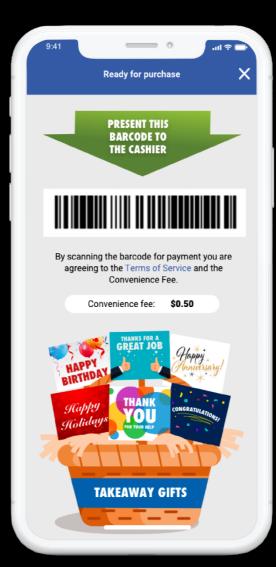
## 0% PAYMENT PROCESSING FEES MERCHANT BRANDED DIGITAL GIFTS

iVertical Payment Network provides the retailer its own branded app for a digital gift program in the Apple and Google stores AT NO COST.









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