



# Payment Processing

Trusted by thousands of businesses to process billions of dollars each year, PayNearMe's platform delivers real-time processing with unmatched security, reliability, and performance. Here are some of the platform's features and benefits.

## Innovation and Agility

True to our Silicon Valley roots, PayNearMe is a leader in FinTech innovation. Our platform allows us to be exceptionally responsive to our clients' needs, as it is architected to safely and efficiently roll out new features on a weekly basis, with minimal network disturbance and no client-side changes necessary. As technology continues to transform the way people work, play, interact – and pay their bills, we will continue to evolve the PayNearMe platform to make bill payment as convenient as possible – so our clients get paid faster.

## Security & Reliability

Security and reliability are woven into every aspect of what we do at PayNearMe, from our network architecture and software design to our people and processes. We also undertake comprehensive third-party audits to ensure our security and compliance measures meet or exceed industry standards. Our team is hyper-vigilant about delivering industry-leading uptime and performance, with minimal to no disruption even during software updates and new feature releases.

## Real-time Architecture

PayNearMe performs real-time account validations and risk analysis for all credit, debit, and ACH transactions, helping our clients reduce the level of fraudulent transactions and insufficient funds reversals. Clients can be notified of payments in real time. Credit and debit transactions are processed in real time, while ACH transactions are processed same-day or next-day.

In addition, our platform provides real-time notification of consumer actions, accepted and declined payment attempts, payment reversals, and settlement transactions via API, portal, or email, enabling businesses to manage their cash flow and customer accounts with greater speed and accuracy. For integration into backend systems, notifications can be delivered by secure file transmission in addition to the real-time API.

## BUSINESS BENEFITS

- Rely on industry-leading uptime and security
- Get up and running quickly with flexible implementation options
- Minimize burden of PCI and other compliance requirements
- Minimize risk and fraud
- Deliver superior convenience and ease-of-use to your customers

# PLATFORM IMPLEMENTATION OPTIONS

FULLY HOSTED	EMBEDDED	API
<ul style="list-style-type: none"><li>• Turnkey – get up and running quickly</li><li>• Reach consumers via text, email, web link, mobile wallet, IVR, portal</li><li>• Mobile optimized UI or bill presentation and payment</li></ul>	<ul style="list-style-type: none"><li>• Embedded directly in your website</li><li>• Process one-time and recurring payments and save payment information without the PCI burden</li></ul>	<ul style="list-style-type: none"><li>• Allows full customization of the application while leveraging the benefits of our platform</li><li>• Also enables real-time backend integration</li></ul>

## Fast & Flexible Implementation

PayNearMe's fully hosted platform is a comprehensive, configurable, turnkey solution that can be launched without coding or technical resources. Your customers can pay through our mobile-optimized UI via email, text, web link, mobile wallet, or self-service portal – all custom-branded with your logo and colors.

Alternatively, companies who already have customer web and mobile sites with payment workflows can embed our payment capture and processing capabilities directly within those websites. Enable your customers to make one-time or recurring payments by cash, credit, debit, or ACH through your own website – while mitigating PCI compliance obligations, as all card information is captured, transmitted, and processed

via PayNearMe's secure embedded form. We tokenize the consumer's bank account or card information when communicating with your website, enabling your site to save the account for future payments, including information such as the account name and the last four digits for account identification, without ever seeing or storing the sensitive data itself.

Finally, PayNearMe has a fully featured API suite for businesses looking to retain complete control and customization over their customer experience, while enjoying the security, reliability, compliance, and performance benefits of our platform.

*Businesses can use any or all of the implementation options, as they work seamlessly together, sharing the same database of customer payment information. PayNearMe also offers easy, flexible integrations to a broad range of backend systems via our real-time APIs and highly configurable batch files.*

## Compliance & Risk Mitigation

Processing payments through our secure platform allows companies to reduce risk, as they offload the management of sensitive consumer payment information. For example, by processing credit and debit card information through our PCI-certified platform, businesses greatly lower the complexity and burden of their PCI compliance requirements.

PayNearMe also conforms to applicable state and federal regulations including the Bank Secrecy Act and

the USA PATRIOT Act, as well as guidelines issued by the Office of Foreign Assets Control and the Consumer Financial Protection Bureau.

PayNearMe further reduces operational risk and expenses for clients operating their own collection offices. Clients can redirect cash-paying customers to pay bills at their convenience at participating retail stores. With PayNearMe, the process is safe and secure - eliminating the costs and risks in counting, securing and transporting cash.

### INDEPENDENT CERTIFICATIONS

- PCI-DSS
- ISO 27001
- SOC1
- Money transmitter licenses in all required states

## About PayNearMe

PayNearMe is the industry's only platform that facilitates cash, card, and ACH payments. Our mobile-first technology provides the simplest way for businesses to collect all their payments through an intuitive, consistent experience for their customers.

PayNearMe processes payments for thousands of businesses and government agencies nationwide. PayNearMe has powered cash payments for consumers since 2009, and today is accepted at 27,000+ participating retail locations in the U.S. including 7-Eleven®, CVS Pharmacy®, Family Dollar®, Casey's General Stores®, and ACE Cash Express® stores.

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