



ICBA Payments/FiNet Merchant Services Program

November 2025



FiNet
a network of solutions



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ABOUT US

- 1 Company Profile
- 3 References & Testimonials

OUR PROGRAM

- 5 FiNet Philosophy

Sales:

- 7 Overview
- 9 In-House Sales Model
- 10 Lead Submission Model

Service:

- 11 Overview

Program Operations:

- 13 Program Administrator
- 14 Training & Ongoing Communication

Program Tools:

- 15 Program Management Dashboard

Marketing:

- 17 Custom Webpage
- 18 Custom Marketing Collateral

PRODUCTS

- 19 Merchant Products
- 21 Ancillary Services

PROGRAM BENEFITS

- 22 ICBA Member Benefits



***Our one and only mission is to
support community banks.***



FiNet is a provider of merchant payment processing services to community banks throughout the United States. With extensive experience in the merchant services and banking industries, our staff and management team understand what it takes to create and maintain a successful, service-oriented and revenue-generating program within the community bank space.

Just as importantly, we take pride in creating a merchant services program that complements each bank partner's unique circumstances within its respective community, all while maximizing the program's efficiency and revenue opportunities and minimizing the bank's exposure to liability.



FiNet's sole mission is to support community banks and their merchants. Our focus is to assist in growing the merchant services programs of our community bank partners, not competing with them. We are a relationship-driven company with an emphasis on support and service. We're not the type of company to secure an agreement and then disappear. We're a partner in the merchant services process and we'll stay involved to ensure that the program functions as it should.

From rural one-branch banks to multi-branch, urban-based regional banks, FiNet consistently delivers personalized support worthy of the partners we have the privilege to serve.



2



As the needs of community bank merchants become more complex, FiNet strives to present every merchant with the opportunity to secure the processing option that works best for their business. By partnering with the industry's leading processors and product developers, FiNet can provide a solution to meet just about any processing need, whether it is traditional terminal-based merchant accounts, a cloud-based virtual terminal, mobile processing, fully integrated point-of-sale systems or even industry-specific payment or business-enhancement services.

Best of all, FiNet will stand behind our program, both for our community bank partners and their business customers, with an unprecedented level of ongoing personalized support. We specialize in providing friendly, prompt, "first-name basis" service, echoing the operating philosophies of our community bank partners.

With roots dating back over 25 years, the FiNet team has been at the forefront of the payments revolution from the days of simple "knuckle-busters" all the way to the advanced payment systems of today. That experience and commitment to service has earned FiNet the endorsement of several state and regional community banking associations as well as our role as a partner of ICBA Bancard.

Bank Partnerships



Farmers National Bank
Heathyr Ullmo, CTP, APRP
Vice President
Director of Treasury Management
20 N. Broad Street
Canfield, OH 44406
216.462.0673
hullmo@farmersbankgroup.com



Washington Financial Bank
Ryan Bates
Vice President/Treasury Services Manager
77 S. Main Street
Washington, PA 15301
724.222.3120
rbates@mywashingtonfinancial.com



Richwood Bank
Chad Hoffman
President & Chief Executive Officer
28 North Franklin Street
Richwood, OH 43344
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Consumers National Bank
Derek G. Williams
SVP, Retail Sales & Operations
614 E. Lincoln Way
Minerva, OH 44657
330.868.9031
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Association Partnerships



ICBA Payments
Joe Buse
Senior Vice President, Business Development
1615 L Street, NW #900
Washington, DC 20036
800.242.4770



The Community Bankers Association of Ohio
Aza H. Bittinger Jr.
Executive Vice President/Chief Operating Officer
8800 Lyra Drive #570
Columbus, OH 43240
614.846.2238
aza@cbao.bank



“The service FiNet provides – coming out to see the merchant personally to determine how we can accommodate them – helps to bring over their deposits and loans. We appreciate FiNet’s efforts and it is a pleasure working with them.”

Shantel Laird
Croghan Colonial Bank



“We were immediately impressed by the fast response and friendliness of everyone at FiNet. We never have to worry about whether our customers are being treated with the same level of care and service that we provide. We are happy to entrust FiNet with our merchant services, knowing that both the bank and our customers are in great hands.”

