



# Transforming What Payments Can Do for You

NASDAQ: PAYS • 8/5/2021







# Who Is Paysign?



“As payments industry veterans, our expertise has benefitted each of our clients through carefully tailored programs, innovative solutions, first-class service, and the secure technologies that power everything we do.”

– Mark Newcomer, CEO





# Paysign®

## A Payments Partner You Can Rely On

Paysign provides **prepaid card programs** and **integrated payment processing** services designed to reward consumers, clients, partners, and employees. We create customized, **innovative payment solutions** for businesses across all industries, including **pharmaceutical, healthcare, hospitality, and retail**.

Our **end-to-end technologies** securely enable digital payout solutions and facilitate the distribution of funds for customer incentives, employee rewards, travel expenses, per diem, as well as reimbursements and rebates. Paysign's solutions **lower administrative costs, streamline operations, and drive revenue**.

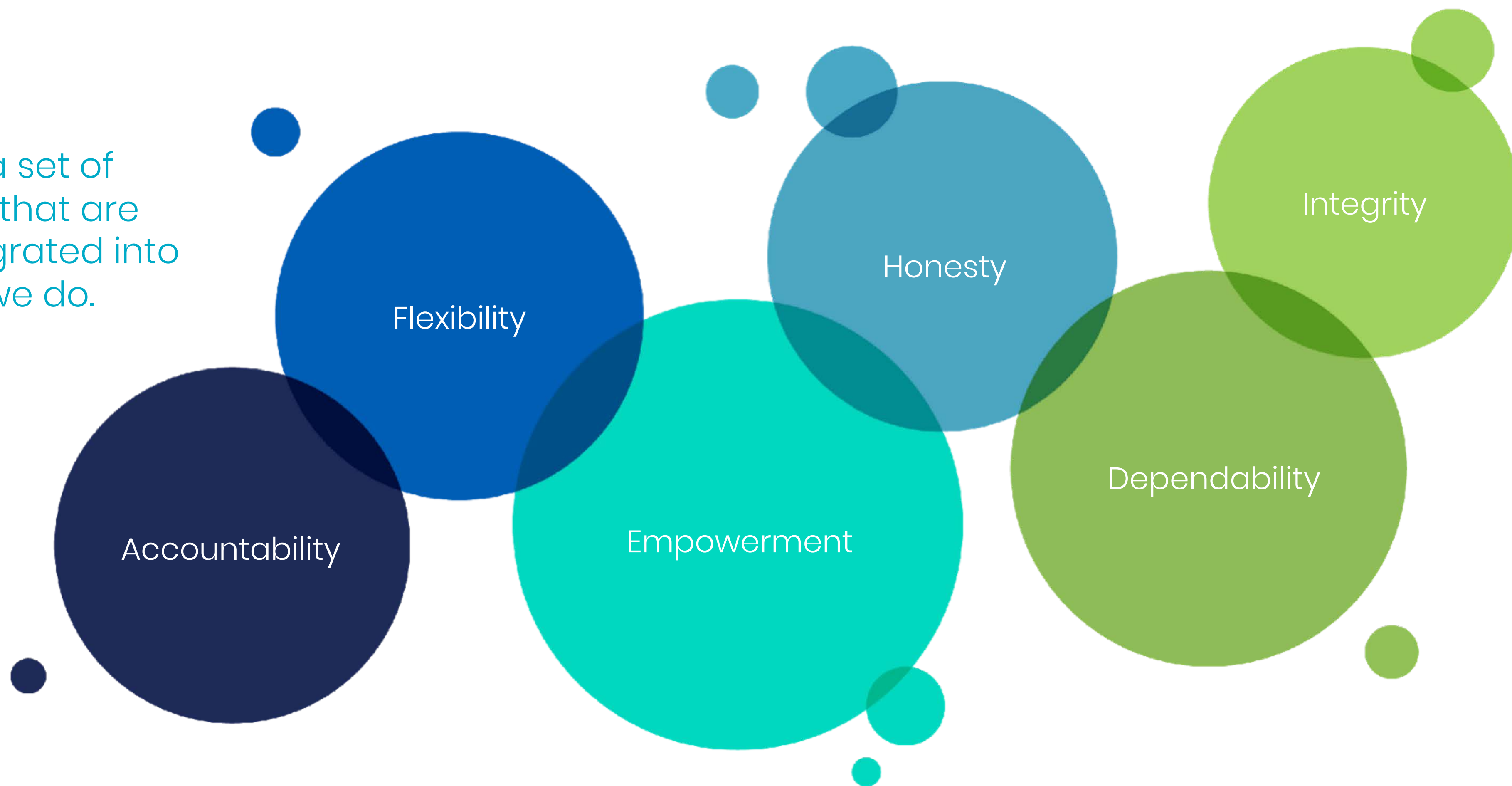




# Our Mission and Values

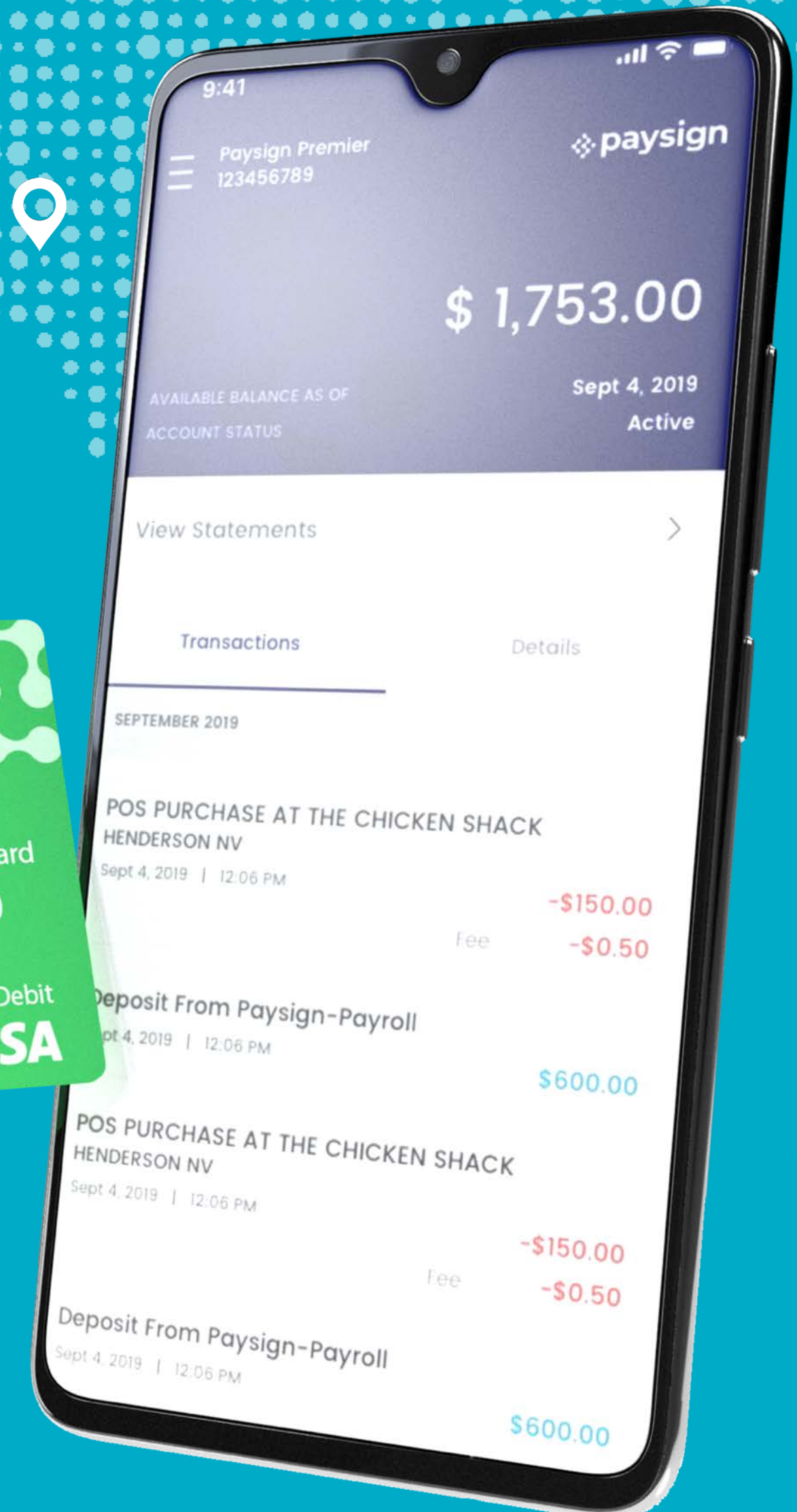
Our mission is to deliver prepaid card solutions and payment processing services that allow businesses and organizations to reduce costs, streamline operations, and increase revenue. We strive each day to bring new efficiencies to the payments landscape to better serve our clients.

