

Moneris Statements





- Today's call is to give an overview of the look of these merchant statements to assist you in answering questions.

- Customer Service Number for your merchants 1-800-471-9511. They will be happy to assist your merchants with their statement questions.

- Samples we will cover today:

- Standard

- Pass-Through

Standard Merchant – Location Summary



MERCHANT CARD PROCESSING STATEMENT

LOCATION RECAP

Merchant Name ⁰⁰⁰
& Address

Page 1 of 5	THIS IS NOT A BILL
Statement Period	09/01/09 - 09/30/09
Merchant Number	295304794882
Customer Service	1-800-471-9511

Provides a quick summary of the statement for the merchant.

LOCATION SUMMARY

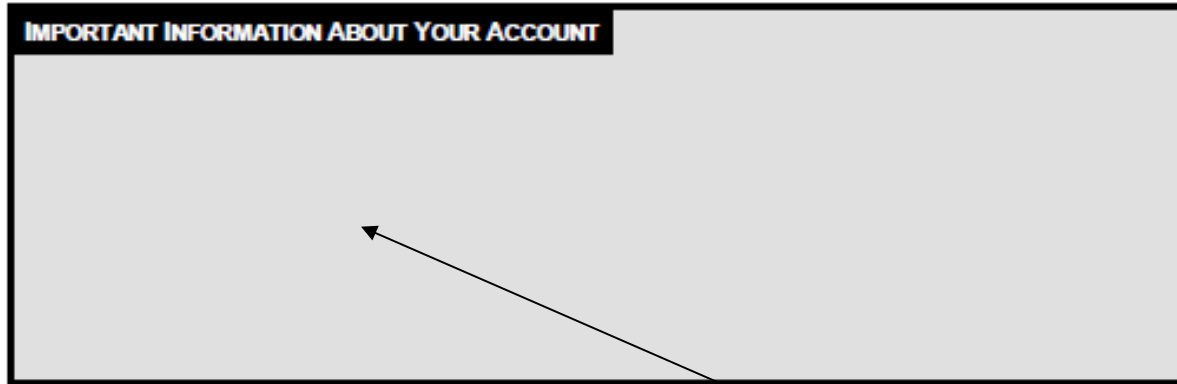
An overview of activity for the statement period.

Page 4	A Total Amount Submitted	\$363,460.20
Page 4	B Third Party Transactions	0.00
Page 4	C Adjustments	0.00
Page 5	D Interchange Charges	-\$14.34
Page 5	E Service Charges	-\$9,138.89
Page 5	F Fees	-\$1,138.42
Page 6	G Chargebacks/Reversals	-\$660.33
Total Amount Funded		\$352,508.22

All amounts shown are in U.S. funds

Directs merchant to correct page for breakdown of total shown.

Standard – Announcement Area



MONERIS WEST - ISCS, P.O. BOX 1479, EUREKA, CA 95502

40372/0001/20421/0000/020921/000001894990 000 01 000000

ISO's registered with Moneris can have their corporate name here.

Merchant Statement message will be placed here.

Standard Merchant – Amounts funded by Batch

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number
Customer Service 1-800-471-9511

