

How to Read Your Statement – Interchange Plus Pricing

Fiserv Confidential

Please note: Sections on your statement may appear differently due to varying account settings and preferences.

Your Card Processing Statement

Business Name

John Smith
123 Main Street,
Anytown, WI
12345-0000

"Merchant Number" commonly referred to as "MID," is a unique account number assigned to every merchant and merchant location. If you ever need to call the Customer Service help desk it is important to have this handy.

Page 1 of 4

This is Not a Bill

Statement Period 01/01/2021 – 01/31/2021

Merchant Number 123456789999

Customer Service Website – businesstrack.com
Phone – 800-555-5555

An overview of account activity for the statement period.

Use this Customer Service number for all inquiries regarding your merchant account.

Summary

Page 1	Total Amount Submitted	\$956.90
Page 2	Third-Party Transactions	-\$26.72
Page 2	Chargebacks/Reversals	0.00
Page 3	Adjustments	0.00
Page 3	Fees	-\$20.29
Total Amount Processed		\$909.89

Important Information About Your Account

Important announcements regarding your account may be displayed here.

This section reflects total daily activity during the statement period.

Summary by Day

Date Submitted	Submitted Amount	Third-Party Transactions	Chargebacks/Reversals	Adjustments	Fees	Amount Processed
01/22/2021	\$98.12	0.00	0.00	0.00	0.00	\$98.12
01/23/2021	\$113.59	0.00	0.00	0.00	0.00	\$113.59
01/24/2021	\$77.15	0.00	0.00	0.00	0.00	\$77.15
01/25/2021	\$146.65	0.00	0.00	0.00	0.00	\$146.65
01/26/2021	\$161.55	0.00	0.00	0.00	0.00	\$161.55
01/29/2021	\$92.06	0.00	0.00	0.00	0.00	\$92.06
01/30/2021	\$267.78	-\$26.72	0.00	0.00	0.00	\$241.06
Month End Charge	0.00	0.00	0.00	0.00	-\$20.29	-\$20.29
				0.00	-\$20.29	\$909.89

The Month End Charge is the total amount of fees deducted from your account. They will be deducted within 1–5 days of the end of your statement period.

Your Card Processing Statement

Merchant Number 123456789999

Page 2 of 4

Customer Service Website – businesstrack.com
Phone – 800-555-5555

Statement Period 01/01/2021 – 01/31/2021

This section reflects total amount processed
by card type during the statement period.



Summary by Card Type

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
Mastercard®	\$34.86	8	\$278.86	0	0.00	8	\$278.86
Visa®	\$25.45	9	\$229.08	0	0.00	9	\$229.08
American Express®	\$26.72	1	\$26.72	0	0.00	1	\$26.72
Debit/ATM	\$22.22	19	\$422.24	0	0.00	19	\$422.24
Total		37	\$956.90	0	0.00	37	\$956.90

This section reflects total amount processed
per batch during the statement period.



Summary by Batch

Batch	Submit Date	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
404190220240	01/22/2021	\$32.71	3	\$98.12	0	0.00	3	\$98.12
404190230241	01/23/2021	\$25.05	2	\$50.09	0	0.00	2	\$50.09
554254230037	01/23/2021	\$21.17	3	\$63.50	0	0.00	3	\$63.50
404190240242	01/24/2021	\$19.29	4	\$77.15	0	0.00	4	\$77.15
404190250243	01/25/2021	\$36.66	4	\$146.65	0	0.00	4	\$146.65
404190260244	01/26/2021	\$23.76	4	\$95.05	0	0.00	4	\$95.05
554254260038	01/26/2021	\$22.17	3	\$66.50	0	0.00	3	\$66.50
404190290245	01/29/2021	\$18.41	5	\$92.06	0	0.00	5	\$92.06
404190300246	01/30/2021	\$32.10	5	\$160.48	0	0.00	5	\$160.48
554254300039	01/30/2021	\$26.83	4	\$107.30	0	0.00	4	\$107.30
Total			37	\$956.90	0	0.00	37	\$956.90

Your Card Processing Statement

Merchant Number 123456789999

Page 3 of 4

Customer Service Website – businesstrack.com
Phone – 800-555-5555

Statement Period 01/01/2021 – 01/31/2021

This section reflects the fees for activity passed directly to Third-Party Service Providers for processing and funding. If this does not apply to your account this section will not appear



Third-Party Transactions

Date		Amount
01/30/2021	Transaction submitted to American Express	-\$26.72

This section reflects the transactions disputed by a cardholder or card-issuing bank and debited from your account during the statement period.



