



by xpior

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Creve Coeur, MO 63141



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Brookhaven, MS 39603

July 2024

Merchant Number: 6588000001320431

QUICKVIEW SUMMARY	THE BREAKDOWN	DETAILS
Your total volume for July 2024 is \$76,918.73 We know that reading your monthly statements can be confusing. We've put together a quick breakdown to the right in order to help clearly articulate how to calculate your net deposit. STATEMENT PERIOD: 07/01/2024 - 07/31/2024	Total Volume \$76,918.73 (Sales Volume - Refunds) Total Settled Volume \$76,918.73 (Excludes any transactions funded by other parties) - Charges \$1,328.16 (Total of all Disputes, Adjustments, Withholding, and Fees) = Net Deposit \$75,590.57	Disputes \$40.13 Adjustments \$0.00 Withholding \$0.00 Fees \$1,288.03 Total Charges \$1,328.16 - Amounts Already Collected \$40.13 = Due at End of Billing Cycle \$1,288.03

Transaction Totals by Card Type

Card Type	# Sales	Sales Volume	# Refunds	Refund Volume	Total Volume
American Express OptBlue Credit	2	\$582.81	0	\$0.00	\$582.81
Discover Credit	7	\$2,276.15	0	\$0.00	\$2,276.15
MasterCard Credit	28	\$12,166.96	0	\$0.00	\$12,166.96
MasterCard Debit	95	\$21,461.84	0	\$0.00	\$21,461.84
Visa Credit	25	\$12,761.46	0	\$0.00	\$12,761.46
Visa Debit	74	\$28,669.51	1	-\$1,000.00	\$27,669.51
Subtotal	231	\$77,918.73	1	-\$1,000.00	\$76,918.73

Bank Activity

Funded Date	Type	Batches	Net Volume	Txns	Withholding	Fees	Net Amount
07/03/2024	Deposit	1	\$2,622.37	11	-	(\$0.00)	\$2,622.37
07/08/2024	Deposit	2	\$13,869.21	30	-	(\$0.00)	\$13,869.21
07/08/2024	Withdrawal	1	\$0.00	0	-	(\$0.00)	-\$40.13
07/09/2024	Deposit	1	\$1,977.74	7	-	(\$0.00)	\$1,977.74
07/09/2024	Deposit	2	\$186.31	2	-	(\$0.00)	\$186.31
07/10/2024	Deposit	2	\$2,637.19	8	-	(\$0.00)	\$2,637.19
07/11/2024	Deposit	2	\$1,534.71	13	-	(\$0.00)	\$1,534.71
07/12/2024	Deposit	2	\$3,883.31	13	-	(\$0.00)	\$3,883.31
07/15/2024	Deposit	1	\$2,024.30	8	-	(\$0.00)	\$2,024.30
07/16/2024	Deposit	1	\$4,734.39	11	-	(\$0.00)	\$4,734.39

07/16/2024	Deposit	1	\$82.81	1	-	(\$0.00)	\$82.81
07/17/2024	Deposit	1	\$3,012.86	11	-	(\$0.00)	\$3,012.86
07/18/2024	Deposit	2	\$2,296.85	12	-	(\$0.00)	\$2,296.85
07/19/2024	Deposit	1	\$1,123.07	6	-	(\$0.00)	\$1,123.07
07/22/2024	Deposit	1	\$8,660.43	12	-	(\$0.00)	\$8,660.43
07/23/2024	Deposit	2	\$14,060.77	18	-	(\$0.00)	\$14,060.77
07/24/2024	Deposit	2	\$5,175.97	12	-	(\$0.00)	\$5,175.97
07/25/2024	Deposit	1	\$1,733.85	7	-	(\$0.00)	\$1,733.85
07/26/2024	Deposit	2	\$552.40	7	-	(\$0.00)	\$552.40
07/29/2024	Deposit	2	\$1,443.41	9	-	(\$0.00)	\$1,443.41
07/30/2024	Deposit	1	\$871.06	11	-	(\$0.00)	\$871.06
07/30/2024	Deposit	1	\$580.51	4	-	(\$0.00)	\$580.51
07/31/2024	Deposit	1	\$856.14	6	-	(\$0.00)	\$856.14
08/01/2024	Deposit	1	\$2,999.07	13	-	(\$0.00)	\$2,999.07
Subtotal		34	\$76,918.73	232	-	(\$0.00)	\$76,878.60

