Merchantics
Payment Processing Solutions



# The Payment Opportunities Hiding in your Portfolio

*Your existing business relationships could hold untapped payment revenue.*

Your business clients can maintain their deposits, loans, treasury services and other financial relationships with your institution while sending payment processing to Square, Stripe, PayPal, Toast, Clover or another provider. You own the relationship. Another provider may be capturing the payment revenue, daily engagement and valuable business insights that come with it.

## Your Clients Are Transacting. Are You Part of It?

Businesses don't necessarily choose outside payment providers because they want another financial relationship. They choose them because the solution is convenient, familiar and easy to implement. Once another provider handles your clients payments, it can become deeply embedded in their business. That means another provider may be:

- Generating revenue from your client's transactions
- Interacting with your client every day
- Gaining visibility into the business's payment activity
- Becoming embedded in their technology and workflows
- Creating opportunities to expand its relationship

## Uncover Untapped Payments Revenue

Look across your existing business portfolio. Which clients:

- Accept credit or debit cards?
- Use a third-party POS or payment platform?
- Sell products or services online?
- Operate a retail, restaurant or service business?
- Process a growing volume of transactions?
- Recently expanded, added locations or launched new sales channels?

***These signals can reveal where payment revenue is leaving your institution—and where there may be an opportunity to bring it back.***

## Turn Everyday Conversations Into Payment Opportunities

Your relationship managers don't need to become payments experts or lead with a merchant services pitch. Start with questions they're already positioned to ask:

- "How are you currently accepting payments?"
- "Who handles your payment processing?"
- "What do you like, or dislike, about your current setup?"
- "Is your payment system integrated with your POS or accounting software?"
- "If you could change one thing about your payment process, what would it be?"

***The answers can uncover dissatisfaction, inefficiencies, integration gaps and opportunities your institution can address.***

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## From Payment Processor to Strategic Partner

### When Payments Sit Outside the Relationship

**Third-Party Provider**
Captures payment activity

**Limited Visibility**
Less insight into transactions

**Fewer Touchpoints**
Less daily engagement

**Missed Growth**
Fewer opportunities to expand the relationship

**VS**

### When Your Institution Owns the Payment Relationship

**Payment Revenue**
Keep more revenue within the institution

**Greater Insight**
Understand more about client activity

**More Engagement**
Create additional client touchpoints

**Deeper Relationships**
Expand wallet share and strengthen retention

***Payments can be more than a revenue stream—they can be a way to deepen the entire business relationship.***

## How Merchantics Helps

This is where Merchantics makes the difference. We help financial institutions identify overlooked payment opportunities, equip relationship teams to act on them and connect businesses with technology that fits how they actually operate. Our combination of firsthand banking experience, deep payments expertise, and access to a broad technology ecosystem gives your institution a more flexible way to serve its business clients.

### Identify Opportunities
Find potential merchant opportunities within your existing portfolio.

### Match the Right Solution
Connect clients with payment technology and solutions that fit how they actually do business.

### Grow Revenue
Keep more payment-related revenue within your institution.

### Equip Your Team
Give relationship managers the tools and confidence to start better payment conversations.

### Deepen Relationships
Create new touchpoints, strengthen retention and increase market share.

## You Have the Relationship. Let's Capture More of Its Value.

Merchantics helps community financial institutions uncover overlooked payment opportunities, deepen business relationships, increase wallet share, and generate new revenue.

**Schedule a Payment Opportunity Review**



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