

WHAT YOU PAY FOR PROCESSING IS NOT JUST ABOUT YOUR RATE!

Sample Statement with marked up and made up fees, and incorrect charges/credits adding up to over \$400 in extra fees this month:

	V/MC PCI COMPLIANCE FEE	5.00
	VISA FANF FEE	7.00
02	3,120.00 VS REWARDS1(1.70%XSALLES+\$.15XITEMS)	53.34
01	4,050.00 VSP RTL (2.16%XSALLES+\$.11XITEMS)	87.59
03	15,075.00 VSP STD OTHR (2.76%XSALLES+\$.11XITEMS)	416.40
01	200.00 INTL FEE SALE (.45%XSALLES+\$.05XITEMS)	.95
01	200.00 VISA IAF (0.50%XSALLES)	1.00
13	16,600.00 US REG (.05%XSALLES+\$.22XITEM)	11.16
	1.00	1.00
01	750.00 VS CPS RETAIL (1.59%XSALLES+\$.13XITEMS)	12.06
01	5,775.00 VS BUS STD-OTHR(2.95%XSALLES+\$.25XITEMS)	170.61
11	29,450.00 VS EIRF (2.38%XSALLES+\$.15XITEMS)	702.56
01	200.00 VS I/RISS ELEC(1.15%XSALLES+\$.05XITEMS)	2.35
01	100.00 VS US CRDT-CNS(1.83%XSALLES+\$.03XITEMS)	1.86
01	5,775.00 VS US CRDT-COMM(2.45%XSALLES+\$.05XITEMS)	141.54
	75,020.00 DUES AND ASSESSMENTS(.1100%XSALLES)	82.52
01	100.00 ELITEMERIT1(2.60%XSALLES+\$.15XITEMS)	2.75
01	10,000.00 ELITEMERIT3 (2.30%XSALLES+\$.15XITEMS)	230.15
01	200.00 MC ENH MERIT1 (2.17%XSALLES+\$.15XITEMS)	4.49
25	15,345.55 MC ACQUIRER BRAND VOLUME FEE(.11%XSALLES)	16.88
02	15,400.00 MC ABVF ABOVE FEE (.13%XSALLES)	20.02
11	13,306.16 REG DB FA (0.05%XSALLES+\$.22XITEM)	9.07
01	84.38 MERIT I PP (1.76%XSALLES+\$.20XITEMS)	1.69
	1.69	1.69
01	100.00 MC MERIT I (1.95%XSALLES+\$.15XITEMS)	2.10
02	55.00 MC MERIT III (1.63%XSALLES+\$.13XITEMS)	1.16
01	100.00 MC MERIT LDR(1.69%XSALLES+\$.19XITEMS)	1.88
01	1,775.00 CON CR RF GR4(1.87%XSALLES+\$.03XITEMS)	33.22
08	1,500.01 MC WRLD MERIT 1(2.10%XSALLES+\$.13XITEMS)	32.54
01	5,400.00 MC WRLD MERIT 3(1.83%XSALLES+\$.15XITEMS)	98.97
	30,745.55 DUES AND ASSESSMENTS(.11%XSALLES)	33.82
01	2,150.00 DS KEY ENTRY CR(1.97%XSALLES+\$.10XITEMS)	42.46
01	2,150.00 DISC DDUC(\$0.0185XITEM)	.02
	2,150.00 DS DUES AND ASSESSMENTS(.10%XSALLES)	2.15
40	MC/VISA HEADER REC	15.60
02	DISCOVER TRANSACTION FEE	.20
22	AMERICAN EXPRESS TRANSACTION FEE	2.20
03	AMERICAN EXPRESS TRANSACTION FEE	.30
69	TRANSACTION FEE	7.30
06	7,950.00 DISCOUNT EXPENSE FOR CREDITS	92.02
17	17,864.39 MC/NABU GCMS FEE	.33
13	M/C NABU FEE	.25
09	VISA NAPF FEE	.14
Total Fees Due		2,365.99

These are marked up above the actual cost.

These should be CREDITS, not CHARGES.

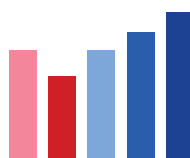
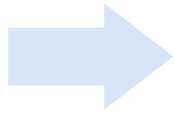
Made up fee

3 EASY STEPS TO MAKE SURE YOU ARE NOT PAYING TOO MUCH TO YOUR PROCESSOR:



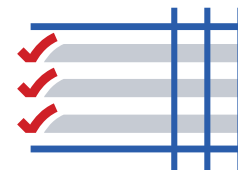
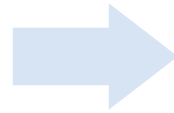
Analyze

Send us your statement along with our simple one page agreement for review



Adjust

We will adjust your rates and coding with your current processor



Audit

We will continue to audit the account to make sure hidden fees don't get added

GET STARTED

To learn more and get a FREE assessment, visit us online: www.MerchantAdvocate.com