

# DRAMATIC SAVINGS FROM JUST CHANGING YOUR PAYMENT PROVIDER

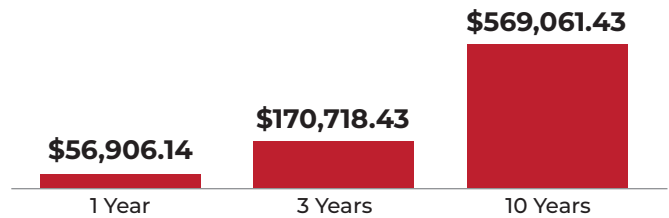
## DATA FROM EMBED CUSTOMER

Listed as anonymous to protect customer data.  
\*Savings may vary from customer to customer.

### SUMMARY

	Current Processor	Alternative
Total Volume	\$222,431.31	<b>\$222,431.31</b>
Total Transactions	5791	<b>5791</b>
Total Fees	\$11,898.21	<b>\$7,156.03</b>
Effective Rate	5.35%	<b>3.22%</b>
\$ Monthly Savings		<b>\$4,742.18</b>
% Monthly Savings		<b>40%</b>
<b>Annual Savings</b>		<b>\$56,906.14</b>

### SAVINGS



### DETAIL

Card Type	Charge Type	# Trans	\$ Sales	% Disc	Per Item	Current Processor		Alternative	
						Total Fees	% Disc	Per Item	Total Fees
DISC	IC+ Rate	200	\$7,758.04	0.600%	0.0000	\$46.55	0.400%	0.0000	\$31.03
DISC DEBIT	IC+ Rate	12	\$469.95	0.600%	0.0000	\$2.82	0.400%	0.0000	\$1.88
MC	IC+ Rate	575	\$26,827.60	0.600%	0.0000	\$160.97	0.400%	0.0000	\$107.31
MC DEBIT	IC+ Rate	388	\$13,766.99	0.600%	0.0000	\$82.60	0.400%	0.0000	\$55.07
MC DEBIT	IC+ Rate	348	\$12,293.63	0.600%	0.0000	\$73.76	0.400%	0.0000	\$49.17
VISA	IC+ Rate	866	\$38,679.76	0.600%	0.0000	\$232.08	0.400%	0.0000	\$154.72
VISA DEBIT	IC+ Rate	1371	\$47,252.12	0.600%	0.0000	\$283.51	0.400%	0.0000	\$189.01
VISA DEBIT	IC+ Rate	2031	\$75,383.22	0.600%	0.0000	\$452.30	0.400%	0.0000	\$301.53
FEE	Authorization Fee	6824	\$0.00	0.000%	0.4161	\$2,839.47	0.000%	0.3500	\$2,388.40
FEE	Declined Auth	97	\$0.00	0.000%	0.1000	\$9.70	0.000%	0.3500	\$33.95
DS/VISA/MC/AX	Interchange	5791	\$222,431.31	0.000%	0.0000	\$2,985.94	0.000%	0.0000	\$2,985.94
DISC	Processor Trans. Risk Fee	0	\$7,758.04	4.000%	0.0000	\$310.32	0.000%	0.0000	\$0.00
MC	Processor Trans. Risk Fee	0	\$27,478.45	4.000%	0.0000	\$1,099.14	0.000%	0.0000	\$0.00
VISA	Processor Trans. Risk Fee	0	\$47,661.59	4.000%	0.0000	\$1,906.47	0.000%	0.0000	\$0.00
MISC	Network & Processor Access Fee	0	\$222,431.31	0.150%	0.0000	\$333.65	0.000%	0.0000	\$0.00
MISC	Monthly Discount Adj. Fee	0	\$222,431.31	0.060%	0.0000	\$133.46	0.000%	0.0000	\$0.00
MC	File Transmission Fee	1311	\$0.00	0.000%	\$3.28	\$3.28	0.000%	0.0000	\$0.00
MC	Processor Fee	1311	\$0.00	0.000%	\$0.00	\$0.00	0.000%	0.0000	\$0.00
MC	AVS Fee	1311	\$0.00	0.000%	\$0.00	\$0.00	0.000%	0.0000	\$0.00
VISA	Processor Fee	1311	\$0.00	0.000%	\$0.00	\$0.00	0.000%	0.0000	\$0.00
VISA	MAG Stripe Contactless Fee	1311	\$0.00	0.000%	\$0.13	\$0.13	0.000%	0.1000	\$162.60
DISC	Digital Investment Fee	0	\$0.00	0.000%	\$0.25	\$0.25	0.000%	0.0000	\$0.25
MISC	Settlement Funding Fee	0	\$0.00	0.000%	\$0.00	\$0.00	0.100%	0.0000	\$222.43
