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Meta Title: Pay Diverse: Your One-Stop Credit Card Merchant Processor

Meta Description: Accept credit card payments no matter your business. Pay Diverse is a credit card merchant processor that specializes in approving high risk businesses.

Our Goal: To create a merchant processing services solution that revolves around your business and your needs

Pay Diverse understands the needs of high-risk businesses. That's why we designed a platform that does two things: First, it saves you time. Second, it gives you the diversity in processing to keep your business running successfully.

We accomplish this mission:

- By working with multiple reputable banks that are dedicated to serving you for years no matter your industry or past experience.
- By saving you time and money with low rates and our digital application, automated pre-approval process
- By diversifying your processing to the right banks that best serve your industry needs

Go ahead and get started today.

With an approval rating of 98.4%, you may soon be accepting credit cards.

Get Pre-Approved In Just Minutes

Here are 7 reasons why Pay Diverse can be your go-to merchant processing services solution:

- ✓ **98.4% Approval Rate** — Even if you've been turned down by other processors, our single-application merchant account approval process is a breeze.
- ✓ **Accepting ALL Levels of Risk** — Have you been shut down before? No problem. We will match you with a bank that understands your business, and will stand

behind it for the long term.

- ✓ **Both US and Offshore Banks** — We deliver a mix of the best US and international banks that want a long-term relationship with you.
- ✓ **Long-Term Merchant Solutions** — While competing merchant processing services may drop you after a couple months, our banks want to partner with you for years.
- ✓ **Industry-Specific Solutions** — Benefit from merchant processing services from a bank that already knows your industry, market and customers.
- ✓ **Chargeback Mitigation Services** — Eliminate your exposure to chargeback fraud while reducing false declines. Simply add more revenue to your bottom line.
- ✓ **Accepting Startups & Huge Sales Volumes** — No matter your business size or volume of sales, we will match you with the right bank that can work seamlessly for you.

Pay Diverse Vs. The Other Guys

FREE Set-Up

Pay Diverse – YES Them – No (Between \$50 and \$350)

Low .39% Swipe Fees

Pay Diverse – YES Them – No (2-3X MORE!)

98.4% Approval Rate

Pay Diverse – YES Them – No (Much lower approval)

24 Hour Approval

Pay Diverse – YES Them – No (Up to a WEEK)

High-Risk Acceptance

Pay Diverse – YES Them – No

Mobile Processing App

Pay Diverse – YES Them – No

Free Virtual Gateway

Pay Diverse – YES Them – No

24/7 Merchant Support

Pay Diverse – YES Them – No

Next Day Funding

Pay Diverse – YES Them – No

Accept PayPal & Apple Pay

Pay Diverse – YES Them – No

Online Merchant Portal

Pay Diverse – YES Them – No

About Us

Meta Title: Online credit card processing service for high-risk and low-risk merchants

Meta Description: Pay Diverse stands apart in today's competitive payment processing world by building long-term partnerships to keep your business profitable.

We started our online credit card processing service for only one reason. You.

We saw a critical need repeating itself over and over again. A widespread problem nobody was addressing. Banks and credit card merchant processors denying small- and medium-sized companies. Some that were high risk. Some that were low risk. But too many of them weren't even given a chance.

There is a prevalent problem in the merchant processing industry that affects far too many high-risk businesses. These businesses are initially approved to accept credit card

payments. However, just a short time later — without warning — they are shut down and unable to accept credit cards.

So we put our 15 years of payment processing experience to use and founded Pay Diverse to be the long-term credit card processing solution for ALL businesses. We worked day and night to develop today's largest network of high-risk merchant banks.

Today, we know with 100% certainty that the diverse network of banks we work with will partner with all business types — including high-risk businesses — for many years!

- ✓ Our simple and efficient application process allows us to apply to multiple banks with less work
- ✓ Our easy to use portal speeds up the application process — You are processing credit cards fast
- ✓ We provide a massive network of domestic and overseas banks that have worked with all high-risk merchant types

Yes, there are several credit card processing companies out there. Yet, Pay Diverse stands alone in our Acceptance Rates and Quick Pre-Approval Process, our Long-Term Support for High-Risk Businesses, our Extraordinary Merchant Processing Services, our Online Portal which saves valuable time, and our World-Class Customer Service and Support.

