



Rate on Keyed Transactions*

+✓ Cost + Pricing for True Savings & Transparency

Card Type	Popularity	Interchange Rate	Card-Brand Fee	Performance Cost +	True Rate
Visa Debit Retail Keyed CPS	4 %	15¢ + 1.650 %	2.20¢ + 0.2300 %	0.250 %	= 2.359 %
Visa Debit Retail Keyed CPS Regulated	14 %	22¢ + 0.050 %	2.20¢ + 0.2300 %	0.250 %	= 0.853 %
Visa Debit Retail Keyed Business	1 %	10¢ + 2.450 %	2.20¢ + 0.2300 %	0.250 %	= 3.093 %
Visa Debit Retail Keyed Business Regulated	3 %	22¢ + 0.050 %	2.20¢ + 0.2300 %	0.250 %	= 0.853 %
Visa Debit Retail Keyed CPS	16 %	10¢ + 1.800 %	2.20¢ + 0.2500 %	0.250 %	= 2.436 %
Visa Debit Retail Keyed Rewards Traditional	17 %	10¢ + 1.950 %	2.20¢ + 0.2500 %	0.250 %	= 2.613 %
Visa Debit Retail Keyed Rewards Signature	3 %	10¢ + 2.700 %	2.20¢ + 0.2500 %	0.250 %	= 3.363 %
Visa Debit Retail Keyed Rewards Signature Preferred	4 %	10¢ + 2.400 %	2.20¢ + 0.2500 %	0.250 %	= 3.063 %
Visa Debit Retail Keyed Corporate	3 %	10¢ + 2.650 %	2.20¢ + 0.2500 %	0.250 %	= 3.313 %
MC Debit Retail Keyed	2 %	15¢ + 1.600 %	2.85¢ + 0.1145 %	0.250 %	= 2.203 %
MC Debit Retail Keyed Regulated	8 %	22¢ + 0.050 %	2.85¢ + 0.1145 %	0.250 %	= 0.746 %
MC Debit Retail Keyed Consumer	8 %	10¢ + 1.890 %	2.85¢ + 0.1145 %	0.250 %	= 2.426 %
MC Debit Retail Keyed Enhanced	4 %	10¢ + 2.040 %	2.85¢ + 0.1145 %	0.250 %	= 2.576 %
MC Debit Retail Keyed World	9 %	10¢ + 2.050 %	2.85¢ + 0.1145 %	0.250 %	= 2.586 %
MC Debit Retail Keyed World Elite	2 %	10¢ + 2.500 %	2.85¢ + 0.1145 %	0.250 %	= 3.036 %
MC Debit Retail Keyed Corporate	2 %	10¢ + 2.650 %	2.85¢ + 0.1145 %	0.250 %	= 3.186 %

Average Transaction Rate 2.19 % + 10¢

*The table above spreads your transactions between popular Visa and MasterCard debit and credit card types to calculate and estimated 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.