

U.S. TRANSACTIONS CORP.

USTP *ay*

revolutionize your payments

20
24



View the

USTPay

commercial

(one minute overview)





Our Introduction

Snapshot

USTPay is a payment app that integrates into Microsoft Dynamics **Business Central**, as well as **NAV on-premises**, providing an easy and efficient way to collect and manage payments.

USTPay gives users more options. Our solution is the only one that gives you the **freedom to choose** from over 120+ payment gateways and processors.

With security in mind, USTPay **tokenizes** credit card data to store within D365/BC/NAV to keep your organization secure and PCI Compliant.

The USTPay solution helps you **reduce processing fees** through Visa/MasterCard compliant Level-3 data.

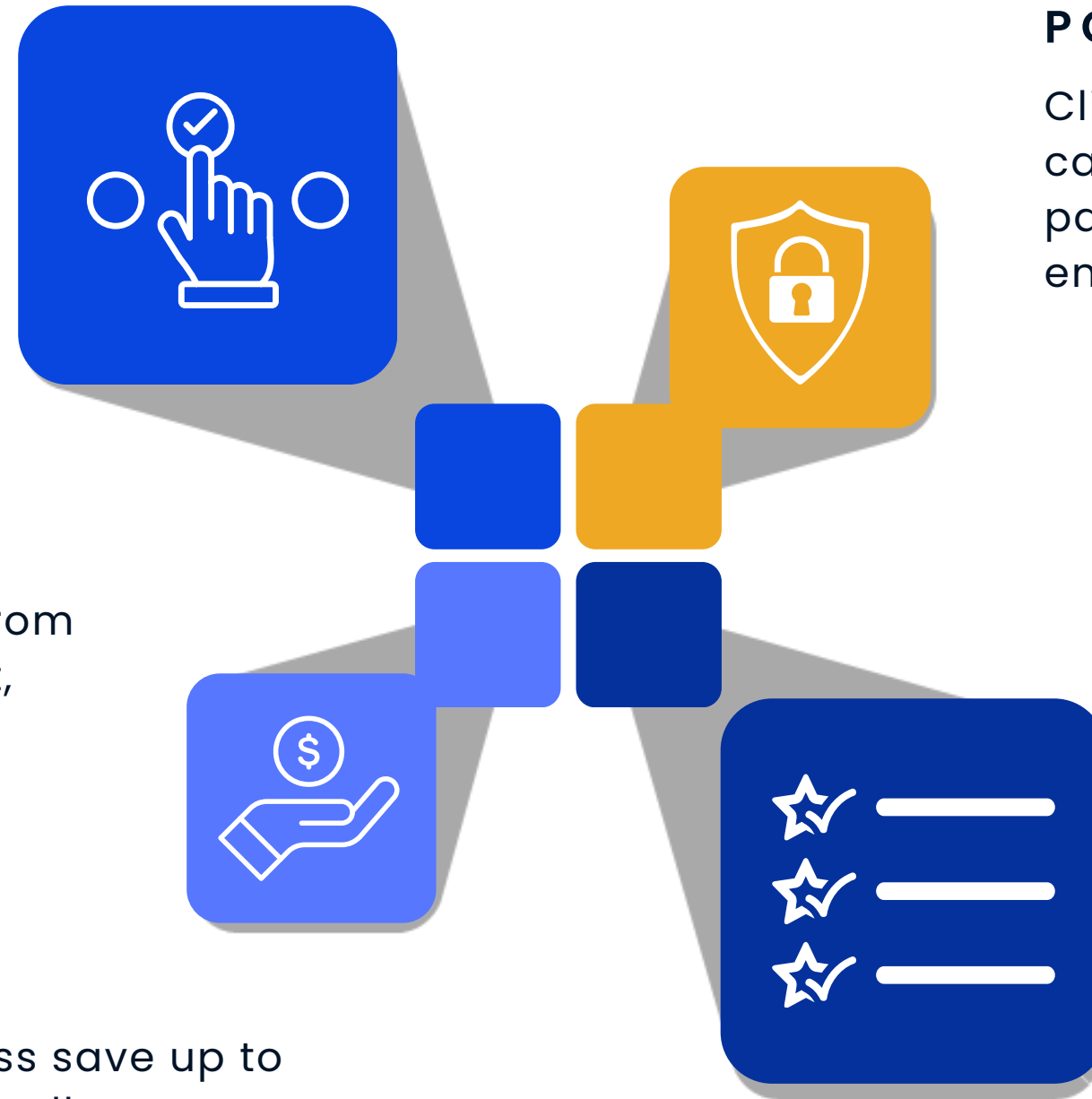
Why USTPay?

