



ACH & Check

Solutions For Increasing Revenue

Who We Are

Paya ACH – Company History



1999

Founded in Destin FL
To service ISO's with
ACH & Check solutions
Proprietary system



2006

Sage - a global software
company, acquires GETI



2017

GTCR acquires and forms
"Paya"



2023

Nuvei – a global
payments company
acquires Paya
Now owned by



ACH Payment processing company with over 70k merchants

"Paya ACH" division best-in-class ACH processing engine with 20+ years experience

High-growth integrated payments.

Deep integrations into software vendors.

- 300+ software integrations
- Deeply embedded ERP integrations
- Vertical software plugins
- Vertical payments innovation
- Integrated partner implementation and support



- Assigned Relationship Manager
- Executive level involvement & visibility
- Private Label
- Customized Operational Flows
- API's for transactions, reporting and boarding
- Comprehensive gateway and terminal compatibility

PARTNERS



Gateways



~ 200+ active partners
producing 1K+
applications monthly

ACH Overview

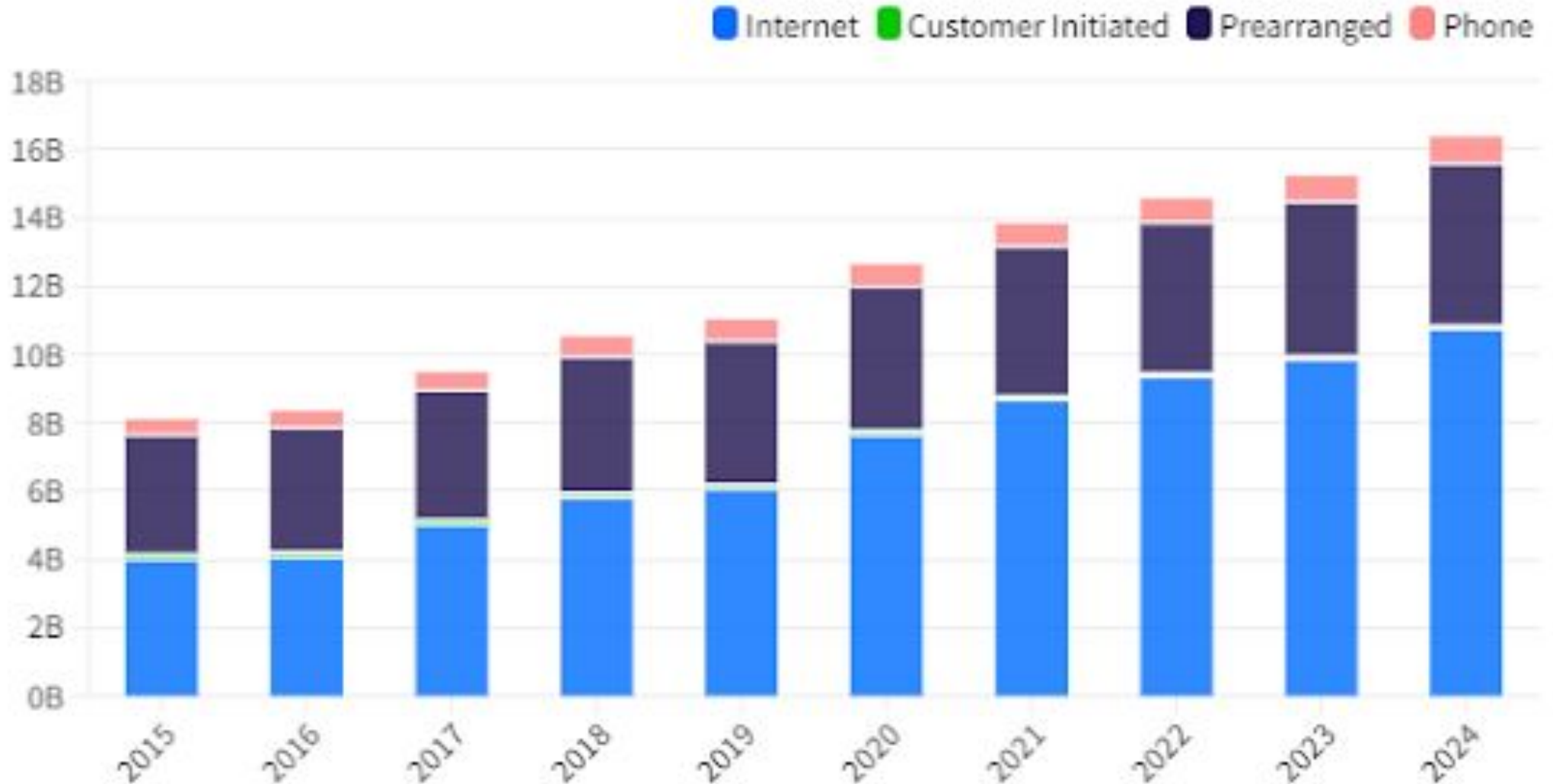
What is ACH?

ACH

- An electronic fund transfer that **moves money between bank accounts** via the Automated Clearing House network.
- Examples include direct deposit of paychecks and monthly debits for routine payments.
- ACH payments are a way to transfer money from one bank account to another without using paper checks, credit card networks, wire transfers, or cash.