Paysign has developed a set of core values that are heavily integrated into everything we do.





35.5M cards issued to date to more than 34M unique cardholders

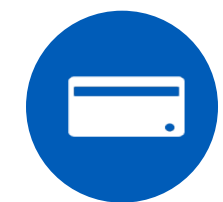




# Company Highlights



**Founded**  
in 2001



**Publicly Traded**  
NASDAQ: PAYS



**Multinational and Fortune 1,000 Clients**  
Grifols, McKesson, Amgen, CSL Plasma, GSK, Novartis, J&J



**35.5M Cards Issued**  
to date to more than 34M unique cardholders

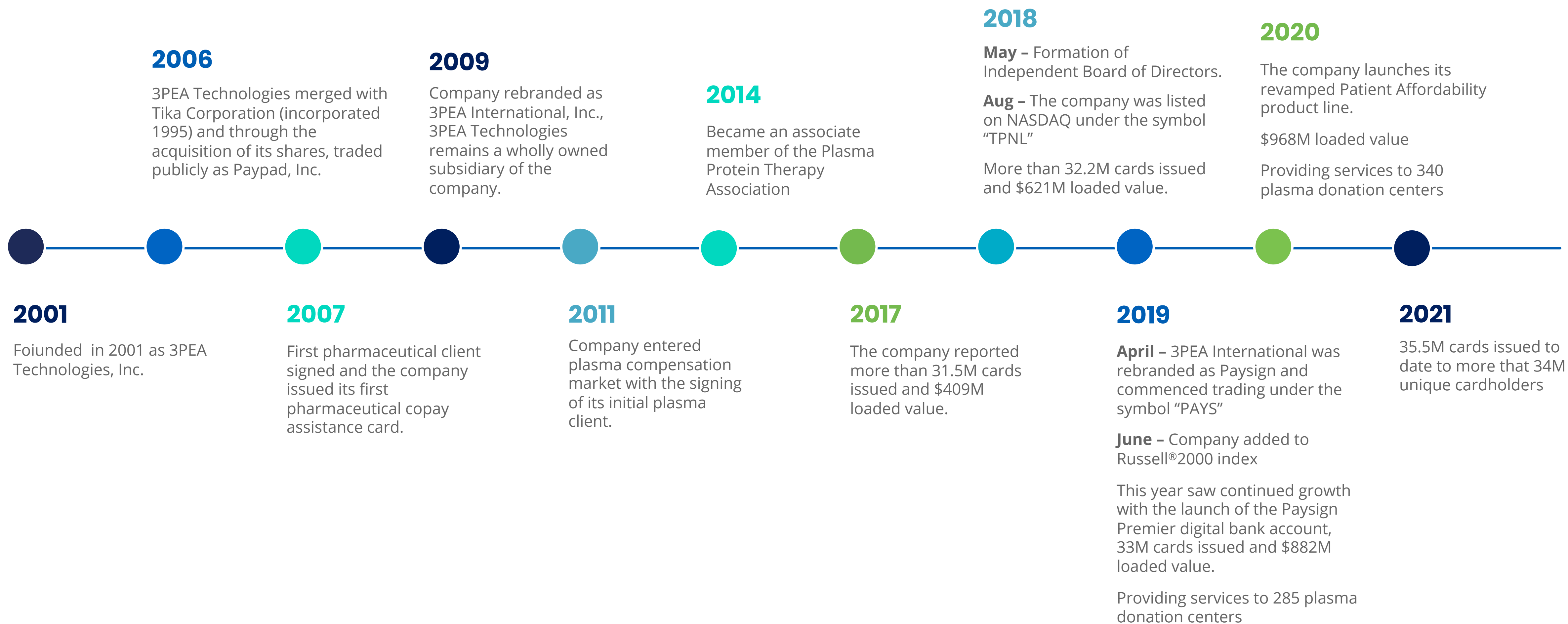


**\$1.1B Volume**  
processed in 2020





# Company Milestones





# Leadership Team



**Mark Newcomer**  
Co-Founder, Vice Chairman,  
and CEO

Newcomer has been the face, voice, and backbone of Paysign since 2006. For nearly 20 years, Newcomer has also served as chairman and CEO of 3PEA Technologies, Inc. (a subsidiary of Paysign Inc.), the payment solutions company he co-founded in 2001 with Dan Spence. Today, Newcomer continues to expertly guide the company's growth through technology investments, acquisitions, new product lines, and strategic partnerships.



**Dan Spence**  
Co-Founder,  
Director, and EVP

Spence has been a driving force at Paysign since 2006. Spence has served in senior IT roles for over 30 years, with more than a decade of experience in payment processing.



**Matt Lanford**  
President and Chief  
Operating Officer

Lanford joined Paysign in 2019. He has more than 30 years of experience in the payments industry. Before joining Paysign, he was the SVP/GM of the financial services division of InComm.



**Jeffery Baker**  
Chief Financial Officer

Baker joined Paysign in 2021. Prior to that, he held positions as chief development and strategy officer at Global Payments and EVP of mergers and acquisitions at InComm Payments.



**Robert Strobo**  
General Counsel,  
CLO, and Secretary

Strobo joined Paysign in 2018. He served as deputy general counsel for Republic Bank & Trust, and has specialized experience with prepaid card issuance and non-traditional banking.



**Eric Trudeau**  
Chief Compliance Officer

Trudeau joined Paysign in 2018. Prior to that, he held positions at Global Cash Card, Inc., Sunrise Banks, and Meta Payment Systems.



**Brad Cunningham**  
Chief Technology Officer

Cunningham joined Paysign in 2021 and brings more than 17 years of experience in financial technology. Prior to joining Paysign, he was SVP of IT at Republic Bank & Trust Company.



**Joan Herman**  
Director and  
EVP, Operations

Herman joined Paysign in 2017, bringing nearly 30 years of experience in the payments industry to the team.



**Matt Turner**  
Vice President, Patient  
Affordability Services

Turner joined Paysign in 2019. Prior to that, he served as director of product management, patient affordability and pharmacy at TrialCard.



**Alicia Ches**  
Director of Marketing

Ches joined Paysign in 2020 and brings more than 10 years of experience in the payments industry. Before joining Paysign, she was director of marketing for Shift4 Payments.



