

SUMMARY

	Current Processor	openedge
Total Volume	\$162,798.65	\$162,798.65
Total Transactions	346	346
Total Fees	\$3,923.45	\$3,830.47
Effective Rate	2.41%	2.35%
\$ Monthly Savings		\$92.98
% Monthly Savings		2%
Annual Savings		\$1,115.77



DETAIL

Card Type	Charge Type	# Trans	\$ Sales	Current Processor			openedge		
				% Disc	Per Item	Total Fees	% Disc	Per Item	Total Fees
AMEX	Qualified	10	\$4,240.44	0.650%	0.090	\$28.46	0.420%	0.080	\$18.61
DISC	Qualified	1	\$429.74	0.450%	0.090	\$2.02	0.420%	0.080	\$1.88
MC	Qualified	77	\$54,671.09	0.450%	0.090	\$252.95	0.420%	0.080	\$235.78
VISA	Qualified	258	\$103,457.38	0.450%	0.090	\$488.78	0.420%	0.080	\$455.16
DS/VISA/MC	Excess Auth. Fees	27	\$0.00	0.000%	0.045	\$1.22	0.000%	0.080	\$2.16
DS/VISA/MC/AX	Interchange	346	\$162,798.65	0.000%	0.000	\$2,856.46	0.000%	0.000	\$2,856.46
FEE	AVS Fees	370	\$0.00	0.000%	0.025	\$9.25	0.000%	0.000	\$0.00
VISA	Trans. Integrity Fee	38	\$0.00	0.000%	0.100	\$3.80	0.000%	0.100	\$3.80
MC	High Ticket Assessment	0	\$31,826.19	0.010%	0.000	\$3.18	0.010%	0.000	\$3.18
MC	AVS Fees	79	\$0.00	0.000%	0.010	\$0.79	0.000%	0.000	\$0.00
MC	Issuer Settlement Fee	0	\$0.00	0.000%	0.0000	\$0.21	0.000%	0.000	\$0.00
VISA	Assessments	258	\$103,457.38	0.137%	0.000	\$142.17	0.137%	0.000	\$142.17
MC	Assessments	77	\$54,671.09	0.130%	0.000	\$71.07	0.130%	0.000	\$71.07
DISC	Assessments	1	\$429.74	0.130%	0.000	\$0.56	0.130%	0.000	\$0.56
AMEX	Assessments	10	\$4,240.44	0.150%	0.000	\$6.36	0.150%	0.000	\$6.36
MC	Licensing Fee	77	\$54,671.09	0.006%	0.0000	\$3.33	0.020%	0.000	\$10.93
VISA	Kilobyte Fees	265	\$103,457.38	0.000%	0.0018	\$0.48	0.000%	0.0085	\$2.25
MC	NABU Fees	79	\$0.00	0.000%	0.0195	\$1.54	0.000%	0.0195	\$1.54
DISC	Access Fees	1	\$0.00	0.000%	0.0195	\$0.02	0.000%	0.0195	\$0.02
VISA	APF Fees	88	\$0.00	0.000%	0.0195	\$1.72	0.000%	0.0195	\$1.72
VISA DEBIT	APF Fees	194	\$0.00	0.000%	0.0155	\$3.01	0.000%	0.0155	\$3.01
FEE	Regulatory Compliance Fee	0	\$0.00	0.000%	0.000	\$3.50	0.000%	0.000	\$5.60
FEE	MC Monthly Location Fee	0	\$0.00	0.000%	0.000	\$0.62	0.000%	0.000	\$1.25
FEE	VISA FANF	0	\$0.00	0.000%	0.000	\$2.00	0.000%	0.000	\$6.95
FEE	Monthly Fees					\$39.95			\$0.00
		346	\$162,798.65			\$3,923.45			\$3,830.47

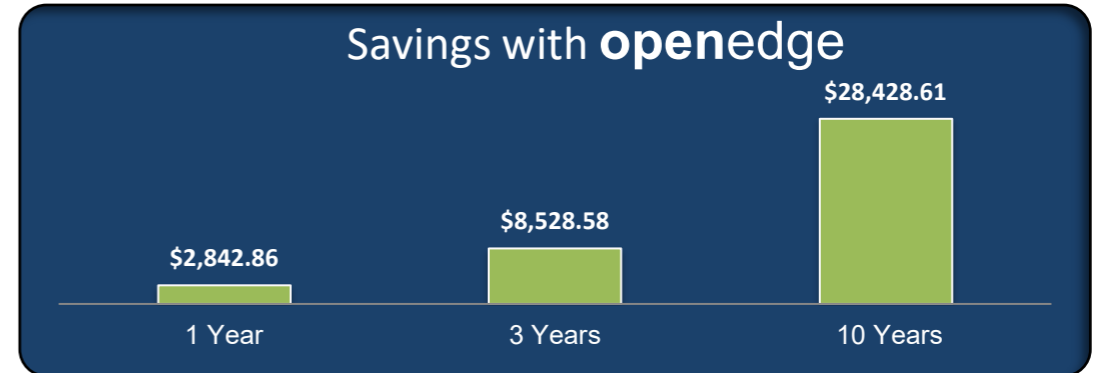
POTENTIAL MONTHLY SAVINGS \$92.98
POTENTIAL YEARLY SAVINGS \$1,115.77
PERCENTAGE SAVINGS 2%

*Current processor's monthly fees include a \$14.95 cardpointe fee, a \$5.00 statement fee and a \$20.00 terminal fee.

