

Local firm provides credit card services

by Michele Booth

Reliance Merchant Services is finding that offering exceptional customer service to local businesses is their path to success.

Located on Grove Street and approaching its fifth year in business, Reliance provides credit card and debit card processing for businesses along with all other point-of-sale products a business may need. They assist businesses of all sizes in accepting all major credit cards and debit cards via retail, Internet or mail order.

"Almost five years ago I started the business from my Cottage Street dining room," said Mary Kate Gobleck, president of Reliance.

"I had been in the merchant services industry for five years prior, so even though starting my own company was daunting, I was equipped for the challenge."

A former colleague, Sandie Griffin, "was with me from the start," she said. "We had both experienced many things we did not like about how other companies in our industry operated. We were confident that we could do things differently and offer the level of service and professionalism that clients truly deserved."

In the last four years the company has moved from a home office into a three-office suite on Grove Street, and has added Jeanne Rowan, operations and client services manager, and Meg McGrath, lower Fairfield County division sales executive and account manager to the team" said Ms. Griffin, vice president of client services.

"With complex financial transactions, risk monitoring issues and timing of money funding, we understand our clients want someone they know and trust to answer their phone call when they have a problem," said Ms. Gobleck.

"We are proud of our old-fashioned approach and attention to client service and the ability to offer extremely competitive rate packages without compromising



The staff of Reliance Merchant Services at their offices on Grove Street. From left to right are Mary Kate Gobleck, Jeannie Rowan, Sandie Griffin and Meg McGrath.

our level of service. Why would a business use an unknown out-of-area credit card processing company or trust a door-to-door salesman?"

After the fire

Ed Karvosky, owner of Bissell Pharmacy, experienced Reliance's client service first-hand. "In June 2005, our retail pharmacy business burned to the ground and we scrambled to set up a temporary location," Mr. Karvosky said. "Reliance Merchant Services was referred to us by our bank when our current provider was rude and unhelpful in getting our machine replaced and service back up quickly.

"On a Friday morning, as we panicked about the weekend customers, Reliance Merchant Services was able to get our account approved and hand deliver a new machine within six hours of my initial phone call to their office. It's amazing how important this type of reliable service can be for a small business."

Accidental charge

It was a Saturday when Ms.

Gobleck got the panicked call on her cell phone: An employee at a retail store on Main Street accidentally charged a customer's credit card \$14,000 instead of \$140.

"I was able to go right down and correct the error, but I had to bring the baby with me!"

That same employee sent a beautiful gift for helping her out of that jam. "Of course, it wasn't necessary, and we feel fortunate to have such warm-hearted clients!"

Another new Main Street client had mistakenly purchased printer paper instead of credit card paper, when she put the roll in her machine, the ink did not print on the paper and customers were unable to get receipts for their purchases. "Once the call came in, we grabbed a few rolls of paper from our stock and were able to correct the issue right away," said Ms. Gobleck.

Local in-house call center

Even though their underwriters have a 24-hour call center avail-

able to all customers, Reliance chooses to direct clients to its offices during business hours. "We field calls and handle issues throughout the work week and that makes us entirely different than our competition. In-house customer service has been our philosophy from the start of the business and that aim will never change," said Ms. Griffin.

"I'm very proud to say that we have a 98% client retention rate to date," said Ms. Gobleck. "I believe that we have a mutual understanding with our clients, we are fair and take care of them and in turn they are extremely loyal. We understand these are financially challenging times and our clients seem to agree with our philosophy."

Ms. Gobleck, an active member of the Ridgefield Chamber of Commerce, was named its Volunteer of the Year in January "by showing outstanding assistance, dedication, support, cooperation, and leadership."