Page 2 of 6
Statement Period 09/01/09 - 09/30/09

AMOUNTS FUNDED BY BATCH									
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Adjustments	Interchange Charges	Service Charges	Fees	Chargebacks/ Reversals	Amount Funded
09/05/09		\$15,457.35	0.00	0.00	0.00	0.00	0.00	0.00	\$15,457.35
09/06/09		\$22,257.87	0.00	0.00	0.00	0.00	0.00	0.00	\$22,257.87
09/07/09		\$8,889.25	0.00	0.00	0.00	0.00	0.00	0.00	\$8,889.25
09/08/09		\$9,313.68	0.00	0.00	0.00	0.00	0.00	0.00	\$9,313.68
09/09/09		\$11,944.50	0.00	0.00	0.00	0.00	0.00	0.00	\$11,944.50
09/10/09		\$9,868.60	0.00	0.00	0.00	0.00	0.00	0.00	\$9,868.60
09/11/09		\$12,678.48	0.00	0.00	0.00	0.00	0.00	0.00	\$12,678.48
09/12/09		\$8,676.51	0.00	0.00	0.00	0.00	0.00	0.00	\$8,676.51
09/13/09		\$9,025.19	0.00	0.00	0.00	0.00	0.00	0.00	\$9,025.19
09/14/09		\$14,153.60	0.00	0.00	0.00	0.00	0.00	0.00	\$14,153.60
09/16/09		\$30,465.40	0.00	0.00	0.00	0.00	0.00	0.00	\$30,465.40
09/17/09		\$9,856.85	0.00	0.00	0.00	0.00	0.00	0.00	\$9,856.85
09/18/09		\$15,518.85	0.00	0.00	0.00	0.00	0.00	0.00	\$15,518.85
09/19/09		\$10,338.73	0.00	0.00	0.00	0.00	0.00	0.00	\$10,338.73
09/20/09		\$13,080.10	0.00	0.00	0.00	0.00	0.00	0.00	\$13,080.10
09/21/09		\$19,227.81	0.00	0.00	0.00	0.00	0.00	-\$166.00	\$19,061.81
09/22/09		\$17,317.54	0.00	0.00	0.00	0.00	0.00	0.00	\$17,317.54
09/23/09		\$22,424.24	0.00	0.00	0.00	0.00	0.00	0.00	\$22,424.24
09/24/09		\$21,819.64	0.00	0.00	0.00	0.00	0.00	0.00	\$21,819.64
09/25/09		\$16,882.82	0.00	0.00	0.00	0.00	0.00	-\$198.79	\$16,684.03
09/26/09		\$12,897.92	0.00	0.00	0.00	0.00	0.00	0.00	\$12,897.92
09/27/09		\$17,243.95	0.00	0.00	0.00	0.00	0.00	0.00	\$17,243.95
09/28/09		\$15,369.84	0.00	0.00	0.00	0.00	0.00	-\$295.54	\$15,074.30
09/29/09		\$18,751.48	0.00	0.00	0.00	0.00	-\$5.00	0.00	\$18,746.48
09/30/09		0.00	0.00	0.00	-\$14.34	-\$9,138.89	-\$1,133.42	0.00	-\$10,286.65
Total		\$363,460.20	0.00	0.00	-\$14.34	-\$9,138.89	-\$1,133.42	-\$660.33	\$352,508.22

This will show your merchants the amount they were funded throughout the month.

Reminder: Default is monthly discounting. Fees are subtracted on the last day of the month.

Standard Merchant – Recap by Card Type

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number
Customer Service 1-800-471-9511

Page 3 of 6
Statement Period 09/01/09 - 09/30/09

RECAP BY CARD TYPE

Card Type	Sales		Credit		Net	
	Count	Amount	Count	Amount	Count	Amount
MC	834	\$114,193.69	5	\$544.75	829	\$113,648.94
VISA	1,688	\$232,395.11	7	\$743.12	1,681	\$231,651.99
DISCVR	132	\$18,159.27	0	0.00	132	\$18,159.27
Total	2,654	\$364,748.07	12	\$1,287.87	2,642	\$363,460.20

All card types Moneris settles will be shown here.

Standard Merchant – Amounts Submitted by Batch

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number _____
 Customer Service 1-800-471-9511

