



Embedded Intelligent Payment Infrastructure

For Upper SMB + Mid-Market verticals & Platforms that serve them

Intelligent Payment INFRA

Direct payment fee savings + Multi rail routing + Agent Enabled

AWS-backed infrastructure | NVIDIA Inception Partner

1 PMS partnership ~ 18 Pharmacies converting Q1 26

1 Staffing & Consulting ~ Enterprise definite agreement

Saji Sukumaran (Sach)
sachs@ezpymt.com

Upper SMB + Mid-Market Merchants & Platforms

Direct

- **\$5-50M Payments/year** : Upper SMB to Mid Market- Pharmacies, Dental Offices and other business verticals
- **High card fees + rail fragmentation, disparate treasury view ~ annual leakage**

Embedded

- **Pharmacy PMS, DSO's - Vertical business platforms & Commercial banking platforms**
- **Multi-rail and Agent capability** without building the infra ~ Unlock 2-5x revenue per customer

The Core Payment Friction Problem for Merchants

- ✗ 3%+ card fees - Dump processing pipes
- ✗ Fragmented rails & Processors – Switching prohibited
- ✗ Wrap around intelligence – Sold as expensive Value-added services

\$169K annual leakage per merchant

Mid-market losing 1-2% of EBITDA annually



Core Processors

Annual Processing Volume **\$6M**

Processor Rate (Locked In) **2.5%**

Annual Processing Fees **\$151K**

Preventable Churn Loss **\$18K**

Total Problem \$169K

\$23B

Annual Market Pain

Why it happens:

Vertical Platforms increasingly rely on embedded payments to grow revenue/customer.

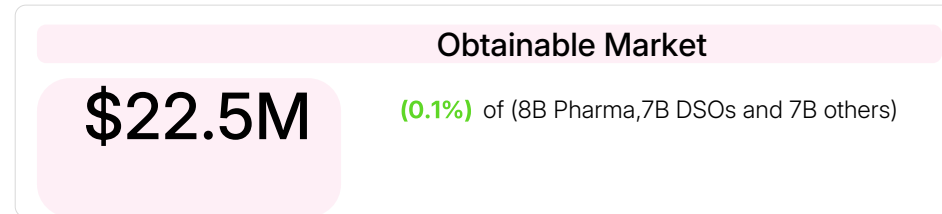
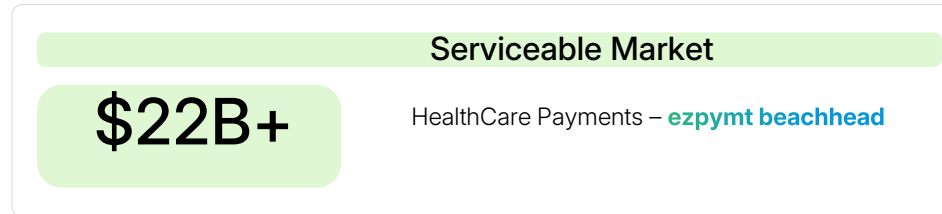
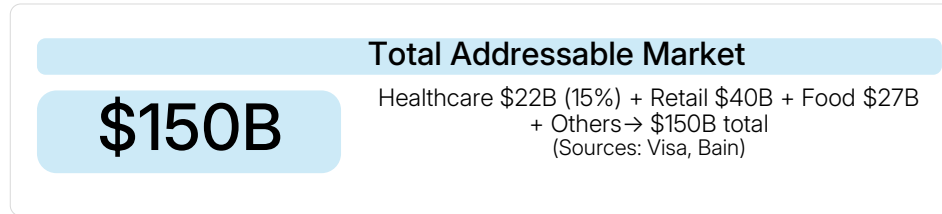
- ✗ Locked in Single-processor integrations = 3%+ card fees
- ✗ No multi-rail capabilities = can't offer 'bank pay' at scale like 'card pay'
- ✗ No treasury optimization = weaker revenue + retention

= Missed payments revenue +
less customer stickiness

\$150B TAM (Conservative)



189K mid-market merchants lose \$168-268K/yr to payment friction
- ezpymt captures 0.03%



Initial breakeven at \$4.5M represents 0.03% (low-risk execution)

