



Merchant Statement Guide

1A BANKCARD USA MERCHANT SERVICES PAGE 1
 5701 LINDERO CYN. #3
 WESTLAKE VILLAGE, CA MONTH ENDING 8/31/02 **1C**
 91362

MERCHANT STATEMENT 7 643
 SUMMARY OF BANKCARD DEPOSITS

5029 0100 0000 XX

MERCHANT NUMBER 4707 XXXX XXXXXXXX **1B** DDA/SAV/GL NR XXXXXXXXXX **1D**

1E MAIN STREET BAKERY
 123 MAIN STREET
 ANYTOWN, CA 99999-0000

1F CUSTOMER SERVICE TEL #: 1-800-589-8200

[ATTENTION]

2 THIS IS YOUR MONTH END STATEMENT ISSUED TO YOU BY BANKCARD USA, A REGISTERED
 SERVICE PROVIDER FOR HARRIS TRUST & SAVINGS BANK, CHICAGO, IL. FDIC INSURED
 ANY QUESTIONS CONCERNING YOUR STATEMENT OR GENERAL CUSTOMER SERVICE CAN BE
 E-MAILED TO CS@BANKCARDUSA.COM OR CALL 1-800-589-8200.

3 TOTAL CHARGE TO YOUR ACCOUNT IS 40.19

SUMMARY OF CARD DEPOSITS

4A	4B	4C	4D	4E	4F	4G	4H
CARD TYPE	SALES	ADJUSTMENTS**	RETURNS	NET			
MASTERCARD	15	180.36	0	0.00	0	0.00	180.36
VISA	56	815.31	0	0.00	0	0.00	815.31
*AMEX	13	290.19	0	0.00	0	0.00	290.19
BANKCD TOT	71	995.67 4I	0	0.00	0	0.00	995.67
TOTAL	84	1,285.86 4J	0	0.00	0	0.00	1,285.86

* FUNDS DEPOSITED BY CARD ISSUER
 ** ADJUSTMENTS ARE NOT APPLIED TO NET SALES

SUMMARY OF CARD FEES

5A	MASTERCARD				
	DISCOUNT 6 5B	5C	5D	5E	
	QUALIFIED	164.32	.01690	2.78	
	MID QUALIFIED	16.04	.02690	0.43	
	AUTHS & AVS				
	950	15	AT	.2000	5F
	TOTAL			3.00	6.21



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5029 0100 0000 XX
 MERCHANT NUMBER 4707 XXXX XXXXXXXX DDA/SAV/GL NR XXXXXXXXXX

MAIN STREET BAKERY
 123 MAIN STREET
 ANYTOWN, CA 99999-0000

CUSTOMER SERVICE TEL #: 1-800-589-8200

 SUMMARY OF CARD FEES -CONT.

VISA				
DISCOUNT 6				
QUALIFIED	815.31	.01690	13.78	
AUTHS & AVS				
950	70	AT .2000	14.00	
TOTAL				27.78
AMEX				
AUTHS & AVS				
950	13	AT .2000	2.60	
TOTAL				2.60
LESS DISCOUNT PAID			16.81	5G
TOTAL CARD FEES				19.78 5H

 SUMMARY OF MISCELLANEOUS FEES

TOTAL CARD FEES				19.78	6A
BATCH HEADER	6C	12	AT .2000	6D	2.40
MINIMUM DISCOUNT	6B				8.01
STATEMENT FEE					6E 10.00
TOTAL CHARGES					40.19 6F

 SUMMARY OF MONETARY BATCHES

7A	7B	7C	7D	7E					
GROSS	BATCHES R&C	NET	DATE	REF	GROSS	BATCHES R&C	NET	DATE	REF
55.16	.00	55.16	8/16	99919711001	26.11	.00	26.11	8/17	99919811001
134.07	.00	134.07	8/18	99919911001	53.14	.00	53.14	8/19	99920011001
91.79	.00	91.79	8/21	99920241001	82.21	.00	82.21	8/23	99920411001
127.68	.00	127.68	8/24	99920511001	92.56	.00	92.56	8/25	99920611001
195.82	.00	195.82	8/26	99920711001	70.62	.00	70.62	8/28	99920941001
120.74	.00	120.74	8/30	99921111001	235.96	.00	235.96	8/31	99921211001



