

# How To Read Your Monthly Statement

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MONTH ENDING 01/31/03  
1 PAGE IN THIS STATEMENT

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## MERCHANT STATEMENT SUMMARY OF DEPOSITS

7-233756

4567 0100 0100 01

MERCHANT NUMBER 430015001000100789

DDA/SAV/GL NR 0895490845



Jiffy Clean Car Wash Inc.  
345 Main St.  
Los Angeles CA, 90056

CUSTOMER SERVICE PHONE TEL #: 888-334-2284

### ATTENTION!

NATIONAL BANK OF THE REDWOODS AND SIGNATURE CARD SERVICES ARE PLEASED TO ANNOUNCE OUR NEW DEBIT PROGRAM. PLEASE CHECK WITH YOUR SIGNATURE CARD SERVICES AGENT TO FIND OUT IF YOUR BUSINESS THIS EXCITING NEW PROGRAM IS RIGHT FOR YOUR BUSINESS.

IF YOU HAVE ANY QUESTIONS ABOUT YOUR ACCOUNT PLEASE CALL US AT 888-334-2284

3

TOTAL CHARGE TO YOUR ACCOUNT IS

\$ 110.45

### SUMMARY OF CARD DEPOSITS

4

CARD TYPE	SALES	ADJUSTMENTS**	RETURNS	NET
MASTERCARD	21 4932.34			4932.34
VISA	78 6214.24			6214.24
* AMEX	05 117.49			117.49
DISCOVER	0			0
DEBIT	03 177.49			177.49
BANKCD TOTAL	107 11,264.07	0.00	0 0.00	11,264.07
DEBIT TOTAL	03 177.49			177.49
TOTAL	110 11,441.56	0.00	0 0.00	11,441.56

\* FUNDS DEPOSITED BY CARD ISSUER

\*\* ADJUSTMENTS ARE NOT APPLIED TO NET SALES

1

**Statement Header** - Includes your merchant number, name, mailing address, and the period that the statement covers. Our Customer Service phone number is also at the bottom of the statement header.

2

**Statement Message** - This section will contain important information about your account, including any new Visa/Mastercard rules, programs, etc. There will also be tips on how to receive the lowest discount rate, special online reporting enhancements, and other important information. Make sure you read this section thoroughly each month.

3

**Total Charge To Your Account** - This is the total charge that was debited from your business checking. It includes all transaction, authorization, discount fee surcharges, and other fees for the month. The breakdown of these fees is outlined in the following sections.

4

**Summary of Card Deposits** - This section shows you, by item count and dollar volume, the total sales, returns, and adjustments (chargebacks and/or representments) for each card type that you accept, for the month covered. The last column of this section shows you the Net Sales for each card type. Note that we do NOT show adjustments for card types other than Mastercard and Visa.

5

5a

MASTERCARD  
DISCOUNT 6  
QUALIFIED  
MID-QUALIFIED  
NON-QUALIFIED

## SUMMARY OF CARD FEES

5c

4,859.67

5d

.150

5e

72.89

5b

72.67

.20

1.45

AUTH &amp; AVS

950

21

AT

.2900

6.09

80.43

5f

TOTAL

VISA

950

5,342.91

.150

80.14

MID-QUALIFIED

871.33

.20

17.43

NON-QUALIFIED

AUTH &amp; AVS

950

78

AT

.2900

22.62

TOTAL

DEBIT

950

177.79

.150

26.67

MID-QUALIFIED

NON-QUALIFIED

AUTH &amp; AVS

950

3

AT

.2900

.87

TOTAL

AMEX

117.49

120.19

AUTH &amp; AVS

950

5

AT

.2900

5g

1.45

TOTAL

LESS DISCOUNT PAID

212.82

5h

TOTAL CARD FEES

## SUMMARY OF MISCELLANIOUS CARD FEES

TOTAL CARD FEES

78

29.98

CUSTOMER SERVICE FEE

10

10.00

DEBIT ACCESS FEE

6

6.00

WIRELESS TERMINAL

15

15.00

CHARGEBACKS

0

0.00

SALES ITEMS

0

0.00

HELP DESK

0

0.00

AVS FEE

0

0.00

TOTAL CHARGES

243.82

## SUMMARY OF MONETARY BATCHES

## BATCHES

GROSS	R & C	NET
671.81	0.00	671.81
787.93	0.00	787.93
488.35	0.00	488.35
296.99	0.00	296.99
218.28	0.00	218.28
106.27	0.00	106.27
21.60	0.00	21.60
591.78	0.00	591.78
298.92	0.00	298.92
243.12	0.00	243.12
940.74	0.00	940.74
470.40	0.00	470.40

