



PO Box 2394, Omaha, NE 68103-2394

## YOUR CARD PROCESSING STATEMENT

MCCLURE STREET LODGING,L  
ALAN BURNS  
1612 MCCLURE CV  
TUPELO MS 38804-1209

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**THIS IS NOT A BILL**

Statement Period	09/01/22 - 09/30/22
Merchant Number	372621800880
Customer Service	Website - <a href="http://www.businessstrack.com">www.businessstrack.com</a> Phone - 1-833-692-5687

### SUMMARY

An overview of account activity for the statement period.  
Fees charged for September activity will appear on October statement.

Page 2	<b>Total Amount Submitted</b>	\$223,132.23
Page 3	<b>Third Party Transactions</b>	-\$34,631.45
Page 4	<b>Chargebacks/Reversals</b>	0.00
Page 5	<b>Adjustments</b>	0.00
Page 5	<b>Fees Charged</b>	-\$4,912.06
<b>Total Amount Funded to Your Bank</b>		<b>\$183,588.72</b>

### IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

IMPORTANT INFORMATION: Recently, the Card Brand & Debit Network Organizations announced several operational and interchange program & rate changes. You can see a summary of these changes in the enclosed "Summary of Fall 2022 Card Brand & Debit Network Organization Changes". Please also refer to the following documents in the "Resources" section on [www.businessstrack.com](http://www.businessstrack.com) for updated Card Brand & Debit Network Organization information that will be applied to your account as of October 2022.

- \* "Interchange Qualification Matrix"(IQM) provides a description of the various interchange programs established by the payment card brands, as well as the primary qualification criteria and rates/fees for each interchange program.
- \* "Interchange Rate/Fee Schedule" describes the anticipated interchange programs for your account for Visa, Mastercard and Discover card transactions.
- \* "Card Organization Pass Through Fee Schedule" provides information about fees charged by the Card Organizations that are passed on to your account.
- \* "Debit Networks Fee Schedule" provides a description of the various interchange programs established by the Debit Networks, as well as the rates/fees for each interchange program.
- \* "Summary of Fall 2022 Card Brand & Debit Network Organization Changes" provides a summary of the recently announced changes (also enclosed in this statement).

Please note, to access these documents and other valuable information, you will need to register and/or log into [www.businessstrack.com](http://www.businessstrack.com). To register, you will need your Merchant Identification Number, Tax ID and your business checking account number. If you have trouble finding the referenced documents once logged into the site, please contact the customer service phone number listed on this statement to request a copy.

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## IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

**IMPORTANT NOTICE:** We are implementing changes to the way disputes are billed to you to better reflect card brand billing changes to merchant responses. The following fees will apply to your account as of November 1, 2022 and will be in addition to any existing chargeback fees. The fees will apply to Visa and Mastercard disputes only. Continued use of your merchant account after October 31st, 2022 will constitute your acceptance of these terms. MC Pre-Arb acceptance Fee - \$15 (when incoming Mastercard pre-arbitration case from Issuer is accepted by Merchant); Visa Merchant Response Day 1-20 - \$1.05 (when Merchant responds to a dispute within the first 20 days); Visa Merchant Response Day 21-25 - \$1.35 (when Merchant responds to a dispute within days 21-25); Visa Merchant Response Day 26-30 - \$1.65 (when Merchant responds to a dispute within days 26-30).

**IMPORTANT INFORMATION:** A new enhanced version of ClientLine Reporting is now available. The ClientLine Enterprise link now displays in Business Track from the Applications dropdown. Access to legacy ClientLine Reporting will continue to be available for a limited time. Please start using the ClientLine Enterprise link and discover the new features and easier navigation.

## SUMMARY BY DAY

Date Submitted	Submitted Amount	Third Party Transactions	Chargebacks/ Reversals	Adjustments	Fees	Amount Processed
09/01/22	\$4,183.55	-\$271.28	0.00	0.00	0.00	\$3,912.27
09/02/22	\$7,330.73	-\$498.62	0.00	0.00	-\$4,912.06	\$1,920.05
09/03/22	\$8,635.04	-\$1,818.17	0.00	0.00	0.00	\$6,816.87
09/04/22	\$12,212.45	-\$1,929.03	0.00	0.00	0.00	\$10,283.42
09/05/22	\$7,092.10	-\$848.88	0.00	0.00	0.00	\$6,243.22
09/06/22	\$8,073.55	-\$1,755.85	0.00	0.00	0.00	\$6,317.70
09/07/22	\$10,607.92	-\$1,711.07	0.00	0.00	0.00	\$8,896.85
09/08/22	\$2,723.63	-\$475.71	0.00	0.00	0.00	\$2,247.92
09/09/22	\$4,816.18	-\$275.31	0.00	0.00	0.00	\$4,540.87
09/10/22	\$4,726.80	-\$1,001.89	0.00	0.00	0.00	\$3,724.91
09/11/22	\$8,762.44	-\$1,656.69	0.00	0.00	0.00	\$7,105.75
09/12/22	\$8,372.73	-\$623.48	0.00	0.00	0.00	\$7,749.25
09/13/22	\$17,458.72	-\$4,211.88	0.00	0.00	0.00	\$13,246.84
09/14/22	\$1,963.88	-\$730.34	0.00	0.00	0.00	\$1,233.54
09/15/22	\$5,527.58	-\$1,012.75	0.00	0.00	0.00	\$4,514.83
09/16/22	\$8,207.86	-\$1,512.47	0.00	0.00	0.00	\$6,695.39
09/17/22	\$10,165.52	-\$1,100.17	0.00	0.00	0.00	\$9,065.35
09/18/22	\$14,001.68	-\$1,870.06	0.00	0.00	0.00	\$12,131.62
09/19/22	\$7,902.66	-\$1,032.83	0.00	0.00	0.00	\$6,869.83
09/20/22	\$3,499.66	-\$312.56	0.00	0.00	0.00	\$3,187.10
09/21/22	\$3,351.46	-\$685.00	0.00	0.00	0.00	\$2,666.46
09/22/22	\$3,376.45	-\$251.70	0.00	0.00	0.00	\$3,124.75
09/23/22	\$7,278.28	-\$1,169.32	0.00	0.00	0.00	\$6,108.96
09/24/22	\$7,585.10	-\$413.61	0.00	0.00	0.00	\$7,171.49
09/25/22	\$6,912.38	-\$2,195.90	0.00	0.00	0.00	\$4,716.48
09/26/22	\$6,762.32	-\$511.17	0.00	0.00	0.00	\$6,251.15
09/27/22	\$9,748.26	-\$2,670.43	0.00	0.00	0.00	\$7,077.83
09/28/22	\$3,978.13	-\$358.35	0.00	0.00	0.00	\$3,619.78
09/29/22	\$6,874.90	-\$783.64	0.00	0.00	0.00	\$6,091.26
09/30/22	\$11,000.27	-\$943.29	0.00	0.00	0.00	\$10,056.98
<b>Total</b>	<b>\$223,132.23</b>	<b>-\$34,631.45</b>	<b>0.00</b>	<b>0.00</b>	<b>-\$4,912.06</b>	<b>\$183,588.72</b>

## SUMMARY BY CARD TYPE

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
Mastercard	\$161.95	569	\$93,051.90	3	-\$413.71	572	\$92,638.19
VISA	\$191.73	497	\$96,195.29	3	-\$332.70	500	\$95,862.59

