

The PIX logo is a white rounded rectangle with the word "PIX" in bold, dark blue, sans-serif capital letters.

**PIX**

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**



**5%**

*PROGRESS  
BAR*

**TAKEAWAY 1:**

**QUESTIONS YOUR PROCESSOR  
REALLY DOESN'T WANT YOU  
TO ASK**





1

WOULD YOU CLARIFY MY FEES?

9. SERVICE ACCEPTANCE AND FEE SCHEDULE

Page 2 of 5

Select all card types you wish to accept (See Section 1.9 of the Program Guide for details regarding limited acceptance)

☒ Visa Credit

☒ Visa Non-PIN Debit

☒ MasterCard Credit

☒ MasterCard Non-PIN Debit

☒ Discover Network

☒ American Express Credit

☐ PIN Debit

Select VI/MC/Discover Network Discount Plan: (Based on Gross Sales Volume)

Tiered Basic

Flat Rate

☒ Pass Through I/C

Enhanced Recover Reduction (ERR)

Select PinDebit Discount Plan:

Pin Debit Network Fee Pass-through +

0.00 % Markup

Discount Payment Method:

Daily

☒ Monthly

Assessments:

Included

☒ Bill Separately

(If Pass Through I/C - Assessments MUST Bill Separately)

Brand Fees:

Included

☒ Bill Separately

(If Pass Through I/C - Brand Fees MUST Bill Separately)

Discount Fees

QUALIFICATION	DISC. FEE (%)	PER ITEM (\$)	QUALIFICATION	DISC. FEE (%)	PER ITEM (\$)	QUALIFICATION	DISC. FEE (%)	PER ITEM (\$)
MasterCard			Visa			Discover Network		
Credit Qual	0.000	\$0.00	Credit Qual	0.000	\$0.00	Credit Qual	0.000	\$0.00
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	0.000	\$0.00	CheckCard Non-Qual	0.000	\$0.00	CheckCard Non-Qual	0.000	\$0.00
Credit Pass Through IC	0.200	\$0.00	Credit Pass Through IC	0.200	\$0.00	Credit Pass Through IC	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

All applicable Association fees will be passed through to the merchant at the applicable costs assigned by the Association. Fees include, but are not limited to, Visa's APF, Misuse of Authorization Fee, Zero Floor Limit Fee, Acquirer ISA Fee, and MasterCard's NABU Fee, Acquirer Support Fee, Cross Border Fee, and Discover IPF, ISF, Data Usage Fee, Amex Net Work Fee et al

American Express

OptBlue<sup>SM</sup>

Amex Direct

QUALIFICATION	DISC. FEE (%)	PER ITEM (\$)	OptBlue <sup>SM</sup> Monthly Card Volume	\$0.00	OptBlue <sup>SM</sup> Average Card Ticket	\$0.00	OptBlue <sup>SM</sup> Highest Card Ticket	\$0.00	SE #	Select OptBlue <sup>SM</sup> Discount Plan:
Credit Qual	0.000	\$0.00								<div><div>Tiered Basic</div><div>Flat Rate</div></div>
Credit Mid-Qual	0.000	\$0.00								<div><div><input checked="" type="checkbox"/> Pass Through I/C</div><div>Enhanced Recover Reduction (ERR)</div></div>
Credit Non-Qual	0.000	\$0.00								
Credit Pass Through IC	0.200	\$0.00								
ERR	0.000	\$0.00								

Order New

Use Existing

CAP #

Existing SE #

Monthly flat fee of \$7.95 or Discount Rate may apply

Fee applies to all American Express Programs.

\*0.30% downgrade will be charged by American Express for transactions whenever a CNP or Card Not Present Charge occurs. CNP means a Charge for which the Card is not presented at the point of purchase (e.g., Charges by mail, telephone, fax or the Internet). Note: The CNP Fee is applicable to transactions made on all American Express Cards, including Prepaid Cards.

An inbound fee of 0.40% will be applied on any Charge made using a Card, including Prepaid Cards, that was issued outside the United States (as used herein, the United States does not include Puerto Rico, the U.S. Virgin Islands and other U.S. territories and possessions). This fee is applicable to all industries listed in Appendix B, except Education in the following categories: Sporting & Recreation Camps (MCC 7032), Elementary & Secondary Schools (MCC 8211), Colleges, Universities, Professional Schools (MCC 8220), and Child Care Services (MCC 8351).

