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# MobileBanker

## Separate Merchant Needs From Wants When Selling Mobile POS Services

PaymentsSource | Friday, October 22, 2010

By Kevin Woodward

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A cacophony of marketing voices is urging ISOs and acquirers to consider mobile point-of-sale services as a way to grow revenue and potentially reach new merchants.

But, amid all the hype ISOs and acquirers themselves will have to figure out just which merchants make sense to pursue.

"What you have to look at ultimately is who your client is and what are their real needs, and not necessarily their wants," Crystal Sulzer, principal at Houston-based Ferrari Merchants LLC, tells PaymentsSource.

Talk to a merchant to determine what is needed, and to consider the types of products available, Sulzer says. "Sometimes the 'wants' are not the best solutions," she notes.

Identifying the merchant categories to pursue also is effective. Sulzer's company targets transportation, restaurants and multi-family housing. Of those, mobile POS products make the most sense for transportation merchants, such as limousine services, that have a real need to accept mobile payments, she says.

Understanding merchant needs is vital, John Barrett, senior vice president of independent sales services at Atlanta-based First Data Corp., tells PaymentsSource.

"We have seen some ISOs be very successful going after very small merchants," Barrett says.

Not every merchant, however, is suited for a purpose-built wireless POS terminal and may be better off with a smartphone-based software application, he says.

"If it's a weekend merchant, a smartphone app may be a very good fit," Barrett says. For example, one sales agent saw a lot of success signing up beach vendors for new merchant accounts they accessed with a smartphone application, he notes.

"The more creative [a sales agent is], the more they can open up their distribution," Barrett says.

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