

A GUIDE TO READING YOUR

MERCHANT STATEMENT



We Know that if a statement is
difficult to read, its difficult to use.

You told us you wanted more information about how to read your statement;

This guide is easier to read and contains more of the information that helps

You truly understand your processing data.

We believe a great statement is one that helps you do business, and we're

Committed to providing you the information you need to quickly and

Accurately reconcile your statement, a statement we're proud to make.

View your electronic statements and account detail in our [Client Line](#) reporting solution. Visit our online [Glossary](#) for terms and definitions.

- User-friendly format
- Easy-to-read sections
- Simple reconciliation
- Fees broken-down
- Qualification rate displayed

YOUR STATEMENT DEFINED Your merchant services financial statement is available online, and is divided into the following sections.

Section 1: Cover Page

This section displays your merchant address and processing information. This page contains important summary-level financial information as well as a section for messages to notify you of important service and account information.

This page also includes the customer service number for assistance with your processing needs and questions.

Premium Card Solutions ¹
7438 Derry Street
Harrisburg, PA 17111

- 1 Merchant provider's return address.
- 2 Merchant's name and current mailing address.
- 3 A high-level overview of financial events occurring during the statement period.
- 4 The customer service phone number for statement-related questions.
- 5 Merchant-specific information, including the merchant number and the statement period.
- 6 Message area containing important service announcements and account information.

MERCHANT CARD PROCESSING STATEMENT

LOCATION RECAP

00000/0000/00000/0000/000000/000000 000 00 000000
² ANY MERCHANT
 BILL SMITH
 123 ANY STREET
 ANYTOWN US 12345

Page 1 of 10 **THIS IS NOT A BILL**

⁵ Statement Period	03/01/09 - 03/31/09
Merchant Number	999999999999
⁴ Customer Service	1-888-888-8888

LOCATION SUMMARY

An overview of activity for the statement period.

Page 4	Total Amount Submitted	\$28,534.76
Page 5	Third Party Transactions	\$5,772.75
Page 5	Adjustments	0.00
Page 6	Interchange Charges	-\$48.77
Page 7	Service Charges	-\$387.17
Page 10	Fees	-\$109.50
Page 10	Chargebacks/Reversals	0.00
Total Amount Processed		\$22,216.57

All amounts shown are in U.S. funds

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

AVOID COSTLY CHARGEBACKS AND KEEP INTERCHANGE FEES LOW View our tip sheets on how to avoid chargebacks and keep interchange fees low at

Section 2: Card Type Summary

The Credit Card Summary provides a detailed breakdown of your sales by card type for your entire statement period. You can analyze sales and returns, as well as sales volumes, item counts and average ticket.

- 1 **Card Type** - Lists the various card types your currently accept.
- 2 **Sales Count** - Lists the total number of sales transactions by card type during the statement period.
- 3 **Sales Amounts** - Indicates the total dollar amount of sales transactions by card type during the statement period.
- 4 **Credit Count** - Displays the total number of credit transactions (refunds) by card type during the statement period.
- 5 **Credit Amount** - Displays the total dollar amount of credits (refunds) by card type during the statement period.
- 6 **Net Count** - Lists the total number of transactions (sales and refunds) processed by card type during the statement period.
- 7 **Net Amount** - Summarizes the total dollar amount processed by card type (sales and refunds) during the statement period.
- 8 **Totals** - The total dollar amount of all credit card activity processed during the statement period.

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number: 999999999999
 Customer Service: 1-888-888-8888

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 Statement Period: 03/01/09 - 03/31/09

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RECAP BY CARD TYPE							
Card Type	Sales		Credit		Net		
	Count	Am	Count	Amount	Count	Amount	
MASTERCARD	74	\$2,958.88	1	\$38.47	73	\$2,920.41	
VISA	532	\$19,435.97	0	0.00	532	\$19,435.97	
DISCOVER	13	\$405.63	0	0.00	13	\$405.63	
AMERICAN EX	67	\$5,772.75	0	0.00	67	\$5,772.75	
Total	686	\$28,573.23	1	\$38.47	685	\$28,534.76	

Section 3: Amounts Funded by Batch

This section provides a comprehensive view of your account activity you accepted and processed during the statement period, as well as any financial adjustments made to your deposits. Negative amounts (credits withheld or removed from your deposits) are indicated in with a negative amount.

