



**Safe & Secure**  
**ACH Solution Provider**

I am so grateful that you have taken the time to consider partnering with **ACHBanking** to serve you. While we are proud of our work and the results we will help you achieve... It is the **relationships** we build that will endure. I look forward to working with you and your business.



*David Rubin*

CHIEF EXECUTIVE OFFICER

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# 1

## ABOUT US



### An ACH solution provider - we know how it works!

ACHBanking is a provider of sophisticated feature rich payment technology that automates the processing of commercial and consumer transactions through the Automated Clearing House (ACH) Network.

Providing a simpler and responsive  
**Online Banking** experience.



Experience it now





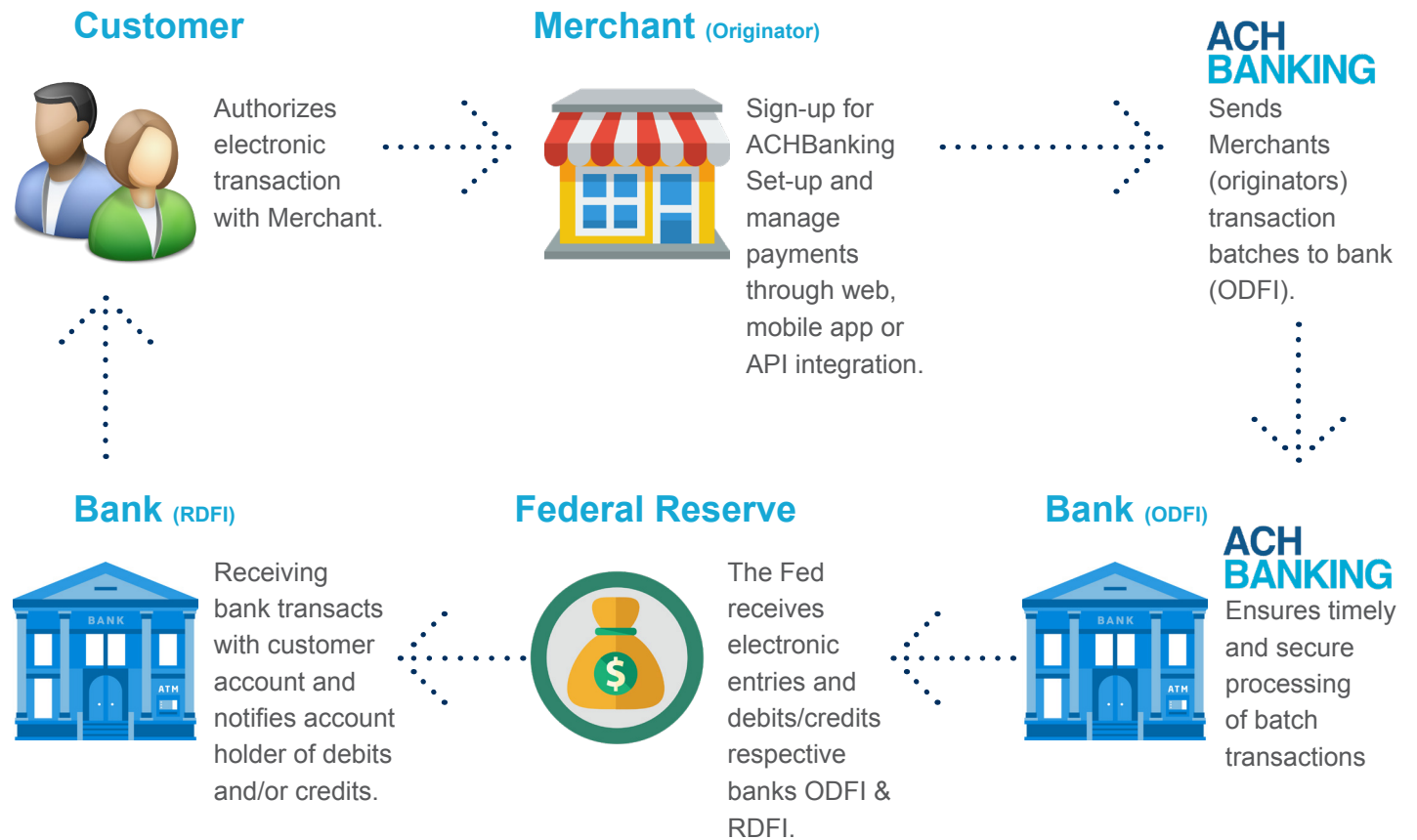
# 2

## WHAT WE DO



### How It works

ACHBanking provides a simple, easy-to-use interface for managing all your company's payment processing needs. Our product is very easy to integrate with existing business and accounting systems from websites to back-offices.



# 3

## OUR FEATURES



### ACHBanking has a sea of useful features!

ACHBanking is *uniquely positioned* with proven feature rich proprietary technology built originally to service our core platform business.

