

Response to Questions  
Merchant Credit Card Services

1. How many merchant accounts does the Library currently use?  
The Library has three (3) merchant accounts, one for each software under one master account. If the Library adds new credit card software (for example, self-service fine payment software or credit card terminals for printing) additional merchant accounts would need to be added
2. What type of equipment is being used with the Software Vendors to “swipe the card” for in-person transactions?  
Customers at Main Library use the TIBA Automatic Pay Station for credit cards payment related to parking; all other card swipes are supported by Comprise Software, Smart Money Manager and the vendor supported Smart Terminals
3. What percentage of your transactions are “card present” vs “card not present”  
All transactions are card present with the exception of payment via phone, this averages <8% of credit card collections
4. Who is your current merchant provider? – Bank of America First Data
5. Are you able to provide a full detailed merchant statement? – attached
6. Do you need a separate invoice for billing?  
Banking fees should be a separate transaction (i.e. not netted from deposits) but a separate invoice is not necessary.
7. Do you want a paper invoice for fees?  
No; emailed or online portal is preferred.
8. In reference to question #29: What software are you referring to which would help accomplish signature capture?  
Please disregard Question #29.

**YOUR CARD PROCESSING STATEMENT**

040259/000001/750088/0001/39759/0000/341504 000 01 000000  
**COLUMBUS METRO LIBRARY**  
**ATTN: WENDY MOHR**  
**96 S GRANT AVE**  
**COLUMBUS OH 43215-4781**

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**THIS IS NOT A BILL**

Statement Period	01/01/17 - 01/31/17
Merchant Number	3892070600330571
Customer Service	Website - BusinessTrack.com Phone - 1-800-430-7161

**SUMMARY**

An overview of account activity for the statement period.  
 Fees charged for January activity will appear on February statement.

Page 4	<b>Total Amount Submitted</b>	\$21,654.16
	<b>Third Party Transactions</b>	\$502.84
	<b>Chargebacks/Reversals</b>	0.00
	<b>Adjustments</b>	0.00
	<b>Fees Charged*</b>	-\$870.56
	<b>Total Amount Funded to Your Bank</b>	<b>\$20,280.76</b>

See page 2 for Key Definition of Terms

\*Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds

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

**IMPORTANT INFORMATION ABOUT YOUR ACCOUNT**

## Key Card Processing Terms in Plain Language

**Total Amount You Submitted** - The total dollar amount of card transactions submitted and processed during the Statement Period.

**Third-Party Transactions** - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

**Chargebacks/Reversals** - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

**Adjustments** - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

**Interchange Charges** - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

**Service Charges** - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

**Fees** - The range of transaction-based and/or fixed amounts charged for specific card processing services.

**Total Amount Funded to Your Bank** - The total dollar amount of credited/paid to your account transactions during the Statement Period.

**Merchant Number** - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

# YOUR CARD PROCESSING STATEMENT

Merchant Number 3892070600330571  
 Customer Service Website - BusinessTrack.com  
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Statement Period 01/01/17 - 01/31/17

## SUMMARY BY CARD TYPE

(Total Sales You Submitted - Refunds = Total Amount You Submitted)

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$8.14	976	\$8,007.08	7	\$122.89	969	\$7,884.19
Visa	\$8.64	1,476	\$12,887.42	10	\$214.46	1,466	\$12,672.96
Discover	\$14.85	41	\$616.07	1	\$21.90	40	\$594.17
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
American Express	\$10.48	49	\$515.83	1	\$12.99	48	\$502.84
<b>Total</b>		<b>2,542</b>	<b>\$22,026.40</b>	<b>19</b>	<b>\$372.24</b>	<b>2,523</b>	<b>\$21,654.16</b>

