

2025



CORPORATE OVERVIEW



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ABOUT MiCAMP



MiCamp Solutions, a financial technology firm, is a trusted worldwide leader for secure payment processing solutions.

Whether companies are looking for a new, disruptive global processing platform or machine learning algorithms to reduce fraud, we have the extensive expertise, strong partnerships, proven technologies, and decades of experience to make payment solutions seamless.



- FOUNDED IN 2007
- 60,000 SIGNED CLIENTS ACROSS 15+ SPONSOR BANKS
- REVENUE GROWTH FROM \$8.3MM IN 2017 TO \$56.3MM IN 2022 TO \$90MM IN 2023
- \$75 BILLION IN PAYMENTS PROCESSED ANNUALLY
- FISERV'S TOP ISO
- FISERV CHAIRMAN'S CIRCLE
- INC. 5000: 2019 | 2020 | 2021 | 2022 | 2023 | 2024



MiCAMP LEADERSHIP



MICAH KINSLER

President / Founder



We built this company to be better, more compassionate, more innovative, more transparent, and more human. We have succeeded where others have failed by putting people first; it is that simple.

Without our agents, ISOs, clients, and employee, we're nothing. We never lose sight of that fact."

PHIL HOOLEHAN

Chief Financial Officer

NIKKI BALICH

Chief Marketing Officer

MANDI BONICELLI

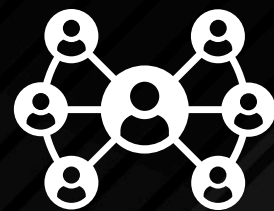
Chief Opearions Officer



WHAT SETS MiCAMP APART?



Our MiPayment Choice
Payment Gateway



Our Extensive
Relationships



With innovative thinking, we
are always five years ahead of
our competition; we are never
content with the status quo.



We can accept a variety of
different payment types!



