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Editor’s View

Facebook: Friend or Foe?

Facebook’s Libra currency is a big deal, even if it never comes to market.

Digital currencies such as bitcoin have been amassing outside the mainstream payments system, desperately seeking a way in. Some have found an audience in niche markets such as gun sales, but for the most part these currencies have existed as a proof-of-concept for mainstream companies to use for inspiration.

Libra changes that. By bringing the scale of Facebook together with the support of experienced payment companies like Visa and Mastercard, Libra destroys the narrative that cryptocurrencies will gain favor only for niche audiences. Libra forces regulators to settle long-standing questions around how to police such systems, and it forces merchants to reassess their policies on which payment options to accept.

Facebook has tried this before. A decade ago, it introduced Facebook Credits, a digital currency purchased with real money. It was meant to be used in digital games like Farmville, but merchants pushed back and Facebook eventually phased it out.

Even if Libra follows the same unfortunate path, it will kick down several doors on its way. And in the process it will create new opportunities for fintechs, merchants, ISOs and agents to bring new innovations to the payments industry.

—Daniel Wolfe
As Libra storm gathers, Mastercard urges calm

Facebook’s new cryptocurrency has many critics. But it also has the support of some big firms.

By John Adams

Within a few days of Libra’s announcement, regulators around the world began to savage the project and schedule hearings.

“It’s expected and normal for regulators to say they don’t quite understand this yet. They don’t have a framework yet,” said Jorn Lambert, executive vice president of digital solutions for Mastercard, one of the participants in Project Libra, a cryptocurrency from Facebook and dozens of investors scheduled to launch in 2020. “Our objectives are aligned. We want consumer protections. We want to avoid money laundering and to counter terrorism.”

In the U.S. the Senate Banking Committee quickly scheduled a hearing for July 16 to examine Libra. Sen. Mike Crapo, R-Idaho, the Senate Banking Committee chair, and Sen. Sherrod Brown, D-Ohio, the ranking member of the committee, sent a letter to Facebook CEO Mark Zuckerberg in May to request information on the project’s privacy and consumer protections.

In the House, Financial Services Committee Chairwoman Maxine Waters, D-Calif., said the project should be halted until Congress can investigate.

“We are keen to work with regulators to make sure we are meeting their intent and are working in their boundaries,” Lambert said.

European officials have also criticized the project. French Finance Minister Bruno Le Maire said Libra cannot become a “sovereign currency” and members of Germany’s Parliament warned Facebook could become a “shadow bank.” European Data Protection Supervisor Giovanni Buttarelli said the proposed launch will require scrutiny from data protection authorities.

Regulators often pressure Facebook over privacy, most recently over its ties to the 2016 U.S. presidential election hacks and an API bug. Facebook is also getting pressure from the private sector. For example, challenger bank Current contends Calibra’s logo is practically the same as its own.

Privacy and the concern about laundering and criminal financing are intersecting for Libra, whose backers will likely have to demonstrate how it’s protecting privacy while ensuring Libra’s rails aren’t used for crime, according to Patrick Burke, a partner at Phillips Nizer and former deputy superintendent at the New York State Department of Financial Services, which administered New York’s BitLicense, an early attempt to regulate bitcoin and other cryptocurrency.

The project “may be required to have a certain amount of information about wallet holders of the coin. That

will not only have to be well maintained somewhere where it can be provided to law enforcement, but also needs to be transparent about how it’s launching,” Burke said.

For example, Burke noted that Facebook already has an API bug that resulted in huge data breaches in 2018.

Facebook’s launch announcement included language that seemed to anticipate regulatory questions, such as stating Calibra, the subsidiary Facebook has set up to build financial services for Libra, will not share account information or financial data with Facebook or any other third party without consent. The launch announcement also stressed Libra’s focus on financial inclusion and security.

“We will have to do the right work to be clear about what the currency does versus what role Facebook has,” Lambert said.

Libra may also run into existing international cryptocurrency politics, which differ widely from one nation to another. India and China, for example, have taken a hard line on cryptocurrency. And Mastercard and Visa face existing regulatory pressure in India, which requires local data storage for outside companies; and China, which regularly changes requirements for outside payment companies in the country.

For example, India has a proposed new law that would not allow outside companies to operate in India.

“My understanding is that they are not considering that if they receive a BitLicense,” Burke said.

“Then it’s a real question of what the expectations are going to be. And what’s the same for regulators in other countries,” Burke said.

Lambert also addressed the role of cryptocurrency for payments.

“This is not a way to move payments across international boundaries. It’s not designed for that,” he said.

But he added that the project is “likely to help people who don’t have traditional access to financial services.”

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Facebook did not return a request for comment and Mastercard did not directly address a Reuters report that it may "not launch" if the project receives too much pushback.

Mastercard plans to work with regulators to explain how Libra will work and benefit local consumers, a process that Lambert said will take some work.

"The world is a big place. We don't expect everyone to embrace this in the same way," Lambert said. "If the regulators feel their country is not ready for this now or won't be ready, so be it."

Lambert also addressed the role of cryptocurrency for payments. Cryptocurrency has been used more as an investment asset than a payment instrument, as most retail deployments involve conversion to traditional currency before the payment is made. Other cryptocurrency payment deployments have been used for niche merchants such as cannabis dispensaries.

"Consumers have to get their heads around the fact that it's not a dollar or a euro," Lambert said. "That is a challenge. We will have to work around that and it will come back to realizing the problems that [Libra] is solving. The key for us is making sure it answers actual consumer needs. What is it for? What problems does it solve? How does it further financial inclusion."

The structure of Libra, which is pegged to a group of currencies to hedge against volatility, will be helpful in addressing merchant and consumer concerns, Lambert said.

"It's a stablecoin and we like that. It's also governed by an independent association and not a single company," Lambert said.

"People have been reluctant to use certain cryptocurrencies, but not stablecoins. People need something that's predictable to use for payments and Libra will address that."

In an emailed statement, PayPal's PR office said the company is "pleased to join other leading technology and financial services organizations to form Libra, with the goal of exploring a new, global digital currency, built on blockchain technology."

ISO
Target outages show failings of cash backup

When Target suffered brief outages of its point of sale system in June, cash couldn’t fill the void.

By John Adams

Target suffered a pair of unrelated point of sale outages in June that had at least one thing in common — they resulted in consumers scrambling for a contingency that would have been little problem as recently as four or five years ago.

The Twin Cities-based retailer had an internal technology issue for about two hours on June 15 and a third-party payments vendor suffered a data glitch that caused Target point of sale systems to go dark on June 16 for an additional 90 minutes.

The main problem with these glitches was not a data breach — Target was quick to make that clear, as to avoid comparisons to the high-profile breach it suffered in 2013. Target also quickly fixed the weekend’s issues, and registers were up and running relatively quickly.

The big problem was the window in which paper was the fallback option. Consumers at Target stores reported long lines, major delays and “frantic” store managers, reported The New York Times, Time Magazine, and Target’s own Twitter feed. There were hundreds of complaints, jokes, and tales of lines snaking around stores.

Target’s corporate office phone lines jammed because of calls from store managers seeking guidance.

Some stores reported consumers were told to try cards and then told to pay with cash or check; while other stores reportedly gave consumers discounts to make amends for their troubles. Consumers also reported being able to use Target’s mobile app as a workaround to buy items for in-store pickup.

Target did not disclose the scope of the outages, such as how many stores were impacted or how many payments did not go through. In an email, Target’s PR office said NCR is the third party payment vendor tied to the Sunday incident, adding NCR experienced an issue at one of its data centers. NCR did not return a request for comment.

But the outages show just how unprepared retailers are when cash or checks become their main fallback position.

And Target’s not alone. A Visa outage in 2018 lasted about 10 hours, impacting merchants mostly in the U.K. and Europe. Visa initially did not offer a detailed report on what caused the outage, though the card brand said the responsible payment systems were already in the process of being replaced.

At nearly the same time, Mastercard suffered an outage that lasted about 90 minutes; and Halifax and Lloyds suffered temporary outages that were attributed to malfunctions in faster payment processing. The U.K.’s faster payments system also suffered temporary outages in 2018.

