

Ten reasons to select Sage Mobile Payments



1. Commercial service and support model

Our mission is to exceed customers' expectations by delivering robust mobile solutions targeted to small and medium-sized businesses, building strong relationships, and delivering value in all we do. This includes next-day account approvals and implementation, advanced reporting, mobile payments data integration, product training, loss prevention specialists, and call center technical support specialists for customers and partners. Sage Payment Solutions answers customer calls with a live customer service representative, whereas many other mobile payment vendors do not offer telephone support. Count on us for 24/7 back-office support and expertise that lets you run your business with confidence.

2. Complete mobile payment solution

Sage Mobile Payments just works! It's a one-stop shop for accepting payments on your mobile device with autosetlement to your bank account with no restrictions or drawbacks. We require no down payment or deposit requirements, don't limit monthly credit card transaction volume, and settle to your bank within 48 hours of each transaction to maximize your cash flow. Unlike other mobile payment providers, Sage places no restrictions on accounts, nor do we hold funds for extended periods. Additionally, you can use your preferred bank for deposit of credit card funds—you aren't tied to a proprietary holding account, which is common with other providers.

3. Chargeback and risk management

Accepting credit cards as a form of payment opens the door for customer disputes, which can result in chargebacks. Unlike other mobile payment providers that immediately deduct the disputed amount from your account, Sage offers your business risk management and chargeback support—including 24/7 phone support—as part of our standard Sage Mobile Payments program. Our risk management team continually monitors for "unusual" activity and provides best practice guidelines to help you identify vulnerabilities within your payments environment and avoid future disputes. If they do occur, we'll represent you and navigate through the card networks operating regulations to ensure your protection against cardholder fraud.

4. Competitive pricing

Sage offers the lowest cost for the highest value in the industry. We offer competitive single-rate programs or custom rates targeted for your unique business needs. This means you can couple a lower-volume device, like mobile, with a higher-volume device, such as an office check scanner, and receive the same low rate for both devices. Our pricing strategy supports mobile as an extension of your payments ecosystem, allowing you to easily incorporate this solution into your business.

5. Improved cash flow

Equipping your field employees with mobile payment devices allows them to collect immediate payment and signature from the customer, no matter where they are. No more sending invoices for completed work and waiting for days or weeks to receive payment. A mobile payment solution helps you get paid faster for the work you do, improving your cash flow, while also improving customer service.

6. Mobile applications

Sage has a strong history of innovation and continues to develop application solutions with businesses in mind.

- Highly secure and cost-effective payment applications for your smartphone or tablet, supporting both card-present and card-not-present transactions. Sage offers an encrypted, Payment Card Industry (PCI)-compliant card swiper to speed transaction throughput.
- Signature capture with each transaction provides proof of identity in case of transaction disputes.
- Emailed receipts to both customer and business owner meet customers' expectations, facilitate receipt tracking, and enhance your image as an environmentally conscious business.
- Custom settings for sales tax, refunds, and voids—a complete back office right on your smartphone!

7. Advanced reporting

Sage offers consolidated reporting for your mobile payment transactions and can also segregate reporting for specific mobile devices or events and summarize transactions for each. Being able to view all of your transactions in one location, in real time, enables you to make more data-driven business decisions and better monitor your mobile program.

8. Security and PCI compliance

Security is a top concern with mobile payments, especially with card swipers that plug into smartphones and tablets. Sage provides a secure, PCI-compliant mobile payment environment, ensuring information is protected by encrypting from the point of the card swipe all the way to transaction completion and credit card data storage. Because our solution does not store information on the phone, sensitive data is never exposed where a virus or hackers can get to it. Not all providers can secure data from swipe to completion on a mobile device, leaving open back doors that put your business and your customers' credit cards at risk. With Sage, your data is secure all the way.

9. Comprehensive solutions

Sage offers a complete suite of payment solutions that can grow as your business grows and changes. This includes integrated payment processing for credit/debit card and check/ACH payments, as well as remote check deposit, mobile payments, and more. By allowing your customers to access your business anywhere, and offering you a full suite of solutions, Sage can help you cut costs, grow revenue, and boost efficiency across your payment ecosystem. You only have to look in one place to service all of your payment needs.

10. Industry leader

Sage is the leading business software and payment solution provider for small and mid-sized businesses worldwide with 6.3 million software customers around the world, 155,000 payment processing customers in the U.S. and Canada, and over \$2 billion in annual revenues. Sage is a next-generation payments provider—developing advanced payments solutions starting from within your accounting system to ensure turnkey payments integration with no IT resources required, making your business life easier.

For more info, visit: na.sage.com/us/sage-payment-solutions
or contact us at 800-628-6583

For more information, contact your Sage business partner
or customer account manager at 800-858-7095.