



PROPOSALS: HOW TO DECIPHER MERCHANT STATEMENTS

Presented by:

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What To Pinpoint

- Backend/Processor

Fiserv Omaha

Chase Paymentech

Fiserv North

TSYS

Heartland

Worldpay

Shift4

North American Bancard (NAB)

Elavon

FifthThird

What To Pinpoint

- Pricing Structure

Interchange Cost Plus

Tiered

Flat

Bill Back

Enhanced Bill Back (EBB) / Enhanced Recover Reduced (ERR)

What To Pinpoint

- Rates and Fees

Basis Points/Qualified/Mid-Qualified/Non-Qualified Rates

Authorization Fees

Transaction Fees

AVS Fees

Monthly Service Fees

PCI/Non-PCI Compliance Fees

Annual Fees

Other Miscellaneous Fees

What To Pinpoint

- Padded Fees

Interchange

Dues & Assessments

Access Fees

Card Brand Monthly Fees (MC Location/Visa FANF)

What To Pinpoint

- Locating Unnecessary Charges

“Other Volume/Other Item” Fees

Monthly Advantage Programs

Wireless Processing Fees

Gift Card Fees

Miscellaneous Gateway/POS Fees

Terminology

Discount Rate

Qualified Rates, or Basis Points which refers to mark up over Interchange

Basis Points

0.0001 = 0.01% = 1 Basis Point

0.0010 = 0.10% = 10 Basis Points

0.0100 = 1.00% = 100 Basis Points

Authorization Fee

Authorization charge on all transactions that hit the network level:

Approved Sales, Declined Sales, Refunds, Voids, Batches, Balance Inquires, etc.

Terminology

Transaction Fee

Fee assessed to a completed sale

AVS (Address Verification Service)

Fee added to keyed sales that prompt for Address and Zip Code associated with the cardholder

Average Ticket

Average transaction amount. Gross volume divided by the amount of completed transactions

Effective Rate

End of Month Fees divided into the Gross Monthly Volume Processed

Let's Review!



Fiserv Omaha

Key Sections To Look For:

Summary By Card Type
Fees Charged

Pricing Structures Used:

Interchange
Tiered
Flat
Enhanced Recover Reduced(ERR)

Padded Items:

Typically, None

Fiserv Omaha

YOUR CARD PROCESSING STATEMENT

Page 1 of 10

THIS IS NOT A BILL

Statement Period 08/01/22 - 08/31/22

Merchant Number

Customer Service

SUMMARY

An overview of account activity for the statement period.

Page 6	Amounts Submitted	\$48,110.74
Page 6	Third Party Transactions	0.00
Page 6	Adjustments/Chargebacks	0.00
Page 6	Fees Charged	-\$1,925.50
	Month End Charge	-\$78.00
	Less Discount Paid	-\$1,847.50
Total Amount Funded to Your Bank		\$46,185.24

See page 2 for Key Definition of Terms

(Amount Submitted - Third Party) + Adjustments + Chargebacks + Fees Charged = Amount Funded

Fiserv Omaha

SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)				
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted
		Items	Amount	Items	Amount	Amount
MASTERCARD	\$17.74	591	\$10,486.85	0	0.00	\$10,486.85
AMEXCT043	\$30.99	232	\$7,189.22	0	0.00	\$7,189.22
VISA	\$18.67	1,596	\$29,802.10	0	0.00	\$29,802.10
DISCOVER ACQ	\$21.09	30	\$632.57	0	0.00	\$632.57
Total		2,449	\$48,110.74	0	0.00	\$48,110.74
Total Sales Year To Date						\$305,009.61

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Interchange

FEES CHARGED					
Date	Type	Description	Volume	Rate	Total
		MASTERCARD			
06/30/20	CF	DISC 1	1928.09	0.00500	-9.64
06/30/20	CF	OTHER ITEM FEES	19	0.02500	-0.48
06/30/20	CF	DUES & ASSESSMENTS			-2.51
		AUTHS & AVS			
06/30/20	CF	DATAWIRE	19	0.1550	-2.95
06/30/20	CF	INTERCHANGE			-22.36
06/30/20	CF	KILOBYTE FEE			-1.04
06/30/20	CF	PROCESS FEE	19	0.004700	-0.09
06/30/20	CF	BIN/ICA FEE	19	0.006600	-0.12
06/30/20	CF	LICENSE RATE	1928.09	0.0000610	-0.12
06/30/20	CF	NABU FEES	19	0.01950	-0.37
06/30/20	CF	LOCATION FEE			-1.25

Fiserv Omaha

Tiered

FEES CHARGED					
Date	Type	Description	Volume	Rate	Total
MASTERCARD					
08/31/22	CF	DISC 1			0.00
08/31/22	CF	QUAL DISC	1049.30	0.01940	-20.36
08/31/22	CF	MQUAL DISC	302.78	0.02500	-7.57
08/31/22	CF	NQUAL DISC	678.56	0.03600	-24.43
08/31/22	CF	OTHER ITEM FEES	35	0.10000	-3.50
08/31/22	CF	DUES & ASSESSMENTS			-2.64
AUTHS & AVS					
08/31/22	CF	POS AUTHS	51	0.2100	-10.71
08/31/22	CF	PROCESS FEE	35	0.004700	-0.17
08/31/22	CF	BIN/ICA FEE	35	0.006600	-0.23
08/31/22	CF	LICENSE RATE	2030.64	0.0000610	-0.13
08/31/22	CF	NABU FEES	35	0.01950	-0.68
08/31/22	CF	KILOBYTE CLEARING FEE US	21	0.00229	-0.05
08/31/22	CF	LOCATION FEE			-1.25

Fiserv Omaha

Flat

FEES CHARGED					
Date	Type	Description	Volume	Rate	Total
		MASTERCARD			
08/31/22	CF	DISC 6			0.00
08/31/22	CF	QUAL DISC	3583.75	0.02550	-91.39
		VISA			
08/31/22	CF	DISC 6			0.00
08/31/22	CF	QUAL DISC	7623.25	0.02550	-194.40
		Total Card Fees			-285.79
		Total Miscellaneous Fees			0.00
		Total (Miscellaneous Fees and Card Fees)			-\$285.79

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Enhanced Recover Reduced (ERR)

FEES CHARGED					
Date	Type	Description	Volume	Rate	Total
		MASTERCARD			
10/31/19	CF	DISC 1	4095.78	0.01990	-81.51
10/31/19	CF	OTHER ITEM FEES	9	0.11500	-1.34
10/31/19	CF	DUES & ASSESSMENTS			-3.67
10/31/19	CF	DUE/ASMT >= 1000			-1.78
		AUTHS & AVS			
10/31/19	CF	DATAWIRE	26	0.0750	-1.95
10/31/19	CF	NON-QUALIFIED INTERCHANGE FEE			-35.43
10/31/19	CF	KILOBYTE FEE			-1.02
10/31/19	CF	PROCESS FEE	9	0.004700	-0.04
10/31/19	CF	BIN/ICA FEE	9	0.006600	-0.06
10/31/19	CF	LICENSE RATE	4095.78	0.0000610	-0.25
10/31/19	CF	NABU FEES	12	0.01950	-0.23
10/31/19	CF	LOCATION FEE			-1.25

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Miscellaneous Fees

MISC	PCI MGMT FEE	-4.95
MISC	MONTHLY SERVICE CHRG	-5.00
MISC	MRCH ADV FEE	-9.31
MISC	NON RECEIPT PCI SAQ	-20.00
MISC	MIN DISCOUNT	-38.76
MISC	**ADDITIONAL FEES	-69.95

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Effective Rate

Total Card Fees			-2746.56
12/31/21	MISC	PCI MGMT FEE	-4.95
12/31/21	MISC	MONTHLY SERVICE CHRG	-5.00
Total Miscellaneous Fees			-9.95
Total (Miscellaneous Fees and Card Fees)			-\$2,756.50

SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)				
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted
		Items	Amount	Items	Amount	Amount
MASTERCARD	\$102.18	220	\$22,479.11	0	0.00	\$22,479.11
AMEXCT043	\$122.62	180	\$21,971.68	1	\$23.00	\$21,948.68
VISA	\$97.67	419	\$40,863.90	1	\$38.00	\$40,825.90
VISA DEBIT	\$84.92	210	\$17,833.77	0	0.00	\$17,833.77
DISCOVER ACQ	\$68.08	31	\$2,110.45	0	0.00	\$2,110.45
Total		1,060	\$105,258.91	2	\$61.00	\$105,197.91

$$\$2,756.50 \div \$105,258.91 = 0.026187 = 2.619\%$$

Fiserv North

Key Sections To Look For:

Summary By Card Type
Fees Charged

Pricing Structures Used:

Interchange
Tiered
Flat
Bill Back/Enhanced Bill Back

Padded Items:

Dues & Assessments
Access Fees / Card Brand Fees

Fiserv North

YOUR CARD PROCESSING STATEMENT

Page 1 of 8

THIS IS NOT A BILL

Statement Period 08/01/22 - 08/31/22

Merchant Number

Customer Service

SUMMARY

An overview of account activity for the statement period.

