

# BluePay Review

41 comments Updated on: Jun 6, 2019 Review by: Rose Holman

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2002

Location  
Naperville, IL

trusted by over 76,000 businesses and processes \$21 billion in transactions annually. This puts it well into the big leagues of processing companies, with a full range of products and services available for small to enterprise-level businesses.

Part of BluePay's allure for First Data ([read our review](#)) was its payment integration with over 460 prominent eCommerce, ERP, CRM, and membership organization platforms. When viewed in this light, the acquisition comes as no surprise — more and more card processors are realizing that integration into the software that business owners already use daily is key to accessing a larger pool of clients.

For now, BluePay qualifies as a slightly above-average merchant account

## Pros

- Canadian merchant accounts offered
- eCheck processing offered
- Numerous integrations

## Cons

- No pricing disclosed online
- Early termination fee
- Sudden account terminations

## Overview

Acquired by First Data at the end of 2017 for a cool \$760 million in cash, BluePay is a merchant services provider based in Naperville, Illinois. BluePay is also available to Canadian merchants through BluePay Canada in Oakville, Ontario. According to its website, BluePay is

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provider. While it has racked up its share of complaints during 17 years of business, BluePay's overall complaint volume is actually fairly low. In fact, the tally is far fewer than many other companies of similar size that have been in business for a much shorter period of time. So, kudos to BluePay for (generally) keeping its merchants happy. This, along with the overall breadth of product offerings, are probably the best reasons to choose BluePay.

Despite its strengths, however, there are some issues that prevent BluePay from earning a better score. One major concern for prospective customers is transparency about rates and fees – or rather, the lack thereof. When processing rates are not advertised, we look for clearly listed costs for items such as setup, monthly or annual maintenance, early termination and PCI compliance. These are very important issues to the merchant for two reasons: 1) these fees can significantly add to the overall cost of your **merchant account**, and 2) these are the types of costs that sales reps have an incentive to keep quiet about when trying to sell you an account. BluePay does not disclose any information about any of these fees, or even the basic pricing models.

When we dig into contract terms, we find that BluePay has a default three-year contract with an **early termination fee** of \$295. While these undesirable terms were traditionally the industry standard, we've welcomed an increasing trend toward abolishing early termination fees altogether and allowing month-to-month contracts. We're still waiting for BluePay to adjust its default setup. Nonetheless, BluePay will probably agree to waive the early termination fee — if you ask them to.

Back on the bright side, the company now provides 24/7 in-house customer service and support. The website has been improved and expanded to offer a decent section of educational resources and testimonials. BluePay performs solidly overall, though, and it seems to get the job done.

So, is BluePay right for your business? Keep reading to learn more about BluePay's many features, their contract terms, and customer support availability. Or, if you already know BluePay isn't right for you, **take a look at our recommended credit card processors**. You're bound to find something you like.

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## Products & Services

*Rating: Excellent*

These days, merchants often encounter BluePay as a payment acceptance option within a software platform they already use or via referral through one of BluePay's partnered financial institutions. BluePay offers just about every

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## BluePay Review



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product and service a merchant could want. Here's what's currently available:

- **Merchant Accounts:** BluePay offers a variety of specialized merchant accounts designed to fit your particular business situation. Industry-specific programs include restaurants, retail stores, churches, non-profit organizations, and many others. Enterprise and B2B/B2G merchants may take advantage of BluePay's Level 2, Level 3, and large ticket processing capabilities.
- **Payment Gateway & Virtual Terminal:** BluePay promotes its own in-house payment gateway and accompanying VT, which appear quite robust and customizable.
- **Developer Resources:** These resources highlight three methods to integrate BluePay into your system: installing a plugin, embedding a hosted payment page, or building a full API integration. You also may request a sandbox account for testing, and the standard programming languages are available. Before you dive too deeply into all that coding, however, check out BluePay's extensive list of existing software integration modules.
- **PCI Compliance:** All the descriptions of point-to-point encryption and tokenization basically just mean that BluePay has good data security features. You will also have to maintain PCI Compliance on your end.
- **Fraud Protection:** As a feature of the BluePay gateway, merchants can customize their own fraud protection parameters and filters.
- **Recurring Billing & Invoicing:** Not all processors offer this service, so if it's something you're interested in, BluePay could be an asset to you. You'd typically access this feature through BluePay's payment gateway. Access to an automatic account updater is also available.
- **Check Processing (BlueChex):** This includes eCheck and ACH payments, as well as traditional paper checks.
- **Card Terminals:** BluePay is compatible with many popular card terminal options, including Verifone, Equinox, and First Data. Find more details on which specific models can be reprogrammed to work with BluePay in the compatibility list online. There are fewer models available for Canadian merchants. Again, you can find that list on BluePay's website. We typically recommend that you buy your own terminals for much cheaper than providers like BluePay will offer you (this is an option with BluePay). If you're considering leasing your terminals instead, be sure to read [our post](#) on why that's usually not a good idea.
- **POS Software:** BluePay point of sale systems are not proprietary, and they are offered by its integration partners.
- **Mobile Processing:** Use BluePay's Mobile EMV processing app in addition to your existing mobile app to accept payments anywhere. You'll need a certified mobile card reader to make this all work. BluePay's advertised mobile card reader looks a bit outdated, but it does seem to be NFC and

EMV-capable.

