



## **Explanation of Other Fees**

- **Touch Tone Transactions:** When a customer wants to use their phone to call us with the card information on all transaction instead of using a terminal or other method to process the cards. This fee would be on top of the regularly stated MOTO Rates
- **T&E Draft capture Transactions:** This fee applies to Travel & Entertainment cards such as American Express & Discover
- **Address Verification (AVS):** When a merchant hand keys in a transaction, the transaction will be downgraded to a non-qualified rate if the merchant does not use (AVS). AVS asks the merchant to enter the zip code for the billing address of the card they are entering. If the values match, the card will not downgrade.
- **Batch Header:** This is the fee charged to send the transaction data in the terminal to the merchant's bank account. This occurs daily and the merchant will not be charged if they did not have any transactions that day.
- **Wireless Transaction Fee:** This is an additional fee paid by merchants to authorize cards using the wireless network.
- **Wireless Network Access (monthly):** This is the fee paid by the merchant in order to use the wireless network. Example: Verizon
- **Wireless Activation Fee:** This is a One-time fee paid by the merchant to activate their wireless account.
- **Debit Transaction:** If a merchant has a Pin Pad and get his customer to enter their 4-digit pin # when using their debit card, the merchant will only have to pay a flat fee for that transaction. There will be no % or transaction processing fees charged for this transaction above the listed amount
- **Debit gateway (Monthly):** If a merchant wishes to have a Pin-Pad, they will incur this monthly fee.
- **EBT Transaction Fee:** This stands for Electronic Benefits Transactions. These are Food Stamp payments to merchant for food stuffs. The government no longer issues food stamps, instead they issue cards that work like debit cards to buy food with.
- **Internet Gateway Fee (monthly):** If a merchant sell from their web site and we process the transactions, they will pay an additional monthly fee for the shopping cart service.
- **Internet Transaction Fee:** The merchant will pay an additional per transaction to process transactions using their internet web site.
- **Monthly Minimum Discount Fee:** If a merchant doesn't have at least \$25 in processing fees, their bill will be adjusted to a minimum amt. of \$25. Example: a merchant has fees of \$10 so there would be an adjustment of \$15 on their bill to equal the \$25.
- **Monthly Basic Service Fee:** This is the basic fee that they pay monthly to have the ability to accept cards.
- **Statement Mailing fee:** If a merchant wishes to have a statement mailed to them each month instead having an electronic version emailed to them they would pay this fee.
- **Chargeback Fee:** This fee arises when a customer has a dispute and the merchant cannot provide a copy of a signed receipt or signed invoice for the transaction.
- **Retrieval Fee:** This fee arises when a merchant suffers a chargeback and then later finds the signed receipt or invoice. They can submit that to us and we will reverse the chargeback.



- **Voice Authorization Fee:** If the merchant's power goes out and therefore the terminal isn't working, they can call us to run the transaction for them, but they will have to pay this fee on top of the regular fees.