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## SUMMARY BY CARD TYPE

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
Discover	\$157.80	39	\$6,154.09	0	0.00	39	\$6,154.09
American Express	\$206.36	138	\$28,477.36	0	0.00	138	\$28,477.36
<b>Total</b>		<b>1,243</b>	<b>\$223,878.64</b>	<b>6</b>	<b>-\$746.41</b>	<b>1,249</b>	<b>\$223,132.23</b>

## AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MASTERCARD	VISA	DISCOVER	AMERICAN EXPRESS	Total Submitted
08/31/22	000000317800	\$2,562.88	\$1,349.39	0.00	\$271.28	\$4,183.55
09/01/22	000000017800	\$3,262.45	\$3,569.60	0.00	\$498.62	\$7,330.67
09/01/22	000106331856	\$0.06	0.00	0.00	0.00	\$0.06
09/02/22	000000027800	\$2,890.67	\$3,926.13	\$231.62	\$1,586.55	\$8,634.97
09/02/22	000106424422	\$0.07	0.00	0.00	0.00	\$0.07
09/03/22	000000037800	\$5,388.99	\$4,894.43	\$111.62	\$1,817.41	\$12,212.45
09/04/22	000000047800	\$4,154.12	\$2,089.10	\$274.22	\$574.66	\$7,092.10
09/05/22	000000057800	\$1,946.83	\$4,370.87	\$306.03	\$1,449.82	\$8,073.55
09/06/22	000000067800	\$2,971.10	\$5,925.75	0.00	\$1,711.07	\$10,607.92
09/07/22	000000077800	\$1,103.41	\$1,144.51	0.00	\$475.71	\$2,723.63
09/08/22	000000087800	\$1,654.12	\$2,886.75	\$135.47	\$139.84	\$4,816.18
09/09/22	000000097800	\$1,856.36	\$1,868.55	0.00	\$1,001.89	\$4,726.80
09/10/22	000000107800	\$5,400.96	\$1,704.79	0.00	\$1,656.69	\$8,762.44
09/11/22	000000117800	\$4,802.64	\$2,946.61	\$166.17	\$457.31	\$8,372.73
09/12/22	000000127800	\$4,321.77	\$8,925.07	\$584.21	\$3,627.67	\$17,458.72
09/13/22	000000137800	\$591.44	\$642.10	\$3.50	\$726.84	\$1,963.88
09/14/22	000000147800	\$2,054.53	\$2,460.30	\$402.69	\$610.06	\$5,527.58
09/15/22	000000157800	\$1,585.47	\$5,109.92	\$135.64	\$1,376.83	\$8,207.86
09/16/22	000000167800	\$4,725.24	\$4,340.11	\$294.60	\$805.57	\$10,165.52
09/17/22	000000177800	\$8,178.64	\$3,952.98	\$523.17	\$1,346.89	\$14,001.68
09/18/22	000000187800	\$2,464.04	\$4,405.79	\$163.20	\$869.63	\$7,902.66
09/19/22	000000197800	\$1,900.03	\$1,287.07	\$137.76	\$174.80	\$3,499.66
09/20/22	000000207800	\$1,469.39	\$1,197.07	0.00	\$685.00	\$3,351.46
09/21/22	000000217800	\$1,497.93	\$1,626.82	0.00	\$251.70	\$3,376.45
09/22/22	000000227800	\$4,102.61	\$2,006.35	\$390.44	\$778.88	\$7,278.28
09/23/22	000000237800	\$2,737.21	\$4,434.28	\$7.50	\$406.11	\$7,585.10
09/24/22	000000247800	\$2,225.45	\$2,491.03	\$300.16	\$1,895.74	\$6,912.38
09/25/22	000000257800	\$2,176.65	\$4,074.50	\$178.03	\$333.14	\$6,762.32
09/26/22	000000267800	\$4,239.94	\$2,837.89	\$1,261.49	\$1,408.94	\$9,748.26
09/27/22	000000277800	\$1,828.58	\$1,791.20	0.00	\$358.35	\$3,978.13
09/28/22	000000287800	\$4,000.14	\$2,091.12	\$390.79	\$392.85	\$6,874.90
09/29/22	000000297800	\$4,544.47	\$5,512.51	\$155.78	\$787.51	\$11,000.27
<b>Sub Totals</b>		<b>\$92,638.19</b>	<b>\$95,862.59</b>	<b>\$6,154.09</b>	<b>\$28,477.36</b>	<b>\$223,132.23</b>
<b>Total</b>						<b>\$223,132.23</b>

## THIRD PARTY TRANSACTIONS

Transactions that are passed directly to Third Party Service Providers for processing and/or funding.

Date	Description	Amount
09/01/22	ADJUSTMENT FOR AMEX DEPOSIT	1 -\$271.28
09/02/22	ADJUSTMENT FOR AMEX DEPOSIT	1 -\$498.62
09/03/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1 -\$231.62
09/03/22	ADJUSTMENT FOR AMEX DEPOSIT	1 -\$1,586.55
09/04/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1 -\$111.62

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## THIRD PARTY TRANSACTIONS

Transactions that are passed directly to Third Party Service Providers for processing and/or funding.

Date	Description		Amount
09/04/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$1,817.41
09/05/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$274.22
09/05/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$574.66
09/06/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$306.03
09/06/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$1,449.82
09/07/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$1,711.07
09/08/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$475.71
09/09/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$139.84
09/09/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$135.47
09/10/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$1,001.89
09/11/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$1,656.69
09/12/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$457.31
09/12/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$166.17
09/13/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$584.21
09/13/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$3,627.67
09/14/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$3.50
09/14/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$726.84
09/15/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$610.06
09/15/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$402.69
09/16/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$1,376.83
09/16/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$135.64
09/17/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$294.60
09/17/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$805.57
09/18/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$1,346.89
09/18/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$523.17
09/19/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$869.63
09/19/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$163.20
09/20/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$137.76
09/20/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$174.80
09/21/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$685.00
09/22/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$251.70
09/23/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$390.44
09/23/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$778.88
09/24/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$406.11
09/24/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$7.50
09/25/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$300.16
09/25/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$1,895.74
09/26/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$178.03
09/26/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$333.14
09/27/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$1,408.94
09/27/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$1,261.49
09/28/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$358.35
09/29/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$392.85
09/29/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$390.79
09/30/22	ADJUSTMENT FOR AMEX DEPOSIT	1	-\$787.51
09/30/22	ADJUSTMENT FOR DISCOVER DEPOSIT	1	-\$155.78
<b>TOTAL</b>			<b>-\$34,631.45</b>

## CHARGEBACKS/REVERSALS

Transactions that are challenged or disputed by a cardholder or card-issuing bank.

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

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## ADJUSTMENTS

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

Date	Description	Amount
No Adjustments for this Statement Period		
<b>Total</b>		<b>0.00</b>

## FEES CHARGED

Amount charged to authorize, process and settle card transactions, along with transaction-based and/or fixed amounts charged for specific card processing services.

