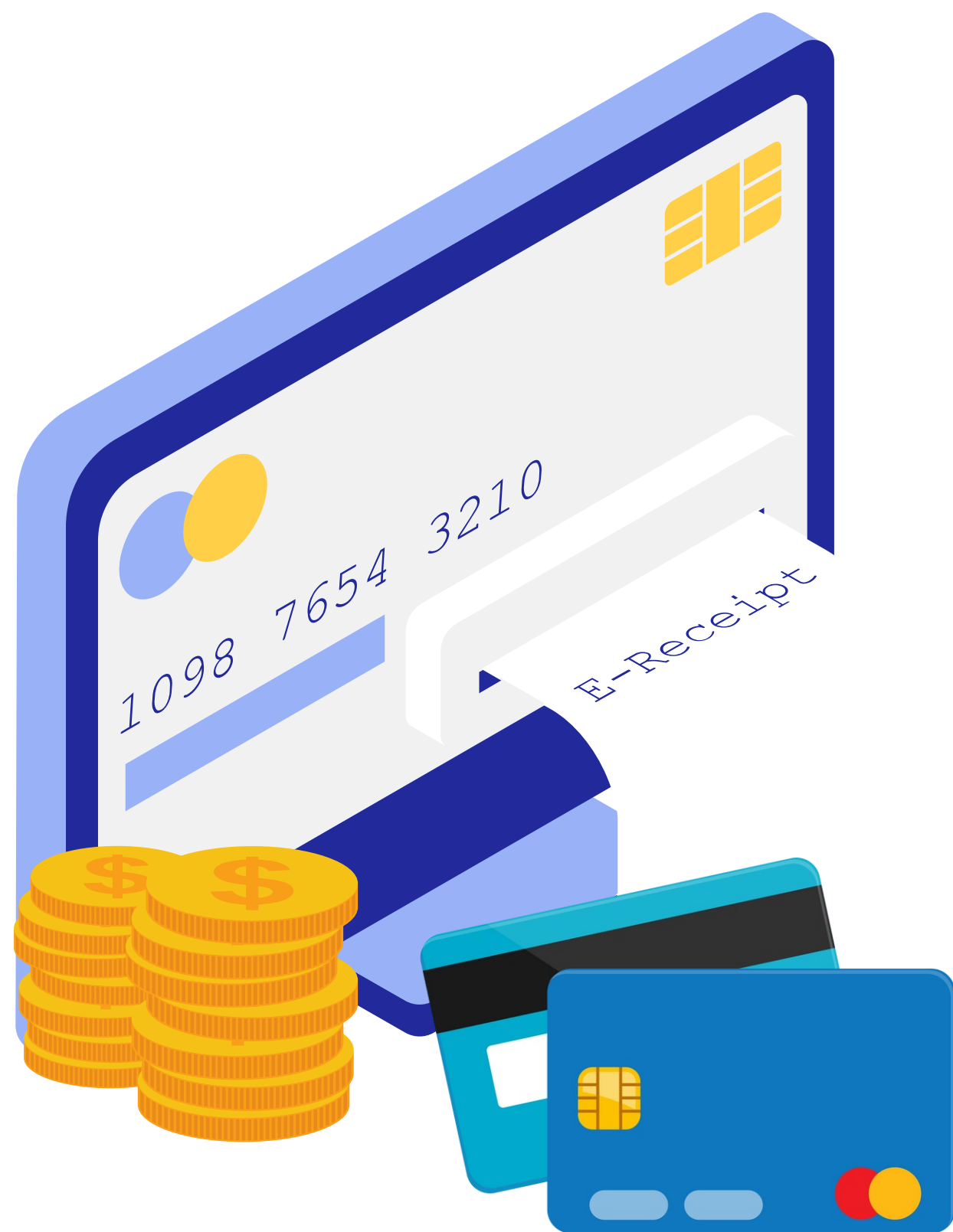




Cyigma Platform Launch Update

Paving the way towards EPI 2.0

Agents DBA:

Electronic Payments, Inc. ▾

Validation Details

Service Provider Type	Validation Type
ESO	PCI-PIN
TPS - PIN	PCI DSS
THIRD PARTY SERVICER	VISA TPA PROGRAM (HR ISO)
VISANET PROCESSOR	VISA TPA PROGRAM (ISO-M)
MERCHANT SERVICER	
ISO - HIGH RISK	
ISO - MERCHANT	



