

# PAYCO



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



**Evolve Your Business**

# Agenda

Eight things we'll cover today.

**01** What is Payco

**02** Payco Values

**03** How We Help Clients

**04** Service Offerings

**05** Product Spotlights

**06** Payco PaaS & PASS Programs

**07** IT & Full-Circle Solutions

**08** Payco Philosophy

# What is Payco?

A payment-processing and business-solutions platform built on partnerships, technology, and trust.

Payco unifies payments, lending, and IT into a single platform — built by securing partnerships with top-tier vendors, vetting every relationship, and negotiating on your behalf.

**Simplify your life. Evolve your business. We handle the rest.**

**30%+**

Average client savings

**24/7**

Live Support

**100+**

Banking partnerships

**2,000+**

Platform integrations

# Payco Values

What we believe — and how it shows up for our clients every day.



## Unwavering Commitment to Customers

Industry-leading customer service with care and dedication.



## Relentless Pursuit of Excellence

Striving to improve and grow every single day.



## Creating a Meaningful Impact

Serving with integrity while giving back to our communities.



## Building Trust Through Transparency

Clear, honest communication and genuine intentions in every interaction.



## Driven by Passion, Resilience & Innovation

Loving what we do, staying persistent, and embracing change.

### CORE FOCUS

**We support mid-  
enterprise leaders  
modernizing operations.**

Our ideal clients are visionary owners eager to adopt innovative solutions that improve efficiency, optimize processes, and keep them ahead in a fast-moving market.

**30%+**  
AVERAGE CLIENT SAVINGS

# How We Help Clients

Performance-based. Relationship-driven. Results delivered.

01 Performance-based — we earn our clients' trust

02 We do right by our clients — average savings 30%+

03 Alleviate obligations with non-performing vendors

04 24/7 Live Support

05 In-person technicians for install, setup & support

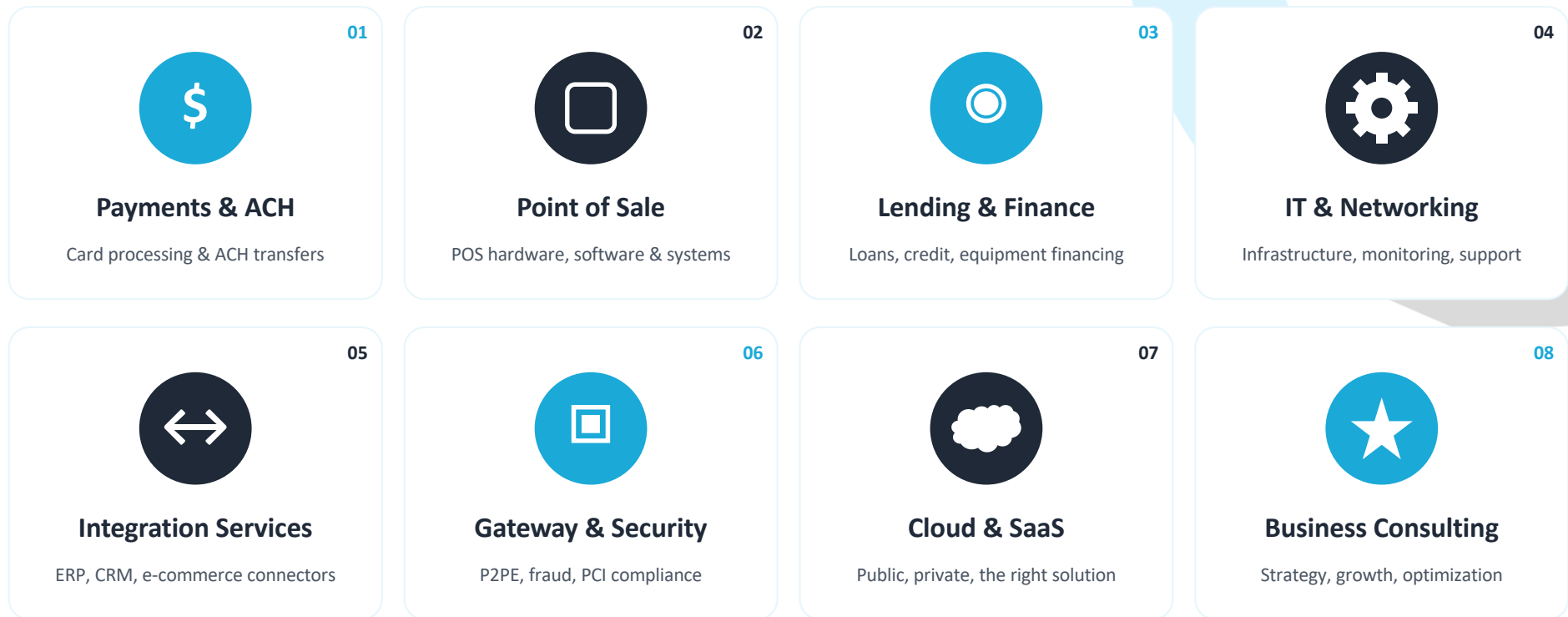
06 Increase efficiency via POS/ERP integrations

