

AUTORESPONDER #1]

Subject: Don't get a merchant account from BuyerZone yet

Dear NAME:

You have a problem: how to meaningfully evaluate the many e-mails offering merchant account that Buyer Zone is sending your way.

To help you make a smart decision about choosing the right merchant account for your business, here's a checklist of questions you should ask the processing companies bombarding you with all these offers:

Q: What are your transaction fees?

A: Everybody claims they offer the lowest fee. But it's easy to verify. Call every processing company to get their best rate.

Then call Commerce Payment Systems (CPS) at 1-866-999-4622. You'll be pleasantly surprised when you hear how much less we charge you than the others.

Or apply for a low-rate merchant account online here:

[http://www.commercepaymentsystems.com/landing\\_retail4.aspx](http://www.commercepaymentsystems.com/landing_retail4.aspx)

Q: What's does a terminal cost?

A: These can run as much as \$300 or more.

But when you place your merchant account with CPS, you get credit card terminals absolutely FREE!

Q: How are you rated by the Better Business Bureau (BBB)?

A: Check for any complaints. You won't find any for CPS. In fact, we are the Better Business Bureau's merchant account provider!

Q: How quickly can I activate my merchant account?

A: Some credit card processing companies move with glacial speed and have rigid credit policies.

At CPS, we approve 98% of applicants – even those with less-than-perfect credit – usually within 24 hours. And there are no hidden fees.

Q: What kind of contract must I sign?

A: Lots of processing companies lock you in with a long contract.

CPS offers flexible plans for all types of businesses with no contract.

You can cancel your CPS merchant account at any time without penalty or cancellation fees.

Q: What if I am not satisfied?

A: If you're not 100% satisfied for any reason, just let us know within 30 days. We'll cancel your service and refund all your transaction fees. That way, you risk nothing.

Q: When do I get paid?

A: CPS offers fast transfer of payments to your bank along with lower processing fees to improve your company's cash flow.

Q: What if my customer's card is declined?

A: With CPS, your customers get instant live support any time of the day or night – even on weekends and holidays.

Q: I'm still flummoxed by all these offers. What should I do?

A: Pick up the phone and call CPS today at 1-866-999-4622. You have questions. We have answers. Not to mention unbeatable rates, service, and reputation.

Sincerely,

Tim Martin  
VP Sales-Commerce Payment Systems

P.S. Don't forget to download your free gift below -- our newly revised "Smart Guide to Accepting Credit Cards", which has helped thousands of merchants make the right decisions when choosing a credit card processor:

<http://commercepaymentsystems.com/smartguide.pdf>

[AUTORESPONDER #2]

Subject: Credit card processing at half the cost

Dear NAME:

Whether you're getting your first merchant account ... or looking to switch providers ...

... every credit card processing company responding to your inquiry at BuyerZone says they have the lowest rate.

No surprise there, right?

[http://www.commercepaymentsystems.com/landing\\_retail4.aspx](http://www.commercepaymentsystems.com/landing_retail4.aspx)

But at Commerce Payment Systems (CPS), we just don't just talk about lowering merchants' transaction fees.

We do it. Every day.

For instance, a mid-size limo company was being charged a 3.3% rate processing approximately \$15,000 to \$20,000 in credit card orders a month.

So they were paying around \$675 in monthly transaction fees.

We recommended a simple, no-cost change in the way they were processing their credit card orders.

Result: a new fee structure that was under 1.6%, cutting their rates in half.

The bottom line?

The company reduced their monthly credit card transaction fees by over \$300 -- a savings of more than \$3,600 annually.

Now, lots of merchant account providers say they have the lowest rates – as you know from checking your recent e-mails.

But based on our experience serving more than 22,000 businesses nationwide, CPS can structure a payment system that qualifies you for lower rates ... and slashes your transaction fees to the bone.

To find out how, call CPS today for a free rate quote at 1-866-999-4622. Or click here now:

[http://www.commercepaymentsystems.com/landing\\_retail4.aspx](http://www.commercepaymentsystems.com/landing_retail4.aspx)

We can help save you money on your credit card processing -- guaranteed.

Sincerely,

Tim Martin  
VP Sales-Commerce Payment Systems

P.S. Reminder: Download your free gift -- our newly revised "Smart Guide to Accepting Credit Cards" – today.