Fees

Fee Description	# Txns	Volume	% Rate	Item Fee	Fees
American Express Fees					
Amex Acquirer Transaction Fee	2	\$582.81	0.000%	\$0.02	\$0.04
Amex Network Fee	2	\$582.81	0.165%	\$0.00	\$0.96
Services & Professional Credit Tier 1 Base	1	\$82.81	1.600%	\$0.10	\$1.43
Services & Professional Credit Tier 2 CNP	1	\$500.00	2.400%	\$0.10	\$12.10
Subtotal					\$14.53
Discover Interchange and Fees					
Discover Dues (Percentage of Gross Volume)	7	\$2,276.15	0.140%	\$0.00	\$3.19
Discover Network Authorization Fee	8	\$0.00	0.000%	\$0.02	\$0.15
Discover Transaction Fee	7	\$2,276.15	0.000%	\$0.02	\$0.14
PSL - Retail (Premium)	2	\$724.36	1.740%	\$0.10	\$12.80
PSL - Retail (Rewards)	5	\$1,551.79	1.720%	\$0.10	\$27.19
Subtotal					\$43.47
MasterCard Interchange and Fees					
Business Level 2 Data Rate I Credit	1	\$869.30	2.800%	\$0.10	\$24.44
Commercial Data Rate I Credit	1	\$886.86	2.700%	\$0.10	\$24.05
Commercial Data Rate I Debit	2	\$232.62	2.650%	\$0.10	\$6.36
Enhanced Merit I Credit	1	\$312.86	2.100%	\$0.10	\$6.67
Enhanced Merit III Credit	4	\$896.27	1.800%	\$0.10	\$16.53
MasterCard Acquirer License Fee	123	\$33,628.80	0.015%	\$0.00	\$5.04
MasterCard Assessments - Transactions <= \$1000	116	\$22,138.64	0.140%	\$0.00	\$30.99
MasterCard Assessments Credit - Transactions > \$1000	2	\$4,000.00	0.150%	\$0.00	\$6.00
MasterCard Assessments Debit - Transactions > \$1000	5	\$7,490.16	0.140%	\$0.00	\$10.49
MasterCard Merchant Location Fee	1	\$0.00	0.000%	\$0.00	\$1.25
MasterCard NABU (Network and Brand Usage) Fee	133	\$0.00	0.000%	\$0.02	\$2.59
MasterCard Transaction Fee	123	\$33,628.80	0.000%	\$0.01	\$0.62
Merit I Debit	4	\$537.17	1.650%	\$0.15	\$9.46
Merit III Debit	47	\$9,191.47	1.050%	\$0.15	\$103.56
Merit III Debit	3	\$325.05	1.150%	\$0.15	\$4.19
Regulated POS Debit Debit	35	\$10,581.11	0.050%	\$0.21	\$12.64

