

Your merchant statement produced by First Pay Solutions has been designed to make account reconciliation fast and simple.

- A**
 - Time period covered by this statement
 - Your merchant account number for Visa, MasterCard and Discover processing
 - Settlement demand Deposit Account Number
- B**
 - Your company name and address (including store # if applicable)
 - Corporate Company name and address (if applicable)
- C**
 - **Customer Service Tel#**
Customer service number for question with your statement, deposits etc.
 - **Total charge to your account is**
Total amount charged to your account at monthend. This charge is for month end fees only. If you are set up for daily discount, this amount does not include the daily discount charges you have incurred throughout the month. For further explanation of daily discount, see section F below.
- D**
 - **Statement Message** (when applicable)
Bank information and important messages for your information.
- E**
 - **Summary of Card Deposits**
Deposit activity that was received during the statement period. This includes Sales, adjustment, returns, and net totals, which are all listed by card type.
BANKCD TOT = Visa and MasterCard® activity only.
- F**
 - **Summary Of Card Fees**
Fees assessed to the merchant by each card type. This includes qualified, midqualified, and non-qualified discount fees charged to the merchant. Also included is card type specific authorization and address Verification Service (AVS) activity.
The discount method, which is also noted in this section, will be either method 6 (daily) or method 1 (monthly). If you are set for daily discount (Discount 6), a charge will be applied to the sales totals every day that credit card processing occurs.
This daily discount charge is based on your qualified discount rate for Visa® and MasterCard® sales ONLY.*
- G**
 - **Summary Of Miscellaneous Fee**
Processing fees such as minimum monthly fee, batch header and return fees, and debit access fee that may be assessed to you.