Page 2	Total Amount Submitted	\$125,951.00
Page 4	Chargebacks/Reversals	0.00
Page 4	Adjustments	\$1,482.90
Page 4	Fees	-\$2,393.73
Total Amount Processed		\$125,040.17

Fiserv North

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	\$102.31	279	\$29,437.37	6	-\$280.00	285	\$29,157.37
VISA	\$92.37	945	\$91,781.53	22	-\$2,457.80	967	\$89,323.73
Discover	\$103.51	36	\$3,726.24	0	0.00	36	\$3,726.24
AMEX ACQ	\$101.18	35	\$3,955.66	2	-\$212.00	37	\$3,743.66
Adjustments	0.00	0	0.00	0	0.00	0	\$1,482.90
Total		1,295	\$128,900.80	30	-\$2,949.80	1,325	\$127,433.90

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Interchange

DISCOVER

DSCVR COMML ELECT OTHER	Interchange charges	-\$3.58
DISCOVER ASSESSMENT FEE 0.0014 TIMES \$502.46	Interchange charges	-\$0.70
DSCVR PSL RTL RW	Interchange charges	-\$7.95
DISCOVER DATA USAGE FEE 18 TRANSACTIONS AT 0.0025	Service charges	-\$0.05
DISCOVER SALES DISCOUNT 0.005 DISC RATE TIMES \$502.46	Service charges	-\$2.51
DISCOVER WATS AUTH FEE 17 TRANSACTIONS AT 0.13	Fees	-\$2.21
NETWORK AUTHORIZATION FEE 17 TRANSACTIONS AT 0.019	Fees	-\$0.32

Fiserv North

Tiered

MC DEBIT SALES DISCOUNT .018000	DISC RATE TIMES	\$1,617.34		
				-\$29.11
MC DEBIT NON-QUAL SALES DISC .013500	DISC RATE TIMES	\$1,617.34		-\$21.83
MASTERCARD SALES DISCOUNT .018000	DISC RATE TIMES	\$5,811.21		-\$104.60
MASTERCARD MID-QUAL SALES DISC .010000	DISC RATE TIMES	\$1,876.20		-\$18.76
MASTERCARD NON-QUAL SALES DISC .013500	DISC RATE TIMES	\$3,935.01		-\$53.12

Qualified = 1.80%

Mid-Qualified = 1.80% + 1.00% = 2.80%

Non-Qualified = 1.80% + 1.35% = 3.15%

Fiserv North

Flat

FEES			Amount charged to authorize, process and settle card transactions, along with transaction-based and/or fixed amounts charged for specific card processing services.
TRANSACTION FEES		Type	Amount
MASTERCARD			
MASTERCARD SALES DISCOUNT 0.029 DISC RATE TIMES \$5103.54		Service charges	-\$148.01
MASTERCARD DEBIT SALES DISC 0.029 DISC RATE TIMES \$12106.81		Service charges	-\$351.11
VISA			
VISA SALES DISCOUNT 0.029 DISC RATE TIMES \$9931.36		Service charges	-\$288.03
VISA DEBIT SALES DISCOUNT 0.029 DISC RATE TIMES \$59205.57		Service charges	-\$1,716.93
DISCOVER			
DISCOVER SALES DISCOUNT 0.029 DISC RATE TIMES \$1127.05		Service charges	-\$32.69
DISCOVER DEBIT SALES DISCOUNT 0.029 DISC RATE TIMES \$26.46		Service charges	-\$0.77

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Enhance Bill Back(EBB)

FEES		Amount charged to authorize, process and settle card transactions, along with transaction-based and/or fixed amounts charged for specific card processing services.		
TRANSACTION FEES		Type	Amount	
MASTERCARD				
MASTERCARD ASSESSMENT FEE .001375 TIMES \$15647.76		Interchange charges	-\$21.52	
MASTERCARD SALES DISCOUNT .01554 DISC RATE TIMES \$4571.27		Service charges	-\$71.04	
MASTERCARD DEBIT SALES DISC .01554 DISC RATE TIMES \$11076.49		Service charges	-\$172.13	
MC NETWORK ACCESS AUTH FEE 352 TRANSACTIONS AT 0		Fees	-\$6.86	
MASTERCARD 950 AUTH FEE 361 TRANSACTIONS AT 0		Fees	-\$54.15	
MC FOREIGN HANDLING FEE .002 TIMES \$268.61		Fees	-\$0.54	
Other				
OCT BB504	TRANSACTION CLEARED AS COMMERCIAL ELECTRONIC	DI 2	Interchange charges	-\$3.82
OCT BB170	TRAN CLEARED AS RESTAURANT DEBIT/PREPAID	VI 37	Interchange charges	-\$26.73
OCT BB283	TRAN CLEARED AT COMM TRAVEL SERVICES	COM VI 3	Interchange charges	-\$1.32
OCT BB128	TRAN CLRD AS CORP T&E RATE II (US) BUSINESS	BUS MC 7	Interchange charges	-\$5.79
OCT BB162	TRANSACTION CLEARED AS CORPORATE T&E	ENH VI 1	Interchange charges	-\$0.38
OCT BB188	TRANSACTION CLEARED AT WORLDCARD	WLD MC 2	Interchange charges	-\$0.80
OCT BB504	TRANS CLEARED AT RESTAURANT	INF VI 2	Interchange charges	-\$1.08
OCT BB083	TRANSACTION CLEARED AS ENHANCED	MC 39	Interchange charges	-\$21.80
OCT BB169	TRAN CLEARED AS SMALL TICKET	MC 13	Interchange charges	-\$1.95
OCT BB169	TRAN CLEARED AS SMALL TICKET	VI 2	Interchange charges	-\$0.30
OCT BB196	INVALID CARD TYPE FOR PROGRAM	WLD MC 2	Interchange charges	-\$0.56

*For Information on true Bill Back Statements, feel free to schedule time to discuss!

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Miscellaneous Fees

ACCOUNT FEES				Type	Amount
MONTHLY STATEMENT FEE				Fees	-\$5.00
MC MERCH MONTHLY LOCATION FEE				Fees	-\$2.97
VISA NETWORK FEE CP 1B-01				Fees	-\$2.00
DS PGRM INTEGRITY FEE BASE SUB	16 TRANSACTIONS AT	.050000		Fees	-\$0.80
DS PGRM INTEGRITY COM BASE SUB	10 TRANSACTIONS AT	.050000		Fees	-\$0.50
ANNUAL MEMBERSHIP FEE				Fees	-\$199.00
CHARGEBACK FEE 1 TRANSACTIONS AT 25				Fees	-\$25.00
VI TRANSACTION INTEGRITY FEE 472 TRANSACTIONS AT 0.1				Fees	-\$47.20
US CROSS BORDER FEE 0 TRANS TOTALING \$318.47				Fees	-\$1.91
TOTAL ACCOUNT FEES					-\$284.38

Fiserv North

Effective Rate

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	\$39.26	924	\$36,272.95	0	0.00	924	\$36,272.95
VISA	\$41.79	2,456	\$102,645.63	0	0.00	2,456	\$102,645.63
Discover	\$42.46	162	\$6,878.59	0	0.00	162	\$6,878.59
Total		3,542	\$145,797.17	0	0.00	3,542	\$145,797.17

Total Interchange Charges	-\$2,595.05
Total Service Charges	-\$375.80
Total Fees	-\$888.46
Total (Service Charges, Interchange Charges, and Fees)	-\$3,859.31

$$\text{\$3,859.31} \div \text{\$145,797.17} = 0.026470 = 2.647\%$$

Heartland

Key Sections To Look For:

Fee Summary
Value Added Services
Processing Summary

Pricing Structures Used:

Interchange

Padded Items:

Typically, None

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DBA Name:
Statement Period:
Merchant Number:

Merchant Statement

LEGAL NAME
STREET ADDRESS
CITY, STATE ZIP

Your Deposits & Fees at a Glance

This Is Not A Bill

Total Deposits	\$41,031.14
Total Fees	\$1,211.35

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Interchange

Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
Visa Pass-thru Interchange & Fees						
Visa Issuer Settlement Fee	917	\$73,525.12		-	\$0.0013	\$1.21
VS Address Verification Service Fee	22	\$9,148.21		-	\$0.0010	\$0.02
VS Assessment Fee	776	\$56,992.29	0.1300	-	-	\$73.98
VS Assessment Fee	139	\$16,544.68	0.1400	-	-	\$23.26
VS CR Bus Tier 1 Retail	3	\$87.19	1.9000	\$0.10	-	\$1.97
VS CR Bus Tier 2 CNP	1	\$53.85	2.8000	\$0.10	-	\$1.61
VS CR Bus Tier 2 Retail	3	\$272.43	2.0500	\$0.10	-	\$5.89
VS CR Bus Tier 3 Retail	1	\$55.15	2.1000	\$0.10	-	\$1.26
VS CR Bus Tier 4 Retail	1	\$256.07	2.2000	\$0.10	-	\$5.73
VS CR Purchasing CP	1	\$757.64	2.5000	\$0.10	-	\$19.04
VS CR Rewards Product 2 - CP	20	\$1,189.37	1.6500	\$0.10	-	\$21.63

Heartland

Miscellaneous Fees

HPS Processing Fees

American Express Discount Fee	17	\$742.45	0.3800	-	-	\$2.82
American Express Transaction Fee	17	\$0.00		-	\$0.0800	\$1.36
Annual Reporting Fee	1	\$0.00		-	-	\$99.00
Discover Transaction Fee	11	\$0.00		-	\$0.0800	\$0.88
DS Discount Fee	11	\$397.40	0.3800	-	-	\$1.51
MC Discount Fee	361	\$8,386.82	0.3800	-	-	\$31.83
MC Transaction Fee	369	\$0.00		-	\$0.0800	\$29.52
Monthly PCI Non-Compliance Fee - Nov	1	\$0.00		-	-	\$125.00
Monthly vs Daily Discount Cost	1,728	\$41,031.14	0.0500	-	-	\$20.52
Non-EMV Assessment Fee	164	\$2,514.31	0.6500	-	-	\$16.34
Service & Regulatory Mandate	1	\$0.00		-	-	\$8.50
Visa Transaction Fee	1,376	\$0.00		-	\$0.0800	\$110.08
VS Discount Fee	1,339	\$31,504.47	0.3800	-	-	\$119.75
Subtotal						\$567.11

Totals

\$1,211.35

Heartland

Miscellaneous Fees

HPS Processing Fees

American Express Discount Fee	17	\$742.45	0.3800	-	-	\$2.82
American Express Transaction Fee	17	\$0.00		-	\$0.0800	\$1.36
Annual Reporting Fee	1	\$0.00		-	-	\$99.00
Discover Transaction Fee	11	\$0.00		-	\$0.0800	\$0.88
DS Discount Fee	11	\$397.40	0.3800	-	-	\$1.51
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MC Transaction Fee	369	\$0.00		-	\$0.0800	\$29.52
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Monthly vs Daily Discount Cost	1,728	\$41,031.14	0.0500	-	-	\$20.52
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Service & Regulatory Mandate	1	\$0.00		-	-	\$8.50
Visa Transaction Fee	1,376	\$0.00		-	\$0.0800	\$110.08
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Totals