07 Technology to cut costs, limit liability & automate

08 We invest in our clients' success

# Payco Platform Services

One partner. A full stack of business-grade solutions.



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# Payco Services

Our primary focus within your business

01

## Payment Processing & ACH

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

02

## Point of Sale & ERP

Reporting and operations that deliver actionable data, 24/7 Live Support, and technology that makes a real difference.

03

## Lending & Finance Solutions

100+ banking relationships to fund any goal or cash-flow need at the right rate.

04

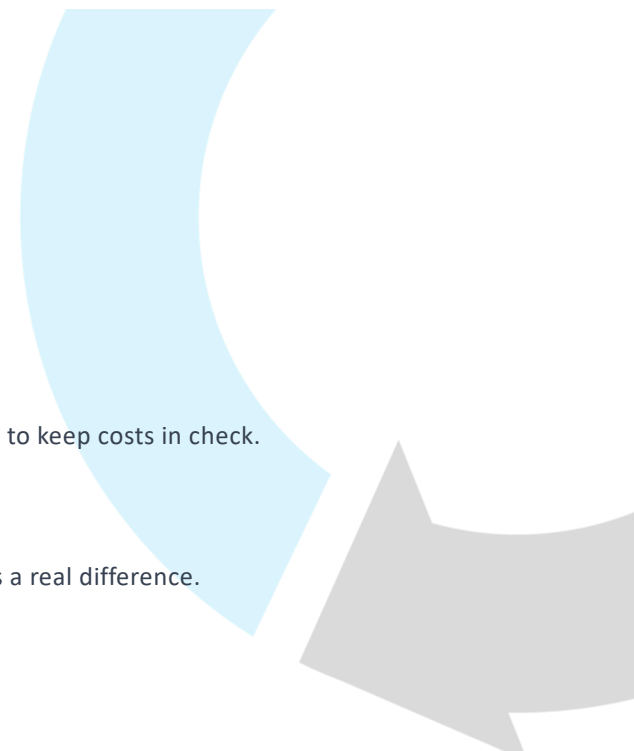
## Tech Support & IT Services

24/7 Live Support with priceless experience, intuitive solutions, integrations, and an unmatched knowledge base.

05

## Integration Services

Seamlessly connect software, applications, data, hardware, and processes across your business.



# Spotlight on Payments

Custom-built processing infrastructure tuned to your business.



## 14+ Processing Back-ends

Custom-designed to your business type, hardware & software.



## Tier-1 Acquirer Partnerships

Fiserv, TSYS, Elavon & more — locally and internationally.



## Infrastructure Review

Long-term planning to keep you protected, current & compliant.



## Revenue Center Optimization

Identify efficiencies and reduce costs across every revenue stream.



## Vendor-agnostic by Design

We recommend what you actually need — not just what we have.



## We Invest in Deployment

3–5 months of forecasted revenue invested up-front in your solution.

Specializing in restaurants, retail, medical, e-commerce, wholesale, and B2B clientele.

# Clients We Serve

Deep expertise across the industries that power Main Street.



## Medical

Doctor's Offices · Clinics



## Wholesale

Distribution · B2B



## Professional

Services · Consultants



## Restaurants

Dining · Hospitality



## Retail

Storefronts · Boutiques



## Auto

Repair · Mechanics

# Payco Secure Gateway

Virtual terminal & gateway features that simplify processing.



## Automated Interchange Optimization

Saves money without lifting a finger.



## Recurring & Scheduled Payments

Great for subscription-based businesses.



## Modern UX / UI

Clean, easy to use, modern look and feel.



## Secure Customer Vault

Tokenized & PCI-compliant card-data storage.



