

# Verisave Partner Program



**Reduce Your Clients' Credit Card Processing Fees in 3 Easy Steps**



# Introduction

**Credit card processing fees** are complex by design.

The industry does not want the merchant to know what is being charged by the issuing bank, or by Visa/Mastercard/AmEx, or by the processor ... all of whom benefit from a merchant's fees.



**The only way to achieve meaningful fee reductions** is to understand the rules, regulations, structure, and industry benchmarks present in the market.

The industry does not make this easy ...

# The Problem

Your client is a business that accepts credit card payments.

Every time they run a transaction, they pay a FEE to a merchant account processor.

Sometimes, those fees are *highway robbery*.



# The Solution

## A Merchant Account Audit

This *reduces* the client's overall fees on the back end, so the client can stay with their *existing* processor.

# What is a Merchant Account Audit?

**A merchant account audit examines every line item** of the client's credit card processing statement to gain complete transparency on those fees ... and implements back-end adjustments and corrections to lower those fees **WITHOUT** changing processors.



**Refunds**



**Interchange  
Reductions**



**Ongoing  
Monitoring**

**On Average, a Thorough  
Audit Will Reduce Your  
Client's Processing Fees  
by 25-35%**



**Here's How to Make That Happen:**

# Step 1: Identifying the Right Clients

Not all of your clients will benefit from a Merchant Account Audit. But some of them will see significant savings. The ideal business client should:



**Accepts Credit Card Payments**



**At least \$75k/  
month in Credit Card Volume  
(More is Better)**



**At least \$2000/  
mo in Credit Card Processing Fees**

# Step 2: Gathering Information

All of the information needed to begin the process can be found in one place:



The client will need to gather 1 - 3 Recent Merchant Account Statements

Note the Effective Rate: the Fee Total Divided by the Transaction Total as a Percentage

# Step 3: Beginning the Audit

Now it's time to engage with a seasoned Merchant Account Audit Firm. As the longest running firm specializing in credit card processing fees, Verisave is proud to help.



Simply introduce us to the client. An email will do. Or a group call.



The client will send merchant account statements to us.



We will provide an audit report and implementation proposal.

# Why Involve an Independent Auditor?

A good merchant account auditor has a wealth of industry expertise:

- Industry Rules and Loopholes
- AmEx Expertise
- Encyclopedic Knowledge of Discount Programs
- Payment Workflows, Including POS and ERP Inter-Connectivity
- Will Implement Savings on Client's Behalf (We do ALL of the Heavy Lifting)



# Client Costs

There is NEVER a fee for the audit or monitoring.

Our fees for implementation are contingency-based: we ONLY keep a portion of the actual savings we bring, as “gain share.”

The rest of the savings go directly into the client’s pocket.



**Verisave  
Receives a 50%  
Gain Share of  
Proven Monthly  
Savings**



**The Gain Share  
Agreement Lasts  
for 24 Months**



**We Closely  
Monitor the  
Account Every  
Month During  
That Time**

# Referral Kickbacks

If you or your firm is able to accept it, Verisave offers a revenue share for referring these clients to us.

If you cannot accept referral fees, we can apply those to your client's account, increasing their savings.

More information at: [verisave.com/partner-program](http://verisave.com/partner-program)



**\$100 Up Front for  
Any Statement  
Submitted by a  
Referred Client**



**20% Revenue-  
Share to the  
Referring Partner  
for 12 Months**

# How to Get Started

If you have any clients who would benefit from a Merchant Account Audit, and our ongoing monitoring program, Verisave would be honored to work with them.

We just need a warm introduction. Contact us to get started.



**hello@verisave.com**



**801-953-1515**



**VERISAVE**