



American Bancard:



**Awarded
Best of Class**
in Merchant Services

After scouring the country for the best merchant services provider, it was discovered that no company offers the support, knowledge, pricing, flexibility, and opportunity that American Bancard, LLC offers its clients and sales agents. What stands out is that American Bancard is a company that actually prefers to do business with small to mid-sized merchants. In addition, American Bancard offers the same pricing to smaller merchants that are offered to major chains and those with massive buying power. That fact is worth repeating. A small business is able to receive the same credit card processing rates and equipment costs available to the major retail chain operations. In a nutshell, that's what makes American Bancard the best in its class - providing the best to the people who need it the most.



American Bancard maintains one of the largest selections of credit card terminals in the country.



American Bancard's management staff discusses strategies for future programs.

(l to r) Mike Kapel, Director of Marketing; Dave Zietz, COO; Sam Zietz, President and CEO; and John Cicatello, Inbound Sales Manager

Who They Are and What They Do

American Bancard, LLC, with main offices located in Boca Raton, FL, is a registered ISO/MSP of Visa and MasterCard and is a merchant services provider for HSBC Bank USA, National Association, Buffalo, NY. HSBC, "the world's local bank" is one of the largest banking and financial services organizations in the world with an international network of 10,000 offices in 76 countries.

Although American Bancard serves many large businesses, they choose to specialize in small businesses because they feel this market is dramatically underserved. The company's primary focus is to make available credit and debit/check card processing services and processing equipment at competitive rates and costs to smaller merchants across the nation. Other financial services provided include gift and loyalty programs; EBT cards; check guarantee and conversion programs; and cash advance programs.

Additionally, American Bancard has positioned itself as the small to mid-sized merchant's first choice for merchant services programs and equipment, with specific focus on retailing, restaurant operations, service providers, hotel and lodging businesses, Internet e-commerce marketers, mail order and phone order businesses, and the many business-to-business merchants who supply and support American industry.

Why They Can Do What They Do

American Bancard offers group

pricing to smaller businesses, which is something that has typically never been the focus of the other massive merchant services providers. Home grown, American-based, and neighbor focused American Bancard feels that there are more small businesses in a community such as yours than Fortune 500 companies like Wal-Mart, and that you and your neighbors deserve the high quality products, unending customer service, and low pricing, as much as (or more than) those who automatically expect it because of who they are.

Another reason why American Bancard is experiencing rapid growth is because they have eliminated the middleman and become a primary resource. The best example of the middleman in your merchant life is your local bank. That may surprise you because you may think your neighbor bank is the central base for all financial related activities. When it comes to credit card processing, that's what they would like you to believe, but the truth is your local bank is a middleman and typically refers their clients to merchant services providers like American Bancard to accommodate processing services and obtain processing equipment that they lease or re-sell to you. Why would you go to a middleman and pay more when you can go directly to the primary source and save money?

It's one thing to provide the lowest rates and costs available, but it's another thing to sustain low rates and guarantee customers they'll always get the best rates and service, no

matter what. When asked how his company is able to compete with larger banks, company president and CEO Sam Zietz stated, "Our standard policy is to offer the lowest processing rates and equipment costs available. We are able to do that through our buying power and our close affiliation with HSBC bank. It is also a reinforcement of our primary mission, which is to ensure long term relationships with our customers by consistently helping them increase their profitability."

Critical to the success of any merchant services provider is how they manage new technology. The more efficient use of new technology includes better customer service to merchants, such as the use of software that eliminates or greatly shortens "on hold" time or the number of rings a customer hears before the call is answered. It also allows for a more efficient management of a 24/7 customer service operation that is based here in the USA. American Bancard has used technology to improve its efficiency and thereby keep jobs in the USA, as compared to its larger competitors who refuse to invest in technology and instead choose to reduce costs by outsourcing jobs to other countries, such as India. The company adheres to a simple philosophy: If American appears in the corporate name, then corporate jobs stay in America.

Why Their Agent Program is the Best

Hands down, American Bancard has the best agent program in the business. Many of their sales agents have been with them since the very beginning.

That's very impressive, especially for an industry that is known for its "here today, there tomorrow" independent salesperson mentality. At the core of this loyalty is the fact that American Bancard has worked hard at developing a network of local agents that not only provide local service but also are locally accessible.

What makes American Bancard's agent program better is the choice the company has made to more actively support its remote agents. Other organizations typically send their independent agents out on the street with a product list and a processing rate. American Bancard visibly supports its sales agents by offering initial intensive product and industry training and follow-up training as necessary before the agents face their first potential client. Being prepared results in being successful, therefore American Bancard also provides its independent agents with product and industry promotional materials and information that will help them reach success sooner.

American businesses being serviced by knowledgeable neighbors identifies how important American business values are to American Bancard. A company that supports its agents with a guarantee of lower processing rates and equipment costs – and supports this guarantee to clients – generates long term agent and client loyalty. Combine a young and aggressive management team with dedication to the success of agents and employees, and you have the ingredients for a long and prosperous future for hard working individuals.

In Summary - Why American Bancard is a Top Ten Opportunity

American Bancard is a natural selection for the best merchant services provider. By reducing upfront costs to merchants and bringing processing costs in line with Fortune 500 merchants American Bancard has found the secret to success. And by offering great value to every merchant it serves, more merchants sign up, which further reduces costs and increases merchant

profitability. The organization has progressive thinking management that knows the importance of focus. Paying critical attention to meeting the needs of the underserved market of smaller businesses and doing that with properly trained and service-oriented sales agents is a natural formula for success. Founder, president, and CEO Sam Zietz says, "There is a common goal at American Bancard that is well understood and reinforced by all employees. We go the extra mile for every client. Whether that means obtaining the right equipment for their applications, recommending value-added services to increase revenue, or simply providing the best service with excellent pricing. It's a simple concept that works."

For American Bancard, it's a simple concept that has named them best in their class.



“ Training of clients is of primary importance at American Bancard. ”

Shown here is training and installation specialist, Julie Cook.