ConsumerChoice Updates & Revisiting RewardPay and RewardPay Choice

Payroc Choice Updates

Agenda

1. Why Update Payroc Choice?
2. Updated ConsumerChoice Program Details
3. RewardPay Program Program Details
4. RewardPay Choice Program Details
5. Payroc Promotions

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Updates To Payroc Choice

Payroc Choice

Payroc's Proprietary Pricing Structures

ConsumerChoice	RewardPay	RewardPay Choice

CashRewards is also still available but not on MPA
CashRewards is a true cash discount without dual-pricing.

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Updated ConsumerChoice Program Details

- Existing accounts and those submitted through **May 7th** will be grandfathered into legacy program.

- Effective for all new applications received on or after **May 8th**

Look for more details **tomorrow.**

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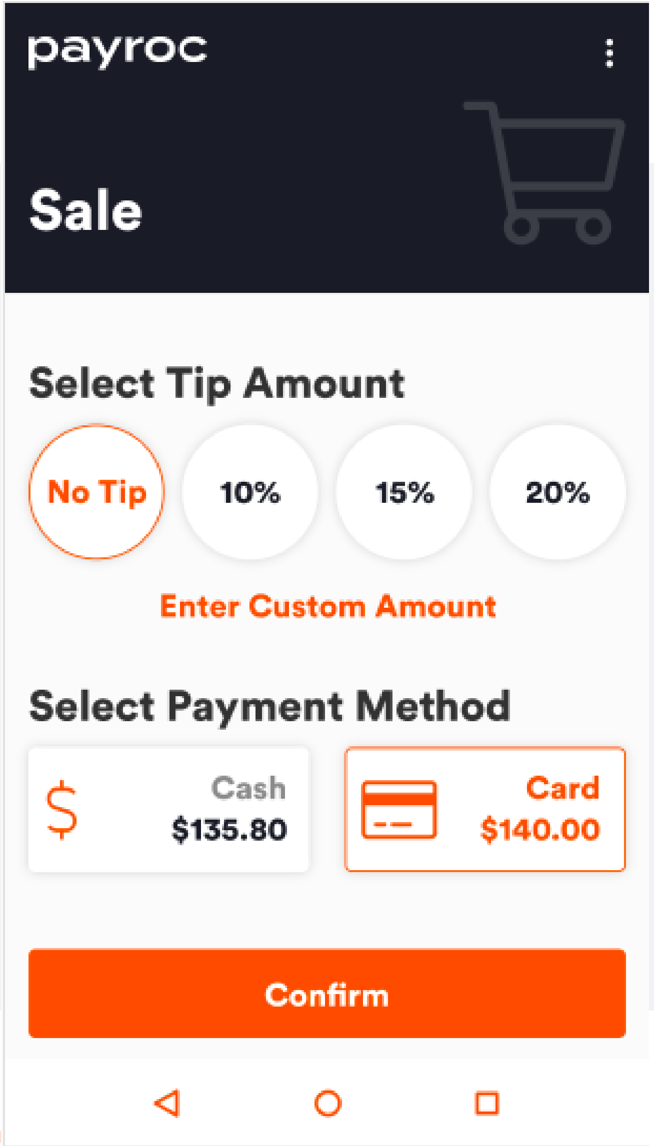
Dual Pricing On The Terminal

Dual-Pricing Meets True Cash-Discount

Consumer-facing dual-pricing at checkout so they can make a clear ***choice*** on their payment method.

Two prices will be displayed: the **listed card price** and a **discounted cash price.**



The Updated ConsumerChoice Model

For New Accounts Submitted on or After May 8th

- **Dual-pricing** meets true cash-discounting

- Merchant must raise advertised pricing
  - This means the price on the shelf, menu, or on the product/service must be raised:
    - Raise the price equal to the **ConsumerChoice** percentage, e.g., **ConsumerChoice** at **4%** means the merchant must raise their advertised pricing by 4%

- Merchant is now inputting card price into the front-end device
  - Device will now discount cash transaction by the **ConsumerChoice** percentage

Consumer Choice

Choice Across the Board

Agent Consults

With merchant on the percentage to increase cost of goods sold. Listed price **MUST** be card price.

Consumer chooses

to use cash or card after **both** options are presented on the dual-pricing display.

