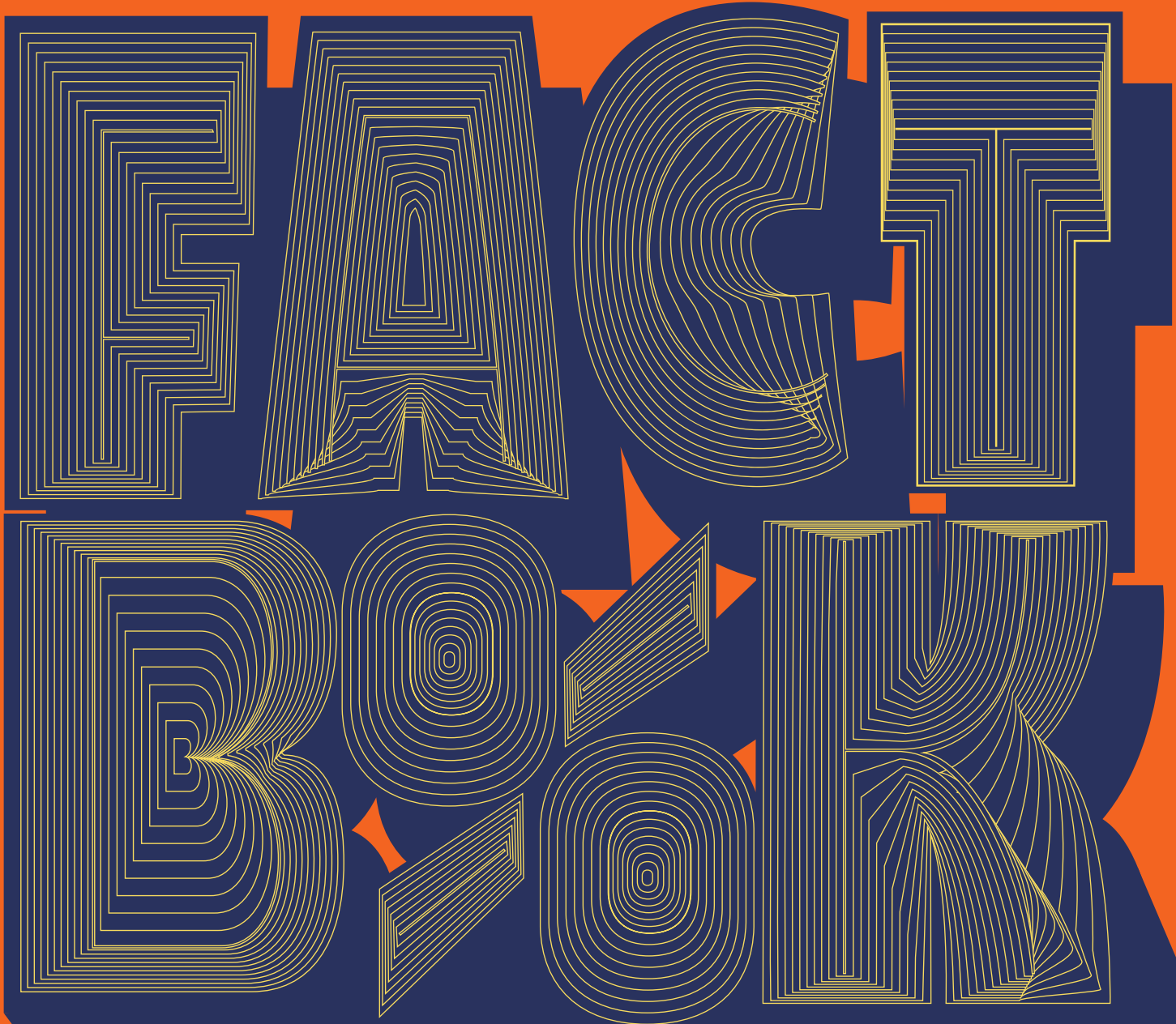


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Editor's View

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

Cryptocurrency



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 Wa-

ters, 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 cur-

"We are keen to work with regulators to make sure we are meeting their intent and are working in their boundaries."

rency" 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 need to be maintained somewhere where it can be provided to law enforcement," Burke said. "There will need to be methods to assure it's not laundering of violating sanctions laws."

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 hoping to establish a domestic market.

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**

The advertisement features a stylized illustration of various payment methods and retail scenarios. At the top, the USAePAY logo is displayed in white on a dark blue background. Below the logo, the text "SMARTER SOLUTIONS FOR SECURE PAYMENTS" is written in white. To the right, social media icons for Instagram, LinkedIn, Facebook, and Twitter are shown, followed by the handle "/USAePay". The central illustration depicts several hands holding different devices: a magnifying glass over a "SALE" sign (labeled "Retail"), a tablet showing a bar chart, a smartphone with a dollar sign (labeled "Mobile"), and a laptop with a keyboard (labeled "Ecommerce"). A red shopping bag with a percentage sign is also shown. At the bottom, the website "www.USAePay.com" and the phone number "866.490.0042" are listed in white.

