Are you paying too much for credit card processing?

(Hint: probably.)

We provide smarter, more cost-effective merchant solutions. When it comes to credit card processing companies, you have a choice. You don't have to use your bank or stick with the company you've been using for years.

We have relationships with some of the world's largest acquirers, including First Data, WorldPay, and TSYS. Because we don't work with just one processing company, we can help you find the best solution for your business.
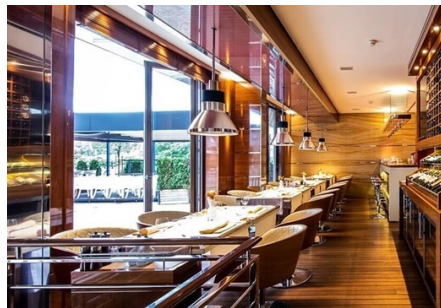
Real customers. Real cost savings.

We helped a wood processing company choose a smarter processing solution that saved more than $1,500 per month, or $18,000+ annually.

$18,000 +
annual savings

We helped a restaurant select a smarter processing solution that saved them $430 per month, or $5,000+ annually.

$5,300
annual savings

And we helped an eye care facility implement a smarter processing solution that saved them $446 per month, or $5,300 annually.

$5,000+
annual savings

WhyUs?

We're customer advocates, not sales people.

We're here to help you find the most cost-effective processing solution. If it makes sense to move forward with us, great! If not, that's okay, too. Whatever's best for your business.

Our rates will never go up. Ever. You know those letters you've gotten from your current provider telling you there's another rate increase? You'll never get one of those from us. Industry hard costs may shift, but the rate we set you up with may as well be written in stone.

Your satisfaction is guaranteed. Really!

We offer 30, 60 and 90-day reviews once you're up and running to make sure we're delivering on what we proposed. If you're not happy, you can cancel at any time. And there's no early termination fee.

Responsive, hands-on customer service. We're not a fly-by-night company who disappears the moment the contract is signed. When you call us, you'll speak with someone who knows the business and knows your account, ensuring your problem gets resolved quickly.

Example of Implementation

Application and Onboarding Process

» We work with your team directly to collect information needed for the formal application for all Merchant ID's needed.

» Once the applications are signed and supporting documentation is gathered, they are sent to underwriting for review. Approval is received in generally 3-5 business days, if no additional documentation is needed.

Implementation and Training - Virtual Terminal

Once the application is approved and the account is boarded, we will setup the virtual terminal that is decided upon and can generally be utilized the same day for keyed transactions.

» We will coordinate training webinars with necessary individuals

» We will assist in setting up user profiles and customizing the Virtual Terminal and will coordinate the "go live" dates to ensure the transition is as seamless as possible.

» Hosted Payment Page is available to you should you choose to utilize this feature. We will make this request upon the account being boarded. This feature allows you to code a "Pay Now" button to the secure HPP into your website or create a payment link for emails and invoices.

30-60-90 Day Review

After the first full month of processing, we will conduct a full account review to make sure we are delivering the savings we anticipated. This is also to make sure we are meeting service expectations and to resolve any additional questions that the accounting team may have. We will pull the account review number for the following 2 months.

No Cancellation Fee

We have no cancellation fee and $0 Early Termination Fee. This means that at any point if you are unhappy with our services, you can switch processors with no penalty.

Ongoing Service and Support

PCI-DSS Compliance - Fines for a breach or being hacked start at $100,000. We will help your company come in compliance with the current standards and prepare for upcoming changes in the security landscape.

Continuing Service – We will consult and educate your employees as to the ongoing changes and nuances the industry presents, saving further in fees and workflow processes. As part of our service, we continually update the system and monitor your interchange activity. This includes making all the necessary on-going changes to our systems as well as notifying our clients when new information is required to achieve the most advantageous costs.

What can you expect when meeting with Credit Card Processing Team?

There is No Pressure.

This is a no obligation consultation to find out if we can add value or provide savings. We will have an open discussion about your credit card processing to learn what you like about your current set-up and also discover some areas that could improve.

