

An Opening Statement

The following pages will assist you in reading the information in your merchant services statement. If you need clarification, please contact our Customer Service Help-Desk at 1-800-265-5158.

REVIEWING YOUR STATEMENT

This guide will show you how to understand your statement details without confusion, section-by-section, item-by-item, in a simple and concise format.

MERCHANT STATEMENT

- 1 Chase Paymentech return mailing address
- 2 Processing month and merchant number
- 3 Merchant mailing address
- 4 Where to call for questions regarding a statement
- 5 Where statement messages appear

MERCHANT STATEMENT



1 Chase Paymentech
PO Box 466
Station D
Toronto, ON
M1R 5B8

2 STATEMENT PERIOD MARCH-2011
MERCHANT NUMBER 1999990022

3 SAMPLE MERCHANT
ATTN: MANAGER
101 SAMPLE ST
TORONTO, ON
M4M 4M4

4 If you have any questions regarding your statement, please contact: 1-800-265-5158.

5 There are no new messages.

DEPOSIT SUMMARY

This section displays the card type summary along with any fees that were calculated and assessed. It also provides a summary of any other charges, chargebacks and financial adjustments during this statement period.

- 6 Card Type Summary** – provides a summary of cards accepted, including Sales and Return volumes, item counts and average ticket
- 7 Accepted Card Types** – lists the type of payment cards currently accepted by the Merchant. Asterisk (*) denotes card types funded by Chase Paymentech
- 8 Totals** – indicates all totals, including dollar amount of sales transactions by card type and number of sales, during the current statement period
- 9 Number of Sales** – indicates the number of sales transactions during the current statement period, broken down by card type
- 10 Sales** – indicates the total dollar amount of sales transactions by card type
- 11 Number of Credits** – indicates the total number of credit transactions by card type
- 12 Credits** – displays the total dollar value of credit transactions by card type
- 13 Total Number of Items** – lists the total number of transactions (Sales and Credits) processed, broken down by card type, during the current statement period
- 14 Net Sales** – summarizes the total dollar amount processed (Sales and Credits) processed, broken down by card type, during the current statement period
- 15 Average Ticket** – is calculated by dividing the Net Sale total by the Total Number of Items for the same card type
- 16 Card Type Charges** – details card type processing volumes and any associated processing fees
- 17 Fees and Assessments** – indicates your itemized card processing fees outside of interchange fees
- 18 Discount Rate** – specifies the associated discount rate for the respective card type
- 19 Per Transaction** – specifies the associated per transaction fee for the respective card type
- 20 Amount** – lists sum of all billable card volume for each respective card type
- 21 Items** – notes the total number of billable transactions for each respective card type
- 22 Discount Charged** – shows total discount charged based on Discount Rate (18) and respective card type Amount (20)
- 23 Per Transaction Charged** – notes total per transaction fees charged for the respective card type based on the number of items (21) and the Per Tran Fee (19)
- 24 Total Charged** – notes total per transaction fees charged for the respective card type based on the number of items (21) and the Per Tran Fee (19)
- 25 Non-Qualified Transactions** – details the differential rate, between target and actual interchange, for all non-qualified transactions
- 26 Non-Qualified Differential** – represents the rates used to calculate the non-qualified interchange fees
- 27 Non-Qualified Transaction Total** – represents the sum of all non-qualified interchange adjustments
- 28 Effective Merchant Discount Rate (EMDR)** - represents your total cost of acceptance for all funded card types, calculated by dividing your total fees by the total sales for each card type
- 29 Total Card Type Charges** – summarizes total processing fees for card processing
- 30 Other Charges** – provides a summary listing of all other merchant fees for current statement period

- 31** Total Other Charges – notes total of all other charges including applicable taxes
- 32** Total Amount Charged – notes total of all fees charged in the Card Type Summary (6) and Other Charges (28) sections
- 33** Chargebacks & Reversals – provides a detail listing of all chargebacks and reversals for current processing period
- 34** Date – indicates funded date of the chargeback or reversal
- 35** Transaction Date – notes original transaction date of chargeback or reversal
- 36** Case Number – indicates associated case number of the chargeback or reversal
- 37** Description – indicates the reason for the chargeback or reversal