## ACH / Check Processing

Accept credit cards and checks — no problem.



## Invoicing Suite

Collect payments by email or text, built-in.



## 3D Secure

Eliminate chargebacks and reduce declines.



## Fraud Prevention

Ten fully-customizable modules to stop cybercriminals.

PCI DSS Compliant · PA-DSS Validated · PCI Point-to-Point Encryption (P2PE)

# Integrations & Connectivity

Plug Payco into the platforms your business already runs on.

# 2,000+

CERTIFIED CONNECTORS

Across ERP, CRM, e-commerce, and accounting platforms — ready to drop into your existing stack with zero rebuilds.

E-COMMERCE

Magento

CRM

Salesforce

ERP

NetSuite

ERP

SAP

ACCOUNTING

QuickBooks

E-COMMERCE

WooCommerce

AUTO

CDK Global

RESTAURANT

Verosa

# The Payco Difference

Relationship-driven payment processing and ACH — enabling commerce seamlessly with 24/7 Live Support.

Product Vision



Long-term roadmap

Financial Savings



Average 30%+ savings

Experience



Decades of expertise

Customer Care



24/7 Live Support

Intuitive Designs



Clean modern UX

Secure Systems



PCI DSS · P2PE



## Continuous Feedback & Improvement

Real customer service · 24/7 Live Support · In-person support

Real Customer Service · 24/7 Live Support · In-Person Support w/ Fully Trained Technicians

PCI DSS Compliant · PA-DSS Validated · PCI Point-to-Point Encryption (P2PE)

# Spotlight on Point of Sale

Multiple systems, one custom-built stack — designed to fit your operation.



## Custom Hardware & Software

Stack engineered to your operation, end to end.



## Operator & Employee Wins

Easier communication, faster growth, higher profit.



## Design Around Your Needs

We listen first, then build the right solution.



## Nationwide 24/7 Live Support

5+ systems supported in-house with on-site technicians.

