

Monthly Statement

Updated September 2017

Funded statement will become a posted statement. Will show sales and fees processed for the current statement month.

Your Card Processing Statement

041773/000001/566080/0001/41273/0000/399320 000 01 000000
ABC BAKERY
ATTN: JOHN DOE
1234 ANYSTREET DRIVE
ANYTOWN, US 12345

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THIS IS NOT A BILL

Statement Period	04/01/15 - 04/30/15
Merchant Number	123456789012
Customer Service	Website - BusinessTrack.com Phone - 1-800-430-7161

Summary An overview of account activity for the statement period.

Page 4	Total Amount Submitted	\$24,699.43
Page 5	Third-Party Transactions	-\$791.44
Page 5	Chargebacks/Reversals	0.00
Page 6	Adjustments	0.00
Page 6	Fees	-\$532.56
Page 5	Interchange	-\$171.51
Total Amount Processed		\$23,203.92

If merchant is interchange plus, totals from interchange table will appear in summary box.

Reflects total processed throughout the month, not funded.

Important Information About Your Account

is here and it affects you, now! The launch of the industry's much-anticipated EMV technology also comes a shift in liability-starting this October!

What is EMV?

EMV (which stands for "EuroPay, MasterCard, Visa") is the future of credit and debit card acceptance in the United States. EMV cards have an embedded chip that transmits a unique, one-time code with every transaction. This new code takes the place of the magnetic stripe data currently being used. Data transmitted by the EMV chip card is constantly changing, making it virtually impossible to replicate-creating a significantly more secure environment that greatly minimizes the risk of fraudulent transactions.

When do you need to make the switch?

The shift in liability means that, starting on October 1, 2015, any business that accepts a fraudulent transaction through a non-EMV-terminal will pay for all losses associated with that transaction. As such, it's time to protect yourself and your business by making sure you have an EMV-capable processing terminal.

Is your credit card terminal EMV-capable?

If you are unsure if your terminal is ready to accept EMV transactions, simply call 800-258-8472 today. If it is not, you can order a low-cost terminal right away. Our EMV-capable hardware is among the most advanced and reliable in the industry, designed to meet and exceed all new mandates. Keeping cost in mind, we offer affordable options that are both EMV and NFC (Near Field Communication) capable.

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Product Service Announcements

Great News! Your business now has the expanded security of the TransArmor Solution that helps protect your business from the high costs of a data breach and helps you stay ahead of continually changing industry requirements. You will receive a welcome package in the mail with all the details. Call us at 866-359-0978 or go to firstdata.com/transarmor to receive more information.

New message section added for general announcements versus critical fee changes in the important information table.

