



2024 PACB Annual Convention

Hidden Deposits: The Untapped Potential of Merchant Services

Key Metrics



107

Years
In business

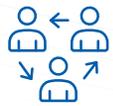


5M+

Small
Businesses
served



156K+
Merchants
supported



400k

New businesses
supported each year



4100

Financial
Institutions supported



\$2.8T

In annual
payments volume



\$2B

In annual
revenue



| Introduction

Welcome to Deluxe Merchant Services

Welcome to Deluxe, a leading provider of merchant services to financial institutions across the country.

Our mission is to provide white -glove service to each one of our clients.

Today, we would like to share with you the Deluxe difference.



Why we are here

Deluxe exists to provide expertise and strategy for FI's delivering relevance & competitiveness in payments.

Benefits we offer:

- Actionable Analytics empowers Financial Institutions to enhance their programs within their current customer base. This is achieved through a systematic three - step approach.

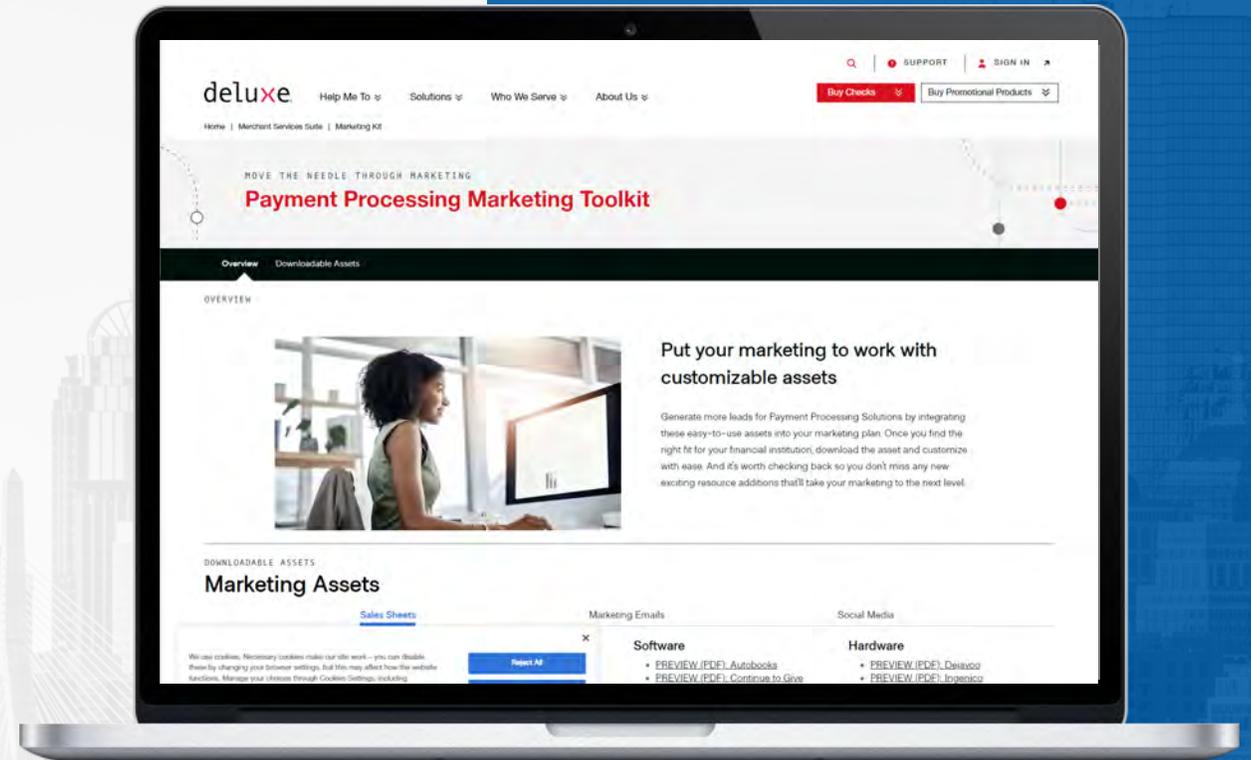


Payment Processor Totals				
Payment Processors	Business Count	Business % of Total	Total Annualized Processing Volume	Volume % of Total
GENERIC PAY	1,224	13.7%	\$782,345,128	20.4%
MAINSTREAM	400	4.5%	\$346,179,064	9.0%
FIFTH THIRD BANK PAYMENTS	735	8.2%	\$340,769,717	8.9%
TSYS	1,118	12.5%	\$260,733,503	6.8%
TITANIUM	1,870	20.9%	\$248,684,348	6.5%
CENTRAL PAYMENT	243	2.7%	\$178,903,732	4.7%
CDS	40	0.5%	\$176,515,720	4.6%
SPOTON	224	2.5%	\$151,439,156	4.0%
