






CONVENIENCE FEES
VS. CREDIT CARD
SURCHARGING






WHAT IS A SURCHARGE?

A **SURCHARGE** is an additional fee that a merchant adds on to a transaction when a customer uses a credit card for payment.





CONVENIENCE FEES vs. SURCHARGES


The Convenience fee rules listed below are based on Visa's rules, as they are the strictest. Other rules apply if accepting only MC and AMEX.

CONVENIENCE FEES

- Allowed only on card not present transactions
- Through an alternative channel from merchant's normal payment channel
- Fee is a flat or fixed amount
- Applicable to all forms of payment
- Disclosed prior to the completion of the transaction and the cardholder is given the opportunity to cancel. Included as part of the total sale
- Allowed on credit and signature debit
- Special programs for government and higher education

SURCHARGES

- Allowed on card not present and card present transactions
- Fee is a percentage of the sale
- Applies only to credit cards, not debit
- Competing brands should be surcharged, if contract allows
- Disclosure of surcharge policy
- Merchant must provide prior notice before implementation
- Be mindful of state laws



WHY IS IT DANGEROUS NOT TO KNOW?

If a merchant does not remain in compliance with the Card Networks' Surcharging Rules, the merchant may be subject to monthly fines from \$5,000 (Visa) to \$25,000 (MasterCard).



SURCHARGING OPERATING RULES

MERCHANTS WHO SURCHARGE CREDIT CARD TRANSACTIONS ARE SUBJECT TO THE FOLLOWING REQUIREMENTS:

- ▶ **VISA AND MASTERCARD** permit surcharging of credit card transactions only
- ▶ The settlement does **NOT** change current restrictions on the surcharging of debit transactions (signature or PIN)
- ▶ Merchants that elect to surcharge must provide advance written notice to MasterCard 30 days prior to surcharging.



SURCHARGING OPERATING RULES

- ▶ Merchants are able to surcharge credit card transactions at the **BRAND LEVEL OR CARD PRODUCT LEVEL**
 - **BRAND LEVEL** = Merchant charges same % on all Visa and/or MC credit cards
 - **PRODUCT LEVEL** = Merchant charges a % on particular card types, such as Rewards Cards, Signature, World Cards, Business Cards, etc.




SURCHARGING OPERATING RULES


Merchants are only allowed to assess a surcharge that does not exceed their effective rate for the applicable credit card surcharged

0.0%

Merchants can surcharge up to their cost, capped at 3%

3.0%







SURCHARGING OPERATING RULES

EFFECTIVE APRIL 15, 2023, the Visa surcharge cap was decreased to 3%.

NOTE: In General, Colorado only permits a 2% surcharge pass through.






SURCHARGING OPERATING RULES

CALCULATING THE EFFECTIVE RATE/SURCHARGE AMOUNT:

- ▶ The average effective Interchange Reimbursement Fee rate plus the average of all fees imposed by Visa/MC on the Acquirer or Merchant, expressed as a percentage of the Transaction amount, applicable to Credit Card Transactions at the Merchant for the **preceding twelve months or most recent month**
- ▶ Merchants that elect to surcharge must provide advance written notice to MasterCard 30 days prior to surcharging.




SURCHARGING OPERATING RULES

Merchants will be required to disclose their surcharge policy at the point of store entry...

We impose a surcharge on credit cards that is not greater than our cost of acceptance.

...and the point of sale prior to the purchase transaction being completed.

We impose a surcharge of ____% on the transaction amount on Visa and MC payments.
We do not surcharge Visa & MC debit cards.




SURCHARGING OPERATING RULES

▶ **THE TRANSACTION RECEIPT** must show the surcharge amount separately on the front of the receipt in the same type font and size as the other items, after the subtotal (allowing for any discounts) and before the final transaction amount.

▶ **THE SURCHARGE AMOUNT** must be included in both the **Network Authorization Request** and in **Settlement**.

▶ **WITHIN A SINGLE MID** a merchant must apply the surcharge policy consistently. A merchant is not allowed to discriminate against a cardholder.