Date	Type	Description	Total
09/02/22	IC	VI-CORPORATE TRAVEL SVC A1	-\$158.62
09/02/22	IC	MC-COM T & E (US) PURCH A8	-\$251.49
09/02/22	IC	VI-NON QUAL BUS CR B9	-\$68.89
09/02/22	IC	VI-INTER PREM CAN ISS US ACQ 22	-\$2.32
09/02/22	IC	MC-BUS LEVEL 3 T&E B1	-\$11.22
09/02/22	IC	VI-ELECTRONIC (US ACQ) 06	-\$3.10
09/02/22	IC	VI-NON QL PURCH CR 10	-\$65.41
09/02/22	IC	VI-TRAVEL SIGN INF SNQ H3	-\$228.48
09/02/22	IC	VI-CPS/HOTEL CNP PREF (PP) P2	-\$7.52
09/02/22	IC	VI-US BUS TR5 TRVL H3	-\$86.45
09/02/22	IC	MC-DOMESTIC STANDARD 00	-\$22.23
09/02/22	IC	MC-ENHANCED TRAVEL LODGING 38	-\$68.10
09/02/22	IC	VI-TRAVEL TRAD REWARDS J3	-\$113.12
09/02/22	IC	VI-INTREG STANDARD (US) 06	-\$1.03
09/02/22	IC	VI-US BUS TR1 TRVL 24	-\$28.80
09/02/22	IC	MC-CORP BUSINESS INTL FLT 17	-\$2.95
09/02/22	IC	VI-CPS/HOTEL CP (PP) P3	-\$2.95
09/02/22	IC	MC-HIGH VAL T & E 59	-\$71.39
09/02/22	IC	VI-BUSINESS CARD CP (DB) N3	-\$22.37
09/02/22	IC	VI-US REGULATED COMM (DB) N1	-\$2.96
09/02/22	IC	MC-LODGING (DB) 65	-\$106.00
09/02/22	IC	VI-TRAVEL TRADITIONAL J3	-\$81.52
09/02/22	IC	MC-COMM B2B INTL US ACQ PRD 1 H3	-\$195.70
09/02/22	IC	VI-NON QUAL CORP CR 22	-\$6.29
09/02/22	IC	MC-ENHANCED SMALL TICKET CP L4	-\$0.16
09/02/22	IC	VISA ASSESSMENT FEE CR .001400 TIMES \$75,943.85 00	-\$106.32
09/02/22	IC	VI-US REGULATED (DB) N0	-\$22.75
09/02/22	IC	VI-INTER PREM AP ISS US ACQ 22	-\$2.28
09/02/22	IC	MC-CORP T & E (US) BUS 15	-\$42.02
09/02/22	IC	VI-SUPER PREMIUM LAC ISS US AC 39	-\$2.88
09/02/22	IC	VI-TRAVEL SIGN PRF INF SQ J3	-\$373.01
09/02/22	IC	MC-WORLD SMALL TICKET CP L4	-\$0.05
09/02/22	IC	VI-CPS/HOTEL CP (DB) 63	-\$64.99
09/02/22	IC	MC-WRLD ELITE SMALL TICKET CP L4	-\$0.32
09/02/22	IC	RFND MC-CONSUMER CREDIT REFUND 1	\$3.12
09/02/22	IC	MC-CORP STANDARD (US) PUR 11	-\$9.00
09/02/22	IC	VI-US BUS TR4 TRVL B3	-\$52.21
09/02/22	IC	MC-BUS LEVEL 5 T & E J8	-\$24.26
09/02/22	IC	MC-REG INCENTIVE POS (DB) N0	-\$1.53
09/02/22	IC	VI-US CPS/SMALL TCKT REG (DB) N0	-\$6.45
09/02/22	IC	VI-US REGULATED NON-CPS (DB) N0	-\$2.36
09/02/22	IC	MC-INT CON RTE 2 CP SPRM L6	-\$2.57
09/02/22	IC	MC-WORLDCARD STANDARD 09	-\$42.47
09/02/22	IC	MASTERCARD ASSESSMENT FEE .001300 TIMES \$91,501.16 00	-\$118.95
09/02/22	IC	RFND VI-CONS NON-PASS TRANS CREDIT	\$4.01
09/02/22	IC	VI-NON QUAL CONSUMER CR H3	-\$63.48
09/02/22	IC	VI-CPS/HOTEL CNP PREF (DB) 62	-\$33.04
09/02/22	IC	MC-COMML STANDARD BUS 10	-\$12.48
09/02/22	IC	MC-REGULATED FRD ADJ COMM (DB) N1	-\$1.17

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## FEES CHARGED

Amount charged to authorize, process and settle card transactions, along with transaction-based and/or fixed amounts charged for specific card processing services.

