

# > Your Merchant Statement Guide

How to Read Your Statement

- **Header**

**Billing Address** – The billing address given at the time of set-up.

**Merchant Billing Detail** – (upper righthand side of statement) Information identifying you and your specific relationship with us.

1. **Your Resources For Help**

Included here you will find information to contact Customer Service.

2. **News For You**

Space for important information updates.

3. **Summary**

The Summary section provides a quick overview of your transactions and total net deposits for the month. Debits such as Chargebacks, Adjustments and other Billing Items and Fees will show up in this section as well.

4. **Deposit Recap**

The Deposit Recap section details the transactions and associated charges by card type and/or Debit Network.

5. **Deposits**

The Deposits section details individual batch totals.

6. **Chargebacks**

The Chargebacks section provides information regarding any debits or adjustments received due to chargeback activity, reason for the chargeback and reference numbers.

7. **Adjustments**

The Adjustments section provides information regarding any changes made to an individual transaction due to post-settlement discrepancies.

8. **Visa/MasterCard Charges**

The V/MC Basic Charges section allows you to view your activity and charges based on individual Interchange Category. This information will help you determine the reason for downgrades and surcharges.

9. **Electronic Benefit Transaction (EBT) Charges**

The EBT section of the billing statement details all associated charges for EBT transactions, if applicable.

10. **Point of Sale (POS) Debit Charges**

The POS Basic Report provides detailed information regarding online debit sales and charges by the Regional and Local Network used. Only the Debit networks for which you signed up will appear in this section.

11. **Electronic Check Charges**

The Electronic Check Charges section provides information about monthly electronic check processing transaction volume, if applicable.

12. **Other Transaction Charges**

This section provides information regarding any sales and charges incurred from any non-bank card items settled through our system.

13. **Authorization Fees**

The Authorization Fees section provides information regarding any fees incurred due to the processing of V/MC transactions which were passed through our Network. This may include AMEX, Discover, Voice Authorizations or Foreign Network Authorization Charges.

14. **Other Fees**

The Other Fees section provides information regarding any one-time or monthly fees, such as monthly statement fees, etc.



### Merchant Billing Statement

Cycle Cut-off

Statement Date 01/31/2008  
 DBA Name John M Doe, Inc  
 Store Number 125  
 Merchant Number 9876543210  
 Chain Number 10101

Client Group 00001  
 Principal Chain 05001  
 Parent Chain 05001  
 Parent Entity 62200



JOHN M DOE, INC.  
 332 MINNESOTA STREET  
 ST PAUL MN 55101-1234

#### 1 Your Resources For Help

For customer service please call 800-476-5020.

#### 2 News For You

Important information updates.

#### 3 Summary

	Number of Items	Dollar Amounts	Fee/Charges Category	Fee Summary
Sales	3,878	474,982.39	Visa/MasterCard/Discover Charges	7,125.41
Returns	294	29,674.40	EBT Charges	0.00
Net Sales	4,172	445,307.99	POS Debit Charges	0.00
Chargebacks	0	0.00	Electronic Check Charges	1,352.66
Adjustments	6	15.43	Other Transaction Charges	22.40
Total Sales	4,178	445,292.56	Minimum Bill Fee	0.00
			Authorization Fees	2.80
			Other Fees	5.00
			Total Charges and Fees	8,508.27

Total Charges and Fees have been posted to Account # xxxxxxxx9123

#### 4 Deposit Recap

Card Type	Item Count	Amount	Item Count	Amount	Discount	Per Item	Per Item
VISA	2481	298,565.75	226	23,014.74	4.87	1/3/08	0/0/00
M/C	499	79,974.50	38	3,746.20	3.90	1/3/08	0/0/00
AMEX	85	13,442.56	10	1,199.38	1.19	1/3/08	0/0/00
DSCV	175	23,487.21	20	1,714.08	85.70	1/3/08	0/0/00
ECHK	638	66,512.37	0	0.00	66,512.37	1,097.46	255.20