- **Cash Advance Services:** These are offered through BluePay's Merchant Lending Program.

## Fees & Rates

*Rating: Fair*

In previous review updates, we've criticized BluePay for advertising deceptively low teaser rates. The good news is that BluePay has dropped all mention of misleading "as low as" rates from its site. The bad news is that now they don't advertise any pricing information whatsoever.

Rather, BluePay promotes three "Payment Packages" — Starter, Professional, and Enterprise — but with zero information on what you'll actually pay. If I were negotiating a BluePay account, I'd start by inquiring about rates for each transaction, as well as the price of each feature listed in the package descriptions. Costs may come in the form of set up of the feature, monthly or annual maintenance, and/or per-use charges. Don't forget to ask about all of these possibilities, as well as equipment costs. Here are the features that come included with each payment package:

### Starter

- Tokenization
- Credit Card/ACH Payments
- Virtual Terminal
- BlueView Merchant Portal
- Batch Upload
- Recurring Billing

### Professional

- All Of The Above PLUS:
- All Payment Plugins
- Fraud Protection – Basic
- Level 2 Billing
- Hosted Payment Form
- CAPTCHA
- SRED Device Support
- PTK (Protected Transaction Keypad)

### Enterprise

- All Of The Above PLUS:
- Fraud Protection – Advanced
- Level 3 Billing
- Account Updater

BluePay says on their website that they follow a "consultative pricing approach," meaning that your rates will depend on the types of cards you process, your method of processing payments (card-present, keyed in, eCommerce, etc.), and what data you transmit on your transactions. They claim to help merchants reduce processing costs by 15-30%.

While I have not been able to get a BluePay representative to give me any hard numbers on BluePay's pricing structures, there is evidence that rates are available on a **tiered model** (different rates for qualified, mid-qualified, and non-qualified transactions) as well as an **interchange-plus model**. We always recommend that you seek out an interchange plus pricing model as it is the most transparent pricing plan and the easiest to compare across processors.

Note that if you're working with BluePay via one of its many software platform partners, you'll first encounter whatever pricing structure that particular platform has set up for processing.

In addition, you should expect to pay for more than just transaction processing. Again, I was not able to uncover any information about the actual costs of using BluePay, but I know from user reviews that BluePay charges a few miscellaneous fees.

I'm not too pleased to see that BluePay does not list their rates and fees online. This isn't an uncommon practice in the industry, but it still isn't ideal. I must admit that there is one advantage to BluePay concealing their prices — it allows BluePay to set up more customized plans. However, in my opinion, the negatives outweigh the benefit. By not publicizing pricing information, BluePay makes it very difficult for merchants to compare rates between processors.

I'm especially not pleased that I was not able to get any pricing information during my direct interactions with BluePay. When I inquired about pricing via live chat (while pretending to be a merchant), I was told that I would need to provide significantly more business information in order to get a quote. This tells me that if your business is not already established, it will be very difficult to determine pricing. And when I called BluePay as a reviewer, I was passed around to a dozen different parties, none of whom could give me even the most basic information on pricing. That doesn't bode well for BluePay in terms of transparency.

*Note: Although we were not able to gather any pricing information from BluePay this time around, during our last review update we were able to uncover a few numbers by talking with sales representatives. Here's what pricing looked like in January of 2018. Please be aware that these numbers may have changed since:*

*Startup Retail Rates (Tiered Plan):*

- Qualified Debit: 1.29% + \$0.25
- Mid-qualified Debit: 1.99% + \$0.25
- Non-qualified Debit: 2.99% + \$0.25
- Qualified Credit: 1.69% + \$0.25
- Mid-qualified Credit: 2.39% + \$0.25
- Non-qualified Credit: 3.39% + \$0.25

*Startup Card-Not-Present Rates (Tiered Plan):*

- Qualified Debit: 1.99% + \$0.20
- Qualified Credit: 2.19% + \$0.20
- Mid- and Non-qualified rates were not disclosed, but we were told we would "not pay more than 2.99%."

