

# North Merchant Statement Guide

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Partner Solutions Learning Organization

November 2023

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# North Statement Guide

SUMMARY		An overview of account activity for the statement period.	
Page 4	Amounts Submitted	\$2,460.00	
Page 4	Third Party Transactions	0.00	
Page 4	Adjustments/Chargebacks	0.00	
Page 4	Fees Charged	-\$168.11	
<b>Total Amount Funded to Your Bank</b>		<b>\$2,291.89</b>	

See page 2 for Key Definition of Terms

(Amount Submitted - Third Party) + Adjustments + Chargebacks + Fees Charged = Amount Funded

- **Amounts Submitted**  
*total sales submitted in statement period*
- **Third Party Transactions**  
*used for merchants processing directly through AmEx and/or Discover*
- **Adjustments/Chargebacks**
- **Fees Charged**  
*including interchange and basis points*
- **Total Amount Funded to Your Bank**  
*after deductions and fees*

- Notice the color coding—this color scheme will reflect through each section of the statement making it easier for you and the merchant to read.

**IMPORTANT INFORMATION ABOUT YOUR ACCOUNT**

!ATTENTION!

IMPORTANT NOTICE: THE NYCE DEBIT NETWORK ANNUAL MERCHANT LOCATION FEE IS INCREASING FROM \$12.00 TO \$14.00; THIS WILL BE BILLED TO EACH OF YOUR LOCATIONS THAT PROCESS A NYCE DEBIT TRANSACTION IN THE MONTH OF MARCH. THIS FEE WILL BE REFLECTED ON YOUR JUNE MERCHANT STATEMENT RECEIVED IN JULY.

CONTINUING YOUR MERCHANT ACCOUNT WITH US OR USE OF YOUR MERCHANT ACCOUNT AFTER THE EFFECTIVE DATE WILL CONSTITUTE YOUR ACCEPTANCE TO THESE TERMS.

- North clients are able to update this statement message by completing the “Statement Message Request Form” found on the client resource site ([firstdataclients.com](http://firstdataclients.com).) The completed form then must be submitted via a C360 Inquiry.
- Please note, Wholesale and Retail clients must use a pre-approved legal message and it needs to be submitted on the 10<sup>th</sup> of the month or the last business day prior to the 10<sup>th</sup>.

- “Important Information About Your Account” will be included on the first page of the merchant statement. This will include any critical information about the merchant’s account such as rate adjustments.

# North Statement

## SUMMARY BY DAY

Date Submitted	Submitted Amount	Chargebacks/ Reversals	Adjustments	Fees	Amount Processed
01/27/19	\$2,401.28	0.00	0.00	0.00	\$2,401.28
01/29/19	\$1,705.26	0.00	0.00	0.00	\$1,705.26
01/30/19	\$1,087.39	0.00	-\$44.29	0.00	\$1,043.10
01/31/19	\$4,031.84	0.00	0.00	0.00	\$4,031.84
Month End Charge	0.00	0.00	0.00	-\$1,316.99	-\$1,316.99
<b>Total</b>	<b>\$86,229.93</b>	<b>0.00</b>	<b>-\$44.29</b>	<b>-\$1,316.99</b>	<b>\$84,868.65</b>

## 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	\$627.65	11	\$6,904.14	0	0.00	11	\$6,904.14
VISA	\$572.19	74	\$42,915.25	1	-\$1.06	75	\$42,914.19
Discover	\$559.60	3	\$1,678.80	0	0.00	3	\$1,678.80
AMEX ACQ	\$665.99	5	\$3,329.94	0	0.00	5	\$3,329.94
Debit/Atm	\$352.84	89	\$31,402.86	0	0.00	89	\$31,402.86
<b>Total</b>		<b>182</b>	<b>\$86,230.99</b>	<b>1</b>	<b>-\$1.06</b>	<b>183</b>	<b>\$86,229.93</b>