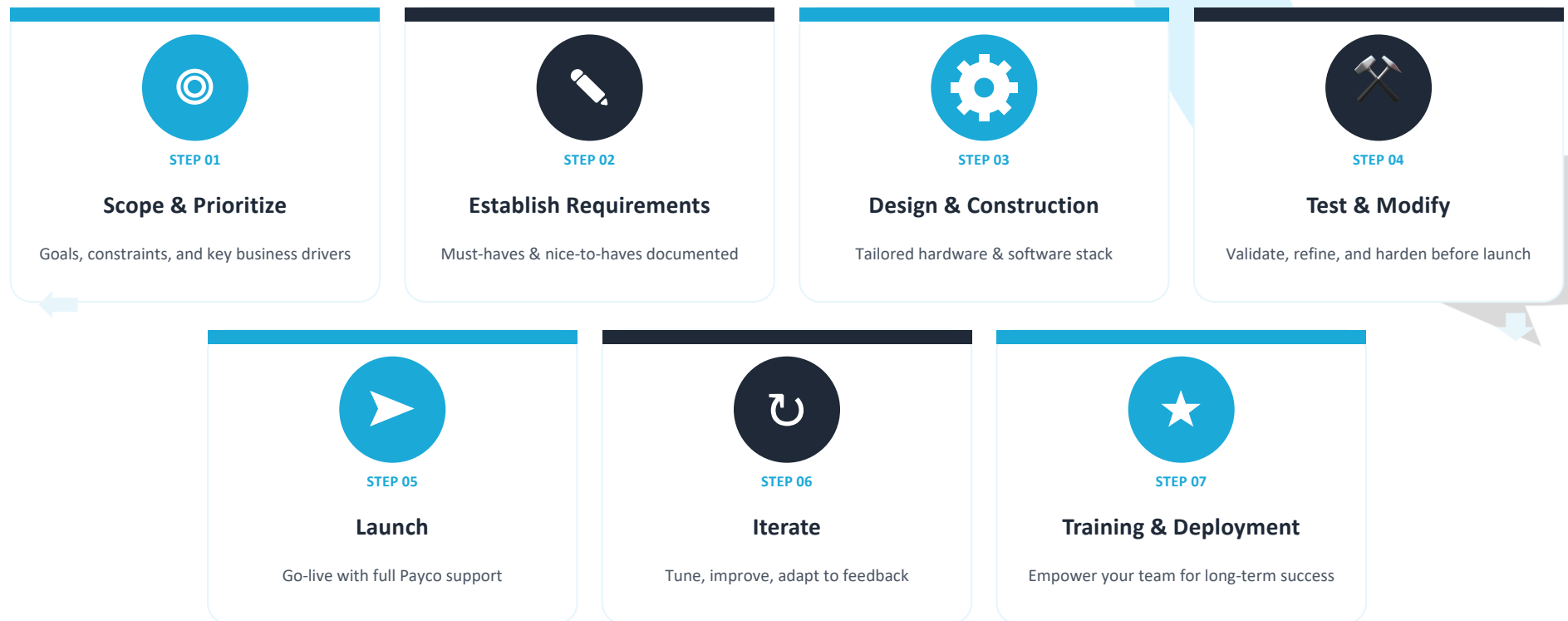
## POS PARTNERS



5+ POS systems supported in-house · Nationwide technicians · 24/7 Live Support

# POS System Design & Tech Stack Development

A proven seven-step process from scope to scale.




# Spotlight on Lending & Finance Solutions

100+ banking relationships — find the right capital for equipment, signage, store acquisitions, SBA loans, working capital, and lines of credit.


**100+**  
BANKING PARTNERS · ANY GOAL, RIGHT RATE

 **SBA Loans**

 **Lines of Credit**

 **Store Acquisitions**

 **Working Capital**

 **Equipment Financing**

 **Signage & Build-out**

## LENDING PARTNERS

**AMERICAN EXPRESS**

**lendio**

**ascentium CAPITAL**

**desso**

**LEAF**

**100+**  
Banking Partners

# Payco PaaS — Point of Sale as a Service

Refresh your entire restaurant & retail technology stack with zero upfront cost.

Point of Sale

Menu Optimization

Location Cabling

Internet

VOIP Phones

Gift Cards

Online Ordering

24/7 Live Support

## OPTION 1 · Surcharge Model

A 3% surcharge is added to credit-card transactions, shifting the majority of processing fees to your customers.

**Result:** dramatically reduced card expenses, lower overhead, upgraded technology across the business, higher profitability, and smoother operations.

**Best for:** restaurants and retailers who want to offset card fees transparently at checkout.

## OPTION 2 · Dual Pricing Model

A small markup is applied to menu prices with the flexibility to offer an optional cash discount to customers who prefer it.

**Result:** credit-card fees eliminated, full technology upgrade, dedicated IT support, and significant cost savings — a true win for your business.

**Best for:** operators who want maximum flexibility and a cash-discount option.

**6% avg. revenue increase** after PaaS implementation — menu optimization, staff efficiency, higher uptime & throughput.

# PASS Program

Compliant surcharging & dual pricing — eliminate or offset most of your processing fees.

Free POS

Free Terminal

24/7 Live Support

In-person Technicians

\$500 Beat-Your-Rate Guarantee

## Eliminate or Offset Fees

Compliant solutions that minimize or completely eliminate your credit-card processing costs.

## Free POS & Terminal

Hardware provided at no cost to merchants processing with Payco. Conditions on our service agreement.

## Easy Transition

Keep your customers happy with multiple ways to pay — we handle the compliant rollout.

*Beat-Your-Rate Guarantee: provide a merchant statement with processing volumes and a pricing rate that Payco cannot match or beat — eligible clients are guaranteed \$500 USD. Service agreement terms apply.*

# Spotlight on IT

Understanding IT as a function of your business with Payco. Payco has vetted the best providers in the space.

01

## Staff Engagement

A workforce that understands and embraces change and new technology.

03

## Change Management

Improve employees' understanding of change and tech implementation.

05

## Employee Satisfaction

Enhance the tools and workflows that make great work easier.

02

## Vision & Culture Alignment

Technology that reinforces the business culture you're building.

04

## Data-Driven Impact

Foster the value of data to positively impact day-to-day work.