*Startup Interchange-Plus Rates:*

- 0.50% + \$0.10 markup

*Additional Costs:*

- Monthly Minimum: \$25
- Gateway Fee: \$15/month (and possibly \$0.10/transaction depending on account type)
- Monthly Service Fee (Including Statement Fee & PCI Compliance): \$15
- EMV Card Terminal: \$15/month or \$399 to purchase
- Mobile Plan: \$9.95/month + one free card reader
- USB Card Reader: \$69 or \$99
- PCI Non-compliance (If Applicable): \$29.95/month

## Contract Length & Early Termination Fee

*Rating: Fair*

For the standard contract, you'll face a three-year agreement. That agreement will continue on after those first three years until you cancel your account with written notice. Most boilerplate merchant agreements in the industry look similar. If you want to close your account early, BluePay will automatically charge you \$295 as an **early termination fee**, which is the industry standard.

I'd encourage you to negotiate with your sales rep to drop the cancellation fee altogether. If you insist, they'll usually drop it to earn your business. Similarly, you can probably secure a month-to-month plan if you ask. Watch out for a reshuffle (read: increase) of other fees and rates if BluePay agrees to this. If you'd rather not argue these points, check out **our best month-to-month processors** to avoid cancellation fees from the get-go!

Since we're discussing contract terms, I'd like to issue one more quick warning against terminal leases. At least the BluePay program guide lets you know upfront that you do not cancel your equipment leases when you terminate

your account. This is another “industry standard” program you should give a wide berth.

Fortunately, you can choose to purchase your terminal outright from BluePay, or you can even reprogram your existing hardware to work with BluePay. BluePay is compatible with more than 80 of the most popular terminals, including brands like Verifone, Equinox, and First Data.

## Sales & Advertising Transparency

*Rating: Good*

As I've already mentioned, BluePay does not include any information about fees and rates on its website. While I'm glad that BluePay is at least not listing any deceiving information or sales gimmicks, I am not too happy to see no information at all. In the absence of specific rates, I want to see at least baseline fees for individual products and a discussion of available pricing models. Even if BluePay customizes rate packages for different sizes and types of businesses, pricing must be discussed out in the open in some form. This is especially true when your merchants have complained about non-disclosure of fees.

On the other hand, this lack of information does tell us one thing that could be a positive: Your pricing is subject to negotiation. (Download our [Beginners Guide to Payment Processing](#) for tips of negotiating payment processing rates.) BluePay also receives points for linking to its terms of service (BluePay calls this the Merchant Services Program Guide).

Overall, I'd still like to see BluePay considerably improve in this category. Advertising information on rates and fees would be a good first step. The one great thing they're doing right now is keeping independent sales agents to a minimum, which helps to ensure their sales staff is well-trained and well-regulated.

## Customer Service & Technical Support

*Rating: Good*

BluePay now offers 24/7 customer support via a combination of chat, email, and phone. The support team is in-house, so you won't face outsourced assistance from poorly-trained independent companies. There are signs that BluePay's investment in this area is paying off: It earned bronze Stevie Awards in 2016 and 2017 in the “Customer’s Choice” category for customer service. More important than any awards, however, BluePay hasn't received as many complaints about customer service as many other payment companies of similar size have racked up, especially recently.

BluePay's support section features FAQs, a resource library, and a good selection of video tutorials. You'll also find a status report page for the

BluePay gateway that lets you know when the system is down for whatever reason, scheduled or otherwise. This status report even has its very own Twitter feed, which primarily lets followers know about scheduled maintenance; reports of unanticipated downtime are few and far between.

I like that BluePay maintains a blog, as well as active social media accounts (Facebook, Twitter, and LinkedIn). The company YouTube channel is updated regularly and features testimonials and educational videos.

## User Reviews

*Rating: Good*

### Negative Reviews & Complaints

Since the date of our last review, BluePay's status with the BBB has changed significantly. In November of 2018, BluePay's BBB accreditation was revoked due to BluePay's failure to "Address marketplace disputes quickly, professionally, and in good faith" and to promptly respond to all complaints by following the BBB's specific guidelines.

That said, BluePay has very few complaints currently listed on the BBB. There have been 12 complaints closed in the last 3 years, including 4 complaints within the past year. That's down from our previous update, in which BluePay had 29 complaints filed within a three year period. This means older complaints are dropping off and newer complaints aren't coming in fast enough to replace them, which is good news for a growing company. And it's a very small number of complaints for a company of BluePay's size.

