

Merchant Account Statement Analysis

Statement Date: 3/31/2022

Processor Global Payments	ISO Global Payments	Pricing Interchange-Plus
Processed \$88,258.55	Total Fees \$4,250.59	Effective Rate 4.82%

Non-Negotiable Costs: VISA Interchange Fees

Category	Amount	Total Fee	Rate
Standard	\$2,849.27	\$44.07	1.55%
Business Card	\$217.24	\$1.16	0.53%
Debit	\$15,621.26	\$83.00	0.53%
Signature Pref	\$35,142.19	\$776.94	2.21%
Infinite	\$4,959.90	\$84.24	1.70%
Prepaid	\$4,959.90	\$84.24	1.70%
Business Tier	\$271.89	\$6.28	2.31%
Business Enhanced	\$615.87	\$13.12	2.13%
Signature Business	\$731.86	\$15.67	2.14%
Signature Card	\$3,649.24	\$62.83	1.72%
Average VISA Interchange Rate			1.65%
Total VISA Interchange Fees			\$1,171.55

Non-Negotiable Costs: MasterCard Interchange Fees

Category	Amount	Total Fee	Rate
Prepaid Consumer	\$1,345.79	\$17.29	1.28%
High Value	\$763.24	\$19.45	2.55%
Standard	\$1,987.26	\$33.97	1.71%
Business Card	\$150.52	\$4.29	2.85%
Debit Card	\$6,926.36	\$73.56	1.06%
World Card	\$1,034.68	\$22.03	2.13%
World Elite Card	\$2,885.44	\$69.20	2.40%

Enhanced Consumer	\$223.26	\$4.32				1.93%
Average MasterCard Interchange Rate						1.99%
Total MasterCard Interchange Fees						\$244.11
Non-Negotiable Costs: AMEX & Discover Interchange						
Category	Amount	Total Fee				Rate
American Express	\$2,194.48	\$39.93				1.82%
Discover	\$1,725.89	\$31.33				1.82%
Average MasterCard Interchange Rate						1.82%
Total AMEX & Discover Interchange Fees						\$71.26
Non-Negotiable Costs: Network Dues & Assessments						
Category	Rate	Amount	Per Item Fee	Items		Fee
AMEX Acquirer Trans Fee	0.000%		\$0.0200	16		\$0.32
DISC Data Usage	0.000%		\$0.0025	13		\$0.03
Visa Kilobyte	0.000%		\$0.0085	434		\$3.69
Disc Assessments	0.140%	\$1,725.89	\$0.0000			\$2.42
Visa Debit Assessments	0.130%	\$20,785.51	\$0.0000			\$27.02
Visa Credit Assessments	0.140%	\$48,236.12	\$0.0000			\$67.53
MC Assessments	0.140%	\$15,316.55	\$0.0000			\$21.44
MC Accept & License	0.020%	\$15,316.55	\$0.0000			\$3.06
AMEX Network	0.165%	\$2,194.48	\$0.0000			\$3.62
DISC Data Usage	0.000%		\$0.0025			\$0.00
AMEX CNP	0.300%	\$166.42	\$0.0000			\$0.50
VS Address Verification	0.000%	\$0.00	\$0.0010	434		\$0.43
DS Address Verification	0.000%	\$0.00	\$0.0050	13		\$0.07
MC Digital Enablement Min	0.000%	\$0.00	\$0.0200	3		\$0.06
MC Digital Enablement	0.020%	\$2,276.82	\$0.0000			\$0.46
MC NABU - Debits	0.000%	\$0.00	\$0.0195	120		\$2.34
Disc Network Auth	0.000%	\$0.00	\$0.0195	13		\$0.25
Visa APF-Credit	0.000%	\$0.00	\$0.0195	283		\$5.52
Visa APF-Debit	0.000%	\$0.00	\$0.0155	161		\$2.50
MC CVC2	0.000%	\$0.00	\$0.0025	14		\$0.04
VS SYS INTEG	0.000%	\$0.00	\$0.1000	4		\$0.40
Total Dues & Assessment Fees						\$141.69
Negotiable Costs: Processor Interchange Markup						
Category	Items	Amount	Total Fee	Item Rate	Item Cost	Rate
Standard	13	\$2,849.27	\$31.00	\$0.85	\$11.05	0.70%
Business Card	4	\$217.24	\$4.92	\$0.85	\$3.40	0.70%

