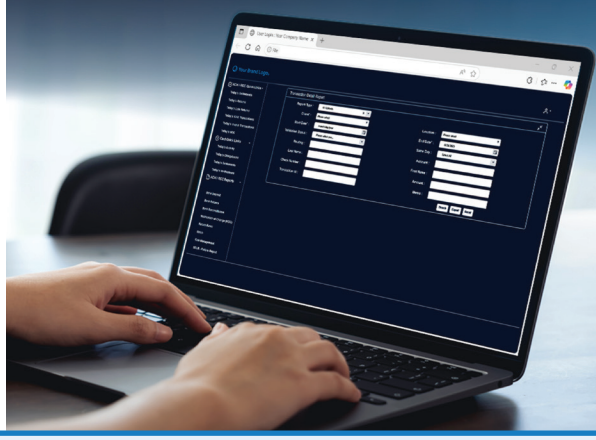
Payliance™

ISO White-Label Merchant Payment Portal

Strengthen Merchant Relationships with a Unified, Branded Payments Hub



Scale your ISO without scaling your support team.

The ISO Scalability Challenge

Growing your ISO business means growing your support operations.

Every new merchant adds more requests for reports, settlements, refunds, and account changes. Your team spends 60% of their time on routine tasks that should be self-service. Meanwhile, your competitors offer similar services, rates, and experiences.

The math doesn't work:

- More merchants = more support tickets
- More support = higher operational costs
- Same margins = declining profitability
- No differentiation = commodity pricing pressure

Successful ISOs break this cycle with three strategies:

1. Enable merchant self-service to reduce support burden
2. Create branded touchpoints that build merchant loyalty
3. Offer unified payment experiences that differentiate your offering

But building this technology yourself costs $200K+ and can take a year. Generic processor tools don't solve the problem. They fragment the experience and hide your brand.

The Payliance Solution: Your Brand, Our Enterprise Technology

The Payliance white-label merchant portal unifies payments, reporting, and account management in one secure platform with your logo, colors, and subdomain. Give your merchants the professional experience they expect while reducing your operational costs.

Proven at Scale:

- Nearly 20 years of ISO partnership experience
- 200+ active partners already using our payment technologies
- 40,000 merchant locations served
- $92B in annual processing volume
- Same enterprise-grade transaction, reporting, and admin account management system our lending clients utilize

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Your Three Options: Build, Compromise, or Partner



Build Your Own:
The Resource Trap

6-12 months and $200K+ for something that already exists. While you're building, competitors are selling. Plus ongoing maintenance forever.



Generic Processor Tools:
The Invisible ISO Problem

Your merchants see processor brands, not yours. The result: fragmented systems, no real differentiation, and an ongoing support burden.



White-Label Portal:
The Competitive Edge

Your brand on enterprise technology, live in 2 weeks. Same system processing $92B annually. Focus on growth, not building.

Why Forward-Thinking ISOs Partner with Payliance

Eliminate Routine Support Requests

When merchants can pull their own reports, check settlements, and manage users 24/7, they stop reaching out for routine tasks. Your team handles only complex, value-added support while merchants get instant access to everything they need.

Build Sticky Merchant Relationships

Keep your brand visible throughout the entire merchant lifecycle:

- Daily touchpoints through transaction management
- Professional experience that builds confidence in your company
- Unified interface that merchants prefer over fragmented systems
- Your brand, not the processor's, at the center of operations

Deliver Enterprise Features at ISO Scale

Differentiate beyond rates with superior technology:

- Core payment types in one portal: ACH, RCC, and RDC
- Same-day and next-day ACH options
- Virtual terminal for manual entry
- Remote deposit capture for paper checks
- Enterprise features without enterprise costs

Zero Technical Overhead

No development team. No security updates. No infrastructure costs. Get enterprise technology with automatic updates and SOC 2 Type II compliance included.

