

BTL | APRIL 2023

SAVE THOUSANDS WITH THESE 3 CARD PROCESSING INDUSTRY SECRETS

3 Takeaways for today:



QUESTIONS YOUR PROCESSOR REALLY DOESN'T WANT YOU TO ASK



FUEL BRANDS WITH THE MOST COMPETITIVE FEES



E-COMMERCE TIPS FOR COMMERCIAL FUELS & HOME HEATING OIL



TAKEAWAY1:

QUESTIONS YOUR PROCESSOR REALLY DOESN'T WANT YOU TO ASK



WOULD YOU CLARIFY MY FEES?

. SERVICE ACCEPTA			0 - (II - D					Page 2 of
Select all card types you X Visa Credit X \	u wish to accept Visa Non-PIN Debit		.9 of the Program Gui rCard Credit X		-	ceptance) Discover Network X	American Express Credit	PIN Debit
Select VI/MC/Discover N	Network Discour	nt Plan:	(Based on Gross Sa	ales Volume)	Discount	Payment Method:		Monthly
Tiered Basi	ic	Flat Rate						Sill Comments.
X Pass Throu	igh I/C	Enhance	d Recover Reduction	(ERR)		Assessments:		Bill Separately
Select PinDebit Discour	nt Plan:							Bill Separately
Pin Debit No	etwork Fee Pass	-through +	0.00 % Markup)		(If Pass Through I/C - Br		
				Discount I	ees			
	DISC. FEE (%)	PER ITEM (\$)	QUALIFICATION		EE (%) PER ITEM		DISC. FEE (%)	PER ITEM (\$)
Ma Credit Qual	0.000	\$0.00	Credit Qual	0.000	\$0.00	Credit Qual	0.000	\$0.00
	0.000							
Credit Mid-Qual	0.000	\$0.00	Credit Mid-Qual	0.000	\$0.00	Credit Mid-Qual	0.000	\$0.00
Credit Non-Qual	0.000	\$0.00	Credit Non-Qual	0.000	\$0.00	Credit Non-Qual	0.000	\$0.00
CheckCard Qual	0.000	\$0.00	CheckCard Qual	0.000	\$0.00	CheckCard Qual	0.000	\$0.00
CheckCard Mid-Qual	0.000	\$0.00	CheckCard Mid-Qual	0.000	\$0.00	CheckCard Mid-Qual	0.000	\$0.00
CheckCard Non-Qual			CheckCard Non-Qual			CheckCard Non-Qual		
Credit Pass Through IC	0.000	\$0.00		0.000	\$0.00		0.000	\$0.00
-	0.200	\$0.00	Credit Pass Through I	0.200	\$0.00	Credit Pass Through I	0.200	\$0.00
CheckCard Pass Through IC	0.200	\$0.00	CheckCard Pass Through IC	0.200	\$0.00	CheckCard Pass Through IC	0.200	\$0.00
ERR	0.000	\$0.00	ERR	0.000	\$0.00	ERR	0.000	\$0.00
Voyager	0.00	\$0.00	limited to, Visa's APF, Mit	suse of Authorizat	ion Fee, Zero Floor Limit F	at the applicable costs assigned by ee, Acquirer ISA Fee, and MasterCa		
				American Ex	Data Usage fee, Amex Net press	Work Fee et al.		
		C	ptBlue SM				Amex Direct	
QUALIFICATION	DISC. FEE (%)	PER ITEM (\$)	OptBlue SM Month Card Volume	nly	\$0.00			
Credit Qual	0.000	\$0.00	OptBlue SM Avera	ge	\$0.00	Orde	er New	Jse Existing
Credit Mid-Qual	0.000	\$0.00	OptBlue SM Higher	st	\$0.00	CAP#		
Credit Non-Qual	0.000	\$0.00	SE#					
Credit Pass Through IC	0.200	\$0.00	Select OptBlue SW Tier	Discount Pla ed Basic	an: Flat Rate	Existing SE #		
ERR	0.000	\$0.00	_	s Through I/C		Monthly flat fee of \$2	7.95 or Discount Rate may a	pply
	*****	*****	Enh	anced Recov	er Reduction (ERR)			
Charges by mail, telephone, fax An Inbound fee of 0.40% will be	ged by American Expr or the Internet). Note: applied on any Charge and possessions). Th Universities, Profession	The CNP Fee is app e made using a Card is fee is applicable to anal Schools (MCC 8:	licable to transactions made , including Prepaid Cards, th , all industries listed in Apper	on all American E at was issued out ndix B, except Edi	express Cards, including Pr side the United States (as a	used herein, the United States does agories: Sporting & Recreation Camp	not include Puerto Rico, the es (MCC 7032), Elementary	U.S. Virgin
		ization Fees				Monthly Fee		
/isa/MC/Discover Netwo		Electroni	_	\$0.05	Monthly Minimum		ndustry Compliance	\$0.00
Amex/Fleet/Other	\$0.25	_		\$1.00	Wireless Fee	Ψ0.00	Monthly Service Fee	\$50.00
ton Dahit Authorization	\$0.00	Voice A\	/8	\$3.00	PIN Debit Fee		if applicable per Section 4.8	of the Merchant
	\$0.00				Industry Non-Comp		Program Guide)	
	ψ0.00	Minari	SOUR FORE			N	IX Merchant Fees	
EBT Authorization			neous Fees	***	(000 0000		00.00	
Pin Debit Authorization EBT Authorization Sales Transaction Fee (All card types)	\$0.00		Chargeback Fee	\$20.00		X Merchant Monthly Fee	\$0.00	
Sales Transaction Fee (All card types)		(per item)		\$20.00 \$5.00		X Merchant Plan X	Reporting Ba	
Sales Transaction Fee (All card types) Return Transaction Fee	\$0.00	(per item)	Chargeback Fee		(per occurence) M	X Merchant Plan X F	Reporting Ba	sicPlus terprise
EBT Authorization Sales Transaction Fee	\$0.00	(per item) (per item)	Chargeback Fee Retrieval Fee	\$5.00	(per occurence) M	X Merchant Plan X	Reporting Ba	

