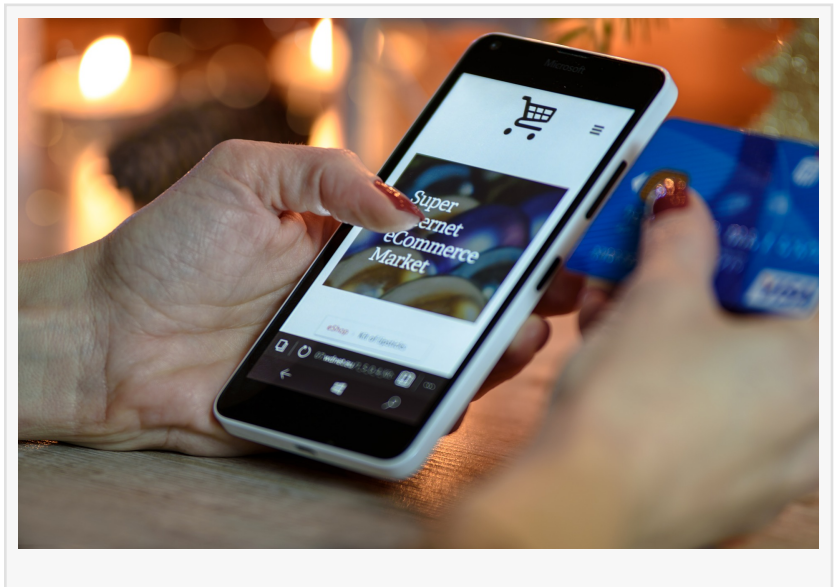


New Payments Consultancy Helps “Outside-of-the-Box” Merchants Streamline & Process Credit Card Payments

She Is Payments offers end-to-end payments guidance for emerging markets, including SaaS, Apps, Continuity, Start-Ups, and High Risk merchants

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/EINPresswire.com/ -- Card-not-present (CNP) payments veteran Patricia Carlin has launched [She Is Payments](#) Inc., a full-service payments consultancy that specializes in placement and ongoing management for CNP companies, including free trial, SaaS, virtual gifting, gaming, social network application, startups and other high risk merchants.



She Is Payments caters to merchants who struggle to get placed with traditional merchant account providers. The company's unique approach combines cost-effective [payment processing](#) solutions with consulting and management to stabilize long-term growth plans for ecommerce businesses. She Is Payments focuses on the market gap between traditional processors and the limited number of third party billing models like PayPal and Stripe, connecting complex merchants to stable, reliable and scalable payment processing solutions customized for their business model. The consultancy helps merchants get set up with essential payments solutions, including robust payment gateways, chargeback management and tailored and comprehensive fraud tools.

“I’ve been in the industry long enough to see how, why and when many merchants hit ‘the wall’ with their payment processing partners,” said Patricia Carlin, CEO and Founder of She Is Payments. “These merchants are not set up for success from day one and end up cut off at the knees by volume caps, breached chargeback ratios or inflexible and unscalable payment gateways. They face merchant account termination and are left with some very hard choices to make, all of which hit the bottom line severely. We help these merchants get on the right path for their individual business - whether they are recovering from termination or are brand new startups who rely on CNP payments.”

Unlike traditional [merchant services](#) providers, She Is Payments provides end-to-end payments guidance and cost-effective ecommerce solutions to merchants deemed “high risk.” Many merchant account providers are hands-off when it comes to improving the payment processes for their merchants. She Is Payments acts as a digital payments advisor to help both new and established merchants improve and optimize payments operations. The consultancy also connects merchants with efficient and effective ecommerce payment solutions that are tailored for each individual business

model. She Is Payments specializes in helping merchants cultivate relationships with cost-effective payment processors that offer flexible underwriting. The brand has long-standing relationships with merchant services providers that cater to the high risk segment beyond what traditional providers offer.

“Online companies still face a stigma when it comes to establishing and maintaining a stable merchant account,” said Carlin. “Banks still view these merchants through the “too risky” lens and only agree to take them on after imposing higher processing fees and volume caps, which inhibit growth. As a result, merchants that grow too quickly or experience unpredictable volume have their funds frozen by the bank or are terminated altogether. Worse yet, these merchants have limited internal resources and no real advisor to guide them through the complicated payments ecosystem. They aren’t sure what fraud tools are appropriate for their MCC code or business model and get hit with merciless chargebacks. It’s a cycle that never ends until the business goes under. We simplify the process, advise merchants every step along the way, ensure that their merchant accounts remain stable, flexible and scalable in the long-run.”

About She Is Payments

She Is Payments is lead by industry veteran Patricia Carlin, who has worked as a global card-not-present payments consultant since 1998. The brand specializes in the placement and ongoing management of merchants with complex business models not served by traditional processors. For over 15 years, Patricia and her team have been helping global merchants setup, migrate, and maintain stable merchant account relationships and implement billing practices.

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