



SigALERT

December 2013

HAPPY NEW YEAR AND MANY THANKS FROM THE SIGNATURE CARD TEAM

We would like to take a moment to thank our agents, partners, colleagues and friends who have contributed to our success and made this past year a remarkable one for us.

As we head into 2014 with much excitement and anticipation, we would like to share some of the highlights of 2013 that made it such an extraordinary year.

We kick-started the year with the implementation of our new online application manager, which gave our agents the capability to submit and track applications easily and effectively. Implementing these kinds of tools and technologies that bring our agents more convenience and provide the necessary support to succeed in a growing marketplace has been our continued commitment to clients.

With the deadline for EMV implementation approaching, providing merchants affordable equipment and training was an important initiative for Signature Card Services this year. In order to help agents provide a smooth transition for their merchants, we offered EMV-enabled terminals and educational tools to ensure that merchants derive optimum benefit. Additionally, we launched our new online store, where we offer a variety of EMV terminals at costs well below the average market price and free terminals with the activation of new merchant accounts.

One of the most exciting developments of the year came when we were hand picked to become the



HAPPY NEW YEAR!

official launch partner of the data analytics company, Tranzlogic. With this partnership, we were able to give merchants a real competitive advantage by helping them identify who their best customers are and where they are coming from. The customer intelligence technology, which we offer at no additional cost, has become a real game changer for our merchants. It has been so rewarding to see them harness the power of big data to drive more effective marketing strategies and

increase revenues as a result. We know these insights will continue to support their growth in 2014!

We increased our Signature Card Services team and welcomed new talent such as Alan Gibbon, our new Operations Manager and Head of Underwriting. We have also furthered our multi-lingual capabilities by hiring a Vietnamese-speaking team member, Nhung Tran. We will continue to expand our multi-lingual efforts in the coming year.

Offering Canadian processing was another big win for us, as we were able to give merchants in Canada the ability to process payments with Signature Card Services, and at the same time, provide you with the capability to expand your reach into the new market.

Another big highlight of the year was joining forces with associations and charitable causes, which enabled us to expand our reach and make a difference for organizations that we hold close to our hearts.