

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	<b>Total Amount Submitted</b>	\$58,769.32
Page 3	<b>Chargebacks/Reversals</b>	0.00
Page 4	<b>Adjustments</b>	0.00
Page 4	<b>Fees</b>	-\$966.61
<b>Total Amount Processed</b>		<b>\$57,802.71</b>

Your sales were

**\$58,769.32**

this month

which is

▲ **34.32%**

over last month.

## This month you had:

133

New  
customers

175

Repeat  
customersSeptember  
2020 insights

\$158

Avg.  
ticket size

\$164

Avg. \$ spend  
per card  
transaction

1.0

Avg. number  
of transactions  
per customer

## What your customers are saying:



Google Avg. Rating:

N/A



Yelp Avg. Rating:

N/A

Reviews are critical to your businesses! A study found that 74% of customers searching online for a local business use review sites. As your business begins to receive reviews on sites like Yelp and Google, we will include some here for your reference.

## Did you know?

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

**Make sure to plan accordingly!**

Customer Service

Inquiry

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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.XXXXXXX.com](http://www.XXXXXXX.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
08/31/20	\$3,229.86	0.00	0.00	0.00	\$3,229.86
09/01/20	\$5,857.63	0.00	0.00	0.00	\$5,857.63
09/02/20	\$4,564.45	0.00	0.00	0.00	\$4,564.45
09/03/20	\$2,721.66	0.00	0.00	0.00	\$2,721.66
09/04/20	\$2,007.35	0.00	0.00	0.00	\$2,007.35
09/08/20	\$3,318.84	0.00	0.00	0.00	\$3,318.84
09/09/20	\$1,727.13	0.00	0.00	0.00	\$1,727.13
09/10/20	\$2,357.10	0.00	0.00	0.00	\$2,357.10
09/11/20	\$2,026.16	0.00	0.00	0.00	\$2,026.16
09/14/20	\$1,984.74	0.00	0.00	0.00	\$1,984.74
09/15/20	\$4,116.98	0.00	0.00	0.00	\$4,116.98
09/16/20	\$2,780.24	0.00	0.00	0.00	\$2,780.24
09/17/20	\$2,081.03	0.00	0.00	0.00	\$2,081.03
09/18/20	\$1,653.94	0.00	0.00	0.00	\$1,653.94
09/21/20	\$3,947.71	0.00	0.00	0.00	\$3,947.71
09/22/20	\$3,696.61	0.00	0.00	0.00	\$3,696.61
09/23/20	\$1,629.28	0.00	0.00	0.00	\$1,629.28
09/24/20	\$2,043.15	0.00	0.00	0.00	\$2,043.15
09/25/20	\$2,006.58	0.00	0.00	0.00	\$2,006.58
09/28/20	\$2,051.81	0.00	0.00	0.00	\$2,051.81
09/29/20	\$2,967.07	0.00	0.00	0.00	\$2,967.07
Month End Charge	0.00	0.00	0.00	-\$966.61	-\$966.61
<b>Total</b>	<b>\$58,769.32</b>	<b>0.00</b>	<b>0.00</b>	<b>-\$966.61</b>	<b>\$57,802.71</b>

### 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	\$171.77	69	\$11,852.13	0	0.00	69	\$11,852.13
VISA	\$150.71	308	\$46,417.69	0	0.00	308	\$46,417.69
Discover	\$124.88	4	\$499.50	0	0.00	4	\$499.50
<b>Total</b>		<b>381</b>	<b>\$58,769.32</b>	<b>0</b>	<b>0.00</b>	<b>381</b>	<b>\$58,769.32</b>

### SUMMARY BY BATCH

Batch	Submit Date	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
084917311093	08/31/20	\$191.49	4	\$765.96	0	0.00	4	\$765.96
096847311152	08/31/20	\$129.68	19	\$2,463.90	0	0.00	19	\$2,463.90
084917011094	09/01/20	\$163.73	3	\$491.20	0	0.00	3	\$491.20
096847011153	09/01/20	\$173.11	31	\$5,366.43	0	0.00	31	\$5,366.43
084917021095	09/02/20	\$118.10	12	\$1,417.19	0	0.00	12	\$1,417.19

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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
096847021154	09/02/20	\$185.13	17	\$3,147.26	0	0.00	17	\$3,147.26
084917031096	09/03/20	\$127.98	4	\$511.90	0	0.00	4	\$511.90
096847031155	09/03/20	\$138.11	16	\$2,209.76	0	0.00	16	\$2,209.76
084917041097	09/04/20	\$166.00	4	\$663.99	0	0.00	4	\$663.99
096847041156	09/04/20	\$149.26	9	\$1,343.36	0	0.00	9	\$1,343.36
084917081098	09/08/20	\$311.45	5	\$1,557.24	0	0.00	5	\$1,557.24
096847081157	09/08/20	\$135.51	13	\$1,761.60	0	0.00	13	\$1,761.60
084917091099	09/09/20	\$78.65	5	\$393.26	0	0.00	5	\$393.26
096847091158	09/09/20	\$222.31	6	\$1,333.87	0	0.00	6	\$1,333.87
084917101100	09/10/20	\$175.73	4	\$702.92	0	0.00	4	\$702.92
096847101159	09/10/20	\$183.80	9	\$1,654.18	0	0.00	9	\$1,654.18
084917111101	09/11/20	\$517.50	2	\$1,035.00	0	0.00	2	\$1,035.00
096847111160	09/11/20	\$141.59	7	\$991.16	0	0.00	7	\$991.16
084917141102	09/14/20	\$179.53	7	\$1,256.69	0	0.00	7	\$1,256.69
096847141161	09/14/20	\$104.01	7	\$728.05	0	0.00	7	\$728.05
084917151103	09/15/20	\$122.63	4	\$490.50	0	0.00	4	\$490.50
096847151162	09/15/20	\$181.32	20	\$3,626.48	0	0.00	20	\$3,626.48
084917161104	09/16/20	\$78.19	6	\$469.15	0	0.00	6	\$469.15
096847161163	09/16/20	\$210.10	11	\$2,311.09	0	0.00	11	\$2,311.09
084917171105	09/17/20	\$74.10	6	\$444.59	0	0.00	6	\$444.59
096847171164	09/17/20	\$148.77	11	\$1,636.44	0	0.00	11	\$1,636.44
084917181106	09/18/20	\$115.94	5	\$579.68	0	0.00	5	\$579.68
096847181165	09/18/20	\$97.66	11	\$1,074.26	0	0.00	11	\$1,074.26
084917211107	09/21/20	\$449.54	3	\$1,348.62	0	0.00	3	\$1,348.62
096847211166	09/21/20	\$136.79	19	\$2,599.09	0	0.00	19	\$2,599.09
084917221108	09/22/20	\$90.08	6	\$540.50	0	0.00	6	\$540.50
096847221167	09/22/20	\$185.65	17	\$3,156.11	0	0.00	17	\$3,156.11
084917231109	09/23/20	\$173.59	4	\$694.37	0	0.00	4	\$694.37
096847231168	09/23/20	\$133.56	7	\$934.91	0	0.00	7	\$934.91
084917241110	09/24/20	\$126.05	2	\$252.09	0	0.00	2	\$252.09
096847241169	09/24/20	\$199.01	9	\$1,791.06	0	0.00	9	\$1,791.06
084917251111	09/25/20	\$96.71	7	\$676.96	0	0.00	7	\$676.96
096847251170	09/25/20	\$132.96	10	\$1,329.62	0	0.00	10	\$1,329.62
084917281112	09/28/20	\$147.21	4	\$588.84	0	0.00	4	\$588.84
096847281171	09/28/20	\$121.91	12	\$1,462.97	0	0.00	12	\$1,462.97
084917291113	09/29/20	\$152.08	8	\$1,216.60	0	0.00	8	\$1,216.60
096847291172	09/29/20	\$116.70	15	\$1,750.47	0	0.00	15	\$1,750.47
<b>Total</b>			<b>381</b>	<b>\$58,769.32</b>	<b>0</b>	<b>0.00</b>	<b>381</b>	<b>\$58,769.32</b>

