

\$ System Fees	Description	Amount
Monthly Maintenance	Monthly fee for maintenance, customer support, and ongoing upgrades to our online technology.	\$49.95
≡ Credit Card Fees		
Inquiry Fee	Flat fee charged on all credit card transactions.	\$0.29
Visa/MasterCard/Discover Discount Rate	Percent fee charged on all credit card transactions. Rates will vary by card brand and transaction type.	2.49%
Non-Qualified Surcharge	Percent fee added to the base discount rate if the card presented is in the Corporate or Business card category or if incomplete cardholder info is provided.	+1.20%
Rewards Surcharge	Percent fee added to the discount rate for cards that fall in the Personal or Corporate Rewards category.	+0.11%
American Express Discount Rate	Percent fee charged on all American Express transactions. Rates will vary by card brand and transaction type.	2.89 - 3.99%
Chargeback Fee	Fee if a customer declares a charge/debit was not authorized.	\$25.00
Batch Fee	Charged for each daily batch of transactions and only charged on days when transactions are present.	\$0.29
On File Fee	Monthly fee charged by the credit card processor for the cost to keep the merchant account open and active.	\$5.00
e ACH (eCheck) Fees		
Transaction Fee	Flat fee charged on all ACH transactions.	\$0.60
Return Charge	Fee debited if a transaction is returned for Not Sufficient Funds (NSF).	\$2.50
ACH High Ticket Surcharge	Surcharge added to per transaction fee for individual transaction amounts over \$5,000.	+0.25%
Chargeback	Fee debited if a customer declares a debit was not authorized.	\$25.00
Batch Fee	Charged for each daily batch of transactions and only charged on days in which transactions are present.	\$0.29
Monthly Minimum	Minimum amount of ACH transaction fees. When not met or exceeded, the difference is billed.	\$5.00
? How You Are Billed:		

Near the beginning of the month, all transaction and maintenance fees are debited from your bank account for the previous month's processing. Credit card processing transaction fees will appear as a separate debit from your ACH processing and maintenance fees.

Please Note: Maintenance and transaction fees are debited from the business bank account provided during the application process unless otherwise specified. If you have any questions about processing rates or fees, please feel free to contact us.

Have questions or want to learn more?

Call [800-466-0992](tel:800-466-0992) or email guide@paysimple.com
Let us know how we can make your life easier.

**Simply
Amazing
Support**