Point of sale



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 glitch-

es 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. **ISO**

FACTBOOK

2019

ISO&Agent

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

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:** Other

Head of Company: John
Tucker, Managing Member

1ST FEDERAL FINANCIAL INC.

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

1ST GLOBAL CAPITAL

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

1STPAYGATEWAY.NET

Location: Cherry Hill, N.J.
Phone: 888-417-8729
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

ABC FINANCIAL SERVICES

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

ACCEL

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

ACCESS PAYMENT SYSTEMS INC.

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

ADAM ATLAS, ATTORNEY AT LAW

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

ADDRESSOGRAPH BARTIZAN LLC

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

ADVANCED BANCARD SOLUTIONS

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

Organization type: ISO
registered directly with Visa or
Mastercard

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

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

ECommerce, Mail Order/
Telephone Order,
Medical - Hospitals,
Mobile payments/Mobile Point
of Sale, Online Payments
Restaurants, Retail
(including Gas/Petroleum)
TechnologySoftware

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/Mobile Point
of Sale, NFC/Contactless
payments, Online Payments,
Restaurants

Retail (including Gas/
Petroleum)

Head of Company:

Eric Woodson, President

AGREEMENT EXPRESS

Location: Vancouver, BC
Phone: 877-247-3397
Website: www.agreementexpress.com

Organization type: Other

Geographic market:

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

Works with: Paya Services,
TSYS, First Data, Authorize.Net

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

TechnologySoftware

Head of Company:

Dave O'Brien, CEO

Head of Sales:

Peter Fitzpatrick, VP, Payment
Networks

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: 800-450-9125
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

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

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

**Vertical markets or other
areas of specialization:** ACH
Processing, ATM, E-Commerce,
Equipment Leasing/Sales,

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

APPTIZER INC.

Location: Palo Alto, Calif.
Phone: 650-242-9992
Website: apptizer.io

Organization type: Other
Geographic Market: Northeast
U.S., Midwest U.S.,
Southeast U.S., Gulf Coast
U.S., West Coast U.S., Canada
Distributors: Direct Sales and
Channel Partners
Products: Mobile Order Ahead
Apps, Self-ordering Kiosks,
Table-ordering Kiosks
Works with: Payment
Providers: Apriva,
Worldpay, First American,
NorthAmerican Bancard,
Paysafe. POS Providers:
Clover, Poynt, Aevi. Hardware
Partners: Elo, Star, Pax
**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,
TechnologySoftware
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

ATM INDUSTRY ASSOCIATION (ATMIA)

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

Geographic Market: Northeast
U.S., Midwest U.S., Southeast
U.S., Gulf Coast U.S., West
Coast U.S., Canada, South
America, Europe, Asia, Africa
Distributors: N/A
**Vertical markets or other
areas of specialization:** Other
Head of Company: Mike Lee,
CEO
Head of Finance: Sharon Lane,
Global Director, Finance &
Member Services
Head of Systems/Technology:
Eric Cross, Web Development &
IT Manager
Head of Sales: Dana Benson,
Director of Conferences &
Sponsorships

ATLANTIC PACIFIC PROCESSING SYSTEMS

Location: Fountain Valley, Calif.
Phone: 800-635-3545
Website: www.approcessing.com

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

**Vertical markets or other
areas of specialization:** ACH
Processing, ECommerce,
Hardware, 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, Other
Head of Company: Abraham
Maghaguian, President & CEO
Head of Finance: Lee Morgan,
CFO
Head of Systems/Technology:
Jeff Duncombe, CTO
Head of Sales: Leo Daboub,
SVP, Business Development

ATLAS MERCHANT SERVICES LLC

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

AZURA LEASING

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

BAMBORA

Location: Stockholm, Sweden
Website: bambora.com

Organization type: Processor
Geographic Market: United
States, Canada, Europe
Products: Checkout, Fraud
Defence, Bambora Ready,
Bambora Advance
Vertical markets or other

areas of specialization: ACH Processing, Cross-border payments, E-Commerce, Mail Order/Telephone Order, Online Payments, Merchant Cash Advance, Non Bank Business Funding

BANK OF AMERICA MERCHANT SERVICES

Location: Charlotte, N.C.
Phone: 800-430-7161
Website: merch.bankofamerica.com

BANC CERTIFIED MERCHANT SERVICES

Location: Columbus, Ohio
Phone: 877-861-8008
Website: banccertified.com

BANCCARD OF AMERICA INC.

