

Your Monthly Merchant Statement at a Glance



BE PAYMENT READY

- 1 **Merchant Account Details** – includes your mailing address and Merchant number.
- 2 **Important Notices** – provides details about any updates or changes affecting your merchant account.
- 3 **Special Notices** – contains information about special offers or sales promotions.
- 4 **Sales Summary by Card Type** – summarizes your monthly sales transaction activity by card types.
- 4A **Card Type** – Payment cards processed by Moneris® for your merchant account.
- 4B **Gross Sales** – Total number of sales transactions and amount.
- 4C **Returns** – Total number of return transactions and amount.
- 4D **Net sales** – Total number of sales & return transactions and net amount.
- 4E **Average Ticket Size** – Average amount of each sales transaction.
- 4F **Other Card Types or Products** – may include Private Label cards and other products.
- 5 **Monthly Summary** – provides a summary of transaction fees and service fees applied during this billing period.
- 5A **Total Discount & Transaction Fees** – includes transaction costs and fees for all card types. Refer to Section 9 **Transaction Fees** for further details.
- 5B **Total Service Fees** – includes all service fees applied to your account. Refer to Section 10 **Service Fees** for further details.
- 5C **Debit, Credit, Miscellaneous Adjustments** – includes all adjustments due to monthly transactional activity or billing/deposit issues. These adjustments are itemized in Section 6 **Daily Activity Summary**.
- 5D **Chargebacks** – includes total value of chargebacks incurred during this billing cycle. Refer to Section 11 **Chargeback Summary**.

Section 1: Merchant Account Details

Monthly Merchant Statement
Merchant Number 30400024610
 ACME MERCHANT
 (March, 2016)

Statement Date: 2016 March

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ACME MERCHANT
 4211 106 STREET
 EDMONTON, AB T6J 6L7

Merchant Activity Statement
 Statement Date: 2016 March 31
 Merchant Number: 30400024610

Section 2: Important Notices

Section 3: Special Notices

Section 4: Sales Summary by Card Type

CARD TYPE	GROSS SALES		RETURNS		NET SALES		AVERAGE TICKET
	TOTAL ITEMS	TOTAL AMOUNT	TOTAL ITEMS	TOTAL AMOUNT	TOTAL ITEMS	TOTAL AMOUNT	
VISA	72	15,000.00	36	3,000.00	108	12,000.00	208.33
MASTERCARD	56	11,000.00	28	2,700.00	84	8,300.00	196.43
DISCOVER	2	500.00	0	0.00	2	500.00	250.00
INTERAC	4	2,000.00	2	100.00	6	1,900.00	500.00
UNIONPAY	3	1,500.00	0	0.00	3	1,500.00	500.00
AMERICAN EXPRESS	5	1,500.00	0	0.00	5	1,500.00	300.00
JCB	1	100.00	0	0.00	1	100.00	100.00
TOTAL	143	31,600.00	66	5,800.00	209	25,800.00	220.98

OTHER CARD TYPES OR PRODUCTS							
SEARS CARD	4	2,400.00	2	200.00	6	2,200.00	600
TOTAL	4	2,400.00	2	200.00	6	2,200.00	600
GRAND TOTAL	138	30,900.00	68	6,000.00	206	24,900.00	223.91

Section 5: Monthly Summary

TOTAL DISCOUNT & TRANSACTION FEES	TOTAL SERVICE FEES	DEBIT ADJUSTMENTS	CREDIT ADJUSTMENTS	MISC. ADJUSTMENTS	CHARGEBACKS	TOTAL
-620.38	-83.00	.00	.00	.00	.00	-703.38

Your Monthly Merchant Statement at a Glance

- 6 Daily Activity Summary** – shows a detailed daily summary of sales, returns, transaction costs, service fees, and chargebacks.
- 6A Discount & Transaction Fees** – includes transaction costs and fees applied for the card type on the date indicated. Refer to Section 9 **Transaction Fees** for a summary of all transaction fees.
- 6B Adjustments & Service Fees** – includes deposit adjustments, device rental fees, Merchant Direct® fees, Account Service Package Fees and monthly IVR Fees. Refer to Section 10 **Service Fees** for a summary of all service fees.
- 6C Chargebacks** – includes total value of chargebacks incurred on the date indicated. Refer to Section 11 **Chargeback Summary** for further details.

