

Kubera Payments

**Understanding Payment Processing** 



## About Us:

Kubera Payments are experts in deploying payment systems integrated into accesso software solutions such as Siriusware, Passport, Freedom, Paradox, Showare, etc.

To give you more color, Kubera has been a recommended payment provider for Siriusware for almost ten years. Since then, we have completed many deployments and integrations into a range of accesso software solutions.

When engaging with the Kubera team, first we help businesses establish what processors, gateways, middleware solutions, and payment hardware will be appropriate to support their payment acceptance needs. As part of the discovery process, our team will provide no-cost pricing reviews and comprehensive proposals for the recommended solutions.

If selected, the Kubera team will be there every step of the way through discovery, application submission, underwriting, setup, and long-term support. Kubera becomes the first point of contact for all things payments and works to provide industry-leading response time and expertise compared to the big banks and processors directly.

We currently serve dozens of Attractions, Theme Parks, Ski Hills, and Arts Centres you would be familiar with and would be proud to have a discussion with you about how we may be able to help you improve payment technology and reduce processing costs.



## Payment Deployment Components:

Merchant Account: This is the payment facility component of the deployment. Merchant accounts are held with the payment processor. They are the entities that provide rates on Visa, Mastercard, etc. They are the entity that has risk exposure for chargebacks and are responsible for your daily deposits.

**Payment Gateway**: This is the technical component of the deployment used to connect a merchant account to a website (webstore) or software for online processing. A payment gateway is needed to process payments online

**Middleware**: Are similar solutions to a payment gateway as they are a technical component of a deployment, but middleware providers focus on integrations and often find strategic niches to serve with their integrated payment solution options.

**Payments Hardware**: Likely the simplest to understand is payment hardware. There are many different types of hardware. Some are for countertop use (wired), some are for mobile use (wireless), some need cellular SIM chips, and the list of potential requirements goes on.



## Back-office solutions:



Payment processing solutions come with a back-office portal for reconciliation. Different providers have different back-end portals, but ultimately serve the same process of making reconciliation of transactions possible.

Kubera will assist with all onboarding and training of the back-office solutions and reporting tools.



## Kubera's Expertise:

The Kubera team can assist you with ensuring all the components of your payment deployment are optimized. From solution selection, implementation, and long-term support the Kubera team will be there every step of the way working to provide industry-leading expertise, support, and service. We would be proud to discuss your payment acceptance needs in more detail.

Never hesitate to reach out to us at <a href="mailto:sales@kuberapayments.com">sales@kuberapayments.com</a> or call us at 604.484.9278.

