



BTL | MARCH 2024

MASTERING CARD PROCESSING FEES



3 Takeaways for today:



BENCHMARK YOUR FEES: GAIN A COMPETITIVE EDGE



WIN MORE GALLONS: WHITE-LABEL MERCHANT SERVICES



NAVIGATING LEGISLATION: AN ALLY IN REDUCING FEES?

TAKEAWAY 1:

**BENCHMARK YOUR FEES: GAIN
A COMPETITIVE EDGE**

10%

HOW DO YOU COMPARE TO AN AVERAGE PIX MERCHANT?



**STANDARD PRICING:
PASS-THRU + \$0.06**



**AVG MONTHLY VOLUME:
\$120,000**



**AVG MONTHLY TRX:
5,500**



**AVG GPM:
50,000**

ALL STORE AVG

AVG TICKET	EFFECTIVE RATE
\$10.00	3.40%
\$12.00	3.15%
\$14.00	2.89%
\$16.00	2.64%
\$18.00	2.38%
\$20.00	2.13%
\$22.00	2.07%
\$24.00	2.01%
\$26.00	1.94%
\$28.00	1.88%
\$30.00	1.82%
\$32.00	1.82%
\$34.00	1.81%
\$36.00	1.81%
\$38.00	1.80%
\$40.00	1.80%
\$42.00	1.79%
\$44.00	1.79%
\$46.00	1.78%
\$48.00	1.76%
\$50.00	1.73%
\$52.00	1.71%
\$54.00	1.69%
\$56.00	1.67%
\$58.00	1.64%
\$60.00	1.62%

EFFECTIVE RATE BY CARD TYPE

AVG TICKET	AMEX	DEBIT	DISCOVER	MASTERCARD	VISA
\$10.00	3.30%	2.74%	3.19%	2.90%	2.62%
\$12.00	3.22%	2.59%	3.11%	2.82%	2.56%
\$14.00	3.15%	2.44%	3.03%	2.74%	2.51%
\$16.00	3.07%	2.29%	2.95%	2.66%	2.45%
\$18.00	3.00%	2.14%	2.87%	2.58%	2.40%
\$20.00	2.92%	1.99%	2.79%	2.51%	2.34%
\$22.00	2.85%	1.83%	2.72%	2.43%	2.28%
\$24.00	2.77%	1.68%	2.64%	2.35%	2.22%
\$26.00	2.70%	1.53%	2.56%	2.27%	2.16%
\$28.00	2.62%	1.38%	2.48%	2.19%	2.12%
\$30.00	2.55%	1.23%	2.40%	2.11%	2.08%
\$32.00	2.47%	1.21%	2.32%	2.09%	2.04%
\$34.00	2.40%	1.19%	2.32%	2.07%	1.99%
\$36.00	2.32%	1.17%	2.32%	2.05%	1.95%
\$38.00	2.32%	1.15%	2.31%	2.02%	1.91%
\$40.00	2.31%	1.13%	2.31%	2.00%	1.87%
\$42.00	2.31%	1.11%	2.31%	1.98%	1.86%
\$44.00	2.30%	1.09%	2.31%	1.96%	1.84%
\$46.00	2.30%	1.08%	2.31%	1.94%	1.83%
\$48.00	2.29%	1.06%	2.30%	1.92%	1.82%
\$50.00	2.29%	1.04%	2.30%	1.90%	1.81%
\$52.00	2.28%	1.02%	2.30%	1.88%	1.79%
\$54.00	2.28%	1.00%	2.30%	1.85%	1.78%
\$56.00	2.27%	0.98%	2.29%	1.83%	1.77%
\$58.00	2.27%	0.96%	2.29%	1.81%	1.75%
\$60.00	2.26%	0.94%	2.29%	1.79%	1.74%

****YOU'LL RECEIVE A COPY OF THIS CALCULATOR SPREADSHEET AT THE END OF THE PRESENTATION**

15%

BIGGEST FACTORS IMPACTING EFFECTIVE RATE

- 1. YOUR AVG TICKET**
- 2. YOUR CARD MIX**
- 3. YOUR PROCESSOR**

AVERAGE TICKET

MOST INTERCHANGE FEES INCLUDE A FIXED TRANSACTION FEE.
LARGER SALES REDUCE THE IMPACT

The 5 most common interchange fees at a C-store.

