Omni-Channel
Solutions Across all
Points Of Acceptance

Through your app

ABPay

In-Store   **Online**   **Mobile**   **B2B**

ABPay

Company Reimagined

Sound principles and a clear vision of the **future**.

Ownership
Own customers need.

Diversity
Embrace the strength of individuality.

Integrity
We are trustworthy and act in good faith.

Customer Focus
Customer satisfaction is at the center of what we do every day.

Teamwork
Teamwork empowers our individual strengths.

Integrated Global Solutions

We innovate the traditional tedious payment processes to technologically advanced streamlined methods. AB PAY expertness addresses businesses' acute needs worldwide. Our payment solutions have the highest level of security while integrating modern equipment to guarantee client's success, focusing on diversity to provide customized solutions.

Cross-Border Payments

AB PAY simplifies global transactions by expertly navigating its complexities and challenges. We reduce friction, keep down costs, and mitigate risk for our numerous merchants and partners who rely on us for seamless cross-border payments.

Merchants Full Payment Processing

Full-Service Payment Solutions
World-class merchant services, excellent customer service, extensive customer reach, and the lowest transaction fees on the market.

We innovate the traditional tedious payment processes to technologically advanced streamlined methods. AB PAY expertness addresses acute business needs nationwide. Our payment solutions have the highest level of security while integrating modern equipment to guarantee clients success, focusing on diversity to provide customized solutions.

Payment Security

Comprehensive breach warranty

Sixty percent of small businesses permanently close their doors within six months of a credit card breach. AB PAY is confident that our credit card processing technology is highly secure. For this reason, we offer our merchants comprehensive breach warranty coverage. In the unlikely event that a client experiences a credit card breach while using an AB pay Secure-certified device, we will pay for losses, fines, and fees that result from a card data breach, protecting your business from becoming part of the 60 percent.

E-commerce solutions

We can provide you with everything you need to integrate secure payment processing effortlessly with your eCommerce solution, including payment cards, checks, recurring payments, gift cards, security, and loyalty programs.

POS integrations

Increase customers reach by offering several options for local hosting and cloud-based hospitality and retail POS systems. We have a solution for every business type and size.

In-person payments

Integrate payments for in-store transactions. We can provide you with the tools and support you need, from semi-integrated and fully integrated solutions to middleware connectors and gateways.

Developer toolkit

Developers looking to build solutions for a software provider can access our DevPortal. Browse the directory and get API sandbox keys, sample code, and thorough documentation.

Powerful Payment Processing Tools to grow on

Reduce barriers to your business growth. Our payment solutions have the highest level of security while integrating modern equipment to guarantee client's success. AB PAY expertness addresses essential business needs worldwide.

Contactless payments

Be able to tap, dip, and scan to accept payments by card, phone, smartwatch, or whak tever method is next. We are always ready to innovate to set you up for success.

Virtual terminal

You can securely accept card-not-present and present transactions anywhere, anytime, on any device with an internet connection.

Surcharge

Neutralize the cost of the credit card acceptance with our surcharge program that allows merchants to reduce expenses by passing on fees to customers.

Automated invoicing

Lower manual billing and invoicing costs with customizable tools, whether you're a small or large corporation.

Consumers insights

Understand patterns on what drives patrons to consume your products and make better purchase decisions with our analytics and reporting.

Mobile Payments

Get paid anywhere with mobile payments.

Mobile Device

Collect credit and debit card payments wherever your business takes you with Mobile Pay from AB PAY. You'll be able to accept all the ways customers want to pay, including contactless payments, right from your mobile device.

Single provider with low rates and the best security

Download the mobile app on Android or iOS. Connect the credit card reader to your mobile device via Bluetooth and go!
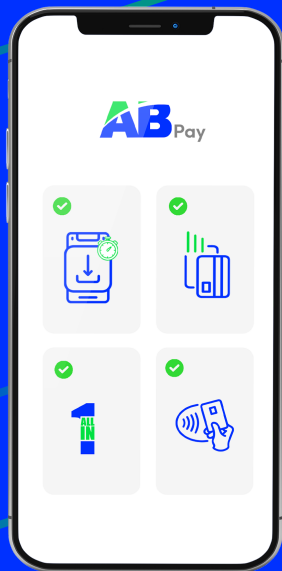
Fast transactions, fast deposits

Get complete payment processing with no gateways or third parties for better pricing transparency and profitability.

