

2021
Will Be **like nothing you have ever seen.**
The Shifted Reality Is Upon Us





**WHO ARE WE AND WHAT DO WE
KNOW?**

YOUR SUCCESS OR FAILURE
HINGES ON WHAT YOU DO
IN THIS MOMENT

GLOBAL APPROACH

FRONTIER MARKETS

LOCAL MOBILE GLOBAL

CHANGE PROCESS



- Rebrand
- Messaging
- Personas

Now Trust Payments
best lead source



- Sales Strategy
- Video
- Sales Materials

Trust Payments' huge
strategic partnership
win

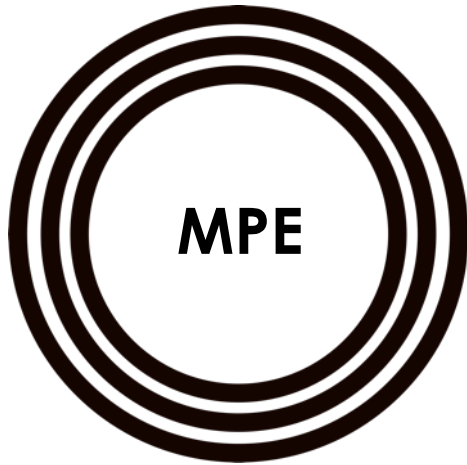


- Rebrand
- Retain + Grow
Matalan

Trust Payments'
strategic acquisition



- Deep commitment to the partnership
- 2018: \$75k pre-IPO four website build out (Kobus promise)
- 2019: \$162k administration: manage PR, websites, etc. with no bills being paid
- 2019-20: opportunity cost as



Payments are no longer Merchant Focused but Experience Focused

Measuring, tracking and impacting these experiences has created a new market that has **infinite streams of sustainable revenue.**

**Every Moment in the Cloud is a
Monetizable Payment Experience (MPE)**

We capture MPE's
recreate and improve them
We mine the data and make it actionable

Every Moment in the Cloud is a **Monetizable Payment Experience** (MPE)

Every MPE has 6 infinite sustainable streams of revenue

MPE revenue is driven by 4 specific Market Forces

LIKE / PAY / SHARE

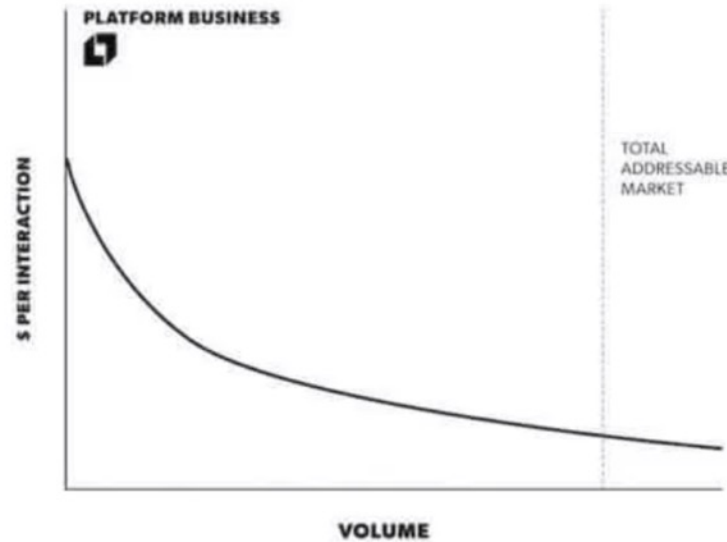
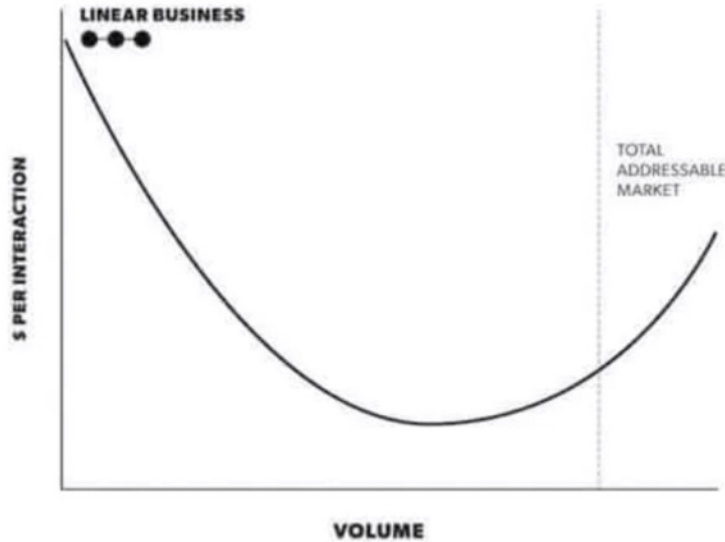
CONTEXT



Capturing, Recreating and Improving the Payment Experience
allows business to tune any MPE to attract a specific Audience and Amplify any Message

Bottom Line: Sustainable Revenue + Increase LTV + Lower CAC

Market Expectation is ahead of Commerce



Businesses Need
Need to Recover
Need A Plan
A Starting Point

Businesses Need
A HELP CENTER

Businesses Need
To act as platforms to compete in the CLOUD

THIS IS NOT A DRILL!
THIS IS NOT BUSINESS AS USUAL!
BUILD EXPERIENCES, NOT BUILDINGS!

Your customers are being **STOLEN**

You are being **LEFT BEHIND**

RECOVER Your Business

Get **FIXED**



**WHATS GOING ON IN YOUR
COMMUNITY**

YOUR SUCCESS OR FAILURE
HINGES ON WHAT YOU DO
IN THIS MOMENT

The Cloud Rush

Pre-COVID

Path To Permission

Over-values:


Physical Location
Merchant Driven
Payment Focused

Payment Experience In the Building

- Brand=Trust=Building
- Locate Engage Order
- Pay Deliver Welcome Back

In The Cloud:

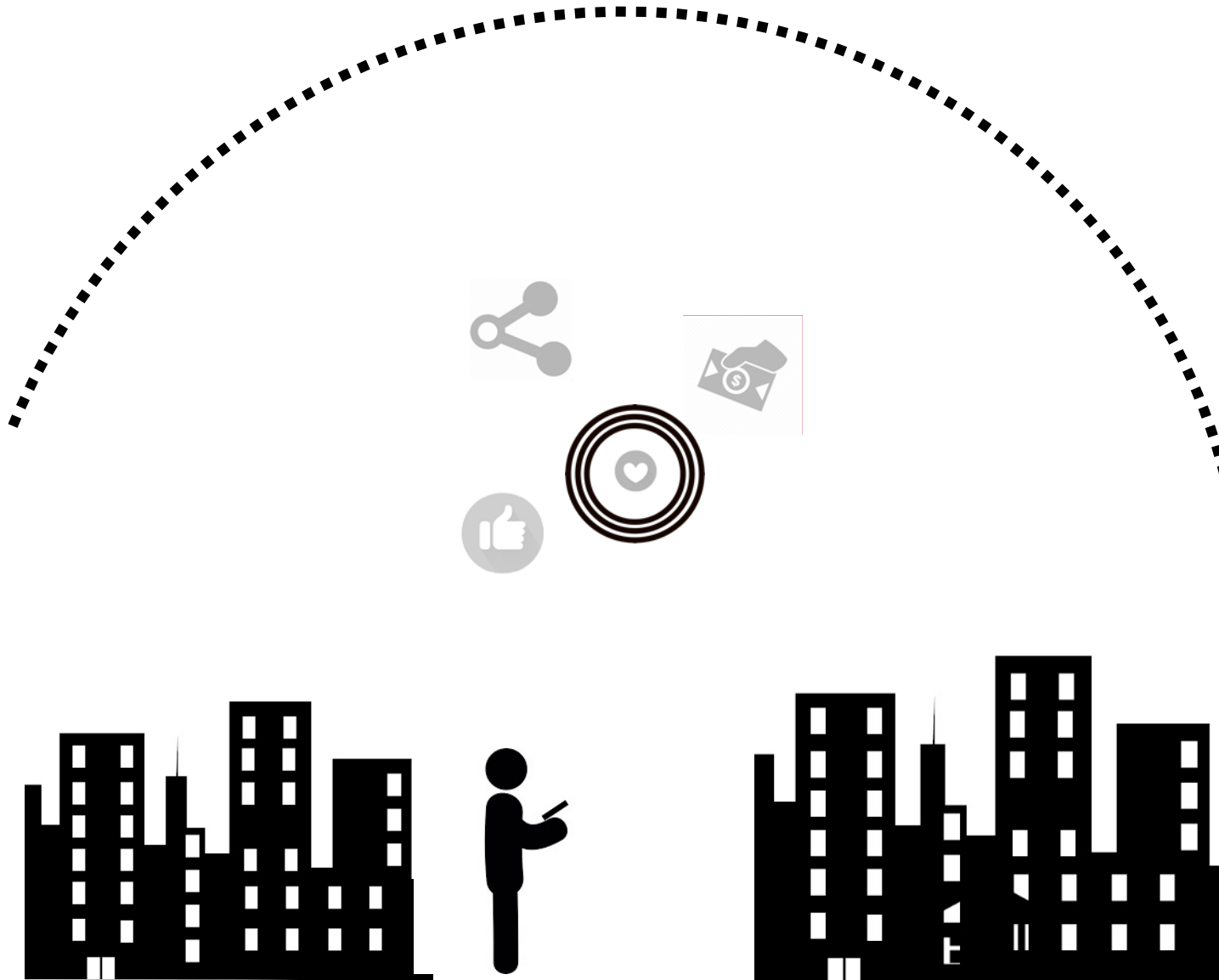
Path To Permission

Shared Experience:
LIKE PAY SHARE 
Experience Driven

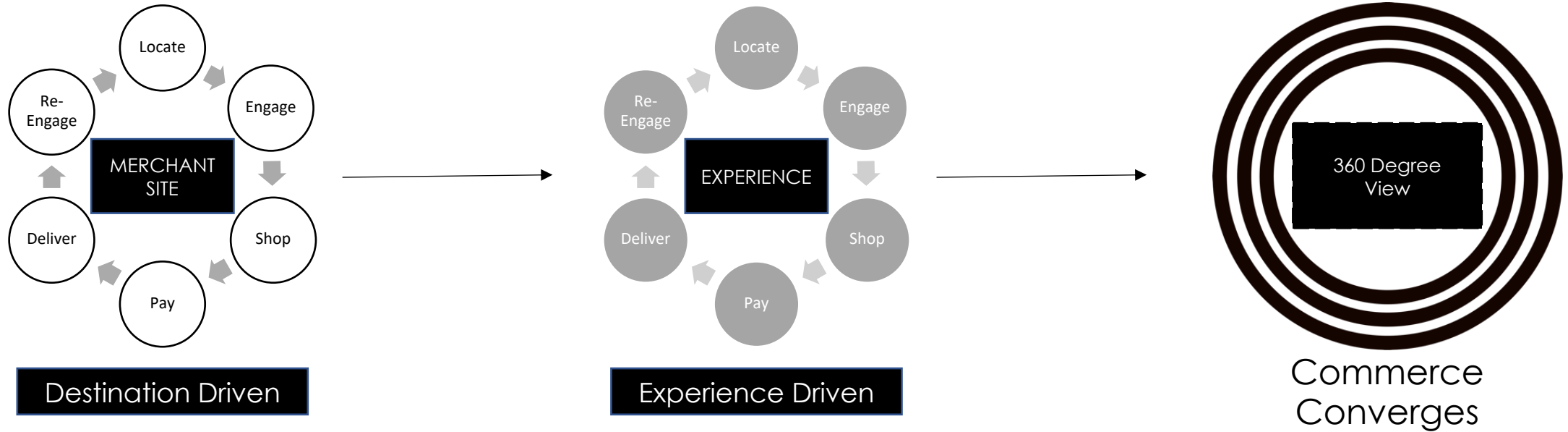
Social and Web

Internal Platforms

Mobile



The Cloud Rush



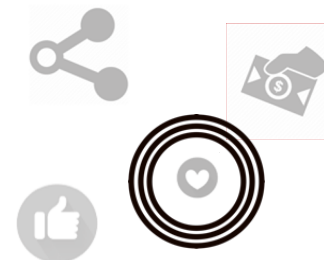
THE PAYMENT EXPERIENCE (Path to Permission)

Locate	Engage	Order	Pay	Deliver	Re-Engage
--------	--------	-------	-----	---------	-----------

Merchants are reenvisioning their businesses in the cloud

And they need **HELP**

(they're getting their pockets picked by the big platforms)



Driven
to a single
metric



Options

PRE2020 Planning

Payments Only Model

At risk based on
Revenue share instability

Lower Value

To merchant Single Solution
Less Reason To call (pay only)

Shifted Focus

No Path to permission to engage
"Customer, Merchant Payment"

2021 Reality

Business Need Help

With ENTIRE experience
No Product to solve the entire problem
A service + solution will solve the problem

Platforms

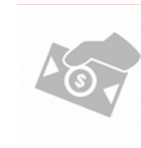
Mid Tier Platforms
Make the mistake of trying to be a cure
Giants Already have 360 View with L1
Adding Payments

Decision

2021 -2022Market Ready Solution
Would Dominate

Solution Would Recognize

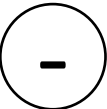
Businesses have Supporters
NOT CUSTOMERS
Supporters want experiences
They can Like Pay and Share




Businesses Have Supporters Now
Not Just Customers

Merchant Focus=Location
Experience Focus=Cloud

Launch Sustain Or Grow Revenue Model




Use of funds Pre 2020
(Pre Covid Pre Platform)



