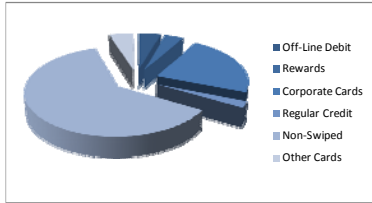




Sample Merchant
John Doe
1155 Main St.
Memphis, TN 38117

William Wise
Merchant Consultant
wise@wisepaymentsystems.com



Visa/MC Volume	\$ 34,589.71
Visa/MC Transactions	1878
Average Ticket	\$ 18.42
Amex Transactions	185
Discover Transactions	123
Debit Transactions	0
Refund Volume	\$ 100.00
Refund Transactions	3



(800) 387-6458

14-Jul-08

WISE Trans Fee	\$ 0.15
WISE % of Volume	0.38%

Visa Debit	Transactions	Volume	WPS / Visa			Current Processor		
			Discount	Trans. Fee	Total Cost	Discount	Trans. Fee	Total Fees
CPS Retail	79	\$ 1,452.77	1.41%	\$ 0.30	44.15	1.49%	\$ 0.25	41.37
Hotel/Car Rental	0	\$ -	1.36%	\$ 0.30	-	1.49%	\$ 0.35	-
CPS Key Entered	192	\$ 3,528.15	1.98%	\$ 0.31	129.24	2.85%	\$ 0.35	167.60
EIRF	24	\$ 449.67	2.13%	\$ 0.35	18.12	3.55%	\$ 0.35	24.51
Standard	0	\$ -	2.28%	\$ 0.40	-	3.55%	\$ 0.25	-
Visa Credit								
CPS Retail	79	\$ 1,452.77	1.92%	\$ 0.25	47.61	1.63%	\$ 0.20	39.46
CPS Rewards 1	34	\$ 622.61	2.03%	\$ 0.25	21.09	2.45%	\$ 0.20	22.01
CPS Rewards 2	193	\$ 3,562.74	2.28%	\$ 0.25	129.59	3.55%	\$ 0.30	184.51
CPS Key Entered	282	\$ 5,188.46	2.23%	\$ 0.25	186.13	2.85%	\$ 0.20	204.21
EIRF	47	\$ 864.74	2.68%	\$ 0.25	34.91	3.55%	\$ 0.30	44.78
Business Card Level II	28	\$ 518.85	2.38%	\$ 0.25	19.39	2.85%	\$ 0.30	23.24
International Card	9	\$ 172.95	2.18%	\$ 0.15	5.18	2.85%	\$ 0.30	7.75
Purchase Card Level III	0	\$ -	2.23%	\$ 0.25	-	2.85%	\$ 0.30	-
Signature Electronic	128	\$ 2,352.10	2.58%	\$ 0.25	92.61	3.55%	\$ 0.30	121.81
Hotel/Car Rental	0	\$ -	1.96%	\$ 0.25	-	1.63%	\$ 0.20	-
Corporate Electronic	23	\$ 415.08	2.78%	\$ 0.25	17.17	3.55%	\$ 0.30	21.50
Purchase Card Electronic	19	\$ 345.90	2.83%	\$ 0.25	14.48	3.55%	\$ 0.30	17.91
Corporate Standard	0	\$ -	3.08%	\$ 0.25	-	3.55%	\$ 0.30	-
Assessments		\$ 20,926.77	0.0925%	\$ -	19.36			
Total	1136	\$ 20,926.77			\$ 779.04			\$ 920.65

MC Debit	Transactions	Volume	WPS / MC			Current Processor		
			Discount	Trans. Fee	Total Cost	Discount	Trans. Fee	Total Fees
Merit III Debit	6	\$ 103.77	1.43%	\$ 0.30	3.17	1.49%	\$ 0.25	2.95
Travel Industry Premier	0	\$ -	1.74%	\$ 0.30	-	1.49%	\$ 0.35	-
Merit I Debit	77	\$ 1,418.18	1.98%	\$ 0.31	51.95	2.85%	\$ 0.35	67.37
Merit I Standard	0	\$ -	2.28%	\$ 0.40	-	3.55%	\$ 0.25	-
MC Credit								
Merit III	41	\$ 760.97	1.96%	\$ 0.25	25.24	1.63%	\$ 0.20	20.67
Merit I Credit	222	\$ 4,081.59	2.27%	\$ 0.25	148.05	2.85%	\$ 0.30	182.81
World Convenience	0	\$ -	2.38%	\$ 0.15	-	2.85%	\$ 0.30	-
World Base III	34	\$ 622.61	2.11%	\$ 0.25	21.59	3.07%	\$ 0.20	25.88
World Merit I/Key	148	\$ 2,732.59	2.43%	\$ 0.25	103.49	3.55%	\$ 0.30	141.52
World Elite Merit III	0	\$ -	2.03%	\$ -	-	2.45%	\$ 0.20	-
World Elite Key Entered	0	\$ -	2.88%	\$ 0.25	-	3.55%	\$ 0.30	-
Corp/Purch. Data Rate III	47	\$ 864.74	2.13%	\$ 0.15	25.46	2.85%	\$ 0.30	38.73
Corp Data Rate II & F-F	105	\$ 1,937.02	2.43%	\$ 0.25	73.36	2.33%	\$ 0.30	76.68
Purchase Card Level II	30	\$ 553.44	2.45%	\$ 0.25	21.07	3.55%	\$ 0.30	28.66
Travel Industry Premier	0	\$ -	1.96%	\$ 0.25	-	1.63%	\$ 0.20	-
Corp/Purch. Data Rate I	11	\$ 207.54	3.03%	\$ 0.25	9.11	3.55%	\$ 0.30	10.75
Corporate Standard	21	\$ 380.49	3.33%	\$ 0.25	17.83	3.55%	\$ 0.30	19.70
Standard Credit	0	\$ -	3.33%	\$ 0.25	-	3.55%	\$ 0.30	-
Assessments		\$ 13,662.94	0.0950%	\$ -	12.98			
Total	742	\$ 13,662.94			\$ 513.32			\$ 615.71

