RAM Discount Office & Computer Supplies

RAM DISCOUNT OFFICE & COMPUTER SUPPLIES

LOCATION
Reno, Nevada

SUCCESS WITH
Virtual Terminal for B2B, Electronic Invoicing, & Save Smart Guarantee

CLIENT MIX
Business to Business (B2B)

> A personal relationship led us to investigate Stillwater Payments, says Rob.

ROI FROM STILLWATER PAYMENTS

Saved as much as .70% off of my credit card processing fees, according to Rob from RAM.

RESULTS

- Ease of use
- Consolidation
- Electronic Invoicing
- Cost savings

BACKGROUND

RAM Discount Office and Computer Supplies is one of the many B2B, business to business, companies served by Stillwater Payments. B2B is characterized as a company that sells to other companies, rather than individuals or consumers. They serve the Reno, Sparks, and Carson City areas, and pride themselves on both their customer service values and quality products.

RAM Discount Office and Computer Supplies has been in business in Northern Nevada for over 26 years. Run by Rob Crocco, they are a member of the Reno-Sparks Chamber of Commerce and the Better Business Bureau. They approached Stillwater Payments because of an existing relationship to explore their credit card processing options.

SOLUTION

Our Virtual Terminals feature secure card storage, recurring payments, batch upload, invoicing, account updater, and simple level 2 and level 3 processing. They are designed to allow for flexibility and ease of use. Our Virtual Terminals are safe, secure, and feature rich.

In order to simplify their payment processing, RAM needed to consolidate to one payment processing platform, our Virtual Terminals. After reviewing RAM's merchant account through our Save Smart Guarantee; we determined the Level 2 and 3 processing would provide the majority of the cost savings for RAM.

FINAL OUTCOME

Before coming to Stillwater Payments, RAM was paying an overall fee of 3.20% on average to accept a credit card payment. After our implementation, their merchant fees went down to 2.49% on average. Rob says, "I am saving .70% over my prior provider on average." These savings were accomplished through the Virtual Terminal with level 2 and 3 processing.

Web payments are fully integrated into the same Virtual Terminal. In addition, RAM was able get rid of their physical credit card terminal. It was rarely used and cost them money. Our Virtual Terminal replaced the credit card terminal. All payments are now consolidated into the Virtual Terminal for ease of use and reconciliation.

With the old invoicing practices, receiving payments was a long, inexact process. RAM can now send secure electronic invoices to clients, which is an included feature of the Virtual Terminal. This also allows for instant payments, making sure they get their money faster and easier.