



Payment Processing Solutions

End-to-End Solutions to Meet Your Specific Needs.

PAYMENT SOLUTIONS FROM A TRUSTED PARTNER

Your business is unique, and so are its challenges. In today's competitive marketplace, you must balance good customer service with efficient cash management and risk control. You're in good company with us; we support more than one million small businesses worldwide. So no matter your business - retail, restaurant, health care, service, mail order, e-commerce - we have the solutions you need to optimize your payment processing.

POSITIVE CASH FLOW

We provide some of the quickest funding in the industry because we understand cash flow can make or break any business. From credit and debit card transactions to our unique Electronic Check Service, we make it possible for you to access your funds within 24 - 48 hours.

CREDIT & DEBIT CARD PAYMENTS

Our end-to-end processing network is one-of-a-kind in the industry. Our payment processing solutions help you improve cash flow, minimize your collections risk, and better serve your customers, helping you protect your cardholders' data and mitigating the risk of a security breach.

We provide authorization, settlement, funding, and support, giving you one point of contact for all your Visa®, MasterCard®, American Express®, Discover® Network, JCB, China UnionPay and Diner's Club International® credit and debit card transactions. In addition, we process the following over our network:

- PIN debit
- Corporate purchasing cards
- Electronic Benefits Transfer (EBT)
- Fleet cards

LET'S TALK:

One Source for Payment Processing

CATER TO YOUR INTERNATIONAL CUSTOMERS WITHOUT LEARNING A NEW LANGUAGE

Dynamic Currency Conversion (DCC)

We convert international Visa and MasterCard credit card transactions into the cardholder's home currency at the point of sale. We rebate a portion of the conversion fee to your business. We manage the entire conversion process – from direct treasury exchange rates and transaction processing, to back-end reconciliation, settlement, funding, and support.

POINT-OF-SALE SOLUTIONS

We understand the way you accept payments varies greatly depending on your business and point-of-sale (POS) configuration. That's why we offer a wide variety of processing solutions for brick-and-mortar, e-commerce, and telephone-order. Whatever your business needs, count on us to deliver.

VALUE-ADDED SOLUTIONS

Electronic Check Service

Accepting checks has never been so convenient and cost-effective. ECS converts all paper checks – consumer and business – into safe, efficient electronic transactions that are processed with the speed and ease of credit card transactions. Gone are manual check reconciliations, time-consuming trips to the bank, and the hassles of check collections.

Electronic Gift & Pre-paid Cards

Electronic gift cards increase revenue and attract new customers. They also reduce the fraud and labor associated with paper gift certificates. Our program allows you to select the card design and processing features tailored to your business needs.

Payment Terminals

We've selected the best equipment available, and programmed security right in, to help you grow while keeping your transactions secure.

Mobile Products

Transform virtually any tablet, mobile device or Smartphone into an affordable secure payment terminal. Our mobile applications allow you to leverage your existing mobile device and wireless carriers or connections to easily and affordably process credit and signature debit card transactions – anywhere and anytime.

Choose Us Today

ONE SOURCE FOR PAYMENT PROCESSING

We provide front-end authorizations, back-end settlement, and all customer support functions. You have one source for all your payment processing needs.

FLEXIBLE PAYMENT OPTIONS

You can count on us to deliver value-added processing services like corporate purchasing cards, PIN-based debit, fleet cards, electronic gift cards, and electronic check conversion.

SUPERIOR CUSTOMER SERVICE

Customer support is there whenever you need it. A dedicated and well-trained staff of service professionals operates a 24/7 call center for client assistance.

YOU'RE IN GOOD COMPANY

We process over 3 billion transactions annually for more than a million customers worldwide.

VAR Interface Solutions

We support seamless integrations with hundreds of value-added resellers and software providers.

Reporting Solutions at Your Fingertips

MerchantConnect is our free online reporting tool that allows you to securely monitor your account from any Web browser at any time of day. With MerchantConnect, you can check on recent deposits, view chargebacks and retrieval requests, access customer support, and more.

Powerful Security to Keep you Safe

Our point-of-sales solutions support state-of-the art security for PIN-based transactions as well as secure EMV chip cards, protecting you and your customers from counterfeit card fraud.