CREATE × ECHELON

Processing Proposal

A wholesale interchange-plus model tailored to your card mix.

90-DAY SNAPSHOT · DEC 2025 — FEB 2026

$7.68M	$243K	3.27%	$224K
TOTAL VOLUME	TOTAL FEES PAID	EFFECTIVE RATE	REFUNDS (2.92% RATE)

THE COMPARISON

Same card mix. Cleaner economics.

What your volume costs today — and what it costs with Create × Echelon.

	CURRENT	WITH CREATE × ECHELON
EFFECTIVE RATE	3.27%	2.80%
ANNUAL PROCESSING FEES	$1,002,668	$859,658
ANNUAL SAVINGS	—	$143,010
3-YEAR SAVINGS	—	$429,031
REFUND-INTERCHANGE RECOVERY	Not enrolled	Program eligible

THE PROPOSAL

Wholesale IC+. No bundled markups.

Transparent pricing. Interchange-plus, line-itemed, no bucket math.

Interchange pass-through
True cost from Visa / Mastercard / Amex — published publicly, nothing added.

+ 0.45% Create markup
A single basis-point spread. No tiers, no qualifying games, no mystery.

+ $0.05 per transaction
A flat authorization fee. That's it.

WHAT WE DO DIFFERENTLY

Four levers that compound.

01 Interchange optimization

Smart routing, Level II/III capture, and card-brand incentives that bundled plans don't pass through.

02 Refund-interchange recovery

Most processors never enroll merchants in Visa/MC return programs. With $224K in 90-day refunds, enrollment eligibility is worth reviewing.

03 Settlement transparency

Real-time pending-batch dashboard. Working capital stops lagging behind the cart.

04 Fraud prevention first

AVS hygiene + 3-D Secure 2.0 liability shift move disputes from defense to prevented-at-the-gate.

THE BOTTOM LINE

A directional 0.47% rate reduction. ~$143K / yr at observed volume.

Modeled on IC+ at 2.35% blended interchange floor + 0.45% spread. Figures are directional estimates.

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