



PARTNERING WITH FINANCIAL INSTITUTIONS

Helping Financial Institutions win and retain strategic corporate billers with innovative electronic bill presentation and payment solutions



TARGET MARKET

- Large Biller Direct **market opportunity with growth** in volume and spend
- Target the same **large corporate billers**
- Billers interested in **Request for Payment** functionality with **RTP®** and **FedNowSM**



BILLER ADVANTAGE

- A better digital customer experience with **easy configuration** and **integration**
- PCI, Nacha and HIPAA **compliant**
- **Multiple payment choices** – ACH, Checks, Cards, Digital Wallets, RTP® and FedNowSM



REVENUE MODEL

- Increased ACH and card payment transactions for **additional revenue**
- **New fee income** from Request for Payment adoption
- **Revenue shared** with PayGen



INNOVATIVE PARTNER

- Microsoft **Azure cloud-native SaaS**
- **Thought leadership** in bill pay and real-time payments
- **Integrated, implemented** and **maintained** by PayGen

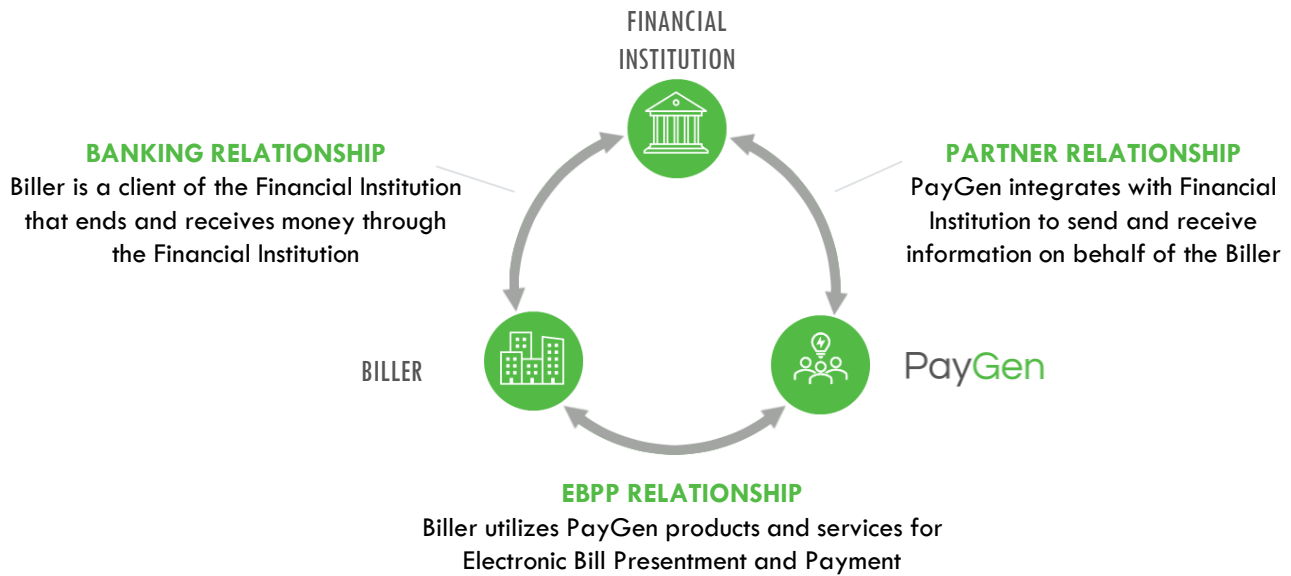
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PAYGEN PARTNERSHIP WITH FINANCIAL INSTITUTIONS



ROLES AND RESPONSIBILITIES	FI	CLIENT	PAYGEN
Partner Integration PayGen integrates with FI's ACH, card, real-time payments and services like account validation, for the benefit of mutual clients.	✓		✓
Co-Selling FI and PayGen co-selling a joint pipeline with co-branded sales and marketing materials, targeting large, enterprise corporate billers.	✓		✓
Client Implementation PayGen manages the client implementation, provides an implementation manager and project plan. PayGen works directly with client.	✗	✓	✓
Client Integration PayGen develops and maintains all client custom plug-ins and supports clients with their integration work.	✗	✓	✓
Recurring Transaction Revenue FI and PayGen receive recurring payment transaction fees (ACH, cards, real-time payments, RFP, AVS, etc.).	✓		✓
Revenue share with FI FI refers a client to PayGen and PayGen shares a percentage of revenue with FI.	✓		
Revenue share with PayGen PayGen refers client to FI and FI shares a percentage of revenue with PayGen.			✓
First level customer support PayGen handles all client support issues, interacts with FI for second level support.	✗	✓	✓