

MERCHANT CARD PROCESSING STATEMENT

LOCATION RECAP

0000481
Andrew's Design Group Store # 0000099
Karen Sanders
6100 High St
Columbus OH 43220



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THIS IS NOT A BILL

Statement Funded Period	12/01/05 - 12/31/05
Merchant Number	123456789123
Store Number	0000099
Customer Service	1.800.555.1234
View Statement Online	www.merchantservices.com
Email	CS@merchantservices.com

LOCATION SUMMARY

An overview of processed activity for the statement period.
Details of your activity begin on page 3.

Page 4	A Total Amount Submitted	\$1,667.93
Page 5	B Non-Funded Transactions	404.63
Page 5	C Adjustments	171.24
Page 5	D Interchange Charges	-3.18
Page 5	E Service Charges	-25.59
Page 6	F Fees	-5.00
Page 6	G Chargebacks/Reversals	.00
Total Amount Funded		\$2,210.03

All amounts shown are in U.S. funds.

PIN-Secured Debit is one of the fastest growing payment options.

Debit acceptance makes good business sense and offers many benefits.

Call **1.800.555.1234** for more information.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Government Mandated Equipment Upgrade – Are you in compliance?

To reduce credit card fraud and protect cardholder account information, U.S. government truncation legislation was passed December 4, 2003. As a result, **all point of sale devices in use on January 1, 2005 must be in compliance. Point of sale devices in use prior to January 1, 2005 must be in compliance by December 4, 2006.**


This information is provided to you as a courtesy. However, it is your responsibility to seek professional legal advice, if necessary, to ensure you are in compliance with applicable laws.

About Your Merchant Card Processing Statement

Bank Name

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

ABC Company
123 Main Street
Anytown, CA 10245-12



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Statement Funded Period **01/01/06 - 01/31/06**

Merchant Number 1234567891234

Store Number 00000001

Customer Service **1.800.555.1234**

View Statement Online www.bankname.com

Email CS@bankname.com

THIS IS NOT A BILL

PIN-Secured Debit is one of the fastest growing payment options.

Debit acceptance makes good business sense and offers many benefits.

Call **1.800.795.8603** for more information.

LOCATION SUMMARY An overview of processed activity for the statement period. Details of your activity begin on page 3.

Page 4	A	Total Amount Submitted	\$1,857.93
Page 5	B	Non-Funded Transactions	-317.60
Page 5	C	Adjustments	.00
Page 5	D	Interchange Charges	-10.32
Page 5	E	Service Charges	-124.75
Page 6	F	Fees	-6.23
Page 6	G	Chargebacks/Reversals	.00
Total Amount Funded			\$1,399.03

All amounts shown are in U.S. funds.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

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Bank Name and Address

Member FDIC

The **Statement Funded Period** includes only those transactions that are funded within the dates specified. Transactions that are submitted but not yet funded will appear on a subsequent statement, after they are funded.

The **Location Summary** summarizes card activity and related charges for the dates specified. Use the letters **A - G** and page numbers to help you quickly find your location details.

When this area appears on your statement, be sure to read it for important information regarding your account.

Top 10 Card Processing Terms in Plain Language

1. **Interchange Charges** – These variable amounts are established by MasterCard and Visa for processing and funding MasterCard and Visa transactions. Factors that influence Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.
2. **Non-Funded Transactions** – These transactions are passed directly to a third party service provider for processing and/or funding.
3. **Fees** – A range of transaction-based and/or fixed amounts for specific card processing services, such as address verification or equipment rental.
4. **Service Charges** – Also known as Discount Rate; amounts charged to authorize, process and settle all card transactions.
5. **Adjustments** – Amounts credited to or deducted from your account to resolve processing or billing discrepancies.
6. **Chargebacks/Reversals** – Transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback is the amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was previously resolved against the merchant but now is resolved in favor of the merchant.
7. **Total Amount Funded** – The total dollar amount of funded transactions that is transferred to your checking account during the Statement Funded Period.
8. **Total Amount Submitted** – The total dollar amount of all card transactions submitted and processed during the Statement Funded Period.
9. **Merchant Number** – A unique account number assigned to each merchant and merchant location. Find it at the top of your statement.
10. **Recap** – This is your Merchant Card Processing Statement, which includes an activity summary and supporting detail for the dates specified.



MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 123456789123

Store Number 0000099

Customer Service 1.800.555.1234

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Statement Funded Period 12/01/05 - 12/31/05

AMOUNT FUNDED BY BATCH

Date Submitted	Batch Number	Total Submitted Amount	Non-Funded Transactions	Adjustments	Interchange Charges	Service Charges	Fees	Chargebacks/Reversals	Date Funded	Amount Funded
		(A)	(B)	(C)	(D)	(E)	(F)	(G)		
11/30/05	NA	NA	NA	\$.00	\$-3.18	\$-25.59	\$-5.00	\$.00	12/02	\$-33.77
12/01/05	333780010017	\$-250.00	\$.00	.00	.00	.00	.00	.00	12/02	-250.00
12/02/05	333780020018	2,463.17	.00	.00	.00	.00	.00	.00	12/03	2,463.17
12/03/05	333780020019	-156.60	156.60	.00	.00	.00	.00	.00	NA	.00
12/05/05	333780050020	-202.90	.00	171.24	.00	.00	.00	.00	12/06	-31.66
12/06/05	333780060021	-65.00	.00	.00	.00	.00	.00	.00	12/07	-65.00
12/07/05	333780070022	158.28	.00	.00	.00	.00	.00	.00	12/08	158.28
12/08/05	333780080023	-85.08	.00	.00	.00	.00	.00	.00	12/09	-85.08
12/09/05	333780090024	341.55	.00	.00	.00	.00	.00	.00		
	333780100025	-40.00	.00	.00	.00	.00	.00	.00	12/10	301.55
12/13/05	333780130026	120.38	.00	.00	.00	.00	.00	.00	12/14	120.38
12/15/05	333780150027	92.14	.00	.00	.00	.00	.00	.00	12/16	92.14
12/16/05	333780160028	652.99	-137.13	.00	.00	.00	.00	.00	12/17	515.86
12/17/05	333780170029	-166.55	.00	.00	.00	.00	.00	.00	12/18	-166.55
12/19/05	333780190030	-50.00	.00	.00	.00	.00	.00	.00	12/20	-50.00
12/20/05	333780200031	-561.09	155.00	.00	.00	.00	.00	.00	12/21	-406.09
12/21/05	333780210032	622.93	-241.26	.00	.00	.00	.00	.00	12/22	381.67
12/22/05	333780022033	572.32	-242.32	.00	.00	.00	.00	.00	12/23	330.00
12/23/05	333780230034	32.30	488.74	.00	.00	.00	.00	.00	12/24	521.04
12/24/05	333780240035	41.07	.00	.00	.00	.00	.00	.00	12/25	41.07
12/26/05	333780260036	-2,183.77	225.00	.00	.00	.00	.00	.00	12/27	-1,958.77
12/27/05	333780270037	62.92	.00	.00	.00	.00	.00	.00	12/28	62.92
12/28/05	333780280038	328.87	.00	.00	.00	.00	.00	.00	12/29	328.87
12/29/05	333780290039	-60.00	.00	.00	.00	.00	.00	.00	12/30	-60.00
Total		\$1,667.93	\$404.63	\$171.24	\$-3.18	\$-25.59	\$-5.00	\$.00		\$2,210.03



MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 123456789123

Store Number 0000099

Customer Service 1.800.555.1234

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Statement Funded Period 12/01/05 - 12/31/05

