



PAYARC was built by Merchants for Merchants Like You

We were merchants before we were a processor, so we understand the challenges of payments. You are not just a number to us. We are interested in learning about your business and taking the time to hear about your story and journey.



PAVING THE WAY FOR PAYMENTS

You have a business to run. Our business is to help you run it better. With leading-edge solutions from seasoned professionals with years of experience in the payment industry, PAYARC is the only partner you need for your payment processing solutions.



PAYARC specializes in bringing impactful merchant payment solutions to retail and ecommerce businesses. Our industry experience is prevalent in everything we do whether it is helping our domestic and international clients operate traditional credit card processing for online businesses that are considered “outside of the box” while at the same time building long lasting profitable relationships with our acquiring partners.

As a leading payment solutions provider in the industry, our mission is to help merchants grow and increase profits by reducing processing fees, improving customer services and implementing the necessary tools to reduce friendly fraud. By approaching merchants differently PAYARC provides a valuable merchant portfolio to bank partners throughout the globe.

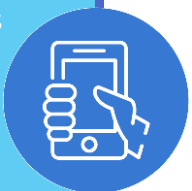
Our reputation as a global leader in merchant payment solutions is due in part to our focus on transparency and by treating our clients as more than just a means to an end. For us, clients are more than a simple merchant account number, they are partners and should be treated as such.



PAYARC

SECURE AND RELIABLE PAYMENT PROCESS- ING

We aim to take the headache out of credit card processing. With over 300 payment technology integrations we've already done the hard work to ensure that our merchants can process with confidence.



Online Payment Processing

Setting up an online store can be a daunting task but it can also add significant sales growth to a merchant. PAYARC eCommerce solutions provide merchants with an all in one solution for small merchants to large eCommerce giants. Subscriptions or recurring payments? No problem! We've got you covered with our account updater tool so you never lose a customer!

- Recurring payments
- Account updater
- Dozens of shopping cart integrations to choose from
- Fraud and risk tools
- Robust sales reporting
- PCI DSS protection

Virtual Terminal

Merchants that rely on sales teams that take orders over the phone will find PAYARC's virtual terminal a true sales assistant tool. PAYARC also integrates with dozens of other 3rd party virtual terminals.

- Virtual Terminal is included in PAYARC's service solution
- No upfront software or terminal fees
- Use it anywhere with an internet connection

Mobile Payments

Mobile payments is by far the most exciting aspect of payment processing today. PAYARC provides merchants with the latest technology options to help mobile merchants integrate payments into their apps or mobile payment systems.

- PAYARC offers many EMV card readers to choose from
- Mobile app SDK is easy to integrate
- Safe and secure encryption
- Take your business on the road!

POS Systems

Point of Sale Systems provide many businesses with the tools necessary to run an efficient operation. POS systems add tremendous value when cashflow is vital to your operations. There are hundreds of POS systems that can help niche businesses even more.

- Choose from dozens of POS systems
- PAYARC can assist in POS integrations
- We can help find the right solution for your business



Risk Management

PAYARC provides merchants with a state of the art security suite that helps protect against cyber criminals and fraud. Effectively providing merchants with the enthusiasm to grow their business with added peace of mind.

Encryption

PAYARC provides merchants with encryption features that ensure card data is not stolen in case of a breach.

Tokenization

PAYARC provides merchants with a tokenization option that allows merchants to replace a customer's card data with a random code specific to the customer (a Token). Each token generated is unique, and unusable if intercepted by cyber criminals.

Velocity Filter

Merchants have the ability to limit the number of attempts made by a customer, IP address, single transaction amount, or total sales volume.

Threshold

Similarly, merchants can set ceiling and floor limits to prevent unauthorized purchases with stolen cards.

AVS/CVV

Match address and zip codes during transactions (AVS) or security codes printed on cards (CVV).

Card Issuing Country

Limit transactions from select countries. PAYARC has the ability to block transactions by issuing bank location.

GEO IP Tracking

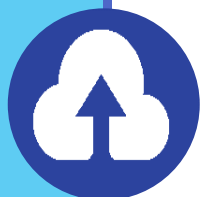
Merchants have the ability to block transactions by IP addresses.

Negative Database

Utilize PAYARC's global database of cyber criminals with access to IP addresses, email accounts, and physical addresses. Merchants may also add or build their own database match list.

Reporting

Merchants have access to multiple reporting tools that help you manage your customers and business.



RISK MANAGEMENT AND REPORTING

Take the risk out of online processing. Count on our reporting and metric data to propel your business to the next universe.



PAYARC

Contact us today.

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payarc.com