TIDAL COMMERCE

PAYMENT • PROCESSING • MERCHANT TOOLS • ECOMMERCE LENDING • POS

Modern. Flexible. Cloud-powered. Payment processing & merchant tools.

TIDAL COMMERCE: PREVIEW

Tidal Commerce is a cloud-powered payments processor and solutions provider working to save merchants money and help grow their businesses.

By streamlining the fragmented card payments industry into a **secure, scalable platform** we provide the transparency and tools merchants need.

INDUSTRY: Payments Processing; Financial Technology

MARKET SIZE: ~$5 trillion

TARGET CUSTOMER: Small Businesses; Merchant Service Providers
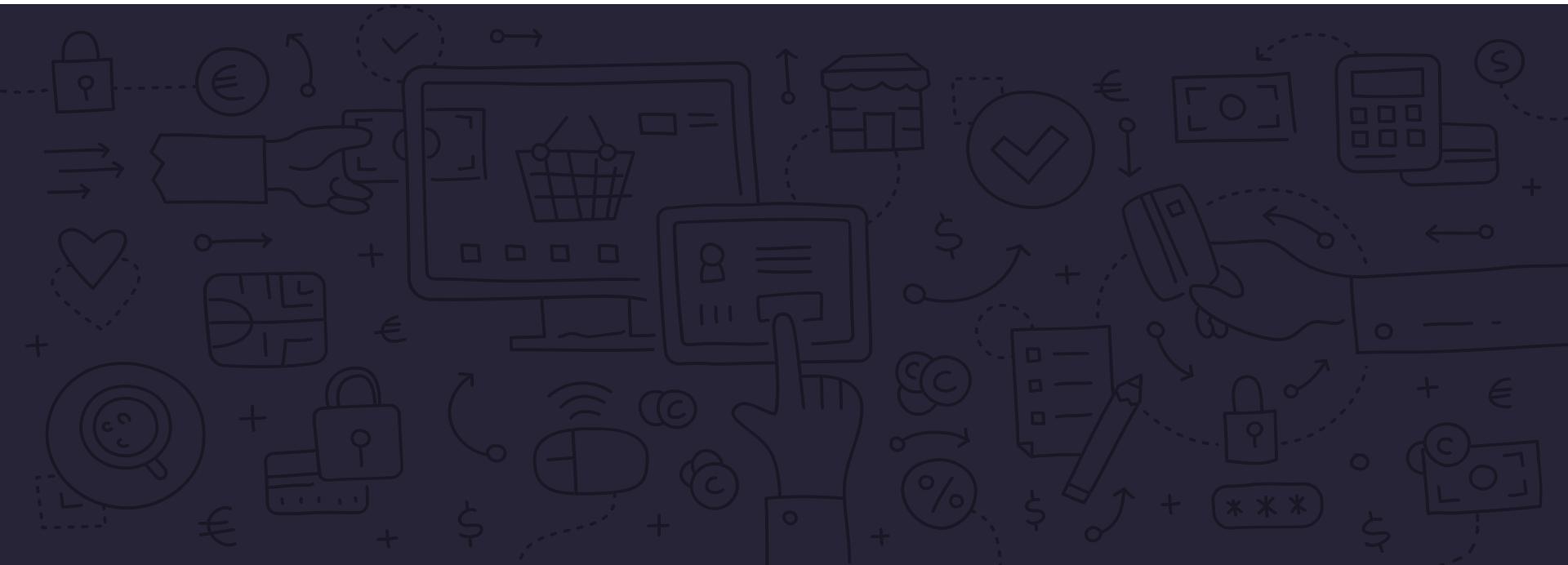
KEY HIGHLIGHTS:

Merchant software developed with security machine learning and data analytics.

Atlas backoffice application is built for Independent Sales Organizations (ISO) to manage and service clients more efficiently.

Tidal Commerce is rated A+ by the Better Business Bureau and recognized as an Inc. 500 company.