ACH Growth: **CONSUMER** PAYMENTS

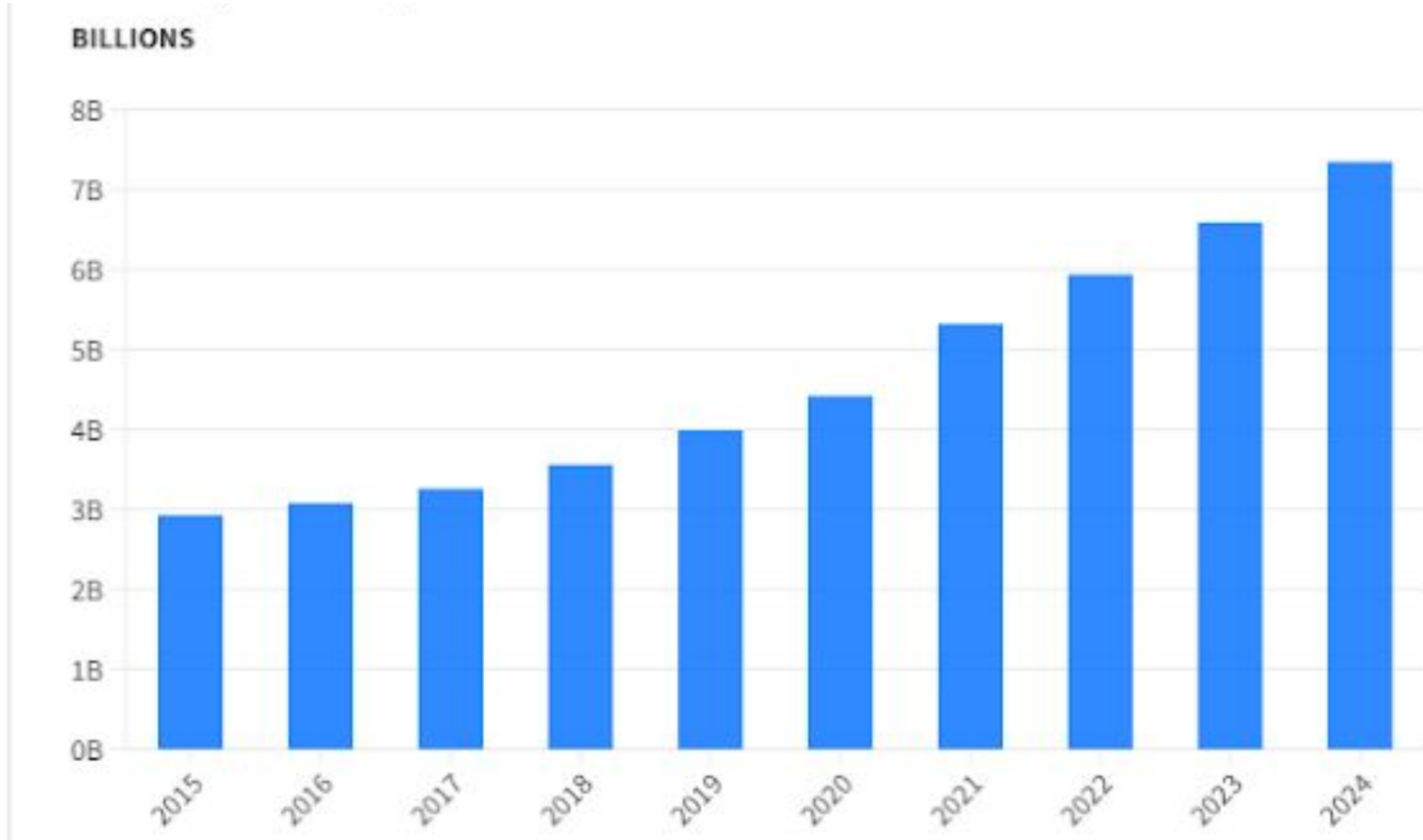
CONSUMERS # of items



ACH Growth: **B2B** PAYMENTS

B2B

of items



Why Offer ACH

Increase Revenue



Capture processing volume that not currently getting

Attrition



More services = stickier Merchant accounts

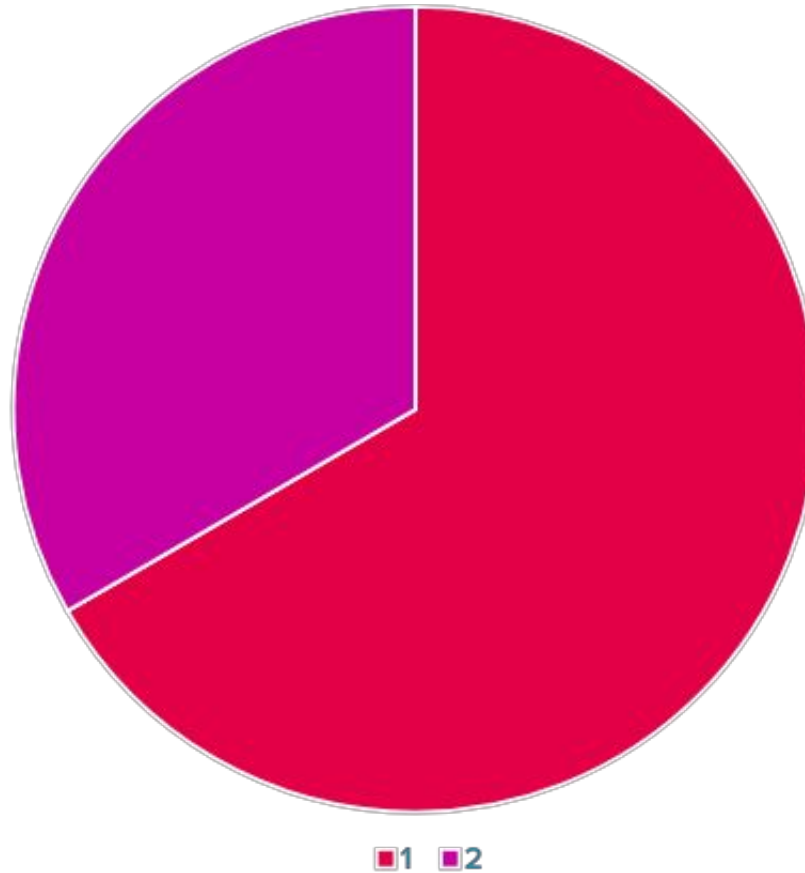
Sales Tactic



Lead with ACH/Check21 vs Bankcard

Are you leaving 1/3 of revenue on the table?

Bankcard Payments vs. ACH Payments



How ACH Fills Gaps for Partners

Expand market penetration

Additional revenue stream:
earn more \$\$ by utilizing **basis points**

Differentiate your company

Business Payment Consultant vs bankcard sales rep

Merchants have **higher retention** with value added services connected to their processing services

Completes your payment ecosystem (especially if you sell dual pricing)



Target Industry Examples: Check Not Present (PPD/CCD/WEB/TEL)



ADVERTISING/MARKETING



B2B/ACCOUNTS RECEIVABLE



DISTRIBUTORS/DELIVERY SERVICES



EDUCATION/CHILD CARE



FITNESS/SPA/GYM



HEALTHCARE & DENTAL



INSURANCE FIRMS



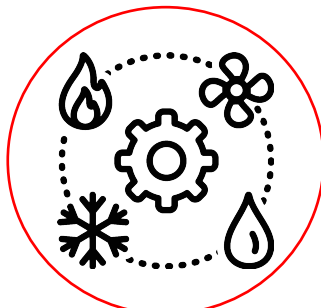
LEGAL/TAX/ACCOUNTING



paya
a nuvei company MUNICIPALITIES/UTILITIES



NON-PROFIT



SERVICE CONTRACTORS



STORAGE FACILITIES

Paper Checks

SOLUTION

Paper Checks...are they still around?

2020	PERCENTAGE BY NUMBERS OF TRANSACTIONS	PERCENTAGE BY DOLLAR VOLUME	TRENDING
Check	7%	23%	Down

INEFFICIENCIES FOR MERCHANTS

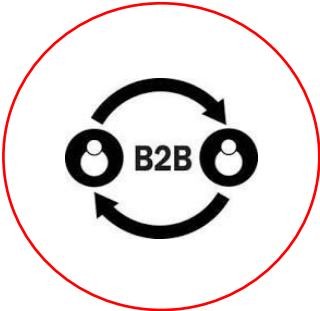
33% of B2B payments continue to be made via check



Target Industry Examples: Check Present (CHECK21/POP/mRDC)



AUTO INDUSTRY/REPAIR



B2B/LOCKBOXES



BUILDING & CONSTRUCTION



CLEANING & HOUSE REPAIR



CONVENIENCE/GROCERY/MERCHANDISE



DISTRIBUTORS/DELIVERY SERVICES



LEGAL/TAX/ACCOUNTING



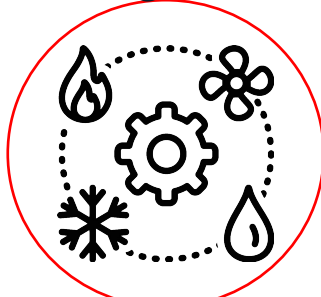
HEALTHCARE/DENTAL/VETERINARY



paya
a nuvei company MUNICIPALITIES/UTILITIES



NON-PROFIT



SERVICE CONTRACTORS



STORAGE FACILITIES

Paya Solutions

Products Overview

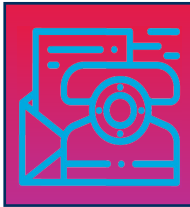
CHECK NOT PRESENT: No Physical Check

Enables merchants to accept check/ACH payments over the phone, internet or a recurring payment



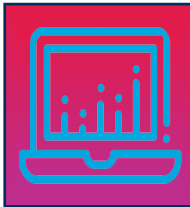
ACH Debit & Credit (PPD/CCD)

Process single or recurring ACH debit transactions from the checking account of a consumer or a business (written authorization required).



Checks-by-Phone (TEL)

Accept and process checks from customer over the phone (recording or authorization form required).



Checks-by-Web (WEB)

Consumer initiates check payment on Merchant's website or payment gateway. Used for bill payments and eCommerce.

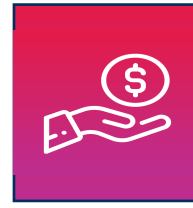
CHECK PRESENT: Physical Check

Enables Merchants to accept paper checks at the point of sale or back office with the ability to convert funds via check reader or imager.



Check 21

Electronically deposit all types of paper checks and skip the trip to the bank. Face-to-face, mailed, drop-box settings from all types of checking accounts. Dual sided imager required.



POS Conversion (POP)

Deposit checks into your account electronically or manually. Guarantee or non guarantee options available.

Optional Features

Guarantee

Ensures the merchant is funded even if payment returns from the consumer's bank account. Available for single ACH Debit, Checks By Phone, Check 21 and Paper Check



Stop Payment Coverage

Premium coverage ensures stop payment checks are guaranteed.

Available for: Auto Repair, Paint & Body Repair, Boat Repair, Motorcycle Repair, Motor-Home Repair, Transmission Repair, Auto Glass Install/Repair

Consumer Convenience Fee

Provides merchants the opportunity to pass processing costs to the consumer. We support both percentage and flat rate billing models.

SwiftSettle

Allows merchants to ACH Debit a consumer or business bank account on the same day. The transactions must be domestic and under \$1,000,000. Debits may occur next day in accordance with NACHA rules. Subject to underwriting approval. 3 Months bank statements required. Cutoff time is 10am CST.

Optional Features – Levels of Verification

Level 1

The consumer and their account information are screened through multiple databases and fraud detection systems. Included by default for all programs.



Level 2

Advanced Account Validation: The system verifies that the consumer's bank account is open and has a positive.

Level 3

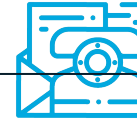
Identity Verification: The system authenticates the consumer's name, address and year of birth or last 4 digits of SS#.

Processing Options

Gateways

Paya has over 300+ integrations, including the largest gateway providers like NMI, PayTrace, Accept.Blue, Dejavoo iPOS, and FluidPay. Required for WEB.

(Please refer to www.checktraining.com for gateway compatibility.)



