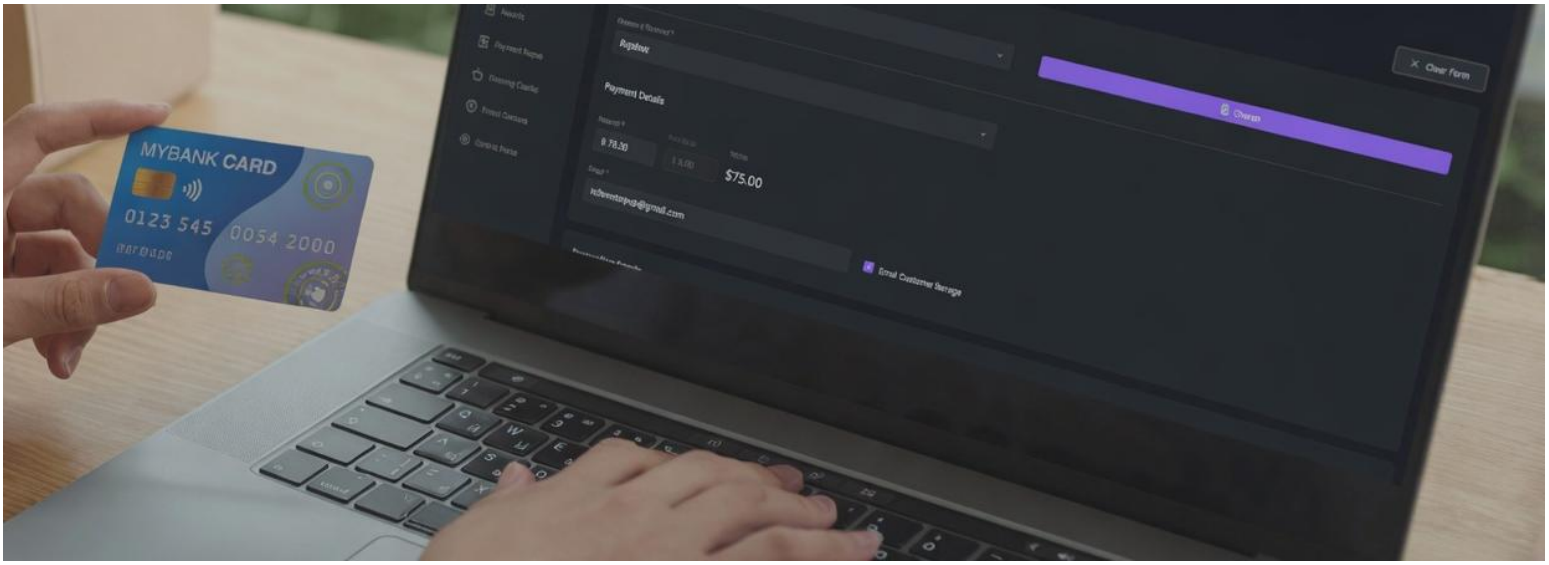


Tidewater
PAYMENT SOLUTIONS

Tidewater Payment Gateway

A modern payment platform built for secure transactions, better visibility, and lower processing costs

Designed to Help Businesses Get Paid More Efficiently

The Tidewater Payment Gateway is a modern payments platform that helps businesses accept payments securely, manage customer billing, improve transaction visibility, and reduce unnecessary processing costs.

For B2B and commercial merchants, the platform is especially valuable because it supports enhanced transaction data used for Level II and Level III interchange qualification. That means eligible corporate, purchasing card, and government transactions may qualify for lower interchange rates when the proper data is captured and submitted.

Cost Optimization

Capture Level II and Level III data to help eligible transactions qualify for lower interchange categories.

Modern User Experience

A clean interface helps merchants quickly access payments, invoices, reports, customers, and billing tools.

Flexible Payment Options

Accept credit cards, debit cards, ACH, and check payments through a single gateway environment.

Stronger Security

Use 3D Secure, tokenized customer vaults, and configurable fraud modules to reduce risk.

Recurring Billing

Create scheduled billing for memberships, retainers, installment plans, and ongoing services.

Developer Ready

Integrate payments into websites, software platforms, billing systems, and business workflows.

Best Fit

The gateway is well suited for B2B companies, wholesalers, distributors, manufacturers, professional services firms, and businesses that frequently accept corporate cards, purchasing cards, government cards, invoices, or recurring payments.

Core Gateway Capabilities

Interchange Optimization

The gateway is designed to capture and transmit the enhanced transaction data required for Level II and Level III interchange qualification. For eligible B2B, government, and purchasing-card transactions, this can help reduce interchange expense while limiting manual work for the merchant.

