



CONSTELLATION PAYMENTS

Everything payments. One platform.

Embedded payments for Constellation Software companies. From checkout to settlement, fully unified.

\$40M+

DISTRIBUTED TO PARTNERS

4,000+

ACTIVE MERCHANTS

99.9%

UPTIME SLA

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Most software companies hand payments to a third party, and hand over the upside too.

Operating companies that rely on third party processors do not control the merchant relationship, which limits visibility, flexibility and pricing transparency. As processors change fees or terms, software companies have little ability to protect their customers or manage the experience.

No control of the relationship

Visibility, flexibility and pricing transparency all sit with the processor, not the software company.

 LOST LEVERAGE

Exposed to fee changes

When processors adjust fees or terms, partners have little ability to protect their customers or the experience.

 EXPOSED

Fragmented integrations

Disconnected tools make it hard to standardize workflows, reporting and support across the portfolio.

 ADDED COST

Friction, not advantage

Payments become a source of friction and margin pressure rather than a strategic growth lever.

 MARGIN PRESSURE

02 · THE SOLUTION

Integrate once. Run the whole lifecycle.

CSIPay centralizes payments as a shared platform across the Constellation ecosystem. Partners integrate once and gain the full payment lifecycle, while keeping control of the customer facing experience.

It reduces duplicated effort across the portfolio, accelerates launch timelines, holds consistent security and compliance standards, and enables scale without each company building its own financial infrastructure.



Merchant onboarding

Verification, underwriting and identity checks



Transaction processing

Routed by payment type and program



Risk controls

Automated risk and compliance screening



Settlements

Batched through card networks and ACH



Payouts

Funds to merchant accounts on schedule



Reporting & compliance

Unified card and ACH oversight

Enterprise grade, at the **highest standard.**

CSIPay runs on infrastructure that meets the highest standards for payment processing, with end to end encryption, advanced tokenization and live fraud detection protecting sensitive data at every layer.

99.9%

UPTIME SLA

Reliability partners can build on.

PCI L1

DSS SERVICE PROVIDER

Highest security tier, independently assessed by a QSA.

4,000+

ACTIVE MERCHANTS

Scale proven across the Constellation portfolio.

\$40M+

DISTRIBUTED TO PARTNERS

Economics kept inside the ecosystem.



