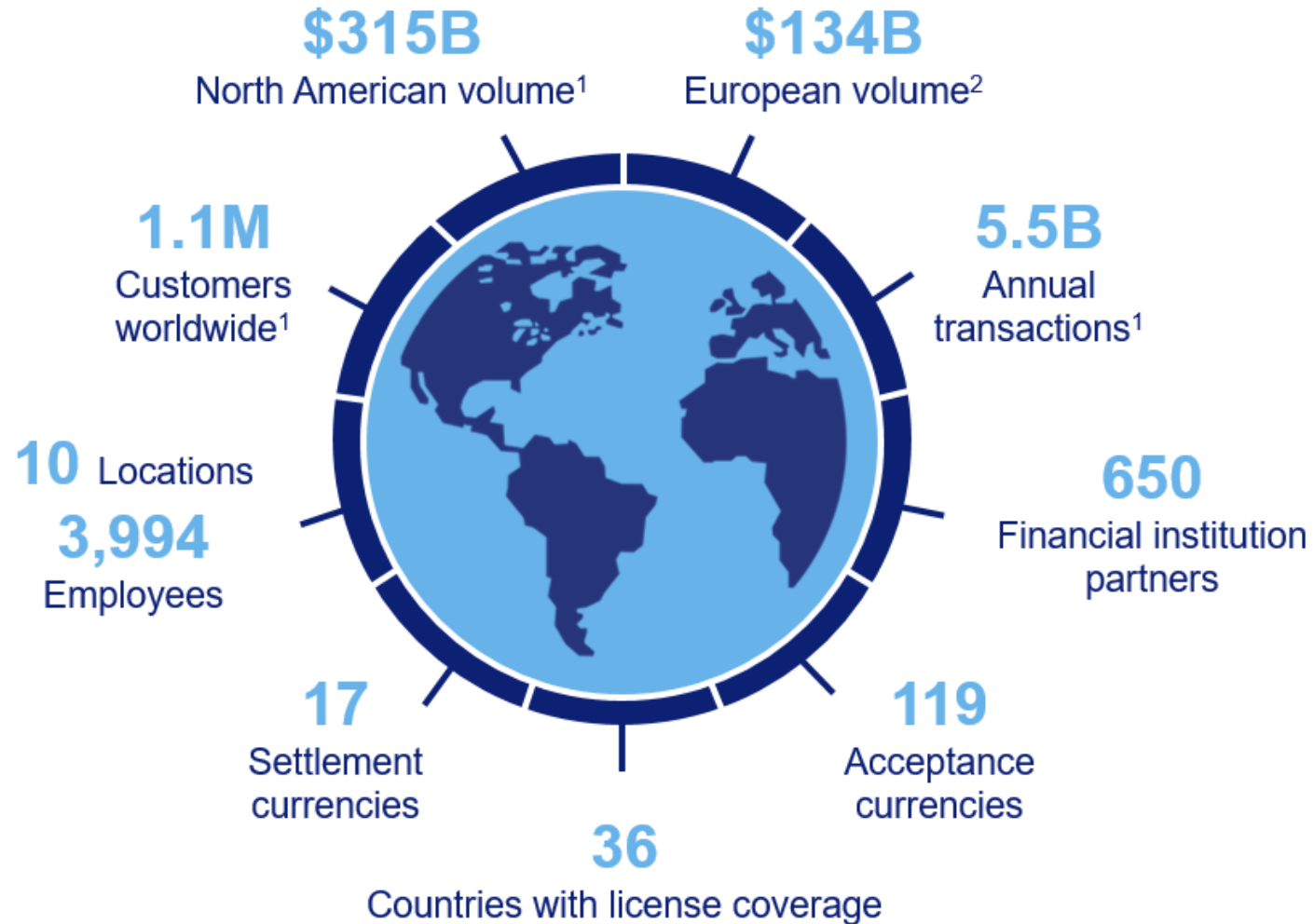


**usbank** | Elavon

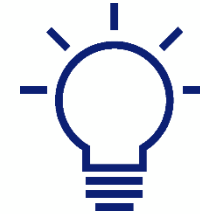
**We make  
payments easy**

# We are a global payments leader



# Why Elavon?

**The way customers want to pay is changing.** At Elavon, we're here to help businesses meet their needs with solutions to help attract and keep customers, process payments and simplify operations.