\$1,211.35

Heartland

Miscellaneous Fees

HPS Processing Fees

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American Express Transaction Fee	17	\$0.00		-	\$0.0800	\$1.36
Annual Reporting Fee	1	\$0.00		-	-	\$99.00
Discover Transaction Fee	11	\$0.00		-	\$0.0800	\$0.88
DS Discount Fee	11	\$397.40	0.3800	-	-	\$1.51
MC Discount Fee	361	\$8,386.82	0.3800	-	-	\$31.83
MC Transaction Fee	369	\$0.00		-	\$0.0800	\$29.52
Monthly PCI Non-Compliance Fee - Nov	1	\$0.00		-	-	\$125.00
Monthly vs Daily Discount Cost	1,728	\$41,031.14	0.0500	-	-	\$20.52
Non-EMV Assessment Fee	164	\$2,514.31	0.6500	-	-	\$16.34
Service & Regulatory Mandate	1	\$0.00		-	-	\$8.50
Visa Transaction Fee	1,376	\$0.00		-	\$0.0800	\$110.08
VS Discount Fee	1,339	\$31,504.47	0.3800	-	-	\$119.75
Subtotal						\$567.11

Totals

\$1,211.35

Value Added Services Fee Summary

Fee Type	Quantity	Per Unit Fee	Total Fee
Customer Intelligence Suite	1	-	\$54.95
Total Value Added Services Fees			\$54.95

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Effective Rate

HPS Processing Fees						
American Express Discount Fee	2	\$20,519.33	0.8300	-	-	\$170.31
American Express Transaction Fee	1	\$0.00		-	\$0.1000	\$0.10
MC Discount Fee	12	\$48,266.44	0.5500	-	-	\$265.48
MC Transaction Fee	14	\$0.00		-	\$0.1000	\$1.40
Monthly PCI Non-Compliance Fee - Dec	1	\$0.00		-	-	\$125.00
Monthly vs Daily Discount Cost	39	\$207,193.14	0.0200	-	-	\$41.43
Service & Regulatory Mandate	1	\$0.00		-	-	\$33.50
Visa Transaction Fee	46	\$0.00		-	\$0.1000	\$4.60
VS Discount Fee	25	\$138,407.37	0.5500	-	-	\$761.23
Subtotal						\$1,403.05
Other Processing and One-Time Fees						
Discover on Us Incentive Credit Adj Dec	1	\$0.00		-	-	-\$8.08
Subtotal						(\$8.08)
Totals						\$7,536.81

Fees calculated on a per transaction basis, rounding differences may occur

$$\text{\$7,536} / \text{\$207,193.14} = .036371 = 3.637\%$$

Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
Visa						
Credit	21	\$134,092.83	7	(\$255.36)	\$133,837.47	\$6,385.37
Prepaid	1	\$9.00	-	-	\$9.00	\$9.00
Signature (Non-PIN) Debit	3	\$4,305.54	3	(\$138.52)	\$4,167.02	\$1,435.18
MasterCard						
Credit	12	\$48,266.44	2	(\$2,106.10)	\$46,160.34	\$4,022.20
American Express						
Credit	2	\$20,519.33	1	(\$65.80)	\$20,453.53	\$10,259.66
Totals	39	\$207,193.14	13	(\$2,565.78)	\$204,627.36	\$5,312.64

Chase Paymentech

Key Sections To Look For:

Credit Card Summary
Charges & Fees

Pricing Structures Used:

Interchange
Tiered
Flat

Padded Items:

Typically, None

Chase Paymentech



Company Number:
Merchant Number:

Statement Period:
01-Jan-2022 - 31-Jan-2022

If you have any questions regarding your statement, please contact:

There are no new messages.

Statement Summary

Deposit Amount:	\$5,820.00
Amount Transferred:	\$5,653.52
Chargebacks & Reversals:	\$0.00
Financial Adjustments:	\$0.00
Charges & Fees:	\$154.82

Chase Paymentech

Interchange

Description	Sales Amount	Items	Rate	Item Charge	Amount Charged*
MasterCard Charges					
MC WORLD ELITE TE	\$ 12,836.32	76	2.75%	\$ 0.10	\$ 360.59
MC WORLD T&E	\$ 824.52	7	2.30%	\$ 0.10	\$ 19.66
MC WORLD US RESTAURANT	\$ 247.77	8	1.73%	\$ 0.10	\$ 5.08
MC DISCOUNT RATE	\$ 31,585.22		0.23%		\$ 72.59
Total MasterCard Discount Fees					\$ 756.23

Chase Paymentech

Tiered

Visa Charges

VISA QUALIFIED CREDIT RATE	\$ 30.00	1.85%	\$ 0.57
VISA NON-QUALIFIED CREDIT RATE	\$ 10.00	3.40%	\$ 0.34
VISA QUALIFIED DEBIT RATE	\$ 180.00	1.32%	\$ 2.36
VISA MID-QUALIFIED DEBIT RATE	\$ 310.00	2.20%	\$ 6.82
VISA NON-QUALIFIED DEBIT RATE	\$ 120.00	3.20%	\$ 3.84
VISA QUALIFIED REWARD RATE	\$ 40.00	2.30%	\$ 0.92
VISA MID-QUALIFIED REWARD RATE	\$ 40.00	2.85%	\$ 1.15

Chase Paymentech

Flat

Description	Sales Amount	Items	Rate	Item Charge	Amount Charged*
MasterCard Charges					
MC KEYED CREDIT RATE	\$ 270.00	3	3.50%		\$ 9.45
MC SWIPED CREDIT RATE	\$ 2,540.00	22	2.60%		\$ 66.04
MC SWIPED DEBIT RATE	\$ 1,776.50	14	2.60%		\$ 46.19
<i>Total</i> MasterCard Discount Fees					\$ 121.68
Visa Charges					
VISA KEYED CREDIT RATE	\$ 720.00	5	3.50%		\$ 25.21
VISA KEYED DEBIT RATE	\$ 685.00	6	3.50%		\$ 23.98
VISA SWIPED CREDIT RATE	\$ 7,548.11	62	2.60%		\$ 196.24
VISA SWIPED DEBIT RATE	\$ 4,657.25	47	2.60%		\$ 121.08
<i>Total</i> Visa Discount Fees					\$ 366.51
Auth Fees					
AMEX INTERNET NETCONNECT		5		\$ 0.10	\$ 0.50
CHC INTERNET NETCONNECT		30		\$ 0.10	\$ 3.00
CHD INTERNET NETCONNECT		8		\$ 0.10	\$ 0.80
DSCV INTERNET NETCONNECT		6		\$ 0.10	\$ 0.60
MC INTERNET NETCONNECT		38		\$ 0.10	\$ 3.80
VISA INTERNET NETCONNECT		120		\$ 0.10	\$ 12.00
<i>Total</i> Auth Fees					\$ 20.70
Total Charges and Fees					\$ 706.14

Chase Paymentech

Miscellaneous Fees

Charges & Fees

Description	Sales Amount	Items	Rate	Item Charge	Amount Charged*
Other Fees					
ACCOUNT MINIMUM FEE		0		\$ 25.00	\$ 25.00
MONTHLY SERVICE FEE		1		\$ 7.50	\$ 7.50
BATCH SETTLEMENT FEE		22		\$ 0.15	\$ 3.30

Chase Paymentech

Effective Rate

Charges & Fees

Description	Sales Amount	Items	Rate	Item Charge	Amount Charged*
Other Fees					
MC NABU FEE		37		\$ 0.0195	\$ 0.74
MONTHLY SERVICE FEE		1		\$ 9.95	\$ 9.95
VISA ASSESSMENT	\$ 3,490.00		0.13%		\$ 4.54
VISA ASSESSMENT	\$ 8,435.00		0.14%		\$ 11.86
VISA CREDIT TRANS INTEGRITY FEE		8		\$ 0.10	\$ 0.80
VISA FINANCIAL TRANSACTION FEE		17		\$ 0.0018	\$ 0.04
VISA TRANSACTION INTEGRITY FEE		1		\$ 0.10	\$ 0.10
VISA VI DOM REFUND TRX APF CREDIT		2		\$ 0.0195	\$ 0.04
VISA VI DOM REFUND TRX APF DEBIT		1		\$ 0.0155	\$ 0.02
Total of Other Fees					\$ 40.15
Total Charges and Fees					\$ 420.10

Credit Card Summary

Card	Number of Items	Sales	Number of Items	Credits	Total Number of Items	Net Sales	Average Ticket
MASTERCARD CREDIT	19	\$ 3,160.00	1	\$ (10.00)	20	\$ 3,150.00	\$ 157.50
MC (SIGNATURE DEBIT)	12	\$ 2,155.00	0	\$ 0.00	12	\$ 2,155.00	\$ 179.58
VISA CREDIT	52	\$ 8,435.00	2	\$ (365.00)	54	\$ 8,070.00	\$ 149.44
VISA (SIGNATURE DEBIT)	19	\$ 3,490.00	1	\$ (165.00)	20	\$ 3,325.00	\$ 166.25
DISCOVER CREDIT	4	\$ 490.00	0	\$ 0.00	4	\$ 490.00	\$ 122.50
AMEX CREDIT	13	\$ 1,920.00	0	\$ 0.00	13	\$ 1,920.00	\$ 147.69
Totals	119	\$ 19,650.00	4	\$ (540.00)	123	\$ 19,110.00	

$$\text{\$420.10} / \text{\$19,650.00} = 0.021379 = 2.138\%$$

Shift4

Key Sections To Look For:

Activity Summary
Processing Detail
Authorization Detail
Other Detail
Summary

Pricing Structures Used:

Interchange
Tiered

Padded Items:

Typically, None

Shift4

SHIFT ④



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MERCHANT STATEMENT FOR
03/31/2022

ASSOCIATE:

CHAIN:

MERCHANT NBR:

DBA NAME:

ACTIVITY SUMMARY						
Type	Sales	Sales Trans	Credits	Credit Trans	Net Amount	Total Trans
Visa	\$35,674.36	210	\$148.12	3	\$35,526.24	213
MasterCard	\$125,987.70	384	\$3,247.62	8	\$122,740.10	392
Discover	\$3,013.44	15	\$0.00	0	\$3,013.44	15
American Express	\$5,007.61	40	\$0.00	0	\$5,007.61	40
Debit Card	\$0.00	0	\$0.00	0	\$0.00	0