Christopher M. Sandefur
Peoples State Bank



“We highly recommend FiNet based on our experience. Their team has been professional, knowledgeable, and responsive throughout our 15+ years of working together. We know our customers are in great hands when we connect them to FiNet.”

Matt Gotham
Thumb Bank & Trust



“CBM preferred partner, FiNet, provides excellent customer service, pricing, and products with their merchant services solutions to small businesses throughout Michigan. We are grateful for the exceptional partnership we have with them, and their focus and efforts with us, and Michigan community banks.”

Kate Angles
Community Bankers of Michigan



“Merchant services has become a commodity that community banks can find anywhere. What will always separate FiNet from its competition is our superior level of service and support. We are a personalized, hands-on company and we value the relationships we form with our community bank partners. FiNet will provide your bank with the merchant services program that best fits your needs. Let us help you to become another of our satisfied partners!”

Richard Camardo | President
FiNet



The *only right way* to run a merchant services program is the way that best meets the needs of our community bank partners.



5

Each bank is unique, with its own business model, a varied customer base and a distinct community environment. It's all part of what makes community banks the lifeblood of the American banking system. However, too many providers ignore the diverse nature of community banks and instead implement a "one size fits all" approach to merchant services. That's not the way we operate at FiNet.

Our philosophy is a simple one: We don't dictate how our bank partners should do business. Instead, we value the success of our partners' programs over everything else. We work with you to build a merchant services program that makes sense in each unique situation and is guaranteed to earn revenue.

No matter the specifics of your bank's program, there are some things that our partners can always expect when it comes to their merchant services program and their relationship with FiNet:

1

Control and flexibility

Nobody knows your customers better than you. Ensuring that your bank customers are experiencing the same level of service they've grown to expect from your bank is our top priority. From sales, to service, to pricing and beyond, your bank has the ultimate say in how you run your merchant services program.

2

No liability

Merchant services should be profitable for a community bank, but those profits – and more – can be quickly wiped out by assuming risk on merchant accounts. Community banks are increasingly recognizing the potential for disaster when holding liability. With the FiNet program, the risk falls to us and our processing partners, not your bank.

3

Guaranteed revenue

FiNet provides revenue on processing activity with little to no cost for our community bank partners. In its most turnkey form, the FiNet program requires no true expense.

4

Industry expertise

The payments industry is ever-changing. Keeping up with the explosion of technology and product integrations – not to mention the constantly-evolving regulatory climate – is a full-time job. The FiNet team has dedicated product specialists monitoring the latest industry trends daily. Plus, our staff works with the biggest processors in the payments industry to make sure our services are compliant and secure.

5

Dedicated service and support

Our sales and service teams are in-house and our phones are answered by a live human. Each bank partner is assigned designated relationship managers and service specialists. There are no call queues or “next available representatives.” Our bank partners and the FiNet team are on a first-name basis, and each FiNet staffer is empowered to quickly and efficiently address any service concern.







No matter how *you choose* to structure *your program*,
our Client Relations team has the knowledge and
experience to ensure your customers receive the
processing option, equipment and pricing
that works best for them.

The most commonly customized feature of FiNet's merchant services program is the configuration of the program's prospecting and sales efforts. There are several factors to consider when determining the most successful and efficient structure, including:

- Size of the bank
- The level of control the bank seeks to maintain over customer interaction
- Comfort level of bank personnel in discussing processing options and pricing

In many cases, a community bank is already structured in such a way that the most effective path to success would be to empower its own staff – with FiNet's support – to build upon the relationships it has already established with its customers. In other cases, a bank will be best served by fully utilizing the experience and knowledge of FiNet's sales and relationship management teams.

