



UMS Banking
Payment Processing Services

Agent Bank Quarterly

Does Your Bankcard Provider Measure Up? That would be us - UMS Banking



Nicole Jones, Vice President - Operations

Sometimes when you sit around the old round table, reviewing the proposal of the company sitting in front of you, making that all important decision to sign on the dotted line, you wonder - is what you read, what you get? The proposal looks good, they always do. They are supposed to. But what about the company behind that proposal?

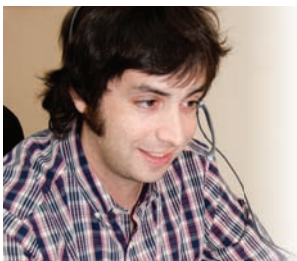


As your bank card program provider, the company you signed on the dotted line with, we understand that you have put a lot of faith in us to represent your bank to your business customers with the same level of professionalism, care and understanding you would. We take your trust in us very seriously.

Being a prominent ISO in California, we know how to sell, we know how to price and we know how to increase your business customer portfolio. But, there is an aspect of our program that puts us above the rest and that is our Customer Service!

We think it is important for you to know how your merchants are treated once they sign up for your bankcard program and the steps we take to monitor their needs, their training and day to day technical support.

Our Operations Division services your merchants. When a new account comes into the division it is prepared for delivery, your merchant is contacted immediately, they are briefed on the process, any questions they may have are answered, an installation appointment is set and their custom Welcome Kit is prepared for them. This gives your merchant a service point of contact even prior to their equipment or service being delivered. From this point forward



your merchant is hand held through the process.

Our Installers contact the merchant and do the installation and training. If your merchant wants a number of staff in his business trained, our installers set up and train whomever the merchant requests training for. If at a later date your merchant has a new staff member that needs training, we train them as well. This area has one function, to install and train your merchants. Training for your merchants is available throughout the life of the account with UMS.

Our Installers/Trainers are dedicated to ensuring the merchant account is up and running. If for any reason a situation arises that would cause the merchant to not be up and running, our Installers are there to help. Installers have come in on weekends to help out a merchant. For example, we had a merchant who fried his credit card terminal on Friday. Saturday was his critical day for processing. Our Coder prepared a machine and the Installer →

Does your Bankcard Provider Measure Up? continued. . .

went on the road, replaced the merchant’s equipment, and he was ready for business Saturday morning.

If your UMS Account Manager is on site for an Install, which many do as a service for your merchants, our Installers are there, either on the phone or on site to assist with the install.

Once your merchant is installed and trained they are serviced by our Customer Care Technicians. With a less than a 30 second response time on a regular basis, and continual games in play to get it down to less than 10 seconds, these guys are on top of their game. Their technical expertise is among the best, but it is their bedside manner that makes them exceptional. They stay with your merchant until the issue is resolved. They conference call with merchants, the merchant’s I/T and 3rd party vendors, such as phone companies or software companies to help resolve issues. We don’t let your merchant get caught up in the “it’s someone else’s problem” cycle; our Customer Care Technicians stand by your merchant until the issue gets handled.

For example, we had a UMS Account Manager on site signing a merchant. The merchant asked about the Customer Service. The wise Account Manager had the merchant call his current payment processing provider’s Customer Service desk while the UMS Account Manager called UMS’ Customer Care service desk. Within 4 seconds a UMS Customer Care Technician answered

the phone, not a recording, not a press #1 for more options, an actual live Help Desk Technician. The Account Manager went through the application process and signed the merchant. At the end of the cycle, the merchant was still waiting for his current Customer Service payment processor to answer his call.

Our Customer Care Technicians are a technical back-up to your UMS Banking Account Manager. If the Account Manager is working to sign up one of your merchants and they need technical assistance, Customer Care is always there to back them up, not just on the phone, but with on-site visits as well.

We have Master Customer Care Technicians available to you or your merchants. Should you need consultation on a payment processing set-up currently in use or for the initial set-up of a payment processing program our Master Customer Care Technicians back you up with your high volume, VIP accounts. They also tackle the hard to resolve issues, so Customer Care can stay on the job.

Annually we survey your merchants, just to see how we measure up. You will be pleased to know that not only do we get a huge response to the survey, over 90% of all respondents rate UMS Banking Customer Service as “Excellent”. Isn’t this the peace of mind you want when signing a merchant service provider partner agreement? .

“You’re always courteous and friendly”. -R.A.

