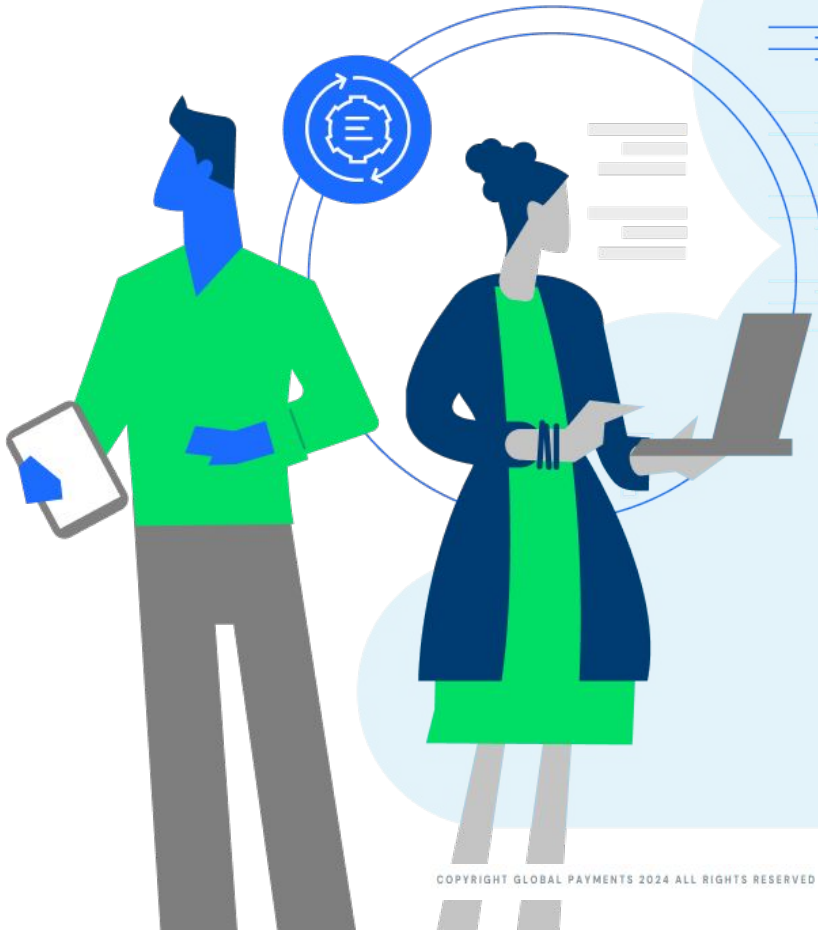


# VIRGINIA BANKERS ASSOCIATION

# global payments



Innovation that delivers.

# Leading with strength — now and tomorrow

2023 ADJ NET REVENUE

**\$8.67b**

WORLDWIDE TEAM MEMBERS

**~27,000**

**4.6m**

merchant accounts

**170**

countries served cross-border

**41**

countries with a physical presence

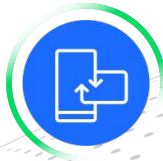
**70b**

transactions annually

**3,900**

global sales professionals

Statistics as of February 2023



# Financial Institution Partners



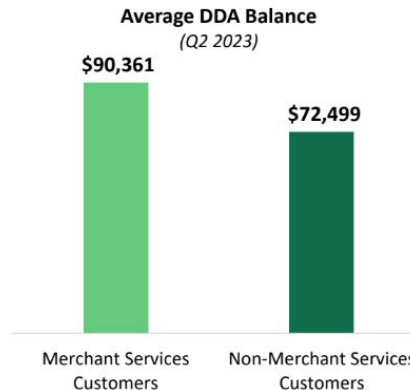
# Value of FI Merchant Service

**Merchant services customers bring in more money to and through the financial institutions**

– leading to greater opportunity of cross selling other financial products to these customers.

**High-performing FI's see over double the usage of commercial loans, business bill pay, and treasury management compared to low performers.**

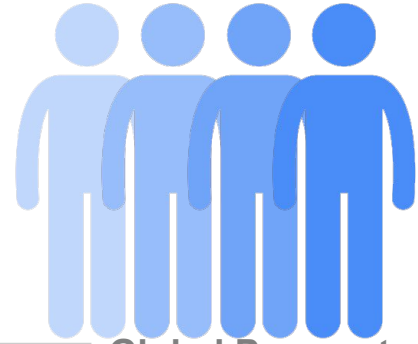
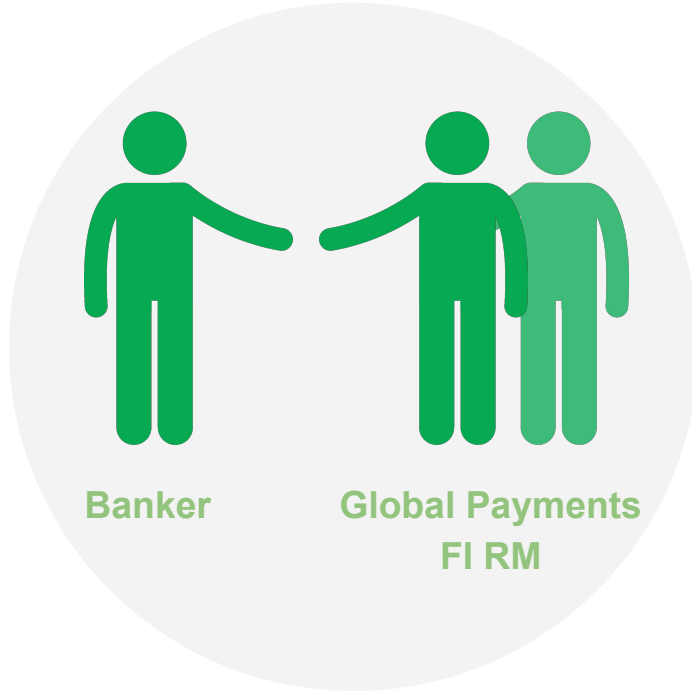
*High performing FI's are capturing merchant service opportunities at the time of account opening.*



