



## **Optimized Payments Launches Free Online Calculator to Helps Businesses Understand & Lower Credit Card Processing Costs**

*In a weakened economy businesses and non-profits are looking at reducing any and all operating costs to improve their bottom lines. An area often overlooked due to its complexity is the cost of processing credit and debit cards. Optimized Payments Consulting has just launched a free online calculator along with free webinars to help businesses of all sizes understand and lower their cost of processing credit and debit cards.*

Atlanta, Ga. (PRWEB) July 2, 2009 -- As businesses and non-profits look to reduce their operating costs in this weak economy, they are looking at every expense category for savings opportunities. An area often overlooked or not optimized for maximum savings is the cost of processing credit and debit cards. For many merchants this cost is a significant expense. Since credit card processing services are inherently complex and confusing, many firms tend to overpay for this basic and widely used service. Optimized Payments Consulting has launched a suite of free online services that will allow merchants to understand and lower their payment processing costs.

In June 2009, Optimized Payments introduced the first online payments calculator available to merchants. "It is a simple tool that calculates effective rate will clear up misconceptions about processing costs and show businesses their true cost of processing credit/debit cards. This realization will cause merchants to take action and in the process add significant savings to their bottom line," notes Anand Goel, founder of Optimized Payments. Merchants using the calculator will also receive a personalized analysis comparing their effective rate with peers in their industry, and recommendations for lowering payment costs. The calculator can be found at <http://www.optimizedpmts.com/calculator/calculator.php>.

Optimized Payments Consulting has also launched a series of free monthly webinars that discuss strategies merchants can utilize to not only lower their payment costs, but also to increase sales. The firms' analysts will discuss industry best practices and allow attendees to get answers to their specific payments questions. The calendar for upcoming webinars can be found at [http://www.optimizedpmts.com/Upcoming\\_Events.php](http://www.optimizedpmts.com/Upcoming_Events.php)

Complimenting the online calculator and webinars are payments white papers and articles found on the Company's [blog](#). The Company conducts proprietary research and writes articles of interest to its readers. "Since Optimized Payments Consulting does not sell merchant services or endorse any payment provider, our research is unbiased and trusted by our clients and readers," notes Mr. Goel. He adds, "our articles are timely as a recent article covered the Credit Card Accountability Responsibility & Disclosure Act signed into law by President Barak Obama on May 22, 2009, and its impact on merchants who issue gift cards."

The key to reducing credit card processing costs is investing time to understand and leverage the nuances of the industry. Now, Optimized Payments Consulting provides resources to merchants to reduce the complexity of credit card processing and improve their bottom line.

*Optimized Payments Consulting ([www.optimizedpmts.com](http://www.optimizedpmts.com)) is an Atlanta, Ga.-based consulting firm that leverages its associates' broad payment industry experience and proprietary software to help businesses reduce their payment processing costs and improve their bottom line. Unique to the industry, the company measures its success by the actual cost savings to its clients, and its consulting fees are risk-free - charged only as a percentage of demonstrated savings.*