



Hiro Taylor, Founder

Hello My name is Hiro



What is HeroPay?



A Team of Payment Experts + Technology



ESTIMATED PAYMENT		VOLUME BASED PER TRANSACTION	
\$237 per month		Processor Markup: 0.13% + \$0.11 + Whole Sale Rates Total Price: 1.57% + \$0.13	More Details Get in Touch →
\$239 per month		Processor Markup: 0.21% + \$0.08 + Whole Sale Rates Total Price: 1.65% + \$0.1	More Details Get in Touch →
\$242 per month		Processor Markup: 0.13% + \$0.1 + Whole Sale Rates Total Price: 1.57% + \$0.12	More Details Get in Touch →
\$265 per month		Processor Markup: 0.11% + \$0.15 + Whole Sale Rates Total Price: 1.55% + \$0.17	More Details Get in Touch →

How HeroPay can Help: The HeroPay Academy



Square vs Paypal Here vs Verifone

Mobile credit card readers provide a simple and seamless way to manage payments via a smartphone or tablet. HeroPay compares three popular POS systems below to help you find the best fit for your small business.

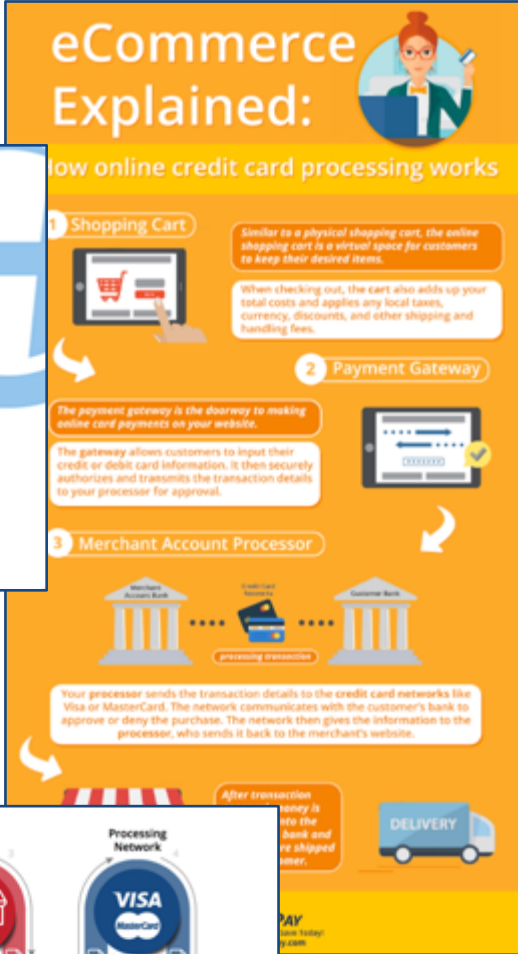
Feature	Square	Paypal Here	Verifone
55 Fees	Flat Rate	Flat Rate	Interchange Plus Pricing
Equipment	None	None	Required
User Experience	★★★★★	★★★★★	★★★★★
Integration Capabilities	High	High	Low
Customer Service	High	High	Low
Security	High	High	Low
Offline Mode	Yes	Yes	No
Mobile Payments	Yes	Yes	No
Conclusion	Best for small businesses looking for a simple, easy-to-use solution.	Best for small businesses looking for a simple, easy-to-use solution.	Best for small businesses looking for a simple, easy-to-use solution.



2.75%: The Pros and Cons of Bundled Payment Processing

The Ultimate Guide to Merchant Services Payment Processing

A beginner's manual to accepting credit card payments



Everything a merchant needs to know about accepting NFC payments

Everything a Merchant Needs to know About Accepting NFC Payments (aka Mobile Payments)

Article dated July 18, 2016

Instantly Save Money on your Credit Card Fees with this One Simple Trick

Operations dated July 18, 2016

Square vs Paypal Here vs Verifone

Apple Pay: Are Mobile Payments a Gimmick?

