

Card Processing & ACH | Point of Sale | IT Support | Lending Solutions | Integration Services

### **Payco Referral Partner Program Gateway to Customer Success**

### **Evolve your Business**





- What is Payco
- **How We Help Clients**
- What's in it for you





### **Products Service and Philosophy**



# What is Payco?

Payco is a payment processing and business solutions platform, 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, 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.

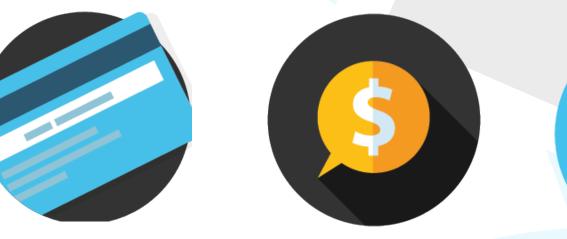




# Payco Platform Services

















# **Payco Services**

### Our primary focus within your business:



Payment processing and ACH Payment acceptance with the most secure technology, proactive monitoring and multiple back ends to keep costs in check



**Point of Sale and ERP** Reporting and Operations, we give you actionable data you can use with 24/7 support and technology to make a difference



Lending and Finance Solutions We have 100+ different banking relationships to help you accomplish any goals or cash flow needs



Tech support and IT services 24/7 support with a priceless experience, intuitive solutions, integrations and an unmatched knowledge base



Integration Services Seamlessly connect software, applications, data, hardware and processes for your business. Integrated solutions for applications and services



# How We Help Clients

Payco is performance-based, we earn our client's trust

- We do right by our clients, average savings are 30%+
- Alleviate contractual obligations with nonperforming vendors
- Amazing 24/7 Customer support based in the US 24
- In person technicians for install, setup and support
- We increase efficiency in ops through POS/ERP integrations
- استان Implement technology to cut costs, limit liability, and automate









# What's in it for you?



**Strengthened Client Relations** Better Support, Better Solutions, Better Bottom Line



Partner Revenue Share and Client Rebate Program Increase Your Revenues While Decreasing Client's Cost



Transparency, Honesty and Honor Monthly Reporting Showcasing Client Success



**Performance Based Partnership** We Earn Our Clients And Our Partners Trust



Long Term Sustainability- The Goal Is Customer Success If your clients are being taken advantage of, mistreated or being overcharged, we all lose if they go out of business. Our job it to protect and grow each client, treating them as an asset to ensure a long-term viable relationship





### Sample Partner Payout

Referral Partner sends a client that processes 250K monthly Upon reviewing the statement, we see they are paying 3.11% (\$8,750 in Fees) We complete an analysis and discover the cost is 2.08%, (client was marked up 1.03%) We insert the client's profile and costs into our Platforms algorithm giving us a discount Payco lowers client's effective rate to 2.70% (Saving the client \$1025 Monthly) The referral partner has a 20% revenue share agreement with Payco This 20% share pay's the Referral partner **\$315 in monthly** recurring revenue's. If this is a CPA partner, they can decide to pass the additional savings back to the client or have it contributed to a charity of their choice. Imagine 150 clients at the same payout above, that's **\$47,250** in monthly recurring revenue without lifting a finger. You have taken care of your client, and you are making money. That's what a Payco referral partnership is about







