

TD Merchant Solutions

Understanding your TD Merchant Solutions statement – for information purposes only

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

TELEPHONE NO.: 1-800-363-1163

MERCHANT NAME
 MERCHANT ADDRESS
 CITY, PROVINCE, POSTAL CODE

| MERCHANT NUMBER | |
|------------------------------|--------|
| 000 123456789 | |
| CHAIN CODE | PAGE |
| 200 000000000 | 1 of 3 |
| STATEMENT PERIOD | |
| APR 01, 2017 to APR 30, 2017 | |

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

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 | \$567.10 | \$27 895.14 | 2.032% |
| TOTAL MASTERCARD CREDIT SALES | \$273.12 | \$13 815.80 | 1.976% |
| TOTAL INTERAC DIRECT PAYMENT SALES | \$18.33 | \$13 664.04 | 0.134% |
| TOTAL AMEX SALES | \$28.64 | \$645.00 | 4.440% |
| TOTAL DISCOVER CREDIT SALES | \$4.07 | \$185.87 | 2.189% |
| TOTAL UNIONPAY SALES | \$110.12 | \$3 939.75 | 2.795% |
| SUMMARY OF FEES | | | |
| | UNIT COST | NUMBER/ QUANTITY | AMOUNT |
| VISA CREDIT RATE | 1.60% | \$27 895.14 | \$446.32 |
| VISA CREDIT ASSESSMENT FEE | 0.125% | \$27 895.14 | \$34.87 |
| VISA FOREIGN ASSESSMENT FEE | 0.80% | \$3 453.15 | \$27.63 |
| VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE | | | \$53.96 |
| VISA CREDIT FOREIGN TRANS FEE | \$0.135 | 32 | \$4.32 |
| TOTAL VISA CREDIT TRANSACTION FEES | | | \$567.10 |
| MASTERCARD CREDIT RATE | 1.60% | \$13 815.80 | \$221.05 |
| MASTERCARD CREDIT ASSESSMENT FEE | 0.125% | \$13 815.80 | \$17.27 |
| MASTERCARD FOREIGN ASSESSMENT FEE | 0.80% | \$2 004.95 | \$16.04 |
| MASTERCARD CREDIT DISCOUNT RATE ADJ FEE | | | \$16.79 |
| MASTERCARD CREDIT FOREIGN TRANS FEE | \$0.135 | 19 | \$2.57 |
| TOTAL MASTERCARD CREDIT TRANSACTION FEES | | | \$73.72 |
| INTERAC DIRECT PAYMENT TRANSACTION FEE | \$0.10 | 166 | \$16.60 |
| INTERAC DIRECT PAYMENT ASSESSMENT FEE | \$0.01 | 166 | \$1.66 |
| INTERAC DISCOUNT ADJUSTMENT FEE | | | \$0.07 |
| TOTAL INTERAC DIRECT PAYMENT TRANSACTION FEES | | | \$18.33 |
| AMEX RATE | 2.49% | \$645.00 | \$16.06 |
| AMEX ASSESSMENT FEE | 0.15% | \$645.00 | \$0.97 |
| AMEX DISCOUNT RATE ADJ FEE | | | \$11.61 |
| TOTAL AMEX TRANSACTION FEES | | | \$28.64 |
| DISCOVER CREDIT RATE | 1.60% | \$185.87 | \$2.97 |
| DISCOVER CREDIT ASSESSMENT FEE | 0.0712% | \$185.87 | \$0.13 |
| DISCOVER CREDIT INTERNATIONAL PROC FEE | 0.40% | \$185.87 | \$0.74 |
| DISCOVER CREDIT DISCOUNT RATE ADJ FEE | | | \$2.23 |
| TOTAL DISCOVER CREDIT TRANSACTION FEES | | | \$4.07 |
| UNIONPAY RATE | 1.60% | \$3 939.75 | \$63.03 |
| UNIONPAY ASSESSMENT FEE | 0.10% | \$3 939.75 | \$3.94 |
| UNIONPAY DISCOUNT RATE ADJ FEE | | | \$43.15 |
| TOTAL UNION PAY TRANSACTION FEES | | | \$110.12 |
| SETTLEMENT FEE | \$0.04 | 7 | \$0.28 |
| PCI SECURITY MONTHLY FEE | \$9.95 | 1 | \$9.95 |
| MONTHLY SERVICE FEE | | | \$4.00 |
| TOTAL ACCOUNT FEES | | | \$14.23 |
| WIRELESS NETWORK ACCESS POINT* | \$13.98 | 1 | \$13.98 |
| RENTED SOLUTION FEE: SAMPLE DEVICE* | | 1 | \$55.00 |
| RENTED SOLUTION FEE: SAMPLE DEVICE* | | 1 | \$50.00 |
| TOTAL EQUIPMENT RENTAL | | | \$118.98 |
| HST REGISTRATION NO.:R105255145 | | | \$5.95 |
| GST | | | \$8.33 |
| AMOUNT CHARGED TO YOUR BANK ACCOUNT NO.: (00000-123456789) | | | \$955.82 |