4 + Years In The Making



Direct Card Brand
Connections/ Endpoints



Credit and Signature Debit,
Pin-Debit, EBT, SNAP, eWIC



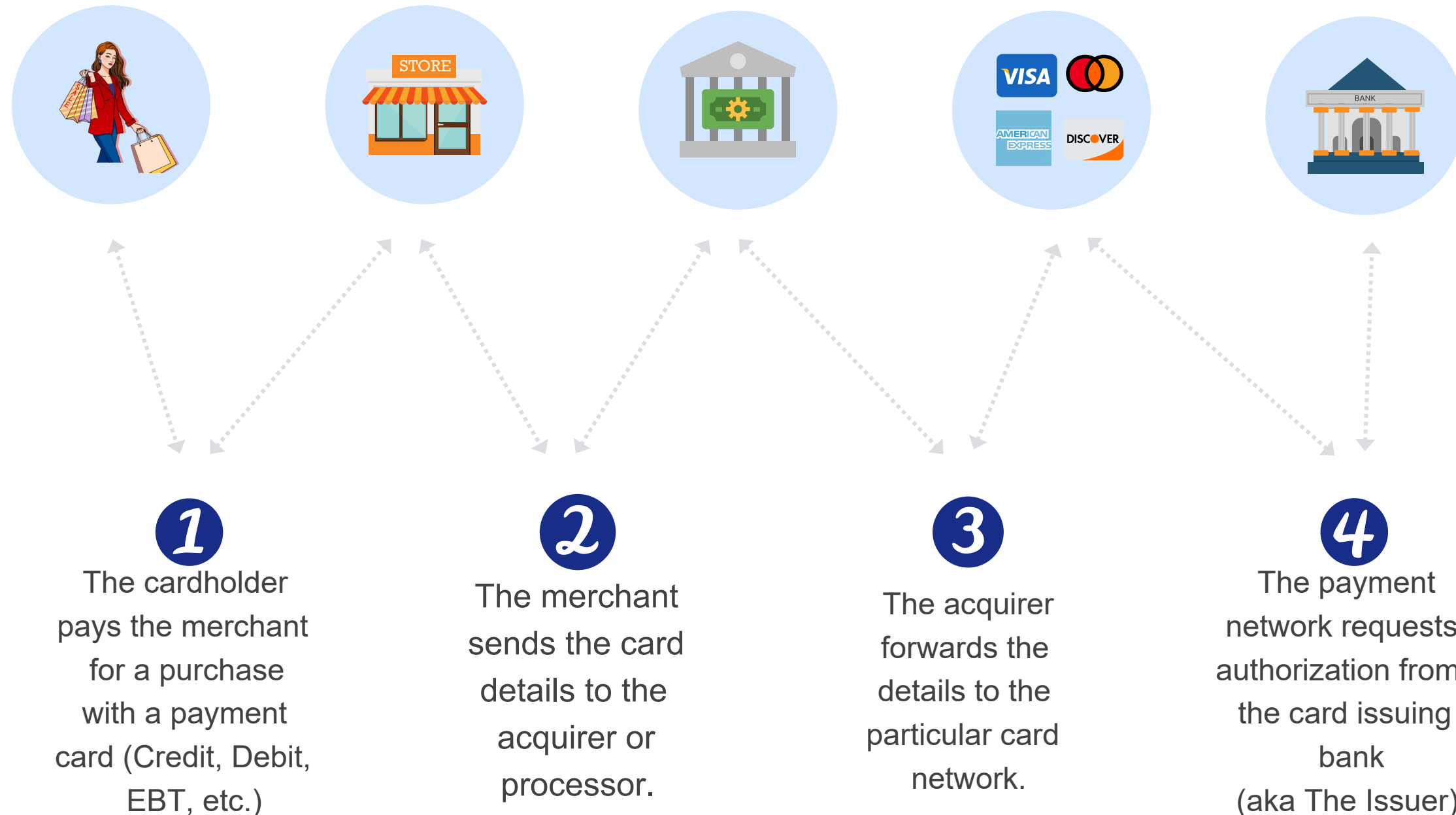
EPI Has Graduated Into A
Direct Processor



Setting Our Own Trajectory

What is a Payment Platform?

Cygma is a Frontend and a Backend (think First Data Omaha)



What is a Payment Platform?

Cygma is a Frontend and a Backend (think First Data Omaha)



Frontend

A Frontend receives transactions from terminals, APIs, and other connections into the host



Transactions are routed to the particular Card Brand

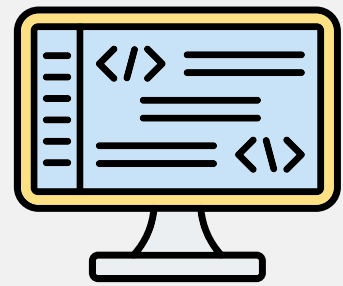
Approval/ Decline messages are returned to the source of the transaction



Batches are closed at the Frontend and sent to Backend for Processing/ Settlement

What is a Payment Platform?

Cygma is a Frontend and a Backend (think First Data Omaha)



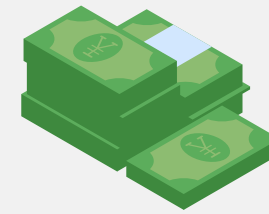
Backend

A Backend receives batches from the Frontend and sends them to the Card Brands for processing



Interchange is priced on a per-transaction basis and the card brands return those costs in the files sent to the Backend

Card Brands wire funds (NET of Interchange) to the Settlement Bank



Settlement Bank funds the merchant based upon ACH files sent from the Backend

What is a Payment Platform?

