

Magnolia State Bank

April 2022



IRONWOOD



CHALLENGES



ELEMENTS



SOLUTIONS



SUPPORT



GRO



PORTFOLIO
TRANSITION



IRONWOOD
DIFFERENCE

Challenges



Attrition

- Competitive landscape has changed
- Decreased margin
- More than processing at risk



Fintech

- Business management
- Banking services
- Improved user experience
- Frictionless



Proprietary Software

- Earning revenue
- Increasing valuation
- Services other than processing
- Restricted agreements



Complex Agreements

- Cost structure
- Loss of control
- Penalties
- Restrictions



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Key Elements for Success



FI-focused

- Your relationships
- Your culture
- Your program
- Your decisions



Competitive Solutions

- Merchant-focused
- Progressive
- Non-proprietary/Portable
- Provide value



Support

- Extension of FI culture
- Merchant experience focused
- Industry knowledge
- Efficient



Partnership

- Straightforward agreements
- Transparent (cost, pricing, support)
- Growth-focused
- FI control over program
- Tailored programs



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Solutions



IronChoice

Compliant cash discount program offering zero cost processing while increasing FI revenue and reducing attrition.



IronPOS

Robust point of sale that stands up well in any vertical.



IronPay

Full-featured virtual terminal providing efficiency and cost reduction.



Mobile

Allow merchants to accept payments and run their business from anywhere.



Integration

Integrated payments allow manual, time-consuming processes to work seamlessly with payments.



Specialized Solutions

Bring value to any vertical with specialized solutions.



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IronChoice

Offering a compliant cash discount program can reduce the cost of accepting credit cards for your merchants while increasing revenue and reducing attrition for your financial institution.

Ironwood provides in-person and online solutions with multiple equipment options to fit your merchants' needs.

| \$300,000 Annual Volume | Traditional | IronChoice | \$ Variance | % Variance |
|--------------------------------|--------------------|-------------------|--------------------|-------------------|
| Average Merchant Cost | \$7,800 | \$300 | (\$7,500) | -96% |
| Average Net Revenue | \$1,950 | \$6,000 | \$4,050 | 208% |

Zero Cost Processing
Reduce Attrition
Compliant



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IronPOS

IronPOS is the only software your merchants need to move their business forward, with hundreds of features at no extra cost. The cloud-based platform makes business management easy and accessible for your merchants.

Not to mention, it's compatible with our compliant cash discount program, helping your merchants manage cost. It's a well-rounded solution for multiple verticals.



All-inclusive

Flexible

Affordable



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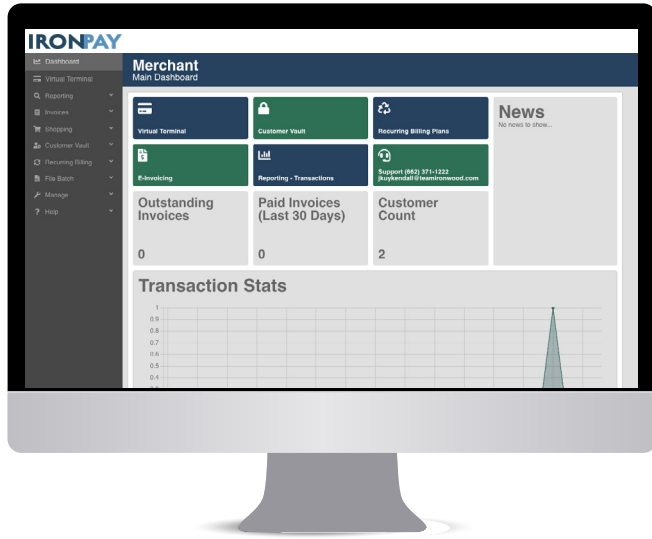


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IronPay



**A versatile payment gateway,
giving merchants the flexibility to
process payments the way that
works best for their business**



Virtual Terminal

Process transactions anywhere in the world with an Internet connection.



Invoicing

Real-time invoice creation and delivery via email or text-to-pay.



EMV Payments

Semi-integrated, cost effective countertop and mobile options available.



eCommerce

Built-in shopping cart, gateway emulation, or API for building a custom integration.



Surcharging & Cash Discount

Surcharging with debit recognition. Cash discount program available.



WatchDog

WatchDog suite to help identify, manage, and prevent fraud.



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Mobile

Our mobile options do more than accept payments.

