ProcessRite / MERCHANT RESOURCES

Processing Cost Worksheet

Use one complete statement period. Keep this completed sheet private.

Separate processing cost from the total cost of operating your checkout.

Do not write card numbers, bank details, logins, merchant IDs or private customer records here.

Statement period / number of months represented

A. Gross card sales for the same period ($)

B. Processing charges for the same period ($)

C. Number of processed transactions

D. Monthly software and app charges ($)

E. Other monthly account / gateway / equipment charges ($)

F. Annual recurring charges not already in B or E ($)

G. One-time setup / equipment purchase ($)

Avoid double-counting: if a fee is already in processing charges, do not add it again.

Read the Results Carefully

Calculation guide and follow-up questions

Current effective processing rate

B / A x 100. This describes the selected period, not your contractual pricing rate or a guaranteed future rate.

Average ticket

A / C. Use actual transaction count. It can help explain why per-transaction fees matter.

Normalized monthly cost

B + D + E + F / 12, when A and B describe one month. Convert multi-month totals first.

First-year planning scenario

12 x normalized monthly cost + G. This assumes unchanged activity and excludes unentered, unknown or conditional charges.

Check before comparing

Use the same sales volume, transaction count, channel mix and billing period. Confirm refunds, chargebacks, minimums, pass-through fees and other exceptions separately.

Review the whole agreement

List software, hardware ownership or lease, setup, annual charges, renewal, cancellation and support responsibility. A low effective rate alone does not establish a better proposal.

Questions to ask the provider / items requiring written confirmation

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The online calculator runs locally in your browser. Use the optional website form to request a review; arrange document sharing after contact.