#### 5 Deposits

Batch Date	Settlement Date	Reference Number	Batch Number	Card Type	Paid by Merchant Payment Services	Paid by Others	Total Deposit Amount
01/03/08	01/03/08	64003147997	00064	BATCH	9,513.70	42.78	9,556.48
01/03/08	01/03/08	64003152981	00056	BATCH	6,797.74	26.25	6,771.49
01/03/08	01/03/08	64003153527	00064	BATCH	11,458.89	447.50	11,906.39
01/04/08	01/06/08	64004148022	00065	BATCH	9,046.14	86.50	9,132.64
01/04/08	01/06/08	64004148022	00065	BATCH	13,508.73	663.73	14,172.46
01/04/08	01/06/08	64004148022	00065	BATCH	13,508.73	663.73	14,172.46
01/05/08	01/06/08	64005341861	00058	BATCH	4,088.33	0.00	4,088.33
01/05/08	01/06/08	64005347503	00066	BATCH	7,987.13	192.73	8,179.86
01/05/08	01/06/08	64005347503	00066	BATCH	18,298.71	181.48	18,480.19
01/05/08	01/06/08	64005380777	00059	BATCH	3,769.99	270.34	4,040.33
01/06/08	01/06/08	64006059609	00067	BATCH	6,084.31	210.38	6,294.69
01/06/08	01/06/08	64006059833	00067	BATCH	5,637.00	771.06	6,408.06
01/07/08	01/07/08	64007144651	00068	BATCH	6,077.49	200.00	6,277.49
01/07/08	01/07/08	64007145458	00068	BATCH	4,891.95	271.90	5,163.85
01/08/08	01/08/08	64008158598	00060	BATCH	2,777.39	0.00	2,777.39
01/08/08	01/08/08	64008158722	00069	BATCH	11,088.14	180.42	11,268.56
01/08/08	01/08/08	64008162118	00069	BATCH	6,209.02	351.10	6,560.12
01/09/08	01/09/08	64009156159	00070	BATCH	8,651.04	135.80	8,786.84
01/09/08	01/09/08	64009156279	00070	BATCH	3,281.99	71.57	3,353.56
01/10/08	01/10/08	64010144962	00061	BATCH	8.78	0.00	8.78
01/10/08	01/10/08	64010155152	00071	BATCH	7,456.83	413.20	7,870.03
01/10/08	01/10/08	64010155152	00071	BATCH	7,350.05	135.80	7,485.85
01/11/08	01/13/08	64011150166	00062	BATCH	169.44	0.00	169.44
01/11/08	01/13/08	64011154323	00072	BATCH	5,875.28	88.85	5,964.13
01/11/08	01/13/08	64011154728	00072	BATCH	6,434.11	798.76	7,232.87
01/12/08	01/13/08	64012368841	00073	BATCH	14,436.00	14,436.00	14,436.00
01/12/08	01/13/08	64012368059	00073	BATCH	9,459.06	132.50	9,591.56
01/13/08	01/13/08	64013056517	00074	BATCH	7,222.39	0.00	7,222.39
01/13/08	01/13/08	64013058797	00074	BATCH	8,176.89	104.24	8,281.13
01/14/08	01/14/08	64014142800	00075	BATCH	4,204.21	0.00	4,204.21
01/14/08	01/14/08	64014144670	00075	BATCH	5,627.73	541.09	6,168.82
01/15/08	01/15/08	64015148075	00076	BATCH	8,887.72	322.53	9,210.25
01/15/08	01/15/08	64015148315	00076	BATCH	6,298.47	104.63	6,403.10
01/16/08	01/16/08	64016146669	00077	BATCH	7,468.68	675.88	8,144.56
01/16/08	01/16/08	64016148463	00077	BATCH	7,189.52	179.94	7,369.46
01/17/08	01/17/08	64017142668	00078	BATCH	5,765.23	213.95	5,979.18
01/17/08	01/17/08	64017159377	00078	BATCH	7,613.41	42.81	7,656.22
01/18/08	01/18/08	64018126384	00079	BATCH	6,380.07	189.99	6,570.06
01/18/08	01/18/08	64018147074	00079	BATCH	11,995.59	366.01	12,361.60
01/19/08	01/21/08	64019376636	00080	BATCH	11,250.33	460.36	11,710.69
01/19/08	01/21/08	64019379038	00080	BATCH	8,197.82	486.83	8,684.65
01/21/08	01/21/08	64021260781	00081	BATCH	8,639.65	8.81	8,648.46
01/21/08	01/21/08	64021306662	00082	BATCH	5,944.18	112.50	6,056.68
01/21/08	01/21/08	64021326604	00063	BATCH	1,284.14	30.00	1,314.14
01/21/08	01/21/08	64021326781	00082	BATCH	6,927.03	204.59	7,131.62
01/22/08	01/22/08	64022141544	00083	BATCH	4,731.19	0.00	4,731.19
01/22/08	01/22/08	64022143984	00083	BATCH	4,593.80	292.60	4,886.40
01/23/08	01/23/08	64023139057	00084	BATCH	3,648.56	0.00	3,648.56
01/23/08	01/23/08	64023139120	00084	BATCH	5,362.15	114.24	5,476.39
01/24/08	01/24/08	64024139284	00085	BATCH	7,713.25	10.59	7,723.84
01/24/08	01/24/08	64024139404	00085	BATCH	5,125.39	0.00	5,125.39
01/25/08	01/27/08	64025162906	00086	BATCH	5,979.29	254.98	6,234.27
01/25/08	01/27/08	64025163088	00086	BATCH	4,799.23	18.00	4,817.23
01/26/08	01/27/08	64026373305	00087	BATCH	6,160.04	921.67	7,081.71
01/26/08	01/27/08	64026373633	00087	BATCH	8,267.78	363.16	8,630.94
01/27/08	01/27/08	64027052440	00088	BATCH	3,937.87	34.85	3,972.72
01/28/08	01/28/08	64028132681	00089	BATCH	6,251.50	116.17	6,367.67
01/28/08	01/28/08	64028137557	00089	BATCH	2,882.08	62.70	2,944.78
01/28/08	01/28/08	64028137680	00089	BATCH	2,755.28	127.49	2,882.77
01/29/08	01/29/08	64029137277	00090	BATCH	3,529.42	46.42	3,575.84
01/29/08	01/29/08	64029137469	00090	BATCH	4,490.58	125.74	4,616.32
01/30/08	01/30/08	64030136791	00091	BATCH	4,322.76	30.00	4,352.76
01/30/08	01/30/08	64030137909	00091	BATCH	6,713.99	65.34	6,779.33
01/31/08	01/31/08	64031225185	00092	BATCH	3,858.56	155.11	4,013.67
01/31/08	01/31/08	64031227887	00092	BATCH	5,433.56	192.59	5,626.15
<b>Deposit Totals</b>					<b>433,064.81</b>	<b>12,243.18</b>	<b>445,307.99</b>

