

STATEMENT PERIOD: 09/01/20 - 09/30/20

THIS IS NOT A BILL
 Merchant Number: XXXXXXXXXX

YOUR CARD PROCESSING STATEMENT

Account Summary

An overview of your account activity for the statement period.

Page 2	Total Amount Submitted	\$21,609.00
Page 3	Chargebacks/Reversals	0.00
Page 3	Adjustments	0.00
Page 4	Fees	-\$2,548.97
Total Amount Processed		\$19,060.03

Your sales were
\$21,609.00
 this month
 which is
▼ -4.26 %
 over last month.

This month you had:

4357	1356
New customers	Repeat customers

September
2020 insights

\$3

Avg
ticket size

\$4

Avg. \$ spend
per card
transaction

1.2

Avg. number
of transactions
per customer

What your customers are saying:



Google Avg. Rating:

3.70



Yelp Avg. Rating:

N/A

**Constance Conard**

(google, 12/01/17)

"I've lived at the beach for over 40 years. Different areas of the beach have different suppliers of utilities. They are the least stressful, easiest to deal with utilities around. Always so nice and friendly in person and/or on the phone. Love my beach community!"

Did you know?

If you are interested in some marketing promotions, please contact your Customer Service Center.

Make sure to plan accordingly!

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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.XXXXXXXXXX.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
09/01/20	\$288.00	0.00	0.00	0.00	\$288.00
09/02/20	\$432.00	0.00	0.00	0.00	\$432.00
09/03/20	\$547.00	0.00	0.00	0.00	\$547.00
09/04/20	\$584.00	0.00	0.00	0.00	\$584.00
09/05/20	\$995.00	0.00	0.00	0.00	\$995.00
09/06/20	\$1,791.00	0.00	0.00	0.00	\$1,791.00
09/07/20	\$1,301.00	0.00	0.00	0.00	\$1,301.00
09/08/20	\$1,043.00	0.00	0.00	0.00	\$1,043.00
09/09/20	\$285.00	0.00	0.00	0.00	\$285.00
09/10/20	\$393.00	0.00	0.00	0.00	\$393.00
09/11/20	\$669.00	0.00	0.00	0.00	\$669.00
09/12/20	\$957.00	0.00	0.00	0.00	\$957.00
09/13/20	\$1,247.00	0.00	0.00	0.00	\$1,247.00
09/14/20	\$590.00	0.00	0.00	0.00	\$590.00
09/15/20	\$399.00	0.00	0.00	0.00	\$399.00
09/16/20	\$411.00	0.00	0.00	0.00	\$411.00
09/17/20	\$428.00	0.00	0.00	0.00	\$428.00
09/18/20	\$642.00	0.00	0.00	0.00	\$642.00
09/19/20	\$965.00	0.00	0.00	0.00	\$965.00
09/20/20	\$778.00	0.00	0.00	0.00	\$778.00
09/21/20	\$459.00	0.00	0.00	0.00	\$459.00
09/22/20	\$419.00	0.00	0.00	0.00	\$419.00
09/23/20	\$619.00	0.00	0.00	0.00	\$619.00
09/24/20	\$684.00	0.00	0.00	0.00	\$684.00
09/25/20	\$703.00	0.00	0.00	0.00	\$703.00
09/26/20	\$1,093.00	0.00	0.00	0.00	\$1,093.00
09/27/20	\$1,439.00	0.00	0.00	0.00	\$1,439.00
09/28/20	\$652.00	0.00	0.00	0.00	\$652.00
09/29/20	\$389.00	0.00	0.00	0.00	\$389.00
09/30/20	\$407.00	0.00	0.00	0.00	\$407.00
Month End Charge	0.00	0.00	0.00	-\$2,548.97	-\$2,548.97
Total	\$21,609.00	0.00	0.00	-\$2,548.97	\$19,060.03

SUMMARY BY CARD TYPE

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
Mastercard	\$2.97	1,361	\$4,039.00	0	0.00	1,361	\$4,039.00
VISA	\$2.98	5,405	\$16,091.00	0	0.00	5,405	\$16,091.00
Discover	\$3.04	110	\$334.00	0	0.00	110	\$334.00
AMEX ACQ	\$3.07	373	\$1,145.00	0	0.00	373	\$1,145.00
Total		7,249	\$21,609.00	0	0.00	7,249	\$21,609.00

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SUMMARY BY BATCH

Batch	Submit Date	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
338672010336	09/01/20	\$2.59	111	\$288.00	0	0.00	111	\$288.00
338672020337	09/02/20	\$2.70	160	\$432.00	0	0.00	160	\$432.00
338672030338	09/03/20	\$2.97	184	\$547.00	0	0.00	184	\$547.00
338672040339	09/04/20	\$2.98	196	\$584.00	0	0.00	196	\$584.00
338672050340	09/05/20	\$3.15	316	\$995.00	0	0.00	316	\$995.00
338672060341	09/06/20	\$3.77	475	\$1,791.00	0	0.00	475	\$1,791.00
338672070342	09/07/20	\$3.53	369	\$1,301.00	0	0.00	369	\$1,301.00
338672080343	09/08/20	\$3.07	340	\$1,043.00	0	0.00	340	\$1,043.00
338672090344	09/09/20	\$2.57	111	\$285.00	0	0.00	111	\$285.00
338672100345	09/10/20	\$2.59	152	\$393.00	0	0.00	152	\$393.00
338672110346	09/11/20	\$3.07	218	\$669.00	0	0.00	218	\$669.00
338672120347	09/12/20	\$3.12	307	\$957.00	0	0.00	307	\$957.00
338672130348	09/13/20	\$3.26	383	\$1,247.00	0	0.00	383	\$1,247.00
338672140349	09/14/20	\$2.67	221	\$590.00	0	0.00	221	\$590.00
338672150350	09/15/20	\$2.51	159	\$399.00	0	0.00	159	\$399.00
338672160351	09/16/20	\$2.40	171	\$411.00	0	0.00	171	\$411.00
338672170352	09/17/20	\$2.73	157	\$428.00	0	0.00	157	\$428.00
338672180353	09/18/20	\$2.93	219	\$642.00	0	0.00	219	\$642.00
338672190354	09/19/20	\$2.98	324	\$965.00	0	0.00	324	\$965.00
338672200355	09/20/20	\$3.02	258	\$778.00	0	0.00	258	\$778.00
338672210356	09/21/20	\$2.51	183	\$459.00	0	0.00	183	\$459.00
338672220357	09/22/20	\$2.55	164	\$419.00	0	0.00	164	\$419.00
338672230358	09/23/20	\$2.62	236	\$619.00	0	0.00	236	\$619.00
338672240359	09/24/20	\$2.83	242	\$684.00	0	0.00	242	\$684.00
338672250360	09/25/20	\$2.85	247	\$703.00	0	0.00	247	\$703.00
338672260361	09/26/20	\$2.85	383	\$1,093.00	0	0.00	383	\$1,093.00
338672270362	09/27/20	\$3.41	422	\$1,439.00	0	0.00	422	\$1,439.00
338672280363	09/28/20	\$2.90	225	\$652.00	0	0.00	225	\$652.00
338672290364	09/29/20	\$2.39	163	\$389.00	0	0.00	163	\$389.00
338672300365	09/30/20	\$2.66	153	\$407.00	0	0.00	153	\$407.00
Total			7,249	\$21,609.00	0	0.00	7,249	\$21,609.00

