

RETRIEVER PAYMENT SYSTEMS

AS OF

BANK FEE & EQUIPMENT EXPENSE COMPARISON

07/09/15

	RPS	
	COST	COST
VER.VX520 TERM.W/EMV SC:	\$ *\$	
V/MC MONTHLY MIN. FEE:	N/CHG *\$	
V/MC MO. ON FILE FEE:	\$10.00 *\$	
PAPER STATEMENT FEE:	\$ 5.00 *\$	
NPC CHECK MO. MINIMUM:	\$ *\$	
VISA FANF MO. FEE:	\$ 2.00 <*\$	
PCI COMPLIANCE SECURITY:	\$ 7.50^ *\$	
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 *\$	
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:	\$ 26.00 # \$	

= + Equip. Payment & Sales Tax

* = **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.

" INTERNET TERMINAL CREDIT ONLY "
"INCLUDES EMV SMART CARD READER"

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

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

\$165.00 to OWN I.P./EMV TERMINAL,

(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**

= \$ 59.00 to \$ 67.00

\$15.00 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 Fee, @ 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