

# STATEMENT ANALYSIS EXAMPLE

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**PROCESSOR/BACK-END:** TSYS

**PRICING TYPE:** COST PLUS/100% INTERCHANGE PASS THROUGH

## BASIC STATEMENT INFORMATION

In this section we're looking at the general information including:

Processor name, address and telephone number	Business name, address and telephone number
Number of pages in the statement	Month of the statement ("processing month")
Association number	Merchant number
Routing and DDA (depository/settlement account)	Total fees deducted

### Merchant Statement

PROCESSOR / SALES OFFICE NAME  
PROCESSOR ADDRESS  
PROCESSOR TELEPHONE NUMBER

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Processing Month: 05-15 2866

Association Number: 500

Merchant Number: 2866

Routing Number: xxxxx

Deposit Account Number: xxxxx

MERCHANT NAME  
MERCHANT ADDRESS

Amount Deducted:  
\$ 146.65

## PLAN SUMMARY

In this section we're seeing the overall picture of the merchants processing for the month. This section includes:

Type of card accepted ("plan code")	Net Sales (\$) <i>sales less credits</i>	Discount rate (%)
Number of sales (#)	Number of credits (#)	Discount per item (%)
Amount of sales (\$)	Amount of credits (\$)	Discount due
Average ticket (\$) <i>sales \$ / sales #</i>		Minimum discount fee*

\*Minimum discount fee (*charged based on discount rate and discount per item ONLY, no interchange fees*)

## PLAN CODES

Plan Summary									
Plan Code	Number of Sales	Amount of Sales	Number of Credits	Amount of Credits	Net Sales	Average Ticket	Disc P/I	Disc %	Discount Due
VS	62	2,060.98	00	.00	2,060.98	33.24	.000	.250	5.16
VD	161	5,123.33	00	.00	5,123.33	31.82	.000	.250	12.83
VB	10	209.88	00	.00	209.88	20.99	.000	.250	.52
MC	18	949.46	00	.00	949.46	52.75	.000	.250	2.37
MD	150	3,581.85	00	.00	3,581.85	23.88	.000	.250	8.97
MB	02	55.43	00	.00	55.43	27.72	.000	.250	.14
AM	02	106.36	00	.00	106.36	53.18	.000	.250	.26
DS	19	807.55	00	.00	807.55	42.50	.000	.250	2.02
DD	00	.00	00	.00	.00	.00	.000	.250	.00
DZ	00	.00	00	.00	.00	.00	.000	.250	.00
DJ	00	.00	00	.00	.00	.00	.000	.250	.00
DB	00	.00	00	.00	.00	.00	.000	.000	.00
**	<b>424</b>	<b>12,894.84</b>	<b>00</b>	<b>.00</b>	<b>12,894.84</b>	<b>30.41</b>			<b>32.27</b>

PLAN CODES				TRANSACTION CODES	
VS -VISA	MC -MASTERCARD	DS -DISCOVER	JC -JCB	T-ALL PLANS	D-DEPOSIT
VL -VISA LARGE TICKET	ML -MASTERCARD LARGE TICKET	DD -DISCOVER DEBIT	AM -AMERICAN EXPRESS	1-PLAN ONE	C-CHARGEBACK
VD -VISA DEBIT	MD -MASTERCARD DEBIT	DZ -DISCOVER BUSINESS	DB -DEBIT	2-PLAN TWO	A-ADJUSTMENT
VB -VISA BUSINESS	MB -MASTERCARD BUSINESS	DJ -DISCOVER JCB	EC -ELECTRONIC CHECK	3-PLAN THREE	B-CHARGEBACK REVERSAL
V\$ -VISA CASH ADVANCE	M\$ -MASTERCARD CASH ADVANCE	D\$ -DISCOVER CASH ADV	EB -EBT	PP -PAYPAL	

## VOLUME

The number of sales (transaction count/#) and amount of sales (dollar amount/\$) is shown here:

Plan Summary									
Plan Code	Number of Sales	Amount of Sales	Number of Credits	Amount of Credits	Net Sales	Average Ticket	Disc P/I	Disc %	Discount Due
VS	62	2,060.98	00	.00	2,060.98	33.24	.000	.250	5.16
VD	161	5,123.33	00	.00	5,123.33	31.82	.000	.250	12.83
VB	10	209.88	00	.00	209.88	20.99	.000	.250	.52
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MD	150	3,581.85	00	.00	3,581.85	23.88	.000	.250	8.97
MB	02	55.43	00	.00	55.43	27.72	.000	.250	.14
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DD	00	.00	00	.00	.00	.00	.000	.250	.00
DZ	00	.00	00	.00	.00	.00	.000	.250	.00
DJ	00	.00	00	.00	.00	.00	.000	.250	.00
DB	00	.00	00	.00	.00	.00	.000	.000	.00
**	<b>424</b>	<b>12,894.84</b>	<b>00</b>	<b>.00</b>	<b>12,894.84</b>	<b>30.41</b>			<b>32.27</b>

## CREDITS & NET SALES

The number of credits (transaction count/#), the amount of sales (volume/dollar amount/\$) and the total net sales amount (\$) which is the gross volume of sales

Plan Summary									
Plan Code	Number of Sales	Amount of Sales	Number of Credits	Amount of Credits	Net Sales	Average Ticket	Disc P/I	Disc %	Discount Due
VS	62	2,060.98	00	.00	2,060.98	33.24	.000	.250	5.16
VD	161	5,123.33	00	.00	5,123.33	31.82	.000	.250	12.83
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DD	00	.00	00	.00	.00	.00	.000	.250	.00
DZ	00	.00	00	.00	.00	.00	.000	.250	.00
DJ	00	.00	00	.00	.00	.00	.000	.250	.00
DB	00	.00	00	.00	.00	.00	.000	.000	.00
**	<b>424</b>	<b>12,894.84</b>	<b>00</b>	<b>.00</b>	<b>12,894.84</b>	<b>30.41</b>			<b>32.27</b>

## AVERAGE TICKET

The average ticket is shown in this section, the average ticket takes the amount of sales (volume/dollar amount/\$) divided by the number of sales (transaction count/#.)

Plan Summary									
Plan Code	Number of Sales	Amount of Sales	Number of Credits	Amount of Credits	Net Sales	Average Ticket	Disc P/I	Disc %	Discount Due
VS	62	2,060.98	00	.00	2,060.98	33.24	.000	.250	5.16
VD	161	5,123.33	00	.00	5,123.33	31.82	.000	.250	12.83
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DD	00	.00	00	.00	.00	.00	.000	.250	.00
DZ	00	.00	00	.00	.00	.00	.000	.250	.00
DJ	00	.00	00	.00	.00	.00	.000	.250	.00
DB	00	.00	00	.00	.00	.00	.000	.000	.00
**	<b>424</b>	<b>12,894.84</b>	<b>00</b>	<b>.00</b>	<b>12,894.84</b>	<b>30.41</b>			<b>32.27</b>

### DISCOUNT RATE - PER ITEM/DISCOUNT PERCENTAGE

In this example, we're seeing a \$0.00 per item fee and a .25% basis points (bpts) discount rate. Some statements will show the discount rate written out as .0025, which is the same as .25% basis points.  
*(Applied to monthly minimum, if applicable)*

Plan Summary									
Plan Code	Number of Sales	Amount of Sales	Number of Credits	Amount of Credits	Net Sales	Average Ticket	Disc P/I	Disc %	Discount Due
VS	62	2,060.98	00	.00	2,060.98	33.24	.000	.250	5.16
VD	161	5,123.33	00	.00	5,123.33	31.82	.000	.250	12.83
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DZ	00	.00	00	.00	.00	.00	.000	.250	.00
DJ	00	.00	00	.00	.00	.00	.000	.250	.00
DB	00	.00	00	.00	.00	.00	.000	.000	.00
**	424	12,894.84	00	.00	12,894.84	30.41			32.27

### DISCOUNT DUE

The discount due is based on the discount per item and discount percentage multiplied by the number of sales and amount of sales. In this example, the first row (VS) is Visa, so to reach the \$5.16 discount due for Visa would be 62 items multiplied by \$.00 plus the \$2,060.98 multiplied by the .25% basis points.