This classic guide to merchant accounts has helped thousands of merchants make the right decisions when choosing a credit card processor:

<http://commercepaymentsystems.com/smartguide.pdf>

[AUTORESPONDER #3]

Subject: 3 mistakes to avoid when taking credit card orders

Dear NAME:

From your recent inquiry on BuyerZone, I know you're either looking to get your first merchant account OR reduce your current credit card processing fees.

[http://www.commercepaymentsystems.com/landing\\_retail4.aspx](http://www.commercepaymentsystems.com/landing_retail4.aspx)

But what you may not know is that you can potentially save thousands of dollars on credit card fees by avoiding a few common – and costly – mistakes many small businesses make....

**>> Mistake #1—Keying instead of swiping.**

Did you know that when your salespeople don't bother to swipe customer credit cards, but key them instead, the transaction is considered higher risk – and you pay a higher processing fee?

In face-to-face transactions, always swipe the card.

**>> Mistake #2—AVS mismatch.**

An “AVS mismatch” means the information provided by the customer does not match the card.

Example: The customer gives his name as “Bob” but on the card it says “Robert.”

AVS mismatches trigger higher rates. So carefully go over the card information with the customer to make sure it is correct.

**>> Mistake #3—Bait and switch.**

The processing company lures you in with a low rate quote – but doesn't bother to tell you that rate is good only for certain cards.

For instance, the rate applies to debit cards, which are considered lower risk because money is transferred from the customer's bank account.

Credit card orders are processed at higher transaction fees because the company doesn't get the money until the customer pays his credit card bill.

**>> Mistake #4—Valuing promises over experience.**

Lots of the credit card processing companies responding to your BuyerZone inquiry will say anything to get your business.

But at Commerce Payment Systems (CPS), we will *do* whatever it takes to EARN your business.

And that means offering you:

- \*\* The lowest rates.
- \*\* A FREE credit card terminal (value: \$300).
- \*\* Fast approval of merchant account applications.
- \*\* Liberal credit policies.
- \*\* Flexible merchant account plans to fit your business.
- \*\* No contracts or hidden fees.
- \*\* Fast transfer of payments to your bank account.
- \*\* 24/7 customer support.
- \*\* 30-day money-back guarantee of satisfaction.

To get a low-rate CPS merchant account, call 1-866-999-4622 today. Or click here now:

[http://www.commercepaymentsystems.com/landing\\_retail4.aspx](http://www.commercepaymentsystems.com/landing_retail4.aspx)

Sincerely,

Tim Martin  
VP Sales-Commerce Payment Systems

P.S. Before you sign any contract with any credit card processing company, I urge you to download and read a FREE copy of our newly revised "Smart Guide to Accepting Credit Cards" – today.

The advice is free. And it could save you thousands:

<http://commercepaymentsystems.com/smartguide.pdf>

[AUTORESPONDER #4]

Subject: How to check out merchant account providers

Dear NAME:

Are you still looking to get a new merchant account?

If so, how do you know whether the companies responding to your BuyerZone inquiry are legitimate and trustworthy?

[http://www.commercepaymentsystems.com/landing\\_retail4.aspx](http://www.commercepaymentsystems.com/landing_retail4.aspx)

Here's one resource you know you can trust: the Better Business Bureau.

Checking with the BBB to see whether there are complaints against the credit card processing company is one way to ensure an honest merchant account provider.

But imagine a company so honest and above-board – and so competitively priced – that the Better Business Bureau itself uses them to process its own credit card orders?

That company is Commerce Payment Systems (CPS) -- an official provider of merchant account services to the U.S. Better Business Bureau.

Now, if the BBB trusts CPS to reliably process credit card transactions, can't you?

To find out why the BBB puts its faith in CPS to reduce credit card transaction fees to the bare bone, call 1-866-999-4622 today. Or click here now:

[http://www.commercepaymentsystems.com/landing\\_retail4.aspx](http://www.commercepaymentsystems.com/landing_retail4.aspx)

Sincerely,

Tim Martin  
VP Sales-Commerce Payment Systems

P.S. For more reasons why the BBB approved Commerce Payment Systems as its official merchant account provider, see our newly revised "Smart Guide to Accepting Credit Cards." To download your free copy, click here now:

<http://commercepaymentsystems.com/smartguide.pdf>