# Independent Directors

## Dan Henry

Chairman of the Board,  
Compensation Committee Chair

- Current CEO and President of Green Dot Corporation
- Former CEO of NetSpend (2008-2013); Grew annual revenue from \$129M to \$351M, with over 2.4 million cardholder accounts; NetSpend acquired by Total System Services: (NYSE: TSS) for \$1.4B
- Co-founder, former president, and COO and director at Euronet Worldwide (NASDAQ: EEFT)

## Dennis Triplett

Director

- 35+ years in the banking industry including serving as the President and CEO of two banks in the Midwest
- Former CEO of Healthcare Services at UMB Bank, N.A, a leading provider of healthcare payment solutions including health savings accounts (HSAs), healthcare spending accounts, and payments technology

## Quinn Williams

Director, Nominating  
Committee Chair

- 30+ years of legal experience focusing on mergers and acquisitions, public and private securities offerings, and venture capital transaction
- Serves as corporate counsel for numerous public and private companies and was formerly general counsel and board member of Swensen's Inc.
- Mr. Williams is a shareholder with Greenberg Traurig LLP and admitted to the Bar in New York and Arizona

## Bruce A. Mina

Director, Audit Committee Chair

- 30+ years of experience as a certified public accountant
- Founder and managing member of Mina Llano Higgins Group, LLP
- Former CFO of Coal Brick Oven Pizzeria, Inc.
- Currently CFO for Academy of Aviation in Long Island, NY







# The Paysign Value Proposition





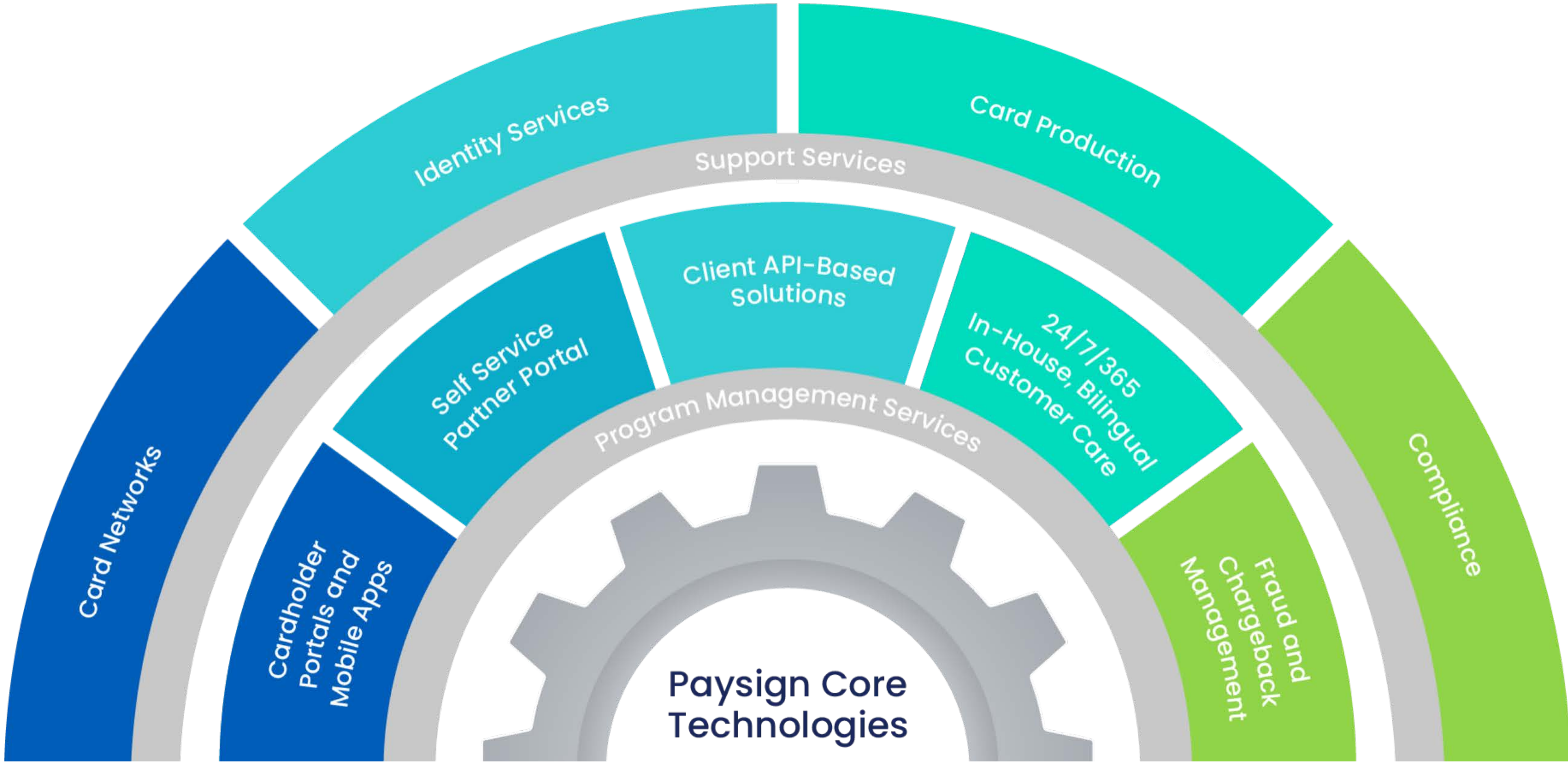
# The Paysign Difference

- Paysign makes it easy for businesses to streamline operations while adding financial services that incentivize and reward ticket holders, employees, vendors, and partners.
- We are an all-in-one payments provider offering full-service prepaid card program design, launch, and management services completely in-house. Our internal services also include a 24/7 bilingual call center, card and collateral design services, scalability options for any size program, and the option to host forward-facing program websites and mobile apps.
- Because all of our solutions are born and implemented in-house, our clients can trust that Paysign will quickly and efficiently deploy their tailored programs.





# Full-Service Provider



## Program Management Services

Full-service, end-to-end, card-based solutions as both a processor and program manager – from initial program design to ongoing post-launch client support

## Core Technology

Paysign proprietary card management and authorization platform with a system availability of 99.999%. Supports fully customized physical or digital cards and accounts



# Our Partners



## Additional Affiliations





# Key Differentiators



**End-to-End Solutions:** Paysign is both the processor *and* program manager



**Unmatched Uptime:** Paysign's back-end processing capability means no reliance on a third party, dramatically increasing uptime



**Client-Tailored Services:** Paysign creates customized, innovative payment solutions unique to the client's needs



**Superior Service:** Paysign offers in-house, bilingual customer service



**Timely Solution Delivery:** Paysign is expedient and nimble when creating solutions, and is dedicated to providing clients with programs and changes in the shortest possible time frame



**Extended Services:** Paysign is proud to offer a suite of extended, value-added services

## Other Providers



Limited account management services. Clients are asked to choose between a processor or a program manager



