Analyzing a Merchant Statement in ISO AMP

Upload a prospect's statement, compare pricing options, and see both their savings and your residual before you quote.

Before you start

Use a community login where you have one. Analyses are tied to the login that created them, so a community login lets everyone on your team see each other's work. An individual login keeps your analyses to yourself.
Pick your primary email carefully at setup — moving analyses between logins later isn't straightforward.

1. Choose your starting point

Situation	Go to
You have the merchant's current processing statement	**Quote → Upload Statement**
The merchant is new to processing, or you only have estimates	**Quote → Manual Quote**

2. Manual Quote — no statement

Enter four things:

- **Market segment** — the merchant's industry
- **Merchant name**
- **Monthly volume**
- **Average ticket**

You don't need a transaction count — ISO AMP calculates it from volume and average ticket.
Click **Create Analysis**. You'll get pricing options across cash discount, flat rate, and interchange-plus.

3. Upload Statement — the better path when you have one

Drag the statement in or select it from your files, then add:

- **Business name**
- **Statement month and year**
- **Industry / MCC**
- **ZIP code**

Why MCC and ZIP matter: when a statement doesn't break out enough detail, ISO AMP uses these to estimate interchange and card mix. Getting them wrong is the most common cause of a analysis that looks strange later.

10 Glenlake Pkwy NE, Suite 250
Atlanta, GA 30328

4. Check the status

Status	What it means
Green	Statement accepted. Continue.
Red	Rejected. Check the file and re-upload.
Human review	The system couldn't read something confidently, so a person is checking it. Usually about 15 minutes.

Timing note: statements submitted after roughly 4 PM ET, on weekends, or around holidays may not clear review until the next business day. Worth uploading earlier in the day if you're presenting to a merchant soon.

5. Review the analysis

Go to **Select Statement → Details** and work through:

1. Current pricing
2. Current effective rate
3. Proposed pricing
4. Merchant savings
5. Your residual earnings

6. Compare pricing programs

Choose the program you want to model — **flat rate**, **interchange-plus**, or **cash discount** — then adjust basis points, transaction fees, and monthly fees.
Check **Details** for the merchant's current pricing before you match or beat it. This is where you decide how much of the savings goes to the merchant and how much stays as your margin.

7. Review your residual

The **Residual Earnings** section estimates what the account generates for you after processing costs.
If the residual shows negative, don't take it at face value. There are known cases where interchange costs weren't pulled correctly and the tool returned a negative result on a perfectly good account. Check:

- Did the statement process cleanly?
- Are the MCC and ZIP correct?
- Was interchange captured or estimated sensibly?

If it still looks wrong, send it to Revenue Operations before quoting the merchant.

8. Final check before you present

Run through this before anything goes in front of a merchant:

- Correct merchant
- Correct statement month
- Correct MCC / industry
- Correct ZIP code
- Current pricing matches the statement
- Proposed pricing entered correctly
- Merchant savings reviewed
- Residual reviewed
- Anything unusual investigated

The short version

Upload → verify the details → select a pricing program → compare → review savings → review your residual → check for errors → present.

Questions?

Revenue Operations — prm@boldpay.io or (877) 515-6464 Opt 2. If something in an analysis doesn't look right, ask before you quote.

Notes for the build team — remove before publishing. *Two changes from the source: the community-login rationale now refers to your team rather than "the team," and the negative-residual issue is stated as a known tool behavior rather than "the training noted," since partners have no context for that. The source document also truncated mid-sentence at the Quick Flow line; I completed it as "check for errors → present" — confirm that was the intent. Worth noting the menu path is* ***Quote → Upload Statement****, which likely explains the "ISOQuote" naming that came up earlier — probably the Quote function inside ISO AMP rather than a separate tool. Worth confirming with Gus so the Hub uses one name.*