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# EUREKA payments

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Your Local Experts for Payment Processing

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## Featured Article

### What Will Durbin Do For You?

*"Because of the Durbin Amendment, the interchange fees on Debit card transactions will be lowered by approximately 50%"*

[Click here](#) to read the full article explaining the Durbin Agreement that went into effect in October and the benefits for you.

## What Our Clients are Saying

*"After an easy and painless review of our current merchant bill, I was very pleased to learn Eureka Payments could provide local service at*

## BEST PRACTICES

### Reduce Your Risk of Credit Card Fraud this Holiday Season

As the busy holiday season approaches, make sure to protect your business from credit card fraud. Here are a few simple tips to help protect you and your business:

**Swipe the Stripe** - If the card is present, make sure to swipe the card. Not only does swiping the card help reduce the risk of fraud it also can help in making sure you are getting the best possible rate for the transaction.

**Watch out for Suspicious Shopping** - Sometimes a sign of a fraudulent transaction can be unusual behavior when the customer is shopping. Though not always a sign of a risky transaction, be careful of customers that purchase a large amount of items without regard to size, style, color or price. Another possible warning sign is a customer that may try to rush or distract you during the transaction.



**Go with the 1st Response** - If the card is declined the first time you authorize the card, ask for another form of payment. Trying to run the transaction again could lead to an invalid response.

**Check the Numbers** - Compare the number on the front of the card against the number on the terminal. This verifies that the account number printed on the card matches the number stored on the card.

**Use AVS & CVV2/CVC2 for Keyed Transactions** - When processing keyed transactions use Address Verification Service (AVS) and Card Verification Value 2/Card Validation Code 2 (CVV2/CVC2) for every transaction. AVS checks the address provided with the transaction against the address on file with the customer's card company. The three digit CVV2/CVC2 number printed on the back of the card helps verify that the customer has the card in hand at the time of the transaction and is validated when the authorization is processed.

*rates that were lower than our previous national firm. The conversation was seamless and completed at my office within minutes. Local, friendly service at very competitive rates."*

Cathy Minkema



## Quick Links

[California Small Business Development Center](#)

[Gozooko](#)

[PaySaber](#)

[RREDC](#)

**Eureka Payments is a Proud Member of:**

[Eureka Chamber of Commerce](#)

[Arcata Chamber of Commerce](#)

[Fortuna Chamber of Commerce](#)

[Electronic Retail Association](#)

[Direct Response Marketing Association](#)



If you or your employees are suspicious about a transaction you can do a Code 10 Authorization. Call the Authorization Number on your terminal and ask for a Code 10 Authorization. Never call the number printed on the back of the card to ensure you are receiving a valid authorization.

For more information on keeping your business safe from credit card fraud, please feel free to contact us to discuss solutions for your company.

## PRODUCT NEWS

### Introducing the PaySaber Clip

Accept credit card payments wherever you need with the PaySaber Clip! This small device allows users on virtually any Apple product to accept credit card payments in real time!

iPhone, iPod, and now the iPad become your payment terminal in the field. Perfect for home party or mobile merchants, trade show exhibitors and more!



## CURRENT CLIENTS

### Earn \$100 Bonus for Referrals

You know the great local service, support and competitive pricing the Eureka Payments provides. Let your friends know the positive change you made by switching to Eureka Payments. If a merchant you refer opens a new account you could get \$100 deposited into your checking account. For referrals of merchants processing less than \$5,000 per month you can earn a referral bonus of \$50.



For every merchant that you refer we will provide a personalized quote and easy to understand cost savings analysis. Merchants can fax two months of their current processing statements to us at (707) 476-0574 for a no obligation analysis.

[Click here](#) or call us at (707) 476-0570 to send us a referral right now. Make sure any referrals mention you and that you recommended our services. Referral must be from a current client of Eureka Payments to receive the bonus.

Thank you for taking time to read our newsletter and "Like" us on Facebook. If you are a current client of ours, we



offer you a sincere **Thank You**. If you have not made the move to Eureka Payments yet, we invite you experience the power of local service from a company that is committed to our community. We look forward to hearing from you!

The Eureka Payments Team



Eureka Payment, LLC is a Registered ISO/MSP for US Bank, Minneapolis, MN & Westamerica Bank, Santa Rosa, CA

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