Shift4

Interchange

PROCESSING DETAIL						
Card Type	Type	Amount	Discount Rate	Number Trans	Trans Fee	Processing Fee
DISCOVER	DISCOVER COMMERICAL/E COMMERCE	\$382.10	2.3000%	3	\$0.100	\$9.09
MASTERCARD	MASTERCARD DISCOUNT	\$125,987.72	0.1500%	384	\$0.000	\$188.98
MASTERCARD	MC CARD PRESENT	\$5,084.94	1.7300%	27	\$0.100	\$90.66
MASTERCARD	MC OTHER	\$1,956.45	2.0500%	13	\$0.100	\$41.41
VISA	VISA TRAVEL	\$15,724.66	2.9500%	94	\$0.100	\$473.29
AMEX	AMEX DISCOUNT	\$5,007.61	0.1500%	40	\$0.000	\$7.51

Shift4

Tiered

PROCESSING DETAIL QUALIFIED						
Card Type	Type	Amount	Discount Rate	Number Trans	Trans Fee	Processing Fee
VISA		\$143,718.64	2.2850%	267	\$0.000	\$3,283.97
MASTERCARD		\$46,172.26	2.2850%	97	\$0.000	\$1,055.04
DISCOVER		\$7,745.77	2.2850%	18	\$0.000	\$176.99
AMEX		\$101.82	3.9700%	1	\$0.100	\$4.14
AMEX		\$1,220.00	4.0700%	1	\$0.100	\$49.75
VISA		\$46,757.57	2.0350%	167	\$0.000	\$951.52
MASTERCARD		\$19,443.36	2.0350%	58	\$0.000	\$395.67
PROCESSING DETAIL TOTAL						\$5,917.08

PROCESSING DETAIL OTHER						
Card Type	Type	Amount	Discount Rate	Number Trans	Tran Fee	Processing Fee
VISA	Mid-Qualified Rate	\$2,493.33	1.2850%	5	\$0.1000	\$32.54
VISA	Non-Qualified Rate	\$98,220.66	2.1150%	170	\$0.1000	\$2,094.37
MASTERCARD	Mid-Qualified Rate	\$15,143.50	1.2850%	33	\$0.1000	\$197.89
MASTERCARD	Non-Qualified Rate	\$27,045.28	2.1150%	57	\$0.1000	\$577.71
DISCOVER	Mid-Qualified Rate	\$4,994.92	1.2850%	12	\$0.1000	\$65.38
DISCOVER	Non-Qualified Rate	\$2,750.85	2.1150%	6	\$0.1000	\$58.78
PROCESSING DETAIL OTHER TOTAL						\$3,026.67

Shift4

Miscellaneous Fees

OTHER DETAIL					
Type	Description	Amount	Number	Rate	Other Fee
MISC	MC PER LOCATION FEE	\$0.00	1	2.50000	\$2.50
MISC	SERVICE FEE	\$0.00	1	5.00000	\$5.00
MISC	GLOBAL WHOLESALE PROGRAM TRAVEL B2B	\$0.00	1	82.05180	\$82.05
MISC	CAPTURE FEE (AUTOMATED)	\$0.00	62	0.15000	\$9.30
MISC	BANK SPONSORSHIP FEE	\$0.00	1,511	0.00250	\$3.80
MISC	ENHANCED SECURITY	\$0.00	1,511	0.01500	\$22.69
MISC	NETWORK TRANSACTION FEE	\$0.00	1,511	0.00500	\$7.58
MISC	AGGREGATE FEE PERCENTAGE	\$0.00	0	0%	\$0.00
MISC	INCOMING CHARGEBACKS	\$0.00	5	15.00000	\$75.00
MISC	TSYS ERRORS	\$0.00	1	0.47000	\$0.47
MISC	ENHANCED SECURITY	\$0.00	592	0.01500	\$8.89

Quantity	Fee Description	Deductions	Credits
7	ELITE MONTHLY SERVICE FEE	\$273.00	\$0.00
1	SALES TAX (State 0.06000) (Local 0.00000) (County 0.01000)	\$28.91	\$0.00
7	POS Monthly Service Fee Billing - 7 units	\$140.00	\$0.00
Sub-Totals		\$441.91	\$0.00
Grand Total		\$441.91	

Shift4

Effective Rate

ACTIVITY SUMMARY						
Type	Sales	Sales Trans	Credits	Credit Trans	Net Amount	Total Trans
Visa	\$134,820.40	3,186	\$6.49	1	\$134,814.00	3,187
MasterCard	\$69,988.38	1,521	\$0.00	0	\$69,988.38	1,521
Discover	\$2,721.85	67	\$0.00	0	\$2,721.85	67
American Express	\$93,241.18	1,816	\$0.00	0	\$93,241.18	1,816
Debit Card	\$0.00	0	\$0.00	0	\$0.00	0

\$300,771.81

SUMMARY		Amount
PROCESSING		\$8,740.66
AUTHORIZATION		\$750.44
OTHER		\$1,029.62
TOTAL PROCESSING SERVICE FEES OF HAVE BEEN APPLIED FOR THE REPORTING PERIOD		\$10,520.72

$$\text{\$10,520.72} \div \text{\$300,771.81} = 0.034979 = 3.498\%$$

Elavon

Key Sections To Look For:

All Sections

Pricing Structures Used:

Interchange

Tiered

Flat

Padded Items:

Typically, None

Elavon



ELAVON

Merchant Billing Statement

Cycle: CUTOFF
Statement Date: 08/31/2022
Store Number: 0000000000
Merchant Number:
Chain Number: 00000
DBA Name:

Client Group:
Principal Chain:
Parent Chain:
Parent Entity:

Page 1 of 6

Your Resources For Help

For customer service, please call

News For You

All transactions you submit, including credits/returns, require a valid authorization from Elavon and the card issuing bank. To comply with card brand rules, beginning in April, transactions you submit without a valid authorization obtained through Elavon may be declined or voided.

Summary

	<u>Number of Items</u>	<u>Dollar Amounts</u>	<u>Fee/Charges Category</u>	<u>Fee Summary</u>
Sales	2,735	41,669.74	Credit Card Processing Charges	786.77
Returns	0	0.00	PIN Debit Charges	2.40
Net Sales	2,735	41,669.74	American Express Charges	11.71
Chargebacks	0	0.00	Payment Network and Associated Fees	117.90
Adjustments	0	0.00	Authorization Fees	137.20
Convenience Adjustments	0	0.00	Other Fees	20.00
Total Sales	2,735	41,669.74	Total Charges and Fees	1,075.98

Charges and Fees have been posted to Account #:

Elavon

Volume Recap

<i>Card Type</i>	<i>Item Count</i>	----Sales----	<i>Item Count</i>	----Credits----	----Net Sales----	<i>Discount Paid</i>	<i>Per Item Paid</i>
		<i>Amount</i>		<i>Amount</i>	<i>Amount</i>		
AEXP	22	447.76	0	0.00	447.76	9.51	2.20
DISC	31	396.56	0	0.00	396.56	9.01	1.65
INLK	4	85.42	0	0.00	85.42	0.85	0.60
M/C	1653	25,451.90	0	0.00	25,451.90	175.02	289.53
MSTO	1	17.56	0	0.00	17.56	0.17	0.17
NYCE	1	21.27	0	0.00	21.27	0.21	0.13
PULS	1	12.35	0	0.00	12.35	0.12	0.15
VISA	1022	15,236.92	0	0.00	15,236.92	193.14	118.42

Elavon

Interchange

Credit Card Processing Charges

Interchange - Discover Acquiring					
RETAIL R	52.73	3	0.1000	1.7200 %	1.21
EXPRESS R	88.65	11	0.0000	1.9500 %	1.73
ELECT COMM	142.14	7	0.1500	2.4500 %	4.53
RETAIL P	52.48	3	0.1000	1.7400 %	1.21
EXPRESS P	48.43	4	0.0000	1.9700 %	0.95
MICRO R	12.13	3	0.0000	1.9500 %	0.24
Total Discover Acquiring	396.56	31			9.87
<i>Description</i>	<i>Sales Amount</i>	<i>Item Count</i>	<i>Processing Fee Per Item</i>	<i>Processing Rate</i>	<i>Processing Fee Dollars</i>
Visa Processing Fee	15,236.92	1,022	0.0000	0.2000%	30.48
MasterCard Processing Fee	25,451.90	1,653	0.0000	0.2000%	50.91
Discover Acquiring Processing Fee	396.56	31	0.0000	0.2000%	0.79
Total Processing Fees					82.18
Total Charges					786.77

Authorization Fees

<i>Description</i>	<i>Items</i>	<i>Network Fee Per Item</i>	<i>Processing Fee Per Item</i>	<i>Fee Amount</i>
VISA				
WAT	1,035	0.0000	0.0500	51.75
MASTERCARD				
WAT	1,643	0.0000	0.0500	82.15
DISC CREDIT				
WAT	33	0.0000	0.0500	1.65

Elavon

Tiered

Credit Card Processing Charges

<i>Description</i>	<i>DR CR</i>	<i>Sales Amount</i>	<i>Discount Rate</i>	<i>Discount Charge</i>	<i>Item Count</i>	<i>Item Rate</i>	<i>Item Charge</i>
VISA							
LVL2 B1	DR	140.85	2.2200	3.13	3	0.2600	0.78
	CR	0.00	0.0000	0.00	0	0.0000	0.00
EIRF D	DR	216.05	3.5100	7.58	7	0.2600	1.82
	CR	0.00	0.0000	0.00	0	0.0000	0.00
SML TKT D	DR	153.26	1.4100	2.16	14	0.2600	3.64
	CR	0.00	0.0000	0.00	0	0.0000	0.00
RETAIL D	DR	4,624.53	1.4100	65.21	108	0.2600	28.08
	CR	0.00	0.0000	0.00	0	0.0000	0.00
V INTELCT	DR	233.97	2.2200	5.19	2	0.2600	0.52
	CR	0.00	0.0000	0.00	0	0.0000	0.00
US CORP L2	DR	96.67	2.2200	2.15	1	0.2600	0.26
	CR	0.00	0.0000	0.00	0	0.0000	0.00
RETAIL D R	DR	39,047.44	1.4100	550.57	864	0.2600	224.64

