



Request for Bids

Mississippi Valley State University

**THIS IS
NOT AN
ORDER**

14000 Hwy 82-W #7244
Itta Bena MS 38941-1400

Web Address: www.mvsu.edu/purchasing/

Phone No: (662) 254-3319 Fax (662) 254-3314

Bid Title:

Date:

Requester and Requesting Department:

Bid No.

Number of Pages

Change Order:

Term – End of Month

Bids/Proposals – Do not include State or Federal Taxes in your bids/proposals. The University is exempted from these taxes. All order will be placed with successful bidder by Official Purchase Order.

Mississippi Valley State University is considering the purchase of the following item (s). **We ask that you submit your Bids/Proposals in three copies.** Rights are reserved to accept, or reject any and all parts of your bid/proposals. Your bid/proposals will be given consideration if received in this Office on or before the date and time below.

- This bid/proposal will be awarded on a line by line basis
- This bid/proposal will be awarded on a all or none basis

However, the University reserves the rights to award any and all bids/proposals in the best interest of the University.

Bid/Proposal opening {Date and Time}
Mississippi Valley State University
By: Billy D. Scott Purchasing Agent

Email: bscott@mvsu.edu

NOTE: If you cannot quote on the exact material shown, please indicate any exceptions, giving brand names and complete specifications on any alternate. Mississippi Valley State University reserves the rights to accept any alternate of equal or greater quality or performance. We also reserve the rights to waiver any irregularities that may appear in the Bids/Proposals specifications.

ITEM	QUANTITY	DESCRIPTIONS	UNIT PRICE	TOTAL NET PRICE
<i>Please show Bid/Proposals No. on outside of Envelope</i>				

- If checked, Mississippi Valley State University reserves the rights for an additional 60 days to purchase and additional 20% of this bid/proposal at the same cost.
- We quote you as above F.O.B – Mississippi Valley State University. Shipment can be made within _____ days from receipt of the order.**

<p>Terms:</p> <p>Date:</p> <p>Phone/Fax:</p>	<p style="text-align: center;">Company Quoting</p> <div style="border: 1px solid black; height: 80px; margin: 5px 0;"></div> <p>Official Signature:</p>
--	---

MISSISSIPPI VALLEY STATE UNIVERSITY



Addendum to the Request for Proposal for
Merchant Card Services

ADDENDUM TO THE RFP DOCUMENT

Project Name: #VSRP-00024 Merchant Card Services

Date of Issue: June 2, 2016

Location: Mississippi Valley State University
Director of Purchasing, Billy D. Scott, CPPB, CMPA
Purchasing Office
Suite 155
14000 Hwy. 82 West
Itta Bena, Mississippi 38941

The following information shall be included in the bid documents and is hereby made part of the bid documents in the form of clarification, additions, deletion or revision to the contract specifications.

Any contract under the RFP will contain the provisions set forth in the MVSU's Standard Terms and Conditions Addendum.

Below are the questions and responses for the Merchant Card Services RFP.

Question 1:

What is the annual credit card volume?

Question 1:

The annual credit card volume is \$819,831.69.

Question 2:

Do you accept ACH today and if not do you plan on accepting it with the RFP?

Question 2:

MVSU does accept ACH as a form of payment.

Question 3:

Who is the payment gateway?

Question 3:

MVSU currently does not utilize a payment gateway company. All payments are received in-house or by mail.

Question 4:

Can you provide a copy of your last month's credit card statement?

Question 4:

A copy of last month credit card statement will be attached as an addendum to the RFP.

Question 5:

Do you work with any 3rd party companies that analyze your statement monthly or quarterly?

Question 5:

MVSU currently does not work with any 3rd party companies to analyze our statements monthly or quarterly.

Question 6:

What is the 3rd party software that works with these departments, example MVSU Bookstore maybe Folliet?

- Athletics Administration
- MVSU Bookstore
- MVSU Convenience Store
- MVSU Print Shop
- Student Activities
- Advancement (Donor Donations)
- Transcripts
- Department Charges

Question 6:

- Athletics Administration- University Tickets (Football and Men/Women Basketball only) and Jump Forward- (Men/Women Basketball, Soccer, and Football)
- MVSU Bookstore- Folliet and Fanatics Retail Group
- MVSU Convenience Store- Folliet
- MVSU Print Shop
- Student Activities
- Advancement (Donor Donations)- Transfirst
- Transcripts- Credentials Solutions (e-Scrip Safe) and Student Clearing House
- Department Charges

The print shop, student activities, and departmental charges are processed through our current credit card processor- United Merchant Services.

Question 7:

The RFP mentions IVR for taking payments. Is that a requirement and if so what application is being used and which company provided it?

Question 7:

The IVR will not be required to take payment.

Question 8:

How many terminals do you have on campus and do you own or rent those?

Question 8

MVSU has a total of 8 terminals on campus. MVSU owns all of its terminals.

Question 9:

Are they EMV terminals?

Question 9

The terminals are not EMV.

Question 10:

Can MVSU provide recent merchant statement(s) with peak and non-peak activity?

Question 10

Yes, MVSU can provide recent merchant statements with peak and non-peak activity.

Question 11:

If a statement cannot be provided, can you indicate the average ticket size and annual MasterCard, Visa and Discover Volume? Please also separate American Express if accepted.

Average Ticket Size				
	MC	VISA	DISCOVER	AMEX
January	254.73	380.83	112.51	579.92
February	202.79	292.44	30	405.67
March	155.94	181.99	5.34	179.95
April	111.26	234.66	960.44	410.49
May	191.69	264.06	84.64	92.52
June	178.7	177.16	1235.44	227.43
July	216.97	201.01	364.67	826.88
August	202.03	248.66	275.82	471.81
September	155.28	207.78	337.44	168.12
October	116.26	145.99	876.66	248.5
November	178.07	605.57	928.57	49.84
December	226.47	322.15	48.24	797.17

Transactions/Volume Size				
	MC	VISA	DISCOVER	AMEX
January	20,405.87	70,662.67	2,195.27	524.18
February	10,676.26	24,248.03	117.38	2,018.34
March	13,992.41	28,709.20	21.34	1,144.88
April	11,566.09	43,131.83	1,972.69	1,368.77
May	15,772.08	38,668.07	253.91	466.97
June	14,163.14	25,818.07	1,386.33	1,958.70
July	22,029.04	30,864.35	1,415.27	7,895.60
August	27,202.02	69,954.12	2,413.40	9,810.67
September	28,974.05	65,918.72	797.32	1,444.61
October	31,518.04	63,957.15	5,219.30	5,306.26
November	11,739.99	38,752.35	3,020.16	180.62
December	17,366.75	39,440.12	180.63	3,188.67
Total	225,405.74	540,124.68	18,993.00	35,308.27

Question 12:

What percent of cards are accepted are in person, keyed, and internet-based?

Question 12:

In person- 60%
 Keyed- 30%
 Internet-based 10%

Question 13:

Does MVSU accept recurring payments?

Question 13:

MVSU does accept recurring payment for the on-line payment for the Office of Advancement.

Question 14:

MVSU indicates they are using FD 200 TI credit card devices for processing. Is MVSU using these devices for check guarantee services or any other third-party applications?

Question 14:

MVSU does use the device to check guarantee services through Telecheck.

Question 15:

Are the FD200TI devices using IP connectivity or dial up?

Question 15:

The FD200 Ti can be used for IP connectivity or dial up; however, we utilize the dial up process.

Question 16:

Is MVSU using a credit card gateway for non-face-to-face transactions? If yes, name the gateway.

Question 16:

MVSU does not currently use a credit card gateway for non-face-to-face transactions for any type of student payments. All payments are processed in-house or by mail. MVSU is in the process of contracting with a company to provide these services.

Question 17:

Does the credit card activity have to integrate into any college-specific software? If yes, can MVSU provide the name and version of the software?

Question 17:

The credit card activity does not have to integrate into any college-specific software.

Question 18:

Does MVSU accept PIN Debit where the payer use their 4 digit personal identification number at the point-of-sale.

Question 18:

Currently, MVSU does not accept PIN Debit where the payer use their 4 digit personal identification number at the point-of-sale. After the completion of the RFP, the PIN Debit will be implemented.

Question 19:

Will MVSU need wireless devices or other mobile devices from time-to-time? If yes, is there WIFI connectivity at the location where the device(s) will be used?

Question 19:

During sporting and social events, MVSU will need wireless device or other mobile devices from time-to-time. Yes, there is Wi-Fi connectivity at most locations where devices will be used.

Question 20:

Is MVSU surcharging or assessing a convenience fee to any of its students?