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

## AMOUNTS FUNDED BY BATCH

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
01/02/17		0.00	0.00	0.00	0.00	-\$870.56		-\$870.56
01/04/17		\$1,316.68	\$31.09	0.00	0.00	0.00		\$1,285.59
01/05/17		\$1,075.36	\$102.92	0.00	0.00	0.00		\$972.44
01/06/17		\$911.71	0.00	0.00	0.00	0.00		\$911.71
01/07/17		\$619.68	0.00	0.00	0.00	0.00		\$619.68
01/08/17		\$1,176.84	\$8.10	0.00	0.00	0.00		\$1,168.74
01/09/17		\$604.31	\$7.99	0.00	0.00	0.00		\$596.32
01/10/17		\$1,359.93	\$12.00	0.00	0.00	0.00		\$1,347.93
01/11/17		\$1,068.50	\$5.00	0.00	0.00	0.00		\$1,063.50
01/12/17		\$942.40	\$45.63	0.00	0.00	0.00		\$896.77
01/13/17		\$1,019.65	0.00	0.00	0.00	0.00		\$1,019.65
01/14/17		\$563.14	\$33.85	0.00	0.00	0.00		\$529.29
01/15/17		\$721.15	\$51.54	0.00	0.00	0.00		\$669.61
01/16/17		\$326.18	\$2.80	0.00	0.00	0.00		\$323.38
01/17/17		\$560.67	\$51.24	0.00	0.00	0.00		\$509.43
01/18/17		\$788.66	\$6.00	0.00	0.00	0.00		\$782.66
01/19/17		\$974.31	0.00	0.00	0.00	0.00		\$974.31
01/20/17		\$784.22	0.00	0.00	0.00	0.00		\$784.22
01/21/17		\$515.68	\$21.50	0.00	0.00	0.00		\$494.18
01/22/17		\$799.10	\$22.10	0.00	0.00	0.00		\$777.00
01/23/17		\$300.95	\$12.40	0.00	0.00	0.00		\$288.55
01/24/17		\$640.43	\$6.39	0.00	0.00	0.00		\$634.04
01/25/17		\$862.11	\$29.28	0.00	0.00	0.00		\$832.83
01/26/17		\$687.15	\$0.10	0.00	0.00	0.00		\$687.05
01/27/17		\$871.88	\$3.75	0.00	0.00	0.00		\$868.13
01/28/17		\$471.32	-\$4.89	0.00	0.00	0.00		\$476.21
01/29/17		\$618.35	\$27.75	0.00	0.00	0.00		\$590.60
01/30/17		\$284.79	\$4.50	0.00	0.00	0.00		\$280.29
01/31/17		\$789.01	\$21.80	0.00	0.00	0.00		\$767.21
<b>Total</b>		<b>\$21,654.16</b>	<b>\$502.84</b>	<b>0.00</b>	<b>0.00</b>	<b>-\$870.56</b>		<b>\$20,280.76</b>

\*Certain fees and charges may relate to a prior period

# YOUR CARD PROCESSING STATEMENT

Merchant Number 3892070600330571  
 Customer Service Website - BusinessTrack.com  
 Phone - 1-800-430-7161

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 Statement Period 01/01/17 - 01/31/17

## AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	American Express	Total Submitted
01/04/17	614132040174	\$490.12	\$726.82	\$68.65	\$31.09	\$1,316.68
01/05/17	614132050175	\$383.49	\$566.85	\$22.10	\$102.92	\$1,075.36
01/06/17	614132060176	\$387.74	\$491.98	\$31.99	0.00	\$911.71
01/07/17	614132070177	\$206.03	\$356.79	\$56.86	0.00	\$619.68
01/08/17	614132080178	\$564.44	\$589.21	\$15.09	\$8.10	\$1,176.84
01/09/17	614132090179	\$165.92	\$430.40	0.00	\$7.99	\$604.31
01/10/17	614132100180	\$330.17	\$947.38	\$70.38	\$12.00	\$1,359.93
01/11/17	614132110181	\$278.99	\$784.51	0.00	\$5.00	\$1,068.50
01/12/17	614132120182	\$470.52	\$395.65	\$30.60	\$45.63	\$942.40
01/13/17	614132130183	\$329.45	\$615.24	\$74.96	0.00	\$1,019.65
01/14/17	614132140184	\$198.53	\$328.51	\$2.25	\$33.85	\$563.14
01/15/17	614132150185	\$210.45	\$443.37	\$15.79	\$51.54	\$721.15
01/16/17	614132160186	\$104.74	\$218.64	0.00	\$2.80	\$326.18
01/17/17	614132170187	\$274.96	\$234.47	0.00	\$51.24	\$560.67
01/18/17	614132180188	\$356.91	\$403.85	\$21.90	\$6.00	\$788.66
01/19/17	614132190189	\$229.73	\$725.43	\$19.15	0.00	\$974.31
01/20/17	614132200190	\$280.58	\$479.40	\$24.24	0.00	\$784.22
01/21/17	614132210191	\$260.07	\$234.11	0.00	\$21.50	\$515.68
01/22/17	614132220192	\$417.14	\$339.03	\$20.83	\$22.10	\$799.10
01/23/17	614132230193	\$105.28	\$183.27	0.00	\$12.40	\$300.95
01/24/17	614132240194	\$239.71	\$374.38	\$19.95	\$6.39	\$640.43
01/25/17	614132250195	\$229.93	\$598.60	\$4.30	\$29.28	\$862.11
01/26/17	614132260196	\$330.61	\$356.44	0.00	\$0.10	\$687.15
01/27/17	614132270197	\$258.93	\$579.05	\$30.15	\$3.75	\$871.88
01/28/17	614132280198	\$131.31	\$334.60	\$10.30	-\$4.89	\$471.32
01/29/17	614132290199	\$240.00	\$329.82	\$20.78	\$27.75	\$618.35
01/30/17	614132300200	\$113.72	\$155.07	\$11.50	\$4.50	\$284.79
01/31/17	614132310201	\$294.72	\$450.09	\$22.40	\$21.80	\$789.01
<b>Sub Totals</b>		\$7,884.19	\$12,672.96	\$594.17	\$502.84	\$21,654.16

**Total** **\$21,654.16**

## PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	01/31/17	VISA NETWORK FEE CP 1B-01	-2.00
FEE	01/31/17	MC MERCH ANNUAL LOCATION FEE	-7.50
FEE	01/31/17	VI TRANSACTION INTEGRITY FEE 14 TRANSACTIONS AT .100000	-1.40
FEE	01/31/17	MONTHLY CLIENTLINE FEE	-5.00
FEE	01/31/17	NETWORK AUTHORIZATION FEE 41 TRANSACTIONS AT .002500	-0.10
FEE	01/31/17	MC NETWORK ACCESS AUTH FEE 1,025 TRANSACTIONS AT .019500	-19.99
FEE	01/31/17	MC PROCESSING INTEGRITY FEE 9 TRANSACTIONS AT .060000	-0.54
FEE	01/31/17	VISA MISUSE OF AUTH FEE 20 TRANSACTIONS AT .090000	-1.80

# YOUR CARD PROCESSING STATEMENT

Merchant Number 3892070600330571  
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 Statement Period 01/01/17 - 01/31/17

## PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.  
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Transaction Type	Date Posted	Description	Net Amount Posted
FEE	01/31/17	ACQUIRER PROCESSOR FEE CREDIT 360 TRANSACTIONS AT .019500	-7.02
FEE	01/31/17	ACQUIRER PROCESSOR FEE DB/PP 1,170 TRANSACTIONS AT .015500	-18.14
FEE	01/31/17	MASTERCARD AUTH FEE 1,026 TRANSACTIONS AT .050000	-51.30
FEE	01/31/17	VISA AUTH FEE 1,530 TRANSACTIONS AT .050000	-76.50
FEE	01/31/17	DISCOVER AUTH FEE 41 TRANSACTIONS AT .050000	-2.05
FEE	01/31/17	AMEX AUTH FEE 52 TRANSACTIONS AT .150000	-7.80
FEE	01/31/17	MC CVC2 TRANSACTION FEE 19 TRANSACTIONS AT .002500	-0.05
		<b>TOTAL FEES</b>	<b>-201.19</b>
INTERCHANGE	01/31/17	MC NTWRK ACCESS SETTLEMENT FEE 7 TRANSACTIONS AT .019500	-0.14
INTERCHANGE	01/31/17	DISCOVER ASSESSMENT FEE .001300 TIMES \$616.07	-0.80
INTERCHANGE	01/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$4,252.16	-5.53
INTERCHANGE	01/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$8,007.08	-9.61
INTERCHANGE	01/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$8,635.26	-11.23
INTERCHANGE	01/31/17	DSCVR PSL RTL RW	-9.19
INTERCHANGE	01/31/17	DSCVR PSL RTL PR	-0.98
INTERCHANGE	01/31/17	DSCVR COMML ELECT OTHER	-3.93
INTERCHANGE	01/31/17	DSCVR PSL RTL PP	-1.58
INTERCHANGE	01/31/17	VI- US HNW CONSUMER RTL	-1.00
INTERCHANGE	01/31/17	VI-BUSINESS CARD TR4 RETAIL	-0.59
INTERCHANGE	01/31/17	VI-US REGULATED (DB)	-27.16
INTERCHANGE	01/31/17	VI-US CPS/SMALL TICKET REG (DB)	-158.23
INTERCHANGE	01/31/17	VI-US REGULATED NON-CPS (DB)	-3.25
INTERCHANGE	01/31/17	VI-US REGULATED COMM (DB)	-6.99
INTERCHANGE	01/31/17	VI-BUSINESS CARD CP (DB)	-1.19
INTERCHANGE	01/31/17	VI-COMMERCIAL RETAIL (PP)	-0.13
INTERCHANGE	01/31/17	VI-CPS SMALL TICKET (PP)	-11.78
INTERCHANGE	01/31/17	VI-CPS/RETAIL ALL OTHER (PP)	-2.86
INTERCHANGE	01/31/17	VI-CPS/RETAIL ALL OTHER	-3.68
INTERCHANGE	01/31/17	VI-CPS/SMALL TICKET	-25.80
INTERCHANGE	01/31/17	VI-CPS/REWARDS 1	-28.69
INTERCHANGE	01/31/17	VI-EIRF NON CPS ALL OTHER	-6.13
INTERCHANGE	01/31/17	VI-BUSINESS CARD TR1 RETAIL	-1.97
INTERCHANGE	01/31/17	VI-CORPORATE CARD-CARD PRESENT	-1.23
INTERCHANGE	01/31/17	VI-SIGNATURE PREFERRED RETAIL	-28.29
INTERCHANGE	01/31/17	VI-SIGNATURE PREFERRED CRP STD	-2.62
INTERCHANGE	01/31/17	VI-BUSINESS CARD TR2 RETAIL	-1.58
INTERCHANGE	01/31/17	VI-BUSINESS CARD TR3 RETAIL	-0.39
INTERCHANGE	01/31/17	VI-CPS SMALL TICKET (DB)	-12.77
INTERCHANGE	01/31/17	VI-EIRF NON CPS ALL OTHER (DB)	-1.21
INTERCHANGE	01/31/17	VI-CPS/RETAIL ALL OTHER (DB)	-4.27
INTERCHANGE	01/31/17	MC-BUS LEVEL 3 DATA RATE I	-0.46
INTERCHANGE	01/31/17	MC-REG INCENT FRF ADJ POS (DB)	-114.02
INTERCHANGE	01/31/17	MC-REGULATED FRD ADJ COMM (DB)	-2.67
INTERCHANGE	01/31/17	MC-REG CONSM WFRAUD ADJ MC(DB)	-2.31
INTERCHANGE	01/31/17	MC-DOMESTIC MERIT III	-7.81
INTERCHANGE	01/31/17	MC-KEY ENTERED	-0.29
INTERCHANGE	01/31/17	MC-WORLDCARD KEY-ENTERED	-0.20
INTERCHANGE	01/31/17	MC-WORLDCARD MERIT III	-12.25
INTERCHANGE	01/31/17	MC-BUS LEVEL 2 DATA RATE I	-1.44

