

# RETRIEVER PAYMENT SYSTEMS

## AS OF BANK FEE & EQUIPMENT EXPENSE COMPARISON

04/01/15

	RPS	COST	COST	
				<b>" RDM CHECK IMAGER ONLY "</b>
RDM CHECK IMAGER:	\$	*\$		(OAC) Lease Payment Goes Away in <b>48</b> Mo.
V/MC MONTHLY MIN. FEE:	N/CHG	*\$		(Normally <b>\$25.00</b> Per Month)
V/MC MO. ON FILE FEE:	\$10.00	*\$		<b>\$ 546.00 To own RDM CHECK IMAGER.</b>
PAPER STATEMENT FEE:	\$ 5.00	*\$		(OPTIONAL) (Or Lease @ \$20.00 P.Mo.)
NPC CHK.MO.MIN. & STMT:	\$32.00	*\$		(Normally \$5.00 Per Month)
DEBIT ACCESS FEE:	\$ 3.00	*\$		(Amortized from <b>\$37.00</b> Per Yr. Charges)
DEBIT NETWORK ANNL.FEE:	\$ 3.08	*\$		(Visa Fixed Acquirer Network Fee - All Banks)
VISA FANF MO. FEE:	\$ 2.00	<*\$		(INCLUDES MANDATORY PCI COMPLIANCE CERTIFICATE)
PCI COMPLIANCE SECURITY:	\$ 7.50	^*\$		<b>(SWIPE ONLY = UPTO 66% OF CARD SALES)</b>
V/MC REG.SIG.DEBIT RATE:	0.35%	%		<b>(IC= BANK INTERCHANGE V/MC COST)</b>
V/MC STD.SIG.DEBIT RATE:	IC+.35%	%		(W/ MATCHING AVS - EXC.BUSINESS-CORP. CARDS)
TIER 1 SWIPED CARD RATE:	IC+.30%	%		(W/O MATCHING AVS - INCLUDING BUSINESS-CORP. CARDS)
TIER 2 MID-QUALIF. RATE:	IC+.30%	%		(Part of V/MC Interchange Fees - All Banks)
TIER 3 NON-QUALIF. RATE:	IC+.30%	%		(N/CHG W/ EQUIPMENT LEASE OR PURCHASE)
V/MC ASSESSMENT FEE:	+0.13%	%		<b>(= \$1.50 P. Mo., Saves Upto \$9.00 Per Month)</b>
CHECK GUARANTEE SETUP:	N/CHG	\$		(+ Debit Network Fees)
DAILY BATCH SETTLE FEE:	\$ .05	*\$		(Normally \$.10 Ea.)
DEBIT TRANSACTION FEE:	\$ .24	\$		(Normally \$.25 Ea.)
ADDITNL. AVS TRANS.FEE:	N/CHG	\$		(Part of V/MC Interchange Fees - All Banks)
V/MC AUTHORIZATION FEE:	\$ .10	\$		(Part of V/MC Interchange Fees - All Banks)
V/MC CHECKCARD TRAN.FEE:	\$ .22	\$		(Normally \$.25 Ea.)
V/MC CARDBRAND LOGO FEE:	\$ .02	\$		(Normally \$.25 Ea.)
AMERICAN EXPR. TRANS.FEE:	\$ .10	\$		(Normally \$.25 Ea.)
DISCOVER CARD TRANS.FEE:	\$ .10	\$		
CHECK AUTH. TRANS. FEE:	\$ .20	\$		
VOICE AUTHORIZATION FEE:	\$ .95	\$		
CHARGEBACK CHARGE:	\$15.00	\$		
ANNUAL MERCHANT FEE:	N/CHG	*\$		<b>(Many Banks Charge \$99.00 P.Yr.)</b>
ASSOCIATION MERCHANT FEE:	N/CHG	*\$		<b>(Some Banks Charge Up to \$129.00 P.Mo.)</b>
7 DAY TECHNICAL SUPPORT:	YES			
* TOTAL MONTHLY EXPENSE:	\$ 59.08	#\$		←----- <b>Most Banks Totals</b>
# = + Equip. Payment & Sales Tax				<b>= \$ 99.00 to \$ 119.00</b>

\* = **FIXED MONTHLY EXPENSE (Before Any Sales Occur)**  
 ^ = Mo. Ammortization of Annual PCI Certif.Fee **DIAL-UP.** (For INTERNET PROCESSING Add \$6.25 P.Mo.)  
 < = For Most Retail Swiped Card Merchants.

**\$34.09 Per Week in " SALES " Pays Mo. Bank Service, Internet Acct. Access, PCI Compliance Validation, Mo. Batch Fees, Mo. Min. Fee, Check Service, Annual Merchant Fee, FANF Fee, Statement Fees, @ 40% Gross Profit.**  
**" ADD UP YOUR TOTAL MONTHLY COST OF ALL \* CHARGES, TO KNOW YOUR REAL MONTHLY FIXED BANK COSTS. "**

**Contact TOM MAY @ (888) 325-7677**