

# PAYXPS FINANCE

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Prepared for:

**EDMUND OLOTU**

Founder, Chief Innovation Officer

TechAdvance

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**Over the last 3 years our sustainable + scalable methodology has been used to create over \$300 million of wealth + move two companies to exit.**

**We're excited to share it with you today.  
We call it FinComm<sup>SM</sup>**

**- PAYXPS TEAM**

## ABOUT THE COMPANY

Winning businesses have supporters, not customers! Today the currencies of community, communication, and commerce are an invaluable part of the customer journey. PAYXPS empowers businesses to align and optimize their customer experiences for their maximum return.

**21+**  
YEARS

**30+**  
START UPS

**1000+**  
CAMPAIGNS

**It's not all print**

**Explore the digital CUSTOMER EXPERIENCE**

*<https://payxps.com/web-stories/magazine-premiere-issue/>*

## MEET WITH **OUR TEAM**

The PAYXPS team is building a different kind of company — one that maximizes opportunities for the largest number of people. We've developed and perfected the FinComm<sup>SM</sup> approach to business. Helping individuals and businesses build communities, improve communications, and grow commerce.



*"We share a foundational belief in doing well by doing good."*

*J. Malone*

**JOHN MALONE**

President + Founder



### **DAVID BARKER**

Operations + Technology

With over 20 years of experience working in international markets, David brings extensive knowledge and understanding of end to end technology requirements, as well as a background in sales and marketing. Most recently, David has worked as a business advisor for multiple start-ups. He has a passion for overcoming challenges by helping businesses grow and realize their vision on their path to success. David was born and raised in South Africa, lived and worked in London, Boston, Chicago and currently resides in Boca Raton by the sea.

FLORIDA US | FOUNDING PARTNER



### **SERGIO HORTA**

Financial Products + Services

International financial services executive, with a proven portfolio of over \$250M raised in startup funding. His 30 years of hands-on experience began in London, heading up performance measurement convertible bond assets and management. Since moving to the US, he has lead mid-large teams of analysts for Wall Street, JP Morgan, Putnam Investments and StateStreet Bank. Sergio has co-founded four finance companies, building an international boutique finance company with offices across London and seven US states, producing double digit EBITDA for well over a decade before exiting in 2014. Most recently Sergio spearheaded the expansion of a mobile media platform in Mexico City, securing well over \$35M worth of contracts driving profit grown. Born in Brazil and raised in London, Sergio has a degree from South Bank University and currently lives in south Florida with his wife, children and grandson.

FLORIDA US | PARTNER



### **MARTIN STEINMANN**

Investment + Development

Works with founding teams, CEOs, and investors to optimize early-stage outcomes. As mentor + judge at MassChallenge and MIT-CHIEF he works with early-stage tech companies to get them ahead. Experience in running a \$300m product group and as is the founding member of Vesbridge Partners, an early-stage VC firm in Boston. Highly skilled in getting into and getting out of investments. Understanding the pain of pivots and finds satisfaction in working with our companies hands-on. Martin knows about life on the other end of the table.

MASSACHUSETTS US | PARTNER



### **JIM NEELEY**

Project Lead + Customer Success

Jim has a passion for delivering his customers value. This has been at the core of his professional career in B2B and B2C roles, and as owner-operator of a cocktail bar, where he built a business people still love 10 years later. At PAYXPS, Jim develops and manages end-to-end payment experiences for our clients.

TEXAS US | PARTNER



### **ELAINE KENNEDY**

Strategic Planning

With over 25 years of experience, Elaine has led strategy, marketing, and business development organizations to drive growth and impact. She has helped clients access strategy and marketing expertise through flexible business models. Elaine has launched innovative marketing strategies for growing technology companies, developed strategic alliances for start-ups, and facilitated strategic planning for the boards of associations. She has delivered results across a wide range of industries including cyber-security, mobile technology, software, financial services, education, business services and STEM-related fields. Elaine has a unique perspective on the healthcare industry and is passionate about changing today's patient experience.

WASHINGTON DC | PARTNER

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### **CAROLYN DAUGHTERS**

Messaging + Brand

Carolyn crafts, executes, and optimizes actionable marketing strategies across the funnel, from acquisition and conversion to retention and loyalty. She has served as a fractional chief marketing officer for 10 small businesses nationwide, always keeping people, products, price, promotion, and product distribution in mind. Currently, she leads strategy workshops to empower organizations to own their brand identity, connect with their audience, and grow. She also leads persuasive writing workshops at the Pentagon and U.S. Air Force bases nationwide. Carolyn lives in sunny Denver, Colorado.

COLORADO US | PARTNER

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### **BRETT FISCHER**

Social + Communications

Brett has a diverse business background, working in South East Asia, and is currently based in Cape Town. Having 20+ years of experience in both B2C and B2B, navigating SMBs through the digital marketing process, he has a special focus on helping businesses leverage value on any advertising budget. When not online working on a campaign strategy, you'll find him losing a game on PlayStation to his young sons!

CAPE TOWN SA | PARTNER

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### **MARGOT RICCI**

Creative

An artist + designer, Margot lives to create beautiful things. With over fifteen years of professional design experience, Margot got her start in print design and transitioned to digital with the changing tides of her early career. Specializing in identity + branding, web, UX/UI + motion, Margot's passion is clean, concise design. When she's not leading the PAYXPS team creatively, she creates intricate blackwork illustrations and patterns for artwork and custom apparel.

COLORADO US

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### **CLODAGH MALONE**

Creative

Graduating with honors in 2019 from Limerick School of Art & Design, Clodagh spent the next two years living in Vietnam driving her motorbike through the Ha Giang mountains falling in love with the local cafes. Since returning home to Ireland she is preparing to launch her own creative studio. Designing clean, concise commercial designs, while using complimentary colour palettes to express symmetry and balance is Clodagh's specialty; contrasting with her personal style which illustrates a freer side of her art.

IRELAND

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### **LOUIE SAGABAEN**

Design + Motion

Louie is a creative designer with expertise in motion graphics, who understands the impact of a good design, especially through video communication. He has used a variety of software and concepts, always having an eye for the way to make ideas fit the content. Playful and passionate, he prides himself on kindness and honesty and loves watching Rick and Morty, and enjoys playtime with his kids.

PHILIPPINES

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### **RICKY DOCTO**

Mobile Design

Ricky has been a graphic artist, website designer and developer for more than 5 years. He started as an Android app developer after he graduated from college and got introduced to WordPress, where his focus has been designing and building websites. He is also a musician, photographer, and football fanatic.

PHILIPPINES

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### **GLOBAL COMMUNICATIONS CENTER**

Call Center

Provides inbound, email response, and outbound support. Each of our clients receives personalized attention, backed up by our Customer Care team. We maintain the highest level of GDPR data confidentiality and professional brand representation to provide our customers' first-rate support.

GEORGIA

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# PAYXPS OPPORTUNITY OVERVIEW

In this document we will outline the market forces driving sales of payment experience services and solutions in six specific categories over the next 36 months in the US and around the world. The opportunity that's in front of us is to take a market share sizeable enough to carry us through a decades-long commitment.

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*Exhibits p27*

## OVERVIEW

The global cloud rush and migration of the entire planet due to COVID has accelerated the availability of specific markets.

### THE DIGITAL EXPERIENCE PLATFORM MARKET (DXP)

The digital experience platform market, which serves people's and business' need to engage with the cloud as a permanent means of doing business (market sizing in exhibit), is ripe for convergence.

It's rare that the opportunity for a market convergence has been so absolute.

Market analogy: ship building. The ship building industry was completely irradicated by the invention of the fiberglass hull.

The digital experience platform is the entry point to a seismic shift in the way people like, pay, and share, creating an explosion of merchants around the world. New commerce, serving new communities; new currencies, new discoveries of things of value, sound familiar?

## THE RARE SIX-SIDED MARKET OPPORTUNITY

The forced migration of remote/mobile work has accelerated the following six markets, formerly dominated by incumbent market leader, physical real estate.

These six markets are unique in the fact that there is already global adoption, market leaders, and accepted price points in each of them

- No need to build a new product
- All markets afraid to sell (young people)
- All markets afraid to buy (old people)
- All markets will be rolled up (L1 data needs)
- Market analogy: Home Depot rolls up hardware stores,
- Creating a new market: the DIY/home improvement market

Rarely does one have the opportunity to stand in front of an emerging category that is a category killer: The B2B Supermarket, DIY Superstore

In short, the market has matured, but has not rolled up. The valuation of companies that have a streamlined approach to collecting and leveraging L1 data will create the largest value upon exit, if an exit were required.

## THE SIX MARKETS

Location  
Engagement  
Order  
Payment  
Reengagement/Loyalty  
Delivery

The LEOPRD.

## MARKET OPPORTUNITY ASSUMPTION

We have identified, tested, and proven over the last 18 months the assumption that a digital experience, combined with real-time personal offers, across six specific markets will develop the sustainable growth required to exit in multiples or create sustainability in market relevance for decades — building a sustainable economic model that self-supports through lead flow, acquisition, and lifetime value that cannot be achieved by technology sales alone.

## MARKET APPROACH

Approaching community, communication, and commerce in the right order can provide a lifetime's worth of access to revenue through monetizable payment experiences. It is the foundation of a self-contained, and self-sustaining, revenue ecosystem.

## PRODUCT ROADMAP

Our long-term product vision is to enable people to manage and protect what's most important to them: their wealth, their health, and their family.

The initial roadmap will focus on market adoption of products, services, and solutions by businesses during the global economic recovery.

Note: Product will be managed and developed by Martin Steinmann over the next 18 months, beginning with a community service team. He will develop and deliver a statement of work, a key deliverable of 2022, to develop a cost-efficient and scalable Digital Experience Platform that supports our community-first model.

