



Keep Your Customer Experience on the Right Track

For small business owners, the ability to process payments in a cost-effective, efficient and painless manner has the potential to deliver huge business benefits. Matthew Talia from Ready Track – a provider of the latest 3G and 4G tracking technology allowing users to track vehicle fleets, assets, driver safety and performance, and job dispatching in real-time – discusses how the company’s decision to not surcharge enables the company and its clients to focus on improving the various services they deliver.

I saw some stats recently which showed that the average Australian small business owner is owed \$13,200 by their customers at any one time and that to cover this, a quarter took out loans to cover their expenses¹.

For me, this highlights the significant financial and personal investments small business owners make and is one of the reasons we want to make doing business with Ready Track a simple, rewarding and painless experience.

A significant element in delivering this is providing Ready Track’s clients with the option to pay monthly invoices by credit card. In fact, clients have the option to save their payment and delivery details to the systems so that when the invoice comes in, paying it can be as simple as clicking a couple of buttons. This has actually been a main selling point in negotiations, setting us and our competitors apart.

For small businesses, card payments simplify and accelerate the payment process, meaning owners can focus on running and adding value to their business instead of managing multiple payments. Likewise, as a small business ourselves we do not have to chase for payments or manage complex payment processes meaning we too can allocate more resources at improving our services.

Paying by card means our business customers get to claim the points for their personal or business use too, which I guess is one of the perks that make our customers want to use their cards.

Alongside delivering a seamless and easy payment option, we also appreciate cost is a critical consideration for small businesses. After the lengths we’ve gone to deliver a superior experience, adding a surcharge at the final hurdle would undo all of our hard-work.

When clients see there is a surcharge for paying by card, they might be more inclined to pay via different means. This creates more work for them and us, while also delaying payment. When every small business is trying to reduce overheads and keep an accurate view of its finances, cards are the perfect payment option to achieving this. At Ready Track we don’t want to deter customers from achieving these efficiencies.

Competition is fierce for all types of business. There’s no doubt surcharging has a negative impact on the customer experience, and delivers the real threat your customers will go elsewhere to a business that doesn’t surcharge for the privilege to settle their accounts.

¹ The Late Payments Study, commissioned by PayPal and Intui Australia. November 2015



The decision to not surcharge at Ready Track has definitely had a positive impact on our business. We're able to attract more customers, deliver superior customer experiences, streamline business processes, and focus on improving the services we deliver to further differentiate ourselves. For businesses that want to give a great overall experience while enjoying huge operational efficiencies, the decision not to surcharge is a no-brainer.