CARD FEE CHECK

Deli, grocery or market

Keystone Card Services · Interchange-plus (itemized) · Jul to Sep 2026 (3 months) · $30,204 a month in card sales

Wex Advisory
Prepared October 27, 2026
Sample data

OVERPAYING · High confidence

Your statement itemizes card-network costs, and we read 3 months.

About $5,500 a year above a fair price

Estimate, range $4,000-$7,000. Your processing costs 4.81% of card sales. For a deli, grocery or market your size, a fair processing rate is about 2.92% to 3.67% (estimate).

Above a fair price ESTIMATE

about **$5,500** a year

Range $4,000–$7,000 a year, depending on the fair-price benchmark.

of which **$899 a year** are fees to question, printed on your statement (page 2).

For a business your size we call anything above $1,000 a year worth acting on.

Get yours free
Scan with your phone

01 What processing costs you

PROCESSING RATE

4.81%

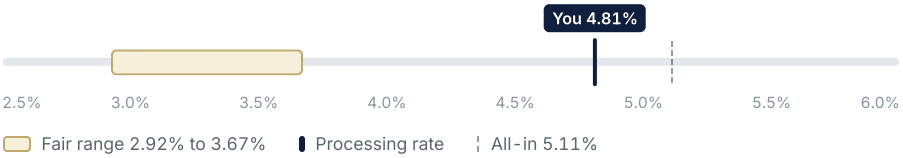
$1,453.47 in processing fees a month on $30,204 of card sales.

ALL-IN RATE

5.11%

Adds $89.00 (p.3 of 3 statements, see appendix) a month of software, equipment and gateway charges, which are not processing.

Your processing rate against a fair range for a deli or market your size ESTIMATE



Fair range 2.92% to 3.67% · Processing rate · All-in 5.11%

Fair range = card-network costs for your card mix plus our benchmark for a fair processor's charge. Our benchmark, not a market quote.

02 Where the money goes

Your average month, split by who gets paid.



- Card networks — **$692** /mo · 45% ESTIMATE
- Processor's charge — **$686** /mo · 44% ESTIMATE
- Fees to question — **$75** /mo · 5% printed, see page 2
- Outside processing — **$89** /mo · 6% not in your processing rate

03 What to do this week

1. File your PCI self-assessment form this week. It stops the $599 a year non-compliance fee.
2. Send the letter below to the retention team at Keystone Card Services (ask for "retention" or "account management", not general support).
3. Check next month's statement to make sure the changes stuck.

Wex Advisory sells no card processing and is paid nothing if you switch. Estimates, not legal or financial advice.

04 Fees to question

Named fees printed on your statement. These are facts, not estimates. They are already inside the estimate on page 1, never added to it.

PRINTED AS / PLAIN NAME / WHY	PER MONTH	PER YEAR	SOURCE
`"PCI Non-Compliance Fee"` **PCI non-compliance fee** Charged because a yearly security questionnaire wasn't filed. It stops once the form is filed, usually a 15-minute online form.	$49.95	**$599.40**	`statement-2026-07.pdf` p.3 `statement-2026-08.pdf` p.3 `statement-2026-09.pdf` p.3
`"Service & Regulatory Fee"` **"Regulatory" or "compliance" fee** No card network or regulator charges this. It is the processor's own fee under an official-sounding name.	$25.00	**$300.00**	`statement-2026-07.pdf` p.3 `statement-2026-08.pdf` p.3 `statement-2026-09.pdf` p.3

Part of the "above a fair price" estimate on page 1. Never added to it.

Total **$899.40** a year

05 Your letter to the processor

Send it to the retention or account management desk, by email or through your processor's online portal. Sign it yourself.