Plan Summary									
Plan Code	Number of Sales	Amount of Sales	Number of Credits	Amount of Credits	Net Sales	Average Ticket	Disc P/I	Disc %	Discount Due
VS	62	2,060.98	00	.00	2,060.98	33.24	.000	.250	5.16
VD	161	5,123.33	00	.00	5,123.33	31.82	.000	.250	12.83
VB	10	209.88	00	.00	209.88	20.99	.000	.250	.52
MC	18	949.46	00	.00	949.46	52.75	.000	.250	2.37
MD	150	3,581.85	00	.00	3,581.85	23.88	.000	.250	8.97
MB	02	55.43	00	.00	55.43	27.72	.000	.250	.14
AM	02	106.36	00	.00	106.36	53.18	.000	.250	.26
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DD	00	.00	00	.00	.00	.00	.000	.250	.00
DZ	00	.00	00	.00	.00	.00	.000	.250	.00
DJ	00	.00	00	.00	.00	.00	.000	.250	.00
DB	00	.00	00	.00	.00	.00	.000	.000	.00
**	424	12,894.84	00	.00	12,894.84	30.41			32.27

## DEPOSITS

In this section we can see pertinent batch information including the date of the settlement, transaction code, plan code, number of sales, and amount of credits, discount paid and net deposit. We want to pay mind to batch settlement date, ensuring we see consistent daily batch history. When we see a merchant go days without settling a batch, we expect to see higher interchange expense (for example, a high percentage of Visa EIRF downgrades which occur when a merchant settles the transaction 24 hours after the initial authorization of the transaction.)

Deposits								
Day	Reference Number	Tran Code	Plan Code	Number of Sales	Amount of Sales	Amount of Credits	Discount Paid	Net Deposit
01	90001480012	D	T	12	331.58	.00	.00	331.58
02	90001490016	D	T	16	410.15	.00	.00	410.15
03	90001500018	D	T	18	739.59	.00	.00	739.59
04	90001510012	D	T	12	393.74	.00	.00	393.74
07	90001530012	D	T	12	437.88	.00	.00	437.88
07	90001520017	D	T	17	515.11	.00	.00	515.11
08	90001540015	D	T	15	395.82	.00	.00	395.82
09	90001550015	D	T	15	794.44	.00	.00	794.44
10	90001560015	D	T	15	450.83	.00	.00	450.83
11	90001570017	D	T	17	339.11	.00	.00	339.11
14	90001590018	D	T	18	412.56	.00	.00	412.56
14	90001580015	D	T	15	370.51	.00	.00	370.51
15	90001600020	D	T	20	676.49	.00	.00	676.49
16	90001610014	D	T	14	410.12	.00	.00	410.12
17	90001620013	D	T	13	196.04	.00	.00	196.04
18	90001630021	D	T	21	635.36	.00	.00	635.36
21	90001650017	D	T	17	407.72	.00	.00	407.72
21	90001640016	D	T	16	226.94	.00	.00	226.94
22	90001660025	D	T	25	1,011.49	.00	.00	1,011.49
23	90001670021	D	T	21	813.44	.00	.00	813.44
24	90001680018	D	T	18	511.90	.00	.00	511.90
28	90001690019	D	T	19	570.00	.00	.00	570.00
29	90001700021	D	T	21	837.55	.00	.00	837.55
30	90001710020	D	T	20	457.43	.00	.00	457.43
31	90001720017	D	T	17	549.04	.00	.00	549.04
	<b>Deposit Totals</b>			<b>424</b>	<b>12,894.84</b>	<b>.00</b>	<b>.00</b>	<b>12,894.84</b>

PLAN CODES				TRANSACTION CODES	
VS -VISA	MC -MASTERCARD	DS -DISCOVER	JC -JCB	T -ALL PLANS	D-DEPOSIT
VL -VISA LARGE TICKET	ML -MASTERCARD LARGE TICKET	DD -DISCOVER DEBIT	AM -AMERICAN EXPRESS	1 -PLAN ONE	C-CHARGEBACK
VD -VISA DEBIT	MD -MASTERCARD DEBIT	DZ -DISCOVER BUSINESS	DB -DEBIT	2 -PLAN TWO	A-ADJUSTMENT
VB -VISA BUSINESS	MB -MASTERCARD BUSINESS	DJ -DISCOVER JCB	EC -ELECTRONIC CHECK	3 -PLAN THREE	B-CHARGEBACK REVERSAL
V\$ -VISA CASH ADVANCE	M\$ -MASTERCARD CASH ADVANCE	D\$ -DISCOVER CASH ADV	EB -EBT	PP -PAYPAL	

