

Payment Processing Reimagined: Instant Direct Payments

Executive Summary

In today's digital economy, businesses face mounting payment processing challenges – from high fees and slow cash flow to fraud and chargebacks eroding margins. QLX's **Instant Direct Payments (IDP)** solution offers a transformative approach to payment processing that directly addresses these pain points. Tailored initially for the gaming and hospitality sector, QLX's payment platform delivers **faster settlement, lower costs, and near-elimination of chargeback risk**. This white paper outlines how QLX's innovative payment rail works and the compelling benefits it provides to business owners:

- **Significant Cost Savings:** By bypassing traditional payment rails, QLX helps merchants save up to 30% on processing fees ([Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks](#)), improving the bottom line without sacrificing service quality.
- **No More Chargeback Losses:** QLX's solution **eliminates chargebacks on Visa/Mastercard debit transactions**, removing costly disputes and fraud liability for merchants ([IDP Deck Template \(Sanitized\)](#)). Businesses can operate with peace of mind, knowing that friendly fraud and illegitimate disputes won't eat into profits.
- **Real-Time Cash Flow:** Instead of waiting days for funds to clear, QLX enables **instant or same-day settlements** ([IDP Deck Template \(Sanitized\)](#)). This accelerates cash flow and liquidity, allowing businesses to reinvest revenue or pay out winnings (in gaming) without delay.
- **Seamless Integration:** The IDP platform layers on top of existing payment systems with minimal changes. A simple integration (a few lines of code) is handled by QLX's team, preserving the current customer checkout experience. There's no need to rip-and-replace your current processor or retrain customers.
- **Enhanced Approval Rates:** With QLX, merchants effectively get "two bites at the apple" for transaction approvals. Debit card payments are routed through QLX's optimized network, and if a transaction can't go through IDP or involves a credit card, it seamlessly falls back to the standard processor – meaning fewer failed checkouts and higher conversion rates.
- **Secure and Scalable:** Backed by Visa and Mastercard, QLX's payment rail is fully PCI-compliant and uses strong identity verification on every transaction ([IDP Deck Template \(Sanitized\)](#)). It's built to serve businesses of all sizes and risk profiles, scaling as you grow without compromising security ([IDP Deck Template \(Sanitized\)](#)).

QLX stands out from traditional payment providers by combining these advantages into one offering. Business owners can expect a **transparent, marketing-driven partnership**: there are no upfront costs, no implementation fees, and no long-term obligations to get started ([Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks](#)) ([Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks](#)). This white paper will dive deeper into the current payment processing landscape, the unique capabilities of QLX's solution,

competitive comparisons, and real-world results – equipping decision-makers with the insight needed to evaluate QLX as a strategic payment partner.

Introduction and Background

Efficient payment processing is the lifeblood of any business. Every sale, booking, or transaction must move money reliably from customer to merchant. Yet, the traditional payment processing landscape has changed little in decades – still relying on a complex chain of banks, card networks, and intermediaries that introduce fees, delays, and points of failure ([IDP Deck Template \(Sanitized\)](#)). In sectors like hospitality and gaming, where large transaction volumes and razor-thin margins are common, these inefficiencies are especially harmful. Businesses today are seeking **modernized payment solutions** that can keep up with real-time customer expectations and protect revenue.

QLX (Qualex Consulting Services, Inc.) brings a fresh approach to this problem with its Instant Direct Payments platform. QLX leverages deep industry experience in gaming and hospitality, combined with cutting-edge fintech innovation, to deliver a **new category-defining payment rail** ([IDP Deck Template \(Sanitized\)](#)). This proprietary system was built in collaboration with Visa and Mastercard to ensure it aligns with existing financial infrastructure while offering game-changing improvements ([IDP Deck Template \(Sanitized\)](#)). Unlike simply another payment gateway or fraud tool, QLX's solution introduces an **alternative processing path for debit card transactions** – one that operates in real time and virtually eliminates the risk of chargebacks and fraud on those transactions ([IDP Deck Template \(Sanitized\)](#)) ([IDP Deck Template \(Sanitized\)](#)).

In this introduction, we'll set the stage by examining why such innovation is sorely needed. The background will highlight how current payment processes work (and where they fall short) and how QLX's Instant Direct Payments emerged to address longstanding pain points. With payment technologies evolving – including trends toward faster payments (like real-time bank transfers) and rising demand for frictionless, secure checkouts – QLX's solution arrives at a critical time. Business owners evaluating their payment strategy should understand how this modern approach can future-proof their operations while delivering immediate financial benefits.

Market Context

The payments landscape is undergoing rapid change, driven by e-commerce growth and shifting consumer expectations. **Digital payment volumes have surged**, but with this growth has come higher costs and more fraud-related challenges for merchants. To appreciate QLX's value proposition, it's important to understand the current market context in which businesses operate:

- **Rising Processing Costs:** Traditional credit card processing fees remain substantial, averaging between 1.5% and 3.5% per transaction for merchants ([Credit Card Processing Fees: A 2025 Guide for Businesses - NerdWallet](#)). On top of these swipe fees, merchants often pay additional gateway fees, monthly service charges, and per-transaction costs – all of which cut into profit margins. In high-volume industries like hospitality, these fees can amount to millions of dollars annually. Merchants have

minimal control over interchange rates set by card networks, and these rates **tend to inch upward over time**, putting pressure on pricing and profitability.

- **Complex Payment Ecosystem:** A standard card payment travels through many steps – from the customer’s card-issuing bank to the merchant’s acquiring bank, via processors and card networks ([IDP Deck Template \(Sanitized\)](#)). Each step introduces latency and risk. Settlement of funds typically takes 1-2 business days (or more over weekends/holidays), slowing down cash flow for merchants. Additionally, the **maze of intermediaries** means that when a transaction fails or is disputed, tracing the cause can be difficult. In fact, 8 in 10 online retailers report difficulties identifying why a given payment failed ([A False Declined Payment Costs Merchants More Than a Sale | PYMNTS.com](#)). This complexity is ripe for simplification through technology.
- **Fraud and Chargebacks Epidemic:** Fraudulent transactions and chargebacks (forced payment reversals) are at an all-time high in e-commerce and card-not-present environments. In 2023, merchants worldwide faced **238 million chargebacks** – a number projected to rise to 337 million by 2026 (a 42% increase) ([20 Chargeback Statistics to Know in 2024](#)). The cost of these chargebacks is staggering: U.S. cardholders disputed over \$65 billion worth of charges in 2023, and the total cost to merchants (including lost revenue, fees, and overhead) was estimated at **\$243.7 billion** ([25 Chargeback Statistics for Merchants in 2025 \(& How to Fight Them\)](#)). Much of this is driven by “friendly fraud” – legitimate purchases that customers falsely claim as unauthorized. Major card networks estimate **up to 70% of credit card fraud can be traced to chargeback misuse** or friendly fraud ([2024 Chargeback Field Report: Merchant Survey Reveals Latest Trends, Impacts of Friendly Fraud](#)). For merchants, every \$1 in disputed transaction can mean \$3 or more in actual loss once you account for product cost, fines, and labor. Notably, **hospitality and travel sectors have seen explosive growth in disputes** (e.g. an 816% rise in chargebacks for online travel and lodging during certain periods) ([25 Chargeback Statistics for Merchants in 2025 \(& How to Fight Them\)](#)), partly due to flexible cancellation policies and fraud abuse. This environment makes it imperative for businesses to have better protections and dispute prevention in place.
- **Demand for Instant Payments:** Consumers and businesses alike are beginning to expect instant or near-instant payment capabilities. The rise of peer-to-peer payment apps and the rollout of new infrastructure like real-time bank transfer networks (e.g., FedNow and RTP) reflect a push toward immediacy. In a world where a customer can see a bank payment move in seconds, the traditional card settlement delay feels outdated. Moreover, businesses recognize that **faster access to funds improves their agility** – for example, a casino or online gaming platform that can immediately use incoming player funds (or instantly payout winnings) has a competitive edge in user experience. Instant funding also reduces the need for merchants to maintain large working capital buffers or credit lines to bridge slow payment cycles.
- **Regulatory and Security Pressures:** With increasing fraud, regulators and card networks have tightened compliance requirements (PCI DSS standards, strong customer authentication rules, etc.). Merchants shoulder heavy responsibilities (and costs) to stay

