

# EX-335

FOUNDED 1998

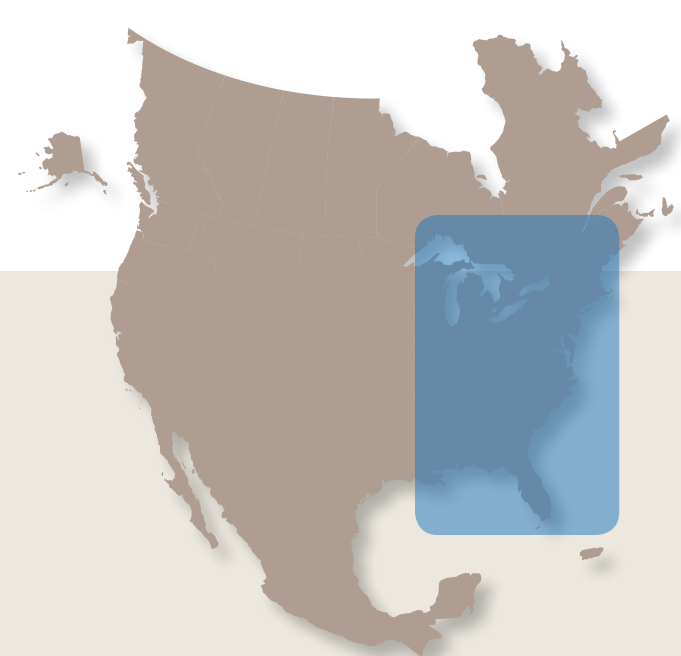
Founded in 1998, the Company markets electronic payments technology that facilitates next-day settlement through the Automated Clearing House (ACH) Networks between businesses, consumers, and their financial institutions. With 90% of its revenue recurring, the Company safeguards client data, contributing to their success is dependent upon providing leading edge electronic payment solutions; and most importantly, meeting industry compliance mandates, and government regulations.

As a leading provider of enterprise electronic payment solutions to billers, financial institutions, third-party service providers, and payment aggregators, their end-to-end technology solutions process millions of payment transactions every month. With a variety of large, well-known clientele, additional focus includes risk management and Non-Sufficient Funds (NSF) and returned item recovery. This firm's solutions easily integrate with front and back-end financial systems. Vertical clients include Retail, Financial, Third Party Processors and ISVs.

## COMPANY OBJECTIVE



Company Sale



HEADQUARTERS  
East Coast, U.S.



# OF EMPLOYEES

15

Management	02	
Sales & Marketing	01	
Professional Services	02	
Software Development	04	
Managed Services	02	
Service Delivery	03	
Accounting & Finance	01	

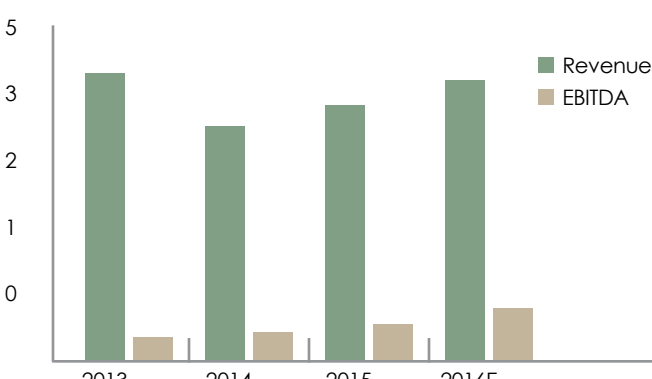


## PRODUCTS AND SERVICES

- ACH Origination and Processing
- Remote Deposit & Check 21 Solutions
- ACH Risk Management
- Third Party ACH Processor
- NSF Item Recovery
- Verification Services
- Developer Solutions



## FINANCIALS 2013-2016E



Description (\$M)	2013	2014	2015	2016E
Revenue	\$3.11	\$2.58	\$2.72	\$3.00
Gross Profit	\$0.00	\$0.14	\$0.29	\$0.40
SG&A	\$1.48	\$0.96	\$0.95	\$0.90
Adj. EBITDA	\$0.30	\$0.37	\$0.45	\$0.60

### % BY REVENUE TYPE

ACH Processor Application	33%	
ACH Risk Manager Application	22%	
ACH Now Origination Application	19%	
Referral Commissions to Sources	15%	
NSF Processor Application	11%	

### RECURRING REVENUE

2013	\$2.98	
2014	\$2.45	
2015	\$2.51	
2016E	\$2.60	

## INVESTMENT CONSIDERATIONS

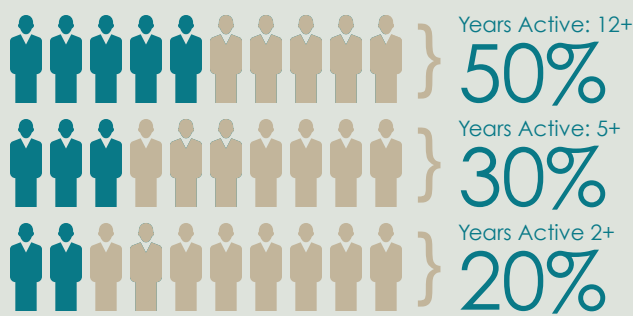
1. Large volume customer base into which buyer may cross-sell their current offering.
2. The Company is one of the largest processing application and technology providers to Third Party Processors / Senders.
3. Recurring SaaS Revenue Model: Organic growth is driven by 90% transaction based recurring revenue, as Company's clients process millions of transactions every month.
4. The firm's SaaS and cloud environments are web-based, multi-tenancy, and provide centralized management updates. As a result, new infrastructure and supporting services — such as on-demand integration — are crucial to the success of their model. This Company's best-of-breed integration solutions allow for scalability and expansion as businesses grow and change over time.
5. Market ready products create opportunities to cross-sell current customers, generating new revenue by expanding product offerings.
6. Application Service Provider (ASP) business model that is unique in the ACH processing space. The Company focuses on developing electronic payments technology as opposed to a direct processing model.

## CHANNEL PARTNERS



### # OF CUSTOMERS/RETENTION

27 / 90%



### CUSTOMERS BY REVENUE

TOP 10

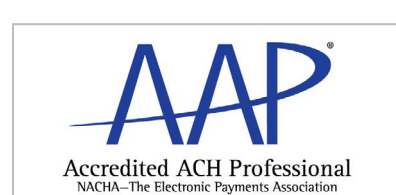
Company #1	20%
Company #2	19%
Company #3	12%
Company #4	8%
Company #5	8%
Company #6	6%
Company #7	6%
Company #8	5%
Company #9	4%
Company #10	2%

Total  
90%

## END USER VERTICALS



## CERTIFICATIONS



## NEXT STEPS

To learn more about company EX-335 please execute NDA and send to Emma Sherrie. Our team will follow up with a mutually executed NDA and provide an introduction to the company's CEO.

[Start NDA Now](#)

[Emma Sherrie](#)

[Asset Listing](#)

[IT ExchangeNet](#)