

Brian Manning's

Payment Processing Newsletter

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Merchant Accounts | Payment Systems | Software/Tech | and stuff you should know about your merchant account!



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Resources found at:

www.BancardSales.com
www.GetCardPointe.com
www.BrianManning.CO



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The Best Way To Start Is...

BY BRIAN MANING

Well... The future is here! Can you believe it? Welcome to 2020!

As usual, I have taken the last couple of weeks of 2019 to prepare and plan for what's to come in 2020.

But instead of new year's resolutions, I choose to "theme" the year by selecting a single word or idea that I can routinely focus on through the year!

My word/idea for this year: Growth

The idea behind this is to focus my efforts and attention on advancing in 2 main areas of life: business & personal

In August of 2015, I discontinued this monthly newsletter to you, (my clients & partners) and much has changed since then. So, I decided to bring it back as a part of my effort to advance and grow in those 2 areas of my life.

This newsletter is a mean of communication with you in my attempt to stay in touch and bring value to you.

Change is part of growth and in order to make a change, committed action is a necessity. Action produces results.

If you're having trouble getting into action, or you feel stuck, here's a simple little tip to remember:

The best way to get started, is to START.

Getting something done or taking steps

toward getting it done, is better than waiting to try and get it perfect. Action is all that matters so don't worry about failing or getting it right because **"Done" is better than having it perfect.**

It's a simple concept and yet so many people (including myself from time to time) paralyze themselves allowing the "what if's" and the "I'll do it next week" excuses to get in the way of progress.

Theory and concepts don't matter, if you never execute.

So as the new year gets started, I encourage you to sit down and reflect on what you want to accomplish in 2020.

Write it down and refer to it every single month so you can monitor progress.

Almost everyone wants something different and better in their lives, so this little monthly practice is a means of accountability to yourself.

To be, do & have more in your life is to let go of that limiting voice in your head that keeps you from your higher purpose!

So in the spirit of getting into action in 2020 I want to share with you ONE of the many videos that I keep in my personal growth and motivation play lists.

This video is simply a reminder to reach for more, to get started and be in action so you can keep growing. Video found at: www.bancardsales.com/newsletter

cardpointe

Monthly Discount

You can change the frequency of billing and have the daily credit card fees charged to your account each day instead of the monthly fee. It's your choice so if it makes sense for you, reach out and we can get it changed for you.



cardpointe

USB CardReader

The CardPointe virtual terminal integrates with a USB card reader that can be plugged into ANY computer or mobile device that accepts USB connection. The benefit is getting that "swiped" rate vs. a key entered rate when entered.



Clover Go: Wireless Payments

Mobile payments is a continually growing trend for businesses of all kinds, and this device is the go-to option if you're looking for an EMV-ready mobile option.

It works with your CardConnect merchant account and this little **Bluetooth enabled device** works with IOS and Android.

Clover Go can be added to your existing equipment setup so if you're using other equipment, there's no need to change any of that, you can just add as many of these devices for your staff, salespeople, or techs in the field.

The cost is about \$70 per device.

This is a fast and fresh alternative and some would say, improvement on the CardPointe mobile "square" device.

If you're interested in adding this to your product line, just let me know and I'll give you all the details.



New Payment Trends for 2020

Consumers are driving surprising trends for 2020. The payment services industry is moving in a much more customer-centric direction as clients and customers demand that their transactions be as easy and convenient as possible.



Cash is no longer king! According to the Federal Reserve, cash is no longer the most frequently used payment type in the U.S. And analysts expect cash use will continue to decline as new payment options arise and digital commerce grows.

Banks are starting to issue contactless payment cards. These cards enable consumers to tap or wave their cards near card readers to make purchases.

You may have one of these cards without even knowing it. All you have to do is check the back of the card for the little contactless icon and your card can be used by tapping or waving it at a contactless credit card terminal (like the CardPointe Ingenico ICT220, for example).

Starting in 2018, credit card brands stopped requiring signatures for credit card transactions. Merchants haven't necessarily removed this requirement, but many may follow suit to make things faster and easier for their customers.

Now that consumers are able to use fingerprint technology to authorize mobile banking transactions and make mobile payments, they will look to merchants to provide this option for every transaction.

Along with convenience, customers expect that every transaction will be totally secure. Security needs to be a top priority for merchants as they explore new payment options.



