

**strategy**corps 

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**strategy**corps 



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# Evolving Marketplace



Fed rate hikes

Durbin II

Same-day ACH

Blockchain

Contactless payments

Crypto

CNP alt-routing

BNPL

Real-time payments

PIN-less PIN

# Deposit revenue strategies

And that's how I met your payments expert...



## CheckingScore

Identify who is a primary customer or member and who isn't. Benchmark your current checking performance. Discover actionable insights to implement a strategy to optimize checking performance and consumer connection.

[Learn More](#)



## BaZing

Our customizable, white-label mobile rewards app brings modern, in-demand, mobile-first benefits to your checking account lineup. The result? Digital engagement like none you've ever seen and the ability to unlock the subscription revenue pricing customers prefer.

[Learn More](#)

What percentage of your bank's debit card transactions come from business checking accounts?



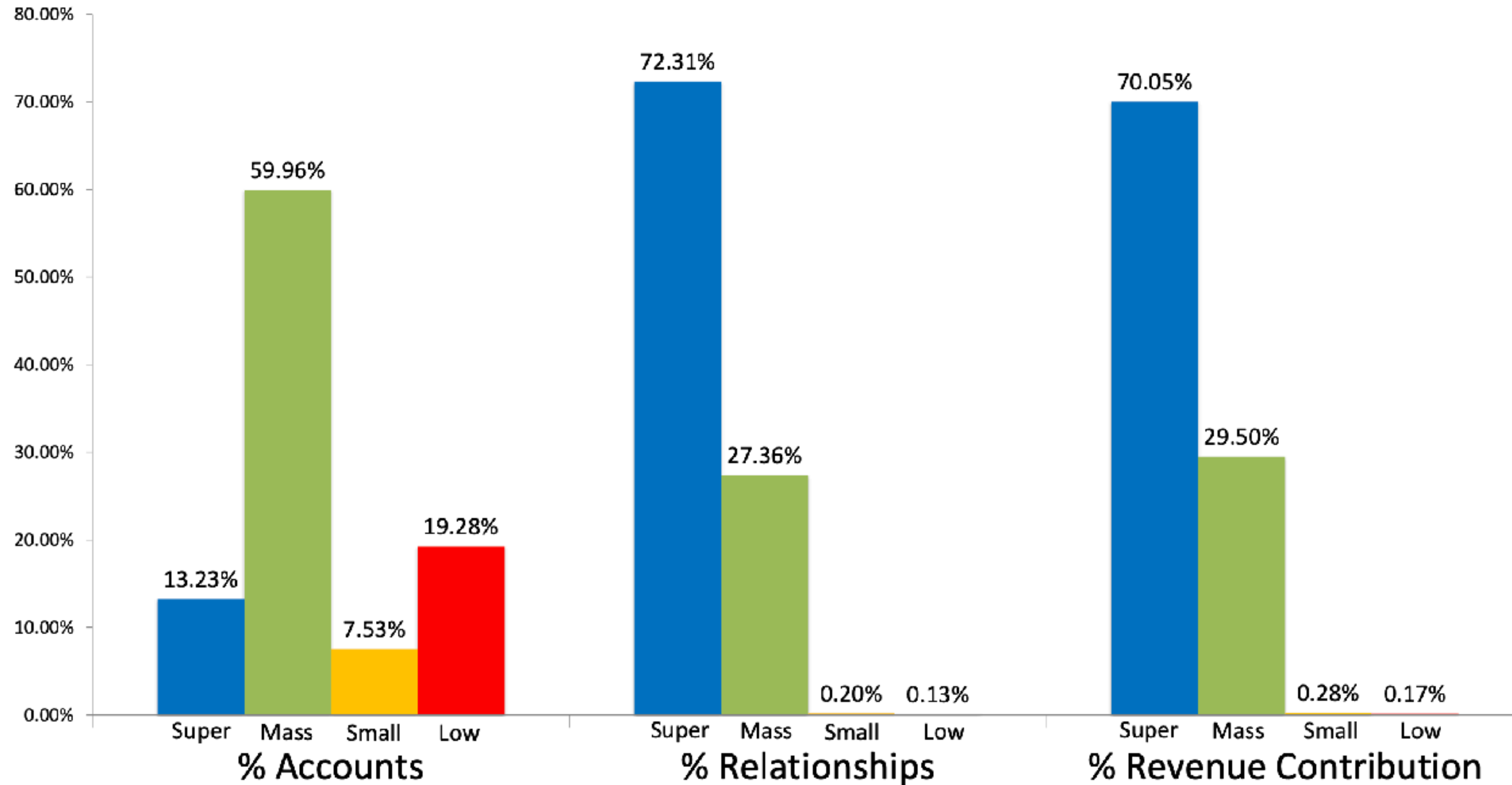
What percentage of your bank's debit card interchange revenues come from business checking accounts?

