

1164 VICKERY LANE SUITE 200 CORDOVA, TN 38016 TOLL FREE: 800.251.0778 Local: 901.601.0032 WWW.IMPACTPAYS.COM

S&S Wrecker TOTAL COST COMPARISON ANALYSIS

	Current Charges	\$ \$349.48
	Impact PaySystem Charges	\$ \$207.40
	Monthly Savings Amount	\$ \$142.08
	Savings in Percentage	41%
BBB	Savings over 1 year	\$ \$1,704.96
ACCREDITED	Savings over 3 years	\$ \$5,114.88
BUSINESS	Savings over 5 years	\$ \$8,524.80

	Savings Chart	
		\$8,524.80
	\$5,114.88	
\$1,704.96		

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.

Merchant Activity					
Name	Transactions				
Visa	\$1,448.29	6			
Mastercard	\$4,199.42	14			
Discover	\$0.00	0			
American Express	\$0.00	0			
PIN Debit	\$0.00	0			

Current	Proposed
Passthrough Fees\$146.71	Passthrough Fees \$146.71
Processor Fees \$36.87	Processor Fees \$24.89
Other Fees \$165.90	Other Fees \$35.80
Effective Rate 6.39%	Effective Rate 3.79%

Total Fees					
Current	\$349.48	Proposed	\$207.40		

Savings					
Monthly	Annual	3 Year			
\$142.08	\$1,704.96	\$5,114.88			

Passthrough Summary

Description	Volume	Trans.
VMD Interchange	\$5,472.71	21
PIN Debit Passthrough	\$0.00	0
VMD Card Brand	\$5,472.71	21

Current					
Effective Rate Total					
2.29%	\$125.48				
0.00%	\$2.95				
0.33%	\$18.28				

Proposed						
Effective Rate Total						
2.29%	\$125.48					
0.00% \$2.95						
0.33%	\$18.28					

Processor Summary

			Current			Pr	oposed	
Description	Volume	Trans.	Volume Rate	Trans. Rate	Total	Volume Rate	Trans. Rate	Total
VMD Volume	\$5,647.71	—	0.60%	—	\$33.88	0.40%	—	\$22.59
VMD Per Item	—	23	_	\$0.1300	\$2.99	_	\$0.1000	\$2.30

Other Fees

Name	Current	Proposed
Per Batch	\$2.75	\$0.00
Card Data Security Fee	\$11.95	\$0.00
Monthly Account On File	\$0.00	\$25.00
PCI Monthly	\$0.00	\$10.00
Corporate Fee	\$98.00	\$0.00
AVS	\$0.80	\$0.80
Account Maintenance Fee	\$10.50	\$0.00
Paper Statement Fee	\$5.95	\$0.00
Talus PCI Protection Fee	\$29.95	\$0.00
Debit Monthly Fee	\$6.00	\$0.00