ALPHA
FINTECH
ALL VENDORS ONE PLATFORM

Common Operational Merchant issues:

- *Multiple vendor interfaces*
- *Multiple reporting, billing, formats*
- *Too much time lost attaining new features*
- *Checkout-process not optimized*
- *Too complicated managing multiple vendors*

***Impact:** Avoidable costs, distractions, inefficiencies*

66% of merchants report a need to expand the number vendor relationships

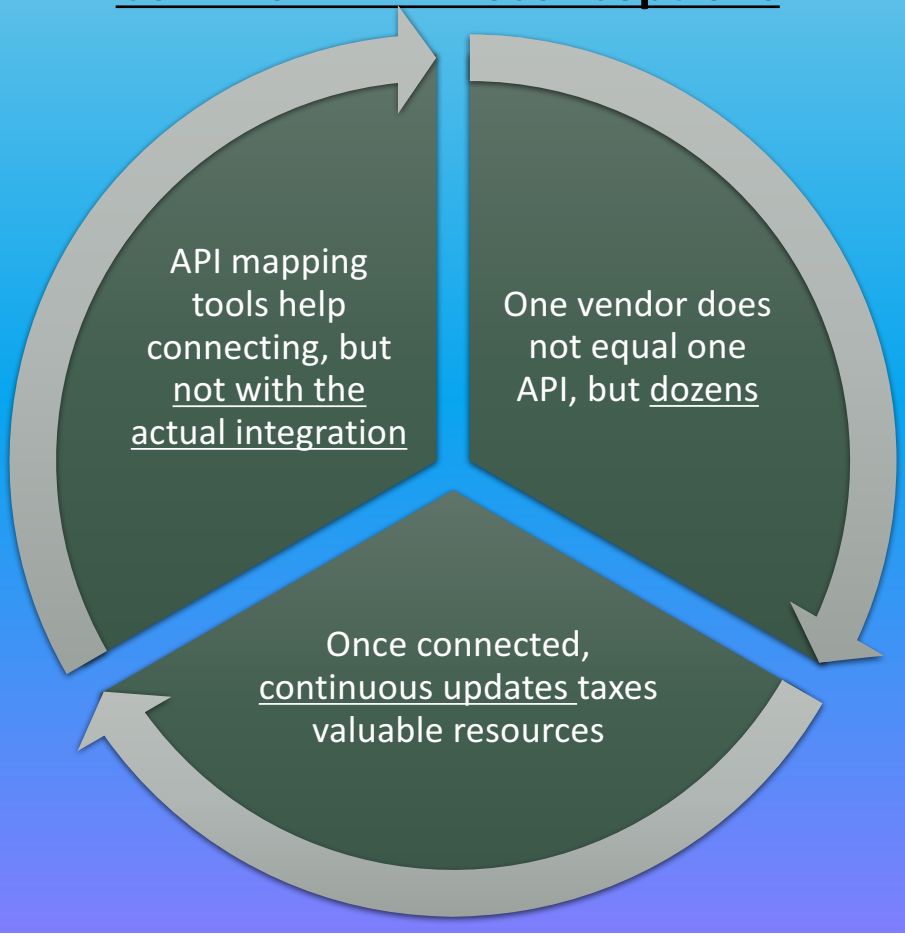
50% need to reduce manual processes

Average Cost supporting payments operations:
2.7-3.3% of sales

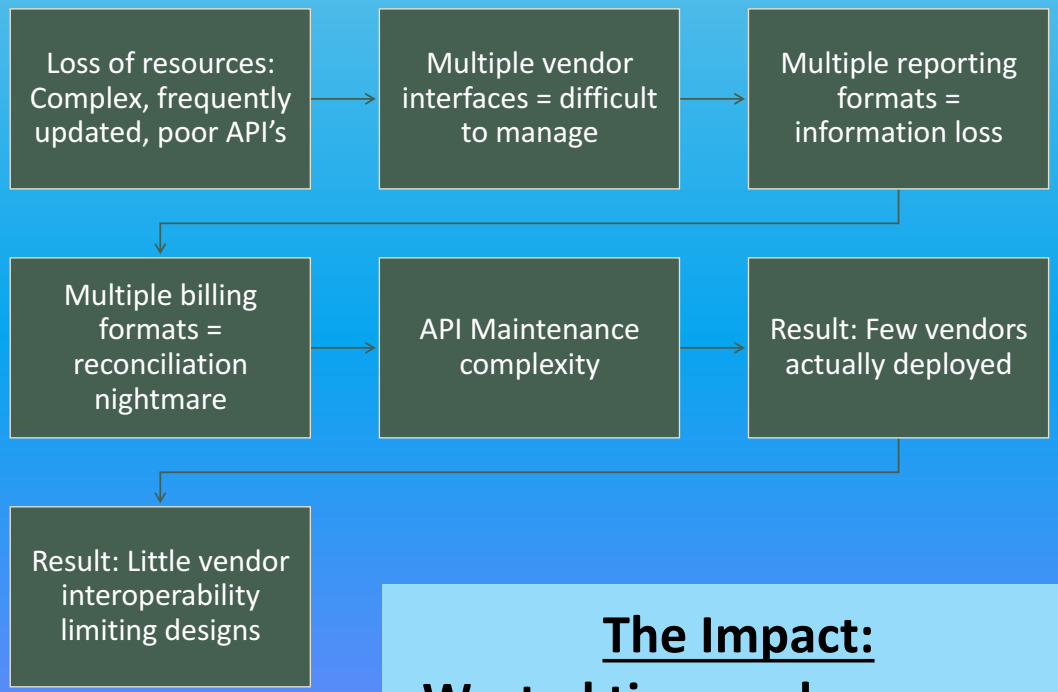
Source: pyments.com Payments 2022 Report

