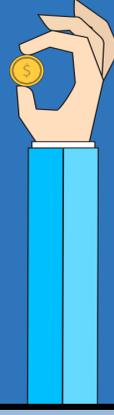
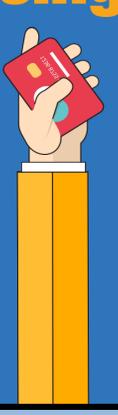
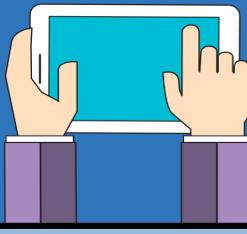
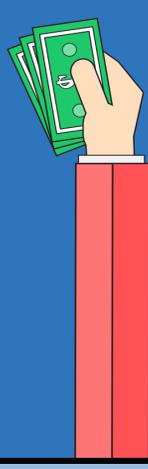


Payment processing sales guide

for IT solution providers



Payment processing is a complex and ever-changing industry. For many retail and restaurant solution providers, keeping up with all the technological advancements and evolving regulations can feel overwhelming. Even worse, sales opportunities can be missed.

To make sure you're building the best possible POS and payment solution for your customers—while not unnecessarily leaving any money on the table—we've created the following question set to guide your sales efforts.

Ask these questions to uncover payment needs:

1

What types of payments do you currently accept? In which payment types are you interested?

As cash payments have declined, other forms of payment have experienced growth. Today, customers expect to be able to pay with a credit card, debit card, check, mobile wallets and more. Make sure you uncover what payment types your merchants would like to accept.



2

Do you have a store gift card program? Would you like to?

Store gift cards are a fantastic way for merchants to increase sales and create stickiness among their customers. If your merchant currently has a gift card program, make sure any new processing partners can migrate the cards and program.



3

Do you currently offer a loyalty program? Would you like to?

A loyalty program is another great way to increase sales, create stickiness and provide deeper levels of engagement.



4

What's your average overall sales volume? What's your average credit card volume? What's your average debit card volume?

Understanding historical sales volume and electronic payments volume is a critical step in understanding the type and quantity of payment hardware needed. It's also necessary information to negotiate rates.



5

What payment hardware/software do you currently use?

Check existing hardware and software to ensure it's adequate for the merchant's needs and that it meets the latest security requirements. For example, equipment built for older versions of PCI may no longer protect the merchant. Additionally, the software may need upgrading or to be replaced if security upgrades aren't possible.



6

What credit card brands do you currently accept and are there any additional you'd like to?

Be sure to understand what card brands your customer needs to accept. Visa, Mastercard and Discover are the most common, but there are international card brands your merchant might also want to accept.



7

Who's your current credit card processor or gateway? Are you willing to change?

Useful information to understand potential requirements when selecting hardware and software.



8

Do you currently accept EMV chip card payments?

As of October 2015, U.S. merchants are required to accept chip cards via EMV-certified payment terminals. Nearly half the U.S. market still needs to complete this upgrade according to estimates. Those who don't run the risk of costly chargebacks.



9

Do you currently accept mobile wallets and near-field communication (NFC) payments?

Mobile wallets have seen slow adoption in the U.S., but NFC "tap and go" payments are expected to rise steadily as card brands reissue expiring cards in 2018. This payment method of the future should be a part of your solution builds going forward.



10

What problems do you encounter related to your current payment solution?

Uncovering current frustrations will help you identify key areas your new solution could improve in.



11

Is counter space at a premium for you?

If your merchant has their valuable counter space tied up with a bulky POS system, they could be a prime candidate for a sleek new tablet/mobile solution.



12

What's your interest level in using a mobile solution for POS?

Mobile POS can more easily a few key benefits—store associates can move more easily with customers on the floor; counter space can be saved; and some offer flexibility in that they can be mounted in a stand, but taken out for mobile use.



13

What's your interest level in using a mobile solution for restaurants, would you like to accept tableside payments?

Mobile payments give customers the ability to pay from anywhere in the store or restaurant.

a. Would you prefer receipts emailed, sent to a mobile printer or sent to a gifting mobile printer?

If the merchant is going to offer mobile payments, they must give thought to how receipts will be presented. Ideally, customers will be offered a choice.



14

Do you have access to the internet?

Test the quality and speed of the merchant's internet to ensure electronic payments can be processed with no complications.



15

Do you have Wi-Fi?

If mobile POS and/or payment devices are going to be used, it's imperative that adequate and secure Wi-Fi is accessible in all areas of the store. Site surveys must be performed.



Turn answers into solutions

With the recent acquisition of The Phoenix Group, Ingram Micro is the only distributor that provides complete mobile POS and payment solutions as well as traditional POS systems. Once you've worked through the above questions with your customer, contact us to create a solution that incorporates best-in-class mobile POS, traditional POS and payment technologies. To learn more about mobile POS, contact your Ingram Micro sales representative or the mPOS team at mpos@ingrammicro.com.