

RETRIEVER PAYMENT SYSTEMS

AS OF BANK FEE & EQUIPMENT EXPENSE COMPARISON

04/01/15

	RPS	
	COST	COST
INGENICO IWL255 WIRELESS		
W/ATM, EMV SM. CRD. READER:	\$40.00	*\$
V/MC MONTHLY MIN. FEE:	N/CHG	*\$
V/MC MO. ON FILE FEE:	\$10.00	*\$
PAPER STATEMENT FEE:	\$ 5.00	*\$
WIRELESS SERVICE MO. FEE:	*\$15.00	*\$
DEBIT ACCESS FEE:	\$ 3.00	*\$
DEBIT NETWORK ANNL. FEE:	\$ 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%	%
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	\$
WIRELESS TRANS. FEE:	\$	\$
VOICE AUTHORIZATION FEE:	\$.95	\$
CHARGEBACK CHARGE:	\$15.00	\$
ANNUAL MERCHANT FEE:	N/CHG	*\$
ASSOCIATION MERCHANT FEE:	N/CHG	*\$
7 DAY TECHNICAL SUPPORT:	YES	
* TOTAL MONTHLY EXPENSE:	\$ 82.08	#\$

= + 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.

\$47.36 Per Week in "SALES" Pays Mo. Bank Service, Internet Acct. Access, PCI Compliance Validation, Monthly Batch Fees, Mo. Minimum Fee, Wireless Service, Annual Merch. 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."

" WIRELESS TERMINAL W/ ATM & EMV "

" INCLUDES EMV SMART CARD READER "

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

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

\$ 106.40 DOWN for 2 Payments,

(OPTIONAL) **WIRELESS W/ EMV & ATM.**

(Normally \$5.00 Per Month)

(Amortized from **\$37.00** Per Yr. 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**

= \$ 154.00 to \$ 172.00

Contact TOM MAY @ (888) 325-7677