



Merchant Name: **ABC COMPANY**

Based Upon

TRUE BANK COST

Processing Statement

Presented By: **KELLY E. NELSON**

EMERALD WORLD ET

	# Sales	\$ Sales	# Credits	\$ Credits	Net Sales	Average Ticket	Assessment	Discount Rate	Per Item	Total
Visa					\$0.00	#DIV/0!	0.14%	0.390%	\$0.05	\$0.00
MasterCard					\$0.00	#DIV/0!	0.13%	0.390%	\$0.05	\$0.00
Discover					\$0.00	#DIV/0!	0.13%	0.390%	\$0.05	\$0.00
Amex OptBlue					\$0.00	#DIV/0!	0.15%	0.490%	\$0.20	\$0.00
Total	0	\$0.00	0	\$0.00	\$0.00	#DIV/0!				\$0.00

Surcharges/Rebates

Visa Card Types	# Sales	\$ Sales	True Interchange	Total	MC Card Types	# Sales	\$ Sales	True Interchange	Total
CPS CNP/E-Comm Basic			1.80%	\$0.10	Merit I (Electronic Commerce)			1.89%	\$0.10
CPS CNP/E-Comm Debit			1.65%	\$0.15	Merit I Debit			1.60%	\$0.15
CPS CNP/E-Comm PP			1.75%	\$0.20	Merit I PP			1.76%	\$0.20
CPS CNP/E-Comm Debit (regulated)			0.05%	\$0.22	Merit I Debit (regulated)			0.05%	\$0.22
CPS Rewards 2			1.95%	\$0.10	Enhanced Merit I			2.04%	\$0.10
EIRF			2.30%	\$0.10	World Merit I			2.05%	\$0.10
EIRF Debit			1.75%	\$0.20	World Elite Merit I			2.50%	\$0.10
Standard			2.70%	\$0.10	High Value Merit I			2.50%	\$0.10
Standard Debit			1.90%	\$0.25	Standard			2.95%	\$0.10
High Net Worth CNP			2.40%	\$0.10	Standard Debit			1.90%	\$0.25
Commercial Card Level II			2.50%	\$0.10	Enhanced Standard			2.95%	\$0.10
US Bus/Purch Card Level II			2.05%	\$0.10	World Standard			2.95%	\$0.10
US Bus/Purch Card Level II TIER 4			2.20%	\$0.10	World Elite Standard			3.25%	\$0.10
Purchasing Card Electronic w/ Data			2.65%	\$0.10	High Value Standard			3.25%	\$0.10
Commercial Card B2B (Bus)			2.10%	\$0.10	Commercial Data Rate I (Bus, Corp, Purch)			2.70%	\$0.10
Commercial Card CNP (Bus) DB			2.45%	\$0.10	Electronic Payment Account Data Rate I			2.65%	\$0.10
Commercial Card CNP (Bus)			2.25%	\$0.10	World Commercial Data Rate I (Bus)			2.82%	\$0.10
Commercial Card CNP (Corp)			2.70%	\$0.10	World Elite Comm Data Rate I (Bus)			2.87%	\$0.10
Commercial Card CNP (Purch)			2.70%	\$0.10	World/World Elite Comm Data Rate I (Corp)			2.65%	\$0.10
Commercial Card Electronic (Bus)			2.40%	\$0.10	Business Enhanced Value Data Rate I			2.77%	\$0.10
Commercial Card Electronic (Corp)			2.25%	\$0.10	Commercial Data Rate II (Bus)			2.50%	\$0.10
Commercial Card Electronic (Fleet)			2.50%	\$0.10	Commercial Data Rate II (Corp)			2.50%	\$0.10
Commercial Card Electronic (Purch)			2.65%	\$0.10	Commercial Data Rate II (Purch)			2.50%	\$0.10
US Business Enhanced B2B			2.25%	\$0.10	Commercial Data Rate II (Fleet)			2.50%	\$0.10
Corporate Card Level III			1.90%	\$0.10	Electronic Payment Account Data Rate II			2.40%	\$0.10
Purchasing Card Level III			1.90%	\$0.10	World Commercial Data Rate II			2.37%	\$0.10
Corp/Purchasing Card Large Ticket			1.45%	\$35.00	World Elite Comm Data Rate II (Bus)			2.42%	\$0.10
GSA Government to Government			1.65%	\$0.10	World/World Elite Comm Data Rate II (Corp)			2.15%	\$0.10
GSA Purchasing Card Large Ticket			1.20%	\$39.00	Business Enhanced Value Data Rate II			2.32%	\$0.10
Commercial Standard w/Data			2.70%	\$0.10	Commercial Data Rate III (Bus, Corp, Purch)			1.90%	\$0.10
Commercial Standard			2.95%	\$0.10	World Commercial Data Rate III (Bus)			1.97%	\$0.10
Signature Preferred Standard			2.95%	\$0.10	World Elite Comm Data Rate III (Bus)			2.02%	\$0.10
Signature Preferred CNP			2.40%	\$0.10	World/World Elite Com Data Rate III (Corp)			1.90%	\$0.10
Signature Preferred Electronic			2.40%	\$0.10	Business Enhanced Value Data Rate III			1.92%	\$0.10
Signature Business B2B			2.40%	\$0.10	Commercial Large Ticket (Bus, Corp, Purch, Fleet)			1.45%	\$35.00
Signature Preferred B2B			2.10%	\$0.10	World Commercial Large Ticket (Bus)			1.42%	\$40.00
Interregional Electronic/Electron			1.10%	\$0.00	World Elite Commercial Large Ticket (Bus)			1.47%	\$40.00
Interregional Issuer Chip/Electron			1.20%	\$0.00	World/World Elite Commercial Large Ticket (Corp)			1.25%	\$40.00
Interregional Secure E-Commerce/Electron			1.44%	\$0.00	Business Enhanced Value Large Ticket			1.37%	\$40.00
Interregional E-Commerce Merchant/Electron			1.44%	\$0.00	Commercial Standard (Bus, Corp, Purch)			2.95%	\$0.10
Interregional Standard			1.60%	\$0.00	World Commercial Standard (Bus)			3.12%	\$0.10
Interregional Signature			1.80%	\$0.00	World Elite Comm Standard (Bus)			3.17%	\$0.10
Interregional Infinite			1.97%	\$0.00	World/World Elite Comm Standard (Corp)			2.95%	\$0.10
Interregional Premium			1.80%	\$0.00	Business Enhanced Value Standard			3.07%	\$0.10
Interregional Super Premium			1.97%	\$0.00	International Foreign Electronic			1.10%	\$0.00
Interregional Bus/Sig Bus (Corp, Purch, Dist)			2.00%	\$0.00	International Premium Electronic			1.85%	\$0.00
International Service Assessment Fee			0.80%	\$0.00	International Foreign Standard			1.60%	\$0.00
International Acquiring Fee			0.45%	\$0.00	Interregional Premium Standard			1.85%	\$0.00
Discover Card Types					Interregional Standard Super Premium			1.98%	\$0.00
Discover CNP			1.87%	\$0.10	Interregional Commercial Premium Standard			2.00%	\$0.00
Discover CNP Debit			1.75%	\$0.20	International Corp/Purch Large Ticket Purch/Fleet			0.90%	\$30.00
Discover Rewards 2			2.00%	\$0.10	International Commercial Data Rate II			1.70%	\$0.00
Discover Premium CNP			2.00%	\$0.10	International Purchasing/Fleet			2.00%	\$0.00

