

The Worldpay logo is displayed in a bold, red, lowercase sans-serif font.The logo for the Energy Marketers of America (EMA) is shown. It features the words "ENERGY MARKETERS OF AMERICA" in a smaller, blue, uppercase font, followed by the letters "EMA" in a large, bold, blue, uppercase font with a red vertical bar on the right side of the 'A'.

# EMA's CREDIT CARD PROGRAM

Save money with our EMA Credit Card Program



**Our program is designed to save EMA Members money by offering the lowest cost to process credit cards. Call us today at 813.600.0447 to find out how we can help increase your bottom line by cutting cost.**

## Why Worldpay

As a leading payments technology company with unique capability to power global integrated omni-commerce, our industry-leading scale and unmatched integrated technology platform offers clients a comprehensive suite of products and services globally, delivered through a single provider.

We process over 40 billion transactions annually through more than 300 payment types across 146 countries and 126 currencies. Our company's growth strategy includes expanding into high-growth markets, verticals and customer segments, including global eCommerce, Integrated Payments and B2B.

## Card acceptance

Worldpay processes all US card types including fleet cards and settles directly with merchants for American Express, Wright Express and Voyager. Meaning the member doesn't have to wait for fleet card providers to deposit their funds.

## Pricing\*

**The actual fee your members pay is \$0.029 per transaction plus interchange.**

EMA negotiated a \$0.029 transaction fee that is offered to EMA members. As more locations are added to the program, the transaction fee goes down.

EMA also negotiated the additional fees Worldpay can charge state association members. Contractually, Worldpay cannot raise fees or add any additional fees during the term of the EMA agreement.

See reverse side for the per transaction fees\* ("Pricing")



# EMA CREDIT CARD PROGRAM

worldpay

ENERGY  
MARKETERS  
OF AMERICA **EMA**

## Per transaction fees\* (“Pricing”)

	Authorization/Settle*	
	Dial	High Speed*
<ul style="list-style-type: none"> <li>• Visa/Mastercard/Discover/PP Credit Card Transactions and American Express Transactions settled by Worldpay</li> <li>• Non Visa/Mastercard/Discover/PP Transactions</li> <li>• American Express (settled by American Express)</li> <li>• Debit Card Transactions</li> <li>• Electronic Benefit Transfers (EBT)</li> <li>• Gift Card Transactions</li> <li>• ACH Transactions</li> </ul>	\$0.029	\$0.029

## Fees for Compensable Services

Voice Authorization Fee	\$0.95
Chargeback Handling Fee	\$5.00
ACH Reject, NSF or Returned Check Fee	\$25.00

## Interchange fee's

The charts below represent inside and outside interchange fees and Worldpay's transaction fee based on a \$30.00 average ticket. As you can see, our fee compared to interchange is a small price for the all the services we offer your members.

### InSide Interchange Fees

Card Type	Avg Transaction	Discount Rate	Interchange Per Transaction Rate	Total Interchange Fee	Worldpay Transaction Fee	Total Cost of Transaction
Visa Credit	\$30.00	1.15%	\$0.25	\$0.595	\$0.029	\$0.624
Visa Debit	\$30.00	0.80%	\$0.15	\$0.390	\$0.029	\$0.419
Mastercard Credit	\$30.00	1.90%	\$0.00	\$0.570	\$0.029	\$0.599
Mastercard Debit	\$30.00	0.70%	\$0.00	\$0.210	\$0.029	\$0.239
AMEX Credit	\$30.00	2.89%	\$0.10	\$0.967	\$0.029	\$0.996
AMEX Debit	\$30.00	2.89%	\$0.10	\$0.967	\$0.029	\$0.996
Discover Credit	\$30.00	1.80%	\$0.05	\$0.590	\$0.029	\$0.619
Discover Debit	\$30.00	0.76%	\$0.16	\$0.388	\$0.029	\$0.417

### Outside Store Interchange Fees

Card Type	Avg Transaction	Discount Rate	Interchange Per Transaction Rate	Total Interchange Fee	Worldpay Transaction Fee	Total Cost of Transaction
Visa Credit	\$30.00	1.15%	\$0.25	\$0.595	\$0.029	\$0.624
Visa Debit	\$30.00	0.80%	\$0.15	\$0.390	\$0.029	\$0.419
Mastercard Credit	\$30.00	1.90%	\$0.00	\$0.570	\$0.029	\$0.599
Mastercard Debit	\$30.00	0.70%	\$0.17	\$0.380	\$0.029	\$0.409
AMEX Credit	\$30.00	3.25%	\$0.00	\$0.975	\$0.029	\$1.044
AMEX Debit	\$30.00	3.25%	\$0.00	\$0.975	\$0.029	\$1.044
Discover Credit	\$30.00	1.80%	\$0.05	\$0.590	\$0.029	\$0.619
Discover Debit	\$30.00	0.76%	\$0.16	\$0.388	\$0.029	\$0.417

Contact us at 813.600.0447 to learn more.

\*Prices and fees subject to change at any time without notice.