



Payment Facilitator Enablement Technology

FACe 101

Understanding The Basics of NMI's FACe Platform



FACe Definition



Payment Facilitator
Dilemma



Ideal FACe Users



FACe Benefits

What is FACe?

A screenshot of a web browser window. The address bar shows 'Definitions.com'. The search bar contains 'F A C e'. The page content includes the title 'FACe', the pronunciation '[Feys] n.', and a list of three points: 1. NMI's revolutionary facilitator enablement platform, 2. Turnkey, fully brandable platform engineered specifically for payment facilitators, and 3. Comprehensive technology that solves common dilemmas payment facilitators face. Below this is a horizontal line, followed by two columns: 'Synonyms' (FACe Platform, Payment facilitator technology, Key to payment facilitator success) and 'Antonyms' (Building your own technology, Lack of adequate technology, Failure to launch).

Definitions.com F A C e

FACe

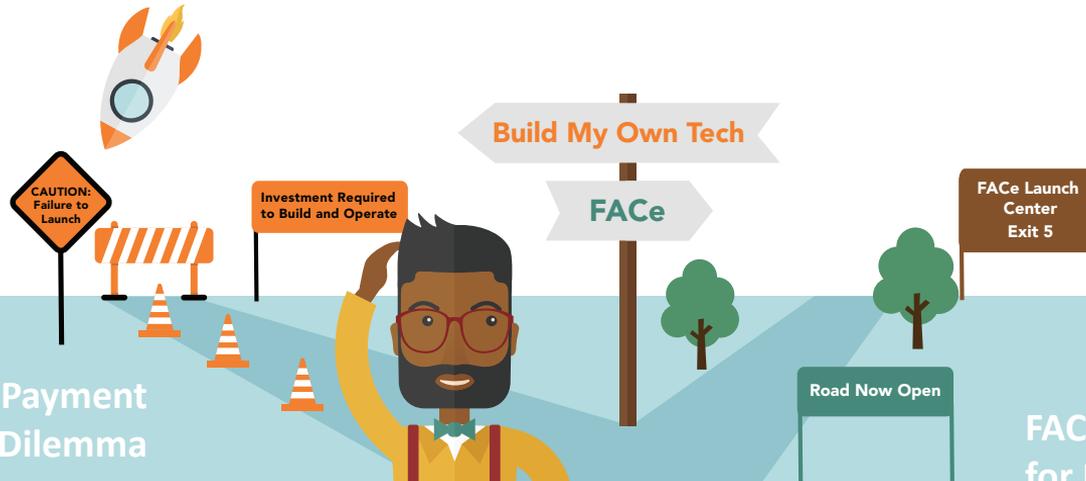
[Feys] *n.*

- 1.NMI's revolutionary facilitator enablement platform
- 2.Turnkey, fully brandable platform engineered specifically for payment facilitators
- 3.Comprehensive technology that solves common dilemmas payment facilitators face

Synonyms	Antonyms
FACe Platform	Building your own technology
Payment facilitator technology	Lack of adequate technology
Key to payment facilitator success	Failure to launch

What is the Common Payment Facilitator Dilemma?

Payment facilitation requires sophisticated technology--FACE is the first and best of its kind



The Common Payment Facilitator Dilemma

Payment facilitators have an opportunity to offer merchants a simpler alternative to the traditional merchant account, but are often unable to get their business off the ground due to a lack of technology. This often results in a failure to launch, which is not only unfortunate for the payment facilitator, but also has repercussions for their sponsor bank. Any predictions of future revenue from sub-merchants (for both payment facilitator and sponsor bank) are rendered useless without the proper technology that will support the payment facilitator's business.

This is Sam, he wants to register as a payment facilitator

FACE is Paving the Way for Payment Facilitators

FACE solves the common payment facilitator dilemma by providing a ready-to-deploy platform that supports a wide range of payment facilitation needs. Payment facilitators can rely on FACE's technology to speed their time to market and allow them to focus on offering their customers the best in sub-merchant services, and sponsor banks can rest assured that the payment facilitators they register will be enabled to board sub-merchants with ease.

Who Can Use FAcE?

Whether you're an ISO or a VAR, risk management knowledge is the key



Great Question, Sam.

NMI's FAcE platform is built for existing payment facilitators, as well as companies that want to register as payment facilitators. The best candidates for FAcE have a good understanding of risk management; specifically, ISOs and VARs.

ISOs

ISOs who manage risk and want to provide merchant services in a fast, simple and elegant manner.

VARs

VARs who want to offer merchant services in a fast, simple and elegant manner as part of their solution to their customers and are also willing to manage risk.

What are the Benefits of FACe?

FACe provides technology that aids in running every aspect of your business

Run Your Entire Business with FACe

Payment facilitators can leverage our FACe technology to run their business simply and efficiently.

Reduced Overhead

Overhead is reduced when payment facilitators aren't required to make a considerable financial outlay to develop and maintain complex technology.

