

Non Profit Organizations and Associations **Lower Credit Card Fees** Case Study | Non Profit Organization

PROFILE

Customer A is a \$16 million not-for-profit organization whose mission is to serve a disadvantaged sector of the population in a large metro region. Customer A takes credit card payments from customers for sales, services, donations, and events. When we analyzed their monthly merchant service statements, we found that the total fees paid each month were averaging well above 3% of their total credit card sales (Visa/MasterCard/Discover combined). Also their rate had been increasing over the past 3 years.

ISSUES

Customer A did not want to change their accounting process and did not have resources to make any IT programming changes for their credit card processing (Accounts Receivable) activity. In addition, Customer A complained that any service issue involved an impersonal 1-800 help desk, with very poor resolution from the service provider.

RESULTS



Annual Savings

\$44,778

Lower overall credit card fees



Single point of contact
Account Executive assigned.
Satisfaction rating:

100%

OUR SOLUTION

By accepting only the most creditworthy clients, UST was able to offer more competitive pricing than other service providers. We reduced their overall effective rate by about 30%.

Overall effective rate reduction: **30%**

Since we support over 50 different PCI Compliant gateways, which included the one being used by Customer A, we were able to change the "back-end" processing profile of Customer A which did not impact the User Interface of Customer A (they kept the same User ID's and Passwords), and they still retained all historical transaction data.

In addition, we continue to provide Customer A with monthly savings analysis so that they see that their lower rate is now permanent, and is not in danger of creeping up as it did in the past.

3 Immediate Benefits

1

Immediate
Reduction in Fee
(no IT support
needed)

2

Dedicated
Account
Executive
assigned to you

3

Monthly analysis
of fee savings;
your fees stay
low permanently