

Regulations and Laws To Stay Compliant and Keep Costs Low: *Payment Processing*



In Partnership With:



BORGES & ASSOCIATES, LLC

worldpay

TODAY'S PRESENTER

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AGENDA

- ▶ Convenience Fees vs. Credit Card Surcharging
- ▶ States' Laws and Surcharging
- ▶ Reducing Credit Card Fees - Interchange Optimization
- ▶ ACH/Electronic Check - Rules and Opportunities
- ▶ Transitioning Customers to Electronic Payments



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All merchants, are subject to the terms of their bank card merchant agreement, the card networks' operating regulations, and applicable federal, state, provincial and territorial laws.



With over 33 years of experience in the payment industry, UTA offers a comprehensive suite of scalable payment solutions across the United States and Canada.

#1

Nation's Largest Check & ACH
Guarantee Provider (Nilson Report)

97%

Customer
Retention





Partners For Over 25 Years!



Merchants

Networks

Issuers



1.5+ Million
merchant locations

115+ Billion
purchase transactions

\$1.7+ Trillion
sales volume



#2

worldpay

Ranked U.S. merchant processor in total purchase transactions



CONVENIENCE FEES VS. CREDIT CARD SURCHARGING



WHAT IS A SURCHARGE?

A **SURCHARGE** is an additional fee that a merchant adds on to a transaction when a customer uses a credit card for payment.



CONVENIENCE FEES vs. SURCHARGES

The Convenience fee rules listed below are based on Visa's rules, as they are the strictest. Other rules apply if accepting only MC and AMEX.

CONVENIENCE FEES

- Allowed only on card not present transactions
- Through an alternative channel from merchant's normal payment channel
- Fee is a flat or fixed amount
- Applicable to all forms of payment
- Disclosed prior to the completion of the transaction and the cardholder is given the opportunity to cancel. Included as part of the total sale
- Allowed on credit and signature debit
- Special programs for government and higher education

SURCHARGES

- Allowed on card not present and card present transactions
- Fee is a percentage of the sale
- Applies only to credit cards, not debit
- Competing brands should be surcharged, if contract allows
- Disclosure of surcharge policy
- Merchant must provide prior notice before implementation
- Be mindful of state laws

CONSEQUENCES?

If a merchant does not remain in compliance with the Card Networks' Surcharging Rules, the merchant may be subject to monthly fines from \$5,000 (Visa) to \$25,000 (MasterCard).



SURCHARGING OPERATING RULES

MERCHANTS WHO SURCHARGE CREDIT CARD TRANSACTIONS ARE SUBJECT TO THE FOLLOWING REQUIREMENTS:

- ▶ **VISA AND MASTERCARD** permit surcharging of credit card transactions only
- ▶ The settlement does **NOT** change current restrictions on the surcharging of debit transactions (signature or PIN)
- ▶ Merchants that elect to surcharge must provide advance written notice to MasterCard 30 days prior to surcharging.

SURCHARGING OPERATING RULES

Merchants are only allowed to assess a surcharge that does not exceed their effective rate for the applicable credit card surcharged

0.0%



Merchants can surcharge up to their cost, capped at 3%

3.0%

SURCHARGING OPERATING RULES

CALCULATING THE EFFECTIVE RATE/SURCHARGE AMOUNT:

- ▶ The average effective Interchange Reimbursement Fee rate plus the average of all fees imposed by MC on the Acquirer or Merchant, expressed as a percentage of the Transaction amount, applicable to Credit Card Transactions at the Merchant for the **preceding twelve months or most recent month**

SURCHARGING OPERATING RULES

Merchants will be required to disclose their surcharge policy at the point of store entry...

We impose a surcharge on credit cards that is not greater than our cost of acceptance.

...and the point of sale prior to the purchase transaction being completed.

We impose a surcharge of _____% on the transaction amount on Visa and MC payments.

We do not surcharge Visa & MC debit cards.

SURCHARGING OPERATING RULES

- ▶ **THE TRANSACTION RECEIPT** must show the surcharge amount separately on the front of the receipt in the same type font and size as the other items, after the subtotal (allowing for any discounts) and before the final transaction amount.
- ▶ **THE SURCHARGE AMOUNT** must be included in both the **Network Authorization Request** and in **Settlement**.
- ▶ **WITHIN A SINGLE MID** a merchant must apply the surcharge policy consistently. A merchant is not allowed to discriminate against a cardholder.