Elavon

Flat

Credit Card Processing Charges

<i>Description</i>	<i>Sales Amount</i>	<i>Item Count</i>	<i>Discount Rate</i>	<i>Per Item Rate</i>
COMMERCIAL NON-QUALIFIED	258,631.27	513	2.6300	0.0000
REWARDS QUAL	87,867.64	96	2.6300	0.0000
MASTERCARD QUALIFIED	42,165.43	141	2.6300	0.0000
VISA QUALIFIED	592,504.46	918	2.6300	0.0000
MASTERCARD NON QUALIFIED	371,097.86	483	2.6300	0.0000
VISA NON QUALIFIED	23,475.48	63	2.6300	0.0000
MASTERCARD STANDARD	16,237.87	15	2.6300	0.0000
VISA STANDARD	56,129.91	62	2.6300	0.0000
Summary	1,448,109.92			

Elavon

Miscellaneous Fees

Other Fees

Non Taxable Items

<i>Description</i>	<i>Items</i>	<i>Rate</i>	<i>Total</i>
DDA CHANGE	1	20.0000	20.00
MNTHLY FEE	1	10.0000	10.00
NXTDAY FND	1	5.0000	5.00
BASC DSCNT	1	7.5000	7.50

Total Non-Taxable Items:	42.50
Total Taxable Items:	0.00
Total Tax:	0.00
Total Other Fees:	42.50

Elavon

Effective Rate

Summary

	<i>Number of Items</i>	<i>Dollar Amounts</i>	<i>Fee/Charges Category</i>	<i>Fee Summary</i>
Sales	1,991	1,602,739.60	Credit Card Processing Charges	38,085.28
Returns	526	516,731.57	American Express Charges	3,788.43
Net Sales	2,517	1,086,008.03	Other Transaction Charges	500.00
Chargebacks	28	24,085.48 -	Payment Network and Associated Fees	14,081.30
Adjustments	5	112,205.26	Authorization Fees	789.20
Convenience Adjustments	0	0.00	Other Fees	42.50
Total Sales	2,550	1,174,127.81	Total Charges and Fees	57,286.71

$$\text{\$57,286.71} \div \text{\$1,602,739.60} = 0.035742 = 3.574\%$$

TSYS

Key Sections To Look For:

Activity Summary/Plan Summary
Authorization Fees/Transaction Fees
Interchange Fees (& Amex Program Fees)
Card Brand Fees
Other Fees

Pricing Structures Used:

Interchange
Tiered
Flat

Padded Items:

Typically, None

TSYS



BILLING STATEMENT FOR
NOVEMBER 2021

PAGE 1 OF 3

MERCHANT #:

DBA NAME:

ACTIVITY SUMMARY

<u>TYPE</u>	<u>SALES</u>	<u>SALES QTY</u>	<u>CREDITS</u>	<u>CREDIT QTY</u>	<u>NET AMOUNT</u>	<u>TOTAL QTY</u>
VISA	\$8,072.89	101	\$0.00	00	\$8,072.89	101
MASTERCARD	\$23,776.67	115	\$1,816.35	01	\$21,960.32	116
AMERICAN EXPRESS	\$1,285.51	22	\$0.00	00	\$1,285.51	22
DISCOVER	\$370.93	09	\$0.00	00	\$370.93	09
TOTAL	\$33,506.00	247	\$1,816.35	01	\$31,689.65	248

TSYS



Merchant Statement

Page 1 of 1

Processing Month: 04-21

Association Number:

Merchant Number:

Routing Number:

Deposit Account Number:



FOR CUSTOMER SERVICE PLEASE CALL

Amount Deducted

47.75

Plan Summary

Plan Code	Number of Sales	Amount of Sales	Number of Credits	Amount of Credits	Net Sales	Average Ticket	Base P/i	Base Rate	Discount Due
VS	0	0.00	0	0.00	0.00	0.00	0.000	0.100	0.00
MC	0	0.00	0	0.00	0.00	0.00	0.000	0.100	0.00
AM	0	0.00	0	0.00	0.00	0.00	0.000	0.100	0.00
DS	0	0.00	0	0.00	0.00	0.00	0.000	0.100	0.00
PP	0	0.00	0	0.00	0.00	0.00	0.000	0.100	0.00
**	0	0.00	0	0.00	0.00	0.00	0.000	0.100	0.00

News For You

TSYS

Interchange

INTERCHANGE PROCESSING DETAIL

<u>DESCRIPTION</u>	<u>AMOUNT</u>	<u>RATE</u>	<u>QUANTITY</u>	<u>TOTAL</u>
VS EIRF DEBIT	\$347.44	1.0700%		
		1.7500% + \$0.20	04	\$10.60
VS BUSINESS LEVEL 2 T1	\$97.44	1.0700%		
		1.9000% + \$0.10	01	\$2.99
VS PURCHASING NON TRAVEL LVL 3	\$466.56	1.0700%		
		1.9000% + \$0.10	04	\$14.26
VS REG BUS STD DB	\$181.28	1.0700%		
		0.0500% + \$0.22	05	\$3.13
VS REG DB EIRF	\$518.12	1.0700%		
		0.0500% + \$0.22	07	\$7.34
VS REG DB CPS RETAIL KEY	\$198.05	1.0700%		

VOLUME	RATE	FEE	TRANSACTIONS	TOTAL
347.44	* 1.750% +	\$0.20	* 4	\$ 6.88
347.44	* 1.070% +	\$ -	* 0	\$ 3.72
				\$ 10.60

TSYS

Tiered

PROCESSING DETAIL

<u>DESCRIPTION</u>	<u>AMOUNT</u>	<u>QUANTITY</u>	<u>PROCESSING FEE</u>
RATE 1	\$12,874.86	72	\$218.88
RATE 2	\$1,136.29	05	\$28.87
RATE 3	\$7,464.00	23	\$282.89
RATE 4	\$110,868.46	320	\$4,312.79
TOTAL	\$132,343.61		\$4,843.43

TRANSACTION DETAIL

<u>DESCRIPTION</u>	<u>QUANTITY</u>	<u>RATE</u>	<u>TRANSACTION FEE</u>
TRANSACTION FEES	435	\$0.25000	\$108.75
TOTAL			\$108.75

Rate 1	$\$218.88 / \$12,874.86 = 0.01700 = 1.700\%$
Rate 2	$\$28.87 / \$1,136.29 = 0.02541 = 2.541\%$
Rate 3	$\$282.89 / \$7,464.00 = 0.03790 = 3.790\%$
Rate 4	$\$4,312.79 / \$110,868.46 = 0.03890 = 3.890\%$

TSYS

Flat

CARD PROCESSING FEES

Description	Number of Sales	Amount of Sales	Fee Amount
VISA	8	4,981.00	54.52
MASTERCARD	4	5,861.00	64.05
AMERICAN EXPRESS	2	3,658.00	43.89
Total Card Processing Fees	14	14,500.00	162.46

Visa $\$54.52 / \$4,981.00 = 0.01095 = 1.095\%$
MasterCard $\$64.05 / \$5,861.00 = 0.01092 = 1.092\%$
American Express $\$43.89 / \$3,658.00 = 0.01199 = 1.199\%$

TSYS

Miscellaneous Fees

OTHER DETAIL

<u>DESCRIPTION</u>	<u>QUANTITY</u>	<u>RATE</u>	<u>OTHER FEE</u>
AMEX CARD NOT PRESENT	22		\$6.43
BATCH FEE	20	\$0.25000	\$5.00
CARD COMPROMISE ASSIST PLAN	1	\$7.95000	\$7.95
CE:SUIE (INTELLIGENCE) S/MB	1	\$54.95000	\$54.95
DISCOVER NETWORK AUTHORIZATION	9	\$0.01900	\$0.17
DISCOVER PROGRAM INTEGRITY	5	\$0.05000	\$0.25
MC PER LOCATION FEE	1	\$1.50000	\$1.50
NON-EMV PROGRAM FEE	0		\$25.00
NON-EMV RISK ASSESSMENT FEE	81		\$172.60
PCI NON-COMPLIANCE FEE	1	\$125.00000	\$125.00
STATEMENT FEE	1	\$9.50000	\$9.50
VS/MC/DS/AX PASS THROUGH FEES			\$66.36
TOTAL			\$474.71

TSYS

Effective Rate

SUMMARY

<u>DESCRIPTION</u>	<u>AMOUNT</u>
PROCESSING	\$1,007.72
TRANSACTION	\$2.63
OTHER	\$474.71
TOTAL FEES ASSESSED	\$1,485.06

ACTIVITY SUMMARY

<u>TYPE</u>	<u>SALES</u>	<u>SALES QTY</u>	<u>CREDITS</u>	<u>CREDIT QTY</u>	<u>NET AMOUNT</u>	<u>TOTAL QTY</u>
VISA	\$8,072.89	101	\$0.00	00	\$8,072.89	101
MASTERCARD	\$23,776.67	115	\$1,816.35	01	\$21,960.32	116
AMERICAN EXPRESS	\$1,285.51	22	\$0.00	00	\$1,285.51	22
DISCOVER	\$370.93	09	\$0.00	00	\$370.93	09
TOTAL	\$33,506.00	247	\$1,816.35	01	\$31,689.65	248

$$\text{\$1,485.06} / \text{\$33,506.00} = 0.044322 = 4.432\%$$

WorldPay

Key Sections To Look For:

Processing Activity Summary
Interchange Fees/Qualification Summary
Other Fees

Pricing Structures Used:

Interchange / Padded Interchange
Tiered (rare)

Padded Items:

Typically, None
Interchange

WorldPay

worldpay | integrated
payments

MERCHANT STATEMENT

PROCESSING MONTH: JUL 2021

MERCHANT NBR:

PAGE 1 of 4

DBA NAME:

Attention:

DEPOSIT SUMMARY

Process Date	Number Sales	Net Sales	Adjustments	Chargebacks	Disc	3rd Party Funded	Net Deposits
01-Jul	14	7,844.00	0.00	0.00	0.00	-4,660.00	3,184.00
02-Jul	5	1,344.00	0.00	0.00	0.00	-300.00	1,044.00
03-Jul	12	5,322.00	0.00	0.00	0.00	-4,560.00	762.00
04-Jul	3	602.00	0.00	0.00	0.00	-120.00	482.00

WorldPay

PROCESSING ACTIVITY SUMMARY

Card Type	Settled Sales	Amount of Sales	Settled Credits	Amount of Credits	Amount of Net Sales	Average Ticket	Settled Per Item*	Disc Rate	Processing Fees
DISCOVER	2	30.00	0	0.00	30.00	15.00	0.0000	0.0000	0.00
MASTERCARD	27	12,033.00	9	940.00	11,093.00	445.67	0.0000	0.1500	19.47
MCDEBIT	0	0.00	1	36.00	-36.00	0.00	0.0000	0.1500	0.05
MCDEBITCAP	0	0.00	1	18.00	-18.00	0.00	0.0000	0.1500	0.03
VISA	44	23,793.00	18	1,967.00	21,826.00	540.75	0.0000	0.1500	38.64
VISADEBIT	0	0.00	1	30.00	-30.00	0.00	0.0000	0.1500	0.05
VISADEBITCAP	7	9,730.00	5	549.00	9,181.00	1,390.00	0.0000	0.1500	15.42
Total	80	45,586.00	35	3,540.00	42,046.00	569.83			73.66

* For processor per item fee charged on transaction types other than settled transactions, see Other Fees section below.

