



# No card to swipe?

## No problem!

**Don't miss  
out on possibilities  
just because a card is**

# M.I.A.

Ready to break all sales records? We'll hand you the jackhammer! Figuratively of course. Some customers get a rush from swiping their credit cards while others prefer to shop online. As a business, **are you equipped to take all kinds of payments?**

We can help  
businesses like  
yours **save big!**

(800) 864-4644 | [acumenconnections.com](http://acumenconnections.com)

# Take payments without a card... minus the sky-high processing fees

There are scenarios where a customer's card doesn't engage with your terminal.

Let's take a look:

## Online orders

Customers add items to an online shopping cart and makes payment by entering card information through an online checkout powered by a secure gateway



## Mail orders

Customers send payments via mail



## Invoices

Customers pay invoices issued by a business using an online system



## Phone orders

Customers call a business over phone to place their orders and then offer card information to be entered into a terminal



## Card-on-file payments

Customers allow businesses to store card information for remote purchases in the future



## Subscriptions / recurring payments

Customers sign up for a plan where they get items or services periodically and payments are charged using card information stored in the business' system



## Buy online pickup in store (BOPIS)

Customers order remotely but pick up their purchase in person



One commonality among these events is the absence of a card interacting directly with a terminal to carry out a successful transaction. Such transactions are called card-not-present transactions.

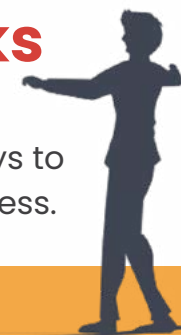
Depending on the type of business and customer preferences, you're either taking hundreds of card-not-present transactions in a week or maybe just a handful. Either way, when a card isn't being used physically, there are fees added to processing costs because card-not-present transactions are a little riskier than regular transactions.

Get paid **and**  
not pay crazy fees?

That sounds like a  
win-win!

## Risky business? **We can help mitigate risks**

It's no secret that card-not-present transactions cost more than other kinds of transactions. It's because they tend to be **riskier**. Acumen Connections has ways to **help reduce your risks** and **save on card-not-present transactions** in the process.



### ⚠️ Risks include:

- Compliance issues
- Higher possibility of chargebacks
- Added transaction cost due to risks
- Customer fraud using a stolen card or card information
- Human errors while manually keying in information
- Employee fraud using a stolen card or card information

Keep in mind though: **Risks have nothing on the rewards!**

## Reap the benefits without paying through the roof



There is a plethora of benefits to businesses taking card-not-present transactions such as:



Missing out on a sale due to payment method incompatibility becomes a thing of the past



Offering convenience to your customers and improving their experience becomes easy



Getting return customers



Closing more sales

**YES** - to all the above benefits! **NO** - to outrageous fees.

**We can't imagine a more wonderful thing!**

## Does a business need to take **card-not-present** transactions?

**Yes, if they want to make money** whether a card is present or not. Businesses of several kinds can benefit from taking card-not-present transactions. **A few examples:**

- Accountants/CPAs
- Plumbers
- Cleaning services

- HVAC
- Manufacturers
- Lawn care

- Roofers
- Painters
- & more**

Most businesses can benefit from taking these transactions. Saying no to card-not-present transactions is saying no to money that willingly came to you. If you're worried about costs, don't be.

We can help you  
**SAVE BIG**

# Choosing Acumen Connections is easy once you know the rewards

Along with all your payment processing needs, we do a few things that are simply hard to say no to.



Don't you believe your business **deserves** these perks?

**We know you do.**

## Switching is easy

### Seamless integration:

Our services integrate with QuickBooks and [several other platforms](#).

### Cancel any time:

There's no long-term contract and no cancellation fees!

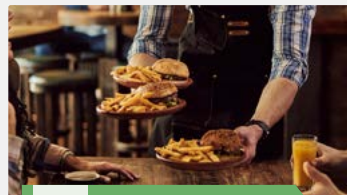
### No equipment required:

Sometimes new clients don't even need a credit card reader or POS device.

## We're saving businesses thousands monthly!

### Eliminate your processing fees:

Ever wanted to make your processing fees disappear? Our Merchant Discount Program allows you to recoup your processing costs. Businesses that accept card-not-present transactions make excellent candidates for this program.



