



TAP Training for Partners

Empowering ISOs to Close More Deals with TAP



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

Lengthy processes and paperwork reduce conversion rates.

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

Accelerates approvals, reduces onboarding friction, and boosts retention.

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 .

5.





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

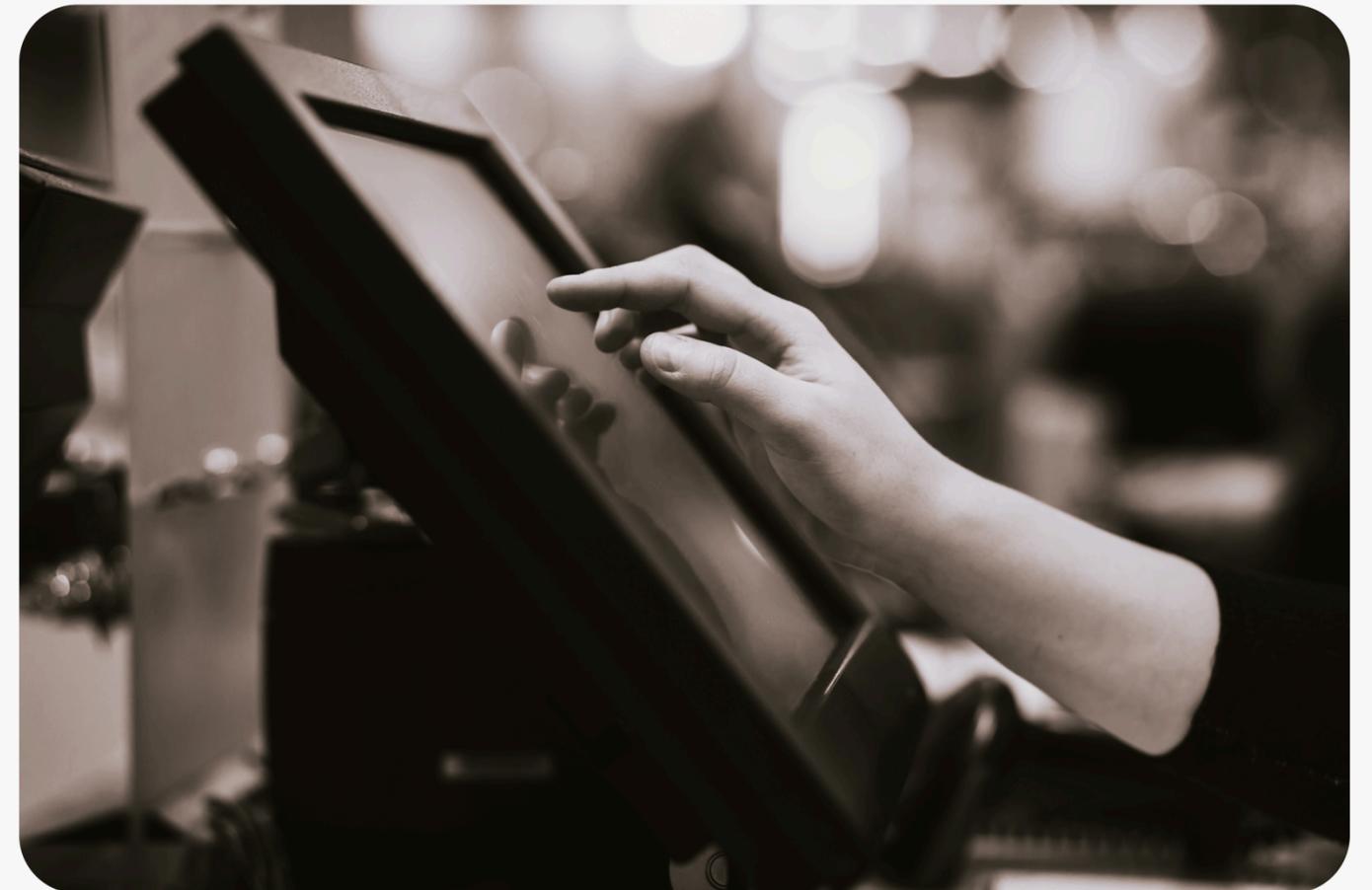
Choose from Valor and Clover terminals for every business type.

