

## **YES, YOU SHOULD COMPARE THE RATE YOU PAY TO PROCESS CREDIT CARDS**

**ACCEPTING CREDIT CARDS IS COMMON PLACE IN OUR BUSINESSES.** But, fees vary from processor to processor. There is NO GOOD reason to pay more than you have to! WCA has partnered with TSYS Merchant Solutions to provide our members with the best source:



- Who We Are - With more than 55 years of experience, TSYS Merchant Solutions is a leading direct payment processor (no middle man) providing first rate service and secured payment solutions to businesses across North America and around the world.
- Ethics and Integrity – TSYS Merchant Solutions has been awarded and honored to receive the Ethisphere Award as the “World’s Most Ethical Company” in our category of business for the last three years. Please visit [www.ethisphere.com](http://www.ethisphere.com) for additional information.
- Competitive Rates and Fees – Special programs are available which feature low, minimal monthly fees and terminals. We can create a custom designed processing program to fit your business needs, your customers and your budget.....featuring cutting edge technology and state of art processing.
- Security - TSYS Guardian Security Suite – Provide yourself peace of mind knowing you are protected from hackers or cyber thieves and the crippling expenses associated with a real or suspected card breach up to \$100,000 in legal or forensic accounting fees. This program adds a layer of security to each & every transaction .....as your business continues to grow, protect yourself and your company .
- Know your customer / competitor - TSYS Merchant Insights – This is a monthly dashboard report which lists your business card based transactions, revenue and your social reputation in one easy tool. Compare your company to similar businesses and see in real-time what customers are saying about their experience at your business.
- Improved Cash Flow & Savings – Upon review of your statement by our financial analyst, over 90% of the time, we can improve your cash flow and generate savings to your bottom line.
- Flexibility – No long-term contract / No cancellation fee.
- Customer Service – Live customer support available 24 /7.

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1. Check your effective overall rate based on this method and call us to help you FIX IT if necessary:
  2. On your merchant statement find your total fees paid and your total volume processed.
  3. Divide the total fees by total volume. For example, \$300 fees divided by \$10,000 in volume would equal .03% or 3 percent.

If you are paying above 2.5 percent it should be reviewed!

If you are paying above 3.5 percent it should be reviewed quickly!

Above 4 percent...Houston ***we have a problem!!!*** Call WCA, 262.827.2880, Dianna at X225 to put you in touch with our knowledgeable partner at TSYS.