More downtime due to third-party processing connections



Sporadic, hard-to-reach customer service



Cost-prohibitive customization and long lead times



Slow and expensive integration

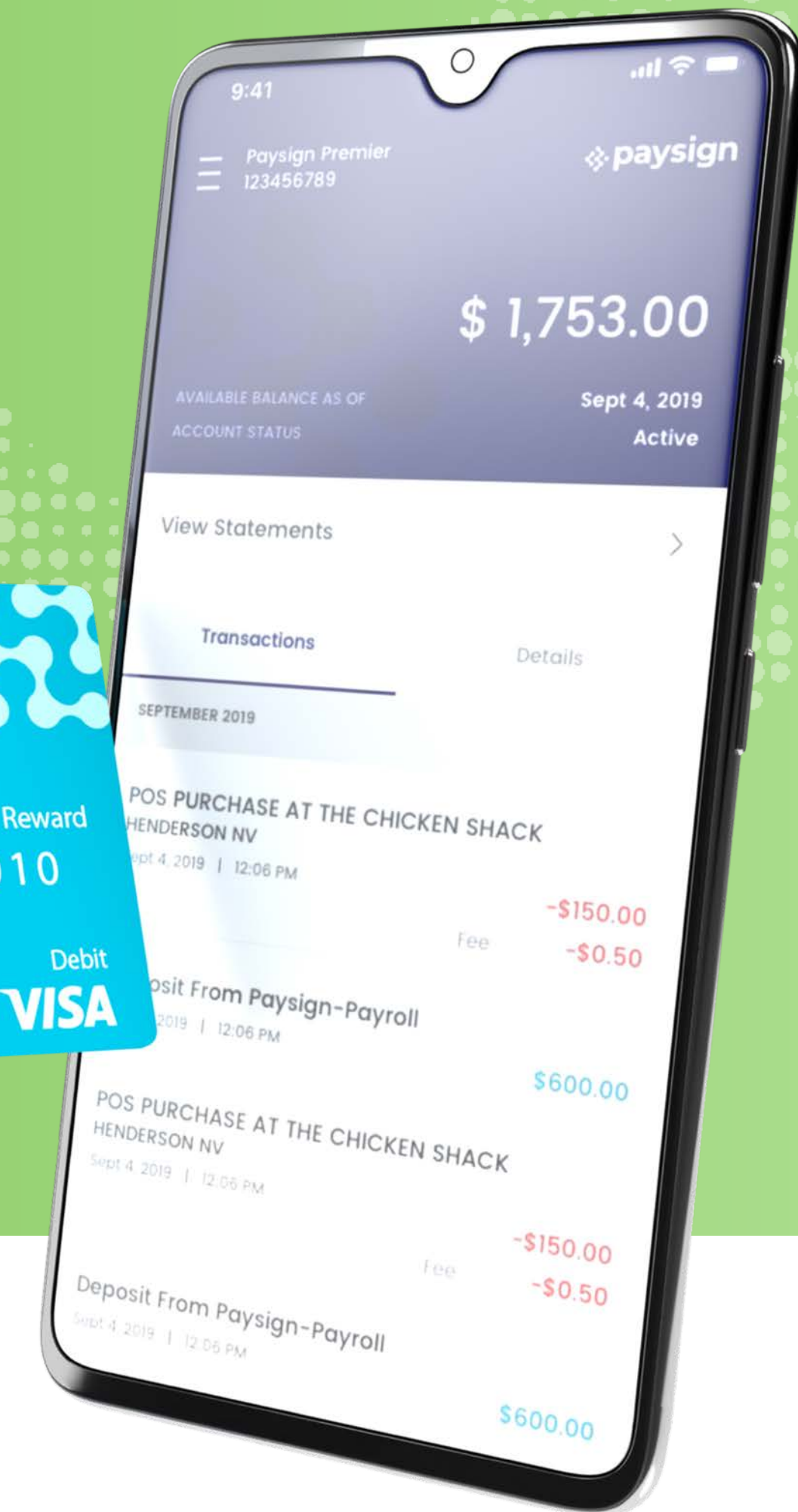


Limited value-added services



# The Paysign Advantage

To meet increasingly complex business challenges, business owners are forced to find innovative means of differentiating their products and organization. Paysign is an expert at crafting and customizing solutions to do just that. Whether it's in the corporate rewards and incentives arena or the corporate disbursements, pharmaceutical services, or digital banking solutions industries, Paysign is dedicated to designing products and programs that elevate client brands and increase revenue.

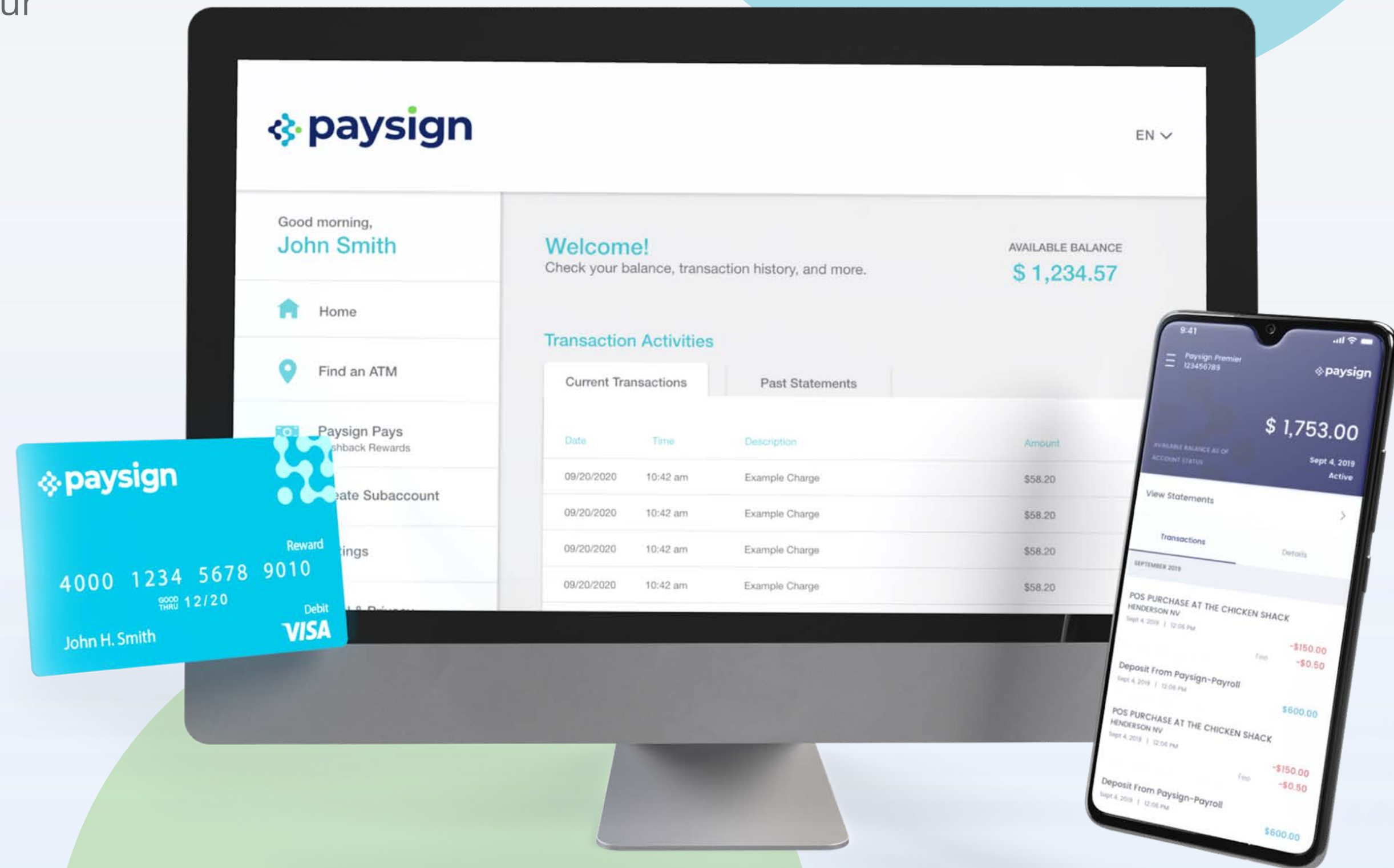




# The Paysign Advantage

We've designed our card programs with the cardholder in mind. Open-loop, Visa debit cards provide cardholders with the best possible experience, supported by our innovative technologies. Benefits include:

- Use anywhere Visa debit is accepted
- More than 80,000 in-network ATMs
- Expedited funding with direct deposit
- Numerous options for loading cash
- Mobile app and web portal to manage cards and transactions



# The Paysign Advantage

Paysign offers in-house, full-service program design and management, including:

- Program customization and graphic design
- Enrollment
- Account management
- Card issuing and fulfillment
- Transaction processing
- Customer care (live agent and IVR)
- Fraud and dispute resolution







# Paysign Products and Solutions



# Paysign Premier

## The Best in Digital Banking

Paysign® Premier is an innovative digital bank account (DDA), featuring a Visa® debit card, designed to help businesses like yours become more flexible and offer consumers an exceptional self-banked experience. Paysign Premier allows you to deliver funds and accept payments digitally while offering numerous features and benefits to residents. Best of all, Premier is a completely portable account, leading to higher retention rates among accountholders.