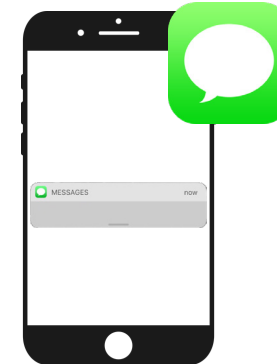
#### Mobile App



#### Powerful API & ERP Integration



#### SMS Alerts



#### Bank Account Aggregation



#### Automated Know Your Customer Compliance through OFAC



#### Seamless printing and mailing of customer invoices through cloud-based API



#### Data intelligence validates in real-time the customer bank account



# 4

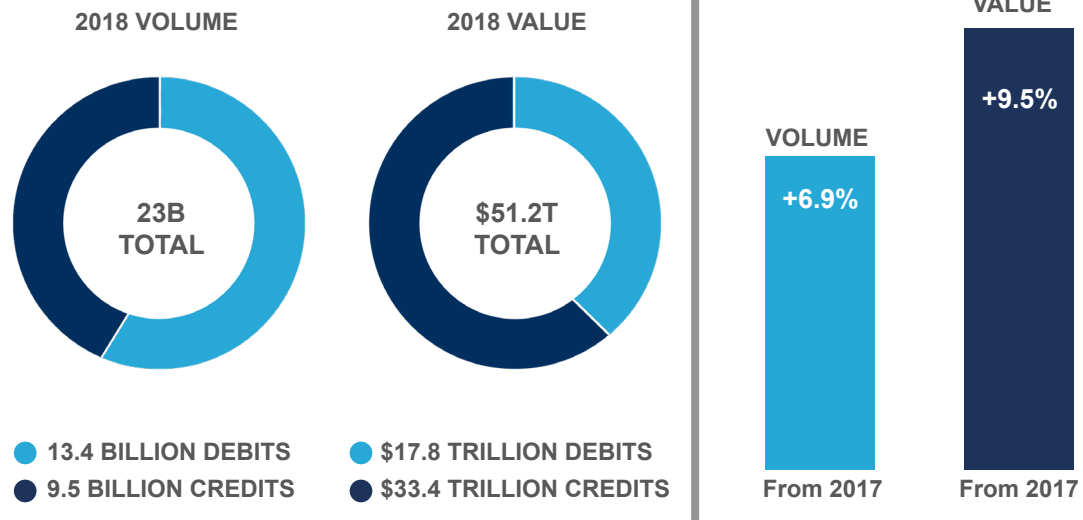
## MARKETING OPPORTUNITY



## MARKETING OPPORTUNITY



**23B** TRANSACTIONS  
TOTALING **\$51.2T**



**VOLUME HAS INCREASED BY AT LEAST 1B EVERY YEAR FOR THE LAST 4 YEARS**

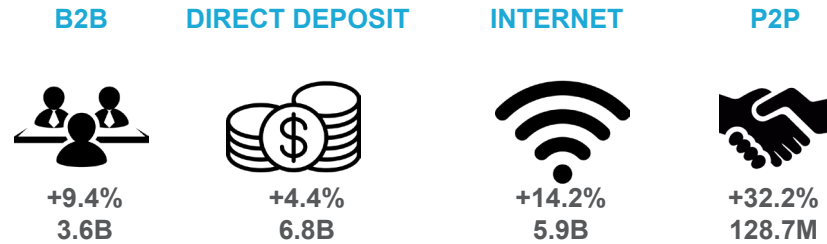
**VALUE HAS INCREASED BY AT LEAST \$1T EVERY YEAR FOR THE LAST 6 YEARS**

# 4

## MARKETING OPPORTUNITY



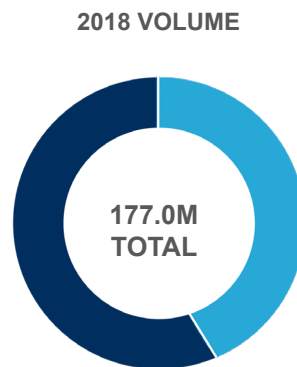
## 2018 VOLUME GROWTH BREAKDOWN



## SAME DAY ACH



**177.9M** TRANSACTIONS  
TOTALING **\$159.9B**



● 79.6 MILLION DEBITS  
● 98.3 MILLION CREDITS



● \$60.7 BILLION DEBITS  
● \$99.2 BILLION CREDITS

VOLUME



VALUE





# 5

## GO TO MARKET STRATEGY



### TARGETING

- Use a White Label Product to leverage our existing relationships with other credit card processors.
- Hire internal sales force to target businesses in property management and other high-volume transaction-based businesses.
- Huge potential to scale using this two-prong strategy.

### STRATEGIC PARTNERSHIPS/ CHANNEL

- ACH Banking is our own proprietary technology built from the ground up, which allows us to quickly customize our products for each specific partnership channel.
- Creating custom solutions to under-served businesses gives us a strong competitive advantage.

