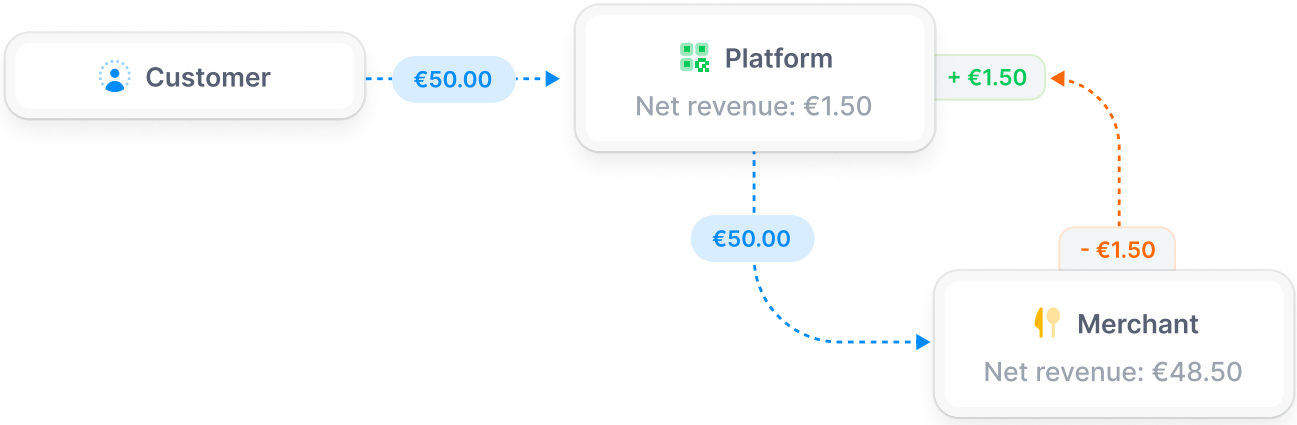
PRICING AND MONETIZATION

Payment fees as a revenue tool

Fees are where a platform earns on payments. Rootline gives you precise control over every one of them.

Every party in the payment chain earns through fees. As a platform, how you set and manage them decides your revenue and your competitive position. Rootline lets you charge what fits your model and see the margin in real time. This sheet covers payment fees; other charges to your customers work the same way.



Why fee flexibility matters

Precise control over fee structures is a competitive advantage.

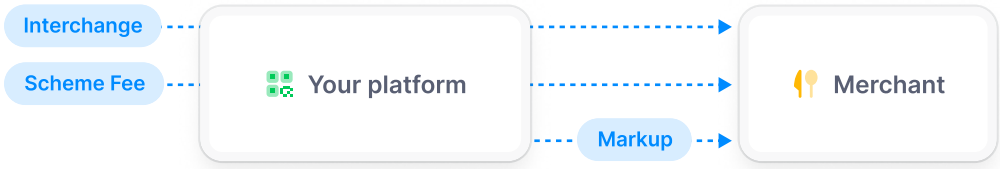
- Revenue: set margins on actual processing cost, per method or card type
- Differentiation: price seller segments differently
- Lower ops cost: no manual fee calculation or reconciliation
- Transparency: sellers see every fee on every payment

Fees built into the payment

Fees are part of the payment itself. Set default fees that apply to every transaction, build dynamic fees from transaction characteristics, and change a fee after the payment has been processed. However you configure them, fees stay connected to the original payment, so gross and net are always explained.

Fee pricing models: blend vs Interchange++

Blend pricing applies one rate to every transaction regardless of card type or processing cost, which suits platforms that value simplicity and predictability. Interchange++ breaks the fee into components: interchange (issuer cost), scheme fee (card network cost) and markup, which also covers your PSP cost.



Dynamic sell rates combine the two: set different blend rates by payment method or card type, then update the payment with the correct fee once you know it. Your merchants keep a simple rate while you keep your risk low.

Fee management during refunds

You control how fees behave on a refund: keep the original fee charged to the merchant, return a share proportional to the refund, or return the full fee along with the refunded amount. Refund policy stays aligned with your business model and merchant agreements.

Let's talk about fees and margins

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