

Place Every Merchant With a Provider That Will Say Yes

For ISOs, Agents and Referral Partners

Stop shopping a merchant around on instinct. Match them against every provider's live acceptance rulebook first, then submit only where they fit — without handing over your client relationship to do it. Your merchant sees one application, not a trail of declines. You pay a single deal fee, and only when a provider takes them into underwriting.

Your client stays yours

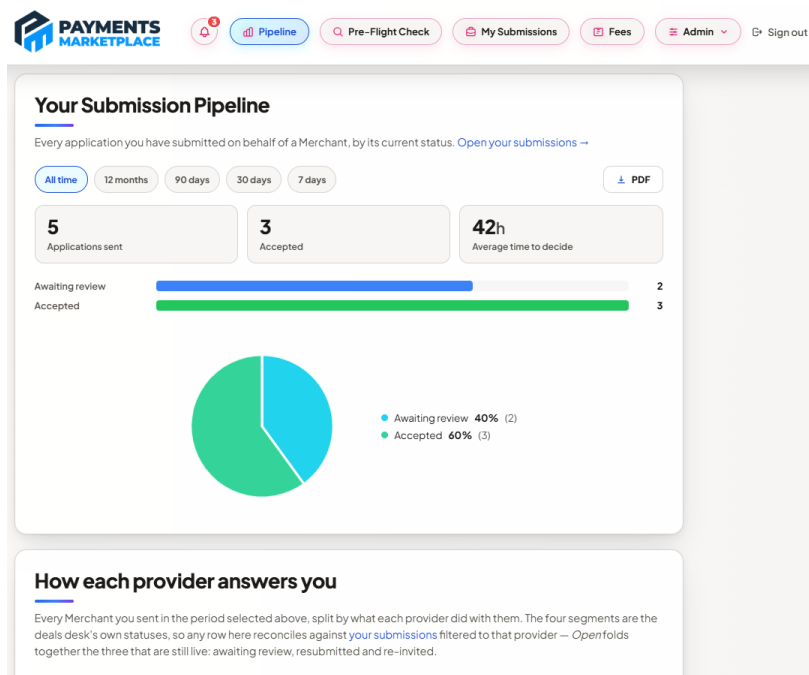
No provider can reach your merchant through the platform. Every decision answers to your mailbox, at every stage.

Placed on published rules

Country, industry, currency, volume and risk criteria, kept current by the providers themselves rather than remembered.

Paid only on acceptance

50-250 EUR per accepted placement. Declines, returns and deals still under review cost nothing.



How it works

- Assess — run the Pre-Flight Check on your merchant**
 Enter their profile the way a merchant would: industry, country, settlement currency, monthly volume, ticket size, processing history, the markets and payment methods they need. Payments Marketplace matches it against every published provider rulebook and shows you where they stand, with the reasons. Free and unlimited.
- Choose — decide who sees them, and how much**
 Submit to the providers you choose, one at a time, to as many as you like. For each deal you decide whether the merchant arrives anonymised or named. Naming them lets a desk you know judge appetite up front; either way their contact details are never released.
- Track — watch it from one desk**
 Every submission, which provider holds it, and what they have done with it: accepted, declined, returned for changes, or still under review, each with a full dated chronology. A deal returned for changes comes back to you to resubmit, not to your client.
- Get the answer — in your onboarding mailbox**
 Every outcome is answered to an address you nominate, so whoever covers the desk that day sees it. The provider corresponds with you and takes the introduction forward through you.

What the portal gives you

CONTROL

- Pre-Flight Check on any merchant, free and unlimited
- Named or anonymised, decided deal by deal, not once for your book
- No cap on how many providers you submit to
- One pipeline view: who says yes most often, and to what
- Your own fee ledger: billed, settled and outstanding

PROTECTION

- Your merchant's contact details are never shown to a provider
- Decisions, returns and re-invites answer to your nominated mailbox
- Resubmission comes back to you, never to your client
- Providers always see the deal came through you, named
- One live application per provider protects your standing with the desk

PAYMENTS MARKETPLACE

EN Dark Leave Pre-flight Check

1 Profile 2 Readiness 3 Pre-flight 4 Results

Business profile

The essentials PSPs assess first.