Benefit
3

HOW CAN FACe HELP
MY BUSINESS?

Benefit
2

Benefit
4

Decreased Go-to-Market Time

Go-to-market time is reduced by leveraging a ready-to-deploy platform that includes all the features and value-added services payment facilitators might need to onboard and service their merchants.

Benefit
1

We Manage the Platform Compliance

NMI manages many aspects of industry compliance and certifications. Using FACe significantly reduces the risks associated with maintaining your own payment platform.

FACe Benefits Ahead
Next 4 Miles



How Does FACe Work?

Traditional ISO Merchant Account vs. Payment Facilitator Sub-Merchant Account



Merchant Account
Boarding Comparison



Traditional Merchant
Account Process



FACe Sub-Merchant
Account Process

The Merchant Account Boarding Comparison

An illustration of a man with a beard and glasses, wearing a yellow shirt and green pants, standing on a light blue ground. To his left is a red car, and to his right is a white rocket with red fins. The background is a light blue gradient with some green trees at the bottom right.

ACME Merchant Services, Inc.
Merchant Account Routes

Leave Now ▾ OPTIONS

	via traditional merchant account process 3 days, 20 hours without traffic This route commonly experiences delays	4 days 3,994 miles
	via FAcE sub-merchant account process 3 seconds without traffic	4 seconds 3,994 miles

☰ ✕

○ Traditional ISO

⋮ Merchant Up & Running ↕

+ Leave Now - OPTIONS

Traditional ISO Merchant Account Route



via traditional merchant account process **4 days**
 3 days, 20 hours without traffic 3,994 miles

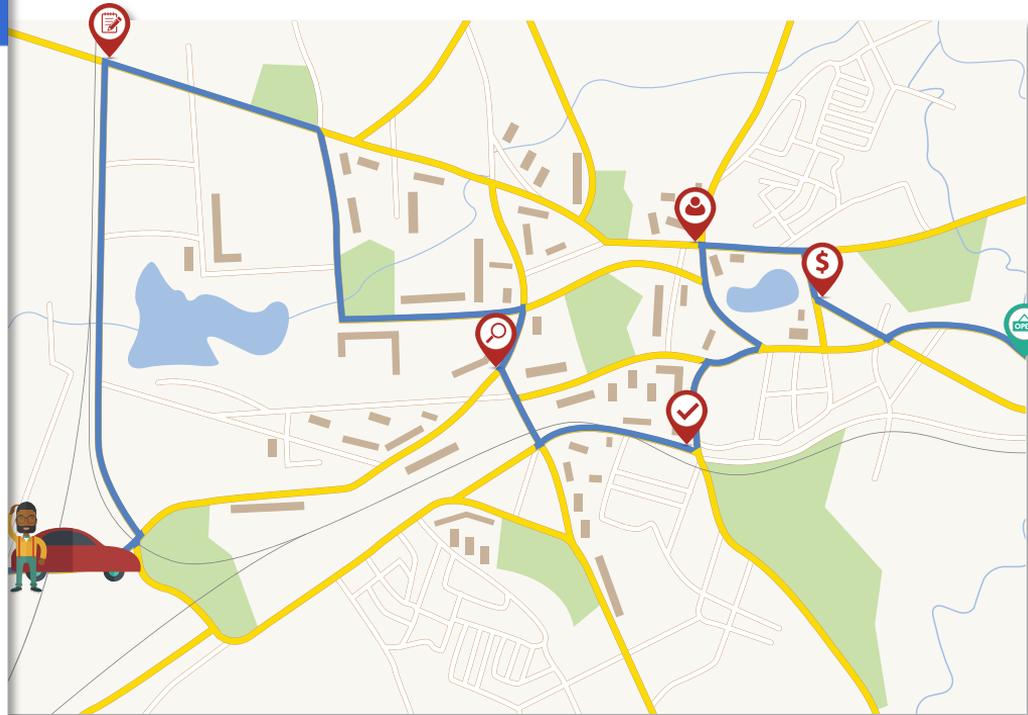
⚠️ This route commonly experiences delays

Traditional ISO

ISO Headquarters, USA

- > Merchant fills out applications (100+ q's) along with other Know Your Customer (KYC) info
 1 day (1,000 mi)
- > ISO's underwriting team manually reviews merchant account package
 2 days (2,000 mi)
- > Once approved, ISO logs into backend and manually enters info to board & obtain merchant ID credentials
 12 hours (500 mi)
- > ISO logs into payment gateway and manually boards the merchant's profile including the processor and MID credentials
 6 hours (250 mi)
- > Acquirer bank charges merchant for credit card processing fees
 3 hours (125 mi)
- > Payment gateway charges merchant for gateway fees
 2.75 hours (119 mi)

Merchant Up & Running (good luck reconciling!)
 Merchant Account Central, USA





Payment Facilitator Sub-Merchant Account Route with FAcE



via FAcE sub-merchant account process **4 seconds**
3 seconds without traffic 3,994 miles

