

# SAMPLE MERCHANT STATEMENT

MERCHANT STATEMENT  
SUMMARY OF DEPOSITS  
MONTH ENDING 06/30/2002

DDA/SAV/GL NR 01234567

**A**

1234 5678 0001  
MERCHANT NUMBER: 7889 4566 1233 001

**B**

ATTN: MRS. BROWN  
TIP TOP TAILORS  
7654 MAIN ST STE 321  
OMAHA NE 68104

TIP TOP CORPORATE  
12345 W. CENTER ROAD  
OMAHA NE 68144

**C**

CUSTOMER SERVICE TEL #: 1-800-555-5555

**D**

ATTENTION: SAMPLE STATEMENT MESSAGE

TOTAL CHARGE TO YOUR ACCOUNT IS 249.40

**E**

SUMMARY OF CARD DEPOSITS

CARD TYPE	SALES	ADJUSTMENTS**	RETURNS	NET
MASTERCARD	40 20,000.00	1 200.00-	4 800.00	19,000.00
VISA	15 5,000.00	0 00.00	2 500.00-	4,500.00
*AMEX	5 2,000.00	0 00.00	0 00.00	2,000.00
BANKCD TOT	55 25,000.00	1 200.00-	6 1300.00-	23,500.00
TOTAL	60 27,000.00	1 200.00	6 1300.00-	25,500.00

\*FUNDS DEPOSITED BY CARD ISSUER  
\*\*ADJUSTMENTS ARE NOT APPLIED TO NET SALES

**F**

SUMMARY OF CARD DEPOSITS

MASTERCARD DISCOUNT 6 QUALIFIED	12,000.00	0.0175	210.00	
MID QUALIFIED	7,000.00	0.0275	192.50	
NON QUALIFIED	1,000.00	0.0325	32.50	
AUTHS & AVS VOICE TOTAL	8 AT	0.9500	7.60	442.60
VISA DISCOUNT 6 QUALIFIED	5,000.00	0.0175	87.50	
AUTHS & AVS VOICE TOTAL	4 AT	0.9500	3.80	91.30
LESS DISCOUNT PAID TOTAL CARD FEES			297.50	236.40

**G**

SUMMARY OF MISCELLANEOUS FEES

TOTAL CARD FEES				236.40
BATCH HEADER STATEMENT FEE	15	0.2000		3.00 10.00
TOTAL CHARGES				249.40

## HOW TO READ YOUR STATEMENT

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Your merchant statement produced by FDMS™ has been designed to make account reconciliation fast and simple.

- A** • Time period covered by this statement
  - Your merchant account number for Visa and MasterCard processing
  - Settlement Demand Deposit Account Number
- B** • Your company name and address (including store # if applicable)
  - Corporate company name and address (if applicable)
- C** • **Customer Service Tel #**  
Customer Service number for questions with your statement, deposits etc.
  - **Total Charge to Your Account Is**  
Total amount charged to your account at monthend. This charge is for monthend fees only. If you are set up for daily discount, this amount does not include the daily discount charges you have incurred throughout the month. For further explanation of daily discount, see section F below.
- D** • **Statement Message** (when applicable)  
Bank information and important messages for your information.
- E** • **Summary of Card Deposits**  
Deposit activity that was received during the statement period. This includes sales, adjustments, returns, and net totals, which are all listed by card type. BANKCD TOT = Visa and MasterCard activity only.
- F** • **Summary of Card Fees**  
Fees assessed to the merchant by each card type. This includes qualified, mid-qualified, and non-qualified discount fees charged to the merchant. Also included is card type specific authorization and Address Verification Service (AVS) activity. The discount method, which is also noted in this section, will be either method 6 (daily) or method 1 (monthly). If you are set for daily discount (Discount 6), a charge will be applied to the sales totals every day that credit card processing occurs. This daily discount charge is based on your qualified discount rate for Visa and MasterCard sales ONLY.\*  
  
\*For example, your credit card terminal report for the day states a total of \$1,000.00 of Visa and MasterCard sales. Your merchant agreement states that your qualified discount rate is 3.0%. Your daily discount charge will be \$30.00 and the deposit amount to your designated bank account will be \$970.00
- G** • **Summary of Miscellaneous Fees**  
Processing fees such as minimum monthly fee, statement fee, batch header and return fees, and debit access fee that may be assessed to you.