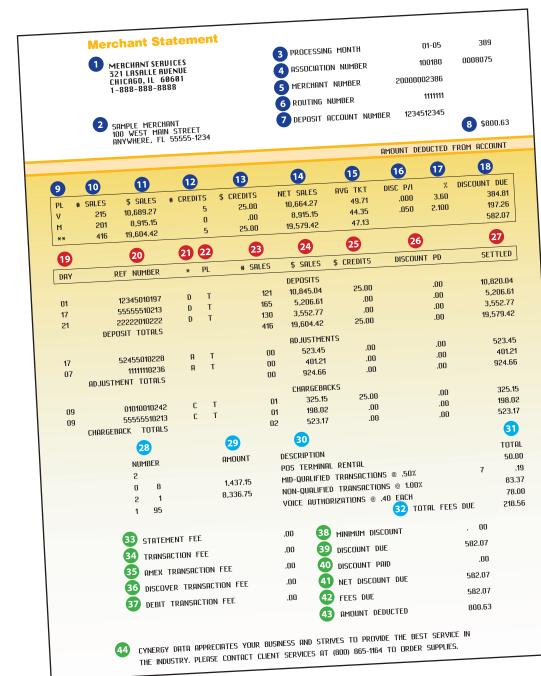
HOW TO READ YOUR MERCHANT STATEMENT



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
- MD MASTERCARD DEBIT MB - MASTERCARD CORPORATE
- EB ELECTRONIC BANK TRANSACTION
- DB DEBIT VI. - VISA I ARGE 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.

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.