equipment Return. Partner acknowledges and agrees that the Equipment is, and will always remain, the exclusive property of Suede or its assigns. Upon Suede's written request, Partner will provide reasonable assistance to Suede to affect the prompt return of the Equipment to Suede.

6. Possession of Equipment. In the event Partner will receive shipment of the Equipment on behalf of a Merchant, risk of damage or loss with respect to the Equipment will pass to Partner upon Partner's receipt of the Equipment and will remain with Partner until delivery of the Equipment to the Merchant. Partner will exercise reasonable care consistent with industry standards to protect the Equipment from loss, theft, damage, or other harm while the Equipment is in Partner's possession and will reimburse Merchant for any loss, theft, damage or other harm to the Equipment occurring while the Equipment is in Partner's possession.

Suede,

By: _____
Its: _____

Partner

By: _____
Its: _____

TAP Workflow Made Simple

Merchants Must sign the Merchant Agreement Addendum if existing or NEW with the MPA (temporarily located on the Resource Center under the MPA section)

MERCHANT TERMINAL ACCESS PROGRAM AGREEMENT

This Merchant Terminal Access Program Agreement ("Agreement") is by and among the merchant named below ("Merchant") with offices at _____ the guarantor(s) named on Schedule A (each a "Guarantor"), and Suede with offices at 36-36 33rd St., Long Island City, NY 11106 ("Suede") as of _____, 20__ ("Effective Date"). Suede wishes to permit the Merchant to participate in, and Merchant wishes to participate in, Suede's Terminal Access Program that makes certain POS hardware ("Equipment") available to Merchants (the "Program") pursuant to this Agreement and any related equipment terms set forth in the agreement between Merchant, the acquiring bank, and Suede for Merchant's receipt of card processing, payment, and equipment services (the "Merchant Agreement"). Therefore, for adequate consideration, the sufficiency of which is acknowledged, the parties agree as follows:

- Term.** This Agreement is effective as of the Effective Date and will continue for an initial term of two (2) years ("Initial Term"). Thereafter, this Agreement will automatically renew for additional periods of one (1) year each (each, a "Renewal Term"), unless a party provides written notice to the other party that it does not wish to renew this Agreement at least 60 days prior to the end of the Initial Term or any Renewal Term (the Initial Term, together with each Renewal Term, the "Term"). Notwithstanding the foregoing, the Term of this Agreement shall end no later than the end of the term of the Merchant Agreement.
- Fees and Payment.** Merchant will pay the fees for the Equipment as set forth in Schedule B attached hereto. Merchant will be billed via their monthly merchant processing statement in accordance with the Merchant Agreement.
- Receipt of Equipment/Equipment Ownership.** Suede will provide the Equipment set forth on Schedule B. Merchant agrees that the Equipment is, and will remain at all times, the exclusive property of Suede or its assigns, and that Merchant's use of the Equipment confers no ownership rights of any kind on Merchant.
- Support Services.** At no charge, Merchant shall receive phone support between the hours of 8:00am until 5:00pm EST, Monday through Friday ("Standard Service Hours") for customer service related to the Equipment. Any calls received outside of this time period will be returned the following business day. Any services provided outside of the Standard Service Hours, programming services, software version upgrades, onsite training of personnel and basic re-installation of Equipment shall be billed to Merchant in 15 minute increments at Merchant Industry's current hourly rate.
- Use/Term.** Merchant will use the Equipment for business purposes only, solely to process credit and debit card transactions through Suede pursuant to the Merchant Agreement and with no other card processor and for no other purpose ("Permitted Use"). Merchant will not sell or lease the Equipment, and will not allow anyone else to use the Equipment for any reason. Suede has the right to change the terms of this Agreement at any time upon notice to Merchant. Merchant acknowledges that Suede is not the original equipment manufacturer ("OEM") of the Equipment. In addition to the terms set forth in this Agreement, Merchant's use of the Equipment will be governed by OEM's standard terms and conditions.

