



# Full-Service Payment Processing for Banks & Merchants

UMS Banking is a leading national provider of merchant acquiring services to banks since 1987. We provide a variety of financial products designed to create a total Payment Processing Package that enables banks to offer their commercial customers a broad range of payment processing options backed by superior service at competitive rates. Manned by a team of professionals and former bankers, UMS Banking brings you the combined knowledge and expertise of technology, marketing and banking experts. With this unique blend of talent we are able to bring a number of new products to the marketplace far in advance of our competition, allowing our partners a competitive edge.

## Customized programs for your bank:

At UMS Banking we understand that each bank has its own unique needs and that one program does not fit all. That's why we offer our banking partners a variety of options with which to design their merchant program. From a fully outsourced program to a fully contained "in-house" bank-run program and any option in between, we will assist our

clients in creating a custom program to fit their needs. Our success is measured by the growth, retention and profitability of our banks' portfolios. Couple that with a high level of satisfaction on the part of your merchants, and you have a winning program. UMS Banking is "your path to superior service and technology."

### **Banks Want The Profit**

Today more than ever Banks need a means to Grow Revenue, in particular non-interest income. To grow income requires the following:

- A Competitive Edge
- New Revenue Generators
- A Means to Attract Customers



**Y O U  
C A N  
H A V E  
B O T H!**

### **Merchants Want The Price & Service**

The marketplace for Bankcard Service is fiercely competitive. You have to be smart and ethical to meet the challenge. Therefore we have created:

- A flexible revenue share that allows flexible competitive merchant rates
- Innovative products backed by service

# Creating Profitable Programs UMS Banking & You, A True Partnership



## Agent Bank Programs

For over 20 years UMS Banking (United Merchant Services of CA, Inc.) has dedicated its resources to enabling financial institutions to compete in the transaction world with simplicity and ease. We have achieved this by offering a variety of options to create programs that exactly fit your needs. In addition, our bank clients have peace of mind knowing their customers will be serviced with the same level of caring and competence that mirrors the bank's operating philosophy. Here is how to get started:

### Step 1. Customization, Building a Workable Bankcard Program

Creating a program specifically tailored to your needs is our first goal. We listen and offer options. Your bank may wish to fully out-source its program. Yet, another bank may wish to retain liability and full in-house control of its program. And still another bank may wish hybrid options. Regardless of design, the choices are yours and we are here to assist.

### Step 2. Your Marketing Approach

How do you want to build or expand your program? Our team of experts, with decades of combined experience in marketing, is here to assist you. Together we can design your ideal marketing approach.

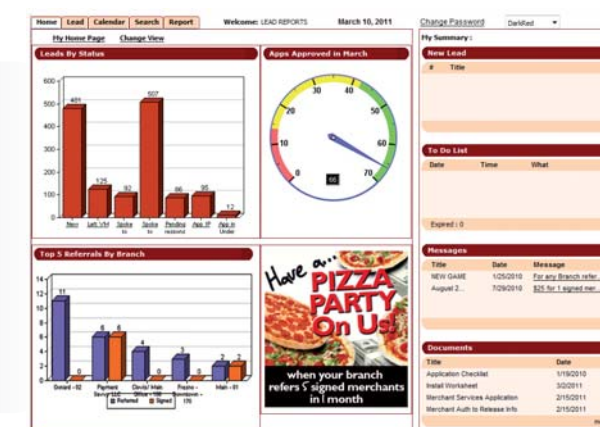
Professional marketing support could cost you up to tens of thousands of dollars or more, if you were to hire an outside firm. Some examples are strategic planning, promotional development, co-branded or private label materials, creation of sales tools, workshops and training for your staff. We are here to help you expand. Your success is our success.

### Step 3. Robust Management Tools

You have designed your program. You have launched your marketing initiatives. Now you need to track your progress.

For this we have created The Portal. This is an on-line, interactive tool that manages leads, provides all sales forms, securely houses all contracts and documents. This system allows for on-line registration and digital signing of documents and electronic boarding of your merchants. It tracks all critical statistics and status of your accounts. It provides you with an easy to follow visual dashboard. This lets you see at-a-glance your leads, their status and your top producing branches.

From The Portal you can assign tasks and track their compliance. Once an application is complete you simply click **submit** and we are in possession of your merchant's application package. Your financial profitability reports can be pulled from the Reports Page. Nothing could be simpler and more efficient.



## UMS Subsidiary's Bring a Powerful Marketing Advantage

### Government Division

UMS Banking has recently formed a special division of our company specifically dedicated to the processing of government payments. Our unique program offers payment processing features not currently available in other programs. What this means to our banking partners is that you have another tool in your kit to help expand your client base into the government sector. This robust

program is perfect for city, state, county offices, DMV, water districts, utilities and more.

### ACH Division

For the past year, UMS Banking has been in the process of creating a proprietary ACH Processing Center. That task is now complete. ACH Solutions, our ACH sister company, is a wholly owned subsidiary of UMS Banking. As Direct Originators to the Fed we can offer Banks outsourced liability products, designed to automate the billing, accounts receivable and collection of payments for businesses and thus assist companies in going paperless. This process saves firms tens of thousands of dollars annually by reducing employee overhead, creating efficient record keeping and the elimination of paper, envelopes and stamps. The positive environmental impact of this program is an added benefit.



David Jensen, President



Joyce Gaines, CEO



Bruce Ferguson, EVP



Lynda Neuman, CFO





# UMS Products & Services

## Credit Card Processing

We offer a wide range of credit card processing options for businesses. This allows you, our partners, to resell these to a wide range of merchants. From the smallest home-based business to the largest firm in your client base, we offer a selection of credit card systems that will fit each of their unique needs.

Processing Options:

- Retail
- POS Debit, Check Cards
- Internet
- Wireless
- iPhone Payments
- Supermarket
- Restaurant/Tip/Wireless
- Hotel/Lodging
- Petroleum/Fleet Cards
- Recurring Billing
- EBT

We support most standard brands of credit card terminals and software.

## ACH Processing

We offer the following ACH Processing Products:

- Electronic Funds Transfer (EFT)
- Accounts Receivable (ARC)
- Back Office Check Conversion (BOC)
- Telephone Transactions (TEL)
- Recurring Payments Processing
- Point of Sale Conversion (POS)
- Web Checks/e-Checks
- Remote Deposit Capture (Check21)

In addition, our IT Division can create API integration to most proprietary software and gateways, creating a truly private label product for software resellers.

## ATMs

- Bank owned ATMs
- Merchant owned ATMs

## Specialty Card Issuing

We offer the following Issuing Products:

- Giftcards
  - Visa or Mastercard
  - Private Label
- Payroll Cards
  - Visa
- Loyalty Cards

## PCI Compliance

We have created a unique proprietary program that banks can resell to all their customers. This consists of a simple Self Assessment Questionnaire (SAQ) Wizard, free help desk assistance on becoming compliant, \$50,000 in breach insurance and sample policies and procedures for your customers. Look like a hero and resell our low cost, yet comprehensive program. You make money while protecting your customers.