

PLATFORM AS A SERVICE | 2026



PAYCO

Transform Cost Into a Profit-Driving Tech Platform



An all-in-one restaurant technology platform.

Payments | POS | White Glove Support | Networking | Integrations | Automations

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Why We Built PaaS

The problem restaurants are facing right now.

- **Credit card processing costs**— climbed more than 22% in the last three years, eating straight into margin.
- **Fees absorbed on every swipe**— restaurants pay processing fees directly from the bottom line.
- **Fragmented vendor stack**— POS, payments, IT, and networking never talk to each other.
- **No time to figure it out**— operators don't have the bandwidth, budget, or desire.

PaaS lets restaurants take back control of profitability — without touching operations.

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Built for Restaurateurs.

Designed for Profitability.

Payco PaaS transforms credit card acceptance from a cost into a growth driver — paying for the entire technology ecosystem and producing new margin for restaurants. Today, restaurant tech is fragmented, expensive, and hard to manage. We built PaaS to fix that at the foundation.

One partner. One contact. One platform doing the work of many.

ONE PLATFORM. SIX CAPABILITIES.



Payments



POS



White Glove Support



Networking



Integrations



Automations

A true win-win: the restaurant gets better technology and lower operating costs. Guests get faster service.

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What Shows Up On The P&L

What owners and accountants see in month one — the more you process, the more you save. We save restaurant operators on average 84% of their processing fees while improving the customer experience.

AVERAGE MONTHLY RECOVERED REVENUE

\$4,397+

per location, per month — an average across all our clients, net of the software fee.

- Huge reduction — or elimination — of payment processing fees
- POS hardware, implementation, and setup — included
- White glove support, networking, and integrations — included
- Your only software cost is a flat monthly fee per device

On average, PaaS saves owners ~85% of the processing fees they're paying today.

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What's Included in PaaS

Your only monthly cost is a flat software fee per device. No setup fees. No hidden costs. Everything else is included with nothing out of pocket!



Hardware & Implementation

- POS terminals, handhelds, and full Payco POS implementation
- On-site implementation, training, and setup
- 24/7 dedicated support



White Glove Support

- Dedicated specialists for accounting + leadership
- Day-to-day technology assistance across locations
- Best-practice and long-term technology advisory
- Internet + VOIP advisory and configuration



Network & Infrastructure

- Cat6 cabling installed at every site for POS
- Enhanced network speed and reliability
- Battery backups at primary stations and rack
- Built-in cellular failover for outages

One partner. One contact. One ecosystem doing the work of many.

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Spotlight on Point of Sale

Purpose-built for restaurants. Fast at the counter. Reliable during a rush.

From dine-in to drive-thru to delivery, every POS interaction runs through the same unified platform — so your team learns one system, your numbers live in one place, and your tech stack finally works together.

24/7

Dedicated support

100%

Included in PaaS



Fast Checkout

Sub-second authorizations keep lines moving.



Flexible Hardware

Terminals, handhelds, and kiosks — pick the mix.



Dual Pricing / Surcharge

Built-in, compliant, automatic at checkout.



Real-Time Reporting

Sales, labor, and product mix at a glance.



Open Integrations

Accounting, loyalty, delivery, online ordering.