## MARKET OPPORTUNITY SNAPSHOT

### In recovery, the first focus is financial security/wealth:

People and businesses need to eat, take care of jobs, family, and businesses first. They will adopt community, communication, and commerce tools as they migrate to the cloud via commerce first. We've already seen this adoption taking place. We are in full release and in adoption stage to take advantage of this.

PAYXPS market offering (LIVE): FinComm<sup>SM</sup>

### The second focus is health:

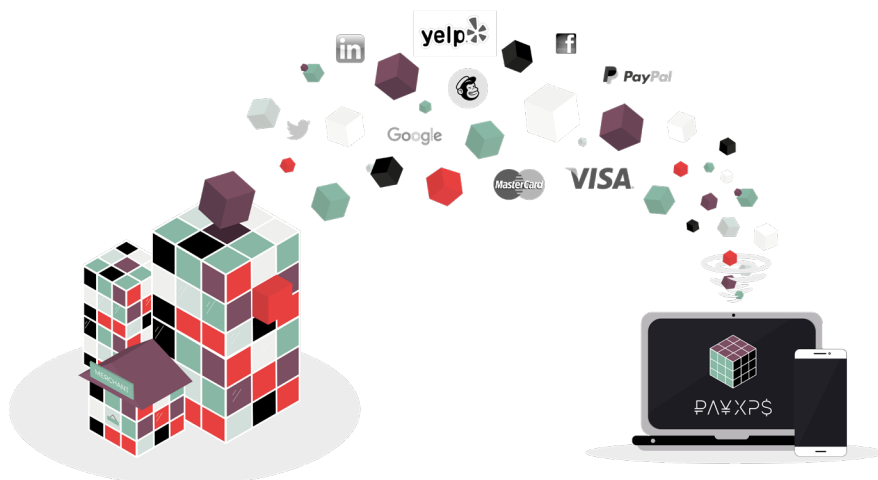
The market has already started to adopt Community, Communications, and Commerce tools digital medical passport.

PAYXPS market offering (in development; in revenue): MedComm

### The third focus is family:

Last, the market will adopt a digital experience platform for families.

PAYXPS market offering (in negotiation): FamComm



## WINNING BUSINESSES HAVE SUPPORTERS, NOT CUSTOMERS

Due to the rapid increase in online competition and increasing cost of acquisition, smaller and local businesses must develop their own loyal community of supporters in order to continue to compete and coexist successfully with large-scale ecommerce.

IF: PAYMENTS ARE NOW EXPERIENCE FOCUSED  
THEN: WINNING BUSINESSES IN 2021 HAVE SUPPORTERS  
NOT CUSTOMERS

THEREFORE: THE RECOVERY DEPENDS ON PLATFORMS

## THE PAYXPS FINCOMM<sup>SM</sup> MARKET OFFERING

PAYXPS Like-Pay-Share Services Empower Business. PAYXPS is a payment experience services provider (PXP). We empower businesses to manage and optimize the customer experience, driving business recovery, customer loyalty, and rapid growth.

Our proven approach creates loyal communities, steady repeat business, and substantial ROI.

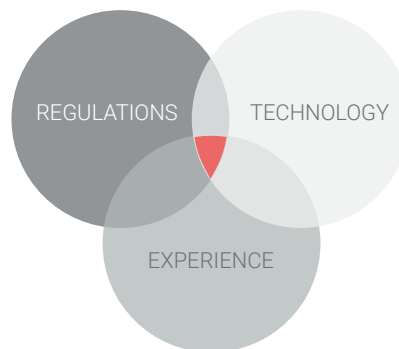
DIGITAL EXPERIENCES HAVE CONVERGED

## DIGITAL EXPERIENCE PLATFORM (DXP)

- An existing category of enterprise software. (US 10 Billion+ Industry)
- Meet the needs of companies undergoing digital transformation.
- Providing better customer experiences.
- Single product or often a blend of products and services that must work together.
- Opportunity No Market Leader in Payments Space

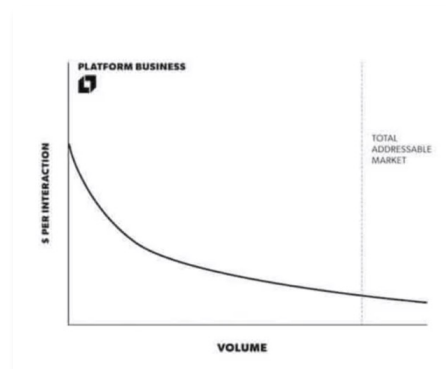
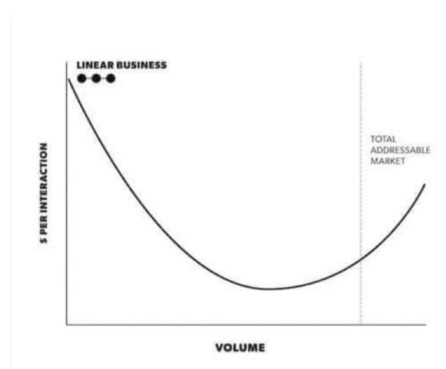
THE MARKET HAS CONVERGED ON  
6 CATEGORIES OF SERVICES  
LOWER CAC HIGHER LTV

## MARKET ADOPTION ASSUMPTION



## GTM ASSUMPTION

- LOCATION
- ENGAGE
- ORDER
- PAY
- RE-ENGAGE
- DELIVER



## **PAYXPS AND PAYXPS FINANCE BUSINESS PLAN ASSUMPTION**

As a brand-new industry converges (DXP) and a brand-new market is created (business recovery market), the need for merchant accounts, deposit accounts, business improvement loans, business recovery loans, lines of credit, etc. will be required to facilitate an ongoing accelerated digital transformation.

As PAYXPS continues to discover unmet business needs, we will develop the platforms, partnerships, products, and services needed to meet the needs, and facilitate businesses access to capital to fulfill those needs.

PAYXPS is organized around the three areas we impact:

### **Communications Division:**

Manages acquisition of all customers, LEOPRD messaging, location scoring, content, and engagement.  
(see exhibit: *The Payment Experience Magazine*)

### **Community Division:**

Manages customers as members to maximize their lifetime value. digital experience management, product/service fulfillment, customer success, support, and billing.  
(see exhibit: *NURTURE Call Center*)

### **Commercial Division:**

Manages float, deposits, revenue, and all financial, and regulatory KPIs of the company. Specifically manages all depository and non-depository banking engagements, including checking, savings, and business loan products.  
(see exhibit: *Safrapay 1-pager*)

## **THE EMERGING BUSINESS RECOVERY MARKET OPPORTUNITY**

The emerging opportunity is on the scale of the Home Improvement / DIY market transformation. The Payment Experience is the organization and gamification of business transformation and recovery.

We will sell and finance B2B sell recovery and makeover packages directly and through our network of strategic partnerships.

## **BUSINESS PLAN PHASES**

### **GTM Now-EOY**

FinComm<sup>SM</sup>: International Payments; Safrapay  
(see exhibit for software vendors)

### **Steady State 2022**

Manage 3 recovery centers  
Expanding to 10 staff each  
Expanding to 100 studios  
Board 20 referral partners

### **Scale 2023**

Franchise  
Team expansion (See DAVO)  
Leadership for scale  
Detach finance company

## **PRODUCT OFFERING**

FinComm<sup>SM</sup> Score  
LEOPRD System  
More than 200 choices in products and services  
PAYXPS is the destination for curated solutions to the world's most common SMB needs  
160 Payment Types  
14 Currencies  
Gaming, Crypto, and Emerging Verticals  
37 Shopping Carts  
54 Point Data Strategy  
90-Day Commercialization Plans  
1 Bill

## PAYMENT EXPERIENCE OFFERING

Our Business Improvement Center has everything you need to recover, survive, and thrive in 2021 and beyond. Allows you to get tools, solutions, services you need for your business in a digestable, organized fashion that services you locally.

With hundreds of types of software, solutions, payment types, and community tools, the answer isn't more technology. At PAYXPS, we invite boomers, gen-xers, and millennials alike to DIY their own recovery.

We give them access to the tools to empower that recovery, and give them access to the best financing options...

We deliver this through:

- Bundling to create discounts
- Clear documentation and process to create the necessary framework a business loan
- Coupling technology solutions with superior installation service, and hyper-focused support (see NURTURE exhibit)
- Allow older business owners to borrow the automated installation and support they need

To Create a digital experience platform means one must create platform behavior. Early adoption and first-time user experiences for platforms need to be gamified. A scoring system, a point system that can demonstrate early wins is the trojan horse of customer acquisition and the beginning of a lifelong sequence of engagement.

Data is valued by its complexity of profile. Peoples' complexity of profile allows global buyers to create a 360° customer view and make real-time personal offers, as in, "Tom has a cold, remind him CVS is open."

## GETTING STARTED

IKEA would not sell any furniture if they simply yelled the parts that go together across a warehouse, or if they told you how weak your table legs are compared to your current legs. It seems foolish, but they sell you a lifestyle, and you participate in the delivery and execution...co-creating a better future state.

While IKEA encourages you to start with a coffee table, they have solutions and present lifestyles that support a wide range of needs.

In the same way, we create a score. It is a gamified way to communicate with a merchant whether they're winning or losing and create gamified behavior to check the score. The score is a simple way to see improvement and gain confidence that they can make decisions and investments to improve their business.

*(see merchant sequence)*

## SUMMARY

In summary, PAYXPS has all the agreements necessary (see exhibits) to deliver superior solution and service to expand on their current revenue by Q4 2021.