VI PATES	& FEES (FOR VISA, M	ASTERCARI	n nisc	OVER ANI	AMERICAN	EYDDESS LINI ESS O	TUEDW/ISE I	VOTED)			
	A TEES (TON VISA, W	Discount	Rate	_	urcharge	EXPRESS ONLESS O	Discount	Qualified	Mid-Qualified	Non-Qualified	
Pricing Structure (Visa, MC, Disc)	Interchange Plus (dues, fees, & assessments)	Credit		%	%	Tiered Pricing	Credit	%	%+\$0.10 ▼	%+\$0.10	
Str. (Visa,	Flat Rate/Fee	Debit		%	%	ERR Pricing	Debit	%	%+\$0.10 ~	%+\$0.1 0	
Transaction	n Fee (includes returns):		\$		American	Express OptBlue*	MCC/SIC	Qualified	Mid-Qualified	Non-Qualified	
Other Item	Fee – Credit:		\$		Pricing Struc Cost Plu	ture: s Pricing		%	%+\$0.10 ▼	%+\$0.10 ▼	
Other Item	Fee – Signature Debit:		\$		Tiered P	ricing	Transaction	n Fee:	\$	Opt out of	
Other Disco	ount Rate – Credit:			%	ERR Pric	ing	Card Netwo	ork Fees:	Pass Through	American Express Card Marketing Materials	
Other Disco	ount Rate – Signature De	ebit:		%	America	n Express Direct	Amex Direct SE #:		Transaction Fee: \$		
(2)	If Merchant if set up on TIEF ALL OTHER MERCHANTS (No erification Fee:			x Direct Costs			e	+0.90%, and \$6	Merchant Club	Total Cost	
Annual Cus	stomer Service Fee:	\$		See section 2.59 for further details.			\$ # of Units: \$_ unit		# of Units: \$ unit	per \$	
Batch Head	der Fee:	\$		Monthly F	oundry Business Insights (FBI) Fee:		422.00		EBT Cash EBT	Food Per Trans	
Chargeback	k Fee:	\$		See section 2.61 for further details.			\$39.99		Stamp FNS #:	\$	
Monthly Se	ervice Fee:	\$		Monthly N	Merchant Found	Iry Fee:	\$		Wright Express Ra	to: 96 + \$	
Monthly M	linimum Discount Fee:	\$		Voice Authorization Fee:			\$		Wright Express No	te: %+\$	
Retrieval/R	Representment Fee:	\$		Regulator	y Product Fee:		\$		Voyager Rate:		
	ial One Time Setup Fee: \$		PCI Protection Plan:			\$		voyager nate.	% ± ¢		
Initial One	Time Setup Fee:	\$			PCI Compliance Non-Validation Fee:					%+\$	
	Time Setup Fee: e Transaction Fee:	\$		PCI Compl	iance Non-Valid	dation Fee:	\$		Paper Statement Fee		
	e Transaction Fee:		ee:	PCI Compl	iance Non-Valid		\$ Gateway Se	tup Fee:	Paper Statement Fee		
Touch Tone Gatev	e Transaction Fee:	\$				n Fee: \$	Gateway Se	tup Fee:	\$		

10%

WOULD YOU CLARIFY MY FEES?

OR
FLAT/TIERED/BLENDED PRICING?
(SEE BRANDED FEES)

AUTHORIZATION FEE & ITEM FEE?

AVS FEE?

Surcharge Qualified Mid-Qualified Non-Qualified Interchange Plus Tiered Pricing %+\$ 0.10 %+\$0.10 Credit ERR Pricing Flat Rate/Fee Debit %+\$0.10▼ %+\$0.10 Debit American Express OptBlue* MCC/SIC Transaction Fee (includes returns): Qualified Mid-Qualified Non-Qualified Pricing Structure: % %+\$0.10- %+\$0.10 **▼** Other Item Fee - Credit: Cost Plus Pricing er Item Fee - Signature Debit: Tiered Pricing Transaction Fee: Opt out of American Express Card ERR Pricing ther Discount Rate – Credit: Marketing Materials Card Network Fees: Pass Through Other Discount Rate - Signature Debit: **American Express Direct** Amex Direct SE #: Transaction Fee: \$ *American Express acceptance is automatically included along with Visa, MasterCard, and Discover. If no pricing method is selected for American Express or Amex Transaction Fee, then pricing method shall be the same as Visa, MasterCard and Discover. The default rates applicable for acceptance of American Express cards are as follows: (1) If Merchant if set up on TIERED RATES or ERR, then Qualified Rate: 2.99%, Mid-Qualified Rate +0.50%, and Non-Qualified +0.90%, and \$0.30 Amex Transaction Fee (2) ALL OTHER MERCHANTS (NON-TIERED), then Amex Direct Costs + 0.99%, and \$0.30 Amex Transaction Fee Merchant Club Address Verification Fee: Monthly DataMiner Fee: **Total Cost** # of Units: _____ \$___per See section 2.59 for further details. wal Customer Service Fee: EBT Cash EBT Food Header Fee: Monthly Foundry Business Insights (FBI) Fee: Per Trans \$39.99 See section 2.61 for further details. hargeback Fee: FNS #: Monthly Service Fee: Monthly Merchant Foundry Fee: Wright Express Rate: Monthly Minimum Discount Fee: Voice Authorization Fee: Retrieval/Representment Fee: Regulatory Product Fee: ■ Voyager Rate: %+\$ PCI Protection Plan: Initial One Time Setup Fee: Touch Tone Transaction Fee: PCI Compliance Non-Validation Fee: Paper Statement Fee: \$ 4.95 + Transaction Fee: \$ Monthly Fee: Gateway Setup Fee: (Plus pass through Online PIN Based Debit Discount Rate: % + Transaction Fee: \$ Monthly Pin Debit Access Fee: network fees) Monthly Fee: + Transaction Fee: \$ Wireless Setup Fee:

VI. RATES & FEES (FOR VISA, MASTERCARD, DISCOVER AND AMERICAN EXPRESS UNLESS OTHERWISE NOTED)

PIN DEBIT FEE?



WOULD YOU CLARIFY MY FEES?

YOU THINK YOU'RE PAYING

AUTHORIZATION FEE

\$0.05

REALITY

AUTHORIZATION FEE \$0.05

ITEM FEE \$0.05

AVS FEE \$0.05

PIN DEBIT FEE \$0.05

TOTAL \$0.20

VI. RATES	& FEES (FOR VISA, M.	ASTERCARI	o. DISCO	VER AND	O AMERICAN	EXPRESS UNLESS O	THERWISE I	VOTED)		
		Discount	Rate	_	urcharge		Discount	Qualified	Mid-Qualified	Non-Qualified
Pricing Structure (Visa, MC, Disc)	Interchange Plus (dues, fees, & assessments)	Credit		%	%	Tiered Pricing	Credit	%	%+\$0.10 ▼	%+\$0.10
Stru (Visa,	Flat Rate/Fee	Debit		%	%	ERR Pricing	Debit	%	%+\$0.10 ▼	%+\$0.1 0
Transaction	Fee (includes returns):		\$		American	Express OptBlue*	MCC/SIC	Qualified	Mid-Qualified	Non-Qualified
Other Item	Fee – Credit:		\$		Pricing Struc Cost Plu	ture: s Pricing		%	%+\$0.10 ▼	%+\$0.10 ▼
Other Item	Fee – Signature Debit:		\$		Tiered P	ricing	Transaction	n Fee:	\$	Opt out of
Other Disco	ount Rate – Credit:			%	ERR Pric	ing	Card Netw	ork Fees:	Pass Through Marketing Materia	
Other Disco	ount Rate – Signature De	bit:		%	America	n Express Direct	Amex Dire	ct SE #:	Transaction Fee: \$	
(1) I	(2) ALL OTHER MERCHANTS (NON-TIERED), then Amex Direct Costs + 0.99%, and \$0.30 Amex Transaction Fee									
	tomer Service Fee:	\$		Monthly DataMiner Fee: See section 2.59 for further details.			\$ # of Units: \$unit		per	
Batch Head	er Fee:	\$		Monthly Foundry Business Insights (FBI) Fee:			\$39.99		EBT Cash EBT F	Per Trans
Chargeback	Fee:	\$		See section 2.61 for further details.			FNS #:			\$
Monthly Ser	rvice Fee:	\$		Monthly Merchant Foundry Fee:		lry Fee:	\$		Wright Express Rat	e: %+\$
Monthly Mi	inimum Discount Fee:	\$		Voice Authorization Fee:		\$		TTINGITE EXPLOSE THAT	, , , ,	
Retrieval/Re	epresentment Fee:	\$		Regulatory Product Fee:			\$		☐ Voyager Rate:	% + \$
Initial One T	Fime Setup Fee:	\$		PCI Protec	Protection Plan:		\$			
Touch Tone	Transaction Fee:	\$		PCI Compl	iance Non-Valid	dation Fee:	\$		Paper Statement Fee:	\$ 4.95
Gatew	vay	Monthly Fe	e:	\$	+ Transactio	n Fee: \$	Gateway Se	tup Fee:	\$	
Online	e PIN Based Debit	Discount Ra	ate:	%	+ Transactio	n Fee: \$	Monthly Pir	Debit Acces	s Fee: \$	(Plus pass through network fees)
Wirele	ess	Monthly Fe	e:	\$	+ Transactio	n Fee: \$	Wireless Se	tup Fee:	\$	



HOW MUCH HAVE I PAID IN PCI NON-COMPLIANCE FEES IN

THE LAST 12 MONTHS?