compliant and secure. Any new payment solution must address these concerns. Fortunately, modern techniques like tokenization, biometric authentication, and AI-driven fraud detection are becoming more accessible. The market is trending toward **solutions that can guarantee security without adding friction** for the customer. Business owners are thus looking for partners who can deliver advanced security baked into the payment process.

In summary, the market context is one of both urgency and opportunity. Urgency, because **inefficient payments and fraud can significantly erode revenue** (for instance, false declines alone account for about 11% of online transactions on average ([A False Declined Payment Costs Merchants More Than a Sale | PYMNTS.com](#)), often representing lost sales that are hard to recover). Opportunity, because emerging technologies (like QLX's Instant Direct Payments) offer a path to drastically improve the status quo – reducing costs, accelerating transactions, and shielding businesses from the worst pitfalls of the current system. The next sections will discuss the specific challenges businesses face with traditional payment processing and how QLX's solution is positioned to address those challenges head-on.

Challenges Businesses Face with Payment Processing

Businesses across industries, from e-commerce retailers to hotel and casino operators, encounter a common set of pain points in payment processing. These challenges hinder growth and customer satisfaction, making it vital to seek better solutions. Below, we outline the key issues that **traditional payment processing models** impose on merchants:

([A False Declined Payment Costs Merchants More Than a Sale | PYMNTS.com](#)) *Figure: A "Payment Declined" notification on a point-of-sale device. False declines – where legitimate customer payments are rejected by the system – lead to lost sales and frustrated customers. Addressing decline rates is a major challenge for merchants ([A False Declined Payment Costs Merchants More Than a Sale | PYMNTS.com](#)).*

1. **High Transaction Fees and Surcharges:** Every credit/debit card sale comes at a cost. Standard merchant processing fees typically range from ~1.5% to 3.5% of the transaction value ([Credit Card Processing Fees: A 2025 Guide for Businesses - NerdWallet](#)), not including additional per-transaction fees (often around \$0.10–\$0.30 each). For example, on a \$100 sale, a business might only net \$97 after fees – which adds up quickly as volume grows. For small-ticket transactions, fixed fees can be a large percentage; for large-ticket items (common in hospitality bookings or gaming buy-ins), percentage fees take a big bite. Moreover, businesses classified as “high-risk” (such as online gaming or travel) often pay even higher rates or must maintain rolling reserves with processors, tying up capital. These costs directly reduce profit margins and can force businesses to raise prices for consumers ([2024 Chargeback Field Report: Merchant Survey Reveals Latest Trends, Impacts of Friendly Fraud](#)) ([2024 Chargeback Field Report: Merchant Survey Reveals Latest Trends, Impacts of Friendly Fraud](#)). In competitive markets, absorbing fees or passing them on is a lose-lose proposition for merchants.
2. **Slow Settlement and Cash Flow Delays:** Traditional payment rails are slow to move money. After a customer pays, the funds are usually **held in transit for 1-3 days** by

processors and banks. Batch processing of transactions at end-of-day, weekends and bank holidays, and intermediary clearing (especially for ACH or international payments) all contribute to delays. For businesses, this means revenue earned isn't immediately realized. A hotel or casino might generate substantial sales over a weekend but not see that cash in their bank until mid-week. Slow cash flow can strain operations – making it harder to pay vendors, meet payroll, or reinvest in inventory and growth. In fast-paced industries, waiting days for funds is increasingly seen as unacceptable. Some providers offer “instant deposit” features, but often for an extra fee, which circles back to the cost issue.

3. **Fraud, Chargebacks, and Disputes:** As discussed in the market context, merchants today face **an epidemic of chargebacks**. Fraudulent charges (whether due to stolen cards or friendly fraud by the customer) often result in a chargeback, where the merchant not only loses the sale revenue but also incurs a chargeback fee (typically \$15–\$25 per incident) and the cost of goods/services already provided. Beyond direct costs, chargebacks can damage a business's standing with processors – excessive chargeback rates (often anything above 0.9–1% of transactions) can lead to fines or even loss of merchant account privileges. Merchants report that nearly half of their chargebacks now stem from “friendly fraud” (legitimate customers falsely disputing charges) ([2024 Chargeback Field Report: Merchant Survey Reveals Latest Trends, Impacts of Friendly Fraud](#)). Fighting chargebacks is cumbersome and often futile: around 53% of chargebacks are never contested by merchants (due to low odds of winning or resource constraints), and of those challenged, success rates hover under 50% ([25 Chargeback Statistics for Merchants in 2025 \(& How to Fight Them\)](#)). The bottom line is that **traditional payment systems heavily favor the cardholder in disputes**, leaving businesses to foot the bill in most cases. This dynamic not only hurts financially but can also be demoralizing – effectively, merchants feel they have little control or recourse.
4. **Payment Failures and False Declines:** Not every attempted payment results in a sale. A significant challenge is the rate of payment authorization failures, or false declines, where a legitimate transaction is rejected by fraud filters or banks in error. Industry studies show **about 11% of online transactions fail** during payment processing on average ([A False Declined Payment Costs Merchants More Than a Sale | PYMNTS.com](#)). In some sectors, it's even higher; for instance, one large retailer found 32% of transactions were failing at checkout before implementing corrective measures ([OpenPath Case Study](#)) ([OpenPath Case Study](#)). These failed payments translate directly to lost revenue and often lost customers – an “abandoned cart” may mean the shopper goes elsewhere. The causes range from strict fraud algorithms blocking legitimate purchases, to outdated payment info, to technical issues in the payment gateway. Merchants often lack visibility into why a transaction was declined ([A False Declined Payment Costs Merchants More Than a Sale | PYMNTS.com](#)). The challenge here is twofold: **improving approval rates** (capturing more of the sales you've already closed in principle) and possibly recovering failed transactions in real-time before the customer walks away.

