How to read your
PAYMENT PROCESSING STATEMENT

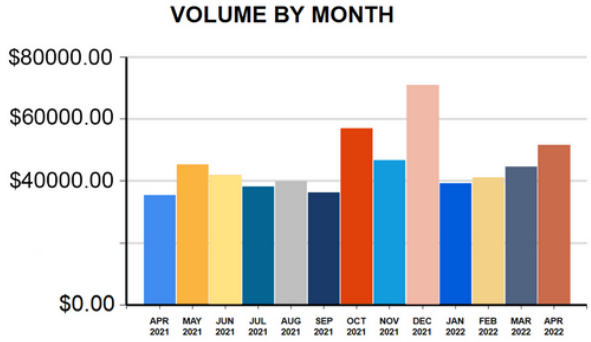
ACUMEN CONNECTIONS, INC.

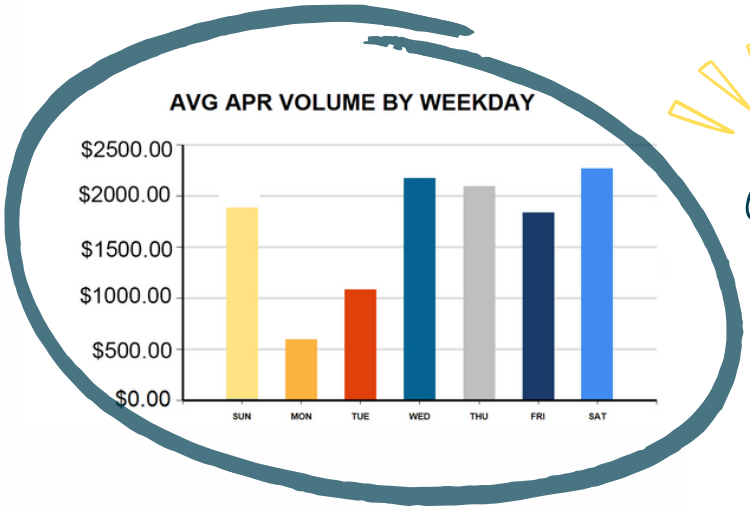
6820 W Central Avenue
Wichita, KS 67212

Monthly sales from cards over the last year

Your Business

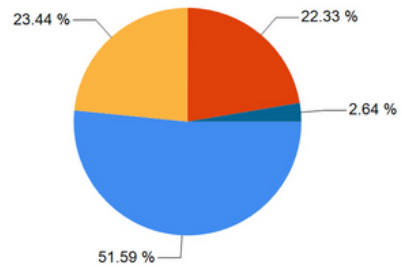
YOUR BUSINESS IN REVIEW





Average sales from cards on each day of the week

VOLUME BY CARD TYPE SINCE ACTIVATION



VISA Amex MasterCard Discover

The type of cards your customers use to make a purchase with you

A CLOSER LOOK AT THE TYPE OF CARDS YOUR CUSTOMERS USE

SUMMARY OF CARD TYPES

CARD TYPE	COUNT	SALES	COUNT	RETURNS	NET	AVG TICKET
AMEX	xx	$xxx	x	$xxx	$xx	$xxx
DISCOVER	xx	$xxx	x	$xxx	$xxxx	$xxx
MASTERCARD	xx	$xxx	x	$xxx	$xxx	$xxx
VISA	xx	$xxx	x	$xxx	$xxx	$xxx
TOTAL	xxx	$xxxx	x	$xxx	$xxx	$xxx

The number of transactions and the $ amount in sales you had with the related card type

The number of returns and the $ amount lost from returns from each card type

After subtracting the returns from the sales, this is how much you made from the related card type within the last month

After subtracting the returns from the sales, this was how much customers spent on average in the last month.

HERE, WE LIST OUT THE FEES THAT EACH CARD BRAND CHARGES DIRECTLY.

You'll see different types of codes listed here. The interchange rate for these are controlled by the card brand.

