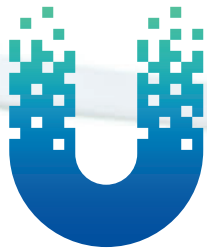




Accounts Receivable, *Simplified.*

Accelerate cash flow, and reduce costs with best-in-class solutions and technology.



unified
COMMERCE SOLUTIONS



What We Do

Unified simplifies AR cycles to help businesses get paid faster, smarter and at reduced costs. Our best-in-class, cloud-based technology streamlines the entire AR process with digital solutions to overcome manual inefficiencies for invoices, payment acceptance, reconciliation and reporting.

How We Do It

Unified's Executive Team brings more than 80 years of combined management success from the payments industry. Our front-line Customer Service, Technical Support and Relationship Managers' service-first mindset and commitment is to provide our customers with concierge level support and service.

Our Goal

To be your outsourced Payment Expert Team. Unified provides each of our customers with a team of Subject Matter Experts to consult, advise, recommend and implement solutions to optimize your Accounts Receivable Cycle. At Unified, our commitment doesn't end at account activation.

COMPREHENSIVE AR SOLUTIONS FOR ALL YOUR PAYMENT NEEDS

Unified helps businesses accelerate cash flow, reduce costs and improve efficiency with easy-to-use solutions. Backed by consulting expertise from payment industry experts, our cloud-based technology incorporates easily into your existing workflows and processes with minimal disruption.



Accept payments 24/7 with a secure link on your website. Choose to accept cost-efficient ACH payments and credit/debit card payments to eliminate paper and decrease DSO.



Smart technology leverages existing Federal and State regulations to automatically apply surcharges when customers choose the convenience of paying with credit card, and offers them no-cost payment options so you'll never miss a sale, nor pay a credit card acceptance fee.



Digital delivery of dynamic, interactive invoices allows customers to pay instantly and enables real-time exception handling.



Manage and access all your AR data including invoices, exceptions and payments, plus trends and analytics centralized in the cloud for secure access from anywhere.



Allow your drivers to accept cashless payments at point-of-delivery via mobile device and give your back office real-time views into customer payments.



Don't Let Paper Invoices or Checks Impact Your DSO

SMART e-INVOICING

Accelerate Invoice-to-Cash

Dynamic, Smart e-Invoicing from Unified Commerce reduces DSO for an immediate impact to your bottom line. Real-time delivery of digital invoices with an embedded PayNOW link allows your customers to pay you instantly, with cost efficient Electronic Fund Transfers (EFTs) or credit card.

- Dynamic, embedded "click-to-pay" links allow customers to pay 24/7.
- Streamline reporting, capture remittance data and improve financials with robust data analytics.
- Eliminate paper checks, credit card fees, and manual back office work flows and processes.

Reduce Costs While Improving Customer Satisfaction

Smart e-Invoices replace manual work flows with convenient, easy-to-use cloud based technology that eliminates paper, postage and mail delays. Customers can view and pay invoices from anywhere with just a few clicks. Plus, the interactive invoice provides customers the detail they need and captures the data you want.

Security and Convenience

Your customers will prefer the security and ease of electronic payments, and the benefits and savings of going digital are a win-win for you both.



New Rules. New Solution.

SURCHARGE B2B CREDIT CARD PAYMENTS TO ACCEPT CARDS AT 0% COST.

**CREDIT CARD
ACCEPTANCE**
with Surcharge

Credit card transaction fees eat into your margin, but not accepting cards could eat into your customer base.

Accepting credit cards doesn't have to be a hassle or expensive. Unified Commerce offers all-inclusive credit card processing solutions that integrate easily into your existing processes and work flows. Whether you are looking to accept credit cards for the first time or need more cost-effective processing, our best-in-class solutions make it possible to protect margins and accept credit cards at ZERO cost to your business.

Recent rulings at Federal and State levels now allow surcharges on B2B credit card payments to cover transaction costs, however, there are requirements which must be met. Unified's smart technology automates the surcharge for you and keeps your business compliant with ever-changing rules.

- **ZERO COST**
You keep 100% of every credit card sale: when you sell \$5,000, you receive \$5,000.
- **FULLY COMPLIANT**
We're the experts so you don't have to be. Unified's turnkey solutions comply with all the rules and automatically keeps you covered.
- **CUSTOMER FRIENDLY**
Unified passes on the fee for credit card transactions only. Your customers can always choose debit as a no-fee option.



**Are You Making it Difficult
for Customers to Pay?**

**MAKE IT EASY,
ACCEPT PAYMENTS 24/7.**

**PAYNOW
NETWORK
On Your Website**

Reduce DSO and AR Costs

Allow your customers to pay day or night with cost efficient ACH/Electronic Fund Transfers (EFTs) via a secure PayNOW Network and link from your website.

Customers will love the convenience of paying online, keeping balances current and having digital receipts. You will love the benefits of a simplified AR Cycle.

- Accelerate order-to-cash and reduce DSO and AR costs when you accept payments 24/7 through your website.
- Eliminate paper checks, credit card fees, and manual back office work flows and processes.
- Streamline reporting, capture remittance, and improve financials with robust data analytics.

Simplify Customer Experience to Decrease DSO

- Save your customers over 95% of the costs associated with mailing a paper check when you accept EFT payments.
- Enterprise businesses with Unified's PayNOW Network see 45% of payments made at night and on weekends before due dates.
- EFT payments replace costly back office work flows with efficiency and savings for you and your customers.

Real-time Access to Payment Detail When Your Customer Accepts Delivery

MOBILE PAYMENTS for Enterprise

Drive ROI with Complete Insight

Mobile Payment Acceptance for Enterprise removes blind spots from your AR cycle. Best-in-class, cloud-based technology gives your AR Team a real-time view into the cashless payments your delivery drivers accept.