### **Types of Payco Referral Partners**



**Accounting Firms** 



**Financial Institutions** 



**B2B Services & VAR's** 



### **Insurance Brokers & Agents**



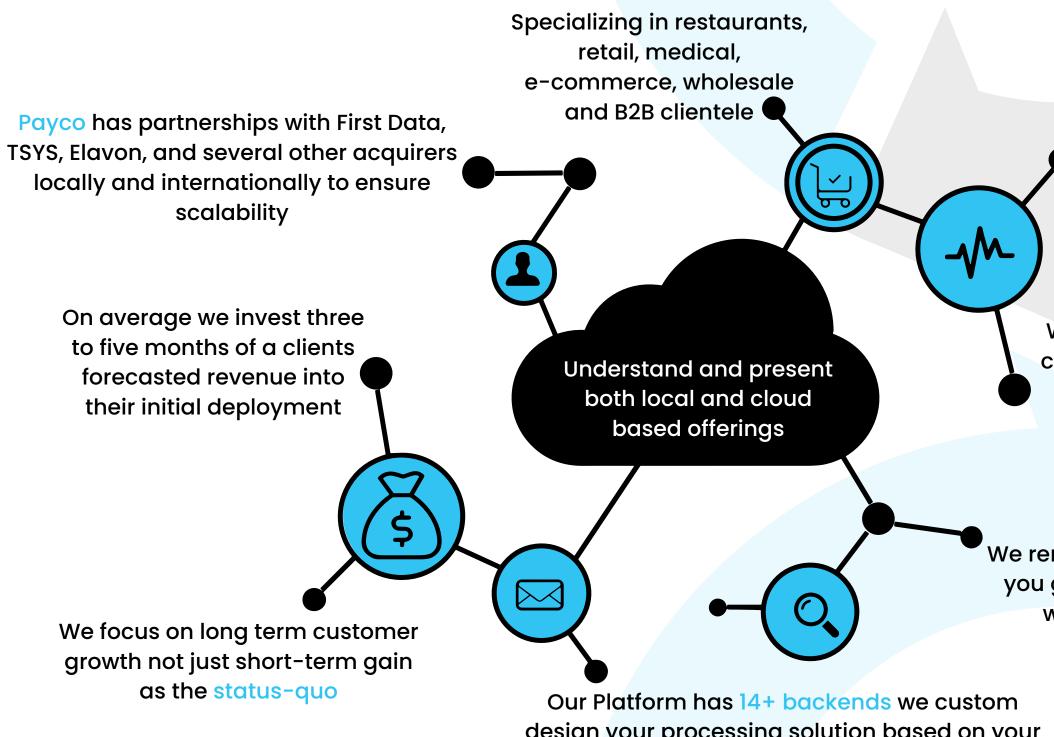
### **B2B Services & VAR's**



### **Business Consultants**



### **Spotlight on Payments: Payco Processing Platform**



design your processing solution based on your business type, hardware and software needs



Payco review's your entire technology infrastructure to assist with long term planning and ensure you are protected and up to date

We look at all of your revenue centers to see if we can create efficiencies and decrease costs by implementing technology

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



# The Payco Difference

### **Relationship driven Payment Processing and ACH,** enabling commerce seamlessly with 24/7 customer care







# Spotlight on Point of Sale

Multiple Systems to fit multiple needs. We custom build your hardware and software stack to your organizations needs

Make it easier for operators and employees alike to communicate, grow and profit

First, we understand your needs. Then we ask what you want to see out of a system, and design a solution