- 38** Amount – shows dollar amount of the respective chargeback or reversal
- 39** Financial Adjustments – provides a detail listing of all financial adjustments for this processing period
- 40** Date – notes date the financial adjustment was processed to your bank account
- 41** Description – details description of the financial adjustment
- 42** Merchant Number – indicates the respective merchant number where the financial adjustment was processed
- 43** Amount – shows dollar amount of the financial adjustment funded to your account
- 44** Processing Currency – indicates the processing currency

DEPOSIT SUMMARY



STATEMENT PERIOD MARCH-2011
 MERCHANT NUMBER 19999900022
 SAMPLE MERCHANT

6 CARD TYPE SUMMARY

GST: 88888 2222 RT0001 QST: 1212121212

CARD TYPE	9 NUMBER OF SALES	10 SALES	11 NUMBER OF CREDITS	12 CREDITS	13 TOTAL NUMBER OF ITEMS	14 NET SALES	15 AVERAGE TICKET
VISA*	955	\$29,494.22	2	(\$87.98)	957	\$29,406.24	\$30.73
MASTERCARD*	625	\$20,940.13	0	\$0.00	625	\$20,940.13	\$33.50
7 AMERICAN EXPRESS	54	\$1,807.27	0	\$0.00	54	\$1,807.27	\$33.47
INTERAC*	3613	\$89,798.57	0	\$0.00	3613	\$89,798.57	\$24.85
8 TOTALS	5247	\$142,040.19	2	(\$87.98)	5249	\$141,952.21	\$30.64

*Funded by Chase Paymentech Canada

16 CARD TYPE CHARGES

CARD TYPE	19 PER TRAN	20 AMOUNT	21 ITEMS	22 DISCOUNT CHARGED	23 PER TRAN CHARGED	24 TOTAL CHARGED
MASTERCARD						
17 FEES AND ASSESSMENTS						
0.300% CROSS BORDER FEES	\$0.00	\$358.25	0	\$1.07	\$0.00	\$1.07
0.100% ASSESSMENT FEES	\$0.00	\$20,940.13	0	\$20.94	\$0.00	\$20.94
18 1.700% DISCOUNT FEES	\$0.00	\$20,940.13	0	\$355.98	\$0.00	\$355.98
0.000% INT'L PROCESSING FEES	\$0.140	\$0.00	40	\$0.00	\$5.60	\$5.60
FEES AND ASSESSMENTS TOTAL				\$377.99	\$5.60	\$383.59
25 NON-QUALIFIED						
26 0.410% SAMPLE NON-QUAL CARD1	\$0.000	\$656.46	15			\$2.69
0.590% SAMPLE NON-QUAL CARD2	\$0.000	\$706.55	7			\$4.17
0.600% SAMPLE NON-QUAL CARDS	\$0.000	\$2,819.38	24			\$16.92
27 NON-QUALIFIED TOTAL						\$23.78
28 MASTERCARD FEE TOTAL AND EMDR 1.945%						\$407.37
29 TOTAL FOR ALL CARD TYPES						\$407.37

30 OTHER CHARGES

DESCRIPTION	ITEMS	AMOUNT	FEDERAL TAX	PROVINCIAL TAX	TOTAL
MINIMUM DISCOUNT FEE SEP					\$8.00
SAMPLE TERMINAL	4	\$180.00	\$10.80	\$12.60	\$203.40
31 TOTAL					\$211.40
32 TOTAL AMOUNT CHARGED					\$618.77

33 CHARGEBACKS & REVERSALS

34 DATE	35 TRAN DATE	36 CASE NUMBER	37 DESCRIPTION	ITEMS	38 AMOUNT
NO ACTIVITY					

39 FINANCIAL ADJUSTMENTS

40 DATE	41 DESCRIPTION	42 MERCHANT NUMBER	ITEMS	43 AMOUNT
NO ACTIVITY				

44 ANY DISCREPANCIES MUST BE BROUGHT TO OUR ATTENTION WITHIN 45 DAYS FROM THE DATE OF THE STATEMENT.
 ALL AMOUNTS IN CANADIAN DOLLARS

DEPOSIT DETAIL

This section provides a comprehensive view of account activity (listed by day and card type), as well as any deposit adjustments that may have occurred.

