

PARTM

PAR Payments –
Partner Program



PAR Payments

PAR Payments is a family of products and services that provide restaurants with secure, end-to-end card payment processing, supported by PAR, and packaged in a simple, transparent and competitively priced offering.

PAR Payments bundled solution includes:



Pay



Payment Services





Payment Process –How the Transaction Works





PAR Pay

A secure EMV payment processing platform for credit, debit, gift cards. Hardware & Software

PAR Payment Services

A merchant services offering, enabling merchants to securely accept and process card payments at competitive rates. Supports same day funding, multiple batch processing, invoice payments, and provides management insights based upon card payment transactions.



Providing peace of mind through fraud detection and security monitoring.



Grants real-time transaction visibility through a cloud-based portal



Payment solution combined with Quick Chip





A full solution payments, gateway and payment devices



Lane/3000
Lane/7000
Lane/8000
Link/2500



Why PARPayments

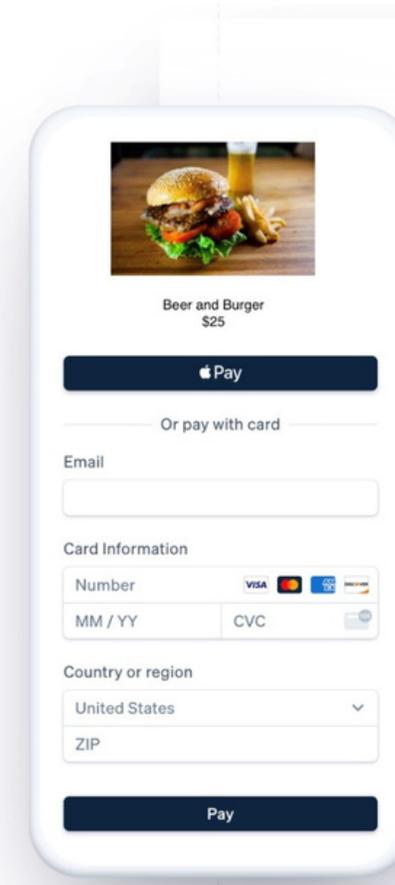
- Process online and in-store payments powered by PAR
- One-box solution managed by PAR for all your restaurant management and payment needs – fully integrated in the PAR ecosystem (technology + service)
- Straight-forward, transparent & competitive portfolio-based pricing
- Streamlined underwriting & approval process improving the payments experience for both customers and franchisees!
- Bundled solutions, enable discounting

Payments infrastructure for restaurants

Restaurants of all sizes use PAR's solutions to accept payments in store and online.

[Start now >](#)

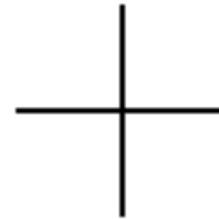
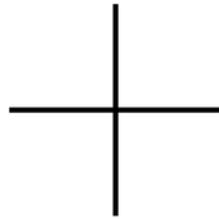
[Contact sales >](#)



Benefits of a Bundled PAR Solution

Monetize Software, Payments & Hardware with preferred buy rates for bundling

- Streamline, simplify and add value to the merchant experience through a one-box solution with PAR



Enhance your PAR partnership to unlock discounts, lead distribution and other great promotions

Enhance your PAR partnership with Payment Services

Unlock the power of payment solutions

- Attractive ISO buy rates and revenue sharing options
- Rapid merchant account approvals and onboarding
- Transparent pricing
- Secure EMV payment hardware
- Leverage credit card data and insights

Enable discounted bundling solutions

- Bundle PAR software & hardware solutions with payment services to enable discounts
- Provide your customers a one-box solution with the PAR ecosystem of products and services
- Leverage our payment solution specialists

Attach payments to PAR and non- PAR solutions

- Flexibility to attach payment services to both PAR solution and non-PAR solutions
- Standalone payments options (non-integrated solutions)
- Supercharge your payment residuals through cash discounting and surcharging options

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Channel Sales
Enablement-PPS

PAR Payment Services is an OPEN PLATFORM

Works with most POS Providers

Our Payment Facilitator (Pay FAC) will run any POS that Worldpay Vantiv 610 is integrated, which is most of the relevant market in Hospitality, CFM, Grocery and Retail

Although ParPayEMV Gateway is preferred, we can connect PPS through many providers including: DataCap, Freedom Pay, Verifone Point, AurusPay, NMI, & Express Gateway, and more!





