## ARE YOU GETTING THE RIGHT PAYWENTS SUPPORT?

# Payment challenges for small businesses

Every time your customers can't pay – because the terminal is down, because the online payment gateway is not working, because their card isn't accepted – it's a missed opportunity. Little delays, abandoned purchases and disgruntled customers can all add up to a lot of lost revenue. And for a small business, every purchase counts. Although you may not have spent much time thinking about it, your payment gateway has a much bigger impact on your business than you might have realised.

For most small businesses, payment gateways don't seem like a big issue. In contrast to a large enterprise, you are unlikely to have much experience of gateway integration – perhaps you picked one that sounded familiar, or it was the default option on your web platform. But when something goes wrong, you need five-star support from your payment gateway provider to get you back up and running. And not all of those default providers will do that. We know these situations can be stressful – that's why we've worked hard to ensure that Sage Pay has 99.99% gateway reliability. Because we know that serving customers is your number one priority – whether you're an established small business, a digital start-up, or a marketplace seller setting up your first website. You need to get payments right, first time.

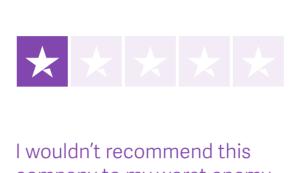
Whenever you do need to speak to us though, we pride ourselves on our five-star customer service. In this guide, we'll cover some of the most common customer service scenarios we encounter and share suggestions on how to solve those challenges.

## Resolving issues quickly and consistently

As a small business, you want to dedicate your time to serving customers and growing your company. The last things you need are unexpected stumbling blocks or challenges which distract you from your work. And since you can't know what's around the corner, you need a payments provider who has your back to resolve issues quickly.

If your provider is unhelpful or needlessly bureaucratic, it can cause delays which impact your customers and create huge stress. You might end up wondering what value you're even getting for your money...

## These are real, anonymised, one-star Trustpilot reviews of other payment service providers.

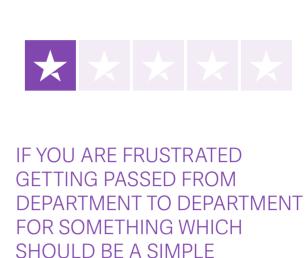


company to my worst enemy and if I could give zero stars I would.

**Totally incompetent staff** who haven't the first clue about customer service. I am left with a machine I can't use, so can't take payments at my shop!

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FOR SOMETHING WHICH SHOULD BE A SIMPLE PROCESS THEN [PROVIDER] IS \*NOT\* FOR YOU. I have made endless calls to customer support but frankly **the pain of having to explain the issues over and over again to each representative is not fun.** 

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The SAGE pay customer service team are incredibly helpful. Especially Stuart, he was very courteous and patient with me. He explained everything so that **I fully understood what was going on and why,** which was invaluable for me as a new customer.

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Chris was very helpful and went over and above to create an email that I could forward on to my customers to help resolve our technical issues today. At Sage, we empower our customer service reps to pro-actively solve problems. Actually walking customers through their payment setup on the phone, resolving issues step by step, and contacting third parties on our customers' behalf. We resolve issues as quickly as possible, so you can get on with your day.

That's why Sage Pay has over 96% glowing reviews on TrustPilot – compared to majority one-star reviews for our competitors. So with us, you only ever need to make one call to get your issues resolved.

These are real, five-star Trustpilot reviews of Sage Pay.

I really like problem solving for customers – seeing it through to the end, and making it a really good experience for them. I will check in with them later in the week if they're waiting for something from a third party, like a web developer, for example. I'll never let a customer go without making sure they've got everything they need.

We have customers who make fraud check calls on a regular basis. We know each other on first-name terms in some cases. And for

new customers, I'll tell them to ask for me if they want – I'm more than happy to call them back. Customers love that: they know they're going to get consistency and a more enjoyable experience.



Alice Sage support team **Lorna** Sage support team



#### Alice's top tip

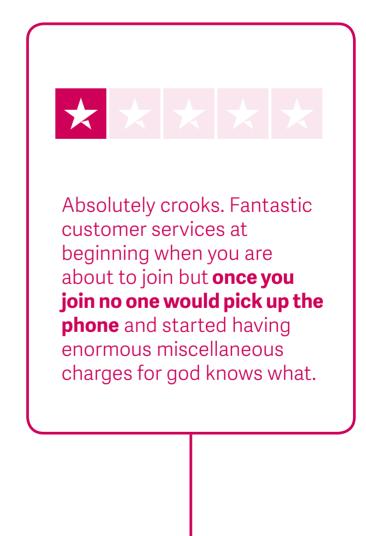
If you're struggling with website integration, ask your payment provider to send over the technical information in an email. Then you can forward that straight to your developers rather than playing Chinese whispers.

#### 24/7 support

In every business, you'll have customers who need to pay outside the 9 to 5. For example, you may need to collect bar tabs at midnight, or process website orders on weekends. As a small business, every single customer counts. So if your system goes down on a Friday evening, can you afford to wait until Monday morning, or do you want it resolved immediately?

When there's an issue, you want your payments provider to be available to solve it straight away. Not in several working days' time...

## This is a real, anonymised, one-star Trustpilot review of another payment service provider.





Whenever I contact Sage Pay there is always someone to help! I don't mean just help – but HELP. **They are patient and explain things really well.** 



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Lorna was incredibly helpful – the customer service I received was way beyond what I was expecting. **All my requests were dealt with quickly**, efficiently and with great positivity.

These are real, five-star Trustpilot reviews of Sage Pay.