Discover Premium Plus CNP	2.40%	\$0.10	\$0.00
Discover Commercial Electronic	2.30%	\$0.10	\$0.00
Discover International Electronic	1.46%	\$0.00	\$0.00
Discover MID submission Level	2.40%	\$0.10	\$0.00
Discover MID submission Level Debit	1.80%	\$0.10	\$0.00
Discover BASE submission Level	2.95%	\$0.10	\$0.00
Discover BASE submission Level Debit	1.89%	\$0.25	\$0.00
Discover Commercial BASE	2.95%	\$0.10	\$0.00
Discover International BASE	2.00%	\$0.10	\$0.00
International Processing Fee	0.50%		\$0.00
International Service Fee	0.80%		\$0.00

Visa Credit Voucher Interchange Fees:

Consumer Card Debit	-1.31%		\$0.00
Consumer Card Credit	-1.76%		\$0.00
MOTO/E-Commerce Debit	-1.87%		\$0.00
MOTO/E-Commerce Credit	-2.05%		\$0.00
Commercial Card	-2.24%		\$0.00

Discover Credit Voucher Interchange Fees:

Discover Core	-1.75%		\$0.00
Discover Debit	-1.35%		\$0.00
Discover Rewards	-1.75%		\$0.00
Discover Premium	-1.75%		\$0.00
Discover Commercial Card	-2.25%		\$0.00

Total \$0.00

	# Auths	# Items	Charge Per Item	Per Item	Total
Amex Per Item		xxx		\$0.10	\$0.00
Discover Per Item (if separate)		xxx		\$0.10	\$0.00
EFT Per Item		xxx		\$0.00	\$0.00
Visa APF fee		xxx		\$0.0195	\$0.00
Mastercard NABU fee		xxx		\$0.0185	\$0.00
Discover Assoc fee		xxx		\$0.0195	\$0.00
Misuse of Auth fee		xxx		\$0.0400	\$0.00

FANF/ZERO TOL/VISA .02 CREDIT ASSESS/MC .01% DEF/CNP/ \$0.00

Total \$0.00

International Commercial (Bus)	2.00%	\$0.00	\$0.00
MasterCard/Diners Electronic Interchange	2.00%	\$0.00	\$0.00
MasterCard/Diners Standard Interchange	2.50%	\$0.00	\$0.00
Cross Border Fee	0.60%		\$0.00
Global Acquirer's Fee	0.85%		\$0.00

MC Refund Consumer Groups:

Consumer Debit Refund Group 1	-1.72%		\$0.00
Consumer Debit Refund Group 2	-1.68%		\$0.00
Consumer Debit Refund Group 3	-1.40%		\$0.00
Consumer Credit Refund Group 1	-2.42%		\$0.00
Consumer Credit Refund Group 2	-2.09%		\$0.00
Consumer Credit Refund Group 3	-1.95%		\$0.00
Consumer Credit Refund Group 4	-1.82%		\$0.00
Consumer Credit Refund Group 5	-1.73%		\$0.00
Commercial Credit Refund Group 1	-2.37%		\$0.00
Commercial Credit Refund Group 2	-2.30%		\$0.00
Commercial Credit Refund Group 3	-2.21%		\$0.00
Commercial Credit Refund Group 4	-2.16%		\$0.00

Total \$0.00

	# Items	Charge Per Item	Total
Voice Authorization		\$0.95	\$0.00
Chargeback Fee		\$25.00	\$0.00
Gateway Monthly Fee		\$10.00	\$0.00
Gateway Transaction Fee		\$0.05	\$0.00
Monthly Statement Fee		\$0.00	\$0.00
Annual Fee		\$0.00	\$0.00
Monthly PCI fee (internal)		\$0.00	\$0.00

Annual PCI fee (external) 1 \$90.00 (/12) \$7.50

Total \$7.50

Total EMERALD WORLD ET Fees

\$7.50

Current Processing Fees

Monthly Savings

-7.50

Annual Savings

-90.00