- 45** Post Date – date the transactions were processed to the card association
- 46** Deposit Adjustment – the dollar amount of the transactions that were rejected and not processed during posting
- 47** Count – total number of transactions for the respective card type
- 48** Amount – total net sales amount for the respective card type
- 49** Total – grand total of all activity during the statement period

DEPOSIT DETAIL



STATEMENT PERIOD MARCH-2011
 MERCHANT NUMBER 19999900022
 SAMPLE MERCHANT

45	POST DATE	46	DEP ADJ	47	COUNT	48	AMOUNT		COUNT	AMOUNT		COUNT	AMOUNT		COUNT	AMOUNT
1-MAR	\$0.00	VISA	21	\$530.77	MC	22	\$966.26	AMEX	1	\$61.41	IDP	120	\$2,978.92			
2-MAR	\$0.00	VISA	43	\$1,066.28	MC	25	\$1,059.49	AMEX	1	\$50.24	IDP	154	\$3,677.68			
3-MAR	\$0.00	VISA	39	\$1,580.09	MC	22	\$763.20	AMEX	0	\$0.00	IDP	129	\$3,184.58			
4-MAR	\$0.00	VISA	27	\$957.45	MC	13	\$321.44	AMEX	1	\$18.25	IDP	109	\$2,128.32			
5-MAR	\$0.00	VISA	43	\$823.02	MC	19	\$720.04	AMEX	4	\$211.00	IDP	118	\$2,798.18			
6-MAR	\$0.00	VISA	33	\$1,217.95	MC	22	\$939.45	AMEX	2	\$63.11	IDP	140	\$3,827.10			
7-MAR	\$0.00	VISA	15	\$477.89	MC	8	\$244.17	AMEX	1	\$16.93	IDP	90	\$2,085.28			
8-MAR	\$0.00	VISA	27	\$832.38	MC	20	\$767.71	AMEX	0	\$0.00	IDP	101	\$2,292.38			
9-MAR	\$0.00	VISA	32	\$706.36	MC	26	\$791.17	AMEX	3	\$117.96	IDP	110	\$2,797.04			
10-MAR	\$0.00	VISA	29	\$1,046.04	MC	16	\$414.44	AMEX	1	\$12.12	IDP	130	\$3,467.17			
11-MAR	\$0.00	VISA	47	\$1,605.37	MC	29	\$724.60	AMEX	1	\$51.94	IDP	127	\$3,037.39			
12-MAR	\$0.00	VISA	39	\$1,332.50	MC	23	\$703.15	AMEX	1	\$44.42	IDP	136	\$3,596.10			
13-MAR	\$0.00	VISA	35	\$1,444.18	MC	14	\$385.98	AMEX	2	\$43.97	IDP	143	\$3,868.52			
14-MAR	\$0.00	VISA	14	\$493.11	MC	12	\$320.20	AMEX	1	\$55.71	IDP	81	\$1,415.30			
15-MAR	\$0.00	VISA	28	\$534.81	MC	16	\$451.37	AMEX	1	\$47.78	IDP	101	\$2,682.78			
16-MAR	\$0.00	VISA	29	\$771.18	MC	25	\$730.68	AMEX	1	\$27.74	IDP	104	\$2,959.69			
17-MAR	\$0.00	VISA	33	\$986.23	MC	11	\$437.92	AMEX	1	\$31.79	IDP	114	\$2,288.94			
18-MAR	\$0.00	VISA	12	\$235.89	MC	16	\$436.73	AMEX	2	\$116.64	IDP	96	\$2,668.03			
19-MAR	\$0.00	VISA	40	\$986.74	MC	31	\$1,008.82	AMEX	4	\$56.34	IDP	158	\$3,914.07			
20-MAR	\$0.00	VISA	28	\$967.53	MC	14	\$368.01	AMEX	1	\$15.09	IDP	127	\$3,497.26			
21-MAR	\$0.00	VISA	27	\$1,061.32	MC	22	\$643.65	AMEX	2	\$44.91	IDP	84	\$1,936.71			
22-MAR	\$0.00	VISA	24	\$788.35	MC	20	\$744.84	AMEX	1	\$28.83	IDP	105	\$2,335.38			
23-MAR	\$0.00	VISA	40	\$1,199.81	MC	29	\$1,140.36	AMEX	4	\$86.62	IDP	125	\$3,445.53			
24-MAR	\$0.00	VISA	37	\$809.59	MC	17	\$535.86	AMEX	1	\$105.13	IDP	115	\$3,090.50			
26-MAR	\$0.00	VISA	29	\$715.71	MC	17	\$388.34	AMEX	0	\$0.00	IDP	124	\$3,011.61			
27-MAR	\$0.00	VISA	73	\$2,783.10	MC	39	\$1,507.69	AMEX	3	\$69.30	IDP	261	\$6,880.92			
28-MAR	\$0.00	VISA	18	\$377.03	MC	13	\$356.35	AMEX	2	\$45.95	IDP	79	\$2,080.51			
29-MAR	\$0.00	VISA	18	\$520.47	MC	18	\$658.74	AMEX	1	\$18.05	IDP	86	\$1,891.28			
30-MAR	\$0.00	VISA	77	\$2,555.09	MC	66	\$2,409.47	AMEX	11	\$366.04	IDP	276	\$5,961.40			
49	TOTAL	\$0.00	VISA	957	\$29,406.24	MC	625	\$20,940.13	AMEX	54	\$1,807.27	IDP	3613	\$89,798.57		

