

7 MUST-ASK QUESTIONS

Before Choosing *ANY*
Payment Processing or Point of Sale Provider

Retail Profit Systems
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**The "7 'Must Ask' Questions
Before Choosing ANY Payment Processing
or
Point of Sale Provider!"**

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Introduction

Just about every business needs trustworthy **credit and debit card processing** to survive and thrive. Some, like restaurants, need more comprehensive **Point Of Sale (POS) systems** that help you process payments, plan and run every aspect of your business. Choosing a trusted provider for your payment processing is critical to your business success, even more than almost any other vendor or supplier relationship!

The lifeblood of your business is your ability to generate sales, collect funds and have them appear seamlessly in your bank account.

Without dependable processing in place, you are held hostage to cash payments, checks, and the whims of merchant account processors who don't even know your name. That's a stressful way to run a business!

Even so, the first place most business owners go to search for this "mission critical" partner is online, where all the low-price offers and ads only add to your confusion. How do you know which one is reputable, that your business can grow with, that will be there for you when you need them?

As with many services, the price is only one of many factors to consider when choosing a payment processor to trust for your business. The wrong choice can cost you dearly... from unnecessary and ill-matched equipment to unexpected fees, frustrating support practices, potential downtime, and lost revenues. We know. We've heard the horror stories from our clients about their previous experiences. That's why we created this invaluable guide, *to give you the right questions to ask... and know the right answers you should hear!*

Whether you already accept credit cards or are just starting out, this guide will help you ask the right questions... so you'll be sure to get the answers you need to know.

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1) "How Do I Know the exact equipment I need? What equipment do I NOT need?"

Many resellers and suppliers send salespeople to town once or twice a year who sell services and equipment and move on. With the constant high turnover of these salespeople, their philosophy is often "Sell all you can and 'can' all you get!" Chances are you'll never see the same person again, so customizing equipment and systems to fit your business, the full disclosure of fees and other items aren't their priority...signed contracts are!

You want a company that listens to you, takes the time to understand your business, then only suggests the exact equipment and systems you need today.

Do you need to be able to process credit cards, gift cards, debit cards? Are you a brick and mortar business, or do you need online or mobile processing as well? Maybe you exhibit at trade shows or have an in-home service business and need a virtual terminal in the field. Your business has unique needs, and your **Retail Profit Systems Advisor** will listen and customize your system for your business and your requirements.

It doesn't matter if you only need a single terminal or a cohesive Point Of Sale system covering several locations. There's plenty of opportunity to provide additional products or services -- but only the exact ones you need, scaled to the growth of your business over time.

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2) "Will it integrate with my current systems, with my website, mobile phone or tablet? Or are there additional costs involved? Who sets it all up?"

This actually reveals multiple issues our clients have encountered from providers in the past. Once all the boxes are delivered, you're suddenly left to struggle through startup guides, technical manuals and endless hold times for some foreign "help desk." Even if you manage to get, all the pieces connected, set up and functioning it never really interfaces with your existing systems and needs like it should. Yet we encounter business owners who have endured these frustrating realities for years... assuming all systems and companies are the same (*We are NOT!*)

The short answer is: Your Retail Profit Systems Dedicated Team of Experts will take care of all the details, so the transition time is short and your business doesn't miss a beat.

Your Dedicated RPS Team has **Over 90 Years** combined customer service and support experience, and our technicians hold **Over 32 Certificates And Licenses**... so you don't have to try to waste time figuring everything out yourself -- we handle the logistics for you!

After identifying the exact equipment and systems you need, your **Advisor** will work directly with our **In-House Technicians** to install and set up all the programming for your system exactly as specified, right in our office. We can even setup specific processes unique to your business, such as recurring billing, virtual terminals and more! We make sure all the setup and integration is *"Done FOR You!"*

Once your system is set up, we do a complete walk-through with you and your team to make sure it's **EXACTLY** as described, so you and your people can quickly and easily start using it right away.

You don't have to become a tech, a programmer, or an expert on merchant accounts, gateways, "secure sockets" or anything else. **Your RPS Dedicated Team of Experts** does it all... all you have to know is how to settle your accounts! (*we even show you how!*)

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3) "Will Clover generate automatic sales tracking and other reports that will help me run my business more profitably and efficiently? Who sets all of them up?"

