

# Understanding Processing Fees

HomeTown Ticketing partners with payment processors to securely process card payments for a small fee. Payfactory is a payment processor known for having a high level of security, low processing fees, and quick deposit options. In fact, Payfactory allows you to deposit your funds into accounts on a daily basis.

Here are some key details you should know about the processing fees and their security.



*Payfactory is an ideal payment processor for schools that*

- Need point of sale credit card readers,
- Quick deposits,
- P2PE and PCI security compliance.

**Payfactory allows you to deposit your funds into accounts on a daily basis.**

## Online Sales

Payfactory processes payment from credit card and debit cards when digital tickets are purchased through a website or in the HomeTown Fan App.

## Disputes and Chargebacks

Disputed credit card charges that result in a chargeback have a \$35.00 fee.

## Refunds

Any refunds accepted by the client will return the total face value of the tickets in the transaction, but not the Transaction Fees that were paid as part of the purchase.

## Fee Structure

### Fees for Online Sales:

- PayFactory Credit Card Processing fee is 2.90% + \$0.30 per transaction.
- HomeTown's Service Fee is \$1 per ticket.
- Total Fee of Transaction = 2.90% + \$0.30 per transaction + \$1 per ticket.
- The processing fee of Products and other non-ticket items is 5%.
- Minimum amount on a point of sale transaction is \$0.50 with a fee minimum of \$.25.

### For More Information

Please visit this page:

[Pay Factory Card Services Agreement Terms and Conditions](#)

*Still have questions?* Reach out to the HomeTown team to talk about your specific payment processing needs, point of sale equipment needs, and getting set up with Payfactory today.