FUNDING SUMMARY

- 50** Funding Date – shows date the funds were sent to your financial institution
- 51** Processing Date – indicates date the transactions were processed to the card association
- 52** Amount – notes gross funding amount not including fees, chargebacks or financial adjustments for the respective processing day
- 53** Charges & Fees – represents charges and fees sent to your financial institution on the respective funding date
- 54** Chargebacks & Reversals – represents chargebacks and reversals sent to your financial institution on the respective funding date
- 55** Financial Adjustments – represents financial adjustments sent to your financial institution on the respective funding date
- 56** Amount Transferred – details daily net summary of funding activity by card type



FUNDING SUMMARY

STATEMENT PERIOD MARCH-2011
 MERCHANT NUMBER 19999900022
 SAMPLE MERCHANT

50 FUNDING DATE	51 PROCESSING DATE	CARD TYPE	52 AMOUNT	53 CHARGES & FEES	54 CHARGEBACKS & REVERSALS	55 FINANCIAL ADJUSTMENTS	56 AMOUNT TRANSFERRED
11-MAR	11-MAR	VISA	\$1,605.37	\$0.00	\$0.00	\$0.00	\$1,605.37
		MASTERCARD	\$724.60	\$0.00	\$0.00	\$0.00	\$724.60
		INTERAC	\$3,037.39	\$0.00	\$0.00	\$0.00	\$3,037.39
12-MAR	10-MAR	VISA	\$1,046.04	\$0.00	\$0.00	\$0.00	\$1,046.04
		INTERAC	\$3,467.17	\$0.00	\$0.00	\$0.00	\$3,467.17
	12-MAR	VISA	\$1,332.50	\$0.00	\$0.00	\$0.00	\$1,332.50
14-MAR	13-MAR	MASTERCARD	\$703.15	\$0.00	\$0.00	\$0.00	\$703.15
		INTERAC	\$3,596.10	\$0.00	\$0.00	\$0.00	\$3,596.10
		VISA	\$1,444.18	\$0.00	\$0.00	\$0.00	\$1,444.18
14-MAR	14-MAR	MASTERCARD	\$385.98	\$0.00	\$0.00	\$0.00	\$385.98
		INTERAC	\$3,868.52	\$0.00	\$0.00	\$0.00	\$3,868.52
		VISA	\$493.11	\$0.00	\$0.00	\$0.00	\$493.11
15-MAR	15-MAR	MASTERCARD	\$320.20	\$0.00	\$0.00	\$0.00	\$320.20
		INTERAC	\$1,415.30	\$0.00	\$0.00	\$0.00	\$1,415.30
		VISA	\$534.81	\$0.00	\$0.00	\$0.00	\$534.81
16-MAR	16-MAR	MASTERCARD	\$451.37	\$0.00	\$0.00	\$0.00	\$451.37
		INTERAC	\$2,682.78	\$0.00	\$0.00	\$0.00	\$2,682.78
		VISA	\$771.18	\$0.00	\$0.00	\$0.00	\$771.18
17-MAR	17-MAR	MASTERCARD	\$730.68	\$0.00	\$0.00	\$0.00	\$730.68
		INTERAC	\$2,959.69	\$0.00	\$0.00	\$0.00	\$2,959.69
		VISA	\$986.23	\$0.00	\$0.00	\$0.00	\$986.23
18-MAR	18-MAR	MASTERCARD	\$437.92	\$0.00	\$0.00	\$0.00	\$437.92
		INTERAC	\$2,288.94	\$0.00	\$0.00	\$0.00	\$2,288.94
		VISA	\$235.89	\$0.00	\$0.00	\$0.00	\$235.89
19-MAR	18-MAR	MASTERCARD	\$436.73	\$0.00	\$0.00	\$0.00	\$436.73
		INTERAC	\$2,668.03	\$0.00	\$0.00	\$0.00	\$2,668.03
		VISA	\$134.77	\$0.00	\$0.00	\$0.00	\$134.77
TOTAL		MASTERCARD	\$222.38	\$0.00	\$0.00	\$0.00	\$222.38
		INTERAC	\$833.46	\$0.00	\$0.00	\$0.00	\$833.46
TOTAL			\$39,814.47				\$39,814.47

