



PETROLEUM MERCHANT ACCOUNT

We offer many payment processing products and services for petroleum companies and other merchant types that qualify for this set-up. People are given a variety of options when purchasing fuel; different brands, different service levels and different loyalty programs. With the competition constantly trying to gain a piece of your market share it is imperative that you offer your customers everything that the competition boasts and more.

Payment Processing Solutions

- Credit Card Processing
- Debit & Checkcard Processing (pin pad)
- Fleet Cards Wright Express & Voyager
- Check Guarantee & Conversion Processing
- Check Recovery
- Gift Cards

Communication Set-up

- Dial-up (landline)
- Broadband (cable, dsl, and satellite)
- Wireless (phone and terminal)

Primary Hardware Namebrands

- HarborTouch
- Orion
- Hypercom
- Nurit
- Verifone
- Ingenico

Primary Software Namebrands

- Verifone (PCCharge)
- UBC Plugin (QuickBooks Addition)
- AuthorizeNet

Merchants that process high monthly volumes may qualify for lower interchange rates. We do competitive quotes for businesses of all sizes just [CLICK HERE](#).

Petroleum Merchant Account Rates & Fees

2008 - 2009 Interchange [Visa Interchange \[PDF\]](#) [MasterCard Interchange \[PDF\]](#)

PLEASE NOTE When selecting our free equipment it does have additional fees such an annual fee of \$79, \$25 minimum monthly instead of \$19, and a daily batchheader fee of \$0.35.

Description	Industry Average	United Bank Card, Inc.
Discount Rate	1.90%	.19% Over Interchange
Mid-Qualified Surcharge NOTE: This is typically a result of key-entered sales or corporate, international, and reward cards.	2.00% + \$0.10 Mark-up	.19% Over Interchange
Non-Qualified Surcharge NOTE: This is typically a result of key-entered sales without avs or corporate, international, and reward cards.	3.00% + \$0.10 Mark-up	.19% Over Interchange
Authorization Fee	\$0.30	\$0.08 Over Interchange
Statement Fee	\$10.00 - \$15.00	\$7.99
Minimum Monthly Discount	\$30.00 - \$60.00	\$19.00
Voice Authorization Fee NOTE: This is only charged if you call in to the voice authorization center for a transaction approval. Power outage would be the typical reason for using this service.	\$1.50 - \$2.50	\$0.99
Chargeback NOTE: This is only a fee if your customer disputes a transaction however if you have the proper documentation then this fee can be avoided.	\$25.00 - \$35.00	\$19.00

ACH Reject Fee NOTE: This is only a fee if we deposit a transaction into your account and you issue a refund and the funds are not available in your account.	\$20.00 - \$30.00	\$9.00
Annual Fee	\$50.00 - \$200.00	FREE
AVS Fee	\$0.10 - \$0.15 per trans	FREE
Daily Batch Fee	\$0.25 - \$0.50	FREE
Set-up Fee	\$50.00 - \$150.00	FREE
Application Fee	\$100.00 - \$200.00	FREE
Reprogramming Fee	\$50.00 - \$150.00	FREE

Check Processing (check conversion, and check guarantee)

Description	Industry Average	United Bank Card, Inc.
Discount Rate	2.50%	1.39%
Transaction Fee	\$0.35 \$0.45	\$0.29
Monthly Fee	\$15 - \$40	\$10
Minimum Monthly	\$30 - \$50	\$20

Authorize.Net (pos, ecommerce, mail-order, and phone-order)

Description	Industry Average	United Bank Card, Inc.
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Single Software License	\$100 - \$300	FREE
Set-up	\$50 - \$150	FREE
Monthly Fee	\$15 - \$40	\$9.99
Per Auth Fee	\$0.10 - \$0.25	\$0.05
eCheck Batch Fee	\$0.35 - \$0.50	\$0.25
eCheck Rate	2.50% - 4.00%	1.69% 0 - 4,999 mo. vol. 1.49% 5,000 - 49,999 mo. vol. .99% 50,000 - 199,999 mo. Vol. .49% 200,000 or Higher mo. vol.

Retail Merchant Account Rates & Fees

2008 - 2009 Interchange Visa Interchange [[PDF](#)] MasterCard Interchange [[PDF](#)]

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Annual Fee	\$50.00 - \$200.00	FREE
AVS Fee	\$0.10 - \$0.15 per trans	FREE
Daily Batch Fee	\$0.25 - \$0.50	FREE
Set-up Fee	\$50.00 - \$150.00	FREE
Application Fee	\$100.00 - \$200.00	FREE
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[APPLY HERE FOR A MERCHANT ACCOUNT](#)