1. MERCHANT BEING PLACED

Merchant email: ops@merchant.example

Identity shown to the provider: Anonymised until they accept

Identifies them across providers and keeps duplicate applications out. Nothing is sent to this address — correspondence comes to you.

Naming a Merchant lets a provider judge appetite before deciding. The introduction still happens on acceptance.

2. IDENTITY & INDUSTRY

Business Name: Acme Commerce Ltd.

Website URL (not sent to providers): https://acme.com

Industry / product type: Select industry...

3. LOCATION & VOLUME

Country of incorporation: Select country...

Settlement currency: Select currency...

Expected monthly volume: Select monthly volume...

Average transaction value: Select average transaction value...

4. HISTORY & RISK

Time in business: Select time in business...

Prior processing history?: Select processing history...

Avg. chargeback ratio: Select chargeback ratio...

5. TARGET MARKETS & APM CATEGORIES

Target Markets by Region (minimum of 1)

Payment Methods Required (minimum of 1)

Pricing

One deal fee, scaled to the merchant's size, payable only when a provider takes them into underwriting. It is half what a provider pays on a deal that reaches them cold, because you found the merchant yourself. The band is read and the fee fixed at the moment you submit, so a later change to this schedule never reprices a placement you have already made.

Merchant monthly volume (EUR equivalent)	Deal fee per accepted deal
0 - 5,000	50 EUR
5,000 - 25,000	75 EUR
25,000 - 100,000	125 EUR
100,000 - 500,000	200 EUR
500,000 +	250 EUR

- **Nothing to pay on a deal declined, returned, or still under review.** Not on boarding either, and never before acceptance.
- **No subscription and no seat licence.** Matching a merchant and running a Pre-Flight Check are free, however often you do it.
- **The provider is not billed on a deal you introduce.** You already have revenue-share terms with the desks you place into, so charging them a lead fee on top would mean paying twice for one introduction. Their desk shows the deal marked billed to the ISO.
- **Volumes are converted to their EUR equivalent.** A band means the same size of business whatever the merchant settles in.

The commercial rules, in brief

- **The merchant's identity is yours to release; yours is always named.** A provider sees which ISO introduced the deal from the moment it arrives, deliberately — appetite depends partly on who is introducing.
- **Acceptance is the billable event, and it happens once.** The fee charged is the one fixed when you submitted.
- **A decline is final.** That provider stays closed to that merchant unless they re-invite. Resubmitting under a fresh profile is not a route around it, and neither is placing them again yourself.
- **One live application per provider, per merchant.** The rest of your book keeps moving while that one waits on a decision. The submission caps that apply to merchants applying directly do not apply to you.
- **The website scan is limited to ten per sitting.** It only bites if you are placing more than ten merchants back to back; signing in again clears it.

Also available

- **JSON API and signed webhooks, in development.** Score deals in bulk and route submissions from your own onboarding tools, with signed callbacks as providers accept, return or decline. The portal stays; the API is an option alongside it.
- **White label.** Embed the matching engine under your own brand and domain. You bring your own deal flow, so per-deal acceptance fees do not apply and pricing is a separate, volume-friendly model.

Opening an ISO account takes a minute

Use the Instant Access form on the ISO page. We review it and email you a link to set your own password. There is nothing to negotiate before you start — the schedule above is the whole of it.

Do not use the sign-up form elsewhere on the site: that one opens a provider account.

GET STARTED

payments-marketplace.com/how-it-works-isos.html

connect@payments-marketplace.com

+44 1366 727140

The Instant Access form is at the foot of that page.