POS Terminals

Utilize terminals like Ingenico, Dejavoo and Pax for programs like POS Conversion. (Please refer to www.checktraining.com for POS compatibility.)

Paya Virtual & Desktop Terminal

Paya Virtual Terminal:

Process ACH Debit and Credit (PPD, CCD, TEL, but not WEB)

Desktop Terminal:

Process Check 21 and POP transactions via a reader/imager connected to the Paya Desktop Terminal to process paper checks.

PAYA APIs

Paya has a full integration team to work with partners who want to integrate directly to our API



Program Reference Guide

Program Name	SEC Type	Authorization Environment				Features/Services					Verification Enhancements			Hardware/Software				Authorization Method
		B2B	Consumer Not Present	Face-to-Face	Web	Guarantee	Consumer Convenience Fee	OCR	Stop Payment Coverage	SwiftSettle	Check Verification	Level 2 - Advanced Account Validation	Level 3 - Identity Verification	Certified gateway	File Processing	POS Terminal	Virtual Terminal	
ACH Debit & Credit Process single or recurring ACH transactions from the checking account of a consumer or another business check or savings account.	CCD/PPD	✓	✓	✓	—	✓ ³	✓	—	—	✓	✓	✓	✓	✓	✓	—	✓	Signed authorization
Checks-By-Web Consumer initiates check payment on merchant's website. Used for Bill Payments and eCommerce.	WEB	✓	—	—	✓	—	✓	—	—	✓	✓	✓	✓	✓	—	—	—	Click agree/ accept authorization
Checks-By-Phone Accept and process ACH payments from customers over the phone.	TEL	✓	✓	—	—	✓	✓	—	—	✓	✓	✓	✓	✓	—	—	✓	Recorded authorization
Point-Of-Sale Conversion Accept checks at point-of-sale and have funds electronically deposited, just like a credit card. [QSP program available for quick service industry types]	POP	—	—	✓	—	✓	—	✓ ⁷	✓	✓	✓	✓	✓ ⁸	—	✓ ⁸	✓ ⁵	—	Signed Receipt
Check21+ & mRDC Electronically deposit ALL types of paper checks and "skip the trip to the bank."	—	✓	✓	✓	—	✓	—	✓ ⁷	✓	—	✓	✓	✓	✓ ⁵	—	✓ ⁹	✓ ⁹	Signed Check Document
Paper Guarantee Guaranteed funding on paper checks that are manually deposited in the bank.	POP	—	—	✓	—	✓	—	—	✓	—	✓	✓	✓	—	✓	✓ ⁵	—	Signed Check Document

3. Single ACH only 5. Desktop Terminal is required 6. Dual sided imager is required 7. Certified gateway or Paya Services Desktop Terminal is required 8. Reader or imager is required 9. Does not apply to mRDC

CHECK 21

SOLUTION

What is Check21?

Check21+

- Check 21 refers to the Check Clearing for the 21st Century Act. Check 21 is a federal law that allows banks to handle more checks electronically.
- Enables merchants and banks to electronically processes paper checks via front/back image.



Program Options

- Check verification
- Guaranteed funding
- Desktop terminal
- Optical Character Recognition (OCR)
- Stop Payment Coverage



Check 21+ POS

Electronically processes any type of check, in a point of sale or consumer-not-present environment

BENEFITS:

- **Simple payment acceptance:** Accept checks in person at the POS, or via mail and drop-box
- **Improve cashflow:** Settled funds in 2 business days
- **Avoid ACH restrictions,** captured image is processed on check rails and not ACH network
- **Accept more check types:** Personal, Business, Government, Traveler's, Cashier's, Certified, Equity Lines of Credit checks and Money Orders.

REQUIREMENTS:

- Dual-sided imager required

Check 21+ Overview

1



Obtain paper checks by mail, at a dropbox, or in person.

2



Capture paper check image and scan the paper check through an imager connected to your POS terminal or PC to capture an electronic image.

3



Transmit electronic bank deposit. Once transmitted, payment will be electronically debited from the customer's checking account.

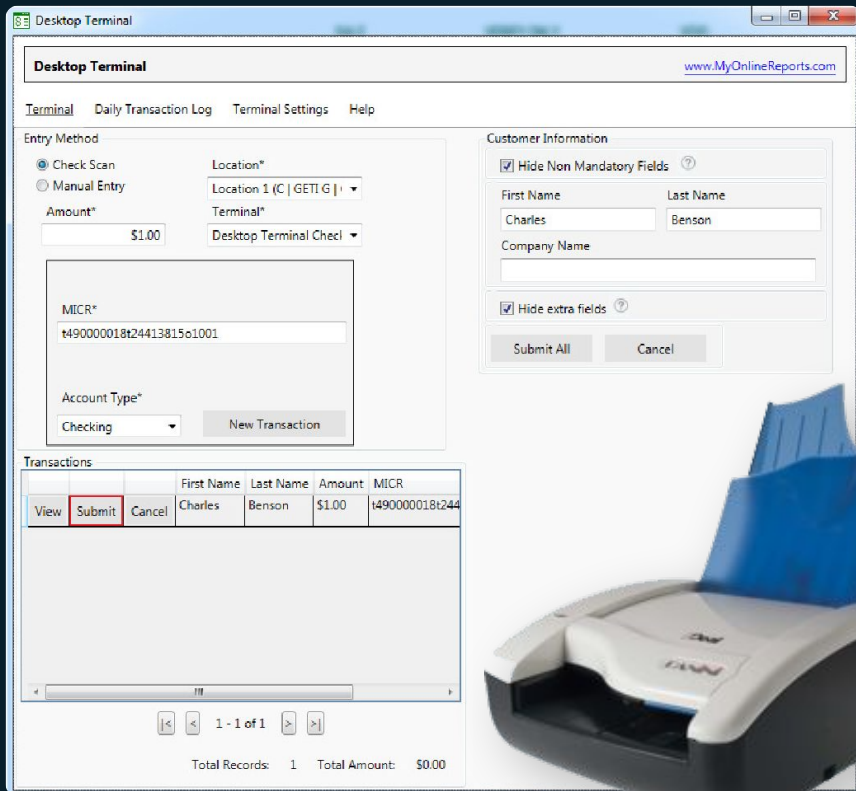
4



Receive payment through direct deposit. Funds are electronically deposited into your business account within three business days.

How To Process: Three Options

STAND-ALONE DESKTOP SOLUTION – CHECK IMAGER CONNECTED TO PC



The screenshot shows the 'Desktop Terminal' software interface. The window title is 'Desktop Terminal' and the URL 'www.MyOnlineReports.com' is visible in the top right. The interface includes a menu bar with 'Terminal', 'Daily Transaction Log', 'Terminal Settings', and 'Help'. The main area is divided into several sections:

- Entry Method:** Radio buttons for 'Check Scan' (selected) and 'Manual Entry'. Below are fields for 'Location*' (Location 1 (C | GETI | G |) |), 'Terminal*' (Desktop Terminal Check), and 'Amount*' (\$1.00).
- MICR*:** A text field containing 't490000018t24413815o1001'.
- Account Type*:** A dropdown menu set to 'Checking' and a 'New Transaction' button.
- Customer Information:** A section with checkboxes for 'Hide Non Mandatory Fields' and 'Hide extra fields'. It includes input fields for 'First Name' (Charles), 'Last Name' (Benson), and 'Company Name'.
- Transactions:** A table with columns for 'View', 'Submit', 'Cancel', 'First Name', 'Last Name', 'Amount', and 'MICR'. The first row contains: View, Submit, Cancel, Charles, Benson, \$1.00, t490000018t24413815o1001.

At the bottom of the window, there are navigation buttons and a status bar showing 'Total Records: 1' and 'Total Amount: \$0.00'. To the right of the software window is an image of a check imager device.

CODE TO PAYA API

Code a third-party gateway or software provider to Paya API

THIRD-PARTY GATEWAYS THAT SUPPORT

Please refer to www.checktraining.com for gateway compatibility.

Mobile Remote Deposit (mRDC)

SOLUTION

Mobile Remote Deposit Capture Overview



DEPOSIT ANYTIME, ANYWHERE WITH MRDC

Mobile Remote Deposit Capture (mRDC) is a payment solution which must be integrated into your mobile application. It provides the ability to make mobile deposits directly through a device's camera.