Sale amount

Effective Rate = Fees/Sale amount

			\$1.00 SALE		\$5.00 SALE		\$10.00 SALE		\$20.00 SALE		\$50.00 SALE	
Transaction Type	Fee %	Trans Fee	Fee %	EFF Rate	Fee %	EFF Rate	Fee %	EFF Rate	Fee %	EFF Rate	Fee %	EFF Rate
VISA or MC regulated debit	0.05%	\$0.22	\$0.22	22.05%	\$0.22	4.45%	\$0.23	2.25%	\$0.23	1.15%	\$0.25	0.49%
VISA automated fuel disp. (AFD)	1.15%	\$0.25	\$0.26	26.15%	\$0.22	0.005	\$0.37	3.65%	\$0.48	2.40%	\$0.83	1.65%
VISA small ticket item	1.65%	\$0.04	\$0.06	5.65%	\$0.22	0.005	\$0.21	2.05%	\$0.37	1.85%	\$0.87	1.73%
MC automated fuel disp. (AFD)	0.70%	\$0.17	\$0.18	17.70%	\$0.22	0.005	\$0.24	2.40%	\$0.31	1.55%	\$0.52	1.04%
MC petroleum base	2.00%	\$0.00	\$0.02	2.00%	\$0.22	0.005	\$0.20	2.00%	\$0.40	2.00%	\$1.00	2.00%

25%

BIGGEST FACTORS IMPACTING EFFECTIVE RATE

1. YOUR AVG TICKET
2. YOUR CARD MIX
3. YOUR PROCESSOR

CARD MIX - \$30 SALE

MOST COMMON FEE FOR EACH CARD TYPE

CARD	DISCOUNT RATE % + ASSESSMENTS	TRANSACTION FEE	\$30 SALE TOTAL FEE	EFFECTIVE RATE
DEBIT + INTERLINK DEBIT NETWORK	0.10%	\$0.22	\$0.25	0.83%
AMERICAN EXPRESS	2.015%	\$0.12	\$0.73	2.42%
DISCOVER	1.94%	\$0.05	\$0.63	2.11%
MASTERCARD PETROLEUM BASE	2.13%	-	\$0.64	2.13%
VISA FUEL CONSUMER CREDIT	1.29%	\$0.25	\$0.64	2.12%
FLEET	3.00%	\$0.25	\$1.15	3.83%
EBT	-	\$0.05	\$0.05	0.17%

CARD MIX - DEBIT DISCOUNT AT THE PUMP

HOW MUCH WILL I LOSE TO WIN MORE GALLONS?

10 GALLONS

Posted Credit Price:

\$3.30

Posted Cash/Debit Price:

\$3.25

CARD	PRICE PER GALLON	TOTAL SALE	DISCOUNT RATE % + ASSESSMENTS	TRANSACTION FEE	TOTAL FEES	Effective rate	GROSS PROFIT
VISA	\$3.30	\$33.00	1.29%	\$0.25	\$0.68	2.05%	\$32.32
DEBIT + INTERLINK	\$3.25	\$32.50	0.10%	\$0.22	\$0.25	0.78%	\$32.25
DISCOVER	\$3.30	\$33.00	1.94%	\$0.05	\$0.69	2.09%	\$32.31
AMERICAN EXPRESS	\$3.30	\$33.00	2.02%	\$0.12	\$0.79	2.38%	\$32.21
MASTERCARD	\$3.30	\$33.00	2.13%	0	\$0.70	2.13%	\$32.30
FLEET	\$3.30	\$33.00	3.00%	\$0.25	\$1.24	3.76%	\$31.76

40 GALLONS

CARD	PRICE PER GALLON	TOTAL SALE	DISCOUNT RATE % + ASSESSMENTS	TRANSACTION FEE	TOTAL FEES	Effective rate	GROSS PROFIT
VISA	\$3.30	\$132.00	1.29%	\$0.25	\$1.95	1.48%	\$130.05
DEBIT + INTERLINK	\$3.25	\$130.00	0.10%	\$0.22	\$0.35	0.27%	\$129.65
DISCOVER	\$3.30	\$132.00	1.94%	\$0.05	\$2.61	1.98%	\$129.39
AMERICAN EXPRESS	\$3.30	\$132.00	2.02%	\$0.12	\$2.79	2.11%	\$129.21
MASTERCARD	\$3.30	\$132.00	2.13%	0	\$2.81	2.13%	\$129.19
FLEET	\$3.30	\$132.00	3.00%	\$0.25	\$4.21	3.19%	\$127.79

VERDICT: LOSS IN INCOME SHOULDN'T BE A DETERMINING FACTOR

40%

BIGGEST FACTORS IMPACTING EFFECTIVE RATE

1. YOUR AVG TICKET
2. YOUR CARD MIX
3. YOUR PROCESSOR

I'M PAYING \$0.03 PER TRANSACTION, RIGHT?