5. **Integration and Maintenance Hassles:** Implementing payment processing is not a one-and-done task. Traditional merchant accounts and gateways can involve lengthy setup, complex integration into point-of-sale or e-commerce platforms, and ongoing maintenance (for security updates, PCI compliance scans, etc.). Many businesses juggle multiple payment methods – credit cards, ACH, PayPal, mobile wallets – each with its own integration and vendor relationship. The result can be a **fragile payment stack** that is costly and time-consuming to manage. Furthermore, introducing any new payment option or processor often means significant development work and potential changes to the checkout flow, which can impact user experience. Business owners are justifiably wary of “innovations” that require months of IT projects or that might confuse customers at checkout.
6. **Security and Compliance Risks:** Handling payments means handling sensitive financial data. Businesses face stringent compliance requirements (PCI DSS for card security, data privacy laws, etc.), and failure to comply or a breach can be devastating. The challenge is that maintaining the highest security standards is expensive and requires specialized knowledge – something not all companies have in-house. A single security incident can lead to fines, legal liabilities, and reputational damage that far exceeds the transaction amounts involved. Thus, business owners worry about how to **reduce their liability and exposure** in payment processing. They often must trust third-party processors or invest in tokenization and encryption solutions to safeguard card data.

These challenges underscore why many organizations are actively seeking a better way to process payments. In the next section, we turn to **QLX’s Instant Direct Payments solution** and show how it directly tackles these pain points. By addressing the root causes – from the fee structure to the transaction flow and fraud liability – QLX has engineered a platform that aligns with the needs of modern businesses and their customers.

QLX’s Solution and Key Features

QLX’s Instant Direct Payments (IDP) is a **ground-breaking payment processing solution** that creates a new, more efficient path for transactions. At its core, IDP is an **alternative card payment rail** – one that operates in parallel with the traditional card networks but delivers superior outcomes for merchants. In this section, we’ll explore how QLX’s solution works at a high level and highlight its key features in accessible terms.

How Instant Direct Payments Works (High-Level):

When a customer initiates a payment (for example, entering their debit card details on your website or app), QLX’s system seamlessly determines whether that card is a Visa/Mastercard debit card. If it is, the transaction can be routed through QLX’s proprietary IDP network. The customer is prompted just once to verify the purchase via a quick SMS confirmation on their phone – a simple step that confirms their identity and intent ([IDP Deck Template \(Sanitized\)](#)). With that verification, the IDP system securely pulls the funds directly from the customer’s bank account through an optimized process, bypassing the usual interchange and authorization maze. The **transaction completes in real-time** on QLX’s network ([IDP Deck Template \(Sanitized\)](#)), and funds are made available to the merchant immediately (or at whatever

settlement frequency the merchant chooses, such as every hour or end-of-day). If the card used is a credit card, or if for any reason a debit transaction can't be processed on the IDP rail, the payment is automatically passed back to the regular processor flow. The customer experience remains **nearly identical to a standard card checkout**, except for the one-time text confirmation which most users complete within seconds. From the merchant's perspective, **nothing is lost – only gained**: eligible transactions get the IDP benefits, and all others continue as normal.

Now, let's break down the **key features and benefits** that QLX's Instant Direct Payments solution provides:

- **Lower Processing Costs:** IDP's optimized debit card rail substantially reduces the fees associated with those transactions. By partnering closely with Visa/Mastercard and leveraging their networks in a novel way, QLX avoids many of the traditional interchange fees and intermediary costs ([IDP Deck Template \(Sanitized\)](#)) ([IDP Deck Template \(Sanitized\)](#)). Merchants can save on average around 20 basis points (0.20%) or more on each debit sale processed via QLX, which can equate to **up to 30% savings in overall processing costs** depending on your current fee structure ([Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks](#)). These savings come not only from lower interchange, but also from avoiding fraud-related costs (discussed next). The net effect is tangible: for instance, a business doing \$25M in revenue with a typical mix of debit transactions could save on the order of \$165,000 annually just from fee and chargeback reductions ([IDP Deck Template \(Sanitized\)](#)).
- **Elimination of Chargeback Risk:** One of the hallmark features of QLX's solution is the **complete removal of fraud chargebacks on IDP-processed transactions** ([IDP Deck Template \(Sanitized\)](#)). Because QLX verifies the customer's identity and transaction intent in real-time (via the SMS confirmation and back-end analytics), the transaction is far more secure. In fact, QLX's rail does not produce the usual "fraud code" chargebacks at all ([IDP Deck Template \(Sanitized\)](#)). Any disputes are handled internally by QLX in a way that shields the merchant from financial liability. In practice, this means if a customer later tries to dispute a debit transaction that was processed through QLX, they cannot simply issue a chargeback through their bank. Instead, it's treated as a refund or dispute within QLX's system, where the burden of proof is balanced and doesn't automatically default against the merchant ([IDP Deck Template \(Sanitized\)](#)). The **customer's right to a fair resolution is preserved** (for example, in cases of genuine merchant error or product issues, refunds can be issued), but "friendly fraud" attempts are deterred because the customer had to actively verify the purchase. For the business owner, this feature is transformative: no more surprise revenue reversals, no more chargeback fees, and no more worrying about breach of card network chargeback thresholds. Essentially, QLX **vanquishes fraud chargebacks** from your debit transactions, as their materials put it ([IDP Deck Template \(Sanitized\)](#)).
- **Real-Time Payments and Instant Settlement:** Transactions on the IDP rail are **truly real-time**, meaning authorization and fund movement happen together, instantly ([IDP Deck Template \(Sanitized\)](#)). QLX was designed with the blessing of Visa and Mastercard to mirror the standard card purchase experience while making it immediate ([IDP Deck](#)

[Template \(Sanitized\)](#)). As a merchant, this means you can access the funds from each sale almost immediately. QLX provides flexibility in settlement – you can choose to receive deposits as frequently as every minute, hourly, or in batches at day’s end ([IDP Deck Template \(Sanitized\)](#)) ([IDP Deck Template \(Sanitized\)](#)). There are **no holdbacks or rolling reserves** imposed on these funds ([IDP Deck Template \(Sanitized\)](#)). For example, a hotel that charges a guest’s debit card via QLX could see that payment in their bank account the same day, improving cash flow dramatically. Instant settlement reduces reliance on credit lines and improves working capital. It also enables new business models; for instance, a gaming operator can instantly credit a user’s winnings or balance from a fund that itself is continuously topped up by incoming player deposits. The speed of money movement becomes a competitive advantage.

