

“Cost of a Burger”

Find out what you're *really* paying for card processing services



Do you want fries with that?



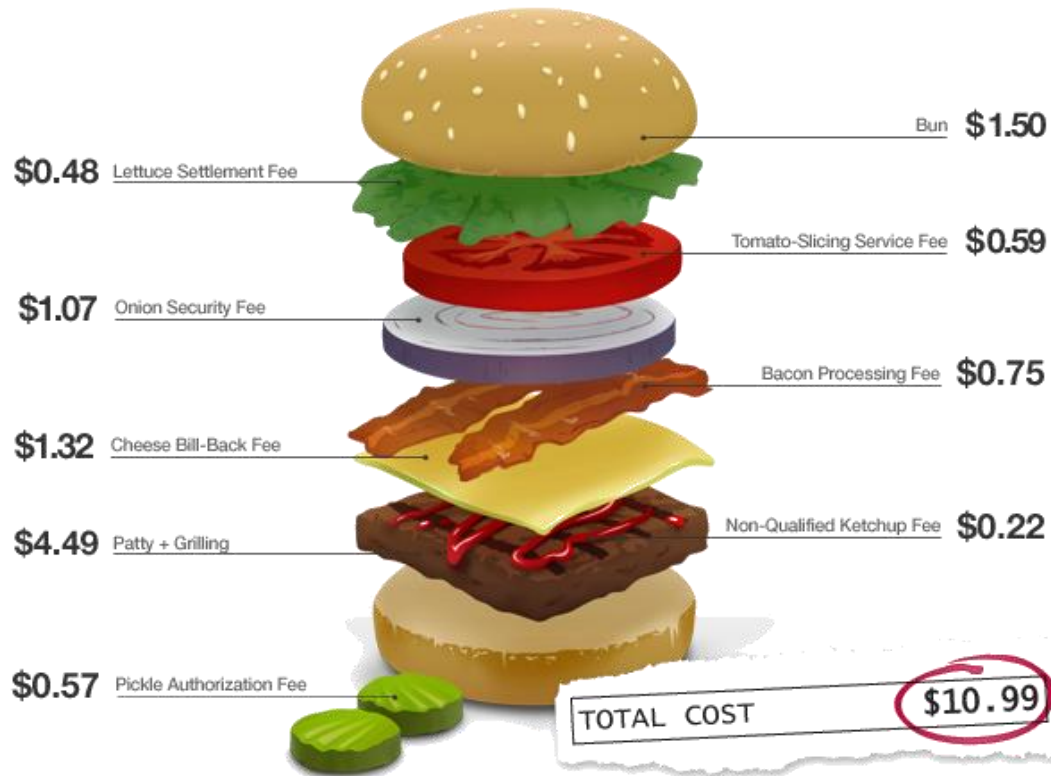
fees
Do you want ~~fries~~ with that?

SUPER-DUPER-
DISCOUNT-RATE
BURGER
\$5.99*



* Subject to
additional fees

Slice hidden fees from your card processing costs ... and reduce your out-of-pocket expense on every sale.



Typical Low In-The-Door Rate

TAKE CREDIT FOR LESS MERCHANT CREDIT CARD PROCESSING

KEEP MORE OF EVERY SALE

Costco has partnered with Elavon to make accepting credit cards affordable. We offer unbeatable merchant credit card processing rates for retail, mail, telephone and internet transactions.

[LEARN MORE ▶](#)

[Click here to Apply Online](#)



1.64%
PLUS \$0.20
PER CARD
FOR RETAIL
TRANSACTIONS

1.99%
PLUS \$0.27
PER CARD
FOR MAIL, PHONE
& INTERNET

Effective Rate Calculation

1. Add up the Visa[®] and MasterCard[®] fees*.
2. Divide that number by your total Visa and MasterCard sales volume*.
3. Multiply that number by 100.

** We did not include Amex[®], Discover[®] or PIN-based debit card transactions in these calculations as they may be billed separately.*

A Typical Card Processing Statement

| CARD FEE SUMMARY | | INTERCHANGE | | | DISCOUNT FEES | | TOTAL DUE |
|--------------------|-----------|-------------|-------|-----------|---------------|------------|-----------|
| CARD TYPE | LEVEL | AMOUNT | RATE | ITEM FEES | AMOUNT | | |
| VISA | NON-QUAL | \$4,107.02 | 3.32% | \$0.00 | \$136.35 | | |
| VISA | QUALIFIED | \$26,450.00 | 1.64% | \$0.00 | \$433.78 | | |
| VISA | MID-QUAL | \$20,720.11 | 2.83% | \$0.00 | \$586.38 | | |
| MASTERCARD | NON-QUAL | \$20,111.56 | 3.32% | \$0.00 | \$667.70 | | |
| MASTERCARD | QUALIFIED | \$19,925.33 | 1.64% | \$0.00 | \$326.78 | | |
| MASTERCARD | MID-QUAL | \$15,260.57 | 2.83% | \$0.00 | \$431.87 | | |
| LESS DISCOUNT PAID | | | | | | \$1,070.07 | |
| TOTAL CARD FEES | | | | | | \$1,512.79 | |

A Typical Card Processing Statement

| | | | | | | | |
|---------|-----------|-------------------------------------|---|-----------------|-----------|---------------|--|
| 9/30/08 | 000000000 | VISA SALES DISCOUNT | 0 | DISC RATE TIMES | \$1060.65 | \$17.39 | |
| 9/29/08 | 000000000 | MASTERCARD SALES DISC | 0164000 | DISC RATE TIMES | \$379.35 | \$6.22 | |
| 9/28/08 | 000000000 | VISA SALES DISCOUNT | .0164000 | DISC RATE TIMES | \$2124.65 | \$34.84 | |
| BILLED | REFERENCE | ----- DISCOUNTS & ADJUSTMENTS ----- | | | | | |
| 8/31/08 | 000000000 | AUG BB100 | TRANSACTION CLEARED AS WORLDCARD | | WLD MC | 1024 \$535.78 | |
| 8/30/08 | 000000000 | AUG BB101 | TRANSACTION CLEARED AS CORP/BUSINESS CARD | | COM MC | 24 \$138.35 | |
| 8/29/08 | 000000000 | AUG BB102 | TRANSACTION CLEARED AS CORP/BUSINESS CARD | | COM MC | 005 \$733.62 | |

A Typical Card Processing Statement

| SUMMARY OF ALL FEES | | |
|---------------------------|-----------------------------------|----------|
| AMEX LOCAL AUTH FEE | 825 TRANSACTIONS AT .2100000 | \$173.25 |
| DISC LOCAL AUTH FEE | 569 TRANSACTIONS AT .2100000 | \$119.49 |
| MASTERCARD LOCAL AUTH FEE | 62 TRANSACTIONS AT .2100000 | \$13.02 |
| VISA LOCAL AUTH FEE | 567 TRANSACTIONS AT .2100000 | \$119.07 |
| AVS LOCAL AUTH FEE | 110 TRANSACTIONS AT .04 | \$4.40 |
| VISA FOREIGN HANDLING FEE | .00099 BASIS PTS TIMES \$1,200.00 | \$1.19 |
| SETTLEMENT ADJUSTMENT FEE | | \$8.75 |
| VOICE AUTHORIZATION FEE | 2 TRANSACTIONS AT .94 | \$1.88 |

“Cost of a Burger”



Insert Your Name Here
Insert Your Phone Here
Insert Your Email Here

CostOfABurger.com