## SUMMARY BY BATCH

Batch	Submit Date	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
197280030002	01/03/19	-\$1.06	0	0.00	1	-\$1.06	1	-\$1.06
197280050003	01/05/19	\$418.89	2	\$837.77	0	0.00	2	\$837.77
197280050004	01/05/19	\$326.44	5	\$1,632.20	0	0.00	5	\$1,632.20
197280060005	01/06/19	\$878.95	5	\$4,394.77	0	0.00	5	\$4,394.77
197280060006	01/06/19	\$224.24	6	\$1,345.45	0	0.00	6	\$1,345.45

# North Statement Message Guide

## Detailed Statement VS. Summary Statement

Summary Statement	Detailed Statement
Front Page	Front Page
Summary by Card Type	Summary by Card Type
Amounts Processed by Batch	Amounts Processed by Batch
Amounts Submitted by Batch	Amounts Submitted by Batch
Gross Reportable Sales by Tin Type	Gross Reportable Sales by Tin Type
	Adjustments
	Fees Charged
	Chargebacks/Reversals

- Detailed statements provide a thorough breakdown of the fees being charged.



FEES		
Amount charged to authorize, process and settle card transactions, along with transaction-based and/or fixed amounts charged for specific card processing services.		
DISCOVER 950 AUTH FEE 2 TRANSACTIONS AT .08	Fees	-\$0.16
<b>AMERICAN EXPRESS</b>		
AMEX 950 AUTH FEE 62 TRANSACTIONS AT .08	Fees	-\$4.96
AMEX INTERNET AUTH FEE 41 TRANSACTIONS AT .08	Fees	-\$3.28
<b>Other</b>		
VI BASE II SYSTEM FILE FEE 141 TRANSACTIONS AT .0018	Service charges	-\$0.26
<b>TOTAL TRANSACTION FEES</b>		<b>-\$12,303.59</b>
<b>ACCOUNT FEES</b>		
VISA NETWORK FEE CNP 2-07	Fees	-\$160.00
MC MERCH MONTHLY LOCATION FEE	Fees	-\$1.25
ANNUAL MEMBERSHIP FEE	Fees	-\$99.00
VI TRANSACTION INTEGRITY FEE 100 TRANSACTIONS AT .1	Fees	-\$10.00
VISA ZERO FLOOR LIMIT FEE 1 TRANSACTIONS AT .2	Fees	-\$0.20
<b>TOTAL ACCOUNT FEES</b>		<b>-\$270.45</b>
<b>EQUIPMENT</b>		
MONTHLY MAINTENANCE FEE	Fees	-\$10.00
<b>TOTAL EQUIPMENT FEES</b>		<b>-\$10.00</b>

# Chained Recap Statements

- **Chained Recap** – a statement in which the activity is rolled up to a chain level. This allows multiple locations to be combined into one statement.

YOUR CARD PROCESSING STATEMENT	
Doing Business Name	STORE# 0000
Attention To Name	
Address	
City, State Zip Code	
Page 1 of 5	<b><i>THIS IS NOT A BILL</i></b>
Statement Period	05/01/18 - 05/31/18
Merchant Number	000000000000
<b>Locations Included</b>	<b>12</b>
Customer Service	Website -
	Phone - 1-800-000-0000

- Always check the “**Locations Included**” section on the upper right-hand side of the statement to ensure how many merchants are being accounted for.

# Statement Examples

- Tiered Statement Example

FEES		
Amount charged to authorize, process and settle card transactions, along with transaction-based and/or fixed amounts charged for specific card processing services.		
TRANSACTION FEES	Type	Amount
<b>MASTERCARD</b>		
MASTERCARD ACCESS FEE 83 TRANSACTIONS AT .0294	Interchange charges	-\$2.44
MASTERCARD ASSESSMENT FEE .0013 TIMES \$4377.74	Interchange charges	-\$5.69
MASTERCARD SALES DISCOUNT .0165 DISC RATE TIMES \$375	Service charges	-\$6.19
MASTERCARD NON-QUAL SALES DISC .029 DISC RATE TIMES \$285	Service charges	-\$8.27
MC DEBIT MID-QUAL SALES DISC .0218 DISC RATE TIMES \$347	Service charges	-\$7.56
MC DEBIT MID-QUAL TRANS FEE 7 TRANSACTIONS AT .05	Service charges	-\$0.35
MASTERCARD DEBIT SALES DISC .0165 DISC RATE TIMES \$1035.74	Service charges	-\$17.09
MC LICENSE VOLUME FEE .000207 DISC RATE TIMES \$4377.74	Service charges	-\$0.91
MASTERCARD RETURNS DISCOUNT .0165 DISC RATE TIMES \$25	Service charges	\$0.41
MASTERCARD MID-QUAL SALES DISC .0218 DISC RATE TIMES \$2335	Service charges	-\$50.90
MASTERCARD WATS AUTH FEE 2 TRANSACTIONS AT .1	Fees	-\$0.20
MASTERCARD 950 AUTH FEE 81 TRANSACTIONS AT .1	Fees	-\$8.10