Efficiency. Time is Money.

We acknowledge that you are freeing up time for us. Our initial meeting usually last 30-45 min so we can gather the information necessary to put together a proposal packet and research any questions you may have about your current setup.

You have options.

In most cases we can support your current setup. But there may be new solutions that would better fit your business' needs. We are partnered with some of the largest acquirers, such as First Data, WorldPay, and TSYS, so we can help you find the best solution.

Apples to Apples Comparison

In an industry that is known for the run around, we to work provide a true comparison of what you are currently paying and our proposal. We only need 2-3 months of current processing statements to do so and help you optimize both the hard costs and soft costs with accepting credit cards.

Quick Follow Up

A full proposal can be ready within 3-4 business days once we have the processing statements. We will walk you through our proposal, the options you have, and if it makes sense to move forward, what the process will look like. We value your time and want you to be able to make an informed, timely decision about your processing.

Ready to talk about smarter merchant solutions?

Get a free, no-pressure, no-obligation savings analysis. We only need 2-3 months of processing statements and 30 minutes of your time to analyze your current setup and determine if we can provide cost savings.

If we can, we'll walk you through a proposal with recommendations for optimizing your hard and soft processing costs, and what the go-forward process will look like.

CustomerReviews

"Extremely helpful in showing us how we could reduce our processing costs and helped us implement the new program. Not only do we see significant savings each month, but we also get our funds deposited much quicker and the reporting is so easy to use."

TERRY | CEO, AMERICAN PRECISION SUPPLY

"Provided excellent customer service to my organization. From set up to ongoing support, they have been quick to respond and also provide a personalized experience. I believe they care about the success of my organization and takes the time to customize their support based on my organization's needs. They took the time to explain all aspects of my new merchant account and really took the guesswork out of credit card processing."

EILEEN | CHAMBER OF COMMERCE

"The personal connection, the care, and the INSIGHT that they delivers is unparalleled! Your company actually THOUGHT about my business, what would work best for me and helped me make decisions that would make me more money."

MARIE | FOUNDER & MARKETING DIRECTOR, @REVENUE

"We really appreciate, in part because they are so different from typical credit card processing companies. They are authentic and really focus on relationship and long term trust with their customers. They are transparent and quick to take the high road when it comes to industry practices. They are very honest and engages in high trust business practices. They take their customer service and relationship with their customer very seriously. I would definitely recommend them!"

SCOTT | RETAIL OPERATIONS DIRECTOR

"Team has far more about their industry than the average provider. The commitment to excellence and more importantly fairness is second to none. Despite a low bar in the industry, they are committed to superiority as opposed to slightly better."

JIM | FOUNDER & CEO, @REVENUE

Fulfill all your payment needs

Make payments simple with a platform that allows you to securely process in a variety of ways and manage transactions from anywhere

Real-Time Transaction Management

All of our payment acceptance products come with complementary access to CardPointe, giving you the power to manage processed payments and view full transaction lifecycle reports in real-time. Effortlessly void, capture and refund - from your desktop, tablet or smartphone.

P2PE Terminal

This plug-and-play terminal secures every transaction with a powerful combination of point-to-point encryption and tokenization, allowing you to accept cards with magnetic stripes and EMV chips, as well as NFC payments, with peace of mind.

Virtual Terminal

Accept credit/deblt cards and eChecks with the most convenient terminal, your computer or device. Securely complete orders by keying in cardholder information or use a variety of device options. For recurring transactions, quickly set up a blll plan for any customer.

Mobile

Extend the benefits of the CardPointe platform to your mobile device with our native IOS and Android app. Label, price, discount and organize all of your products and services within the app, for a simplified checkout process. Download it for free from the Apple and Google Play stores and even get set up with our mobile device to swipe or dip cards for the ultimate on-the-go payments experience.

Hosted Payment Page

If you're looking for basic payment functionality for your online store, like the addition of a 'Pay Now' button, CardPointe HPP is a simple and secure solution that's fast to set up because there's no need to involve a developer.