



ZERO BUY RATE PAYMENT PROGRAM

We are excited to announce we will be continuing the Zero Buy Rate Promotion with some minor adjustments. This is a low-risk promotion offering very aggressive buy rates. Qualifying merchants boarded through the end of 2025, will be eligible to receive the following for the life of the account.

Zero Buy Rate Program

Monthly fee: \$5

Transaction Fee (authorization/capture: \$0

BIN FEE: 0%

AVS: \$0

Batch: \$0

Monthly account on file: \$0

Voice Authorization: \$0

PCI: \$0

Dashboard including Bizlitix: \$0

Same or next day funding: \$0

Eligible merchants must be card present and have a low-risk MCC as defined by Vivid, which includes without limitation 5812, 5813, 5814, etc. Eligible merchants are those not categorized with a MCC ending in 99 (i.e. miscellaneous MCCs) such as 5499, 5999, 8999, etc. as well as high-risk MCCs (5993 for example). Ineligible merchants are defined by Vivid at Vivid's discretion (enterprise merchants, non-US merchants, etc). For existing agents to qualify, agent must have an existing portfolio that is under 0.25% on chargeback account, maintain a concentration of at least 75% low-risk merchant types as defined by Vivid, and the top 2 MCCs must be low-risk as defined by Vivid.



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