Question 20:

Currently, MVSU is not surcharging or assessing a convenience fee to any of our students.

Question 21:

Is MVSU currently using a third-party vendor to validate PCI Compliance? If yes, name the scanning vendor.

Question 21:

Yes, MVSU is currently using a third-party vendor to validate PCI Compliance. The company that provide these services for MVSU is Security Metric.

Question 22:

Can please supply volume information for the following services:

- Registration
- Athletics Administration
- MVSU Bookstore
- MVSU Convenience Store
- MVSU Print Shop
- Student Activities
- Advancement (Donor Donations)
- Transcripts
- Department Charges

Question 22:

Per Card Volume	Amount
Registration	\$469,190.17
Athletic Administration	\$24,935.05
MVSU Bookstore	\$94,668.83
MVSU Convenience Store	\$10,972.90
Laundry	\$14,986.10
MVSU Print Shop	\$508.32
Transcripts	\$11,177.78
Advancement	\$10,042.00
Department Charges	\$130,613.99

Question 23:

Transactions size by card type (See Question 11)

Number of transactions by card type

Question 23:

No. of Transaction by Card Type				
	MC	VISA	DISCOVER	AMEX
January	138	341	2	10
February	162	352	2	10
March	297	475	4	14
April	350	592	7	13
May	178	288	3	3
June	147	253	4	14
July	191	295	7	15
August	266	551	15	31
September	418	760	5	17
October	702	996	11	43
November	244	447	11	5
December	181	271	7	8
Total	3274	5621	78	183

Director of Purchasing

Peak

YOUR CARD PROCESSING STATEMENT

Page 1 of 8

THIS IS NOT A BILL



Visit MerchantInsider.com for tools to keep your customers' data safe, cost-cutting tips, interactive training and online support for your account-plus quick-and-easy shopping in our online store, with great prices on supplies and a comprehensive selection of processing products.

SUMMARY

An overview of account activity for the statement period.

Page 4	Total Amount Submitted	\$74,187.66
Page 4	Third Party Transactions	0.00
Page 4	Chargebacks/Reversals	0.00
Page 6	Adjustments	0.00
Page 5	Fees Charged	-\$2,913.13
	Total Amount Processed	\$71,274.53

See page 2 for Key Definition of Terms

All amounts shown are in U.S. funds

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

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Please note that important messages may continue or appear on the third page of this merchant statement. Review the third page of this statement for any continued or additional messages.

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	\$92.22	208	\$19,521.61	2	\$525.00	206	\$18,996.61
Visa	\$117.28	399	\$46,796.05	0	0.00	399	\$46,796.05
Discover	\$836.00	6	\$5,016.00	0	0.00	6	\$5,016.00
AMEX ACQ	\$160.90	21	\$3,379.00	0	0.00	21	\$3,379.00
Total		634	\$74,712.66	2	\$525.00	632	\$74,187.66

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

AMOUNTS PROCESSED BY BATCH							
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged	Processed Amount
10/01/15	413844010346	\$3,841.75	0.00	0.00	0.00	0.00	\$3,841.75
10/02/15	413844020347	\$1,199.10	0.00	0.00	0.00	0.00	\$1,199.10
10/02/15	413844020348	\$285.00	0.00	0.00	0.00	0.00	\$285.00
10/05/15	413844050349	\$4,165.73	0.00	0.00	0.00	0.00	\$4,165.73
10/06/15	413844060350	\$5,614.50	0.00	0.00	0.00	0.00	\$5,614.50
10/07/15	413844070351	\$2,857.15	0.00	0.00	0.00	0.00	\$2,857.15
10/08/15	413844080352	\$3,258.00	0.00	0.00	0.00	0.00	\$3,258.00
10/09/15	413844090353	\$2,300.50	0.00	0.00	0.00	0.00	\$2,300.50
10/09/15	413844090354	\$461.00	0.00	0.00	0.00	0.00	\$461.00
10/09/15	413844090355	\$110.00	0.00	0.00	0.00	0.00	\$110.00
10/12/15	413844120356	\$990.00	0.00	0.00	0.00	0.00	\$990.00
10/12/15	413844120357	\$20.00	0.00	0.00	0.00	0.00	\$20.00
10/13/15	413844130358	\$2,557.00	0.00	0.00	0.00	0.00	\$2,557.00
10/13/15	413844130359	\$2,081.50	0.00	0.00	0.00	0.00	\$2,081.50
10/14/15	413844140360	\$2,043.00	0.00	0.00	0.00	0.00	\$2,043.00
10/15/15	413844150361	\$9,440.50	0.00	0.00	0.00	0.00	\$9,440.50
10/16/15	413844160362	\$9,078.00	0.00	0.00	0.00	0.00	\$9,078.00
10/17/15	413844170363	\$125.00	0.00	0.00	0.00	0.00	\$125.00
10/19/15	413844190364	\$4,211.00	0.00	0.00	0.00	0.00	\$4,211.00
10/19/15	413844190365	\$526.25	0.00	0.00	0.00	0.00	\$526.25
10/20/15	413844200366	\$761.00	0.00	0.00	0.00	0.00	\$761.00
10/21/15	413844210367	\$1,247.50	0.00	0.00	0.00	0.00	\$1,247.50
10/21/15	413844210368	\$5.00	0.00	0.00	0.00	0.00	\$5.00
10/22/15	413844220369	\$6,258.55	0.00	0.00	0.00	0.00	\$6,258.55
10/23/15	413844230370	\$785.75	0.00	0.00	0.00	0.00	\$785.75
10/26/15	413844260371	\$1,864.50	0.00	0.00	0.00	0.00	\$1,864.50
10/27/15	413844270372	\$2,061.50	0.00	0.00	0.00	0.00	\$2,061.50
10/28/15	413844280373	\$779.50	0.00	0.00	0.00	0.00	\$779.50
10/29/15	413844290374	\$3,007.38	0.00	0.00	0.00	0.00	\$3,007.38
10/30/15	413844300375	\$150.00	0.00	0.00	0.00	0.00	\$150.00
10/30/15	413844300376	\$2,102.00	0.00	0.00	0.00	0.00	\$2,102.00
10/31/15	N/A	0.00	0.00	0.00	0.00	-\$2,913.13	-\$2,913.13
Total		\$74,187.66	0.00	0.00	0.00	-\$2,913.13	\$71,274.53

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	AMEX ACQ	Visa	Discover	Total Submitted
10/01/15	413844010346	\$1,856.75	\$75.00	\$1,910.00	0.00	\$3,841.75
10/02/15	413844020347	\$325.00	0.00	\$874.10	0.00	\$1,199.10
10/02/15	413844020348	\$75.00	0.00	\$210.00	0.00	\$285.00
10/05/15	413844050349	\$1,749.73	0.00	\$2,416.00	0.00	\$4,165.73
10/06/15	413844060350	\$1,820.00	0.00	\$3,794.50	0.00	\$5,614.50
10/07/15	413844070351	\$320.00	\$10.00	\$2,527.15	0.00	\$2,857.15
10/08/15	413844080352	\$1,728.00	\$280.00	\$1,150.00	\$100.00	\$3,258.00
10/09/15	413844090353	\$20.00	\$35.00	\$2,245.50	0.00	\$2,300.50
10/09/15	413844090354	\$60.00	\$150.00	\$251.00	0.00	\$461.00
10/09/15	413844090355	0.00	0.00	\$110.00	0.00	\$110.00
10/12/15	413844120356	\$310.00	0.00	\$680.00	0.00	\$990.00
10/12/15	413844120357	\$20.00	0.00	0.00	0.00	\$20.00
10/13/15	413844130358	\$1,722.00	0.00	\$835.00	0.00	\$2,557.00
10/13/15	413844130359	\$353.00	\$1,728.50	0.00	0.00	\$2,081.50
10/14/15	413844140360	\$660.00	\$75.00	\$1,308.00	0.00	\$2,043.00
10/15/15	413844150361	\$1,420.00	\$210.00	\$3,054.50	\$4,756.00	\$9,440.50
10/16/15	413844160362	\$1,421.00	\$225.00	\$7,292.00	\$140.00	\$9,078.00
10/17/15	413844170363	0.00	0.00	\$125.00	0.00	\$125.00
10/19/15	413844190364	\$177.50	0.00	\$4,033.50	0.00	\$4,211.00
10/19/15	413844190365	0.00	0.00	\$526.25	0.00	\$526.25
10/20/15	413844200366	\$265.00	0.00	\$496.00	0.00	\$761.00
10/21/15	413844210367	\$416.00	0.00	\$831.50	0.00	\$1,247.50
10/21/15	413844210368	0.00	0.00	\$5.00	0.00	\$5.00
10/22/15	413844220369	\$415.00	0.00	\$5,843.55	0.00	\$6,258.55
10/23/15	413844230370	\$157.75	\$20.50	\$607.50	0.00	\$785.75
10/26/15	413844260371	\$645.00	0.00	\$1,219.50	0.00	\$1,864.50
10/27/15	413844270372	0.00	\$150.00	\$1,911.50	0.00	\$2,061.50
10/28/15	413844280373	\$80.00	\$165.00	\$534.50	0.00	\$779.50
10/29/15	413844290374	\$2,299.88	\$255.00	\$452.50	0.00	\$3,007.38
10/30/15	413844300375	0.00	0.00	\$150.00	0.00	\$150.00
10/30/15	413844300376	\$680.00	0.00	\$1,402.00	\$20.00	\$2,102.00
Sub Totals		\$18,996.61	\$3,379.00	\$46,796.05	\$5,016.00	\$74,187.66
Total						\$74,187.66