# 5

## GO TO MARKET STRATEGY



### MARKETING

- Marketing strategy will tout our customizable product , ease of use and streamlined processes.
- Clients will be able to use their own branding throughout the ACH Banking platform from online portal to the description of the charge on their customers bank statement.

### CUSTOMER RETENTION

- We believe a custom solution will create a “sticky” product that will be difficult for existing clients to switch to another provider.
- Our vertically-integrated product and multiple banking relationships allows us to compete on price without hurting margins.
- Large team of developers will continue to add new features.

# 5

## GO TO MARKET STRATEGY



### WHITE LABEL - FOR RESELLERS

- ACHBanking has created a comprehensive reseller program for developers or third party originators, giving them the ability to offer a complete ACH solution - increasing their profitability and maintaining revenue. ACHBanking combines our competitive transaction fees with an aggressive SOAP integration structure.
- Third Party Originators can generate income by joining the ACHBanking team as a Reseller.

Recurring Payments							
EVO Payments							
Name	Type	Amount	Frequency	Remaining	Next	Until	Description
1254 Hope St. LLC / Brick + Mortar	debit	\$5,250.00	once	1	12/10/2019	12/11/2019	Weekly pull on Tuesdays starting April 23, 2019 for \$5750.00 for ...
ABU SOLAR	debit	\$6,600.00	once	1	09/13/2019	09/14/2019	3500 beginning June 15, 2019 and every consecutive month on the ...
AMPS ELECTRICAL COMPANY	debit	\$75.00	daily	2206	08/01/2019	01/13/2028	\$75 daily debits to start on Wednesday February 28, 2018 until M ...