SUMMARY BY DAY

Date Submitted	Amount Submitted	Third-Party Transactions	Chargebacks/Reversals	Adjustments	Fees	Interchange	Amount Processed
04/01/15	\$1,103.28	-\$119.63	0.00	0.00	0.00	0.00	\$983.65
04/02/15	\$954.25	-\$68.09	0.00	0.00	0.00	0.00	\$886.16
04/03/15	\$1,073.40	-\$14.89	0.00	0.00	0.00	0.00	\$1,058.51
04/04/15	\$1,227.77	-\$8.19	0.00	0.00	0.00	0.00	\$1,219.58
04/06/15	\$1,255.67	-\$54.64	0.00	0.00	0.00	0.00	\$1,201.03
04/07/15	\$925.17	-\$8.28	0.00	0.00	0.00	0.00	\$916.89
04/08/15	\$1,278.21	-\$6.62	0.00	0.00	0.00	0.00	\$1,271.59
04/09/15	\$1,032.79	-\$78.00	0.00	0.00	0.00	0.00	\$954.79
04/10/15	\$953.16	-\$17.29	0.00	0.00	0.00	0.00	\$935.87
04/11/15	\$1,060.98	-\$18.00	0.00	0.00	0.00	0.00	\$1,042.98
04/12/15	\$566.80	0.00	0.00	0.00	0.00	0.00	\$566.80
04/13/15	\$1,214.97	-\$41.69	0.00	0.00	0.00	0.00	\$1,173.28
04/14/15	\$628.88	0.00	0.00	0.00	0.00	0.00	\$628.88
04/15/15	\$868.76	-\$3.60	0.00	0.00	0.00	0.00	\$865.16
04/16/15	\$1,050.33	-\$8.57	0.00	0.00	0.00	0.00	\$1,041.76
04/17/15	\$602.12	-\$57.14	0.00	0.00	0.00	0.00	\$544.98
04/18/15	\$636.79	-\$10.89	0.00	0.00	0.00	0.00	\$625.90
04/19/15	\$583.32	0.00	0.00	0.00	0.00	0.00	\$583.32
04/20/15	\$861.01	-\$45.75	0.00	0.00	0.00	0.00	\$815.26
04/21/15	\$571.30	0.00	0.00	0.00	0.00	0.00	\$571.30
04/22/15	\$833.96	-\$34.98	0.00	0.00	0.00	0.00	\$798.98
04/23/15	\$906.11	-\$60.84	0.00	0.00	0.00	0.00	\$845.27
04/24/15	\$856.85	-\$5.57	0.00	0.00	0.00	0.00	\$851.28
04/25/15	\$702.92	0.00	0.00	0.00	0.00	0.00	\$702.92
04/26/15	\$348.44	0.00	0.00	0.00	0.00	0.00	\$348.44
04/27/15	\$700.33	-\$38.06	0.00	0.00	0.00	0.00	\$662.27
04/28/15	\$572.02	0.00	0.00	0.00	0.00	0.00	\$572.02
04/29/15	\$678.16	0.00	0.00	0.00	0.00	0.00	\$678.16
04/30/15	\$651.68	-\$90.72	0.00	0.00	0.00	0.00	\$560.96
Month End Charge	0.00	0.00	0.00	0.00	0.00	0.00	\$4.07
Total	\$24,699.43	-\$791.44	\$0.00	\$0.00	-\$532.56	-\$171.51	\$23,203.92

Since this is now a posted statement, if settled monthly, then fee total will appear at bottom of the statement after the last day of the month. If daily settled, fees will appear each day as they do today.

Summary by Card Type

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$19.92	73	\$1,454.17	0	0.00	73	\$1,454.17
Visa	\$18.10	310	\$5,611.17	0	0.00	310	\$5,611.17
Discover	\$9.97	12	\$119.65	0	0.00	12	\$119.65
Diners	\$0.00	0	\$0.00	0	0.00	0	\$0.00
JCB	\$0.00	0	\$0.00	0	0.00	0	\$0.00
Debit/ATM	\$12.34	879	\$10,848.91	0	0.00	879	\$10,848.91
EBT	\$10.72	548	\$5,874.09	0	0.00	548	\$5,874.09
American Express	\$18.84	42	\$791.44	0	0.00	42	\$791.44
Total		1,864	\$24,699.43	0	0.00	1,864	\$24,699.43