Shows the total sales for each payment card type

Shows the breakdown of fees charged for each payment card type

Shows the breakdown of other account fees

GST/HST shown is calculated on Total Equipment Rental Fee

*Fee/Rate is subject to sales tax



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| MERCHANT NUMBER | |
|------------------------------|--------|
| 000 123456789 | |
| CHAIN CODE | PAGE |
| 200 000000000 | 2 of 3 |
| STATEMENT PERIOD | |
| APR 01, 2017 to APR 30, 2017 | |

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 COMMERCIAL ELEC. | 9 | \$953.49 | | 0.480% | | 0.40% | \$6.29 |
| CDN CONSUMER STANDARD | 1 | \$150.00 | | 0.100% | | 0.40% | \$0.42 |
| CDN INFINITE ELEC. | 67 | \$6 725.06 | | 0.190% | | 0.40% | \$24.88 |
| CDN INFINITE HI-SPEND ELEC. | 5 | \$529.88 | | 0.660% | | 0.40% | \$4.45 |
| NONCDN COMMERCIAL | 1 | \$118.08 | | 0.580% | | 0.40% | \$0.90 |
| NONCDN PREMIUM CARD | 11 | \$1 013.34 | | 0.380% | | 0.40% | \$5.67 |
| NONCDN SUPER PREMIUM | 11 | \$1 555.00 | | 0.550% | | 0.40% | \$11.35 |
| TOTAL | 105 | \$11 044.85 | | | | | \$53.96 |
| | | | | | | | |
| MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE | SALES | | INTERCHANGE DIFFERENTIAL | | RATE ADJUSTMENT FEE | | TOTAL AMOUNT |
| | NUMBER | AMOUNT | TRANS FEE | RATE | TRANS FEE | RATE | |
| CDN CORPORATE ELEC. | 1 | \$368.81 | | 0.620% | | 0.40% | \$2.95 |
| NONCDN CON PREMIUM ELEC. | 9 | \$989.61 | | 0.470% | | 0.40% | \$6.43 |
| CDN CONSUMER HI-SPEND | 12 | \$944.60 | | 0.150% | | 0.40% | \$3.12 |
| CDN CONSUMER PREMIUM HI-SPEND | 9 | \$612.45 | | 0.520% | | 0.40% | \$4.29 |
| TOTAL | 31 | \$2 915.47 | | | | | \$16.79 |
| | | | | | | | |
| INTERAC DIRECT DISCOUNT RATE ADJUSTMENT FEE | SALES | | INTERCHANGE DIFFERENTIAL | | RATE ADJUSTMENT FEE | | TOTAL AMOUNT |
| | NUMBER | AMOUNT | TRANS FEE | RATE | TRANS FEE | RATE | |
| INTERAC FLASH INTERCHANGE FEE | 2 | \$69.94 | \$0.035 | | | | \$0.07 |
| TOTAL | 2 | \$69.94 | | | | | \$0.07 |
| | | | | | | | |
| AMEX CREDIT DISCOUNT RATE ADJUSTMENT FEE | SALES | | INTERCHANGE DIFFERENTIAL | | RATE ADJUSTMENT FEE | | TOTAL AMOUNT |
| | NUMBER | AMOUNT | TRANS FEE | RATE | TRANS FEE | RATE | |
| CDN AX ELEC REST LO | 7 | \$645.00 | | 1.600% | | 0.40% | \$11.61 |
| TOTAL | 7 | \$645.00 | | | | | \$11.61 |
| | | | | | | | |
| DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE | SALES | | INTERCHANGE DIFFERENTIAL | | RATE ADJUSTMENT FEE | | TOTAL AMOUNT |
| | NUMBER | AMOUNT | TRANS FEE | RATE | TRANS FEE | RATE | |
| NONCDN ELECTRONIC | 3 | \$185.87 | | 1.200% | | 0.40% | \$2.23 |
| TOTAL | 3 | \$185.87 | | | | | \$2.23 |
| | | | | | | | |
| UNIONPAY DISCOUNT RATE ADJUSTMENT FEE | SALES | | INTERCHANGE DIFFERENTIAL | | RATE ADJUSTMENT FEE | | TOTAL AMOUNT |
| | NUMBER | AMOUNT | TRANS FEE | RATE | TRANS FEE | RATE | |
| NONCDN | 55 | \$3 922.91 | | 1.100% | | | \$43.15 |
| TOTAL | 55 | \$3 922.91 | | | | | \$43.15 |

