



A GUIDE TO READING YOUR

# ENHANCED BILL BACK STATEMENT

**CHASE** ™  
Paymentech

You told us what you needed  
to see in a statement.  
We listened.

# Your Statement Defined

Your merchant services financial statement is now available electronically, and it features even more functionality than your previous statement. Using a simple, concise format, our electronic statement design will be divided into the following sections.

## Section 1: Cover Page

This section displays the merchant's address and processing information. While this page won't contain any financial information, it features a section for messages to notify you of important service and account information. This page also includes the customer service number for assistance with processing needs and questions.

- 1 Merchant provider's return address.
- 2 Merchant's name and current mailing address.
- 3 The customer service phone number for statement-related questions.
- 4 Merchant-specific information, including the merchant number and the statement period.
- 5 Message area containing important service announcements and account information.

## Section 2: Deposit Summary

This section provides a comprehensive view of your account activity broken down by card type, including all card type transactions you accepted and processed during the statement period, as well as any financial adjustments made to your deposits.

- 6 The date the transactions were processed.
- 7 The number of transactions per batch submitted for processing.
- 8 The net dollar amount (Sales minus Returns) of each batch submitted.
- 9 The dollar amount of the transactions that were rejected and not processed during posting.
- 10 The total deposit amount less any deposit adjustments.
- 11 The net dollar amount of card types funded by Paymentech.
- 12 The total net dollars detailed by card type.
- 13 A grand total of all activity during the statement period.
- 14 The last 4 digits of the bank account number used for funding deposits.

## Section 3: Credit Card Summary

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

- 15 Lists the various card types you currently accept.
- 16 Lists the total number of sales transactions by card type during the statement period.
- 17 Indicates the total dollar amount of sales transactions by card type during the statement period.
- 18 Displays the total number of credit transactions (Returns) by card type during the statement period.
- 19 Displays the total dollar amount of credit transactions (Returns) by card type during the statement period.
- 20 Lists the total number of transactions (Sales and Returns) processed by card type during the statement period.
- 21 Summarizes the total dollar amount processed by card type (Sales less Returns) during the statement period.
- 22 Calculates the net total and divides it by the total number of items for the same card type.
- 23 Total dollar amount of all credit card activity processed during the statement period.

## Section 4: Chargebacks & Reversals

This section lists and summarizes the chargebacks and reversals for your statement period.

- 24 Date the chargeback or reversal was processed to your bank account.
- 25 Indicates the reason for the chargeback or reversal.
- 26 Total number of chargebacks or reversals for the processing date.
- 27 The dollar amount of the respective chargeback or reversal.
- 28 Total of all of the chargebacks by item and amount for the statement period.
- 29 Total of all of the reversals by item and amount for the statement period.
- 30 The last 4 digits of the bank account number used for chargebacks and reversals.
- 31 The automated case number (ACS) assigned to the chargeback/reversal.

## Section 5: Financial Adjustments

This section displays and itemizes miscellaneous financial adjustments processed during the statement period based on date and description.

- 32 Date the adjustment was processed to the merchant's bank account.
- 33 Detailed description of the adjustment.
- 34 Total number of adjustment items on a processed date.
- 35 Dollar amount of the adjustment on a given date.
- 36 Total of the adjustment items and dollar amounts for the statement period.
- 37 The last 4 digits of the bank account number used for adjustments.

## Section 6: Charges and Fees

The Charges and Fees section of your merchant statement details the fees that were calculated and assessed during the current statement cycle. (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.)

- 38 Total net sales amount used to calculate fees.
- 39 Total number of transactions used to calculate fees, where applicable.
- 40 Represents a fee assigned and is used in conjunction with the Item Count to calculate the Amount Charged.
- 41 Represents the amount assessed based on the Sales Amount and/or the Items.
- 42 Total processing fees incurred during the statement period.
- 43 The last 4 digits of the most current merchant bank account number used to bill the applicable fees.