Authorization Fees

Monthly Fees

Visa/MC/Discover Network	\$0.25	Electronic AVS	\$0.05	Monthly Minimum	\$0.00	Industry Compliance	\$0.00
Amex/Fleet/Other	\$0.25	Voice Authorization	\$1.00	Wireless Fee	\$0.00	Monthly Service Fee	\$50.00
Pin Debit Authorization	\$0.00	Voice AVS	\$3.00	PIN Debit Fee	\$0.00		
EBT Authorization	\$0.00			Industry Non-Compliance	Up to \$24.95	(If applicable per Section 4.8 of the Merchant Program Guide)	

Miscellaneous Fees

MX Merchant Fees

Sales Transaction Fee	\$0.00	(per item)	Chargeback Fee	\$20.00	(per occurrence)	MX Merchant Monthly Fee	\$0.00
Return Transaction Fee	\$0.00	(per item)	Retrieval Fee	\$5.00	(per occurrence)	MX Merchant Plan	<div><div><input checked="" type="checkbox"/> Reporting</div><div><input type="checkbox"/> Basic</div><div><input type="checkbox"/> Plus</div></div>
Batch Fee	\$0.00	(per item)	Annual Fee	\$0.00			<div><div><input type="checkbox"/> Premium</div><div><input type="checkbox"/> Enterprise</div></div>
ACH Reject Fee	\$30.00	(per occurrence)	Annual Fee Bill Month			MX Gateway Transaction Fee	\$0.00
						Bill to	<div><div><input checked="" type="checkbox"/> Statement</div><div><input type="checkbox"/> Separate</div></div>

In the event that this Agreement is terminated early, Merchant will be responsible for the payment of a \$0.00 early termination fee in accordance with Part IV, Section A.3 of the Merchant Program Guide.

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

Pricing Structure (Visa, MC, Disc)	Discount	Rate	Surcharge	Discount	Qualified	Mid-Qualified	Non-Qualified
<div><input type="checkbox"/> Interchange Plus (dues, fees, &amp; assessments)</div>	Credit	%	%	<div><input type="checkbox"/> Tiered Pricing</div>	%	% + \$ 0.10 ▼	% + \$ 0.10 ▼
<div><input type="checkbox"/> Flat Rate/Fee</div>	Debit	%	%	<div><input type="checkbox"/> ERR Pricing</div>	%	% + \$ 0.10 ▼	% + \$ 0.10 ▼

Transaction Fee (includes returns):

\$

American Express OptBlue\*

MCC/SIC

Qualified

Mid-Qualified

Non-Qualified

Other Item Fee – Credit:

\$

Pricing Structure:

☐ Cost Plus Pricing

☐ Tiered Pricing

☐ ERR Pricing

Transaction Fee:

\$

Card Network Fees:

Pass Through

☐ Opt out of American Express Card Marketing Materials

Other Item Fee – Signature Debit:

\$

Other Discount Rate – Credit:

%

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

Address Verification Fee:

\$

Monthly DataMiner Fee:

\$

Annual Customer Service Fee:

\$

See section 2.59 for further details.

Batch Header Fee:

\$

Monthly Foundry Business Insights (FBI) Fee:

\$39.99

Chargeback Fee:

\$

See section 2.61 for further details.

Monthly Service Fee:

\$

Monthly Merchant Foundry Fee:

\$

Monthly Minimum Discount Fee:

\$

Voice Authorization Fee:

\$

Retrieval/Representment Fee:

\$

Regulatory Product Fee:

\$

Initial One Time Setup Fee:

\$

PCI Protection Plan:

\$

Touch Tone Transaction Fee:

\$

PCI Compliance Non-Validation Fee:

\$

☐ Gateway

Monthly Fee:

\$

+ Transaction Fee:

\$

Gateway Setup Fee:

\$

☐ Online PIN Based Debit

Discount Rate:

%

+ Transaction Fee:

\$

Monthly Pin Debit Access Fee:

\$

(Plus pass through network fees)

☐ Wireless

Monthly Fee:

\$

+ Transaction Fee:

\$

Wireless Setup Fee:

\$

☐ Merchant Club

# of Units:

\$

per unit

Total Cost

\$

☐ EBT Cash

☐ EBT Food

Stamp

FNS #:

Per Trans

\$

☐ Wright Express Rate:

% + \$

☐ Voyager Rate:

% + \$

Paper Statement Fee:

\$ 4.95

10%





# INTERCHANGE PLUS

OR

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

## AUTHORIZATION FEE



# ITEM FEE?

# AVS FEE?

# PIN DEBIT FEE?

VI. RATES & FEES (FOR VISA, MASTERCARD, DISCOVER AND AMERICAN EXPRESS UNLESS OTHERWISE NOTED)									
Pricing Structure (Disc)	<input type="checkbox"/> Interchange Plus (dues, fees, & assessments)	Discount	Rate	Surcharge	<input type="checkbox"/> Tiered Pricing	Discount	Qualified	Mid-Qualified	Non-Qualified
	<input type="checkbox"/> Flat Rate/Fee	Credit	%	%	<input type="checkbox"/> ERR Pricing	Credit	%	% + \$ 0.10▼	% + \$ 0.10▼
		Debit	%	%		Debit	%	% + \$ 0.10▼	% + \$ 0.10▼
Transaction Fee (includes returns):		\$		American Express OptBlue*		MCC/SIC	Qualified	Mid-Qualified	Non-Qualified
Other Item Fee – Credit:		\$		Pricing Structure:			%	% + \$ 0.10▼	% + \$ 0.10▼
Other Item Fee – Signature Debit:		\$		<input type="checkbox"/> Cost Plus Pricing					
Other Discount Rate – Credit:		%		<input type="checkbox"/> Tiered Pricing		Transaction Fee: \$			<input type="checkbox"/> Opt out of American Express Card Marketing Materials
Other Discount Rate – Signature Debit:		%		<input type="checkbox"/> ERR Pricing		Card Network Fees: Pass Through			
				American Express Direct		Amex Direct SE #:		Transaction Fee: \$	
<p>*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:</p> <p>(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</p> <p>(2) ALL OTHER MERCHANTS (NON-TIERED), then Amex Direct Costs + 0.99%, and \$0.30 Amex Transaction Fee</p>									
Address Verification Fee:		\$		Monthly DataMiner Fee:		\$		<input type="checkbox"/> Merchant Club	Total Cost
Annual Customer Service Fee:		\$		See section 2.59 for further details.				# of Units: \$ per unit	\$
Banner Header Fee:		\$		Monthly Foundry Business Insights (FBI) Fee:		\$39.99		<input type="checkbox"/> EBT Cash <input type="checkbox"/> EBT Food	Per Trans
Chargeback Fee:		\$		See section 2.61 for further details.				Stamp	\$
Monthly Service Fee:		\$		Monthly Merchant Foundry Fee:		\$		FNS #:	
Monthly Minimum Discount Fee:		\$		Voice Authorization Fee:		\$		<input type="checkbox"/> Wright Express Rate:	% + \$
Retrieval/Representment Fee:		\$		Regulatory Product Fee:		\$		<input type="checkbox"/> Voyager Rate:	% + \$
Initial One Time Setup Fee:		\$		PCI Protection Plan:		\$			
Touch Tone Transaction Fee:		\$		PCI Compliance Non-Validation Fee:		\$		Paper Statement Fee:	\$ 4.95
<input type="checkbox"/> Gateway	Monthly Fee:	\$		+ Transaction Fee:	\$		Gateway Setup Fee:	\$	
<input type="checkbox"/> Online PIN Based Debit	Discount Rate:	%		+ Transaction Fee:	\$		Monthly Pin Debit Access Fee:	\$	(Plus pass through network fees)
<input type="checkbox"/> Wireless	Monthly Fee:	\$		+ Transaction Fee:	\$		Wireless Setup Fee:	\$	