Source: TSG analysis

Banking Product	Merchant Services	Non-Merchant Services
Business Deposits – Checking	93%	77%
Business Online/Mobile Banking – ACH & Wire	50%	30%
Business Bill Pay	31%	16%
Commercial Loans (Auto, Mortgage, LOCs)	31%	16%
Treasury Management (Safe, Deposit, RDC, etc.)	29%	13%
Business Credit Card	23%	10%

# Banker Experience | Stronger Together



## Global Payments Experts

- Point of Sale
- Ecommerce Relationship Manager
- Mid-Market / Enterprise Sales
- B2B Sales

**Our community of Financial Institution Relationship Managers is supported by specialized teams equipped to address the unique needs of your business clients, regardless of their size, complexity and needs.**

# Welcome to Virginia



Virginia takes top spot for most business friendly state 2024

**818,450 businesses**

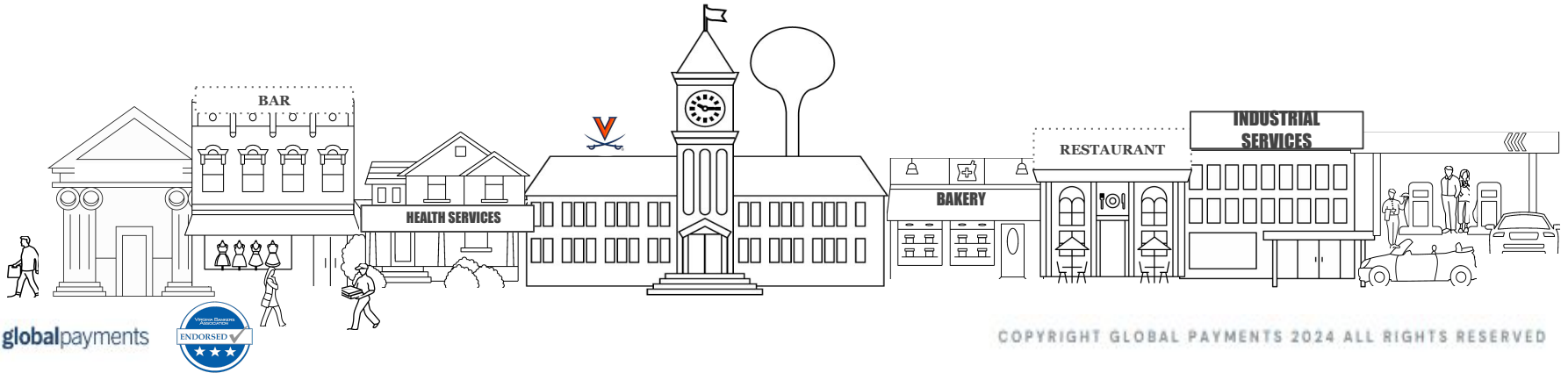
Service Industry

Healthcare

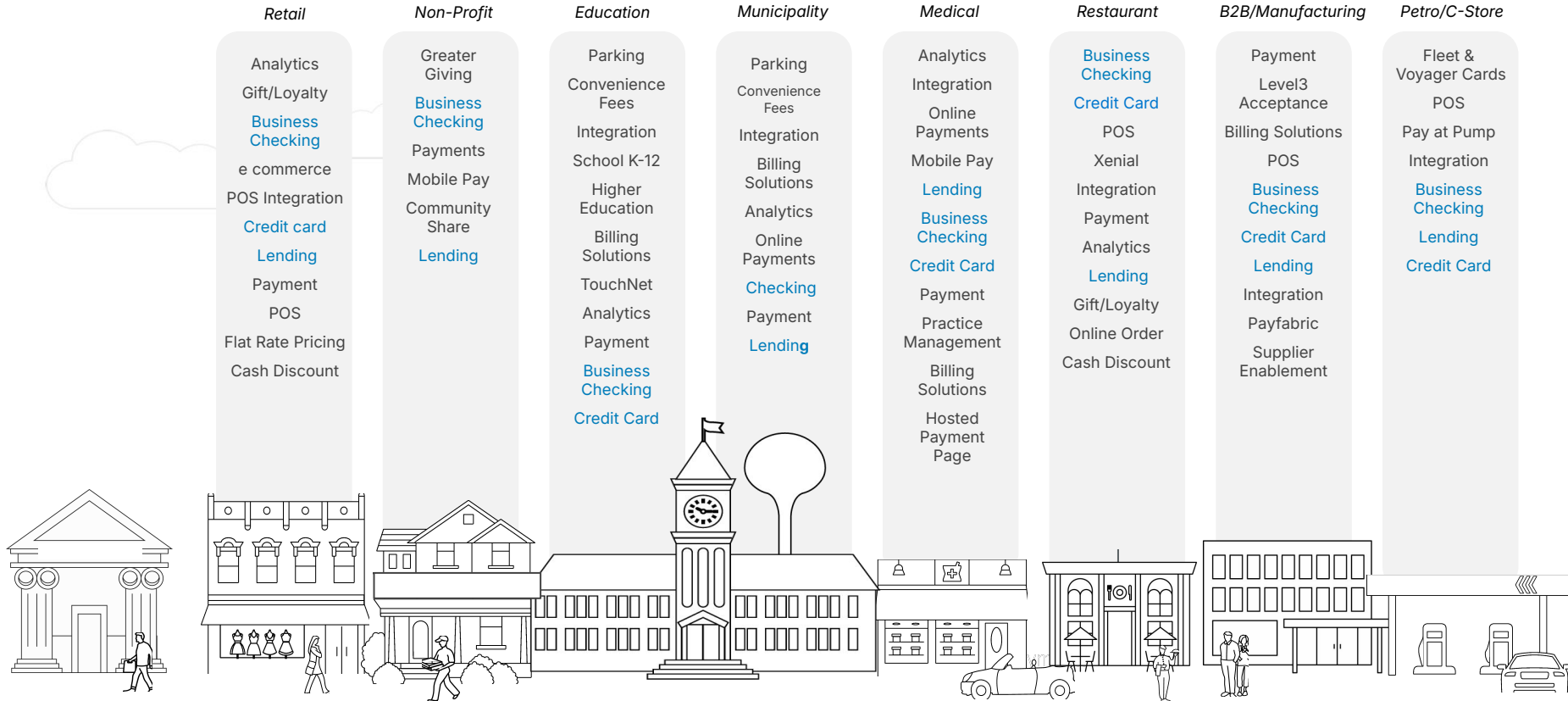
Retail

Professional

**308,662 businesses process with Global Payments**



# Deepen Client Relationships



# Portfolio Value

	Year 1	Year 2	Year 3	Year 4	Year 5	Total
<i>\$'s in thousands</i>	<b>Bank Name - EXAMPLE</b>					
MIDs - New 0-50K	5,971	4,180	1,791	-	-	11,942
MIDs - New 50K-10M	3,226	2,258	968	-	-	6,451
MIDs - New 10M+	32	25	14	-	-	72