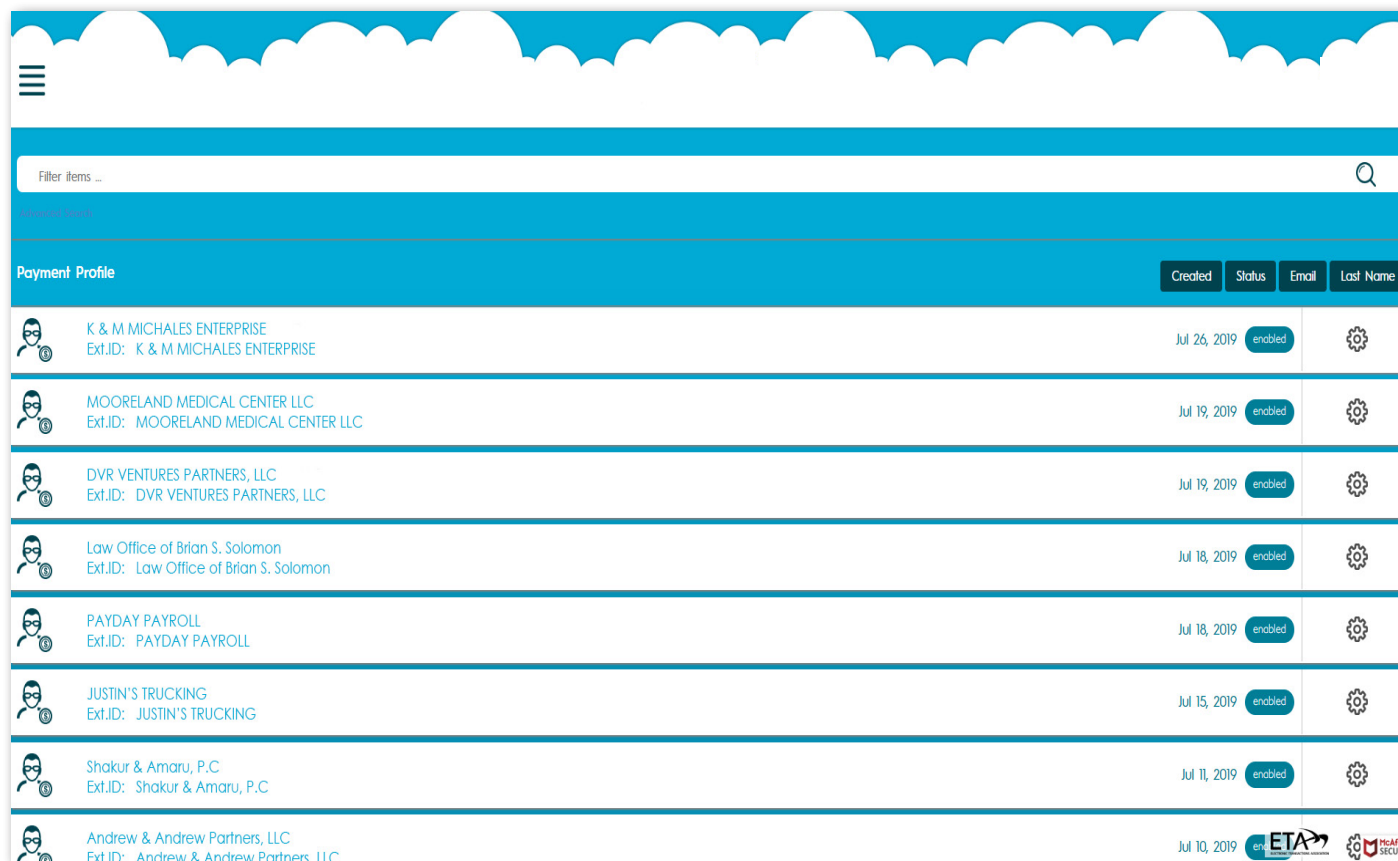
# 6

















## OUR PRODUCT

“...As a busy business owner, I need 21st century technology, backed by the human touch. With ACHBanking, I have both.”

- Derek Sandberg, Texas

## Manage All Your Company's Payments



Payment Profile		Created	Status	Email	Last Name
	K & M MICHALES ENTERPRISE Ext.ID: K & M MICHALES ENTERPRISE	Jul 26, 2019	enabled		
	MOORELAND MEDICAL CENTER LLC Ext.ID: MOORELAND MEDICAL CENTER LLC	Jul 19, 2019	enabled		
	DVR VENTURES PARTNERS, LLC Ext.ID: DVR VENTURES PARTNERS, LLC	Jul 19, 2019	enabled		
	Law Office of Brian S. Solomon Ext.ID: Law Office of Brian S. Solomon	Jul 18, 2019	enabled		
	PAYDAY PAYROLL Ext.ID: PAYDAY PAYROLL	Jul 18, 2019	enabled		
	JUSTIN'S TRUCKING Ext.ID: JUSTIN'S TRUCKING	Jul 15, 2019	enabled		
	Shakur & Amaru, P.C Ext.ID: Shakur & Amaru, P.C	Jul 11, 2019	enabled		
	Andrew & Andrew Partners, LLC Ext.ID: Andrew & Andrew Partners, LLC	Jul 10, 2019	enabled		



# 6

## OUR PRODUCT

“...Easy to manage and review all my merchant payments.”