Program Feature	 In-house Sales Model	 Lead Submission Model
Address product, service and equipment needs with merchant	FMB Bank	FiNet
Provide cost comparison/pricing analysis to merchant	FMB Bank	FiNet
Secure signed application from merchant	FMB Bank	FiNet
Earn EXTRA revenue	✓	
NO liability and NO underwriting	✓	✓
Earn revenue on processing activity	✓	✓
Online program management/tracking tools	✓	✓
Designated FiNet relationship manager and service rep	✓	✓
Joint sales calling (when requested)	✓	✓
Marketing support and customized branded assets	✓	✓
Ongoing training and program evaluation	✓	✓



In-House Sales Model

Your bank works hard to establish and maintain favorable relationships with your customers. Oftentimes, the best way to introduce new products and services is as an extension of that relationship rather than utilizing a third-party sales approach. For community banks where an established sales structure is in place, there are distinct advantages to keeping the process in-house and selling payment services directly to your customers.

Under this model, your bank's representatives will work to identify merchant prospects – both new customers and those already in your existing business portfolio. Utilizing the training and marketing tools FiNet will provide, your representatives will present the benefits of payment processing services to your business customers and then continue to manage the sales process throughout the application stage. This includes discussions of product and equipment options, pricing and the presentation of sales proposals. Ultimately, your bank representative will secure a signed application – and other necessary paperwork – which will be submitted to FiNet for underwriting.

Rest assured, however, that we won't leave you hanging. FiNet representatives will be available to support your program every step of the way. Your bank will be provided with a designated relationship manager who will assist in creating pricing analyses and proposals, offer guidance regarding product and equipment options and assist with any issues concerning the application.

Even though your bank is managing the sales effort, the liability associated with your merchant accounts lies with us and our processing partners, not with your bank.

Benefits for FMB Bank

- 1 Your bank maintains complete control over the sales process and the merchant relationship from beginning to end. While the FiNet sales and relationship management teams are always available to assist when necessary, your sales team will be the primary point of contact with your customers – never a third party.
- 2 You have control over pricing. With the sales process under your control, you decide how to best price your merchants, including equipment and ancillary services.
- 3 By taking the sales process in-house, your bank would be entitled to a higher percentage of the revenue generated by processing volume.





Lead Submission Model

For banks looking for a truly turnkey program or those whose size or structure may not permit a fully “in-house” configuration, the FiNet sales and relationship management teams provide an experienced and knowledgeable alternative for selling payment services and products on behalf of – or in conjunction with – your bank.

Your bank representatives will continue to identify new and existing merchant prospects. However, once the lead has been established and their basic information collected, it will now be submitted directly to FiNet via our online program management portal.

FiNet will provide your bank with a designated contact within our client relations department. Our representative will immediately be notified of the new lead and on behalf of your bank, will contact the merchant within one business day. The FiNet representative will present the appropriate processing, product and equipment options and prepare pricing analyses and proposals using a pricing structure established based on input from your bank. We'll also assist the merchant throughout the application and approval process and secure the proper paperwork, after which we'll submit the application to our processing partners to initiate the underwriting process. Once again, all liability associated with these accounts lies there, not with your bank.



10

Your bank representatives can remain as involved as they'd like throughout the sales and application process. Your bank representatives can track the status of the merchant in real-time by using our online program management tools. In cases where your bank personnel would like to remain even more involved, FiNet representatives will gladly participate in joint-sales calls, whether by phone or, in cases where it is feasible, in person.

Benefits for FMB Bank

- 1 Utilizes the knowledge and experience of the FiNet sales team to augment your existing bank staff.
- 2 There is virtually no lead time. A new merchant services program can be up and running within days.
- 3 You control the level of involvement. The FiNet team will not only keep your staff in the loop throughout the sales process, but your staff has the option to be a part of any or all sales calls or meetings.



Our top priority is taking care of your customers.
Our team takes a personalized approach to service.
Your customers will have a designated contact
and can call them directly for help with
any issue, any time.

Making the sale is one thing. Where most companies in the payments industry fail is in servicing the account afterwards.

This is precisely where FiNet thrives.

FiNet will provide FMB Bank and its merchants with a designated contact within our customer service department. Once the processing application is approved, the FiNet service representative will test and ship all equipment and welcome kits to the merchant. Additionally, our customer service team will guide merchants through the installation process and schedule training sessions to ensure merchants are comfortable with the product and ready to begin processing payments.

