

## Checklist: Selecting the right payment provider

Use this checklist to compare different payment providers and solutions.  
The more points you can answer “yes” to, the more suited the solution will generally be to your company.

### Payment methods: Can my customers pay as they expect?

- TWINT can be accepted
- Debit cards (e.g. Visa Debit, Mastercard Debit) are supported
- Credit cards can be accepted
- Mobile wallets such as Apple Pay or Google Pay work
- The PostFinance Card can be used

Question for the decision:

Can my customers pay using their preferred payment method – without additional providers or complicated additional solutions?

### Costs and fees: Are the costs transparent and traceable?

- Transaction fees are clearly indicated
- There are no unexpected additional fees
- Monthly fixed costs are transparent
- The fee model matches my payment volume
- I understand the total costs of the solution

Question for decision:

Do I know what the solution actually costs me per month and per payment?

### Integration and provider structure: Is the solution structured simply?

- Terminal, payment processing and account work together optimally
- I need as few contracts as possible
- Invoices are clear and traceable
- Outpayments are made directly to my business account

Question for the decision:

Does the solution save me time and effort in my everyday work?

### Terminal in everyday work: Does the solution suit my business?

- The terminal fits my business model (mobile or in-store)
- The device works reliably with high customer footfall
- The terminal is easy to use
- Integration into my cash register system is possible (if necessary)

Question for the decision:

Does the solution support my processes or does it create additional work?

## Support and operation: Will I receive assistance if something doesn't work?

Support is available by phone

If there are technical problems, I can quickly get help

Support is provided when setting up the solution

Replacement devices or rapid solutions are available in the event of disruption

Question for the decision:

Can I rely on my business to continue even in the event of problems?

## Decision-making support

A payment collection solution supports your company every day. That's why it's worth paying attention to more than just fees. Straightforward processes, reliable technology and support that can help you quickly in an emergency are just as important.

This is why many SMEs opt for solutions where terminal, payment processing and business account interact optimally. This reduces the administrative workload and simplifies everyday payment transactions.

### **Payment solutions from PostFinance – a one-stop shop**

Terminal, payment processing and business account all work together at PostFinance.

This reduces interfaces and simplifies everyday payment transactions.

