Utility Belt Labs

MarginGuard Pro — guide

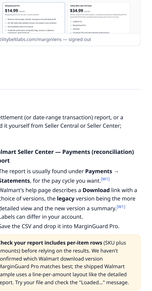
True profit per SKU for Walmart Marketplace & Amazon sellers — COGS, fees, TrueProfit and PriceGuard.

Screenshots captured signed out from the live site (utilitybeltlabs.com, build `#247775`) on Oct 29, 2026, using only the synthetic sample data the site ships with.

1 What it does and who it's for

MarginGuard Pro is a profit calculator for Walmart Marketplace and Amazon sellers built on the settlement and reconciliation reports you already download. It shows revenue, fees by type, refunds, and your estimated profit after your cost of goods (COGS) — per SKU — plus:

- **TrueProfit alerts:** losing-SKU flags against your own threshold ($ or margin %), total estimated loss and worst offenders, Amazon vs Walmart profit for matching SKUs, and a what-if forecast for price and spend changes.
- **PriceGuard:** a minimum profit floor (% or $, global or per SKU) which prices break-even, a small price drop would wipe out the margin, and a recommended price — with the math shown.



It runs in your browser; your file is never uploaded. COGS you type are remembered in your browser.

2 Get the right report

MarginGuard Pro reads the same two kinds of file: an Amazon settlement (or date-range transaction) report, or a Walmart Marketplace payments / reconciliation report. Download it yourself from Seller Central or Seller Center; MarginGuard Pro never connects to your marketplace account.

Amazon Seller Central — settlement report (Flat File V2)

1. Open the **All Statements** page of the Payments report (legacy Seller Central) or **Finance Report** (new Seller Central).[#1]
2. Optionally narrow the list with **Select Date Range**.[#1]
3. In the **Actions** column of the settlement period you want, click **Download Flat File V2**.[#1]
4. Save the file; it's a text report you can drop straight into MarginGuard Pro.

Amazon — custom date range instead

1. **Payments** → **Reports Repository**.[#2]
2. Pick the account type, then **Transaction report (CSV)**.[#2]
3. Choose **Month** or **Custom date range** (up to 365 days) and click **Request report**; it can take up to three hours.[#2]

Walmart Seller Center — Payments (reconciliation) report

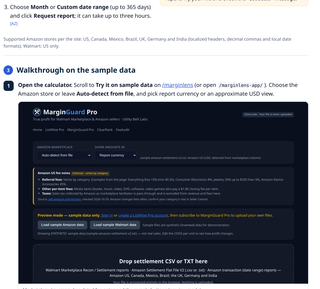
1. The report is usually found under **Payments** → **Statements**, for the pay cycle you want.[#3]
2. Walmart's help page describes a **Download** link with a choice of versions, the **legacy** version being the more detailed view and the new version a summary;[#3] Labels can differ in your account.
3. Save the CSV and drop it into MarginGuard Pro.

Check your report includes per-item rows (SKU plus amounts) before relying on the results. We haven't confirmed which Walmart-download version MarginGuard Pro matches best; the shipped Walmart sample uses a line-per-amount layout like the detailed report. Try your file and check the "Loaded…" message.

Supported Amazon stores per the site: US, Canada, Mexico, Brazil, UK, Germany and India (localized decimals, comma and local dates formats). Walmart: US only.

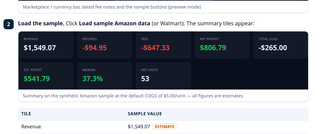
3 Walkthrough on the sample data

1. **Open the calculator.** Scroll to **Try it on sample data** on /marginguard (or open `/marginguard-app/`). Choose the Amazon store or leave **Auto-detect from file**, and pick report currency or an approximate USD view.



Marketplace / currency bar, dated fee notes and the sample buttons (preview mode).

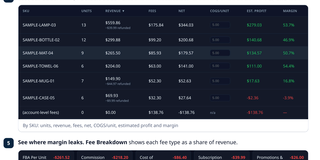
2. **Load the sample.** Click **Load sample Amazon data** (or Walmart). The summary tiles appear:



Summary on the synthetic Amazon sample at the default COGS of $5.00/unit — all figures are estimates

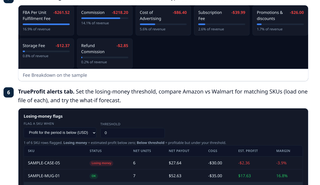
TILE	SAMPLE VALUE
Revenue	$1,549.07 ESTIMATE
Refunds	-$94.95 ESTIMATE
Fees	-$647.33 ESTIMATE
Net Payout	$806.79 ESTIMATE
Total Cogs	-$265.00 ESTIMATE
Est. Profit	$541.79 ESTIMATE
Margin	37.3% ESTIMATE
Net Units	53 ESTIMATE

3. **Check the alerts.** Margin alerts list money-losing SKUs, SKUs below your floor and the worst offenders. Account-level fees (subscription, storage, advertising not tied to a SKU) aren't in SKU buys but still reduce overall profit.



