

		Company A	Company B	Company C	Company D
Company Phone Number					
Company Website					
Representative Name					
Fee	Typical Costs				
Qualified Rate	2.00% - 2.30%				
Mid-Qualified Rate	N/A				
Non-Qualified Rate	3.25% - 3.75%				
Transaction Fee	25¢ - 30¢				
Monthly Statement	No more then \$10.00				
Monthly Minimum	None				
AVS Fee	None <sup>1</sup>				
Setup Fee	None <sup>2</sup>				
Application Fee	None <sup>2</sup>				
Annual Fee	None				
Membership Fee	None				
Club Fee	None				
Watts Fee	None <sup>3</sup>				
Cancellation Fee	None				
Locked Into A Contract?	No <sup>4</sup>				
Chargeback Fee	\$15 - \$25				
Voice Authorization Fee	55¢ - 65¢				
Gateway Setup Fee	\$100 or less				
Gateway Monthly Fee	\$20 or less				
Gate Per Item Fee	10¢ or less				

<sup>1</sup> This should be included in your transaction fee. If not, to determine what your real transaction fee is, add the two fees together.

<sup>2</sup> There are many potential fees charged up front when establishing a merchant account. Be sure to ask, "What is my up front costs for establishing this account?"

<sup>3</sup> This fee may be charged in place of a transaction fee. But only one should be charged.

<sup>4</sup> All providers make you sign a contract that says you will abide by Visa and MasterCard rules. However, you do not need to be locked into any long term agreement. Also, if you are locked into an agreement, ask if it is a rolling agreement. If you don't cancel a rolling agreement within a specified time period you get locked into the contract for another full term.