



Fact Sheet

Transaction Types:

ETC (ELECTRONIC TICKET CAPTURE): Merchant uses an Electronic Terminal to transmit and receive chargecard transactions. The Terminal is connected to an electrical outlet for power, and a telephone line for communication. (Note: A merchant must have a dedicated analog telephone line to perform chargecard processing.) Cards are “swiped” (or the number can be manually entered), and information is transmitted to the processor for approval.

Electronic Processing Fees:

Discount Rate – Qualified <i>Swiped and settled within 24 hours</i>	1.99%
Discount Rate – Mid-Qualified <i>Reward cards; Business/corporate or other related cards; certain key-entered card types</i>	2.95%
Discount Rate – Non-Qualified <i>Certain key-entered card types</i>	2.95%
Item/Transaction Fee	No Charge
Processing Visa, MasterCard, Discover and Batches	\$0.25 / Authorization
Processing Amex	\$0.30 / Authorization
Voice Authorization	\$0.95 / Authorization
Chargebacks	\$15.00 / Situation
Statement Fee	\$6.00 / Month
PCI Compliance Fee	\$4.95 / Month
Technical Help Desk	\$3.00 / Month
Debit Card Transaction (Requires a Pin Pad) Discount Rate does not apply	\$0.60 / transaction

Note: Merchants have two options for providing their customers a receipt: electronic or manually imprinted credit slips. Cost is listed in the Equipment Section.

TOUCHTONE: ARU (Automated Response Unit) processes transactions via Touchtone telephone. The Merchant dials an 800-Number and is prompted through the transaction by the computer (also, non-prompted transactions can be selected). See a summary of this procedure listed on the “Touchtone ETC Instructions”.

Touchtone Processing Fees:

Discount Rate	3.24%
Item/Transaction Fee	\$0.20 / Transaction
Per Authorization [Visa, MasterCard, Discover]	\$0.50 / Authorization
Per Amex Authorization	\$0.50 / Authorization
Chargebacks	\$15.00 / Situation
Monthly Statement Fee	\$6.00 / Month
PCI Compliance Fee	\$4.95 / Month

INTERNET SOLUTION: Yourpay processes transactions via the Internet. No software is needed. Basically, Yourpay.com is the internet payment service that allows Retail (card present), Mail Order/ Telephone Order, internet processing merchants to quickly and easily authorize and settle transactions. Yourpay provides a product that is customizable including enhanced reporting applications, merchant tools, and it supports all major credit cards.

Internet Processing Fees:

One-Time Set Up Fee	\$50.00
Yourpay Monthly Service Fee	\$15.00 / Month
Address Verification Service (AVS)	\$.06 / Authorization
Processing fees for internet transactions are the same as ETC (listed on Page 1)	
--AVS is a requirement for merchants processing Internet transactions--	

**Merchant must have a “Card Reader” connected to their computer for their transactions to be eligible for the 1.99% “Qualified” discount rate. Otherwise, all transactions will be subject to the “Mid or Non-Qualified” rate of 2.95%.

Equipment

Equipment costs: (subject to change)

Lease:	Price (\$)	
Verifone VX 510 LE	24.95	per month* (plus tax)
Verifone VX 510	29.95	per month* (plus tax)
Hypercom T7 Plus	34.95	per month* (plus tax)
FD-100	44.95	per month* (plus tax)
One-Time Set-Up Charge	Equal to one month’s lease fee	

* Includes Supplies and Equipment Replacement

Purchase:	Cost (\$)	Special Feature(s)
Verifone Vx510 LE, Terminal/Printer	250.00	Retail/Restaurant - Basic Terminal
Verifone Vx510, Terminal/Printer	299.00	Multi-Application Capability (2)
Hypercom T7Plus	299.00	ATM Style Interface / Supports Lodging
Verifone Vx570 Terminal/Printer	495.00	Internal Pin Pad (Debit)
Verifone Vx570 DC, Terminal/Printer	550.00	Ethernet Processing
FD-200	425.00	Electronic Check Acceptance
Nurit 8020	799.00	Wireless and Portable

Accessories:		
Verifone Printer 250	299.00	Attaches to Verifone products
Verifone Pin Pad 1000SE	125.00	Assists with debit transactions
Hypercom Pin Pad S9	150.00	Assists with debit transactions

Delivery Time: We order the Terminals and Printers from the manufacturer, and it usually takes 3-5 working days for delivery. Overnight shipping is available at a cost of \$60.00.

Merchant Owned Equipment: We can reprogram most merchant-owned terminals and printers over the telephone. This is normally completed within 3 days of the application approval, and it’s provided as a no-cost service for new merchants.

Merchant Support/ HelpDesk

TIB provides each customer with support options that can accommodate all business schedules. TIB has an on-site Merchant Support Department that is trained to handle questions pertaining to batch deposits, transaction research, basic terminal troubleshooting, and supply orders.

Merchants can contact TIB Merchant Support at: 800-327-0053 on Monday-Friday between the hours of 8:00AM-5:00PM CST.

Some merchants need customer service on a 24-hour basis. TIB provides that service for those merchants using POS terminals and printers. A Help Desk representative is available 24/7 on issues pertaining to over-the-phone training, technical difficulties and terminal functionality.

Merchants can contact the Help Desk at: 800-228-0210.

Voice Authorization Number

Electronic merchants should call 800-228-1122 if their terminal goes down, receives a “Code 10” response or receives a “Call Center” response during the authorization process. If the merchant receives an approval over the phone, the transaction must be entered into the terminal as a “ticket only” transaction for payment.

Processing American Express

The Merchant must first obtain a Merchant Number from American Express directly. To reach American Express, please call ...

American Express: 800-528-5200

The Merchant can include this information on the Merchant Application, or can furnish the Merchant Numbers to TIB by phone or FAX. We'll add the new merchant number(s) to the file, and transactions for those cards will be processed by the Merchant the same way that they process VISA / MasterCard / Discover. There is an additional \$0.30 per authorization charge.

Contact Information

Jeff Hurst
Phone 800-327-0053,
Option 1
972-650-7063
Fax 972-650-7071
Email jhurst@mybankersbank.com