



RETAIL MERCHANT ACCOUNT

We offer many payment processing products and services for retail stores and other merchant types that qualify for this set-up.

The first thing that a retail operator needs to know is that the payments processed won't be fraudulent, and won't be charged back after you've already let the customer take goods home. Next, you want to be sure that the payment is processed quickly, and with minimal cost to your business. It helps if the equipment you process those payments on is at the cutting edge of technology, and doesn't cost your business anything to acquire.

At United Bank Card, we give you all of that and a whole lot more besides. We offer free payment processing terminals, low processing rates, 24-hour a day, 7-day a week customer and technical support, check guarantees, and we give you the ability to accept Visa, MasterCard, American Express, Discover, JCB, debit cards, gift cards and loyalty cards, not to mention Electronic Benefits Transfer (EBT) transactions. We deploy only the latest in transaction processing equipment to handle all your credit card, debit card, EBT, gift card, ATM and check acceptance business, and we offer industry-tailored payment options for specific industries, at your request.

Payment Processing Solutions

- Credit Card Processing
- Debit & Checkcard Processing (pin pad)
- 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](#).

Retail 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	\$25.00 - \$35.00	\$19.00

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.		
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.
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.

[APPLY HERE FOR A MERCHANT ACCOUNT](#)