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Consumer Choice

Need-to-Know

Unable to split % between consumer and merchant. Total must be:

3.0% - 4.0%

unless otherwise approved

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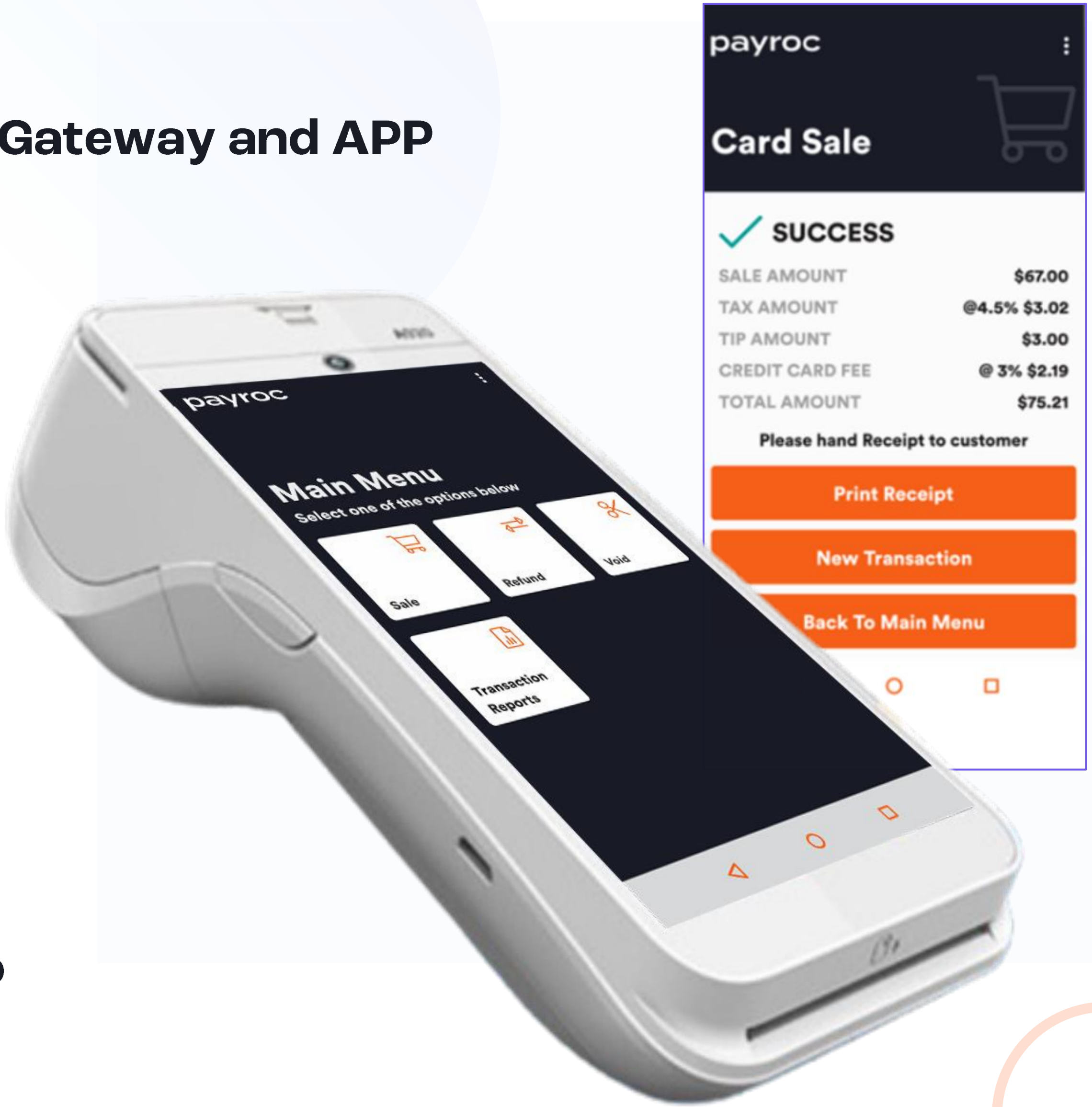
What Devices, Partners, and Gateways Are In-Scope?

ConsumerChoice Changing Across the Board for New Accounts Submitted On or After May 8th

1. Payroc Gateway and APP
2. Valor
3. Quantic
4. Dejavoo
5. FluidPay
6. MYR
7. Zuza



Updated ConsumerChoice Requirements

ConsumerChoice Changing Across the Board for New Accounts Submitted On or After May 8th

Updated ConsumerChoice requirements are effective for all new applications received on or after:

May 8th

Existing accounts and those submitted through

May 7th

will be grandfathered into legacy program.

Look for more details tomorrow.
Thank you for your patience.

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RewardPay Program Details

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RewardPay Compliant Surcharging

Your New Best

Surcharging Saves Merchants 50-70%

It's time to start the next chapter of your sales career. Payroc is committed to helping you reinvent your future with the best in payment processing so your merchants can win with you.