FREEDOM OF CHOICE

USTPay offers over 120 payment gateway choices – allowing merchants to accept payments from multiple gateways in the simplest, fastest way possible.

LOWER FEES

USTPay can help your business save up to 30% in fees annually. Manage all payments with our streamlined integration into Business Central and receive your payments faster and more securely.



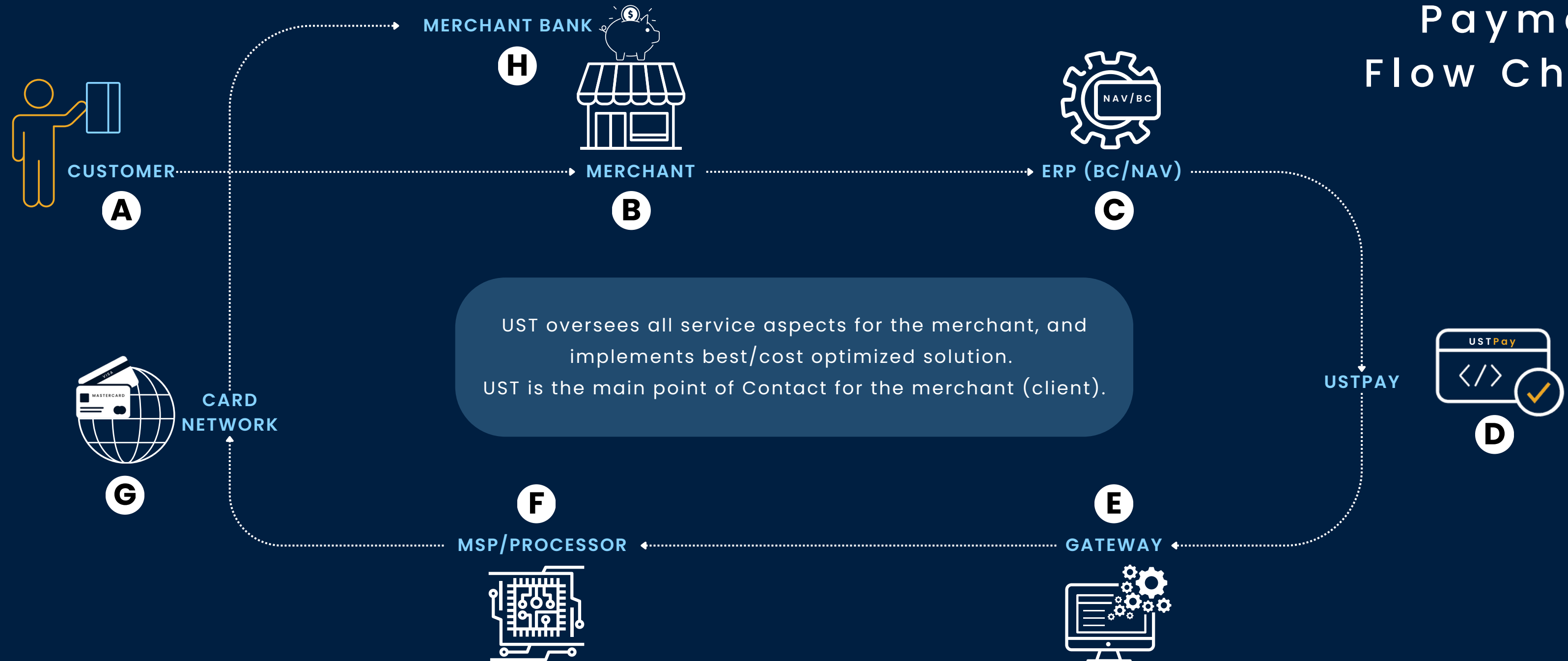
PCI COMPLIANT

Client's sensitive credit card data is captured in an iFrame which does not pass through your BC environment to ensure the max amount of security.

MULTIPLE FEATURE SET

- Hosted Payment Page & Card Verification
- Partial Payment
- ACH
- Hardware for card-present
- Customer Wallets-Tokenized Data
- Level-3 Data
- Link to Pay Invoice
- Authorization Only
- Refunds/Partial Refunds/Voids
- Batch Deposit Reconciliation Tool
- International currencies
- And more...

Payment Flow Chart



UST oversees all service aspects for the merchant, and implements best/cost optimized solution. UST is the main point of Contact for the merchant (client).

