

DEPOSITS (CONTINUED)

- 24 PLAN CODE**
Transaction plan type. See the list of Plan Codes at the bottom of the statement.
- 25 NUMBER OF SALES**
Total number of sales and cash advances for this batch.
- 26 AMOUNT OF SALES**
Total dollar amount of sales and cash advances for this batch.
- 27 AMOUNT OF CREDITS**
Total dollar amount of credits for this batch.
- 28 DISCOUNT PAID**
Total discount previously paid to the processor. This amount only appears when you participate in a daily discount program.
- 29 NET DEPOSIT**
Total dollar amount of sales and cash advances less total dollar amount of credits and paid discount.
- The transactions are separated into three categories, Deposit, Adjustment and Chargeback which will appear under each respective section.

FEES

This section displays the fees that will be charged to the merchant.

- 30 NUMBER**
Total number of items billed.
- 31 AMOUNT**
Total dollar amount used to calculate the amount billed. (This may not be used for all items).
- 32 DESCRIPTION**
Description of the item billed.
- 33 TOTAL**
Total dollar amount to be billed.
- 34 TOTAL FEES DUE**
Total dollar amount of fees to be paid by the merchant.

STATEMENT TOTALS

This section contains discount information and the amount credited or debited from the account. These fields will appear if applicable.

- 35 MINIMUM DISCOUNT DUE**
Minimum amount of discount that will be charged. This figure will be used if the discount amount is less than the minimum stated in your merchant contract. This only appears if the minimum discount is not met.
- 36 DISCOUNT PAID**
Total dollar figure of discount that has been paid during the month by the merchant if participating in a daily program.
- 37 NET DISCOUNT DUE**
Discount due less the discount paid.
- 38 FEES DUE**
Total fees due from the merchant.
- 39 FEES PAID**
Total dollar amount of fees that have been paid during the month by the merchant if participating in a daily interchange program.
- 40 NET FEES DUE**
Fees due less the fees paid.
- 41 AMOUNT DEDUCTED**
The amount due to your processor at the end of the month. This amount is deducted from or added to your checking account. It includes the difference between fees owed and fees actually paid.

STATEMENT MESSAGE

- 42 STATEMENT MESSAGE**
Important information from your processor.

REMIT MERCHANTS

This section may contain the merchant name, merchant number, processor name, processing month and year (MM-YY). This information will be printed only if your agreement with your processor states that you will send a check for payments.

PLAN AND TRANSACTION CODES

- 43** A list of plan codes and transaction codes are printed along the bottom border of the statement.



Quick Reference Guide

Merchant Statement

HOW TO READ YOUR STATEMENT

- 1 ADDRESS OF YOUR MERCHANT PROCESSOR
- 2 PAGE NUMBER INDICATOR
Indicates number of pages in statement.
- 3 PROCESSING MONTH
The date your statement was produced (MM-YY). Also included is an internal tracking number for your processor.
- 4 PROCESSOR USE ONLY
- 5 MERCHANT NUMBER
The exclusive number assigned to your company for identification purposes. If you call for statement inquiries, please be prepared to provide your merchant number.
- 6 ROUTING NUMBER
This number identifies your bank.
- 7 DEPOSIT ACCOUNT NUMBER
This number identifies your account at your bank.
- 8 YOUR STATEMENT MAILING ADDRESS
- 9 AMOUNT DEDUCTED
The amount due to your processor at the end of the month. This amount is deducted from or added to your checking account. It includes the difference between fees owed and fees actually paid.
- 10 MINIMUM DISCOUNT
The minimum amount of discount due to your processor each month. If you accumulate less than the minimum discount, the remaining amount will be deducted. This only appears if the minimum discount is not met.

YOUR MERCHANT STATEMENT

Merchant Statement

1 YOUR FINANCIAL INSTITUTION
123 MAIN STREET
ANYTOWN, USA 12345-1234

8 SAMPLE MERCHANT
1000 MAIN STREET
ANYWHERE, USA 55555-1234

10 Minimum Discount Fee is \$25.00

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3 Processing Month: 01-11 1111

4 Association Number: 100200

5 Merchant Number: 1111-1111-1111-1132

6 Routing Number: 111111111

7 Deposit Account Number: 123456789123

9 Amount Deducted: \$ 46.01

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	02	193.00	00	.00	193.00	96.50	.000	2,390	4.61
MC	01	156.22	00	.00	156.22	156.22	.000	2,390	3.73
**	03	349.22	00	.00	349.22	116.41			8.34
Deposits									
Day	Reference Number	Tran Code	Plan Code	Number of Sales	Amount of Sales	Amount of Credits	Discount Paid		Net Deposit
01	12345678901	D	T	03	349.22	.00	9.44		339.78
Deposit Totals				03	349.22	.00	9.44		339.78
Adjustments									
Day	Reference Number	Tran Code	Plan Code	Number of Sales	Amount of Sales	Amount of Credits	Discount		Net Deposit
03	12345678902	A	T	01	-35.65	.00	.00		-35.65
13	12345678903	A	T	01	-193.00	.00	.00		-193.00
Adjustment Totals				02	-228.65	.00	.00		-228.65
Chargebacks									
Day	Reference Number	Tran Code	Plan Code	Number of Sales	Amount of Sales	Amount of Credits	Discount Paid		Net Deposit
03	12345678904	C	T	03	156.22	.00	.00		156.22
Chargeback Totals				03	156.22	.00	.00		156.22
Fees									
Number	Amount	Description	Total						
01		MONTHLY FEE	29.95						
01	80.00	AUTHORIZATION FEE	.20						
01	113.00	VISA MID-QUAL	.30						
01		VISA NON-QUAL	.30						
Total Fees Due			30.45						

35 Minimum Discount Due	25.00
36 Discount Paid	8.34
37 Net Discount Due	16.66
38 Fees Due	30.45
39 Fees Paid	1.10
40 Net Fees Due	29.35
41 Amount Deducted	46.01

42 YOUR CREDIT CARD RATES WILL BE ADJUSTED TO REFLECT THE CARD ASSOCIATIONS' MOST RECENT RATE CHANGES. PLEASE SEE YOUR STATEMENT FOR A SUMMARY OF THESE ADJUSTMENTS.

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

PLAN SUMMARY

- 11 PLAN CODE
The Plan code that identifies the type of card used. See the list of Plan Codes at the bottom of the statement.
- 12 NUMBER OF SALES
Total number of sales and cash advances for this statement period.
- 13 AMOUNT OF SALES
Total dollar amount of sales and cash advances for this statement period.
- 14 NUMBER OF CREDITS
Total number of credits for this statement period.
- 15 AMOUNT OF CREDITS
Total dollar amount of credits for this statement period.
- 16 NET SALES
Total dollar amount of sales and cash advances less total dollar amount of credits.
- 17 AVERAGE TICKET
Dollar amount of the average sales transaction.
- 18 DISCOUNT P/I
Discount charged per item for transactions.
- 19 DISCOUNT %
Discount percentage rate assessed for transactions.
- 20 DISCOUNT DUE
Discount due to the processor. This is calculated by either your net or gross sales multiplied by the discount rate plus the discount item multiplied by the total number of sales.

DEPOSITS

This section displays a breakdown of each transaction made during the statement period.

- 21 DAY
Day of the month that your batch was processed.
- 22 REFERENCE NUMBER
Reference number assigned to the batch for tracking purposes.
- 23 TRAN CODE
Code that identifies the type of transaction processed. See the list of Transaction Codes at the bottom of the statement.