PRIORITY

Banking & Treasury Solutions Overview



Priority *commerce* at a glance

Payments and Banking solutions are critical to EVERY business. Priority streamlines collecting, storing, lending and sending money through its innovative commerce engine to unlock revenue opportunities and generate operational success for our partners.



Merchant Acquiring

- 6th largest U.S. Non-Bank Merchant Acquirer
- $120B+ Annual Commerce Vol.

Enterprise Payments

- $1+ BLN Deposits Administered
- Nationwide Money Transfer Licenses (MTLs)

B2B Payables

- 75K+ Suppliers Enrolled
- 45% Conversion Rate to Card
- Processing Over $40B in B2B Payments Annually

Priority Commerce: One Partner is all You Need

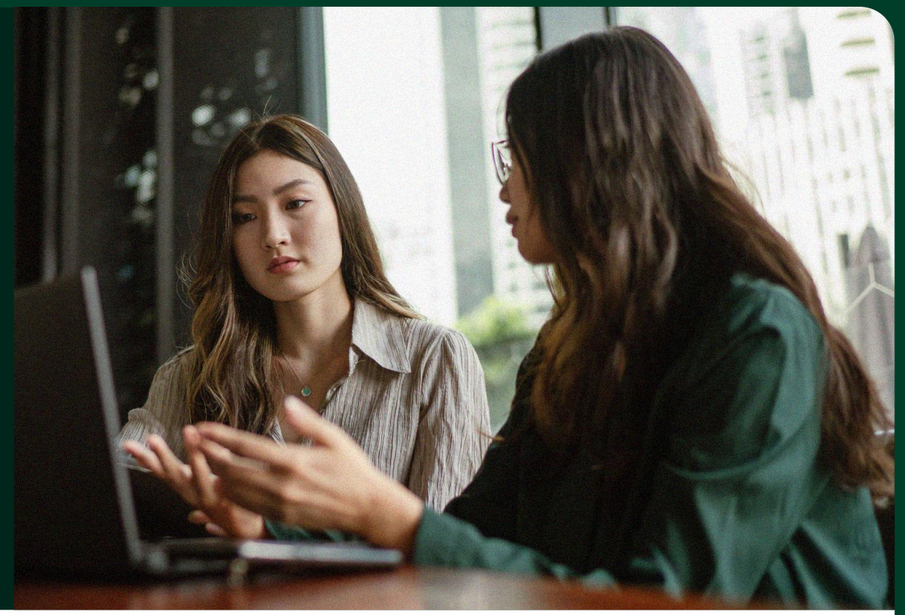
The Priority Commerce Engine (PCE) is an innovative tech platform that seamlessly embeds acquiring, banking, and payables solutions into your application. With our modern API and complimentary, ready-built product suites, PCE is designed to help you launch quickly, scale with confidence, and drive value and growth through every money movement.

▶ *Play Video*



Priority: Your *trusted partner*

Our mission is to deliver a personalized financial toolset to accelerate cash flow and optimize working capital for businesses.



Merchant Services

Full featured POS & merchant acquiring solutions that accelerate your cash flow to capture revenue opportunities for businesses

▶ *Play Video*

Payables

Optimize your working capital and earn cash back by leveraging our payables and financing solutions while automating reconciliation

▶ *Play Video*

Priority Commerce Engine

A robust and simple API suite that is easily integrated into your enterprise systems and workflows, supported by best-in-class client service and compliance support

▶ *Play Video*

Passport: Banking Solutions

Accelerated Cash Flow

- Links to your merchant processing account
- Ensures recognition of your closed transaction batches
- Visibility into funds even on weekends and holidays



Automated Reconciliation

- Fully automated reconciliation process
- Captures key transaction details *(invoice numbers, claims remittance details, etc.)*
- Can be matched to any general ledger structure



Completely Configurable

- Instantly linked to external bank accounts
- Easily matches to general ledger accounts
- Simply supports established workflows



Priority: Your Trusted Partner

Priority's easy-to-consume Solutions provide your business with intelligence and control to make smart, impactful decisions

Reliable



BANK-GRADE DATA PROTECTION

- 99.999 Uptime Standard
- Nationwide MTLs
- Full Tokenization
- 2-Factor Authorization

Secure



BEST-IN-CLASS COMPLIANCE

- SOC I & II
- PCI Level 1
- HIPAA Certified
- Nationwide MTLs
- AML / BSA / OFAC / finCEN Compliance

Scalable



SUPPORTS 1MM+ CUSTOMERS & ~125B IN COMMERCE

- Fully Native Tech Stack
- Diverse Network of Bank Partners
- Redundant Cloud Infrastructure

Transparent



FULL-FEATURED CUSTOMIZABLE REPORTING

- Customizable Dashboards
- Hierarchical Permissions
- Dual Approval Functionality
- Transaction Level Metadata Detail

Passport: Treasury Solutions

Passport provides modern treasury solutions and enterprise features to help optimize the financial operations of your business.



Bill pay service to automate vendor payments



Unlimited sub accounts for savings, escrows and reserves, taxes or fees



Linked Passport debit cards and access to Priority Capital loans and lines of credit



Handles multi-locations or mirrors your general ledger supporting multi-user permission hierarchies



Surplus cash investment sweeps to money market, treasury bill and core bond fund accounts



API integration access to enterprise accounting and finance applications

Customized to YOUR use case

Stored Value / Escrow



- Debt Repayment
- Security Deposits
- HSA/FSA Accounts
- Association Dues Admin
- Structured Settlements
- Gift Card Programs
- Savings Accounts and Cards

Cash Flow Optimization



- Investment Sweep Accounts
- B2B Payment Automation
- Faster Settlement Recognition
- Card Acceptance
- Peer-to-Peer Payment Networks
- Digitize Check and Cash Deposits

Complex Payment Systems



- Payroll and Benefits
- Construction / Lien Waivers
- Government Funding / Municipalities
- PayFac Administration
- Marketplace Solutions
- Multi-Party Funding Rules

Operations Enhancements



- Full Service Operating Accounts
- Virtual Account Ledgers
- API Connectivity and Sandbox
- Reconciliation and BI Tools
- Embedded Finance Suite
- Virtual and Physical Debit Card Issuance

Priority is your trusted partner to accelerate cash flow and optimize working capital

Passport Banking Solutions make account creation seamless and simple through an intuitive Ul or APl, each with full regulatory compliance oversight and nationwide MTL coverage.

Passport's configurability automates reconciliation and supports any general ledger structure for cash flow management, transaction posting or multiparty funding requirements for pay-in or pay-out.

Creating Opportunity in Every Transaction:

- Administering over $1B in daily deposits*
- Established Tier 1 bank processing partnerships through 10+ year operations
- Over 1 million active accounts*
- Nationwide money transmission licenses and complete regulatory and compliance capabilities
- A well-capitalized balance sheet and robust cash flow positions us to invest in your success




At Priority we Know *Grit is the Engine of Greatness*. That’s why we Operate with Urgency and Devote Ourselves to Helping Customers Achieve their Goals

PRIORITY