SURCHARGING OPERATING RULES

AMERICAN EXPRESS

A merchant must not impose a fee when the card is presented unless that fee is imposed equally on all other payment products, except for electronic funds transfer, cash, or check. No registration required, no separate surcharge field/amount required in authorization or settlement.

DISCOVER

A merchant may assess a surcharge on a card sale provided that (a) the amount of the surcharge does not exceed the merchant fee paid to Discover for the card sale and (b) the merchant also assesses surcharges on card sales conducted using other cards accepted by the merchant. Same authorization/settlement requirements as Visa/MC.



Input as: CCC STORE, INC. (877) - 311560000 - 9

Customer #: 15811

Invoice ID #: 4485168

Address: 123 Main Street

Zipcode: 10100

City: Miami

State: FL

Phone #: 3055551234

Name on Card: ABC Concrete Company

Card Number: 4847*****6329

Exp Date: 06 / 2025

CVV: 123

Action: Sale

Amount: \$1,025.00

Subtotal: \$1,000.00

Surcharge (2.50%): \$25.00

Amount: \$1,025.00

Address Verification Service: Yes No

Remittance File: Browse

Automatically Pass Level 3

Purchase Level: Standard Level II Level III

Multiple Invoice: Yes No

Bin File Validation

STATE LAWS AND
CREDIT CARD
SURCHARGING

BORGES & ASSOCIATES, LLC

UTA
United Transactions


WHY IS IT DANGEROUS NOT TO KNOW?


If a merchant does not understand the various states' laws, the merchant may be at risk of breaking the states' law in which they do business.

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LEGAL DISCLAIMER


The content provided regarding State's laws and Canadian laws on surcharging is provided for educational and general reference purposes only. As states are updating and changing their laws regarding credit card surcharging from time to time, the Contents are not intended to serve as legal or other advice. This information is not intended to be a full and exhaustive explanation of the law regarding credit card surcharges, nor should it be used to replace the advice of your own legal counsel.






STATES' LAWS AND SURCHARGING


- TEN STATES HAD LAWS PROHIBITING OR RESTRICT SURCHARGING AT THE TIME OF THE CREDIT CARD ANTITRUST LAWSUIT SETTLEMENT: **GA, CO, CT, FL, KS, ME, MA, NY, OK, TX**
 - Some laws have been declared unconstitutional in court
 - Some states' Attorneys General have declared the prohibition to be unconstitutional
 - Some states have changed their laws
- LEGAL EXPERTS indicate that these states' laws (except CT) apply only to consumer purchases (purchases for individual/household use) and the laws do not apply to B2B purchases.
- CONNECTICUT'S PROHIBITION on credit card surcharging is absolute
- MAINE AND MASSACHUSETTS PERMIT A DISCOUNT to be offered for cash payment but do not permit a surcharge to be imposed for payment by credit card
 - Both Maine and Massachusetts state laws fall under the "consumer" category.



SEVEN OF THE TEN ORIGINAL PROHIBITIVE STATES NOW COMPLETELY PERMIT SURCHARGING

- SCOTUS RULINGS have led to merchants being permitted to surcharge in Florida, New York and Texas.
- 9TH CIRCUIT COURT OF APPEALS RULING led to merchants being permitted surcharge in California
- Kansas changed its law effective January 1, 2025
- COLORADO revised its statutes effective 7/1/2022 to permit surcharging
- OKLAHOMA permits credit card surcharging as a result of the Oklahoma Attorney General Opinion in December 2019
 - Consult legal counsel regarding any state laws that may be applicable to where or how you are doing business.





STATES WHERE THE SURCHARGE PROHIBITION
WAS CHALLENGED IN THE COURTS

CALIFORNIA:

1. In the **COMMERCIAL BUSINESS-TO-BUSINESS** context, there is no prohibition on surcharging.

2. In the **CONSUMER** context, a merchant may pass the surcharge on to its customers as long as merchant make the surcharge – and thus the **total cost** to a consumer – **CLEARLY VISIBLE, IN CONSPICUOUS AND PLAIN LANGUAGE** before the consumer pays or seeks to pay for an item.

3. **NEW LAW EFFECTIVE JULY 1, 2024**


- Consumers Legal Remedies Act has been amended so that it is unlawful to
 - Advertise, Display, or offer a price for a good or service that does not include all mandatory fees or charges other than taxes.



