

YOUR CARD PROCESSING STATEMENT

CITY OF NEPTUNE BEACH

Page 1 of 3

THIS IS NOT A BILL

Statement Period 09/01/20 - 09/30/20

Merchant Number Website -

Customer Service

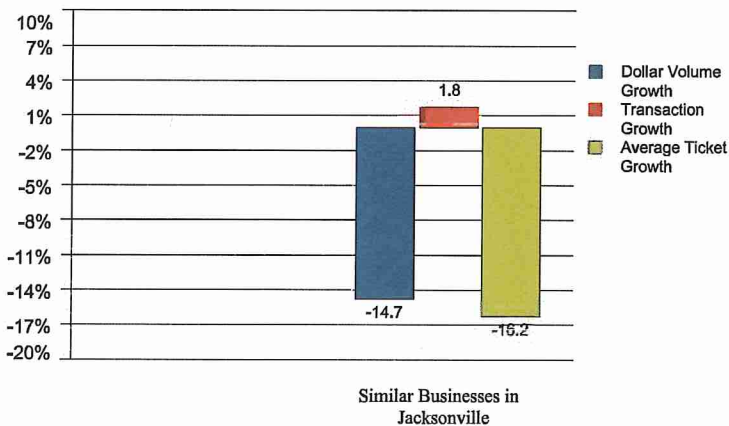
SUMMARY

An overview of account activity for the statement period.

Page 2	Total Amount Submitted	\$1.00
Page 2	Chargebacks/Reversals	0.00
Page 2	Adjustments	0.00
Page 3	Fees	-\$54.95
Total Amount Processed		-\$53.95

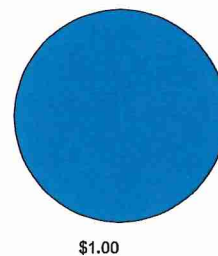
Spend Trend[®]

Year-over-year Growth SEP '19 vs SEP '20

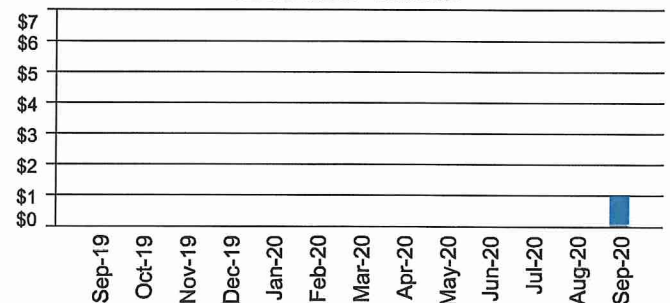


Current Volume By Card Type

■ VISA



Thirteen Month - Total Sales



YOUR CARD PROCESSING STATEMENT

Merchant Number

Customer Service

Website -

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Statement Period

09/01/20 - 09/30/20

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

IMPORTANT NOTICE: Recently, the Card Organizations announced several operational changes, which are presented on the enclosed document titled "Summary of Fall 2020 Card Organization Changes". To access this document and other valuable information, you can log into or register for www.XXXXXXXX.com. To register, you will need your Merchant Identification Number and your business checking account number. If you have trouble finding the referenced document once logged into the site, please call the customer service number listed on your merchant statement to request a copy.

SUMMARY BY DAY

Date Submitted	Submitted Amount	Chargebacks/Reversals	Adjustments	Fees	Amount Processed
09/15/20	\$1.00	0.00	0.00	0.00	\$1.00
Month End Charge	0.00	0.00	0.00	-\$54.95	-\$54.95
Total	\$1.00	0.00	0.00	-\$54.95	-\$53.95

SUMMARY BY CARD TYPE

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
VISA	\$1.00	1	\$1.00	0	0.00	1	\$1.00
Total		1	\$1.00	0	0.00	1	\$1.00

SUMMARY BY BATCH

Batch	Submit Date	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
000091507080	09/15/20	\$1.00	1	\$1.00	0	0.00	1	\$1.00
Total			1	\$1.00	0	0.00	1	\$1.00

CHARGEBACKS/REVERSALS

Transactions that are challenged or disputed by a cardholder or card-issuing bank.

Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
No Chargebacks/Reversals for this Statement Period				
Total				0.00

ADJUSTMENTS

The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Date	Description	Amount
No Adjustments for this Statement Period		
Total		0.00

YOUR CARD PROCESSING STATEMENT

Merchant Number

Customer Service

Website -

Page 3 of 3

Statement Period

09/01/20 - 09/30/20

FEES

Amount charged to authorize, process and settle card transactions, along with transaction-based and/or fixed amounts charged for specific card processing services.

TRANSACTION FEES

	Type	Amount
VISA		
VISA ACCESS FEE 1 TRANSACTIONS AT .034	Interchange charges	-\$0.03
VI-NON QUAL BUS CR	Interchange charges	-\$0.23
VISA AUTH FEE 1 TRANSACTIONS AT .15	Fees	-\$0.15
Other		
CLOVER SECURITY PLUS MONTHLY	Service charges	-\$9.95
BATCH SETTLEMENT FEE 1 TRANSACTIONS AT .39	Fees	-\$0.39
PAYEEZY AUTHORIZATION FEE 1 TRANSACTIONS AT .05	Fees	-\$0.05
TOTAL TRANSACTION FEES		-\$10.80

ACCOUNT FEES

	Type	Amount
PAYEEZY MONTHLY FEE	Fees	-\$19.95
ACCOUNT MINIMUM FEE 25.00 MINIMUM LEVEL LESS 0.90	Fees	-\$24.10
VI TRANSACTION INTEGRITY FEE 1 TRANSACTIONS AT .1	Fees	-\$0.10
TOTAL ACCOUNT FEES		-\$44.15

TOTAL

	-\$54.95
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Total Interchange Charges

	-\$0.26
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Total Service Charges

	-\$9.95
--	----------------

Total Fees

	-\$44.74
--	-----------------

Total (Service Charges, Interchange Charges, and Fees)

	-\$54.95
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INTERCHANGE

These are the variable fees charged by Card Organizations for processing transactions.
The interchange charges in this section are also reflected in the Fee section of the statement.

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges
VISA								
VI-NON QUAL BUS CR	\$1.00	100%	1	100%	0.0295	\$0.200	-\$0.23	
VISA TOTAL	\$1.00		1					-\$0.23
TOTAL	\$1.00		1					-\$0.23

Summary of Fall 2020 Card Organization Changes

Visa® U.S.A., Inc. OPERATIONAL and RATE CHANGES

Enhancements to Business-to-Business Virtual Payments Product Offering: (Effective October 16, 2020)

- o The Visa Business-to-Business (B2B) Virtual Payments product will be expanded to include prepaid and deferred debit products. Visa will define a new global interchange fee program including fee edits, fee descriptor and a Fee Program Indicator. The following are the new B2B Programs and rates:
 - B2B Program 1 - new rate of 0.80%
 - B2B Program 2 - new rate of 1.00%
 - B2B Program 3 - new rate of 1.20%
 - B2B Program 4 - new rate of 1.40%
 - B2B Program 5 - new rate of 1.60%
 - B2B Program 6 - new rate of 1.80%
- o The following fees will also be assessed for the new B2B Virtual Programs:
 - Domestic Service Fee of 0.60%
 - International Service Fee of 1.55%
 - Intraregional Service Fee of 1.00%
- o The Acquirer Processing Fee, International Acquirer Fee, and International Service Assessment Fees will not be assessed to the B2B Virtual Payments.

MasterCard® Worldwide OPERATIONAL and RATE CHANGES

Revised Standards for Electric Vehicle Charging: (Effective October 16, 2020)

- o Merchant must inform the cardholder of any estimated amount for which the authorization will be requested.
- o Initial authorization request message to the issuer must be identified as a preauthorization.
- o If the transaction is finalized and the amount exceeds the authorization amount, then an additional authorization for the unauthorized amount must be requested.
- o If the transaction is finalized and is less than the authorized amount, then a partial reversal for the excess amount must be submitted within 24-hours.
- o If the transaction is cancelled by the cardholder, a full reversal must be submitted within 24-hours of cancellation.

