



PaaS(Platform as a Service): Structure, Features, and Included Services

PaaS: Why Owners and Accountants Love Payco

Why we created PaaS

- Credit card processing costs have increased more than 22% in the last 3 years
- Restaurants are absorbing these fees directly from their bottom line.
- Restaurants need tech. They don't have the time, budget, or desire to figure it out.
- Food, labor, and rent continue to increase, but margins aren't.
- This program allows restaurants to take back control of their profitability without impacting operations

Financial Impact

- Restaurants see an average of \$4,397+ in monthly recovered revenue per location.
- ✓ Huge reduction or eliminate Payment processing fees
- ✓ Eliminate POS software and hardware costs
- ✓ Eliminate costs associated with IT and support services

PaaS turns what used to be a monthly expense into a monthly return to the business

This creates a true win-win:

The restaurant receives better technology *and* lower operating costs — guests benefit from faster service and modern systems.



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.

Restaurants need technology to stay profitable but today, that technology is fragmented, expensive, and hard to manage.

We built Payco PaaS specifically for restaurateurs to solve this problem at the foundation.

Payco is an all-in-one platform that unifies:

- Payments
- POS
- Lending & capital
- IT services
- Security Cameras
- Internet & VOIP
- Business integrations
- Workflow automation

Instead of juggling multiple vendors and inflated tech costs, restaurants join one ecosystem that delivers every tool they need to operate, scale, and stay profitable.

PaaS increases efficiency, lowers overhead, and powers restaurant profitability.



PaaS (Platform as a Service): What's included

Hardware and Software- We provide all the hardware and software you need to manage your locations

- POS terminals, handheld devices, and the full Payco POS software suite.
- On-site implementation, training, and setup included
- 24/7 dedicated support

IT Support - Our dedicated IT team provides comprehensive support to keep your operations running smoothly

- Designated specialists available to join meetings with accounting and leadership teams
- Assistance with day-to-day technology needs across all locations
- Guidance on industry best practices to strengthen your operational workflow
- Technology advisory including strategy and long-term direction
- While internet and VOIP are not part of the PaaS fee, we offer expert advisory, configuration, and implementation.

Technology and Network Overhaul- We modernize your entire technology infrastructure

- Cat6 cabling installed at every site for POS
- Enhanced network speed and reliability to support all in-store operations
- Battery backups included at primary stations and in the network rack for uninterrupted operation
- Built-in backup cellular connectivity keeps your business running even when your primary internet goes down
- Greater oversight and visibility into operations at every restaurant

The Process and How it works:

1. We begin by understanding your restaurant's operations, technology stack, and financial goals.

From POS, to payments, to back-office workflows, Payco replaces scattered vendors with *one unified platform*
We help you decide which of the two PaaS pricing models will work for your restaurant

2. We onboard you to the platform all credit card transactions are processed through the Payco payments engine.

**This is the key to the model: Your existing card volume funds your technology.
You reduce monthly expenses, increase efficiency, and create more profit for your restaurant.**

3. Instead of paying out of pocket for POS, Hardware, Software, IT, Implementation and Support

**Payco uses the economics of transaction processing to power the entire platform.
An existing expense pays for your technology.
You get enterprise-grade infrastructure with no up-front cost.**

4. Payco deploys and maintains the full technology stack for your restaurant:

-Hardware, Software, Support, Networking, Automations, and Integrations.

5. By shifting technology from a *cost center* to a *profit driver* PaaS enables *Predictable scalable growth*

Lower's operating expenses
Higher net margins
Faster service
Fewer vendors



PaaS Pricing Models(Pick one): Dual Pricing or Surcharge

Dual Pricing

Opened: 01/02/2025 3:24 pm
Order: 29525
Name: Quick Sale
Server: Javier

1	Devora Taco	3.64
	Horchata	4.16
	Large	1.04
1	Limonada	4.16
1	Pepino	4.16
2	Soda - Reg	4.16
2	Soda - Lg	3.12
Subtotal		26.52
Sales Tax		28.71
Total		28.71
Pay With Cash:		27.60

Customer copy

Thank You!

Surcharge

Opened: 12/03/2025 10:43 am
Closed: 12/03/2025 11:28 am
Order: 83957
Order Type: 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
Visa 4953 (162084)		39.93
Balance Due		0.00

Customer copy

This location imposes a 3% surcharge on credit cards that is not greater than our cost of acceptance.

Thank You!

By selecting either path, PaaS removes the burden of POS technology expenses and significantly reduces processing costs. What was once a cost center becomes a profit engine, empowering operators with an enterprise-grade platform at a lower total cost of ownership.

PAYCO

PaaS Using Dual Pricing

1. Offsets processing costs immediately

Card fees are naturally absorbed into the adjusted menu price protecting your margin.

2. Creates additional profit through strategic rounding

Clean price points ensure the guest experience stays consistent while adding incremental revenue.

3. Increases overall profitability

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

4. Reduces monthly operating expenses

When combined with Payco PaaS, dual pricing helps eliminate major technology costs entirely.

5. Seamless, automated, and compliant

Your POS, receipts, and workflows are configured to support this model without operational disruption.

We build a menu adjustment into your pricing and round up strategically

Sample Dual: Credit Card price is shown on menu and then discount offered for cash:

Happy Hour Beer

Current: **\$6.00**

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

Night Cap

Current: **\$12.00**

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

The result is lower operating costs, higher profitability, and seamless workflows powered by integrated technology. Dual pricing eliminates credit card and debit fees. Only remaining expense is the fee on tips, which cannot be offset.

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Subtotal 26.52

Sales Tax 28.71

Total 28.71

Pay With Cash: 27.60

Customer copy

Thank You!

PAYCO

PaaS Using Surcharging

1. Immediately Offsets Processing Costs

Surcharging passes the credit card fee directly to the card-using customer, allowing your restaurant protect your margin.

2. Allows Strategic Pricing Without Changing the Menu

Because the surcharge is calculated at checkout, your printed or digital menu prices stays the same—while your operation still captures the cost difference.

3. Increases Overall Profitability

Every card transaction becomes more profitable because you keep more of each sale. This improves **daily contribution margin and long-term unit profitability**.

4. Reduces Monthly Operating Expenses

When combined with Payco PaaS, surcharging helps offset major technology costs, minimizing or eliminating the restaurant's out-of-pocket spend on tools, software, and infrastructure.

5. Seamless, Automated, and Fully Compliant

Your POS automatically calculates, displays, and applies the surcharge in compliance with federal, state, and card-brand rules—ensuring a **transparent, effortless workflow** for both staff and guests.

- **Automatically applies a 3% fee when customers pay with a credit card but not debit cards keeping you in compliance**

The result is lower operating costs, higher profitability, and seamless workflows powered by integrated technology.

Surcharging eliminates POS and technology costs while reducing credit card fees.

Only remaining expenses are the debit fees and fees on tips, which cannot be offset.



We Look forward to serving you and your team

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. Ready to Get started Please Visit

www.mypayco.com and click sign up, complete the application

We will contact you to go over details and system design.

Questions Please Contact:

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