



# Interchange Discount Programs

Lower Transaction Costs.

## Unlock **Day 1** Savings with Payliance.

## Faster Interchange Discount Enrollment is Possible.

### Interchange Discount Programs: Your Key to Savings

Take advantage of the 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:** Unlock discounts from **Day 1** with interchange savings passed directly to you.
- **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.
- **Further Offset Your Costs With Convenience Fees:** Ensure compliance with card network rules, we'll help you avoid costly fees and fines while creating a further opportunity to offset payment processing costs.
- **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**

## 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 (\$2.95 cap)	0.70% + \$0.16 (cap = \$2.40)
<b>Source:</b> <a href="https://usa.visa.com/support/small-business/regulations-fees.html">https://usa.visa.com/support/small-business/regulations-fees.html</a>	<b>Source:</b> <a href="https://www.mastercard.us/en-us/business/overview/support/merchant-interchange-rates.html">https://www.mastercard.us/en-us/business/overview/support/merchant-interchange-rates.html</a>	<b>Source:</b> <a href="https://servicecenter.discoverglobalnetwork.com/acqinterchange/home">https://servicecenter.discoverglobalnetwork.com/acqinterchange/home</a>

## Qualifying Merchant Category Codes

### 6012

Financial Institutions  
Merchandise, Services, and Debt Repayment

### 6051

Non-Financial Institutions  
Foreign Currency, Non-Fiat Currency  
(for example: cryptocurrency), Money  
Orders (Not Money Transfer), 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 Paylance 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 Paylance

Founded in 2007, Paylance is on a mission to make it easier to lend and simpler to borrow by enabling organizations to streamline payment acceptance, minimize processing costs, and reduce the risk of fraud. With deep expertise in lending, collections, E-commerce, and gaming, Paylance serves over 350 lenders and over 40,000 merchant locations processing over 57 million transactions per year. Paylance's Payments-as-a-Service platform helps merchants accelerate payments performance by increasing customer approvals, streamlining re-payment transaction processing, and decreasing charge-off losses. Visit [Paylance.com](https://www.paylance.com) for more information.