Page 4 of 6
 Statement Period 09/01/09 - 09/30/09

A AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Total
09/05/09		\$3,838.02	\$10,231.41	\$1,387.92	\$15,457.35
09/06/09		\$6,605.41	\$14,468.48	\$1,183.98	\$22,257.87
09/07/09		\$2,815.07	\$5,702.66	\$371.52	\$8,889.25
09/08/09		\$3,374.87	\$5,754.39	\$184.42	\$9,313.68
09/09/09		\$5,325.99	\$6,093.41	\$525.10	\$11,944.50
09/10/09		\$3,972.16	\$5,513.02	\$383.42	\$9,868.60
09/11/09		\$3,440.04	\$8,622.89	\$615.55	\$12,678.48
09/12/09		\$2,806.39	\$5,476.79	\$393.33	\$8,676.51
09/13/09		\$2,759.41	\$5,851.31	\$414.47	\$9,025.19
09/14/09		\$4,953.11	\$8,629.98	\$570.51	\$14,153.60
09/16/09		\$9,135.39	\$20,177.78	\$1,152.23	\$30,465.40
09/17/09		\$3,076.09	\$6,475.89	\$304.87	\$9,856.85
09/18/09		\$4,831.22	\$10,360.22	\$327.41	\$15,518.85
09/19/09		\$3,036.40	\$6,550.51	\$751.82	\$10,338.73
09/20/09		\$4,119.03	\$7,981.72	\$979.35	\$13,080.10
09/21/09		\$7,587.77	\$10,948.91	\$691.13	\$19,227.81
09/22/09		\$6,313.16	\$10,231.48	\$772.90	\$17,317.54
09/23/09		\$5,384.98	\$16,122.89	\$916.37	\$22,424.24
09/24/09		\$6,781.69	\$13,699.33	\$1,338.62	\$21,819.64
09/25/09		\$4,991.06	\$10,973.78	\$917.98	\$16,882.82
09/26/09		\$2,780.36	\$8,454.64	\$1,662.92	\$12,897.92
09/27/09		\$5,860.96	\$10,666.31	\$716.68	\$17,243.95
09/28/09		\$4,565.05	\$10,081.39	\$723.40	\$15,369.84
09/29/09		\$5,295.31	\$12,582.80	\$873.37	\$18,751.48
Total		\$113,648.94	\$231,651.99	\$18,159.27	\$363,460.20

This will show your merchants the amount they submitted throughout the month.

Reminder: Default is monthly discounting.

Standard – 3rd Party/Adjustments

B THIRD PARTY TRANSACTIONS		
Date	Description	Amount
	No Third Party Transactions for this statement period	0.00
Total		0.00

C ADJUSTMENTS		
Date	Description	Amount
	No Adjustments for this statement period	0.00
Total		0.00

MONERIS WEST - ISCS, P.O.BOX 1479, EUREKA, CA 95502

40372/0001/20421/0000/020921/000001/094593 000 04

Adjustments could include non-bankcard adjustments.

Not currently used by Moneris

Standard Merchant – Interchange/Service Charges

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number
Customer Service 1-800-471-9511

Page 5 of 6
Statement Period 09/01/09 - 09/30/09

D INTERCHANGE CHARGES

Date	Description	Total
09/30/09	MC NETWORK ACCESS USAGE FEE 775 TRANSACTIONS AT .018500	-\$14.34
Total		-\$14.34

E SERVICE CHARGES

Date	Description	Total
09/30/09	DISCOVER SALES DISCOUNT .030000 DISC RATE TIMES \$18,159.27	-\$544.78
09/30/09	VI REWARD SALES DISCOUNT .032500 DISC RATE TIMES \$51,669.06	-\$1,679.24
09/30/09	MC WORLD NON-QUAL SALES DISC .049900 DISC RATE TIMES \$31,963.04	-\$1,594.96
09/30/09	MASTERCARD SALES DISCOUNT .030000 DISC RATE TIMES \$40,115.86	-\$1,203.48
09/30/09	MASTERCARD RETURNS DISCOUNT .030000 DISC RATE TIMES \$540.25	-\$16.21
09/30/09	VISA SALES DISCOUNT .030000 DISC RATE TIMES \$62,027.60	-\$1,860.83
09/30/09	VISA RETURNS DISCOUNT .030000 DISC RATE TIMES \$530.11	-\$15.90
09/30/09	MASTERCARD NON-QUAL SALES DISC .049900 DISC RATE TIMES \$11,056.85	-\$551.74
09/30/09	VISA NON-QUAL SALES DISCOUNT .049900 DISC RATE TIMES \$14,827.07	-\$739.87
09/30/09	MASTERCARD DEBIT SALES DISC .030000 DISC RATE TIMES \$31,057.94	-\$931.74
09/30/09	MASTERCARD DEBIT RETURNS DISC .030000 DISC RATE TIMES \$4.50	-\$0.14
Total		-\$3,138.89

For a standard priced merchant Interchange Charges will show fees MC Network Access Usage Fee (NABU).

Service Charges will have the discount rate fees here, Qualified, Mid-Qualified and Non-Qualified, etc.