Cygma is a Frontend and a Backend (think First Data Omaha)



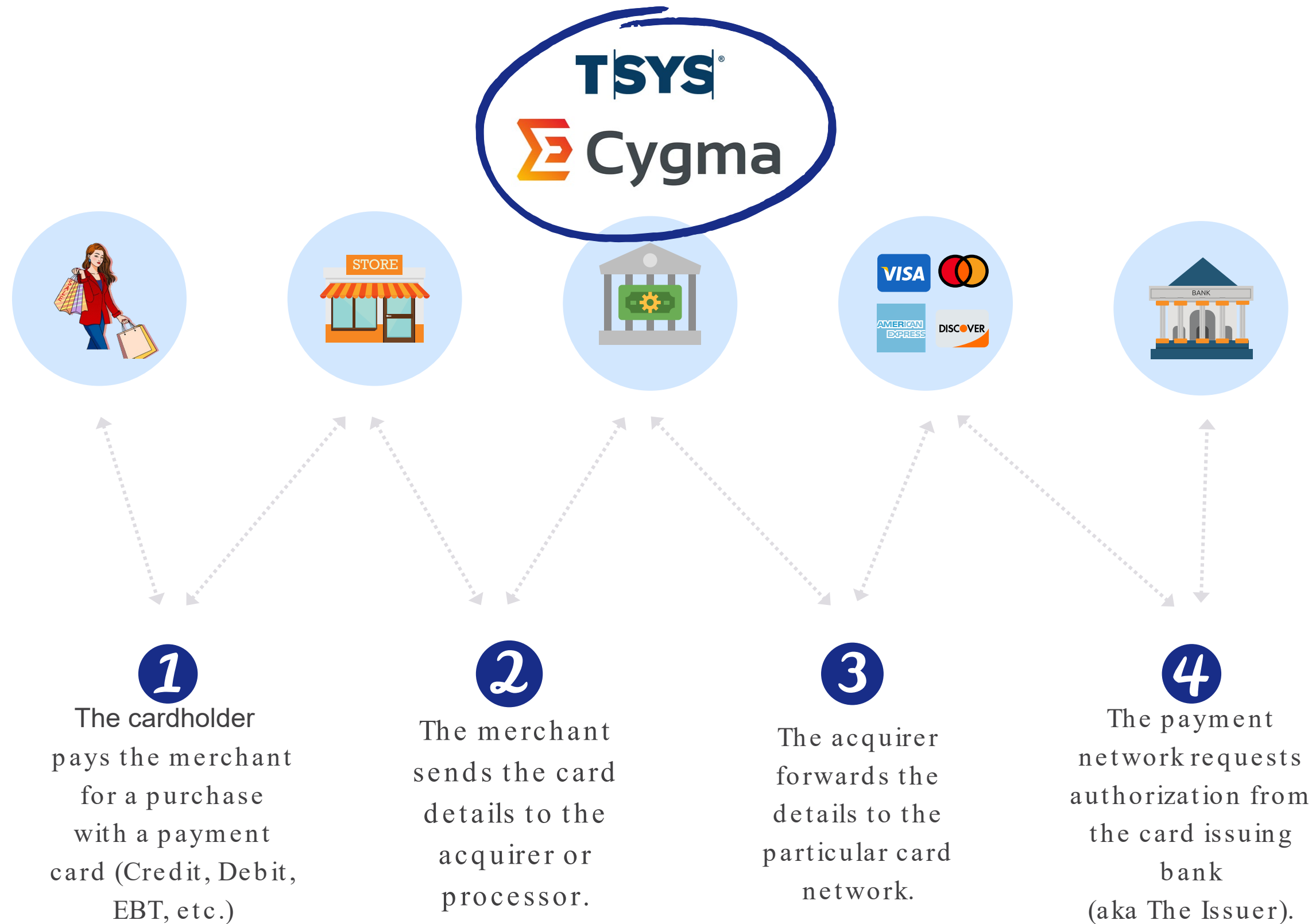
Settlement Bank

A Settlement Bank funds all transactions and debits for fees and chargebacks.



