Pre-Vetted Merchant Deal Flow

For Payment Service Providers, Acquirers and PayFacs

Payments Marketplace filters merchant traffic against your own underwriting rules before an application ever reaches your team. You publish the criteria you already underwrite to; merchants are scored against them anonymously; only the ones that fit are invited to apply to you. You pay a single deal fee, and only on the deals you accept.

Zero triage overhead

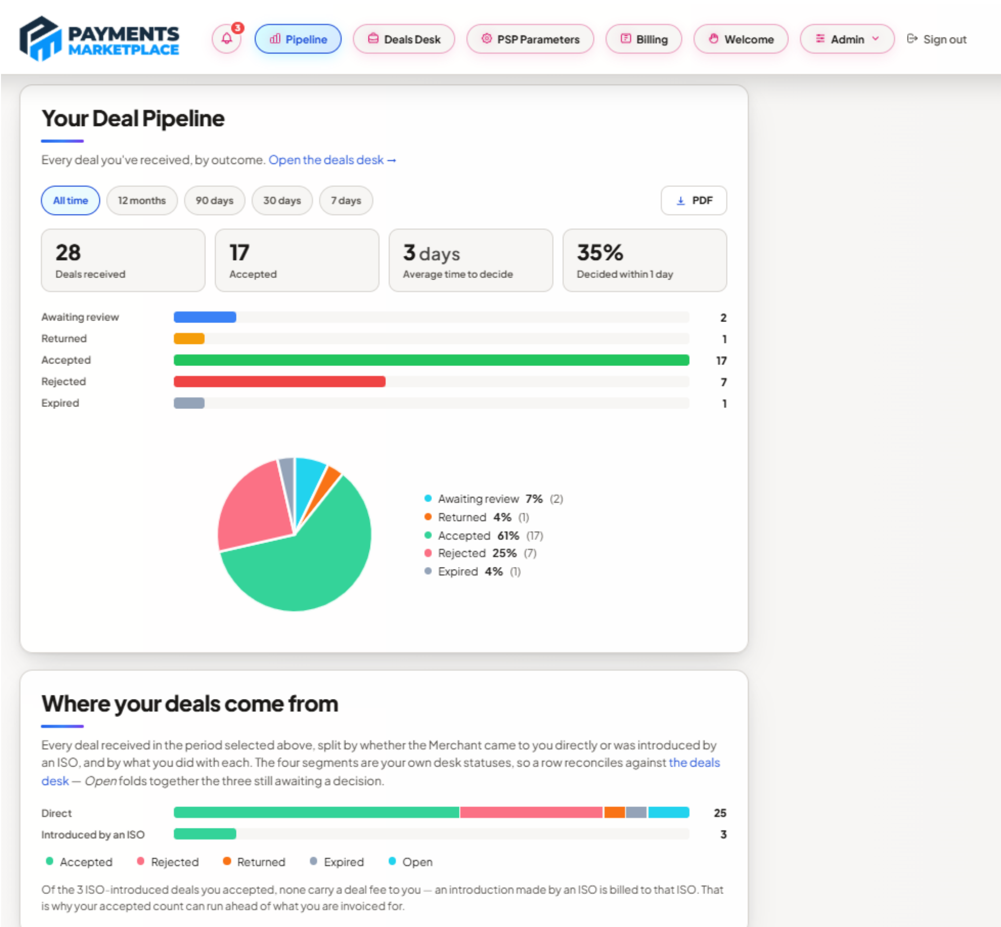
Restricted industries, unserviceable countries and non-starter volumes are filtered out before your queue.

Matched to your rulebook

Country, industry, currency, volume, ATV and chargeback rules, published by you and applied in real time.

Paid only on acceptance

100-500 EUR per accepted deal. Deals you decline or return cost nothing. No subscription, no minimum.



How it works

1 Publish your acceptance parameters

Set your risk profile in the Provider Portal: countries of incorporation, settlement currencies, volume and ATV bands, chargeback ceiling, settlement period, time in business, required documents and website elements, payment methods and cart integrations, and a stance of Accept, Restricted or Prohibited for each industry. Changes take effect immediately.