Take a few seconds right now to start the pre-approval process. Once you start working with Pay Diverse, you'll discover all of the values that set us apart: Our attention to servicing every customer, an incredible selection of services, added security to keep fraudulent activity at bay, as well as a diverse network of banks that serve every possible industry.

- ✓ **98.4% Approval Rate** — Even if you've been turned down before, our approval process is a breeze.
- ✓ **Accepting ALL Levels of Risk** — Have you been shut down before? No problem. We specialize in high risk merchant accounts. We will match you with a bank that understands your business, your needs and your goals.

- ✓ **Both US and Offshore Banks** — We deliver a mix of the best US and international banks that want a long-term relationship with you.
- ✓ **Long-Term Merchant Solutions** — While competing merchant processing services may drop you after a couple months, our banks to partner with your business for years!
- ✓ **Industry-Specific Solutions** — Benefit from merchant processing services from a bank that already knows your industry, market and customer.
- ✓ **Chargeback Mitigation Services** — Eliminate your exposure to chargeback fraud while reducing false declines. Simply add more revenue to your bottom line.
- ✓ **Accepting Startups & Huge Sales Volumes** — No matter your business size or volume of sales, we will match you with the right bank that can work seamlessly for you.

Services

Meta Title: Accept credit card payments with our suite of merchant services solutions

Meta Description: Accept credit card payments faster and for less by using Pay Diverse's credit card processing solutions and secure payment gateway.

Your Credit Card Processing Experts Providing a Suite of Merchant Services Solutions Designed to Help Grow Your Business

While competitor merchant account services only focus on merchant processing, Pay Diverse provides multiple services to maximize the success of your business.

With every service, our goals are simple: To provide you with the best tools that make each transaction fast and flawless... to help you to grow your business by increasing your income and profits... and to help reduce chargebacks and fraud. Take a minute to review all of the merchant services we offer.

Virtual Terminal — Now you can accept credit card payments 24/7 from literally anywhere in the world. You simply need an Internet connection, and you're ready.

Secure Payment Gateway — Our secure payment gateway is not only lightning fast, it provides you with the peace-of-mind that only lets legitimate sales pass through.

Chargeback Alerts System — Open communication helps prevent many chargebacks. With Pay Diverse, our system instantly alerts you when a chargeback is filed. Instead of not knowing and not doing anything about it, you'll now be able to resolve the issue before the chargeback goes through.

Chargeback Prevention Help — At Pay Diverse, we understand that chargebacks can cripple your business. That's why we incorporate chargeback prevention help within our system to ensure the absolute fewest chargebacks possible.

Advanced Fraud Scrubbing — Fraud is getting more common and much harder to detect. Thanks to our advanced fraud scrubbing, we tend to catch it and stop it before it gets through.

API Integration — We make it easy to process credit cards in real time through a range of seamless ecommerce solutions.

"I'm saving considerably more with my new credit card processing service from Pay Diverse. My travel business is set for record revenue this month!"

- W. Young, N.Y.

"I tried to get my dating site started for almost a year. I was denied 4x! Then, when I was finally approved, they cancelled my account without warning. I'm so glad I found Pay Diverse. I was approved fast, and they are dedicated to growing my dating business!"

- T. Jenkins, Lake City, FL

"I never knew Pay Diverse's application process could be THIS fast and easy. Everywhere else was confusing and difficult to get approved. These guys made it so simple to get approved... I got approved for 3 accounts!"

- J. Jimenez, San Diego, CA

Accept Credit Card Payments in 6 Easy Steps

Step #1 — Simply fill out the pre-approval application here. Takes just seconds.

Step #2 — Next, complete our intuitive merchant account application. We will actively identify the best merchant bank for your specific business.

Step #3 — Upload your supporting documentation.

Step #4 — Upon approval (usually less than 5 business days), you'll receive easy instructions to get your gateway set up.

Step #5 — Start making money by accepting credit cards online.

Ready to Get Started? Get pre-approved right now.
Simply fill out this 30-second merchant services application form.

Even MORE Features from Pay Diverse...

In-Depth Transaction Reports — Every important detail you need to know about every transaction, every customer.

Chargeback Alerts System — Get instant alert every time a chargeback is started. Now you'll have the tools to stop the chargeback before it affects your bottom line.