These outages were partly the result of the stress of new payment types on legacy point of sale hardware and processing.
The 2019 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 CAPITAL LOANS, LLC
Location: Troy, Mich.
Website: 1stcapitalloans.com

Organization type: Independent sales agent
Vertical markets or other areas of specialization: Other
Head of Company: John Tucker, Managing Member

1ST FEDERAL FINANCIAL INC.
Location: Moorpark, Calif.
Phone: 800-795-6894
Website: 1stfederalfinancial.com

1ST PAYGATEWAY.NET
Location: Cherry Hill, N.J.
Phone: 888-817-8729
Website: 1stPayGateway.net

360 PAYMENT SOLUTIONS INC.
Location: Campbell, Calif.
Website: 360payments.com

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

800FUND.COM
Location: New York, N.Y.
Phone: 800-456-7890
Website: 800fund.com

ACCESS PAYMENT SYSTEMS INC.
Location: Centennial, Colo.
Phone: 303-578-8447
Website: accesspaymentsystems.com

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Website: adamatlas.com

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Website: www.advancedbancard.com

ABC FINANCIAL SERVICES
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Phone: 800-622-6290
Website: www.abcfinancial.com

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

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EELEPHONE ORDER, MEDICAL - HOSPITALS, MOBILITY PAYMENTS/MOBILE POINT OF SALE, ONLINE PAYMENTS, RESTAURANTS, RETAIL (INCLUDING GAS/PETROLEUM), TECHNOLOGY SOFTWARE

Head of Company: Dan Fox, President

ADVANCED PAYMENT SYSTEMS LLC
Location: Las Vegas, Nev.
Phone: 702-400-8680
Website: www.Buyapos.com

Organization type: Independent sales agent
Geographic Market: Midwest U.S., West Coast U.S.
Distributors: Electronic Payments Inc, Priority Payment Systems, POS Portal
Products: Clover, Vital, Exatouch
Works with: Authorize.net, USAePay, NMI
Vertical markets or other areas of specialization: ACH Processing, ECommerce, Equipment Leasing/Sales, Hardware, Hospitality Hotels, Loyalty Programs, Mail Order/Telephone Order, Mobile payments of Sale, NFC/Contactless payments, Retail
Head of Company: Eric Woodson, President

AGREEMENT EXPRESS
Location: Vancouver, BC
Phone: 877-247-3397
Website: www.agreementexpress.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:
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- Website: adamatlas.com
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- Website: www.advancedbancard.com
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- **ADVANCED PAYMENT SYSTEMS LLC**
- Location: Las Vegas, Nev.
- Phone: 702-400-8680
- Website: www.Buyapos.com
- Organization type: Independent sales agent
- Geographic Market: Midwest U.S., West Coast U.S.
- Distributors: Electronic Payments Inc, Priority Payment Systems, POS Portal
- Products: Clover, Vital, Exatouch
- Works with: Authorize.net, USAePay, NMI
- Vertical markets or other areas of specialization: ACH Processing, ECommerce, Equipment Leasing/Sales, Hardware, Hospitality Hotels, Loyalty Programs, Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Restaurants, Retail (including Gas/Petroleum)
- **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: 817-307-5065
- Website: creditcardguy.us
- **ALLEGIANCE MERCHANT SERVICES**
- Location: Charlotte, N.C.
- Phone: 800-450-9255
- Website: allegiancemerchantservices.com
- **AMARYLLIS**
- Location: West Palm Beach, Fla.
- Website: www.amaryllispay.com
- Organization type: Other
- 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, Crossborder payments, ECommerce, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Restaurants, Retail (including Gas/Petroleum), Same Day/Realtime payments, TechnologySoftware
- **ANYWHERECOMMERCE**
- Location: Fresno, Calif.
- Phone: 888-646-7779
- Website: anywherecommerce.com
- **APOGEE PAYMENT SYSTEMS**
- Location: Mukwonago, Wis.
- Phone: 866-678-1302
- 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, Dejavoo
- Works with: Auth.net, USAEpay, NMI, Eprocessing Network
- **AGREEMENT EXPRESS**
- Location: Vancouver, BC
- Phone: 877-247-3397
- Website: www.agreementexpress.com
- Organization type: Other
- Geographic market: Other

Head of Company: Dan Fox, President

Head of Sales: Peter Fitzpatrick, VP, Payment Networks

Head of Company: Mark Bishopp, CEO

Head of Finance: Segi Roffe Cohen, Director of Finance

Head of Systems/Technology: Adi Ekshtain, CTO

Head of Sales: Bruce Shirey, SVP Business Solutions

Head of Company: Eric Woodson, President

Head of Finance: Dave O’Brien, CEO

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Head of Sales: Bruce Shirey, SVP Business Solutions
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: Palo Alto, Calif.
Phone: 650-242-9992
Website: apptizer.io
Organization type: Other
Distributors: Direct Sales and Channel Partners
Products: Mobile Order Ahead Apps, Self-ordering Kiosks, Table-ordering Kiosks
Vertical markets or other areas of specialization: ACH Processing, ECommerce, Equipment Leasing/Sales, Hardware, Mobile payments/Mobile Point of Sale, Online Payments, Restaurants, Retail (including Gas/Petroleum), Same Day/Realtime payments, Technology Software
Head of Company: Dinesh Saparamadu, CEO & Founder
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
Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., Canada, South America, Europe, Asia, Africa
Distributors: N/A
Vertical markets or other areas of specialization: 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

ATLANTIC PACIFIC PROCESSING SYSTEMS
Location: Fountain Valley, Calif.
Phone: 800-635-3545
Website: approcessing.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, ECommerce, Equipment Leasing/Sales, Hardware, Mobile payments/Mobile Point of Sale, Online Payments, Merchant Cash Advance, Non Bank Business Funding
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**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: Caledonia, Mich.  
Phone: 888-943-6789  
Website: azuraleasing.com

**BAMBORA**  
Location: Stockholm, Sweden  
Website: bambora.com

**BANK OF AMERICA MERCHANT SERVICES**  
Location: Charlotte, N.C.  
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Website: merch.bankofamerica.com

**BANC CERTIFIED MERCHANT SERVICES**  
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Phone: 877-861-8008  
Website: banccertified.com

**BANCCARD OF AMERICA INC.**  
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Phone: 888-741-2262  
Website: banccard.com

**BASYS PROCESSING**  
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Website: basyspro.com

**BAY STATE MERCHANT SERVICES**  
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Website: baystatemerchantservices.com

**BEST RATE MERCHANT SERVICE**  
Location: Simi Valley, Calif.  
Phone: 866-577-1593  
Website: bestratemerchantservice.com

**BILL & PAY**  
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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

**BILLER GENIE**  
Location: Miami, Fla.  
Phone: 305-615-2125  
Website: www.billergenie.com

**BITPESA**  
Location: London  
Phone: 471-435-6461  
Website: www.bitpesa.co

**BLACKSTONE MERCHANT SERVICES**  
Location: Miami, Fla.  
Phone: 305-718-6470  
Website: blackstonemerchant.com

**BLANDA MARKETING & PUBLIC RELATIONS**  
Location: Miami, Fla.  
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

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., N/A
Head of Company: Linda Rossetti, President

BPC-USA
Location: Switzerland, Neuhofstrasse
Phone: 41-43-508-4024
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

BROWNSTONE RECOVERY GROUP
Location: Baltimore, Md.
Phone: 877-202-2454
Website: www.brownstonerecovery.com

Organization type: Other
Products: Brownstone Recovery Filing Services
Work with: Dozens of ISO’s (all sizes), law firms, Accountants, and banks.
Head of Company: Yehuda Neuberger, President
Head of Systems/Technology: Mark Perlow, Director of Operation
Head of Sales: Ken Staab, Director of Sales & Marketing

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: www.chfs.us

Organization type: ISO registered directly with Visa or MasterCard
Distributors: ISO/Agent and Direct Sales Channels, Referral Partners, Agent Bank
Products: Parse Pay, Mynt,
Dejavoo, Verifone, Ingenico, Clover, Pax, NMI/CreditCall, Paya, Valutec, Check Velocity, MMOA, GRP Funding, Fundomate, Midigator, Splitit, Telecheck
Work with: TSYS, First Data, Paysafe, TriSource, Money Movers of America
Vertical markets or other areas of specialization: ACH Processing, eCommerce, Hardware, Hospitality Hotels, 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), Technology Software
Head of Company: Anthony Holder, Co-Chairman & CEO
Head of Sales: James Costanzo, Co-Chairman & COO

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

CAPITAL Q PAYMENT SOLUTIONS
Location: Westchester, Ill.
Phone: 800-857-6227
Website: capitalq.com

CARD CONCEPTS MERCHANT SERVICES INC.
Location: Neenah, Wis.
Phone: 877-705-1515
Website: cardconceptsinc.com

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

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

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

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Website: cardsmartchoice.com

