EXECUTIVE SUMMARY · PROPOSED FOUNDING D2 PARTNERSHIP

PSAC | PENNSYLVANIA STATE ATHLETIC CONFERENCE | TAPNPAY+ THE WAY FANS PAY

ACTIVATE PSAC FANS. EVERY DAY.

Unlock the PSAC's next revenue streams. New revenue for all 17 schools, conference-wide NIL for 7,500 student-athletes, the PSAC Real Fan Fund, and the data that sells your next sponsorship.

FOUNDING D2 PARTNER | 17 SCHOOL FAN PROGRAMS | CONFERENCE-WIDE NIL | THE NIL PATCH | PSAC REAL FAN FUND | $0 COST TO THE PSAC

PREPARED FOR COMMISSIONER CARLIN CHESICK AND THE PSAC BOARD OF DIRECTORS

BUILT ON PSAC-REPORTED DATA AND THREE YEARS OF TAPNPAY+ MEMBER PURCHASING

TAM · SAM · SOM

PSAC FANS SPEND EVERY DAY. NONE OF IT FUELS THE PSAC.

$14.3B

TAM · EVERY YEAR

What 750,000 PSAC alumni, students and faculty spend each year in the categories TapNPay+ already serves.

$2.1B

SAM · REACHABLE

112,500 fans: fifteen for each of the PSAC's 7,500 student-athletes, the people who already follow them.

$688M

SOM · WHAT WE MODEL · THREE YEARS

Routed through TapNPay+ by school members and NIL fans. **1.6%** of three years of PSAC fan spending.

650K+
LIVING ALUMNI

600K+
ANNUAL SPECTATORS

1M+
PSAC DIGITAL NETWORK VIEWERS

7,500
STUDENT-ATHLETES · 17 SCHOOLS

TAM: 750,000 (PSAC-reported 650,000+ living alumni plus 100,000+ students and faculty, not deduplicated) × $19,005, the share of average household spending ($78,535) in food, entertainment, apparel, personal care and other categories TapNPay+ serves (BLS Consumer Expenditure Survey 2024). SOM: 91,680 paid member-years × $7,500 average annual member spend routed through TapNPay+ (TapNPay+ member data). Spectators and viewers shown for context only, not used in any projection.

THREE YEARS · CONFERENCE-WIDE

TODAY: $0.
WITH TAPNPAY+: $17.2M.

The same fans, the same stores, the same purchases. Only where they are routed changes. Everything below is funded by TapNPay+ and its 300+ brand partners. Nothing comes from the fan, the school or the conference.



$185 PER FAN, PER YEAR

$35 of every $50 membership, plus 50% of the fan's cash back, to the school or athlete the fan chooses.

$0 UP FRONT

No invoice, no budget line, no staff. Setup and annual fees waived at every school that hits its benchmark.

EVERY SCHOOL EARNS

All 17 programs, every sport. Projections for each school on page 08.

Illustrative at $7,500 annual member spend, 4% blended cash back ($300 per member), 50% share to the chosen school or athlete. Fan cash back = 4% of $688M routed. NIL and school members are separate memberships; a fan chooses one.

FOUR PARTS · ONE PARTNERSHIP

THE PSAC SETS THE STANDARD FOR DIVISION II.

01

SCHOOL FAN PROGRAMS

- All 17 schools, branded experience
- $185 per fan to the department
- No hold-back. Full share from day one
- Fees waived at benchmark

02

CONFERENCE-WIDE NIL

- All 7,500 student-athletes eligible
- Voluntary and individual
- Every sport, men and women
- Fully NIL compliant, with each school's compliance officer

03

PSAC FAN INTELLIGENCE

- What PSAC fans buy, all year
- Every school, every category
- Benchmarks no school can buy alone
- Data that reprices sponsorships

04

THE NIL PATCH

- One patch, every athlete
- Dedicated to student-athlete NIL
- Pending the January 2027 D2 vote
- A first for Division II

$0 No conference investment. No school investment. No share of athlete earnings. The PSAC provides its endorsement, its reach and its schools. TapNPay+ provides the platform, the technology, the support, the data and the revenue. As Founding D2 Partner, the PSAC starts with every unlock on day one, locked for three years.

TURNKEY · TWO-WAY · MEASURED

WE DO THE LIFT. EVERYONE IS MEASURED.

