



Beyond Payment Solutions

The revolutionary payment solution that minimises the on-going costs associated with processing electronic payments.



Overview

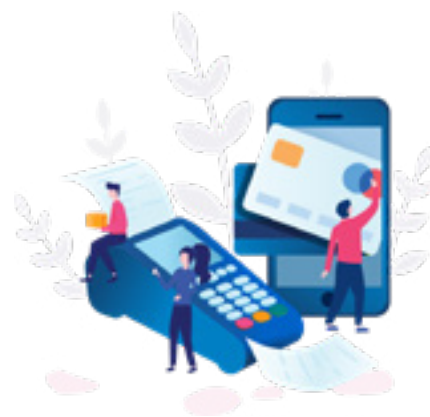
Businesses rely on the ability to process electronic payments efficiently and securely.

Because of this they tend to seek out the larger financial institutions as it is thought they are the only safe option available.

These larger financial organisations have big reputations and large advertising budgets and appear to be on the side of business. They are, but it is all at a substantial cost to business.

The Beyond Payment Solutions uses a fixed price fee for transactions, as well as other inbuilt cost saving initiatives.

Let us show you how we can cut your processing expenses dramatically.



Terminal Solutions Comparison

	» Big 4 Banks	» Beyond
Standard Establishment Fee	From \$82.50	\$0.00
Temporary EFTPO Facility Establishment Fee	\$220.00	\$0.00
Standard Additional Outlet Establishment Fee	\$27.50	\$0.00

Take control today!

Enquire about the Beyond Payment Solutions.

Email: sales@beyondsuite.com.au



Ongoing Fees Comparison

» Big 4 Banks

» Beyond

Minimum Merchant Service Fee

\$22.00 per month if cumulative charges for Credit Card Merchant Service Fee[^], Debit Purchase (eftpos) and Debit Cash Out (eftpos) Merchant Services Fees, Interchange Fees and On Charged Scheme Fees per month do not exceed \$2200, otherwise \$0.

Debit Purchase (EFTPOS) Merchant Service Fee

Flat fee per transaction or as a % of the dollar value processed

Flat fee per transaction*

Debit Cash Out (EFTPOS) Merchant Service Fee

Flat fee per transaction or as a % of the dollar value processed

Flat fee per transaction*

Credit Card Merchant Service Fee

Charged as a % of either the net or gross dollar value processed

Flat fee per transaction*

Interchange Fees

Interchange fees are set by card schemes and are applied on credit card transactions calculated as a % or as a per transaction charge depending on the type of card being processed.

On Charged Scheme Fees

On Charged Scheme Fees are set by Visa and Mastercard and charges are applied to credit cards transactions. Fees will vary depending on the type of cards and where it was issued. The rates of charge are both a per transaction and % rate of the value of the transaction.

Card Transaction Fee

Charged on the number of sales and refund transactions

\$0

Open banking API Monthly Fee

Basic	\$22.00
Basic + Mastercard Secure Code/ Verified by Visa	\$33.00

\$0

On-line Business Banking Monthly Fee

\$11.00

Charge at banking service providers' rate

3rd Party Online Payment Monthly Participation Fee

\$22.00

\$0

Voice Authorisation Fee

\$2.75 charged per authorisation

Charge at banking service providers' rate

Key Authorisation Fee

\$0.66 charged per authorisation

Charge at banking service providers' rate

Flat fee per transaction*
 \$0.25 per transaction under \$50
 \$0.50 per transaction over \$50

Ongoing Fees Comparison

» Big 4 Banks

» Beyond

Open banking API Transaction Fee

Charged on the number of sales and refunds

Charge at banking service providers' rate

On-line Business Banking Transaction Fee

Charged on the number of sales and refunds

Charge at banking service providers' rate

Monthly Terminal Fee

Standalone EFTPOS terminals from \$24.75

\$0

Multi-merchant terminals (minimum 2 merchant locations) from \$12.10/merchant

Intergrated EFTPOS from \$27.50

Preseto Smart as per your fee schedule

EFTPOS Stationery

EFTPOS merchants may be charged for tally rolls and printer ribbons (where applicable)

Purchase as required from any receipt printer consumables vendor

Installation Fee

\$88.00 per site visit when changing an existing terminal/s.

