

PORTFOLIO OPTIMIZATION OVERVIEW

Optimizing Our Partnership

1

PROSPECT PROGRAM
(Bank Prospects)

- Co-prospecting to attract new bank customers
- Bundled offers can increase loyalty and penetration to the bank and cross-sell success into merchant services

Prospecting

2

**NEW DDA/
EARLY LIFE**
(New Customers)

- Timing of merchant referral and consultation is key to success
- Empower bankers to discuss merchant services at account opening
- Incorporate merchant services into new business account welcome strategy

Day 1 – Day 30

3

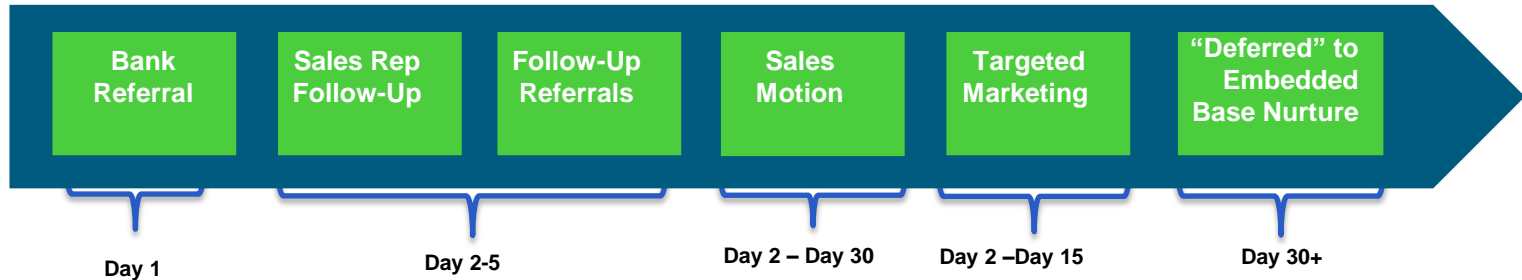
**EMBEDDED
BASE**
(Existing Customers)

- Identify business customers not processing with Worldpay
- Create a targeted marketing and sales strategy based of segmentation

Day 30+

New DDA/Early Life

Suggested New DDA / Early Life Timeline



The Path to Success

1	Bank Referral Training	<ul style="list-style-type: none"> Empower and enable bankers to discuss merchant services with each and every new business account opening.
2	New Business DDA Visibility	<ul style="list-style-type: none"> Bank provides ongoing list of all new business DDAs opened. Our automated data analytics process will cross-reference new DDA account openings against merchant referrals to identify time-sensitive opportunities.
3	Bank and Sales Partnership	<ul style="list-style-type: none"> Enhanced referral process w/ accountability measures put in place. Our sales team identifies referral and coaching opportunities to improve partner collaboration. The Bank management team's support is critical to drive accountability.
4	Bundled Offer/Promotion	<ul style="list-style-type: none"> Merchant offers can aid in deeper discussions and develop a sense of urgency. Worldpay merchant offers are available based on opportunity. Product bundled offers are recommended to increase loyalty and penetration.
5	Early Life Marketing	<ul style="list-style-type: none"> Early and direct communication to complement referrals and sales process.
6	Program Transparency	<ul style="list-style-type: none"> Reports and dashboards to show effectiveness at every step of the process. Ongoing sharing of learnings from peer portfolios to drive efficiencies and success.

Program Success Stories

Case Study

	Success Story 1	Success Story 2
% Increase in Referring Branches	200%	NA
% Increase in Referrals	314%	124%

Results:

- A non-referring branch got energized by the new campaign and improved their focus on New DDAs and existing customers.
- 2 months into the campaign, everyone at the branch sent at least 1 referral.

Positive Feedback

“We are seeing a level of interaction and excitement that I haven’t seen before in this market. From the FTCH Head of Retail down to the CSR’s in the branches, everyone is involved and engaged and motivated by the success that we are seeing”.

Worldpay Sales Leader



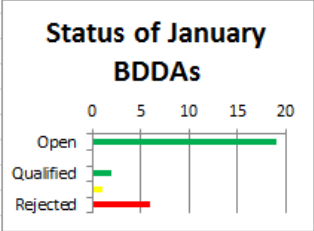
Transparent Reporting

New BDDA Program to Date Program Dashboard						
1/12/2018						
Time	Net BDDAs	Total Referrals	Referral %	Proactive Leads	Follow Up Leads	% Improvement Due to FollowUp
January	138	28	20%	10	19	124.7%
December	369	48	13%	19	29	
November	416	50	12%	30	20	
October	412	38	9%	14	23	
All Time	1335	164	12.3%	73	91	

Status of BDDA Leads					
Status	Open	Needs Analysis	Qualified	Deferred	Rejected
January	19	0	2	1	6
December	17	0	17	8	6
November	5	1	20	17	7
October	2	0	13	16	7
All Time	43	1	52	42	26

Won/Lost Deals				
Stage	Proactive Leads	Follow Up Leads	Closed Won	Sum of Est. Revenue
January	0	0	0 \$	-
December	6	5	11 \$	17,758.00
November	7	3	10 \$	14,106.00
October	10	0	10 \$	21,375.00
All Time	23	8	31 \$	53,239.00

State	Growth Market	Business Market	Branch	Net BDDA	Total Referrals	ive	Follow-Up Leads	% Referrals
Connecticut	Greater Bridgeport	Sample Market A		29	3	2	1	10.3%
		Sample Market B		54	12	8	4	22.2%
		Sample Market C		27	2	2	0	7.4%
		Sample Market D		25	9	5	4	36.0%
		Sample Market E		18	1	1	0	5.6%
		Sample Market F	Branch Sample A	8	1	0	1	12.5%
			Branch Sample B	3	0	0	0	0.0%
			Branch Sample C	1	0	0	0	0.0%
			Branch Sample D	1	0	0	0	0.0%
			Branch Sample E	1	0	0	0	0.0%



Embedded Base

Converting existing bank business customers from their current competing processor with a targeted marketing and sales strategy.

The Path to Success		
1	Embedded Base List	<ul style="list-style-type: none"> List from bank with correct contact information including branch information
2	Segmentation	<ul style="list-style-type: none"> Mining the existing customer database and prioritizing opportunities based on segmentation Identifying triggers Customer contact strategy
3	Banker and Sales Partnership	<ul style="list-style-type: none"> Ongoing cadence between bankers and AEs to discuss opportunities and strategies Incorporate next best offer Management engagement
4	Bundled Offer/Promotion	<ul style="list-style-type: none"> Merchant offers can aid in deeper discussions and develop a sense of urgency. Worldpay merchant offers are available based on opportunity. Product bundled offers are recommended to increase loyalty and penetration.
5	Embedded Base Campaign	<ul style="list-style-type: none"> Ongoing campaigns with a targeted contact strategy leveraging marketing and outbound selling Incorporate triggers based on propensity to buy models
6	Program Transparency	<ul style="list-style-type: none"> Reports and dashboards to show effectiveness at every step of the process Reports— list quality, campaign reporting, banker engagement, marketing effectiveness, and close rates

What's Next?

- Consult with your Principal Partnership Manager to schedule a Program Assessment of current Early Life and Embedded Base strategies
- Complete Bank Referral Training
- Develop an enhanced Marketing and Sales Strategy based on newly defined, automated process and accountability measures
- Launch!

Program Assessment and Set-up: 10 – 15 days

worldpay
from FIS