

Home Page

Home

☰ Content Optimisation - Home page

☰ Alt Text for Images Suggestions for Homepage - SelectivePay

☰ Home Page Meta Title & Description | Selective Pay

About Us

About

URL: <https://selectivepay.com/about-selective-pay-merchant-services/>


Meta Title:

About Selective Pay – Industry-Ready Merchant Services

Meta Description:

Learn how Selective Pay builds transparent, compliant payment programs for merchants. Discover our commitment to clear pricing and interchange optimization.

Image ALT Text

 Alt Text for Image Suggestions for About Us Page - Selective Pay

FAQ

URL: <https://selectivepay.com/faqs-page/>

Image Alt Text

1. "FAQ section covering Selective Pay pricing, card and ACH acceptance, Virtual Terminal, Payment Links, POS, PCI, chargebacks, L2/L3, and funding."
2. "Contact Selective Pay via email or form for tailored pricing programs and customized payment solutions."

Video Library

URL: <https://selectivepay.com/video-library/>

Meta Title:

Video Library & Product Walk-throughs | Selective Pay

Meta Description:

Watch Our Video Library for a step-by-step guide on payment processing, gateway setup, POS integration, and more. Learn how to get the most from your account.

Interlink

Order Templates

Order Templates is a feature that is offered in the [Gateway](#) that allows users to complete transactions that are processed frequently in an efficient manner.

QuickBooks SyncPay

Quickbooks Sync Pay supports payment processing from directly within Quickbooks Pro, [Quickbooks](#) Premier, and Quickbooks Enterprise (Versions 2007 and up). Invoices and sales receipts can be paid, and data can be synchronized without ever leaving Quickbooks.

QuickClick

Quick Click is a shopping cart system that can be used in a merchant's business. The merchant can create buttons that can be clicked from the website that allows customers to easily make payments.

Authorize and Capture Transactions

There is one main difference between a [credit card authorization](#) and a credit card sale. When a sale is authorized, the money will be funded to the merchant's account the next time that the account is settled. However, an authorization will authorize the customer's credit card immediately, but the funds will not be transferred, and the transaction will not settle until it is manually captured.

Run a Sale Transaction

A sales transaction can be processed in a virtual terminal directly through a web browser.

Void or Refund Transactions

A transaction can be voided or refunded in a [virtual terminal](#) directly through a web browser.

Account Information Settings

All account and billing information is located on the accounting information page.

API Configuration Settings

The [API configuration page](#) allows the user to configure what information is returned to the user when using the direct post API.

Card ID Verification Settings

This feature allows the user to set rules to reject transactions based on responses sent from a customer's bank.

IP Restrictions Settings

This feature allows the user to set specific white lists for accessing the control panel and API.

License Manager Settings

This setting allows the merchant to view and make changes to the device licenses that have been created for the account.

Transaction Routing Settings

This setting allows the user to distribute transactions between multiple processors on the gateway account.

Look and Feel Settings

Look and Feel allows the merchant to upload his logo to be included in emails and PDFs being sent in invoices to customers.

Merchant Defined Fields Settings

Merchant defined fields can be used to create up to 20 custom field configurations.

Report Configuration Settings

This feature allows the merchant to customize excel and CSV downloads from transaction reporting in the gateway.

Security Key Settings

This feature can be utilized by merchants who will use the API or Quick Click to run transactions.

Settlement Schedule Settings

This setting allows the user to tell the gateway when to initiate a settlement.

Surcharging Settings

This setting configures surcharges for a [virtual terminal](#) or customers using Quick Click.

Test Mode Settings

When in test mode, all transactions are occurring internally, and none will be processed.

User Account Settings

This setting allows for the creation of new users and permissions can be granted to the user.

Currency and Country Settings

This setting allows the user to choose the default country and currency.

Product Manager

The Product Manager records what a customer is purchasing when making a payment in the gateway.

Recurring Billing

Recurring billing is a free service built into all gateway accounts.

Reports

Reports allows users to look at all previous transactions and any information about the transaction.

Invoicing

Invoicing is a convenient way to collect payments from customers via email.

Integration Portal

The integration portal includes all API documentation as well as software that has already successfully integrated to the gateway.

Customer Vault

The customer vault is a PCI compliant way to store customer's payment information in the gateway.

Batch Upload

Batch Upload is a convenient way to process many transactions at one time through uploading a file.

High-Risk Processing

Current URL: <https://selectivepay.com/high-risk-merchant-2/>

Redirect URL: <https://selectivepay.com/high-risk-merchant-accounts/>

Redirect Completed

Interlinking

Reliable High-Risk Processing—Transparent, Compliant, Optimized

A modern processor for CBD/Hemp, Vape, Kratom, [Nutraceuticals/Supplements](#), subscriptions, and other challenging **MCCs**. Bank network underwriting, chargeback tools, dual pricing, and L2/L3 optimization where applicable.

How It Works

Step 1: Analyze your statement

Identify downgrade patterns, gratuity handling, and savings via dual pricing and L2/L3.

Step 2: Map systems & workflows

Coordinate with your [club platform](#) (Jonas, Clubessential, etc.), define tabs, events, and member flows.

Step 3: Install & train staff

Simple install, on-site/remote training, and reporting dashboards for finance and operations.

Meta Tags

Meta Title:

Selective Pay – High-Risk Merchant Payment Processing

Meta Description:

Get advanced payment solutions for high-risk merchants with Selective Pay. Fast approvals, transparent pricing, next-day funding and dual-pricing options.

Alt Tags for Images

1. High-risk merchant processing solutions, secure payment system dashboard
2. A professional fintech theme showcasing diverse high-risk industries
3. A secure payment analytics dashboard and financial report visuals.
4. Payment reports and analytics on a digital dashboard, symbolizing a free high-risk statement audit that uncovers true effective rates, downgrade fees.
5. High-risk merchant FAQs on fast approvals, subscription and free-trial support, dual pricing compliance, and gateway integrations with fraud protection.

Icons

BaySmokes

HellaSlumped

OnlyGas

WHAM

COWBOYS Reserve

Smoke Buddys Vape & CBD Outlet

Canabidiol CBD & Hemp

Current URL: <https://selectivepay.com/cannabidiol-cbd-hemp/>

Recommended URL:

<https://selectivepay.com/high-risk-merchant-accounts/cannabidiol-cbd-hemp/>

Interlinking

Payment processing that understands CBD & Hemp

If you sell online or in person, you need a merchant account that supports cards, [ACH](#), and eCheck. The challenge: many banks and acquirers classify industries like CBD, [Vape](#), Kratom, supplements, subscription/continuity, and ticketing as “high-risk,” making approvals and payouts difficult.