MIDs - New BAU	312	335	361	388	417	1,812
MIDs - Existing	1,550	-	-	-	-	1,550
<b>Total MIDs (Net Attriton)</b>	<b>9,358</b>	<b>13,990</b>	<b>14,491</b>	<b>12,320</b>	<b>10,482</b>	
Sales Volume - New 0-50K	\$66,534	\$106,794	\$169,958	\$164,886	\$144,157	\$652,328
Sales Volume - New 50K-10M	\$1,334,470	\$2,053,917	\$3,141,032	\$2,980,463	\$2,558,728	\$12,068,609
Sales Volume - New 10M+	\$400,140	\$685,122	\$1,221,252	\$1,328,567	\$1,287,381	\$4,922,462
Sales Volume - BAU	\$29,640	\$92,351	\$160,507	\$234,721	\$315,669	\$832,889
Sales Volume - Existing	\$483,805	\$368,170	\$280,173	\$213,209	\$162,249	\$1,507,606
<b>Sales Volume - Total</b>	<b>\$2,314,589</b>	<b>\$3,306,353</b>	<b>\$4,972,922</b>	<b>\$4,921,845</b>	<b>\$4,468,184</b>	<b>\$19,983,895</b>
Residuals - New 0-50K	\$142	\$228	\$362	\$351	\$307	\$1,390
Residuals - New 50K-10M	\$3,141	\$4,837	\$7,402	\$7,027	\$6,036	\$28,443
Residuals - New 10M+	\$62	\$107	\$194	\$214	\$211	\$788
Residuals - BAU	\$39	\$123	\$217	\$322	\$439	\$1,139
Residuals - Existing	\$2,220	\$1,685	\$1,278	\$970	\$736	\$6,889
<b>Total Payments to Bank</b>	<b>\$8,295</b>	<b>\$8,729</b>	<b>\$10,355</b>	<b>\$9,152</b>	<b>\$8,004</b>	<b>\$44,534</b>



# Let's continue the discussion.

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