

# The Challenge Of Keeping Merchants Satisfied

You want new POS customers.  
But keeping existing customers satisfied is equally important.



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**S**terling Payment Technologies' goal as a processing partner is to help POS resellers sell more, build their businesses, and be more profitable.

The key to doing this is not just acquiring new merchants — but keeping current merchants satisfied.

Satisfied merchants refer other businesses to you. Satisfied merchants pay you to provide services. Satisfied merchants mean consistent processing residuals.

As a dealer-centric processor, Sterling has developed an array of payment solutions and programs that can make you a "satisfaction" hero to your customers by meeting their needs.

## Merchants Need Cash

You can solve the cash problem for your merchants. Getting financing is often difficult for merchants who need to upgrade or purchase a new POS system. Sterling Funding, our in-house cash-advance program, helps merchants get the capital they need for POS equipment. Sterling Funding has many repeat customers because the credit guidelines are flexible, the money — anywhere from \$5,000 to \$250,000 — is available in about a week, and the payments from credit card receipts are a percentage of daily sales.

Sterling Funding is also the best choice for POS resellers because you (instead of the merchant) are paid by Sterling Funding. You won't have the collection burden, and there's no liability to the reseller.

## Merchants Need Easy

Managing cash flow is another constant issue for businesses. But Sterling's proprietary EZpay billing program

helps businesses manage the costs of POS equipment, service contracts, software licenses, and installations with customized, flexible payment options. Sterling automatically deducts a small percentage of the merchant's credit card receipts, then pays you every two weeks.

The merchant has an easy, flexible way to pay for needed products and services, and you don't have to spend time invoicing and chasing payments.

**When you partner with Sterling Payment Technologies for processing, you'll experience the personal attention typically found in smaller businesses — while having access to industry-leading technology found in larger companies.**

## Merchants Need Affordable Technology

From its start, Sterling's mission has been to provide merchants with the latest payment technologies, but to do it affordably.

The EMV liability shift provides a case in point. There is a perception among merchants that switching to EMV technology will cost them a lot of money.

Sterling offers merchants multiple EMV solutions at discounted prices, including countertop terminals, wireless terminals, and semi-integrated solutions, which allow existing POS systems to accept EMV cards easily. The semi-integrated EMV solutions Sterling delivers are out of PCI scope, which reduces compliance requirements and results in real cost savings for merchants.

Sterling also works closely with your ISV and trains you to ensure the transition to EMV is smooth.

## Merchants Need Support

One of the top problems POS resellers have is lack of time. You want to be selling, but putting off merchants when they call for technical support certainly won't keep them happy. The answer is to let Sterling handle your technical support calls.

Sterling's Technical Help Desk is on-site and has highly trained, bilingual representatives who are well-versed in a wide variety of POS products, EMV technology, and payment processing. They respond to all inquiries in a personalized, accurate, and timely manner.

There is absolutely no reason you should be answering technical calls at 3 in the morning when Sterling has you covered.

## You Have

### A Trusted Partner In Sterling

When you partner with Sterling Payment Technologies for processing, you'll experience the personal attention typically found in smaller businesses — while having access to industry-leading technology found in larger companies.

Give us a call to find out what Sterling can do to help your company attract and keep merchants.



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