



2630 Skymark Avenue, Suite 500 - Box 17
Mississauga, Ontario L4W 5A4

MERCHANT CARD PROCESSING STATEMENT

CORPORATE RECAP

566116 000 E D 32357
MEAT MARKET

Page 1 of 8	THIS IS NOT A BILL
Statement Period	04/01/15 - 04/30/15
Merchant Number	
Locations Included	1
Customer Service	1 888 263 1938
View Statement Online	www.businesstrack.com

Card Type	Disc Rate (%)	Per Item Rate (\$)
VISA	1.6900	0.0000
MC	1.6900	0.0000
IDEBT	0.0000	0.0500
MAEST	0.0000	0.0500

REGISTRATION NO(S): GST :

CORPORATE SUMMARY		An overview of activity for this statement period. Details of your account activity begin on page 3.	
Page 5	A Total Amount Submitted	73,428.19	①
Page 5	B Non-Bank Card Transactions	0.00	
Page 5	C Adjustments	0.00	
Page 5	D Interchange Charges	-210.87	
Page 5	E Service Charges	-638.91	
Page 6	F Fees	-77.34	
Page 6	G Chargebacks/Reversals	0.00	
Total Amount Funded		72,501.07	②

All amounts shown are in CAD funds.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Industry update: Effective April 2015 Visa and MasterCard have reduced some Interchange rates. First Data is pleased to inform you that these changes will result in a reduction of your costs depending on your industry and types of cards accepted. You will see the full impact of these reductions in your next statement by reviewing your Effective Rate found in the Payment Network & Processor Rate Disclosure section. If you have any questions about these changes please visit www.firstdatacanada.ca/learn-more/understanding-interchange/ or contact our Customer Support Team at 1-888-263-1938.

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How To Read Your Statement

Financial Institution Name

MERCHANT CARD PROCESSING STATEMENT

Any Company
Attn:
1234 Anystreet Dr
Any Town ON, X0X-0X0

LOCATION RECAP

Page 1 of 8 **THIS IS NOT A BILL**

Statement Period	01/01/10 - 01/31/10
Merchant Number	1234567891234
Customer Service	1-999-999-9999

The **Statement Period** indicates the date range that is included on this statement. Processing that took place within this date range is reported on this statement.

LOCATION SUMMARY An overview of activity for the statement period.

Page 4 A	Total Amount Submitted	\$54,589.69
Page 4 B	Non Bank Card Transactions	4256.37
Page 4 C	Adjustments	-27.59
Page 4 D	Interchange Charges	-148.69
Page 4 E	Service Charges	-1,548.66
Page 5 F	Fees	-54.87
Page 5 G	Chargebacks/Reversals	0.00
Total Amount Funded		\$48,553.51

The **Location Summary** summarizes card activity and related charges for the dates specified. Use the letters **A - G** and page numbers to help you quickly find your account details.

Call
1-999-999-9999
for more
information.

All amounts shown are in CAD funds.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

When this area appears on your statement, be sure to read it for important information regarding your account.

Financial Institution Name and Address

Card Processing Terms in Plain Language

Location Recap – This is your Merchant Card Processing Statement, which includes an activity summary and supporting detail for the dates specified.

Merchant Number – A unique account number assigned to each merchant and merchant location. Find it at the top of your statement.

A Total Amount Submitted – The total dollar amount of card transactions submitted and processed during the Statement Period.

B Non Bank Card Transactions – These transactions are passed directly to a third party service provider for processing and/or funding.

C Adjustments – Amounts credited to or deducted from your account to resolve processing or billing discrepancies.

D Interchange Charges – These variable amounts are established by the Card Associations for processing transactions. Factors that influence Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

E Service Charges – Also known as Discount Rate; amounts charged to authorize, process and settle card transactions.

F Fees – A range of transaction-based and/or fixed amounts for specific card processing services.

G Chargebacks/Reversals – Transactions that are challenged or disputed by a cardholder or card-issuing financial institution. A Chargeback is the amount that is disputed by the cardholder or card-issuing financial institution. A Reversal is the amount that was previously resolved against the merchant but now is resolved in favor of the merchant.

Total Amount Funded – The total dollar amount of funded transactions during the Statement Period.

Payment Network & Processor Rate Disclosure – This table section will detail interchange rates and assessment fees paid to the card networks for each type of interchange program and the overall effective rate paid. The effective rate is calculated by dividing the total fees associated with a transaction by the **NET** volume processed in the month for each payment network.

