Guide for choosing the right acquirer

A guide for merchants and partners

This guide is for you if you are..

- An online store or physical store that wants to accept card payments via Clearhaus
- A new business looking for the right acquirer for the first time
- An established merchant considering switching acquirer

Or if you are..

- A platform, PSP, or integrator onboarding and managing merchants
- A gateway partner who wants to offer Clearhaus acquiring to your customers

Key players in the card payment market

When a customer pays by card, several parties are involved. The key players are:

Card Scheme: Owns the card network and sets the rules and standards for payments (e.g. Visa & Mastercard).
Card Issuer: The customer's bank that issues the card and approves the payment.
Card Acquirer: The financial institution that processes the payment and settles funds to the business. This is where Clearhaus comes in.

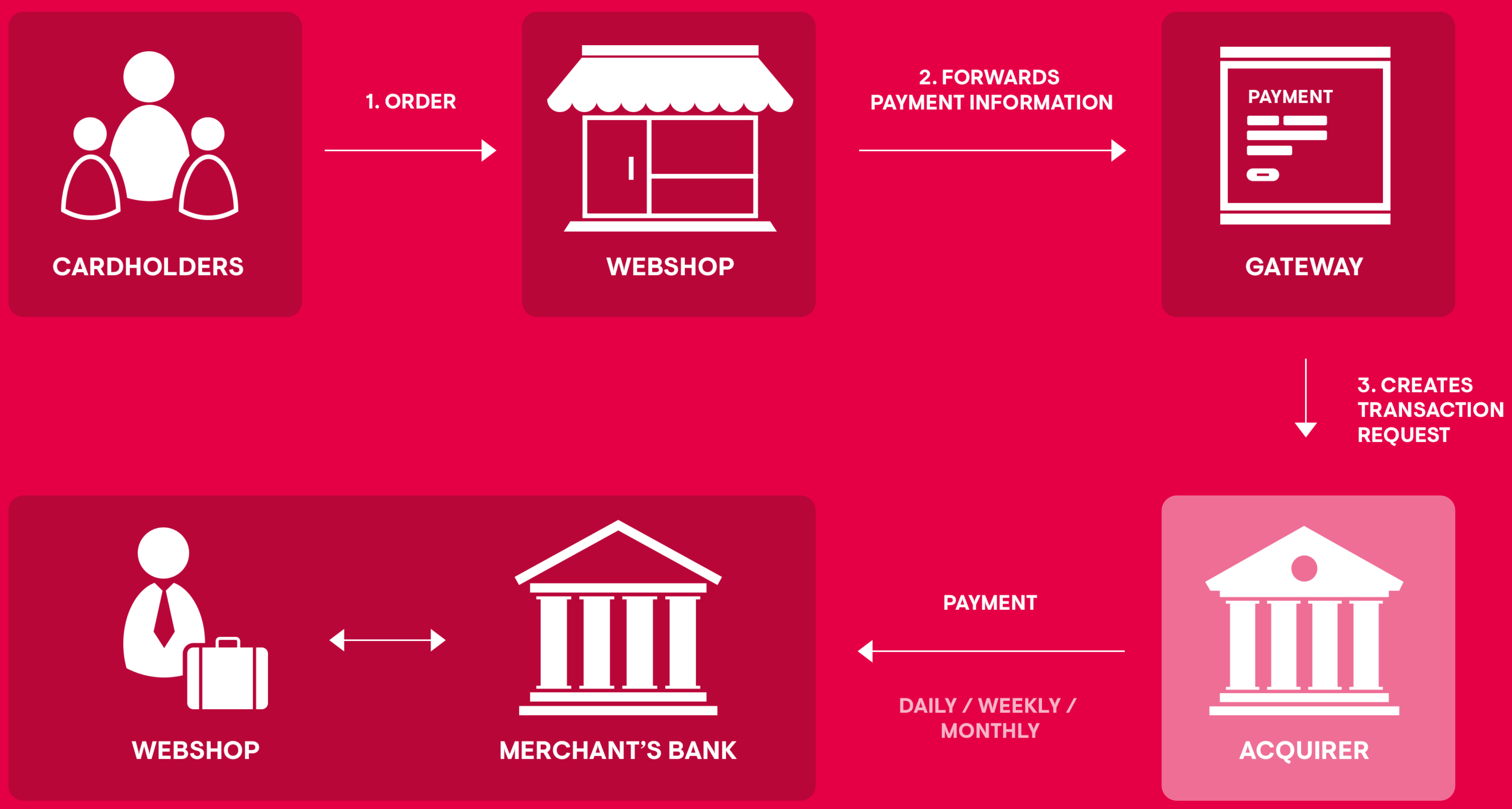
clearhaus by unzer

What does an acquirer do?