- One-stop mobile payment solution
- Simple integration
- No licensing fees
- No setup fees

Paya leverages Mitek's
MiSnap™ technology



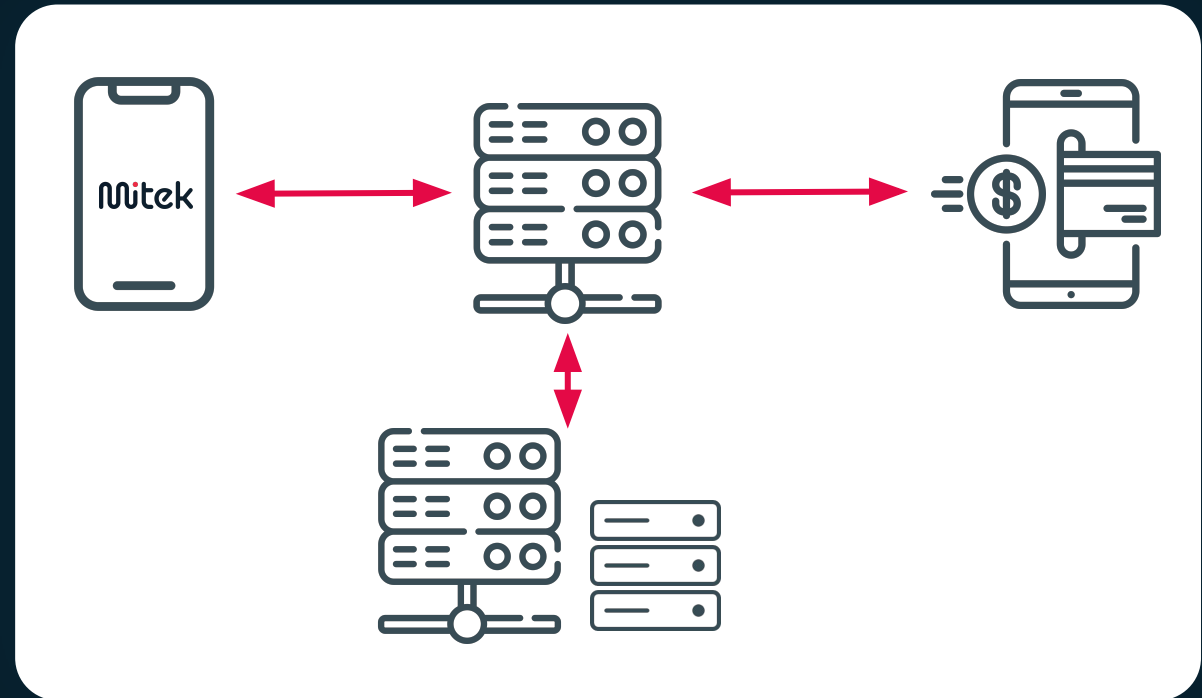
iOS



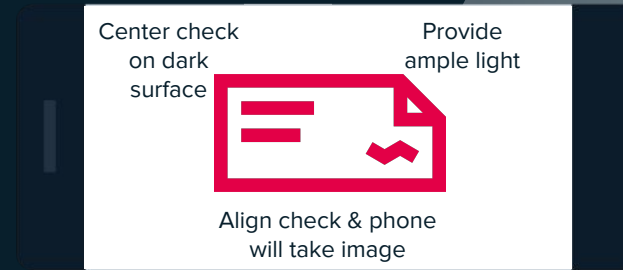
Android

Mobile Remote Deposit Capture Overview

- 1** Customer phone application validates the end user credentials to customer application server.
- 2** Customer phone application captures image via Mitek MiSnap and sends image to customer app server via SSL.
- 3** Customer app server connects to Mitek Mobile cloud server using Mitek supplied credentials.
- 4** Customer app server transmits image to Mitek via Web-Services API and Mitek responds back with enhanced images and enriched data.
- 5** Customer app server interfaces with 3rd Party Payment processing, Risk Management, image archival or other systems.



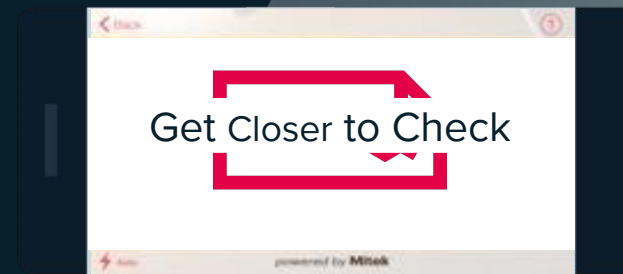
- Low-contrast background
- Busy background
- Wrong check front
- Wrong check back



First time tutorial



Auto-mode overlay



Real Time Messages



Success Animation



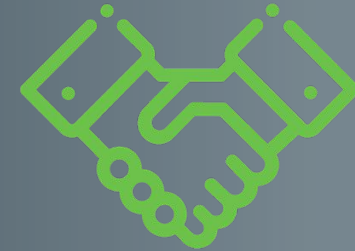
Manual-mode overlay



Failover Tutorial

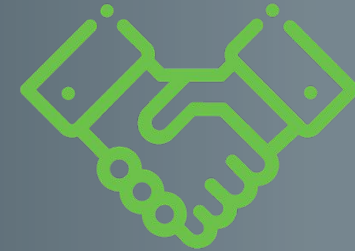
MiSnap™ Advantage

- 98% of U.S. mobile deposit market uses MiTek®
- Improves Image Acceptance Rate
- First time successful capture rate improved by 5-15% over manual capture
- Drives New Customer Demand
- Mobile deposit is the #1 feature of mobile banking



mRDC Benefits

- Deposit checks electronically with a quick capture of the check image through a mobile device
- Reduce/eliminate trips to the bank
- Accepts all U.S. bank checks
- No additional scanner costs
- Simple, secure, modern, fast and convenient



MiSnap™ Requirements

- If using the MiSnap™ SDK, each Developer will need to execute the sublicense agreement.
- Business Development and Sales Enablement can send out the agreement (sales@eftsupport.com)
- Each Developer will also need to certify to the new mobile OCR API calls



OVERVIEW

Selling & Operational

Credit Card vs ACH

Topic	Credit Card	ACH
Underwriting and Approval	<ul style="list-style-type: none"> Knowing exact method of processing not needed for approval. Merchant accounts are typically approved within a day (low risk). The high ticket amount requested is per transaction. Merchant sent an approval email directly from processor with approval parameters. 	<ul style="list-style-type: none"> Exact method of processing (SEC) is needed for pricing (& on application). Merchant accounts take 2-5 days to approve. The high ticket amount requested is per check writer per 7 days. Approval email is not sent to Merchant from Paya. Partner will need to pass along approval parameters to Merchant.
Merchant Funding Time	1-2 days (or longer for high risk).	3-5 days after batching (2 day available case by case).
Processing, Authorizations/Declines & Returns	<ul style="list-style-type: none"> An authorization number and approval means the Merchant will be funded for that amount. When approved, consumer funds are on put on hold if signature based, and (usually) removed immediately if PIN-based. Declines are given at time of transaction and it means the funds are not available in the Consumer account. When issuing a refund, it can be done right away via the terminal (chargeback possibilities should be considered). Level 1, 2 and 3 qualifications refer to interchange rates. When keying transactions into a VT, no extra forms are required (although it is encouraged to help prevent chargebacks) 	<ul style="list-style-type: none"> Authorization number provided means the transaction was authorized through our system/with corresponding level of data. Funds are not held from the consumer account (taken out 2 days later; unless Swift Settle). Decline means consumer is on negative data base, one of the levels didn't match, or transaction is outside UW parameters. Refunds should be done as a credit at least 7 days later (to allow check writer's bank to process any automatic returns). Level 1, 2, and 3 verification are verification levels (more on slide 30). When keying transactions into a VT, an ACH Debit Auth Form is required.
Chargebacks and Returned Payments	Chargebacks can be initiated for 60 days. Supporting documentation should be kept for 6 months (1 year for Amex).	Reversals/stop payments can be initiated for 60 days, but in rare scenarios, up to two years. Authorization documentations should be kept for 2 years.
Governing Entity	Card Associations and the MSP's acquiring bank	NACHA (except Check 21; governing body is the Fed)
Billing & White Labeling	If ISO wants to bill Merchant for monthly fees or brand statements, they must register with the Card Associations and find a sponsor bank.	Partner/Reseller can bill Merchants directly for ACH fees and can brand material without having to register directly with any larger entities.
Costs/Schedule A	Costs are convoluted and include over 500 interchange rates, dues & assessments, authorization fees, as well as monthly/annual fees.	Simpler cost structure (no interchange!). Buy rates are on Schedule A.

Is your bank providing sufficient reporting at no additional cost?

Merchant is likely getting charged for reports – sometimes up to \$50 per report or up to \$150 monthly. Custom reporting may even be higher or not offered at all. Online reporting is included with a Paya merchant account and can be automated.

Are check & ACH payments difficult to reconcile?

Paya supports custom fields that make reconciliation easier for Merchants including Invoice #, PO #, Order #, Customer ID, or Description can all be tied to a transaction via the Paya reporting.

