

How to Save Credit Card Processing Fees Using HPay



With the economy struggling and interest rates rising, here are some quick ways your HPay Payment Processing service through Caterase helps you fight increasing card processing fees:

- **Always Use Payment Links**

Processing fees are highest when your team manually keys in the card. Avoid this by always utilizing the HPay payment link auto-email or a custom email template and allow the card holder to enter card information directly.

- **Prohibit Card Number Entry**

In keeping with the concept above, you can use Caterase security settings to prohibit certain users (or all users) from typing card information directly into Caterase - effectively removing this higher-fee option.

- **Eliminate AMEX**

Due to the high interchange rates associated with American Express cards, you can establish default settings in your HPay service to deny AMEX payments by default or even choose to accept or deny AMEX on the fly with each payment link you create.

- **Lower AMEX Rates with Opt-Blue**

As an HPay user, you are automatically enrolled in the American Express "Opt Blue" program. If you are a qualifying business (less than \$1M in AMEX charges annually or less than \$100K per month in a three month cycle) you are entitled to special, discounted rates.

- **Encourage ACH Check Payments**

With a significantly lower risk factor, ACH electronic checks logically carry a much lower processing fee. You can setup your HPay service to allow only ACH payments by default - or choose to enable or disable ACH or credit card payments on the fly with each payment link.

- **Use Apple/Google Pay**

Coming soon to your HPay service, you can accept card payments through Apple Pay or Google Pay. These exceptionally secure options offer much lower fees than regular card payments and are a great way to keep processing costs down.

While other merchant services charge you the same blended rate no matter what, HPay's simpler, more predictable Interchange Plus rate structure means any savings you realize is more money in your pocket.