Absolutely! Even our simplest credit card terminal tracks your sales and revenues, batch and transaction details, retrieval and chargeback information and more. You can integrate these with your accounting software (such as Quickbooks) to get a clear picture of your business trends and growth month over month or year over year. Our systems make sure you're not "flying blind" as you plan and project your business goals!

If you need a simple and easy to use **Point Of Sale (POS) system**, Clover's application based open system contains loads of amazing advanced features that will benefit your business today!

- ✓ **Multiple applications for the full range of business needs**, plus features like automated email follow-ups so you can *drive ongoing repeat visits and sales!*
- ✓ Add unlimited menu items, unlimited screen categories, unlimited choices... and make changes on the fly -- **Total Flexibility For Your Needs!**
- ✓ Print on receipt printers, preview sales on screen, track audit trails of items sold and create reports from all your data with unlimited history... **so you can see week over week, month over month, year over year changes and trends instantly!**
- ✓ **Use your tablet or mobile phone** to easily check your credit card processing and reports, charge at catering locations and more...**your business is wherever you are!**
- ✓ **Even connect directly to your Facebook and Twitter accounts, online review sites and so much more!**

Clover gives you everything you need and is totally customizable. Best of all, **Retail Profit Systems Dedicated Team of Experts** makes sure your entire system and equipment are set up right, from the beginning, to give you every option at your fingertips from Day One. And we're only a phone call away for any issues along the way, 24/7/365!

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4) "How much will all this cost? Are there any hidden "surprise" fees?"

So many of our clients have had the unpleasant experience of finding all sorts of hidden charges and fees on their statements with other providers, **we decided to take a stand, to address this industry-wide issue head-on.**

One of our primary commitments to you is full and open disclosure in everything we say and do. We back this promise 100% with our straightforward...

Retail Profit Systems Exclusive Industry-First DOUBLE Guarantee:

1) "No Surprises" Means Total Transparency

- ✓ **NO Pressure!** We will ONLY recommend solutions that are custom-tailored for your needs today, to help your business grow... NO "Cookie Cutter" packages of extra equipment you don't need!
- ✓ You Will Always Get EXACTLY what we discuss and agree together, with **NO Hidden Fees Or Charges.**
- ✓ When you get your first statement, it will be precisely what you expected, or we'll make sure it does, period.

2) "No Worries" Means We Take Care Of You

- ✓ Your equipment is delivered directly to your door from our own warehouse, NOT shipped from some distant distribution center.
- ✓ Your equipment is personally installed and maintained by our own **Specially-Trained In-House Technicians**, everything **Done FOR You**, so you're ready to take your first transaction fast.
- ✓ **You Get Our Direct Phone Number! You Will NEVER be routed to some far-flung country or big national phone room "help desk."** You will ALWAYS get a live person, right here, and our **Dedicated Team of Experts** to address any issues quickly and completely, so your business is up and running again as quickly as possible.

Never sign up with ANY provider until you completely understand ALL the charges and fees and how they are figured. Know what your true costs will be on transactions, and what their "fixed rate" includes, if there are any potential surcharges or other fees. Ask for a sample statement and go over it with your **Advisor**... make sure you understand it and have total clarity. We will take whatever time necessary to make sure you are satisfied, and all your questions are answered about your new **RPS** account... **Before AND After You Engage Our Services!**

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5) "How secure are their systems? Are they compliant with current privacy and fraud rules and regulations, or will I be on my own?"

Increasing credit card fraud and high-profile breaches of security have resulted in more requirements to ensure the security of your customers' private information. Compliance with the **Payment Card Industry-Data Security Standards (PCI-DSS)** means you have a program in place that addresses fraud and security head-on. Your customers depend on you to keep their information safe every time they trust you and make a purchase.

Do you know everything you need to stay in compliance? Your processing provider should... and not only do you need to make sure they are totally compliant, but they should also help guide you through it all.

Your RPS Advisors and Technicians go through ongoing training and certification to stay abreast of this ever-changing landscape. Your **Advisor** will guide you personally to make sure you know the exact steps you need to take to keep your business in compliance, safeguard your customers' private information and avoid fraud. And even more, we will make sure your system is set up from the very beginning to be -- and remain -- totally compliant.

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6) "Is the company reputable (are there any skeletons in the closet)?"

