

*With over 20 years of experience!*

# Why you should become Payfac.



# Build a PayFac Gold Mine

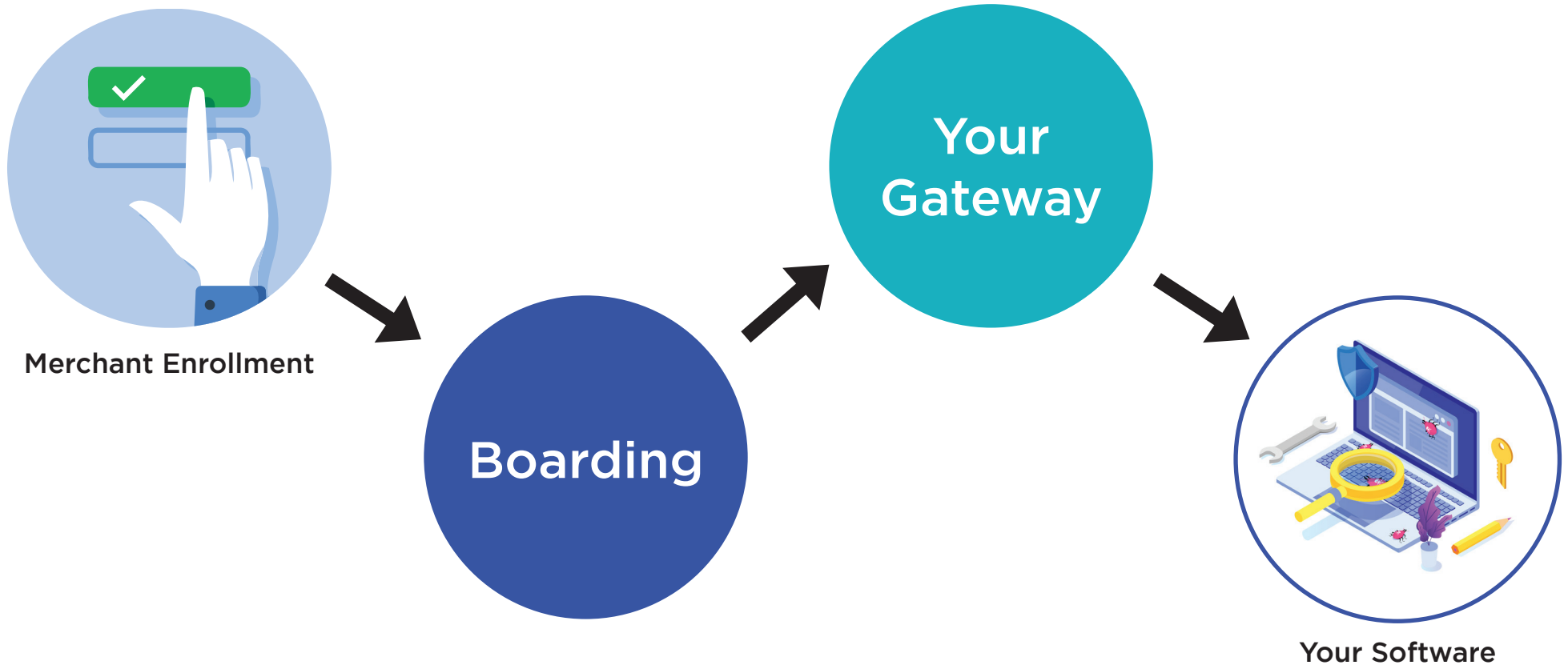
*Own the business from End to End!*



- Offer value to your customer and build your brand
- Turn your Software company into a FINTECH company
- We have a way to take you from Zero to Boarding Merchants quickly
- Leverage existing systems, so you do not have to build an ISO from scratch
- Board merchants at lightning speed!

