POS CARD SYSTEMS
a division of Vision Bankcard, Inc.

Sample Savings Analysis with POS Card Systems

	Your Current Bank Card Statement						Your Savings with Our Bank					
	Volume	Rate	% Cost	#	Per Item	P/I Cost	Volume	Rate	Card Fees	#	Per Item	P/I Cost
MasterCard												
MasterCard Debit-Swiped	**12,353.23**	**1.750%**	**216.18**	**0**	**0.20**	**0.00**	**12,353.23**	**1.345%**	**166.15**	**0**	**0.30**	**0.00**
MasterCard Debit-Keyed	618.19	2.840%	17.56	6	0.20	1.20	618.19	1.935%	11.96	6	0.31	1.86
Merit III-Swiped Credit	**16,253.20**	**1.750%**	**284.43**	**43**	**0.20**	**8.60**	**16,253.20**	**1.875%**	**304.75**	43	**0.25**	**10.75**
MC Retail Keyed Entered	689.29	2.840%	19.58	6	0.20	1.20	689.29	2.185%	15.06	6	0.25	1.50
Merit 1 (Keyed)	235.00	2.840%	6.67	0	0.20	0.00	235.00	2.185%	5.13	0	0.25	0.00
World Merit III	**664.60**	**2.840%**	**18.87**	**8**	**0.20**	**1.60**	**664.60**	**2.025%**	**13.46**	**8**	**0.25**	**2.00**
Enhanced Merit III	**3,036.06**	**2.840%**	**86.22**	**11**	**0.20**	**2.20**	**3,036.06**	**2.025%**	**61.48**	**11**	**0.25**	**2.75**
World Merit I	59.98	2.830%	1.70	1	0.20	0.20	59.98	2.345%	1.41	1	0.25	0.25
Enhanced Merit I	231.00	2.820%	6.51	1	0.20	0.20	231.00	2.335%	5.39	1	0.25	0.25
Commercial Face-To-Face Bus	1,232.00	4.110%	50.64	0	0.20	0.00	1,232.00	2.615%	32.22	0	0.25	0.00
Commercial Data Rate I Bus	579.92	4.110%	23.83	4	0.15	0.60	579.92	2.945%	17.08	4	0.25	1.00
Commercial Data Rate II Bus	26.08	2.820%	0.74	1	0.20	0.20	26.08	2.615%	0.68	1	0.25	0.25
MC - Authorizations - Voice - Local				0	0.95	0.00				0	0.95	0.00
MC - Authorizations - AVS				0	0.05	0.00				0	0.00	0.00
MC - Credits				1	0.05	0.05				1	0.10	0.10
Sub Totals	**35,978.55**		**732.93**	**83**		**16.35**	**35,978.55**		**634.77**	**83**		**21.21**
TOTAL MasterCard Fees	**749.28**											
Visa												
Visa Debit/Check Card	**2,365.00**	**1.750%**	**41.39**	**0**	**0.20**	**0.00**	**2,365.00**	**1.323%**	**31.28**	**0**	**0.30**	**0.00**
Visa Debit-Keyed-EIRF	490.42	4.110%	20.16	2	0.15	0.30	490.42	2.043%	10.02	2	0.35	0.70
Visa Debit-Keyed-Non-Qualified	1,596.96	2.840%	45.35	17	0.20	3.40	1,596.96	2.193%	35.01	17	0.40	6.80
CPS Retail Credit	**13,856.56**	**1.750%**	**242.49**	**76**	**0.20**	**15.20**	**13,856.56**	**1.833%**	**253.92**	**76**	**0.25**	**19.00**
Traditional & Signature Rewards	**2,495.10**	**2.840%**	**70.86**	**26**	**0.20**	**5.20**	**2,495.10**	**1.943%**	**48.47**	**26**	**0.25**	**6.50**
Card Not Present w/AVS	1,871.00	2.840%	53.14	7	0.20	1.40	1,871.00	2.143%	40.09	7	0.25	1.75
Traditional & Signature Rewards 2-Keyed	795.59	2.840%	22.59	13	0.20	2.60	795.59	2.193%	17.44	13	0.25	3.25
EIRF-Keyed Retail Credit w/o AVS	779.33	4.110%	32.03	3	0.15	0.45	779.33	2.593%	20.20	3	0.25	0.75
Commercial/Signature-Retail	2,246.11	3.630%	81.53	1	0.15	0.15	2,246.11	2.493%	55.98	1	0.25	0.25
Business Card-Retail	706.01	3.630%	25.63	4	0.15	0.60	706.01	2.493%	17.60	4	0.25	1.00
Business Card-Card Not Present	44.52	3.630%	1.62	2	0.15	0.30	44.52	2.543%	1.13	2	0.25	0.50
Visa - Authorizations - Voice - Local				0	0.95	0.00				0	0.95	0.00
Visa - Authorizations - AVS				0	0.05	0.00				0	0.00	0.00
Visa - Credits				6	0.05	0.30				6	0.10	0.60
Sub Totals	**27,246.60**		**636.79**	**151**		**29.90**	**27,246.60**		**531.14**	**151**		**41.10**
TOTAL Visa Fees	**666.69**											
	Summary of Miscellaneous Fees						**Summary of Miscellaneous Fees**					
Total Monthly Savings	Chargebacks			0	20.00	$0.00	Chargebacks			0	15.00	$0.00
$213.55	Batch Header			29	0.20	$5.80	Batch Header			29	0.00	$0.00
	Statement Fee					$10.00	Statement Fee					$5.00
	Merchant Club					$0.00	Merchant Club					$0.00
Total Annual Savings	Monthly PIN Debit Access Fee					$0.00	Monthly PIN Debit Access Fee					$0.00
	Interchange Assessments/Cross Border Fees					$0.00	Interchange Assessments/Cross Border Fees					$0.00
$2,563	Annual/Semi Annual Fees					$15.00	Annual/Semi Annual Fees					$0.00
				Total Fees		**$1,453.52**				**Total Fees**		**$1,239.98**

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