On an ongoing basis, the FiNet service team will provide support for all account issues, including technical and equipment problems, rate reviews, chargebacks and, when possible, third-party vendors.

The FiNet service team is in-house and readily accessible. We don't outsource service calls and we have a live human answering our phones. Your bank can rest assured that your merchants aren't treated like "just another number." They won't have to sit through call queues and deal with a different person every time they have an issue. Your designated service representative provides a direct line of communication for your bank's merchants and treats them with the respect they've learned to expect from their relationship with FMB Bank.

As always, your bank can stay involved with your customers even after the sales process is complete. Your bank representatives can view all customer service activity throughout the life of the account by utilizing FiNet's online program management system.



Your customers have always turned to FMB Bank as their ***most trusted*** resource for running their business efficiently. And while the FiNet team is always readily available to assist with any issue your merchants may have, we are also dedicated to making sure your staff has the proper structure in place to work with your customers directly and answer their questions regarding payment processing options.



Program Administrator

The most important aspect of your bank's program is establishing a "point person." We'll work with your bank to designate and train a program administrator to serve as the primary point of contact for your program. The FiNet team will provide ongoing communication through this channel, including training, product and service updates, marketing efforts and program reviews. The program administrator will also coordinate the implementation of the merchant services sales and marketing efforts for your bank.

FiNet provides quarterly sessions for bank personnel during the initial year of the program. These sessions are designed to educate all roles within the bank to create comfort and confidence when discussing the basics of merchant services.

These classes focus on encouraging your front line staff to become comfortably knowledgeable about merchant services. There's no need to become experts - that's our job! But the merchant wants to obtain this product not only from their bank, but from the banker who services their accounts. So we strive to make that possible while seamlessly transitioning the referral from your bank to FiNet.



Session 1: Merchant Services 101

Merchant Services 101 explains the basics of merchant credit card processing. It keeps the focus very basic while using layman's terms to familiarize staff with the needs and hurdles your business clients face with accepting credit cards. Additionally, the basic components of fees paid by the merchants will be reviewed. More than 50% of business transactions are completed using credit or debit cards, so now, more than ever, you need to understand the process.

Session 2: Products & Services

Details the various options available for processing payments. We will provide the background information necessary to identify your merchants' needs and assist them in selecting the appropriate equipment options. We will also discuss how hardware and software selections can impact pricing, flexibility and convenience.

Session 3: Identifying a Prospect

Focuses on how, when and where a business client needs merchant services. We touch on the strategies of the competition and detail the three major components of a successful merchant services program: Competitive pricing - Appropriate hardware/software - Personalized/complete customer service.

Session 4: Talking the Language

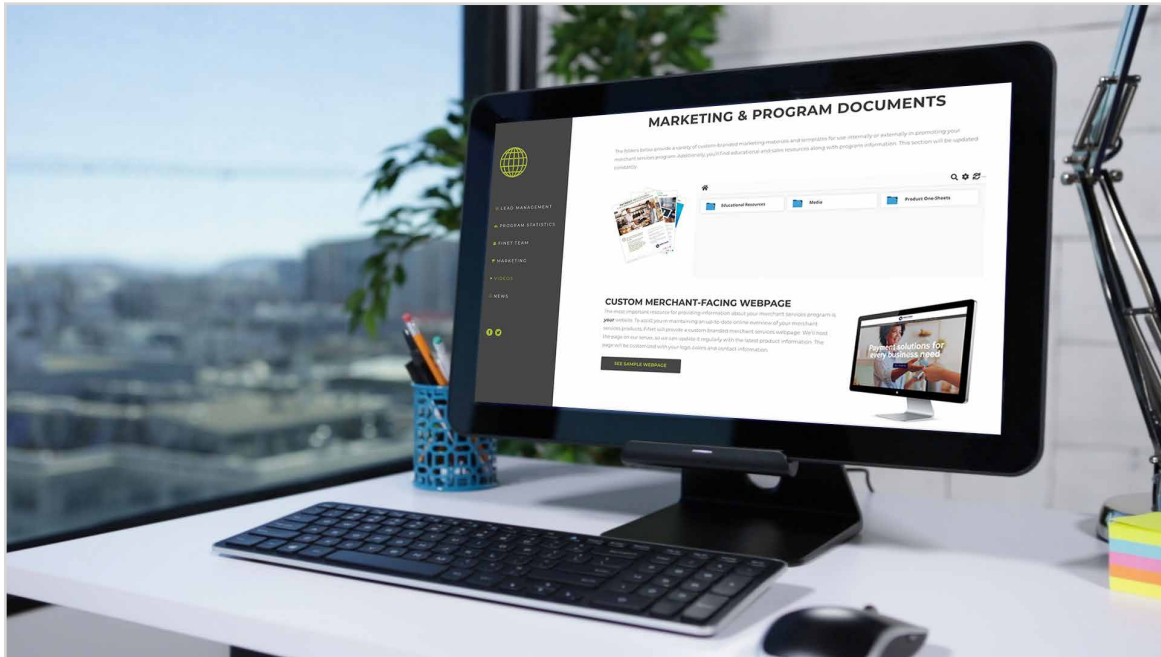
Talking the Language will help bank staff understand the basic terminology and provide resources for questions or comments arising from your business clients.