STRIPE	846	9.4%	\$110,117,389	2.9%
MERCHE-SOLUTIONS	309	3.5%	\$109,193,428	2.9%
PNC	76	0.8%	\$95,084,634	2.5%
PAYMENTECH	81	0.9%	\$93,161,736	2.4%
TOAST	165	1.8%	\$88,003,732	2.3%
AMERICAN EXPRESS	50	0.6%	\$79,265,720	2.1%
SHIFT4	121	1.4%	\$64,695,143	1.7%
PAYJUNCTION	152	1.7%	\$57,022,849	1.5%
XPLOR CLEARANT	81	0.9%	\$55,258,467	1.4%
INTUIT	48	0.5%	\$54,140,761	1.4%
CARDCONNECT	53	0.6%	\$48,417,681	1.3%

Benefits we offer:

Deluxe offers collaborative and tailored marketing support as an extension or in partnership with your marketing team. Our comprehensive services cater to your unique needs.

- Brand awareness
- Web and social media strategy
- Demand and lead generation campaigns
- Training videos through The Deluxe University
- Educational collateral
- Sales Enablement



Digital Application integrated into boarding system

PACB
Pennsylvania Association
of Community Bankers

About You

Legal First Name

Legal Full Middle Name

Legal Last Name

Title

Date of Birth

Social Security Number

Ownership Percentage

Residence Address

City

State

Zip Code

About Your Business

Legal Name

Business DBA Name

Physical Street Address

DBA Phone

Corporate Email

Years Owned

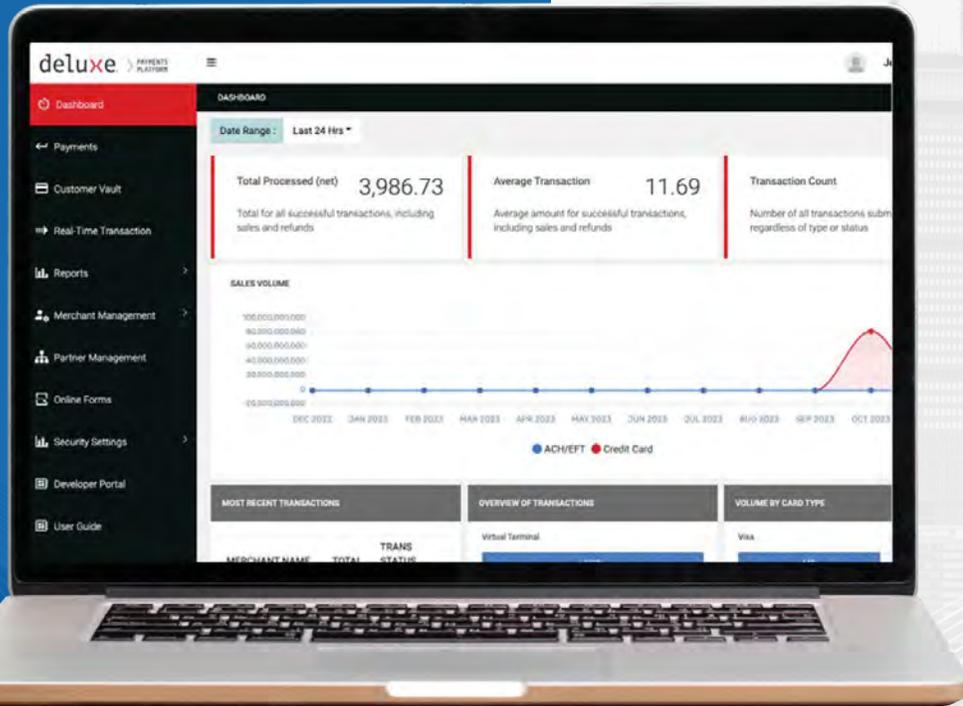


Deluxe Merchant Services

Deluxe Payment Platform

Empowering your business with Deluxe Payment Platform

- Experience seamless success with our merchant digital platform —where payments flow effortlessly, operations run smoother, and sales are completed with ease.