Credit Card, ACH & Check Processing

Merchants can accept multiple payment types through one gateway, including credit and debit cards, ACH, and check payments. This gives customers more ways to pay and helps businesses choose lower-cost payment methods when appropriate.

3D Secure Authentication

3D Secure adds another layer of authentication when appropriate, helping businesses reduce certain fraud and chargeback risks, especially in card-not-present environments.

Recurring & Scheduled Payments

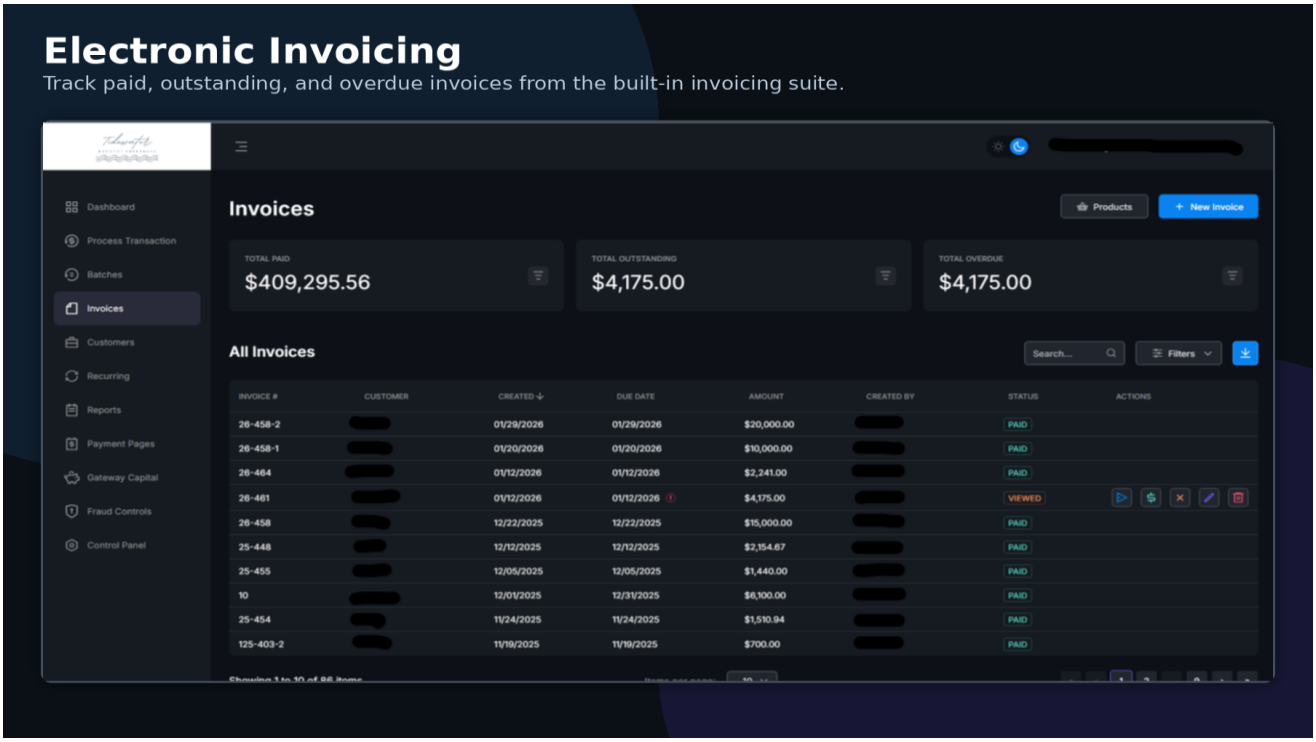
Businesses can schedule payments for retainers, memberships, subscriptions, installment agreements, and recurring services without manually reprocessing the same customer payment each period.

Secure Customer Vault

Customer profiles and payment methods can be securely stored using tokenization. This supports faster repeat payments and recurring billing while helping reduce exposure to sensitive cardholder data.

Invoicing Suite

Built-in electronic invoicing allows businesses to send payment requests by email so customers can pay securely online. This can help reduce collections friction and improve cash flow.



Security, Integration & Developer Capabilities

Advanced Fraud Protection

Merchants can configure fraud controls around transaction amount, email, IP address, domain, risk score, AVS, CVV, and other payment signals.