To: Keystone Card Services, retention / account management
Re: Pricing review for my merchant account

Hello,

I reviewed my recent statements line by line and I'm asking for these changes:

- "PCI Non-Compliance Fee" ($49.95 a month). Please send me the PCI questionnaire link and stop the PCI non-compliance fee once it is filed.
- "Service & Regulatory Fee" ($25.00 a month). Please remove the "regulatory" fee. It is not a card-network or government charge.
- Card-network fees are billed as one flat percentage. Please bill them at the networks' published rates, itemized, as they are charged to you.
- Please lower your markup over interchange and card-network fees to 0.30% + $0.08 per transaction.

Please confirm the changes in writing within 30 days, including the date they take effect.

Thank you,
[Your name]
[Business name, merchant number]

A note for you, not for the letter: contracts usually allow rate increases with notice, so check your next statement after any change.

06 Before you switch anything

Leaving a processor can cost money. Know each of these first.

Early termination fee	Unknown, ask first	Ask your processor in writing before changing anything.
Contract renewal date	Unknown, ask first	Many contracts renew automatically for 1-3 years.
Equipment lease		$89.00 a month on your statement. Card-machine leases are often non-cancellable for 4 years: ask for the end date and buyout amount first.

Wex Advisory sells no card processing and is paid nothing if you switch. Estimates, not legal or financial advice.

A1 Every statement, every line

Each statement must add up before any of its numbers are used. Hover or tap a figure to see where it was printed.

August 2026 · Keystone Card Services

✓ Adds up

Interchange-plus (itemized) · 3 pages read (Page 1 of 3, Page 2 of 3, Page 3 of 3) · `statement-2026-08.pdf`

Gross card sales	Refunds	Card sales counted	Transactions	Processing fees	Outside processing
$31,206.60	$72.91	$31,206.60	2,601	$1,498.68	$89.00

- **Fees add up.** Fee lines add up to $1,587.68; the statement's total is $1,587.68.
- **Sales add up.** Sales by card type add up to the statement's $31,206.60 in card sales.

PRINTED AS	PLAIN NAME	GOES TO	AMOUNT	SOURCE
`VI US Regulated Debit` Interchange Charges	Card-network interchange	Card networks	$166.78	p.2
`MC Debit Regulated POS` Interchange Charges	Card-network interchange	Card networks	$71.42	p.2
`VI CPS Small Ticket Debit` Interchange Charges	Card-network interchange	Card networks	$18.52	p.2
`MC Debit Small Ticket` Interchange Charges	Card-network interchange	Card networks	$7.89	p.2
`VI CPS Small Ticket Credit` Interchange Charges	Card-network interchange	Card networks	$97.83	p.2
`VI CPS Small Ticket Signature Preferred` Interchange Charges	Card-network interchange	Card networks	$113.28	p.2
`MC Convenience Purchases Base Core` Interchange Charges	Card-network interchange	Card networks	$108.94	p.2
`MC Convenience Purchases Base World Elite` Interchange Charges	Card-network interchange	Card networks	$36.14	p.2
`Card Brand Fees` Card Brand Fees	"Card brand" fee billed as a flat percentage	Card networks	$156.03	p.2
`Discount Rate` Processing Fees	Processor's percentage	Processor's charge	$234.05	p.3
`Transaction Fee` Processing Fees	Processor's per-transaction fee	Processor's charge	$390.15	p.3
`Batch Fee` Processing Fees	Batch fee	Processor's charge	$7.75	p.3
`Statement Fee` Account Fees	Monthly account or statement fee	Processor's charge	$14.95	p.3
`PCI Non-Compliance Fee` Account Fees	PCI non-compliance fee	Fee to question	$49.95	p.3
`Service & Regulatory Fee` Account Fees	"Regulatory" or "compliance" fee	Fee to question	$25.00	p.3
`Equipment Lease (Terminal)` Other Charges	Equipment lease	Outside processing	$89.00	p.3
Counted this month: processing $1,498.68, outside processing $89.00			**$1,587.68**	

July 2026 · Keystone Card Services

✓ Adds up

Interchange-plus (itemized) · 3 pages read (Page 1 of 3, Page 2 of 3, Page 3 of 3) · `statement-2026-07.pdf`

Gross card sales	Refunds	Card sales counted	Transactions	Processing fees	Outside processing
$29,388.15	$73.39	$29,388.15	2,447	$1,416.56	$89.00

- **Fees add up.** Fee lines add up to $1,505.56; the statement's total is $1,505.56.
- **Sales add up.** Sales by card type add up to the statement's $29,388.15 in card sales.