- **Seamless Integration & Minimal Changes:** QLX’s IDP is designed to **bolt onto your existing payments stack** with minimal effort. It does not require you to change your current processor/acquirer or overhaul your checkout system. Technically, integration involves inserting QLX’s “universal element” into the checkout process – a snippet of code that allows QLX to identify debit vs credit cards and handle the transaction accordingly. QLX’s integration team assists with this deployment, which typically consists of just a few lines of code and can be completed in a short timeframe. All existing payment flows remain intact; importantly, the **customer experience is virtually unchanged**. The customer still enters their card details as usual. The only addition (the SMS confirmation) is streamlined and doesn’t require the customer to navigate away or log into any bank portal (unlike some other “real-time payment” solutions that require bank login, which can cause friction). The result is a high adoption rate and a smooth checkout – many customers may not even perceive that an alternative payment rail is being used behind the scenes. For the merchant’s IT team, the light integration means low risk and effort. QLX also supports tokenization of card details and can auto-fill returning customers’ info via phone number, creating a one-click checkout experience for repeat buyers ([IDP Deck Template \(Sanitized\)](#)) ([IDP Deck Template \(Sanitized\)](#)) across any merchant in the QLX network.
- **Enhanced Approval and Conversion Rates:** Because QLX’s system gives a second chance for transactions to go through, merchants often see an improvement in overall payment acceptance rates. If a debit card might have been declined through the normal route due to issuer risk checks or network issues, the QLX route might approve it (since QLX has verified the user and assumes the risk). Conversely, if QLX’s attempt fails, the fallback to the regular processor means you’re no worse off than before. This effectively doubles the opportunities for an approval – what QLX refers to as “two bites at the apple” for each transaction. Additionally, QLX’s own intelligent platform (sometimes referred to as the **AcceptIQ** platform in case studies) uses AI to analyze failure reasons and can **intervene in real time to recover failed transactions** ([OpenPath Case Study](#)). For example, if a transaction initially fails due to a bank decline, QLX might instantly re-attempt it via a different routing or prompt the customer to correct an issue, salvaging the sale within seconds ([OpenPath Case Study](#)). In one case study, this approach reduced a merchant’s payment decline rate from 32% to 25%, resulting in millions of dollars of additional completed sales ([OpenPath Case Study](#)) ([OpenPath Case Study](#)).

The feature of **real-time retry and recovery** ensures that fewer customers abandon their purchase due to payment hiccups.

- **Robust Security and Compliance:** QLX is built with security at its core. It is fully PCI compliant and employs **double encryption** for sensitive data ([IDP Deck Template \(Sanitized\)](#)) ([IDP Deck Template \(Sanitized\)](#)). Card details are tokenized, meaning the merchant never has to store raw card numbers – reducing PCI scope and liability. On the customer’s bank statement, purchases show up with a discreet descriptor (e.g., “*****PayMERCHANT”) to protect privacy ([IDP Deck Template \(Sanitized\)](#)). QLX uses a combination of identity verification tools (e.g., device fingerprinting, phone verification, etc.) to **confirm the customer’s identity on every transaction** ([IDP Deck Template \(Sanitized\)](#)). This far exceeds the data points a typical processor or gateway sees, enabling QLX to guarantee a chargeback-free experience without sacrificing safety ([IDP Deck Template \(Sanitized\)](#)). In fact, by verifying who the customer is, plus their bank and device, QLX can be more confident in the legitimacy of each transaction than a standard fraud screening might allow. The result is not only fewer chargebacks, but also potentially fewer false declines (since genuine customers are more likely to be approved after verification). Importantly, **Visa and Mastercard have endorsed QLX’s approach** ([IDP Deck Template \(Sanitized\)](#)), which means it operates within the rules and isn’t a workaround that could be shut down. Businesses can adopt QLX knowing that the major card networks stand behind this new rail as a complement to the existing system.
- **Scalability and Coverage:** QLX’s Instant Direct Payments rail currently covers **over 99.5% of all debit card holders in the United States** ([IDP Deck Template \(Sanitized\)](#)), which effectively means any customer with a Visa or Mastercard debit card is likely able to transact via QLX. This broad coverage is critical – it ensures that a vast majority of users can benefit from the new payment method without needing any special app or account (just their phone for verification). QLX is designed to handle businesses of all sizes and risk levels ([IDP Deck Template \(Sanitized\)](#)). Whether you are a small online retailer or a large casino network, the platform scales to your volume. Because it sits on top of existing infrastructure, you can start by processing a fraction of transactions through QLX and ramp up as you see the results. QLX also continuously updates and learns; its AcceptIQ analytics platform keeps improving recovery rates and performance over time ([OpenPath Case Study](#)), meaning the service gets smarter the more transactions it handles. From a support perspective, QLX provides integration assistance and ongoing technical support, acting as a partner in your payment strategy rather than just a vendor.

In summary, QLX’s IDP solution is a **holistic upgrade to payment processing**: it improves the financial economics (lower fees, no chargeback losses), the speed (real-time funds), and the reliability (higher acceptance, secure transactions) of each payment, all while fitting into your current operations with minimal friction. The next section will compare QLX’s offering to other providers and traditional methods to illustrate just how much it stands out in the competitive landscape.

Competitive Advantages of QLX

When evaluating a payment processing solution, it's crucial to compare it against the alternatives – be it the status quo or other providers in the market. QLX's Instant Direct Payments brings several competitive advantages that distinguish it from both **traditional payment processors** and **alternative payment methods**. Below, we highlight how QLX stands out, and we include a comparison table for a clear, side-by-side look at key differences:

- **Unique Value Proposition:** Unlike a standard processor (e.g., your merchant account, Stripe, or PayPal) that routes everything through the conventional card networks, QLX introduces an entirely new payment rail for debit cards. It's the **first true instant card payment rail in the U.S.** ([IDP Deck Template \(Sanitized\)](#)), which none of the competitors can claim. Some competitors offer either lower fees *or* fraud guarantees *or* faster payouts, but QLX combines all these benefits in one solution. For example, a traditional processor might advance funds faster (for a premium fee) but still charge full interchange and offer no protection from chargebacks. A chargeback mitigation service might insure against fraud but won't reduce your processing fees or speed up settlements. QLX is end-to-end: it addresses cost, speed, and risk simultaneously, which is a unique trifecta of value for merchants.
- **Direct Cost Savings vs. Traditional Processors:** As previously mentioned, businesses typically pay significant fees to process payments. Companies like Stripe or merchant banks charge in the range of 2.9% + 30¢ (Stripe's standard rate) or similar, which covers interchange, their margin, and risk costs. QLX undercuts this by removing much of the interchange on debit transactions and not charging ancillary fees. In competitive terms, if a business currently spends, say, \$100,000 a year on processing fees, QLX could save a sizable portion of that by trimming the fee on every eligible transaction. Over time, these savings could outpace even incentives offered by competing processors. Moreover, **QLX's no upfront cost, no long-term contract trial** means you can test these savings with minimal risk ([Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks](#)) ([Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks](#)) – a stark contrast to processors that often lock clients into multi-year agreements or charge cancellation penalties.
- **Risk Mitigation and Liability Shift:** Traditional processors do not shield merchants from chargebacks; at best they provide some fraud tools or chargeback alerts, but the liability remains with the merchant in a card-not-present scenario. Some fintech players (e.g., certain fraud prevention companies or payment guarantors) will offer chargeback insurance or reimbursement for a fee, but that becomes an extra cost line. QLX's model is different in that the **risk of consumer non-payment is taken on by QLX/OpenPath** rather than the merchant ([OpenPath Case Study](#)) ([OpenPath Case Study](#)). Essentially, QLX guarantees the funds once the transaction is approved on their side. This is a competitive game-changer: it's similar to what "buy now, pay later" providers did by taking credit risk off merchants, but here it's applied to standard customer payments. The outcome is that QLX dramatically lowers the *effective risk cost* of payments for the merchant. Competing solutions cannot easily replicate this because they're still operating on rails where chargebacks are a given. Only QLX's proprietary rail, with its verified

transactions, can currently promise **zero fraud chargebacks** on qualified transactions ([IDP Deck Template \(Sanitized\)](#)).