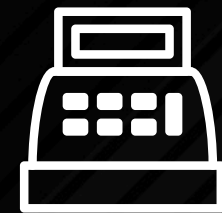
Our WAVit Dual Pricing
Program



Our security and
technical competencies



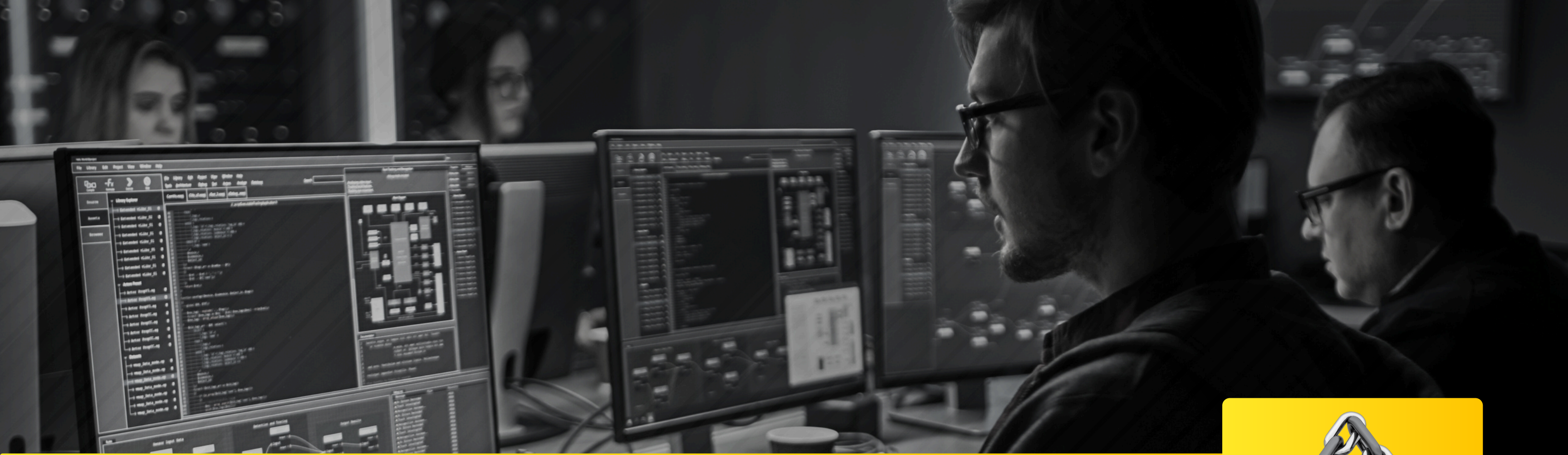
Our MiCamp Cares
Giveback Program



Our Free, Agnostic POS
Placement Program

MEET SOME OF OUR CLIENTS





TECHNICAL COMPETENCIES

Our extensive experience spans the entire spectrum of the global electronic payments industry with clients ranging from acquirers/isos, issuers, card brands, technology and mobile companies, processors, major merchants, bank specialty lenders, private equity firms, banks and financial institutions.

We have developed offerings to relieve the pressure placed on financial institutions from competition, regulatory requirements, and consumer demand. We have developed patented protocols, strategies, operating models, and capabilities to support emerging technologies and consumer behavior changes that have altered the payment landscape.

SECURITY CAPABILITIES



EXPERTS IN CYBER SECURITY PRINCIPLES

- Encryption (Including Symmetric and Asymmetric Keys)
- Digital Security
- Application Security
- Disaster Recovery
- Protocols

PCI SECURITY STANDARD

- PCI-DSS
- PA-DSS
- Tokenization
- P2PE

CERTIFICATES & PATENTS

Our team members hold certifications such as CISSP, Security+, and are inventors of various unique patented systems for the financial industry.

OUR SOLUTIONS



PAYMENTS

We are proud to offer a wide range of cutting-edge payment solutions at competitive rates, to help save you money on every sale. If your business is already accepting credit cards, we can match or beat your existing processing rates.

- Traditional
- Dual Pricing (WAVit)
- High Risk

ISV

MiCamp Solutions is a premier provider of custom financial technology software applications for businesses worldwide. If your business requires a custom payment solution, MiCamp offers the technology, security, and expertise to deliver projects on time and within budget!

M&A

Acquisitions provide a cost-effective way of adding a substantial number of new accounts to MiCamp's portfolio, providing substantial leverage in pricing negotiations with Fiserv.





PAYMENTS



TRADITIONAL PROCESSING



VIRTUAL PAYMENT SOLUTIONS

CARD NOT PRESENT

At MiCamp Solutions we make it very easy and secure for you to accept payments for Card Not Present transactions. Our team will consult with you to find the best virtual terminal or online platform that allows your business to process payments seamlessly and stay on the forefront of technology.

IN-PERSON PAYMENT SOLUTIONS

CARD PRESENT

From a bustling retail store to a fast-paced restaurant, we know your business never stands still – and neither do we. To be competitive, you need a payments partner with experience, reliability, and unrivaled industry acumen.



PAYMENT GATEWAY



VIRTUAL TERMINAL

Allows a merchant to swipe cards or key in credit-card or ACH bank information from a browser for phone, mail or in-person orders where a physical machine might not be available.

CUSTOMER VAULT

Keep payment, billing and shipping information close at hand allowing return-customers to pay easily and seamlessly without re-entering payment details.

- Manage customer information and issue transactions manually from within the gateway interface.
- Simplify PCI DSS compliance by keeping billing, payment and shipping information on file for future orders.
- Include multiple payment methods in one profile.
- Integrate customer information and payments into your application using our API's.

RECURRING BILLING

Accept and submit monthly recurring or installment payments with Automated Recurring Billing, giving customers a flexible way to pay via credit card or direct from their bank account.



PAYMENT GATEWAY



MiPayment
CHOICE

FRAUD CONTROLS

Fraud Controls provide you a set of customizable, rule-based fraud filters and tools to suit your business model.