PAYMENT PROCESSING IS FRAGMENTED

Every business needs a way to process payments, but finding a decent merchant service provider is difficult.
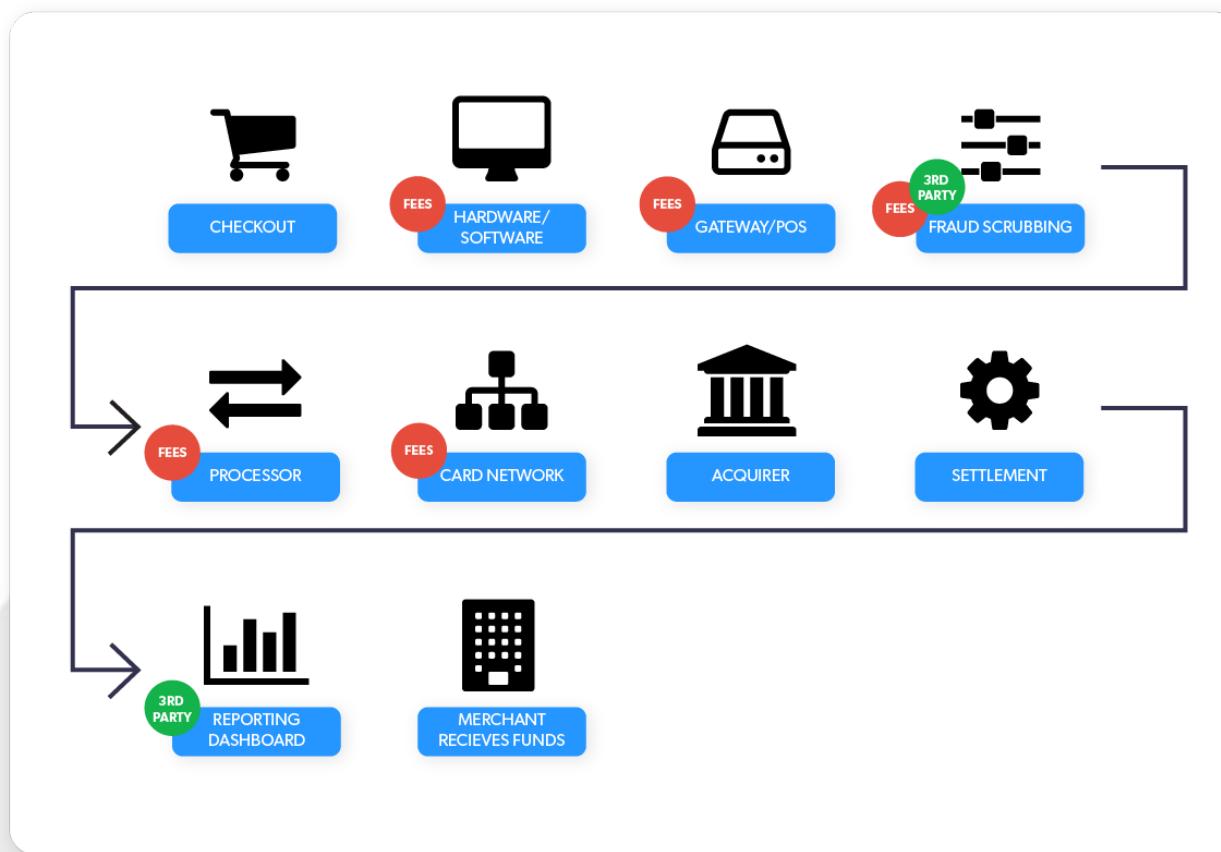
The industry lacks transparency and has a history of unfair practices and corruption. Business owners find themselves paying for half a dozen services, some of which overlap while others solve unnecessary problems.

Merchants need a comprehensive payments service provider built on transparency with the tools that will actually help them grow their businesses.

HOW CREDIT CARDS WORK:

CHECKOUT

FEES HARDWARE/ SOFTWARE

FEES GATEWAY/POS

3RD PARTY

FEES FRAUD SCRUBBING

FEES PROCESSOR

FEES CARD NETWORK

ACQUIRER

SETTLEMENT

3RD PARTY REPORTING DASHBOARD

MERCHANT RECIEVES FUNDS

Tidal Commerce started with a mission: to lift the veil on a complex industry of partnerships, integrations, and unfair practices.
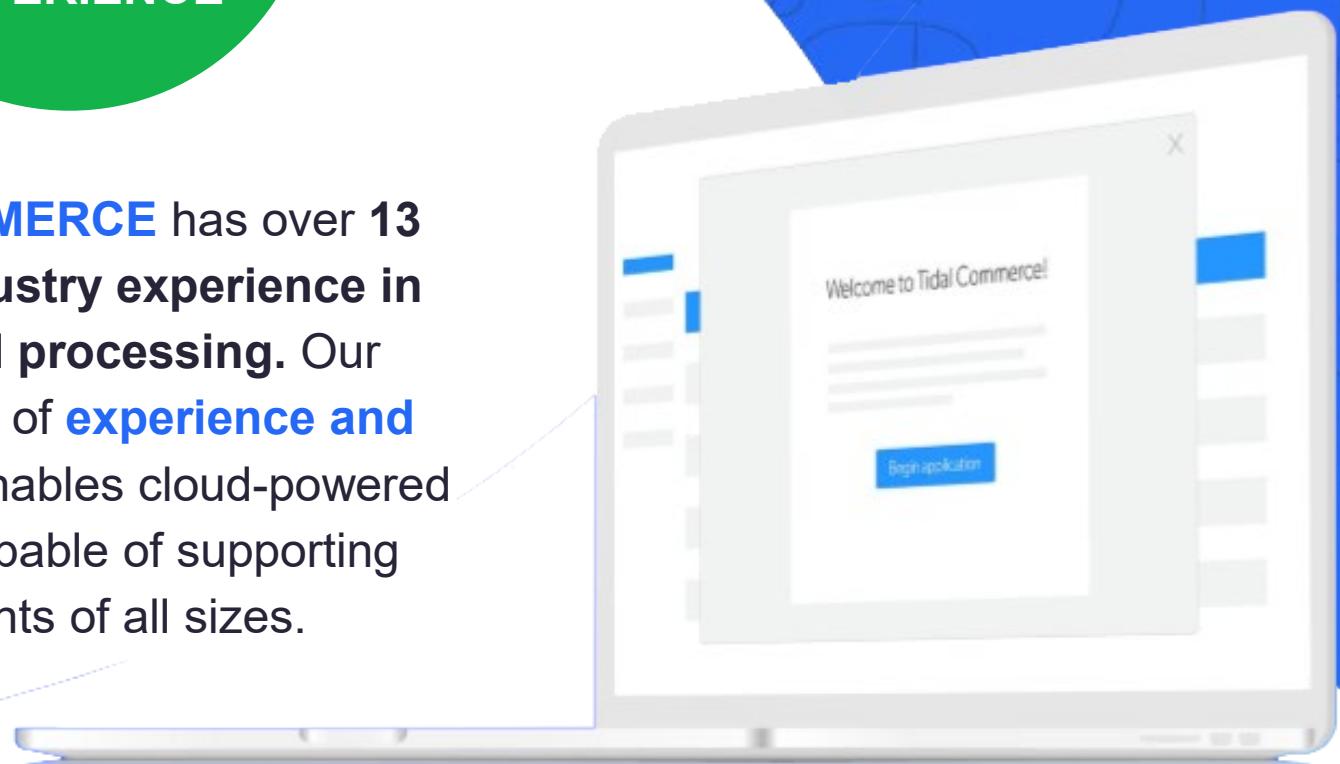
We believe in making payments accessible for merchants of all sizes.
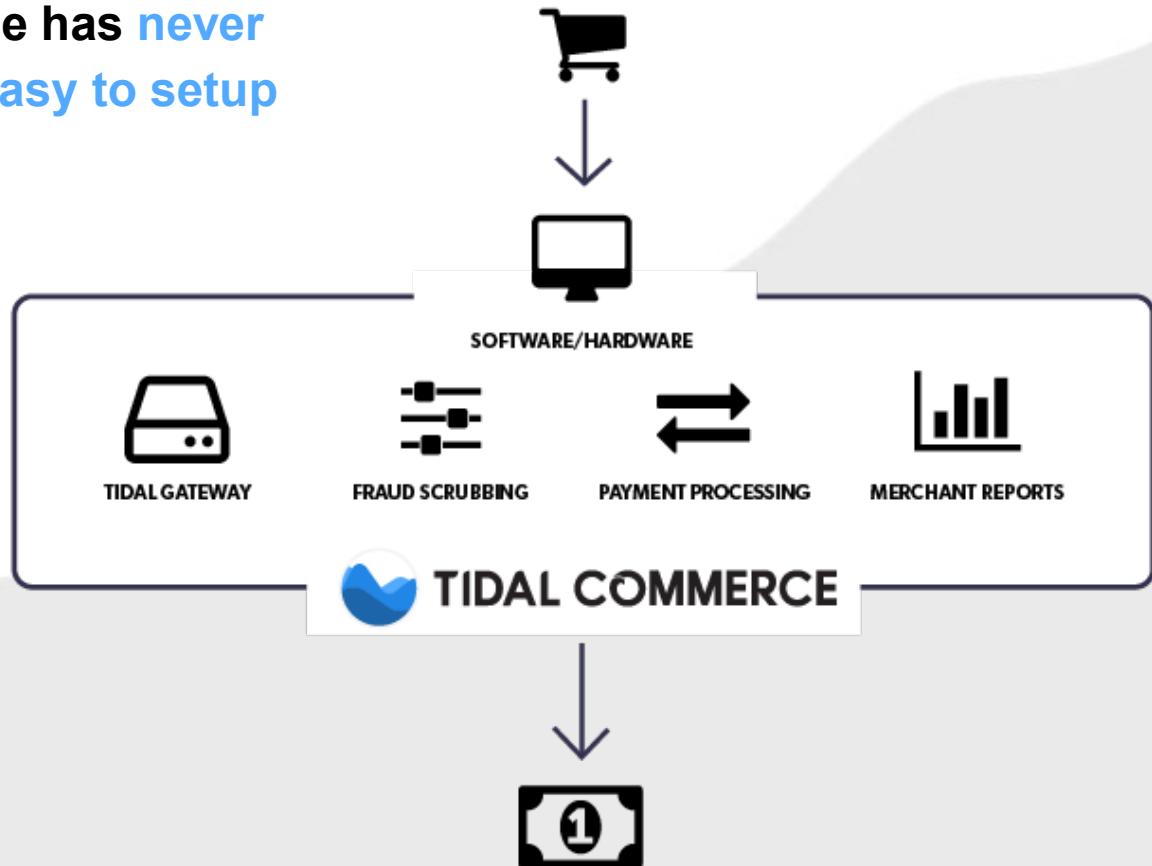
13

