

# RETRIEVER PAYMENT SYSTEMS

AS OF

## BANK FEE & EQUIPMENT EXPENSE COMPARISON

07/09/15

RPS  
COST

COST

**" RETAIL PC/POS INTERNET SWIPED,  
MERCHANT ACCOUNT W/ CARD READER "**

V/MC MONTHLY MIN. FEE:	N/CHG	*\$
V/MC MO. ON FILE FEE:	\$10.00	*\$
PAPER STATEMENT FEE:	\$ 5.00	*\$
NPC MO. GATEWAY ACCESS:	\$ 9.00	*\$
VISA FANF MO. FEE:	\$ 2.00	<*\$
PCI COMPLIANCE SECURITY:	\$13.75^	*\$
V/MC REG.SIG.DEBIT RATE:	0.35%	%
V/MC STD.SIG.DEBIT RATE:	IC+.35%	%
TIER 1 SWIPED CARD RATE:	IC+.30%	%
TIER 2 MID-QUALIF. RATE:	IC+.30%	%
TIER 3 NON-QUALIF. RATE:	IC+.30%	%
V/MC ASSESSMENT FEE:	+0.13%	%
AM.EXPR. QUALIFIED RATE:	2.45%	%
CHECK GUARANTEE SETUP:	N/CHG	\$
DAILY BATCH SETTLE FEE:	\$ .05	*\$
ADDITNL. AVS TRANS.FEE:	N/CHG	\$
V/MC AUTHORIZATION FEE:	\$ .10	*\$
V/MC CHECKCARD TRAN.FEE:	\$ .22	*\$
V/MC CARDBRAND LOGO FEE:	\$ .02	\$
AMERICAN EXPR.TRANS.FEE:	\$ .10	*\$
DISCOVER CARD TRANS.FEE:	\$ .10	*\$
NPC GATEWAY TRANS. FEE:	\$ .05	\$
VOICE AUTHORIZATION FEE:	\$ .95	\$
CHARGEBACK CHARGE:	\$15.00	\$
ANNUAL MERCHANT FEE:	N/CHG	*\$
ASSOCIATION MERCHANTFEE:	N/CHG	*\$
7 DAY TECHNICAL SUPPORT:	YES	
* TOTAL MONTHLY EXPENSE:	\$ 36.25	#\$

# = + Equip. Payment & Sales Tax

(Normally \$25.00 Per Month)

**\$ 99.00** Down for Acctt.Setup & CARDREADER,

(OPTIONAL)

**+SALES TAX & FREIGHT.**

(Visa Fixed Acquirer Network Fee - All Banks)

(INCLUDES MANDATORY PCI COMPLIANCE CERTIFICATE)

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

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

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

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

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

(N/CHG W/ EQUIPMENT LEASE OR PURCHASE)

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

(Normally \$.10 Ea.)

(Normally \$.25 Ea.)

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

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

(Normally \$.25 Ea.)

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

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

←----- **Most Banks Totals**

**= \$ 78.00 to \$ 86.00**

\* = **FIXED MONTHLY EXPENSE** (Before Any Sales Occur)

^ = Mo. Ammortization of Annual PCI Certif.Fee I.P. TERM./POS, INTERNET PROCESS W/ 90 DAY SCANS.)

< = For Most Retail Swiped Card Merchants.

**\$20.92 Per Week in " SALES " Pays Mo. Bank Service, Internet Acctt. Access,  
PCI Compliance Validation W/ 90 Day Security Scans, Monthly Batch Fees,  
Mo. Gateway Fee, FANF Fee, Mo. Min.Fee, Statement Fee, @ 40% Gross Profit.  
" ADD UP YOUR TOTAL MONTHLY COST OF ALL \* CHARGES,  
TO KNOW YOUR REAL MONTHLY FIXED BANK COSTS. "**

NPC WILL CREATE ACCT. TEAR SHEET FOR YOUR POS PROVIDER TO LOAD MERCHANT INFO.

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