



Restaurant and Franchisee Payment Solutions



The Challenge

The ubiquity of credit, debit and other stored value card use in consumer services has made the acceptance of card-based payment a necessity. Everyday spend merchants are focused on reducing acceptance costs, incorporating lower cost payment options and increasing consumer loyalty through rewards programs. Access to information regarding trends in consumer usage will impact business investment in new technologies like mobile, NFC and contactless while requiring enhanced security and higher levels of service to support a wide array of acceptance types.

The Solution

Lakeshore Payments can assist restaurants and franchise programs in developing a comprehensive payment strategy - an action plan to reduce and manage ongoing acceptance costs, identify alternative methods of payment, develop specialized gift and loyalty programs and deliver a payment architecture that supports a secure, efficient, and reliable environment for cardholder data and transaction processing.

The Program

- **Interchange PLUS Pricing** Interchange and Network Fees are passed through for a fully transparent pricing structure. No hidden fees or misleading pricing.
- **Transaction Processing for Credit, Debit** and accept all major card brands.
- **Interchange Management** Reduce the costs of your cashless program by ongoing evaluation of interchange qualification, processing fees and methods of acceptance.
- **Stored Value - Gift and Loyalty Program** This custom designed program will allow business owners to issue and manage a card-based loyalty program. Create individual promotions and rewards using a web-based interface which offers reporting features for tracking customer usage and frequency of purchase.
- **POS or Integrated System** Standalone, High Speed, Wireless, Virtual Terminals, PIN Pads, Check Readers available. Alternatively, switch out processing using existing integrated systems such as Aloha or Squirrel.
- **Customer Service** A designated Account Manager will be assigned to your business to conduct quarterly reviews, escalate dispute items, coordinate successful resolution and provide chargeback support.
- **Customized Reporting** Comprehensive web-based reporting can be designed to meet your business and settlement requirements, whether operating single or multiple locations. Detailed transaction and interchange information available.
- **PCI Compliance & Security** We will assist your organization in understanding PCI DSS guidelines and implementing a proactive program for protecting consumer data and achieving and maintaining compliance.
- **Professional Services** Through our affiliation with the *W. Capra Consulting Group*, we offer strategic and project leadership for our clients in the design, implementation and conversion of complex payment programs.