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Editor's View

Technology: The road ahead

Innovation can come from unexpected places.



A decade ago, many people in the payments industry would have been shocked to think one of the most successful mobile wallets would come from Starbucks, or that micro-merchants would come in droves to buy \$10 card readers from convenience stores.

Many innovations today are coming out of the fleet card market, where the risks of using a mobile phone while driving have led to a more cautious approach to technology. But the transportation industry, like many

others, is at a point of disruption that is allowing new and nimbler entrants. Those smaller companies are more open to technology, and are encouraging changes to payroll and fleet management systems that were largely rooted in the past.

With new technology comes unexpected use cases, such as the gas station finding app from WEX that played a role in disaster recovery following Hurricane Sandy. In that example, WEX and its drivers realized that the data the app collected could be used to determine which regions still lacked power in the aftermath of the storm.

This market is just one example of the ways consumer and business needs drive innovation. Many other industries — from coffee to cannabis — are similarly exploring new technologies that will spread into other markets and inspire change for merchants.

—Daniel Wolfe

Mobile



Mobile allows WEX to collect more data from drivers, says Melissa Smith, WEX's president and CEO.

How WEX is putting data in the driver's seat

The fleet card provider is going big on mobile technology, a strategy that arms it with a wealth of data.

By Kate Fitzgerald and Daniel Wolfe

From its origins as the fuel card operator Wright Express that launched 35 years ago, the fleet card provider WEX has aggressively expanded to other corporate sectors including travel and health care. But fleet cards still inspire some of the company's most interesting innovations.

WEX is also finding new ways to leverage big data to gain an edge over rivals in the increasingly competitive fleet card market, where FleetCor and its Comdata subsidiary, along with U.S. Bank Voyager, are top rivals.

Professional drivers practically live

in their vehicles, and the rise of mobile technology has enabled WEX to re-engineer fuel and fleet cards, untethering them from static platforms and adding new streams of data for fresh capabilities.

A truly mobile workforce

As much as companies like WEX strive to innovate, the fleet card market as a whole has been hampered by an aversion to putting mobile technology in front of drivers.

"If you look at the world of fleet, there's historically been hesitancy

around that; there's been safety concerns [about] people using cell phones in a vehicle and at a pump," said Melissa Smith, WEX's president and CEO.

Nevertheless, WEX saw a strong value to getting its technology onto smartphones. DriverDash, a mobile payments app WEX launched in June at 11,000 ExxonMobil stations, is the latest example of technology replacing the proprietary fuel card with a digital approach.

DriverDash, which WEX launched in June with ExxonMobil, is a digital overhaul of the traditional fleet card.

The product retains fuel management and control tools but enables drivers to authorize fuel fill-up from inside the vehicle.

This deployment was no small feat — even ExxonMobil had to get over its own hangups about mobile technology. Until mid-2013, the company posted warning decals that cautioned drivers against using cell phones at the pump, due to the myth that doing so could cause a fire.

These signs came down when ExxonMobil began a tentative test of a mobile version of its SpeedPass payment system at 27 locations.

The new DriverDash system allows WEX to address the many complications that drivers face when using a plastic card.

By handling payments through a mobile app, WEX can eliminate the time it takes to get a plastic card into drivers' hands. Right now DriverDash is little more than a digital version of a plastic card, but WEX designed it to be a platform that will evolve over time.

"We see this as something that we're going to continue to build upon," Smith said. "There's a lot that we can do, ultimately, to capture different types of

data by having people use an application."

DriverDash pairs well with ClearView, WEX's app for fleet managers and business owners.

Managers who collect data from drivers through a smartphone dashboard can receive alerts about unusual behavior they need to correct — such as drivers buying premium fuel or misusing their fleet cards for personal spending.

The drivers themselves benefit from having more technology at their fingertips as well, said Peggy Watson, vice president of product management for WEX's North American fleet products.

"Truck drivers told us their office is in their truck, so this technology brings the office to them," she said.

Some of the benefits of mobile technology are unintentional.

Back in 2012, in the aftermath of Hurricane Sandy, WEX discovered that its WEX Connect app — which directs drivers to the cheapest gas stations based on distance — had inadvertently become a tool to map which gas stations were knocked out by the storm, since those stations stopped sending updated gas pricing via WEX Connect users.

"The core of fuel card technology is collecting data for fleet managers to control and manage fuel consumption and spending, but it's how we digest that data that's going to make a critical difference as even more data accumulates," Watson said.

WEX predicts its technology will be a key advantage as the U.S. moves closer to the 2020 EMV liability shift for pumps, in combination with tools like DriverDash that use both fingerprint and facial recognition to authenticate users.

Introducing biometrics will eliminate several pain points by speeding

up the fueling process, but it also cuts out time-consuming calls to the fleet manager's office when drivers lose or forget their PIN and driver ID numbers, Watson said.

"Biometrics eventually will make driver set-up and authentication for fuel payment on specific vehicles completely frictionless," she said.

In trades like plumbing and landscaping where employees are assigned to drive different fleet vehicles, glitches like getting authorization for a fuel payment can cause costly slowdowns on jobs.

New partners, new paths

WEX is setting up relationships with third-party data providers to triangulate different information with its base

of more than 10 million vehicles in the U.S. and its growing mobile technology capabilities.

WEX last year announced a strategic partnership with GasBuddy, a travel app 200 million consumers use that taps millions of endpoints from Waze, Google Maps and GPS to crowdsource gasoline price data. The goal is to leverage WEX's technology, data and access to fuel retail sites with GasBuddy and enrich the data available to fleet drivers.

"The intersection of new streams of data, mobile technology and payments is taking us into a connected future of cards and vehicles that will be really interesting when combined with WEX's closed-loop retail network and the quality of information it generates,"



Watson said.

WEX is also using data and partnerships to position itself well for the future of connected fleets, according to WEX executives.

"We're keeping an eye on how connected vehicles and commerce are evolving, and we see how our tools and data can be part of a compelling value proposition for that future," said Watson.

But just as paper still dominates in B2B payments, mobile payments have not displaced physical cards yet.

"Cards aren't going away any time soon," Watson said, noting that a major limitation of the company's newest solutions is the need to mesh with the existing hardware of merchants dispensing fuel and other items necessary for fleets.

To target fleet operators that fell in between dedicated small-truck fleets and large, long-haul trucking firms, WEX this year rolled out Cross Roads, a variation on its existing closed-loop fuel network card that works for fleets with a mixture of different types of vehicles, accepted at both truck stops and convenience stores.

Cross Roads has the same controls of its core fleet cards enabling fleet managers to track fuel spending on a

single reporting system with ClearView integration, with discounts on fuel and other needs including tires, office supplies and wireless plans.

"We had different products for small and large fleets, but we realized we needed one card that offered all our solutions through a single channel for companies with diverse fleets," Watson said.

Key acquisitions in recent years boosted WEX's customized payment solutions for fleets.

In 2012 WEX paid \$369 million for Fleet One, which was strong in fuel and payment services for heavy trucks in the U.S. and Canada.

Three years later WEX paid \$1.4 billion for Electronic Funds Source (EFS), a provider of long-haul trucking fleet and corporate payments technology, expanding the company's transaction processing capacity.

EFS uses an API-based approach to onboarding new clients, which WEX is adapting to some of its other business sectors.

WEX also has ported certain new tools from its corporate and travel industry payments to its fuel card and fleet card operations, according to company executives.

For example, WEX's work as a

processor for travel agencies led to developing a faster and more secure method for truck fleet operators to make one-time payments.

"We applied technology from the one-time-use ghost Mastercard payments for the travel industry to fleets, so if a driver has a flat tire in the middle of nowhere, the fleet manager can send the driver a payment code accepted at any tire shop," said Bernie Kavanaugh, WEX's senior vice president and general manager of large fleets.

WEX also scored a major coup in late 2016 when it won a major contract to operate Chevron and Texaco-branded commercial fleet cards; the business previously was handled by rival FleetCor.

"Chevron has a big presence in the west in the U.S., which gives us additional geographic reach," Watson said.

WEX is also eligible to provide fleet card and payment services to the U.S. government through an ongoing partnership with Citi.

"WEX has been in government payments for a long time and we have a good grasp of the business, plus our technology—including ClearView—provides a lot of the features people are asking for," Kavanaugh said. **ISO**

Fleet cards becoming a fast lane for innovation

In an era where everything is moving to digital, the concept of a dedicated product for long-haul truckers feels decidedly analog. But the category has spawned one of the most highly contested markets for digital innovation.

There's been a recent explosion of innovation in fuel cards, with major U.S. players including FleetCor and its Comdata subsidiary competing with rivals WEX and U.S. Bank Voyager. All of these companies leverage mobile and digital technology to improve efficiency and minimize fraud in fleets' spending for fuel, lodging, highway tolls and related expenses.

But with fuel card volume and transaction growth in the U.S. fuel card market relatively flat, payment providers in this niche are looking for revenue in international markets.

Allied Market Research predicts the \$600 billion global fuel card market will reach \$843 billion in the next five years.

FleetCor, which built a \$2 billion company in less than 20 years, aims to capitalize on this growth by leveraging several recent acquisitions, following a pattern that began in 2000 when it purchased Fuelman, a regional commercial fuel card provider.

Peachtree Corners, Ga.-based FleetCor has completed 70 acquisitions to date and now reaches 53 countries with 7,000 employees.

Its biggest deal so far was its \$3.45 billion purchase in 2014 of Brentwood, Tenn.-based Comdata, a major player in U.S. trucker fuel cards that has seen significant growth this year.



2018

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The 2018 Fact Book

Every year, ISO&Agent polls its readers to provide the most up-to-date information on the companies active in our industry.

The companies listed here include the acquirers, processors, hardware vendors, attorneys and other providers that are vital players in the modern payments ecosystem.

We'd like to thank everyone who participated this year in making the Fact Book an essential resource.

1ST AMERICAN CARD SERVICE

Location: Murrieta, Calif.
Phone: 800-438-8262
Website: 1stamericancardservice.com

1ST GLOBAL CAPITAL

Location: Hallandale Beach, Fla.
Phone: 888-374-3150
Website: 1stglobalcapital.com

ABC FINANCIAL SERVICES

Location: Sherwood, Ark.
Phone: 800-622-6290
Website: www.abcfinancial.com

1ST CAPITAL LOANS, LLC

Location: Troy, Mich.
Phone: 877-318-0959
Website: 1stcapitalloans.com

1STPAYGATEWAY.NET

Location: Cherry Hill, N.J.
Phone: 888-417-8729
Website: 1stPayGateway.net

ACCEL

Location: Brookfield, Wis.
Phone: 800-519-8883
Website: www.accelnetwork.com

Organization type:

Independent sales agent

Geographic Market: United States

Products: Merchant Processing and Working Capital Solutions

Vertical markets or other areas of specialization:

E-commerce, online payments, retail (including gas/petroleum), technology - software

3DELTA SYSTEMS

Location: Chantilly, Va.
Phone: 703-234-6030
Website: www.3dsi.com

ACCESS PAYMENT SYSTEMS INC.

Location: Centennial, Colo.
Phone: 877-410-8447
Website: accesspaymentsystems.com

1ST FEDERAL FINANCIAL INC.

Location: Moorpark, Calif.
Phone: 800-795-6894
Website: 1stfederalfinancial.com

360 PAYMENT SOLUTIONS INC.

Location: Campbell, Calif.
Website: 360payments.com

ACQUIRER CONSULTING

Location: California and Michigan
Phone: 888-777-0020
Website: acquirerconsulting.com

3D MERCHANT SERVICES

Location: Lighthouse Pt., Fla.
Phone: 954-942-0483
Website: 3dmerchant.com

Geographic Market: Northeast U.S., Midwest U.S. Southeast U.S., Gulf Coast U.S. West Coast U.S.