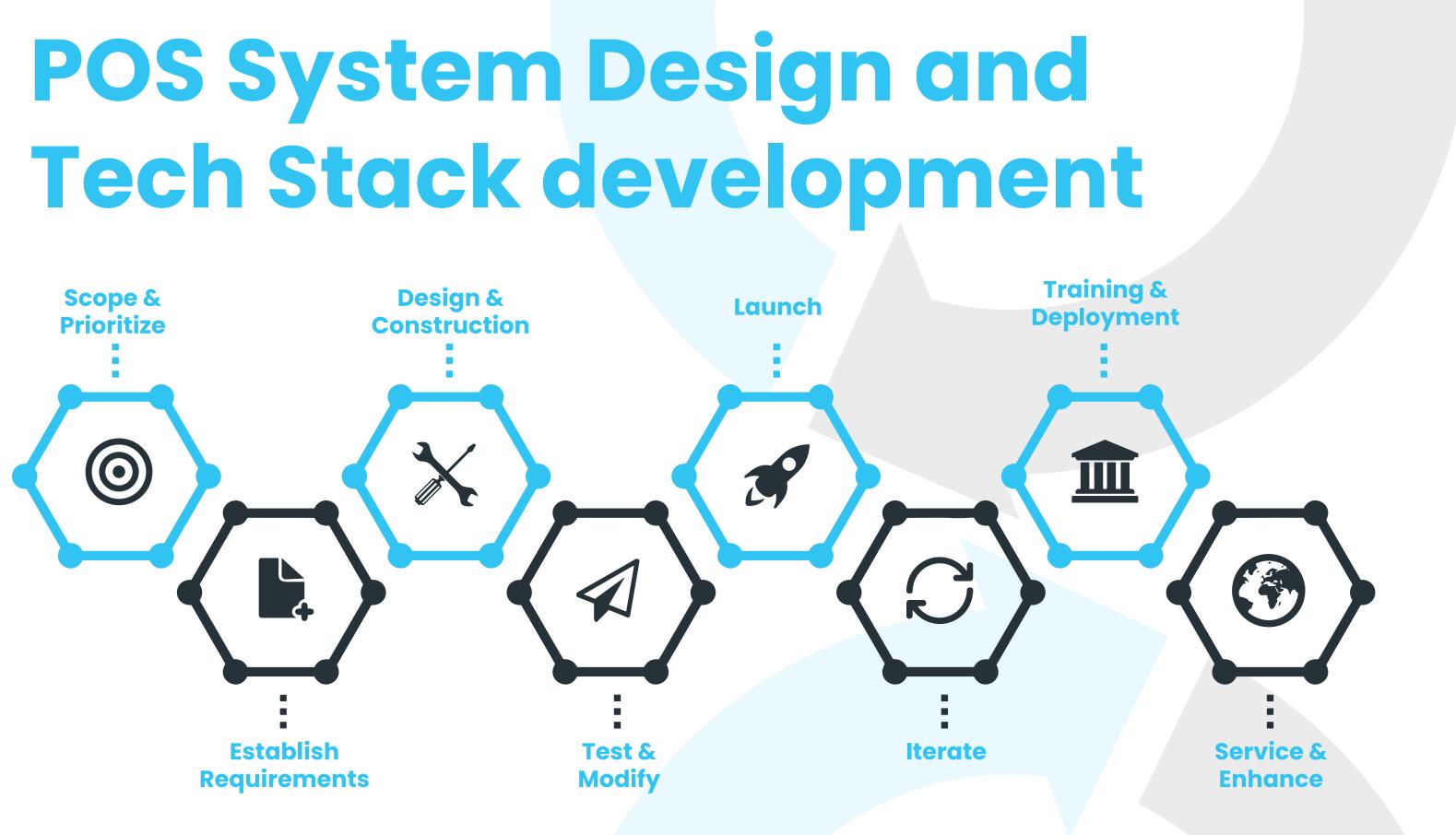
We support 5+ systems in house with 24/7 support and a nationwide footprint of technicians













