



Consumer Engagement

Making Payments Painless

As technology continues to transform consumer behavior, PayNearMe keeps your business ahead of the game, making bill payments as painless as possible for your customers, no matter where they are on the technology adoption curve. Delivering unparalleled convenience, ease, and engagement, PayNearMe helps businesses increase on-time payments and strengthen consumer relationships, whether your customers are modernists or traditionalists.

Consumer Choice & Convenience

With PayNearMe, businesses greatly reduce the barrier to payment for all of their customers by enabling more ways to pay, at more locations, through more channels, than any other platform. Consumers can pay by cash, card, or bank account – anytime, anywhere – online, on a mobile device, over the phone, in person, or via automated payments. And they can do so in fewer steps, with fewer clicks and fewer hassles, making them happier – and getting you paid faster.

For those who prefer credit, debit, or bank account, PayNearMe brings convenience to their fingertips, with multiple ways to pay online or on their mobile devices. We offer one-click access to payments via text or email, as well as self-service access. Businesses can also link to or embed PayNearMe within their own websites and interactive voice response systems. This means your customers can make one-time and recurring payments quickly and securely – when, where, and however they desire – and you can manage those payments in a single, consolidated platform.

For consumers who prefer to use cash, paying a bill can be as painless as buying a snack. Using a unique barcode generated on their mobile device or sent via paper bill, consumers can scan and pay at any of PayNearMe's extensive network of retail partners. With more than 27,000 locations nationwide, including participating 7-Eleven and CVS Pharmacy stores, many open 24/7, your customers can pay in their neighborhoods at a time and location that is easy for them.

THE MOST CONVENIENT WAYS TO PAY

Payment Types

- Credit card, including Visa, Mastercard, Amex & Discover
- Debit card, including registered prepaid and reloadable cards
- Bank account/ACH
- Cash

Payment Channels

- Mobile: text, email, IVR
- Online: merchant website or self-service portal
- Autopay: using credit, debit, or bank account
- Cash In-Person: at 27,000+ participating retail locations