The FiNet Client Relations department will schedule quarterly informational sessions with your bank's program administrator to review program activity, develop strategies for continued success, update your bank on new product or industry news and familiarize new personnel with the program basics.

To keep your bank up-to-date on the ever-evolving technology within the payments industry, FiNet's Product Manager will schedule regular product webinars for your program administrator and any other interested parties. These webinars will provide in-depth details on the products available to your merchants and showcase new product offerings and enhancements.

FiNet will send a monthly email newsletter highlighting news or information relevant to your bank's merchant services program and the payments industry. The email newsletter will also provide a snapshot of how your program is performing.





FiNet provides our community bank partners with a user-friendly **program management dashboard** to manage just about every aspect of your merchant services program.



LEAD MANAGEMENT

Your dashboard allows you and your staff to submit merchant leads directly to your FiNet representative and track their activity throughout the sales process and life of the account.

Additional Dashboard Features



16



PROGRAM STATISTICS

A simple snapshot of recent lead submission activity and comparisons to historical data.



FINET TEAM

Here you'll find the FiNet specialists — your relationship manager, service representative and business development officer — dedicated to the success of your program.



MARKETING

Your dashboard will store a collection of customized marketing materials and educational resources including product slicks and videos.

The FiNet marketing department will provide resources to assist in marketing your merchant services product to your customers. In addition to working alongside our Client Relations department to aid with outbound marketing strategies and implementation, FiNet will provide customized tools in support of the program.

The most important resource for providing information about the bank's merchant services program is your website. To assist you in maintaining an up-to-date online overview of your merchant services products, FiNet will provide a custom branded merchant services webpage. We'll host the page on our server, so we can update it regularly with the latest product information.

The page will be customized with:

- Bank's logo
- Bank's color scheme
- Preferred call-to-action

FMB Bank

BUSINESS MANAGEMENT RETAIL POS & MOBILE NEXT-GENERATION TERMINALS ADDITIONAL PRODUCTS [GET STARTED](#)

Payment Solutions For Every Business Need

[GET STARTED](#)

Accepting credit cards doesn't have to be expensive

- EVERYTHING YOU NEED**
From beginning to end, we handle everything in one place. Account origination, testing, services, equipment, reporting and service — all from your financial partner.
- LOW PROCESSING RATES**
We'll offer the lowest possible rates for your business type and won't overcharge you with extra fees.
- NO CONTRACTS**
Unlike most providers, we don't lock you into a lengthy agreement with a long consultation fee. If you can find a better processing option, leave any time.
- PERSONALIZED SERVICE**
Everybody says they offer great customer service. We actually do. No matter the issue, our service team is available to help.
- IN-DEPTH REPORTING**
Secure, web-based reporting allows you to monitor your business from anywhere at any time.
- THE LATEST TECHNOLOGY**
From terminals to mobile solutions to POS systems to fully integrated software applications, we're always ready with the latest technology to put your business over the top.

