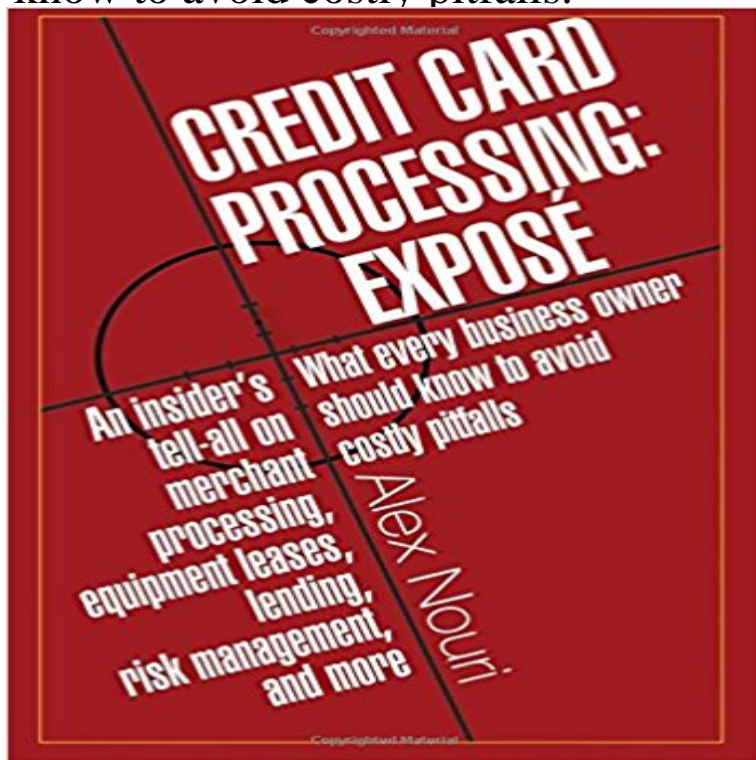


Credit Card Processing: Expose: What every business owner should know to avoid costly pitfalls.



This book should satisfy all skeptics. It contains vast body of knowledge as well as practical advice to merchants who have been defrauded, those who will be targeted soon, and to the rest, and so much more. Consumers can benefit as well. --Alex Nouri, Author

Many merchants are confused about the rates and fees associated with processing credit cards in their business. Many are defrauded by unscrupulous and fraudulent practices of sales representatives and the companies they represent. That's why Alex Nouri wrote Credit Card Processing: Exposé. As a sixteen-year veteran of the credit card payment processing industry, Mr. Nouri is well versed in how connivance, evasion, and even deceit by exploitative agents can victimize unsuspecting business owners. In his book, Alex Nouri exposes the underhanded chicanery business owners must watch out for. His book offers helpful guidelines to avoiding bad deals, making knowledgeable choices regarding credit card payment processing accounts, obtaining appropriate leasing information, and more. His guide for business owners includes tips on what to do if you believe your agent or processor has acted unethically, as well as advice to help navigate many precarious situations such as chargebacks, cash advances, cancellations, and a lot more. This book will educate merchants, consultants, CPAs, CFOs, lawmakers, law enforcement, and lawyers about the many practices in credit card processing industry. It empowers and puts the business owners on the drivers seat. Never-before released information on merchant cash advance, small equipment leasing, risk management, EMV (chip processing) and its flaws and poor execution, and more. It contains a clear road map on what to do to avoid issues and the steps to take if defrauded. Alex Nouri exposes many of the deceptive and unfair trade practices all too common in today's

credit and debit card payment industry. Business and organization managers will improve their profits by following the guidelines outlined in this book. Whether it is tiered pricing or surcharges or leases that cost \$5,000 for use of a \$500 piece of equipment or any of the other practices disclosed by Alex, these common practices cost the vast majority of small businesses thousands of dollars that should be going into their own pockets. Small businesses are treated by the courts as sophisticated operations with due diligence resources they simply do not have. Our laws need to be changed to protect small business people in the same manner that they protect consumers today from these unfair business practices. Merchants sign contracts of adhesion that are unconscionable but, incredibly, they are still valid in today's courts. Robert O. Carr, CEO & Chairman Heartland Payment Systems This book highlights the types of fraud that too many merchants are facing at the hands of unscrupulous processors and others in the credit card industry. For business owners, policy makers, and regulators, this volume is a trail of bread crumbs leading us to protect ourselves and the market for the benefit of business owners and consumers. A Must Read Jeff Irwin Michigan House Representative Three Terms 2011-2017 This is a well-written book, based on a significant body of research and long experience. It educates all parties involved, particularly merchants, in understanding how credit card processing works. The book identifies inefficiencies in the system and offers constructive ideas to improve it. It offers merchants advice on how to avoid costly mistakes and what to do should they have problems. Overall, an excellent and very useful guide. Mehmet Uras, Ph.D. Ayses Cafe Ann Arbor, Michigan

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Irwin, Dr. Mehmet **Dont Lose Money from Processing Fees Paid on Sales Tax** When you process a credit card transaction, your customers credit card is is paid on almost every transaction, the increased processing fees can amount to a If the business in this example improperly deducts their sales tax processing costs, Can I change how I process transactions to avoid paying fees on sales tax? **Tiered Pricing Merchant Account Services - CardFellow** Editorial Reviews. About the Author. FelixOsawaru is a writer and the founder of the Collective This book will arm you with the knowledge and confidence to get out of a bad merchant Scams of the Credit Card Processors: A Business Owners Guide to Avoiding See all verified purchase reviews . Get to Know Us. **Resources - EFT Direct Costco Credit Card Processing is an Expensive Mistake - CardFellow** Thats why Alex Nouri wrote Credit Card Processing: Expose. What every business owner should know to avoid costly pitfalls. 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