Selective Pay has supported high-risk merchants since day one. We work with multiple domestic acquiring banks and gateways to place your account appropriately, reduce the chance of sudden holds, and keep cash flow predictable. From 3-D Secure 2.0 and age-gated checkout, chargeback prevention, dual pricing, and ACH for wholesale—without compromising compliance, we build a compliant, durable setup tailored to your risk profile—without the runaround.

Free CBD & Hemp Statement Audit

Upload a recent statement. We’ll design a plan for dual pricing, age gates, chargeback prevention, ACH for wholesale, and compliance-friendly receipts—with exact hardware and [checkout recommendations](#).

Effective-rate breakdown (store vs online vs wholesale)

Dual pricing settings & signage (optional)

3-D Secure, alerts, and descriptor tuning plan

Age-gate + SKU rule setup guidance

Meta Title and Description

Meta Title:

Selective Pay – CBD & Hemp High-Risk Merchant Accounts

Meta Description:

Get high-risk-friendly underwriting and reliable payment processing for your CBD/hemp business. We offer merchant onboarding and payment gateway solutions.

ALT Text

1. "High-risk payment processing solutions for CBD, hemp, vape, kratom and supplement businesses"
2. "High-risk payment processing for CBD, vape, kratom, nutraceuticals, subscriptions, digital products, electronics, and event ticketing industries."
3. "Free high-risk merchant statement audit with effective rate breakdown, surcharge and dual pricing."
4. "High-risk merchant services FAQ covering fast approvals, subscription and free-trial support, dual pricing and surcharging."

Icons

BaySmokes

HellaSlumped

OnlyGas

WHAM

COWBOYS Reserve

Smoke Buddys Vape & CBD Outlet

Kratom Payment Solutions

Page URL: <https://selectivepay.com/kratom-payment-solutions/>

Payments built for kratom—compliant and stable

Meta Title and Description

Title:

Kratom Payment Solutions |High-Risk Friendly | Selective Pay

Description:

Looking for reliable payment processing for kratom retailers or e-commerce? Selective Pay offers high-risk-friendly underwriting and chargeback protection.

Interlinking

Payments built for kratom—compliant and stable

Retailers and ecommerce brands use Selective Pay for [high-risk-friendly underwriting](#), age-gated checkout, a live policy map to block restricted shipping areas, chargeback prevention, and dual pricing in-store.

Submit StatementContact Us

☒ High-risk friendly onboarding

☒ Age gates & product rules

☒ Chargeback & descriptor tools

Monthly Volume (\$)

50000

Current Effective Rate (%)

3.25

Selective Pay Est. Rate (%)

2.35

Calculate

Results

Current Monthly Fees

US\$1,625.00

Selective Pay Fees (est.)

US\$1,175.00

Effective Rate Now → SP

3.25% → 2.35%

*This is an estimate only. Actual savings depend on card mix, **MCC**, and qualification.

Store & online workflows

In-store checkout

Scan SKUs, tap-to-pay, age check, dual pricing, and printed/SMS receipts.

Ecommerce & subscriptions

Hosted [checkout](#) with age gate, 3-D Secure, save-card, and subscription rules.

Wholesale & distribution

[ACH invoicing](#) with limits, **purchase orders**, and allocations by account.

Why kratom brands choose us

High-risk friendly underwriting

Clear **KYC/KYB**, product categorization, and risk disclosures for kratom.

Dual pricing & signage

Compliant card-price option with receipt language and counter signs in-store.

Age gates & policy maps

Age verification prompts and state/city shipping blocks at checkout.

Chargeback prevention

3-D Secure, alerts, tuned descriptors, and order-status webhooks.

Wholesale & subscriptions

[ACH and invoicing](#) for distributors; card updater + dunning for subscriptions.

Reporting that matters

Channel (store/online/wholesale) and SKU-level reporting with clean exports.

Trusted by business across the world

SP FedEx St Jude Classic Logo

SP FedEx St Jude Classic Logo

SP FedEx St Jude Classic Logo

SP FedEx St Jude Classic Logo

SP FedEx St Jude Classic Logo

SP FedEx St Jude Classic Logo

Free Kratom Statement Audit

Upload a recent statement. We'll design a plan for dual pricing, age gates & policy maps, chargeback prevention, [ACH for wholesale](#), and compliance-friendly receipts—with exact hardware and checkout recommendations.

Effective-rate breakdown (store vs online vs wholesale)

Dual pricing settings & signage (optional)

3-D Secure, alerts, and descriptor tuning plan

Age-gate + shipping policy setup guidance

Ready to stabilize approvals and cut fees?

Upload a recent statement and get a kratom-specific plan with real savings projections.

[Submit Statement](#)[Contact Us](#)

Alt Text for Images

1. “Compliant kratom payment solutions, showing secure digital checkout, age-gated access, and tools for high-risk business protection.”
2. “Modern payment technology interface representing compliant payment solutions for kratom brands.”
3. “A kratom payment statement for secure digital documents, compliance tools, and optimized checkout features for high-risk merchants.”

Nutraceutical

Page Structure :

<https://selectivepay.com/high-risk-merchant-accounts/nutraceuticals-payment-processing/>

Interlinking

Nutraceutical Payment Processing

Scale DTC supplements with lower fees and fewer disputes

Nutraceutical brands use Selective Pay for **ecommerce + subscription flows**, card updater & dunning, international readiness, chargeback prevention, and [ACH for wholesale](#), without disrupting your stack.

Submit StatementContact Us

✓ Subscription-friendly billing

✓ Chargeback & 3-D Secure tools

✓ Cross-border & wholesale ready

Store, online & subscription workflows

DTC checkout

[Hosted checkout](#) with save-card, 3-D Secure, upsells, and post-purchase offers.

Subscriptions

Skips, swaps, multi-frequency, card updater, and smart dunning to reduce churn.

Wholesale & B2B

ACH invoicing with limits, automated reminders, and reconciliation exports.

Free Nutraceuticals Statement Audit

Upload a recent statement. We'll design a plan for **subscription recovery**, chargeback prevention, cross-border readiness, and [ACH for wholesale](#)—with specific checkout and analytics recommendations.

Effective-rate breakdown (domestic vs intl vs ACH)

Subscription recovery settings (updater + dunning)

3-D Secure, alerts, and descriptor tuning plan

Fraud/risk rules and tax/export suggestions

Meta Title and Description

Meta Title:

Nutra High-Risk Payment Processing | Selective Pay

Meta Description:

Get secure, compliant payment processing for nutraceuticals and supplements. Selective Pay offers high-risk merchant underwriting, recurring billing support, and chargeback protection.

ALT Text

1. "Nutraceutical and supplement payment processing for DTC ecommerce and subscriptions with lower fees, chargeback prevention, card updater, dunning tools, and cross-border wholesale support."
2. "High-risk payment processing for CBD, vape, kratom, nutraceuticals, subscriptions, digital products, electronics, and event ticketing industries."
3. "Free high-risk merchant statement audit with effective rate breakdown, surcharge, and dual pricing."
4. "High-risk merchant services FAQ covering fast approvals, subscription and free-trial support, dual pricing and surcharging."