THIRD PARTY TRANSACTIONS

Date	Description	Amount
	No Third Party Transactions for this Statement Period	
Total		0.00

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
		No Chargebacks/Reversals for this Statement Period		
Total				0.00

YOUR CARD PROCESSING STATEMENT

ADJUSTMENTS

Date	Description	Amount
No Adjustments for this Statement Period		
Total		0.00

FEES CHARGED

Date	Type	Description	Total
10/31/15	IC	MC ASSESSMNT TRAN AMT >=\$1K .000100 X 1 TRNS \$1,700.00	-0.17
10/31/15	SC	MASTERCARD SALES TRANS FEE 208 TRANSACTIONS AT .100000	-20.80
10/31/15	FEE	VISA NETWORK FEE CP 1B-02	-2.00
10/31/15	IC	VI-US REGULATED (DB)	-46.30
10/31/15	SC	VISA SALES DISCOUNT .034575 DISC RATE TIMES \$46,796.05	-1617.97
10/31/15	FEE	ACQUIRER PROCESSOR FEE CREDIT 64 TRANSACTIONS AT .019500	-1.25
10/31/15	IC	VI-US CPS/SMALL TCKT REG (DB)	-8.78
10/31/15	SC	MC LICENSE VOLUME FEE .000041 DISC RATE TIMES \$19,521.61	-0.80
10/31/15	FEE	ACQUIRER PROCESSOR FEE DB/PP 347 TRANSACTIONS AT .015500	-5.38
10/31/15	IC	VI-US REGULATED COMM (DB)	-0.77
10/31/15	FEE	AMEX AUTH FEE 21 TRANSACTIONS AT .200000	-4.20
10/31/15	IC	VI-BUSINESS CARD CP (DB)	-37.26
10/31/15	IC	VI-BUSINESS CARD CNP (DB)	-6.94
10/31/15	IC	VI-CPS/RETAIL2(EMERG MKTS)(PP)	-2.44
10/31/15	IC	VI-CPS SMALL TICKET (PP)	-0.67
10/31/15	IC	VI-CPS/RETAIL ALL OTHER (PP)	-5.21
10/31/15	IC	VI-CPS/RETAIL 2(EMERGING MKTS)	-85.10
10/31/15	IC	VI-INTREG STANDARD (US)	-67.23
10/31/15	IC	MC NTRWK ACCESS SETTLEMENT FEE 2 TRANSACTIONS AT .019500	-0.04
10/31/15	SC	VISA SALES TRANS FEE 399 TRANSACTIONS AT .100000	-39.90
10/31/15	FEE	VISA NETWORK FEE CNP 2-05	-15.00
10/31/15	IC	VI-BUSINESS CARD TR1 CNP	-37.22
10/31/15	IC	VI-BUSINESS CARD TR1 RETAIL	-1.20
10/31/15	IC	VI-CORPORATE CARD CNP	-2.09
10/31/15	IC	VI-PURCHASING CARD CNP	-114.20
10/31/15	IC	VI-SIGNATURE PREFERRED CNP	-1.06
10/31/15	IC	VI-SIGNATURE PREFERRED RETAIL	-0.73
10/31/15	IC	VI-CPS/RETAIL2(EMERG MKTS)(DB)	-10.95
10/31/15	IC	VI-CPS/RETAIL2(DB) CAP	-8.00
10/31/15	IC	VI-CPS SMALL TICKET (DB)	-4.17
10/31/15	IC	VI-CPS/RETAIL ALL OTHER (DB)	-38.16
10/31/15	IC	VISA ASSESSMENT FEE CR .001300 BASIS PTS TIMES \$15,195.05	-19.75
10/31/15	SC	AMEX SALES TRANS FEE 21 TRANSACTIONS AT .200000	-4.20
10/31/15	FEE	VISA INTL SERVICE FEE - BASE 2 TRANS TOTALING \$3,279.50	-26.23
10/31/15	IC	MC-EMRG MKT EDU/GOVT(DB)	-54.38
10/31/15	IC	MC-EMRG MKT EDU/GOVT(DB)CAP	-14.00
10/31/15	IC	MC-REG INCENTIVE POS (DB)	-5.68
10/31/15	IC	MC-REG INCENT FRF ADJ POS (DB)	-6.26
10/31/15	IC	MC-REGULATED COMM (DB)	-0.22
10/31/15	IC	MC-REGULATED FRD ADJ COMM (DB)	-1.21
10/31/15	IC	MC-DOMESTIC MERIT III	-4.39
10/31/15	IC	MC-WORLDCARD MERIT I	-1.28
10/31/15	IC	MC-WORLDCARD MERIT III	-0.81
10/31/15	IC	MC-CORP DATA RATE II (US) PUR	-2.35
10/31/15	IC	MASTERCARD ASSESSMENT FEE .001200 BASIS PTS TIMES \$19,521.61	-23.43

YOUR CARD PROCESSING STATEMENT

FEES CHARGED

Date	Type	Description	Total
10/31/15	SC	DISCOVER SALES TRANS FEE 6 TRANSACTIONS AT .100000	-0.60
10/31/15	FEE	DIGITAL ENABLEMENT FEE .000100 X 49 TRNS \$7,909.25	-0.79
10/31/15	IC	MC-COMML DATA RT II FLT NONFL	-45.45
10/31/15	IC	MC-ENHANCED MERIT III BASE	-15.13
10/31/15	IC	MC-ENHANCED MERIT I	-3.77
10/31/15	IC	DISCOVER DUES/ASSESSMENT FEE .001500 BASIS PTS TIMES \$5,016.00	-7.52
10/31/15	IC	VISA ASSESSMENT FEE DB .001100 BASIS PTS TIMES \$31,601.00	-34.76
10/31/15	SC	AMEX SALES DISCOUNT .034575 DISC RATE TIMES \$3,379.00	-116.83
10/31/15	FEE	MONTHLY SERVICE CHARGE	-15.00
10/31/15	IC	AMEX NETWORK FEE .001500 BASIS PTS TIMES \$3,379.00	-5.07
10/31/15	SC	DISCOVER SALES DISCOUNT .009000 DISC RATE TIMES \$5,016.00	-45.14
10/31/15	FEE	REGULATORY PRODUCT FEE	-4.95
10/31/15	IC	DSCVR PSL EMRG MKT RW	-3.10
10/31/15	SC	DISCOVER DATA USAGE FEE 6 TRANSACTIONS AT .018500	-0.11
10/31/15	FEE	NON-RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-19.95
10/31/15	IC	DSCVR PSL EMRG MKT PR	-69.01
10/31/15	SC	MASTERCARD SALES DISCOUNT .009000 DISC RATE TIMES \$19,521.61	-175.69
10/31/15	FEE	NETWORK AUTHORIZATION FEE 6 TRANSACTIONS AT .002500	-0.02
10/31/15	IC	DSCVR EMERGNMKTGPP	-0.74
10/31/15	SC	RFND MASTERCARD RETURNS DISCOUNT .009000 DISC RATE TIMES \$525.00	4.73
10/31/15	FEE	MC NETWORK ACCESS AUTH FEE 219 TRANSACTIONS AT .018500	-4.05
Total Service Charges			-\$2,017.31
Total Interchange Charges			-\$797.00
Total Fees			-\$98.82
Total (Service Charges, Interchange Charges, and Fees)			-\$2,913.13

