REVENUE OPPORTUNITY

What Embedded Payments Adds to Your ARR

VizyPay

Your merchants are already processing payments. You just aren't earning from it. Every swipe, tap, and bank transfer flowing through your platform today is revenue you can capture — without building a new product or standing up a new sales motion.

Instant ARR, Day One

- ✓ Embedding payments adds a brand-new revenue line to your P&L immediately — your existing merchants are the market.
- ✓ Residual revenue, forever. Every transaction earns a residual that compounds as your merchant base and volumes grow.
- ✓ Enterprise value multiplier. High-margin, recurring payment revenue re-rates your EBITDA multiple and increases enterprise value at exit or raise.

Three Portfolio Scenarios

Conservative 40% merchant activation, based on monthly average volume, annualized.

SCENARIO A	SCENARIO B	SCENARIO C
1,000 Merchants	**1,500 Merchants**	**2,000 Merchants**
$45K/mo avg · $540M annual vol	$50K/mo avg · $900M annual vol	$55K/mo avg · $1.32B annual vol
$1,080,000	**$1,800,000**	**$2,640,000**
per year	per year	per year

Revenue model based on 50bps net residual on annualized volume (monthly avg × 12). Scales with activation.

The Compounding Effect: Year 1 → Year 3

Scenario B baseline — 1,500 merchants, $50K/mo average volume, 50bps net residual, +300 merchants per year.

Activation	Year 1	Year 2	Year 3	3-Yr Total
10%	$450,000	$540,000	$630,000	**$1.62M**
25%	$1,125,000	$1,350,000	$1,575,000	**$4.05M**
50%	$2,250,000	$2,700,000	$3,150,000	**$8.1M**

Every merchant your Vertical SaaS Platform adds grows this number automatically.

How VizyPay Drives the Activation Curve

- ✓ Speed-to-lead back-book migration — our inside sales and data teams convert your existing base with zero momentum loss.
- ✓ White-label distribution — our sales team prospects and onboards new merchants under your brand.
- ✓ Precision underwriting — individual risk and volume baselines per merchant, not industry-standard buckets, to maximize approvals.