



Rate on Swiped Transactions*

+ ✓ Cost + Pricing for True Savings & Transparency

Card Type	Popularity	Interchange Rate	Card-Brand Fee	Performance Cost +	True Rate
Visa Debit Retail Swipe CPS	4 %	15¢ + 0.800 %	2.20¢ + 0.1367 %	0.250 %	= 1.416 %
Visa Debit Retail Swipe CPS Regulated	14 %	22¢ + 0.050 %	2.20¢ + 0.1367 %	0.250 %	= 0.759 %
Visa Debit Retail Swipe Business	1 %	10¢ + 1.700 %	2.20¢ + 0.1367 %	0.250 %	= 2.249 %
Visa Debit Retail Swipe Business Regulated	3 %	22¢ + 0.050 %	2.20¢ + 0.1367 %	0.250 %	= 0.759 %
Visa Debit Retail Swipe CPS	16 %	10¢ + 1.510 %	2.20¢ + 0.1567 %	0.250 %	= 2.079 %
Visa Debit Retail Swipe Rewards Traditional	17 %	10¢ + 1.650 %	2.20¢ + 0.1567 %	0.250 %	= 2.219 %
Visa Debit Retail Swipe Rewards Signature	3 %	10¢ + 2.300 %	2.20¢ + 0.1567 %	0.250 %	= 2.869 %
Visa Debit Retail Swipe Rewards Signature Preferred	4 %	10¢ + 2.100 %	2.20¢ + 0.1567 %	0.250 %	= 2.669 %
Visa Debit Retail Swipe Corporate	3 %	10¢ + 2.100 %	2.20¢ + 0.1567 %	0.250 %	= 2.669 %
MC Debit Retail Swipe	2 %	15¢ + 1.050 %	2.85¢ + 0.1145 %	0.250 %	= 1.653 %
MC Debit Retail Swipe Regulated	8 %	22¢ + 0.050 %	2.85¢ + 0.1145 %	0.250 %	= 0.746 %
MC Debit Retail Swipe Consumer	8 %	10¢ + 1.580 %	2.85¢ + 0.1145 %	0.250 %	= 2.116 %
MC Debit Retail Swipe Enhanced	4 %	10¢ + 1.730 %	2.85¢ + 0.1145 %	0.250 %	= 2.266 %
MC Debit Retail Swipe World	9 %	10¢ + 1.770 %	2.85¢ + 0.1145 %	0.250 %	= 2.306 %
MC Debit Retail Swipe World Elite	2 %	10¢ + 2.300 %	2.85¢ + 0.1145 %	0.250 %	= 2.836 %
MC Debit Retail Swipe Corporate	2 %	10¢ + 2.500 %	2.85¢ + 0.1145 %	0.250 %	= 3.036 %

Average Transaction Rate 1.87 % + 10¢

*The table above spreads your transactions between popular Visa and MasterCard debit and credit card types to calculate and estimate a discount rate based on an average transaction size of \$75 and an average volume of \$7,500 per month in credit card and debit payments. This rate includes the interchange, card-brand fees, fixed acquirer fees, and our cost+ margin. Unlike most providers, there are no additional “qualified”, “non-qualified” or “differential” fees.