

I.B.M. OFFER ON COSTS OF SEMI-COMMERCIAL PROCESSING

EXHIBIT 41

	Fixed Costs	Variable Costs
	Bfr	Bfr
<u>A. Initial Costs</u>		
Programming	114,242	
Card to tape conversion (97.5 per 1000 cards taking 70,000)	733	6,825
Sort by customer/member number (59.5 per 1000 cards taking 70,000)	477	4,165
Creation of main file (11.0 per 1000 cards taking 70,000)		770
(59.5 per 1000 customers taking 14,000)		833
Totals:	116,689	12,593
<u>B. Monthly Operations</u>		
Card to disk conversion (152.0 per 1000 cards taking 1300)	436	198
Sort by customer/member number (248.5 per 1000 cards taking 1300)	477	323
Invoicing, updating, selection of addresses (25.5 per 1000 cards taking 1300)	1,601	33
(128.0 per 1000 file addresses taking 14,000)		1,792
(38.0 per 1000 selected addresses, 6000)		228
(4.5 per 1000 debit and credit movements, taking 350)		2
(148.0 per 1000 printed lines taking 4500)		666
Labels (3 up) (265 per 1000 addresses taking 6000)		1,590
	3,484	4,822
Sales journal (3.5 per 100 movements taking 350)	436	12
(15.0 per 100 lines taking 300)		45
Sort of payments by origin and date (87.0 per 100 movements taking 350)	477	50
Payments journal (3.5 per 100 movements taking 350)	436	12
(20.0 per 100 lines taking 70)		14
	1,349	348
Customer statement of account (55.5 per 1000 addresses taking 14,000)	1,183	777
(152.5 per 1000 lines taking 2000)		305
	1,183	1,082
Monthly totals:	6,016	5,252