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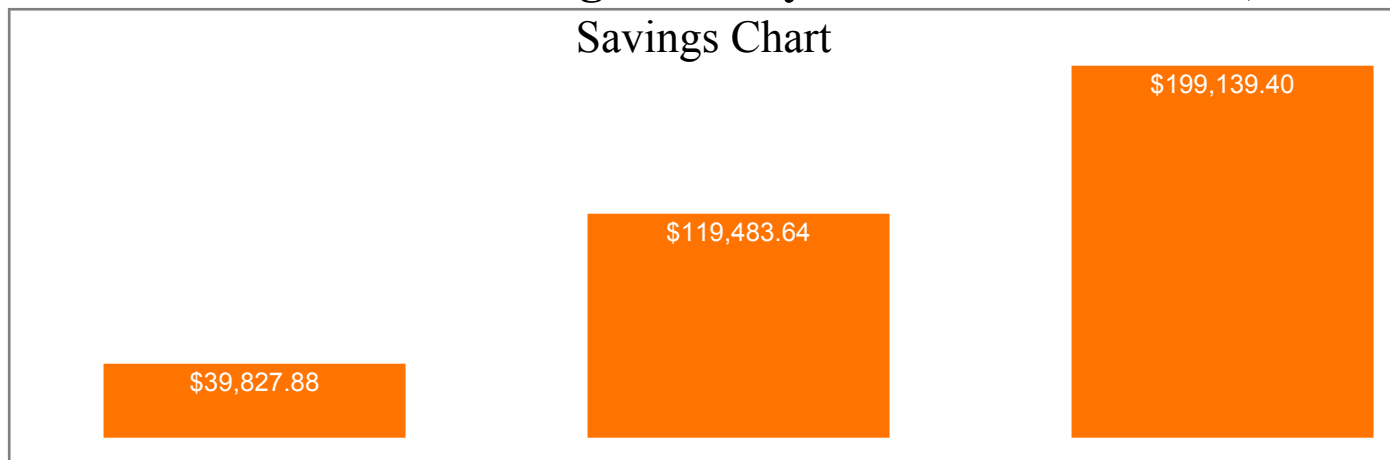
Out West Veterinary Clinic

TOTAL COST COMPARISON ANALYSIS



Current Charges	\$	\$3,338.94
Impact PaySystem Charges	\$	\$19.95
Monthly Savings Amount	\$	\$3,318.99
Savings in Percentage		99%
Savings over 1 year	\$	\$39,827.88
Savings over 3 years	\$	\$119,483.64
Savings over 5 years	\$	\$199,139.40

Savings Chart



This proposal is CONFIDENTIAL and is intended solely for the use of the individual to whom it is addressed. This pricing is valid for 30 days.

This proposal is based on projection on qualification on interchange rates for each association based on provided details.

Impact PaySystem is a registered ISO/MSP of the following Banks:
Wells Fargo, US Bank and 5/3.



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Out West Veterinary Clinic

Description	Current	Proposed	Savings
Total Volume Cost	\$1,408.55	-\$4,200.60	\$5,609.15
Total Transaction Cost	\$182.00	\$0.00	\$182.00
Total Passthrough Cost	\$1,588.15	\$0.00	\$1,588.15
Total Other Cost	\$160.24	\$19.95	\$140.29
Total Cost	\$3,338.94	\$19.95	\$3,318.99
MONTHLY SAVINGS	ANNUAL SAVINGS	3 YEAR SAVINGS	
\$3,318.99	\$39,827.88	\$119,483.64	

Processing Volume		Current Rates		Proposed Rates		
Item	Activity	Rate	Amount	Rate	Amount	Savings
VMD Volume	\$103,287.02	1.30%	\$1,342.73	0.00%	\$0.00	\$1,342.73
American Express	\$3,656.49	1.80%	\$65.82	0.00%	\$0.00	\$65.82
PIN Debit	—	—	—	—	—	—
Customer Service Fee	\$106,344.41	0.00%	\$0.00	-3.95%	-\$4,200.60	\$4,200.60
Total	\$213,287.92		\$1,408.55		-\$4,200.60	\$5,609.15

Transaction Fees		Current Rates		Proposed Rates		
Item	Activity	Rate	Amount	Rate	Amount	Savings
VMD Transactions	490	\$0.36	\$175.35	\$0.00	\$0.00	\$175.35
American Express	19	\$0.35	\$6.65	\$0.00	\$0.00	\$6.65
PIN Debit	—	—	—	—	—	—
Total	509		\$182.00		\$0.00	\$182.00

Passthrough Fees		Current Rates		Proposed Rates		
Item	Activity	Rate	Amount	Rate	Amount	Savings
VMD Interchange (2)	\$102,687.92	1.31%	\$1,346.36	0.00%	\$0.00	\$1,346.36
AMEX OptBlue (2)	\$3,656.49	2.03%	\$74.07	0.00%	\$0.00	\$74.07
VMD Card Brand (2)	\$102,687.92	0.16%	\$167.72	0.00%	\$0.00	\$167.72

Monthly Fees		Current Rates	Proposed Rates	Savings
DEBIT FEE ADJ/REV Non-Receipt of PCI Validation		\$149.99	\$0.00	\$149.99
Monthly Fee		\$0.00	\$19.95	-\$19.95

Other Fees	Current Rates	Proposed Rates	Savings
Customer Service Fee	\$0.00	-\$4,200.60	\$4,200.60
VMD + AMEX + PIN Debit Volume	\$0.00	\$4,200.60	-\$4,200.60
Per Batch	\$10.20	\$0.00	\$10.20
AVS Per Item	\$0.05	\$0.00	\$0.05

Percent Savings	99.40%
Monthly Savings	\$3,318.99
Annual Savings	\$39,827.88
3 Year Savings	\$119,483.64
Current Effective Rate	3.12%
Proposed Effective Rate	0.02%