# 15%

1

## 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, MASTERCARD, DISCOVER AND AMERICAN EXPRESS UNLESS OTHERWISE NOTED)																	
Pricing Structure (Visa, MC, Disc)	Discount			Rate		Surcharge		Discount		Qualified		Mid-Qualified		Non-Qualified			
	Credit			%		%		Credit			%		% + \$ 0.10		% + \$ 0.10		
	Debit			%		%		Debit			%		% + \$ 0.10		% + \$ 0.10		
Transaction Fee (includes returns):				\$		American Express OptBlue*				MCC/SIC		Qualified		Mid-Qualified		Non-Qualified	
Other Item Fee – Credit:				\$		Pricing Structure:						%		% + \$ 0.10		% + \$ 0.10	
Other Item Fee – Signature Debit:				\$		<input type="checkbox"/> Cost Plus Pricing											
Other Discount Rate – Credit:				%		<input type="checkbox"/> Tiered Pricing				Transaction Fee:		\$				<input type="checkbox"/> Opt out of American Express Card Marketing Materials	
Other Discount Rate – Signature Debit:				%		<input type="checkbox"/> ERR Pricing				Card Network Fees:		Pass Through					
						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																	
Address Verification Fee:				\$		Monthly DataMiner Fee:				\$		<input type="checkbox"/> Merchant Club		# of Units: \$ per		Total Cost \$	
Annual Customer Service Fee:				\$		See section 2.59 for further details.						<input type="checkbox"/> EBT Cash <input type="checkbox"/> EBT Food		Stamp		Per Trans \$	
Batch Header Fee:				\$		Monthly Foundry Business Insights (FBI) Fee:				\$39.99		FNS #:					
Chargeback Fee:				\$		See section 2.61 for further details.											
Monthly Service Fee:				\$		Monthly Merchant Foundry Fee:				\$		<input type="checkbox"/> Wright Express Rate:		% + \$			
Monthly Minimum Discount Fee:				\$		Voice Authorization Fee:				\$		<input type="checkbox"/> Voyager Rate:		% + \$			
Retrieval/Representment Fee:				\$		Regulatory Product Fee:				\$							
Initial One Time Setup Fee:				\$		PCI Protection Plan:				\$							
Touch Tone Transaction Fee:				\$		PCI Compliance Non-Validation Fee:				\$		Paper Statement Fee:		\$ 4.95			
<input type="checkbox"/> Gateway				Monthly Fee:		\$		+ Transaction Fee:		\$		Gateway Setup Fee:		\$			
<input type="checkbox"/> Online PIN Based Debit				Discount Rate:		%		+ Transaction Fee:		\$		Monthly Pin Debit Access Fee:		\$		(Plus pass through network fees)	
<input type="checkbox"/> Wireless				Monthly Fee:		\$		+ Transaction Fee:		\$		Wireless Setup Fee:		\$			

20%



2

# HOW MUCH HAVE I PAID IN PCI NON-COMPLIANCE FEES IN THE LAST 12 MONTHS?

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

Pricing Structure (Visa, MC, Disc)

☐ Interchange Plus (dues, fees, & assessments)

☐ Flat Rate/Fee

Discount

Credit

Debit

Rate

%

%

Surcharge

%

%

☐ Tiered Pricing

☐ ERR Pricing

Discount

Credit

Debit

Qualified

%

%

Mid-Qualified

% + \$ 0.10

% + \$ 0.10

Non-Qualified

% + \$ 0.10

% + \$ 0.10

Transaction Fee (includes returns):

\$

American Express OptBlue\*

MCC/SIC

Qualified

Mid-Qualified

Non-Qualified

Pricing Structure:

☐ Cost Plus Pricing

☐ Tiered Pricing

☐ ERR Pricing

Transaction Fee:

\$

☐ Opt out of American Express Card Marketing Materials

Card Network Fees:

Pass Through

Other Item Fee – Credit:

\$

American Express Direct

Amex Direct SE #:

Transaction Fee: \$

Other Item Fee – Signature Debit:

\$

Other Discount Rate – Credit:

%

Other Discount Rate – Signature Debit:

%

\*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

Address Verification Fee:

\$

Monthly DataMiner Fee:

\$

☐ Merchant Club

# of Units:

\$

per unit

Total Cost

\$

Annual Customer Service Fee:

\$

See section 2.59 for further details.

\$39.99

☐ EBT Cash

☐ EBT Food

Stamp

FNS #:

Per Trans

\$

Batch Header Fee:

\$

Monthly Foundry Business Insights (FBI) Fee:

\$39.99

☐ Wright Express Rate:

% + \$

Chargeback Fee:

\$

See section 2.61 for further details.