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Phone: 800-530-2440
Website: cardsolutions.us

CARDWORKS ACQUIRING LLC
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Phone: 866-210-4625
Website: cardworksacquiring.com

CARDFLIGHT
Location: New York, N.Y.
Phone: 800-783-5596
Website: cardflight.com
Organization type: Payment gateway
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

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
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

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

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

CASH CONNECT
Location: Newark, Del.
Phone: 302-283-4100
Website: cashconnect.com

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

CHALLAS GROUP INC
Location: Northbrook, Ill.
Phone: 855-410-5210
Website: www.challasgroup.com

Organization type: Independent sales agent
Vertical markets or other areas of specialization:
ECommerce, Hardware
Head of Company: Dmitry Faybysh, CEO

CHARGE ANYWHERE
Location: Plainfield, N.J.
Phone: 800-211-1256
Website: chargeanywhere.com

CHARGEBACK HELP
Location: Atascadero, Calif.
Phone: 888-821-5302
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: 310-285-0843
Website: cherylpellegrinodesign.com

Organization type: Other
Products: Jarvis
Work with: TSYS, Tri Source
Vertical markets or other areas of specialization: Technology Software
Head of Company: Andres Ordonez, CEO
Head of Finance: Fabio Delfino, CFO
Head of Systems/Technology: Andres Ordonez, CTO
Head of Sales: Keith Strumpler, Director of Business Development

CITYCHEERS MEDIA CORPORATION
Location: San Jose, Calif.
Phone: 408-831-6500
Website: www.citycheersmedia.com

Organization type: Payment Facilitator
Distributors: POS of Michigan, DataPros, Fresh Marketing, Panhandle POS
Products: ExpressCheck, CityCheers Automated Marketing Package including ExpressCheck
Work with: Heartland Technologies, Shift4 Payments, TSYS, Focus
Vertical markets or other areas of specialization: Loyalty Programs, Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Restaurants, Same Day/Realtime payments, Technology Software
Head of Company: Winston Jaeb, CEO
Head of Finance: Thomas Browne, CFO
Head of Systems/Technology: DJ LaForge, VP of Information Technology
Head of Sales: Mark Hatcher, VP Sales & Marketing

CLAIRION MERCHANT SOLUTIONS
Location: Toronto, ON
Phone: 800-401-3501
Website: clarionsolutions.ca

CLEARENT
Location: Clayton, Mo.
Phone: 314-732-6515
Website: clearrent.com

CLEVERADVICE
Location: Milano, Italy
Phone: +39 023-966-0672
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, Nev.
Phone: 855-251-0150
Website: www.conformancetech.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: Technology Software
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: www.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: Plantation, Fla.
Phone: 800-719-8223
Website: currentpaymentsolutions.com

Dharma Merchant Services
Location: Vancouver, Wash.
Phone: 866-615-5157
Website: dharmams.com

DIGIPAY SOLUTIONS
Location: Carlsbad, Calif.
Phone: 888-899-9811
Website: digipaysolutions.com

DURANGO MERCHANT SERVICES LLC
Location: Durango, Colo.
Phone: 866-415-2636
Website: durangomerchantservices.com

DYNAPRO LLC
Location: Medina, Ohio
Phone: 330-242-1998
Organization type: SubISO
Geographic Market: Midwest U.S., Southeast U.S.
Distributors: POS Portal, Phoenix Systems
Products: Verifone, Petro systems

Vertical markets or other areas of specialization:
ATM, Hardware, Retail (including Gas/Petroleum), Other

Head of Company: Lewis Riggan Jr, President
Head of Finance: JR Pos Portal
Head of Sales: David Aisthorpe, sales manger

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

ECHECKPROCESSING
Location: Brea, Calif.
Phone: 714-529-0500
Website: www.eCheckprocessing.com

Organization type:
Check services provider
Geographic Market:
Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.
Products:
eCheck Processing
Vertical markets or other areas of specialization:
ECommerce, Mail Order/Telephone Order, Online Payments, Same Day/Realtime payments, Technology/Software, Other

Head of Company: Marlon Harris, President

ECONDUIT
Location: Hoffman Estates, Ill.
Phone: 847-744-6913
Website: www.econduit.cloud

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

EFX CORP.
Location: Largo, Fla.
Phone: 888-894-4088
Website: efxfinancialservices.com

ELAVON
Location: Atlanta, Ga.
Phone: 800-725-1243
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
<table>
<thead>
<tr>
<th>Organization Name</th>
<th>Location</th>
<th>Phone/Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>EPROCESSING NETWORK LLC</td>
<td>Houston, Texas</td>
<td>800-296-4810 <a href="http://www.eProcessingNetwork.com">www.eProcessingNetwork.com</a></td>
</tr>
<tr>
<td>EQUINOX PAYMENTS</td>
<td>Scottsdale, Ariz. &amp; Toronto, ON</td>
<td>480-551-7800 equinoxpayments.com</td>
</tr>
<tr>
<td>EVERLINK PAYMENT SERVICES INC.</td>
<td>Markham, ON</td>
<td>866-388-0076 everlink.ca</td>
</tr>
<tr>
<td>EVO MERCHANT SERVICES LLC</td>
<td>Melville, N.Y.</td>
<td>888-888-4009 evopayments.com</td>
</tr>
<tr>
<td>ESCHELON FINANCIAL GROUP</td>
<td>Phoenix, Ariz.</td>
<td>877-449-4285 eschelonms.com</td>
</tr>
<tr>
<td>F1 PAYMENTS</td>
<td>Austin, Texas</td>
<td>512-379-2034 <a href="http://www.f1payments.com">www.f1payments.com</a></td>
</tr>
<tr>
<td>EXPRESS POS DISTRIBUTORS</td>
<td>Wake Forest, NC</td>
<td>866-399-2120 expressposonline.com</td>
</tr>
<tr>
<td>EZCHECK</td>
<td>Las Vegas, Nev.</td>
<td>702-701-8433 ezchk.com</td>
</tr>
<tr>
<td>EZIC INC.</td>
<td>Vernon Hills, Ill.</td>
<td>847-327-9870 ezic.com</td>
</tr>
<tr>
<td>FAMA INC.</td>
<td>New York, N.Y.</td>
<td>800-251-6260 famacash.com</td>
</tr>
<tr>
<td>FATTMERCHANT</td>
<td>Orlando, Fla.</td>
<td>321-236-0102 x234 fattmerchant.com</td>
</tr>
<tr>
<td>EADIGM INC.</td>
<td>Santa Ana, Calif.</td>
<td>949-486-0320 exadigm.com</td>
</tr>
</tbody>
</table>

**EPROCESSING NETWORK LLC**
- **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, ePN Texting, 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, 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) Technology Software
- **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

**EQUINOX PAYMENTS**
- **Location:** Scottsdale, Ariz. & Toronto, ON
- **Phone/Website:** 480-551-7800 equinoxpayments.com

**EVERLINK PAYMENT SERVICES INC.**
- **Location:** Markham, ON
- **Phone/Website:** 866-388-0076 everlink.ca

**EVO MERCHANT SERVICES LLC**
- **Location:** Melville, N.Y.
- **Phone/Website:** 888-888-4009 evopayments.com

**ESCHELON FINANCIAL GROUP**
- **Location:** Phoenix, Ariz.
- **Phone/Website:** 877-449-4285 eschelonms.com

**EZCHECK**
- **Location:** Las Vegas, Nev.
- **Phone:** 702-701-8433 ezchk.com

**EZIC INC.**
- **Location:** Vernon Hills, Ill.
- **Phone:** 847-327-9870 ezic.com

**F1 PAYMENTS**
- **Location:** Austin, Texas
- **Phone:** 512-379-2034 www.f1payments.com

**FAMA INC.**
- **Phone/Website:** 800-251-6260 famacash.com

**FATTMERCHANT**
- **Location:** Orlando, Fla.
- **Phone:** 321-236-0102 x234 fattmerchant.com

**EXADIGM INC.**
- **Location:** Santa Ana, Calif.
- **Phone:** 949-486-0320 exadigm.com

**F1 PAYMENTS**
- **Organization type:** Processor
- **Geographic Market:** United States, Canada, Europe
- **Terminal brands offered:** Verifone, Ingenico, Dejavoo, Poyntr
- **Works with:** ISVs, Fls, 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