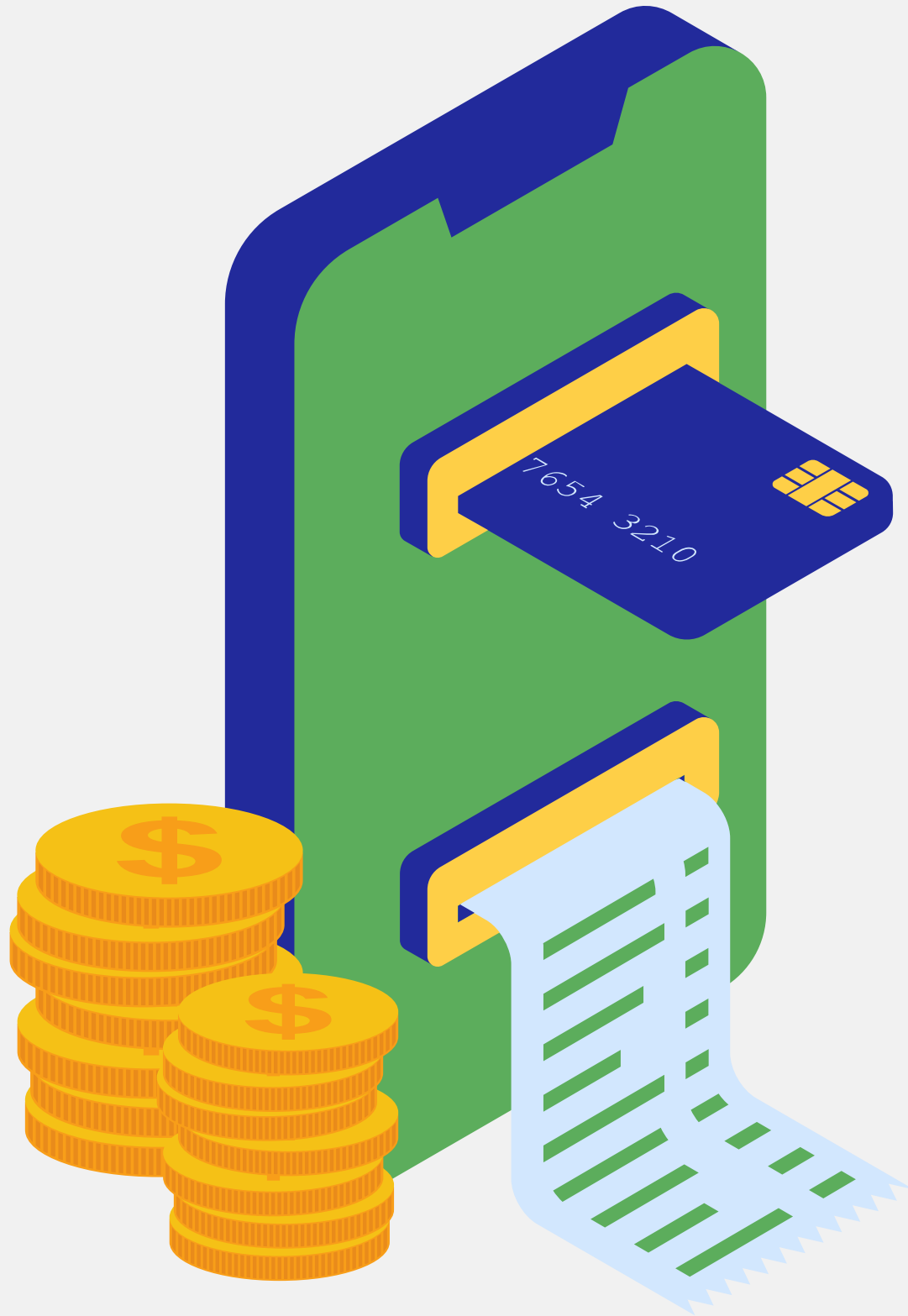
CBC is a full-service, FDIC-insured, business bank headquartered in Irvine, California. The company is owned, built, and run by entrepreneurs for entrepreneurs.

