



A GUIDE TO READING YOUR

PASS-THRU 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.

Section 5: Financial Adjustments

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

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

Section 6: Charges and Fees

(Pass Thru represented below)

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.)

- 37 Total net sales amount used to calculate fees.
- 38 Total number of transactions used to calculate fees, where applicable.
- 39 Percentage rate assigned to a particular qualification level that's used in conjunction with the Sales Amount to calculate the Amount Charged.
- 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 multiplied by the Rate and Item Charge.
- 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.



Chase Paymenttech Solutions
PO Box 8600
Hagerstown, MD 21741-4600

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

Merchant Number: 000000000000
MERCHANT NAME

Statement Period:
01-Nov-2008 - 30-Nov-2008

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

There are no new messages.

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Statement Period: 01-Nov-2008 - 30-Nov-2008
Merchant Number: 000000000000
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			
11/16	3	\$ 193.00	\$ 0.00	\$ 193.00	\$ 193.00	MC*	\$ 0.00	VISA*	\$ 193.00	DEBIT*	\$ 0.00	AMEX	\$ 0.00
						DSCV	\$ 0.00						
11/18	3	\$ 525.00	\$ 0.00	\$ 525.00	\$ 525.00	MC*	\$ 0.00	VISA*	\$ 525.00	DEBIT*	\$ 0.00	AMEX	\$ 0.00
						DSCV	\$ 0.00						
11/19	3	\$ 2,029.00	\$ 0.00	\$ 2,029.00	\$ 2,029.00	MC*	\$ 0.00	VISA*	\$ 2,029.00	DEBIT*	\$ 0.00	AMEX	\$ 0.00
						DSCV	\$ 0.00						
11/21	1	\$ 75.00	\$ 0.00	\$ 75.00	\$ 75.00	MC*	\$ 75.00	VISA*	\$ 0.00	DEBIT*	\$ 0.00	AMEX	\$ 0.00
						DSCV	\$ 0.00						
11/22	1	\$ 47.77	\$ 0.00	\$ 47.77	\$ 47.77	MC*	\$ 0.00	VISA*	\$ 47.77	DEBIT*	\$ 0.00	AMEX	\$ 0.00
						DSCV	\$ 0.00						
11/23	1	\$ 15.25	\$ 0.00	\$ 15.25	\$ 15.25	MC*	\$ 15.25	VISA*	\$ 0.00	DEBIT*	\$ 0.00	AMEX	\$ 0.00
						DSCV	\$ 0.00						
11/25	1	\$ 64.54	\$ 0.00	\$ 64.54	\$ 64.54	MC*	\$ 0.00	VISA*	\$ 64.54	DEBIT*	\$ 0.00	AMEX	\$ 0.00
						DSCV	\$ 0.00						
11/26	1	\$ 85.00	\$ 0.00	\$ 85.00	\$ 85.00	MC*	\$ 85.00	VISA*	\$ 0.00	DEBIT*	\$ 0.00	AMEX	\$ 0.00
						DSCV	\$ 0.00						
11/27	1	\$ 173.00	\$ 0.00	\$ 173.00	\$ 173.00	MC*	\$ 0.00	VISA*	\$ 173.00	DEBIT*	\$ 0.00	AMEX	\$ 0.00
						DSCV	\$ 0.00						
11/29	2	\$ 116.00	\$ 0.00	\$ 116.00	\$ 116.00	MC*	\$ 0.00	VISA*	\$ 116.00	DEBIT*	\$ 0.00	AMEX	\$ 0.00
						DSCV	\$ 0.00						
11/30	1	\$ 300.00	\$ 0.00	\$ 300.00	\$ 300.00	MC*	\$ 0.00	VISA*	\$ 300.00	DEBIT*	\$ 0.00	AMEX	\$ 0.00
						DSCV	\$ 0.00						
13 Totals	145	\$ 16,781.99	\$ 0.00	\$ 16,781.99	\$ 16,690.99	MC*	\$ 5,078.66	VISA*	\$ 11,612.33	DEBIT*	\$ 0.00	AMEX	\$ 75.00
						DSCV	\$ 16.00						

