



An Extended Guide · No. 1910

Switching Processors — Moving Items and Customers Without Losing Them

Export your data, time the change,
and dodge the exit-fee traps

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★ You can switch without losing your business

The fear that stops most owners from leaving a bad deal is 'I'll lose all my items and my customer list.' You won't — not if you export your data first and move with a plan. That's the whole job of this guide: to get you from one system to another without a gap and without losing a thing.

Let's move you without losing anything

Switching payment systems feels risky, so plenty of owners stay put and overpay for years. Done in the right order, a switch is calm, predictable, and worth it.

I'm Bill, and I run Bill's Home Tech here in Portage County, Ohio. In 30+ years of helping folks with technology, I've moved a good number of small shops from one payment system to another. The successful ones all have one thing in common: they exported their data and overlapped the two systems instead of flipping a switch and hoping.

I'll be straight with you: I run my own shop on Square, so I know that side best, but the steps here are the same whichever direction you're moving. I earn no commission from any processor and I sell no processing — so if switching isn't worth it for you, I'll tell you that too.

✓ Pick the right day and you're halfway there

The single biggest favor you can do yourself is to switch on a slow day with both systems running side by side. Nobody should ever be standing at your counter unable to pay. We'll cover exactly how.

The whole move, on one page

If you remember only these, your switch will go smoothly.

- ❑ Export FIRST: your item catalog, your customer list, and your sales history, each to a plain file you keep.
- ❑ Check your current contract for an early-termination fee before you do anything.
- ❑ Find out whether your hardware is LEASED — a lease can outlive the processing deal (see our terminal-leases guide).
- ❑ Set up and TEST the new system fully before you rely on it.
- ❑ Time the change for a slow day and overlap both systems so you're never without a way to take cards.
- ❑ Cards on file usually can't move between processors — customers may need to re-authorize (see our deposits-and-cards-on-file guide).
- ❑ Update payment links, your online store, and recurring charges; then retrain your staff.

✓ One rule to hold onto

Never cancel the old system until the new one is set up, tested, and running. Overlap costs you a little; a gap costs you sales and headaches.

Before you touch anything: three checks

Switching is easy when you've done your homework and painful when you haven't. Start with these three.

1. What does it cost to leave?

Read your current agreement for an early-termination fee (ETF) and any auto-renewal window. Square and Shopify are month-to-month, so there's usually nothing to pay. Clover and Toast are often on multi-year deals with an ETF — know the number before you decide.

2. Is your hardware leased?

If you're leasing a terminal, that lease can be a separate contract that keeps charging you even after you leave the processing side. Our terminal-leases guide explains how to find and read it. Don't assume walking away from the processor ends the lease.

3. Can you get your data out?

Confirm you can export your items, customers, and sales history. Nearly all mainstream systems let you download these as a plain file. If a provider makes it hard to leave with your own data, that's worth noting.

! Do the math before you jump

Add up any early-termination fee plus remaining lease payments, and weigh it against what you'll save on the new system. Sometimes it pays to wait out a contract's last few months rather than pay to break it early.

Step one, always: export your data

Before anything else, get your business OUT of the old system in a form you can take anywhere. This is your safety net.

From your current system's dashboard, download three things: your **item catalog** (products, prices, categories), your **customer list** (names, emails, phone numbers, any notes), and your **sales history** (for your records and your accountant). Most systems export these as a CSV — a plain spreadsheet file that any other system can read.

Save those files somewhere safe and backed up, not just on the register. Even if you decide not to switch today, you now have a clean backup of your whole business — which is good insurance on its own.

✓ Export even if you're not leaving

Downloading your items and customers every few months is smart regardless. The day you ever do want to switch — or your system has a bad day — you'll be glad the backup already exists.

Reading your current contract for the exit

The money trap in switching isn't the new system — it's what the old one charges you to leave. Find these lines before you commit.

Look for	Why it matters
Term length	Month-to-month, or a one-to-three-year deal?
Early-termination fee	A flat sum or per-month penalty to leave early
Auto-renewal	A window where it renews unless you cancel
Equipment lease	A separate deal that may outlive the processing
Notice period	How much warning you must give to cancel

If you're on a month-to-month system, most of this won't apply and you can move freely. If you're on a term contract, the early-termination fee and the auto-renewal window are the two numbers that decide your timing. Our reading-your-statement and terminal-leases guides help you dig these out.

! Mind the auto-renewal window

Many term contracts renew automatically unless you cancel in a narrow window before the end date. Miss it and you can be locked in for another full term. Mark that date the moment you find it.

