

## 4 THINGS TO CONSIDER BEFORE CHOOSING A CREDIT CARD PROCESSING COMPANY

If you are like many other members, you have probably heard misleading promises of low rates and excellent customer service that are never fulfilled. As a member of the California Automotive Wholesalers' Association (CAWA), Superior Financial Systems (SFS) and CAWA understand your needs and are here to help. Most people choose a credit card processing company based on the lowest advertised rates, without checking important facts like:

### *1. What are the rates that your company will see?*

Many of our competitors quote rates that your business will never see and will hide fees in disclaimers. CAWA's program partner Superior Financial Systems provides individually tailored programs that are more realistic to your industry/company, instead of providing you a cookie cutter program. Your business should see a **reduction of 25%-30%** off your fees - our average savings per merchant.

### *2. Is the company proactive about security and upcoming technology?*

Most credit card processors neglect to discuss PCI compliance or any new technology with their merchants. Superior Financial Systems partners with the leading PCI compliance provider, Trustwave to ensure our merchants' PCI compliance needs are met and exceeded. You'll be kept aware of new information on technology upgrades and industry changes.

### *3. What is the estimated hold time when you need any type of assistance?*

SFS does not believe in call queues and **100 percent** of all calls are answered by a live person.

### *4. What is the company's merchant retention rate?*

Superior Financial Systems' merchants are continuously pleased with their service and rates. They pride themselves on their **98% merchant retention rate**.

CAWA's program partner Superior Financial Systems (SFS) provides custom, competitive credit card processing rates to CAWA members. SFS conducts free, no obligation fee analysis, provides in-depth explanations of how your existing program works and ways that it can be improved upon. To receive a free analysis, simply email a copy of your merchant statement to Todd Lazar at Superior Financial Systems, [todd@sfsprocessing.com](mailto:todd@sfsprocessing.com). For further information, call Todd Lazar at 888-737-7762.

**Start saving money when you switch to CAWA's Credit Card program. When you enroll, SFS will waive all credit card processing fees for your first month (UP TO \$1,000)!**