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Summary by Batch

Batch	Date Submitted	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
885648010115	04/01/2015	\$12.83	86	1,103.28	0	0.00	86	1,103.28
885648020116	04/02/2015	\$14.46	66	954.25	0	0.00	66	954.25
885648030117	04/03/2015	\$13.94	77	1,073.40	0	0.00	77	1,073.40
885648040118	04/04/2015	\$13.49	91	1,227.77	0	0.00	91	1,227.77
885648060119	04/06/2015	\$15.50	81	1,255.67	0	0.00	81	1,255.67
885648070120	04/07/2015	\$12.17	76	925.17	0	0.00	76	925.17
885648080121	04/08/2015	\$14.86	86	1,278.21	0	0.00	86	1,278.21
885648090122	04/09/2015	\$14.34	72	1,032.79	0	0.00	72	1,032.79
885648100123	04/10/2015	\$17.65	54	953.16	0	0.00	54	953.16
885648110124	04/11/2015	\$13.10	81	1,060.98	0	0.00	81	1,060.98
885648120125	04/12/2015	\$11.34	50	566.80	0	0.00	50	566.80
885648130126	04/13/2015	\$14.29	85	1,214.97	0	0.00	85	1,214.97
885648140127	04/14/2015	\$10.48	60	628.88	0	0.00	60	628.88
885648150128	04/15/2015	\$11.90	73	868.76	0	0.00	73	868.76
885648160129	04/16/2015	\$14.19	74	1,050.33	0	0.00	74	1,050.33
885648170130	04/17/2015	\$13.38	45	602.12	0	0.00	45	602.12
885648180131	04/18/2015	\$10.98	58	636.79	0	0.00	58	636.79
885648190132	04/19/2015	\$12.15	48	583.32	0	0.00	48	583.32
885648200133	04/20/2015	\$12.66	68	861.01	0	0.00	68	861.01
885648210134	04/21/2015	\$12.16	47	571.30	0	0.00	47	571.30
885648220135	04/22/2015	\$12.09	69	833.96	0	0.00	69	833.96
885648230136	04/23/2015	\$12.58	72	906.11	0	0.00	72	906.11
885648240137	04/24/2015	\$14.77	58	856.85	0	0.00	58	856.85
885648250138	04/25/2015	\$12.12	58	702.92	0	0.00	58	702.92
885648260139	04/26/2015	\$11.24	31	348.44	0	0.00	31	348.44
885648270140	04/27/2015	\$16.29	43	700.33	0	0.00	43	700.33
885648280141	04/28/2015	\$11.67	49	572.02	0	0.00	49	572.02
885648290142	04/29/2015	\$11.30	60	678.16	0	0.00	60	678.16
885648300143	04/30/2015	\$14.17	46	651.68	0	0.00	46	651.68
Total			1,864	\$24,699.43	0	\$0.00	1,864	\$24,699.43

Summary by Batch has new header, and table has been revamped to have same look and feel as Summary by Card Type.

Third-Party Transactions

Date	Description	Amount
04/01/15	Transactions submitted to AMEX	\$119.63
04/02/15	Transactions submitted to AMEX	\$68.09
04/03/15	Transactions submitted to AMEX	\$14.89
04/04/15	Transactions submitted to AMEX	\$8.19
04/06/15	Transactions submitted to AMEX	\$54.64
04/07/15	Transactions submitted to AMEX	\$8.28
04/08/15	Transactions submitted to AMEX	\$6.62
04/09/15	Transactions submitted to AMEX	\$78.00
04/10/15	Transactions submitted to AMEX	\$17.29
04/11/15	Transactions submitted to AMEX	\$18.00
04/13/15	Transactions submitted to AMEX	\$41.69
04/15/15	Transactions submitted to AMEX	\$3.60
04/16/15	Transactions submitted to AMEX	\$8.57
04/17/15	Transactions submitted to AMEX	\$57.14
04/18/15	Transactions submitted to AMEX	\$10.89
04/20/15	Transactions submitted to AMEX	\$45.75
04/22/15	Transactions submitted to AMEX	\$34.98
04/23/15	Transactions submitted to AMEX	\$60.84
04/24/15	Transactions submitted to AMEX	\$5.57
04/27/15	Transactions submitted to AMEX	\$38.06
04/30/15	Transactions submitted to AMEX	\$90.72
Total		\$791.44

Third-party section will now be dynamic. Will not show on a merchant statement that is not set up for pass-through.

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Chargebacks/Reversals

Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
No Chargebacks/Reversals for this Statement Period				
Total				0.00

Adjustments

Date	Description	Amount
No Adjustments for this Statement Period		
Total		0.00

Fees

Fees will now be categorized by Transaction Fees, Debit Network Fees, Account Fees, Equipment Fees, and Product and Services for ease of reconciliation.