		Discount	Rate		Surcharge		THERWISE I Discount	Qualified	Mid-Qualified	Non-Qualified
Pricing Structure (Visa, MC, Disc)	Interchange Plus (dues, fees, & assessments)	Credit		%	%	Tiered Pricing	Credit	%	%+\$0.10 ▼	%+\$0.10
Pri Stru (Visa,	Flat Rate/Fee	Debit		%	%	ERR Pricing	Debit	%	%+\$0.10 ▼	%+\$0.1 0
Transactio	n Fee (includes returns):		\$		American	Express OptBlue*	MCC/SIC	Qualified	Mid-Qualified	Non-Qualified
Other Iten	n Fee – Credit:		\$		Pricing Struc Cost Plu			%	%+\$0.10 ▼	%+\$0.10
Other Iten	n Fee – Signature Debit:		\$		Tiered P	ricing	Transaction	n Fee:	\$	Opt out of
Other Disc	ount Rate – Credit:			%	ERR Pric	ing	Card Netw	ork Fees:	Pass Through	American Express Ca Marketing Material
Other Disc	ount Rate – Signature De	ebit:		%	America	n Express Direct	Amex Direct SE #:		Transaction Fee: \$	
	Express acceptance is autom same as Visa, MasterCard a								press or Amex Transaction	Fee, then pricing metho
shall be the (1) (2)		nd Discover. TI RED RATES or E	ne default r ERR, then O en Amex I	ates appl Qualified R Direct Cos	icable for acceptan ate: 2.99%, Mid-Qi ts + 0.99%, and \$0	ce of American Express c ualified Rate +0.50%, and	ards are as foll Non-Qualified e	ows:	0.30 Amex Transaction Fee	Total Cost
shall be the (1) (2) Address V	same as Visa, MasterCard a If Merchant if set up on TIE ALL OTHER MERCHANTS (N	nd Discover. TI RED RATES or E ON-TIERED), th	ne default r ERR, then O nen Amex I	rates applicates applicated Report Cos	icable for acceptan ate: 2.99%, Mid-Qi	ce of American Express of Jalified Rate +0.50%, and .30 Amex Transaction Fe	ards are as folk Non-Qualified	ows:	0.30 Amex Transaction Fee	Total Cost
shall be the (1) (2) Address V	same as Visa, MasterCard a If Merchant if set up on TIE ALL OTHER MERCHANTS (N erification Fee: stomer Service Fee: der Fee:	nd Discover. TI RED RATES or E ON-TIERED), th	ne default r ERR, then C een Amex I	ualified R Direct Cos Monthly See section	icable for acceptan ate: 2.99%, Mid-Qi ts + 0.99%, and \$0 DataMiner Fee: on 2.59 for further	ce of American Express of Julified Rate +0.50%, and Julified Rate +0.50%, and Julified Rate Transaction Fe details. s Insights (FBI) Fee:	ards are as foll Non-Qualified e	ows:	O.30 Amex Transaction Fee Merchant Club # of Units: \$\$	per
shall be the (1) (2) Address V Annual Cu Batch Hea Chargebac	same as Visa, MasterCard a If Merchant if set up on TIE ALL OTHER MERCHANTS (N erification Fee: stomer Service Fee: der Fee:	nd Discover. TI RED RATES or E ON-TIERED), th \$ \$	ne default r ERR, then O een Amex I	Monthly Monthly See section	icable for acceptan ate: 2.99%, Mid-Qu ts + 0.99%, and \$0 DataMiner Fee: on 2.59 for further Foundry Busines	ce of American Express of Lalified Rate +0.50%, and Lalified Rate +0.5	ards are as foll Non-Qualified e	ows:	Merchant Club # of Units: \$\$ unit EBT Cash EBT I Stamp FNS #:	per
shall be the (1) (2) Address V Annual Cu Batch Hea Chargebac Monthly S	same as Visa, MasterCard a If Merchant if set up on TIE ALL OTHER MERCHANTS (N erification Fee: stomer Service Fee: der Fee:	nd Discover. TI RED RATES or E ON-TIERED), th \$ \$ \$	ne default r ERR, then O een Amex I	Monthly See section Monthly Monthly See section Monthly See section Monthly	icable for acceptan ate: 2.99%, Mid-Qi ts + 0.99%, and \$0 DataMiner Fee: on 2.59 for further Foundry Busines on 2.61 for further	ce of American Express of Lalified Rate +0.50%, and Lalified Rate +0.5	ards are as foll Non-Qualified e \$ \$39.99	ows:		per
shall be the (1) (2) Address V Annual Cu Batch Hea Chargebac Monthly S Monthly N	same as Visa, MasterCard at If Merchant if set up on TIE ALL OTHER MERCHANTS (Nerification Fee: stomer Service Fee: der Fee: k Fee: ervice Fee:	nd Discover. TI RED RATES or E ON-TIERED), th \$ \$ \$ \$	ne default r ERR, then O een Amex I	Monthly See section Monthly Worker See Section Monthly Worker See Section	icable for acceptan ate: 2.99%, Mid-Qu ts + 0.99%, and \$0 DataMiner Fee: on 2.59 for further Foundry Busines on 2.61 for further Merchant Found	ce of American Express of Lalified Rate +0.50%, and Lalified Rate +0.5	ards are as follownon-Qualified e	ows:	Merchant Club # of Units: \$\$ unit EBT Cash EBT I Stamp FNS #: Wright Express Rai	per
shall be the (1) (2) Address V Annual Cu Batch Hea Chargebac Monthly S Monthly N Retrieval/	same as Visa, MasterCard at If Merchant if set up on TIE ALL OTHER MERCHANTS (N erification Fee: stomer Service Fee: der Fee: k Fee: ervice Fee: dinimum Discount Fee:	nd Discover. TI RED RATES or B ON-TIERED), th \$ \$ \$ \$ \$ \$	ne default r ERR, then O een Amex I	Monthly See section Monthly See section Monthly See section Monthly Voice Au Regulato	icable for acceptan ate: 2.99%, Mid-Qi ts + 0.99%, and \$0 DataMiner Fee: on 2.59 for further Foundry Busines on 2.61 for further Merchant Founce thorization Fee:	ce of American Express of Lalified Rate +0.50%, and Lalified Rate +0.5	sards are as follownon-Qualified essential states are as follownon	ows:	Merchant Club # of Units: \$\$ unit EBT Cash EBT I Stamp FNS #:	per Total Cost \$ Food Per Trans \$ te: %+\$
shall be the (1) (2) Address V Annual Cu Batch Hea Chargebac Monthly S Monthly N Retrieval/I Initial One	same as Visa, MasterCard al If Merchant if set up on TIE ALL OTHER MERCHANTS (N erification Fee: stomer Service Fee: der Fee: k Fee: ervice Fee: Minimum Discount Fee: Representment Fee:	nd Discover. TI RED RATES or E ON-TIERED), th \$ \$ \$ \$ \$ \$ \$	ne default r ERR, then O Ien Amex I	Monthly See section Monthly See section Monthly See section Monthly And Monthly Company Monthly Monthl	icable for acceptan ate: 2.99%, Mid-Qits + 0.99%, and \$0 DataMiner Fee: on 2.59 for further Foundry Busines on 2.61 for further Merchant Found thorization Fee: ry Product Fee:	ce of American Express of Jalified Rate +0.50%, and Jan Amex Transaction Federalls. In the second s	sards are as followed and sare as followed are	ows:	Merchant Club # of Units: \$\$ unit EBT Cash EBT I Stamp FNS #: Wright Express Rai	Total Cost \$ Food Per Trans \$ te: %+\$
shall be the (1) (2) Address V Annual Cu Batch Hea Chargebac Monthly S Monthly N Retrieval/I	same as Visa, MasterCard al If Merchant if set up on TIE ALL OTHER MERCHANTS (N erification Fee: stomer Service Fee: der Fee: ervice Fee: Minimum Discount Fee: Representment Fee: Time Setup Fee: er Transaction Fee:	should Discover. TIRED RATES or EON-TIERED), the	ne default r ERR, then O Ien Amex I	Monthly See section Monthly See section Monthly See section Monthly And Monthly Company Monthly Monthl	icable for acceptan ate: 2.99%, Mid-Qu ts + 0.99%, and \$0 DataMiner Fee: on 2.59 for further Foundry Busines on 2.61 for further Merchant Found thorization Fee: ry Product Fee: ection Plan:	ce of American Express of Jalified Rate +0.50%, and Jan Amex Transaction Fe details. In Insights (FBI) Fee: details. Iry Fee:	sards are as follownon-Qualified essential states are as follownon	ows: +0.90%, and \$0		Total Cost \$ Food Per Trans \$ te: %+\$ %+\$ \$4.95
shall be the (1) (2) Address V Annual Cu Batch Hea Chargebac Monthly S Monthly N Retrieval/I Initial One Touch Ton	same as Visa, MasterCard al If Merchant if set up on TIE ALL OTHER MERCHANTS (N erification Fee: stomer Service Fee: der Fee: ervice Fee: Minimum Discount Fee: Representment Fee: Time Setup Fee: er Transaction Fee:	s s s s s s s s s s s s s s s s s s s	ne default r ERR, then O een Amex I	Monthly Monthl	icable for acceptanate: 2.99%, Mid-Quests + 0.99%, and \$0 DataMiner Fee: In 2.59 for further Foundry Busines on 2.61 for further Merchant Found thorization Fee: In Product Fee: In Product Fee: In Plan: In Inc. In Plan: In Inc. In I	ce of American Express of Jalified Rate +0.50%, and Jan Amex Transaction Federalls. In Insights (FBI) Fee: Jalified Ree: Jalified Rate +0.50%, and Jan Amex Transaction Fee:	sards are as follower and sare as follower are as follower as foll	ows: +0.90%, and \$0	Merchant Club # of Units: \$\$ unit EBT Cash EBT I Stamp FNS #: Wright Express Ra Voyager Rate: Paper Statement Fee:	Total Cost \$ Food Per Trans \$ te: %+\$