Debit	118	\$15,621.26	\$209.65	\$0.85	\$100.30	0.70%
Signature Pref	203	\$35,142.19	\$418.55	\$0.85	\$172.55	0.70%
Infinite	25	\$4,959.90	\$55.97	\$0.85	\$21.25	0.70%
Prepaid	34	\$4,959.90	\$63.64	\$0.85	\$28.90	0.70%
Business Tier	3	\$271.89	\$4.45	\$0.85	\$2.55	0.70%
Business Enhanced	5	\$615.87	\$8.56	\$0.85	\$4.25	0.70%
Signature Business	3	\$731.86	\$7.67	\$0.85	\$2.55	0.70%
Signature Card	26	\$3,649.24	\$47.64	\$0.85	\$22.10	0.70%
Prepaid Consumer	12	\$1,345.79	\$19.62	\$0.85	\$10.20	0.70%
High Value	6	\$763.24	\$10.44	\$0.85	\$5.10	0.70%
Standard	12	\$1,987.26	\$24.11	\$0.85	\$10.20	0.70%
Business Card	3	\$150.52	\$3.60	\$0.85	\$2.55	0.70%
Debit Card	61	\$6,926.36	\$100.33	\$0.85	\$51.85	0.70%
World Card	6	\$1,034.68	\$12.34	\$0.85	\$5.10	0.70%
World Elite Card	12	\$2,885.44	\$30.40	\$0.85	\$10.20	0.70%
Enhanced Consumer	3	\$223.26	\$4.11	\$0.85	\$2.55	0.70%
American Express	16	\$2,194.48	\$28.96	\$0.85	\$13.60	0.70%
Discover	13	\$1,725.89	\$23.13	\$0.85	\$11.05	0.70%
Average Processor Markup Before Per Item Fee						0.70%
Average Processor Markup After Per Item Fee						1.42%
Processor Interchange Markup Fees						\$1,109.09
Negotiable Costs: Processor Fees						
Category	Total Fee					
Settlement Funding	\$388.27					
Risk Assessment	\$1,154.49					
Bank Deposit Srvc Fee	\$4.40					
Bank Deposit Srvc Fee	\$167.62					
Equipment Rental	\$149.95					
Sale Tax	\$9.00					
Membership Fees	\$10.00					
Network Security & Comp	\$139.00					
GP-MC Monthly Fee	\$1.25					
Account Maintenance	\$10.00					
Prepaid Consumer	\$19.62					
Fixed ACQ Net Fee	\$2.00					
Fixed ACQ Net Fee	\$9.00					
Reg Compliance Fee	\$5.60					
Total Processor Fees						\$2,070.20

Cost Summary

Total Non-Negotiable Fees	\$1,628.61
Total Negotiable Fees	\$3,179.29
Estimated Annual Cost	\$51,007.08
Effective Rate	4.82%

Optimized Cost Potential

Monthly Non-Negotiable Fees	\$1,628.61
Monthly Negotiable Fees	\$326.56
Optimized Annual Cost	\$23,462.00
Effective Rate	2.22%

Annual Savings Potential

Year 1	\$27,545.08
Year 2	\$55,090.16
Year 3	\$82,635.24
Year 4	\$110,180.32
Year 5	\$137,725.40

Conclusion

- Based on the above analysis, we estimate that your business could achieve a cost savings of over \$27,000 per year through fee renegotiation with Global Payments or by switching your processing services to a lower cost provider.

- Global payments is adding a 0.70% margin to your wholesale Interchange rates. We estimate that this could be lowered to 0.25% to 0.45% through renegotiation or by switching to a lower cost provider

-According to this statement, Global Payments is adding over \$2,000 of excessive fees. All of which are fees that could be removed.