\$

☐ Voyager Rate:

% + \$

Monthly Service Fee:

\$

Monthly Merchant Foundry Fee:

\$

Paper Statement Fee:

\$ 4.95

Monthly Minimum Discount Fee:

\$

Voice Authorization Fee:

\$

Retrieval/Representment Fee:

\$

Regulatory Product Fee:

\$

Initial One Time Setup Fee:

\$

PCI Protection Plan:

\$

Touch Tone Transaction Fee:

\$

PCI Compliance Non-Validation Fee:

\$

☐ Gateway

Monthly Fee:

\$

+ Transaction Fee:

\$

Gateway Setup Fee:

\$

☐ Online PIN Based Debit

Discount Rate:

%

+ Transaction Fee:

\$

Monthly Pin Debit Access Fee:

\$

(Plus pass through network fees)

☐ Wireless

Monthly Fee:

\$

+ Transaction Fee:

\$

Wireless Setup Fee:

\$

25%

2

# HOW MUCH HAVE I PAID IN PCI NON-COMPLIANCE FEES IN THE LAST 12 MONTHS?

PCI PROTECTION FEE  
&  
PCI NON-COMPLIANCE FEE?

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

VI. RATES & FEES (FOR VISA, MASTERCARD, DISCOVER AND AMERICAN EXPRESS UNLESS OTHERWISE NOTED)									
Pricing Structure (Visa, MC, Disc)	<input type="checkbox"/> Interchange Plus (dues, fees, & assessments)  <input type="checkbox"/> Flat Rate/Fee	Discount	Rate	Surcharge	<input type="checkbox"/> Tiered Pricing  <input type="checkbox"/> ERR Pricing	Discount	Qualified	Mid-Qualified	Non-Qualified
		Credit	%	%		Credit	%	% + \$ 0.10	% + \$ 0.10
		Debit	%	%		Debit	%	% + \$ 0.10	% + \$ 0.10
Transaction Fee (includes returns):		\$		American Express OptBlue*		MCC/SIC	Qualified	Mid-Qualified	Non-Qualified
Other Item Fee – Credit:		\$		Pricing Structure: <input type="checkbox"/> Cost Plus Pricing			%	% + \$ 0.10	% + \$ 0.10
Other Item Fee – Signature Debit:		\$		<input type="checkbox"/> Tiered Pricing		Transaction Fee: \$		<input type="checkbox"/> Opt out of American Express Card Marketing Materials	
Other Discount Rate – Credit:		%		<input type="checkbox"/> ERR Pricing		Card Network Fees: Pass Through			
Other Discount Rate – Signature Debit:		%		American Express Direct		Amex Direct SE #:		Transaction Fee: \$	
<small>*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</small>									
Address Verification Fee:		\$		Monthly DataMiner Fee:		\$		<input type="checkbox"/> Merchant Club # of Units: \$ per unit	
Annual Customer Service Fee:		\$		See section 2.59 for further details.		\$		Total Cost \$	
Batch Header Fee:		\$		Monthly Foundry Business Insights (FBI) Fee:		\$39.99		<input type="checkbox"/> EBT Cash <input type="checkbox"/> EBT Food Stamp FNS #: Per Trans \$	
Chargeback Fee:		\$		See section 2.61 for further details.					
Monthly Service Fee:		\$		Monthly Merchant Foundry Fee:		\$		<input type="checkbox"/> Wright Express Rate: % + \$	
Monthly Minimum Discount:		\$		Voice Authorization Fee:		\$		<input type="checkbox"/> Voyager Rate: % + \$	
Retrieval/Representment Fee:		\$		Regulatory Product Fee:		\$			
Initial One Time Setup Fee:		\$		PCI Protection Plan:		\$		Paper Statement Fee: \$ 4.95	
Touch Tone Transaction Fee:		\$		PCI Compliance Non-Validation Fee:		\$			
<input type="checkbox"/> Gateway	Monthly Fee:	\$		+ Transaction Fee:	\$	Gateway Setup Fee:		\$	
<input type="checkbox"/> Online PIN Based Debit	Discount Rate:	%		+ Transaction Fee:	\$	Monthly Pin Debit Access Fee:		\$	(Plus pass through network fees)
<input type="checkbox"/> Wireless	Monthly Fee:	\$		+ Transaction Fee:	\$	Wireless Setup Fee:		\$	

