

## DEPOSITS (CONTINUED)

- 24 PLAN CODE**  
Transaction plan type. See the list of Plan Codes at the bottom of the statement.
- 25 NUMBER OF SALES**  
Total number of sales and cash advances for this batch.
- 26 AMOUNT OF SALES**  
Total dollar amount of sales and cash advances for this batch.
- 27 AMOUNT OF CREDITS**  
Total dollar amount of credits for this batch.
- 28 DISCOUNT PAID**  
Total discount previously paid to the processor. This amount only appears when you participate in a daily discount program.
- 29 NETDEPOSIT**  
Total dollar amount of sales and cash advances less total dollar amount of credits and paid discount.  
The transactions are separated into three categories, Deposit, Adjustment and Chargeback which will appear under each respective section.

## FEES

- This section displays the fees that will be charged to the merchant.*
- 30 NUMBER**  
Total number of items billed.
  - 31 AMOUNT**  
Total dollar amount used to calculate the amount billed. (This may not be used for all items).
  - 32 DESCRIPTION**  
Description of the item billed.
  - 33 TOTAL**  
Total dollar amount to be billed.
  - 34 TOTAL FEES DUE**  
Total dollar amount of fees to be paid by the merchant.

## STATEMENT TOTALS

*This section contains discount information and the amount credited or debited from the account. These fields will appear if applicable.*

- 35 MINIMUM DISCOUNT DUE**  
Minimum amount of discount that will be charged. This figure will be used if the discount amount is less than the minimum stated in your merchant contract. This only appears if the minimum discount is not met.
- 36 DISCOUNT PAID**  
Total dollar figure of discount that has been paid during the month by the merchant if participating in a daily program.
- 37 NET DISCOUNT DUE**  
Discount due less the discount paid.
- 38 FEES DUE**  
Total fees due from the merchant.
- 39 FEES PAID**  
Total dollar amount of fees that have been paid during the month by the merchant if participating in a daily interchange program.
- 40 NET FEES DUE**  
Fees due less the fees paid.
- 41 AMOUNT DEDUCTED**  
The amount due to your processor at the end of the month. This amount is deducted from or added to your checking account. It includes the difference between fees owed and fees actually paid.

## STATEMENT MESSAGE

- 42 STATEMENT MESSAGE**  
Important information from your processor.

## REMIT MERCHANTS

*This section may contain the merchant name, merchant number, processor name, processing month and year (MM-YY). This information will be printed only if your agreement with your processor states that you will send a check for payments.*

## PLAN AND TRANSACTION CODES

- 43** A list of plan codes and transaction codes are printed along the bottom border of the statement.



# Quick Reference Guide

# Merchant Statement

## HOW TO READ YOUR STATEMENT

- ADDRESS OF YOUR MERCHANT PROCESSOR**  
Indicates number of pages in statement.
- PAGE NUMBER INDICATOR**  
Indicates number of pages in statement.
- PROCESSING MONTH**  
The date your statement was produced (MM-YY). Also included is an internal tracking number for your processor.
- PROCESSOR USE ONLY**
- MERCHANT NUMBER**  
The exclusive number assigned to your company for identification purposes. If you call for statement inquiries, please be prepared to provide your merchant number.
- ROUTING NUMBER**  
This number identifies your bank.
- DEPOSIT ACCOUNT NUMBER**  
This number identifies your account at your bank.
- YOUR STATEMENT MAILING ADDRESS**
- AMOUNT DEDUCTED**  
The amount due to your processor at the end of the month. This amount is deducted from or added to your checking account. It includes the difference between fees owed and fees actually paid.
- MINIMUM DISCOUNT**  
The minimum amount of discount due to your processor each month. If you accumulate less than the minimum discount, the remaining amount will be deducted. This only appears if the minimum discount is not met.

