

MERCHANT PROCESSOR AUDIT

Does your business accept credit cards? NormAndy can provide you with reduced costs without the need for switching processors. We audit your statements and eliminate hidden fees resulting in reduced costs for you. Last year Retailers paid over \$37 Billion in hidden fees. Let us help you stop your merchant processor from padding their margins and keep that money to help your bottom line. 100% of our fees for this service come from verifiable savings.

Our two-phase approach to expense reduction is unparalleled in the payments industry. We correct the processing plan to reflect the most competitive plan type and rate, using formulated, specific asks of your existing provider. Our team then works with you to further reduce the non-negotiable fees through processing optimization - where we help qualify payment transactions at lower interchange rates by passing through additional processing data.

We save clients money without the need to switch processors or buy new equipment. We achieve this by our 11 point audit:

- Discount rate
- Interchange Pricing
- Benchmark Rate
- Charge Details
- Qualified Transactions
- Statement Fee Accuracy
- Per Item Fees
- Gross vs. Net Billing
- Assessment Fee Markup
- Contract Analysis
- Miscellaneous Plan Fees

Sample clients and their savings:

\$337 AAA Garage		\$4,608 Cellar Bar and Grill		\$184,850 Douglas J. Spas, Salons & Institutes
\$948 Action Chevrolet		\$12,721 Centennial Inn		\$7,896 DPS Nutrition
\$72,000 Aerial Beauty Supply		\$22,000 Chas Roberts Air Cond & Heating		\$3,600 Dupage DCJ
\$504 All God's Creatures		\$2,880 Classic Arms		\$42,654 Dusty's Cellar
\$3,600 Amical		\$16,000 Classic Toyota of Tyler		\$10,843 Ed Marshall, Inc.
\$7,197 Arrow Liquor Mart		\$3,428 Comfort Inn		\$375 Eldon Drug & Pharmacy
\$6,600 Aspen Falls Spa		\$3,339 Comfort Inn		\$1,498 Elite Computing of Austin
\$3,585 Aspen Hotel & Suites		\$3,249 Comfort Inn		\$7,920 Everett Street Autoworks
\$8,500 Athenian Inn		\$3,160 Comfort Inn		\$2,770 Fairfield Inn
\$2,633 Audience		\$3,145 Comfort Inn		\$2,798 Fairfield Inn
\$3,600 Autobody Dimensions		\$29,916 Comfort Inn		\$184,825 Fairfield Inn
\$10,308 Balz Sports Bar		\$16,000 Comfort Inn		\$5,566 Fairfield Inn
\$1,206 Bandanas BBQ		\$16,005 Comfort Inn		\$2,783 Fairfield Inn
\$17,721 Bassett		\$30,000 Comfort Inn		\$3,645 Fairfield Inn
\$3,600 Bateau Baison		\$29,910 Comfort Suites		\$3,690 Fairfield Inn
\$13,500 Beaches Beauty Supply		\$29,821 Comfort Suites		\$3,735 Fairfield Inn
\$14,400 Beck's Propane & Marine, Inc.		\$29,827 Comfort Suites		\$3,600 Fairfield Inn
\$3,600 Berrish's Car Wash & Oil Change		\$16,000 Comfort Suites		\$11,300 Fairfield Inn
\$5,864 Berthod Motors		\$16,009 Comfort Suites		\$3,702 Fairfield Inn & Suites
\$3,600 Bettenhausen Motor Sales		\$30,000 Commonwealth Hotels, Inc.		\$4,752 Findlay Inn and Conference Center
