



**Merchant
Industry**

Pathway to a BIN



Merchant Industry, established in 2007, is a leading nationwide credit card processing service provider. We excel in delivering best-in-class products and exceptional customer service to agents and their merchants.

40,000+

MERCHANTS

\$250 MILLION

IN SAVINGS PASSED TO MERCHANTS

\$9.5 BILLION

YEARLY VOLUME

1,200+

NEW MERCHANTS ADDED EACH MONTH

3 HEADQUARTERS

OFFICES IN NEW YORK, FLORIDA, & INDIA

2,000+

EQUIPMENT OPTIONS

**Inc.
5000**

FEATURED IN 2025, 2024, & 2013

4,063

RANKED OVERALL

332

IN NY, NJ, & PA

289

IN NEW YORK

277

IN FINANCIAL SERVICE



WHAT IS A BIN?

A BIN (Bank Identification Number) is a 6 digit number that helps identify the bank or institution processing credit card payments. **It's like a fingerprint for payment transactions.**

WHAT ARE THE BENEFITS OF A BIN?

For agents, having your own BIN means you get more control over how payments are handled and more ownership of your business. **It allows you to manage your portfolio, customize pricing, and keep a bigger share of the profits.**

HOW DO YOU GET A BIN?

Obtaining a BIN is a challenging process that requires financial stability, a strong operational infrastructure, and strict compliance with regulatory and technical standards set by card networks like Visa or MasterCard. Businesses must undergo rigorous approval processes, including due diligence by sponsor banks, and cover significant costs for registration, compliance, and operations.

WHAT ARE THE COSTS OF A BIN?

Acquiring and maintaining a Bank Identification Number (BIN) involves various costs, which can vary based on the sponsoring bank, card network, region, and scope of services. Here's an overview of some of the typical expenses:

- **Initial Registration Fee**
- **Annual Fees**
- **Compliance & Regulatory Costs**
- **Operational Expenses**
- **Risk Management Reserves**
- **Transaction Fees**

DIFFICULTIES OF GETTING A BIN

Limited Access to Card Brands and Banks

Agents often struggle to establish direct relationships with card brands or banks due to their size. They lack the scale required to secure these vital partnerships independently.

High Infrastructure Costs and Complexity

Becoming a full-scale processor involves significant infrastructure investments, including compliance, risk management, and technical support. These costs and complexities can be prohibitive for many agents looking to expand.

Need for a Streamlined/Supported Pathway

Without a comprehensive and supported solution, agent's face barriers that hinder their growth. There is a clear need for a streamlined process that allows agents to achieve processing independence while minimizing operational burdens.

For those unable to meet these requirements directly, partnering with a Merchant Service Provider to access a BIN is often a more viable path.

MERCHANT INDUSTRY'S BIN-IN-A-BOX PROGRAM

Our BIN-in-a-Box program provides agents with access to a BIN and its benefits without the complexity of obtaining one directly from a card network or sponsor bank.

This comprehensive solution allows agents to gain processing independence by becoming their own processor while leveraging our existing infrastructure and expertise.

By using Merchant Industry's BIN, you avoid the financial requirements and commitments, and we provide the necessary technology, infrastructure, and compliance support.

BIN-IN-A-BOX BENEFITS

- **Faster Time to Market**
- **Lower Setup Costs:**
- **Reduced Complexity**
- **Access to Payment Infrastructure**
- **Scalability**
- **Increased Flexibility**
- **Focus on Core Business**
- **Ongoing Support**

MERCHANT INDUSTRY'S BIN-IN-A-BOX PROGRAM

Merchant Industry provides a comprehensive suite of tech stack solutions to make your BIN possible. We also provide with the support infrastructure needed to start your BIN relationship with.

WHAT WE PROVIDE

- CRM/Boarding/Risk Management tools
- Support infrastructure: Finance book overview, ACH Rejects, Collections
- On demand additional departments - Risk, boarding, approvals, deployments

BENEFITS OF THE MERCHANT INDUSTRY BIN-IN-A-BOX PROGRAM

- **Infrastructure In Place**

Back Office Support, Admin Support, Underwriting, Risk & Compliance, Tech Support, Operations, and Finance Departments.

- **No Escrow Reserve**
- **Leveraging our buy rates**
- **White glove / partnership**

PATHWAY TO A BIN

Requirements

Deal/ Processing Volume commitments (Forward pricing to Tier 2 for first 12 months)

Tier 1

Up to 1 - 899+ approved deals per year – 80%

Tier 2

900+ approved deals per year – and \$27M (in monthly processing volume) – 85%

Tier 3

1800+ approved deals per year – and \$72M (in monthly processing volume) – 90%

Tier 4

2400+ approved deals per year – and \$100M (in monthly processing volume) – 95%

Tier 5

7500+ approved deals per year – and \$225M (in monthly processing volume) – 98%

BECOME A PARTNER TODAY

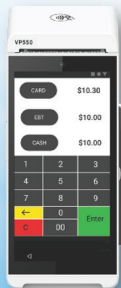
We give agents the freedom to grow their brand, control their team, and scale faster. From customizable CRM tools to industry-low pricing, flexible credit lines, and full transparency, we're built to support your growth whether you're just scaling up or planning a big exit.



Scan the QR Code to Join Today!
or visit: merchantindustry.com/partnership/iso-agents/

RELIABLE. EFFICIENT. TRUSTED.

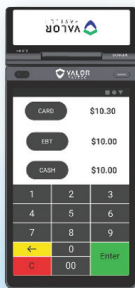
MERCHANT INDUSTRY'S TOP TERMINALS!



VP550

The Complete Portable Solution

- Android 12, Cortex Quad-core A53, 2.0GHz
- 5.99" TFT Color LCD with capacitive multi-touch screen, Resolution of 1440 x 720 pixels with adjustable backlight & supports Electronic Signature
- 2GB RAM



VP800

The Ultimate All-In-One POS Solution

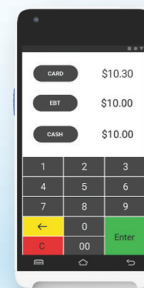
- Android 10.x, Octa-Core Cortex A53, 1.8GHz
- Main display: 8" portrait IPS display with a resolution of 800 x 1280 pixels | Customer display: 5" landscape IPS display, Resolution of 800 x 480 pixels
- 16GB Flash, 2GB RAM



VL100 Pro

The Economically Efficient POS Solution

- Android 10.x, Octa-Core Cortex A53, 1.8GHz
- Main display: 8" portrait IPS display with a resolution of 800 x 1280 pixels | Customer display: 5" landscape IPS display, Resolution of 800 x 480 pixels
- 16GB Flash, 2GB RAM



VP 550E

The Eco-Friendly POS Solution

- Android 12, Cortex Quad-core A53, 2.0GHz
- 5" TFT Color LCD with capacitive multi-touch screen, Resolution of 1280 x 720 pixels and supports Electronic Signature
- 16GB Flash, 2GB RAM

OUR RELATIONSHIP MANAGERS



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