End to end
encryption



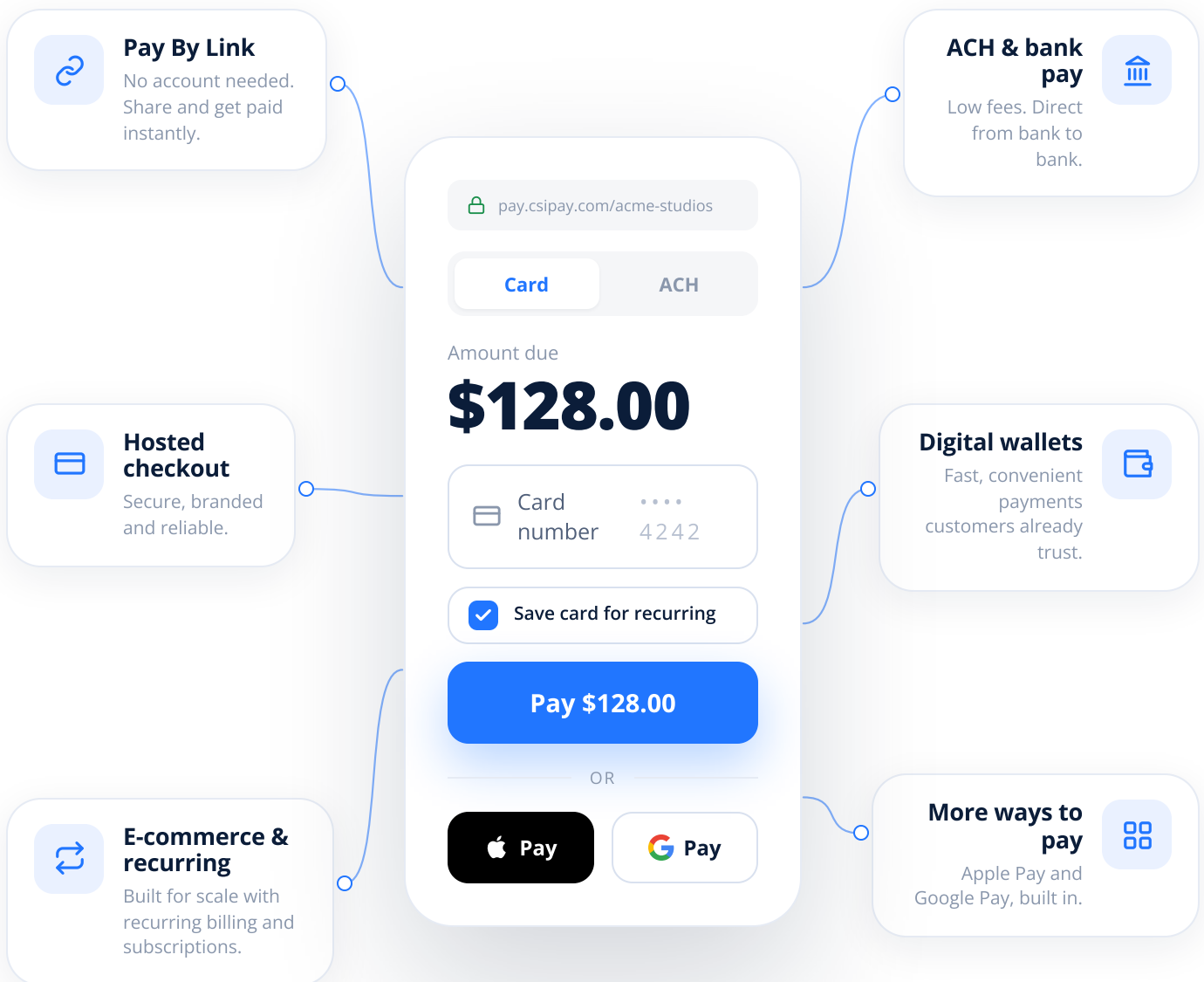
Advanced
tokenization



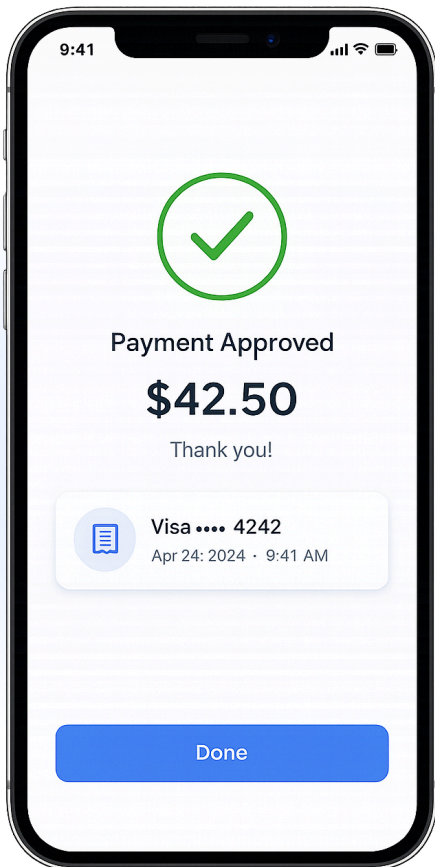
Real time fraud
detection

Everything connected. One **seamless** payment.

Our pay page brings every payment method and experience together, so you can get paid anywhere online.



Turn any phone into a terminal.



Application based acceptance, with or without dedicated hardware, so every staff member and every space becomes a checkout.



Tap to pay on phone

Accept contactless cards and digital wallets on the device itself, with no extra hardware.