U.S. Virgin Islands and Puerto Rico Assessment Fee Revisions: (Effective January 4, 2021)

- o Mastercard will modify the Acquirer Cross Border Assessment Fee as follows:
 - Transactions submitted in the local currency of the merchant from 0.40% (old rate) to 0.45% (new rate)
 - Transaction submitted in a currency different than the local currency of the merchant from 0.80% (old rate) to 1.00% (new rate).
- o For U.S. Virgin Islands, Mastercard will increase the Acquirer International Volume Assessment Fee to 0.25%.
- o For Puerto Rico, Mastercard will increase the Acquirer International Volume Assessment Fee to 0.75%.

Mastercard LAC Preauthorization Fee Revisions: (Effective October 1, 2020)

- o Mastercard will revise the pricing for the existing Acquirer Switch Fee for preauthorization in the LAC Region as follows:
 - Mastercard LAC Preauthorization Fee Domestic from 0.04% (old rate) to 0.05% (new rate)
 - Mastercard LAC Preauthorization Fee Cross Border from 0.04% (old rate) to 0.06% (new rate)

Mastercard LAC Transaction Processing Revisions: (Effective January 2, 2021)

- o Mastercard is moving from a fixed fee to a basis points model for not reversed or cleared undefined authorization or preauthorization processing integrity programs in the LAC Region as follows:
 - Processing Integrity Fee - Not Reversed/Cleared Undefined Authorization - new rate of 0.25%
 - Processing Integrity Fee Not Reversed/Cleared Preauthorization - new rate of 0.25%

Discover® OPERATIONAL and RATE CHANGES

E-Commerce Acquirer Interchange Program Enhancements: (Effective October 16, 2020)

- o Discover will revise the U.S. Consumer E-Commerce Acquirer Interchange Program requirement by adding the validation for the transaction amount tolerance. The transaction amount tolerance is the difference between the card sale authorization request amount and the settlement amount.

Merchant Initiated Transactions Enhancements: (Effective October 16, 2020)

- o Discover is expanding the transaction types for Merchant Initiated Transactions Enhancements (MIT) acceptance. This will allow specific types of PAN-based or Tokenized card sales where multiple authorizations and settlement are submitted for a single purchase. With the expansion of the MIT types, Discover will revise the value of Entry Mode "10 - Stored Card Account" description to include Recurring Payments, Installment Payments, and Unscheduled Payments. Discover will also update the POS Data Code POS Transaction Status Indicator to include the following:
 - D - Delayed Card Sale
 - E - Resubmission of Card Transaction
 - G - Transit Aggregated Transaction
 - N - No-Show Charge
 - S - Installment Payment
 - U - Unscheduled Payment

American Express® OPERATIONAL and RATE CHANGES

Merchant and Customer Initiated Enhancements: (Effective October 16, 2020)

- o American Express will add support for the Original Transaction Identifier (OTID) on Authorization Data Field 60, which will assist in identifying Merchant-Initiated Transactions (MIT) and act as a link to the initial Customer-Initiated Transaction (CIT). American Express will also add the Acceptance Environment Data field to indicate whether the transaction is Merchant Initiated Transaction or Customer Initiated Transaction. The support for this is optional at this time, however it is strongly suggested to enhance a positive authorization experience.

New Submission Error Code for Safekey Transactions: (Effective October 16, 2020)

- o American Express is introducing a new Submission Error Code of 2079 when the ECI value of the submitted Safekey transaction in settlement is not matching the ECI value submitted in authorization. The new error code will not result in a reject, but will represent a warning of the mismatched ECI value. The transaction will continue to process and be funded.

Summary of Fall 2020 Card Organization Changes

PIN Debit OPERATIONAL CHANGES

Debit Network Fee Changes: (Effective October 1, 2020)

- o Debit Networks will modify interchange program rates/fees. Please review your Interchange Qualification Matrix for the associated rates.

Original Credit Transactions Support for Account-to-Account (Interlink): (Effective October 16, 2020)

- o Account-to-Account transactions will be supported on Original Credit Transactions (OCT) for Interlink. This will apply to Security Brokers / Dealers and Financial Institutions offering account-to-account transactions.

