EMPOWERING ORGANIZATIONS WITH MERCHANT SERVICES

May 2025

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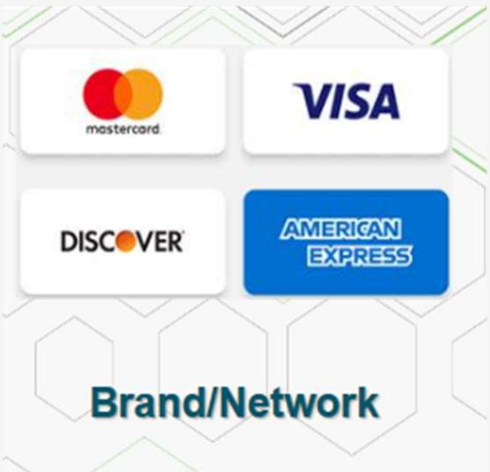
Starting with the Basics - Interchange



Who’s Involved in Process?

Merchant

A business/individual selling goods or services

Role:

- Accepts payments via credit/debit card

Processor/Acquirer

A tech provider that routes transactions between the merchant, acquirer, card network, and issuer

Role:

- Provides merchant account
- Sends transactions to card networks
- Deposits processed funds into merchant account
- Authorizes and settles card transactions
- Handles data security and compliance

Issuer

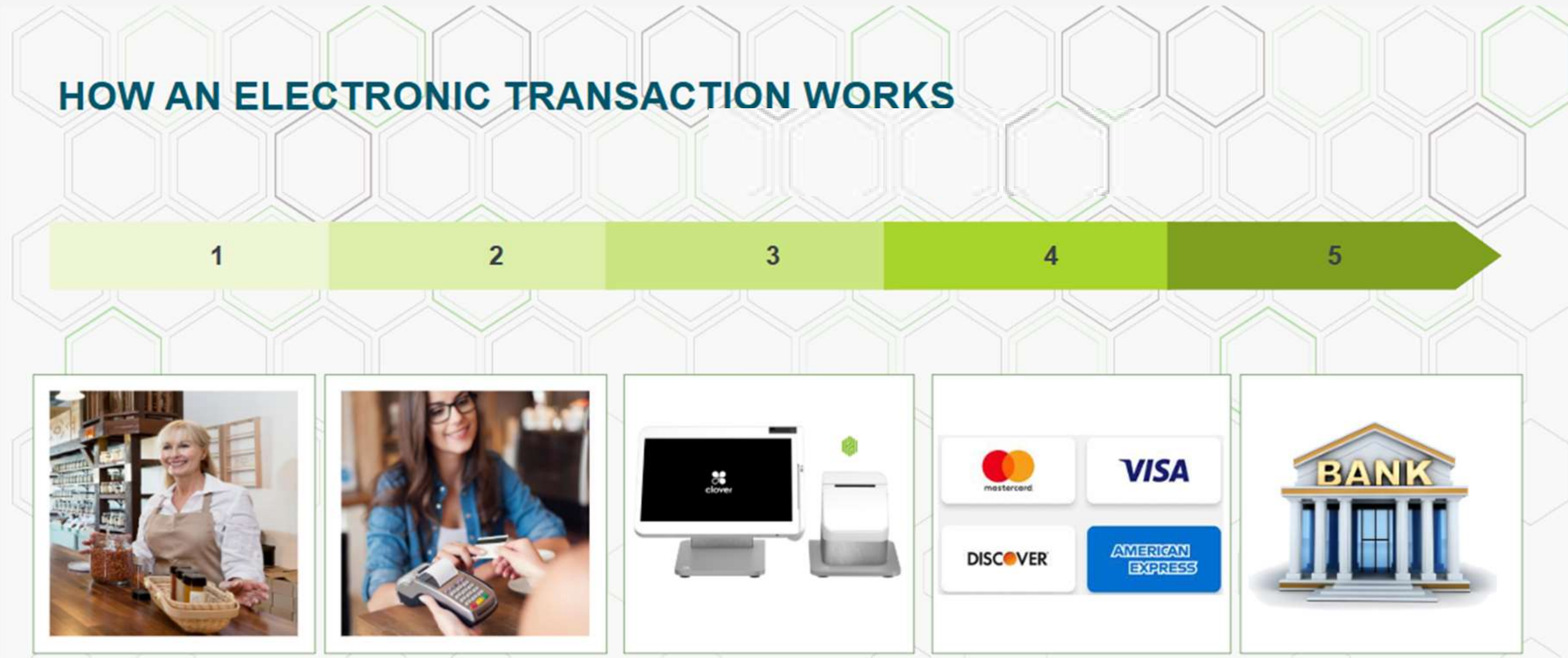
The cardholder’s bank – the institution that issued the credit or debit card

Role:

- Approves or declines the transaction based on cardholder account status
- Transfers funds to the acquirer for approved transactions

WK1

Starting with the Basics – Payments 101



1. Police Department offers several ways to pay for fines or fees
2. Resident pays for fine or fee with cash, check, or credit/debit card.
3. Transaction is processed using a merchant solution.
4. If a card is produced for payment, the processor facilitates the payment lifecycle through the card brands.
5. Issuing Bank validates funds availability and charges the end user.

