

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.BrianManning.CO



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Eliminate the Negative Influences

BY BRIAN MANING

The world is hurting right now. The riots that are happening across the nation have been a devastating blow to the well-being of all Americans.

We're all asking for and searching for reasons why these terrible things are happening. We're trying to make sense of it. How does it apply to each of us? The pandemic. The riots. Why is all this happening?

That's perhaps the most difficult and nearly impossible question to answer so lets focus on a different question. **What can you (individually) do about it?**

Well, here's a simple formula that works really well: Eliminate the negative influences in your life, and then get into a creation mindset about what you want in your life.

How do you do that?

For starters: **Turn off the news!** Whether you realize it or not, watching violence and destruction (that is plaguing the news channels) directly affects your ability to be happy, productive and kind to one another.

Violence breeds more violence. We all know this at some level, but it's hard sometimes to recognize it in the moment and break the pattern in order to create something new, better and different for yourself and your family/friends/loved ones. By contrast you can "force" yourself to stop doing something if you go about it the right way.

A friend mine disconnected cable from his home. As in, completely removed the service! He didn't want his family to be exposed to the negative agenda of the MSM. A bit extreme you may think? Maybe. But it worked for him!

As a result he created "freedom" in a way (his words, not mine). He and his family have one less major distraction to pull them away from what they want to create in their lives.

He shared with me that all the negativity just got to be "too much" and he found himself with feelings of depression and unproductiveness. His family felt the same so they eliminated the source from their lives.

This is just one example, that serves as a reminder that we can be in creation and aware of the influences that are all around us on a daily basis.

So, are there distractions that are making you feel a certain way? Are you feeling angry? Sad? Helpless? If so, make a choice to change it and create a narrative that is empowering & worthy of sharing. You can go on the offense with your actions, feelings and responses to all the chaos that is out there right now.

You can be intentional about creating a feeling of love and unity with others in your life, if you choose to. It's a conscious choice to do it and it takes work. It might not be easy, but it's worth it.





Payment Plans

The hosted payment page allows you to set up payment plans that gives the customer the ability to pay one time, and simultaneously agree to a billing/payment plan. This is set up from within the HPP Editor. Just navigate to the setup tab and add a payment plan. This will automatically add the payment plan to the live payment.

Trivia Question (answer on page 3)

1. In what year were the first Air Jordan sneakers released?
2. Which company consumes the most chocolate per capita?
3. What was the first toy advertised on television?
4. Can you name all of the dwarfs in Disney's Snow White?
5. How many ribs are in a human body?
6. What country produces the most coffee in the world?

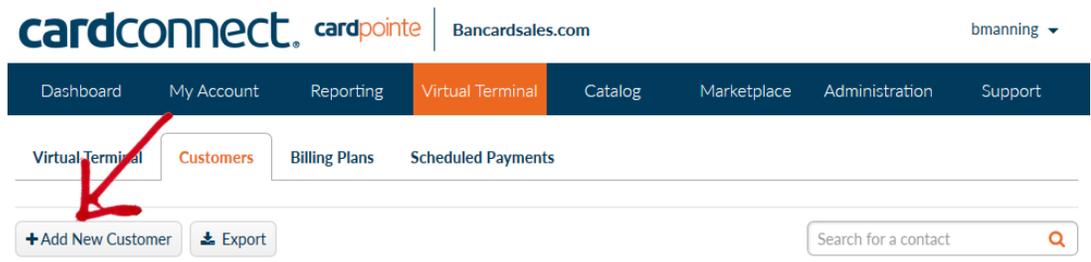
Store Profiles In CardPointe

With your CardConnect merchant account, you have the ability to add a customer profile without charging the card first!

Just navigate to the Virtual Terminal tab (as shown in the screenshot below) and click on the customers tab. Then when you click "add new customer" you'll be able to enter all the necessary details including the card number and save it to the CardConnect encrypted vault.

This is a 100% PCI-compliant practice and the proper way to store a card on file. It's a great option for you to use if you're going to bill at a later date after services are render or if you want to set a billing plan.

If you have questions, contact me at: www.brianmanning.CO/call



Text Payments Are On the Rise

BY BRIAN MANNING

The millennial generation has driven the demand of contactless payments and given the world state as it stands, payment without touch, is increasingly important to all parties involved.

So let's look at a couple critical reasons that text payments are on the rise:

1– Personal experience: no touch involved - no germs spread

Even prior to the world pandemic and chaos that has encompassed the world, personal experience has been in important element to consider when conducting business. The more personal and tailored to the customer you can make the checkout experience the better off you are and the happier your customers are.

Giving your customer a way to instantly settle their invoice and a way to pay electronically, is smart step toward happy customers and more business!

