



ePAYMENTS

It's All About Results!

ach processing
card processing
check 21
EFT
online banking
mobile payments

JBD Consulting specializes in reducing the overall costs associated with the acceptance of electronic payments, as well as, providing clients with a concise and detailed understanding of their entire payment environment. The firm's clients benefit from the experience and expertise of its Managing Partners.

The Managing Partners of JBD Consulting have managed payment portfolios for a wide range of businesses. Its Managing Partners have in-depth experience in all things relating to electronic payments in the credit union and banking industries specifically.

JBD Consulting can either augment or be your full Treasury consulting solution, helping your business overcome electronic payments optimization challenges, or better manage or plan the building of your payments product portfolio entirely. JBD Consulting has extensive access to multiple layers of the payments industry, which affords its clients the ability to quickly and cost-effectively improve the bottom line profitability of their businesses.

JBD Consulting has connected clients with industry leading providers of banking and payment technologies, while offering them cost-effective access to a comprehensive suite of SaaS based payment products and services. JBD Consulting's clients are afforded secure processing solutions, accelerated receivables, reduced risk, and time and money savings.

Additionally, the firm is dedicated to providing financial institutions and businesses with the money transfer and payments technology guidance needed to stay competitive in the ever-evolving global market. Clients are provided with proven industry experts that possess decades of experience at industry-leading companies and financial institutions.

JBD Consulting assists clients in the following processing areas of need:

- ◆ ACH
- ◆ Credit / Debit Card
- ◆ Cellular Card Accounts
- ◆ Check 21
- ◆ Wire
- ◆ EIPP
- ◆ Bill Payment
- ◆ ATM/EFT-POS

The firm assists clients in the selection of the following systems and/or product offerings:

- ◆ Retail Online Banking
- ◆ Commercial Online Banking
- ◆ Mobile Banking and Top-Up
- ◆ Voice Banking
- ◆ Check Scanners
- ◆ POS Devices
- ◆ P2P Platforms
- ◆ International Money Transfer

Best of all! JBD Consulting delivers a novel, minimal-risk "performance fee" based consulting service to the majority of its clients. If JBD Consulting doesn't deliver measurable and tangible results, you don't pay a full fee.

The firm prides itself on delivering measurable results to your business, and will structure its compensation based on performance deliverables. In short, JBD Consulting is "A Partner You Can Trust!"

Any small to mid-sized business needing to ensure the receipt of the best possible value from their payment providers, should call JBD Consulting today!

For our financial services clients, we can help you establish new and profitable business channels. We are able to assist clients in serving the following:

Ministries

JBD Consulting will enhance your organization's ministries by enabling you to offer an innovative service for individuals needing assistance with their financial matters. We can enable you to offer one convenient payment location to those you desire to help.

This service will be an enticement for individuals to return whenever they need to send mon-ey, month after month. Whether it means controlling how benevolence funds are spent, or simply for the convenience factor for your staff, we can add a great dimension to the services your ministry offers!

Pawn Shops

You know how nice it is when a customer enters your store to get a loan, and ends up purchasing an item from your retail shelves. That is truly "closing the loop!" But, how many times does that kind of transaction occur?

Now, there is a way to profit from a service that you can offer anyone, and it is not dependent on your making a loan first. We can help you establish products that can be used by all, and you can make a fee on each transaction. You will increase your walk-in traffic by convenience-conscious customers that will use the service any time they need to pay a bill, load a prepaid debit card or send money to a loved one in another country. And not surprisingly, the individual that is seeking a loan, may very well be wanting to pay a bill, load a card or transfer money with the loan proceeds. JBD Consulting can help you deliver just the solutions your business needs!

C-Stores

Do you need to encourage repeat business and traffic in your stores? Deliver services that will allow your customers to make routine purchases and to pay all their bills, load cash onto their prepaid debit cards or transfer money internationally! In addition to the easy shopping element your customers typically enjoy, they can handle their money services needs as well. These services bring convenience and value to your customers, while bringing additional revenue to you.

Pack & Mail Stores

Your customers come to your stores frequently for convenience. Why not offer another service that will be used over and over again? Plus, deliver a service that will attract new traffic to your store! Everyone has bills to pay; more and more people are carrying debit cards; and, a large portion of the un-banked community sends money internationally.

In addition to the easy mailing and shipping services your customers typically enjoy, they can handle their money services needs in your location as well. These services bring convenience and value to your customers, while bringing additional revenue to you. It's a natural fit for your business!

Check Cashing Locations

Many times your customers cash payroll checks and purchase money orders at the same time. Usually the money orders are to pay bills, right? Why not offer a way for them to pay all their bills at your location?

In addition to the convenience factor for customers who may be cashing a check, offering these services will increase the walk-in traffic to your store. Making payments this way is easier than buying money orders, getting stamps, locating envelopes and making a trip to a mail box. It's one stop convenience. Plus, it makes perfect sense for your business!

Payday Loans

Many times your customers get a loan against an upcoming paycheck and purchase money orders at the same time. In addition to the convenience factor for customers who may be securing a loan, offering these services will increase the walk-in traffic to your store by others who may not be in need of an advance. Making payments this way is easy. It's one stop convenience and it makes perfect sense for your business!

Neighborhood Markets

You can enhance the image of your local market by offering innovative financial services. Encourage repeat business and traffic in your stores as customers visit your store to buy groceries or other items, and to handle all of

their financial business! These walk-in solutions are quick, convenient, and competitively priced services that will be used each time your customer needs to make payments.

In addition to the easy shopping element your customers typically enjoy, making payments this way is easier than ever before.

Employee Benefits Packages

Many times your employees rush away from work to cash a paycheck, or simply to deliver a payment. It's a distraction to the business operation and an inconvenience for the employee. Now, you can offer an in-house service as an employee benefit when you become a walk-in payment agent.

Whether you handle all of the payments automatically for your employees, or by simply offering these services for their convenience. You will increase employee satisfaction by offering these methods for a dependable, convenient and inexpensive method of making payments from one location: your location!

Supermarkets

Encourage repeat business and traffic in your stores as customers visit your store to make routine purchases, and to make all their payments! These walk-in solutions are quick, convenient, and competitively priced services that will be used each time your customer needs to make payments.

In addition to the easy shopping element your customers typically enjoy, making payments this way is easier than ever before!

Credit Unions and Community Banks

Many times your members or customers, as well as your employees need to make a payment. It's an inconvenience to them to have to physically visit a different location to complete this activity. Now, you can offer an in-house service as an additional service and benefit.

Whether you handle all of the payments automatically for your members, customers, and employees or by simply offering these services for their convenience and to attract others into your financial institution. You will

increase satisfaction by offering additional services for a dependable, convenient and inexpensive method of delivering payment services from one location: your location!

Clearly, if you have a need to expand your ability to deliver electronic financial services, you owe it to yourself and your business to have a conversation with JBD Consulting.

At JBD Consulting - "It's All About Results!"



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