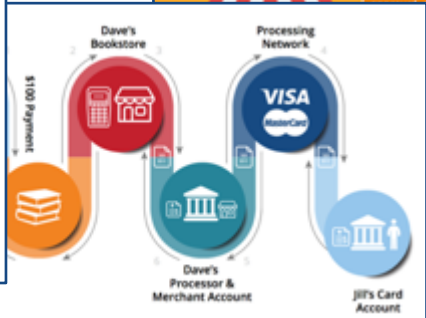
Mobile dated July 18, 2016

How Small Businesses Can Avoid Chargebacks

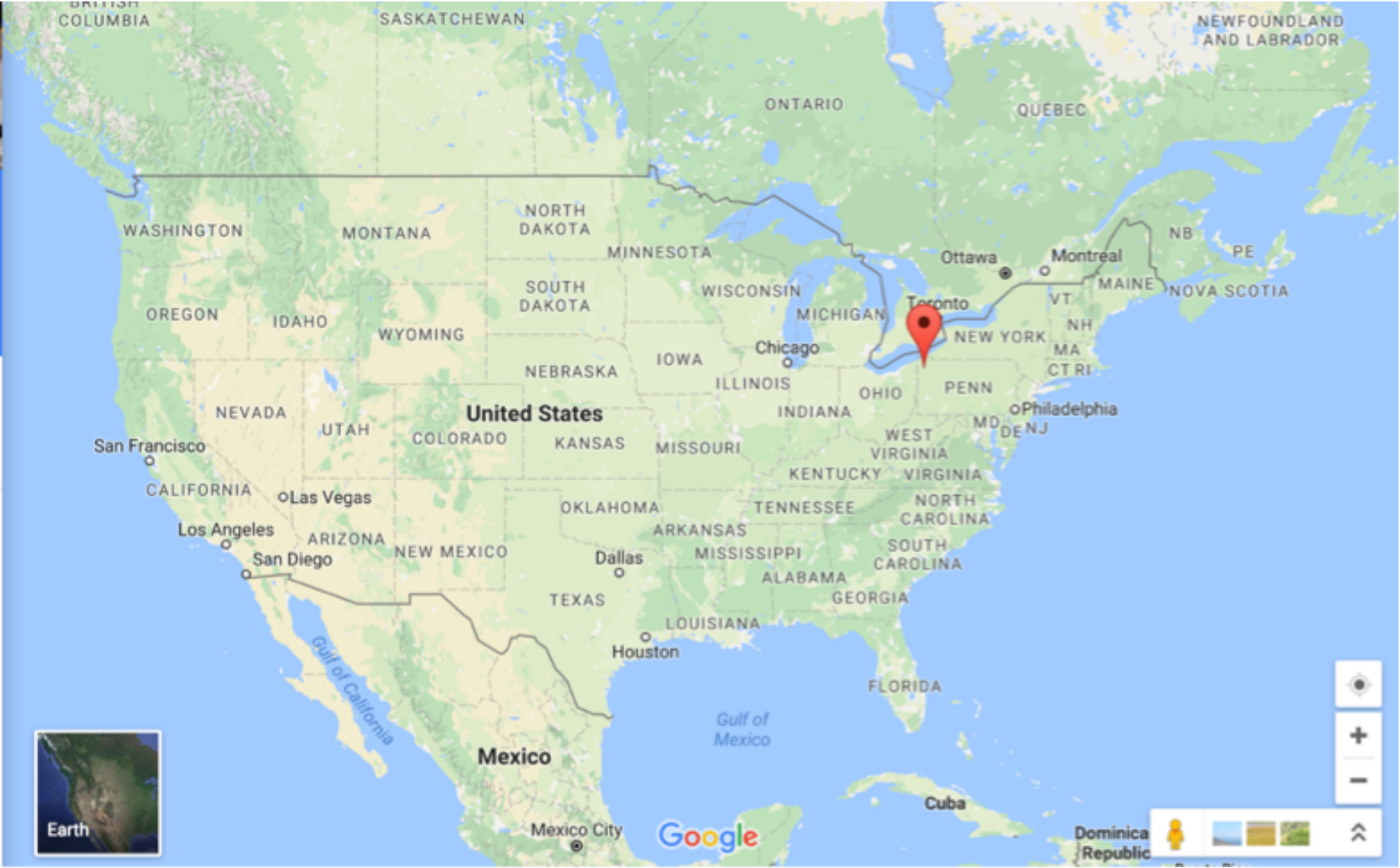
