

Advice on using this Directory

Written by Rick Savoia

Tuesday, 07 August 2007 19:04 - Last Updated Friday, 14 September 2007 13:35

There are a few well-known nationals that don't play well with the technicians they hire. That's why we have boards in the forums requesting verification of them, i.e. *company name* - are they OK?

And most of them have legitimate web sites.

What I am trying to say is don't just jump up and sign up for every service that comes along just because it is there. Be careful. Do some research and check it out first. You are trying to build a reputation for your business and you are judged by the company you keep. Guard your reputation and your business well.

I visited one site and noticed that there is no other corporate information other than the phone number. There is no physical address or location information. There is only an E-mail address and a collection of online forms to fill out.

This company may be legit but I have no idea who they are. I am a little wary of filling out an application with personal information even if it is just the last four digits of my SS# (Why do they need that? Do they already have the first five digits?) on a web site that does not offer any corporate information to the applicant.

Yes, we could do a WHOIS. But that is not what I meant. A web site that requires your information but does not offer any of its own on the web site itself is a red flag. Besides, the domain registrant is not always the owner, as most of you who do web hosting and/or web site design well know.

Would you do business with a company that does not post contact information? I am sure you would be somewhat wary of any web site that does not let everyone know where they are located and how to write or reach them other than by calling.

A web site that does not post this information is telling those who visit it that the publisher does not want to be found and therefore could be anywhere in the world. Spoofing and scamming are common on the web, so you can't blame people for not throwing out the red carpet of unconditional trust when they can't find any real information on who the publisher of the site is.

This is not a primer on developing a web business, nor is it a slam on any particular company. It

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is just a natural instinct with those who have surfed the web for any considerable length of time, particularly techs who are used to calls from customers who have been bitten or who have been bitten themselves.

To those who already signed up with such a national, please keep us posted on your experiences with the company. You may help save a colleague from harm.

Some of these companies will require you to provide them with your bank information. Some technicians may balk at this due to concerns about privacy. Actually, ACH does not bring up privacy issues. It brings up security issues. Two different things. Once someone has ACH authorization they have full access to your checking account. They not only have the ability to credit accounts but to debit them as well. There are even legitimate companies out there that abuse this authorization - most notably cell phone companies and lending institutions - if you are not paying attention and let them.

There are few companies that I authorize ACH transactions with. OnForce is one of them. That is a very high level of trust I have in them that I do not have in my power company or satellite provider.

Although it may look that way to a few, I disagree with the idea that businesses that take PayPal look unprofessional. First, I had a brick and mortar store for four years and accepted PayPal on my web site and in my store. I also take credit cards, but after being ripped off with all the junk fees the cc companies charged me I started promoting PayPal instead. I also found that taking PayPal delighted my walk-in customers who had PayPal accounts and helped make a sale from time to time.

I found PayPal to be easier to deal with than my merchant account and more secure because unlike Visa, MasterCard, Discover or American Express, the burden of proof wasn't all on my shoulders. The customer was held accountable too.

Although I closed my store in December 2004 and moved to an office environment, I still prefer PayPal over my merchant account and I made PayPal my credit card payment gateway on my shopping cart. Validation is no longer a hassle and I have some level of protection instead of the banks who still don't have their act together when it comes to credit card fraud and are heavy handed with the merchant instead of the customer.

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I do business with many other businesses online who accept PayPal and one reason I do is because they offer the convenience of using my PayPal account.

Is PayPal perfect? No. but until something better comes along or Visa and MasterCard (forget American Express, they don't care about the merchant no matter how much they say they do) stop gouging merchants and start protecting them, I will continue to use PayPal. After all, there are 40 million+ PayPal accounts worldwide. The rest can think whatever they want.

When dealing with clients and end users of a contractor remember this. The Contractor hired you, not the Client. The contractor pays on completion of the contract regardless of the client. If the contractor tells you they will not pay until they are paid in a contract and you sign it, that is the agreement between you and the contractor. If he tells you he pays NET 30 in the contract and you sign it, he better pay in NET 30. If the contract states that he pays you within 72 hours after the completion of the contract, he better pay within 72 hours after completion of the contract whether the client pays him or not. Failure to do so is a breach of contract. If the client doesn't pay the contractor it is not your responsibility. You delivered according to the contract.

We are ICs. We have just as much right to make conditionals in contracts, add clauses or presenting our own to the Client as they have to us. Just because they send you a contract doesn't mean you have to accept it as is. Of course they do have the right to reject your conditionals but if you place it in a conditional and they accept, they are just as legally bound to you as you are to them. Contracts are not supposed to be one sided although too many are. They are something that both parties agree to.