# Creating a Shared Vision



	<b>Number of Accounts</b>	<b>% of Debit Card Transactions</b>	<b>% of Interchange Revenue</b>	<b>Average Interchange per Transaction</b>
Consumer Checking Accounts	102,962	97%	80%	\$0.31
Business Checking Accounts	19,098	3%	20%	\$2.17

# A1 - Relationship Spotlight



Column #	A	B	C	D	E	F	G	H	I
Segment	# Accounts	% Accounts	Peer Comparison	\$ Relationships	% Relationships	Peer Comparison	\$ Revenue Contribution	% Revenue Contribution	Peer Comparison
Super	2,527	13.23%	11.23%	\$3,386,993,057	72.31%	67.89%	\$113,410,100	70.05%	59.49%
Mass	11,451	59.96%	53.22%	\$1,281,818,168	27.36%	30.46%	\$47,764,395	29.50%	37.45%
Small	1,438	7.53%	8.40%	\$9,235,552	0.20%	0.69%	\$445,419	0.28%	1.32%
Low	3,682	19.28%	27.15%	\$6,112,239	0.13%	0.97%	\$282,566	0.17%	1.74%
<b>Totals</b>	<b>19,098</b>	<b>100.00%</b>	<b>100.00%</b>	<b>\$4,684,159,016</b>	<b>100.00%</b>	<b>100.00%</b>	<b>\$161,902,481</b>	<b>100.00%</b>	<b>100.00%</b>

# A2 Small Business - Relationship Segment Spotlight

	A	B	C	D	E
Row		Super	Mass	Small	Low
1	Total Accounts	1,634	9,375	1,310	3,443
2	<b>Relationship Statistics</b>	<b>Totals</b> <b>Average</b>	<b>Totals</b> <b>Average</b>	<b>Totals</b> <b>Average</b>	<b>Totals</b> <b>Average</b>
3	Account Balances	\$240,134,498      \$146,961	\$402,885,270      \$42,974	\$7,819,734      \$5,969	\$5,466,780      \$1,588
4	Relationship Deposits	\$149,592,728      \$91,550	\$69,892,685      \$7,455	\$180,029      \$137	\$96,795      \$28
5	Relationship Loans	\$1,290,687,519      \$789,894	\$458,900,307      \$48,949	\$172,111      \$131	\$27,492      \$8
6	<b>Total Relationships</b>	<b>\$1,680,414,745      \$1,028,406</b>	<b>\$931,678,261      \$99,379</b>	<b>\$8,171,874      \$6,238</b>	<b>\$5,591,067      \$1,624</b>
7	<b>Revenue Statistics</b>	<b>Totals</b> <b>Average</b>	<b>Totals</b> <b>Average</b>	<b>Totals</b> <b>Average</b>	<b>Totals</b> <b>Average</b>
8	Total Account Income (NII + Fees + NSF)	\$8,520,856      \$5,215	\$17,265,126      \$1,842	\$392,251      \$299	\$256,168      \$74
9	Relationship Deposit NII	\$5,026,316      \$3,076	\$2,348,394      \$250	\$6,049      \$5	\$3,252      \$1
10	Relationship Loan NII	\$43,367,101      \$26,540	\$15,419,050      \$1,645	\$5,783      \$4	\$924      \$0
11	<b>Total Income</b>	<b>\$56,914,272      \$34,831</b>	<b>\$35,032,571      \$3,737</b>	<b>\$404,083      \$308</b>	<b>\$260,344      \$76</b>
12	<b>Account Statistics</b>	<b>Super</b>	<b>Mass</b>	<b>Small</b>	<b>Low</b>
13	Have More Than One Account	1,538      94.12%	5,304      56.58%	360      27.48%	459      13.33%
14	Have a Debit Card	106      6.49%	3,117      33.25%	552      42.14%	905      26.29%
15	Debit Card Trans (month)	962      0.59	61,889      6.60	3,184      2.43	1,710      0.50
16	Have a Relationship Deposit	692      42.35%	1,525      16.27%	65      4.96%	64      1.86%
17	Have a Relationship Loan	1,238      75.76%	2,844      30.34%	30      2.29%	8      0.23%
18	Have Both a Deposit and Loan	429      26.25%	439      4.68%	1      0.08%	0      0.00%
19	Average Age of Account	6.1	7.5	6.9	6.4
20	Average Checking Score	<b>\$298,457</b>	<b>\$8,078</b>	<b>\$366</b>	<b>\$84</b>

<b>Average Checking Balance</b>	<b>Percentage of Total Accounts</b>	<b>Percentage of Total Checking Balances</b>	<b>Average Balance</b>
Less than \$1,000	19.95%	0.06%	\$71
Less than \$2,500	30.85%	0.24%	\$773
Less than \$5,000	41.42%	0.63%	\$1,502