Section 6: Daily Activity Summary

DAILY ACTIVITY SUMMARY								
DATE	CARD TYPE	GROSS SALES	RETURNS	NET SALES	DISCOUNT & TRANSACTION FEES	ADJUSTMENT & SERVICE FEES	CHARGE-BACKS	TOTAL
01/01	VISA	5,000.00	-1,000.00	4,000.00	-200.00	-10.00	.00	3,790.00
01/01	MASTERCARD	5,500.00	-1,400.00	4,100.00	-220.00	-15.00	.00	3,865.00
	TOTAL	10,500.00	-2,400.00	8,100.00	-420.00	-25.00	.00	7,655.00
01/02	VISA	5,000.00	-1,300.00	3,700.00	-160.00	-7.00	.00	3,533.00
01/02	INTERAC	5,500.00	-1,300.00	4,200.00	-210.00	-5.50	.00	3,984.50
01/02	DISCOVER	1,000.00	0.00	1,000.00	-150.00	-10.00	.00	840.00
	TOTAL	11,500.00	-2,600.00	8,900.00	-520.00	-12.50	.00	8,367.50
01/03	VISA DEBIT	1,000.00	500.00	500.00	-100.00	-5.00	.00	395.00
01/03	UNIONPAY	2,000.00	0.00	2,000.00	.00	.00	.00	2,000.00
	TOTAL	3,000.00	500.00	2,500.00	-100.00	-5.00	.00	2,395.00
01/04	INTERAC	.00	-100.00	-100.00	.00	.00	.00	-100.00
01/04	AMERICAN EXPRESS	2,000.00	-200.00	1,800.00	-100.00	-5.00	.00	1,695.00
	TOTAL	2,000.00	-300.00	1,700.00	-100.00	-5.00	.00	1,595.00
01/31	OTHER ACTIVITY	.00	.00	.00	-0.50	-95.00	.00	-95.50
	TOTAL	.00	.00	.00	-1.00	-95.00	.00	-96.00
	GRAND TOTAL	27,000.00	-4,800.00	21,100.00	-1,141.00	-142.50	.00	19,916.50

- 7 Financial Details** – outlines daily transactions processed by Moneris to your designated banking account. (CR: Deposited to your account. DR: Withdrawn from your account.)
- Other Card Fees** – Includes cards that are not settled by Moneris (e.g., Private Label Cards).
- Service Fees** – All service fees excluding transaction costs that are charged per transaction. Refer to Section 10 **Service Fees** for further details.

Section 7: Financial Details

FINANCIAL DETAILS					
DATE	DESCRIPTION OF TRANSACTION	DEPOSIT ACCOUNT NUMBER	PST/QST	GST/HST	AMOUNT
01/01	MASTERCARD FEES	00003 00543 5000005	.00	.00	-235.00 DR
01/01	VISA FEES	00003 00543 5000005	.00	.00	-210.00 DR
01/01	MASTERCARD – SALES & REFUNDS	00003 00543 5000005	.00	.00	4,100.00 CR
01/01	VISA – SALES & REFUNDS	00003 00543 5000005	.00	.00	4,000.00 CR
01/02	MASTERCARD FEES	00003 00543 5000005	.00	.00	-215.50 DR
01/02	VISA FEES	00003 00543 5000005	.00	.00	-167.00 DR
01/02	DISCOVER FEES	00003 00543 5000005	.00	.00	-160.00 DR
01/02	INTERAC – SALES & REFUNDS	00003 00543 5000005	.00	.00	4,200.00 CR
01/02	VISA – SALES & REFUNDS	00003 00543 5000005	.00	.00	3,700.00 CR
01/02	DISCOVER – SALES & REFUNDS	00003 00543 5000005	.00	.00	1,000.00 CR
01/03	UNIONPAY – SALES & REFUNDS	00003 00543 5000005	.00	.00	2,000.00 CR
01/03	VISA DEBIT FEES	00003 00543 5000005	.00	.00	-105.00 DR
01/03	VISA DEBIT – SALES & REFUNDS	00003 00543 5000005	.00	.00	500.00 CR
01/04	INTERAC – SALES & REFUNDS	00003 00543 5000005	.00	.00	-100.00 DR
01/04	AMERICAN EXPRESS – SALES & REFUNDS	00003 00543 5000005	.00	.00	1,800.00 CR
01/31	OTHER CARD FEES	00003 00543 5000005	.00	.00	95.00 DR
01/31	OTHER CARD FEES	00003 00543 5000005	.00	.00	1.50 DR
01/31	OTHER CARD FEES	00003 00543 5000005	.00	.00	2.50 DR
01/31	INTERAC FEES	00003 00543 5000005	.00	.00	2.30 DR
	TOTAL DEPOSITS		.00	5.23	35,765.43 DR