No new staff, no budget, no system to run. The TapNPay+ team works directly with every athletic department, the same way we launch with our Division I conference partners.

TAPNPAY+ DOES

- Sets up every school in **one PSAC app**: its marks, code and fan page
- Builds launch content and the mascot **Real Fan #1** video
- **On-campus NIL presentation within 60 days of signing**; prepares every disclosure
- Runs **one PSAC launch day** for all 17 schools
- Pays and reports monthly by the 10th, including $3 per membership to the PSAC Real Fan Fund
- Fan support, every day

EACH SCHOOL DOES

- Signs a one-page joinder and approves its marks
- Shares on its channels: website, a monthly email, two social posts, in-game reads
- Names one contact
- **Benchmark:** 500 / 650 / 850 / 1,250 members a year by size. Hit it and the annual fee is waived; miss it and the fee comes only from earnings

That is the lift.

THE PSAC DOES

- Board resolution: Official Fan Payment Platform and Official NIL Partner
- Full endorsement of NIL to every student-athlete, including SAAC and Pathways
- All 17 joinders by an agreed date
- Reach: website, newsletter, social, Digital Network spots, championship reads

PSAC REAL FAN INTERNS

One student intern at every PSAC school, from athletics or the business program, working inside the TapNPay+ team: our link on campus and a direct line to each athletic department.

Joint review every six months against these benchmarks. Merchants cleared against each school's partner categories before launch. Nothing using school marks is published without written approval.

300+ NATIONAL BRANDS · IN STORE AND ONLINE

THE BRANDS PSAC FANS ALREADY USE EVERY WEEK.



Brand marks shown to illustrate where fans earn cash back. No brand endorsement of the program is implied.

FIVE EVERYDAY CATEGORIES

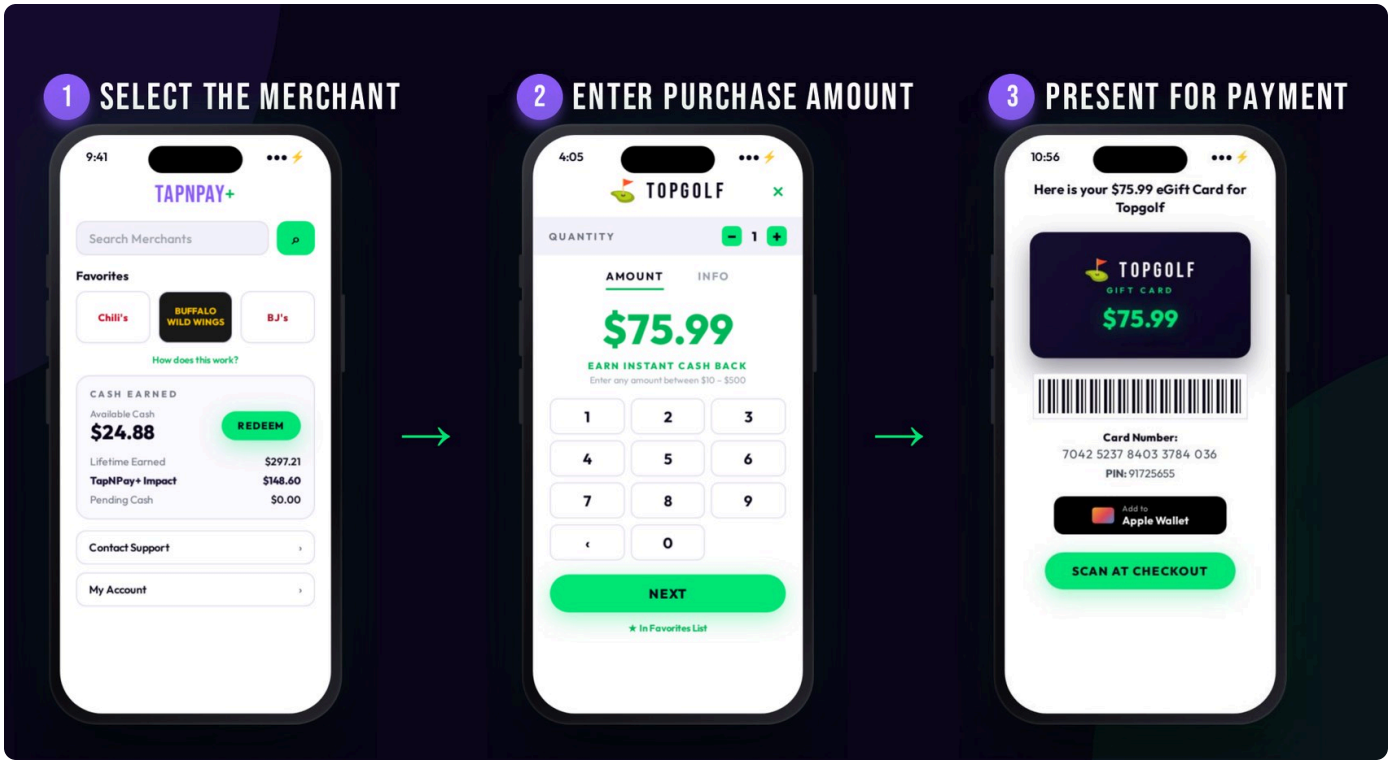
- + RETAIL
- + GROCERIES
- + DINING
- + ENTERTAINMENT
- + TRAVEL