Bottom-up | Conservative capture

What Businesses + Platforms get from ezpymt today

Smart: Payments – Transfers – Payouts

MERCHANTS (Direct):



- Invoice 'Pay-by-link' or QR pay (Card | Bank Pay) → Email/text
- Multiple options on 'Pay-by-device' → Card | Bank Pay | Instant*
- Smart Transfers and Instant Payouts*

20 -25% savings in pilots

PLATFORMS (White-label):



- Comprehensive White-label agnostic payment processing + complete treasury insights
- Revenue share on optimization

Single API → Zero migration

Agnostic payment processing & Intelligence above processors/banks

Embedded INFRA Live Today

(w) Cost Savings → Agent Ready Tomorrow

Savings Engine

TODAY (Pilots Live)

- Processor agnostic & Multi-rail routing
- Pay-by-link/device + basic treasury

Immediate fee savings

Human-Assisted Agents

TOMORROW (12-18 Months)

- 8+ agents execute with human oversight
- Fraud/churn/recovery + treasury optimization

Vertical Playbooks embedded +
Controlled Agent Payments

Full Autonomous

FUTURE (Beyond 18 Months)

- Agents initiate/negotiate/ route/settle payments independently
- Dynamic pricing, cash sweeps, proactive collections

Enterprise autonomous workflows

Powered by Live Production Infrastructure



AWS funded Enterprise-Grade Infrastructure

Universal Gateway

Single API routes to any processor

Event-Sourced Ledger

Immutable transaction enables AI to learn from every payment

Sub-Second Decisions

Milliseconds intelligent decisions

8+ Core Intelligent Agent Processing

Fraud/Churn/Recovery

Smart
Payment
Routing



Fraud
Detection



Churn Prevention



Compliance and
Risk Monitor



Transaction
Analysis



Payment
Recovery



Revenue
Intelligence



Settlement
Optimization



Traction + Signed Commitments

Building on enterprise-grade foundations
with Industry validation

Beachhead: Pharmacy PMS platforms



Merchants Live



18 pharmacies via PMS: Q1'26 & Piloting with Enterprise for QuickBooks integration



Infra build Completed – Phase 1



Enterprise Support

AWS & Finix (Payfac)



Program Validation

NVIDIA Inception & AWS



IP Protection

Patent filed – Pending

Backed by



Revenue Walk

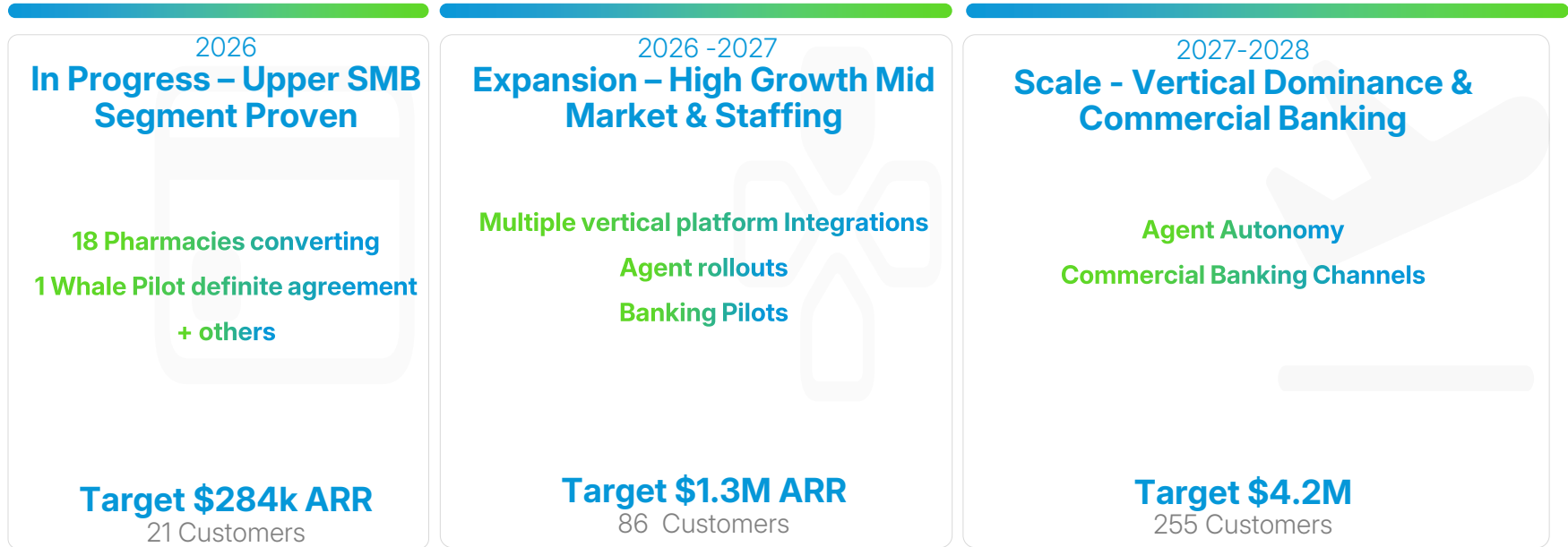
\$13-16K blended ARPU | 70% Gross Margin | 3.8x - 8x+ LTV:CAC

