

### Case Study

How much do you really pay for Payment Processing?





PAYCROSS	stripe	
2%	<b>2.9</b> %	Joe saved \$2,000 a
0.20	0.30	week with Paycross





#### Are you paying too much for your payment processing?

Paycross can save your business tens of thousands of dollars. Do you think you're getting a good deal at 2.9% plus \$0.30?

The reality is, you're paying closer to 3.65% or even higher **before** any hidden fees.

Paycross takes a consultative approach to payment processing only recommending the solutions that you need. We look at your business forensically and we subtract all of those unnecessary costs and charges.

In Joe's illustration, he's a barbershop with \$10,000,000 annual revenue. The average customer spend is \$40 so he processes 250,000 transactions per year.

His main costs with his former provider were 2.9% plus 0.30c per transaction meaning he was paying \$290,000 plus \$75,000 in transaction processing fees or, \$365,000.

The overall ACTUAL fee was 3.65%.

Paycross actual fee is 2.5% saving Joe \$115,000 per year.

Taking you down from 3.65% to 2.5%:



#### **Paycross Comparable %**



#### **Paycross comparables**

# Hey, that's **GREAT**! But what does it **ACTUALLY** mean?

So, your barbershop just had a brilliant year and you processed \$10m payments through your PoS systems. You will have paid \$290,000 to Stripe plus \$75,000 in transaction fees (at \$40 average) plus hidden fees that we've detailed in here – over \$365,000.

C PAYCROSS	stripe
2%	2.9%
0.20	0.30

\*For illustrative purposes

So, whilst the headline reads 2.9%, you're actually paying in excess of **3.65%** 

With Paycross, you'll have paid \$250,000 – we'd have saved you over

## \$2,000 a week!