Card-on-File (Pulse): (Effective October 16, 2020)

- o To align with industry standards, Pulse will support POS Entry Mode value of "10" to identify Card-On-File transactions. Pulse currently supports the POS Entry Mode "81" for Card-on-File transactions. At this time, Pulse will support both POS Entry Mode value of "10" and the existing value of "81". Merchants who support card-on-file transactions does not have to make changes and may continue to submit the existing card-on-file indicators as outlined on the applicable merchant specifications.

Wright Express and Voyager EMV Support

- o Wright Express (WEX) and Voyager Fleet Cards with magnetic stripes are being replaced in order to align with industry standards for EMV acceptance. Merchants and/or vendors that accept WEX and Voyager transactions will need to follow the Business-as-Usual process for merchant system modifications, testing and certification.

Star Access SM

Card-Not-Present Support with EMV 3D Secure: (Effective October 16, 2020)

- o Star Access will support the EMV 3D Secure functionality to pass the authentication data in authorization for online transactions to assist in preventing fraud. To support this functionality, Star Access is introducing new data elements for the Star 3D Secure Data that provides the authentications cryptogram and results.

Stop Payment Enhancements: (Effective October 16, 2020)

- o STAR Access will provide additional information in authorization and financial response messages to describe the reason for the Stop Payment decline. Merchant will continue to receive an authorization response of "Do Not Honor" and one for the following additional response to describe the reason for the stop payment status.
 - V - Card Account Closed or Fraud
 - W - Cardholder Cancelled Recurring Payment
 - X - Cancel Specific Payment
 - Y - New Account Information Available

Dispute Changes

EMV Liability Shift for U.S. Automated Fuel Dispenser (AFD)

- o The card brands have changed the effective dates for the EMV Liability Shift for U.S. domestic AFD transactions to April 2021 except for Accel, Canadian Cards at U.S. terminals, which will be effective October 1, 2021 and Wright Express (WEX), which remains effective October 1, 2020.

Disputes - Reason Code Update (Visa): (Effective October 16, 2020)

- o Visa updated the description of Reason Code - 1390 from "Non-Receipt of Cash or Load Transaction Value" to "Non-Receipt of Cash."

Disputes - Chargeback Reason Codes Changes (Star): (Effective October 16, 2020)

- o STAR will modify their exception processing rules to be consistent with all STAR Networks by updating their reason codes as follows. Merchant response timeframes will remain at 15 calendar days.
 - 2000 Authorization
 - 3000 Processing Error
 - 4000 Cardholder Dispute
 - 5000 Cancellations and Returns
 - 6000 Unauthorized/Fraud Dispute
 - 6500 Counterfeit Chip Card Fraud

Disputes - Chargeback Reason Codes and Liability for U.S. Automated Fuel Dispenser (Mastercard): (Effective April 16, 2021)

- o Mastercard is revising Reason Code 4837 - No Cardholder Authorization where issuers can no longer initiate an Automated Fuel Dispenser (AFD) chargeback when the card is reported as lost, stolen, or never received, and the transaction took place at an EMV contactless and/or contact chip-enabled AFD terminal and identified with a CAT 2.
- o Mastercard is revising Reason Code 4871 - Chip Liability Shift where issuers can initiate a chargeback on an AFD transaction when the cardholders EMV chip card, contactless-enabled card, or mobile payment device supports PIN, and the terminal does not have PIN capability.
- o Mastercard is revising Reason Code 4808 - Authorization Related Chargeback where chargeback protection will be extended to included transactions identified with a CAT 1, which currently includes U.S. AFD merchants with transaction authorizations up to \$150 for Mastercard Corporate Cards and \$100 for all other Mastercard Cards.

Disputes - Ticket Retrieval Fee (Discover): (Effective April 16, 2021)

- o Discover is introducing a new Ticket Retrieval Fee of \$1.00 that will be assessed for each Ticket Retrieval Request.

NOTE: If you have questions about any of the above changes, please contact customer service at the number on your merchant processing statement for more information.

