

From: Subsplash hello@subsplash.com
Subject: An update regarding premium card rates
Date: May 14, 2026 at 2:08 PM
To: rayjauregui64@gmail.com

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Subsplash Giving

Hello Ray,

We are grateful for your partnership as we work together to **know, engage, and grow your church.**

While we work hard to keep processing costs low, premium card networks like American Express and Discover carry significantly higher fees than Visa and Mastercard.

These transactions account for 6% of total donations on average. As we work to better align with actual processing costs, we are updating the rate for premium card transactions effective **July 1, 2026.**

What this means for you:

- **Standard card** (Visa & Mastercard) rates remain the same at **2.3% + 30¢** per transaction
 - Donor-covered fees for these cards also remain the same at **2.99% + 30¢** per transaction
- **ACH transaction** rates will remain the same at **1% + 0¢** per transaction

- **Premium card** (AMEX, Discover, among others) rates will move to **3.5% + 30¢** per transaction effective July 1, 2026.

Note on GrowCurve & recurring gifts:

- These changes do ***not*** affect your **GrowCurve** credits, which can further reduce your effective processing rate as your giving volume increases, as low as 1.9% + 30¢ for Visa and Mastercard, and 0.5% for ACH, as your giving volume increases.
- If your donors currently have donor-covered fees turned on for their recurring gifts, the total amount of their donation will not change until the donor chooses to edit them. For premium cards, the processing fee change will reflect in the net amount you receive.

Thank you for your continued trust in the Subsplash Platform.

The Subsplash Team

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