Fee Type Legend

SC = Service Charges
 IC = Interchange Charges
 FEE = Fees

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Total Sales	Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
AMEX NONDEBIT								
AXP OTHER BASE T1	355.00	11	7	33	1.50	0.100	6.03	
AXP OTHER NONSWIPE T1	405.50	12	7	33	1.80	0.100	8.00	
AXP OTHER BASE T2	1,728.50	51	1	5	1.85	0.100	32.08	
AXP OTHER NONSWIPE T2	890.00	26	6	29	2.15	0.100	19.74	
AMEX NONDEBIT TOTAL	3,379.00		21					66.85
DISCOVER NONDEBIT								
DSCVR PSL EMRG MKT RW	200.00	4	4	67	1.45	0.050	3.10	
DSCVR PSL EMRG MKT PR	4,756.00	95	1	17	1.45	0.050	69.01	
DISCOVER NONDEBIT TOTAL	4,956.00		5					72.11
DISCOVER DEBIT								
DSCVR EMERGNMKTGPP	60.00	1	1	17	0.90	0.200	0.74	
DISCOVER DEBIT TOTAL	60.00		1					0.74

YOUR CARD PROCESSING STATEMENT

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	
MASTERCARD NONDEBIT								
MC-DOMESTIC MERIT III	240.00	1	6	3	1.58	0.100	4.39	
MC-WORLDCARD MERIT I	57.50	0	1	0	2.05	0.100	1.28	
MC-WORLDCARD MERIT III	40.00	0	1	0	1.77	0.100	0.81	
MC-CORP DATA RATE II (US) PUR	70.00	0	6	3	2.50	0.100	2.35	
MC-COMML DATA RT II FLT NONFL	1,790.00	9	7	3	2.50	0.100	45.45	
MC-ENHANCED MERIT III BASE	840.00	4	6	3	1.73	0.100	15.13	
MC-ENHANCED MERIT I	175.00	1	2	1	2.04	0.100	3.77	
MASTERCARD NONDEBIT TOTAL	3,212.50		29					61.73
MASTERCARD DEBIT								
MC-EMRG MKT EDU/GOVT(DB)	5,642.50	29	118	57	0.65	0.150	54.38	
MC-EMRG MKT EDU/GOVT(DB)CAP	7,188.86	37	7	3	0.00	2.000	14.00	
MC-REG INCENTIVE POS (DB)	1,282.75	7	24	12	0.05	0.210	5.68	
MC-REG INCENT FRF ADJ POS (DB)	1,085.00	6	26	13	0.05	0.220	6.26	
MC-REGULATED COMM (DB)	10.00	0	1	0	0.05	0.210	0.22	
MC-REGULATED FRD ADJ COMM (DB)	1,100.00	6	3	1	0.05	0.220	1.21	
MASTERCARD DEBIT TOTAL	16,309.11		179					81.75
VISA NONDEBIT								
VI-CPS/RETAIL 2(EMERGING MKTS)	5,811.50	12	40	10	1.43	0.050	85.10	
VI-INTREG STANDARD (US)	3,279.50	7	2	1	2.05		67.23	
VI-BUSINESS CARD CNP	1,631.00	3	2	1	2.25	0.100	36.90	
VI-BUSINESS CARD TR1 CNP	10.00	0	1	0	2.25	0.100	0.33	
VI-BUSINESS CARD TR1 RETAIL	50.00	0	1	0	2.20	0.100	1.20	
VI-CORPORATE CARD CNP	75.00	0	1	0	2.65	0.100	2.09	
VI-PURCHASING CARD CNP	4,268.05	9	11	3	2.65	0.100	114.20	
VI-SIGNATURE PREFERRED CNP	40.00	0	1	0	2.40	0.100	1.06	
VI-SIGNATURE PREFERRED RETAIL	30.00	0	1	0	2.10	0.100	0.73	
VISA NONDEBIT TOTAL	15,195.05		60					308.64
VISA DEBIT								
VI-US REGULATED (DB)	19,563.10	42	166	42	0.05	0.220	46.30	
VI-US CPS/SMALL TCKT REG (DB)	395.00	1	39	10	0.05	0.220	8.78	
VI-US REGULATED COMM (DB)	215.00	0	3	1	0.05	0.220	0.77	
VI-BUSINESS CARD CP (DB)	2,180.00	5	2	1	1.70	0.100	37.26	
VI-BUSINESS CARD CNP (DB)	275.00	1	2	1	2.45	0.100	6.94	
VI-CPS/RETAIL2(EMERG MKTS)(PP)	259.25	1	5	1	0.65	0.150	2.44	
VI-CPS SMALL TICKET (PP)	32.50	0	3	1	1.60	0.050	0.67	
VI-CPS/RETAIL ALL OTHER (PP)	309.50	1	11	3	1.15	0.150	5.21	
VI-CPS/RETAIL2(EMERG MKTS)(DB)	1,362.15	3	14	4	0.65	0.150	10.95	
VI-CPS/RETAIL2(DB) CAP	3,318.50	7	4	1	0.00	2.000	8.00	
VI-CPS SMALL TICKET (DB)	215.00	0	21	5	1.55	0.040	4.17	
VI-CPS/RETAIL ALL OTHER (DB)	3,476.00	7	69	17	0.80	0.150	38.16	
VISA DEBIT TOTAL	31,601.00		339					189.65
Total	74,712.66		634					772.12

Director of Purchasing



Non-Peak

YOUR CARD PROCESSING STATEMENT

1075 1 MB 0.432



Page 1 of 7

THIS IS NOT A BILL

Statement Period	[Redacted]
Merchant Number	[Redacted]
Customer Service	[Redacted]

Visit MerchantInsider.com for tools to keep your customers' data safe, cost-cutting tips, interactive training and online support for your account-plus quick-and-easy shopping in our online store, with great prices on supplies and a comprehensive selection of processing products.



SUMMARY

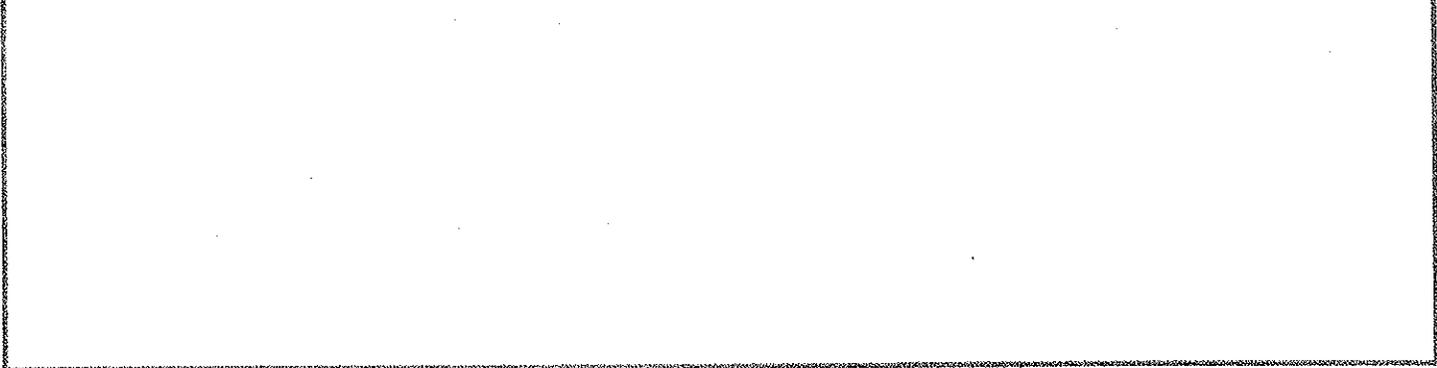
An overview of account activity for the statement period.

Page 4	Total Amount Submitted	\$44,533.66
Page 4	Third Party Transactions	0.00
Page 4	Chargebacks/Reversals	0.00
Page 5	Adjustments	0.00
Page 5	Fees Charged	-\$1,807.84
	Total Amount Processed	\$42,725.82

See page 2 for Key Definition of Terms

All amounts shown are in U.S. funds
(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Processed

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT



Please note that important messages may continue or appear on the third page of this merchant statement. Review the third page of this statement for any continued or additional messages.