- 1 Date Submitted** – The date the transaction that were submitted to Premium Card Solutions for processing.
- 2 Submitted Amount** - The amount submitted to Premium Card Solutions for processing
- 3 Third Party Transactions** - Transaction that were submitted by a third party ie; American Express and Discover if not Full Service
- 4 Adjustments** - The amount of any adjustments made against the merchant account
- 5 Fees Charged** - The amount charged daily or monthly
- 6 Chargebacks/Reversals** - The amount of transactions that have been chargeback or reversed against the merchant account
- 7 Funded Amount** – A grand total of all activity funded
- 8 Total** – A grand total of all activity during the statement period.

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 999999999999
 Customer Service 1-888-888-8888

Page 2 of 10
 Statement Period 03/01/09 - 03/31/09

AMOUNTS PROCESSED BY BATCH

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Adjustments	Interchange Charges	Service Charges	Fees	Chargebacks/ Reversals	Amount Processed
03/01/09	1629	\$793.52	\$99.00	0.00	0.00	0.00	0.00	0.00	\$694.52
03/03/09	1630	\$388.42	\$125.46	0.00	-48.77	-387.17	-109.50	0.00	\$262.96
03/04/09	1631	\$1,420.38	\$163.21	0.00	0.00	0.00	0.00	0.00	\$1,257.17
03/05/09	1632	\$588.55	0.00	0.00	0.00	0.00	0.00	0.00	\$588.55
03/06/09	1633	\$572.74	\$29.00	0.00	0.00	0.00	0.00	0.00	\$543.74
03/07/09	1634	\$2,163.73	\$230.59	0.00	0.00	0.00	0.00	0.00	\$1,933.14
03/08/09	1635	\$1,840.84	\$272.04	0.00	0.00	0.00	0.00	0.00	\$1,568.80
03/10/09	1636	\$287.73	\$19.80	0.00	0.00	0.00	0.00	0.00	\$267.93
03/11/09	1637	\$1,156.79	\$326.20	0.00	0.00	0.00	0.00	0.00	\$830.59
03/12/09	1638	\$781.00	\$25.08	0.00	0.00	0.00	0.00	0.00	\$755.92
03/13/09	1639	\$180.80	\$40.03	0.00	0.00	0.00	0.00	0.00	\$140.77
03/14/09	1640	\$1,312.71	\$138.31	0.00	0.00	0.00	0.00	0.00	\$1,174.40
03/15/09	1641	\$1,028.64	\$119.09	0.00	0.00	0.00	0.00	0.00	\$909.55
03/17/09	1642	\$288.96	\$65.00	0.00	0.00	0.00	0.00	0.00	\$223.96
03/18/09	1643	\$1,622.21	\$690.61	0.00	0.00	0.00	0.00	0.00	\$931.60
03/19/09	1644	\$2,737.21	\$1,835.18	0.00	0.00	0.00	0.00	0.00	\$902.03
03/20/09	1645	\$544.40	\$76.55	0.00	0.00	0.00	0.00	0.00	\$467.85
03/21/09	1646	\$2,132.12	\$130.18	0.00	0.00	0.00	0.00	0.00	\$2,001.94
03/22/09	1647	\$1,519.69	\$265.59	0.00	0.00	0.00	0.00	0.00	\$1,254.10
03/24/09	1681	\$0.01	0.00	0.00	0.00	0.00	0.00	0.00	\$0.01
03/24/09	1648	\$338.56	\$48.02	0.00	0.00	0.00	0.00	0.00	\$290.54
03/25/09	1649	\$959.97	\$182.86	0.00	0.00	0.00	0.00	0.00	\$777.11
03/26/09	1650	\$938.70	\$74.08	0.00	0.00	0.00	0.00	0.00	\$864.62
03/27/09	1651	\$1,362.42	\$605.91	0.00	0.00	0.00	0.00	0.00	\$756.51
03/28/09	1652	\$1,272.53	\$131.21	0.00	0.00	0.00	0.00	0.00	\$1,141.32
03/29/09	1653	\$961.14	\$38.75	0.00	0.00	0.00	0.00	0.00	\$922.39
03/31/09	1654	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-\$545.44
Total		\$28,534.76	\$5,772.75	0.00	0.00	0.00	0.00	0.00	\$22,216.57

Section 4: Card Types Submitted by Batch

This section provides a comprehensive view of your account activity broke down by card type submitted by batch during the statement period, as well as any financial adjustments made to your deposits.