- Kim Porter, California

## Easy-To-Use Interface

The screenshot displays a web application interface for ACH banking. On the left is a navigation menu with options: Home, Originator Account, Payment Profiles, Reports, Transaction Report, Today's Payment Schedules, OFAC, Recurring Payments, Frozen Accounts, Summary Transactions, Action, and Search. The main area is titled 'Report' and contains several filter fields: External Id, Originator (set to 'EVO PAYMENTS'), Individual Id, Amount From \$, Amount To \$, Type \*, End Date, Effective Start Date, Effective End Date, and a search bar. Below the filters are 'Find' and 'Export' buttons. The results section shows two credit entries:

Holder	Account Number	Date	Amount
NACHA	*8945	05/27/18	\$1,350.00
P. Profile: NACHA	Status: settled	Effective Date: 05/28/18	
ExtId: NACHA	Originator: EVO Payments	Code: P04	
DVR Ventures Partners, LLC	Account Number: *8226	Date: 05/27/18	\$2,500.00
P. Profile: DVR Ventures Partners, LLC	Status: settled	Effective Date: 05/28/18	
ExtId: DVR Ventures Partners, LLC	Originator: EVO Payments	Code: P04	

# 6

## OUR PRODUCT

“The successful expansion of our business was made possible by ACHBanking.”

- Dave Baum  
& Ted Burke,  
Florida

## Safe and secure

Summary Transactions

Effective Start Date

Effective End Date

Originator

mm/dd/yyyy

mm/dd/yyyy

DVR VENTURES PARTNERS, LLC

Find

Export

DVR VENTURES PARTNERS, LLC

07/31/2019

Total Transaction \$ 9,964.92	Total Transaction # 15	Average Transaction \$ 664.33
Total Debit \$ 5,964.92	Total Debit # 14	Total Credit \$ 4,000.00
Returned Transaction \$ 0.00	Returned Transaction # 0	Overall Return Rate % 0.00%
Unauthorized Returns \$ 0.00	Unauthorized Returns # 0	Unauthorized Return Rate % 0.00%
Administrative Returns \$ 0.00	Administrative Returns # 0	Administrative Return Rate % 0.00%

ACH Stats for the Last 60 Days

Total Debit # 451	Returned Transaction # 54	Unauthorized Returns # 0	Administrative Returns # 2
Overall Return Rate % 11.97%	Unauthorized Return Rate % 0.00%	Administrative Return Rate % 0.44%	

DVR VENTURES PARTNERS, LLC

07/30/2019

Total Transaction \$ 4,418.97	Total Transaction # 11	Average Transaction \$ 3,764.72
Total Debit \$ 8,448.17	Total Debit # 10	Total Credit \$ 32,963.80
Returned Transaction \$ 0.00	Returned Transaction # 0	Overall Return Rate % 0.00%
Unauthorized Returns \$ 0.00	Unauthorized Returns # 0	Unauthorized Return Rate % 0.00%
Administrative Returns \$ 0.00	Administrative Returns # 0	Administrative Return Rate % 0.00%

ACH Stats for the Last 60 Days

Total Debit # 443	Returned Transaction # 54	Unauthorized Returns # 0	Administrative Returns # 2
Overall Return Rate % 12.19%	Unauthorized Return Rate % 0.00%	Administrative Return Rate % 0.45%	