2

HOW MUCH HAVE I PAID IN PCI NON-COMPLIANCE FEES IN

THE LAST 12 MONTHS?

PCI PROTECTION FEE

8

PCI NON-COMPLIANCE FEE?

75% OF MERCHANTS ARE PAYING NON-COMPLIANCE FEES \$400-\$1500/ANNUALLY*

_		Discount	Rate		Surcharge		Discount	Qualified	Mid-Qualified	Non-Qualified
Strong My Original (dues, fees, & assessments) Interchange Plus (dues, fees, & assessments) Flat Rate/Fee	Credit		%	%	Tiered Pricing	Credit	%	%+\$ 0.10	%+\$0.10	
Pr Stru (Visa,	Flat Rate/Fee	Debit		%	%	ERR Pricing	Debit	%	%+\$0.10	%+\$0.10
Transactio	on Fee (includes returns):		\$		American	Express OptBlue*	MCC/SIC	Qualified	Mid-Qualified	Non-Qualified
Other Iten	n Fee – Credit:		\$		Pricing Stru Cost Pl	cture: us Pricing		%	%+\$0.10	▼ %+\$0.1
Other Iten	n Fee – Signature Debit:		\$		Tiered	Pricing	Transactio	n Fee:	\$	Opt out of
Other Disc	count Rate – Credit:			% ERR Pricing		cing	Card Network Fees:		Pass Through	American Express Marketing Mater
Other Disc	count Rate – Signature De	ebit:		%	America	n Express Direct	Amex Dire	ct SE #:	Tran	saction Fee: \$
(1)	If Merchant if set up on TIE ALL OTHER MERCHANTS (N	RED RATES or E	ERR, then Qu	alified F	tate: 2.99%, Mid-0		d Non-Qualified	ows:	0.30 Amex Transaction	ion Fee, then pricing met
	If Merchant if set up on TIE ALL OTHER MERCHANTS (N	RED RATES or E	ERR, then Qua	alified F rect Cos	Rate: 2.99%, Mid-C	Qualified Rate +0.50%, and 0.30 Amex Transaction Fe	d Non-Qualified	ows:	0.30 Amex Transaction Merchant Clu	Fee
Address	If Merchant if set up on TIE ALL OTHER MERCHANTS (N	RED RATES or E	ERR, then Quanen Amex Di	alified Frect Cos	tate: 2.99%, Mid-0	Qualified Rate +0.50%, and 0.30 Amex Transaction Fe	d Non-Qualified	ows:		Fee Total Cos
Address	If Merchant if set up on TIE ALL OTHER MERCHANTS (N See:	RED RATES or E	M Se	onthly	DataMiner Fee on 2.59 for further	Qualified Rate +0.50%, and 0.30 Amex Transaction Feature of the control of the co	d Non-Qualified	ows:	Merchant Clul	per SBT Food Per Trans
Address v	If Merchant if set up on TIE ALL OTHER MERCHANTS (N See: Istomer Seinder Fee:	RED RATES OF E	M Se	onthly	tate: 2.99%, Mid-Gits + 0.99%, and \$ DataMiner Fee on 2.59 for further	Qualified Rate +0.50%, and 0.30 Amex Transaction Feature of the control of the co	d Non-Qualified	ows:	Merchant Clul # of Units: \$ unit EBT Cash E	b Total Cos
Address Annual Cu Batch Hea Chargebac	If Merchant if set up on TIE ALL OTHER MERCHANTS (N See: Istomer Seinder Fee:	RED RATES OF E	M Se	alified Frect Cos onthly e section onthly e section	DataMiner Fee on 2.59 for further	Qualified Rate +0.50%, and 0.30 Amex Transaction For details. Set s	d Non-Qualified	ows:	Merchant Clul # of Units: \$ unit EBT Cash E Stamp FNS #:	per Services Description: De
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*BASED ON PIX'S RESEARCH