Secure Payment Gateway — The industry's quickest and most reliable secure payment gateway.

CRM Integration — Seamless integration with your existing CRM system. Today's transactions lead to future business.

Alternative Pay Solutions — Provide your customers the most options for seamless online credit card processing.

Virtual Terminal — 24/7 credit card acceptance from your smartphone, laptop or tablet.

Advanced Fraud Scrubbing — Today's most advanced software to detect and deter business-crippling fraud.

Chargeback Prevention Help — The most aggressive chargeback prevention tools result in the fewest chargebacks possible.

Multi-Processor Management — Through multiple state-of-the-art processors, we can instantly handle as many payments as you can deliver.

Debit Payment Processing — Confidently and seamlessly accept all debit payment types just as you accept credit cards.

US Domestic MID's — We partner with all US banks who have a history of working with high-risk businesses.

Echeck Services — Our e-check solutions are just as easy and quick as our online credit card processing.

PCI Compliant —

Multi Currency Settlement —

Secure Payment Pages — Your customers enjoy peace of mind at every stage. And you have peace of mind that you'll quickly be paid.

Offshore MID's —

ACH — Check21 —

API Integration — Yes, our Pay Diverse software should work seamlessly with your ecommerce platform.

Solutions

Meta Title: How to accept credit cards in any high-risk industry

Meta Description: Even high-risk businesses can now accept credit cards with Pay Diverse. Our banks serve high-risk merchant accounts for years.

Giving All Industries and All Businesses an Opportunity to Accept Credit Cards and Thrive

While most every business wants the increased revenue that comes with accepting credit cards, far too many businesses are being declined. Startups, continuity businesses, travel sites, dating sites and more. These businesses are considered “high risk” to other merchant processors and banks. While they may turn businesses like these away, Pay Diverse welcomes them.

No matter your industry, your business or your past denials, our merchant bank solutions specialize in serving high-risk merchants. Pay Diverse understands your business, therefore we supply the tools and resources to keep it running and successful.

Pay Diverse welcomes all high-risk industries, including the ones listed below.

Retail Merchant Account

The ability to accept credit card payments at your online or brick-and-mortar retail store is crucial. Pay Diverse is the one-stop solution to get your store set up to accept credit cards at the lowest possible rates.

Restaurant Merchant Solutions

Whether you’re a brick-and-mortar store, a food truck or a catering service, you need to accept credit cards to survive and thrive. No matter if you’ve been turned down or got shut down, Pay Diverse provides a 100% free set up solution to accept credit card payments. We are committed to serving you so you can serve your patrons.

Salon Merchant Processing

Salon owners who make it big are the ones who sell premium products and services at a premium price. That means you must take all major credit cards. Thankfully, Pay Diverse provides a one-stop solution that provides long-term merchant processing at the lowest rates possible.

Dental Merchant Solutions

Not all of your dental customers will be filing through their insurance. Many will pay upfront with credit cards. Pay Diverse provides top-quality merchant processing services for dentists and orthodontists alike. The setup is free, and the service is 24/7. Plus, we also offer chargeback mitigation services.

Medical Payment Processing

Why do so many clients in the health and medical fields choose Pay Diverse? We are second-to-none in providing maximum service and support while providing minimum credit card rates. Even if you've been turned down or shut down before, Pay Diverse has a merchant processing solution that's specific to your medical office needs.

Marketing Services Account

Your marketing business thrives on the ability to take online credit card payments at the lowest possible rate. At Pay Diverse, we stand behind businesses like yours. No matter your history with merchant processors and banks, we provide a solution to get you pre-approved to start accepting credit cards for your marketing business.

Adult Website Payment Processing

You probably know you're in a high-risk industry. You may have even been told "No" by numerous merchant processing organizations before. At Pay Diverse, we look beyond your industry and past performance to pair you with a payment processor that will meet your needs and your customers' needs.

Direct Response Billing

Because chargebacks are frequent in the direct response industry, banks often avoid your industry. Lucky for you, we go straight to the banks that appreciate the hard work and value that direct response marketers bring. Not only will you be able to accept credit cards for your direct response products, you'll do so at surprisingly low rates.