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 PPROGRAM**

This Addendum (the “**Addendum**”) is an Addendum to the Partner Agreement (“**Agreement**”) with an Effective Date between [] (“**Partner**”) and, Merchant Industry, LLC with offices at 36-36 33rd St., Long Island City, NY 11106 (“**Merchant Industry**”) 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 Merchant Industry’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 Merchant Industry 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. **Merchants.** 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 made 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 Merchant Industry, or Partner may develop Collateral, in which case the Collateral must be approved in writing by Merchant Industry prior to use. Partner will only use Collateral provided or approved by Merchant Industry 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 training 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 Merchant Industry 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 Merchant Industry.

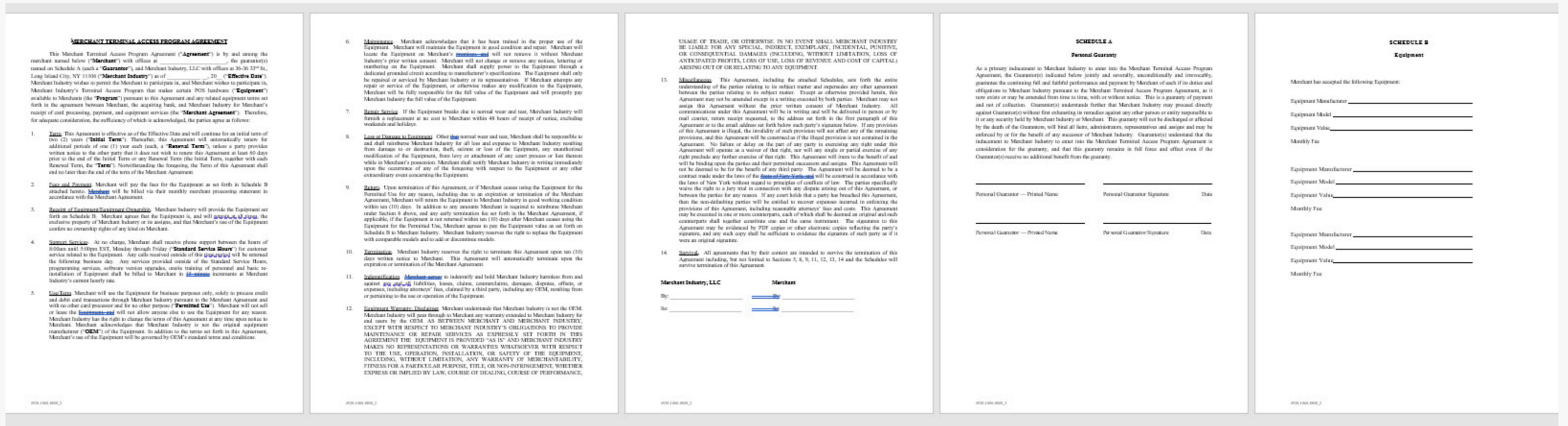
5. **Ownership; Equipment Return.** Partner acknowledges and agrees that the Equipment is, and will remain at all times, the exclusive property of Merchant Industry or its assigns. Upon Merchant Industry’s written request, Partner will provide reasonable assistance to Merchant Industry to affect the prompt return of the Equipment to Merchant Industry.
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.

Merchant Industry, LLC	Partner
By: _____	By: _____
Its: _____	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)



