

Schedule a Consultation

Who Is Payroc?

Payroc at a glance

- 789M+ Annual Transactions
- \$125B+ Annual Volume
- 190K+ Clients
- 1,340+ Global Operations Team

Full-service processor and acquirer



Smart payment solutions

A complete toolkit to help you manage your business and grow



Payment Gateway



Online and Ecommerce Payments



Cost-Saving Processing Programs



Business Management Tools



POS, Mobile, and In-Person Payments

Customized Payment Solutions

Since 2003, merchants have chosen Payroc for customized payment solutions that help their businesses run more efficiently and save money.



01

Provide your most recent payment-processing statement



02

We'll analyze your statement



03

With no obligation, we'll show you where you could save



Choose Payroc for Smarter Payments

Accept payments, anytime, anywhere, while saving money

Follow us



Facebook



LinkedIn



Complete In-Store POS Solutions

Payroc partners with Clover and other leading POS providers to deliver systems built for restaurant, retail, and service businesses. Manage payments, operations, and customer experience while keeping fees low.

Key Benefits

- Accept all types of payments.
- Simplify operations with inventory management.
- Support tableside ordering and scheduling.
- Offer loyalty programs and gift cards.
- Manage employees and access real-time reporting.

In-Person Payments, Anywhere

Take your business anywhere with Payroc's Roc Terminal+ and mobile solutions. Process payments, track inventory, and monitor transactions in real time, whether at your storefront or on the go.

And with the Roc Terminal+ mobile app, you can use your iOS or Android device to manage all of these functions—no extra hardware required.

Key Benefits

- Take payments anywhere with Roc Terminal+.
- Enable omnichannel payments via online portal, virtual terminal, and payment links.
- Sync transactions instantly with QuickBooks Online.

Ecommerce and Virtual Payments

Power your online and virtual payments with Payroc's gateway solutions. Accept payments securely, reduce processing costs, and give your customers flexibility to pay their way.

Key Benefits

- Enable secure checkouts in your online store or app.
- Use quick payment links or a hosted payments page for easy checkouts.
- Send and manage invoices online.
- Support subscription and recurring billing options.
- Take phone and mail orders with a virtual terminal.

Cost-Saving Programs

RewardPay Choice* uses smart terminals to recognize card type—credit or debit. A portion of credit-card processing fees is passed on to customers who choose to pay with credit.

ConsumerChoice** uses smart terminals to display a choice for your customers at checkout—pay the full price, which you've adjusted to include card fees, or pay a discounted cash price.

Key Benefits

- Trim or eliminate processing costs for your business.
- Empower your customers to choose how to pay.
- Signage explaining the program is provided.
- Compliant with state regulations.

*Available in all states except CT, MA, and NY. OK surcharge restrictions apply effective November 1, 2025.

**Available in all states except CT and MA