Transaction Fees	Amount
AmEx	
AMEX AUTH FEE 43 TRANSACTIONS AT .027500	-\$1.18
Discover	
DISCOVER ASSESSMENT FEE .001100 BASIS PTS TIMES \$146.98	-\$0.16
DISCOVER AUTH FEE 13 TRANSACTIONS AT .027500	-\$0.36
DISCOVER DATA USAGE FEE 13 TRANSACTIONS AT .018500	-\$0.24
NETWORK AUTHORIZATION FEE 13 TRANSACTIONS AT .002500	-\$0.03
MasterCard	
MASTERCARD ACCESS FEE 71 TRANSACTIONS AT .026900	-\$1.91
MASTERCARD ASSESSMENT FEE .001200 BASIS PTS TIMES \$1,391.71	-\$1.67
MASTERCARD AUTH FEE 71 TRANSACTIONS AT .027500	-\$1.95
MASTERCARD SALES TRANS FEE 68 TRANSACTIONS AT .050000	-\$3.40
MC LICENSE VOLUME FEE .000050 DISC RATE TIMES \$1,391.71	-\$0.07
Visa	
ACQUIRER PROCESSOR FEE CREDIT 222 TRANSACTIONS AT .019500	-\$4.33
VISA ACCESS FEE 316 TRANSACTIONS AT .026900	-\$8.50
VISA ASSESSMENT FEE CR .001300 BASIS PTS TIMES \$4,259.00	-\$5.54
VISA ASSESSMENT FEE DB .001100 BASIS PTS TIMES \$1,291.18	-\$1.42
VISA AUTH FEE 316 TRANSACTIONS AT .027500	-\$8.69
VISA NETWORK FEE CP 1B-09	-\$6.00
VISA SALES TRANS FEE 220 TRANSACTIONS AT .050000	-\$11.00
Total Transaction Fees	-\$56.45
Debit Network Fees	
ACCEL ADVANTAGE	-\$3.39
ACCEL REGULATED	-\$10.11
DEBIT/ATM CARD TRANSACTION FEE 894 TRANSACTIONS AT .027500	-\$24.59
EBT AUTHORIZATIONS 544 TRANSACTIONS AT .150000	-\$81.60
EBT BALANCE INQUIRY 6 TRANSACTIONS AT .150000	-\$0.90
EBT DECLINE FEE 32 TRANSACTIONS AT .150000	-\$4.80
ILINK BUSINESS REGULATED	-\$9.35
INTERLINK	-\$49.15
INTERLINK DECLINE INTERLINK PAVD	-\$0.11
REGULATED INTERLINK PAVD	-\$0.75
UNREGULATED INTERLINK PAVD	-\$39.20
UNREGULATED DEC	-\$0.04

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Fees

INTERLINK REGULATED	-\$98.16
INTERLINK REGULATED DECLINE	-\$0.14
MAESTRO DECLINE	-\$0.03
MAESTRO REGULATED	-\$18.86
NYCE FILE FEE 5 TRANSACTIONS AT .001400	-\$0.01
NYCE PREMIER	-\$0.24
NYCE PREMIER REGULATED	-\$1.09
ONLINE DEBIT DENIAL 15 TRANSACTIONS AT .027500	-\$0.41
PULSE	-\$0.41
PULSE - PAY LIMITED	-\$1.67
PULSE - PAY LIMITED DECLINE	-\$0.08
PULSE PAY CHOICE REGULATED	-\$0.59
STAR NE	-\$0.61
STAR NE REGULATED	-\$2.43
STAR WEST ALL STAR REGULATED	-\$0.80
Total Debit Network Fees	-\$349.52
Equipment	
APR RENTAL FD130 DUO TERMINAL BILLING FEE	-\$23.80
APR RENTAL TERMINAL BILLING FEE	-\$25.00
Total Equipment Fees	-\$48.80
Products and Services	
TRANSARMOR SOLUTION - MONTHLY	-\$19.95
TRANSARMOR TOKEN & ENCRYPT 1,928 TRANSACTIONS AT .030000	-\$57.84
Total Products and Services Fees	-\$77.79
Total	-\$532.56

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Formerly known as Pending Interchange. For Interchange Plus merchants only. Table now ties into Summary box and Summary by Day table.