Standard Merchant - Fees

F FEES		
Date	Description	Total
09/29/09	MONTHLY SERVICE FEE CLIENTLINE FEE: CL.CAPUANS1	-\$5.00
09/30/09	VISA AUTH PROCESSING FEE 1,926 TRANSACTIONS AT .019500	-\$37.56
09/30/09	MASTERCARD AUTH FEE 985 TRANSACTIONS AT .250000	-\$246.25
09/30/09	VISA AUTH FEE 1,947 TRANSACTIONS AT .250000	-\$486.75
09/30/09	DISCOVER AUTH FEE 143 TRANSACTIONS AT .250000	-\$35.75
09/30/09	AMEX AUTH FEE 202 TRANSACTIONS AT .250000	-\$50.50
09/30/09	CHARGEBACK FEE 3 TRANSACTIONS AT 25.000000	-\$75.00
09/30/09	VISA INTL SERVICE FEE 125 TRANS TOTALING \$20,673.86	-\$82.70
09/30/09	BATCH SETTLEMENT FEE 25 TRANSACTIONS AT .250000	-\$6.25
09/30/09	MONTHLY MAINTENANCE FEE	-\$10.00
09/30/09	US CROSS BORDER FEE 64 TRANS TOTALING \$10,354.27	-\$77.66
09/30/09	DISCOVER CHARGEBACK FEE 1 TRANSACTIONS AT 25.000000	-\$25.00
Total		-\$1,138.42

Fees:

List service fees could include:

- Client Line
- Authorization Fees
- separated by card type
- Maintenance Fees
- Chargeback Fees
- Cross Border
- ISA Fees
- Visa Auth Processing Fees

Standard Merchant – Chargebacks/Reversals

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number _____
Customer Service 1-800-471-9511

Page 6 of 6
Statement Period 09/01/09 - 09/30/09

G

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
09/21/09	592640004701	SERVICES OR MERCHANDISE NOT PROVIDED TO CARDHO	3725	-\$166.00
09/25/09	892676373901	THE CARDHOLDER DID NOT AUTHORIZE THE CHARGE.	7123	-\$198.79
09/28/09	792676051901	THE CARDHOLDER DID NOT AUTHORIZE THE CHARGE	8929	-\$147.77
09/28/09	792676052001	THE CARDHOLDER DID NOT AUTHORIZE THE CHARGE	8929	-\$147.77
Total				-\$660.33

Chargebacks/Reversals
are listed here.

Pass-through – Location Summary



MERCHANT CARD PROCESSING STATEMENT

LOCATION RECAP

40372/0001/16158/0000/016658/000001/076129 000 01 000000

Merchant Name
& Address

Page 1 of 8	THIS IS NOT A BILL
Statement Period	09/01/09 - 09/30/09
Merchant Number	
Customer Service	1-800-471-9511

LOCATION SUMMARY		An overview of activity for the statement period.
Page 4	A Total Amount Submitted	\$90,952.77
Page 4	B Third Party Transactions	0.00
Page 5	C Adjustments	0.00
Page 5	D Interchange Charges	-\$1,715.00
Page 6	E Service Charges	-\$179.46
Page 6	F Fees	-\$759.53
Page 6	G Chargebacks/Reversals	0.00
Total Amount Funded		\$88,298.78

All amounts shown are in U.S. funds

Just as with the Standard example the location summary provides a quick summary of the statement for the merchant.

Pass-through – Announcement Area

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Moneris Solutions will be closed on Monday, October 12, 2009 in observance of Columbus Day. Your help desk will be available to provide technical assistance and support.

As of July 1, 2009 the billing descriptor for the Visa Access Fee was changed to Visa Auth Processing Fee.

ISO registered with Moneris can be listed here.

40372/0001/16158/0000/016658/000001/076129 000 01 000000

Merchant Statement
message will be placed
here.

Pass-through – Amounts Funded by Batch

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number _____
 Customer Service 1-800-471-9511