Date	Type	Description	Total
09/02/22	IC	VISA ASSESSMENT FEE DB .001300 TIMES \$25,453.37 00	-\$33.09
09/02/22	IC	MC-BUS LEVEL 2 T&E 25	-\$3.49
09/02/22	IC	VI-PURCHASING TRAVEL SVC A1	-\$463.07
09/02/22	IC	MC NTWRK ACCESS SETTLEMENT FEE 6 TRANSACTIONS AT .019500 00	-\$0.12
09/02/22	IC	VI-BUSINESS CARD CNP (DB) N3	-\$7.24
09/02/22	IC	VI-CPS SMALL TICKET (PP) P4	-\$0.80
09/02/22	IC	VI-CPS SMALL TICKET (DB) 64	-\$1.78
09/02/22	IC	VI-EIRF NON CPS ALL OTHER (DB) 68	-\$17.74
09/02/22	IC	MC-WORLD ELITE STANDARD 20	-\$4.71
09/02/22	IC	MC-BUS LEVEL 4 T&E B3	-\$3.58
09/02/22	IC	MC-LODGING 05	-\$17.74
09/02/22	IC	RFND VI-COMM NON-PASS TRANS CREDIT	\$2.46
09/02/22	IC	MC-COMMERCIAL T&E FLEET 13	-\$661.58
09/02/22	IC	MC ASSESSMNT TRAN AMT >=\$1K .000100 X 2 TRNS \$2,240.55 00	-\$0.22
09/02/22	IC	RFND MC-CORPORATE CREDIT REFUND 2	\$11.94
09/02/22	IC	MC-WORLDCARD - LODGING 06	-\$52.02
09/02/22	IC	MC-DOMESTIC STANDARD (DB) 60	-\$10.38
09/02/22	IC	MC-WORLD ELITE T&E LODGING 21	-\$324.10
09/02/22	IC	VI-BUS PURCH RTL (PP) P0	-\$6.51
09/02/22	IC	MC-REG INCENT FRF ADJ POS (DB) N0	-\$12.51
09/02/22	IC	VI-US BUS TR2 TRVL 58	-\$9.95
09/02/22	IC	VI-US BUS TR3 TRVL 59	-\$91.59
09/02/22	IC	MC-REG NON INCENTIVE POS (DB) N1	-\$0.29
09/02/22	IC	MC-CORP T & E (US) CORP 17	-\$69.17
09/02/22	SC	VI BASE II SYSTEM FILE FEE 584 TRANSACTIONS AT .001800 00	-\$1.05
09/02/22	SC	MASTERCARD CREDITS TRANS FEE 7 TRANSACTIONS AT .090000 00	-\$0.63
09/02/22	SC	MC LICENSE VOLUME FEE .000061 DISC RATE TIMES \$91,501.16 00	-\$5.58
09/02/22	SC	MC CLEARING CONNECTIVITY FEE 566 KILOBYTES AT .002294 00	-\$1.30
09/02/22	SC	VISA CREDITS TRANS FEE 5 TRANSACTIONS AT .090000 00	-\$0.45
09/02/22	SC	DISCOVER SALES TRANS FEE 39 TRANSACTIONS AT .090000 00	-\$3.51
09/02/22	SC	VISA SALES TRANS FEE 560 TRANSACTIONS AT .090000 00	-\$50.40
09/02/22	SC	AMEX SALES TRANS FEE 149 TRANSACTIONS AT .090000 00	-\$13.41
09/02/22	SC	VI BASE II CR VCHER FEE US CR 3 TRANSACTIONS AT .019500 00	-\$0.06
09/02/22	SC	MASTERCARD SALES TRANS FEE 608 TRANSACTIONS AT .090000 00	-\$54.72
09/02/22	SC	VI BASE II CR VCHER FEE US D/P 2 TRANSACTIONS AT .015500 00	-\$0.03
09/02/22	SC	AMEX CREDITS TRANS FEE 1 TRANSACTIONS AT .090000 00	-\$0.09
09/02/22	SC	MC AUTH CONNECTIVITY FEE 248 KILOBYTES AT .002294 00	-\$0.57
09/02/22	FEE	MC PROC INTEG PRE AUTH 115 TRANSACTIONS AT .045000 00	-\$5.18
09/02/22	FEE	MC-AUTH DIGITAL ENABLEMENT FEE \$56,196.74 AT .000200 00	-\$11.24
09/02/22	FEE	VI NTWK ACQ PROC FEE INTL CR 8 TRANSACTIONS AT .039500 00	-\$0.32
09/02/22	FEE	DISPUTE CASE FEE MC DMS 2 TRANSACTIONS AT 1.350000 00	-\$2.70
09/02/22	FEE	MC MONTHLY LOCATION FEE 00	-\$1.25
09/02/22	FEE	VS INTL ACQUIRER FEE 6 TRANS TOTALING \$747.70 00	-\$3.36
09/02/22	FEE	VI NTWK ACQ PROC FEE US DB/PP 452 TRANSACTIONS AT .015500 00	-\$7.01
09/02/22	FEE	VISA NETWORK FEE CP 1A-01 00	-\$2.90
09/02/22	FEE	MC CVC2 TRANSACTION FEE 3 TRANSACTIONS AT .002500 00	-\$0.01
09/02/22	FEE	MASTERCARD VOICE AUTH FEE 3 TRANSACTIONS AT .950000 00	-\$2.85
09/02/22	FEE	MC GLBL WHOLESALE TRAV B2B FEE 84 TRANS TOTALING \$10,015.46 00	-\$157.24
09/02/22	FEE	MC PIF DETAIL REPORT 115 TRANSACTIONS AT .017000 00	-\$1.96
09/02/22	FEE	VI NEVER APPROVE REATTEMPT FEE 8 TRANSACTIONS AT .100000 00	-\$0.80
09/02/22	FEE	MC-DECLINE REASON CODE SVC FEE 22 TRANSACTIONS AT .020000 00	-\$0.44
09/02/22	FEE	VI NTWK ACQ PROC FEE US CR 587 TRANSACTIONS AT .019500 00	-\$11.45
09/02/22	FEE	MC-AUTH DIGITAL ENABLEMENT MIN 144 TRANSACTIONS AT .020000 00	-\$2.88
09/02/22	FEE	MC GLOBAL ACQUIRER FEE 85 TRANS TOTALING \$10,177.54 00	-\$86.51
09/02/22	FEE	MC NETWORK ACCESS AUTH FEE 759 TRANSACTIONS AT .019500 00	-\$14.80
09/02/22	FEE	DISPUTE IMAGE FEE MC DMS 2 TRANSACTIONS AT .200000 00	-\$0.40
09/02/22	FEE	VISA VOICE AUTH FEE 19 TRANSACTIONS AT .950000 00	-\$18.05
09/02/22	FEE	VISA AUTH FEE 1,032 TRANSACTIONS AT .020000 00	-\$20.64



# YOUR CARD PROCESSING STATEMENT

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Statement Period 09/01/22 - 09/30/22

## FEES CHARGED

Amount charged to authorize, process and settle card transactions, along with transaction-based and/or fixed amounts charged for specific card processing services.

Date	Type	Description	Total
09/02/22	FEE	AMEX VOICE AUTH FEE 12 TRANSACTIONS AT .950000 00	-\$11.40
09/02/22	FEE	DISCOVER AUTH FEE 89 TRANSACTIONS AT .020000 00	-\$1.78
09/02/22	FEE	MASTERCARD AUTH FEE 914 TRANSACTIONS AT .020000 00	-\$18.28
09/02/22	FEE	AMEX AUTH FEE 201 TRANSACTIONS AT .020000 00	-\$4.02
09/02/22	FEE	VI TRANSACTION INTEGRITY FEE 35 TRANSACTIONS AT .100000 00	-\$3.50
09/02/22	FEE	VISA MISUSE OF AUTH FEE 180 TRANSACTIONS AT .090000 00	-\$16.20
09/02/22	FEE	VI NTWK ACQ PROC FEE INTL D/P 4 TRANSACTIONS AT .035500 00	-\$0.14
09/02/22	FEE	US CROSS BORDER FEE 2 TRANS TOTALING \$277.32 00	-\$1.66
09/02/22	FEE	VISA INTL SERVICE FEE - BASE 6 TRANS TOTALING \$747.70 00	-\$7.48
<b>Total Interchange Charges</b>			<b>-\$4,363.81</b>
<b>Total Service Charges</b>			<b>-\$131.80</b>
<b>Total Fees</b>			<b>-\$416.45</b>
<b>Total (Service Charges, Interchange Charges, and Fees)</b>			<b>-\$4,912.06</b>

### Fee Type Legend

SC = Service Charges  
 IC = Interchange Charges  
 FEE = Fees

## 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	09/30/22	MC-BUS LEVEL 3 T&E	-\$6.56
Interchange	09/30/22	MC-BUS LEVEL 5 T & E	-\$26.14
Interchange	09/30/22	MC NTWRK ACCESS SETTLEMENT FEE 2 TRANSACTIONS AT .019500	-\$0.04
Interchange	09/30/22	VI-US REGULATED COMM (DB)	-\$1.69
Interchange	09/30/22	VI-CPS SMALL TICKET (DB)	-\$2.04
Interchange	09/30/22	VI-PURCHASING TRAVEL SVC	-\$491.12
Interchange	09/30/22	MC-ENHANCED SMALL TICKET CP	-\$0.05
Interchange	09/30/22	VI-US REGULATED (DB)	-\$18.17
Interchange	09/30/22	VISA ASSESSMENT FEE DB .001300 TIMES \$21,009.75	-\$27.31
Interchange	09/30/22	VI-BUS PURCH CNP (PP)	-\$8.27
Interchange	09/30/22	VI-CPS/HOTEL CP (PP)	-\$10.40
Interchange	09/30/22	MC ASSESSMNT TRAN AMT >=\$1K .000100 X 3 TRNS \$3,633.19	-\$0.36
Interchange	09/30/22	VI-TRAVEL SIGN PRF INF SQ	-\$471.74
Interchange	09/30/22	MC-INT CON RTE 2 CP CORE	-\$1.45
Interchange	09/30/22	VI-ELECTRONIC (US ACQ)	-\$15.18
Interchange	09/30/22	MC-WORLD ELITE T&E LODGING	-\$209.59
Interchange	09/30/22	MC-REG INCENT FRF ADJ POS (DB)	-\$7.98
Interchange	09/30/22	VI-CORPORATE TRAVEL SVC	-\$117.63
Interchange	09/30/22	VI-TRAVEL TRAD REWARDS	-\$69.57
Interchange	09/30/22	VI-NON QL PURCH CR	-\$5.07
Interchange	09/30/22	VI-TRAVEL TRADITIONAL	-\$73.64
Interchange	09/30/22	VI-CPS/HOTEL CNP PREF (DB)	-\$35.84
Interchange	09/30/22	MC-WRLD ELITE SMALL TICKET CP	-\$0.53
Interchange	09/30/22	VI-BUS PURCH RTL (PP)	-\$14.51
Interchange	09/30/22	VI-SUPER PREMIUM CEMEA ISS US	-\$2.48
Interchange	09/30/22	VI-CPS/HOTEL CP (DB)	-\$53.62
Interchange	09/30/22	MC-BUS LEVEL 2 T&E	-\$7.53
Interchange	09/30/22	MC-BUS LEVEL 4 T&E	-\$0.14
Interchange	09/30/22	MC-WORLDCARD - LODGING	-\$80.91
Interchange	09/30/22	MC-ENHANCED TRAVEL LODGING	-\$113.80
Interchange	09/30/22	MASTERCARD ASSESSMENT FEE .001300 TIMES \$94,101.50	-\$122.33

