



Internal Business Consulting

Certain businesses are considered high risk because of their susceptibility to fraud and charge-backs, and their potential for being non-compliant with card Association rules and regulations.

We represent a merchant processing consulting company who specializes in advising Internet and mail order/telephone order merchants on issues such as fraud prevention, charge-back management and reduction, and compliance with card Association rules and regulations. The company also provides bankcard processing services, if needed.

The company's mission is "To protect and serve merchants through superior knowledge, support and training."

They work mostly with medium to large merchants who process at least \$1 million in credit card sales per year, and who are at risk from excessive charge-backs because of the type of products or services they offer. Processing volume is unlimited, with some clients processing in the hundreds of millions per year.

As experts in their field, they participate in the Merchant Acquirer Committee (MAC), a risk management networking group, and in Visa and MasterCard sponsored conferences on fraud and risk management. They are also members of the International Association of Financial Crimes Investigators (IAFCI).

As consultants and advisors, they work directly with merchants on account establishment, implementation, management and compliance issues. The company provides merchants with bankcard processing services (if necessary) and then helps them develop and implement risk management policies and procedures.

They can help you reduce charge-backs and credit card losses by analyzing how prone your products and services are to fraud. As part of this service they recommend merchant-specific fraud prevention measures and work with you to implement changes in policies and procedures. They also have the capability to select, install and maintain fraud-screening software.

They also make some basic procedural changes, supplementing customer service strategies, recommending changes to the way foreign-issued credit cards are handled, adding more information to a merchant's Web site for customers, develop risk analysis parameters, and reviewing transaction activity to purge transactions identified to be of highest risk.

We look forward to the opportunity to work with you to add value to your business and preserve more capital for your bottom line.

Thank You,

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