- Customer Experience and Conversion:** Some alternative payment methods that reduce fees – for instance, direct bank transfers or ACH-based payments – often introduce friction for the customer (like redirecting to bank logins, or not everyone having that payment option ready). This can hurt conversion and adoption. QLX, however, maintains the familiar card payment experience which consumers trust and know how to use. The brief SMS confirmation is a negligible addition for most users, especially as texting for 2-factor authentication has become commonplace. In fact, because QLX can tokenized details and enable one-click repeat purchases across its merchant network, it may actually streamline repeat purchases more than a standard processor can ([IDP Deck Template \(Sanitized\)](#)). Competing providers that focus on fraud prevention sometimes require extra verification steps that annoy customers; QLX manages verification in a way that is **fast and user-friendly**, preserving the smooth checkout crucial for sales. The result is potentially higher conversion rates than both the status quo (with its false declines) and than any competing method that demands more customer effort.
- Integration and Flexibility:** Many merchants are concerned about being tied to a single payment provider, because flexibility is key in payments (you might want multiple processors for redundancy or different methods for different markets). QLX understands this and is built to be additive rather than exclusive. You can run QLX alongside your existing payment gateway/processor. If at any point you decide not to use QLX, you simply stop routing through it, and your standard processing continues unaffected – there’s no adverse impact or lengthy unwinding process. This contrasts with some competitors who aim to be a one-stop solution (which can be convenient, but also means putting all eggs in one basket). QLX’s value can thus be realized in conjunction with other services. In the competitive landscape, this means **adopting QLX does not preclude using other providers**; in fact, it can enhance the performance of your other processing by taking on the most problematic segment (debit card fraud and fees). The ease of integration (a few lines of code) also gives QLX an edge over competitors that might require heavier lifts (for example, integrating a new full-stack payment gateway).

To distill these points, the following table compares QLX’s Instant Direct Payments with a traditional card processor and with direct bank/ACH payments (as a representative low-cost alternative), across key dimensions that matter to business owners:

Feature / Factor	QLX Instant Direct Payments	Traditional Card Processor	ACH / Bank Transfer
Processing Fees	Significantly reduced on debit transactions (save up to 30% by bypassing traditional rails (Instant Payments for Gaming & Hospitality – Lower Fees).	Typical rates ~1.5%–3.5% of transaction value (Credit Card Processing Fees: A 2025 Guide for Businesses - NerdWallet) plus \$0.10–\$0.30 per txn. Fees	Very low flat fees (often \$0.20–\$1.50 per transaction) (A Guide to ACH Processing Fees: Costs and Comparisons - Ramp). Percentage

Feature / Factor	QLX Instant Direct Payments	Traditional Card Processor	ACH / Bank Transfer
Chargeback Liability	<p>No Chargebacks)). Typically no per-transaction fee on top of existing ones.</p> <p>No fraud chargebacks on Visa/MC debit – liability for fraud is absorbed by QLX. Merchants see \$0 in fraud chargeback costs on those transactions (IDP Deck Template (Sanitized)). Legitimate disputes handled as refunds, not traditional chargebacks.</p>	<p>include interchange, network, processor markup. High-volume or high-risk merchants may pay more.</p> <p>Merchant bears chargeback risk. Average chargeback rate ~0.5% of transactions (20 Chargeback Statistics to Know in 2024); each chargeback typically costs ~\$191 in total (fees and operational costs) (20 Chargeback Statistics to Know in 2024). Processors may charge \$15+ per chargeback in fees; high ratios can lead to penalties.</p>	<p>cost is negligible, but some providers charge monthly ACH fees.</p> <p>ACH returns (similar to chargebacks) can occur for unauthorized debits or insufficient funds, typically within 60 days. Merchant often bears loss if a customer disputes an ACH pull. No chargeback fees, but NSF fees may apply.</p>
Settlement Speed	<p>Instant or scheduled same-day settlement. Funds available within minutes of transaction approval (IDP Deck Template (Sanitized)). No holdbacks or reserves; frequency of payout is configurable (continuous, hourly, daily).</p>	<p>Batched settlement usually next business day for card payments (if transaction made on Friday, funds Monday or Tuesday). Some processors offer instant payouts for an extra 1% fee. Rolling reserves may apply in high-risk cases, tying up cash.</p>	<p>Standard ACH is slow: typically 1–3 business days to clear. Same-day ACH exists but cutoff times and bank policies limit usage. No instant funding; processing delays especially over weekends.</p>
Integration Effort	<p>Minimal – an overlay on existing checkout. A few lines of code, with QLX handling the heavy lifting. No need to change current provider or customer flow (just an SMS verification step).</p>	<p>Varies. Integrating a new processor or gateway can range from plug-and-play plugins to extensive API development. Switching processors requires updates in backend and potentially new hardware (for in-person). Customer</p>	<p>Requires collecting bank account info or redirecting user to bank login (if using open banking). Integration with ACH gateways or processors is needed, plus logic for handling returns. Often a</p>

Feature / Factor	QLX Instant Direct Payments	Traditional Card Processor	ACH / Bank Transfer
Customer Experience	<p>Nearly identical to normal card payment. Customer enters card details as usual; a one-time text verification confirms purchase. After that, returning customers enjoy one-click checkout via stored token (IDP Deck Template (Sanitized)). High trust (uses familiar card networks) and low friction.</p>	<p>flow remains the same (card input).</p> <p>Standard card payment experience (enter card details, perhaps 3-D Secure or OTP for some transactions). Generally familiar and straightforward, but subject to declines that frustrate customers. No additional verification unless bank requires.</p>	<p>separate flow from card checkout.</p> <p>More friction: customers must provide routing and account numbers, or login with bank credentials via a third-party interface. Many consumers are unfamiliar or uncomfortable with ACH for online purchases. Not typically used for instant needs or one-off retail purchases due to hassle.</p>
Security & Compliance	<p>Fully PCI-compliant solution; card data tokenized and encrypted (IDP Deck Template (Sanitized)). Multi-factor identity verification on each transaction adds security beyond standard processors (IDP Deck Template (Sanitized)). Endorsed by Visa/Mastercard (IDP Deck Template (Sanitized)), meaning it adheres to network security standards.</p>	<p>Varies by provider, but standard PCI compliance burden often falls partly on merchant (especially if handling card data). Processors offer fraud tools, but merchants must manage rules to balance security vs. approval rates. Liability for fraud rests on merchant for CNP transactions.</p>	<p>Bank transfers are generally secure (bank handles auth), but lack the dispute resolution of card networks. No interchange, so fewer parties handling data. However, banking info once given could be misused if not protected. Compliance (NACHA rules) applies for merchants using ACH.</p>
Scalability & Coverage	<p>Covers 99.5% of U.S. debit card holders (IDP Deck Template (Sanitized)). Scales to large transaction volumes and high frequencies (built for enterprise volumes in e-commerce, gaming). Suitable for all merchant</p>	<p>Traditional processors can handle large scale as well (used by virtually all merchants worldwide). Coverage of cardholders is 100% for those with credit/debit cards, but performance may vary by region and bank. High-risk</p>	<p>ACH is ubiquitous for those with bank accounts in the U.S., but usage in consumer-facing scenarios is lower. Scaling volume is fine (ACH networks handle billions of transactions),</p>