Chargebacks/Reversals

Date	Reference No.	Card Number (Last 4-Digits)	Amount
No Chargebacks/Reversals for this Statement Period			
Total			0.00

This section reflects the amounts credited to, or deducted from, your account to resolve processing and billing discrepancies during the statement period.



Adjustments

Date		Card Number (Last 4-Digits)	Amount
No Chargebacks/Reversals for this Statement Period			
Total			0.00

Your Card Processing Statement

This section reflects the different fees charged to your account during the statement period.

Fees		
	Type	Amount
Mastercard		
MC-Domestic Merit III	Interchange Charges	(\$5.21)
Mastercard Debit Sales Disc .0039 Disc Rate Times \$229.93	Service Charges	(\$0.90)
MC Network Access Auth Fee 8 Transactions at .0185	Fees	(\$0.15)
Visa		
VI-Signature Preferred Retail	Interchange Charges	(\$4.98)
VI-Cps/Rewards 2	Interchange Charges	(\$0.69)
Visa Debit Sales Discount .0039 Disc Rate Times \$192.31	Service Charges	(\$0.75)
Acquirer Processor Fee DB/PP 1 Transactions at .0155	Fees	(\$0.02)
American Express		
Amex Sales Trans Fee 1 Transactions at .09	Service Charges	(\$0.09)
Total Transaction Fees		(\$12.79)
Account Fees	Type	Amount
Monthly Service Charge		(\$7.50)
Total Account Fees		(\$7.50)
Total		(\$20.29)
Total Interchange Charges		(\$10.88)
Total Service Charges		(\$1.74)
Total Fees		(\$7.67)
Total (Service Charges, Interchange Charges and Fees)		(\$20.29)

"Total Interchange Charges" is total amount of association fees per transaction.

"Total Service Charges" is the total amount Fiserv charges for processing each transaction, plus any applicable software fees.

"Total Fees" is the sum of your monthly incurred fees. Example: Flat Monthly Fee, Statement Fee, Minimum Fee and so on.

This figure represents the "Total Interchange," "Total Service," and "Total Fees" charges during the statement period.

Please Note: If you are not on interchange plus pricing, this section will not appear.



Your Card Processing Statement

Merchant Number 123456789999 Page 4 of 4

Customer Service Website – businesstrack.com Statement Period 01/01/2021 – 01/31/2021
Phone – 800-555-5555

This section reflects a breakdown of sales and cost by interchange qualification plan code.



Interchange

Product/Description	Sales Total	% of Sales	Number of Transaction	% of Total Transactions	Rate	Cost Per Transaction	Sub Total	Total Inter-Change Charges
Mastercard								
MC-Domestic Merit III	\$278.86	100%	8	100%	0.0158%	\$0.100	-\$5.21	
Mastercard Total	\$278.86		8					-\$5.21
Visa								
VI-Signature Preferred Retail	\$199.08	36%	8	89%	0.0210%	\$0.100	-\$4.98	
VI-Cps/Rewards 2	\$30.00	64%	1	11%	0.0195%	\$0.100	-\$0.69	
Visa Total	\$229.08		9					-\$5.67
American Express								
American Express	\$26.72	100%	1	100%	0.0000%	0.000	0.00	
American Express Total	\$26.72		1					0.00
Debit Card								
Debit Card	\$422.24	100%	19	100%	0.0000%	0.000	0.00	0.00
Debit Card Total	\$422.24		19					
Total	\$956.90		37					

This section will appear on your statement if you have multiple business locations.



Appears on individual location statement only.




Total Gross Reportable Sales by TIN


Month	Description	Total
December	Gross Reportable Sales-TIN#####1661	\$1,000.00
	2020 YTD Gross Reportable Sales	\$13,383.83

Customer Support

For more information:

 866-711-4591

 franchisepriority@fiserv.com

 franchise.fiserv.com/ihg

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

Visit **fiserv.com** to learn more.