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; only the ones that fit are invited to apply to you. You pay a deal fee agreed with you, and only on the deals you accept.

Zero triage overhead

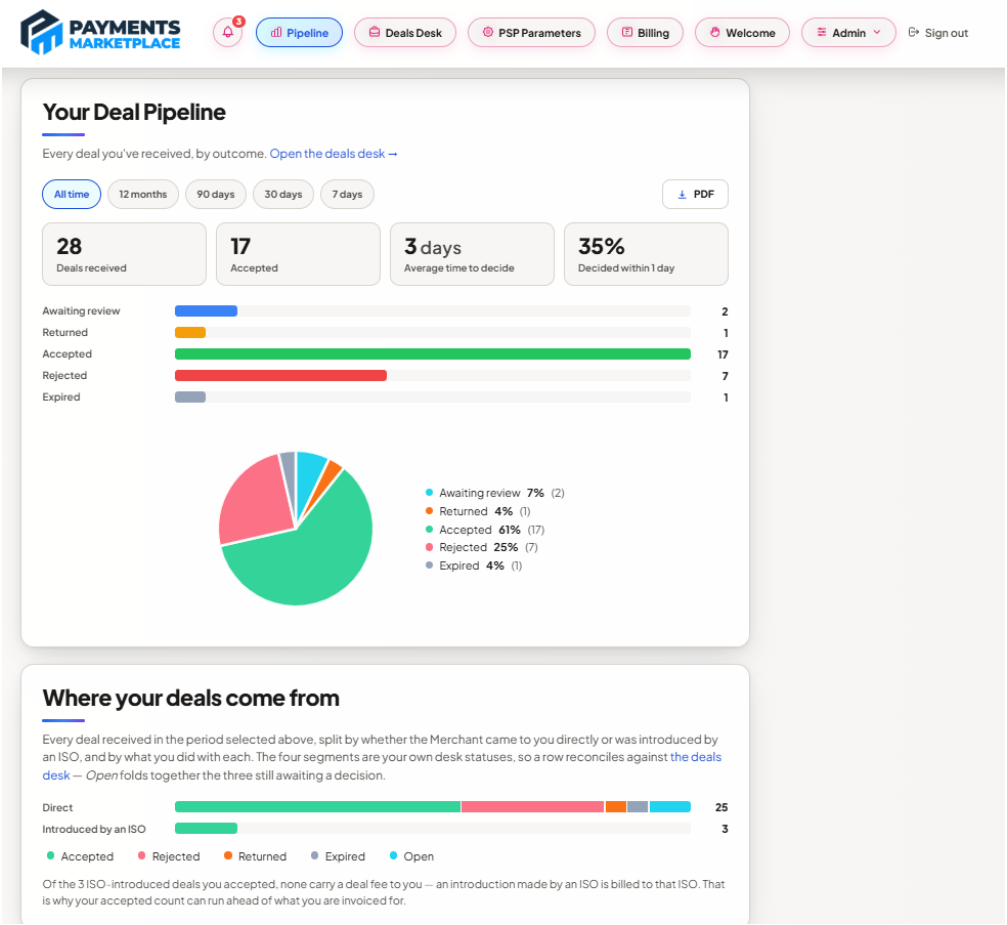
Restricted industries, unserviceable countries and non-starter volumes are filtered out before your queue.