Biometric authentication is another advancement in payment technology as the shifts to mobile devices become more prominent, fingerprint access creates a seamless payment process for consumers.

Stay Organized with Keap

Keap is a smart client management system designed to help small businesses (like yours) turn leads into satisfied clients by organizing and streamlining four stages of work you do.

#1. It allows you to organize leads:

You can capture, organize, and connect with your clients in one central place and on any device

#2. Getting the work: Take the friction out of winning work with online scheduling and one-click quotes and proposals

#3. Getting paid: Get out of bill collecting and get paid faster with easy-pay invoices and automated payment reminders

#4. Staying connected: Serve your clients with ease leading to more referrals.

I'm a certified partner with Keap so it is officially one of the software tools that I offer. If you're interested in learning more, just give me a call or shoot me an email and I'll set up a time to talk.

With Keap, you can:

- I. Track and manage every important detail of your business including data from your leads and your cus-

tomers with the sales pipeline tab

- II. **Automatically follow up** with smart campaigns that are tailored to the needs of your prospects

- III. **Use online calendar** and booking software with online appointment links and scheduling software that integrates with your Google calendar

- IV. **Share my best automation campaigns** including lead magnet and lead generation campaigns, client onboarding campaigns, and my "Big News" flash sale campaign.

- V. **Invoice and collect payments**, and track who's paid right from the app!

There will be more features and tips that I share in the coming months of this newsletter. Stay tuned for efficiency tips and automation campaigns that you can use in your business!

P.S. Keap is the company that built Infusionsoft just in case you're familiar with it. All of the Keap products can make big difference in your business in 2020.

keap

Infusionsoft.

GET A FREE DEMO NOW



2020

Welcome to 2020!
Just in case

you don't know, I have a YouTube channel where I publish free tutorials & quick tips on CardPointe, payment system and other business related efficiency processes.

In the last # of years, the topics have expanded and now you'll find informational videos spanning topics such as:
Invoicing software

- Invoicing Software
- Billing Systems
- Form Builder Payment Workflows
- Lead capture and website forms & much more!



You can find it by searching on YouTube for the name: "Bancardsales"

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Video: CardPointe 21 Tips and Reminders

This video is a reminder of everything available to you with your Card-Pointe payment gateway account. You can watch the video as linked on the tutorials tab, which is consistently updated, at: www.getcardpointe.com/tutorials

- 1) You have **Access to the Free Mobile App**: no matter what type of account you have or how you primarily process credit cards, the app not only allow you to process transactions, it gives you real time reporting!
- 2) Use the **Mobile Card reader** earphone extension – if you have a case on your phone and prefer not to take it off every time you use the card reader
- 3) Keep the **volume on your phone or mobile device turned all the way UP** when using the mobile reader.
- 4) Remember to charge the mobile reader when using it. A charging cable is provided when you purchase the mobile credit card reader.
- 5) Use the “Catalog” function (this is great for quick sales and quick access to run transactions)



Found on Youtube:



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January 2020

I'd Love To Say Yes, but The Answer is “NO!”

BY BRIAN MANING

It's easy to say yes. We've all done it many times.

Yes, to a new website, yes to a new task that a client asked for that is outside the scope of work and yes to that thing that you saw someone else doing that seemed like a good idea for you. Yes to a favor from a friend that made you late for your next appointment... and on and on.

Eventually you've added 15 things to your to-do list and you're not even sure why they are all there.

When you say yes to someone or something, **there is an opportunity cost to doing so**. It might cost you time, it might be stretching and setting a new expectation that you can't or don't want to set with a client or it might be a cost in actual dollars and cents.



So what is the real benefit of saying no to someone?

First, it's important to clarify that I'm suggesting that you say no to someone (or something) when it's not right to say yes!

There's a difference between agreeing to something just because you don't want to let someone down and saying yes because you want to help someone. Quite a big difference actually. The latter of the 2 is actually quite helpful and can strengthen relationships.

There are times when you know saying yes is the right thing to do, despite the inherent costs.

Saying no in the work setting is about staying focused on what you're best at doing and not getting pulled away from tasks that are important and meaningful to you.

The same concept can be applied to your personal life and the opportunities you have to say no.

So, the next time someone asks something of you, stop & think about whether the answer should really be, No!