

PAYMENT PROCESSING ACCOUNTS

Merchant Pro USA

(a MasterTel USA company)



CREDIT CARD / DEBIT CARD PROCESSING

Surprisingly, not all merchants are accepting credit cards. Some only accept cash. Some only accept certain credit cards or credit cards but no debit cards. Our position is to find the best mix for your business based on your customer base and help determine what will help attract and retain more customers. The other half of the coin is providing you with a thorough comparison of your processing costs. We do a detailed analysis and side by side comparisons. We find more often than not, that customer invoices have hidden fees that they were not told about upfront. Merchant Pro USA is different in many ways. We are not a processing firm. We are a processing brokerage and consulting firm. In other words, we are your advocate. As your advocate, we obtain multiple comparisons from the leading industry providers and let them compete for your business. We then keep all providers honest by searching for hidden fees/costs and eliminating providers that do not play ball fairly. With over 25 nationwide processing partners in our arsenal, we have access to the best solutions so that our customers always receive the best pricing and support.

SMALL RETAIL ACCOUNTS

- Merchants that process between \$10,000 and \$30,000 per month consistently.
- Have 1-2 register positions

RETAIL ACCOUNTS

- Merchant process between \$30,000 and \$100,000 per month.
- Have 1-5 register positions

LARGE RETAIL ACCOUNTS

- Merchant processes greater than \$100,000 per month
- Have complex system of inventory controls
- Has check out equipment
- Has multiple locations with a single merchant account

MAIL ORDER or TELEPHONE ORDER ACCOUNTS (MOTO)

- Merchant has an e-commerce business
- Merchant typically requires a Gateway Service (a Virtual Server) that can be managed online.

MOBILE ACCOUNTS

- Merchant typically operates a business that utilizes credit cards as a way not to lose business. Perhaps only for large opportunities that present themselves from time to time.
- Merchant typically operates their business from a vehicle or by foot
- Merchant typically processes less than 5,000 per month

HIGH RISK ACCOUNTS

- Specific SIC codes are deemed to be high risk and require a specialized provider to manage the complexity of disassociating your high risk business with illegal businesses.

MERCHANTS THAT SHOULD NOT SWITCH PROVIDERS AT THIS TIME: If you already have a provider and have filed for bankruptcy since, it may be harder to get approved post-bankruptcy, hence you may be better off staying where you are at the rates you have for now. So do not cancel your existing provider until we evaluate.

TeleCheck - CHECK GUARANTEE & DEPOSIT SERVICE

We find that people want to pay the way they want to pay. They don't want to be told "we don't accept checks". Some won't mind, but others may not come back. That's a business decision that the merchant has to make, but our job is to make it easier for the merchant to make that decision. Here's how it works:

When a customer presents a check to your sales clerk, their check is run through an imager for authorization (a specially-designed, secure system) that captures banking information and the amount of the check. Once the check is approved, you'll present a receipt of the electronic transaction for the customer to sign. When they sign the receipt, you give them a copy for their records along with their check to keep. It's that simple. Signing the ECA receipt is similar to the customer signing a credit card slip. The customer signature on the receipt authorizes the provider to present the check to the customer's bank electronically and deposit the funds into the merchant's business account. Merchants use this service so that they are assured that the check will be paid by the stated bank. This process is meant to prevent a bounced check in a merchant's business banking account. The merchant always has the choice of whether to accept a check or not regardless of the response from TeleCheck. However, TeleCheck will not assist them in the reclaiming process if they have warned the merchant prior to acceptance.

The benefits of accepting checks and using The TeleCheck Check Guarantee Service:

- Accept more checks with minimal risk
- Minimize collections operations
- Make fewer trips to the bank
- Detail end of shift / day terminal reporting features
- Reduce bank fees and processing costs
- Improve cash flow with quick electronic deposits
- Streamline back office operations
- Reduce the risk of lost, stolen or damaged checks
- Protect your customer's personal information

ACH - DIRECT DEBIT & DIRECT PAYMENT

ACH Processing allows merchants to send and receive payments electronically. There are several key benefits for merchants;

1. Accept Checks via Your Website - on a \$100 transaction, it typically cost the merchant \$2.75 in credit card fees on average. In comparison, that transaction using ACH would typically cost only \$0.35 to \$.025.
2. Accept Checks via Phone - this saves merchants money, as with the comparison above, but also gives your customers an alternative payment option via the phone.
3. For Monthly Recurring Payments –merchants should convert as many clients as possible to ACH. If you only accept credit cards, then it's costing both the merchant and the customer too much money. However, if you offer ACH, a significant portion of users will prefer to pay electronically.
4. Pay Company Bills Electronically - ACH allows the merchant to pay electronically which saves the merchant money. No postage, no invoice costs, plus automation can be set up, so no late payment fees.
5. Convert Mailed-In Checks into Electronic Checks - and get your money faster.



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Payment
Consultant