

Interchange Plus VS Flat Rate Pricing

The lowest cost pricing model

The most expensive pricing model

Facts

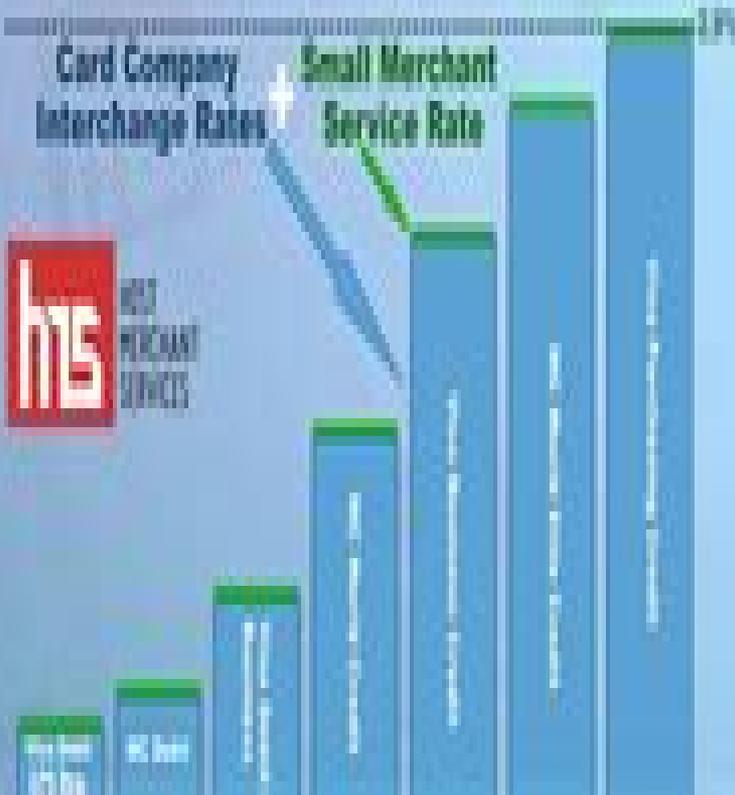
- Interchange rates vary depending on card type

- Interchange rates are same for all merchant services companies

- With flat rate you always pay 2.9%. Even on the cards with 0.05% Interchange rate

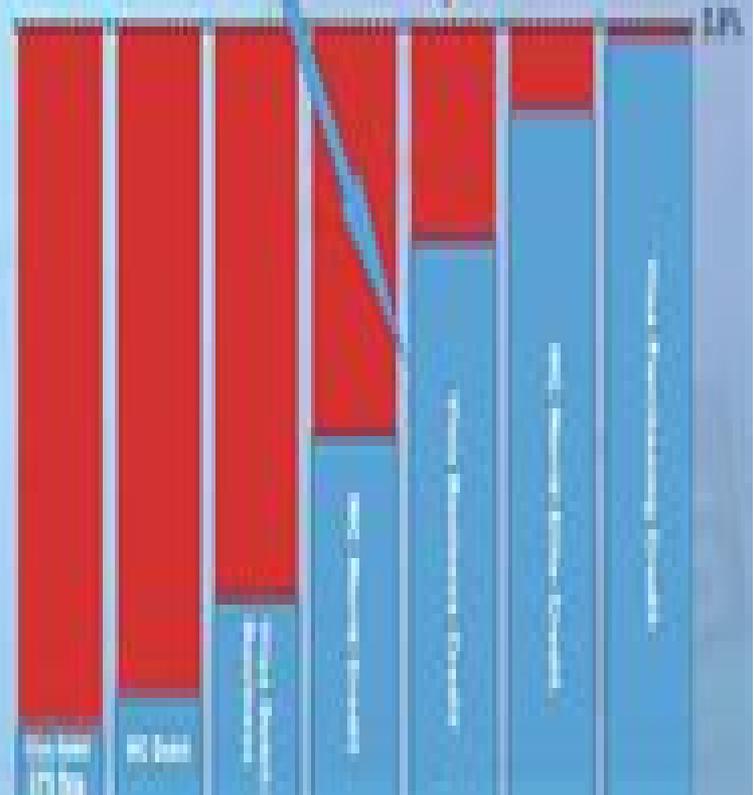
- Interchange plus adds the same small markup for any card

Card Company Interchange Rates + Small Merchant Service Rate



Same Card Company Interchange Rates

Variable Merchant Service Rates



Flat Rate Pricing

Bridger M. Mitchell, Rand Corporation

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