HOW MUCH HAS THE PROCESSOR INCREASED MY FEES SINCE MY CONTRACT ENDED?

CONTRACT: Agents or Account Executives may need to secure special rates for merchants via a contract

EXPIRATION: After the contract expires, Processors may increase rates on a regular basis until the agent renews the contract.

INCREASE: Merchant Agreements may include a "7-Day notice" clause for pricing adjustments, which is usually found in the small print of the merchant statement.

3 QUESTIONS FOR YOUR PROCESSOR

- WOULD YOU CLARIFY MY FEES?
 - AM I ON A TIERED/BLENDED PRICING PLAN OR INTERCHANGE PLUS?
 - DO YOU CHARGE MORE FOR PIN DEBIT?
 - DO YOU CHARGE AVS FEES?
- HOW MUCH HAVE I PAID IN PCI NON-COMPLIANCE FEES IN THE LAST 12 MONTHS?
- HOW MUCH HAS THE PROCESSOR INCREASED MY FEES SINCE MY CONTRACT ENDED?

TAKEAWAY 2:

FUEL BRAND CARD FEES

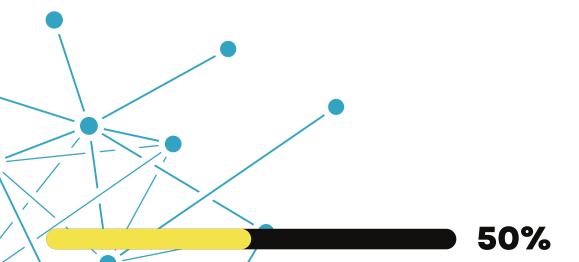
- 1. WHY ARE BRANDED CARD FEES SO EXPENSIVE? 2. WHICH BRAND IS THE LEAST
 - **EXPENSIVE?**

CREDIT CARD FEES 101:

- 1. Card Brands (Visa) charge a specific fee for every transaction.
- 2. Any transaction could have dozens of options for which fees would apply
- 3. Two Common ways a processor charges those fees to a merchant:

Pass-Thru the fees and add a fixed fee
OR

Blend all the fees and charge one fee for all card types



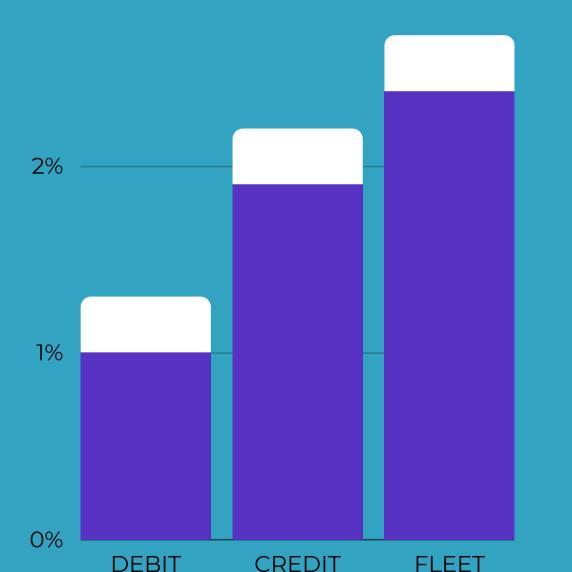
WHICH IS BETTER?