4 Tips to Avoid Early Termination Fees

Battle of the Mobile Card Readers: An Infographic

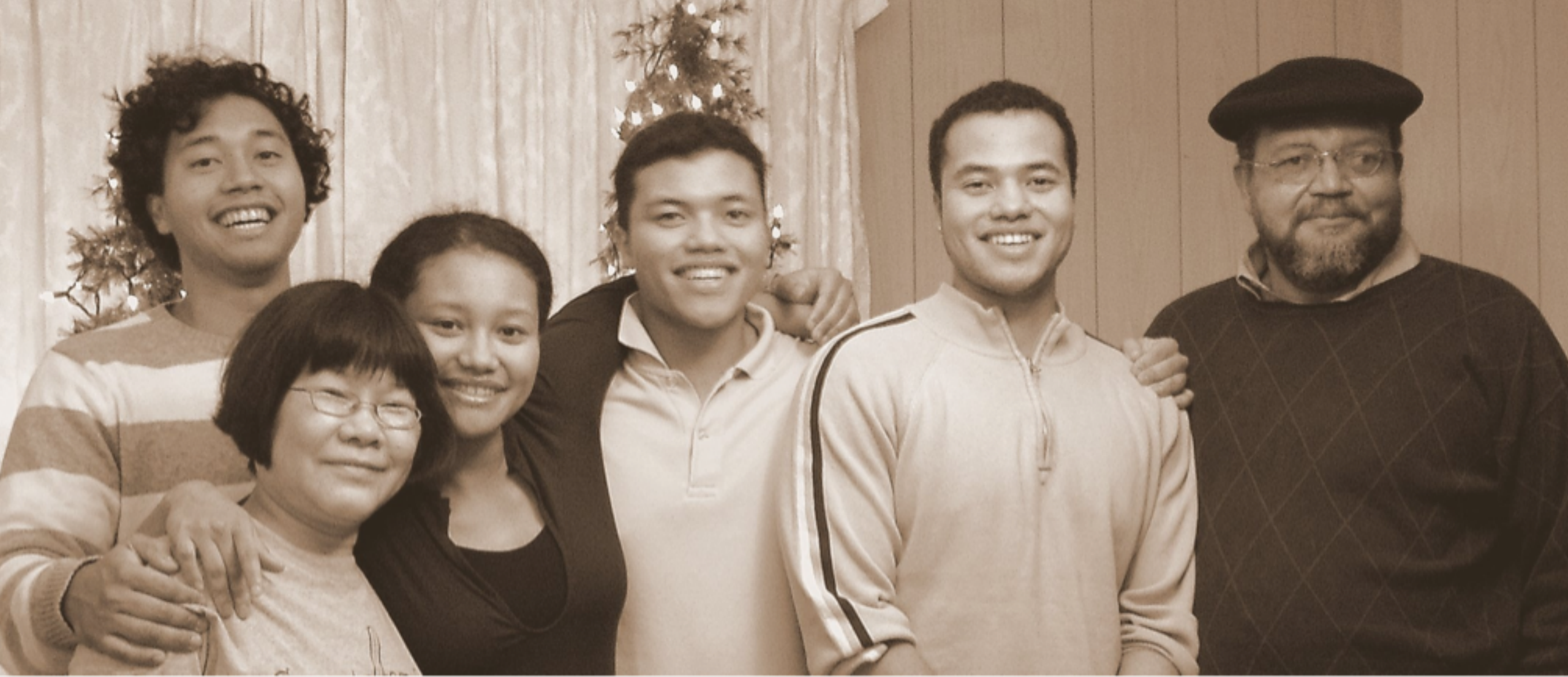
How Small Businesses Can Avoid Chargebacks