# YOUR CARD PROCESSING STATEMENT

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Statement Period 09/01/22 - 09/30/22

## 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	09/30/22	MC-CORP T & E (US) BUS	-\$79.90
Interchange	09/30/22	VI-CPS SMALL TICKET (PP)	-\$1.06
Interchange	09/30/22	VI-TRAVEL SIGN INF SNQ	-\$281.68
Interchange	09/30/22	MC-CORP BUSINESS INTL FLT	-\$37.95
Interchange	09/30/22	MC-COMM B2B INTL US ACQ PRD 1	-\$141.99
Interchange	09/30/22	VI-CONS NON-PASS TRANS CREDIT	\$0.87
Interchange	09/30/22	MC-HIGH VAL T & E	-\$176.03
Interchange	09/30/22	VI-US BUS TR3 TRVL	-\$157.21
Interchange	09/30/22	VISA ASSESSMENT FEE CR .001400 TIMES \$77,031.76	-\$107.84
Interchange	09/30/22	VI-US BUS TR5 TRVL	-\$45.80
Interchange	09/30/22	VI-CPS/HOTEL CNP PREF (PP)	-\$9.29
Interchange	09/30/22	VI-US BUS TR2 TRVL	-\$20.43
Interchange	09/30/22	MC-CORP T & E (US) CORP	-\$51.12
Interchange	09/30/22	MC-COMMERCIAL T&E FLEET	-\$892.84
Interchange	09/30/22	VI-US CPS/SMALL TCKT REG (DB)	-\$4.47
Interchange	09/30/22	VI-US BUS TR1 TRVL	-\$10.76
Interchange	09/30/22	MC-LODGING	-\$35.62
Interchange	09/30/22	VI-BUSINESS CARD CNP (DB)	-\$3.53
Interchange	09/30/22	VI-BUSINESS CARD CP (DB)	-\$15.19
Interchange	09/30/22	MC-COM T & E (US) PURCH	-\$253.99
Interchange	09/30/22	MC-REG INCENTIVE POS (DB)	-\$1.68
Interchange	09/30/22	MC-WORLD HV SMALL TICKET CP	-\$0.12
Interchange	09/30/22	MC-REGULATED FRD ADJ COMM (DB)	-\$0.82
Interchange	09/30/22	VI-INTER PREM EU ISS US ACQ	-\$2.25
Interchange	09/30/22	MC-LODGING (DB)	-\$64.66
Interchange	09/30/22	MC-CORPORATE CREDIT REFUND 2	\$7.58
Interchange	09/30/22	VI-US BUS TR4 TRVL	-\$118.02
Interchange	09/30/22	VI-NON QUAL CONSUMER CR	-\$4.07
<b>TOTAL INTERCHANGE</b>			<b>-\$4,505.56</b>
Service charges	09/30/22	MC LICENSE VOLUME FEE .000061 DISC RATE TIMES \$94,101.50	-\$5.74
Service charges	09/30/22	VISA CREDITS TRANS FEE 3 TRANSACTIONS AT .090000	-\$0.27
Service charges	09/30/22	MASTERCARD CREDITS TRANS FEE 3 TRANSACTIONS AT .090000	-\$0.27
Service charges	09/30/22	AMEX SALES TRANS FEE 144 TRANSACTIONS AT .090000	-\$12.96
Service charges	09/30/22	MC CLEARING CONNECTIVITY FEE 518 KILOBYTES AT .002294	-\$1.19
Service charges	09/30/22	VI BASE II CR VCHER FEE US D/P 2 TRANSACTIONS AT .015500	-\$0.03
Service charges	09/30/22	VI BASE II SYSTEM FILE FEE 500 TRANSACTIONS AT .001800	-\$0.90
Service charges	09/30/22	DISCOVER SALES TRANS FEE 41 TRANSACTIONS AT .090000	-\$3.69
Service charges	09/30/22	VI BASE II CR VCHER FEE US CR 1 TRANSACTIONS AT .019500	-\$0.02
Service charges	09/30/22	MC AUTH CONNECTIVITY FEE 255 KILOBYTES AT .002294	-\$0.58
Service charges	09/30/22	MASTERCARD SALES TRANS FEE 573 TRANSACTIONS AT .090000	-\$51.57
Service charges	09/30/22	VISA SALES TRANS FEE 505 TRANSACTIONS AT .090000	-\$45.45
<b>TOTAL SERVICE</b>			<b>-\$122.67</b>
<b>TOTAL CHARGEBACK</b>			<b>0.00</b>
<b>TOTAL CHARGEBACK REVERSAL</b>			<b>0.00</b>
Fees	09/30/22	MC-AUTH DIGITAL ENABLEMENT MIN 146 TRANSACTIONS AT .020000	-\$2.92
Fees	09/30/22	VI NTWK ACQ PROC FEE INTL D/P 6 TRANSACTIONS AT .035500	-\$0.21
Fees	09/30/22	MC-AUTH DIGITAL ENABLEMENT FEE \$50,670.17 AT .000200	-\$10.13
Fees	09/30/22	US CROSS BORDER FEE 3 TRANS TOTALING \$2,029.43	-\$12.18
Fees	09/30/22	MASTERCARD AUTH FEE 915 TRANSACTIONS AT .020000	-\$18.30
Fees	09/30/22	VI TRANSACTION INTEGRITY FEE 2 TRANSACTIONS AT .100000	-\$0.20
Fees	09/30/22	MC MONTHLY LOCATION FEE	-\$1.25
Fees	09/30/22	VI NEVER APPROVE REATTEMPT FEE 7 TRANSACTIONS AT .100000	-\$0.70
Fees	09/30/22	VISA INTL SERVICE FEE - BASE 7 TRANS TOTALING \$1,630.96	-\$16.31
Fees	09/30/22	MC GLOBAL ACQUIRER FEE 62 TRANS TOTALING \$9,213.03	-\$78.31
Fees	09/30/22	MC-DECLINE REASON CODE SVC FEE 12 TRANSACTIONS AT .020000	-\$0.24
Fees	09/30/22	MC GLBL WHOLESALE TRAV B2B FEE 60 TRANS TOTALING \$7,267.60	-\$114.10



