

# How Small Businesses Can Increase Cash Flow and Keep More of Their Money Each Month

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*When it comes to credit card processing, not all deals are created equal. Veteran Consultant helps business owners keep more of their money each month.*

CHAPPAQUA, NEW YORK, USA, June 2, 2021 /EINPresswire.com/ -- Scott H. [Wagner](#) has spent the last 30 years helping business owners understand and implement a basic business necessity, processing credit cards. While it might not be the most exciting topic when it comes to business planning, spending an hour with Wagner could end up saving a business thousands of dollars each year and that does get the attention of even the most seasoned entrepreneurs.

Wagner got his start in the industry in 1991. In 2004 he opened Go Direct Merchant Services, now 17 years later, he has re-branded his business under the name [Harlan Davis](#). "The goal with the name change was to move away from 'merchant processing' and more toward the idea that the business owner is working with a consultant looking out for their best interests," states Wagner. And in fact, they are, Wagner is a CPP – Certified Payment Professional, and becomes a trusted Payments processing advisor to his clients.

CPP is a designation created by the Electronic Transactions Association. Every person who earns the ETA CPP™ designation has a minimum of one to three years of experience in the Payments industry, has completed and passed a rigorous examination developed by industry experts and conducted by an independent testing firm that is not affiliated with any entity in the Payments industry, and must pursue continuing education credits as a requirement of re-certification every three years.

Wagner works as a consultant to the business owner rather than working for one of the multitude of vendors he represents. That has several added benefits: not only does the business owner get the value of his 30 years in the industry and the knowledge he has obtained through the CPP certification process, but they don't have to pay him for his services, he is compensated through the processors when the arrangement is solidified, much like an insurance broker, so the business owner is getting expert advice at no cost. And Wagner's advice could end up saving them thousands of dollars a month.

Take the example of one pizza restaurant which already had a reasonable fee set with their traditional merchant account but Wagner informed the owner about the [Cash Discount](#) Program,

the industry's newest and hottest product. Most people are familiar with this program when it comes to buying gas, most gas stations charge one price for cash and a higher price to use a credit card. Now that concept is being used across a wide variety of industries. With the increase in business during the pandemic, Wagner spent additional time with the owner and meticulously laid out all the benefits of using the cash discount program. He agreed and now that restaurant is saving an average of \$5,000 every month.

"It's a fantastic tool and revenue builder that most businesses aren't aware of how to implement. That's what I do, show them how they can save money on a traditional Merchant Account and also introduce the benefits of implementing a cash discount program. It's been a no-brainer for many clients," he added, also noting that the cash discount program is legal in every state and simple to set up.

Wagner has worked with other businesses saving a dog groomer \$600/month on average and a printer nearly \$700 per month. "That's real money that can go into the business owner's pocket, back into marketing or invested in a new piece of equipment," states Wagner.

"The bottom line is to look beyond your bank," says Wagner. He stresses the advantage of working with a CPP and having the option to implement a Cash Discount program which is not typically offered by banks. He also notes that many businesses end up paying a retail rate along with added fees including termination fees when they opt out of long-term contracts. Instead, business owners should be aware that there are a wide variety of options available when it comes to swiping those cards every day.

In addition to payment processing, the company offers \$100,000 in Data Breach Protection in the event that the business is compromised by a credit card processing hack. Based in Westchester County, New York, Harlan Davis provides services nationwide. For more information call 888-BIZ-2004 or visit [www.harlandavis.com](http://www.harlandavis.com).

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