



That Will Keep Credit Card Processing Fees Low

Keyed Transactions— If your business keys transaction you want to make sure your terminal prompts for a zip code. Full AVS (address verification) is not needed, but Visa and MasterCard require at least the zip code.

Pre Authorization— Visa and MasterCard require that if you pre-authorize a credit card you settle the transaction within 1 day for retail business, 2 days for card not present businesses.

Pre Authorization— When you Pre-auth a card the settled amount has to be no more than 20% more. Example, if you pre-authorize \$1,000 the settled amount has to be no more than \$1,200.

Batching Your Terminal— Make sure you batch or settle your terminal each day. Visa and MasterCard both require transactions settle or close within 1 day.

Manual Imprinters— It's a great idea to make sure you have one of these and take a manual imprint when you have to key a transaction. If you ever have a charge-back, the first thing Visa or MasterCard will ask for is proof of the sale.

Commercial & Business Cards— Visa and MasterCard have special programs designed for businesses processing commercial, business, purchasing and government cards that allow you to save up to 1% on every one of these transactions. You need to make sure your processor is a certified B2B processor or you will not get these special rates.

Know Your Rates— Metro Merchant Services offers a no-obligation analysis of your current credit card processing account to show you how much money you could be saving every month just by having your account set up properly. Proper set up and staff training on requirements for different types of cards and transactions are what can reduce your transaction costs by 1% or more. Most accounts are not set up properly because the company who sold the service to you is not aware of rate qualifications and the rules that can save you money. Metro Merchant Services guarantees every account will be set up to maximize rate and cost savings for you.

As an endorsed services provider of the MMTA, we provide these tips for you to save money. If you would like a no-obligation rate analysis, just fax us a copy of your most recent merchant statement to 301.790.1998 and we will show you the savings in just a few days! Or just call Sean Jones today at 888.790.3450 to learn more.



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