FOR MERCHANT SERVICES SALES AGENTS

Selling for Other Processors vs. Selling with Electronic Money Company

Where you sell decides whether your residuals are really yours. Here is how the typical processor compares with EMC.

TOPIC	Other Processors	Electronic Money Company
YOUR RESIDUALS		
Sales quotas	✕ Monthly sales quotas, or you lose your residuals	✓ **No sales quotas**
If you stop selling	✕ Stop selling and you lose your residuals	✓ **Lifetime residuals**
Passing it on	✕ Residual income can't be passed on to your heirs	✓ **Register as an LLC and your residuals live on for the life of the LLC**
If the company sells	✕ You lose your residuals if the company sells out to another company	✓ **If EMC sells, you are guaranteed your residuals or your exact percentage share of the sale price**
How you get paid	✕ Up-front money from selling leases, but a very low residual percentage	✓ **High residual income % split. No leases.**
WHAT YOU CAN SELL		
Dual Pricing	✕ Not all processors allow Dual Pricing, which eliminates fees for merchants and pays agents the highest residual commission	✓ **Our agents can sell Dual Pricing**
Other pricing options	✕ Some processors only allow Dual Pricing, so you lose merchants who don't want it	✓ **Our agents can also sell competitive pricing**
Equipment	✕ Free terminals, but older terminals that aren't the latest technology	✓ **No free terminals, unless you choose to pay for them yourself**
WHAT YOUR MERCHANTS PAY		
Rate increases	✕ Rates or fees raised every 6 months	✓ **No rate or fee increases**
Termination fees	✕ Liquidated damages: a merchant who leaves early owes all the fees the processor would have collected through the end of the contract	✓ **No termination fees**
Annual fees	✕ High annual fees, in the $500 range	✓ **No annual fees**
PCI fees	✕ High PCI fees and high non-PCI fees	✓ **Low PCI fees and low non-PCI fees**
Monthly fees	✕ Exorbitant extra monthly fees	✓ **One low monthly fee**
SUPPORT AND TRAINING		
Customer support	✕ Every processor says 24/7/365, but almost all support is an 800 number answered in another country by people speaking English as a second language	✓ **Live support in the U.S., with English as the primary language**
Setup speed	✕ Application to equipment delivery is very slow, sometimes weeks	✓ **Application to delivery is monitored internally by EMC for quick approvals and installation**
Service requests	✕ Merchant and agent requests go by email, with at least a 24-hour wait	✓ **Live response by phone**
Training	✕ No personal training	✓ **Personal one-on-one training to raise your residuals higher and faster**

Build a portfolio with lifetime residuals that stays yours

New to merchant services or ready to switch processors?
Talk with us about selling with Electronic Money Company.

CALL US
505-296-2847
www.ElectronicMoneyCompany.com