Develop
Product



Refine Product
Market Fit



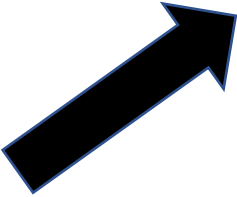
Tools + Materials
Broadcast



Sell




Advocate




Revenue
Recurring

Revenue Model + Market Opportunity

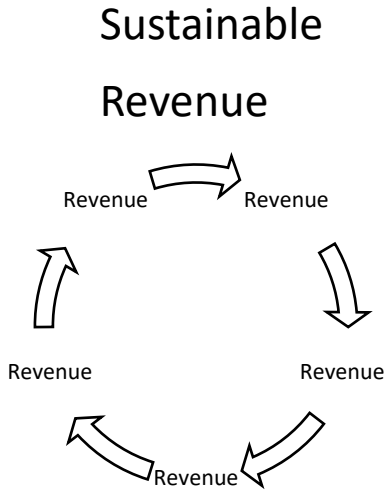
Use of funds 2021



Identify Segments of market
in platform users (LPS)
Develop Initiatives



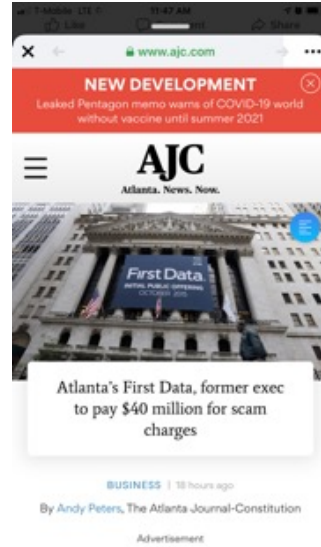
Align Your Product as
part of the solution
The initiative Back the
product



Outrage At Fees



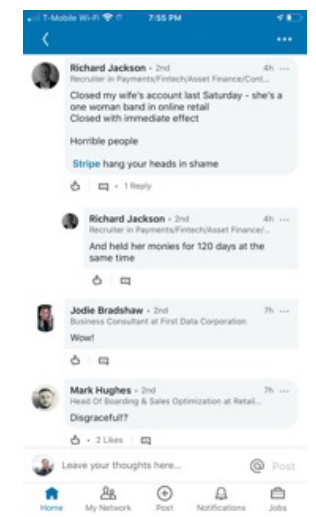
Mistrust Fin. Institutions



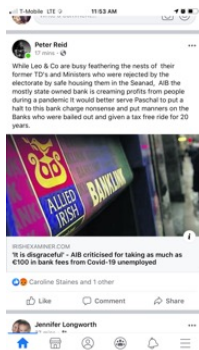
Invite Only



Venom Towards Wealth



Outrage At Fees



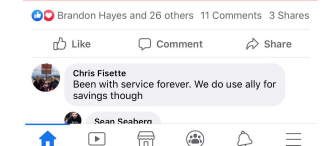
Big Brand Validate The Shift



Venom Towards Banks



Leave your big banks for local credit unions...cut all ties if possible



PA¥XP\$

People Seeking Reviews



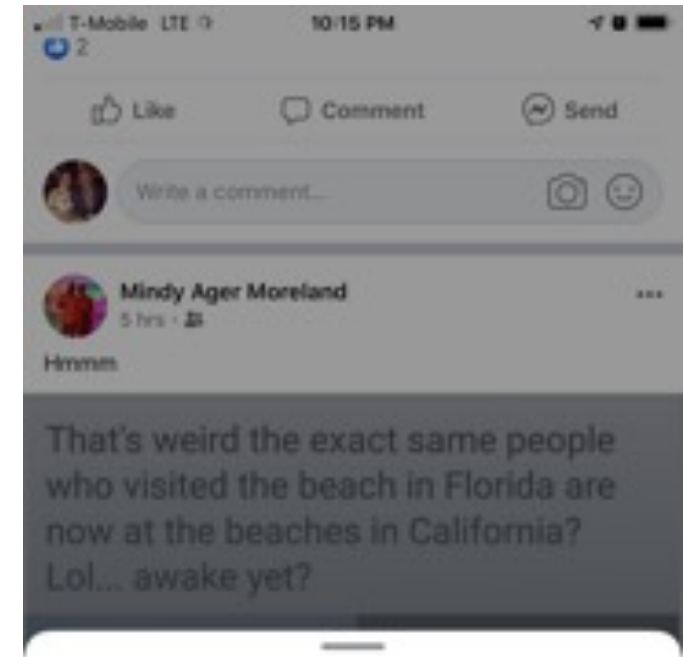
People Sharing Reviews



Distributors Selling Direct



People Fact Checking each other



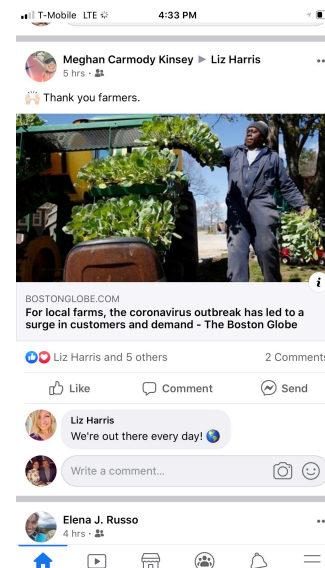
Restaurants Selling Online



Agents Looking 4 Work



Farms Selling Direct



Conclusion: False

The primary claims in the information are factually inaccurate.

Fact-Check from PolitiFact



Curious how Facebook works with independent fact-checking organizations? [Learn More](#)






HOW IT WORKS

YOUR SUCCESS OR FAILURE
HINGES ON WHAT YOU DO
IN THIS MOMENT

New Currencies Platform

LIKE / PAY / SHARE
CONTEXT

			
Currencies 2020	PAY.	LIKE.	SHARE.
Initiative Considerations	Commerce	Communication	Community
Approach and Delivery	Products. Solutions.	Stories. Ads. Narratives.	Need to control a channel.

Solution Selling
Needs
Consultative Sales

3 Strategy Points/Questions

- Community
- Communication
- Commerce



Initiatives

Solution

People Crave

Message

Managed

Currency

Exchanged

There are 3 currencies in the cloud

The cloud is accessed through platforms

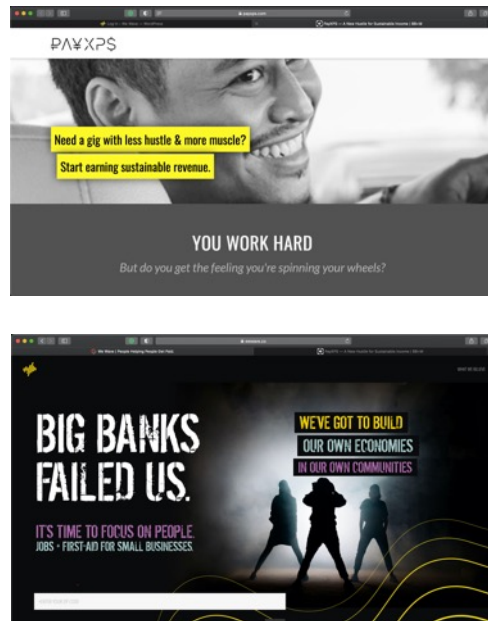
Platform Thinking
Results in candidate style
marketing

