

# Education, Engagement, and Empathy

## *3Delta Systems' emphasis on the "three Es" meets B2B and B2G needs*

By Bryan Ochalla

Clients tend to sign with the Chantilly, Virginia-based payments processor 3Delta Systems for one of three reasons, says Aaron Bills, founder and chief operating officer.

"One, they want to increase their PCI compliance through tokenization," he says of his company's predominantly business-to-business (B2B) and business-to-government (B2G) customers. "Two, they're trying to reduce their costs through better interchange qualification. And three, they're looking to gain operational efficiencies."

Sometimes, clients ask 3Delta Systems to assist them with all three. "That's one thing we tell our clients all the time: You don't have to choose just one, you can have all three. You can be more secure, you can reduce your card fees, you can increase your operational efficiencies—and you can do it all at the same time."

**3 DELTA**  
SYSTEMS

Solutions That Pay

**"You really have to adapt to each client's business-process flows, technical requirements, and operational and economic needs in order to help them."**

—Aaron Bills

### Consultative Conversations

3Delta Systems boasts a suite of secure, scalable, fully hosted Internet-based payment products and services designed to provide Level 3 line-item detail, such as CardVault, EC-Batch, EC-Linx, EC-Pay, and EC-Zone. But Bills and his colleagues often find themselves educating their sometimes-confused clients before they can talk solutions.

"Many people still don't understand interchange and how it works," says Bills, who describes

3Delta Systems as a "payment system service provider... with p-card [purchasing card] being the tender type that we've focused on to this point.

"The single biggest impediment to [our] growth isn't price or technology—it's lack of education. If people don't know to ask a question, it's hard to get them to engage."

Rather than starting out with a sales pitch, the 3Delta Systems team educates and engages potential clients through open dialogue.

Typically, such conversations begin with the potential client asking about p-card processing and end with the client talking about "additional problems they hadn't thought of, or at least articulated. For instance, they may realize that

they're having problems with back-office reconciliation."

Those consultative conversations also help Bills and his colleagues gauge a potential client's level of sophistication. "So if we need to drop back a bit and bring them up to speed, we'll do that," he says, "but if they're already pretty savvy and aware, we can dial up the conversation to match their needs. We always try to talk to the client at their level, in their language, in terms that are relevant to them," he adds.

### Client Focus

Educating and engaging the client, as well as showing empathy, are especially important in the business-to-business and business-to-government space, because "you're trying to help each client solve specific business and process issues—which may not be the same issues that another client is trying to solve. You really have to adapt to each client's business-process flows, technical requirements, and operational and economic needs in order to help them."

Bills considers the every-client-is-unique approach used by the 3Delta Systems crew to be "quite a bit different from the one used by most people in this space. Most people [tell a potential client], 'Here's my rate. Here's my terminal.' You can't really take that conversation anywhere."

Although cost eventually comes up in the conversations, Bills says it's "way down the list. They're still cognizant of cost, of course, but because we engage them in trying to find different ways to do business, we have a lot more wiggle room and a lot less price pressure—as long as we deliver good ROI."

That allows the 3Delta Systems team to focus on the company's founding mission. "This company was created back in 1998 specifically to service the B2B and B2G market space, with p-card being the leading payment method in that space," he reiterates. "It's why we were created.

"The idea of moving rich information and payments together, simultaneously, is not new to us," he adds. "It's not an afterthought. It's not a bolt-on. The fusion of information and payment moving together is what 3Delta Systems is all about." **TT**.

**Aaron Bills**  
3Delta Systems, Inc.  
14151 Newbrook Drive, Suite 200  
Chantilly, VA 20151  
703-234-6010  
[www.3dsi.com](http://www.3dsi.com)