



Financial Institution Partnerships

NextCharge helps give a competitive edge to financial institutions. We harness relationships to help you meet continued demands for new customers, new deposits and new sources of revenue.

Financial Institution Partnerships

We know how important attracting profitable customers and maintaining long-term relationships are to your financial institution. That's why we offer a Revenue Sharing Alliance (RSA) and Referral Bank Partnership Program that helps you build stronger and more valuable relationships with your customers.

Become an RSA Partner

As competition continues to erode margins on traditional banking products, few financial institutions have fully tapped the potential that resides in your market for merchant acquiring services. Through our RSA Partner Program, NextCharge can become your ally in offering the latest in merchant processing programs to your business and commercial customers. This partner program provides a sales force dedicated to your institution, to help leverage your brand name and market presence, in an effort to attract and retain new customers and increase profitability.

The RSA Partner Program provides a complete offering that includes customer service, terminal help desk, marketing materials, equipment deployment and programming, merchant training and activation, online transaction information, referral updates and reporting—allowing you to focus on core banking products and services.

Potential Benefits in Becoming an RSA Partner

Increase earnings from ongoing revenues

Grow deposits by capitalizing on strong brand recognition and branch distribution system

Reduce cost through NextCharge sales proficiency, experience and economies of scale—NextCharge assumes expenses, merchant liability (including fraud and chargebacks) and operational responsibility for the back-office support functions (customer service, help desk, etc.)

Create a long-term alliance that can bring best-in-class sales, service, products, branding, distribution and pricing to your merchant business

Access a professional, dedicated NextCharge sales force that works branch referrals and cold calls on merchants in your current markets

Reverse cross-sales opportunities with NextCharge back to your branch staff for core bank products and services

Join Our Referral Bank Partnership Program

Our Referral Bank Partnership Program allows you to offer business customers a complete package of financial services including credit, debit and check transaction processing. Through a relationship with NextCharge, you will have the ability to offer a full-service merchant processing program that is competitive, offers some of the latest in payment technology, provides ongoing fee-based revenue and drives bank deposit business and loyal bank customers.

The Referral Bank Partnership Program provides a complete turnkey offering that includes customer service, terminal help desk, marketing materials, equipment deployment and



programming, merchant training and activation, online transaction information, referral updates and reporting—allowing you to focus on core banking products and services.

The program is designed as a low-risk turnkey solution where NextCharge provides all of the back-office support including credit underwriting and the sales resources needed to establish new business. Your bank provides referrals of those customers looking to add payment processing.

Potential Benefits of Referral Bank Partnerships

Receive a referral fee for each referred account that is approved by NextCharge

Receive cash advance fee income for branch transactions

Receive a monthly residual payment for your referred merchants' processed sales

Support industry-related processing applications including retail, restaurant, hotel/car rental, purchasing card, business-to-business, mail/telephone order and eCommerce

Access customer service and point-of-sale help for your merchants 24 hours a day, seven days a week.

NextCharge Referral Bank Program Process

Referral form is submitted via fax to a NextCharge account representative

We establish the merchant account generally within two business days

Receive an account update the next day



A NextCharge Account Representative determines the set-up requirements and completes the application process

The merchant receives a Welcome Kit and an activation call

We provide the terminal training and programming assistance

How to Join Our Referral Bank Partnership Program

Simply contact your NextCharge Sales Representative to find out more about the program and start referring merchants.

Interested in our services? Contact Us 1 (800) 368 0577 — we'd love to hear from you.