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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
Fees	09/30/22	VISA AUTH FEE 886 TRANSACTIONS AT .020000	-\$17.72
Fees	09/30/22	VI NTWK ACQ PROC FEE US DB/PP 305 TRANSACTIONS AT .015500	-\$4.73
Fees	09/30/22	MC PIF DETAIL REPORT 92 TRANSACTIONS AT .017000	-\$1.56
Fees	09/30/22	VI NTWK ACQ PROC FEE INTL CR 8 TRANSACTIONS AT .039500	-\$0.32
Fees	09/30/22	VISA NETWORK FEE CP 1A-01	-\$2.90
Fees	09/30/22	VISA MISUSE OF AUTH FEE 156 TRANSACTIONS AT .090000	-\$14.04
Fees	09/30/22	VI NTWK ACQ PROC FEE US CR 567 TRANSACTIONS AT .019500	-\$11.06
Fees	09/30/22	DISCOVER AUTH FEE 60 TRANSACTIONS AT .020000	-\$1.20
Fees	09/30/22	MC-AUTH DIGITAL ENABLEMENT MAX 1 TRANSACTIONS AT .200000	-\$0.20
Fees	09/30/22	VS INTL ACQUIRER FEE 7 TRANS TOTALING \$1,630.96	-\$7.34
Fees	09/30/22	MC NETWORK ACCESS AUTH FEE 765 TRANSACTIONS AT .019500	-\$14.92
Fees	09/30/22	MC PROC INTEG PRE AUTH 92 TRANSACTIONS AT .045000	-\$4.14
Fees	09/30/22	AMEX AUTH FEE 207 TRANSACTIONS AT .020000	-\$4.14
<b>TOTAL FEES</b>			<b>-\$339.12</b>

**GRAND TOTAL - \$4,967.35**

## PENDING INTERCHANGE CHARGES

These are the variable fees charged by Card Organizations for processing transactions.

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
<b>MASTERCARD</b>								
MC-CORP T & E (US) CORP	\$1,887.66	2%	11	2%	0.0265	\$0.100	-\$51.12	
MC-COMMERCIAL T&E FLEET	\$32,941.06	35%	199	35%	0.0265	\$0.100	-\$892.84	
MC-LODGING	\$2,091.90	2%	11	2%	0.0165	\$0.100	-\$35.62	
MC-ENHANCED SMALL TICKET CP	\$1.50	0%	1	0%	0.0180	\$0.020	-\$0.05	
MC-COMM B2B INTL US ACQ PRD 1	\$7,099.60	8%	60	10%	0.0200	0.000	-\$141.99	
MC-REG INCENTIVE POS (DB)	\$833.55	1%	6	1%	0.0005	\$0.210	-\$1.68	
MC-CORPORATE CREDIT REFUND 2	-\$329.71	0%	2	0%	0.0230	0.000	\$7.58	
MC-ENHANCED TRAVEL LODGING	\$6,325.88	7%	31	5%	0.0175	\$0.100	-\$113.80	
MC-REG INCENT FRF ADJ POS (DB)	\$2,760.11	3%	30	5%	0.0005	\$0.220	-\$7.98	
MC-HIGH VAL T & E	\$6,746.46	7%	40	7%	0.0255	\$0.100	-\$176.03	
MC-COM T & E (US) PURCH	\$9,414.89	10%	45	8%	0.0265	\$0.100	-\$253.99	
MC-BUS LEVEL 5 T & E	\$949.50	1%	5	1%	0.0270	\$0.100	-\$26.14	
MC-WRLD ELITE SMALL TICKET CP	\$18.50	0%	5	1%	0.0230	\$0.020	-\$0.53	
MC-INT CON RTE 2 CP CORE	\$131.75	0%	1	0%	0.0110	0.000	-\$1.45	
MC-BUS LEVEL 3 T&E	\$249.53	0%	2	0%	0.0255	\$0.100	-\$6.56	
MC-BUS LEVEL 4 T&E	\$1.50	0%	1	0%	0.0265	\$0.100	-\$0.14	
MC-CORP BUSINESS INTL FLT	\$1,897.68	2%	2	0%	0.0200	0.000	-\$37.95	
MC-WORLDCARD - LODGING	\$3,493.61	4%	23	4%	0.0225	\$0.100	-\$80.91	
MC-BUS LEVEL 2 T&E	\$293.00	0%	2	0%	0.0250	\$0.100	-\$7.53	
MC-CORP T & E (US) BUS	\$3,336.24	4%	15	3%	0.0235	\$0.100	-\$79.90	
MC-WORLD ELITE T&E LODGING	\$8,034.97	9%	47	8%	0.0255	\$0.100	-\$209.59	
MC-REGULATED FRD ADJ COMM (DB)	\$312.00	0%	3	1%	0.0005	\$0.220	-\$0.82	
MC-WORLD HV SMALL TICKET CP	\$4.50	0%	1	0%	0.0230	\$0.020	-\$0.12	
MC-LODGING (DB)	\$5,192.11	6%	33	6%	0.0115	\$0.150	-\$64.66	
<b>MASTERCARD TOTAL</b>	<b>\$93,687.79</b>		<b>576</b>					<b>-\$2,183.82</b>
<b>VISA</b>								
VI-US BUS TR5 TRVL	\$1,659.10	2%	10	2%	0.0270	\$0.100	-\$45.80	
VI-CPS SMALL TICKET (DB)	\$77.25	0%	21	4%	0.0155	\$0.040	-\$2.04	
VI-TRAVEL SIGN INF SNQ	\$12,221.46	12%	67	13%	0.0225	\$0.100	-\$281.68	
VI-CRVCHR DEBIT CARD (DB)	-\$283.54	0%	2	0%	0.0000	0.000	0.00	

# YOUR CARD PROCESSING STATEMENT

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## PENDING INTERCHANGE CHARGES

These are the variable fees charged by Card Organizations for processing transactions.

