

- Standard Processing
- Pass Your Fees (Cash Discount or Convenience Fees)
- High Risk

Call or Text - 844-4XPAY (844-497-2987)
Email - info@getxpay.com

GET STARTED

Payments Simplified.

Accept payments your way

- Simple & flexible plans starting at \$29 per month* with no interchange mark-up
- Options to pass fees to your customers (cash discount or convenience fees)
- Quick & easy setup for all business models & industries

**Monthly plans do not include interchange or per authorization fees*

Chatbot

GET STARTED

CONTACT SALES

[LOGOS: Visa Mastercard Discover American Express China Union Pay Bitcoin Ethereum Cardano Binance USD Dogecoin Shiba Inu Solana Chainlink Litecoin Polygon]

Why XPAY?

Simple Setup

Just 3 steps to get you through the initial process

Cost Saving

Better Rates vs Your Current Provider and no interchange mark-up

Multiple Banks

We work with the industry's largest banks that understand your business

No Application Fees

Free Consultation
Free Rate Review
No Hidden Fees

Dedicated Customer Care

Customer service representatives who are ready to talk 24 hours a day, 365 days a year

Simple Pricing

Monthly Subscription Pricing
Interchange
Authorization Fees

Fast Approval

99.9% Account Approval Rate
24-48 Hour Approval Time

Experience

Our XPAY Team has decades of payments experience with various business types, including complex business models

Pass Your Fees

Options to pass your fees to your customers with cash discount or convenience fees

GET STARTED

Monthly Plans

Starter \$29 Monthly Processing Volume: \$0-\$10,000 Your choice of: <ul style="list-style-type: none">• Standard Processing• Pass Your Fees (Cash Discount or Convenience Fees)• High Risk	Small Business \$59 Monthly Processing Volume: \$10,001-\$25,000 Your choice of: <ul style="list-style-type: none">• Standard Processing• Pass Your Fees (Cash Discount or Convenience Fees)• High Risk	Mid-Sized Business \$99 Monthly Processing Volume: \$25,001-\$50,000 Your choice of: <ul style="list-style-type: none">• Standard Processing• Pass Your Fees (Cash Discount or Convenience Fees)• High Risk	Large Business \$189 Monthly Processing Volume: \$50,001-100,000 Your choice of: <ul style="list-style-type: none">• Standard Processing• Pass Your Fees (Cash Discount or Convenience Fees)• High Risk
GET STARTED	GET STARTED	GET STARTED	GET STARTED

Enterprise Business Monthly Processing Volume: Over \$100,000

Contact us for a quote and we will beat your current rates (just provide your current merchant processing statement)

GET QUOTE

Monthly plans do not include interchange or per authorization cost

Pass Your Fees to Your Customers

The pandemic helped accelerate the acceptance and use of cash discount and convenience fee programs.

- **Convenience Fees** - Convenience fees are charged by businesses to cover the cost they pay to payment processing companies for when a customer pays by debit or credit card.
- **Cash Discount** - Cash discounting works by giving a discount to all customers who choose to pay with cash instead of a debit or credit card. Customers who choose to pay with a credit card will pay the marked amount because the processing cost is built into the cost of the product. This allows the business owner to get the full payment from the customer and not incur any credit card processing fees.
- **Standard Processing** - If you don't wish to pass your fees, you will simply pay your monthly fee, plus applicable interchange and a small fee (10¢) per authorization.

GET STARTED

What is Interchange?

Interchange is percentage & fee charged by the credit card companies for every transaction run. Unfortunately, if you are on the paying end of these fees, they are unavoidable. The interchange rates are the same no matter which payment processor you use. Interchange is typically the most significant processing expense for merchants.

Interchange is different for every card type from each credit card company. All major Credit Card associations (Visa, Mastercard, etc.) publish their interchange fees online. Interchange can range from to .05% + 22¢ for regulated debit cards (BoFA, Wells Fargo, Chase, etc.) up to 2.80% + 10¢ for business credit cards.

So, if you are currently on a flat or tiered rate with the likes of Stripe (2.90% + 30¢) or Square, in many cases, you are likely paying considerably more than interchange.

Example:

- **Interchange** - \$100 regulated debit transaction would have 27¢ of Interchange ($\$100 \times .05\% + 22¢ = 27¢$).
- **Stripe or Square** - The same transaction would cost \$3.20 with Stripe or Square (effective rate of 3.20%).
- **XPAY** - With XPAY, you can either pass the interchange to your customers and pay \$0 for the transaction or pay 37¢ (effectively .37%).

GET STARTED

High-Risk

Interchange Cost-Plus 2%

Experience matters. Our combined decades of banking and payments experience remove the guesswork from scaling your business.

We´ve partnered with banks who understand your unique needs. Our multiple banking relationships can provide your business with the most reliable and cost-effective solutions.

High Risk Industries:

- CBD
- Coaching
- Credit Repair
- Crowdfunding
- Cryptocurrency & NFTs
- Dating
- Debt Collections
- Document Preparation
- Drop-shipping
- Firearms / Ammunition
- Gaming / Gambling
- High Average Transaction Amount
- Live Video Streaming
- Consumer Loans / Lending
- Marketplaces
- Multi-Level Marketing (MLM)
- Money Service Businesses (MSBs)
- Money Transfer
- Movers
- Nutraceuticals / Skincare / Cosmetics
- Online Pharmacies
- Startups
- Stock Trading
- Tactical Gear
- Telemarketing
- Telemedicine / Telehealth
- Ticket Brokers / Events
- Travel Agencies
- Tobacco & Cigars
- Vapes / e-Cigarettes
- Vitamins and Supplement Sales

GET STARTED

If your business is established with low chargebacks, contact us for a quote and we will beat your current rates!

Affiliates, Influencers & Referral Partners

Start referring businesses to XPAY for card payment processing and start earning \$15 to \$99 per active approved processing account.

GET STARTED

GET STARTED

Name

*Email

Phone

Company

Standard Processing | Pass Your Fees (Cash Discount or Convenience Fees) | High Risk

Estimated Monthly Processing Volume (uses volume buckets from pricing section)

*CREATE PASSWORD (to login/setup account)

Use captcha and provide option to sign-up w google or fb

**required*

- <https://www.linkedin.com/company/getxpaynow>
- <https://www.instagram.com/getxpaynow/>
- <https://twitter.com/getxpaynow>

Xpayments, Inc.

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