With or without terminals

One app spans countertop terminals, mobile readers and phone only acceptance.



Line busting & pay at table

Bring checkout to the customer, in the aisle, on the floor or at the table.



Field service & delivery

Cellular connected acceptance settles on site, at the door or on the job.

IOS & ANDROID • PAIRS WITH AXIUM READERS • EMV · NFC · QR

One portal. Every merchant.

From onboarding and underwriting through reporting and disputes, manage the entire merchant relationship in one place.

Consolidated **card and ACH reporting** in one unified view, so there is no jumping between platforms to reconcile. User management, merchant lifecycle visibility, transaction search and detailed reporting are all built in.

- ✓ **Onboarding & underwriting**
Identity validation, risk based underwriting and fast approvals for low and medium risk.
- ✓ **Merchant management**
User and access controls, full merchant lifecycle visibility.
- ✓ **Transaction search**
Drill down on any transaction, status and supporting metadata.
- ✓ **Payout monitoring**
Configured schedules, bank transfers and reconciliation feeds.
- ✓ **Unified reporting**
Consolidated card and ACH in one feed, no multi platform reconciliation.

- ☰ Dashboard
- + Onboarding
- 📄 Merchants
- 📁 Transactions
- 🏠 Payouts
- 🛡️ Disputes

Dashboard

Volume · MTD

\$42.9M

↑ 20% vs last month



Active merchants

4,021

↑ 18% vs last month



Approval rate

87%

↑ 8% vs last



Volume over time



— This month — Last month

Recent transactions

[View all](#)

	Coffee House Today, 9:41 AM	\$42.50	Approved
	Fashion Store Today, 9:32 AM	\$128.90	Approved
	Book Shop Today, 9:21 AM	\$23.00	Approved
	Food Corner Today, 9:02 AM	\$67.40	Approved

07 / 11

Five steps across the payment lifecycle.

From the moment a customer pays inside partner software to the moment funds land and reconcile, CSIPay manages every step in between.



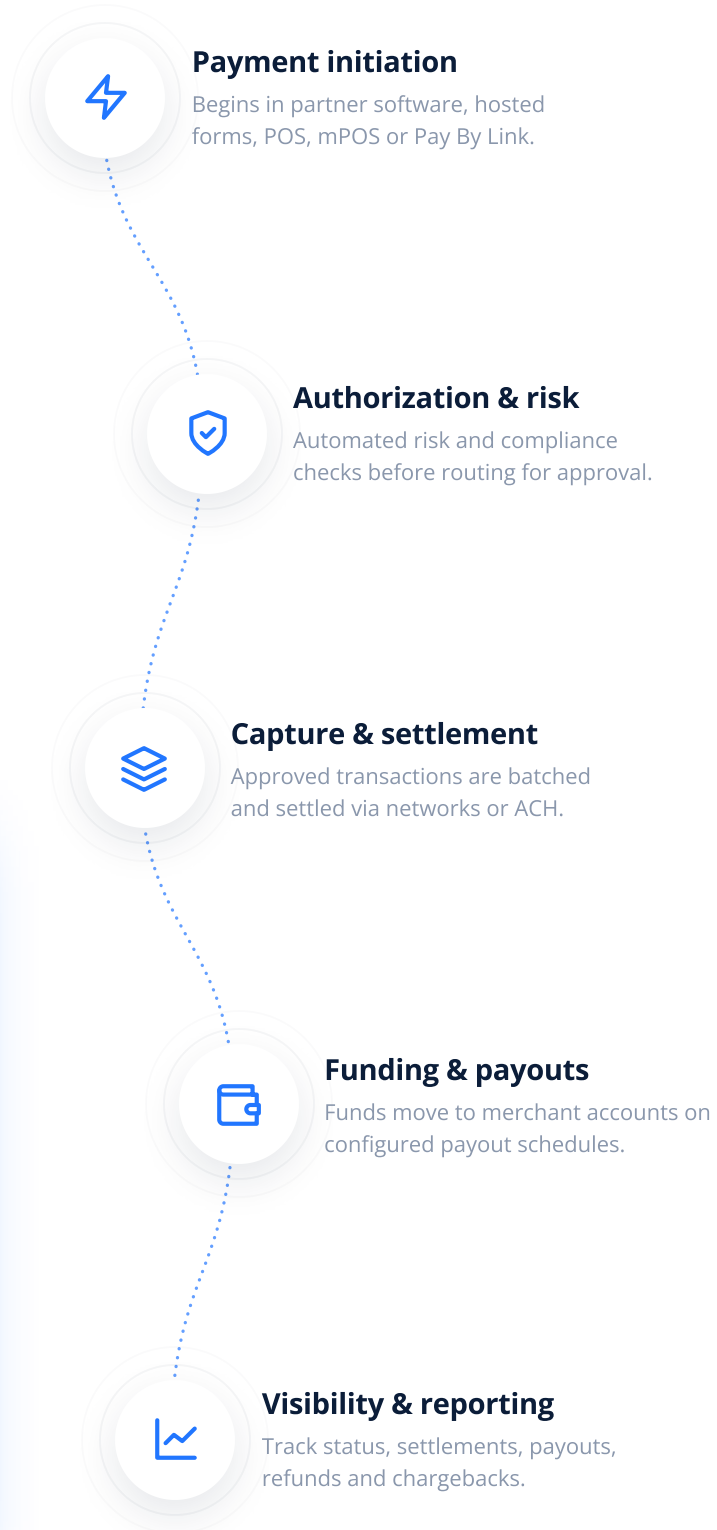
Built for partners. Designed for scale.