5-minute setup on your device

Count on deposits in your bank account promptly. You'll get the fast-processing speeds customers desire.

Mobile Payment Benefits

Accept EMV chip cards and digital wallets
Let customers choose their payment method, whether they prefer EMV credit or debit card, Apple Pay, Google Pay, or Samsung Pay.

Create the most convenient checkout experience
Complete transactions in just a few seconds with unmatched reliability and connectivity so customers don't have to wait.

Keep customer card information safe and secure
Reduce fraud risk with encryption technology that protects your customer's data. Data is never stored on your mobile device.

Minimize the cost of payment acceptance
Reduce payment acceptance costs by limiting fraud and chargeback risk with an EMV chip reader and card authentication.

Lean on the best customer support agents
Reach out to our US-based merchant service agents when you need assistance. We will answer your call in less than 30 seconds on average, in English or Spanish.

Online Payments

Achieve customers loyalty by providing the most efficient and convenient payment solution. Want to keep customers closer than ever? What about working with an online payment site that works with popular e-commerce platforms and is also optimized for mobile devices - the way most people shop. With AB PAY, everything runs smoothly.

Works on top e-commerce platforms

Process payments on most point of sale (POS) systems

Mobile-friendly checkout

Everything you need to take orders expeditiously to ensure customers satisfaction
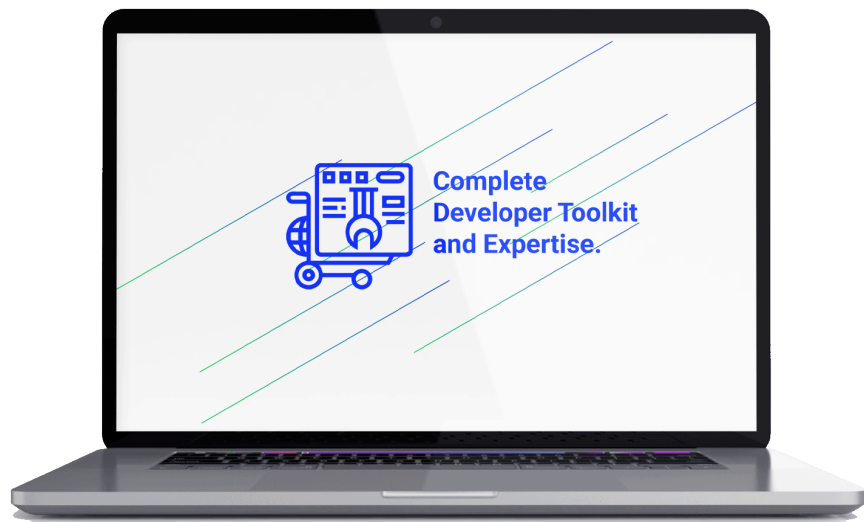
Plugins and Integrations

• Magento
• WordPress
• Apple Pay
• Samsung Pay
• PayPal

• Drupal Commerce
• WooCommerce
• AB GO
• And much more

Developer Toolkit

Complete Developer Toolkit and Expertise.

We will guide you throughout the checkout integration to ensure a straightforward process. We have live U.S. based customer support 24/7, 365 days a year in English or Spanish, available to answer your questions.

• Software Development Kit with all the tools you need
• Access to an instant sandbox testing environment
• Ready access to experts with over 500+ integrations

Complete
Developer Toolkit
and Expertise.

Shopping Cart
Turn shoppers into buyers

Subscriptions
Grow recurring revenue

Billing and Invoicing
Get paid faster

Marketplace Platforms
Simplify your marketplace

Shopping Cart

Increase your sales by turning more online shoppers into buyers.

AB PAY makes integration effortless with pre-built plug-ins for most major technology platforms and numerous popular shopping carts. No programming experience is required to start testing your application within AB PAY Developer Portal in as little as 5 minutes.

Stress-free checkout experience - with air-tight security to protect your customer's credit card, phone, and address information - turn more of your shoppers into buyers and reduce cart abandonment.