COLORADO PASSES LAW ALLOWING SURCHARGING

COLORADO

- Colorado Revised Statute 2017 has been revised effective 7/1/2022
- The revised law requires that the merchant shall provide the surcharge amount as a separate line item
- The revised statute, generally, limits the permissible surcharge to 2%




STATES WHERE THE SURCHARGE PROHIBITION
WAS CHALLENGED IN THE COURTS

FLORIDA:

1. It is completely permissible for a merchant to pass surcharges on to any customer (consumer and commercial business-to-business). **THE ANTI-SURCHARGE LAW HAS BEEN DEEMED UNCONSTITUTIONAL AND UNENFORCEABLE.**


2. Although the original statute still appears on the Florida law books ("Dead Letter Law") the Florida Attorney General issued a statement acknowledging that the law was declared unconstitutional and therefore surcharging by merchants is permissible in Florida.



STATES WHERE THE SURCHARGE PROHIBITION WAS CHALLENGED IN THE COURTS

KANSAS:


- The U.S. District Court, District of Kansas held that Kansas's no-surcharge statute regulated speech and violated a credit card processing company's commercial speech rights, and thus was unconstitutional. The district court declined to consider the issue of vagueness.
 - CardX, LLC v. Schmidt, No. 2:20-cv-02274, 2021 WL 736322 (D. Kan. Feb. 25, 2021).
- Kansas amended its statute: 16a-2-403 effective January 1, 2025 now permits surcharging.**
 - Following the USCD decision, the statute permits surcharging **PROVIDED the retailer discloses the amount of such surcharge through a clear and conspicuous notice to the customer at the point of entry or the point of sale in advance of such transaction.**



STATES WHERE THE SURCHARGE PROHIBITION WAS CHALLENGED IN THE COURTS

NEW YORK:


- On December 13, 2023, Gov. Hochul signed the law amending the NYS Section 518 of its General Business Law so that any merchant imposing a surcharge on a customer who elects to use a credit card in lieu of payment by cash, check, or similar means
 - shall clearly and conspicuously post the TOTAL PRICE for using a credit card in such transaction, inclusive of surcharge
 - Any surcharge may NOT exceed the amount charged to the merchant by the credit card company
 - The FINAL SALES PRICE shall not amount to a price greater than the posted price for such sales transaction,
- Merchants may offer a two-tier pricing system meaning the posting of two different prices in which the credit card price, inclusive of any surcharge is posted alongside the cash price.
- Law became Effective February 11, 2024
 - Although the change was made to the General Business Law, every indication is that this is applicable to B2C transactions




ATTORNEY GENERAL OPINION

OKLAHOMA


- Oklahoma's Attorney General has overturned the surcharge ban.
- RECOMMENDATION:** As of 2020, so long as the price differences are shown clearly and conspicuously and it is clear that the cash price is the lower price, surcharging is permitted in Oklahoma.
- Bills were introduced in the Oklahoma House and Senate in 2022 regarding credit card surcharges but none passed. No such bills have been introduced recently.





STATES WHERE THE SURCHARGE PROHIBITION
WAS CHALLENGED IN THE COURTS

TEXAS:
1. Following the SCOTUS Opinion on the New York statute, the U.S. District Court in Austin, Texas ruled that the anti-surcharge law was unconstitutional. It is completely permissible for a merchant to pass surcharges on to any customer (consumer and commercial business-to-business). **THE ANTI-SURCHARGE LAW IS UNENFORCEABLE.**

United Transactions

MINNESOTA – Latest State to Change its Credit
Card Surcharge Rules

MINNESOTA:
• **NEW LAW EFFECTIVE JANUARY 1, 2025**


- It is a deceptive trade practice when, in the course of business, goods or services are advertised, displayed or offered at a price that does NOT include all mandatory fees or surcharges
- Itemization of fees associated with the transaction must be Clear and Conspicuous
- Discounts are allowable
- This new law relates to consumer protection and is applicable to B2C transactions