Cygma Backend supports TWO Frontends



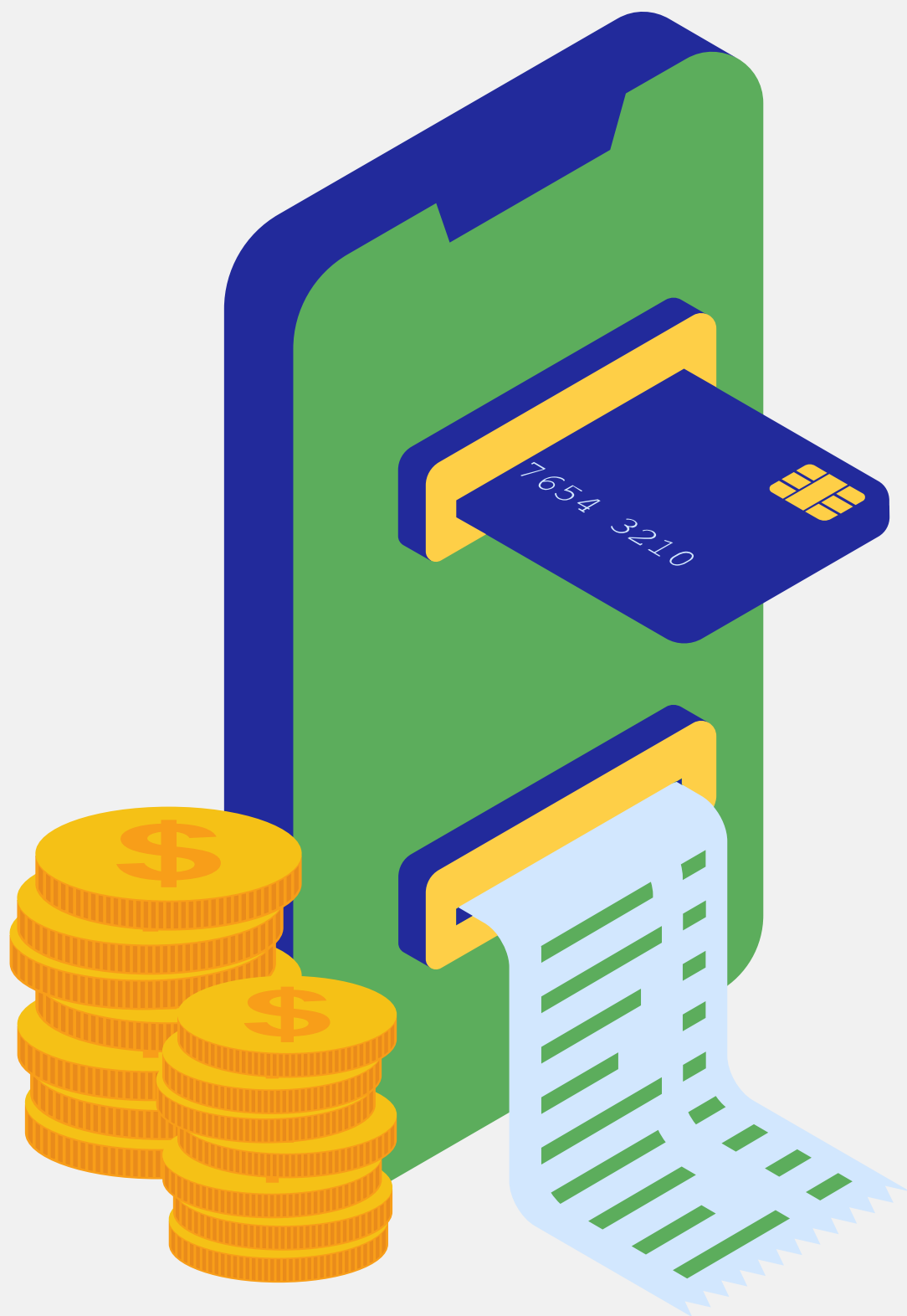


- In-House Processing
- Lightning Fast Authorizations
- Numerous Certified Terminal Families
- Next Generation - IP Only (No Dial)
- APIs for Developers
- Term, Host and Pseudo Host/ Term Capture





- Fills The Gaps Where Cygma Is Not Certified
- Numerous Integrations (Micros, Aloha, Authorize.net, etc.)
- Supports Dial-Up Processing
- Still Settles to Cygma Backend
- New Lowered Pricing for TSYS



Datacap Systems



NETePay Hosted and
Desktop

- PAX and Ingenico Integrations
- Level III Certification



ISV/ VAR Integration Potential

Robust APIs for all your ISV
and VAR opportunities



Dejavoo



Z series (Z6, Z11) and Android Line (QD)

*P-Series will be coming

- Semi-Integrated and StandAlone
- RealTime Reporting with Gateway and Virtual Terminal (P-Series)



Ingenico

ingenico
aWorldlinebrand



Desk, Lane, Move Series

- POS Reterminalization Effort With Lane
- Semi-Integrated APIs for ISVs and VARs



PAX



A-Series (A60, A80, A920, etc.)

- Semi-Integrated and Stand Alone



Valor Paytech



VL Series (100, 300, 500)

- Realtime Reporting
- Gateway and Virtual Terminal
- Wi-Fi, Ethernet, 4G



Amazing
Stable of
Partners With
More Coming!



Great New Features!



Seasonal Accounts

Easy On/ Easy Off With No Fees



Live MID On Boarding

No Cycle



Late Cut Times

Industry-leading late cut times



True Daily Discount

On All Fees, Including Interchange



Split Funding

Split fund into multiple bank accounts

Great New Features!