How are you currently handling NSF checks?

We can resubmit these automatically up to 2 more times.

Does your current ACH company offer different levels of verification?

Paya offer Level 1 verification by default on all programs. The consumer and their account information are screened through multiple databases (including Paya's proprietary database that we have been developing for over 20 years) and fraud detection systems. Additional verification levels are available to validate bank accounts & identity.

Merchant is using their own local Bank for depositing checks:

- **Are you able to accept non-paper check ACH payments from your bank?** *We offer multiple ways to accept a payment including via invoice, virtual terminal, over the phone.*
- **How is your bank handling returns?** *We can automatically re-submit qualifying transactions like NSF.*
- **Are they notifying you when a transaction returns?** *Banks will not notify the merchant for a return. Our solutions notify the merchant with an email and provides all transaction data in a single report.*
- **What is your cost per return?** *We charge less for returned items plus give you added value in reporting.*
- **Ask merchant if they have done a cost analysis on their bank ACH processing statement.** *Offer to give them one and point out all of the HIDDEN FEES.*
 - *Merchant is likely getting charged for reports – sometimes up to \$50 per report or up to \$150 monthly. Custom reporting may even be higher or not offered at all. Online reporting is included with a merchant account and can be completely customized.*
- **Does the bank allow you to process custom fields?** *Most gateways support additional fields to help the merchant reconcile easier: Merchant can tie an invoice, PO, Order ID, Customer ID, or Description to each transaction available in the reporting portal for easy reconciliation.*



Partner Operational Project Plan

- Merchant Agreement customization/options
- Merchant Boarding
- Sales Model
- Product offering & compatibility
- Merchant support
- Escalations
- Merchant Billing
- Residuals
- Merchant and Partner Reporting
- Training
- Marketing Survey
- GTM plan

www.checktraining.com

paya Services

Live Chat Support >>> Offline

Check Programs

- POS Conversion
- Check 21 +
- Checks-By-Phone
- Paper Guarantee
- ACH Debit and Credit
- Checks-By-Web

Check Agent Resource Site

Resource site dedicated to our valued resellers, providing all the tools and information needed for your success.



Contact Info

PAYA Services
73 Eglin Pkwy NE
Suite 301
Fort Walton Beach, FL 32548
PH: (877) 454-3835
FAX: (855) 676-2827

[Contact List](#)
[Contact Us by Email](#)
[Visit our Website](#)
[Become a Reseller](#)

Adobe Reader

Adobe Reader is required to view documents



www.myonlinereports.com

The screenshot shows the Paya Services web application interface. On the left is a navigation menu with options like Dashboard, Sale, Reports, and Actions. The main area displays a 'Merchant Transactions (Records: 101)' report. The report table includes columns for Transaction Date, Batch Date, Location, Terminal, Current Check Status, Current Funding Status, Authorization Number, Check Number, and Check Amount. The report lists various transactions, many of which are rejected with reasons such as 'Authorization Declined', 'Program Marked Not Fulfillable', and 'Authorization generated a Warning'. Below the table are options to export the data as XLS, CSV, PDF, or XML. At the bottom left, there is a 'Live Chat Support' widget.

Transaction Date	Batch Date	Location	Terminal	Current Check Status	Current Funding Status	Authorization Number	Check Number	Check Amount
02/19/2019 10:37	2/19/2019	Location 1	1100013	Rejected: Authorization Declined	No Credit	DECLINE CHECK CHECK LIMIT EXCEED	1001	\$97.00
02/19/2019 10:35	2/19/2019	Location 1	1100013	Rejected: Authorization generated a Warning	No Credit	MANAGER NEEDED REPRESENTED CHK	942	\$8.00
02/19/2019 10:35	2/19/2019	Location 1	1100013	Rejected: Sales Demo	No Credit	AUTH NUM 272-172	1001	\$0.30
02/19/2019 10:35	2/19/2019	Location 1	1100013	Rejected: Program Marked Not Fulfillable	No Credit	AUTH NUM 843-146	942	\$8.00
02/12/2019 09:22	2/12/2019	Location 1	1100013	Rejected: Sales Demo	No Credit	AUTH NUM 272-172	1001	\$0.66
02/12/2019 09:20	2/12/2019	Location 1	1100013	Rejected: Authorization generated a Warning	No Credit	MANAGER NEEDED REPRESENTED CHK	942	\$4.04
02/12/2019 09:20	2/12/2019	Location 1	1100013	Rejected: Information Log Entry	No Credit	NOT ACCEPTED	942	\$5.00
12/28/2018 12:42	12/28/2018	Location 1	1103048	Rejected: Account is invalid	No Credit	AUTH NUM 272-172	1001	\$1.23
10/24/2018 03:07	10/24/2018	Location 1	1120163	Rejected: Program Marked Not Fulfillable	No Credit	AUTH NUM 334-667		\$20.00
08/28/2018 02:33	8/28/2018	Location 1	1100013	Rejected: Sales Demo	No Credit	MANAGER NEEDED CHECK TOO LARGE	1001	\$3.04
08/28/2018 02:33	8/28/2018	Location 1	1100013	Rejected: Sales Demo	No Credit	AUTH NUM 272-172	1001	\$3.04
08/28/2018 02:32	8/28/2018	Location 1	1100013	Rejected: Sales Demo	No Credit	AUTH NUM 272-172	1001	\$3.03
08/28/2018 02:31	8/28/2018	Location 1	1100013	Rejected: Sales Demo	No Credit	MICR ERROR	1001	\$0.77
08/28/2018 02:30	8/28/2018	Location 1	1100013	Rejected: Sales Demo	No Credit	DECLINE CHECK 5 UNPAID (ALL) AMT=	1001	\$0.44
08/28/2018 02:29	8/28/2018	Location 1	1100013	Rejected: Sales Demo	No Credit	NO ACH 272-172	1001	\$0.40
08/28/2018 02:27	8/28/2018	Location 1	1100013	Rejected: Program Marked Not Fulfillable	No Credit	AUTH NUM 312-448	1001	\$4.04
08/28/2018 02:26	8/28/2018	Location 1	1100013	Rejected: Program Marked Not Fulfillable	No Credit	AUTH NUM 312-423	1001	\$3.00
08/28/2018 02:26	8/28/2018	Location 1	1100013	Rejected: Authorization generated a Warning	No Credit	MANAGER NEEDED REPRESENTED CHK	1001	\$4.04
08/28/2018 02:25	8/28/2018	Location 1	1100013	Rejected: Error Occurred	No Credit	ERROR IN MICR	1001	\$3.04
08/28/2018 02:24	8/28/2018	Location 1	1100013	Rejected: Authorization Declined	No Credit	DECLINE CHECK 5 UNPAID (ALL) AMT=	1001	\$3.05
08/28/2018 02:19	8/28/2018	Location 1	1100013	Rejected: Program Marked Not Fulfillable	No Credit	NO ACH 312-250	1001	\$1.00
06/07/2018 04:30	6/7/2018	Location 1	1103048	Rejected: Site Number Verification Only	No Credit	AUTH NUM 178-945	6958	\$6.20
06/07/2018 04:18	6/7/2018	Location 1	1103048	Rejected: Site Number Verification Only	No Credit	AUTH NUM 178-331	6969	\$6.10

Check21, POS Conversion or Paper Guarantee (check present)

- Merchant App
- Voided check or bank letter

ACH Debit/Credit, Checks by Phone or Checks by Web (check-not-present)

- Merchant App
- Voided check or bank letter
- 1 month bank statement
 - 3 months bank statements if high ticket is \$25K+, low credit score, or adding SwiftSettle.
 - 3 months bank statements, plus 2 years financials if high ticket is \$100K+
- For ACH Debit and Checks by Phone we need to see a copy of the Customer Authorization Form to be used, if they aren't using Paya's
- One of the following: current processing statement (ACH or credit card), business or sales tax license or utility bill

Only Requires Merchant App and Voided Check/Bank Letter.

- Childcare/daycare
- Churches
- Gymnastics/dance
- Dental/Medical
- Gyms/fitness
- HVAC
- Insurance
- Schools
- Municipalities
- Utilities

*If FICO is under 600 or high volume/ticket is being requested, UW may ask for bank statement(s). Check by TEL and ACH Debit will require copy of authorization unless using processor provided samples. Samples can be found at www.checktraining.com

Submission Options:

1. **Agreement Express** – Free boarding tool for Partners to use. Most widely used web-based onboarding platform used to collect data from the merchants and execute the agreement electronically.
2. **Fillable PDF** – Submit signed paper application or electronically signed (with an approved 3rd party signature software) and email to eft-merchantadmin@nuvei.com.
3. **Boarding API** – Partner can use their own front-end application interface and map those fields to a Paya application via the Direct Boarding API. Coding to our API allows instant issue of MID/TID.