30%

\*BASED ON PIX'S RESEARCH



3

## 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

1

## 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?

2

## HOW MUCH HAVE I PAID IN PCI NON-COMPLIANCE FEES IN THE LAST 12 MONTHS?

3

## 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?

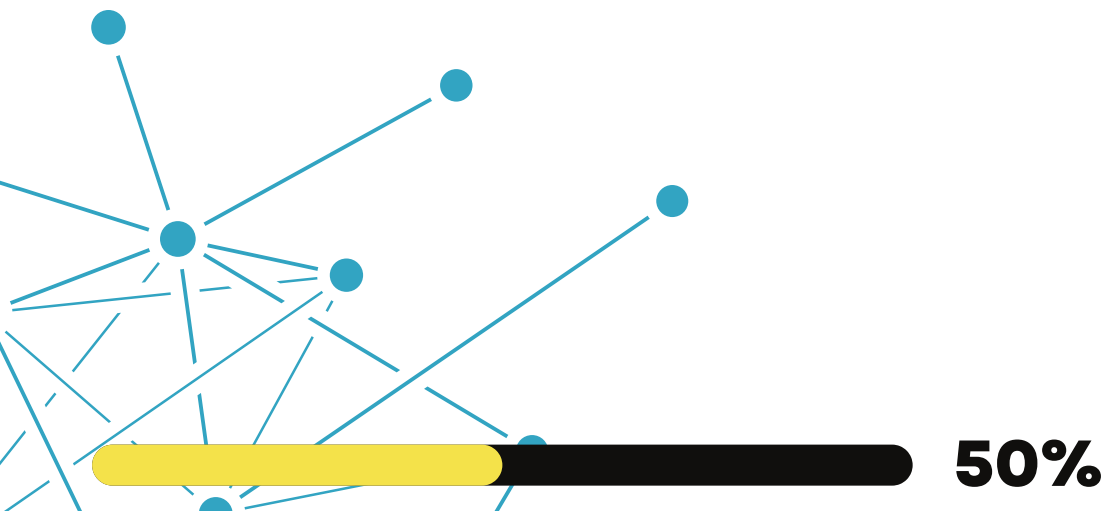
## CREDIT CARD FEES 101:

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**

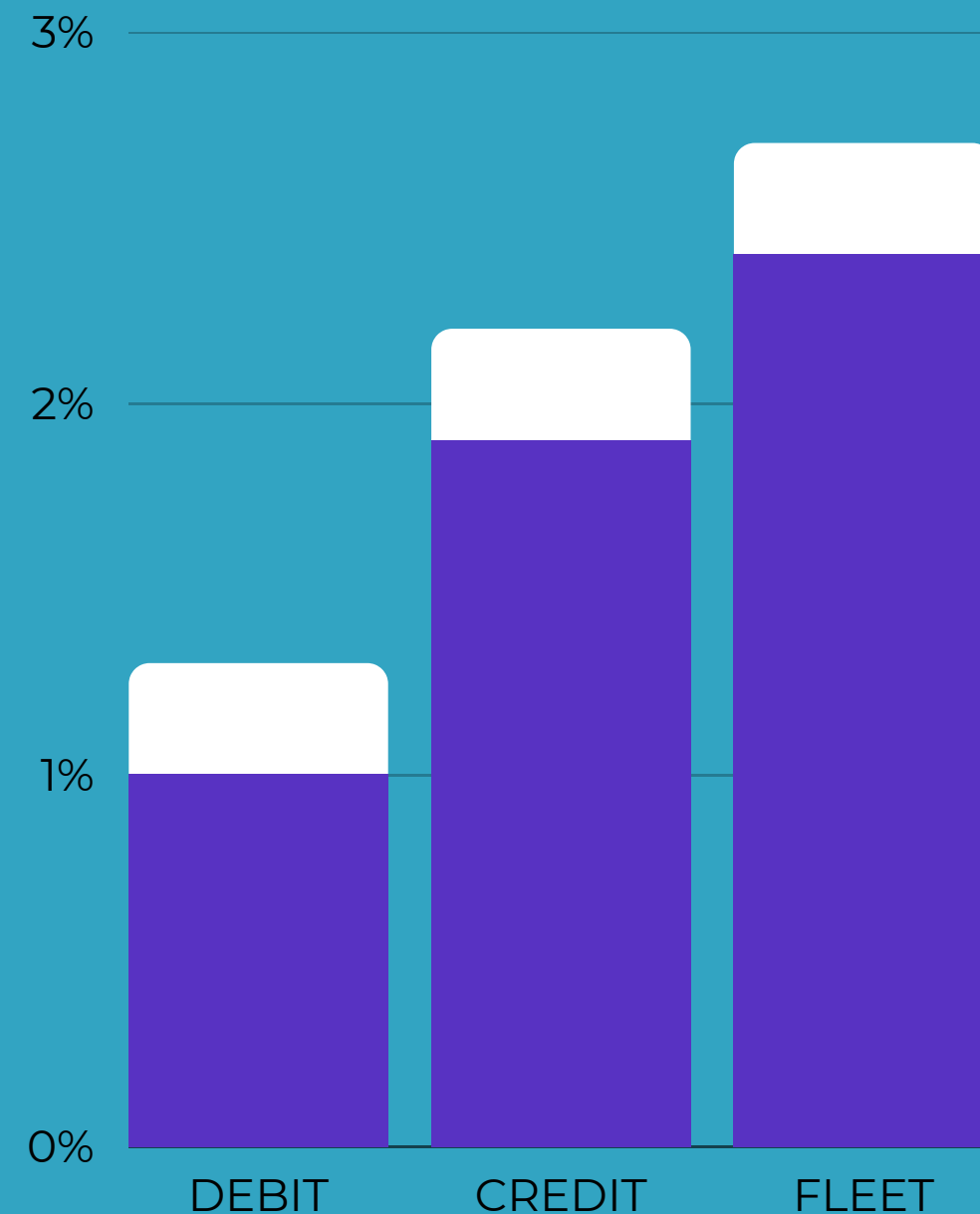
**Blend all the fees and charge one fee for all card types**



