



U.S. TRANSACTIONS CORP.  
Payment Processing Solutions

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

**PROFILE**

Customer A is a \$30+ million not-for-profit organization whose mission is to serve over 50,000 individual and corporate members. Customer A also supports dozens of local chapters. Credit card payments are accepted for membership dues, services, donations, and events. Total fees paid each month were averaging above 3% of total credit card sales (Visa/MasterCard/Discover combined).

**ISSUES**

Customer A did not want to change their current accounting process within their AMS software. In addition, Customer A wanted to have the ability to accept member payments online with eCheck because of the lower cost compared to credit card processing fees. All collections (credit card or eCheck) needed to be posted to their AMS automatically. 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

**\$25,162**

Lower overall credit card



Single point of contact  
Account Executive assigned.  
Satisfaction rating:

**100%**

**OUR SOLUTION**

Being integrated in all the major AMS systems, UST is able to offer more competitive pricing than other service providers. We reduced their overall effective rate by about 30%.

Overall effective rate  
reduction: **29%**

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**

<p>1</p> <p>Immediate Reduction in Fees</p>	<p>2</p> <p>Dedicated Account Executive assigned to you</p>	<p>3</p> <p>Monthly analysis of fee savings; your fees stay low permanently</p>
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