



# Throttle.

Payments for the internet and beyond.

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"If you asked me about payments, I'd say there are a lot of weaknesses in the banking system, and it's not because banks are dumb, but some of these systems were built a long time ago."

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**Jamie Dimon**  
Chairman & CEO  
JPMorgan Chase



# About Us

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Throttle is a developer friendly electronic payment ISO designed to facilitate interconnected commerce while maintaining the end-user benefits of a true merchant account.

Our solution is tailored for software and systems developers, and provides turnkey payment solutions for main street and internet businesses.

Throttle is a subsidiary of SC AeroTech, a California Limited Liability Company.



# Services

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## Payments

Secure, affordable, smart and easy. Designed for developers, and for no-coders.

## Partnerships

Business banking, venture capital, grants and other funding options. Scale through social media, we'll help you fund it.

## Consulting

Design, implementation, software development, data science and artificial intelligence.



# Vision

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- Our solution brings the best of both worlds: combining the flexibility and speed of a traditional merchant account with the ease of use and transparency of an internet payment infrastructure.
- Designed for software developers: get up and running with API libraries, keys, and integration tools.
- Automated online on-boarding process.
- Cost reduction via Interchange Optimization technology.



# Vision

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## Merchant Account Providers (Fiserv, BofA, Citi, Chase)

- Flexibility
- Lower rates
- 24/48hr deposits
- Main Street technology

## Internet Payment Facilitators (Stripe, PayPal, Braintree)

- Ease of use
- Frictionless on-boarding
- Made for developers
- Internet technology



# Value Proposition

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## Comprehensiveness & Scalability

- End-to-end payments platform - including gateway and merchant acquiring
- Omni-channel product suite supports card-present and card-not-present sales
- Full transaction lifecycle data captured via the CardPointe Gateway
- CardPointe desktop portal and mobile app for transaction management and reporting

## Cost Savings

- No gateway fees and lower processing costs
- Interchange optimization automatically passes Level II/III data, reducing fees on applicable card types
- PCI scope reduction and lowered costs associated with compliance management are realized via patented tokenization and PCI-certified point-to-point encryption

## Developer Friendly

- Out-of-box integrations for popular eCommerce, accounting and ERP solutions
- APIs and SDKs to connect the CardPointe
- Gateway and P2PE devices to existing applications





# Added Benefits

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- **Next Day Funding:** 9:50pm ET batch close – receive deposits the next business day.
- **Real-Time Reporting:** The CardPointe platform comes with real-time transaction management and multiple-location reporting.
- **Email Invoices:** With the CardPointe Hosted Payment Page solution, customers receive receipts via email with a few clicks of the mouse!
- **Interchange Optimization:** Our gateway automatically passes Level II/III data so you'll receive the lowest rate possible for every transaction, ensuring transparent pricing.



# Interchange Levels

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- **Level I:** Business to consumer processing – this requires the least amount of data.
- **Level II:** B2B processing which includes additional information such as:
  - Merchant state code
  - Tax ID
  - Customer code
- **Level III:** Requires the most information including:
  - Item description
  - Tax rate
  - Invoice number and more

Because it requires the most data, processing rates are substantially lower.