50%

I'M PAYING \$0.03 PER TRANSACTION, RIGHT?

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

**AUTHORIZATION FEE
&
ITEM FEE?**

AVS FEE?

PIN DEBIT FEE?

PCI PROTECTION FEE

&

PCI NON-COMPLIANCE FEE?

VI. RATES & FEES (FOR VISA, MASTERCARD, DISCOVER AND AMERICAN EXPRESS UNLESS OTHERWISE NOTED)									
Pricing Structure (Disc)	Discount	Rate	Surcharge	Tiered Pricing	Discount	Qualified	Mid-Qualified	Non-Qualified	MCC/SIC
<input type="checkbox"/> Interchange Plus (dues, fees, & assessments)				<input type="checkbox"/>					
<input type="checkbox"/> Flat Rate/Fee				<input type="checkbox"/>					
Transaction Fee (includes returns):				American Express OptBlue*					
Other Item Fee – Credit:				Pricing Structure:					
Other Item Fee – Signature Debit:				<input type="checkbox"/> Cost Plus Pricing					
Other Discount Rate – Credit:				<input type="checkbox"/> Tiered Pricing					
Other Discount Rate – Signature Debit:				<input type="checkbox"/> ERR Pricing					
				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 unit		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:		Monthly Merchant Foundry Fee:		<input type="checkbox"/> Wright Express Rate:					
Monthly Service Fee:		Voice Authorization Fee:		<input type="checkbox"/> Voyager Rate:					
Monthly Minimum Discount Fee:		Regulatory Product Fee:							
Retrieval/Representation Fee:		PCI Protection Plan:							
Initial One Time Setup Fee:		PCI Compliance Non-Validation Fee:		Paper Statement Fee:		\$ 4.95			
Touch Tone Transaction Fee:				Gateway Setup Fee:		\$			
<input type="checkbox"/> Gateway Monthly Fee: \$ + Transaction Fee: \$				Monthly Pin Debit Access Fee: \$				(Plus pass through network fees)	
<input type="checkbox"/> Online PIN Based Debit Discount Rate: % + Transaction Fee: \$				Wireless Setup Fee: \$					
<input type="checkbox"/> Wireless Monthly Fee: \$ + Transaction Fee: \$									

I'M PAYING \$0.03 PER TRANSACTION, RIGHT?

YOU THINK YOU'RE PAYING

AUTHORIZATION FEE \$0.03

REALITY

AUTHORIZATION FEE \$0.03

ITEM FEE \$0.05

AVS FEE \$0.05

PIN DEBIT FEE \$0.05

TOTAL \$0.18

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	American Express OptBlue*	
								MCC/SIC	Transaction Fee
<input type="checkbox"/> Interchange Plus (dues, fees, & assessments)	Credit	%	%	<input type="checkbox"/> Tiered Pricing	%	% + \$ 0.10	% + \$ 0.10		
<input type="checkbox"/> Flat Rate/Fee	Debit	%	%	<input type="checkbox"/> ERR Pricing	%	% + \$ 0.10	% + \$ 0.10		
Transaction Fee (includes returns):	\$			<input type="checkbox"/> Cost Plus Pricing	%	% + \$ 0.10	% + \$ 0.10		
Other Item Fee – Credit:	\$			<input type="checkbox"/> Tiered Pricing					
Other Item Fee – Signature Debit:	\$			<input type="checkbox"/> ERR Pricing					
Other Discount Rate – Credit:	%			American Express Direct	Amex Direct SE #:		Transaction Fee: \$		
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:	\$			<input type="checkbox"/> Merchant Club	Total Cost
Annual Customer Service Fee:	\$			See section 2.59 for further details.				# of Units: \$ per unit	\$
Batch 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/Representation Fee:	\$			Regulatory Product Fee:	\$			<input type="checkbox"/> Voyager Rate:	% + \$
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:	\$				

