



Top 5 Credit Card Processing Agent Programs

If you've done any research at all, you've probably already realized that getting into the credit card processing field can be extremely profitable. Just about every serious business needs a merchant account, so the number of prospects that you could work with are countless and the market is ever-expanding as the economy recovers.

You might also realize, though, that [becoming an ISO](#) or a credit card processing company yourself can be expensive, but luckily this is not your only option when you're looking to break into this field. One of the best ways to get into the credit card processing industry is to start your career out as a sales agent. The upfront costs are minimal, and you can learn the business inside and out with a lot of room for growth. It's one of those coveted sales positions where you not only get commission at the time of the sale, but you usually receive residuals for the life of the account.

The key to success as a sales agent is choosing the right partner company to work with—this is an ISO whose products and services you will be offering to merchants. Since finding the right sales agent program is so imperative to your future, take your time to consider who will be the best fit for you.

In order to help you get started on your quest, here are five of the best agent programs out there that you can look into:

eMerchant Broker

Part of working in any field is having a niche, but oftentimes you can find yourself partnered with a company that won't approve of the merchants that you want to work with. Nothing is more disappointing than having great personal connections and prospects, but needing to turn them down because they run a “high risk” business, such as a liquor store, an e-commerce business, or any sort of retail store that would be subject to a lot of charge-backs.

With eMB's program, however, you won't have to worry about any of that. They will deal with just about any sort of merchant, including high-risk applicants. In fact, they approve about 95% of the merchants who seek accounts with them. This is good news for your clients and for you—especially since high risk accounts can be particularly lucrative.

Like the name implies, eMerchant Broker is a good choice if your merchant is an e-commerce business. They offer multiple gateways to make sure your client's shopping cart software will work perfectly with them. Give them a try, especially if your merchants tend to get rejected by other ISO's.

North American Bancard

Looking for a company that has a lot of experience and support? This can be especially important when you're first starting out. You don't want to just be left in the dust whenever you have questions or if something goes wrong. They're very committed to offering the best service possible to not only their end-users, but more importantly to their sales agents. They'll provide you with the latest technology, varied offers to give to your clients, and top-notch service. They also offer extremely fast payments, and in fact will pay you every day instead of making you wait for weeks.

HarborTouch

HarborTouch is one of the largest providers of POS systems and payment processing services in the US. They handle over one hundred thousand merchant accounts across the nation, and billions of dollars worth of transactions. Part of the reason they are so ubiquitous in the payment processing field is no doubt due to their superior partnership program with sales agents. They have smart, forward-thinking, and extremely competitive offers that make selling accounts a snap compared to more “traditional” programs. For example, they helped pioneer the introduction of free POS terminal offers. In other words, you can provide the hardware to your client for no upfront costs to them, and still receive a handsome commission and great residuals afterwards.

“Free” is not a hard sell at all, so even if you choose another company, it's probably a good idea for you to make sure that your merchant services partner has a free terminal program. It's not always going to be a good fit for every merchant, but rest assured that more and more of your clients will be expecting free equipment.

PayProTec

Maybe you're looking for a very reliable company that has a history of great service and close relationships with their merchants and sales agents. In that case, you won't go wrong with PayProTec. They offer great customer support, as well as extensive online resources that you can use to build your business. When you sign up as a sales agent, you get a free website, a back-end portal where you can check your stats online, and the ability to look up trouble tickets and see any problems that your merchants are having. Like HarborTouch and a few others mentioned here, they also have a free terminal program.

Interestingly enough, they're not just paying lip service when they say that they care about their sales agents—they offer health care benefits and will reimburse half of your costs! This definitely helps to relieve one of the bigger headaches of being self-employed.

Total Merchant Services

Want to go with a leader in the industry? Total Merchant Services is a great ISO with a lot of options for the ambitious sales agent. For one, they have a proven track record of service and have been around since 1996. They offer some of the easiest-to-navigate merchant applications around, a great support team, and in-depth training so that you can sell more effectively and grow in your payment processing career. They were among the firsts in the business to offer lifetime residuals from every deal that their sales agents close. If you want a reliable company that will let you build the passive income side of your business, you should seriously consider Total.

Naturally, you are probably going to want to research more than just a few companies, but these are truly some of the best and brightest in the industry, and it's not a bad list to start with. Before anything else, it's important to perform a self-assessment and decide what your needs and wants are when it comes to an ISO partner. Really, this means asking yourself: What kind of ISO is going to best serve my clients? If you still have no idea, that's perfectly fine. You don't have to limit yourself to a single ISO, and in fact it's probably a good idea when you are starting out to try several different processors.