**EZCHECK**
- **Location:** Las Vegas, Nev.
- **Phone:** 702-701-8433 ezchk.com

**EZIC INC.**
- **Location:** Vernon Hills, Ill.
- **Phone:** 847-327-9870 ezic.com

**F1 PAYMENTS**
- **Location:** Austin, Texas
- **Phone:** 512-379-2034 www.f1payments.com
<table>
<thead>
<tr>
<th>Company</th>
<th>Website</th>
<th>Phone</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>F1 PAYMENTS</td>
<td><a href="http://www.f1payments.com">www.f1payments.com</a></td>
<td>512-379-2034</td>
<td>Austin, Texas</td>
</tr>
<tr>
<td>HEAD OF COMPANY: Drew Engles, Owner, CEO</td>
<td>Head of Systems/Technology: Nicholas Digiuseppe, Chief Architect</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EXPRESS POS DISTRIBUTORS</td>
<td><a href="http://www.expressposonline.com">www.expressposonline.com</a></td>
<td>866-399-2120</td>
<td>Wake Forest, North Carolina</td>
</tr>
<tr>
<td>FATTMERCHANT</td>
<td><a href="http://www.fattmerchant.com">www.fattmerchant.com</a></td>
<td>321-236-0102 x234</td>
<td>Orlando, Florida</td>
</tr>
<tr>
<td>FAMA INC.</td>
<td><a href="http://www.famacash.com">www.famacash.com</a></td>
<td>800-251-6260</td>
<td>New York, New York</td>
</tr>
<tr>
<td>FEDERATED DEBIT INC.</td>
<td><a href="http://www.fcbankcard.com">www.fcbankcard.com</a></td>
<td>727-233-1111</td>
<td>Hudson, Florida</td>
</tr>
<tr>
<td>FIDANO LLC</td>
<td><a href="http://www.fidano.com">www.fidano.com</a></td>
<td>877-844-0029</td>
<td>Las Vegas, Nevada</td>
</tr>
<tr>
<td>FIDANO LLC</td>
<td><a href="http://www.fidano.com">www.fidano.com</a></td>
<td>877-844-0029</td>
<td>Whitefish, Montana</td>
</tr>
<tr>
<td>FC FINANCIAL LLC</td>
<td><a href="http://www.fcbankcard.com">www.fcbankcard.com</a></td>
<td>727-233-1111</td>
<td>Hudson, Florida</td>
</tr>
<tr>
<td>FINANCIAL TRANSMISSION NETWORK, INC. (FTNI)</td>
<td><a href="http://www.ftni.com">www.ftni.com</a></td>
<td>866-999-3864</td>
<td>Omaha, Nebraska</td>
</tr>
<tr>
<td>FIELD GUIDE ENTERPRISES LLC</td>
<td><a href="http://www.gofieldguide.com">www.gofieldguide.com</a></td>
<td>813-666-4504</td>
<td>Tampa, Florida</td>
</tr>
<tr>
<td>FINTECH EXECUTIVE SEARCH CONSULTANTS, LLC</td>
<td><a href="http://www.fintechstaff.com">www.fintechstaff.com</a></td>
<td>813-666-4504</td>
<td>Tampa, Florida</td>
</tr>
<tr>
<td>CONSULTANTS, LLC</td>
<td><a href="http://www.fintechstaff.com">www.fintechstaff.com</a></td>
<td>866-999-3864</td>
<td>Omaha, Nebraska</td>
</tr>
<tr>
<td>NETWORK, INC. (FTNI)</td>
<td><a href="http://www.ftni.com">www.ftni.com</a></td>
<td>866-999-3864</td>
<td>Omaha, Nebraska</td>
</tr>
</tbody>
</table>

**Work with:** 5/3

**Vertical markets or other areas of specialization:**
- ECommerce, Mail Order/Telephone Order, Online Payments

**Head of Company:** Shane Hibbeler, CEO
**Head of Finance:** Chad Anselmo, CFO
**Head of Systems/Technology:** Nicholas Digiuseppe, Chief Architect

---

**Software**

**Head of Company:** Suneera Madhani, Founder/CEO
**Head of Finance:** Keith Durden, VP of Finance
**Head of Systems/Technology:** Jacques Fu, Co-Founder of Tech and CTO

**FATMERCHANT**

**Organizational type:** Processor
**Geographic Market:** Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.
**Products:** Fattmerchant, Omni

**Work with:** Verifone POS systems, Dejavoo, and 200+ integrations, and ISV Partners: Vend, Dining Alliance, Envision, Symplast, Optimantra, Madow Group

**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

**FEDERATED PAYMENTS**

**Location:** Hudson, Florida
**Phone:** 727-233-1111
**Website:** federatedpayments.com

**FIDANO LLC**

**Location:** Whitefish, Montana and Las Vegas, Nevada
**Phone:** 877-844-0029
**Website:** fidano.com

**Organization type:** Other
**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, E-Commerce, Equipment Leasing/Sales, Hardware, Loyalty Programs, Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards.
Retail (including Gas/Petroleum), Same Day/Realtime payments, Technology, Software
**Head of Company:** Tannon McCaleb, Managing Partner

**FIRST AMERICAN-HURST**
Location: Keller, Texas
Phone: 817-581-3822
Website: firstamericanhurst.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
**Products:** 1stPay payment technology.
**Vertical markets or other areas of specialization:** ACH Processing, ATM, ECommerce, Equipment Leasing/Sales, Hardware, Loyalty Programs, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Technology Software
**Head of Company:** Neil Randel, CEO
**Head of Finance:** Debra Bradford, President & CFO
**Head of Systems/Technology:** Mike Lawrence, CIO
**Head of Sales:** Rick Rizenbergs, EVP, Sales

**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., Canada, South America, Europe
**Products:** 1stPay payment technology.
**Vertical markets or other areas of specialization:** ACH Processing, ATM, ECommerce, Equipment Leasing/Sales, Hardware, Loyalty Programs, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Technology Software
**Head of Company:** Tannon McCaleb, Managing Partner

**FIRST DATA MERCHANT SERVICES**
Location: Atlanta, Ga.
Phone: 404-890-2000
Website: firstdata.com

**Organization type:** Processor
**Geographic Market:** Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S., Canada
**Products:** ClearCommerce, FIS Merchant Processing, Premium Payback
**Vertical markets or other areas of specialization:** ACH Processing, ECommerce, Equipment Leasing/Sales, Loyalty Programs, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Technology Software

**FIRST MERCHANT CARD SERVICES LLC**
Location: St. Charles, Ill.
Phone: 866-673-3099
Website: firstmcs.com

**Organization type:** Processor
**Geographic Market:** Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S., Canada
**Products:** ClearCommerce, FIS Merchant Processing, Premium Payback
**Vertical markets or other areas of specialization:** ACH Processing, ECommerce, Equipment Leasing/Sales, Loyalty Programs, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Technology Software
**Head of Systems/Technology:** Kevin Shamoun, CITO
**Head of Finance:** B Shah, CFO
**Head of Company:** Jimmy Nafso, CEO

**FORTISPAY**
Location: Novi, Mich.
Phone: 248-465-9999
Website: Fortispayments.com

**Organization type:** ISO
**Geographic Market:** registered directly with Visa or MasterCard
**Products:** Payment Processing, Gateway Services, Merchant Services
**Work with:** Authorize.net, Swipe Simple, Zeamster, eProcessing Network
**Vertical markets or other areas of specialization:** ACH Processing, ECommerce, Equipment Leasing/Sales, Loyalty Programs, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Technology Software

**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)
**Head of Finance:** B Shah, CFO
**Head of Systems/Technology:** Kevin Shamoun, CITO

**FIS**
Location: Jacksonville, Fla.
Phone: 877-776-3706
Website: www.fisglobal.com

**Organization type:** Processor
**Geographic Market:** Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S., Canada
**Products:** ClearCommerce, FIS Merchant Processing, Premium Payback
**Vertical markets or other areas of specialization:** ACH Processing, ECommerce, Equipment Leasing/Sales, Loyalty Programs, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Technology Software

**GCG CONSULTING INC.**
Location: Phoenix, Ariz.
Phone: 602-955-6984
Website: gcgconsulting.com

**Organization type:** ISO
**Geographic Market:** registered directly with Visa or MasterCard
**Products:** Payment Processing, Gateway Services, Merchant Services
**Work with:** Authorize.net, Swipe Simple, Zeamster, eProcessing Network
**Vertical markets or other areas of specialization:** ACH Processing, ECommerce, Equipment Leasing/Sales, Loyalty Programs, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Technology Software

