

## How much savings from Durbin will you keep?

### Maybe less than you think.

The new Durbin Amendment limits the amount banks can charge merchants for debit card processing, meaning you could see significant savings in your card processing fees. However, if you haven't upgraded your fuel dispensers with the latest security features, you could be putting these potential savings at risk. You can help protect those savings by reducing your exposure to costly payment card fraud.

Upgrading your payment systems to the Wayne iX Pay™ Secure Payment solution helps protect against credit and debit card fraud. If a fraudulent debit card is used at your site or Personal Identification Number (PIN) or sensitive card data is stolen from your location, you, as the retailer, could be exposed to additional charge-backs, fees and penalties. Now is the time to put those savings to good use, and invest in the latest payment security technology to help protect your revenue, your business and your customers from payment card fraud.

#### **iX Pay Secure Payment Helps Protect Your Revenue**

In the past decade, card-processing fees for retailers have increased steadily. Known as a "swipe fee" or interchange fee, some retailers have been paying as much as 1.35 percent to process each debit card purchase, which is 54 cents on a typical \$40 transaction. The new limit of 21 cents per transaction reduces these fees significantly. Because debit cards account for nearly two-thirds of payment card purchases today, this cap and the resulting savings could apply to a large portion of retailer's transactions.



## Savings Potential Examples:

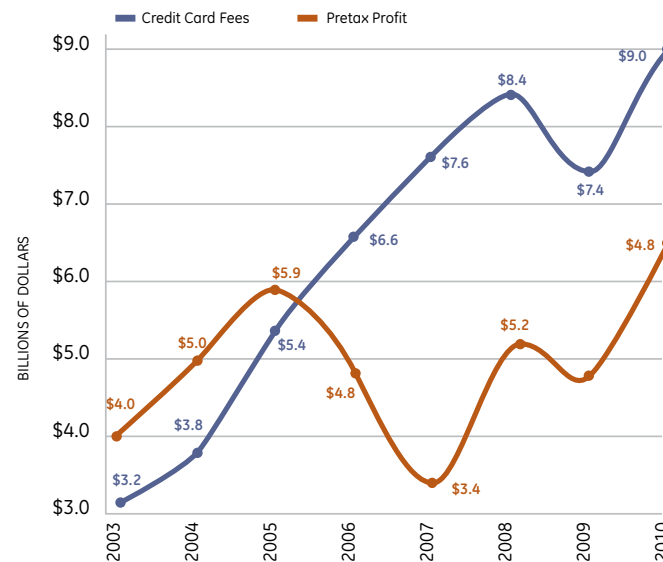
	RETAILER A	RETAILER B
Gallons Per Month	<b>100,000</b>	<b>300,000</b>
Price Per Gallon	\$3.50	\$3.25
Average Transaction	\$28 (8 gal.)	\$26 (8 gal.)
% Debit Transactions	60%	50%
Fee Before Durbin	41 cents (\$3099/month)	40 cents (\$7432/month)
Fee After Durbin	21 cents (\$1575/month)	21 cents (\$3938/month)
Potential Savings	<b>\$1524/month</b>	<b>\$3494/month</b>

- All-inclusive kit is simple to install in Wayne Ovation™, Vista™ and Tokheim™ Premier fuel dispensers
- Meets PCI Version 3.0 requirements for the highest level of security available
- Features a future-proof modular design
- Tamper-resistant mechanisms help prevent undetected removal from the dispenser.

Go to [www.pumpdebitsavings.com](http://www.pumpdebitsavings.com) to calculate your own potential savings

With card processing fees exceeding industry profits for the fifth straight year, it is more important than ever to keep fraud from eroding your potential Durbin Amendment savings. Payment card systems that do not have adequate security to protect PIN card transactions can expose you to expensive fines and charge backs. With signature debit charge back rates 5-7 times higher than those for PIN debit transactions, it pays to have secure terminals, and to encourage customers to use PIN debit to help keep charge backs from reducing your savings.

## Credit Card Fees vs. Pretax Profit



Source: NACS, State of the Industry 2010 Report

## iX Pay Secure Payment

It's easy to add iX Pay Secure Payment to your forecourt without replacing your fuel dispensers. Simply upgrade your existing payment terminals with iX Pay Secure Payment upgrade kits.

With a projected return on investment of less than a year, upgrading payment terminals on your dispensers can help preserve your savings from the Durbin Amendment for years to come.

To learn more about potential savings and iX Pay Secure Payment, visit [www.pumpdebitsavings.com](http://www.pumpdebitsavings.com).