# Paysign Premier

## Paysign Premier Referral Program

The Paysign Premier Referral Program helps businesses and organizations streamline the payout process, reduce transaction costs, and increase enrollee satisfaction.

### How it Works

1. Paysign creates a referral code for you to give to employees.
2. The enrollee visits [online.paysign.com](https://online.paysign.com), enters the referral code, and follows the prompts to complete self-onboarding.
3. Direct deposit setup info is immediately available to the enrollee
4. The card is issued and mailed to the enrollee.

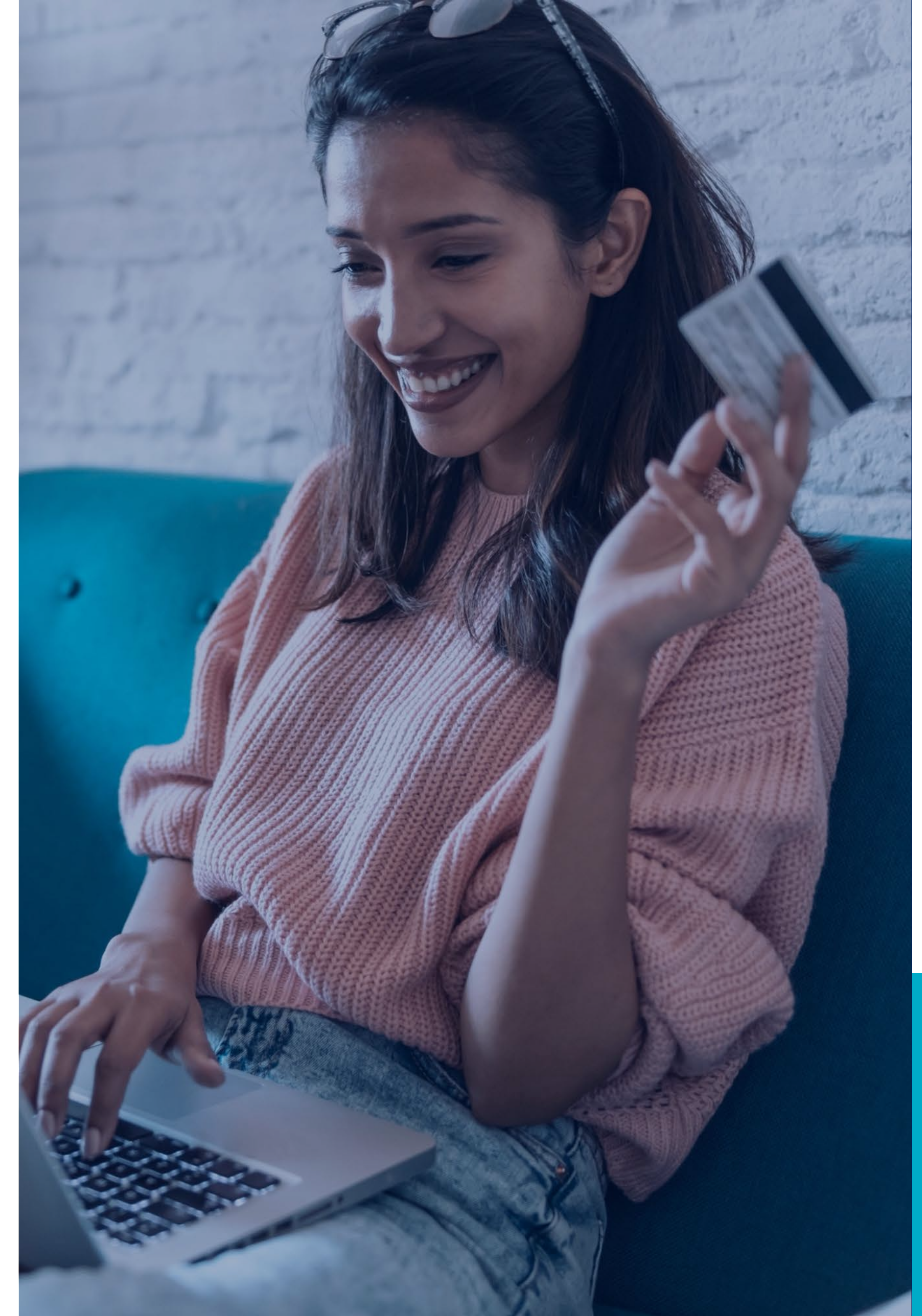




# Paysign Premier

## Accountholders benefits:

- No credit check to open an account and no minimum balance
- Personalized Visa debit card which can be used everywhere Visa is accepted
- Easy-to-set-up direct deposit delivers pay up to 2 days early
- Capability to add money by transferring from a linked bank account
- Ability to add cash at thousands of retail locations nationwide
- Earn cash back on eligible purchases with Paysign Pays Cashback Rewards
- Automatic \$10 Purchase Cover for qualified accountholders, and optional overdraft protection
- Create and manage subaccounts
- Convenient mobile app and web portal for real-time account info
- 24/7/365 world-class, bi-lingual Customer Care team
- Access to our network of more than 80,000 surcharge-free ATMs





# The Paysign Visa® Business Expense Card




# Business Expenses

The **Paysign Business Expense Card** is a great alternative to issuing credit cards to employees who travel. These Visa debit cards are enrolled and funded directly by your organization, have no impact on credit scores, and can be deactivated when not in use. Manage all cards in real time and see travel expenses as they happen.

Flexible and convenient, the Paysign Business Expense Card can be used anywhere Visa debit is accepted


- Hotels
- Restaurants
- Activities
- Transportation
- Retail stores
- Services



John H. Smith  
1700 W Horizon Ridge Pkwy  
Henderson, NV 89012

### Enjoy Your Paysign Business Expense Card

- Use for all of your business expenses anywhere Visa debit cards are accepted
- Transfer funds from another business account to your Visa Prepaid Card
- Keep track of your expenses online or with our mobile app



Business  
4000 1234 5678 9010  
GOOD THRU 01/25  
VALUED CUSTOMER DEBIT VISA

1 Call 1-855-461-1114 to activate your card. You will be prompted to set up a PIN during the activation process.

2 Transfer funds from another business bank account into your business account.

3 Use your card for everyday business purchases like bills, fuel, online shopping, travel expenses, and more.

Use the Routing and Account Number to transfer funds to your Visa Prepaid Card

Transfer Funds to Your Visa Prepaid Card	ROUTING #: 123456789
Use the following Routing and Account Number to transfer funds to your Visa Prepaid Card:	ACCOUNT #: 123456789123456

This Card is issued by Patriot Bank N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. This card can be used everywhere Visa debit cards are accepted. Use of this card constitutes acceptance of the terms and conditions stated in the Cardholder Agreement.



# The Paysign Business Expense Card

## Flexibility

Use card everywhere Visa debit cards are accepted

- In-store, online, mail order/telephone order
- Direct deposit, inbound/outbound ACH payments
- More than 80,000 in-network ATMs

## Control

Access balance for no-charge by phone, online, and with the mobile app

- Manage account, view transactions and monthly statements, make payments, and track expenses at [online.paysign.com](https://online.paysign.com)
- Transfer funds to and from a linked bank account
- Create subaccounts with cards for employee use
- Lock and unlock cards instantly for added security

## Cash Deposit Options

- Reload at the register at participating retailers
  - Western Union
  - Green Dot
  - MoneyPak



# Corporate Disbursements

The **Paysign Payout Card** is a corporate disbursement solution designed to streamline the time and cost of cutting and mailing paper checks to the hundreds of vendors, suppliers, and service providers sports and hospitality environments often deal with.

