

# 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	5555510213	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	5555510213	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%	.19
2	8,336.75	NON-QUALIFIED TRANSACTIONS @ 1.00%	83.37
1		VOICE AUTHORIZATIONS @ .40 EACH	78.00
95		<b>32</b> TOTAL FEES DUE	218.56

<b>33</b> STATEMENT FEE	.00	<b>38</b> MINIMUM DISCOUNT	.00
<b>34</b> TRANSACTION FEE	.00	<b>39</b> DISCOUNT DUE	582.07
<b>35</b> AMEX TRANSACTION FEE	.00	<b>40</b> DISCOUNT PAID	.00
<b>36</b> DISCOVER TRANSACTION FEE	.00	<b>41</b> NET DISCOUNT DUE	582.07
<b>37</b> DEBIT TRANSACTION FEE	.00	<b>42</b> FEES DUE	582.07
		<b>43</b> 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.