Cost Reduction

- **Save Capital:** Avoid $150K–$250K in build costs and months of engineering time
- **Reduce Support Load:** Enable self-service reporting, refunds, and account management

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Speed to Market

- **Delight Merchants Faster:** Launch a branded portal in 1–2 weeks instead of months

Risk Mitigation

- **Initial cap reliability:** Redundant ODFI network and built-in compliance monitoring

What White-Labeling Includes

Your Brand, Front and Center:

- Logo on all pages
- Brand color scheme throughout (login, welcome, and in-app pages)
- Custom welcome messaging: “Welcome to the [Your Brand] Merchant Portal”
- Professional subdomain: yourcompany.paypartnerportal.com
- Complete brand consistency across all merchant touchpoints

Core Portal Capabilities

Transaction & Settlement Management



Capability	Description	Payment Types Supported
Real-Time Transaction Search	Filter by date range, routing/account number, transaction ID, and other criteria for fast lookups.	ACH, RCC, RDC
Detailed Settlement Views	View summary and drill down into transactions with status details, return codes, and trace numbers.	ACH, RCC, RDC
Quick Links	One-click access to daily settlements, returns, exceptions (including late returns), and Notifications of Change (NOCs).	ACH, RCC
Invoicing & Statements	Download invoices and transaction statements in PDF or CSV. Prefunded account balances displayed within dashboard.	ACH, RCC, RDC
Refund & Void Controls	Where enabled, issue refunds and voids with safeguards that prevent returning funds that were never collected.	ACH

Processing & Partner Tools



Capability	Description	Payment Types Supported
Virtual Terminal	Manual entry for ACH and RCC transactions.	ACH, RCC
Remote Deposit Capture (RDC)	Upload or scan paper checks directly through the portal.	RDC
Verification Tools	Optional bank account verification (VeriTrac®) when included in your Payliance agreement.	ACH
Presentation Manager	Specialized collections tool for lenders.	ACH, RCC
Compliance & Resource Center	Document library, ACH code definitions, return codes, federal holiday calendars, and self-serve form submission.	All Products

Account & User Management



Capability	Description
Role-Based Permissions	Merchants only see the products and locations they're approved for (e.g., ACH, RDC).
Multi-Level Access	Supports corporate-level, location-level, and "power user" roles with sub-user management.
Self-Service User Controls	Power users can add, modify, or deactivate team members instantly.
Account Profile Visibility	Displays contact information, processing setup, limits, settlement accounts, and approved transaction codes.

Banking & Limits



Capability	Description
Online Bank Change Requests	Merchants can securely update banking details, upload required documentation, and have changes auto-applied upon approval—reducing turnaround time.
Limit Increase Requests	Merchants can submit forms and uploads directly in the portal for quick routing to underwriting.

Usage Limits & Restrictions

Certain features depend on merchant underwriting and compliance requirements. For example, availability of refunds or voids may vary by payment type, and transaction limits are defined during underwriting. These limits are enforced and visible within the portal.

Technical Requirements & Integration

The Payliance white-label merchant portal is designed for rapid deployment with minimal technical lift.

Browser Compatibility & System Requirements

- Supports latest versions of Chrome, Edge, Firefox, and Safari
- Responsive for desktop, tablet, and mobile
- No local software installation required, 100% browser-based

White-Label Setup Requirements

- **Branding assets:** logo (SVG or high-res PNG), brand color codes, welcome text
- Custom subdomain (e.g., portal.yourcompany.com) configured via DNS update

Integration & Data

- No API development required to launch the portal
- Bulk merchant onboarding supported via CSV upload

Typical Timeline

- White-label configuration and launch: 1–2 weeks after branding assets and subdomain setup

The Payliance Advantage

Feature	Value to Partner
Custom Branding	Deliver a seamless experience with your logo and colors on a secure, enterprise-grade platform.
Secure Cloud Hosting	SOC 2 Type II certified for enterprise security with no infrastructure burden.
Self-Service Merchant Tools	Reduce inbound reporting and account-change requests through easy-to-use, self-service features.
Audit-Friendly Logs	Full merchant activity history for transparency and compliance readiness.
Dedicated Support	Partner Success Manager, Merchant Success access, and a self-service library, with support tailored to your partnership model.
Ongoing Training	Team training, merchant onboarding resources, and continuing education to support growth.

Ready to Launch?

Get a branded portal that feels like your own, without the cost or complexity of building one.

Contact your Payliance Partner Success Manager or schedule your personalized demo today to see your branded portal in action.

To learn more, scan the QR code and complete a brief form to get started.

About Payliance

Payliance, founded in 2007, simplifies lending and borrowing by optimizing payment acceptance, reducing processing costs, and mitigating fraud risk. Serving 350+ lenders and 40,000+ merchant locations, they process 203 million transactions annually worth $92 billion. Their Payments-as-a-Service platform boosts payments performance by increasing approvals, streamlining transaction processing, and reducing charge-offs.