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

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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
MASTERCARD		
MC-BUS LEVEL 3 DATA RATE I	Interchange charges	-\$0.81
MC-CORP DATA RATE I (US) BUS	Interchange charges	-\$3.20
MC-SMALL TICKET (DB)	Interchange charges	-\$14.29
MC-REG INCENTIVE POS (DB)	Interchange charges	-\$0.42
MC-DOMESTIC MERIT III	Interchange charges	-\$16.29
MC-CORP DATA RATE I (US) CORP	Interchange charges	-\$0.52
MC-WORLD ELITE MERIT III	Interchange charges	-\$38.36
MASTERCARD ASSESSMENT FEE .0013 TIMES \$4039	Interchange charges	-\$5.25
MC-COM DATA RATE I FLT NFUEL	Interchange charges	-\$3.57
MASTERCARD ACCESS FEE 1371 TRANSACTIONS AT .034	Interchange charges	-\$46.61
MC-BUS LEVEL 2 DATA RATE I	Interchange charges	-\$1.20
MC-CORP BUSINESS INTL FLT	Interchange charges	-\$0.20
MC-WORLDCARD MERIT III	Interchange charges	-\$13.34
MC-ENHANCED MERIT III BASE	Interchange charges	-\$11.68
MC-BUS LEVEL 4 DATA RATE I	Interchange charges	-\$2.06
MC-REG INCENT FRF ADJ POS (DB)	Interchange charges	-\$106.96
MC-HIGH VAL MERIT III BASE	Interchange charges	-\$17.27
MC-INT SPR PREM ELECTRONIC(US)	Interchange charges	-\$0.08
MC-REGULATED FRD ADJ COMM (DB)	Interchange charges	-\$7.75
MC-FOREIGN ELECTRONIC PLUS	Interchange charges	-\$0.04
MC LICENSE VOLUME FEE .000217 DISC RATE TIMES \$4039	Service charges	-\$0.88
MASTERCARD AUTH FEE 1371 TRANSACTIONS AT .15	Fees	-\$205.65
VISA		
VI NTWK ACQ PROC FEE INTL CR 6 TRANSACTIONS AT .039500	Fees	-\$0.24
VI NTWK ACQ PROC FEE INTL D/P 9 TRANSACTIONS AT .035500	Fees	-\$0.32
VI-CPS SMALL TICKET (PP)	Interchange charges	-\$5.89
VI-BUSINESS CARD TR4 LEVEL 2	Interchange charges	-\$3.67
VI-CORPORATE CARD LEVEL 2	Interchange charges	-\$1.13
VI-CPS SMALL TICKET (DB)	Interchange charges	-\$75.16
VI-SIGNATURE PREFERRED RETAIL	Interchange charges	-\$137.61
VI-INTER PREM LAC ISS US ACQ	Interchange charges	-\$0.02
VI-SUPER PREMIUM LAC ISS US AC	Interchange charges	-\$0.08
VI-COMMERCIAL RETAIL (PP)	Interchange charges	-\$0.12
VI-BUSINESS CARD TR2 LEVEL 2	Interchange charges	-\$2.66
VI-US REGULATED COMM (DB)	Interchange charges	-\$16.40
VI-ELECTRONIC (US ACQ)	Interchange charges	-\$0.19
VI-INTER PREM CEMEA ISS US ACQ	Interchange charges	-\$0.09
VI-INTER PREM EU ISS US ACQ	Interchange charges	-\$0.22
VISA ASSESSMENT FEE DB .0013 TIMES \$10400	Interchange charges	-\$13.52
VI-US CPS/SMALL TCKT REG (DB)	Interchange charges	-\$530.36
VI-INTREG CHIP ISS (US)	Interchange charges	-\$0.04
VISA ACCESS FEE 5432 TRANSACTIONS AT .034	Interchange charges	-\$184.69
VI-CPS/SMALL TICKET	Interchange charges	-\$81.00
VI-PURCHASING CARD LEVEL 2	Interchange charges	-\$2.03
VI-US HNW CONSUMER RTL	Interchange charges	-\$10.80
VISA ASSESSMENT FEE CR .0014 TIMES \$5691	Interchange charges	-\$7.97
VI-IR REGULATED (DB)	Interchange charges	-\$0.44
VI-BUSINESS CARD TR1 LEVEL 2	Interchange charges	-\$2.50
VI-BUSINESS CARD TR3 LEVEL 2	Interchange charges	-\$3.35
VI-BUSINESS CARD CP (DB)	Interchange charges	-\$4.20
VISA AUTH FEE 5432 TRANSACTIONS AT .15	Fees	-\$814.80
DISCOVER		
DISCOVER ASSESSMENT FEE .0013 TIMES \$334	Interchange charges	-\$0.43
DSCVR COMML ELECT OTHER	Interchange charges	-\$5.04
DSCVR MICROTKTREGFRAUD(DB)	Interchange charges	-\$0.45
DSCVR PSL EXP SVC RW	Interchange charges	-\$0.12

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DSCVR PSLMICROTICKET(PREM)	Interchange charges	-\$0.22
DSCVR PSLMICROTICKET(PPLUS)	Interchange charges	-\$0.13
DSCVR-PSLEXPRESSVCSREG(DB)	Interchange charges	-\$0.45
DSCVR-PSLMICROTICKET(RW)	Interchange charges	-\$3.47
DSCVR PSLMICROTICKET(DB)	Interchange charges	-\$0.22
DISCOVER AUTH FEE 110 TRANSACTIONS AT .15	Fees	-\$16.50

AMERICAN EXPRESS

AMEX AUTH FEE 374 TRANSACTIONS AT .15	Fees	-\$56.10
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AMEX ACQ

AXP PREPAID BASE T1	Interchange charges	-\$0.14
AXP SVCS BASE T0	Interchange charges	-\$6.62
AMEX ASSESSMENT FEE .0015 TIMES \$1145	Interchange charges	-\$1.72
AXP SVCS BASE MICRO	Interchange charges	-\$23.18

Other

CLOVER SECURITY PLUS MONTHLY	Service charges	-\$9.95
MONTHLY ADVANTAGE FEE AMDS .000300 TIMES \$1,479.00	Service charges	-\$0.44
VI COMM CARD I/C SAVINGS ADJ .500000 DISC RATE TIMES \$0.6080	Service charges	-\$0.30
MONTHLY ADVANTAGE FEE MCVDB .0003 TIMES \$20130	Service charges	-\$6.04
AMEX SALES DISCOUNT .0055 DISC RATE TIMES \$1145	Service charges	-\$6.30
BATCH SETTLEMENT FEE 30 TRANSACTIONS AT .39	Fees	-\$11.70

TOTAL TRANSACTION FEES **-\$2,545.45**

ACCOUNT FEES

	Type	Amount
VS INTL ACQUIRER FEE 1 TRANS TOTALING \$2.00	Fees	-\$0.01
VS INTL ACQUIRER FEE 3 TRANS TOTALING \$12.00	Fees	-\$0.05
MC GLOBAL ACQUIRER FEE 2 TRANS TOTALING \$7.00	Fees	-\$0.06
VS INTL ACQUIRER FEE 1 TRANS TOTALING \$3.00	Fees	-\$0.01
MC GLOBAL ACQUIRER FEE 2 TRANS TOTALING \$5.00	Fees	-\$0.04
MC GLOBAL ACQUIRER FEE 4 TRANS TOTALING \$4.00	Fees	-\$0.03
VS INTL ACQUIRER FEE 1 TRANS TOTALING \$2.00	Fees	-\$0.01
VS INTL ACQUIRER FEE 1 TRANS TOTALING \$3.00	Fees	-\$0.01
VS INTL ACQUIRER FEE 1 TRANS TOTALING \$2.00	Fees	-\$0.01
VS INTL ACQUIRER FEE 2 TRANS TOTALING \$12.00	Fees	-\$0.05
MC GLOBAL ACQUIRER FEE 2 TRANS TOTALING \$2.00	Fees	-\$0.02
VS INTL ACQUIRER FEE 1 TRANS TOTALING \$5.00	Fees	-\$0.02
VS INTL ACQUIRER FEE 1 TRANS TOTALING \$2.00	Fees	-\$0.01
VISA INTL SERVICE FEE - BASE 14 TRANS TOTALING \$45.00	Fees	-\$0.45
MC MONTHLY LOCATION FEE	Fees	-\$0.63
US CROSS BORDER FEE 10 TRANS TOTALING \$18.00	Fees	-\$0.11
VISA NETWORK FEE CP 1B-02	Fees	-\$2.00
TOTAL ACCOUNT FEES		-\$3.52

TOTAL **-\$2,548.97**

Total Interchange Charges **-\$1,416.23**

Total Service Charges **-\$23.91**

Total Fees **-\$1,108.83**

Total (Service Charges, Interchange Charges, and Fees) **-\$2,548.97**

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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.