Collections Payment Processing

Getting a merchant account for your collections business used to be nearly impossible. Thankfully, Pay Diverse thrives on providing first-class credit card and payment processing services to businesses of all types — even collections organizations. While you may be representing delinquent clients, our banks put their trust in you and your business.

Continuity Billing Accounts

Continuity businesses are inherently high risk. After the first couple of payments, customers tend to cancel. That's why most banks and merchant processing services tend to cancel your account. At Pay Diverse, we pride ourselves on attracting today's most open-minded and professional banks. Rest assured, you can be approved for your continuity billing solutions and offer credit card payment options again!

Dating Merchant Services

Ready to get your dating site accepted for a merchant account? Pay Diverse makes it much easier and faster than you think. Even though many dating websites have had a history of chargebacks and non-payment, we work with banks that will evaluate YOUR site. Not theirs. Start accepting online credit card payments to grow your online dating site.

MLM Merchant Account

You've probably already learned that banks steer clear of Multi-Level Marketing type of businesses. They see them as high risk. We specialize in working with MLM organizations and have teamed up with a number of banks that look beyond the risks. Find out just how quickly and easily you can get your MLM business pre-approved for a merchant processing account.

Pharmaceuticals and Supplements Merchant Services

Before you can be successful by selling supplements and pharmaceuticals online, you must accept credit card payments. While other merchant services may have shut you down, we invite you to discover our different approach to merchant accounts. Pay Diverse works directly with multiple banks who accept high- and medium-risk clients.

Travel Merchant Account

Operating a travel business has a number of rewards. However, if you can't accept credit card payments, your customer base will quickly dry up. Thankfully, Pay Diverse works directly with the world's most open-minded banks that look beyond high-risk businesses. Not only will you be able to accept credit cards, you'll do so at one of the lowest rates imaginable.

Contact Us

Meta Title: Connect with our merchant processing services experts

Meta Description: Connect today with our merchant processing services experts. Get instant pre-approval to accept credit card payments today.

Connect with Our Merchant Processing Services Experts

Let us prove to you just how fast, easy and affordable our merchant processing solutions can be.

Get quick pre-approval for a high risk merchant account to accept credit card payments— Just fill out the form on this page.

If you have questions about our merchant processing services, check out our services page or our FAQ page.

Or simply give us a call — 1-XXX-XXX-XXXX

FAQ

Meta Title: Merchant services and payment processing FAQs

Meta Description: Read through our FAQs to apply for a merchant services account. No matter your industry, you could be accepting credit card payments just days from now...

How do I apply for a merchant services account?

Start by taking a couple of minutes to [complete our merchant services account pre-approval form](#). We will immediately provide you with a free, no-obligation quote. Because we have a 98.4% approval rate, there's virtually no risk on your part. [Why not get pre-approved right now.](#)

I've been denied before... Banks have shut me down... Can I really get a payment processing account through Pay Diverse?

We understand that it can be difficult to get a payment processing account with a high-risk business. In fact, even a low-risk business that's not yet proven rarely gets approval from certain banks.

That's precisely why Pay Diverse was founded. Our goal is to ensure that high-risk and startup businesses enjoy the same merchant services opportunities as everyone else. Let us prove to you just how easy and quick you can get your payment processing account set up. [Take a few seconds and complete our pre-approval form right here.](#)

How long before I know that I am approved for a merchant account?

While the industry average is about 10 business days to receive approval, Pay Diverse notifies you in less than half of that time. In only about X to X business days, you should have your official notification. Then you will be very close to start accepting credit card payments.

How long after I'm approved for a merchant services account can I start accept credit card payments?

We understand the sooner you get set up to accept credit card payments, the sooner you start bringing in revenue. That's why our team makes it a top priority to get your approval to you between X to X business days.

Once you have your approval, you are almost ready. Simply follow our instructions to start accepting credit card payments both online and by phone. However, if you need to physically process your payments, you will need to wait until you receive the credit card terminal equipment. We will rush this out to you within X business days.

However, the longer you wait to fill out our simple no-obligation pre-approval form, the longer it will be before your first credit card order. [Why not get started now.](#)

Which credit cards will I be able to accept?

You will be able to accept all of the major credit cards, including Visa, MasterCard and Discover.

Will I be able to accept international credit cards?

