

RETRIEVER PAYMENT SYSTEMS

AS OF BANK FEE & EQUIPMENT EXPENSE COMPARISON

06/10/15

VER.VX520 INTERNET TERM.

	RPS	
	COST	COST
EMV READER,INT. PINPAD:	\$	*\$
V/MC MONTHLY MIN. FEE:	N/CHG	*\$
V/MC MO. ON FILE FEE:	\$10.00	*\$
PAPER STATEMENT FEE:	\$ 5.00	*\$
NPC CHECK MO. MINIMUM:	\$	*\$
DEBIT ACCESS FEE:	\$ 3.00	*\$
DEBIT NETWORK ANNL.FEES:	\$ 3.08	*\$
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	*\$
DEBIT TRANSACTION FEE:	\$.24	\$
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: \$ 27.08 #

= + Equip. Payment & Sales Tax

" RE-PROGRAM YOUR PCI/ EMV EQUIPMNT."

" ADD UP YOUR REAL TOTAL MO. COST "

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

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

\$ For Acct. Setup, Call for Quote.

(OPTIONAL) **EQUIPMENT RE-PROGRAMED.**

(Normally \$5.00 Per Month)

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

(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)

(+ Debit Network Fees)

(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.)

(Normally \$.25 Ea.)

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

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

← **Most Banks Totals**

= \$ 62.00 to \$ 71.00

* = **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