



In alliance with



**WOODFOREST
ACCEPTANCE
SOLUTIONS ®**

*is helping community banks modernize payment
acceptance with integrated, embedded solutions.*



WOODFOREST
ACCEPTANCE
SOLUTIONS®

Modernizing Payments for Community Banking Systems

A Partnership Designed for Your
Merchants, Your Community, and Your
Growth

PRESENTED BY

Chris Hartner





Chris Hartner

SVP & COO

Woodforest Acceptance Solutions

Chris Hartner is a seasoned payments executive with 20+ years of experience leading high-performing teams and delivering scalable, intelligent solutions. He serves as the COO of Woodforest Acceptance Solutions. With expertise in compliance, sales, risk, and operations, he turns complexity into opportunity—driving innovation, growth, and strategic value across fintech.

What We'll Cover Today

A 40-minute conversation about payments, your merchants, and how TIB & WAS supports you both.

- Why TIB is partnering with WAS
- Who is WAS? Payment Challenges for Community Banks & Merchants
- The Solution —How We Work
- Core Capabilities: Accept, Process, Optimize, Grow, Partner
- The Visa Advantage
- Integration & Onboarding: Weeks, Not Months
- Next Steps & Q&A



Why is TIB Partnering with WAS?

As community bankers nationwide are examining where to upgrade processes to meet the needs of a rapidly scaling digital footprint, TIB is meeting that demand by optimizing merchant operations to keep your customers' payment platform current and highly efficient.

After thoughtful consideration, TIB made the decision to partner with Woodforest Acceptance Solutions so that we can add a foundation of payments infrastructure that will allow you and your local merchants to stay ahead in merchant services, keeping in lock-step with technological advancement as it develops.

Why Woodforest Acceptance Solutions? They understand the challenges unique to community banks, too. TIB and WAS form a natural alliance that will tailor our community banking solutions based on experience and empathy that only community bankers can truly understand.

TIB knows that one of those challenges is communications, and we want to emphasize that your merchant services communication will not change through this partnership. Please continue to contact your TIB Merchant Services with any needs. With WAS, we are optimizing OUR processes to keep you facilitating YOUR best merchant operations.

Who WOODFOREST ACCEPTANCE SOLUTIONS® Is

WAS is a fintech payments company and growth partner built for financial institutions and their merchants. Backed by our alliance with TIB, we bring an empathy-driven approach to payments modernization —designed specifically around the economic realities of community banks and their merchants.

Mission: Deliver tailored, intelligent payment solutions that boost efficiency, security, and growth for community bank partners and their merchants.

Vision: Trusted catalyst for a smarter, more secure digital economy.

Core Promise:

- Transparent pricing —no hidden fees
- Responsive US-based support
- Customizable programs —no one-size-fits-all
- Enterprise-grade payments for local businesses



The Real Problem Community Banks Face

Payment processors occupy a big space —but fill a very narrow role. Today's landscape vs. what your merchants actually need:

- Outdated models → need for a modern, unified platform
- No AI or innovation → smart, adaptive technology
- Margin compression → transparent, competitive pricing
- Limited data visibility → real-time insights
- Low authorization rates → fewer declined transactions
- Offshore support → a dedicated, US-based partner who knows their name

Your merchants already trust you —TIB & WAS help you capture that relationship.



Old Model vs. New Model

Old Model (S2A)

- Merchant → Gateway → Acquirer → Schemes → Issuer
- More layers = higher cost, lower approvals

WAS Model (S2I via Visa VPC)

- Merchant → WAS → Visa VPC → Issuer
- Direct connection = better performance
- Focused on integrated payments

Results

- Up to 10% higher approval rates
- Lower costs, fewer failure points
- 99.999% uptime
- Automatic compliance updates

Through the TIB & WAS alliance, this issuer - direct, integrated model enables embedded payments — a key differentiator versus traditional agent and community bank programs.