# A2c - Debit User Segment Spotlight

Row	A	B	C	D	E
	<b>Debit Active = 10+ Swipes/Mo</b>	<b>Super/Mass Debit Active</b>	<b>Super/Mass Debit Inactive</b>	<b>Small/Low Debit Active</b>	<b>Small/Low Debit Inactive</b>
2	Total Accounts	1,798	12,180	117	5,003
3	<b>Relationship Statistics</b>	<b>Totals</b> <b>Average</b>	<b>Totals</b> <b>Average</b>	<b>Totals</b> <b>Average</b>	<b>Totals</b> <b>Average</b>
4	Account Balances	\$52,379,009    \$29,132	\$2,046,997,423    \$168,062	\$163,928    \$1,401	\$14,644,947    \$2,927
5	Relationship Deposits	\$6,553,793    \$3,645	\$458,455,140    \$37,640	\$1,577    \$13	\$337,737    \$68
6	Relationship Loans	\$60,376,387    \$33,580	\$2,044,049,474    \$167,820	\$0    \$0	\$199,603    \$40
7	<b>Total Relationships</b>	<b>\$119,309,188    \$66,357</b>	<b>\$4,549,502,037    \$373,522</b>	<b>\$165,505    \$1,415</b>	<b>\$15,182,287    \$3,035</b>
8	<b>Revenue Statistics</b>	<b>Totals</b> <b>Average</b>	<b>Totals</b> <b>Average</b>	<b>Totals</b> <b>Average</b>	<b>Totals</b> <b>Average</b>
9	DDA Net Interest Income	\$1,810,937    \$1,007	\$68,074,516    \$5,589	\$5,687    \$49	\$507,788    \$101
10	Annual Service Charges	\$58,782    \$33	\$921,880    \$76	\$59    \$1	\$10,090    \$2
11	Annual NSF/OD	\$640,572    \$356	\$724,703    \$59	\$1,607    \$14	\$37,098    \$7
12	Annual Debit Interchange	\$1,645,985    \$915	\$144,369    \$12	\$40,398    \$345	\$90,111    \$18
13	Annual Misc Fees	\$106,031    \$59	\$713,713    \$59	\$233    \$2	\$16,806    \$3
14	Total Account Income	\$4,262,307    \$2,371	\$70,579,180    \$5,795	\$47,984    \$410	\$661,894    \$132
15	Relationship Deposit NII	\$220,207    \$122	\$15,404,093    \$1,265	\$53    \$0	\$11,348    \$2
16	Relationship Loan NII	\$2,028,647    \$1,128	\$68,680,062    \$5,639	\$0    \$0	\$6,707    \$1
17	<b>Total Income</b>	<b>\$6,511,161    \$3,621</b>	<b>\$154,663,335    \$12,698</b>	<b>\$48,037    \$411</b>	<b>\$679,949    \$136</b>
18	<b>Account Statistics</b>	<b>Super/Mass Debit Active</b>	<b>Super/Mass Debit Inactive</b>	<b>Small/Low Debit Active</b>	<b>Small/Low Debit Inactive</b>
19	Have More Than One Account	559    31.09%	8,357    68.61%	8    6.84%	872    17.43%
20	Have a Debit Card	1,798    100.00%	1,808    14.84%	117    100.00%	1,394    27.86%
21	Debit Card Trans (month)	63,210    35.16	5,544    0.46	1,551    13.26	3,461    0.69
22	Have a Relationship Deposit	163    9.07%	3,125    25.66%	4    3.42%	153    3.06%
23	Have a Relationship Loan	375    20.86%	4,525    37.15%	0    0.00%	38    0.76%
24	Have Both a Deposit and Loan	43    2.39%	1,137    9.33%	0    0.00%	1    0.02%
25	Average Age of Account	5.8	9.4	4.5	7.4
26	Average Checking Score	\$6,331	\$68,992	\$414	\$158

Type	# of Accts	Mo Debit Trans	Avg/Acct	% Transactions	Annual Interchange	% Interchange \$	Avg Interchange
Retail	102,962	2,056,169	19.97	97%	\$7,648,949	80%	\$0.31
Business	19,098	73,766	3.86	3%	\$1,920,863	20%	\$2.17
Total	122,060	2,129,935	17.45		\$9,569,813		



# Reinventing Business Checking

The Key to Growing SMB Relationships



**Ron Shevlin**  
Chief Research Officer  
Cornerstone Advisors

**Glenn Grossman**  
Director of Research  
Cornerstone Advisors

Commissioned by  
**strategycorps**



## How often does your company use the debit card associated with its primary business checking account?

	SMB's Primary Provider		
	Megabank	Regional Bank	Community Bank
Every week	69%	70%	25%
Couple of times a month	19%	14%	10%
Once a month	2%	3%	3%
Few times a year	3%	3%	9%
Never (or practically never)	6%	11%	53%

Source: Cornerstone Advisors survey of 1,009 small to medium-size business owners and executives, March 2023

## Business Advantage Fundamentals™<sup>[1]</sup> Banking

Essential tools for your business needs.

