

# RETRIEVER PAYMENT SYSTEMS

## BANK SERVICE FEES COMPARISON

06/11/15

<u>SERVICE PROVIDED</u>	<u>MANY BANKS CHARGE</u>	<u>R.P.S. CHARGES</u>	
CHARGEBACK FEE	\$25.00	\$15.00	
AVS TRANSACTION FEE	\$.10 EA.	N/CHG	(Address Verify for Key Entered Sales)
BATCH SETTLEMENT FEE	\$.25 EA.	\$.05 EA.	(Normally \$.25, Saves Up to \$ 9.00 P. Mo.)
V/MC AUTHORIZATION FEE	\$.25 EA.	\$.10 EA.	(Normally \$.25 Ea.) <-----
V/MC CHECKCARD TRANS.FEE	\$.22 EA.	\$.22 EA.	(Part of V/MC Interchange Fees - All Banks)
AMERICAN EXPR. TRANS.FEE	\$.25 EA.	\$.10 EA.	(Normally \$.25 Ea.)
DISCOVER CARD TRANS.FEE	\$.25 EA.	\$.10 EA.	(Normally \$.25 Ea.)
V/MC CARDBRAND LOGO FEE:	\$.0195 EA.	\$.02 EA.	(Part of V/MC Interchange Fees - All Banks)
ATM DEBIT TRANSACTION FEE	\$.24 EA.	\$.24 EA.	( Plus Debit Network Fees - ALL BANKS)
DEBIT NETWORK ANNUAL FEE:	\$3.08 P.MO.	\$3.08 P.MO.	(Ammortized from \$37.00 P.Yr.Fee)
VOICE AUTHORIZATION FEE	\$.75-\$2.50	\$.95 EA.	
V/MC REG.CHECK CARD RATE: 1.69%-2.21%	0.35%		=(Up to 66% of TOTAL CARD Sales)
V/MC STD.CHECK CARD RATE: 1.69%-2.21%	BANKS		
TIER 1 V/MC SWIPED RATE: +0.15%-0.52%	INTERCHG.		
TIER 2 MID QUALIFY SALE: +1.25%-1.80%	COST		(W/MATCH ADDRESS VERIFY(Exc.Business Cards)
NON-QUAL.-BUSINESS CARDS +1.55%-2.80%	+0.30 %		(W/ O MATCH ADDRESS VERIFY & BUSINESS CARDS)
V/MC ASSESSMENT FEE:	+0.13%	+0.13 %	(PART OF V/MC INTERCHANGE FEES-All Banks)
MO. MINIMUM PROCESS FEE:	\$25.to \$35.	N/CHG	<----- (Normally \$25.00 P. Mo.)
ANNUAL MERCHANT FEE:	\$99.00	N/CHG	<----- (Normally \$99.00)
MO.ASSOCIATION SRVC.FEE: UPTO \$129.00	N/CHG		<-----
PCI COMPLIANCE VALID.ANNL:\$12.50 P.M.	\$ 7.50 P.Mo.	#	(INCLUDES PCI COMPLIANCE CERTIF.)
V/MC ON FILE FEE:	\$10.00	\$10.00 P.Mo.	
ATM DEBIT ACCESS FEE:	\$ 5.00	\$ 3.00 P.Mo.	(SAVES \$2.00 P.Mo.)
VISA FANF MO. FEE:	\$ 2.00	\$ 2.00 P.Mo.	< (Fixed Acquirer Network Fee)
PAPER STATEMENT FEE:		\$ 5.00 P.Mo.	(OPTIONAL)

# = Mo.Ammortization-Annl.PCI Compliance Fee-DIAL UP. (For Internet Process Add \$6.25 P. Mo.)

Also Provides Up to \$50,000.00 Waiver Insurance from V/MC Fines for Identity Theft.

< = For Most Retail Swiped Businesses.

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