BRING YOUR SPONSORS WITH YOU

Not a once-a-season ask, an everyday habit. Every current PSAC and school sponsor, from the local pizza shop to a national brand, can be added to the app at no cost to them. Our team handles the onboarding, the offer setup and the reporting, and your sponsors see exactly what PSAC fans spend with them.

THREE TAPS · IN STORE OR ONLINE · 300+ BRANDS

PAY. STACK. FUEL.



01 · PAY

Pick the brand, enter the amount, pay in store or online. Under a minute at checkout.

02 · STACK

Instant cash back on every purchase, stacked on top of the rewards fans already earn: their card's points and the brand's own loyalty program. Fans keep every reward.

03 · FUEL

Fans keep 100% of their cash back. TapNPay+ adds 50% on top to the school or student-athlete they chose, with every purchase.

REAL FAN DATA · COMPLETED PURCHASES, NOT IMPRESSIONS

EVERYONE IS CHASING NEW REVENUE.
YOU FIND IT FIRST.

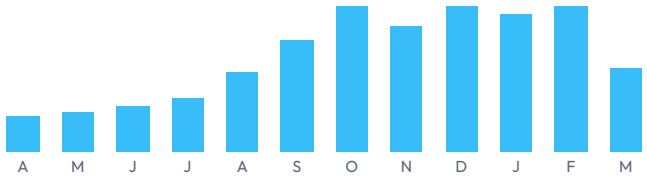
LENS INTELLIGENCE
BY TAPNPAY+

LENS INTELLIGENCE · Your program · PSAC member school

Illustrative · sample data

900	$6.75M	$166.5K	$185
TOTAL MEMBERS	MEMBER SPEND	PROGRAM REVENUE · TRAILING 12 MONTHS	REVENUE PER MEMBER

MONTHLY MEMBER GROWTH



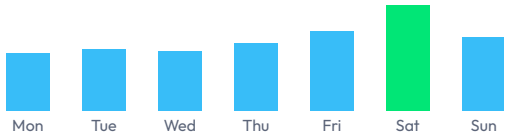
SPEND BY CATEGORY

Dining	$2.30M
Retail	$1.58M
Groceries	$1.54M
Travel	$0.73M
Entertainment	$0.60M

TOP BRANDS YOUR FANS USE

Starbucks	$924K
Kroger	$777K
Chipotle	$637K
Home Depot	$568K
Delta Air Lines	$495K

SPEND BY DAY



Peak: Saturday, 11am to 2pm

FAN GEOGRAPHY

Primary metro	$2.97M
Secondary metro	$1.09M
In-state other	$0.94M
Out of state	$0.47M

SPONSORSHIP SIGNALS

- Dining is 34% of spend: your most valuable sponsor category
- Travel is unsponsored and 50% of members buy it
- Homecoming activation: +34% partner spend, measured
- 586 top fans not in your donor or ticket records

Every school
Its own dashboard: who its fans are, where they spend, when and with whom.

The conference
A PSAC-wide view, aggregated across all 17 schools. No member-level data.

Every sponsor pitch
Share of wallet, category gaps and renewal pricing built on proof.

THREE-YEAR PROJECTION, SCHOOL BY SCHOOL.

