



# **AACS Partner Payment Processing Programs**

# Who is Payroc?

# Full-Service Processor & Acquirer

Payroc is a high-growth merchant acquirer, processor, and payment facilitation powerhouse processing **\$33 billion** in annual charge volume in over **40 countries**, for more than 100,000 merchants, including **1,000+ medical practices**. Payroc is an exclusive provider to AACS with a goal to provide the best-in-class sales enablement and payment processing solutions for your practice, whether it's traditional methods such as terminal, or wireless/ mobile, POS integrations, or e-commerce.

## Best-in-Class Products



Payment Gateways



Websites & Ecommerce



Electronic Processing



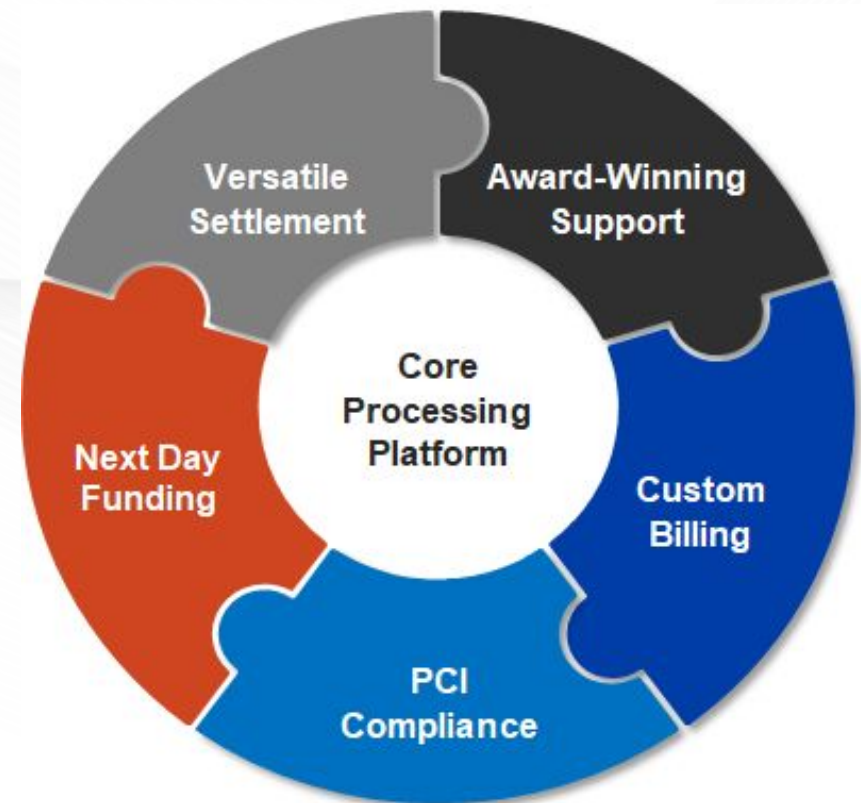
Compliant Surcharging™



Gift Cards



Point-of-Sale



# Industry Solutions

# Understanding Rates & Fees

**What is Interchange?** Interchange is the major wholesale cost involved with credit card processing. **About 90% of your card processing fees will be interchange fees.** The credit card networks determine these fees, and the money you pay in interchange fees DOES NOT go to the merchant account provider. The fact of the matter is that the merchant account provider (represented by the salesperson you speak to) has absolutely no control over interchange fees and other wholesale costs.

Factors that determine your payment processing cost:

- Your business type
- How you accept the card payments
- Your monthly card payment volume
- The types of cards your customers use
- Your add-on services
- Your processor's markup
- Junk fees

Examples of different Pricing Options::

- Interchange plus
- Flat Rate
- Tiered Pricing
- Bill-back



## Payroc Cost Savings Analysis

## Example Inc Cash Rewards Program

Cost Savings Breakdown	Fee Breakdown	Cash Rewards Program
<b>Annual Cost Savings</b> <b>\$20,166.99</b> <b>Processor Savings</b> <b>97%</b> <b>Three Year Cost Savings</b> <b>\$60,500.98</b>	<b>Effective Rate</b> 	<b>Monthly Fees</b> 
		Pass along the cost of card acceptance! With this plan expect monthly savings of  <h1>\$1,680.58</h1> Based on a statement that you provide

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# Cost Saving Analysis Example

Monthly Cost Breakdown						
Cost Description	Cost Allocation	\$ Sales / # Item Count	Previous Plan	Proposed Pricing	Proposed Plan	Customer Pays
<b>Interchange</b>			<b>\$1,265.95</b>		<b>\$39.90</b>	<b>\$1,226.05</b>
Visa/MC/Discover	Interchange	\$36,471.11	\$716.23	Interchange	\$25.53	\$690.70
American Express	Interchange	\$20,525.00	\$549.72	Interchange	\$14.37	\$535.35
<b>Payroc Interchange Management</b>	Interchange Reduction	\$0.00	-	Interchange	<b>\$0.00</b>	<b>\$0.00</b>
<b>Processor Charges</b>			<b>\$458.17</b>		<b>\$0.00</b>	<b>\$458.17</b>
Volume	Visa/MC/Discover	\$36,471.11	\$349.38	0.00%	\$0.00	\$349.38
Volume	Amex	\$20,525.00	\$102.63	0.00%	\$0.00	\$102.63
Transactions	Visa/MC/Discover	77	\$6.00	\$0.00	\$0.00	\$6.00
Transactions	Amex	2	\$0.16	\$0.00	\$0.00	\$0.16
<b>Payment Security &amp; Other Charges</b>			<b>\$46.36</b>		<b>\$50.00</b>	<b>-\$3.64</b>
Monthly Account OnFile	Processor	1	\$3.50	\$50.00	\$50.00	-\$46.50
Chargeback Service Fee	Processor	1	\$5.00	\$0.00	\$0.00	\$5.00
Reg & Comp (Monthly)	Processor	1	\$7.50	\$0.00	\$0.00	\$7.50
Non-EMV Fee	Processor	1	\$29.00	\$0.00	\$0.00	\$29.00
Batch Settlement Fee	Processor	17	\$1.36	\$0.00	\$0.00	\$1.36
<b>Payment Gateway Services</b>			<b>\$0.00</b>		<b>\$0.00</b>	<b>0.00</b>
Transactions	Processor	1	\$0.00	\$0.00	\$0.00	\$0.00
Hosting	Processor	1	\$0.00	\$0.00	\$0.00	\$0.00
Other	Processor	1	\$0.00	\$0.00	\$0.00	\$0.00
Other	Processor	1	\$0.00	\$0.00	\$0.00	\$0.00
			<b>\$1,770.48</b>		<b>\$89.90</b>	<b>\$1,680.58</b>

### The Payroc Promise

Pricing Clarity · Exceptional Service · Trusted Advice · Personal Relationship · Integrity

ASK ABOUT HOW TO BECOME A PART OF OUR REFERRAL NETWORK



# Solutions and Additional Options to Consider

- 24/7 Customer Support
- Chargeback management
- Invoicing
- Terminals - EMV
- eCommerce
- RewardPay
- Mobile Payments

# Questions?

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**Thank you**

