

STOP TREATING PAYMENTS AS A COST CENTRE

Start treating them as a
strategy



THE HIDDEN COST PROBLEM

- **3+ layers of fees bundled into one "blended" rate**
- **Most businesses unaware of emerging new fee categories**

Interchange, scheme fees and pass-through costs are often blended into a single merchant service charge, leaving many finance teams without clear visibility into what they are actually paying for.

Without detailed benchmarking and analysis, it can be difficult to separate provider margin from underlying payment costs.





price

WHAT "PRICE WALKING" LOOKS LIKE IN PRACTICE

One lever goes up, one lever goes down. The overall picture quietly gets more expensive and nobody notices.

At renewal, fee structures can gradually change over time. Benchmarking helps organisations identify where increases may have developed across margins, platform costs or ancillary charges.

Warning signs:

- No independent benchmarking completed in the last 12+ months.
- No visibility into where your fee actually goes.



YOU DON'T HAVE TO SWITCH PROVIDERS TO WIN

9/10 of businesses stay with their provider after benchmarking, just on better terms.

Benchmarking is not about forcing a provider change. Independent market analysis and specialist negotiation support can often help organisations secure improved terms with their existing provider.



THREE THINGS TO DO THIS QUARTER

- 1. Audit your blended fees, break down what's inside your merchant service charge. Interchange and scheme fees should not be invisible line items.**
- 2. Benchmark against fair market rates using BB Merchant Services to understand how current pricing compares to the wider market.**
- 3. Work with BB Merchant Services to review commercial terms, improve transparency and support constructive discussions with providers.**



Most finance teams know what they spend on card processing, but not what sits beneath the headline rate.

A short benchmarking review can reveal whether hidden fees are quietly increasing over time.

Speak with James Yerkess at BB Merchant Services or Jim Cooper at Esker to understand what fair market pricing looks like.

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