Industries

Page Structure:

<https://selectivepay.com/industries/>

Meta Title and Description

Meta Title

Industries Selective Pay | Offers Payment Solutions

Description

Discover the industries Selective Pay offers and how they enhance payment solutions for customer satisfaction and growth.

Alt Image Tags

Interchange Optimization

Alt: "Interchange optimization for lower merchant processing fees and smarter payment routing"

Health and Wellness

Alt: "Payment solutions for health and wellness businesses including gyms, spas, and clinics"

Dentists

Alt: "Secure payment processing for dental offices and dental care providers"

Veterinarians

Alt: "Payment solutions for veterinary clinics and pet care services"

Coffee Shops

Alt: "POS and payment processing for coffee shops and small cafes"

Wine and Liquors

Alt: "Payment processing solutions for wine stores, liquor shops, and beverage retailers"

Non-Profit

Alt: "Donation and payment solutions tailored for non-profit organizations"

CBD

Alt: "High-risk payment processing for CBD and hemp product businesses"

Kratom

Alt: "Secure payment solutions for kratom merchants with compliance support"

Vape

Alt: "Payment processing for vape shops and e-cigarette retailers"

Tobacco

Alt: "Merchant services for tobacco and related products with age verification support"

Nutraceuticals

Alt: "Payment solutions for nutraceutical and supplement brands, including subscriptions"

Field Services

Alt: "Mobile payment solutions for field service businesses and on-site providers"

HVAC

Alt: "Payment processing for HVAC contractors and home service businesses"

Healthcare

Alt: "Secure payment solutions for healthcare providers and clinics"

Doctors

Alt: "Merchant services for doctors' offices and private medical practices"

Optometrists

Alt: "Payment processing for optometrists, eyecare clinics, and vision care services"

Orthodontists

Alt: "Secure merchant solutions for orthodontic practices and dental specialists"

Hospitality

Alt: "Payment solutions for hotels, resorts, and hospitality businesses"

Cigar Shops

Alt: "Merchant services for cigar shops and specialty tobacco retailers"

Attorneys

Alt: "Payment processing solutions for law firms and attorneys"

CPAs

Alt: "Payment solutions for CPAs and accounting professionals"

Professional Services

Alt: "Merchant services for professional service businesses including consulting and advisory"

Restaurants

Alt: "Payment processing for restaurants, cafes, and quick-service eateries"

SuperCharging

Alt: "Supercharging merchant accounts for faster payments, lower fees, and optimized processing"

Payment Gateways

Alt: "Payment gateway solutions for secure online and in-store transactions"

E-commerce

Alt: "E-commerce payment processing for online stores and digital merchants"

Color Code Ye Images Nahi hai

Professional Services

<https://selectivepay.com/industries/professional-services-payments/>

Meta Tags:

Meta Title:

Professional Services for Lawyers, CPAs & Consultants

Meta Description:

Accept payments securely and efficiently as a professional service provider, with support for card, ACH, recurring invoices, and online/offline payments.

Interlink

Payments that fit professional services

Attorneys, CPAs, consultants, and [nonprofits](#) use Selective Pay to collect retainers, invoices, and donations with ACH, links & portals, recurring autopay, and clear receipts—plus trust/donor routing and reconciliation your finance team will love.

Submit StatementContact Us

✓ ACH for retainers, grants & gifts

✓ Links & client/donor portal

✓ Recurring autopay & reminders

Service-friendly payment workflows

New retainer / grant / campaign

Send link for ACH/card, set routing (trust, operating, or fund).

Recurring services / monthly gifts

Autopay with reminders and donor/client updates.

In-person & events

EMV/contactless terminals for offices, galas, and on-site registration.

Why professional services choose us

Trust/Operating & Fund routing

[Legal trust \(IOLTA\)](#) and **nonprofit funds** routed to correct accounts by matter/campaign.

ACH retainers, grants & gifts

Low-cost bank transfers for large invoices and major donations.

Pay links, portals & web forms

One-click payments for clients & donors with saved details and receipts.

Recurring autopay

Evergreen retainers, [MRR Services](#), and monthly giving with smart retries.

Fee options & donor-cover

Compliant fee-recovery (where allowed) or donor-cover options for nonprofits.

Reporting & reconciliation

Matter/client/campaign tags, fund accounting views, and exports to finance tools.

Free Professional Services Payments Audit

Upload a recent statement. We'll design a plan for ACH adoption, link/portal setup, recurring autopay, and the right routing (trust, operating, or fund) with clean reconciliation.

Effective-rate breakdown (ACH vs terminal vs portal/web)

Trust/fund routing & tags (matter/client/campaign)

Fee options (compliant surcharge or donor-cover)

Integration & export map for your systems

Ready to make collections effortless?

Upload a statement and get a tailored plan for your firm or nonprofit—with real savings projections.

Image ALT Tags

1. "Payment solutions for professional services including attorneys, CPAs, consultants, and nonprofits."
2. "Professional-services payment solutions with trust and operating account routing"
3. "Free professional-services payments audit showing effective-rate breakdown, ACH adoption, payment links and portals."

Hospitality

Page URL:

<https://selectivepay.com/industries/hospitality-payment-processing/>

Meta Tags:

Meta Title:

Hospitality Payment Processing | Selective Pay

Meta Description:

Simplify guest payments across hotels, restaurants, bars, and resorts with POS-ready terminals, contactless & card-on-file options, and online bookings.

Interlink

Guest payments that feel like great service

Hotels, resorts, and venues use Selective Pay for PMS-ready preauthorizations, fast F&B [POS](#) with tip workflows, text-to-pay for folios, group invoicing via **ACH**, and clear reporting by outlet and revenue center.

[Submit Statement](#)[Contact Us](#)

✓ PMS preauth & folio finalize

✓ F&B POS with fair tips

✓ ACH for groups & events

Hospitality workflows

Front desk

Preauth at [check-in](#), folio adjust, and contactless checkout.

F&B outlets

Bar tabs, table-side, **QR-pay**, room-charge, and pooled tips.

Events & banquets

Deposit → milestone → final; [ACH options](#) and smart reminders.

Why hospitality teams choose us

PMS preauths & folios

Right-size incidental holds, auto-adjust at **checkout**, and clear receipts.

F&B POS & tips

Counter, bar, **room-charge**, and pool outlets with fair tip distribution.

Groups & events (ACH)

Banquet deposits, milestones, and final invoices via low-cost ACH.

Guest-friendly CNP

Text-to-pay and [3-D Secure](#) for portals and remote payments.

Chargeback defense

Accurate descriptors, itemized receipts, and evidence kits.

Reporting that matters

By outlet, revenue center, and location—with finance exports.

