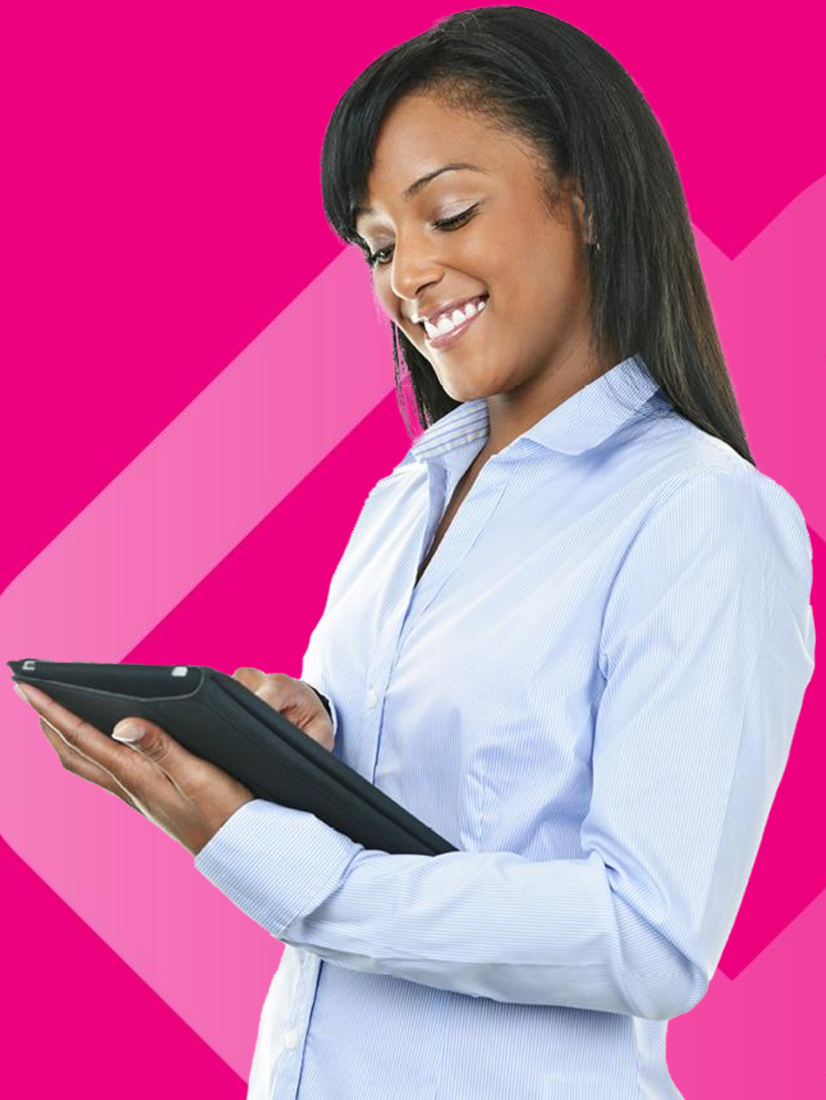
Klipboard Money

The role of hardware for SaaS platform differentiation

November 2025



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Klipboard Money

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Your Business Your Way

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Background

20+ Years experience in delivering global payment solutions for Acquirers, PSP's, SaaS Platforms, Merchants from Concept to Execution

Current Focus

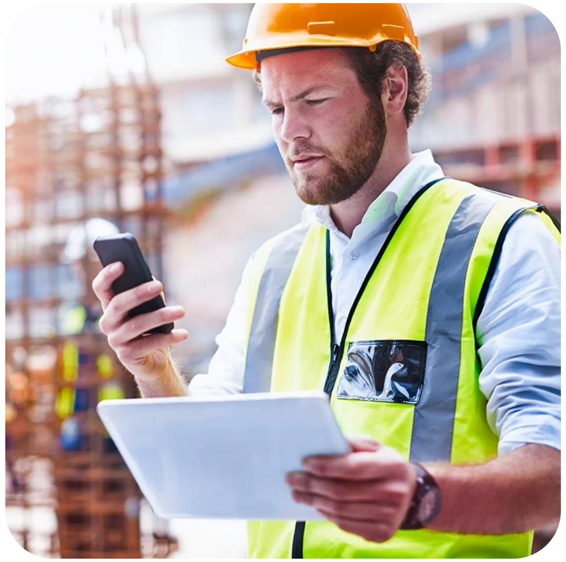
Helping Klipboard modernise and monetize payments by building a global embedded money platform

