

HOW TO READ YOUR MERCHANT STATEMENT

Merchant Statement

1 MERCHANT SERVICES
321 LASALLE AVENUE
CHICAGO, IL 60601
1-888-888-8888

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

3 PROCESSING MONTH 01-05 389

4 ASSOCIATION NUMBER 100180 0008075

5 MERCHANT NUMBER 20000002386

6 ROUTING NUMBER 111111

7 DEPOSIT ACCOUNT NUMBER 1234512345

8 \$800.63

9	10	11	12	13	14	15	16	17	18
PL	# SALES	\$ SALES	# CREDITS	\$ CREDITS	NET SALES	AVG TKT	DISC P/I	%	DISCOUNT DUE
V	215	10,689.27	5	25.00	10,664.27	49.71	.000	3.60	384.81
M	201	8,915.15	0	.00	8,915.15	44.35	.050	2.100	197.26
**	416	19,604.42	5	25.00	19,579.42	47.13			582.07

19	20	21	22	23	24	25	26	27
DAY	REF NUMBER	* PL	# SALES	\$ SALES	\$ CREDITS	DISCOUNT PD	SETTLED	
DEPOSITS								
01	12345010197	D T	121	10,845.04	25.00	.00	10,820.04	
17	55555510213	D T	165	5,206.61	.00	.00	5,206.61	
21	22222010222	D T	130	3,552.77	.00	.00	3,552.77	
	DEPOSIT TOTALS		416	19,604.42	25.00	.00	19,579.42	
ADJUSTMENTS								
17	52455010228	A T	00	523.45	.00	.00	523.45	
07	1111110236	A T	00	401.21	.00	.00	401.21	
	ADJUSTMENT TOTALS		00	924.66	.00	.00	924.66	
CHARGEBACKS								
09	01010010242	C T	01	325.15	25.00	.00	325.15	
09	55555510213	C T	01	198.02	.00	.00	198.02	
	CHARGEBACK TOTALS		02	523.17	.00	.00	523.17	

28	29	30	31
NUMBER	AMOUNT	DESCRIPTION	TOTAL
2		POS TERMINAL RENTAL	50.00
0	1,437.15	MID-QUALIFIED TRANSACTIONS @ .50%	7 .19
2	8,336.75	NON-QUALIFIED TRANSACTIONS @ 1.00%	83.37
1		VOICE AUTHORIZATIONS @ .40 EACH	78.00
		32 TOTAL FEES DUE	218.56

33 STATEMENT FEE	.00	38 MINIMUM DISCOUNT	.00
34 TRANSACTION FEE	.00	39 DISCOUNT DUE	582.07
35 AMEX TRANSACTION FEE	.00	40 DISCOUNT PAID	.00
36 DISCOVER TRANSACTION FEE	.00	41 NET DISCOUNT DUE	582.07
37 DEBIT TRANSACTION FEE	.00	42 FEES DUE	582.07
		43 AMOUNT DEDUCTED	800.63

44 CYNERGY DATA APPRECIATES YOUR BUSINESS AND STRIVES TO PROVIDE THE BEST SERVICE IN THE INDUSTRY. PLEASE CONTACT CLIENT SERVICES AT (800) 865-1164 TO ORDER SUPPLIES.

TRANSACTION DETAIL

Broken Down Into Deposits, Adjustments and Chargebacks

- 19 Day** - Day of month your batch was processed.
- 20 Ref Number** - Reference number assigned to the batch for tracking purposes.
- 21 * (Transaction Code)** - Code that identifies the type of transaction processed.
D - DEPOSIT
C - CHARGEBACK
A - ADJUSTMENT
B - CHARGEBACK REVERSAL
- 22 PL** - Transaction plan type. Same as #9
- 23 # Sales** - Total number of sales for this batch.
- 24 \$ Sales** - Total dollar amount of sales for this batch.
- 25 \$ Credits** - Total dollar amount for this batch.
- 26 Discount PD** - Total discount previously paid to processor. This amount will only display if you participate in a daily discount program.
- 27 Settled** - Total dollar amount of sales and cash advances less total amount of credits and paid discount.

FEE TOTALS

Fees charged to the merchant.

- 28 Number** - Total number of items billed.
- 29 Amount** - Total dollar amount used to calculate the amount billed.
- 30 Description** - Description of item billed.
- 31 Total** - Total dollar amount to be billed.
- 32 Total Fees Due** - Total dollar amount of fees to be paid by the merchant.

STATEMENT TOTALS

- 33 Statement Fee**
- 34 Transaction Fee**
- 35 AMEX Transaction Fee**
- 36 Discover Transaction Fee**
- 37 Debit Transaction Fee**
- 38 Minimum Discount** - Minimum discount that will be charged. This figure will be used if the discount amount is less than the minimum stated in your merchant contract.
- 39 Discount Due** - Total dollar amount of discount due from the merchant as calculated throughout the month.
- 40 Discount Paid** - Total dollar figure of discount that has been paid during the month by the merchant if participating
- 41 Net Discount Due** - Discount due, less the discount paid.
- 42 Fees Due** - Total fees due from the merchant.
- 43 Amount Deducted** - Total dollar amount credited or debited from the account.
- 44 Statement Message** - Updates and reminders.

MERCHANT OVERVIEW

- 1 Your Merchant Processor, Cynergy Data's Address**
- 2 Your Statement Mailing Address**
- 3 Processing Month** - The date your statement was produced (MM-YY), plus an internal tracking code number.
- 4 Processing Use Only**
- 5 Merchant Number** - Number assigned exclusively to your company for identification purposes. Best number to have when calling with an inquiry.
- 6 Routing Number** - This number identifies your bank.
- 7 Deposit Account Number** - Identifies your account at your bank.

- 8 Amount** - Amount due to your processor this month. This amount is deducted from or added to your checking account. It includes the difference between fees owed and fees actually paid.
- 9 PL** - Plan code that identifies the type of card used.
V - VISA
M - MASTERCARD
VD - VISA DEBIT
VB - VISA CORPORATE
MD - MASTERCARD DEBIT
MB - MASTERCARD CORPORATE
EB - ELECTRONIC BANK TRANSACTION
DB - DEBIT
VL - VISA LARGE TICKET
ML - MASTERCARD LARGE TICKET
VA - VISA ADVANCE
MA - MASTERCARD ADVANCE
- 10 # Sales** - Total number of sales for this statement period.

- 11 \$ Sales** - Total dollar amount of sales for this statement period.
- 12 # Credits** - Total number of credits for this statement period.
- 13 \$ Credits** - Total dollar amount of credits for this statement period.
- 14 Net Sales** - Total dollar amount of sales and cash advances less total dollar amount of credits.
- 15 Avg Tkt** - Total dollar amount of the average sales transaction.
- 16 Disc P/I** - Discount charged per item for transactions.
- 17 Disc %** - Discount percentage rate assessed for transactions.
- 18 Discount Due** - Discount due to processor. Calculated by either your net or gross sales multiplied by the discount rate plus the discount item multiplied by the total number of sales.