



## AACS Partner Payment Processing Programs

# Who is Payroc?

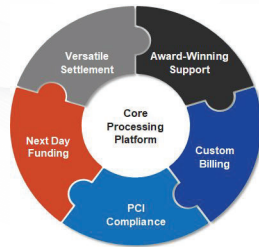
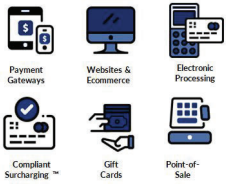
2



## 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



# Industry Solutions

4



## 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

## Cost Saving Analysis Example

Payroc Cost Savings Analysis Example Inc Cash Rewards Program

Cost Savings Breakdown	Effective Rate	Monthly Fees	Cost Rewards Program
<b>Annual Card Volume</b> \$20,188.99 <b>Processing Charge</b> 3.75% <b>Three Year Credit Spinning</b> \$10,000.00	<b>Effective Rate</b> 3.75% (Includes: Interchange, Processor, Payment Gateway, Monthly Fee, Non-EMV Fee, Gift Settlement Fee)	<b>Monthly Fees</b> \$18.75 (Includes: Monthly Fee, Non-EMV Fee, Gift Settlement Fee)	<b>Cost Rewards Program</b> Free (with the cost of card processing) With this plan expect monthly savings of <b>\$1,680.58</b> Based on a statement that you provide
<b>Monthly Cost Breakdown</b>			
Interchange	\$762.00		\$762.00
Processor Charges	\$18.75		\$18.75
Payment Gateway Management	\$0.00		\$0.00
Processor Charges	\$18.75		\$18.75
Monthly Fee	\$18.75		\$18.75
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Payment Gateway			

## Solutions and Additional Options to Consider

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

7



# Questions?

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8



# Thank you