## FEES

The fees section can include any of the following:

Processor Fees	Sales Agent/ISO Fees
Interchange & Assessments	Interchange Downgrade Fees/ Surcharges
<a href="#">American Express OptBlue Fees</a>	PIN Debit Network Fees
Authorization Fees	<a href="#">Association Pass Through Fees</a>

Fees are often charged as monthly, quarterly, bi-annually or annually.

Fees			
Number	Amount	Description	Total
		PCI MONTHLY	6.00

Fees - continued			
Number	Amount	Description	Total
		WEB REPORTS/ALERTS	9.75
		ACCOUNT ON FILE FEE	7.50
		NONSWIPE AMEXCN	.28
		VISA NPF	10.00
		ACQUIRER PROCESSING FEE	1.46
75		CPS/SML TKT DB	10.32
59	514.67	CPS REWARDS 1	24.19
27	1,302.92	PUR CARDPRES	.74
02	21.80	BUS LVL2 T1	.43
01	18.13	US PURCH LVL2	.57
02	18.03	VSP RTL	10.80
23	404.52	VSP STD OTHR	1.77
01	56.5	BUS RETAIL T2	.23
01	5.44	BUS LVL2 T3	1.26
01	56.51	SML TKT PP	.21
01	10.31	SMLTKT REG	.91
04	41.54	US REG	1.73
07	394.14	INTEGRITY FEE	.12
01	54.35	BUS CP DB	.46
02	15.53	BUS RETAIL T4	1.50
02	51.79	BUS STND T4	1.44
01	40.18	CPS/RTL CK DB	45.77
87	4,092.79	CPS-RETAIL	3.49
02	217.44	EIRF-US DB	1.15
01	54.35	CPS/SML TKT	1.67
09	79.59	ELITEMERIT3	7.27
04	312.46	ENH MERIT3	2.76
04	136.25	ENH MERIT 1	.52
01	20.65	REG DB FA	.90
04	55.93	MERIT III	1.65
04	79.21	CORP DATA RT 1	1.67
02	55.43	MERIT III DB	58.60
145	3,518.32	WRLD.MERIT.3	7.60
05	400.89	AM RETAIL T1	.31
01	13.04	AM RETAIL T2	1.92
01	93.32	AMEX NETWORK FEE	.16
02	106.36	RETAIL RW	9.23
17	439.79	RETAIL PR	6.48
02	367.76	DDUC	.36
19	807.55	AMEX AUTHORIZATION FEES	.40
02		AUTHORIZATION FEES	87.00
435		BATCH HEADER FEE	8.75
25		ASSESSMENT	17.62
403	12,788.48	COMM DR2	.27
01	7.60	NABU	3.30
169		NAPF	2.64
170			
Total Fees Due			383.15

## FEES - INTERCHANGE

With this statement being 100% interchange pass through/Cost Plus, we are seeing individual interchange categories listed out along with the volume that qualified in that particular category and the fee amount billed. For statements where the merchant is priced tiered or EBB, we would expect to see interchange surcharges listed as “mid-qualified” and “non-qualified” rather than individual categories (names and/or rates).

To ensure that the processors or sales agent is not marking up interchange categories, use the “Interchange Cheat Sheet” found on the [Pivotal Learning Center](#) to identify a small handful of categories (like CPS Retail Credit, EIRF Credit, Rewards 1 etc.) Use the rate listed with the category to multiply the interchange pass through percentage rate (%) by the sales volume listed (\$), then multiply the interchange pass through rate per item (\$) by the transaction count listed (#). Add the two figures together and reference the total fee charged. If there is markup, these values will not match.