VOTE

VOTE

Candidates Run On Initiatives
Initiatives = Narrative

Jobs



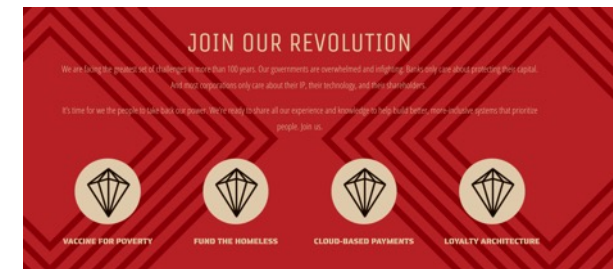
Caring



Solving Problems

FINANCIAL EXCLUSION

Support Payments



Your Product Is Involved In All Three Narratives

Your Not Selling You Creating Jobs

Your Not Taking Transaction Fees You are Financially Included

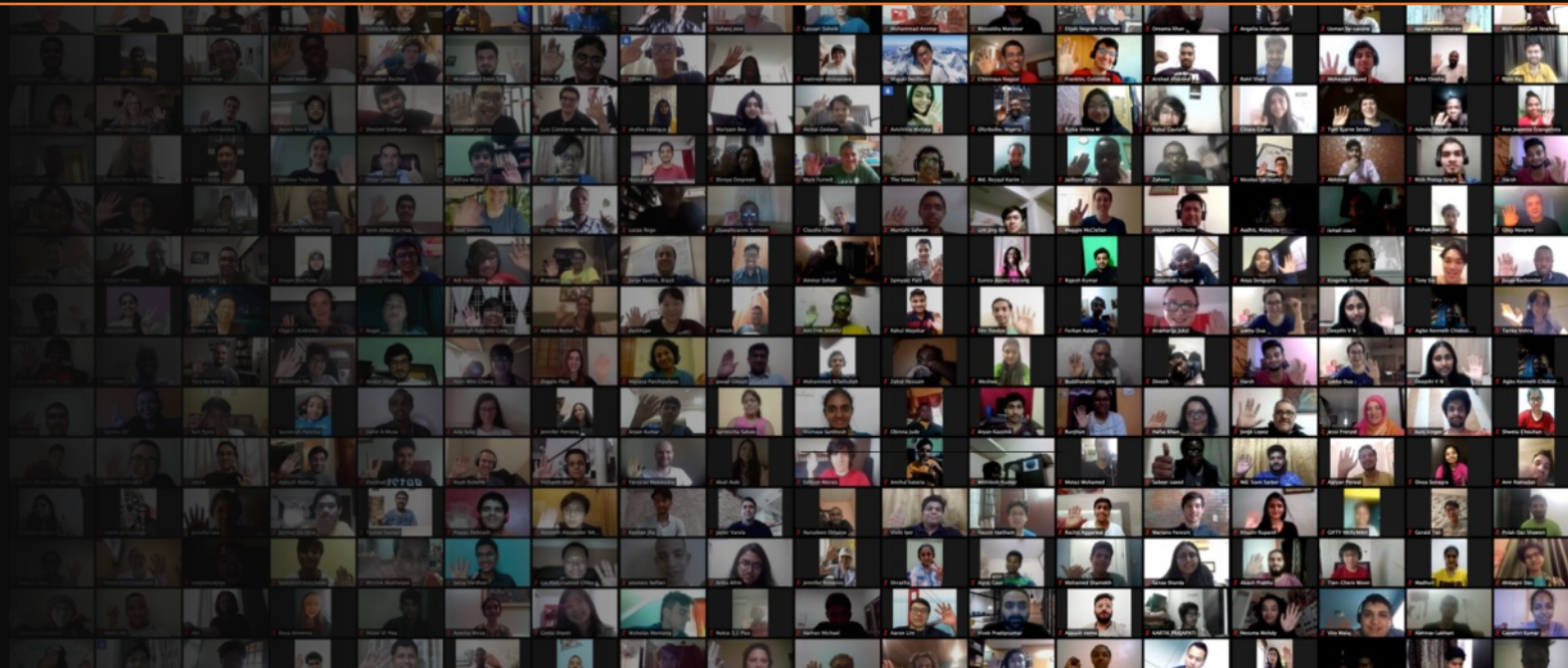
YOUR BANK IS A TOOL FOR FINANCIAL INCLUSION TO FIGHT COMMERCIAL EXTREMISM

HOW DO WE GENERATE
SCORE

₽ ∧ ¥ × ₪ \$

THE
INDUSTRY'S
FIRST **PXP**

PAYMENT
EXPERIENCE
PROVIDER





HOW DO WE
MEASURE
TRACK
IMPACT

YOUR SUCCESS OR FAILURE
HINGES ON WHAT YOU DO
IN THIS MOMENT

ALL BUSINESSES NEED TO TREAT CUSTOMERS LIKE MEMBERS OR THEY WILL LOSE OUT TO BETTER COMMUNITY, COMMUNICATION, COMMERCE OF LARGE PLATFORMS



“OKAY ALEXA
ORDER ME
WHISKEY!”



A COMPANY ALREADY HAS +
LIKES MANY OF THESE SERVICES

Businesses Need All These Services In The Cloud

Locate

Engage

Order

Pay

Deliver

Re-Engage

Cloud Based Tools
That Businesses access their
Customers Through

Social and Web

Internal Platform

Real People

Mobile (Need)

After Accessing Business
Only Helps With **ONE** Problem
Wastes Sales Time, Customer Time
Doesn't Solve Immediate Biz Problem

BANK

MSP +PSP

Location Based
Singular Focus
Merchant Service
Payment Service

₽Λ¥X₽\$

ABOUT US

CONTACT US



welcome to the

₽Λ¥X₽\$

Business Recovery Center

Get your business back online and
fast track your financial recovery.

www.bmorefin.com

FinCom™ Score



Get a 6-point business checkup.

We score your business across the entire payment experience. You'll learn everything you need to go up against big box and local competition.



LOCATE
How easy is it to find your business



ENGAGE
How do you engage your clients on social media and your website



ORDER
Is your shopping cart optimized to maximize sales



PAY
Can you support all the ways your customers want to pay



RE-ENGAGE
What do you do to reconnect after the sale



DELIVER
Do you deliver a great experience

\$95
BUY NOW +



IMPACT

We'll own and improve your scores for you.

You've got enough on your plate just running your business. Let us help you move the needle — whether you need a long-term partner or just long enough to learn the ropes.

LEARN MORE +

TRACK

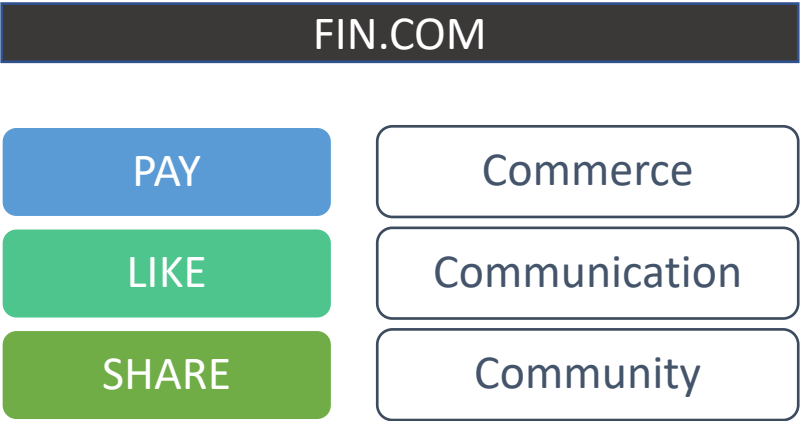
Subscribe to monthly monitoring.

Get the initial 6-point business check up, and every month we'll update your report to make sure your business is running on all cylinders and alert you when something breaks.

\$49/mo
SIGN UP +

Cancel any time. Initial 6-point checkup free with 3-month commitment.