					Interchange Cost			Total
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Rate	Cost Per Transaction	Sub Total	Interchange Charges
MASTERCARD								
MC-CORP DATA RATE I (US) BUS	\$53.00	1%	18	1%	0.0265	\$0.100	-\$3.20	
MC-CORP DATA RATE I (US) CORP	\$8.00	0%	3	0%	0.0270	\$0.100	-\$0.52	
MC-CORP BUSINESS INTL FLT	\$10.00	0%	3	0%	0.0200	0.000	-\$0.20	
MC-WORLD ELITE MERIT III	\$730.00	18%	223	16%	0.0220	\$0.100	-\$38.36	
MC-BUS LEVEL 4 DATA RATE I	\$29.00	1%	12	1%	0.0295	\$0.100	-\$2.06	
MC-REG INCENTIVE POS (DB)	\$4.00	0%	2	0%	0.0005	\$0.210	-\$0.42	
MC-REG INCENT FRF ADJ POS (DB)	\$1,399.00	35%	483	35%	0.0005	\$0.220	-\$106.96	
MC-REGULATED FRD ADJ COMM (DB)	\$107.00	3%	35	3%	0.0005	\$0.220	-\$7.75	
MC-ENHANCED MERIT III BASE	\$224.00	6%	78	6%	0.0173	\$0.100	-\$11.68	
MC-HIGH VAL MERIT III BASE	\$294.00	7%	108	8%	0.0220	\$0.100	-\$17.27	
MC-SMALL TICKET (DB)	\$514.00	13%	158	12%	0.0155	\$0.040	-\$14.29	
MC-INT SPR PREM ELECTRONIC(US)	\$4.00	0%	3	0%	0.0198	0.000	-\$0.08	
MC-COM DATA RATE I FLT NFUEL	\$73.00	2%	16	1%	0.0270	\$0.100	-\$3.57	
MC-BUS LEVEL 3 DATA RATE I	\$11.00	0%	5	0%	0.0285	\$0.100	-\$0.81	
MC-FOREIGN ELECTRONIC PLUS	\$4.00	0%	4	0%	0.0110	0.000	-\$0.04	
MC-DOMESTIC MERIT III	\$316.00	8%	113	8%	0.0158	\$0.100	-\$16.29	
MC-WORLDCARD MERIT III	\$234.00	6%	92	7%	0.0177	\$0.100	-\$13.34	
MC-BUS LEVEL 2 DATA RATE I	\$25.00	1%	5	0%	0.0280	\$0.100	-\$1.20	
MASTERCARD TOTAL	\$4,039.00		1,361					-\$238.04
VISA								
VI-US REGULATED COMM (DB)	\$243.00	2%	74	1%	0.0005	\$0.220	-\$16.40	
VI-BUSINESS CARD CP (DB)	\$100.00	1%	25	0%	0.0170	\$0.100	-\$4.20	
VI-COMMERCIAL RETAIL (PP)	\$1.00	0%	1	0%	0.0215	\$0.100	-\$0.12	
VI-CPS SMALL TICKET (PP)	\$184.00	1%	59	1%	0.0160	\$0.050	-\$5.89	
VI-CPS/SMALL TICKET	\$2,686.00	17%	917	17%	0.0165	\$0.040	-\$81.00	
VI-ELECTRONIC (US ACQ)	\$17.00	0%	5	0%	0.0110	0.000	-\$0.19	
VI-INTREG CHIP ISS (US)	\$3.00	0%	1	0%	0.0120	0.000	-\$0.04	
VI-CORPORATE CARD LEVEL 2	\$17.00	0%	7	0%	0.0250	\$0.100	-\$1.13	
VI-PURCHASING CARD LEVEL 2	\$41.00	0%	10	0%	0.0250	\$0.100	-\$2.03	
VI-INTER PREM LAC ISS US ACQ	\$1.00	0%	1	0%	0.0180	0.000	-\$0.02	
VI-INTER PREM CEMEA ISS US ACQ	\$5.00	0%	1	0%	0.0180	0.000	-\$0.09	
VI-INTER PREM EU ISS US ACQ	\$12.00	0%	2	0%	0.0180	0.000	-\$0.22	
VI-BUSINESS CARD TR1 LEVEL 2	\$39.00	0%	17	0%	0.0205	\$0.100	-\$2.50	
VI-SIGNATURE PREFERRED RETAIL	\$2,491.00	15%	853	16%	0.0210	\$0.100	-\$137.61	
VI-SUPER PREMIUM LAC ISS US AC	\$4.00	0%	2	0%	0.0197	0.000	-\$0.08	
VI-BUSINESS CARD TR2 LEVEL 2	\$47.00	0%	17	0%	0.0205	\$0.100	-\$2.66	
VI-BUSINESS CARD TR3 LEVEL 2	\$66.00	0%	20	0%	0.0205	\$0.100	-\$3.35	
VI-CPS SMALL TICKET (DB)	\$2,506.00	16%	908	17%	0.0155	\$0.040	-\$75.16	
VI- US HNW CONSUMER RTL	\$195.00	1%	67	1%	0.0210	\$0.100	-\$10.80	
VI-BUSINESS CARD TR4 LEVEL 2	\$67.00	0%	22	0%	0.0220	\$0.100	-\$3.67	
VI-US CPS/SMALL TCKT REG (DB)	\$7,363.00	46%	2,394	44%	0.0005	\$0.220	-\$530.36	
VI-IR REGULATED (DB)	\$3.00	0%	2	0%	0.0005	\$0.220	-\$0.44	
VISA TOTAL	\$16,091.00		5,405					-\$877.96
DISCOVER								
DSCVR PSLMICROTICKET(PREM)	\$11.00	3%	5	5%	0.0197	0.000	-\$0.22	
DSCVR-PSLEXPRESSSVCSREG(DB)	\$20.00	6%	2	2%	0.0005	\$0.220	-\$0.45	
DSCVR PSLMICROTICKET(DB)	\$12.00	4%	6	5%	0.0180	0.000	-\$0.22	
DSCVR PSL EXP SVC RW	\$6.00	2%	1	1%	0.0195	0.000	-\$0.12	
DSCVR-PSLMICROTICKET(RW)	\$178.00	53%	64	58%	0.0195	0.000	-\$3.47	
DSCVR MICROTCKTREGFRAUD(DB)	\$10.00	3%	2	2%	0.0005	\$0.220	-\$0.45	
DSCVR COMML ELECT OTHER	\$93.00	28%	29	26%	0.0230	\$0.100	-\$5.04	

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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		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
DSCVR PSLMICROTICKET(PPLUS)	\$4.00	1%	1	1%	0.0205	\$0.050	-\$0.13	
DISCOVER TOTAL	\$334.00		110					-\$10.10
AMEX ACQ								
AXP SVCS BASE MICRO	\$826.00	72%	333	89%	0.0200	\$0.020	-\$23.18	
AXP SVCS BASE T0	\$316.00	28%	39	10%	0.0160	\$0.040	-\$6.62	
AXP PREPAID BASE T1	\$3.00	0%	1	0%	0.0135	\$0.100	-\$0.14	
AMEX ACQ TOTAL	\$1,145.00		373					-\$29.94
TOTAL	\$21,609.00		7,249					-\$1,156.04

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.

THIS IS NOT A BILL
Merchant Number: XXXXXXXXXXXX

YOUR CARD PROCESSING STATEMENT

Account Summary

An overview of your account activity for the statement period.

Page 2	Total Amount Submitted	\$22,571.00
Page 3	Chargebacks/Reversals	\$1.00
Page 3	Adjustments	0.00
Page 3	Fees	-\$2,659.47
Total Amount Processed		\$19,912.53

Your sales were
\$22,571.00
this month
which is
▲ 2.32%
over last month.

This month you had:

4126	1293
New customers	Repeat customers

August
2020 insights

\$3  Avg ticket size

\$4  Avg. \$ spend per card transaction

1.2  Avg. number of transactions per customer

What your customers are saying:



Google Avg. Rating:
3.70 ★



Constance Conard
(google, 12/01/17)

"I've lived at the beach for over 40 years. Different areas of the beach have different suppliers of utilities. They are the least stressful, easiest to deal with utilities around. Always so nice and friendly in person and/or on the phone. Love my beach community!"

Did you know?

If you are interested in some marketing promotions, please contact your Customer Service Center.

Make sure to plan accordingly!