- Flat Statement Example

FEES CHARGED						
Date	Type	Description	Volume	Rate	Total	
		MASTERCARD				
07/31/18	CF	DISC 6			0.00	
07/31/18	CF	QUAL DISC	1450.02	0.04000	-58.06	
07/31/18	CF	LICENSE RATE	1450.02	0.0000610	-0.09	
		AMEXCT043				
07/31/18	CF	DISC 6			0.00	
07/31/18	CF	QUAL DISC	5.20	0.04000	-0.21	
		VISA				
07/31/18	CF	DISC 6			0.00	
07/31/18	CF	QUAL DISC	5390.91	0.04000	-215.65	
		DCVR ACQ				
07/31/18	CF	DISC 6			0.00	
07/31/18	CF	QUAL DISC	156.00	0.04000	-6.24	
		<b>Total Card Fees</b>				<b>-280.25</b>

# Statement Examples

- ERR/Billback Statement Example

Other					
JAN	BB188-TRANSACTION CLEARED AT WORLDCARD	MC	1	Interchange charges	-\$3.92
JAN	BB091-INVALID POS ENTRY MO DE FOR PROGRAM	REW VI	2	Interchange charges	-\$1.65
JAN	BB091-INVALID POS ENTRY MO DE FOR PROGRAM	VI	12	Interchange charges	-\$63.15
JAN	BB163-TRAN CLEARED AT CHEC K CARD DEBIT/PREPAID	MC	5	Interchange charges	-\$20.64
JAN	BB151-TRAN CLEARED AS MERI T ELECTRONIC COMMERCE	MC	10	Interchange charges	-\$40.46

- *BB = Billback*

- Interchange Statement Example

FEES		
Amount charged to authorize, process and settle card transactions, along with transaction-based and/or fixed amounts charged for specific card processing services.		
MC-ENHANCED MERIT III BASE	Interchange charges	-\$8.82
MC-CORP T & E I(US) BUS	Interchange charges	-\$48.96
MC-DOMESTIC MERIT III (DB)	Interchange charges	-\$13.71
MC-HIGH VAL RESTAURANT	Interchange charges	-\$4.71
MC-WORLDCARD - OTHER	Interchange charges	-\$3.09
MC-COM T & E I(US) FLEET	Interchange charges	-\$0.35
MC-REG CONSM WFRAUD ADJ MC(DB)	Interchange charges	-\$0.23
MC-WORLDCARD RESTAURANT	Interchange charges	-\$29.01
MC-REGULATED FRD ADJ COMM (DB)	Interchange charges	-\$0.69
MC-WORLD ELITE RESTAURANT	Interchange charges	-\$13.27
MC-SMALL TICKET (DB)	Interchange charges	-\$7.01
MC-REG INCENT FRF ADJ POS (DB)	Interchange charges	-\$65.10
MASTERCARD DEBIT SALES DISC .0007 DISC RATE TIMES \$9373.25	Service charges	-\$6.56
MC LICENSE VOLUME FEE .000061 DISC RATE TIMES \$14524.73	Service charges	-\$0.89
MASTERCARD SALES DISCOUNT .0007 DISC RATE TIMES \$5151.48	Service charges	-\$3.61
MC NETWORK ACCESS AUTH FEE 594 TRANSACTIONS AT .0195	Fees	-\$11.58



