

“We chose Merchant’s PACT because we feel their unique approach, expertise, service, and product offerings provide the best value to our business members.”

– KEITH BRAUN | SVP of Member Experience, Cinfed Credit Union

By the Numbers

	BANK/CREDIT UNION PROFILE	GOAL	RESULTS
Managed Services Client	<ul style="list-style-type: none"> • 120-140 offices • \$10-\$20B in assets • \$10-\$20B in deposits • Offering agent, non-liability merchant processing program 	Provide portfolio and pricing expertise and merchant services program management	<ul style="list-style-type: none"> • 53% growth in residuals • 21.4% growth in volume • 10% growth in accounts
RFP Management Client	<ul style="list-style-type: none"> • 160-180 offices • \$20-\$30B in assets • \$10-\$20B in deposits • Offering agent, non-liability merchant processing program 	Manage the RFP process and lead vendor negotiations	<ul style="list-style-type: none"> • \$200,000 signing bonus • \$150,000 in annualized savings • \$36,000 for marketing • Bank owns all residuals and has the ability to control portfolio pricing changes
Merchant Services Client	<ul style="list-style-type: none"> • 10-20 offices • \$500,000-\$1.5B in assets • \$500,000-\$1.5M in deposits • Offering agent, liability merchant processing program 	Migrate to a referral program and become a direct referral partner with Merchant’s PACT	<ul style="list-style-type: none"> • Generating \$40,000+ • Average customer realizing \$1,000+ in annual savings
JHA SmartPay™ Client	<ul style="list-style-type: none"> • 10-20 offices • \$500,000-\$1.5M in assets 	Support JHA SmartPay Biller Direct SM with a merchant processing account to accept debit card loan payments online, over the phone, or in person	<ul style="list-style-type: none"> • Generating \$2M in processing volume • \$37 average ticket increase (enablement of web payments led to larger loan payments) • Total processing reduced by \$30,000

Looking for more information? Visit merchantspact.com or [contact us](#) to consult with our industry experts.

Visit jackhenry.com/payments, or contact us at payments@jackhenry.com for more information or to schedule a demonstration of our payment solutions.