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Built by Bankers, Driven by Relationships

Unity FI Solutions

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COVER STORY

Built by Bankers, Driven by Relationships:

The Story Behind Unity FI Solutions

When Steve Contino and Dan Miller left their careers at Bank of America more than 25 years ago, they didn't have a five-year plan for building a national payments company.

The two had worked together at Bank of America. Miller's final role was Vice President and Controller for Structured Capital Markets within Bank of America's Securities Company, while Contino served as Vice President and Controller for the Mortgage-Backed Securities Trading Desk.

Conversations over lunches and career frustrations turned into something more ambitious: the idea of building something of their own.

"We both figured out that we wanted to do something as entrepreneurs," Contino recalls.

The idea for the business itself came from an unlikely place.

While in Hilton Head looking at an investment property, the two began talking with a real estate agent about their work in banking and their interest in diversifying their income. The agent mentioned that he and a local CPA were involved in a business that provided ACH services to private schools and churches, collecting tuition and donations electronically.

Miller had children attending a private school at the time and served on its finance committee. That school became one of their first opportunities to test the idea.

What started as a small venture serving schools, churches and other organizations quickly revealed a larger opportunity. The founders began adding clients, including Cannon School, Providence Day, Salisbury Academy and other organizations in the Charlotte area.

The experience also highlighted an important lesson for the founders: in payments, reliability and accountability aren't optional. If they were going to build a company of their own, they wanted control over the process and

to ensure their clients received the level of service they expected.

"We just said, if we want to do this, we can't get calls from clients not getting their money on time," Contino said.

So they made a decision: build the company themselves.

They contacted their early clients, started Unity FI Solutions and established a relationship with First Citizens Bank, initially using the bank's back-office ACH system.

Starting With a Need, Not a Business Plan

Steve Contino

The early years were not easy for them.

Unity was self-funded, and there was no guarantee that the next month's revenue would be enough to cover the founders' expenses, let alone support their families.

"We were just trying to make it through the day," Contino said.

Contino remembers relying on credit cards and constantly worrying about where the next paycheck would come from.

Yet neither founder seriously considered walking away.

"There were a couple times where it was a gut punch," Miller said. "We would get close on some accounts and then not get them. But I never wanted to give up."

"We didn't envision this," Contino said.

What they did have was a clear understanding of what they wanted to do differently. They had seen firsthand how the customer experience could change once a contract was signed. Businesses needed more than a payment processor; they needed an ongoing partner.

"We weren't trying to make a quick sale," Miller stated. "It was to create partnerships."

From a Garage to National Childcare Accounts

The company's first major growth opportunity came from childcare.

The company began winning increasingly large accounts, eventually working with some of the largest childcare organizations in the country, including La Petite Academy, KinderCare and Bright Horizons.

"It was just me and Steve and an IT guy in a garage," Miller recalls. "And we got the second-largest childcare company in the country."

The founders later traveled to meet with another large childcare organization and walked into a conference room filled with executives. Miller and Contino remember the room being more than twice the size of their own boardroom, with every seat occupied.

They had prepared a full presentation and barely got through the introduction. As Miller began the presentation, the company's CFO stopped them. He told them they had already made their decision: they were going with Unity. They simply had questions about the details.

Dan Miller

At one point, a major client told the company it wanted to add credit card processing. Unity had built its business around ACH and didn't yet offer credit cards. Contino and Miller had two weeks to figure it out.

They found a partner, entered the credit card business and shipped roughly 1,400 terminals to locations around the country.

"It wasn't an API. It wasn't a web payment page," Contino recalls. "This was shipping out 1,400 machines."

The implementation worked, and Unity's business evolved from an ACH-focused company into a broader payment solutions provider.

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Building Trust With Financial Institutions

As Unity continued to grow, the founders began looking toward financial institutions.

One of Unity's earliest bank relationships was First Citizens, which partnered with the company for Smart Returns, the predecessor to today's Re$ubmitIT solution.

The relationship developed over several conversations and meetings. Their banking backgrounds gave them an understanding of what financial institutions expected, but they still had to earn the bank's confidence in Unity.

That relationship helped establish a model Unity continues to follow today: working alongside financial institutions as a partner, providing payment expertise and infrastructure while helping them better serve their customers.

Today, Unity works with more than 220 financial institutions nationwide, helping them offer payment capabilities while creating opportunities for additional revenue and stronger client relationships.

Technology Is Only Part of the Equation

Payments have changed dramatically since Unity's founding. Businesses now expect ACH, cards, digital payments, integration, reporting and more.

But Contino and Miller believe technology is only part of what makes a payment partnership successful.

"For me, it's helping customers, helping clients with payments," Miller said. "Knowing that we know what we know and being able to help people succeed—that's what I like doing."

"Our whole philosophy is not to make a quick sale. It's to create partnerships," Contino says. "Because we know if our client is successful, we're successful."

"We're not perfect," Contino acknowledges. "But we always say it's how you handle mistakes that matters. You fess up, what caused it, you fix it, and it doesn't happen again."

Still Building

For Contino and Miller, one of the most rewarding parts of the journey has been watching the company and its clients grow alongside one another.

Their original vision may have grown far beyond what they imagined when they started, but the underlying principles haven't changed: help clients improve cash flow, provide exceptional service and build relationships that last.

Outside the business, those values extend into the Charlotte community. Miller and Contino support local schools and organizations including Charlotte-Mecklenburg Schools, Crisis Assistance Ministry, Second Harvest Food Bank and NC MedAssist.

For two former bankers who once set out simply to build a business of their own, the journey has become much bigger than either expected.

But ask its founders what matters most, and the answer isn't technology, transaction volume or even growth.

It's partnership. Trust still matters. Accountability still matters. Relationships still matter.

"We know if our client is successful, we're successful," Miller and Contino said. For Unity FI Solutions, that's not the story of where the company has been. It's the foundation for where it's going next.