



# Scheme Fee Monitoring and Analysis

## What are card scheme fees?

Each time a transaction is made using a Visa or Mastercard branded card the issuer and acquirer of the card both pay a small fee to the applicable card scheme. Fees are also paid for: card authorisations, for each card in issue, for a range of additional services, and for breaching the complex rules of the schemes. These small fees typically accumulate to sizeable cost obligations.

## What issues do card issuers and acquirers commonly experience?

Billing arrangements are complex and subject to frequent change

- Cost drivers are often poorly understood
- Cost components hard to monitor and allocate correctly

As a result, issuers and acquirers often pay more than they need to

## What is Mazars' Scheme Fee Monitoring and Analysis Service?

We monitor your costs and return the results in the form of an easy-to-use set of interactive reports available online through your desktop or mobile phone. These reports allow you to:

- **Monitor** costs on a monthly basis
- **Analyse** and interrogate fee categories and individual line items
- **Allocate** costs between business units
- **Be alerted** to variances and changes
- **Automatically generate reports** for senior management

## What are the key business benefits?

Improved understanding of a significant cost area

Mitigate risk by introducing a control process

Reduce cost by taking action to address issues identified



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