The TIB & WAS Value Proposition

For Your Community Bank

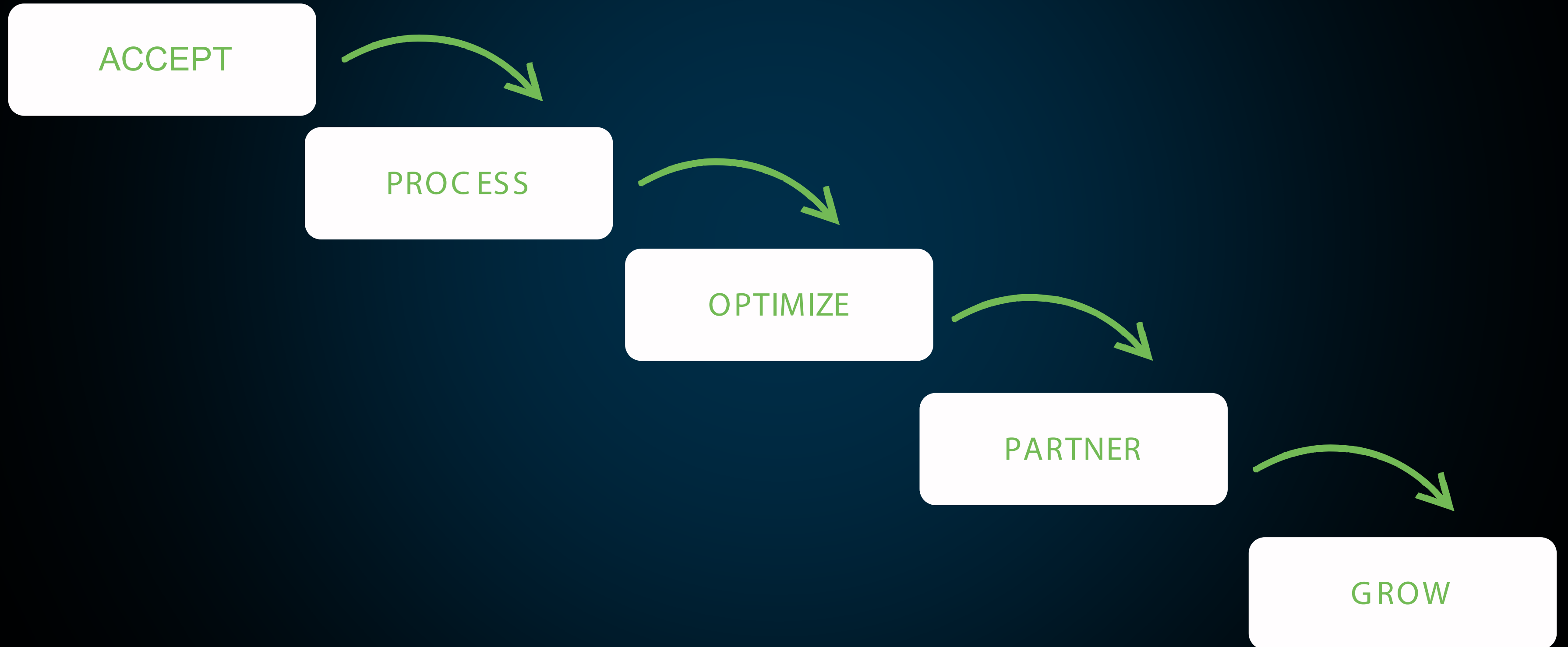
- New non - interest income from merchant referrals
- Deeper merchant relationships
- Competitive differentiation
- Co - branded go - to - market opportunities
- Live in weeks, not months
- ISV Embedded Solutions

For Your Merchants

- Control and monetize payment authorization
- 99.999% uptime
- Lower interchange costs
- Automatic compliance updates
- Access to Visa VPC ecosystem



The Process



ACCEPT — Meet Merchants Where They Are

One unified platform for all payments and channels

- Cards, wallets, and alternative payments
- In-store, online, mobile, contactless, and invoicing
- Tap-to-Glass (on-device payments)
- Pre-built integrations: Shopify, NetSuite, WooCommerce, BigCommerce
- Certified hardware: PAX & Verifone terminals

From single - location to enterprise —one platform, no vendor sprawl.