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
VI-TRAVEL TRAD REWARDS	\$3,465.33	4%	20	4%	0.0195	\$0.100	-\$69.57	
VI-TRAVEL TRADITIONAL	\$4,059.16	4%	26	5%	0.0175	\$0.100	-\$73.64	
VI-NON QL PURCH CR	\$168.49	0%	1	0%	0.0295	\$0.100	-\$5.07	
VI-PURCHASING TRAVEL SVC	\$18,302.53	19%	61	12%	0.0265	\$0.100	-\$491.12	
VI-US REGULATED (DB)	\$10,382.50	11%	59	12%	0.0005	\$0.220	-\$18.17	
VI-BUSINESS CARD CP (DB)	\$852.10	1%	7	1%	0.0170	\$0.100	-\$15.19	
VI-INTER PREM EU ISS US ACQ	\$124.96	0%	1	0%	0.0180	0.000	-\$2.25	
VI-NON QUAL CONSUMER CR	\$125.89	0%	1	0%	0.0315	\$0.100	-\$4.07	
VI-CONS NON-PASS TRANS CREDIT	-\$49.16	0%	1	0%	0.0176	0.000	\$0.87	
VI-CORPORATE TRAVEL SVC	\$4,374.53	4%	17	3%	0.0265	\$0.100	-\$117.63	
VI-CPS/HOTEL CP (DB)	\$4,329.02	4%	21	4%	0.0119	\$0.100	-\$53.62	
VI-US BUS TR3 TRVL	\$6,122.06	6%	11	2%	0.0255	\$0.100	-\$157.21	
VI-US BUS TR1 TRVL	\$445.16	0%	3	1%	0.0235	\$0.100	-\$10.76	
VI-US REGULATED COMM (DB)	\$742.15	1%	6	1%	0.0005	\$0.220	-\$1.69	
VI-BUS PURCH RTL (PP)	\$665.42	1%	2	0%	0.0215	\$0.100	-\$14.51	
VI-US BUS TR4 TRVL	\$4,408.24	4%	12	2%	0.0265	\$0.100	-\$118.02	
VI-BUS PURCH CNP (PP)	\$304.64	0%	2	0%	0.0265	\$0.100	-\$8.27	
VI-TRAVEL SIGN PRF INF SQ	\$19,247.48	20%	98	19%	0.0240	\$0.100	-\$471.74	
VI-US BUS TR2 TRVL	\$801.37	1%	4	1%	0.0250	\$0.100	-\$20.43	
VI-CPS/HOTEL CNP PREF (PP)	\$473.49	0%	5	1%	0.0175	\$0.200	-\$9.29	
VI-ELECTRONIC (US ACQ)	\$1,380.15	1%	5	1%	0.0110	0.000	-\$15.18	
VI-CPS SMALL TICKET (PP)	\$41.00	0%	8	2%	0.0160	\$0.050	-\$1.06	
VI-BUSINESS CARD CNP (DB)	\$139.84	0%	1	0%	0.0245	\$0.100	-\$3.53	
VI-CPS/HOTEL CNP PREF (DB)	\$2,028.90	2%	9	2%	0.0170	\$0.150	-\$35.84	
VI-CPS/HOTEL CP (PP)	\$825.94	1%	6	1%	0.0115	\$0.150	-\$10.40	
VI-SUPER PREMIUM CEMEA ISS US	\$125.85	0%	1	0%	0.0197	0.000	-\$2.48	
VI-US CPS/SMALL TCKT REG (DB)	\$147.50	0%	20	4%	0.0005	\$0.220	-\$4.47	
<b>VISA TOTAL</b>	<b>\$97,708.81</b>		<b>508</b>					<b>-\$2,063.86</b>
<b>DISCOVER</b>								
DISCOVER PASS-THRU	\$6,448.62	100%	41	100%	0.0000	0.000	0.00	
<b>DISCOVER TOTAL</b>	<b>\$6,448.62</b>		<b>41</b>					<b>0.00</b>
<b>AMERICAN EXPRESS</b>								
AMEX PASS-THRU	\$29,213.22	100%	144	100%	0.0000	0.000	0.00	
<b>AMERICAN EXPRESS TOTAL</b>	<b>\$29,213.22</b>		<b>144</b>					<b>0.00</b>
<b>TOTAL</b>	<b>\$227,058.44</b>		<b>1,269</b>					<b>-\$4,247.68</b>

## TOTAL GROSS REPORTABLE SALES BY TIN

Total dollar amount of aggregate reportable payment card transactions funded and third party network transactions, for each participating payee, without regard to any adjustments for credits, cash equivalents, discount amount, fees, refunded amounts, or any other amounts per respective tax identification number.

Month	Description	Total
August	GROSS REPORTABLE SALES-TIN#####6923	\$192,898.38
	<b>2022 YTD Gross Reportable Sales</b>	<b>\$1,561,888.99</b>

## Summary of Fall 2022 Card Brand & Debit Network Organization Changes

The following changes are effective October 14, 2022, unless otherwise indicated. Please refer to the "Resources" section of [www.businesstrack.com](http://www.businesstrack.com) for additional Card Brand and Debit Network Organization information.

Reminder: The support for 3-D Secure 1.0 will be decommissioned as follows:

- Effective October 13, 2022, American Express will no longer support SafeKey 1.0. Merchants must ensure they are using SafeKey Version 2.0.
- Effective October 14, 2022, Discover will discontinue 3DS 1.0.2, and require merchants to support 3DS 2.0.
- Effective October 15, 2022, Visa will no longer process 3DS 1.0.2 including all related technology.
- Effective October 18, 2022, Mastercard will no longer process any 3DS 1.0 transactions for cardholder authentication. Any 3DS 1.0 transaction submitted to Mastercard will result in an error response.

### Visa® OPERATIONAL and RATE CHANGES

#### Changes to Support Token Solutions for Web Browser Auto Fill

- Visa will expand web browser auto fill in the Asia Pacific, Europe, and LAC regions. Web browsers can replace primary account numbers with e-commerce enabler token, which will allow cardholders to auto-fill token, token expiration date and three-digit dynamic token verification values at merchant card entry forms. Merchants wanting to be excluded from receiving tokens via browser autofill should contact us at the customer service number on your statement.

#### Installment Payment Transactions

- Visa offers merchants the option to include installment data in the authorization message. Although the installment data is optional, Visa will implement changes to reject installment payment transactions sent with incorrect information.

#### Changes to Visa B2B Virtual Payment Transaction Processing

- Visa is enhancing the Visa B2B Virtual Payments program by introducing new and expanding the list of qualifying MCCs and adding new B2B fee programs and rates.

#### New Tap-to-Phone Indicator for Contactless Transactions

- Visa will implement a new value of '1' in the existing Form Factor Indicator field to identify Tap-to-Phone transactions. Merchants choosing to support must code to the latest Visa Ready Tap-to-Phone Kernel Specification and re-certify.

#### Changes to CAVV Processing

- Visa will introduce new values and processing rules to support the new non-payment authentication cardholder authentication verification value (CAVV) and to identify CAVV transactions with delegated trusted authentication.

#### Changes to Support the Recurring Payment Transaction Mandate for Cards Issued in India

- Visa will implement changes to support the processing of domestic and cross-border recurring payment transactions for cards issued in India.

#### E-Commerce Transactions Authenticated with a Credential-On-File Token may be classified as a Secure Electronic Commerce Transaction

- Visa will start allowing E-Commerce transactions for certain credential-on-file tokens where a Token Authentication Verification value (TAVV) is included in the authorization request to be processed as a secure electronic commerce transaction and assigned the Electronic Commerce Indicator (ECI) value of 5 (secure electronic commerce transaction).

#### New BASE II Return Fee

- Visa is introducing a new BASE II Return Fee of \$5.00 for transactions that require non-standard responses to authorization requests, including cards that have been reported as lost, stolen, or misused.

#### Changes to Canada Domestic Interchange for Visa Commercial Credit Transactions

- Visa is implementing changes to the Canada Domestic Interchange programs for Commercial credit transactions. Existing Large Ticket Straight-Through Processing (STP) fee programs will no longer apply. A new Canada domestic fee program applicable to Visa Corporate, Visa Purchasing, Visa Fleet, and Visa Business-to-Business (B2B) Virtual Payments transactions will be introduced.

#### Enhancements for System Integrity Fees

- Visa is implementing a \$0.002 Integrity Fee for the Integrity Fee detailed reporting.

#### LAC Acquirer Processing Fees will be reduced for select International Transactions

- Effective October 1, 2022, Visa will implement a fee of 0.01% to support Card Not Present payment token transactions in the US Virgin Islands.
- Effective February 1, 2023, Visa will implement a fee of 0.01% to support Card Not Present payment token transactions in Puerto Rico.