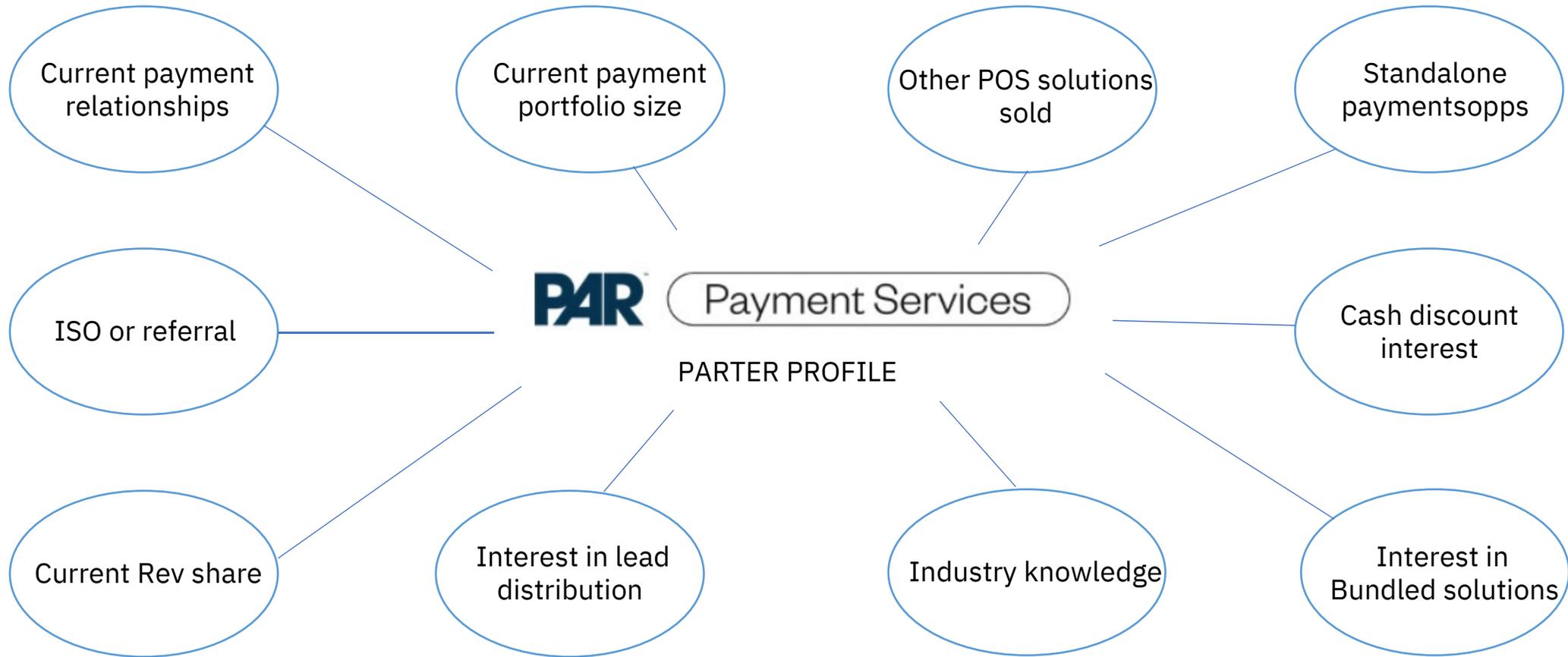
Pathways to PAR Payment Services

Leverage a variety of payment gateways to attach payment services. This flexibility provides access to attach PAR Payment Services to both PAR and non-PAR solutions with ease.

