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InSight

Your update on electronic payment processing trends from
PaymentPLUS™



February, 2008

What's New?



Getting A Grip on Chargebacks

Important tips you can use now to reduce your risk.

When it comes to handling disputed cardholder transactions – commonly known as *chargebacks* – it could be said that "your best offense is a great defense." That's especially true if you take the defensive position of arming yourself with knowledge about why chargebacks happen and what to do about them. A little information on this important topic can go a long way in avoiding potential problems for your business.

Chargebacks can occur for many reasons: when cardholders either return merchandise, or terminate services...when disputes and errors occur in billing – and perhaps the most feared reason – fraud.

For your convenience, Payment Plus is providing [FAQs and an important checklist](#) on the topic to help you sidestep costly chargeback pitfalls.

Hopefully, chargebacks aren't a major issue for you, but if they do happen, it's important to know that Payment Plus represents YOU, our customer. Our goal is to assist you by providing the correct information to help you resolve disputes quickly. Also, your understanding of Visa and MasterCard's rules and regulations involving transaction disputes is key to the process.

If you still have questions, remember, we're a quick phone call away at 1-888-257-8429 or [email us](#).

Yes, WAY... a mobile transaction terminal (MTT) that integrates the function of a point-of-sale terminal with a mobile phone now gives you the ability to accept payments anywhere...any time. [Read more](#) and then [contact us](#) to order your WAY.



A Special Offer

Sign up for a **complimentary consultation** to learn about our services and have a chance to receive a copy of "THINKERTOYS: A Handbook of Business Creativity." Winners will be listed in each issue of *InSight* and we'll offer

Quickbooks and Authorize.net

A great combination to simplify your business transactions.



Payment Plus is pleased to announce that Authorize.net has added several new QuickBooks functions that will greatly enhance your transaction management capabilities. QuickBooks, an Intuit® financial management system for small and medium-size businesses, now allows you to track your Authorize.net payment gateway transactions along with your QuickBooks accounts.

Check out these Quickbooks and Authorize.net advantages:

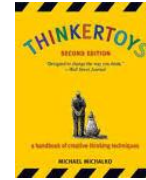
- **Enhanced Transaction Management** - You are now able to "Map" charge and refund transactions to established QuickBooks transaction types and accounts.
- **Easy Integration** - Import successfully settled "transaction download reports" from Authorize.Net into QuickBooks.
- **Configure Your Download Settings** - You can establish your default QuickBooks download fields, including customer, product, tax, freight, and duty settings.
- **Itemized Order Information** - You have the ability to submit itemized order information, including item descriptions, quantities, prices, and tax status using the new and enhanced transaction submission fields.
- **Transaction Details** - View itemized order information on the Transaction Detail page and on Transaction Detail print receipts.

To start taking advantage of this function, [sign up with Payment Plus today.](#)

InSights on Success

"Remember, a real decision is measured by the fact that you've taken new action. If there's no action, you haven't truly decided."

a new book each quarter!



Congratulations to **Wendy Elrod**, with **Image Promotions**. Wendy won our featured book last quarter: *The Marketing Gurus*.

[Contact Payment Plus now for your consultation!](#)

Industry Watch

It's official. Visa is playing the IPO card. The credit and debit card giant announced in late 2007, that it will become a publicly traded company by selling shares in a huge initial offering. San Francisco-based Visa would have a market value of more than \$13 billion, according to the Lafferty Group, a London research firm. [More information >](#)



Give Us Your Thoughts

Based on your customer service experience with Payment Plus, how likely would you be to recommend



Anthony (Tony) Robbins
Motivational Expert

our services to other business owners in 2008?

- Not likely
- Most likely
- Would recommend
- Would highly recommend

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