SCHOOL	BENCHMARK	FANS Y1	Y2	Y3	TO THE SCHOOL · 3 YRS	ATHLETES	NIL · 3 YRS
Bloomsburg	850	721	901	1,081	$500K	427*	$563K
East Stroudsburg	650	537	671	805	$372K	640	$844K
Gannon	650	566	708	849	$393K	651	$860K
IUP	850	745	931	1,117	$517K	489	$644K
Kutztown	850	667	834	1,000	$463K	530	$699K
Lock Haven	500	440	549	659	$305K	369*	$486K
Mansfield	500	402	503	603	$279K	233*	$305K
Millersville	850	650	812	975	$451K	477	$630K
PennWest California	650	502	627	753	$348K	330*	$436K
PennWest Clarion	650	596	745	893	$413K	291*	$386K
PennWest Edinboro	650	544	680	817	$378K	349*	$458K
Pitt-Johnstown	650	470	588	706	$326K	282	$369K
Seton Hill	500	394	492	590	$273K	575	$758K
Shepherd	650	514	642	771	$356K	252*	$333K
Shippensburg	650	564	704	845	$391K	480	$633K
Slippery Rock	850	709	886	1,063	$492K	513	$674K
West Chester	1,250	1,182	1,477	1,772	$820K	612	$808K
PSAC total	**12,200**	**10,203**	**12,750**	**15,299**	**$7.08M**	**7,500**	**$9.88M**

$275K TO THE CONFERENCE
PSAC REAL FAN FUND · 3 YRS

$7.08M TO 17 SCHOOLS
ATHLETIC DEPARTMENTS · 3 YRS

$9.88M TO STUDENT-ATHLETES
NIL · 3 YRS

Fan members: conference average of 600 / 750 / 900 per school, weighted half equally and half by enrollment (PSAC 2026-27). Athletes: U.S. Department of Education EADA 2024 unduplicated counts; schools marked * are estimated from the PSAC total of 7,500 because they report as consolidated universities. NIL: 7.5% / 15% / 25% participation, 15 fans per participating athlete, $185 per fan. Annual benchmark: hit it and the school's $1,500 annual fee is waived; miss it and the fee comes only from earnings, never invoiced.

7,500 STUDENT-ATHLETES · DAY ONE

A D2 FIRST: CONFERENCE-WIDE NIL FOR ALL STUDENT-ATHLETES.

7,500
STUDENT-ATHLETES ELIGIBLE ON DAY ONE

1,875
ACTIVE STUDENT-ATHLETES BY YEAR THREE

$9.88M
NIL TO PSAC ATHLETES OVER THREE YEARS

HOW IT GROWS

	YEAR 1	YEAR 2	YEAR 3
Participation	7.5%	15%	25%
Active athletes	562	1,125	1,875
Paid fans	8,430	16,875	28,125
NIL to athletes	**$1.56M**	**$3.12M**	**$5.20M**

Fifteen paid fans earn a participating athlete about $2,775 a year. Three-year total: $9.88M. Women's sports, about 47% of PSAC athletes, project to about $4.6M of it.

FULLY NIL COMPLIANT

- Voluntary and individual. No selection, no roster limits, no minimum following
- Every athlete earns from the fans they bring, never for playing, wearing or competing
- We work directly with each school's compliance officer, and prepare every athlete's NIL disclosure under Pennsylvania law and school policy (West Virginia for Shepherd)
- One compliance package, reviewed directly with all 17 compliance officers
- The compliance office never recruits, selects, pays or tracks anything

Participation and fans per athlete are modeled, not observed. 15 fans per athlete is 40% below the 25 used for Division I. Women's share from EADA 2024 counts for 10 PSAC schools. "First" claim subject to verification.

NEW REVENUE FOR THE CONFERENCE OFFICE

EVERY MEMBERSHIP FUELS THE PSAC REAL FAN FUND.

$3

OF EVERY ANNUAL MEMBERSHIP, SCHOOL OR NIL, TO THE PSAC

Unrestricted conference revenue, directed by the PSAC. Paid monthly by ACH with a written report. Locked for three years as Founding D2 Partner. Fans see it in the app: every membership fuels their school and the PSAC.