WorldPay

Interchange

PROCESSING ACTIVITY SUMMARY

Card Type	Settled Sales	Amount of Sales	Settled Credits	Amount of Credits	Amount of Net Sales	Average Ticket	Settled Per Item*	Disc Rate	Processing Fees
DISCOVER	2	30.00	0	0.00	30.00	15.00	0.0000	0.0000	0.00
MASTERCARD	27	12,033.00	9	940.00	11,093.00	445.67	0.0000	0.1500	19.47
MCDEBIT	0	0.00	1	36.00	-36.00	0.00	0.0000	0.1500	0.05
MCDEBITCAP	0	0.00	1	18.00	-18.00	0.00	0.0000	0.1500	0.03
VISA	44	23,793.00	18	1,967.00	21,826.00	540.75	0.0000	0.1500	38.64
VISADEBIT	0	0.00	1	30.00	-30.00	0.00	0.0000	0.1500	0.05
VISADEBITCAP	7	9,730.00	5	549.00	9,181.00	1,390.00	0.0000	0.1500	15.42
Total	80	45,586.00	35	3,540.00	42,046.00	569.83			73.66

* For processor per item fee charged on transaction types other than settled transactions, see Other Fees section below.

WorldPay

Interchange

INTERCHANGE FEES

Description	Number	Amount	Fee Amount
MC CHARITIES @ 2.00% + \$0.10	27	12,033.00	243.36
VS BUSINESS ENHANCED - CARD NOT PRESENT @ #####% + \$0.028	1	30.00	0.94
VS BUSINESS TIER 4 CARD NOT PRESENT @ #####% + \$0.0295	1	500.00	14.85
VS CPS - CHARITY @ 1.35% + \$0.05	41	23,248.00	315.98
VS CPS RETAIL/2 - CK - CAP-DURBIN @ 0.05% + \$0.22	4	9,500.00	5.63
VS CPS RETAIL/2 - CK-DURBIN @ 0.05% + \$0.22	3	230.00	0.78
VS INTERNATIONAL STANDARD (US TERRITORY) @ 1.60% + \$0.00	1	15.00	0.24
DS PSL - EMERGING MARKETS (REWARDS) @ 1.45% + \$0.05	2	30.00	0.54
Total Interchange Fees			582.32

$$\$0.22 * 4 = \underline{\$0.88}$$

$$\$5.63 - \underline{\$0.88} = \$4.75$$

$$\underline{\$4.75} / \$9,500.00 = 0.0005 = 0.05\%$$

WorldPay

Tiered

QUALIFICATION SUMMARY

Card Type	Transaction Volume	Return Volume	Discount Rate	Discount Paid	Transaction Count	Return Count	Per Item Rate	Item Fees Paid	Total Card Fees
VISA									
FULL_QUAL_VISA	99,763.85	0.00	2.1000	2,095.04	1,313	0	0.0000	0.00	2,095.04
MID_QUAL_VISA	12,039.20	0.00	2.8000	337.10	159	0	0.0000	0.00	337.10
NON_QUAL_VISA	11,791.17	0.00	2.9000	341.94	145	0	0.0000	0.00	341.94
HIGH_QUAL_VISA	80,628.35	0.00	3.3500	2,701.05	922	0	0.0000	0.00	2,701.05
TOTAL	204,222.57	0.00		5,475.13	2,539	0		0.00	5,475.13
MASTERCARD									
FULL_QUAL_MC	17,985.22	0.00	2.1000	377.69	230	0	0.0000	0.00	377.69
MID_QUAL_MC	10,539.21	0.00	2.8000	295.10	151	0	0.0000	0.00	295.10
NON_QUAL_MC	11,379.60	0.00	2.9000	330.01	164	0	0.0000	0.00	330.01
HIGH_QUAL_MC	22,130.51	0.00	3.3500	741.37	192	0	0.0000	0.00	741.37
TOTAL	62,034.54	0.00		1,744.17	737	0		0.00	1,744.17
AMEX									
FULL_QUAL_AX	0.00	228.82	2.1000	4.81	-	1	0.0000	0.00	4.81
MID_QUAL_AX	524.96	0.00	2.8000	14.70	21	0	0.0000	0.00	14.70
NON_QUAL_AX	58.15	0.00	2.9000	1.69	3	0	0.0000	0.00	1.69
HIGH_QUAL_AX	31,003.70	0.00	3.3500	1,038.62	324	0	0.0000	0.00	1,038.62
TOTAL	31,586.81	228.82		1,059.82	348	1		0.00	1,059.82
CARD TOTALS	297,843.92	228.82		8,279.12	3,624	1		0.00	8,279.12

Total Card Fees 8,279.12

WorldPay

Miscellaneous Fees

OTHER FEES

Number	Amount	Description	Rate	Total
	12,033.00	MASTERCARD ASSESSMENT	0.1300	15.64
	23,793.00	VISACREDIT ASSESSMENT	0.1400	33.31
	9,730.00	VISADEBIT ASSESSMENT	0.1300	12.65
	30.00	DISCOVER ASSESSMENT	0.1300	0.04
38		PROCESSOR PER ITEM FEE - AUTHORIZATIONS, MC	0.1000	3.80
76		PROCESSOR PER ITEM FEE - AUTHORIZATIONS, VS	0.1000	7.60
2		PROCESSOR PER ITEM FEE - AUTHORIZATIONS, DS	0.1000	0.20
67		PROCESSOR PER ITEM FEE - AUTHORIZATIONS, AX	0.1000	6.70
2		DISCOVER NETWORK AUTHORIZATION FEE	0.0190	0.04
	15.00	INTERNATIONAL ACQUIRER FEE	0.4500	0.07
23		MASTERCARD CVC2 TRANSACTION FEE	0.0025	0.06
	3,000.00	MC ADDITIONAL ASSESSMENT TRANS > \$1000	0.0100	0.30
	12,033.00	MC DIGITAL ENABLEMENT FEE	0.0100	1.20
27		MC FILE TRANSMISSION FEE - 6957	0.0021	0.06
49		MC NABU FEE	0.0195	0.96
27		MC-AVS - CARD NOT PRESENT	0.0100	0.27
	45,586.00	NETWORK & PROCESSOR ACCESS FEE	0.0700	31.91
1		ONLINE REPORTING ACCESS	5.0000	5.00
1		SAFERPAYMENTS BASIC	24.9500	24.95
1		SIGNATURE MERCHANT LOCATION FEE	2.5000	2.50
87		VISA ACQUIRER PROCESSING FEE	0.0098	0.84

WorldPay

Effective Rate

TOTAL FEES

Processing Fees	73.66
Interchange Fees	582.32
Other Fees	149.00
Discount Collected	0.00
Total Fees	<u>804.98</u>

PROCESSING ACTIVITY SUMMARY

Card Type	Settled Sales	Amount of Sales	Settled Credits	Amount of Credits	Amount of Net Sales	Average Ticket	Settled Per Item*	Disc Rate	Processing Fees
DISCOVER	2	30.00	0	0.00	30.00	15.00	0.0000	0.0000	0.00
MASTERCARD	27	12,033.00	9	940.00	11,093.00	445.67	0.0000	0.1500	19.47
MCDEBIT	0	0.00	1	36.00	-36.00	0.00	0.0000	0.1500	0.05
MCDEBITCAP	0	0.00	1	18.00	-18.00	0.00	0.0000	0.1500	0.03
VISA	44	23,793.00	18	1,967.00	21,826.00	540.75	0.0000	0.1500	38.64
VISADEBIT	0	0.00	1	30.00	-30.00	0.00	0.0000	0.1500	0.05
VISADEBITCAP	7	9,730.00	5	549.00	9,181.00	1,390.00	0.0000	0.1500	15.42
Total	80	<u>45,586.00</u>	35	3,540.00	42,046.00	569.83			73.66

$$\text{\$804.98} \div \text{\$45,586.00} = 0.017658 = 1.767\%$$

NorthAmericanBancard

Key Sections To Look For:

Deposit Detail Summary

Billing Detail

Interchange Detail

Pricing Structures Used:

Interchange / Padded Interchange

Tiered

Flat

Padded Items:

Typically, None

Interchange

NorthAmericanBancard



Merchant Statement
May 2022

Merchant Number:
Currency:
Invoice:

Companies:

Account:		3,946.53
Total deposits to account:	for date: 05/01/22	3,946.53
Account:		3,091.86
Total deposits to account:	for date: 05/02/22	3,091.86
Account:		3,287.64
Total deposits to account:	for date: 05/03/22	3,287.64
Account:		2,570.39
Total deposits to account:	for date: 05/04/22	2,570.39
Account:		2,424.55
Total deposits to account:	for date: 05/05/22	2,424.55

