

RETRIEVER PAYMENT SYSTEMS

04/01/15

" DON'T BE FOOLED "

" A LOWER % RATE DOESN'T ALWAYS MEAN SAVINGS."

ADD UP THE TOTAL COST PER MONTH, FOR EQUIPMENT PAYMENT, BATCH FEES, ANNUAL FEES, MONTHLY MINIMUM, PCI COMPLIANCE FEES, CREDIT & DEBIT STATEMENT, V/MC/ DEBIT INTERCHANGE FEES.

" KNOW TOTAL MO. CHARGES TO DETERMINE YOUR REAL SAVINGS."

On \$ 5,000.00 in Visa/Mastercard Check Card Sales per month, our **0.53%** Ave. Rate vs. a **1.98%** Rate = **\$ 72.50** Monthly Savings.

On \$10,000.00 in Visa/Mastercard Check Card Sales per month, our **0.53%** Ave. Rate vs. a **1.98%** Rate = **\$145.00** Monthly Savings.

" IT'S NOT JUST THE RATE " that Runs up Most Mo. Bills.

When you **ADD UP ALL** the banks **"OTHER CHARGES"**,

" RETRIEVER'S SAVINGS " Become Very **HUGE !**

See Pages **3 & 4** for Retriever's Fewer Service Charges.

" Other Bank Charges To Think About "

1. **Monthly Minimum Processing Fee:** **\$25.00** <-----
2. **Monthly V./MC. On File Fee:** **\$10.00 - \$15.00** <-----
3. **Monthly DEBIT ACCESS Fee:** **\$ 3.00 - \$ 5.00** <-----
4. **Debit Network Annual Fees, Ammortized:** Ave. = **\$ 3.08 P.Mo.** <-----
5. **Visa FANF Fee: (Fixed Acquirer Network Fee)** Ave. = **\$ 2.00 Min.**
6. **1.35% to 2.80%** Added for Key Entered Sales W/AVS.
7. **\$.25 to \$.30 Transaction Fees on Amex, Discover.** **\$2.00 - \$135.00 P.Mo.** <-----
8. **Visa/Mastercard/Discover Authorization Fees:** **\$.10 - \$.35 Ea.** <-----
9. **Daily Batch Close Fees:** **\$1.50 - \$10.50 P.Mo.** <-----
10. **PCI Compliance/ Certification Program:** **\$5.00 - \$ 19.95 P.Mo.** <-----
11. **V./MC. Assessment Fees: (ALL BANKS)** **0.13 % AVE.**
12. **Chargeback Fees:** **\$25.00 Ea.**
13. **NSF/Retrieval Request Fees:** \$15.00-\$35.00 Ea.
14. **Voice Authorization Fees:** \$.75 - \$2.50 Ea.
15. **Merchant Account Annual Fee:** **\$99.00 - \$150.00** <-----
16. **Mo. Association Merchant Fee:** **Up to \$129.00 P.Mo.** <-----
17. **36-48 Hr. Funding*:** Many Banks take **48-72 Hrs.**

All of These **" MISCELLANEOUS FEES "** Could Easily Cost Your Company an Additional **\$125.00** P.Mo. or More. <-----

* = Except High Risk, Mail/ Telephone Order/ & Internet Accounts.

Call TOM MAY @ (888) 325-7677