United Transactions

CONTRACTING AROUND THE
ANTI-SURCHARGE STATUTES

CONTRACTUAL AGREEMENT AS TO
PLACE OF TRANSACTION


- It is agreed that all credit card transactions between [Merchant/Trade Credit Grantor] and [Customer] shall be deemed to take place in the State of [] and shall be governed by the statutes of the State of [].
- *The above Forum Selection verbiage is provided by Borges & Associates, LLC for the purpose of this educational program, in connection with B2B transactions; and is not intended to be legal advice. Trade credit grantors are advised to consult with their own legal counsel.*

United Transactions

SURCHARGES ARE PROHIBITED but discounts **FOR PAYMENT BY CASH** are permitted so long as the discount is clearly shown IN:

CONNECTICUT – both B2C and B2B

MAINE & MASSACHUSETTS – B2C
(B2B permits surcharging)



CANADA'S ABILITY TO SURCHARGE

- ▶ Canadian Credit Card Processing
- ▶ Canadian Surcharge






CANADA MERCHANT CLASS ACTION SETTLEMENT

MERCHANTS NOW PERMITTED TO PASS THROUGH SURCHARGES

- Effective Date: **OCTOBER 6, 2022**
- Maximum amount allowable: **2.40%**





CAUTIONS IN CANADA


- ▶ **SETTLEMENT IS FEDERAL** so applicable throughout the Provinces and Territories of Canada
- ▶ **STILL SUBJECT TO PROVINCIAL OR TERRITORIAL LAWS**






APPLICABLE LAW AND CASELAW IN QUEBEC


- ▶ **CONSUMER PROTECTION ACT, CQLR C P-40.1 §224-C**
 - No merchant, manufacturer or advertiser may, by any means whatever,
 - charge, for goods or services, a higher price than that advertised
- ▶ **STRATOS PIZZERIA (1992) INC.C. GALARNEAU, 2015 QCCS 2353**
 - Held a surcharge to be a violation of the Consumer Protection Act



WHAT THIS MEANS FOR THE MERCHANT

- ▶ **SURCHARGING IS NOT PERMITTED** in the Province of Quebec for B2C transactions
- ▶ **SURCHARGING IN THE PROVINCE OF QUEBEC IS QUESTIONABLE FOR B2B TRANSACTIONS**
- ▶ **SOME OTHER PROVINCES OR TERRITORIES HAVE CONSUMER PROTECTION ACTS** but none have been determined to apply to credit card surcharges.





TECHNOLOGY & SURCHARGING






TECHNOLOGY & SURCHARGING

If a merchant does not have the technology to help remain in compliance with the Card Networks' Surcharging Rules, the merchant may be subject to monthly fines from \$5,000 (Visa) to \$25,000 (MasterCard).

THE UTA-WORLDPAY SOLUTION ANSWERS YES TO THE FOLLOWING:

- ✓ Does the solution pass the surcharge amount as a separate field within the transaction authorization and settlement?
- ✓ Is the surcharge amount added in automatically?
- ✓ Does the solution recognize the card type?
- ✓ Does the solution only surcharge credit cards and not debit cards?
- ✓ Does the receipt reflect the surcharge amount in the same font size and font style as the rest of the receipt?
- ✓ Is the surcharge amount reflected after the subtotal (allowing for any discounts) and before the final transaction amount?
- ✓ Does the solution incorporate State Surcharging Laws?
- ✓ Does the solution pass Level 3 data? (doesn't impact surcharging, but impacts the fees)



Credit Card Payment Entry

Input on: CCCC STORE, INC. (8PT) - 311560000 - S

Customer #: 13911

Invoice/ID #: A165165

Address: 123 elm street

Zipcode: 33185

City: Miami

State: FL

Phone #: 3055551212

Name on Card: ABC Concerto Company

Card Number: 4847*****6329

Exp Date: 06 / 2025

CVV: 123

Action: Sale

Amount: 0.00

Address Verification Service: Yes No




Remittance File: Browse

Purchase Level: Standard Level II Level III

Multiple Invoices: Yes No

Notes

Card Number: 4847*****6329 VISA

Exp Date: 06 / 2025

CVV: 123

Action: Sale

Subtotal: \$1,000.00


Surcharge (2.50%): \$25.00

Amount: \$1,025.00

Automatically Pass Level 3

* Bin File Validation

SURCHARGE RECEIPT EXAMPLE



Dear Valued Customer,

This email confirms that a Credit Card payment initiated by UTA CC CAD PROCESSING has been processed

Please find the payment below and retain this receipt for your records.