MICHECKOUT BUTTON

Add a Buy Now, Pay Here or a Donate button to your website with simple HTML code – a perfect solution for donations or specialty merchants who sell one item at a time.

LEVEL 2/3 INTERCHANGE OPTIMIZATION

Gives merchants using the Enhanced Data service the best interchange rates available on their transactions.

- Auto-populating Level 2 and Level 3 data-defaults are available.
- Available in the virtual terminal, hosted payment pages and through API's.

SHOPPING CART INTEGRATIONS

Easily integrate into a variety of shopping carts using our easy-to-use plugins.

RESELLER AND WHITE-LABEL OPTIONS

A developer has the ability to share payment tokens between all merchants listed under a reseller.



CUSTOM PRICE ANALYSIS EXAMPLE

NATIONAL RESTAURANT CHAIN | RETAIL ACCOUNT | TRADITIONAL PROCESSING

Monthly Current Processor Rates				Monthly MiCamp Solutions Rates			
Description		Current	Fees	Description		Proposed	Fees
Visa Card		\$37,425,988.59		Visa Card		\$37,425,988.59	
MasterCard		\$11,388,762.49		MasterCard		\$11,388,762.49	
Discover		\$817,064.68		Discover		\$817,064.68	
Amex		\$1,342,099.59		Amex		\$1,342,099.59	
VI/MC/DS Bank Card Total		\$49,631,815.77		VI/MC/DS Bank Card Total		\$49,631,815.77	
VI Dues & Assessments		0.13%	\$49,202.63	VI Dues & Assessments			\$49,202.63
VI Interchange		1.33%	\$498,553.13	VI Interchange			\$498,553.13
MC Dues & Assessments		0.14%	\$15,500.34	MC Dues & Assessments			\$15,500.34
MC Interchange		1.38%	\$156,834.69	MC Interchange			\$156,834.69
VI/MC Brand Fees		0.05%	\$24,779.21	VI/MC Brand Fees			\$24,779.21
VI/MC/DS Basis Points		0.00%	\$0.00	VI/MC/DS Basis Points		0.00%	\$0.00
Amex Basis Points		0.00%	\$0.00	Amex Basis Points		0.00%	\$0.00
VI/MC/DS/Amex Auth Per Item Fee	1306375	\$0.0080	\$10,451.00	VI/MC/DS/Amex Auth Per Item Fee	1306375	0.0050	\$6,531.88
VS/DS/Amex Sales Per Item Fee	1018898	\$0.0000	\$0.00	VS/DS/Amex Sales Per Item Fee	1018898	0.0000	\$0.00
MC Sales Per Item Fee	287478	\$0.0014	\$402.47	MC Sales Per Item Fee	287478	0.0000	\$0.00
MC Other Auth Per Item Fee	287478	\$0.0014	\$402.47	MC Other Auth Per Item Fee	287478	0.0000	\$0.00
Statement Fee	63	\$0.00	\$0.00	Statement Fee	63	\$0.00	\$0.00
Estimated Current Fees			\$756,125.95	Estimated Proposed Fees			\$751,401.88

ABOVE EXAMPLE BASED ON THE FOLLOWING:

- National Business Chain
- 63 Locations
- Good Existing Prices That MiCamp Beats

TOTAL MONTHLY SAVINGS:
TOTAL ANNUAL SAVINGS:
5 YEAR SAVINGS:

\$ 4,724.06
\$ 56,688.76
\$ 283,443.81

DUAL PRICING (WAVit)



A revolutionary payment platform that allows merchants to drastically reduce their credit card processing costs. In the past, merchants had to absorb the cost of credit card transactions. Due to changes in card network rules, merchants now have the option to offer different prices for cash and credit card transactions.

