

PayTic








**PayTic Finance
Module**

Network Fees

The Challenge: Network Fee Management is a Black Box Draining Your Revenue

Current Industry Reality

Financial institutions face these critical challenges with network fees:

| | | | |
|--|---|---|---|
| Manual import and Excel review  Teams waste hours importing and manipulating complex network fee reports in spreadsheets | Opaque fee descriptions  Cryptic codes and technical jargon make it impossible to understand what fees actually represent | Hidden optional fees and fines  No visibility into which charges are mandatory versus optional or penalty-based | Long-term overpayment  Can unknowingly pay incorrect or unnecessary fees for years, resulting in significant financial losses |
| Unclear fee justification  Difficulty determining what specific services or activities triggered each fee | Lack of trend visibility  Cannot easily identify patterns, increases, or opportunities for optimization over time | Limited escalation capacity  No clear process to challenge questionable or erroneous fees to the networks | |

“ Financial institutions lose millions annually through opaque network fees, unnecessary charges, and missed optimization opportunities ”


The PayTic Solution : Complete Fee Transparency and Optimization in One Platform


Scheme Invoice Analyzer: Demystify Your Network Fees


PayTic transforms complex network fee structures into clear, actionable intelligence:

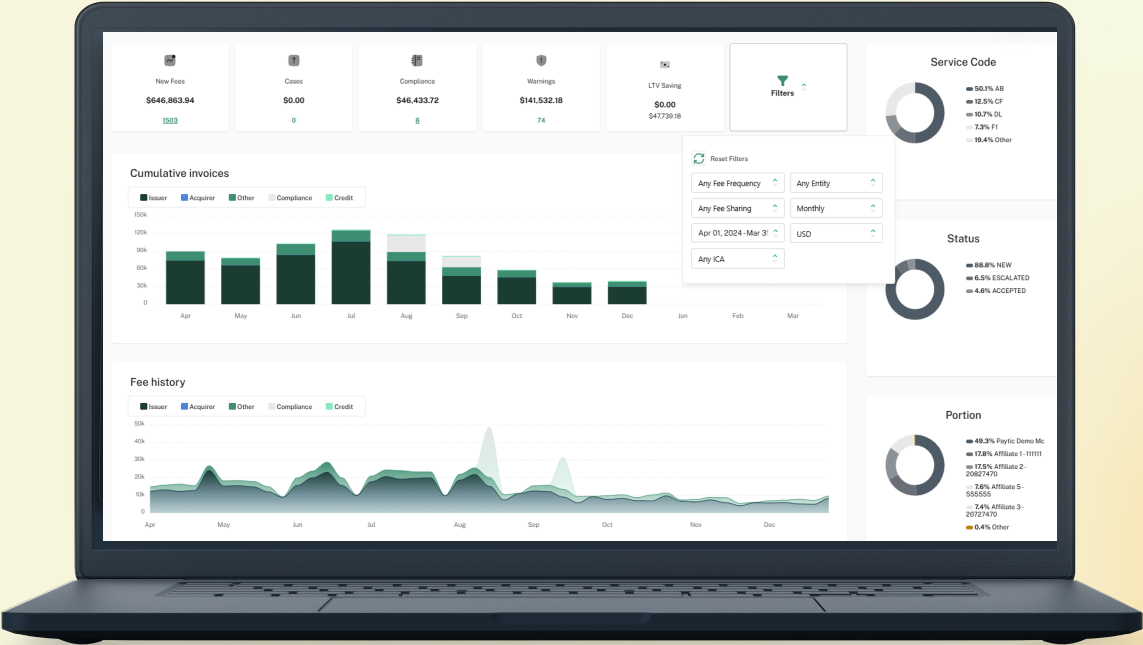
Automated fee report ingestion from Visa, Mastercard and other networks 