YOUR CARD PROCESSING STATEMENT

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Statement Period

08/01/20 - 08/31/20

SUMMARY BY DAY

Date Submitted	Submitted Amount	Chargebacks/ Reversals	Adjustments	Fees	Amount Processed
08/01/20	\$965.00	0.00	0.00	0.00	\$965.00
08/02/20	\$1,246.00	0.00	0.00	0.00	\$1,246.00
08/03/20	\$705.00	0.00	0.00	0.00	\$705.00
08/04/20	\$348.00	0.00	0.00	0.00	\$348.00
08/05/20	\$536.00	0.00	0.00	0.00	\$536.00
08/06/20	\$313.00	\$1.00	0.00	0.00	\$314.00
08/07/20	\$460.00	0.00	0.00	0.00	\$460.00
08/08/20	\$699.00	0.00	0.00	0.00	\$699.00
08/09/20	\$1,359.00	0.00	0.00	0.00	\$1,359.00
08/10/20	\$955.00	0.00	0.00	0.00	\$955.00
08/11/20	\$540.00	0.00	0.00	0.00	\$540.00
08/12/20	\$406.00	0.00	0.00	0.00	\$406.00
08/13/20	\$534.00	0.00	0.00	0.00	\$534.00
08/14/20	\$563.00	0.00	0.00	0.00	\$563.00
08/15/20	\$1,009.00	0.00	0.00	0.00	\$1,009.00
08/16/20	\$1,251.00	0.00	0.00	0.00	\$1,251.00
08/17/20	\$1,024.00	0.00	0.00	0.00	\$1,024.00
08/18/20	\$514.00	0.00	0.00	0.00	\$514.00
08/19/20	\$403.00	0.00	0.00	0.00	\$403.00
08/20/20	\$469.00	0.00	0.00	0.00	\$469.00
08/21/20	\$563.00	0.00	0.00	0.00	\$563.00
08/22/20	\$925.00	0.00	0.00	0.00	\$925.00
08/23/20	\$1,158.00	0.00	0.00	0.00	\$1,158.00
08/24/20	\$953.00	0.00	0.00	0.00	\$953.00
08/25/20	\$328.00	0.00	0.00	0.00	\$328.00
08/26/20	\$489.00	0.00	0.00	0.00	\$489.00
08/27/20	\$558.00	0.00	0.00	0.00	\$558.00
08/28/20	\$637.00	0.00	0.00	0.00	\$637.00
08/29/20	\$847.00	0.00	0.00	0.00	\$847.00
08/30/20	\$1,174.00	0.00	0.00	0.00	\$1,174.00
08/31/20	\$640.00	0.00	0.00	0.00	\$640.00
Month End Charge	0.00	0.00	0.00	-\$2,659.47	-\$2,659.47
Total	\$22,571.00	\$1.00	0.00	-\$2,659.47	\$19,912.53

SUMMARY BY CARD TYPE

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
Mastercard	\$3.02	1,388	\$4,191.00	0	0.00	1,388	\$4,191.00
VISA	\$3.05	5,577	\$17,031.00	0	0.00	5,577	\$17,031.00
Discover	\$3.00	96	\$288.00	0	0.00	96	\$288.00
AMEX ACQ	\$3.24	327	\$1,061.00	0	0.00	327	\$1,061.00
Total		7,388	\$22,571.00	0	0.00	7,388	\$22,571.00

SUMMARY BY BATCH

Batch	Submit Date	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
338672010305	08/01/20	\$3.27	295	\$965.00	0	0.00	295	\$965.00
338672020306	08/02/20	\$3.43	363	\$1,246.00	0	0.00	363	\$1,246.00
338672030307	08/03/20	\$2.81	251	\$705.00	0	0.00	251	\$705.00
338672040308	08/04/20	\$2.32	150	\$348.00	0	0.00	150	\$348.00

YOUR CARD PROCESSING STATEMENT

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Statement Period

08/01/20 - 08/31/20

SUMMARY BY BATCH

Batch	Submit Date	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
338672050309	08/05/20	\$3.06	175	\$536.00	0	0.00	175	\$536.00
338672060310	08/06/20	\$2.68	117	\$313.00	0	0.00	117	\$313.00
338672070311	08/07/20	\$2.69	171	\$460.00	0	0.00	171	\$460.00
338672080312	08/08/20	\$3.21	218	\$699.00	0	0.00	218	\$699.00
338672090313	08/09/20	\$3.43	396	\$1,359.00	0	0.00	396	\$1,359.00
338672100314	08/10/20	\$3.23	296	\$955.00	0	0.00	296	\$955.00
338672110315	08/11/20	\$3.00	180	\$540.00	0	0.00	180	\$540.00
338672120316	08/12/20	\$3.05	133	\$406.00	0	0.00	133	\$406.00
338672130317	08/13/20	\$2.67	200	\$534.00	0	0.00	200	\$534.00
338672140318	08/14/20	\$2.71	208	\$563.00	0	0.00	208	\$563.00
338672150319	08/15/20	\$3.23	312	\$1,009.00	0	0.00	312	\$1,009.00
338672160320	08/16/20	\$3.36	372	\$1,251.00	0	0.00	372	\$1,251.00
338672170321	08/17/20	\$3.24	316	\$1,024.00	0	0.00	316	\$1,024.00
338672180322	08/18/20	\$2.51	205	\$514.00	0	0.00	205	\$514.00
338672190323	08/19/20	\$2.80	144	\$403.00	0	0.00	144	\$403.00
338672200324	08/20/20	\$2.97	158	\$469.00	0	0.00	158	\$469.00
338672210325	08/21/20	\$2.90	194	\$563.00	0	0.00	194	\$563.00
338672220326	08/22/20	\$3.32	279	\$925.00	0	0.00	279	\$925.00
338672230327	08/23/20	\$3.18	364	\$1,158.00	0	0.00	364	\$1,158.00
338672240328	08/24/20	\$3.19	299	\$953.00	0	0.00	299	\$953.00
338672250329	08/25/20	\$2.76	119	\$328.00	0	0.00	119	\$328.00
338672260330	08/26/20	\$2.75	178	\$489.00	0	0.00	178	\$489.00
338672270331	08/27/20	\$2.62	213	\$558.00	0	0.00	213	\$558.00
338672280332	08/28/20	\$2.76	231	\$637.00	0	0.00	231	\$637.00
338672290333	08/29/20	\$3.15	269	\$847.00	0	0.00	269	\$847.00
338672300334	08/30/20	\$3.14	374	\$1,174.00	0	0.00	374	\$1,174.00
338672310335	08/31/20	\$3.08	208	\$640.00	0	0.00	208	\$640.00
Total			7,388	\$22,571.00	0	0.00	7,388	\$22,571.00

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
08/06/20	502180077801	THE CARDHOLDER WAS BILLED MORE THAN ONCE.	1021	\$1.00
TOTAL				\$1.00

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

MASTERCARD

Type	Amount
MC-ENHANCED MERIT III BASE	
MC-BUS LEVEL 4 DATA RATE I	
MC-HIGH VAL MERIT III BASE	
Interchange charges	-\$13.97
Interchange charges	-\$1.54
Interchange charges	-\$17.06

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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.

MC-INT SPR PREM ELECTRONIC(US)	Interchange charges	-\$0.04
MC-REG INCENTIVE POS (DB)	Interchange charges	-\$0.64
MC-BUS LEVEL 3 DATA RATE I	Interchange charges	-\$0.91
MC-CORP DATA RATE I (US) PUR	Interchange charges	-\$0.24
MC-CORP DATA RATE I (US) BUS	Interchange charges	-\$1.83
MC-WORLD ELITE MERIT III	Interchange charges	-\$39.97
MC-BUS LEVEL 5 DATA RATE I	Interchange charges	-\$0.44
MC-REG INCENT FRF ADJ POS (DB)	Interchange charges	-\$114.78
MC-WORLDCARD MERIT III	Interchange charges	-\$10.37
MASTERCARD ASSESSMENT FEE .0013 TIMES \$4191	Interchange charges	-\$5.45
MASTERCARD ACCESS FEE 1396 TRANSACTIONS AT .034	Interchange charges	-\$47.46
MC-BUS LEVEL 2 DATA RATE I	Interchange charges	-\$1.08
MC-PREM CON ELEC ACQUISSCAN	Interchange charges	-\$0.11
MC-COM DATA RATE I FLT NFUEL	Interchange charges	-\$2.03
MC-DOMESTIC MERIT III	Interchange charges	-\$18.17
MC-CORP DATA RATE I (US) CORP	Interchange charges	-\$0.28
MC-SMALL TICKET (DB)	Interchange charges	-\$13.35
MC-FOREIGN ELECTRONIC PLUS	Interchange charges	-\$0.01
MC-REGULATED FRD ADJ COMM (DB)	Interchange charges	-\$6.21
MC LICENSE VOLUME FEE .000217 DISC RATE TIMES \$4191	Service charges	-\$0.91
MASTERCARD AUTH FEE 1396 TRANSACTIONS AT .15	Fees	-\$209.40