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Header

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PAGE 3

MONTH ENDING 8/31/02

MERCHANT STATEMENT
 SUMMARY OF BANKCARD DEPOSITS

7 643

5029 0100 0000 XX

MERCHANT NUMBER 4707 XXXX XXXXXXXX

DDA/SAV/GL NR XXXXXXXXXX

MAIN STREET BAKERY
 123 MAIN STREET
 ANYTOWN, CA 99999-0000

CUSTOMER SERVICE TEL #: 1-800-589-8200

Summary of Daily Deposits

SUMMARY OF DAILY DEPOSITS
 SETTLED CARD TYPES

8A	8B	SALES	8C	8D	RETURNS	8E	CHRGK/ADJ	8F	8G	DAILY	8H	DAILY	8I
DATE	COUNT	AMOUNT	COUNT	AMOUNT	COUNT	AMOUNT	DISCOUNT	TOTAL					
08/16	5	55.16	0	.00	0	.00	.93	54.23					
08/17	3	26.11	0	.00	0	.00	.44	25.67					
08/18	7	92.58	0	.00	0	.00	1.56	91.02					
08/19	2	16.39	0	.00	0	.00	.28	16.11					
08/21	6	91.79	0	.00	0	.00	1.56	90.23					
08/23	8	64.15	0	.00	0	.00	1.08	63.07					
08/24	6	71.63	0	.00	0	.00	1.21	70.42					
08/25	5	80.91	0	.00	0	.00	1.37	79.54					
08/26	9	105.09	0	.00	0	.00	1.77	103.32					
08/28	6	60.96	0	.00	0	.00	1.03	59.93					
08/30	7	94.94	0	.00	0	.00	1.60	93.34					
08/31	7	235.96	0	.00	0	.00	3.98	231.98					

1 STATEMENT HEADER

- A** BankCard USA's mailing address
- B** Your merchant account number
- C** Closing date of processing activity for enclosed statement
- D** Checking or savings account number linked to your account
- E** Your statement mailing address
- F** BankCard USA's toll-free customer service phone

2 STATEMENT MESSAGE

Important messages, reminders, and announcements pertaining to your account

3 CHARGE TOTAL

Total month-end debit from your checking or savings account as detailed in the monthly processing statement. This amount is automatically debited from your chosen account at month-end.

4 SUMMARY OF CARD DEPOSITS

Monthly Totals by Card Type

- A** Card type accepted
- B** Total item count of sale transactions
- C** Total dollar amount of sale transactions
- D** Total item count of adjustments
- E** Total dollar amount of net adjustments
- F** Total item count of credit transactions
- G** Monthly total dollar amount of credit transactions
- H** Net dollar amount of sale transactions, adjustments, and credit transactions
- I** Combined total for Visa and MasterCard only
- J** Total for all card types including Visa, MasterCard, American Express & Discover

5 SUMMARY OF CARD FEES

A breakdown of discount and inquiry fees applied for the month. Please refer to information regarding qualification requirements for each tier of discount rates*. Card Fees include, but are not limited to the following:

- **QUALIFIED** – Charges for transactions that qualified for the lowest tier discount rates
- **MID QUALIFIED** – Charges for transactions that qualified for the middle tier discount rates
- **NON QUALIFIED** – Charges for transactions that did not qualify for either the lowest or middle tier discount rates
- **AVS** - Address Verification Service (AVS) inquiry fee. This inquiry is required on all non-face-to-face transactions to qualify for the best discount rate.
- **AUTHORIZATION** – Per-inquiry fee charged each time the terminal or software communicates with the credit card clearinghouse. This fee usually applies to each authorization request and the closing of batches.