An acquirer is the financial institution that handles card payments between a business and its customers.

Payment flow – step by step

1. **Authorization:** The acquirer checks whether the card is valid and whether funds are available at the customer's bank.
2. **Authentication (optional):** The customer's identity is verified, typically via 3-D Secure.
3. **Capture:** The amount is charged to the cardholder's account.
4. **Holding:** The funds are placed in your acquiring account.
5. **Settlement:** The funds are transferred to your business bank account.



clearhaus by unzer

What should you consider when choosing an acquirer?

1. Gateway

Your acquirer and payment gateway must be able to communicate with each other. When both systems support one another, integration is fast and simple due to existing technical connections and documentation.

For merchants

- Check that your current gateway is supported
- Consider switching gateway if required by your preferred acquirer

For partners

- Ensure the Clearhaus integration fits your platform's gateway architecture
- Use Clearhaus' API to automate onboarding and management

> Clearhaus supports widely used gateways in Denmark and the Nordics, including Quickpay, Onpay, and Pensopay.

2. Card types and payment methods

Choose an acquirer that supports the payment methods your customers use. Clearhaus supports:

Card Types

- Credit cards
- Debit cards

Card Schemes

- Visa
- Mastercard

Payment Methods

- Apple Pay
- MobilePay
- Google Pay
- Vipps
- Click 2 Pay

Transaction volume and estimates

The number and size of transactions directly impact your acquiring costs. Therefore, make an estimate of your company's transaction volume – both number of transactions, average transaction size and card types. This creates a solid basis for comparing acquirers.

clearhaus by unzer

Tip for partners
As a partner, you likely manage a portfolio of merchants with varying volumes and business models. Maintain a clear overview of your MID portfolio – Clearhaus' partner commission reports help with this.

3. Geographical coverage and currencies

Geographical coverage and currency support are closely linked and are key factors when choosing an acquirer. Start by ensuring that the acquirer offers its services in the country where your business is registered, as well as in the markets you plan to sell to.

Next, consider which currencies you want to offer your customers (such as EUR, USD, or GBP) and verify that the acquirer supports them.

You should also review your own bank accounts: Which currencies are they set up in, and can the acquirer settle directly in those currencies? Ensuring alignment between the acquirer, currencies, and your banking setup helps create a smooth payment process and minimizes unnecessary costs.

Clearhaus holds a pan-European license and can serve businesses across the EU. Payouts are available in DKK, EUR, SEK, NOK, GBP, and USD, and more than 10 currencies are supported for transactions.

4. Fees and costs

Get a clear overview of all costs associated with the agreement. Ask the acquirer for a full and transparent list of prices and fees. The more transparency, the easier it is to compare and avoid unpleasant surprises.

Here are the typical fee types to be aware of:

- Setup fee
- Monthly fee
- Minimum fees
- Contractual binding period
- Transaction fee
- Fees for domestic/foreign consumer/business cards
- Authorization and capture fee
- Refund fee
- Settlement fee
- Currency conversion fee
- Chargeback/dispute fee
- Transaction limits
- Fees for specific features
- Fees based on business model (e.g., enterprise or high-risk)
- Transaction limits

Clearhaus charges no setup or monthly fees – you only pay per transaction with a transparent, flat pricing structure. Read more on clearhaus.com/pricing

5. Automatic reconciliation

Manual accounting work is one of the hidden time drains in payment acquiring. There are many advantages to choosing an acquirer with automatic reconciliation – for both merchants and partners.

For merchants

- Save time on bookkeeping and reconciliation
- Minimize accounting errors
- Avoid hidden costs in the payment process

For partners

- Offer customers automated solutions via API
- Use detailed partner reports for portfolio insights
- Integrate reconciliation directly into your platform

Clearhaus tilbyder automatisk kontoafstemning via API, så gebyrer, udbetalinger og tilbageførsler matches direkte i dit regnskab – uden manuel håndtering. Der er også mulighed for manuel afstemning via CSV, Excel eller PDF.

