

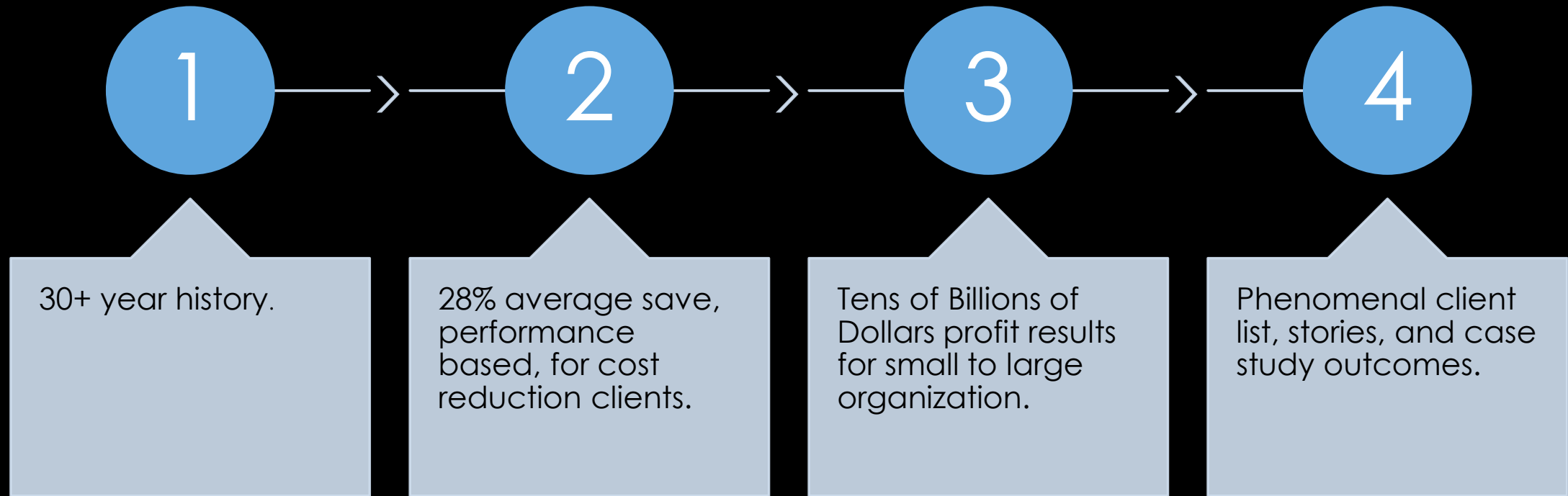
## Credit Card Processing Merchant Solutions

**22%+ Average Savings  
(No Cost and No Risk)**



Your Partner in Business Growth ... People, Procurement, Projects.

# Why ...



# Some Clients



# Service Fees?

## ○ Credit Card Processing Fees are Divided into 3 Categories

- The Issuing Bank Fees: 50-80% of the bill – Referred to as “Interchange” – We are among the few with technology capable of reducing this portion of the bill.
- The Card Association Fees: 0.13%-0.165% Basis points – These are set in stone by Visa/MC/Disc/Amex.
- The Processor Fees: These are the fees merchants have a hard time understanding because a lot of processors hide fees (these are negotiable).

# QuickBooks Users – Intuit 3.50% +

- There are thousands of companies that process payments through QB Enterprise or Premier. The processor is Intuit, and they charge merchants 3.50% or more for Card Not Present.
- Just recently we helped an ATSPG Client who was paying 3.61% with QB – our new rate is 2.28% - Saving this client 36%.

# Fuel Wholesale Case Study

- They were processing Card transactions paying 3.42%.
- We provided them with a new rate of 2.16%, savings them an average of \$2,000 per month.
- The system they were using did not store customers data. We provided them with a tokenized customer vault, an invoicing system that sends invoices for click-n-pay, and a link on their website to reduce incoming payment calls.
- We did all of this at no cost to the merchant!

# Merchant Solutions

- **Savings are realized** based on understanding how the merchant processes their transactions and focusing on interchange optimization to qualify at the best possible rates.
- We help companies understand the basics of payment processing so they can focus on more important things ...  
***growing your business!***

# Potential Objections

- Currently Under Contract
  - Savings will pay for most early termination fees, typically the 1<sup>st</sup> month after switching
- Security
  - 100% PCI Compliant | Tokenization | EMV | CHIP
- Future Rate Increases | Account Watch
  - Guaranteed rate for life

# ATS Approach

## Why Choose ATS Merchant Services?!

- Many ATS Clients in auto, medical, restaurant, transportation, healthcare, and many more!
- Since 2010, more than 22% average savings for clients.
- Client retention rate exceeding 90%.
- We partner with the best providers.

“One Stop for all Your Merchant Service Needs”

# Next?

1. Your Interest: Cost Reduction Merchant Payment Services.
2. Copy Most Recent Merchant Statement: Let us know how you process payments today (Online, Phone Orders, Mobile, QuickBooks, or Credit Card Machine).
3. Email Merchant Statement: Email 1-3 Months Merchant Statements in PDF Format to ATS for our No Cost Merchant Analysis.
4. Review Findings: Meeting Set up between You and ATS to Discuss Outcomes from our Analysis.
5. Application: Move Forward Based on Beneficial Outcomes.

# ATS



**Contact Us!**

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People, Procurement, and Projects.