YOUR CARD PROCESSING STATEMENT

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THIS IS NOT A BILL

Statement Period 08/01/20 - 08/31/20

Merchant Number Website -

Customer Service

SUMMARY

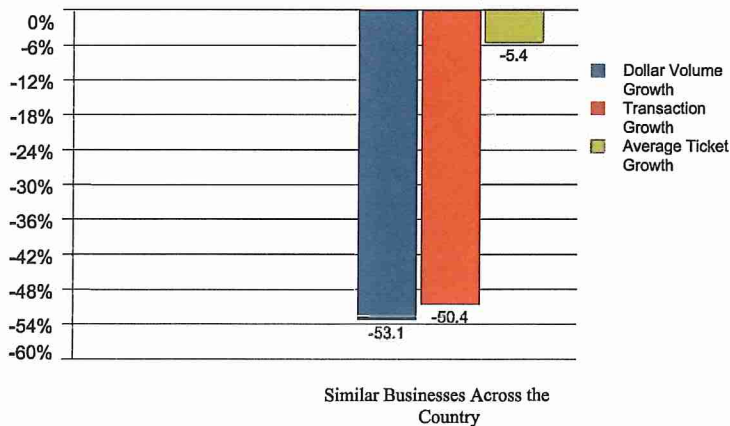
An overview of account activity for the statement period.

Page	2	Total Amount Submitted	0.00
Page	2	Chargebacks/Reversals	0.00
Page	2	Adjustments	0.00
Page	2	Fees	-\$84.85

Total Amount Processed **-\$84.85**

Spend Trend®

Year-over-year Growth vs

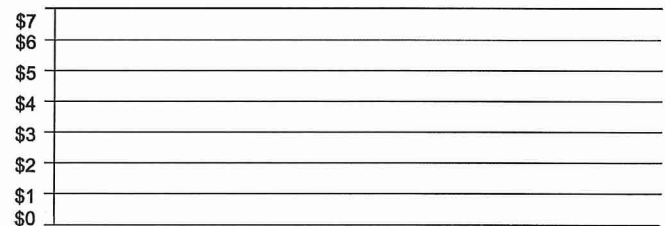


Current Volume By Card Type

☐ No Sales Activity



Thirteen Month - Total Sales



YOUR CARD PROCESSING STATEMENT

Merchant Number

Customer Service

Website -

Page 2 of 3

Statement Period

08/01/20 - 08/31/20

SUMMARY BY DAY

Date Submitted	Submitted Amount	Chargebacks/ Reversals	Adjustments	Fees	Amount Processed
Month End Charge	0.00	0.00	0.00	-\$84.85	-\$84.85
Total	0.00	0.00	0.00	-\$84.85	-\$84.85

SUMMARY BY CARD TYPE

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
No Data for this Statement Period							
Total	0.00	0	0.00	0	0.00	0	0.00

SUMMARY BY BATCH

Batch	Submit Date	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
No Data for this Statement Period								
Total		0.00	0	0.00	0	0.00	0	0.00

CHARGEBACKS/REVERSALS

Transactions that are challenged or disputed by a cardholder or card-issuing bank.

Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
No Chargebacks/Reversals for this Statement Period				
Total				0.00

ADJUSTMENTS

The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Date	Description	Amount
No Adjustments for this Statement Period		
Total		0.00

FEES

Amount charged to authorize, process and settle card transactions, along with transaction-based and/or fixed amounts charged for specific card processing services.

TRANSACTION FEES		Type	Amount
Other			
CLOVER SECURITY PLUS MONTHLY		Service charges	-\$9.95
TOTAL TRANSACTION FEES			-\$9.95
ACCOUNT FEES		Type	Amount
PAYEEZY MONTHLY FEE		Fees	-\$19.95
ACCOUNT MINIMUM FEE 25.00 MINIMUM LEVEL LESS 0.00		Fees	-\$25.00

YOUR CARD PROCESSING STATEMENT

Merchant Number

Customer Service

Website -

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Statement Period

08/01/20 - 08/31/20

FEES

Amount charged to authorize, process and settle card transactions, along with transaction-based and/or fixed amounts charged for specific card processing services.

