



# Welcome to BMS.

**bms** BESPOKE  
MERCHANT  
SOLUTIONS

[bespokemerchantsolutions.com](http://bespokemerchantsolutions.com)

# About Us

Bespoke Merchant Solutions (BMS) is an Independent Sales Organisation (ISO), meaning we have a direct relationship with the multiple banks we work with. We're able to provide a bespoke package of the most appropriate bank and our unique services. This gives our customers true flexibility with their card payment services while they can focus on business operations.

Here at BMS, we recognise consumers today are better informed and more demanding than ever. With access to unlimited information, across all devices, they demand the ability to make payments. Merchants correctly equipped to offer shoppers the payment convenience, simplicity, and fluidity – will find the demand will increase sales conversion rates.

Recognising this demand, we only work with the latest and most accessible terminals, ensuring our customers stay ahead of the curve with the latest payment technology.

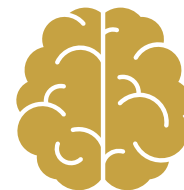
We can provide Fixed Terminals, Mobile (utilising Bluetooth and Wi-Fi) and GPRS (SIM Card). Whatever your business needs – we can find a solution.

[View Website](#)



## The client comes first. Always.

Running any business is tough. We want you to succeed. Therefore, above all else, you're always our priority.



## We think differently and solve problems fast.

Solving problems and foreseeing issues before they happen are key to your success with us.



## Simplicity.

The payments world can be confusing and daunting. We're committed to helping you navigate it, to find the right fit for your business.

# Tailored Account Management

When you work with BMS, you work with your own dedicated account manager who knows your business requirements from day-one. This ensures you know exactly who you are entrusting with your business needs.

We understand how important card payments to every business. Your account managers can assist with most day-to-day queries and support your business. We have also ensured, in partnership with the banks, that we work with to provide 24/7 support at no extra cost.

You will have the direct line of your dedicated account manager, with access to their email and contact number for any immediate support. Downtime can be costly for any business, and we've got solutions in place to keep things up and running – even when disaster strikes.



# Your BMS Membership

As a BMS member, we will look after you and your business. Your dedicated account manager will always be on hand to help when you need it, making your merchant process as easy as possible.

In the merchant industry, you are required to be PCI compliant. PCI compliance can, at times, be a difficult and convoluted experience. By choosing BMS, we will help you become compliant and help avoid paying any extra charges that PCI non-compliance can incur. BMS offers a Simplified PCI Package that removes all of the hassle and cost of PCI compliance, we also provide training material for your team, to learn how to take payments securely and remain PCI compliant.

BMS members are entitled to exclusive email communications that include huge discounts, industry updates and account support. Our membership ensures that you and your business runs smoothly, with no surprises.

*Let's Do Business Better.*



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## Dedicated Account Manager



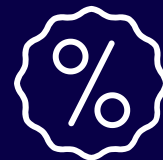
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## Email Communications



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## Ongoing Customer Support



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## Exclusive Discounts



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## PCI Compliance



# More about your account

## How we will collect the payment

We work with GoCardless for your direct debit collection, which comes out as a quarterly collection – after you receive your terminal.

## Till roll subscription

Forget about needing to remember to order more till roll for your card terminal. With our quarterly subscription services, we will send your required till roll every 3 months via post.

## VPOS and Ecommerce

With the multiple relationships we have with banks we can also help setting up your Virtual Point of Sale (VPOS) as well as any Web Payment Portals (ECOMM). Every package is bespoke to your business so speak to your Account Manager to find out more.

## Merchant Cash Advance

After 3 months of using your terminal, you unlock Merchant Cash Advance (MCA) on your account. MCA is a loan of the average takings on your terminal upfront; this can be paid back using the terminal, with no set pay-off date. The pay-back amount is fixed, leaving no chance of surprise interest or surplus charges.



# Frequently asked questions

## How do your charges work?

We do not charge for the comparisons service and analysis of your current package. However, there are charges once you decide to come on board with ourselves. These will be explained by your New Business Executive fully with no surprise charges.

## What is a chargeback?

A chargeback is the payment amount that is returned to a debit or credit card, after a customer disputes the transaction or simply returns the purchased item. Merchant acquiring banks will generally charge a fee to merchants for chargeback transactions. These fees are detailed in a merchant account agreement.

## What is a Merchant Account?

A merchant account is a type of business bank account that allows a business to accept and process electronic payment card transactions.

## Why are you so much more competitive than my bank?

The bank you have your business account with is the best place to start, right? Wrong! Most banks do not own their own card payment services. In fact, they simply partner up with a large card processor and resell their products. From our experience, these “direct with the bank” packages are the most expensive.

## How long does it take for the funds to reach my bank account?

This depends upon which bank is recommended, with 3 days being the norm. However, we have banks who do offer next day and even same day, depending on your industry.

## How long does it take for an approved transaction?

Transaction speed can vary depending on machine type and location. On average, a standard transaction can be approved within 5 seconds if input correctly.

[View more FAQs](#)

# We can also help you with...

## Water

We are partnered with major UK suppliers, meaning we can find you the most competitive packages.

## Waste

We can manage domestic and commercial waste with an average saving of 50%!

## Telecoms

Telecoms doesn't have to be complicated! Switching business landlines can be fast and simple.

## Insurance

We can help businesses have peace of mind, knowing they are fully protected from all future uncertainties.

## Energy

We've built great relationships to get you unrivalled prices from trustworthy companies.

## Web Design

We can help your clients set up their business online, build their presence and attract the right audience.

**If you're interested in any of our other services, please contact us or book a consultation using the buttons below.**

[Contact Us](#)

[Book a Consultation](#)

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BMS Support

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