

Platform Overview

Built from the ground up to solve the challenges of modern-day payments, PayNearMe gives businesses the simplest, most reliable way to get paid – every time. As consumer payment options evolve, businesses face increasing complexity in managing and accommodating those options. But whether your customers are mobile-centric or prefer to pay in cash, PayNearMe makes it easy. We give consumers the ability to pay when they want, where they want, and how they want – while delivering unmatched uptime and security to help ensure you never miss a payment.

PayNearMe's innovative platform revolves around three core components:



Payment Processing

Our PCI-certified **payment processing** platform offers unrivaled uptime and performance, getting you paid quickly and dependably while reducing risk through industry-leading security, real-time validations, and fraud analysis. Trusted by over 5,000 businesses to process billions of dollars annually, the platform is architected to safely and efficiently handle frequent feature rollouts and software updates without disruption.



Consumer Engagement

Our **customer engagement** engine makes payments fast and frictionless, offering consumers unmatched ease, choice, and convenience in how they view bill detail and pay, while features like SMS/email reminders and mobile wallet integration help our clients further strengthen their customer relationships.



Business Operations

Finally, the **business operations** portal allows our clients to boost productivity and cut operational expenses by simplifying tasks such as account management, bill collection, and payment reconciliation. Unlike most solutions, PayNearMe's comprehensive set of capabilities, payment types, and payment channels are natively built into our platform – making management far easier.



KEY FEATURES

- One platform for all payment types and channels
- Mobile-first user experience, with no app to download
- Configurable SMS and email reminders
- Native Apple and Google wallet integration
- One-click payment access
- Push-to-card disbursements
- Configurable business rules
- Open API library
- Unrivaled uptime

Payment Types

Cash • Debit • Credit card
ACH • One-time or recurring

Payment Channels

Website (mobile and desktop)
Merchant mobile app • Text
Email • IVR • Call Center
Cash In-person

At a Glance

10+

Years of Innovation

\$Billions

Processed Annually

5,000+

Customers

27K+

Retail Cash Locations



Money transmitter licenses in all required states

Why Choose PayNearMe?

With deep roots in Silicon Valley, PayNearMe is revolutionizing the payments industry with a technology- and innovation-driven approach to simplifying payments for both consumers and businesses alike. What does this mean and why does it matter?

It means our team is brimming with industry-leading technologists, and our cloud-based platform was built from the ground up with best-in-class technologies – delivering not only optimal features and functionality, but also unrivaled security, uptime, and support. We understand how consumers interact with technology, and we obsess about critical yet often overlooked details. We created a frictionless mobile experience not as an adaptation of the desktop experience, but with the mobile user, device, and context expressly in mind.

It means staying ahead of the game and being exceptionally responsive to our clients' needs as technologies advance and consumer behavior adapts. Our platform architecture and development processes enable us to roll out updates as often as weekly – with minimal to no disruption – so our clients can always enjoy the latest features, all without lifting a finger or missing a payment.

It means we tackle the most difficult challenges – for example, making cash payments faster, safer, and more convenient in an increasingly digital age. We are unique in the industry for our ability to service the cash-preferred community, with a network of more than 27,000 neighborhood locations (including participating 7-Eleven®, CVS Pharmacy® and Family Dollar® stores) where consumers can pay their bills.

Finally, PayNearMe is as proven as we are innovative, processing billions of dollars annually. Our hyper-vigilance regarding security, uptime, and performance has earned us numerous third-party certifications, so that our clients can rest easy about the safety and privacy of their money and data.

Payments are our passion, but technology and innovation are our heart and soul, differentiating us in the industry by our ability to more effectively deliver a platform that meets the continually evolving needs of modern-day consumers and businesses.

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 over 27,000 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



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PNM07/19