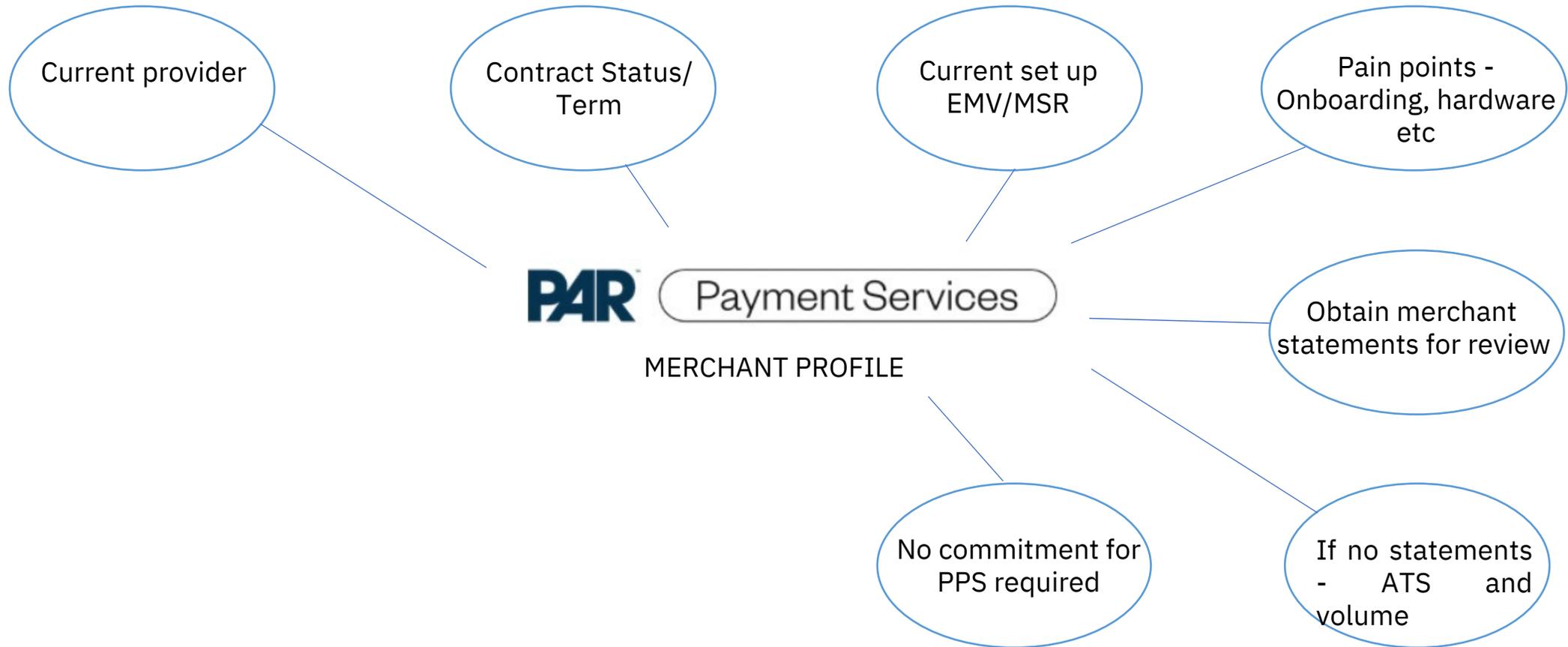


PAR Payment Services can address all your payment processing needs with gateway flexibility that allows you to attach payment services to numerous POS systems. Combine that with standalone options, cash discounting and surcharging to supercharge your payments portfolio.

