



Card Processing & ACH | Finance & Lending Solutions | IT Services & Networking | Gift & Loyalty | POS & ERP |
Online Ordering & Commerce | Payroll & HR | Websites & Digital Marketing

AGENDA



Introductions



About Us



Service Offerings



Questions & Open Discussion

What is Payco.....?

Payco is a technology solutions platform helping businesses small and large with a wide variety of business services, everything from IT Services, Phone Systems, Internet, Point of Sale, ERP and Payment acceptance. Whatever you need whether its a simple or sophisticated solution, we've got you covered.

We are payment processing company with a core vision of simplifying the lives of business owners so they can focus on what they love to do. We handle the rest.

We have gone above and beyond our core business by securing and vetting partnerships with a majority of all business services a company would need.



Why Payco.....?

Payco(Payment Company) is a card processing company built on the idea of integrating and maintaining the payment ecosystem seamless to our clientele

Your Partner in Payments

We solidified partnerships with all the right acquiring partners ensuring we have the best solution for you and your business

Financial Backing

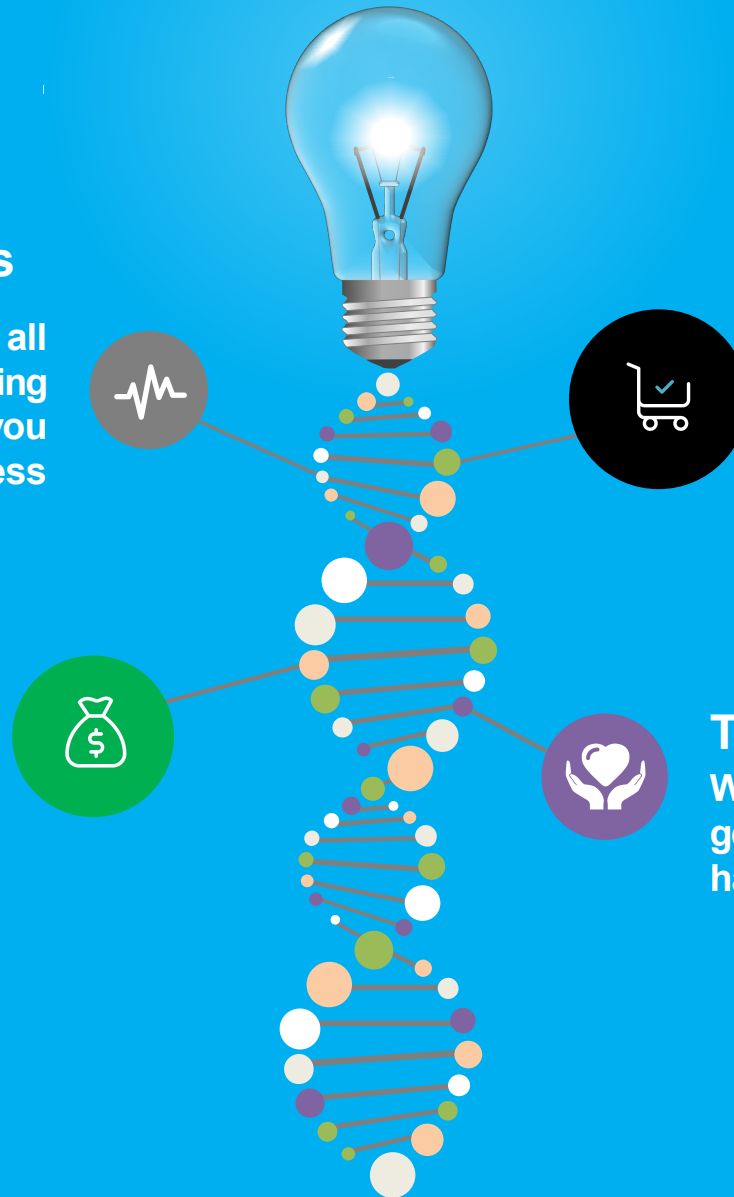
Sponsor Banks include: U.S. Bank, Wells Fargo, and Deutsche bank

Focus Areas

Specializing in Hospitality, QSR and Retail throughout the US with a special focus on Ecommerce and the B2B sector

Technology Agnostic

We remain agnostic to make sure you get what you need not just what we have available



Founded in 2017
To Disrupt the Existing Payment Services Ecosystem



Payco Platform

Payco is a payment processing company at its core, focused on cutting edge technology and security applications to reduce costs and bring efficiencies within your organization. We built our platform by securing partnerships with all the top vendors, vetted the relationships and service models, and negotiate on your behalf guaranteeing the best rates and service available. Simplify your life and evolve your business with Payco so you can focus on what you love to do, let us handle the rest.