Setting up the new system before you rely on it

Build the new home fully before you move in. Doing this while the old system still runs means zero pressure.

Import your exported item catalog into the new system, then go through it: check prices, categories, tax settings, and that nothing came in garbled. Import your customer list the same way. Set your tax rate correctly for your county (our Ohio-sales-tax guide covers that) and set up your receipts, discounts, and any gift cards.

Order and connect the new hardware early, too. A reader or terminal can take a few days to arrive and a few minutes to pair — you don't want to discover a problem on the morning you planned to go live.

✓ Rebuild once, cleanly

A switch is a fine time to tidy up: retire dead items, fix prices that drifted, merge duplicate customers. You're touching everything anyway — come out the other side with a cleaner catalog than you went in with.

Test it like a real customer before you go live

Don't let your first real transaction be your test. Run the new system through its paces while the old one still works.

- Ring up a real sale on a real card (your own) and refund it — confirm the money moves and lands in your bank.
- Test a tap, a chip, and a keyed-in payment if you take all three.
- Print or send a receipt and check it looks right.
- Check the sale shows the correct tax for your county.
- Try a payment link or an invoice if you use them (see our [invoices-and-payment-links](#) guide).
- Confirm your deposit timing — when does this new system pay you out?

✓ A dollar test is cheap peace of mind

Running a tiny sale to yourself and refunding it tells you the whole chain works — reader, account, and bank deposit. It's the best few minutes you'll spend on the entire switch.

Timing the change so nobody notices

The goal is a switch your customers never feel. Timing is how you pull that off.

Pick a **slow day** — a quiet morning, an off-season week, whatever your lull is. Avoid your busiest season, a big sale, or the run-up to the holidays. You want room to breathe if something needs a second look.

Overlap the two systems for a short window. Keep the old one live and ready as a fallback for a few days while the new one becomes your main register. Only once you've run real business through the new system without a hitch should you cancel the old one — and mind that auto-renewal date when you do.

! Never create a gap

The one thing you must not do is cancel the old system before the new one is proven. A day with no way to take cards is a day of lost sales and flustered customers. Overlap, always.

The tricky bit: cards on file

If you keep cards on file for regulars or subscriptions, this is the part that needs the most care — because stored cards usually don't move.

When a customer's card is 'on file,' your system stores it as a secure token, not the real number. Those tokens generally **can't move between processors** — they belong to the old system. So when you switch, you usually can't just carry your saved cards over.

In practice that means your customers may need to **re-authorize** — re-enter their card, or approve it again — on the new system. For a handful of regulars that's a quick ask. For a big subscription list it's a project, so plan a friendly heads-up and an easy way for them to update. Our deposits-and-cards-on-file guide covers how card-on-file works.

! Don't copy card numbers to bridge the gap

It can be tempting to write down card numbers to re-enter them yourself. Don't — storing full card numbers is a security risk and can push you onto a much longer card-security questionnaire. Have customers re-authorize instead.

Two kinds of small business, two setups

A switch looks a little different depending on how you sell. A fixed storefront has hardware and staff to move; a mobile seller has fewer moving parts but still needs the data and the timing right.

If you sell from a fixed counter or shop

You have a counter, maybe staff, a cash drawer, and a receipt printer. The move means new hardware on the counter and a short overlap where both systems can ring a sale.

- Order and set up the new counter hardware before go-live day.
- Keep the old terminal plugged in as a fallback for the first few days.
- Pick your slowest weekday morning to flip over.
- Retrain staff on the new register before customers see it.

If you sell on the go — markets, trucks, house calls

You take cards on a phone or pocket reader at markets, trucks, or house calls. Fewer moving parts — but you still export your data and test the new reader before a real event.

- Pair and test the new reader at home, not at the market.
- Carry the old reader to your first event or two as a backup.
- Switch between events, never mid-event.
- Update any payment links or booking pages customers use.

★ Want a second set of hands on switch day?

A switch is one of those jobs that's calm with a plan and nerve-wracking without one. I can help you export, set up, test, and go live — and be right there if the new reader sulks. Call (330) 200-8042.

Updating links, your online store, and recurring charges

Your register isn't the only place money comes in. Anything that points at the old system has to be repointed, or payments will fail.

- **Payment links and invoices:** old links tied to the old processor stop working — reissue them from the new system.
- **Your online store:** if your website took payments through the old processor, reconnect it to the new one and test a live order.
- **Recurring charges and subscriptions:** these must be rebuilt on the new system, and customers may need to re-authorize their card.
- **Buttons and QR codes:** anything printed or posted that links to pay — menus, flyers, your counter sign — needs the new link.
- **Booking and scheduling tools:** if they charge a card, point them at the new processor.

