



► **Creative Customer Service – How Far Will You Go to Wow a Customer?**



► **Merchant Account Service Providers – Is your company paying more than necessary to accept Credit and Debit cards? DATATrue may be able to save you \$.**



► **College Students Targeted for Identity Theft. Businesses Beware!**

DATATrue™ focus

ADDRESSING THE NEEDS OF THE SMALL BALANCE LOAN, RENT-TO-OWN AND LENDING INDUSTRIES, NATION WIDE.



Being Creative – How Far Is Your Company Willing To Go?

A large part of customer service success is creating a seamless experience. Customer needs are anticipated; systems are in place; employees are trained. The company runs like a well-oiled machine. But what happens when the unexpected happens? Customers have an “unusual” request or they simply don’t know the rules of the system? The unexpected, I suggest, provides the opportunity to stretch the system, improve the system, or even forget the system and wow a customer.

An associate of mine arrived late at a hotel in Seattle, WA the night before an 8 a.m. training, dressed for cold weather in brown boots and heavy trousers. When she got to room she unpacked her gray suit only to discover that she had left her black heels at home. She looked down at her feet and admitted her brown boots were not an option.

She went to the concierge for help. It was after 10 p.m. Nothing was open. All of the shops in the area opened at 9 a.m., no help again. She was desperate. She pressed the concierge, “There’s nothing that can be done?” Silence. She put on her best pathetic gaze and repeated, “Nothing?” The concierge contemplated further then asked, “What

size are you?” Full of hope she blurted out her shoe size. The concierge stepped out from behind the desk, pointed to the black heels on her feet and asked, “Will these work?” She gave me the shoes right off her feet!

For companies with excellent systems in place, the next frontier in customer service is WOW, handling the unexpected creatively. I personally have observed that companies and professionals practicing creative customer service successfully have two things in common.

The first commonality is that they care.

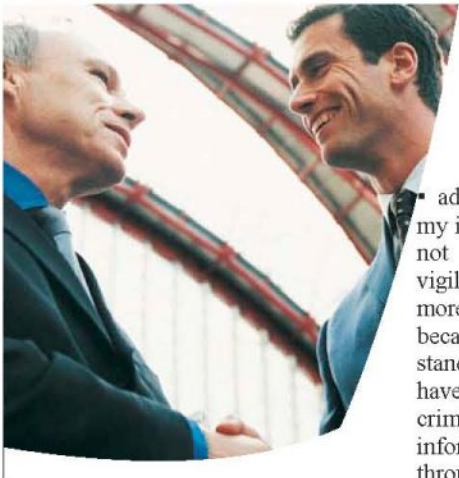
Management cares. Employees care. Everyone cares a great deal about people. They like to help people solve problems. The concierge at the hotel cared about her shoe predicament and personally decided to go above and beyond. How much does your company care? How much do you care?

The second commonality is that employees have authority. Even when people care, if their hands are tied they can’t help. In addition, employees who are not caring might be motivated to be creative for customers simply because it feels good to exercise authority. Do you have enough authority to be creative? With all of the advances in technology, doing a good job isn’t good enough. The prize will go to the one creating new frontiers. How far will you go to Wow a customer?



It’s Time To Compare Merchant Account Service Providers - Most business owners begin their search with a comparison of the fees charged by different account providers. These are just a few of the fees you may encounter during your comparison: **Application & Account Set Up Fees. Equipment Leasing and Annual Fees. Transaction & Discount Fees. Gateway & Minimum Account Fees. Statement & Daily Close Out fees.**

When comparing merchant account providers, you may also encounter additional fees. Be sure to understand these fees thoroughly so you can compare accounts effectively. In addition to comparing accounts, you’ll also want to compare the services offered by account providers. Most merchant account providers offer a broad range of services to suit most business types. However, it’s a good idea when comparing account providers to select a provider that has expertise in the type of business you operate, as well as the method in which you want to conduct business (retail, online, mail order, telephone, or mobile). It’s also a good idea to look for merchant account service providers with extensive experience in serving small businesses and their needs, rather than providers that deal primarily with large corporations. Merchant account providers with experience in small business needs can help ensure you take advantage of all of the services your business needs to grow and expand, and are experts at identifying opportunities that can help you reach your goals sooner, with fewer fees and a simpler application process, there’s no reason to put off taking a step that can help you keep your business competitive in every economy. **Call our Sales Department @ 209-951-9375 and let DATATrue show you how much you can save.**



College Students Are Victims of Identity Theft.

As an adult, I was not careful with my information. Maybe that has not changed. We need to be vigilant." Students are often more vulnerable to identity theft because most are in good standing with their credit or have blank credit and no criminal charges. Personal information is easily accessible through daily activities that they overlooked. Activities such as talking on a cell phone in public, having a roommate, discarding mail before shredding it, and leaving belongings unattended are some of the many ways students are putting themselves at risk. Although identity theft is a popular crime, not many students are aware of the seriousness of this act. Many people are confused about what

identity theft is, how to protect against it, and what to do if you become a victim. "Many colleges no longer use social security numbers as identification; in order to lower the chances of identity theft, all students are given a district-issued number," said Sacco.

There are many other ways to reduce the risk of becoming a victim of identity theft. The U.S. Department of Education recommends never giving out personal information over the phone or Internet unless you initiate the contact; do not carry personal information such as your social security card.

Sacco urges all DATATrue customers to verify every customer's date of birth when using DATATrue.

Students are often told to protect themselves from dangerous situations, but now they have to worry about their identity exponentially more everyday.

According to the Federal Trade Commission, identity theft is the largest consumer complaint. The FTC complaint study shows that the bracket for 18-29 year olds accounts for 24 percent of all identity theft complaints.

President of DATATrue, Gene Sacco, stated, "As a young

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