Credit Card Processing
ACH Services and Integrations



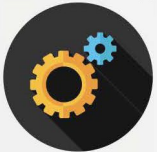
Lending Services
and ERTC Credits



Payroll and HR



Gift Loyalty and
Rewards programs



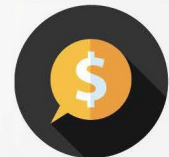
IT Networking PCI and
Security Partnerships



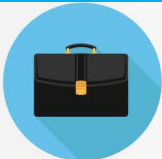
Website development
Content Creation
SEO Services



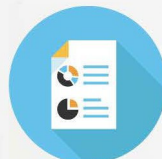
Email Marketing and
PPC Campaigns



Accounting and
Business Management



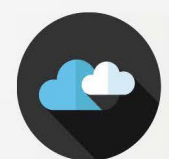
Business Consulting
Contract Negotiation
Vendor Management



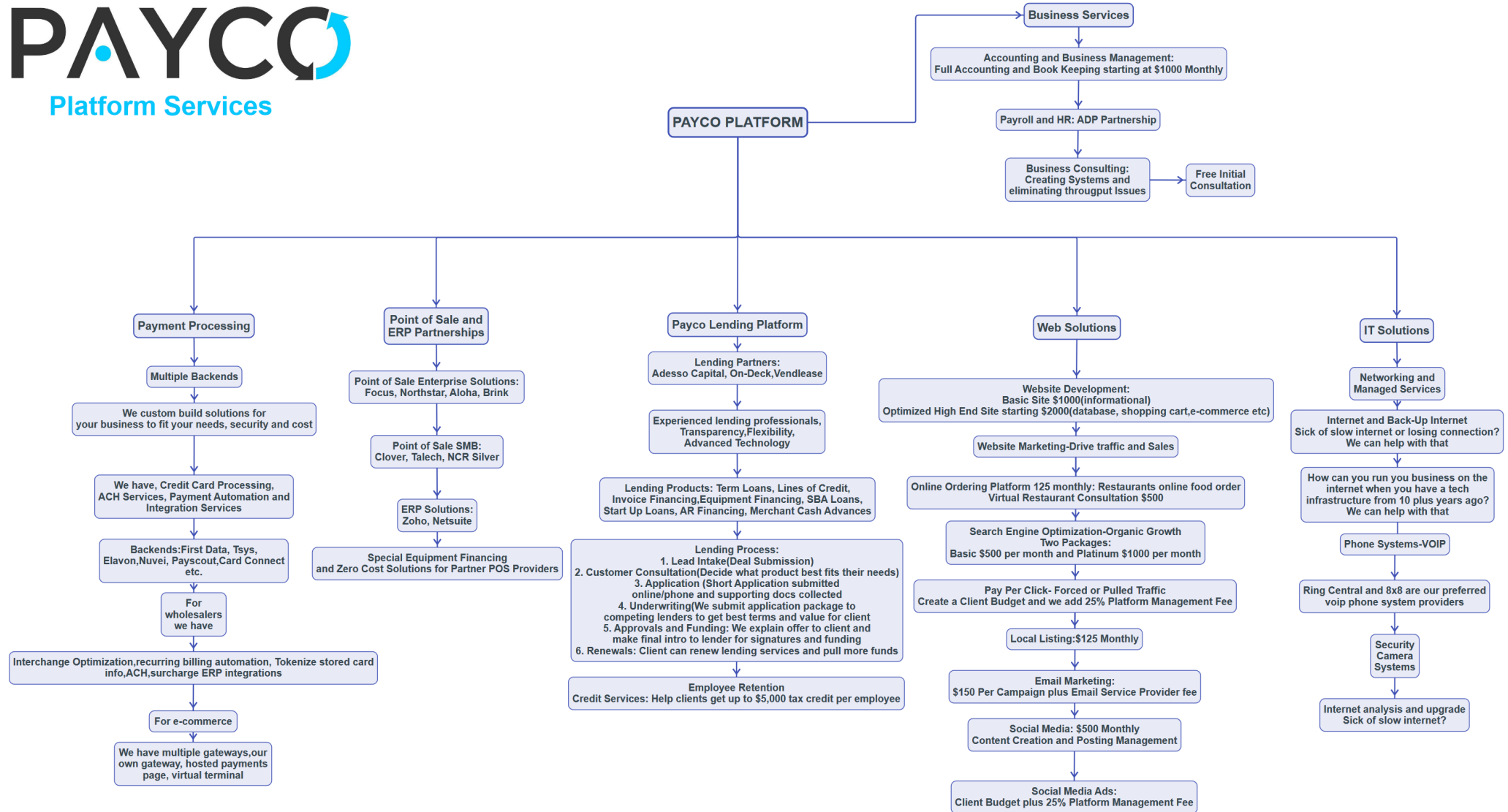
Point of Sale (POS)
ERP and Data Analytics
Business Intelligence