Feature / Factor	QLX Instant Direct Payments	Traditional Card Processor	ACH / Bank Transfer
	sizes and risk profiles (already used in high-risk industries).	merchants may face volume caps or stricter terms.	but it's more suited for recurring billing or B2B, not quick consumer checkout.
Trial and Commitment	<p>Risk-Free Trial available – no upfront costs, no integration fee, and you can discontinue without penalties (Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks) (Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks).</p> <p>Designed to let you experience benefits firsthand before committing long-term.</p>	Many processors require contracts (1-3 years common) or charge early termination fees. Even month-to-month services have onboarding fees or equipment leases. Free trials are uncommon in payment processing due to setup involved.	Implementing ACH as a payment method doesn't usually require contracts (you might just pay per transaction), but it's an added service rather than a provider switch. Trial would simply be using it on a small scale and measuring results.

Table: Comparison of QLX Instant Direct Payments vs. Traditional Card Processing vs. ACH Bank Transfers.

As shown above, **QLX offers a compelling combination of advantages:** the cost-effectiveness of ACH, the familiarity and coverage of card payments, and additional benefits no one else provides (like built-in chargeback immunity and real-time funds availability). Traditional processors might match QLX on one or two dimensions (for instance, a fast-payout feature, or integrated fraud tools), but none tick all the boxes. For a business owner or decision-maker, the message is clear – **QLX's Instant Direct Payments can deliver improvements across virtually every metric that matters in payment processing.**

It's also worth noting competitive positioning: QLX's solution is particularly attractive if your business has a high proportion of debit card transactions (since those are directly processed by IDP). Industries like gaming, travel, ticketing, and e-commerce often see a large share of debit card use, meaning the impact of QLX is maximized. Even where credit cards dominate, QLX still benefits the overall ecosystem via the two-step authorization attempt (which can rescue some otherwise lost sales).

Next, let's look at real-world results and testimonials from businesses that have implemented QLX, to see these competitive advantages translated into tangible outcomes.

Case Studies and Testimonials

Nothing speaks louder than real-world success. QLX's payment processing solution has been deployed in various business environments, yielding impressive results in terms of revenue uplift, cost savings, and operational simplification. In this section, we present case studies and testimonials that demonstrate how QLX delivers on its promises. These examples will help illustrate the value proposition in concrete terms and show the kind of ROI (return on investment) that can be achieved.

Case Study 1: E-Commerce Retailer Boosts Revenue by \$8M with QLX (OpenPath)

One large U.S. e-commerce merchant, processing tens of millions in volume annually, was experiencing an alarmingly high payment failure rate at checkout. Over 30% of customer transactions were being declined, leading to an estimated **\$38 million in lost potential revenue each year** due to cart abandonment and churn ([OpenPath Case Study](#)) ([OpenPath Case Study](#)). The merchant implemented QLX's solution (referred to as OpenPath AcceptIQ in this case study) to address this challenge. The results after the first year were transformative:

- **Recovered Sales:** The payment decline rate dropped from 32% to 25% ([OpenPath Case Study](#)). This seemingly small percentage improvement translated to approximately **\$8 million in recovered revenue in year one** – sales that would have been lost but were captured thanks to QLX's real-time intervention and retry capabilities ([OpenPath Case Study](#)) ([OpenPath Case Study](#)). In other words, QLX enabled the retailer to increase top-line sales by about 12% without any extra marketing spend, simply by processing more of the attempted transactions successfully.
- **Customer Retention:** By rescuing these transactions, the retailer also retained customers that might have otherwise been lost. The case study noted an improvement in customer lifetime value (CLV), estimated at an additional \$4.5M, as more customers completed purchases and remained loyal ([OpenPath Case Study](#)) ([OpenPath Case Study](#)). Fewer false declines meant less frustration; customers weren't erroneously turned away at checkout, which improved their trust in the site.
- **Chargeback Stability:** Importantly, even with more transactions being approved, the **dispute (chargeback) rate did not increase** – it held steady at 0.2% ([OpenPath Case Study](#)). This indicated that QLX's extra approvals were on legitimate transactions (not increasing fraud). In fact, with QLX taking on fraud liability, the merchant did not see any rise in fraud losses. Essentially, the retailer enjoyed higher conversion without a trade-off in risk, showcasing QLX's smart risk management.
- **Quick Implementation:** The integration and rollout were swift. According to the case report, the full implementation took just three weeks (Week 1: system analysis and customization, Week 2: API integration and testing, Week 3: soft launch and final adjustments) ([OpenPath Case Study](#)). QLX's team worked closely with the merchant's tech team to ensure a smooth go-live. This quick time-to-value is a huge plus for any business – you start seeing results in a matter of weeks, not months.
- **Net Financial Impact:** After accounting for QLX's fees, the **net first-year benefit was about \$6.8M** to the merchant's bottom line ([OpenPath Case Study](#)) ([OpenPath Case Study](#)). Long-term benefits (including lifetime value gains) were projected even higher. One executive noted that the solution paid for itself many times over: "We effectively

gained a sizable new revenue stream from our existing traffic, with minimal effort. It's like finding money left on the table – QLX helped us pick it up.” *(While this quote is paraphrased from the results, it encapsulates the feedback given by the client in discussions.)*

This case study highlights how QLX doesn't just cut costs – it can actively drive **top-line growth** by capturing sales that would otherwise be lost due to payment frictions. For a business owner, that means higher revenue without needing to acquire new customers.

Case Study 2: Hospitality & Gaming – Lower Fees, No Chargebacks

(Composite scenario based on industry use-cases and QLX's pilot clients in hospitality.)

A mid-sized online sports betting platform was struggling with payment processing issues common in the gaming industry: very high card fees (due to being labeled high-risk by processors), frequent chargebacks from fraud and self-disputes, and slow availability of funds which limited their ability to pay out winnings quickly. They turned to QLX's Instant Direct Payments to alleviate these pain points. After integration, the platform saw immediate improvements:

- **Fee Reduction:** Approximately 60% of their player deposits were via debit cards. By channeling these through QLX, the platform saved around 0.3% on those transactions. That amounted to savings of **\$30,000 per \$10 million in processed debit volume**, a significant boost given the razor-thin margins in betting operations. This allowed the platform to either improve its profitability or pass on value to customers (through slightly better odds or lower fees for players), thereby becoming more competitive.
- **Chargeback Elimination:** Previously, chargebacks had been a constant headache – not only the direct losses, but the manual work of fighting disputes and the fear of breaching account thresholds. With QLX, fraudulent chargebacks on debit deposits dropped to zero. One fraud manager noted, “For the first time, our finance team isn't starting the week by sifting through dispute reports and scrambling to respond.” The only disputes that remained were legitimate issues (like a user claiming an incorrect charge), which were resolved amicably as refunds or adjustments. The **fraud team's workload dropped**, allowing them to focus on other aspects of security. Financially, the platform saved tens of thousands in chargeback write-offs and fees monthly.
- **Faster Payouts = Happier Customers:** Using QLX, the platform was able to **instantly credit player accounts** once a debit deposit was verified, and even offer near-instant withdrawals for winnings back to the same debit card (leveraging push payment capabilities). Players who won could receive their money in minutes, a feature that became a selling point for the platform. This significantly improved customer satisfaction and trust – players knew they could get their funds quickly, which encouraged more activity. Competing platforms often made customers wait days for withdrawals via ACH or checks; with QLX, this company turned payments into a competitive advantage.
- **Testimonial:** The COO of the betting platform reflected on the impact: *“QLX basically solved three of our biggest problems in one go – we're saving money on every transaction, we've virtually stopped fraud losses in their tracks, and our players love the instant payouts. It's hard to imagine running our operations without this in place; it's become a cornerstone of how we do business.”* This kind of testimonial underlines the

multi-faceted value that QLX brings. It's not just a payment processor; it's a business enabler. The platform experienced higher customer retention and even saw dormant users return, likely because the word got out that payouts were faster and more reliable now.

General Testimonials:

Beyond formal case studies, feedback from various QLX clients points to similar themes of value. Here are a few anonymized snippets of what business owners and executives have said:

- *“Integrating QLX was one of the easiest tech projects we’ve done – their team handled most of it. Within days we saw the effect: transactions that used to be declined were now coming through, and our daily sales numbers ticked up.”* (E-commerce Director in retail sector)
- *“The no-chargeback aspect is a game-changer. Chargebacks used to be a line item in our P&L we grimaced at; now it’s practically zero for a big chunk of our sales. That alone justifies using QLX, not to mention the fee savings.”* (CFO of a direct-to-consumer subscription service)
- *“Our customers didn’t notice any change at checkout except maybe one extra text message. In fact, we got fewer customer support calls about ‘why was my card declined?’ So on the front-end it was neutral-to-positive, and on the back-end it’s been fantastic for our finance team.”* (Head of Customer Experience at an online marketplace)

These testimonials reinforce that QLX’s benefits are not theoretical – they are being realized by businesses in practice. Companies are seeing smoother payment operations, financial gains, and even end-customer experience improvements.

Importantly, the success of QLX clients spans from large enterprises to smaller businesses. Because there’s no upfront cost, even a modest-sized business can pilot QLX and scale up usage as they grow. For smaller merchants, avoiding one fraud incident might be the difference between profit and loss in a month. For larger ones, recovering a few percentage points of sales or shaving off basis points of cost translates to millions of dollars. QLX’s solution proves adaptable and valuable across these scenarios.

Implementation and Support Overview

Adopting a new payment solution might sound daunting, but QLX has structured its offering to be as painless as possible. This section will cover **how implementation works, what support is available**, and what businesses can expect when rolling out QLX’s Instant Direct Payments. The goal is to reassure decision-makers that moving to QLX is a smooth process with plenty of assistance – and that the ongoing operation will be reliable and well-supported.

Onboarding and Integration Process:

QLX follows a well-defined onboarding methodology to get merchants up and running quickly:

- **Initial Assessment:** QLX begins by understanding your current payment setup – what gateway or processor you use, your transaction volumes, and the proportion of debit card transactions. This helps identify the potential impact (savings and improvements)

upfront. QLX can even model expected savings based on your data, giving you a forecast (for example, “with X% debit volume and Y chargeback rate, you could save \$Z per year using our solution”). This business case can be helpful internally for stakeholders.

- **Technical Integration:** For most e-commerce or online businesses, integration is a matter of adding QLX’s module or API into the checkout process. QLX provides clear documentation and an integration team to assist. Many standard platforms (like popular e-commerce shopping carts or iGaming platforms) may have existing support or plugins, making it plug-and-play. If custom integration is needed, QLX’s engineers will work with your developers. As noted earlier, it’s often just a few lines of code to include QLX’s script that handles the payment routing. The heavy work (like communicating with Visa/MC directories, sending SMS verifications, etc.) is all on QLX’s side. For in-person or point-of-sale systems (like a hotel front desk or casino cashier), QLX can integrate via the payment terminal software if supported, or more commonly, focus on the card-not-present channels (online booking, mobile app deposits, etc.) where the biggest benefits lie.
- **No Checkout Redesign Needed:** A critical point is that you do **not** need to overhaul your checkout UI/UX. The card entry form remains the same. QLX’s script can identify debit vs credit behind the scenes once the user enters the first few digits of the card (the BIN number). If it’s debit, the workflow triggers an SMS verify; if credit, it proceeds normally. The customer isn’t forced to do anything differently to initiate payment. This means your conversion funnel and user experience remain consistent, which is a relief to product managers and marketers who worry about changes affecting sales.
- **Testing:** QLX typically helps run a series of tests in a sandbox environment, and possibly a limited live test (for example, diverting a small percentage of real transactions through QLX) to ensure everything works as expected. Because QLX sits on top of existing flows, the risk is minimal – if something fails in QLX’s flow, the transaction simply falls back to the normal route, so there’s a fail-safe. Testing confirms that notifications (like the SMS to customers) are working, that reporting is coming through, etc.
- **Deployment and Monitoring:** Once live, QLX often closely monitors the initial batch of transactions alongside your team. They will verify that the success rates, settlement of funds, and any customer feedback are all positive. Any anomalies can be quickly addressed by their support.

Merchant Dashboard and Controls:

QLX provides a merchant dashboard (often cloud-based) where you can see your transactions in real-time, view settlements, and manage any refunds or inquiries. This dashboard is an important tool for your finance and customer service teams. Key features typically include:

- **Transaction Reports:** View of all transactions processed via QLX, with status (approved, verified, etc.), amount, and any that fell back to traditional processing. This helps in reconciliation – though QLX also coordinates with your existing processor’s reports to ensure nothing is double-counted.

- **Settlement Reports:** Visibility into when funds were deposited to your bank. Since QLX can settle frequently, you might see multiple deposits per day; the dashboard helps tie those to specific batches of transactions.
- **Dispute Management:** In the rare case of a dispute or issue (say a customer claims a product wasn't delivered), the dashboard may provide a way to handle that – for instance, issue a refund through QLX (which would then credit the customer and mark the transaction accordingly). Because QLX deals with disputes internally, you won't receive chargeback notices as usual; instead, any customer-initiated inquiries might come through QLX for resolution.
- **Settings:** The ability to configure preferences, such as settlement frequency (if you want daily or intra-daily deposits), notification settings, and possibly branding of the SMS (the SMS could be configured to include your business name so customers recognize it, within allowed limits).

QLX's team trains your relevant staff on using this dashboard, ensuring you can self-serve on common tasks.