6. Customer Service and Support

Fast access to competent support can be crucial if technical or operational issues arise.
Choose an acquirer that ensures:

- Customer service via multiple channels (phone, email, chat)
- International support if operating outside your home country

Clearhaus offers Danish and English support with fast response times. Direct contact via phone and email. A dedicated Slack channel for partners provides direct access to the support and technical teams. A specialized risk team ensures fraud prevention and secure operations.

7. Settlement Periods

Settlement periods define when funds are transferred from the acquiring account to your bank account. There are different types of settlement periods – choose the one that best fits your business model:

- Daily settlement
- Weekly settlement
- Monthly settlement

8. References and experience from other businesses

It can be beneficial to seek inspiration or validation from other companies before choosing an acquirer. Experiences and recommendations from similar businesses provide a more realistic picture of the acquirer's reliability and collaboration in practice.

Review case studies, customer testimonials, or references that describe working with the acquirer, and consider asking the acquirer directly.

What does the acquirer require from you?

An acquiring agreement is mutual: acquirers also assess potential customers before entering into an agreement. You must submit an application, and the agreement is only finalized if your business is approved. Typically, the following is required:

Company information

- Name, CVR number, and address
- Information about management and ownership
- Identification of the director (passport, utility bill, etc.)
- Ownership structure (owners with 25% or more stake)

Business information

- Selected payment gateway
- Description of products/services
- Subscription payments and delivery model
- Average transaction amounts and monthly revenue
- Any transaction history from a previous acquirer

What Clearhaus can offer

Clearhaus is a Danish acquirer supporting more than 46,000 merchants across Europe with secure, efficient, and transparent card payment and acquiring solutions across online, mobile, and in-store channels. We also offer a strong partner program for platforms, PSPs, and integrators. Below are some of the key benefits:

Secure and authorized payment solution
Authorized by the Danish Financial Supervisory Authority. Advanced security via 3DSecure.io. Pan-European license.

All po pular payment methods
Apple Pay, MobilePay, Google Pay, Vipps – plus Visa & Mastercard (Clearhaus is a Principal Member).

Transparent pricing structure
No setup or monthly fees. Pay per transaction only.

Fast onboarding and strong support
Onboarding within 1–3 days. Instant online sign-up.

Flexible payouts
Daily, weekly, or monthly payouts. Clearhaus Supports 10+ currencies.

Efficient chargeback handling
Automatic chargeback management via API. Dedicated support throughout the dispute process.

Online and In-Store Payments in One Solution
Accept payments both online and in physical stores through the same acquirer. Create a more seamless payment experience, gain better insights across sales channels, and build a stronger foundation for Unified Commerce.

What merchants say about Clearhaus

"Onboarding was seamless. The experience was modern, and the API documentation was clear and easy to work with."
Hanui Ye, Director of FinTech & AI Lead, Boozt.

"We experience that Clearhaus grows with us and ensures everything runs smoothly – every day, for every customer."
Line Maigaard Steendahl, Strategic Buyer, Dansk Avis Omdeling A/S

clearhaus by unzer

Seamless integration via API
Use our API to integrate your onboarding process directly with ours. Your customers sign up in one place – the rest happens automatically.

Dedicated Slack channel
Direct access to Clearhaus' support and technical teams via private Slack.

Onboarding & training
Online and in-person training on systems and procedures for your onboarding and risk teams. Includes an online quiz for fast ramp-up.

Partner commission reports
Receive detailed reports with earnings per MID, total volume, and fee structure – giving you full portfolio visibility.

Staging accounts
Test new features in a development environment before rolling them out to production. Full system access in test mode.

Status calls and visits
Regular status calls or in-person meetings to discuss performance, satisfaction, and future opportunities.

Payment Facilitator Solution
Embed acquiring services directly into your platform. You manage onboarding, compliance, and merchant management, while Clearhaus provides the licensed acquiring infrastructure behind the scenes.

What partners say about Clearhaus

„From day one, we were met with openness and taken seriously. Clearhaus truly shows that they want to move mountains together with us."

Danny Christensen, COO, PensoPay

„With fast onboarding and efficient communication, our ideas are turned into action at lightning speed"

Markus K. Brunke, Partner & Integration Manager, Frisbii

Ready to get started?

For merchants: Start your application at my.clearhaus.com
For partners: Contact us at hello@clearhaus.com or visit clearhaus.com/partners

clearhaus
by unzer