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	\$94.37	73	\$6,889.33	0	0.00	73	\$6,889.33
Visa	\$214.82	162	\$34,589.21	1	\$2.50	161	\$34,586.71
Discover	\$942.50	2	\$1,885.00	0	0.00	2	\$1,885.00
American Express	\$390.87	3	\$1,172.62	0	0.00	3	\$1,172.62
Total		240	\$44,536.16	1	\$2.50	239	\$44,533.66

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

AMOUNTS PROCESSED BY BATCH

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged	Processed Amount
04/01/15	413844010159	\$516.50	0.00	0.00	0.00	0.00	\$516.50
04/02/15	413844020160	\$2,719.00	0.00	0.00	0.00	0.00	\$2,719.00
04/06/15	413844060161	\$1,298.78	0.00	0.00	0.00	0.00	\$1,298.78
04/07/15	413844070162	\$2,947.50	0.00	0.00	0.00	0.00	\$2,947.50
04/07/15	413844070163	\$20.00	0.00	0.00	0.00	0.00	\$20.00
04/08/15	413844080164	\$2,349.84	0.00	0.00	0.00	0.00	\$2,349.84
04/09/15	413844090165	\$3,953.00	0.00	0.00	0.00	0.00	\$3,953.00
04/09/15	413844090166	\$47.50	0.00	0.00	0.00	0.00	\$47.50
04/10/15	413844100167	\$1,965.90	0.00	0.00	0.00	0.00	\$1,965.90
04/13/15	413844130168	\$2,836.75	0.00	0.00	0.00	0.00	\$2,836.75
04/14/15	413844140169	\$632.50	0.00	0.00	0.00	0.00	\$632.50
04/15/15	413844150170	\$2,342.84	0.00	0.00	0.00	0.00	\$2,342.84
04/15/15	413844150171	\$145.00	0.00	0.00	0.00	0.00	\$145.00
04/16/15	413844160172	\$5,430.00	0.00	0.00	0.00	0.00	\$5,430.00
04/16/15	413844160173	\$10.00	0.00	0.00	0.00	0.00	\$10.00
04/17/15	413844170174	\$128.50	0.00	0.00	0.00	0.00	\$128.50
04/20/15	413844200175	\$2,396.50	0.00	0.00	0.00	0.00	\$2,396.50
04/21/15	413844210176	\$430.00	0.00	0.00	0.00	0.00	\$430.00
04/21/15	413844210177	\$1,205.00	0.00	0.00	0.00	0.00	\$1,205.00
04/22/15	413844220178	\$1,663.33	0.00	0.00	0.00	0.00	\$1,663.33
04/22/15	413844220179	\$30.00	0.00	0.00	0.00	0.00	\$30.00
04/23/15	413844230180	\$1,624.45	0.00	0.00	0.00	0.00	\$1,624.45
04/24/15	413844240181	\$5,546.25	0.00	0.00	0.00	0.00	\$5,546.25
04/27/15	413844270182	\$2,622.95	0.00	0.00	0.00	0.00	\$2,622.95
04/28/15	413844280183	\$314.25	0.00	0.00	0.00	0.00	\$314.25
04/29/15	413844290184	\$701.87	0.00	0.00	0.00	0.00	\$701.87
04/30/15	413844300185	\$655.45	0.00	0.00	0.00	0.00	\$655.45
04/30/15	N/A	0.00	0.00	0.00	0.00	-\$1,807.84	-\$1,807.84
Total		\$44,533.66	0.00	0.00	0.00	-\$1,807.84	\$42,725.82

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	American Express	Total Submitted
04/01/15	413844010159	\$12.75	\$503.75	0.00	0.00	\$516.50
04/02/15	413844020160	\$1,245.00	\$1,474.00	0.00	0.00	\$2,719.00
04/06/15	413844060161	\$718.78	\$525.00	\$55.00	0.00	\$1,298.78
04/07/15	413844070162	\$340.00	\$2,607.50	0.00	0.00	\$2,947.50
04/07/15	413844070163	0.00	\$20.00	0.00	0.00	\$20.00
04/08/15	413844080164	\$94.76	\$2,255.08	0.00	0.00	\$2,349.84
04/09/15	413844090165	\$1,010.00	\$2,943.00	0.00	0.00	\$3,953.00
04/09/15	413844090166	\$20.00	\$27.50	0.00	0.00	\$47.50
04/10/15	413844100167	\$671.00	\$1,294.90	0.00	0.00	\$1,965.90
04/13/15	413844130168	\$774.75	\$2,062.00	0.00	0.00	\$2,836.75
04/14/15	413844140169	\$7.50	\$625.00	0.00	0.00	\$632.50
04/15/15	413844150170	\$390.34	\$122.50	\$1,830.00	0.00	\$2,342.84
04/15/15	413844150171	\$20.00	\$125.00	0.00	0.00	\$145.00
04/16/15	413844160172	\$102.50	\$5,327.50	0.00	0.00	\$5,430.00
04/16/15	413844160173	\$10.00	0.00	0.00	0.00	\$10.00
04/17/15	413844170174	\$40.00	\$88.50	0.00	0.00	\$128.50
04/20/15	413844200175	\$20.00	\$2,376.50	0.00	0.00	\$2,396.50
04/21/15	413844210176	\$60.00	\$370.00	0.00	0.00	\$430.00
04/21/15	413844210177	\$240.00	\$965.00	0.00	0.00	\$1,205.00
04/22/15	413844220178	\$176.25	\$1,477.08	0.00	\$10.00	\$1,663.33
04/22/15	413844220179	\$30.00	0.00	0.00	0.00	\$30.00
04/23/15	413844230180	\$69.95	\$1,554.50	0.00	0.00	\$1,624.45
04/24/15	413844240181	\$137.50	\$4,347.75	0.00	\$1,061.00	\$5,546.25
04/27/15	413844270182	\$135.00	\$2,487.95	0.00	0.00	\$2,622.95
04/28/15	413844280183	\$280.75	\$33.50	0.00	0.00	\$314.25
04/29/15	413844290184	\$117.50	\$482.75	0.00	\$101.62	\$701.87
04/30/15	413844300185	\$165.00	\$490.45	0.00	0.00	\$655.45
Sub Totals		\$6,889.33	\$34,586.71	\$1,885.00	\$1,172.62	\$44,533.66
Total						\$44,533.66

THIRD PARTY TRANSACTIONS

Date	Description	Amount
No Third Party Transactions for this Statement Period		
Total		0.00

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
No Chargebacks/Reversals for this Statement Period				
Total				0.00

YOUR CARD PROCESSING STATEMENT

ADJUSTMENTS

Date	Description	Amount
No Adjustments for this Statement Period		
Total		0.00

FEES CHARGED

Date	Type	Description	Total
04/30/15	IC	VISA ASSESSMENT FEE CR .001300 BASIS PTS TIMES \$14,363.41	-18.67
04/30/15	SC	MASTERCARD SALES TRANS FEE 73 TRANSACTIONS AT .100000	-7.30
04/30/15	FEE	VISA NETWORK FEE CP 1B-02	-2.00
04/30/15	IC	VI-CPS SMALL TICKET (PP)	-0.63
04/30/15	FEE	MC NETWORK ACCESS AUTH FEE 75 TRANSACTIONS AT .018500	-1.39
04/30/15	IC	VI-CPS/RETAIL ALL OTHER (PP)	-3.07
04/30/15	FEE	ACQUIRER PROCESSOR FEE CREDIT 39 TRANSACTIONS AT .019500	-0.76
04/30/15	IC	VI-CPS/RETAIL 2(EMERGING MKTS)	-131.54
04/30/15	FEE	ACQUIRER PROCESSOR FEE DB/PP 134 TRANSACTIONS AT .015500	-2.08
04/30/15	IC	VI-ELECTRONIC (US ACQ)	-13.95
04/30/15	IC	VI-INTREG CHIP ISS (US)	-68.22
04/30/15	IC	VI-CORPORATE CARD CNP	-1.83
04/30/15	IC	VI-PURCHASING CARD CNP	-4.91
04/30/15	IC	VI-CPS/RETAIL2(EMERG MKTS)(DB)	-1.80
04/30/15	IC	VI-CPS SMALL TICKET (DB)	-0.99
04/30/15	IC	VI-EIRF NON CPS ALL OTHER (DB)	-1.51
04/30/15	IC	MASTERCARD ASSESSMENT FEE .001200 BASIS PTS TIMES \$6,889.33	-8.27
04/30/15	SC	VISA SALES TRANS FEE 162 TRANSACTIONS AT .100000	-16.20
04/30/15	FEE	VISA NETWORK FEE CNP 2-05	-9.00
04/30/15	IC	VI-CPS/RETAIL ALL OTHER (DB)	-21.08
04/30/15	IC	MC-EMRG MKT EDU/GOVT(DB)	-5.78
04/30/15	IC	MC-BUS LEVEL 4 DATA RATE II	-1.83
04/30/15	IC	MC-REG INCENTIVE POS (DB)	-4.83
04/30/15	IC	MC-REG INCENT FRF ADJ POS (DB)	-3.38
04/30/15	IC	MC-REG CONSM WFRAUD ADJ MC(DB)	-0.23
04/30/15	IC	MC-DOMESTIC MERIT I PREPAID	-0.38
04/30/15	IC	MC-DOMESTIC MERIT III	-2.97
04/30/15	IC	MC-WORLDCARD MERIT III	-0.63
04/30/15	IC	MC-CORP DATA RATE II (US) PUR	-1.75
04/30/15	IC	VISA ASSESSMENT FEE DB .001100 BASIS PTS TIMES \$20,225.80	-22.25
04/30/15	SC	AMEX SALES TRANS FEE 3 TRANSACTIONS AT .150000	-0.45
04/30/15	FEE	VISA INTL SERVICE FEE - BASE 5 TRNS TOTALING \$5,034.50	-20.13
04/30/15	IC	MC-COMML DATA RT II FLT NONFL	-0.70
04/30/15	IC	MC-ENHANCED MERIT III BASE	-1.31
04/30/15	IC	MC-ENHANCED MERIT I	-10.30
04/30/15	IC	MC-DOMESTIC MERIT III (DB)	-2.69
04/30/15	IC	MC-EMERGING MARKETS (DB)	-8.49
04/30/15	IC	AX EDUCATION	-29.32
04/30/15	IC	DISCOVER DUES/ASSESSMENT FEE .001500 BASIS PTS TIMES \$1,885.00	-2.83
04/30/15	IC	DSCVR PSL EMRG MKT RW	-26.59
04/30/15	SC	DISCOVER SALES TRANS FEE 2 TRANSACTIONS AT .100000	-0.20
04/30/15	FEE	VI TRANSACTION INTEGRITY FEE 1 TRANSACTIONS AT .100000	-0.10
04/30/15	IC	DSCVR EMERGNMARKETS(PP)	-0.70
04/30/15	SC	DISCOVER SALES DISCOUNT .009000 DISC RATE TIMES \$1,885.00	-16.97
04/30/15	FEE	DIGITAL ENABLEMENT FEE .000100 X 25 TRNS \$3,297.07	-0.33