Page 2 of 8
 Statement Period 09/01/09 - 09/30/09

AMOUNTS FUNDED BY BATCH									
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Adjustments	Interchange Charges	Service Charges	Fees	Chargebacks/ Reversals	Amount Funded
09/31/09		\$2,057.84	0.00	0.00	0.00	0.00	0.00	0.00	\$2,057.84
09/01/09		\$2,817.16	0.00	0.00	0.00	0.00	0.00	0.00	\$2,817.16
09/02/09		\$2,133.15	0.00	0.00	0.00	0.00	0.00	0.00	\$2,133.15
09/03/09		\$3,002.83	0.00	0.00	0.00	0.00	0.00	0.00	\$3,002.83
09/04/09		\$4,031.08	0.00	0.00	0.00	0.00	0.00	0.00	\$4,031.08
09/05/09		\$4,122.42	0.00	0.00	0.00	0.00	0.00	0.00	\$4,122.42
09/06/09		\$3,919.29	0.00	0.00	0.00	0.00	0.00	0.00	\$3,919.29
09/08/09		\$3,886.78	0.00	0.00	0.00	0.00	0.00	0.00	\$3,886.78
09/09/09		\$2,419.20	0.00	0.00	0.00	0.00	0.00	0.00	\$2,419.20
09/10/09		\$3,017.24	0.00	0.00	0.00	0.00	0.00	0.00	\$3,017.24
09/11/09		\$3,724.76	0.00	0.00	0.00	0.00	0.00	0.00	\$3,724.76
09/12/09		\$4,045.04	0.00	0.00	0.00	0.00	0.00	0.00	\$4,045.04
09/13/09		\$3,145.57	0.00	0.00	0.00	0.00	0.00	0.00	\$3,145.57
09/14/09		\$2,359.89	0.00	0.00	0.00	0.00	0.00	0.00	\$2,359.89
09/15/09		\$2,577.41	0.00	0.00	0.00	0.00	0.00	0.00	\$2,577.41
09/16/09		\$2,955.18	0.00	0.00	0.00	0.00	0.00	0.00	\$2,955.18
09/17/09		\$2,411.20	0.00	0.00	0.00	0.00	0.00	0.00	\$2,411.20
09/18/09		\$4,325.15	0.00	0.00	0.00	0.00	0.00	0.00	\$4,325.15
09/19/09		\$3,752.16	0.00	0.00	0.00	0.00	0.00	0.00	\$3,752.16
09/20/09		\$3,207.77	0.00	0.00	0.00	0.00	0.00	0.00	\$3,207.77
09/21/09		\$2,233.96	0.00	0.00	0.00	0.00	0.00	0.00	\$2,233.96
09/22/09		\$2,610.68	0.00	0.00	0.00	0.00	0.00	0.00	\$2,610.68
09/23/09		\$3,221.91	0.00	0.00	0.00	0.00	0.00	0.00	\$3,221.91
09/24/09		\$3,123.30	0.00	0.00	0.00	0.00	0.00	0.00	\$3,123.30
09/25/09		\$3,899.47	0.00	0.00	0.00	0.00	0.00	0.00	\$3,899.47
09/26/09		\$4,042.22	0.00	0.00	0.00	0.00	0.00	0.00	\$4,042.22
09/27/09		\$2,929.62	0.00	0.00	0.00	0.00	0.00	0.00	\$2,929.62
09/28/09		\$2,502.75	0.00	0.00	0.00	0.00	0.00	0.00	\$2,502.75

This will show your merchants the amount they were funded throughout the month.

Reminder: Default is monthly discounting. Fees are subtracted on the last day of the month.

ISO registered with Moneris can be listed here.

40372/0001/16158/0000/016658/000001/076130 000 02

Pass-through – Amounts Funded by Batch and Recap by Card Type

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number _____
 Customer Service 1-800-471-9511

Page 3 of 8
 Statement Period 09/01/09 - 09/30/09

AMOUNTS FUNDED BY BATCH									
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Adjustments	Interchange Charges	Service Charges	Fees	Chargebacks/Reversals	Amount Funded
09/29/09		\$2,477.74	0.00	0.00	0.00	0.00	0.00	0.00	\$2,477.74
09/30/09		0.00	0.00	0.00	-\$1,715.00	-\$179.46	-\$759.53	0.00	-\$2,653.99
Total		\$90,952.77	0.00	0.00	-\$1,715.00	-\$179.46	-\$759.53	0.00	\$88,298.78

RECAP BY CARD TYPE						
Card Type	Sales		Credit		Net	
	Count	Amount	Count	Amount	Count	Amount
M/C	3,448	\$46,895.05	1	\$21.80	3,447	\$46,873.25
VISA	3,165	\$42,834.97	0	0.00	3,165	\$42,834.97
DISCVR	79	\$1,244.55	0	0.00	79	\$1,244.55
Total	6,692	\$90,974.57	1	\$21.80	6,691	\$90,952.77

Completes the amounts funded by batch, monthly discounting shows fees subtracted on last day of month.