Trusted by business across the world

Free Hospitality Payments Audit

Upload a recent statement. We'll design a plan for PMS preauths, [F&B POS & tips](#), OTA/CNP security, and ACH for groups—with reporting mapped to your finance structure.

Effective-rate by outlet & channel (CP vs OTA/CNP vs ACH)

Preauth & folio best practices

Tip distribution options

Accounting and system integrations map

Ready to delight guests and lower costs?

Upload a statement and get a hospitality-specific plan with real savings projections.

Alt Image Tags:

Alt Text:

1. "Hospitality payment solutions for hotels, resorts, and venues with PMS-ready preauthorizations, F&B POS with tip workflows, text-to-pay folios, and detailed outlet/revenue reporting."

Alt Text:

2. "Hospitality payment solutions with PMS preauthorizations, F&B POS with fair tips, group/event ACH payments, guest-friendly text-to-pay, chargeback defense, and detailed outlet and revenue reporting."

Alt Text:

3. "Free hospitality payments audit showing effective rates by outlet and channel, PMS preauths, F&B POS with tip options, OTA/CNP security, group ACH payments, and accounting/system integration guidance."

Healthcare

Page URL:

<https://selectivepay.com/industries/healthcare-payments-processing/>

Meta Tags:

Meta Title:

Healthcare Payments for Clinics & Medical| Selective Pay

Meta Description:

Enable fast, secure patient payments with HSA/FSA support, tap-to-pay terminals, text-to-pay portals, card-on-file vaults, ACH payment plans, and EHR/accounting.

Interlinking

Collect patient payments faster—without the billing friction

Clinics and practices use Selective Pay for [HSA/FSA](#) acceptance, text-to-pay, card-on-file with tokenization, payment plans with ACH, and front-desk tap/chip, while keeping **PHI** out of payment flows.

Submit StatementContact Us

✓ HSA/FSA cards & receipt coding

✓ SMS links & portal payments

✓ Card-on-file & payment plans

Healthcare payment workflows

Check-in & copays

EMV/contactless, HSA cards, printed/SMS receipts, and queue-friendly signage.

Post-visit balances

Text-to-pay with clear itemization; reminders and pay-in-4 options.

Payment plans

ACH installments with autopay, card updater, and failed-payment follow-ups.

Why clinics & practices choose us

Front-desk tap/chip & terminals

EMV, contactless, and countertop/pinpad setups for fast check-in.

Text-to-pay & portals

Automated SMS/email links tied to encounters and statements.

Card-on-file vault

Tokenized cards with permissions; quick rebills and refunds.

Payment plans & ACH

Installments with bank transfer, autopay, and dunning workflows.

HSA/FSA & receipts

Eligible merchant codes and receipt details to support reimbursements.

Reporting that matters

Location, provider, CPT/line-item notes*, and exportable finance reports.

Trusted by business across the world

Upload a recent statement. We'll design a plan for text-to-pay, [payment plans](#) & ACH, card-on-file, and fast front-desk checkout—with accounting/EHR integration guidance.

Effective-rate breakdown (front desk vs portal vs ACH)

Plan recovery settings (updater + dunning)

HSA/FSA & receipt coding suggestions

Terminal layouts and PCI guidance

Ready to speed up collections and cut costs?

Upload a statement and get a healthcare-specific plan with real savings projections.

Alt Tag for Images

1. **Alt:** "Accept HSA and FSA payments with proper receipt coding for healthcare practices"
2. **Alt:** "Clinic and healthcare payment solutions featuring front-desk tap/chip terminals, EMV/contactless payments, text-to-pay and portal options, card-on-file vault."

3. Alt Text: "Free healthcare payments audit showing effective rate breakdown, text-to-pay, ACH and card-on-file plans, HSA/FSA receipt coding, terminal layouts, and accounting/EHR integration guidance."

Field Services

Page URL:

<https://selectivepay.com/industries/field-services-payments-processing/>

Meta Tags

Meta Title

Field Services Payment Processing | Selective Pay

Meta Description

Get secure payment solutions for field service businesses. Selective Pay enables mobile on-site payments, instant invoicing, and multiple payment methods.

Inerlinking

Faster payments in the field—lower costs at the office

HVAC and landscaping teams use Selective Pay for on-site tap/chip payments, invoice & [ACH](#), deposits to reduce no-shows, and **dual pricing**—seamlessly syncing with dispatch and accounting.

Submit StatementContact Us

✓ Tap-to-pay & chip in the field

✓ QuickBooks/Xero sync

✓ Deposits & estimates

Monthly Volume (\$)

50000

Current Effective Rate (%)

3.25

Selective Pay Est. Rate (%)

2.35

Calculate

Results

Current Monthly Fees

US\$1,625.00

Selective Pay Fees (est.)

US\$1,175.00

Effective Rate Now → SP

3.25% → 2.35%

*This is an estimate only. **Actual savings** depend on card mix, **MCC**, and qualification.

HVAC & landscaping workflows

On-site checkout

Tap, chip, or keyed with surcharge option; SMS/printed receipts.

Portal payments

Email/SMS invoices with pay-now link; auto-reminders; [ACH](#) preferred.

Accounting sync

[QuickBooks](#), Xero, and CSV exports. Map items, taxes, and classes.

Why HVAC & landscaping companies choose us

On-site payments

Tap/chip with offline fallback, **SMS receipts**, and saved cards for follow-ups.

Estimates, deposits & invoices

Send estimates to **approve + pay deposit**, then convert to invoice automatically.

ACH & high-ticket

Lower cost for large jobs and seasonal contracts with ACH and e-checks.

Dispatch & CRM sync

Works with [job boards](#) and schedules; push line-items and **payments** to accounting.

Dual pricing & signage

Optional card-price presentation with compliant receipt language.

Reporting that matters

Tech/crew, job type, and location reporting with exports to finance tools.

Trusted by business across the world

Free Field Services Statement Audit

Upload a recent statement. We'll design a plan for on-site payments, deposits, ACH invoicing, dual pricing, and clean accounting sync—with specific hardware and workflow recommendations.

Effective-rate breakdown (field vs office vs ACH)

Deposit & estimate flows to reduce re-dispatch
Accounting and dispatch integrations map
Hardware suggestions (readers, printers, mounts)

Ready to get paid faster and spend less?
Upload a statement and get an HVAC/landscaping plan with real savings projections.

Alt Tags for Images

“Field service payment processing for HVAC and landscaping teams with on-site tap/chip payments, invoices, ACH, and dual pricing”

Service Page

Page URL:

<https://selectivepay.com/services-page/>

Meta Tags

Meta Title:

Complete Payment Processing Services | Selective Pay

Meta Description:

Payment Solutions from Selective Pay, such as card and ACH/EFT processing, POS, e-commerce, mobile payments, subscriptions, and merchant account.