5 SUMMARY OF CARD FEES (Continued)

- **POS-LOC / 950** – Per-inquiry fee charged when the terminal dials FDR
 - **POS-WATS** – Per-inquiry fee charged when the terminal dials the FDR 800#
 - **VOICE-LOC** – Per-inquiry fee for voice-authorizations
- A** Card type applicable to fees listed. Authorization fees for batch closings are shown under the VISA card type.
- B** Card Fee type
- C** Dollar amount or item count applicable to fee
- D** Rate or dollar amount applicable to fee
- E** Dollar amount of fee assessed
- F** Total dollar amount for listed card type
- G** Total qualified discount fees previously deducted daily during the month upon the original deposit of each batch
- H** Total of all Card Fees assessed at month-end

6 SUMMARY OF MISCELLANEOUS FEES

A breakdown of all other processing fees applied for the month. Miscellaneous Fees include, but are not limited to, the following:

- **CHARGEBACKS** – Processing fee for receipt of each chargeback during the month
- **CUSTOMER SUPPORT** – Monthly fee for maintenance of your BankCard USA merchant account
- **MINIMUM DISCOUNT** – The minimum discount fee total assigned to your merchant processing account. If this minimum discount fee is not met, the difference or total will be deducted at month-end.
- **CONFIRMATION LETTERS** – Charge for each Electronic Ticket Capture (ETC) confirmation letter
- **12B LETTER** – Processing fee for receipt of each retrieval request during the month
- **AVS FEE** – Address Verification Service (AVS) inquiry fee. An AVS inquiry must be performed on all non-face-to-face transactions to qualify for the best possible discount rate.
- **HELP DESK / ASSISTANCE SERVICE**– Charge for each inquiry to the FDR Help Desk. To avoid this fee, please first contact the our toll-free Customer Service telephone number listed on the header of the statement.
- **WIRELESS AIRTIME** – Charge for unlimited use of the wireless network for clearing credit card transactions on mobile units.
- **BATCH HEADER** – Charge for each batch of transactions submitted to the host for close out.

To qualify for the lowest tier of discount rates available ensure that all transactions are fully authorized with all required information and batches are closed on a daily basis. Most inquiries can be handled directly with Customer Service at no cost.

6 SUMMARY OF MISCELLANEOUS FEES (Continued)

- A** Total Card Fees as listed in the previous section
- B** Miscellaneous Fee type
- C** Item count applicable to fee
- D** Dollar amount applicable to fee
- E** Total dollar amount for fee type
- F** Total of Card Fees and Miscellaneous Fees

7 SUMMARY OF MONETARY BATCHES

Dollar amount totals of each batch settlement and all monetary adjustment/chargeback totals processed. Please note these are totals for batches. Discount rates are not deducted from these totals, and the actual deposit totals to your checking or savings account may differ.

- A** Gross dollar amount total of the settled batch or adjustment amount
- B** Returns and corrections within the batch. This field is not commonly utilized and usually reflects \$0.00.
- C** Net dollar amount total of the settled batch (Gross minus returns and corrections)
- D** The date the batch was settled or for adjustments, the date the transaction was originally settled.
- E** The system-generated reference number to identify each batch or monetary adjustment. The first six digits of monetary adjustments reflect the date the adjustment settled made to the account.

8 SUMMARY OF DAILY DEPOSITS / SETTLED CARD TYPES

Daily deposit totals broken down by sale transactions, credit transactions, adjustments, and discount rates. This section is for MasterCard and Visa card types only. Please note that there is a one-day hold on the release of funds to your checking or savings account from this date. All debit or credit adjustments are released to your checking or savings account on the batch settlement date.

- A** Date of the batch settlement
- B** Item count of sale transactions within the batch
- C** Dollar amount of sale transactions within the batch
- D** Item count of credit transactions within the batch
- E** Dollar amount of credit transactions and returns within the batch
- F** Item count of chargebacks and other adjustments within the batch
- G** Dollar amount of chargebacks and other adjustments within the batch
- H** Dollar amount of the Qualified discount rate applied to the batch
- I** Total dollar amount of deposit for the batch