2– Nearly instant open rates

When you send a request for payment, you want your customer to see it and immediately read it, and act on it. Forbes reported that all text messages have a nearly 95% open rate within the first 3 minutes of delivery. That's a fairly staggering rate of contact and far exceeds open rates

3-Alleviate security concerns - desire to pay remotely - convenience

Security is always and important factor to consider and is arguably and absolute must-have these days in your merchant account and payment system that you use at your business.

Add that to the desire to have an absolute “my way” checkout and overall experience with every purchase made, the trends are all pointing to cashless and contactless user experience driven by social acceptance. If you’ve been looking at text-pay, contactless or other digital wallet solutions to add to the payment system at your business now’s a good time to add it!

3 Types of Chargebacks

A chargeback is commonly understood to be a reversal of a credit card charge or a dispute, but did you know that there are different types of chargebacks?

The 3 main types of chargebacks are:

- 1- True Fraud
- 2- Chargeback Fraud
- 3- Friendly Fraud

The detailed explanation of all of these are found in the Youtube video linked on this article. I’ve posted the thumbnail so you can easily find it on our Bancardsales Youtube channel.

Here’s some common reasons for chargebacks in simple terms:

- 1- Claim they didn’t receive an item they ordered.
- 2- Didn’t receive ALL of it... as in only part of it was delivered or completed if it was a service... (payment installments)
- 3- They feel that a product or service was substandard or not what it was represented to be. (or damaged or not what they ordered)
- 4- Thought they were billed the incorrect dollar amount

- 5- Don't recognize the charge on their credit card statement.
- 6- Children making purchases on parents accounts without their knowledge.
- 7- They forgot that they bought it or someone else who was authorized to use their credit card didn’t tell them they were making a purchase.

This could happen when one family member makes a purchase and doesn’t tell a spouse or parent that they were making a purchase.

8-They just made a mistake or were confused about what they were buying

9- They were under the influence and they made a purchase they don’t have recollection of

To watch the entire (7 minute) video, go to the Youtube link below.

<https://youtu.be/09ibuR5I3uE>



cardpointe

Open Support Tickets

You can open a support ticket in CardPointe by going to the support tab and clicking on the blue “Create Ticket” button. From there you can choose a support category and a history of tickets will show on this page as well. Additionally, you always have access to live support Mon-Fri by calling the CardPointe team. To see the step-by-step support ticket video go to the Bancardsales site.

Trivia Answers (from page 2)

No Googling allowed :)

- 1. 1984
- 2. Switzerland
- 3. Mr. Potato Head
- 4. Doc, Grumpy, Happy, Sneezzy, Sleepy, Dopey, Bashful
- 5. 24
- 6. Brazil



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Virtual Team Activities (like happy hour)

SOURCE: DIGITALMARKETER.COM

We've talked a lot about how important team building is in a remote working environment. We decided to do a little research into some of the best virtual activities you can try with your team to boost morale and strengthen connectivity.

Even if it's something as simple as a new Slack channel dedicated to cute pet photos, there's sure to be at least one activity on this list for every team out there.

Here's the list and the link to the entire article if you want to see the details behind each number:

- 1- Virtual Scavenger Hunt
- 2- Virtual Book Club
- 3- Netflix Party
- 4- Writing Prompts
- 5- #Random Slack Channel
- 6- Tiny Campfire
- 7- Virtual Fitness Challenge
- 8- Virtual Dance Party

<https://www.digitalmarketer.com/blog/virtual-team-activities-beyond-happy-hours/>



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#SomeGoodNews with John Krasinski

BY BRIAN MANNING

In follow up to the cover article, I thought this would be a perfect topic to bring to your attention as it hopefully will lift your spirits and put the focus on what is good in this world. It's the #SomeGoodNews channel on YouTube hosted by John Krasinski.

If you're not familiar with him, he played the character, Jim, in the hit TV show The Office.

I was (and still am) a huge fan of The Office so when I casually came across the first video he posted a couple months ago, I thought it was a great idea. I found the whole episode 1 video entertaining, and productive with a strong message to focus on the positive things that are going on in the world even though it might seem like they're getting swept under the rug right now.

The name of the channel says it all. John pretends to



have a news network where he is the anchor news reporter covering stories that are ONLY heartwarming and positive news stories.

The delivery of the material is quite hilarious I might add.

His last video was just 2 weeks ago and the entire channel only has about 15 videos on it right now and it's worth giving it a watch. My favorite is when he brings random people into the show by surprising them or genuinely recognizing them and thanking them.

The montage segments are great too. He showcases simple acts of kindness by average, every day people trying to make a difference for others.

This is likely the reason that each of his videos have millions of views!

Just type

#SomeGoodNews

into the Youtube.com search bar and his channel will be the first one to come up!

