

# Credit Card Processing FAQ's

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**SNAP**

## 1. What is your rate?

a. Our credit card pricing structure -- Interchange Pass-through Plus Pricing -- is the most transparent, honest, and most economical way to process credit cards in the industry today. Interchange refers to the costs to all processors in the country for processing each credit card transaction, which differs based on the type of card and transaction. The Interchange Tables are now public record and you can find them on Visa and MasterCard's web sites. We pass through that exact cost to you and only add a small percentage for the part we take in the transaction and supporting you, so you know exactly what your cost is, what we make, and what types of cards you are getting.

## 2. Do you provide me with a terminal?

a. We have terminals, and if you decide to process credit cards and use us as your gift card program provider, we will provide you with a free terminal. Otherwise, you can buy one at a very low cost from us. You can see those here: <http://store.rewardforloyalty.com/Products/Supplies>

## 3. I am unsure what fees I am paying with my existing credit card processor.

### Can you help me make sense of the monthly statement?

a. Sure. Feel free to send us a copy of a recent credit card processing statement and we will be happy to review it with you. We can prepare a cost comparison to let you know exactly what you are currently paying and how much you can save by using ProfitPoint. Our credit card processing pricing structure is the most transparent, honest, and economical way to process credit cards in the industry today. It's easy to understand and we will go over it with you step by step.

## 4. Why do you have so many different fees?

a. Most of the fees are only charged if a service is being used. We like to be upfront with any possible charges.

## 5. Why do I need to sign a personal guarantee if I'm a corporation?

a. The personal guarantee is to make sure that the owner and all employees in the company are abiding by all Visa Rules & Regulations

## 6. How often are my funds deposited into my account?

a. Deposits are based on when you batch or settle your terminal for the day. Most funds are available within 24-48 hrs. If the transactions are settled on a weekend or holiday, please allow an additional day.

## 7. Can I use my existing POS system to process my credit cards with your company?

a. Profit Point is compatible with most POS and register systems on the market. All we will need to know is the correct way to setup the processing file on our end. Most POS systems use software that enables the computer to communicate with an external source. Profit Point would need to know certain software and gateway information for your particular POS.