

Frequently Asked Questions - Fee Changes in April 2020

1. Where can I find the fees I pay currently?

You can take a look at your most recent invoice as this will detail the fees you currently pay for the cards you take. [Log into](#) Merchant Portal to find your most recent invoice.

2. What's a Non-Secure Fee?

If applicable, this is an additional fee, which is applied to transactions that aren't taken using Chip & PIN or 3D Secure online.

3. What's a Card Not Present (CNP) Fee?

If applicable, a Card Not Present fee applies to all transactions where a customer isn't physically present.

4. What's a Headline Rate?

The Headline Rate is the standard fee applied to all transactions. This rate includes our costs of processing a transaction plus the Secure Domestic Consumer Interchange Fee set by Mastercard and Visa.

We've included an example of this below based on a £40 transaction:

Illustrative Headline Rates	
Percentage (%) + Pence Per Item	Percentage (%) only
0.60% + £0.16	1.00%
$£40 \times 0.60\% + £0.16 = £0.40$	$£40 \times 1.00\% = £0.40$
A percentage fee applied to the transaction value plus an additional fixed pence per transaction	A percentage fee applied to the transaction value

5. What's an Additional Transaction Fee (ATF)?

Transactions not classified as Secure Domestic Consumer incur larger Interchange Fees and therefore cost more to process, like those taken on internationally issued or Corporate cards. If we process one of these transaction types on your behalf, the relevant rate listed in the ATF Table will be charged in addition to the Headline Rate.

6. What's an Interchange Fee?

Interchange Fees are set by Mastercard and Visa and are dependent on the card type and the method of accepting the transaction. This fee is paid by us, the card processor, to the relevant card issuers to cover their associated costs.

7. Where does it say you can change my rates?

Clause 2 in your Terms of Service allows us to change your Service Charges and outlines the process we'll follow to amend them. You can find this in our Customer Centre [here](#).