



# DRB Systems, Inc.

## Credit Card Rates Drop For DRB Systems Customers

DRB Systems is committed to helping you control your operating costs. That's why we're very pleased to announce that we've been able to negotiate lower credit card processing rates with Mercury Payment Systems for carwashes that use our SiteWatch Xpress Card Clearing System (XCC).

The new rate schedule will result in a 2 basis point reduction for all current and new DRB Systems customers.

"We believe that the processing rates through Mercury Payment Systems have always been very competitive," said Ken Brott, Vice President of Sales and Marketing at DRB Systems. "Now, with the new rate schedule, the rates have gotten even a little more attractive."

According to Brott, the new rates illustrate the growing "buying power" of SiteWatch Xpress Card Clearing users. "The fact that we were able to pool our customers into a unified buying group allowed us to negotiate better rates," he explained. "As more and more credit card transactions are conducted through our system, our buying power should only increase."

The volume of transactions being processed by Xpress Card Clearing is expected to continue rising, said Brott, as more carwash operators install this SiteWatch module and as more consumers elect to pay for everyday purchases like carwashes with credit cards.

A vivid example of how credit cards have become more widely used for everyday purchases can be seen in the quick serve restaurant industry. At the start of this decade, credit cards were rarely used at these establishments, but in 2007 Americans charged \$63 billion on their credit cards at quick serve restaurants; the year before, this figure was \$51 billion. Another indication of the growing use of credit cards: according to a Federal Reserve report, consumer spending on revolving credit cards rose 7.9 percent in the first quarter of 2008.

SiteWatch Xpress Card Clearing helps carwash operators address this trend by allowing them to complete credit card transactions in about two seconds. Thanks to this ultra-fast processing, consumers are more likely to use credit cards. This tends to result in higher dollar per transaction sales, since studies have shown that consumers spend more when they pay with credit cards. A study conducted at Southland Auto Wash in Grand Rapids, MI found that customers at this carwash spend over 36 percent more per visit when they pay with credit cards.

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