I grew up in a town called Meadville, Pennsylvania



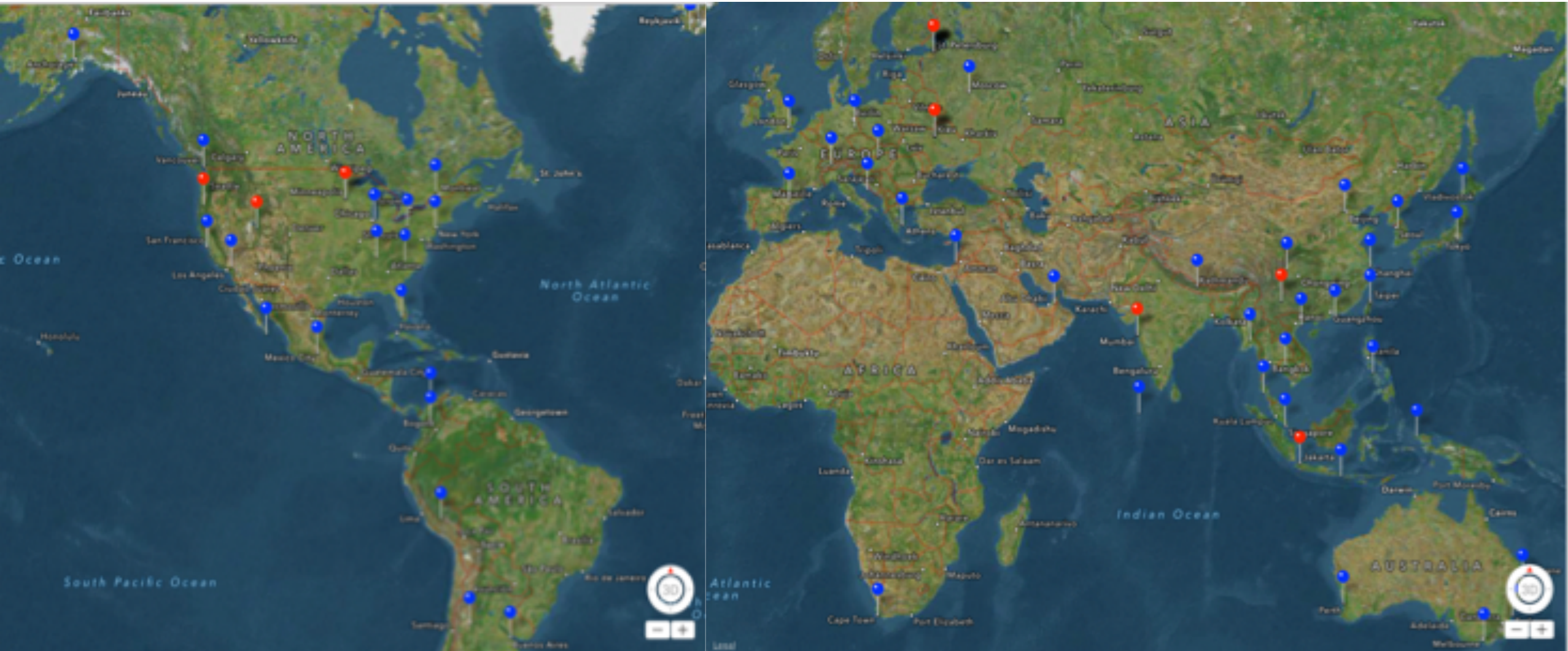
My Family



When I was in High School



When I was in High School I had never been on a plane



I also picked up some new hobbies



I caught a lucky break in College



And I worked really really Hard





- Don't worry about where you are now... ..any moment is the right moment to work for the next phase
- Hard work really does pay off...
- Learning doesn't stop after you leave school... ..that's when it starts
- Lightning will strike in your life you just need to be prepared to catch it
- Results take a LONG time

A motto that has gotten me this far



**“Make every year
better than the last.”**

Questions?





- At points in your life you may need to borrow money. For a house, for a car, or for advanced education to be payed back later
- Loans, Mortgages & Credit Cards
- Banks or Organizations that lend contact Credit Score Companies who keep a record of your history of payment, obligations and overall Credit Score



How does a loan work?