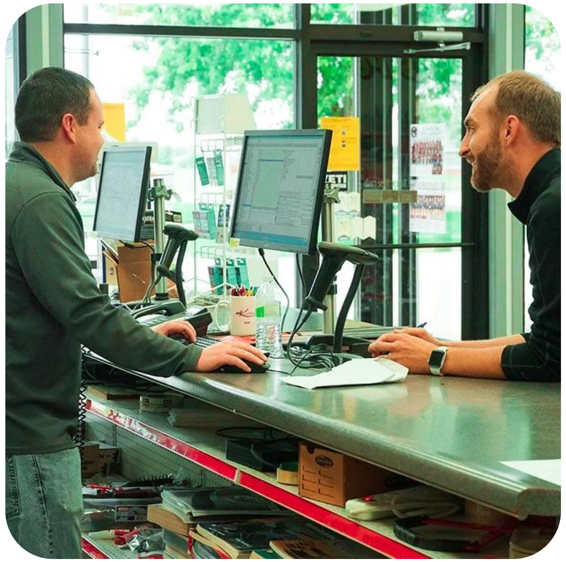
Proud of

The Team, we took Klipboard Money from Concept to MVP in 6 months. With 12 ERP integrations and across 4 continents.

We are Klipboard

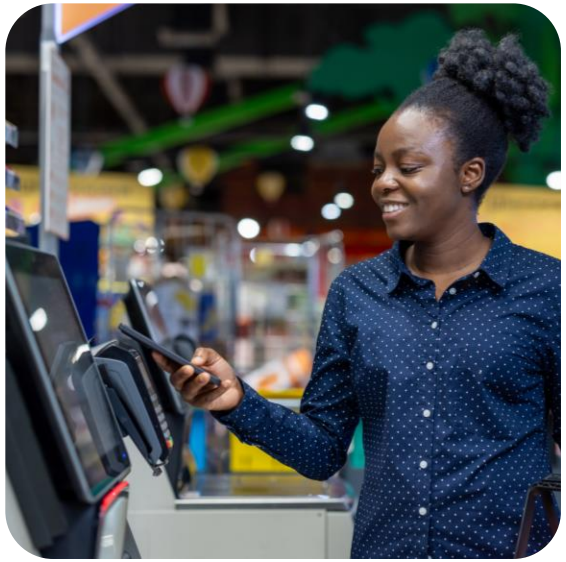
We are a leading provider of industry-specific business management software solutions across 4 continents, 40+ countries and 7 Sectors from Wholesale Distribution and Automotive to Field Service.





We just launched Klipboard Money

A global embedded payments platform to help our customers offer an omni channel, unified payments experience wherever and whenever they do business.



Competitive Edge

Key Differentiators:

Buy Now or Pay Monthly

Lifetime Warranty

3+ Manufacturers

10+ Terminals

All PCI PTS 6

IP/4G/WiFi/BT options

SmartPOS + Pinpads

Counter, Mobile and Kiosk

2 Day Distribution anywhere

Options:

Printers, Barcode Scanners, Offline, Standalone, Branding, Docks, Ruggedized

Meet Your Customers and End Users Needs

Trust

Speed

Preference

Offline

Digital and Invisible Payments have a strong place in our software, but when it comes to in person interactions and maximizing conversion - hardware is still king

Revenue

- **Hardware as a monetization lever**
  - **Sell –** Small Margin
  - **Lease** – Create MRR
  - **Support** – Premium MRR
  - **Extended Warranty** – MRR

- **Upsells**
  - Accessories
  - Premium Devices
  - Third Party App licences
  - No upfront integration cost

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Retention

Increased Stickiness

- Customers are less likely to churn when hardware is concerned.
  - Integration - Cost of Moving
  - Solving Real Pain Points
  - Rollout Effort
  - CAPEX Costs
  - Used for more than payments – SaaS + SmartPOS

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Challenges

Solving the whole value chain matters:

- Estate Management
- Support Function
- Logistics and Distribution
- Repairs, Returns, Storage
- Balancing cost vs value
- Finding the right partners
- Cert Scope
- Payment Methods
- PCI/P2PE Scope
- Financing vs CAPEX Outlay
- Hardware Ownership

Evolution of Embedded Payments

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In the future, I expect that the Payfac Lite model will evolve more, there are many factors as to why, but history may repeat when platforms like merchants find the down sides of to the ecosystem as merchants once did, and as companies in different areas of payments fight to retain relevance, some are already happening.

- Owner of the hardware and customer in many cases is still the acquirer today
- Some Fintechs lack hardware choice to support bigger customers
- Payment Orchestrators giving ownership of hardware enables platform to move provider more easily – Aevi, Silverflow
- Hardware for SoftPOS as it evolves – Zebra, Honeywell
- Rise of the PSP for agnostic embedded payments for platforms – NMI
- Payfacs becoming the PSP or even acquirer
- Payfacs becoming the PSP or even acquirer

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Thank You

And if you want to know more? Contact
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