SURCHARGING OPERATING RULES

AMERICAN EXPRESS

A merchant must not impose a fee when the card is presented unless that fee is imposed equally on all other payment products, except for electronic funds transfer, cash, or check. No registration required, no separate surcharge field/amount required in authorization or settlement.

DISCOVER

A merchant may assess a surcharge on a card sale provided that (a) the amount of the surcharge does not exceed the merchant fee paid to Discover for the card sale and (b) the merchant also assesses surcharges on card sales conducted using other cards accepted by the merchant. Same authorization/settlement requirements as Visa/MC.

Credit Card Payment Entry

Input as: CCC STEEL, INC. (EFT) - 311560000 - 9. v

Customer #: 15611

Auto Load Memorize Customer

Invoice/SO #: A165165

Address: 123 elm street

Zipcode: 33185

City: Miami

State: FL v

Phone #: 3055551212

Name on Card: ABC Concerte Company

Card Number: 4847*****6329



Exp Date: 06 v / 2017

CVV:

Action: Sale

Amount: 0.00

Address Verification Service: Yes No

Remittance File: Browse...

Purchase Level: Standard Level II Level III

Multiple Invoice: Yes No

Memo:

Card Number: 4847*****6329 *



Exp Date: 06 v / 2025 v

CVV: 123

Action: Sale v

Subtotal: \$1,000.00 *

Surcharge (2.50%) \$25.00 *

Amount: \$1,025.00 *

Automatically
Pass Level 3

* Bin File Validation

SURCHARGE RECEIPT EXAMPLE



Dear Valued Customer,

This email confirms that a Credit Card payment initiated by UTA CC CAD PROCESSING has been processed

Please find the payment below and retain this receipt for your records.

Transaction #: 9636547

Customer #: 010101

Transaction Date: 1/28/2025 2:05:53 PM

Invoice #: 1009

Name On Card: JOSE TEST

Card Type: MASTERCARD

Card #: *****1115

Authorization Code: 000005

Subtotal(Including Tax): \$1,000

Surcharge(2.5%): \$25.00

Grand Total: \$1,025

Tax: \$0.00

Status: Sale - Approved

Memo: TEST FROM THE VT.

Surcharge Amount →

Thank you,

United TranzActions

STATE LAWS AND CREDIT CARD SURCHARGING



LEGAL DISCLAIMER

The content provided regarding State's laws and Canadian laws on surcharging is provided for educational and general reference purposes only. As states are updating and changing their laws regarding credit card surcharging from time to time, the Contents are not intended to serve as legal or other advice. This information is not intended to be a full and exhaustive explanation of the law regarding credit card surcharges, nor should it be used to replace the advice of your own legal counsel.



STATES' LAWS AND SURCHARGING

- ▶ **TEN STATES HAD LAWS PROHIBITING OR RESTRICT SURCHARGING AT THE TIME OF THE CREDIT CARD ANTITRUST LAWSUIT SETTLEMENT: CA, CO, CT, FL, KS, ME, MA, NY, OK, TX.**
 - Some laws have been declared unconstitutional in court
 - Some states' Attorneys General have declared the prohibition to be unconstitutional
 - Some states have changed their laws
- ▶ **LEGAL EXPERTS** indicate that these states' laws (except CT) apply only to consumer purchases (purchases for individual/household use) and the laws do not apply to B2B purchases.
- ▶ **CONNECTICUT'S PROHIBITION** on credit card surcharging is absolute
- ▶ **MAINE AND MASSACHUSETTS PERMIT A DISCOUNT** to be offered for cash payment but do not permit a surcharge to be imposed for payment by credit card
 - Both Maine and Massachusetts state laws fall under the "consumer" category.

SEVEN OF THE TEN ORIGINAL PROHIBITIVE STATES **NOW COMPLETELY PERMIT SURCHARGING**

- ▶ **SCOTUS RULINGS** have led to merchants being permitted to surcharge in Florida, New York and Texas.
- ▶ **9TH CIRCUIT COURT OF APPEALS RULING** led to merchants being permitted surcharge in California
- ▶ **U.S.D.C. KANSAS RULING** led to merchants being permitted to surcharge in Kansas
- ▶ **COLORADO** revised its statutes effective 7/1/2022 to permit surcharging
- ▶ **OKLAHOMA** permits credit card surcharging as a result of the Oklahoma Attorney General Opinion in December 2019
 - **Consult legal counsel regarding any state laws that may be applicable to where or how you are doing business.**



