



# Top Ten Questions Any Merchant Should Ask

- Does the processor collect fees on a daily basis?**  
Avoid daily reconciliation that will cost you money. Solveras uses simplified, all-inclusive monthly billing. That means that throughout the month, the full amount of your credit card batches will be deposited to your local bank account.
- Will I be charged a lower rate on CHECK CARD transactions?**  
Many processors charge the same rate for both check and credit cards – even though check cards carry a lower rate from Visa® and MasterCard®. Solveras is different. We typically have a lower rate on check card transactions for retail businesses, even without requiring a PIN.
- Have you received all of the processor’s “Terms and Conditions?”**  
Watch out for hidden fees and termination clauses that could cost you money. Many processors do not disclose their “Terms and Conditions” until after you sign their agreement. Solveras believes in full disclosure and provides you all information up front so there are no surprises!
- Is the representative telling you that your equipment is obsolete?**  
Many processors will try and tell you that you must upgrade your equipment. This expense is not always necessary. Solveras will always work to make use of your current equipment.
- Is there a term contract with an early termination fee?**  
Many processors will quote you a very low rate to attract your business. But their long-term contract and costly contract termination fees allow them to raise your rates and fees. Solveras never charges for a contract termination as long as the customer completes a quick customer service evaluation prior to leaving.
- How do they price REWARD, KEY-ENTERED and CORPORATE cards?**  
Many processors move all of these types of transactions to a higher rate costing your business real money. Solveras is different. Learn how we price these transactions to save you money!
- What will my statement look like?**  
Always request a sample statement from your representative. Always. Solveras provides real value to their customers with a monthly merchant statement that is simple and easy-to-read.
- When will I be billed for downgraded transactions?**  
“Back-billed fees can be confusing making it difficult to understand what you are paying. Solveras bills all of your transactional and monthly fees into a collective, lump sum settlement at the beginning of each month. Easy!
- Will a PIN pad save me money?**  
Many processors want to convince you that PIN pad saves you money. Solveras wants you to know that a PIN pad isn’t always necessary if the average sale is less than \$25 or if your employees consistently ask for the PIN.
- Are other services being presented to me that I’m not sure I have with Solveras?**  
Solveras offers a wide range of payment services, including check guarantee and conversion, gift and loyalty, internet processing and API interfaces, PIN-based debit capability, mobile/wireless solutions and check recovery.