NorthAmericanBancard

Deposit Detail Summary

Description	# of Items	Sales	# of Items	Offset to Sales	# of Items	Net Sales	Release to Accounts
Merchant Deposit VISA	6,224	78,467.04	4	(239.32)	6,228	78,227.72	78,227.72
Merchant Deposit MC	1,146	16,927.26	1	(8.00)	1,147	16,919.26	16,919.26
Merchant Deposit Dis	41	1,021.40	0	0.00	41	1,021.40	1,021.40
Merchant Deposit AX	35	1,638.16	0	0.00	35	1,638.16	1,638.16
Billing	0	0.00	0	(2,488.98)	0	(2,488.98)	(2,488.98)
Period Total:	7,446	98,053.86	5	(2,736.30)	7,451	95,317.56	95,317.56

NorthAmericanBancard

Interchange

Interchange Detail					
Visa	Program	Count	Volume	Rate	Fee
US	BUS PUR RTL PP	41	395.88	0.10 + 2.15%	12.61
US	CPS/SML TKT REG	745	5,167.75	0.22 + 0.05%	166.49
US	EIRF-US DB	1	8.08	0.20 + 1.75%	0.34
US	EIRF-US PP	1	9.45	0.20 + 1.80%	0.37
US	NON QUAL CONS CR	1	500.00	0.10 + 3.15%	15.85
US	PRODUCT 2 - CP (A) VT	97	3,310.57	0.10 + 1.51%	59.69
US	PRODUCT 2 - CP (B) VTR	8	328.26	0.10 + 1.65%	6.22
US	PRODUCT 2 - CP (C) VS VIN	10	430.70	0.10 + 1.65%	8.11
US	PRODUCT 2 - CP (DI) VSP VIQ	9	220.52	0.10 + 2.10%	5.53
US	RETAIL (CPS) - DB (SMD)	703	19,619.97	0.15 + 0.80%	262.41
US	RETAIL (CPS) - PP (SMD)	547	14,583.05	0.15 + 1.15%	249.76
US	SMALL TKT (AB) VT VTR	153	1,135.66	0.00 + 1.90%	21.58
US	SMALL TKT (C) VS VIN	11	100.18	0.00 + 2.20%	2.20
US	SMALL TKT (CPS) - DB (SMD)	1,446	9,501.24	0.04 + 1.55%	205.10
US	SMALL TKT (CPS) - PP (SMD)	2,032	12,258.27	0.05 + 1.60%	297.74
US	SMALL TKT (DI) VSP VIQ	5	35.76	0.00 + 2.20%	0.79
US	U.S. STANDARD PP	1	10.00	0.25 + 1.90%	0.44

NorthAmericanBancard

Padded Interchange

Interchange Detail					
Visa	Program	Count	Volume	Rate	Fee
US	HEALTHCARE - CP (DI) VSP VIQ	1	664.41	0.10 + 2.78%	18.57
US	PRODUCT 1 - CNP (A) VT - NT	3	286.18	0.10 + 2.37%	7.08
US	PRODUCT 1 - CNP (B) VTR - NT	2	218.58	0.10 + 2.52%	5.71
US	PRODUCT 1 - CNP (DI) VSP VIQ - NT	4	752.68	0.10 + 2.98%	22.83
US	PRODUCT 2 - CP (A) VT	8	1,736.81	0.10 + 1.99%	35.36
US	PRODUCT 2 - CP (B) VTR	5	897.60	0.10 + 2.13%	19.62
US	PRODUCT 2 - CP (C) VS VIN	10	1,624.77	0.10 + 2.13%	35.61
US	PRODUCT 2 - CP (DI) VSP VIQ	10	1,798.51	0.10 + 2.58%	47.40
US	RETAIL (CPS) - DB (SMD)	16	2,361.76	0.15 + 1.28%	32.63
US	US BUS TR2 PRD 2 - CP	1	732.68	0.10 + 2.53%	18.64
US	US BUS TR3 PRD 2 - CP	1	104.46	0.10 + 2.58%	2.80
US	US REG CPS QUAL	8	1,339.27	0.22 + 0.53%	8.86
Total Discount Visa		92	15,857.09		327.59

NorthAmericanBancard

Tiered (with padded Pin Debit Pass Through)

Interchange Detail						
Discover		Program	Count	Volume	Rate	Fee
US	Credit Mid		8	1,003.57	0.00 + 3.6552%	36.68
Total Discount Discover			8	1,003.57		36.68
Debit		Program	Count	Volume	Rate	Fee
	INTERLINK - REG		5	531.67	0.22 + 0.20%	2.16
	INTERLINK - RETAIL - DB		3	327.04	0.15 + 0.95%	3.56
	INTERLINK - RETAIL - PP		1	1,000.00	0.15 + 1.30%	13.15
	MAESTRO - REG		6	2,131.07	0.21 + 0.20%	5.52
	MAESTRO - REG with FRAUD		5	805.86	0.22 + 0.20%	2.71
	MAESTRO - RETAIL		16	2,335.58	0.15 + 1.05%	26.93
	PIN AUTH - COMMERCIAL - DB		4	6,002.15	0.10 + 1.85%	111.44
	PIN AUTH - REGULATED		22	3,519.02	0.22 + 0.20%	11.88
	PIN AUTH - RETAIL - DB		41	9,127.54	0.15 + 0.95%	92.86
Total Discount Debit			103	25,779.93		270.21
MasterCard		Program	Count	Volume	Rate	Fee
US	Check Mid	DMC	2	140.09	0.00 + 3.6552%	5.12
US	Check Non	DMC	2	97.65	0.00 + 4.4552%	4.35
US	Check Qual	MCC	3	680.44	0.00 + 2.6652%	18.13

NorthAmericanBancard

Flat

Interchange Detail					
Visa	Program	Count	Volume	Rate	Fee
US	Check Mid	158	1,355.83	0.00 + 2.99%	40.55
US	Check Non	12	187.92	0.00 + 2.99%	5.61
US	Check Qual	2,682	42,864.42	0.00 + 2.99%	1,281.73
US	Credit Non	1,083	17,753.74	0.00 + 2.99%	530.80
CAN	Credit Non	23	247.92	0.00 + 2.99%	7.41
EUR	Credit Non	179	3,438.41	0.00 + 2.99%	102.78
ASIA/PAC	Credit Non	47	631.36	0.00 + 2.99%	18.85
LAC	Credit Non	12	267.64	0.00 + 2.99%	7.99
CEMEA	Credit Non	2	6.00	0.00 + 2.99%	0.18
Total Discount Visa		4,198	66,753.24		1,995.90
Discover	Program	Count	Volume	Rate	Fee
US	Check Mid	2	12.40	0.00 + 2.99%	0.37
US	Check Qual	1	19.50	0.00 + 2.99%	0.58
US	Credit Mid	109	1,466.10	0.00 + 2.99%	43.80
US	Credit Non	16	286.73	0.00 + 2.99%	8.57
Total Discount Discover		128	1,784.73		53.32

NorthAmericanBancard

Miscellaneous Fees

Billing Detail (Charges)			
Description	Count	Rate	Adjustments
Processor Fee - AVS Fee - MC	14 @ 1,741.02	0.0400	(0.56)
Processor Fee - AVS Fee - Visa	34 @ 4,428.02	0.0400	(1.36)
Processor Fee - Annual Fee	1	199.0000	(199.00)
Processor Fee - Auth Request - MC	47 @ 7,122.96	0.0600	(2.82)
Processor Fee - Auth Request - Visa	93 @ 16,271.00	0.0600	(5.58)
Processor Fee - Batch Header	21	0.2000	(4.20)
Processor Fee - Monthly Basic Service Fee	1	3.0000	(3.00)
Processor Fee - Premium Merchant Portal Access	1	14.9500	(14.95)
Processor Fee - Upfront Tier II PCI+ Program, MONTHLY	1	15.0000	(15.00)
Processor Fee - WOMPLY Fee	1	39.9900	(39.99)

NorthAmericanBancard

Effective Rate

Billing Detail (Interchange)			
Category	Volume	# of Items	Fee
Discover Tiered Bundle Interchange	20.00	2	0.98
MasterCard Tiered Bundle Interchange	2,485.72	36	108.84
Visa Tiered Bundle Interchange	13,078.74	144	566.13
Total Interchange	15,584.46	182	675.95

$$\text{\$675.95} + \text{\$138.74} = \text{\$814.69}$$

Billing Detail (Charges)			
Description	Count	Rate	Adjustments
Amex Mid	16 @ 732.08	3.9200% + 0.1000	(30.30)
Processor Fee - AX Assessments	16 @ 732.08	0.1650%	(1.21)
Processor Fee - Auth Request - AX	16 @ 732.08	0.0600	(0.96)
Processor Fee - Auth Request - DSC	2 @ 20.00	0.0600	(0.12)
Processor Fee - Auth Request - MC	36 @ 2,485.72	0.0600	(2.16)
Processor Fee - Auth Request - Visa	144 @ 13,078.74	0.0600	(8.64)
Processor Fee - Batch Header	21	0.2000	(4.20)
Processor Fee - DSC Assessments	2 @ 20.00	0.1500%	(0.03)
Processor Fee - Visa NAPF Fee - Debit	85 @ 11,879.49	0.0155	(1.32)
Processor Fee - Visa Transaction Integrity Fee	37	0.1000	(3.70)
Total Charges			(138.74)

$$\text{\$814.69} / \text{\$15,584.46} = .052275 = 5.228\%$$

FifthThird

Key Sections To Look For:

PRIMARY STATEMENT:

All Sections

AUXILIARY STATEMENT:

Position Summary

Volume Summary

Intch/Other Fee Summary

Pricing Structures Used:

Interchange / Padded Interchange

Padded Items:

Interchange

FifthThird

Primary Statement

WORLDPAY HOLDING, LLC



FIFTH THIRD BANK

Merchant Services Powered by Worldpay

Page 1 of 4

Billing Account Number

MERCHANT BILLING STATEMENT

Statement Date April 7, 2022

Statement Period March, 2022

Chain

For Customer Service Please Call:
Refer Billing Inquiries To:

Services Summary		
Section Description	Processing	Total
Transaction Fees	\$ 14,292.67	\$ 14,292.67
Third Party Credit Fees	\$ 39,426.80	\$ 39,426.80
Products, Comm, Prog and Other Fees	\$ 247.25	\$ 247.25
State, County and Local Taxes	\$ 2.39	\$ 2.39
Totals	\$ 53,969.11	\$ 53,969.11

