

DEPOSITS (CONTINUED)

- 23 TRAN CODE**
Code that identifies the type of transaction processed. See the list of Transaction Codes at the bottom of the statement.
- 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 will only display if you participate in a daily discount program with your processor.
- 29 NET DEPOSIT**
Total dollar amount of sales and cash advances less total dollar amount of credits and paid discount.

Deposit, Adjustment and Chargeback totals 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. The following fields may 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.
- 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**
Total dollar amount credited or debited from the account.

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

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

Quick Reference Guide

MERCHANT STATEMENT

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**
This number is assigned to your company for identification purposes. It is exclusive to your company. 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**
This is the amount that is due to your processor this 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**
This is the minimum amount of discount that is due to your processor each month. If you accumulate less than the minimum discount the remaining amount will be deducted.

YOUR MERCHANT STATEMENT

Merchant Statement

1 YOUR FINANCIAL INSTITUTION
123 MAIN STREET
ANYTOWN, GA 11111-1234

2 Page 1 of 1
3 Processing Month: 02-06 1111
4 Association Number: 100200
5 Merchant Number: 1111-1111-1111-1132
6 Routing Number: 111111111
7 Deposit Account Number: 123456789123

8 SAMPLE MERCHANT
100 WEST MAIN STREET
ANYWHERE, FL 55555-1234

9 Amount Deducted:
\$ 46.01

10 Minimum Discount Fee is \$25.00

| Plan Code | Number of Sales | Amount of Sales | Number of Credits | Amount of Credits | Net Sales | Average Ticket | Disc P/I | Disc % | Discount Due |
|-----------------------|-----------------|-----------------|-------------------|-------------------|-----------|----------------|----------|--------|--------------|
| V | 02 | 193.00 | 00 | .00 | 193.00 | 96.50 | .000 | 2.390 | 4.61 |
| M | 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 |
| Deposit Totals | | | | | | | | | |

| Day | Reference Number | Tran Code | Plan Code | Number of Sales | Amount of Sales | Amount of Credits | Discount Paid | Net Deposit |
|-----------------------|------------------|-----------|-----------|-----------------|-----------------|-------------------|---------------|-------------|
| 01 | 90001640001 | D | T | 03 | 349.22 | .00 | 9.44 | 339.78 |
| Deposit Totals | | | | | | | | |

| Day | Reference Number | Tran Code | Plan Code | Number of Sales | Amount of Sales | Amount of Credits | Discount Paid | Net Deposit |
|--------------------------|------------------|-----------|-----------|-----------------|-----------------|-------------------|---------------|-------------|
| 03 | 16509656501 | A | T | 01 | -35.65 | .00 | .00 | -35.65 |
| 13 | 16509656501 | A | T | 01 | -193.00 | .00 | .00 | -193.00 |
| Adjustment Totals | | | | | | | | |

| Day | Reference Number | Tran Code | Plan Code | Number of Sales | Amount of Sales | Amount of Credits | Discount Paid | Net Deposit |
|--------------------------|------------------|-----------|-----------|-----------------|-----------------|-------------------|---------------|-------------|
| 03 | 90001580006 | C | T | 01 | 156.22 | .00 | .00 | 156.22 |
| Chargeback Totals | | | | | | | | |

| Number | Amount | Description | Total |
|-----------------------|--------|-------------------|-------|
| | | MONTHLY FEE | 29.95 |
| 01 | | AUTHORIZATION FEE | .20 |
| 01 | 80.00 | VISA MID-QUAL | .30 |
| 01 | 113.00 | VISA NON-QUAL | .80 |
| 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 EFFECTIVE APR 1, 2006, YOUR CREDIT CARD RATES WILL BE ADJUSTED TO REFLECT THE CARD ASSOCIATIONS' MOST RECENT RATE CHANGES. PLEASE SEE YOUR MARCH STATEMENT FOR A SUMMARY OF THESE ADJUSTMENTS.

| PLAN CODES | | | TRANSACTION CODES | | |
|-------------------|----------------|-------------------|-------------------|-------------------------|----------------|
| V - VISA | T - ALL PLANS | A - CASH ADVANCES | D - DEPOSIT | C - CHARGEBACK | A - ADJUSTMENT |
| M - MASTERCARD | 1 - PLAN ONE | D - DEBIT CARD | C - CHARGEBACK | B - CHARGEBACK REVERSAL | |
| P - PRIVATE LABEL | 2 - PLAN TWO | B - BUSINESS CARD | | | |
| L - LARGE TICKET | 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. The transactions are separated into three categories.

- 21 DAY**
Day of the month that your batch was processed.
- 22 REFERENCE NUMBER**
Reference number assigned to the batch for tracking purposes.