✓ Make a list and tick it off

Walk through every place a customer can pay you — counter, website, invoices, links, recurring charges — and check each one against the new system. A simple list keeps a stray old link from quietly failing for weeks.

Bringing your staff along

A new register is only as smooth as the people using it. A little training before go-live saves a lot of fumbling in front of customers.

Walk your team through the everyday tasks on the new system: ringing a sale, taking a card, a refund, a void, adding a tip, and finding an item. Let them practice on the test transactions before a customer is watching. Most of the panic on switch day is just unfamiliar buttons.

Write down the handful of 'how do I...' answers your crew will ask most and tape it near the register for the first couple of weeks. People relax fast once they've done each task once or twice.

✓ **Twenty minutes beats a bad first day**

A short hands-on run-through the day before go-live is worth more than any manual. Let everyone ring a practice sale and do a practice refund, and the real thing feels familiar.

Dealing with an early-termination fee

If your old contract has an ETF, you have choices — paying it isn't always the only path, and it isn't always worth avoiding.

First, do the math: the ETF (plus any remaining lease) against your monthly savings on the new system. If the new system saves you more each month than the fee costs, paying to leave can still be the cheaper move over a year. If the contract is nearly up, waiting it out may be smarter.

Sometimes a provider will waive or reduce an ETF to keep you, or the new provider will offer something to offset it — it's fair to ask both. But get any promise in writing. A friendly phone assurance isn't a contract.

! An ETF is a contract term, not a surprise

An early-termination fee is enforceable because you agreed to it. I'm not an attorney, so for a fee that's large or a contract that reads oddly, have your attorney look before you sign anything new or dispute anything old.

Your switch-day checklist

Print this page, work top to bottom, and nothing important slips through the cracks.

- ☐ Exported item catalog, customer list, and sales history, saved and backed up.
- ☐ Read the old contract: ETF, auto-renewal date, lease, notice period.
- ☐ New system set up: items, customers, tax rate, receipts.
- ☐ New hardware ordered, connected, and paired.
- ☐ Tested a real sale, a refund, a receipt, and a deposit.
- ☐ Payment links, online store, and recurring charges repointed.
- ☐ Staff trained on the everyday tasks.
- ☐ Overlap window planned on a slow day — old system kept as fallback.
- ☐ Old system canceled ONLY after the new one is proven — and before the auto-renewal date.

★ Keep this page by the register

Tape this checklist up for switch week. When every box is ticked, you're truly done — and if you'd like me to walk it with you, that's exactly the kind of visit I enjoy. Call (330) 200-8042.

Questions to ask both providers

Ask the old provider how to leave cleanly, and the new one how to arrive cleanly. These few questions cover it.

Q: (Old) What does it cost me to cancel, and when?

Get the early-termination fee, the auto-renewal window, and the notice period in writing. Ask whether any equipment lease is separate and keeps running.

Q: (Old) How do I export all my data?

Confirm you can download your items, customers, and sales history as a plain file, and do it before you cancel anything.

Q: (New) How do I import my catalog and customers?

Ask whether they accept your exported file directly and whether they'll help with the import. Many will do it for you when you sign up.

Q: (New) Can I keep my cards on file, and how fast do you deposit?

Stored cards usually can't transfer, so ask how re-authorization works. And confirm deposit timing so your cash flow isn't surprised.

✓ Ask before you cancel, not after

Every one of these is a question for BEFORE you pull the trigger. Once the old account is closed, getting your data or a clear answer out of it gets a lot harder.

Common mistakes people make

Most switching regret comes from a short list of avoidable slip-ups. Now you'll see them coming.

- **Canceling the old system first** and leaving a gap with no way to take cards.
- **Forgetting to export** items and customers before the old account closes.
- **Missing the auto-renewal window** and getting locked in for another full term.
- **Overlooking a hardware lease** that keeps charging after the processing deal ends.
- **Assuming cards on file transfer** — then surprising customers when their saved card stops working.
- **Switching during the busy season** instead of on a quiet day with room to breathe.

! The expensive one

The costliest mistake is a gap in service on a busy day — lost sales and frustrated customers you can't get back. If you take one thing from this guide: overlap the two systems and never leave yourself unable to take a card.

A fair question: should you switch at all?

Before all this work, make sure the move is actually worth it. Sometimes the honest answer is 'stay,' and I'll say so.

A switch is worth it when you're overpaying on fees, trapped by poor service, or your system can't do something your business now needs — a real online store, better reports, lower costs at your volume. Our choosing-a-system guide helps you weigh the candidates fairly, with no system crowned 'best.'