Products: Agent and ISO Vendor Evaluations, Cross Industry Collaborations/Innovations, Negotiations, Analytics and Planning, Business Psychology, Opportunity Packaging

800FUND.COM

Location: New York, N.Y.
Phone: 212-865-3863
Website: 800fund.com

Head of company: Lawrence Ma, CEO

Head of Systems/Technology: Johns Wu, Internet Innovations Analyst

ADAM ATLAS, ATTORNEY AT LAW

Location: Montreal QC
Phone: 514-842-0886
Website: adamatlas.com

ADDRESSOGRAPH BARTIZAN LLC

Location: Rocky Mount, Va.
Phone: 519-747-2795
Website: imprinters.com

ADVANCED BANCARD SOLUTIONS

Location: Indianapolis, Ind.
Phone: 317-663-9871
Website: www.advancedbancard.com

Organization type: ISO registered directly with Visa or Mastercard

Geographic market: Northeast U.S., Midwest U.S. Southeast U.S., Gulf Coast U.S. West Coast U.S., Canada Europe

Vertical markets or other areas of specialization: "ACH Processing, ECommerce, Mail Order/Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments Restaurants, Retail (including Gas/Petroleum) TechnologySoftware"

Head of company: Dan Fox, President



AIB MERCHANT SERVICES

Location: Dublin 4, Ireland
Phone: 00353-1-218-2100
Website: aibms.com

ALDELO LP

Location: Pleasanton, Calif.
Phone: 800-801-6036
Website: aldelo.com

ALL FOR THE TRINITY INC.

Location: Ft. Worth, Texas
Phone: 682-557-7440
Website: creditcardguy.us

ALLEGIANCE MERCHANT SERVICES

Location: Charlotte, N.C.
Phone: 800-450-9125
Website: allegiancemerchantservices.com

ALLIANCE FINANCIAL SERVICES

Location: Bedford, Mass.
Phone: 781-275-1970
Website: alliancefinancialservices.com

ANYWHERECOMMERCE

Location: Montreal, QC
Phone: 888-646-7779
Website: anywherecommerce.com

APOGEE PAYMENT SYSTEMS

Location: Mukwonago, Wisc.
Phone: 262-441-0204
Website: apogeepayments.com

Organization type: ISO registered directly with Visa or Mastercard

Geographic Market: United States, Canada

Distributors: First Data, TSYS

Products: Clover, Verifone, Ingenico, PAX, Dejavo

Works with: Auth.net, USAEpay, NMI, Eprocessing Network

Vertical markets or other areas of specialization: ACH Processing, ATM, E-Commerce, Equipment Leasing/Sales, Technology - Hardware, Hospitality - Hotels, Mail Order/Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Hospitality - Restaurants, Retail (including Gas/Petroleum), Same Day/Real-time payments, Technology - Software

APPTIZER INC.

Location: California
Phone: 650-242-9992
Website: apptizer.io

Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S., Canada, South America, Europe, Asia

Distributors: Direct Sales and Channel Partners

Products: Mobile Apps, Mobile Order-Ahead Apps and Kiosk Apps

Works with: First American, iPayments, WorldPay, Payroc, Apriva, NMI, Verifone, Clover, Poynt, AEVI, Neto

Head of company: Dinesh Saparamadu, Founder/CEO

Head of Finance: Newell J. Cotton, CFO

Head of Systems/Technology: Duleepa Karunaratne, Product Manager

Head of Sales: Bill Vasquez, Director, Channel Sales

APRIVA

Location: Scottsdale, Ariz.
Phone: 480-421-1210
Website: apriva.com

ATM INDUSTRY ASSOCIATION (ATMIA)

Location: Sioux Falls, SD 57109-8433
Phone: 605-271-7371
Website: www.atmia.com

Geographic Market: Northeast U.S., Midwest U.S. Southeast U.S., Gulf Coast U.S. West Coast U.S., Canada South America, Europe Asia, Africa

Distributors: N/A

Vertical markets or other areas of specialization: Other
Head of company: Mike Lee, CEO

Head of Finance: Sharon Lane, Global Director, Finance & Member Services

Head of Systems/Technology: Eric Cross, Web Development & IT Manager

Head of Sales: Dana Benson,



Director of Conferences & Sponsorships

ATLANTIC PACIFIC PROCESSING SYSTEMS

Location: Las Vegas, NV
Phone: 714-241-1402
Website: www.approcessing.com

Organization type: Processor
Geographic Market: Northeast U.S., Midwest U.S. Southeast U.S., Gulf Coast U.S. West Coast U.S., Canada
Works with: Referral Partners, ISOs, ISAs

Vertical markets or other areas of specialization: "ACH Processing, ECommerce, Hardware, HospitalityHotels, Loyalty Programs, Mail Order/ Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants Retail (including Gas/ Petroleum), Same Day/ Realtime payments, TechnologySoftware, Other"

Head of company: Abraham Maghaguian, President & CEO

Head of Finance: Lee Morgan, CFO

Head of Systems/Technology: Jeff Duncombe, CTO

Head of Sales: Leo Daboub, SVP, Business Development

ATLAS MERCHANT SERVICES LLC

Location: Knoxville, Tenn.
Phone: 866-395-6625
Website: atlasmerchantservices.com

AZURA LEASING

Location: Grand Rapids, Mich.
Phone: 888-943-6789
Website: azuraleasing.com

BAMBORA

Location: Stockholm, Sweden
Website: bambora.com

Organization type: Processor
Geographic Market: United States, Canada, Europe
Products: Checkout, Fraud Defence, Bambora Ready, Bambora Advance
Vertical markets or other areas of specialization: ACH Processing, Cross-border payments, E-Commerce, Mail Order/Telephone Order, Online Payments, Merchant Cash Advance, Non Bank Business Funding

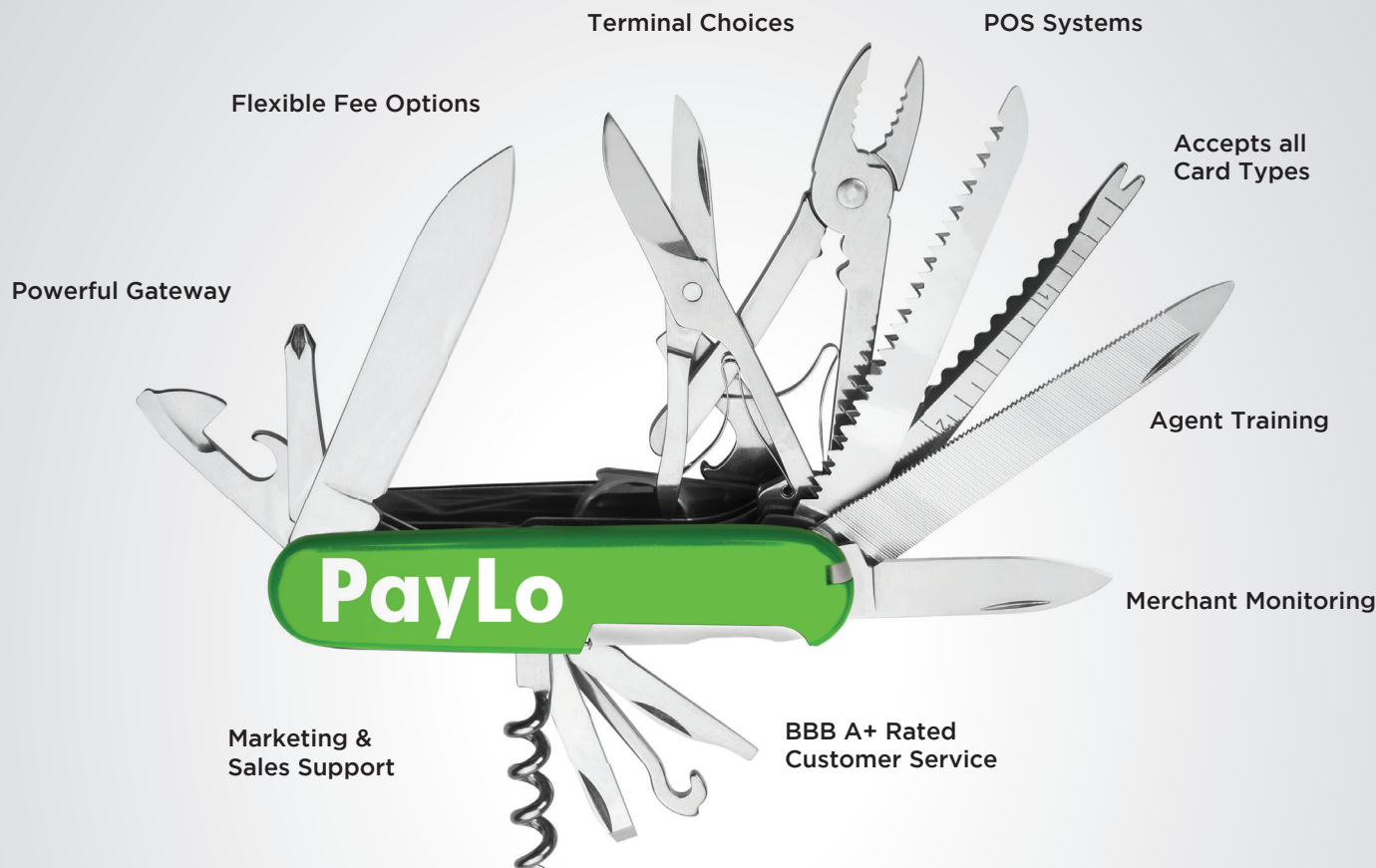
BANK OF AMERICA MERCHANT SERVICES

Location: Charlotte, N.C.
Phone: 855-833-3614
Website: merch.bankofamerica.com

BANC CERTIFIED MERCHANT SERVICES

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Website: banccard.com

BASYS PROCESSING

Location: Lenexa, Kan.
Phone: 800-386-0711
Website: basyspro.com

BAY STATE MERCHANT SERVICES

Location: Yarmouth, Mass.
Phone: 800-929-9973
Website: baystatemERCHANTservices.com

BEST RATE MERCHANT SERVICE

Location: Simi Valley, Calif.
Phone: 866-577-1593
Website: bestratemERCHANTservice.com

BILL & PAY

Phone: 800-654-5540
Website: billandpay.com

BILLHIGHWAY

Location: Troy, Mich.
Phone: 866-245-5499
Website: billhighway.com

BILLPOCKET

Location: Guadalajara, Mexico
Phone: 800-890-5588
Website: billpocket.com

Organization type: Merchants
Aggregator
Geographic Market: South America



Distributors: Ingram Micro, Telcel, Walmart, Amazon, Office Depot, Office Max, Compudabo
Works with: Prosa, Visa, Mastercard, American Express, Eglobal, Banorte, Evo Payments
Vertical markets or other areas of specialization: Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, Online Payments, Prepaid Debit/Gift Cards, Hospitality - Restaurants, Retail (including Gas/Petroleum), Same Day/Real-time payments, Technology - Software

BLACKLINE PARTNERS

Phone: 847-744-6913
Website: blacklinepartners.com

BLACKSTONE MERCHANT SERVICES

Location: Miami, Fla.
Phone: 305-718-2570
Website: blackstonemERCHANT.com

BLANDA MARKETING & PUBLIC RELATIONS

Phone: 228-206-6928
Website: blandamarketing.com

BLUE PEBBLE SOLUTIONS INC.

Location: Folsom, Calif.
Phone: 916-426-6989
Website: bluepebble.com

BLUESTONE PAYMENTS

Location: Peachtree City, Ga.
Phone: 770-631-2988
Website: bluestonepayments.com

BPC-USA

Location: Miami, Fla.
Website: www.bpcbt.com

BRAVERTEK BUSINESS SERVICES

Location: Las Vegas, Nev.
Phone: 844-620-8775
Website: bravertek.com

Organization type: Sub-ISO
Geographic Market: United States, Canada
Vertical markets or other areas of specialization: Commercial Loans

BRIDGEPAY NETWORK SOLUTIONS

Location: Altamonte Springs, Fla.
Phone: 866-531-1460
Website: bridgepaynetwork.com

BUCKEYE COMMUNITY BANK

Location: Lorain, Ohio
Phone: 440-233-8800
Website: buckeyebank.com

THE BUSINESS LINK

Location: Clifton, N.J.
Phone: 800-841-3448
Website: businesslinkpayments.com

C&H FINANCIAL SERVICES INC.