- We have a 3-market rollout with Safrapay
- A 150-merchant rollout with Intl Payments
- A 5,000-agent campaign prepped for studio invitations
- The referral system is live

The goal is to emerge from 2022 with a franchisable system to establish business recovery centers that will become a Business Recovery Supermarket.

A significant portion of the money in the US recovery bill will be spent on technology. Short staff, needs of efficiency, etc. will drive spending.

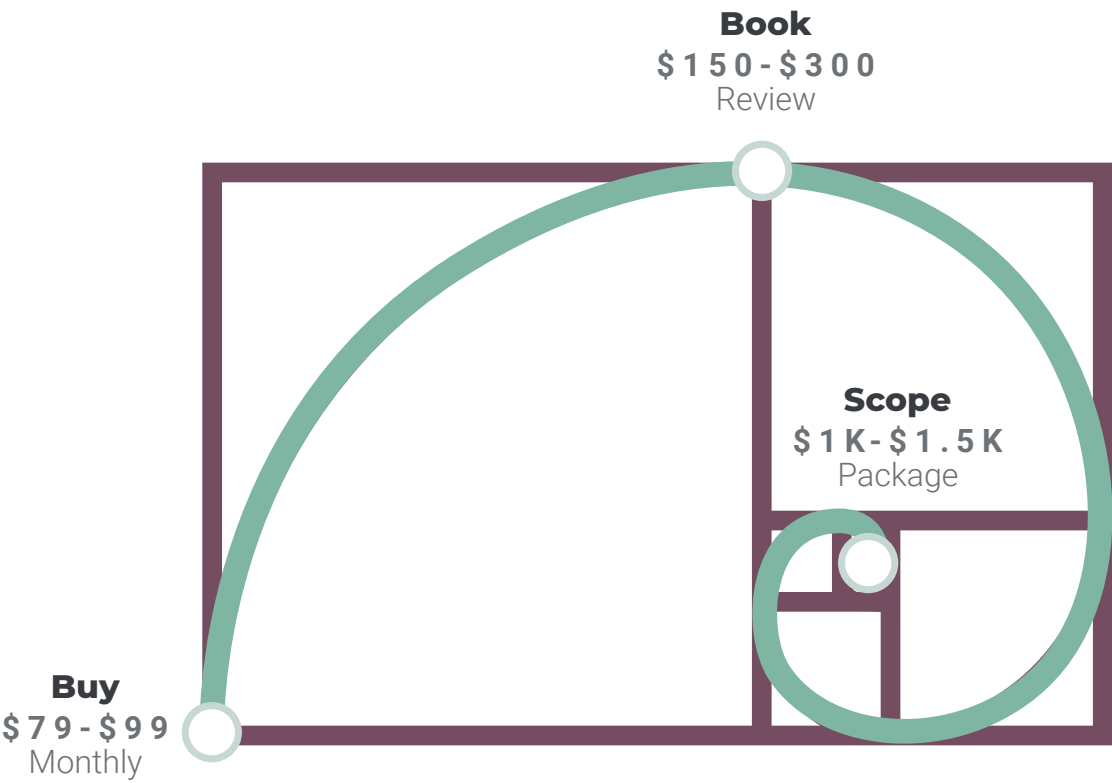
PROFILE OF A FUTURE SUPER USER

A Business buys recurring LEOPRD software/services:

LOCATE	ENGAGE	ORDER	PAY	RE-ENGAGE	DELIVER
\$ 50 - 100 / MO	\$ 50 - 100 / MO	\$ 50 - 100 / MO	\$ 250 - 500 / MO	\$ 50 - 100 / MO	\$ 50 - 100 / MO

- + Fee revenue
- + Cash Advance revenue
- + Lending revenue

50% of portfolio at some point will purchase banking products.



# PAYXPS FINANCE

## - SERGIO HORTA

Sergio Horta, a financial services strategist has been brought in to direct and manage all things related to design, execution and management of our finance department. With over 28 years' worth of experience, across 3 continents, Sergio has successfully launched and managed 7 retail finance companies, having successfully raised over \$250M in start-up capital across a diverse range of industries.

### FUNDING STRATEGIES

Within the framework of PAYXPS, Sergio has defined three funding strategies;

#### **Go-to-market phase:**

Consisting of creating the legal structure along with complete set of compliance requirements that go together with underwriting and lending policies. Starting in September 2021, this phase will be completed and fully functional by end of Q4 2021.

#### **Steady state phase:**

Has as its focus on the execution of our pilot and establishing a solid base across desired verticals, within our predefined target business. It is anticipated that this phase will be completed by Q4 2022 end.

#### **Scaling or long-term growth phase:**

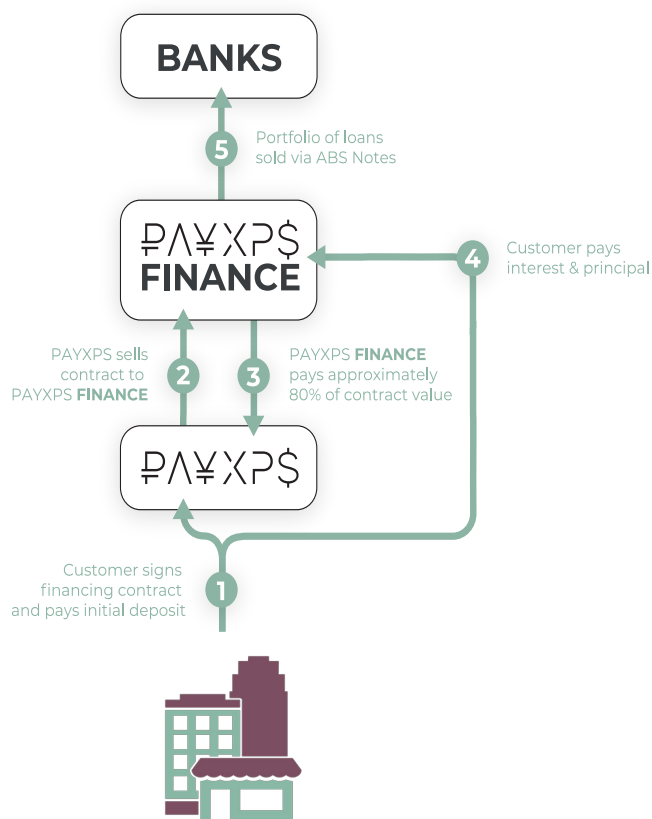
Building from the steady state, consistent accelerated efforts will be applied to building PAYXPS franchise model utilizing the "Immigrant Investor Program" referred to as EB-5 as one of our sources of funding.

### PAYXPS: A BUSINESS RECOVERY CENTER USING THE FINCOMM<sup>SM</sup> APPROACH

As part of our engagement architecture, we recognized that in order to provide robust solutions to our clients we needed to offer a suite of financial services and products, as a means of reducing risk to clients and payxps shareholders.

Through our unique FinComm<sup>SM</sup> approach we have developed PAYXPS Finance, offering accounts receivable & payable, checking accounts, credit cards, business expansion lines of credit and SFS Loans.

PAYXPS Finance will be structured as a middle market non-depository financial institution that functions as an indirect lender to the PAYXPS community. The company will establish a solid financial base for this growing community, by upholding a dual mission of providing capital to PAYXPS clients while operating an efficient, profitable business. PAYXPS Finance will purchase retail installment contracts from PAYXPS, at risk-adjusted market rates, ranging from \$30,000 to \$80,000. Loans will be typically purchased at a 20% discount of amount financed backed by a client guarantee for the term of the loan. All loans will be collateralized with interest rates from 8% to 14%.



## WHAT IS EB-5 AND HOW DOES THE PROGRAM WORK?

The EB-5 Immigrant Investor Program is a federal program administered by the United States Citizenship and Immigration Services (USCIS). It is designed to stimulate the economy through job creation and capital investment by foreign investors. In exchange for making a minimum **at-risk equity or debt investment** into a new U.S. business which results in the creation of at least ten jobs, foreign investors may secure a permanent green card for themselves and their families. Alternatively, investors may deposit their funds in a troubled business (having incurred a net loss of 20% of the businesses net worth) and qualify by preserving the ten jobs, instead of creating them. The minimum investment is from **\$900,000** in a targeted employment area project or **\$1,800,000** in a project located in a non-targeted employment area.

There are two USCIS-mandated checkpoints a foreign investor must complete to obtain their permanent green card through the EB-5 program. In the first stage, the investor files an I-526 form, which explains how the investment will create the required jobs. This form is evaluated by the USCIS on a few conditions:

- New commercial enterprise status of the business
- Investment capital: funds must be at risk and be invested or in the process of being invested at the time of application review
- Source of capital: funds must have been obtained through legal means
- Managerial role: the investor must be in some way involved in the management of the enterprise for investment (most often as a limited partner)
- Employment creation

Upon approval of the I-526, the investor will receive a conditional visa permitting two years' residency in the United States. After this period, the investor must submit an I- 829 form to remove the conditions on his or her green card. This form is filed sometime in the 90 days preceding the second anniversary of I-526 approval and must demonstrate:

- Investment of the full amount required
- Investment has been sustained in the commercial entity for the full two-year period
- Required jobs (10 new full time) have been created

PAYXPS Finance will be structured as a middle market non-depository financial institution that functions as an indirect lender to the PAYXPS community. The company will establish a solid financial base for this growing community, by upholding a dual mission of providing capital to PAYXPS clients while operating an efficient, profitable business. The company will be fully licensed in Florida, Georgia and Texas to undertake the purchase and sale of all loan contracts. With a robust mid- and back-office infrastructure covering credit analysis (for both the underlying assets and customers), specialized accounting, portfolio management, operations, market intelligence, legal and compliance, SFS is confident that it will provide superior returns in a low-interest rate environment – predictable cash flow, low-credit risk strategy which will result in IRRs in excess of 20%. Given the specialized nature of these services, we have brought in an experienced Retail Financial Services executive, Sergio Horta, to launch and manage Strategic Financial Services.