Developer-Friendly API

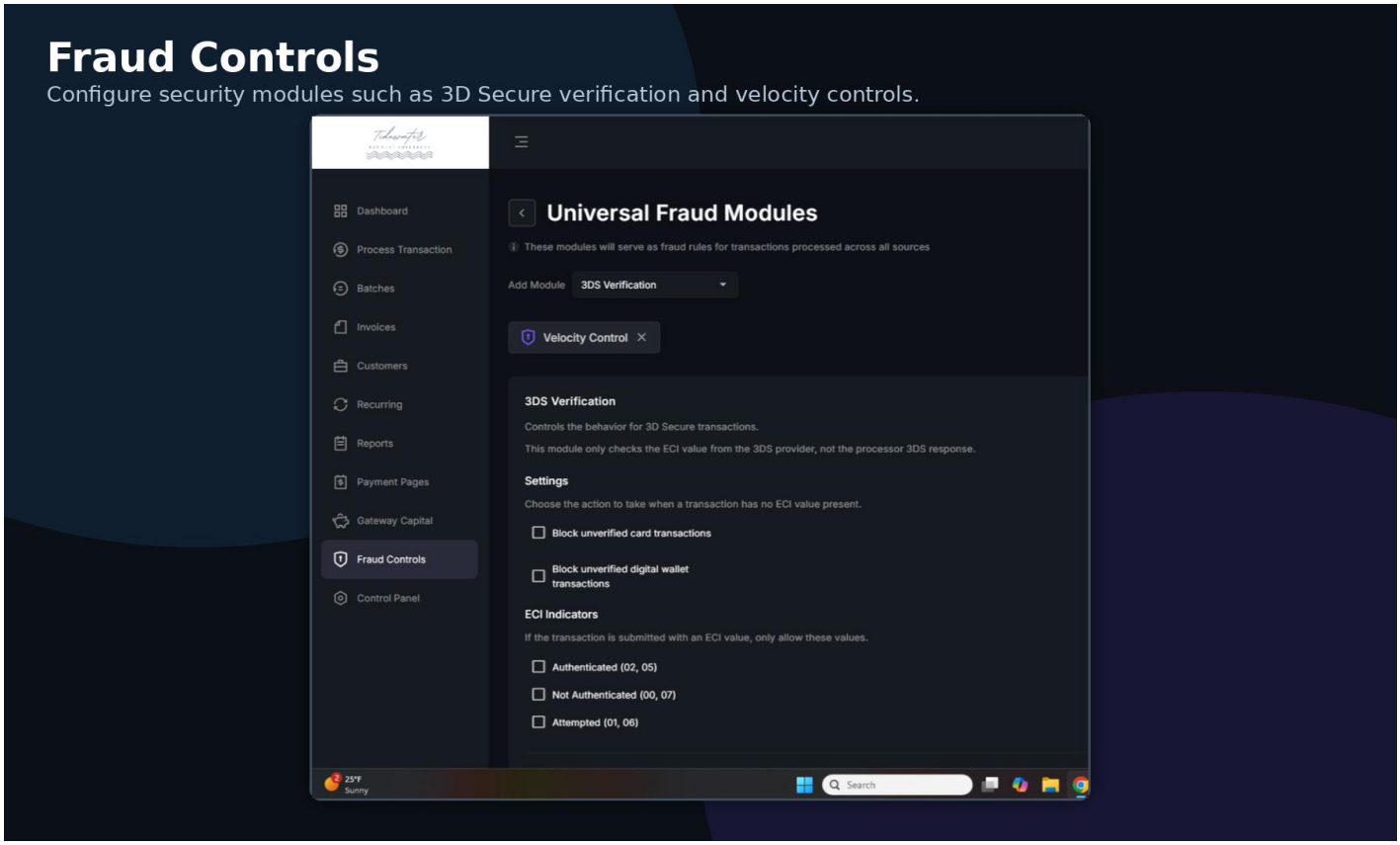
A clean API supports integration into websites, software platforms, and business systems, making it easier to connect payments to existing workflows.

Hosted Tokenization

Hosted tokenization places secure payment fields inside a website or application through an iframe. This helps reduce PCI scope while preserving a consistent customer experience.

