



DSA Partnership Award

2022 Submission



Nexio Story

Since 2008, CMS/Nexio has been servicing the payment needs of the direct sales community. The Nexio platform was specifically created to address the pain points of global expansion. In an increasingly diversifying world of alternate payment methods, cryptocurrencies, and cross-border payments, the barriers between an entry-level distributor and a profit are significantly stacked

Declines, chargebacks, and rigorous, complex compliance measures are constant barriers to the sales effort. Hidden payment complications are waiting for a chance to ruin an otherwise pleasant interaction with the customers. Nexio saw the need for a single, user-friendly platform that caters to the complexity, connectivity, and compliance needs of the direct sales community.

Over the years, our portfolio has grown to service over 543 direct sales accounts across the United States alone, enabling them to sell their goods internationally. Nexio has built integrations with 20+ back-office software platforms, ensuring our infrastructure has reach while supporting our partners.

Nexio's security suite ensures that our social selling partners experience a reduction of criminal and friendly fraud to reduce chargebacks by up to 99%, allow accurate decisions in real-time to reduce manual reviews by up to 83%, and maximize your conversions by reducing false-positive declines by up to 70%.

In addition, Nexio provides powerful anti-fraud measures that can protect an individual or an entire enterprise.

Nexio's own, Colt Passey is proud to sit on multiple elected social selling board positions and is deeply involved in the social selling community as a whole. Prior to serving on the DSA Board of Directors he sat on the Vendors Supplier Committee and has volunteered his time on several other DSA committee's. Below are some examples of the Direct Sales companies that Nexio has assisted over time, and how our expert team has ensured their needs have been met and exceeded.



Monat

As a solutions architect for Monat's payments needs for over four years, Nexio has worked to give control, flexibility, and modernity to Moants global strategy. Nexio has been able to solve several revenue blocking issues.

One solution was to provide a series of redundant connections for Monat to ensure that any potential latency issues would not result in lost sales. This involved setting up a network of merchant accounts with back-end processors. This rigorous network of merchant accounts saves Monat more than \$6,000





USD per month in potential lost transactions.

Nexio assisted Monet in expanding into Canadian and European markets, solving 3DS compliance, PCI compliance, and implementing a global fraud reduction strategy. With connections and knowledge of domestic and foreign regulations, Monet is kept up to date and compliant with payments requirements. By using partner relationships and AI a wide range of data points are assessed to ensure that distributors and sellers don't get stung repeatedly by those wishing to take advantage. Nexio's focus on fraud reduction reduced Monet's chargebacks by 75%.

Nexio's platform is easily able to aggregate Monet's accounts from their global marketplace into one centralized tokenization vault database, along with one central dashboard for reconciliation. This single orchestration point ensures that not only is their client's card data secure but that collating and acting upon new data about your payments is straightforward and located in one, simple place.

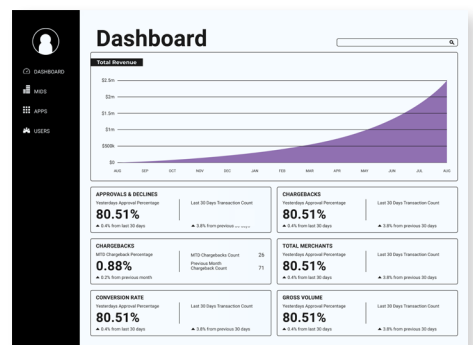
Nexio has been involved in philanthropic endeavors in the direct sales community, including the Monet Global Feast with Gratitude, contributing both financial assistance and manpower to ensure the community that our team works so hard to help can assist those in need.

"Nexio has provided Monet with an exceptional level of service from the moment we initiated our relationship. Flexible and creative, they are more than a payment processor. They are a true 'solution' provider!" - Stuart A MacMillan | President | Monet Global Inc

Immunotec

When Immunotec first signed on with Nexio, they had little redundancy in their processing capabilities. Their existing payments solution lacked agility, resulting in a platform not nimble enough to keep up with both of their primary markets: Mexico and the United States. Their solutions were not robust enough to support the needed payments services and didn't allow for needed APMs to provide experience and functionality for their consumers. With only a single local acquirer limiting their optionality, their ability to manage their multicurrency payments was limited. Likewise, for cross-border payments, they had previously been relying on their back-office solution and needed to pay for each new connection.