It's easy to find "good" reviews online, even gushing "5 Star" Ratings! Some sites even list their recommendations of the "Top Ten" providers of services, *secretly earning commissions when you follow their links*. But the financial processor you select will fill a critical role in the success of your business, so it makes sense to do more in-depth due diligence.

How long have they been in the processing business? Do they have a dedicated local or regional team, or do they operate from a national "phone room" somewhere? (Tip: Add the words "scam" or "complaints" to your search and see what shows up).

Better yet, look for a local or regional company where you can get more valid references, one with a real office and a **Dedicated Team of Experts you can actually meet face-to-face**. **Retail Profit Systems** has been an integral part of business communities in the Northwest and beyond since 1998, deeply involved and with stellar ratings by business watchdog groups including -- not to toot our own horn (at least not too loudly!), a **Top Rating from the Better Business Bureau... and ZERO Complaints for over 36 months**. How is that even possible?

It's simply because keeping you and your business processing systems running smoothly and effortlessly is really our primary focus and top priority. We don't "pitch you," "low-ball" or "sell" you bundled packages of equipment and services you don't need. Instead, we help you decide the exact packages that make sense for your business needs, make sure your equipment and systems are set up properly, then provide **ongoing worry-free maintenance and personalized support for as long as you're our customer!**

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7) "Who stands behind the equipment when it comes to installation, maintenance, and customer service?"

Imagine you own a restaurant and you've just given fantastic service to a large party of top influencers in your area. Not only will this be the biggest ticket of the night, you know they'll share their experience with others... and their recommendations mean more new customers for you. The head of the table picks up the tab with his Black Card...but as you run it an odd error code flashes on the screen. You try again, then again, but the Point of Sale system you're using is creating some kind of glitch. You call the provider's 800 number for tech support – your clients are getting a little impatient now! – and you get dropped into a holding pattern somewhere overseas.

It's a frustrating fact of life today, and we've all experienced it one time or another: when you have a technical emergency or need assistance, you end up on terminal hold for a help desk agent in some far-flung country or some phone room halfway across the U.S.

Not So With Retail Profit Systems!

From the first day Retail Profit Systems opened, back in 1998, we have ALWAYS had real, local staff answering our phones.

Call US, Direct If There Is EVER An Issue With Your Equipment Or Processing System!

Toll-Free: 877.777.0696

Local: 541.665.4855

In fact, our customers get our direct office number, which connects to our PERSONAL NUMBERS as well. We are here for you 24/7/365 -- *Your Dedicated Team of Experts* -- and you will never be left hanging when you need help the most.

We put it in your equipment and systems, we stock our own inventory of equipment, parts, and supplies, we service and maintain your equipment, and we are "**Your 24 Hour Go-To Contact**" with any issues as long as you are our client. If any issues ever come up, when you call you'll get a caring, understanding and knowledgeable expert who will deal with them swiftly and thoroughly, giving you total peace of mind.

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Conclusion

There are many other points you may need answers to. We consider these the **"7 Must Ask" Questions To Ask. Make sure you get the right answers BEFORE Choosing ANY Financial Processing Provider!"**

Retail Profit Systems is the ONLY services provider that can answer all of these questions with confidence and a proven track record to back us. Don't accept cookie-cutter treatment from a national "boiler" room, telemarketing or Internet sales operation. **You can talk to us -- to a real person! -- anytime with ANY question, even those not in this guide!** There will NEVER be any pressure or obligation to buy something to get your questions answered and your unique business needs addressed. We'd love to hear from you!

We've been right here in Medford, Oregon for almost 20 years! Unlike some payment processors who fly in salespeople once a year, sign up as many businesses as they can in a couple of days, then fly out again...we're not planning on going anywhere!

If you're coming through town, give us a call and stop in for some coffee. Our office is open from 8 a.m.-5 p.m. Monday through Friday. We'd love to have you, and will take the time to answer any questions you have.

And if after reading through these questions you would like a **Complimentary No Obligation Comprehensive Analysis & Comparison Of Your Payment Processing, Point Of Sale Or ATM Needs, [Contact Us Today!](#)**

This \$500 value one-on-one analysis helps you identify exactly the right equipment and services you need today... and still be scalable so you can grow your business well into the future. We provide this valuable service at **No Cost To You**, to help you know the options that provide the best solutions for your business today.

Call or [Email Us](#) Today!

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