# WHITE PAPER

## TURNING YOUR ISO INTO A PAYXPS

### - VIRGINIA SPELL

Exhibits p29

## A BUSINESS RECOVERY CENTER USING THE FINCOMM<sup>SM</sup> APPROACH

COVID has left no doubt - everything is changing. Many businesses were sent reeling in 2020 while large platforms with an already strong market presence such as Amazon grew stronger. The global mandate to quarantine fast-tracked the convergence of people's online experience. According to a 2020 Small Business Marketing report from Devrix, over 230 million consumers in the U.S. own smartphones, around 100 million U.S. consumers own tablets<sup>1</sup>, which translates into m-commerce accounting for 25% of e-commerce. Small businesses have had to shift to a digital model fast to take advantage of e-commerce/m-commerce. Many who did not move quickly enough wound up shuttering their businesses, and those who hung on encountered financial challenges they will most likely face again in the future.

## OPPORTUNITY ANALYSIS

A survey of small business owners and managers by data and marketing platform Clutch "found that companies' main financial challenges in 2020 included declining revenue, unforeseen business expenses, lack of financial tools and expertise, and limited access to financial capital."<sup>2</sup> With lack of financial capital, marketing expenses may seem overly burdensome, but in order for these small businesses to stay afloat in an increasingly digital world, digital presence is more important than ever. According to Devrix, 99.9% of US employers are small business owners. Of that, 92% think that having a website is the most effective digital marketing strategy, yet only 64% of small businesses have their own website. 47% spend less than \$10,000 on digital marketing; the same percentage do their own marketing; and 35% feel they're too small to warrant a website.<sup>3</sup>

There is a need to solve a problem for businesses that have access to too much technology – there aren't enough services to show them how to best utilize it. According to an article on Mckinsey.com, one of the top measures for rapid revenue recovery in a post-Covid world is e-commerce analytics (see *Exhibit A*).<sup>4</sup> Disruptive business builders will recognize the shift such a crisis as a global pandemic brings on and will build the new normal, honing in on early indicators like the overnight digital transformation required for life online and mining already-existing yet underutilized data to tailor, streamline and maximize the customer experience.<sup>5</sup>

(1) Anonymous. "100+ Small Business Marketing Statistics and Trends in 2020", Devrix.com, 16 April 2020, <https://devrix.com/tutorial/small-business-marketing-statistics-trends/>

(2) Roddy, Seamus. "4 Financial Challenges for Small Businesses", Clutch.co, 30 April 2021, <https://clutch.co/accounting/resources/financial-challenges>

(3) Anonymous. "100+ Small Business Marketing Statistics and Trends in 2020", Devrix.com, 16 April 2020, <https://devrix.com/tutorial/small-business-marketing-statistics-trends/>

(4) Sneader, Kevin, and Bob Sternfels. "From Surviving to Thriving: Business after Coronavirus." Mckinsey.com, 1 May 2020, [www.mckinsey.com/featured-insights/future-of-work/from-surviving-to-thriving-reimagining-the-post-covid-19-return](http://www.mckinsey.com/featured-insights/future-of-work/from-surviving-to-thriving-reimagining-the-post-covid-19-return).

## PAYXPS : A BUSINESS RECOVERY CENTER USING THE FINCOMM<sup>SM</sup> APPROACH

In e-commerce, there are six primary services millions of businesses rely upon to survive and grow, enabling them to locate, engage, order, pay, re-engage, and deliver (LEOPRD). Currently, there is no clear market leader outside of large platforms for these six software-as-a-service (SAAS) combined needs. Large marketplaces now offer avenues for payments and other ways to engage, but often require businesses to use multiple interfaces that may or may not interact well together. The current political, emotional and socioeconomic context has fostered a market kinship between businesses and customers where small businesses are valued as a vital member of community, yet they struggle to understand analytics to support decisions to strengthen their presence and engagement in the online marketplace. Peoples Republic of Data recognizes that these businesses need an “engagement architect” and have developed a strategic business unit and subsidiary under the brand name PAYXPS, marketing a user-agnostic, discrete approach that solves this problem for e-commerce, m-commerce and brick & mortar merchants in the US, UK and Europe. In terms of competitors, “...key players in [the Digital Experience] market are Adobe; IBM Corporation, Acquia Inc.; SAP SE; Microsoft Corporation and Oracle Corporation.”<sup>6</sup> Large platforms such as Facebook Marketplace, Amazon, and Airbnb now offer some of these services (e.g. payment solutions) which forces independent businesses to deal with their platforms. For businesses to perform well in an increasingly competitive digital space, they must use multiple services such as Shopify, WeChat, and QuickBooks for all aspects of the business cycle. Financial technology companies such as Fiserv, cloud-based web development services such as Wix and digital payments companies such as Square all offer pieces of the process. PAYXPS has identified the need for businesses to evaluate how they are doing in these six primary areas and have developed the FinComm<sup>SM</sup> approach, a scoring system that offers insight and solutions for improvement at each SAAS level. As with any new product or service, apathy and indifference could be considered an abstract competitor until customers recognize the value of the FinComm<sup>SM</sup> service approach as a way to build their business through online community, communication and commerce.

PAYXPS must collaborate with market leaders in each individual service area drawing on already existing technology in, for example, location SAAS, engagement SAAS, shopping carts, etc. They will leverage these bigger brands by white-labeling a converged or bundled one-stop-shop service, which will be sold through other collaborators such as banks and a referral network of independent sales workers (1099s) and gig-workers. Using a B2B distribution model with sell-in and sell-through strategy, PAYXPS collaborators will offer a scoring service – a six-point business checkup trade-marked as the FinComm<sup>SM</sup> Score (see *Exhibit B*) - to merchants allowing them to refine service areas in need of improvement to serve their customers best. This will empower independent businesses to access their own data and control the environment within their own business.

The goal for PAYXPS is to acquire new customers and increase life-time value in the current US Digital Experience (DXP) market, anticipated to value at USD 15.8 Billion until 2025 with a CAGR of 10.9%.<sup>7</sup> They are a niche player and startup, initially aiming for 288 clients in the first year with opportunity to grow towards a negligible portion of the market share (<.5% market share is approximately USD 79 million worth of business) over the course of three years.

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(5) Bello, Jason, et al., “Innovating from necessity: The business-building imperative in the current crisis.” McKinsey.com, 16 April 2020, [www.mckinsey.com/business-functions/mckinsey-digital/our-insights/innovating-from-necessity-the-business-building-imperative-in-the-current-crisis](http://www.mckinsey.com/business-functions/mckinsey-digital/our-insights/innovating-from-necessity-the-business-building-imperative-in-the-current-crisis).

(6) Anonymous. “Digital Experience Platform Market Size To Be Valued At \$15.80 Billion By 2025, Owing To Adoption Of Digital Platforms For Developing Marketing Strategies By Industry Participants”, Million Insights, 31 March 2021, [www.prnewswire.com/news-releases/digital-experience-platform-market-size-to-be-valued-at-15-80-billion-by-2025-owing-to-adoption-of-digital-platforms-for-developing-marketing-strategies-by-industry-participants-million-insights-301259286.html](http://www.prnewswire.com/news-releases/digital-experience-platform-market-size-to-be-valued-at-15-80-billion-by-2025-owing-to-adoption-of-digital-platforms-for-developing-marketing-strategies-by-industry-participants-million-insights-301259286.html)

(7) Ibid.

## TARGET AUDIENCE, SEGMENTATION AND RECOMMENDATION

PAYXPS brands itself as a Business Recovery Center. With the economy reeling from the shutdown of businesses, the demographic they are targeting is payment companies and financial institutions, multilocation business franchise e-commerce and/or hybrid online e-commerce merchants. The geographic focus they are starting with is on states where unemployment has hit hardest, allowing for greatest room for recovery. They are also targeting large companies and organizations in the process of aligning with Sustainable Development Goals to increase access to financial services, create jobs and eliminate poverty.<sup>8</sup> There is substantial opportunity in the Fintech and DXP marketplace to sell-in and sell-through, overlapping in all six areas in each market to help businesses improve their communication (LE), commerce (OP), and build community (RD).

## PRODUCT DEFINITION AND BRAND POSITION:

For financial institutions looking to help their best and most vital customers fast track their financial recovery, PAYXPS' FinComm<sup>SM</sup> Score is a 6-point business checkup (see *Exhibit B*) to evaluate the processes used to locate, engage, get orders, collect payment, re-engage and deliver to your customers, to get your business back on line and moving towards continuous improvement. A tool to evaluate a business' purchase funnel. It consists of an initial report, followed with monthly reporting "to help keep your business running on all cylinders...plus, alert you whenever something breaks." Their philosophy is every transaction aspires to be an monetizable experience which builds community, commerce and communication.<sup>9</sup> Commerce converges on a number – your FinComm<sup>SM</sup> score. They believe by using the principles of crypto-currency (data-mining), that any of these businesses can recover, survive and thrive if they had an age-agnostic, cloud-based business in a box to increase revenue, reduce cost and streamline efficiency. While Fintech provides transaction-based services and support, Digital Experience Providers (DXPs) can provide community and communication. By combining the service of payment-service providers with behavior, KPI, and DXP platforms, PAYXPS endeavors to be industry's first payment experience provider. A transaction has a single value; an experience has an amplified one.