NON RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 29.95

Fees

-\$29.95

TOTAL ACCOUNT FEES

-\$74.90

TOTAL

-\$84.85

Total Service Charges

-\$9.95

Total Fees

-\$74.90

Total (Service Charges, Interchange Charges, and Fees)

-\$84.85

YOUR CARD PROCESSING STATEMENT

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THIS IS NOT A BILL

Statement Period 07/01/20 - 07/31/20

Merchant Number Website -

Customer Service

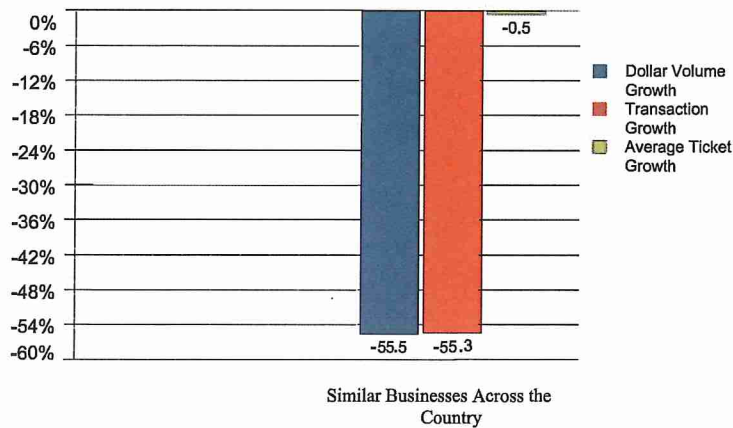
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Total Amount Processed		-\$54.90

Spend Trend®

Year-over-year Growth vs

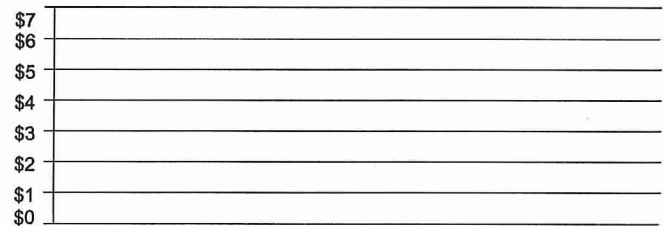


Current Volume
By Card Type

☐ No Sales Activity



Thirteen Month - Total Sales



YOUR CARD PROCESSING STATEMENT

Merchant Number

Customer Service

Website -

Page 2 of 3

Statement Period

07/01/20 - 07/31/20

SUMMARY BY DAY

Date Submitted	Submitted Amount	Chargebacks/Reversals	Adjustments	Fees	Amount Processed
Month End Charge	0.00	0.00	0.00	-\$54.90	-\$54.90
Total	0.00	0.00	0.00	-\$54.90	-\$54.90

SUMMARY BY CARD TYPE

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
No Data for this Statement Period							
Total	0.00	0	0.00	0	0.00	0	0.00

SUMMARY BY BATCH

Batch	Submit Date	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
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Total		0.00	0	0.00	0	0.00	0	0.00

CHARGEBACKS/REVERSALS

Transactions that are challenged or disputed by a cardholder or card-issuing bank.

Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
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ADJUSTMENTS

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FEES

Amount charged to authorize, process and settle card transactions, along with transaction-based and/or fixed amounts charged for specific card processing services.

TRANSACTION FEES		Type	Amount
Other			
CLOVER SECURITY PLUS MONTHLY		Service charges	-\$9.95
TOTAL TRANSACTION FEES			-\$9.95
ACCOUNT FEES		Type	Amount
PAYEEZY MONTHLY FEE		Fees	-\$19.95

YOUR CARD PROCESSING STATEMENT

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07/01/20 - 07/31/20

FEES

Amount charged to authorize, process and settle card transactions, along with transaction-based and/or fixed amounts charged for specific card processing services.

ACCOUNT MINIMUM FEE 25.00 MINIMUM LEVEL LESS 0.00

Fees

-\$25.00

TOTAL ACCOUNT FEES

-\$44.95

TOTAL

-\$54.90

Total Service Charges

-\$9.95

Total Fees

-\$44.95

Total (Service Charges, Interchange Charges, and Fees)

-\$54.90