PROJECTED TO THE FUND

	YEAR 1	YEAR 2	YEAR 3	3 YEARS
Paid memberships	18,630	29,625	43,425	91,680
PSAC Real Fan Fund	**$56K**	**$89K**	**$130K**	**$275K**

Year one alone is projected at nearly twice a traditional $30,000 presenting package, and it grows every year.

WHAT THE FUND CAN POWER, AT THE PSAC'S DIRECTION

PSAC PATHWAYS

The SAAC-built program for academic success, mental wellness and life beyond sport.

WOMEN'S NIL SUMMIT

A first-of-its-kind Division II event, hosted on a PSAC campus.

CHAMPIONSHIPS

Better fan experiences at the events that define the conference.

COMMUNITY

The causes the PSAC already leads, including Make-A-Wish.

AND IT GROWS

Over time, TapNPay+ will invite its corporate partners to contribute to the PSAC Real Fan Fund, so the fund grows beyond memberships alone.

SIGNATURE PROGRAMS · BUILT WITH THE PSAC

REAL FAN ENGAGEMENT. CONFERENCE UNITY.

THE REAL FAN CUP

A season-long, conference-wide standings board: members per enrollment, every school. The trophy is presented at a PSAC championship, and the winning school headlines the next PSAC campaign.

- All 17 schools competing to grow
- No cost to any school
- Weekly standings in the app and on PSAC channels

PSAC DAYS

Prime Day for PSAC fans. Two or three a year, timed to rivalry week and championship week, with boosted cash back and extra fueling the fan's school or athlete.

- Boosted cash back funded by TapNPay+, plus brand partner offers
- Promoted on PSAC streams and championship reads
- Real Fan Cup leaders get early access

WOMEN'S NIL SUMMIT

The first Division II women's NIL summit, hosted on a PSAC campus in fall 2027 or spring 2028. About 47% of PSAC student-athletes are women.

- NIL education, brand and business sessions
- Chris King and TapNPay+ leadership
- Positions the PSAC as the D2 leader in women's NIL

REAL FAN #1 And it all starts on launch day: every PSAC mascot joins first, on video, so every fan knows the program is official and real.

PSAC Days cash-back boosts set by TapNPay+ for each event. Summit host campus, date and format set with the PSAC. "First" claims subject to verification.

A FIRST FOR DIVISION II

ONE PATCH. EVERY ATHLETE. BUILT FOR THEIR NIL.





THE TAPNPAY+ MARK · 4 SQ IN MAX · TWO COLORWAYS

"We could have sold it to anyone. We gave it to our athletes."

If Division II approves commercial logos in January 2027, each PSAC school gains two uniform patch slots. The PSAC can be the first conference to dedicate one, on every jersey in every sport, to student-athlete NIL.

SLOT ONE · THE NIL PATCH

- The TapNPay+ "+" at all 17 schools
- In return: $127.5K in waived fees, data and advisory, plus $3 of every membership to the PSAC Real Fan Fund
- **Plus $1 per membership, every year the patch is worn, to the school**, controlled by the school
- A paid offer comes in? We match it or step aside

SLOT TWO · THE SCHOOL'S

- Each school keeps it to sell
- The school still earns $185 per fan from TapNPay+
- Fan data helps price it

No athlete is paid for wearing the patch. Athletes earn only from the fans who join through them. Effective only if Division II adopts commercial logos, subject to compliance review, sport rules and each school's apparel agreement. First-of-its-kind claims subject to verification.

INCLUDED FOR THE PSAC AND EVERY SCHOOL

CHRIS KING.
OUR STRATEGIC ADVISOR IN YOUR CORNER.

30 YRS
DIVISION I ATHLETICS EXECUTIVE

17 YRS
DIVISION I ATHLETIC DIRECTOR · ROBERT MORRIS AND UTRGV

2X
NACDA ATHLETIC DIRECTOR OF THE YEAR · 2018 AND 2023

WHAT CHRIS BRINGS

- Strategic Advisor and Advisory Board member, TapNPay+
- Founder and CEO, CK1 LLC
- Knows how departments and conferences decide: who owns the budget and what has to align before a program launches

HOW HE WORKS WITH THE PSAC

- As needed, growing as the data grows
- Fan data reviews with each school once members reach meaningful volume
- Revenue and sponsorship strategy built on PSAC fan intelligence
- Help organizing internally at the school and conference level
- No fee to the PSAC or any school

THE NORTH STAR

TODAY A FAN PROGRAM. TOMORROW THE PSAC'S GROWTH ENGINE.

