

Business Spotlight

Protecting Your Bottom Line: Credit Card Processing Fees

Research shows that the credit card processing industry is not transparent and routinely takes advantage of merchants. Many business owners are solicited every week with offers to switch processors and save money. That's a hassle. Merchant Advocate saves money on credit card processing without switching from their current processing vendor.



Shareef Mahdavi

Longtime resident Shareef Mahdavi (President, SM2 Strategic) advises clients in the areas of marketing, strategy and finance. One of his services is **Merchant Advocate**, a solution that has helped clients across multiple industries save over \$100 million without having to switch processors or credit card terminals. Clients include retailers, restaurants, medical practices, hospitals, professional sports teams, and our very own Pleasanton Chamber of Commerce.



Every business that accepts credit cards as a form of payment deserves to know if what they are paying each month (deducted from the deposits made by the processor) is fair. Merchant Advocate's data collected over the past 15 years has shown that 72% of businesses are paying too much. "We thought we had a good deal with our

processor, only to learn we were wildly over-paying," said Kyle Seipel, Pleasanton resident and owner of BracketRaces, a national auto racing event organizer. "Shareef and his team save us thousands of dollars each year with no work on our part except to get them our statements for the analysis."

With a simple one-page agreement in place, Merchant Advocate goes to work negotiating with your current processor. Once new lower rates have been confirmed and any hidden fees removed, clients receive a monthly report showing the savings created by Merchant Advocate. Each month, Merchant Advocate reviews every line of every statement to ensure the processor abides by the new rates. Savings are shared equally each month between the client and Merchant Advocate.

"I want to make this service available to all local businesses in Pleasanton and the Tri-Valley. It's been so helpful and a true win-win," added Shareef Mahdavi, especially as businesses are re-opening.

Credit card fees keep rising, but yours do not have to if you have an expert working on your behalf. Merchant Advocate encourages business owners to have their statements analyzed and determine if they can help you save money and protect the bottom line.

Visit www.merchantadvocate.com/sm2 or call 925-425-9900.

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Your Coach For Living By Design

As a Certified Master Health and Life Coach, Jeanette Schaub helps you design a life you love by managing the stress and anxiety standing in the way of reaching your goals. When stress goes unmanaged, it can have detrimental effects not only on your health, but your relationships and lifestyle.

"I created J. Schaub Health & Wellness by Design out of desire to empower you to decide how you want to show up in the world," said Jeanette. "As your coach, I partner with, and empower you to define and create a powerful vision for yourself and help you execute on that vision. I help you unlock the tools you already possess. Together we set goals, implement specific strategies and steps and take action to achieve your vision."

Jeanette had been mentoring, training and coaching for more than 25 years in corporate America, and after concluding a successful career in the insurance industry where she developed and led a sales team for 14 years, she realized it was time to make a change. "I was also dealing with high levels of stress and felt overwhelmed

while on my own transformational journey to become the best version of myself," she said. Jeanette wanted to take her experience, passion and expertise to coach and empower others to live their best lives and show up in the world as they choose.

J. Schaub Health & Wellness by Design offers individual, group and corporate coaching. I specialize in classes and workshops on any life and health topic with a primary focus on stress and anxiety as these affect all areas of life and can impact our health greatly. "I custom tailor my packages and programs to meet the needs of my clients," said Jeanette.



Jeanette Schaub

She does not believe that one size fits all when it comes to health and wellness – everyone has unique ecology, different motivation and desires. "There is no right or wrong way to achieve optimal health. Everyone has their own special formula, so it is important to uncover the real 'why' and motivation behind their goals, while being a trusted partner on their journey," said Jeanette.

Learn more online at www.livinitybydesign.com, by emailing jeanette@livinitybydesign.com or by calling 925-922-5395.



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