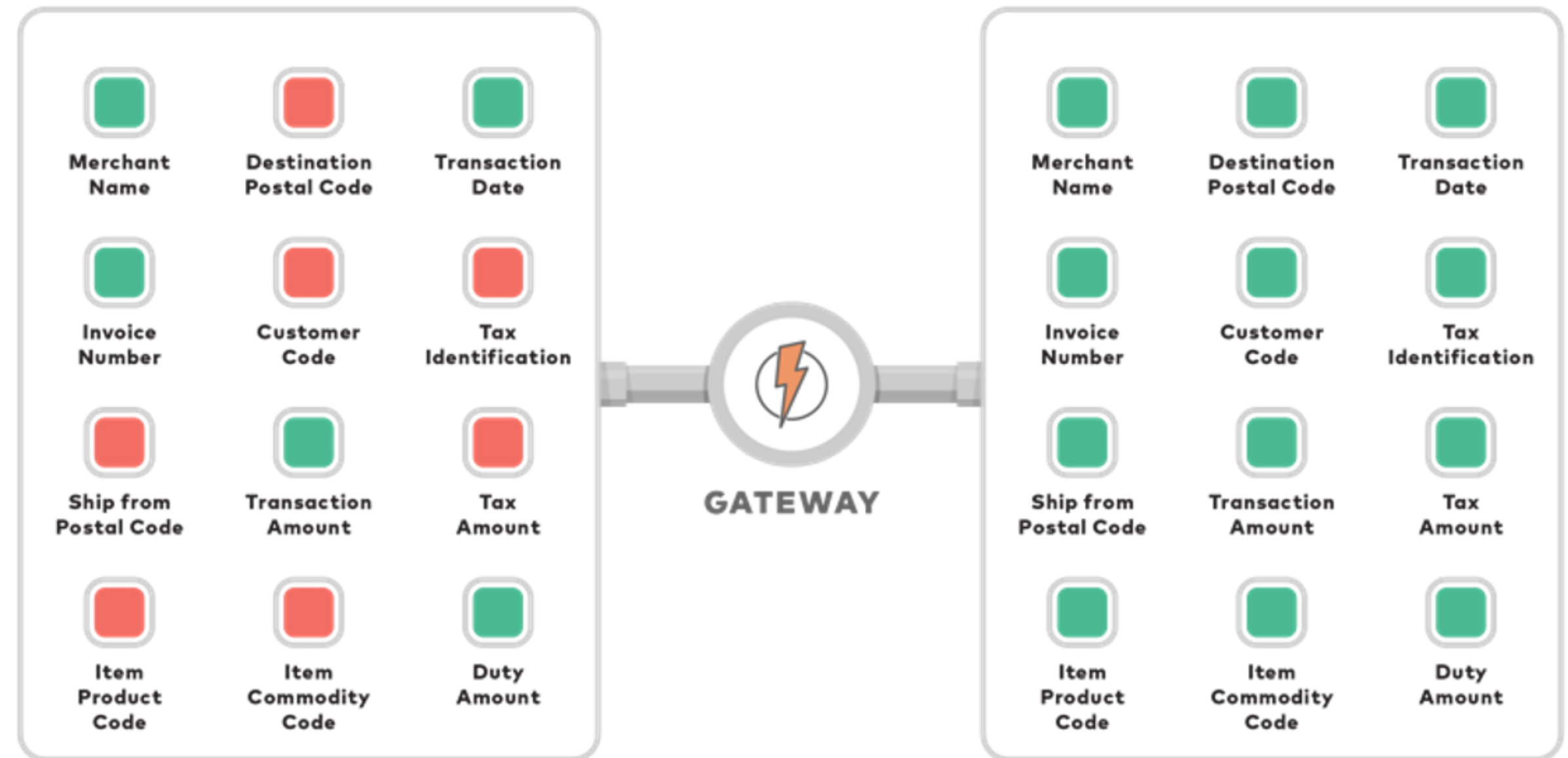
# Interchange Optimization

## How Our Solution Works

- Merchant transmits Level II/III data fields
- CardPointe gateway checks required fields
- Missing data supplemented with Default Data

## Average ROI (Against Competitive Solutions)

- Interchange savings of over 17%
- Effective rate savings of 54 basis pts



# PCI DSS Compliance

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## Card Present & Not-Present Protection

- The most effective way to secure cardholder data for swiped, dipped and keyed transaction