MORE DATA
What PSAC fans buy, every day

MORE SPONSORSHIP
Packages priced on proof

MORE NIL
Brands meet PSAC athletes

01

REVENUE AND SPONSORSHIP PARTNER

With six months of fan data, TapNPay+ helps the PSAC and its schools sell sponsorships on proven fan spend. Service for assets: we provide the team and the data, the PSAC and schools contribute their marketing inventory.

PHASE 1 · 2027
17 school programs, conference NIL, fan intelligence

02

FAN ENGAGEMENT AND SOCIAL

A conference-wide content and social engine that turns PSAC fans into members and members into a measurable audience for partners.

PHASE 2 · FALL 2027
The NIL patch, sponsorship support on six months of data

03

AN NIL MARKETPLACE

The 300+ brands and local merchants in the app become NIL opportunities for PSAC athletes, starting with the businesses in their own college towns.

PHASE 3 · 2028
Social and engagement engine, NIL marketplace

HOW WE GROW TOGETHER

THE PSAC BECOMES OUR FOUNDING D2 PARTNER.

THE PSAC BECOMES
FOUNDING D2 PARTNER OF TAPNPAY+

TAPNPAY+ BECOMES
OFFICIAL FAN PAYMENT PLATFORM OF THE PSAC

TAPNPAY+ BECOMES
OFFICIAL NIL PARTNER OF THE PSAC

FOUNDING D2 PARTNER · DAY ONE

- Data for all 17 schools, from launch
- $3 per paid member to the PSAC Real Fan Fund
- School fees waived at benchmark, $127.5K in value
- Founding terms locked for three years

CONFERENCES THAT FOLLOW

- Earn data and revenue share by adoption
- Schools pay $3,000 setup plus $1,500 a year
- No founding status

ONE

LETTER OF INTENT

Master terms, NIL endorsement, benchmarks and the patch option.

TWO

BOARD RESOLUTION AND JOINDERS

All 17 schools sign one page each. NIL compliance set up directly with each compliance officer.

THREE

ONE PSAC LAUNCH DAY

One app, all 17 schools live together. Joint announcement with the conference.

LET'S SET THE DIVISION II STANDARD, TOGETHER.

Next step: a working session with Commissioner Chesick and the PSAC office

MICHAEL THOMAS
FOUNDER AND CEO

KIANA LAURIN
CHIEF OPERATING OFFICER

ZACH BIEHL
CRO AND NIL DIRECTOR

CHRIS KING
STRATEGIC ADVISOR, DATA AND REVENUE

THE PSAC DATA + MODELING.

INPUTS AND SOURCES

Member institutions · PSAC	17
Student-athletes · PSAC	7,500
Living alumni · PSAC	650,000+
Students and faculty · PSAC	100,000+
Athletes by school · EADA 2024	10 of 17
Enrollment by school · PSAC	2026-27
Addressable spend · BLS 2024	$19,005
Avg annual member spend · TapNPay+	$7,500
Blended cash back · TapNPay+	4% · $300
Share to school or athlete	50% · $150
Membership share	$35 of $50
NIL participation · modeled	7.5 / 15 / 25%
Fans per athlete · modeled	15
School members · modeled	600 / 750 / 900

THREE-YEAR BUILD

	Y1	Y2	Y3	3-YR
School members	10,200	12,750	15,300	38,250
NIL members	8,430	16,875	28,125	53,430
To schools	$1.89M	$2.36M	$2.83M	$7.08M
To athletes	$1.56M	$3.12M	$5.20M	$9.88M
PSAC Real Fan Fund	**$56K**	**$89K**	**$130K**	**$275K**

SCENARIO RANGE

SCENARIO	RESULT
NIL as modeled	$9.88M
NIL participation halved	$4.94M
NIL at 10 fans per athlete	$6.59M
Schools as modeled	$7.08M
Schools at 500 members average	$4.72M
Fan spending at half the average	$10.1M combined
Annual NIL ceiling, full participation	**$20.8M**

Reported audience is not deduplicated and used for context. TapNPay+ figures from three years of member transaction history. Ceiling: 7,500 athletes × 15 fans × $185, what the program can carry, not a projection. We would rather understate and be measured against it than project a number we cannot defend.