

Put money back into your business and eliminate the pain of credit card payments

You could be paying too much



Patrick O'Boyle, Steve Beene and Mike Higgins

Businesses across the spectrum must accept credit cards—from retail stores to manufacturers, and healthcare practices to restaurants—it's a necessary financial tool. And while it can bring frustration, higher costs and less peace of mind to most business owners, it can be beneficial when managed correctly.

So, how do you manage the process and maximize the profit to your business? There is a lot of information out there about credit card processing, and it can get confusing. It's an industry that leaves little room for trust, as many merchant service companies bank on the notion that business owners won't want to dig into the trenches of regulations, fees, and the fine print of contracts. Rates are adjusted without the business knowing, contracts can be punitive to terminate, and salespeople use misleading tactics for a "quick win" instead of working to foster long-term relationships. This leaves the business paying way more than it should and leery of anything related to credit card processing.

It doesn't have to be that way! There can be transparency in the industry. First, it's important to find a company who works as an advocate for your business - one that is motivated to look out for your best interest. So, how can you tell? Here are some things you should look for when selecting your credit card processing provider:

Transparency. Anything less than transparent billing practices will erode profitability. Many credit card sales companies in the industry are not transparent; and well, sometimes even unethical. Dishonest billing tactics often leave a company paying more than they should on each transaction.

Open contracts with no penalties. Processing agreements often include hidden fees and expensive cancellation policies. Businesses should have all contract terms verified upfront to head off potential issues. Be wary of pricing terms that quote a single, fixed rate.

Training and on-going support. Often, businesses are left on their own after implementation. 1-800 numbers, lengthy hold times and customer reps with limited knowledge of your business, cause frustration and waste valuable time. You deserve a responsive support team that resolves reconciliation and technical issues quickly and monitors your account on-going.

A customized, optimized payment system. A "one size fits all" approach to solutions for businesses does not maximize profit. When a manufacturer or medical practice is set up the same way as a retail shop, the business cannot take advantage of card association rules which maximize efficiency and drive savings.

Security and Compliance experts. Fraudsters are getting smarter and craftier, and compliance can be daunting. Most businesses lack the expertise to address payment security and fraud avoidance.

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If you think you may be getting less than an optimal solution or service, call today for an assessment!