



Dade County Medical Association Member Benefit Program

Jenny Declet

Who Are We?

- ▶ Merchant Bank located in Westlake Village, California
- ▶ Leader for nearly 30 years in the merchant card processing industry, specializing in the medical field
- ▶ Specialize in partnering with healthcare associations to achieve economies of scale with their members
 - ▶ Enables us to offer significantly discounted rates
 - ▶ Saving members thousands of dollars a year
- ▶ One of only a few Merchant Banks in the nation handling all of the Visa, Mastercard, Discover - American Express payments

What is a Merchant Bank?



A Merchant Bank eliminates the middle man by bringing the direct bank to your members. Most companies associate credit card processing with a Traditional Bank.

This is a common misconception doctors make when trying to choose a merchant provider.



- ▶ A Traditional Bank is your Retail Deposit Bank
- ▶ They will collect your application and supporting documents; however they will end up sending the file over to a Merchant Bank
- ▶ This ultimately leads to higher fees because you will have a middleman between the doctor and the processor
- ▶ We bring direct level banking access so there is not a middleman, this results in significant savings for your members



Benefits for Society Members

- Bring your members to the payment processing BANK- we replace the local bank by bringing your members to the “real bank” for payment processing
 - ❖ Remove middleman fees- significantly discounted rates due to economies of scale through association
 - ❖ No charge for state-of-the-art, PCI compliant credit card processing machines
 - ❖ Ensure HIPAA compliance through free PCI monitoring and assistance
 - ❖ Free paper supplies
 - ❖ Cash available within 24 hours of a transaction
 - ❖ Dedicated customer service 24/7



The Proven Process

THE PROVEN PROCESS

- 1) Your company sends monthly processing statement to BankCard USA for analysis
 - ▶ E: jenny.deklet@bankcardusa.com



P.O. BOX 20427 | TAMPA, FL 33622-0427

Payment Processing Statement

January 2019 | Merchant ID:

Moving?

Avoid delayed statements if your business is moving be sure to update your merchant profile with us. Change in address should be documented prior to month-end to ensure a prompt delivery. Please also keep us posted about other contact detail that might have changed.

Card Summary

Card Type	Number of Sales	Amount of Sales	Number of Credits	Amount of Credits	Net Sales	Average Ticket
Visa	154	\$66,977.55	2	\$1,332.25	\$65,645.30	\$434.92
Mastercard	34	\$15,202.92	0	\$0.00	\$15,202.92	\$447.14
American Express	14	\$4,351.98	0	\$0.00	\$4,351.98	\$310.86
Discover	8	\$1,661.08	0	\$0.00	\$1,661.08	\$207.64
PIN Debit	0	\$0.00	0	\$0.00	\$0.00	\$0.00
EBT	0	\$0.00	0	\$0.00	\$0.00	\$0.00
Fleet	0	\$0.00	0	\$0.00	\$0.00	\$0.00
TOTAL	210	\$88,193.53	2	\$1,332.25	\$86,861.28	\$419.97

Our Customer Value

Thank you for processing with us. As your credit card processor, our goal is to make your business thrive by simplifying the electronic payment transactions for businesses worldwide. We vow to always provide you with the highest quality of products and services that fulfill all your merchant needs. Our dedicated team will answer your requests with prompt, professional service.

Contact Us

By Phone
Technical and Customer Support (800) 383-0561

Via Email
Reach a member of our dedicated support team. Email us today at support@evopayments.com

On the Web
Visit us at www.sterlingpayment.com and stay in the know of new products, services and solutions.