PASS-THRU

MORE TRANSPARENT EX: PASS-THRU + \$0.06

3%

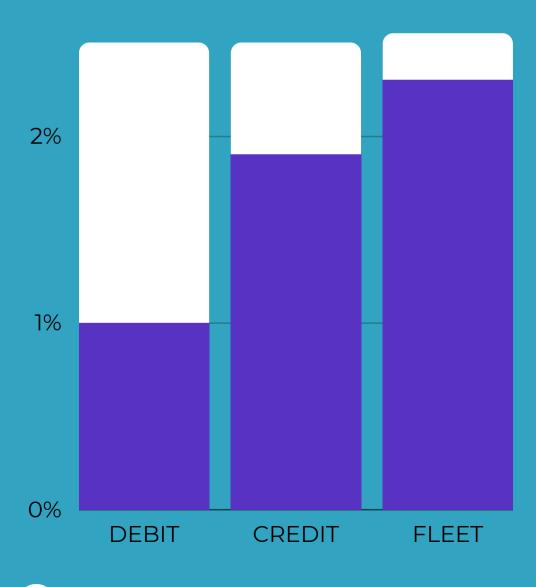




BLENDED

EASIER TO UNDERSTAND EX: 2.50% + \$0.15

3%



INTERCHANGE



WHY "PASS-THRU" FEES ARE BETTER FOR YOU

MOST COMMON CARD

A Visa USA Consumer Check Card Exempt and Regulated Interchange Reimbursement Fees

Rates Effective April 23, 2022

SMALL BANK

BIG BANK

Card Present Fee Program	Exempt Visa Check Card Card Present Transactions	Regulated Visa Check Card Card Present Transactions		
CPS/Supermarket, Debit	\$0.30	U.U576 + \$U.Z1"		
CPS/Retail, Debit	0.80% + \$0.15	0.05% + \$0.21*		
CPS/Automated Fuel Dispenser (AFD), Debit	0.80% + \$0.15 (\$0.95 Cap)	0.05% + \$0.21°		
CPS/Service Station, Debit	0.80% + \$0.15 (\$0.95 Cap)	0.05% + \$0.21*		
CPS/Small Ticket, Debit	1.55% + \$0.04 ¹	0.05% + \$0.21*		
CPS/Restaurant, Debit	1.19% + \$0.10	0.05% + \$0.21*		

WHY "PASS-THRU" FEES ARE BETTER FOR YOU

EXAMPLE

Transaction Amount: \$50

Type: Debit

Interchange Qualification: 0.05%+ \$0.21

Total Interchange Fees: \$0.25

PASS-THRU

Fee Program

Pass-Thru + \$0.06

Total fees: \$0.31

Eff Rate: 0.61%

Processor fee income:

\$0.06

02 BLENDED

Fee Program

1.30% + \$0.14

Total fees: \$0.79

Eff Rate: 1.58%

Processor fee income:

\$0.54

WHY "PASS-THRU" FEES ARE BETTER FOR YOU

Payment Type	Rate
Chevron / Texaco Proprietary Cards	No Fee
Chevron / Texaco Co-branded Visa	No Fee
Chevron / Texaco Gift Cards	No Fee
Chevron / Texaco Promotional Cards	No Fee
Chevron / Texaco Business Cards	No Fee
Chevron / Texaco Business Access Card	1.50% of transaction value + \$0.10
Chevron / Texaco Universal MasterCard	1.50% of transaction value + \$0.10
Chevron / Texaco Diesel Advantage Card	2.40% of transaction value + \$0.15

AL

Discover

UTILI

EX

Fleet One Fuelman / Fleetwide

Car Care One

Within the Chevron / Tex Chevron / Texaco Proprie Chevron / Texaco Co-bran PayPal

Merchant Service Fees (Subject to Change)	
Upda te gilal in Card G	RECING
Shell Mastercard at Shell Retails Sites	No fee
Shell Gift Card-Activation	1.50% Credit/Rebate
Shell Gift Card-Redemption	No fee
Shell Fleet Card	1.60% & \$0.15
Shell Fleet Navigator Card	2.65% & \$0.40
Shell Saver Card	No fee
Visa	1.90% & \$0.13
Visa Fleet	1.90% & \$0.13
Mastercard	1.90% & \$0.13
Mastercard Fleet	1.90% & \$0.13
Diners Club	2.40% & \$0.15
Discover Card	2.15% & \$0.17
American Express	2.80% & \$0.17
Voyager Fleet	2.75% & \$0.40
Wright Express Fleet	2.75% & \$0.40
Debit Cards	1.00% & \$0.18
Blackhawk -Activation Fee	3.00% Credit/Debit
Mobile Credit (non-ACH)	1.87% & \$0.12
Mobile ACH (Shell S Pay)	No Fee
INIODITE ACT (STIEITS Fay)	Noree

02 BLENDED

Fee Program 1.30% + \$0.14

Total fees: \$0.79

Eff Rate: 1.58%

Processor fee income:

\$0.56

2022 BRAND COMPARISON FOR AN AVERAGE C-STORE

Real Data from a PIX C-Store 2022

- Annual Card Sales: \$1,948,406 (\$160K/MO)
- Annual Transactions: 69,276 (5,700/MO)
- Avg Ticket: \$28
- Avg GPM: 60,000

2022 BRAND COMPARISON FOR AN AVERAGE C-STORE

• Sales: \$1,948,406

• Transactions: 69,276

• Avg Ticket: \$28

• 60,000 GPM

	DEBIT FEES 50% of Transactions	VISA/MC & OTHER FEES 48% of Transactions	FLEET FEES 2% of Transactions	NETWORK	TOTAL	EFFECTIVE	FEE
				FEES*	FEES	RATE	DIFFERENCE
PIX	\$14,352	\$16,997	\$1,986	\$240	\$33,575	1.72%	-
MARATHON	\$15,468	\$19,610	\$1,754	\$1,020	\$37,853	1.94%	(\$4,278.14)
Valero	\$14,573	\$20,930	\$1,791	\$900	\$38,194	1.96%	(\$4,619.14)
E ‰onMobil	\$16,529	\$21,911	\$1,947	\$600	\$40,988	2.10%	(\$7,413.15)
	\$16,541	\$21,998	\$2,011	\$1,068	\$41,618	2.14%	(\$8,043.88)
AMOCO	\$12,551	\$26,413	\$1,749	\$1,200	\$41,913	2.15%	(\$8,338.71)
Chevron	\$18,006	\$21,868	\$1,857	\$600	\$42,331	2.17%	(\$8,756.43)
SUNDCO-	\$16,049	\$23,963	\$1,764	\$900	\$42,676	2.19%	(\$9,101.58)

