



Texas Business Development Center

Our Free Business Services Help Lower Your Current Operating Costs
(866) 258-7095 toll free | www.911Texas.com



LOWER YOUR CURRENT PROCESSING COST [®] TO ACCEPT CREDIT & DEBIT CARDS BY 80%

Visa / MasterCard



AMEX / Discover / Debit

NEW FEDERAL BILL HAS PASSED	STOP OVERPAYING TO ACCEPT	FREE STATEMENT ANALYSIS
		
CREDIT CARD FAIR FEE ACT HR-2695	CREDIT CARDS AT YOUR BUSINESS	LOWER YOUR COST BY UP TO 80%

Currently 80% of Texas business owners are paying more than they should to accept credit cards. Are you one of them? Because you have a valid sales tax permit in Texas you can now lower the cost you currently pay to accept credit cards at your business by up to 80%. Paying the same low rates the big companies like Wal-Mart & Home Depot receive.

Take a moment and ask yourself...

Do you currently receive low cost plus pricing?

Have you ever had a cost analysis of your processing statement?

Do you check your statements for overcharges and hidden fees?

When you receive your statements are they easy to understand?

Do you receive a fast response when you have a problem?

What are you really paying now? What is your current Effective Rate?



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Below is an example of just some of the fees most banks charge for you to accept credit cards that could be costing you hundreds if not thousands of dollars every month. With the TBDC you pay Cost Plus Pricing so there are never any surprises, you pay the same low rates the big companies like Wal-Mart and Home Depot receives to accept credit cards.

MERCHANT ACCOUNT RATES MOST BANKS CHARGE CHART
<p>REPROGRAMMING FEE – <i>Cost Banks charge to reprogram your Equipment</i> This is the cost to set your merchant number up with the Federal Clearing House</p>
<p>APPLICATION FEE - <i>Cost most charge to run your credit and get you approved</i> The cost that is charged to complete and submit all the paperwork to the bank or processor</p>
<p>QUALIFIED PROCESSING RATE <i>Retail Swiped Rate / must qualify to receive</i> A percentage of the sale charged to process your credit card transactions. example: if at 1.79% then \$1.79 is charged for every \$100, Must be card present, swiped thru a POS terminal, + Batched</p>
<p>MID QUALIFIED RATE <i>This is added to your Qualified Discount Rate</i> If transactions are Phone Order, Card Not present + AVS performed , Internet with AVS or Mail Order / Telephone Order / Batched After 1 day + before 2 days / Hand Keyed / MOTO</p>
<p>NON QUALIFIED RATE <i>This is added to your Qualified Discount Rate</i> If transactions are Phone / Mail order sales, No AVS performed, non US, Government, Corporate + Commercial Cards./ Batched after 2 days / Transaction not Authorized / Keyed but Not authorized</p>
<p>TRANSACTION FEE <i>(600 trans = \$150 per month = \$1800 per year)</i> Charged on every transaction to obtain the authorization for a credit card transaction,</p>
<p>ADDRESS VERIFICATION (AVS) <i>(100 trans = \$30 per month or \$360 per year)</i> Required or pay the Mid Qualified (1.29%+1.59%) rate for transactions</p>
<p>VOICE AUTHORIZATION <i>(50 authorizations = \$30 per month or \$360 per year)</i> Charged every time you call with a phone to get a voice authorization.</p>
<p>BATCH OUT FEE <i>(30 days batching out = \$10.50 per month or \$126 per year)</i> A fee charged every time you "batch out" sending all your authorizations to the bank so you can get paid for the transactions, this must be done every 24 hours or you pay the Mid Qualified Rate</p>
<p>STATEMENT FEE <i>(\$20 per month or \$240 per year)</i> Fee charged to produce a monthly accounting of all credit card transactions</p>
<p>ANNUAL FEE <i>(\$125 per year or \$375 for 3 years)</i> A yearly fee charged to maintain a merchant account Subscription fee, Postage Fee, Maintenance Fee</p>
<p>MONTHLY MINIMUM FEE <i>(\$25 per month = \$300 per year)</i> A set monthly amount the banks need to collect from the processing fees. If it is \$25 then at 1.59% must do \$1580 in credit card sales to avoid paying fee.</p>
<p>EQUIPMENT COST – <i>(\$59 per month for 3 years or \$126 per year)</i> In order to obtain the low Qualified rates an electronic terminal is required to swipe the credit cards thru. Cost is a 3 year monthly lease cost \$49 per month or \$695 to buy</p>
<p>GATEWAY FEE <i>(\$25 per month = \$300 per year)</i> Charged on Wireless and MOTO accounts for access to these accounts</p>
<p>WARRANTY + SUPPLIES <i>(\$20 per month = \$126 per year)</i> Charge to replace your equipment if it breaks and for rolls of paper for your terminal</p>



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Because you are a Texas Taxpayer you can take advantage of the TBDC's direct relationship with the largest processors, lowering the current rates and fees you pay now to accept credit cards, to save you money each and every month. After all you went into business to make money, not to spend it, Right?

- | | |
|--|--|
| <input checked="" type="checkbox"/> Rates As Low As .05% (Debit/Check Cards) | <input checked="" type="checkbox"/> No Hidden Fees, Pay One Flat Rate |
| <input checked="" type="checkbox"/> Interchange Plus (Pass Thru) Pricing | <input checked="" type="checkbox"/> No Need To Check Statements Anymore |
| <input checked="" type="checkbox"/> Pay Only Pennies Over Actual Cost | <input checked="" type="checkbox"/> No Surprises, Easy to Read Statements |
| <input checked="" type="checkbox"/> Low Per Transaction Fees | <input checked="" type="checkbox"/> No Need to Change Equipment or Banks |
| <input checked="" type="checkbox"/> Yes Fast Credit Card Monies Funding | <input checked="" type="checkbox"/> Nothing Changes, Just the Cost You Pay |
| <input checked="" type="checkbox"/> Cash Advances To 1 Million Dollars | <input checked="" type="checkbox"/> No Cost to You to Change Processors |
| <input checked="" type="checkbox"/> 24/7/365 LIVE Customer Support | <input checked="" type="checkbox"/> No Long Term Lease For Terminal |

For your Free Cost Reduction Analysis, simply fax a copy of one of your current credit card processing statements (all pages, both sides) to fax number **(800) 796-7196**

Within 24 hours provide you with a side by side comparison, of what your paying now compared to what you should be paying under the new guidelines.

If you need immediate assistance please do not hesitate to contact me directly,

Bob Zamboni at (866) 258-7095 Extension # 703

or

by email Bob@911Texas.com

Sincerely,

Bob Zamboni
Senior Compliance Officer
Bob@911Texas.com





We Help Lower Your Current Operating Costs and Provide Working Capital

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Inspector # 9001
Enforcement Division