Payliance™

Debt Repayment Interchange Discount Programs

Lower Transaction Costs.



Fast-Track Enrollment with Payliance. Start Saving Sooner.

Debt Repayment Interchange Discount Programs: Your Key to Savings

Take advantage of the Debt Repayment Interchange Discount Programs, designed to incentivize debit card usage for the repayment of consumer debt through convenient, secure, and cost-effective payment processing. Gain the flexibility to meet your borrowers' expectations in today's digital age and benefit from the savings.

Payliance's consultative approach means we are your partner in payment processing, not just a vendor. Since 2007, our team has developed a deep understanding of optimizing card network interchange rates to maximize your savings. Let us be your expert in the complex world of payment processing.

Key Benefits:

- **Direct Interchange Savings:** Interchange savings are passed directly to you with capped rates of $0.65 (Visa), $2.95 (Mastercard), and $2.40 (Discover).
- **Reduced Transaction Costs:** Enjoy the benefits without any hidden fees or complicated calculations.
- **Pricing Transparency:** Full disclosure fee schedule means no costly billing surprises. Payliance's Cost Plus Pricing Structure means you recognize the benefits of your interchange discounts.
- **Consumer Convenience:** 77% of surveyed consumers who make loan payments via debit card cite convenience as their top reason.
- **Real-Time Payment Confirmation:** With real-time payment confirmation, gain peace of mind knowing that each transaction will clear seamlessly.
- **Enhanced Security:** Benefit from enhanced security measures that protect both your business and your borrowers' sensitive information.

Debit Acceptance Benefits for Various Loan Types:

- Consumer Loans*
- Short-term Installment Loans
- Lines of Credit
- Auto Loans
- Student Loans
- Mortgages
- Bank Loans

Some restrictions may apply.

Subprime Lenders - we'll get you approved

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Interchange Incentive Program Rates by Network

Applies to non-regulated Visa®, MasterCard®, and Discover® debit and prepaid debit cards for qualifying lenders.

Visa®	MasterCard®	Discover®
0.65% + $0.15 (cap = $0.65)	0.80% + $0.25 (cap = $2.95)	0.70% + $0.16 (cap = $2.40)
Source: https://usa.visa.com/support/small-business/regulations-fees.html	**Source:** https://www.mastercard.us/en-us/business/overview/support/merchant-interchange-rates.html	**Source:** https://servicecenter.discoverglobalnetwork.com/acqinterchange/home

Qualifying Merchant Category Codes

6012	6051
Financial Institutions	Non-Financial Institutions
Merchandise, Services, and Debt Repayment	Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment

Get Started with a Payments Expert and Start Saving Now

Take the first step to streamline your payment processing, and maximize your savings. Partner with Payliance today and experience the peace of mind that comes from working with a processor who prioritizes your success. Our team of experts allow you to focus on what matters most – growing your business and serving your customers.

Scan the QR Code - Calculate Your Savings In Less Than a Minute!

About Payliance

Payliance, founded in 2007, simplifies lending and borrowing by optimizing payment acceptance, reducing processing costs, and mitigating fraud risk. Serving 350+ lenders and 40,000+ merchant locations, they process 203 million transactions annually worth $92 billion. Their Payments-as-a-Service platform boosts payments performance by increasing approvals, streamlining transaction processing, and reducing charge-offs.

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