YEARS
INDUSTRY EXPERIENCE

TIDAL COMMERCE has over **13 years of industry experience in credit card processing.** Our unique blend of **experience and technology** enables cloud-powered solutions capable of supporting merchants of all sizes.

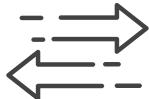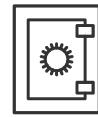Welcome to Tidal Commerce!

Begin application

FEATURES

We truly aim to offer tools for every type of merchant. **Accepting credit cards in-store or online has** never been easier with our easy to setup payment products.
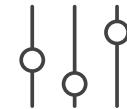

SOFTWARE/HARDWARE

TIDAL GATEWAY   FRAUD SCRUBBING   PAYMENT PROCESSING   MERCHANT REPORTS

TIDAL COMMERCE

PAYMENT PROCESSING

Integrate our solution with existing POS terminals and e-commerce gateways, or let us supply you with one!

TRANSACTION SECURITY

Prevent fraud and chargeback with EMV chip-reader compliance.

DATA & ANALYTICS

Detailed insights on purchases, refunds, and fraud in a single dashboard.

MERCHANT COMPLIANCE

Manage HIPAA and PCI compliance for secure transactions and reporting.

TECHNICAL SUPPORT

Friendly support team is available 24/7/365 on all products or documentation.

CUSTOM ENGAGEMENT

Integrate your brand into custom email invoices and loyalty cards.

Tidal Commerce continues every day to improve the experience of our merchants by **partnering directly with card companies and leaders in the payments industry:**

These strategic partnerships are indicative of the quality for which we strive and the success we've experienced.

We've also been ranked A+ by the Better Business Bureau and recognized as an Inc. 500 company.

Merchants from all sectors have trusted Tidal Commerce to handle their payments:

50 MONTHS
Average Client Retention Rate

Our client retention rate averages 50 months, compared to the typical 30 months of an ISO or bank. **They recommend our support, savings, and value!**

"We definitely recommend them for their transparency, support, and quick response times."