## PROMOTIONAL STRATEGY

PAYXPS will build awareness of their B2B service through LinkedIn, other social media and email. Per Devrix, "Email's ROI is 122%, four times higher than social media, paid search, and direct mail (Source: MediaPost). Referrals remain the top source of leads at 73%, with tradeshow and events at 46%, email marketing at 33%, Inbound Marketing and SEO at 28% each, and Social Media Marketing at 24% (Source: Sagefrog Marketing Group). Persona-driven content generated by inbound marketing increases the volume of Sales Qualified Leads (SQLs) by 45% (Source: 93x agency).<sup>10</sup> PAYXPS will engage potential customers through free content such as workshops and webinars to educate them on the insight and benefits gained through the FinComm<sup>SM</sup> reports and monthly monitoring. They will sell-through the larger companies, training them to promote the tool by providing the first of the six services report for free (Location). Reps can then educate businesses on the meaning of the score. As an automated service to evaluate a business's purchase funnel, it can identify holes, and measure and track impact. Showing how deficiencies can be improved through the free report can create a sense of urgency, encouraging the business/customer to convert to their product, requesting the full report and re-engaging through monthly monitoring. PAYXPS will provide the service to improve deficiencies by either referring it to a vendor or providing guidance on how to fix the deficiency themselves. The score helps tailor which of the 200 pieces of software available to those needed to "repair" the low-scoring areas of the business. The FinComm<sup>SM</sup> Score is a simplified way to improve your business. PAYXPS must convince investors to believe in the model, targeting ISOs that already have thousands of customers and asking what they are doing to keep those most important to them. In order to re-engage, PAYXPS will promote community values, focusing on end-user business success.

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(8) Loughlin, Bronagh. "Achieving the Sustainable Development Goals: The Role of Financial Inclusion", accessed 3 May 2020, <https://theplanetcalls.com/achieving-the-sustainable-development-goals-the-role-of-financial-inclusion/>

(9) <https://bmorefin.com/back-to-work/>

(10) Anonymous. "100+ Small Business Marketing Statistics and Trends in 2020", Devrix.com, 16 April 2020, <https://devrix.com/tutorial/small-business-marketing-statistics-trends/>

## DISTRIBUTION CHANNELS

PAYXPS will distribute the service in a sell-in and sell-through model, selling in banks and through payment service providers in US. The SAAS can be white-labeled and bundled for banks so they can cross-sell to businesses. There are more than 10,000 payment service providers in the US which PAYXPS can target to distribute their product. They will capitalize on existing relationships with 200 banks to retain existing clients through continuous engagement via FinComm<sup>SM</sup> monitoring, bring on new clients by extending their service, creating platform behavior to lower overall cost of acquisition and retention. As a B2B service, collaborators will furnish the actual software, deliver it and re-engage end-user clients. PAYXPS' role is to streamline provision of services – a one-stop shop for purchase funnel optimization under the guise of the FinComm<sup>SM</sup> score trademark.

## THREE RECOMMENDATIONS FOR IMPLEMENTATION

As PAYXPS rolls out the FinComm<sup>SM</sup> scoring SAAS model, they will white-label the services enabling easy assimilation into different collaborator systems. They will lean on collaborators for call center support and management. According to Devrix, "content marketing generates three times as many prospects as outbound marketing, but costs 62% less" (source: Demand Metric) and "around 80% of marketers agreed that interactive content was more effective at capturing attention, converting site visitors and ensuring brand message retention." (Source: Content Marketing Institute).<sup>11</sup> Therefore it is recommended they place emphasis on developing persona-driven and interactive content, marketed through social media such as LinkedIn, Twitter and Clubhouse to secure their market base. Depending on the success of FinComm<sup>SM</sup>, this methodology can translate into analytics tools for industries beyond the financial sector, including healthcare and social justice through government adoption to lend transparency and refine such systems as welfare, social security, and child support.

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(11) Anonymous. "100+ Small Business Marketing Statistics and Trends in 2020", Devrix.com, 16 April 2020, [www.devrix.com/tutorial/small-business-marketing-statistics-trends/](http://www.devrix.com/tutorial/small-business-marketing-statistics-trends/)



JAN 2021

## MARKET SIZING

01

HOW BIG IS THE LOCATION  
SOFTWARE MARKET?

05

HOW BIG IS THE LOCATION  
SOFTWARE MARKET?

02

HOW BIG IS THE (ENGAGEMENT)  
CHATBOT MARKET?

06

HOW BIG IS THE GLOBAL  
PAYMENTS MARKET?

03

HOW BIG IS THE  
SHOPPING CART MARKET?

07

HOW BIG IS THE ONLINE  
DELIVERY MARKET?

04

HOW MANY BUSINESSES  
ARE ONLINE? IN USA?

08

HOW BIG IS THE LOYALTY  
PROGRAMS MARKET?

## 01 LOCATION SOFTWARE MARKET

The global location analytics market size was USD 9.70 billion in 2019 and is projected to reach USD 25.48 billion by 2027, exhibiting a CAGR of 13.0% during the forecast period. The global location analytics market size is expected to grow from USD 13.8 billion in 2020 to USD 26.7 billion by 2025, at a Compound Annual Growth Rate (CAGR) of 14.1% during the forecast period. Major growth drivers of the market are the growing need of predictive analytics for businesses and the increasing use of location-based applications.

"Where to buy" + "near me" mobile queries have grown by over 200% in the past two years.

Global Location Intelligence Software Market Estimated to Reach USD 23,905 Million By 2027: Zion Market Research. According to the report, the global location intelligence software market was USD 6,911 million in 2018 and is expected to reach around USD 23,905 million by 2027, growing at a CAGR of 15% between 2019 and 2027.

### BACKGROUND

HUBSPOT June 2019

Local SEO Stats

<https://blog.hubspot.com/marketing/local-seo-stats>

Markets and Markets.com

Location Analytics Market by Component (Solutions and Services), Location Type (Indoor Location and Outdoor Location), Application (Remote Monitoring, Risk Management), Vertical (Retail, Government and Defense), and Region - Global Forecast to 2025

<https://www.marketsandmarkets.com/Market-Reports/location-analytics-market-177193456.html>



e: estimated; p: projected

## 02 ENGAGEMENT/CHATBOT MARKET

The global customer experience management market size is expected to reach USD 23.6 billion by 2027, registering a CAGR of 17.7% from 2020 to 2027, according to the new study conducted by Grand View Research, Inc

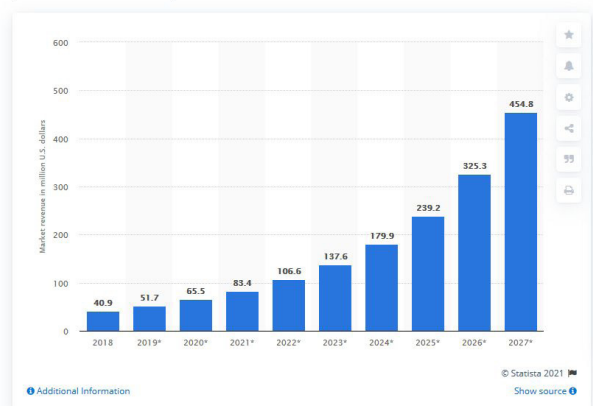
The customer engagement solutions market was valued at USD 13.78 billion in 2018, and it is expected to reach USD 27.45 billion by 2024, with a CAGR of 12.65%, during the forecast period (2019-2024).

Statista: This statistic shows the global chatbot market revenue from 2018 to 2027. In 2027, the worldwide chatbot market is projected to amount to 454.8 million U.S. dollars in revenue, up from 40.9 million dollars in 2018.

Business Insider: The chatbot market size is projected to grow from \$2.6 billion in 2019 to \$9.4 billion by 2024 at a compound annual growth rate (CAGR) of 29.7%.

### Chatbot market revenue worldwide from 2018 to 2027

(in million U.S. dollars)



Statista: Chatbot market revenue worldwide from 2018 to 2027:

### BACKGROUND

Grandview Research February 2020

<https://www.grandviewresearch.com/press-release/global-customer-experiencemanagement-cem-market>

FORBES February 2020

Making Customer Engagement The Common Scorecard For Growth

<https://www.forbes.com/sites/forbesinsights/2020/02/26/making-customer-engagement-the-commonscorecard-for-growth/?sh=550159c82188>

BusinessWire November 2019

<https://www.businesswire.com/news/home/2019112005961/en/Global-Customer-Engagement-Solutions-Market-Report-2019-2024---Market-was-Worth-13.78-Billion-in-2018-and-is-Projected-to-Reach-27.45-Billion-by-2024---ResearchAndMarkets.com>

### 03 SHOPPING CART MARKET

Estimates suggest that the e-commerce software application market will bring in over 6.53 billion U.S. dollars in revenue in 2021. Between 2019 and 2024, forecasts predict that overall market revenues would increase by over 1.3 billion dollars.

#### BACKGROUND

**Statista December 2020**

<https://www.statista.com/statistics/643904/worldwide-e-commerce-software-market-size/>

### 04 BUSINESSES ONLINE? IN USA?

6 out of every 10 small businesses in 2018 don't have a website for their business. ( Devrix )

According to a study by B2B research firm Clutch.co: Less than two-thirds (64%) of small businesses have a website. By 2019, 94% small business websites will be mobile friendly. Among small businesses without a website, 58% plan to build one in 2018.

There are currently 7.1 Million Online Retailers in the world and 1.8 Million of them are in the United States. (Etailinsights)  
Statista: In 2019, U.S. online retail sales of physical goods amounted to 343.15 billion US dollars and are projected to reach close to 476.5 billion US dollars in 2024. Apparel and accessories retail e-commerce in the U.S. is projected to generate 153.6 billion U.S. dollars in revenue by 2024.