\$517 Bicycle Outfitters		\$26,400 Corpus Christi Gasket		\$104 Flash Pro - Techsperts
\$3,240 Boat Shop		\$30,005 Country Inn & Suites		\$4,217 Floor Molding and Door
\$23,354 BobKat Enterprises		\$29,966 Country Inn - Mishawaka		\$4,176 G&P Package
\$3,600 Bosak Motor Sales		\$4,830 Courtyard by Marriott		\$3,360 Gabriel's
\$7,200 Bosak Motor Sales		\$16,000 Courtyard by Marriott		\$1,512 Galson Auto & Body
\$15,314 Briarwood Ford		\$3,428 Courtyard by Marriott		\$3,600 Gold Palace
\$8,400 Brother's Pizza		\$3,339 Courtyard by Marriott		\$3,600 Graff Financial, LLC
\$23,000 Bud Kouts Chevrolet, Inc.		\$29,981 Courtyard by Marriott		\$13,200 Grand Island Hotel
\$10,800 Burke Automotive		\$1,530 Covino Home Furnishings		\$728 H&N Holdings
\$671 C&C Chimney		\$3,500 Cossgrove Aircraft Service		\$3,510 Hampton Inn
\$10,805 Cambria Suites		\$3,600 Crystal Lake Chrysler Jeep		\$3,495 Hampton Inn
\$10,851 Cambria Suites		\$4,937 Cumberland Jeep/Chrysler/Toyota		\$3,480 Hampton Inn
\$3,316 Camp Bagnell Fish and Steak		\$36,455 Diary Queen of Tyler, Inc.		\$3,464 Hampton Inn
\$57,600 Campbell Lodging, Inc.		\$3,913 Dalgeish Cadillac		\$19,926 Hampton Inn
\$1,750 Campbell's Smoking Shop		\$4,092 Danielson Enterprises		\$16,900 Hampton Inn
\$1,710 Carlton Lodge—Adrian		\$3,402 Days Inn		\$17,040 Hampton Inn
\$9,000 Caruso's Italian Café		\$8,976 Deluxe Bar & Grill		\$15,891 Hampton Inn - Kansas City
\$12,761 Cawood Auto Company		\$1,309 Don's Restaurant		\$16,921 Hampton Inn - Marshall
\$15,930 Hampton Inn & Suites		\$6,816 Larimer Lounge		\$11,400 Simco Sales
\$15,916 Hampton Inn & Suites		\$325 Larry's Service Center		\$3,600 Sisters Restaurant
\$15,922 Hampton Inn & Suites		\$2,961 LBJ La Quinta		\$960 Sunrise Automotive
\$18,505 Hampton Inn (SE Tech)		\$58,474 Leisure Hotels and Resorts		\$1,711 Sound Decision
\$25,200 Harold Zeigler Automotive Group		\$2,340 Leithold Music Company		\$18,100 Spartan Auto Group
\$12,000 Heartford		\$10,835 LeValley Buick Pontiac Cadillac GMC		\$14,200 Spring Hill Suites
\$17,000 Hilton		\$3,600 Lewis Pharmacy		\$14,245 Spring Hill Suites
\$16,984 Hilton Garden Inn		\$965 Lon Morris College		\$19,320 Spring Hill Suites
\$213 Holiday Inn		\$1,642 Longhorn Trailer Sales		\$11,803 Spring Hill Suites
\$28,400 Holiday Inn		\$7,200 Lund Law Firm		\$22,950 Spring Hill Suites
\$18,500 Holiday Inn & Suites		\$2,880 Main Street Vets		\$3,600 Spring Hill Suites - Marriott
\$11,976 Holiday Inn Exp. & Suites		\$3,098 Mandell Family		\$700 St. Joseph Regional Association of Realtors
\$3,464 Holiday Inn Exp. & Suites		\$3,600 Mark Chevrolet		\$3,245 St. Peters Bone and Joint
\$14,000 Holiday Inn Exp. & Suites		\$3,861 Mark Motor Hotel, Inc.		\$14,000 State Beauty of Lexington, KY
\$16,894 Holiday Inn Exp. & Suites		\$16,201 Martin Oil Company		\$22,000 State Beauty Supply