STATES WHERE THE SURCHARGE PROHIBITION WAS CHALLENGED IN THE COURTS

CALIFORNIA:

1. In the **COMMERCIAL BUSINESS-TO-BUSINESS** context, there is no prohibition on surcharging.
2. In the **CONSUMER** context, a merchant may pass the surcharge on to its customers as long as merchant make the surcharge – and thus the **total cost** to a consumer – **CLEARLY VISIBLE, IN CONSPICUOUS AND PLAIN LANGUAGE** before the consumer pays or seeks to pay for an item.
3. **NEW LAW EFFECTIVE JULY 1, 2024**
 - Consumers Legal Remedies Act has been amended so that it is unlawful to
 - Advertise, Display, or offer a price for a good or service that does not include all mandatory fees or charges other than taxes.

COLORADO PASSES LAW ALLOWING SURCHARGING

COLORADO

- Colorado Revised Statutes 2017 has been revised effective 7/1/2022
- The revised law requires that the merchant shall provide the surcharge amount as a separate line item
- The revised statute limits the permissible surcharge to 2%

STATES WHERE THE SURCHARGE PROHIBITION WAS CHALLENGED IN THE COURTS

FLORIDA:

1. It is completely permissible for a merchant to pass surcharges on to any customer (consumer and commercial business-to-business). **THE ANTI-SURCHARGE LAW HAS BEEN DEEMED UNCONSTITUTIONAL AND UNENFORCEABLE.**
2. Although the original statute still appears on the Florida law books (“Dead Letter Law”) the Florida Attorney General has issued a statement acknowledging that the law was declared unconstitutional and therefore surcharging by merchants is permissible in Florida.

STATES WHERE THE SURCHARGE PROHIBITION WAS CHALLENGED IN THE COURTS

KANSAS:

1. The U.S. District Court, District of Kansas held that Kansas's no-surcharge statute regulated speech and violated a credit card processing company's commercial speech rights, and thus was unconstitutional. The district court declined to consider the issue of vagueness.
 - **CardX, LLC v. Schmidt, No. 2:20-cv-02274, 2021 WL 736322 (D. Kan. Feb. 25, 2021).**
 - Although legislation has been introduced periodically, the Kansas statute as of February, 2024 has not been amended but makes clear reference in the annotations to the CardX decision
- ▶ The U.S. District Court decision makes it clear that it is permissible for a merchant to employ a "single-sticker" price display (**INCLUDING THE DISPLAY OF A PRICE AND A PERCENTAGE OR DOLLAR AMOUNT FEE ADDED ONTO THE PRICE FOR CREDIT CARD PURCHASES**)

STATES WHERE THE SURCHARGE PROHIBITION WAS CHALLENGED IN THE COURTS

NEW YORK:

- On December 13, 2023, Gov. Hochul signed the law amending the NYS Section 518 of its General Business Law so that any merchant imposing a surcharge on a customer who elects to use a credit card in lieu of payment by cash, check, or similar means
 - shall clearly and conspicuously post the TOTAL PRICE for using a credit card in such transaction, inclusive of surcharge
 - Any surcharge may NOT exceed the amount charged to the merchant by the credit card company
 - The FINAL SALES PRICE shall not amount to a price greater than the posted price for such sales transaction,
- Merchants may offer a two-tier pricing system meaning the posting of two different prices in which the credit card price, inclusive of any surcharge is posted alongside the cash price.
- Law became Effective February 11, 2024
 - Although the change was made to the General Business Law, every indication is that this is applicable to B2C transactions

ATTORNEY GENERAL OPINION

OKLAHOMA

- Oklahoma's Attorney General has overturned the surcharge ban.
- **RECOMMENDATION:** As of 2020, so long as the price differences are shown clearly and conspicuously and it is clear that the cash price is the lower price, surcharging is permitted in Oklahoma.
- Bills were introduced in the Oklahoma House and Senate in 2022 regarding credit card surcharges but none passed. No such bills have been introduced recently.



