

The following are some important points to consider when choosing or switching payment processors.

**1. Flexible Payment Options for Terminals**

- Are you locked into long-term rental contracts? Or does the processor provide you with options to buy or lease-to-own terminals?

**2. Future-Proof Terminals**

- Are the terminals designed to accept chip technology? Or will you be forced to upgrade at a considerable expense in the future?

**3. Meet or Beat Pricing**

- Is the processor flexible in providing you the best available rate for your business? Can you get the best rate without having to go through a lot of red-tape or meeting very strict conditions?

**4. Quick Access to Cash**

- Does the processor provide flexible financing to help grow your business? Are there restrictions or interest charges placed on loans, or can you get a loan that is free from fixed payments, timeframes and interest?

**5. Ease of Integration**

- Do you need to change your existing setup? Does the processor integrate with your existing system or customized setup? Can you easily import/export your existing customer database files?

## **6. Real-time Reporting**

- Can you follow your business performance anytime, from anywhere? Can you export business reports in your preferred file formats (XML, Excel, PDF, etc.)?

## **7. Security and PCI Compliance**

- Does the processor use sophisticated fraud and security tools to protect your business and your clients? Do they meet all PCI standards, allowing your business to benefit from additional reliability?

## **8. Gateway with Recurring Billing, Re-billing and Customizable User Access Levels**

- Can you manage recurring payments to avoid potential errors? Can you immediately process transactions from repeat customers, without re-entering customer information?

## **9. Dedicated Merchant Support**

- Can the processor help you deal with any issue, including chargeback resolution, risk monitoring, etc.? Are they available 365 days/year?

## **10. Guaranteed Rates**

- Does the processor guarantee absolutely no rate increases in your processing fees?