## Member Advantages

- Trusted partner
- True Daily Funding, available seven days a week
- One deposit, one statement for all card types
- No merchant cancellation fee
- Specialized solutions for all business types
- More than 25 years' experience

## Premier Support

- Dedicated customer account managers
- In-house , multi-lingual customer support 24/7/365 – we are always available to assist
- Dedicated support line
- Reliable and secure network

## Innovative Solutions

- Superior product suite
- Mobile and eCommerce product offerings
- Security solutions for businesses
- Integration solutions
- Dynamic reporting suite

# What sets us apart

## Customer focus

- Understand customer's needs
- Rely on our specialized industry experience

## Size, breadth and depth

- Safely transmit data 3 billion times each year
- Enable \$300 billion worth of commerce for over 1.3 million customers



## Trust and reliability

- Backed by the strength and stability of U.S. Bank, profitable for the last 20 years
- U.S. Bank has been recognized by the Ethisphere Institute as a World's Most Ethical Company for five consecutive years

## Innovation

- Stay ahead by investing in infrastructure to help customers' run their business
- Only payment processing provider with a single international program, making it easier to do business locally or globally

# We know payments



## Payment Types

- All credit and debit cards
- Corporate and purchasing cards
- Electronic Benefit Transfer (EBT)
- 'Chip' EMV-enabled cards
- Checks
- Multi-currency



## Ways to Pay

- Face-to-face
- Omni-commerce
- eCommerce
- Mail/telephone order
- Mobile payments
- Tablet-based POS payments
- Contactless payments (Google Pay<sup>®</sup>, Apple Pay<sup>®</sup>)

# Keeping up with the changing world of payments



There will be  
**27.7 million**  
mPOS devices in circulation in  
the U.S. by 2021, an increase  
from 3.2 million in 2014<sup>1</sup>



Mobile payments will hit  
**\$282 trillion**  
in the U.S. by 2021<sup>4</sup>  
3x what they were in 2016



Contactless payments  
will grow  
**35%**  
between 2018-2025  
globally<sup>2</sup>



**39%**  
of U.S. consumers say they  
would use mobile payments  
more frequently if more stores  
and apps accommodated it<sup>5</sup>



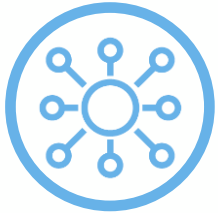
Global digital payment  
transactions are expected to reach  
**\$2 trillion**  
by 2023<sup>3</sup>

# We help businesses do more business



## Commerce Expansion

We have a suite of products that can help grow business.



Omncommerce



Email Marketing



Gift and Loyalty



Managing Reputational Risk

## Efficiencies

We show how efficiencies can grow business and reduce costs.



Statement Analysis



Rate Reduction



Encore Rewards



Fast Funding



Robust Reporting

# Unparalleled service

Within 3-days post-approval, a welcome call with the customers' dedicated Customer Account Manager will include the following:

- Welcome and introduction
- Customer data and account set-up verification
- PCI DSS validation education
- Payments Insider walk-through
- Answer questions and reduce any uncertainty
- Help build customers trust and satisfaction





# Partner handbook



# Payment solutions for all businesses



## Healthcare

Our healthcare solutions enable practices to efficiently accept and collect payments and provide consistent cash flow for their office.



## Restaurant

We serve up solutions for a wide variety of restaurant types from food trucks to multi-franchise locations. Restaurants can choose from wireless smart terminals that offer pay at the table and tipping, tablet-based payment options, solutions for online ordering, and mobile payment solutions.



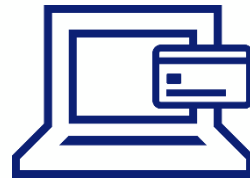
## Retail

We allow business owners to take payments from anywhere – in-store, online, over the phone, from home, on location or wherever their customers are.



## eCommerce

Whether your customers need a simple hosted payment page or a completely customized experience, we make it easy for businesses to accept all payment types in a card present or card not present environment.



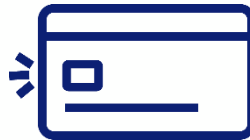
## Hospitality/Lodging

With solutions such as wireless smart terminals and Dynamic Currency Conversion, your customers can focus on keeping their guests happy while we focus on payments.



## Professional Services

Our omnicommerce solutions are perfect for service professionals. They provide flexibility for your customers' business needs by allowing them to accept payments online, in-person, over the phone or on the go.



# Best practices



**Partner with your payments professional** to participate in joint calls, meetings and initial contact with prospects, and Lunch and Learns.