FOR ADDITIONAL INFORMATION ON INTERCHANGE RATE, VISIT WWW.TDMERCHANTSOLUTIONS.COM/INTERCHANGE
FOR AN INTERCHANGE PLUS MERCHANT, THE INTERCHANGE DIFFERENTIAL RATE REPRESENTS THE INTERCHANGE RATE FOR EACH CARD TYPE

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

| SUMMARY OF SALES | NUMBER | AMOUNT |
|--|--------|-------------|
| TOTAL VISA CREDIT SALES | 295 | \$27 895.14 |
| NET VISA CREDIT SALES | 295 | \$27 895.14 |
| TOTAL MASTERCARD CREDIT SALES | 142 | \$13 815.80 |
| NET MASTERCARD CREDIT SALES | 142 | \$13 815.80 |
| TOTAL INTERAC DIRECT PAYMENT (IDP) SALES | 166 | \$13 664.04 |
| NET INTERAC DIRECT PAYMENT (IDP) SALES | 166 | \$13 664.04 |
| TOTAL AMEX SALES | 7 | \$645.00 |
| NET AMEX SALES | 7 | \$645.00 |
| TOTAL DISCOVER CREDIT SALES | 3 | \$185.87 |
| NET DISCOVER CREDIT SALES | 3 | \$185.87 |
| TOTAL UNIONPAY SALES | 56 | \$3 939.75 |
| TOTAL UNIONPAY RETURNS | 1 | \$16.84 |
| NET UNIONPAY SALES | 57 | \$3 922.91 |

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



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| MERCHANT NUMBER | |
|------------------------------|--------|
| 000 123456789 | |
| CHAIN CODE | PAGE |
| 200 000000000 | 3 of 3 |
| STATEMENT PERIOD | |
| APR 01, 2017 to APR 30, 2017 | |

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 |
| TOTAL VISA CREDIT CHARGEBACKS/ADJ | 3 | -\$30.38 | 2 | -\$51.34 | 5 | -\$81.72 |

DETAILS OF ACCOUNT ACTIVITY

| CLS DATE | DEP DATE | VISA CREDIT | REFERENCE NUMBER | SALES | | RETURNS | | TOTAL | |
|---------------------------------------|----------|-------------|------------------|------------|--------------------|---------|--------|------------|--------------------|
| | | | | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| 04/01 | 04/01 | DEPOSIT | 7091920449929700 | 29 | \$2 960.45 | | | 29 | \$2 960.45 |
| 04/02 | 04/02 | DEPOSIT | 7092920446766800 | 266 | \$24 934.69 | | | 266 | \$24 934.69 |
| TOTAL VISA CREDIT TRANSACTIONS | | | | 295 | \$27 895.14 | | | 295 | \$27 895.14 |

| CLS DATE | DEP DATE | MC CREDIT | REFERENCE NUMBER | SALES | | RETURNS | | TOTAL | |
|---|----------|-----------|------------------|------------|--------------------|---------|--------|------------|--------------------|
| | | | | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| 04/01 | 04/01 | DEPOSIT | 7091920449929800 | 127 | \$12 421.43 | | | 127 | \$12 421.43 |
| 04/02 | 04/02 | DEPOSIT | 7092920446766900 | 15 | \$1 394.37 | | | 15 | \$1 394.37 |
| TOTAL MASTERCARD CREDIT TRANSACTIONS | | | | 142 | \$13 815.80 | | | 142 | \$13 815.80 |