Deriving the SCORE



LEVEL 1 PARTY DATA



Every Moment in the Cloud is a **Monetizable Payment Experience (MPE)**

Every MPE has 6 infinite sustainable streams of revenue

MPE revenue is driven by 4 specific Market Forces

$$\frac{\text{LIKE / PAY / SHARE}}{\text{CONTEXT}}$$



Capturing, Recreating and Improving the Payment Experience allows business to tune any MPE to attract a specific Audience and Amplify any Message

PAYXP\$

6 Reasons and Rights To Call
6 Opportunities
6 Referrals
Helping Business Recover
Quantify the Real Problem
Qualify for Govt Subsidies
6 Ways to Secure Your Merchants

6

Measure: The Number

Track: Create Platform Behavior

Impact: Build Buy Refer

Commerce Converges On a **NUMBER.**

LOCATE

Do ("Glendiddich 12 year old")

A transactional query is among the most important to e-commerce

- Product search (1st page) (Top 1)
- Shipping Ads (1st page) (Top 1)

Know ("Speyside whisky")

Informational Content, an important step in the buying journey

- Category/Topic search (1st page) (Top 1)
- Shipping Ads (1st page) (Top 1)
- 1 to use in-store sale (1st page) (Top 1)

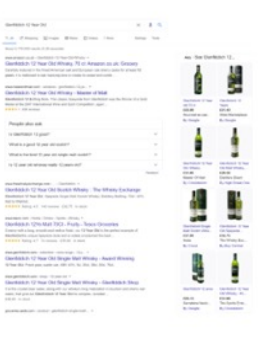
Go ("the Whisky Exchange")

People who know, remember and want to engage your brand

- Organic 1st position
- Ad against your name keywords

HOW WOULD WE FIND YOU

Although a very narrow snapshot, the results show you have done an excellent job with your SEO. The Google standard is top 1, which you achieve, as well as showing prominently in paid ads. There is reason to work on info and research queries e.g., "best Speyside whisky", where you feature well prominently



ENGAGE

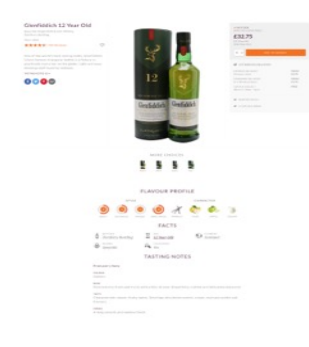
Product Page

Is the content easy to consume, does it stimulate engagement with the given brand/product, is there an avenue for dialogue?

- Short description - Crisp, Sensory stimulating
- Long description - Crisp, Sensory stimulating
- Informational Content or links to
- Visually engaging and differentiated product images
- Product rating/review
- Cross sell/top sell/More of brand
- Lightfoot shipping estimate
- Live chat

HOW ENGAGED WERE WE

Desire drives everything which is why it is so important to always use copy that is sensory and visual that stimulates. The goal is to have enough of both above-the-fold, to engage a feeling of desire. Your expanded (long description) tabs are excellent, but your short copy and visuals are standard to all retailers of this product. This is an opportunity to differentiate. Additionally, while the intent in this row is generally deemed as transactional, it may also fall under a CROWD query where offering gifts and links about Glendiddich or Speyside Whiskies would assist the visitor in their buying journey. We noted that you have a good example of this under your landing pages for top 10 whiskies where you use cultural from your Youtube channel in the short description area.



ORDER

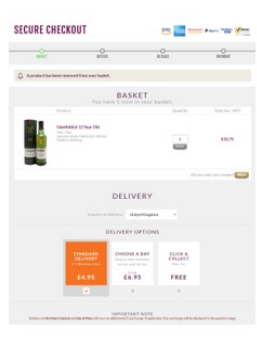
Checkout

Checkout optimization is proven to decrease cart abandonment

- 1-page checkout option
- Visible Checkout flow
- One data validation and autocomplete
- Guest checkout
- Shipping Options
- Easy to view and modify basket contents
- Gift wrapping / Packaging
- Custom messages to recipient

HOW WE FOUND ORDERING

Checklist: Did I deliver more than most top e-commerce stores and the offers not personalized or relevant to my purchase. When we asked a Real wine (Wine) to our basket, generic offers not related to wines were shown. Instead the cross sell could have been wine related snacks, spend with other wines on offer, more these options etc. Cross-sells and Up-sells should take place as suggestions in the basket or product pages instead of an additional step in the checkout flow. Your checkout should be optimized further!



PAY

Online Payment Processing

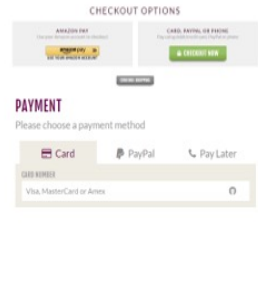
How you get paid is less important than how the customer wants to pay.

- Visa, Mastercard, Discover, American Express
- Mobile payment wallets - Apple Pay, G-Pay
- Pre-paid cards - PayPal debit etc
- Bank Transfer/BACS - SafetyPay etc
- Alternative Geographical Gateways - Gropay, IDEAL, PayU, Sofort etc
- Multi-Currency Support

EASE OF PAYMENT

Your current payment processing site duplicates card acceptance options and does not offer device, platform, or geographical convenience, nor cater to your customers growing preferences. Your customer on an Apple

(Phone should experience seamless checkout in line with their device - Apple Pay and the convenience that offers them. A customer in Germany should be able to select Gropay, something they know and prefer over PayPal.



DELIVER

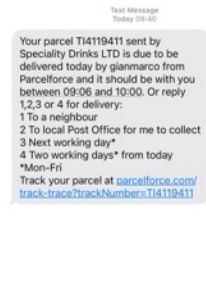
Courier to Door

The sale only ends when the goods are in your customers hands.

- Shipped on time
- Pre-alert
- Alternative last mile solutions and times offered
- Delivered on time
- Goods received in perfect condition

HOW WE FOUND THE DELIVERY

We selected by 10am / next day and received the parcel on time in perfect condition. Pre-alerts gave convenient options to make alternative arrangements if needed. We noticed a mismatch between the company name we interacted with and the pre-alert, this should be uniform - while the trading name and company name may differ, as a customer I should feel brand continuity throughout the customer journey.



RE-ENGAGE

Retaining customers

Instead of expecting loyalty, you should be demonstrating it.

- Newsletter
- Complimentary offers
- Make push notifications
- Quality programme

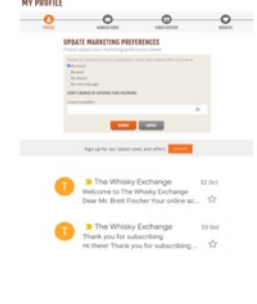
AFTER THE ORDER

Your email newsletter requires segmentation, offers should be relevant to buyers. Those who enjoy whisky, may have no interest in gift or sale. Segmentation allows relevant customer content creation and distribution.

A proper loyalty program will allow you the ability to use transaction, loyalty and location data to build a detailed profile around your customer. Doing this, the tools to deliver personally relevant, marketing messages and offers in real time.

We also noticed your onboarding messages for sign up and newsletter are duplicated in time, there very failed to be operational. Also you are missing branding opportunities like the use of a banner in your transaction and onboarding email messages.

No follow up emails have been received since order - this is a missed opportunity to ask for a review, to offer a repeat purchase coupon etc.



THE PAYMENT EXPERIENCE (Path to Permission)

Locate

Engage

Order

Pay

Deliver

Re-Engage

FinCom™ Score

560

Get @ SCORE

Get @ DIAGNOSIS

Get @ EXP Designer

Get @ EXP Architect

Get YOUR BIZ FIXED

Gamify RECOVERY

A Benchmark

Platform Behavior

SOMETHING TO CHECK

A REASON TO CALL

Monet.

