

Does Your Payment Processor
Check All the
BOXES?



talusTM
FULL SERVICE PROVIDER

**Get the most out of payment processing
with this valuable checklist**

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Integrating payment processing directly into software is a must today for independent software vendors (ISVs) and Software-as-a-Service (SaaS) platforms. Customers across all business sectors not only want, but demand, seamless, one-stop, consumer-friendly payments acceptance and back-office experiences.

Choosing a payment processing partner can be one of the most consequential business decisions ISVs and SaaS companies make. Entering into the right partnership can ignite greater customer satisfaction, increase loyalty and retention and provide valuable data insights, while driving new revenue streams and creating operational efficiencies. On the flip side, a poor decision can lead to greater customer churn, while limiting opportunities to generate income and stifling business growth.

The checklist below can help you evaluate your current payment partnership or vet potential new partners.

10 Ways to Maximize Your Payments Partnership

A payment processing partner should bring the best of these programs, resources, technologies, and services to the relationship.

1 Partner Program Designed for Business Growth



A payment processing partner should support your business success in addition to its own, in true partnership fashion. This includes providing sales, onboarding and ongoing assistance to both you and your customer base.

You should be able to stay in control of your business and create a seamless user experience focused on enhancing your software functionality and highlighting your brand—and your brand only – in your market.

Monetizing payments is a biggie. You should be able to generate recurring revenue from each and every one of your customers' payment transactions. Any partner program worth considering should offer fair payments monetization models, including competitive revenue splits. Be skeptical. Some payment processors weight revenues significantly in their favor rather than yours. Bottom line, you should be fairly compensated for bringing a base of loyal software users to the partnership.

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2 Concierge Support Day One

Look for a payment processing partner that has mapped the implementation process. Make sure they have the ability to provide personal support every step of the way, from integrating payments, to merchant sales, onboarding, retention and ongoing support.

Your payment processing partner should use its expertise to handle the complexities of payments, such as Payment Card Industry Data Security Standard (PCI DSS) compliance, fraud prevention, risk mitigation, and chargebacks, so you can stay focused on your core business as a software provider which is what you do best.

Always-on, 24/7 telephone support should also be provided, giving you and your users access to dependable assistance whenever necessary. Don't settle for anything less than personal support from knowledgeable U.S.-based payments professionals that you can count on for help any time, day or night. This is definitely better than dealing with inexperienced offshore agents that are difficult to understand, waiting days for unclear email replies, or receiving off-topic scripted chat responses.



3 Dedicated Merchant Accounts

Although there are all kinds of business models for payments acceptance, you will have more control and less risk working with a partner who establishes dedicated merchant accounts for each of your users.

Instead of aggregating transaction processing for your entire portfolio under one account, each one of your users is provided with a unique merchant identification (MID) number upon onboarding for payment services.

Dedicated merchant accounts eliminate pooled risk for both you and your users. One "bad apple" doesn't spoil payment processing services for all. Next-day account shutdowns or freezes for excessive chargebacks or a string of fraudulent transactions only affect the user account experiencing them.

Your business and the businesses of the other users in your portfolio remain unaffected when one user runs afoul of the rules, regulations or risk parameters. Ultimately, your processor assumes all the risk and or collection of losses on your behalf.

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4 **Transparent Pricing with a True, Cancel-Anytime Contract**

Pricing transparency is essential for a successful partnership, but a survey by [The Strawhecker Group](#) found that only 50% of ISVs and SaaS companies are satisfied with the clarity their partners provide.



Look for a partner who prices based on user transaction volume, charge volume and risk profile. Contracts and statements should clearly list any and all fees, as well as any costs associated with cancellation. Make sure the partner does not assess “hidden” fees which are unexpected charges for items not spelled out in the contract. Avoid working with a payment processor that locks your users into paying a standard aggregated rate covering the risk of others through the end of the contract term.

It’s wise to ask about other favorable terms that can be offered to your users, like same- or next-day funding that creates smoother cash flow.



5 **Robust, Developer-Friendly APIs**

Your payment processing partner should provide you with tools to make embedded payments easy. Pre-built APIs help you take your solution to market quickly and decrease the time and resources you’ll devote to integration and maintenance over time.

API customization is another question to ask. A payment processor with a true partnership commitment will help you accommodate business requirements, security rules, and workflows that enhance operations and experiences.



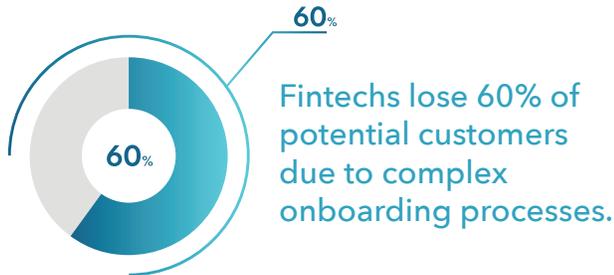
6 **Seamless, White-Label User Onboarding**

[The Financial Brand](#) research indicates that Fintechs lose 60% of potential customers due to complex onboarding processes. Insist on white-labeled digital onboarding via your software optimized to minimize

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steps, eliminate redundant data entry, and start your relationship with users new to embedded payment processing on a positive note while promoting your brand.



