

INTERCHANGE RATE

Credit Card Processing Fee

FEES	TYPE	DESCRIPTION	RATE
Gateway	Monthly	Credit card processing fees	\$5/month
Interchange – Card Present	Per Transaction	True cost from credit card issuer	Varies per card type – 0.88%-1.8%. Average: 1.4%
Interchange – Card not Present	Per Transaction	For Online and Recurring Transactions	Varies per card type - 1.2-2.6%. Average: 2.0%
Dues and assessments	Per Transaction	Credit Card assessment fees	\$0.10-\$0.30
Authorization and settlement	Per Transaction	Authorization fees	\$0.10
American Express	Per Transaction	Amex charges	2.99% + \$0.25
Returns/Charge backs			
Chargeback	Per Transaction	Customer requested chargeback	\$25
Excessive Returns	Per Transaction	Greater than 40% returns	\$0.50

Summary (normal processing):

Per transaction fee Visa, Master, Discover cards (estimated average) = 1.6-1.8% + \$0.20

Monthly: \$5/month total for all associated bank accounts

Check/ACH Processing Fee

Summary (normal processing):

FEES	TYPE	DESCRIPTION	RATE
ACH Statement	Monthly	ACH Processing fees	\$5/month
Processing	Per Transaction	Per check/echeck or ACH transaction	\$0.10
Returns/Chargebacks			
Returned (per transaction)	Per Transaction	Returned checks	\$0.20
Excessive Returns (per transaction)	Per Transaction	Greater than 40% returns	\$0.50

Per transaction fee: \$0.10

Monthly: \$5/month per associated bank account

FIXED RATE

Credit Card Processing Fee

FEES	TYPE	DESCRIPTION	RATE
Gateway	Monthly	Credit card processing fees	\$5/month
Card Present (Visa, MC, Discover)	Per Transaction	Card swipe transactions	2.50%
Card not Present (Visa, MC, Discover)	Per Transaction	For Online and Recurring Transactions	2.50%
Authorization and settlement	Per Transaction	Authorization fees	\$0.10
American Express	Per Transaction	Amex charges	3.50% + \$0.25
Returns/Charge backs			
Chargeback	Per Transaction	Customer requested chargeback	\$25
Excessive Returns	Per Transaction	Greater than 40% returns	\$0.50

Summary (normal processing):

Per transaction fee Visa, Master, Discover cards = 2.5% + \$0.20

Per transaction fee Amex = 3.5% + \$0.25

Monthly: \$5/month total for all associated bank accounts

Check/ACH Processing Fee

Summary (normal processing):

Per transaction fee: \$0.10

FEES	TYPE	DESCRIPTION	RATE
ACH Statement	Monthly	ACH Processing fees	\$5/month
Processing	Per Transaction	Per check/echeck or ACH transaction	\$0.10
Returns/Chargebacks			
Returned (per transaction)	Per Transaction	Returned checks	\$0.20
Excessive Returns (per transaction)	Per Transaction	Greater than 40% returns	\$0.50

Monthly: \$5/month per associated bank account