



KEEP MORE of WHAT YOU EARN

Internet Merchant Account + Payment Gateway Package

Dear Internet Merchant,

Thank you for your interest in Web Merchant Services payment processing solutions.

At Web Merchant Services, our mission is to provide Internet Merchants the most reliable, cost-effective payment processing solutions, along with timely, experienced support you can depend on. Our bottom line is to help you **KEEP MORE of WHAT YOU EARN.**

We know you have to work hard for each sale. So we'll structure your account to keep the overhead on each of your hard earned sales to the absolute minimum. We do this by starting out with the lowest rates and then configuring your account to eliminate all common incidental costs.

We charge for nothing but the absolute minimum for processing your transactions. Unlike the majority of merchant account providers, we only charge for:

- **Transaction Processing**
We offer the lowest discount rates possible (**as low as 2.12% + \$0.28** per transaction) for authorizing your customers' payments, capturing funds, and depositing them into your business checking account.
- **Qualifying your authorizations**
We do this through our *advanced fraud-screening processes, Address Verification System (AVS) and Card Code Verification system.*
- **Monthly Account Statement**
You will receive a detailed merchant account statement each month. You will also have access to online reporting through our Merchant Connect™ system.

We don't charge for any other common fees:

- **NO Monthly Minimums**
You do NOT have to worry about meeting any sales minimum. This means that if your sales volume is low, you will be able to **save up to \$50.00 monthly**. We will NOT charge you any base fees even if you happen to have little or no sales on a given month or because you are just starting out with a new venture.
- **NO Batch fees**
If you have at least ONE sale daily, we would **save** you **\$9.00 every month**
- **NO Membership/Annual fees**
You do NOT have to pay any membership or annual fees that other providers force you to pay. This means that you will **save up to \$50 per year**.

What's more, we will also structure your account to so that you will KEEP MORE of WHAT YOU EARN. Here are some examples:

- **Net Sales**

If you give a return or refund, we only charge a discount rate on the net sale. Unlike most providers who charge you for the initial sale AND also the return, **you will NOT pay any discount rate on sales you didn't make.** The higher your volume and/or the more potential refunds you may have to make, the more.

- **Gross Deposits**

We deduct discount rates and authorization/AVS fees in a monthly batch -- unlike most providers, who deduct their discount rates and authorization fees per batch each day. This makes your bookkeeping **easier, faster,** and much **more cost-effective,** as daily sales will match deposits for that day's sales. **Save on the time it takes your bookkeeper to balance your accounts.**

In the mean time, **you keep your money and earn interest on it or do as YOU see fit.**

- **Deposits within 24-48 hours**

Unlike other providers who take 3-14 days to get your money to you, we will wire your money to your business checking account in as little as 24 hours **automatically.** We believe you should have **possession of your money as quickly as possible.**

- **Auto Close**

Unlike other providers who force you to remember to batch out – and hope that your forget to do so for a couple of days so that your transactions will downgrade to a much more expensive non-qualified rate – we automatically batch out each day's transactions to assure that you should **always get the qualified rate on your transactions.*****

- **Simplified Interchange and Assessments Rate Structure**

We distinguish between Debit Cards, VISA credit cards, MasterCard credit cards, Discover card, and awards cards. This guarantees that you will get to **keep more of what you earn** over all.

For instance, your debit card transactions will run at a very low rate; your VISA will be a little less expensive than your MasterCard credit cards, while awards cards would be charged at a slightly higher rate. Overall, though, you will **save significantly with this cost structure.**

- **A Personal Account Agent**

You will have an account agent that will know you personally and know your account history. Your **personal account agent** will be able to support all of your questions, account changes, and any other concerns you may have quickly and efficiently. You will NOT be just a number with us!

We are looking forward to helping you succeed with your on-line business. If you have any questions, please feel free to email me personally at sean@webmerchantservices.com

Always working to help you keep more of what you earn,



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P.S: Please see the attached cost sheet most applicable to your business below.



Merchant Account + Gateway Price Sheet:

Under \$50,000/mo. VISA/MasterCard Volume:

Service (Merchant Account)	Rate/Cost	Auth./AVS
Debit Card Discount Rate	2.15%*	\$0.30
VISA Card Discount Rate**	2.25%*	\$0.30
MasterCard Discount Rate**	2.30%*	\$0.30
Rewards Card (VISA)	2.45%*	\$0.30
Rewards Card (MasterCard)	2.50%*	\$0.30
AMEX***	N/A***	\$0.30
Discover/NOVUS***	2.30%*	\$0.30
Batch Fees	\$0.00/day	N/A
Statement	\$10.00/mo	N/A
Membership/Annual Fees	\$0.00/yr	N/A

Over \$50,000/mo. VISA/MasterCard Volume:

Service (Merchant Account)	Rate/Cost	Auth./AVS
Debit Card Discount Rate	2.12%*	\$0.28
VISA Card Discount Rate**	2.22%*	\$0.28
MasterCard Discount Rate**	2.27%*	\$0.28
Rewards Card (VISA)	2.42%*	\$0.28
Rewards Card (MasterCard)	2.47%*	\$0.28
AMEX***	N/A***	\$0.30
Discover/NOVUS***	2.27%*	\$0.30
Batch Fees	\$0.00/day	N/A
Statement	\$10.00/mo	N/A
Membership/Annual Fees	\$0.00/yr	N/A

Payment Gateway (SecurePay):

Get all of the advantages of simple integration with most popular shopping cart solutions, the most easy to use Virtual Terminal available, and enterprise level customer support.

Service (gateway)	Rate/Cost	Per Transaction
SecurePay	\$24.95/mo	\$0.00

- Summary of Merchant Account + Gateway Package -

Setup of Merchant Account and Payment Gateway:

\$232.50

SecurePay Gateway:

\$24.95 monthly

Merchant Account Discount Rate:

As low as 2.12% + \$0.28 per transaction

(depends on the type of transaction and your sales volume)

Merchant Account Statement:

\$10.00 monthly

* Qualified rate; add 1.30% for non-qualified. Qualified transactions require submission of address information (AVS) and shipment within 48 hrs. VISA/MasterCard mandates that all International and Corporate cards be assessed the non-qualified rate.

** Typical ratio of VISA to MasterCard is 60/40

*** AMEX accounts can be set up for you as a courtesy. AMEX stipulates it's own rates and fees.