Approvals:

Approximately 3-5 day turnaround from Underwriting. If using the Paya boarding API, a MID/TID is issued instantly, but not active until underwriting approval typically within 24-48 hours.

Operational Items – Points of Contacts

Application Processing Monday – Friday 8:00 am – 5:00 pm CST	eft-merchantadmin@nuvei.com 866.307.1627
Partner Support Monday - Friday 8:00 am – 5:00 pm CST	Sales.eftsupport@nuvei.com 866.307.1627
Customer Service Monday - Friday 8:00 am – 6:00 pm CST	eft-customersupport@nuvei.com 888.481.0757
Technical Support Monday – Friday 8:00 am – 6:00 pm CST	eft-integration@nuvei.com 877.438.3249
Merchant Training Monday Friday 8:00 am – 6:00 pm CST	eft-virtualsupport@nuvei.com 866.386.0409



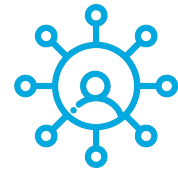
paya
a nuvei company

APPENDIX



Program Options

- Check verification
- Guaranteed funding
- Virtual terminal
- SwiftSettle processing
- Consumer convenience fee



ACH Debit and Credit

Process single or recurring ACH debit transactions from the checking account of a consumer or another business.

Any merchant that has a need to process one-time and recurring transactions without a physical check

- No software to install. Available on many certified gateways or direct API integration.
 - Easy process for one time or recurring transactions
 - Submit debits OR credits to your customers
-



Program Options

- Check verification
- SwiftSettle processing
- Consumer convenience fee



Checks-By-Web

Customers have the capability to accept checks over the web. The consumer is able to initiate a debit payment for Bill Pay or e-Commerce on a website or

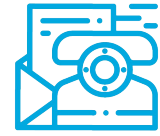
Smart Service - all WEB transactions get this validation due to NACHA regulations.

- **eCommerce**
Designed for merchants selling goods online
- **Bill Pay**
Merchant provides goods or services and has an existing relationship with the consumer
- No software to install. Available on many certified gateways or direct API integration.



Program Options

- Check verification
- Guaranteed funding
- Virtual terminal
- SwiftSettle processing
- Consumer convenience fee



Checks-By-Phone

Customers can accept payments over the phone using a virtual terminal or certified 3rd party gateway

Any merchant that has a need to process one-time and recurring transactions over the phone.

- Personal and Business Checks
 - Phone Authorization Script (requires merchant phone recording services)
 - No software to install. Available on many certified gateways or direct API integration.
-



Program Options

- Check verification
- Guaranteed funding
- Stop Payment Coverage



Paper Check Guarantee

Guarantee authorizations are obtained at the point of sale for face-to-face transactions

Process checks risk free with Check Guarantee

- Deposits checks by the next banking day
 - Check writers phone number and transaction authorization code required
 - Merchants are funded within 30 days from Paya's receipt of physical check
-

Paya's ACH Solution in Action

Merchant Use Cases

Restaurant Franchise Merchant

Restaurant, B2B.
 Corporate needed an efficient way to collect various fees from hundreds of franchisee locations. Some transactions as high as \$800k -- **solutioned ACH along with basis points added for large transactions. Streamlined A/R and sped up cash flow. ISO residuals higher over CC as they earn higher basis points.**

Dental Merchant

Dental merchant needed a way to process paper insurance checks they received from customers insurance claims. **Solutioned Check21 to process checks without a weekly trip to the bank, streamlining A/R and increasing cash flow plus all transactions/settlements reside within one platform making reconciliation easier.**

Paving Materials Merchant

Paving Materials is a 50-location merchant doing business with other businesses. They needed to provide a more cost-efficient way (vs credit cards) to accept payments from their contractors and builders for construction materials. **They did so by adding ACH to their supplier/vendor network to log in and pay invoices online, streamlining A/R and increasing cash flow, and providing a convenient way to pay.**

Scenario 1: Distributor/Wholesale

Currently handling paper business checks

Sometimes...the business might even call in to pay over the phone via bank account.

1. Driver receives check payment
2. Drops off check to back office
3. Accounts Receivable team key enters into their “records” in for bookkeeping
4. Employee takes checks to bank for deposit
5. Check returns and now Accounts Payable is trying to reconcile bank accounts and track down original “Payor”.

- REP: Are the calls recorded?
- MERCHANT: NO, should they be?
- REP: Yes, and we can fix that by setting up a compliant ACH solution through the same gateway that you’re processing CC’s. We can set up Check by Web solution so that you can securely accept those payments via a customer payment page.

SOLUTIONS: ACH DEBIT: Single Debit/CHECKS BY WEB/CHECK21

- Automatic resubmission for returned Check (handling returns)
- Provide secure payment link to send to customer (WEB)
- Check21: Requires Check Imager to scan physical paper checks to process for deposit

Scenario 2: Florist

Currently handling consumer & business checks

1. Merch receives check face to face
2. Merch records payment of Check for bookkeeping
3. Manager takes checks to bank for deposit end of week
4. Check returns and now the merchant pursues client for payment after product was delivered and merchant has a loss.

Many merchants won't take checks for this reason

SOLUTIONS: ACH DEBIT/CHECKS BY WEB/Check21

ACH DEBIT: Single Debit

- Merchant key enters on VT
- Adding a GUARANTEED service so that the merchant remains whole on returns for NSF.

Checks by WEB:

- Payment link can be sent to the customer to pay.

Possibly add on “SwiftSettle” to speed up the customer debit and speed to return notification.

Scenario 3: Rental Payments

Currently handling consumer Checks and needs reporting consolidation for trackability.

SOLUTIONS: ACH DEBIT/CHECKS BY WEB

1. Merch receives check face to face or in drop box
2. Merch records payment of Check for bookkeeping
3. Manager takes checks to bank for deposit
4. Many customers are asking for a way to pay online, and Cindy lost a check which was not deposited. This causes bookkeeping errors and consumer or merchant pain-points.

Checks by WEB:

- Payment link sent to customer to pay via ACH for both one time and recurring

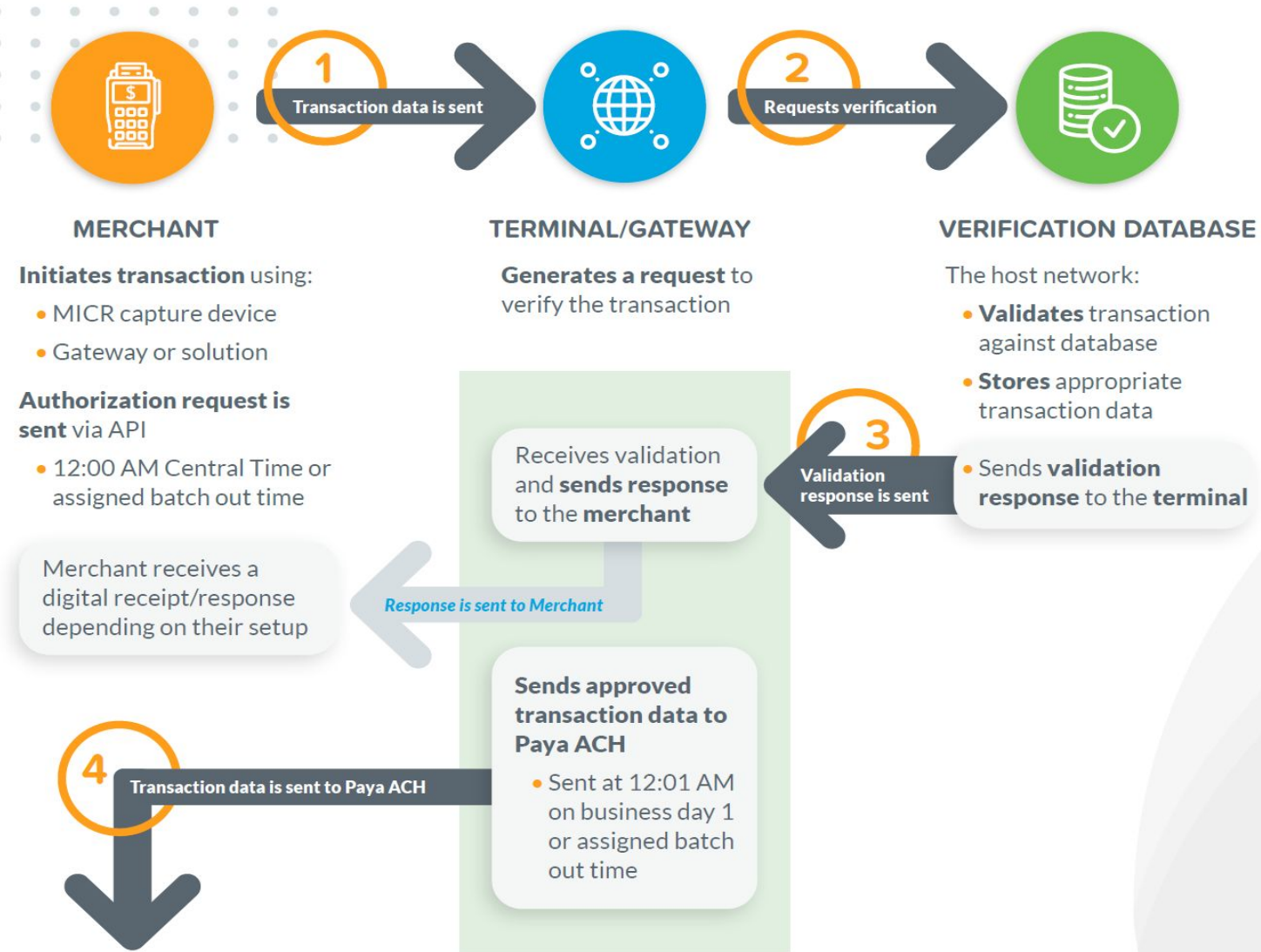
ACH Debit Single and Recurring:

