

**YMCA of Metropolitan Detroit
Cost Savings as a result of Protivity and JetPay
Spring 2007**

Annual Savings	
<i>Per Transaction Savings - JetPay</i>	
POS Transactions (Courtesy Counter)	7,609
Credit Card Draft	5,190
Bank Draft	14,004
Direct Annual Savings Total	26,803
<i>JetPay Personnel Cost Savings</i>	
Auto Re-Processing of NSF Credit Cards	18,720 30 hours per week staff time - re-keying credit cards
<i>Symmetrical's - Protivity</i>	
Direct Credit Card # Input (Reduction in Correcting data input Errors)	10,920 1/4 hour staff time daily - 14 locations
Direct Credit Card Processing (Reduction in time spent with daily cash balancing)	10,920 1/4 hour staff time daily - 14 locations
<i>Symmetrical's - Protivity - WebRoster</i>	
Mass Posting of Member Account Journals (Enables increased facility access controls when relaying messages to members)	3,120 5 hours per week staff time - individually posting member journals
<i>Misc. Cost Savings</i>	
Faster turn around time in communicating account errors/ NSF's to members (Potential for increased collections)	15,000 Potential for about 1 percent improvement in post-draft collection efforts
<i>Account Updater - Symmetrical Solutions</i>	
<i>Service provided by JetPay that provides updated credit card account information including lost or stolen credit card replacement numbers and new expiration dates</i>	
Est. Postage for Account Update Letters (350/ month)	1,638 <i>Estimated postage for 350 letters sent each month</i>
Letterhead/ Envelopes for Account Update Letters (5 cents ea.)	210 <i>Estimated supplies cost for 350 letters sent each mont</i>
Indirect Annual Savings Potential	60,528
Total Savings Direct and Indirect.	87,331

YMCA of Metropolitan Detroit

We build strong kids, strong families, strong communities

<i>Comparative Analysis</i>	# of Transactions Monthly	Previous Monthly Cost	Previous Annual Cost	JetPay Monthly Cost	Monthly Savings	Annual Savings
1. Non-recurring transactions (at Courtesy Counter)						
Non-recurring Visa & MasterCard transactions	6,000	2,616	31,392	2,016	600	7,200
Non-recurring Discover & American Express card transactions	227	57	681	23	34	409
Cost Savings					634	7,609
2. Recurring transactions (Credit Card Draft)						
Recurring Visa & MasterCard transactions	15,000	2,295	27,540	1,913	383	4,590
Recurring Discover card transactions	500	100	1,200	50	50	600
Cost Savings					433	5,190
3. ACH transactions (Bank Draft)						
ACH transaction processing	12,000	1,440	17,280	1,440		
ACH Returns	351	1,755	21,060	702	1,053	12,636
ACH Notification of Change	57	114	1,368		114	1,368
Cost Savings					1,167	14,004
4. Auto Re-Processing of NSF Credit Cards						
Staff Time - manually re-keying credit card trans (reallocated staff time)	1,000	18,720			1,560	18,720
Reduction in overall AR by capturing NSF's faster						
5. Account Updater -						
Service provided by JetPay that provides updated credit card account information including lost or stolen credit card replacement numbers and new expiration dates						
Postage for Account Update Letters (350/ month)	350	137	1,638		137	1,638
Letterhead/ Envelopes for Account Update Letters (5 cents ea.)	350	18	210		18	210
Cost Savings					154	1,848
Grand Total Savings					3,948	47,371