## 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				
<b>Total</b>				<b>0.00</b>

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## 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
<b>MASTERCARD</b>		
MC-ENHANCED PUBLIC SECTOR	Interchange charges	-\$15.11
MC-BUS LEVEL 3 STANDARD	Interchange charges	-\$7.13
MC-HIGH VAL PUBLIC SECTOR	Interchange charges	-\$3.97
MC-CORP STANDARD (US) PUR	Interchange charges	-\$25.32
MC-REG INCENT FRF ADJ POS (DB)	Interchange charges	-\$6.40
MC-REGULATED FRD ADJ COMM (DB)	Interchange charges	-\$2.37
MASTERCARD ASSESSMENT FEE .0013 TIMES \$11852.13	Interchange charges	-\$15.41
MC-PUBLIC SECTOR	Interchange charges	-\$7.43
MC-WORLD ELITE PUBLIC SECTOR	Interchange charges	-\$29.56
MC-COMML STANDARD BUS	Interchange charges	-\$15.72
MC-BUS LEVEL 4 STANDARD	Interchange charges	-\$39.28
MC-EMRG MKT EDU/GOVT(DB)	Interchange charges	-\$2.30
MC-WORLDCARD PUBLIC SECTOR	Interchange charges	-\$1.27
MC LICENSE VOLUME FEE .0002 DISC RATE TIMES \$11852.13	Service charges	-\$2.37
MC LICENSE PER ITEM FEE 69 TRANSACTIONS AT .02	Service charges	-\$1.38
MASTERCARD SALES DISCOUNT .0034 DISC RATE TIMES \$3543.76	Service charges	-\$12.05
MASTERCARD DEBIT SALES DISC .0034 DISC RATE TIMES \$4317.13	Service charges	-\$14.68
MC NETWORK ACCESS AUTH FEE 72 TRANSACTIONS AT .0195	Fees	-\$1.40
CNP AVS FEE 56 TRANSACTIONS AT .01	Fees	-\$0.56
MASTERCARD AUTH FEE 72 TRANSACTIONS AT .05	Fees	-\$3.60
<b>VISA</b>		
VISA ASSESSMENT FEE CR .0014 TIMES \$13654.27	Interchange charges	-\$19.12
VISA ASSESSMENT FEE DB .0013 TIMES \$32763.42	Interchange charges	-\$42.59
VI-EIRF NON CPS ALL OTHER (PP)	Interchange charges	-\$1.43
VI-CPS GOVERNMENT DEBIT (CAP)	Interchange charges	-\$4.00
VI-BUSINESS CARD CNP (DB)	Interchange charges	-\$26.87
VI-REG CONSUMER MQ (DB)	Interchange charges	-\$7.23
VI-US BUS TR4 PRD 2	Interchange charges	-\$3.97
VI-PURCHASING CARD CNP	Interchange charges	-\$15.88
VI-US BUS TR4 PRD 1	Interchange charges	-\$37.60
VI-CPS/RETAIL ALL OTHER (DB)	Interchange charges	-\$1.35
VI-COMMERCIAL CNP (PP)	Interchange charges	-\$5.56
VI-BUSINESS CARD CP (DB)	Interchange charges	-\$1.38
VI-CPS/RETAIL KEY ENTERED(PP)	Interchange charges	-\$1.07
VI-CPS/RETAIL KEY ENTERED(DB)	Interchange charges	-\$49.10
VI-US REGULATED COMM (DB)	Interchange charges	-\$7.04
VI-CPS GOVERNMENT PREPAID	Interchange charges	-\$3.11
VI-PURCHASING CARD - CP	Interchange charges	-\$1.10
VI-US REGULATED (DB)	Interchange charges	-\$26.32
VI-CPS GOVERNMENT CREDIT	Interchange charges	-\$157.94
VI-US BUS TR1 PRD 1	Interchange charges	-\$13.25
VI-US BUS TR2 PRD 2	Interchange charges	-\$2.40
VI-US BUS TR3 PRD 1	Interchange charges	-\$27.22
VI-CPS GOVERNMENT DEBIT	Interchange charges	-\$49.25
VI-COMMERCIAL RETAIL (PP)	Interchange charges	-\$3.85
VISA DEBIT SALES DISCOUNT .0034 DISC RATE TIMES \$24347.29	Service charges	-\$82.78
VI NTWK ACQ PROC FEE US CR 77 TRANSACTIONS AT .0195	Fees	-\$1.50

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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.

VISA AUTH FEE 326 TRANSACTIONS AT .05	Fees	-\$16.30
VI NTWK ACQ PROC FEE US DB/PP 245 TRANSACTIONS AT .0195	Fees	-\$4.78

### DISCOVER

DSCVR PSL PUBLIC SVC RW	Interchange charges	-\$6.93
DSCVR COMML ELECT EMRG MKT	Interchange charges	-\$1.76
DISCOVER ASSESSMENT FEE .0013 TIMES \$499.5	Interchange charges	-\$0.65
DISCOVER DATA USAGE FEE 4 TRANSACTIONS AT .0195	Service charges	-\$0.08
DISCOVER SALES DISCOUNT .0034 DISC RATE TIMES \$427.5	Service charges	-\$1.45
DISCOVER AUTH FEE 4 TRANSACTIONS AT .05	Fees	-\$0.20

### Other

DISCOUNT KILOBYTE FEE .000100 DISC RATE TIMES \$58,769.32	Service charges	-\$5.88
BUSINESS QUAL DISCOUNT .003000 DISC RATE TIMES \$26,133.64	Service charges	-\$78.40
TRANSACTION KILOBYTE FEE 381 TRANSACTIONS AT .010000	Service charges	-\$3.81
BATCH SETTLEMENT FEE 40 TRANSACTIONS AT .05	Fees	-\$2.00

<b>TOTAL TRANSACTION FEES</b>		<b>-\$922.46</b>
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### ACCOUNT FEES

	Type	Amount
VISA NETWORK FEE CNP 2-06	Fees	-\$29.77
MC MONTHLY LOCATION FEE	Fees	-\$1.25
VISA NETWORK FEE CP 1B-02	Fees	-\$2.00
DIGITAL ENABLEMENT FEE .0001 X TRNS \$10303.95	Fees	-\$1.03
VI TRANSACTION INTEGRITY FEE 1 TRANSACTIONS AT .1	Fees	-\$0.10
<b>TOTAL ACCOUNT FEES</b>		<b>-\$34.15</b>

### EQUIPMENT

	Type	Amount
MONTHLY MAINTENANCE FEE	Fees	-\$10.00
<b>TOTAL EQUIPMENT FEES</b>		<b>-\$10.00</b>