That's the story at the BBB, but how about in comments here at Merchant Maverick and other review sites like Ripoff Report? These are the most commonly reported problems with BluePay:

- **Difficulty Closing Accounts:** This is the most common complaint I've seen online. Merchants say it's difficult to close an account. Some merchants say that they were continually billed by BluePay even after they had closed their account.
- **Undisclosed Fees & Contract Details:** You'll notice that many complaints fall into the "contractual issues" or "deceptive sales practices" categories. In these cases, it's difficult to place blame accurately, because it could be either the sales rep failing to disclose certain fees, or the merchant not fully understanding the contract. Most complaints of that nature involved the three-year contract term or the \$295 early termination fee. BluePay's PCI compliance fee also came as a surprise to some merchants, as well as additional monthly costs.
- **Account Holds & Terminations:** BluePay seems to have a somewhat conservative risk management department, which means you could definitely end up with your funds held for 180 days and your account

frozen or even closed. In some cases, it looks like BluePay wasn't able to provide a sensible solution or reasonable explanation to merchants, which is frustrating. This sort of thing can wreck a merchant's reputation, so BluePay should take it very seriously. You can also check out [our article on how to help prevent holds and terminations on your end.](#)

- **Unprofessional Sales Representatives:** Some merchants said that they had negative experiences with BluePay sales representatives. Most frequently, I have seen merchants calling these representatives unprofessional.

Despite the above flaws, there's no denying that complaints about BluePay have tapered off in recent months. However, we would like to see BluePay continue to improve, especially by fully disclosing all fees during the application process.

## Positive Reviews & Testimonials

With BluePay's website expansion came an entire section dedicated to Reviews and Case Studies. Here, you'll find 19 case studies and 25+ positive testimonials from merchants and partners in a wide range of industries. The enterprise-level case studies show a few of the ways BluePay has resolved problems for clients on their platform, and they are worth your time to check out along with the video testimonials from BluePay's partners.

In an ongoing list of BluePay's awards, we find a variety of accolades for different features and branches of the company. Be aware that most of these award programs involve campaigning for customers to vote, or companies nominating themselves by writing descriptions of their own accomplishments. This doesn't negate the awards, which I'm sure were hard-fought, but perhaps takes the initial impressiveness down a notch or two.

Naturally, anything a company posts on its own website is 100% positive and sanitized of any negative comments. Nonetheless, it's a good sign when so many merchants and partners are willing to provide a testimonial for BluePay.

Here are a few of the common positive comments I've seen on third-party review sites (including our own). These reviews are not influenced by BluePay, and are much more balanced, often mentioning both the benefits and challenges of the service:

- **Competitive Pricing:** For some merchants, BluePay was able to offer lower processing rates and fees than other options.
- **Ease Of Use:** It's easy to set up a BluePay account, and the BluePay admin panel is easy to use as well.
- **Customer Service:** A few merchants have reported positive experiences with BluePay sales and support representatives.

These positive reviews were harder to find than the negative, however, this is often the case with merchant services. Help us learn more about real merchant experiences with BluePay by adding your own voice to the mix! If you have any experience using BluePay – good or bad – please feel free to leave a review at the bottom of this page.

## Final Verdict

Even with significant flaws, BluePay still ranks in the above-average category for **merchant account** providers. I appreciate the products and services it offers, and it has relatively few complaints for a processor this size. Keeping the majority of its sales department in-house, instead of opting for a huge sales force of independent resellers like so many processors do, earns BluePay points as well. This strategy helps ensure merchants receive a proper sales consultation with a dependable representative. We've also seen the complaints about the company decrease slightly around the web.

Now, for those "significant flaws" I mentioned. Advertising transparency still leaves something to be desired, and I'm not convinced that BluePay's agents will go out of their way to get merchants the fairest rates possible. Don't settle for a tiered plan if your agent offers that out of the gate. Ask for an **interchange-plus** plan with a fair markup rate and a reasonable monthly minimum. Let us know if you need help determining fair numbers for your situation. Also, we'd recommend that low-volume, mobile merchants investigate providers who specialize in these accounts.

If you're seriously interested in BluePay, I'd advise you to carefully examine the Merchant Services Program Guide before you talk to a sales agent. While it's 37 pages of mind-numbing fine print, it does include most of the standard contract provisions that you'll want to discuss with your agent. BluePay definitely deserves some credit for providing this on its website, as many processors won't show you an actual contract until they're ready for you to sign it.

Overall, BluePay earns a slightly above-average score of **3.5 out of 5 stars**. To warrant a higher rating on our next update, they'll need to address some lingering transparency issues and start publishing their pricing information online. Eliminating all early termination fees and allowing month-to-month contracts for all merchants would also be an improvement. For now, we'll keep an eye on BluePay. Here's hoping they'll make some changes before our next review.

In the meantime, we'd love to hear about your experience with BluePay! Let us know in the comments below.



