

PAYTIA NEXT-GENERATION PAYMENTS



# The 7 Hidden Fees Killing Your Profits





## THE 7 HIDDEN FEES KILLING YOUR PROFITS

Most businesses accept their monthly processing statements without question, but payment processors often bury costly fees in confusing language. This report reveals the 7 most common hidden charges that could be costing you thousands annually.



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# The 7 Hidden Fees to Look For

## 1. PCI Non-Compliance Fees (£15-50/month)

What to look for: *"PCI Fee," "Data Security Fee," "Compliance Fee"*

The scam: Many processors charge this fee regardless of your compliance status

Reality check: If you're PCI compliant, you shouldn't pay this fee

**Annual cost: £180-600**

## 2. Monthly Minimum Fees (£25-100/month)

What to look for: *"Monthly Minimum," "Account Maintenance," "Service Fee"*

The scam: You pay even if you process zero transactions

Hidden trap: Often increases annually without clear notification

**Annual cost: £300-1,200**

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## 3. Statement Fees (£10–25/month)

What to look for: *"Statement Fee," "Paper Statement," "Reporting Fee"*

The scam: Charging you to receive your own transaction data

Reality check: Electronic statements should be free

**Annual cost: £120–300**

## 4. Batch Processing Fees (£0.10–0.35 per batch)

What to look for: *"Batch Fee," "Settlement Fee," "Daily Close Fee"*

The scam: Charged every time you close your terminal daily

Hidden cost: Adds up to £36–128 annually for daily batching

**Common oversight: Most businesses don't even know what a "batch" is!**



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## 5. Address Verification System (AVS) Fees (£0.05–0.15 per transaction)

What to look for: "AVS Fee," "Address Verification," "Security Check"

The scam: Charging extra for basic fraud protection

Reality check: This should be included in your base rate

**Annual cost: £50–500+ depending on transaction volume**

## 6. Regulatory Fees (£0.02–0.10 per transaction)

What to look for: "Regulatory Fee," "Compliance Assessment," "Network Fee"

The scam: Vague fees that processors claim are "industry standard"

Hidden truth: Often just additional profit margin disguised as mandatory fees

**Annual cost: £200–1,000+ for high-volume businesses**

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## 7. Early Termination Fees (£200–500)

What to look for: *"ETF," "Cancellation Fee," "Contract Termination"*

The scam: Locking you into overpriced contracts with hefty exit fees

Hidden trap: Often applies even if you're month-to-month

**One-time cost: £200–500 when switching providers**



# How to Spot These Fees on Your Statement

## “Red Flag Phrases to Watch For”

- Any fee labeled as "Non-qualified" or "Mid-qualified"
- Fees described as "Pass-through" (often marked up)
- Monthly charges that aren't clearly transaction-related
- Percentage fees above 0.06% for individual line items



# Statement Analysis Checklist

- ☐ Add up all non-transaction fees
- ☐ Calculate total monthly fees ÷ transaction volume
- ☐ Identify any fees you don't understand
- ☐ Check if "downgrades" are eating your profits
- ☐ Verify your stated rate matches actual charges



# Your Next Steps

Audit your last 3 statements using our checklist

Calculate your true processing cost (total fees ÷ total volume)

Request a free analysis to see exactly what you should be paying

Get quotes that clearly separate interchange from markup

## The Bottom Line

Payment processors profit from complexity. The more confusing your statement, the more they're likely overcharging you.

A transparent processor will clearly separate interchange costs (what they pay) from their markup (what you pay them).





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