It's not worth it when the savings are tiny, you're near the end of a contract anyway, or you're switching on a salesperson's promise you haven't checked. Add up a real month on the new system — rate plus every fee — before you decide the grass is greener.

★ I'll tell you if it's not worth it

I sell no processing and earn no commission, so I've got no reason to push you to move. Show me your current statement and the offer you're weighing, and I'll help you see whether switching really pays. Call (330) 200-8042.

The first weeks on the new system

Going live isn't quite the finish line. A little attention in the first weeks locks the win in.

Watch your first few deposits land in your bank and confirm the amounts and timing match what you expected. Keep an eye out for any old payment link or recurring charge that didn't get repointed and quietly failed. And keep the old system's final statements and your exported data filed for your records and your accountant.

Confirm the old account is fully closed and no longer billing you, including any lease. It's not unusual for a charge to linger a month after you think you're done — check your statements until you're sure it's stopped.

✓ Keep the old records

Don't delete your old data or final statements the day you switch. You'll want them at tax time and if any dispute from an old sale surfaces later. File them with the rest of your business papers.

Setting honest expectations

A switch done well is smooth, but let's be real about what it will and won't feel like.

Expect a short learning curve for you and your staff, a day or two of double-checking, and maybe a regular or two who needs to re-enter their card on file. That's normal and temporary. Within a couple of weeks the new system feels like it was always there.

What you shouldn't expect is a gap in service, lost data, or a nasty surprise on your statement — those come from skipping the steps in this guide, not from switching itself. Go in the right order and the move is undramatic, which is exactly what you want.

✓ Calm is the goal

A good switch is boring — a slow Tuesday, both systems humming, a few test sales, and by lunch the new one's just your register. Aim for boring and you've done it right.

Where to confirm the specifics

Details differ by provider and change over time, so here's where the real answers live.

For how to export and import your data, each system's own **help pages** walk you through it, and their support can often do the import for you when you sign up. For what it costs to leave, your **current contract** is the only authority — read it, and if it's dense or a fee is large, have your attorney look.

For the money side — whether a switch truly saves you, and the tax settings on the new system — lean on your accountant and the official sources. I'm a tech helper, not an attorney or accountant; I'll get you set up and point you to the right person for the fine print.

✓ Read the contract you have, not the pitch you heard

The new provider's pitch and your old provider's exit terms are different documents. Trust the written contract over any friendly phone call, on both ends of the move.

Common Questions

The questions I hear most from owners weighing a switch, answered plainly.

Q: Will I lose my items and customers?

Not if you export them first. Download your item catalog and customer list as a plain file, then import them into the new system. Do this before you cancel anything.

Q: Can I move my saved cards on file?

Usually not — stored card tokens belong to the old processor and don't transfer. Customers typically re-authorize on the new system. Our deposits-and-cards-on-file guide explains how card-on-file works.

Q: How do I avoid a gap with no way to take cards?

Overlap. Keep the old system live as a fallback until the new one is set up, tested, and proven. Only then cancel the old one.

Q: What about an early-termination fee?

Read your contract for the fee and the auto-renewal window. Weigh the fee against your monthly savings — sometimes paying to leave is still cheaper, sometimes waiting out the term is smarter. Watch for a separate hardware lease too.

★ Thinking about making the move?

This is a favorite thing to help with, because a calm, well-planned switch saves owners real money for years. Call or text me at (330) 200-8042 and we'll map out your move — export, test, overlap, go live.

You don't have to figure this out alone

You just have to remember that a friendly, patient person who speaks plain English is one call away.

I hope this guide made switching payment processors feel a little less daunting and a lot more doable. Keep it with your other business papers, come back to a page whenever you need it, and don't feel you have to memorize a thing.

When you'd rather have a hand, that's exactly what I do. I come to your shop or your kitchen table, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I don't sell payment processing and I earn no commission from any company — so the advice you get is just honest advice. For the tax and legal fine points, I'll point you to your accountant or attorney.