MERCHANT STATEMENT
SUMMARY OF DEPOSITS
MONTH ENDING 06/30/2002

A	1234 5678 0001 MERCHANT NUMBER: 7889 4566 1233 001	DDA/SAV/GL NR 01234567																																																																																
B	ATTN: MRS. BROWN TIP TOP TAILORS 7654 MAIN ST STE 321 OMAHA NE 68104	TIP TOP CORPORATE 12345 W. CENTER ROAD OMAHA NE 68144																																																																																
C	CUSTOMER SERVICE TEL #: 1-800-555-5555																																																																																	
D	ATTENTION: SAMPLE STATEMENT MESSAGE																																																																																	
TOTAL CHARGE TO YOUR ACCOUNT IS		249.40																																																																																
SUMMARY OF CARD DEPOSITS																																																																																		
E	<table border="0" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">CARD TYPE</th> <th style="text-align: left;">SALES</th> <th style="text-align: left;">ADJUSTMENT**</th> <th style="text-align: left;">RETURNS</th> <th style="text-align: left;">NET</th> </tr> </thead> <tbody> <tr> <td>MASTERCARD</td> <td>40 20,000.00</td> <td>1 200.00-</td> <td>4 800.00</td> <td>19,000.00</td> </tr> <tr> <td>VISA</td> <td>15 5,000.00</td> <td>0 00.00</td> <td>2 500.00-</td> <td>4,500.00</td> </tr> <tr> <td>*AMEX</td> <td>5 2,000.00</td> <td>0 00.00</td> <td>0 00.00</td> <td>2,000.00</td> </tr> <tr> <td>BANKCD TOT</td> <td>55 25,000.00</td> <td>1 200.00-</td> <td>6 1,300.00-</td> <td>23,500.00</td> </tr> <tr> <td>TOTAL</td> <td>60 27,000.00</td> <td>1 200.00</td> <td>6 1,300.00-</td> <td>25,500.00</td> </tr> </tbody> </table>	CARD TYPE	SALES	ADJUSTMENT**	RETURNS	NET	MASTERCARD	40 20,000.00	1 200.00-	4 800.00	19,000.00	VISA	15 5,000.00	0 00.00	2 500.00-	4,500.00	*AMEX	5 2,000.00	0 00.00	0 00.00	2,000.00	BANKCD TOT	55 25,000.00	1 200.00-	6 1,300.00-	23,500.00	TOTAL	60 27,000.00	1 200.00	6 1,300.00-	25,500.00																																																			
CARD TYPE	SALES	ADJUSTMENT**	RETURNS	NET																																																																														
MASTERCARD	40 20,000.00	1 200.00-	4 800.00	19,000.00																																																																														
VISA	15 5,000.00	0 00.00	2 500.00-	4,500.00																																																																														
*AMEX	5 2,000.00	0 00.00	0 00.00	2,000.00																																																																														
BANKCD TOT	55 25,000.00	1 200.00-	6 1,300.00-	23,500.00																																																																														
TOTAL	60 27,000.00	1 200.00	6 1,300.00-	25,500.00																																																																														
*FUNDS DEPOSITED BY CARD ISSUER **ADJUSTMENTS ARE NOT APPLIED TO NET SALES																																																																																		
SUMMARY OF CARD DEPOSITS																																																																																		
F	<table border="0" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td colspan="5">MASTERCARD</td> </tr> <tr> <td>DISCOUNT 6</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>QUALIFIED</td> <td>12,000.00</td> <td>0.0175</td> <td>210.00</td> <td></td> </tr> <tr> <td>MID QUALIFIED</td> <td>7,000.00</td> <td>0.0275</td> <td>192.50</td> <td></td> </tr> <tr> <td>NON QUALIFIED</td> <td>1,000.00</td> <td>0.0325</td> <td>32.50</td> <td></td> </tr> <tr> <td colspan="5">AUTHS & AVS</td> </tr> <tr> <td>VOICE</td> <td>8</td> <td>AT</td> <td>0.9500</td> <td>7.60</td> </tr> <tr> <td>TOTAL</td> <td></td> <td></td> <td></td> <td>442.60</td> </tr> <tr> <td colspan="5">VISA</td> </tr> <tr> <td>DISCOUNT 6</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>QUALIFIED</td> <td>5,000.00</td> <td>0.0175</td> <td>87.50</td> <td></td> </tr> <tr> <td colspan="5">AUTHS & AVS</td> </tr> <tr> <td>VOICE</td> <td>4</td> <td>AT</td> <td>0.9500</td> <td>3.80</td> </tr> <tr> <td>TOTAL</td> <td></td> <td></td> <td></td> <td>91.30</td> </tr> <tr> <td>LESS DISCOUNT PAID</td> <td></td> <td></td> <td>279.50</td> <td></td> </tr> <tr> <td>TOTAL CARD FEES</td> <td></td> <td></td> <td></td> <td>236.40</td> </tr> </tbody> </table>	MASTERCARD					DISCOUNT 6					QUALIFIED	12,000.00	0.0175	210.00		MID QUALIFIED	7,000.00	0.0275	192.50		NON QUALIFIED	1,000.00	0.0325	32.50		AUTHS & AVS					VOICE	8	AT	0.9500	7.60	TOTAL				442.60	VISA					DISCOUNT 6					QUALIFIED	5,000.00	0.0175	87.50		AUTHS & AVS					VOICE	4	AT	0.9500	3.80	TOTAL				91.30	LESS DISCOUNT PAID			279.50		TOTAL CARD FEES				236.40	
MASTERCARD																																																																																		
DISCOUNT 6																																																																																		
QUALIFIED	12,000.00	0.0175	210.00																																																																															
MID QUALIFIED	7,000.00	0.0275	192.50																																																																															
NON QUALIFIED	1,000.00	0.0325	32.50																																																																															
AUTHS & AVS																																																																																		
VOICE	8	AT	0.9500	7.60																																																																														
TOTAL				442.60																																																																														
VISA																																																																																		
DISCOUNT 6																																																																																		
QUALIFIED	5,000.00	0.0175	87.50																																																																															
AUTHS & AVS																																																																																		
VOICE	4	AT	0.9500	3.80																																																																														
TOTAL				91.30																																																																														
LESS DISCOUNT PAID			279.50																																																																															
TOTAL CARD FEES				236.40																																																																														
SUMMARY OF MISCELLANEOUS FEES																																																																																		
G	<table border="0" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>TOTAL CARD FEES</td> <td></td> <td></td> <td>236.40</td> </tr> <tr> <td>BATCH HEADER</td> <td>15</td> <td>.2000</td> <td>3.00</td> </tr> <tr> <td>STATEMENT FEE</td> <td></td> <td></td> <td>10.00</td> </tr> <tr> <td>TOTAL CHARGES</td> <td></td> <td></td> <td>249.40</td> </tr> </tbody> </table>	TOTAL CARD FEES			236.40	BATCH HEADER	15	.2000	3.00	STATEMENT FEE			10.00	TOTAL CHARGES			249.40																																																																	
TOTAL CARD FEES			236.40																																																																															
BATCH HEADER	15	.2000	3.00																																																																															
STATEMENT FEE			10.00																																																																															
TOTAL CHARGES			249.40																																																																															

*For example, your credit card terminal report for the day states a total of 1,000.00 of Visa® and MasterCard® sales. Your merchant agreement states that your qualified discount rate is 3.0%. your daily discount charge will be \$30.00 and the deposit amount to your designated bank account will be \$970.00