- Maintenance.** Merchant acknowledges that it has been trained in the proper use of the Equipment. Merchant will maintain the Equipment in good condition and repair. Merchant will locate the Equipment on Merchant's premises, and will not remove it without Merchant Industry's prior written consent. Merchant will not change or remove any notices, lettering or numbering on the Equipment. Merchant shall supply power to the Equipment through a dedicated grounded circuit according to manufacturer's specifications. The Equipment shall only be repaired or serviced by Suede or its representatives. If Merchant attempts any repair or service of the Equipment, or otherwise makes any modification to the Equipment, Merchant will be fully responsible for the full value of the Equipment and will promptly pay Suede the full value of the Equipment.
- Repair Service.** If the Equipment breaks due to normal wear and tear, Suede will furnish a replacement at no cost to Merchant within 48 hours of receipt of notice, excluding weekends and holidays.
- Loss or Damage to Equipment.** Other than normal wear and tear, Merchant shall be responsible to and shall reimburse Suede for all loss and expense to Suede resulting from damage to or destruction, theft, seizure or loss of the Equipment, any unauthorized modification of the Equipment, from levy or attachment of any court process or lien thereon while in Merchant's possession. Merchant shall notify Suede in writing immediately upon the occurrence of any of the foregoing with respect to the Equipment or any other extraordinary event concerning the Equipment.
- Return.** Upon termination of this Agreement, or if Merchant ceases using the Equipment for the Permitted Use for any reason, including due to an expiration or termination of the Merchant Agreement, Merchant will return the Equipment to Suede in good working condition within ten (10) days. In addition to any amounts Merchant is required to reimburse Merchant under Section 8 above, and any early termination fee set forth in the Merchant Agreement, if applicable, if the Equipment is not returned within ten (10) days after Merchant ceases using the Equipment for the Permitted Use, Merchant agrees to pay the Equipment value as set forth on Schedule B to Suede reserves the right to replace the Equipment with comparable models and to add or discontinue models.
- Termination.** Suede reserves the right to terminate this Agreement upon ten (10) days written notice to Merchant. This Agreement will automatically terminate upon the expiration or termination of the Merchant Agreement.
- Indemnification.** Merchant agrees to indemnify and hold Suede harmless from and against any and all liabilities, losses, claims, counterclaims, damages, disputes, offsets, or expenses, including attorneys' fees, claimed by a third party, including any OEM, resulting from or pertaining to the use or operation of the Equipment.
- Equipment Warranty; Disclaimer.** Merchant understands that Suede is not the OEM. Suede will pass through to Merchant any warranty extended to Suede for end users by the OEM. AS BETWEEN MERCHANT AND SUEDE, EXCEPT WITH RESPECT TO MERCHANT INDUSTRY'S OBLIGATIONS TO PROVIDE MAINTENANCE OR REPAIR SERVICES AS EXPRESSLY SET FORTH IN THIS AGREEMENT THE EQUIPMENT IS PROVIDED "AS IS" AND SUEDE MAKES NO REPRESENTATIONS OR WARRANTIES WHATSOEVER WITH RESPECT TO THE USE, OPERATION, INSTALLATION, OR SAFETY OF THE EQUIPMENT INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, OR NON-INFRINGEMENT, WHETHER EXPRESS OR IMPLIED BY LAW, COURSE OF DEALING, COURSE OF PERFORMANCE.

USAGE OF TRADE, OR OTHERWISE IN NO EVENT SHALL SUEDE BE LIABLE FOR ANY SPECIAL, INDIRECT, EXEMPLARY, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES (INCLUDING, WITHOUT LIMITATION, LOSS OF ANTICIPATED PROFITS, LOSS OF USE, LOSS OF REVENUE AND COST OF CAPITAL) ARISING OUT OF OR RELATING TO ANY EQUIPMENT.

- Miscellaneous.** This Agreement, including the attached Schedules, sets forth the entire understanding of the parties relating to its subject matter and supersedes any other agreement between the parties relating to its subject matter. Except as otherwise provided herein, this Agreement may not be amended except in a writing executed by both parties. Merchant may not assign this Agreement without the prior written consent of Suede. All communications under this Agreement will be in writing and will be delivered in person or by mail courier, return receipt requested, to the address set forth in the first paragraph of this Agreement or to the email address set forth below such party's signature below. If any provision of this Agreement is illegal, the invalidity of such provision will not affect any of the remaining provisions, and this Agreement will be construed as if the illegal provision is not contained in the Agreement. No failure or delay on the part of any party in exercising any right under this Agreement will operate as a waiver of that right, nor will any single or partial exercise of any right preclude any further exercise of that right. This Agreement will inure to the benefit of and will be binding upon the parties and their permitted successors and assigns. This Agreement will not be deemed to be for the benefit of any third party. The Agreement will be deemed to be a contract made under the laws of the State of New York, and will be construed in accordance with the laws of New York without regard to principles of conflicts of law. The parties specifically waive the right to a jury trial in connection with any dispute arising out of this Agreement, or between the parties for any reason. If any court holds that a party has breached this Agreement, then the non-defaulting parties will be entitled to recover expenses incurred in enforcing the provisions of this Agreement, including reasonable attorneys' fees and costs. This Agreement may be executed in one or more counterparts, each of which shall be deemed an original and such counterparts shall together constitute one and the same instrument. The signatures to this Agreement may be evidenced by PDF copies or other electronic copies reflecting the party's signature, and any such copy shall be sufficient to evidence the signature of such party as if it were an original signature.
- Survival.** All agreements that by their context are intended to survive the termination of this Agreement including, but not limited to Sections 5, 8, 9, 11, 12, 13, 14 and the Schedules will survive termination of this Agreement.

