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**The Most Powerful Name in Corporate News**



Clear Payment Solutions

## **Merchant Services for Non-Profit and Religious Organizations**

**Interview conducted by: Lynn Fosse, Senior Editor, CEOCFO Magazine**

**CEOCFO: *Mr. Howard, what is Clear Payment Solutions?***

**Mr. Howard:** Clear Payment Solutions is a merchant service company. We help clients set up the ability to process credit card and check payments most notably in the verticals of non-profit organizations and religious organizations.

**CEOCFO: *Was that by design or opportunistic?***

**Mr. Howard:** It was neither by design nor opportunistic. It was actually a little luck of the draw. We originally sold our services to retail, restaurant, automotive, senior care and some high risk accounts receivable management firms. We evolved to this focus by way of an introduction to a software developer who created programs designed to help non-profit and religious organizations drive donations. Upon that introduction, I fell in love with the product and its capabilities, and we acquired the company in March of this year.

**CEOCFO: *What are some of the challenges and rewards working with this group?***

**Mr. Howard:** One of the biggest challenges to date is that non-profit organizations are, in most cases, run by volunteers, and they are not able to move as quickly to our products as they would like. One of the greatest rewards is in assisting non-profit and religious clients towards the accomplishment of their goals. It's easy to get behind these causes and to feel good about what we are doing.

**CEOCFO: *Why should they move to your solution? What is different, better, cheaper or easier?***

**Mr. Howard:** Our solutions enable a non-profit to engage their donor base and to do so on their donor's time frame. It allows them to get better, faster and actually accelerates their purpose. Our innovative software solutions for payments place the controls for donating directly into the hands of our clients' members and donors while they are physically on-site, while they are at home online or even while they are on the go. That's what makes our products unique, easier and better.

**CEOCFO: *Would you explain how it is better?***

**Mr. Howard:** Our product is better in that it comes with a single donation option, and also allows for recurring donations. It enables the non-profit or religious organization to create and manage multiple causes and events while granting them the ability to register guests, sign people up and even sell tickets in addition to accepting donations. An example would be the USO of greater Jacksonville, one of our partners and clients. They have an upcoming event which they advertised online. The event requires donors to purchase tickets in advance. Now, instead of having to send blanket reminder emails or wait for people to mail in checks, their donors can register for the event and purchase their tickets online using our software tools embedded onto the USO website. Our company is also a proud sponsor of this event and I personally registered and used my corporate credit card to make our sponsorship donation online using this same simple software tool.

**CEOCFO: *Within the community you serve, are there particular types or sizes of organizations that you deal with, or is it across the board?***

**Mr. Howard:** It is really across the board of non-profit or religious organizations. For example, we have religious organizations that are as small as 100 members up to 6,000 members. We have non-profit clients with very small memberships that operate on limited budgets and donations, and then we also have larger non-profits with budgets in the hundreds of millions annually such as Ducks Unlimited or USO.

**CEOCFO: *How do you reach out to potential customers?***

**Mr. Howard:** Not only do we have a local and regional in-house sales force, but our software products are promoted and sold by other Independent Sales Organizations (ISO's) who assist us in covering a broader, national footprint. We also utilize marketing and lead-generation companies to target specific industry verticals.

**CEOCFO: *Do you find that prospective customers care that this is the arena you work in or is it more that your offering is superior?***

**Mr. Howard:** I think that prospective customers care that we are focused in their space and that we address their specific needs. More importantly, we've found that they care about how the product enables them to really accelerate their

purpose and engage their members with the features stated previously. We also know that there is momentum and excitement about our new features coming to market in the next few months which include silent auction, pledging and volunteer management software.

**CEOCFO: *Was it in conjunction with the organizations that you decided what you need to add or are you looking at your competition? How do you know where to go?***

**Mr. Howard:** We're certainly aware of our competition, but we base new products on the needs and perceived needs of our clients and target markets. We have reached out to roughly 10,000 organizations to find out what they want the most out of the product and how it could benefit them more. Our goal is to accelerate donations for our clients while making administrative functions less cumbersome on their staff.

**CEOCFO: *What has surprised you? What have you found that you did not know beforehand about non-profits, what people give and what might entice them?***

**Mr. Howard:** What I found that I did not anticipate was the amount of money that many non-profit organizations and religious organizations give away when taking donations. What I mean is that many of these organizations are paying far more than necessary for their merchant services software and hardware. For example, I've seen \$15 to \$20 charged to the non-profit for their acceptance of a \$100 donation. They end up losing potential donation dollars every time somebody donates. Our solution costs are significantly less for non-profit and religious organizations. Therefore, we are converting more of each donation to the effective use of each client.

