Merchant Name	ABC Company
Effective Date	September 1, 2015
Industry	Retail

SIMPLIFIED MERCHANT PROCESSING LLC

Monthly Savings	***$ 191.73***
Annual Savings	***$2,300.76***
3 Year Savings	***$6,902.28***

Competitor

Monthly Volume (Assumptions):

	Visa	MasterCard
Sales Volume	$ 7,856.20	$ 3,662.20
Transactions	176	87
Inquiries	-	-
Average Ticket	$ 44.64	$ 42.09

Discount & Item Fees:	**Visa**	**MasterCard**	**Fees**
Qual Rate (%)	0.250%	0.250%	$28.80
Tran Fee ($)	$ 0.26	$ 0.26	$68.38
Inquiry ($)	$ -	$ -	$0.00
Total Discount & Item Fees:			**$97.18**

Surcharge Fees:

VISA	**Sales $**	**Items**	**Rate %**	**$ P/I**	**Fees**
Visa Assessment	$ 3,633.20		0.11%	$ -	$ 4.01
CPS Retail DB	$ 348.80	9	0.80%	$ 0.15	$ 4.14
CPS Retail 2 DB	$ 25.00	1	0.85%	$ 0.15	$ 0.31
Bus ENH Retail	$ 38.00	2	2.30%	$ 0.10	$ 1.07
CPS Charity	$ 4,185.00	80	1.35%	$ 0.05	$ 60.50
Bus Card DB	$ 55.20	1	1.70%	$ 0.10	$ 1.04
Reg Comm DB	$ 194.00	2	0.05%	$ 0.22	$ 0.54
CPS Small Tk DB	$ 137.00	13	0.05%	$ 0.22	$ 2.93
Reg DB	$ 2,873.20	68	0.05%	$ 0.22	$ 16.40
Aquirer Fee	$ -	-	0.00%	$ -	$ 4.46
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -

MASTERCARD	**Sales $**	**Items**	**Rate %**	**$ P/I**	**Fees**
MC Lic Volume Fee	$ 3,662.20		3.00%	$ -	$ 109.87
MC Assessment	$ 3,662.20		0.11%	$ -	$ 4.03
Charities	$ 2,102.80	42	2.00%	$ 0.10	$ 46.26
Charities DB	$ 996.40	28	1.45%	$ 0.15	$ 18.65
Reg Incent Adj POS	$ 516.00	16	0.05%	$ 0.22	$ 3.78
Reg POS	$ 47.00	1	0.05%	$ 0.22	$ 0.23
NABU	$ -	-	0.00%	$ -	$ 4.01
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
					$ -

Total Surcharge Fees **$ 282.23**

Other Fees:

Discover Fee	0.34
Batch Fee	8.75
Monthly fees	17
Discover Assessment	0.12
Discover Interchange Fee	1.73
Visa Network Fee	13.45

Total Monthly Fee:	**$**	**424.54**
Effective Rate:		**3.686%**

SMP

Monthly Volume (Assumptions):

	Visa	MasterCard
Sales Volume	$ 7,856.20	$ 3,662.20
Transactions	176	87
Inquiries		-
Average Ticket	$ 44.64	$ 42.09

Discount & Item Fees:	**Visa**	**MasterCard**	**Fees**
Qual Rate (%)	0.10%	0.10%	$11.52
Tran Fee ($)	$ 0.13	$ 0.13	$34.19
Inquiry ($)		$ -	$0.00
Total Discount & Item Fees:			**$45.71**

Surcharge Fees:

VISA	**Sales $**	**Items**	**Rate %**	**$ P/I**	**Fees**
Visa Assessment	$ 3,633.20		0.11%		$ 4.01
CPS Retail DB	$ 348.80	9	0.80%	$ 0.15	$ 4.14
CPS Retail 2 DB	$ 25.00	1	0.85%	$ 0.15	$ 0.36
Bus ENH Retail	$ 38.00	2	2.30%	$ 0.10	$ 1.07
CPS Charity	$ 4,185.00	80	1.35%	$ 0.05	$ 60.50
Bus Card DB	$ 55.20	1	1.70%	$ 0.10	$ 1.04
Reg Comm DB	$ 194.00	2	0.05%	$ 0.22	$ 0.54
CPS Small Tk DB	$ 137.00	13	0.05%	$ 0.22	$ 2.93
Reg DB	$ 2,873.20	68	0.05%	$ 0.22	$ 16.40
Aquirer Fee	$ -	-	0.00%	$ -	$ 4.46
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -

MASTERCARD	**Sales $**	**Items**	**Rate %**	**$ P/I**	**Fees**
					$ -
MC Assessment	$ 3,662.20		0.11%		$ 4.03
Charities	$ 2,102.80	42	2.00%	$ 0.10	$ 46.26
Charities DB	$ 996.40	28	1.45%	$ 0.15	$ 18.65
Reg Incent Adj POS	$ 516.00	16	0.05%	$ 0.22	$ 3.78
Reg POS	$ 47.00	1	0.05%	$ 0.22	$ 0.23
NABU	$ -	-	0.00%	$ -	$ 4.01
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
	$ -	-	0.00%	$ -	$ -
					$ -

Total Surcharge Fees **$ 172.41**

Other Fees:

Discover Fee	0.34
Batch Fee	2.5
Monthly Fee	10
Discover Assessment	0.12
Discover Interchange Fee	1.73

Total Monthly Fee:	**$**	**232.81**
Effective Rate:		**2.021%**

Monthly Savings	**$**	**191.73**
Annual Savings		**$2,300.76**
3 Years Savings		**$6,902.28**