Location: Westchester, Ill.
Phone: 855-600-2437
Website: chfs.us

CANADIAN ACQUIRERS ASSOCIATION

Location: Montreal, QC
Phone: 514-842-0886
Website: acquirers.ca

CAPITAL Q PAYMENT SOLUTIONS

Location: Mesa, Ariz.
Phone: 800-887-6227
Website: capitalq.com

CARD CONCEPTS MERCHANT SERVICES INC.

Location: Neenah, Wis.
Phone: 877-705-1515
Website: cardconceptsinc.com

CARDFLIGHT

Location: New York, N.Y.
Phone: 800-783-5596
Website: cardflight.com

Organization type: Payment gateway
Geographic Market: Northeast



U.S., Midwest U.S.
Southeast U.S., Gulf Coast U.S.
West Coast U.S.

Distributors: CDE, POS Portal,
The Phoenix Group

Products: SwipeSimple

Works with: First Data, TSYS,
Vantiv now Worldpay

**Vertical markets or other
areas of specialization:**

“Hardware, Mail Order/
Telephone Order, Mobile
payments/Mobile Point of Sale,
NFC/Contactless payments,
Online Payments, Retail
(including Gas/Petroleum)”

Head of company: Derek
Webster, CEO

Head of Finance: Jason
Fishman, Senior Director,
Finance and Strategy

Head of Systems/Technology:
Peter Wagener, VP of
Engineering

Head of Sales: Marla Knutson,
Sr. Vice President, Strategic
Partnerships

CARDSMART MERCHANT SERVICES INC.

Location: Las Vegas, Nev.
Phone: 702-792-2771
Website: cardsmartchoice.com

CARD SOLUTIONS INTERNATIONAL LLC

Location: Royal Palm Beach, Fla.
Phone: 800-530-2440
Website: cardsolutions.us

CARDWARE INTERNATIONAL

Location: Heath, Ohio
Phone: 740-522-2150
Website: cardwareinternational.com

CARDWORKS ACQUIRING LLC

Location: Syosset, N.Y.
Phone: 866-210-4625
Website: cardworksacquiring.com

CARD PAYMENT ADVOCATES INC.

Location: Capistrano Beach, Calif.
Phone: 800-297-2139
Website: cardpaymentadvocates.com

CARDPAYMENT SERVICES INC

Location: Fort Lauderdale, Fla.
Phone: 954-635-5044
Website: cardpaymentservices.net

Organization type: ISO
registered directly with Visa or
Mastercard
Geographic Market: Northeast
U.S., Midwest U.S.
Southeast U.S., Gulf Coast U.S.
West Coast U.S.

Distributors: Phoenix Group,
POS Portal

Products: Clover, Verifone,
Dejavoo, Ingenico

Works with: Authorize.net,
Transax Gateway

**Vertical markets or other
areas of specialization:**
“ECommerce, Equipment,
Leasing/Sales,

Hospitality/Hotels, Mail Order/
Telephone Order, Mobile
payments/Mobile Point of Sale,
Online Payments, Restaurants,
Retail (including Gas/
Petroleum)”

Head of company: Joe

Creegan, General Manager

Head of Finance: Michelle

Eichenberger, Operations Mgr

Head of Systems/Technology:

Robert Kinney, Tech Support
Mgr

Head of Sales: Joe Creegan,
General Manager

CAREPOINT MANAGED SERVICES LLC

Location: Ventura, Calif.

Phone: 855-728-5745

Website: mycarepointservices.com

CASH CONNECT

Location: Newark, Del.

Phone: 302-283-4100

Website: cashconnect.com

CASTLES TECHNOLOGY INTERNATIONAL CORP.

Location: Atlanta, Ga.

Phone: 470-273-6350

Website: castlestech.com

Organization type: Payment
terminal maker

Geographic Market: United
States

Distributors: POS Portal, CDE,
Spencer Technologies, The
Phoenix Group

Products: EFT POS
(VEGA3000 - Countertop
& Mobile); mPOS (MP200);
Unattended (UPT1000 &
UPT2000)

Works with: USAePay,
eProcessing Network,
Anywhere Commerce, Booker,



First Data, TSYS, Heartland,
and Apriva

**Vertical markets and areas of
specialization:** Technology -

Hardware, Mobile payments/
Mobile Point of Sale, NFC/
Contactless payments,
Hospitality - Restaurants, Retail
(including Gas/Petroleum),
Technology - Software

CDE SERVICES INC.

Location: Marietta, Ga.

Phone: 770-499-5000

Website: cdeinc.com

CENTERSTATE BANK

Location: Winter Haven, Fla.

Phone: 855-662-0938

Website: centerstatebank.com

CENTRAL PAYMENT CO. LLC

Location: San Rafael, Calif.

Phone: 415-306-0613

Website: cpay.com

Organization type: ISO
registered directly with Visa or
Mastercard

Geographic Market: United
States

**Vertical markets or other
areas of specialization:**
ACH Processing,

E-Commerce, Technology -
Hardware, Hospitality - Hotels,
Loyalty Programs, Mail Order/
Telephone Order, Mobile
payments/Mobile Point of Sale,
NFC/Contactless payments,
Online Payments, Prepaid
Debit/Gift Cards, Hospitality -
Restaurants, Retail (including
Gas/Petroleum), Same
Day/Real-time payments,
Technology - Software

CHARGE ANYWHERE

Location: Plainfield, N.J.

Phone: 800-211-1256

Website: chargeanywhere.com

CHARGEBACK HELP

Location: San Luis Obispo, Calif.

Phone: 800-692-6319

Website: chargebackhelp.com

CHASE PAYMENTECH SOLUTIONS LLC

Location: New York, N.Y.

Phone: 800-708-3740

Website: chasepaymentech.com

CHERYL PELLEGRINO DESIGN

Location: Beverly Hills, Calif.

Phone: 310-285-0848

Website: cherylpeddgrinodesign.com

CLARION MERCHANT SOLUTIONS

Location: Toronto, ON

Phone: 800-401-3501

Website: clarionsolutions.ca



Set up your merchants to get their money faster with Vantiv, now Worldpay FastAccess Funding

It's your merchants' dime, so let them get it on their time

With the typical merchant funding timeframe of 1-3 days, your merchants need their money much faster. What if your merchants had better funding options to keep cash flowing and your merchant's business growing?

Vantiv, now Worldpay FastAccess Funding gives your merchants quicker and easier access to card processing revenue according to their schedule.* The 1-3 day wait time is now reduced to only HOURS for your merchants!

Your merchants deserve to spend their money the way they want. And, with faster access to their funds, they can start today.

Contact your Vantiv, now Worldpay ISO Sales Representative today to learn more.

*Certain limitations, terms and conditions apply. Merchant must sign addendum agreement with Vantiv to qualify. Please contact Vantiv for details.

FASTER FUNDING FEATURES:

- **Increased speed and frequency of payouts** — With FastAccess Funding, payouts will hit your merchant accounts sooner and on a consistent schedule.
- **Weekend and holiday funding** — Deposits are delivered to your merchant's bank account 7 days a week, 365 days a year.
- **Consolidated funding and spending** — Merchants can receive funds within a few hours and can take advantage of these available funds.
- **More consistent cash flows** — Your merchants can now feel confident in having consistent daily funds.
- **Inventory and vendor management** — Ensure your merchants have the funds on hand to pay their vendors that supply their goods and services.

CLEARENT

Location: Clayton, Mo.
Phone: 314-732-0515
Website: clearent.com

CLEVERADVICE

Location: Milano, Italy
Phone: +39 02 39660672
Website: cleveradvice.eu

CNP-SOLUTIONS

Location: Weston, Conn.
Phone: 203-955-5557
Website: cnp-solutions.com

COCARD

Location: Nashville, Tenn.
Phone: 800-882-1352
Website: cocard.net

COMMERCIAL FINANCE OF AMERICA INC. DBA BANKERS COMMERCIAL FINANCE

Location: Canton, Ga.
Phone: 678-493-8864
Website: bankerscommercialfinance.com

CONFORMANCE TECHNOLOGIES

Location: Reno, NV
Phone: 855-251-0150
Website: www.conformancetech.com

Geographic Market: Northeast U.S., Midwest U.S.
Southeast U.S., Gulf Coast U.S.
West Coast U.S., Canada
South America, Europe
Asia, Africa
Head of company: Darrel Anderson, President
Head of Systems/Technology: Paul Nowling, SVP, Products & Technology



CONTINENTAL MERCHANT SERVICES INC

Location: Brooklyn, N.Y.
Phone: 877-500-7375
Website: continentalmerchants.com

CORNERSTONE PROCESSING SOLUTIONS INC.

Location: Oshkosh, Wis.
Phone: 888-878-2615
Website: cornerstoneps.net

CSR PROFESSIONAL SERVICES INC.

Location: Jensen Beach, Fla.
Phone: 888-294-6971
Website: csrps.com

CULIANCE (FORMERLY CU24)

Location: Tallahassee, Fla.
Phone: 850-701-2824
Website: cu24.com

CURRENT PAYMENT SOLUTIONS

Location: Miami, Fla.
Phone: 800-719-8223
Website: currentpaymentsolutions.com

DHARMA MERCHANT SERVICES

Location: San Francisco, Calif.
Phone: 866-615-5157
Website: dharmams.com

DIGIPAY SOLUTIONS

Location: San Diego, Calif.
Phone: 888-899-9811
Website: digipaysolutions.com

DMM CONSULTING

Location: Co. Dublin, Ireland
Phone: 01 516 8118
Website: dmmconsulting.ie

DONUP

Location: Reno, Nev.
Phone: 877-651-1655
Website: donup.org

DURANGO MERCHANT SERVICES LLC

Location: Durango, Colo.
Phone: 866-415-2636
Website: durangomERCHANTservices.com

E&S CONSULTING

Location: Atlanta, Ga.
Phone: 678-333-3254
Website: eandsconsultingllc.com

EASY PAY DIRECT

Location: Walnut, Calif.
Phone: 800-805-4949
Website: easypaydirect.com

EC SUITE

Location: Tempe, Ariz.
Phone: 888-261-1315
Website: ecsuite.com

ECKOH

Location: Omaha, Neb. and U.K.
Phone: 866-258-9297
Website: eckoh.com

EFX CORP.

Location: Clearwater, Fla.
Phone: 888-894-4088
Website: efxfinancialservices.com

ELAVON

Location: Atlanta, Ga.
Phone: 1-866-671-1583
Website: elavon.com

ELECTRONIC TRANSACTIONS ASSOCIATION

Location: Washington, D.C.
Phone: 800-695-5509
Website: electran.org

EMERCHANTPAY CORPORATION

Location: Boca Raton, Fla.
Phone: 888-833-2842
Website: emerchantpay.com



ENCASH

Location: Makati City, Philippines
Phone: +63 (02) 892-50-92 to 94
Website: encash-ph.com

EPICOR SOFTWARE CORP.

Phone: 877-338-9893
Website: epicor.com

EPROCESSING NETWORK LLC

Location: Houston, Texas
Phone: 800-296-4810
Website: www.eProcessingNetwork.com

Organization type: Payment gateway
Geographic Market: Northeast U.S., Midwest U.S. Southeast U.S., Gulf Coast U.S. West Coast U.S.

Products: ePNJPOS, ePNMobile, ePN Bill Pay, ePNTexting, ePN PlugIn for QuickBooks, ePN Recur Card Account Updater

Works with: Chase Paymentech, Elavon, First Data, Global Payments, JetPay, Paya, TSYS

Vertical markets or other areas of specialization: ECommerce, HospitalityHotels

Loyalty Programs, Mail Order/ Telephone Order, Medical - Hospitals, Mobile payments/ Mobile Point of Sale, NFC/ Contactless payments, Online Payments, Prepaid Debit/ Gift Cards, Restaurants, Retail (including Gas/Petroleum) TechnologySoftware
Head of company: Steve Sotis, President
Head of Systems/Technology: Corey Collins, Director, Systems and Technology
Head of Sales: Todd Nestor, Vice President, Business Development

ESCHELON FINANCIAL GROUP

Location: Phoenix, Ariz.
Phone: 877-449-4285
Website: eschelonms.com

EQUINOX PAYMENTS

Location: Scottsdale, Ariz. and Toronto, ON
Phone: 480-551-7800
Website: equinoxpayments.com

EVERLINK PAYMENT SERVICES INC.