Slide 5

WK1 Eli - Pick between 3, 4, 5 and 6

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Processing Pricing Structures

Merchant Services experts will assess the appropriate structure for your organization

Interchange Plus

- Interchange Cost Plus Processing/Discount Fee

Swipe/ Non-Swipe

- One price for all swiped/inserted cards, one price for all keyed cards

Flat Rate

- One price for all cards, whether swiped/inserted or keyed in

Surcharge

- Merchant passes cost of processing on to customers by charging a 3% surcharge (depending on state)

Managed Service Fees

Overview	
Merchant Registration Required	✓
State Restriction	✗
Eligible Merchant	Available for Government and Education Merchants Only
Eligible Transactions	Card Present and Card Not Present
Eligible Card Types	Credit and Debit
Program Limitations	Available for Government and Education Merchants Only
Fees Applied	Fees can be Flat, Fixed %, or Tiered Amount
Cardholder Disclosure	eCommerce merchants using third-party must process two separate transactions: • Sale 1 – Gov/Edu transaction • Sale 2 – Service fee transaction Transaction clearly denoted with *Service Fee

- **Government and higher education** entities only
- Takes specific technology
  - **Requires two merchant ID numbers,** and two separate transactions are happening
  - The process differs depending on the processor and the technology available.
- The **additional fee is put into the separate merchant account and fees are paid out**
- You as the government agency **only see the true net dollar amount**

Integration

"***Integration***" - how payment processing capabilities are embedded or connected into a merchant's business systems or software so you can accept and manage payments seamlessly

Examples:

Point-of-Sale

Connecting payment terminals to the POS system

Purpose: Ensures sales data and payment transactions are synced – reducing errors and improving speed

eCommerce/Website

Embedding a payment gateway or API into a website or mobile app

Purpose: Allows customers to make online purchases securely

Software/ERP

A technical connection between the merchant's system and the gateway provider

Purpose: Automates reconciliation, invoicing, and reporting

Embedded Payments/ISV

Software providers build payments directly into their platforms

Purpose: Creates a seamless, all-in-one experience for end users

What Makes a Good Merchant Services Partner ?

- A resource for clients during the RFP process
- Provide guidance on your setup through workshop or discover sessions with stakeholders
- Offer neutral, side-by-side comparisons of pricing models
- Identify integrations and security standards to include
- Bring specialized industry knowledge to your team
- PCI Compliance assistance
- Dedicated support and service
- Thought leadership

What Makes a Good RFP?

- Supplying the necessary information
    - Merchant statements
    - What departments are in scope and how they accept payment
    - Names of in-scope software
    - Make and model of physical terminals
    - How many terminals
- Managed service fee or no managed service fee?
- Integrations and how it’s done
- Q&A
- Ample time
- Follow Up Meetings / Round 2

THANK YOU

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Escrow Solutions for Property Tax Escrow Collection

Overview Presentation

Ryan Coughlin - Managing Director Sales, National Deposit Group

Chris McNeil - Director of Strategy and Business Management, National Deposits Group

Welcome.

May 14, 2025

Escrow Solutions

Escrow Solutions, the sub-accounting application, is a self-service platform that facilitates a customer's subaccount or ledgering needs. Customers typically use a single master account with multiple sub-accounts, managed online.