- 8 Differential Fee Analysis** – provides a breakdown of Differential Fees charged by Fee Program and type of card. Refer to Section 9 **Transaction Fees** for a summary of Differential fees for each card types.
- 8A Description** – lists the types of card transaction, or “Fee Programs” accepted during this billing period. Visit moneris.com/rates for more information on Rates provided by the Card Brands you accept.
- 8B Items** – Total number of transactions accepted under the Fee Program.
- 8C Differential Fee** – applies to any Visa®, Visa Debit, MasterCard®, Debit MasterCard, Discover® or UnionPay transaction that does not qualify for the Visa Consumer Electronic Rate, the Visa Debit Consumer Electronic rate, the MasterCard Consumer Electronic Rate, the MasterCard Debit Consumer Electronic Rate, the Discover Consumer Electronic Rate or the UnionPay Consumer Electronic Rate, each a “Target Qualification Level.” The differential fee for each applicable transaction will be equal to the difference between the rate associated with a Target Qualification Level and the rate at which the Payment Brand actually processed the transaction.

Section 8: Differential Fee Analysis

DIFFERENTIAL FEE ANALYSIS			
DESCRIPTION	FEE PROGRAM	ITEM	DIFFERENTIAL FEE
VISA – STANDARD-INFINITE CREDIT	CAN-CF01	8	-3.52
VISA – NON-CHIP ELECTRONIC-INFINITE CREDIT	CAN-CF07	8	-2.28
VISA – STANDARD – CONSUMER CARD, NNSS	CAN-CS01	8	-1.28
VISA – NON-CHIP ELECTRONIC-CORPORATE CREDIT	CAN-XE05	8	-4.12
VISA – STANDARD – BUSINESS CARD, NNSS	CAN-XS03	8	-5.20
VISA – STANDARD	CAN-C901	8	0.72
TOTAL VISA DIFFERENTIAL FEES			-17.12
MSTC – INTRACOUNTRY NON-SECURECODE E-COMMERCE (DEBIT)	CAN-C53	29	-3.76
MSTC – INTRACOUNTRY CONSUMER STANDARD	CAN-C70	1	-1.10
MSTC – MC INTRACOUNTRY RATE 1	CAN-X40	1	-1.10
MSTC – INTERREGIONAL CONSUMER INTERNATIONAL STANDARD	INT-C85	1	-1.54
MSTC – INTERREGIONAL COMMERCIAL STANDARD	INT-X61	16	-10.48
TOTAL MASTERCARD DIFFERENTIAL FEES			-19.18
TOTAL DIFFERENTIAL FEES			-36.30

- 9 **Transaction Fees** – provides a detailed breakdown of per transaction cost for different card types you accept.
- 9A **Original Trans Amt** – The original amount in the currency that the transaction was processed in.
- 9B **Trans Volume** – The value of transaction in the currency that fees are charged in. Applies only if you process transactions in one currency and have fees charged in another currency.
- 9C **Rate %** – indicates percentage rate charged for each type of transaction fee.
- 9D **Rate/Item** – may indicate fixed fee charges that occur on certain types of transactions.
- 10 **Service Fees** – summarizes per transaction service cost for different card types you accept.
- 11 **Chargeback Summary** – shows a summary of chargebacks by card type and the reason for the chargeback.