Regulated POS Debit w/Fraud Adjustment Debit	4	\$594.42	0.050%	\$0.22	\$1.18
World Elite Merit I Credit	1	\$371.94	2.600%	\$0.10	\$9.77
World Elite Merit III Credit	10	\$4,646.96	2.300%	\$0.10	\$107.88
World Merit I Credit	1	\$262.10	2.200%	\$0.10	\$5.87
World Merit III Credit	9	\$3,920.67	1.900%	\$0.10	\$75.39
Subtotal					\$464.97
Visa Interchange and Fees					
Business Card/Card Present Debit	3	\$10,025.74	1.700%	\$0.10	\$170.74
Business Tier 3 - Retail	1	\$27.82	2.100%	\$0.10	\$0.68
Commercial Retail - Prepaid	1	\$67.29	2.150%	\$0.10	\$1.55
CPS/Retail Debit	20	\$3,135.36	0.800%	\$0.15	\$28.08
CPS/Retail Prepaid	8	\$506.16	1.150%	\$0.15	\$7.02
CPS/Small Ticket Debit	1	\$5.17	1.550%	\$0.04	\$0.12
CPS/Small Ticket Regulated	1	\$6.09	0.050%	\$0.22	\$0.22
Purchasing Card/Card Not Present	2	\$988.15	2.700%	\$0.10	\$26.88
Signature Preferred Product 2 - Small Merchant	11	\$6,439.22	1.880%	\$0.10	\$122.16
Signature Product 1 - Small Merchant	1	\$2,000.00	1.730%	\$0.10	\$34.70
Signature Product 2 - Small Merchant	3	\$1,691.61	1.430%	\$0.10	\$24.49
Traditional Product 1 - Small Merchant	1	\$82.81	1.580%	\$0.10	\$1.41
Traditional Product 2 - Small Merchant	4	\$687.26	1.290%	\$0.10	\$9.27
Traditional Rewards Product 2 - Small Merchant	2	\$844.59	1.430%	\$0.10	\$12.28
U.S. Regulated	40	\$14,923.70	0.050%	\$0.22	\$16.26
Visa Assessments - Credit	25	\$12,761.46	0.140%	\$0.00	\$17.87
Visa Assessments - Debit	74	\$28,669.51	0.130%	\$0.00	\$37.27
Visa Authorization Fee	83	\$0.00	0.000%	\$0.02	\$1.29
Visa Authorization Fee	27	\$0.00	0.000%	\$0.02	\$0.53
Visa Capture Fee	99	\$41,430.97	0.000%	\$0.01	\$0.50
Visa Fixed Acquirer Network Fee	2	\$0.00	0.000%	\$0.00	\$9.90
Subtotal					\$523.20
Processing Fees					
Amex Discount - Credit	2	\$582.81	0.500%	\$0.05	\$3.01
Authorization Fee	254	\$0.00	0.000%	\$0.05	\$12.70
Chargeback Item Processing	1	\$0.00	0.000%	\$25.00	\$25.00
Discover Discount - Credit	7	\$2,276.15	0.200%	\$0.00	\$4.55
MasterCard Digital Enablement Large Transaction >= 1000\$	1	\$1,400.00	0.000%	\$0.40	\$0.40
MasterCard Digital Enablement Small Transaction < 1000\$	11	\$2,392.44	0.020%	\$0.02	\$0.50
MasterCard Discount - Credit	28	\$12,166.96	0.200%	\$0.00	\$24.33
MasterCard Discount - Debit/Prepaid	95	\$21,461.84	0.200%	\$0.00	\$42.92
MasterCard Mail Order / Telephone Order Fee	3	\$2,441.88	0.015%	\$0.00	\$0.37
Monthly DataGuardian Fee	1	\$0.00	0.000%	\$10.00	\$10.00
PCI Non Compliance Fee	1	\$0.00	0.000%	\$34.95	\$34.95
Visa Digital Commerce Services Fee	6	\$3,505.09	0.008%	\$0.00	\$0.26
Visa Discount - Credit	25	\$12,761.46	0.200%	\$0.00	\$25.52
Visa Discount - Debit/Prepaid	74	\$28,669.51	0.200%	\$0.00	\$57.34
Subtotal					\$241.86
Fees Total					\$1,288.03

Disputes

Dispute Date	Time	Dispute Type	Txn Date	Card Number	Amount
07/04/2024	12:00 AM CST	Chargeback	06/26/2024	465123*****0306	-\$40.13
Subtotal					-\$40.13

Adjustments

Date	Type	Description	Amount
Subtotal			\$0.00

Total Charges	\$1,328.16
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Did you know you're required to take a PCI questionnaire each year?

Compliance with the Payment Card Industry (PCI) Data Security Standard (DSS) is vital for all merchants who accept credit cards because nothing is more important than keeping your customers' card data secure. When you receive information about completing your annual PCI questionnaire in Compass and running and passing any required network vulnerability scans, please do so promptly. Remember, if you do not successfully complete your questionnaire and pass any required scans by the deadline, you will be charged a monthly fee.

If you have questions about your PCI questionnaire or network scan results, the PCI Help Desk is happy to help. They can be reached at 855-864-1732 from 7 a.m. to 7 p.m. Central, Monday-Friday.

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