

CHOOSING A MERCHANT SERVICE PROVIDER IN 2025

Cost Effectiveness

- What is the pricing model?
- How is the transaction fee composed?
- Is there a discount based on transaction volumes?
- Is there a fixed and/or min monthly fee?

Customer Experience

- Does the provider support during onboarding?
- What is the SLA response time?

Security and Compliance

- Is the provider's solution PCI DSS compliant?
- What measures for fraud detection and prevention?
- How is customer data stored, managed, & shared?
- How does the provider comply with PSD2 directive?

Integration & Compatibility

- What are the integration options?
- Does the provider offer support during integration?
- Is it compatible with my website/solution?
- What's the uptime of the gateway?

Payouts

- What are the settlement period terms?
- What is the collateral? Is it fixed or rolling reserve?

Reach & Payment Options

- How many banks does the provider work with?
- What payment methods are available?
- What currencies are supported (processing & settlement)?