



CALL US TOLL FREE
(888)246-0972

WIRELESS MERCHANT ACCOUNT

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

The ability to accept credit cards from any location with wireless equipment is now available to businesses of all sizes. With the Comstar CHARGE ANYwhere®, accept credit cards wirelessly from the point of transaction while accelerating the sales process, improving efficiency and reducing paperwork.

Charge on the Go with United Bank Card

The ability to accept credit cards with wireless equipment is no longer a luxury afforded only to multinational companies and franchise chains. With UBC, you can go wireless and run credit cards and debit cards from anywhere on or off premises.

Utilizing wireless credit card transactions is the best way to accelerate the sales process, improve efficiency and reduce paperwork and it never fails to impress your customers.

Make Every Transaction a 'Card-Present' Transaction

As you probably know, any time you have to 'call-in' or 'key-in' a credit card transaction without the card itself present, you are charged a higher percentage by the credit card associations. But if you utilize the Comstar CHARGE ANYwhere wireless terminal, you can swipe credit cards from wherever you are, enabling you to qualify for "card-present" rates and avoid the extra fees associated with keying in transactions away from the customer.

And because United Bank Card likes to go two steps beyond what our customers expect, with our system you can now securely accept credit cards from ANYWHERE IN NORTH AMERICA within our extensive nationwide coverage!

Payment Processing Solutions

- Credit Card Processing
- Check Guarantee & Conversion Processing
- Check Recovery
- Gift Cards

Communication Set-up

- Wireless (phone and terminal)

Primary Hardware Namebrands

- Hypercom
- Nurit
- Verifone

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

Wireless 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](#)