How RewardPay works:

- Surcharges are only applied to credit cards
- Merchant pass on the maximum **3%** surcharge
- They enjoy **50-70%** savings
- You get a high-margin, low attrition merchant

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Easy To Implement

The Software Does All the Work

Cardholder presents DEBIT or CREDIT card

Software identifies CREDIT or DEBIT

Cardholder surcharged for CREDIT (up to 3%)

or

merchant pays for DEBIT

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RewardPay – Re-Imagined!

Simple, Straight-Forward Pricing

RewardPay[8]

Monthly Subscription

$ ____________

% Charged to Cardholder at Point of Sale on credit card dollar volume processed [10]	% Charged to merchant at month end for both credit and debit card volume processed	Per transaction fee charged at month end to merchant on all transactions (credit and debit)[9]
3.00%	0.90%	$0.15

RewardPay Choice

RewardPay With Options

Same as RewardPay except you can manipulate the numbers to better fit your merchant's preferences.

RewardPay Choice(11)

Monthly Subscription

$ ____________

RewardPay Signature Debit / Prepaid Cards Only

Choose an Option:

☐ Interchange Plus(12): ____________ % on debit/prepaid dollar volume + ____________ per debit/prepaid transaction

☐ Flat Rate: 1.25 % on debit/prepaid dollar volume + $0.25 per debit/prepaid transaction

RewardPay Credit Card Fees

3 % charged to cardholder at point of sale on credit card dollar volume processed(13)   ☐ No Tips   ☐ Prompt For Tip   ☐ Tip Adjust

0.25 % charged to merchant on credit dollar volume processed at month end + ____________ per credit transaction

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Why Lead With RewardPay

Your New Best

Simple to implement because the terminal does all the work.

Save merchants 50-70% from traditional pricing.

Your easiest, high-margin sale.