Deposit By Day

Date Posted	Tickets	Amount	Adjustments	Non Settled Amount	Discount	Settled Amount
01/01	3	\$1,046.54	\$0.00	\$0.00	\$0.00	\$1,046.54
01/03	7	\$3,326.35	\$0.00	\$0.00	\$0.00	\$3,326.35
01/04	11	\$5,890.23	\$0.00	\$0.00	\$0.00	\$5,890.23
01/05	10	\$1,989.51	\$0.00	\$0.00	\$0.00	\$1,989.51
01/06	7	\$1,515.43	\$0.00	\$0.00	\$0.00	\$1,515.43
01/08	10	\$5,253.55	\$0.00	\$0.00	\$0.00	\$5,253.55
01/09	11	\$4,143.75	\$0.00	\$0.00	\$0.00	\$4,143.75
01/10	5	\$1,709.18	\$0.00	\$0.00	\$0.00	\$1,709.18
01/11	9	\$3,290.72	\$0.00	\$0.00	\$0.00	\$3,290.72
01/12	9	\$10,104.37	\$0.00	\$0.00	\$0.00	\$10,104.37
01/13	7	\$1,644.41	\$0.00	\$0.00	\$0.00	\$1,644.41
01/15	8	\$5,601.52	\$0.00	\$0.00	\$0.00	\$5,601.52
01/16	6	\$1,244.73	\$0.00	\$0.00	\$0.00	\$1,244.73
01/17	14	\$5,627.46	\$1,246.69	\$0.00	\$0.00	\$4,380.77
01/18	8	\$2,940.52	\$0.00	\$0.00	\$0.00	\$2,940.52
01/19	6	\$3,539.09	\$0.00	\$0.00	\$0.00	\$3,539.09
01/20	10	\$1,997.66	\$0.00	\$0.00	\$0.00	\$1,997.66
01/22	9	\$4,072.92	\$0.00	\$0.00	\$0.00	\$4,072.92
01/23	7	\$3,327.43	\$0.00	\$0.00	\$0.00	\$3,327.43
01/24	11	\$1,944.07	\$0.00	\$0.00	\$0.00	\$1,944.07
01/25	5	\$1,819.57	\$0.00	\$0.00	\$0.00	\$1,819.57
01/26	8	\$5,046.34	\$85.56	\$0.00	\$0.00	\$4,960.78
01/27	7	\$2,224.48	\$0.00	\$0.00	\$0.00	\$2,224.48
01/29	11	\$2,909.67	\$0.00	\$0.00	\$0.00	\$2,909.67
01/30	5	\$1,401.52	\$0.00	\$0.00	\$0.00	\$1,401.52
01/31	8	\$4,582.51	\$0.00	\$0.00	\$0.00	\$4,582.51
TOTAL	212	\$88,193.53	\$1,332.25	\$0.00	\$0.00	\$86,861.28

Settlement/Discount

Code	Description	Items	Amount	Rate %	Item Rate	Fee
	Credit Qual AOB	10	\$1,683.50	2.8900	0.0000	\$48.65
	Credit Qual MC	3	\$831.63	1.6400	0.0000	\$13.64
	Credit Qual VI	7	\$2,913.37	1.6400	0.0000	\$47.78
	Credit Mid AOB	4	\$2,668.48	2.9900	0.0000	\$79.79
	Credit Mid DSC	7	\$1,334.09	2.5600	0.1000	\$34.86
	Credit Mid MC	16	\$7,560.29	2.5600	0.1000	\$195.13

Credit Mid VI	36	\$16,744.47	2.5600	0.1000	\$432.24
Credit Non MC	3	\$947.64	3.6800	0.1500	\$35.32
Credit Non VI	36	\$20,955.95	3.6800	0.1500	\$776.59
Signature Debit DSC	1	\$326.99	1.3400	0.0000	\$4.38
Signature Debit MC	9	\$5,529.85	1.3400	0.0000	\$74.10
Signature Debit VI	75	\$25,382.73	1.3400	0.0000	\$340.12
Signature Debit Mid MC	2	\$267.31	2.2600	0.1000	\$6.24
Signature Debit Mid VI	2	\$2,313.28	2.2600	0.1000	\$52.48
Signature Debit Non MC	1	\$66.20	3.6800	0.1500	\$2.59
TOTAL					\$2,143.91