# WHICH IS BETTER?

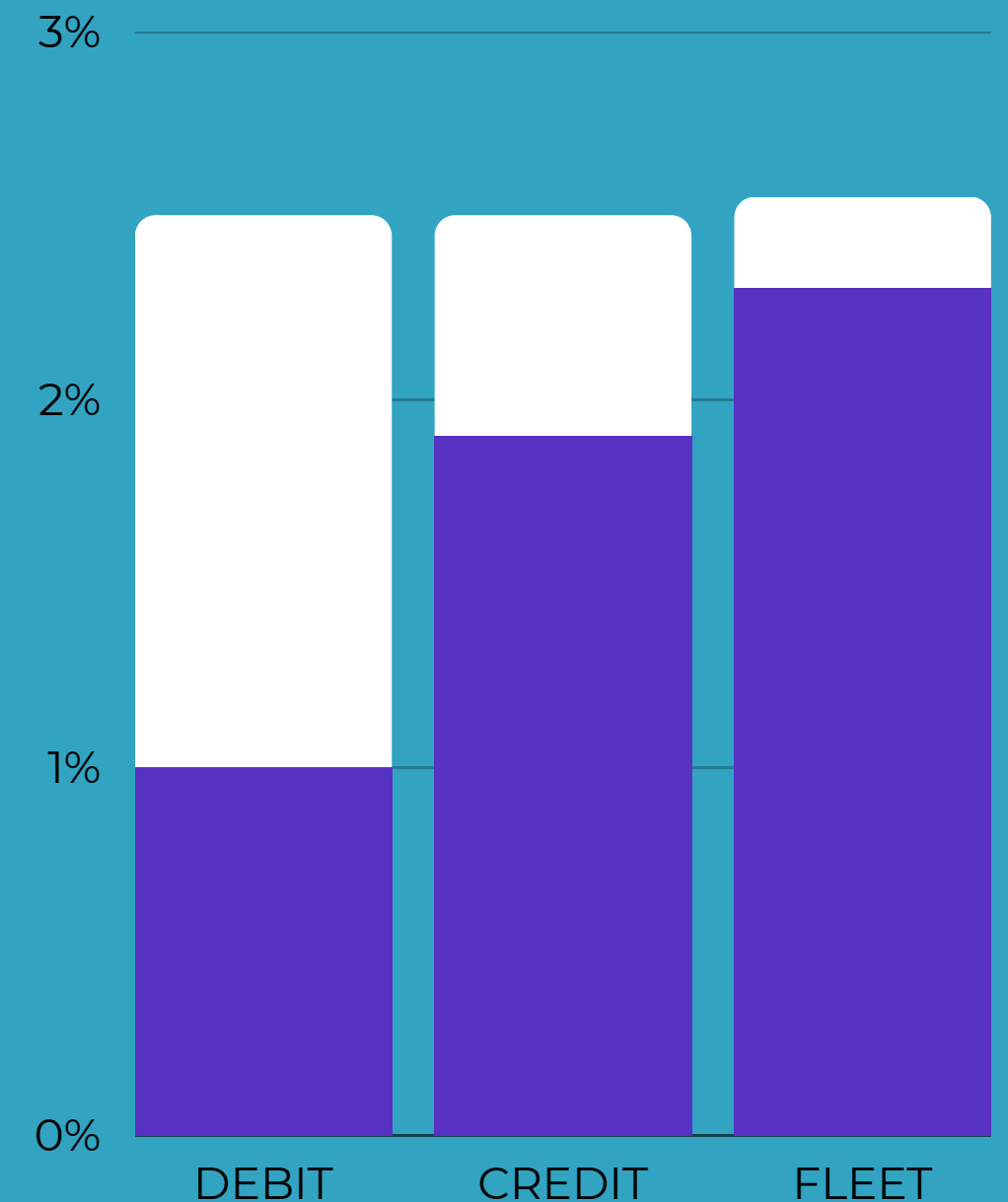
## 01 PASS-THRU

MORE TRANSPARENT  
EX: PASS-THRU + \$0.06



## 02 BLENDED

EASIER TO UNDERSTAND  
EX: 2.50% + \$0.15



● INTERCHANGE

● PROCESSOR

# 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	0.05% + \$0.21*
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 <sup>1</sup>	0.05% + \$0.21*
CPS/Restaurant, Debit	1.19% + \$0.10	0.05% + \$0.21*
CPS/ATM Withdrawal, Debit	2.75% + \$0.00	0.05% + \$0.21*

**55%**



# 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**

## 01 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

ALL MAJOR BRANDS  
UTILIZE BLENDED PRICING

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

Merchant Service Fees (Subject to Change)	
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

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 FEES*	TOTAL FEES	EFFECTIVE RATE	FEE 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)
ExxonMobil	\$16,529	\$21,911	\$1,947	\$600	\$40,988	2.10%	(\$7,413.15)
SHELL	\$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)
SUNOCO	\$16,049	\$23,963	\$1,764	\$900	\$42,676	2.19%	(\$9,101.58)

\*network fees do not include managed service fees

75%

# 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:**

- ✗ LABOR COSTS
- ✗ POTENTIAL MISTAKES
