



1164 VICKERY LANE
 SUITE 200
 CORDOVA, TN 38016
 TOLL FREE: 800.251.0778
 Local: 901.601.0032
 FAX: 901.692.9499

BankCard Processing Savings Analysis Detail

Tobacco And Beer Depot

PaySafe

IMPACT PAYSYSTEM

FEE TYPE	Sale Amount	Trans	Disc Rate	Item Rate	Fees	Disc Rate	Item Rate	Fees
Visa/MC/Disc	\$ 111,762.01	4414	0.09%	\$ 0.1000	\$ 541.99	0.15%	\$ 0.15	\$ 829.74
Amex	\$ 7.31	1	0.35%	\$ 0.1800	\$ 0.21	0.35%	\$ 0.20	\$ 0.23
Pin Debit	\$ 3,030.43	22		\$ 0.1000	\$ 2.20		\$ 0.06	\$ 1.32
Interchange Pass Thru					\$ 1,835.00			\$ 1,294.51

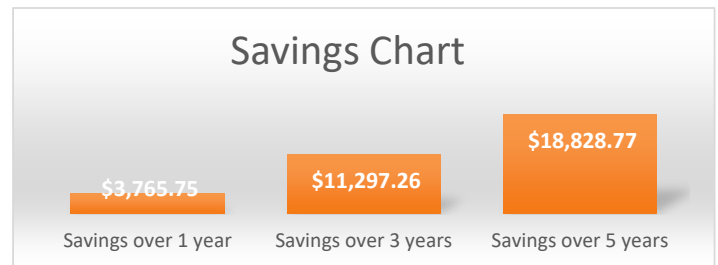
PROCESSING FEES

Reg Fee	\$	69.00	
PCI	\$	4.95	\$10.00
Statement Fee			
Monthly Fee	\$	4.95	\$ 10.00
TOTAL FEES	\$	2,458.29	\$ 2,144.48



TOTAL COST COMPARISON

Current Charges:	\$2,458.29
Impact Offer:	\$2,144.48
Savings Amount	\$ 313.81
Savings in Percentage	13%
Savings over 1 year	\$ 3,765.75
Savings over 3 years	\$ 11,297.26
Savings over 5 years	\$ 18,828.77



This proposal is **CONFIDENTIAL** and are 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.



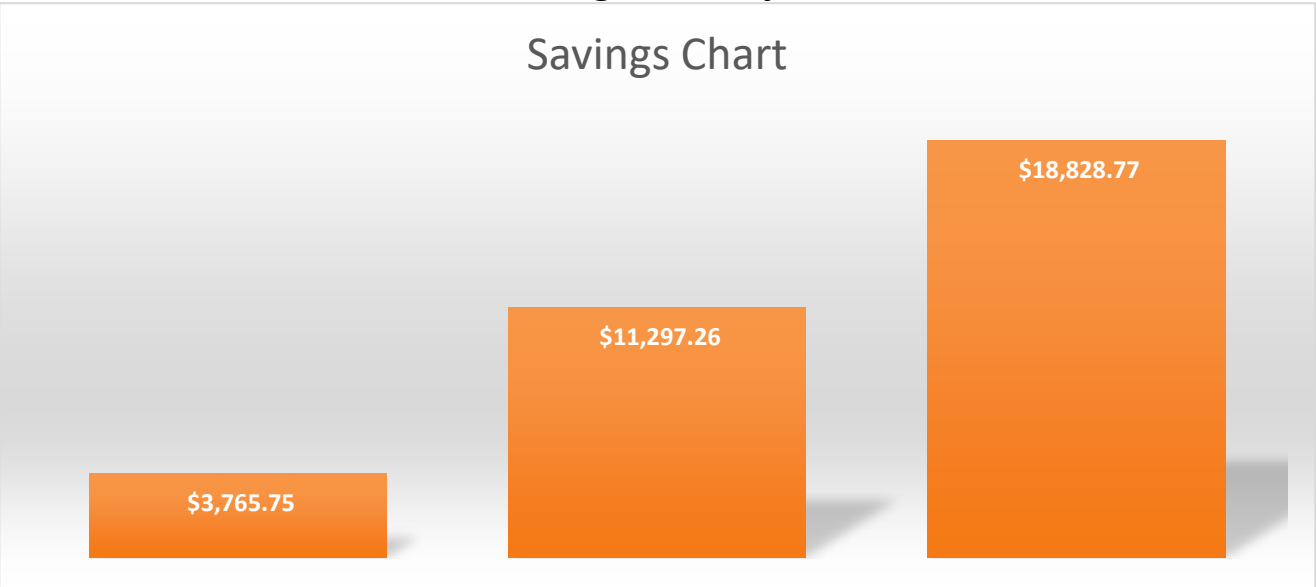
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Tobacco And Beer Depot

TOTAL COST COMPARISON ANALYSIS



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