About Us Page

National Payment Systems was founded by Gary Cramer and Steve Hoffmeister who share over 35 years of combined industry experience. Our business philosophy is simple: do unto others as you would have them do unto you. We do that in three ways:

**We provide fair and honest pricing.** Pricing in the processing industry is often confusing and misleading. We will provide transparent, easy to understand pricing programs.

**We are transparent about our industry practices.** Our goal is to be a resource to educate the merchant so they may make informed decisions about their business.

**We help maximize profits.** We believe that we are called to be good stewards with all that we have been given. We will remain on the forefront of technology and processing methods to insure that our partners are always processing in the most efficient way possible.

We believe there is more to doing business than the bottom line. How you attain that bottom line matters. Headquartered in Dallas, Texas, we have helped countless businesses, small and large, optimize their processing to meet the demand of their customers and minimize their expenses. We believe that our customers are partners in our community. Our company and its employees regularly attend and donate to local charities and events, giving back to the community that helped us become what we are today.

**Why We’re Different**

Our commitment to you is that we will provide transparent and competitive pricing with technology and service that is on the leading edge of the industry through constant communication.

**Transparency**

Our foundational principle as a business is that our customers are also fellow builders of His kingdom. This is why we are leading the merchant service industry by offering complete transparency with pricing and fees. Our primary pricing model is called Cost Plus pricing. Regardless of the cost of the transaction from Visa/MasterCard merchants with this pricing model will know exactly what they pay their processor for each transaction. We are taking the guess work out of the equation and given the merchant a set rate over and above cost for every card type that is used in their store.

**Relationship or Service**

Whether you have 1 or 1,000 locations, National Payment Systems can help you facilitate your payment processing needs. We can equip you to begin supporting any number of payment methods including Visa, MasterCard, Discover, American Express, JCB as well as an array of other regional and National debit cards. We also provide the latest in check acceptance through our affiliation with TeleCheck.

Service distinguishes National Payment Systems from other merchant account suppliers. Our Client Service Center and Terminal Help Desk are fully staffed with experienced personnel around-the-clock. These knowledgeable professionals are dedicated to ensuring quality processing and superior service to maximize the benefits of your investment.

We want to earn your business with honesty and integrity and keep it with superior service.

**Technology**

Like most industries the technology in the processing industry is always changing. Our knowledgeable staff is constantly researching ways to integrate the latest advancements in technology into the processing needs of our merchants. Whether it’s a Gateway, a terminal, a POS system, accepting checks or gift/loyalty programs we are prepared to lead you into the market with the latest and most advanced equipment.

**Communication**

We believe that the key to customer retention is communication. In our industry it is not unusual for a processor to sign up a merchant and then never talk to them again. As part of our commitment to remain in communication with our merchants we send out a quarterly newsletter. This newsletter provides updates on industry trends and practices as well as updates in technology.

**Gary Cramer – President, Co-Founder**



Gary was born and raised in Texas and graduated from the University of North Texas with a Bachelor’s Degree in Marketing. Fifteen years ago, Gary began working in the credit card processing industry as a Sales Representative, and later became an Independent Sales Agent. In 2013, after talking to his Regional Director at First Data about the challenges and limitations within our positions in the industry, they began discussing the possibility of starting their own company. National Payment Systems was founded out of their desire to have more direct influence over the way they do business and the impact it would have in this industry.

After serving businesses for the last 15 years Gary has developed a heart for small business owners. After all, he is one. Gary faces the same rewards and challenges that all small business owners experience. He gets to spend more time with his family but also has to manage the ever changing market and expenses associated with a small business. Gary created National Payment Systems out of a commitment to provide fair processing with integrity to an industry that has been lacking in both those areas for decades.

Gary is happily married to his wife, Kimberley and they have a wonderful daughter named Audrey. They are covenant members of the Village Church and serve as Home Group leaders and Recovery Group Coaches. Together they enjoy the outdoors, riding horses, swimming, playing with their black Lab, Dwarf Nigerian goats and Tabby cat, and spending time with family and friends.

**Steve Hoffmeister – Vice President, Co-Founder**

Stephen Hoffmeister is a graduate of The University of Texas at Dallas with a degree in Business and Public Administration. Stephen and his wife of 27 years are the proud parents of one daughter who is currently a senior in college. Since graduation he has been employed in sales and sales management including four years with John Hancock Life Insurance Company and the past 29 years in the Payments industry.

Starting in 1985 with MBank/MNet and the early introduction of electronic draft capture in the Dallas marketplace, Stephen has worked with a variety of industries including Restaurant, Retail, Petroleum and Healthcare. Meeting the needs of his clients has been a focus from the beginning with the core belief, “Take care of your customers and they will take care of you”.

The past 22 years Stephen has been in a variety of Sales Leadership roles with First Data Corporation including Area Sales Director, Territory Manager, Regional Vice President, Regional Sales Director and Regional Business Director covering territories up to 12 states. He has extensive experience developing Sales Representatives, Agent Offices and Referral Partnerships. Stephen believes being engaged with his clients in a close personal relationship allows the best of both parties to emerge and the creativity and motivation produces success. The benefits of positive client support and the resulting business developed through referral opportunities has led to several Awards for Stephen, including President’s Club recognition in 19 of the past 29 years.

National Payment Systems is providing Stephen the opportunity to use his expertise developed over the past three decades to serve His kingdom. This has ignited a desire in Stephen and a commitment to further the work of Charitable Foundations and Missionary efforts locally and across the globe.