

# RETRIEVER PAYMENT SYSTEMS

AS OF

## BANK FEE & EQUIPMENT EXPENSE COMPARISON

10/15/15

RPS

VER.VX520 INTERNET TERM.

COST

COST

**" I.P./ EMV TERMINAL, W/ INTERNAL PINPAD, & ACCEPTS APPLE PAY "**

W/EMV READER & ATM +: \$ \*\$

(OAC) Lease Payment Goes Away in **48 Mo.**

V/MC MONTHLY MIN. FEE: **N/CHG** \*\$

(Normally **\$25.00** Per Month)

V/MC MO. ON FILE FEE: \$10.00 \*\$

**\$172.00 to OWN I.P./EMV TERMINAL,**

PAPER STATEMENT FEE: \$ 5.00 \*\$

(OPTIONAL) **W/ INTERNAL PINPAD +TAX & FREIGHT**

NPC CHECK MO. MINIMUM: \$ \*\$

DEBIT ACCESS FEE: \$ 3.00 \*\$

(Normally \$5.00 Per Month)

DEBIT NETWORK ANNL.FEES: \$ 3.08 \*\$

(Amortized from **\$37.00** Per Yr. Network Charges)

VISA FANF MO. FEE: \$ 2.00 <\*\$

(Visa Fixed Acquirer Network Fee - All Banks)

PCI COMPLIANCE SECURITY: \$ 7.50^ \*\$

(INCLUDES MANDATORY PCI COMPLIANCE CERTIFICATE)

V/MC REG.SIG.DEBIT RATE: **0.35%** %

(**SWIPE ONLY = UPTO 66% OF CARD SALES**)

V/MC STD.SIG.DEBIT RATE: IC+.35% %

(**IC= BANK INTERCHANGE V/MC COST**)

TIER 1 SWIPED CARD RATE: IC+.30% %

(W/ MATCHING AVS - EXC.BUSINESS-CORP. CARDS)

TIER 2 MID-QUALIF. RATE: IC+.30% %

(W/O MATCHING AVS - INCLUDING BUSINESS-CORP. CARDS)

TIER 3 NON-QUALIF. RATE: IC+.30% %

V/MC ASSESSMENT FEE: +0.13% %

(Part of V/MC Interchange Fees - All Banks)

AM.EXPR. QUALIFIED RATE: 2.45% %

CHECK GUARANTEE SETUP: **N/CHG** \$

(N/CHG W/ EQUIPMENT LEASE OR PURCHASE)

DAILY BATCH SETTLE FEE: \$ .05 \*\$

(= **\$1.50 P. Mo.,Saves Upto \$9.00 Per Month**)

DEBIT TRANSACTION FEE: \$ .24 \$

(+ Debit Network Fees)

ADDITNL. AVS TRANS.FEE: **N/CHG** \$

(Normally \$.10 Ea.)

V/MC AUTHORIZATION FEE: \$ .10 \*\$

(Normally \$.25 Ea.)

V/MC CHECKCARD TRAN.FEE: \$ .22 \*\$

(Part of V/MC Interchange Fees - All Banks)

V/MC CARDBRAND LOGO FEE: \$ .02 \$

(Part of V/MC Interchange Fees - All Banks)

AMERICAN EXPR.TRANS.FEE: \$ .10 \*\$

(Normally \$.25 Ea.)

DISCOVER CARD TRANS.FEE: \$ .10 \*\$

(Normally \$.25 Ea.)

VOICE AUTHORIZATION FEE: \$ .95 \$

CHARGEBACK CHARGE: \$15.00 \$

ANNUAL MERCHANT FEE: **N/CHG** \*\$

(Many Banks Charge **\$99.00 P.Yr.**)

ASSOCIATION MERCHANTFEE: **N/CHG** \*\$

(Some Banks Charge Up to **\$129.00 P.Mo.**)

**7 DAY TECHNICAL SUPPORT: YES**

\* **TOTAL MONTHLY EXPENSE: \$ 27.08 #**

← **Most Banks Totals**

# = + Equip. Payment & Sales Tax

= **\$ 62.00 to \$ 71.00**

+ = CAT 5 CABLE NOT INCLUDED.

\* = **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.

**\$15.63 Per Week in " SALES " Pays Mo. Bank Service, Internet Acct. Access,**

**PCI Compliance Validation, Monthly Batch Fees, Monthly Minimum Fee,**

**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**