



We are  
**NetPay**



FACE TO FACE



ONLINE



MOTO



MOBILE APPS



REVOLUTION

NetPay is a payment service provider focused on distributing innovative payment services through a range of online processing, payment terminal and merchant services



## We are **NetPay**

NetPay is a payment service provider operating in the UK. Focused on distributing innovative payment services through a series of strategic partnerships, across a variety of different sectors and industries. NetPay offers a range of online processing, payment terminal and merchant services providing differentiation through the technology and capability offered with the services and the functionality 'beyond the transaction'.

The card payment industry has traditionally been dominated by a number of large global acquiring banks and independent payment service providers, some of which were in the past part of these global banking institutions. Their dominant position has meant there has been a lack of focus on delivering innovative services based on a merchant's requirements, NetPay's approach has been entirely different, we put the customer at the centre of everything we do and have built a proposition that adds real value to their business.



## Creating and Delivering Innovation

Traditionally the card payments industry has focused on delivering innovation to the consumer, Contactless payments and mobile payment applications are just a couple of areas experiencing growth. There have however been very few developments that focus on delivering innovation and intelligence to the merchant and making the services more accessible.

The requirements of the modern business have evolved whereas the card payment processing services offered by payment service providers hasn't. To drive market change NetPay has developed its "Revolution" platform, a system that empowers resellers and merchants to not only manage their services but gain meaningful information on transaction activity, performance trends, analysis and consumer intelligence improving consumer engagement.

## More Revolution than evolution

The services provided by NetPay are considerably more advanced than our competitors propositions. The business is delivering more of a Revolution than industry evolution, hence the name of NetPay's internally developed, flagship reporting and management platform.

The mistake that the many acquiring banks and payment services providers make is the assumption that providing the ability to take and process payments is all that a provider should do. It isn't. It's about ensuring that service establishment and boarding process is as easy and pain free as it possibly can be, it's about making sure that merchants can depend on the reliability of the services they use. Giving them visibility of their transactions, allowing them to influence their consumer experience, showing performance trends and analysis and providing a detailed level of consumer intelligence that allows businesses to make informed decisions.

## Payments that don't cost the earth

NetPay is the only payment service provider in the UK and Ireland that entirely mitigates the carbon emissions of our payments network as part of our Green Payments Program. Through our partnership with the Woodland Trust and by participating in the Woodland Carbon program NetPay has created 1250m<sup>2</sup> of new native woodland to mitigate the emissions of our payments network. That means our customers can take comfort that the use of their payment services isn't costing the earth.

## How a payments partnership can work for you

NetPay has a number of partnership options from the simple referral of opportunities through to a white labelled service, depending on your type of business each option has its own merits and presents its own opportunities depending on how much or as little you wish to be involved in selling and supporting the services provided. Diversification of your proposition into payments allows you to generate fresh revenue from your existing customers without churning existing revenue. A partnership with NetPay allows you to;

- Capitalise on the growing card payments market, delivering 10% year on year growth without having to make the substantial infrastructure or compliance investment
- Offer a value added service to your customers or members that will generate additional revenue for your business whilst bringing your customers closer to you. A customer with more reasons to interact with your business will stay loyal for longer
- Offer a service to your customers or members that supports their ability to collect money from their customers and delivers savings to their business
- Capture the support of NetPay at each step to make the most of the opportunity available to you

Working with NetPay...

# Referral Partner

Refer payment opportunities to NetPay



## Products and Services

- Payment Terminals
- Online payment processing
- MOTO (mail order telephone order) virtual terminal
- eCommerce integration options using shopping cart plugins, hosted form or API
- Value added services such as Tokenisation, SchedulePay and LinkToPay
- Merchant accounts/bank acquisition facilities

## Opportunity

- Simply refer opportunities through NetPay either directly or through joint marketing activity
- Sales process, customer service and all billing activity performed by NetPay
- Opportunity to capitalise on the payments opportunity whilst being 'hands off' day to day
- Compete and beat acquiring banks and other payment service providers

## Service and Relationship Management

- Billing and service relationship managed by NetPay
- NetPay provides support through our 24x7x365 service desk

## Revolution Platform

- Ability to view all merchants signed up via the referral partnership
- See merchant performance on a consolidated and individual basis
- View support tickets being raised by referred merchants
- Download commission statements

## Commercial

- Referral commission model that pays an upfront amount for each new merchant as well as, in certain structures, a share of the revenue generated each month
- NetPay agree the rates that the services are going to be sold with you, building in the commission payable back to you as the partner

## Getting Setup

- Marketing and promotional assistance to promote the NetPay services to your customers
- Partnership agreement put in place

Working with NetPay...