VISA

VI NTWK ACQ PROC FEE INTL CR	2 TRANSACTIONS AT .039500	Fees	-\$0.08
VI NTWK ACQ PROC FEE INTL D/P	3 TRANSACTIONS AT .035500	Fees	-\$0.11
VI-INTREG CHIP ISS (US)		Interchange charges	-\$0.05
VI-IR REGULATED (DB)		Interchange charges	-\$0.22
VI- US HNW CONSUMER RTL		Interchange charges	-\$10.83
VI-PURCHASING CARD LEVEL 2		Interchange charges	-\$0.23
VI-US CPS/SMALL TCKT REG (DB)		Interchange charges	-\$547.78
VI-US REGULATED COMM (DB)		Interchange charges	-\$14.19
VI-SIGNATURE PREFERRED RETAIL		Interchange charges	-\$139.42
VI-CORPORATE CARD LEVEL 2		Interchange charges	-\$0.13
VI-CPS SMALL TICKET (DB)		Interchange charges	-\$86.90
VI-CPS SMALL TICKET (PP)		Interchange charges	-\$8.20
VISA ASSESSMENT FEE DB .0013 TIMES \$11444		Interchange charges	-\$14.88
VI-CPS/SMALL TICKET		Interchange charges	-\$80.09
VISA ASSESSMENT FEE CR .0014 TIMES \$5587		Interchange charges	-\$7.82
VISA ACCESS FEE 5611 TRANSACTIONS AT .034		Interchange charges	-\$190.77
VI-BUSINESS CARD TR2 LEVEL 2		Interchange charges	-\$2.59
VI-INTER PREM AP ISS US ACQ		Interchange charges	-\$0.02
VI-INTER PREM EU ISS US ACQ		Interchange charges	-\$0.02
VI-COMMERCIAL RETAIL (PP)		Interchange charges	-\$0.14
VI-BUSINESS CARD TR4 LEVEL 2		Interchange charges	-\$4.59
VI-BUSINESS CARD TR3 LEVEL 2		Interchange charges	-\$3.33
VI-BUSINESS CARD TR1 LEVEL 2		Interchange charges	-\$1.67
VI-BUSINESS CARD CP (DB)		Interchange charges	-\$3.59
VISA AUTH FEE 5611 TRANSACTIONS AT .15		Fees	-\$841.65

DISCOVER

DSCVR-PSLMICROTICKET(RW)	Interchange charges	-\$2.79
DSCVR PSL EXP SVC RW	Interchange charges	-\$1.03
DSCVR COMML ELECT OTHER	Interchange charges	-\$2.95
DSCVR PSLMICROTICKET(PPLUS)	Interchange charges	-\$0.33
DSCVR PSL EXP SVC DB	Interchange charges	-\$0.22
DSCVR PSLMICROTICKET(PREM)	Interchange charges	-\$0.16
DSCVR MICROTKTREGFRAUD(DB)	Interchange charges	-\$0.44
DISCOVER ASSESSMENT FEE .0013 TIMES \$288	Interchange charges	-\$0.37
DSCVR PSLMICROTICKET(DB)	Interchange charges	-\$0.13
DISCOVER AUTH FEE 96 TRANSACTIONS AT .15	Fees	-\$14.40

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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.

AMERICAN EXPRESS

AMEX AUTH FEE 329 TRANSACTIONS AT .15

Fees

-\$49.35

AMEX ACQ

AMEX ASSESSMENT FEE .0015 TIMES \$1061

Interchange charges

-\$1.59

AXP SVCS BASE T0

Interchange charges

-\$6.38

AXP SVCS BASE MICRO

Interchange charges

-\$20.92

Other

VI COMM CARD I/C SAVINGS ADJ .500000 DISC RATE TIMES \$0.6450

Service charges

-\$0.32

CLOVER SECURITY PLUS MONTHLY

Service charges

-\$9.95

MONTHLY ADVANTAGE FEE AMDS .000300 TIMES \$1,349.00

Service charges

-\$0.40

AMEX SALES DISCOUNT .0055 DISC RATE TIMES \$1061

Service charges

-\$5.84

MONTHLY ADVANTAGE FEE MCVDB .0003 TIMES \$21222

Service charges

-\$6.37

BATCH SETTLEMENT FEE 31 TRANSACTIONS AT .39

Fees

-\$12.09

TOTAL TRANSACTION FEES

-\$2,601.58

ACCOUNT FEES

MC GLOBAL ACQUIRER FEE 1 TRANS TOTALING \$3.00

Type

Amount

MC GLOBAL ACQUIRER FEE 1 TRANS TOTALING \$3.00

Fees

-\$0.06

MC GLOBAL ACQUIRER FEE 1 TRANS TOTALING \$1.00

Fees

-\$0.03

VS INTL ACQUIRER FEE 1 TRANS TOTALING \$3.00

Fees

-\$0.01

MC GLOBAL ACQUIRER FEE 1 TRANS TOTALING \$2.00

Fees

-\$0.01

VS INTL ACQUIRER FEE 1 TRANS TOTALING \$5.00

Fees

-\$0.02

VISA NETWORK FEE CP 1B-02

Fees

-\$2.00

MC MONTHLY LOCATION FEE

Fees

-\$0.63

US CROSS BORDER FEE 4 TRANS TOTALING \$9.00

Fees

-\$0.05

VISA INTL SERVICE FEE - BASE 5 TRANS TOTALING \$11.00

Fees

-\$0.11

AMEX CHARGEBACK FEE 1 TRANSACTIONS AT 25

Fees

-\$25.00

NON RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 29.95

Fees

-\$29.95

TOTAL ACCOUNT FEES

-\$57.89

TOTAL

-\$2,659.47

Total Interchange Charges

-\$1,450.71

Total Service Charges

-\$23.79

Total Fees

-\$1,184.97

Total (Service Charges, Interchange Charges, and Fees)

-\$2,659.47

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.

	The interchange charges in this column are also reflected in the amount of the statement				Interchange Cost			Total
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Rate	Cost Per Transaction	Sub Total	Interchange Charges
MASTERCARD								
MC-WORLDCARD MERIT III	\$196.00	5%	69	5%	0.0177	\$0.100	-\$10.37	
MC-CORP DATA RATE I (US) PUR	\$5.00	0%	1	0%	0.0270	\$0.100	-\$0.24	
MC-BUS LEVEL 2 DATA RATE I	\$10.00	0%	8	1%	0.0280	\$0.100	-\$1.08	
MC-CORP DATA RATE I (US) BUS	\$20.00	0%	13	1%	0.0265	\$0.100	-\$1.83	
MC-CORP DATA RATE I (US) CORP	\$3.00	0%	2	0%	0.0270	\$0.100	-\$0.28	
MC-WORLD ELITE MERIT III	\$726.00	17%	240	17%	0.0220	\$0.100	-\$39.97	
MC-PREM CON ELEC ACQUISSCAN	\$6.00	0%	2	0%	0.0185	0.000	-\$0.11	
MC-ENHANCED MERIT III BASE	\$270.00	6%	93	7%	0.0173	\$0.100	-\$13.97	
MC-HIGH VAL MERIT III BASE	\$289.00	7%	107	8%	0.0220	\$0.100	-\$17.06	
MC-SMALL TICKET (DB)	\$477.00	11%	149	11%	0.0155	\$0.040	-\$13.35	
MC-INT SPR PREM ELECTRONIC(US)	\$2.00	0%	1	0%	0.0198	0.000	-\$0.04	