STATES WHERE THE SURCHARGE PROHIBITION WAS CHALLENGED IN THE COURTS

TEXAS:

1. Following the SCOTUS Opinion on the New York statute, the U.S. District Court in Austin, Texas ruled that the anti-surcharge law was unconstitutional. It is completely permissible for a merchant to pass surcharges on to any customer (consumer and commercial business-to-business). **THE ANTI-SURCHARGE LAW IS UNENFORCEABLE.**

MINNESOTA – Latest State to Change its Credit Card Surcharge Rules

MINNESOTA:

- **NEW LAW EFFECTIVE JANUARY 1, 2025**
 - It is a deceptive trade practice when, in the course of business, goods or services are advertised, displayed or offered at a price that does NOT include all mandatory fees or surcharges
 - Itemization of fees associated with the transaction must be Clear and Conspicuous
 - Discounts are allowable
 - This new law relates to consumer protection and is applicable to B2C transactions

CONTRACTING AROUND THE ANTI-SURCHARGE STATUTES

CONTRACTUAL AGREEMENT AS TO PLACE OF TRANSACTION

- It is agreed that all credit card transactions between *[Merchant/Trade Credit Grantor]* and *[Customer]* shall be deemed to take place in the State of *[]* and shall be governed by the statutes of the State of *[]*.
- *The above Forum Selection verbiage is provided by Borges & Associates, LLC for the purpose of this educational program, in connection with B2B transactions; and is not intended to be legal advice. Trade credit grantors are advised to consult with their own legal counsel.*

SURCHARGES ARE PROHIBITED but discounts
FOR PAYMENT BY CASH are permitted so long
as the discount is clearly shown IN:

CONNECTICUT – both B2C and B2B

MAINE & MASSACHUSETTS – B2C
(B2B permits surcharging)

CANADA'S ABILITY TO SURCHARGE

- ▶ *Canadian Credit Card Processing*
- ▶ *Canadian Surcharge*



CANADA MERCHANT CLASS ACTION SETTLEMENT

**MERCHANTS NOW PERMITTED TO PASS
THROUGH SURCHARGES**

- Effective Date: **OCTOBER 6, 2022**
- Maximum amount allowable: **2.40%**



CAUTIONS IN CANADA

- ▶ **SETTLEMENT IS FEDERAL** so applicable throughout the Provinces and Territories of Canada
- ▶ **STILL SUBJECT TO PROVINCIAL OR TERRITORIAL LAWS**

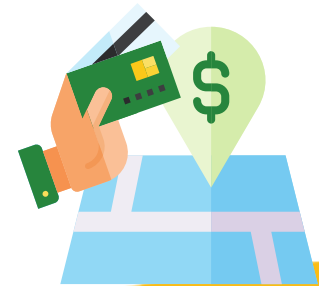


APPLICABLE LAW AND CASELAW IN QUEBEC

- ▶ **CONSUMER PROTECTION ACT, CQLR C P-40.1 §224-C**
 - No merchant, manufacturer or advertiser may, by any means whatever,
 - charge, for goods or services, a higher price than that advertised
- ▶ **STRATOS PIZZERIA (1992) INC.C. GALARNEAU, 2015 QCCS 2353**
 - Held a surcharge to be a violation of the Consumer Protection Act

WHAT THIS MEANS FOR THE MERCHANT

- ▶ **SURCHARGING IS NOT PERMITTED**
in the Province of Quebec for B2C transactions
- ▶ **SURCHARGING IN THE PROVINCE OF QUEBEC IS QUESTIONABLE FOR B2B TRANSACTIONS**
- ▶ **SOME OTHER PROVINCES OR TERRITORIES HAVE CONSUMER PROTECTION ACTS**
but none have been determined to apply to credit card surcharges.



INTERCHANGE OPTIMIZATION



Whether you choose to impose a surcharge or not, it's important to know how to keep processing costs low.

HOW CAN THIS BE DONE?



OPTIMAL INTERCHANGE QUALIFICATIONS

INCLUDING THE “RIGHT” INFORMATION SIGNIFICANTLY IMPACTS
PROCESSING FEES

Incentive Programs

- **COMMERCIAL CARDS:** LEVEL II / III
- **COMMERCIAL CARDS:** LARGE TICKET



Savings Opportunity

- Decreased expenses
- Increased profits

VISA REWARDS CARD- NOT PRESENT TRANSACTION:

With AVS (Address Verification) = Rewards CNP
1.95% + \$0.10

Without AVS = Non Qualified
3.15% + \$0.10

1.20% Downgrade

INTERCHANGE RATES

Examples

PURCHASING CARD

- Purchasing Non Qualified..... 2.95% + \$0.10
- Purchasing Card-Not-Present (tax exempt)..... 2.70% + \$0.10
- Purchasing Card-Present (tax exempt)..... 2.50% + \$0.10
- Purchasing Level II Rate (taxable)..... 2.50% + \$0.10
- Purchasing Level III Rate..... 1.90% + \$0.10
- Purchasing Large Ticket Rate:..... 1.45% + \$35.00



