

Industry Pricing Models

Tiered Pricing



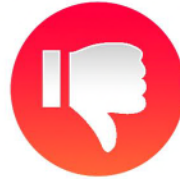
Qualified, Mid, & Non

Processor determines which "bucket" applies to transactions

"Qualified" rate often represents only 15% of the transactions.

The Business does not have visibility or control over costs!

Surcharge Pricing



Pricing: Rate plus Surcharges

Processor can increase base rate

Cost varies as processor change downgrade margins

The Business *still* does not have visibility or control over costs!

Interchange - Plus Pricing



Wholesale, Pass-thru Pricing

Transparency to all rates & fees

Delivers full benefit of the Dodd Frank/Durbin Legislation restricting debit card interchange.

The Business has complete control & transparency of all costs!