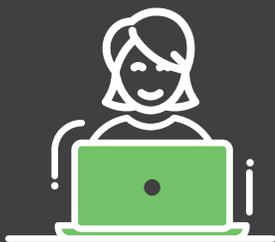




Anovia
PAYMENTS

The Anovia Journey

SUBMIT THE LEAD AND ANOVIA TAKES CARE OF THE REST
Leads close fast!



Online Referral

Sales Process

Application Signed

Application Review & Approval Process

Install Job

Account Activated

The Anovia Journey: Get to know the Anovia process!

#1

Online Referral

Point your merchant to the Anovia Payment Processing page via your Direct Storefront and click 'Request a Proposal' which takes you to the Anovia referral site. Click "Explore Your Options" for the referral form.

Fill out the online form with as much detail as possible. Upload the merchant's processing statement if possible so that the Anovia team can quickly assess the potential cost savings. However, Anovia Account Executives can still work the lead without a merchant statement.

#2

Sales Process

Merchant is contacted by phone within 72 business hours. If the merchant is not reached, an email is sent.

Once contact is made, the Account Executive conducts a discovery call, provides a proposal and answers any questions. If the merchant is interested in moving forward, this is also where Anovia will ask the merchant for certain documentation in order to be approved for a merchant account.

Your Account Executive will keep you in the loop and may ask for your assistance during the sales process, which is typically 2-3 weeks.

#3

Application Signed

Hurray! The merchant provides the required documents, signs the application, and returns it back to the Anovia team.

#4

Application Review & Approval Process

The merchant's application is reviewed and a credit assessment is performed. A merchant services account is a financial services account and is required by the government to follow regulations similar to any financial business. Anovia must have certain documentation from the merchant and go through an underwriting process to validate that merchant. Once we receive the signed application, it takes 3-5 days on average to approve. During this time, Anovia may reach out to you for further information.

#5

Install Job

In the US, once the merchant's account is approved, the merchant will receive an email with a welcome kit. Anovia's in-house installation team will receive the lead in their queue and reach out within 24 hours to complete the process. In Canada, once the merchant's account is approved, First Data, our technology partner, finalizes the account and sends the job to Bambora for installation. Bambora will contact the merchant by SMS and/or phone to schedule the appointment. Along with their terminal, the merchant will also receive a welcome kit which includes helpful resources, including a contact card to reach us about your account.

#6

Account Activated

A merchant is considered activated after their first transaction (no matter the amount!) and settlement for the day. Currently, settlements for the day are processed to the bank on the following business day. Anovia does have same-day settlement for weekdays available to some merchants. Billing is debited monthly and the statement will be mailed to the merchant.