Every Moment in the Cloud is a
Monetizable Payment Experience

Capturing, Recreating +
Improving Payment Experience

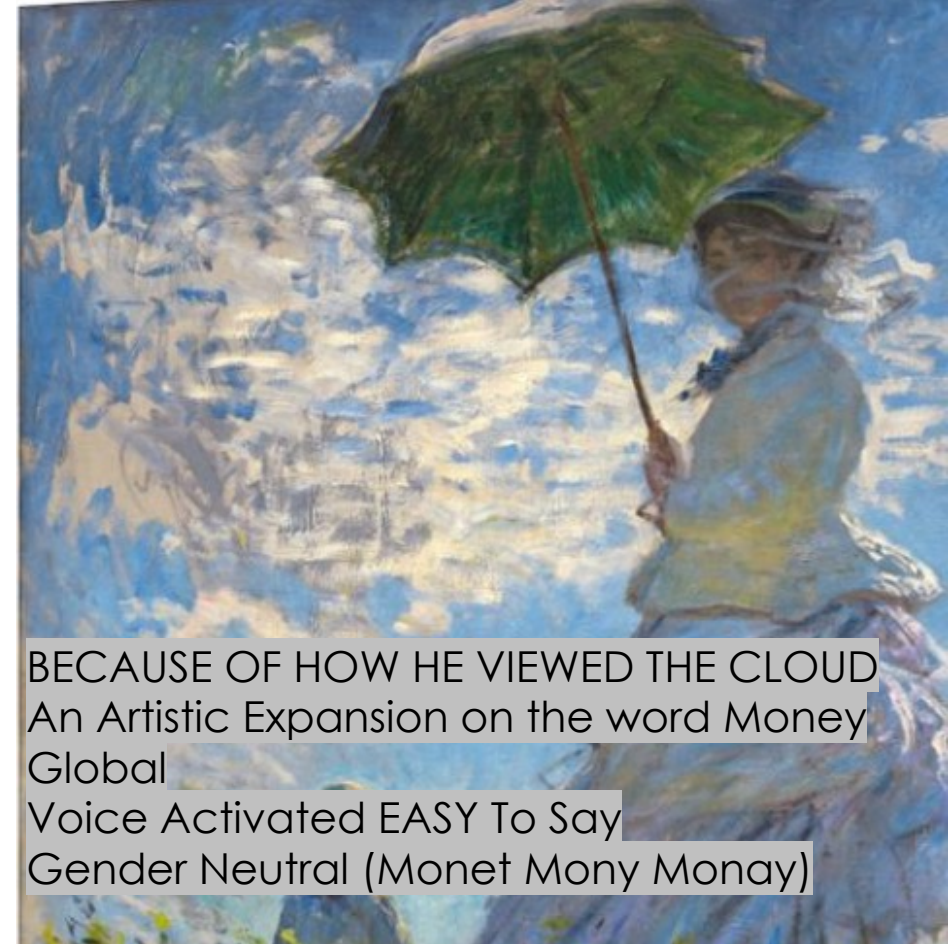
LIKE / PAY / SHARE

CONTEXT



Monet Allows business to tune any
MPE to attract a specific Audience and Amplify any Message

MPETM



BECAUSE OF HOW HE VIEWED THE CLOUD
An Artistic Expansion on the word Money
Global
Voice Activated EASY To Say
Gender Neutral (Monet Mony Monay)

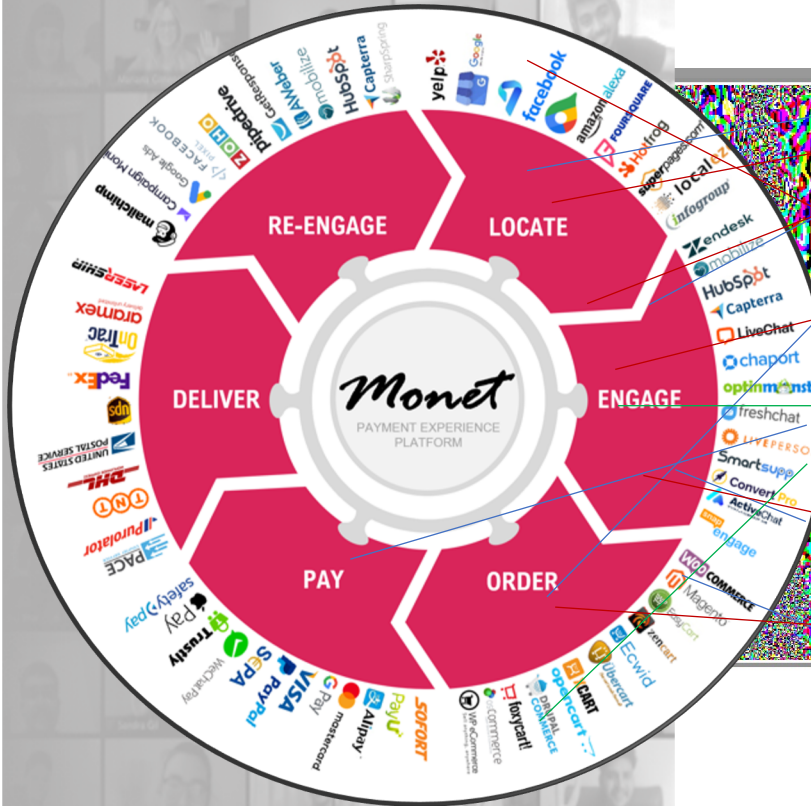
LIKE BEST BUY+HOME DEPOT
BUT BILLING LIKE THE CABLE COMPANY
STREAMING B2B
SAAS



PROJECTS

PROCESS

PRODUCT



Locate

Engage

Order

Pay

Reengage

Deliver

FIND
REVIEW
LEARN
ALL 6
APIS
6X
MARKETS

INGEST
DATA
THRU
FINCOM
SCORE

CROSS SELL
LISTED 6
SOFTWARE
AS A
SERVICE

DOCUMENT PROCESS

HARMONIZE PROCESS

HARMONIZED PROCESS

AUTOMATE

18 Months

Threads are real, create moments/experience in time
The more you know, more you can monetize



HOSPITALS
SUPPLIERS
FAMILIES

Every Moment in the patients life is a
Monetizable PATIENT Experience

Capturing, Recreating +
Improving Payment Experience

CMT / CMN / CMC

CONTEXT

PATIENT EXPERIENCE PROVIDER



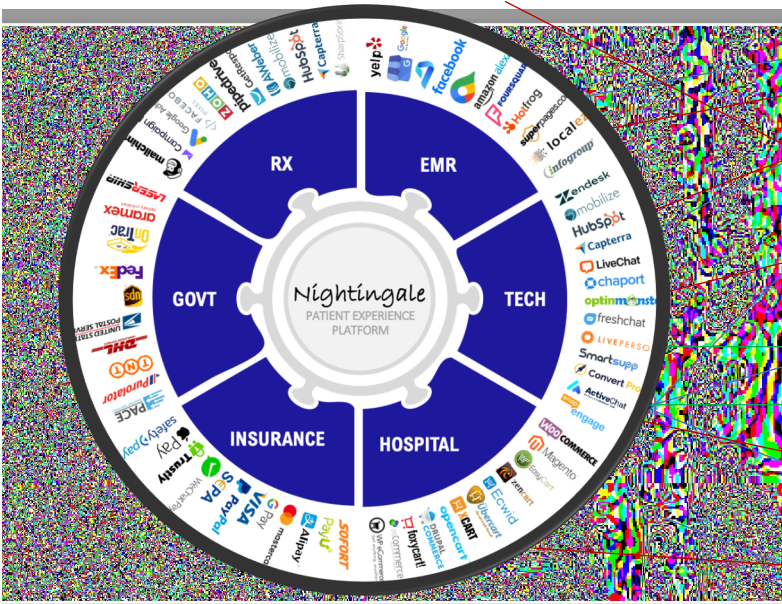
NIGHTINGALE Allows PATIENTS to MANAGE AND MONETIZE THEIR EXPERIENCE