- A CUSTOMER**-Makes purchase with credit card
- B MERCHANT**-Submits card data to ERP (NAV/BC)
- C ERP**-Card data is passed through BC via USTPay & sent to the preferred gateway
- D USTPAY**-Card data is (tokenized and vaulted) and then routed to gateway
- E GATEWAY**-Routes payment information to processor
- F MSP/PROCESSOR**-Handles transactions for MSP/acquiring bank
- G CARD NETWORK**-Completes authorization request cycle and settles to Merchant's Bank.
- H MERCHANT**-Funds from transaction settles to the Merchant's Bank Account

01

Value for Partners

Value

In this section, we will highlight the value of USTPay and how it benefits the PARTNER.

Value for Partners

- Increase Revenue Opportunities (Rev Share on merchant processing for life of account)
- Offer your clients more choices in payment gateways
- Offer your clients a dedicated ISV partner throughout their entire account lifecycle
- Transparency and strong Partner/ISV relationship
- Reliable support and communication
- Referrals & shared connections
- Ability to customize solutions for clients
- Opportunities to present on USTEducation as a thought leader/instructor (over 200 live webinars a year-CPE/CAE eligible) at no cost for Microsoft Partners
- Eligibility in the UST President's Club annual retreat



FAQ



1. WHAT IS THE OLDEST VERSION YOU SUPPORT?

NAV 2018

2. HOW LONG HAVE YOU HAD THIS PRODUCT?

10 years, and new product enhancements are consistently rolling out.

3. WHAT IS THE COST?

\$4,900 one time installation fee (includes customization, integration support, customer training, and testing). \$300 per month SaaS fee (unlimited number of users) with up to 1,000 credit card transactions per month. The \$300 per month SaaS fee also includes Gold Level customer support which is unlimited access for customer support, troubleshooting, and resolution. All customer support is conducted directly with a customer service executive and/or a Business Central developer that is assigned to each user-client. The guaranteed personalized customer support we provide obviates the need for a ticketing system

4. IS YOUR PRODUCT LISTED IN APPSOURCE?

Yes

5. DO YOU PROVIDE FULL ONGOING SUPPORT TO THE CLIENT?

Yes, we do not install and leave! We fully support the client through the lifecycle of the account.

6. WHAT IF THE CLIENT CANNOT CHANGE THEIR CURRENT GATEWAY/PROCESSOR?

If the client needs to maintain their current gateway/processor relationship, they can use USTPay for SaaS only. In this instance, UST would not be providing the merchant service portion and would not provide a quote for Merchant Services.

7. DO YOU SUPPORT INTERNATIONAL CLIENTS?

Yes

8. WHAT IS THE PROCESS FOR ONBOARDING A NEW CLIENT?

- Internal call with Partner to discuss client needs
- Requirements call with the Client to discuss current process, customization needs, timeline for go-live
- Set up test environment in client's BC/NAV instance
- Perform test transactions and feedback
- Move to production
- Test transaction for auth, sale, void refund
- Training (including using the gateway for additional reporting functionality)

9. WHAT IS THE ESCALATION PROCESS IF ISSUES ARRIVE?

We will always join a call with you and/or the client to work on a speedy resolution.

10. WHAT ARE UST'S PREFERRED PROCESSORS?

UST is partnered with Paytrace, MXMerchant (Priority Payments), and CardConnect. We have multiple gateways that work with those processors depending on the needs of the end-user.

11. DO YOU LOCK CLIENTS INTO A CONTRACT?

No, if any client wishes to discontinue their service, they may do so at any time without penalty.

12. DO YOU BILL THE PARTNER OR THE CLIENT DIRECTLY?

We typically bill customers direct, but we can bill the partner if that is preferred.

13. WHO INSTALLS THE PRODUCT?

The user-client or the Partner with assistance from UST

USTPay

Product Features

Current Features

- Hosted payment page & card verification
- Level 3 capabilities
- Transactional features: auth only capability, partial refunds, refunds, voids, prepayment/deposit
- Tokenization
- 120+ gateway choices including International
- ACH
- Link to Pay
- Invoicing
- Card Present Terminal
- Batch deposit reconciliation



New Features 2024

New & Improved
ACH functionality

New Invoice Portal
(client-facing)

Account Payable
features

Banking
features

F&O
integration

02

Value for Clients

Value

In this section, we will highlight the value of USTPay and how it benefits the CLIENT.