All card types that Moneris settles will be shown here.

Pass-through – Amounts Submitted by Batch

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number _____ Page 4 of 8
 Customer Service 1-800-471-9511 Statement Period 09/01/09 - 09/30/09

A AMOUNTS SUBMITTED BY BATCH					
Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Total
08/31/09		\$997.65	\$1,024.13	\$36.06	\$2,057.84
09/01/09		\$1,560.38	\$1,236.84	\$19.94	\$2,817.16
09/02/09		\$968.87	\$1,148.19	\$16.09	\$2,133.15
09/03/09		\$1,536.73	\$1,459.21	\$6.89	\$3,002.83
09/04/09		\$1,973.41	\$1,990.72	\$66.95	\$4,031.08
09/05/09		\$2,227.96	\$1,853.08	\$41.38	\$4,122.42
09/06/09		\$1,922.93	\$1,944.66	\$51.70	\$3,919.29
09/08/09		\$2,052.13	\$1,763.41	\$71.24	\$3,886.78
09/09/09		\$1,194.95	\$1,211.36	\$12.89	\$2,419.20
09/10/09		\$1,459.52	\$1,541.22	\$16.50	\$3,017.24
09/11/09		\$1,746.27	\$1,964.17	\$14.32	\$3,724.76
09/12/09		\$2,233.48	\$1,773.86	\$37.70	\$4,045.04
09/13/09		\$1,715.00	\$1,288.12	\$142.45	\$3,145.57
09/14/09		\$1,080.58	\$1,260.50	\$18.81	\$2,359.89
09/15/09		\$1,192.94	\$1,360.72	\$23.75	\$2,577.41
09/16/09		\$1,888.65	\$1,029.59	\$36.94	\$2,955.18
09/17/09		\$1,179.31	\$1,206.65	\$25.24	\$2,411.20
09/18/09		\$2,369.99	\$1,902.08	\$53.08	\$4,325.15
09/19/09		\$1,963.65	\$1,659.06	\$129.45	\$3,752.16
09/20/09		\$1,744.34	\$1,337.99	\$125.44	\$3,207.77
09/21/09		\$1,241.12	\$979.81	\$13.03	\$2,233.96
09/22/09		\$1,373.34	\$1,215.13	\$22.21	\$2,610.68
09/23/09		\$1,620.78	\$1,542.92	\$58.21	\$3,221.91
09/24/09		\$1,607.95	\$1,481.36	\$33.99	\$3,123.30
09/25/09		\$1,966.19	\$1,886.04	\$47.24	\$3,899.47
09/26/09		\$2,229.38	\$1,774.09	\$38.75	\$4,042.22
09/27/09		\$1,409.87	\$1,457.72	\$62.03	\$2,929.62
09/28/09		\$1,297.27	\$1,197.64	\$7.84	\$2,502.75
09/29/09		\$1,118.51	\$1,344.70	\$14.43	\$2,477.74
Total		\$46,873.25	\$42,834.97	\$1,244.55	\$90,952.77

This will show your merchants the amount they submitted throughout the month.

Reminder: Default is monthly discounting. Fees are subtracted on the last day of the month.

Pass-through – 3rd Party Transactions

B THIRD PARTY TRANSACTIONS		
Date	Description	Amount
	No Third Party Transactions for this statement period	0.00
Total		0.00

ISO registered with Moneris can be listed here.

40372/0001/16158/0000/016658/000001/076132 000 04

Not currently used by
Moneris.

Pass-through - Adjustments

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number
Customer Service 1-800-471-9511

Page 5 of 8
Statement Period 09/01/09 - 09/30/09

C ADJUSTMENTS

Date	Description	Amount
	No Adjustments for this statement period	0.00
Total		0.00

Adjustments could include non-bankcard adjustments.