SUMMARY OF CARD FEES

FEE ASSESSED FOR ACCEPTANCE OF VISA	RATE	ITEM	COUNT		
BUS DB	xx %	$ xx	x		
BUS REG	xx %	$ xx	x		
BUS T1 ELEC	xx%	$ xx	x		
BUS T2 ELEC	xx %	$ xx	x		
BUS T5 TRV	xx %	$ xx	x		
BUS TR4 ELEC	xx %	$ xx	x		
COM REG	xx%	$ xx	x		
CORP STD	xx %	$ xx	x		
EIRF DB	xx %	$ xx	x		
INTL ELEC	xx %		x	$ xxx	$ xxx
INTL CORP	xx %		x	$ xxx	$ xxx
INTL PRM	xx %		x	$ xxx	$ xxx
INTL SPR PRM	xx %		x	$ xxx	$ xxx
NON QUAL BUS	xx %	$ xx	x	$ xxx	$ xxx
NON QUAL RWDS	xx %	$ xx	x	$ xxx	$ xxx
PUR STD	xx %	$ xx	x	$ xxx	$ xxx
PUR TRV SRV	xx %	$xx	x	$ xxx	$ xxx
REST DB	xx %	$ xx	x	$ xxx	$ xxx
REST PPD		$ xx	x	$ xxx	$ xxx
REST2 SIG	xx %		x	$ xxx	$ xxx
RTL BUS PPD	xx %	$ xx	x	$ xxx	$ xxx
SML TK DB	xx %	$xx	x	$ xxx	$ xxx
SML TK PPD	xx %	$ xx	x	$ xxx	$ xxx
SALES DISCOUNT-VS	xx%			$ xxx	$ xxx
TOTAL					$ xxxxxx

RWDS = rewards card

DB = debit card
BUS = business card

ACUMEN CONNECTIONS, INC.

SUMMARY OF CARD FEES

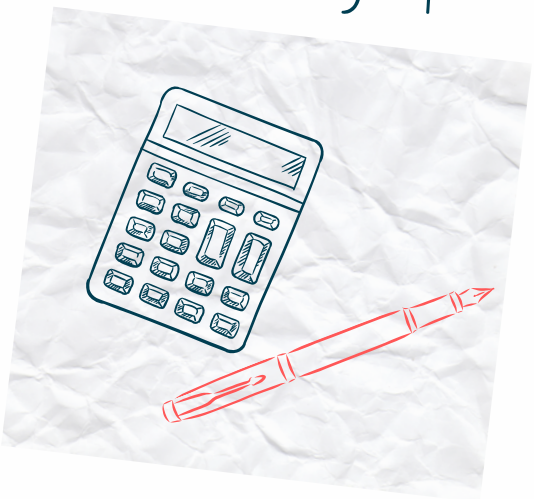
FEE ASSESSED FOR ACCEPTANCE OF MASTERCARD	RATE	ITEM	COUNT	VOLUME	FEE	TOTAL
INTCR2 CP PREM	xxx		x	$ xxx	$ xxx	
INTL ELEC	xx %		x	$ xxx	$ xxx	
INTL SPR PRM STD	xx %		x	$ xxx	$ xxx	
MRT1	xx %	$ xx	x	$ xxx	$ xxx	
MRT3 DB	xx %	$ xx	x	$ xxx	$ xxx	
MRT3 ENH	xx %	$ xx	x	$ xxx	$ xxx	
REG	xx %	$ xx	x	$ xxx	$ xxx	
REST DB	xx %	$ xx	x	$ xxx	$ xxx	
REST WRLD	xx %	$ xx	x	$ xxx	$ xxx	
SML TK PPD	xx %	$ xx	x	$ xxx	$ xxx	
STD LG MKT	xx %	$ xx	x	$ xxx	$ xxx	
TOTAL						$xxx
FEE ASSESSED FOR ACCEPTANCE OF DISCOVER	RATE	ITEM	COUNT	VOLUME	FEE	TOTAL
BASE LVL RWDS	xx %	$ xx	x	$ xxx	$ xxx	
COM BASE LVL	xx %	$ xx	x	$ xxx	$ xxx	
COM ELEC	xx %	$ xx	x	$ xxx	$ xxx	
REST DB	xx %	$ xx	x	$ xxx	$ xxx	
REST PRM	xx %	$ xx	x	$ xxx	$ xxx	
REST PRMPLUS	xx %	$ xx	x	$ xxx	$ xxx	
REST RWDS	xx%	$ xx	x	$ xxx	$ xxx	
SALES DISCOUNT-DS	xx %			$ xxx	$ xxx	
TOTAL						$xxx
FEE ASSESSED FOR ACCEPTANCE OF AMEX	RATE	ITEM	COUNT	VOLUME	FEE	TOTAL
REST MICRO		$ xx	x	$ xxx	$ xxx	
REST TR1	xx %	$ xx	x	$ xxx	$ xxx	
REST TR2	xx %	$ xx	x	$ xxx	$ xxx	
REST TR3	xx %	$ xx	x	$ xxx	$ xxx	
SALES DISCOUNT-AX	xx %			$ xxx	$ xxx	
TOTAL						$xxx