Suede
By: _____
Its: _____

Merchant
By: _____
Its: _____

SCHEDULE A

Personal Guaranty

As a primary inducement to Suede to enter into the Merchant Terminal Access Program Agreement, the Guarantor(s) indicated below jointly and severally, unconditionally and irrevocably, guarantee the continuing full and faithful performance and payment by Merchant of each of its duties and obligations to Suede pursuant to the Merchant Terminal Access Program Agreement, as it now exists or may be amended from time to time, with or without notice. This is a guaranty of payment and not of collection. Guarantor(s) understands further that Suede may proceed directly against Guarantor(s) without first exhausting its remedies against any other person or entity responsible to it or any security held by Suede or Merchant. This guaranty will not be discharged or affected by the death of the Guarantors, will bind all heirs, administrators, representatives and assigns and may be enforced by or for the benefit of any successor of Suede. Guarantor(s) understand that the inducement to Suede to enter into the Merchant Terminal Access Program Agreement is consideration for the guaranty, and that this guaranty remains in full force and effect even if the Guarantor(s) receive no additional benefit from the guaranty.

_____	_____	_____
Personal Guarantor — Printed Name	Personal Guarantor Signature	Date
_____	_____	_____
Personal Guarantor — Printed Name	Personal Guarantor Signature	Date

SCHEDULE B

Equipment

Merchant has accepted the following Equipment:

Equipment Manufacturer	_____
Equipment Model	_____
Equipment Value	_____
Monthly Fee	_____
Equipment Manufacturer	_____
Equipment Model	_____
Equipment Value	_____
Monthly Fee	_____

TAP Workflow Made Simple- Existing Merchants

ISO Partners Must sign the Partner Agreement Addendum for your merchants to participate in the TAP Program: Merchants must sign the TAP Merchant Agreement Addendum

Select the Perfect Device

Choose from Valor or Clover POS options for your merchant.

Locate the Merchant Addendum on the Resource Center to complete and send to your merchant

Our team is working to integrate this form into the CRM, in the meantime please use this flow.

Once the form is returned signed

Upload the signed Merchant Addendum into the Merchant Profile within the CRM ,
Open a ticket under Tap Clover or Tap Deployment (Valor)

Automatic Shipping & EdgeGuard Activation

Device ships out and EdgeGuard protection starts immediately.



TAP Workflow Made Simple- Existing Merchants

Once signed Merchant Addendum is received :

Review for accuracy, upload the document and open a ticket

Select the Perfect Device

1. Create a ticket within the Merchant Profile
2. Set RFC to: TAP Clover or TAP Deployment (Valor) depending on chosen device/devices
3. Actual Problem will default once you choose RFC
4. Set Group to: NY TECH
5. Required Description: "Merchant requesting TAP- the signed addendum is completed and in the document section. PLEASE also list the quantity of device/devices. Also note any additional needs like menu-adds- also please list the address the device should be delivered. ADD ANY EXTRA INFO TO ASSIST THE TECH TEAM TO DEPLOY SUCCESSFULLY
6. Submit

The screenshot shows a web form titled "Creating New Ticket". Under the "Ticket Information" section, there are several fields: "Organization Name" with a search box, "Status" set to "Open", "Reason For Call" with a dropdown menu open showing options like "FL Repro", "FL Deployment", "FL Back Office", "Leases", "TAP - Deployment", and "TAP - Clover" (which is highlighted), "Owner", and "Group". There is also a "Most Recent Comment" field.

TAP Workflow Made Simple- Existing Merchants

ISO Partners Must sign the Partner Agreement Addendum for your merchants to participate in the TAP Program: Merchants must complete the TAP Merchant Agreement Addendum in addition to the MPA

Select the Perfect Device

Choose from Valor or Clover POS options for your merchant and complete the addendum

Add TAP Pricing to Application (in progress)

Integrate monthly TAP rates directly into the merchant paperwork- Merchant Must also sign the TAP Agreement Addendum. Both MPA and Addendum is required. Until the MPA is updated- please put a note on the Note Section on the MPA: "TAP" List out device types and quantity, address to be shipped, any programming needs, Pricing type: Dual, Surcharge, Traditional.

