



RETENTION & PROFITABILITY SOLUTIONS: PAYMENT ALLIANCE INTERNATIONAL

WHEN YOUR CUSTOMERS ARE APPROVED!

We value our partnerships, are continually looking for ways to help you become more profitable. To show our commitment, we'll send you a Visa Gift Card for every one of your customers that are approved for a Merchant Credit Card Account.

CUSTOMER RELATIONSHIPS & PROFITABILITY

Customer retention, profitability, diversification of services; there are several important issues Financial Institutions address every day. Payment Alliance International (PAI) realizes this, and has developed easy to use solutions to help you grow. You can now expand your product offerings without adding new staff or capital expense. **Our professionals are dedicated to making you more profitable!**

CUSTOMER RETENTION

Customer retention involves several factors: number of relationships, quality of service, availability of products, etc.

Customer Retention Based on Relationships*		
# Relationships	Odds of Retention	1 st Year Loss %
1	2-1	50%
2	10-1	10%
3	18-1	8%
4	50-1	2%
5	200-1	.5%

Sources: Bank Market Association, Payment Alliance International

We address many of these factors and have a suite of products that you can seamlessly offer your customers (and increase your number of relationships). These include:

- Credit Card & Check Acceptance
- Check Processing Solutions
- ATM Services
- Payroll Cards
- Gift Cards
- Cross Border Payments
- ... more!

We provide everything from processing and service to marketing materials and sales training. Our professionals will service your customers and aid your staff in implementing this assortment of products. **We strive to make you more profitable!** Join the growing list of Financial Institutions that leverage our solutions to be more successful.



CUSTOMER PROFITABILITY

Expanding the number of relationships you have with customers often involves the addition of new products and services. That's an expensive proposition, especially when you have small subsets of customers that need certain products. This scenario pits customer retention against profitability and often keeps Financial Institutions from offering certain products.

Let us tackle that burden! When you and your customers use our solutions, we take care of most everything and then pay you a residual every month. So you get the benefit of offering a verity of new products with little or no risk.

WHY WE'RE YOUR BEST PARTNER FOR PAYMENT SOLUTIONS

PAI has an entire division of our company that is exclusively focused to your needs. We now have over 300 employees, 40,000 + merchants, \$3.8 billion in annual transaction volume, and over 300 Financial Institution relationships that result in more than 1500 branches. We also have over 8,700 ATMs locations making us the third largest provider of ATMs in the United States. All of these resources and experiences are dedicated to providing you with the best solutions possible. **As your trusted Partner for Payment Solutions, we are continually looking for ways to make you more profitable!**

PERSONAL REPRESENTATION

PAI has an experienced "direct sales force" that will work with your staff to implement our complete solutions. PAI is committed to providing a full-time representative in your marketplace to ensure all referrals are addressed promptly. Our existing partner and referral process ensures a quick response to both you and your customer. We also have several initiatives that identify and contact your existing customers to qualify them for opportunities.

HOLD OFF ON A NEW BRANCH

Our solutions aren't just for your customers! We have a number of opportunities that can increase the profitability of your internal operations. From check processing solutions to ATM programs, our professionals address a number of your internal needs.

For example, PAI manages over 8,700 ATMs throughout the United States. We have solutions that allow you to brand and bin-block these machines so you can test locations before considering a new branch.

As with all our programs, we will find easy and cost-effective ways to make you successful.

LET'S GO!

Call your Payment Alliance International representative today to have a "no obligation" conversation about how we can make you more profitable!