Location: Nashville, Tenn.
Phone: 888-741-2262
Website: banccard.com

BASYS PROCESSING

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

BAY STATE MERCHANT SERVICES

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

BEST RATE MERCHANT SERVICE

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

BILL & PAY

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

BILLHIGHWAY

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

BILLPOCKET

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

Organization type: Merchants Aggregator
Geographic Market: South America

Distributors: Ingram Micro, Telcel, Walmart, Amazon, Office Depot, Office Max, Computaboo

Work with: Prosa, Visa, Mastercard, American Express, Eglobal, Banorte, Evo Payments

Vertical markets or other areas of specialization: Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, Online Payments, Prepaid Debit/Gift Cards, Hospitality - Restaurants, Retail (including Gas/Petroleum), Same Day/Real-time payments, Technology - Software

BILLER GENIE

Location: Miami, Fla.
Phone: 305-615-2125
Website: www.billergenIE.com

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

West Coast U.S., Canada

Products: Biller Genie

Work with: SkyBank Financial, First ACH

Vertical markets or other areas of specialization: ACH Processing, Mail Order/Telephone Order, Online Payments, Technology, Software

Head of Company: Thomas Aronica, CEO

Head of Systems/Technology: AJ Soto, Chief Software Architect

Head of Sales: Doug Smith, Director of Business Development

BITPESA

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

Organization type: Payment Facilitator

Geographic Market: Europe, Africa

Products: BFX

Vertical markets or other areas of specialization: Crossborder payments

Head of Company: Elizabeth Rossiello, CEO

Head of Finance: Adam Gou

BLACKSTONE MERCHANT SERVICES

Location: Miami, Fla.
Phone: 305-718-6470
Website: blackstonemERCHANT.com

BLANDA MARKETING & PUBLIC RELATIONS

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

BLUE PEBBLE SOLUTIONS INC.

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

BLUESTONE PAYMENTS

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

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
Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.
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
Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S., Canada
Distributors: ISO/Agent and Direct Sales Channels, Referral Partners, Agent Bank
Products: Parse Pay, Mynt,

Dejavoo, Verifone, Ingenico, Clover, Pax, NMI/CreditCall, Paya, Valuetech, 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: Mesa, Ariz.
Phone: 800-887-6227
Website: capitalq.com

CARD CONCEPTS MERCHANT SERVICES INC.

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

CARDFLIGHT

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

Organization type: Payment gateway

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

Distributors: CDE, POS Portal, The Phoenix Group

Products: SwipeSimple

Works with: First Data, TSYS, Vantiv now Worldpay

Vertical markets or other areas of specialization:

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

Head of Company: Derek Webster, CEO

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

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

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

CARDSMART MERCHANT SERVICES INC.

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

CARD SOLUTIONS INTERNATIONAL LLC

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

CARDWORKS ACQUIRING LLC

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

CARD PAYMENT ADVOCATES INC.

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

CARDPAYMENT SERVICES INC

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

Organization type: ISO registered directly with Visa or Mastercard

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

Distributors: Phoenix Group, POS Portal

Products: Clover, Verifone, Dejavo, 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

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

Geographic Market:

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

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: 310-285-0848
Website: cherylpedlegrinodesign.com

CHOICE TECHNOLOGY SOLUTIONS

Location: Dallas, Texas
Phone: 800-928-6119
Website: www.choicetech.xyz

Organization type: Other
Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.
Products: Jarvis
Work with: TSYS, Tri Source
Vertical markets or other areas of specialization: TechnologySoftware
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
Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S.
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, TechnologySoftware
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

CLARION MERCHANT SOLUTIONS

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

CLEARENT

Location: Clayton, Mo.
Phone: 314-732-0515
Website: clearent.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: TechnologySoftware
Head of Company: Darrel Anderson, President
Head of Systems/Technology: Paul Nowling, SVP, Products & Technology

CONTINENTAL MERCHANT SERVICES INC

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

CORNERSTONE PROCESSING SOLUTIONS INC.

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

CSR PROFESSIONAL SERVICES INC.

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

CULIANCE (FORMERLY CU24)

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

CURRENT PAYMENT SOLUTIONS

Location: 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: electron.org

EMERCHANTPAY CORPORATION

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

ENCASH

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

EPICOR SOFTWARE CORP.

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

EPROCESSING NETWORK LLC

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

Organization type: Payment gateway

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

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

Works with: Chase

Paymentech, Elavon, First Data, Global Payments, JetPay, Paya, TSYS

Vertical markets or other areas of specialization:

ECommerce, 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

ESCHELON FINANCIAL GROUP

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

EQUINOX PAYMENTS

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

EVERLINK PAYMENT SERVICES INC.

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

EVO MERCHANT SERVICES LLC

Location: Melville, N.Y.
Phone: 888-888-4009
Website: evopayments.com

Organization type: Processor

Geographic Market: United States, Canada, Europe

Terminal brands offered:

Verifone, Ingenico, Dejavo, Poynt

Works with: ISVs, FIs, ISOs, VARs

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

EXADIGM INC.

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

EXPRESS POS DISTRIBUTORS

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

Organization type: POS distributor

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

Products: VeriFone, First Data, Pax, Ingenico

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

Head of Company: Drew Engles, Owner, CEO

Head of Finance: Drew Engles, Owner, CEO

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

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

EZCHECK

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

EZIC INC.