Estimated On-Line Captured Debit	3%	WISE Transaction Fee	\$ 0.20
Estimated Debit Volume	\$ 1,167.40	Total Debit Fees	\$ 30.72
Estimated Debit Transactions	63	Fees Currently Paid on Debit	\$ 33.24
Debit Interchange Fees	\$ 18.05	Estimated Monthly Savings	\$ 2.52
		Annual Savings	\$ 30.21
		3 Year Savings	\$ 90.62

Current Rates	
Qualified Debit	1.49%
Qualified Credit	1.63%
Rewards Credit	2.45%
Mid-Qual/Tier III	2.85%
Non-Qual/Tier IV	3.55%

Transaction Fees	
Visa/MC Debit	\$ 0.25
Visa/MC Credit	\$ 0.20
Mid/Non Trans. Fee	\$ 0.10
Amex/Discover	\$ 0.15
Debit Trans. Fee	

WISE			
Other Fees	Unit Price	Number	Total
Statement Fee	\$ 10.00	1	\$ 10.00
Batch/Settlement Fee	\$ 0.20	29	\$ 5.80
Annual Fee	\$ -	0	\$ -
Debit Network Fees	\$ -	0	\$ -
AVS Trans. Fees	\$ -	0	\$ -
Chargeback Fees	\$ -		\$ -
			\$ 15.80
WISE Refund Fees			
Refunds	Charge	Total	
Refunds	\$ 100.00	-1.72%	\$ (1.72)
Refund Transactions	3	\$ 0.10	\$ 0.30
			\$ (1.42)
WISE Other Authorization Fees			
Amex Transactions	185	\$ 0.15	\$ 27.75
Discover Transactions	123	\$ 0.15	\$ 18.45
Cellular Transactions	0	\$ -	\$ -
Debit Transactions	0	\$ 0.20	\$ -
			\$ 46.20

Current Provider			
Other Fees	Unit Price	Number	Total
Statement Fee	\$ -	1	\$ -
Batch/Settlement Fee	\$ 0.20	30	\$ 6.00
Compliance Fee	\$ 163.00	1	\$ 13.58
Debit Network Fees	\$ -	0	\$ -
AVS Trans. Fees	\$ -	0	\$ -
Estimation Variance	\$ 0.00	1	\$ 0.00
			\$ 19.58

Current Provider Refund Fees			
Refunds	Charge	Total	
Refunds	\$ 100.00	1.63%	\$ 1.63
Refund Transactions	3	\$ 0.25	\$ 0.75
			\$ 2.38

Current Provider Other Authorization Fees				
Amex Transactions	Discover Transactions	Cellular Transactions	Debit Transactions	
185	123	0	0	
\$ 0.15	\$ 0.15	\$ -	\$ -	
\$ 27.75	\$ 18.45	\$ -	\$ -	
				\$ 46.20

WISE Total Fees			
Visa/MC Fees	Other Fees	Refund Fees	Other Authorizations
\$ 1,292.35	\$ 15.80	\$ (1.42)	\$ 46.20
			\$ 1,352.93
Total Savings with WISE			
			\$ 251.59
Annual Savings			
			\$ 3,019.11
3 Year Savings			
			\$ 9,057.34
Total Savings w/ Debit			
			\$ 254.11
3 Year Savings			
			\$ 9,147.96

Current Provider Total Fees	
Visa/MC Fees	Other Fees
\$ 1,536.36	\$ 19.58
	\$ 2.38
	\$ 46.20
	\$ 1,604.52

Effective Rate	3.90%	Effective Rate	4.64%
----------------	-------	----------------	-------

*Savings are estimations based on current volume and statements provided for this proposal.

*Rates quoted are guaranteed for 7 Days from this proposal.