




A Partnership Built on Trust & Proven Through Growth

The BayCoast Bank & Basys Story



The direct access we have, and the ease our merchants have in reaching real support, just isn't something you see with legacy processors.

Edward Branco, VP Cash Management Team Lead, BayCoast Bank

Overview

For [BayCoast Bank](#), delivering exceptional service is more than a differentiator; it's foundational to how the bank operates and how it builds lasting relationships with the businesses it serves. As a long-standing mutual bank rooted in southeastern Massachusetts and Rhode Island, BayCoast understands that trust, transparency and personal connection are critical to supporting local business communities.

When evaluating its merchant services offering, BayCoast wasn't simply looking for a payment processor. The bank needed a true partner — one that would reflect its service philosophy, protect its reputation and support long-term growth.

That search ultimately led BayCoast to [Basys](#).

Over the course of the partnership, what began as cultural alignment evolved into measurable, sustained growth; reinforcing that trust, when paired with the right execution, drives meaningful results.

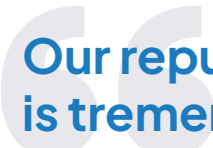
The Challenge

Protecting Reputation in a High-Stakes Industry

Before partnering with Basys, BayCoast faced growing challenges with its existing merchant services provider. Service quality had begun to slip; pricing became less transparent and merchants struggled to get timely support when issues arose.

For BayCoast, these issues went beyond isolated inconveniences and directly impacted the bank's reputation. Many of the merchants using payment services were also BayCoast banking clients, and poor service experiences risked undermining long-standing relationships.

In an industry often associated with aggressive sales tactics, hidden fees and limited accountability, BayCoast needed a partner that would operate as an extension of the bank rather than a third party that put client relationships at risk.



Our reputation is tremendously important. We can't afford breakdowns in service. With Basys, we knew our reputation was being protected and enhanced with every touchpoint.

Greg Clarkin, VP Treasury Services

The Solution

A Culture-First Payments Partner

From the outset, BayCoast recognized that Basys approached service differently. They chose Basys for one primary reason: alignment.

From the very first conversations, it was clear that Basys shared BayCoast's philosophy around service, transparency and human connection. Instead of scripted call trees and transactional interactions, Basys offered direct access to knowledgeable support teams and a relationship-driven approach to partnership.

Basys also brought transparency to the proposal process. Clear, side-by-side comparisons helped BayCoast confidently present merchant services options to its clients, removing ambiguity and reinforcing trust at every step.

Equally important, Basys understood the stakes for BayCoast. The Basys team recognized that how they showed up for the bank directly affected how BayCoast showed up for its business customers. This created a relationship built on shared values and trust.

The Partnership in Action: Personal, Responsive & Collaborative

Over time, the BayCoast-Basys relationship evolved beyond a typical vendor partnership. Communication is frequent, responsive and rooted in mutual respect.

BayCoast leaders emphasize that when they reach out to Basys (whether for support, pricing questions or urgent issues), they never feel deprioritized. Even when immediate responses aren't possible, follow-up is timely and thoughtful.

That reliability builds confidence for BayCoast's internal teams, allowing them to serve merchants without hesitation or concern over escalation paths.

The partnership is also deeply personal. Basys representatives take the time to understand BayCoast's goals, challenges and growth plans, consistently showing up in moments that matter. These human touches reinforce that Basys is invested not just in processing payments, but in BayCoast's long-term success.

What makes us different is our level of customer service — and Basys aligns perfectly with that.

Greg Clarkin, VP Treasury Services



The Results

Service-Driven Growth at Scale

To measure long-term performance, we compared BayCoast's first full performance year following initial onboarding to the most recent trailing twelve months (TTM). This approach removes early launch volatility and reflects mature, sustainable performance.

The results demonstrate significant, multi-dimensional growth across the portfolio.

Portfolio Growth

3X increase in active merchant count

The merchant portfolio expanded substantially over time, reflecting sustained onboarding and long-term retention

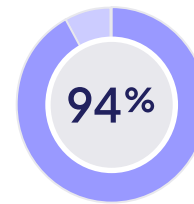


3X increase in active merchant count

Usage Growth

94% increase in annual transaction volume

Transaction activity nearly doubled, indicating deeper merchant engagement and increased reliance on the platform.



increase in annual transaction volume

Processing Scale

5X growth in annual processing volume

Processing activity scaled nearly fivefold, demonstrating the portfolio's expansion in both merchant count and transaction size.



5X growth in annual processing volume

Revenue Impact

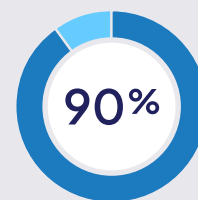
3X growth in annual revenue contribution to the bank

Merchant services evolved into a meaningful and expanding contributor to non-interest income.



3X growth in annual revenue contribution to the bank

In addition to significant growth, the portfolio has maintained a consistent annual retention rate of approximately 90%, reinforcing the long-term stability of the program.



consistent annual retention rate

Taken together, these outcomes reflect a scalable, performance-driven partnership. BayCoast did not simply add merchants; it expanded engagement, increased processing activity and strengthened revenue contribution in tandem, all while maintaining service alignment and trust.

Why It Works

Trust Enabled Execution

The growth achieved throughout the partnership was not driven by aggressive sales tactics or short-term incentives. It was enabled by trust.

BayCoast could confidently recommend merchant services because it trusted the experience merchants would receive. That confidence empowered business development officers to lead with payments as a strategic conversation starter, opening the door to broader banking relationships.

At the same time, Basys operated with an understanding that how it served merchants directly affected BayCoast's brand.

The result was a partnership grounded in mutual accountability, transparent communication and shared investment in long-term success.

What you see is what you get and that helps create a better level of trust.

Edward Branco, VP Cash Management Team Lead

Looking Ahead

Today, BayCoast continues to grow across Massachusetts and Rhode Island, expanding its footprint while maintaining its service-first identity.

With a merchant portfolio that has scaled nearly fourfold in annual processing volume and more than doubled in revenue contribution, Basys remains a strategic partner in the bank's continued expansion.

The BayCoast-Basys story is proof that when service alignment comes first, measurable growth follows — and it follows sustainably.

In my professional opinion, Basys is the partner I trust.

Edward Branco, VP Cash Management Team Lead



Bā·sys

Ready to grow your merchant services portfolio
with a partner you can trust? Let's connect.

☎ 800.386.0711 🌐 basyspro.com/banking