# Statement Examples

<b>INTERCHANGE</b>		These are the variable fees charged by Card Organizations for processing transactions.						
<b>Product/Description</b>	<b>Sales Total</b>	<b>% Of Sales</b>	<b>Number of Transactions</b>	<b>% of Total Transactions</b>	<b>Interchange Cost Cost Per Transaction</b>		<b>Sub Total</b>	<b>Total Interchange Charges</b>
<b>MASTERCARD</b>								
MC-CORP T & E I(US) BUS	\$2,138.45	19%	95	20%	0.0250	0.000	-\$53.46	
MC-COM T & E I(US) FLEET	\$9.03	0%	1	0%	0.0275	0.000	-\$0.25	
MC-WORLDCARD RESTAURANT	\$599.70	5%	27	6%	0.0173	\$0.100	-\$13.08	
MC-WORLDCARD - OTHER	\$76.91	1%	1	0%	0.0230	\$0.100	-\$1.87	
MC-DOMESTIC MERIT III	\$648.34	6%	24	5%	0.0158	\$0.100	-\$12.64	
MC-REGULATED FRD ADJ COMM (DB)	\$170.96	1%	4	1%	0.0005	\$0.220	-\$0.97	
MC-ENHANCED MERIT III BASE	\$275.45	2%	8	2%	0.0173	\$0.100	-\$5.57	
MC-RESTAURANT (DB)	\$1,115.05	10%	47	10%	0.0119	\$0.100	-\$17.97	
MC-SMALL TICKET (DB)	\$204.40	2%	20	4%	0.0155	\$0.040	-\$3.97	
MC-DOMESTIC MERIT III (DB)	\$548.57	5%	12	2%	0.0105	\$0.150	-\$7.56	
MC-HIGH VAL RESTAURANT	\$27.19	0%	1	0%	0.0220	\$0.100	-\$0.70	
MC-CORP T & E I(US) CORP	\$271.10	2%	1	0%	0.0275	0.000	-\$7.46	
MC-WORLD ELITE RESTAURANT	\$463.33	4%	18	4%	0.0220	\$0.100	-\$11.99	
MC-REG INCENT FRF ADJ POS (DB)	\$4,893.69	43%	224	46%	0.0005	\$0.220	-\$51.73	
<b>MASTERCARD TOTAL</b>	<b>\$11,442.17</b>		<b>483</b>					<b>-\$189.22</b>
<b>VISA</b>								
VI-CPS./RESTAURANT (DB)	\$1,225.21	9%	42	7%	0.0119	\$0.100	-\$18.78	
VI-CPS SMALL TICKET (DB)	\$256.08	2%	25	4%	0.0155	\$0.040	-\$4.97	
VI-EIRF NON CPS ALL OTHER (PP)	\$37.10	0%	1	0%	0.0180	\$0.200	-\$0.87	
VI-BUSINESS CARD TR2 ELEC T&E	\$31.30	0%	2	0%	0.0275	\$0.150	-\$1.16	

- Interchange Charges provides a breakdown of the interchange rates by each card type.

<b>ACCOUNT FEES</b>	<b>Type</b>	<b>Amount</b>
ANNUAL COMPLIANCE FEE REBATE Annual Fee	Fees	\$119.00
VISA NETWORK FEE CP 1B-01	Fees	-\$2.00
MC MONTHLY LOCATION FEE	Fees	-\$1.25
DATA BREACH SECURITY FEE	Fees	-\$9.95
REGULATORY PRODUCT FEE	Fees	-\$3.50
VISA INTL SERVICE FEE - BASE 1 TRANS TOTALING \$15.00	Fees	-\$0.12
VI TRANSACTION INTEGRITY FEE 2 TRANSACTIONS AT .1	Fees	-\$0.20
<b>TOTAL ACCOUNT FEES</b>		<b>\$101.98</b>

- Account Fees are the monthly fees charged to the merchant account.



# Third Party Transactions

- When a merchant is processing with AmEx Pass-through or Discover Retained, the Third Party Transactions will show a negative amount.