Statement Period Fees		
Statement fees total debit for the month of March:		
Account	R&T	Amount
	071000039	\$ 53,969.11
Total Fees Due		\$ 53,969.11

Fifth Third

Primary Statement

Transaction Fees			
Total Volume Fees	Rate	Volume	Total
Monthly Discount Adjustment	-	\$ 14,818,016.27	-
Totals		\$ 14,818,016.27	-
Processing Fees	Per Unit Fee	Count	Total Fees
AMEX Acct Verification	-	144	-
Discover Acct Verification	-	26	-
Discover Fees	0.09%	\$ 127,085.75	\$ 114.39
MasterCard Fees	0.09%	\$ 3,687,102.67	\$ 3,318.39
Visa Fees	0.09%	\$ 11,003,817.85	\$ 9,903.44
Totals		\$ 14,818,016.27	\$ 13,336.22
Credit Card Type	Per Unit Fee	Count	Total Fees
American Express Transaction Fee	-	2,929	-
Discover Transaction Fee	-	341	-
MasterCard Transaction Fee	-	7,557	-
Visa Transaction Fee	-	35,119	-
Totals		45,946	-
Chargeback and Adjustment Services	Per Unit Fee	Count	Total Fees
Chargeback Processing Fee	\$ 15.00	9	\$ 135.00
Totals		9	\$ 135.00
Other Fees	Per Unit Fee	Count	Total Fees
TSYS Ffe Authorization Fee	\$ 0.0225	36,509	\$ 821.45
Totals		36,509	\$ 821.45
Total Transaction Fees			\$ 14,292.67

FifthThird

Primary Statement

Third Party Credit Fees			
Other Fees	Per Unit Fee	Count	Total Fees
Omniflex (Vplus) Monthly Fee	\$ 30.00	1	\$ 30.00
Virtualnet SSL	\$ 0.075	36,618	\$ 2,746.35
Vital Enhanced Data Transaction Fee	\$ 0.015	25,604	\$ 384.06
Totals		62,223	\$ 3,160.41
Assessments	Rate	Volume	Total
Discover Assessment Fee	0.13%	\$ 127,095.75	\$ 165.22
MasterCard Acquirer Fee	0.0362%	\$ 3,687,102.67	\$ 1,334.73
MasterCard Assessment Fee	0.13%	\$ 1,463,431.13	\$ 1,902.46
MC Assessment Fee \$1000 & Over	0.14%	\$ 2,223,671.54	\$ 3,113.14
Visa Assessment Fee Sig Credit	0.14%	\$ 8,663,999.45	\$ 12,129.60
Visa Assessment Fee Sig Debit	0.13%	\$ 2,339,818.40	\$ 3,041.76
Visa FANF 2 T11	-	-	\$ 4,000.00
Totals		\$ 18,505,118.94	\$ 25,686.91
Total Third Party Credit Fees			\$ 39,426.80

Fifth Third

Auxiliary Statement

```
MM-303          RUN DATE: 04/01/22          MERCHANT MONTHLY BILLING SUMMARY          REPORT MONTH: MARCH          PAGE: 1
                                     MERCHANT:
CHAIN:                                     STORE:
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POSITION SUMMARY	
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SETTLEMENT DESCRIPTION	NET AMOUNTS
*****	*****
SETTLED DEPOSITS:	5,722,760.87
LESS INTCH/OTHER FEES:	157,942.40-
LESS CHARGEBACKS:	0.00
LESS MISC. ADJUSTMENTS:	0.00
-----	-----
NET POSITION:	5,564,818.47

VOLUME SUMMARY

	SALES		RETURNS		NET SALES	AVERAGE
CARD TYPE	NUMBER	SETTLED AMOUNT	NUMBER	SETTLED AMOUNT	AMOUNT	TICKET
*****	*****	*****	*****	*****	*****	*****
MASTERCARD	384	1,400,528.39	89	28,807.08	1,371,721.31	4,649.90
VISA	1,033	4,407,002.42	225	90,394.44	4,316,607.98	5,342.34
DISCOVER	19	34,646.27	1	214.69	34,431.58	1,912.87
AMEX	283	2,191,134.60	32	25,321.23	2,165,813.37	8,628.74
-----	-----	-----	-----	-----	-----	-----
ALL CARDS	1,719	8,033,311.68	347	144,737.44	7,888,574.24	5,749.69
VISA CREDIT US			127			
VISA DEBIT US			98			

Fifth Third

Auxiliary Statement

=====+ INTCH/OTHER FEE SUMMARY +-----+ The base rate is: Visa-Purchasing Card- Lvl 3 MasterCard-Corp Data Rate III Discover-Commercial Electronic					
INTCH/OTHER LEVELS	NUMBER	SALES AMOUNT	FEE AMOUNT	ADJUSTMENT	EXP AMOUNT
*****	*****	*****	*****	*****	*****
MASTERCARD MC Business Level 1 Data Rate I	1	352.06	9.43	2.64	
MC Business Level 2 Data Rate I	5	5,298.36	148.84	47.67	.95
MC Business Level 3 Data Rate I	8	4,019.20	115.35	38.20	.23
MC Business Level 4 Data Rate I	15	14,872.67	440.22	156.14	2.57
MC BUSINESS LEVEL 5 DATA RATE I	67	881,414.03	26,449.17	9,695.59	175.47
MC Data Rate I Large Market	1	1,546.16	41.85	12.37	.31
MC Data Rate I Business Debit	50	24,764.04	661.28	185.77	3.25
MC Data Rate III Large Market	34	86,221.77	1,641.64		16.52
MC LARGE TICKET LARGE MARKET	6	84,429.82	1,434.24	170.53-	16.89
MC CREDIT MERIT I	1	6,651.75	125.82	.66-	1.33
MC DEBIT MERIT I	14	3,784.27	64.54		
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• Business Level 3		2.85%	\$0.10		

$$\text{\$0.10} * 8 = \text{\$0.80}$$

$$\text{\$115.35} - \text{\$0.80} = \text{\$114.55}$$

$$\text{\$114.55} / \text{\$4,019.20} = 0.028500 = 2.850\%$$

Fifth Third

Effective Rate

Services Summary		
Section Description	Processing	Total
Transaction Fees	\$ 14,292.67	\$ 14,292.67
Third Party Credit Fees	\$ 39,426.80	\$ 39,426.80
Products, Comm, Prog and Other Fees	\$ 247.25	\$ 247.25
State, County and Local Taxes	\$ 2.39	\$ 2.39
Totals	\$ 53,969.11	\$ 53,969.11

Statement Period Fees		
Statement fees total debit for the month of March:		
Account	R&T	Amount
	071000039	\$ 53,969.11
Total Fees Due		\$ 53,969.11

+-----+	
	POSITION SUMMARY
+-----+	

SETTLEMENT DESCRIPTION	NET AMOUNTS
*****	*****
SETTLED DEPOSITS:	5,722,760.87
LESS INTCH/OTHER FEES:	157,942.40-
LESS CHARGEBACKS:	0.00
LESS MISC. ADJUSTMENTS:	0.00
-----	-----
NET POSITION:	5,564,818.47

$$\begin{aligned}
 &\$53,969.11 + \$157,942.40 = \$211,911.51 \\
 &\$211,911.51 / \$5,722,760.87 = .0370295 = 3.703\%
 \end{aligned}$$

What Can EPI Do For You?

Statement Analyses

Create a Proposal

Provide Proposal Template

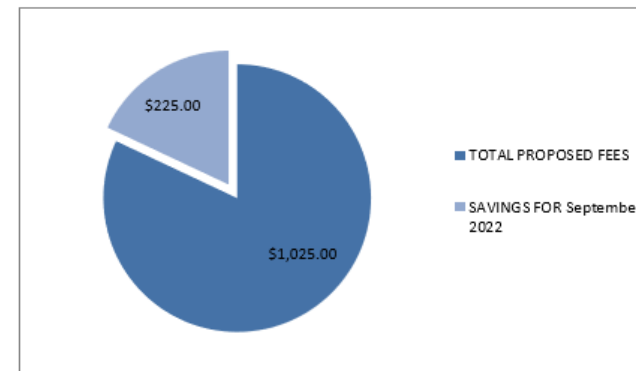
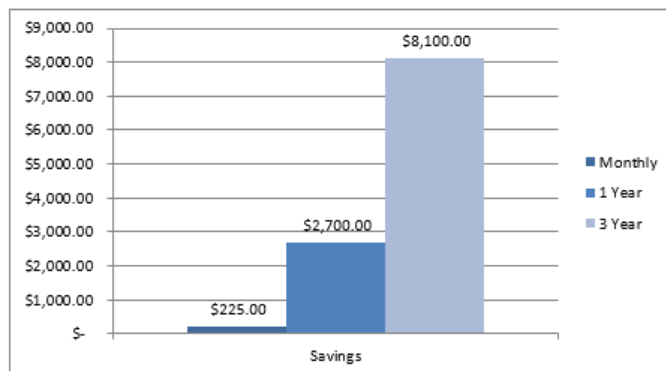
Proposal Template

Merchant Proposal

September 2022	TOTAL CURRENT FEES	\$	1,250.00
Merchant Prospect	TOTAL PROPOSED FEES	\$	1,025.00
	TOTAL AMOUNT PROCESSED	\$	50,000.00

	CURRENT	PROPOSED	VOLUMES PROCESSED		PROPOSED SAVINGS
			VOLUME	ITEMS	
PROCESSING FEES					
MASTERCARD DISCOUNT RATE	0.5000%	0.2500%	\$	15,000.00	\$ (37.50)
VISA DISCOUNT RATE	0.5000%	0.2500%	\$	25,000.00	\$ (62.50)
DISCOVER DISCOUNT RATE	0.5000%	0.2500%	\$	10,000.00	\$ (25.00)
AUTHORIZATION FEES	\$ 0.15	\$ 0.10		1,500	\$ (75.00)
MONTHLY SERVICE FEE	\$ 35.00	\$ 10.00		1	\$ (25.00)

CURRENT EFFECTIVE RATE 2.50%	SAVINGS FOR September 2022	\$	225.00	18%
PROPOSED EFFECTIVE RATE 2.05%	SAVINGS 1 YEAR	\$	2,700.00	
	SAVINGS 3 YEARS	\$	8,100.00	



Questions?

Contact us!

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