PRINTED AS	PLAIN NAME	GOES TO	AMOUNT	SOURCE
`VI US Regulated Debit` Interchange Charges	Card-network interchange	Card networks	$156.85	p.2
`MC Debit Regulated POS` Interchange Charges	Card-network interchange	Card networks	$67.35	p.2
`VI CPS Small Ticket Debit` Interchange Charges	Card-network interchange	Card networks	$17.43	p.2
`MC Debit Small Ticket` Interchange Charges	Card-network interchange	Card networks	$7.43	p.2
`VI CPS Small Ticket Credit` Interchange Charges	Card-network interchange	Card networks	$92.13	p.2
`VI CPS Small Ticket Signature Preferred` Interchange Charges	Card-network interchange	Card networks	$106.68	p.2
`MC Convenience Purchases Base Core` Interchange Charges	Card-network interchange	Card networks	$102.58	p.2
`MC Convenience Purchases Base World Elite` Interchange Charges	Card-network interchange	Card networks	$34.06	p.2
`Card Brand Fees` Card Brand Fees	"Card brand" fee billed as a flat percentage	Card networks	$146.94	p.2
`Discount Rate` Processing Fees	Processor's percentage	Processor's charge	$220.41	p.3
`Transaction Fee` Processing Fees	Processor's per-transaction fee	Processor's charge	$367.05	p.3
`Batch Fee` Processing Fees	Batch fee	Processor's charge	$7.75	p.3
`Statement Fee` Account Fees	Monthly account or statement fee	Processor's charge	$14.95	p.3
`PCI Non-Compliance Fee` Account Fees	PCI non-compliance fee	Fee to question	$49.95	p.3
`Service & Regulatory Fee` Account Fees	"Regulatory" or "compliance" fee	Fee to question	$25.00	p.3
`Equipment Lease (Terminal)` Other Charges	Equipment lease	Outside processing	$89.00	p.3
Counted this month: processing $1,416.56, outside processing $89.00			**$1,505.56**	

September 2026 · Keystone Card Services

✓ Adds up

Interchange-plus (itemized) · 3 pages read (Page 1 of 3, Page 2 of 3, Page 3 of 3) · `statement-2026-09.pdf`

Gross card sales	Refunds	Card sales counted	Transactions	Processing fees	Outside processing
$30,018.45	**$77.25**	**$30,018.45**	**2,502**	**$1,445.18**	**$89.00**

- **Fees add up.** Fee lines add up to $1,534.18; the statement's total is $1,534.18.
- **Sales add up.** Sales by card type add up to the statement's $30,018.45 in card sales.

PRINTED AS	PLAIN NAME	GOES TO	AMOUNT	SOURCE
`VI US Regulated Debit` Interchange Charges	Card-network interchange	Card networks	$160.46	p.2
`MC Debit Regulated POS` Interchange Charges	Card-network interchange	Card networks	$68.70	p.2
`VI CPS Small Ticket Debit` Interchange Charges	Card-network interchange	Card networks	$17.82	p.2
`MC Debit Small Ticket` Interchange Charges	Card-network interchange	Card networks	$7.60	p.2
`VI CPS Small Ticket Credit` Interchange Charges	Card-network interchange	Card networks	$94.11	p.2
`VI CPS Small Ticket Signature Preferred` Interchange Charges	Card-network interchange	Card networks	$108.97	p.2
Counted this month: processing $1,445.18, outside processing $89.00			**$1,534.18**	

