



Testimonials

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Dear Michael,

This letter is my personal recommendation for Michael Panicci and Merchant Management. For the last 3 years, Merchant Management has been an invaluable resource for Mare restaurant Group. They have provided significant cost savings by lowering processing rates and operating charges. Our company had been using a family member prior, to process our credit cards. As a true testament to Michael, he was able to not only provide us more savings but provide better resources for us to grow, then would our own family member.

Most recently, Merchant Management provided \$100,000 in financing for our company to expand. During a time of recession, we were able to open our second restaurant in Summit. It is safe to say, that without the leadership, creativity and knowledge of Michael Panicci, this would not have happened.

I highly recommend the financial services of Merchant Management. At Mare Restaurant Group, we consider them a vital part of our organization.

Rocco Flores, Mare restaurant Group

Dear Mr. Michael Panicci:

I would like to personally thank you for the outstanding service and support you and your company have provided.

Your firm has been a great asset to us throughout the entire process - from securing a credit card merchant account to assisting us on an ongoing basis.

Although the history and nature of our business presented several challenges, you made sure to find resolution to every roadblock which we encountered in setting up our account.

Not only is the customer service provided by your staff outstanding, but the rates and terms are also exceptional.

I am glad that we have you and your team to rely on for our credit card processing needs. This team approach allows me to focus on what we do best, which is helping our customers with our products and services.

Douglas Hines, True Companion, LLC

Merchant Management saved me a significant amount of money on my monthly processing fees, while simultaneously upgrading my credit card equipment! The process was very simple from start to finish; with no downtime at all! They are also very responsive to all of our needs and questions.

Pat Custode, Ralph's Pizzeria

As a small web design firm often times it is difficult to collect payment from prior or existing customers. Accepting credit cards seemed like a reasonable solution to a complex problem. When seeking out credit card processing companies the initial quotes seemed exorbitant. Merchant Management was able to exceed my expectations with great rates and answering my questions in a thorough manner. Thanks MM!

Ian Loew, Lform Design

Merchant Management reduced our monthly credit card fees over \$1,500! Through a precise analysis of our account and business procedures, they customized all of their capabilities to save us as much as possible, while making it much more convenient to process credit card sales. We can not thank them enough and would recommend them to anyone!

Anthony Dematteo, Twin Towing

I am the founder of digz 4 dignity, and we had a very professional and personable experience with Michael Panicci at Merchant Management. Not only that, the service was tremendous. In today's market you almost get the feeling your annoying when you call on customer service. With Merchant Management, it was a throwback to the customer satisfaction of the old days, when the customer was always right! Keep up the excellent service Michael.

Michael P. Glynn, Digz 4 Dignity

Merchant Management is definitely who you want to see, when you're looking for an array of financial services, that will enhance the efficiency of your business. I frequently recommend them to clients, friends & family. Above all, their customer service was spot on. Any questions or concerns I had were handled and answered with complete care.

Dan Vitiello, Printing Techniques

Merchant Management has the lowest rates period, and just as important, they have provided us with the very best service. Michael Panicci makes himself personally available to answer questions and address any issues that arises. That kind of service and dedication is extremely rare these days!

Arthur G H Power Iv, Power Holdings Inc

I have been a client of Michael Panicci's for approximately 3 years. Michael was always there and provided both quality and timely service. Michael is the type of business man who if you called up and were having a problem with your processing or account, he would stop whatever he was doing and come to my place of business to work out whatever problems I was having. He truly provided excellent customer service and ensured that whichever financing we were choosing provided us with the most cost savings and was right for our business.

Paul Costa, Five Star Auto Center & Towing Services

Merchant Management did a fantastic job working my company from the onset to the ongoing. They helped us deal with some set up challenges smoothly and were there with a smile when we had service related items arise. Thanks to Michael and team, you have my recommendation.

Ryan Mack, Vertical Direct Marketing Group, LLC

I want to express my gratitude towards Mr. Panicci for his great customer service. I met Mike through a mutual friend and he was kind enough to guide me through the credit card transition process, for my company All Star Media. Mike's great customer service and support made the transition seamless and the best news is now my company is saving over \$400 a month in fees and bank charges and the discount rate on the credit card transactions was lowered nearly two full percentage points. We are very happy to have made the switch to Mr. Panicci's credit card service and I would recommend his service to any other business owners that want to save money and receive great customer service. Mike has been a true joy to work with.

David Lee Joy, All Star Media

After numerous calls received from various credit card processing companies, Merchant Management was certainly our best choice. The transition went especially well, and we are very satisfied with the complete service!

The Red Chair

Michael Panicci is by far one of the most professional business partners I have at The Hip Event. We have been accepting credit cards for about 2 years now and he is always so helpful with any questions big or small about our service. Mike's professionalism stands out above the rest.

Maria Cucciniello, thehipevent, LLC

I've been meaning to write to you with regards to the service you have provided my small business with. I can honestly say, that I feel you have gone above and beyond the call of duty. As a business owner, it gets hard for me to remember everything and this is one of the ways you have been a big part of my business. A perfect example is when I freaked out that I ran out of paper for my credit card machine and I called you all paranoid and you calmed me down, telling me it will be ok. Next thing I know, you're pulling up in your car to rescue me and give me the required tools to continue my business without it being interrupted and the loss of money. This may sound small to you but let's face it, NOT many people would take time out of their busy schedule to take care of something like that, but you did. Obviously, the bigger picture is how having your service has helped my business grow. I felt that without accepting credit cards, I would have done just fine; wow was I in for a surprise after I saw my finances grow dramatically. I'm not trying to be politically correct, it's not in my nature, but because of Merchant Management, I'm not just eating rice everyday, I'm able to afford the chicken and beans that go along with it! All I can say is that Merchant Management is probably the best "business partner" a business can have.

Eddie "The Supplement Guy", Body Delights Sports Nutrition

Mike came in and was helpful in so many ways. Not only did he lock us in at a competitive rate but he explained and helped us understand the particulars of such an in depth business. We would recommend him to anyone we know.

John Macaluso, Mystical Entertainment