### TOTAL

-\$966.61

### Total Interchange Charges

-\$689.24

### Total Service Charges

-\$202.88

### Total Fees

-\$74.49

### Total (Service Charges, Interchange Charges, and Fees)

-\$966.61

## 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
<b>MASTERCARD</b>								
MC-BUS LEVEL 4 STANDARD	\$1,199.42	10%	3	4%	0.0325	\$0.100	-\$39.28	
MC-ENHANCED PUBLIC SECTOR	\$942.37	8%	5	7%	0.0155	\$0.100	-\$15.11	
MC-EMRG MKT EDU/GOVT(DB)	\$308.14	3%	2	3%	0.0065	\$0.150	-\$2.30	
MC-COMML STANDARD BUS	\$515.76	4%	5	7%	0.0295	\$0.100	-\$15.72	
MC-WORLDCARD PUBLIC SECTOR	\$75.33	1%	1	1%	0.0155	\$0.100	-\$1.27	
MC-PUBLIC SECTOR	\$453.71	4%	4	6%	0.0155	\$0.100	-\$7.43	
MC-HIGH VAL PUBLIC SECTOR	\$242.91	2%	2	3%	0.0155	\$0.100	-\$3.97	
MC-BUS LEVEL 3 STANDARD	\$220.04	2%	2	3%	0.0315	\$0.100	-\$7.13	
MC-WORLD ELITE PUBLIC SECTOR	\$1,829.44	15%	12	17%	0.0155	\$0.100	-\$29.56	
MC-CORP STANDARD (US) PUR	\$841.22	7%	5	7%	0.0295	\$0.100	-\$25.32	
MC-REG INCENT FRF ADJ POS (DB)	\$4,008.99	34%	20	29%	0.0005	\$0.220	-\$6.40	
MC-REGULATED FRD ADJ COMM (DB)	\$1,214.80	10%	8	12%	0.0005	\$0.220	-\$2.37	
<b>MASTERCARD TOTAL</b>	<b>\$11,852.13</b>		<b>69</b>					<b>-\$155.86</b>

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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		
<b>VISA</b>								
VI-US REGULATED (DB)	\$13,476.77	29%	89	29%	0.0005	\$0.220	-\$26.32	
VI-CPS/RETAIL KEY ENTERED(DB)	\$2,802.91	6%	19	6%	0.0165	\$0.150	-\$49.10	
VI-REG CONSUMER MQ (DB)	\$4,342.69	9%	23	7%	0.0005	\$0.220	-\$7.23	
VI-BUSINESS CARD CP (DB)	\$75.00	0%	1	0%	0.0170	\$0.100	-\$1.38	
VI-BUSINESS CARD CNP (DB)	\$1,051.95	2%	11	4%	0.0245	\$0.100	-\$26.87	
VI-CPS GOVERNMENT DEBIT	\$6,284.83	14%	56	18%	0.0065	\$0.150	-\$49.25	
VI-CPS GOVERNMENT DEBIT (CAP)	\$595.67	1%	2	1%	0.0000	\$2.000	-\$4.00	
VI-COMMERCIAL RETAIL (PP)	\$169.76	0%	2	1%	0.0215	\$0.100	-\$3.85	
VI-COMMERCIAL CNP (PP)	\$202.42	0%	2	1%	0.0265	\$0.100	-\$5.56	
VI-CPS GOVERNMENT PREPAID	\$408.68	1%	3	1%	0.0065	\$0.150	-\$3.11	
VI-CPS/RETAIL KEY ENTERED(PP)	\$49.78	0%	1	0%	0.0175	\$0.200	-\$1.07	
VI-EIRF NON CPS ALL OTHER (PP)	\$68.09	0%	1	0%	0.0180	\$0.200	-\$1.43	
VI-US REGULATED COMM (DB)	\$3,084.87	7%	25	8%	0.0005	\$0.220	-\$7.04	
VI-CPS/RETAIL ALL OTHER (DB)	\$150.00	0%	1	0%	0.0080	\$0.150	-\$1.35	
VI-US BUS TR1 PRD 1	\$566.62	1%	5	2%	0.0225	\$0.100	-\$13.25	
VI-PURCHASING CARD CNP	\$580.80	1%	2	1%	0.0270	\$0.100	-\$15.88	
VI-PURCHASING CARD - CP	\$40.00	0%	1	0%	0.0250	\$0.100	-\$1.10	
VI-US BUS TR2 PRD 2	\$100.01	0%	1	0%	0.0230	\$0.100	-\$2.40	
VI-US BUS TR3 PRD 1	\$1,000.74	2%	6	2%	0.0260	\$0.200	-\$27.22	
VI-CPS GOVERNMENT CREDIT	\$9,892.84	21%	46	15%	0.0155	\$0.100	-\$157.94	
VI-US BUS TR4 PRD 1	\$1,318.50	3%	10	3%	0.0270	\$0.200	-\$37.60	
VI-US BUS TR4 PRD 2	\$154.76	0%	1	0%	0.0250	\$0.100	-\$3.97	
<b>VISA TOTAL</b>	<b>\$46,417.69</b>		<b>308</b>					<b>-\$446.92</b>
<b>DISCOVER</b>								
DSCVR COMML ELECT EMRG MKT	\$72.00	14%	1	25%	0.0230	\$0.100	-\$1.76	
DSCVR PSL PUBLIC SVC RW	\$427.50	86%	3	75%	0.0155	\$0.100	-\$6.93	
<b>DISCOVER TOTAL</b>	<b>\$499.50</b>		<b>4</b>					<b>-\$8.69</b>
<b>TOTAL</b>	<b>\$58,769.32</b>		<b>381</b>					<b>-\$611.47</b>

## 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 <sup>SM</sup>**

#### **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.**

STATEMENT PERIOD: 08/01/20 - 08/31/20

**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	<b>Total Amount Submitted</b>	\$43,754.62
Page 3	<b>Chargebacks/Reversals</b>	0.00
Page 3	<b>Adjustments</b>	0.00
Page 3	<b>Fees</b>	-\$708.05
<b>Total Amount Processed</b>		<b>\$43,046.57</b>

Your sales were  
**\$43,754.62**  
 this month  
 which is  
**▼ -22.81 %**  
 over last month.

## This month you had:

101 New customers	146 Repeat customers
-------------------------	----------------------------

August  
2020 insights

\$153  Avg  
ticket size

\$161  Avg. \$ spend  
per card  
transaction

1.1  Avg. number  
of transactions  
per customer

## What your customers are saying:



Google Avg. Rating:

N/A



Yelp Avg. Rating:

N/A

Reviews are critical to your businesses! A study found that 74% of customers searching online for a local business use review sites. As your business begins to receive reviews on sites like Yelp and Google, we will include some here for your reference.