Channel Partner Discovery



Merchant Opportunity Discovery





Capabilities

- Accepts EMV contactless transactions
- Quick chip technology
- Four second approval time from read to approved/thank you
- Store and forward
- Host settlement
- Tip support
- Display ads and videos



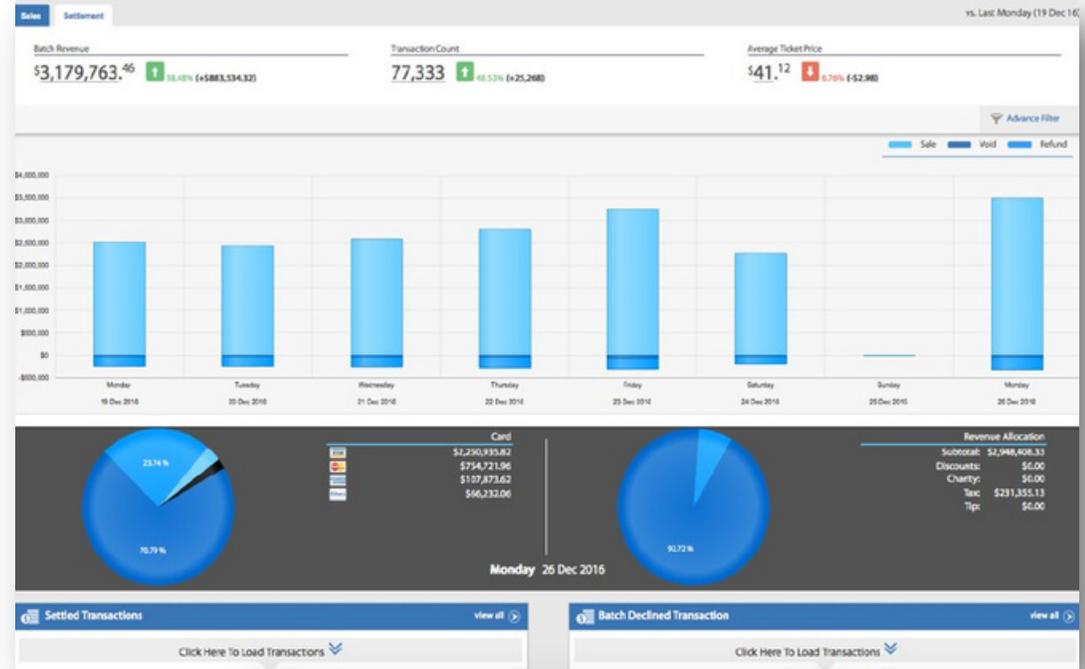
Security

- PA-DSS v3.2 Certified
- Point-to-Point Encryption (P2PE)
- PCI Certified, eliminating the need for expensive third-party encryption programs
- Tokenization at no additional cost



Merchant Analytics

- Cloud-based portal
- Real time reporting, queries, filtering, statistics, and analysis
- Report scheduling via email delivery
- Virtual terminal
- Settlement reports and reconciliation
- Deviceandstatemanagement



Back

View - Sales (Recent Transactions) Advance Filter

<input type="checkbox"/>	Ticket Number	Transaction Type	Transaction Status	Customer Name	Card#	Transaction Date	Amount
<input type="checkbox"/>	163622640186468119	Order	Approved	Moon Aaron C	4588	12/27/2016 07:24:02 AM EST	\$4.91
<input type="checkbox"/>	163622638315314601	Order	Approved	Williams Margie	6076	12/27/2016 07:22:44 AM EST	\$3.59
<input type="checkbox"/>	163622635456414598	Order	Approved	Newborn Steven T	8745	12/27/2016 07:22:15 AM EST	\$3.31
<input type="checkbox"/>	163622636140468117	Order	Approved	King Gordon E	0586	12/27/2016 07:22:13 AM EST	\$13.03
<input type="checkbox"/>	163622637921914595	Order	Approved	Bacon Debra J	3890	12/27/2016 07:20:51 AM EST	\$3.55

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Buttons: Back, Summary, Export

Case Study



TACO MAMA

Opportunity:

20+ locations, Brink software, desire to retain current payment provider Elavon.

