

FREQUENTLY ASKED QUESTIONS:
*BILLING AND FEES***On your statement,
if you see...****It means that...****Excess Auths**

You were charged these fees for swiping a card that came back declined, for forced and voided sales, and for returns.

Non-Qual Fees

These are the percentage amounts added to the your regular discount rate, in the event that you key in an entry and the information does not match (ex: the zip code entered into the terminal does not match the cardholder's zip code on file) This can also occur when a customer uses a corporate, government or business credit card, or if the terminal fails to batch on time

- "On time" is defined as batching the terminal out on the evening of the sale.
- A "late" batch is defined as batching the terminal more than 24 hours after the sale occurred.

Mid-Qual Fees

This is the percentage amount that is charged when the sale is keyed in, but all the address verification information matches. This percentage is usually less than the non-qual fees.

AVS

This stands for Address Verification System. You would see an instance of this when manually keying in the transaction, and the terminal prompts you for the cardholder's zip code and street number.

Chargeback fee

In the event that a customer disputes a sale directly with their bank, you as the merchant are charged back the amount that the customer is disputing plus a \$25 fee. This is a chargeback fee.

Retrieval Fee

This is a \$25 fee applied when a customer questions a sale and requests documented proof of the sale. Merchant Services has to research the sale and as a result is charged this fee by the cardholder's issuing bank. This cost is then passed onto you as the merchant in the form of a retrieval fee.