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

60%







BRAND FEE COMPARISON FOR AN AVERAGE C-STORE

- Sales: \$2MM
- Transactions: 70K
- Avg Ticket: \$28
- 60,000 GPM

DEBIT FEES
50%
of Transactions

VISA/MC & OTHER FEES
48%
of Transactions

FLEET FEES
2%
of Transactions

	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%	-
	\$15,468	\$19,610	\$1,754	\$1,020	\$37,853	1.94%	(\$4,278.14)
	\$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)
	\$16,541	\$21,998	\$2,011	\$1,068	\$41,618	2.14%	(\$8,043.88)
	\$12,551	\$26,413	\$1,749	\$1,200	\$41,913	2.15%	(\$8,338.71)
	\$18,006	\$21,868	\$1,857	\$600	\$42,331	2.17%	(\$8,756.43)
	\$16,049	\$23,963	\$1,764	\$900	\$42,676	2.19%	(\$9,101.58)

BOTTOM LINE: EVALUATING YOUR PROCESSOR AND PROCESSES COULD SAVE YOU THOUSANDS



**STANDARD PRICING:
PASS-THRU + \$0.06**



**AVG MONTHLY VOLUME:
\$120,000**



**AVG MONTHLY TRX:
5,500**



**AVG GPM:
50,000**

ALL STORE AVG

AVG TICKET	EFFECTIVE RATE
\$10.00	3.40%
\$12.00	3.15%
\$14.00	2.89%
\$16.00	2.64%
\$18.00	2.38%
\$20.00	2.13%
\$22.00	2.07%
\$24.00	2.01%
\$26.00	1.94%
\$28.00	1.88%
\$30.00	1.82%
\$32.00	1.82%
\$34.00	1.81%
\$36.00	1.81%
\$38.00	1.80%
\$40.00	1.80%
\$42.00	1.79%
\$44.00	1.79%
\$46.00	1.78%
\$48.00	1.76%
\$50.00	1.73%
\$52.00	1.71%
\$54.00	1.69%
\$56.00	1.67%
\$58.00	1.64%
\$60.00	1.62%


EFFECTIVE RATE BY CARD TYPE

AVG TICKET	AMEX	DEBIT	DISCOVER	MASTERCARD	VISA
\$10.00	3.30%	2.74%	3.19%	2.90%	2.62%
\$12.00	3.22%	2.59%	3.11%	2.82%	2.56%
\$14.00	3.15%	2.44%	3.03%	2.74%	2.51%
\$16.00	3.07%	2.29%	2.95%	2.66%	2.45%
\$18.00	3.00%	2.14%	2.87%	2.58%	2.40%
\$20.00	2.92%	1.99%	2.79%	2.51%	2.34%
\$22.00	2.85%	1.83%	2.72%	2.43%	2.28%
\$24.00	2.77%	1.68%	2.64%	2.35%	2.22%
\$26.00	2.70%	1.53%	2.56%	2.27%	2.16%
\$28.00	2.62%	1.38%	2.48%	2.19%	2.12%
\$30.00	2.55%	1.23%	2.40%	2.11%	2.08%
\$32.00	2.47%	1.21%	2.32%	2.09%	2.04%
\$34.00	2.40%	1.19%	2.32%	2.07%	1.99%
\$36.00	2.32%	1.17%	2.32%	2.05%	1.95%
\$38.00	2.32%	1.15%	2.31%	2.02%	1.91%
\$40.00	2.31%	1.13%	2.31%	2.00%	1.87%
\$42.00	2.31%	1.11%	2.31%	1.98%	1.86%
\$44.00	2.30%	1.09%	2.31%	1.96%	1.84%
\$46.00	2.30%	1.08%	2.31%	1.94%	1.83%
\$48.00	2.29%	1.06%	2.30%	1.92%	1.82%
\$50.00	2.29%	1.04%	2.30%	1.90%	1.81%
\$52.00	2.28%	1.02%	2.30%	1.88%	1.79%
\$54.00	2.28%	1.00%	2.30%	1.85%	1.78%
\$56.00	2.27%	0.98%	2.29%	1.83%	1.77%
\$58.00	2.27%	0.96%	2.29%	1.81%	1.75%
\$60.00	2.26%	0.94%	2.29%	1.79%	1.74%

70%

TAKEAWAY 2:

WIN MORE GALLONS: WHITE-LABEL MERCHANT SERVICES



75%

WHY WHITE-LABEL MERCHANT SERVICES?

YOUR LOGO HERE



Increase Revenue:

- Maximize Every Sale: Make each gallon count, boosting revenue without extra effort.



