



Commerce with Compassion

# Retail Program

This model is based on the Interchange Rate, which is the published cost that Visa and MasterCard set for accepting each type of credit and debit cards. The cost is comprised of a percentage of the sale plus a per-transaction fee. The same Interchange Rate applies to **all** Merchant Service Providers (MSP's). This allows the smallest providers to compete with the largest MSP's and banks.

The Interchange Rate schedule contains hundreds of credit and debit card types. Most MSP's will round up these costs by placing all card types into two or three categories or tiers, commonly known as qualified, mid-qualified and non-qualified. With this model, a very small percentage of sales meet the qualified rate criteria, due to the prevalent usage of business-issued cards and cards with rewards programs.

With our "Cost Plus" model, a small, constant margin is added to every Interchange Rate card type. This gives you the benefit of the **lowest overall rates**, since card costs are not rounded up into tiers. For instance, a debit card cost will not be rounded up to a credit card cost, so you will pay a lower rate on debit cards.

Below is a sample of the most common retail rates, inclusive of our margin:

	Visa	MasterCard	Discover	American Express	
<b>Debit</b>	1.33% + \$0.25	1.35% + \$0.25	Rates are comparable to Visa / MasterCard	Industry categories:	
<b>Credit</b>	1.84% + \$0.20	1.88% + \$0.20		Retail	2.89% + \$0.30
<b>Rewards / Keyed</b>	1.99% + \$0.20	2.07% + \$0.20		Healthcare	2.55% + \$0.20
<b>Business</b>	2.40% + \$0.20	2.35% + \$0.20		Restaurant	3.50% + \$0.20

Other account fees:

<b>Batch Fee</b>	\$0.20
<b>Monthly Fee, includes customer support</b>	\$10.00
<b>Monthly Minimum Fee</b>	<b>None!</b>
<b>Application Fee</b>	<b>None!</b>
<b>Annual Fee</b>	<b>None!</b>
<b>Cancellation Fee</b>	<b>None!</b>

MasterCard Network Access Brand Usage (NABU) fee of \$0.0185 or Visa Network Access fee of \$0.0195 per transaction is passed through at cost. Other fees due to late processing, insufficient funds in your checking account or chargebacks may apply.



Program rates and fees are current as of August 1st, 2010 and are subject to change with industry changes.



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In addition to providing you with a card acceptance account, we are happy to provide you with the equipment you need to take non-cash payments. Below is a sample of some common terminal options:

	Equipment	Sale Price	3 Payments
<b>Wired</b>	Hypercom T7 Plus ( <i>dial up</i> )	\$265	\$95/mo
	Hypercom T4220 ( <i>IP</i> )	\$395	\$140/mo
<b>Wireless</b>	Nurit 8020	\$795	\$275/mo
	WAY Systems MTT 1500	\$695	\$240/mo
<b>PC-based</b>	PC Charge™	\$345	\$125/mo
	Card Reader	\$125	n/a
	Authorize.Net Virtual Point of Sale	Setup Fee: \$75 Monthly Charge: \$25 Transaction Fee: \$0.05	n/a

We are confident that our pricing model, practice of full-disclosure and caring service will provide extraordinary value for your business. At the core of our mission, however, is the desire to give back to the community of organizations that work to support a just and sustainable society. To support this belief in social responsibility, **we donate 10% of processing profits to charitable organizations**, and allow each customer to choose their own beneficiary.

By operating as a certified green, socially-responsible company, Dharma Merchant Services has chosen a unique path in providing the valuable and necessary service of payment acceptance accounts. We hope that you will respond to our “right way” approach by choosing us as your merchant service partner. To get started, just give us a call and we will guide you through our application.

We look forward to hearing from you!