Challenges related to fixing these issues

Common API Misconceptions

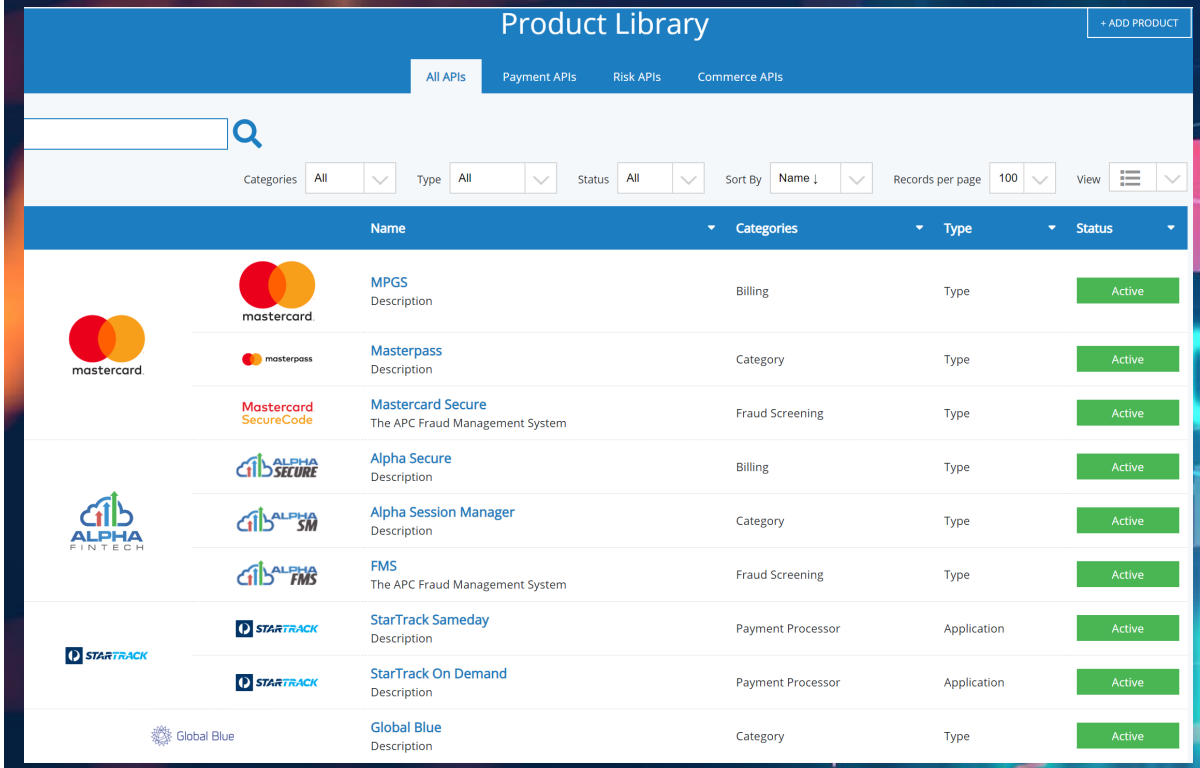


Unexpected API related headaches



The Impact:
Wasted time and money on undifferentiating heavy lifting

SOLUTION : ENABLE 100’S OF NEW AND MANAGE CURRENT VENDORS VIA ONE STANDARDIZED INTERFACE AND DYNAMIC API



Unprecedented operational simplification & personalization utilizing 100’s of vendors standardized into one platform