## Rose Holman

Writer

Rose Holman is a writer, blogger, and educator from Portland, OR with an MA in Teaching from Western Oregon University. She enjoys educating SMB owners about the complicated (and notoriously sketchy) world of payment processing. Since starting at Merchant Maverick in 2016, she has also added eCommerce software to her areas of expertise.

To learn more about how we score our reviews, see our [Credit Card Processor Rating Criteria](#).

## 41 Comments

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**Shelby** June 21, 2019 at 12:22 pm

Absolutely horrible experience with the program itself and the customer service.



[Reply](#)

**YVETTE PEREZ** March 26, 2019 at 9:45 pm

Organization Name: LB Fitness

DON'T trust this merchant services company. I would give zero stars if I could. They continued to bill me for 6 months after cancelling my account. They blamed me for not being a responsible consumer and as of today have not issued a refund they keep saying is on it's way.



*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Alejandro** October 9, 2018 at 9:29 am

Organization Name: Cleaner Vacuum Solutions LLC

The Worst Service . Do not use . Customers Beware.



*This comment refers to an earlier version of this review and may be outdated.*

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**Sue R.** September 15, 2018 at 7:49 am

I cancelled this account shortly after starting it. It was my first time looking for a service

such as this. I was never told about any fees except those from making a sale. They insist I never closed the account and still refused to close it now. They have cost me hundreds of dollars in bank fees because they continue to try and bill me and I keep a minimal balance in my account. The only way I could stop them was to put in a stop payment request. When I have requested a list of all payments I have made to them in the past, they say such a document does not exist because I put a stop payment on their attempts, so they could not receive payment, therefore there are no invoices (ever, from any time) to be sent. They also never tried to collect any early termination fee so I interpret this as; either they are denying I ever had an account before this time, or they are a shady business trying to take an inexperienced, "solo-preneur" for whatever they can get. I will be pursuing this matter further.

*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Max Kuecker** September 6, 2018 at 1:37 pm

Organization Name: Incarnation Ministries

All the negative reviews are spot on. I have never dealt with such a devious company. They have hidden fees everywhere that they automatically withdraw from your account without notification. Over 90% of credit and debit cards are "non-qualified," and thus, bill at a much higher rate. We have been trying to close our account for months, but they make it extremely difficult to do so. I do not know how they stay in business!



*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Travis Holmes** February 3, 2018 at 9:12 am

Organization Name: Holmes Property Maintenance

Stay away from bluepay. They charged us nearly 40% more than we were originally quoted from them. They told us 3.2 percent all in plus \$39 per month to run customer cardfs through bluepay. They ended up charging us 5.2% for the entire 2017 year. When I tried to resolve the problem, customer service was terrible to work with. They dodged my questions and tried to tell me I was still at 3.2%. I was pulling reports directly from their own website and it showed 5.2% I recommend using someone like Open Edge who sticks to their quoted pricing



*This comment refers to an earlier version of this review and may be outdated.*

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**Michael** January 18, 2018 at 6:53 am

BluePay is a total rip off!! They change transaction cost at will! Hold money from transactions without explanation. And the customer service department is a boiler room! And don't forget the crazy cancellation fees! There are so many other companies with better terms and fees. And yes with some integrity!!!

*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Wayne B** January 12, 2018 at 11:07 am

Organization Name: Affordable lawn care

Canceled service but they just keep invoicing me for \$24.00 {the minimum } and then billed me for \$39.. two days later on occasions.. what a nightmare! I have done everything they requested me to do to cancel my account but to no avail. I may even have to start a new checking account because of this; I would not recommend Blue Pay to anyone and would advise to avoid them at all cost.



*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Randy Lasn** January 8, 2018 at 12:08 pm

Organization Name: Master sign

Terribly dishonest! Every month I have to keep an eye on them so they are not raising my rates or charging me for some service I dont need or use. Stay clear.



*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**roger mason** December 18, 2017 at 3:46 pm

DO NOT DEAL WITH THESE PEOPLE. they have been crooks from the beginning. they don't warn you about charges. they withhold your money without cause or reason. they are lousy at what they do. why they are still in business is a mystery. AVOID THEM LIKE THE PLAGUE.



*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Frank Fornaris** November 30, 2017 at 11:38 am

BluePay provides everything we want and need from our credit card processor. Their competitive pricing, easy-to-use and secure online portal, and exceptional customer service allows us to focus on growing our business rather than the day-to-day administration. I definitely recommend working with BluePay.



