



Processing Savings Analysis Report # 77938469 | 10/29/2025

## Your Monthly Impact

### MONTHLY SAVINGS

**\$2,280.55**

*That's \$25,000+ more profit every year*

#### ANNUAL IMPACT

**\$27,366.61**

per year

#### COST REDUCTION

**91.22%**

saved vs today

### Customer Information

BUSINESS NAME	Test Merchant
STREET ADDRESS	123 Main ST
CITY, STATE, ZIP	anniston, AL, 23432
CONTACT NAME	Brad Paisley
CONTACT TITLE	Owner
CONTACT EMAIL	dwilkins@titaniumpayments.com
SALES REP NAME	Brad Ross
SALES REP EMAIL	dustin@dmprocessing.com

SALES REP PHONE

(904) 874-7714

This quote is provided as an estimate of potential savings only. Actual results may vary.

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## Input Parameters

PROGRAM TYPE	Cash Discounting
MONTHLY CARD VOLUME (GROSS)	\$100,000.00
MONTHLY CASH VOLUME	\$25,000.00
CURRENT PROCESSING RATE	2.50%
INTERCHANGE COST	2.00%
FLAT RATE %	3.85%
TAX RATE	10.00%
TIP RATE	20.00%
MENU MARKUP %	4.00%

## Technical Calculation Details

### Derived Bases & Totals

CARDS:	
BASE CARD VOLUME (PRE-TAX, PRE-TIP)	\$76,923.08
BASE CARD VOLUME + MENU MARKUP	\$80,000.00
CARD PROCESSED TOTAL (INCL. MARKUP, TAX, AND TIP)	\$105,600.00
CASH:	
BASE CASH VOLUME (PRE-TAX, PRE-TIP)	\$19,230.77
BASE CASH VOLUME + MENU MARKUP	\$20,000.00
CASH DISCOUNT APPLIED	\$0.00

NET CASH BASE (AFTER DISCOUNT)	\$20,000.00
CASH PROCESSED TOTAL (INCL. NET MARKUP, TAX, AND TIP)	\$26,400.00

### Processing on Cards (New Program)

CARD PROCESSED TOTAL (INCL. MENU MARKUP, TAX, AND TIP)	\$105,600.00
FLAT RATE %	3.85%
PROCESSOR CHARGE ON CARDS	\$4,065.60
CARD MENU MARKUP COLLECTED (CARDS)	\$3,076.92
PROCESSING COST AFTER MENU MARKUP	-\$988.68
COVERAGE %	75.68%

### Cash Revenue (New Program)

BASE CASH VOLUME (PRE-TAX, PRE-TIP)	\$19,230.77
MENU MARKUP ON CASH	\$769.23
LESS: CASH DISCOUNT GIVEN	\$0.00
NET REVENUE FROM CASH	\$769.23

### Net Savings & Revenue

CURRENT PROCESSING COST (TODAY)	\$2,500.00
PROCESSING COST AFTER MENU MARKUP	\$988.68
PROCESSING COST SAVINGS (CARDS ONLY)	\$1,511.32
REVENUE FROM CASH DIFFERENTIAL	\$769.23
TOTAL NET GAIN (MONTHLY)	\$2,280.55
ANNUAL NET GAIN	\$27,366.65

Base Volume → +Menu Markup → Cash: -Cash Discount | Cards: +Tax → +Tip

### Processing Cost Breakdown

CURRENT PROCESSING COST (TODAY)	\$2,500.00
PROCESSOR CHARGE ON CARDS	\$4,065.60
CARD MENU MARKUP COLLECTED	\$3,076.92
REVENUE FROM CASH DIFFERENTIAL	\$769.23
PROCESSING COST AFTER MENU MARKUP	-\$988.68
PROCESSING COST SAVINGS (CARDS ONLY)	\$1,511.32
TOTAL NET GAIN (MONTHLY)	\$2,280.55
ANNUAL NET GAIN	\$27,366.65

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