MPET™

PROJECTS

PROCESS

PRODUCT



- RX
- EMR
- TECH
- HOSPITAL
- INSURANCE
- GOVT

FIND
REVIEW
LEARN
ALL 6
APIS
6X
MARKETS

INGEST
DATA
THRU
MEDCOM
SCORE

CROSS SELL
LISTED 6
SOFTWARE
AS A
SERVICE

DOCUMENT PROCESS

HARMONIZE PROCESS

AUTOMATE
HARMONIZED PROCESS



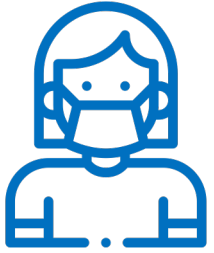
18 Months

WE DEVELOP THIS TOGETHER
DEVELOP AND SHARE THE TRUE VALUE OF PATIENT
DATA

THE PROBLEM

Not Patient Centric

The Solution is not Tech



PATIENT Medical Information

- ✗ Inefficient
- ✗ Manual
- ✗ Expensive
- ✗ Lack of transparency
- ✗ Not portable

- SCORE?
- MED TECH IS FLAWED

ELECTRONIC
HEALTH
RECORDS



Silo
1

PROVIDERS



Silo
2

GOVERNMENT



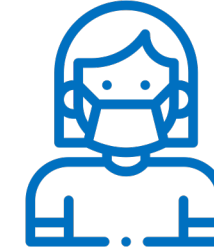
Silo
3

INSURANCE



Silo
4

PEOPLE
EMPATHIZE
WITH
PEOPLE



Silo
7



PHARMA
COMPANY



Silo
6



HEALTH TRACKER
/ TECH TOOLS



Silo
5



PHARMACY

PROVIDE AN EXCLUSIVE SERVICE
TO EXCLUSIVE PEOPLE



MEASURE
TRACK
IMPACT

THE OPPORTUNITY
TO FAIL OR SUCCEED
IS NOW

Path To A Platform

3

**New Narratives
Financial Inclusion**

Executive Level

6

**VIP RECOVERY TOOLS
Streams of data
Reasons to talk**

SMB

Mid Tier

Enterprise

9

**New Payment Experiences
Designed for key verticals
To Chase 9 key CUSTOMER**

Business Development

Cooperative Projects

Enterprise

12

**Months
REGROUP
RECOVER
REENGAGE**

Internal Goals Met

Acquisition Targets

Engages

PAYMENT EXPERIENCE



3 In Narrative

- Add Six Touch Points
- Community
- Communication
- Commerce

Post Covid

- Market Strategies
- Portfolio Strategies
- Merchant Strategies

Strategy KICK OFF: PAYXPS we are a **FinCom** Company

THE PAYMENT EXPERIENCE (Path to Permission)					
Locate	Engage	Order	Pay	Deliver	Re-Engage

FinCom BIZ DEV Approach LEOPRD

Multiple Revenue Paths- Compliments Global Platform Strategy- De-risks rev share only model

APPROACH

- Commerce
 - Omni-Channel
 - Acquiring-Processing
 - Finance Tools
- Communication
 - PORTALS
 - CONTENT
 - EDUCATION
- Community
 - Member Manager
 - Campaign Manager
 - Loyalty-Coupon

Rev Model

Product Strategy

- Market Tested
- ROI Based Request
- Journey Based Engagement

LT Strategy

- Data
 - 360 View
 - Real Time Personal Offer
 - Automated Cross Sales
 - Actionable Data
- Pipeline
 - Predictable Lead flow
 - Retention Tools
 - High LTV
 - Fee + Rev Share
 - Alternative sales cycles
- IP
 - Brand
 - Technology
 - Team
 - Culture

LOOKING FOR
GTM PARTNER

New Consultative Services and Strategies
For Resellers COMMUNITY BANKS + PSP

New Narrative to direct partners
Create Opportunities for Dialogue in Covid

Integrate Commercialize Mobilize
Prepare Acquisition strategy

DATA.
ACQUISITION
PARTNER
MERCHANT



**SEE FINCOM MOU*

FINCOM STUDIO
GTM Opportunity



WWW.BMOREFIN.COM



FINANCIAL INCLUSIVE INITIATIVES THOUGHT LEADER

Executive Level Opportunities for CEO To Discuss Financial Inclusion

Brand To Align With 2021 For Billion Dollar + Valuation	Executives Involved PERSONAL COMMITMENT Financial inclusion	Shared Project Potential BAU	Shared Project Potential B+
Mastercard	Ajay Banga, President and Chief Executive Officer, Mastercard	Possible in 2021	Possible
Allianz SE	Oliver Bäte, Chairman of the Board of Management, Allianz SE	Not probable in 2021	Possible
Salesforce	Marc Benioff, Chair, Chief Executive Officer, and Founder, Salesforce	Not probable in 2021	Possible
Dupont	Edward Breen, Executive Chairman, Dupont	Not probable in 2021	Possible
International Trade Union Conf.	Sharan Burrow, General Secretary, International Trade Union Confederation	Not probable in 2021	Possible
United Nations	Mark Carney, COP26 Financial Advisor to the Prime Minister, (UN Special Envoy for Climate Action & Finance)	Not probable in 2021	Possible
EY	Carmine Di Sibio, Global Chairman and Chief Executive Officer, EY	Not probable in 2021	Possible
Brunello Cucinelli S.p.A.	Brunello Cucinelli, Executive Chairman and Creative Director, Brunello Cucinelli S.p.A.	Not probable in 2021	Possible
TIAA	Roger Ferguson, President and Chief Executive Officer, TIAA	Not probable in 2021	Possible
Inclusive Capital Partners	Lady Lynn Forester de Rothschild, Founder and Managing Partner, Inclusive Capital Partners	Not probable in 2021	Possible
Merck & Co., Inc.	Kenneth Frazier, Chairman of the Board and Chief Executive Officer, Merck & Co., Inc.	Not probable in 2021	Possible
The Estée Lauder Companies	Fabrizio Freda, President and Chief Executive Officer, The Estée Lauder Companies	Not probable in 2021	Possible
CalPERS	Marcie Frost, Chief Executive Officer, CalPERS	Not probable in 2021	Possible
Johnson & Johnson	Alex Gorsky, Chairman of the Board and Chief Executive Officer, Johnson & Johnson	Not probable in 2021	Possible
(OECD)	Angel Gurría, Secretary General, Organisation for Economic Co-operation and Development	Not probable in 2021	Possible
Visa Inc.	Alfred Kelly, Chairman and Chief Executive Officer, Visa Inc.	Possible in 2021	Possible
The Estée Lauder Companies	William Lauder, Executive Chairman, The Estée Lauder Companies	Not probable in 2021	Possible
BP	Bernard Looney, Chief Executive Officer, BP	Not probable in 2021	Possible
State of California	Fiona Ma, Treasurer, State of California	Not probable in 2021	Possible
Principles for Responsible Investment	Hiro Mizuno, Member of the Board, Principles for Responsible Investment	Not probable in 2021	Possible
Bank of America	Brian Moynihan, Chairman of the Board and Chief Executive Officer, Bank of America	Possible in 2021	Possible
Guardian Life	Deanna Mulligan, President and Chief Executive Officer, Guardian Life Insurance Company of America	Not probable in 2021	Possible
State Street Corporation	Ronald P. O'Hanley, President and Chief Executive Officer, State Street Corporation	Not probable in 2021	Possible
The Rockefeller Foundation	Rajiv Shah, President, The Rockefeller Foundation	Not probable in 2021	Possible
Kering Group	Tidjane Thiam, Board Member, Kering Group	Not probable in 2021	Possible
Ford Foundation	Darren Walker, President, Ford Foundation	Not probable in 2021	Possible
MetLife and Saudi Aramco	Mark Weinberger, Former Chair and CEO of EY, and Board member of J&J, MetLife and Saudi Aramco	Not probable in 2021	Possible