04/01/15 - 04/30/15

Interchange		Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Cost Per		Sub Total	Total Interchange Charges
Product/Description						Rate	Transaction		
AMEX									
AMEX PASS-THRU		725.60	100	43	100	0.00			
AMEX TOTAL		725.60		43					0.00
DISCOVER									
DSCVR PSL RTL RW		77.61	53	5	38	1.71	0.100	-1.83	
DSCVR PSL RTL PR		35.22	24	4	31	1.71	0.100	-1.00	
DSCVR COMML ELECT OTHER		23.50	16	3	23	2.30	0.100	-0.84	
DSCVR PSL RTL PP		10.65	7	1	8	2.10	0.100	-0.32	
DISCOVER TOTAL		146.98		13					-3.99
MASTERCARD									
MC-BUS LEVEL 3 DATA RATE I		329.97	24	12	17	2.86	0.100	-10.64	
MC-BUS LEVEL 4 DATA RATE I		350.51	25	13	19	2.96	0.100	-11.68	
MC-DOMESTIC MERIT III		142.13	10	11	16	1.58	0.100	-3.35	
MC-WORLDCARD MERIT III		61.27	4	7	10	1.77	0.100	-1.78	
MC-BUS LEVEL 2 DATA RATE I		35.77	3	2	3	2.81	0.100	-1.21	
MC-CORP DATA RATE I (US) BUS		327.82	24	14	20	2.65	0.100	-10.09	
MC-WORLD ELITE MERIT III		48.78	4	5	7	2.20	0.100	-1.57	
MC-ENHANCED MERIT III BASE		77.07	6	4	6	1.73	0.100	-1.73	
MC-REG INCENT FRF ADJ POS (DB)		3.09	0	1	1	0.05	0.220	-0.22	
MC-DOMESTIC MERIT III (DB)		15.30	1	1	1	1.05	0.150	-0.31	
MASTERCARD TOTAL		1,391.71		70					-42.58
VISA CREDIT									
VI-CPS/RETAIL ALL OTHER		70.61	1	3	1	1.51	0.100	-1.37	
VI-CPS/SMALL TICKET		787.84	14	106	34	1.65	0.040	-17.24	
VI-CPS/REWARDS 1		696.19	13	26	8	1.65	0.100	-14.09	
VI-BUSINESS CARD RETAIL		43.69	1	3	1	2.20	0.100	-1.26	
VI-PURCHASING CARD RETAIL		10.98	0	1	0	2.50	0.100	-0.37	
VI-PURCHASING CARD - CP		46.61	1	2	1	2.50	0.100	-1.37	
VI-SIGNATURE PREFERRED RETAIL		405.39	7	23	7	2.10	0.100	-10.81	
VI-BUS ENH RETAIL		724.46	13	23	7	2.30	0.100	-18.96	
VI-US SIG BUS RTL		1,473.23	27	33	11	2.40	0.100	-38.66	
VI-US REGULATED (DB)		379.37	7	17	5	0.05	0.220	-3.93	
VI-US CPS/SMALL TCKT REG (DB)		448.19	8	56	18	0.05	0.220	-12.54	
VI-US REGULATED COMM (DB)		304.20	5	6	2	0.05	0.220	-1.47	
VI-CPS SMALL TICKET (PP)		13.72	0	2	1	1.60	0.050	-0.32	
VI-CPS/RETAIL ALL OTHER (PP)		27.77	1	1	0	1.15	0.150	-0.47	
VI-CPS SMALL TICKET (DB)		60.11	1	6	2	1.55	0.040	-1.17	
VI-CPS/RETAIL ALL OTHER (DB)		57.82	1	3	1	0.80	0.150	-0.91	
VISA TOTAL		5,550.18		311					-124.94
Total		7,814.47		437					-171.51