Pass-through – Interchange Charges

D INTERCHANGE CHARGES		
Date	Description	Total
09/30/09	VI-CPS/SMALL TICKET	-\$34.96
09/30/09	VI-CPS/REWARDS 2	-\$24.72
09/30/09	VI-CPS/RESTAURANT CREDIT	-\$22.25
09/30/09	VI-EIRF NON CPS ALL OTHER	-\$0.24
09/30/09	VI-CPS CORPORATE CARD T&E	-\$6.97
09/30/09	VI-COMMERCIAL CARD STD	-\$0.47
09/30/09	VI-SIGNATURE CARD ELECTRONIC	-\$18.45
09/30/09	VI-CPS BUSINESS CARD T&E	-\$36.97
09/30/09	VI-CPS PURCHASING CARD T&E	-\$4.18
09/30/09	VI-SIGNATURE PREFERRED CRP ELC	-\$6.69
09/30/09	VI-CPS SMALL TICKET (DB)	-\$290.59
09/30/09	VI-CPS/RESTAURANT (DB)	-\$354.80
09/30/09	VI-EIRF NON CPS ALL OTHER (DB)	-\$4.05
09/30/09	MC-FOREIGN ELECTRONIC PLUS	-\$0.09
09/30/09	MC-DOMESTIC MERIT III	-\$6.63
09/30/09	MC-CONVENIENCE PURCHASES	-\$29.84
09/30/09	MC-WORLDCARD MERIT III	-\$1.86
09/30/09	MC-WORLDCARD CONVENIENCE PUR	-\$15.54
09/30/09	MC-CORP DATA RATE I (US) PUR	-\$5.20
09/30/09	MC-CORP DATA RATE I (US) BUS	-\$12.32
09/30/09	MC-CORP DATA RATE I (US) CORP	-\$0.74
09/30/09	MC-WORLD ELITE CONVENIENCE PUR	-\$5.68
09/30/09	MC-WORLD CORP DATA RT I BUS	-\$0.39
09/30/09	MC-ENHANCED CONVENIENCE PURCH	-\$29.91
09/30/09	MC-ENHANCED KEY ENTERED	-\$0.17
09/30/09	MC-HIGH VAL CONVENIENCE PURCH	-\$0.53
09/30/09	MC-DOMESTIC MERIT III (DB)	-\$63.71
09/30/09	MC-SMALL TICKET (DB)	-\$326.84
09/30/09	MC-RESTAURANT (DB)	-\$345.73
09/30/09	MC-KEY ENTERED (DB)	-\$0.71
09/30/09	MC NETWORK ACCESS USAGE FEE 3,447 TRANSACTIONS AT .018500	-\$63.77
Total		-\$1,715.00

Pass-through pricing shows interchange for each card type the merchant accepted throughout the month including any NABU fees and Dues & Assessments.

Pass-through – Service Charges, Fees, Chargeback/Reversals

MERCHANT CARD PROCESSING STATEMENT		LOCATION RECAP		
Merchant Number		Page 6 of 8		
Customer Service	1-800-471-9511	Statement Period	09/01/09 - 09/30/09	
E SERVICE CHARGES				
Date	Description		Total	
09/30/09	MASTERCARD SALES DISCOUNT .002000 DISC RATE TIMES \$46,895.05		-\$93.79	
09/30/09	VISA SALES DISCOUNT .002000 DISC RATE TIMES \$42,834.97		-\$85.67	
Total			-\$179.46	
F FEES				
Date	Description		Total	
09/30/09	VISA AUTH PROCESSING FEE 3,202 TRANSACTIONS AT .019500		-\$62.44	
09/30/09	MASTERCARD AUTH FEE 3,479 TRANSACTIONS AT .100000		-\$347.90	
09/30/09	VISA AUTH FEE 3,202 TRANSACTIONS AT .100000		-\$320.20	
09/30/09	DISCOVER AUTH FEE 82 TRANSACTIONS AT .100000		-\$8.20	
09/30/09	AMEX AUTH FEE 178 TRANSACTIONS AT .100000		-\$17.80	
09/30/09	VISA INTL SERVICE FEE 1 TRANS TOTALING \$22.98		-\$0.09	
09/30/09	BATCH SETTLEMENT FEE 29 TRANSACTIONS AT .100000		-\$2.90	
Total			-\$759.53	
G CHARGEBACKS/REVERSALS				
Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
		No Chargebacks/Reversals for this statement period		0.00
Total				0.00

Service Charges will show bases points mark-up.

Fees will include Cross Border ISA Visa Auth Fees, etc.

If merchant has any **Chargeback/Reversals** they will be shown here.