• Pre-built cart and technology platform plug-ins
• Sandbox with full API access
• Simple Software Development Kit in popular programming
  languages

Subscriptions

Easily set up recurring payments like subscriptions, members)
hips, repeat services, and more to build long-term relationships
with customers. Want to offer an initial price for a service and
then automatically bill at the standard rate after the trial period?
Accomplished. How about automatically billing a customer
every 90 days for a 3-month supply? You can do that too. Need
to bill a customer when their monthly subscription box order
ships? No problem.

With your customer's card information securely on file, you can
quickly provide the convenience of recurring payments while
also generating a predictable income for your business.

• Adjust billing for discounts and trials, and include tax rates
• Send notifications to subscribers when their payment
  information is about to expire
• Send notifications when their payment has failed or it's time to
  renew their subscription
• Supports 120 global currencies
• Set billing frequency and duration

Billing and Invoicing

We've automated billing, so it's a snap for you to invoice customers ... and even more straightforward for them to pay you. Get your money in minutes instead of weeks. Provide your customers with multiple payment methods: online, by phone or mobile device, in person, virtual receptionist, and by Automated Clearing House (ACH). By making it easier for customers to do business with you, you improve your accounts receivables and spend more time growing your business.

• Tailor invoices to your brand by adding business name, specific colors and contact information
• Create and send estimates/quotes
• Send payment reminders and overdue notices
• Complete reporting to track customers balances and taxes collected

Marketplace Platforms

We handle your payment facilitation needs, so you don't have to deal with the bothers and liabilities of sub-merchant management and payouts. Your sub-merchants are up and running in minutes, and get everything they need- fast onboarding, simple integration, simplified pricing, frictionless payment acceptance, increased security, and consolidated, real-time reporting. We can also split payments funding among multiple parties to a transaction, including fees and taxes.

• Speedy vendor onboarding
• Quick and easy payout including complex split payments
• Set payment timing, currency and method
• Powerful reporting

Point of Sale

Everything you need in a point of sale (and more)

Point of Sale

Whether you're a new entrepreneur or are opening an additional location, or just want to increase foot traffic and revenue, you need a POS software that grows with you.

Elevate your technology solutions and watch profits skyrocket with the best POS system for multi-channel, specialty retail businesses.

Offer diners fast and extraordinary service with at-the-table contactless ordering through our QR code, mobile payments, integration with most delivery apps, and loyalty programs.

Point of Sale benefits

ACCEPT MODERN, CONVENIENT PAYMENT TYPES

Let customers pay with EMV chip cards, contactless payment methods, debit cards, Apple Pay, Google Pay, gift cards, and more.
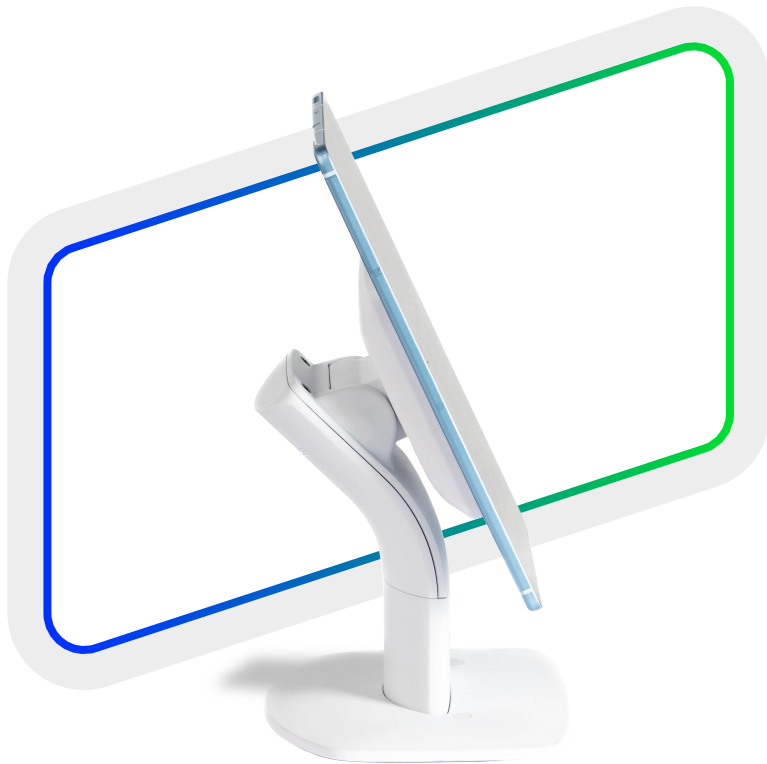
GET RID OF UNSIGHTLY, OUTDATED POS HARDWARE

Trade old, unmanageable tech for compact credit card readers, barcode scanners, sleek cash drawers, iPads, and mobile POS terminals.