- Renter can make a one-time payment entered into VT
- Renter sets up a recurring payment agreement with the management company during lease signing, merchant enters into VT.

Transaction Flow of an ACH

BUSINESS DAY 0

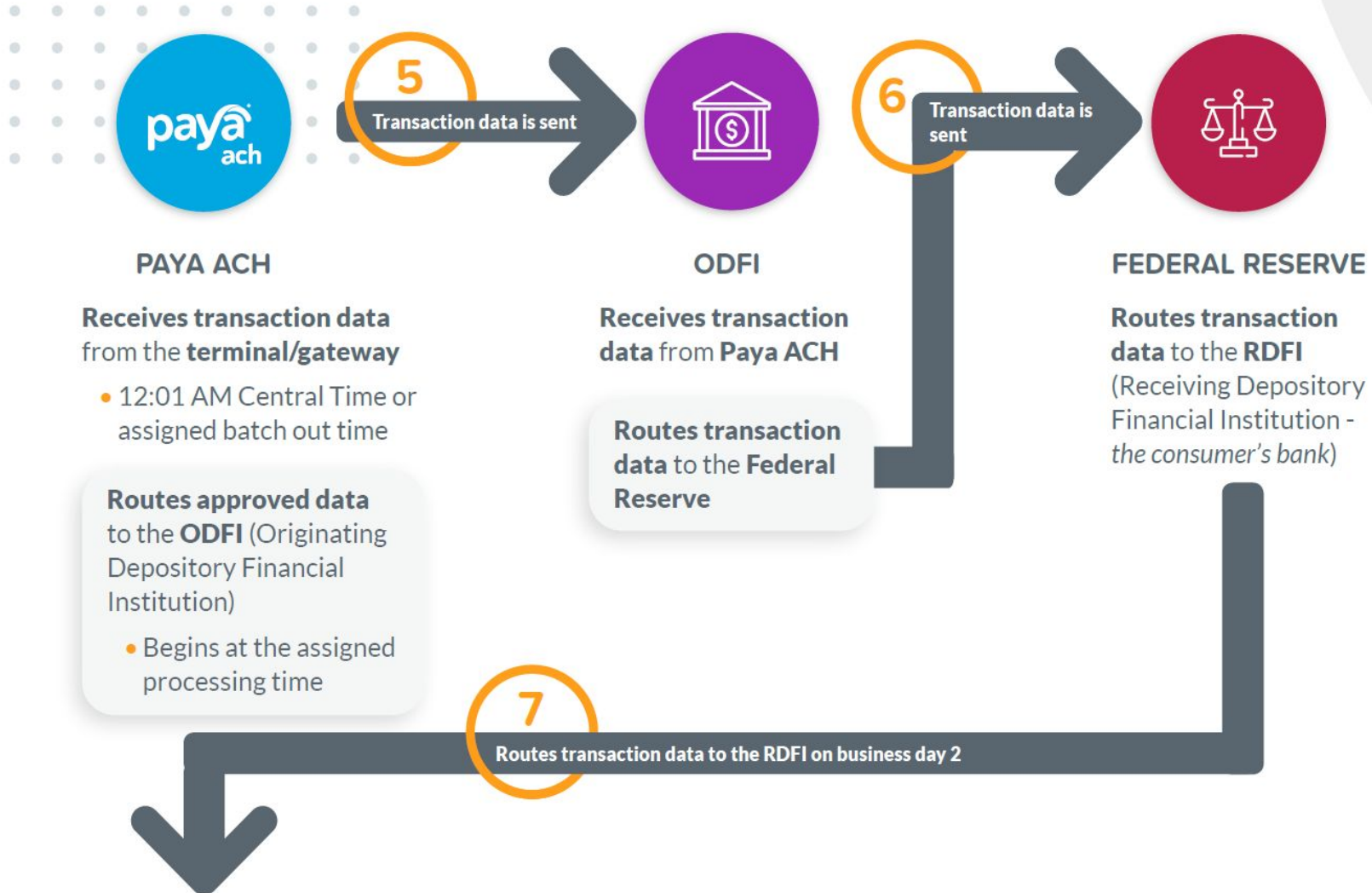
The day the transaction is initiated prior to batch out



Transaction Flow of an ACH

BUSINESS DAY 1

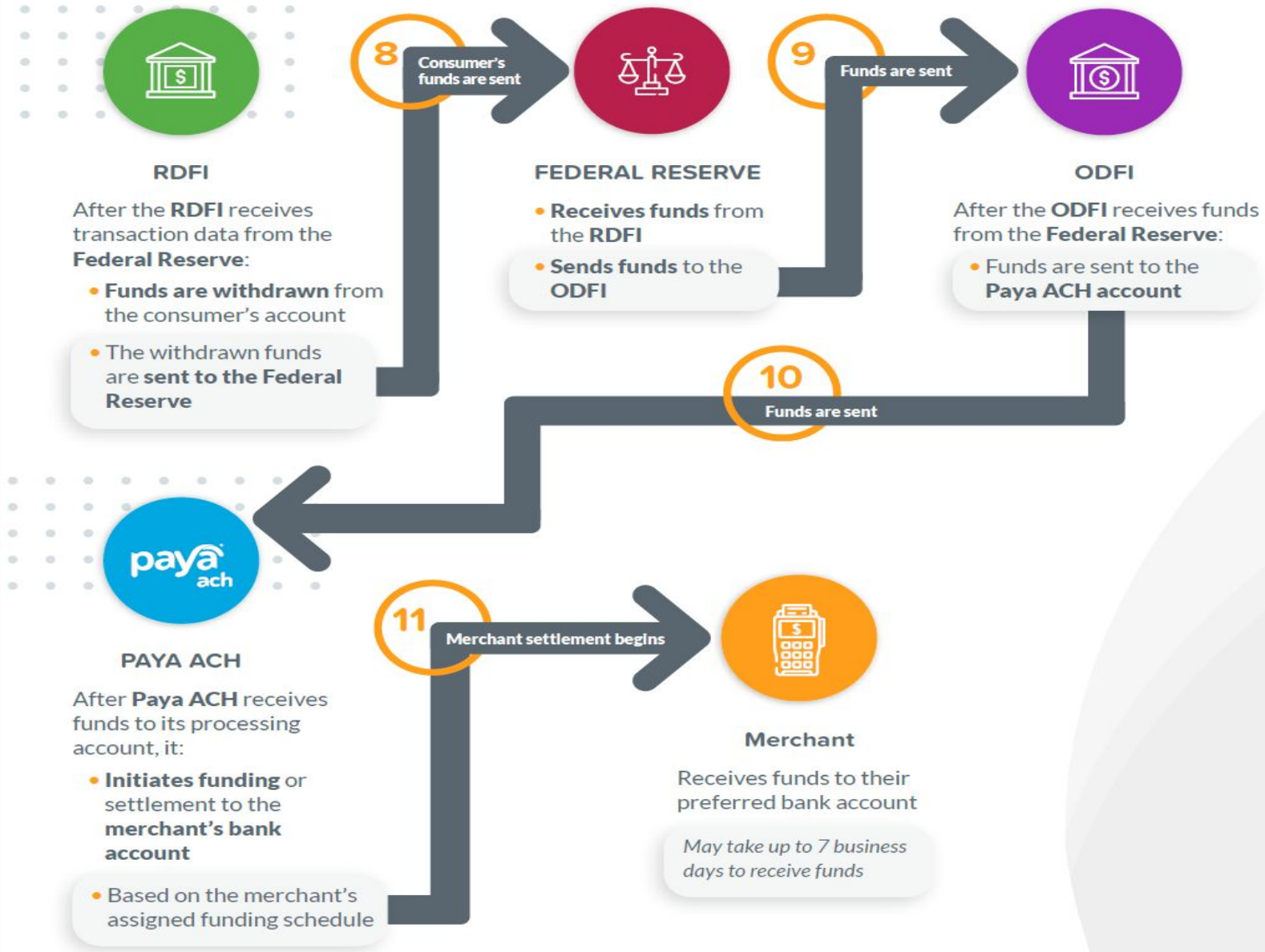
The day Paya receives and begins to process the transaction