US TARGETS by MSA and States Most Need Of Recovery



Row Labels	<input type="checkbox"/> Count of MSAs with >9% Unemployment	Sum of Oct 2020 % Unemployment (preliminary)	Sum of MSA Population as of most-recent data 2010-2019 (in 1,000s)	Unemployed Population (in 1,000s)
AZ	3		428.55	53.04
Flagstaff, AZ Metropolitan Statistical Area	1	9.7	139.1	13.49
Lake Havasu City-Kingman, AZ Metropolitan Statistical Area	1	9.1	86.2	7.84
Yuma, AZ Metropolitan Statistical Area	1	15.6	203.25	31.71
CA	11		22016.1	2,295.82
Bakersfield, CA Metropolitan Statistical Area	1	10.6	839.63	89.00
El Centro, CA Metropolitan Statistical Area	1	18.8	163.97	30.83
Fresno, CA Metropolitan Statistical Area	1	9.3	972.3	90.42
Hanford-Corcoran, CA Metropolitan Statistical Area	1	9.3	57.7	5.37
Los Angeles-Long Beach-Anaheim, CA Metropolitan Statistical Area	1	11	13214.8	1,453.63
Merced, CA Metropolitan Statistical Area	1	9.3	266.1	24.75
Modesto, CA Metropolitan Statistical Area	1	9.1	514.5	46.82
Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	1	9	4650.63	418.56
Stockton-Lodi, CA Metropolitan Statistical Area	1	10	715.11	71.51
Visalia-Porterville, CA Metropolitan Statistical Area	1	10.9	457.26	49.84
Yuba City, CA Metropolitan Statistical Area	1	9.2	164.1	15.10
HI	2		1159.5	159.70
Kahului-Wailuku-Lahaina, HI Metropolitan Statistical Area	1	22.5	167.42	37.67
Urban Honolulu, HI Metropolitan Statistical Area	1	12.3	992.08	122.03
LA	4		1937.7	209.81
Hammond, LA Metropolitan Statistical Area	1	10.5	20.79	2.18
Lake Charles, LA Metropolitan Statistical Area	1	11.8	210.08	24.79
New Orleans-Metairie, LA Metropolitan Statistical Area	1	11.3	1270.53	143.57
Shreveport-Bossier City, LA Metropolitan Statistical Area	1	9	436.3	39.27
NJ	1		275.5	32.51
Atlantic City-Hammonton, NJ Metropolitan Statistical Area	1	11.8	275.5	32.51
NM	1		44.4	4.13
Farmington, NM Metropolitan Statistical Area	1	9.3	44.4	4.13
NV	1		2266.72	312.81
Las Vegas-Henderson-Paradise, NV Metropolitan Statistical Area	1	13.8	2266.72	312.81
NY-NJ-PA	1		19216.18	1,863.97
New York-Newark-Jersey City, NY-NJ-PA Metropolitan Statistical Area	1	9.7	19216.18	1,863.97
TN-MS-AR	1		1346.05	130.57
Memphis, TN-MS-AR Metropolitan Statistical Area	1	9.7	1346.05	130.57
TX	4		1801.94	184.21
Beaumont-Port Arthur, TX Metropolitan Statistical Area	1	10	404.87	40.49
Brownsville-Harlingen, TX Metropolitan Statistical Area	1	9.5	420.4	39.94
McAllen-Edinburg-Mission, TX Metropolitan Statistical Area	1	10.5	839.54	88.15
Odessa, TX Metropolitan Statistical Area	1	11.4	137.13	15.63
Grand Total	29		50492.64	5,115.99

Note: all MSAs with
≥9% unemployment.

COMPETITOR DOMAIN ²	COMMON KEYWORDS ²	KEYWORDS GAP ²	ESTIMATED TRAFFIC ²	BACKLINKS ²
adyen.com	299 View All ²	44,001 View All ²	158,249	3.1m
stripe.com	293 View All ²	212,460 View All ²	1.5m	16.3m
paypal.com	232 View All ²	551,740 View All ²	51.1m	0.7b

Brand awareness/interest describe the dynamics of user interactions with your ads.

Within any targeted audience there will be a certain number of users that will not A) click on an ad and/or B) convert into becoming users/customers of the advertiser.

DEAD ZONE 1 – users who wont click – **drag down CTR**

DEAD ZONE 2 – users who do click but don't convert – **drag down CVR**

QAULITY ZONE – Users who click and convert – **Raise CTR and CVR**

There are around 1000 plus keywords with ranging intent with a high difficulty level and high CPC – collectively with over 40 000 searches per month.

Overall the brand awareness/interest can be observed in the form of CTR and CVR.

(For a relevant audience) the higher the brand awareness, the higher the likeliness that a user will click on an ad; the higher the user's interest in the brand, the higher the likeliness that a user who clicks will convert. The higher both of these interaction factors (as compared to other advertisers targeting those users), the smaller the total dead zone and the lower the risk of saturation, and vice versa.

As an example:

- If Netflix and Shudder were to both compete for the same audience, Netflix would likely have a higher brand awareness (i.e. CTR) and brand interest (i.e. CVR) than Shudder.
- Netflix therefore would have a smaller total dead zone, or conversely a higher quality zone than Shudder.
- Both Netflix and Shudder would perform well when serving ads to users in the quality zones of an audience.
- But, Shudder would be likely to saturate the audience at a faster rate than Netflix.

**THE SEO AND PPC IN THIS TOPIC RANGE IS EXTREMELY COMPETITIVE AND EXPENSIVE
YOU NEED TO DIVE DEEPER**

FINCOM STUDIO

THE PAYMENTS EXPERIENCE

TEAM:

- DAVID,, MARGOT
- JIM, BRETT, RICKY



Strategy + Path to Revenue

- JOHN MALONE
- EDMUND OLOTU
- RICHARD PERSON



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