

**RETRIEVER PAYMENT SYSTEMS****RETAIL/ PC-POS - INTERNET MERCHANT ACCOUNT,  
W/ NPC CARD READER, MERCHANT PROGRAM**

	<b>RPS</b>	<b>BANK COMPARE</b>
	<b>CHARGES</b>	
<u>REGULATED SWIPED SIGNATURE DEBIT CARDS:</u>	<b>0.35%</b>	%
<u>STD. QUALIF. SIGNATURE DEBIT RATE:</u>	<b>BANK</b>	%
<u>QUALIF. SWIPED VISA/ MASTERCARD DISCOUNT RATE:</u>	<b>INTER</b>	%
<u>W/ MATCHING AVS, or MID QUALIFIED RATE:</u>	<b>CHANGE</b>	%
<u>W/O MATCHING AVS, or NON QUALIFIED RATE:</u>	<b>COST</b>	%
	<b>+ 0.30%</b>	%
<u>V/MC ASSESSMENT FEES:</u>	<b>*+ 0.13%</b>	%
<u>V/MC AUTHORIZATION FEE:</u>	<b>\$ .10</b>	
<u>V/MC CHECKCARD TRANS. FEE:</u>	<b>*\$ .22</b>	
<u>AVS TRANSACTION FEE:</u>	<b>N/CHG.</b>	
<u>DAILY BATCH CLOSE FEE:</u>	<b>\$ .05</b>	
<u>NPC SECURE GATEWAY TRANS. FEE:</u>	<b>\$ .05</b>	
<u>V/MC CARD BRAND USAGE FEE:</u>	<b>*\$ .02</b>	
<u>AMEX TRANSACTION FEE:</u>	<b>\$ .10</b>	
<u>DISCOVER TRANSACTION FEE:</u>	<b>\$ .10</b>	
<u>VOICE AUTHORIZATION FEE:</u>	<b>\$ .95</b>	
<u>RETAIL BATCH FUNDING:</u>	<b>48 HRS.</b>	
<u>AVE. SALES TICKET LIMIT:</u>	<b>N/A</b>	
<u>AVE. MO. VOLUME SALES LIMIT:</u>	<b>N/A</b>	
<u>CHARGEBACK FEE:</u>	<b>\$15.00</b>	
<u>MONTHLY MINIMUM FEE:</u>	<b>N/CHG.</b>	#
<u>MERCHANT ANNUAL FEE:</u>	<b>N/CHG.</b>	#
<u>MO. ASSOCIATION MERCHANT FEE:</u>	<b>N/CHG.</b>	#
<u>INTERNET ACCT.ACCESS/PCI COMPLIANCE-90 DAY VALIDTN:</u>	<b>\$13.75 @#</b>	
<u>MONTHLY ON FILE FEE:</u>	<b>\$10.00 #</b>	
<u>OPTIONAL PAPER STATEMENT FEE:</u>	<b>\$ 5.00 #</b>	
<u>VISA FIXED ACQUIRER NETWORK FEE:</u>	<b>/*\$ 2.00 #</b>	
<u>MONTHLY NPC SECURE INTERNET GATEWAY FEE:</u>	<b>\$ 9.00 #</b>	
<u>MO. TOTAL "FIXED" EXPENSES:</u>	<b>\$34.75 #</b>	

# = MO. FIXED EXPENSE BEFORE ANY SALES OCCUR.

@ = MO. AMMORTIZATION OF PCI ANNUAL FEE, 90 DAY CERTIFICATION/SOFTW.SCAN FEE.  
(QUARTERLY PCI CERTIF. & SOFTWARE SCANS ARE MANDATORY FOR INTERNET  
CARD PROCESSING BY V/MC, DISCOVER, & AMEX AT ALL BANKS.)

\* = PART OF V/MC INTERCHANGE FEES @ ALL BANKS.

/ = FOR MOST RETAIL SWIPED CARD ACCOUNTS.

"MOST BANKS WILL NOT DISCLOSE ALL THE ABOVE FEES, BUT THEY ARE REAL EVERY MONTH."

**\$20.05 Per Week in "SALES" Pays for Monthly Bank Service, NPC Secure Gateway Fee, Visa FANF Fee, PCI Compliance Validation, Software Scans, V/MC Certification Every 90 Days, On-File Mo. Fee, Internet Account Access @ 40% Gross Profit.****NPC SECURE AUTH. SERVICE, & VISA/ MASTERCARD/DISCOVER/AMEX ACCOUNT.****MERCHANT ACCOUNT SET-UP & NPC CARD READER: \$ 99.00 (ONE TIME FEE)**

"POS-RETAIL MERCHANTS MUST USE NPC SECURE AUTH. SERVICE, IF PROCESSING ON INTERNET."

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