+\$2,000

-\$20 -\$20 -\$20 -\$20 -\$20 -\$20 -\$20 -\$20 -\$20 -\$20 -\$20 -\$20

-\$20 -\$20 -\$20 -\$20 -\$20 -\$20 -\$20 -\$20 -\$20 -\$20 -\$20 -\$20

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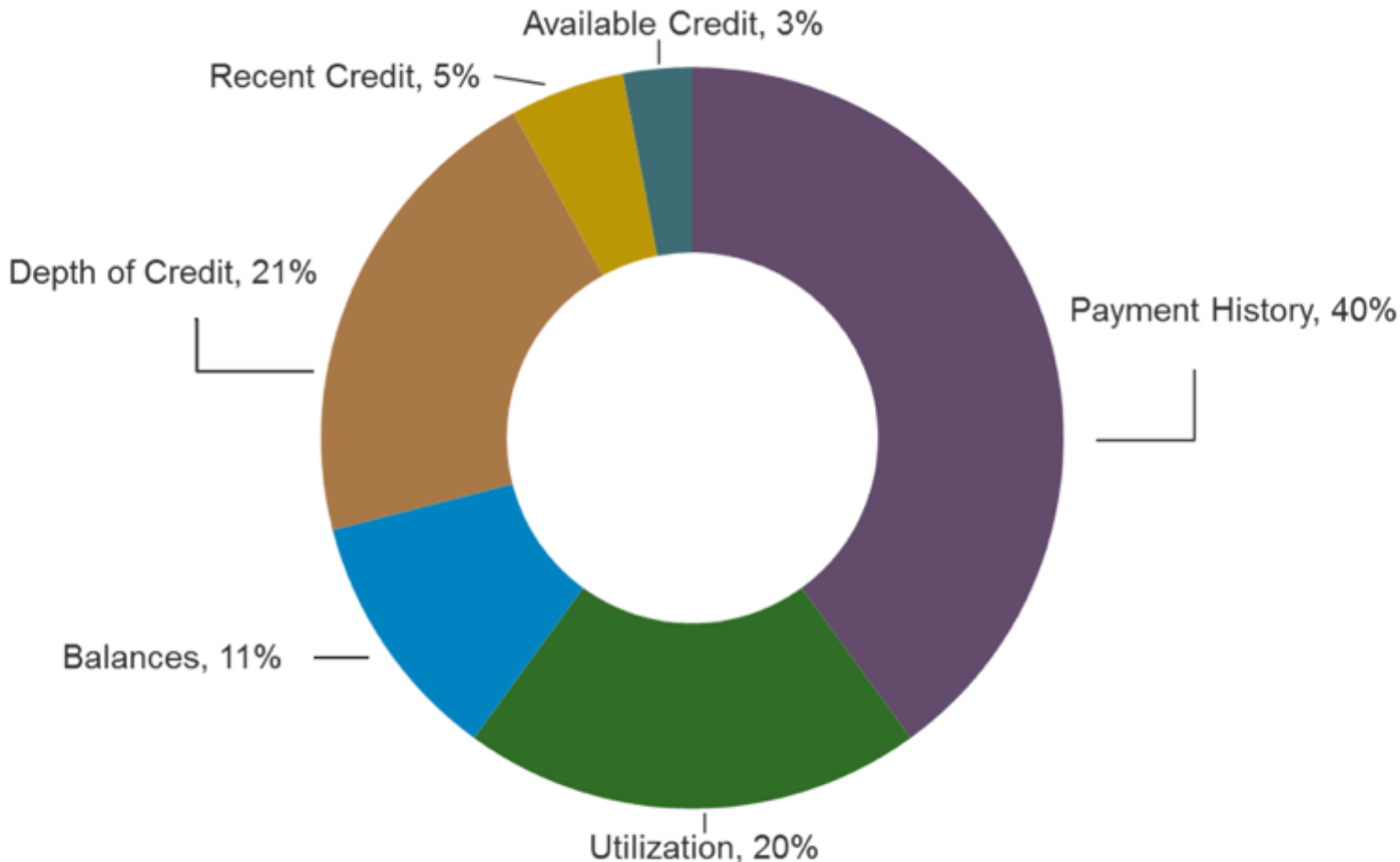
-\$20 -\$20 -\$20 -\$20 -\$20 -\$20 -\$20 -\$20 -\$20

\$0

How Long is the Record Kept?



What makes up my Credit Score



How Long is the information in the Record Kept?



Delinquencies

Open Accounts

Late Payments

Bankruptcies

7 – 10 years

Closed Accounts

Inquiries



- Stay away from “store” credit and free offers pay for clothes in full
- My general recommendation is too wait until you have a full time job to access credit and be 21 years or older
- If you miss a payment don’t worry, just pay the money back
- Don’t avoid calls from the credit card company, just pay the money back
- Check your mail and statements often for information from the bank

Check your Credit Score for Free



Free annual FACT Act credit report

www.annualcreditreport.com

Access to free report from each of the three credit reporting companies

Credit Karma

www.creditkarma.com

Create and Account for Free to check and Monitor your Score

Questions?

