

Cost Plus / Interchange Example Statement

Processing Month: ██████████ 6695
 Association Number: ██████████
 Merchant Number: ████████████████████
 Routing Number: ██████████
 Deposit Account Number: ██████████

Overall effective rate 2.38%. This is total cost to business owner.

Amount Deducted:
\$ 930.81

Processor fees \$236.89

Uncontrollable Cost From Card Brands \$693.92 = 1.77%. This amount is controlled by VISA, MasterCard, Discover, And American Express. The processors and Business owners have no control over this part of the bill.

Plan Summary								
Plan Code	Number of Sales	Amount of Sales	Number of Credits	Amount of Credits	Net Sales	Average Ticket	Disc P/I	Discount Due
VS	499	26,471.15	00	.00	26,471.15	53.05		119.13
MC	96	4,951.71	00	.00	4,951.71	51.58		22.27
AM	81	6,932.91	00	.00	6,932.91	85.59	0.05000	42.18
DS	19	792.83	00	.00	792.83	41.73		3.56
**	695	39,148.60	00	.00	39,148.60	56.33		187.14

Deposits									
Day	Reference Number	Tran Code	Plan Code	Number of Sales	Amount of Sales	Amount of Credits	Discount Paid	Non Settled	Settled
01	90001160046	D	T	46	3,913.42	.00	.43	.00	3,912.99
02	90001170005	D	T	05	187.35	.00	.19	.00	187.16
03	90001180006	D	T	06	906.30	.00	1.12	.00	905.18
05	90001190057	D	T	57	2,794.34	.00	.95	.00	2,793.39
05	90001200035	D	T	35	1,451.06	.00	.53	.00	1,450.53
08	90001210023	D	T	23	1,225.14	.00	.33	.00	1,224.81
09	90001220006	D	T	06	179.65	.00	.00	.00	179.65
10	90001230003	D	T	03	98.00	.00	.04	.00	97.96
12	90001060038	D	T	38	1,848.69	.00	.23	.00	1,848.46
12	90001010033	D	T	32	1,605.83	.00	.47	.00	1,605.36
12	90001020058	D	T	58	2,709.93	.00	.77	.00	2,709.16
14	90001030065	D	T	65	4,516.63	.00	1.29	.00	4,515.34
14	90001040003	D	T	03	64.50	.00	.00	.00	64.50
14	90001070005	D	T	05	234.00	.00	.00	.00	234.00
15	90001050003	D	T	03	129.60	.00	.12	.00	129.48
19	90001060040	D	T	39	2,695.46	.00	1.00	.00	2,694.46
19	90001080031	D	T	31	1,875.05	.00	.29	.00	1,874.76
20	90001070049	D	T	49	2,685.51	.00	.28	.00	2,685.23
20	90001090021	D	T	21	1,111.53	.00	.19	.00	1,111.34
22	90001080012	D	T	12	782.15	.00	.40	.00	781.75
22	90001090006	D	T	06	669.40	.00	.10	.00	669.30
24	90001100013	D	T	13	650.44	.00	.22	.00	650.22
26	90001110051	D	T	51	2,804.78	.00	.57	.00	2,804.21
26	90001100053	D	T	53	2,588.04	.00	.56	.00	2,587.48
26	90001120035	D	T	35	1,421.80	.00	.30	.00	1,421.50
Deposit Totals				695	39,148.60	.00	10.38		39,138.22

Fees						
Count	Amount	Rate %	Rate Per Item	Description	Fees Paid	Total
AUTHORIZATION FEES:						
684				Authorization	.00	34.20
Total Authorization Fees:						34.20