- Wise Guy Vapes

"They've always been attentive and helpful for any of our needs, including understanding PCI compliance."

- Pivot 10 Results

THE TIDAL COMMERCE TEAM

DREW SEMENTA | CHIEF EXECUTIVE OFFICER

In 2003, from the basement of his home, Drew started what is today's Tidal Commerce, an established player in the Merchant Processing Services Industry. Drew has been Tidal's driving force and CEO ever since its beginning.

ANGELA SEMENTA | PRESIDENT & CHIEF OPERATING OFFICER

Angela Sementa joined Tidal Commerce near its infancy in 2005. Starting in sales, Angela saw an opportunity to provide structure and organization to a start-up with great potential. She has played a key role in Tidal's rapid growth, forming valuable relationships with the Chicagoland Chamber of Commerce and the Chicagoland Entrepreneurial Center.

DAN PREVITE | CHIEF TECHNOLOGY OFFICER

Dan has over 15 years of experience in web development as well as development team management. He has operated as Lead Developer for several startups, including LightBank and Spark Hire, and web developer for respected financial institutions Experian and Ameritrade. His portfolio includes site development for national brands such as Ford Motor Company and Tyson Foods, as well as ordering system development for Pizza Hut and Domino's.

TIDAL COMMERCE IS THE "CLEAR" CHOICE

Every business needs payment processing.

Unfortunately the payment processing industry lacks transparency and has been historically inaccessible for small businesses.

Tidal Commerce values transparency and accessibility for merchants of all sizes.

Our product is **cloud-based,** making us much nimbler and scalable, and we embrace new technologies such as machine learning. This has allowed for **rapid, continued growth serving thousands of clients.**
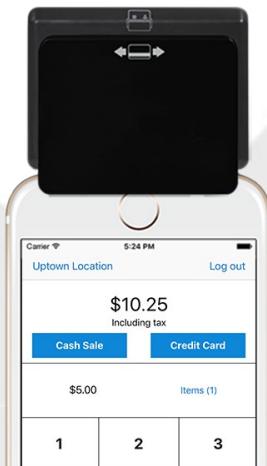
Whether a merchant or an (ISO) reseller, we can meet payment processing needs. This has diversified and increased our revenue streams to include direct, indirect, and software-as-a-service fees **totaling $12 million in annual revenue.**

With continued growth, Tidal Commerce has become a payments innovator. We offer multiple merchant solutions:
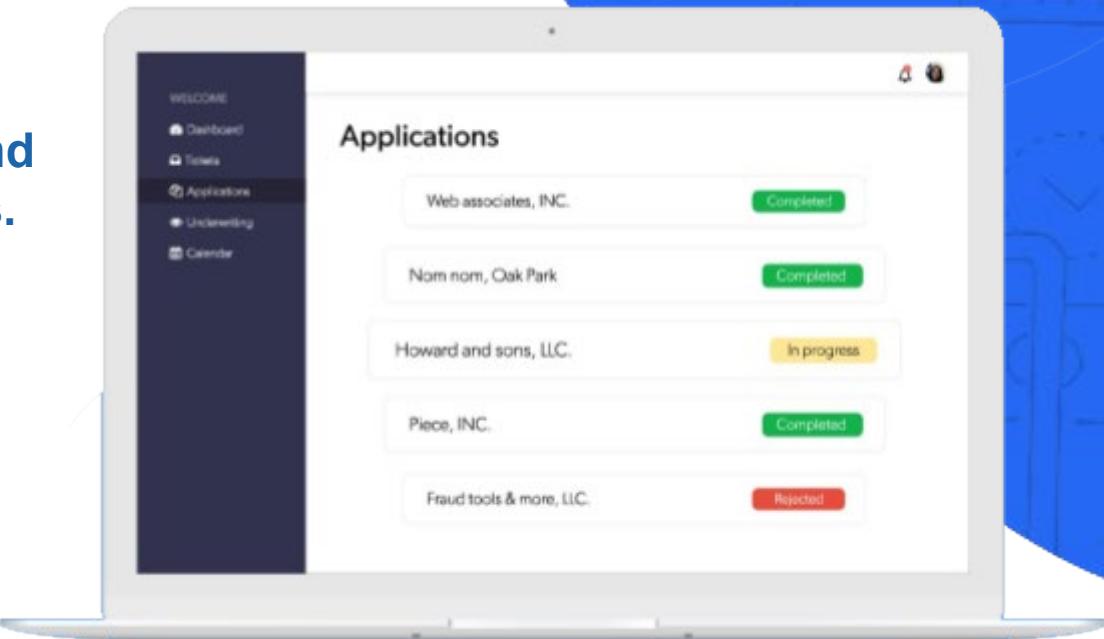
Payments Processing

