

Comparison for

EXAMPLE

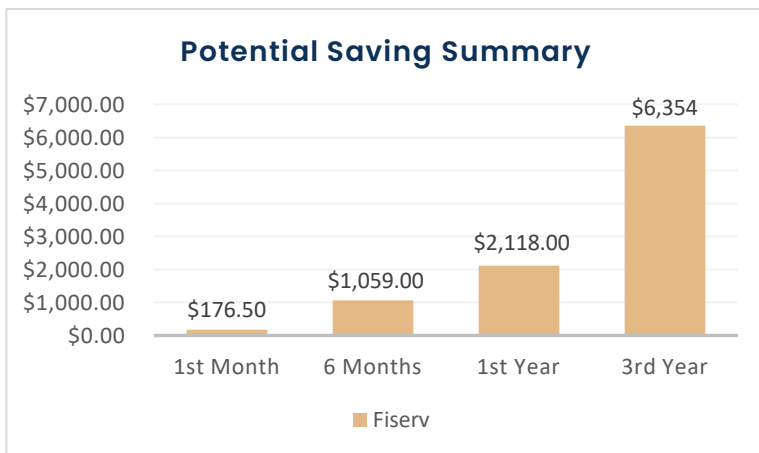
Cost Savings Analysis

Square						Our Proposal				
Transaction Volume	Volume	Trans	Rate	Per Trans	TOTAL	Volume	Trans	Rate	Per Trans	TOTAL
Visa Credit	\$16,500.00	550	2.60%	\$0.10	\$484.00	\$16,500.00	550	2.00%	\$0.10	\$385.00
MasterCard Credit	\$10,500.00	350	2.60%	\$0.10	\$308.00	\$10,500.00	350	2.00%	\$0.10	\$245.00
Discover Credit	\$750.00	25	2.60%	\$0.10	\$22.00	\$750.00	25	2.00%	\$0.10	\$17.50
Visa Signature Debit	\$0.00	0	2.60%	\$0.10	\$0.00	\$0.00	0	2.00%	\$0.10	\$0.00
MasterCard Signature Debit	\$0.00	0	2.60%	\$0.10	\$0.00	\$0.00	0	2.00%	\$0.10	\$0.00
American Express	\$2,250.00	75	2.60%	\$0.10	\$66.00	\$2,250.00	75	2.00%	\$0.10	\$52.50
Batch fee		0		\$0.00	\$0.00		0		\$0.00	\$0.00
Pin Debit Other Item Rate		0		\$0.00	\$0.00	\$0.00	0		\$0.00	\$0.00
Bankcard Subtotal	\$27,750.00	925			\$814.00	\$27,750.00	925			\$647.50
Total	\$30,000.00	1,000			\$880.00	\$30,000.00	1,000			\$700.00

Interchange - Pass-Through Fees										
Interchange & Downgrades					\$0.00					\$0.00
PIN Debit Network Fees					\$0.00					\$0.00
Dues and Assessments	\$27,750.00				\$0.00	\$27,750.00				\$0.00
AMEX Assessments	\$2,250.00		0.15%		\$0.00	\$2,250.00		0.15%		\$0.00
Monthly fees					\$0.00					\$3.50
Access Fees		0		\$0.0000	\$0.00		0		\$0.0195	\$0.00
TOTAL					\$0.00					\$3.50

Gateway Fee & Interchange Optimization										
Gateway/Reporting				\$0.00	\$0.00				\$0.00	\$0.00
Gateway Authorization fee		-		\$0.00	\$0.00		1,000		\$0.00	\$0.00
3D Secure - Consumer qualification							-		\$0.00	\$0.00
3D Secure - Consumer Authentication							0		\$0.00	\$0.00
CardConnect 3D Secure Optimization					\$0.00					\$0.00
CardConnect Level II and Level III Optimization					\$0.00					\$0.00
TOTAL					\$0.00					\$0.00

Total Volume					\$30,000.00					\$30,000.00
Total Processing Fees					\$880.00					\$703.50
Effective Rate					2.93%					2.35%
Average ticket					\$30.00					
AMEX Average Ticket					\$30.00					



Total Monthly Savings - Dollars	\$176.50
Total Monthly Savings - Percentage	20%
Annual Reduction in Fees	\$2,118.00
3 Year Reduction in Fees	\$6,354.00