*This comment refers to an earlier version of this review and may be outdated.*

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**Paul gill** August 7, 2017 at 4:50 pm

They have 10366.00 of our money for 5 weeks my lawyer sent a letter three weeks ago they ignored it we are going to sue

*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

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**Paul gill** March 7, 2018 at 5:58 pm

**Organization Name:** Buffalogillsllc

I am still chasing blue pay the had a Address on there stament in Arizona tried to serve them there they have not been at that location in 3 years on and on will finally go to court in April they never responded to the court papers so we will see

*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**MMontes** June 2, 2017 at 5:12 pm

After more than three years with this company we discovered they were charging us twice the fees for the last 16 months. When we called and complain about the situation they recognized that after some computer updates they erroneously set up the account twice. We asked for a refund of over changes and after much complain they refund us only 6 months stating they cannot do refunds (even if it's their fault).



*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Wyatt Green** April 26, 2017 at 11:58 am

Worst most unethical company for CC processing I have ever dealt with. We we're dropped from a fraudulent charge back that was reversed yet Blue Pay decided to hold our money for over 90 days! Still have not got our money back!



*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Kimberly Gilster** November 25, 2016 at 10:43 am

It appears that they are so desperate for business now, they are going after people by disguising themselves as potential clients. I had someone come to me as a potential client and long story short, he spent 3 days asking questions via text. Then when it came time to pay, he insisted that he would not pay unless I downloaded their app? Huh? I use Square.com and it has been beautiful for me. Not one problem in 3 years.

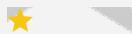
*This comment refers to an earlier version of this review and may be outdated.*

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**Alex Vasquez** June 10, 2016 at 8:44 pm

BUYER Beware. They caused a lot of grief for my customers. The sales staff is very nice and tell you what you want to hear, so take what they say with a grain of salt. The real service happens after they sign you up. The smartest thing I did was ask for a month to month contract which they gave me. So if you believe the bs they are selling, at the very least ask for that, or just be smart and avoid them all together. I am happy with Braintree, they do all the hard work before they sing you up so you don't go through having your account frozen because they randomly decide your charges are suspect. I visit my customers every week and know them. They called in and told there credit card companies charges were valid but Blue Pay didn't care. I was lucky to have a great relationship with my customers, so I will survive but others aren't so lucky. The option

they gave me was to hold my money for 90-180 days and review or move to their "partner" company for the much higher rate. I just asked them to refund my customers the money (tough decision because it makes us look bad) I switched to Braintree now and it's just a better company, part of PayPal. Stay away from BluePay, you will save yourself a lot of grief. They will hopefully soon be out of business if Karma exists.



*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

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**Alex Vasquez** June 10, 2016 at 8:50 pm

My rating from above is 1 star. Sorry for misspelling

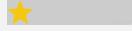


*This comment refers to an earlier version of this review and may be outdated.*

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**Janna** May 29, 2016 at 7:17 am

I had a very similar experience Jason! Now I have 4 charges/ withdrawals from them out of my checking account and no one will respond. They keep just sending me and my info to customer service. Bottom line... WORST company to deal with! Save your time, money and the headache! Don't do business with them. I really really wish I had read these reviews and stayed clear of them. They deserve negative stars but that wasn't an option.

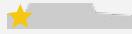


*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**jason croxford** September 18, 2015 at 5:00 pm

this company is a joke. They opened the account for two days then froze it and a week later they said they were closing the account and refunding the money back to our clients. Its been two weeks and none of our clients has received the money back. Company is a scam to rip off business owners and rip off businesses clients.

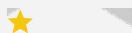


*This comment refers to an earlier version of this review and may be outdated.*

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**Franzl** June 2, 2015 at 8:11 pm

After over a year with this company I must say that they have bad business practices. I don't recommend at all.



*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Nate** May 20, 2015 at 5:01 pm

I initially was excited about this company, but what they told me for fee's was significantly higher on the contract. Once approved they slapped a 3 year term on me that was never mentioned. I have two other merchant accounts with different companies. I was approved, spent 25 man hours with my team getting our api set up and worked on, but then for no reason, 48 hrs later these guys terminated my account without explanation. I asked why, they wouldn't even tell me. I would never recommend this company and after reading the reviews above have chosen to post reviews in as many locations as I can to warn off the would be users of Blue Pay. Try anything else.



