



PAYMENT SPECIALISTS

*Trusted Advisors to the NYSSCPA
for More Than a Decade*



**Let Us Show Your Clients
The Money They Do Not
Know They Are Losing.**



REDUCE CREDIT CARD ACCEPTANCE COSTS, PREVENT FRAUD AND INCREASE EFFICIENCIES



At CardChoice we take care to find every cost savings possible and it does make a difference.

Our **free comprehensive statement analysis** and expertise uncover unnecessary fees that cost businesses more than they need to spend. What's more, we identify payment processing operational deficiencies such as incorrect classifications, improper MCC codes and untimely settlements that impact the bottom line.

The digital world has greatly changed the payments industry and offers advantages unheard of just a few years ago. A strategic payments strategy is a must for today's businesses.

The Knowledge We Offer Helps CPAs Distinguish Themselves From the Competition.

- **100 % Rate Guarantee**
- **Free Comprehensive Statement Analysis**
- **10% to 50% Typical Rate Reductions**
- **Accept Credit Card Payments in QuickBooks for Less With CardChoice**
- **Exceptional Relationships With Major Credit Card Companies and Banks**
- **A+ Better Business Bureau Rating**

A WIDE ARRAY OF PAYMENT SOLUTIONS

CardChoice International provides fully PCI compliant, best-in-class integrated payment systems for every type of business, organization, association and institution, including not-for-profits, charities, government entities and houses of worship.

Our most popular services and products include credit card processing, point-of-sale (POS) equipment, check-related payment options, cash advance and gift/loyalty card programs.

- ✓ **We simplify payment processing**, giving our customers more time to focus on their business.
- ✓ Our **best-in-class payment tools** make it easier for customers to pay and enjoy a positive customer experience.
- ✓ **Streamline workflows**, save time and money via our virtual payment gateways, mobile solutions, online shopping carts, payment integration and online invoicing capabilities.

- ✓ **We integrate credit card processing with ERP/accounting systems** that automatically post payments to invoices, reducing time spent for invoice reconciliation.
- ✓ Our **experience and knowledge** allow us to provide beneficial value-added suggestions and industry-specific solutions.



Visit our CPA-focused landing page on the Member Benefits section of the NYSSCPA website at www.nysscpa.cardchoice.com for more information.

Credit card processing is changing rapidly. Allow us to share our knowledge with you.

Our in-depth expertise allows us to uncover cost savings and efficiencies other processors may not be aware of or even tell you about.



From left, Steven Kleinberg, COO, and Ray McGrogan, CEO, CardChoice International.

WHO WE ARE

The CardChoice Difference

With so many credit card processors and banks to choose from, we are honored to be the credit card processor of choice for the NYSSCPA.

For more than 10 years, the NYSSCPA has recognized the level of expertise, warm personalized service, attention to detail and significant cost savings that sets CardChoice International apart.

We often hear, “Our former processor or bank never helped us to the degree CardChoice International has.” That is the CardChoice difference. We uncover cost savings other processors may be unaware of or not tell you about. CardChoice provides the latest technology and software to ensure our clients capture the lowest processing rates for Level 2 and Level 3 data.

History

Our company was founded in 2004 by Ray McGrogan, CEO, and Steven Kleinberg, COO. Long-term friends who met in high school, Ray and Steve both worked for family businesses before embarking on careers in the financial services industry. They understand firsthand the importance of **delivering value**.

Ray and Steve have spent 14 years building impeccable relationships with carefully selected financial partners. CardChoice International offers products and services from the most trusted names in the financial services and electronic payment industries.

Credit card processing is evolving rapidly with changes in technology, regulations and consumer habits. Allow us to share the value our expertise in credit card processing brings to today’s CPAs and their clients.

Allow us to prepare a comprehensive statement analysis for your clients. They will appreciate the cost savings achieved by your advice.

- **Lowest Fees, Full Transparency**
- **Next Day Funding**
- **Innovative, Best-in-Class Products and Services**
- **24/7/365 USA-Based Customer Service**
- **Quick Approvals**
- **PCI Compliant Solutions**
- **Industry Specific Solutions**

OUR CORE VALUES

KNOWLEDGE

Twenty years of industry experience.

INTEGRITY

Long-standing relationships with Visa, MasterCard, Discover and American Express.

TRUST

Premier partners with the NYSSCPA and other prestigious associations throughout the USA.

SOLUTIONS

- *Credit Card Processing*
- *Free Comprehensive Statement Analysis*
- *Point-of-Sale (POS) Equipment*
- *Mobile Payments*
- *Contactless Payments*
- *E-Commerce*
- *Check-Related Payment Options*
- *Gift/Loyalty Card Programs*
- *Payment Integration*
- *Cash Advance*

“We will show you how to determine what a client is actually paying for merchant services versus industry averages and the latest tools for fraud prevention.”

Ray McGrogan, CEO

“When you choose CardChoice as your payments partner, we make things easy. We do the heavy lifting, so our clients can focus on their business and customers.”

Steven Kleinberg, COO



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www.nysscpa.cardchoice.com