

Financial Institutions:

Vantiv gives your financial institution every advantage to succeed.



Who is Vantiv?

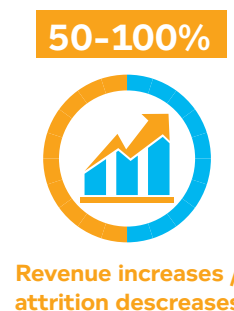


The value of merchant services



Approximately **60% of a financial institution's revenue comes from loans.**¹ That means any decline in lending can significantly impact your bottom line. Add lower interest rates and falling yields, and diversifying revenue sources becomes more important than ever.

Research shows **revenue increases 50 to 100%** when business clients process payments with your financial institution. It also **reduces attrition rates by 40%.**³



Expanding customer relationships

Capitalizing on every stage of your customer relationships is more important than ever. You know the process, which goes a little something like this:

Acquire more customers.

Create and sell financial products that win more customers.

Retain more customers.

Ensure satisfaction at "moments of truth". Make relationships stickier to avoid disruption.

Deepen existing relationships.

Cross-sell products and services that increase profitability.



What's in it for your customers?



A partner they can trust.

Your customers already trust you to handle some of their most private information and critical transactions. Merchant services is a natural extension of this trusted relationship.



One-stop shopping.

Your customers can take advantage of having all of their major, business-critical accounts in one place. It doesn't get much easier than that.



Potential cost savings.

Your customers could be over-paying for their payment transactions. Think about how happy they'll be when you identify areas where they can save money to reinvest in their businesses.

What's in it for you?



Grow non-interest revenue.

Diversify your customer portfolio's revenue streams beyond interest-dependent sources.



Protect your existing customer base.

When your customers have merchant services relationships with other financial institutions, there's a greater chance that your institution could be dislodged.



Make quota.

The pressure to meet your sales goals and maximize your compensation is always front-of-mind. Use the merchant services conversation to help drive new sources of personal income.

* The Nilson Report, March 2017

¹ CNBC, Is there a banking crisis in the United States?, 2016.

² CNBC, Banks report drop in demand for loans, 2016.

³ Vantiv customer experience, Oliver Wyman Survey of Small Business Finances

vantiv

smarter/faster/easier/payments.