Each batch under Paid by Merchant Payment Services has been posted to Account # xxxxxxxx9123

#### 6 Chargebacks

Card	Chargeback Reason	Internal Ref #	Amount	Date	Transaction Date
XXXXXXXXXXXX5678	NO RECEIPT OF GOODS	98765432198	200.00	01/15/08	11/31/07

#### 7 Adjustments

Card	Adjustment Reason	Reference #	Amount	Date	Transaction Date
	ON-LINE ADJUSTM	747170530030	4.87	1/3/08	0/0/00
	ON-LINE ADJUSTM	747170530030	0.92	1/3/08	0/0/00
	ON-LINE ADJUSTM	747170530080	4.17	1/3/08	0/0/00
	ON-LINE ADJUSTM	747170530210	1.49	1/3/08	0/0/00
	ON-LINE ADJUSTM	747170530310	1.96	1/3/08	0/0/00
	ON-LINE ADJUSTM	747170530310	2.02	1/3/08	0/0/00
			15.43		

#### 8 Visa/MasterCard/Discover Charges

Description	Sales Amount	Item Count	Discount Rate	Per Item
CPS/RTL CHECK	197,053.40	1,438	1/3/08	0/2900
CPS RETAIL	101,512.35	1,043	1/8/00	0/2900
MERT 1 DB	24,811.33	169	1/8/00	0/2900
MERT 3 DB	48,163.17	330	1/3/00	0/2900
DSCV RETAIL	23,487.21	175	1/8/00	0/2900
VISA/MC/DSCV RETURNS	-28,475.02	284	0/0000	0/2900
Summary	366,552.44			

#### 9 Electronic Benefit Transaction (EBT) Charges

Description	DR CR	Sales Amount	Discount Rate	Discount Charges	Item Count	Per Item Rate	Item Charge
FOOD STAMPS	DR	0.00	0.0000	0.00	0	0.0000	0.00
Summary	DR	0.00		0.00	0.00		0.00
	CR	0.00		0.00	0.00		0.00
NET				0.00	0.00		0.00

#### 10 Point of Sale (POS) Debit Charges

Description	DR CR	Sales Amount	Discount Rate	Discount Charges	Item Count	Per Item Rate	Item Charge
INLK RETAIL POS	DR	0.00	0.7500	0.00	0	0.4000	0.00
MSTO RETAIL POS	DR	0.00	0.7500	0.00	0	0.4000	0.00
STAR RETAIL POS	DR	0.00	0.7500	0.00	0	0.4000	0.00
Summary	DR	0.00		0.00	0	0.00	0.00
	CR	0.00		0.00	0	0.00	0.00
NET				0.00	0	0.00	0.00

#### 11 Electronic Check Charges

Description	DR CR	Sales Amount	Discount Rate	Discount Charges	Item Count	Item Rate	Item Charge
ECHK ECS	DR	6,634.48	1.6500	109.47	68	0.4000	27.20
ECHK ECS 1734	CR	0.00	0.0000	0.00	0	0.4000	0.00
	DR	59,877.89	1.6500	987.99	570	0.4000	228.00
	CR	0.00	0.0000	0.0			

## > Important Information Regarding Your Merchant Account

### Terms & Conditions

Condensed below are some key terms and conditions that govern our processing of card transactions for you. Please refer to your merchant agreement, the Merchant Operating Guide ( "Guide" ), and/or the Merchant Terms of Service ( "MTOS " ) for detailed disclosure of terms governing transaction processing services. If there is a discrepancy between any provision in the merchant agreement, the Guide, or the MTOS and the Terms & Conditions, these Terms & Conditions prevail. Your use of our processing services indicates your agreement with these Terms & Conditions, as well as your agreement with the merchant agreement, Guide, and MTOS, as applicable.

