



MERCHANT ACCOUNT REPAIR KIT



HOW TO REDUCE YOUR CREDIT CARD PROCESSING FEES IN 3 EASY
STEPS ... WITHOUT SWITCHING PROCESSORS

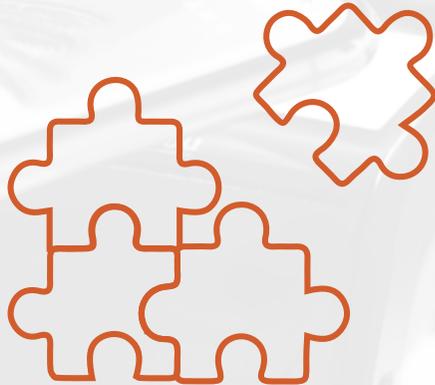
Introduction

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 and potential refunds is to understand the intricate rules, regulations, configurations, and industry benchmarks present in the market.

The industry does not make this easy ...



The Problem

You run a business that accepts credit card payments. Thus, you are a *merchant*.

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

Due to the complexity of these fees, and the lack of industry knowledge among merchants, the fees are often *much higher than they should be*.



The Solution

Merchant Account Cost Recovery

This *reduces* the merchant's overall fees. It is done primarily on the back end, so they can stay with their *existing* processor.

It All Starts with a Merchant Account Audit ...

A merchant account audit examines every line item of your credit card processing statement to gain complete transparency on those fees. The result is an implementation map detailing back-end adjustments and corrections that will lower those fees **WITHOUT** changing processors.



Refunds



**Interchange
Reductions**



**Ongoing
Monitoring**

**On Average, a Thorough
Audit Leads to Fee
Reductions of 25-35%**



Here's How to Make That Happen:

Step 1: Determine if Your Business is a Good Fit

Not every merchant will benefit from Merchant Account Cost Recovery. An initial analysis can be performed to determine the opportunity.



**If You Accept
Credit Card
Payments, We
Can Likely Help**

Verisave works with **billion+ dollar clients**, but also with smaller clients who only process \$50k-\$100k per month in credit card volume.

The range is broad.

Step 2: Gathering Information

All of the information needed to begin the initial analysis can be found in one place: the ***Merchant Account Statement***.



Action required:
gather 1 - 3 Recent
Merchant Account
Statements.

Step 3: Beginning the Initial Analysis & 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.



Send your Merchant Account Statements to Verisave for an Initial Savings Analysis



Verisave will determine if savings can be achieved and are worth pursuing

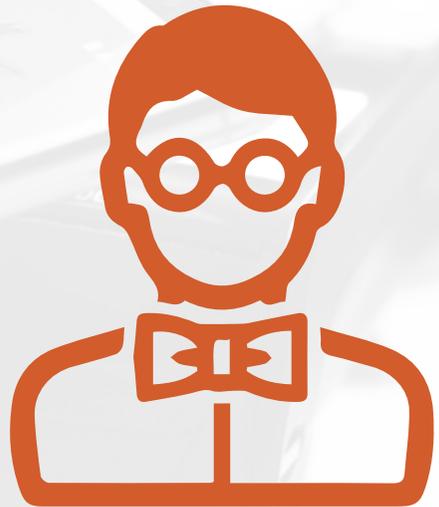


If so, Verisave handles the full cost-recovery implementation for its clients

Why Involve an Independent Audit Firm?

A good independent merchant account audit firm has a wealth of industry expertise:

- Industry Rules and Programs
- AmEx Expertise
- Visa/MC Interchange Gurus
- Encyclopedic Knowledge of Discount Programs
- Payment Workflows, Including POS and ERP Integrations
- Will Implement Savings on Client's Behalf (We do ALL of the Heavy Lifting)



Is There a Cost?

Essentially, no. There is **NEVER** a fee for the initial analysis or audit.

For the cost recovery implementation and monitoring, Verisave **ONLY** gets paid a portion from the *actual savings or refunds achieved*: otherwise known as “gain share.”

The rest of the savings and refunds go directly into your pocket.

If there are no savings for your business, Verisave does not get paid.



Verisave receives a portion of actual, Proven Monthly Savings



The Gain Share Agreement lasts for a limited time, after which 100% of the savings are yours



We monitor the account every month, to prevent increases

How to Get Started

If your business would benefit from Merchant Account Cost Recovery, Verisave is the best option for identifying and implementing the proper savings, and securing refunds.

The initial analysis is done at *no charge, and no obligation*.

Contact us to get started:



verisave.com



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