

Integrated and Flexible Payment Solutions for Every Business

Integrated, Recommended, Experienced.

APS Payments is a gateway, processor, and integrator that is trusted by thousands of merchants daily to process payment.

- Tokenized credit card data simplifies PCI Compliance
- Daily, automatic batch reporting
- Level 3 Processing
- EMV chip functionality
- Multi-currency capable
- ClickToPay and other extended software functionality
- ACH and ClickToPay Direct
- No installation, maintenance, or setup fees
- 24/7 live support

Faster Funding. Fewer Fees.

Credit card and payment processing are just a small part of the APS Payments solutions-driven model. We leverage insider knowledge to secure the best rates and minimize chargebacks for our partners and merchants. If you do not understand your bill, we will educate you on how you are currently priced.



**100% PCI/DSS
Compliant**



**Dedicated
Training**



**Tokenized Credit
Card Data**



**Partner-centric
Approach**

APS Payments works diligently to get you the lowest credit card processing rates, reduce your risk, and provide the best solutions for your business. Batch processing, seamless integrations, and automation tools such as recurring billing increase your business' efficiency and improves cash flow. From multiple payment methods to multiple currencies, we provide trustworthy service for every business and every payment. What's more, we do this all at a negative cost to your company. When it comes to payments, don't settle for less than APS!

Why APS Payments?

- In business for 11+ years
- Process in 22+ countries
- Ranked as a Top 100 Acquirer in the United States by the Nilson Report
- Recognized by Inc. 5000 - 2017 & 2018
- 250+ software integrations
- 96% would recommend

Free Merchant Statement Audit

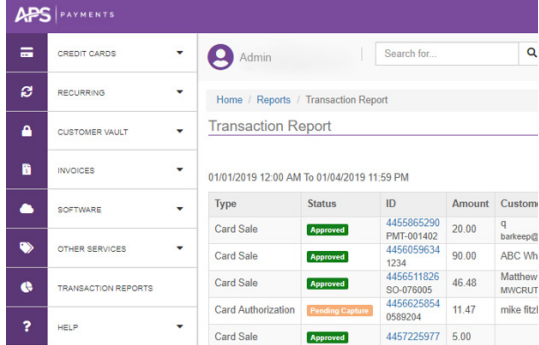
You need a processor that can guide you to what works best for you. With APS Payments, you will always know that we are working to provide the right solution for your business.



[www.apspayments.com/
free-audit](http://www.apspayments.com/free-audit)

APSPAYS Vault

The APSPAYS Vault allows you to store customer payment credentials for future use. APSPAYS Vault is a 100% PCI-DSS compliant gateway with many reporting tools for reconciliation. Use our tokenized protection and data encryption to further enhance your security.



Type	Status	ID	Amount	Custom
Card Sale	Approved	445565290 PMT-001402	20.00	q barkeep@
Card Sale	Approved	4456059634 1234	90.00	ABC Wh
Card Sale	Approved	4455511826 90-078005	46.48	Matthew MVCRTU
Card Authorization	Pending Capture	4456025854 0589204	11.47	mike flzl
Card Sale	Approved	4457225977	5.00	

Save
up to 43%



Level 3 Rates

Level 3 processing allows you to receive discounted rates on Visa and MasterCard B2B transactions. The average small to mid-sized business saves \$18,000 per year by providing the comprehensive level 3 data requirements. APS Payments integration will automatically send the required data for you, to ensure quick payments at lower costs.

EMV

If you have card-present transactions, you should ask if APS Payments can provide your business with a fully integrated EMV credit card terminal. This will eliminate the need for double entry, lower chargeback risk, and lower transaction fees. Prevent counterfeit chargebacks!



ClickToPay

APS Payments is constantly developing new software solutions and integrations compatible with merchants' accounting, POS, and eCommerce software. APS ClickToPay is a secure way to have invoices paid by your customers with one easy click. If a pre-built integration is not available for the business solutions you use, we have an API available to develop a custom integration.

ClickToPay Direct

Introducing the latest advance for Bank-to-Bank transfers in neatly packaged web check technology. Our exclusive ClickToPay Direct product reduces chargeback replies to 72 hours for B2B transactions while allowing your customers to easily make secure transfers.



Every Business. Every Payment.