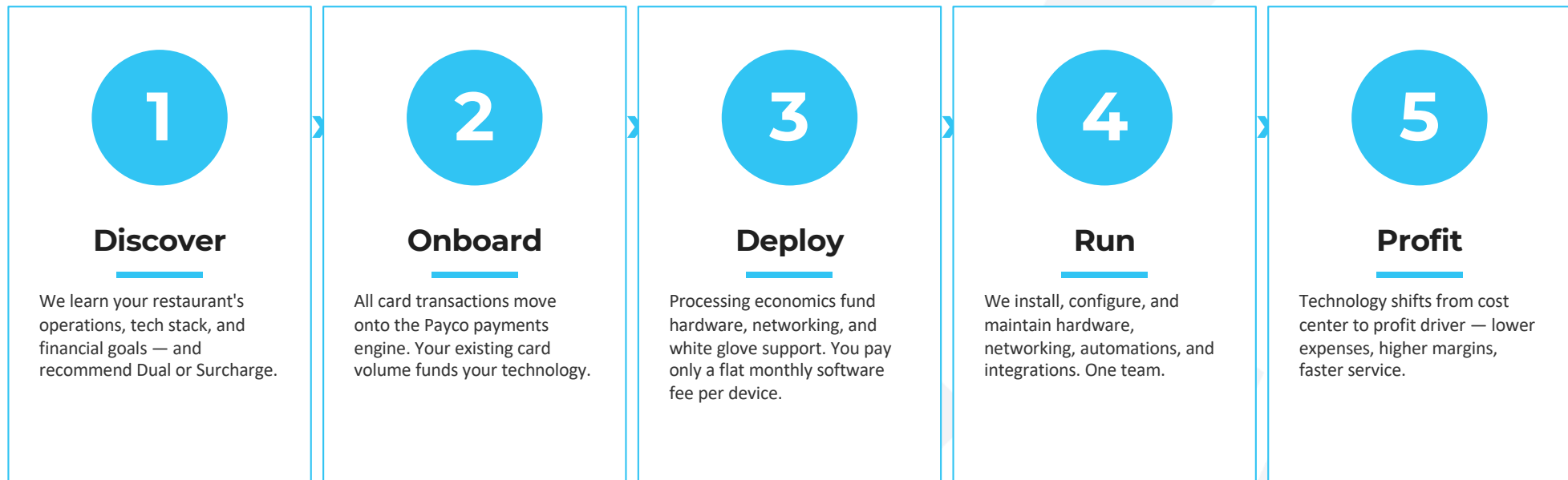
Cellular Failover

Stays live when your primary internet drops.

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How PaaS Works

Five steps from sign-up to profit.



Your existing card volume funds your technology. Enterprise-grade infrastructure with no up-front cost.



Two Pricing Models. You Pick.

Either path removes POS tech expenses and significantly reduces processing costs.

DUAL PRICING

Card-acceptance price on the menu. Cash discount available.

- Card fees absorbed into the menu price — margin protected
- No surcharge line on receipt — seamless guest experience
- Eliminates credit AND debit card fees
- Strategic rounding adds incremental profit per check

SURCHARGE

Menu stays the same. Small fee added at checkout for credit cards.

- Credit card fee passed to the card-using customer
- Printed menu prices never change
- Automatic 3% fee on credit, never on debit (compliant)
- POS calculates, displays, and applies it automatically

A cost center becomes a profit engine.

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PaaS Using Dual Pricing

Pricing model one.

1

Offsets processing costs immediately

Card fees absorbed into the adjusted menu price — margin protected.

2

Creates profit through strategic rounding

Clean price points keep the guest experience consistent while adding revenue.

3

Increases overall profitability

Every transaction produces higher net revenue, improving daily contribution margin.

4

Reduces monthly operating expenses

Combined with PaaS, dual pricing helps eliminate major technology costs entirely.

5

Seamless, automated, compliant

POS, receipts, and workflows configured without operational disruption.

MENU EXAMPLE

Happy Hour Beer

Current **\$6.00**

Proposed **\$6.25** (4% = \$6.24, rounded)

Night Cap

Current **\$12.00**

Proposed **\$12.50** (4% = \$12.48, rounded)

Dual pricing eliminates credit AND debit fees. Only the fee on tips remains.

Lower operating costs. Higher profitability. Seamless workflows.

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PaaS Using Surcharging

Pricing model two.

1

Immediately offsets processing costs

The credit card fee goes to the card-using customer — margin stays intact.

2

Strategic pricing without changing the menu

The fee is calculated at checkout; menu prices stay exactly as they are.

3

Every card transaction is more profitable

You keep more of each sale, improving daily contribution margin.

4

Reduces monthly operating expenses

Combined with PaaS, surcharging minimizes out-of-pocket technology spend.

5

Seamless, automated, fully compliant

Federal, state, and card-brand rules built into the POS.

ON THE RECEIPT

Order: 83957 Dine In
Server: Brandi

1 Diced Ham	15.95
1 Swed	11.95
1 2 Eggs	4.75
1 Toast	3.50

Subtotal	36.15
Sales Tax	2.62
3% CC	1.16

Total	39.93
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This location imposes a 3% surcharge on credit cards — not greater than our cost of acceptance.
Thank You!

Surcharging eliminates POS + technology costs and reduces card fees. Only debit and tip fees remain.

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Why Restaurants Choose Payco

The old way vs. PaaS — what changes on day one.

	TRADITIONAL STACK	PAYCO PaaS
POS hardware	Thousands up front	Included
POS software	License + monthly fees	Flat monthly fee per device
Payment processing	2-4% cost to restaurant	Offset or eliminated
Support	Per-incident IT billing	White glove — included
Network + cabling	Separate vendor	Full overhaul included
Internet outage	You're down	Cellular failover keeps you live
Contracts	4-5 different vendors	One partner. One contact.

\$0 Upfront cost for a full tech overhaul

1 Platform, one partner, one contact

∞ Scale without adding vendor headaches



PAYCO



Growing a business in a fast-moving world is challenging. Let us help you navigate the path to success.

Ready to Get Started?

Visit mypayco.com and click Sign Up — complete the short application and we'll be in touch to design your system.

WEB

mypayco.com

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CALL

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We look forward to serving you and your team.