

VERIPROCESS

Expense Reduction Solutions for Payment Processing



MAXIMUM TRANSPARENCY. MEASURABLE RESULTS.
800.503.5727



The VeriProcess tools and approach were designed specifically to bring transparency to the credit card processing industry. We audit your statements, identify and highlight the inefficiencies, and help you optimize your processing methods to achieve the best possible rates today and over the long-term. **Maximum Transparency. Measurable Results.**

VeriProcess, Inc. | 10000 College Boulevard, Suite 120 | Overland Park, Kansas 66210 | 800.503.5725 | www.veriprocess.com

VeriProcess is a group of payment industry experts whose mission is to provide transparency and expense reduction solutions to merchants who process credit card transactions. We are not a payment processor or merchant service provider. We partner and consult with merchants to achieve savings with their existing provider, eliminating the need for any changes or configuration to your existing business environment.

From auditing and analysis, to regular monitoring and reporting, to an ongoing commitment to processing optimization, **VeriProcess** has the experience and expertise to be your ally in the payment industry, your advocate and advisor on best practices, and your partner in cost savings. Our success is based on measurable results, and our fees are only a percentage of your savings. **VeriProcess** is the trusted partner in payment processing.

The Problem

The payment industry, and in particular, credit card processing, is complex. Merchants are faced with confusing statements, hundreds of various payment processing fees - including costly layers of discount rates, transaction fees and surcharges - in addition to the numerous processing options offered by merchant service providers, payment gateways, and other payment processing entities. Without an unbiased insight, a merchant can easily fall trap to unfair pricing and pay large fees to accept credit card payments.

Who Should A Merchant Trust?

When evaluating merchant processing services, a merchant understands their own business requirements for card acceptance, but often have to rely on a sales representative selling merchant services to provide honest information on merchant service plan types and pricing options. Competition for your business is fierce and most sales representatives are paid on commission for the fees generated by your processing. This has led to deceptive sales tactics in an industry known for its complexity and negative image.

Merchants asked to reveal their processing rate often tell us about their 'qualified' rate or an effective rate not inclusive of all provider fees. This misunderstanding is far too common for an expense that has significant impact on the operating margin of a business. The payment industry is complex. **VeriProcess** can help.

Expense Reduction Solution

The **VeriProcess** two-phase approach to expense reduction is unparalleled in the payment industry. We correct the processing plan to reflect the most competitive plan type and rate, using formulated, specific asks of the existing provider. Our team then works with the client to further reduce the non-negotiable fees through processing optimization – where we help qualify payment transactions at lower interchange rates by passing through additional processing data.

Phase I We 'right-size' the account plan, placing the merchant on the correct plan type with the most competitive plan rate. Savings are immediately realized moving forward.

Phase II We implement 'processing optimization' where we help the merchant correct future transactions to avoid downgrades and satisfy Level 2/3 processing requirements.

VeriProcess has tools to audit and analyze credit card processing, and we are uniquely positioned to secure the lowest possible card processing rate, ensure accurate billing, and help merchants reduce their overall payment processing expenses.

To learn more about our services and expense reduction solutions, please call us at 800.503.5725 or visit our website, www.veriprocess.com



VeriProcess is ready to make a difference to your bottom line by delivering maximum transparency and measurable results. Our experience and expertise in the payments industry, along with our proprietary auditing tools, will deliver unparalleled expense reduction results.

Merchants Realize an Average Savings of 21% on Processing Fees

Payment Processing Expense Reduction

- Continue using your existing merchant service provider
- We work directly with the provider, on your behalf
- Our two phase approach maximizes savings opportunity:
 - Phase I – we ‘right-size’ the account plan, placing the merchant on the correct plan type with the most competitive plan rate. Savings are immediately realized moving forward.
 - Phase II – we implement ‘processing optimization’ where we help the merchant correct future transactions to avoid downgrades and satisfy Level 2/3 processing requirements.
- Our network of merchant services providers is immediately available should a merchant choose to obtain or switch processing services
- VeriProcess is a Partner Provider for the two largest payment gateways, Authorize.net and PayPal, offering wholesale pricing to merchants
- Our team has the experience and expertise to recommend payment processing improvements, including:
 - Back-office accounting integration
 - E-commerce solutions
 - Card Present terminal and POS equipment
 - Payment gateway configuration and support

VeriProcess Delivers Maximum Transparency with Measurable Results

A Simple Approach with Effective Results

We start by auditing a few recent merchant service provider statements and deliver an easy-to-understand analysis – at no obligation and with no cost to you. After reviewing the results of our payment processing audit, you decide if you’d like to engage our services. We would then go to work on your behalf, with your existing merchant service provider, to reduce the payment processing fees tied to credit card transactions. Our success is based on measurable results, and our fees are only a percentage of your savings.

To learn more about our services and expense reduction solutions, please call us at 800.503.5725 or visit our website, www.veriprocess.com

