



INTEGRITY FIRST

Retriever Merchant Solutions celebrates 20 years in the credit card processing industry this year, built on a foundation of reliability and honesty.

WORDS BY LIBBY HOPPE
PHOTOGRAPHY BY ROBIN SUBAR

"I worked with five or six different companies that weren't reliable, honest, and truthful companies until I found my home with Retriever in 2010," says Ray Topps, senior managing partner and advisory board member at Retriever Merchant Solutions. He and his fellow managing partner Sean Ryan lead a sales team of 40 representatives across the county who are working with business owners on setting up or streamlining their credit card payment and processing systems.

"Our company model is based off of integrity," Ryan says. The credit card processing industry is a crowded field, and one where business often struggle to find a reliable partner. Retriever, which celebrates its 20-year anniversary this year, has continued to grow and scale each year, despite all the changes in electronic payment processing. This, Ryan says, is because of the company's honest approach to client relationships and accessibility.

Topps agrees. "Most businesses working with a third-party don't have an individual person they can contact and rely on who can show up in a couple of hours if they're having problems. We are here to help, and we are here to help you save money; that's the goal."

Business owners know one of biggest expenses incurred is credit card processing fees each month. "They are paying thousands of dollars each month, and they hate it," Topps says. "Merchants usually don't like businesses like us, and it's because they've had bad experiences with other companies. Immediately, we try to build trust. It's all about the personal relationship we build with them, and merchants really appreciate that."

"We have many tools to help clients of ours save time and streamline the business so they can spend more time with family or give themselves a raise," Ryan says. Those tools include online payment gateways, mobile processing solutions, cash discounting

that can be passed onto customers, POS systems, loyalty programs, check processing, and more.

Topps and Ryan, who both live in the Western Suburbs, spent time with a number of companies before joining Retriever. In addition to believing in the product and the client service approach, they believe in the company and how it treats its salespeople. "When I first started with Retriever, I sat down with the president and he gave me a roadmap to follow to become successful. Everything I was ever trained or told has been the right way."

"There are a lot of CEOs and presidents in our industry who tell you they are going to take care of you and you are family, and they have you in mind. But they don't," Ryan says. "Our president involves us in all business decisions regarding the merchants. So for any sales reps looking for a new home, they have a good place here. At Retriever, you are your own boss, and it's up to you to make your own income. It's a great place to work for anyone who's self-driven who wants a new career."

Retriever Merchant Solutions is the biggest sales arm for WorldPay, the largest processing company in the United States. The company can support services for every type of business, from small family-owned companies to big box retailers like Target, United States Postal Service, and Nordstrom.

"The most important need of the merchant is honesty and integrity from the company they choose to work with," Topps says. "Over the past 20 years, I have seen dozens of companies come and go. Our integrity and transparency speaks for itself."

Retriever Merchant Solutions is located at 9404 Margo Lane in Munster, Indiana; Ray Topps, 773-617-5663; Sean Ryan, 331-625-9117, rmsnpc.com.