



SUPERSTARS IN BUSINESS WINNER

CREDIT TO THE CUSTOMERS

Metro Merchant Services

BY EMILY RILEY | PHOTOS BY THOMAS M. NUTTER

MAKING A CREDIT or debit purchase at your local grocery store or pizza joint is a fairly simple routine these days, complicated only by that awkward electronic signature and the recent innovation of chipped cards. Behind the scenes at Metro Merchant Services, it's a completely different story. The Delaware City-based merchant services company acts as the backbone of these transactions, providing the hardware, customer service and processing capacity to allow businesses to maintain efficient transaction capabilities, thereby allowing consumers to enjoy their cup of coffee with the swipe of a card.

Formed by Mark Landis in 1998, Metro was the product of Landis' expertise in the merchant services field as well as his distaste for poor customer service he observed throughout the industry. "The corporate

service I worked for at the time, their solution to customer service was to tell someone, 'Just call the 800 number,' and that's just never worked for me. That really cast the die for Metro Merchant Services," Landis says. The attention to clients' needs hasn't gone unnoticed, as Metro has been recognized by two of the largest processors in the country for its low client attrition rate, which runs around 4 percent compared to industry norms of 25 to 30 percent.

Primarily, this has been achieved through practices indicative of a loyal, local business that capitalizes on the opportunity to build a trustworthy working relationship over its bottom line. When merchants needed a rapid solution to make their terminals EMV chip-compliant, other service providers saw this as a good chance for a "money grab," Landis says. In



Mark Landis, president of Metro Merchant Services, has an informal meeting with some of his staff.



MARVIN S. GILMAN
SUPERSTARS
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The Metro Merchant Services team at their office in Delaware City.



Metro's infancy, Landis has clients bypass customer service and call him directly – a short-lived practice to say the least, but the intention remains. "Because of our size, you can call in and get the same person over and over again, or someone on the team can remember the merchant that called in. The giant call center with hundreds of service reps can't do the same thing, and that's a real strength for Metro," Landis says.

Outside of their customer care services, Metro also lays claim to an A+ rating by the Better Business Bureau, which examines factors like business transparency, competency licensing, complaints and other factors that indicate best business practices. Additionally, Metro's portfolio is comprehensively compliant with the IRS's Taxpayer Identification Number matching system, which allows authorized payers the opportunity to match 1099 payee information against IRS records prior to filing information returns. For merchants who use a noncompliant processing company, this could mean penalties of nearly 30 percent of their daily gross income.

The chip readers in tabletop terminals have become more commonplace, but that's hardly the end of the road for advancements in retail technology. Metro faces the dual challenge of staying relevant in an industry that evolves with the pace of new mobile app development, e-commerce technology and customer expectations while fighting off the industry's high client turnover rates during the "race to the bottom," a price-cutting strategy that's meant to draw in the largest volume of clients without the ability to adequately provide for their needs, Landis says.

Metro's solution in this fluctuating landscape is simple: stay the same. Continue to provide comprehensive service with an individualized mindset, anticipate needs in a dynamic retail atmosphere, and treat clients as neighbors, not numbers, Landis says. "We are local, and people resonate with that. They can call us or come to our office, but either way, we're there for them whenever they need it." ■