Expand Your Offering:

- Offer Irresistible Rates: Attract and keep customers with unbeatable pricing
- Build Partnerships: Become a trusted partner, securing long-term loyalty.



Reduce Financial Risks:

- Protect Your Profits: Shield your bottom line from unpaid invoices by offsetting invoices with payments.

Statement Date: March 18, 2024

PIX

QUICK STOP

QUICK STOP INC
123 MAIN ST
ALPHARETTA GA 30004

Merchant ID: 1234567
Facility ID: PIX1234

Activity Summary

Description	
Transactions	918
Gross	\$33,741.16
Fees	-\$484.05
Net	\$33,257.11
Effective Rate	1.43%

Batch(es): 93

Settlements

Card Type	Transactions	Gross	Fees	Net
American Express	32	\$1,561.07	-\$39.17	\$1,521.90
Discover	13	\$317.68	-\$7.61	\$310.07
Master Card	98	\$3,657.52	-\$69.49	\$3,588.03
Visa	240	\$9,364.10	-\$164.37	\$9,199.73
Voyager	1	\$35.38	-\$1.21	\$34.17
Wright Express	8	\$504.82	-\$16.99	\$487.83
Debit	509	\$17,570.33	-\$184.75	\$17,385.58
EFT	17	\$720.26	\$0.46	\$720.80

80%

BLUEPRINT: HOW HARD IS THIS TO MAINTAIN

REFERRAL PARTNER REPORT

REFERRAL PARTNER
123 MAIN ST
ALPHARETTA GA
EXAMPLE@EMAIL.COM

PERIOD	TOTAL	DUE
FEBRUARY 2024	\$2,730.74	3/15/24

Store	Transactions	Gross	Revenue Share
STORE 1	16,338	\$507,952.67	\$326.76
STORE 2	3,419	\$93,858.69	\$68.38
STORE 3	8,900	\$167,314.76	\$178.00
STORE 4	6,643	\$151,136.93	\$132.86
STORE 5	11,043	\$334,382.24	\$220.86
STORE 6	2,188	\$33,512.71	\$43.76
STORE 7	3,234	\$69,340.63	\$64.68
STORE 8	1,783	\$32,566.00	\$35.66
STORE 9	13,073	\$279,627.14	\$261.46
STORE 10	4,962	\$182,774.14	\$99.24
STORE 11	5,575	\$99,827.36	\$111.50
STORE 12	13,987	\$453,032.92	\$279.74
STORE 13	7,966	\$240,681.58	\$159.32
STORE 14	5,181	\$119,842.09	\$207.24
STORE 15	8,716	\$272,695.47	\$174.32
STORE 16	6,745	\$175,784.35	\$134.90
STORE 17	3,755	\$85,173.89	\$75.10
STORE 18	7,848	\$209,299.87	\$156.96
Total			\$2,730.74



NO COST TO IMPLEMENT, NO CONTRACT



FUEL WHOLESALER REMAINS OUT OF SCOPE, COMPLIANCE, AND RISK



COMPLETE SETUP BY SYNCING DATA TO YOUR BACK OFFICE THROUGH DTN

“Offering this service has given us an automatic “yes” when prospects ask if we can handle their processing. Especially when debranding a store.”

-BTL Member Testimonial

TAKEAWAY 3:

NAVIGATING LEGISLATION: AN ALLY IN REDUCING FEES?

CREDIT CARD COMPETITION ACT OF 2023



WHAT IS IT?

- The Credit Card Competition Act is bipartisan legislation to reduce card “swipe fees”
- Visa and Mastercard must allow alternative networks to process their cards, creating competition and potentially lowering Interchange fees.



THE GOOD

- Competition is good.
- Bigger Spotlight on Visa & Mastercard for high US swipe fees. (EU: 0.30%, US: 2.00%)



