

Zūm Rails to Become a Payments Facilitator in the US & Canada

Zūm Rails Completes All-in-One Payments Ecosystem, Enabling Companies to Customize and Unify Customers' Payments Experiences Across Borders and Payment Types

MIAMI, FL, UNITED STATES, February 18, 2026 /EINPresswire.com/ -- [Zūm Rails](#) today announced that it will enable companies to embed credit card acceptance directly into its all-in-one payment ecosystems, creating custom checkout experiences for customers across the US and Canada. This final piece of Zūm Rails' payments ecosystem was contingent upon it becoming an official payments facilitator, which it has now completed through its work with [Fiserv](#). Early adopters include the brokerage platform Questrade, which uses the platform to accept credit card payments for educational content, and Canadian real estate company Zolo, which uses it for property transactions.

Credit cards remain the most popular payment method in North America, accounting for [23% of transactions](#) in the United States and 33% in Canada. For businesses, however, accepting credit cards traditionally meant relying on third-party processors with rigid, redirect-based checkout flows that disrupt the customer journey, increasing the likelihood that customers will abandon their cart—all while charging higher fees.

Zūm Rails' approach bypasses prebuilt checkout flows and instead enables companies to introduce fully customized payment experiences embedded directly within their platforms and integrated with the broader payments operations they already rely on. The solution accepts all major payment methods, offers lower transaction costs and unifies acceptance across both countries.

This gives companies a flexible alternative to building custom payment infrastructure, which requires establishing direct banking relationships and managing up to a dozen different providers. For businesses operating across both the US and Canada, this complexity is compounded by having to navigate separate regulatory requirements, vendors and payment relationships in each country.

To help companies overcome these hurdles, Zūm Rails has worked with Fiserv to become a payment facilitator and simplify credit card acceptance. For Zūm Rails, this is the final piece in its mission to give companies one platform for managing their bank rails (Interac, EFT, ACH, RTP, FedNow), Visa/Mastercard Debit, and open banking data aggregation across Canada and the US.

Now, companies can:

- Design fully embedded checkout experiences that align with the brand and user journey. Zūm Rails' embedded finance approach enables businesses to build credit card acceptance directly into their existing interfaces. Companies control every element of checkout, from button placement to error messaging to confirmation screens, creating seamless experiences that increase conversion. Unlike major payment processors, which restrict customization to color schemes and logos on hosted checkout pages, Zūm Rails gives businesses complete design control.
- Retain more revenue with lower transaction fees. Major payment processors typically offer non-negotiable pricing structures with limited flexibility, especially for growing businesses. As a payments facilitator, Zūm Rails provides more competitive transaction costs without the high setup fees common with traditional payments providers.
- Launch credit card acceptance in days across both the US and Canada. With a single integration and streamlined onboarding, businesses can accept credit card payments in both countries without coordinating with separate relationships, compliance requirements, and vendors in each country and each jurisdiction. Now, businesses gain access to both markets simultaneously.
- Unify payment operations across all rails and geographies. Instead of managing separate workflows, dashboards, and reconciliation for credit cards, ACH, real-time payments, debit payments and cross-border transactions, businesses gain a single view of their entire payment ecosystem. This consolidation reduces operational overhead and enables better cash flow visibility.

"For too long, businesses have been forced to choose between rigid checkout experiences or slow custom payment builds with full control," said Miles Schwartz, CEO at Zūm Rails. "By eliminating this trade-off, companies can now embed fully customized checkout into their platforms in days, not months—with lower costs and unified access to both US and Canadian markets."

Zūm Rails becoming a payment facilitator through Fiserv builds on the existing collaboration in the US for embedded finance.

Following Zūm Rails' recent partnership with Mastercard to enable businesses to issue their own debit and credit cards, companies can now both extend credit to customers and accept credit card payments within a single platform.

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About Zūm Rails

Zūm Rails is the company enabling businesses to power their own payments, banking, prepaid cards and other financial experiences. Zūm Rails' omni-rail approach to money movement and open banking-powered risk management tools means that companies can utilize the payment methods that best fit their needs in the fastest, safest and most efficient way possible. Through

partnerships with leading financial services companies, including Visa, Mastercard and Fiserv, Zūm Rails supports the entire payments journey, all in one place. Zūm Rails is backed by Arthur Ventures and headquartered in Montreal, Quebec and Miami, Florida. Learn more at Zūmrails.com.

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