

USA INTERNATIONAL DATA

\$500 Processing Savings Guarantee - Official Terms

Effective Date: August 7, 2026

USA International Data believes businesses should understand how much they are paying for payment processing and whether a more cost-effective option is available.

Our \$500 Processing Savings Guarantee is designed to give qualifying businesses an opportunity to review their current payment processing costs and compare them with available merchant services options.

If USA International Data cannot identify a qualifying payment processing option with lower estimated processing costs for an eligible business, that business may qualify to receive \$500, subject to the terms and conditions below.

No purchase is required to request a processing review.

1. How the Guarantee Works

To participate, an eligible business must provide USA International Data with sufficient information to make an accurate comparison of its current payment processing costs.

USA International Data will review the business's current processing setup and determine whether an available merchant services solution could reduce qualifying processing costs under substantially comparable processing conditions.

The analysis may consider:

- Processing rates
- Transaction fees
- Interchange-related costs
- Processor fees
- Monthly processing fees
- Processing volume
- Number of transactions
- Card-type mix
- Average transaction amount
- Card-present and card-not-present transactions
- Payment methods
- Current equipment or gateway requirements
- Other recurring processing-related fees relevant to the comparison

If USA International Data determines that a qualifying processing option with lower costs exists, the \$500 payment does not apply.

If USA International Data cannot identify a qualifying lower-cost option after completing the required review, and all eligibility requirements have been met, the business may qualify to receive the \$500 guarantee payment.

2. Eligibility Requirements

To qualify for the \$500 Processing Savings Guarantee, the applicant must:

1. Be an owner, officer, manager, or authorized representative of a legitimate business.
2. Operate a business eligible for processing services through one or more processing partners available through USA International Data.
3. Have an active payment processing account at the time the review is requested.
4. Provide recent, complete, accurate, and legible processing statements sufficient for USA International Data to perform a meaningful comparison.
5. Provide accurate information about the business's current processing setup.
6. Allow USA International Data to complete its processing-cost analysis.
7. Respond to reasonable requests for additional documentation needed to verify the comparison.
8. Not materially alter, omit, or misrepresent processing-related information.

Eligibility is subject to verification by USA International Data.

3. Required Processing Statements

USA International Data may require one or more complete and recent processing statements before determining eligibility.

The statements must contain sufficient information to evaluate factors such as:

- Monthly processing volume
- Number of transactions
- Processing rates
- Interchange or card costs
- Processor fees
- Monthly fees
- Transaction fees
- Other related fees
- Payment methods
- Other recurring processing costs

USA International Data may request additional statements when a single statement does not reasonably represent the business's normal processing activity.

Incomplete screenshots, partial statements, handwritten summaries, verbal estimates, or statements that do not disclose sufficient pricing information may not be adequate to qualify for the guarantee.

4. Comparable Processing Analysis

The purpose of the guarantee is to compare substantially comparable payment processing services.

USA International Data will make reasonable efforts to compare the merchant's current setup with an available solution based on comparable transaction activity and service requirements.

Factors considered may include:

- Processing volume
- Number of transactions
- Average transaction amount
- Card types
- Debit and credit card mix
- Card-present transactions
- Card-not-present transactions
- Online transactions
- Virtual terminal transactions
- Mobile transactions
- Recurring transactions
- Industry classification
- Risk classification
- POS or payment gateway requirements
- Equipment requirements
- Other important processing characteristics

A comparison may not be valid if the proposed processing environment is substantially different from the business's current setup.

5. What Lower Processing Costs Means

For purposes of this guarantee, "lower processing costs" means that USA International Data identifies an available processing structure that produces a reasonably lower estimated cost for qualifying processing services, based on the merchant information and processing activity reviewed.

The comparison is based on information available at the time the review is performed.

It is not a guarantee that every future monthly statement will have a lower cost.

Actual future costs may change due to factors outside the control of USA International Data, including:

- Changes in transaction volume
- Changes in average transaction amount
- Changes in card mix
- Changes in interchange rates
- Card network fees
- Changes in business operations
- Different payment methods
- Chargebacks
- Refunds

- Fraudulent activity
- Regulatory changes
- Processor or network changes
- Optional products or services selected by the merchant

Accordingly, the savings analysis should be understood as a good-faith comparison based on reasonably comparable processing activity.

6. Equipment, POS Systems, and Software

Unless specifically included in the written comparison, the guarantee primarily relates to qualifying payment processing costs.

Costs associated with optional products or services may be evaluated separately, including:

- POS hardware
- Payment terminals
- Card readers
- Software subscriptions
- Payment gateways
- Installation
- Accessories
- Third-party applications
- Telecommunications services
- Equipment leasing

If replacing an existing service requires substantially different equipment, software, or functionality, USA International Data may consider those differences in determining whether the comparison is substantially equivalent.

7. Interchange and Card Network Costs

Certain processing costs may be established by card networks, issuing banks, or other entities, rather than by USA International Data.

These costs may vary by transaction and may change over time.