# YOUR CARD PROCESSING STATEMENT

Merchant Number 3892070600330571  
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## PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	01/31/17	MC-CORP DATA RATE I (US) BUS	-2.47
INTERCHANGE	01/31/17	MC-WORLD ELITE KEY-ENTERED	-1.00
INTERCHANGE	01/31/17	MC-WORLD ELITE MERIT III	-5.16
INTERCHANGE	01/31/17	MC-ENHANCED MERIT III BASE	-4.69
INTERCHANGE	01/31/17	MC-ENHANCED KEY ENTERED	-1.02
INTERCHANGE	01/31/17	MC-HIGH VAL KEY ENTERED	-0.40
INTERCHANGE	01/31/17	MC-HIGH VAL MERIT III BASE	-0.70
INTERCHANGE	01/31/17	MC-DOMESTIC MERIT III (DB)	-65.33
INTERCHANGE	01/31/17	MC-KEY ENTERED (DB)	-2.66
<b>TOTAL INTERCHANGE</b>			<b>-599.68</b>
SERVICE	01/31/17	TRANSARMOR SOLUTION - MONTHLY	-19.95
SERVICE	01/31/17	VI BASE II SYSTEM FILE FEE 1,486 TRANSACTIONS AT .001800	-2.67
SERVICE	01/31/17	VI BASE II CRVOUCHER FEE DB/PP 3 TRANSACTIONS AT .015500	-0.04
SERVICE	01/31/17	VI BASE II CR VOUCHER FEE CR 7 TRANSACTIONS AT .019500	-0.13
SERVICE	01/31/17	DISCOVER SALES DISCOUNT .001500 DISC RATE TIMES \$616.07	-0.92
SERVICE	01/31/17	DISCOVER RETURNS DISCOUNT .001500 DISC RATE TIMES \$21.90	-0.03
SERVICE	01/31/17	DISCOVER DATA USAGE FEE 42 TRANSACTIONS AT .019500	-0.82
SERVICE	01/31/17	MASTERCARD SALES DISCOUNT .001500 DISC RATE TIMES \$8,007.08	-12.01
SERVICE	01/31/17	MASTERCARD RETURNS DISCOUNT .001500 DISC RATE TIMES \$122.89	-0.18
SERVICE	01/31/17	VISA SALES DISCOUNT .001500 DISC RATE TIMES \$12,887.42	-19.33
SERVICE	01/31/17	VISA RETURNS DISCOUNT .001500 DISC RATE TIMES \$214.46	-0.32
SERVICE	01/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$8,007.08	-0.57
<b>TOTAL SERVICE</b>			<b>-56.97</b>

**GRAND TOTAL -857.84**

## 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
<b>DISCOVER NONDEBIT</b>								
DSCVR PSL RTL RW	373.56	61	28	68	1.71	0.100	9.19	<b>15.68</b>
DSCVR PSL RTL PR	45.90	7	2	5	1.71	0.100	0.98	
DSCVR COMML ELECT OTHER	140.52	23	7	17	2.30	0.100	3.93	
DSCVR PSL RTL PP	56.09	9	4	10	2.10	0.100	1.58	
<b>DISCOVER NONDEBIT TOTAL</b>	<b>616.07</b>		<b>41</b>					
<b>MASTERCARD NONDEBIT</b>								
MC-BUS LEVEL 3 DATA RATE I	12.50	0	1	0	2.86	0.100	0.46	
MC-DOMESTIC MERIT III	285.71	4	33	3	1.58	0.100	7.81	
MC-KEY ENTERED	10.00	0	1	0	1.89	0.100	0.29	
MC-WORLDCARD KEY-ENTERED	5.00	0	1	0	2.05	0.100	0.20	
MC-WORLDCARD MERIT III	483.06	6	37	4	1.77	0.100	12.25	
MC-BUS LEVEL 2 DATA RATE I	33.40	0	5	1	2.81	0.100	1.44	
MC-CORP DATA RATE I (US) BUS	55.29	1	10	1	2.65	0.100	2.47	