MERCHANT CARD PROCESSING STATEMENT CORPORATE RECAP

Merchant Number _____
 Customer Service _____

Page 3 of 8

Statement Period 04/01/15 - 04/30/15

AMOUNT FUNDED BY LOCATION

Store Number	Amount Submitted	Third Party	Adjustments	Interchange	Service Charges	Fees	Chargebacks/ Reversals	Total Amount
001	73,428.19	0.00	0.00	-210.87	-638.91	-77.34	0.00	72,501.07
Total	73,428.19	0.00	0.00	-210.87	-638.91	-77.34	0.00	72,501.07

TOTALS BY DAY

Date	Submitted Amount	Third Party Transactions	Adjustments	Interchange Charges	Service Charges	Fees	Chargebacks/ Reversals	Net Amount Funded
04/02/15	6,549.71	0.00	0.00	0.00	-57.63	0.00	0.00	6,492.08
04/03/15	4,874.58	0.00	0.00	0.00	-31.81	0.00	0.00	4,842.77
04/04/15	0.00	0.00	0.00	0.00	0.00	-33.44	0.00	-33.44
04/06/15	2,706.83	0.00	0.00	0.00	-17.32	0.00	0.00	2,689.51
04/07/15	3,022.10	0.00	0.00	0.00	-13.96	0.00	0.00	3,008.14
04/08/15	3,190.79	0.00	0.00	0.00	-39.84	0.00	0.00	3,150.95
04/09/15	2,268.58	0.00	0.00	0.00	-12.76	0.00	0.00	2,255.82
04/10/15	2,066.38	0.00	0.00	0.00	-11.05	0.00	0.00	2,055.33
04/13/15	7,438.38	0.00	0.00	0.00	-58.70	0.00	0.00	7,379.68
04/14/15	1,999.47	0.00	0.00	0.00	-16.49	0.00	0.00	1,982.98
04/15/15	1,983.61	0.00	0.00	0.00	-16.34	0.00	0.00	1,967.27
04/16/15	2,453.55	0.00	0.00	0.00	-22.38	0.00	0.00	2,431.17
04/17/15	4,744.82	0.00	0.00	0.00	-51.46	-33.90	0.00	4,659.46
04/20/15	6,770.09	0.00	0.00	0.00	-49.75	0.00	0.00	6,720.34
04/21/15	2,796.35	0.00	0.00	0.00	-25.71	0.00	0.00	2,770.64
04/22/15	3,349.08	0.00	0.00	0.00	-27.49	0.00	0.00	3,321.59

MERCHANT CARD PROCESSING STATEMENT CORPORATE RECAP

Merchant Number _____
 Customer Service _____

Page 4 of 8

Statement Period 04/01/15 - 04/30/15

TOTALS BY DAY

Date	Submitted Amount	Third Party Transactions	Adjustments	Interchange Charges	Service Charges	Fees	Chargebacks/Reversals	Net Amount Funded
04/23/15	1,790.44	0.00	0.00	0.00	-18.47	0.00	0.00	1,771.97
04/24/15	2,445.28	0.00	0.00	0.00	-22.90	0.00	0.00	2,422.38
04/27/15	5,543.51	0.00	0.00	0.00	-38.87	0.00	0.00	5,504.64
04/28/15	1,630.17	0.00	0.00	0.00	-18.03	0.00	0.00	1,612.14
04/29/15	3,142.01	0.00	0.00	0.00	-29.79	-10.00	0.00	3,102.22
04/30/15	2,662.46	0.00	0.00	-210.87	-58.16	0.00	0.00	2,393.43
Total	73,428.19	0.00	0.00	-210.87	-638.91	-77.34	0.00	72,501.07

GROSS SALES

Card Type	Sales		Credits		Total Net Amount
	Total Items	Total Amount	Total Items	Total Amount	
INTERAC	882	38,231.76	0	0.00	38,231.76
MASTERCARD	409	20,947.48	0	0.00	20,947.48
VISA	182	14,248.95	0	0.00	14,248.95
Total Funded	1473	73,428.19	0	0.00	73,428.19

MERCHANT CARD PROCESSING STATEMENT

CORPORATE RECAP

Merchant Number _____
 Customer Service _____

Page 5 of 8
 Statement Period 04/01/15 - 04/30/15

A TOTAL AMOUNT SUBMITTED BY LOCATION

Store Number	VISA	MASTERCARD	INTERAC	Total Submitted
001	14,248.95	20,947.48	38,231.76	73,428.19
Sub Total	14,248.95	20,947.48	38,231.76	73,428.19
Total				73,428.19

B NON-BANK CARD TRANSACTIONS

Store Number	Date	Description	Amount
There are no Non-Bank Card Transactions for this statement period.			
Total			0.00

C ADJUSTMENTS

Store Number	Date	Invoice	Description	Tax	Amount
There are no Adjustments for this statement period.					
Total					0.00

D INTERCHANGE CHARGES

Store Number	Date	Invoice	Description	Tax	Amount
001	04/30/15	550403762	NON-QUALIFYING INTERCHANGE	GST: 0.00 PST: 0.00	-90.27
001	04/30/15	550416340	NON-QUALIFYING INTERCHANGE	GST: 0.00 PST: 0.00	-120.60
Total				GST: 0.00 PST: 0.00	-210.87

E SERVICE CHARGES

Store Number	Date	Invoice	Description	Tax	Amount
001	04/30/15		VISA DISCOUNT		-240.81
001	04/30/15		MASTERCARD DISCOUNT		-354.00
001	04/30/15	428001249	MONTHLY DEBIT TRANS FEES	GST: 0.00 PST: 0.00	-44.10
Total				0.00 GST: 0.00 PST: 0.00	-638.91