## 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
07/31/20	\$4,064.03	0.00	0.00	0.00	\$4,064.03
08/04/20	\$5,258.47	0.00	0.00	0.00	\$5,258.47
08/05/20	\$2,596.81	0.00	0.00	0.00	\$2,596.81
08/06/20	\$2,289.94	0.00	0.00	0.00	\$2,289.94
08/07/20	\$1,190.80	0.00	0.00	0.00	\$1,190.80
08/10/20	\$1,606.53	0.00	0.00	0.00	\$1,606.53
08/18/20	\$3,848.88	0.00	0.00	0.00	\$3,848.88
08/19/20	\$2,750.28	0.00	0.00	0.00	\$2,750.28
08/20/20	\$3,532.40	0.00	0.00	0.00	\$3,532.40
08/21/20	\$1,058.88	0.00	0.00	0.00	\$1,058.88
08/24/20	\$2,211.27	0.00	0.00	0.00	\$2,211.27
08/25/20	\$3,943.00	0.00	0.00	0.00	\$3,943.00
08/26/20	\$2,773.05	0.00	0.00	0.00	\$2,773.05
08/27/20	\$3,217.36	0.00	0.00	0.00	\$3,217.36
08/28/20	\$3,412.92	0.00	0.00	0.00	\$3,412.92
Month End Charge	0.00	0.00	0.00	-\$708.05	-\$708.05
<b>Total</b>	<b>\$43,754.62</b>	<b>0.00</b>	<b>0.00</b>	<b>-\$708.05</b>	<b>\$43,046.57</b>

### 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	\$151.31	59	\$8,927.24	0	0.00	59	\$8,927.24
VISA	\$149.32	232	\$34,642.04	0	0.00	232	\$34,642.04
Discover	\$92.67	2	\$185.34	0	0.00	2	\$185.34
<b>Total</b>		<b>293</b>	<b>\$43,754.62</b>	<b>0</b>	<b>0.00</b>	<b>293</b>	<b>\$43,754.62</b>

### SUMMARY BY BATCH

Batch	Submit Date	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
084917311078	07/31/20	\$81.19	4	\$324.75	0	0.00	4	\$324.75
096847311137	07/31/20	\$128.94	29	\$3,739.28	0	0.00	29	\$3,739.28
084917041079	08/04/20	\$125.95	6	\$755.71	0	0.00	6	\$755.71
096847041138	08/04/20	\$155.27	29	\$4,502.76	0	0.00	29	\$4,502.76
084917051080	08/05/20	\$163.85	6	\$983.07	0	0.00	6	\$983.07
096847051139	08/05/20	\$230.53	7	\$1,613.74	0	0.00	7	\$1,613.74
084917061081	08/06/20	\$132.85	5	\$664.27	0	0.00	5	\$664.27
096847061140	08/06/20	\$135.47	12	\$1,625.67	0	0.00	12	\$1,625.67
084917071082	08/07/20	\$105.00	1	\$105.00	0	0.00	1	\$105.00
096847071141	08/07/20	\$135.73	8	\$1,085.80	0	0.00	8	\$1,085.80
084917101083	08/10/20	\$50.00	1	\$50.00	0	0.00	1	\$50.00
096847101142	08/10/20	\$141.50	11	\$1,556.53	0	0.00	11	\$1,556.53
084917181084	08/18/20	\$111.74	10	\$1,117.40	0	0.00	10	\$1,117.40
096847181143	08/18/20	\$160.68	17	\$2,731.48	0	0.00	17	\$2,731.48
084917191085	08/19/20	\$95.33	8	\$762.63	0	0.00	8	\$762.63
096847191144	08/19/20	\$152.90	13	\$1,987.65	0	0.00	13	\$1,987.65
084917201086	08/20/20	\$188.26	4	\$753.05	0	0.00	4	\$753.05
096847201145	08/20/20	\$138.97	20	\$2,779.35	0	0.00	20	\$2,779.35
084917211087	08/21/20	\$239.90	1	\$239.90	0	0.00	1	\$239.90
096847211146	08/21/20	\$117.00	7	\$818.98	0	0.00	7	\$818.98
084917241088	08/24/20	\$108.67	3	\$326.00	0	0.00	3	\$326.00

## YOUR CARD PROCESSING STATEMENT

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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
096847241147	08/24/20	\$188.53	10	\$1,885.27	0	0.00	10	\$1,885.27
084917251089	08/25/20	\$169.81	10	\$1,698.11	0	0.00	10	\$1,698.11
096847251148	08/25/20	\$249.43	9	\$2,244.89	0	0.00	9	\$2,244.89
084917261090	08/26/20	\$129.72	6	\$778.30	0	0.00	6	\$778.30
096847261149	08/26/20	\$166.23	12	\$1,994.75	0	0.00	12	\$1,994.75
084917271091	08/27/20	\$116.58	4	\$466.30	0	0.00	4	\$466.30
096847271150	08/27/20	\$161.83	17	\$2,751.06	0	0.00	17	\$2,751.06
084917281092	08/28/20	\$97.17	3	\$291.52	0	0.00	3	\$291.52
096847281151	08/28/20	\$156.07	20	\$3,121.40	0	0.00	20	\$3,121.40
<b>Total</b>			<b>293</b>	<b>\$43,754.62</b>	<b>0</b>	<b>0.00</b>	<b>293</b>	<b>\$43,754.62</b>

### 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				
<b>Total</b>				<b>0.00</b>

### 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		
<b>Total</b>		<b>0.00</b>

### 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
<b>MASTERCARD</b>			
MC-HIGH VAL PUBLIC SECTOR		Interchange charges	-\$4.26
MC-CORP STANDARD (US) PUR		Interchange charges	-\$6.76
MC-REG INCENT FRF ADJ POS (DB)		Interchange charges	-\$5.13
MC-BUS LEVEL 3 STANDARD		Interchange charges	-\$3.75
MC-REGULATED FRD ADJ COMM (DB)		Interchange charges	-\$2.42
MC-ENHANCED PUBLIC SECTOR		Interchange charges	-\$11.06
MASTERCARD ASSESSMENT FEE .0013 TIMES \$8927.24		Interchange charges	-\$11.61
MC-BUS LEVEL 4 STANDARD		Interchange charges	-\$28.29
MC-PUBLIC SECTOR		Interchange charges	-\$11.61
MC-REG INCENTIVE POS (DB)		Interchange charges	-\$0.25
MC-WORLD ELITE PUBLIC SECTOR		Interchange charges	-\$19.02
MC-COMML STANDARD BUS		Interchange charges	-\$11.21
MC-WORLDCARD PUBLIC SECTOR		Interchange charges	-\$5.31
MASTERCARD SALES DISCOUNT .0034 DISC RATE TIMES \$3178.13		Service charges	-\$10.81
MASTERCARD DEBIT SALES DISC .0034 DISC RATE TIMES \$2432.44		Service charges	-\$8.27
MC LICENSE PER ITEM FEE 59 TRANSACTIONS AT .02		Service charges	-\$1.18
MC LICENSE VOLUME FEE .0002 DISC RATE TIMES \$8927.24		Service charges	-\$1.79
MASTERCARD AUTH FEE 60 TRANSACTIONS AT .05		Fees	-\$3.00
MC NETWORK ACCESS AUTH FEE 60 TRANSACTIONS AT .0195		Fees	-\$1.17
CNP AVS FEE 38 TRANSACTIONS AT .01		Fees	-\$0.38

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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.