| CLS DATE | DEP DATE | INTERAC | REFERENCE NUMBER | SALES | | RETURNS | | TOTAL | |
|-------------------------------|----------|---------|------------------|------------|--------------------|---------|--------|------------|--------------------|
| | | | | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| 04/01 | 04/01 | DEPOSIT | 7091920449929700 | 14 | \$1 555.22 | | | 14 | \$1 555.22 |
| 04/02 | 04/02 | DEPOSIT | 7092920446766800 | 152 | \$12 108.82 | | | 152 | \$12 108.82 |
| TOTAL IDP TRANSACTIONS | | | | 166 | \$13 664.04 | | | 166 | \$13 664.04 |

| CLS DATE | DEP DATE | AMEX CREDIT | REFERENCE NUMBER | SALES | | RETURNS | | TOTAL | |
|--------------------------------|----------|-------------|------------------|----------|-----------------|---------|--------|----------|-----------------|
| | | | | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| 04/01 | 04/01 | DEPOSIT | 7091020449929800 | 1 | \$517.02 | | | 1 | \$517.02 |
| 04/02 | 04/02 | DEPOSIT | 7092020446766900 | 6 | \$127.98 | | | 6 | \$127.98 |
| TOTAL AMEX TRANSACTIONS | | | | 7 | \$645.00 | | | 7 | \$645.00 |

| CLS DATE | DEP DATE | DISCOVER | REFERENCE NUMBER | SALES | | RETURNS | | TOTAL | |
|---|----------|----------|------------------|----------|-----------------|---------|--------|----------|-----------------|
| | | | | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| 04/01 | 04/01 | DEPOSIT | 7097920443198100 | 1 | \$50.72 | | | 1 | \$50.72 |
| 04/02 | 04/02 | DEPOSIT | 7098920442216100 | 2 | \$135.15 | | | 2 | \$135.15 |
| TOTAL DISCOVER CREDIT TRANSACTIONS | | | | 3 | \$185.87 | | | 3 | \$185.87 |

| CLS DATE | DEP DATE | UNIONPAY | REFERENCE NUMBER | SALES | | RETURNS | | TOTAL | |
|------------------------------------|----------|----------|------------------|-----------|-------------------|----------|----------------|-----------|-------------------|
| | | | | NUMBER | AMOUNT | NUMBER | AMOUNT | NUMBER | AMOUNT |
| 04/01 | 04/01 | DEPOSIT | 7091020442173200 | 10 | \$594.40 | | | 10 | \$594.40 |
| 04/02 | 04/02 | DEPOSIT | 7092020448336700 | 46 | \$3 345.35 | 1 | \$16.84 | 47 | \$3 328.51 |
| TOTAL UNIONPAY TRANSACTIONS | | | | 56 | \$3 939.75 | 1 | \$16.84 | 57 | \$3 922.91 |

DETAILS OF CHARGEBACKS AND ADJUSTMENTS

| DATE | DEP DATE | TOTAL AMOUNT |
|--|--------------------------|-----------------|
| 12/01 | CHARGEBACK CREDIT | 165.04 |
| 12/04 | MISSING IMPRINT OR KEYED | -216.38 |
| 12/14 | DUPLICATE PROCESSING | -15.65 |
| 12/29 | INTERCHANGE FEE REVERSAL | 12.45 |
| 12/29 | REQUESTED COPY ILLEGIBLE | -27.18 |
| TOTAL VISA CREDIT CHARGEBACKS/ADJ | | -\$81.72 |

Details of the Chargebacks and Adjustments transactions are listed below

For each payment card type, daily breakdown of sales and returns by processing date are shown. "CLS DATE" is CLOSED DATE, when a business closes their terminal and "DEP DATE" is DEPOSIT DATE, when funds get deposited into a TD Business Account. Merchants with accounts at other financial institutions (OFI) or with delayed funding, will receive their funds at a later date

TD Merchant Solutions is the acquirer and processor for these American Express transactions