Section 9: Transaction Fees

DESCRIPTION	9A ORIGINAL TRANSACTION AMOUNT	9B TRANS VOLUME	ITEMS	9C RATE %	9D RATE/ ITEM	TOTAL
VISA – TRANSACTION	7,500.00		108	3.0000	0.0000	-219.78
VISA – DIFFERENTIAL FEE	7,500.00		48	0.0000	0.0000	-17.12
VISA – NON-QUALIFIED	6,800.00		48	2.0000	0.0000	44.28
VISA – SETTLEMENT FEE	7,500.00		108	0.0000	0.5000	-5.40
VISA – CARD BRAND	2,300.00		56	0.12500	0.0000	-11.28
VISA – CARD BRAND FOREIGN	7,900.00		16	0.92500	0.0000	-7.84
TOTAL VISA TRANSACTION FEES						-217.14
MC – TRANSACTION	8,300.00		84	3.0000	0.0000	-293.56
MC – DIFFERENTIAL FEE	8,300.00		48	0.0000	0.0000	-19.18
MC – NON-QUALIFIED	9,500.00		48	2.0000	0.0000	-76.42
MC – SETTLEMENT FEE	8,300.00		84	0.0000	0.5000	-4.20
MC – CARD BRAND	7,900.00		40	0.12500	0.0000	-7.90
MC – CARD BRAND FOREIGN	3,100.00		16	0.92500	0.0000	-15.76
TOTAL MASTERCARD TRANSACTION FEES						-7.25
INTERAC – TRANSACTION	2,000.00		4	\$0.20000	0.0800	-0.32
TOTAL INTERAC TRANSACTION FEES						-0.32
AMEX – TRANSACTION	2,200.00		6	0.00000	0.1000	-0.60
TOTAL AMERICAN EXPRESS TRANSACTION FEES						-0.60
TOTAL TRANSACTION FEES						-620.38

Section 10: Service Fees

DESCRIPTION	ITEMS	PER ITEM	TOTAL
VISA – AUTHORIZATIONS	108	0.0500	-5.40
TOTAL VISA TRANSACTION SERVICE FEES			-5.40
MASTERCARD – AUTHORIZATIONS	84	0.0500	-4.20
TOTAL MASTERCARD TRANSACTION SERVICE FEES			-4.20
DISCOVER – AUTHORIZATIONS	2	0.0500	-0.10
TOTAL DISCOVER TRANSACTION SERVICE FEES			-0.10
VISA DEBIT – AUTHORIZATIONS	4	0.0500	-0.20
TOTAL VISA DEBIT TRANSACTION SERVICE FEES			-0.20
INTERAC – AUTHORIZATIONS	6	0.0500	-0.30
TOTAL INTERAC TRANSACTION SERVICE FEES			-0.30
UNIONPAY – AUTHORIZATIONS	4	0.0500	-0.20
TOTAL UNIONPAY TRANSACTION SERVICE FEES			-0.20
AMEX – AUTHORIZATIONS	6	0.0500	-0.30
TOTAL AMERICAN EXPRESS TRANSACTION SERVICE FEES			-0.30
JCB – AUTHORIZATIONS	2	0.0500	-0.10
TOTAL JCB TRANSACTION SERVICE FEES			-0.10
NON-SETTLED AUTHORIZATIONS	2	0.0500	-0.10
TOTAL OTHER CARD TRANSACTION SERVICE FEES			-0.10
DEVICE RENTAL	2	22.0000	-44.00
ACCOUNT SERVICE PACKAGE	2	12.0000	-24.00
AGED CLOSE BATCH	6	2.5000	-15.00
TOTAL OTHER SERVICE FEES			-83.00
TOTAL JCB FEES			-83.60
TOTAL OTHER CARD FEES			-83.60
TOTAL SERVICE FEES			-93.30
TOTAL FEES			-713.68

Section 11: Chargeback Summary

CARD TYPE	CHARGEBACK REASON	TOTAL CHARGEBACKS	TOTAL AMOUNT
VISA	DUPLICATE PROCESSING	2	-80.00
VISA	FRAUD – CARD PRESENT ENVIRONMENT	1	-40.00
MASTERCARD	NO CARDHOLDER AUTHORIZATION	1	-40.00
JCB	NON RECEIPT OF MERCHANDISE	1	-40.00
DISCOVER	DUPLICATE PROCESSING	1	-20.00
TOTAL AMOUNT		6	-220.00

If you have any questions about your statement, please call Moneris Customer Care **1-866-319-7450** (available 24/7) or send us a secure message 24/7 by logging in to Merchant Direct at moneris.com/mymerchantedirect.