## Maximum PCI Scope Reduction

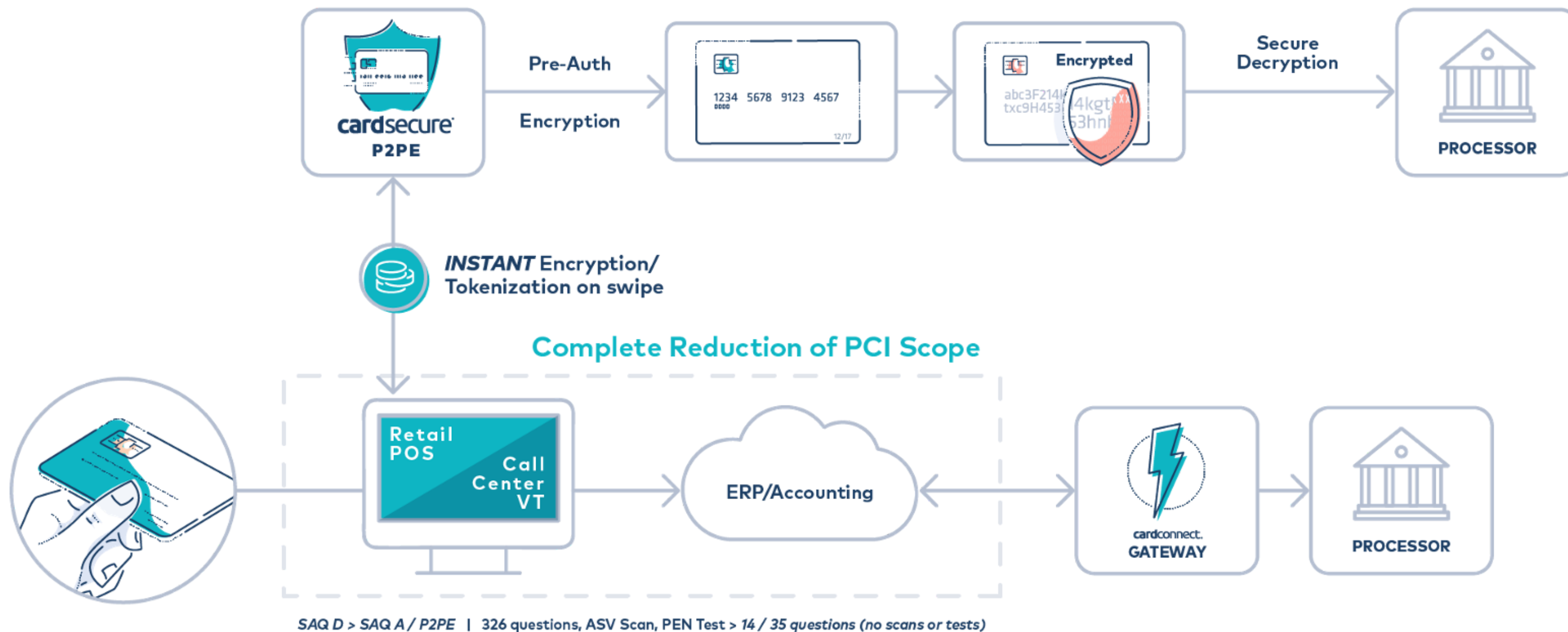
- Reduce your SAQ to 26 questions, with the potential to eliminate the SAQ completely

## Stops Malware

- Thwarts would-be attackers from spreading malicious software across your network of terminals



# PCI DSS Compliance



# How We Work Together

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## Throttle

- Provides partner and merchant technical support
- Oversees technology updates and implementation
- Creates custom co-branded marketing materials and campaigns

## Partner

- Refers merchants to Throttle platform
- Oversees payment gateway implementation
- Receives pre-negotiated recurring revenue residuals from merchant processing