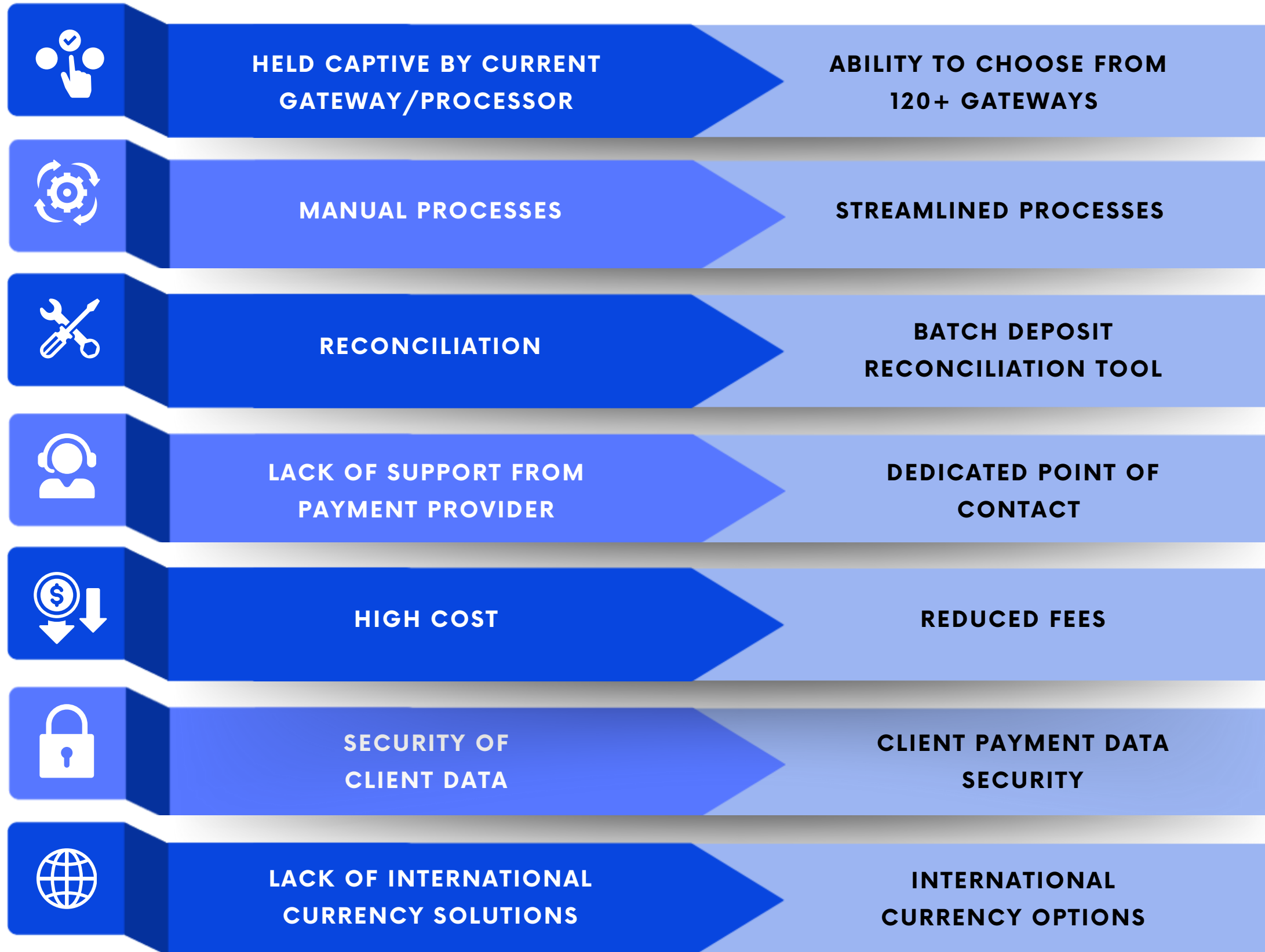
Value for Clients

- Freedom to choose from over 120+ gateways
- True Payments Orchestration
- Seamless payments
- Reduced fees
- Reduced PCI Compliance Scope
- Best in Class Support
- Multiple feature set



CLIENT PAIN POINTS

USTPAY SOLUTIONS



What they're saying...

Client Reviews

“ Michaela, thanks for your help in setting up the new divisions – the process has been very smooth and I really appreciate your diligent efforts in making this acquisition storm easier for us. (I will recommend you for a raise to Wade.) Thanks again! - Best Regards, Jeff Wall, Playcore

“ I had a meeting with Julie yesterday re: credit card fees and she is AMAZING! - Catherine Stewart, Director of Finance and Accounting, CASSS

“ I sincerely appreciate your help with my account. You are always very helpful!!!
-Dave Larson, McKenna Brytan Industries, LLC



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