



**UNIVERSAL
BANCARD
SYSTEMS**

Helping Businesses Grow Through Smarter, Safer Payment Processing

Overview

Universal Bancard Systems Inc. (UBS), established in 1991 by Rick Rothberg, is a leading credit card processing and merchant services provider in the United States. With over 37 years of combined industry experience, UBS delivers customized payment processing solutions to a diverse range of businesses including retail, wholesale, mail order, and e-commerce merchants. UBS is committed to helping businesses grow securely and efficiently through innovative technology, transparent pricing, and exceptional customer service.

The Challenge

Businesses today face a growing number of hurdles when it comes to payment processing:

- 📄 Complicated fee structures
- ⌚ Delays in receiving funds
- 🛡️ Weak fraud protection
- 📊 Limited reporting capabilities
- 🧑 Lack of personalized support

These issues often result in lost revenue, frustrated customers, and slower growth. UBS set out to solve this by building a platform that works for businesses—not against them.

The Solution

UBS rolled out a comprehensive, all-in-one payment solution tailored to each merchant's needs. Their platform includes:

- 💳 Credit & debit card processing
- 💻 POS systems and secure payment gateways with tokenization
- 🌐 24/7 U.S.-based support
- 💸 Daily fund deposits (excluding weekends/holidays)
- 📊 Custom reporting & analytics
- 🔍 Fraud monitoring and chargeback protection
- 🧑 Hands-on onboarding and merchant training

Everything is built with transparency, security, and long-term growth in mind.



✓ Description

UBS understands that every business—no matter the size or industry—deserves a payment solution that's fast, secure, and tailored to their needs. That's why they've designed a flexible and scalable platform to help merchants process transactions confidently and efficiently. Here's how UBS empowers businesses to grow with less hassle:

- ✅ Scalable Solutions – Whether you're a local boutique or a national e-commerce brand, UBS adapts to your business model with solutions that grow with you.
- 💬 Human Support – 24/7 U.S.-based customer service ensures you're never alone when you need help.
- 💰 Upfront, Transparent Pricing – No hidden fees or confusing rates—just clear, honest billing.
- 🔒 Reliable, Secure Infrastructure – Advanced encryption and tokenization protect every transaction.
- 🚀 Speed & Simplicity – Quick setup and intuitive tools get you running in no time.
- 📊 Actionable Insights – Custom reports and analytics help you make smarter, data-driven decisions.

UBS eliminates the headaches of payment processing—so you can spend less time troubleshooting and more time growing your business.

✓ Methodology





- 👤 Consultation & Needs Discovery
- Understand the merchant's business model and payment pain points.
- 🧩 Customized Solution Design
- Tailor features and tools to fit exact industry needs.
- 🚀 Fast, Streamlined Onboarding
- Get merchants up and running quickly—with step-by-step support.
- 🔒 Secure Implementation
- Deploy POS systems, encrypted gateways, and reporting tools.
- 🔄 Continuous Support & Optimization
- Offer live help, fraud protection, and ongoing reviews.

Smarter Payments, Stronger Growth

UBS empowers businesses with secure, scalable, and human-first transaction experiences.









Objective

To empower merchants with a future-ready payment processing system that is:






-  Secure – Protects every transaction with robust fraud prevention tools.
-  Efficient – Streamlines operations and simplifies the payment experience.
-  Fast – Accelerates fund availability to improve cash flow and reduce waiting times.
-  Personalized – Delivers dedicated support tailored to each merchant's unique needs.

The ultimate goal: Minimize complexity and maximize growth, giving merchants the confidence and agility to thrive in a competitive market.

Key Features

-  Industry-adapted credit & debit processing
-  POS systems & secure gateways
-  Tokenization & real-time fraud mitigation
-  24/7 support & personal account management
-  Daily deposits for improved cash flow
-  Custom monthly reports & analytics
-  Full onboarding & education programs
-  Transparent pricing—no hidden fees

Results & Metrics

-  Faster Access to Funds
- Daily deposits helped businesses manage operations more fluidly.
-  Improved Fraud Protection
- Merchants saw reduced chargebacks and stronger data security.
-  Higher Customer Satisfaction
- With 24/7 support, more merchants stayed and grew with UBS.
-  Operational Savings
- Time saved from better onboarding and automated reports.
-  Revenue Growth
- Smoother payment systems led to more transactions and conversions.

Outcome

UBS successfully positioned itself as a trusted partner for businesses seeking reliable and secure payment processing solutions. Merchants benefited from reduced fraud risk, transparent pricing, and expert support, enabling them to focus on growth and customer engagement. UBS's commitment to tailored solutions and continuous innovation helped solidify long-term relationships and expand its market presence.

Conclusion

Universal Bancard Systems Inc. demonstrates how a customer-centric approach combined with advanced technology can transform payment processing for businesses across various industries. By addressing key challenges such as security, transparency, and support, UBS empowers merchants to operate efficiently and confidently in a competitive marketplace. Their comprehensive, scalable solutions and dedication to personalized service make them a leading choice for businesses seeking to optimize their payment processing infrastructure.