## YOUR MERCHANT STATEMENT

**Merchant Statement**

1 YOUR FINANCIAL INSTITUTION  
123 MAIN STREET  
ANYTOWN, USA 12345-1234

2 Page 1 of 1

3 Processing Month: 01-11 1111

4 Association Number: 100200

5 Merchant Number: 1111-1111-1111-1132

6 Routing Number: 1111111111

7 Deposit Account Number: 123456789123

8 SAMPLE MERCHANT  
1000 MAIN STREET  
ANYWHERE, USA 55555-1234

9 Amount Deducted:  
\$ 46.01

10 Minimum Discount Fee is \$25.00

**Plan Summary**

Plan Code	Number of Sales	Amount of Sales	Number of Credits	Amount of Credits	Net Sales	Net Credits	Average Ticket	Disc Pct	Disc %	Discount Due
VS	02	193.00	00	.00	193.00	0.00	96.50	.00	2.380	4.61
MC	01	156.22	00	.00	156.22	0.00	156.22	.00	2.380	3.73
**	03	349.22	00	.00	349.22	0.00	116.41			8.34

21 Reference Number: 12345678901

22 Plan Code: D

23 Train Code: T

24 Plan Code: T

25 Number of Sales: 03

26 Amount of Sales: 349.22

27 Number of Credits: 00

28 Amount of Credits: .00

29 Net Sales: 339.78

30 Deposit Totals: 339.78

**Adjustments**

Reference Number	Train Code	Plan Code	Number of Credits	Amount of Credits	Net Credits	Discount Paid
03	A	T	01	-35.65	.00	.00
13	A	T	01	-193.00	.00	.00
<b>Adjustment Totals</b>						

31 Reference Number: 12345678904

32 Plan Code: C

33 Train Code: T

34 Number of Credits: 03

35 Amount of Credits: 156.22

36 Net Credits: 156.22

37 Discount Paid: 156.22

38 Net Discount Due: 156.22

39 Total Fees Due: 156.22

40 Total Fees Paid: 156.22

41 Net Fees Due: 156.22

42 Amount Deducted: 46.01

**Chargebacks**

Reference Number	Train Code	Plan Code	Number of Credits	Amount of Credits	Net Credits	Discount Paid
03	C	T	03	156.22	.00	.00
<b>Chargeback Totals</b>						

39 Reference Number: 12345678904

40 Plan Code: C

41 Train Code: T

42 Number of Credits: 03

43 Amount of Credits: 156.22

44 Net Credits: 156.22

45 Discount Paid: 156.22

46 Total Fees Due: 156.22

47 Total Fees Paid: 156.22

48 Net Fees Due: 156.22

49 Amount Deducted: 46.01

**Fees**

Number	Amount	Description
01	80.00	MONTHLY FEE
01	80.00	AUTHORIZATION FEE
01	113.00	NON-EQUAL VISA NON-EQUAL
<b>Total Fees Due</b>		
29.95		
<b>Total Fees Paid</b>		
30.45		

**TRANSACTION CODES**

Code	Description
VS-VISA	VS-VISA
MC-MASTERCARD	MC-MASTERCARD
AM-AMERICAN EXPRESS	AM-AMERICAN EXPRESS
DISCOVER	DISCOVER
DISCOVER DEBIT	DISCOVER DEBIT
DISCOVER JCB	DISCOVER JCB
DISCOVER BUSINESS	DISCOVER BUSINESS
DISCOVER CASH ADV	DISCOVER CASH ADV
DISCOVER E-CHECK	DISCOVER E-CHECK
DISCOVER REVERSAL	DISCOVER REVERSAL

## PLAN SUMMARY

- PLAN CODE**  
The Plan code that identifies the type of card used. See the list of Plan Codes at the bottom of the statement.
- NUMBER OF SALES**  
Total number of sales and cash advances for this statement period.
- AMOUNT OF SALES**  
Total dollar amount of sales and cash advances for this statement period.
- NUMBER OF CREDITS**  
Total number of credits for this statement period.
- AMOUNT OF CREDITS**  
Total dollar amount of credits for this statement period.
- NET SALES**  
Total dollar amount of sales and cash advances less total dollar amount of credits.
- AVERAGE TICKET**  
Dollar amount of the average sales transaction.
- DISCOUNT P/I**  
Discount charged per item for transactions.
- DISCOUNT %**  
Discount percentage rate assessed for transactions.
- DISCOUNT DUE**  
Discount due to the processor. This is calculated by either your net or gross sales multiplied by the discount rate plus the discount item multiplied by the total number of sales.

## DEPOSITS

- This section displays a breakdown of each transaction made during the statement period.
- DAY**  
Day of the month that your batch was processed.
  - REFERENCE NUMBER**  
Reference number assigned to the batch for tracking purposes.
  - TRAN CODE**  
Code that identifies the type of transaction processed. See the list of Transaction Codes at the bottom of the statement.