*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Richard Holzer** February 25, 2015 at 10:39 pm

I signed up for BluePay in December of 2014 as a seasonal client with the season only being December of every year. Charges entered through their virtual terminal were promptly deposited in my account. The virtual terminal was easy to use. I was feeling good about BluePay. I was told the costs to operate the account would be \$14.95 per month plus a fee of 2.6% of the transaction amount when using their virtual terminal. When the statement of charges came the following month, the fee should have been about \$21, it was over \$26. I called Blue Pay and they said there were "pass through fees" from the credit card company, one of which was \$5.00 for a single transaction. I wasn't happy about the lack of clarity for the costs of the transaction which according to the person I spoke with can vary from credit card to credit card. When I asked to be sure that I would only be charged the \$14.95 for the one month my account was active I was told NO, I have to request that the account be put on hold in writing...even though the original agreement was for it only to be active in December. I had already been charged \$14.95 for a second month (they might refund the second monthly charge). What was truly unsettling was that they wanted an additional \$25 fee to put the account on hold and that was only good for six months! Thus I would have to pay an additional \$25 fee again after 6 months to renew the hold. I didn't ask if an additional activation fee would be charged. I could have dealt with the fee over 2.6%, but the nonsense with the hold for an account that had originally been set up to only be active one month a year was too much. I have terminated my account and feel that they should be much clearer about their fee structure for pass through fees and charges associated with seasonal accounts. They could have been receiving kudos instead of a complaint and losing this client if they had been more open about their fees per transaction and were reasonable about their seasonal accounts. At this point they have lost my trust as well as my business.



*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**David Schoon** November 25, 2014 at 4:06 am

A few days ago I got a call from a customer, paying via Bluepay, notice on screen, which she sent me via screenshot: The site's security certificate is not trusted. You attempted to reach secure.bluepay.com, but the server presented a certificate issued by an entity that is not trusted by your computer's operating system ...Later that day, another customer with same problem. Both on Macintosh, one Chrome, the other Safari. So I contacted Bluepay. They said that the problem is that customers using XP need to upgrade to a better browser, such as Chrome or Firefox. I responded that this is from Chrome users, not XP users. No response from Bluepay. So I switched all of our traffic (about \$600K/year) over to Elavon (fortunately we always have a backup cc processor.)

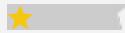


*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Jeff Harrington** September 29, 2014 at 12:09 pm

Stay away from this company. Invoice intentionally confusing, nickle and dime-ing adds up to a lot of dollars at the end of the month. Deceptive sign up. I was told I needed to give 30 days faxed notice, I did and they shut me down immediately. My fault, I had seen other really bad reviews. I did transfer money out of my bank in case they froze the account (I have heard of that happening too). Just stay away. PayPal, anything but this company

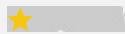


*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Ray Mueller** September 16, 2014 at 3:48 pm

Blue Pay started out great, then the time it took to get the funds to my account started getting lower and lower. Also, the fees I was being charged started at under 3% and gradually climbed to over 5%. They also started charging me monthly fees for not having the correct Federal ID number, which I gave them repeatedly. When I finally called to cancel due to my dissatisfaction, they removed \$300 from my bank account for early termination. I highly recommend you avoid Blue Pay when ever possible.

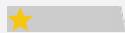


*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Will** July 10, 2014 at 2:29 pm

Tom your are Wrong. 1 out of 5 Tops and I would Not Recommend BluePay Services to a friend or business. Check out QuickBooks or Paypal. These people add additional bills and fees onto your account without proper notification. We have had a lot of issues with the company and getting ahold of management and with the customer service department. Good Luck and take care BluePay = RipOff



*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Ruth Pham** June 27, 2014 at 5:47 pm

HORRIBLE – worst customer service and thieves. Account cancellation is taking more than 2 weeks. It is a nightmare to cancel this waste of money service – it has been 2 weeks and we still have not got our account cancelled. Our bank account is being charged monthly in spite of cancellation. Will complain to BBB and D&B. Bluepay is one of the worst processors (customer service goes to 3rd party outsourced crap)

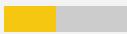


*This comment refers to an earlier version of this review and may be outdated.*

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**Werner C** May 1, 2014 at 11:11 am

We were really glad this info was blogged, the bluepay website does not disclose any of the fees listed in the comments above, I was really thinking about giving them a call.....not anymore!!! I really dont think they deserve a 4.5 stars ratintg, they should be more like 2 or 3 stars. Paypal, here i cometh.



*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Helen Baker** March 29, 2014 at 7:51 am

I signed on with Blue Pay at the recommendation of my bank. It has been nothing but problems. The tech support was inadequate. They trained me over the phone 6 times only to find out at the end my ipad wasn't compatible. The reader they sent didn't work and they never sent a new one. They are charging 3.66 % !!! ( for unqualified cards) Often it has taken 4 days for money to get to my account. Not one customer has received an email receipt. I spoke to management and they promised to take care of all y complaints. It had been 18 days and NOTHING. Nobody follows up. This is a very poorly run service and I am very disappointed.