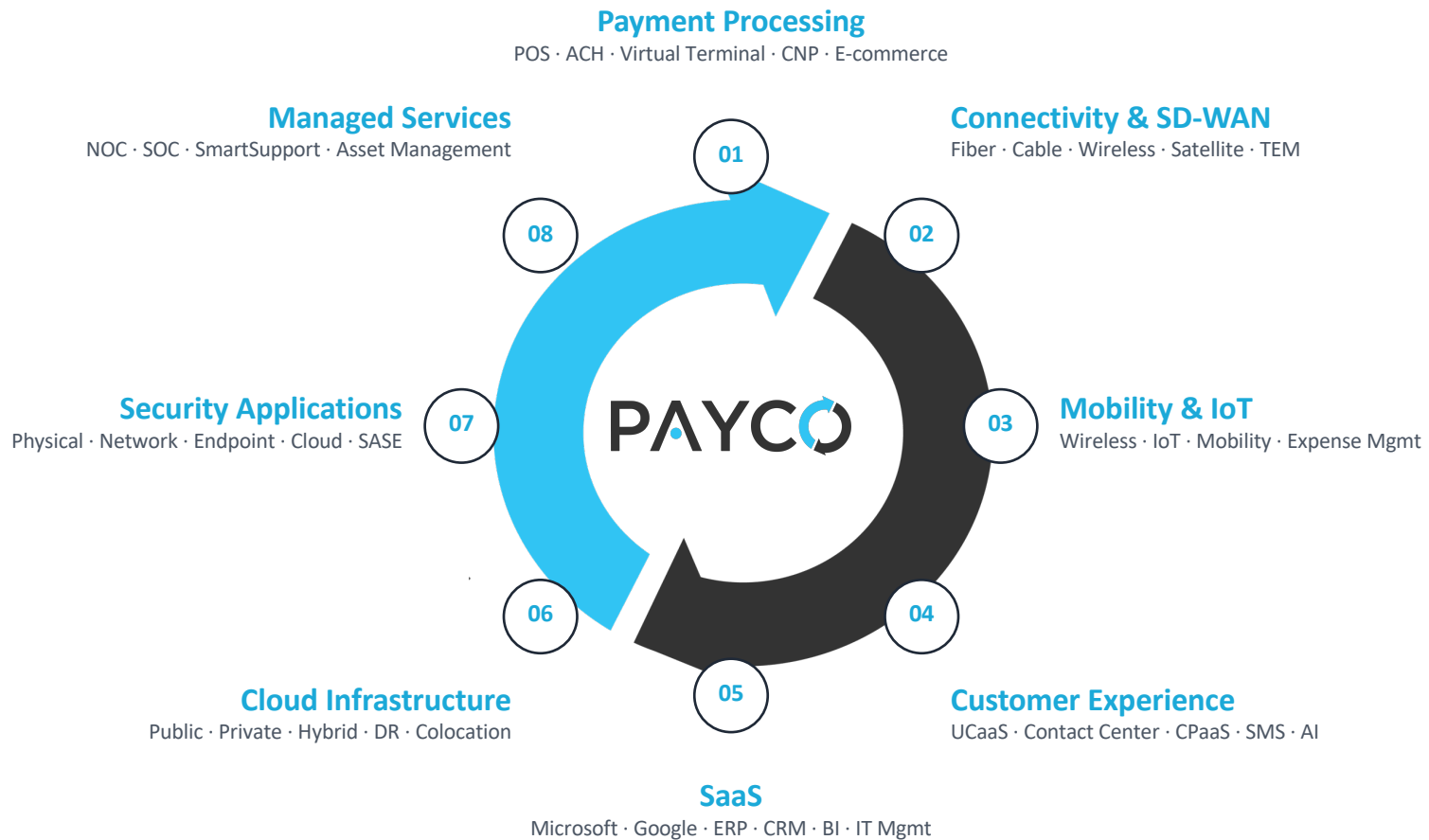
06

## Trust Through Communication

Boost trust between management and staff via new communication channels.

# Full Circle Solution

Eight connected pillars. One unified technology partner who has vetted all the right vendors and solutions to keep you on track.



# Evolving Client Operations

People, tools, and partners — aligned to drive outcomes.

01

## People Connect

Employees do their jobs by communicating, collaborating, and connecting — strengthening relationships and sharing knowledge.

