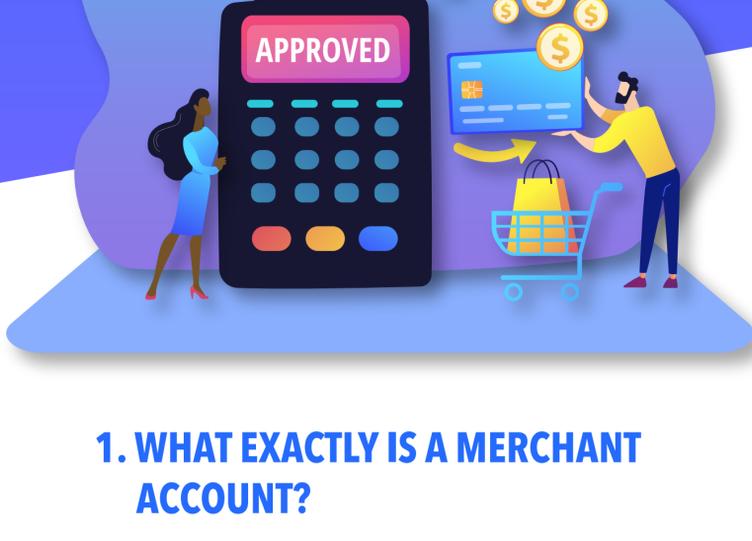


# 10 QUESTIONS TO ASK YOUR MERCHANT SERVICES PROVIDER



## 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 OR PRODUCTS?

Your Merchant Services Provider should provide you with excellent customer service. The EMS Customer Support team is standing by every hour of every day to assist you. Send us an email or give us a call – we're here 24/7/365!



## 3. HOW SECURE ARE YOUR SERVICES?

Partner with a Merchant Services Provider who cares just as much about security as you! EMS has been a certified Level 1 PCI Service Provider for more than 10 years. Our services are secure, because we take transactions as seriously as you do.



## 4. DO I HAVE TO SIGN A CONTRACT?

The relationship between you and your Merchant Services Provider should be considered a partnership. While EMS does utilize a Merchant Agreement, we believe that transparency is the key to a healthy partnership. You won't find any hidden fees or contract clauses when you work with us.



## 5. CAN I READ REVIEWS ON YOUR MERCHANT SERVICES COMPANY?

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?

Unfortunately, some providers take advantage of their customers by imposing:

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



## 7. HOW CAN YOU HELP ME COMPETE WITH BIG COMPANIES?

Competing against other small businesses is one thing, but your merchant services provider should offer tools to build you up against the big boys, as well. EMS helps you build your brand by offering services beyond payment processing. Ask about our gift cards, loyalty programs, and additional options, such as web hosting and design.



## 8. HOW IMPORTANT IS MOBILE-FRIENDLINESS?

It is almost impossible to pry people away from their smartphones! To stay competitive, it's important to have equipment that accepts mobile payments, such as Apple Pay or Google Pay. EMS offers this equipment, mobile loyalty options, and more.



## 9. WHAT IF I NEED HELP WITH FUNDING?

The best companies can help with that. EMS offers a funding program called BizFunds. For applicable businesses, we 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, but you of course still need to process payments. EMS' Virtual Terminal Payment Gateway makes email invoicing, recurring payment, and collecting repeat payments simple.

