The Hidden Cost of Processor Mergers
Why Your Rates Keep Going Up

The credit card processing industry is consolidating at a rapid pace. Over the past several years, we've seen an aggressive wave of mergers and acquisitions among the largest processors. While these deals make headlines for creating "bigger and stronger" companies, the real impact is felt by merchants like you—often in the form of higher processing costs.

Here's why: when one processor acquires another, the cost of the merger doesn't just disappear. Processors typically raise their rates shortly after the acquisition to offset the billions spent on the deal and to satisfy shareholders. Unfortunately, these increases are passed directly to merchants, sometimes hidden in new fees or small adjustments that are easy to miss.

For business owners, this trend has become one of the leading drivers of rising processing expenses. Even if you've negotiated favorable pricing in the past, a merger can reset the playing field, with new ownership deciding what you pay moving forward.

What you can do:

- Stay alert for new fees or rate adjustments that appear on your monthly statement
- Review your statements regularly—especially after industry news about acquisitions
- Don't assume your current pricing will last forever; proactive monitoring is essential

At Audit Advantage, we keep a close watch on these industry shifts and help merchants identify and challenge unnecessary increases. The more you know about what's happening behind the scenes, the better prepared you'll be to protect your bottom line.

Want to learn how Audit Advantage can boost <u>your</u> bottom line? Contact us today! We offer expert solutions to reduce or eliminate your credit card processing fees and provide top-tier, fully-managed PCI compliance programs to protect your business.

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