

Transforming SMB Banking and Payments

Helping banks unlock the full value of merchant services

Pollinate gives banks the platform and products to win small and medium business customers, grow revenues and increase market share.

Our digital experience platform enables smarter, more connected experiences, integrating with banks' existing processing and banking infrastructure.

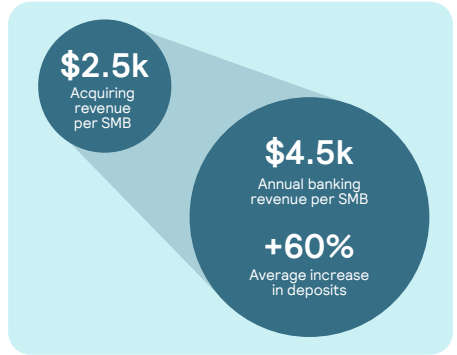


Why small business means big business for banks

Small and medium sized businesses (SMBs) make up more than 99% of all businesses. They power our main streets, connect our communities, create local jobs and fuel innovation across every industry.

As technology evolves ever faster, so do the expectations of digital services. SMBs are shifting their attention – and their business – to digital entrants, specialized solutions and new integrated service providers. More than half of SMBs now purchase payments services from non-financial institutions.

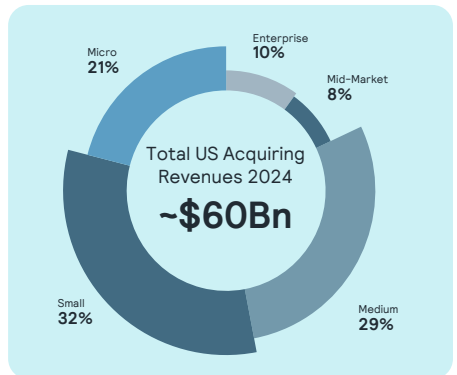
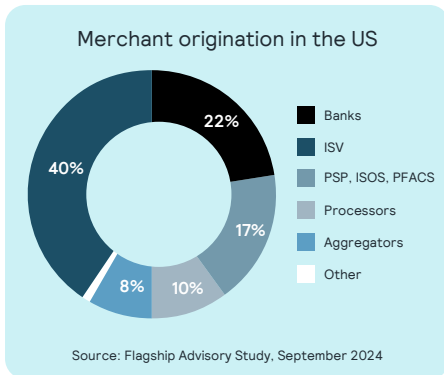
Despite this shift, card payments remain at the center of commerce for most businesses. But for banks, merchant services are not simply a core service – they can also build “sticky” relationships, grow deposits, and provide significant revenue opportunities to cross-sell other bank products and services.



The right time, the right platform

In the US alone, merchant acquiring is worth almost \$60 billion annually, and expected to continue to grow at ~8% per year*, further demonstrating the strong potential for merchant services and the 4x-6x** of incremental banking revenues beyond merely transactions.

As non-bank acquirers increasingly move into deposit-taking, lending and more, the urgency for banks to modernize their platforms and deliver a powerful, bank-owned solution has never been greater. The Pollinate Platform is built for banks to take this challenge head on, and win.



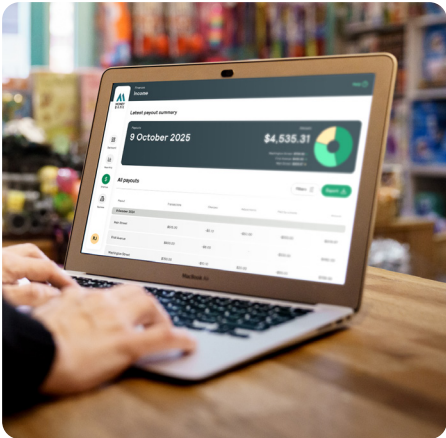
Enter Pollinate

Founded in 2017, Pollinate set out to transform merchant services to put banks back at the heart of SMBs. Our digital experience platform enables banks to create an integrated merchant and SMB banking proposition, transform sales models, and differentiate the proposition in market.

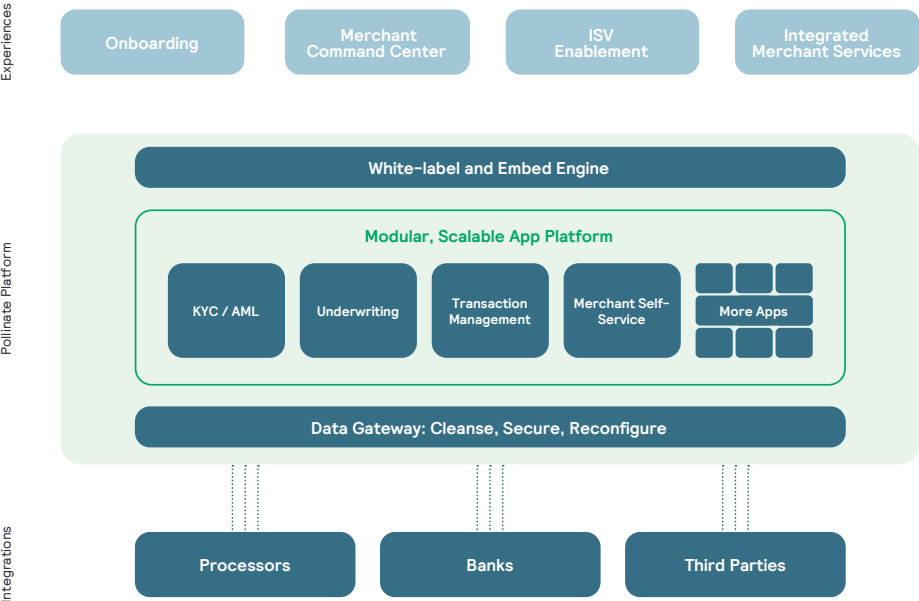
The platform

A digital experience platform built for bank and processor integration, flexibility and scalability.