# Spotlight on Lending and **Finance Solutions**

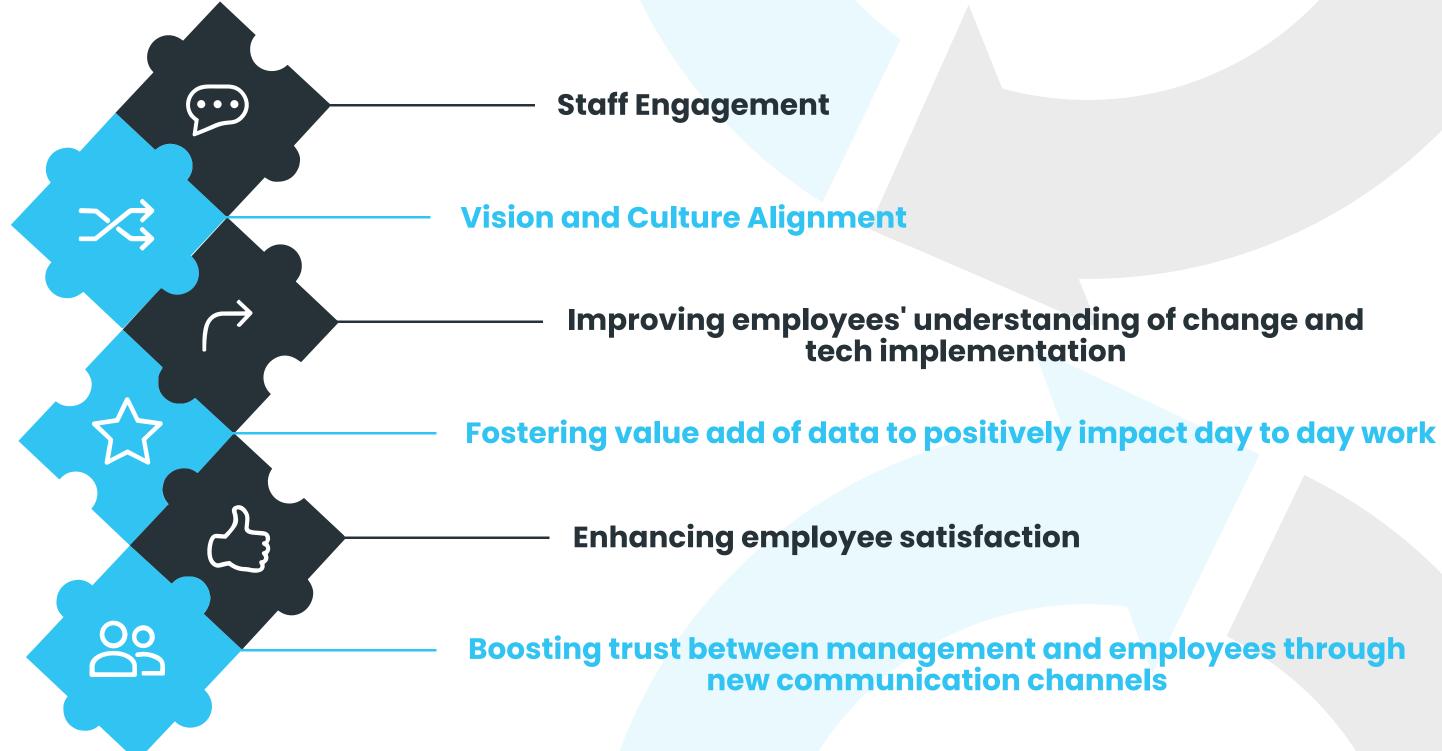
We have relationships with 100+ banks to fulfill custom and standard lending needs. We can finance new franchisee store equipment, signage and store acquisitions. We also facilitate SBA loans, Working Capital and Lines of Credit. Anything you need money for we find a way to get you funded with the right banking partner at the right rate to help you and your business grow.





# **Spotlight on IT:**

### Understanding IT as a function of your business with Payco





### Evolving Client Operations Through Technology

An employee does their job by communicating, collaborating, and connecting with others to strenghthen relationships and increase knowledge sharing.

Technology is the tool-box a workforce leverages of the toget their jobs done.

Successful technology implementation requires the right partner to ensure its effective use and maximize its value. Partnering with the right IT provider drives the efficiency and growth businesses are looking to achieve.

Ultimately, business outcomes, targets, and goals are directly influenced by how well the technology performs and integrates into operations.



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Governance

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### **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 the experience and in-depth knowledge 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 & ACH
- Finance and Lending Solutions
- Point of Sale & ERP Consulting
- IT Services and Networking
- Business Management & Ops
- Software Development and Programming

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





**SUPPORT** 









QUALITY





# **Payco Philosophy and Code of Conduct**

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

### **Our code of Conduct:**

- We will remain humble and frugal with our client solutions
- We will ensure the most advanced, efficient, and cost-effective solution available
- We will tell the truth, avoid creating unrealistic expectations and be sincere
- We will go above and beyond for each client.
- We will not be diverted by overcharging, using unethical tactics or contracts.
- We will focus on hard work and patience as they are the surest path to success
- We will never speak ill of any company or individual
- We promise to focus and make the most of everyday
- We will push forward through all adversity, obstacles and commit to growth
- We commit to reading, learning, and growing from every experience
- We will remain transparent and straight forward in all activity and communication
- We will give back to our clientele and community





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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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