2 Merchants are scored against you anonymously

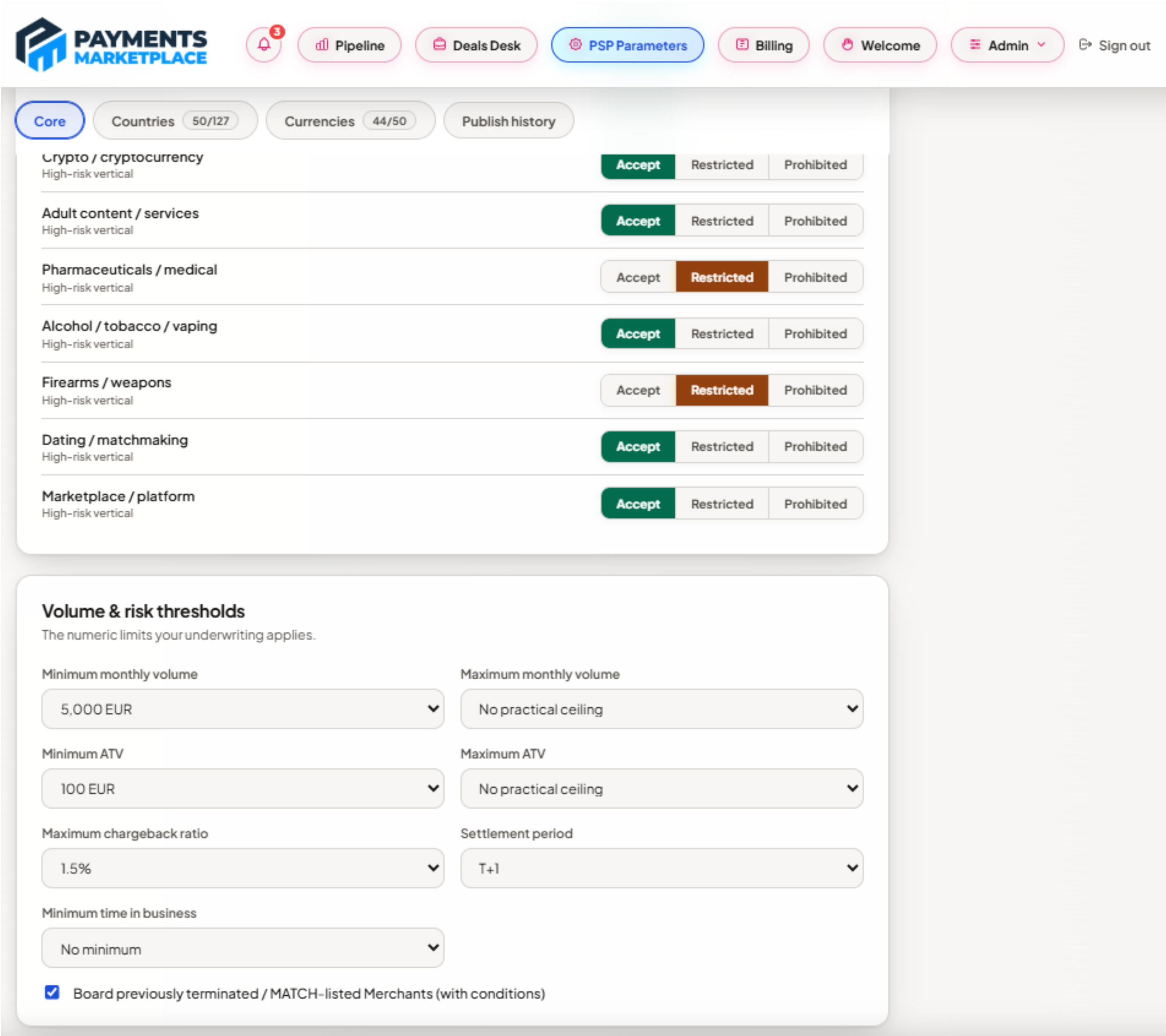
A merchant completes a free pre-flight check. The engine scores their profile against your live parameters, without exposing your rulebook to them or their identity to you. A merchant who fails a hard rule never reaches you at all.

3 Qualified applications arrive in your deals desk

You review an identity-free profile: verified business facts, declared volumes and ATV, chargeback history, target markets, plus an AI website compliance scan covering HTTPS, refund, privacy and terms pages, contact details, pricing and delivery terms, and cart platform.

4 **Accept, return for changes, or decline**

Accept and the merchant's name and contact details are released to you with the introduction email, and the deal fee is charged. Return for changes to ask for what is missing. Decline and it is closed, at no cost, and the merchant cannot come back to you uninvited.



What the portal gives you

CONTROL

- Separate parameter profiles per brand or acquiring entity
- Pause deal flow at any time, and resume in a click
- Publish history: every change, when, and from which IP
- Weekly deal-fee budget indicator on the billing page
- Deals desk with the decision, its evidence and the chronology on one screen

PROTECTION

- Your rulebook is never shown to merchants or to competitors
- Merchants see only a match result, never your criteria
- One live application per merchant, so nothing is reviewed twice
- A decline is final: only your re-invite can reopen it
- The fee is fixed at deal creation, so repricing never touches history

Pricing

One deal fee, scaled to the merchant's size, charged only when you accept. Volumes are converted to their EUR equivalent, so a band means the same size of business whatever the merchant settles in.

Merchant monthly volume (EUR equivalent)	Deal fee per accepted deal
0 - 5,000	100 EUR
5,000 - 25,000	150 EUR
25,000 - 100,000	250 EUR
100,000 - 500,000	400 EUR
500,000 +	500 EUR

- **No charge for a deal you do not take.** Declined and returned applications are free, as is every application that never matched you.
- **No subscription, no minimum, no per-application charge.** The schedule above is the entire commercial relationship.
- **Nothing is added to the merchant's rate.** Payments Marketplace is free to merchants and takes no share of your processing revenue.
- **Negotiated flat rates are available.** A fixed per-deal fee can replace the schedule by agreement, and applies to deals created from then on.

The commercial rules, in brief

- **Identity is released on acceptance, never before.** You underwrite verified business facts. No company name, website or contact details reach you, and nothing identifying appears in the website scan summary.
- **Acceptance is the billable event, and it happens once.** The fee charged is the one fixed when the deal was created.
- **A decline is final.** The merchant cannot reapply to you, with or without changes. Only your re-invite reopens it.
- **One live application per merchant, at a time.** Merchants are capped at three applications in 24 hours and six in 30 days, so your desk sees considered applications rather than a scattergun.
- **An ISO can place a merchant on the same rails.** The introducing ISO is always named to you, and pays the fee on the deals they place.

Also available

- **JSON API and signed webhooks, in development.** Everything the deals desk does, from your own CRM or case management system: read the queue, accept, decline or return, manage parameters, pull the fee ledger. The portal stays; the API is an option alongside it, not a migration.
- **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.

Publishing your parameters takes about 20 minutes

There is no integration to build and nothing to pay to start. Create a provider account, publish the criteria you already underwrite to, and pre-vetted merchants begin matching against them immediately.

GET STARTED

payments-marketplace.com/signup.html

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Full detail: payments-marketplace.com/how-it-works-providers.html