*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-Nov-2008 - 30-Nov-2008
Merchant Number: 000000000000
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 Sales	Average Ticket
MASTERCARD	48	\$ 5,078.66	0	\$ 0.00	48	\$ 5,078.66	\$ 105.81
VISA	92	\$ 11,612.33	3	\$ (251.00)	95	\$ 11,612.33	\$ 122.24
DISCOVER	1	\$ 16.00	0	\$ 0.00	1	\$ 16.00	\$ 16.00
AMERICAN EXPRESS	1	\$ 75.00	0	\$ 0.00	1	\$ 75.00	\$ 75.00
23 Totals	142	\$ 17,032.99	3	\$ (251.00)	145	\$ 16,781.99	

†All amounts in US Dollars

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24 **Chargebacks & Reversals** **26** **27**

Date	ACS Number	Chargeback/Reversal Reason	25	Items	Amount	
11/18	00000000	AUTHORIZATION REQUESTED DECLINED/DECLINED AUTHORIZATION			\$ 3.53	
28	Total Chargebacks				1	\$ 3.53
29	Total Reversals				0	\$ 0.00

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

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31 **32** **Financial Adjustments** **33** **34**

Date	Adjustment Description	Items	Amount
11/05	DEBIT CARD ADJUSTMENTS		\$ 9.26
35	Total Financial Adjustments	01	\$ 9.26

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

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Charges & Fees **40** **41**

Description	37	Sales Amount	38	Items	39	Rate	Item Charge	Amount Charged*
MasterCard Charges:								
MC COMMERCIAL FACE TO FACE (US) BUSINE		\$ 230.00		1		2.32%	\$ 0.10	\$ 5.44
MC DOMESTIC MERIT I (DB)		\$ 820.00		8		1.64%	\$ 0.16	\$ 14.73
MC DOMESTIC MERIT III (DB)		\$ 1,136.41		18		1.05%	\$ 0.15	\$ 14.64
MC DOMESTIC MERIT I		\$ 85.00		1		1.89%	\$ 0.10	\$ 1.71
MC DOMESTIC MERIT III		\$ 922.00		6		1.58%	\$ 0.10	\$ 15.17
MC ENHANCED MERIT I		\$ 215.00		3		2.04%	\$ 0.10	\$ 4.68
MC ENHANCED MERIT III BASE		\$ 330.00		3		1.73%	\$ 0.10	\$ 6.02
MC WORLD MERIT III BASE		\$ 1,340.25		8		1.73%	\$ 0.10	\$ 23.99
Total MasterCard Sales Fees								\$ 86.38
Visa Charges:								
VS BUSINESS CARD RETAIL		\$ 1,015.02		9		2.20%	\$ 0.10	\$ 23.23
VS COMM NON-PASS TRANS CREDIT		\$ (90.00)		-1		2.24%		\$ (2.02)
VS CPS KEY ENTERED RETAIL DEBIT		\$ 305.00		4		1.60%	\$ 0.15	\$ 5.48
VS CPS RETAIL - ALL OTHER		\$ 1,191.00		9		1.54%	\$ 0.10	\$ 19.24
VS CPS RETAIL DEBIT		\$ 3,013.31		28		1.03%	\$ 0.15	\$ 35.23
VS CPS/RETAIL KEY ENTERED		\$ 350.00		3		1.85%	\$ 0.10	\$ 6.78
VS CPS/REWARD 1		\$ 4,799.00		30		1.65%	\$ 0.10	\$ 82.19
VS CPS/REWARD 2		\$ 300.00		3		1.90%	\$ 0.10	\$ 6.00
VS CRVCHR NON-PASS TRANS (DB)		\$ (161.00)		-2		1.31%		\$ (2.11)
VS EIRP DEBIT		\$ 355.00		3		1.75%	\$ 0.20	\$ 6.81
VS SIGNATURE PREFERRED - RETAIL		\$ 260.00		2		2.10%	\$ 0.10	\$ 5.66
VS SIGNATURE PREFERRED - STANDARD		\$ 275.00		1		2.70%	\$ 0.10	\$ 7.53
Total Visa Sales Fees								\$ 194.02
Other Fees:								
MASTERCARD ASSESSMENT FEE		\$ 5,078.66				0.095%		\$ 4.83
VISA ASSESSMENT FEE		\$ 11,863.33				0.0925%		\$ 10.98
Total of Other Fees		\$ 16,941.99						\$ 15.81
42 Total Charges and Fees								\$ 296.21

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†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