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Merchant Name: _____

Use this worksheet to determine your average monthly processing volume or seasonal account profile.

Thank you for the opportunity to analyze your credit card processing needs and for your consideration of our money-saving merchant account programs. A fixed, monthly fee approach may be the most beneficial and lowest cost arrangement for your business needs. With this program, all of your card payments will be processed at direct wholesale costs. The rates and fees obtained directly from the leading payment processors are simply passed along to you, the merchant. This service is delivered for just one, fixed monthly fee that is dependent upon the processing needs of your business. There are no any other fees, ever. This simpler plan is easier to administrate and as such the savings are passed along to the merchant.

There are several factors considered for establishing your fixed monthly fee including: processing profile, transaction scenario, and type of products & services sold. The worksheet below is provided to assist with computing your monthly processing average based on your activity during the last 12 months. If you do not have access to 12 statements, estimate a sensible average as best as you can. Note that American Express, or "unsettled" transactions that are passed off for processing should be itemized separately so as not to inflate the amount of processing provided with this program. This exercise will ensure that your processing needs are equitably accommodated at the lowest cost.

Month/Year	Amount Processed/Settled	Amount Unsettled (AMEX)	*Total Fees (Account Debit Amount)
Totals:			
A	B 0.00	C 0.00	D 0.00

A = # of months

B/A = monthly average = 0.00 **D/B = your current cost ratio =** 0.00%

Ideally, the statement from the month that is closest to the monthly average (B/A) should be submitted for analysis.

* Complete this column if you wish to accurately compute your cost ratio.
* Total Fees = Settlement Charges + Surcharges + All Account Administration Fees

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