- These secure and reliable prepaid cards can be funded through ACH – and vendors can get paid in hours instead of days.
- Avoid complications like lost mail, stop payments and changes of address.
- A comprehensive administrative portal streamlines your payout process with individual, bulk, or automated issuing.





# Corporate Disbursements

## Virtual Payout Card

These digital cards are ideal for paying vendors, fulfilling consumer incentives, and showing appreciation to donors. Designed for maximum efficiency, these virtual cards are delivered to the recipient's digital device and can be managed 100% online, or connected to an external bank account for a seamless experience.

## Paysign Insurance Claims Payout Card

Perfect for insurers seeking to eliminate the time and expense of producing paper checks for claims settlement.

## Paysign 1099 Payout Card

The ideal solution for the gig economy. Pay freelancers and contract employees with reloadable cards and remove the cost and burden of paper checks.



*“We help our clients transform cost centers into revenue centers by bringing new efficiencies to their payments landscape.”*

*– Mark Newcomer, CEO*



# Corporate Rewards Solution

Recognize. Motivate. Reward.

The **Paysign® Reward Card** is a tried-and-trusted comprehensive prepaid reward and incentive solution. Our tailored programs provide a smooth, fully integrated experience that streamlines operations and lowers administrative costs. Our rewards cards provide:

- Ways to recognize, motivate, and compensate
- Increased performance, retention, and loyalty
- Tailored programs for your unique requirements

Incentivize.



Reward.





# Corporate Rewards Solution

Recognize. Motivate. Reward.

Paysign Reward Cards are designed to incentivize cardholders, plain and simple. Whether your target audience is internal (employees) or external (consumers), this unique program creates solutions that fit your schedule and can be ready to go in weeks, not months. We also offer solutions that deliver rewards virtually via users’ digital devices, which helps generate valuable insights into cardholder behavior.





# Pharmaceutical Services

## Copay Solutions

These pharmacy-based solutions are processed in a way similar to traditional insurance coverage, utilizing the National Council for Prescription Drug Programs (NCPDP) transmission standard to adjudicate claims following the client's business rules. Paysign's Copay solutions act as a voucher, funding the full cost of the drug, or as a secondary payor, funding all or part of a patient's out-of-pocket responsibility. These highly customizable solutions increase the speed of access to therapy by overcoming patient financial barriers. Each is designed to meet the specific needs of the clients' marketing strategy.

## Medical Benefits Solutions

Paysign's Medical Benefits Solutions utilize the same medical billing and payment system used by hospitals, doctor's offices, and healthcare providers. Providers can submit electronic or paper medical claims to help patients afford therapy or related services. These claims have custom business rules and payment rates that will match the needs of the patients. Streamline the process of covering products and services traditionally billed on medical claims by positioning an affordability program with a benefits solution. Nearly all procedures can be covered under a medical benefit solution, including drug administration, lab work, and office visits.

## Buy + Bill Solutions

As a debit card processor with more than 15 years of experience, Paysign's Buy + Bill Solutions offer the industry's best variety of programs designed to mitigate the risk associated with traditional, debit-card-based affordability solutions.







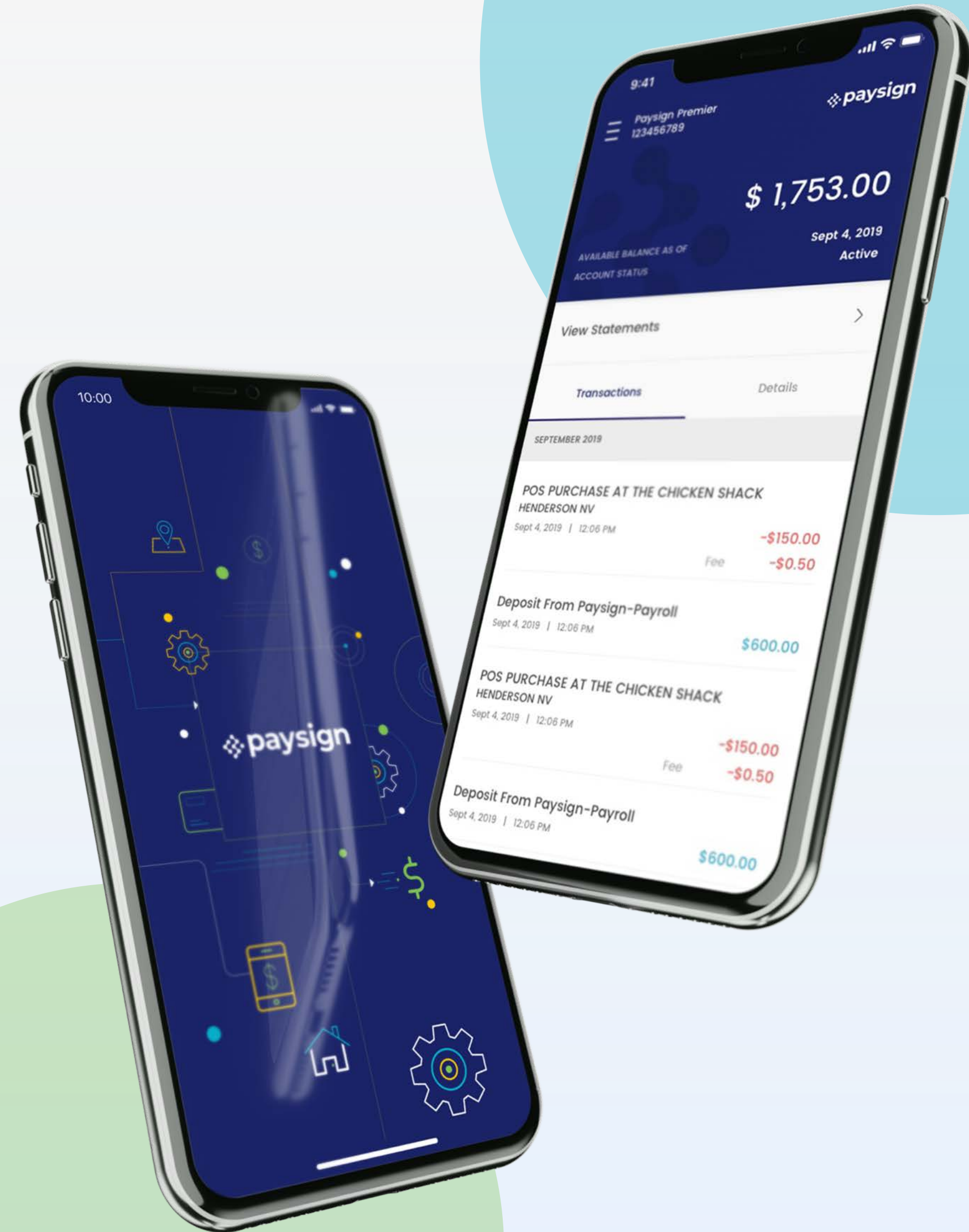
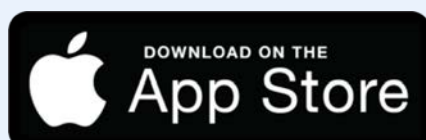
# Value-Added Services



# Mobile App

The Paysign mobile app is the go-to when you're on the go.