Secure, reliable and developer friendly payments infrastructure that grows with your business.

End to end Initiation through payout

Card & ACH One unified platform

Real time Risk, settlement & reporting



Payments become a growth lever, not a **pass through cost.**



Why partners choose CSIPay.


Generic processors treat payments as a commodity and the merchant relationship as their own. CSIPay is built inside the Constellation ecosystem, so partners get the vertical depth, flexibility and alignment a platform processor cannot offer.

DIMENSION	CSIPAY	STRIPE	FISERV	GLOBAL PAYMENTS
Vertical focus	✓ VMS specific	Horizontal	Horizontal	Horizontal
Integration	✓ Configurable	Standard	Standard	Standard
Pricing	✓ Flat or Cost+	Flat	Negotiated	Negotiated
Support	✓ Dedicated	Self serve	Tiered	Tiered
Roadmap	✓ CSI driven	Internal	Internal	Internal
Ecosystem	✓ Native	None	None	None
Revenue share	✓ 100%	Split	Split	Split
Operations	✓ Full lifecycle	Limited	Limited	Limited



Generic processors can move money. Only CSIPay is built to grow your software business.

Live today, expanding.



United States


● LIVE

Full coverage, card present and card not present.

✓ CARD PRESENT

✓ CARD NOT PRESENT

✓ ACH



Canada

● LIVE

Card not present live through our Canadian partner.

✓ CARD NOT PRESENT

CARD PRESENT · SOON

EFT · SOON

THE EXPANSION ROADMAP



NOW **Shipping today**

Live for every partner across the United States and Canada, with the full payment lifecycle in production today.

US & Canada CNP
Apple & Google Pay
Unified reporting


THIS YEAR **In progress**

Expanding Canadian coverage with card present acceptance and direct bank payments through our processing partner.

Canadian card present
Canadian EFT


AHEAD **Planned**

Broadening payment methods and rolling CSIPay out to more companies across the Constellation portfolio.

Additional wallets
Alternative payment methods
Portfolio rollout



Let's build it **together.**

Talk to the Constellation Payments team about
integrating CSIPay into your software.

VISIT

constellationpayments.com

TALK

partners@constellationpayments.com