# PAYFAC MODEL

Closed end to end system

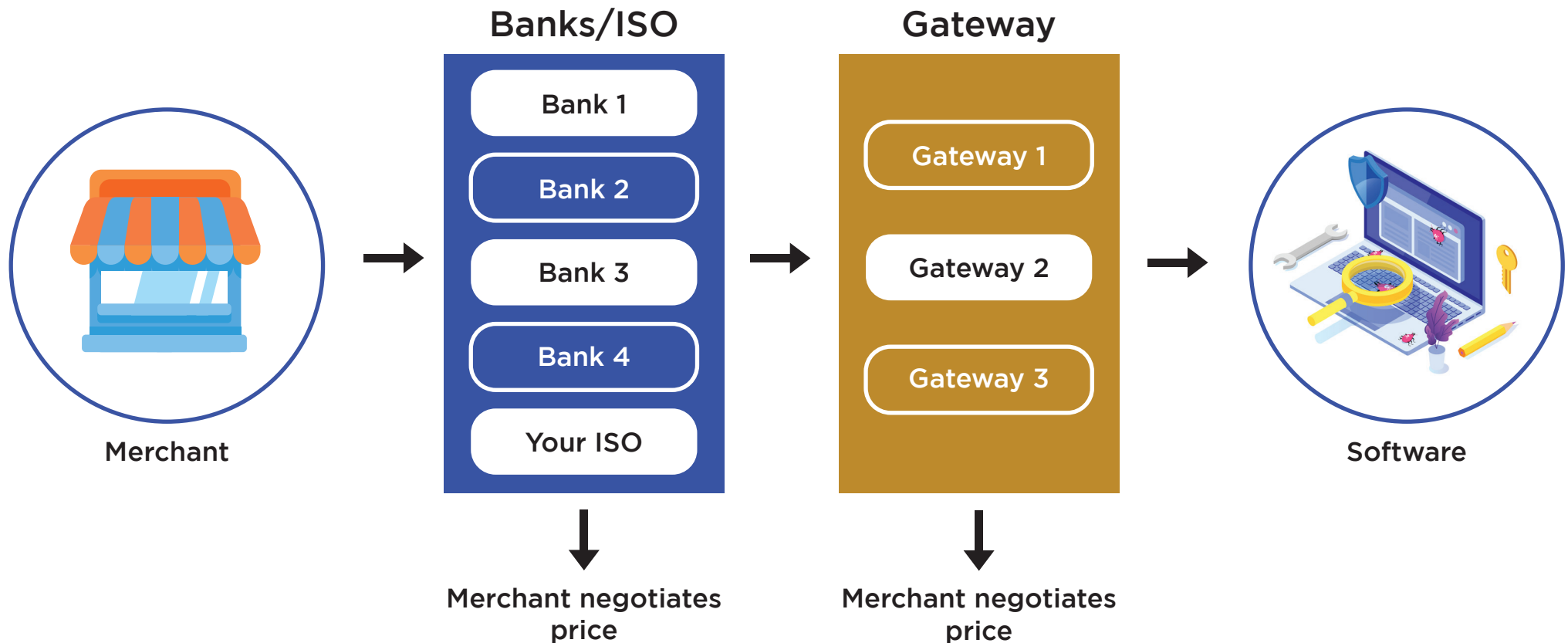


- Appoval instantly (just like Stripe or Square)
- Deployment + Install: ASAP



# ISO MODEL

Open system | Race to zero



- Approval: 3-5 Days
- Deployment: 3-5 Days
- Install: Schedule with software company + gateway



# ISO model is an open system

Merchant can negotiate with the various processor and gateways to get the lowest pricing.

While you can sign up clients - they might be able to get free equipment, no gateway fees and other perks to going to another processor beside you.

The ISO GAME is a **RACE to ZERO!**

As a **Payfac**, it's your **software**, your **gateway**, your **processing** - *a full end to end solution.*

## HOW CAN YOU OFFER VALUE OR PERCEIVED VALUE...

When clients are buying your software - you can say - ***we are connected to multiple gateways - however, we offer our own end to end solution!***

What could be some of the benefits you could offer - that the customer would value.

- Free pin pads
- Reduced cost of buying the system \* discount
- Reduced cost of "leasing"
- Reduce the monthly fee on the "service contract"
- Reduced fee on the SaaS model
- Reduced or No Gateway fees

# WHY SHOULD YOU BECOME A PAYFAC?

Take your software company to the next level, lock out the competition.

## ***THIS IS THE FUTURE OF PAYMENT PROCESSING!***

Turn your software company into a cool FinTech company!



Shopify's total revenue for the full year 2020 was **\$2,929.5 million**, an **86% increase** over 2019. Within this, Subscription Solutions revenue grew **41% to \$908.8 million**, while **Merchant Solutions** revenue grew **116% to \$2,020.7 million**.

*\*\*February 17, 2021 - Shopify Inc. (NYSE:SHOP)(TSX:SHOP), a leading global commerce company, announced today strong financial results for the fourth quarter and full year ended December 31, 2020.*



Becoming a Payfac or ISO used to take **12-24 months** now it takes a lot less time with our help.

Starting and ISO or Payfac require **significant time, financial resources and in-house knowledge and expertise**. With our new system that is available now you can leverage existing systems and expertise and avoid those expenses! And **you own the payments, the accounts and residual stream**.



Previously you had to obtain permits and licenses before they are allowed to process payments on behalf of their merchant, **we have removed that barrier to entry**.



# WHAT DO WE PROVIDE?



- Consulting Services
- Payfac software and info structure, gateway and more
- Bank to process your transactions and fund the merchants
- Expert support services
- 24/7

**We help you put your end to end solution together and ready to go to market.**

## HOW DO WE GET PAID?

We get paid by the providers and if you wish to engage us as consultants to be involved in the project that is discussed on a case by case basis.



[www.npsbank.com](http://www.npsbank.com)

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THE PAYMENT ADVISORY BOARD