- ✗ 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	<ul style="list-style-type: none"><li>• ONLY WHEN THE "CONVENIENCE" OF PAYING IS DIFFERENT THAN ANOTHER PAYMENT CHANNEL.</li><li>• CREDIT, DEBIT, ACH FEES ARE ALLOWED &amp; EACH CAN HAVE A DIFFERENT FEE</li><li>• MUST BE A FIXED AMOUNT</li><li>• ALLOWED IN ALL 50 STATES</li></ul>	<ul style="list-style-type: none"><li>• PURCHASES MADE WITH A VISA, MASTERCARD, DISCOVER, OR AMERICAN EXPRESS</li><li>• THE FEE MUST BE THE SAME FOR ALL CARD TYPES</li></ul>
PROHIBITED USE CASES	<ul style="list-style-type: none"><li>• NOT ALLOWED FOR FACE-TO-FACE TRANSACTIONS</li><li>• NOT ALLOWED FOR RECURRING PAYMENTS</li><li>• CANNOT BE A PERCENTAGE OF SALE</li></ul>	<ul style="list-style-type: none"><li>• NOT ALLOWED FOR ACH OR DEBIT TRANSACTIONS</li><li>• NOT ALLOWED IN ALL STATES. PROHIBITED/RESTRICTED: CA, CT, FL, KS, MA, ME, NY, OK, TX, UT, PUERTO RICO</li><li>• RULES VARY BY BRAND</li><li>• VISA HAS RECENTLY UPDATED THE FEE MAXIMUM TO 3% (\$5,000 FINE FOR VIOLATIONS)</li></ul>

NOTE: A "SERVICE CHARGE" IS UNIQUE. IT IS ONLY ALLOWED BY GOVERNMENT AND EDUCATION INSTITUTIONS

100%



# RECAP & QUESTIONS

**ADD MY CONTACT INFO:**



**KC COOK | PIX**  
FOUNDER & PRESIDENT

**QUESTIONS FOR YOUR PROCESSOR**



**BRAND FEE WINNERS/LOSERS**



**E-COMMERCE TIPS**



**FOR MORE INFO, VISIT:**

**[WWW.PIXCARDPROCESSING.COM/BTL](http://WWW.PIXCARDPROCESSING.COM/BTL)**