Positioning:2 options

- a.Pricing with Brink and Elavon
- b.Bundled pricing with Brink, \$0 PAR Pay, 1 free EMV payment device per location, matched PPS pricing –creating \$20k+ in first year savings

Outcome:

Option B selected with PPS attachment



CINNAHOLIC

Opportunity:

63 locations, Square POS migration

Positioning:2 options

- a.PPS positioned with savings to mitigate SaaS expense
- b.PPS positioned as match to Square payments pricing –enabling partner to position SaaS at \$0 with payments only monthly cost

Outcome:

TBD



Selects PAR Payments Services for Payment Processing - March 2022

Leading Smoothie chain expands use of PAR's Unified Commerce Platform that now includes Point-of-Sale, Backoffice, Payment Processing Services, and PAR Hardware - March 2022

Committed Today

19

Merchant Brands

1400+

Processing Sites

\$1B+

Processing Volume



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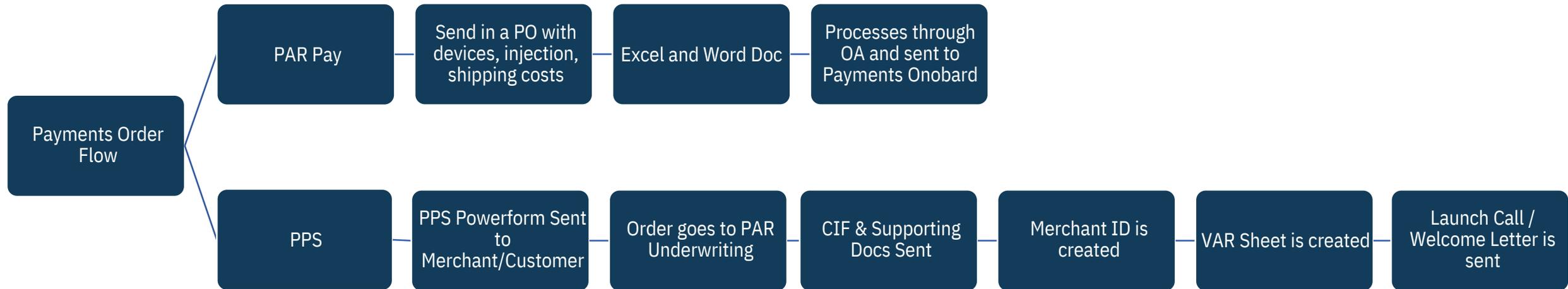
PPS Operations
and Order Flow

PPS Opportunity Flow, Channel



- Note:** RCSM & Payments Product Management should be engaged for:
- Technical assistance in a deal
 - Pricing exceptions outside of ISO Schedule / Bundles 20

Payments Order Flow, Channel



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PPS Service &
Onboarding

Service Operations, PPS

Partners Take the First Call

1. Rule out any technical issues/cause from the POS tech stack.
2. If there is no technical issue related to the POS tech stack, and you can clearly identify a settlement/deposit/processing issue please follow the instructions:
 - a. Quick summary of the issue
 - b. Identify total amount in questions / bill or transaction requiring assistance
 - c. Provide a specific day or timeframe where the issue started
 - d. Location information such as Concept/MID
 - e. A point of contact to reach back

All Calls should route to standard support line (Brink/Pixel)





Payments Team

PAR PPS Initial Contact	Onboarding	Payments Sales	Product Management	Merchant Services	Money Heist Dev Team	Payments Support
Don Flowers	Destiny Gelok	Rachid Hassan	Jose Barrios	Barry Prentice	Hitesh Sharma	Joe Sansone
Joe Adelizzi	Corey Conklin	Gen Canimo	Vaibhav Chhokra	Chris Crammer	Prashant Sankhla	Ahmed Olow
				Linda Tran	Ritesh Chhabra	TBD
					Sanjay Sharma	

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Q & A

PAR

Thank You