<b>SUMMARY</b>		An overview of account activity for the statement period.	
Page 2	<b>Total Amount Submitted</b>		\$409,766.63
Page 3	<b>Third Party Transactions</b>		-\$168,911.01
Page 4	<b>Chargebacks/Reversals</b>		0.00
Page 4	<b>Adjustments</b>		0.00
Page 4	<b>Fees</b>		-\$5,963.44
<b>Total Amount Processed</b>			<b>\$234,892.18</b>

- This amount is deducted from the Total Amount Submitted since First Data is not paying the merchant these transactions. For discrepancies regarding funding, it is the merchant's responsibility to get in touch with either American Express or Discover.

<b>THIRD PARTY TRANSACTIONS</b>		Transactions that are passed directly to Third Party Service Providers for processing and/or funding.
Date	Description	Amount
01/01/19	Transactions submitted to American Express	-\$5,144.16
01/02/19	Transactions submitted to American Express	-\$703.17
01/03/19	Transactions submitted to American Express	-\$2,495.08
01/04/19	Transactions submitted to American Express	-\$7,030.13
01/05/19	Transactions submitted to American Express	-\$4,048.21
01/06/19	Transactions submitted to American Express	-\$3,869.40
01/07/19	Transactions submitted to American Express	-\$1,318.59
01/08/19	Transactions submitted to American Express	-\$1,814.84
01/09/19	Transactions submitted to American Express	-\$6,313.23

# Daily Discount VS. Monthly Discount

- When a merchant is on **Daily Discount**, the fees will be taken out of the batch every single day.

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/ Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
04/01/15		\$1,865.52	0.00	0.00	0.00	-\$30.84		\$1,834.68
04/02/15		\$2,542.91	0.00	0.00	0.00	-\$65.97		\$2,456.94
04/03/15		\$2,666.24	0.00	0.00	0.00	-\$47.99		\$2,618.25
04/04/15		0.00	0.00	0.00	0.00	-\$1.41		-\$1.41
04/06/15		\$462.00	0.00	0.00	0.00	-\$6.07		\$455.93
04/07/15		\$609.48	0.00	0.00	0.00	-\$10.04		\$599.44
04/08/15		\$1,064.46	0.00	0.00	0.00	-\$22.81		\$1,041.65
04/09/15		\$2,139.13	0.00	0.00	0.00	-\$19.75		\$2,119.38
04/10/15		\$1,849.98	0.00	0.00	0.00	-\$26.65		\$1,823.33

- When a merchant is on **Monthly Discount**, the fees will be listed as \$0 and will be combined into one month-end charge.

AMOUNTS PROCESSED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/ Reversals	Adjustments	Fees Charged		Processed Amount
06/30/11	000000307800	\$394.00	0.00	0.00	0.00	0.00		\$394.00
07/01/11	00000017800	\$125.00	\$75.00	0.00	0.00	0.00		\$50.00
07/03/11	000000037800	\$126.00	0.00	0.00	0.00	0.00		\$126.00
07/05/11	000000057800	\$104.00	0.00	0.00	0.00	0.00		\$104.00



# Gross Reportable Sales

- The Total Gross Reportable Sales By Tin section can be found on the last page of the statement. It shows the amounts reported to the Internal Revenue Services on a monthly basis and also shows the total Year to Date sales that will be reported at the end of the year to the IRS.

TOTAL GROSS REPORTABLE SALES BY TIN			Total dollar amount of aggregate reportable payment card transactions funded and third party network transactions, for each participating payee, without regard to any adjustments for credits, cash equivalents, discount amount, fees, refunded amounts, or any other amounts per respective tax identification number.
1 Month	2 Description		3 Total
NOVEMBER	GROSS REPORTABLE SALES-TIN#####9536		\$75,570.34
	4 2018 YTD Gross Reportable Sales		\$599,479.78

- This represents the month of reported sales to the IRS.
- This shows the TIN associated with the Gross Reportable Sales.
- This shows the amount reported for the month displayed in section one.
- This shows the Year To Date (YTD) reported sales to the IRS.