#### BACKGROUND

<https://wpforms.com/the-ultimate-list-of-online-businessstatistics/#onlinebusinesses>

**FORBES December 2019**

100 Stats On Digital Transformation And Customer Experience

<https://www.forbes.com/sites/blakemorgan/2019/12/16/100-stats-on-digitaltransformation-and-customer-experience/?sh=6bf93533bf3e>

- 40% of all technology spending in 2019 will go towards digital transformation.
- Companies will spend a total of more than \$2 trillion on digital transformation in 2019.

**FORBES April 2020**

How Entrepreneurs Thrive With E-Commerce And Flexible Business Plans

<https://www.forbes.com/sites/forbes8/2020/04/29/how-entrepreneurs-thrive-with-e-commerce-and-flexible-business-plans/?sh=3eafa8206382>

- online retail sales estimated to reach \$6.5 trillion by 2023

**Fundera March 2020**

<https://www.fundera.com/resources/internet-business-statistics>

- 1.79 billion people shopped online last year.
- Global ecommerce sales are expected to reach \$4.8 trillion by 2021.
- 64% of small businesses have a website.
- \$260 billion could be recovered through improving checkout experiences.
- 69.57% is the average cart abandonment rate.

### 05 BRICK AND MORTAR IN THE WORLD? IN THE USA?

Statista: In 2019, there were a total of 442,597 brick-and-mortar retail stores throughout the United States.

NRF: There are over 1 million retail establishments across the United States, and retail sales have grown almost 4 percent annually since 2010.

#### BACKGROUND

**MoniGroup Oct 2018**

Top 10 Brick-And-Mortar Retail Statistics That You Must Know

<https://www.monigroup.com/article/top-10-brick-and-mortar-retail-statistics-you-must-know>

- Brick-and-mortar sales account for 94% of the total retail sales.
- Retail stores' footfall has been declining by 15% each year.

<https://www.thebalancesmb.com/compare-brick-and-mortar-stores-vs-online-retail-sites-4571050>

According to U.S. Department of Commerce Statistics :

- Total retail sales rose from \$3375 billion in 2016 to \$3496 billion in 2017, a 3.6 percent increase

- E-commerce sales rose from \$390 billion in 2016 to \$453 billion in 2017, a 16 percent increase

- Brick-and-mortar sales rose from \$2985 billion in 2016 to \$3043 billion in 2017, a two percent increase

- As a percentage of total retail sales, e-commerce sales have risen from 5.1 percent in 2007 to 13 percent in 2017

There are over 1 million retail establishments across the United States, and retail sales have grown almost 4 percent annually since 2010.

## 06 GLOBAL PAYMENTS MARKET

BCG: Payments revenues globally could soar to \$1.8 trillion by 2024, from \$1.5 trillion in 2019, lifted by the continued transition away from cash, sustained strong growth in e-commerce and electronic transactions, and greater innovation.

McKinsey: Global revenues grew at nearly 5 percent in 2019, bringing total global payments revenue to just under \$2 trillion (Exhibit 1). Payments also continued to grow faster than overall banking revenues, increasing its share to just under 40 percent, compared with roughly one-third only five years earlier.

Statista: Total global payments revenues 2007-2020. This statistic shows the total payments revenues worldwide from 2007 to 2019 and a forecast for 2020. In 2019, global payments revenue amounted to two trillion U.S. dollars, which is set to decrease to 1.9 trillion U.S. dollars by 2020

### BACKGROUND

#### McKinsey & Co. 2020 Global Payments Report

<https://www.mckinsey.com/~/media/mckinsey/industries/financial%20services/our%20insights/accelerating%20winds%20of%20change%2in%2global%2payments/2020-mckinsey-global-payments-report-vf.pdf>

#### McKinsey & Co. 2019 Global Payments Report

<https://www.mckinsey.com/~/media/mckinsey/industries/financial%20services/our%20insights/tracking%20the%20sources%20of%20robust%2payments%20growth%20mckinsey%20global%20payments%20map/global-payments-report-2019-amid-sustained-growth-vf.ashx>

#### BNYMellon

Global Payments: Transformation and Convergence

<https://www.bnymellon.com/content/dam/bnymellon/documents/pdfarticles/global-payments-2020-transformation-and-convergence.pdf>

## 07 ONLINE DELIVERY MARKET

Morgan Stanley: The total addressable market for online delivery is set to grow from \$260 billion in 2017 to \$325 billion in 2020—and possibly \$470 billion by 2025.

### BACKGROUND

#### QSR June 2019

Fighting for Share in the \$16.6 Billion Delivery App Market

<https://www.qsrmagazine.com/technology/fighting-share-166-billion-delivery-app-market>

## 08 LOYALTY PROGRAMS MARKET

The global Loyalty Program market was valued at \$172.5 billion in 2018. The Loyalty Program market in North America was valued at \$72 billion in 2018 and is growing at CAGR of 2-4 percent.

As per the report published by Fior Markets, the global loyalty management market is expected to grow from USD 6.54 billion in 2019 and to reach USD 25.26 billion by 2027, growing at a CAGR of 16.2% during the forecast period 2020-2027.

The global Rewards and Incentives Service market size is projected to reach US\$ 5991.08 million by 2026, from US\$ 3352.23 million in 2019, at a CAGR of 8.70% during 2021-2026.

The global market for loyalty programs is expected to reach \$201 billion by 2022, representing a compound annual growth rate (CAGR) of four to five percent, according to Beroe Inc., a leading global procurement intelligence firm.

### BACKGROUND

#### McKinsey & Co. 2020 Global Payments Report

<https://www.mckinsey.com/~/media/mckinsey/industries/financial%20services/our%20insights/accelerating%20winds%20of%20change%2in%2global%2payments/2020-mckinsey-global-payments-report-vf.pdf>

#### McKinsey & Co. 2019 Global Payments Report

<https://www.mckinsey.com/~/media/mckinsey/industries/financial%20services/our%20insights/tracking%20the%20sources%20of%20robust%2payments%20growth%20mckinsey%20global%20payments%20map/global-payments-report-2019-amid-sustained-growth-vf.ashx>

#### BNYMellon

Global Payments: Transformation and Convergence

<https://www.bnymellon.com/content/dam/bnymellon/documents/pdfarticles/global-payments-2020-transformation-and-convergence.pdf>

# SEE WHERE YOU ARE BASELINE REPORT OVERVIEW

A compelling actionable piece of information that out performs traditional merchant statement reviews **X10**, even in Covid.

## KNOW THE SCORE

There's a better way Agents, help your merchants remain independent and thrive online by using our proven FinComm<sup>SM</sup> Score, growth blueprints, and empower services.

As a complete payment experience provider (PXP), PAYXPS helps you prospect new business, develop your existing merchants, and deliver critical business services and support.

- Get a Score
- Get Fixed
- Get Found

## RESULTS

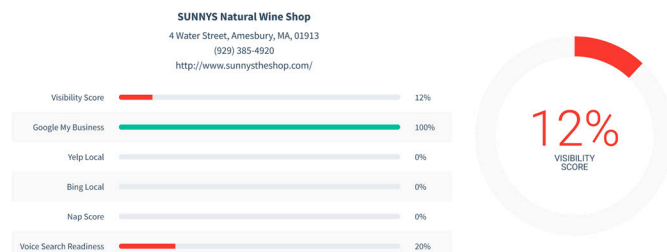
- Measure, Track, Impact
- Gamify First Time User Experience

See Full Report p32

**SUNNYS Natural Wine Shop**  
4 Water Street, Amesbury, MA, 01913  
(929) 385-4920  
<http://www.sunnystheshop.com/>

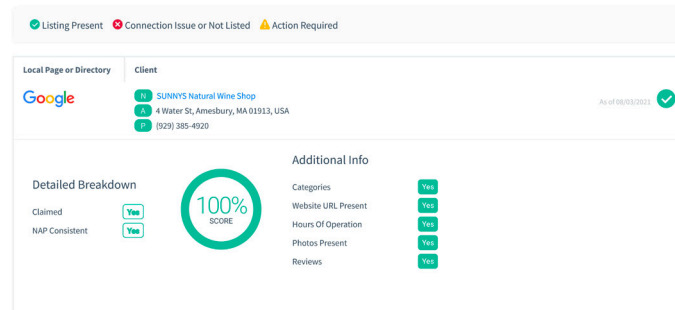
### Baseline Report Overview - Where You Were

Your Baseline Report includes a visibility score that displays the average of your initial Local page and Directory scores. Your Local Page Score was determined by your average visibility and optimization in Google My Business, Yelp Local, and Bing Places. Your Directory Score was determined by dividing the number of directories in which you were found by the number checked.



### Local Pages

Each Local Page Score is determined by how optimized your listing is. We check against several parameters that influence your overall optimization such as the consistency of your name, address, and telephone number as well as keywords, business description, and more!



### Voice Search Readiness

Voice-First Devices are the next big thing. Voice Search is a function that allows users to search the web through spoken voice commands rather than typing. Google Voice Search can be used on both desktop and mobile searches. We check against several parameters that influence voice search and the consistency of your name, address, and phone number in the databases that feed voice search applications.

**VOICE SEARCH READINESS BREAKDOWN**  
Listings Present: 1  
Listings Checked: 1  
Presence Score: 20%

Directory	Client Voice Data Status	Score
amazon alexa	Not Ready	✗
Bixby	Not Ready	✗
Cortana	Not Ready	✗
Google Home	Ready	✓
Siri	Not Ready	✗

## PACKAGE PRICE PLANS

Flexible packages and pricing plans for individual Agents or teams of any size, Call Centers, and Business Development Executives.