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

F1 PAYMENTS

Location: Austin Texas
Phone: 512-379-2034
Website: www.f1payments.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.

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

FAMA INC.

Location: New York, N.Y.
Phone: 800-251-6260
Website: famacash.com

FATTMERCHANT

Location: Orlando, Fla.
Phone: 321-236-0102 x234
Website: www.fattmerchant.com

Organization 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, Dejavo, and 200+
integrations, and ISV Partners:
Vend, Dining Alliance, Envision,
Symplast, Optimantra, Madow
Group

Vertical markets or other areas of specialization: ACH
Processing, ECommerce,
Hospitality Hotels, 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: Suneera
Madhani, Founder/CEO

Head of Finance:
Keith Durden, VP of Finance

Head of Systems/Technology:
Jacques Fu, Co-Founder of
Tech and CTO

FC FINANCIAL LLC

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

Organization type:

Independent sales agent

Vertical markets or other areas of specialization: ACH

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

FEDERATED PAYMENTS

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

FIDANO LLC

Location: Whitefish, Mont. and
Las Vegas, Nev.
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,
Europe

Products: MSPWare,
PulsePoint

Works with: Elavon, World
Access, CardX, SumUp, Talech

Vertical markets or other areas of specialization:
TechnologySoftware

Head of Company: Tyler
Nitopi, President

Head of Finance: Tim Rossol,
CFO

Head of Systems/Technology:
Jason Meuter, CTO

Head of Sales: Tyler Nitopi, VP,
Business Development

FIELD GUIDE ENTERPRISES LLC

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

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

Head of Company: Mark Dunn,
President

FINANCIAL TRANSMISSION NETWORK, INC. (FTNI)

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

FINTECH EXECUTIVE SEARCH CONSULTANTS, LLC

Location: Tampa, Fla.
Phone: 813-666-4504
Website: www.fintechstaff.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, ECommerce,
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

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: 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 DATA MERCHANT SERVICES

Location: Atlanta, Ga.
Phone: 404 890-2000
Website: firstdata.com

FIRST MERCHANT CARD SERVICES LLC

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

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

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)

FORTISPAY

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

Distributors: First Data, Elavon, TSYS

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, 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) TechnologySoftware

Head of Company: Jimmy Nafso, CEO

Head of Finance: B Shah, CFO

Head of Systems/Technology: Kevin Shamoun, CITO

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

GLOBAL PAYMENTS CONSULTING

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

Organization type:

Independent sales agent

Geographic Market: Northeast U.S., South America

Works with: Grupo Promerica, Credibanco, VisaNet Perú, Produbanco, BHD León, Banco Santa Cruz, Banco Caribe, Asociación Popular, Cielo, Clarus Merchant Services.

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

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: 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

Head of the company: Moses Heredia, CEO

Head of Finance: Valerie Tovali,
director of Finance

Head of Systems/Technology: Andrea Zamora, Technology Manager

Head of Sales: Jose Lopez,
Director of sales

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: www.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

Organization type: ISO registered directly with Visa or Mastercard

Geographic Market:

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

Vertical markets or other areas of specialization: ACH Processing, ATM, ECommerce, Equipment Leasing/Sales, Hardware, 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: Kirk Nellis, President/CEO

HE WOODS & CO.

Location: Dallas, Texas

Phone: 214-861-9060

Organization type: Independent sales agent

Geographic Market:

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

Products: First Data, TSYS, etc.

Work with: AAG, LLC, EpicPay,

PaySafe, SignaPay, Priority Payments, MeritCard

Vertical markets or other areas of specialization:

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)

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

IGC SOFTWARE CORP.

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

IGNITE PAYMENTS

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

INFINITE PERIPHERALS

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

INGENICO GROUP

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

INSTABILL

Location: Portsmouth, N.H.
Phone: 800-318-2713
Website: Instabill.com

Organization type: ISO registered directly with Visa or Mastercard
Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S., Canada, South America, Europe, Asia, Africa
Vertical markets or other areas of specialization: ACH Processing, Crossborder payments, ECommerce, Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, Online Payments

Head of Company: Jason Field, CEO, Founder

Head of Finance: Karin Michel, Director of Finance

Head of Sales: Wendy Jacques, Sales Manager

INTEGRAPAY PTY. LTD

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

INTEGRATED MERCHANT ALLIANCE INC.

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

INTEGRITY PAYMENT SYSTEMS

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

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

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

Head of Company: James Oberman, CEO

Head of Finance: Tony Morrison, CFO

Head of Systems/Technology: Michael Lambert, CTO

Head of Sales: Mike Ponder, President

INTERNAL PROCESSING SOLUTION

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

INTERNATIONAL MERCHANT SOLUTIONS INC.