\$16 or \$0

Avoid this monthly fee

[Go to application](#)

- Efficiency tools like Cash Flow Monitor®<sup>[5]</sup>, Erica, Mobile Check Deposit<sup>[6]</sup> & more
- Zelle® for your business<sup>[7]</sup>
- Easy QuickBooks® integration<sup>[8]</sup>
- Customize account access per employee
- Access to dedicated small business specialists
- Fraud protection & security

## Business Advantage Relationship Banking

Robust financial solutions to help manage your business.

\$29.95 or \$0

Avoid this monthly fee

[Go to application](#)

All Business Advantage Fundamentals™ benefits plus:

- One extra Business Advantage Relationship Banking account and one Business Advantage Savings account can be included for no monthly fee<sup>[9]</sup>
- No fees for incoming wires, stop payments, electronic deposits & more

# Compare business checking accounts

	Business Advantage Fundamentals™ Banking	Business Advantage Relationship Banking
Second Business Advantage Banking account	\$16/month	\$0/month
Business Advantage Savings account <sup>[10]</sup>	\$10/month	\$0/month
Incoming wires, stop payments and more	Fees vary	\$0/month
Account Management capabilities <sup>[11]</sup>	\$0/month	\$0/month
Teller transactions and checks written with no fee	200 transactions/month	500 transactions/month
Monthly fee	\$16 or \$0	\$29.95 or \$0
Avoid monthly fee by meeting <b>one</b> of the following requirements each statement cycle, or become a Preferred Rewards Business member <sup>[4]</sup>	Maintain a \$5,000 combined average monthly balance <sup>[2]</sup> Spend at least \$250 in new net qualified debit card purchases <sup>[12]</sup>	Maintain a \$15,000 combined average monthly balance
	<a href="#">Open now</a>	<a href="#">Open now</a>

## Discover the benefits of your new **Business Checking Account.**

**Save money**  
on the things you're  
already paying for

### Here's what you'll get with each account:



#### Online Banking

Access your account anytime, from any computer with Internet access.



#### Mobile Banking

Check balances, make transfers, pay bills, and deposit checks with your phone.



#### Bill Pay

Decide which bills you want to pay and when.



#### Debit Card

A debit card in your name gives you the power to decide when to buy - and when to save.



#### eStatements

Skip the paper statement and go paperless with eStatements.



#### Buyers Protection and Extended Warranty

Your newly purchased items can be reimbursed or replaced if an accident or theft occurs within 180 days of purchase, when purchased using your BaZing checking account.



#### \$50,000 Employee Liability Insurance

Protects your business in the event of misuse of your business checking account by an employee.



#### Cyber Security Tools<sup>1,2,3</sup>

**\$100,000 Data Breach Insurance:** Reimbursement of expenses related to a data security breach, such as customer notification, legal expenses, card replacement assessments, and forensic audits.

**\$100,000 Account Security Insurance:** Protect your business in the event of an un-authorized electronic transfer. We'll reimburse the unrecoverable funds, and related privacy event and post event expenses.

**Dark Web Monitoring:** Monitor your business domain, Employee Identification Number, state registration number, and Creditsafe number to secure your business.

**Business Credit Suite:** Monitor changes and new activity on your business credit report, view your business credit report, track your business credit score, and track trends on your dashboard.

**Data Breach Codes:** If your company has experienced a data breach, you can request protection for affected individuals.

**Business ID Restoration Pro:** 24/7 live support with fully managed identity restoration. Available tools include assessments for security and cyber-risk, and breach readiness.



#### Billshark for Business

**Lower Recurring Bills:** 90% success rate in lowering business bills. Send us your mobility, telecom, waste management, payroll, SaaS subscriptions, and document services bills, and we'll find the savings.



#### Customized Estate Planning

Create a complete estate plan to meet your unique needs. All the documents are included, like Wills, Trusts, and Power of Attorney. Get the support you need throughout life to protect what matters most.



#### Integrated Invoicing & Payment Acceptance

Funds are settled directly to your business checking account

- Send an online invoice
- Text a payment link
- Accept a digital payment

## Work Perks

Great benefits for business owners and their employees



#### Buyer's Protection and Extended Warranty

Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 180 days of purchase, when purchased using your BaZing checking account.



#### ID Theft Aid

**Identity Restoration and Payment Card Resolution:** Identity restoration specialist works on your behalf to restore your identity, and cancel payment cards.

**Personal Identity Theft Benefits:** Receive \$2,500 reimbursement for covered expenses you incur to restore your identity.

**Credit Monitoring and Credit Report:** Monitor changes and new activity on your credit report and review your credit report quarterly.

**Credit Score and Score Tracker:** View your credit score online and track trends on your dashboard.

**Score Simulator:** Estimate how much impact one particular action could have on your credit health.

**Identity Monitoring:** Monitors the dark web to identify activity associated with you identity, including public records, change of address, social security, and non-credit loans.