\$100/MO

### PACKAGE 1: AGENT

One-Time Setup - \$275  
Agent Landing Page + Training + Campaign Sequencing

**25 Locations Reports + 25 Reviews /mo**  
**60/40 Revenue Share on all Software Sold**  
**50/50 Revenue Share on New Merchants**



\$7,375/YR

### PACKAGE 2: ISO (5 AGENTS)

One-Time Setup - \$275 /agent + \$100 /mo /agent  
Agent Landing Pages + Training + Campaign Sequencing

**25 Locations Reports + 25 Reviews /mo/agent**  
**60/40 Revenue Share on all Software Sold**  
**50/50 Revenue Share on New Merchants**



\$12,500/YR

### PACKAGE 3: WHITE LABEL (BASE)

The end-to-end Payment Experience in your brand  
One-Time Setup - \$35,000

**30-60-90 Day Integration + Setup + Training**  
**White label PAYXPS Gateway and System**  
**Includes Package 2: ISO (5 Agents)**

## PACKAGE ADD ONS

Additional ISO support for winning, retaining, and developing their high-value accounts.

### **Measure + Track + Impact Services (SQ)**

Creative / Technology / Consulting / Sales / Marketing

Community / Communication /Commerce

New Paths to Revenue

### **Community Content Pack (\$2500 /Campaign)**

Emails - Content Design + Delivery

Creative - Ads + Retargeting

Elevated Content + Premium Ad Space

Click Funnels + Tracking

### **RFP Response Pack (\$2700 /RFP)**

Software Selection

LEOPRD RFP Response System

### **Business Review Pack (\$12,500 /Merchant)**

4 Quarterly LEOPRD Reviews + Reports

Monthly LEOPRD Monitoring

Location Improvement Software + Services

4 x Secret Shopper – Shop / Buy / Return Report

## EXHIBITS

# PAYXPS OPPORTUNITY OVERVIEW

## EXHIBITS

### EXHIBIT 1: THE PAYMENT EXPERIENCE MAGAZINE



<https://payxps.com/web-stories/magazine-premiere-issue/>

### EXHIBIT 2: NURTURE CALL CENTER

#### Nurture's Call Centre Services Include

As discussed, Nurture provides a full-service contact center offering including the ability to rapidly deploy teams of dedicated agents to handle both Outbound and Inbound projects.

Outbound Programs include:

- Lead Generation and Reactivation
- Customer Satisfaction Surveys
- Appointment Setting
- Membership Reactivation
- Cross-sell
- Up-sell
- Welcome Calling
- Credit Control
- After Sales Calls
- Data Cleansing

Inbound Services include

- Customer Services
- Overflow / Out Of Hours
- Charity Call Handling Bureau
- Credit Card Order Lines
- Crisis Management
- Helplines
- Multi-Lingual Call Centre
- Product Recall

We employ dedicated trainers, data analysts, QAs, supervisors and managers in all projects.

## Ongoing Quality and Monitoring

Calls will be recorded for quality monitoring and for planned shared assessment to ensure the highest level of professional brand and product representation is being maintained.

## Set Up Period

Typically, 5-10 working days are required to set up this type of service. We don't waste time!

## Reporting

Reporting is provided for each and every campaign, monthly as standard. Bespoke reporting and different frequency is available on request. The content of reporting will be agreed within the project implementation phase.

## Client Partner Experience includes those listed below

Nurture have years of experience in satisfying the most demanding brand-owning customers, from leading SME businesses to large corporates including Airtricity, Imagine Telecom, Shaw Education and Destination Skin.

## Training & Quality

Pre-campaign training will take place online. We would recommend that a training staff member or representative from PAYXPS is present or provides brand supporting guidance. Nurture operates a blended training program called "Train-the-Trainer", which encompasses Managers and a selection of Team Supervisors receiving training directly by the client, with the remaining agent team being trained by a Nurture Manager.

Nurture have a designated training and quality team. The responsibilities of the team ensure the following principles are adhered to:

- Conducting assessment days where a group of candidates are assessed to identify various skills within the group
- Evaluating staff training requirements and providing them with the opportunity to access the training and skills updates that are required to deliver high quality standards expected in the call centre environment
- Developing evidence based guidelines, protocols, policies and procedures to ensure that services are delivered professionally, effectively and that the high level of standards are maintained and consistent at all times
- Conducting with staff, one to one individual review meetings and holding regular team meetings ensuring the team are all managing their individual targets, reviews and responsibilities effectively and consistently
- Monitoring service levels and individual targets and setting standards for the quality of services delivered through the development of a quality assurance programme
- Investing in training material and training programmes such as NVQ's as well as training equipment and technology to ensure the highest level of standards are conducted at all times to ensure the team consistently provide an accurate, efficient and professional service, all agents are managed and supervised by Team Managers. Team Managers are supported by Nurture's Training and Quality Assurance Team who are tasked with on-going call monitoring and agent performance development.

The Training and Quality Assurance Team provide the 'on-the-ground' supervisory and management support which ensures that all team members perform in line with agreed client SLA requirements.

## Hours of Operation

24x7 inbound and outbound coverage.

EXHIBIT 3: SAFRAPAY

Safrapay

Safrapay is your one-stop-shop!

Get multi-channel revenue streams in one place! Offer your merchants payment solutions, business banking services, and business credit cards.

Get more revenue streams in one place!

We partner with ISOs, ISVs, and Agents to help you increase the value of your business by adding our payment, banking, and financial products to your catalog.

Increase your retention rates with everything under one roof

Get consistent revenue streams

Offer your merchants payment and business banking solutions

Offer your merchants competitive processing rates

Maximize your revenue!

Working with us means getting increased revenue streams, lower attrition rates, and a competitive bonus program.

Bonus Program for Payment Solutions

Bonus Program for Banking Services

Bonus Program for Credit Cards

Attractive Revenue Share Program

Dedicated Customer Support

Agents are available via Live Chat or over the phone.

Let's work together

Scan the code and apply today! You can also apply at [contact.safrapay.com/partners](https://contact.safrapay.com/partners)

Safrapay

Safrapay is not a bank. Banking services are provided by Safra National Bank of New York, Member FDIC. Only approved Safrapay merchants are eligible to use Safrapay's products and services. Trademarks of Safra National Bank of New York, Safrapay, and other third parties used in the channel are trademarks of their respective owners. Business Debit and Business Credit Cards are issued by Safra National Bank of New York, Member FDIC, pursuant to license by Mastercard International Incorporated.

Safrapay

Partner Program

1. Payment Solutions

2. Digital Business Banking

3. Business Debit & Credit Cards

4. Rewards

5. Merchant Cash Advance\*

6. Express Payout\*

7. Equipment Leasing\*

8. Term Loans\*

9. Lines of Credit\*

Welcome to Safrapay

Your new solution to merchant and financial success

Log In

Create a Merchant Account

1. Payment Solutions

Choose from a variety of online and in-person POS Solutions.

2. Digital Business Banking

Take your business banking on-the-go with a convenient digital app sponsored by SBNBY, Member FDIC.

3. Business Debit & Credit Cards

Easily track your expenses, make business purchases, and earn rewards! Plus get access to over 43k ATMs nationwide.

4. Rewards

Earn points and get rewards, travel perks, business tool discounts, and more!

5. Merchant Cash Advance\*

Get the funds you need to grow and pay it back over time directly from your daily sales.

6. Express Payout\*

Get your money deposited into your settlement account up to twice as fast!

7. Equipment Leasing\*

No need to wait! Start processing payments right away and pay for your equipment over time.

8. Term Loans\*

Get a business loan at competitive pricing so you can purchase equipment, pay for renovations, or open a new location!

9. Lines of Credit\*

Give your business more breathing room by opening a line of credit.

Safrapay

Safrapay is not a bank. Banking services are provided by Safra National Bank of New York, Member FDIC. Only approved Safrapay merchants are eligible to use Safrapay's products and services. Trademarks of Safra National Bank of New York, Safrapay, and other third parties used in the channel are trademarks of their respective owners. Business Debit and Business Credit Cards are issued by Safra National Bank of New York, Member FDIC, pursuant to license by Mastercard International Incorporated.