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

INTRIX TECHNOLOGY

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

INTUIT MERCHANT SERVICES

Location: Mountain View, Calif.
Phone: 800-446-8848
Website: about.intuit.com

IPAYMENT, INC.

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

Organization type: ISO registered directly with Visa or Mastercard

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

Vertical markets or other areas of specialization: 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

IRIS CRM

Location: Brooklyn, N.Y.
Phone: 888-870-9978
Website: www.iriscrm.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
Products: IRIS CRM,
CRMDialer.com, MedicalCRM.
com

Work with: First Data, TSYS,
Elavon, PaySafe, Priority
Payments, Nuvei

**Vertical markets or other
areas of specialization:**
Medical - Hospitals,
Technology Software

Head of Company: Dimitri
Akhrin, President

Head of Sales: Jason
Weinberger, Senior Vice
President of Sales

JACK MILFORD FORD LAW OFFICE

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

JC MERCHANT SOLUTIONS

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

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

Distributors: PSO Portal, TSYS,
Clearent

Products: Verifone, Pax,
Ingenico, Star, Apple, Magtek
Works with: GroomPros,
Genbook, Talech POS, Direct
Capital, Pirs Capital

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

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

JETPAY CORP

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

JIM HIGGINS AND ASSOCIATES INC.

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

JOE BURZYNSKI

Location: Milwaukee, Wis.
Phone: 414-232-2293
Website: www.harbortouchwi.com

Organization type:
Independent sales agent
Geographic Market: Northeast
U.S., Midwest U.S.,
Southeast U.S., Gulf Coast

U.S., West Coast U.S.

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

JORY

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: 781-275-1970
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, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Prepaid Debit/Gift Cards, Hospitality - Restaurants, Retail (including Gas/Petroleum), Technology - Software

MAINSTREAM MERCHANT SERVICES

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

Organization type: ISO registered directly with Visa or Mastercard

Geographic Market: United States

Vertical markets or other areas of specialization: ACH Processing, E-Commerce, Equipment Leasing/Sales, Technology - Hardware,

Hospitality - Hotels, Loyalty Programs, Mail Order/Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Hospitality - Restaurants, Technology - Software

MAXPCI

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

Organization type: Other
Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S., 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: merchantanalysiservice.com

MERCHANT CONNECTIONS

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

MERCHANT MATCH

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

MERCHANT PROCESSING ADVISORS LLC

Location: Aspen, Colo.
Phone: 970-379-5216
Website: MerchantProcessingAdvisors.com

Organization type: Independent sales agent

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

Vertical markets or other areas of specialization: ACH Processing, Crossborder payments, ECommerce, Hardware, Hospitality Hotels, Mail Order/Telephone Order, Medical - Hospitals, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Prepaid Debit/Gift Cards, Restaurants Retail (including Gas/Petroleum), Same Day/Realtime payments, TechnologySoftware
Head of Company: Kirk Brinks, Manager

MERCHANTSERVICE.COM INC.

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

MERCHANT SERVICES CONSULTING GROUP

Location: Upton, Mass.
Phone: 508-720-1514
Website: mscgne.com

MERCHANT SERVICES NORTH AMERICA

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

Organization type: ISO registered directly with Visa or Mastercard

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

Distributors: The Phoenix Group, TASQ, POS Portal,

Cross-Check

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

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

Vertical markets or other areas of specialization: ACH

Processing, ECommerce, Equipment Leasing/Sales, Hardware, 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

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

MERSATECH

Location: Centennial, Colo.

Phone: 303-268-5505

Website: mersatech.com

MERITCARD

Location: Dallas, Texas

Phone: 214-939-0500

Website: meritcard.com

MERITUS PAYMENT SOLUTIONS

Location: Irvine, Calif.

Phone: 888-851-7558

Website: merituspayout.com

METRO MERCHANT SERVICES INC.

Location: Wilmington, DE 19808

Phone: 302-838-9100

Website: metromerchantservices.com

Organization type: ISO registered directly with Visa or MasterCard

Geographic Market:

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

Distributors: TASQ, POS Portal

Products: Ingenico; Verifone; First Data; Clover, Revel, Microsale, Korona

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), TechnologySoftware, Other"

Head of Company: Mark Landis, President

Head of Finance: Vickie Rankin, Controller

Head of Sales: Joan Winnington, Director of Sales/Marketing/Operations

MICROBIZ LLC

Location: Menlo Park, Calif.

Phone: 702-749-5353

Website: microbiz.com

MIDWEST ACQUIRERS ASSOCIATION

Location: Schaumburg Township, Ill.

Phone: 847-303-4100

Website: midwestacquirers.com

MOBIUS PAYMENTS, INC

Location: Burbank, Calif.

Phone: 310-773-3410

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, Starmicronics, 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

MV TECH SERVICES INC.

Location: Chanhassen, Minn.