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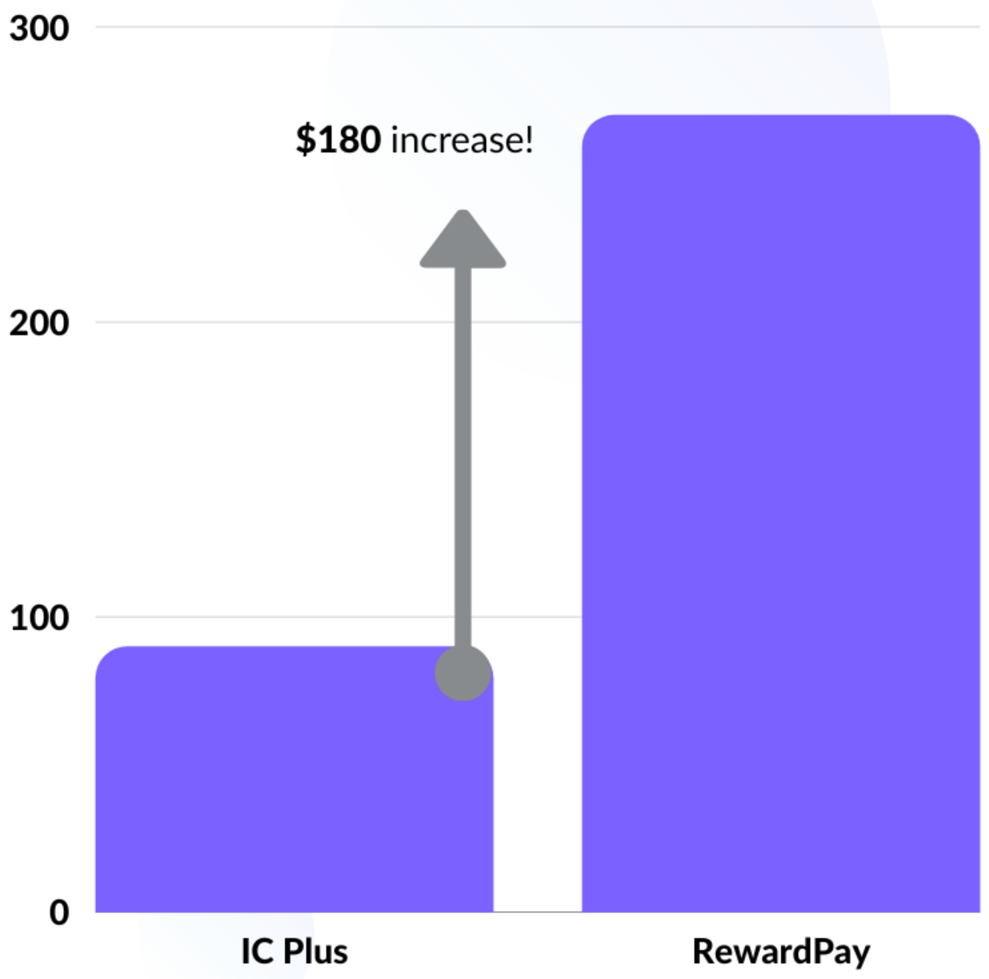
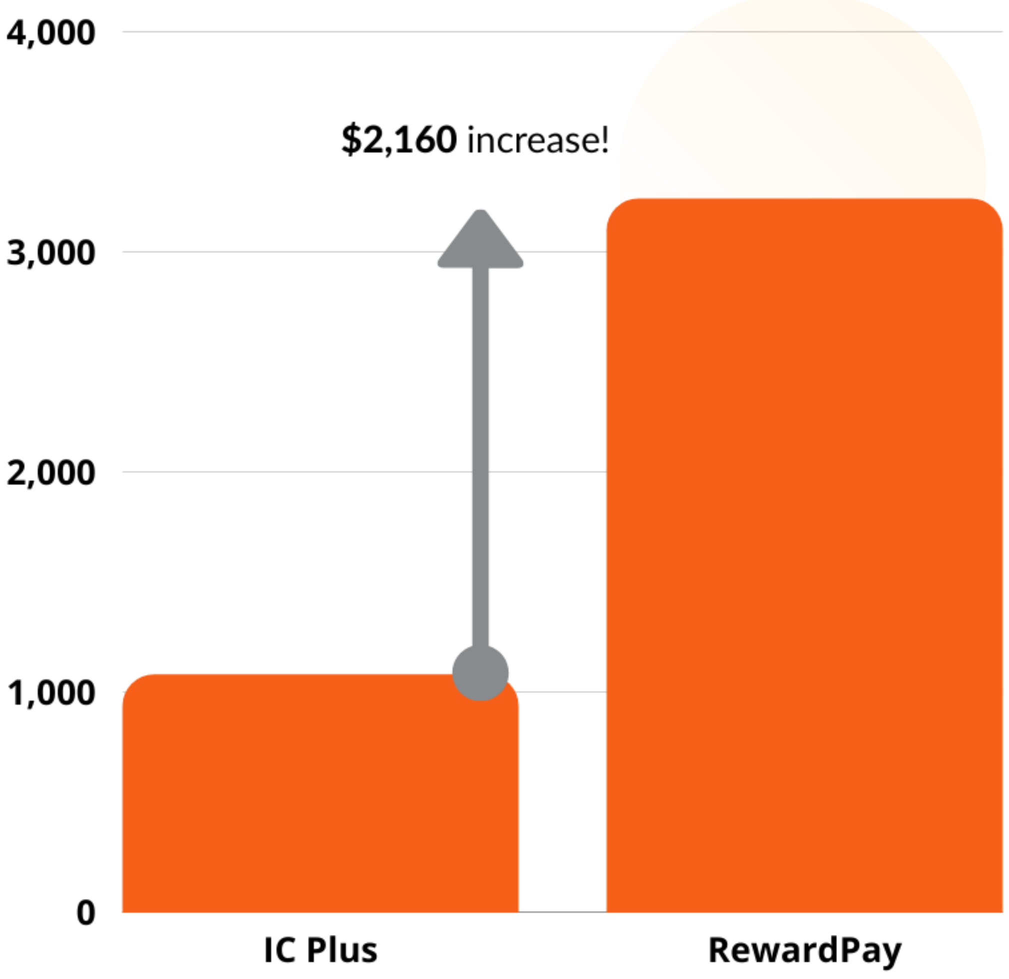
Per Deal Revenue

One Account IC+ Versus RewardPay Commissions



MONTHLY VOLUME $30,000



ANNUAL VOLUME $360,000

Based on IC+ earning you 30bps and RewardPay earning you 90bps

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RewardPay, RewardPay Choice, and ConsumerChoice

are like having the income of **multiple** accounts for the work of **one**

Work Smarter

not harder

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Payroc 2023
Cash Grab!

Board your merchants with any equipment or processing program and receive a $200 payout for each qualifying MID.

Must be on PPS.

Terms & Conditions

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Payroc 2024 Rewards Trip

Los Cabos, Mexico
April 2024

TO QUALIFY:

Be in the top 30 for total deal count

-OR-

Be in the top 10 for total new revenue

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Thank you!

Questions about this call?

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