

## **10 Questions You Should Have Answered by Your Merchant Services**

### **1. What exactly is a Merchant Account?**

A merchant account allows you to accept payment cards and transfer funds from your customer's credit card purchases.

### **2. What do I do if I'm having issues with my service/products?**

You simply cannot overlook the value of customer service. EMS stands by our excellent [customer service support](#). Our 24/7 customer representatives are knowledgeable and based completely in the United States.

### **3. How secure are your services?**

You need a Merchant Service Provider that takes transactions as seriously as you do. EMS has been a certified Level 1 PCI Service Provider for over 10 years.

### **4. Do I have to sign a contract?**

Consider the relationship between your business and your merchant service provider as a partnership. While EMS does utilize a Merchant Agreement, like any healthy relationship, transparency is the key. There are no hidden fees when you work with EMS.

### **5. Does your Merchant Services company have reviews?**

A Merchant Services company may sound competent, but how can you be sure? Check the reviews. EMS has been around for 30 years, and in the "Customer Review Age" we have gathered over [800 Google Customer reviews](#) and maintain a 4.7/5 average. Search "Electronic Merchant Systems near Cleveland, OH" to take a look. We have not found a competitor that comes close to our review count and ranking.

## **6. How do merchants typically get burned by their payment processing provider?**

Consider some of the previous questions you've just read and you'll have your unfortunate answer.

- Hidden fees
- Poor customer service
- Out of country customer service
- Lack of security
- Solutions that don't fit your business model

That is just to name a few.

## **7. How can I compete with the Big Box companies?**

Competing against other small businesses is one thing, but what about the big boys? EMS builds your brand with opportunities beyond just payment processing. Ask about our gift card and loyalty programs or options like web hosting and design.

## **8. Is mobile really necessary?**

In 2019, you can't pry most people away from their smartphones! Having equipment that accepts mobile payments, such as Apple Pay or Google Pay, is critical. EMS offers this and more, like mobile loyalty options, for instance.

## **9. What if I need help with funding?**

You may be surprised to hear that EMS offers BizFunds. For applicable businesses, EMS will purchase a pre-determined amount of your future sales volume to help raise capital. The best part is, instead of a fixed monthly payment, you pay an agreed upon percentage of your daily sales until the merchant cash advance has been paid in full.

## **10. Do you have options for Serviced-Based Businesses?**

Not all businesses have brick-and-mortar locations for POS systems. EMS' Virtual Terminal Payment Gateway makes email invoicing, recurring payment, and collecting repeat payments simple.

**We are sure you still have some questions, and that is a *good thing*.**

EMS has the **answers**.

Check out these articles below and we'll be in touch soon!

- [7 Ways to Save on Business Start-Up Costs](#)
- [The 4 Best Ways to Market Your Small Businesses Online](#)
- [CIOReview Discusses EMS as a Progressive POS Solution](#)