ACCEPTED AT



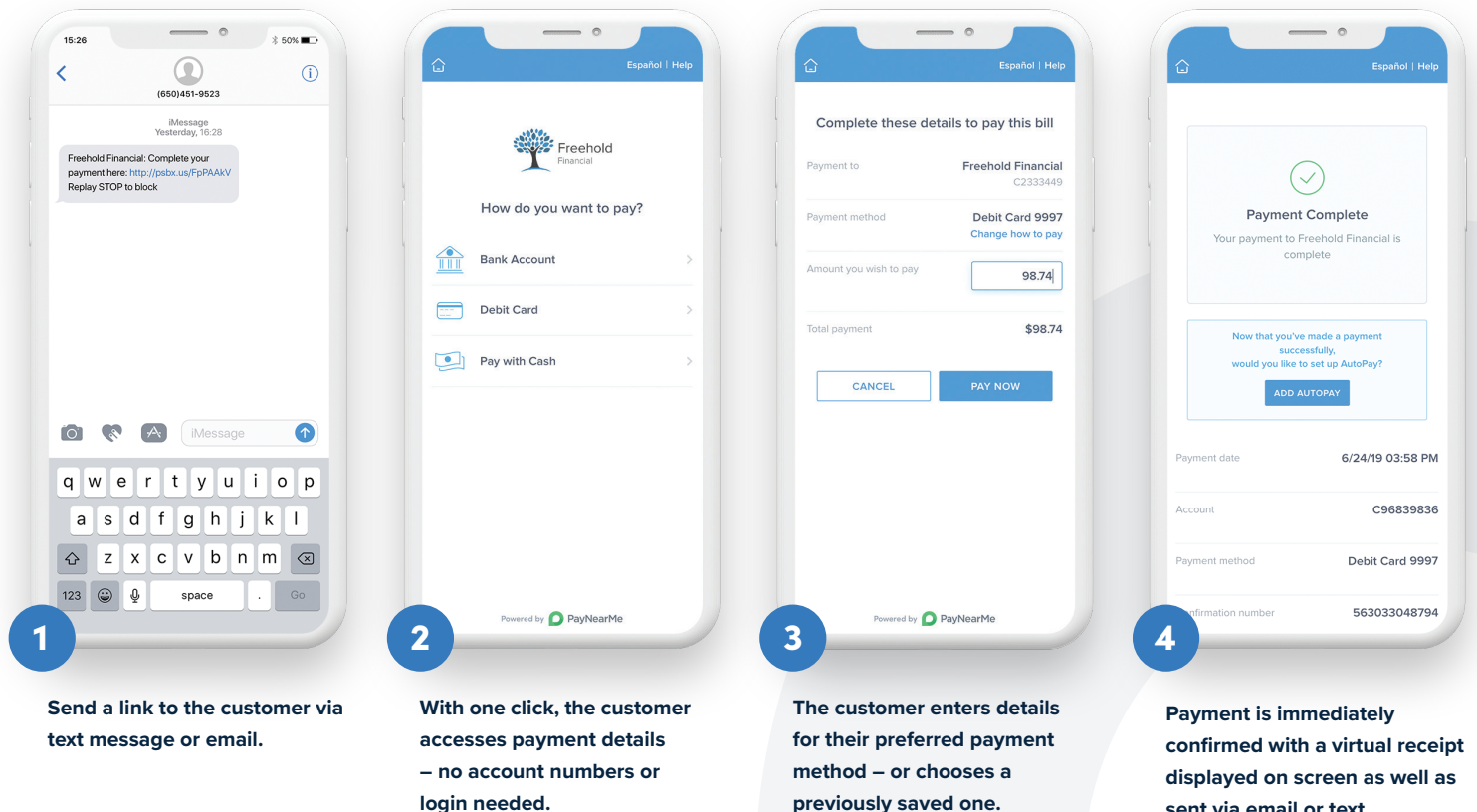
A Better, Easier User Experience

While convenience and choice are critical to consumer satisfaction, so is the payment experience itself. Nothing is more frustrating than a lengthy, confusing, or error-prone process. And nowhere is this more evident than in mobile, where user interfaces are often built as afterthoughts or add-ons to the web experience. With a growing majority of consumers moving to smartphones as

their preferred or primary method of communication and transaction, this approach simply isn't good enough.

PayNearMe designed its payment process from the ground up with the consumer mobile experience at the forefront, creating a lightweight, optimized UI that makes bill payment fast and painless, whether online or on a phone.