Point of Sale (POS) Hardware

We also offer a solution for Individual Sales Organizations (ISOs):

Atlas ISO Backoffice Management Software

Atlas gives ISOs an efficient and secure way to manage and service their merchant clients.

Square

One of the first movers in the industry, Square has a large advertising budget that has resulted in a huge advantage with micro merchants. However, the margins on micro merchants transactions are so small we aren't interested in competing with the company's base.

stripe

This company raised a significant amount of money to take advantage of e-commerce and build tools for online merchants. The company aims to solve problems for e-merchants, but many of the problems solved don't actually affect daily operations.
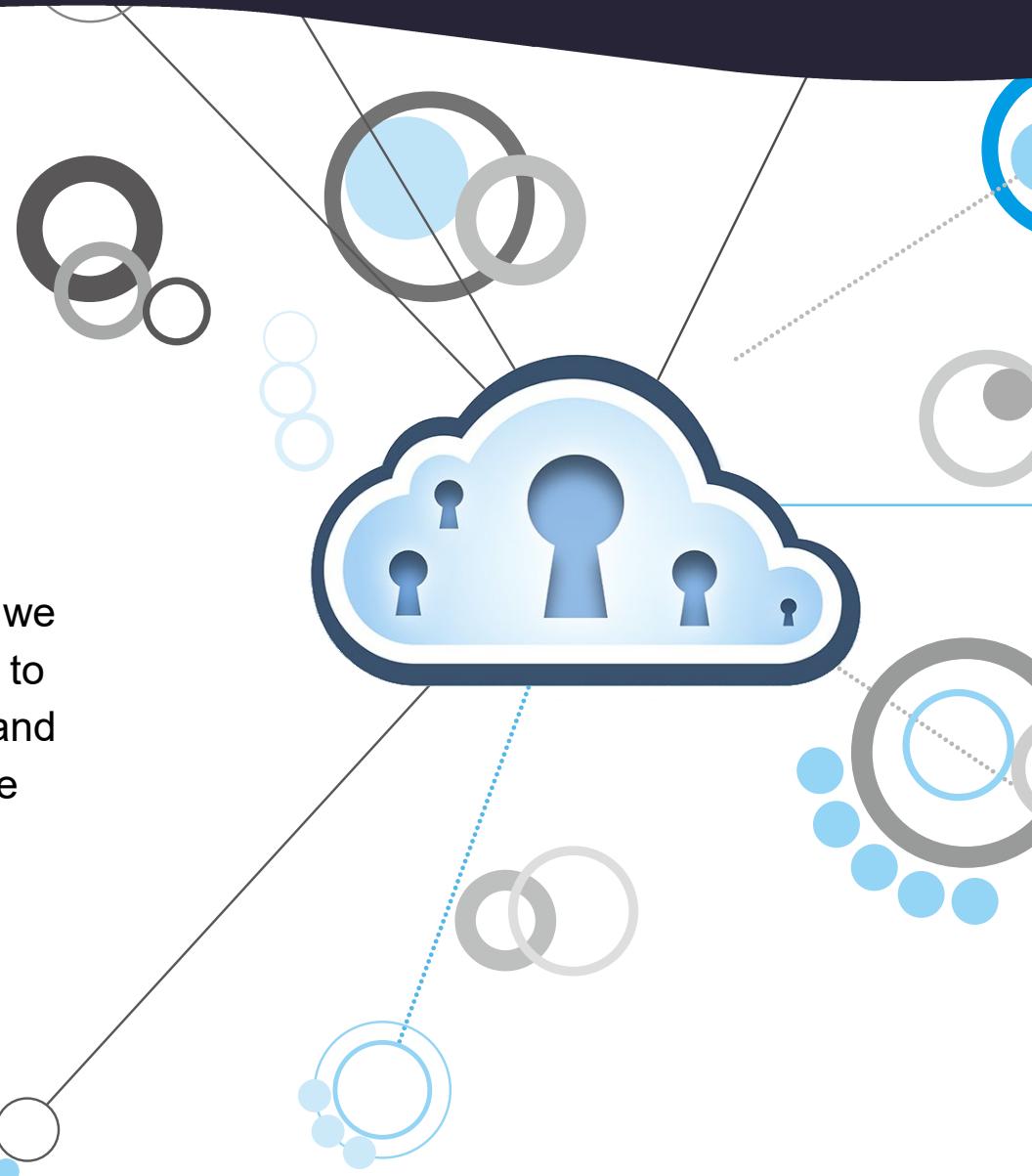
First Data.

