CentralPayment®   An Explanation of Fees

Application Fee ($195)
A charge to setup the merchant processing account.

Check Card Rate/Qualified Rate (%)
A charge on the volume of debit cards run as credit (V/MC) normally on purchases and refunds. Also may be lower than the Qualified Rate.

Discount Rate/Qualified Rate (%)
A charge on the volume of V/MC. Normally on purchases and refunds.

Transaction Fee ($0.XX)
A flat rate for authorizations and refunds.
Approx. $0.20 Visa / MasterCard
Approx. $0.35 Debit
Approx. $0.15 Amex / Discover

Debit Basis Points (0.85%)
A charge on the volume of ATM, "Pin-Based" Debit transactions. When you use the pinpad.

Mid-Qual (Qual + 1.59%)
A rate charged on top of the Qualified Rate. Normally for rewards cards.

Non-Qual (Qual + 1.89%)
A rate charged on top of the Qualified Rate. Normally for keyed transactions (except MOTO accounts), corporate cards, international cards, and transactions not batched for 24 hours.

Statement Fee ($9.50)
A fee to send out a merchant statement each month.

Monthly Minimum/Minimum Discount ($25)
When the check card, qualified, mid-qualified, and non-qualified rates together do not match or exceed $25, we charge the difference.
(see below for example)

Equipment Warranty ($8.95)
A charge to warranty credit card processing equipment.

Batch Fee ($0.25)
This fee is a charge for sending out a group of transactions to be deposited. Each batch from each machine will incur this fee.

AVS Fee ($0.05)
Address Verification System: it's a charge to check the street number and/or the zip code with the card-issuing bank. This only comes up with keyed in transactions.

Voice Authorization ($1.00)
A charge for calling the voice-auth center and getting an approval code.

Chargeback Fee ($25)
A fee for processing a disputed transaction. This dispute is initiated by the cardholder.

Wireless Fee ($18)
A per terminal charge to be setup wirelessly.

Internet Terminal Fee ($18)
A per terminal charge to be setup to process over IP (Internet Protocol).

Gateway Fee/Internet Access ($8)
A charge for a PayJunction Virtual Terminal or Internet Gateway.

Cancellation Fee ($550, $375, or $300)
A fee for breaking the contract:
$550 if closed during the first year
$375 if closed during the second year
$300 if closed during any other year

Example of Monthly Minimum:

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Check Card Rate: $500 @   1.4% = $  7.00
Qualified Rate:  $200 @    2% = $  4.00
Mid-Qual Rate:   $100 @ 1.59% = $  1.59
Non-Qual Rate:   $100 @ 1.89% = $  1.89
Total:                        = $ 14.48
Monthly Minimum: $25 - $14.48 = $ 10.52
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In this case, the merchant will be charged a total of $10.52 for their monthly minimum because they already paid $14.48 in the check card, qualified, mid-qual, and non-qual rates (no other rates affect the monthly minimum).

Monthly Minimum ($25)

- Check Card — $7.00
- Qualified Rate — $4.00
- Mid-Qual Rate — $1.59
- Non-Qual Rate — $1.89
- Resulting Monthly Min. — $10.52