



Multiple Billing Format Options

Visa / MasterCard / Discover / AMEX	ICP	Enhanced 90/10	Flat Rate
Definitions	Interchange & Assessments Pass-Thru Cost	Tiered / Bucket Pricing Format	One Fixed Rate
Ability to view all Interchange credit card type categories, assessments, all misc. processing fees, transaction fees and monthly fees, etc.	✓	Available Upon Request	Available Upon Request
Guaranteed Assigned Rate for 3-year term. Visa/MasterCard/Discover	✓	✓	✓
<u>Guaranteed</u> All-Inclusive 'Effective Rate' for 3-year term. Visa/MasterCard/Discover		✓	✓
<u>Exempt</u> from October & April Visa/MasterCard Interchange rate increases. Visa/MasterCard/Discover		✓	✓
Visa/MasterCard/Discover Assessments averaging 13 basis points (0.13%) and \$0.0195/trans APF/NABU <u>included</u> in assigned rate. Interchange description and rate <u>included</u> in assigned rate.		✓	✓
<u>Exempt</u> from Variable Effective Rate – Gives you control over your costs through an all-in effective rate that remains stable.		✓	✓
Assessments of Fixed Acquirer Network Fee, Misuse, Integrity, > \$1,000, AVS, Kilobyte, Zero Floor Limit, Partial Auth, Non Participation Fees, etc. <u>included</u> in assigned rate.			✓
All other monthly processing and transaction fees <u>included</u> in assigned rate. Examples: Monthly Support Fees, Transaction Fees and Chargeback Fees.			✓
International assessments, Cross-Border, Foreign Interregional, ISA, and IAF fees are billed separately.	✓	✓	✓
One statement for all card types: Visa/MasterCard/Discover/AMEX – Paper and downloadable online formats.	✓	✓	✓
AMEX Opt Blue – For accounts < \$1MM in annual AMEX credit card sales. Authorization / Capture / Settlement – Matches the deposit time-frames of Visa/MasterCard/Discover.	✓	✓	✓



Matrix Payment Systems, Inc.
 Main: (847) 310-0455 | Fax: (866) 315-8886
 2500 W. Higgins Road | Ste 1105 | Hoffman Estates, IL 60169
www.MatrixPaymentSystems.com