CORPORATE CARD

- Corporate Standard..... 2.95% + \$0.10
- Corporate Data Rate I (tax exempt w/ no L3)..... 2.70% + \$0.10
- Corporate Data Rate II (taxable)..... 2.50% + \$0.10
- Corporate Data Rate III 1.90% + \$0.10
- Corporate Large Ticket Rate:..... 1.45% + \$35.00

VISA PURCHASING CARD TRANSACTIONS

10 transactions for \$200,142.05 in February

CURRENT COSTS 2.70% + \$0.10
\$5,404.84

COSTS WITH UTA PROGRAM & WORDPLAY 1.45% + \$35.00
\$3,252.06

SAVINGS = **\$2,152.78**



FLEET CARD TRANSACTIONS

4 transactions for \$125,109.01 in February

CURRENT COSTS 2.70% + \$0.10
\$3,378.34

COSTS WITH UTA PROGRAM & WORDPLAY 1.45% + \$35.00
\$1,954.08

SAVINGS = **\$1,423.86**

B2B COMPANY – PROCESSING FEE SUMMARY

	<u>CURRENT FEES</u>	<u>UTA PROGRAM FEES</u>	<u>SAVINGS</u>
Account 1 - Sept.	\$87,508.20	\$61,768.62	\$25,739.58
Account 1 - Oct.	\$63,681.35	\$45,615.82	\$18,065.53
Account 2 - Sept.	\$3,642.60	\$2,856.15	\$786.44
Account 2 - Oct.	\$2,866.23	\$2,266.81	\$599.41
Account 3 - Sept.	\$3,389.50	\$1,367.25	\$2,022.24
Account 3 - Oct.	\$6,761.06	\$2,305.80	\$4,455.27
TOTALS	\$167,848.94	\$116,180.46	\$51,668.48
* EFFECTIVE RATE	3.14%	2.17%	\$5,347,307.72
Effective rate = fees divided by Visa/MC/Discover Sales			Visa/MC/Disc Sales Volume
AVG. MONTHLY SAVINGS		\$25,834.24	30.78%
TOTAL ANNUAL SAVINGS		\$310,010.91	SAVINGS
MONTHLY SAVINGS WTH SURCHARGING		\$83,924.47	100%
ANNUAL SAVINGS WITH SURCHARGING		\$1,007,093.64	SAVINGS

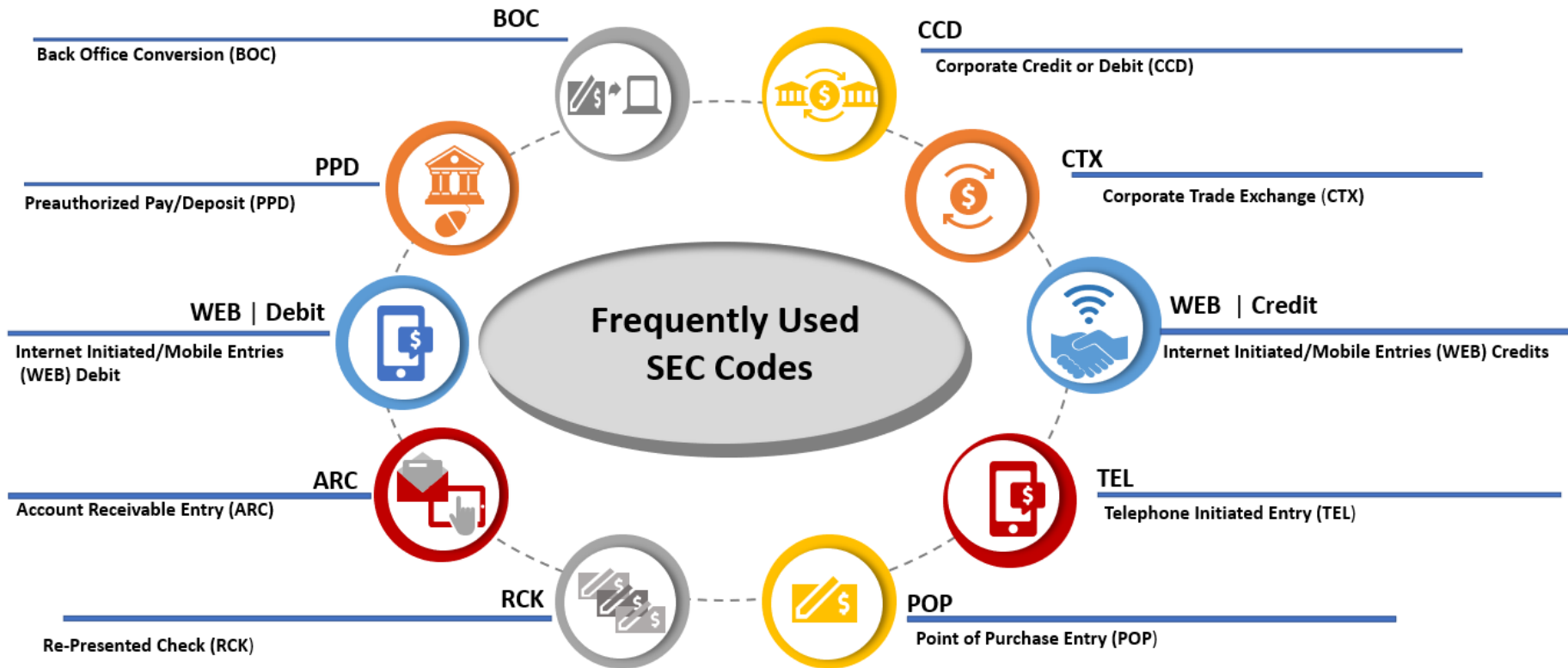
MERCHANTS WHO HAVE IMPLEMENTED SURCHARGING