- Track inventory
- Offline acceptance
- Save customer data with card-on-file
- Process subscriptions, installments, and scheduled payments
- Low-cost Bluetooth card reader accepts swipe, EMV, and contactless transactions
- Email or text receipts
- Wireless terminals for remote settings

Giving merchants the flexibility to accept payments anywhere



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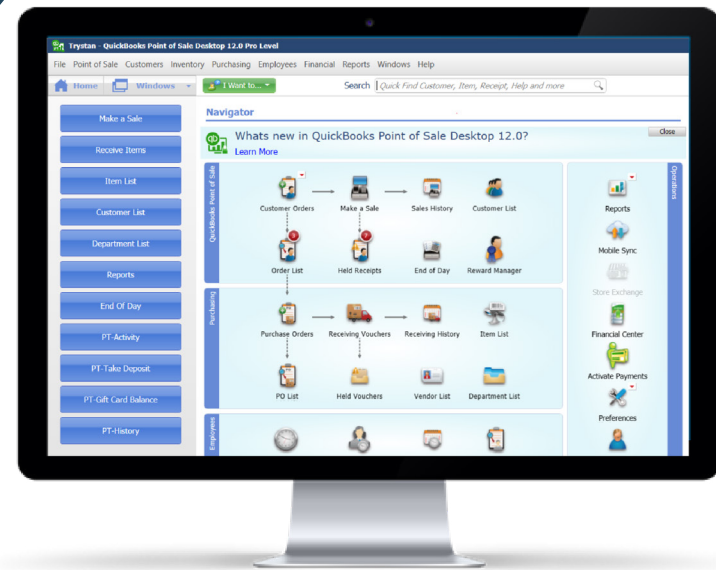


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Integration

We provide the integrations merchants need to effectively manage their business, including:

- Accounting Programs
 - QuickBooks and QuickBooks POS
 - Xero
- ERPs (Netsuite, Salesforce, Office 365, etc.)
- ISVs/Software - hundreds of solutions available
- Shopping carts - hundreds of options available
- Custom integrations and secure hosted payment pages



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Specialized Solutions

- B2B
- Cash Discount
- Check Guarantee and eCheck
- Convenience and Service Fees
- Gift and Loyalty
- Interchange Optimization
- Municipalities and Utility Companies
- Payroll and Purchasing Cards
- Property Management
- Surcharging with BIN recognition
- Virtual Cards for Accounts Payable
- Cryptocurrency



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Support



Sales Support

Dedicated resources from proposal to installation.

- ▶ **Agent**
- ▶ **Referral**



Training

On-site training and webinars to keep you informed of industry trends.



Service

Unmatched FI-focused sales, partner, and customer support.



Underwriting

Relationship-centered underwriting and transaction management program.



Marketing

Comprehensive marketing program provides the tools you need to promote and grow your portfolio.



Data

Information that allows you to monitor, manage, and grow your portfolio.



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Agent Model

We fully support the growth of your merchant services program with dedicated resources and access to our leadership team.

- ✓ Comparative statement analyses with profitability
- ✓ Digital application with eSignature
- ✓ Product demos and activation support
- ✓ Ongoing industry training
- ✓ Product Playbook
- ✓ Dedicated partner support



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Referral Model

Entrust Ironwood to manage and grow your merchant services program while representing the culture and values of your bank.

- ✓ Dedicated sales representative
- ✓ In-person sales and installations
- ✓ Merchants trained on equipment, reporting, and PCI
- ✓ Real-time status updates
- ✓ Actionable residual reporting and analytics



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Training

- ✓ In-house training for new and existing sales representatives.
- ✓ [On-demand training library](#) covering topics such as products, pricing, and our CRM.
- ✓ Lunch and Learn series for staying up to date on the latest solutions and technology.
- ✓ Detailed Product Matrix for quick reference and comparisons of supported product features.
- ✓ Our extensive Product Playbook helps you choose the best product for your merchants.



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Service



FI Brand



FI Culture



FI Control



Live, in-house support



General merchant services greeting



Transparency



eSignature



Proactive plans for industry updates



One-year replacement warranty



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IRONWOOD DIFFERENCE

Underwriting & Risk

We value your relationships with your customers and consider those relationships in every transaction management decision we make.

- ✓ FI relationship is valued
- ✓ Expedited process
- ✓ Merchant focused
- ✓ High risk options



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Marketing

Our comprehensive marketing program gives you the tools you need to promote and grow your merchant services portfolio. We work with you to develop a strategy tailored to fit your brand.

- ✓ Brochures
- ✓ Campaigns and Promotions
- ✓ Social Media and Email
- ✓ Content Development
- ✓ Proposal Templates and Presentations
- ✓ Welcome Kits
- ✓ Website/Landing Page
- ✓ Videos



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Data

Our online portal allows you to monitor and manage your merchant services portfolio, with access to merchant, processing, and residual data and analytics.