YOUR CARD PROCESSING STATEMENT

FEES CHARGED

Date	Type	Description	Total
04/30/15	IC	VI-US REGULATED (DB)	-22.73
04/30/15	SC	DISCOVER DATA USAGE FEE 2 TRANSACTIONS AT .018500	-0.04
04/30/15	FEE	MONTHLY SERVICE CHARGE	-15.00
04/30/15	IC	VI-US CPS/SMALL TCKT REG (DB)	-4.71
04/30/15	SC	MASTERCARD SALES DISCOUNT .009000 DISC RATE TIMES \$6,889.33	-62.00
04/30/15	FEE	REGULATORY PRODUCT FEE	-4.95
04/30/15	IC	VI-US REGULATED COMM (DB)	-0.95
04/30/15	SC	VISA SALES DISCOUNT .034575 DISC RATE TIMES \$34,589.21	-1195.92
04/30/15	FEE	NON-RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-19.95
04/30/15	IC	VI-CPS/RETAIL2(EMERG MKTS)(PP)	-0.96
04/30/15	SC	MC LICENSE VOLUME FEE .000041 DISC RATE TIMES \$6,889.33	-0.28
04/30/15	FEE	NETWORK AUTHORIZATION FEE 2 TRANSACTIONS AT .002500	-0.01
Total Service Charges			-\$1,299.36
Total Interchange Charges			-\$432.78
Total Fees			-\$75.70
Total (Service Charges, Interchange Charges, and Fees)			-\$1,807.84

Fee Type Legend

SC = Service Charges
 IC = Interchange Charges
 FEE = Fees

Product/Description		Sales	% Of Total Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges
AMEX NONDEBIT									
AX EDUCATION		1,172.62	100	3	100	2.50		29.32	
AMEX NONDEBIT TOTAL		1,172.62		3					29.32
DISCOVER NONDEBIT									
DSCVR PSL EMRG MKT RW		1,830.00	97	1	50	1.45	0.050	26.59	
DISCOVER NONDEBIT TOTAL		1,830.00		1					26.59
DISCOVER DEBIT									
DSCVR EMERGNMKT(S)(PP)		55.00	3	1	50	0.90	0.200	0.70	
DISCOVER DEBIT TOTAL		55.00		1					0.70
MASTERCARD NONDEBIT									
MC-BUS LEVEL 4 DATA RATE II		75.00	1	1	1	2.31	0.100	1.83	
MC-DOMESTIC MERIT III		175.00	3	2	3	1.58	0.100	2.97	
MC-WORLDCARD MERIT III		30.00	0	1	1	1.77	0.100	0.63	
MC-CORP DATA RATE II (US) PUR		50.00	1	5	7	2.50	0.100	1.75	
MC-COMML DATA RT II FLT NONPL		20.00	0	2	3	2.50	0.100	0.70	
MC-ENHANCED MERIT III BASE		70.00	1	1	1	1.73	0.100	1.31	
MC-ENHANCED MERIT I		500.00	7	1	1	2.04	0.100	10.30	
MASTERCARD NONDEBIT TOTAL		920.00		13					19.39

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 DEBIT								
MC-EMRG MKT EDU/GOVT(DB)	497.20	7	17	23	0.65	0.150	5.78	
MC-REG INCENTIVE POS (DB)	3,355.84	49	15	21	0.05	0.210	4.83	
MC-REG INCENT FRF ADJ POS (DB)	1,032.54	15	13	18	0.05	0.220	3.38	
MC-REG CONSM WFRAUD ADJ MC(DB)	10.00	0	1	1	0.05	0.220	0.23	
MC-DOMESTIC MERIT I PREPAID	10.00	0	1	1	1.76	0.200	0.38	
MC-DOMESTIC MERIT III (DB)	127.75	2	9	12	1.05	0.150	2.69	
MC-EMERGING MARKETS (DB)	936.00	14	4	5	0.80	0.250	8.49	
MASTERCARD DEBIT TOTAL	5,969.33		60					25.78
VISA NONDEBIT								
VI-CPS/RETAIL 2(EMERGING MKTS)	9,138.91	26	17	10	1.43	0.050	131.54	
VI-ELECTRONIC (US ACQ)	900.00	3	1	1	1.55		13.95	
VI-INTREG CHIP ISS (US)	4,134.50	12	4	2	1.65		68.22	
VI-CORPORATE CARD CNP	50.00	0	5	3	2.65	0.100	1.83	
VI-PURCHASING CARD CNP	140.00	0	12	7	2.65	0.100	4.91	
VISA NONDEBIT TOTAL	14,363.41		39					220.45
VISA DEBIT								
VI-US REGULATED (DB)	15,984.32	46	67	41	0.05	0.220	22.73	
VI-US CPS/SMALL TCKT REG (DB)	179.40	1	21	13	0.05	0.220	4.71	
VI-US REGULATED COMM (DB)	1,020.00	3	2	1	0.05	0.220	0.95	
VI-CPS/RETAIL2(EMERG MKTS)(PP)	78.50	0	3	2	0.65	0.150	0.96	
VI-CPS SMALL TICKET (PP)	27.00	0	4	2	1.60	0.050	0.63	
VI-CPS/RETAIL ALL OTHER (PP)	215.00	1	4	2	1.15	0.150	3.07	
VI-CPS/RETAIL2(EMERG MKTS)(DB)	185.00	1	4	2	0.65	0.150	1.80	
VI-CPS SMALL TICKET (DB)	51.00	0	5	3	1.55	0.040	0.99	
VI-EIRF NON CPS ALL OTHER (DB)	75.00	0	1	1	1.75	0.200	1.51	
VI-CPS/RETAIL ALL OTHER (DB)	2,410.58	7	12	7	0.80	0.150	21.08	
VISA DEBIT TOTAL	20,225.80		123					58.43
Total	44,536.18		240					380.76

Director of Purchasing

[Redacted]

[Redacted]

[Redacted]

Statement Period 05/01/16 - 05/31/16
[Redacted]



SUMMARY		An overview of account activity for the statement period.	
Page 4	Total Amount Submitted		\$47,466.42
Page 4	Third Party Transactions		0.00
Page 4	Chargebacks/Reversals		0.00
Page 5	Adjustments		0.00
Page 5	Fees Charged		-\$1,944.67
	Total Amount Processed		\$45,521.75

See page 2 for Key Definition of Terms

All amounts shown are in U.S. funds
(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Processed

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Please note that important messages may continue or appear on the third page of this merchant statement. Review the third page of this statement for any continued or additional messages.