BENEFITS OF ESCROW SOLUTIONS

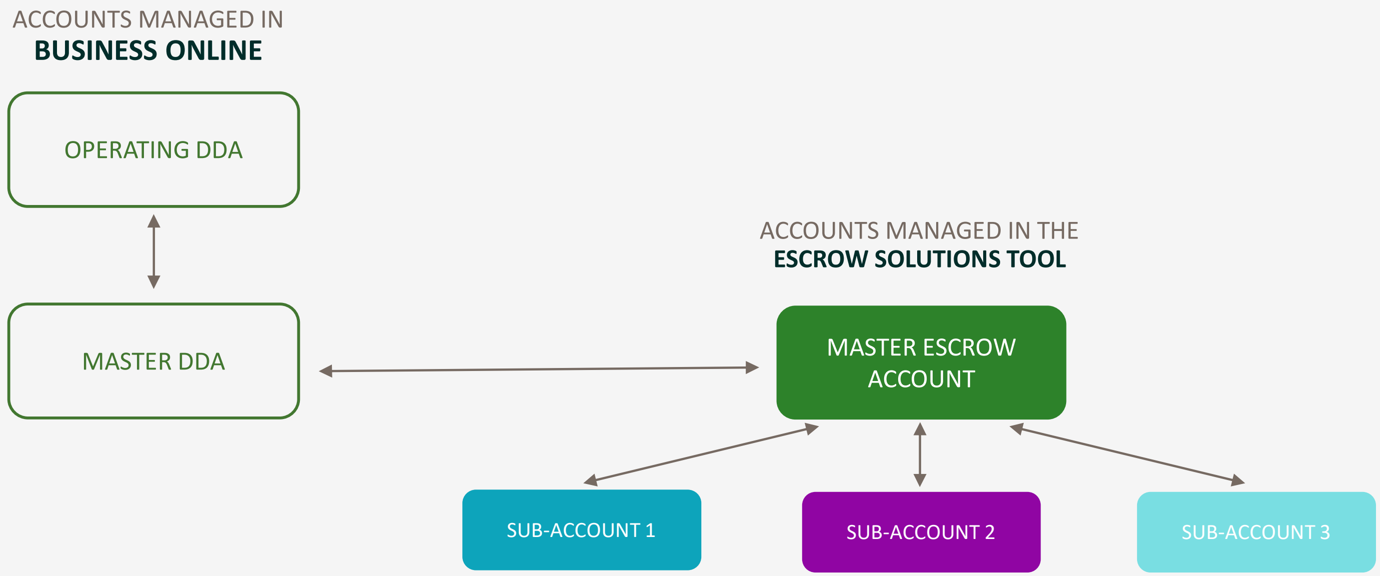
- Self-service solution accessed through CBO
- Unlimited number of sub-accounts per master account
- Interest or noninterest-bearing options available at set up Annual 1099-INT tax reporting
- Sub-accounts receive FDIC Passthrough Insurance or Collateral when needed

Escrow Solutions

Consolidation and organization can help manage escrow more efficiently. Learn more on how Huntington Bank can help.

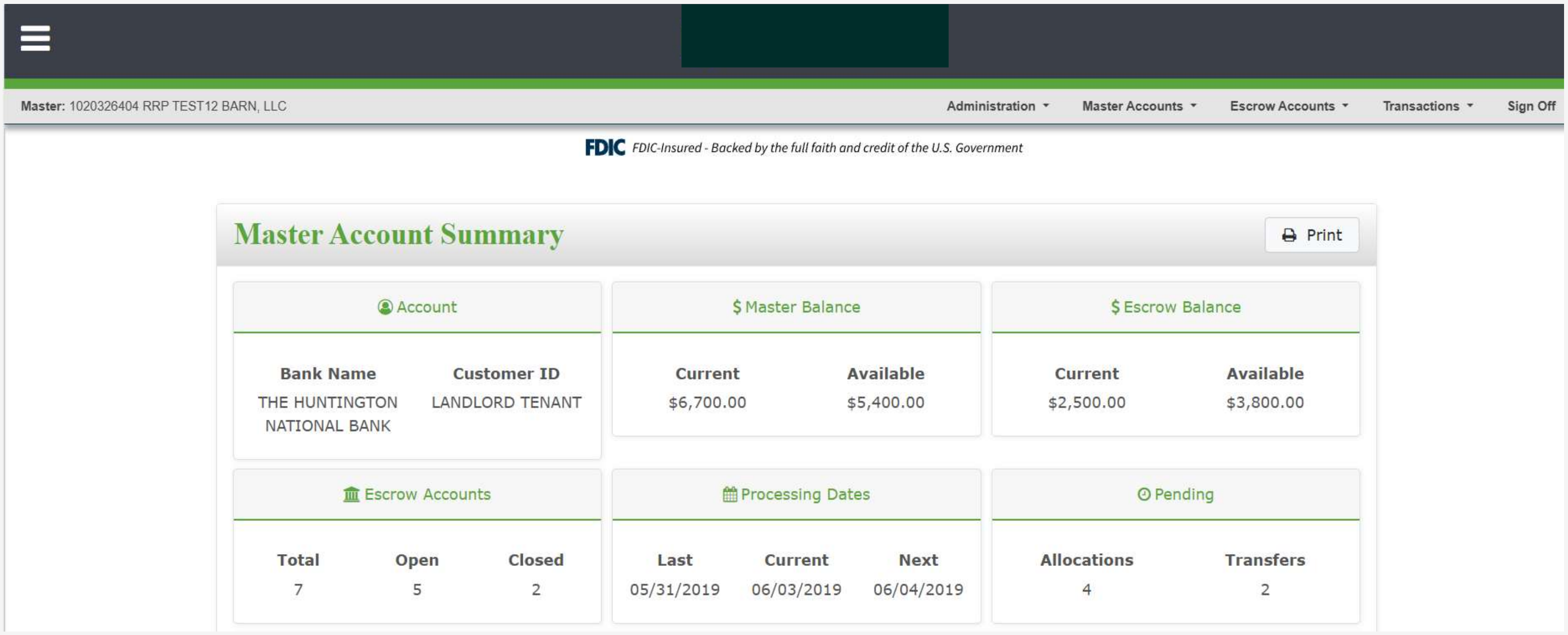
FEATURES	BENEFITS
Online management	Use Business Online to administer additional users within your organization. Open, close and maintain sub-account details and disburse funds as needed (W-9 form is required for each interest-bearing sub-account before being eligible for allocation transactions).
Sub-account allocation of funds	An unlimited number of sub-accounts with the same escrow purpose can be set up for each master account. Funds are deposited into a single master account and are then manually allocated through the Escrow Solutions tool on Business Online. Options are available to set up ACH or wire deposits with data that matches existing sub-accounts so that funds can automatically allocate.
Interest bearing option available	Sub-accounts can accrue interest daily and are automatically allocated earnings on or around the 15th of the month. Interest disbursements to sub-account holders are processed at year end or at account closure.
Audit reporting	Daily exception reports, weekly activity reports, monthly statements, and annual tax reporting are automatically generated through the Escrow Solutions tool. Individual sub-account level transaction history and statements are available to your clients in a read-only format if you choose to share them.
Oversight for sensitive data	Assign your employees permission levels applicable to their roles. Dual approval requirements can be set for distributions or transfers of funds.
Simplify distributions	Paying interest or closing a sub-account and distributing the funds can the managed through the online tool. Funds are directed from the sub-account to the master and then automatically transferred to your operating account for payment to your client via your preferred channel (e.g., check, ACH, wire, etc.). Or, set up your Escrow master account to distribute funds to your clients by check sent directly from Huntington Bank. Additional check processing fees will apply.