- 1 **Date Submitted** – The date the transaction that were submitted to Premium Card Solutions for processing.
- 2 **Batch Submitted** - The batch number that was used to track the submitted batch for processing.
- 3 **Sales Amounts** - Indicates the total dollar amount of sales transactions by card type during the statement period per batch.
- 4 **Total Submitted**- Summarizes the total dollar amount processed by card type (sales and refunds) during the statement period.
- 5 **Total** – The total dollar amount of all credit card activity processed during the statement period.

AMOUNTS SUBMITTED BY BATCH						
1 Date Submitted	2 Batch Submitted	3 MasterCard	American Express	Visa	Discover	4 Total Submitted
03/01/09	1629	\$41.44	\$99.00	\$653.08	\$0.00	\$793.52
03/03/09	1630	\$0.00	\$125.46	\$262.96	\$0.00	\$388.42
03/04/09	1631	\$390.83	\$163.21	\$751.57	\$114.77	\$1,420.38
03/05/09	1632	\$44.47	\$0.00	\$544.08	\$0.00	\$588.55
03/06/09	1633	\$0.00	\$29.00	\$530.31	\$13.43	\$572.74
03/07/09	1634	\$101.29	\$230.59	\$1,815.96	\$15.89	\$2,163.73
03/08/09	1635	\$273.35	\$272.04	\$1,295.45	\$0.00	\$1,840.84
03/10/09	1636	\$6.85	\$19.80	\$261.08	\$0.00	\$287.73
03/11/09	1637	\$104.09	\$326.20	\$726.50	\$0.00	\$1,156.79
03/12/09	1638	\$145.20	\$25.08	\$610.72	\$0.00	\$781.00
03/13/09	1639	\$54.37	\$40.03	\$86.40	\$0.00	\$180.80
03/14/09	1640	\$201.93	\$138.31	\$972.47	\$0.00	\$1,312.71
03/15/09	1641	\$0.00	\$119.09	\$909.55	\$0.00	\$1,028.64
03/17/09	1642	\$47.83	\$65.00	\$176.13	\$0.00	\$288.96
03/18/09	1643	\$33.81	\$690.61	\$853.81	\$43.98	\$1,622.21
03/19/09	1644	\$118.98	\$1,835.18	\$783.05	\$0.00	\$2,737.21
03/20/09	1645	\$141.46	\$76.55	\$326.39	\$0.00	\$544.40
03/21/09	1646	\$268.16	\$130.18	\$1,697.42	\$36.36	\$2,132.12
03/22/09	1647	\$139.14	\$265.59	\$1,114.96	\$0.00	\$1,519.69
03/24/09	0081	\$0.00	\$0.00	\$0.01	\$0.00	\$0.01
03/24/09	1648	\$15.86	\$48.02	\$274.68	\$0.00	\$338.56
03/25/09	1649	\$12.70	\$182.86	\$659.61	\$104.80	\$959.97
03/26/09	1650	\$40.51	\$74.08	\$824.11	\$0.00	\$938.70
03/27/09	1651	\$72.94	\$605.91	\$657.16	\$26.41	\$1,362.42
03/28/09	1652	\$54.49	\$131.21	\$1,036.84	\$49.99	\$1,272.53
03/29/09	1653	\$8.30	\$38.75	\$914.09	\$0.00	\$961.14
03/31/09	1654	\$602.41	\$41.00	\$697.58	\$0.00	\$1,340.99
Total		\$2,920.41	\$5,772.75	\$19,435.97	\$405.63	\$28,534.76

Section 5: Pending Financial Charges and Fees

This section provides a comprehensive view of the Charges and Fess that were calculated and assessed during the current statement period. (Fees are listed and summarized based on your merchant pricing strategy, therefore this information may vary slightly from the merchant statement copy that you actually receive.)

- 1 **Transaction Type** - Provides a description of the Financial Charge or Fee Type
- 2 **Description** - Provides the Description of the Charge or Fee.
- 3 This area provides the total number of billable items and percentage rate assigned to a merchant's specific fee structure.
- 4 **Net Amount Posted** - Total processing fees incurred during the statement period
- 5 **Grand Total** - Represents the amount assessed based on the Sales Amount and/or the Items multiplied by the Rate and Item Charge.