Enter Nexio. Nexio provided them with the toolkit needed to create their own connections and integrate a variety of APMs, returning control of their payments infrastructure to Immunotec, instead of having to rely on their back office. While processing 5.7 million dollars monthly in Mexico and processing 5.2 million





in the United States, Immunotec needed a platform that catered to their global growth. Nexio's APM solutions solved their multi-country issues, and provided international fraud tools thanks to relationships with industry-leading partners, putting concerns about fraud to rest. As one of the newest members of the Nexio family, they will be up and online with all the benefits implemented for them before the summer begins.

"We are impressed with Nexio's global processing capabilities and have seen how they have helped other top 100 companies. We are excited to see how Nexio will help us grow and scale into the future." - Mauricio Domenzain | CEO | Immunotec Inc.

Kyäni

Kyäni is one of the premier direct sales supplement companies. Previously, they had been managing tokenization and PCI compliance on their own, which, while an impressive undertaking, required significant back-office investment, both from the staff and on a financial front. Once onboarded with Nexio, they were able to take over these responsibilities, saving them both the costs of running this service and the associated maintenance overheads.

As Kyäni began to use services to integrate into Turkey, the Dominican Republic, and South Korea, having extra bandwidth to focus on international markets was undoubtedly helpful. Nexio's neutral platform meant our extensive range of connections was already integrated with their back office. This assisted Kyäni by ensuring their speed to market was incredibly swift, requiring barely any downtime as they upgraded with Nexio's services. Since they have been onboarded, we have helped them establish relationships with solution providers in Mexico and the Asia Pacific regions, to help acquire domestic merchant accounts.

Kyäni's services have been updated to include a wealth of new APMs, fraud prevention tools, and secure tokenization of their card data inside their digital vault. By reducing their payments integrations to a single point for their two different workflows, Nexio has helped Kyäni in streamlining their back-office operations, so they can focus on what really matters - selling products.

Nature's Sunshine

Nexio is willing to rise to a challenge. Nature's Sunshine discovered the need for 3 Domain Secure (3DS) compatibility within their network to ensure they could continue to sell their products to a global market, as more and more countries are requiring this additional verification as an important component of cross-border transactions. Nexio had integrated 3DS into their payments stack within 30 days, which, by





industry standards, is incredibly rapid onboarding for such a complex system. Our team's dedication and swiftness ensured that Nature's Sunshine could meet the deadline of having this integration in time for sales in Europe, ensuring their transactions met the rigorous standards imposed by EU directives.

Nexio was first contracted with Nature's Sunshine to help them expand into the Dominican Republic, Columbia, and Ecuador. Our extensive range of payments gateways and connections ensured our client could be onboarded swiftly, and sell just as fast. More recently, combined with our robust anti-fraud and data tokenization offerings, Nexio has ensured that Nature's Sunshine's payments are secure as they seek to expand internationally.

Nexio has been servicing the Direct Sales industry for over a decade with tailored solutions for their specific pain points. They are looking forward to even more years ensuring these dedicated distributors can be supported with a rigorous payments structure that will support them while overcoming their unique challenges.

"Aside from the product they provide, Nexio's greatest asset might be Colt Passey and the deep relationships that he has built within the Direct Sales space. His innovative and unconventional way of viewing relevant topics in the space makes him a trailblazer and innovator. While his knowledge and insight are immeasurably valuable his ability to connect and network with others is where he truly creates an impact. Colt's ability to relate to others and his desire to help those that he advises is what has drawn us to him both as a friend and supplier. Ironically Colt has never asked us for his business but we can't help follow his ventures wherever he goes." - Mindy Lin | Founder & CEO | Damsel in Defense

"Nexio has been an excellent partner to our organization. Their team of professionals have supported us in the transfer of our gateway to their platform, addition of new/alternative payment methods and have helped with payment solutions sourcing in international expansion. Their service enables our company to have a trusted payment partner with specific attention to our needs. The most valued aspect of their approach is that they are looking to do the right thing by our company instead of what will be the most advantageous to them, which is hard to find in a partnership." - Chris Postler | Chief Operating Officer | Pure Romance, LLC