### VISA

VISA ASSESSMENT FEE DB .0013 TIMES \$26594.68	Interchange charges	-\$34.57
VI-BUSINESS CARD CNP (DB)	Interchange charges	-\$32.91
VI-REG CONSUMER MQ (DB)	Interchange charges	-\$5.19
VI-CPS GOVERNMENT DEBIT (CAP)	Interchange charges	-\$4.00
VISA ASSESSMENT FEE CR .0014 TIMES \$8047.36	Interchange charges	-\$11.27
VI-EIRF NON CPS ALL OTHER (PP)	Interchange charges	-\$3.68
VI-BUSINESS CARD CP (DB)	Interchange charges	-\$1.21
VI-US BUS TR4 PRD 1	Interchange charges	-\$39.58
VI-CPS/RETAIL ALL OTHER (DB)	Interchange charges	-\$1.35
VI-US BUS TR2 PRD 1	Interchange charges	-\$6.67
VI-US REGULATED COMM (DB)	Interchange charges	-\$5.99
VI-CPS GOVERNMENT PREPAID	Interchange charges	-\$3.60
VI-CPS/RETAIL KEY ENTERED(DB)	Interchange charges	-\$40.18
VI-US REGULATED (DB)	Interchange charges	-\$17.99
VI-CPS GOVERNMENT DEBIT	Interchange charges	-\$41.39
VI-US BUS TR3 PRD 1	Interchange charges	-\$9.99
VI-CPS GOVERNMENT CREDIT	Interchange charges	-\$92.68
VI-PURCHASING CARD CNP	Interchange charges	-\$3.08
VI-US BUS TR1 PRD 1	Interchange charges	-\$5.09
VISA DEBIT SALES DISCOUNT .0034 DISC RATE TIMES \$18282.37	Service charges	-\$62.16
VISA AUTH FEE 237 TRANSACTIONS AT .05	Fees	-\$11.85
VI NTWK ACQ PROC FEE US DB/PP 174 TRANSACTIONS AT .0195	Fees	-\$3.39
VI NTWK ACQ PROC FEE US CR 62 TRANSACTIONS AT .0195	Fees	-\$1.21

### DISCOVER

DSCVR PSL PUBLIC SVC RW	Interchange charges	-\$1.27
DSCVR COMML ELECT EMRG MKT	Interchange charges	-\$2.63
DISCOVER ASSESSMENT FEE .0013 TIMES \$185.34	Interchange charges	-\$0.24
DISCOVER SALES DISCOUNT .0034 DISC RATE TIMES \$75.33	Service charges	-\$0.26
DISCOVER DATA USAGE FEE 2 TRANSACTIONS AT .0195	Service charges	-\$0.04
DISCOVER AUTH FEE 2 TRANSACTIONS AT .05	Fees	-\$0.10

### Other

DISCOUNT KILOBYTE FEE .000100 DISC RATE TIMES \$43,754.62	Service charges	-\$4.38
TRANSACTION KILOBYTE FEE 293 TRANSACTIONS AT .010000	Service charges	-\$2.93
BUSINESS QUAL DISCOUNT .003000 DISC RATE TIMES \$19,786.35	Service charges	-\$59.36
BATCH SETTLEMENT FEE 32 TRANSACTIONS AT .05	Fees	-\$1.60

**TOTAL TRANSACTION FEES** **-\$659.12**

### ACCOUNT FEES

VISA NETWORK FEE CNP 2-06	Fees	-\$34.75
VISA NETWORK FEE CP 1B-02	Fees	-\$2.00
MC MONTHLY LOCATION FEE	Fees	-\$1.25
DIGITAL ENABLEMENT FEE .0001 X TRNS \$8326.33	Fees	-\$0.83
VI TRANSACTION INTEGRITY FEE 1 TRANSACTIONS AT .1	Fees	-\$0.10
<b>TOTAL ACCOUNT FEES</b>		<b>-\$38.93</b>

### EQUIPMENT

MONTHLY MAINTENANCE FEE	Fees	-\$10.00
<b>TOTAL EQUIPMENT FEES</b>		<b>-\$10.00</b>

### TOTAL

**-\$708.05**

**Total Interchange Charges** **-\$485.24**

**Total Service Charges** **-\$151.18**

**Total Fees** **-\$71.63**

**Total (Service Charges, Interchange Charges, and Fees)** **-\$708.05**

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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
<b>MASTERCARD</b>								
MC-REGULATED FRD ADJ COMM (DB)	\$1,760.28	20%	7	12%	0.0005	\$0.220	-\$2.42	
MC-REG INCENT FRF ADJ POS (DB)	\$2,349.58	26%	18	31%	0.0005	\$0.220	-\$5.13	
MC-REG INCENTIVE POS (DB)	\$82.86	1%	1	2%	0.0005	\$0.210	-\$0.25	
MC-BUS LEVEL 4 STANDARD	\$855.09	10%	5	8%	0.0325	\$0.100	-\$28.29	
MC-BUS LEVEL 3 STANDARD	\$116.00	1%	1	2%	0.0315	\$0.100	-\$3.75	
MC-PUBLIC SECTOR	\$729.63	8%	3	5%	0.0155	\$0.100	-\$11.61	
MC-ENHANCED PUBLIC SECTOR	\$693.89	8%	3	5%	0.0155	\$0.100	-\$11.06	
MC-WORLD ELITE PUBLIC SECTOR	\$1,175.71	13%	8	14%	0.0155	\$0.100	-\$19.02	
MC-CORP STANDARD (US) PUR	\$219.03	2%	3	5%	0.0295	\$0.100	-\$6.76	
MC-COMML STANDARD BUS	\$366.27	4%	4	7%	0.0295	\$0.100	-\$11.21	
MC-WORLDCARD PUBLIC SECTOR	\$323.46	4%	3	5%	0.0155	\$0.100	-\$5.31	
MC-HIGH VAL PUBLIC SECTOR	\$255.44	3%	3	5%	0.0155	\$0.100	-\$4.26	
<b>MASTERCARD TOTAL</b>	<b>\$8,927.24</b>		<b>59</b>					<b>-\$109.07</b>
<b>VISA</b>								
VI-US BUS TR1 PRD 1	\$217.50	1%	2	1%	0.0225	\$0.100	-\$5.09	
VI-EIRF NON CPS ALL OTHER (PP)	\$193.34	1%	1	0%	0.0180	\$0.200	-\$3.68	
VI-CPS GOVERNMENT PREPAID	\$461.56	1%	4	2%	0.0065	\$0.150	-\$3.60	
VI-CPS GOVERNMENT DEBIT (CAP)	\$1,058.23	3%	2	1%	0.0000	\$2.000	-\$4.00	
VI-PURCHASING CARD CNP	\$110.50	0%	1	0%	0.0270	\$0.100	-\$3.08	
VI-US BUS TR2 PRD 1	\$260.19	1%	2	1%	0.0245	\$0.150	-\$6.67	
VI-US BUS TR3 PRD 1	\$361.28	1%	3	1%	0.0260	\$0.200	-\$9.99	
VI-CPS/RETAIL KEY ENTERED(DB)	\$2,289.39	7%	16	7%	0.0165	\$0.150	-\$40.18	
VI-CPS/RETAIL ALL OTHER (DB)	\$150.00	0%	1	0%	0.0080	\$0.150	-\$1.35	
VI-US BUS TR4 PRD 1	\$1,376.87	4%	12	5%	0.0270	\$0.200	-\$39.58	
VI-CPS GOVERNMENT CREDIT	\$5,721.02	17%	40	17%	0.0155	\$0.100	-\$92.68	
VI-US REGULATED (DB)	\$10,010.50	29%	59	25%	0.0005	\$0.220	-\$17.99	
VI-US REGULATED COMM (DB)	\$3,176.64	9%	20	9%	0.0005	\$0.220	-\$5.99	
VI-REG CONSUMER MQ (DB)	\$2,462.50	7%	18	8%	0.0005	\$0.220	-\$5.19	
VI-CPS GOVERNMENT DEBIT	\$5,421.03	16%	41	18%	0.0065	\$0.150	-\$41.39	
VI-BUSINESS CARD CNP (DB)	\$1,306.49	4%	9	4%	0.0245	\$0.100	-\$32.91	
VI-BUSINESS CARD CP (DB)	\$65.00	0%	1	0%	0.0170	\$0.100	-\$1.21	
<b>VISA TOTAL</b>	<b>\$34,642.04</b>		<b>232</b>					<b>-\$314.58</b>
<b>DISCOVER</b>								
DSCVR PSL PUBLIC SVC RW	\$75.33	41%	1	50%	0.0155	\$0.100	-\$1.27	
DSCVR COMML ELECT EMRG MKT	\$110.01	59%	1	50%	0.0230	\$0.100	-\$2.63	
<b>DISCOVER TOTAL</b>	<b>\$185.34</b>		<b>2</b>					<b>-\$3.90</b>
<b>TOTAL</b>	<b>\$43,754.62</b>		<b>293</b>					<b>-\$427.55</b>

