PROCESSING PROGRAM COMPARISON · OCTOBER 2026

Good · Better · Best

Prepared for [Business name]

$2,062.67/mo
current monthly fees

Up to 96%
lower monthly cost

Credit volume **$46,399.73** Debit volume **$28,434.40** Total transactions **1,488**

GOOD

Traditional IC+

CREDIT & DEBIT PROCESSING

CC volume $46,399.73 @ 0.45%	**$208.80**
Debit volume $28,434.40 @ 0.45%	**$127.95**
Transactions (1,488 @ $0.08)	**$119.04**

MONTHLY FEES

On file fee	**$9.95**
Credit pass-through	**$1,234.76**
PCI / other	**$0.00**

Total monthly cost **$1,700.50/mo**

ANNUAL SAVINGS
$4,346.05
17.56% savings · $362.17/mo

BETTER

Surcharge Program

CREDIT & DEBIT PROCESSING

CC volume $46,399.73 @ 3.00%	**$1,391.99**
Debit volume $28,434.40 @ 3.00%	**$853.03**
Transactions (1,488), no per-txn fee	**$0.00**

MONTHLY FEES

On file fee	**$9.95**
Pass-through	**$0.00**
CC surcharge rebate	**($1,391.99)**

Total monthly cost **$922.50/mo**

ANNUAL SAVINGS
$13,682.07
55.28% savings · $1,140.17/mo

BEST

Biggest savings

Dual Pricing Program

CREDIT & DEBIT PROCESSING

CC volume $46,399.73	**Included**
Debit volume $28,434.40	**Included**
Transactions (1,488)	**Included**

MONTHLY FEES

Dual Pricing flat monthly	**$64.95**
All transaction / card fees	**$0.00**
Pass-through	**$0.00**

Total monthly cost **$64.95/mo**

ANNUAL SAVINGS
$23,972.69
96.85% savings · $1,997.72/mo

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