Transaction Flow of an ACH

BUSINESS DAY 2 AND FORWARD

The Federal Reserve routes transaction data to the RDFI as soon as business day 2



Returns and Company Code

Company Code for Merchant R29 or Consumer Returns R29

Nuvei / Paya ACH Bank Company Code is: **#3383693141 and 4460522024**

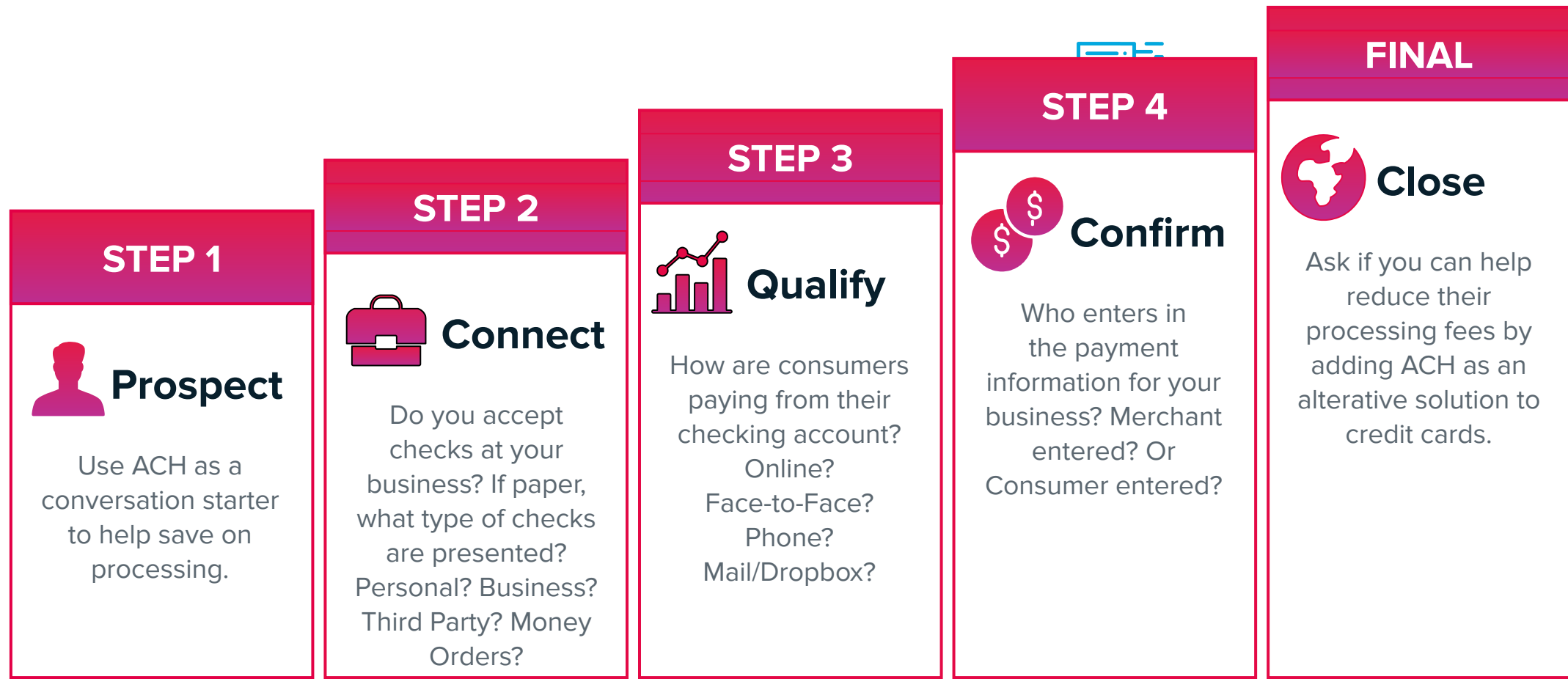
- This can be provided to merchants that have a positive Pay/Fraud filter in place with their banks to ensure credits/debits are processed successfully.

COMMON RETURN

Returned Check Activity							
Terminal ID	Event Date	Check #	Check Date	Debit \$\$	Credit \$\$	Return Code	Status
██████████	03/01/24		02/28/24	\$22,100.00		R03	Not Guaranteed
██████████	03/08/24		03/06/24	\$22,000.00		R01	Not Guaranteed
Total for Month				\$44,100.00	\$0.00		

R01	Insufficient Funds (NSF)	R07	Authorization Revoked	R16	Account Frozen
R02	Account Closed	R08	Payment Stopped	R20	Non ACH Account
R03	Unable to Locate Account	R09	Uncollected Funds	R24	Duplicate Entry
R04	Invalid Account Number	R10	Customer Advises Not Auth	R29	Corporate Check

Why Offer ACH



Who We Are

Partner
Centric

Trusted
Proven
Provider

Exceptional
Experiences

Continuous
Connectivity

Agile
Technology



70,000+

Merchant
Customers



50

Staff in Ft Walton
Beach/Destin FL



20+

servicing the SMB
Market

Meet the Team



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Ganesh Persaud

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Ganesh.persaud@nuvei.com

Check Service Suggested Sell Rates

Refer to Schedule A - Check Buy Rate Pricing

Program	Category	Discount Rate	Transaction Fee	Monthly Service Fee	Monthly Minimum	Batch Fee	Return Item Fee	Reversal Fee
Point of Sale Conversion Process checks electronically, just like a credit card, during face-to-face transactions. Merchant uses check reader, requests DL and obtains customer signed receipt. Ask about the Quick Service Program for checks under \$50 (no DL).	Non-Guarantee	N/A	\$0.25	\$10.00	\$15.00	N/A	N/A	N/A
	Guarantee	1.30%	\$0.25	\$10.00	\$15.00	N/A	N/A	N/A
Check 21+ Accept and process all types of checks. Customer present or mailed in checks can be processed, no ACH restrictions on check transactions, double sided imager required - see compatibility charts. *	Non-Guarantee	N/A	\$0.25	\$10.00	\$15.00	\$0.25	\$5.00	N/A
	Guarantee	1.30%	\$0.25	\$10.00	\$15.00	\$0.25	\$5.00	N/A
ACH Debit Process single or recurring ACH check transaction from the checking account of a consumer or another business. Send out ACH credits to your employees for payroll or any business vendors for merchant payment.	Non-Guarantee	0.75%	\$0.30	\$10.00	\$15.00	\$1.00	\$3.00	\$3.00
	Guarantee	4.25%	\$0.30	\$10.00	\$15.00	\$1.00	\$3.00	\$3.00
Checks By Web Accept consumer payments online. Provides an additional payment option by accepting authorized check payments through merchant website initiated by the check writer. (Non-guarantee only) Additional verification levels available for increasing security of accepting this payment.	Bill Pay	0.75%	\$0.30	\$10.00	\$15.00	\$1.00	\$3.00	\$3.00
	eCommerce	1.30%	\$0.65	\$10.00	\$15.00	\$1.00	\$3.00	\$3.00
Checks By Phone <small>Accept and process checks from customers over the phone. Voice recorded check authorization. *</small>	Non-Guarantee	N/A	\$1.25	\$10.00	\$15.00	\$1.00	\$5.00	\$3.00
	Guarantee	4.25%	\$1.25	\$10.00	\$15.00	\$1.00	\$5.00	\$3.00
Paper Guarantee Eliminates the risk of accepting bad checks. Provides peace of mind knowing that funds are guaranteed. Key check into the credit card terminal or swipe through a check reader; requires a DL for verification.	Guarantee	1.30%	\$0.25	\$10.00	\$15.00	N/A	N/A	N/A

Guarantee option comes with additional Stop Payment Coverage, see Stop Payment Addendum for details.

Additional levels of verification are available, inquire by emailing sales@eftsupport.com for details.

*Check 21+-\$5.00 Monthly Access Fee / Additional basis points for customer not present guarantee *Checks By Phone-Additional fees apply for hosted recording service *Check Collect-\$25.00 for endorsement stamp *Please see merchant application for additional ancillary fees that may apply.