

# Helping businesses thrive in the fast-paced digital economy

Version 2.0



At Cloud Payments, we specialize in optimizing costs and increasing revenue for businesses through innovative digitization solutions. Our team brings decades of experience and expertise in developing patented technologies and processes that enable us to tackle the challenge of rapid change and the ultimate transformation to the Digital Economy. Our mission is to empower businesses with the tools and support they need to thrive in the ever-evolving digital landscape.



## **Market Solutions**

## Alternative Payments

Stay ahead of the game with alternative payments - the future of convenient and secure transactions

## Merchant Services

Secure payments, grow trust, and streamline business with our Merchant Services suite

## Digital Marketing

Empower customer engagement and brand loyalty with our range of digital marketing tools and initiatives

## Embedded Finance

Empower your business with robust financial services integrated directly into your products and services

# **Alternative Payments**

Alternative contactless payment methods are on the rise, providing more convenience, security, and flexibility to customers. Accepting digital wallets, widgets, stored value accounts, and mirrored ledgers can streamline payment processing and enhance the user experience, helping you to stay ahead of the competition.



#### Wallets

**Fundz**<sup>®</sup>. Tailored white labeled digital wallets for iOS and Android.



#### Widgets

Specialized code snippets enabling value added services including NFC provisioning, NFT purchase, crypto onramp, etc.



#### **Stored Value**

Patented stored value closed loop solutions for consumers & merchants.



#### **Mirrored Ledger**

Balance synchronization for bank, custodial and stored value accounts built into our PHAST engine.

## **Merchant Services**

Our Merchant Services suite provides businesses with efficient, secure, and cost-effective payment processing solutions. Services such as Payments Hub, Gateways, Crypto, and Fraud Monitoring help streamline payment processing, offer connectivity to multiple payment gateways, and prevent fraud. With these services, businesses can improve payment processing capabilities and build trust with their customers.



#### **Payments Hub**

Optimized Routing and Pricing for Merchant Payments with **PHAST**<sup>®</sup>, our Payments Hub and Switching Technology Solution.



#### Gateways

Connectivity to multiple payment gateways that include both traditional and alternative payment methods.



#### Crypto

Enable merchants to more easily accept payments with crypto currencies.



#### **Fraud monitor**

Rules engine for detecting patterns and preventing fraud managed through **SHURE**<sup>®</sup>, our Software Hosted Underwritting Rules Engine.



# **Digital Marketing**

Our unique, world-class digital marketing service equips businesses with a wide range of tools designed to target and engage with multicultural audiences and foster brand loyalty. This includes multi-channel marketing campaigns, loyalty programs with multiple ways to earn points, digital reward tokens, promotional offers, programmatic advertising programs, and brand activation initiatives.



#### Rewards

Loyalty programs for activating and incentivizing customers through multi-channel marketing campaigns.



#### Offers

Promotional programs tied to consumer proximity & geolocation.



#### Ads

Programmatic advertising programs for mobile & web publishers



#### Content

Brand activation programs leveraging customized media content for consumers including eSports, Online gaming and Web3 content.





# **Embedded Finance**

Designed to help enterprise businesses grow and thrive. Our services provide essential financial tools that streamline transactions, mitigate exchange risk, and improve financial management. By integrating financial services directly into your products and services, you can unlock new revenue streams and enhance customer experiences, giving your business a competitive edge.



#### Currencies

Foreign exchange services across 20+ FIAT currencies, plus a large number of crypto pairs.



#### **OTC Desk**

Crypto buy and sell services in a secure host or self-custody environment to eliminate exchange risk.



#### Cards

White labeled prepaid, debit and credit card programs for businesses & consumers.



#### **Stablecoins**

White labeled stable coins for business & transactions using USDC, USDT, etc.

## **Blue Chip Clients**



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We are committed to providing the tools and support businesses need to succeed in today's fast-paced digital economy. Whether you're looking to optimize costs, increase revenue, streamline transactions, or enhance customer experiences, our comprehensive suite of services has got you covered. Partner with us today and experience the difference that our expert team and innovative solutions can make for your business.



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