DATE	REF
12/02	98044656765
12/06	98044656756
12/07	98044656734
12/12	98044656735
12/16	98044656798
12/19	98044656767
12/23	98044656789
12/24	98044656787
12/25	98044656723
12/27	98044656723
12/28	98044656724
12/29	98044656745

GROSS	R & C	NET	DATE	REF
72.67	0.00	72.67	12/02	98044656798
1304.90	0.00	1304.90	12/06	98044656778
76.82	0.00	76.82	12/07	98044656774
871.33	0.00	871.33	12/12	98044656765
307.01	0.00	307.01	12/16	98044656708
151.10	0.00	151.10	12/19	98044656797
1316.25	0.00	1316.25	12/23	98044656789
599.74	0.00	599.74	12/24	98044656787
436.20	0.00	436.20	12/25	98044656733
397.99	0.00	397.99	12/27	98044656713
172.31	0.00	172.31	12/28	98044656744
554.05	0.00	554.05	12/29	98044656725

## LAST PAGE OF STATEMENT

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**Summary of Card Fees** - This section summarizes the discount and authorization fees for each card type you processed during the month. These fees are broken down into separate sections for each card type. The fees include, but are not limited to:

**Discount Fees** - This section shows discount fees for the month, separated into tiers based on transaction type.

\* **QUALIFIED** - Charges for transactions that qualified for the LOWEST discount rate tier during the month. See our separate document "How To Qualify for the Lowest Discount" on how to achieve this rate.

\* **MID-QUALIFIED** - Charges for transactions that qualified for the middle, or second tier of discount rates.

\* **NON-QUALIFIED** - Charges for transactions that did NOT qualify for the lowest or middle-tier discount rates.

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## 5 Summary of Card Fees Continued-

**Authorization Fees** - This section outlines your authorization fees for the month, broken out by the authorization type. Authorizations occur each time you attempt to process a card, as well as each time you close a batch. (Note that the fees for batch authorizations will appear under the Visa card type.) Some of the authorization types you may see will be:

\* **POS/LOC or 950** - The per-authorization charged each time your terminal dials out and connects to the processor, using a local phone number.

\* **POS-WATS** - The per-authorization charged each time your terminal dials out and connects to the processor, using a toll-free phone number.

\* **VOICE-LOC** - *The charge for each voice authorization (when you must "call center" for an authorization)*

\* **AVS** - the per inquiry charges for Address Verification

5a) Card type applicable for the fees below it.

5b) Card fee type, including those items explained above

5c) The dollar amount and/or item count used to determine the fee

5d) The per item or percentage rate of the charge

5e) The total charge for that fee, for that card type

5f) The total fees for that card type

5g) The amount of any pre-paid, qualified discount paid throughout the month. This amount is DEDUCTED from fees total

5h) The total card fees, after deducting any pre-paid qualified discount fee

TIP: How to do the math: 1) ADD up all the 5f) figures (total card fees for each card type)  
2) SUBTRACT the pre-paid discount figure 5g)  
3) The difference is the amount charged for Card Fees

## 6 Summary of Miscellaneous Fees - This section lists all other processing fees for the month. These fees include, but are not limited to:

**TOTAL CARD FEES** - this is just the total of card fees from 5h), above.

**CUSTOMER SERVICE / STATEMENT FEE** - Monthly fee assessed for overall maintenance and support of your Signature account

**CHARGEBACKS** - Processing fee for any chargebacks received in the month

**DEBIT ACCESS FEE** - The flat-fee charged for accepting debit cards.

**WIRELESS TERMINAL FEE** - The flat-fee charged for each wireless terminal you use.

**HELP DESK** - The charge for each help desk call you make to the processor's help desk.

**AVS FEE** - Address Verification Service inquiry fee. This fee MAY appear in the Authorization Fees section listed in 5) above.

Note that if any of these fees are item-related (such as CHARGEBACKS), then you will see an item count in the center column.

Add all of these figures together, and you arrive at your TOTAL CHARGE TO YOUR ACCOUNT, from section 3)

## 7 Summary of Monetary Batches - Dollar amounts and the process date of each batch you process, and all chargeback / adjustments for the month. The 'R & C' column is for Returns and Corrections, and is not commonly used. This will usually be 0. Note also that debit transactions may appear as separate batches.