Account Structure



For interest bearing accounts, W-9 forms must be received and verified by Huntington prior to sub-accounts being available for allocations.
W-9 forms must be sent to EscrowSolutionsSupport@Huntington.com

Individual sub-account level transaction history and statements are available in a read-only format through Huntington.com


Master: 1020326404 RRP TEST12 BARN, LLC
Administration
Master Accounts
Escrow Accounts
Transactions
Sign Off
FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government
Master Account Summary
Print
Account
Bank Name
Customer ID
THE HUNTINGTON NATIONAL BANK
LANDLORD TENANT
$ Master Balance
Current
Available
$6,700.00
$5,400.00
$ Escrow Balance
Current
Available
$2,500.00
$3,800.00
Escrow Accounts
Total
Open
Closed
7
5
2
Processing Dates
Last
Current
Next
05/31/2019
06/03/2019
06/04/2019
Pending
Allocations
Transfers
4
2

Welcome.

[redacted]

Master: 1893904354 410 BROADWAY LLC

Administration ▾ | Master Accounts ▾ | Escrow Accounts ▾ | Transactions ▾ | Sign Off

Master Account Transaction History

« ‹ Page 1 of 6 › » 130 Items

Export | Print | Selections

Effective Date	Processed Date	Escrow	Description	Serial Nbr	Memo ID	Debit (-)	Credit (+)	Balance
04/11/2025	04/14/2025	611000000323	ALLOCATION			$796.61		$0.00
04/11/2025	04/11/2025	611000000413	ALLOCATION		0000073914	$1,200.00		$796.61
04/11/2025	04/11/2025	611000000430	ALLOCATION		0000073914	$10,456.90		$1,996.61
04/11/2025	04/11/2025	611000000323	BUS ONL TFR FRM CHECKING		0000095332		$796.61	$12,453.51
04/11/2025	04/11/2025		BUS ONL TFR FRM CHECKING		0000073914		$11,656.90	$11,656.90
03/21/2025	03/21/2025	611000000413	ALLOCATION		0000070533	$1,200.00		$0.00
03/21/2025	03/21/2025	611000000430	ALLOCATION		0000070533	$10,456.90		$1,200.00
03/21/2025	03/21/2025	611000000323	ALLOCATION		0000070533	$237.62		$11,656.90
03/21/2025	03/21/2025		BUS ONL TFR FRM CHECKING		0000070533		$11,894.52	$11,894.52

Welcome.

Thank you!

Questions?

Welcome.