SELL EVERYWHERE WITH OMNICHANNEL POS FEATURES

Give your customers a consistent and seamless checkout experience by connecting your POS and eCommerce online store.

Point of Sale benefits

TURN MORE TABLES TO A 5-STAR EXPERIENCE

Speed up orders, operations, and checkout with user-friendly real-time software, mobile ordering and fast payment processing.

HIT THE ROAD WITHOUT SKIPPING A BEAT OR A SALE

Go mobile with cloud POS solutions, whether you're testing a pop-up shop or closely monitoring your store from a buying trip.

GROW YOUR BUSINESS CONFIDENTLY

Choose a solution that grows with you. If you outgrow our POS system, we'll help you seamlessly upgrade to a better fit.

WORK WITH CUSTOMER SERVICE AGENTS, AVAILABLE 24/7

Reach out to our US-based agents when you need assistance. We will answer your call in less than 30 seconds on average in Spanish and English.

Unrestrained your Point of Sale System

AB Mobile POS serves more customers in more places - curbside, in-store, or at a pop-up shop. This mobile, modern POS system gives you the freedom to run your business skillfully, all from the palm of your hand.

Easy to set up and easy to use
Get set up in a flash with this mobile POS system that pushes the limits of what a terminal can do without being complex.

Takes payments everywhere
Accept credit and debit card payments with the easy-to-use card reader. AB Mobile POS works on both Wi-Fi and cell data.

Tools built in to manage it all
Reduce the time you spent on back-office tasks like tracking inventory, setting prices, discounts, and tax reporting.

Mobile POS Benefits

Boost customer experience
Accept all major payment methods – swipe, EMV chip, or contactless – and email or print receipts on the spot.

Streamline inventory management
Control expenses and maximize sales using real-time data.

Establish pricing and discounts effortlessly
Manage your price points and set up special discounts from the mobile device with just a few clicks.

Simplify taxes and tax reporting
Set up, track and manage taxes for accounting procedures. You can also view data and insights right from the terminal.

Work with customer service agents, available 24/7
Reach out to our US-based agents when you need assistance. We will answer your call in less than 30 seconds on average in English and Spanish.

Have peace of mind knowing you're protected
Receive the highest level of credit card security and compliance. In addition, enjoy the AB PAY comprehensive breach warranty coverage.

AB Pay

Partners in your sucess

ISO/ Agent Office
Maximize the potential of your merchant portfolio with robust products and tools with dedicated relationship management support.

Software Providers
Our partner's program is oriented and managed with complete transparency to ensure our allie's success. Software providers, whether you need a "plug and play" connector to a leading ERP, CRM, custom e-commerce or EMV solution, or a multi-faceted digital platform with complex processing and payout requirements, we've got it covered.

Partner Program Benefits

Ongoing revenue opportunities

Earn more revenue with our referral program. Tracking tools make compensation clear and measurable when refek rring to payroll, capital lending, gift & loyalty solutions.

24/7 Support

We offer exceptional on-site customer service and technical support 24 hours a day, seven days a week in English and Spanish. Virtually non-existent attrition guaranteed.

Marketing Materials

Our Partners also benefit from professionally desigk ned marketing materials.

Partner Portal

Our partners' program is oriented and managed with complete transparency, and this portal is essential to fulfilling this promise. The partner portal will allow you to keep track of your client's business data and perfork mance around the clock.

Additional Programs

EZ Capital Solutions

The AB PAY, E-Z Capital solutions program, provides cash for businesses by leveraging an asset that you already have: your monthly Visa and MasterCard sales. The merchant cash advance from AB PAY PROCESSING Capital Solutions is a business loan alternative that can help your business thrive and prosper.

Loyalty Programs

AB PAY Gift is a one-stop gift card solution for any size or type of business. Our two programs include the Quick Card Program (pre-designed) and the Custom Card Program for merchants who want a customized design based on their brand. With AB PAY Gift, you choose the program that's right for you!

AB Pay