The guarantee is intended to compare the overall processing structure reasonably available to the business and does not imply that USA International Data controls every component of processing pricing.

8. No Obligation to Change Processors

A qualifying business does not have to change processors simply to request the free processing review.

USA International Data will explain the processing option identified through the analysis.

If an eligible lower-cost processing option is identified, USA International Data will have satisfied the savings component of the guarantee regardless of whether the business decides to accept or implement the proposed solution.

The business remains free to decide whether to change its processing services.

9. Situations That May Not Qualify

The \$500 Guarantee may not apply when USA International Data cannot perform a reliable and substantially equivalent comparison of processing costs.

Examples include:

- Incomplete or illegible statements
- Fraudulent or altered documentation
- Incorrect information
- Recently expired promotional pricing
- Temporary credits or extraordinary one-time adjustments
- Processing structures subsidized through unrelated products or services
- Rates obtained through special employee, association, franchise, or other programs that cannot reasonably be duplicated
- Businesses that do not meet processor underwriting requirements
- Businesses engaged in prohibited or unsupported activities
- Businesses that cannot be served by USA International Data's available processing partners
- Processing structures that cannot be compared under substantially equivalent conditions
- Duplicate submissions made with the intent to obtain multiple guarantee payments

USA International Data may request reasonable additional documentation when necessary to determine eligibility.

10. Current USA International Data Clients

Unless USA International Data expressly states otherwise in writing, the \$500 Processing Savings Guarantee is intended for qualifying prospective processing clients who request an initial review.

Current processing clients of USA International Data are not eligible to repeatedly submit their existing processing structure for the purpose of obtaining additional \$500 payments.

11. One Guarantee Per Business

The guarantee is limited to one \$500 payment for each qualifying business entity.

Multiple submissions by the same business, owner, related company, location, or substantially identical processing account may be treated as a single submission when reasonably necessary to prevent duplicate claims or abuse.

USA International Data may require documentation confirming the identity and ownership of the business.

12. Guarantee Review and Verification

USA International Data must complete and verify the processing analysis before any \$500 payment can be considered eligible.

If USA International Data determines that no eligible lower-cost option exists and all other requirements have been satisfied, the business will be informed of its eligibility.

USA International Data may request reasonable documentation necessary to:

- Confirm the identity of the business
- Verify ownership or authority
- Confirm the processing account

- Validate the statements provided
- Prevent duplicate or fraudulent claims

The guarantee is not payable solely because the applicant performed its own calculation or states that no savings were identified.

13. How to Claim an Eligible \$500 Payment

If USA International Data confirms that a business qualifies for the \$500 guarantee, USA International Data will provide instructions for completing the payment process.

The business may be required to provide reasonable information necessary to issue and document the payment.

Payment will be made to the qualifying business or its authorized payee using a payment method determined by USA International Data.

No payment will be owed until eligibility has been confirmed in writing by USA International Data.

14. Fraud, Abuse, and Misrepresentation

USA International Data reserves the right to reject a claim involving:

- False information
- Altered statements
- Fraudulent documents
- Intentional omission of material fees
- Misrepresentation of current pricing
- Duplicate claims
- Attempts to manipulate the comparison
- Other fraudulent or abusive conduct

Submission of false documentation may also result in termination of the review process.

15. Processor Approval

Availability of a lower-cost processing option may depend on merchant underwriting and approval by the applicable processor, acquiring bank, financial institution, or other provider.

USA International Data cannot guarantee approval of all merchant applications.

Accordingly, a proposed processing structure may be conditioned on the merchant meeting applicable underwriting and eligibility requirements.

16. Savings Estimates Are Based on Current Information

Processing-cost analyses are based on information provided by the merchant and pricing information available at the time the analysis is performed.

Future costs may be different.

Changes in card network fees, interchange, transaction behavior, business volume, products, services, regulations, or other circumstances may affect actual results.

Nothing in this guarantee should be interpreted as a promise of a specific amount of future savings unless that amount has been expressly stated in a separate written agreement.

17. Offer Availability

The \$500 Processing Savings Guarantee is available only while USA International Data keeps this promotion active.

USA International Data may modify, suspend, or discontinue the promotion in the future.

Any modification or discontinuation will not invalidate a claim that was properly submitted and had already qualified under the applicable terms when the review began.

The offer is void where prohibited by law.

18. Relationship to Merchant Services Agreements

These guarantee terms relate only to the \$500 Processing Savings Guarantee promotion.

If a business decides to obtain merchant services, payment processing, equipment, POS systems, payment gateway services, or other services through USA International Data, separate agreements from the processor, bank, equipment provider, software provider, or other third parties may apply.

Those independent agreements will govern the services described in them.

19. Questions About the \$500 Guarantee

We recommend that businesses ask any questions regarding the guarantee before submitting statements or relying on the promotional offer.

For questions, please contact:

USA International Data

Phone: (305) 330-9339

Website: USAInternationalData.com

Our team can explain the processing review process, documentation requirements, and guarantee eligibility requirements before you begin your review.