Other Fees

Code	Description	Items	Amount	Rate %	Item Rate	Fee
6359	AUTH FEE	8	\$0.00	0.0000	0.2200	\$1.76
	AVS Fees					\$1.05
3001	BATCH FEE	26	\$0.00	0.0000	0.2000	\$5.20
6031	DEBIT ACCESS FEE	1	\$0.00	0.0000	1.4500	\$1.45
6073	DEBIT PARTICIPATION FEE	1	\$0.00	0.0000	4.5000	\$4.50
	Dues/Asmnts - AOB					\$6.64
	Dues/Asmnts - DSC					\$2.34
	Dues/Asmnts - MC					\$21.35
	Dues/Asmnts - VI					\$94.24
6039	MONTHLY DISCOUNT FEE	1	\$88,193.53	0.0400	5.0000	\$20.00
6112	MONTHLY SERVICE FEE	1	\$0.00	0.0000	7.5000	\$7.50
	Network Fees					\$61.89
6358	PROCESSOR AUTH FEE	14	\$0.00	0.0000	0.3500	\$4.90
7537	PTECH MC WATTS PLN	36	\$0.00	0.0000	0.2200	\$7.92
7437	PTECH VS WATTS PLN	155	\$0.00	0.0000	0.2200	\$34.10
6378	REGULATORY ADMIN	1	\$0.00	0.0000	30.0000	\$30.00
TOTAL						\$304.84

*Dues/Asmnts includes dues, assessments, connectivity fees and international assessments.

*Network fees may include fixed network fees; acceptance fees; licensing fees ("PNF fees"); location fees; acquirer license fees; reporting fees; and settlement support fees.

Fee Summary

Settlement/Discount	\$2,143.91
Pass Through	\$0.00
Other Fees	\$304.84

Your Account Has Been Debited a Total in the Month of January 2019 for \$2,448.75



Statement Comparison

Merchant DBA: Practice Sample
 Total Volume: \$146,360.03
 Average Ticket: \$234.18
 # of Transactions: 625

Mo. Charges:	Current Provider:	Current Cost:	BankCard USA	IC + 0.50%	Your Savings:
Qualified Volume:	\$2,351.66		\$2,351.66		
Qualified Rate:	1.99%	<u>\$46.80</u>	1.99%	<u>\$46.80</u>	\$0.00
Mid Qualified Volume:	\$37,505.03		\$37,505.03		
Mid Qualified Rate:	2.54%	<u>\$953.89</u>	2.15%	<u>\$806.36</u>	\$147.53
Non Qualified Vol:	\$60,088.30		\$60,088.30		
Non Qualified Rate:	3.06%	<u>\$1,838.49</u>	2.60%	<u>\$1,562.30</u>	\$276.20
Non Regulated Vol:	\$13,205.42		\$13,205.42		
Non Regulated Rate:	1.99%	<u>\$262.78</u>	1.30%	<u>\$171.67</u>	\$91.11
Signature Debit Vol:	\$15,240.26		\$15,240.26		
Signature Debit Rate:	0.79%	<u>\$120.40</u>	0.55%	<u>\$83.82</u>	\$36.58
AMEX Volume:	\$17,969.36		\$17,969.36		
AMEX Rate:	2.83%	<u>\$509.40</u>	2.55%	<u>\$458.22</u>	\$51.18
Credit Trans Fee	0.00	\$0.00	0.10	\$62.50	-\$62.50
Monthly Fees:		\$12.95		\$8.95	\$4.00
Misc, Dues, Assessment		\$35.29		\$35.29	\$0.00
Total Charges:		\$3,780.00		\$3,235.90	

Total Annual Savings: **\$6,529.14**

Total 48 Month Savings: **\$26,116.55**

THE PROVEN PROCESS

- 1) Your company sends monthly processing statement to BankCard USA for analysis
 - ▶ E: jenny.Declet@bankcardusa.com
- 2) BankCard USA creates cost comparison to review with your team
- 3) BankCard USA will walk you through application to switch your processing
 - ▶ No contracts
 - ▶ No set-up fees
 - ▶ Approval within 24 hours
 - ▶ Dedicated account representative that you can reach 24/7

THANK YOU FOR YOUR TIME

- ▶ Please send your monthly processing statement to:
- ▶ jenny.deklet@bankcardusa.com
- ▶ Include 'Dade County Medical Association' in the subject line