**GLOBAL PAYMENTS CONSULTING**
Location: Miami, Fla.
Phone: 305-251-0986
Website: globalpaymentsconsulting.com

**Organization type:** ISO
**Geographic Market:** registered directly with Visa or MasterCard
**Products:** Payment Processing, Gateway Services, Merchant Services
**Work with:** Authorize.net, Swipe Simple, Zeamster, eProcessing Network
**Vertical markets or other areas of specialization:** ACH Processing, ECommerce, Equipment Leasing/Sales, Loyalty Programs, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Technology Software

**GLOBAL PAYMENTS INC.**
Location: Atlanta, Ga.
Phone: 800-367-2638
Website: globalpaymentsinc.com

**Organization type:** ISO
**Geographic Market:** registered directly with Visa or MasterCard
**Products:** Payment Processing, Gateway Services, Merchant Services
**Work with:** Authorize.net, Swipe Simple, Zeamster, eProcessing Network
**Vertical markets or other areas of specialization:** ACH Processing, ECommerce, Equipment Leasing/Sales, Loyalty Programs, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Technology Software

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

**Organization type:** ISO
**Geographic Market:** registered directly with Visa or MasterCard
**Products:** Payment Processing, Gateway Services, Merchant Services
**Work with:** Authorize.net, Swipe Simple, Zeamster, eProcessing Network
**Vertical markets or other areas of specialization:** ACH Processing, ECommerce, Equipment Leasing/Sales, Loyalty Programs, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Technology Software

**GONG CONSULTING**
Location: Novi, Mich.
Phone: 248-465-9999
Website: Fortispayments.com
Head of Sales: Nirav Shah, President
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: 800-367-2638
Website: globalpaymentsinc.com

Organization type: Independent sales agent
Geographic Market: Northeast U.S., South America
Works with: Grupo Promerica, Credibanco, VisaNet Perú, Producabanco, BHD León, Banco Santa Cruz, Banco Caribe, Asociación Popular, Cielo, Clarus Merchant Services.

Vertical markets or other areas of specialization: ACH Processing, ATM, E-Commerce, Hospitality Hotels, 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: Calif.
Phone: 909-542-0900
Website: www.gprocessing.com

Organization type: ISO registered directly with Visa or MasterCard
Vertical markets or other areas of specialization: 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)
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

GLOBAL VISION GROUP
Location: San Mateo, Calif.
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

GLOBE MCG
Location: Fort Lauderdale, Fla.
Phone: 954-562-4968
Website: globemcg.com

Organization type: Independent sales agent
Geographic Market: Southeast U.S.
Vertical markets or other areas of specialization: Crossborder payments, ECommerce, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards
Head of Company: Frank Alves, VP&GM

GO MOBILE COMMERCE LLC
Phone: 866-924-8955
Website: gomobilecommerce.com

GRANITE PAYMENT ALLIANCE LLC
Location: Roseville, Calif.
Phone: 888-580-7344
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
Organizations type: ISO registered directly with Visa or Mastercard
Vertical markets or other areas of specialization: ACH Processing, ATM, 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)
Head of Company: HE Woods, Broker/Consultant
Head of Finance: Deborah C. Woods, Manager

HEARTLAND PAYMENT SYSTEMS INC.
Location: Princeton, N.J.
Phone: 888-798-3131
Website: heartlandpaymentsystems.com

HPS
Location: Casablanca, Morocco
Phone: 252-904-5000
Website: www.hps-worldwide.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
Products: PowerCARD
Work with: IBM, CapGemini, Accenture, HP, LTI, Oracle
Vertical markets or other areas of specialization: Technology Software
Head of Company: Abdeslam Alaoiu, CEO
Head of Finance: Aziz Horani, CFO
Head of Systems/Technology: Philippe Vigand, Managing Director
Head of Sales: Martin Evans, Commercial Director
IDENTITYMIND GLOBAL
Location: Palo Alto, Calif.
Phone: 650-618-9977
Website: identitymindglobal.com

Head of Company: Jason Field, CEO, Founder
Head of Finance: Karin Michel, Director of Finance
Head of Sales: Wendy Jacques, Sales Manager

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

Head of Company: Michael Lambert, CTO
Head of Systems/Technology: Morrison, CFO
Head of Finance: Karin Michel, Director of Finance
Head of Sales: Wendy Jacques, Sales Manager

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

Head of Company: Tony Oberman, CEO
Head of Sales: Wendy Jacques, Sales Manager
Head of Finance: Karin Michel, Director of Finance
Head of Systems/Technology: Michael Lambert, CTO

INFINITE PERIPHERALS
Location: Irvine, Calif.
Phone: 877-278-7860
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., 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, Gift Cards, Hotels, Loyalty, Retail, Contactless payments, Same Day/Realtime payments, TechnologySoftware

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

Head of Company: Jason Field, CEO, Founder
Head of Finance: Karin Michel, Director of Finance
Head of Sales: Wendy Jacques, Sales Manager

INTEGRATED MERCHANT ALLIANCE INC.
Location: Omaha, Neb.
Phone: 888-411-4462
Website: imainfo.com

Head of Sales: Wendy Jacques, Sales Manager
Head of Finance: Karin Michel, Director of Finance
Head of Systems/Technology: Michael Lambert, CTO

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

Organization type: Processor
Vertical markets or other areas of specialization: ACH Processing, ATM, 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, TechnologySoftware

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

Organization type: ISO registered directly with Visa or Mastercard
Vertical markets or other areas of specialization: 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)
Head of Company: OB Rawls IV, CEO and President
Head of Finance: Robert Purcell, CFO
Head of Systems/Technology: Jennifer Terril, CIO
Head of Sales: Denise Tahali, SVP, Partner Sales

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

Organization type: Other
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

JC MERCHANT SOLUTIONS
Location: Fontana, Calif.
Phone: 626-676-9004

Organization type: Sub-ISO
Geographic Market: West Coast U.S.
Products: Harbortouch

Vertical markets or other areas of specialization:
- Equipment Leasing/Sales, Hardware, Hospitality Hotels, Loyalty Programs, Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Technology Software

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

JR’S POS DEPOT
Location: Coral Springs, Fla.
Phone: 877-999-7374
Website: jrposdepot.com

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

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

LEGATUS WEALTH
Location: Bedford, Mass.
Phone: 781-279-1970
Website: www.legatuswealth.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: 562-546-6400  
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, Loyalty Programs, Mail Order/Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Prepaid Debit/Gift Cards, 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., Canada, South America, Europe, Asia, Africa

**Head of Company:** Susie Maxwell, Director of Business Development

**MERCHANT ANALYSIS SERVICE, LLC**

Location: Ormond Beach, Fla.  
Phone: 386-451-8866  
Website: merchantanalysisservice.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.  
Phone: 970-379-5216  
Website: MerchantProcessingAdvisors.com

**Organization type:** Independent sales agent

**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, 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: Kevin Elliott, Chairman
Head of Finance: Ramtin Pourvasei, CFO
Head of Systems/Technology: Jim Main, CIO
Head of Sales: Chase Holden, VP National Sales

METRO MERCHANT SERVICES INC.
Location: Wilmington, DE 19808
Phone: 302-838-9100
Website: metromerchantservices.com

Organization type: ISO registered directly with Visa or MasterCard
Distributors: TASQ, POS Portal
Products: Ingenico; Verifone; First Data; Clover, Revel, Microsale, Koona
Works with: Network Merchants; Authorize.net; Apriva
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), Technology Software, Other”

MIDWEST ACQUIRERS ASSOCIATION
Location: Schaumburg Township, Ill.
Phone: 847-303-4100
Website: midwestacquirers.com

MOBIUS PAYMENTS, INC
Location: Burbank, Calif.
Phone: 214-737-2772
Website: mobiuspayments.com

MONERIS SOLUTIONS
Location: Toronto, ON; Schaumburg, Ill.
Phone: 416-840-1389
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

Organization type: POS distributor
Geographic Market: U.S., Canada, South America, Europe
Products: M-S, Epson, Elo, Star Micronics, 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

Head of Company: Mark Landis, President
Head of Finance: Vickie Rankin, Controller
Head of Sales: Joan Winnington, Director of Sales/Marketing/Operations

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

Organization type: Other
Distributors: Cardtronics, Payment Alliance International, Cord Financial Services, ATM Equipment.com, FCTI, Cash Depot
Products: Hyosung
Works with: FIS, Worldpay, Switch Commerce, Columbus Data Services
Vertical markets or other areas of specialization: ATM, Hardware, Technology Software
Head of Company: Hee-Eun Ahn, CEO
Head of Finance: Jonghyun Lee, CFO
Head of Systems/Technology: Eunkyung Lee, Senior Director of IT Services
Head of Sales: Marvin Bowers, Director of Retail Sales

