

## Chaverware™ Credit Card Processing

Partnership has its privileges – **Elavon Inc.** (Formerly NOVA Information Systems) and **Circuits & Systems Computers & Peripherals Inc./ Chaverware™** are working together to offer you special discounted rates for your merchant services program. Now you will be able to process your credit cards directly in your Chaverware™ software, and have the transactions transmitted by Elavon Inc. directly to your bank. By doing this from within Chaverware™ you have no additional costs for equipment or software, no extra steps, and virtually no learning curve. You can also receive a free rate comparison, even if you are currently processing with another payment provider – you have absolutely nothing to lose!

Please call Glen Green of Elavon at **800-226-9332 x 5311** and mention promotional code **#82029** to receive your member discounted rate and application.

### Rates and Fees

Instead of a paying a percent of each transaction along with a per transaction fee, we have negotiated pricing with Elavon that is based directly on the Interchange Assessments and Settlement Rates published by VISA/MasterCard and Discover and paid directly to the issuer, plus a **nominal .35%** on each transaction paid to Elavon.

<b>GENERAL FEES</b>			
• Application	<b>\$25</b>	• Site Survey	<i>Waived</i>
• Additional Location	<i>Waived</i>	• Customer Service Help Desk	<i>Free of Charge</i>
• Annual Membership	<i>Waived</i>	• Chargeback	\$10 per occurrence
• Monthly Statement	\$5	• DDA or DBA Change	\$20 per occurrence
• Monthly Minimum Discount	\$10	• NSF/Returned Item	\$20 per occurrence
• Annual Payment Card Industry Compliance Fee	\$175.00	• Termination Fee	\$295 w/in 1 <sup>st</sup> year; \$195 thereafter
• Transactional Fee	Interchange +.35%	• Credit Card Swipe Reader	\$150

<b>NON-BANKCARD FEES</b>	
American Express	\$.10
Discover/Novus	\$.10
Diners Card/Carte Blanche	\$.10
Japanese Credit Bureau	\$.10

<b>VOICE AUTHORIZATION FEES</b>	
Voice Authorizations	\$.75
Operator Assistance	\$.90
Referral	\$4.00

\*\* Members choosing to process American Express cards a rate &/or per transaction fee may be charged. For further pricing information, contact American Express-1-800-528-5200

*Last updated March 17, 2009*