Digital Signature for Fast Enrollment

Merchant signs digitally—no paperwork, no hassle.

Automatic Shipping & EdgeGuard Activation

Device ships out and EdgeGuard protection starts immediately.



TAP Workflow Made Simple- New Merchants



2024 MERCHANT PROCESSING AGREEMENT

Date

Agent Name

Agent Phone

Agent #

ACQUIRING BANK



100 Jericho Quadrangle
Suite 100, Jericho, New York 11753



19752 MacArthur Blvd.
Suite 100 Irvine, CA 92612

NOTES

NOTES: TAP Program- Valor 1 VP550C- Addendum is loaded in the document section- 30.00 monthly fee

Please ship to Merchant Directly: 125 Lee Lane, NY, NY 12345

Merchant is set to Dual Pricing

*Show TAP Merchant Addendum and how to create a ticket for Existing Merchant

Best Practices for Selling TAP

Identify Merchant Objections

Listen for concerns about upfront costs and hardware risk.

Present TAP as a Solution

Highlight no upfront cost, low monthly payments, and EdgeGuard protection.

Emphasize Value-Add Benefits

Show how TAP improves cash flow and provides premium devices.

Streamline Enrollment

Explain the fast, digital sign-up and automatic device shipping.

Streamline Enrollment

Use TAP to remove friction and accelerate approvals.

Key Takeaways and Next Steps

Participation Requirement

Sign the TAP Partner Agreement Addendum

Accelerate Hardware Sales

TAP removes upfront cost barriers for merchants

Frictionless Onboarding

Digital enrollment and automatic device shipping simplify setup

Empower ISO Teams

Close deals faster and boost merchant retention

Ongoing Support & Resources

Access training, LMS, and expert guidance for continued success





Training and Support Resources

Structured Training Calendar

Stay updated with scheduled sessions for skill growth.

<https://www.gosuede.com/resource-center/#Training-Calendar>

Expert Corporate Trainers

Receive guidance and support from dedicated trainers.

training@gosuede.com

24/7 Learning Management System

Access marketing materials and tech insights anytime.

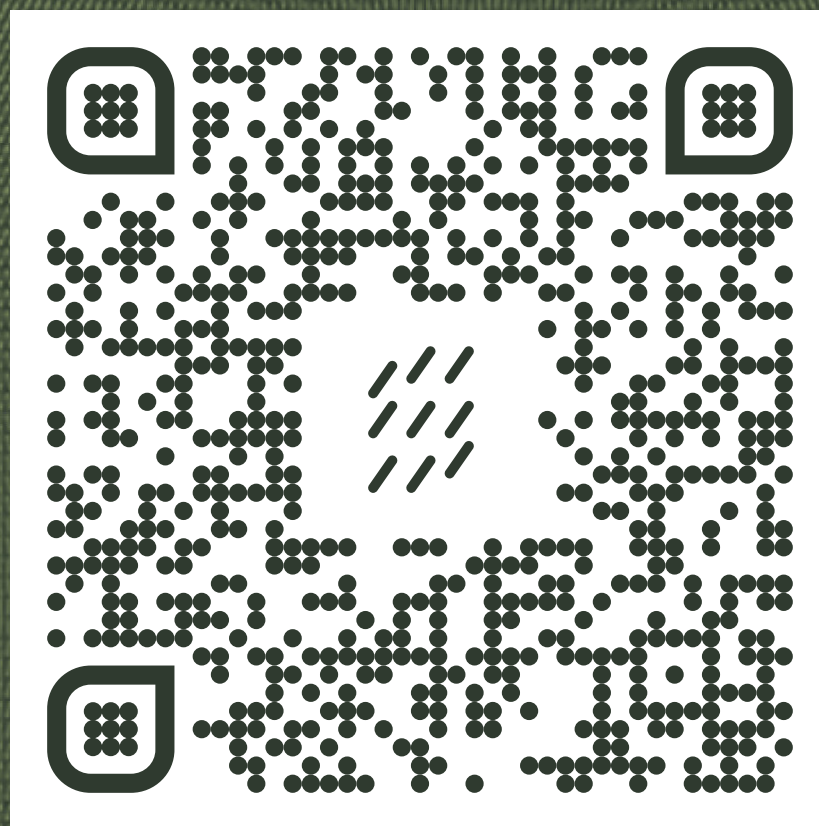
<https://gosuedellc.isoquote.com/home>

Resource Center for Flexible Learning

Training resources available on demand for efficient learning.

<https://gosuede.com/resource-center/>

Interested in Partnering?



<https://gosuede.com/iso-agent-program/>