# Indirect Reseller

Sell NetPay services under the NetPay brand



## Products and Services

- Payment Terminals
- Online payment processing
- MOTO (mail order telephone order) virtual terminal
- eCommerce integration options using shopping cart plugins, hosted form or API
- Value added services such as Tokenisation, SchedulePay and LinkToPay
- Merchant accounts/bank acquisition facilities

## Opportunity

- Provide your customers with payment services leveraging the NetPay brand
- Quick route to market with a comprehensive range of payment services
- Major feature and service benefits of the NetPay service vs. competitors in the market
- Full training provided by NetPay
- You and your team sell the services directly to merchants
- Compete and beat acquiring banks and other payment service providers

## Service and Relationship Management

- Billing and service relationship managed by NetPay
- NetPay provides support through our 24x7x365 service desk

## Revolution Platform

- Ability to setup and manage merchants
- Order all services through the Revolution platform
- Take advantage of our electronic signature options to improve the efficiency of the sales process
- Report on you and your merchants performance
- Raise support tickets
- Download commission statements

## Commercial

- Access to indirect wholesale rates
- You Control the sale price to merchants and therefore your margin
- Commissions paid upfront for terminal sales based on the sale price
- Residual commission paid on online payment service and merchant acquiring charges
- NetPay bills the merchant and remits the difference between the indirect wholesale rate and your sale price

## Getting Setup

- NetPay training performed at central locations with other Indirect Resellers. A dedicated session can be conducted at an extra charge
- Option of NetPay branded business stationery
- Indirect Reseller agreement put in place

Working with NetPay...

# Wholesale Partner

Sell NetPay services under your own brand



## Products and Services

- Payment Terminals
- Online payment processing
- MOTO (mail order telephone order) virtual terminal
- eCommerce integration options using shopping cart plugins, hosted form or API
- Value added services such as Tokenisation, SchedulePay and LinkToPay
- Merchant accounts/bank acquisition facilities

## Opportunity

- Provide your customers with payment services under your own brand
- Quick route to market with a comprehensive range of payment services
- Major feature and service benefits of the NetPay service vs. competitors in the market
- Full training provided by NetPay during a dedicated session at your chosen premises
- Your company sell the services directly to merchants
- Compete and beat acquiring banks and other payment service providers
- Increase customer loyalty by improving multi-product penetration

## Service and Relationship Management

- Day to day relationship managed by you
- NetPay provide a branded technical support line to reduce the training requirement for the services on your team operational 24x7x365

## Revolution Platform

- Revolution instance branded as your business
- Ability to setup and manage merchants
- Order all services through the Revolution platform
- Take advantage of our electronic signature options to improve the efficiency of the sales process
- Report on you and your merchants performance
- Raise support tickets
- Download commission statements

## Commercial

- Wholesale service rates, our most competitive available
- You control the sale price to merchants and therefore your margin
- Commissions paid upfront for terminal sales based on the sale price
- The opportunity to buy terminals outright and arrange your own funding
- Incorporate the services as part of your 'one-bill' approach with your customers
- Residual commission paid on merchant acquiring charges

## Getting Setup

- Day to day relationship managed by you
- NetPay provide a branded technical support line to reduce the training requirement for the services on your team operational 24x7x365

Working with NetPay...

# The models compared



	Referral Partner	Indirect Reseller	Wholesale
<b>Setup Cost Associated with relationship with NetPay</b>	No	No	YES
<b>Revolution Portal</b>	NetPay Branded	NetPay Branded	Partner Branded
<b>Commercial Differentiation</b>	Set upfront commission per new merchant and revenue share based on billed revenue	Lower commissions when compared to wholesale as more ownership being undertaken by NetPay	Better commissions and lower rates as more ownership being taken by the reseller
<b>Margin Opportunity</b>	Managed by NetPay	Dictated by the reseller	Dictated by the partner
<b>Terminal Devices</b>	NetPay branded screensaver on colour devices	NetPay branded screensaver on colour devices	Partner branded screen saver on colour devices
<b>Online Payments Screen</b>	NetPay branded	NetPay branded	Partner and the merchants (if specified) branding
<b>Terminal Billing</b>	Finance company	Finance company	Finance company
<b>Merchant Services Billing</b>	Acquirer	Acquirer	Acquirer
<b>Online Payments and Virtual Terminal Billing</b>	NetPay	NetPay	The Partner
<b>Customer Service and Technical Support</b>	All NetPay	All NetPay	NetPay Technical Support (for devices and online) Everything else, the partner
<b>Technical Support Helpline</b>	NetPay Branded	NetPay Branded	Partner Branded
<b>Branded Promotional Material</b>	Access to all NetPay promotional material	Access to all NetPay promotional material	Initial marketing flyer designed on your behalf by NetPay

## NetPay Merchant Services

### UK

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