| 29 | PAYXPS FINANCE

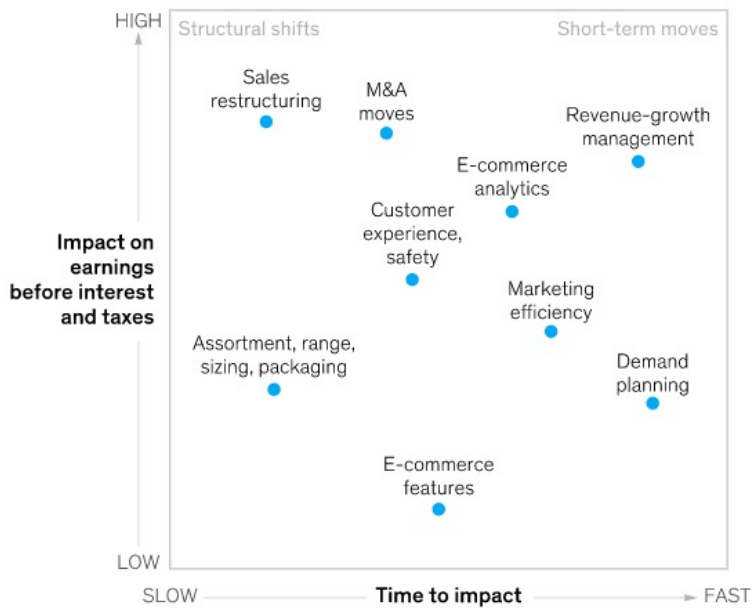
# WHITE PAPER

## EXHIBITS

### EXHIBIT A

Recovering revenues is an important element of reimagining the return

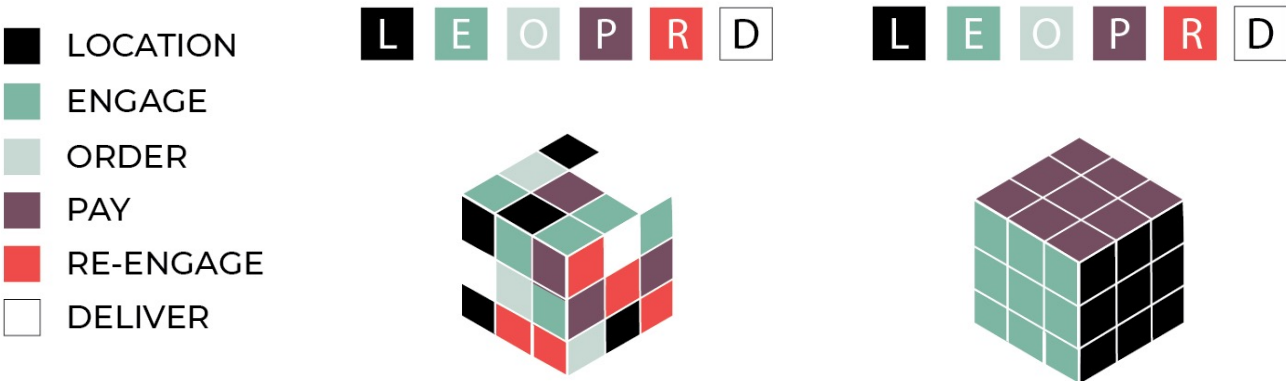
Matrix for prioritizing measures for rapid revenue recovery, illustrative.



McKinsey  
& Company

Source  
<https://www.mckinsey.com/featured-insights/future-of-work/from-surviving-to-thriving-reimagining-the-post-covid-19-return#>

### EXHIBIT B: FINCOMM<sup>SM</sup> 6-POINT BUSINESS CHECKUP



# REPORT



hello@payxps.com +1.857.972.9333 177 Huntington Ave #179627, Boston MA 02115

## Baseline Report Overview - Where You Were

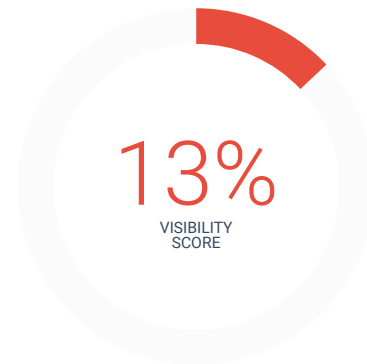
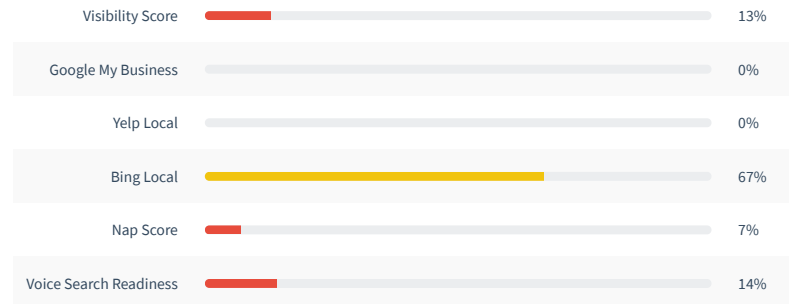
Your Baseline Report includes a visibility score that displays the average of your initial Local page and Directory scores. Your Local Page Score was determined by your average visibility and optimization in Google My Business, Yelp Local, and Bing Places. Your Directory Score was determined by dividing the number of directories in which you were found by the number checked.

### Over The Edge Barbershop

46 Friend Street, Amesbury, MA, 01913

(617) 763-0323

<https://www.facebook.com/OVER-the-EDGE-Barbershop-241827522650050/>



## Local Pages

Each Local Page Score is determined by how optimized your listing is. We check against several parameters that influence your overall optimization such as the consistency of your name, address, and telephone number as well as keywords, business description, and more!

### LOCALS BREAKDOWN

Listings Present  
Listings Checked  
Presence Score

1  
3  
23%


23%  
NAP SCORE


✓ Listing Present ✗ Connection Issue or Not Listed ⚠ Action Required

Local Page or Directory	Client
	Not Found As of 08/11/2021 ✗
	<div><div>N Over The Edge Barbershop</div><div>A 46 Friend St, Amesbury, MA 01913</div><div>P (978) 388-0665</div></div> <div>As of 08/11/2021 ⚠</div>
Detailed Breakdown	67% SCORE Additional Info

Listing Present Yes  
NAP Consistent No

Website URL Present Yes  
Hours Of Operation Yes  
Photos Present Yes  
Reviews Yes




Not Found

As of 08/11/2021 ✗






### Voice Search Readiness

Voice-First Devices are the next big thing. Voice Search is a function that allows users to search the web through spoken voice commands rather than typing, Google Voice Search can be used on both desktop and mobile searches. We check against several parameters that influence voice search and the consistency of your name, address, and phone number in the databases that feed voice search applications.

#### VOICE SEARCH READINESS BREAKDOWN

Listings Present 1  
Listings Checked 5  
Presence Score 20%




14%  
VOICE SEARCH READINESS

Directory	Client Voice Data Status	
 amazon alexa <span>?</span>	Not Ready	<span>✗</span>
 Bixby <span>?</span>	Not Ready	<span>✗</span>
 Cortana <span>?</span>	Ready, but has inconsistent data	<span>!</span>
 Google Home <span>?</span>	Not Ready	<span>✗</span>
 Siri <span>?</span>	Not Ready	<span>✗</span>

### Voice App

[Order](#)

Control your business conversation on voice devices.

Voice Device	Status
 amazon alexa	<span>✗</span> Not scanned.
 Google Home	<span>✗</span> Not scanned.
 Google Assistant	<span>✗</span> Not scanned.

### Data Aggregators

Data Aggregators are data amplifiers. They are important because they distribute business data to hundreds of partners, search platforms, navigation systems, and mobile apps reaching a broader audience than anyone can on their own.

Data Aggregators	Client	
<b>dataprovider.com</b>	Not Found Your data may be listed but this source is unable to be scanned	✗
<b>FOURSQUARE</b>	Not Found	✗
<b>data axle</b>	Not Found	✗
<b>Localeze.</b>	Not Found	✗

## Directories

Your Local Page and Directory scores is based on the number of places in which your listings are present, divided by the number of local page and directories we've checked. Successful scores are most often obtained when all listings are claimed, active and contain consistent information such as business name, and phone number.

### DIRECTORIES BREAKDOWN

Listings Present	0
Listings Checked	46
Presence Score	0%

7%  
NAP SCORE

All


































Synced




















✓ Listing Sync

✗ Connection Issue or Not Listed

⚠ Action Required





Local Page or Directory	Client	
<b>Alignable</b>	Not Found Your data may be listed but this source is unable to be scanned	✗
<b>BROWNBOOK.net</b> The Global Business Listing Database	<div> <div>N</div> <div>A</div> <div>P</div> </div> <div> Top Cut The 46 Friend, Amesbury, MA 01913 (978) 388-4545 </div>	✗
<b>BubbleLife</b>	Not Found	✗
<b>CATALOXY</b> FREE ADVERTISING SPACE	Not Found	✗
<b>CHAMBEROFCOMMERCE.COM</b>	Not Found	✗
<b>Citysearch</b>	Not Found	✗
<b>City Squares</b>	Not Found	✗

	<div>N Over The Edge Barbershop</div> <div>A 221 Webster St, Worcester, MA 01603</div> <div>P (774) 243-6511</div>	
	Not Found	
	Not Found	
	Not Found	
	Not Found	
	Not Found	
	<div>N The Edge Barber Shop</div> <div>A 46 Friend St, Amesbury, MA 01913-2803</div> <div>P (978) 388-0665</div>	
	<div>N Over The Edge Barbershop</div> <div>A 221 Webster St, Worcester, MA 01603</div> <div>P (774) 243-6511</div>	
	Not Found Your data may be listed but this source is unable to be scanned	
	Not Found	
		
	Not Found	
	Not Found	
	Not Found	
	Not Found	
	Not Found	
	Not Found	

	Not Found	
	<div>N Over The Edge</div> <div>A 46 Friend St, Amesbury, MA, 01913</div> <div>P 978-792-5837</div>	
	Not Found	
	Not Found	
	Not Found	
	<div>N Edge Barber Shop</div> <div>A 46 Friend St, Amesbury, MA 01913</div> <div>P 978-388-0665</div>	
Uber		
	Not Found	
	Not Found	
	Not Found	
		

### Directory FTP

The following directories are submitted by FTP or spreadsheet

Local Page or Directory	Client	
	Not Found Your data may be listed but this source is unable to be scanned	
	Not Found Your data may be listed but this source is unable to be scanned	

ListYourself.net

Not Found



Not Found

Your data may be listed but this source is unable to be scanned



### GPS Mapping Accelerators

Our tool further syndicates business information to powerful mapping platforms with more than 80 sources of data including the following:

WAZE GARMIN TOMTOM ALFA ROMEO AUDI BMW CHEVROLET FIAT FORD GENERAL MOTORS INFINITI KIA MAZDA MERCEDES PIONEER SAMSUNG SONY NAVIGATION  
TOYOTA VOLKSWAGEN VOLVO

PAYXPS - The Payment Experience

**Due to the reliance on third-party data their connection status, periodically we may not find a listing that may be there**

# PAYXPS FINANCE

PAYXPS, Inc. 177 Huntington Ave #179627 Boston MA 02115

**Phone:** +1 (857) 972-9333, **Email:** [hello@payxps.com](mailto:hello@payxps.com), **Web:** [www.payxps.com](http://www.payxps.com)