How CardConnect AIP helped Geary Pacific

CardConnect AIP was introduced to Geary Pacific (GP) in 2013, through our affiliation with Blue Hawk Cooperative. Our communication began as our usual offer to evaluate GP’s current credit card pricing model/statement AND their processing environment.

Although their pricing appeared to be competitive, our analysis determined that they were being charged for downgrades on certain transactions. Downgrades will happen when there is missing, or incorrect, information entered at the point of sale. In this case, employees were not entering correct street numbers and/or zip codes, on transactions where the credit card was not present. This resulted in GP paying up to 40% more than necessary on those transactions.

GP decided to move forward with our recommendations for all of their locations (30 as of July 2020), and we began processing both their open account payments and their card present transactions. Our original value proposition proved out in short order.

In 2017, we introduced them to a proprietary credit card processing platform that became available to us through a strategic acquisition. This processing platform was able to provide additional information (Level 2/3 data), without ANY additional input from them. This resulted in an additional 25% reduction in processing fees.

To ensure things continue to run smoothly, CardConnect AIP performs quarterly audits/reviews for all of their locations. Through these reviews, we identify underperforming locations, and assist them with addressing issues at those locations. These reviews/recommendations have likely added tens of thousands of dollars back to their bottom-line.

CardConnect AIP has been a member of HARDI since 2006, and was the inaugural Blue Hawk Solution Partner (2008). The Geary Pacific example is just 1 case study, we have others from the HARDI community that we can share. In fact, we manage close to 30% of the Wholesale/Distributors merchant accounts. We have had a solid business model for over 12 years, and we manage a multi- billion dollar portfolio, that has extremely low attrition.
Our technology, security, and people allow us to have a very strong mission statement:

“Our mission is to grow our business by being the last processor our clients will ever need, by providing HONEST pricing & service, from people who actually know your business”