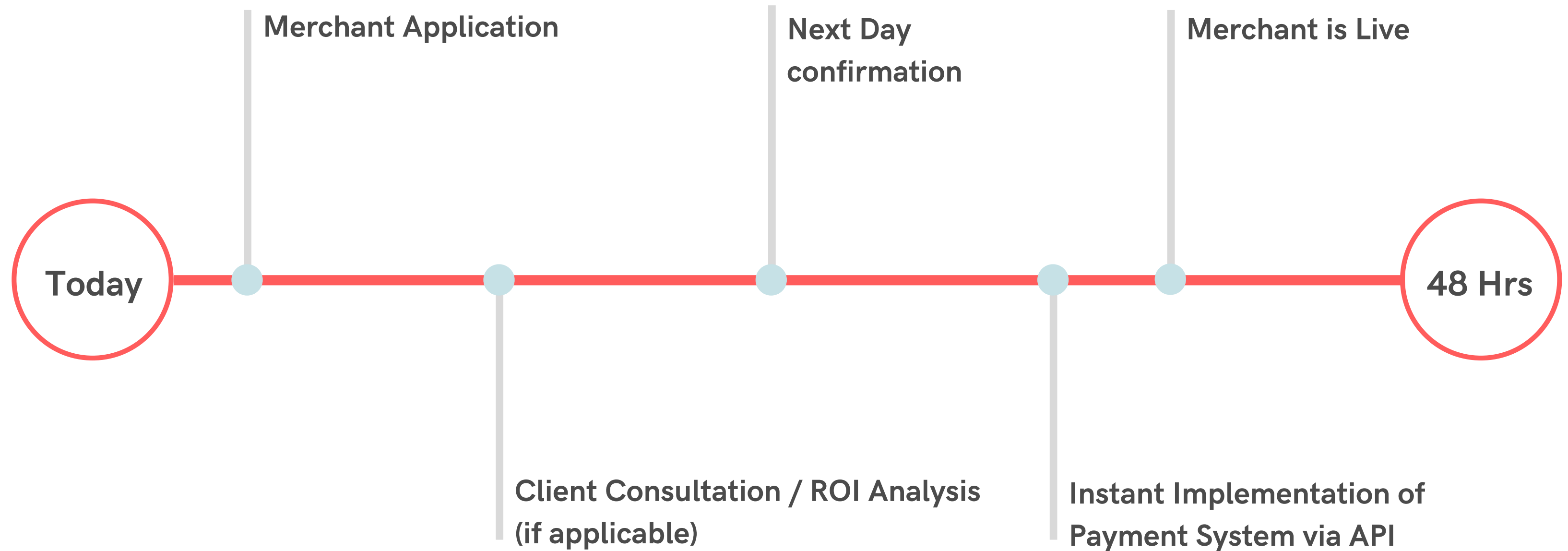
# Partner Support

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- **Frictionless Online Portal:** For easy on-boarding and account management
- **Dedicated Account Manager:** Single point of contact for partner support 7:00AM - 6:00PM PST direct line access
- **24/7 Extended Support:** For urgent matters happening outside of working ours
- **New-Normal Tech Stack Support:** Zoom, What's app for business, Intercom and email. We're consistently looking for ways to better support you.



# Timeline





# Case Study 1

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## Publicly traded interior decoration company

- Uses a payment processor that does not have L2/L3 capabilities
- Currently pays over \$2M in transaction fees annually
- Development costs (including CRM/ERP Integrations) ~ \$35,000
- **Using Throttle proprietary technology this company would save upwards of \$400k/year (conservative estimate)**



## Case Study 2

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**A leading online restaurant supply store** processed level II and level III data and enabled 3-D Secure on the CardPointe Gateway to save \$17,000+ per month.

- M&T Volume \$12,809,284.65
- M&T Interchange Fees \$240,514.68
- Effective Interchange Rate 1.87%
- Level II and Level III Savings \$12,036.03
- 3-D Secure Savings \$5,489.75
- **Total Savings \$17,525.78**
- **New Effective Interchange Rate 1.74%**



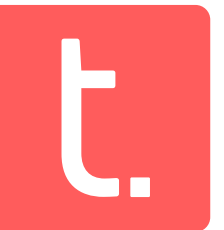
# Contact

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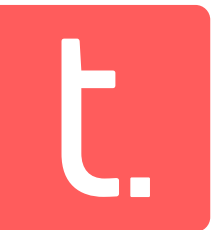
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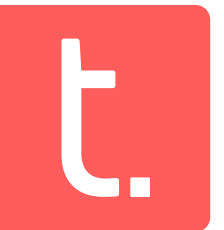


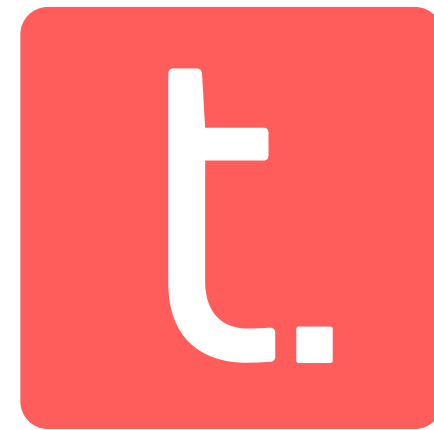
Thank you.



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