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	\$56,683.13
Page 3	Chargebacks/Reversals	0.00
Page 3	Adjustments	0.00
Page 4	Fees	-\$879.89
Total Amount Processed		\$55,803.24

Your sales were  
**\$56,683.13**  
this month  
which is  
**▲ 17.40%**  
over last month.

This month you had:

123 New customers	157 Repeat customers
-------------------------	----------------------------

July  
2020 insights

\$149  Avg ticket size

\$152  Avg. \$ spend per card transaction

1.0  Avg. number of transactions per customer

What your customers are saying:



Google Avg. Rating:  
N/A



Yelp Avg. Rating:  
N/A

Reviews are critical to your businesses! A study found that 74% of customers searching online for a local business use review sites. As your business begins to receive reviews on sites like Yelp and Google, we will include some here for your reference.

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
06/30/20	\$4,586.00	0.00	0.00	0.00	\$4,586.00
07/01/20	\$2,477.84	0.00	0.00	0.00	\$2,477.84
07/02/20	\$2,227.56	0.00	0.00	0.00	\$2,227.56
07/06/20	\$5,036.26	0.00	0.00	0.00	\$5,036.26
07/07/20	\$3,096.95	0.00	0.00	0.00	\$3,096.95
07/08/20	\$1,828.61	0.00	0.00	0.00	\$1,828.61
07/09/20	\$2,506.10	0.00	0.00	0.00	\$2,506.10
07/10/20	\$1,670.47	0.00	0.00	0.00	\$1,670.47
07/13/20	\$1,657.29	0.00	0.00	0.00	\$1,657.29
07/14/20	\$2,379.70	0.00	0.00	0.00	\$2,379.70
07/15/20	\$1,341.59	0.00	0.00	0.00	\$1,341.59
07/16/20	\$1,722.73	0.00	0.00	0.00	\$1,722.73
07/17/20	\$3,252.85	0.00	0.00	0.00	\$3,252.85
07/20/20	\$4,272.77	0.00	0.00	0.00	\$4,272.77
07/21/20	\$3,940.10	0.00	0.00	0.00	\$3,940.10
07/22/20	\$1,764.60	0.00	0.00	0.00	\$1,764.60
07/23/20	\$1,568.29	0.00	0.00	0.00	\$1,568.29
07/24/20	\$1,938.33	0.00	0.00	0.00	\$1,938.33
07/27/20	\$2,498.15	0.00	0.00	0.00	\$2,498.15
07/28/20	\$1,636.13	0.00	0.00	0.00	\$1,636.13
07/29/20	\$2,733.73	0.00	0.00	0.00	\$2,733.73
07/30/20	\$2,547.08	0.00	0.00	0.00	\$2,547.08
Month End Charge	0.00	0.00	0.00	-\$879.89	-\$879.89
<b>Total</b>	<b>\$56,683.13</b>	<b>0.00</b>	<b>0.00</b>	<b>-\$879.89</b>	<b>\$55,803.24</b>

## 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	\$139.30	72	\$10,029.52	0	0.00	72	\$10,029.52
VISA	\$145.97	317	\$46,271.66	0	0.00	317	\$46,271.66
Discover	\$190.98	2	\$381.95	0	0.00	2	\$381.95
<b>Total</b>		<b>391</b>	<b>\$56,683.13</b>	<b>0</b>	<b>0.00</b>	<b>391</b>	<b>\$56,683.13</b>

## SUMMARY BY BATCH

Batch	Submit Date	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
084917301056	06/30/20	\$166.07	6	\$996.42	0	0.00	6	\$996.42
096847301115	06/30/20	\$138.06	26	\$3,589.58	0	0.00	26	\$3,589.58
084917011057	07/01/20	\$71.83	4	\$287.30	0	0.00	4	\$287.30
096847011116	07/01/20	\$156.47	14	\$2,190.54	0	0.00	14	\$2,190.54
084917021058	07/02/20	\$110.94	7	\$776.59	0	0.00	7	\$776.59
096847021117	07/02/20	\$161.22	9	\$1,450.97	0	0.00	9	\$1,450.97
084917061059	07/06/20	\$130.66	11	\$1,437.30	0	0.00	11	\$1,437.30
096847061118	07/06/20	\$149.96	24	\$3,598.96	0	0.00	24	\$3,598.96
084917071060	07/07/20	\$182.60	3	\$547.81	0	0.00	3	\$547.81
096847071119	07/07/20	\$182.08	14	\$2,549.14	0	0.00	14	\$2,549.14
084917081061	07/08/20	\$102.25	4	\$409.00	0	0.00	4	\$409.00
096847081120	07/08/20	\$157.73	9	\$1,419.61	0	0.00	9	\$1,419.61
084917091062	07/09/20	\$236.06	5	\$1,180.30	0	0.00	5	\$1,180.30
096847091121	07/09/20	\$147.31	9	\$1,325.80	0	0.00	9	\$1,325.80

