



**THE NATIONAL DEALER
MERCHANT PROCESSING ALLIANCE**

for dealers, by dealers™...

Solutios was created by a well-known auto dealer to provide a dealer-centric merchant card processing, digital payment, and FinTech set of solutions focused on the needs of franchise automotive dealers. Its mission is to:

- Dramatically reduce interchanges fees by aggregating dealers credit card processing volume and optimizing the transaction qualification requirements.
 - Create a dealer-owned, dealer-controlled merchant card processing “ecosystem” including:
 - A fully licensed and accredited Payment Facilitator or “PayFac”
 - Access to an array of merchant acquirers’ platforms to achieve the lowest cost routing based on transaction card type, how the card is presented, and accuracy of the submitted card issuer and customer information.
 - A single unified portal for the collection and disbursement at the optimal cost for credit cards, ecommerce, mobile payments, checks, ACH and third-party platforms such as Zelle, Venmo and PayPal.
 - A licensed dealer-owned sponsor bank to leverage the growing deposit balances into substantially lower cost lending solutions for dealer floor planning, capital loans and leases, and employee credit products.
 - Provide fully transparent reporting and an automated batch/deposit reconciliation process through a tightly integrated interface to all legacy Dealer Management Systems that will greatly streamline and validate the accuracy of the reconciliation processes at the merchant, department, and user levels.
 - Offer a complete set of PCI compliance and risk monitoring policies & procedures and information security best practices, including state-of-the-art vulnerability testing, to ensure the protection of dealer customer data.
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ABOUT THE ALLIANCE

Incubated within the Pohanka Auto Group by its CTO, Andrew Carrington, for nearly five years, Solutios and the resulting Alliance started as a challenge from Pohanka President Scott Crabtree to find a way to mitigate escalating merchant card processing fees. Carrington quickly discovered that the banks' obtuse processes made virtually impossible the forensic task of isolating areas of specious billing and cost padding. Over several years, Mr. Carrington found experts from some of the largest retailers willing to share experiences and best practices and eventually he was able to establish partnerships with entrepreneurs and institutions within this secretive industry. Equally important, Pohanka Auto Group was willing to invest early resources/capital into software development projects and the related testing required to align with the card brand specifications for rate optimization. In addition to direct cost savings, these software projects generated substantial indirect savings by streamlining dealership payments, cashiering, and accounting processes that led to improved customer satisfaction.