2022 BRAND COMPARISON FOR AN AVERAGE C-STORE

- ✓ DEBIT CARDS: Debit accounts for 50% of sales for most C-Stores, so it's important to look at debit fees. Chevron has the highest debit fees
- ✓ CREDIT CARDS: BP/Amoco's Visa and MasterCard fees are 0.25% higher than most other brands.
- ✓ BEST VALUE: Marathon, Citgo, and Valero have the lowest fees with a
 difference of over \$60,000 than other brands on a 10-year contract.
- ✓ PASS THRU WINS: A store with an average of 60,000 GPM can save over \$100,000 in processing fees with a competitive I/C Plus program.
- CUSTOM CALCULATOR: Card mix makes a big difference, so if you're interested, we can run your store metrics into our calculator.

TAKEAWAY 3:

E-COMMERCE FOR YOUR COMMERCIAL FUELS & HOME HEATING OIL

THE CHECK IS IN THE MAIL!

PAPER CHECKS MAY SEEM CHEAP, BUT INDIRECT COSTS CAN ADD UP:

- **X** LABOR COSTS
- **X** POTENTIAL MISTAKES
- X LONG OVERDUE PAYMENTS / BAD DEBT

"FREE" OFTEN MEANS THAT THE TRUE COST HASN'T BE QUANTIFIED

YOU HAVE OPTIONS THAT ARE FASTER & BUDGET FRIENDLY:

- E-COMMERCE: ACH VS RTP VS FEDNOW
- ✓ REDUCE FEES: SURCHARGING, CASH DISCOUNTING, CONVENIENCE FEES

ALTERNATIVE ONLINE PAYMENT SERVICES

RTP

"Real Time Payments" was created by the Clearing House in 2017, operated by a conglomerate of banks.

FEE PROGRAM

Varies

PROS

Instant Payments
No returns
\$1 million Limit

CONS

Not Available on most Gateways
Not compatible w/ other methods

USE CASES

B2B, B2C

Business pays Vendor Instantly

ACH

Most common method behind debit & credit. Grew 8% over last 3 years.

FEE PROGRAM

Flat Fee: \$0.25-\$10
Percent Fee: 1%
CAPPED FEE

PROS

Readily Available
Less Expensive Than Cards

CONS

Slow Settlement Returns are a Pain

ADVANCED FEATURES

NEXT DAY ACH
SAME DAY ACH
LEVEL 2 PROCESSING

FEDNOW

Operated by the Federal Reserve Bank. Launches July 2023

FEE PROGRAM

Unknown

PROS

Instant Payments
No Returns
\$500,000 Limit

CONS

Rollout will be slow

USE CASES

B2B, B2C, P2P

The trucking company pays the driver at the end of a shift.

REDUCE THE COST OF ONLINE PROCESSING

CONVENIENCE FEE

SURCHARGE/CASH DISCOUNTING

DESCRIPTION

A CONVENIENCE FEE IS A CHARGE PASSED ONTO CUSTOMERS FOR THE PRIVILEGE OF PAYING FOR A PRODUCT OR SERVICE USING AN ALTERNATIVE PAYMENT METHOD THAT IS NOT STANDARD FOR A BUSINESS.

A SURCHARGE IS A FEE PERCENTAGE CHARGED TO A CUSTOMER TO COVER THE FEES ASSOCIATED WITH A TRANSACTION

EXAMPLE

\$3.00 FEE CHARGED FOR PAYING ONLINE VS IN PERSON

3% FEE IS ADDED TO THE SALE FOR PAYING WITH A VISA CREDIT CARD

ALLOWED USE CASES

- ONLY WHEN THE "CONVENIENCE" OF PAYING IS DIFFERENT THAN ANOTHER PAYMENT CHANNEL.
- CREDIT, DEBIT, ACH FEES ARE ALLOWED & EACH CAN HAVE A DIFFERENT FEE
- MUST BE A FIXED AMOUNT
- ALLOWED IN ALL 50 STATES

- PURCHASES MADE WITH A VISA, MASTERCARD, DISCOVER, OR AMERICAN EXPRESS
- THE FEE MUST BE THE SAME FOR ALL CARD TYPES

PROHIBITED USE CASES

- NOT ALLOWED FOR FACE-TO-FACE TRANSACTIONS
- NOT ALLOWED FOR RECURRING PAYMENTS
- CANNOT BE A PERCENTAGE OF SALE

- NOT ALLOWED FOR ACH OR DEBIT TRANSACTIONS
- NOT ALLOWED IN ALL STATES. PROHIBITED/RESTRICTED: CA, CT, FL, KS, MA, ME, NY, OK, TX, UT, PUERTO RICO
- RULES VARY BY BRAND
- VISA HAS RECENTLY UPDATED THE FEE MAXIMUM TO 3% (\$5,000 FINE FOR VIOLATIONS)

RECAP & QUESTIONS

ADD MY CONTACT INFO:



QUESTIONS FOR YOUR PROCESSOR
100%
BRAND FEE WINNERS/LOSERS
100%
E-COMMERCE TIPS
100%



FOR MORE INFO, VISIT: WWW.PIXCARDPROCESSING.COM/BTL