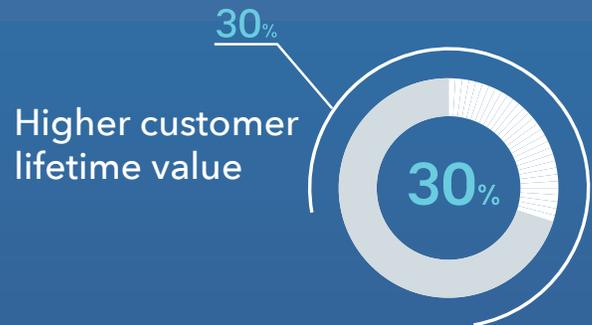
Your partner should support onboarding at scale with speedy merchant underwriting due diligence, ample user communication and pricing transparency throughout the process.

Make sure your role in the onboarding process requires minimal intervention. No coding should be necessary.



7 End-to-End Omnichannel Solutions

[CapitalOne Research](#) reports that 73% of consumers are omnichannel shoppers, and those shoppers provide a 30% higher customer lifetime value than single-channel shoppers. To build loyalty among these high-value customers, businesses must optimize their experiences, including supporting the where, when and how people prefer to pay.



A wide variety of omnichannel solutions should be supported, including swipe, insert, tap or key entering payments in-store, on the go, online, in apps, on hosted payment pages, and with payment links in emails, texts or QR codes. You want to be able to offer recurring billing and value-added services like automatic account updater, loyalty programs, gift cards and more, too.



8 Modern Payment Method Acceptance

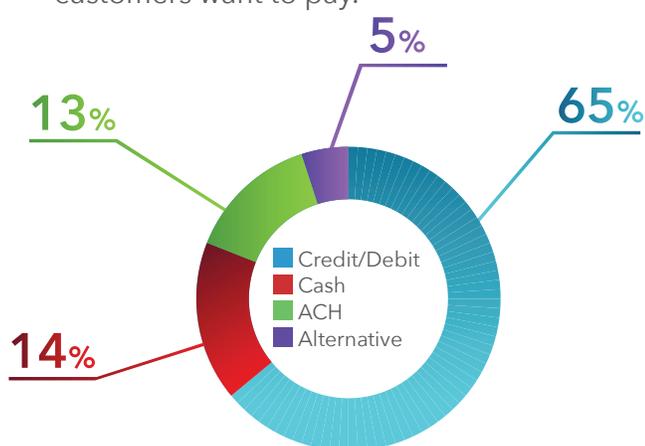
The range of payment methods consumers demand is expanding. The Federal Reserve's 2025 Findings from the Diary of Consumer Choice show that credit and debit payments are used in 65% of all purchase transactions,

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with cash at 14% and ACH at 13%. The report notes that 5% of purchases are made with alternative payment methods, such as digital wallets (Apple Pay, Google Pay, PayPal, Alipay, WeChat Pay, etc.), Buy Now, Pay Later (BNPL) services, and even cryptocurrencies, offering consumers more choice and users broader market reach.

Bottom line, your users should have the ability to accept payments any way that their customers want to pay.



9 Tailor-Fit Hardware and Software

When it comes to payments, one size doesn't fit all. Every one of your users has distinct business and industry vertical requirements which influence payments hardware and software selection.

Look for a payment processing partner with expertise in your market. Make sure your partner provides solutions suited to your

users' needs, whether that's mobile point of sale (mPOS) systems for retailers, pay-at-the-table solutions for restaurants, or secure payments from health savings accounts. You may also need a partner who offers mobile payment systems for field services or subscription billing for repeat sales.

Your payments partner should offer popular payment terminals, point of sale systems, and backend integrations for business software like QuickBooks, NetSuite, and SAP, to give your users an optimal, integrated tech stack. Being able to provide tailored solutions increases user satisfaction and retention, while minimizing development time and cost.



10 Consolidated, Flexible Reporting

Walk through the reporting process to understand how easy it is to access payment transaction and monetization data. Near-real-time data gives you and your users the ability to analyze, understand and gain insights about their businesses pretty much instantly.

Determine if customizable reporting tools are available that allow you and your users to view information in the way that's easiest to digest to make smart business decisions.

You'll also want to know if payments data can be consolidated across all channels, all in one place. Logging into multiple systems and consolidating data manually is not much fun and is super inefficient.

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Now, Make the Best Decision

What Talus Offers

The Talus Partner Program includes a wide variety of technology and services that benefit software companies and their users:

- Robust, developer-friendly APIs
- Competitive revenue share
- Concierge support for integrations and scaling
- 24/7 U.S.-based ongoing merchant support from real payments professionals
- Dedicated merchant accounts that are more profitable and reduce risk
- Transparent pricing and agreement terms that are cancelable anytime
- Seamless, white-label user onboarding with digital friendly user interface
- User-tailored, end-to-end omnichannel payment solutions with modern payment acceptance
- Popular payments hardware and software tailored to user needs
- Consolidated, flexible reporting

Whether you are new to embedded payments or already integrated with another provider, Talus is here to help you grow your business exponentially. Contact us today to learn more.

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