BUSINESS MANAGEMENT & PAYMENT SOLUTIONS

Not all transactions take place at a sales counter. Our most powerful payment tools provide the capability to conduct business anywhere — online, in the back office, over the phone or even in person. But payments are just the beginning. Aside from serving as a virtual terminal, these fully-featured systems provide a host of integrated tools designed to serve as the hub of your business — keeping you informed, running efficiently and ready to take your business to the next level.

PAYA CONNECT

Paya Connect is an all-in-one virtual payment solution, providing you with a single, secure platform to accept credit and debit, ACH, EFT and FSA. Built for multi-location businesses and recurring payment transactions, the Paya Vault securely stores customer card data — in accordance with industry standards — to allow for easy repeat billing. Additionally, Paya Connect comes complete with built-in invoicing tools and Level 3 processing capabilities, making this the most important component of your back office.

A Full Suite Of Back Office And Custom Payment Management Tools
See a few of Paya Connect's key features in action, including the simple process of running transactions.

MX™ MERCHANT

MX™ Merchant is a powerful payment and business management platform that effectively manages all critical aspects of your day-to-day operation. This cloud-based solution can process payments anywhere — including credit cards, cash and/or checks — and a robust set of reporting and monitoring options allow you to view daily payments in real-time, break down historical data or view deposits, settlements, chargebacks, billing and monthly merchant statements.

MX™ Merchant scales to your needs by providing paid access to add-on apps, which allow you to customize the MX™ experience and create the perfect business management solution.

Contact FMB Bank TODAY for more information and your FREE cost/savings analysis!

PHONE
636.745.3339

EMAIL
email@fmb-bank.com

WEB
fmb-bank.com

Name *

First Name Last Name

What is your business or organization name?

What is your email address? *

What is your phone number?

Provide any notes or details about the payment processing services/products that would help your business.

What's the most convenient way for us to get in touch?

☐ Call ☐ Email

[Submit](#)



Custom Marketing Materials

The FiNet marketing department will provide your bank with **custom-branded** marketing materials and product information. These pieces will also be constantly updated and available on both the bank online program management dashboard and the custom webpage.



BUSINESS MANAGEMENT & PAYMENT SOLUTIONS

In today's digital age, transactions can occur anywhere, not just at the sales counter. Our comprehensive payment systems offer a range of integrated tools that serve as the central hub for businesses, providing real-time information, operational efficiency, and the ability to take payments anywhere.

PAYA CONNECT

Paya Connect is a comprehensive virtual payment solution that offers a secure platform to accept various forms of payments, such as credit and debit, ACH, EFT and FSA.

MX MERCHANT

This cloud-based solution efficiently manages all aspects of daily operations and boasts a wide range of add-on apps to make it the perfect solution for any business need.

SwipeSimple VIRTUAL TERMINAL

SwipeSimple's Virtual Terminal offers an intuitive and modern solution for managing businesses. Users can quickly process transactions, send invoices and more using just a web browser.

NUVEI PAY CENTER

The Nuvei Pay Center is a robust contactless payment platform that allows businesses to get paid easily and efficiently through multiple channels.



19



RETAIL POS & MOBILE PAYMENTS

Smart POS systems provide a fully customizable and integrated transaction experience. From customer-facing touch screens to contactless payments and pay-at-table options, these systems are optimized for convenience and efficiency. They also offer useful tools for business management, such as inventory tracking, customer engagement campaigns and HR applications. These robust systems provide the freedom to conduct business from anywhere without any constraints.

MX POS

This comprehensive and flexible all-in-one payment and business management system allows for extensive customization and provides access to over 600 functions, making it the perfect fit for any business type. Additionally, MX POS offers systems specifically tailored to the needs of retail, restaurant and salon environments.

