



# CREDIT CARD SOLUTIONS

## Capabilities

- **Free card processing statement analysis**
  - Significantly reduce processing costs through detailed statement analysis and cost optimization
- **Interchange optimization**
  - Maximize savings with data standardization tools that help ensure transactions qualify for the lowest possible interchange rates
- **Omnichannel payment gateway**
  - Accept payments online, in-store, and over the phone with a single gateway designed to handle all major card types and transaction types
- **ACH payment integration**
  - Leverage ACH alongside credit card acceptance to offer lower-cost payment alternatives and reduce processing fees
- **Surcharge & convenience fee support**
  - Enable compliant surcharge and convenience fee options to help recover payment processing costs
- **Check imaging support**
  - Streamline deposits and reduce trips to the bank with integrated check imaging and processing tools
- **Unified Online Reporting**
  - Supports one-time payments, recurring payments, future payment scheduling, and fixed installment plans

## Our Background

- With over 21+ years in payment processing, iStream delivers secure, compliant solutions that help businesses reduce costs and scale with ease.
- From ACH and checks to credit and debit card processing, we provide an all-in-one platform for reliable payments.

## Benefits

- Reduce credit card processing costs
- Improve efficiency with unified reporting
- Offer multiple payment options for customers
- Maintain compliance with surcharge regulations
- Consolidate payment management in one place

## Client Testimonial

"Two things stand out about working with iStream. First, the ability to reach a real person. Their responsive, cross-trained team consistently goes the extra mile to improve our processes and the end-user experience.

In a world dominated by call prompts and AI, this human connection is rare and invaluable. Banking is technical and high-risk, so being able to speak openly without judgment helps us address issues and solutions quickly.

Second, iStream's collaborative mindset. Rather than taking a rigid approach, they work with us to identify solutions—even if it means extra work on their end. Leveraging their decades of expertise and treating them as an extension of our team has been instrumental to our success." – Ben Kirkland

## Free Analysis

Get a **FREE statement analysis** from iStream to see how you can significantly reduce processing costs.

## GET IN TOUCH

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