**Making a Statement** We know your time is valuable, so we've designed our merchant services financial statement with you in mind. Our electronic statement will help you access the information you need in as little time as possible. We're committed to providing you innovative payment processing solutions, and we believe our design makes a great statement.



MERCHANT NAME  
ATTN: JOHN DOE  
123 MAIN STREET  
ANYWHERE, NY 12345

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Merchant Number: 00000000000  
MERCHANT NAME  
Statement Period: 01-Oct-2008 - 31-Oct-2008

If you have any questions regarding your statement, please contact: 1-877-765-8869

There are no new messages.



Statement Period: 01-Oct-2008 - 31-Oct-2008  
Merchant Number: 00000000000  
MERCHANT NAME

Deposit Summary

6	7	8	9	10	11	12							
Post Date	Number of Items	Total Deposit Amount	Deposit Adjustments	Net Deposits	Paid By Chase Paymenttech	Totals By Card Type		Totals By Card Type	Totals By Card Type	Totals By Card Type			
10/23	3	\$ 560.00	\$ 0.00	\$ 560.00	\$ 210.00	MC*	\$ 210.00	VISA*	\$ 0.00	JCB*	\$ 0.00	DEBIT*	\$ 0.00
						AMEX	\$ 350.00	DSCV*	\$ 0.00				
10/25	3	\$ 560.00	\$ 0.00	\$ 560.00	\$ 385.00	MC*	\$ 0.00	VISA*	\$ 385.00	JCB*	\$ 0.00	DEBIT*	\$ 0.00
						AMEX	\$ 175.00	DSCV*	\$ 0.00				
10/28	1	\$ 324.00	\$ 0.00	\$ 324.00	\$ 0.00	MC*	\$ 0.00	VISA*	\$ 0.00	JCB*	\$ 0.00	DEBIT*	\$ 0.00
						AMEX	\$ 324.00	DSCV*	\$ 0.00				
10/29	1	\$ 175.00	\$ 0.00	\$ 175.00	\$ 175.00	MC*	\$ 175.00	VISA*	\$ 0.00	JCB*	\$ 0.00	DEBIT*	\$ 0.00
						AMEX	\$ 0.00	DSCV*	\$ 0.00				
10/31	2	\$ 548.00	\$ 0.00	\$ 548.00	\$ 349.00	MC*	\$ 0.00	VISA*	\$ 349.00	JCB*	\$ 0.00	DEBIT*	\$ 0.00
						AMEX	\$ 199.00	DSCV*	\$ 0.00				
<b>13</b> Totals	33	\$ 7,167.00	\$ 0.00	\$ 7,167.00	\$ 3,851.00	MC*	\$ 1,669.00	VISA*	\$ 2,007.00	JCB*	\$ 0.00	DEBIT*	\$ 0.00
						AMEX	\$ 3,316.00	DSCV*	\$ 175.00				

\*Funded by Chase Paymenttech  
†Bank account number \*\*\*\*0000  
‡Reflects most current bank account number  
§All amounts in US Dollars

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Statement Period: 01-Oct-2008 - 31-Oct-2008  
Merchant Number: 00000000000  
MERCHANT NAME

Credit Card Summary

15	16	17	18	19	20	21	22
Card	Number Of Items	Sales	Number Of Items	Credits	Total Number Of Items	Net Sale	Average Ticket
MASTERCARD	9	\$ 1,669.00	0	\$ 0.00	9	\$ 1,669.00	\$ 185.44
VISA	7	\$ 2,007.00	0	\$ 0.00	7	\$ 2,007.00	\$ 286.71
DISCOVER	1	\$ 175.00	0	\$ 0.00	1	\$ 175.00	\$ 175.00
AMERICAN EXPRESS	16	\$ 3,316.00	0	\$ 0.00	16	\$ 3,316.00	\$ 207.25
JCB	0	\$ 0.00	0	\$ 0.00	0	\$ 0.00	\$ 0.00
<b>23</b> Totals	33	\$ 7,167.00	0	\$ 0.00	33	\$ 7,167.00	