#### Cell Phone Protection

Pay your cell phone bill with your BaZing checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$400 per claim maximum of \$800 per year.



#### Roadside Assistance

Available 24/7 and free to use, covers up to \$80 in covered service charges.



#### Fuel Savings

Sign up: Add fuel benefits through the BaZing app. Swipe: Every 15 swipes per month earns you fuel savings. Save: Save 10¢ per gallon on up to 20 gallons.



#### Billshark

Let our team of experts negotiate your Internet, TV, cell phone, and home security services on your behalf or cancel subscriptions you no longer want or need.



#### Health Savings Card

Save money on prescriptions, eye exams, frames, lenses and hearing services.



#### \$10,000 Travel Accident Death Insurance

Peace of mind for the unexpected.



#### Shop Local, Save Local and BaZing Savings

Local discounts and national retailer deals to save you money on shopping, dining, travel & more.



Member FDIC

**Protect Your Business**  
from fraud and cyber-crime



Download the **BaZing Mobile app** from the App Store or Google Play to start saving everywhere you go!

Or login at [BaZing.com](https://www.bazing.com) to get started.

\*Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals.

# Start your journey ▶▶

## VIP Business Checking

## Business Checking

 <p><b>Anywhere Banking Tools</b> Online banking, mobile banking, bill pay, debit card and e-statement.</p>	✓	✓
 <p><b>Integrated Invoices &amp; Payment Acceptance</b> Get paid faster with online invoicing, text payment links, and digital payment acceptance. Funds are settled directly to your business checking account.</p>	✓	✓
 <p><b>Work Perks</b> All employees of your business get a Work Perks personal checking account, free with direct deposit.</p>	✓	✓
 <p><b>Buyer's Protection &amp; Extended Warranty</b> Items are protected for up to \$2,500 per item for theft or accidental breakage occurs during the first 180 days of purchase, using your business checking account.</p>	✓	✓
 <p><b>\$50,000 Employee Liability Insurance</b> Protects your business in the event of misuse of your business checking account by an employee.</p>	✓	✓
 <p><b>BillShark for Business</b> Let our team of experts negotiate your mobility, telecom, waste management, payroll, SaaS subscriptions, and document services bills on your behalf, or cancel subscriptions you no longer want or need.</p>	✓	✓
 <p><b>Customized Estate Plan</b> Last Will &amp; Testament, Living Trust, Power of Attorney, Health Care Proxy, Pet Power of Attorney, Pet Trust, Digital Document Vault</p>	✓	✓
 <p><b>Cyber Security Tools</b><sup>1,2,3</sup> \$100,000 Data Breach Insurance, \$100,000 Account Security Insurance, Dark Web Monitoring, Business Credit Suite, Data Breach Codes, Business ID Restoration Pro</p>	✓	
 <p><b>Interest on your Checking Balance</b> Our best checking rate</p>	✓	
 <p><b>Item limit</b> Per item charge equals 40¢ for transactions over the limit each statement cycle.</p>	500	250

<sup>1</sup> Subject to the terms and conditions detailed in the Guide to Benefits. <sup>2</sup> Insurance products are: NOT A DEPOSIT, NOT FDIC-INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NOT GUARANTEED BY THE BANK. <sup>3</sup> Identity and credit monitoring require additional activation for monitoring to begin. <sup>4</sup> You'll receive a one-time activation reward of \$0.10 per gallon when you activate Bazing Fuel. You'll earn a monthly reward of \$0.10 per gallon each month when you have 15 eligible debit card transactions post and settle during the Monthly Qualification Cycle (MQC), which is defined as the first day of the month through the last day of the month. Only transactions posted during the MQC will count towards the monthly reward for that MQC. The following activities do not count toward earning Bazing Fuel: ATM withdrawals, transfers between accounts, deposit or refund transactions. Transactions posted during the MQC greater than the monthly reward requirement will be stored to count towards a bonus reward of \$0.10 per gallon. When you have 50 stored bonus transactions you will earn the bonus reward. You will continue to earn bonus rewards for every 50 stored bonus transactions accrued. If the required monthly reward transaction count is not met during the MQC, no transactions are counted for any reward during that MQC or the bonus reward. Bazing Fuel is limited to 20 gallons of fuel per purchase, per vehicle, or fraud limits placed by Shell and/or limits placed on your payment card by your financial institution, each of which may be lower. To activate, you will need to have online banking with your financial institution. Refer to the Bazing Fuel Terms and Conditions for full disclosures. Bazing Fuel offer may be changed at any time and without notice. Bazing or Gentreo are not a law firm or a substitute for a law firm or an attorney's advice.

Only \$15 per month.

Maintain a \$5,000 balance  
and avoid the \$10 monthly fee.