Matched to your rulebook

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

Paid only on acceptance

A fee agreed with you, 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**

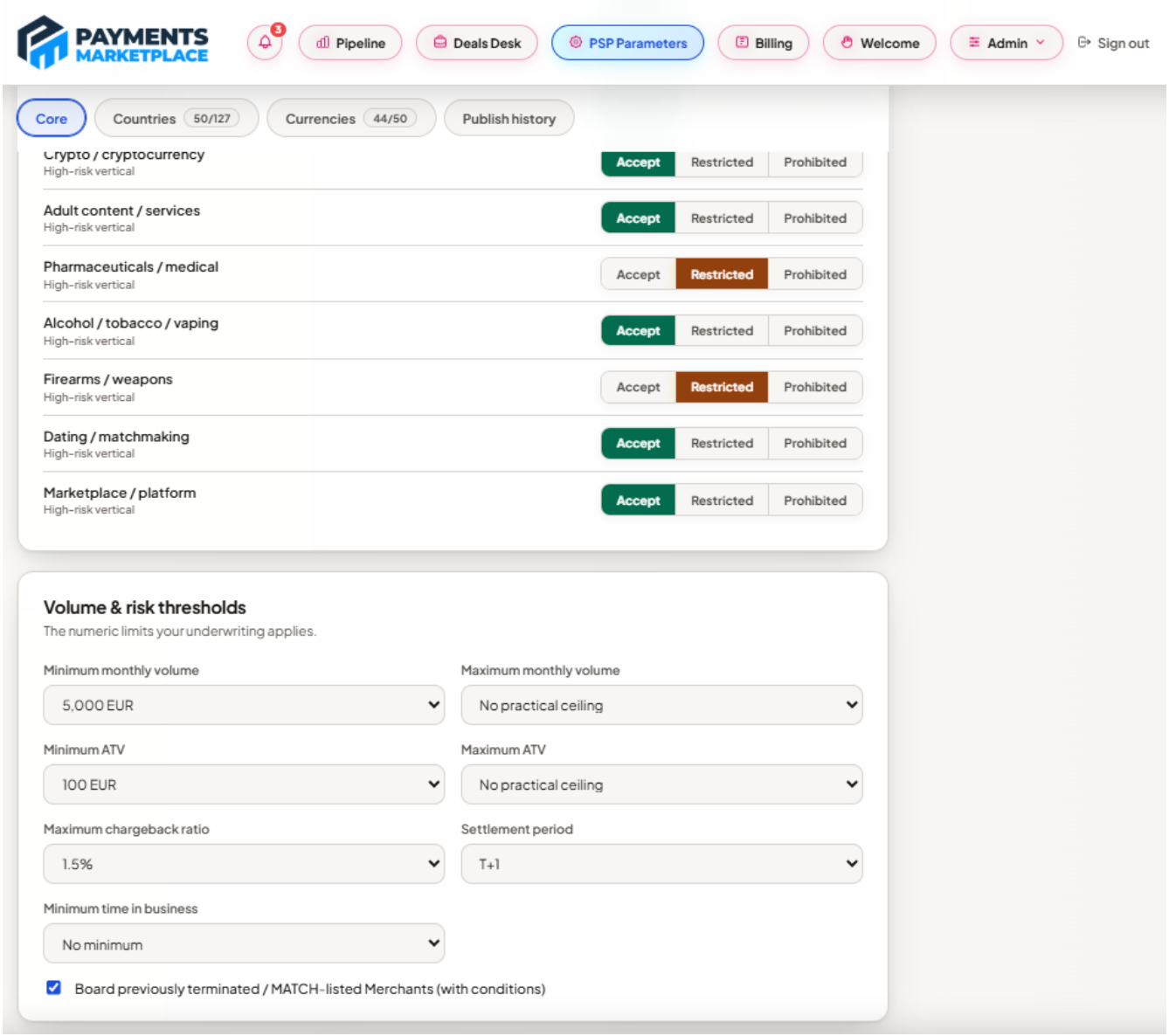
A merchant completes a free pre-flight check. The engine scores their profile against your live parameters without exposing your rulebook to them. A merchant who fails a hard rule never reaches you at all.

3 **Qualified applications arrive in your deals desk**

You review the merchant's 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
- Every deal shows its fee and billing currency

An application spam filter in front of your queue

Matching tells you who fits your criteria. Screening tells you whether the application is genuine. Every application comes from a verified email address, merchants are capped at three applications in 24 hours and six in 30 days, and duplicates and repeat applications are stopped before they reach you. What is left arrives with plain-language risk signals: the website checked against the declared industry, products or services outside the declared business, and contact details and connection checked for consistency.

AI built in

Two AI systems work for you.

- **AI website review on every application.** Before a deal reaches you, AI reads the merchant's website and reports what the business actually does, not what the form says: the industry it really belongs to against the one declared, products or services the declared business does not cover, whether a genuine refund policy exists, and real underwriting risks only. It treats the site as evidence, never as instructions, so an attempt to game the review is itself flagged. It ends in a one-line verdict for your underwriters.
- **An AI Agent that brings merchants to you.** On our home page, a merchant describes their business in one sentence, in their own words and their own language, and is told at once how many live providers' criteria they fit. It reads industry, licences, countries, currencies and payment methods, counts only providers that are live, and never names one. The merchants who fit go on to a full pre-flight check and an application to you.

Pricing

There is no published rate card. Your deal fees are agreed with you, one for each band of the merchant's expected monthly volume, so they differ from provider to provider. Volumes are converted to their EUR equivalent, so a band means the same size of business whatever the merchant settles in. You can publish and receive applications before yours are agreed; until then, deals are charged at our standard schedule.

- **A one-off fee per accepted deal.** No ongoing revenue share, no residuals and no cut of your processing revenue.
- **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.** Deal fees are quoted excluding VAT.
- **Nothing is added to the merchant's rate.** Payments Marketplace is free to merchants.
- **Billed in the currency you choose.** Fees are charged in EUR, GBP or USD, whichever you choose.

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 is recorded on the deal when it is created. When your agreed fees are set or changed, they apply to every deal you have not yet paid for; a paid deal keeps its fee.
- **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.** Your desk sees considered applications, never the same one twice.

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