\$0

Merchant Pricing Plan Comparison

	>> Big 4 Banks	>> Beyond
Participation Fee	<p>\$55.00/month</p> <p>Total transactions value limit apply per month**</p> <p>**1.5% fee applies on all credit card transactions that exceeds the recommended limit.</p>	<p>\$0/month</p> <p>No limits on transactions</p> <p>No additional transaction fees</p>

Additional Fees Comparison

	>> Big 4 Banks	>> Beyond
Chargeback & Excessive Chargeback fee	\$33.00 per chargeback	\$0
Cancellation Fee	Details of these charges are available from the merchant services providers web site	\$0
Equipment not returned or damaged	Details of these charges are available from the merchant services providers web site	\$1,200



Scenario 1

Let's look at a small business example!

A business with 2 POS lanes and Integrated Eftpos totalling transactions of \$35,000/month. Merchant facility negotiated with a 2% merchant fee and 30c flag fall on each transaction.

Transactions	Cash	EFTPOS	Credit Card
Total transactions	\$10,000	\$10,000	\$10,000
Actual transactions number	400	250	375
Average Basket size used for transaction number calculation	\$25	\$40	\$40

Fee Description

» **Big 4 Banks**
spend per month

» **Beyond**
spend per month

Establishment Fee	\$82.50	\$0.00
Min. merchant Serv Fee	\$22.00	\$22.00
Debit Purchase Fee EFT	0.30c x \$250 = \$75.00	0.25c x \$250 = \$62.50
Credit Card Merchant Fee	0.30c x \$375 = \$112.50	0.25c x \$375 = \$93.75
Debit Purchase Fee %	2% of \$10,000 = \$200	\$0.00
Credit Card Merchant Fee %	2% of \$15,000 = \$450	\$0.00
Monthly Participation Fee	\$2.00	\$0.00
3rd Party Account Monthly Participation Fee	\$22.00	\$0.00
Eftpo Terminal Retail Monthly Per Lane (2)	2 x \$27.50 = \$55.00	\$0.00
Installation On-site Fee	\$88.00 per visit	\$0.00
Participation Fee	\$225.00	\$0.00

Comparison Total

\$1,334.00

\$178.25

Total Difference

Monthly **\$1,155.75**
Yearly **\$13,869.00**
Over 5 Years **\$69,345.00**



Scenario 2

Let's look at a large business example!

A business with 8 POS lanes and Integrated Eftpos totalling transactions of \$1.2 million/month (\$300,000/ week). Merchant facility negotiated with a 1.5% merchant fee and 25c flag fall on each transaction.

Transactions	Cash	EFTPOS	Credit Card
Total transactions	\$300,000	\$380,000	\$520,000
Actual transactions number	12,000	9,500	13,000
Average Basket size used for transaction number calculation	\$25	\$40	\$40

Fee Description

» Big 4 Banks spend per month

» Beyond spend per month

Establishment Fee	\$82.50	\$0.00
Min. merchant Serv Fee	\$22.00	\$22.00
Debit Purchase Fee EFT	0.25c x \$9,500 = \$2375.00	0.25c x \$250 = \$62.50
Credit Card Merchant Fee	0.25c x \$13,000 = \$3,250	0.25c x \$375 = \$93.75
Debit Purchase Fee %	1.5% of \$380,000 = \$5,700	\$0.00
Credit Card Merchant Fee %	1.5% of \$520,000 = \$7,800	\$0.00
Monthly Participation Fee	\$2.00	\$0.00
3rd Party Account Monthly Participation Fee	\$22.00	\$0.00
Eftpo Terminal Retail Monthly Per Lane (8)	8 x \$27.50 = \$220.00	\$0.00
Installation On-site Fee	\$88.00 per visit	\$0.00
Participation Fee	\$225.00	\$0.00
Comparison Total	\$19,786.50	\$5,647.00

Total Difference

Monthly	\$14,139.50
Yearly	\$169,674.00
Over 5 Years	\$848,370.00