



## smart~processing solutions for the Independent Pharmacy

For independent pharmacies, receiving key products and services at prices afforded to large corporate drug chains is nearly impossible.....

But this all changed when you joined the **smart ~fill** Virtual Chain.

### Better Rates

Leveraging the combined purchasing power of our membership enables us to secure competitive pricing and services available on the market today. No hidden fees, no application fees, no batch fees and no need to change banks. Just simple and cost effective credit card processing for your pharmacy.



In conjunction with First Data, we created a program with choices. In addition to a wide choice of credit card types, **smart~fill processing** provides you with program options. Determining the right program can be a difficult task. As a valued member, First Data can perform a cost analysis as well as **IIAS compliance and SIGIS enrollment** assistance to help you achieve maximum results for your pharmacy.

### More Choices

### Improved Results

**smart~fill processing** rates are competitive. But having the ability to adopt multiple card types including gift and loyalty improves customer preference and spend at your pharmacy. From increasing traffic by offering FSA Health Card acceptance to lowering your costs through processing Pin Debit cards, First Data can deliver any of these tools previously reserved to the large drug store chains.



**Make the smart~move today!**

Contact our dedicated **First Data Representative** to learn more about the program benefits that await you.



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## Processor Fees

### Wholesale Rates

Current rates assessed by Visa, MasterCard, Discover and American Express on behalf of the card issuing banks are passed onto you in line item detail. This is called “Interchange Pass-Thru” and the natural benefit is that full-disclosure and breakdown of actual charges will be displayed on your monthly processing statement.

### smart~fill Processor Fees

- A processor fee of only 13-cents per transaction and 0.09% is added to current Visa, MasterCard and Discover rates.
- A processor fee of only 8-cents per authorization is added to American Express card rates.

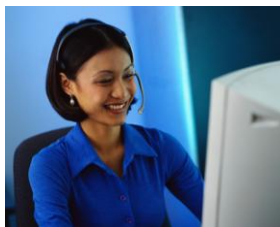
## Program Fees

smart~fill processing is no nonsense processing. Lower fees and benefits at no extra charge. These are the only other processor fees you’ll see from this program.

Monthly Service Fee	\$ 3.00 per month
Voice Authorization	\$ 0.65 per authorization
ACH Return/Rejection	\$ 25.00 per incident
Chargeback Assessment	\$ 10.00 per incident

## smart~fill extra’s without the extra cost

**Direct Support:** As a valued smart~fill member, you’ll receive 24x7 help desk support from First Data’s very own US-based technical staff.



**ClientLine®**

**Online Reporting:** At no additional charge each smart~fill member will receive complementary access to First Data’s proprietary reporting tool.