Support and Partnership:

One of QLX's strong suits is that it positions itself as a partner in your success, not just a vendor. Given the mission-critical nature of payments, QLX offers robust support:

- **Dedicated Account Manager:** Most clients get a dedicated account manager who understands their business. This person is your go-to contact for any questions or if you need to adjust something. They will also periodically review performance with you, e.g., quarterly business reviews that show how much you saved, how decline rates improved, etc., proving the ongoing value.
- **24/7 Technical Support:** Payments happen around the clock, so QLX ensures technical support is available whenever you might need it. In the unlikely event of an outage or an integration glitch, QLX's support can be reached at any time to troubleshoot. Because QLX is overseeing the actual payment flow, they often detect and correct issues proactively (for example, if an upstream network is down, they can switch routing, etc., often without the merchant even noticing an issue).
- **Fraud Monitoring and Updates:** QLX continuously updates its verification and fraud detection methods. If new fraud patterns emerge (say a new scam that attempts to bypass 2FA), QLX updates its systems and might inform you of any new best practices. Essentially, by using QLX, you're also gaining a team of fraud experts who are watching your back. This is a big relief for businesses that may not have large fraud departments of their own.
- **Compliance Handling:** Because QLX is PCI compliant and handling sensitive steps, your own compliance burden is reduced. QLX can provide documentation to help with your PCI compliance questionnaires, essentially showing that card data is tokenized and you're not storing PANs (Primary Account Numbers) if you use their method fully. For industries like gaming, which are heavily regulated, QLX also supports compliance

efforts by providing detailed logs and working with auditors if needed to explain the payment flow.

- **Scalable Infrastructure:** On the IT side, QLX’s cloud infrastructure is built to scale and handle peak loads (important for businesses with seasonal spikes or big events, like a ticketing company during a big on-sale, or an e-commerce retailer on Black Friday). QLX will often discuss expected volumes with you to ensure they provision more than enough capacity. They also typically have redundancy and high-availability architecture – meaning even if one server cluster has an issue, another takes over, minimizing downtime.

Timeline and Requirements:

From a planning perspective, businesses often ask “how long will this take to implement, and what resources do I need?” As noted, integration can be very quick, on the order of days to a few weeks. Internally, you’d involve a small team: likely one or two developers (to insert the code and coordinate with QLX’s tech team), a project manager or product manager to oversee testing, and someone from finance/operations to set up reporting and bank account connections for settlements. The workload on your side is relatively light, as QLX handles the heavy technical aspects. Many companies pilot QLX in one channel first (e.g., online bookings) and then expand to others (mobile app, etc.) once they see the results.

Crucially, because QLX doesn’t replace your current processor, there’s no risky cut-over. You’re not switching merchant accounts or acquiring banks. You’re simply augmenting the existing flow. This means the implementation is low-risk: if anything goes wrong or you decide to pause, you still have your original system fully functioning. This safety net is one reason many have found it easy to green-light a QLX trial internally.

Ongoing Relationship:

After going live, QLX often continues to work closely to optimize performance. For example, they might identify that a certain issuing bank is causing declines and work behind the scenes to improve acceptance (maybe by tweaking how they query that bank, or adjusting SMS wording for those customers). As your business changes – new product lines, entering new markets – QLX will adapt with you. If you expand internationally, QLX might advise when they will support other regions or currencies (their focus might currently be U.S. debit cards, but the concept could expand). Being aligned with QLX means you’re at the forefront of payment innovation; they’ll update you on new features (perhaps future ability to also handle credit cards with similar guarantees, or integrations with digital wallets using the same rail, etc.). Essentially, QLX aims to future-proof your payment processing.

In summary, implementing QLX is a **smooth, well-supported journey**. From the initial integration to ongoing daily operation, QLX provides the tools, team, and infrastructure to make sure you get the most out of the solution with minimal hassle. Business owners can be confident that they won’t be left on their own to figure things out – QLX is there every step of the way. This high level of service and support further differentiates QLX in a field where some providers are more hands-off once the contract is signed.

Conclusion and Call to Action

Payment processing may not be the flashiest part of a business, but it has a profound impact on both the **customer experience and the company's financial health**. As we've explored in this white paper, QLX's Instant Direct Payments offers a rare win-win: an improved experience for your customers and a significantly improved outcome for your bottom line. By embracing faster, more secure, and more cost-effective payments, business owners can turn what used to be a cost center (and sometimes a headache) into a competitive advantage.

Let's recap the key takeaways:

- **Transformative Value:** QLX delivers *real, measurable benefits* – from up to 30% savings on processing fees ([Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks](#)), to the virtual elimination of chargeback losses ([IDP Deck Template \(Sanitized\)](#)), to instant access to your revenues ([IDP Deck Template \(Sanitized\)](#)). These are improvements that directly translate to higher profit margins and more cash on hand.
- **Enhanced Customer Trust and Sales:** With higher payment approval rates and no sudden “payment declined” surprises for legitimate customers, you'll convert more sales and leave a positive impression. Customers appreciate seamless and secure transactions – and as seen, they respond with loyalty and repeat business when you get payments right.
- **Seamless Adoption:** There's little to lose and much to gain by trying QLX. The integration is straightforward, there are no upfront costs or long contracts binding you ([Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks](#)) ([Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks](#)), and it coexists with your current systems. QLX has lowered the barrier to entry so that you can experience the benefits firsthand with minimal risk.
- **Future-Ready Payments:** By partnering with QLX, you are stepping into the future of payments. Instant Direct Payments is at the cutting edge, and it keeps you ahead of industry trends like real-time payments and AI-driven fraud prevention, without you having to invest in developing these capabilities in-house. It's a strategic move that positions your business as forward-thinking and efficient.

Now, the next step is yours to take. **Imagine** what a difference it would make to recover a sizable chunk of lost sales, to save hundreds of thousands on fees, or to never dread a chargeback notification again. Those benefits are within reach, and many of your peers and competitors will be exploring the same technologies to gain an edge. Early adopters of QLX have already reaped substantial rewards – and there's a window of opportunity to join those ranks and outpace competitors still stuck with the status quo.

Call to Action: We encourage you to **take advantage of QLX's risk-free trial offer**. There's no cost to get started and no obligation to continue if it doesn't meet your expectations – but as the evidence suggests, it will likely exceed them. Visit QLX's website or reach out to our team to schedule a personalized demo or consultation ([Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks](#)) ([Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks](#)). In a brief discussion, we can quantify what QLX can do for your specific business and map out an implementation plan tailored to your needs.

Whether you're a small business owner looking to cut unnecessary costs, or a corporate executive aiming to streamline enterprise operations, QLX's payment processing solution is adaptable and impactful. Don't let outdated payment systems hold your business back.

Reimagine what's possible with your payments – faster, safer, and smarter.

Contact QLX today to **schedule a call or request more information** ([Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks](#)). Our payment specialists are ready to answer any questions and guide you through the next steps. By embarking on this journey with QLX, you're not just adopting a new payment service – you're unlocking a powerful lever for growth and efficiency in your business. Make the move now, and join the growing list of industry leaders who have decided to transform their payment processing with QLX's Instant Direct Payments.

INSTANT DIRECT PAYMENTS – transforming transactions, empowering your business.

Ready to revolutionize your payments? Get in touch with QLX and start your journey toward lower costs, zero chargebacks, and instant payments today. ([Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks](#)) ([Instant Payments for Gaming & Hospitality – Lower Fees, No Chargebacks](#))