Alt Tags for Images

1. "Comprehensive payment services for clubs, retail, and B2B with card and ACH/EFT processing, memberships, invoicing, e-commerce, and in-person checkout".
2. "Business professionals from multiple industries, including golf clubs, wholesale distributors, healthcare, nonprofits, and hospitality."
3. "Business team working with experts to set up and optimize payment processing systems."

ACH & EFT

ACH & EFT

<https://selectivepay.com/ach-eft-processing/>

Meta Tags:

Meta Title:

ACH-EFT Benefits: Reduce Fees and Chargebacks | Selective Pay

Meta Description:

Accept bank-to-bank ACH/EFT transfers online or from back office with lower fees, fewer disputes, recurring-billing support, and next-day or same-day funding.

Interlinking

ACH & EFT Payments

Accept direct bank transfers online or from your back office with ACH (Automated Clearing House)—the most common form of [EFT \(Electronic Funds Transfer\)](#) in the U.S. Cut card fees, reduce chargeback exposure, and streamline recurring billing. Powered by the Selective Pay Gateway.

Why ACH / EFT?

✓ Lower Cost than Cards

Bank-to-bank transfers avoid interchange—ideal for larger tickets or recurring invoices.

✓ Recurring Friendly

Subscriptions, dues, retainers, tuition—collect automatically on schedule with dunning and retries.

✓ Fewer Disputes

ACH has different dispute rules than cards. With proper authorization, returns are narrower and faster to resolve.

✓ Cash-Equivalent Option

Offer ACH as the cash price in Dual Pricing/[Cash Discount programs](#) to encourage fee-light payments.

✓ B2B Efficiency

Supports invoices, POs, Level-2 style fields, and remittance addenda (CTX) for enterprise workflows.

✓ Fast Funding Options

Standard next-day/two-day ACH and [Same Day ACH](#) (subject to bank cutoffs and risk settings).

How It Works

Customer authorizes a debit from their bank (**online form**, payment link, invoice, or phone order with recorded consent).

Bank account is verified via **instant bank login** or **micro-deposits** to reduce returns and fraud. Funds move through the ACH network to your business account. Settlement timing depends on standard vs. same-day processing and your risk profile.

Common **SEC Codes** (Authorization Types)

WEB — Online/website entry (consumer)

TEL — Phone order with verbal authorization (consumer)

PPD — Prearranged payment/deposit (consumer, recurring)

CCD — Corporate debit/credit (B2B)

CTX — Corporate with addenda records (B2B remittance)

ACH vs. Cards vs. Wire (At-a-Glance)

Feature

Typical Cost—

Speed—

Best For—

Disputes—

ACH (EFT)

Low (flat or small %)

Next-day/2-day; Same Day available

Invoices, recurring, B2B, large tickets

Return reasons defined (e.g., NSF, unauthorized)

Credit/Debit Cards

Higher (interchange +)

Immediate auth; funding T+1/T+2

Point-of-sale, e-commerce, cards-preferred

Chargebacks with card-brand rules

Wire

Flat bank fee (higher)

Same-day, final

High-value, time-critical, international

Generally final, limited recall

Compliance & Risk Basics

Nacha Authorizations

Obtain clear written/electronic or recorded verbal consent (per SEC code).

Present business name, amount/amount range, and timing (single vs. recurring).

Retain proof of authorization per Nacha rules (commonly at least two years).

Verification & Limits

Use instant bank verification or **micro-deposits** before first debit.

Apply velocity limits and per-transaction caps based on ticket size and history.

Enable notifications on returns and automate retries when allowed.

Common Return Codes

R01 — Insufficient Funds

R02 — Account Closed

R03 — No Account/Unable to Locate

R08 — Stop Payment

R10/R11 — Customer Advises Unauthorized

R29 — Corporate Customer Advises Not Authorized

Same Day ACH

Available for eligible transactions with bank cutoff times and dollar limits. We'll configure schedules to meet your funding goals.

Implementation with Selective Pay

Selective Pay Gateway Features

Selective Pay Payment Links & simple invoicing with ACH option

Instant bank verification (plaid-style) or micro-deposits

Customer vault (tokens) for recurring billing

Dual Pricing/Cash Discount compatibility (ACH as cash)
Role-based access, IP allowlists, and audit logs
Go-Live Checklist
Select SEC codes you'll use (WEB/TEL/PPD/CCD/CTX)
Load bank verification method and per-user permissions
Configure schedules, retries, and notifications
Brand your invoices, payment pages, and emails
Train staff with a 60-second script (see below)

ALT Tags for Images

1. "Business user completing a direct bank payment via ACH/EFT on a secure digital dashboard."
2. "Secure ACH processing workflow with online authorization, micro-deposit verification, and funds transfer to merchants."
3. "Compliance dashboard showing ACH authorization, bank verification, transaction limits, and monitoring of ACH return codes."

Cash Discounting

URL: <https://selectivepay.com/cash-discounting-dual-pricing-surcharging/>

Meta Tags

Meta Title and Description

Meta Title:

Cash Discount & Dual-Pricing Payment Options | Selective Pay

Meta Description:


Interlinking

Cash Discounting-Dual Pricing-Surcharging

There are three common ways to handle card processing costs. This page explains the differences, who each method fits best, and what you must do to stay compliant with card brand and state rules.

Talk to Selective PayContact Us

 Pricing Transparency

 Card Brand Compliance

Quick Definitions

Dual Pricing

You display two prices everywhere: a card price and a cash price. Customers choose how to pay. The card price already includes your cost of acceptance—no extra fee line is added at checkout.

Cash Discounting

You display only the card price and offer a discount for **paying with cash** or equivalent (ACH, check). The discount is shown as a reduction—not an added fee.

Surcharging

You add a clearly disclosed fee on **credit card transactions** to recover processing costs. Never applied to debit or prepaid cards. Caps and disclosures apply.

How Each Method Looks (Examples)

Dual Pricing

Golf Polo — Card: \$103.00 • Cash/ACH: \$100.00

Shelf tag and menu show two prices. Receipt shows only the price the customer chose—no extra fee line is added.

Cash Discount

Subtotal \$103.00 → Cash Discount -\$3.00 → Total \$100.00

Display the standard (card) price, then subtract the discount when tender is cash/ACH.

Surcharge (Credit Only)

Subtotal \$100.00 → Credit Card Fee +\$3.00 → Total \$103.00

Disclosure at entry and checkout. The fee appears as a separate line on the receipt.

At-a-Glance Comparison

Method	What the customer sees	Where it fits	Compliance keys
--------	------------------------	---------------	-----------------

Dual Pricing	Both Card and Cash prices shown on menus, shelf tags, invoices, website.		
--------------	--	--	--

Retail, restaurants, clubs, service providers—great for signage-friendly environments.			
--	--	--	--

Display both prices (or card price only + clear cash discount). Receipts should reflect the final chosen price—not an added fee line.			
---	--	--	--

Cash Discount	Standard (card) price with a visible discount for cash/ACH at checkout or on invoice.	Counter service, invoicing, B2B/field services using ACH.	Position as a discount from the posted price. Avoid language that looks like a surcharge.
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Surcharge (Credit Only)	A separate Credit Card Fee line item appears on credit transactions.	E-commerce , professional services, and B2B where line-item fees are normal.	Never on debit/prepaid. Follow card-brand caps, required signage, receipt line item, and any state-specific limits.
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Compliance Essentials (Plain-English)

Always

Be transparent: post required notices at the door/checkout and online.

