

How To Read Your Statement

Bank Name

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

ABC Company
123 Main Street
Anytown, US 12345-1234

Page 2 of 5 **THIS IS NOT A BILL**
Statement Period 01/01/06 - 01/31/06
Merchant Number 1234567891234
Customer Service 1-999-999-9999

The **Statement Period** indicates the date range that is included on this statement. Processing that took place within this date range is reported on this statement.

LOCATION SUMMARY

An overview of activity for the statement period.

Page 4	A	Total Amount Submitted	\$54,589.69
Page 4	B	Third Party Transactions	4256.37
Page 4	C	Adjustments	-27.59
Page 4	D	Interchange Charges	-148.69
Page 4	E	Service Charges	-1,548.66
Page 5	F	Fees	-54.87
Page 5	G	Chargebacks/Reversals	0.00
Total Amount Processed			\$48,553.51

PIN Secured Debit is one of the fastest growing payment options.

Debit acceptance makes good business sense and offers many benefits.

Call 1.999.999.9999 for more information.

The **Location Summary** summarizes card activity and related charges for the dates specified. Use the letters **A** -- **G** and page numbers to help you quickly find your location details.

All amounts shown are in U.S. funds.

Important Information About Your Account

Government Mandated Equipment Upgrade - Are you in compliance?

To reduce credit card fraud and protect cardholder account information, U.S. government truncation legislation was passed December 4, 2003. As a result, all point of sale devices in use on January 1, 2005 must be in compliance by December 4, 2006.

This information is provided to you as a courtesy. However, it is your responsibility to seek professional legal advice, if necessary, to ensure you are in compliance with applicable laws.

When this area appears on your statement, be sure to read it for important information regarding your account.

Top 10 Card Processing Terms in Plain Language

Location Recap - This is your Merchant Card Processing Statement, which includes an activity summary and supporting detail for the dates specified.

Merchant Number - A unique account number assigned to each merchant and merchant location. Find it at the top of your statement.

A Total Amount Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

B Third Party Transactions - These transactions are passed directly to a third party service provider for processing and/or funding.

C Adjustments - Amounts credited to or deducted from your account to resolve processing or billing discrepancies.

D Interchange Charges - These variable amounts are established by the Card Associations for processing

transactions. Factors that influence Interchange charges include card type, information contained in the transaction, and how/when the transaction was processed.

E Service Charges - Also known as Discount Rate; amounts charged to authorize, process and settle card transactions.

F Fees - A range of transaction-based and/or fixed amounts for specific card processing services.

G Chargebacks/Reversals - Transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback is the amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was previously resolved against the merchant but now is resolved in favor of the merchant.

Total Amount Processed - The total dollar amount of Processed transactions during the Statement Period.