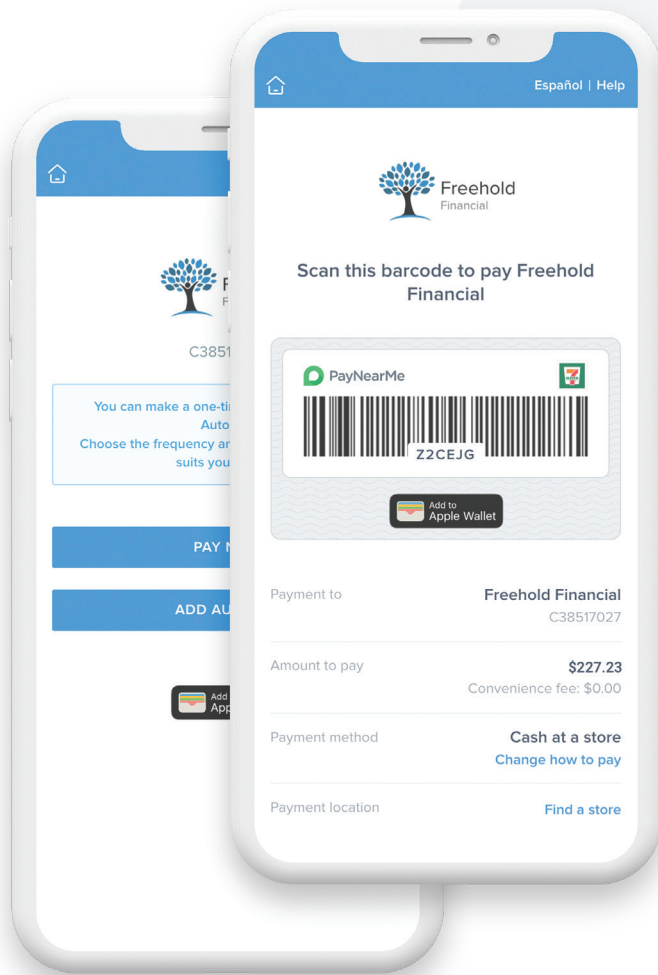
HOW IT WORKS



PayNearMe's adaptive design delivers a clear, consistent, streamlined experience across any device your customers choose – be it desktop, laptop, tablet, or smart phone, minimizing frustration and confusion. With one-click access, consumers can easily view information such as payment history and amount due – no need to download an app, create an account, or remember login information. Completing a payment takes just a few quick steps using our mobile-optimized interface, available in English or Spanish and with context-sensitive help. In addition, the consumer interface is fully customizable with your branding and colors.

Consumers can also choose to remember their credit, debit, or bank account information, making future payments even easier. Saved payment information is securely accessible across all devices and payment channels, so it can be used whether the customer chooses to pay by text, email, website, IVR, self-service portal, or call center in the future.

Consumers can also set up recurring automatic payments just as easily – with a few simple clicks – and never have to worry about paying a bill on-time again.



Engaging Customers Effectively

Increase customer satisfaction, boost payment rates, and reduce call center costs by giving consumers relevant account and payment information where and when they need it. With PayNearMe, your customers can easily see all their critical payment information – including account number, amount due, due date, and payment history – through the same channels they use for making payments.

PayNearMe's integration with Apple and Google wallets allow consumers to save and view this information, along with barcodes for cash payments and one-click access to mobile payments, right in their mobile wallets. Use push notifications to stay top-of-mind with your customers, for example by sending due date reminders, notifying them when they are near a cash payment location, or delivering virtual bills directly to their wallets.

Making Payments Easy

- Mobile-oriented design simplifies payment process
- One-click access with no account setup or login needed
- Save payment methods across devices and channels
- Schedule automatic recurring payments
- Send text and email payment reminders

User-Friendly Interface

- Clear, consistent experiences across desktop, tablets, and phones
- Display payment details and payment history
- English and Spanish prompts
- Context-sensitive help
- Integrated with Apple and Google wallets

Even the best customers need a gentle nudge sometimes. PayNearMe makes it easy to automatically send text or email payment reminders giving customers one-click access to our easy payment interface so they can pay right away – no logins or account information needed.

Through our PayNearMe Agent Interface, your call center agents can even send these notifications in real-time while on the phone with a customer, enabling the customer to securely complete payment on their desktop or mobile devices without having to reveal credit card

or bank account information to the call center agent, reducing your risk and theirs. The agent can see payment confirmation in real-time and assist as needed.

PayNearMe offers more ways to engage and more convenient ways to pay, reducing the barrier to payment for every customer, helping you get paid faster, and increasing your customer satisfaction.

MORE WAYS TO ENGAGE, MORE WAYS TO GET PAID

CUSTOMER-INITIATED	MERCHANT-INITIATED
<ul style="list-style-type: none">• Merchant web or mobile site• Self-service payment portal (web or mobile)• Mobile wallet link• Calling into call center• Calling into IVR system	<ul style="list-style-type: none">• Text or email (including payment reminders)• Mobile wallet push notification• Paper or electronic bill with cash barcode• Collector-initiated through PayNearMe Agent Interface

About PayNearMe

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

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

For more information:
sales@paynearme.com
www.paynearme.com