A TOTAL AMOUNT SUBMITTED BY BATCH

Date Submitted	Batch Number	MasterCard	Visa	Discover	Debit/ATM	American Express	Total
12/01/05	333780010017	\$-250.00	\$.00	\$.00	\$.00	\$.00	\$-250.00
12/02/05	333780020018	2,463.17	.00	.00	.00	.00	2,463.17
12/03/05	333780030019	.00	.00	.00	.00	-156.60	-156.60
12/05/05	333780050020	.00	-202.90	.00	.00	.00	-202.90
12/06/05	333780060021	.00	-65.00	.00	.00	.00	-65.00
12/07/05	333780070022	.00	158.28	.00	.00	.00	158.28
12/08/05	333780080023	50.00	-135.08	.00	.00	.00	-85.08
12/09/05	333780090024	341.55	.00	.00	.00	.00	341.55
12/10/05	333780100025	.00	-40.00	.00	.00	.00	-40.00
12/13/05	333780130026	-85.80	206.18	.00	.00	.00	120.38
12/15/05	333780150027	.00	92.14	.00	.00	.00	92.14
12/16/05	333780160028	155.86	360.00	137.13	.00	.00	652.99
12/17/05	333780170029	74.73	-241.28	.00	.00	.00	-166.55
12/19/05	333780190030	.00	-50.00	.00	.00	.00	-50.00
12/20/05	333780200031	-296.54	-109.55	-155.00	.00	.00	-561.09
12/21/05	333780210032	-143.75	525.42	241.26	.00	.00	622.93
12/22/05	333780220033	150.00	180.00	.00	.00	242.32	572.32
12/23/05	333780230034	196.67	324.37	.00	.00	-488.74	32.30
12/24/05	333780240035	.00	41.07	.00	.00	.00	41.07
12/26/05	333780260036	-894.37	-1,064.40	-75.00	.00	-150.00	-2,183.77
12/27/05	333780270037	-160.08	223.00	.00	.00	.00	62.92
12/28/05	333780280038	328.87	.00	.00	.00	.00	328.87
12/29/05	333780290039	-60.00	.00	.00	.00	.00	-60.00
Total		\$1,870.31	\$202.25	\$148.39	\$.00	\$553.02	\$1,667.93

MERCHANT CARD PROCESSING STATEMENT **LOCATION RECAP**

Merchant Number 123456789123
 Store Number 0000099
 Customer Service **1.800.555.1234**

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Statement Funded Period **12/01/05 - 12/31/05**

B NON-FUNDED TRANSACTIONS

Date	Description	Amount
12/03/05	Transactions Submitted to American Express	\$156.60
12/16/05	Transactions Submitted to Discover	-137.13
12/20/05	Transactions Submitted to Discover	155.00
12/21/05	Transactions Submitted to Discover	-241.26
12/22/05	Transactions Submitted to American Express	-242.32
12/23/05	Transactions Submitted to American Express	488.74
12/26/05	Transactions Submitted to Discover	75.00
12/26/05	Transactions Submitted to American Express	150.00
Total		\$404.63

C ADJUSTMENTS

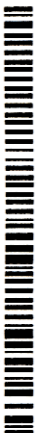
Date	Description	Amount
12/05/05	Refund ACH Rejected at Bank 12/05/05	\$99.58
12/05/05	Refund ACH Rejected at Bank 12/05/05	40.64
12/05/05	Refund ACH Rejected at Bank 12/05/05	30.06
12/13/05	Sales Tax Payable Nov 05 Supply Billings	0.96
Total		\$171.24

D INTERCHANGE CHARGES

Date	Description	Card Type/No. of Transactions	Amount
11/30/05	Nov BB204 Missing/Invalid ACI from Authorization	Visa/2	\$-2.67
11/30/05	Nov BB204 Missing/Invalid ACI from Authorization	Rewards Visa/1	-0.51
Total			\$-3.18

E SERVICE CHARGES

Date	Description	Rate	x	Amount	=	Total
11/30/05	MasterCard Sales Service Charge	.018500	x	\$750.00	=	\$-13.88
11/30/05	Visa Sales Service Charge	.018500	x	543.73	=	-10.06
11/30/05	Visa Debit Sales Service Charge	.014900	x	110.91	=	-1.65
Total						\$-25.59



MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

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Store Number 0000099
Customer Service **1.800.555.1234**

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Statement Funded Period **12/01/05 - 12/31/05**

F FEES

Date	Description	Total
11/30/05	Terminal Service Fee	-5.00
Total		\$-5.00

G CHARGEBACKS/REVERSALS

Date	Description	Amount
	No Chargebacks/Reversals during this statement period	\$.00
Total		\$.00