**Data mining and vertical/Industry-specific prospecting** by reviewing your portfolio of existing members with a non-Elavon merchant account that may utilize a Payments solution.



**Include Elavon solutions** by including payment processing as part of your package offering to your clients.



**Ask merchant prospecting questions** when new business relationships are established or during periodic reviews.



**Send new referral opportunities** and review referral statuses regularly. If applicable, email comments and notes that will help the rep before they make contact with your member.



**Tell the member the name of the Payments Professional** that will be calling so they'll be expecting their call.

**My Payments Professional is: Tim Beam**  
**Phone: 470.217.3867**  
**Email: [timothy.beam@elavon.com](mailto:timothy.beam@elavon.com)**

# Ideal prospects



## Retail

- **Brick and Mortar** – Retail Shops, Hair/Nail Salons, Bridal Salons/Tuxedo Shops, Frame Shops, Lumberyards/Hardware Stores, Motorcycle/ATV Stores, Tattoo Parlors
- **On the Go**- Mobile Dog Groomers, Accountants, Trade Show Vendors, Farmers Market Vendors, Landscapers and lots more!
- **Entertainment** – Bowling, Boat Rental, Ice/Roller Rinks, RV/Campers, Golf Courses, Marinas
- **Housing** – HOAs, Apartments, Nursing Homes, Child Day Care, Doggy Day Care, Storage Facilities



## Healthcare

Physicians/Plastic Surgeons, Veterinarian, Opticians/Optometrists/Eye Surgery, Chiropractor, Dentists



## eCommerce

Online Retail Shops, Restaurant Orders Online, New Business (online only), Accountants



## Restaurant

Single Locations, Quick Serve Restaurants, Bars and Lounges, Food Trucks, Multi-franchise Locations, Food Delivery, Caterers



## Lodging

Single Motels, Hotels, Cabin Rentals, Vacation Rentals



## Professional Services

Printers, Landscaping/Lawn care/Nurseries, Heating/Air Conditioning, Attorney, Dry Cleaners, Fire/Water Restoration, Electricians, Funeral Homes, Pest Control, Medical Equipment, Contractors, Alarm/Security Systems, Automotive Repair/Service

# Prospecting questions

## Merchant referral discussion starters

By asking your members questions, like the ones below, you open a discussion that allows you to share the benefits of our merchant program and introduce your merchant sales representative.

- Q** How long does it take to receive your Visa®/MasterCard® funds?
- A** With Elavon, you can opt to receive Next Business Day\* funding (with Same Day Funding Availability) to many financial institutions expediting cash flow. \*Certain guidelines must be met in order to receive Next Business Day Funding
- Q** What forms of payment do you currently accept (credit cards, checks, etc.)?
- A** Have you had customers or vendors ask you if you accept credit cards? Customers using a credit card typically spend 20% more than when using cash. Let Elavon show you a business case for adding cards to your payment options.

- Q** Do you understand your merchant statement?
- A** Elavon offers a free statement analysis to help identify ways to streamline your processing and even save you money.
- Q** Do you have an online store or do you plan on expanding your business to accept online sales?
- A** Elavon eCommerce solutions can help businesses add online ordering, provide a simple hosted payment page or create a completely customized web store. They also have easy integration tools for more complex connection needs.

- Q** How do you attract new customers and reward existing ones?
- A** Elavon offers a variety of gift card programs that can be customized to fit your needs. Let them show you how you can further market your business and reward repeat customers through a gift card program specifically designed for your business.
- Q** What would you change about your monthly statement?
- A** Elavon's simplified statement and reporting portal keeps useful transaction information at your fingertips – helping you to continue to make smart decisions for your business.
- Q** How responsive is your processor when you call?
- A** Run on your schedule – Elavon has highly trained support teams available 24/7/365 to help whenever you need it.

# Overcoming objections

I just signed with someone else.

I am locked in a contract.

I don't do enough business to accept credit cards.

As a benefit with our program, we offer a no-cost, no-obligation profitability and security account analysis. Our payments professional can recommend ways to help you manage your payment process. Expect a call from them within 24-48 hours.”

Can I use my existing equipment?

How much are the services?

I already have great rates and am happy.

## Commercial Payment Executive:

Tim Beam  
470.217.3867

[timothy.beam@elavon.com](mailto:timothy.beam@elavon.com)

## Partner Development Manager:

Tate Coffey  
865-403-8040

[Tate.Coffey@elavon.com](mailto:Tate.Coffey@elavon.com)