BENEFITS

- Drastically Reduced Credit Card Processing Costs.
- One Low Fixed Monthly Technology Fee.
- No Minimum Purchase.
- No Minimum Volume.
- Unlimited Transaction Processing.
- Contactless Payments.
- More Profit, More Opportunity!
- Compatible with Any Platform, Any Processor and a Variety of Payment Devices.
- A Cost-Effective Solution for Accepting Visa, Discover, Mastercard, and American Express Payments.



MiPOS

MiPOS



MiPOS

The industry-specific MiPOS program is a free, agnostic Point-Of-Sale (POS) placement program with a signed merchant agreement that utilizes MiCamp's WAVit Dual Pricing Program.

Key Features:

- Merchant Owns Equipment / This Is Not a Lease Program
- Free Training / On-Site Install
- Seamless Transition
- Merchant Statements Need to Show Volume (2-3 Months).
- 24/7 Onshore Customer Service
- Existing partners include but not limited to: RPower, Tabit, Aloha, PAR Brinks, Micros, Katalyst, Teamsable, Lavu, Touchbistro, Nuri, Insight, Fork N Knife POS
- Happy to Partner with Your POS Vendor of Choice!

You Pick. We Pay!

CUSTOM PRICE ANALYSIS EXAMPLE

NATIONAL RESTAURANT CHAIN | RETAIL ACCOUNT | WAVit PROCESSING

Monthly Current Processor Rates				Monthly MiCamp Solutions Rates			
Description		Current	Fees	Description		Proposed	Fees
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VI/MC/DS Bank Card Total		\$49,631,815.77		VI/MC/DS Bank Card Total		\$49,631,815.77	
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VI Interchange		1.33%	\$498,553.13	VI Interchange		0.00%	0.00%
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VS/DS/Amex Sales Per Item Fee	1018898	\$0.0000	\$0.00	VS/DS/Amex Sales Per Item Fee	1018898	0.0000	\$0.00
MC Sales Per Item Fee	287478	\$0.0014	\$402.47	MC Sales Per Item Fee	287478	0.0000	\$0.00
MC Other Auth Per Item Fee	287478	\$0.0014	\$402.47	MC Other Auth Per Item Fee	287478	0.0000	\$0.00
Statement Fee	63	\$0.00	\$0.00	Statement Fee/Technology Fee	63	\$39.95	\$0.00
Estimated Current Fees			\$756,125.95	Estimated Proposed Fees			\$39.95

ABOVE EXAMPLE BASED ON THE FOLLOWING:

- National Business Chain
- 63 Locations
- Good Existing Prices That MiCamp Beats

TOTAL MONTHLY SAVINGS:

TOTAL ANNUAL SAVINGS:

5 YEAR SAVINGS:

\$

756,086.00

\$

9,073,032.00

\$

45,365,160.00

HIGH RISK PROCESSING



High-risk merchants are those more susceptible to chargebacks, returns, and refunds, and they may also pose reputational risks. At MiCamp Solutions, we consider all business types and approve many. Some of the industries we support include:

- Adult Entertainment
- Auto Warranties
- CBD
- Coins and Collectibles
- Continuity Billing
- Credit Monitoring
- Credit Repair
- Dating
- Debt Collections
- Delta 8
- Fantasy Sports
- Gentleman's Clubs
- Government Grants
- Guns & Ammo
- Male Enhancement
- MLM
- Moving Companies
- Non-Profits
- Nutraceutical
- Online Gaming
- Pawn Shops
- Pay-Day Lenders
- Skin and Hair Care
- Subscription Boxes
- Travel
- Vape and E-Cig





Cares
MiCAMP



MICAMP CARES



SPECIAL PROCESSING RATES

For designated 501c3 non-profits that utilize MiCamp's WAVit Program, we offer tailored processing solutions designed to maximize your impact.

NON-PROFIT REFERRAL PROGRAM

Businesses that process with MiCamp can designate a charity to receive 20% of MiCamp's profits from their merchant processing account. This allows businesses to support their chosen charity without any additional cost. It's a win for the business, the charity, and MiCamp.