Train staff on simple scripts (see below) and what counts as cash equivalent (e.g., ACH).

Make receipts match the presentation (discount vs. surcharge).

Never

Apply fees to debit or prepaid—even if a customer chooses “credit.”

Exceed network/state caps or charge more than your cost of acceptance.

Hide fees in fine print or surprise customers at payment.

Watch-outs (State & Network)

Some states cap or condition surcharging (e.g., display card-inclusive price, or 2% cap).

Visa/Mastercard publish specific caps and signage/receipt rules.
Rules evolve—review annually and when you add new locations.

ALT Tags for Images

1. “Merchants optimizing processing costs with transparent pricing and card-brand compliant fee structures.”
2. “Checkout display and receipts demonstrating dual price labels, cash discount deductions, and credit surcharge fees.”
3. “Compliance guidelines for cash discounts, dual pricing, and surcharges.”

E-commerce Payment Solutions

URL: <https://selectivepay.com/e-commerce-payment-solutions/>

Meta Tags:

Meta Title:

E-commerce Payment Solutions – Secure & Seamless Transaction

Description:

E-commerce Payment Solutions by SelectivePay provide reliable payment processing and gateway services for online businesses.

Interlinking

Higher approvals, fewer chargebacks, faster checkout
Selective Pay powers eCommerce with wallet-first checkout, issuer-friendly risk, smart retries, and subscriptions—plus analytics and exports your finance team trusts.

Submit StatementContact Us

✓ Apple Pay & Google Pay

✓ Risk scoring & 3-D Secure

✓ Subscriptions & dunning

Checkout & billing workflows

Express wallet checkout
Wallet-first buttons, address autofill, and pass-through email/phone reduce form friction.

Risk-aware auth
Frictionless 3-D Secure by default; step-up only when risk or regulation requires.

Recurring & dunning
Automatic retries, card updater, and **emails/SMS** to keep subscriptions active.

Why eCommerce brands choose us

Frictionless Checkout
Apple Pay, [Google Pay](#), saved cards, and one-click returning customer flows.

Risk & 3-D Secure

Issuer-friendly scoring, SCA/PSD2 coverage, and step-up for risky orders.

Smart Retries

Recover soft declines with issuer-timed retries and network hints.

L2/L3 for B2B

Enhanced data on **corp/purchase cards** to lower interchange where supported.

Global & Multi-Currency

FX, local methods*, and **multi-currency** settlement options.

Chargeback Toolkit

Compelling evidence templates, alerts, and descriptor best practices.

Free eCommerce Payments Audit

Upload a recent statement. We'll benchmark approvals, wallets, soft-decline recovery, and chargebacks—and design a conversion-friendly [checkout](#) with clean accounting exports.

Approval rate & wallet adoption analysis

3-D Secure mapping & fraud posture

Smart-retry & subscription dunning plan

Platform integration & export map

Ready to convert more checkouts?

Let's put wallets, risk, and retries to work—without breaking your accounting.

[Submit Statement](#)[Contact Us](#)

Alt Tags for Images

1. "eCommerce payment solutions with wallet-first checkout, Apple Pay and Google Pay support, risk scoring with 3-D Secure, smart retries.

2. “eCommerce payment solutions highlighting frictionless checkout with Apple Pay and Google Pay, risk scoring with 3-D Secure.”

3. “Frictionless eCommerce checkout with risk management, multi-currency, and chargeback tools.”

- Important Note:

Some image icons are not visible. Add that and take alt tag from other pages

InterChange Optimization

URL: <https://selectivepay.com/interchange-optimization-link/>

Meta Tags:

Meta Title:

Interchange Optimization for Processing Costs | Selective Pay

Meta Description:

Lower your payment processing costs with Selective Pay's Interchange Optimization. We help merchants qualify more transactions for favorable Level 2/3 interchange and maintain CNP hygiene.

Interlink

Lower your effective rate with real interchange optimization

We map your flows to qualify more transactions at better interchange: enable **Level 2/3** data, tighten **AVS** for card-not-present, and eliminate common downgrade triggers.

Submit StatementContact Us

✓ L2/L3 on corporate & purchase cards

✓ AVS, descriptor & settlement hygiene

✓ Transparent analytics & reporting

Qualification checklist (what we configure)

Level 2 essentials (B2B)

Tax amount

Invoice / PO number

Customer code

Merchant ZIP / Destination ZIP

CNP hygiene & anti-downgrade

AVS + CVV prompts on web / keyed transactions

Settle within recommended time windows

Clear, consistent descriptors

Refunds/voids handled correctly (no partial mismatches)

Inventory / tax configuration matches receipts

Level 3 essentials (Purchase/Corporate)

Line-item details (SKU, qty, unit price)
Freight / duty / discount fields
Ship-from & ship-to address
Item commodity / product codes (when available)
Why interchange optimization matters

Lower effective rate
Qualify more transactions for better interchange and reduce downgrades.

Cleaner month-end
Receipts, batches, and descriptors line up—fewer reconciliation headaches.

Stronger CX
Clear prompts and disclosures reduce confusion and disputes.

B2B readiness
Level 2/3 data on **corporate cards** for meaningful savings.

CNP hygiene
AVS, [CVV](#), and settlement timing to avoid common downgrades.

Actionable analytics
See pass-through, fees, and savings by department/location.

Trusted by business across the world
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SP FedEx St Jude Classic Logo
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SP FedEx St Jude Classic Logo
Common downgrade causes we target
Missing **AVS/CVV (CNP)**
Key address and security fields to meet qualification—and block obvious fraud.

Late settlement
Batch on time so auths don't expire and fees don't jump.

Descriptor & data mismatch

Align descriptors and line items so issuing banks can validate the charge.

Tax/ship data absent

Provide tax and shipment details for B2B and L2/L3 routing.

Forced/voice auth flow

Avoid unless required; document and settle correctly when used.

Partial refunds / tip edits

Use proper adjustment workflows to avoid reclassifications.

“L2/L3 plus AVS cleanup dropped our effective rate by nearly a full point.”

— CFO, B2B distributor

“The downgrade report finally explained where the fees were coming from.”

— Controller, multi-site retail

“Month-end reconciliation is faster and friendlier for the finance team.”

— VP Finance, SaaS + hardware

Free Interchange Audit

Upload a recent statement. We'll map your downgrade patterns, corporate card mix, and qualification gaps—and return a concrete savings plan.