Interchange Optimization

Level II from the terminal



Level II and III

Programs supported on our backend



Surcharging

Logic that prevents incorrect surcharges



API for Developers

JSON APIs that can be used to easily integrate



1099 from EPI

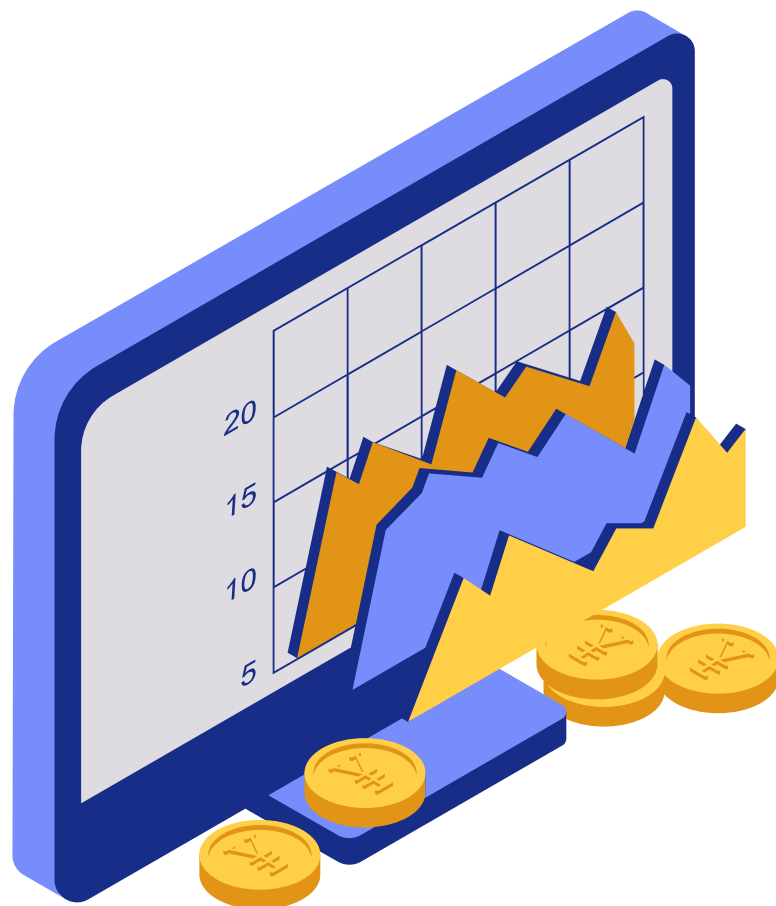
EPI as processor will generate and file 1099s

JSON API



```
{
  "MessageType": "200",
  "ProcessingCode": "000000",
  "TransactionAmount": "1000",
  "SystemTraceNumber": 268315,
  "LocalTransactionTime": "105621",
  "LocalTransactionDate": "09/19",
  "POSEntryMode": "011",
  "POSConditionCode": "71",
  "AcquirerId": "411763",
  "Track2Data": "5454545454545454D52041015432112345601",
  "TerminalId": "98765432",
  "CardAcquirerId": "889901550594701",
  "SecurityControlInformation": "000118119663633",
  "RequestDataElements": {
    "InvoiceERCReferenceNumber": "1",
    "MerchantOrderCustomerReferenceNumber": "1",
    "CustomerCode": "5454",
    "OrderDate": "230919",
    "MarketSpecificDataRequest": " ",
    "BatchNumber": "00238",
    "HardwareVendorIdentifier": "DCAP",
    "SoftwareIdentifier": "0002",
    "CardType": "CR",
    "RequestedACI": "Y"
  }
}
```

JSON API



```
{
  "ProcessingCode": 0,
  "TransactionAmount": 1000,
  "SystemTraceNumber": 268315,
  "LocalTransactionTime": 105621,
  "LocalTransactionDate": "0824",
  "RetrievalReferenceNumber": "323616268315",
  "AuthorizationIdResponse": "582937",
  "ResponseCode": "00",
  "TerminalId": "98765432",
  "ResponseDataElements": {
    "InvoiceERCReferenceNumber": "1",
    "NetworkReferenceNumber": "MCC3921190824",
    "NetworkResponseCode": "00",
    "POSEntryMode": "01",
    "ProductId": "MAS",
    "AlternateResponseText": "APPROVAL 582937",
    "HostResponse": "A"
  }
}
```

New Verticals!