- Manage accounts, cards, and settings
- View real-time account information, including available balance, transaction history, and incoming ACH
- Add or send funds via linked accounts
- Lock and unlock cards
- Enable two-way SMS text alerts
- Enjoy the convenience of touch ID
- Locate the nearest in-network ATM
- View e-statements
- Bilingual, English and Spanish

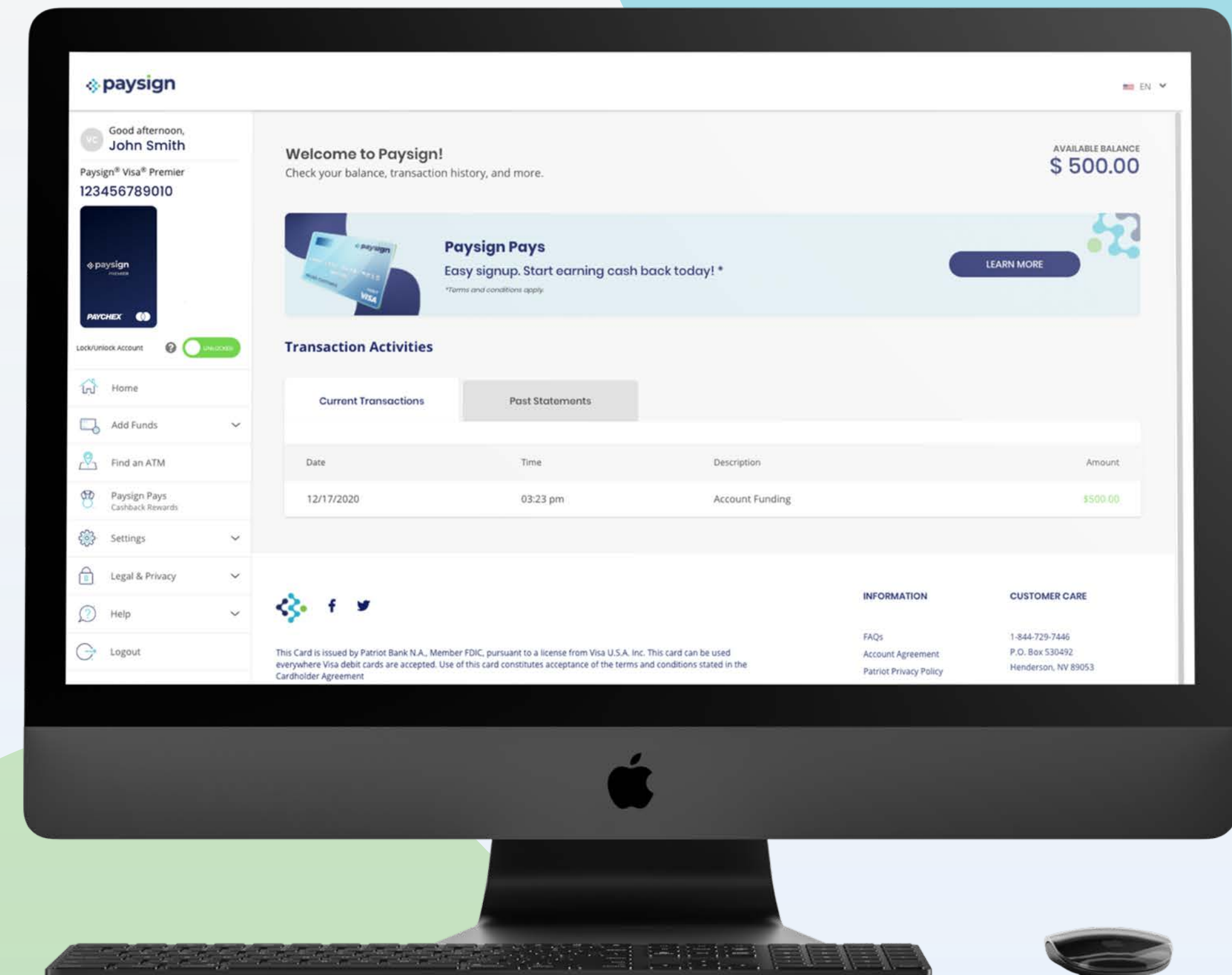




# Web Portal

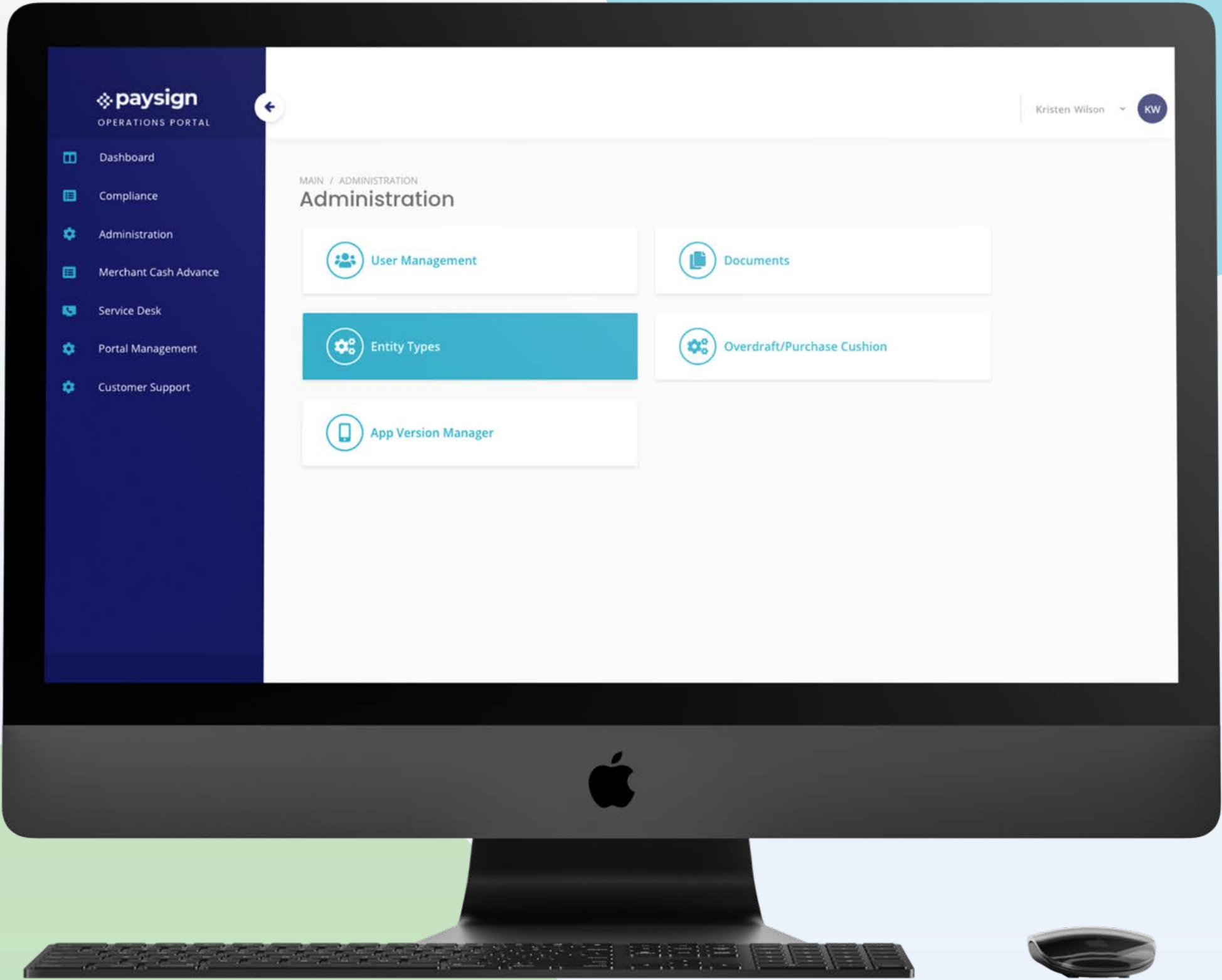
The Paysign cardholder web portal at **online.paysign.com** has all the same great features as the mobile app, plus:

- Activate, access, and manage Paysign Pays Cashback Rewards offers
- Download and save e-statements
- Expanded transaction view
- Get messages about new features and special offers



# Admin/Reporting

The Paysign Partner Portal is your mission control for client setup, account enrollment and issuing, reporting, and user management. Integration to your systems via API is also available.