As the name suggests, First Data was among the first in the payments processing industry and therefore has significant power among ISOs and with pricing. But due to its early success, the company still relies on old technology that won't be able to compete with new innovations.

OUR UNIQUE ADVANTAGES

Tidal Commerce has already been successfully competing in the payments processing industry for over 13 years.

Because our solution is cloud-based, we have been able to scale our solutions to fit the needs of individual merchants and we use new technologies like machine learning to make the system more secure.
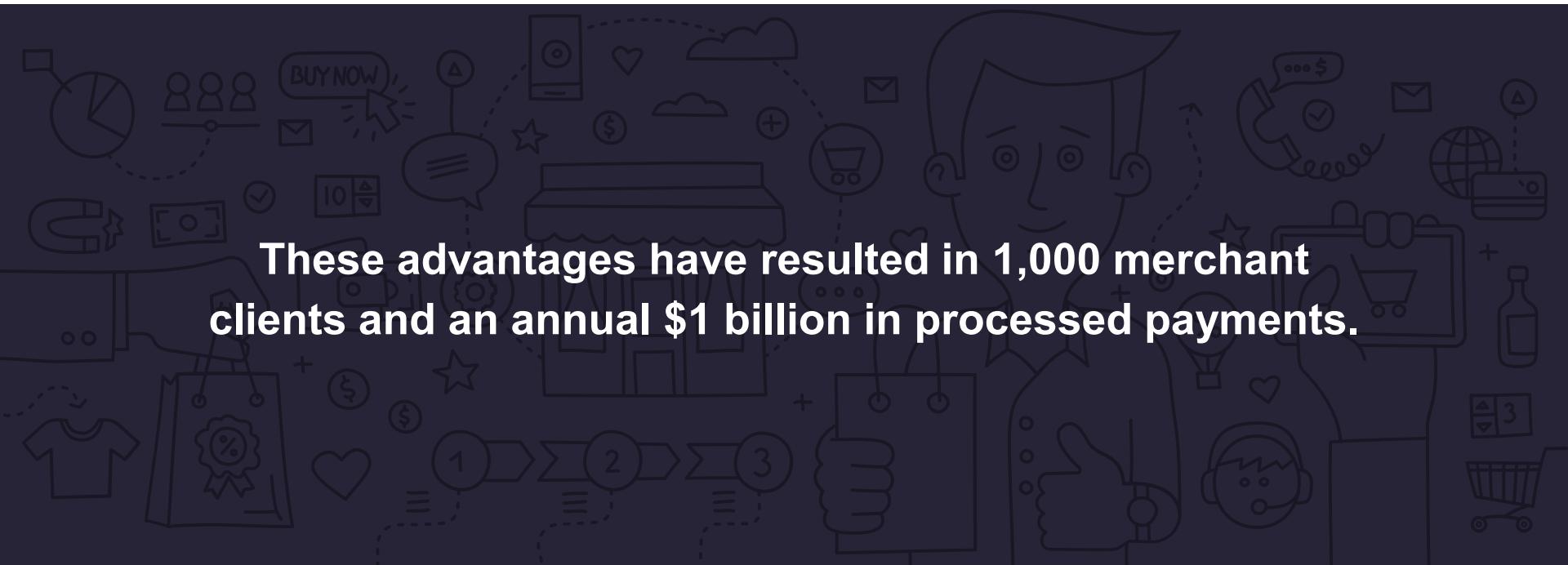
PARTNERSHIPS:

We're a hybrid between Square and First Data because we offer both:
Individual merchant tools
SaaS style tools for the ISO market