#### Updated Migration Schedule for Visa Stop Payment Service

- Visa will implement a new behavioral fee of \$1.00 when a merchant submits an authorization request for a recurring transaction following three previous attempts declined by the same VSPS stop instruction

### MasterCard® OPERATIONAL and RATE CHANGES

#### Data Enhancements for Mastercard MoneySend and Funding Transactions

- Mastercard updated the program standards to require the Additional Transaction Reference Data field (DE 108) to include Originating Institutions (OIs) for funding transactions for MCC 4829 (Money Transfer) or MCC 6540 (Funding Transaction)

#### Revised Standards for Cardholder-Initiated Transactions (CIT) and Merchant-Initiated Transactions

- Mastercard will require the recurring payment indicator when submitting a Card-Not-Present CIT that starts a series of recurring payments, as well as on each subsequent recurring payment globally.

#### Support of Sunday Processing Day for Clearing Processing

- Mastercard will update business service calendar occurrences to include every day in the calendar week, Sunday through Saturday, as a processing day. As a reminder, please ensure you settle your transactions timely.

#### Refund Support for Healthcare Cards in the U.S. Region

- Mastercard will allow an authorization for refund transactions for the following health care programs:
  - o MHA - Wellness Rewards
  - o MHH - HSA Non-Substantiated
  - o MHB - HSA Substantiated
  - o MPX - FSA Substantiated

#### Mastercard Authorization Optimizer Enhancements

- Mastercard is introducing new merchant advice codes for insufficient funds decline responses. This will assist in retry timeframes in which an authorization approval is likely to be successful.

#### Revised Excessive Authorization Attempts Transaction Processing Excellence (TPE) Program for the U.S. Region

- Beginning October 1, 2022, Mastercard is reducing the threshold of declined attempts from 20 to 10. The fee assessed for each authorization after 10 declined attempts on the same account will be billed at the existing fee of \$0.10 during the remainder of 2022. Effective January 1, 2023, the fee will increase to \$0.15.

## Summary of Fall 2022 Card Brand & Debit Network Organization Changes

The following changes are effective October 14, 2022, unless otherwise indicated.

Please refer to the "Resources" section of [www.businesstrack.com](http://www.businesstrack.com) for additional Card Brand and Debit Network Organization information.

### Discover® OPERATIONAL and RATE CHANGES

#### Discover Tap on Mobile Contactless Card Transactions

- Discover will add a new value of 'T' Tap on Mobile No Add on Hardware to identify Tap on Mobile Transactions using Commercial-Off-The-Shelf (COTS) wireless devices.

#### Revisions to the U.S. Consumer Public Services Acquirer Interchange Program

- Discover will modify the U.S. Consumer Public Services Acquirer Interchange Program for Consumer Exempt Debit and Prepaid Card by revising the card sale amount to be less than or equal to \$200.00. In addition, Discover will introduce a new Public Services (maximum) U.S. Consumer Acquirer Interchange Program for Consumer Exempt Debit and Prepaid for transactions greater than \$200.00.

### American Express® OptBlue OPERATIONAL and RATE CHANGES

#### Authorization on Return Transactions

- American Express is introducing authorization on return transactions. Please note, merchants are not required to support authorization on return transactions at this time.

#### Revisions for OptBlue Pricing Programs

- American Express will revise the Estimated Annual Charge Volume (ECV) program to align industry categories and program limits. In addition, Amex is introducing five new pricing programs (Charity, Insurance, Online Gambling, Residential Rent and Utilities) and decreasing the pricing for Education and Government programs. Please see the American Express OptBlue Pricing Guide for more details.

#### OptBlue Program Continuation Fee

- American Express will introduce a new Program Continuation Fee of 0.03% for United States Region (excluding Puerto Rico/U.S. Virgin Islands). The fee will apply when a merchant's OptBlue volume exceeds \$3MM over a rolling 12-month period.

### STAR Access<sup>SM</sup> Changes

#### STAR Access U.S. Territory Change

- STAR Access Dual Message Interchange Programs will be expanded to U.S. Territory merchants

### Debit Network Changes

#### Interlink Changes to Support Data Standards Requirements for Original Credit Transactions (OCT)

- Interlink will require the following values when supporting transactions using specific data for Payment Facilitators supporting OCT. Payment Facilitator ID, Sub-Merchant ID, Deferred OCT Date/Time Value and the purpose of payment when a Payment Facilitator is involved.

#### Interlink Expanding Usage of the Cryptocurrency Indicator for Original Credit Transaction on Interlink Network

- Interlink will now allow the use of the existing cryptocurrency indicator to be sent in Original Credit Transactions (OCT) which originate with Interlink. This will be used when a consumer cashes out a cryptocurrency wallet or exchange account that holds non-fiat currency into fiat currency.

#### Maestro Mastercard Send Funding and Payment Transaction Enhancements

- Maestro will require the value of 'P' to be present in MoneySend Gaming and Gambling response messages for funding, refund, and payment transactions

#### STAR Token Exchange Fee

- STAR will assess a \$0.01 STAR Token Exchange fee on each STAR transaction for which the tokenization service is performed.

#### Debit Network Annual Fee Billings

- Please note STAR and ACCEL will revise the reporting and billing timeframes as follows:
  - STAR - \$16 bills in October if STAR activity occurs between June 1st - August 31<sup>st</sup>
  - ACCEL - \$16 bills in October, if ACCEL activity occurs between June 1st - August 31<sup>st</sup>

### Dispute Changes (refer to your Disputes Best Practices Guide for updates, available in Dispute Manager)

#### Visa Updates to Dispute Condition 13.3 for Travel Agencies Using Visa Commercial Card Virtual Accounts

- Effective for disputes processed on or after October 15, 2022, under reason code 13.3 "Not as Described or Defective Merchandise/Services" disputes will no longer be subject to the Travel and Entertainment USD \$25.00 (or local currency equivalent) minimum dispute amount.

#### Mastercard Revised Standards for Automated Fuel Dispensers in the U.S. Region

- Mastercard is increasing the chargeback protection for Automated Fuel Dispensers for cards issued outside of the U.S. Region.
  - \$175.00 for Consumer Cards
  - \$500.00 for Non-Consumer Cards (MasterCard Corporate Card, MasterCard Corporate Executive Card, MasterCard Corporate Fleet Card, and MasterCard Corporate Purchasing Card)

#### Mastercard Revised Chargeback Standards for Gratuities

- Mastercard is revising the gratuity tolerance levels from 20% to 30%, which will impact the merchants protection against an Authorization Related chargeback (Reason Code 08).

#### Amex Fraud Full Recourse Program Update

- American Express will decrease the percentage of fraud-related Disputed Charge volume from 1% to 0.9% as well decrease the number of days the merchant must reduce its fraud-related Disputed Charge volume from ninety (90) to thirty (30) for the Fraud Full Recourse Program.

#### CULIANCE Dispute Updates

- CULIANCE will be modifying the timeframe a terminal participant may submit an Outgoing Good Faith from 60 days to 120 days past the date of the original transaction.

#### NYCE Dispute Updates

- NYCE will add, remove, and rename select reason codes.

#### PULSE Dispute Updates

- PULSE is introducing a new work type of Outgoing Pre-Arbitrations that will only be applicable for reason code 4868 - Fraud, Card Not Present Transaction and must be submitted within 30 calendar days of representation or chargeback.

## 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.