Location: Thornhill, ON
Phone: 866-388-0076
Website: everlink.ca

EVO MERCHANT SERVICES LLC

Location: Melville, N.Y.
Phone: 516-479-9000
Website: evopayments.com

Organization type: Processor
Geographic Market: United States, Canada, Europe
Terminal brands offered: Verifone, Ingenico, Dejadoo, Poynt

Works with: ISVs, FIs, ISOs, VARs

Vertical markets or other areas of specialization: ACH Processing, ATM, Cross-border payments, E-Commerce, Equipment Leasing/Sales, Technology - Hardware, Hospitality - Hotels, Loyalty Programs, Mail Order/Telephone Order, Medical – Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Hospitality - Restaurants, Same Day/Real-time payments, Technology - Software

EXADIGM INC.

Location: Santa Ana, Calif.
Phone: 949-486-0320
Website: exadigm.com

EXPRESS POS DISTRIBUTORS

Location: Raleigh, NC
Phone: 866-399-2120
Website: www.expressposonline.com

Organization type: POS distributor

Geographic Market: Northeast U.S., Midwest U.S. Southeast U.S., Gulf Coast U.S. West Coast U.S.

Products: VeriFone, First Data, Pax, Ingenico

Vertical markets or other areas of specialization: Equipment Leasing/Sales, Hardware

Head of company: Drew Engles, Owner, CEO

Head of Finance: Drew Engles, Owner, CEO

Head of Systems/Technology: Drew Engles, Owner, CEO

Head of Sales: Mason Rizzo, VP, Sales/Marketing



EZCHECK

Location: Houston, Texas
Phone: 800-797-5302
Website: ezchk.com

EZIC INC.

Location: Vernon Hills, Ill.
Phone: 847-327-9870
Website: ezic.com

FAMA INC.

Location: National Harbor, Md.
Phone: 408-657-7210
Website: famacash.com

FC FINANCIAL LLC

Location: Hudson, Fla.
Phone: 727-233-1111
Website: fcbankcard.com

Organization type:

Independent sales agent

Vertical markets or other areas of specialization: ACH

Processing, E-Commerce, Equipment Leasing/Sales, Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, Online Payments, Prepaid Debit/Gift Cards, Digital Marketing

FDK

Location: Tokyo, Japan
Phone: +81-3-5715-7400
Website: fdk.com

FEDERATED PAYMENTS

Location: Melville, N.Y.
Phone: 800-217-8711
Website: federatedpayments.com

FIDANO LLC

Location: Las Vegas, Nev. and Whitefish, Mont.
Phone: 877-844-0029
Website: fidano.com

Geographic Market: Northeast U.S., Midwest U.S.

Southeast U.S., Gulf Coast U.S.

West Coast U.S., Canada

South America, Europe

Products: MSPWare, PulsePoint

Works with: Elavon, xtraChef, Cardx, WorldAccess, Sum-Up

Vertical markets or other areas of specialization:

Technology/Software, Other

Head of company: Robert S. Skattum, President

Head of Systems/Technology: Jason Meuter, CTO

Head of Sales: Tyler Nitopi, VP, Business Development

FIELD GUIDE ENTERPRISES LLC

Location: Hartland, WI
Website: www.gofieldguide.com

Geographic Market: Northeast U.S., Midwest U.S.

Southeast U.S., Gulf Coast U.S.

West Coast U.S.

Head of company: Mark Dunn, President

Payment Perfection at The POS

Verifone's V200c Plus is fast, flexible, secure—
and customizable for any kind of merchant.

Merchants need a countertop payment solution made for the modern consumer—one that is purposefully designed, lightning fast, and secured from end to end. The V200c Plus checks every box. It also accepts all payment options, from EMV to contactless, and is equipped with an interactive interface that supports third-party apps.

A black Verifone V200c Plus payment terminal is shown on a light-colored, textured surface. The screen displays the Verifone logo at the top, followed by 'Total: \$182.69' and 'Choose method of payment' with icons for card, contactless, and cash. Below the screen is a numeric keypad and a small square sensor. A hand is holding a blue credit card, inserting it into the bottom slot of the terminal.

V200c Plus

FINANCIAL TRANSMISSION NETWORK, INC. (FTNI)

Location: Omaha, Neb.
Phone: 866-999-3864
Website: ftni.com

FIRST AMERICAN-HURST

Location: Keller, Texas
Phone: 817-581-3822
Website: firstamericanhurst.com

FIRST AMERICAN PAYMENT SYSTEMS LP

Location: Fort Worth, Texas
Phone: 866-464-3277
Website: first-american.net

Organization type: Processor
Geographic Market: Northeast U.S., Midwest U.S. Southeast U.S., Gulf Coast U.S. West Coast U.S.

Products: Our payment solutions are hosted on the 1stPay platform from First American.

Vertical markets or other areas of specialization: ACH Processing, ATM, ECommerce, Equipment Leasing/Sales, Hardware, HospitalityHotels, Loyalty Programs, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Same Day/Realtime payments, TechnologySoftware

Head of company: Neil Randel, Chief Executive Officer

Head of Finance: Debra Bradford, President & Chief Financial Officer

Head of Systems/Technology: Mike Lawrence, EVP & Chief



Information Officer
Head of Sales: Rick Rizenbergs, EVP of Sales

FIRST DATA MERCHANT SERVICES

Location: Atlanta, Ga.
Phone: 855-936-7457
Website: firstdata.com

FIRST MERCHANT CARD SERVICES LLC

Location: St. Charles, Ill.
Phone: 866-673-3099
Website: firstmcs.com

FIRST MERCHANTS FINANCIAL SERVICES

Location: Winston Salem, N.C.
Phone: 855-768-0933
Website: firstmerchantsbankcardofnc.com

Organization type: Sub-ISO
Geographic Market: SE U.S.
Distributor: Harbortouch
Vertical markets or other areas of specialization: ACH Processing, ATM, Equipment Leasing/Sales, Hospitality - Hotels, Loyalty Programs, Mail Order/Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of

Sale, Prepaid Debit/Gift Cards, Hospitality - Restaurants, Retail (including Gas/Petroleum)

FRONTSTREAM

Location: Reston, Va.
Phone: 800-687-8505
Website: frontstream.com

GCG CONSULTING INC.

Location: Phoenix, Ariz.
Phone: 602-955-6984
Website: gcgconsulting.com

GLOBAL PAYMENTS

Location: Atlanta, Ga.
Phone: 770-829-8000
Website: globalpaymentsinc.com

GLOBAL PAYMENTS CONSULTING

Location: Miami, Florida
Phone: 305-251-0986
Website: globalpaymentsconsulting.com

Organization type: Independent sales agent
Geographic Market: Northeast U.S., South America
Works with: Grupo Promerica, Credibanco, VisaNet Perú, Produbanco, BHD León, Banco Santa Cruz, Banco Caribe, Asociación Popular, Cielo, Clarus Merchant Services.
Vertical markets or other areas of specialization: ACH Processing, ATM, Crossborder payments, ECommerce, HospitalityHotels, Loyalty Programs, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online

Payments, Prepaid Debit/
Gift Cards, Restaurants, Retail
(including Gas/Petroleum)

Head of company: Ramiro
Sacasa, CEO

Head of Finance: Osman Rivas,
Chief Financial Officer

Head of Systems/Technology:
Fernando Molina, Director

Head of Sales: Erika Chavarria,
Director of Sales

GLOBAL PROCESSING CENTRE CANADA

Location: Calgary, Alberta
Phone: 403-973-3396

Organization type: Processor

Geographic Market: Canada

Products: All ATM

manufacturers, PAX POS

Works with: Moneris Solutions

Vertical markets or other

areas of specialization: ACH

Processing, ATM, E-Commerce,

Technology - Hardware, Mobile

payments/Mobile Point of Sale,

Same Day/Real-time payments,
Technology - Software

GLOBAL PROCESSING SYSTEMS INC.

Location: San Dimas, Calif.
Phone: 866-823-1960
Website: gprocessing.com

GLOBAL VISION GROUP

Location: San Mateo, CA, USA
Phone: 650-349-1536
Website: gvgroup.net

Geographic Market: Northeast
U.S., Midwest U.S.
Southeast U.S., Gulf Coast U.S.
West Coast U.S., Canada
South America, Europe, Asia,
Africa



Distributors: GVGroup
Offices are located in the San
Francisco Bay Area and London
England

Products: Electronic Payments
Industry Consulting Services
across six practice areas:

Head of company: Thomas A.
Layman Ph.D., President

Head of Finance: Thomas A.
Layman Ph.D., President

Head of Systems/Technology:
Jeff Barton, Executive
Consultant

Head of Sales: Kevin S.
Atwood, Senior Consultant and
Head of Business Development

GO MOBILE COMMERCE LLC

Phone: 866-924-8955
Website: gomobilecommerce.com

GRANITE PAYMENT ALLIANCE LLC

Location: Roseville, Calif.
Phone: 888-580-4472
Website: progpa.com

GRAVITY PAYMENTS

Location: Seattle, Wash.
Phone: 866-701-4700
Website: gravitypayments.com

GREAT AMERICAN PAYMENT SYSTEMS INC.

Location: Lisle, Ill.
Phone: 866-607-5400
Website: greatamericanpayment.com

GROUP ISO INC.

Location: Newport Beach, Calif.
Phone: 800-410-4476
Website: GroupISO.com

HARBORTOUCH

Location: Allentown, Pa.
Phone: 800-201-0461
Website: harbortouch.com

HARLEY FINANCIAL SERVICES

Location: Tulsa, Okla.
Phone: 800-266-9940
Website: harleyfinancial.com

Organization type: ISO
registered directly with Visa or
Mastercard

Geographic Market:

Northeast U.S., Midwest U.S.
Southeast U.S., Gulf Coast U.S.
West Coast U.S.

**Vertical markets or other
areas of specialization:** ACH
Processing, ATM, ECommerce,
Equipment Leasing/Sales,
Hardware, HospitalityHotels,
Loyalty Programs, Mail Order/
Telephone Order, Medical -
Hospitals, Mobile payments/

Mobile Point of Sale, NFC/
Contactless payments, Online
Payments, Prepaid Debit/
Gift Cards, Restaurants, Retail
(including Gas/Petroleum),

TechnologySoftware

Head of company: Kirk Nellis,
President/CEO

HEARTLAND PAYMENT SYSTEMS INC.

Location: Princeton, N.J.
Phone: 888-798-3131
Website:
heartlandpaymentsystems.com

HPS

Location: Casablanca, Morocco
Phone: 402-319-4643
Website:hps-worldwide.com

Geographic Market: Northeast
U.S., Midwest U.S.
Southeast U.S., Gulf Coast U.S.
West Coast U.S., Canada, South
America, Europe, Asia, Africa

Products: PowerCARD

**Vertical markets or other
areas of specialization:** "ACH
Processing, ATM, Crossborder
payments, ECommerce,
HospitalityHotels, Loyalty
Programs, Mail Order/
Telephone Order, Medical -
Hospitals, Mobile payments/
Mobile Point of Sale, NFC/
Contactless payments, Online
Payments, Prepaid Debit/
Gift Cards, Restaurants, Retail
(including Gas/Petroleum),
Same Day/Realtime payments,
TechnologySoftware"

Head of company: Mohamed
Horani, CEO

Head of Sales: Michael Dooley,
U.S. Sales & Marketing Director



IDENTITYMIND GLOBAL

Location: Palo Alto, Calif.
Phone: 650-618-9977
Website: identitymindglobal.com

IGC SOFTWARE CORP.

