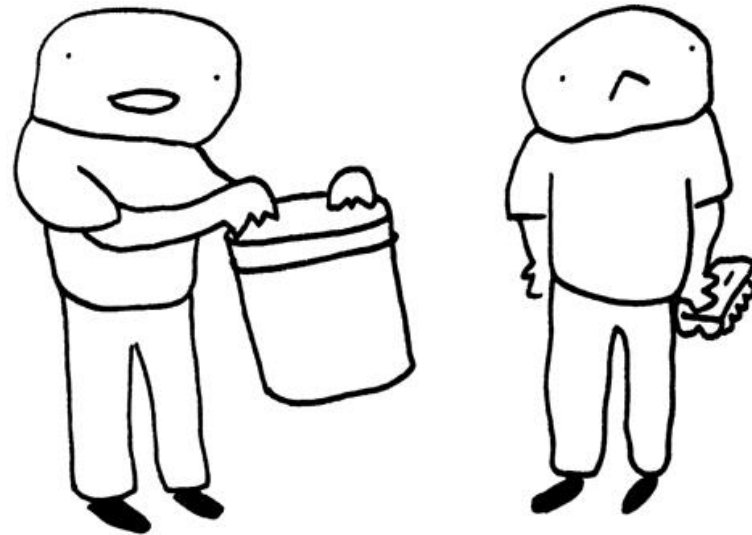

**AGGREGATED ACCOUNTS: THE
TRUTH, THE WHOLE TRUTH AND
NOTHING BUT THE TRUTH**



FIBONATIX
payment solutions driven by perfection

INTRODUCTION

go on, put all your
eggs in here... what's
the worst that could
happen?



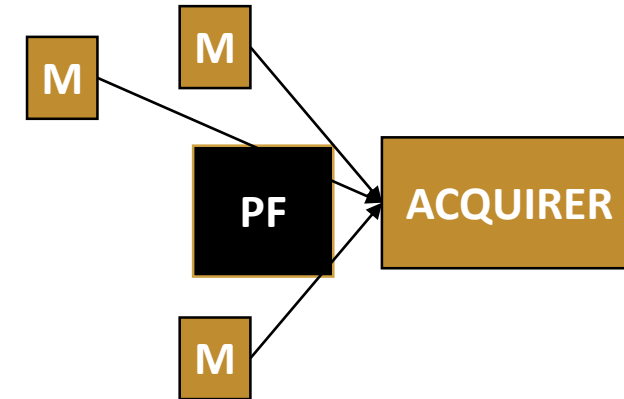
AGGREGATED ACCOUNT - DEFINITION

- φ **A Dedicated Merchant Account (Direct Account):** is a merchant account that is set up by a PSP/Acquirer solely for one merchant.

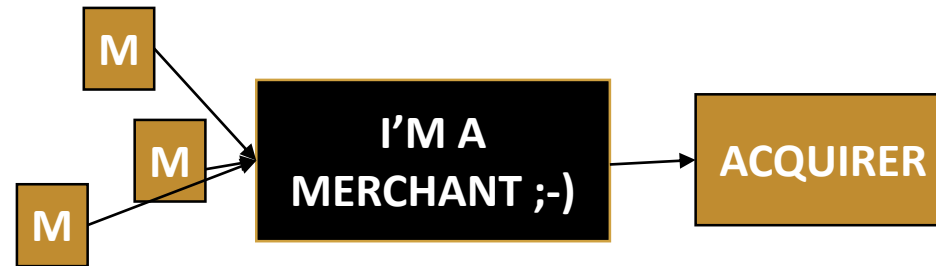
- φ **An Aggregate Merchant Account:** is an account into which processing funds get deposited or pooled along with those of many other companies.

AGGREGATED ACCOUNT - TYPES

1. The Legal Option: Payment Facilitator



2. The Totally Illegal Option: "Full On Aggregation"



3. The "It's Not Legal, But It's Done" Option: Semi-Sanctioned Aggregation

AGGREGATED ACCOUNT – ADV. & DISADV.

ADVANTAGES

- φ Fast onboarding time (minutes-days)
- φ Pool chargebacks/F2S
- φ Circumvent onboarding/processing restrictions
- φ Can have excellent approval ratios

DISADVANTAGES

- φ Unstable
- φ Expensive
- φ Dependent on the good performance of people you don't know
- φ Typically bad terms

AGGREGATED ACCOUNT – HOW DO I KNOW?

- φ Where does the settlement come from?
- φ What is the descriptor?
- φ What's written in the contract?
- φ What's the MCC?
- φ What are the terms?

CASE IN POINT

WLP

Thank You

If you have any additional questions

Contact your account manager or submit your questions at events@fibonatix.com

Join our next webinar

December 19th at 16:00 - 17:00 IST

To watch our previous webinars click on the **Knowledge Hub tab** on our website

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