As an example, on this statement, if we look at MERIT III (MasterCard qualified, swiped consumer credit), it would look like this:  $(1.58\% \times \$79.21 = \$1.25) + (\$.10 \times 4 = \$.40) = \$1.65$

		QUALIFIED	MID-QUALIFIED		NON-QUALIFIED	
CONSUMER	MASTERCARD CREDIT	Merit III Core Value 1.58% + \$.10	Merit III Enhanced Value 1.73% + 0.10	Key Entered 1.89% + \$.10	Merit III World Elite 2.20% + 0.10	Merit I World 2.05% + \$.10
	REWARDS		Merit III World 1.77% + \$.10	Merit I Enhanced Value 2.04% + \$.10	Merit III World High Value 2.20% + \$.10	Merit I High Value 2.50% + \$.10
	DEBIT	Merit III 1.05% + \$.15 U.S. Regulated .05% + \$.21*	Key Entered 1.60% + \$.15	Merit I 1.60% + \$.15	Consumer Standard 1.90% + \$.25	
	VISA CREDIT	CPS Retail 1.51% + \$.10	Key Entered 1.80% + \$.10	CNP/E-Commerce 1.80% + \$.10	EIRF 2.30% + \$.10	Signature Preferred CNP 2.40% + \$.10
	REWARDS		Rewards 1 1.65% + \$.10	Signature Preferred Retail 2.10% + \$.10	Rewards 2 1.95% + \$.10	Sig. Preferred Standard 2.95% + \$.10
	DEBIT	CPS Retail .80% + \$.15 U.S. Regulated .05% + \$.21*	Key Entered 1.65% + \$.15	CNP/E-Commerce 1.65% + \$.15	EIRF 1.75% + \$.20	Consumer Standard 1.90% + \$.25

\*Additional \$.01 Fraud Adjustment Fee does apply to regulated debit transactions for institutions employing effective fraud prevention initiatives.

87	4,092.79	CPS/RTL CK DB	45.77
02	217.44	CPS-RETAIL	3.49
01	54.35	EIRF-US DB	1.15
09	79.59	CPS/SML TKT	1.67
04	312.48	ELITEMERIT3	7.27
04	138.25	ENH MERIT3	2.78
01	20.65	ENH MERIT 1	.52
04	55.93	REG DB FA	.90
04	79.21	MERIT III	1.65
02	55.43	CORP DATA RT 1	1.67
145	3,518.32	MERIT III DB	58.60
05	400.89	WRLD MERIT 3	7.60

The words “surcharge” or “differential” usually indicate EBB pricing. The words “mid-qualified” and “non-qualified” generally indicate tiered pricing.

## FEES – PASS THROUGH ASSOCIATION FEES

The [Pivotal Learning Center](#) provides a document to identify pass through association fees & their respective rates. These fees are billed by the card brands or payment networks. Some pass through association fees are billed based on sales volume (\$), others on the number of transactions (#), and one fee in particular, the Visa FANF fee is based on volume (\$) and SIC code. When looking at a merchant’s statement, reference the pass through association fee guide to determine whether a line item is actually interchange or an association pass through fee.

BASED ON VOLUME	BASED ON NUMBER OF TRANSACTIONS
ASSESSMENTS (V/MC/DISC)	BASE II TRAN FEE (BASE II/KILOBYTE)
VISA SETTLEMENT NETWORK ACCESS FEE	ZERO DOLLAR VERIFICATION FEE
VISA INTERNATIONAL ASSESSMENT FEE	VISA MISUSE / MISUSE OF AUTHORIZATION FEE
VISA INTERNATIONAL ACQUIRER FEE	VISA ZERO FLOOR LIMIT FEE
MASTERCARD CROSSBORDER FEE	VISA TRANSACTION INTEGRITY FEE
MASTERCARD DIGITAL ENABLEMENT FEE	VISA ACQUIRER PROCESSING FEE (APF)
MASTERCARD ACQUIRER LICENSE FEE (ALF)	MASTERCARD NABU FEE
DISCOVER INTERNATIONAL ASSESSMENT FEE	MASTERCARD AVS – CARD NOT PRESENT
	MASTERCARD CARD VALIDATION CODE FEE
<b>BASED ON VOLUME &amp; SIC CODE</b>	DISCOVER DATA USAGE FEE
VISA FIXED ACQUIRER NETWORK FEE (FANF)	DISCOVER NETWORK AUTHORIZATION FEE

## FEES – AUTHORIZATION FEES

Authorization fees bill each time the terminal dials out to an issuer for approval of a transaction. Authorization fees are charged to a merchant even in instances of a decline.