## YOUR CARD PROCESSING STATEMENT

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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
084917101063	07/10/20	\$103.63	2	\$207.25	0	0.00	2	\$207.25
096847101122	07/10/20	\$133.02	11	\$1,463.22	0	0.00	11	\$1,463.22
084917131064	07/13/20	\$99.05	4	\$396.18	0	0.00	4	\$396.18
096847131123	07/13/20	\$140.12	9	\$1,261.11	0	0.00	9	\$1,261.11
084917141065	07/14/20	\$85.60	5	\$428.00	0	0.00	5	\$428.00
096847141124	07/14/20	\$150.13	13	\$1,951.70	0	0.00	13	\$1,951.70
084917151066	07/15/20	\$126.76	3	\$380.28	0	0.00	3	\$380.28
096847151125	07/15/20	\$120.16	8	\$961.31	0	0.00	8	\$961.31
084917161067	07/16/20	\$131.84	6	\$791.05	0	0.00	6	\$791.05
096847161126	07/16/20	\$155.28	6	\$931.68	0	0.00	6	\$931.68
084917171068	07/17/20	\$107.00	2	\$214.00	0	0.00	2	\$214.00
096847171127	07/17/20	\$132.12	23	\$3,038.85	0	0.00	23	\$3,038.85
084917201069	07/20/20	\$74.25	4	\$297.00	0	0.00	4	\$297.00
096847201128	07/20/20	\$116.93	34	\$3,975.77	0	0.00	34	\$3,975.77
084917211070	07/21/20	\$510.35	3	\$1,531.06	0	0.00	3	\$1,531.06
096847211129	07/21/20	\$160.60	15	\$2,409.04	0	0.00	15	\$2,409.04
084917221071	07/22/20	\$110.62	5	\$553.11	0	0.00	5	\$553.11
096847221130	07/22/20	\$134.61	9	\$1,211.49	0	0.00	9	\$1,211.49
084917231072	07/23/20	\$204.64	3	\$613.92	0	0.00	3	\$613.92
096847231131	07/23/20	\$159.06	6	\$954.37	0	0.00	6	\$954.37
084917241073	07/24/20	\$155.77	1	\$155.77	0	0.00	1	\$155.77
096847241132	07/24/20	\$148.55	12	\$1,782.56	0	0.00	12	\$1,782.56
084917271074	07/27/20	\$136.93	8	\$1,095.40	0	0.00	8	\$1,095.40
096847271133	07/27/20	\$155.86	9	\$1,402.75	0	0.00	9	\$1,402.75
084917281075	07/28/20	\$122.92	3	\$368.75	0	0.00	3	\$368.75
096847281134	07/28/20	\$158.42	8	\$1,267.38	0	0.00	8	\$1,267.38
084917291076	07/29/20	\$120.03	7	\$840.19	0	0.00	7	\$840.19
096847291135	07/29/20	\$189.35	10	\$1,893.54	0	0.00	10	\$1,893.54
084917301077	07/30/20	\$138.06	3	\$414.19	0	0.00	3	\$414.19
096847301136	07/30/20	\$152.35	14	\$2,132.89	0	0.00	14	\$2,132.89
<b>Total</b>			<b>391</b>	<b>\$56,683.13</b>	<b>0</b>	<b>0.00</b>	<b>391</b>	<b>\$56,683.13</b>

### 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				
<b>Total</b>				<b>0.00</b>

### 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		
<b>Total</b>		<b>0.00</b>

# YOUR CARD PROCESSING STATEMENT

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Statement Period

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.

### TRANSACTION FEES

Type

Amount

#### MASTERCARD

MC-REGULATED FRD ADJ COMM (DB)	Interchange charges	-\$1.41
MC-ENHANCED PUBLIC SECTOR	Interchange charges	-\$1.65
MC-EMRG MKT EDU/GOVT(DB)CAP	Interchange charges	-\$2.00
MC-CORP STANDARD (US) PUR	Interchange charges	-\$20.32
MC-REG INCENT FRF ADJ POS (DB)	Interchange charges	-\$6.64
MC-BUS LEVEL 5 STANDARD	Interchange charges	-\$12.35
MASTERCARD ASSESSMENT FEE .0013 TIMES \$10029.52	Interchange charges	-\$13.04
MC-BUS LEVEL 3 STANDARD	Interchange charges	-\$10.36
MC-HIGH VAL PUBLIC SECTOR	Interchange charges	-\$7.25
MC-COMML STANDARD BUS	Interchange charges	-\$4.48
MC-WORLDCARD PUBLIC SECTOR	Interchange charges	-\$5.65
MC-EMRG MKT EDU/GOVT(DB)	Interchange charges	-\$2.02
MC-PUBLIC SECTOR	Interchange charges	-\$13.81
MC-WORLD ELITE PUBLIC SECTOR	Interchange charges	-\$26.25
MC-BUS LEVEL 4 STANDARD	Interchange charges	-\$11.56
MC LICENSE VOLUME FEE .0002 DISC RATE TIMES \$10029.52	Service charges	-\$2.01
MASTERCARD DEBIT SALES DISC .0034 DISC RATE TIMES \$4201.41	Service charges	-\$14.28
MC LICENSE PER ITEM FEE 72 TRANSACTIONS AT .02	Service charges	-\$1.44
MASTERCARD SALES DISCOUNT .0034 DISC RATE TIMES \$3361.99	Service charges	-\$11.43
CNP AVS FEE 49 TRANSACTIONS AT .01	Fees	-\$0.49
MASTERCARD AUTH FEE 77 TRANSACTIONS AT .05	Fees	-\$3.85
MC NETWORK ACCESS AUTH FEE 76 TRANSACTIONS AT .0195	Fees	-\$1.48

#### VISA

VI-PURCHASING CARD CNP	Interchange charges	-\$8.46
VI-US BUS TR2 PRD 1	Interchange charges	-\$9.45
VISA ASSESSMENT FEE DB .0013 TIMES \$35137.17	Interchange charges	-\$45.68
VISA ASSESSMENT FEE CR .0014 TIMES \$11134.49	Interchange charges	-\$15.59
VI-BUSINESS CARD CNP (DB)	Interchange charges	-\$39.88
VI-CPS/SMALL TICKET	Interchange charges	-\$0.29
VI-CPS GOVERNMENT DEBIT (CAP)	Interchange charges	-\$2.00
VI-US BUS TR1 PRD 1	Interchange charges	-\$31.17
VI-CPS GOVERNMENT CREDIT	Interchange charges	-\$109.27
VI-US BUS TR3 PRD 1	Interchange charges	-\$6.14
VI-PURCHASING CARD - CP	Interchange charges	-\$1.10
VI-CPS GOVERNMENT DEBIT	Interchange charges	-\$73.01
VI-CPS/RETAIL KEY ENTERED(DB)	Interchange charges	-\$1.64
VI-US REGULATED COMM (DB)	Interchange charges	-\$9.79
VI-CPS GOVERNMENT PREPAID	Interchange charges	-\$2.42
VI-US REGULATED (DB)	Interchange charges	-\$31.15
VI-CPS/RETAIL ALL OTHER (DB)	Interchange charges	-\$1.16
VI-US BUS TR4 PRD 1	Interchange charges	-\$56.34
VI-US BUS TR4 PRD 2	Interchange charges	-\$2.18
VI-COMMERCIAL CNP (PP)	Interchange charges	-\$9.56
VI-BUSINESS CARD CP (DB)	Interchange charges	-\$3.40
VI-EIRF NON CPS ALL OTHER	Interchange charges	-\$0.68
VI-REG CONSUMER MQ (DB)	Interchange charges	-\$1.17
VISA DEBIT SALES DISCOUNT .0034 DISC RATE TIMES \$23157.26	Service charges	-\$78.73
VISA SALES DISCOUNT .0034 DISC RATE TIMES \$40	Service charges	-\$0.14
VI NTWK ACQ PROC FEE US DB/PP 240 TRANSACTIONS AT .0195	Fees	-\$4.68
VI NTWK ACQ PROC FEE US CR 85 TRANSACTIONS AT .0195	Fees	-\$1.66
VISA AUTH FEE 326 TRANSACTIONS AT .05	Fees	-\$16.30

#### DISCOVER

DISCOVER ASSESSMENT FEE .0013 TIMES \$381.95	Interchange charges	-\$0.50
DSCVR COMML ELECT EMRG MKT	Interchange charges	-\$2.77
DSCVR PSL PUBLIC SVC RW	Interchange charges	-\$4.22
DISCOVER SALES DISCOUNT .0034 DISC RATE TIMES \$265.95	Service charges	-\$0.90

# YOUR CARD PROCESSING STATEMENT

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Statement Period

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.