Transaction #: 9636547
Customer #: 010101
Transaction Date: 3/28/2025 2:05:53 PM
Invoice #: 1009
Name On Card: JOSE TEST
Card Type: MASTERCARD
Card #: *****1115
Authorization Code: 000005
Subtotal (Including Tax): \$1,000
Surcharge (2.5%): \$25.00
Grand Total: \$1,025
Tax: \$0.00
Status: Sale - Approved
Memo: TEST FROM THE VT.

Thank you,
United TransActions


Surcharge Amount


MERCHANTS WHO HAVE IMPLEMENTED SURCHARGING

Merchant	Total Annual Volume	Volume Surcharged	Surcharge Rate/Policy	Annual Savings
Building Materials/Glass	\$100+ Million	\$24,000,000	2.00% on A/R only	\$480,000
Window Manufacturer	\$50,000,000	\$39,000,000	2.50% on all CC payments	\$975,000
4 Location Lumber Co.	\$16,464,000	\$10,000,000	2.75% on all CC payments	\$275,000
Steel Company	\$12,000,000	\$9,000,000	2.84% on all CC payments	\$255,000
Food Distributor	\$3,600,000	\$3,000,000	2.25% on all CC payments	\$67,500
Sporting Goods Mfg	\$6,000,000	\$3,000,000	2.00% on B2B only	\$60,000
Wholesale Flower Dist.	\$2,856,000	\$1,557,120	3.00% on all CC payments	\$46,713



INTERCHANGE OPTIMIZATION





Whether you choose to impose a surcharge or not, it's dangerous not to know how to keep processing costs low.

HOW CAN THIS BE DONE?







FEE BREAKDOWN

INTERCHANGE = ISSUER

NETWORK ASSESSMENTS & OTHER ACCESS FEES = NETWORKS


PROCESSING FEE = ACQUIRER/PROCESSOR





FEE BREAKDOWN

\$500 Visa Purchasing Card Transaction




Total Cost = \$15.52

Interchange represents about 88% of the cost of this transaction.

*Based on Average Ticket currently qualifying for the Visa Commercial 828 Business Card rate

- Interchange (2.70% + \$0.10)
- Visa Base II Fee
- Tran Fee
- Comm/Gateway Fee
- Visa Acq. Proc. Fee
- Visa Assessment
- Visa Risk Fee



VISA REWARDS CARD-
NOT PRESENT TRANSACTION:

With AVS (Address Verification) = Rewards CNP
1.95% + \$0.10

Without AVS = Non Qualified
3.15% + \$0.10

1.20% Downgrade



INTERCHANGE MANAGEMENT


Incentive Program

- COMMERCIAL CARDS: LEVEL II / III
- COMMERCIAL CARDS: LARGE TICKET

↓

Savings Opportunity

- Decreased expenses
- Increased profits



COMMERCIAL CARDS

Data Levels

LEVEL 1


- Card number, expiration date, location information, Tax ID, AVS

LEVEL 2

- Sales Tax Amount
- Customer Code
- Sales Tax Indicator
- Tax exempt transactions cannot qualify for Level 2, BUT THEY CAN QUALIFY FOR LEVEL 3


LEVEL 3


- Line Item Detail – invoice data such as quantity, description, dollar amount
- THE GREATER AMOUNT OF DATA PROVIDED, THE LOWER THE INTERCHANGE RATE



INTERCHANGE RATES


Examples


 **PURCHASING CARD**

 **CORPORATE CARD**

- Purchasing Non-Qualified..... 2.95% + \$0.10
- Purchasing Card-Not-Present (tax exempt)..... 2.70% + \$0.10
- Purchasing Card-Present (tax exempt)..... 2.50% + \$0.10
- Purchasing Level II Rate (taxable)..... 2.50% + \$0.10
- Purchasing Level III Rate..... 1.90% + \$0.10
- Purchasing Large Ticket Rate..... 1.45% + \$35.00