Plain language fee descriptions that explain each charge in business terms 

Clear categorization of mandatory, optional, and penalty fees 

Fee applicability analysis specific to your card programs 

Visual indicators of anomalies and optimization opportunities 



The PayTic Solution : Complete Fee Transparency and Optimization in One Platform

Fee Optimization Intelligence: Stop Overpaying Immediately

Automatic detection of potential erroneous charges



Highlighted optional fees that could be eliminated or reduced



Non-compliance fee alerts with remediation guidance



Fee benchmark analysis against industry standards



Projected savings calculations based on optimization scenarios



The PayTic Solution : Complete Fee Transparency and Optimization in One Platform

Comprehensive Fee Analytics: Track Trends and Forecast Costs

PayTic provides powerful insights for ongoing fee management:

Historical trend analysis across all fee categories



Monthly and year-over-year comparisons to identify patterns



Detailed breakdown by issuer, acquirer, and customer segments



Fee projection forecasting for budget planning




Impact analysis of program changes on fee structures




The PayTic Solution : Complete Fee Transparency and Optimization in One Platform


Automated Fee Allocation and Invoicing: Streamline Revenue Management


Our platform simplifies complex fee handling for sponsored programs:

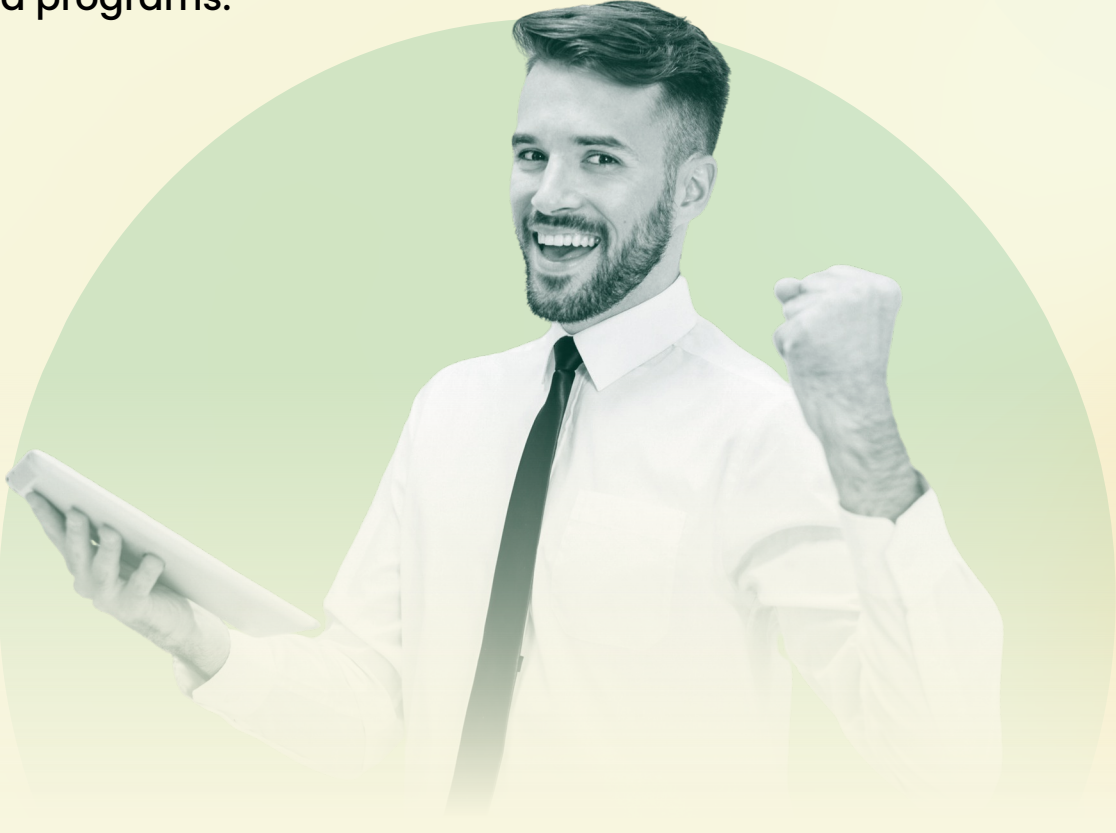
Automatic fee splitting between sponsor banks and partners by ICA or BIN 

Pass-through fee assignment with just a few clicks 

Integrated invoicing module with fee data pre-populated 

Customizable fee allocation rules by program or partner 

Complete audit trail of all fee allocations and adjustments 



How much can we save with PayTic's Network Fees module?