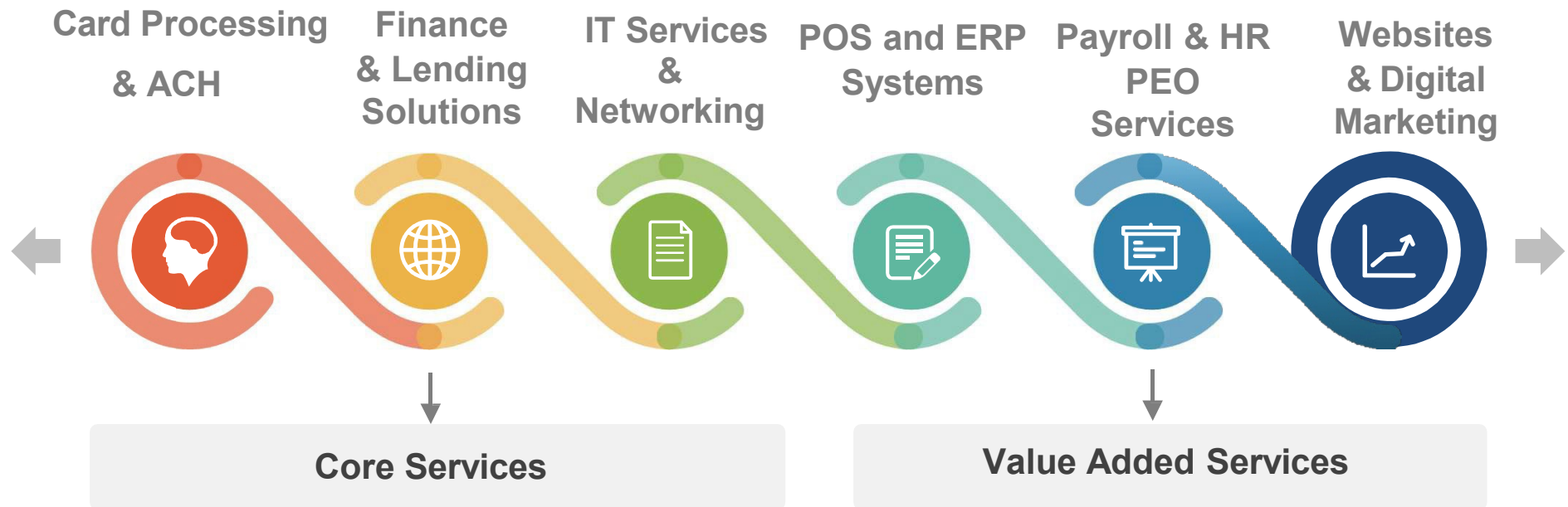
Online Ordering platform for
Restaurants and Retail services



Custom Gateway solutions
for Ecomm and Mcomm



Services Overview



Payco Secure

Processing simplified with our unique gateway

Features:

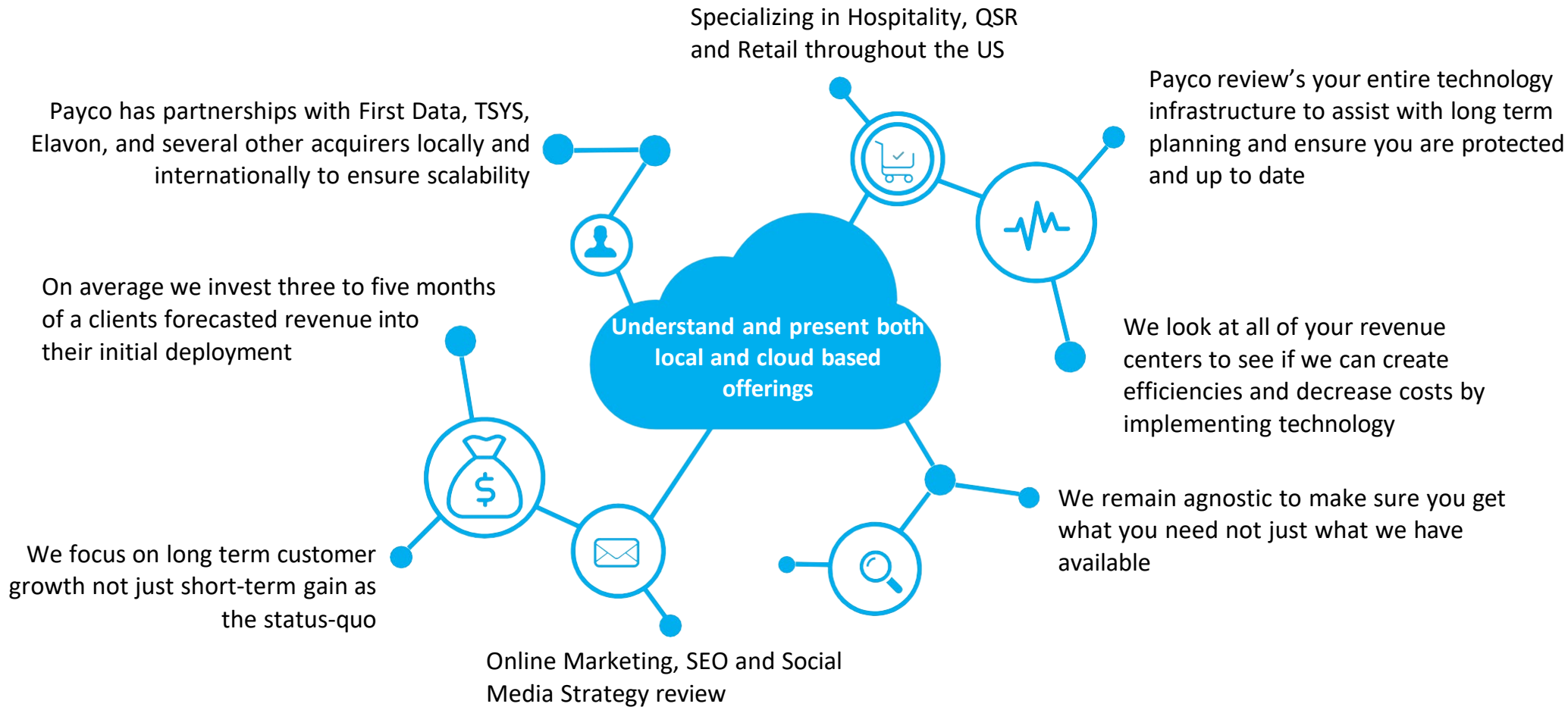
- Automated Interchange Optimization- Saves you money without having to lift a finger
- Modern UX/UI- Clean and easy to use with a modern look and feel
- ACH/ Check processing – Want to take credit card and Checks, no problem
- 3D Secure- Eliminate chargebacks and reduce declines
- Recurring and Scheduled Payments- Great for Subscription based Businesses
- Secure Customer Vault- Store Clients card info and data with no issues(Tokenized PCI Compliant)
- Invoicing Suite- Built in invoicing suite allowing you to collect payments by email or text
- Fraud Prevention- Ten modules with full customization to stop cyber criminals

Integrations:

Magento
Netsuite (ERP)
Woo Commerce
Intuit QuickBooks

Salesforce
Give(For nonprofits)
Rest Labs
Verosa

The Payco Difference



Our Key Differentiator

Customer Care and Teamwork

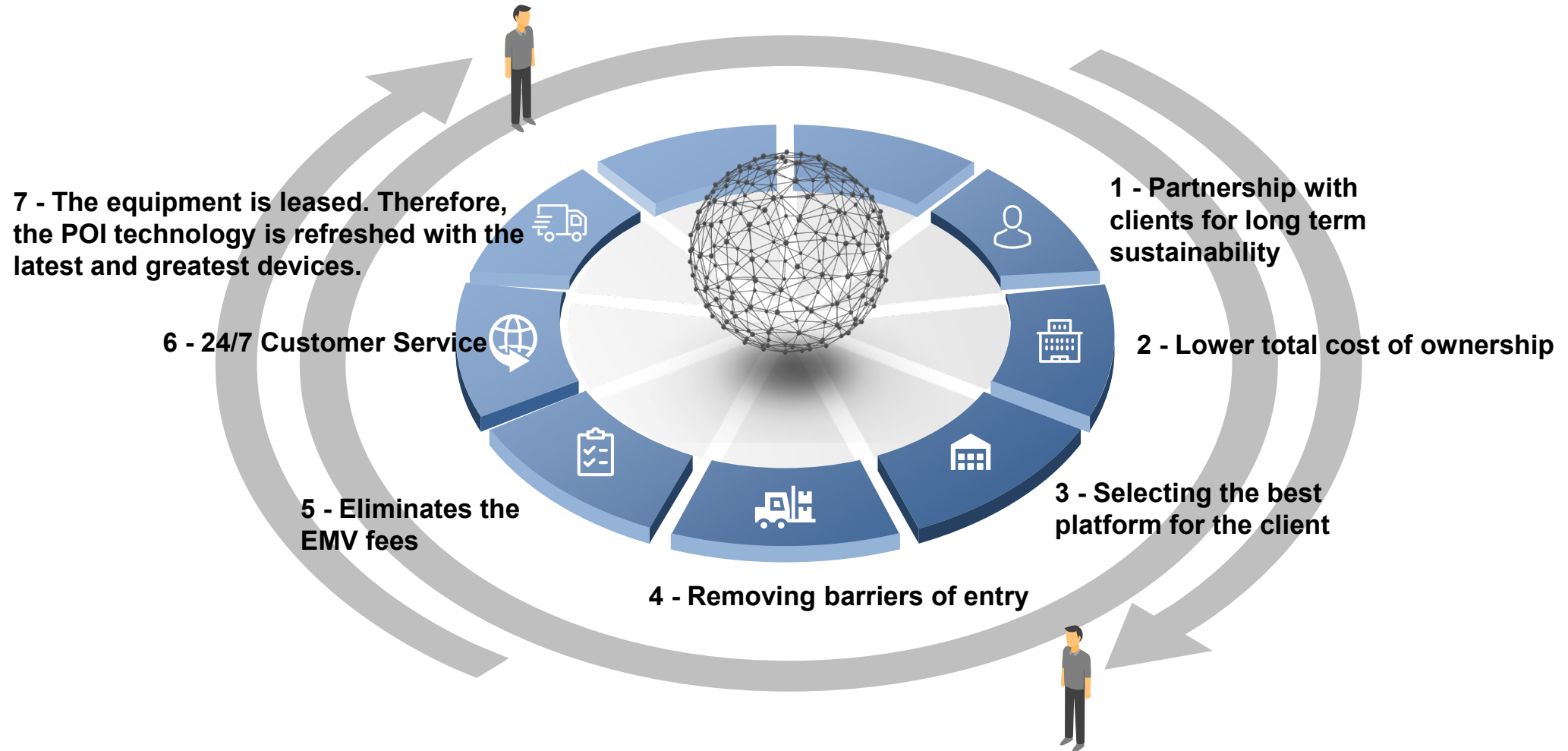
Our key differentiator lives within our team at Payco. Whether its customer service, technology implementation, business development, or finance and lending, we have both the expertise and in-depth knowledge of what it takes to create customer success. By partnering with Payco, our clients allow us to navigate the financial and technological path to long term unprecedented growth and profitability.

