

RESTAURANT MERCHANT ACCOUNT

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

When running a restaurant, café, bar or nightclub, customer service is a critical element in sustaining a successful establishment. Providing fast, reliable payment options is not only an excellent way to maintain customer satisfaction and loyalty, but it also helps you clear tables so that more paying customers can sit down. United Bank Card offers a variety of payment solutions to accommodate all of your customers' needs, many of them specifically suited to the food services and hospitality industry.

Adding tips, managing servers and generating custom reports are just a few of the many features that are simplified through United Bank Card's product offerings. UBC provides transaction processing services for virtually every terminal, software application and restaurant system in the industry and offers easy integration for merchants using Micros, PosiTouch, Squirrel, Digital Dining, Aloha, DataCap and other POS systems.

QUICK SERVICE RESTAURANT (QSR) SOLUTIONS

Quick Service Restaurants rely on quality, speed and efficiency to be successful and United Bank Card is the perfect partner for any QSR because we make these principles our number one priority. Our customer service and technical support departments operate 24 hours a day, 7 days a week, in order to provide you with assistance whenever you need it. Our payment processing equipment, signature capture pads and wireless terminals are specifically designed to process payments quickly, easily, securely and in a way that assures you the best possible return.

Payment Processing Solutions

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

Communication Set-up

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

Primary Hardware Namebrands

- HarborTouch
- Orion
- Hypercom
- Nurit
- Verifone
- Ingenico

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](#).

Restaurant 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	\$1.50 - \$2.50	\$0.99

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.		
Chargeback 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.	\$25.00 - \$35.00	\$19.00
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.

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