Uncontrollable Cost From Card Brands

Fees - continued						
Count	Amount	Rate %	Rate Per Item	Description	Fees Paid	Total
INTERCHANGE FEES / AMERICAN EXPRESS PROGRAM FEES:						
77	4,982.74	0.8000	0.15000	VS CPS Retail Check Debit	.00	51.40
15	150.08	1.5500	0.04000	VS CPS Small Ticket Debit	.00	2.94
02	55.00	1.9000	0.10000	VS Business Tr1 Prod 2	.00	1.25
01	164.00	2.5000	0.10000	VS US Corporate Card - Card Present	.00	4.20
01	39.00	2.5000	0.10000	VS US Purchasing Card - Card Present	.00	1.08
01	35.00	2.2000	0.10000	VS Business Tr4 Prod 2	.00	.87
03	209.25	1.5100	0.10000	VS VT Product 2	.00	3.46
07	346.67	1.6500	0.10000	VS VTR Product 2	.00	6.41
28	1,882.06	1.6500	0.10000	VS VIN Product 2	.00	33.85
78	4,538.70	2.1000	0.10000	VS VSP VIQ Product 2	.00	103.13
01	50.00	2.0500	0.10000	VS Business Tr2 Prod 2	.00	1.13
04	271.75	2.1000	0.10000	VS Business Tr3 Prod 2	.00	6.12
04	27.78	1.6000	0.05000	VS CPS Small Ticket Pp	.00	.64
37	354.15	0.0500	0.22000	VS CPS Small Ticket Regulated	.00	8.32
230	12,859.77	0.0500	0.22000	VS US Regulated Debit	.00	57.07
08	308.20	1.1500	0.15000	VS CPS Retail Pp	.00	4.74
02	197.00	1.7000	0.10000	VS Business Card CP Debit	.00	3.55
10	642.12	1.8000	0.10000	MC Enhanced Merit III Base	.00	12.55
12	455.16	1.0500	0.15000	MC Merit III Debit	.00	6.60
05	203.25	1.9000	0.10000	MC World Merit III	.00	4.35
38	1,906.32	2.3000	0.10000	MC World Elite Merit III	.00	47.65
01	141.00	2.6500	0.10000	MC Business Level 1 Data Rate I	.00	3.84
03	111.50	1.1500	0.15000	MC Merit 3 Prepaid	.00	1.74
07	369.25	2.3000	0.10000	MC High Value Merit III Base 1	.00	9.20
01	51.00	2.8000	0.10000	MC Business Level 2 Data Rate I	.00	1.53
19	1,072.11	0.0500	0.22000	MC US Cons Regulated POS Debit w/Fraud Adj	.00	4.69
04	43.22	1.6000	0.04000	AM Restaurant Small Ticket	.00	.85
13	290.13	1.8500	0.10000	AM Restaurant Tier 1	.00	6.67
54	3,790.32	2.5000	0.10000	AM Restaurant Tier 2	.00	100.25
10	2,809.24	2.8500	0.10000	AM Restaurant Tier 3	.00	81.06
09	403.67	1.7200	0.10000	DS PSL Retail Rewards	.00	7.85
04	203.25	2.4500	0.15000	DS Commercial Electronic Submission Level	.00	5.58
06	185.91	1.7400	0.10000	DS PSL Retail PR	.00	3.84
Total Interchange Fees / American Express Program Fees:						588.41
TRANSACTION FEES:						
695				Transaction	.00	34.75
					Total Transaction Fees:	34.75
CARD BRAND FEES:						
123			0.01950	VS-NAPF-Credit	.00	2.40
01				VS-VS FANF CP	.00	2.00
01			0.03550	VS-NAPF INTL Debit	.00	.04
360			0.01550	VS-NAPF-Debit	.00	5.58
01			0.01550	VS-NAPF DOMDBAUTHREV	.00	.02
01	9.00		0.10000	VS-TIF	.00	.10
126	7,591.43	0.1400		VS-ASSMNT CREDIT	.00	10.69
373	18,879.72	0.1300		VS-ASSMNT DEBIT	.00	24.61
499	26,471.15		0.00180	VS-VS TRANSMFEE	.00	.90

Processing Month: 02-23 6695
Association Number: 500001
Merchant Number: xxxxxxxxxxxx2600
Routing Number: xxxxx6505
Deposit Account Number: xxxxxx7721

Amount Deducted:
\$ 930.81

Uncontrolable Cost From Card Brands

Fees - continued						
Count	Amount	Rate %	Rate Per Item	Description	Fees Paid	Total
CARD BRAND FEES:						
96	4,951.71	0.1300		MC-ACQ Brand Volume	.00	6.48
96	4,951.71	0.0125		MC-MC Acq Licn Fee	.00	.62
01				MC-MC Location Fee	.00	1.25
97			0.01950	MC-NABU Auth	.00	1.89
101			0.00070	MC-MC Sfe Nt Aq Fee	.00	.07
81	6,932.91		0.02000	AM-Amex AcqTransFee	.00	1.62
81	6,932.91	0.1650		AM-AM USASSMNTFEE	.00	11.48
19	792.83	0.1400		DS-DS Assessment	.00	1.11
19	792.83		0.00250	DS-DISC Data Usage	.00	.05
20			0.01900	DS-DS Ntwk Auth Fee	.00	.38
				AMEX Network Fee	10.38	10.40
					Total Card Brand Fees:	81.69
OTHER FEES:						
Monthly Service					.00	15.00
					Total Other Fees:	15.00
					Total Fees Due:	754.05

Amount Deducted

930.81

Total amount for the business to process all the cards for the month.
This is the same as page one red box total.

PLAN CODES				TRANSACTION CODES	
VS -VISA	MC -MASTERCARD	DS -DISCOVER	JC -JCB	T -ALL PLANS	D -DEPOSIT
VL -VISA LARGE TICKET	ML -MASTERCARD LARGE TICKET	DD - DISCOVER DEBIT	AM -AMERICAN EXPRESS	1 -PLAN ONE	C -CHARGEBACK
VD -VISA DEBIT	MD -MASTERCARD DEBIT	DZ -DISCOVER BUSINESS	DB -DEBIT	2 -PLAN TWO	A -ADJUSTMENT
VB -VISA BUSINESS	MB -MASTERCARD BUSINESS	DJ -DISCOVER JCB	EC -ELECTRONIC CHECK	3 -PLAN THREE	B -CHARGEBACK REVERSAL
V\$ -VISA CASH ADVANCE	M\$ -MASTERCARD CASH ADVANCE	D\$ -DISCOVER CASH ADV	EB -EBT PP -PAYPAL		