Our team is comprised of industry experts representing decades of experience in the following verticals:

- Payment Processing
- Finance and Lending Solutions
- Software development
- Digital Transformation
- Business Development
- Business Law
- IT Services and Networking

We remain agnostic, transparent and focused purely on your needs as a business

Value Proposition | Reinvesting into the Partnership



What We Do

Reduce Costs and Increase Efficiencies Through Technology Develop a Plan and Execute On Strategy

- Analyze payment acceptance methods and advise on ways to improve
- Review merchant statement and prepare an analysis
 - Reduce costs on card processing and advise what software and methods to accept credit cards
 - Review existing technology infrastructure including POS System, ERP, EMV hardware and middle-ware
- Review the existing LAN and Communications layout of your business to see what we can improve upon
- Create efficiencies: Cut costs and labor by implementing technology and leveraging our platform
- We refresh EMV hardware and terminals at no cost to you* to create a secure and seamless experience
 - *(Some POS companies have proprietary solutions requiring monthly fees)
- Get you out of any existing contracts(We have a 90% success rate in mitigating fees)
- Help you understand PCI compliance, and how to achieve and exceed compliance standard
- Conduct quarterly reviews to make sure your pricing is where it is supposed to be
- Look for ways to decrease costs on all back-end business services we have partnerships in place
- Present and review solutions for redundancy to ensure you have a 99% uptime
 - Internet, phone and backup data services
- We will follow through on all requests and provide the best customer service in the business
- We will provide in person tech support with a 3-hour guaranteed response time(meaning someone is there to fix the concern in person within 3 hours)* 97% percent of companies only offer over the phone support(not local)

Design Process For Your Business

Inspiration(Review)

Design Challenge

- Review the scope of the project
- Discuss and envision the end solution
- Separate and Identify the current systems
- Understand/Identify clients needs/wants

Ideation(Solution)

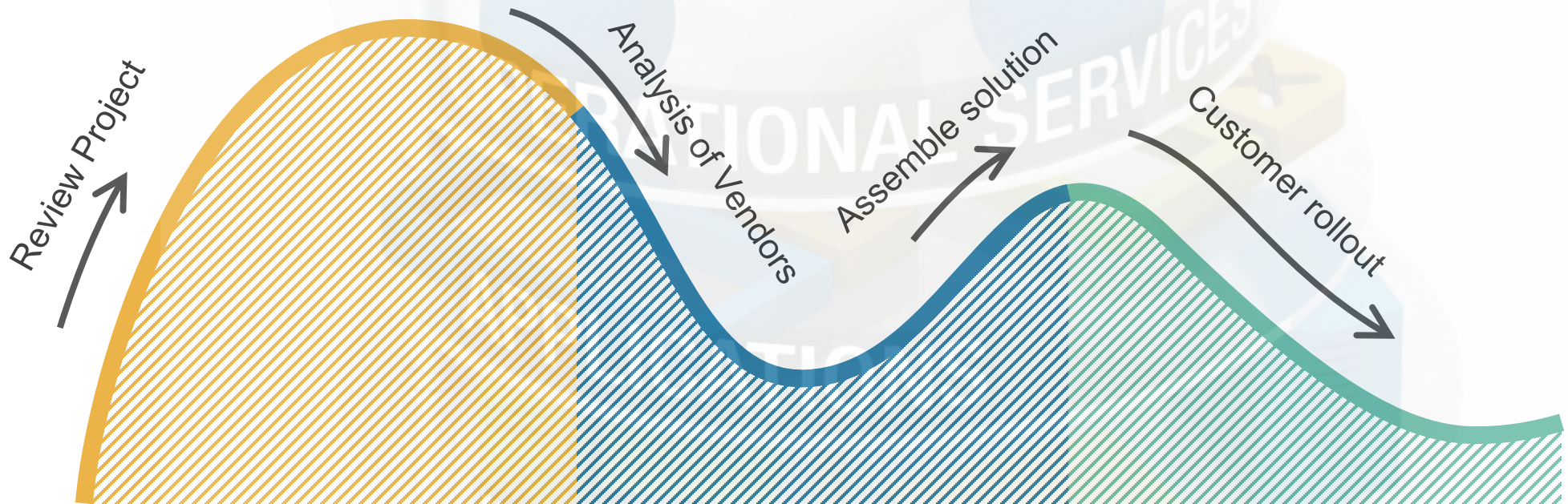
New Opportunity for Design

- Segment the different components
- Identify each departments needs: Operations, Accounting, Management etc.
- Review what systems are available