VISA	Assessments	1311	\$0.00	0.000%	\$54.15	\$54.15	0.140%	0.0000	\$54.15
VISA DEBIT	Assessments	1311	\$0.00	0.130%	\$159.43	\$159.43	0.130%	0.0000	\$159.43
MC	Assessments	1311	\$52,888.22	0.130%	\$68.75	\$68.75	0.130%	0.0000	\$68.75
MC	License Fee	1311	\$52,888.22	0.000%	\$0.00	\$0.00	0.020%	0.0000	\$10.58
DISC	Assessments	212	\$8,227.99	0.140%	\$11.52	\$11.52	0.140%	0.0000	\$11.52
VISA	ISA Fee	1	\$472.95	1.000%	\$4.73	\$4.73	1.000%	0.0000	\$4.73
VISA	IAF Fee	1	\$472.95	0.450%	\$2.13	\$2.13	0.450%	0.0000	\$2.13
MC	Cross Border Fee	1	\$116.00	0.600%	\$0.70	\$0.70	0.600%	0.0000	\$0.70
MC	Acq. Support Fee	1	\$116.00	0.850%	\$0.99	\$0.99	0.850%	0.0000	\$0.99
VISA	Kilobyte Fee	4906	\$0.00	0.000%	\$0.0020	\$9.81	0.000%	0.0018	\$8.83
VISA	APF Fees	997	\$0.00	0.000%	\$0.0195	\$19.44	0.000%	0.0195	\$19.44
VISA DEBIT	APF Fees	3868	\$0.00	0.000%	\$0.0155	\$59.95	0.000%	0.0155	\$59.95
VISA	APF Fees Intl Credit	6	\$0.00	0.000%	\$0.0395	\$0.24	0.000%	0.0395	\$0.24
VISA DEBIT	APF Fees Intl Debit	12	\$0.00	0.000%	\$0.0355	\$0.43	0.000%	0.0355	\$0.43
VISA	APF Voucher - Credit	1	\$0.00	0.000%	\$0.0195	\$0.02	0.000%	0.0195	\$0.02
VISA DEBIT	APF Voucher - Debit	2	\$0.00	0.000%	\$0.0155	\$0.03	0.000%	0.0155	\$0.03
MC	NABU Fees	1305	\$0.00	0.000%	\$0.0195	\$25.45	0.000%	0.0195	\$25.45
DISC	Network Auth Fee	250	\$0.00	0.000%	\$0.0190	\$4.75	0.000%	0.0190	\$4.75
DISC	Data Usage Fee	250	\$0.00	0.000%	\$0.0000	\$0.00	0.000%	0.0025	\$0.63
FEE	Batch Fee	30	\$0.00	0.000%	\$0.2000	\$6.00	0.000%	0.2000	\$6.00
VISA	Returns	1	\$21.90	0.600%	\$0.0000	\$0.13	0.400%	0.0000	\$0.09
VISA DEBIT	Returns	2	\$28.85	0.600%	\$0.0000	\$0.17	0.400%	0.0000	\$0.12
FEE	Regulatory Compliance Fee	1	\$0.00	0.000%	\$0.0000	\$0.00	0.000%	0.0000	\$5.60
FEE	MC Monthly Location Fee	1	\$0.00	0.000%	\$0.0000	\$2.50	0.000%	0.0000	\$1.25
FEE	VISA FANF	1	\$0.00	0.000%	\$0.0000	\$0.00	0.000%	0.0000	\$6.95
FEE	Monthly Fees					\$110.85			\$20.00
		5791	\$222,431.31			\$11,898.21			\$7,156.03

**SCAN HERE**  
to access the Quick Calculator  
to assess the savings you can get simply  
by changing your payment provider!

**Total Potential Monthly Savings** \$4,742.18  
**Potential Yearly Savings** \$56,906.14  
**Percentage Savings** 40%

\*Current processor's monthly fees include a \$25.00 Chargeback Service Fee, a \$25.95 Monthly Maintenance Fee, a \$24.95 Review Trackers Fee, a \$24.95 SaferPayments Basic Fee, and a \$10.00 Statement Fee.  
 \*\*\*\*Current processor's monthly PCI Non Compliance Fee of \$39.95 has been excluded from this analysis.  
 A non compliance fee may be assessed if the merchant does not become PCI compliant.