- Corporate Standard..... 2.95% + \$0.10
- Corporate Data Rate I (tax exempt w/ no L3)..... 2.70% + \$0.10
- Corporate Data Rate II (taxable)..... 2.50% + \$0.10
- Corporate Data Rate III..... 1.90% + \$0.10
- Corporate Large Ticket Rate..... 1.45% + \$35.00



 **PURCHASING CARD TRANSACTIONS**

10 transactions for \$200,142.05 in February

CURRENT COSTS


2.70% + \$0.10
\$5,404.84


COSTS WITH UTA PROGRAM & WORDPLAY

1.45% + \$35.00
\$3,252.06

SAVINGS =

\$2,152.78



 **FLEET CARD TRANSACTIONS**

4 transactions for \$125,109.01 in February

CURRENT COSTS


2.70% + \$0.10
\$3,378.34

COSTS WITH UTA PROGRAM & WORDPLAY

1.45% + \$35.00
\$1,954.08

SAVINGS =

\$1,423.86

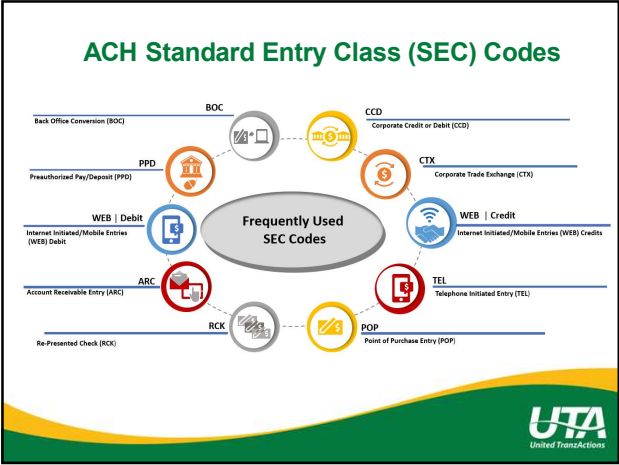


B2B COMPANY – PROCESSING FEE SUMMARY			
	CURRENT FEES	UTA PROGRAM FEES	SAVINGS
Account 1 - Sept.	\$87,508.20	\$61,768.62	\$25,739.58
Account 1 - Oct.	\$63,681.35	\$45,615.82	\$18,065.53
Account 2 - Sept.	\$3,642.60	\$2,856.15	\$786.44
Account 2 - Oct.	\$2,866.23	\$2,266.81	\$599.41
Account 3 - Sept.	\$3,389.50	\$1,367.25	\$2,022.24
Account 3 - Oct.	\$6,761.06	\$2,305.80	\$4,455.27
TOTALS	\$167,848.94	\$116,180.46	\$51,668.48
* EFFECTIVE RATE			
	3.14%	2.17%	\$5,347,307.72
Effective rate = fees divided by Visa/MC/Discover Sales			
AVG. MONTHLY SAVINGS		\$25,834.24	30.78%
TOTAL ANNUAL SAVINGS		\$310,010.91	SAVINGS
MONTHLY SAVINGS WITH SURCHARGING		\$83,924.47	100%
ANNUAL SAVINGS WITH SURCHARGING		\$1,007,093.64	SAVINGS

ACH RULES AND OPPORTUNITIES









Authorization Requirements
& Limitations for SEC Codes


ACH Network Processing Rules



SEC Code	Authorization	Limitations	Bank Accounts
BOC (Back Office Conversion)	Written or electronic authorization at the point of purchase.	Maximum of \$25,000 per transaction.	Consumer and business checking accounts.
CCD (Corporate Credit or Debit)	Written agreement/ authorization required between businesses	No standard transaction amount limit.	Business accounts only.
CTX (Corporate Trade Exchange)	Similar to CCD, governed by agreements.	No standard transaction amount limit.	Business accounts only.
PPD (Preauthorized Payment and Deposit)	Written or phone recorded authorization required	No standard transaction amount limit.	Consumer and some business accounts.
WEB (Internet-Initiated/Mobile Entries)	Debit Authorization via the internet or mobile device required.	No standard transaction amount limit.	Consumer and business checking accounts.