Centralize
Reporting & Billing

No Coding
Access & swap vendors easily

Optimize Cost & Functionality
Smart routing across vendors

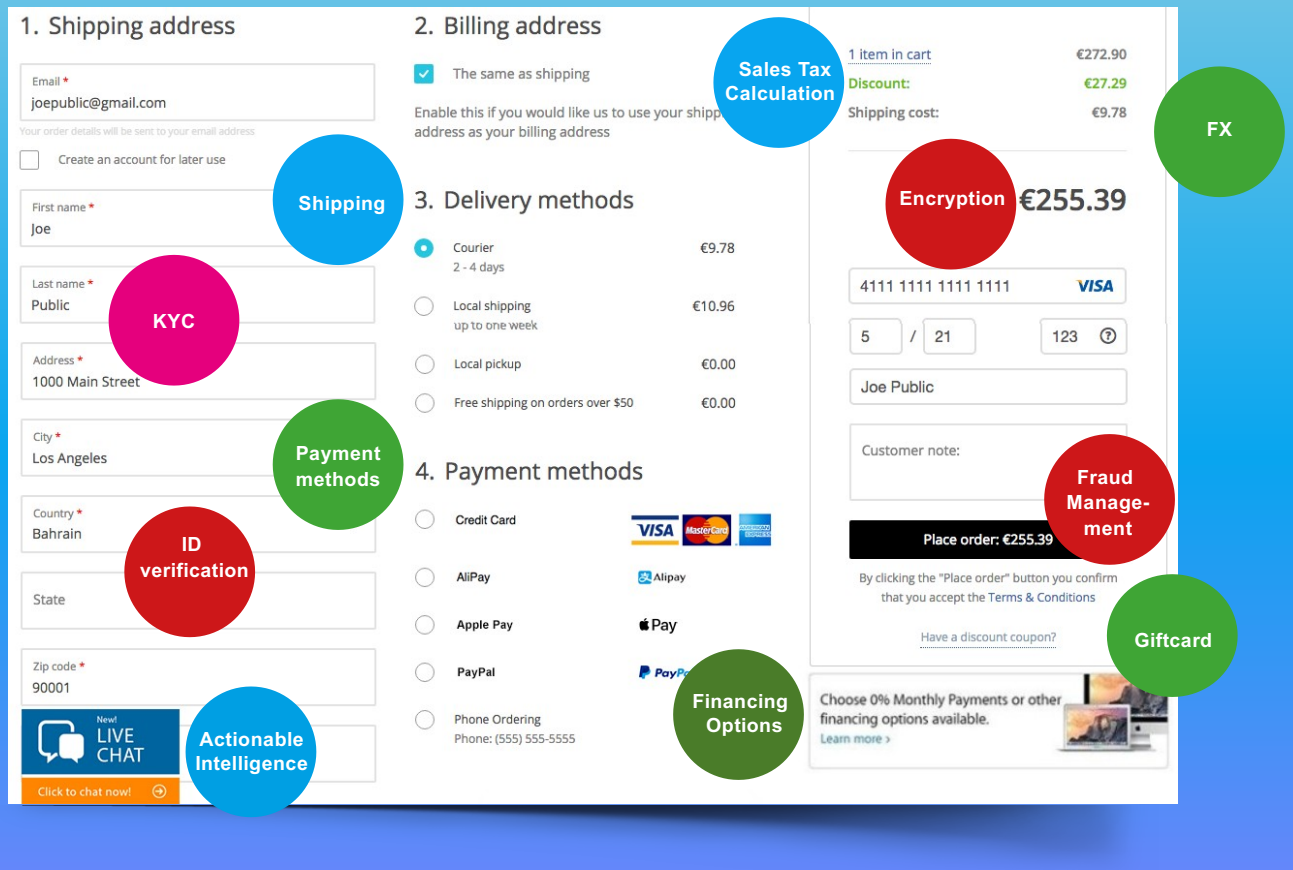
MORE CONNECTORS =
MORE REVENUE & DATA PER CUSTOMER

	TRANSACTION	RISK	NEW COMMERCE
WITHOUT ALPHA	Visa/MC AU Local Bank	New Fraud Vendor: Cybersource	None
USING ALPHA	Installments Installments 2 AliPay WeChat Pay CUP for multiple currencies AU Bank transfer Payments DCC Apple Pay Poli Visa Checkout Masterpass	New Tokenization provider 2ndary check: Address verification 2ndary check: Email confirmation 2ndary fraud tool: ACI retail Decision 3D Secure 2.0 Online chargeback management	Bank Loyalty Reward Point Payments AU Shipping Connectors Consolidated Global Remittance E-Invoicing Central Reconciliation Actionable Intelligence

★ **Additional revenue growth is achieved by capturing vendor switching fees and vendor wholesales rates**