★ Bill's Home Tech — real help, close to home

Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

What Moves With You and What Doesn't

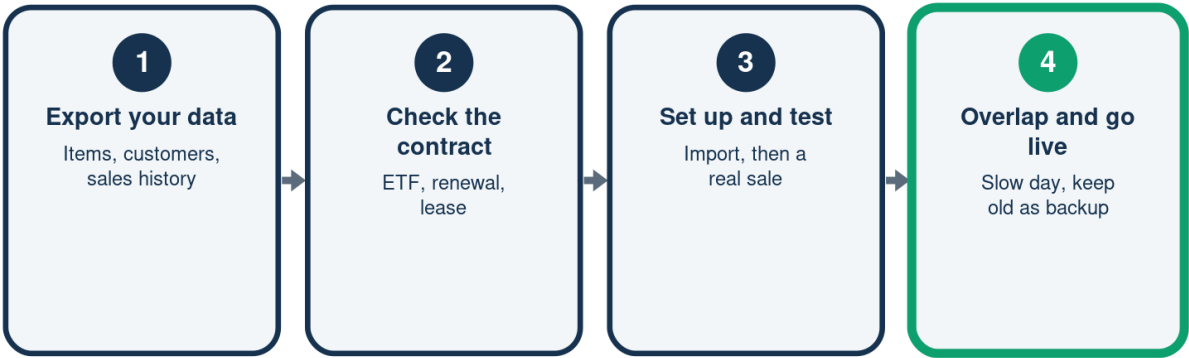
Know this before you plan the switch

	Export and keep	Usually does NOT move
Item catalog	Yes, as a file	--
Customer list	Yes, as a file	--
Sales history	Yes, for records	--
Cards on file	--	Re-authorize

Export your data first; plan for customers to re-add saved cards.

Switching in Order

Do these in sequence and the move stays calm



Cancel the old system only after the new one is proven.

The Overlap Window vs. The Dreaded Gap

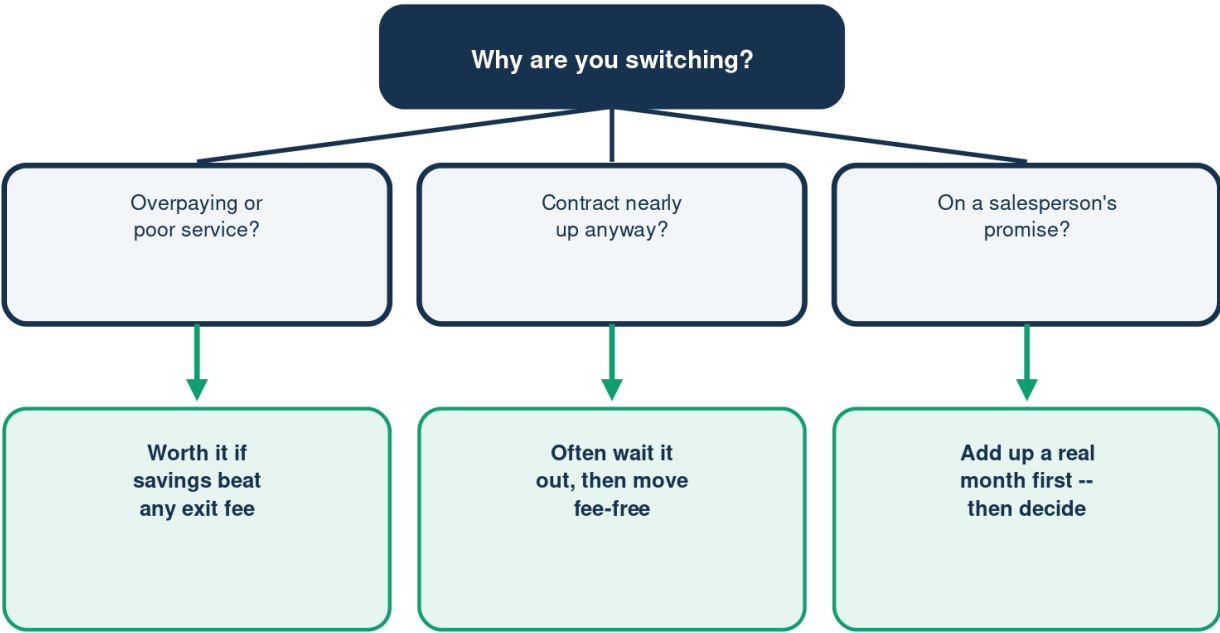
Why you keep both systems live for a few days

	Overlap (do this)	Gap (avoid this)
Old system	Kept as backup	Canceled too soon
New system	Proven first	Untested
Taking cards	Never stops	Stops cold
Your day	Calm	Lost sales

Overlap costs a little; a gap costs you sales and goodwill.

Is Switching Worth It Right Now?

Weigh the cost of leaving against the savings



Fees and terms change -- confirm your contract and the new offer.

Illustration - a schematic, not to scale. Your setup may differ.



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A Note From Bill

A quick note from Bill.

I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that comes from using these guides. Thanks for reading, and stay safe out there.

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