Selecting a Credit Card Processor

Last Modified on 07/18/2026 6:13 pm EDT

This guide offers guidelines for choosing a payment processor for credit card payments. It is intended for system administrators.

aACE supports two credit card processors: Global Payments Integrated and Payment Innovators. These processors offer comparable basic functionality, but there are some differences in the features they provide. These distinctions might make one processor better for your organization.

When deciding which integration to use, consider processor fees as well as the following:

- Global Payments
  - Allows multiple terminals to be run simultaneously — If you have separate accounting entities managed in the same aACE solution, you will need this feature.
  - Supports peripherals — If you have card-present retail operations, you will need this feature.

To make the best decision, you should request a quote from each processor that supports your requirements. If none of the special features listed above apply to your organization, we recommend looking into both processors.

- Global Payments (https://lp.globalpaymentsintegrated.com/aace/) — Typically requests a merchant statement to assess pricing; may be open to negotiated pricing if you have a quote from a competing processor.
- Payment Innovators (https://www.cognitoforms.com/PaymentInnovators/aACEStartToday) — Typically requests a merchant statement to assess pricing; may be open to negotiated pricing if you have a quote from a competing processor.

After you select a processor, set up an account with them. When that is complete, work with your aACE Support Representative to install the necessary integration file.