PROCESS — Fast, Reliable, Compliant

Up to 10% higher approval rates | 99.999% uptime

- Intelligent retries and advanced decline recovery
- Network Tokens reduce expired-card declines
- Issuer Preference Routing and 3DS exemption routing
- Same-day, split, and multi-currency funding
- Built-in agentic commerce and reorder automation



OPTIMIZE — Save More Per Transaction

Lower interchange. Stronger security. Smarter orchestration.

- Interchange optimization and downgrade reduction
- Level II/III processing for B2B payments
- 3DS payer authentication shifts chargeback liability
- Fraud detection powered by Visa/CyberSource intelligence
- End-to-end transaction reporting and analytics



GROW — Drive Growth Beyond the Sale

Turn payment data into a competitive advantage

- Higher revenue from fewer lost sales
- Better margins per transaction
- Flexible funding improves merchant cash flow
- Expanded payment methods: wallets, ACH, APMs
- Lower fraud risk and fewer chargebacks
- Actionable insights for smarter decisions



TIB & WAS as Your Growth Partners

Built for community banks —relationship - first, flexible, and responsive

- Go live in as little as 2 weeks
- WAS has a dedicated relationship manager for bank merchants
- TIB has a dedicated relationship manager for your bank
- US-based, always - on support
- Co-branded marketing and joint go - to - market campaigns
- Sales enablement training for your team
- Referral programs to grow merchant volume together

We aim to exceed SLAs —not just meet them.

TIB & WAS take an empathy - driven approach —understanding the economic, industrial, and commercial realities of community banks and matching the right integrated payment solutions to each market.



Merchants We Serve — Across Your Community

Payments built for every segment you serve

- SMB: Delta1st POS and omnichannel payments
- Middle Market: Scalable performance and advanced analytics
- Manufacturers & Distributors: Level III B2B savings and security
- ISVs: Embedded payments with monetization and analytics



The Visa Advantage

Powered by Visa Platform Connect (VPC)
advanced acquiring infrastructure

—Visa's most

- Adapt Faster: Early access to Visa innovations with automatic updates
- Reach Further: Accept cards, wallets, and APMs globally with multi - currency support
- Grow Smarter: Deep analytics and fraud tools powered by Visa intelligence
- Token Management: +4.6% authorization lift and 28% lower fraud on average



Security, Fraud & Compliance

Enterprise - grade protection in every transaction—protecting merchants and your bank's reputation

3DS Payer Authentication

- Verifies cardholders before a authorization
- Reduces unauthorized use and fraud
- Shifts chargeback liability to the issuer

TIB & WAS Double Play 6-4-3 (PCI compliance)

- Automated e-commerce PCI DSS compliance
- Continuous script monitoring—no merchant upkeep
- Real-time alerts for unauthorized page changes

Key insight: 50% of small businesses underestimate fraud risk. TIB & WAS help banks educate and protect their merchants.



Integration — Weeks, Not Months

Industry average: 6 months.

TIB & WAS average: 2 weeks.

- Dedicated SME with same - day response
- Tailored integration playbooks for your environment
- Single API integration —simple by design
- Reduced PCI and PII data exposure
- Accelerated certification —often completed in 1 day

The ISV Process

Assess → Playbook Delivered → Expert-Led Integration → Go
Live → Semi-Annual Roadmap Review



The Marketing Opportunity for Your Bank

Change how your bank shows up in the business community

- Become the payments partner of record with a single, multi-brand acceptance platform
- Offer issuer - direct benefits: faster funding, better fraud protection, and meaningful payment data
- Help merchants stay ahead of compliance changes —not scrambling to catch up
- Grow together through co-branding - branded marketing and local business outreach

TIB & WAS enable capabilities most community banks simply don't have —until now.



Questions & Discussion

Your merchants deserve better payments. Your bank deserves a better partner.

The TIB & WAS Promise to Community Banks:

- Transparent, relationship - first partnership model
- Dedicated US - based support —a real person who knows your name
- 99.999% uptime and up to 10% higher approval rates for your merchants
- Go live in weeks, not months
- Co - branded marketing and sales support
- A platform built on Visa VPC —the world's most advanced payment infrastructure

