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SAVINGS

Monthly	\$678.78
Annual	\$8,145.36
3 Year	\$24,436.08

Here's what you could save...



James Shepherd

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DEMO BUSINESS

June, 2021

Merchant Activity		
Name	Volume	Transactions
Visa	\$407,313.46	862
Mastercard	\$235,366.89	552
Discover	\$28,953.13	66
American Express	—	—
PIN Debit	\$1,250.55	8

Current		Proposed	
Passthrough Fees	\$14,501.84	Passthrough Fees	\$13,386.38
Processing Fees	\$1,055.54	Processing Fees	\$1,463.27
Other Fees	\$149.95	Other Fees	\$178.90
Effective Rate	2.33%	Effective Rate	2.23%

Total Fees			
Current	\$15,707.33	Proposed	\$15,028.55

Savings		
Monthly	Annual	3 Year
\$678.78	\$8,145.36	\$24,436.08

Interchange Optimization

Statement Name	Volume	Current Rate	Current Total	Optimized Name	Optimized Rate	Optimized Total	Monthly Savings
MC-BUS LEVEL 3 DATA RATE I	\$79.00	2.85% + \$0.10	\$2.35	Business Data Rate II Spend 3	2.10% + \$0.10	\$1.76	\$0.59
MC-CORP DATA RATE I (US) BUS	\$4,792.65	2.65% + \$0.10	\$128.01	Corporate Data Rate III - Purchasing	1.90% + \$0.10	\$92.06	\$35.95
VI-BUSINESS CARD TR1 RETAIL	\$460.05	2.20% + \$0.10	\$10.32	V Comm Level II - Bus Tier 1	2.05% + \$0.10	\$9.63	\$0.69
VI-BUSINESS CARD TR1 STD	\$1,800.00	2.95% + \$0.20	\$53.30	V Comm Level II - Bus Tier 1	2.05% + \$0.10	\$37.00	\$16.30
VI-BUSINESS CARD TR2 RETAIL	\$136.18	2.30% + \$0.10	\$3.23	V Comm Level II - Bus Tier 2	2.05% + \$0.10	\$2.89	\$0.34
VI-BUSINESS CARD TR2 STD	\$478.65	2.95% + \$0.20	\$14.52	V Comm Level II - Bus Tier 2	2.05% + \$0.10	\$10.01	\$4.51
VI-BUSINESS CARD TR3 CNP	\$30.00	2.60% + \$0.20	\$0.98	V Comm Level II - Bus Tier 3	2.05% + \$0.10	\$0.72	\$0.26
VI-BUSINESS CARD TR3 RETAIL	\$2,799.60	2.40% + \$0.10	\$67.39	V Comm Level II - Bus Tier 3	2.05% + \$0.10	\$57.59	\$9.80
VI-BUSINESS CARD TR3 STD	\$1,234.17	2.95% + \$0.20	\$36.81	V Comm Level II - Bus Tier 3	2.05% + \$0.10	\$25.50	\$11.31
VI-BUSINESS CARD TR4 STD	\$1,080.00	2.95% + \$0.25	\$32.11	Commercial Level II - Bus Tier 4	2.20% + \$0.10	\$23.86	\$8.25
VI-SIGNATURE PREFERRED CRP STD	\$164,708.61	2.95% + \$0.10	\$4,885.50	Signature Preferred Card Not Present	2.40% + \$0.10	\$3,979.61	\$905.89
VI-US HNW CONSUMER STD	\$2,683.91	2.95% + \$0.10	\$80.08	Signature Preferred Card Not Present	2.40% + \$0.10	\$65.31	\$14.77
Total				Available Optimization	\$1,008.66	Proposed Optimization	\$806.93

Interchange Padding

Statement Name	Volume	Transactions	Current Cost	True Cost	Monthly Savings
MC-REG CONSM WFRAUD ADJ MC(DB)	\$25,449.35	51	\$23.95	\$23.94	\$0.01
VI-CPS/RETAIL KEY ENTERED	\$190.67	1	\$3.53	\$2.98	\$0.55
VI-CPS/REWARDS 2	\$7,133.85	17	\$140.81	\$119.41	\$21.40
VI-EIRF NON CPS ALL OTHER	\$81,874.41	182	\$1,901.31	\$1,614.75	\$286.56
VI-US REGULATED COMM (DB)	\$6,529.79	10	\$5.47	\$5.46	\$0.01
Total					\$308.53

Passthrough Summary

Description	Sales Volume	# Trans	Current		Proposed	
			Effective Rate	Total Fee	Effective Rate	Total Fee
VMD Interchange	\$671,633.48	1,480	1.94%	\$13,031.00	1.94%	\$13,031.00
VMD Card Brand	\$671,633.48	1,480	0.17%	\$1,147.85	0.17%	\$1,147.85
AMEX OptBlue	—	—	—	—	—	—
Debit Network Access	\$1,250.55	8	1.16%	\$14.46	1.16%	\$14.46

Processing Fees

Description	Sales Volume	# Trans
VMD Volume	\$671,633.48	—
VMD Per Item	—	1,480
AMEX Volume	\$0.00	—
AMEX Per Item	—	0
PIN Debit Per Item	—	8

Current		
Volume Fee	Trans Fee	Total Fee
0.13%	—	\$873.44
—	\$0.12	\$179.10
—	—	\$0.00
—	—	\$0.00
—	\$0.38	\$3.00

Proposed		
Volume Fee	Trans Fee	Total Fee
0.20%	—	\$1,343.27
—	\$0.08	\$118.40
0.40%	—	\$0.00
—	\$0.15	\$0.00
—	\$0.20	\$1.60

Other Fees

Description	Current	Proposed
Chargebacks	\$144.00	\$144.00
Customer Service Fee	\$0.00	\$15.00
MARCH PAPER STATEME	\$5.95	\$0.00
Monthly Fee	\$0.00	\$9.95
PCI Monthly	\$0.00	\$9.95