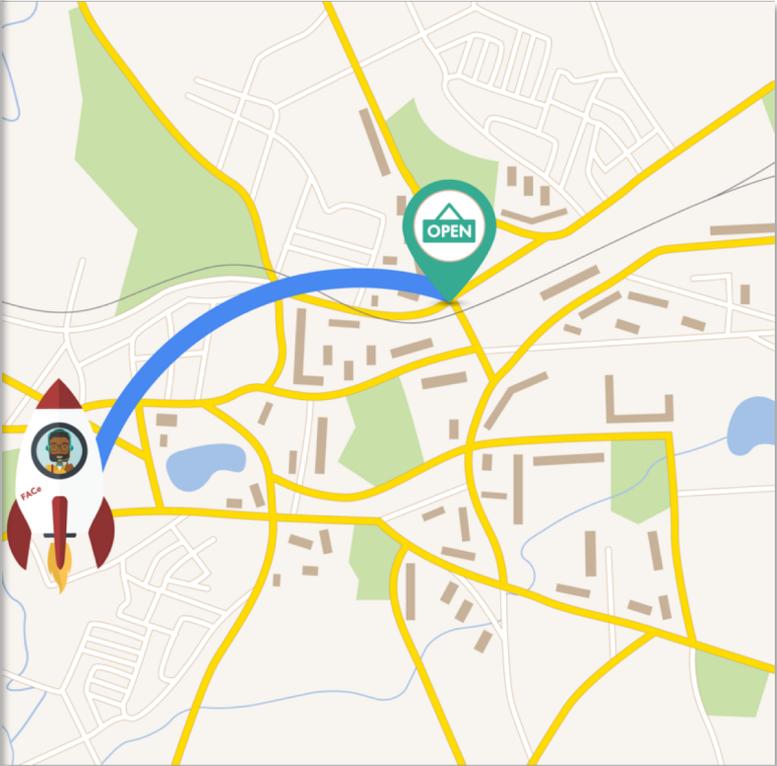
Payment Facilitator

FAcE Headquarters, USA

- > Payment facilitator logs into payment gateway and creates both the merchant account and gateway account in a single step
.75 seconds (500 mi)
- > If approved, payment facilitator keys in 7-8 additional fields to complete sub-merchant creation
.25 seconds (244 mi)
- > Payment facilitator sets fees, and the payment gateway charges the sub-merchant for both credit card processing fees and gateway fees
.25 seconds (244 mi)

Merchant Up & Running

Merchant Account Central, USA



What Can FACe Do?

Understanding All The Capabilities Of Our FACe Platform



FACe Features

FACe Features

Understanding all the capabilities of our FACe platform



Seamless onboarding

Allows a payment facilitator to create both a merchant account and gateway account in a single step in real-time



Real-time sub-merchant creation & management

The gateway collects a few simple data points and uses them to provision, in real time, a sub-merchant account under the payment facilitator's "master merchant" ID



KYC service & reporting

Know Your Customer requirements are different for a payment facilitator than a traditional merchant service provider, and FACe provides all the tools necessary to manage these KYC requirements, including comprehensive reporting

FACe Features

Understanding all the capabilities of our FACe platform



Sub-merchant accounting & billing

Using these services, payment facilitators can set rates as they see fit for each sub-merchant, and FACe tracks the credit card processing and gateway fees for every merchant



Sub-merchant statements

Payment facilitators can send consolidated statements—which include merchant account and gateway fees—to all their sub-merchants directly from the FACe platform



Reconciliation reporting

FACe's "gross settlement" statements make reconciliation painless for sub-merchants

FACe Features

Understanding all the capabilities of our FACe platform



Automated chargeback importation & notification

Payment facilitators and sub-merchants are kept in the loop on any chargeback activity



Consolidated gateway & FACe reporting

For payment facilitators who also service merchants with traditional accounts, FACe reporting is fully backwards compatible with any traditional merchants boarded on the gateway

When Can I Start Using FAcE?

Understanding the Payment Facilitator Process & How FAcE Fits In



Get Up & Running
with FAcE

Get Up and Running as a Payment Facilitator with FACe



Step 1

Step 2

Step 3

Step 4

Step 5

Step 6

Step 7

Go Register

Partner registers to become a payment facilitator with a sponsor bank

Get Approved

Sponsor bank underwrites and approves partner as a payment facilitator

Choose Technology

Partner selects FACe as their ready-to-deploy payment facilitator technology platform

Make It Official

Sponsor bank issues the partner their official payment facilitator credentials

Open for Business

NMI provisions the partner's credentials into their self-branded FACe gateway platform and officially launches their payment facilitator business

All Aboard

The newly registered payment facilitator can now begin boarding merchants on their very own payment facilitator and payment gateway platform

Smooth Sailing

They can run their payment facilitator business with FACe— from billing and reporting to chargeback management

Contact Us

Get in touch with us to learn more about our FACe Technology



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