



Example Side-by-Side Analysis/Proposal

Current Merchant Processor		BlueSquare Resolutions	
Monthly Sales Volume	\$ 3,534,841.92	Monthly Sales Volume	\$ 3,534,841.92
Monthly Bankcard Volume (MC & Visa)	\$ 3,455,856.65	Monthly Bankcard Volume (MC & Visa)	\$ 3,455,856.65
Average Bankcard Ticket	\$ 1,662.27	Average Bankcard Ticket	\$ 1,662.27
Average Bankcard Transaction Count	2079	Average Bankcard Transaction Count	2079
Quoted/Posted Interchange Rate	2.13%	Quoted/Posted Interchange Rate	1.99%
Actual/True Interchange Rate Interchange	2.34%	Actual/True Interchange Rate Interchange	1.99%
Total Monthly Interchange Costs	\$ 80,985.09	Total Monthly Interchange Costs	\$ 72,176.11
Transaction Fee Average	\$ -	Transaction Fee Average	\$ 0.10
Monthly Transaction Fee Costs	\$ 200.40	Monthly Transaction Fee Costs	\$ 200.40
Additional Monthly Admin Fees	\$ -	E-Conn, Statements, PCI	\$ 10.00
Total Monthly Fees (all in)	\$ 81,185.49	Total Monthly Fees (all in)	\$ 72,386.51

Total Monthly Savings	\$ 8,798.98
Total Annual Savings	\$ 105,587.70
Total Percentage Savings	10.84%

Summary:

On August 13, 2009 BlueSquare Resolutions completed a merchant statement analysis for [REDACTED]. Transaction data utilized for this exercise was obtained from April 2009 activity.

Observations:

BlueSquare Resolutions identified that [REDACTED] paid an effective interchange rate of 2.13% for the month of April 2009. The true cost of payment acceptance was 2.34% all in. The true payment acceptance rate includes various transaction fees, an acquirer discount, monthly service fees and interchange. BlueSquare Resolutions would like to propose a blended interchange rate of 1.99% for all bankcard types. This equates to nearly 11% in savings annually.

Notes:

Percentage savings may vary based on changes to brand policies and prices, fees such as chargebacks and ancillary services as requested by the merchant. Savings are an estimate based on average interchange rates that were provided to BlueSquare Resolutions from the current processor's statements. The analysis may or may not be typical. For the purposes of this analysis card types such as Discover and American Express have been ignored.