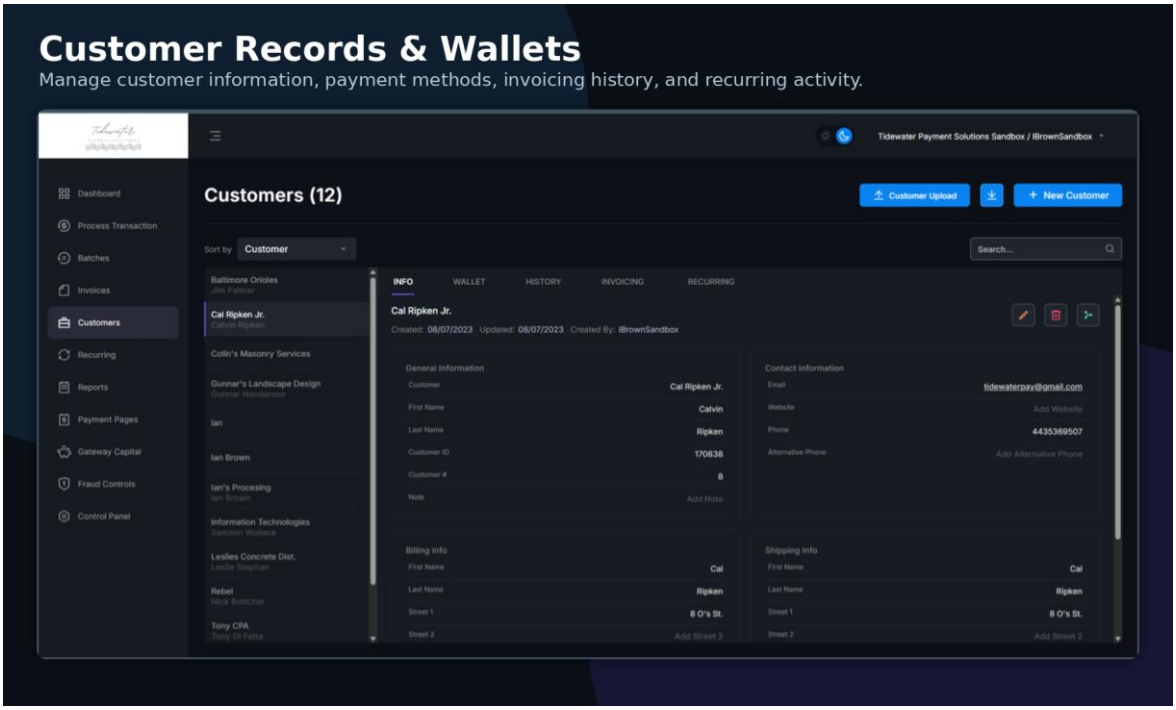
Why Businesses Choose Tidewater Gateway

- Lower-cost payment strategy for eligible B2B and commercial transactions
- A modern dashboard that is easier to use than many legacy gateways
- Built-in tools for invoicing, customer records, scheduled payments, and reporting
- Security tools that help balance fraud prevention with approval performance
- Integration options for websites, applications, and operational systems



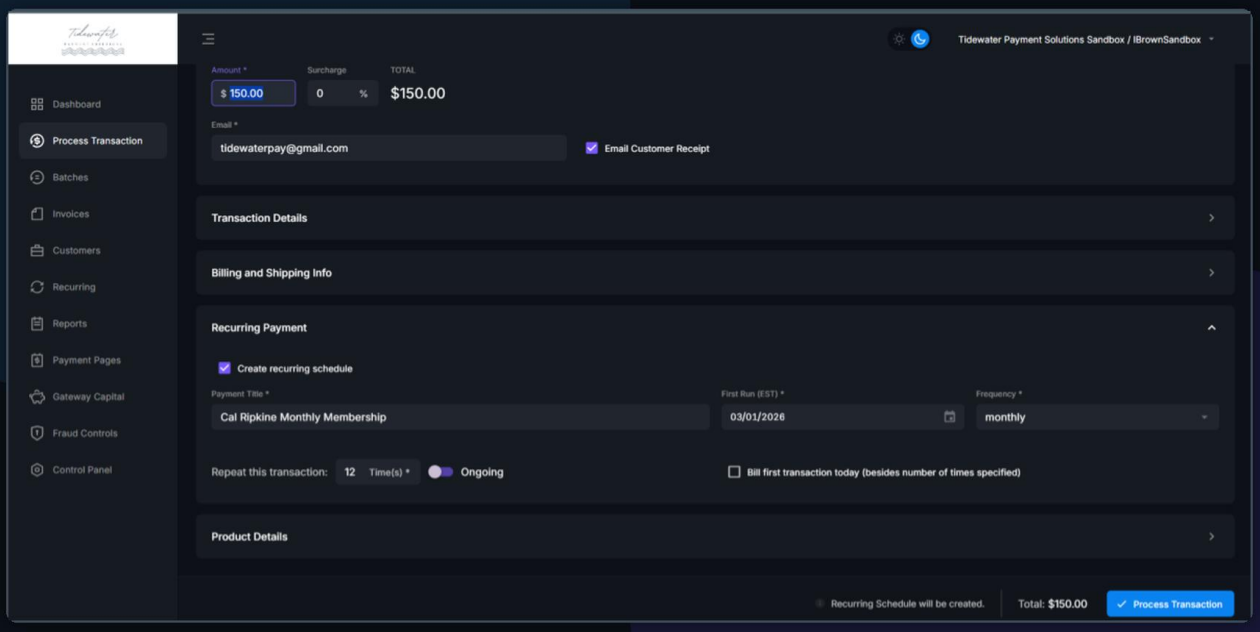
The Tidewater Payment Gateway Experience

