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Subject: Reg I I - Debit card Interchange

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Comments:

Date: Jan 03, 2011

Proposal: Regulation II - Debit Card Interchange Fees and Routing

Document ID: R-1404

Document Version: 1

Release Date: 12/16/2010

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NOVUS ORDO SECLORUM Thousands of sales reps will fell the regulation merchant tech support will suffer the most, when they lose their most trusted sales reps and have to call centers for help.merchants will suffer the most when they go from high level of service to little to non customer service do to the mass lay off this is going to cause mad problems all the way around is like taking thousands of jobs away. the free market is already dropping sales transaction down to .02 per tran for some .05 per tran read the green sheet the free market is doing all the work for you . see how much it cost you to get up in the morning and drive to different business locations all day searching for new clients with this gas food rent ext prices. to make \$5 per account a month instead of \$30-50 per account per month it takes alot of work to file for new applications to get them approved then installed and trained and constant customer service for retrieval,char backs,terminal support.lest not forget we have bill to and we need to pay car, insurance, phone lines, excel, employ es, accountants, and make a living to support our families. The banks have all the talent in the world to recover in other fees anyways. was been lost to ignorance of the industry from some in high places. this is coming from a street level sales guy who has seen this industry go from .30 per tran to .02 per tran all by the free market in 5 years time I have the statement to prove it no need for other come in acting like they know what they are talking about. why not regulate how much attorney's charge for their expertise or chef's. put a dam cap on oil prices better yet lets put a dam cap on everything we consume in the usa on cheeseburgers .20 each how is that or medications \$2.00 per bottle lest just cap everything for everybody's sake and turn into Fidel Castro.