

JACK HENRY PAYMENTS

Merchant's PACT: Hear from Your Peers

Premier Payment Acceptance
Consulting & Merchant
Services Program



Have you been looking for a way to simplify inherently complex merchant services? Are you trying to reinvigorate your existing merchant services programs, launch new programs, or become a formidable fintech leader with innovative merchant solutions? We invite you to hear from your peers!

Banks and credit unions who were recently looking for the same solution explain how they've seen their merchant services programs succeed by working with Merchant's PACT (MPACT), a payment acceptance consulting and merchant services program management company. Jack HenrySM and MPACT have partnered so that you can get seamless access to highly customized consulting and program management services – designed to support highly competitive, cost-effective acquiring strategies for banks and credit unions of all asset sizes.



What Banks & Credit Unions Are Saying About MPACT

“Finally! Someone who has payment systems expertise, can negotiate the best rates, and audits merchant statements to ensure accuracy, all while providing considerable savings to our merchants!”

– MICHAEL D TRAVELLER | SVP Controller, First Federal Savings Bank

“We have worked with Merchant's PACT and their team of payment card experts for over six years. Their vast industry knowledge and detailed, analytical approach is instrumental in the improvement, growth, and ongoing success of our program.”

– MIKE STEWART | President, First Merchants Bank Corporation & First Merchants Bank

“Partnering with Merchant's PACT has provided our customers with a trustworthy resource – working on their behalf so they have an adequate understanding of merchant services industry pricing.”

– DAVID GREENWELL | President & CEO, Town & Country Bank and Trust Company

“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.