

CAPABILITIES STATEMENT · CREDIT PROCESSING · ADVISORY · WHITE-LABEL

Placed right, at home or across borders.

High-risk and under-banked merchants approved by the right bank — with the full payment stack set up as one, and consulting that keeps every account healthy after approval.

72 hrsDECISION ON STANDARD
FILES**40+**

INDUSTRIES PLACED

Multi-regionACQUIRING BANKS &
CURRENCIES**EN / ES**

FULL BILINGUAL SERVICE

Arias Capital Partners processes traditional and high-risk credit for businesses other processors decline or strand — and helps owners keep more of what they earn with practical finance advisory and white-label programs that bring customers back. We match each merchant to the right acquiring bank from our network of processing partners across regions, set up the complete payment stack, and stay on the account after approval to keep it healthy, compliant, and growing.

Four ways we move your business forward

Traditional Credit Processing

Full merchant processing for established businesses: transparent interchange-plus pricing, next-day funding, and integrations with the terminals, gateways and POS systems you already run.

RETAIL · E-COMMERCE · PROFESSIONAL SERVICES

High-Risk Credit Processing

Merchant accounts for the industries mainstream processors decline — underwritten by people who ask the right questions instead of closing the door. Chargeback management and stable banking relationships included.

THE INDUSTRIES OTHERS WALK AWAY FROM

Financial Consulting & Advisory

Plain-spoken finance help with one focus: your bottom line. We cut payment costs, sharpen pricing, and show you where margin leaks — from people who read processing statements for a living.

COST CUTTING · PRICING · MARGIN RECOVERY

White-Label Programs

A value-add suite growing businesses can put their own name on — branded gift cards, loyalty rewards and stored-value tools running on our processing rails. Your brand in your customers' wallets.

GIFT · LOYALTY · STORED VALUE

Global by design — *where international business is concerned, this is our home field*

Most processors are built for one market and one currency. We were built the other way around — your processing follows your customers, not the other way.

Cross-border placement

Acquiring banks across multiple regions — we place your account where your business actually sells, at home or abroad, instead of forcing one domestic fit.

Multi-currency settlement

Sell in your customers' currencies and settle the way your finance team needs — fewer conversions, fewer surprises, cleaner reconciliation.

Right bank for the right risk

International and high-risk profiles are matched to the acquirer whose underwriting understands them — not declined by one-size-fits-all domestic rules.

Redundancy that survives

Multiple banking relationships per merchant mean a single bank's policy change never stops your business — capacity is arranged before you need it.

Under-banked welcome

New entities, thin histories, foreign ownership — the profiles domestic-only processors strand — placed with banks built for exactly that.

One relationship, many markets

Open a new market or a new entity through the same relationship — documents, underwriting and boarding handled by the same team that knows your file.

We speak your industry

INDUSTRIES WE PLACE — 40+ AND COUNTING

CBD & hemp · nutraceuticals & supplements · gaming & gambling · adult entertainment · firearms & ammo · online tobacco & nicotine · telemedicine & card-absent pharmacies · debt consolidation & repayment · credit repair · collection agencies · multi-level marketing · high-ticket coaching & seminars · travel · timeshare exit · tribal lending · sweepstakes & fantasy sports · auctions · pawn shops · political organizations · regulated forex · continuity & subscription · digital goods · e-commerce · retail & hospitality · healthcare · professional services · telecom · utilities — plus the traditional verticals every processor welcomes.

The full payment stack — *set up as one*

We don't just open an account. We set up and orchestrate every layer, so payments go through, fraud stays out, and disputes get stopped early.

Merchant account & MCC. Set up under the right merchant category code, so costs and approvals start right.

Gateway setup. Connected to your site, cart or CRM, and tested before you go live.

3DS. Customers confirm purchases with their bank; fraud liability can shift to the issuer.

Fraud scrub. Velocity, AVS, CVV, device and IP rules screening every order before authorization.

BIN-attack defense. Bots testing stolen card numbers, blocked at the gateway before they cost you.

RDR, Ethoca alerts & VDO. Disputes resolved before they become chargebacks or count against your ratios.

Compelling evidence. Stronger responses to the disputes that still come through, so you win more of them.

Issuing BIN. For programs issuing their own prepaid, gift or virtual cards.

From first call to first transaction — *six steps, no black box*

1 Apply

Two minutes online — in English or Spanish. A consultant follows up to fill in the rest. Standard files get a decision within 72 hours.

2 We match you to the right bank

We submit to the acquirer whose underwriting fits your industry, geography and history, with exactly the documents it needs — so you aren't declined for avoidable reasons.

3 You're approved & boarded

Gateway, terminal and POS setup coordinated the moment you approve — tested before your first transaction.

4 We monitor

Dispute and fraud ratios tracked by card brand and by account, with a month-end forecast. If the line heads toward a threshold, you hear from us first.

5 We optimize

Fee and rate reviews (we read your statements so you don't have to), approval-rate tuning by decline reason, and fraud tools tuned so good customers still get through.

6 You grow

Higher limits, backup accounts, new currencies and new markets — arranged before you need them, not after a hold.

What you see — *your whole processing picture, in one place*

One view of everything

Every qualified merchant account on one screen: volume, approvals, chargebacks, dispute alerts and deposits — measured the same way. You see what we see.

Chargeback & VAMP watch

Ratios tracked daily against card-brand thresholds, with a forecast of where the month closes. We call you before you get near a limit.

Revenue recovered from declines

Every decline grouped by reason. We fix what can be fixed — descriptors, retry timing, checkout fields — and show you the revenue it brings back.

Shut down by Stripe, PayPal or Square?

Those platforms restrict many industries by policy. We move you to a dedicated merchant account with an acquirer that knowingly accepts your business — domestic or international.

"Every number on the table, every term honored, every commitment kept long after the ink. Our word isn't a pitch — it's the product."

Anthony Arias **FOUNDER**

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The Arias Standard — *two promises govern everything we do*

Integrity

Pricing disclosed in full before you sign — no buried fees, no surprise tiers. Honest declines: if we can't help you well, we say so and tell you why. Your data handled with the discretion sensitive industries require.

Speed

Documents in, decision out — decisions on standard files within 72 hours. A named relationship contact reachable by phone, not a ticket queue. Boarding and gateway setup coordinated the moment you approve.