[Redacted]

[Redacted]

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	\$165.07	67	\$11,059.88	0	0.00	67	\$11,059.88
Visa	\$216.22	159	\$34,172.54	1	\$10.00	158	\$34,162.54
Discover	\$534.75	4	\$2,139.00	0	0.00	4	\$2,139.00
AMEX ACQ	\$52.50	2	\$105.00	0	0.00	2	\$105.00
Total		232	\$47,476.42	1	\$10.00	231	\$47,466.42

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

AMOUNTS PROCESSED BY BATCH							
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged	Processed Amount
05/02/16	413844020548	\$11,313.18	0.00	0.00	0.00	0.00	\$11,313.18
05/03/16	413844030549	\$2,404.27	0.00	0.00	0.00	0.00	\$2,404.27
05/03/16	413844030550	\$65.00	0.00	0.00	0.00	0.00	\$65.00
05/04/16	413844040551	\$1,553.14	0.00	0.00	0.00	0.00	\$1,553.14
05/04/16	413844040552	\$210.00	0.00	0.00	0.00	0.00	\$210.00
05/05/16	413844050553	\$3,554.69	0.00	0.00	0.00	0.00	\$3,554.69
05/05/16	413844050554	\$17.50	0.00	0.00	0.00	0.00	\$17.50
05/06/16	413844060555	\$2,825.00	0.00	0.00	0.00	0.00	\$2,825.00
05/06/16	413844060556	\$120.00	0.00	0.00	0.00	0.00	\$120.00
05/09/16	413844090557	\$365.00	0.00	0.00	0.00	0.00	\$365.00
05/10/16	413844100558	\$1,485.00	0.00	0.00	0.00	0.00	\$1,485.00
05/10/16	413844100559	\$10.00	0.00	0.00	0.00	0.00	\$10.00
05/11/16	413844110560	\$461.16	0.00	0.00	0.00	0.00	\$461.16
05/12/16	413844120561	\$933.00	0.00	0.00	0.00	0.00	\$933.00
05/13/16	413844130562	\$310.00	0.00	0.00	0.00	0.00	\$310.00
05/16/16	413844160563	\$2,401.00	0.00	0.00	0.00	0.00	\$2,401.00
05/17/16	413844170564	\$284.25	0.00	0.00	0.00	0.00	\$284.25
05/17/16	413844170565	\$100.00	0.00	0.00	0.00	0.00	\$100.00
05/18/16	413844180566	\$265.00	0.00	0.00	0.00	0.00	\$265.00
05/19/16	413844190567	\$185.00	0.00	0.00	0.00	0.00	\$185.00
05/19/16	413844190568	\$1,326.07	0.00	0.00	0.00	0.00	\$1,326.07
05/20/16	413844200569	\$3,547.95	0.00	0.00	0.00	0.00	\$3,547.95
05/23/16	413844230570	\$470.00	0.00	0.00	0.00	0.00	\$470.00
05/24/16	413844240571	\$2,774.00	0.00	0.00	0.00	0.00	\$2,774.00
05/25/16	413844250572	\$1,654.18	0.00	0.00	0.00	0.00	\$1,654.18
05/26/16	413844260573	\$402.83	0.00	0.00	0.00	0.00	\$402.83
05/27/16	413844270574	\$2,407.75	0.00	0.00	0.00	0.00	\$2,407.75
05/31/16	413844310575	\$6,021.45	0.00	0.00	0.00	0.00	\$6,021.45
05/31/16	N/A	0.00	0.00	0.00	0.00	-\$1,944.67	-\$1,944.67
Total		\$47,466.42	0.00	0.00	0.00	-\$1,944.67	\$45,521.75

YOUR CARD PROCESSING STATEMENT

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	AMEX ACQ	Total Submitted
05/02/16	413844020548	\$720.00	\$10,593.18	0.00	0.00	\$11,313.18
05/03/16	413844030549	\$1,043.00	\$1,361.27	0.00	0.00	\$2,404.27
05/03/16	413844030550	\$10.00	\$55.00	0.00	0.00	\$65.00
05/04/16	413844040551	\$285.40	\$1,227.74	\$40.00	0.00	\$1,553.14
05/04/16	413844040552	\$210.00	0.00	0.00	0.00	\$210.00
05/05/16	413844050553	\$2,013.50	\$1,521.19	\$20.00	0.00	\$3,554.69
05/05/16	413844050554	\$17.50	0.00	0.00	0.00	\$17.50
05/06/16	413844060555	\$22.50	\$2,802.50	0.00	0.00	\$2,825.00
05/06/16	413844060556	\$120.00	0.00	0.00	0.00	\$120.00
05/09/16	413844090557	\$30.00	\$335.00	0.00	0.00	\$365.00
05/10/16	413844100558	\$10.00	\$1,475.00	0.00	0.00	\$1,485.00
05/10/16	413844100559	0.00	\$10.00	0.00	0.00	\$10.00
05/11/16	413844110560	\$180.00	\$281.16	0.00	0.00	\$461.16
05/12/16	413844120561	\$50.00	\$883.00	0.00	0.00	\$933.00
05/13/16	413844130562	0.00	\$240.00	0.00	\$70.00	\$310.00
05/16/16	413844160563	\$749.50	\$1,651.50	0.00	0.00	\$2,401.00
05/17/16	413844170564	\$245.33	\$38.92	0.00	0.00	\$284.25
05/17/16	413844170565	0.00	\$100.00	0.00	0.00	\$100.00
05/18/16	413844180566	\$150.00	\$115.00	0.00	0.00	\$265.00
05/19/16	413844190567	0.00	\$185.00	0.00	0.00	\$185.00
05/19/16	413844190568	\$1,326.07	0.00	0.00	0.00	\$1,326.07
05/20/16	413844200569	\$10.00	\$3,537.95	0.00	0.00	\$3,547.95
05/23/16	413844230570	\$20.00	\$450.00	0.00	0.00	\$470.00
05/24/16	413844240571	\$375.00	\$285.00	\$2,079.00	\$35.00	\$2,774.00
05/25/16	413844250572	\$285.00	\$1,369.18	0.00	0.00	\$1,654.18
05/26/16	413844260573	\$182.33	\$220.50	0.00	0.00	\$402.83
05/27/16	413844270574	\$731.25	\$1,676.50	0.00	0.00	\$2,407.75
05/31/16	413844310575	\$2,273.50	\$3,747.95	0.00	0.00	\$6,021.45
Sub Totals		\$11,059.88	\$34,162.54	\$2,139.00	\$105.00	\$47,466.42
Total						\$47,466.42

THIRD PARTY TRANSACTIONS

Date	Description	Amount
No Third Party Transactions for this Statement Period		
Total		0.00

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
No Chargebacks/Reversals for this Statement Period				
Total				0.00