**“We are the best choice because we provide new and innovative methods to accept donations which may not otherwise have been received; while keeping the costs at a minimum for our clients. We know that by appreciating and supporting our clients’ goals, we are not just a merchant company. We become their merchant partner.” - Doffie Howard**

**CEOCFO: *Why would it cost that much or that they would agree to pay that much?***

**Mr. Howard:** It is funny that you ask that because we come across it every single day in this space, especially with the non-profits. It is usually not willingly done, but rather a result of not knowing about the more cost-effective alternatives. That is where we are not only selling them a service, but we are becoming a “partner” with the organization, which is something we take quite seriously. As it pertains to the USO, Boys and Girls Club, Goodwill, and Habijax here in Jacksonville, Florida as examples, we actually attend and assist with their local events. We get involved on a volunteer level to help educate them and to help make them more efficient in this space. Obviously, I cannot do that for every non-profit that we are a partner with, but I try to do it with as many as we possibly can to help make them better and show that we are just not in it for the money. We are in it for the long haul, we are in it for the partnership, and we are in it to drive more donations to them.

**CEOCFO: *What did you like about the software? What is it that makes it so workable?***

**Mr. Howard:** It is an all-encompassing solution. The best way to think of it is as an engagement platform which is exactly how it is being branded. What makes it workable is that it is so much more than just a giving or donation software. Many merchant processors can help a non-profit accept donations. That is the easy piece. It takes more in the software to help engage their donors and make life easier for the non-profit or religious organization. What I like about it and what sold me on the product is that it is a fully functional platform to help manage the donation side of their business, from events, silent auctions, regular donors, and the donor CRM. It really is a full solution. I did not honestly see another product out there that was comparable.

**CEOCFO: *Do you find word of mouth is a strong feature among your clients?***

**Mr. Howard:** Word of mouth has been important, but it depends on the geographic area. In Jacksonville, we are well known. We do not do much advertising, but we receive a regular number of non-profits calling us on a weekly basis because they have heard about our software. Whether it is the USO, Habijax, Boys and Girls Club or the Florida Sheriff Youth Ranches, any number of those current clients will reach out to their friends, partners and other non-profits when they have non-profit events and recommend us.

**CEOCFO: *How will you work with a company on structuring an event? Where would you come into the process and where would your software start?***

**Mr. Howard:** The software starts from the very beginning of the event. For example, the USO decided that they wanted to have a motorcycle poker run in September, and they placed the event within our software on their website. Now, anybody can go online and register for that event and they can pay for one or 50 registrations and print their registration right then. As that happens, it allows the USO to start building their attendee manifest so they can start to look at what they are going to need as far as resources are concerned. We then help them manage. As the event grows in size, we commit to

bringing one of our innovative standing kiosks to the event to assist with on-site registrations and ticket sales. This makes the live event much easier on the staff of volunteers and assists in driving an even higher volume of donations.

**CEO CFO: *What is the geographic range and how do you grow?***

**Mr. Howard:** We are already a national company. The way that we continue to grow is via both in-house and external sales. We presently have sales employees here in Jacksonville as well as in Atlanta, Indianapolis, New Mexico, and California. Externally, we rely on other large, national merchant service sales companies who are excited to promote our products to their customers.

**CEO CFO: *What is involved in implementation?***

**Mr. Howard:** Implementation is fairly simple. Once the merchant signs the agreement, within 24 hours the software is set up and operational. At that point, we schedule with the internal resources of the organization to conduct the training. We conduct one- day training on the product and then provide on-going support and assistance as needed. The product is actually quite simple to learn and to manage. From start to finish, it is live within 24 to 36 hours.

**CEO CFO: *What is the revenue model?***

**Mr. Howard:** Our revenue model is to continue to grow our position in the non-profit and religious sectors while challenging ourselves to come up with new payment software features and related tools that can be cross-sold to existing clients.

**CEO CFO: *What might be different a year down the road?***

**Mr. Howard:** A year down the road we might be in the UK. That is one of the biggest opportunities that we have targeted.

**CEO CFO: *Why UK and why now?***

**Mr. Howard:** The research that we have done shows that there is an identified need for our type of software solutions, so it has become a strategic initiative to take our product to the UK.

**CEO CFO: *Do they not do much online or is it that there is just not a good service?***

**Mr. Howard:** There is not a good service that we have seen thus far. We are in discussions with a major UK bank and have a good insight into the market there. It is just timing.

**CEO CFO: *Address our readers. Why is Clear Payment Solutions the best choice?***

**Mr. Howard:** Not only do we offer a more affordable solution with strong customer service to all of our merchant clients, but we go out of our way to provide the very best and most cost-effective services to non-profit and religious organizations. We value and understand that they must maximize their net donation dollars to satisfy their causes. We are the best choice because we provide new and innovative methods to accept donations which may not otherwise have been received while keeping the costs at a minimum for our clients. We know that by appreciating and supporting our clients' goals, we are not just a merchant company. We become their merchant partner.



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**Clear Payment Solutions**

**8705 Perimeter Park Blvd.**

**Suite 4**

**Jacksonville, FL 32216**

**888-699-4139**

**[www.myclearpayments.com](http://www.myclearpayments.com)**