



LegitScript Merchant Monitoring: Better Than What You're Used To

Why partner with LegitScript to monitor your merchant portfolio? Ruben Pizana, Senior Vice President of Risk and Compliance at Tidal Commerce Payments, explains why.

Tidal Commerce Payments offers payment processing and merchant services that work for businesses and organizations of all sizes. According to Ruben, what merchants love about Tidal are the fair and transparent rates and fees, the commitment to always saving their customers money, and outstanding US-based technical support.

In his work, Ruben oversees the day-to-day risk reviews and transaction limit approvals. His position requires deep knowledge of high-risk fraud monitoring, and requires strong analytical decision-making abilities as well as a high-level understanding of credit card processing, underwriting, risk, and fraud.

In the following Q&A, Ruben talks about why Tidal left its previous merchant monitoring service provider, and shares why his team turned to LegitScript Merchant Monitoring to help better mitigate risk and protect consumers.

What prompted Tidal Commerce Payments to switch to LegitScript from your previous vendor?

Tidal had been with [a legacy merchant monitoring service provider]. We wanted a new vendor to reduce so many false positives, which were time-consuming and frustrating. With this previous solution, either the website was listed incorrectly or it was not updated through Google cache, so that it was pulling in old data that had already been taken down. In some cases they were recommending sites that were not even not affiliated with the merchant.

It got to the point where I didn't want to go into the spreadsheet because I couldn't trust the data. We actually paid a cancellation fee to get out of our contract.



**TIDAL
COMMERCE**

“ The best thing LegitScript does is reduce false positives. They consistently save our team time and effort by offering quality results with in-depth notes. ”

Learn more about our monitoring solution at: legitscript.com/mm

Contact Us

1-877-534-4879

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Customer Testimonial: Tidal Commerce Payments

Why did you choose to partner with LegitScript?

From the beginning, everything about LegitScript has been clear and transparent. LegitScript has provided deep knowledge of the risk ecosystem, quality analysis of merchants, excellent collaboration and communication with our team, and continuous improvement of our processes and relationship. They made it easy to leave our previous provider behind.

How was the process transitioning from your previous vendor to LegitScript?

After signing the contract, the transition was very easy. We had some questions but the response time was very quick. Any questions I had I could refer to the LegitScript support team. It was nice to be able to text someone and get a response the same day, usually within minutes.

What does LegitScript do better or differently?

The best thing LegitScript does is reduce false positives. They consistently save our team time and effort by offering quality results with in-depth notes. When we review their notifications, they are always very consistent and accurate.

LegitScript is also on its game with what's going on in the regulatory space. Being deeply involved in organizations like [The Association of Payment Professionals, formerly MAC] has helped LegitScript keep up with trends and customer concerns. Other companies just donate money to get their name slapped on a pamphlet. Everyone at LegitScript is willing to engage and listen and learn.

What if you have a question about a merchant or need advice about a regulation?

Everyone is amazing. They're very friendly and hands on. Tidal is able to communicate by phone or email with the LegitScript team. Whenever we have reached out with a question or concern, we received feedback within the hour. Their regulatory experts and webinars keep us up to date on rules and trends.

How would you describe LegitScript to folks shopping around for a merchant monitoring service provider?

LegitScript is hands down better than other competitors. If you are looking to work with an amazing team, go with LegitScript. They're genuine and helpful and down to earth. I'm ecstatic to work with you all.

LegitScript: Making the Internet and Payment Ecosystems Safer and More Transparent – Now and for Future Generations