02

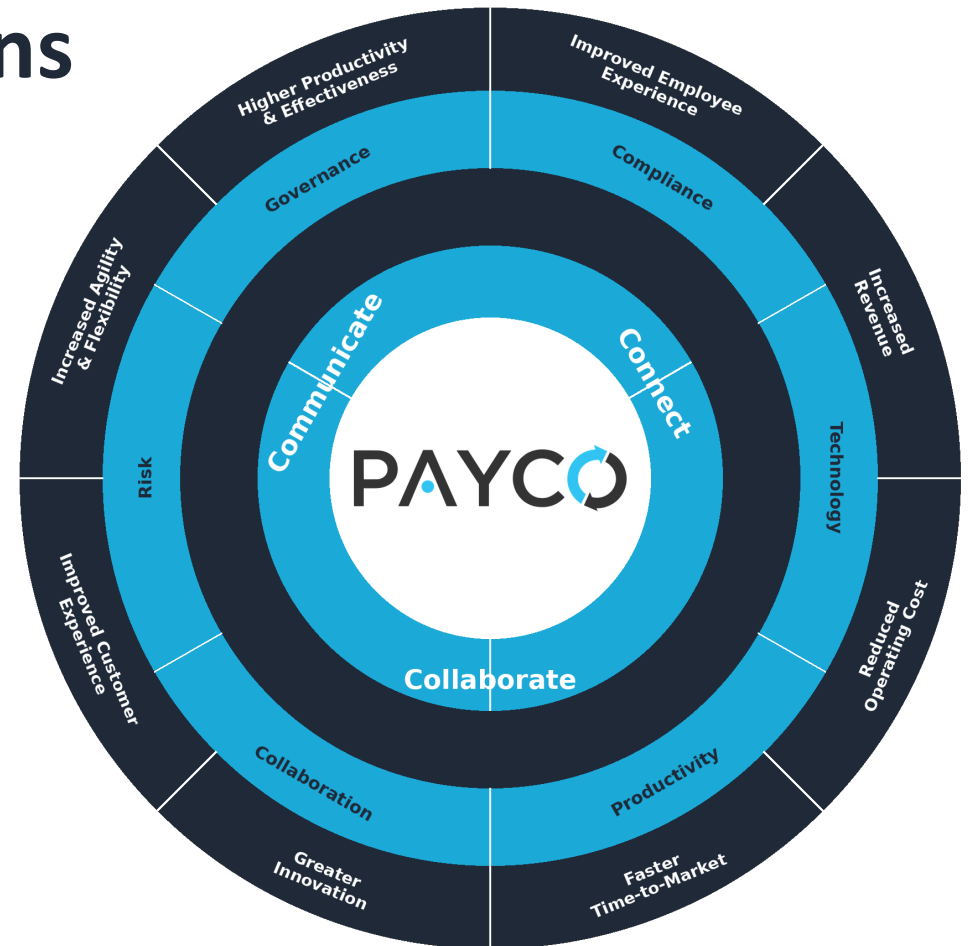
## Technology Enables

Technology is the toolbox your workforce uses to get the job done. The right partner ensures effective use and maximum value.

03

## Partners Accelerate

Partnering with the right IT provider drives efficiency and growth — and how well technology performs directly shapes your outcomes.



# Our Key Differentiator

Our team. Our care. The compounding advantage we deliver.

## OUR DIFFERENTIATOR

### Our advantage lives within our team.

Customer service, technology implementation, business development, finance and lending — we have the experience and depth it takes to drive customer success.

Agnostic. Transparent. Focused on you.

# 30%+

AVERAGE CLIENT SAVINGS



Payment Processing & ACH



Finance & Lending Solutions



Point of Sale & ERP Consulting



IT Services & Networking



Business Management & Operations



Software Development & Programming

# Payco Philosophy & Code of Conduct

A win-win approach is the only way we do business.

*The more money we make for a client through advisory and technology implementation, the longer our relationship and the more both companies grow.*

- ✓ Remain humble and frugal with client solutions
- ✓ Deliver the most advanced, efficient, cost-effective solution available
- ✓ Tell the truth; avoid unrealistic expectations; be sincere
- ✓ Go above and beyond for every client
- ✓ Never be diverted by overcharging or unethical tactics
- ✓ Hard work and patience — the surest path to success
- ✓ Never speak ill of any company or individual
- ✓ Focus and make the most of every day
- ✓ Push forward through adversity and commit to growth
- ✓ Read, learn, and grow from every experience
- ✓ Remain transparent and straightforward in all communication
- ✓ Give back to clientele and community

# Evolve Your Business.

Let us help you navigate the path to success — with the best tools and partnerships in the industry.

**PAYCO** 



PHONE

**1-888-908-2638**



EMAIL

**Sales@mypayco.com**  
**Support@mypayco.com**



WEB

**www.mypayco.com**

520 E Wilson Ave, Suite 210 · Glendale, CA 91206