# Paysign Pays Cashback Rewards

Paysign is dedicated to providing value-added services to our clients and their cardholders. With that goal in mind, we are proud to introduce Paysign Pays Cashback Rewards.

This program provides additional incentives to use the Paysign card by offering cash back from everyday merchants on every qualifying purchase. The more cardholders use the Card, the more they earn.  
**It's that simple.**



# Cardholder and Client Benefits

## How it Works:

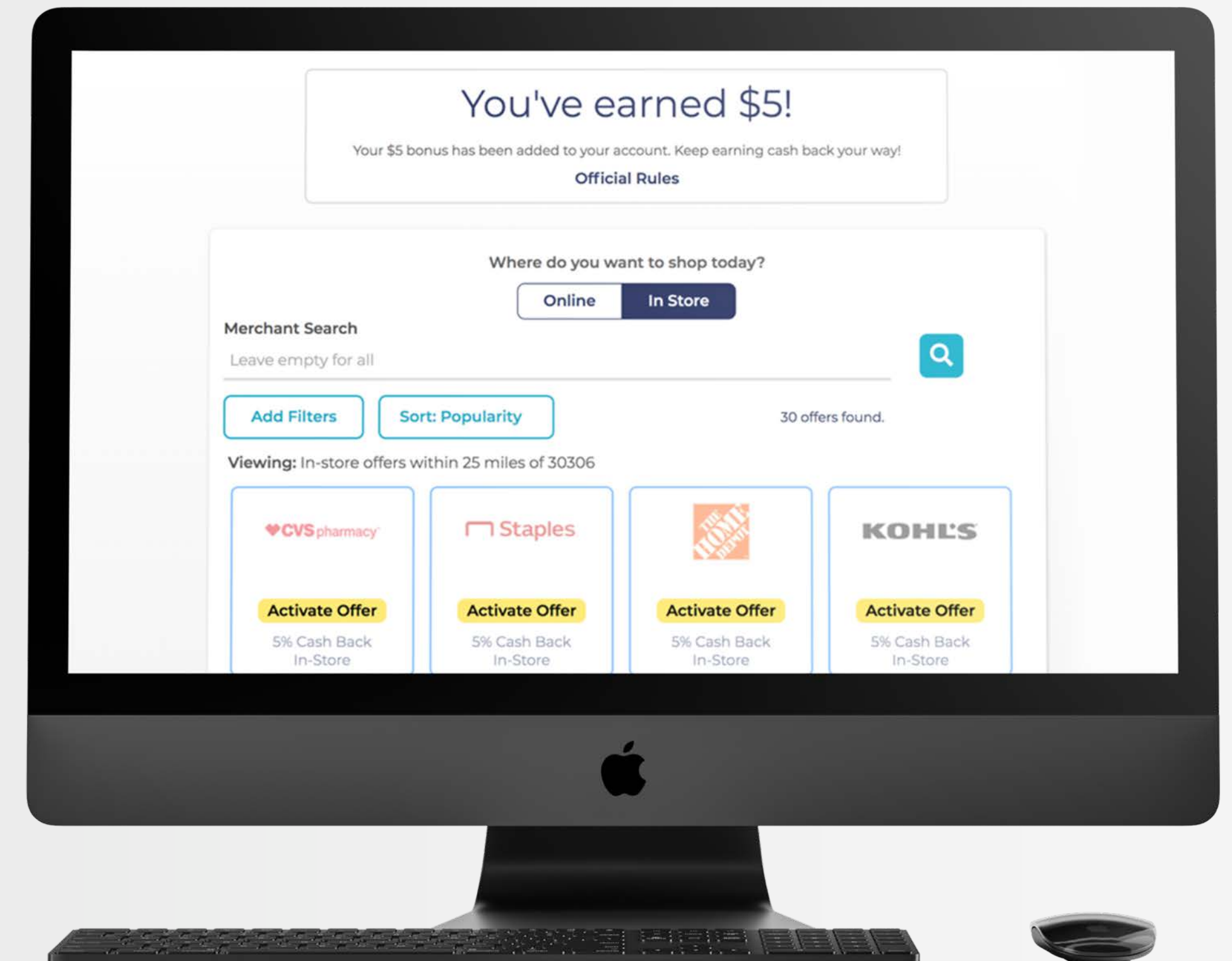
- Cashback earned for every purchase at participating merchants
- Shop at 61,000 popular stores such as Target, Starbucks, and Walmart
- No coupons or coupon codes needed
- Value-added offering provided to your donors
- Cashback rewards encourage more purchases with Paysign card
- Participants can activate their card at [online.paysign.com](https://online.paysign.com).





# It Pays to use Paysign

- Click on “Paysign Pays Cashback Rewards” on the left navigation.
- Activate in-store offers each month and click the links from Paysign Rewards to online retailers.



# Pharmacy Discounts They Count On

Paysign is proud to offer a comprehensive **Pharmacy Discount Card** program that enhances your offering with an added benefit – instant discounts on prescription purchases at any pharmacy. With today’s ever-increasing healthcare and drug costs, consumers are flocking to similar discount programs to help reduce their out-of-pocket expenses.





# World-Class Customer Care

## For a Superior Cardholder Experience



### Customer Care

Cardholders can call to receive account details through instant voice response (IVR), or speak to one of our bi-lingual customer care agents, 24/7.



### Dispute Resolution

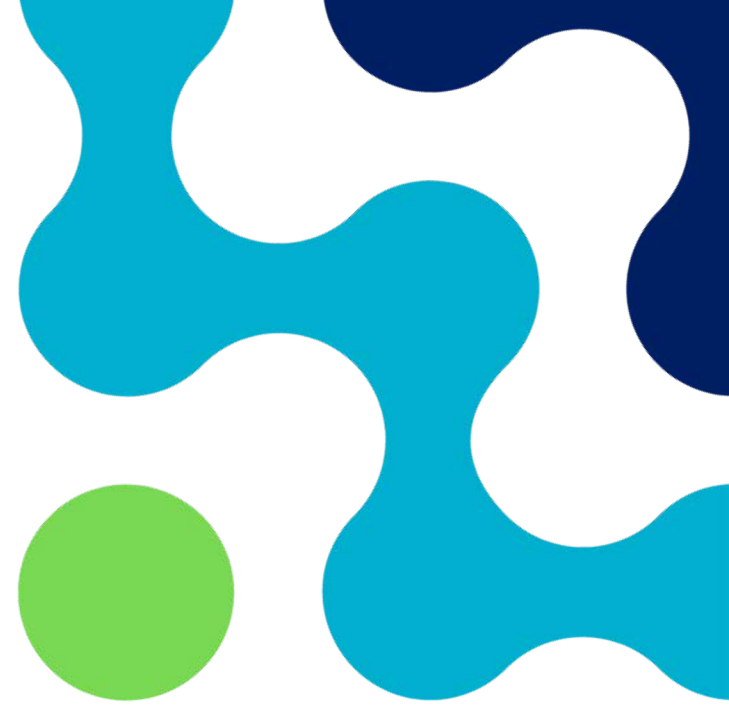
Paysign’s dispute resolution team quickly handles unauthorized transaction and replaces funds that were the result fraudulent activity.



### Real-Time Info

Cardholders can use the mobile app, online portal, or SMS text commands to get real-time account information, including balance, last transaction, and last payment.

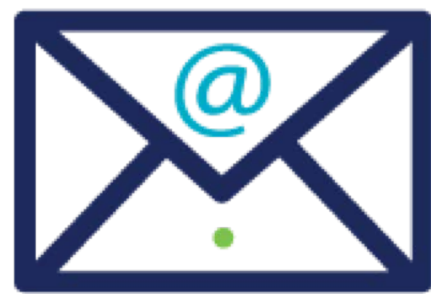




# Thank you!



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