DISCOVER DATA USAGE FEE 2 TRANSACTIONS AT .0195

Service charges

-\$0.04

DISCOVER AUTH FEE 2 TRANSACTIONS AT .05

Fees

-\$0.10

### Other

TRANSACTION KILOBYTE FEE 391 TRANSACTIONS AT .010000

Service charges

-\$3.91

DISCOUNT KILOBYTE FEE .000100 DISC RATE TIMES \$56,683.13

Service charges

-\$5.67

BUSINESS QUAL DISCOUNT .003000 DISC RATE TIMES \$25,656.52

Service charges

-\$76.97

BATCH SETTLEMENT FEE 44 TRANSACTIONS AT .05

Fees

-\$2.20

**TOTAL TRANSACTION FEES**

**-\$834.09**

## ACCOUNT FEES

MC MONTHLY LOCATION FEE

Type

Amount

VISA NETWORK FEE CNP 2-06

Fees

-\$1.25

VISA NETWORK FEE CP 1B-02

Fees

-\$31.50

DIGITAL ENABLEMENT FEE .0001 X TRNS \$9527.18

Fees

-\$2.00

VI TRANSACTION INTEGRITY FEE 1 TRANSACTIONS AT .1

Fees

-\$0.95

**TOTAL ACCOUNT FEES**

-\$0.10

**-\$35.80**

## EQUIPMENT

MONTHLY MAINTENANCE FEE

Type

Amount

**TOTAL EQUIPMENT FEES**

Fees

-\$10.00

**-\$10.00**

## TOTAL

**-\$879.89**

**Total Interchange Charges**

**-\$607.81**

**Total Service Charges**

**-\$195.52**

**Total Fees**

**-\$76.56**

**Total (Service Charges, Interchange Charges, and Fees)**

**-\$879.89**

## 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	Interchange Cost Cost Per Transaction	Sub Total	Total Interchange Charges
<b>MASTERCARD</b>								
MC-PUBLIC SECTOR	\$845.55	8%	7	10%	0.0155	\$0.100	-\$13.81	
MC-WORLDCARD PUBLIC SECTOR	\$345.25	3%	3	4%	0.0155	\$0.100	-\$5.65	
MC-COMML STANDARD BUS	\$144.96	1%	2	3%	0.0295	\$0.100	-\$4.48	
MC-CORP STANDARD (US) PUR	\$665.06	7%	7	10%	0.0295	\$0.100	-\$20.32	
MC-WORLD ELITE PUBLIC SECTOR	\$1,622.83	16%	11	15%	0.0155	\$0.100	-\$26.25	
MC-ENHANCED PUBLIC SECTOR	\$100.01	1%	1	1%	0.0155	\$0.100	-\$1.65	
MC-REGULATED FRD ADJ COMM (DB)	\$622.28	6%	5	7%	0.0005	\$0.220	-\$1.41	
MC-EMRG MKT EDU/GOVT(DB)	\$265.00	3%	2	3%	0.0065	\$0.150	-\$2.02	
MC-EMRG MKT EDU/GOVT(DB)CAP	\$341.33	3%	1	1%	0.0000	\$2.000	-\$2.00	
MC-BUS LEVEL 3 STANDARD	\$319.33	3%	3	4%	0.0315	\$0.100	-\$10.36	
MC-BUS LEVEL 4 STANDARD	\$346.40	3%	3	4%	0.0325	\$0.100	-\$11.56	
MC-BUS LEVEL 5 STANDARD	\$368.09	4%	2	3%	0.0330	\$0.100	-\$12.35	
MC-REG INCENT FRF ADJ POS (DB)	\$3,595.08	36%	22	31%	0.0005	\$0.220	-\$6.64	
MC-HIGH VAL PUBLIC SECTOR	\$448.35	4%	3	4%	0.0155	\$0.100	-\$7.25	
<b>MASTERCARD TOTAL</b>	<b>\$10,029.52</b>		<b>72</b>					<b>-\$125.75</b>
<b>VISA</b>								
VI-CPS GOVERNMENT PREPAID	\$326.83	1%	2	1%	0.0065	\$0.150	-\$2.42	
VI-CPS/SMALL TICKET	\$15.00	0%	1	0%	0.0165	\$0.040	-\$0.29	
VI-EIRF NON CPS ALL OTHER	\$25.00	0%	1	0%	0.0230	\$0.100	-\$0.68	
VI-US BUS TR1 PRD 1	\$1,349.57	3%	8	3%	0.0225	\$0.100	-\$31.17	

# YOUR CARD PROCESSING STATEMENT

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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		
VI-PURCHASING CARD CNP	\$305.94	1%	2	1%	0.0270	\$0.100	-\$8.46	
VI-PURCHASING CARD - CP	\$40.00	0%	1	0%	0.0250	\$0.100	-\$1.10	
VI-US BUS TR2 PRD 1	\$361.28	1%	4	1%	0.0245	\$0.150	-\$9.45	
VI-US BUS TR3 PRD 1	\$213.00	0%	3	1%	0.0260	\$0.200	-\$6.14	
VI-CPS/RETAIL KEY ENTERED(DB)	\$90.30	0%	1	0%	0.0165	\$0.150	-\$1.64	
VI-CPS/RETAIL ALL OTHER (DB)	\$108.02	0%	2	1%	0.0080	\$0.150	-\$1.16	
VI-US BUS TR4 PRD 2	\$83.00	0%	1	0%	0.0250	\$0.100	-\$2.18	
VI-US BUS TR4 PRD 1	\$1,975.61	4%	15	5%	0.0270	\$0.200	-\$56.34	
VI-CPS GOVERNMENT CREDIT	\$6,766.09	15%	44	14%	0.0155	\$0.100	-\$109.27	
VI-US REGULATED (DB)	\$15,215.43	33%	107	34%	0.0005	\$0.220	-\$31.15	
VI-US REGULATED COMM (DB)	\$6,819.10	15%	29	9%	0.0005	\$0.220	-\$9.79	
VI-REG CONSUMER MQ (DB)	\$575.02	1%	4	1%	0.0005	\$0.220	-\$1.17	
VI-BUSINESS CARD CP (DB)	\$188.00	0%	2	1%	0.0170	\$0.100	-\$3.40	
VI-BUSINESS CARD CNP (DB)	\$1,587.04	3%	10	3%	0.0245	\$0.100	-\$39.88	
VI-CPS GOVERNMENT DEBIT	\$9,477.59	20%	76	24%	0.0065	\$0.150	-\$73.01	
VI-CPS GOVERNMENT DEBIT (CAP)	\$400.45	1%	1	0%	0.0000	\$2.000	-\$2.00	
VI-COMMERCIAL CNP (PP)	\$349.39	1%	3	1%	0.0265	\$0.100	-\$9.56	
<b>VISA TOTAL</b>	<b>\$46,271.66</b>		<b>317</b>					<b>-\$400.26</b>
<b>DISCOVER</b>								
DSCVR PSL PUBLIC SVC RW	\$265.95	70%	1	50%	0.0155	\$0.100	-\$4.22	
DSCVR COMML ELECT EMRG MKT	\$116.00	30%	1	50%	0.0230	\$0.100	-\$2.77	
<b>DISCOVER TOTAL</b>	<b>\$381.95</b>		<b>2</b>					<b>-\$6.99</b>
<b>TOTAL</b>	<b>\$56,683.13</b>		<b>391</b>					<b>-\$533.00</b>