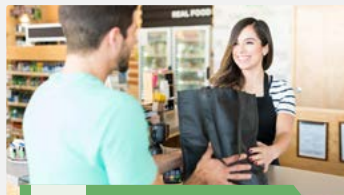
Save Restaurants  
**\$209**



Save Auto shops  
**\$399**



Save Dentist offices  
**\$1,353**



Save Retail shops  
**\$448**

## Effortless payments & greater customer satisfaction

### Get paid faster:

No-hassle online checkout speeds up the payment process. Never chase down another invoice again.

### Securely save customer cards for recurring payments

### Earn more sales:

80% of customers agree payment options impact their purchase decision – give your customers more payment options than ever before.

### Keep your business and your customers safe:

We make recommendations for security tools and features only if we believe your business needs one.

## Experience the Acumen difference

We take pride in having the best teammates who are dedicated to helping you throughout your journey with us. Sean High and Andrew Stoffregen are our rockstars who assist merchants with

all things payments related. We add a human touch to an otherwise technical process. When you call, you're connected to a real person, not an automated answering service.

Customer service is great. Sean always checks in on our businesses and makes sure everything is up to date and going well not to mention he saved us a lot of money. -[Emily](#)

Acumen has been our processor for several years now and have been great to work with. Very helpful and extremely fair with their rates. Everyone has been great either on telephone or in person. Highly recommend -[Mark](#)

Andrew and Sean with Acumen were very helpful during our fireworks season. They were prompt with their assistance with quick replies to our queries and provided emails with the data information we requested within a reasonable amount of time.

This is our 16th year utilizing their services. They recognize our business needs and with their experience are able to advise us often times in advance how changes in the industry may affect us and provide suggested solutions in anticipation of our needs. -[Regnier Fireworks](#)



**See, everyone loves us!**

Don't just take their word for it, try us [risk-free](#)!

## What's the catch?

Other processors might charge a hefty amount for these transactions, but at Acumen Connections, we are committed to keeping the costs low.

See *just how low your costs can go*. We give you the best bang for your buck!

### We practice price transparency

Want to know how? >>>

1. Submit your recent processing statement, for free with us and we'll tell you what your current payment processor won't (how much you're being overcharged).

2. If we think we can save you money on payment processing, we will tell you exactly how we can do that.

3. If we think you're getting an excellent rate from your current processor, we will inform you of that and wish you the best. We'll even send you off with a **\$20 gift card** if we can't save you money.

# Plastic over possibilities? **NO WAY!**

There are ways to decrease the risk and costs associated with card-not-present transactions. [We have a few tips we share with our merchants](#) and today, we want to share them with you for free! Take a look:

As a rule of thumb, **always ask if your customers have another way to pay** before you manually enter their information during an in-store purchase. Do they have cash, a different card, or a digital wallet like Apple Pay or Google Pay?

As a merchant, you can do your part by keeping your terminals updated to **avoid issues with reading customers' cards**. Working with a reliable processor can also help.

Partner with payment processor Acumen Connections to keep your processing costs down. Utilize a [merchant discount program](#) to make your fees disappear. **See how low your rates can go!**

The same goes for the many customers who call your business to place their orders. If they're planning to swing by your restaurant or store, **have them pay in person before giving them their order**.

You need the following pieces of information when conducting a keyed-in transaction: **card number, expiration date, CVV code, and billing zip code**. It is recommended to get additional information like the customer's name and billing details. The more info you have, the less chance of fraud or a chargeback.


It might seem like a lot, but it's in fact easy-peasy!  
***Just let us work our magic.***

## Don't be shy, give us a try!

Saying no to a card-not-present transactions means **you won't make the sale if the customer doesn't have any alternative means to pay**. You shouldn't be punished with high fees, nor should you be forced to refuse these sales and miss out on the perks because of a missing card.

How do you get paid on time and never miss a sale?  
**By contacting us today!**

 [acumensales@acumenconnections.com](mailto:acumensales@acumenconnections.com)

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 [acumenconnections.com](https://acumenconnections.com)

SEAN  
SALES



ANDREW  
SUPPORT

We're human and here to help.  
Reach out with any questions!





**Building  
Business  
Connections.**



**Local and here to help**

**(800) 864-4644**

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