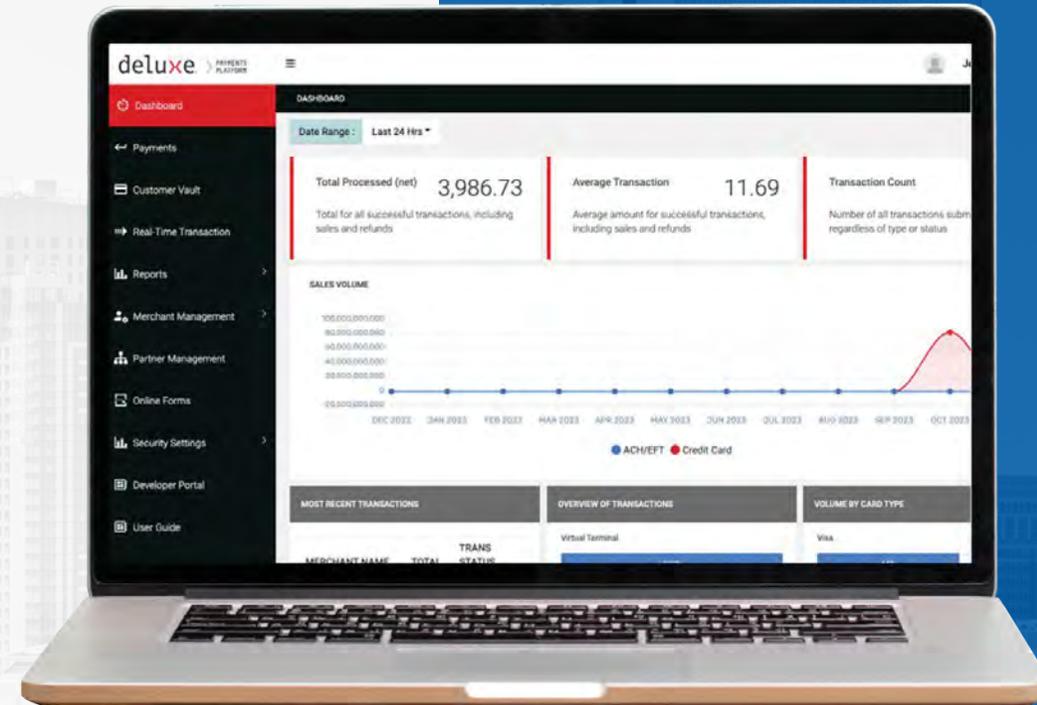


From managing your digital wallets to ensuring security and compliance, our platform is your all-in-one solution. You'll love our feature-rich tools that include:

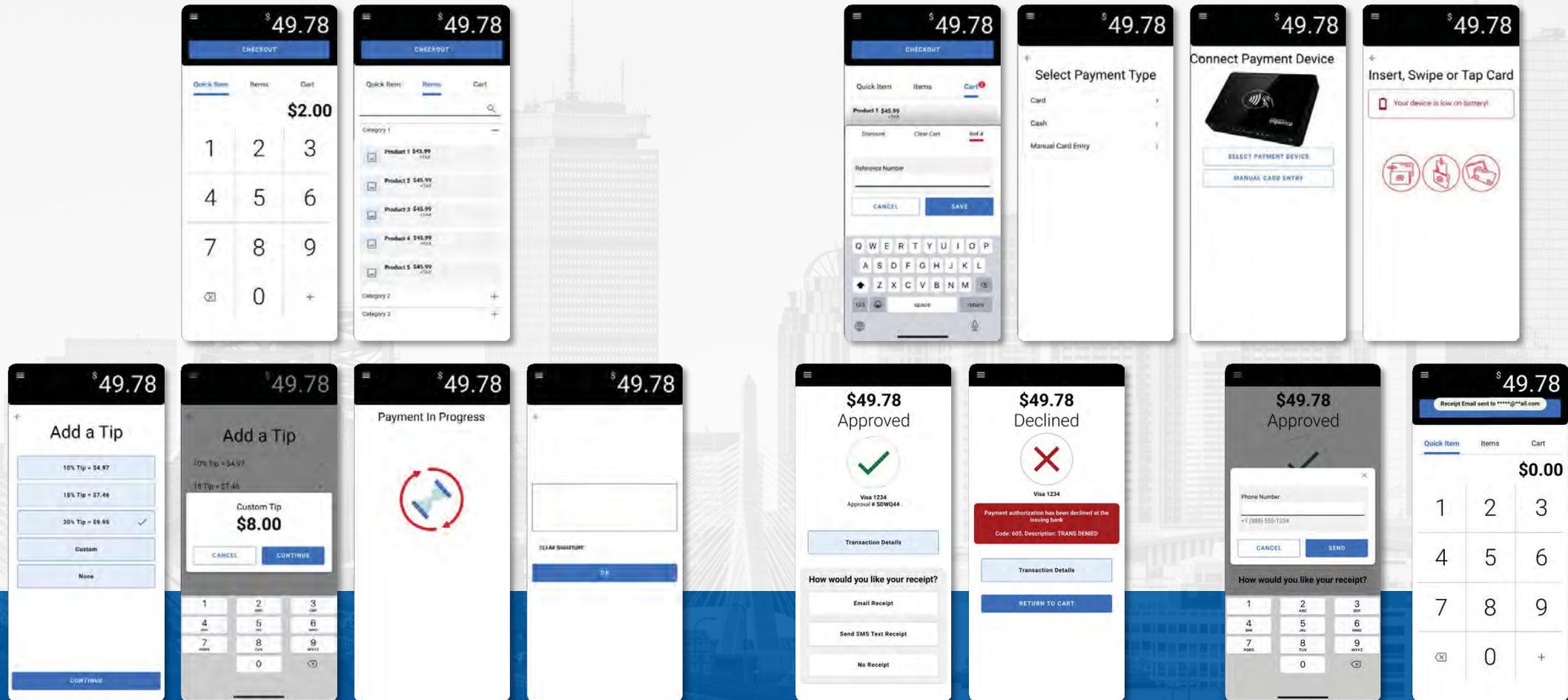
- Unlimited payment options from Apple Pay and Google Pay to tap-to-pay and flexible recurring and installment options.
- Branded invoices that create a lasting impression, fully customizable to reflect your business identity.
- Simplified check-out with online forms, either hosted or embedded, for smooth shipping and payment information input.
- Powerful reporting tools with configurable, real-time, and consolidated reporting at your fingertips.
- Hassle-free onboarding, whether you're a single or multiple-location business—we simplify the process with a single application and swift approvals.

A Mobile Solution Built For Your Business

- Deluxe Mobile was designed to function seamlessly across various operating systems and hardware configurations. This plug -and-play capability ensures wide acceptability with various payment apps and platforms. Built with foresight, the platform incorporates forward - thinking elements and automation features. This forward -looking design not only addresses current needs but also positions the system to adapt to future requirements.



Deluxe Payment Platform built for Mobile



Differentiators in the market:



We do not enforce a non-solicit clause. If you choose not to renew your contract, you can retain your merchants. Deluxe will continue to pay residuals for merchants who remain with us after the contract expires.



Award winning customer service, all U.S. based. Over 100 languages supported; U.S. based service. Hold times less than 30 seconds, and 89% first call resolution. PCI and in-house chargeback support. ATSI 12x winner, and 2020 National Winner.



Our onboarding process is quick and effortless, with 100% digital onboarding and in-house product deployment. You can start accepting payments promptly, and our intuitive tools make every step of the process effortless.



We take pride in our industry high partner retention rate, which reflects our commitment to going beyond mere transactions. Our approach focuses on providing continuous support and guidance to ensure long-term success for our partners.



Our API and integrations seamlessly combine technology solutions to meet the unique needs of your merchants.



Our custom partnership solutions include industry-specific products serving businesses in various sectors such as healthcare, government, retail, e-commerce, and more.

95% conversion success rate