

Unlocking the Potential of Payments: Utopaya's Client Assessment

In the fast-paced world of vertical SaaS, staying ahead of the competition and maximizing revenue streams is of utmost importance.

One often overlooked area for software vendors to explore is the ability to monetize payment card volume through an embedded payments partnership. Many software leaders and investors understand that payments can be a lever to create value; most simply don't know where to start.

Between confusing terminology, seemingly similar processors, and a variety of partnership models, the payments industry is notoriously difficult to navigate for new entrants such as software vendors.

This is where Utopaya's Client Opportunity Assessment comes into play, allowing clients to accurately quantify their payments potential and empower leaders to make an informed decision regarding their payments strategy

UNDERSTANDING THE "CURRENT STATE" OF PAYMENTS

The first step in Utopaya's Client Opportunity Assessment involves a comprehensive analysis of the current state of payments at the client's organization. This analysis includes three critical components:

Residual Analysis

The residual analysis allows us to gain insights into the historical payments data of the client. By examining the historical performance of your payments portfolio, we can identify patterns and trends that reveal the overall health & opportunity that payments could present to their business.

This information is invaluable in understanding the existing revenue streams and the growth potential.



Utopaya

THE BENEFITS OF OUR CLIENT OPPORTUNITY ASSESSMENT

The Opportunity Assessment is a quick and affordable way for software vendors to quantify their payments opportunity. Utopaya's Client Assessment empowers clients to make informed decisions about their payment strategies.

By leveraging both qualitative and quantitative analysis, we provide a holistic view of the payments landscape. Our assessments offer software leaders and investors the knowledge they need to determine the potential value payments can bring to their organizations.

EACH ASSESSMENT INCLUDES:



- CFO-level financial model
- Executive Summary in PPT format

Current Liabilities 3,860
Non-Current Liabilities 11,873

Total Liabilities \$ 15,733

Shareholders' Equity

Equity Capital 6,498

Retained Earnings 2,022

Total Shareholders' Equity \$ 8,520

Total Liabilities And Shareholders' Equity \$ 24,253

2,876

8,200

\$ 11,076

4,180

620

\$ 4,800

\$ 15,876

Investing Activities

Marketable securities (270)

Property, plant and equipment (891)

Total Investing Activities \$ (1,161)

Financing Activities

Issuance Of Term Debt 3,077

Repayments Of Term Debt (852)

Total Financing Activities \$ 2,225

(42)

(151)

\$ (193)

1,450

(291)

\$ 1,159

Income Statement

Net Sales 9,682

Cost of Sales 7,087

Gross Margin \$ 2,595

Operating Expenses 1,099

Administrative Expenses 345

Total Operating Expenses \$ 1,444

\$ 1,351

Current Previous

9,682 6,201

7,087 5,100

\$ 2,595 **\$ 1,101**

1,099 1,099

345 345

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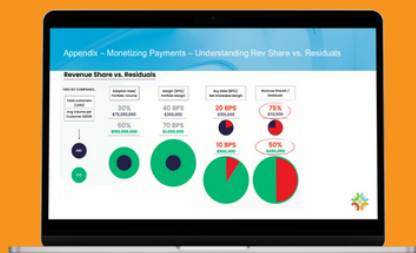
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CLIENT ASSESMENTS



Contract Review

Utopaya's team thoroughly reviews the client's existing contracts with payment processors. This review helps identify any hidden fees, limitations, or opportunities the current contracts may present. Combined with our experience in signing 200+ partner contracts, understanding the terms of the clients' contracts is essential in evaluating the feasibility of pursuing an integrated partnership with a new payment processor.

Qualitative Discussions with Relevant Team Members

To gain a holistic perspective on the client's payments landscape, our team engages in qualitative discussions with relevant stakeholders within the organization. These discussions provide valuable insights into pain points, challenges, and opportunities related to payments. Combining qualitative feedback with data-driven analysis allows Utopaya to paint a comprehensive picture of the client's payments ecosystem. This portion of the assessment allows us to narrow down which types of partnerships would make sense for the client, along with curating a relevant set of vendors to support that model.

PRESENTING POTENTIAL PATHS FORWARD

Once we clearly understand the current state of payments, the next step is to explore potential paths forward to implement a new payments strategy. Utopaya's Client Opportunity Assessment presents clients with a roadmap for future payment strategies, which includes:

Partner Model Evaluation

We analyze various partner models, such as Referral, ISO (Independent Sales Organization) and PayFac (Payment Facilitator). Each model comes with its own set of advantages and considerations. By evaluating these options, we help the client make an informed decision on the most suitable partner model for their specific needs.

Detailed Cost and ROI Projections

Utopaya's team provides a CFO-level financial model with multiple sensitivities built-in. This model showcases the potential costs and return on investment (ROI) associated with different payment strategies. Clients can confidently make decisions that align with their business objectives by having a clear financial picture.

Estimated Timeline

We understand the importance of complex timelines in our clients' industries. Our assessment includes an estimated timeline for implementing the chosen payment strategy. This helps clients plan their resources and align their development efforts effectively.