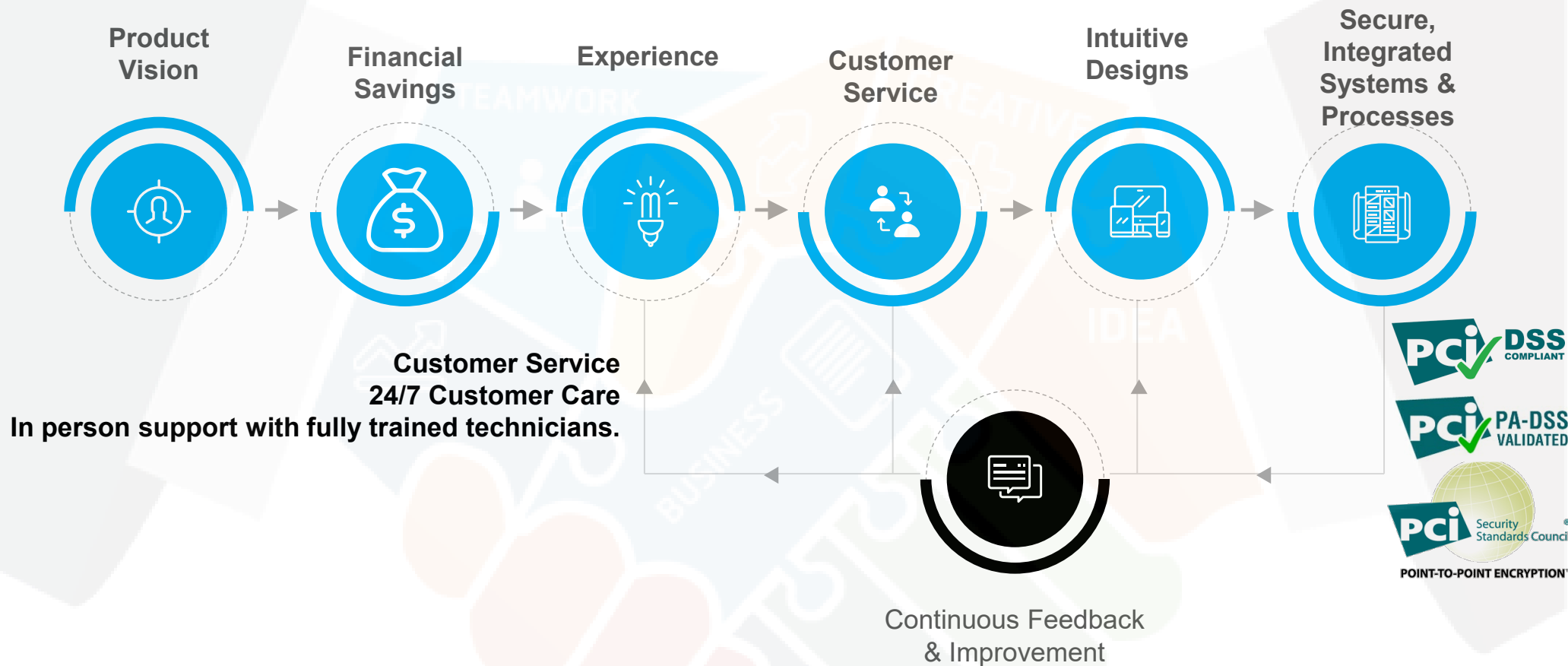
Implementation

Innovative Solution

- Integrate all systems to work together
- Execute software and hardware strategy
- Training on technology strategy and proper use



Payco Differentiators | Relationship driven in the payment digital age, enabling commerce seamlessly



Payco Philosophy and Code of Conduct

A Win-Win approach is the only way we do business. The more money we can save or make for a client ensures a long term relationship and growth for both companies.

Our code of Conduct:

1. We will remain humble and frugal with our client solutions
2. We will ensure the most advanced, efficient, and cost-effective solution available
3. We will tell the truth, avoid creating unrealistic expectations and try to be sincere in every word and action
4. We will go above and beyond for each client. We will not be diverted by overcharging, using unethical tactics or contracts because hard work and patience are the surest paths to success
5. We will never speak ill of any company or individual
6. We promise to focus and make the most of everyday in both our personal and work relationships
7. We will push forward through all adversity, obstacles and commit to growth
8. We commit to reading, learning, and growing from every experience
9. We will remain transparent and straight forward in all activity and communication
10. We will give back to our clientele and community



Growing a business in a fast-moving world is challenging. Let us help you navigate the path to success by giving you access to the best tools and partnerships available

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