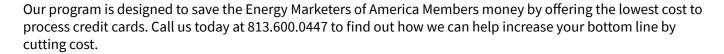


EMA CREDIT CARD PROGRAM

Save money with our EMA Credit Card Program



Why Worldpay from FIS

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.

The EMA negotiated a \$0.029 transaction fee that is offered to petroleum association 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.





Per transaction fees* ("Pricing")

	Authori	Authorization/Settle*	
	Dial	High Speed*	
Visa/Mastercard/Discover/PP Credit Card Transactions and American Express Transactions settled by Worldpay	\$0.029	\$0.029	
Non Visa/Mastercard/Discover/PP Transactions			
American Express (settled by American Express)			
Debit Card Transactions			
Electronic Benefit Transfers (EBT)			
Gift Card Transactions			
ACH Transactions			

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.

In-Side 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	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	\$1.004		
AMEX Debit	\$30.00	3.25%	\$0.00	\$0.975	\$0.029	\$1.004		
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.



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