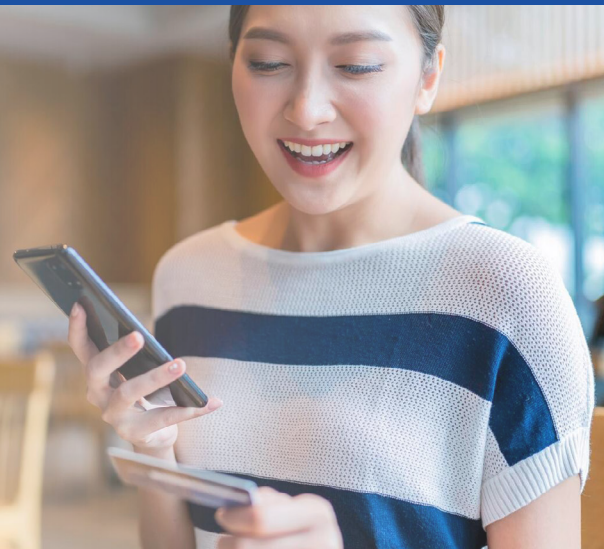


Simplifying payments with Stripe



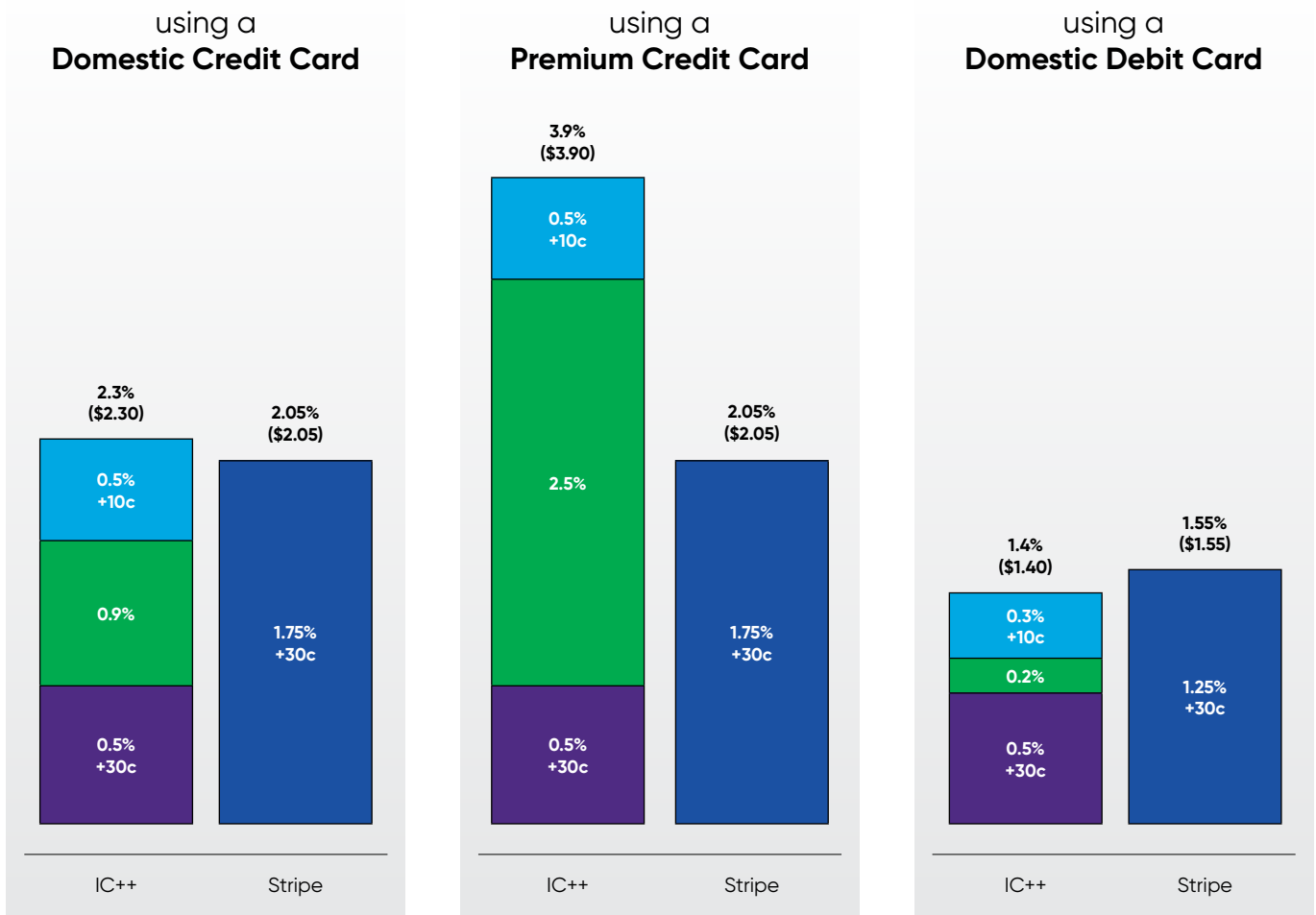
Are your monthly payment transaction expenses a rollercoaster of highs and lows? The extreme cost variations associated with Interchange++ (IC++) fees are one of the key reasons schools are turning to blended pricing payment options. Not only are blended transaction fees often cheaper than their Interchange++ equivalent, they provide consistency and predictability to support more accurate budget forecasting.

Education Horizons has teamed up with leading payment platform Stripe to offer an affordable blended pricing option that simplifies fee structures while providing world-leading payment functionality featuring automatic reconciliation, powerful analytics and the highest standards of security and fraud protection.

COMPARING PRICING MODEL TYPES

	Blended fees (Stripe) Composed of a single rate regardless of the transaction variables.	IC++ fees The sum of the Interchange (IC), Scheme (+) and Acquirer (+) fees.
RISK ALLOCATION	Shifts the burden of risk to the processor, providing schools with greater predictability in financial planning and reducing exposure to fee fluctuations.	Requires schools to navigate and potentially absorb fluctuations in interchange fees and markups.
FLEXIBILITY	Provides simplicity and stability, freeing schools from the complexities of individual fee negotiations, while still allowing for some flexibility in pricing.	Offers customisation through fee negotiations but demands time and effort from schools.
COST MANAGEMENT	Streamlines cost management, allowing schools to focus more on core operations, while still maintaining predictable pricing.	Provides granular control over costs but demands active monitoring and negotiation.
INCENTIVES	Incentivises processors to offer competitive blended rates and value-added services tailored to merchants' needs, providing simplicity and stability in pricing.	Encourages wide variations in fees, generating both lower and higher fees at different times.

Blended (via Stripe) vs IC++ fees on a \$100 transaction



Interchange fee

Paid by the acquirer bank to the issuing bank for every transaction. The fee can sit anywhere **between 0.2% to 0.6% + a fixed cost.**

Scheme fee

Charged by the card organisation (Visa, Mastercard etc.) and is determined by the location, security, transaction and card type. This varies anywhere **between 0.4% to 2.5%.**

Acquirer fee

Covers the processing costs associated with the transaction. This fee usually sits **around 0.4% to 0.9% with an additional fixed cost.**

Blended fee

A single fee built on averaged pricing that covers the IC, Scheme and Acquirer fees. Education Horizons offers fixed blended fees for Debit and Credit Cards.

**Stripe payments are available to Engage customers today.
There are no signup fees applicable to commence using Stripe.**



For full details and pricing, please speak to your Customer Success Manager at customersuccess@educationhorizons.com

**education
horizons**