

# PayPath International Fee Increase External FAQs

## ***Why is there an increase taking place for international transactions only?***

The card brand-imposed interchange rates for international transactions are currently far exceeding what TouchNet is pricing as the base rate for PayPath transactions.

## ***Whom does this impact?***

This impacts all domestic Heartland PayPath customers for any international transactions being accepted.

## ***What is the rate change?***

The rate will increase from 2.95% to 4.25% on international transactions being accepted.

## ***When will the rate increase?***

The rate increase goes into effect with the Feb 2024 (FP 8.9) release.

## ***Are domestic rates changing?***

No. This only applies to international transactions being accepted by the domestic Heartland PayPath customers.

## ***Are there any additional impacts?***

Yes. ApplePay is currently not able to be accepted as a payment form for all PayPath transactions.

## ***Will students already enrolled in a payment plan or with recurring payments using an international card see an increase for their already scheduled payments?***

No. Payers already enrolled at the time of the increase will see their payments with the current 2.95% rate. When they enter their next payment plan following the February 2024 release, it will be at the new 4.25% rate.