The Pollinate Platform works with any processor, securely transforming data into great customer experiences, smooth onboarding and a powerful selection of apps and services for the needs of today's businesses.



- ✓ Modular white-labeled “mini-apps” that cover the end-to-end merchant lifecycle.
- ✓ Configuration toolkits, data and orchestration capabilities, and integration services.
- ✓ Bank controlled partner ecosystem.
- ✓ Innovative roadmap - ongoing development and enhancements, including Agentic AI.



Delivering exceptional experiences

Pollinate's Platform not only integrates rapidly with existing processors and systems, our proprietary "White-label and Embed Engine" ensures digital experiences are fully within your branding, and can be presented either standalone, within the bank's digital estate, or via third-party partners.

Four key experiences:

1. Onboarding

Our dynamic onboarding workflows support customer acquisition from consideration to first transaction, increasing conversion and decreasing dropouts, whether in a digital, assisted or omnichannel journey.

2. Merchant Command Center

One "single pane of glass" for a bank to intelligently present its SMB offering. A unified, bank-branded dashboard that allows merchants to reconcile transactions, manage disputes, access statements, self-serve updates, discover new services and more. This increases customer lifetime value, reduces cost to serve, and opens new cross-sell opportunities.

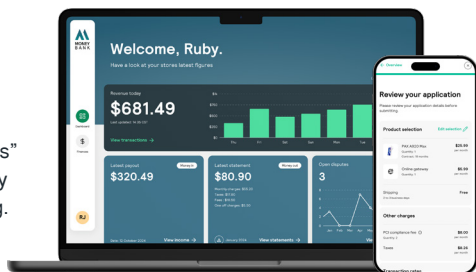
3. Integrated Merchant Services

Integrate digital boarding and transaction management into online banking, to increase penetration of merchant services and reduce attrition.

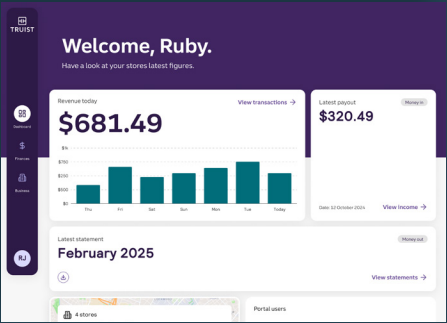
4. ISV Enablement

Expand reach by embedding merchant services into the platforms SMBs already use.

A solution that enables banks to partner with ISVs and indirect channels, equipping our clients to sell and service financial products within third-party platforms. Scales distribution and capitalizes on the growing embedded finance opportunity.

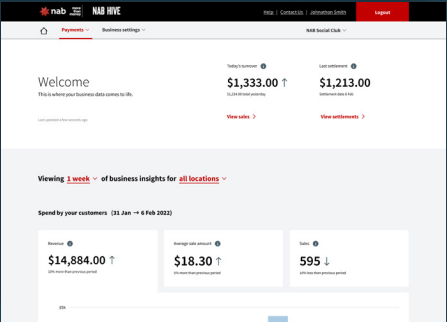


Partnering to deliver innovation in merchant acquiring



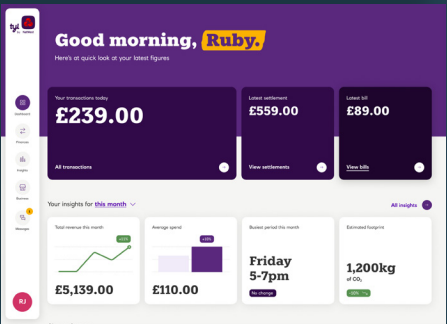
"Truist Merchant Engage is more than a product — it's a reflection of our purpose-driven commitment to lead the industry with integrated solutions that help businesses thrive. By unifying business banking and merchant services into one seamless experience, we're enabling SMBs to operate more efficiently, make data-driven decisions and grow with confidence."

Chris Ward,
Head of Enterprise Payments



"We are innovating in our core business to make banking simpler and easier for our customers and colleagues, while also exploring more revolutionary products and models with partners."

Ross McEwan,
CEO



"Tyl by NatWest experiences, built in partnership with Pollinate, reiterates our commitment to harnessing the revolution in new technologies so that our customers can remain focused on growing their businesses."

Dame Alison Rose CBE,
CEO 2019-2023

Transforming profitability

Bespoke development is expensive and slow to deploy, launch and maintain. Our platform was built to be easily, configured, branded, and implemented. In a fast changing landscape, Pollinate helps banks stay relevant, competitive, and connected to the customers who matter most.



Accelerate time to value

Platform live in weeks, not months.



Reduce risk

Proven results and delivery methodologies.



Future proof

A modular platform approach unlocks future flexibility.



Differentiate

Win and retain customers, based on value, not price.

15%

Increase gross adds

Through an engaging digital proposition.

3x

Onboarding conversion

Triple your rate of completions.

40%

Reduced cost

Lower customer service call time and effort.

8%

Reduced churn

Through improved onboarding & proposition.

About us

Pollinate's team combines experts in banking, payments, technology, and customer experience. We are trusted by leading banks in the US and across the world.

Partners and Investors

We are proud to work with and be supported by leading global investors and financial institutions:



Interested in finding out more?
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