MY CREDIT CARD AGENT LLC
Location: Harker Heights, Texas
Phone: 888-564-3241
Website: mycreditcardagent.com

NAUTILUS HYOSUNG AMERICA
Location: Irving, Texas
Website: www.hyosungamericas.com

Organization type: Other
Distributors: Cardtronics, Payment Alliance International, Cord Financial Services, ATM Equipment.com, FCTI, Cash Depot
Products: Hyosung
Works with: FIS, Worldpay, Switch Commerce, Columbus Data Services
Vertical markets or other areas of specialization: ATM, Hardware, Technology Software
Head of Company: Hee-Eun Ahn, CEO
Head of Finance: Jonghyun Lee, CFO
Head of Systems/Technology: Eunkyung Lee, Senior Director of IT Services
Head of Sales: Marvin Bowers, Director of Retail Sales

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

NATIONAL PAYMENT TECHNOLOGY ASSOCIATION
Location: Herndon, Va.
Phone: 703-561-1100
Website: nacha.org

NATIONAL STRATEGIC ALLIANCE
Location: Herndon, Va.
Phone: 703-561-1100
Website: nacha.org
<table>
<thead>
<tr>
<th>Organization Type</th>
<th>Geographic Market</th>
<th>Products</th>
<th>Vertical Markets or Other Areas of Specialization</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MY CREDIT CARD AGENT LLC</strong></td>
<td>Location: Harker Heights, Texas</td>
<td>Phone: 888-564-3241</td>
<td>Website: mycreditcardagent.com</td>
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<tr>
<td><strong>NAUTILUS HYOSUNG AMERICA</strong></td>
<td>Location: Irving, Texas</td>
<td>Website: <a href="http://www.hyosungamericas.com">www.hyosungamericas.com</a></td>
<td></td>
</tr>
<tr>
<td><strong>NATIONAL BENEFIT PROGRAMS</strong></td>
<td>Location: Atlanta, Ga.</td>
<td>Phone: 770-394-7550</td>
<td>Website: nationalbenefitprograms.com</td>
</tr>
<tr>
<td><strong>NATIONAL DISCOUNT MERCHANT SERVICES (NDMS)</strong></td>
<td>Location: Manhattan Beach, Calif.</td>
<td>Phone: 310-997-0100</td>
<td>Website: <a href="http://www.ndmscorp.com">www.ndmscorp.com</a></td>
</tr>
<tr>
<td><strong>NATIONAL MERCHANT CENTER</strong></td>
<td>Location: Irvine, Calif.</td>
<td>Phone: 800-662-8448</td>
<td>Website: nationalmerchant.com</td>
</tr>
<tr>
<td><strong>NATIONAL PAYMENT SOLUTIONS LLC</strong></td>
<td>Location: Columbus, Ga.</td>
<td>Phone: 706-323-4097</td>
<td>Website: nps123.com</td>
</tr>
<tr>
<td><strong>NAVADOR MERCHANT SERVICES</strong></td>
<td>Location: New York, N.Y.</td>
<td>Phone: 888-688-4542</td>
<td>Website: navidor.com</td>
</tr>
<tr>
<td><strong>NCCLOSE INC.</strong></td>
<td>Location: Clive, Iowa</td>
<td>Phone: 800-769-2000</td>
<td>Website: posenclosures.com</td>
</tr>
<tr>
<td><strong>NCMIC</strong></td>
<td>Location: Atlanta, Ga.</td>
<td>Phone: 214-420-2881</td>
<td>Website: <a href="http://www.ncr.com">www.ncr.com</a></td>
</tr>
<tr>
<td><strong>NATIONAL ATM COUNCIL INC.</strong></td>
<td>Location: Jacksonville, Fla.</td>
<td>Phone: 904-683-6533</td>
<td>Website: natmc.org</td>
</tr>
<tr>
<td><strong>NATIONAL PAYMENT SOLUTIONS</strong></td>
<td>Location: Portland, Maine</td>
<td>Phone: 877-290-1975</td>
<td>Website: getnationwide.com</td>
</tr>
</tbody>
</table>

**Other**

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

**Products:** Hyosung

**Works with:** FIS, Worldpay, Switch Commerce, Columbus Data Services

**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

**NACHA, THE ELECTRONIC PAYMENTS ASSOCIATION**

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

**NCMIC**

**Location:** Clive, Iowa
**Phone:** 800-769-2000
**Website:** ncmic.com

**NCPAYMENT SOLUTIONS**

**Location:** Atlanta, Ga.
**Phone:** 214-420-2881
**Website:** www.ncr.com

**Organization type:** Processor

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

**Products:** NCR, Aloha, Silver, Shoplift, Digital Insights, Connected Payments, JetPay

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

**Head of Company:** Brian Hurdis, SVP & GM, NCR Payment Solutions  
**Head of Finance:** Nathan Taylor, Sr. Director Finance, NCR Payment Solutions  
**Head of Systems/Technology:** Troy Bradley, CITO, NCR Payment Solutions  
**Head of Sales:** Chris Peterson, VP Sales, NCR Payment Solutions

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

**NETCOM PAYSYSTEM**  
Location: Alpharetta, 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

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**NMI**  
Location: Roselle, Ill.  
Phone: 847-352-4850  
Website: nmi.com

**Geographic Market:** Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S., Canada, Europe  
**Distributors:** Elavon, First Data  
**Products:** talesch, Point, Clover, Converge, 3D Cart, Ingenico, Verifone  
**Work 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  
**Technology Software**

**Head of Company:** Vijay Sondhi, CEO

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**NORTH AMERICAN BANCARD**  
Location: Troy, Mich.  
Phone: 877-840-1952  
Website: nabancard.com

**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  
**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  
**Technology Software**

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**NORTHEAST ACQUIRERS ASSOCIATION**  
Location: Whitefish, Mont.  
Phone: 406-730-7005  
Website: northeastacquirers.com

**Head of Company:** Patrick Stewart, Founder/president CEO  
**Head of Finance:** Patrick Stewart, Founder/president CEO  
**Head of Systems/Technology:** Patrick Stewart, Founder/president CEO  
**Head of Sales:** Patrick Stewart, Founder/president CEO

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**ON-LINE CREDIT CARD SERVICES INC.**  
Location: Sturbridge, Mass.  
Phone: 800-538-1556  
Website: onlinecreditcard.com

**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  
**Technology Software**

**Head of Company:** John Barrett/Giuseppe Caltabiano, President  
**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  
**Technology Software**

**Head of Company:** Patrick Stewart, Founder/president CEO  
**Head of Finance:** Patrick Stewart, Founder/president CEO  
**Head of Systems/Technology:** Patrick Stewart, Founder/president CEO  
**Head of Sales:** Patrick Stewart, Founder/president CEO
ORION PAYMENT SYSTEMS
Location: Houston, Texas
Phone: 877-343-2450
Website: orionps.com

PAWS NUTRITIONAL ORG
Location: USA
Phone: 602-881-7032

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

PAYCUBE INC.
Location: Fremont, Calif.
Phone: 510-545-6854
Website: paycubes.com

PAYFIRST SOLUTIONS
Phone: 888-268-2918
Website: payfirstsolutions.com

PAYHUB PAYMENTS
Location: Avon, Conn.
Phone: 855-572-9482
Website: www.payhubpayments.com

PAYLINE
Location: Chicago, Ill.
Phone: 800-617-9342
Website: paylinedata.com

PAYMENT ALLIANCE INTERNATIONAL
Location: Louisville, Ky.

PAYMENTS
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

Vertical markets or other areas of specialization: ACH Processing, ATM, Company does not disclose, 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: Patrick wayne stewart, Founder president CEO
Head of Finance: Patrick wayne stewart, Founder president CEO
Head of Systems/Technology: Patrick wayne stewart, Founder president CEO
Head of Sales: Patrick wayne stewart, Founder president CEO

PAYMENTS
Organization type: ISO registered directly with Visa or MasterCard

Products: Genmega, Hantle, Tranax, Hyosung, Triton

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

PAYMENTS
Organization type: ISO registered directly with Visa or MasterCard

Products: Paygistix, PayLink

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

**Head of Company:** Dustin Niglio, CEO

**PAYMENTCLOUD**

Location: Sherman Oaks, Calif.
Phone: 800-988-2215
Website: paymentcloudinc.com

**Organization type:** Processor
**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, ATM, 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:** shawn silver, CEO

**Head of Finance:** Amanda Delzer, Director of Finance

**Head of Systems/Technology:** Neal Hamou, CFO

**PAYPRO PROCESSING**

Location: Newport Beach, Calif.
Phone: 977-865-7744
Website: www.PayProProcessing

**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

**Product:** VeriFone, Ingenico, Clover, AuthorizeNet

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

Company does not disclose

**Head of Company:** Eric Pruessing, President

**PAYROC LLC**

Location: Tinley Park, Ill.