Merchant	Total Annual Volume	Volume Surcharged	Surcharge Rate/Policy	Annual Savings
Building Materials/Glass	\$100+ Million	\$24,000,000	2.00% on A/R only	\$480,000
Window Manufacturer	\$50,000,000	\$39,000,000	2.50% on all CC payments	\$975,000
4 Location Lumber Co.	\$16,464,000	\$10,000,000	2.75% on all CC payments	\$275,000
Steel Company	\$12,000,000	\$9,000,000	2.84% on all CC payments	\$255,000
Food Distributor	\$3,600,000	\$3,000,000	2.25% on all CC payments	\$67,500
Sporting Goods Mfg	\$6,000,000	\$3,000,000	2.00% on B2B only	\$60,000
Wholesale Flower Dist.	\$2,856,000	\$1,557,120	3.00% on all CC payments	\$46,713

ACH RULES AND OPPORTUNITIES



ACH Standard Entry Class (SEC) Codes



Authorization Requirements & Limitations for SEC Codes

ACH Network Processing Rules

SEC Code	Authorization	Limitations	Bank Accounts
BOC (Back Office Conversion)	Written or electronic authorization at the point of purchase.	Maximum of \$25,000 per transaction.	Consumer and business checking accounts.
CCD (Corporate Credit or Debit)	Written agreement/ authorization required between businesses	No standard transaction amount limit.	Business accounts only.
CTX (Corporate Trade Exchange)	Similar to CCD, governed by agreements.	No standard transaction amount limit.	Business accounts only.
PPD (Preauthorized Payment and Deposit)	Written or phone recorded authorization required	No standard transaction amount limit.	Consumer and some business accounts.
WEB (Internet-Initiated/Mobile Entries)	Debit Authorization via the internet or mobile device required.	No standard transaction amount limit.	Consumer and business checking accounts.

SEC Code	Authorization	Limitations	Bank Accounts
TEL (Telephone-Initiated Entry)	Verbal authorization via telephone required.	No standard transaction amount limit.	Consumer checking accounts.
ARC (Accounts Receivable Entry)	Implied authorization when a check is submitted.	Maximum of \$25,000 per transaction.	Consumer checking accounts.
POP (Point of Purchase Entry)	Written or electronic authorization at the point of purchase.	Maximum of \$25,000 per transaction.	Consumer checking accounts.