How does PayTic help us understand complex network fees?

How does PayTic help with sponsored program fee management?

Common Questions About PayTic Network Fees


Can we use this system to challenge incorrect fees?

How much can we save with PayTic's Network Fees module?

PayTic delivers substantial, measurable financial impact:

Our clients have saved millions annually

through fee optimization

A photograph showing two business professionals in suits sitting at a table with various charts and documents, representing a business meeting or analysis.

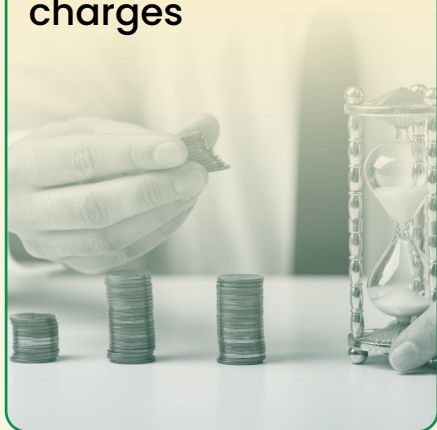
Typically identifies 15-20% in potential fee reductions

within the first month

A close-up photograph of hands pointing at a laptop screen displaying various charts and graphs, symbolizing data analysis.


Prevents ongoing losses

from erroneous or unnecessary charges

A photograph featuring stacks of coins, a hand holding a coin, and an hourglass, representing financial management and time.

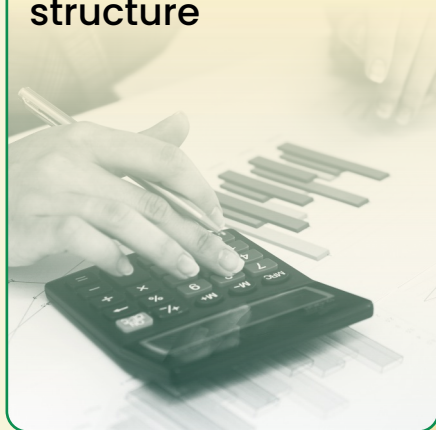
Enables negotiation leverage

with networks based on data-driven

A photograph of two business professionals shaking hands, symbolizing a successful negotiation or agreement.

Provides complete ROI calculation

based on your specific fee structure


A photograph showing hands using a calculator on a desk with various documents and charts, representing financial calculation.

How does PayTic help us understand complex network fees?

Our platform transforms fee complexity into clarity:

Translates technical fee codes

into plain business language

A close-up photograph of a person's hand writing on a spiral-bound notebook. The background is slightly blurred, showing what appears to be a computer screen with some code or text.

Provides context

for why each fee was applied

A photograph showing a hand placing a pushpin on a map or document. The map has several other pushpins already placed, and the hand is in the process of adding another one.

Shows exactly which transactions

triggered specific fees

A photograph of a hand pointing to a diagram on a piece of paper. The diagram includes several dollar signs (\$) and arrows, suggesting a flow of money or transactions.


Identifies relationships

between business activities and fee impacts

A photograph of a person sitting at a desk, looking at a laptop screen. The screen displays various data visualizations, including a pie chart and a bar chart, with a cityscape visible in the background.

Delivers educational insights

to improve fee management knowledge


A photograph of a person sitting at a desk, reading a book. A laptop is open next to them, displaying a data visualization. The person is wearing a white shirt and is focused on the book.

Can we use this system to challenge incorrect fees?

