

# TD Merchant Services

Understanding your TD Merchant Services statement — for information purposes only

PLEASE SEND INQUIRIES TO:  
**TD MERCHANT SERVICES**  
 P.O. BOX 300, TD CENTRE  
 TORONTO, ONTARIO M5K 1K6

TELEPHONE NO.: 1-800-363-1163  
 FACSIMILE NO.: (416)982-4354

MERCHANT NAME  
 MERCHANT ADDRESS  
 CITY, PROVINCE, POSTAL CODE

MERCHANT NUMBER	
200 012345678	
CHAIN CODE	PAGE
200 000000000	1 of 2
STATEMENT PERIOD	
NOV 01, 2010 to NOV 30, 2010	

NOTES	PLEASE CALL US AT 1-800-363-1163 IF YOU HAVE ANY QUESTIONS ON THIS STATEMENT	NOTES
-------	--	-------

Fees included in the calculation of the Effective Rate consist of all fees for each card type including the Credit/Debit Rate, Assessment Fees, per item transaction fees and any additional rate or fee for that card type

EFFECTIVE RATE SUMMARY			
PAYMENT CARD TYPE	TOTAL FEES	TOTAL SALES	EFFECTIVE DISCOUNT RATE
TOTAL VISA CREDIT SALES	168.60	8,785.49	1.919%
TOTAL MASTERCARD CREDIT SALES	171.22	8,423.59	2.033%
TOTAL INTERAC DIRECT PAYMENT SALES	1.68	5,910.17	0.028%

Shows the breakdown of fees charged for each payment card type

SUMMARY OF FEES	UNIT COST	NUMBER/ SALES	AMOUNT
VISA CREDIT RATE	1.60%	8,785.49	140.57
VISA CREDIT ASSESSMENT FEE	0.067%	8,785.49	5.89
VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE		3,970.14	22.15
<b>TOTAL VISA CREDIT TRANSACTION FEES</b>			<b>\$168.60</b>
MASTERCARD CREDIT RATE	1.60%	8,423.59	134.78
MASTERCARD CREDIT ASSESSMENT FEE	0.072%	8,423.59	6.06
MASTERCARD CREDIT FOREIGN ASSESSMENT FEE	0.400%	1,950.55	7.80
MASTERCARD CREDIT DISCOUNT RATE ADJ FEE		3,403.58	22.57
<b>TOTAL MASTERCARD CREDIT TRANSACTION FEES</b>			<b>\$171.22</b>
INTERAC DIRECT PAYMENT TRANSACTION FEE	\$0.08	21	1.68
<b>TOTAL INTERAC DIRECT PAYMENT TRAN FEES</b>			<b>\$1.68</b>
SETTLEMENT FEE	\$0.08	14	1.12
DEPOSIT FEE-OFF	\$10.00	1	10.00
MONTHLY FEE			9.95
<b>TOTAL ACCOUNT FEES</b>			<b>\$21.07</b>
MONTHLY EQUIPMENT RENTAL FEE			34.00
<b>TOTAL EQUIPMENT FEES</b>			<b>\$34.00</b>
HST REGISTRATION NO.:R105255145			4.42
<b>AMOUNT CHARGED TO YOUR BANK ACCOUNT NO.:(00000-000000000000)</b>			<b>\$400.99</b>

Shows the total sales for each payment card type

Shows the breakdown of other account fees

HST shown is calculated on Total Equipment Rental Fee

DETAILS OF DISCOUNT RATE ADJUSTMENT FEE							
VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE	SALES		INTERCHANGE DIFFERENTIAL		RATE ADJUSTMENT FEE		TOTAL AMOUNT
	NUMBER	AMOUNT	TRANS FEE	RATE	TRANS FEE	RATE	
CDN CONSUMER STANDARD	1	886.56		0.11%		0.30%	3.63
CDN INFINITE ELEC.	2	844.48		0.20%		0.30%	4.22
CDN INFINITE STANDARD	3	250.50		0.31%		0.30%	1.53
CDN COMMERCIAL ELEC.	2	300.00		0.36%		0.30%	1.98
CDN COMMERCIAL STANDARD	1	282.50		0.46%		0.30%	2.15
NONCDN ELEC.	1	910.00		0.26%		0.30%	5.10
NONCDN STANDARD	3	116.10		0.26%		0.30%	0.65
NONCDN COMMERCIAL ELEC.	1	185.00		0.46%		0.30%	1.41
NONCDN COMMERCIAL STANDARD	1	195.00		0.46%		0.30%	1.48
<b>TOTAL</b>	<b>15</b>	<b>\$3,970.14</b>					<b>\$22.15</b>