L2/L3 opportunity analysis

CNP hygiene check (AVS/CVV, settlement timing)

Effective-rate breakdown and MCC review

Gateway/POS configuration playbook

Ready to qualify more for better interchange?

Upload a recent statement and get a clear, data-driven plan tailored to your mix and systems.

Alt Tag for Images

1. “Merchant payment optimization with L2/L3 data and AVS for lower processing costs.”

2. "Merchants improving card-not-present processing, AVS/CVV hygiene, and analytics reporting."
3. "Credit card processing issues targeted for optimization, including tax/ship data and partial refunds."

Logans Virtual Terminal

URL: <https://selectivepay.com/logans-virtual-terminal/>

Virtual Terminal

Meta Title:

Logan's Virtual Terminal & Gateway Solution|Selective Pay

Meta Description:

Use Logan's Virtual Terminal by Selective Pay to accept payments anywhere over phone, email or online with card-not-present support and secure tokenization.

Interlink

Virtual Terminal

Take payments from any browser—no dedicated hardware required. Ideal for phone orders (MOTO), back-office billing, deposits, and one-off or recurring invoices. Powered by the [Selective Pay Gateway](#).

Talk to Selective PayJump to FAQs

Benefits at a Glance

✓ Fast to Start

Use your existing laptop/tablet. No special terminal or app store needed; just a secure login.

✓ Phone & Mail Orders (MOTO)

Key cards securely while on the phone, collect billing info, and email or print receipts instantly.

✓ Cards & ACH

Accept [Visa](#)/MC/Amex/Discover credit (debit auto-recognized) plus optional ACH/eCheck for lower costs.

✓ Recurring & On-Schedule

Create subscriptions or payment plans. Auto-retry, dunning emails, and card-on-file with tokens.

✓ Cost Control Options

Support for dual pricing, [cash discounting](#), or credit-only surcharging with automatic debit exclusion.

✓ Level 2/3 Data (B2B)

Capture enhanced data to qualify for lower eligible interchange on corporate and purchasing cards.

✓ Customer Vault

Store tokens securely for faster repeat payments—keep sensitive data off your systems.

✓ Roles & Audit

Per-user permissions, activity logs, blind/void/refund controls, and multi-location reporting.

✓ Integrations

Selective Pay Payment Links, simple invoicing, exports for accounting, and Gateway APIs for custom workflows.

Who Uses a Virtual Terminal?

Member-/Client-Facing Offices

Clubs & pro shops (dues, events, member billing)

Professional services (legal, accounting, marketing)

Medical/dental/veterinary front desk (copays, balances)

Order & Collections Teams

Distributors & wholesalers (phone orders, deposits)

Field services (estimates, progress payments)

Nonprofits (pledges, one-time donations)

Security & Compliance

[PCI Scope Reduction](#)

Use a hosted, tokenized page and qualify for the simplified SAQ C-VT where applicable. No raw card data stored on your devices.

Fraud Controls

AVS/CVV checks, velocity limits, blocklists, and optional 3-D Secure for web flows. Audit trails on each transaction.

Data Protection

TLS 1.2+ transport, tokenization, and role-based access. Device best practices (OS updates, screen privacy) recommended.

How It Works

Log in to your secure Virtual Terminal from any modern browser.

Enter payment: key card details or use ACH, choose surcharge/discount if enabled, attach invoice/PO.

Complete the sale and automatically email/SMS the receipt. Refunds/voids and partial captures supported.

Example Flow

Subtotal \$1,000.00 → Level-2 fields (Tax, PO, Customer Code) → Credit-only surcharge +\$20.00 (auto-exclude debit) → Total \$1,020.00 → Email receipt

Feature Comparison
Capability
Hardware needed-

Best for-

ACH Support-

Level 2/3 (B2B)-

Recurring Billing-

Dual Pricing/Surcharge-

Virtual Terminal
None (browser)

MOTO, back office, invoicing

Yes (optional)

Built-in fields

Yes (plans & schedules)

Yes (credit-only, debit excluded)

Countertop Terminal
Dedicated device

In-person, chip/tap/swipe

Varies

Limited

Limited

Yes

Capability
None (website)

Online self-checkout

Yes (varies)

Via gateway

Yes

Yes

Implementation with Selective Pay

Selective Pay Gateway Options

We deploy the Selective Pay Gateway (white-label) and configure it for your processor. That includes card-type detection, debit exclusion for surcharges, and Level 2/3 data capture.

Selective Pay Payment Links & simple invoicing

Customer vault (tokens) & card updater

User roles, IP allowlists, and audit logs

Go-Live Checklist

Decide program: standard, dual pricing/cash discount, or credit-only surcharge

Enable AVS/CVV, velocity limits, and blocklists

Set up receipt templates, invoice branding, and tax/tip

Train staff (60-second script) and assign roles

Talk to Selective PayJump to FAQs

Alt Tags for Images

1. "Background image showing a modern virtual terminal dashboard on a laptop, representing browser-based payment acceptance for MOTO, billing, deposits, and invoice payments."
2. "Staff using a web-based Virtual Terminal for phone orders, client billing, and back-office payments."
3. "Background image illustrating the virtual terminal workflow with steps for logging in, entering card or ACH details, applying surcharge or discounts, and completing a transaction with automated receipts."
4. "Implementation of Selective Pay Gateway with payment links, token vault, Level 2/3 capture, and go-live setup."

Omni channel

URL: <https://selectivepay.com/omni-channel-payment-solutions/>

Meta Title:

Omni-Channel Payment Solutions for In-Store| Selective Pay

Meta Description:

Unify your customer payments across in-store terminals, web/QR checkout, **virtual terminal**, subscriptions, and ACH with Selective Pay. Enjoy wallet-first checkout.

Interlink

One platform for every way your customers pay

Unify in-store terminals, web/QR checkout, [virtual terminal](#), subscriptions, and ACH—all with shared tokens, reporting, and fee strategies that fit your business.

Submit StatementContact Us

✓ Wallets & saved [cards](#) across channels

✓ Dual pricing & surcharging options*

✓ Unified reporting & exports

Monthly Volume (\$)

50000

Current Effective Rate (%)

3.25

Selective Pay Est. Rate (%)

2.35

Calculate

Results

Current Monthly Fees

US\$1,625.00

Selective Pay Fees (est.)

US\$1,175.00

Effective Rate Now → SP

3.25% → 2.35%

*This is an estimate only. Actual savings depend on card mix, MCC, and qualification.

Unified customer journeys

In-store to online

Start a cart in store, complete at home via QR/link with saved card or [wallet](#).

Quote → invoice → autopay

Turn quotes into invoices with [ACH/card](#), then move to subscription plans.

Event & pop-up

Mobile terminals with unified SKUs/tax and roll-up reporting per location.