Phone: 952-474-3795

Website: mv-tech.net

MY CREDIT CARD AGENT LLC

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

NAUTILUS HYOSUNG AMERICA

Location: Irving, Texas
Website: www.hyosungamericas.com

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

NACHA, THE ELECTRONIC PAYMENTS ASSOCIATION

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

NATIONAL ATM COUNCIL INC.

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

NATIONAL BENEFIT PROGRAMS

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

Organization type: VAR
Geographic Market: U.S.

NATIONAL DISCOUNT MERCHANT SERVICES (NDMS)

Location: Manhattan Beach, Calif.
Phone: 310-997-0100
Website: www.ndmscorp.com

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

NATIONAL MERCHANT CENTER

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

NATIONAL PAYMENT SOLUTIONS LLC

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

NATIONWIDE PAYMENT SOLUTIONS LLC

Location: Portland, Maine
Phone: 877-290-1975
Website: getnationwide.com

NAVIDOR MERCHANT SERVICES

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

NCLOSE INC.

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

NCMIC

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

NCR PAYMENT 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

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

NMI

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

Organization type: Payment gateway

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

Work with: 165+ processor connections, 175+ shopping cart integrations

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

Head of Company: Vijay Sondhi, CEO

NORTH AMERICAN BANCARD

Location: Troy, Mich.
Phone: 877-840-1952
Website: nabancard.com

NORTHEAST ACQUIRERS ASSOCIATION

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

NXGEN

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

Organization type: ISO registered directly with Visa or Mastercard

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

Distributors: Elavon, First Data
Products: talech, Poynt, Clover, Converge, 3D Cart, Ingenico, Verifone

Works with: Parkmobile, Strategic Funding Services, Secure Payment Systems, National Benefits Program, SumUp, CardX, ethor, Freedom Pay, Eigen, Verosa

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

Head of Company: Thomas P. Nitopi, Founder/CEO

Head of Finance: Tim Rossol, Chief Financial Officer

Head of Systems/Technology: Jim Peterson, Chief Global Operations Officer

Head of Sales: John Barrett/Giuseppe Caltabiano, President NXGEN USA/President NXGEN International

ON-LINE CREDIT CARD SERVICES INC.

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

ONPEX

Location: Munich, Germany
Phone: +49 894-161-4310
Website: onpex.com

ORION PAYMENT SYSTEMS

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

PAX TECHNOLOGY INC.

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

PAYLINE

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

PAWS NUTRITIONAL ORG

Location: USA
Phone: 602-881-7032

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

PAYCUBE INC.

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

PAYFIRST SOLUTIONS

Location: Philadelphia, Pa.
Phone: 888-268-2918
Website: payfirstsolutions.com

PAYHUB PAYMENTS

Location: Avon, Conn.
Phone: 855-572-9482
Website: www.payhubpayments.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: Clover, Pax

Work With: Authorize.net, NMI, Shopify, WooCommerce, Wordpress

Vertical markets or other

areas of specialization:

ECommerce, Mobile payments/Mobile Point of Sale, Restaurants, Retail (including Gas/Petroleum)

Head of Company: Austin Peterson, Co-Founder

Head of Finance: Alan Nathan, Co-Founder

Head of Systems/Technology: Dan Robbins, Operations Manager

PAYMENT ALLIANCE INTERNATIONAL

Location: Louisville, Ky.

Organization type: ISO registered directly with Visa or Mastercard

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

Products: Genmega, Hantle, Tranax, Hyosung, Triton

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

PAYMENT LOGISTICS

Location: La Jolla, Calif.
Phone: 888-572-9564
Website: paymentlogistics.com

Organization type: ISO registered directly with Visa or Mastercard

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

Products: Paygistix, PayLink

Vertical markets or other areas of specialization: ACH Processing, ECommerce, Hardware, 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: 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, ECommerce, Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, Online Payments, Retail (including Gas/Petroleum) Technology Software, Other
Head of Company: shawn silver, CEO
Head of Finance: Amanda Delzer, Director of Finance
Head of Systems/Technology: Neal Hamou, CFO

PAY PRO PROCESSING

Location: Newport Beach, Calif.
Phone: 877-865-7744
Website: www.PayProProcessing.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
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: 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: James Oberman, CEO
Head of Finance: Tony Morrison, CFO
Head of Systems/Technology: Michael Lambert, CTO
Head of Sales: Adam Oberman, President

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 South America, Europe, Asia
Distributors: Payvision works

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

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

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

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

Head of Company: Rudolf Booker, CEO

Head of Finance: Martijn Leenaers, CFO

Head of Systems/Technology: Christopher Martlew, CTO

Head of Sales: Cheng Liem Li, CCO

PCI SECURITY STANDARDS COUNCIL LLC

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

PERFORMANCE TRAINING SYSTEMS

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

PINPOINT INTELLIGENCE INC.

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

PLANET GROUP INC.

