

\$300 MILLION IN EXCESS FEES SAVED WITHOUT SWITCHING PROCESSORS

What you pay for processing is not just reflected in your RATE!

Sample statement with marked up and made up fees, and incorrect charges/credits adding more than \$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%XSALES+\$.15XITEMS)	53.34
01	4,050.00	VSP RTL (2.16%XSALES+\$.11XITEMS)	87.59
03	15,075.00	VSP STD OTHR (2.76%XSALES+\$.11XITEMS)	416.40
01	200.00	INTL FEE SALE (.45%XSALES+\$.05XITEMS)	.95
01	200.00	VISA IAF (0.50%XSALES)	1.00
13	16,600.00	US REG (.05%XSALES+\$.22XITEM)	11.16
	1.00		1.00
01	750.00	VS CPS RETAIL (1.59%XSALES+\$.13XITEMS)	12.06
01	5,775.00	VS BUS STD-OTHR(2.95%XSALES+\$.25XITEMS)	170.61
11	29,450.00	VS EIRF (2.38%XSALES+\$.15XITEMS)	702.56
01	200.00	VS I/BISS ELEC(1.15%XSALES+\$.05XITEMS)	2.35
01	100.00	VS US CRDT-CNS(1.83%XSALES+\$.03XITEMS)	1.86
01	5,775.00	VS US CRDT-COMM(2.45%XSALES+\$.05XITEMS)	141.54
	75,020.00	DUES AND ASSESSMENTS(.1100%XSALES)	82.52
01	100.00	ELITEMERIT1(2.60%XSALES+\$.15XITEMS)	2.75
01	10,000.00	ELITEMERIT3 (2.30%XSALES+\$.15XITEMS)	230.15
01	200.00	MC ENH MERIT1 (2.17%XSALES+\$.15XITEMS)	4.49
25	15,345.55	MC ACQUIRER BRAND VOLUME FEE(.11%XSALES)	16.88
02	15,400.00	MC ABVF ABOVE FEE (.13%XSALES)	20.02
11	13,306.16	REG DB FA (0.05%XSALES+\$.22XITEM)	9.07
01	84.38	MERIT I PP (1.76%XSALES+\$.20XITEMS)	1.69
	1.69		1.69
01	100.00	MC MERIT I (1.95%XSALES+\$.15XITEMS)	2.10
02	55.00	MC MERIT III (1.63%XSALES+\$.13XITEMS)	1.16
01	100.00	MC MERIT I DB(1.69%XSALES+\$.19XITEMS)	1.88
01	1,775.00	CON CR RF GR4(1.87%XSALES+\$.03XITEMS)	33.22
08	1,500.01	MC WRLD MERIT 1(2.10%XSALES+\$.13XITEMS)	32.54
01	5,400.00	MC WRLD MERIT 3(1.83%XSALES+\$.15XITEMS)	98.97
	30,745.55	DUES AND ASSESSMENTS(.11%XSALES)	33.82
01	2,150.00	DS KEY ENTRY CR(1.97%XSALES+\$.10XITEMS)	42.46
01	2,150.00	DISC DDUC(\$0.0185XITEM)	.02
	2,150.00	DS DUES AND ASSESSMENTS(.10%XSALES)	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.

Should be CREDITS, not CHARGES.

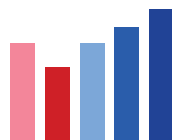
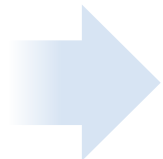
Made up fee

3 easy steps to ensure you are not overpaying your processor:



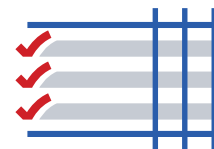
Analyze

We will review your statement at NO charge to uncover all issues.



Adjust

We negotiate with the processor on your behalf to reduce costs.



Audit

We monitor your statement monthly to catch rising rates and new fees.

Get your FREE analysis at www.merchantadvocate.com