Location: Reynoldsburg, Ohio
Phone: 614-759-9148
Website: igcsoftware.com

IGNITE PAYMENTS

Location: Thousand Oaks, Calif.
Phone: 866-757-1524
Website: cardservicevc.com

INFINITE PERIPHERALS

Location: Irvine, Calif.
Phone: 877-278-7860
Website: ipcprint.com

INGENICO GROUP

Location: Alpharetta, Ga.
Phone: 678-456-1200
Website: ingenico.com

INSTABILL

Location: Portsmouth, NH, USA
Phone: 603-436-1270
Website: Instabill.com

Organization type: ISO
registered directly with Visa or
Mastercard

Geographic Market: Northeast
U.S., Midwest U.S.

Southeast U.S., Gulf Coast U.S.
West Coast U.S., Canada, South
America, Europe, Asia, Africa

**Vertical markets or other
areas of specialization:** ACH

Processing, Crossborder
payments, ECommerce, Mail
Order/Telephone Order, Mobile
payments/Mobile Point of Sale,
Online Payments

Head of company: Jason Field,
CEO, Founder

Head of Finance: Karin Michel,
Director of Finance

Head of Sales: Wendy Jacques,
Sales Manager

INTEGRAPAY PTY. LTD

Location: Australia
Phone: 1300 592 283
Website: integrapay.com.au

INTEGRATED MERCHANT ALLIANCE INC.

Location: Omaha, Neb.
Phone: 888-411-4462
Website: imainfo.com

INTEGRITY PAYMENT SYSTEMS

Location: Des Plaines, Ill.
Phone: 888-477-4500
Website: integritypays.com

Organization type: Processor
Geographic Market: Northeast
U.S., Midwest U.S.,
Southeast U.S., Gulf Coast U.S.,

ISO&AGENT

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ISO&Agent is the merchant acquiring industry's leading publication, combining timely news and articles on ways to boost revenue with insightful and relevant analysis of long-term trends shaping the industry.

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Megan Downey at 212.803.6092 or Megan.Downey@sourcemedia.com**

West Coast U.S.

Vertical markets or other areas of specialization: ACH Processing, ATM, Crossborder payments, ECommerce, Equipment Leasing/Sales, Hardware, HospitalityHotels, Loyalty Programs, Mail Order/ Telephone Order, Medical - Hospitals, Mobile payments/ Mobile Point of Sale, NFC/ Contactless payments, Online Payments, Prepaid Debit/ Gift Cards, Restaurants, Retail (including Gas/Petroleum), Same Day/Realtime payments, TechnologySoftware

Head of company: James Oberman, CEO

Head of Finance: Tony Morrison, CFO

Head of Systems/Technology: Michael Lambert, CTO

Head of Sales: Mike Ponder, President

INTERNAL PROCESSING SOLUTION

Location: Bay Harbor Islands, Fla.
Phone: 800-439-1974
Website: onlineips.net

INTERCEPT EFT

Location: Fargo, N.D.
Phone: 800-378-3328
Website: intercepteft.com

INTERNATIONAL MERCHANT SOLUTIONS INC.

Location: Old Bridge, N.J.
Phone: 800-313-2265
Website: officialims.com



INTRIX TECHNOLOGY

Location: Roseville, Calif.
Phone: 855-546-8749
Website: intrix.com

INTUIT MERCHANT SERVICES

Location: Mountain View, Calif.
Phone: 650-944-6000
Website: about.intuit.com

IPAYMENT, INC.

Location: Westlake Village, Calif.
Website: ipaymentinc.com

Organization type: ISO registered directly with Visa or Mastercard

Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.

Vertical markets or other areas of specialization: HospitalityHotels, Loyalty Programs, Mail Order/ Telephone Order, Medical - Hospitals, Mobile payments/ Mobile Point of Sale, NFC/ Contactless payments, Online Payments, Prepaid Debit/ Gift Cards, Restaurants, Retail (including Gas/Petroleum)

Head of company: OB Rawls IV,

CEO and President

Head of Finance: Robert Purcell, CFO

Head of Systems/Technology: Jennifer Terri, CIO

Head of Sales: Denise Tahali, SVP, Partner Sales

IPROCESSING LLC

Location: Eureka, Calif.
Phone: 888-400-4776
Website: iprocessing.com

JACK MILFORD FORD LAW OFFICE

Location: Portland, Ore.
Phone: 503-880-0788
Website: jmfordlaw.com

JC MERCHANT SOLUTIONS

Location: Fontana, Calif.
Phone: 626-676-9004

Organization type: Sub-ISO

Geographic Market: West Coast U.S.

Distributors: PSO Portal, TSYS, Clearent

Products: Verifone, Pax, Ingenico, Star, Apple, Magtek

Works with: GroomPros, Genbook, Talech POS, Direct Capital, Pirs Capital

Vertical markets or other areas of specialization:

E-Commerce, Equipment Leasing/Sales, Hospitality - Hotels, Loyalty Programs, Mail Order/ Telephone Order, Medical - Hospitals, Mobile payments/ Mobile Point of Sale, NFC/ Contactless payments, Online Payments, Prepaid Debit/ Gift Cards, Hospitality - Restaurants, Retail

JETPAY CORP

Location: Center Valley, Pa.
Phone: 800-754-0200
Website: jetpay.com

JIM HIGGINS AND ASSOCIATES INC.

Location: Vero Beach, Fla.
Phone: 847-754-5974
Website: jimhigginsassoc.net

JORY

Location: Portland, Ore.
Phone: 503-465-3889
Website: hellojory.com

JR'S POS DEPOT

Location: Sunrise, Fla.
Phone: 877-999-7374
Website: jrposdepot.com

LADERA BUSINESS SOLUTIONS

Location: Jefferson City, Mo.
Phone: 888-635-2521
Website: laderabusiness.com

THE LAW OFFICES OF PAUL A. RIANDA

Location: Irvine, Calif.
Phone: 949-872-6446
Website: riandalaw.com

LAWRENCE I. WASHOR, COUNSELOR AT LAW

Location: Woodland Hills, Calif.
Phone: 310-479-2660
Website: washor.com



LOEB & LOEB LP

Location: Los Angeles, Calif.
Phone: 212-407-4831
Website: loeb.com

Organization type: Law Firm - Payments Technology
Geographic Market: Northeast U.S., West Coast U.S., Asia
Vertical markets or other areas of specialization: ACH Processing, ATM, Cross-border payments, Mobile payments/Mobile Point of Sale, Technology - Software

LOYAL PATRON

Phone: 800-978-1338
Website: loyalpatron.com

MAGTEK INC.

Location: Seal Beach, Calif.
Phone: 800-788-6835
Website: magtek.com

Organization type: Payment terminal maker
Geographic Market: United States, Canada, South America, Europe, Asia
Vertical markets or other areas of specialization: ATM, Technology - Hardware, Hospitality - Hotels, Mobile

payments/Mobile Point of Sale, NFC/Contactless payments, Prepaid Debit/Gift Cards, Hospitality - Restaurants, Retail (including Gas/Petroleum), Technology - Software

MAINSTREAM MERCHANT SERVICES

Location: Alpharetta, Ga.
Phone: 866-674-1020
Website: mainstreamms.com

Organization type: ISO registered directly with Visa or Mastercard
Geographic Market: United States
Vertical markets or other areas of specialization: ACH Processing, E-Commerce, Equipment Leasing/Sales, Technology - Hardware, Hospitality - Hotels, Loyalty Programs, Mail Order/Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Hospitality - Restaurants, Technology - Software

MAXPCI

Location: Woodbridge, VA
Phone: 800-803-8515
Website: maxpcicomply.com

Organization type: Other
Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.
Head of company: Susie Maxwell, Director of Business Development

MERCHANT360 INC.

Location: Medford, Ore.
Phone: 866-998-5252
Website: merchant360.net

MERCHANT ANALYSIS SERVICE, LLC

Location: Ormond Beach, Fla.
Phone: 386-451-8866
Website: merchantanalysiservice.com

MERCHANT CONNECTIONS

Location: Los Angeles, Calif.
Phone: 888-403-3480
Website: merchantconnections.net

MERCHANT MATCH

Location: Lake Worth, Fla.
Phone: 561-352-9868
Website: merchantmatch.net

MERCHANT PROCESSING ADVISORS LLC

Location: Aspen, Colo.
MerchantProcessingAdvisors.com

Organization type:

Independent sales agent

Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S., Canada, South America, Europe, Asia, Africa

Vertical markets or other areas of specialization: ACH Processing, Crossborder

payments, ECommerce, Hardware, HospitalityHotels, Mail Order/Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid



Debit/Gift Cards, Restaurants Retail (including Gas/Petroleum), Same Day/Realtime payments, TechnologySoftware
Head of company: Kirk Brinks, Manager

MERCHANTSERVICE.COM INC.

Location: Palmetto, Fla.
Phone: 888-288-3816
Website: merchantservice.com

MERCHANT SERVICES CONSULTING GROUP

Location: Westborough, Mass.
Phone: 508-720-1514
Website: mscgnc.com

MERCHANT SERVICE GROUP LLC

Location: Long Beach, Calif.
Phone: 800-545-1995
Website: mservicegroup.com

MERCHANT SERVICES NORTH AMERICA

Location: Orange County, Calif.
Phone: 424-901-0038
Website: MerchantServicesNA.com

Organization type: ISO registered directly with Visa or Mastercard

Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S., Canada

Distributors: The Phoenix Group, TASQ, POS Portal, Cross-Check

Products: Verifone, Ingenico, Pax, USA ePay, NMI, Authorize. Net, PayTrace, ELO

Works with: TSYS, First Data, Deutsche Bank, 5th3rd, EMS, Shopify, Verosa, ShopKeep

Vertical markets or other areas of specialization: ACH Processing, ECommerce,

Equipment Leasing/Sales, Hardware, HospitalityHotels, Loyalty Programs, Mail Order/Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Same Day/Realtime payments, TechnologySoftware

Head of company: Kevin Elliott, Chairman

Head of Finance: Ramtin Pourvasei, CFO

Head of Systems/Technology: Jim Main, CIO

Head of Sales: Chase Holden, VP National Sales

MERCHANTS CHOICE PAYMENT SOLUTIONS OF FLORIDA LLC

Location: Largo, Fla.
Phone: 800-309-0524
Website: mcpsfl.com

MERCHANTS CHOICE PAYMENT SOLUTIONS EAST

Location: New York, N.Y.
Phone: 914-879-4046
Website: mcpsseast.com

Organization type: SubISO

ISO&AGENT

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Megan Downey at 212.803.6092 or Megan.Downey@sourcemedia.com**

Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.

Distributors: Paysafe USA

Products: Paysafe USA

Works with: Vefifone, PAX, Dejavoo, Clover Systems, Poynt

Vertical markets or other areas of specialization:

HospitalityHotels, Medical - Hospitals, Mobile payments/ Mobile Point of Sale, NFC/ Contactless payments,

Restaurants, Retail (including Gas/Petroleum), TechnologySoftware

Head of company: Elinor Chayo, CEO

Head of Sales: Steven Feldshuh, President & Executive VP Sales

MERSATECH

Location: Centennial, Colo.

Phone: 303-268-5505

Website: mersatech.com

MERITCARD

Location: Dallas, Texas

Phone: 214-939-0500

Website: meritcard.com

MERITUS PAYMENT SOLUTIONS

Location: Irvine, Calif.

Phone: 888-851-7558

Website: merituspayment.com

METRO MERCHANT SERVICES

Location: Wilmington, Del.

Phone: 800-771-3719

Website: metromerchantservices.com

Organization type: ISO registered directly with Visa or



Mastercard

Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.

Products: Electronic Payments-- Credit cards/ACH; Payment Portals/Website Design & Integration; Metro GoWiFi; Cash Advances; Gateways; Mobile Processing; eCommerce;

Works with: TASQ; Network Merchants; USA ePay; Authorize.net

Vertical markets or other areas of specialization: ACH Processing, ATM, ECommerce, Equipment Leasing/Sales, Hardware, HospitalityHotels, Loyalty Programs, Mail Order/ Telephone Order, Medical - Hospitals, Mobile payments/ Mobile Point of Sale, NFC/ Contactless payments, Online Payments, Prepaid Debit/ Gift Cards, Restaurants, Retail (including Gas/Petroleum) TechnologySoftware

Head of company: Mark Landis, President

Head of Finance: Vickie Rankin, Controller

Head of Systems/Technology: Joan Winnington, Director of Operations and Marketing

Head of Sales: Jonathan Peters, Sales Manager

MICROBIZ LLC

Location: Menlo Park, Calif.

