# Easy Pay Direct Core Value/USP for video.

## 3 Minute 22 Seconds Script 581 Words.

Every year, MILLIONS of companies have their merchant accounts shut down and lose their ability to accept payments.

But WHY do credit card processors hold money and close accounts?

As a consumer, the Cool thing about credit cards, amongst others:
If you don't like a product for any reason, you have 6 months *from the final point of delivery* to dispute the charge.

As a business owner, you know that when a consumer disputes a charge,
the first thing that happens - is the money gets pulled out of your account and you need to **fight to get it back.**

Here's the problem: When a consumer disputes a charge, if your business isn't there any more, **your credit card processor has to pay it back.**

And as a quick note: How many businesses go under, every single year? MILLIONS. (image of credible data on that)

And for SIX MONTHS after your business is gone,
your credit card processor has to pay any disputes AND REFUND requests that come in.

**SO,**
The likelihood of your business closing x
the likelihood of a chargeback x
how much volume you're doing =
the amount of "risk" a credit card processor has.

This is true for Every single credit card processor on the planet - no exceptions

**Now there are TWO WAYS to handle this risk.**

**The FIRST is what Stripe & PayPal do**
These products let you get setup VERY quickly. You can be accepting payments in minutes...
**BUT...** *necessarily,* that means, they didn't do any underwriting.
They don't know who you are, what you do, what you sell, how you sell it, how you deliver it, *IF* you deliver it.

Because of that, the *only* way they can protect themselves is to freeze accounts, hold money or close accounts all together.

This isn't good or bad, it's just how the business model works.
It's great to get setup quickly... but for tens of millions of businesses, it has also meant
having their Stripe accounts closed,
having millions of dollars held
- or both.

**The alternate approach** is Underwriting.
Very few credit card processors do this effectively - mostly because it kills OUR conversion when we're setting up businesses to accept cards.
BUT, when we get to know what you do, what you sell, how you sell it, how you deliver it, etc -
the likelihood of us having to close accounts or hold money
is much, much, much lower.
It's not zero, but it's *radically lower.*

**At Easy Pay Direct**, we want YOU to be able to take as much control as possible, so

**First and foremost**, we work with more than 30 different banks - each of which thoroughly understand different industries.
EACH of which will do specific underwriting to understand your business.
That's half the battle.

**Second** - even with the BEST banks, you *still* run the risk of that bank closing your account or holding funds.

So Easy Pay Direct built a gateway that allows you to have multiple merchant accounts and automatically rotate the volume across them.

That way, if one of your accounts gets shut down or has an issue, your business doesn't skip a beat.

Maybe best of all, with Easy Pay Direct you have a single point of contact that you can call, text, email or chat with to help optimize the way you accept payments.

This means controlling your fees,
Reducing the number of transactions that get declined,
Helping you if you get chargebacks
And having a human to help you do all of it.