► **Yes** ◀ PayTic empowers you to identify and address fee issues:


Automatic anomaly detection

highlights potential errors




Evidence compilation

for fee disputes



Direct flagging for investigation

with the card scheme from our portal



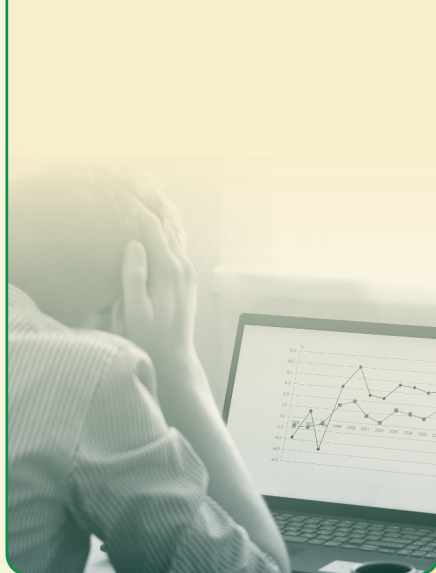
Historical tracking

of dispute outcomes



Analytics on dispute success rates

by fee type and network



How does PayTic help with sponsored program fee management?

Our system automates the entire fee allocation process:

Automatic invoice splitting

by line item



Clear visibility

of your own fees, shared fees, and sponsored affiliate fees



Simple allocation

of pass-through charges to appropriate entities



Integrated invoicing

to generate and send partner bills



Complete reconciliation






of all fee distributions



Three Simple Steps to Transform Your Network Fee Management

Step 1: Access Your Comprehensive Fee Dashboard

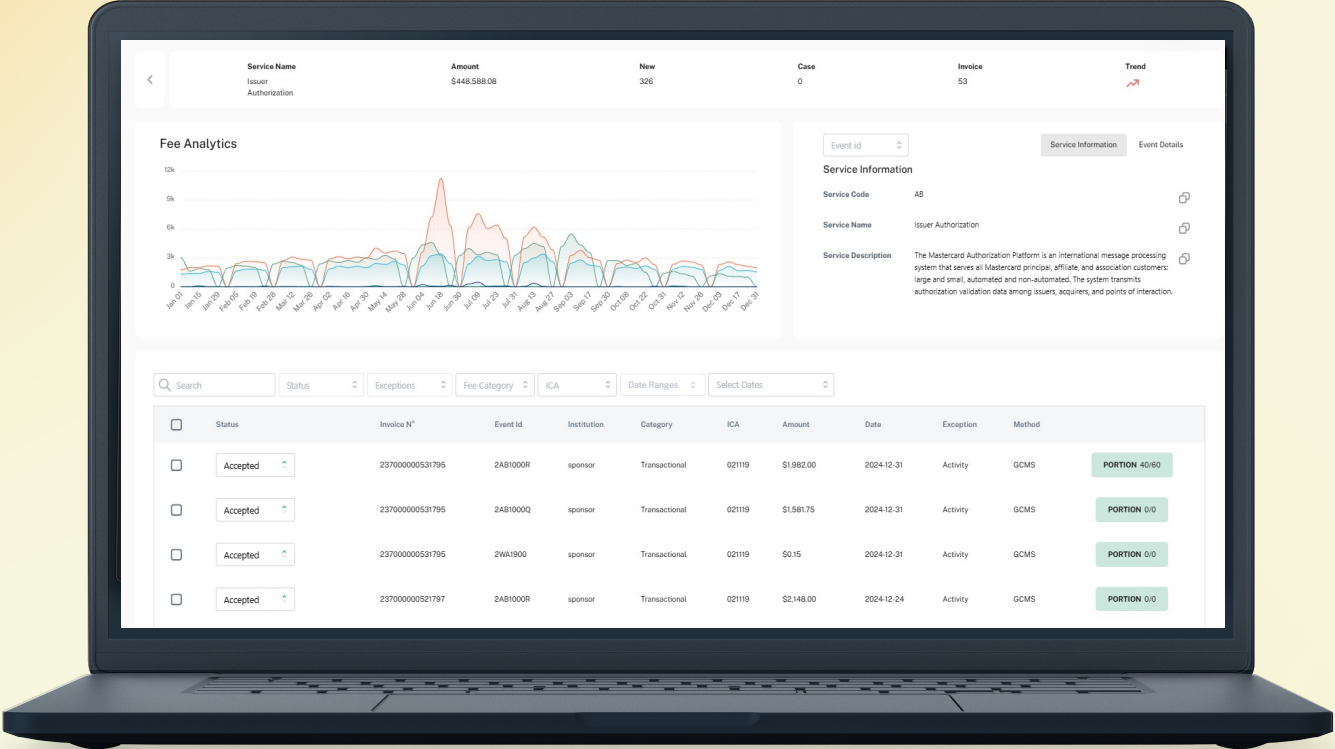
Take control of all network fees from a single interface:

- View fee breakdown** by category, program, and time period 
- Instantly identify** optional, non-compliance, and mandatory fees 
- Track savings opportunities** with projected impact calculations 
- Monitor historical trends** to identify patterns and anomalies 
- Generate optimization recommendations** based on your specific fee profile 

Three Simple Steps to Transform Your Network Fee Management

Step 1: Access Your Comprehensive Fee Dashboard






Take control of your entire dispute portfolio from a single interface:



Analyze and Optimize Fee Structures

Step 2: Analyze and Optimize Fee Structures

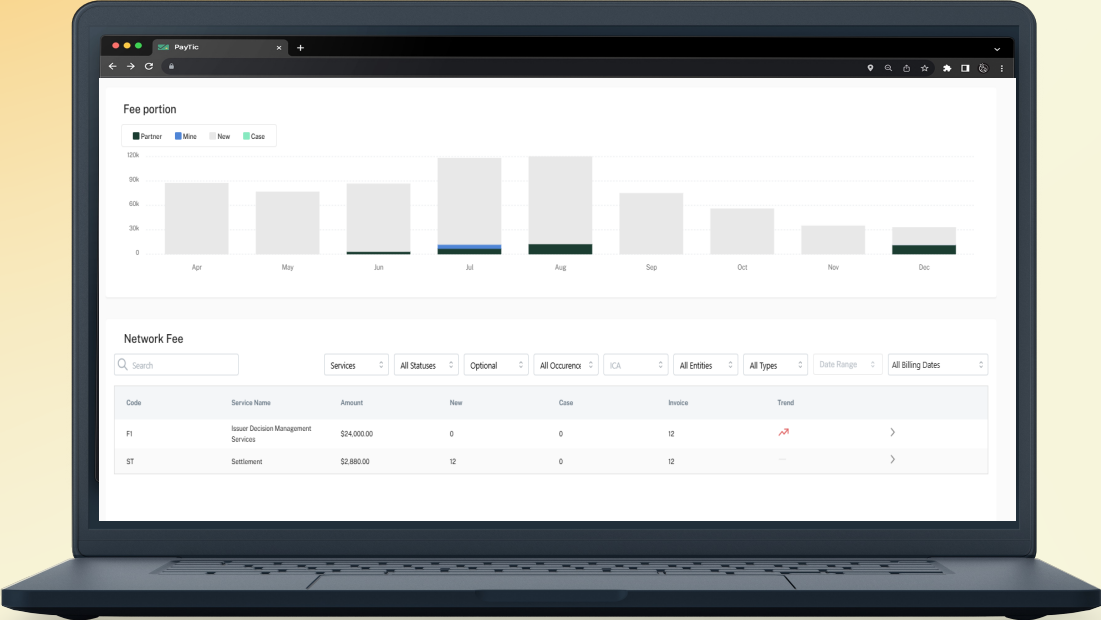
Turn fee insights into immediate and long-term savings:

- Drill down** into specific fee categories and charges 
- Identify unnecessary optional services** that can be discontinued 
- Address non-compliance issues** triggering penalty fees 
- Benchmark your fees** against industry standards 
- Create optimization scenarios** with projected savings calculations 

Three Simple Steps to Transform Your Dispute Management Process

Step 2: Analyze and Optimize Fee Structures

Turn fee insights into immediate and long-term savings:








The laptop screen displays a detailed table of fee transactions. At the top, there are search and filter options including Status, Optional, Fee Category, ICA, Date Ranges, and Select Dates. A dropdown menu is open over the 'Fee Category' column, showing options: Transactional, Other, Systems & Tools, Reporting, and Fines & Penalties. The table columns include Status, Invoice N°, Institution, Category, ICA, Amount, Date, Exception, Method, and a 'PORTION 0/0' button for each row.

| Status | Invoice N° | Institution | Category | ICA | Amount | Date | Exception | Method | PORTION 0/0 |
|-----------|-----------------|----------------|-----------------|-------|------------|------------|-----------|--------|-------------|
| Escalated | 23700000531795 | sponsor | Systems & Tools | 02119 | \$2,000.00 | 2024-12-31 | Optional | GCMS | PORTION 0/0 |
| Escalated | 237000000485201 | sponsor | Systems & Tools | 02119 | \$2,000.00 | 2024-11-30 | Optional | GCMS | PORTION 0/0 |
| Escalated | 237000000442286 | TF1693 sponsor | Systems & Tools | 02119 | \$2,000.00 | 2024-10-31 | Optional | GCMS | PORTION 0/0 |
| Escalated | 237000000391987 | TF1693 sponsor | Systems & Tools | 02119 | \$2,000.00 | 2024-09-30 | Optional | GCMS | PORTION 0/0 |
| Escalated | 237000000344182 | TF1693 sponsor | Systems & Tools | 02119 | \$2,000.00 | 2024-08-31 | Optional | GCMS | PORTION 0/0 |
| Escalated | 237000000301156 | TF1693 sponsor | Systems & Tools | 02119 | \$2,000.00 | 2024-07-31 | Optional | GCMS | PORTION 0/0 |

Automate Fee Allocation and Partner Invoicing

Step 3: Streamline the entire fee management process:

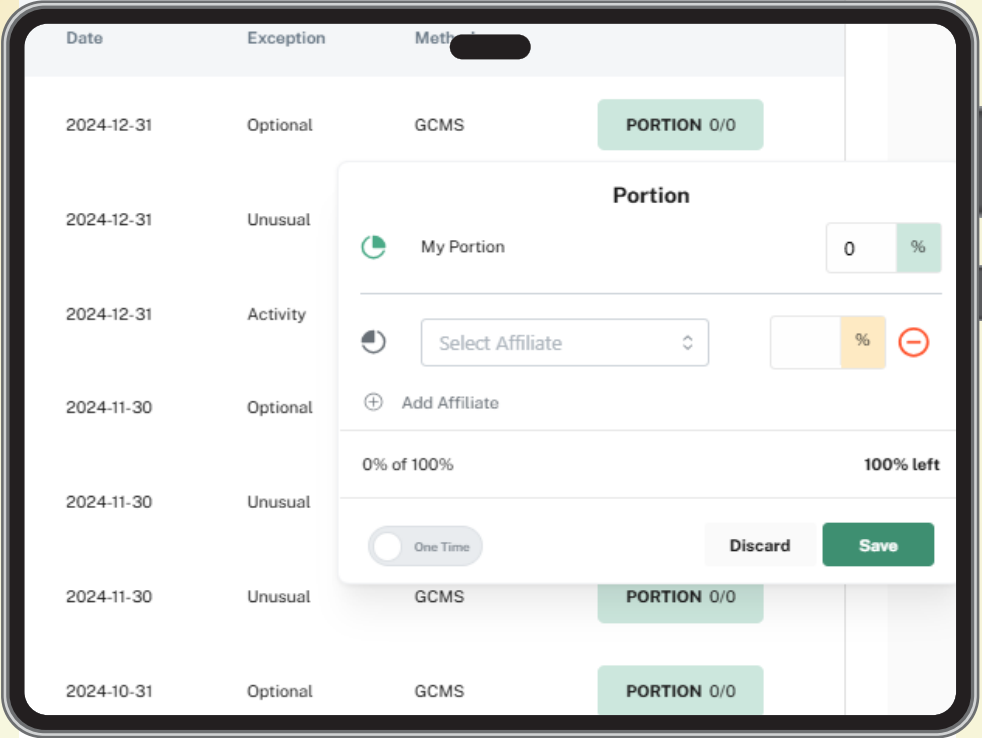
Never lose track of case status or approaching deadlines:

- Automatically split invoices** by line item 
- Assign pass-through fees** to partners with a few clicks 
- Generate and send invoices** directly from PayTic 
- Track invoice status** and payment history 
- Maintain complete audit records** of all fee distributions 

Three Simple Steps to Transform Your Dispute Management Process

Step 3: Monitor and Manage Case Progression

Never lose track of case status or approaching deadlines:



Client Success Story: From Fee Confusion to Millions in Savings

Never lose track of case status or approaching deadlines:

Challenge:

A mid-sized bank was struggling to understand their growing network fee burden. Their finance team spent 3-4 days monthly importing and analyzing network fee reports in Excel. Despite this effort, they had minimal understanding of what charges were necessary versus optional, and had no way to identify erroneous charges. The bank was also facing challenges allocating fees across their eight sponsored programs, resulting in billing delays and disputes.



PayTic Solution:

Implemented the Network Fees Module with automated fee ingestion, plain language descriptions, optimization analysis, and automated fee allocation.

Client Success Story: From Fee Confusion to Millions in Savings

Results:

| | | | | |
|---|---|--|--|---|
| <p>\$1.2M in annual savings identified through optional fee elimination and error correction</p> | <p>Processing time reduced from 3-4 days to 2 hours monthly</p> | <p>Successfully disputed \$480K in erroneous charges identified by the system</p> | <p>Partner invoice generation time reduced by 90%</p> | <p>Complete fee transparency across all network relationships</p> |
|---|---|--|--|---|

“ PayTic's Network Fees module was an immediate game-changer for our business. Within the first month, we identified and eliminated optional fees we'd been unnecessarily paying for years. The system's plain-language descriptions finally gave us clarity on what we were actually paying for, and the automatic fee allocation transformed our partner invoicing process from days of work to a simple review and approval. The ROI was instantaneous and substantial. ”

SVP of Finance, Mid-sized Bank

The PayTic Chargebacks Advantage: Why It's Different

Complete Fee Transparency

Unlike manual spreadsheet processes or partial solutions, PayTic provides:

Plain language descriptions of all fee types



Clear categorization of mandatory vs. optional charges



Visual identification of non-compliance penalties



Direct correlation between business activities and fee impacts



The PayTic Chargebacks Advantage: Why It's Different

Proactive Optimization Strategy

Move beyond reactive fee processing to strategic fee management:

Automatic identification of savings opportunities



Non-compliance detection to prevent penalty fees



Erroneous charge flagging for immediate remediation




Optimization scenarios with projected financial impact





The PayTic Chargebacks Advantage: Why It's Different


Seamless Fee Administration

Transform the entire fee management workflow:

Automated fee ingestion from all major networks 

Intelligent fee allocation for sponsored programs 

Integrated invoicing for partner billing 

Comprehensive analytics for budget planning and forecasting 

**Ready to
Transform
Your Network
Fee
Management?**

▶ **What's Next:**

Schedule a personalized
demo to see PayTic
Chargebacks in action
with your data

Contact us today at
contact@payticconnect.com
or visit www.payticconnect.com