YOUR CARD PROCESSING STATEMENT

Merchant Number

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Statement Period

08/01/20 - 08/31/20

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		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
MC-COM DATA RATE I FLT NFUEL	\$38.00	1%	10	1%	0.0270	\$0.100	-\$2.03	
MC-BUS LEVEL 3 DATA RATE I	\$11.00	0%	6	0%	0.0285	\$0.100	-\$0.91	
MC-BUS LEVEL 4 DATA RATE I	\$25.00	1%	8	1%	0.0295	\$0.100	-\$1.54	
MC-BUS LEVEL 5 DATA RATE I	\$8.00	0%	2	0%	0.0300	\$0.100	-\$0.44	
MC-REG INCENTIVE POS (DB)	\$11.00	0%	3	0%	0.0005	\$0.210	-\$0.64	
MC-REG INCENT FRF ADJ POS (DB)	\$1,640.00	39%	518	37%	0.0005	\$0.220	-\$114.78	
MC-REGULATED FRD ADJ COMM (DB)	\$107.00	3%	28	2%	0.0005	\$0.220	-\$6.21	
MC-FOREIGN ELECTRONIC PLUS	\$1.00	0%	1	0%	0.0110	0.000	-\$0.01	
MC-DOMESTIC MERIT III	\$346.00	8%	127	9%	0.0158	\$0.100	-\$18.17	
MASTERCARD TOTAL	\$4,191.00		1,388					-\$243.03
VISA								
VI-CPS/SMALL TICKET	\$2,655.00	16%	907	16%	0.0165	\$0.040	-\$80.09	
VI-BUSINESS CARD TR4 LEVEL 2	\$86.00	1%	27	0%	0.0220	\$0.100	-\$4.59	
VI-INTER PREM EU ISS US ACQ	\$1.00	0%	1	0%	0.0180	0.000	-\$0.02	
VI-INTER PREM AP ISS US ACQ	\$1.00	0%	1	0%	0.0180	0.000	-\$0.02	
VI-PURCHASING CARD LEVEL 2	\$5.00	0%	1	0%	0.0250	\$0.100	-\$0.23	
VI-CORPORATE CARD LEVEL 2	\$1.00	0%	1	0%	0.0250	\$0.100	-\$0.13	
VI-INTREG CHIP ISS (US)	\$4.00	0%	2	0%	0.0120	0.000	-\$0.05	
VI-CPS SMALL TICKET (PP)	\$247.00	1%	85	2%	0.0160	\$0.050	-\$8.20	
VI-COMMERCIAL RETAIL (PP)	\$2.00	0%	1	0%	0.0215	\$0.100	-\$0.14	
VI-BUSINESS CARD CP (DB)	\$76.00	0%	23	0%	0.0170	\$0.100	-\$3.59	
VI-US REGULATED COMM (DB)	\$221.00	1%	64	1%	0.0005	\$0.220	-\$14.19	
VI-SIGNATURE PREFERRED RETAIL	\$2,482.00	15%	873	16%	0.0210	\$0.100	-\$139.42	
VI-BUSINESS CARD TR2 LEVEL 2	\$58.00	0%	14	0%	0.0205	\$0.100	-\$2.59	
VI-BUSINESS CARD TR3 LEVEL 2	\$55.00	0%	22	0%	0.0205	\$0.100	-\$3.33	
VI-CPS SMALL TICKET (DB)	\$3,008.00	18%	1,007	18%	0.0155	\$0.040	-\$86.90	
VI- US HNW CONSUMER RTL	\$211.00	1%	64	1%	0.0210	\$0.100	-\$10.83	
VI-BUSINESS CARD TR1 LEVEL 2	\$28.00	0%	11	0%	0.0205	\$0.100	-\$1.67	
VI-US CPS/SMALL TCKT REG (DB)	\$7,885.00	46%	2,472	44%	0.0005	\$0.220	-\$547.78	
VI-IR REGULATED (DB)	\$5.00	0%	1	0%	0.0005	\$0.220	-\$0.22	
VISA TOTAL	\$17,031.00		5,577					-\$903.99
DISCOVER								
DSCVR-PSLMICROTICKET(RW)	\$143.00	50%	59	61%	0.0195	0.000	-\$2.79	
DSCVR PSL EXP SVC RW	\$53.00	18%	7	7%	0.0195	0.000	-\$1.03	
DSCVR MICROTICKETREGFRAUD(DB)	\$6.00	2%	2	2%	0.0005	\$0.220	-\$0.44	
DSCVR COMML ELECT OTHER	\$50.00	17%	18	19%	0.0230	\$0.100	-\$2.95	
DSCVR PSLMICROTICKET(PREM)	\$8.00	3%	4	4%	0.0197	0.000	-\$0.16	
DSCVR PSLMICROTICKET(DB)	\$7.00	2%	2	2%	0.0180	0.000	-\$0.13	
DSCVR PSL EXP SVC DB	\$12.00	4%	1	1%	0.0180	0.000	-\$0.22	
DSCVR PSLMICROTICKET(PPLUS)	\$9.00	3%	3	3%	0.0205	\$0.050	-\$0.33	
DISCOVER TOTAL	\$288.00		96					-\$8.05
AMEX ACQ								
AXP SVCS BASE T0	\$304.00	29%	38	12%	0.0160	\$0.040	-\$6.38	
AXP SVCS BASE MICRO	\$757.00	71%	289	88%	0.0200	\$0.020	-\$20.92	
AMEX ACQ TOTAL	\$1,061.00		327					-\$27.30
TOTAL	\$22,571.00		7,388					-\$1,182.37

STATEMENT PERIOD: 07/01/20 - 07/31/20

THIS IS NOT A BILL
Merchant Number: XXXXXXXXXXXX

YOUR CARD PROCESSING STATEMENT

Account Summary

An overview of your account activity for the statement period.

Page 2	Total Amount Submitted	\$22,058.50
Page 3	Chargebacks/Reversals	-\$1.00
Page 3	Adjustments	0.00
Page 3	Fees	-\$2,527.07
Total Amount Processed		\$19,530.43

Your sales were
\$22,058.50
this month
which is
▼ -19.24 %
over last month.

This month you had:

3943	1119
New customers	Repeat customers

July
2020 insights

\$3  Avg ticket size

\$4  Avg. \$ spend per card transaction

1.2  Avg. number of transactions per customer

What your customers are saying:



Google Avg. Rating:
3.70 



Yelp Avg. Rating:
N/A



Constance Conard
(google, 12/01/17)

"I've lived at the beach for over 40 years. Different areas of the beach have different suppliers of utilities. They are the least stressful, easiest to deal with utilities around. Always so nice and friendly in person and/or on the phone. Love my beach community!"

Did you know?

If you are interested in some marketing promotions, please contact your Customer Service Center.

Make sure to plan accordingly!

YOUR CARD PROCESSING STATEMENT

Merchant Number

Customer Service

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Statement Period

07/01/20 - 07/31/20

SUMMARY BY DAY

Date Submitted	Submitted Amount	Chargebacks/ Reversals	Adjustments	Fees	Amount Processed
07/01/20	\$391.50	0.00	0.00	0.00	\$391.50
07/02/20	\$482.00	0.00	0.00	0.00	\$482.00
07/03/20	\$585.00	0.00	0.00	0.00	\$585.00
07/04/20	\$1,093.00	0.00	0.00	0.00	\$1,093.00
07/05/20	\$991.00	0.00	0.00	0.00	\$991.00
07/06/20	\$735.00	0.00	0.00	0.00	\$735.00
07/07/20	\$417.00	0.00	0.00	0.00	\$417.00
07/08/20	\$328.00	0.00	0.00	0.00	\$328.00
07/09/20	\$495.00	0.00	0.00	0.00	\$495.00
07/10/20	\$774.00	0.00	0.00	0.00	\$774.00
07/11/20	\$788.00	0.00	0.00	0.00	\$788.00
07/12/20	\$1,158.00	0.00	0.00	0.00	\$1,158.00
07/13/20	\$999.00	0.00	0.00	0.00	\$999.00
07/14/20	\$438.00	0.00	0.00	0.00	\$438.00
07/15/20	\$381.00	0.00	0.00	0.00	\$381.00
07/16/20	\$512.00	0.00	0.00	0.00	\$512.00
07/17/20	\$680.00	0.00	0.00	0.00	\$680.00
07/18/20	\$963.00	0.00	0.00	0.00	\$963.00
07/19/20	\$1,247.00	0.00	0.00	0.00	\$1,247.00
07/20/20	\$1,167.00	0.00	0.00	0.00	\$1,167.00
07/21/20	\$587.00	0.00	0.00	0.00	\$587.00
07/22/20	\$585.00	0.00	0.00	0.00	\$585.00
07/23/20	\$499.00	0.00	0.00	0.00	\$499.00
07/24/20	\$614.00	0.00	0.00	0.00	\$614.00
07/25/20	\$954.00	0.00	0.00	0.00	\$954.00
07/26/20	\$1,338.00	0.00	0.00	0.00	\$1,338.00
07/27/20	\$1,043.00	0.00	0.00	0.00	\$1,043.00
07/28/20	\$428.00	-\$1.00	0.00	0.00	\$427.00
07/29/20	\$431.00	0.00	0.00	0.00	\$431.00
07/30/20	\$384.00	0.00	0.00	0.00	\$384.00
07/31/20	\$571.00	0.00	0.00	0.00	\$571.00
Month End Charge	0.00	0.00	0.00	-\$2,527.07	-\$2,527.07
Total	\$22,058.50	-\$1.00	0.00	-\$2,527.07	\$19,530.43

SUMMARY BY CARD TYPE

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
Mastercard	\$3.15	1,360	\$4,282.00	0	0.00	1,360	\$4,282.00
VISA	\$3.07	5,342	\$16,422.50	0	0.00	5,342	\$16,422.50
Discover	\$3.39	99	\$336.00	0	0.00	99	\$336.00
AMEX ACQ	\$3.33	306	\$1,018.00	0	0.00	306	\$1,018.00
Total		7,107	\$22,058.50	0	0.00	7,107	\$22,058.50

SUMMARY BY BATCH

Batch	Submit Date	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
338672010274	07/01/20	\$2.97	132	\$391.50	0	0.00	132	\$391.50
338672020275	07/02/20	\$2.79	173	\$482.00	0	0.00	173	\$482.00
338672030276	07/03/20	\$2.87	204	\$585.00	0	0.00	204	\$585.00
338672040277	07/04/20	\$3.45	317	\$1,093.00	0	0.00	317	\$1,093.00