The following screens highlight the Tidewater Gateway user experience. Each feature is designed to make daily payment activity easier to manage, from high-level dashboard visibility to transaction processing, customer records, recurring billing, reporting, fraud controls, and invoicing.



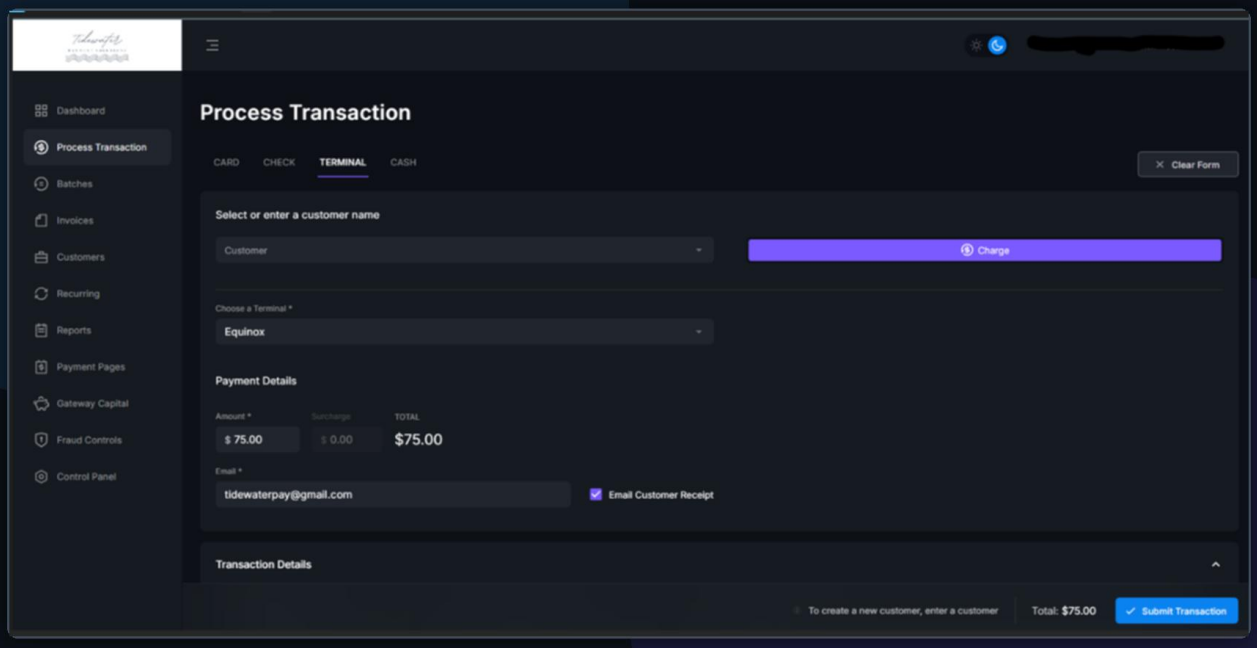
Recurring & Scheduled Payments

Create ongoing billing schedules for retainers, memberships, installment plans, and repeat services.



Virtual Terminal

Process card, check, terminal, or cash payments with a clear transaction workflow.



Compatible Device Option: Luxe 6200m

Flexible terminal configurations for checkout, curbside, tableside, mobile, and office payment environments. Device availability and configuration should be confirmed with Tidewater based on the merchant setup.

A Gateway Built Around Your Business Payment Needs

The Tidewater Payment Gateway is more than a way to process payments. It's a highly efficient operating platform for payment acceptance, invoicing, reporting, customer management, recurring billing, and fraud control.

For organizations that rely on commercial card payments, invoicing, or repeat billing, our platform can help reduce friction, strengthen security, and support smarter payment cost management.

Ready to explore a better payment gateway?

Contact Tidewater Payment Solutions to discuss payment acceptance, cost optimization, gateway setup, and integration options for your business.

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