

NEW Business Builder Merchant Referral Program



1. What is a merchant referral program?

It is a merchant processing program where your Community Bank refers their customer to UBB for merchant credit card processing services. UBB will initiate a contract with your customers, and will work with them directly for set-up, training, merchant processing and on-going customer support.

2. How does the merchant referral program benefit my bank?

- **You Can Offer Merchant Services Without the Risks and Liability**
UBB handles the merchant's servicing and liability responsibilities, alleviating the risk and liability that comes with a traditional merchant program, ultimately freeing up time for your staff to develop more business and expand your merchant portfolio.
- **No Compliance Headaches**
UBB monitors the program's PCI compliance, ensuring your merchants are fully compliant, saving your bank the time and stress.
- **Earn Non-Interest Income**
UBB will share a percentage of the net income generated from your bank's merchant customers. In addition, your bank will also receive a referral fee for every new application that is approved and becomes an active merchant.
- **Maintain Relationships**
Your bank is able to offer your business customers merchant services without the burdens of administering the program yourself.
- **Breach Protection**
Your bank and your merchant customers are insured in the event of a breach.
- **Expert Support**
A UBB merchant services expert is available to support your bank and answer any questions you have regarding the referral program.

3. What are the advantages of working with UBB for our merchant customers?

- The merchant will work directly with UBB industry experts for their merchant processing needs, and will not have to hassle with a third party provider.
- Direct contact with UBB will save time in completing requests and receiving answers to their questions.
- Merchant is protected by breach insurance, up to \$100,000.00 per breach
- They will have access to the Merchant Intelligence Center, giving them the ability to look at reports, transaction activity, and statistical information; access to a PCI specialist 24 hours a day, seven days a week; etc.

4. How does our bank get paid and how frequently?

Referring banks are paid 20 basis points of the monthly net profit of the merchant on a quarterly basis. Quarterly profit will be credited to your bank's UBB DDA account. UBB will also pay \$100 to your bank for every new, approved application that becomes an active merchant.

5. What is the conversion or set up process like?

For existing Agent Banks the process is fairly seamless, as no conversion is necessary. UBB will supply new contracts to your bank and your merchant customers. UBB will then provide your bank an email template, so you can notify your merchant customers of the change. Once contracts have been signed, the responsibility for the merchant relationship will transfer to UBB, and we will then send out a “Welcome” email to the merchant, that will include customer contact information, a reference guide, and PCI compliance requirements.

6. Can I switch all of my bank’s merchant customers to the referral program all at once?

Yes, simply contact UBB and they will initiate the process described above in Question #5.

7. Who will assist our customers in choosing the right equipment and getting it set-up?

UBB and its card processor, FIS, will assist your customers in selecting equipment that best meets their needs and will see to it that the equipment is set-up correctly and everything is working properly.

8. How will we be certain that the merchant is PCI compliant?

UBB and its processor, FIS, will manage the PCI Compliance for your merchant customers. If a merchant is deemed non-compliant, they will be assessed a service charge until they become compliant. If the merchant is not PCI compliant after two months, UBB will terminate the relationship.

9. What if there is a problem with the merchant relationship? Will our bank be involved?

UBB will carry the merchant’s liability; and therefore will manage the merchant relationship. It is our goal to provide your customer with the same high level of customer support that our community bank customers have come to expect. We understand the importance of maintaining a positive relationship between you and your merchant customers and will do everything we can to ensure that continues.

10. What is the process to apply for a merchant account?

Your customer completes a brief Merchant Bankcard Application. UBB will then pull their credit report and complete an OFAC check. If your customer is approved per UBB underwriting guidelines, we will require your community bank to supply us with supporting financial documentation as well as complete a site survey of the applying merchant.

11. Who do businesses contact for help once their accounts are set-up?

Main Contact: Marcia Hartwig, Credit Card Merchant Representative: 952-885-9454

Backup Contact: Jill Robiller, Credit Card Representative: 952-885-9458

12. What are the fees associated with a merchant account?

Account fees consist of Interchange and standard processing fees. Additional special processing fees may apply depending on the type of processing.

Standard Fees include:

\$1.00/voice authorization

\$5.00/month service fee

\$5.00/TMF inquiry (setup fee for new merchants, first month only)

\$2.30/PCI compliance fee

\$2.00/Terminal Help Desk call

\$0.15/Discover transaction

\$0.15/AMEX transaction (if applicable)

\$15.50/chargeback

\$1.50/additional V# (per additional terminal per month)

\$50.00/ACH reject (bank manually charged, must be manually passed on)

Visa's International Service Assessment (ISA) Fee of 0.40% is assessed against sale transactions on non-U.S. issued card accounts at U.S. merchants.

A complete list of fees will be attached to the merchant contract.

13. How do merchants' receive their activity reports?

Monthly statements are mailed to the merchants from our processor, FIS.

14. When do merchants get paid for their sales activity?

All Visa, Master Card and Discover items will fund within 48 hours, excluding weekends and holidays.

15. What are the terms of the merchant contract?**What happens to the merchant if they terminate?**

The merchant contract does not have a set term and if a merchant decides to terminate their contract all they would need to do is provide UBB with a 60 day written notice.

16. Will we receive any marketing materials?

Yes, UBB will provide sample marketing materials and templates to support your bank in the promotion and sales of our merchant services.

For more Information



or to enroll contact:

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