# YOUR CARD PROCESSING STATEMENT

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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		
MC-WORLD ELITE KEY-ENTERED	35.96	0	1	0	2.50	0.100	1.00		
MC-WORLD ELITE MERIT III	152.61	2	18	2	2.20	0.100	5.16		
MC-ENHANCED MERIT III BASE	149.63	2	21	2	1.73	0.100	4.69		
MC-ENHANCED KEY ENTERED	44.95	1	1	0	2.04	0.100	1.02		
MC-HIGH VAL KEY ENTERED	12.00	0	1	0	2.50	0.100	0.40		
MC-HIGH VAL MERIT III BASE	22.59	0	2	0	2.20	0.100	0.70		
<b>MASTERCARD NONDEBIT TOTAL</b>	<b>1,302.70</b>		<b>132</b>					<b>37.89</b>	
<b>MASTERCARD DEBIT</b>									
MC-REG INCENT FRF ADJ POS (DB)	4,504.25	56	508	52	0.05	0.220	114.02		
MC-REGULATED FRD ADJ COMM (DB)	59.43	1	12	1	0.05	0.220	2.67		
MC-REG CONSM WFRAUD ADJ MC(DB)	224.06	3	10	1	0.05	0.220	2.31		
MC-DOMESTIC MERIT III (DB)	1,778.66	22	311	32	1.05	0.150	65.33		
MC-KEY ENTERED (DB)	137.98	2	3	0	1.60	0.150	2.66		
<b>MASTERCARD DEBIT TOTAL</b>	<b>6,704.38</b>		<b>844</b>					<b>186.99</b>	
<b>VISA NONDEBIT</b>									
VI- US HNW CONSUMER RTL	33.50	0	3	0	2.10	0.100	1.00		
VI-BUSINESS CARD TR4 RETAIL	15.58	0	2	0	2.50	0.100	0.59		
VI-CPS/RETAIL ALL OTHER	197.28	2	7	0	1.51	0.100	3.68		
VI-CPS/SMALL TICKET	1,098.21	9	192	13	1.65	0.040	25.80		
VI-CPS/REWARDS 1	1,484.30	12	42	3	1.65	0.100	28.69		
VI-EIRF NON CPS ALL OTHER	236.19	2	7	0	2.30	0.100	6.13		
VI-BUSINESS CARD TR1 RETAIL	62.05	0	6	0	2.20	0.100	1.97		
VI-CORPORATE CARD-CARD PRESENT	45.00	0	1	0	2.50	0.100	1.23		
VI-SIGNATURE PREFERRED RETAIL	932.66	7	87	6	2.10	0.100	28.29		
VI-SIGNATURE PREFERRED CRP STD	75.35	1	4	0	2.95	0.100	2.62		
VI-BUSINESS CARD TR2 RETAIL	60.04	0	2	0	2.30	0.100	1.58		
VI-BUSINESS CARD TR3 RETAIL	12.00	0	1	0	2.40	0.100	0.39		
<b>VISA NONDEBIT TOTAL</b>	<b>4,252.16</b>		<b>354</b>					<b>101.97</b>	
<b>VISA DEBIT</b>									
VI-US REGULATED (DB)	3,270.99	25	116	8	0.05	0.220	27.16		
VI-US CPS/SMALL TCKT REG (DB)	3,159.65	25	712	48	0.05	0.220	158.23		
VI-US REGULATED NON-CPS (DB)	341.18	3	14	1	0.05	0.220	3.25		
VI-US REGULATED COMM (DB)	342.18	3	31	2	0.05	0.220	6.99		
VI-BUSINESS CARD CP (DB)	29.05	0	7	0	1.70	0.100	1.19		
VI-COMMERCIAL RETAIL (PP)	1.50	0	1	0	2.15	0.100	0.13		
VI-CPS SMALL TICKET (PP)	392.57	3	110	7	1.60	0.050	11.78		



# YOUR CARD PROCESSING STATEMENT

Merchant Number 3892070600330571  
 Customer Service Website - BusinessTrack.com  
 Phone - 1-800-430-7161

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 Statement Period 01/01/17 - 01/31/17

PENDING INTERCHANGE CHARGES					Interchange Cost			Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Rate	Cost Per Transaction	Sub Total	
VI-CPS/RETAIL ALL OTHER (PP)	183.59	1	5	0	1.15	0.150	2.86	
VI-CPS SMALL TICKET (DB)	529.69	4	114	8	1.55	0.040	12.77	
VI-EIRF NON CPS ALL OTHER (DB)	57.98	0	1	0	1.75	0.200	1.21	
VI-CPS/RETAIL ALL OTHER (DB)	326.88	3	11	1	0.80	0.150	4.27	
<b>VISA DEBIT TOTAL</b>	<b>8,635.26</b>		<b>1122</b>					<b>229.84</b>
<b>Total</b>	<b>21,510.57</b>		<b>2493</b>					<b>572.37</b>

See [www.BusinessTrack.com](http://www.BusinessTrack.com) to review details of your statement.