



MERCHANT NAME Merchant Number : 24000XXXXXXX

Detail of Activity For 9/01/01 to 9/30/01 Run Date: 10/19/01 Page 3

| Terminal ID | -- Batch -- Date & Ref | Processed Date | Tran Type | ----- Sales Trans | ----- Returns Trans | ----- Amount | ----- Amount | Net Amount | Rate | Daily Discount/Fee | Settled Amount |
|---------------|---------------------------|-------------------|-------------------------|----------------------|------------------------|-----------------|-----------------|---------------|------|-----------------------|-------------------|
| 09/30 | -50013 | 09/30/01 | 3 Excess Aths MC 0901 | | | | | | | .54- | .54- |
| 09/30 | -50013 | 09/30/01 | 1 Excess Aths VISA 0901 | | | | | | | .18- | .18- |
| 09/30 | -50030 | 09/30/01 | 43545.61 MidQual 0901 | .95% | | | | | | 413.68- | 413.68- |
| 09/30 | -50030 | 09/30/01 | 3624.35 NonQual 0901 | 1.55% | | | | | | 56.18- | 56.18- |
| 09/30 | -50038 | 09/30/01 | MC/V Monthly Discount | 1.54% | | | | | | 941.15- | 941.15- |
| 09/30 | -50038 | 09/30/01 | 85 MC Trans at 0.180 | | | | | | | 15.30- | 15.30- |
| 09/30 | -50038 | 09/30/01 | 141 VISA Trans at 0.180 | | | | | | | 25.38- | 25.38- |
| 09/30 | -50038 | 09/30/01 | 17 Per Batch Fee | | | | | | | 4.25- | 4.25- |
| 09/30 | -50047 | 09/30/01 | 1 Statement at | \$15.00 | | | | | | 15.00- | 15.00- |
| Daily Totals: | | | | | | | | | | 1,471.66- | 1,471.66- |

Your regular discount rate.

Your transaction fees by card type.

The entries shown here are all the fees applied to this month's activity. Use the legend below to understand each type of fee.

Excess Auths: You were charged these fees for swiping a card that came back declined, for forced and voided sales, and for returns.

Non-Qual Fees: These are the percentage amounts added to the your regular discount rate, in the even that you key in an entry and the information does not match (ex: the zip code entered into the terminal does not match the cardholder's zip code on file) This can also occur when a customer uses a corporate, government or business credit card, or if the terminal fails to batch on time

- "On time" is defined as batching the terminal out on the evening of the sale
- A "late" batch is defined as batching the terminal more than 24 hours after the sale occurred

Mid-Qual Fees: This is the percentage amount that is charged when the sale is keyed in, but all the address verification information matches. This percentage is usually less than the non-qual fees.

AVS: This stands for Address Verification System. You would see an instance of this when manually keying in the transaction, and the terminal prompts you for the cardholder's zip code and street number.

Chargeback fee: In the event that a customer disputes a sale directly with their bank, you as the merchant are charged back the amount that the customer is disputing plus a \$30 fee. This is a chargeback fee.

Retrieval Fee: This is a \$25 fee applied when a customer questions a sale and requests documented proof of the sale. Merchant Services has to research the sale and as a result is charged this fee by the cardholder's issuing bank. This cost is then passed onto you as the merchant in the form of a retrieval fee.\

Batch Fee: This is a fee (the amount is variable, dependent on the terms offered to you by the sales representative) that is charged each time the merchant transmits a batch.

Statement Fee: This is a monthly fee charged whenever MSI sends a statement to you. If there is no activity on the account, and there are no other fees - such as monthly minimums - to be deducted, then a statement will not be sent to you and you will not be charged the statement fee.