We have also partnered directly with major card brands to give complete control over merchant experience.
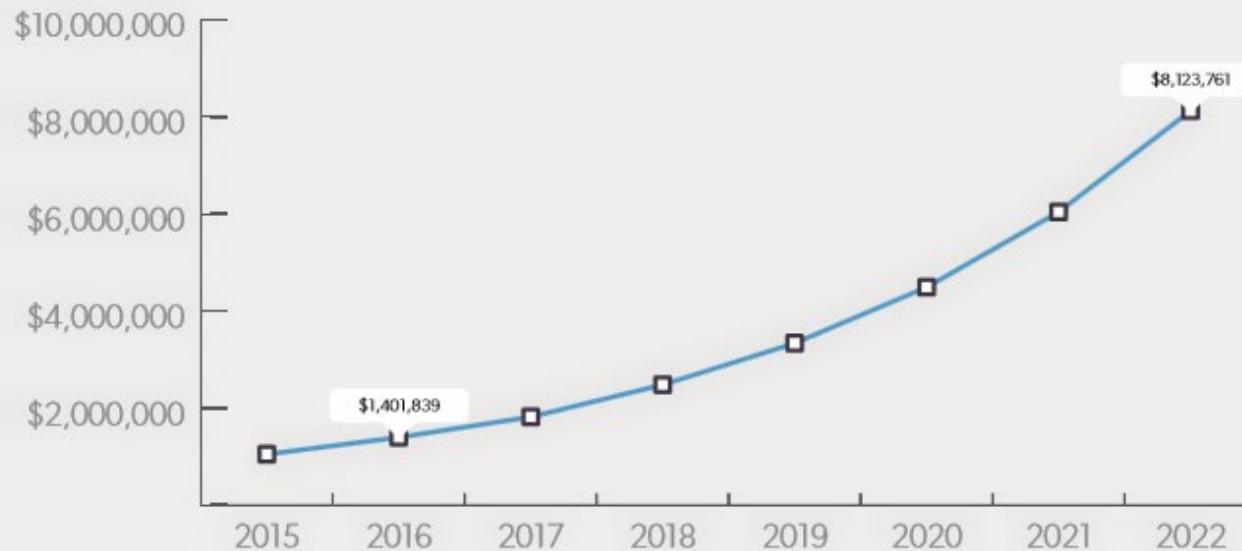
These advantages have resulted in 1,000 merchant clients and an annual $1 billion in processed payments.

THE FUTURE OF TIDAL COMMERCE

We have historically shown growth of 25% year over year, but **we expect to see annual growth reach 50% moving forward.**
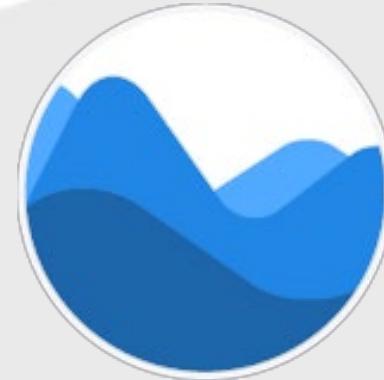

$10,000,000

$8,000,000

$8,123,761

$6,000,000

$4,000,000

$2,000,000

$1,401,839

2015   2016   2017   2018   2019   2020   2021   2022

2018 - 2022 REVENUE PROJECTIONS:

Tidal Currently processes

$1 BILLION
PER YEAR
in transactions

Achieving over $22 million in annual revenue. **Within 3-5 years we estimate a multi-million exit, based on the past twelve years of revenue.**

In order to keep up with that growth we will continue to optimize our products, **constantly updating and adding necessary features.**

IN CONCLUSION

The Tidal Commerce team would like to **thank you** for taking the time to learn about our company, our payment processing solutions, and this investment opportunity. Investors are invited to get involved with a knowledgeable and innovative team delivering value via:

A transparent, accessible payment solution that is accessible for merchants of all sizes through cloud-based builds and advanced technologies.

A proven track record with high retention of merchants, strategic partnerships with industry leaders, and twelve years of steady growth.

The potential for significant ROI as annual revenue surpasses $2 million on the way to an estimated multi-million exit within the next 3-5 years.

Drew Sementa | www.tidalpay.com