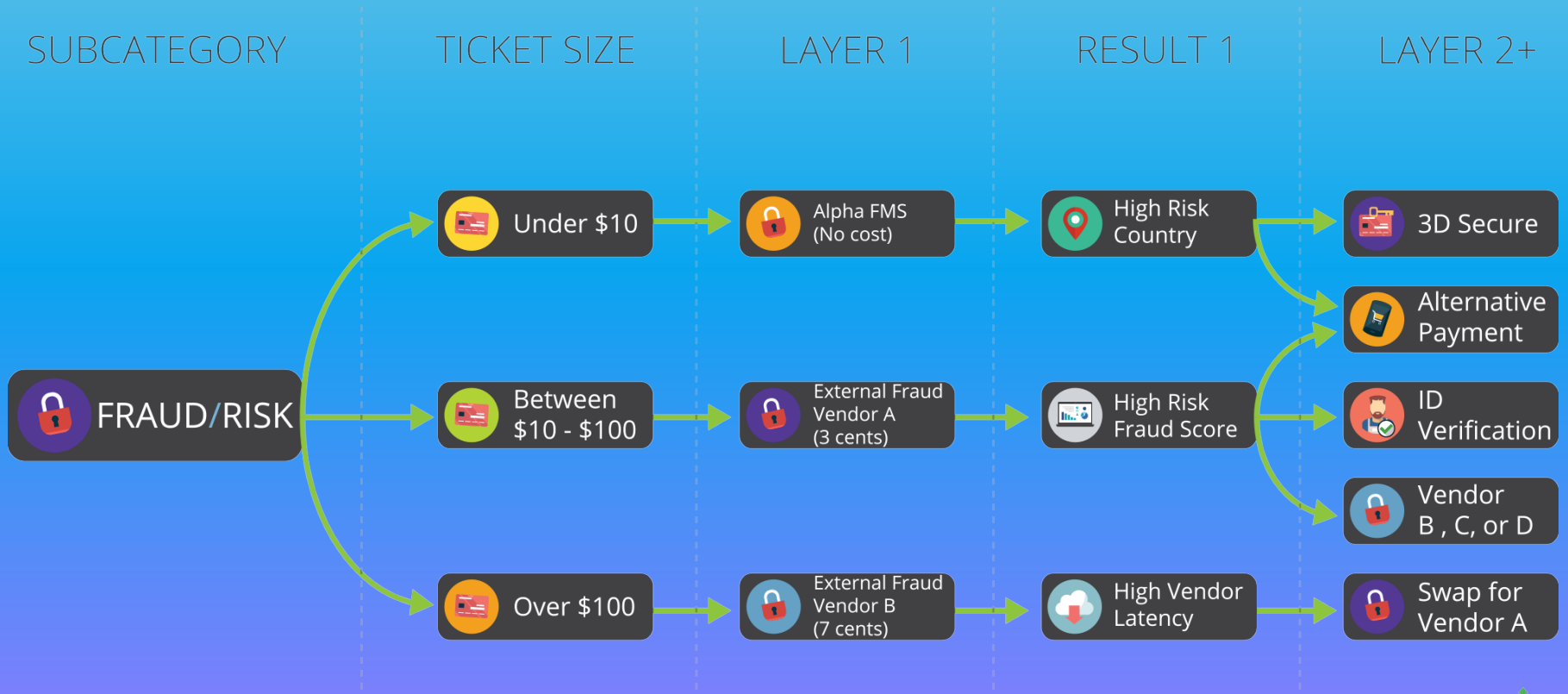
ENHANCE THE CHECKOUT EXPERIENCE

Sell new products more easily and optimize processes with Alpha



SMART ROUTING: ACROSS ALL VENDORS

Alpha's Smart Routing = Lowers Cost & Increases Functionality vs. Single Vendor Dependence



ENABLE UNIQUE VALUE-ADD LAYERS

Alpha collaborates with the users API roadmap and adds unique productivity layers

	Alpha Vendor Managed Serviced	Internal API Development
Smart routing across Vendors	Yes	Little to none
Vendor Interface Standardized	Yes	No
Billing + Reports Standardized	Yes	No
Functionality Enhancements	Yes	Single-Vendor Dependent
Hierarchy Layers+Audit Logs	Yes	No
100+ Vendors Available	Yes	Only What is Connected
Online Developer Center	Yes	Requires Separate Solution
Single Dynamic API	Yes	Multiple Individual API's To Maintain

What Alpha's Multi-Vendor Hub does for you

Adds Revenue while saving costs

- Up-sell new products instantly
- Maintain 1 API vs 100's
- Lower OpEx via smart routing

Frees Resources from undifferentiated heavy lifting

Vendor sourcing, integration, reconciliation & maintenance

Enables Personalization

Smart route across several vendors versus being limited to one or a few

Simplifies Cross-Selling

Every sale is an entry point. Once integrated, new product enablement is seamless via Alpha

Introduces Actionable Intelligence

More Data attained, consolidated, reconciled & standardized = Increased insight that can be converted to Actionable Intelligence