Adult Retail Goods



CBD & Hemp - Online and Retail



MOTO Cigar - 5993



Online Pharmacies - 5912 & 5122

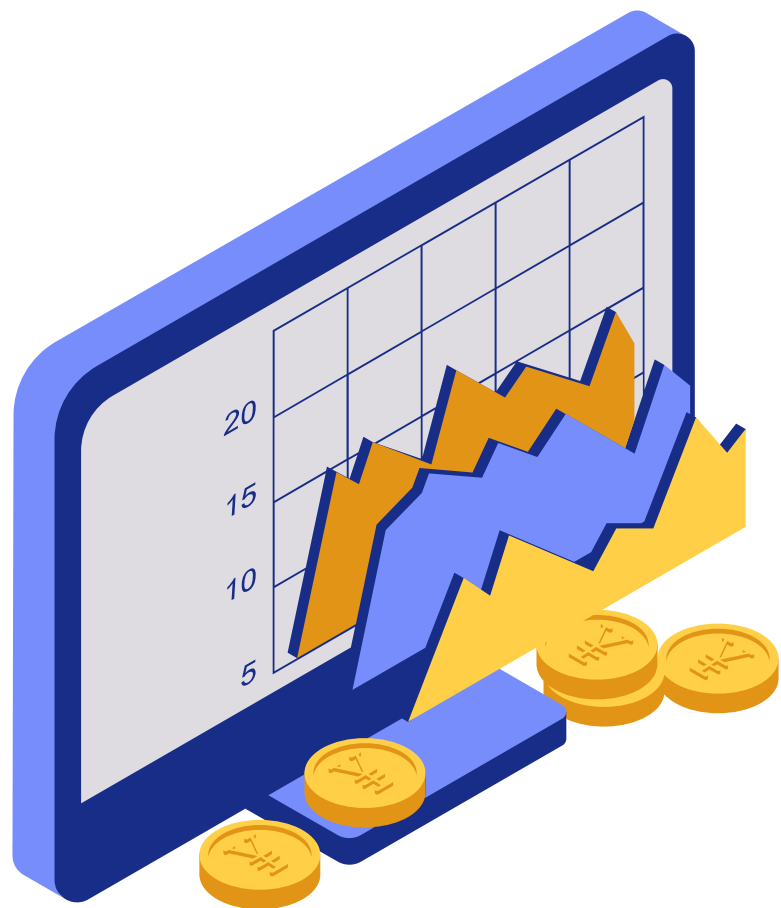


Adult Entertainment

Predicted 5%+ Residual Lift



Interchange Optimization



	IC Program	IC Qualification	Cleared Status	Amount Processed
	495	0104VTRPRODUCT2	Clearing	\$1074.78
	499	0104VSPPPRODUCT2	Clearing	\$470.19
	497	0104VSVINPRODUCT2	Clearing	\$85.31
	338	0104USCPSREG	Clearing	\$42.22
	398	0104UBUSTR4LVL2	Clearing	\$62.68
	497	0104VSVINPRODUCT2	Clearing	\$70.07
	398	0104UBUSTR4LVL2	Clearing	\$152.99
	WB	0105UWEMCM1	Clearing	\$66.86

Predicted 5%+ Residual Lift



Interchange Optimization



Pin-Debit Routing

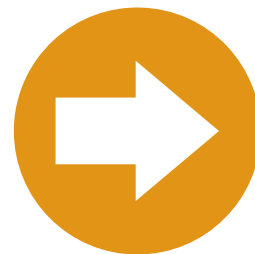


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	WB	0105UWEMCM1	Clearing	\$66.86

8 Hour Funding



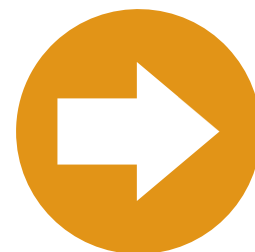
11 p m EST
8 p m PST



6 - 8 a m



8 a m EST
5 a m PST



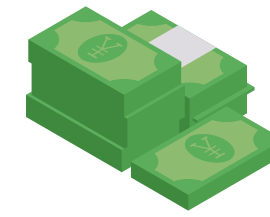
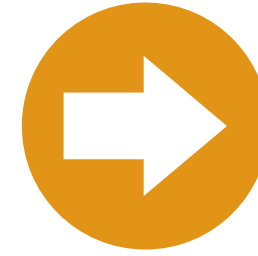
1 p m EST
10 a m PST



8 Hour Funding



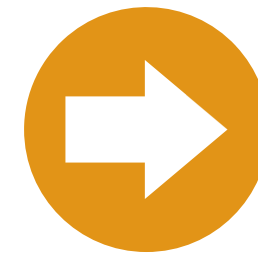
11 p m EST
8 p m PST



6 - 8 a m



8 a m EST
5 a m PST



1 p m EST
10 a m PST



SUNDAY

Cyigma's Statements are Next Generation

- Clear, Clean and Concise Statements
- Downloadable from **Merchant360**
- No More Mail
- Email, CSV, Excel and PDF



Monthly Merchant Statement

DBA Details:	AUTOBODY REPAIR LLC
Statement Period:	July 2023
Merchant Number:	0000 001
Merchant Dashboard:	https://merchant360.com

Statement Overview for AUTOBODY REPAIR LLC

Page 2	Amounts Submitted	\$21,985.64
	Adjustments and Chargebacks	\$0.00
Page 3	Total Fees	-\$349.98
Total Amount Processed		\$21,635.66

Important Information

Electronic Payments supports surcharging and cash discount programs.

Merchants offering dual-pricing, must display two prices for each item at their location (gas station method) and follow state and local laws about pricing communication.

Merchants surcharging credit card transactions, must observe the following:

- Be registered as a surcharging merchant 30 days before commencing surcharging.

