



ANN MARTYN,
national president, CSNA

CSNA delighted to announce Sturdy Products as new Affinity Partner



Official CSNA Affinity Partner

Affinity Partner

The CSNA is delighted to announce Sturdy Products as the newest edition to the exclusive CSNA Affinity Deals programme. Sturdy Products is offering CSNA members an exclusive CSNA discount on its range of Sturdy Tidystores. Sturdy Tidystores are secure and lockable units for promotional and business use. Products can be neatly

displayed and are visible to the public. They are ideal for use in garage forecourts and shop fronts. For more information on the discount available, log on to www.csna.ie/services/member-deals/.

Save the date!



As you begin marking dates on your new 2018 calendars/wall planners, remember to mark **May 31st!** The CSNA will hold its Annual Conference on this date in Fitzpatrick Castle, Killiney. This is a **FREE** event for members, to book your place please contact Laura in the office on 045-535050 or email info@csna.ie.

Right up your street!

John Paul Loneragan, owner of Spar Philipsburg Avenue and Spar Marino, both in Dublin 3, outlines how he has managed to build up a loyal customer base over the years and the benefits that CSNA membership delivers for his business

How long have you been in the convenience newsagents sector?

Twenty-three years. I started with work experience and then part-time work, before becoming a full-time staff member and progressing to store manager. I made the big move to take on my own Spar store 15 years ago.

Can you give one tip that you have used in your store and are willing to share with other retailers?

Always watch your core range of products across the store. This will keep your range up-to-date, current and on trend, maximising sales and profits in-store. Slow selling lines (shelf blockers) should be kept to a minimum as space is always a challenge and you should be stocking what your customer wants and needs.

What do you do to ensure your customers continue to shop in your store?

I always focus on three key things. Firstly, customer service, followed by value image and range. We are not the biggest or the cheapest but that does not mean we cannot be the best at what we do.

These three areas have helped me build a strong and loyal customer base over the years.



Spar,
44 Philipsburg Avenue,
Fairview,
Dublin

Size: Approx. 1,300sq ft
Number of staff: 13



Can you please tell us one benefit you see of being a member of the CSNA?

Over the years, being a member of the CSNA has had so many benefits for my business. The one that stands out to me is the Affinity deals available to CSNA members.

There are massive cost savings to be made for your business with the CSNA. What's more, while enjoying these saving and reducing your overheads, you can learn about all the other great work the CSNA is doing for its members. It really is amazing. ■

Credit and debit card surcharges outlawed under PSD2

In Ireland, Article 19 of the Consumer Rights Directive made possible the application of charges by retailers or merchants of fees that approximated (or covered) the costs incurred by the trader in accepting credit cards/debit cards. This allowed a retailer to apply a surcharge to the end price of the products sold if the customer was electing to pay by credit/debit card.

The second Payment Services Directive (PSD2) has outlawed the practice of charging extra to consumers if they pay by credit/debit card. Retailers are still permitted to apply a minimum sale requirement (cards not accepted for sales below a certain amount), and can also refuse to accept payment by card for certain products/services.

Retailers cannot be expected to run any part of their business at a loss - therefore if you wish to continue to offer a particular



service to your customers, (such as Bill Pay) or mobile phone top-up, you are entitled to surcharge for that service, once you make it clear (prior to paying) to the customer that the product/service incurs an additional charge - this can be by way of notice or verbally.

It is interesting (and infuriating) that the Department of Enterprise were not either

informed or consulted by either the Department of Finance or the Central Bank on PSD2. They were unaware that Article 19 was to be superseded by the new directive and have informed the association that neither they nor their competent authority, the Competition and Consumer Protection Commission (CCPC) have any responsibility for policing this new directive.

The directive only covers credit and debit cards which have bank interchange fees attached. This means that American Express and Diners Club (which are charge cards)

are not protected against surcharging. Those retailers accepting such cards are still entitled (if they choose) to cover the cost of accepting these cards by way of a surcharge.

We will, as a matter of urgency, seek to meet with Central Bank officials to ascertain what their intention regarding implementing a compliance regime will entail.

CSNA branch meetings to take place across the country

The CSNA will hold meetings in each branch of the association and each member will receive advance notification of this meeting by post. To find your branch meeting date, location and time please go to the CSNA website: <http://www.csna.ie/csna-branch-meetings-2018/>.

Remember!

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