YOUR CARD PROCESSING STATEMENT

Merchant Number 341229057888
 Customer Service Website - www.businesstrack.com
 Phone - 1-866-359-3081

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

SUMMARY BY BATCH

Batch	Submit Date	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
338672050278	07/05/20	\$3.95	251	\$991.00	0	0.00	251	\$991.00
338672060279	07/06/20	\$2.76	266	\$735.00	0	0.00	266	\$735.00
338672070280	07/07/20	\$2.84	147	\$417.00	0	0.00	147	\$417.00
338672080281	07/08/20	\$2.47	133	\$328.00	0	0.00	133	\$328.00
338672090282	07/09/20	\$2.68	185	\$495.00	0	0.00	185	\$495.00
338672100283	07/10/20	\$2.81	275	\$774.00	0	0.00	275	\$774.00
338672110284	07/11/20	\$3.08	256	\$788.00	0	0.00	256	\$788.00
338672120285	07/12/20	\$3.43	338	\$1,158.00	0	0.00	338	\$1,158.00
338672130286	07/13/20	\$3.39	295	\$999.00	0	0.00	295	\$999.00
338672140287	07/14/20	\$2.84	154	\$438.00	0	0.00	154	\$438.00
338672150288	07/15/20	\$2.63	145	\$381.00	0	0.00	145	\$381.00
338672160289	07/16/20	\$2.65	193	\$512.00	0	0.00	193	\$512.00
338672170290	07/17/20	\$2.98	228	\$680.00	0	0.00	228	\$680.00
338672180291	07/18/20	\$3.33	289	\$963.00	0	0.00	289	\$963.00
338672190292	07/19/20	\$3.33	374	\$1,247.00	0	0.00	374	\$1,247.00
338672200293	07/20/20	\$3.37	346	\$1,167.00	0	0.00	346	\$1,167.00
338672210294	07/21/20	\$3.24	181	\$587.00	0	0.00	181	\$587.00
338672220295	07/22/20	\$3.05	192	\$585.00	0	0.00	192	\$585.00
338672230296	07/23/20	\$3.06	163	\$499.00	0	0.00	163	\$499.00
338672240297	07/24/20	\$2.91	211	\$614.00	0	0.00	211	\$614.00
338672250298	07/25/20	\$3.27	292	\$954.00	0	0.00	292	\$954.00
338672260299	07/26/20	\$3.77	355	\$1,338.00	0	0.00	355	\$1,338.00
338672270300	07/27/20	\$3.05	342	\$1,043.00	0	0.00	342	\$1,043.00
338672280301	07/28/20	\$2.69	159	\$428.00	0	0.00	159	\$428.00
338672290302	07/29/20	\$2.82	153	\$431.00	0	0.00	153	\$431.00
338672300303	07/30/20	\$2.40	160	\$384.00	0	0.00	160	\$384.00
338672310304	07/31/20	\$2.88	198	\$571.00	0	0.00	198	\$571.00
Total			7,107	\$22,058.50	0	0.00	7,107	\$22,058.50

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
07/28/20	502090088201	DEBIT: SEE ATTACHED	1021	-\$1.00
TOTAL				-\$1.00

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

MASTERCARD

Type	Amount
MC PROC INTEG UNDEF AUTH 1 TRANSACTIONS AT .045000	
Fees	-\$0.05
Interchange charges	-\$15.98
Interchange charges	-\$0.57

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.

MC-SMALL TICKET (DB)	Interchange charges	-\$15.32
MC-BUS LEVEL 2 DATA RATE I	Interchange charges	-\$0.91
MASTERCARD ACCESS FEE 1362 TRANSACTIONS AT .034	Interchange charges	-\$46.31
MASTERCARD ASSESSMENT FEE .0013 TIMES \$4282	Interchange charges	-\$5.57
MC-REGULATED FRD ADJ COMM (DB)	Interchange charges	-\$4.87
MC-FOREIGN ELECTRONIC PLUS	Interchange charges	-\$0.27
MC-COM DATA RATE I FLT NFUEL	Interchange charges	-\$1.01
MC-WORLDCARD MERIT III	Interchange charges	-\$16.07
MC-ENHANCED MERIT III BASE	Interchange charges	-\$11.71
MC-BUS LEVEL 4 DATA RATE I	Interchange charges	-\$1.16
MC-HIGH VAL MERIT III BASE	Interchange charges	-\$11.22
MC-REG INCENT FRF ADJ POS (DB)	Interchange charges	-\$120.56
MC-BUS LEVEL 5 DATA RATE I	Interchange charges	-\$0.16
MC-BUS LEVEL 3 DATA RATE I	Interchange charges	-\$3.07
MC-CORP DATA RATE I (US) PUR	Interchange charges	-\$0.18
MC-CORP DATA RATE I (US) BUS	Interchange charges	-\$1.82
MC-WORLD ELITE MERIT III	Interchange charges	-\$36.63
MC LICENSE VOLUME FEE .000217 DISC RATE TIMES \$4282	Service charges	-\$0.93
MASTERCARD AUTH FEE 1362 TRANSACTIONS AT .15	Fees	-\$204.30

VISA

VI NTWK ACQ PROC FEE INTL CR 1 TRANSACTIONS AT .039500	Fees	-\$0.04
VI NTWK ACQ PROC FEE INTL D/P 2 TRANSACTIONS AT .035500	Fees	-\$0.07
VI-BUSINESS CARD TR2 LEVEL 2	Interchange charges	-\$4.64
VI-BUSINESS CARD TR4 LEVEL 2	Interchange charges	-\$4.62
VI-BUSINESS CARD CP (DB)	Interchange charges	-\$3.83
VI-BUSINESS CARD TR1 LEVEL 2	Interchange charges	-\$3.31
VI-BUSINESS CARD TR3 LEVEL 2	Interchange charges	-\$2.60
VISA ASSESSMENT FEE DB .0013 TIMES \$11147.5	Interchange charges	-\$14.49
VISA ACCESS FEE 5371 TRANSACTIONS AT .034	Interchange charges	-\$182.61
VI-CPS/SMALL TICKET	Interchange charges	-\$77.02
VISA ASSESSMENT FEE CR .0014 TIMES \$5275	Interchange charges	-\$7.39
VI-INTREG CHIP ISS (US)	Interchange charges	-\$0.12
VI-US CPS/SMALL TCKT REG (DB)	Interchange charges	-\$511.42
VI-PURCHASING CARD LEVEL 2	Interchange charges	-\$1.20
VI-US HNW CONSUMER RTL	Interchange charges	-\$9.29
VI-IR REGULATED (DB)	Interchange charges	-\$0.22
VI-CORPORATE CARD LEVEL 2	Interchange charges	-\$0.75
VI-CPS SMALL TICKET (DB)	Interchange charges	-\$94.02
VI-INTER PREM LAC ISS US ACQ	Interchange charges	-\$0.05
VI-SIGNATURE PREFERRED RETAIL	Interchange charges	-\$121.48
VI-CPS SMALL TICKET (PP)	Interchange charges	-\$9.16
VI-COMMERCIAL RETAIL (PP)	Interchange charges	-\$0.54
VI-US REGULATED COMM (DB)	Interchange charges	-\$13.29
VISA AUTH FEE 5371 TRANSACTIONS AT .15	Fees	-\$805.65

DISCOVER

DSCVR PSLMICROTICKET(PREM)	Interchange charges	-\$0.20
DSCVR PSLMICROTICKET(DB)	Interchange charges	-\$0.02
DSCVR PSLMICROTICKET(PPLUS)	Interchange charges	-\$0.13
DSCVR PSL EXP SVC DB	Interchange charges	-\$0.05
DSCVR PSL EXP SVC PP	Interchange charges	-\$0.17
DSCVR-PSLEXPRESSVCSREG(DB)	Interchange charges	-\$0.45
DSCVR-PSLMICROTICKET(RW)	Interchange charges	-\$2.11
DSCVR PSL EXP SVC PR	Interchange charges	-\$0.18
DISCOVERASSESSMENT FEE .0013 TIMES \$336	Interchange charges	-\$0.44
DSCVR COMML ELECT OTHER	Interchange charges	-\$1.57
DSCVR PSL EXP SVC RW	Interchange charges	-\$2.75
DISCOVER AUTH FEE 101 TRANSACTIONS AT .15	Fees	-\$15.15

AMERICAN EXPRESS

AMEX AUTH FEE 307 TRANSACTIONS AT .15	Fees	-\$46.05
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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.

