

## Always open – PAYG

Pay-as-you-go card payments on your website or over the phone.

A fixed single monthly plan fee including:

- Gateway and merchant account
- Money in your account next day
- Expert help with your data security
- Enhanced fraud screening
- 24/7 technical support

Pricing Summary	
Joining fee:	£99
Monthly gateway fee:	£0.00
Minimum merchant service charge:	£0.00
Authorisation fee:	£0.00
Secured Pro fee:	£0.00
Click fee per transaction:	£0.12
Merchant service charge (MSC)	
UK Visa or Mastercard consumer	1.99%
Non-UK Visa/Mastercard & UK Business*	2.99%
JCB or Diners Club	2.50%
American Express	1.90%
Other conditions	

Higher Risk Additional Loading rate of 0.1% applied in addition to the MSC on Visa and Mastercard only. Higher risk additional loading transactions include card present not using chip and pin or contactless (e.g. swiping magnetic stripe, cardholder signature), card not present not secured by 3DS (e.g. 3DS not effective, telephone order, mail order), keying card number into any device or data unknown, file submitted 2 days or more after card accepted. Chargeback fee £25 (only if activity takes place). Paper statement fee £3 (online access is included).

\* includes Business, Purchasing, Corporate, Fleet & Commercial cards

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