Yes, upon approval, you will be able to accept international credit cards. Please note that all charges will be processed in USD.

What documents/proof do I need to get approved?

We try to make it as easy as possible for you to be approved for a payment processing account. Simply provide proof that you are the true owner of your business, including a voided check and any recent bank statements and tax returns.

Does my website need to be completed and live to get a payment processing account?

We simply need basic information about your products and your pricing. Your website does not have to be complete in order to get your merchant account started.

When and how will I be paid by Pay Diverse?

Our payment system runs like clockwork. Here's how it works:

Step 1: Once we receive authorization of a transaction, we immediately let you know so you can issue a receipt and complete the sale.

Step 2: The credit card issuer bills the client. Pay Diverse receives the funds.

Step 3: Within XX hours, we transfer money into your merchant account.

It's seamless, straightforward and easy.

Will I get a monthly statement?

Every single month you will receive a monthly statement. Each statement features complete information from every transaction. It even works seamlessly with most accounting software including QuickBooks.

Can I get multiple Merchant IDs for higher volume?

Yes. Many of our customers benefit from multiple Merchant IDs. The reason: These multiple IDs better manage their risk and balance their revenue streams. [Ask us today about how you can get multiple Merchant IDs for higher volume.](#)

Do you have protections in place for chargebacks and fraud?

We understand that fraud and chargebacks can cripple your business. That's why we offer solutions that will help you minimize and prevent both chargebacks and fraudulent activity. They are among the most aggressive chargeback preventers today.

If a chargeback or fraud occurrence does take place, we provide services that fight for your benefit. Our goal is the same as yours — to generate as much revenue as possible for your bottom line.

Are the transactions secured?

Yes. Pay Diverse uses standard credit card transaction encryption protocols in order to ensure maximum security. Therefore, if fraudulent charges go through, the processing bank is responsible.

How can I contact you with questions or issues?

The Pay Diverse team is dedicated to answering your questions and resolving any concerns. You can email us anytime at _____ or contact our support team at XXX-XXX-XXXX.

What is the difference between a payment gateway and merchant account? Which do I need?

A payment gateway is a service where credit card transactions are processed on your behalf. Here's how it works: A customer's payment information is sent to the payment gateway. Next, it is checked to make sure it matches the information at the financial institution. Finally, the transaction is authorized or denied at the payment gateway.

A merchant account is like a temporary holding place for funds from credit card sales. This account is tied to an online bank account which temporarily holds funds until the money has cleared. Once it clears, the money is moved into a real bank account.

By having both a payment gateway and merchant account, you can keep customers on your website while making a transaction.

Partners

Meta Title: Partner with our payment processing services

Meta Description: Discover the top 5 reasons to join a long-term partnership with Pay Diverse's payment processing services. Reason #1 – Our Clients. Reason #2...

Top 5 Reasons to Partner with Pay Diverse's Payment Processing Services

We are currently looking to add even more diversity to our ever-expanding merchant processing portfolio. If you are seeking a long-term and beneficial partnership for your ISO or merchant bank, please complete the contact form on this page.

One of our merchant banking representatives will contact you soon and share even more reasons why this can be a win-win relationship.

Why Partner with Pay Diverse — Top 5 Reasons

Reason #1 – Our Clients.

We deliver a higher brand of clientele. Our clients are professional, dedicated and seeking merchant services for years and decades — not just weeks or months.

Reason #2 – Experience and Professionalism.

Working with us is seamless. Our veteran team brings a total of 15 years of experience in the merchant processing space. We know the entire merchant services process backwards and forwards.

Reason #3 – Long-Term Benefits.

We both know there are too many fly-by-night operations in the merchant processing industry. They are here today, but gone tomorrow. That's not what Pay Diverse stands for. We are seeking long-term partnerships that benefit us both.

Reason #4 – Deeper Relationships — More Clients.

While some merchant account businesses will partner with every bank under the sun, that's just not us. We want a handful of banking partners who prove their commitment to our clientele. We want to be able to count on your bank at every turn.

Reason #5 – Valuable Leads.

We continuously deliver a steady flow of high-quality leads that are primed for your banking needs.

Now you know what makes our payment processing services different. To take the first step towards a fruitful partnership, take a few seconds to complete the contact form on this page.