PENDING FINANCIAL CHARGES AND FEES		Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.		
1 Transaction Type	Date Posted	2 Description	3	4 Net Amount Posted
SERVICE		VISA SALES TRANS FEE	.100000 TIMES 4	-0.40
SERVICE		VISA CREDITS TRANS FEE	1 TRANSACTIONS AT .100000	-0.10
SERVICE		MC SALES DEBIT TRANS FEE	.150000 TIMES 4	-0.60
SERVICE		VI SALES DEBIT TRANS FEE	.200000 TIMES 14	-2.80
SERVICE		MC DEBIT MID-QUAL TRANS FEE	1 TRANSACTIONS AT .100000	-0.10
SERVICE		VI DEBIT NON-QUAL TRANS FEE	.150000 TIMES 2	-0.30
SERVICE		MC MID-QUAL SALES TRANS FEE	.100000 TIMES 2	-0.20
SERVICE		VISA MID-QUAL SALES TRANS FEE	.100000 TIMES 4	-0.40
SERVICE		MC NON-QUAL SALES TRANS FEE	1 TRANSACTIONS AT .100000	-0.10
SERVICE		VISA NON-QUAL SALES TRANS FEE	.100000 TIMES 6	-0.60
SERVICE		VISA SALES DISCOUNT	.018700 TIMES \$146.80	-2.74
SERVICE		MASTERCARD MID-QUAL SALES DISC	.031500 TIMES \$81.00	-2.55
SERVICE		VISA MID-QUAL SALES DISCOUNT	.031500 TIMES \$729.58	-22.98
SERVICE		MC LICENSE VOLUME FEE	.000096 TIMES \$879.04	-0.10
SERVICE		MASTERCARD NON-QUAL SALES DISC	.036500 DISC RATE TIMES \$214.18	-7.82
SERVICE		VISA NON-QUAL SALES DISCOUNT	.036500 TIMES \$771.90	-28.17
SERVICE		MASTERCARD DEBIT SALES DISC	.016100 TIMES \$529.71	-8.52
SERVICE		VISA DEBIT SALES DISCOUNT	.016100 TIMES \$2,006.71	-32.32
SERVICE		VI DEBIT NON-QUAL SALES DISC	.034000 TIMES \$76.00	-2.58
SERVICE		MC DEBIT MID-QUAL SALES DISC	.029000 DISC RATE TIMES \$68.15	-1.98
		TOTAL SERVICE		-115.36
FEE		VISA NETWORK FEE CP 1B-01		-2.00
FEE		MC NETWORK ACCESS AUTH FEE	.020000 TIMES 10	-0.20
FEE		MASTERCARD WATS AUTH FEE	.150000 TIMES 10	-1.50
FEE		ACQUIRER PROCESSOR FEE CREDIT	.020000 TIMES 14	-0.28
FEE		ACQUIRER PROCESSOR FEE DB/PP	.015500 TIMES 16	-0.28
FEE		VISA CONNECTIVITY AUTH FEE	.003000 TIMES 22	-0.07
FEE		VISA WATS AUTH FEE	.150000 TIMES 30	-4.50
FEE		AMEX WATS AUTH FEE	.200000 TIMES 11	-2.20
FEE		BATCH SETTLEMENT FEE	.250000 TIMES 19	-4.75
FEE		VI TRANSACTION INTEGRITY FEE	.100000 TIMES 2	-0.20
FEE		MONTHLY STATEMENT FEE		-10.00
FEE		MONTHLY MAINTENANCE FEE		-19.95
		TOTAL FEES		-45.93
		5 GRAND TOTAL		-161.29

Section 6: Tax Gross Reportable Sales by Tin

This section shows the amounts reported to the Internal Revenue Service on a monthly basis and also shows the total Year to Date Sales that will be reported at the end of the year to the Internal Revenue Service.

- 1 This represents the month of reported sales to the IRS.
- 2 This shows the Gross Reportable Sales last 4 TIN number used to report the sales amount to the IRS
- 3 This shows the amount reported for the month displayed in number 1
- 4 This shows the Year To Date reported sales to the IRS

TAX GROSS REPORTABLE SALES BY TIN		Total dollar amount of aggregate reportable payment card transactions funded and third party network transactions, for each participating payee, without regard to any adjustments for credits, cash equivalents, discount amount, fees, refunded amounts, or any other amounts per respective tax identification number.
1	2	3
May	GROSS REPORTABLE SALES-TIN####1234	\$3,972.01
	4 2013 YTD Gross Reportable Sales	\$26,511.19