**Organization type:** Processor
**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:**

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, Medical 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: 781-875-8855
Website: pcisecuritystandards.org

**PAYVISION**

Location: Amsterdam, The Netherlands
Phone: 207-942-300
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

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

**Head of Company:** James Oberman, CEO

**Head of Finance:** Tony Morrison, CFO

**Head of Systems/Technology:** Michael Lambert, CTO

**Head of Sales:** Adam Oberman, President

**PERFORMANCE TRAINING SYSTEMS**

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

**PINPOINT INTELLIGENCE INC.**

Location: Fresh Meadows, N.Y.
Phone: 866-256-8353
Website: pinpointintel.com

**PLATINUM CHOICE BANCARD**

Website: www.pcbancard.com
Phone: 973-324-2251
Location: N.J.

**PLATINUM PAYMENTS**

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

**PLANET GROUP INC.**

Website: planetpayment.com
Phone: 800-489-0174
Location: Wakefield, Mass.

**PLANET PAYMENT SERVICES INC.**

Website: planetpayment.com
Phone: 800-489-0174
Location: Tinley Park, Ill.

**PLATINUM PAYMENTS**

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

**PINPOINT INTELLIGENCE INC.**

Website: pinpointintel.com
Phone: 866-256-8353
Location: Fresh Meadows, N.Y.
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

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**PLATINUM TRANSACTION**

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

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**PLATINUM CHOICE BANCARD**

Location: N.J.
Phone: 973-324-2251
Website: www.pcbcard.com

**Organization type:** ISO registered directly with Visa or MasterCard

**Geographic Market:**

**Product:**
- Dejavoo, Verifone, Clover

**Vertical markets or other areas of specialization:**
- “ACH Processing, eCommerce, Hospitality Hotels, Loyalty Programs, Mail Order/Telephone Order, Medical - Hospitals, Online Payments, Restaurants, Retail (including Gas/Petroleum), Same Day/Realtime payments”

**Head of Company:**
- Robin Turkell, CEO

**Head of Finance:**
- Gina C, CFO

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

**Head of Sales:**
- William McCubbins, EVP

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**PLATINUM PAYMENTS**

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

**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

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**POPCODES INC.**

Location: Mountain View, Calif.
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

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**POSDATA GROUP, INC.**

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

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**POS ADVICE LLC**

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

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**POS PORTAL**

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

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**PRAIRIE TRAIL SOFTWARE INC.**

Location: Plano, Texas
Phone: 972-618-4199
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)

**PROCESSING CONSULTANTS**

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

**Organization type:** ISO registered directly with Visa or Mastercard
**Geographic market:** Midwest U.S., West Coast U.S.

**PROMEDIA LLC**

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

**Preston Todd Advisors**

Location: Boston, Mass.
Phone: 617-849-8835
Website: prestontoddadvisors.com

**Organization type:** ISO registered directly with Visa or Mastercard
**Geographic Market:** Midwest U.S., West Coast U.S.
**Vertical markets or other areas of specialization:** ACH Processing, ECommerce, Equipment Leasing/Sales, Hardware, Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Technology Software
**Head of Company:** Craig Gass, CEO
**Head of Finance:** Niranjana Natarajan, Controller
**Head of Systems/Technology:** John Firman, CTO
**Head of Sales:** Brad Baughman, Head of Sales

**PRINCE PAYMENTS**

Location: Holbrook, N.Y.
Phone: 877-249-1511
Website: principlepayments.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, 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), Technology Software
**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

**PROVIDENT PAYMENTS INC**

Location: Clovis, Calif.
Phone: 559-272-8119
Website: providentpayments.com

**QUALPAY**

Location: San Mateo, Calif.
Phone: 844-282-0888
Website: www.qualpay.com

**Organization type:** Processor
**Geographic Market:** Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.
**Distributors:** Currently we sell direct and through sales agents and are available through a variety of ISV including Energy Engine, Destwin and Cargas, as well as available via plugins (nopCommerce, WooCommerce, Drupal, Zen Cart, Gravity Form, Shopify)
**Products:** Online Payments, Virtual Terminal, Recurring Payments, Invoicing, Tokenization, In-person Payments, Merchants Account, Business reporting
**Works with:** We process through TSYS and support any third party directly integrated with TSYS including Authorize.net and NMI
**Vertical markets or other areas of specialization:** ACH Processing, ECommerce, Equipment Leasing/Sales, Hardware, Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum), Technology Software
**Head of Company:** Craig Gass, CEO
**Head of Finance:** Niranjana Natarajan, Controller
**Head of Systems/Technology:** John Firman, CTO
**Head of Sales:** Brad Baughman, Head of Sales

**PROSPAY MERCHANT SERVICES**

Location: Miami, Fla.
Phone: 305-869-9016
Website: prospaypossolutions.com

**QUALCHECK**

Location: Atlanta, Ga.
Phone: 470-955-6214
Website: www.wqqiwhether.com

**Organization type:** Payment Facilitator
**Geographic Market:** Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S., Canada
**Products:** QwikCheck, Tsys, Propay

**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, 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), Technology Software
**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
Vertical markets or other areas of specialization: Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Restaurants, Retail (including Gas/Petroleum), Same Day/Realtime payments, Technology Software

Head of Company: Hien Ta, CEO

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

REDSTONE PAYMENT SOLUTIONS
Location: Houston, Texas
Phone: 1-855-777-1007
Website: redstonepaysolutions.com

Organization type: ISO registered directly with Visa or MasterCard
Vertical markets or other areas of specialization: ECommerce, 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, Restaurants, Retail (including Gas/Petroleum)Technology Software

Head of Company: Tom Mansfield, President
Head of Sales: Denny Kammer, Vice President

RELIANCE STAR PAYMENT SERVICES
Location: Great Neck, N.Y.
Phone: 888-893-7227
Website: reliancestar.com

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

Redwood Merchant Services, a Division of Westamerica Bank
Location: Santa Rosa, Calif.
Phone: 800-939-9942
Website: redwoodmerchantservices.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

RPS BANCARD LLC
Location: Southern, Ore.
Phone: 888-222-8984
Website: www.rpsbancard.com

Organization type: ISO registered directly with Visa or MasterCard
Geographic Market: West Coast U.S.
Products: First Data Merchant Services
Works With: Authorize.net, NMI Payment Gateway, eProcessing Network

Vertical markets or other areas of specialization: ATM

Head of Finance: Tom Pepple, Member
Head of Finance: Justin Wise, Member

Head of Systems/Technology: Alex Mann, Member
Head of Systems/Technology: Justin Wise, Member
Head of Sales: Justin Wise, Member
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., Canada, South America, Europe, Asia, Africa

Vertical markets or other areas of specialization: ACH Processing, ECommerce, Equipment Leasing/Sales, Hardware, Loyalty Programs, Mail Order/Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Restaurants, Retail (including Gas/Petroleum), Same Day/Realtime payments, Technology Software, Other

Head of Company: Thomas W Heidgerd, Pres.

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: www.sdps.biz

Organization type: SubISO

SILVEREDGE

Location: Orem, Utah
Website: securitymetrics.com

STILLWATERPAYMENTS

Location: Reno, Nev.
Phone: 877-651-1655
Website: www.stillwaterpayments.com

SILMF CD INC.