- Track application status
- Access helpdesk tickets
- Customize alerts and notifications
- eSignature on all forms
- Manage leads, tasks, and appointments
- Access product information and training
- Analyze and download residual data and analytics

Processor 1

Summary Details

Show 25 entries

Export Search:

| Merchant/Individual | Txn # | Sales Amount | Income | Expenses | Net | Users | % | Agent Net |
|----------------------------|----------------|----------------------|---------------------|---------------------|-------------------|--------------|----------|-------------------|
| HENRY MOTORS | 197 | 1641.23 | 110.03 | 71.51 | 38.52 | 46% | 17.78 | |
| JOY LAND | 127 | 25205.18 | 532.98 | 306.47 | 226.51 | 64% | 147.16 | |
| NY MOVING SERVICES | 108 | 4527.59 | 224.70 | 92.62 | 132.08 | 57% | 75.54 | |
| FASHION PALACE | 164 | 36941.54 | 807.24 | 758.20 | 49.04 | 48% | 23.84 | |
| ROYAL LIMO | 171 | 38992.51 | 502.74 | 397.41 | 105.33 | 15% | 15.80 | |
| SUPER AUDIO INC | 2249 | 19036.90 | 964.44 | 431.36 | 533.08 | 53% | 283.92 | |
| MOONLIGHT CAFE | 35 | 21639.02 | 373.40 | 294.90 | 78.50 | 56% | 44.02 | |
| HOT COMPUTER INC | 1245 | 39511.75 | 1127.43 | 824.64 | 302.79 | 14% | 42.42 | |
| GM SOLUTIONS | 0 | 0.00 | 0.04 | 9.04 | -9.00 | 15% | -1.35 | |
| Merchant/Individual | Txn # | Sales Amount | Income | Expenses | Net | Users | % | Agent Net |
| Total (1975 rows) | 817,972 | 68,114,423.09 | 1,646,946.18 | 1,367,156.56 | 279,789.61 | | | 110,289.66 |

Showing 1 to 25 of 1,975 entries

Line Items



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GRO Program

Protect and strengthen your customer relationships while *Growing Revenue Organically* with Ironwood. Target customers currently serviced by competitors and prioritize sales opportunities.

- 1 Gather data
- 2 Analyze and prioritize
- 3 Plan of action
- 4 Implement
- 5 Review & repeat annually



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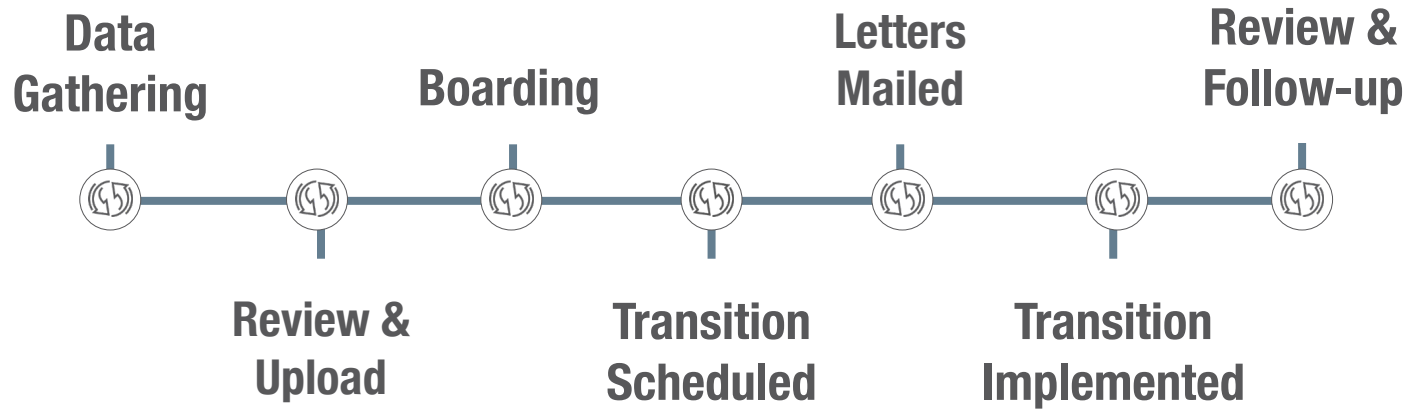


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Portfolio Transition



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The Ironwood Difference



FI-focused



Partnership driven



Merchant-focused solutions



Live, in-house customer support



Expedited underwriting



Multiple platform options



Sales support



GRO program



Experienced, on-site portfolio transition team



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