

# How to Read Your Statement – Interchange Plus Pricing

Please note: Sections on your statement may appear differently due to varying account settings and preferences.

## YOUR CARD PROCESSING STATEMENT

**BUSINESS NAME**  
JOHN SMITH  
123 MAIN STREET,  
ANYTOWN,  
WI 12345-0000

"Merchant Number" commonly referred to as "MID", is a unique account number assigned to every merchant and merchant location. If you ever need to call the Customer Service help desk it is important to have this handy.

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**THIS IS NOT A BILL**

Statement Period 01/01/18 – 01/31/18

Merchant Number 123456789999

Customer Service Website – [www.businesstrack.com](http://www.businesstrack.com)  
Phone – 1-800-555-5555

An overview of account activity for the statement period.

Use this Customer Service number for all inquiries regarding your merchant account.

### SUMMARY

Page 1	Total Amount Submitted	\$956.90
Page 2	Third-party Transactions	-\$26.72
Page 2	Chargebacks/Reversals	0.00
Page 3	Adjustments	0.00
Page 3	Fees	-\$20.29
<b>Total Amount Processed</b>		<b>\$909.89</b>

This section reflects the Summary of account activity received and processed during the statement period.

### IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Important announcements regarding your account may be displayed here

### SUMMARY BY DAY

This section reflects total daily activity during the statement period

Date Submitted	Submitted Amount	Third-party Transactions	Chargebacks/Reversals	Adjustments	Fees	Amount Processed
01/22/18	\$98.12	0.00	0.00	0.00	0.00	\$98.12
01/23/18	\$113.59	0.00	0.00	0.00	0.00	\$113.59
01/24/18	\$77.15	0.00	0.00	0.00	0.00	\$77.15
01/25/18	\$146.65	0.00	0.00	0.00	0.00	\$146.65
01/26/18	\$161.55	0.00	0.00	0.00	0.00	\$161.55
01/29/18	\$92.06	0.00	0.00	0.00	0.00	\$92.06
01/30/18	\$267.78	-\$26.72	0.00	0.00	0.00	\$241.06
Month End Charge	0.00	0.00	0.00	0.00	-\$20.29	-\$20.29
				<b>0.00</b>	<b>-\$20.29</b>	<b>\$909.89</b>

The Month End Charge is the total amount of fees deducted from your account. They will be deducted within 1–5 days of the end of your statement period.

## YOUR CARD PROCESSING STATEMENT

Merchant Number 123456789999

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Customer Service Website – www.businesstrack.com  
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Statement Period 01/01/18 – 01/31/18

This section reflects total amount processed by card type during the statement period.

### 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	\$34.86	8	\$278.86	0	0.00	8	\$278.86
VISA	\$25.45	9	\$229.08	0	0.00	9	\$229.08
American Express	\$26.72	1	\$26.72	0	0.00	1	\$26.72
Debit/ATM	\$22.22	19	\$422.24	0	0.00	19	\$422.24
<b>Total</b>		<b>37</b>	<b>\$956.90</b>	<b>0</b>	<b>0.00</b>	<b>37</b>	<b>\$956.90</b>

This section reflects total amount processed per batch during the statement period.

### SUMMARY BY BATCH

Batch	Submit Date	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
404190220240	01/22/18	\$32.71	3	\$98.12	0	0.00	3	\$98.12
404190230241	01/23/18	\$25.05	2	\$50.09	0	0.00	2	\$50.09
554254230037	01/23/18	\$21.17	3	\$63.50	0	0.00	3	\$63.50
404190240242	01/24/18	\$19.29	4	\$77.15	0	0.00	4	\$77.15
404190250243	01/25/18	\$36.66	4	\$146.65	0	0.00	4	\$146.65
404190260244	01/26/18	\$23.76	4	\$95.05	0	0.00	4	\$95.05
554254260038	01/26/18	\$22.17	3	\$66.50	0	0.00	3	\$66.50
404190290245	01/29/18	\$18.41	5	\$92.06	0	0.00	5	\$92.06
404190300246	01/30/18	\$32.10	5	\$160.48	0	0.00	5	\$160.48
554254300039	01/30/18	\$26.83	4	\$107.30	0	0.00	4	\$107.30
<b>Total</b>			<b>37</b>	<b>\$956.90</b>	<b>0</b>	<b>0.00</b>	<b>37</b>	<b>\$956.90</b>

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## THIRD-PARTY TRANSACTIONS

This section reflects the fees for activity passed directly to Third-party Service Providers for processing and funding. If this does not apply to your account this section will not appear.

