

	Evalon	RevTrak
Credit Cards Accepted:		
VISA	YES	YES
MasterCard	YES	YES
American Express	YES	NO
Discover Card	YES	YES
Debit Cards	YES	YES
Types of Transactions Supported:		
In Person	YES	YES
Phone	YES	YES
Online	YES	YES
Reoccurring	YES	NO
System Interfacing Capability:		
Interface with Opus21	YES	Upload datafile
Interface with JDE	NO	NO
Interface with PIMS	NO	NO
Processing Fees:		
Qualified "Swiped" Transactions (VISA, MC, Discover)	1.74% + \$0.20	1.99% + \$0.35
Signature "Swiped" Debit (with VISA/MasterCard logo)	1.44% + \$0.20	1.99% + \$0.35
Reward Cards "Swiped" Debit (with VISA/MasterCard logo)	2.05% + \$0.20	1.99% + \$0.35
Partial Qualified "Keyed" or "Online" Credit Card & Signature Card (VISA, MC, Discover)	2.35% + \$0.20	2.79% + \$0.35
American Express	2.89% + \$0.10	NA
Basic Monthly Fee	NA	\$ 49.95
Monthly Statement Fee	\$ 8.00	NA
Operator Assistance Fee	\$0.90/occurrence	NA
Automatic Response Authorization by Phone	\$0.75/occurrence	NA
Bank Referral Fee	\$4.00/occurrence	NA
Minimum Monthly Processing Fee	\$ 25.00	NA
Access to Online Merchant Account	\$15.00/month	NA
NSF Fee	\$ 20.00	NA
Chargeback Fee	\$ 25.00	NA
Monthly Virtual Merchant Gateway Fee	\$ 5.00	NA
Setup and Annual Fees		
One-Time Setup	\$ 100.00	NA
Annual Compliance Fee (Dial-up Terminal)	\$ 55.00	NA
Annual Compliance Fee (Internet Terminal)	\$ 175.00	NA
Application Fee	\$ 50.00	NA
Annual Validation Fee	\$ 35.00	NA
Terminal Pricing		
POS Terminal (price per terminal)	\$ 699.00	\$ 89.95
Virtual Merchant (PC-Based w/unlimited users)	\$ 978.00	NA

Month	Total Amount Transactions	Total No. of Transactions	REVTRAK			EVALON		
			Processing Fees ***	Monthly Fees	Total Fees	Processing Fee *	Monthly Fees	Total Fees
January	\$ 1,391.31	6	\$ 35.35	\$ 49.95	\$ 85.30	\$ 27.57	\$ 28.00	\$ 55.57
February	5,214.91	37	137.59	49.95	187.54	106.22	28.00	134.22
March	2,686.37	14	69.10	49.95	119.05	53.71	28.00	81.71
April	15,622.81	71	398.24	49.95	448.19	310.25	28.00	338.25
May	2,617.25	24	70.95	49.95	120.90	54.40	28.00	82.40
June	727.38	8	20.18	49.95	70.13	15.38	28.00	43.38
July	739.71	5	19.43	49.95	69.38	15.02	28.00	43.02
August	3,563.32	22	92.86	49.95	142.81	71.92	28.00	99.92
September	5,860.58	38	153.37	49.95	203.32	118.66	28.00	146.66
October	6,745.29	18	167.51	49.95	217.46	131.42	28.00	159.42
November	13,082.28	52	330.87	49.95	380.82	258.31	28.00	286.31
December	1,995.78	7	50.15	49.95	100.10	39.22	28.00	67.22
Annual Total	60,246.99	302.00	1,545.60	599.40	2,145.00	1,202.08	336.00	1,538.08
One-time Setup Fees					-			150.00
Equipment					180.00			1,060.00
Annual One-Time Fees					-			210.00
Total 2011 Estimated Expenditure (Based on 2010 volume)					\$ 2,325.00			\$ 2,958.08
Estimated Volume Increase **	127,772.56	211.00	3,127.61	-	5,551.70	2,463.49	-	6,575.77
Adjusted 2011 Utility Forecasted Expenditure	188,019.55	513.00			\$ 7,696.71			\$ 8,113.85

* For analytical purposes, Evalon's tiered rates were averaged at 1.895% and did not include American Express
 ** Represents the increase from 2010 total transactions based on a total of 5% of total revenues paid by credit card
 *** For analytical purposes, RevTrak's two rates (1.99% and 2.79%) were averaged at 2.39%

Non-Utility Charges, Fees, & Fines	2010 Revenue	Total No. of Transactions	Processing Fee 35% of Revenue	Processing Fee 35% of Revenue
Liquor On-Sale License	42,940.00	9.00	362.34	286.60
Liquor Off-Sale License	1,300.00	4.00	12.27	9.42
Non-Intoxicating Liquor License	200.00	1.00	2.02	1.53
Mechanical License	7,700.00	80.00	92.41	67.07
Pawnshop License	3,000.00	6.00	27.20	21.10
Cigarette Sales License	4,700.00	18.80	45.90	34.93
Refuse Haulers License	1,600.00	8.00	16.18	12.21
Motor Vehicle License	7,846.25	44.84	81.33	61.01
Peddlers License	2,855.00	28.55	33.87	24.65
Gasoline Sales License	3,600.00	14.40	35.15	26.76
Other Business License & Permits	3,935.00	240.00	116.92	74.10
Investigation Fees	1,203.00	13.00	14.61	10.58
Building Permits	227,885.75	613.00	2,120.81	1,634.05
Plumbing Permits	21,150.87	112.00	216.13	162.68
Animal License	825.00	67.00	30.35	18.87
Heating Permits	25,799.75	157.00	270.76	202.52
Conditional Use Permits	5,400.00	26.00	54.27	41.02
Sign Permits	1,375.00	14.00	16.40	11.92
Rental License	2,025.00	81.00	45.29	29.63
Fire Permits	2,365.80	73.00	45.34	30.29
Electrical Inspection Permit	15,437.50	196.00	197.73	141.59
Septic System Permits	14,440.00	70.00	145.29	109.77
Urban Sewer Permit	4,425.00	47.00	53.47	38.75
Urban Water Permit	4,675.00	48.00	55.91	40.61
Other Non-Business License & Permits	5,387.00	85.00	74.81	52.73
Rental Fees	1,850.00	19.00	22.13	16.07
Zoning and Subdivision Fees	1,325.00	39.00	24.73	16.59
Plan Checking Fees	92,494.09	11.00	777.56	615.67
Sale of Map & Publication	157.32	53.00	19.87	11.64
Assessment Searches	3,150.00	105.00	63.10	41.89
Accident Reports	1,272.05	516.00	191.24	111.64
Dog Impounds	5,060.00	33.00	53.88	40.16
Vehicle Lock-outs	3,440.00	172.00	88.98	57.22
Hunting Permits	505.00	63.00	26.27	15.95
Background Checks	70.00	7.00	3.04	1.86
Open Burn Permit	1,125.00	45.00	25.16	16.46
Plan & Specification Fees	7,030.00	105.00	95.56	67.63
Administrative Fines	4,050.00	154.00	87.78	57.66
Total Fees, Charges & Fines	533,599.38		5,646.06	4,214.82
Certification (10% of Certification \$)	20,000.00	200	237.30	172.65
Combined Adjusted 2011 Utility & City Fees, Charges, & Fines Forecasted Expenditure **			\$ 13,580.07	\$ 12,501.32

Not included is the cost for Bitwise (web designer) to configure online web store if Evalon is selected

Difference \$ 1,078.75