

Meet The Expert



Justin Milmeister

Founder and President of Elite Merchant Solutions

Talk to enough payment professionals and a common thread emerges. As often as not, people happen upon the industry by chance, not design. That goes for Justin Milmeister, founder and President of Southern California-based Elite Merchant Solutions.

Milmeister was a real estate agent for shopping centers when he walked into a business at one of the centers and found the merchant using a knucklebuster. When Milmeister asked the whereabouts of the card reader, the merchant launched into an all-too-common story.

"I'll never forget, he rolled his eyes with tremendous frustration and he proceeded to tell me the machine has not worked for two days and a sales rep has not returned his call," Milmeister said.

From that encounter was borne EMS, an ISO focused above all on customer service. In the early days, some 10 years ago, it was just Milmeister "dialin' and smilin'" in a 200-foot office space rented from his father.

With no training in the specialized payments sphere, Milmeister learned everything the hard way, through trial and error, from keying in apps to downloading terminals. It is not a route he recommends.

If he had to do it all over again, Milmeister would have started as a merchant level salesperson for another ISO to learn the ins and outs of the business before opening his own ISO.

But his hands-on, trial-by-fire approach served him well in the long run, as he could now walk a merchant through any problem over the phone, without consulting manuals or seeking help from others, since he's had every possible scenario already imprinted on his brain.

Service is superior

The early struggles paid off for Milmeister. He hired the right people, such as Gloria Soble, to run sales so he could focus on business development. EMS now operates three sales offices in Southern California, ones in Michigan and Kansas, and one soon to open in Florida.

As an ISO, Milmeister enjoys a professional autonomy he believes he would have never realized otherwise.

Integral to Milmeister's success is his dedication. "If you're a nine-to-five, it cannot work," he said. The secret to EMS' growth and merchant retention is equally basic but often overlooked – developing relationships.

Milmeister said, "A lot of salespeople call merchants – there's no small talk. They get right down to business. They're just like everybody else. My approach is when I call, I don't go right into the sales.

"I say, 'How was your son's soccer game? How did everything go? Did you have a good time?' That's what you have to do. You create relationships."

After only 18 months of this approach, EMS was inundated with referrals. "I wasn't even having to do much of the calling anymore," Milmeister said. "And that's where it becomes fantastic." 📧