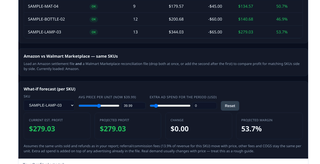
Margin alerts (TruePrice + PriceGuard) on the sample

4. **Set your COGS.** Change **Default COGS / unit** and click **Recalculate**, or edit any SKU's COGS in the **By SKU** table.



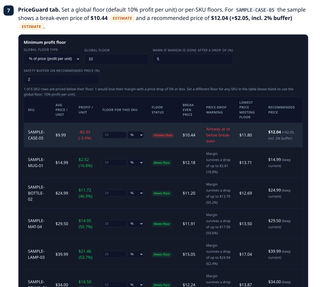
By SKU: units, revenue, fees, net, COGS/unit, estimated profit and margin

5. **See where margin leaks.** **Fee Breakdown** shows each fee type as a share of revenue.



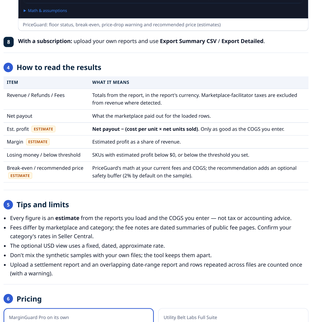
Fee Breakdown on the sample

6. **TruePrice alerts tab.** Set the losing-money threshold, compare Amazon vs Walmart for matching SKUs (load one file of each), and try the what-if forecast:



TruePrice alerts tab

7. **PriceGuard tab.** Set a global floor (default 10% profit per unit) or per-SKU floors. For `SAMPLE-CASE-05` (the sample shows a break-even price of **$10.44** ESTIMATE) and a recommended price of **$12.04** (**+52.05, incl. 2% buffer**) ESTIMATE:



PriceGuard: floor status, break-even, price-drop warning and recommended price (estimates)

8. **With a subscription:** upload your own reports and use **Export Summary CSV / Export Detailed**.

4 How to read the results

ITEM	WHAT IT MEANS
Revenue / Refunds / Fees	Totals from the report, in the report's currency. Marketplace-facilitator taxes are excluded from revenue where detected.
Net payout	What the marketplace paid out for the loaded rows.
Est. profit ESTIMATE	**Net payout − (cost per unit × net units sold)**. Only as good as the COGS you enter.
Margin ESTIMATE	Estimated profit as a share of revenue.
Losing money / below threshold	SKUs with estimated profit below $0, or below the threshold you set.
Break-even / recommended price ESTIMATE	PriceGuard's math at your current fees and COGS; the recommendation adds an optional safety buffer (2% by default on the sample).

5 Tips and limits

- Every figure is an **estimate** from the reports you load and the COGS you enter — not tax or accounting advice.
- Fees differ by marketplace and category; the fee notes are dated summaries of public fee pages. Confirm your category's rates in Seller Central.
- The optional USD view uses a fixed, dated exchange rate.
- Don't mix the synthetic samples with your own files; the tool keeps them apart.
- Upload a settlement report and an overlapping date-range report and you'll receive accrual-style rows, flagged in the Notes column.

6 Pricing

MarginGuard Pro on its own

$14.99/month

Upload your own reports, per-SKU profit, TruePrice + PriceGuard, CSV exports.

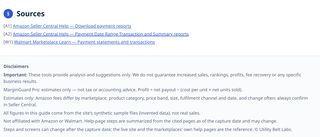
Utility Belt Labs Full Suite

$34.99/month

All four tools: ListWise Pro, MarginGuard Pro, FeeAudit and ClearRank SEO (including Reviews & Reputation).

Prices are in US dollars and billed in USD whichever marketplace you sell on; they exclude any applicable tax. Cancel anytime from the billing portal. Prices as shown on Oct 29, 2026.

Anyone can try the calculator on the sample data without an account.



7 Sources

(A1) Amazon Seller Central Help — Download payment reports
(A2) Amazon Seller Central Help — Payment Date Range Transaction and Summary reports
(W1) Walmart Marketplace Learn — Payment statements and transactions

Disclaimers

Important: These tools provide estimates only. We do not guarantee increased sales, rankings, profits, fee recovery or any specific business results.

MarginGuard Pro estimates only — not tax or accounting advice. Profit = net payout − (cost per unit × net units sold).

Estimates vary: Amazon fees differ by marketplace, product category, price band, size, fulfillment channel and date, and change often; always confirm in Seller Central.

All figures in this guide come from the site's synthetic sample files (invented data), not real sales.

Not affiliated with Amazon or Walmart. Help-page titles are summarized from the page's title or the category you picked.

Steps and screens can change after the date captured; the marketplaces' own help pages are the reference. © Utility Belt Labs.