Everything you need for omni-channel

One platform, every channel

Terminals, web/QR, [virtual terminal](#), subscriptions, and ACH—unified in one dashboard.

Customer-first wallet checkout

Apple/[Google Pay](#) and saved cards work across web, app, and invoice links.

Smart routing & tokens

Network tokenization, account updater, and least-cost routing where supported.

Centralized reporting

Roll-up by location/channel, tags for projects/campaigns, and clean exports.

Fraud & disputes toolkit

AVS/CVV policies, 3-D Secure for risky web orders, and evidence templates.

User roles & locations

Granular staff permissions, audit trails, and location/device controls.

Trusted by business across the world

Fedex Championship

TPC Sawgrass Golf and Country Club

SP FedEx St Jude Classic Logo

SP FedEx St Jude Classic Logo

SP FedEx St Jude Classic Logo

SP FedEx St Jude Classic Logo

Free Omni-Channel Payments Audit

Upload a recent statement. We'll map your channel mix, wallets, ACH, and fee strategy—and deliver a unified blueprint with savings projections and integration guidance.

Channel mix & effective-rate breakdown

Wallet & smart-retry adoption plan
Dual pricing/surcharging guidance*
Reporting & accounting export map

Ready to unify every checkout?

Give customers a consistent experience and your team a single source of truth.

ALT Tags for Images

1. "Unified payments across in-store, online, and mobile channels."
2. "Business payment dashboard integrating in-store, online, and subscription channels."
3. "Assessment of payment channels, smart retries, and fee optimization."

Payment Gateway

URL: <https://selectivepay.com/2025-payment-gateways/>

Meta Title:

Secure Payment Gateways – Fast & Reliable Transactions

Meta Description

Explore robust payment gateway services from Selective Pay to securely authorize card, wallet, ACH and e-commerce payments ideal for online retailers.

Interlinking

Your gateway to approvals, not just authorizations

We implement and manage gateways that increase approvals, reduce fraud, and fit your stack—whether you need network tokenization, 3-D Secure, subscriptions, or marketplace split payouts.

Submit StatementContact Us

✓ Network tokens & account updater

✓ Risk scoring, 3-D Secure, chargeback tools

✓ Subscriptions, VT/MOTO, L2/L3, split payouts

Gateway fit finder

Use-case checklist

Web/app checkout with Apple/Google Pay

Subscriptions & payment plans

[Virtual terminal](#) / MOTO

Marketplace split payouts

B2B with Level 2/3 data

International + multi-currency

Security & compliance

[PCI-scoped hosted fields/checkout](#)

3-D Secure (frictionless & challenge)

Network tokenization

Data residency & PII minimization

Integration & ops

SDKs for web, iOS, Android

Low-code hosted checkout widgets

Webhooks & accounting exports

Migration & token vault porting
What our gateways unlock

Tokenization & Vault
Network tokens, card vault, account updater for fewer declines and safe re-bills.

3-D Secure & Risk
Frictionless+challenge flows with rules by BIN, value, or channel to reduce fraud.

Smart Retries
Adaptive retry windows, soft-decline codes, and network hints increase approvals.

Level 2/3 & B2B
Enhanced data for corporate/[purchase cards](#) to reduce interchange where supported.

Marketplaces & Split
Instant/next-day split payouts, KYC/KYB flows, and withholding logic.

[Virtual Terminal](#)
MOTO with AVS/CVV controls, reusable customer profiles, and receipt rules.

Trusted by business across the world
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SP FedEx St Jude Classic Logo
SP FedEx St Jude Classic Logo
SP FedEx St Jude Classic Logo
SP FedEx St Jude Classic Logo
Free Gateway Review & Savings Plan
Upload a recent statement. We'll benchmark your [gateway events](#) and outcomes—auths, approvals, fraud, retries—and recommend the best setup for your stack with clear cost and uplift projections.

Gateway event & fee analysis (auths, captures, voids, refunds)
Approval rate & soft-decline recovery opportunities
Fraud/chargeback posture & 3-D Secure mapping
Tokenization, vault, and migration guidance

Ready to capture more good payments?

Let's align tokenization, risk, and retries for your stack and customers.

[Submit Statement](#)[Contact Us](#)

Alt Text for Image

1. "Secure payment gateway with 3-D Secure, subscriptions, and fraud prevention."
2. "Payment gateway tools for B2B, split payouts, virtual terminal, and fraud reduction."
3. "Payment gateway audit including auths, soft-decline recovery, and 3-D Secure mapping."

Contact Us:

Contact Us:

<https://selectivepay.com/contact-us/>

Meta Title

Contact Selective Pay | Talk to a Payments Expert

Meta Description

Get in touch with Selective Pay's team to discuss payment processing, merchant account setup, gateway integration, or to request a statement review. Contact Us.

Interlink

Contact Selective Pay

Sales questions, technical support, partnerships, or media—our US-based team is here to help. Typical response time: under 1 business day (support faster).

- ✓ Next-day funding & transparent pricing
- ✓ High-risk friendly options
- ✓ Friendly, expert humans

Purpose-Built

Sales & Pricing

Statement audits, dual pricing, [POS](#) & gateway recommendations.

Technical Support

Hardware setup, terminals, [gateways](#), reporting, and chargebacks.

Partnerships

ISOs, agencies, and technology partners, let's collaborate.

Free Statement Audit

Attach your [latest merchant statement](#) for a no-pressure analysis. We'll return a line-item breakdown of your current effective rate and an optimization plan.

Interchange vs. processor fee breakdown

L2/L3 and qualification opportunities

Dual pricing & surcharging options

Hardware & gateway recommendations

Call Us Directly

Office-(866) 627-6776

Monday-Friday

8am-6pm CST

Call Sales

Cell-(901) 616-9040

Available 24/7

Call or Text

Email Us Directly

Sales@selectivepay.com

Logan@selectivepay.com

Info@selectivepay.com

Frequently Asked Questions

What info should I include for a statement audit?

Your total processing fees divided by total processed volume. It combines interchange, assessments, and processor markup.

Can I keep my hardware or POS?

Yes—configured to your state rules and card-brand requirements. We'll advise on signage and customer experience.

Do you support dual pricing or surcharging?

Yes—configured to state rules and card-brand requirements. We'll provide signage and settings.

How fast is funding?

Most merchants receive next-business-day funding depending on bank cut-offs and underwriting.

Prefer to talk now?

Call +1 (901) 616-9040 or email sales@selectivepay.com. We're ready to help.

Alt Tag for Images

1. "Contact Selective Pay team for sales, support, partnerships, or media inquiries with next-day funding, transparent pricing, and high-risk payment options."
2. "Free merchant statement audit showing effective rate breakdown, L2/L3 opportunities, dual pricing, surcharging, and gateway/hardware recommendations."
3. "FAQ section for Selective Pay covering statement audits, POS/hardware retention, dual pricing/surcharging, and next-day funding."