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

PLANET PAYMENT

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

PLATINUM CHOICE BANCARD

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

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: Tina Brunner, IT Manager

Head of Sales: Jason Reed, National Sales Director

PLATINUM PAYMENTS

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

PLATINUM TRANSACTION

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

PLUTUS FINANCIAL DBA ABRA

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

POPCODES INC.

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

Organization type: Value added solution provider

Geographic Market: United States, Canada, Europe

Products: Push Button Services & Proof @ POS

Works with: Ingenico, Verifone

Vertical markets or other areas of specialization:

E-Commerce, Loyalty Programs, Retail (including Gas/Petroleum), Technology - Software, Merchant and Customer Experiences, Promotions

POS ADVICE LLC

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

POS & RESTORE LLC

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

POSDATA GROUP, INC.

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

Organization type: POS distributor

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

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

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

Vertical markets or other areas of specialization:

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

POS GLOBAL CONCEPTS

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

POS PORTAL

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

PRAIRIE TRAIL SOFTWARE INC.

Location: Plano, Texas
Phone: 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)

PRESTON TODD ADVISORS

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

PRINCIPLE PAYMENTS

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

PRINETA USA

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

PRIORITY PAYMENT SYSTEMS LLC

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

PROCESSING CONSULTANTS

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

PROMEDIA LLC

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

PROSPAY MERCHANT SERVICES

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

PROVIDENT PAYMENTS INC

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

Organization type:

ISO registered directly with Visa or Mastercard

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

PUEBLO BANK & TRUST

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

QWIKCHECK

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

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: 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

REDWOOD MERCHANT SERVICES, A DIVISION OF WESTAMERICA BANK

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

RELIANCE STAR PAYMENT SERVICES

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

RELIANTPAY INC.

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

Organization type: ISO

registered directly with Visa or MasterCard

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

Vertical markets or other areas of specialization:

ECommerce, Equipment Leasing/Sales, Mail Order/Telephone Order, Mobile payments/Mobile Point of Sale, NFC/Contactless payments, Online Payments, Restaurants, Retail (including Gas/Petroleum)

Head of Company: Tom Mansfield, President

Head of Sales: Denny Kammer, Vice President

RENAISSANCE ASSOCIATES

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

REVENUE PROCESSING SOLUTIONS

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

REVOLUTION PAYMENT SYSTEMS

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

RETAIL PROFIT SYSTEMS

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

RISK FREE MERCHANT

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

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 Company:

Tom Pepple, Member

Head of Finance:

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

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

Head of Company: Raj Jain, Chairman & CEO

Head of Finance: Vijen Surana, CFO

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

SAGE PAYMENTS

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

SECURE DATA PAYMENT SYSTEMS

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

Organization type: SubISO

Geographic Market: "Northeast U.S., Southeast U.S., West Coast U.S."

Products: Verifone, First Data, Ingenico, Authorize.net,
Works With: TSYS, First Data, EVO, Elavon

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

Head of Company: Thomas W Heidgerd, Pres.

SECURITYMETRICS

Location: Orem, Utah
Website: securitymetrics.com

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

Location: San Angelo, Texas
Phone: 325-942-8685
Website: rafterjmerchantservices.com

SIGNAPAY

Location: Irving, Texas
Phone: 800-944-1399
Website: www.signapay.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

Products: Traditional and PayLo Processing

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

Equipment Leasing/Sales, Hardware, 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:

John Martillo, Founder & CEO

Head of Finance: Brian McNatt, Senior VP Finance

Head of Systems/Technology: Barry Ervi, VP Business Operations

Head of Sales: Matt Nern, Senior VP Sales

SILVEREDGE

Location: Loveland, Colo.
Phone: 833-229-0369
Website: gosilveredge.com

STILLWATERPAYMENTS

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

SLIM 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

Geographic Market: Canada
Products: All Acquirers some ISOs

Vertical markets or other areas of specialization: ACH Processing, Company does not disclose, Crossborder payments, ECommerce,

Hardware, 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: Rick Smith, President

Head of Sales: Michael Westcott, Sales

SMARTCHARGE LLC

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

SMART SOFTWARE

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

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

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

Head of Sales: Nathan McQuillen, Sales & Marketing Director

SOUTHEAST ACQUIRERS ASSOCIATION

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

SPARROWONE.COM

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

SPHERE NETWORK LLC

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

Geographic market: United States, Canada, Africa

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

START MARKETING LLC

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

STEELE & ASSOCIATES LLC

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

STERLING PAYMENT TECHNOLOGIES

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

STJ RETAIL

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

STRATEGIC MARKETING

Location: Phoenix, Ariz.
Phone: 480-510-8120
Website: www.snmktg.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: Peggy Bekavac Olson, President & CEO

STRATEGIC MERCHANT SERVICES INC.

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

STREAMLINE PAYMENTS

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

Organization type: ISO registered directly with Visa or Mastercard

Geographic market: Midwest U.S.

