



ECOMMERCE MERCHANT ACCOUNT

We offer many payment processing products and services for ecommerce websites and other merchant types that qualify for this set-up.

If there's an aspect of the business world growing faster than the area of e-Commerce and online purchases, we've never heard of it. Internet sales are booming and United Bank Card is at the forefront of ensuring that our merchant account holders are riding the crest of that profit wave by providing them with e-Commerce solutions.

A UBC e-Commerce account is the perfect way to expand your business and reach new markets, allowing your online store to accept credit cards which will dramatically improve sales without dramatically increasing expenses.

The majority of online shoppers prefer to pay by credit card and United Bank Card can help you turn those payments into secured, fast cash.

SECURITY, SPEED, SERVICE AND SOFTWARE

United Bank Card supports a variety of internet payment options including Authorize.Net and Paradata Systems, to help you quickly and easily establish your online store. We can even provide a virtual terminal for businesses that have a website order system but only need a method to collect payments.

Simply integrate your chosen UBC payment solution into your existing website or create a completely separate site with our systems built-in. We choose only the safest, most hacker-proof payment processing software options, and as such, all solutions offered by UBC boast Secure Socket Layer (SSL), firewall and password protection.

Payment Processing Solutions

- Credit Card Processing
- Debit & Checkcard Processing (pin pad)
- eCheck
- Check Recovery
- Gift Cards

Communication Set-up

- Dial-up (landline)
- Broadband (cable, dsl, and satellite)
- Wireless (phone and terminal)

Primary Software Namebrands

- Verifone (PCCharge)
- UBC Plugin (QuickBooks Addition)
- AuthorizeNet

Merchants that process high monthly volumes may qualify for lower interchange rates. We do competitive quotes for businesses of all sizes just [CLICK HERE](#).

Ecommerce Merchant Account Rates & Fees

2008 - 2009 Interchange Visa Interchange [\[PDF\]](#) MasterCard Interchange [\[PDF\]](#)

PLEASE NOTE When selecting our free equipment it does have additional fees such an annual fee of \$79, \$25 minimum monthly instead of \$19, and a daily batchheader fee of \$0.35.

Description	Industry Average	United Bank Card, Inc.
Discount Rate	1.90%	.19% Over Interchange
Mid-Qualified Surcharge NOTE: This is typically a result of key-entered sales or corporate, international, and reward cards.	2.00% + \$0.10 Mark-up	.19% Over Interchange
Non-Qualified Surcharge NOTE: This is typically a result of key-entered sales without avs or corporate, international, and reward cards.	3.00% + \$0.10 Mark-up	.19% Over Interchange
Authorization Fee	\$0.30	\$0.08 Over Interchange
Statement Fee	\$10.00 - \$15.00	\$7.99
Minimum Monthly Discount	\$30.00 - \$60.00	\$19.00
Voice Authorization Fee NOTE: This is only charged if you call in to the voice authorization center for a transaction approval. Power outage would be the typical reason for using this service.	\$1.50 - \$2.50	\$0.99
Chargeback	\$25.00 - \$35.00	\$19.00

NOTE: This is only a fee if your customer disputes a transaction however if you have the proper documentation then this fee can be avoided.		
ACH Reject Fee NOTE: This is only a fee if we deposit a transaction into your account and you issue a refund and the funds are not available in your account.	\$20.00 - \$30.00	\$9.00
Annual Fee	\$50.00 - \$200.00	FREE
AVS Fee	\$0.10 - \$0.15 per trans	FREE
Daily Batch Fee	\$0.25 - \$0.50	FREE
Set-up Fee	\$50.00 - \$150.00	FREE
Application Fee	\$100.00 - \$200.00	FREE
Reprogramming Fee	\$50.00 - \$150.00	FREE

Check Processing (check conversion, and check guarantee)

Description	Industry Average	United Bank Card, Inc.
Discount Rate	2.50%	1.39%
Transaction Fee	\$0.35 - \$0.45	\$0.29
Monthly Fee	\$15 - \$40	\$10
Minimum Monthly	\$30 - \$50	\$20

Authorize.Net (pos, ecommerce, mail-order, and phone-order)

Description	Industry Average	United Bank Card, Inc.
Single Software License	\$100 - \$300	FREE
Set-up	\$50 - \$150	FREE
Monthly Fee	\$15 - \$40	\$9.99
Per Auth Fee	\$0.10 - \$0.25	\$0.05

eCheck Batch Fee	\$0.35 - \$0.50	\$0.25
eCheck Rate	2.50% - 4.00%	1.69% 0 - 4,999 mo. vol. 1.49% 5,000 - 49,999 mo. vol. .99% 50,000 - 199,999 mo. Vol. .49% 200,000 or Higher mo. vol.

[APPLY HERE FOR A MERCHANT ACCOUNT](#)