†All amounts in US Dollars

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**Chargebacks & Reversals**

24	Date	31	ACS Number	Chargeback/Reversal Reason	25	26	Items	27	Amount		
	10/29		Chargebacks	8XXXXXXXXX OTHER					\$ 349.00		
28	Total Chargebacks									1	\$ 349.00
29	Total Reversals									0	\$ 0.00

30  
‡Bank account number \*\*\*\*0000  
‡Reflects most current bank account number  
‡All amounts in US Dollars

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**Financial Adjustments**

32	Date	33	Adjustment Description	34	Items	35	Amount				
	No Records Found										
36	Total Financial Adjustments									0	\$ 0.00

37  
‡Bank account number \*\*\*\*0000  
‡Reflects most current bank account number  
‡All amounts in US Dollars

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**Charges & Fees**

Description	38	39	40	41
	Sales Amount	Items	Item Charge	Amount Charged*
MasterCard Charges: MASTERCARD SALES DISCOUNT (2.44%)	\$ 1,669.00			\$ 40.72
<b>Total MasterCard Discount Fees</b>				\$ 40.72
Non-Qualified Credit Card Differential				
MC ENHANCED MERIT I	\$ 175.00	1		\$ 0.26
MC WORLD MERIT 1	\$ 350.00	2		\$ 0.56
MC CORPORATE (INTL) BUSINESS	\$ 175.00	1		\$ 1.50
MC WRLD COMM DATA RATE II BUS	\$ 210.00	1		\$ 1.95
MC COMMERCIAL DATA RATE II (US) PURCHA	\$ 175.00	1		\$ 1.65
MC COMM DATA RATE II (US) FLEET AT NON FUEL	\$ 210.00	1		\$ 2.23
<b>Total MasterCard Non-Qualified Credit Card Fees</b>				\$ 8.15
Visa Charges: VISA SALES DISCOUNT (2.44%)	\$ 1,658.00			\$ 40.46
<b>Total Visa Discount Fees</b>				\$ 40.46
Non-Qualified Credit Card Differential				
VS PURCHASING CARD BUSINESS TO BUSINESS	\$ 175.00	1		\$ 1.32
VS BUSINESS CARD BUSINESS TO BUSINESS	\$ 499.00	1		\$ 3.75
VS CPS/REWARD 2	\$ 809.00	3		\$ 0.41
<b>Total Visa Non-Qualified Credit Card Fees</b>				\$ 5.48
Discover Charges: DISCOVER SALES DISCOUNT (2.44%)	\$ 175.00			\$ 4.27
<b>Total Discover Discount Fees</b>				\$ 4.27
Auth Fees: AMEX INTERNET AUTH FEE		16	\$ 0.20	\$ 3.20
<b>Total Auth Fees</b>		16		\$ 3.20
Other Fees: CHARGEBACK FEE		1	\$ 10.00	\$ 10.00
BATCH SETTLEMENT FEE		18	\$ 0.20	\$ 3.60
INTERNET SERVICE FEE				\$ 20.00
<b>Total of Other Fees</b>		19		\$ 33.60
42 <b>Total Charges and Fees</b>				\$ 135.88

‡Bank account number \*\*\*\*0000  
‡Reflects most current bank account number  
\*\*Chargeback Interchange Refund  
\*\*\*Chargeback Reversal Interchange Expense

\*Calculated daily, rounding differences may occur

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## **We didn't just ask you what you thought about our merchant services financial statement; we made the changes.**

That's right. You told us what you wanted and we've completely changed our statement design to reflect your input. The result?

An electronic statement that is easier to read and even easier to use. 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.

**User-friendly format**

**Easy-to-read sections**

**Simple reconciliation**

**Fees broken down**

**Qualification rate**

**displayed**