



## SWITCHING PROVIDERS

# Prices and Switching Providers

We can provide ready-made or bespoke payment solutions at extremely competitive prices. This enables new customers to benefit from this service without paying for expensive development charges & on-going fees such is the norm with many providers.

**“We believe in providing cost effective but sophisticated solutions. Our pricing is transparent, honest and we offer a very high level of reliability and support”.**

### **Development & Monthly Fee:**

A bespoke IVR Fully Automated Telephone Payment solution from Cyprium, can be developed from as little as **£295 setup fee & £50 per month service charge**. The various Payment Solutions we develop tend to have similar requirements to the majority of new requests so we can adapt these to meet your individual requirements. This enables new customers to benefit from this service without paying for expensive development charges & on-going fees such is the norm with many providers. The development fee is dependent on complexity & transaction volumes. We can discuss this with you once we know your requirements. Our transaction fee can be up to **50% cheaper** than other providers! For Mobile App development costs please contact us.

### **Transaction Fee:**

Cyprium will charge a transaction fee for each payment made through our system. This can be offset by the caller & the surcharge levy as mentioned below. The transaction fee charged is dependent on volumes. We can discuss bespoke transaction costs in more detail once we know your requirements and projected volumes.

### Tariffs for Basic Hosted Web Payment & Virtual Terminal:

Description	Small Business	Corporate
Monthly Fee	£14.50	Bespoke Pricing
Transactions included	100	1500+
Transaction cost thereafter	12.5p	TBC
Fraud Guard	Free advanced fraud screening tools	Bespoke fraud screening tools
Token Facility	Free	Free
Support	24/7	24/7
Backend integration available	Yes /POA	Yes/POA

### Tariffs for Fully Automated Phone Payments:

Description	Small Business	Corporate
Monthly Fee	£50	£100
Transaction Fee	30p to 50p	Bespoke pricing
Minimum monthly transaction spend	£25	n/a
Development Fee	POA	POA
Fraud Guard	Free advanced fraud screening tools	Bespoke fraud screening tools
Token Facility	Free	Free
Support	24/7	24/7
Backend integration available	Yes/POA	Yes/POA

### Surcharge:

Fixed or variable rate surcharges can be added to transactions which are paid back to you. These surcharges can cover the transaction charges on the IVR making it a zero-cost to the business. A fixed surcharge is common, typically between 60p and £1.50, or the IVR can levy a variable surcharge based on card type, typically up to £1 for debit cards and 3% for credit cards. Alternatively some customers build the cost of the payment solution in to their product cost.

### Merchant Accounts:

With many Enquirers or Independent Sales Organisations (ISO), they will only setup a service such as an Online Payment Gateway or Virtual Terminal if you agree to source your Merchant Account through them. This normally means it's more expensive so they can make a margin on the card transactions. Many providers charge around 1.5% to 2% for card transactions. Cyprium are different & we will get the best rate available for you & focus on delivering the best integrated payment solution.

Typical example below based on a Cyprium customer using a Virtual Terminal who is a medium to low risk company processing card payments of £11000 per month with an average transaction value of £500.

Debit Cards – 0.44%

Credit Cards – 1.04%

Business and Premium Credit Cards – 1.8%

Authorisations – 2.5p

\*American Express Charges – 1.9%

Monthly PCI compliance fee- £4.99

Online Statements – FREE

Minimum Monthly Service Charge – £10

(Transactional charges will reach minimum monthly on card turnover projection)

This is almost 50% cheaper than some of the offers you see online.

If you need a new merchant account or wish to change providers to receive a better rate, then simply speak to us or contact us via our Merchant Account page

### Cyprium Price Guarantee:

Cyprium will beat on price any Payment Gateway tariff that is notified to us via email.

Cyprium is committed to providing our Merchants with the best possible service and tariffs. Whilst the standard Cyprium tariffs are extremely competitive and already offer a great value service, we are committed to our Price Guarantee policy until 31st December 2016.

The original tariff must be presented within an existing original statement or within a formal offer document from another service provider. A scanned document will suffice, although the original may be requested. The tariff must be for an exact 'like-for-like' Payment Gateway service and may not include any additional services.

## Switching Providers:

### Why choose Cyprium to manage your Payment Solutions

If you already accept phone or online card payments but are paying too much for your Existing Service, Merchant Account and Payment Gateway, switching to Cyprium is easier than you think saving significantly on your costs.

Cyprium can reduce the cost to your business for processing credit and debit cards with our transparent and competitive transaction fees.

Cyprium provides everything you need to accept credit and debit card payments, including a Merchant Account, Payment Gateway and option to accept payment via, Phone, Website, Virtual Terminal & Mobile App.

Switching to Cyprium is easy & our experienced team will guide you through the process to minimise disruption to your business. We can copy your existing service or improve to take advantage of additional services. No additional development fees for companies with high transaction volumes.

#### Benefits:

- Lower transactions charges and monthly fees
- Keep your existing numbers
- Keep existing service
- Seamless transfers
- Switching is easier than you think

Contact us today for free 'no obligation' communications audit.

### Why choose Cyprium to manage your Telecoms Solutions

- If you wish to move provider to secure cheaper tariffs, switching to Cyprium is easier than you think saving significantly on your costs.
- Cyprium can reduce the cost to your business with our transparent and competitive tariffs.
- Our services include lines, calls, inbound numbers, data services, business mobile and phone systems.
- Switching to Cyprium is easy & our experienced team will guide you through the process to minimise disruption to your business.

#### Benefits

- Lower line rental & call charges
- Keep your existing numbers
- Keep existing service
- Seamless transfers
- Switching is easier than you think

Contact us today for free 'no obligation' communications audit.



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