

***** DBA: (food store - internet + retail) *****

SALES ASSUMPTIONS: <i>Please verify those amounts</i>	Total V/MC Annual Sales:	\$850,000
	Average ticket:	\$75.00
	Items:	11,333

SAMPLE





DETAILED QUOTE

I- CARD NOT PRESENT ACCOUNT (B2B)

Qualified credit sales		55%	\$467,500.00	@
Credit Card Items		55%	6233	@
Card Not Present surcharges :				
Mid Qual Sales		25%	\$116,875.00	@
Non Qual Sales		5%	\$23,375.00	@
Mid/Non Qual Items		30%	1870	@
Gateway monthly fees			12	@
Gateway Transaction fees			6233	@
Gateway batch fees			365	@
AVS fees		55%	6233	@
Annual fee (anniversary of contract)			1	@
Monthly statement fee			12	@

Sub TOTAL CARD NOT PRESENT

II- CARD PRESENT (Retail Store)

Qualified credit sales		40%	\$340,000.00	@
Credit Card Items		40%	4533	@
Qualified debit sales		5%	\$42,500.00	@
Credit Card Items		5%	567	@
Card Present surcharges :				
Mid Qual Sales		25%	\$85,000.00	@
Non Qual Sales		5%	\$17,000.00	@
Mid/Non Qual Items		30%	1360	@
Batch settlement			276	@
Statement fee			12	@
Annual fee			1	@
Amex Items (CNP and CP)			132	@

Sub TOTAL CARD PRESENT

Total Recurring Fees

Terminal (model / type depends on business type)
Authorize.net Application Fee
Merchant Account Application Fee

Total One Time Fees

PRESENT PROVIDER (Name.....)	
2.49%	\$11,640.75
\$0.32	\$1,994.67
1.00%	\$1,168.75
1.50%	\$350.63
\$0.32	\$598.40
\$15.00	\$180.00
\$0.15	\$935.00
\$0.15	\$54.75
\$0.02	\$124.67
\$75.00	\$75.00
\$12.00	\$144.00
\$17,266.61	3.69%

Razor Quote Discount Merchant Services	
2.35%	\$10,986.25
\$0.20	\$1,246.67
0.85%	\$993.44
0.85%	\$198.69
\$0.00	\$0.00
\$15.00	\$180.00
\$0.10	\$623.33
\$0.00	\$0.00
\$0.01	\$62.33
\$0.00	\$0.00
\$7.50	\$90.00
\$14,380.71	3.08%

SAVINGS	
\$654.50	
\$748.00	
\$175.31	
\$151.94	
\$598.40	
\$0.00	
\$311.67	
\$54.75	
\$62.33	
\$75.00	
\$54.00	
\$2,885.90	0.62%

\$10,951.95 2.86%

\$28,218.56 3.32%

N/A

\$8,822.83 2.31%

\$23,203.54 2.73%

\$0.00

\$2,129.12 0.56%

\$5,015.02 0.59%

These projected savings are linked to the above sales assumptions

- Minimum Processing Fees= \$25 (\$ Amount you pay if your processing Fees don't add up to \$25)
- Chargebacks are charged \$19 if they occur

THIS IS HOW MUCH YOU'LL SAVE THRU	Savings 1st Year : \$5,015.02 17.8%
	3 years Savings : \$15,045.06 17.8%
	Average Savings PER Year over the first 3 years period: \$5,015.02 17.8%

Quote date : 3/5/2007

Valid until : 4/4/2007