

Paying Too Much In Credit Card Fees?

But you don't want to switch merchant providers? You don't have to!

Doing business is tough these days. Revenues are harder to grow and maintain, so watching your expenses becomes even more important. One expense that is often overlooked is credit card merchant fees. It's very convenient to have your customers pay via credit card, which reduces collection and bad debt expenses. However, our statistics show that more than 90% of companies pay more than they should in merchant fees. Is your company one of these? That's where we come in. We can help you determine if you are and help you reduce those expenses.

What are we talking about? A Credit Card Merchant Fee Audit.

Why should you have an audit? Our vast experience in this area indicates that as many as 93% of all companies that accept credit cards overpay for their merchant services. Most business owners aren't aware that they've been overcharged until our independent review is conducted. Just take a look at a monthly statement from your credit card merchant provider. Who can decipher all of that? There is no way to know if the fee calculations are justified or accurate. The Credit Card Act of 2009 protects consumers from unfair business practices, but not merchants. Your merchant provider profits from your processing activity. The more that you make, the more they take. You can see some information about our efforts to change that at www.stophiddenfees.us. You can join the Merchants Against Unfair Interchange and reap the benefits.

Why should you use our company? We are a highly specialized consulting firm, founded with the express purpose of reducing the core processing costs for our clients through our proprietary techniques. We are not a credit card processor, so we have no conflict of interest in representing our clients' interests. Without using the services of an experienced, expert firm, you would not know where to look for hidden costs and how to stop paying excessive fees. In addition, we can help implement programmatic and operational changes that will enhance cost reduction. We work for YOU, not the bank.

What does it take to qualify? While any company could potentially save money, to be worthwhile, we work with companies that have at least \$85,000 average per month in Visa and MasterCard processing totals.

How does it work? We will analyze your merchant statements to uncover any hidden or unnecessary fee. We can generally identify savings of 8-20% of your total fees that can be eliminated through program efficiencies. And additional 5-7% can be eliminated through operational efficiencies. While we will look at your rates and negotiate lower rates in some situations, that is generally not impactful in reducing overall costs. Lastly, we have a low-cost ongoing monitoring service that will ensure that your expenses will remain at the lowest levels.

How much does it cost? **There is no cost for our confidential review.** We are compensated solely on our performance as a percentage of the savings realized by your company. If we don't recover any overcharges for you, we don't get paid! We don't offer merchant services. We are an independent and unbiased professional service provider. We offer a trial period for our services so that you can verify the savings opportunity.



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