AMEX ACQ

AXP SVCS BASE MICRO	Interchange charges	-\$9.82
AMEX ASSESSMENT FEE .0015 TIMES \$1018	Interchange charges	-\$1.53
AXP PREPAID BASE T1	Interchange charges	-\$0.39
AXP SVCS BASE T0	Interchange charges	-\$17.15

Other

CLOVER SECURITY PLUS MONTHLY	Service charges	-\$9.95
VI COMM CARD I/C SAVINGS ADJ .500000 DISC RATE TIMES \$0.6560	Service charges	-\$0.33
MONTHLY ADVANTAGE FEE AMDS .000300 TIMES \$1,354.00	Service charges	-\$0.41
MONTHLY ADVANTAGE FEE MCVDB .0003 TIMES \$20704.5	Service charges	-\$6.21
AMEX SALES DISCOUNT .0055 DISC RATE TIMES \$1018	Service charges	-\$5.60
BATCH SETTLEMENT FEE 31 TRANSACTIONS AT .39	Fees	-\$12.09

TOTAL TRANSACTION FEES **-\$2,499.23**

ACCOUNT FEES

	Type	Amount
VS INTL ACQUIRER FEE 1 TRANS TOTALING \$3.00	Fees	-\$0.01
VISA INTL SERVICE FEE - BASE 3 TRANS TOTALING \$12.00	Fees	-\$0.12
US CROSS BORDER FEE 5 TRANS TOTALING \$14.00	Fees	-\$0.08
VISA NETWORK FEE CP 1B-02	Fees	-\$2.00
MC MONTHLY LOCATION FEE	Fees	-\$0.63
AMEX CHARGEBACK FEE 1 TRANSACTIONS AT 25	Fees	-\$25.00

TOTAL ACCOUNT FEES **-\$27.84**

TOTAL **-\$2,527.07**

Total Interchange Charges **-\$1,392.40**

Total Service Charges **-\$23.43**

Total Fees **-\$1,111.24**

Total (Service Charges, Interchange Charges, and Fees) **-\$2,527.07**

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
MASTERCARD								
MC-FOREIGN ELECTRONIC PLUS	\$14.00	0%	5	0%	0.0195	0.000	-\$0.27	
MC-DOMESTIC MERIT III	\$309.00	7%	111	8%	0.0158	\$0.100	-\$15.98	
MC-WORLDCARD MERIT III	\$292.00	7%	109	8%	0.0177	\$0.100	-\$16.07	
MC-CORP DATA RATE I (US) PUR	\$3.00	0%	1	0%	0.0270	\$0.100	-\$0.18	
MC-BUS LEVEL 2 DATA RATE I	\$11.00	0%	6	0%	0.0280	\$0.100	-\$0.91	
MC-CORP DATA RATE I (US) BUS	\$31.00	1%	10	1%	0.0265	\$0.100	-\$1.82	
MC-CORP DATA RATE I (US) CORP	\$10.00	0%	3	0%	0.0270	\$0.100	-\$0.57	
MC-WORLD ELITE MERIT III	\$697.00	16%	213	16%	0.0220	\$0.100	-\$36.63	
MC-ENHANCED MERIT III BASE	\$249.00	6%	74	5%	0.0173	\$0.100	-\$11.71	
MC-HIGH VAL MERIT III BASE	\$201.00	5%	68	5%	0.0220	\$0.100	-\$11.22	
MC-SMALL TICKET (DB)	\$565.00	13%	164	12%	0.0155	\$0.040	-\$15.32	
MC-COM DATA RATE I FLT NFUEL	\$15.00	0%	6	0%	0.0270	\$0.100	-\$1.01	
MC-BUS LEVEL 3 DATA RATE I	\$48.00	1%	17	1%	0.0285	\$0.100	-\$3.07	
MC-BUS LEVEL 4 DATA RATE I	\$19.00	0%	6	0%	0.0295	\$0.100	-\$1.16	
MC-BUS LEVEL 5 DATA RATE I	\$2.00	0%	1	0%	0.0300	\$0.100	-\$0.16	
MC-REG INCENT FRF ADJ POS (DB)	\$1,766.00	41%	544	40%	0.0005	\$0.220	-\$120.56	
MC-REGULATED FRD ADJ COMM (DB)	\$50.00	1%	22	2%	0.0005	\$0.220	-\$4.87	
MASTERCARD TOTAL	\$4,282.00		1,360					-\$241.51

YOUR CARD PROCESSING STATEMENT

Merchant Number

Customer Service

Website -

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Statement Period

07/01/20 - 07/31/20

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		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
VISA								
VI-BUSINESS CARD TR1 LEVEL 2	\$59.00	0%	21	0%	0.0205	\$0.100	-\$3.31	
VI-US CPS/SMALL TCKT REG (DB)	\$7,311.50	45%	2,308	43%	0.0005	\$0.220	-\$511.42	
VI-PURCHASING CARD LEVEL 2	\$24.00	0%	6	0%	0.0250	\$0.100	-\$1.20	
VI-CORPORATE CARD LEVEL 2	\$14.00	0%	4	0%	0.0250	\$0.100	-\$0.75	
VI-INTREG CHIP ISS (US)	\$7.00	0%	1	0%	0.0165	0.000	-\$0.12	
VI-CPS/SMALL TICKET	\$2,607.00	16%	850	16%	0.0165	\$0.040	-\$77.02	
VI-BUSINESS CARD CP (DB)	\$96.00	1%	22	0%	0.0170	\$0.100	-\$3.83	
VI-US REGULATED COMM (DB)	\$176.00	1%	60	1%	0.0005	\$0.220	-\$13.29	
VI-IR REGULATED (DB)	\$3.00	0%	1	0%	0.0005	\$0.220	-\$0.22	
VI-COMMERCIAL RETAIL (PP)	\$11.00	0%	3	0%	0.0215	\$0.100	-\$0.54	
VI-CPS SMALL TICKET (PP)	\$279.00	2%	94	2%	0.0160	\$0.050	-\$9.16	
VI-BUSINESS CARD TR3 LEVEL 2	\$44.00	0%	17	0%	0.0205	\$0.100	-\$2.60	
VI-BUSINESS CARD TR2 LEVEL 2	\$70.00	0%	32	1%	0.0205	\$0.100	-\$4.64	
VI-SIGNATURE PREFERRED RETAIL	\$2,204.00	13%	752	14%	0.0210	\$0.100	-\$121.48	
VI- US HNW CONSUMER RTL	\$166.00	1%	58	1%	0.0210	\$0.100	-\$9.29	
VI-CPS SMALL TICKET (DB)	\$3,271.00	20%	1,083	20%	0.0155	\$0.040	-\$94.02	
VI-BUSINESS CARD TR4 LEVEL 2	\$78.00	0%	29	1%	0.0220	\$0.100	-\$4.62	
VI-INTER PREM LAC ISS US ACQ	\$2.00	0%	1	0%	0.0225	0.000	-\$0.05	
VISA TOTAL	\$16,422.50		5,342					-\$857.56
DISCOVER								
DSCVR-PSLEXPRESSVCSREG(DB)	\$16.00	5%	2	2%	0.0005	\$0.220	-\$0.45	
DSCVR PSLMICROTICKET(DB)	\$1.00	0%	1	1%	0.0180	0.000	-\$0.02	
DSCVR PSL EXP SVC DB	\$3.00	1%	3	3%	0.0180	0.000	-\$0.05	
DSCVR PSLMICROTICKET(PPLUS)	\$4.00	1%	1	1%	0.0205	\$0.050	-\$0.13	
DSCVR PSL EXP SVC PP	\$6.00	2%	1	1%	0.0205	\$0.050	-\$0.17	
DSCVR PSLMICROTICKET(PREM)	\$10.00	3%	4	4%	0.0197	0.000	-\$0.20	
DSCVR PSL EXP SVC PR	\$9.00	3%	2	2%	0.0195	0.000	-\$0.18	
DSCVR-PSLMICROTICKET(RW)	\$108.00	32%	38	38%	0.0195	0.000	-\$2.11	
DSCVR PSL EXP SVC RW	\$141.00	42%	40	40%	0.0195	0.000	-\$2.75	
DSCVR COMML ELECT OTHER	\$38.00	11%	7	7%	0.0230	\$0.100	-\$1.57	
DISCOVER TOTAL	\$336.00		99					-\$7.63
AMEX ACQ								
AXP SVCS BASE T0	\$657.00	65%	166	54%	0.0160	\$0.040	-\$17.15	
AXP PREPAID BASE T1	\$7.00	1%	3	1%	0.0135	\$0.100	-\$0.39	
AXP SVCS BASE MICRO	\$354.00	35%	137	45%	0.0200	\$0.020	-\$9.82	
AMEX ACQ TOTAL	\$1,018.00		306					-\$27.36
TOTAL	\$22,058.50		7,107					-\$1,134.06