Best-in-Class Technology

We leverage the payment industry's best hardware, including P2P Encryption, Bluetooth card readers and compact mobile PIN pads. Then we pair it with unparalleled support and service so no matter how or where your business needs to be paid, you can trust Unified for solutions that make it easy.

Accept Payments Anywhere with Confidence

- View and manage cashless payments accepted by drivers.
- Easy-to-use technology and hardware, compatible with your drivers' existing mobile devices.
- Simple set-up and easy-start to begin accepting mobile payments.
- Schedule payments and securely store customer cards in the cloud.
- Real-time access to payment data.

Streamline and Simplify Your AR Cycle with Reporting and Rich Data Analytics

DIGITIZED BACK OFFICE

Manage AR Simply and Efficiently in a Digital Dashboard

Unified's Digital Back Office solution offers your business a centralized location to access and manage all of your invoices and payments.

Secure and convenient access in the cloud means you never have to worry about back up files or paper, and can manage your AR in real-time with the most current data.

Best-in-Class Technology and Expertise

Our open API architecture supports integration and customization efforts and as with all Unified solutions, you'll have access to our team of Payment Subject Matter Experts.

Take Your AR to the Next Level

- Gain greater insight into customer purchases and payment habits.
- Detail and summary reporting at your fingertips and in easy-to-use, downloadable formats.
- Access support and tools online, directly from your Digital Back Office.
- Easily customize digital invoices to capture the data you need.
- Schedule automated invoice reminder emails, recurring billing and more.

OUR TEAM



John K. Perez
Chief Executive Officer

John sets Unified's strategic direction while aligning procedures and resources to optimize efficiencies across the entire organization. Prior to Unified, John held executive roles with Fifth Third Bank and Branch Banking & Trust Company where he was a driver of success and process improvement. He holds a BS in Finance from Miami University.



Dan Hatcher
President & Co-Founder

With over two decades of experience as a Sales and Marketing Executive in FinTech, Dan has been instrumental in the creation and development of several key organizations dedicated to partnering with premier, national brands like GPC/NAPA, AT&T, GE Capital, BNY Mellon and Capital One. Working in the acquiring and issuing sides of the payment industry, Dan led successful partnership endeavors with premier brands.



Keith Carman
VP of Sales

Keith leads B2B sales strategy for new business acquisition and cross sell opportunities within Unified's growing partner portfolio. Keith's focus is developing relationships to drive revenue growth across multiple verticals including Financial Institutions, Integrations, and Professional and Trade Associations. He holds degrees in Economics and Finance from Indiana's Hanover College.



Madeline W. Long
VP Enterprise Solutions

Madeline oversees all enterprise sales and revenue generating activity. Additionally, she leads Go-to-Market Product Initiatives, Pricing Strategy and has oversight of partnerships. Her strengths in strategic planning are evidenced by her success in launching one of the largest strategic Financial Institution partnerships.



Lee Sharp
Director of Marketing

Lee is responsible for building the Unified brand, Partner Relationship Management and multi-channel marketing strategy. Prior to Unified, Lee managed channel marketing for several leading national processors in the payment industry. He holds bachelor's degrees in Communications and English from the University of Tennessee.



Brian Bickel
VP of Operations

Brian manages Unified's internal processes, customer support, CRM and vendor relationships. Prior to Unified, Brian has over 20 years of experience in the payments industry and has managed multiple facets of the business in sales, business development and operations. Brian was a co-founder and VP at Solveras Payment Solutions.



WHAT OUR CLIENTS SAY

Meister International

“Setting up our Unified payment gateway was very easy and the customer service team that assisted was extremely resourceful and courteous. The technology is cost-effective and was easy to phase-in to our current work flows thanks to our dedicated Account Manager at Unified.”

National Association of Wholesaler-Distributors

“NAW chose to partner with Unified because of the unparalleled level of consultation, support and value they bring wholesaler-distributors as evidenced by decades of providing best-in-class AR solutions in our industry. The Payment Experts at Unified operate with honesty and integrity... and that’s why NAW is more than just a partner, we’re also a Unified customer.”



unified
COMMERCE SOLUTIONS

COMPREHENSIVE SOLUTIONS FOR YOUR AR CYCLE

AR CONSULTATION SERVICES

Our team of Payment and Treasury Management Experts bring decades of experience to ensure optimum AR efficiency at your business. Dedicated SMEs will leverage proprietary tools to produce analytics specific to your business, and recommend actionable results to improve your AR cycle.

MOBILE PAYMENT ACCEPTANCE

Enterprise-level solutions for every-size business, Unified's mobile payment solution allows your drivers to accept cashless payments on the road via any mobile device and enables back office tracking and digital invoice management in real-time.

B2B CREDIT CARD ACCEPTANCE WITH SURCHARGES

Smart technology leverages existing Federal and State regulations to automatically apply surcharges when customers choose the convenience of paying with credit card, and offers them no-cost digital payment options so you'll never miss a sale, nor pay a credit card acceptance fee.

SECURE PAYNOW NETWORK

Accept payments 24/7 with a secure link on your website. Choose to accept cost-efficient ACH payments and/or credit/debit card payments online to eliminate paper and accelerate cash flow.

SMART e-INVOICING

Digital, electronic delivery of dynamic invoices with interactive capability allows customers to pay instantly and enables real-time exception handling.

ACH / eCHECK PROCESSING

The safest and least cost payment option, Unified's ACH solution allows your customers to pay you directly from your website, digital invoice, by phone or even by text, directly into your account regardless of where you bank.

DIGITIZED BACK OFFICE

Manage and access all your AR data, including invoices, exceptions and payments, plus analytics with aggregate data for deep insight into customer trends and buying habits.



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