

# Merchant Billing and Funding

OmniPay is your industry-leading payment processing solution that is efficient and cost effective.

## Merchant Fees

OmniPay offers its Acquiring customers flexibility and sophistication in terms of merchant fees - the ability to charge in a variety of different ways depending on their needs, the needs of their customers and the ever-changing payments landscape.

With OmniPay, access interchange fees during transaction loading and prior to submission to the card schemes, merchant fees can be based on interchange fee calculation, enabling acquiring clients to ensure they always charge at least what they themselves will be charged for interchange.

**These pricing mechanisms include but are not limited to:**

### Interchange Plus

Charge for interchange fees with an optional 'plus' component. For example, 'interchange plus 1%' or 'interchange plus \$0.25.'

### Qualified Pricing

Allows the acquirer to agree an expected interchange level with the merchant up-front and charge that value to the merchant. In cases where the merchant does not achieve the expected interchange level, the acquirer can charge the merchant a penalty.

### Tiered Interchange Pricing

This is a form of pricing which allows the acquirer to charge a tiered price depending on what interchange qualification is attained. Different interchange categories are grouped into tiers and the interchange category which is achieved dictates the pricing tier which is charged.

### Per Transaction

A flat fee or ad valorem may be charged in addition to a primary fee and can be varied by many factors including but not limited to transaction type, card scheme and currency.

### Interchange Pass Thru

Allows the acquirer to agree to an expected interchange level with the merchant up-front. This value is charged to the merchant for every transaction.

If the merchant does not achieve the expected interchange level, the merchant is also charged the difference between the agreed interchange level and the actual interchange level as assessed by OmniPay.

## Cross Border and Assessment Fees

OmniPay has the ability to generate Visa and MasterCard cross-border and assessment fees and pass them onto merchants.

Fees may also be generated based on the following:

- Number of different types of authorisations processed
- Chargebacks (all incoming or only when debited to merchant)
- Retrieval requests
- Account set-up
- Monthly service
- Annual account charge
- Annual membership/turnover
- Terminal rental
- Statement
- ...and many more

Fees on the OmniPay platform are grouped into tariffs allowing any number of combinations and permutations. Individual merchant level overrides may be used to complement these tariffs enabling variation on the fees that apply to any one merchant.

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During the last several years, we have turned to OmniPay a number of times with ideas for new developments and functionality. Each time, OmniPay has guided us skillfully and responsively to turn those initial ideas into reality, thus helping BNL to continuously innovate and grow its acquiring business. ”

General Manager,  
BNL Positivity (Italy)

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OmniPay provides industry-leading payment processing solutions and helps you to generate merchant fees while still providing flexibility and customisation for your Merchant Billing and Funding.

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## Merchant Funding

OmniPay creates files to specification required by acquirer's core banking system to initiate merchant funding on the appropriate date, in the appropriate currency, to the appropriate bank account, in gross or net settlement, and according to the contracted MSC and account fees. OmniPay offers full flexibility regarding when, where, in what currency and in what way merchants are funded. Funding options include:

- Gross and net funding
- Single closing debit or credit balance
- Funding instructions per transaction type
- Separate debit and credit instructions
- Funding Warehouse released on specified date
- Payments on posting date with future value date
- FX converted payments using card scheme rates
- FX converted payments using other rates with currency specific margin mark-ups
- Funding by card organisation and transaction type

OmniPay can uniquely offer clients the ability to be 'funding neutral', predicting when scheme settlement will occur based on the characteristics of each submitted transaction and funding merchants in line with this prediction, enabling clients to settle their merchants when they themselves will be settled. OmniPay offers the ability to suspend or withhold payment due to suspected fraud or merchant arrears.

Additionally, Payment Reserve functionality allows a set percentage of a merchant's funding to be held in a reserve account, thus protecting our acquiring clients from any potential risk. This percentage can be reserved on an ongoing basis, for a set number of payments, or until a reserve value or date has been reached. Reserved funds may be retained, released on an ad hoc basis or automatically released on a rolling basis.

Factoring functionality can be used in a similar way to enable merchants to pay back any loans taken out against their future card sales activity.