Phone: 702-749-5353

Website: microbiz.com

MIDWEST ACQUIRERS ASSOCIATION

Website: midwestacquirers.com

MOBIUS PAYMENTS, INC

Location: Burbank, Calif.

Phone: 310-773-3410

Website: mobiuspayments.com

MONERIS SOLUTIONS

Location: Toronto, ON; Schaumburg, Ill.

Phone: 866-204-8626

Website: moneris.com

MORPHIS INC.

Location: Dallas, Texas

Phone: 214-378-2772

Website: morphisinc.com

M-S CASH DRAWER LLC

Location: Pasadena, Calif.

Phone: 800-544-1749

Website: mscashdrawer.com

MV TECH SERVICES INC.

Location: Chanhassen, Minn.

Phone: 952-474-3795

Website: mv-tech.net

MY CREDIT CARD AGENT LLC

Location: Harker Heights, Texas
Phone: 888-564-3241
Website: mycreditcardagent.com

NACHA, THE ELECTRONIC PAYMENTS ASSOCIATION

Location: Herndon, Va.
Phone: 703-561-1100
Website: nacha.org

NATIONAL ATM COUNCIL INC.

Location: Jacksonville, Fla.
Phone: 904-683-6533
Website: natmc.org

NATIONAL BENEFIT PROGRAMS

Location: Atlanta, Ga.
Phone: 770-394-7550
Website: nationalbenefitprograms.com

M-S CASH DRAWER LLC

Location: Pasadena, Calif.
Phone: 800-544-1749
Website: mscashdrawer.com

Organization type: POS distributor
Geographic Market: United States, Canada, South America, Europe

Products: M-S, Epson, Elo, Sarmicronics, Elo Touch
Vertical markets or other areas of specialization: Technology - Hardware, Hospitality - Hotels, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Retail (including Gas/Petroleum), Technology - Software



NATIONAL BENEFIT PROGRAMS

Location: Atlanta, Ga.
Phone: 770-394-7550
Website: nationalbenefitprograms.com

Organization type: VAR
Geographic Market: United States

NATIONAL DISCOUNT MERCHANT SERVICES (NDMS)

Location: Los Angeles, CA
Phone: 310-997-0100
Website: www.ndmscorp.com

Organization type: ISO registered directly with Visa or Mastercard
Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S., Canada
Vertical markets or other areas of specialization: ACH Processing, Crossborder payments, ECommerce, Equipment Leasing/Sales, Hardware, Hospitality/Hotels, Loyalty Programs, Mail Order/Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum),

Same Day/Realtime payments, Technology/Software
Head of company: Todd Eichner, CEO
Head of Sales: Todd Eichner

NATIONAL MERCHANT CENTER

Location: Irvine, Calif.
Phone: 800-662-8448
Website: nationalmerchant.com

NATIONAL PAYMENT SOLUTIONS LLC

Location: Columbus, Ga.
Phone: 706-323-4097
Website: nps123.com

NATIONWIDE PAYMENT SOLUTIONS LLC

Location: Portland, Maine
Phone: 877-564-5656
Website: getnationwide.com

NAVIDOR MERCHANT SERVICES

Location: New York, N.Y.
Phone: 888-688-4542
Website: navidor.com

NCLOSE INC.

Phone: 310-264-4096
Website: posenclosures.com

NCMIC

Location: Clive, Iowa
Phone: 800-396-7157
Website: ncmic.com

NETCO SERVICES

Location: Windsor, Maine
Phone: 207-445-2228
Website: netcoinc.net

NETCOM PAYSYSTEM

Location: Roswell, Ga.
Phone: 800-875-6680
Website: netcompaysystem.com

NEWTEK BUSINESS SERVICES

Location: New York, N.Y.
Phone: 855-763-9835
Website: thesba.com

NEXGEN PAYMENT SERVICES

Location: Whitefish, Mont.
Phone: 866-863-9977
Website: nxgen.com

NMI

Location: Roselle, Ill.
Phone: 844-378-2702
Website: www.nmi.com

Organization type: Payment gateway

NORTH AMERICAN BANCARD

Location: Troy, Mich.
Phone: 800-226-2273
Website: nabancard.com

NORTH COAST BANKCARD

Location: Ukiah, Calif.
Phone: 707-620-0587
Website: northcoastbankcard.com



NORTHEAST ACQUIRERS ASSOCIATION

Phone: 603-490-2729
Website: northeastacquirers.com

NXGEN

Location: Whitefish Mont.
Phone: 406-730-7005

Organization type: ISO registered directly with Visa or Mastercard
Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., West Coast U.S., Canada, Europe
Distributors: Elavon, First Data
Products: talech, Poynt, Clover, Converge, 3D Cart, Ingenico, Verifone
Works with: Parkmobile, Strategic Funding Services, Secure Payment Systems, National Benefits Program, SumUp, CardX, ethor, Freedom Pay, Eigen, Verosa
Vertical markets or other areas of specialization: ACH Processing, Crossborder payments, ECommerce, Equipment Leasing/Sales, Hardware, Loyalty Programs, Mail Order/Telephone Order, Mobile payments/Mobile

Point of Sale, NFC/Contactless payments, Online Payments, Restaurants, Retail (including Gas/Petroleum), Same Day/ Realtime payments, TechnologySoftware
Head of company: Thomas P. Nitopi, Founder / CEO
Head of Finance: Tim Rossol, Chief Financial Officer
Head of Systems/Technology: Jim Peterson, Chief Global Operations Officer
Head of Sales: John Barrett / Giuseppe Caltabiano, President NXGEN USA / President NXGEN International

ON-LINE CREDIT CARD SERVICES INC.

Location: Sturbridge, Mass.
Phone: 800-538-1556
Website: onlinecreditcard.com

ONESOURCE BUSIENSS ADVISORS

Location: Eureka, Calif.
Phone: 707-445-5401
Website: onsource-ba.com

Organization type: Payment consultants
Geographic Market: United States, Canada

ONPEX

Location: Munich, Germany
Phone: +49 89 41614310
Website: onpex.com

ORION PAYMENT SYSTEMS

Location: Houston, Texas
Phone: 877-343-2450
Website: orionps.com

OUSUS COMMERCIAL COLLECTIONS

Location: Escondido, Calif.
Phone: 866-645-1194
Website: oususcommercialcollections.com

PAX TECHNOLOGY INC.

Location: Jacksonville, Fla.
Phone: 877-859-0099
Website: pax.us

PAYCUBE INC.

Location: Fremont, Calif.
Phone: 510-545-6854
Website: paycubeinc.com

PAYFIRST SOLUTIONS

Location: Cherry Hill, N.J.
Phone: 888-268-2918
Website: payfirstsolutions.com

PAYLINE

Location: Chicago, Ill.
Phone: 888-726-8401
Website: paylinedata.com

PAYLOGIC NETWORK LLC

Location: Miami, Fla.
Phone: 888-512-2669
Website: paylogicnetwork.com

PAYMENT ALLIANCE INTERNATIONAL

Location: Louisville, KY

Organization type: ISO registered directly with Visa or Mastercard
Geographic Market: Northeast



U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.

Products: Genmega, Hantle, Tranax, Hyosung, Triton

Vertical markets or other areas of specialization: ATM Equipment Leasing/Sales, Hardware, HospitalityHotels, Restaurants, Retail (including Gas/Petroleum)

Head of company: John Leehy, III, President & CEO

Head of Finance: David Kozal, SVP & Chief Financial Officer

Head of Sales: Scott McFarland, SVP, Sales

PAYMENT LOGISTICS

Location: La Jolla, CA
Website: paymentlogistics.com

Organization type: ISO registered directly with Visa or Mastercard

Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.

Products: Paygistix, PayLink

Vertical markets or other areas of specialization: ACH Processing, ECommerce, Hardware, HospitalityHotels, Loyalty Programs, Mail Order/Telephone Order, Medical -

Hospitals, Mobile payments/ Mobile Point of Sale, NFC/ Contactless payments, Online Payments, Restaurants, Retail (including Gas/Petroleum) TechnologySoftware
Head of company: Dustin Niglio, CEO

PAYMENTCLOUD

Location: Sherman Oaks
Phone: 818-264-6936
Website: paymentcloudinc.com

Organization type: SubISO
Geographic Market: Northeast U.S., Midwest U.S.

Southeast U.S., Gulf Coast U.S., West Coast U.S., Canada

Distributors: POS Portal

Products: Verifone, Pax

Works with: TSYS

Vertical markets or other areas of specialization: ACH

Processing, ECommerce, Hardware, Mail Order/ Telephone Order, Mobile payments/Mobile Point of Sale, Online Payments, Retail (including Gas/Petroleum)

TechnologySoftware

Head of company: shawn silver, CEO

Head of Finance: Mario Flores, CFO

Head of Systems/Technology: Neal Hamou, CTO

Head of Sales: Michael Wright, VP Sales

PAYPROTEC SOUTH

Location: Houston, Texas
Phone: 713-929-3535
Website: pptsouth.com

PAYVISION

Location: Amsterdam, The Netherlands
Phone: 801-462-0002
Website: payvision.com

Organization type: Processor
Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S. Canada South America, Europe, Asia

Distributors: Payvision works with ISOs and channel partners to develop merchant business in our areas of acquiring activity.

Products: Global Merchant Acquiring, Global Card Processing, Alternative Payment Methods, Fraud Prevention Powered by Machine Learning, Omnichannel Solutions, SlicePay

Works with: Payvision is a principal member of Visa/Mastercard with acquiring licenses in various global regions.

Vertical markets or other areas of specialization: Crossborder payments, ECommerce, Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, Online Payments

Head of company: Rudolf Booker, CEO

Head of Finance: Martijn Leenaers, CFO

Head of Systems/Technology: Christopher Martlew, CTO

Head of Sales: Cheng Liem Li, CCO

PCI SECURITY STANDARDS COUNCIL LLC

Location: Wakefield, Mass.
Phone: 781-876-8855
Website: pcisecuritystandards.org



PERFORMANCE TRAINING SYSTEMS

Location: Houston, Texas
Phone: 866-276-6683
Website: bankcardbootcamp.com

THE PHOENIX GROUP

Location: O'Fallon, Mo.
Phone: 866-559-7627
Website: phoenixgrouppos.com

PINPOINT INTELLIGENCE INC.

Location: Delray Beach, Fla.
Phone: 305-423-0261
Website: pinpointintel.com

PLANET GROUP INC.

Location: 15233 Ventura Blvd. Suite 519
Sherman Oaks Ca. 91403
Phone: 310-614-7604
Website: www.paymentcloudinc.com

PLANET PAYMENT

Phone: 800-489-0174
Website: planetpayment.com

PLATINUM PAYMENTS

Location: South Ogden, Utah
Phone: 866-921-2982
Website: platinumpayments.com

PLATINUM TRANSACTION

Location: Orlando, Fla.
Phone: 877-611-0002
Website: platinumtransaction.com

PLUTUS FINANCIAL DBA ABRA

Location: Mountain View, Calif.
Website: goabra.com

POPCODES INC.

Location: Calgary, AB
Phone: 855-767-2633
Website: popcodes.com

Organization type: Value added solution provider
Geographic Market: United States, Canada, Europe
Products: Push Button Services & Proof @ POS
Works with: Ingenico, Verifone
Vertical markets or other areas of specialization: E-Commerce, Loyalty Programs, Retail (including Gas/Petroleum), Technology - Software, Merchant and Customer Experiences, Promotions

POS ADVICE LLC

Phone: 561-412-5430
Website: pos-advice.com

POS & RESTORE LLC

Location: Boynton Beach, Fla.
Phone: 954-830-6590
Website: posrestore.com

POSDATA GROUP, INC.