MERCHANT CARD PROCESSING STATEMENT CORPORATE RECAP

Merchant Number _____
 Customer Service _____

Page 6 of 8
 Statement Period 04/01/15 - 04/30/15

F FEES

Store Number	Date	Invoice	Description	Tax	Amount
001	04/04/15	2388164	MC CARD BRAND FEE - MAR	GST: -1.11 PST: -1.77	-25.03
001	04/04/15	2394623	VISA CARD BRAND FEE - MAR	GST: -0.37 PST: -0.60	-8.41
001	04/17/15	2428916	MONTHLY EQUIPMENT BILL	GST: -1.50 PST: -2.40	-33.90
001	04/29/15	110433481	MONTHLY MEMBERSHIP FEE APR	GST: 0.00 PST: 0.00	-5.00
001	04/29/15	210441016	MONTHLY MEMBERSHIP FEE APR	GST: 0.00 PST: 0.00	-5.00
Total				GST: -2.98 PST: -4.77	-77.34

G CHARGEBACKS/REVERSALS

Store Number	Date	Reference Number	Description	Product/Card Number (Last 4 Digits)	Amount
There are no Chargebacks/Reversals for this statement period.					
Total					0.00

MERCHANT CARD PROCESSING STATEMENT

CORPORATE RECAP

Merchant Number _____
 Customer Service _____

Page 7 of 8

Statement Period 04/01/15 - 04/30/15

PAYMENT NETWORK & PROCESSOR RATE DISCLOSURE

Product/Description	Sales Items	Sales Amount	Return Items	Return Amount	Interchange Rates Paid to Payment Network	Assessment Fees Paid to Payment Network	Effective Rate
VISA CREDIT							
ELE PP INTL	1	\$ 8.06	0	\$ 0.00	1.25 %	0.0904 %	
ELE PP NATL	1	\$ 25.19	0	\$ 0.00	1.25 %	0.0904 %	
ELEC CR NAT	35	\$ 2,915.35	0	\$ 0.00	1.42 %	0.0904 %	
ELEC CR NAT	56	\$ 3,218.71	0	\$ 0.00	1.54 %	0.0904 %	
ELE INF NAT	32	\$ 1,945.41	0	\$ 0.00	1.61 %	0.0904 %	
NATL SETTLED	1	\$ 1,708.58	0	\$ 0.00	1.65 %	0.0904 %	
ELE INF NAT	49	\$ 2,086.33	0	\$ 0.00	1.74 %	0.0904 %	
ELE BUS NAT	6	\$ 2,072.88	0	\$ 0.00	1.90 %	0.0904 %	
HNW ELEC NAT	1	\$ 268.44	0	\$ 0.00	2.25 %	0.0904 %	
TOTAL	182	\$ 14,248.95	0	\$ 0.00	N/A	N/A	2.60 %
MASTERCARD							
CNEDAYSPND	97	\$ 6,142.40	0	\$ 0.00	1.44 %	0.0770 %	
CAN ELEC	121	\$ 4,788.69	0	\$ 0.00	1.49 %	0.0770 %	
CNEDAYHISP	51	\$ 2,263.56	0	\$ 0.00	1.56 %	0.0770 %	
MC CAN STD	2	\$ 251.53	0	\$ 0.00	1.61 %	0.0770 %	
CAN HS ELEC	64	\$ 2,610.33	0	\$ 0.00	1.77 %	0.0770 %	
CAN HS STD	1	\$ 780.37	0	\$ 0.00	1.89 %	0.0770 %	
CNEDAYPRHISP	25	\$ 774.13	0	\$ 0.00	2.00 %	0.0770 %	
MC CAN COM	1	\$ 30.48	0	\$ 0.00	2.00 %	0.0770 %	
CAN PHS ELEC	42	\$ 2,924.43	0	\$ 0.00	2.12 %	0.0770 %	
CAN PHS STD	5	\$ 381.56	0	\$ 0.00	2.49 %	0.0770 %	
TOTAL	409	\$ 20,947.48	0	\$ 0.00	N/A	N/A	2.24 %
INTERAC							
	882	\$ 38,231.76	0	\$ 0.00	0.00 %	0.0000 %	
TOTAL	882	\$ 38,231.76	0	\$ 0.00	N/A	N/A	0.12 %

MERCHANT CARD PROCESSING STATEMENT **CORPORATE RECAP**

Merchant Number _____
 Customer Service _____

Page 8 of 8

Statement Period 04/01/15 - 04/30/15

FEE DETAIL SUMMARY

Fee Detail	Fee
MC NON-QUAL INTERCHANGE	-90.27
VISA NON-QUAL INTERCHANGE	-120.60
MDBT TRANSACTION FEES	-44.10
MONTHLY EQUIPMENT BILL	-33.90
MC CARD BRAND FEE - MAR	-25.03
VISA CARD BRAND FEE - MAR	-8.41