THE BAD

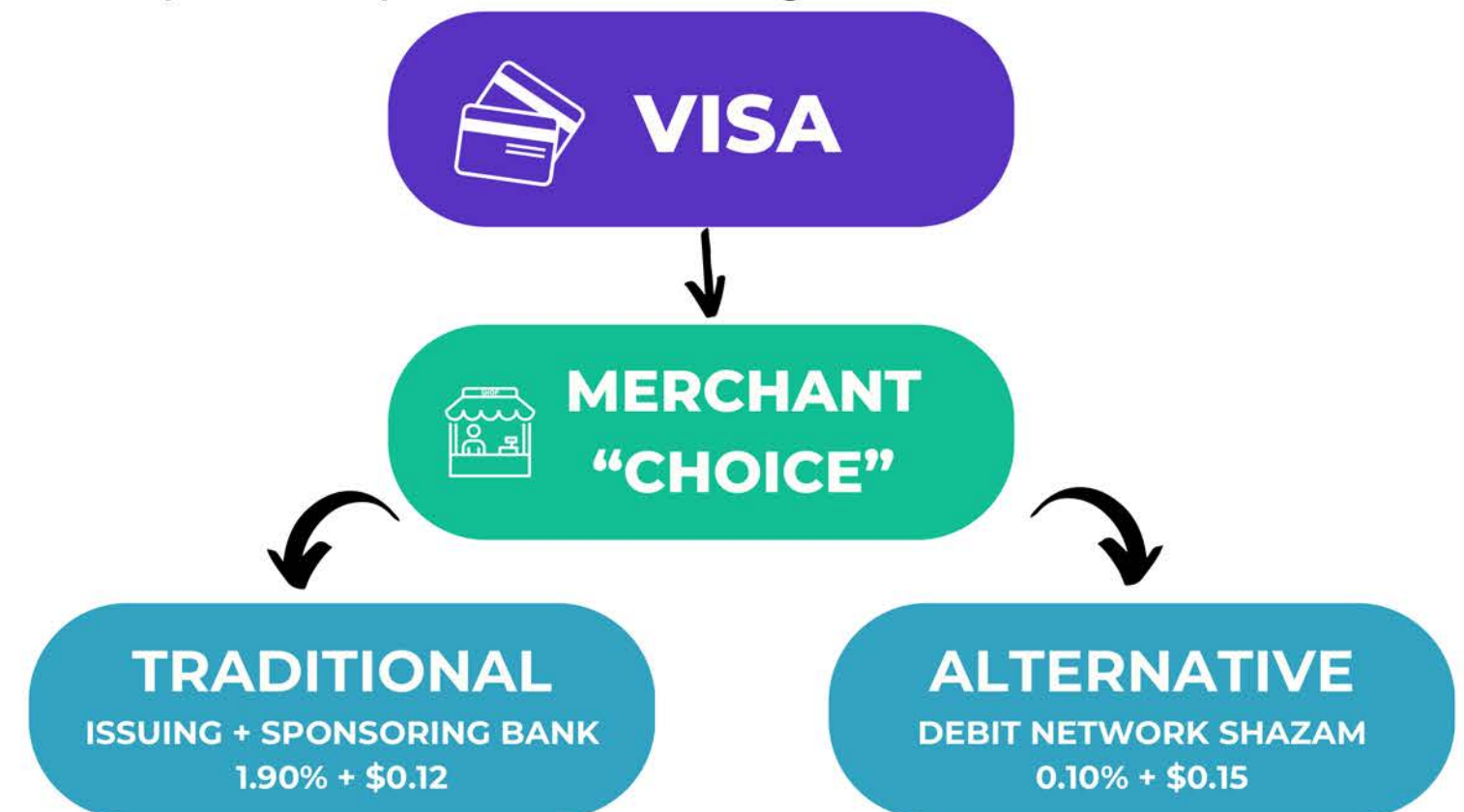
- Only impacts Visa & MC at Large banks.
- Excludes Amex, Discover, and Smaller Banks.
- Durbin Amendment was similar but for debit cards and the card brands found ways to compensate by raising other fees
- Consumers are being bombarded by “Point Tracking” companies like Nerd Wallet, making consumers opposed to this. This could lead to a higher adoption of Amex and Discover for savvy customers.

▶ 95%



PIX'S STANCE

- “Choice” is given to the Merchant. Good in theory, but **INCREDIBLY HARD** to implement.
- Only large corporations have technology built in for card routing choice. Most merchants rely on their Processors to route their transactions (debit cards).
- FISERV is the largest processor in the petroleum world. They also own 2 debit networks: STAR and Accel. This could work to their advantage or they could pass the savings to the merchant.



*HYPOTHETICAL

RECAP & QUESTIONS

Scan to Download your
Free Fee Calculator



or visit: pixcalculator.paperform.co



KC COOK | PIX
FOUNDER & PRESIDENT

BENCHMARK YOUR FEES

 100%

WHITE LABELING PAYMENTS: EVERYONE WINS

 100%

NAVIGATING LEGISLATION

 100%

FOR MORE INFO, VISIT:

www.pixpayments.com/btl