CLOVER SYSTEMS

- **CLOVER STATION DUO** - This all-in-one point-of-sale solution includes a 14" HD screen for merchants, a 7" smart terminal for customers and a high-speed receipt printer making it suitable for any business type.
- **CLOVER STATION SOLO** - Accepts a wide range of payment options and provides an efficient way to track inventory and manage team activities, all displayed on a full-sized screen.
- **CLOVER FLEX** - This versatile handheld works over Wi-Fi or LTE. It is a powerful standalone system and a perfect way to add advanced features to other Clover components.
- **CLOVER FLEX POCKET** - The Flex Pocket retains all the same powerful features and convenience of the original Flex while incorporating digital-only receipts, resulting in a sleeker, lighter and more portable design.
- **CLOVER MINI** - The perfect choice for small retail or quick-service locations that want to access the same business management tools as larger POS clients.
- **CLOVER KIOSK** - The Clover Kiosk is a complete self-ordering solution designed to fit perfectly on your countertop or utilize floor stand and wall mount options.

MOBILE PAYMENTS

Payments can be securely accepted using most smartphones and tablets, providing the ideal tool for non-brick-and-mortar retailers or organizations with remote workers.



NEXT-GENERATION TERMINALS

The new generation of payment terminals boasts lightning-fast speed, unparalleled versatility and seamless integration with back-office systems. In addition, these advanced devices sport vibrant customer-facing screens and standard wireless connectivity, making them a top choice for merchants seeking the latest payment acceptance technology.

DESK/3500

With its compact design, lightning-fast processing, top-notch security and impressive power, the Desk/3500 is readily equipped to handle any payment method.

MOVE/5000

The Move/5000 offers all the features of a Desk series machine but with the added flexibility of Bluetooth and optional 4G/LTE connectivity, enabling payments to be processed on the go.

LANE/3000

Designed for retailers using the Paya Connect platform for back-office business management, this speedy and secure solution covers all payment methods and offers an integrated retail option that eliminates the need for hand-keying.



ADDITIONAL PAYMENT PRODUCTS & SERVICES

SOFTWARE INTEGRATION

Integrate a merchant account with many third-party software applications.

DONATION MANAGEMENT

Nonprofits can manage online fundraising programs by accepting one-time and recurring donations, membership dues and registrations.

MUNICIPAL INVOICING

A simple and effective method for municipalities to deliver invoices and collect payments online.

CHECK SERVICES

Process check payments as easily and safely as credit cards with check guarantee and conversion services.

GIFT/LOYALTY CARDS

An affordable, turnkey program with custom branding and multiple program types.

CLOVER KITCHEN DISPLAY SYSTEM

This powerful system makes food prep more efficient by displaying orders from multiple sources, such as front-of-house, online ordering platforms and third-party delivery services.

BUSINESS COACH

Business Coach is a powerful data analytics and social media monitoring tool, built directly into the Nuvei reporting portal.

PROPERTY MANAGEMENT

A unique and comprehensive set of tools for independent landlords and property managers to manage their real estate and properties.



For more in-depth product information, visit
merchantservices.finet.net/finet-product-overview



PREPAID CARDS

FiNet's prepaid card program provides a customizable and secure solution that is not only fast and flexible, but meets the needs of your current customers while helping to grow your core business. Prepaid cards are an attractive solution for your business customers who use gift cards for employee bonuses, incentive programs, sales promotions and other multiple-card programs. Additionally, prepaid cards are perfect for individual customers as gifts, an alternative to traveler's checks or even as a replacement for carrying cash.

Features and Benefits:

- **Rapid implementation:** Up and running in as little as 21 days.
- **Simple setup with no investment in infrastructure:** Web-based platform makes it simple to order plastics, activate and reload cards, manage inventory and reconcile accounts.
- **Custom branding:** Branded with your logo. Choose from a variety of designs.
- **Flexible retail pricing**
- **Training & support:** Live webinar training with ongoing phone/email assistance.
- **Customized web portal:** Cardholders can check balances, view transactions and load funds. Your bank has the ability to customize the site with your logo and colors and include banner advertising.
myprepaidbalance.com



As a partner of ICBA Payments, FiNet offers member banks:



Competitive Rates
A Turnkey Program with *No Liability*
Unparalleled Customer Service



Banks receive
ADDITIONAL 5% ON THE
MONTHLY REVENUE STREAM

In addition to your regular revenue,
FiNet will provide an additional
5% to ICBA member banks.