# Reg II



## What You Need to Know about the Reg II Update

*By Tina Giorgio  
June 27, 2023*



July 1 is the compliance date for the “clarification” to Regulation II, which the Board of the **Federal Reserve** System approved in its final rule last October. The final rule clarifies that all debit card issuers must enable two unaffiliated debit networks for card-not-present (CNP) transactions. While this requirement has applied to card-present transactions for a decade, it now also explicitly pertains to CNP payments.



### Why now?

Given the significant climb in mobile and online debit card transactions, it's not surprising that the Federal Reserve wants to clarify specificity to this category of payments. In fact, debit cards now are

CHASE Bank of America  
M: Marcus by Goldman Sachs

Capital One AMERICAN EXPRESS Apple

# Credit Cards

venmo \$ GRUBHUB

affirm pay Apple Pay

STARBUCKS COFFEE S PayPal AMERICAN EXPRESS

UBER

# Digital Payments

zelle WHOLE FOODS MARKET

Bank of America \$ Capital One

M: Marcus by Goldman Sachs coinbase Robinhood Fidelity acorns

# Saving & Investing

affirm digit



# Checking

venmo Dave acorns PayPal Bank of America

# Mortgage

ROCKET Mortgage

ck credit karma lendingtree

# Financial Management

REGIONS Bankrate

ck credit karma nerdwallet Betterment BaZing Expensify PARIBUS Capital One ck credit karma

chime ONE PNC Capital One BaZing QUONTIC

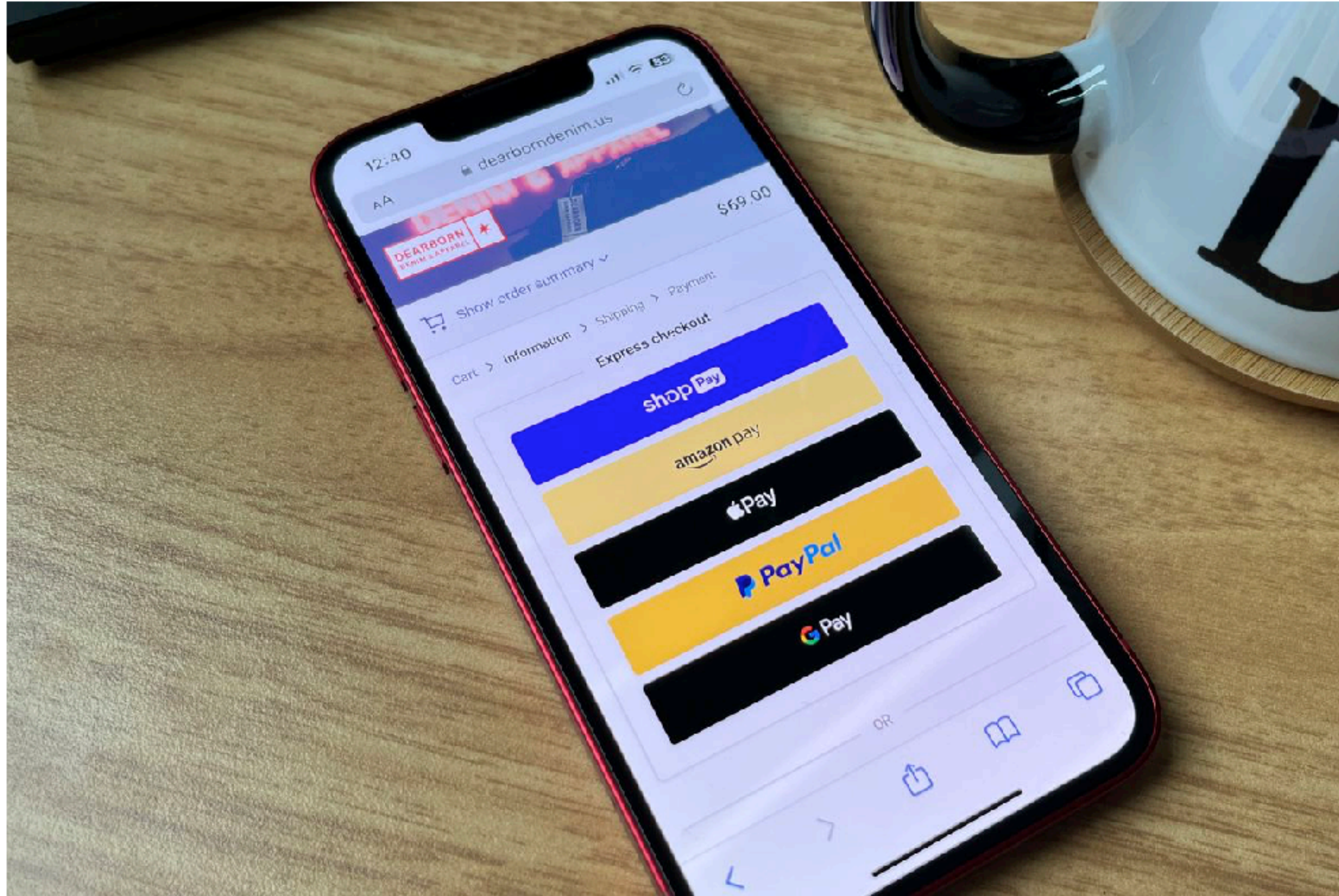
Product  
Price  
Place  
Promotion  
**Payments**

