

## How big is your fee-based portfolio?

Ever rising credit card fees are killing merchant margins. Fee-based payment models shift card and ACH fees to the customer, boosting merchant's net margins. Adding IntelliPay fee-based payment models to your sales mix will open new opportunities, win more business and help you build sustainable non-traditional revenue streams.

## Preferred fee-based payment models

This side-by-side fee-based payment model comparison will help you find the right solution for your customers.

| Transactions      | Service Fee Model | Surcharge Fee Model | Convenience Fee Model | Site Fee Model    |
|-------------------|-------------------|---------------------|-----------------------|-------------------|
| # of MIDS         | 2                 | 1                   | 1                     | 2                 |
| # of Transactions | 2                 | 1                   | 1                     | 2                 |
| Fee Type          | Fixed or Variable | Fixed or Variable   | Fixed                 | Fixed or Variable |
| Eligible Cards    | Credit or Debit   | Credit              | Credit or Debit       | Credit or Debit   |
| MOTO              | ✓                 | ✓                   | ✓                     | ✓                 |
| Online            | ✓                 | ✓                   | ✓                     | ✓                 |
| Recurring         | ✓                 | ✓                   | X                     | ✓                 |
| Card Present      | ✓                 | ✓                   | X                     | X                 |
| ACH               | ✓                 | ✓                   | ✓                     | ✓                 |
| Restrictions      | Note 1            | Note 2              | Note 3                | Note 4            |

## Model Restrictions:

**Note 1.** Government & Education Merchants. Eligible MCC's 8211; 8220; 8244; 8249; 9211; 9222; 9311; 9399. Merchant registration with Visa required.

**Note 2.** Fee cannot exceed 4.00% of the transaction. Notices must be placed at Point of Entry and Point of Sale. Debit and Pre-Paid cards not permitted. Prohibited in CO., CT., FL., MA.,. Merchant registration with card associations required.

**Note 3.** Must be a flat fee combined into one singular payment. For card-not-present transactions, transaction type cannot be customary to industry. Merchant must offer customer an alternative payment option that does not charge a fee.

**Note 4.** IntelliPay receives the Site Fee and uses the funds to pay the merchant's processing fees.