



1164 VICKERY LANE  
 SUITE 200  
 CORDOVA, TN 38016  
 TOLL FREE: 800.251.0778  
 Local: 901.601.0032  
[WWW.IMPACTPAYS.COM](http://WWW.IMPACTPAYS.COM)

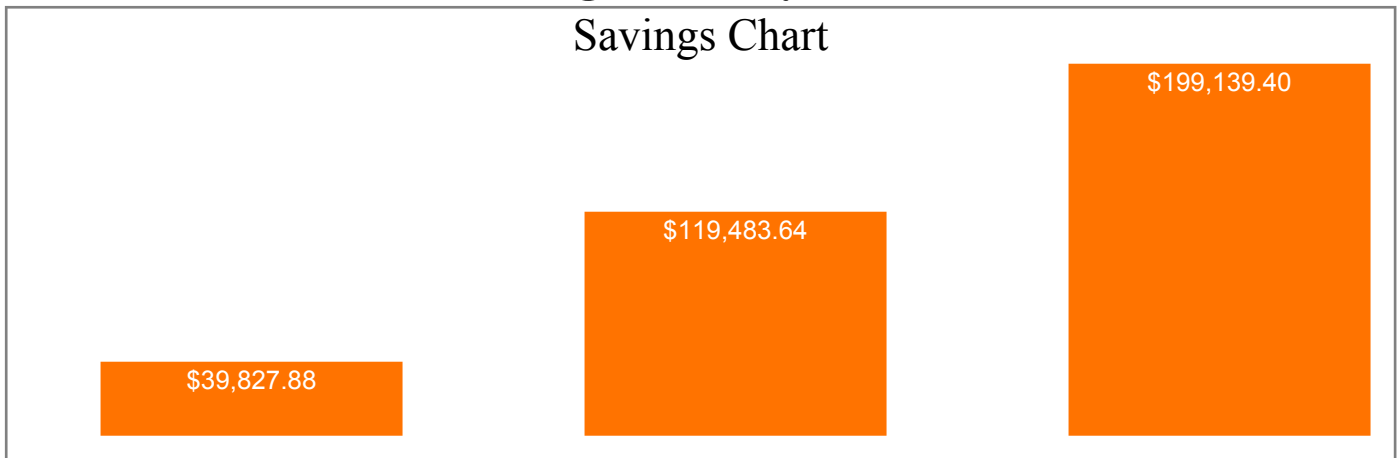
# Out West Veterinary Clinic

## TOTAL COST COMPARISON ANALYSIS



Current Charges	\$	\$3,338.94
Impact PaySystem Charges	\$	\$19.95
<b>Monthly Savings Amount</b>	<b>\$</b>	<b>\$3,318.99</b>
<b>Savings in Percentage</b>		<b>99%</b>
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.



morgan@impactpays.com

## Out West Veterinary Clinic

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

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	<b>\$1,342.73</b>
American Express	\$3,656.49	1.80%	\$65.82	0.00%	\$0.00	<b>\$65.82</b>
PIN Debit	—	—	—	—	—	—
Customer Service Fee	\$106,344.41	0.00%	\$0.00	-3.95%	-\$4,200.60	<b>\$4,200.60</b>
<b>Total</b>	<b>\$213,287.92</b>		<b>\$1,408.55</b>		<b>-\$4,200.60</b>	<b>\$5,609.15</b>

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

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	<b>\$1,346.36</b>
AMEX OptBlue (2)	\$3,656.49	2.03%	\$74.07	0.00%	\$0.00	<b>\$74.07</b>
VMD Card Brand (2)	\$102,687.92	0.16%	\$167.72	0.00%	\$0.00	<b>\$167.72</b>

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

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

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