Small businesses have to be switched on 24/7. So you expect your payments provider to work as hard as you do. At Sage Pay, our customer support representatives are available on the phone 24/7, all year round.

So when you need support at peak times – like bank holiday weekends, Black Friday, or Valentine's Day – there's always a friendly voice on the other end of the line.

When we get a call from a Sage Pay client late at night, they often need troubleshooting with terminal support. They've got a customer who is desperate to pay, which is upsetting for the staff serving them. So we need to keep everyone calm, go through step by step, and solve it as quickly and effectively as possible. I spoke to a Sage Pay client whose e-commerce customers were not getting prompts when they had entered incorrect card details. That shouldn't happen, so I went onto his website using my own card to find out why. Turns out the payment page was being sourced from their shopping cart provider, not Sage Pay, even though it looked identical to the Sage site. That was very unusual – I've never seen it before. But after some digging, we managed to get it resolved while I was on the phone.



Lorna's

top tip







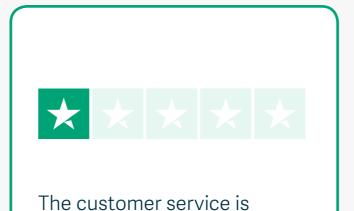
Sage support team

When a terminal isn't working, 9 times out of 10 it's an issue with the Wi-Fi – turn your router off and on again, you'll usually be back up and running immediately.

#### Fraud screening

Security and fraud prevention are top priorities for any company, especially smaller businesses. You can't afford uncertainty about fraud, when one chargeback for a bad payment could have a huge effect on your cashflow and damage your credibility with customers. What's more, you don't want to have to worry about regulatory compliance – there's already enough on your plate.

So when it comes to fraud prevention checks, you want your payments provider to be quick and efficient – so you can be confident in the accuracy of your checks. And you don't end up feeling like this: These are real, anonymised, one-star Trustpilot reviews of other payment service providers.



terrible, this company will blame you for **fraudulent payments which seem to always get through [their system] (but never any other payment gateway)**...They do not even put the normal security measures on your gateway unless you contact their 'amendments' team, you must send seperate emails for every single adjustment to the gateway.

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Totally inept, and run by a set of robots following tick-box instructions. I had an issue with [my payments provider], where a buyer tried to scam me. Despite providing overwhelming evidence that the buyer was committing fraud, [they] refused to accept any of it, because it did not fulfil the exact document they requested. Unfortunately, this document could not be provided, because it did not, and could never have existed. Absolute bunch of cowboys



Amazing, Laura was SO helpful today and gave us **onsite training to give us more fraud prevention**, thank you

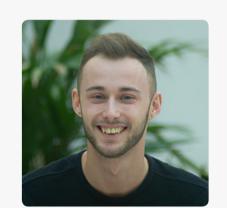
This is a real, five-star Trustpilot review of Sage Pay.

Fraud screening checks are part of the Sage Pay package. Customers call to run checks on transactions, for reassurance that they are genuine and they're not going to be faced with a chargeback later. Or if a payment has come through that does look like suspected fraud, how to prevent it from coming through in the future. Fraud screening should be quick and easy, so you can process transactions fast and keep your business moving. With Sage Pay, screening checks are included in your contract – you can call us up any time to quickly run through your transactions.

What potentially sets us apart from other payments service providers is our fraud screenings. I don't believe most of them offer a fraud risk analysis in real time. So customers can log into their Sage Pay account, get advice on what the gatekeeper third-party system has made of the transaction, and then decide whether to proceed with the order immediately.



**Stephen** Sage support team



**Chris** Sage support team

#### Stephen's top tip

If you're concerned about fraud, check that your payments provider is PCI DSS compliant to level 1 – that's the highest standard for security. You can also make sure they offer 3D Secure or Safe Key authentication to prevent fraud at checkout.

### Helping you help yourself

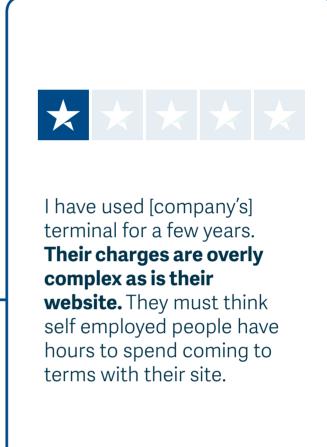
You might be a start-up, or an established small business. Perhaps you've been selling through an online marketplace and are just graduating to your own website, or perhaps you've had a site for years but are considering whether your current setup will allow you to grow your business.

Whatever your scenario, you don't want to be spending loads of time on the phone to your payment provider – you just want things to work, first time. When you are trying to get to grips with new software, the simpler the better. Otherwise you'll end up feeling confused and frustrated...





I attempted to complete the online 'Safer Payments' form which is the most unuser friendly form ever to be devised unless you happen to understand all their jargon. My attempts to complete this online form failed, it instructed me to telephone. In frustration, I made the call as instructed & **the member of staff could not offer me any help with understanding the jargon** or with filling in this form





#### Chris' top tip

If you're having a problem integrating your payments system with your website or other plugins, give your payments provider a call. They should be able to walk you through the set-up procedures, even if you're using a shopping cart plugin they aren't familiar with, as the settings are similar across all providers. So even if you're overhauling your website, you can still get set up quickly.

### Make the switch today

Switching is easier than ever – especially with our experts to help.

## REQUEST A CALL BACK

To find out more, call us on 0191 303 9866



24/7 award-winning customer support, 365 days a year



99.99% gateway reliability



Millions of secure payments processed each month for over 50,000 businesses



Sage Pay integrates with a huge range of POS and payment systems