

## Would you want this done to you?

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One of the frustrations that every representative of merchant services has is when they spend a great deal of time and effort into providing the best solution and best competitive prices for a merchant, especially when it relates to their credit card processing, and then an unbelievable thing happens.

The merchant is pleased that you can save them hundreds or thousands of dollars depending on their situation. They are pleased with your offering, but they are afraid of or reluctant to change. So what do they do? They GO BACK to their present processor and asks them to match what you have offered.

Now that doesn't seem so bad from the merchants view point. But let's evaluate it a little. If your present processor really wanted to save you money, don't you think they would have charged you less ALREADY and saved you the hundreds or thousands of dollars that your new rep and merchant services can and will do for you? If they are making a huge profit off you now, and cut back JUST TO KEEP YOU, what will stop them from raising the prices again exorbitantly down the line, when interchange goes up?

I'm aware of a company that we could have saved them some \$30,000 in three years, but stayed with their present processor, AFTER THEY PROMISED THE SAME RATES. Now i know, those rates aren't going to stay there. What a frustrating thing, when you really care about your future clients and present customers. Evidently the present processor wasn't too keen on caring about whether they took advantage or not.

I would recommend that if you are serious about having your present situation evaluated, then be very careful about staying with your present processor, if you find out that they have overcharged you, because they can.

There really are reps and merchant service companies that do have you in mind when they want to help you and even though they are in business too to make a profit, they don't believe in ripping you off.

Just my word of caution for today, and to share why we reps sometimes get frustrated but can't really show it.