You'll find the total at the bottom of each group

How the fee is calculated:

(sales VOLUME x interchange RATE)
+
(ITEM x COUNT of transactions this was applicable towards)

Fee



YOUR AUTHORIZED TRANSACTIONS

X COUNT of authorized transactions / ITEM to authorized transactions = Fee

SUMMARY OF CARD FEES

AUTH & AVS	RATE	ITEM	COUNT	VOLUME	FEE	TOTAL
INTERNET AUTH FEE-AX		$ xxx	x		$ xxx	
INTERNET AUTH FEE-DS		$xxx	x		$ xxx	
INTERNET AUTH FEE-MC		$ xxx	x		$ xxx	
INTERNET AUTH FEE-VS		$ xxx	x		$ xxx	
TOTAL						$ xxx

You can also subtract the COUNT of authorized transactions by the corresponding COUNT from the Summary of Card Types to see how many transactions did not result in a sale.

BRAND FEES

These come directly from the card brands (VISA, Mastercard, Discover, etc.)

BRAND FEES	RATE	ITEM	COUNT	VOLUME	FEE	TOTAL
ACQ PROCESSOR FEE CHECK INTL-VS					$ xxx	
ACQ PROCESSOR FEE CREDIT INTL-VS		$ xxx	x		$ xxx	
ACQ TRANS FEE AX		$ xxx	x		$ xxx	
ACQUIRER PROCESSOR FEE CH		$ xxx	x		$ xxx	
ACQUIRER PROCESSOR FEE CR		$ xxx	x		$ xxx	
ASSESSMENT FEE AX VOL	xx %			$ xxx	$ xxx	
CHECK CARD DUES/ASSESSMENTS-VS	xx %			$ xxx	$ xxx	
CHECK DUES/ASSESSMENT FEE-MC	xx %			$ xxx	$ xxx	
CONNECTIVITY MC		$ xxx	x		$ xxx	
CREDIT DUES/ASSESSMENT FEE-MC	xx %			$ xxx	$ xxx	
CREDIT DUES/ASSESSMENTS-VS	xx %			$ xxx	$ xxx	
CROSS BORDER FEE-VS	xx %			$ xxx	$ xxx	
DATA USAGE FEE-DS		$ xxx	x		$ xxx	
DIGITAL ENABLEMENT FEE-MC	xx %			$ xxx	$ xxx	
DUES/ASSESSMENT FEE >=$1K-MC	xx %			$ xxx	$ xxx	
DUES/ASSESSMENT FEE-DS	xx %			$ xxx	$ xxx	
GLOBAL ACQUIRER FEE-MC	xx %			$ xxx	$ xxx	
INBOUND AX VOL	xx %			$ xxx	$ xxx	
INTL SERVICE FEE-VS	xx %			$ xxx	$ xxx	
LICENSE VOLUME FEE-MC	xx %			$ xxx	$ xxx	
TOTAL						$xxx
TOTAL CARD FEES						$ xxxx

The total fee depends on the card brand. Some of them are calculated by multiplying VOLUME by RATE. Others are calculated by multiplying ITEM by COUNT.
Just depends how that brand has its fee set up.

TOTAL CHARGE TO YOUR ACCOUNT

SUMMARY	COUNT	VOLUME	RATE	FEE	TOTAL
TOTAL CARD FEES					$ xxx
BATCH SETTLEMENT FEE	x			$ xxx	$ xxx
MONTHLY MAINTENANCE FEE	x			$ xxx	$ xxx
TOTAL					$ xxxx

The total card fees

Next to the number of batch settlements, the fee for each, and the total expense for batching.

The total card fees and batch fees are added along with your monthly maintenance fee for our services. Together, they equal the total charge to your account.

THE LAST PAGE COVERS EACH DAY'S SALES, RETURNS, AND NET DEPOSITS.

SUMMARY OF DAILY DEPOSITS

	SALES		RETURNS				
DATE	COUNT	AMOUNT	COUNT	AMOUNT	ADJ COUNT	DESCRIPTION	NET DEPOSITS
01 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
02 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
03 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
04 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
06 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
07 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
08 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
09 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
10 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
11 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
12 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
13 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
14 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
15 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
16 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
17 - Apr	x	$ xxx	1	$ xx	0	Credit Total	$ xxx
19 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
20 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
21 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
22 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
23 - Apr	x	$ xxx	1	$ xx	0	Credit Total	$ xxx
24 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
25 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
26 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
27 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
28 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
29 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
30 - Apr	x	$ xxx	0	$ xx	0	Credit Total	$ xxx
TOTAL							$xxxx