

Sphere

powered by TrustCommerce

Your Quick Guide to Sphere



Introducing

Sphere

powered by TrustCommerce

F O R M E R L Y A N O V I A P A Y M E N T S



Your Dedicated Merchant Processing Partner

It's the same company you love,
backed by industry leading technology
and payment industry veterans.

Dedicated
Account
Executive

24/7/365
Technical
Support

Best-In-Class
Technology

For more information about choosing the right processor visit your IBO's Personal Website.

Choosing Sphere is as Easy as 1-2-3

1

Submit an Online Referral

- Provide your contact details
- Tell us a little about your business
- Send us your most recent merchant statement

2

Get a Tailored Quote

- Chat with your assigned sales representative
- Receive a tailored quote for your merchant services
- Discuss your new quote and any questions you have about Sphere

3

Make the Switch!

- Sign up with Sphere!
- Choose equipment that is right for you
- Contact our 24/7/365 Technical Support if you need us



Our Solutions, Your Choice



SwipeSimple A920

The A920 is a compact smart terminal with a built-in receipt printer with a 5-inch high resolution touchscreen. Connect via Wifi or a cellular plan.

Ideal Merchant Type: Delivery, restaurants, transportation, and all retail environments.



SwipeSimple A80

The A80 is a compact terminal with a built-in receipt printer, physical keypad, and a 4-inch high-resolution touchscreen. Connect via WiFi or wired ethernet.

Ideal Merchant Type: Best for use as a countertop terminal or indoor portable device.



Vital Mobile: C3 and C4

Easy-to-use Bluetooth solution that processes chip, mag-stripe and NFC/contactless payments including payments from most digital wallets (C4 only).

Ideal Merchant Type: Ideal for a small business that needs to be away from the counter or out of the store.



Vital Select POS: E15 and X8

Vital select gives you the tools you need to make smarter decisions. Both models have a customer facing display, a receipt printer, bar code scanner, magstripe card reader, chip card reader, and NFC reader. In addition, the E15 offers a PIN pad and a cash drawer.

Ideal Merchant Type: Built for busy, in-store environments and restaurants that need a fast, full-featured point-of-sale solution.



SwipeSimple Register

Bring-Your-Own-Device Tablet POS Solution

Accept in-store payments easier with the new cash drawer & receipt printer all in one. Accepts mobile wallets, credit cards, cash and issues paper receipts.

Ideal Merchant Type: General retail and specialty stores, salons & spas, quick serve restaurants.

Additional Online Products

Webpass: Web-based virtual terminal for key-entered payments.

Authorize.Net: Our preferred payment gateway to accept payments on your website.

Visit your IBOs Personal Website for more details

The Sphere Journey

You submit the application Sphere takes care of the rest



Get to Know the Sphere Process!

#1

Online Referral

Lead is submitted.

#2

Sales Process

Merchant is contacted by Sphere's dedicated account executive via phone/email within 72 hours.

#3

Proposal Accepted & Application Signed

Merchant provides the required documents, signs the application and returns it to the Sphere team.

#4

Application Review & Approval Process

Merchant's application is reviewed and a credit assessment is performed - Underwriting process begins.

#5

Installation

Once the merchant's account is approved, the merchant will receive an email with a welcome kit and be contacted for installation.

#6

Account Activated

A merchant is considered activated after their first transaction and settlement for the day.

FAQs

Who is Sphere?

Sphere is a leading payment processor that works best with small to medium sized businesses looking for a full service end-to-end solution. We can be the perfect solution for local restaurants, nail and hair salons, doctors' offices, contractors, dry cleaners, and automotive services to name a few.

What products does Sphere offer?

Sphere offers solutions for all Point of Sale environments, including the following:



In Person:

The merchant owns a storefront business with a POS system or countertop terminal



Over the Phone/Key-Entered:

The merchant is manually key entering the transaction and credit card information



On the Go/Mobile:

The merchant wants the ability to process payments anytime/anywhere



Online Point of Sale:

The merchant wants to sell products and services directly on their website

Can you work with my business' existing software or terminal?

Yes! We always do our best to work with your existing equipment. We have over 1,000 compatible solutions ranging from terminals, both stationary and wireless, web-based gateways, and point-of-sale integrations.

Do I have to change my bank account?

No! We can settle your funds into any bank account you currently have.





Do you have a free terminal solution?

Yes! Please visit our website to review the rates and fees and keep in mind this program has pre-negotiated pricing that cannot be lowered or changed.

Do I have to sign a contract?

Yes, our merchant agreements are for 3 years. As an alternative, we offer a No Term option with pre-negotiated pricing. Please visit our website to review the rates and fees and keep in mind the pricing cannot be lowered or changed.

When can I expect my transactions to fund?

Merchants can be approved for 24-hour funding. Please call us to find out more information.

What can I expect when it comes to customer service?

Customer service is truly our differentiator! Not only will you have a dedicated Account Executive throughout the approval process but when you become a Sphere merchant you have access to 24/7/365 US-based customer service and technical support.

Does Sphere have a product similar to Square®?

Yes! We have the Swipe Simple mobile solution that we think is even better. Sphere's mobile card solutions offer a more robust solution for merchants compared to Square® and we've been able to find savings for most Square® users that we receive. We provide a full merchant account with 24/7/365 US-based merchant support and fraud protection.

What if I don't have a recent processing statement to submit?

No big deal! If you don't have a statement, we can still provide a quote. Please submit your information with the monthly processing volume, average transaction amount, and the number of transactions in a given month. If you are using Square®, please provide a screenshot of the dashboard. By reviewing your current rates and fees, Sphere can assess the savings and be prepared to offer pricing on the first call.



Payments without Boundaries

Easy-to-Use Technology | Simple Processes | Outstanding Service