*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Jeff** June 13, 2013 at 10:00 am

This has really become a nightmare. I have given them 30 days, ten phone calls, six emails, and three chat sessions to even remotely try and resolve this. Everything went fine opening my account, I used their service to charge my clients for services on three separate dates. After not receiving the funds in my account after several business days, I contacted them and was told my account was being reviewed further (Not sure why they would do that off the bat) because my business type was considered to be high risk for charge backs. They asked me to send some information over for their review. That same night, they sent an email saying they canceled my account. Up to that point it would certainly be frustrating and a bad experience that they would open the account and then close it in a week. But I have learned being in the travel business, it is considered high risk with merchants and that seems acceptable. What I find completely unacceptable and basically illegal is they have held the money for themselves, they have not released the charged funds to me (which I could understand since they chose to close the account), but despite all of the email requests and phone calls, they are refusing to refund my customers for six months. They claim it is for chargebacks, but again, I am asking them to refund my clients which would eliminate any need for the worry of chargebacks. So far for 30 days, they have not released the funds to my company and they have not credited back my customers and I have been flooded with calls and emails saying they still see charges on their account and I am completely at their mercy. The damage done to the reputation of my business has now reached a very serious level. From what I can see, they seem to think they have a license to take your money. I would seriously use a great deal of caution when considering using BluePay for your processing needs.

*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Tyler Jones** July 7, 2015 at 11:52 pm

they screwed me as well ... charging my account and then later canceling my account after taking my money and had not even used their services yet. when i

complained about the charges they closed my account calling it high risk , but they had already approved my account . i lost money with my web developer and the money they took from my account. has anyone recouped any of their lost from them? is anyone going to do anything ? i am open to join forces. this is not right what they are doing to people they have to be stopped !

*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Funky Monkey Cafe & Gallery** May 7, 2013 at 5:25 am

BluePay and their subsidiary BuyPass failed to process my POS batches for 10 days, without notice. Then they double charged the missed transactions, and took a week to resolve the issue. We fielded a hundred complaints from customers, and suffered loss of revenue and reputation. BluePay's staff were utterly unhelpful, and their manager refused multiple written requests for documentation to prove their assertion that they were not at fault. They were, and I can prove it. They refused to refund my \$129 yearly fee paid less than 60 days prior, though I was on the hook for hundreds of dollars from multiple interest charges and late fees for the insufficient funds charges incurred due to their error. Be warned: BuyPass has glitches in their software's ability to read files, and none of their staff know why or how to resolve it. BluePay uses BuyPass to process files from merchants.

*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Brad Jackson** March 25, 2013 at 11:43 am

Very dissatisfied with their service. Not only did they change their rates on me they held 10% of all transactions back to put in a reserve. They claimed it was for to protect the account against charge backs...which they charge a fee for. This 10% reserve was never discussed with me and they could not tell me when this money would be returned. I contacted [edited: name removed] (the sales rep who sold me the program) and he wouldn't help me and just sent me back to customer service. Their are much better options out there than Bluepay

*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Ed Ferri** October 25, 2012 at 10:24 am

I feel that BluePay was deceptive in their sale pitch. They did not tell me about all the other fees. I was told they would lower my cost and gave me examples of where their fees were slightly lower. I told them my reason for switching was to lower my costs and the cost actually went up due to the excessive fees. Try to resolve this with the salesman was a waste of time, he never returned calls. During the sales pitch he said I could cancel at any time without penalty which is not true because they have a \$295 cancellation fee buried in their documentation.

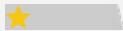


*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Bob** May 4, 2012 at 4:26 am

I signed up to be a bluepay customer but after several unreturned emails and phone calls I withdrew my application. Didn't see the need to continue if that was the type of customer service I could look forward too.



*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Chris** May 1, 2012 at 3:49 pm

This is good information as our company is considering using BluePay as an alternative.

*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

**Noah B.** September 16, 2010 at 1:48 pm

Blue Pay is a First Data ISO, they are not a processor as you have them listed.

*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

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**Merchant Maverick Admin** September 16, 2010 at 1:52 pm

Thanks for the info Noah, but can you show us some proof of that? I've seen a program guide with both the First Data reference, and without it. Is it possible that they used to be a FD ISO, and now they handle the processing in-house? From what their rep told me, they process in-house, but they could have been ill informed.

*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

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**JJ** January 13, 2011 at 11:39 am

you hit it right on the money. We USED to be an ISO of First Data, but we are our own in house processor now. I am a marketing assistance for them and have worked in the west region office in Phoenix, AZ for quite some time now

*This comment refers to an earlier version of this review and may be outdated.*

[Reply](#)

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**Corey Manshack** July 31, 2015 at 4:31 pm

So why did I just get a check from first data and not blue pay?

*This comment refers to an earlier version of this review and may be outdated.*

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