



AGENT BANK REFERRAL PROGRAM

100 Throckmorton Street, Suite 250
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Thank you for the opportunity to introduce Eliot Management Group's Agent Bank Program. This packet contains information about Eliot Management Group, the services we provide and a summary of our Agent Bank Program. We are very excited to work with your organization to offer a variety of payment services to your customers. I am confident that we offer the rates and fees that will give your bank the pricing advantage your clients are looking for. Our dynamic and flexible revenue-sharing programs will generate stable revenue for your bank, and our special agent pricing will save your clients time and money.

Again, thank you for this opportunity. We look forward to working with your financial institution. If you have any questions, please feel free to contact us at any time.

Thank you for your consideration.

Katherine Harris

Referral Coordinator

Eliot Management Group

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About Eliot Management Group

Eliot Management Group (Eliot) is a member service provider for Visa and MasterCard, offering credit card processing and other electronic-based payment services to merchants across the nation. Eliot provides Visa, MasterCard and Discover card processing service and enrollment service for American Express, and JCB. Eliot Management Group also provides electronic check verifications and conversion products; electronic gift card programs; e-commerce products; reporting tools and equipment leasing options to fit the needs of most businesses.



Eliot Management Group's Bank Program

Eliot Management Group offers fully customizable programs for our agent bank partners that allow them to choose the level and intensity of their involvement in the acquisition, enrollment, service and management of accounts in their portfolio. We mold our merchant services into a revenue-enhancing sales tool for our bank partners, creating co-branded marketing initiatives that generate consistent revenue and help you win more business.

Our dynamic programs can be tailored to fit your clients' and bank operation's needs. Currently, Eliot services financial institutions and their clients throughout the United States. These range from rural banks with 30-50 merchants to regional banks with hundreds of merchants in their portfolio. Our philosophy is to offer clients the highest level of one-on-one service, combined with quality products at competitive prices.



Flexible Revenue Sharing Programs

Eliot Management Group will evaluate your bank's needs and create a solution that will generate the highest level of profitability, while maintaining a cost-effective alternative for the participating merchants. Eliot will analyze your current merchant portfolio and work closely with the assigned merchant services representative to create the program that will give the greatest return to your bank, while offering your clients the best local service and representation available in the marketplace today.

Marketing Partnership

As an Eliot Management Group partner, agent banks receive marketing benefits that promote our service partnership to your clients. We create a symbiotic marketing relationship with our partner banks, growing our common portfolio. Our partners receive co-branded merchant service collateral materials for use in their branches. From brochures to solicitation letters, partner banks will benefit from comprehensive marketing materials to communicate our mutual merchant service capabilities.

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Branch Service

Providing comprehensive training, education and service to branch management and personnel is a critical component of developing a strong merchant services program. Bank partners' branch staff will receive product and service training, referral management and direct client service access from their designated Eliot partner.



Products and Service

Eliot Management Group also offers the latest in payment processing equipment. Eliot has over 15 years of experience with payment processing technology. Our local technical and customer support personnel have extensive experience integrating many brands of equipment to ensure a seamless and easy transition to our processing service. We utilize a number of dedicated front-end processing networks and have the ability to install and configure internet-based processing services for many business types. Our close relationships to many value-added resellers of the most popular integrated cash register software and systems across the nation gives us an advanced technical understanding of how a variety of payment processing systems work. This knowledge helps us determine the best solutions for business, as well as assisting us in the conversion of accounts.

Underwriting-Initial Conversion

Eliot Management Group utilizes industry standard guidelines for underwriting when determining the issuance of individual merchant accounts. Business history, processing history (if applicable), credit worthiness, SIC code and processing parameters are all explored. However, when dealing with our participating bank clients and their portfolios, a “blanket” approval is typically generated. Certain factors, such as a higher than average ratio of MOTO (mail-in/telephone orders) merchants in the portfolio or a high level of unacceptable merchants types that induce an undue burden of risk, may prevent this “blanket” approval.

CONTACT INFORMATION

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