

A Partner of Citizens National Bank

TIB-The Independent BankersBank

Proposal for



Merchant Services

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Standard Services

- Easy to read monthly merchant statements
- Absolutely NO back billing
- Simple two-tier pricing structure
- 24/7 toll-free technical help desk
- Texas (Irving) based merchant support call center
- Multiple options for processing credit cards





Equipment Myths

- “You must buy a new terminal to process credit cards”
- “You will be charged for equipment reprogramming”
- “You will be locked into a lengthy lease contact”
- “You will be charged for each call made into the help desk”

The comments above are **FALSE**.

TIB can reprogram 95% of all merchant owned terminals with no reprogramming charges and no lengthy contracts



“No Hassle Pricing”

- NO annual service fee
- NO monthly minimum fees
- Absolutely NO back billing
- Two-tier **Discount Rate** pricing structure:
 - Qualified Rate: 1.99%
 - Mid/Non Qualified: 2.95%
- Monthly reoccurrence fees:
 - \$6.00 Statement fee
 - \$3.00 Help desk fee (if applicable)





Frequently Asked Questions

FAQ

- We have a complete program of Merchant Services including credit card acceptance, check verification and gift card products.
- *What services does TIB offer?*
- *What is the turnaround time on getting an account set up?*
- Once we get a completed application the turnaround time is 3-5 business days.
- *Do you have a monthly minimum, a sales discount fee or any other monthly charges?*
- No. The only recurring charge is a \$6 monthly statement fee and a help desk (if applicable).



Frequently Asked Questions

FAQ

- Funds are available to you the second business day. If your batch is closed by 6PM, your bank will see the items the next morning, in turn they will credit your account making the funds available the next business day.
- *How quickly will my funds be deposited into my bank account?*
- *Can I use software to process my transactions and can I get the qualified rate?*
- Yes! If the software is certified by First Data Resources.
- Yes! If you attach a card reader to your PC or cash register, you can get the lower qualified discount rate.





FAQ

Frequently Asked Questions

- Our contract states one year - minimum; however, the contract is negotiable based on individual circumstance. Any fees incurred after the closure; the merchant assumes responsibility.
- **Do I need to sign a long-term contract?**
- **Do I HAVE to use a terminal or can I just process via the phone?**
- Yes, you can process via the phone. You would be charged a higher discount rate on these transactions. Visa/MasterCard considers a phone transaction to be less secure than those transmitted through a terminal.



Fact Sheet

Electronic Processing Fees

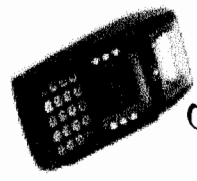
Qualified Discount Rate	1.99%
Mid/ Non-Qualified Discount Rate	2.95%
Item/Transaction Fee	No Charge
Processing Visa or MasterCard	\$0.25 / Authorization
Processing Amex, Discover and Diners Club Cards	\$0.30 / Authorization
Voice Authorization	\$0.95 / Authorization
Chargebacks	\$15.00 / Situation
Statement Fee	\$6.00 / Month
Technical HelpDesk	\$3.00 / Month
Debit Card Transaction	\$0.35 / transaction

Note: Merchants have two options for providing their customers a receipt: electronic or manually imprinted credit slips.





Processing Flow Chart



Merchant swipes card



Merchant closes batch at the end of the day



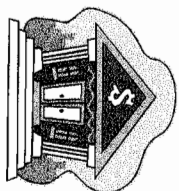
Customer Presents Credit/Debit Card



Second (Third) Business Day funds are available



If batch was closed before 6PM, funds will be available on second business day



Bank receives funds



Set-up Process

1. Fax the application to TIB at (972) 650-7071.
2. Make sure the Site Survey is signed by a bank officer.
3. After receiving a **COMPLETED** application, the turnaround time is 3-5 business days. On the day the application is entered into the system, we order equipment (if applicable) and a Welcome Kit, which includes a Welcome letter, nameplates, sales slips, and Visa/MasterCard logo(s). Equipment orders will take 2-3 business days and are shipped via express air delivery. Overnight delivery is possible. Those accounts requesting overnight delivery, a \$60 fee applies.