Location: Gig Harbor, Wash.
Phone: 800-852-3282
Website: posdata.com

Organization type: POS distributor

Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.

Products: BBPOS, Castles Technologies, Equinox, ID TECH, Ingenico, Innowi, Miura Systems, PAX Technologies, TeamSable, Verifone and more.

Works with: Acquirers, ISOs, ISVs, VARs, Gateways and more.

Vertical markets or other areas of specialization:

Equipment Leasing/Sales, Hardware, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Technology/Software

Head of company: Jeffrey Creighton, President & CEO

Head of Finance: Tami Rubio, CFO

Head of Systems/Technology: Michael Kapp, SVP, Marketing & Technical Operations

Head of Sales: William McCubbins, EVP

POS GLOBAL CONCEPTS

Location: Richmond, Va.
Phone: 703-532-8114
Website: posglobalconcepts.com



POS PORTAL

Location: Sacramento, Calif.
Phone: 866-940-4767
Website: posportal.com

PRAIRIE TRAIL SOFTWARE INC.

Location: Plano, Texas
Phone: 800-618-4199
Website: prairietrail.com

PREMIER MERCHANTS GROUP LLC

Location: Kearney, Neb.
Phone: 855-PMG-ATMS
Website: pmgcom.com

Organization type:

Independent sales agent

Geographic Market: Midwest U.S., West Coast U.S.

Products: Triton, Genmega, Nautilus-Hyosung, Global, TSYS, WorldPay, First Data

Works with: Payment Alliance International, First Data, Clearant

Vertical markets or other areas of specialization:

ATM, Hospitality - Hotels, NFC/Contactless payments, Hospitality - Restaurants, Retail (including Gas/Petroleum)

PRESTON TODD ADVISORS

Location: Newton, Mass.
Phone: 617-849-8835
Website: prestantoddadvisors.com

PRINCIPLE PAYMENTS

Location: Holbrook, N.Y.
Phone: 877-249-1511
Website: principlepayments.com

PRINETA USA

Location: Overland Park, Kan.
Phone: 800-951-9533
Website: prineta.com

PRIORITY PAYMENT SYSTEMS LLC

Location: Alpharetta, Ga.
Phone: 844-277-5855
Website: prioritypaymentsystems.com

PROCESSING POINT INC.

Location: Carlsbad, Calif.
Phone: 800-518-8925
Website: processingpoint.com

PROCESSING CONSULTANTS

Location: Princeton, N.J.
Phone: 609-642-4033
Website: processingconsultants.com

PROMEDIA LLC

Location: Flowood, Miss.
Phone: 601-326-2138
Website: promediallc.net

PROSPAY MERCHANT SERVICES

Location: Miami, Fla.
Phone: 800-201-0091
Website: prospaypossolutions.com

PROVIDENT PAYMENTS INC

Location: Clovis, Calif.
Phone: 800-710-1134
Website: providentpayments.com

Organization type: ISO registered directly with Visa or Mastercard

Geographic market: Midwest U.S., West Coast U.S.

PURPLE CHILI PAYMENT SOLUTIONS

Location: Los Angeles, Calif.
Phone: 800-418-6817
Website: pcpaymentsolutions.com

PUEBLO BANK & TRUST

Location: Pueblo, Colo.
Phone: 1-888-728-3550
Website: pbandt.com

QUISK

Location: Sunnyvale, Calif.
Phone: 866-784-7594
Website: quisk.co

REDSTONE PAYMENT SOLUTIONS

Location: Houston Texas
Phone: 1-855-777-1007
Website: redstonepaymentsolutions.com

Organization type: ISO registered directly with Visa or Mastercard
Geographic Market:



“Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.”

Vertical markets or other areas of specialization:

“ECommerce, Equipment Leasing/Sales, Hardware HospitalityHotels, Loyalty Programs, Mail Order/ Telephone Order, Medical - Hospitals, Mobile payments/ Mobile Point of Sale, NFC/ Contactless payments, Online Payments

Prepaid Debit/Gift Cards, Restaurants, Retail

(including Gas/Petroleum) TechnologySoftware”

Head of company: Larry Petru, President/CEO

Head of Finance: Jim Jenkins, CFO

Head of Systems/Technology: Tim Pertu, EVP Technology

Head of Sales: Rich Petru, EVP Sales

REDWOOD MERCHANT SERVICES, A DIVISION OF WESTAMERICA BANK

Location: Santa Rosa, Calif.
Phone: 800-939-9942
Website: redwoodmerchantservice.com

RELIANCE STAR PAYMENT SERVICES

Location: Great Neck, N.Y.
Phone: 888-366-2788
Website: reliancestar.com

RELIANTPAY INC.

Location: St. Louis, Mo.
Phone: 636-220-7255
Website: ReliantPay.com

Organization type: ISO registered directly with Visa or Mastercard

Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.

Vertical markets or other areas of specialization:

ECommerce, Equipment Leasing/Sales, Hardware, HospitalityHotels, Loyalty Programs, Mail Order/ Telephone Order, Medical - Hospitals, Mobile payments/ Mobile Point of Sale, NFC/ Contactless payments, Online Payments, Restaurants, Retail (including Gas/Petroleum) TechnologySoftware

Head of company: Tom Mansfield, President

Head of Sales: Denny Kammer, Vice President

RENAISSANCE ASSOCIATES

Location: Dallas, Texas
Phone: 888-267-5772
Website: rabankcard.com

REVENUE PROCESSING SOLUTIONS

Location: San Juan Capistrano, Calif.
Phone: 800-705-2938
Website: revenue-processing.com

REVOLUTION PAYMENT SYSTEMS

Location: Hagerstown, Md.
Phone: 888-790-3450
Website: revolution-payments.com

RETAIL PROFIT SYSTEMS

Location: Central Point, Ore.
Phone: 541-665-4855
Website: retailprofitsystems.com

RISK FREE MERCHANT

Location: Calif.
Phone: 855-400-7475
Website: riskfreemerchant.com

RS SOFTWARE

Location: Milpitas, Calif.
Phone: 408-382-1200
Website: rssoftware.com

Geographic Market: Northeast U.S., Midwest U.S.

Southeast U.S., Gulf Coast, U.S., West Coast U.S., Canada, South America, Europe, Asia, Africa

Vertical markets or other areas of specialization: ACH Processing, ATM, Crossborder payments, ECommerce, HospitalityHotels, Loyalty Programs, Mail Order/ Telephone Order, Medical - Hospitals, Mobile payments/ Mobile Point of Sale, NFC/ Contactless payments, Online Payments, Prepaid Debit/ Gift Cards, Restaurants, Retail (including Gas/Petroleum), Same Day/Realtime payments, TechnologySoftware

Head of company: Raj Jain, Chairman & CEO

Head of Finance: Vijen Surana, CFO



Head of Systems/Technology: Sanjay Guha, Deputy General Manager, Technology Delivery

SAGE PAYMENTS

Location: Lawrenceville, Ga.
Phone: 866-996-7243
Website: sage.com/en-us/

SECURE DATA PAYMENT SYSTEMS

Location: Topsfield, Mass.
Phone: 800-422-5960
Website: sdps.biz

SECURITYMETRICS

Location: Orem, Utah
Website: securitymetrics.com

SFW ENTERPRISES LLC DBA RAFTER J MERCHANT SERVICES AND RAFTER J FUNDING

Location: San Angelo, Texas
Phone: 844-845-6579
Website: rafterjmerchantservices.com

SILVEREDGE

Location: Loveland, Colo.
Phone: 970-800-2890
Website: gosilveredge.com

SLIM CD INC.

Location: Coral Springs, Fla.
Phone: 877-475-4623
Website: stats.slimcd.com

SMALLBIZASSIST

Location: Welland Ontario, Canada
Website: smallbizassist.ca

Geographic Market: Canada
Products: All Acquirers some ISOs

Vertical markets or other areas of specialization: "ACH Processing, Company does not disclose, Crossborder payments, ECommerce, Hardware, HospitalityHotels, Loyalty Programs, Mail Order/ Telephone Order, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum) TechnologySoftware"

Head of company: Rick Smith, President

Head of Sales: Michael Westcott, Sales

SMARTCHARGE LLC

Location: Astoria, N.Y.
Phone: 877-798-1770
Website: smartcharge.com

SMART SOFTWARE

Location: Effingham Ill.
Website: SMART.software

Geographic Market: Northeast U.S., Midwest U.S. Southeast U.S., Gulf Coast U.S., West Coast U.S. Canada

Products: SMART Software, ATM SMART, Amusement SMART, Gaming SMART

Works with: Quickbooks, Heartland Payments

Vertical markets or other areas of specialization: ATM Technology Software

Head of company: Bob Willenborg, Owner

Head of Finance: Sam Westgate, Vice President of Sales

Head of Systems/Technology: Patrick Zuber, Lead Application Developer

Head of Sales: Nathan McQuillen, Sales & Marketing Director

SOUTHEAST ACQUIRERS ASSOCIATION

Location: Earth City, Mo.
Website: southeastacquirers.com

SPARROWONE.COM

Location: Scottsdale, Ariz.
Phone: 888-508-1610
Website: sparrowone.com



SPHERE NETWORK LLC

Location: Scottsdale, Ariz.
Phone: 305-586-0843

Geographic market: United States, Canada, Africa

Vertical markets or other areas of specialization: ACH Processing, ATM, Cross-border payments, E-Commerce, Equipment Leasing/Sales, Technology - Hardware, Hospitality - Hotels, Mail Order/ Telephone Order, Medical - Hospitals, Mobile payments/ Mobile Point of Sale, NFC/ Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Hospitality - Restaurants, Same Day/Real-time payments, Technology - Software

SPYGLASS BUSINESS SERVICES

Location: Austin, Texas
Phone: 512-347-7637
Website: spyglassbusinessservices.com

START MARKETING LLC

Location: Gwinnett County, Ga.
Phone: 703-928-3995
Website: startmarketingllc.com

STEELE & ASSOCIATES LLC

Location: Hays, Kan.
Phone: 785-621-2283
Website: kansaselectronicpayments.com

STERLING PAYMENT TECHNOLOGIES

Location: Tampa, Fla.
Phone: 800-383-0561
Website: sterlingpayment.com

STJ RETAIL

Location: Concord, ON
Phone: 905-660-6630
Website: www.stjretail.com

STORE ATMS

Location: Southern Calif.
Phone: 888-777-0020
Website: storeatms.com

Organization type: POS distributor

Geographic Market: West Coast U.S.

Products: ATMs and ATM Processing, ATM Service and Parts

Vertical markets or other areas of specialization: "ATM Hardware"

Head of company: Lawrence Ma, CEO

STRATEGIC MARKETING

Location: Phoenix, Ariz.
Phone: 480-510-8120
Website: smktg.com

Organization type: Other

Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S. Canada, South America, Europe, Asia

Africa

Vertical markets or other areas of specialization: ACH Processing, ATM, Crossborder payments, ECommerce, Equipment Leasing/Sales, Hardware, HospitalityHotels, Loyalty Programs, Mail Order/Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Same Day/Realtime payments TechnologySoftware

Head of company: Peggy Bekavac Olson, President & CEO

STRATEGIC MERCHANT SERVICES INC.

Location: Westlake Village, Calif.
Phone: 888-614-6300
Website: strategicmerchant.com

STREAMLINE PAYMENTS

Location: Louisville, Ky.
Phone: 866-940-1918
Website: streamlinepayments.com

Organization type: ISO registered directly with Visa or Mastercard

Geographic market: Midwest U.S.

