



eCommerce Basic Program

Commerce with Compassion


Dharma Merchant Services provides a unique, value-driven choice for credit card processing based on three core tenets: 1) we operate with **sustainable business practices**, taking care to evaluate and reduce our environmental impact in every aspect of our business, 2) we demonstrate our commitment to social responsibility by **donating 10% of processing profits** to charitable organizations and 3) we offer **fair, competitive pricing** for all of our services:

Merchant Account Rates and Fees			
Visa, MasterCard	Debit	2.09%	
Visa, MasterCard, Discover	Qualified	no rewards program (no miles/points for purchases)	2.19%
	Rewards	basic rewards program	2.44%
	Mid-Qualified	premium rewards program, some business-issued cards	2.69%
	Non-Qualified	business-issued cards, late processing	3.39%
American Express		3.5%	
Transaction & Batch Fee, includes Address Verification Service (AVS)		\$0.30	
Monthly Fee, includes customer support		\$10.00	

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 insufficient funds in your checking account, processing over your limit or chargebacks may apply.

Our stance on fees is that we do the right thing in terms of pricing, and *we do not charge a fee if there is no associated cost*. This means we **do not charge common fees** such as application fees, annual fees, cancellation fees and monthly minimum fees.

We also offer preferred pricing on Authorize.Net payment gateway accounts & services:

	Standard Fees	Electronic check service: eCheck.net	Other Optional Services
	\$75 setup fee	\$10 monthly minimum fee	<u>Fraud Detection Suite</u>
	\$25 monthly fee	\$0.25/item & batch fee	\$9.95 monthly fee
	\$0.10/item & batch fee 1st 100/month free!	.50% - 1.50%, based on volume	<u>Automated Recurring Billing</u> \$10 monthly fee

We are confident that our simplified fee structure and caring service will provide extraordinary value for your business. To apply, please give us a call and we will guide you through our application.