## FEES – TRANSACTION FEES

Transaction fees bill each time the terminal dials out to the processor for settlement. Transaction fees are charged to a merchant only on settled/captured transactions. *(Applied to monthly minimum)* Transaction fees are billed in the ‘summary’ section, authorization fees are billed in the ‘fees’ section.

## FEES – [AMERICAN EXPRESS OPTBLUE FEES](#)

American Express does not participate in interchange like Visa, MasterCard and Discover. AmEx has their own unique program of fees which bill in three distinct tiers based on the business type (retail, healthcare, restaurant etc.) and the dollar amount of the transaction.



### **FEES – PIN DEBIT NETWORK FEES**

When a merchant accepts PIN based debit transactions, those do not qualify in interchange like Visa, MasterCard and Discover. Issuing banks partner with PIN debit networks like STAR, MAESTRO, ACCEL, PULSE etc. to offer debit card services. Each of these networks has their own interchange rate (not rates like V/MC/DISC). When a cardholder uses a debit card as signature, the debit transaction flows through interchange (referred to as signature based or offline debit). When a cardholder uses a debit transaction as PIN, the debit transaction flows through the PIN network interchange (referred to as PIN based or online debit).

### **FEES – PROCESSOR FEES**

Processor fees can include fees for security, product use, payment card compliance (PCI), industry regulations, data compromises etc. The fees may vary between each merchant, even between locations for multiple location merchants. These fees are also often billed on quarterly, semi-annual or an annual basis. There may also be third party fees for use of specific products (like internet gateway processing platforms, i.e. Authorize.net.)

### **FEES – SALES AGENT/ISO FEES**

Processor fees can include fees for monthly service, statements, batch header (each time the terminal settles out a batch of approved transactions), product use, etc. These fees may be processor fees in the beginning, but are generally marked up by the sales agent/ISO for additional revenue or can be eliminated and covered by the sales agent/ISO when desired. These types of fees are referred to as sales agent fees since their price is determined by the sales agent.

## EFFECTIVE RATE

One of the most useful pieces of information we can draw from a merchant's processing statement is their effective rate. An effective rate takes into account all fees, including discount, per transaction/item, per authorization, interchange and interchange surcharges etc. This gives a clear picture of the merchants "all-in" cost.

To calculate an effective rate, divide the total fees into the total volume. To move the decimal place over, multiply the product by 100. In this example, we would take \$395.42 / \$12,894.84 to come up with an effective rate of 3.07%.

Effective rates can vary, but generally speaking a retail merchant should be in the ballpark of 2 - 3%, and CNP/e-commerce should be between 2.5% - 3.5%.

HARDWARE STORE  
 NAME  
 123 MAINT STREET  
 ANY CITY ST 12345-1234

Amount Deducted:  
 \$ 395.42

Plan Summary										
Plan Code	Number of Sales	Amount of Sales	Number of Credits	Amount of Credits	Net Sales	Average Ticket	Disc P/I	Disc %	Discount Due	
VS	62	2,060.98	00	.00	2,060.98	33.24	.000	.250	5.16	
VD	161	5,123.33	00	.00	5,123.33	31.82	.000	.250	12.83	
VB	10	209.88	00	.00	209.88	20.99	.000	.250	.52	
MC	18	949.46	00	.00	949.46	52.75	.000	.250	2.37	
MD	150	3,581.85	00	.00	3,581.85	23.88	.000	.250	8.97	
MB	02	55.43	00	.00	55.43	27.72	.000	.250	.14	
AM	02	106.36	00	.00	106.36	53.18	.000	.250	.26	
DS	19	807.55	00	.00	807.55	42.50	.000	.250	2.02	
DD	00	.00	00	.00	.00	.00	.000	.250	.00	
DZ	00	.00	00	.00	.00	.00	.000	.250	.00	
DJ	00	.00	00	.00	.00	.00	.000	.250	.00	
DB	00	.00	00	.00	.00	.00	.000	.000	.00	
**	424	12,894.84	00	.00	12,894.84	30.41			32.27	