

PEARLS FROM THE DEEP

By Cynthia Matossian, MD

Having a successful business requires more than just hard work. You also have to master the art of working “smart.” One way to do this is to protect yourself from inflated credit card processing rates and eliminate hidden fees that are buried in your statements.

Merchant Advocate is recognized as an expert in the credit card processing industry and has a consistent record of advocacy on behalf of you, the merchant. The services provided include

- **Analysis.**

The team at Merchant Advocate provides a free analysis of your credit card statement.

- **Adjustments.**

They negotiate with your current processor to lower rates and eliminate hidden fees.

- **Audits.**

The Merchant Advocate staff monitors your account every month to ensure the processor does not increase rates or slip in hidden fees.

Your business does not need to switch credit card processors or interrupt long-standing banking relationships. Moreover, there are no upfront costs for the Merchant Advocate services; they are paid out of the savings they achieve for you, recovering revenue that would otherwise be lost. They pride themselves on their transparency as they help you look for buried credit card fees and penalties. For example, the

processor (ie, the merchant account provider) can introduce fees upwards of \$30 per month if you do not complete their payment card industry survey.

For more information, visit <http://advocate.com>. We at Matossian Eye Associates have been using Merchant Advocate for several years with great success.

To learn more about and register for the 2016 ACES/SEE Caribbean Eye meeting, visit www.caribbeaneyemeeting.com.

Cynthia Matossian, MD, is the founder and CEO of Matossian Eye Associates. She acknowledged no financial interest in Merchant Advocate. Dr. Matossian may be reached at cmatossian@matossianeye.com.