PRINTED AS	PLAIN NAME	GOES TO	AMOUNT	SOURCE
`MC Convenience Purchases Base Core` Interchange Charges	Card-network interchange	Card networks	$104.81	p.2
`MC Convenience Purchases Base World Elite` Interchange Charges	Card-network interchange	Card networks	$34.78	p.2
`Card Brand Fees` Card Brand Fees	"Card brand" fee billed as a flat percentage	Card networks	$150.09	p.2
`Discount Rate` Processing Fees	Processor's percentage	Processor's charge	$225.14	p.3
`Transaction Fee` Processing Fees	Processor's per-transaction fee	Processor's charge	$375.30	p.3
`Batch Fee` Processing Fees	Batch fee	Processor's charge	$7.50	p.3
`Statement Fee` Account Fees	Monthly account or statement fee	Processor's charge	$14.95	p.3
`PCI Non-Compliance Fee` Account Fees	PCI non-compliance fee	Fee to question	$49.95	p.3
`Service & Regulatory Fee` Account Fees	"Regulatory" or "compliance" fee	Fee to question	$25.00	p.3
`Equipment Lease (Terminal)` Other Charges	Equipment lease	Outside processing	$89.00	p.3
Counted this month: processing $1,445.18, outside processing $89.00			**$1,534.18**	

A2 How the estimate was made

Every figure marked ESTIMATE rests on these assumptions.

- Months used: 2026-07, 2026-08, 2026-09. Totals are averaged per month and multiplied by 12; annual fees are counted once.
- Card sales = sales before refunds, excluding volume whose fees aren't on the statement (none).
- Card-network costs are taken from the interchange lines printed on your statement. Network fees billed as one flat percentage are compared with the networks' published rates.
- Fair processor charge (our benchmark, not a market quote) for $20k-$80k a month: 0.30% + $0.08 per transaction + $10/month, range 0.20%-0.50%.
- Materiality: differences under $1,000 a year are treated as not worth changing processors.
- All dollar figures except printed fees are estimates. This is not legal or financial advice.

A3 Our benchmark for a fair processor's charge

What a fairly priced processor charges on top of card-network costs, by monthly card sales. Our benchmark, not a market quote.

MONTHLY CARD SALES	LOW	POINT	HIGH
Under $20,000	0.25% + $0.07 + $10/mo	0.40% + $0.10 + $15/mo	0.60% + $0.12 + $20/mo
$20,000 to $80,000	0.20% + $0.05 + $5/mo	0.30% + $0.08 + $10/mo	0.50% + $0.10 + $15/mo
Over $80,000	0.15% + $0.04 + $5/mo	0.20% + $0.06 + $10/mo	0.35% + $0.08 + $15/mo

At your $30,204 a month and 2,517 transactions: fair processor's charge $301.95 a month (range $191.24 to $417.69); card-network costs $692.14 a month (range $683.01 to $701.27). ESTIMATE

A4 Notes

- No annual fee appears in these months. Some processors charge one once a year; check the month it usually posts.

A5 Watch list

Changes that could move card costs later. Neither is in effect.

- Visa and Mastercard merchant settlement: final approval hearing on November 16, 2026. Not in effect; nothing on your statement changes yet.
- Regulation II debit cap: under court challenge. This report uses the cap in force today, 0.05% + $0.22 per regulated debit transaction.

A6 Versions

Rules	`card-fee-check rules v2 (2026-10-26)`	Fee classifier	`2026-10-26.2`
Card-network rate tables	`Visa 2026-10-24 (verified), network fees 2026-07-01 (verified), Mastercard 2026 (secondary sources)`	Fair-price benchmark	`Wex fair-price benchmark 2026-10 (our benchmark, not a market quote)`

Mastercard interchange rows are from secondary sources and not yet verified against Mastercard's own schedule.

Privacy and who we are

I don't sell card processing and I'm paid nothing if you switch.

No phone number. No processor sees your statement or your name.

Your pages are read by Anthropic's Claude API under its commercial terms, which don't allow training on them. This tool keeps only the numbers in your report, never account numbers, for at most 30 days, and you can delete them now.

If your deal is fine, the report says so.

Estimates, not legal or financial advice.

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