



- ✓ No switching payment processors
- ✓ No effort on your part
- ✓ Fees contingent on savings
- ✓ Zero risk
- ✓ Average merchant savings is 28%

The RateGuard program manages the complex payment processing fees on your behalf, ensuring your rates are optimized and protected from future rate increases. No switching payment processors.



ANALYZE

The RateGuard Savings Analysis audits your merchant account statement against thousands of interchange and assessment fees to uncover overbilling and hidden charges. Your statement data is analyzed and benchmarked against optimal pricing available with your current payment processor, providing a clear view of potential program savings.

Identify Savings

PROTECT

After your payment processing rates are optimized, they need to be protected against future rate increases. When your payment processor attempts to increase your rates, RateGuard will protect you. Each month, you'll receive a report showing realized savings from the RateGuard program, along with trending payment processing data.

Secure Savings

OPTIMIZE

Enrolling in the RateGuard program will optimize your rates with your current payment processor, ensuring your merchant account is configured correctly to take advantage of the lowest payment processing rates. The process is fast and there's no changing payment processors or the manner in which credit cards are processed.

Capture Savings

1

How much savings is available with your payment processor? With the RateGuard Savings Analysis, we can tell you exactly how much you'll save every year – without changing your payment processor. There's no cost or obligation for the RateGuard Savings Analysis.

2

Once we've identified the savings opportunity, enroll in RateGuard to capture the savings and protect your rates against future increases. There's no risk or effort from you and no changes to your payment processor.

The RateGuard program works directly with your current payment processor, eliminating the headache of deciphering complex pricing schemes and ensuring your processing rates are optimized.

Reducing your credit card processing fees is simple and fast with RateGuard.