Cyigma's Statements are Next Generation

- Clear, Clean and Concise Statements
- Downloadable from **Merchant360**
- No More Mail
- Email, CSV, Excel and PDF



Merchant Statement Information

Statement Period: July 2023

Merchant Number: [REDACTED] 0000 001

Program Fees

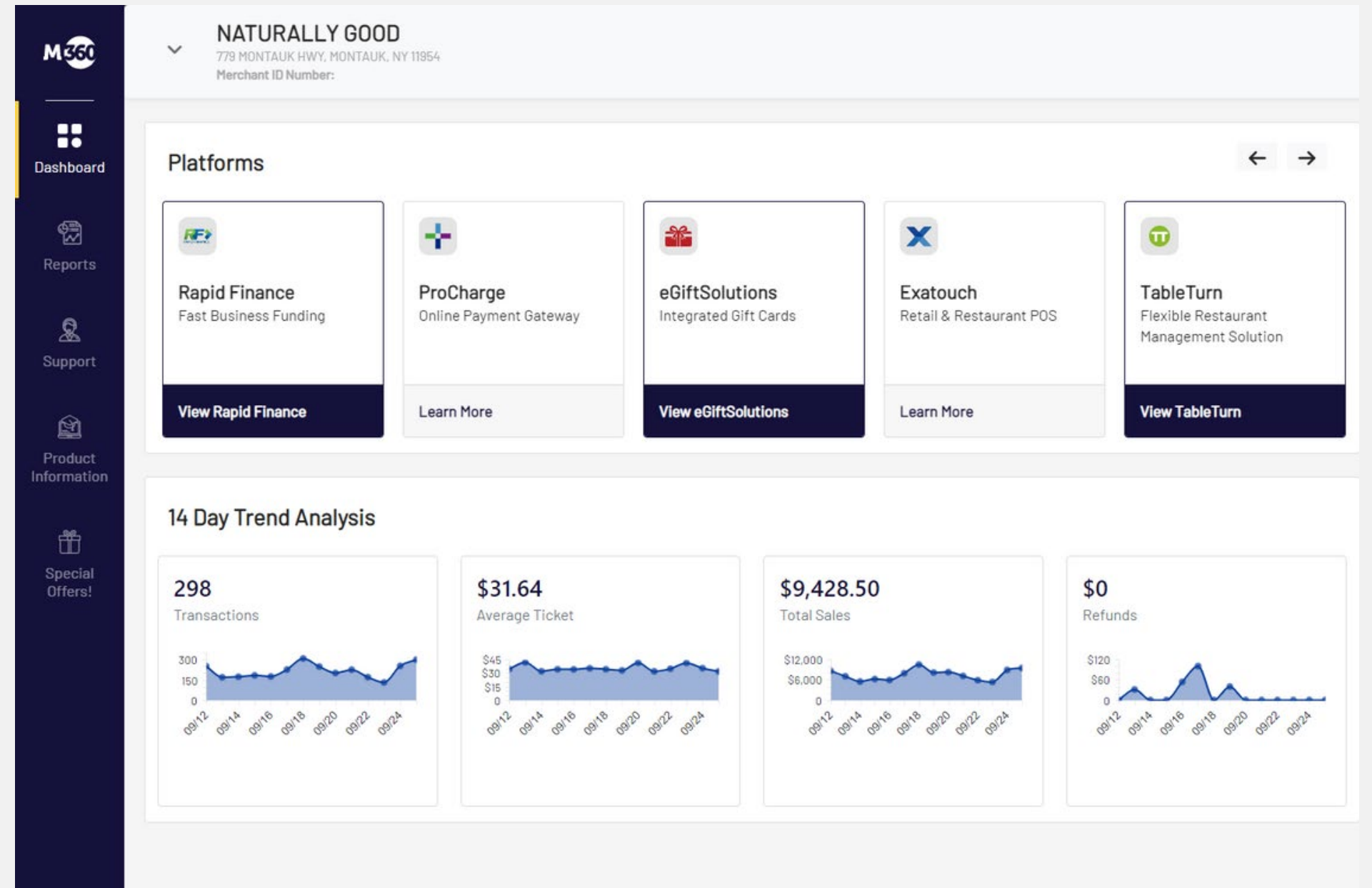
Program/Description	Sales Total	Total Trans	IC Rate	IC Cost Per Trans	Sub Total	Total Charges
Visa						
VS Business T1 Prod2	\$1,816.59	1	0.1000	2.200%	\$40.06	
VS Regulated Debit	\$6,856.76	3	0.2200	0.050%	\$4.09	
VSP PRODUCT2	\$7,594.37	6	0.1000	2.100%	\$160.08	
Visa Total	\$16,267.72	10				\$204.23
MasterCard						
MC High Value Merit 1	\$775.45	1	0.1000	2.600%	\$20.26	
MC Level 1 Data Rate I	\$1,560.00	1	0.1000	2.650%	\$41.44	
MC World Elite Merit I	\$1,000.00	1	0.1000	2.600%	\$26.10	
MasterCard Total	\$3,335.45	3				\$87.80
Discover						
DS Retail Rewards	\$1,096.16	2	0.1000	1.720%	\$19.06	
Discover Total	\$1,096.16	2				\$19.06
Totals						\$311.09

Total Fees

Total Program Fees	\$311.09
Total Assessment Fees	
Total Other Fees	\$38.89
Grand Total	\$349.98

The Merchant360 Experience

Our new Merchant360 product further enhances our offering by giving a 360 degree view of your merchant's account. They are able to see products and services subscribed to, offers and incentives, and a full suite of reporting tools for their ease of reconciliation.





Do you have
any
questions?

We're here to help!

