

Who are possible PinPay merchants

....and how do I sell to them?

How many merchants are out there?

The simple answer: millions and millions.....and they exist in every country!

They offer for-sale products and services that provide anything you can imagine. PinPay has no restriction on the products or services that a merchant offers. However, some countries have restrictions on certain products and services that can be offered to its citizens or residents, and PinPay does comply with these restrictions. One example is the US restriction on certain types of online gambling.

Do I need Experience?

With the great benefits offered by PinPay, you do not need years of experience to sell the service...the service can sell itself...you just need to get the service and its benefits in front of the business owner and let them see how it can benefit their business operations. They will listen and look, and once they become aware that PinPay addresses all of their payment needs, your ability to close a sale is in your control to complete.

Who are some of the various types of PinPay merchants?

Online Store Merchant

The PinPay Network is a secure electronic payment and transaction service providing lower transaction fees, lower fraud risks, and NO charge backs. All of these benefits bring more bottom line profits to every online store. PinPay also opens an online store to international e-commerce with potential access to over 1.7 billion potential customers. PinPay does not interfere with a merchant's existing payment services and operating agreements.

Storefront and Mobile Merchant

With access to the Internet, PinPay supports merchant operations at any location-- at a physical address, a side walk sales site, a swap meet, a county fair, and any mobile or remote site. In addition to store purchases, PinPay can provide counter clerk assisted bill pay, card loading, card-to-card funds transfer, card-to-merchant payment transfer, and other services. These added customer services can bring more consumers to a merchant's store, increase customer loyalty, and expand sales- a key selling point to merchants.

Payment Recipient Merchant

A payment recipient merchant is any merchant, entity, business, organization, or government agency which receives either regular or irregular payments from individuals, merchants, businesses, organizations, entities, or others. PinPay supports collection of payments by allowing store merchants to assist cardholders in making direct bill payments. With internet access, cardholders can also make direct bill payments to PinPay merchants from anywhere at any time. Receiving payments is now simple and quick, a positive selling point for PinPay.

Payment Distribution Merchant

A payment distribution merchant is any merchant, business, individual, partnership, organization, or government agency with payroll, assistance payments, interest payments or dividends, or any form of funds distribution transfer required to be made to a single party or a group. PinPay supports distribution payments by allowing a merchant to make direct funds transfers to the individual recipient's account.

High Risk Merchants

In providing merchant account services, many agents and service organizations define a category of merchants which they view as "high risk" merchants. Typically, these include travel agencies, online pharmacies, adult entertainment websites, gaming websites, telemarketing services, and any merchant who has experienced a high charge-back rate or does not have a high credit rating. These merchants are often denied a merchant account or charged very high discount rates and fees.

You have a great advantage in addressing this category of online merchants. PinPay does not have any such thing as a "high risk" category. If a merchant operates an online store, storefront or other business, that merchant has the right to apply to become a PinPay member merchant, irrespective of the merchant's charge-back history, credit rating, or the type of products or services offered.

Small Retail Stores, Professional Offices, and Small Businesses

Most small retailers, many professional offices, such as medical and law, and some small businesses are accepting POS swipe PIN card payments at their stores. These merchants can receive the payment benefits offered by PinPay. To obtain these benefits the merchant is required to have Internet service.

If a small retailer, professional, or small business (or even a medium or large business) does not have a web site payment option for its customers, you have a great opportunity to be the lead in moving them to a cost effective online payment program. Linking your sales activities with an organization that offers Internet access or develops web sites or web site hosting may make this a very successful approach to marketing and selling PinPay services.

Government Agencies

Cities, counties, states, provinces, territories, and other local, regional and national government agencies are now accepting payments for products and services online. PinPay opens these governmental agencies to accepting irrevocable payments online.

If you find a government entity or agency that is not accepting payments online PinPay provides you with a clear opening to discuss the benefits of online payment services with the entity or agency. Use this opening to close a sale.

Schools and Universities

Many organizations of higher education are beginning to accept tuition and other payments online. PinPay opens these institutions to accepting irrevocable payments online. In addition, some vocational schools, colleges, and universities are now issuing private labeled prepaid debit cards to students as a payment card for distribution of funds for student loans, student grants, and other expenses associated with education expenses.

There have been many difficulties with these programs because card processing, signing up a merchant network, and generally operating a payment network is not typically a skill found at a school of higher learning. PinPay can fulfill these payment service objectives without the school being a card account manager or a card issuer or processor.

Charities and Associations

A growing number of charities, such as the Red Cross, are now accepting donations and contributions online. Similarly, many private and public associations such as the political organizations (the RNC and the DNC) are now accepting contributions online. PinPay opens these institutions and organizations to accepting irrevocable payments online.

Utilities and Entities Receiving Repetitive Periodic Payments

This is a rapidly expanding market. Both public utilities, such as city water and sewer payments, and private utilities, such as electric, gas, phone, TV cable and others, are expanding the availability of customers to make their monthly payments online. PinPay opens these institutions and organizations to accepting irrevocable payments online.

Regional, National, and International Retailers and Wholesalers

This category of PinPay merchant customers offers a large potential revenue stream for any agent who closes the sale. You may believe you are not qualified to attempt a sale to a “big” merchant, but this is not the case. Every retailer and wholesaler is looking for credible means of reducing costs and eliminating risks and fraud; and also paramount is to adding more customers to their existing customer base. PinPay opens these retailers and wholesalers to accepting irrevocable payments online and increasing their customer base.

Internet Service Businesses

Another group with existing customers who are prime candidates for PinPay services are those who currently offer Internet services such as ISPs, web development and hosting services, Internet advertising services, search engine enhancement and placement services, Wi-Fi service providers, and many others. They collect payments from their customers and often the payments are received over the Internet.