“Payments  
should be  
considered the  
5th P of  
marketing”

- Ron Shevlin



# The big banks that brought you Zelle are building a new digital wallet



/ At launch, The Wall Street Journal reports customers can use it by typing in their email address. Once they're logged in, it will pull up eligible cards to use for payment as an alternative to payment setups from Apple Pay and PayPal.

By [UMAR SHAKIR](#)

Jan 23, 2023, 8:46 PM UTC | [7 Comments / 7 New](#)



*Banks are working to add another option for online shoppers.* Image: Umar Shakir / The Verge

# Digital Payment Segment Strategies

P2P



Retailer Apps



Device wallets



BNPL



Online/In-App



In-store purchases



**amazon.com**  
*Prime*

**NETFLIX**

 **Spotify**<sup>®</sup>

**Walmart+**

1. Look at transactions
2. Find members that don't have their cards connected
3. Make a promo offer



Make a purchase on AmazonPrime Day and get 5% cash back on your purchase (up to \$10)!

**NETFLIX**

Stranger Things Special: Switch your card on file and get Netflix free for one month!



How about an offer that'll be music to your ears? Switch your card on file and get Spotify free for one month



Manager's Special: Make a purchase using WalMart Pay and get cash back!



Tom Gerry

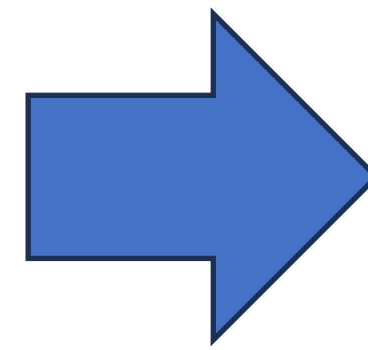
President

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407-920-8357

# Evolving Marketplace

Fed rate hikes  
Durbin II  
Same-day ACH  
Blockchain  
Contactless payments  
Crypto  
CNP alt-routing  
BNPL  
Real-time payments  
PIN-less PIN

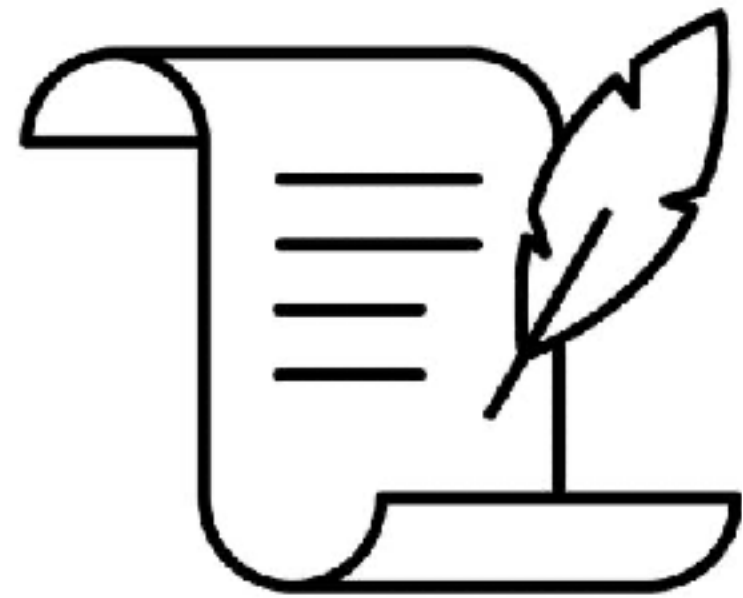


# Bankers' Payment Rights >Eternal Vigilance

Receive all of the Interchange Income earned  
Only pay for what was agreed



# The Payments Bill of Rights



1. 100% of **Brand Signature Interchange** income
2. 100% of **Affiliated PIN Interchange** income
3. 100% of **Unaffiliated PIN Interchange** income
4. All **Processor Line-Item** Costs
5. Only true **Pass-Through Costs** at zero mark-up
6. All **Brand & Affiliated Network** costs
7. All **Unaffiliated Network** costs
8. All **Fraud Mitigation** costs & losses
9. **NO “Ghost”** fees
10. Access all **Transaction & Performance** data

\$250k, \$350k, \$300k 'Ghost' Fees

\$690k Pass-thru costs **Not passed on**

\$720k Interchange **Conversion** glitch

\$10 million **Deliberate** IC Shortage

Double or triple your payments contribution margin

While taking back control

Discover  
Recover  
Prevent  
Negotiate  
Double Profit

..... Visa ..