“You are a million times better and more useful than our last merchant account”. -S.H.



Quality of Service Survey Comments:

What do you like most about our service? *“Customer service representatives are always courteous and prompt to help with any problem”, -A. L.*



President's Outlook

Banking Partners,

I think we've all seen the worst of the economic crisis come and go. We've made some interesting observations from our position in the banking industry. We here, handling the flow of funds for businesses of all different sizes, types and areas have certainly seen some patterns. The most interesting is the age old 80/20 rule at work. 20% of your clients are flourishing and producing 80% of your income; while the 80% are navigating their way through current conditions.

To that end, we've increased our resources to procure higher volume merchants. While small business has its pioneer successes, they comprise the majority of the 80%.

Directly paralleling your Cash Management team or division, we've created our own National Business Development Group which specifically caters to those businesses doing \$250,000 a month in processing and above. These size companies have shown that they are stably the core of that 20% we see continuing success from. Of course industry, product and clientele mar-

ket are all influences in what degree of success they're achieving but as a broad-stroke view, this is a clear line of delineation.

The NBDG is comprised of seasoned UMS veterans who have earned our banking partners highest ratings of service and professionalism. They will each be introduced to your senior management and their Cash Management partners by our Director of Client Relations.

The purpose of this extension of our relationship is to capitalize on our shared 80/20 merchant base, as you stand to multiply your non-interest income profit from UMS by potentially ten-fold when focusing on this specific target market. Our Group member will present the specifics to you.

Regards,



David Jensen, President



Quality of Service Survey Comments:

"When I call for help the persons I've talked to have always been polite. They are knowledgeable about machines (credit card) and are quick to get the problem resolved. But mainly it's because they don't seem to get frustrated when I do call and ask questions." -S. R. & L.O.



Hello,

Here at UMS Banking our Client Development & Management Division has some very specific duties relating to you, our clients. As the VP of Client Development & Management

it is my job to oversee the procurement, boarding and development of our partner Agent Banks and their business customer portfolios. You are the backbone of our company. It is through your expansion and success that UMS measures its expansion and success.

Adding Agent Banks to our client portfolio is just a small piece of what we do. That age old adage "one in the hand is worth two in the bush" really holds true for us. Once we have you on board you then become our #1 priority.

We have the best tools available to build your business customer portfolio. With the UMS Cash Management team, your UMS Account Manager and our Master Technician Customer Care unit at your finger tips we will put together a plan that will guarantee you an increase in your non-interest fee income.

Contact Dylan Jones, Director of Client Relations or me to get your plan in place and you on your way to finishing this year as one of your best ever.

Bobbi Wood, VP Client Development & Management



3rd Quarter 2009 Top 3 Referring Partners



1st Place:

First California Bank

Tied for 2nd Place:

American Security Bank & Provident Bank



Let the game begin!

**Refer 5 Signed Merchants
& earn a catered
LUNCH!!!**

If your branch refers 5 signed merchants per month, the branch will win a catered lunch!

Win \$25, \$35, \$50 & \$100 additional bonuses!

See fliers posted in your branch for details.

KEY SERVICE PERSONNEL

Senior Bank Contacts (800) 324-8323

- EVP National Business Development
Bruce Ferguson
bferguson@umsbanking.com
Available to assist with senior management marketing strategy & client development.
- VP Client Development & Management
Bobbi Wood
bobbi.wood@umsbanking.com
Escalation point for any bank senior management issues.
- Director of Client Relations
Dylan Jones
dylan.jones@umsbanking.com
Available to assist bank senior management with any questions & issues.

Branch & Merchant Contacts

- VP Merchant Sales
Denisse Espitia
denisse@umsbanking.com
Available to assist your branches in any merchant sales related issue.
- Director of Merchant Leads
Roxy Aslanyan
arax.aslanyan@umsbanking.com
Handles receipt & tracking of all bank referrals.

Customer Service (800) 866-1881

- VP of Operations
Nicole Jones
jones@umsbanking.com
Senior escalation point for any service issue.
- Director of Customer Care
Jeremy Price
jeremy@umsbanking.com
Supervises customer care department.
- VP Relationship Management
Chris Gaines
chris@umsbanking.com
Cares for servicing of major accounts.

Payment will be made in cash or by giftcard, dependent on agent bank agreement with UMS Banking.

Submit your referrals through the UMS Sales Portal (CRM).
Your Account Manager will get your referral signed and approved 😊.