Date		Amount
01/30/18	Transaction submitted to American Express	-\$26.72

## CHARGEBACKS/REVERSALS

This section reflects the transactions disputed by a cardholder or card-issuing bank and debited from your account during the statement period.

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

## ADJUSTMENTS

This section reflects the amounts credited to, or deducted from, your account to resolve processing and billing discrepancies during the statement period.

Date		Card Number (Last 4 Digits)	Amount
	No Adjustments for this Statement Period		
<b>Total</b>			<b>0.00</b>

## FEES

This section reflects the different fees charged to your account during the statement period.

	Type	Amount
<b>MASTERCARD</b>		
MC-Domestic Merit III	Interchange Charges	-\$5.21
Mastercard Debit Sales Disc .0039 Disc Rate Times \$229.93	Service Charges	-\$0.90
Mc Network Access Auth Fee 8 Transactions At .0185	Fees	-\$0.15
<b>VISA</b>		
VI-Signature Preferred Retail	Interchange Charges	-\$4.98
VI-Cps/Rewards 2	Interchange Charges	-\$0.69
Visa Debit Sales Discount .0039 Disc Rate Times \$192.31	Service Charges	-\$0.75
Acquirer Processor Fee DB/PP 1 Transactions At .0155	Fees	-\$0.02
<b>AMERICAN EXPRESS</b>		
Amex Sales Trans Fee 1 Transactions At .09	Service Charges	-\$0.09
<b>Total Transaction Fees</b>		<b>-\$12.79</b>

Account Fees	Type	Amount
Monthly Service Charge		-\$7.50
Total Account Fees		-\$7.50
<b>Total</b>		<b>-\$20.29</b>
<b>Total Interchange Charges</b>		<b>-\$10.88</b>
<b>Total Service Charges</b>		<b>-\$1.74</b>
<b>Total Fees</b>		<b>-\$7.67</b>
<b>Total (Service Charges, Interchange Charges, and Fees)</b>		<b>-\$20.29</b>

"Total Interchange Charges" is total amount of association fees per transaction.

"Total Service Charges" is the total amount First Data charges for processing each transaction, plus any applicable software fees.

"Total Fees" is the sum of your monthly incurred fees. Example: Flat Monthly Fee, Statement Fee, Minimum Fee, etc.

This figure represents the "Total Interchange", "Total Service", and "Total Fees" charges during the statement period.

Please Note: If you are not on interchange plus pricing, this section will not appear.

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Statement Period 01/01/18 – 01/31/18

This section reflects a breakdown of sales and cost by interchange qualification plan code.

### INTERCHANGE

Product/Description	Sales Total	% of Sales	Number of Transaction	% of Total Transactions	Rate	Cost per transaction	Sub Total	Total inter-change charges
<b>MASTERCARD</b>								
MC-Domestic Merit III	\$278.86	100%	8	100%	0.0158%	\$0.100	-\$5.21	
<b>Mastercard Total</b>	<b>\$278.86</b>		<b>8</b>					<b>-\$5.21</b>
<b>VISA</b>								
VI-Signature Preferred Retail	\$199.08	36%	8	89%	0.0210%	\$0.100	-\$4.98	
VI-Cps/Rewards 2	\$30.00	64%	1	11%	0.0195%	\$0.100	-\$0.69	
<b>Visa Total</b>	<b>\$229.08</b>		<b>9</b>					<b>-\$5.67</b>
<b>AMERICAN EXPRESS</b>								
American Express	\$26.72	100%	1	100%	0.0000%	0.000	0.00	
<b>American Express Total</b>	<b>\$26.72</b>		<b>1</b>					<b>0.00</b>
<b>DEBIT CARD</b>								
Debit Card	\$422.24	100%	19	100%	0.0000%	0.000	0.00	0.00
<b>Debit Card Total</b>	<b>\$422.24</b>		<b>19</b>					
<b>TOTAL</b>	<b>\$956.90</b>		<b>37</b>					

This section will appear on your statement if you have multiple business locations.

### TOTAL GROSS REPORTABLE SALES BY TIN

Appears on individual location statement only.

Month	Description	Total
December	Gross Reportable Sales-TIN#####1661	\$1,000.00
	<b>2017 YTD Gross Reportable Sales</b>	<b>\$13,383.83</b>