Pass-through – Pending Interchange Charges

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number _____
 Customer Service 1-800-471-3311

Page 7 of 8
 Statement Period 09/01/09 - 09/30/09

PENDING INTERCHANGE CHARGES

Product/ Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges
MASTERCARD NONDEBIT								
FOREIGN ELECTRONIC PLUS	5.81	0	2	0	1.61		0.09	
DOMESTIC MERIT III	362.40	1	9	0	1.58	0.100	6.63	
CONVENIENCE PURCHASES	1,570.38	3	117	3	1.90		29.84	
WORLD CARD MERIT III	95.92	0	2	0	1.73	0.100	1.86	
WORLD CARD CONVENIENCE PUR	777.10	2	71	2	2.00		15.54	
CORP DATA RATE I (US) PUR	169.77	0	7	0	2.65	0.100	5.20	
CORP DATA RATE I (US) BUS	366.74	1	26	1	2.65	0.100	12.32	
CORP DATA RATE I (US) COR	24.18	0	1	0	2.65	0.100	0.74	
WORLD ELITE CONVENIENCE P	284.07	1	15	0	2.00		5.68	
WORLD CORP DATA RT I BUS	10.77	0	1	0	2.70	0.100	0.39	
ENHANCED CONVENIENCE PURC	1,574.30	3	114	3	1.90		29.91	
ENHANCED KEY ENTERED	3.35	0	1	0	2.04	0.100	0.17	
HIGH VAL CONVENIENCE PURC	26.71	0	2	0	2.00		0.53	
MASTERCARD NONDEBIT TOTAL	5,271.50		368					108.90
MASTERCARD DEBIT								
DOMESTIC MERIT III (DB)	4,610.06	10	102	3	1.05	0.150	63.71	
SMALL TICKET (DB)	15,829.19	34	2037	59	1.55	0.040	326.84	
RESTAURANT (DB)	21,170.40	45	938	27	1.19	0.100	345.73	
KEY ENTERED (DB)	13.90	0	3	0	1.64	0.160	0.71	
MASTERCARD DEBIT TOTAL	41,623.55		3080					736.99

The next 2 pages will correspond to section D the Interchange tables. Shown on page 19 of this presentation.

Pass-through – Pending Interchange Charges (cont.)

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number _____
 Customer Service 1-800-4/1-9511

Page 8 of 8
 Statement Period 09/01/09 - 09/30/09

PENDING INTERCHANGE CHARGES								Total Interchange Charges
Product/ Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	
VISA NONDEBIT								155.90
CPS/SMALL TICKET	1,626.36	4	203	6	1.65	0.040	34.96	
CPS/REWARDS 2	1,057.48	2	41	1	1.95	0.100	24.72	
CPS/RESTAURANT CREDIT	1,165.80	3	43	1	1.54	0.100	22.25	
EIRF NON CPS ALL OTHER	6.23	0	1	0	2.30	0.100	0.24	
CPS CORPORATE CARD T&E	269.84	1	9	0	2.25	0.100	6.97	
COMMERCIAL CARD STD	12.47	0	1	0	2.95	0.100	0.47	
SIGNATURE CARD ELECTRONIC	706.54	2	22	1	2.30	0.100	18.45	
CPS BUSINESS CARD T&E	1,248.71	3	70	2	2.40	0.100	36.97	
CPS PURCHASING CARD T&E	135.01	0	6	0	2.65	0.100	4.18	
SIGNATURE PREFERRED CRP E	224.56	1	13	0	2.40	0.100	6.69	
VISA NONDEBIT TOTAL	6,453.00		409					
VISA DEBIT								
CPS SMALL TICKET (DB)	13,970.57	33	1851	58	1.55	0.040	290.59	
CPS/RESTAURANT (DB)	22,294.39	52	895	28	1.19	0.100	354.80	
EIRF NON CPS ALL OTHER (D)	117.01	0	10	0	1.75	0.200	4.05	
VISA DEBIT TOTAL	36,381.97		2756					
Total	89,730.02		6613					1,651.23

Notes

- Through your access to the FDMS reporting tool Client Line you are able to view your merchants monthly statements as needed.
- Customer Service Number for your merchants 1-800-471-9511. They will be happy to assist your merchants with their statement questions.
- Business Partner Service Center – If you are calling on behalf of your merchant:
 - Phone: 1-866-885-99362, option 2
 - e-Mail: uscs.escalations@moneris.com

Questions?