Summary of all transactions processed where the Interchange Differential is greater than zero. For each credit card type, the Discount Rate Adjustment Fee is shown and is calculated as the sum of the Interchange Differential and the Rate Adjustment Fee multiplied by the sales amount

MASTERCARD CREDIT DISCOUNT RATE ADJ FEE	SALES		INTERCHANGE DIFFERENTIAL		RATE ADJUSTMENT FEE		TOTAL AMOUNT
	NUMBER	AMOUNT	TRANS FEE	RATE	TRANS FEE	RATE	
CDN CONSUMER STANDARD	2	310.15		0.13%		0.30%	1.33
CDN CONSUMER ELEC							0.00
CDN CONSUMER HI-SPEND ELEC	1	314.58		0.41%		0.30%	2.23
CDN CONSUMER HI-SPEND STANDARD	1	14.82		0.54%		0.30%	0.12
CDN CONSUMER PREMIUM HI-SPEND ELEC	1	310.48		0.66%		0.30%	2.98
CDN CONS PREMIUM HI-SPEND STANDARD	2	503.00		1.06%		0.30%	6.84
NONCDN CONSUMER STANDARD	1	950.00		0.01%		0.30%	2.95
NONCDN CON PREMIUM STAND	3	660.55		0.26%		0.30%	3.70
NONCDN COM PREMIUM STAND	2	340.00		0.41%		0.30%	2.41
<b>TOTAL</b>	<b>13</b>	<b>\$3,403.58</b>					<b>\$22.57</b>

FOR ADDITIONAL INFORMATION ON INTERCHANGE RATE, VISIT [WWW.TDMERCHANTSERVICES.COM/INTERCHANGE](http://WWW.TDMERCHANTSERVICES.COM/INTERCHANGE)



# TD Merchant Services

Understanding your TD Merchant Services statement — for information purposes only

MERCHANT NUMBER	CHAIN CODE	STATEMENT PERIOD	PAGE
200 012345678	200 000000000	NOV 01, 2010 to NOV 30, 2010	2 OF 2

## SUMMARY OF SALES

SALES BY CARD TYPE	NUMBER	AMOUNT
TOTAL VISA CREDIT SALES	32	8,785.49
TOTAL VISA CREDIT RETURNS	1	-25.80
<b>NET VISA CREDIT SALES</b>	<b>33</b>	<b>\$8,759.69</b>
TOTAL MASTERCARD CREDIT SALES	28	8,423.59
TOTAL MASTERCARD CREDIT RETURNS	1	-25.80
<b>NET MASTERCARD SALES</b>	<b>29</b>	<b>\$8,397.79</b>
TOTAL INTERAC DIRECT PAYMENT SALES	21	5,910.17
<b>NET INTERAC DIRECT PAYMENT SALES</b>	<b>21</b>	<b>\$5,910.17</b>

For each payment card type, number and amount of total sales and returns are shown

## SUMMARY OF CHARGEBACKS AND ADJUSTMENTS

CHARGEBACKS AND ADJUSTMENTS BY CARD TYPE	DEBIT		CREDIT		TOTAL	
	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
VISA CREDIT ADJUSTMENTS	1	12.45			1	12.45
VISA CREDIT CHARGEBACKS	2	-42.83	2	-51.34	4	-94.17
<b>TOTAL VISA CREDIT CHARGEBACKS/ADJ</b>	<b>3</b>	<b>-\$30.38</b>	<b>2</b>	<b>-\$51.34</b>	<b>5</b>	<b>-\$81.72</b>

