Razor Quote — Discount Merchant Services

SAMPLE

***** SAMPLE MERCHANT *****

SALES ASSUMPTIONS:

Total V/MC Annual Sales:	$81,200,000
Average ticket:	$75.00
Items:	1,082,667

CHASE PAYMENTECH Strategic Partner

DETAILED SAVINGS ANALYSIS

					PRESENT PROVIDER ABC MERCHANT SERVICES Discount rates + $0.09 per item Auth fee 1.90% Average Qual rate			Razor Quote Interchange Pass thru +10bp + $0.07 per item Auth fee 1.48% Average Qual rate			12 months GROSS SAVINGS
Qualified **credit** sales	VISA	32%	$25,984,000	@	2.015%	$523,577.60		1.65%	$428,736.00 *IC +*		$94,841.60
Qualified **credit** sales	MasterCard	25%	$20,300,000	@	2.015%	$409,045.00		1.65%	$334,950.00 *IC +*		$74,095.00
Qualified **debit** sales	VISA	23%	$18,676,000	@	1.743%	$325,522.68		1.25%	$233,450.00 *IC +*		$92,072.68
Qualified **debit** sales	MasterCard	20%	$16,240,000	@	1.743%	$283,063.20		1.25%	$203,000.00 *IC +*		$80,063.20
IC txn fee		100%	1,082,667		$0.10	$108,266.67		$0.10	$108,266.67 *Pass Thru*		$0.00
Per Item Auth fees	VISA MasterCard	102%	1,104,320		$0.09	$99,388.80		$0.07	$77,302.40		$22,086.40
Non Qualified sales	VISA MasterCard	**29%**	$23,548,000	@	0.57%	$134,223.60 *Above IC*		0.00%	$0.00 *Above IC*		$134,223.60
MC Cross Border Assessment		1.1%	$931,440			$5,687.02			$5,687.02 *Pass Thru*		$0.00
Visa Intl Service fee		2%	$1,627,856		0.40%	$27,508.95		0.40%	$27,508.95 *Pass Thru*		$0.00
Batch settlement		15	360	@	$0.20	$1,080.00		$0.15	$810.00 *Pass Thru*		$270.00
Statement fee		15	12	@	$5.00	$900.00		$5.00	$900.00		$0.00
Explorer Merchant Monthly fee		1	12	@	$50.00	$600.00		$0.00	$0.00		$600.00
Annual fee		15	1	@	$39.00	$585.00		$0.00	$0.00		$585.00
MC ACQUIRER PROG FEE		1.2%	$3,960,574	@	0.45%	$205.77		0.00%	$0.00 *Pass Thru*		$205.77
Amex / Discover Auth fees	AMERICAN EXPRESS DISCOVER NETWORK	13%	140,747	@	$0.10	$14,074.67		$0.080	$11,259.73 *Pass Thru*		$2,814.93

Total Recurring Fees	**$1,933,728.95** *2.38%*	**$1,431,870.77** *1.76%*	**$501,858.18** *25.95%*

Conversion fees	TO BE DEFINED	TBD	*These projected savings are linked to the above sales assumptions*
Application Fee	Waived	$0.00	
Total One Time Fees	*N/A*	**$0.00**	