*****Current processor's monthly PCI Non Compliance Fee of \$29.95 has been excluded from this analysis. A non compliance fee of \$39.00 may be assessed if the merchant does not become PCI compliant.

SUMMARY

	Current Processor	openedge
Total Volume	\$277,178.69	\$277,178.69
Total Transactions	3053	3053
Total Fees	\$4,096.08	\$3,859.17
Effective Rate	1.48%	1.39%
\$ Monthly Savings		\$236.91
% Monthly Savings		6%
Annual Savings		\$2,842.86



DETAIL

Card Type	Charge Type	# Trans	\$ Sales	Current Processor			openedge		
				% Disc	Per Item	Total Fees	% Disc	Per Item	Total Fees
MC	Qualified	587	\$53,015.44	0.450%	0.090	\$291.40	0.420%	0.080	\$269.62
VISA	Qualified	2466	\$224,163.25	0.450%	0.090	\$1,230.67	0.420%	0.080	\$1,138.77
DS/VISA/MC	Excess Auth. Fees	320	\$0.00	0.000%	0.045	\$14.40	0.000%	0.080	\$25.60
DS/VISA/MC/AX	Interchange	3053	\$277,178.69	0.000%	0.000	\$1,937.12	0.000%	0.000	\$1,937.12
FEE	AVS Fees	3316	\$0.00	0.000%	0.025	\$82.90	0.000%	0.000	\$0.00
MC	Digital Enablement Fee	0	\$57,442.69	0.010%	0.000	\$5.74	0.010%	0.000	\$5.74
MC	High Ticket Assessment	0	\$1,249.09	0.010%	0.000	\$0.12	0.010%	0.000	\$0.12
FEE	Chargeback Fee	1	\$0.00	0.000%	15.000	\$15.00	0.000%	15.000	\$15.00
FEE	Commcard Fee	0	\$0.00	0.000%	0.000	\$13.47	0.000%	0.000	\$0.00
MC	AVS Fees	644	\$0.00	0.000%	0.010	\$6.44	0.000%	0.000	\$0.00
MC	Issuer Settlement Fee	0	\$0.00	0.000%	0.0000	\$1.01	0.000%	0.000	\$0.00
VISA	Assessments	2466	\$224,163.25	0.132%	0.000	\$295.98	0.132%	0.000	\$295.98
MC	Assessments	587	\$53,015.44	0.130%	0.000	\$68.92	0.130%	0.000	\$68.92
MC	Licensing Fee	587	\$53,015.44	0.006%	0.0000	\$3.23	0.020%	0.000	\$10.60
VISA	Kilobyte Fees	2582	\$224,163.25	0.000%	0.0018	\$4.65	0.000%	0.0085	\$21.95
MC	NABU Fees	644	\$0.00	0.000%	0.0195	\$12.56	0.000%	0.0195	\$12.56
VISA	APF Fees	492	\$0.00	0.000%	0.0195	\$9.59	0.000%	0.0195	\$9.59
VISA DEBIT	APF Fees	2180	\$0.00	0.000%	0.0155	\$33.79	0.000%	0.0155	\$33.79
FEE	Regulatory Compliance Fee	0	\$0.00	0.000%	0.000	\$3.50	0.000%	0.000	\$5.60
FEE	MC Monthly Location Fee	0	\$0.00	0.000%	0.000	\$0.62	0.000%	0.000	\$1.25
FEE	VISA FANF	0	\$0.00	0.000%	0.000	\$45.00	0.000%	0.000	\$6.95
FEE	Monthly Fees					\$19.95			\$0.00
		3053	\$277,178.69			\$4,096.08			\$3,859.17

POTENTIAL MONTHLY SAVINGS **\$236.91**
POTENTIAL YEARLY SAVINGS **\$2,842.86**
PERCENTAGE SAVINGS **6%**

*Current processor's monthly fees include a \$14.95 cardpointe fee, and a \$5.00 statement fee.

*****Current processor's monthly PCI Non Compliance Fee of \$29.95 has been excluded from this analysis. A non compliance fee of \$39.00 may be assessed if the merchant does not become PCI compliant.