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

SMALLBIZASSIST

Location: Welland Ontario, Canada
Phone: 800-946-2367
Website: smallbizassist.ca

SOUTH EAST ACQUIRERS ASSOCIATION

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

SPARROWONE.COM

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

SMART CHARGE LLC

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

SMART SOFTWARE

Location: Effingham, Ill. 62401
Phone: 844-762-7802
Website: www.smart.software


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

Head of Sales: Nathan McQuillen, Sales & Marketing Director
<table>
<thead>
<tr>
<th>Company Name</th>
<th>Location</th>
<th>Phone</th>
<th>Website</th>
<th>Vertical markets or other areas of specialization</th>
</tr>
</thead>
<tbody>
<tr>
<td>SPHERE NETWORK LLC</td>
<td>Scottsdale, Ariz.</td>
<td>305-586-0843</td>
<td><a href="http://www.smartcharge.com">www.smartcharge.com</a></td>
<td>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, Hospitality - Restaurants, Same Day/Real-time payments</td>
</tr>
<tr>
<td>SMART SOFTWARE</td>
<td>Effingham, Ill. 62401</td>
<td>844-762-7802</td>
<td><a href="http://www.smart.software">www.smart.software</a></td>
<td>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</td>
</tr>
<tr>
<td>STREAMLINE PAYMENTS</td>
<td>Louisville, Ky.</td>
<td>866-940-1918</td>
<td>streamlinepayments.com</td>
<td>Geographical 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</td>
</tr>
<tr>
<td>STEELE &amp; ASSOCIATES LLC</td>
<td>Hays, Kan.</td>
<td>785-621-2283</td>
<td>kansaselectronicpayments.com</td>
<td>Geographical 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</td>
</tr>
<tr>
<td>STJ RETAIL</td>
<td>Concord, ON</td>
<td>905-660-6630</td>
<td><a href="http://www.stjretail.com">www.stjretail.com</a></td>
<td>Geographical 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</td>
</tr>
</tbody>
</table>
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

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 LAW OFFICES OF PAUL A. RIANDA
Location: Irvine, Calif.
Phone: 949-872-6446
Website: riandalaw.com

THE NATIONAL ATM COUNCIL INC
Location: Jacksonville, Fla.
Phone: 904-683-6533
Website: natmc.org

Organization type: Other
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)

THE STRAWHECKER GROUP
Location: Omaha, Neb.
Phone: 402-964-2617
Website: www.strawgroup.com

THURMAN LEGAL
Location: Pasadena, Calif.
Phone: 626-399-6205
Website: thurmanlegal.com

TOTAL MERCHANT SERVICES
Location: Woodland Hills, Calif.
Phone: 888-848-6825
Website: totalmerchantservices.com

TOTAL MERCHANT SERVICES OF GA
Location: Albany, Ga.
Phone: 229-854-7365
Website: totalmerchantserviceofga.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: Bruce Wayne Renard, Executive Director

TRINARY
Location: Charlotte, N.C.
Phone: 704-221-8499
Website: trinary.com

Organization type: Other
Geographic Market: U.S.
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

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 Finance: Raquel Rodriguez, Head of Finance
Head of Systems/Technology: Daniela Luna, Account Support Specialist
Head of Sales: Jose Beede, Business Development Manager

TRISOURCE SOLUTIONS

Location: Bettendorf, Iowa
Phone: 563-359-9564
Website: www.trisourcesolutions.com

Organization type: Processor
Geographic market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.
Distributors: Vast variety of best in class payment technology companies and aligned organizations.
Products: Vital Payment SolutionsSM, Mobile Payment Acceptance, TransLink, TSYS WebPASSSM, TSYS MultiPASSSM, TSYS ExpressSM, TSYS Portfolio Pricing ManagerSM, TSYS GuardianSM, EnsureBillSM, TSYS Secur-ePayment, e-Connections, Genius
Works with: Vast variety of best in class payment technology companies and aligned organizations.
Vertical markets or other areas of specialization: ACH Processing, 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: Thomas Dunn, President

TRUE MERCHANT

Location: Pittsburgh, Pa.
Phone: 888-770-2018
Website: truemerchant.com

TSI PAYMENTS

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

TSYS MERCHANT SOLUTIONS

Location: Melville
Phone: 888-845-9457
Website: www.tsys.com

Organization type: Processor
Distributors: Vast variety of best in class payment technology companies and aligned organizations.
Products: Vital Payment SolutionsSM, Mobile Payment Acceptance, TransLink, TSYS WebPASSSM, TSYS MultiPASSSM, TSYS ExpressSM, TSYS Portfolio Pricing ManagerSM, TSYS GuardianSM, EnsureBillSM, TSYS Secur-ePayment, e-Connections, Genius
Works with: Vast variety of best in class payment technology companies and aligned organizations.
Vertical markets or other areas of specialization: ACH Processing, 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 Finance: Patty Vincent, Senior Vice President
Head of Systems/Technology: Paul Vienneau, Senior Vice President
Head of Sales: Dustin Siner, Senior Vice President.

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., Midwest U.S., Gulf Coast U.S., West Coast U.S.
Distributors: TASQ
Products: Clover
Works with: First Data
Vertical markets or other areas of specialization: ACH Processing, 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
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

**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  
**Products:** Talech, NCR, Verifone, Ingenico, Poynt  
**Works with:** Vast variety of best in class payment technology companies and aligned organizations.

**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, Restaurants, Retail (including Gas/Petroleum), Technology Software, Other

**Head of Company:** Nafi Bendetson, CEO

**UMS BANKING, POWERED BY CELERO**

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

**Products:** Verifone, Ingenico, Pax  

**Vertical markets or other areas of specialization:** ACH Processing, ECommerce, Equipment Leasing/Sales, Hardware, Hospitality Hotels, Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Restaurants, Retail (including Gas/Petroleum), Technology Software, Other

**Head of Company:** kevin Jones, CEO  
**Head of Finance:** Teresa Marquez, Senior Accounting Manager  
**Head of Systems/Technology:** Karo Torosyan, VP of Information Technology  
**Head of Sales:** Jim Harris, President, Sales and Marketing

**UNIPAGOS**

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

**UNIFIED CAPITAL FUNDING LLC**

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

**UNIFIED CAPITAL FUNDING INC**

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

**Distributors:** Aon Pos  
**Products:** Aon, Verifone, Pax, Ingenico, Epson, Star

**UNIVERSAL ATM NETWORK INC.**

Location: Hackensack, N.J.
Phone: 800-260-3388
Website: unitedmerchant.com
Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants, Retail (including Gas/Petroleum)
Technology Software
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

WELLS FARGO MERCHANT SERVICES LLC
Phone: 866-224-9828
Website: wellsfargo.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

WELLS FARGO MERCHANT SERVICES LLC (including Gas/Petroleum), Technology Software
Head of Company: Kevin Shamoun, Founder & CEO
Head of Systems/Technology: Jonathan McAlees, Executive Vice President
Head of Sales: Joshua Epright, VP, Business Development

VITRON ADVISORY LLC
Location: New York, N.Y.
Phone: 212-753-1465
Website: vitroncapital.com
Organization type: Consultant
Head of Company: Victor Nowicki, CEO

WECONNECTMERCHANTS
Location: San Diego, Calif.

WELLS FARGO MERCHANT SERVICES LLC
Phone: 866-224-9828
Website: wellsfargo.com

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, 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: 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
Visa counts fintechs with installment API

As consumers shift spending to installment loans and off of cards, Visa is launching tech to help banks fight back.

By Kate Fitzgerald

Visa’s chief economist recently warned that fintechs are disintermediating banks’ credit card businesses with instant access to installment loans. Now Visa is looking to disrupt the fintechs by giving issuers a way to do the same.

Visa is piloting API-based technology enabling issuers to extend the option of an installment loan to existing credit card customers at checkout, adding to their choices for repayment, the San Francisco card network announced in June.

The move appears calculated to deter credit card customers from taking their business to online installment-finance powerhouses like Affirm and Klarna, which are spreading as popular options for consumers looking for alternative ways to pay for big-ticket items without weighing down their credit scores.

Visa is giving issuers a way to counter those forces through an API that delivers a range of alternative payment options to customers alongside their current credit card balance, Visa said in a press release.

In 2010, fintechs held only about 1% of unsecured installment debt in the U.S., according to Visa analysis of anonymized personal loan data from TransUnion. But that number rocketed to 36% by 2017, and is estimated to have reached nearly 40% today, according to Wayne Best, Visa’s chief economist.

When consumers move their spending to an installment loan provider, it muddles their risk profile, he said during SourceMedia’s Card Forum in May.

“When you as a consumer move a balance from credit cards … to unsecured installment credit, it doesn’t weigh as heavily on your credit score,” Best said. “Let’s say I was a near-prime customer prior; now, that has bounced me into a prime category.”

Issuers can fight this trend by offering installment loans directly. Issuers using Visa’s installment loan solution may extend credit card customers an additional option to divide their purchase into smaller, equal payments over a defined time period for purchases in stores, online or while traveling, the release said.

Visa’s instant-financing approach would be more streamlined for existing customers, requiring no additional credit check or agreement, whereas online installment loan providers like Affirm typically require shoppers to provide their name, email, mobile phone number, birthday and the last four digits of their Social Security number.

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