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

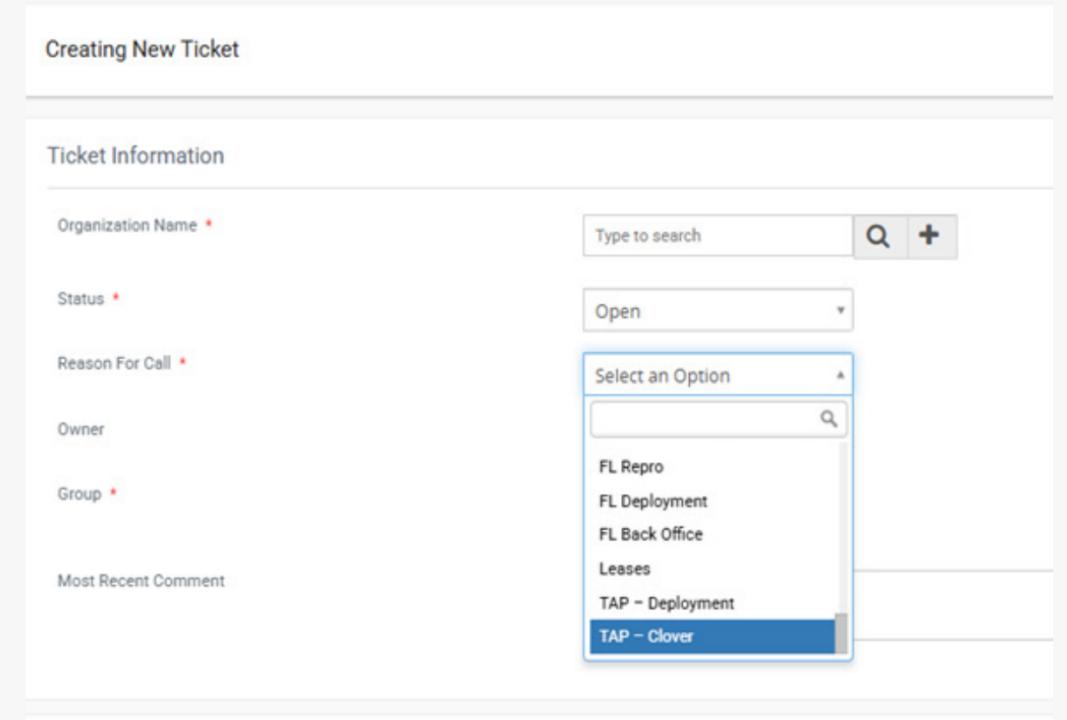


Once signed Merchant Addendum is received :

Review for accuracy, upload the document and open a ticket

Steps when creating the ticket:

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



Creating New Ticket

Ticket Information

Organization Name * Type to search

Status *

Reason For Call *

Owner

Group *

Most Recent Comment

- FL Repro
- FL Deployment
- FL Back Office
- Leases
- TAP - Deployment
- TAP - Clover

TAP Workflow Made Simple- New 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

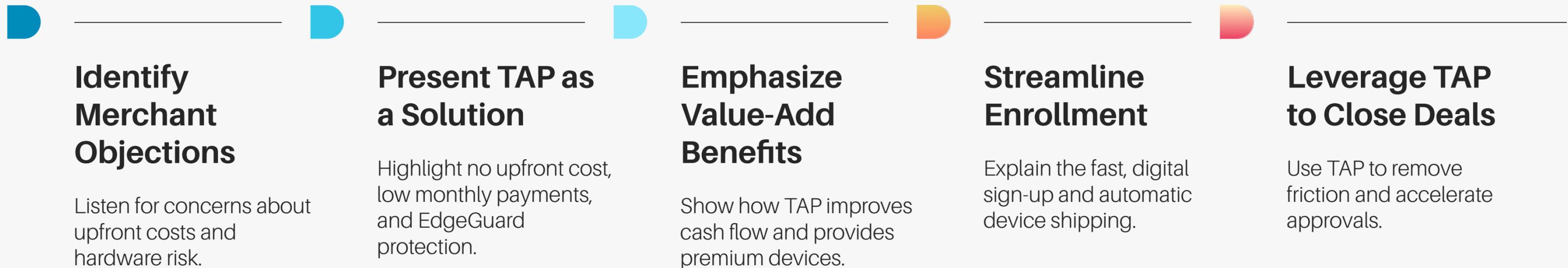


 36-36 33rd Street, Suite 206 Long Island City, NY 11106	Date _____ Agent Name _____ Agent Phone _____ Agent # _____
2024 MERCHANT PROCESSING AGREEMENT	
ACQUIRING BANK	
 100 Jericho Quadrangle Suite 100, Jericho, New York 11753	 19752 MacArthur Blvd. Suite 100 Irvine, CA 92612
NOTES	
NOTES: TAP Program- 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





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.merchantindustry.com/resource-center/#Training-Calendar>

Expert Corporate Trainers

Receive guidance and support from dedicated trainers.

training@merchantindustry.com

24/7 Learning Management System

Access marketing materials and tech insights anytime.

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

Resource Center for Flexible Learning

Training resources available on demand for efficient learning.

<https://www.merchantindustry.com/resource-center/>



Interested in Partnering?