INTERCHANGE QUALIFICATION SUMMARY

This section provides a comprehensive view of interchange qualification for Visa and MasterCard funding

- 57** **Interchange Program** - established by the Payment Brands to group specific cards by characteristics, including: type, rate, qualification level, industry, transaction details, etc.
- 58** **Plan Code** - The Chase Paymentech code/pneumonic that is related to this interchange program. This code will allow you to easily reference specific interchange programs should you require assistance with your statement.
- 59** **Interchange Rate** - the rate set by the Payment Brands to clear transactions within a specific interchange program
- 60** **Interchange Per Item** - the rate billed per item processed for a specific interchange program
- 61** **Net Items** - notes the total number of billable transactions for each interchange program, by card type
- 62** **Net Sales** - summarizes the total dollar amount processed (sales and credits), broken down by card type and interchange program for the current statement period
- 63** **Percentage of Card Total Volume** - percentage of each interchange program relative to the total card type net sales volume
- 64** **Total** - indicates all totals, including dollar amount of net sales by card type and number of sales, for the current statement period

INTERCHANGE QUALIFICATION SUMMARY



STATEMENT PERIOD MARCH-2011
 MERCHANT NUMBER 19999900022
 SAMPLE MERCHANT

57 INTERCHANGE PROGRAM	58 PLAN CODE	59 INTERCHANGE RATE	60 INTERCHANGE PER ITEM	61 NET ITEMS	62 NET SALES	63 PERCENT OF CARD TOTAL VOLUME
MASTERCARD						
SAMPLE PROGRAM 1	999	0.999%	\$0.0000000	15	\$656.46	3.13%
SAMPLE PROGRAM 2	999	0.999%	\$0.0000000	7	\$1,568.13	7.49%
SAMPLE PROGRAM 3	999	0.999%	\$0.0000000	24	\$2,819.38	13.46%
SAMPLE PROGRAM 4	999	0.999%	\$0.0000000	579	\$15,896.16	75.92%
64 TOTAL				625	\$20,940.13	

A Closing Statement

Our commitment at Chase Paymentech is to deliver the highest standard of customer service, while providing leading-edge electronic payment options for your credit and debit card processing needs. We offer a full suite of advanced payment solutions, including point-of-sale and mobile terminals, gift card and loyalty programs, secure e-commerce capabilities, and powerful reporting and fraud management tools. Please visit our website at www.chasepaymentech.ca to find out how we can help you maximize your bottom line. We want to thank you for selecting Chase Paymentech as your payment processing partner. As a dedicated service provider, you can reach us 24 hours a day, 7 days a week, to get the answers you need.

Just call the Chase Paymentech Merchant Support at 1-800-265-5158, or click on the "contact customer service" icon at our website, www.chasepaymentech.ca.

