



PayAgency **Card Processing Solution**

Empowering Global Transactions
with Stability, Security, and Speed



Introduction

At PayAgency, we bring over two decades of experience in the high-risk payment industry, specializing in sectors like Gaming, Gambling, Casino, and Forex. Our card processing solutions are designed to support businesses in Europe, LATAM, Australia, and other key markets.

Our deep understanding of these industries, combined with our extensive network of acquiring banks and PSPs, allows us to deliver stable, secure, and high-performing payment solutions that drive results.

Key Features and Benefits

Proven Industry Expertise

- With over 20 years of experience, we've built trusted relationships with leading businesses in high-risk industries.
- Our tailored solutions are designed to address the unique payment challenges faced by sectors such as Gaming, Forex, and Casinos.

Extensive Global Coverage

- Our extensive payment network ensures seamless transactions across Europe, LATAM, Australia, and other key regions, enabling businesses to expand globally with ease.

Multi-Currency Support

- Accept transactions in USD and EUR, ensuring smooth international payments.
- Supports Visa and Mastercard for widespread customer accessibility.

Competitive Pricing Structure

Our card processing solution offers highly competitive rates

- Low MDR Rates (Merchant Discount Rates) to improve profitability.
- Fixed transaction fees for predictable cost management.
- Tailored pricing options available for businesses handling high transaction volumes.

Robust Security Protocols

We prioritize data protection with industry-leading security measures

- Low MDR Rates (Merchant Discount Rates) to improve profitability.

- PCI-DSS Level 1 Compliance for secure card data handling.
- AES-256 Encryption for secure data transmission.
- AI-driven Fraud Prevention to detect and block suspicious activities in real-time.

Chargeback Protection Tools to minimize disputes and protect revenue.

Advanced Velocity Controls

To mitigate fraud risks, PayAgency implements strict transaction velocity limits for added security and improved fund control.

Multi-Bank & PSP Integration

We don't rely on just one acquiring bank — instead, we connect your business to multiple banks and PSPs, improving transaction success rates and ensuring payment stability.

Enhanced Transaction Success Rates

Our platform offers

- AI-Driven Smart Routing to select the optimal payment pathway.
- Smart Retry Mechanism to automatically retry declined transactions.
- Customizable fraud prevention tools to protect against suspicious activities.

Flexible Settlement in USDT

- Reduce currency volatility risks with our secure USDT settlement option.
- Our W+7 settlement cycle ensures predictable and timely cash flow.

Comprehensive Analytics & Reporting

Gain powerful insights into your payment performance with detailed reports that highlight

- Transaction success rates.
- Chargeback trends.
- Real-time data on customer spending behavior.

Why Choose PayAgency?

1 Proven Track Record with Leading Brands

We've partnered with industry leaders for over 4–5 years, offering consistent performance and ensuring businesses achieve stable payment success rates.

2. Advanced Tools for Higher Success Rates

Our solutions provide

- AI-Powered Routing for optimal transaction approval.
- Real-time fraud prevention tools to reduce chargebacks.
- Advanced reporting tools for greater financial insights.

3. Flexible Banking Network

Unlike providers who rely on one acquiring bank, PayAgency connects your business to multiple banks and PSPs worldwide, ensuring increased transaction stability and minimizing risks.

4. Strong Presence in High-Volume Markets

We support businesses processing significant volumes in key regions such as Europe, LATAM, and Australia — helping merchants expand with confidence.

5. Flexible Engagement Models

We offer multiple models to suit your business needs

- MOR (Merchant of Record): PayAgency acts as the official merchant, managing compliance, chargebacks, and settlements.
- Referral Model: Suitable for businesses seeking smooth integrations while maintaining direct merchant control.
- Fast Onboarding: Businesses can go live in as little as 7–10 days, ensuring minimal delays and faster revenue growth.

Competitive Advantages

Cost Efficiency

Our competitive MDR rates and low transaction fees reduce operational costs while maximizing profitability.

Global Reach with Local Support

We provide seamless payment processing in USD and EUR, with reliable USDT settlements for enhanced financial stability.

Enhanced Security

With PCI-DSS Level 1 certification, end-to-end encryption, and AI-powered fraud detection, businesses are safeguarded against data breaches and financial threats.

Flexible Customization

We tailor our card processing solution to align with your business model, ensuring you gain maximum control over transactions, security settings, and reporting tools.

Speed and Reliability

Our W+7 settlement cycle ensures funds are transferred quickly, giving businesses improved cash flow management.

Client Success Stories

Case Study 1: Forex Platform Boosts Approval Rates by 30%

A forex platform faced frequent payment failures, limiting their customer growth. By implementing PayAgency's AI-Driven Smart Routing, they achieved:

- 30% improvement in approval rates.
- Improved cash flow through faster W+7 settlements.

Case Study 2: Gaming Platform Reduces Chargebacks by 40%

An online gaming platform struggled with frequent chargebacks and delayed payments. By integrating PayAgency's fraud prevention system, they achieved

- 40% reduction in chargebacks.
- Faster settlement cycles improved customer trust and retention.

Next Steps: Get Started with PayAgency

Our dedicated team is here to understand your unique business requirements and offer tailored solutions that deliver tangible results. Whether you're looking to improve transaction success rates, enhance security, or streamline your settlement processes, PayAgency has the expertise and tools to support your business growth.

Contact us today

to schedule a personalized demo or discuss how our Card Processing Solutions can enhance your payment processes.



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