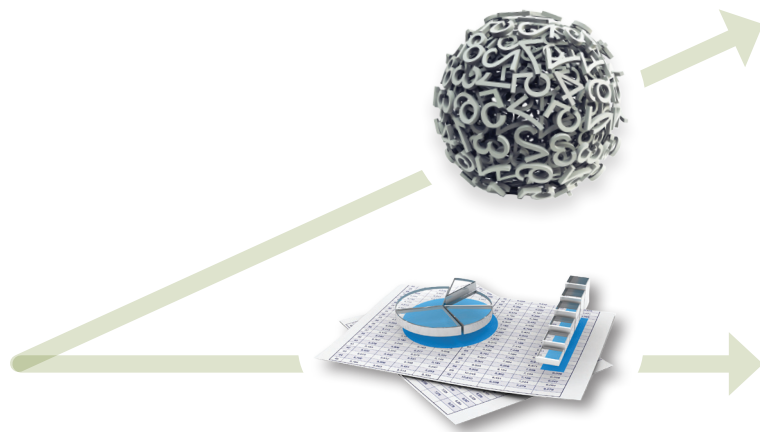


FACT: There are over *500 different interchange rates* for various types of Visa, MasterCard and Discover cards! Rates vary depending on the kind of transaction, the way it was processed, and the amount of risk associated with the cardholder data provided.

THERE ARE TWO WAYS YOU CAN PAY THESE FEES:

1. BUNDLED PRICING: These 500+ rates are categorized into various tiers, and you pay the tier price. Unfortunately, this bundling means that you can't see the detail of what you're paying for each transaction, and it does not allow for future rate increases to be passed on to you at cost. In short, bundling makes it easy for card processors to disguise what you're paying, and continue raising your rates over time – except you won't know it's happening!

2. COST-PLUS PRICING: No categorizing here – just a fixed, transparent mark-up for each of the 500+ interchange rates, so you always know what you're paying and how much your payment processing partner is charging for their services. As credit cards increase their rates – typically twice a year – the processor passes those increases on to the merchant at cost.



BUNDLED PRICING: Somewhere in here is your best rate, but you're not using it. Somewhere in here is your worst rate and you are using it. Wouldn't you like to know which is which?

COST-PLUS PRICING: Shows you exactly what you're paying and gives you an opportunity to maximize your best rates and minimize your worst.