YOUR CARD PROCESSING STATEMENT

ADJUSTMENTS

Date	Description	Amount
No Adjustments for this Statement Period		
Total		0.00

FEES CHARGED

Date	Type	Description	Total
05/31/16	IC	MC ASSESSMNT TRAN AMT >=\$1K .000200 X 1 TRNS \$1,326.07	-0.27
05/31/16	SC	MASTERCARD SALES TRANS FEE 67 TRANSACTIONS AT .100000	-6.70
05/31/16	FEE	VISA NETWORK FEE CP 1B-02	-2.00
05/31/16	IC	VI-US REGULATED NON-CPS (DB)	-0.23
05/31/16	SC	MC LICENSE VOLUME FEE .000061 DISC RATE TIMES \$11,059.88	-0.67
05/31/16	FEE	MC NETWORK ACCESS AUTH FEE 63 TRANSACTIONS AT .018500	-1.17
05/31/16	IC	VI-US REGULATED COMM (DB)	-0.51
05/31/16	FEE	ACQUIRER PROCESSOR FEE CREDIT 29 TRANSACTIONS AT .019500	-0.57
05/31/16	IC	VI-CPS/RETAIL2(EMERG MKTS)(PP)	-3.60
05/31/16	FEE	ACQUIRER PROCESSOR FEE DB/PP 117 TRANSACTIONS AT .015500	-1.81
05/31/16	IC	VI-CPS SMALL TICKET (PP)	-0.21
05/31/16	FEE	AMEX AUTH FEE 2 TRANSACTIONS AT .200000	-0.40
05/31/16	IC	VI-CPS/RETAIL ALL OTHER (PP)	-4.99
05/31/16	IC	VI-CPS/RETAIL 2(EMERGING MKTS)	-29.63
05/31/16	IC	VI-INTREG CHIP ISS (US)	-23.45
05/31/16	IC	VI-CORPORATE CARD CNP	-4.91
05/31/16	IC	VI-PURCHASING CARD CNP	-194.91
05/31/16	IC	VI-SIGNATURE PREFERRED RETAIL	-6.40
05/31/16	IC	VISA ASSESSMENT FEE CR .001300 TIMES \$12,217.00	-15.88
05/31/16	SC	VISA SALES TRANS FEE 159 TRANSACTIONS AT .100000	-15.90
05/31/16	FEE	VISA NETWORK FEE CNP 2-05	-14.79
05/31/16	IC	VI-BUSINESS CARD TR2 RETAIL	-22.79
05/31/16	IC	VI-CPS/RETAIL2(EMERG MKTS)(DB)	-10.11
05/31/16	IC	VI-CPS/RETAIL2(DB) CAP	-6.00
05/31/16	IC	VI-CPS SMALL TICKET (DB)	-1.90
05/31/16	IC	VI-CPS/RETAIL ALL OTHER (DB)	-39.36
05/31/16	IC	MC-EMRG MKT EDU/GOVT(DB)	-14.85
05/31/16	IC	MC-EMRG MKT EDU/GOVT(DB)CAP	-12.00
05/31/16	IC	MC-BUS LEVEL 4 DATA RATE II	-30.73
05/31/16	IC	MC-REG INCENTIVE POS (DB)	-2.99
05/31/16	IC	MC-REG INCENT FRF ADJ POS (DB)	-1.53
05/31/16	IC	MASTERCARD ASSESSMENT FEE .001200 TIMES \$11,059.88	-13.27
05/31/16	SC	AMEX SALES TRANS FEE 2 TRANSACTIONS AT .200000	-0.40
05/31/16	FEE	VISA INTL SERVICE FEE - BASE 1 TRANS TOTALING \$1,421.50	-11.37
05/31/16	IC	MC-REGULATED COMM (DB)	-0.66
05/31/16	IC	MC-COMM DATA RATE II BUS (DB)	-3.84
05/31/16	IC	MC-DOMESTIC MERIT III	-11.78
05/31/16	IC	MC-DOMESTIC MERIT I	-2.38
05/31/16	IC	MC-CORP DATA RATE II (US) PUR	-0.60
05/31/16	IC	MC-COMML DATA RT II FLT NONFL	-2.65
05/31/16	IC	DISCOVER DUES/ASSESSMENT FEE .001700 TIMES \$2,139.00	-3.64
05/31/16	IC	VISA ASSESSMENT FEE DB .001100 TIMES \$21,955.54	-24.15
05/31/16	SC	DISCOVER SALES TRANS FEE 4 TRANSACTIONS AT .100000	-0.40
05/31/16	FEE	VI TRANSACTION INTEGRITY FEE 1 TRANSACTIONS AT .100000	-0.10
05/31/16	IC	AMEX NETWORK FEE .001500 TIMES \$105.00	-0.16

FEES CHARGED

Date	Type	Description	Total
05/31/16	SC	AMEX SALES DISCOUNT .034575 DISC RATE TIMES \$105.00	-3.63
05/31/16	FEE	DIGITAL ENABLEMENT FEE .000100 X 35 TRNS \$4,441.55	-0.44
05/31/16	IC	DSCVR PSL EMRG MKT RW	-30.54
05/31/16	SC	DISCOVER SALES DISCOUNT .009000 DISC RATE TIMES \$2,139.00	-19.25
05/31/16	FEE	MONTHLY SERVICE CHARGE	-15.00
05/31/16	IC	DSCVR COMML ELECT EMRG MKT	-1.12
05/31/16	SC	DISCOVER DATA USAGE FEE 4 TRANSACTIONS AT .019500	-0.08
05/31/16	FEE	REGULATORY PRODUCT FEE	-4.95
05/31/16	IC	VI-US REGULATED (DB)	-19.51
05/31/16	SC	MASTERCARD SALES DISCOUNT .009000 DISC RATE TIMES \$11,059.88	-99.54
05/31/16	FEE	NON-RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-19.95
05/31/16	IC	VI-US CPS/SMALL TCKT REG (DB)	-2.47
05/31/16	SC	VISA SALES DISCOUNT .034575 DISC RATE TIMES \$34,172.54	-1181.52
05/31/16	FEE	NETWORK AUTHORIZATION FEE 4 TRANSACTIONS AT .002500	-0.01
Total Service Charges			-\$1,328.09
Total Interchange Charges			-\$544.02
Total Fees			-\$72.56
Total (Service Charges, Interchange Charges, and Fees)			-\$1,944.67

Fee Type Legend

SC = Service Charges
 IC = Interchange Charges
 FEE = Fees

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
DISCOVER NONDEBIT								
DSCVR PSL EMRG MKT RW	2,099.00	98	2	50	1.45	0.050	30.54	
DSCVR COMML ELECT EMRG MKT	40.00	2	2	50	2.30	0.100	1.12	
DISCOVER NONDEBIT TOTAL	2,139.00		4					31.66
MASTERCARD NONDEBIT								
MC-BUS LEVEL 4 DATA RATE II	1,326.07	12	1	1	2.31	0.100	30.73	
MC-DOMESTIC MERIT III	739.50	7	1	1	1.58	0.100	11.78	
MC-DOMESTIC MERIT I	105.00	1	4	6	1.89	0.100	2.38	
MC-CORP DATA RATE II (US) PUR	20.00	0	1	1	2.50	0.100	0.60	
MC-COMML DATA RT II FLT NONFL	90.00	1	4	6	2.50	0.100	2.65	
MASTERCARD NONDEBIT TOTAL	2,280.57		11					48.14
MASTERCARD DEBIT								
MC-EMRG MKT EDU/GOVT(DB)	1,546.73	14	32	48	0.65	0.150	14.85	
MC-EMRG MKT EDU/GOVT(DB)CAP	3,954.75	36	6	9	0.00	2.000	12.00	
MC-REG INCENTIVE POS (DB)	2,624.83	24	8	12	0.05	0.210	2.99	
MC-REG INCENT FRF ADJ POS (DB)	423.00	4	6	9	0.05	0.220	1.53	
MC-REGULATED COMM (DB)	60.00	1	3	4	0.05	0.210	0.66	
MC-COMM DATA RATE II BUS (DB)	170.00	2	1	1	2.20	0.100	3.84	
MASTERCARD DEBIT TOTAL	8,779.31		56					35.87

PENDING INTERCHANGE CHARGES					Interchange Cost			Total
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Rate	Cost Per Transaction	Sub Total	Interchange Charges
VISA NONDEBIT								
VI-CPS/RETAIL 2(EMERGING MKTS)	2,040.50	6	9	6	1.43	0.050	29.63	
VI-INTREG CHIP ISS (US)	1,421.50	4	1	1	1.65		23.45	
VI-CORPORATE CARD CNP	170.00	0	4	3	2.65	0.100	4.91	
VI-PURCHASING CARD CNP	7,298.50	21	15	9	2.65	0.100	194.91	
VI-SIGNATURE PREFERRED RETAIL	300.00	1	1	1	2.10	0.100	6.40	
VI-BUSINESS CARD TR2 RETAIL	986.50	3	1	1	2.30	0.100	22.79	
VISA NONDEBIT TOTAL	12,217.00		31					282.09
VISA DEBIT								
VI-US REGULATED (DB)	13,053.54	38	59	37	0.05	0.220	19.51	
VI-US CPS/SMALL TCKT REG (DB)	107.00	0	11	7	0.05	0.220	2.47	
VI-US REGULATED NON-CPS (DB)	10.00	0	1	1	0.05	0.220	0.23	
VI-US REGULATED COMM (DB)	135.00	0	2	1	0.05	0.220	0.51	
VI-CPS/RETAIL2(EMERG MKTS)(PP)	439.06	1	5	3	0.65	0.150	3.60	
VI-CPS SMALL TICKET (PP)	10.00	0	1	1	1.60	0.050	0.21	
VI-CPS/RETAIL ALL OTHER (PP)	395.00	1	3	2	1.15	0.150	4.99	
VI-CPS/RETAIL2(EMERG MKTS)(DB)	1,185.95	3	16	10	0.65	0.150	10.11	
VI-CPS/RETAIL2(DB) CAP	1,936.00	6	3	2	0.00	2.000	6.00	
VI-CPS SMALL TICKET (DB)	99.18	0	9	6	1.55	0.040	1.90	
VI-CPS/RETAIL ALL OTHER (DB)	4,582.81	13	18	11	0.80	0.150	39.36	
VISA DEBIT TOTAL	21,955.54		128					88.89
Total	47,371.42		230					486.65