.. PAVD ..

.. NYCE .

Actual Performance

**Consumer**

Transaction Count	698,000	180,000	443,000
Dollar Volume	\$24,020,000	\$4,720,000	\$17,880,000
Gross Revenue per Transaction	\$0.46	\$0.33	\$0.26
Net per Transactions	\$0.25	\$0.25	\$0.12
Gross Revenue	\$318,890	\$58,630	\$117,260
Net	\$174,500	\$45,000	\$53,160

**Business**

Transaction Count	79,000	13,000	33,000
Dollar Volume	\$7,440,000	\$670,000	\$2,290,000
Gross Revenue per Transaction	\$2.14	\$0.98	\$0.41
Net per Transactions	\$1.86	\$0.90	\$0.27
Gross Revenue	\$168,740	\$12,730	\$13,440
Net	\$146,940	\$11,700	\$8,910

9%



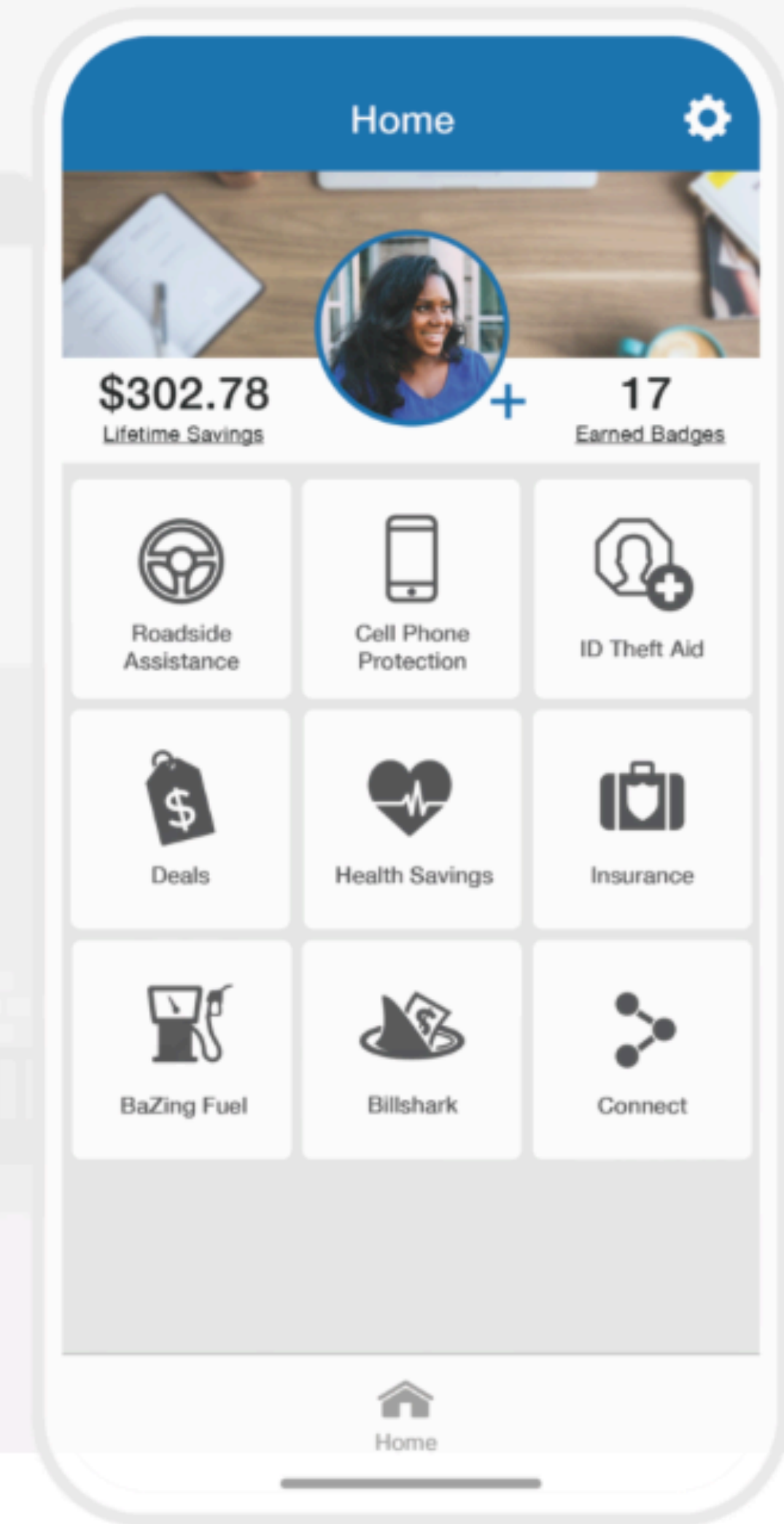
38%

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