Distributors: W-2 Sales Force

Works with: First Data, TSYS

Vertical markets or other areas of specialization: ACH Processing, E-Commerce,

Equipment Leasing/Sales, Technology - Hardware, Loyalty Programs, Mail Order/Telephone Order, Mobile



payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Hospitality - Restaurants, Retail (including Gas/Petroleum), Same Day/Real-time payments, Technology - Software

SUBUNO

Location: Seattle, Wash.
Phone: 646-481-1296
Website: subuno.com

SWITCH COMMERCE

Location: Irving, Texas
Phone: 972-550-8900
Website: switchcommerce.com

TABLESAFE

Location: Kirkland, Wash.
Phone: 206-516-6100
Website: tablesafe.com

Organization type: Payment terminal maker

Geographic market: United States, Canada

Distributors: SDCR Business Systems, Pontchartrain Systems

Products: RAIL Payment Platform

Works with: WorldPay,

Creditcall, Cardtek, MagTek, Magensa, Synapse

Vertical markets or other areas of specialization:

Technology - Hardware, Hospitality - Hotels, Loyalty Programs, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Prepaid Debit/Gift Cards, Hospitality - Restaurants, Same Day/Real-time payments, Technology - Software

TASQ TECHNOLOGY INC.

Location: Marietta, Ga.
Phone: 800-827-8297
Website: tasq.com

THE ATM SOLUTION

Location: Hattiesburg, Miss.
Phone: 800-517-9022
Website: theatmsolution.com

THE BANCORP

Location: Wilmington, Del.
Website: thebancorp.com

THE GIVE BACK CAMPAIGN

Location: Dallas, Texas
Phone: 855-365-3658
Website: thegivebackcampaign.com

THE NATIONAL ATM COUNCIL INC

Location: Jacksonville, Fla.
Phone: 904-683-6533
Website: natmc.org

Organization type: Other
Geographic Market: Northeast U.S. Midwest U.S., Southeast

U.S., Gulf Coast U.S., West Coast U.S.

Products: Vendor Members Representing All Major ATM Products & Services

Works with: All providers and suppliers for the US independent/retail ATM market.

Vertical markets or other areas of specialization: ATM, NFC/Contactless payments, Prepaid Debit/Gift Cards, Retail (including Gas/Petroleum)

Head of company: Bruce Wayne Renard, Executive Director

THE STRAWHECKER GROUP

Location: Omaha, Neb.
Phone: 402-964-2617
Website: thestrawgroup.com

THURMAN LEGAL

Location: Pasadena, Calif.
Phone: 626-399-6205
Website: thurman-legal.com

TOTAL MERCHANT SERVICES

Location: Basalt, Colo.
Phone: 888-253-1463
Website: totalmerchantservices.com

TOTAL MERCHANT SERVICES OF GA

Location: Albany, Ga.
Phone: 229-854-7365
Website: totalmerchantservicesofga.com



TOUCHMATE INC.

Location: Austin, Texas
Phone: 512-949-3330
Website: touchmateusa.com

TRANSACTION NETWORK SERVICES

Location: Reston, Va.
Phone: 1-866-523-0661
Website: tnsi.com

Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S., Canada, South America, Europe, Asia

Vertical markets or other areas of specialization: Crossborder payments, Mobile payments/Mobile Point of Sale

Head of company: Mike Keagan, CEO

Head of Finance: Denny Randolph, CFO

Head of Systems/Technology: Mark Cole, Chief Network Officer

Head of Sales: Lisa Shipley, General Manager, Fintech Solutions, Americas

TRANSACTION RESOURCES INC.

Location: Woburn, Mass.
Phone: 888-494-9988
Website: transactionresources.com

TRANSBLUE

Location: Brooklyn, N.Y.
Phone: 718-963-1960

Organization type: ISO registered directly with Visa or Mastercard

Geographic market: Northeast U.S.

Distributors: FirstData TSYS, Meritus EMS, PowerPay, SecureNet, Vantiv, Columbus Data National Link, Balboa Capital

Products: Verifone, Exadigm, PAX, Ingenico, Clover, Nautilus Hyosung, Genmega

Works with: Authorize.net, eProcessingNetwork, USAePay, PayTrace

Vertical markets or other areas of specialization: ACH Processing, ATM, Equipment Leasing/Sales, Hospitality - Hotels, Online Payments, Hospitality - Restaurants, Retail (including Gas/Petroleum)

TRANSSOURCE

Location: Puerto Rico
Website: transsource.net

Organization type: SubISO
Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast, U.S., West Coast U.S., Canada, South America, Europe
Products: High Risk Merchant

Accounts

Vertical markets or other areas of specialization:

ECommerce

Head of company: Kevin Cunningham, President

Head of Finance: Raquel Rodriguez, Head of Finance

Head of Systems/Technology: Daniela Luna, Account Support Specialist

Head of Sales: Jose Beede, Business Development Manager

TRUE MERCHANT

Location: Pittsburgh, Pa.
Phone: 888-592-7075
Website: truemerchant.com

TSI PAYMENTS

Location: Winter Park, Fla.
Phone: 866-889-5773
Website: tsipay.com

TSYS BUSINESS SOLUTIONS

Location: Hauppauge, N.Y.
Phone: 631-840-6900
Website: tsys.com

Organization type: Processor with ISO/agent/referral programs

Geographic market: United States

Vertical markets or other areas of specialization: ACH Processing, E-Commerce, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Same Day/Real-time payments



TSYS MERCHANT SOLUTIONS

Location: Hauppauge, NY
Phone: 888-845-9457
Website: tsys.com

Organization type: Processor
Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.

Products: Vital Payment Solutions, Mobile Payment Acceptance, TransLink, TSYS WebPASS, TSYS MultiPASS, TSYS Express, TSYS Portfolio Pricing Manager, TSYS Guardian, EnsureBill, TSYS Secur-ePayment, e-Connections, Genius

Works with: Best in class payment technology companies and aligned organizations

Vertical markets or other areas of specialization: ACH Processing, ECommerce, Hospitality/Hotels, Loyalty Programs, Mail Order/Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum),

Same Day/Realtime payments, Technology/Software

Head of company: Philip McHugh, Senior Executive VP & President, Merchant Solutions

Head of Finance: Patty Vincent, Senior VP, Finance & Accounting, Merchant Solutions

Head of Systems/Technology: Paul Vienneau, Chief Technology Officer

Head of Sales: Dustin Siner, Senior Vice President, Sales, Merchant Solutions

TURNKEY PROCESSING

Location: Meriden, Conn.
Phone: 203-238-4636
Website: processwithturnkey.com

Organization type: ISO registered directly with Visa or Mastercard

Geographic market: Northeast U.S.

Distributors: TASQ

Products: Clover

Works with: First Data

Vertical markets or other areas of specialization:

E-Commerce, Equipment Leasing/Sales, Technology - Hardware, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Technology - Software

ULTIMATE PAYMENT SOLUTIONS

Location: Encino, Calif.
Phone: 818-981-8584
Website: ultimatepaymentsolutions.com

UMS BANKING

Location: Glendale, Calif.
Phone: 800-324-8323
Website: umsbanking.com

Organization type: ISO
registered directly with Visa or Mastercard

Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast, U.S., West Coast U.S.

Vertical markets or other areas of specialization: ACH Processing, ATM, ECommerce, Hardware, HospitalityHotels, Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Restaurants, Retail (including Gas/Petroleum)

Head of company: Joyce Gaines, President & CEO; Partner

Head of Finance: Lynda Neuman, CFO & Partner

Head of Systems/Technology:

Karo Torosyan, EVP CTO

Head of Sales: Harold Bezazian, SVP Sales

UNIFIED CAPITAL FUNDING LLC

Location: Middleburg Hts., Ohio
Phone: 844-246-7452
Website: unifiedbusinesscenter.com

UNIPAGOS

Location: Mexico
Phone: +52 (55) 32896550
Website: unipagos.com.mx



UNITED MERCHANT SERVICES INC.

Location: Hackensack, N.J.
Phone: 800-260-3388
Website: unitedmerchant.com

UNIVERSAL ATM NETWORK INC.

Location: Elk Grove, Calif.
Phone: 800-274-5965
Website: universalatm.com

USAEPAY

Location: Los Angeles, Calif.
Phone: 866-872-3729
Website: usaepay.info

U.S. ELECTRONIC SOLUTIONS INC

Location: Texas
Phone: 469-878-2644
Website: uselectronicsolutions.com

Organization type: SubISO
Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.

Distributors: Aon Pos

Products: Aon, Verifone, Pax, Ingenico, Epson, Star

Vertical markets or other

areas of specialization: ACH Processing, ATM, ECommerce, Equipment Leasing/Sales, Hardware, HospitalityHotels, Loyalty Programs, Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum) TechnologySoftware

Head of company: Tushar, President

Head of Sales: Gee, V. Prez

U.S. MERCHANT SERVICES INC.

Location: Port St. Lucie, Fla.
Phone: 877-709-7515
Website: usmsllc.com

VANTIV LLC

Location: Cincinnati, Ohio
Phone: 866-622-2201
Website: vantiv.com

VELOCITY MERCHANT SERVICES

Location: Downers Grove, Ill.
Phone: 888-902-6227
Website: getvms.com

VELOTRAN

Location: Wilmington, Del.
Phone: 888-923-8884
Website: velotran.com

VERIFONE SYSTEMS INC.

Location: San Jose, Calif.
Phone: 800-725-9264
Website: verifone.com

Advertising Index

ELECTRONIC MERCHANT SYSTEMS C2 www.emsagent.com 866.887.8907	Vantiv 13 www.vantiv.com 866.622.2390
HARBORTOUCH C3 www.isoprogram.com 800.201.0461 ext 1257	Verifone 17 www.verifone.com
IPAYMENT C4 www.ipaymentinc.com	ISO &Agent Advertising Opportunities 21 Megan.Downey@sourcemediacom 212.803.6092
SignaPay 9 SellPayLo.com 888.981.9566	ISO &Agent Advertising Opportunities 25 Megan.Downey@sourcemediacom 212.803.6092
USAePay 3 www.usaepay.com 866.490.0042	

VITRON ADVISORY LLC

Location: New York, N.Y.
Phone: 212-753-1465
Website: vitroncapital.com

Organization type: Consultant
Head of company: Victor Nowicki, CEO

WASHOR AND ASSOCIATES

Location: Los Angeles, Calif.
Phone: 310-479-2660
Website: washor.com

WECONNECTMERCHANTS

Location: San Diego, Calif.

WELLS FARGO MERCHANT SERVICES LLC

Phone: 866-224-9828
Website: wells Fargo.com

W.NET (WOMEN NETWORKING IN ELECTRONIC TRANSACTIONS)

Location: Reston, Va.
Phone: 703-234-4136
Website: wnetonline.org

YOUR BEST INTEREST LLC

Location: Fairfield, Conn.
Phone: 203-373-0875
Website: yourbestinterestonline.com



YOUR CHARGEBACK SUPPORT

Location: Springville, Utah
Phone: 801-472-4240
Website: yourchargebacksupport.com

ZEAMSTER

Location: Michigan
Website: zeamster.com

Organization type: Payment gateway
Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.
Products: Zeamster
Works with: First Data, TSYS, Elavon, Vantiv
Vertical markets or other areas of specialization: ACH Processing, ECommerce, Mail Order/Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Restaurants, Retail (including Gas/Petroleum), TechnologySoftware"
Head of company: Kevin

Shamoun, Founder & CEO
Head of Systems/Technology: Jonathan McAlees, Executive Vice President
Head of Sales: Joshua Epright, VP, Business Development

ZOMARON INC

Location: London, Ontario, Canada
Phone: 1-888-900-9192
Website: zomaron.com

Organization type: ISO registered directly with Visa or Mastercard
Geographic Market: Canada
Products: Givepoint
Vertical markets or other areas of specialization: ACH Processing, Crossborder payments, ECommerce, Equipment Leasing/Sales, Hardware, HospitalityHotels, Loyalty Programs, Mail Order/Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Same Day/Realtime payments, TechnologySoftware
Head of company: Tarique Al-Ansari, CEO
Head of Finance: Abdullah Saab, Chief Operating & Financial Officer (COFO)
Head of Systems/Technology: Pete Scheyen, VP, Products & Technology
Head of Sales: Ben Jackson, VP, Sales & Marketing

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Rich Lopez, National Sales Manager East - 800-201-0461 x 1205 or rlopez@harbortouch.com

Max Sinovoi, National Sales Manager West - 800-201-0461 x 1219 or msinovoi@harbortouch.com

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