Details of the chargeback and adjustment transactions are listed below

## DETAILS OF SALES

DATE	VISA CREDIT	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
			NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
11/03	DEPOSIT	0062920446019508	2	182.50			2	182.50
11/08	DEPOSIT	0067920440150304	4	916.10			4	916.10
11/11	DEPOSIT	0067920440150304	2	183.50			2	183.50
11/11	DEPOSIT	0067920440150304	2	283.50			2	283.50
11/15	DEPOSIT	0067920440150304	3	983.50			3	983.50
11/15	DEPOSIT	0067920440150304	2	300.00			2	300.00
11/16	DEPOSIT	0067920440150304	4	1,283.54			4	1,283.54
11/17	DEPOSIT	0067920440150304	3	910.00			3	910.00
11/18	DEPOSIT	0067920440150304	2	381.50			2	381.50
11/19	DEPOSIT	0067920440150304	2	899.49			2	899.49
11/20	DEPOSIT	0067920440150304	2	781.86			2	781.86
11/22	DEPOSIT	0067920440150304	2	785.00	1	25.80	3	759.20
11/28	DEPOSIT	0067920440150304	2	895.00			2	895.00
<b>TOTAL VISA CREDIT TRANSACTIONS</b>			<b>32</b>	<b>\$8,785.49</b>	<b>1</b>	<b>\$25.80</b>	<b>33</b>	<b>\$8,759.69</b>

For each payment card type, daily breakdown of sales and returns by processing date are shown

DATE	MASTERCARD CREDIT	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
			NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
11/01	DEPOSIT	0062920446019508	2	214.58			2	214.58
11/02	DEPOSIT	0067920440150304	2	262.02			2	262.02
11/03	DEPOSIT	0067920440150304	2	462.03	1	25.80	3	436.23
11/08	DEPOSIT	0067920440150304	2	262.03			2	262.03
11/09	DEPOSIT	0067920440150304	3	614.83			3	614.83
11/10	DEPOSIT	0067920440150304	2	510.48			2	510.48
11/11	DEPOSIT	0067920440150304	2	960.55			2	960.55
11/12	DEPOSIT	0067920440150304	1	950.00			1	950.00
11/16	DEPOSIT	0067920440150304	2	987.56			2	987.56
11/18	DEPOSIT	0067920440150304	2	967.67			2	967.67
11/22	DEPOSIT	0067920440150304	2	867.78			2	867.78
11/23	DEPOSIT	0067920440150304	2	562.03			2	562.03
11/24	DEPOSIT	0067920440150304	2	462.03			2	462.03
11/30	DEPOSIT	0067920440150304	2	340.00			2	340.00
<b>TOTAL MASTERCARD CREDIT TRANSACTIONS</b>			<b>28</b>	<b>\$8,423.59</b>	<b>1</b>	<b>\$25.80</b>	<b>29</b>	<b>\$8,397.79</b>

DATE	INTERAC DIRECT PAYMENT	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
			NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
11/01	DEPOSIT	0062920446019508	1	390.00			1	390.00
11/02	DEPOSIT	0067920440150304	2	117.71			2	117.71
11/03	DEPOSIT	0067920440150304	1	384.91			1	384.91
11/08	DEPOSIT	0067920440150304	1	82.50			1	82.50
11/09	DEPOSIT	0067920440150304	1	193.51			1	193.51
11/10	DEPOSIT	0067920440150304	1	58.32			1	58.32
11/11	DEPOSIT	0067920440150304	1	102.66			1	102.66
11/12	DEPOSIT	0067920440150304	4	3,269.23			4	3,269.23
11/16	DEPOSIT	0067920440150304	1	67.20			1	67.20
11/18	DEPOSIT	0067920440150304	1	53.68			1	53.68
11/22	DEPOSIT	0067920440150304	2	137.70			2	137.70
11/23	DEPOSIT	0067920440150304	2	297.00			2	297.00
11/24	DEPOSIT	0067920440150304	2	192.92			2	192.92
11/30	DEPOSIT	0067920440150304	1	562.83			1	562.83
<b>TOTAL INTERAC DIRECT PAYMENT TRANSACTIONS</b>			<b>21</b>	<b>\$5,910.17</b>	<b>0</b>	<b>\$0.00</b>	<b>21</b>	<b>\$5,910.17</b>

## DETAILS OF CHARGEBACKS AND ADJUSTMENTS

DATE	CHARGEBACKS AND ADJUSTMENTS	TOTAL AMOUNT
11/01	CHARGEBACK CREDIT	165.04
11/04	MISSING IMPRINT OR KEYED	-216.38
11/14	DUPLICATE PROCESSING	-15.65
11/29	INTERCHANGE FEE REVERSAL	12.45
11/29	REQUESTED COPY ILLEGIBLE	-27.18
<b>TOTAL VISA CREDIT CHARGEBACKS/ADJ</b>		<b>-\$81.72</b>