ELECTRONIC CHECK / ACH PROCESSING

- 1 **Guaranteed**
- 2 **Non-Guaranteed**
- 3 **Technology To Process Electronic Checks**



1

ELECTRONIC CHECK / ACH PROCESSING WITH A GUARANTEED SETTLEMENT

- ▶ Eliminate the high cost of Credit Card fees
- ▶ Level 4 Discounts: ACH with “Guarantee” ★ Exclusive UTA offering
- ▶ No returned transactions due to Fraud or NSF
- ▶ Next Day Funding



CREDIT CARD COSTS vs. GUARANTEED ACH

CREDIT CARD PAYMENT

\$5,000 Transaction
Rate = 2.50%
Cost = \$125.00

ACH PAYMENT Guaranteed

\$5,000 Transaction
Rate = 0.69%
Cost = \$34.50



SAVINGS
\$90.50 ⇔ 72%

2

ELECTRONIC CHECK / ACH PROCESSING WITHOUT A GUARANTEE

- ▶ Collect and submit the customer's banking routing # and account # instead of their credit card # and expiration date
- ▶ Ideal for A/R or Terms Customer Payments where you know the customer
- ▶ No need to provide your bank account to your customers
- ▶ Substantially lower costs vs. credit card fees

3

TECHNOLOGY TO PROCESS ELECTRONIC CHECK / ACH PAYMENTS

- ▶ Payment Request Links - email or text a unique payment link, customers initiate transactions with the click of a link
- ▶ Online Bill Pay portal - customer can submit their own payments for any dollar amount
- ▶ Employee-submitted payment through a web-based virtual terminal portal with no software or hardware to purchase
- ▶ Credit Card processing with or without surcharging included
- ▶ Reduce PCI Compliance exposure and scope

TRANSITIONING CUSTOMERS TO ELECTRONIC PAYMENTS:

Some customers are reluctant to or even push back on paying electronically



REASONS TO PAY ELECTRONICALLY: CONVENIENCE

- ▶ **Faster Payments**: No need to fill out a check, find an envelope, or make a trip to the post office, payments completed instantly.
- ▶ **24/7 Accessibility**: Pay anytime, anywhere, without being restricted by business hours or mailing delays
- ▶ **Automatic Payments**: Set up future scheduled or recurring payments to avoid missed due dates and late fees
- ▶ **Multiple Payment Options**: Customers can choose from multiple payment methods, including credit/debit cards and electronic check/ACH, rather than being limited to a single check payment
- ▶ **Instant Confirmation**: Receive real-time payment confirmations, eliminating uncertainty about whether a payment was received
- ▶ **Better Record-Keeping**: Electronic transactions provide instant receipts and digital records, making it easier to track expenses and reconcile accounts.

SECURITY & PEACE OF MIND

- ▶ **Reduced Risk of Check Fraud**: Electronic payments minimize exposure to stolen or altered checks.
- ▶ **Enhanced Encryption & Fraud Protection**: Online and digital payments are secured with encryption, authentication measures, and fraud prevention tools that protect sensitive banking and credit card information.
- ▶ **Fewer Lost or Misplaced Checks**: Digital payments are stored and tracked electronically, so there's no worry about checks getting lost in transit.
- ▶ **Easier Dispute Resolution**: Digital payments provide detailed transaction records, making it easier to resolve discrepancies if an issue arises.
- ▶ **Environmentally Friendly**: Reduce paper waste and eliminate the need for physical checkbooks and mailed payments.

Q & A

Thank you for attending today's session!

Enjoy a personalized demo & complimentary savings analysis on us.

[Click here to claim your free offer!](#)

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ALL-IN-ONE PAYMENT SUITE

Payment Guarantee for Checks, ACH, and Remote Deposit Capture



Secure Transactions, Guaranteed Funds:

At a fraction of the cost compared to credit cards, UTA's worry-free payment acceptance program leverages our Proprietary Risk Logic and Filters which eliminates any risk to you!

Credit Card Processing + Surcharging

Elevate Your Credit Card Acceptance Strategy:

Process payments and save money with our PCI-compliant solution that helps minimize risk and recover processing fees efficiently.

Scan Here to get a FREE Cost Analysis



ACH Processing "Level 4 Discounts"



Instant Payments, Lower Costs:

Accept ACH payments without the risk of returned or fraudulent transactions while saving 60% or more compared to the high cost of accepting a credit card payment.



Empower Your Business:

Offering your customers a seamless and branded online payment experience to pay your open invoices via ACH and Credit Cards.

Remote Deposit Capture

Secure, Swift, and Convenient:

Deposit checks effortlessly from your desktop, back-office, or at the Point of Sale while eliminating returned or fraudulent payments.



Mobile Deposit



Funds at Your Fingertips:

Deposit checks or process ACH and Credit Card payments anytime, anywhere with UTA's Mobile Application for iOS and Android devices.