

## Credit Cards Rates things you should know:

Over 10 years ago and a prospective merchant asked “What’s your rate?” it was easy to simply quote a % + 20 cents, take out my pen, and start writing up the paperwork. Wow has that changed.

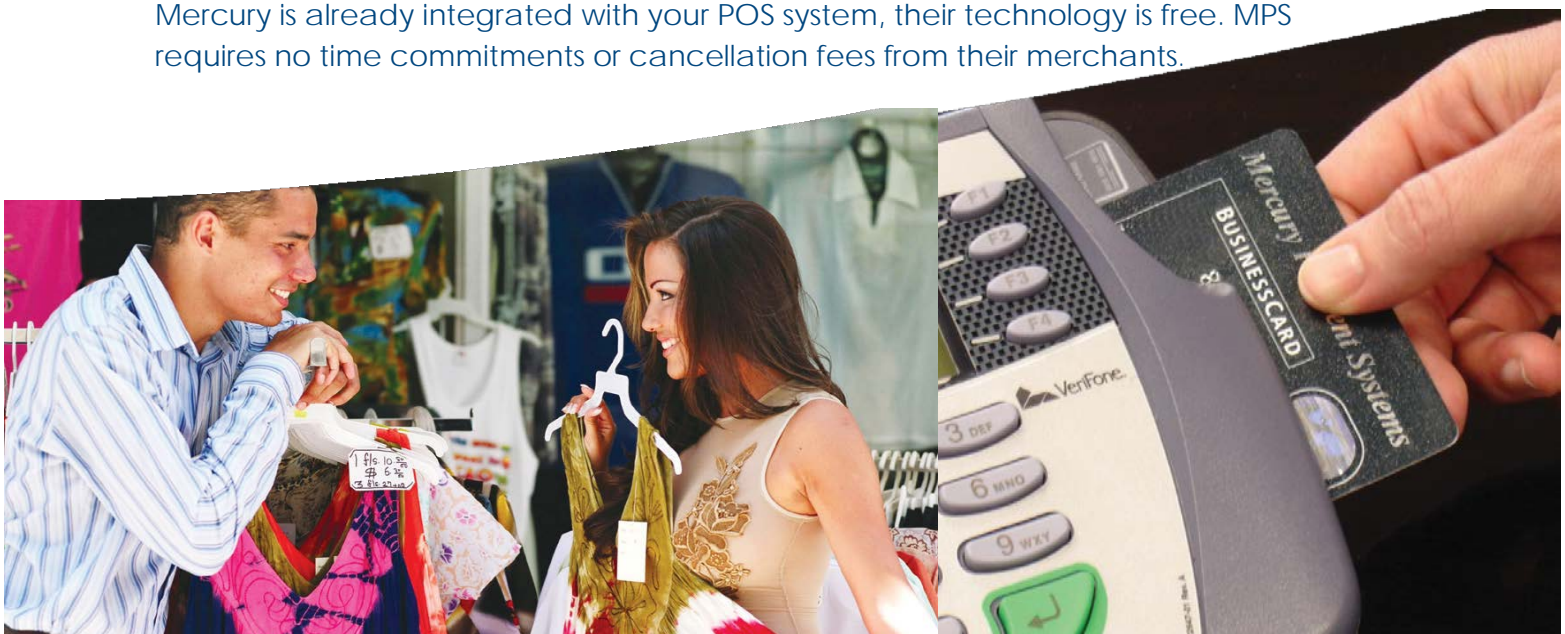
Over the past two decades MasterCard and Visa, in their infinite wisdom, has developed a daunting list of interchange rules based upon your type of business, what type of card is presented by the consumer, the amount of the sale, what type of data you enter into your terminal or software, and if you swipe or manually key in the sale. In the 1990’s I could count on one hand the number of different interchange categories while today the list is over 100 pages long. Up until recently interchange was a trade secret guarded like the recipe for Coke but now it is publicly posted on [Visa](#) and [MasterCard’s](#) corporate websites.

It is important to know that **every merchant account provider is bound by the exact same interchange schedule.** It is the markup from this schedule that determines what you will ultimately pay. There is no such thing as wholesale rates, not even for the largest retailers.

So when today a sales rep quotes you a tiered low rate you **really have to ask for the rest of the picture as very few of your transactions will qualify for that rate.** As you can see from [Visa](#) and [MasterCard’s](#) corporate websites, Interchange cost for almost every category is higher including all rewards cards, business type cards and keyed cards. Therefore only swiped debit/check cards and small ticket sales in a limited number of business types have an actual lower cost.

## Mercury is affordable

MPS will match your existing rate, or build a custom rate to fit your business. Since Mercury is already integrated with your POS system, their technology is free. MPS requires no time commitments or cancellation fees from their merchants.





## Free gift card processing

MPS Gift card processing is Free!

ADI prints your gift cards in-house



## What is the difference (technically) with MPS vs. other types of processors?

It's a whole different game technically when you integrate credit cards into your software vs. using a standalone credit card terminal.

Mercury setup is not the same as the 'raw' visanet/vital setup.

Mercury has made a conscious effort to support RMS and 2 Touch software and they have created their own back-end processing systems and an installer that configures RMS and 2 Touch to use them.

Because they actually know what RMS and 2 Touch when you call them, they are the **only payment Provider that ADI has ever recommended to our clients.**

## Integrated Payment Processing

MPS integrated solutions support all the features merchants need for everyday transactions. MPS puts its processing technology inside of POS systems. That saves money and streamlines your business operations.

**MPS's integrated technology** eliminates the need to purchase additional hardware and payment processing software, which can add up to thousands of dollars. It also reduces costs for technical support and gets rid of gateway fees.

**Seamless integration of our technology** with the POS system eliminates dual entry, reduces errors, automates record-keeping and generates real-time reports. We help businesses keep an eye on the bottom line with daily batch and deposit details.

All transaction data appears in our customized **MercuryView™** partner portal, in real time. Merchants can see transactions by date, amount, operator, account number, batch and more. A clear view of current and historical transaction data, daily batch reports and deposit details saves hours – and dollars – every day.

**MPS makes it easy to process today's high volume** of card transactions in less time. MPS's integrated payment processing is fast, continuous, and secure, improving the customer experience with fast and efficient check-out. MPS's built-in solutions reduce counter clutter and help merchants present a positive image to their customers.

**MPS's integrated solutions mean better processing performance.** If merchants do need technical support, they work directly with them or their POS reseller. Our extensive POS knowledge base fuels expert 24/7 technical support.