# **Consumer Convenience Fee**

## No-fee check processing.



No check processing fees for merchants

Excellent option for Bill Pay systems



### What is a Consumer Convenience Fee?

The Consumer Convenience Fee option provides merchants the opportunity to pass check processing costs to consumers. The customers pay processing fees required to cover the transaction. Businesses are able to enjoy fast, secure check processing at no cost.

#### Benefits of Consumer Convenience Fee

**No Fees for Merchants.** Consumers pay the costs, associated with processing checks, that are normally charged to the merchant. With processing fees passed on to their consumers, merchants have the opportunity to accept and process checks with no increased operating expenses. No transaction, batch, or return fees. No network and compliance fees. Best of all... no monthly service or annual service fees.

**Ideal Option for:** The Consumer Convenience Fee option can be added to the following *Non-Guarantee* check programs:

- ACH Debit
- Checks-By-Phone
- Checks-By-Web

**Online Reporting.** The free online reporting allows complete transaction tracking with features such as bank statements, deposit details, batch results, and transaction history. Merchants also receive free, comprehensive customer service and technical support provided by the check processor.

#### Examples of Markets Served

- Federal/State/Local Governments
- Non-profit/ Charity Organizations
- Bill Pay Payment Gateways
- Property Management/ Leasing
- Membership Organizations
- Fundraisers
  Educational
  Medical
  Utilities
  Insurance