SEC Code	Authorization	Limitations	Bank Accounts
TEL (Telephone-Initiated Entry)	Verbal authorization via telephone required.	No standard transaction amount limit.	Consumer checking accounts.
ARC (Accounts Receivable Entry)	Implied authorization when a check is submitted.	Maximum of \$25,000 per transaction.	Consumer checking accounts.
POP (Point of Purchase Entry)	Written or electronic authorization at the point of purchase.	Maximum of \$25,000 per transaction.	Consumer checking accounts.





ACH PROCESSING

1 Merchant-Initiated ACH Transactions

2 Customer-Initiated Online Bill Pay

3 Payment Request Links





1

MERCHANT-INITATED ACH TRANSACTIONS


Eliminate the high cost of Credit Card fees


Eliminate chargebacks and returned transactions

Level 4 Discounts: ACH with “Guarantee” ★ Exclusive UTA offering

24-48 hour funds availability

Web-based application, no software or hardware to purchase





2


CUSTOMER-INITATED ONLINE BILL PAY

Offer your customers the flexibility to pay you online

Custom Online Bill Pay portal

Substantially lower costs vs. credit card fees

Reduce PCI Compliance exposure and scope



3


PAYMENT REQUEST LINKS

▶ Send payment links to your customer via email or text

▶ Customers initiate transactions with the click of a link

▶ Multiple payment methods - ACH with Guarantee or Credit Cards

▶ Reduce PCI Compliance exposure and scope




GUARANTEED ACH vs. CREDIT CARD COSTS

CREDIT CARD PAYMENT

\$25,000 Transaction
Rate = 2.50% + \$0.10
Cost = \$625.10


ACH PAYMENT
Guaranteed

\$25,000 Transaction
Rate = 0.79%
Cost = \$197.50



SAVINGS

\$427.60 ⇄ 68%



ARE YOU MAXIMIZING YOUR SAVINGS?
IT'S DANGEROUS NOT TO KNOW!!!

Reduce your payment processing rates and fees with:

✔ Automated Level II & Level III Discounts

✔ Large Ticket Discounts

✔ Surcharging

✔ ACH with Guaranteed Settlement





Q & A

Thank you for attending today's session!

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[Click here to claim your free offer!](#)

WANDA BORGES
Borges & Associates
Co-Presenter

Phone: 516-677-8200 x 225

wborges@borgeslawllc.com

MATT FLUEGGE
United TranzActions
Co-Presenter


Phone: 608-213-8493

mfluegge@unitedtranzactions.com

DEAN MIDDLETON
United TranzActions
Co-Presenter

Phone: 305-632-6011

dmiddleton@unitedtranzactions.com





ALL-IN-ONE PAYMENT SUITE

**Payment Guarantee
for Checks, ACH, and
Remote Deposit Capture**



**Secure Transactions,
Guaranteed Funds:**


At a fraction of the cost compared to credit cards, UTA's worry-free payment acceptance program leverages our Proprietary Risk Logic and Filters which eliminates any risk to you!

**Credit Card Processing
+ Surcharging**


Elevate Your Credit Card Acceptance Strategy:

Process payments and save money with our PCI-compliant solution that helps minimize risk and recover processing fees efficiently.

Scan Here to get a **FREE** Cost Analysis




**ACH Processing
"Level 4 Discounts"**



**Instant Payments,
Lower Costs:**

Accept ACH payments without the risk of returned or fraudulent transactions, while saving 60% or more compared to the high cost of accepting a credit card payment.

Online Bill Pay



Empower Your Business:

Offering your customers a seamless and branded online payment experience to pay your open invoices via ACH and Credit Cards.


**Remote Deposit
Capture**

Secure, Swift, and Convenient:

Deposit checks effortlessly from your desktop, back-office, or at the Point of Sale while eliminating returned or fraudulent payments.



Mobile Deposit



Funds at Your Fingertips:

Deposit checks or process ACH and Credit Card payments anytime, anywhere with UTA's Mobile Application for iOS and Android devices.

22