\$15,960 Holiday Inn Express		\$2,266 Marv's True Value		\$3,428 Staybridge
\$28,376 Holiday Inn Express		\$5,952 Matthews-Hargresnes Chevrolet		\$10,800 Staybridge Suites
\$24,677 Holiday Inn Express		\$3,600 Maurer's Sanitary Cleaners		\$1,440 Steve Kydes
\$15,960 Holiday Inn Express - Adrian		\$3,971 Maxwells East Coast Eatery		\$4,955 Stillwater Hospitality, LLC
\$16,960 Holiday Inn Express - Chelsea		\$1,300 Measureable Solutions		\$978 Subvert & Profit, LLC
\$16,882 Holiday Inn Express - Fremont		\$135,270 Mercados Restaurant Company		\$14,000 Suddha Pharmacy, LLC
\$12,721 Holiday Inn Express - Howe		\$1,800 Microtel Uncasville		\$1,381 Super 8
\$12,682 Holiday Inn Express - Kansas City		\$3,107 Mid State Motor Sports		\$1,341 Super 8 - Adrian
\$12,643 Holiday Inn Express - La Porte		\$3,600 Midland Ford		\$14,000 Taps and Dolls
\$12,604 Holiday Inn Express - Marshall		\$2,719 Midwest Power		\$539 Telephone Directory of Texas
\$13,960 Holiday Inn Express - Mishawaka		\$11,444 Minnesota Exteriors		\$5,750 Telsar
\$13,921 Holiday Inn Express - Portaga		\$21,600 Mission Mngt Services - Carlson Group		\$22,970 Tennyson Chevrolet, Inc.
\$15,906 Holiday Inn Express - Warsaw		\$1,800 Momiji Hibachi Sushi		\$4,800 Texas Rotisserie
\$12,000 Home Suites		\$7,200 Morgan Cadillac GMC, Inc.		\$934 The Colony House
\$15,906 Home Suites		\$960 Paradise Village		\$7,200 The Frederick News Post
\$25,019 Hooten's Hardware, LLC		\$48,000 Paramount Hotel		\$3,627 The Optic Gallery
\$60,000 Hotel Anonymous		\$13,780 Park Pineway Professionals, Inc.		\$3,600 The Produce Station
\$17,688 Hotel Services Group		\$450 Pats Beverage - Stagman Corp.		\$4,342 Total Office Solutions
\$6,957 Houston Motorsports		\$3,528 Pickerings Auto Center		\$8,190 Town of Parker
\$1,865 Hugh O'Neils		\$1,742 Pinebrook Dental		\$3,428 Town Place and Suites
\$7,338 Hyatt Place		\$11,803 Reber Ranch		\$3,473 Town Place Suites
\$14,012 Hyatt Place		\$3,600 Red Ginger Restaurant		\$3,600 Toyota of Greensburg
\$650 Ian Levenson		\$13,756 Residence Inn		\$2,520 Trinity Bar and Grill
\$11,543 Idaho Falls		\$11,815 Residence Inn by Marriott		\$19,926 Tyler Automotive
\$4,968 Jagger F Lawrence DDS		\$12,600 Ritz Koney island		\$5,544 Valu Mart Foods
\$165,510 Kanaver Hotel Corporation		\$10,800 River Front Chrysler Jeep, Inc.		\$13,237 Van An del Fikkema Chrysler Jeep
\$1,223 KC Drycleaning		\$20,000 Rockyard American Grill		\$3,600 Vollmer Pharmacies
\$1,162 Ken Caryl Chiropractic		\$2,880 Rug and Art Tent Sales		\$11,252 Whitehouse Floors and More
\$1,005 Korum Motors		\$1,849 Shelby Family Cosmetic & Restauration		\$3,990 Wilcoxson Buick Cadillac GMC
\$10,136 Krug Ford Lincoln Mercury		\$26,872 Shram Auto Parts		\$7,739 Willow Specialists
\$3,600 L. Mawby Vineyards		\$720 Sign a Rama		\$5,089 Woody Butts Chevrolet
\$2,500 Lake Michigan Honda		\$7,500 Silhouette Clothing		\$2,520 Zort Brothers