DVR VENTURES PARTNERS, LLC

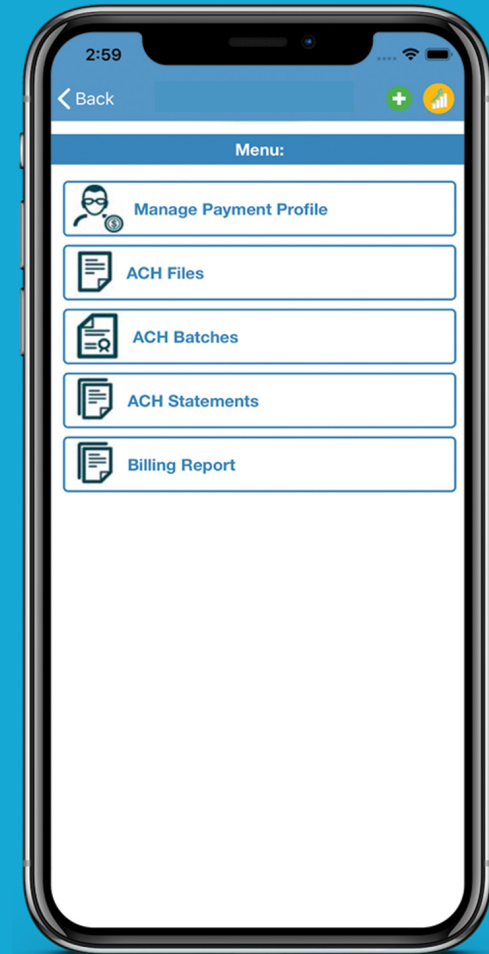
ETA

McAfee SECURE



# MANAGE EVERYTHING IN ONE PLACE

Stay online with  
ACHBanking mobile apps



INTEGRATED WITH:



# 8

## OUR SUBSIDIARIES



A FinTech holding company that has been serving the alternative finance industry since 2010, eProdigy provides the products and services your company needs through our cloud based platforms and financial products.

Our Subsidiary companies include Capital Stack, ACHCapital, ACHBanking, eProdigy Loans, and 1workforce. Capital Stack is also the Co-founder and 50% owner of DailyFunder, an online forum and publication covering the alternative finance industry. No matter what part of the alternative finance industry you work in we have a service that will help you run your business efficiently.



Our state of the art, cloud based web platform has over 25 integrations such as Quickbooks, Paypal, and Authorize.net and connects with 14,500 plus banks to provide our partners with a robust solution from origination to underwriting, boarding, syndication, funding, analytic, static pools, collections and much more.



**CAPITAL STACK**

Our original service, Capital Stack has been working with SMEs to help them obtain working capital through our merchant cash advance product. Our ability to fund any industry and superior customer service are unmatched in the space.



**ACH CAPITAL**

The servicing arm of eProdigy, ACHCapital gives partners the ability to fund, manage portfolios, syndicate, white label and have customizable underwriting programs without the expense of building out a platform or managing remittances, reporting or cash management.





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## OUR SUBSIDIARIES

### ELECTRONIC TRANSACTIONS ASSOCIATION

ETA is payments technology. We are the hub of activity for financial institutions, networks, payments companies, FinTech and technology innovators. ETA is where the payments technology world does business, gets educated, engages in policy advocacy, and invents the future of commerce. ETA members power our economy through secure, reliable and rewarding experiences for merchants and consumers. Join us to find out what's now and what's next.

For more information on ETA visit <https://www.electran.org/>



### NACHA

Nacha brings together diverse stakeholders to develop rules and standards that foster compatibility and integration across a range of payment systems. Connecting all U.S. financial institutions, enables secure and efficient movement of money and information directly from one bank account to another. Nacha administers and facilitates private-sector Operating Rules for ACH payments, which define the roles and responsibilities of ACH Network participants.

For more information on NACHA visit <https://www.nacha.org/>



# 8

## OUR SUBSIDIARIES

### SECURED FINANCE NETWORK

The Secured Finance Network (formerly the Commercial Finance Association) is an essential resource for all organizations and professionals who deliver and enable secured finance to businesses. SFNet brings together the people, data, knowledge, tools, and insights that put capital to work.

For more information on SFNet visit <https://www.sfnet.com/>



**Secured Finance  
Network**

An association of professionals  
putting capital to work



## CONTACT US

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