Distributors: W-2 Sales Force

Works with: First Data, TSYS

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

SUBUNO

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

THE BANCORP

Location: Wilmington, Del.
Website: thebancorp.com

THE STRAWHECKER GROUP

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

SWITCH COMMERCE

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

THE GIVE BACK CAMPAIGN

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

THURMAN LEGAL

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

TABLESAFE

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

THE LAW OFFICES OF PAUL A. RIANDA

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

TOTAL MERCHANT SERVICES

Location: Woodland Hills, Calif.
Phone: 888-848-6825
Website: totalmerchantservices.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 NATIONAL ATM COUNCIL INC

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

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

Products: Vendor Members Representing All Major ATM Products & Services

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

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

Head of Company: Bruce Wayne Renard, Executive Director

TOTAL MERCHANT SERVICES OF GA

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

TOUCHMATE INC.

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

TRANSACTION NETWORK SERVICES

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

Geographic Market: Northeast U.S., Midwest U.S., Southeast U.S., Gulf Coast U.S., West Coast U.S., Canada, South America, Europe, Asia
Vertical markets or other areas of specialization: Crossborder payments, Mobile payments/Mobile Point of Sale
Head of Company: Mike Keagan, CEO

Head of Finance: Denny Randolph, CFO

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

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

TRANSACTION RESOURCES INC.

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

TRANSSOURCE

Location: Puerto Rico
Website: transsource.net

Organization type: SubISO

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

Products: High Risk Merchant Accounts

Vertical markets or other areas of specialization: ECommerce

Head of Company: Kevin Cunningham, President

Head of Finance: Raquel Rodriguez, Head of Finance

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

Head of Sales: Jose Beede, Business Development Manager

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.

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

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: Philip McHugh, President

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.,

Distributors: TASQ

Products: Clover

Works with: First Data

Vertical markets or other

areas of specialization:

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

ULTIMATE PAYMENT SOLUTIONS

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

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), Same Day/Realtime payments

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

UNIFIED CAPITAL FUNDING LLC

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

UNIPAGOS

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

UNITED MERCHANT SERVICES INC.

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

UNIVERSAL ATM NETWORK INC.

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

USAEPAY

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

U.S., ELECTRONIC SOLUTIONS INC

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

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

Distributors: Aon Pos

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

Vertical markets or other areas of specialization: ACH Processing, ATM, ECommerce, Equipment Leasing/Sales, Hardware, 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) TechnologySoftware

Head of Company: Tushar, President

Head of Sales: Gee, V.Prez

U.S., MERCHANT SERVICES INC.

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

VANTIV LLC

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

VELOCITY MERCHANT SERVICES

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

VERIFONE SYSTEMS INC.

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

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: wells Fargo.com

W.NET (WOMEN NETWORKING IN ELECTRONIC TRANSACTIONS)

Location: Wakefield, Mass.
Phone: 781-876-8818
Website: wnnetonline.org

WORKWELL TECHNOLOGIES

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

YOUR BEST INTEREST LLC

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

ZEAMSTER

Location: Michigan
Phone: 855-932-6783
Website: zeamster.com

Organization type: Payment gateway

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

Products: Zeamster

Works with: First Data, TSYS, Elavon, Vantiv

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

(including Gas/Petroleum), TechnologySoftware”

Head of Company: Kevin Shamoun, Founder & CEO

Head of Systems/Technology: Jonathan McAlees, Executive Vice President

Head of Sales: Joshua Epright, VP, Business Development

ZOMARON INC

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

Organization type: ISO registered directly with Visa or Mastercard

Geographic Market: Canada

Products: Givepoint

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

payments, ECommerce, Equipment Leasing/Sales, Hardware, 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
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

Credit Cards

Visa counters 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 instant-financing powerhouses like Affirm and Klarna, which are rapidly 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 muddies 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. **ISO**

Advertising Index

Electronic Merchant Systems..... C2
emsagent.com
866.211.0738

USA ePay 3
www.usaepay.com
866.490.0042

SignaPay..... C3
SellPayLo.com
888.981.9566

Shift4Payments..... C4
www.isoprogram.com
800.201.0461x1205

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by SignaPay

The SkyTab logo features the brand name in a bold, sans-serif font, with a small trademark symbol. It is set against a dark, rounded rectangular background.

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SkyTab™ is the game-changer you've been waiting for. You can now offer a cutting-edge pay-at-the-table solution to your merchants for FREE! SkyTab is fully integrated with all Harbortouch systems so servers can seamlessly accept payment directly from the table. But SkyTab offers much more than just payments...

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- Re-order items directly from the table (full ordering functionality coming soon)
- Accept EMV, NFC and swiped card payments
- Built-in customer satisfaction surveys with manager alerts for low ratings
- Ability to collect customer emails to build a marketing database
- Integrated receipt printer and e-receipt functionality

Contact us today to supercharge your sales with SkyTab!

Brian Fitzgerald, National Sales Manager Central - 800-201-0461 x 1257 or bfitzgerald@harbortouch.com
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