Vertical	ARPU Y1 (Net)	Customers	Contribution
Pharmacy SMB (PMS)	\$6.9K	15	\$104K
Pharmacy Mid (PMS)	\$24.1K	3	\$72K
Staffing /QB proof point	\$86k	1 (Definite Agreement)	\$86K
Dental (DSO)	\$11k	2 (Pipeline)	\$22k* (pipeline)
Total	\$13.6K Avg	21 Customers	\$ 284K ARR

Vertical	ARPU Y2 (Net)	Customers	Contribution
Pharmacy SMB (PMS)	\$6.9K	45	\$310K
Pharmacy Mid (PMS)	\$24.1K	23	\$554K
Staffing /QB proof point	\$86k	6	\$390K
Dental (DSO)	\$11k	12	\$60k
Total	\$14.5K Avg	86 Customers	\$ 1.3M ARR

Path to Profitability

3 Vertical Platform Proof



Ask - \$1.5M Seed - Default Alive

Sales & GTM
40%

Engineering
35%

Operations
25%

AWS funding Infra build and cost

Leadership Team

40+ combined years in payments, AI, and fintech



Saji Sukumaran (Sach)

CEO & Founder

- 22 Years of Fintech and Banking experience
 - Launched multiple high margin banking and payment products
 - **Chicago Booth MBA**
- Leading:** Product, Strategy, fundraising



Robin

CTO & Head of AI

- 20 Years of AI experience
- Architect of FICO AI products
- Built industry-standard payment fraud systems

Leading: Engineering, AI

Pete Sutaria – Investor & Advisor

Multiple business ownership and strong healthcare partnerships in NYC area

Haritha Parvatham – Partner & Advisor

Payment Executive– Food Tech Platform and Ex Wells Fargo

1 Associate + Selective Hiring in progress

Ex-Wells Fargo/Fiserv/Oracle/FICO

Team built and shipped multi million payment and fraud products → Now building 70-80% margin Payment & Risk infra

Why We Win:

Structural Advantages - Competitors Can't Replicate

	ezpymt	Stripe (PSP's)	Vertical SaaS/ Banks
Multi-rail routing	✓	✗	✗
Cross-Processor Intelligence	✓	✗	✗
AI Agents (8+)	✓	⊖	✗
Platform ready (Embed)*	✓	✗	✗
Agent Smart Savings *	✓	✗	⊖

*24% of customer churn is payment related and we prevent it

* Sits above existing processors; no "rip and replace" required

Structural Moat

Stripe routing to Square = lost revenue for Stripe

Data Network Effects

Cross-processor learning impossible for single processors.

Intelligence IP

Patent pending (provisional filed Q2 2025, utility in progress).
Core moat = neutral position + cross-network and multi agent intelligence

Category Leadership Starts Now

21 -Month Path to Breakeven | AWS + NVIDIA supported

- ✓ Embedded Intelligent Payment Infra for Today and Tomorrow ~ 3.8 to 8x LTV: blended
- ✓ PMS and other vertical platform partnerships & Upper Mid Market Client (validated)
- ✓ AWS + NVIDIA + Finix (Backed by top Cloud, AI and Payment Processor)
- ✓ Patents: filed

We're building the inevitable future.

[Join us now](#)