



Entertainment  
Benefits  
Group™

19495 Biscayne Blvd., Suite 600  
Aventura, FL 33180

Dear Interested Parties:

Entertainment Benefits Group (EBG) is one of the largest privately held travel and entertainment providers in the United States. The company operates a network of consumer and B2B businesses that reach over 60 million users and sell more than 6 million admission tickets annually.

As a largely e-commerce driven platform, card based transactions make up most of our revenues. As the company's CFO it is my responsibility to ensure that our merchant processing fees are as optimal as is possible.

Anyone familiar with card processing statements can relate to just how difficult it is to decipher what you are truly paying for with these services. After initially speaking with Util Auditors, I returned to my processor directly in hopes of reducing our program costs.

Two months passed, and unfortunately, we had not made much progress. It was at that time that I returned to Util Auditors to engage their services.

Within weeks they had identified significant hidden margin in our processing fees which was disguised as numerous, redundant transaction based charges.

In short, my only regret is not having gotten them involved sooner, as I can honestly say they handled things in a patient, professional, and thorough manner. As a high-volume processor I would not hesitate to recommend their services to merchants of any size seeking to understand these charges, and to lower their costs.

We were so pleased that we are now looking at other areas of spend for Util to review in hopes of uncovering like-type opportunity.

Best Regards,

A handwritten signature in black ink, appearing to read 'RJR', is positioned above the typed name.

Robert J. Riesenber, CPA  
CFO  
Entertainment Benefits Group