- Support a non-profit consistently without any out-of-pocket expense.
- Whether you participate in WAVit or traditional processing, your business can save money while ensuring your designated charity receives regular monthly donations.
- Gain access to a leading fintech company offering custom options for all types of businesses.
- Your company name will be listed on MiCamp's non-profit list, benefiting from our wide-reaching platform.
- Switching to MiCamp Solutions is risk-free, with no long-term contracts.

QUARTERLY CHARITY DESIGNATION

Every quarter, MiCamp Cares carefully evaluates and selects organizations that align closely with our charitable focus. We then contribute both financial and human resources to help these organizations achieve their goals.



Sports MiCAMP



MiCAMP SPORTS



Transforming non-donors or small contributors into consistent monthly supporters by leveraging their businesses, without any out-of-pocket expenses.

THE SIMPLE PROCESS

- 1 We give you a ready-to-send flyer or letter.
- 2 You send it to your boosters, donors, or alumni.
- 3 If they sign up with MiCamp, we contribute 20% of our profits to your institution.
- 4 Everyone benefits! Your institution receives more funds, your supporters enjoy excellent service and competitive pricing, and we grow our client base.

OTHER GREAT BENEFITS

- ★ We never ask you for your donor list!
- ★ MiCamp, as a leading Fiserv ISO, believes in giving back to the communities where we work and live.
- ★ When your donors choose to process their credit card payments through MiCamp Solutions, a percentage of the profits from those transactions will be donated back to your non-profit.



< CODING >



ISV



MiCAMP | ISV



DO YOU NEED A CUSTOM PAYMENT SOFTWARE SOLUTION?

The payments industry changes quickly, disrupted by new, revolutionary technologies. That is where we come in. With MiCamp, running, expanding, and keeping your business ahead of the competition has never been easier.

MiCamp Solutions is the premier provider of custom financial technology software applications for businesses worldwide.

“

MiCamp has a payment solution for every business, no matter the industry. If you can dream it, we can build it!

M&A



MiCAMP M&A



To expedite growth building up to MiCamp's eventual exit, our group has refined an M&A growth strategy across 30+ successful M&A partnerships.

The main objective of MiCamp's M&A model is to follow in the footsteps of other sizeable ISO's and exit directly to the processor to achieve a larger exit multiple for our overall M&A group than could be achieved in a stand-alone sale.

M&A partners benefit from economies of scale short-term and receive tag-along rights on MiCamp's exit multiple applied to their merged portfolio upon our group's joint exit.

Our group can be flexible in tailoring the partnership structure to fit the needs of all stakeholders involved and ensure interests are aligned moving forward.

M&A PARTNERSHIP STRUCTURES

- Full Acquisition
- Partial Acquisition
- Merger / Joint Exit





MiCAMP FSP



FULL SERVICE PROVIDER



KEY BENEFITS



COMPLETE CONTROL

MiCamp has an entire processing platform at its fingertips and is in full control, ensuring a seamless and efficient operation.



FASTER MERCHANT BOARDING

With full control over the underwriting process, MiCamp provides a faster pathway for getting merchants onboarded.



SUPERIOR CUSTOMER SERVICE

Direct access to account maintenance tools allows MiCamp to deliver faster and improved customer service.



EFFECTIVE RISK MANAGEMENT

MiCamp manages its own risk process, effectively mitigating exposure and enhancing the overall experience for merchants.



ADVANCED TECHNOLOGY SOLUTIONS

MiCamp offers an extensive technology platform, encompassing boarding and agent-facing tools.



INTEGRATION CAPABILITIES

Micamp's technology platform offers a solid foundation for independent software vendors (ISVs) to integrate seamlessly, expanding their reach and capabilities.



Contact Us

MICAMP SOLUTIONS

YOUR BEST RELATIONSHIP IN BUSINESS

EMAIL

PHONE

WEBSITE

MiCamp.com

