### 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.



### 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** 

### 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!

### 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

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

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

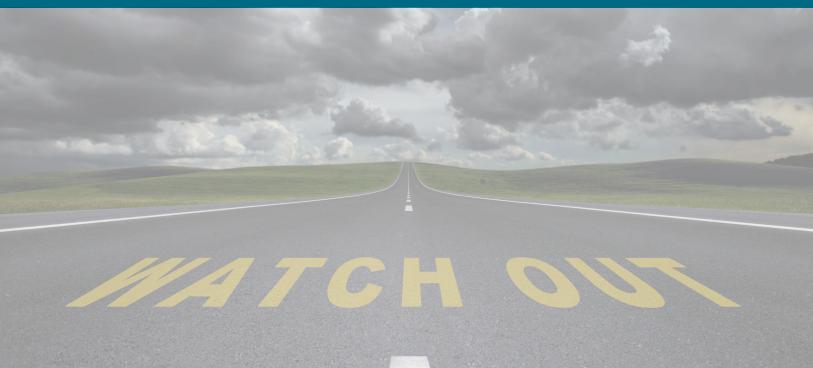
The scam: Locking you into overpriced contracts with hefty exit fees

Hidden trap: Often applies even if you're monthto-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 "Midqualified"
- Fees described as "Pass-through" (often marked up)
- Monthly charges that aren't clearly transactionrelated
- 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 cleThe Bottom Linearly 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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