- > Merchant may not set minimum purchase amounts, surcharge card transactions, disburse cash (except on debit card transactions), or require cardholders to provide any personal information (e.g., phone number or address). Merchant may only process transactions for the location registered with us and may not process transactions for any other business or location.
- > Merchant is responsible for identifying the cardholder, verifying the signature and expiration date on the card for card present transactions. Merchant must obtain a Code 10 voice authorization on any suspicious transaction and follow any instructions given by the operator.
- > Merchant must obtain authorization via telephone or electronic device from the designated authorization center prior to completing each transaction. Such authorization, however, is NOT a guarantee of an accepted payment transaction.
- > Merchant may not accept mail/telephone order or Internet transactions; accept partial payments; or accept deposits for future services without our prior approval. For mail/telephone order and Internet transactions, Merchant warrants the identity of the cardholder.
- > Payments to Merchant are provisional and subject to chargebacks and adjustments. Merchant is fully liable to us for all transactions returned to us for whatever reason, such returns being known as "chargebacks." Merchant agrees to accept all chargebacks and will be liable to us in the amount of any sale that the cardholder or card issuer disputes.
- > Merchant discount fees are calculated on gross volume.
- > Merchant account is subject to termination fees, swap fees, and annual fees, along with retrieval and/or chargeback fees, applicable sales tax, and supply fees.
- > If Merchant's account has no activity for a period exceeding 365 days, Merchant may be deemed to have closed its account and will be assessed a termination fee.
- > We may change or add to these Terms & Conditions. We will inform Merchant of a change/addition in a periodic statement or other written notice. Merchant will be deemed to have agreed to the change/addition if Merchant continues to present transactions to us after 30 days following the mailing of the notice.
- > Notwithstanding the previous sentence, changes/additions to fees will be effective upon notice to Merchant, unless a later effective date is provided. We may pass through to Merchant any fee increases imposed by Visa<sup>®</sup>, MasterCard<sup>®</sup>, other payment networks, telecommunications vendors, or other third parties without giving Merchant the right to terminate.

### Glossary of Terms

- Adjustment Fee** – a fee charged for adjustments made to deposits due to errors made by Merchant.
- Administration/Service Fee** – a fee charged for ongoing services to the Merchant account.
- Annual Fee** – a fee charged one time each year to cover certain operational expenses incurred by us during the prior year.
- Authorization Fee** – a fee that is charged each time authorization is obtained on a bank card or non-bank card transaction.
- AVS Fee** – a fee assessed each time address verification is obtained either by a Point of Sale (POS) device or by calling the voice center.
- Chargeback Fee** – a flat, per occurrence fee that is charged to cover processing charges incurred because a transaction is being disputed by the cardholder or card issuer.
- Equipment Fee** – a fee charged for POS terminals, printers, imprinters and any other equipment used by Merchant.
- Maintenance Fee** – a fee charged for changes to the Merchant account after the initial set up.
- Membership Fee** – a fee charged either monthly, quarterly, or annually for participation in a merchant bankcard program.
- Minimum Discount Fee** – the minimum amount billed monthly for discount fees. If the actual discount due is not equal to or greater than the minimum, the merchant will be charged the minimum discount fee.
- Network Access Fee** – a fee charged for providing POS terminal access to the electronic network, including authorizations and declines.
- Retrieval Fee** – a flat, per occurrence fee charged to cover processing charges incurred by the request from the cardholder or card issuer for a legible draft copy.
- Supply Fee** – a fee charged Merchant for supplies, such as printer paper, sales and credit drafts, and printer cartridges.
- Swap Fee** – a fee charged for exchanging Merchant 's current equipment, such as POS terminals, printers, and imprinters, for different, new, or updated equipment.

### Billing Disputes

Merchant is responsible for paying us for services rendered in accordance with the schedule of fees furnished to Merchant, which may be amended from time to time. Merchant is responsible for examining all statements and reporting any questions or billing disputes to us in writing within 30 days from the date the statement is mailed. Billing questions or disputes should be addressed to: Electronic Merchant Systems Inc, 3612 Forest Drive, Alexandria, VA 22302. If Merchant fails to notify us in a timely fashion regarding a dispute, Merchant is deemed to have accepted its statement and to have waived any claim. We are not responsible for any interest, NSF, accounting, bank or related fees due to untimely and/or inaccurate deposits and/or billings caused by Merchant or us.

For more information about your statement or frequently asked questions, please visit our website at: [www.elect-mer.com](http://www.elect-mer.com), or contact Customer Service: (800)476-5020.

