

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

Your Business Name 1002
 Your Mailing Address

MERCHANT NUMBER	
20154419	
CHAIN CODE	PAGE
100415428	1 of 2
STATEMENT PERIOD	
4/01/2009 to 4/30/2009	

N PLEASE FIND INCLUDED WITH YOUR STATEMENT N
 O OUR CONTACT NEWSLETTER WHICH PROVIDES YOU O
 T INFORMATION TO SUPPORT YOUR BUSINESS. YOU CAN T
 E VIEW PREVIOUS EDITIONS BY VISITING OUR WEBSITE E
 S AT WWW.TDMERCHANTSERVICES.COM. S

THIS STATEMENT WILL BE CONSIDERED CORRECT EXCEPT FOR ANY ERRORS OR OMISSIONS NOTIFIED TO THE BANK WITHIN 30 DAYS AFTER THE STATEMENT HAS BEEN DELIVERED OR MAILED TO YOU.

SUMMARY OF SALES		NUMBER	AMOUNT
VISA SALES		1,934	93,577.07
RETURNS		1	10.00
TOTAL VISA SALES		1,935	93,567.07
INTERAC DIRECT PAYMENT (IDP) SALES		1,784	62,126.59
TOTAL IDP SALES		1,784	62,126.59

	UNIT COST	NUMBER	AMOUNT
SUMMARY OF FEES			
VISA DISCOUNT	1.90%		1,777.96
IDP TRANSACTION FEE	0.08	1,784	142.72
TOTAL DISCOUNT/TRANSACTION FEES			1,920.68
VISA ASSESSMENT FEE	0.063%		9.36
POS DEVICES			45.00
IMPRINTERS	12.00	1	12.00
TOTAL EQUIP. RENTAL/VISA ASSESSMENT FEE			66.36
GST REGISTRATION NO. R10XXXXXX			2.72
PST			3.15
VISA DISCOUNT RATE ADJUSTMENT FEE			46.56
IDP SETTLEMENT FEE	0.08	30	2.40
AUTO TRANSFER FEE	10.00	1	10.00
HST			1.56
CREDIT CARD TRANSACTION FEE	0.15	6	1.20
CREDIT CARD 1 TRANSACTION FEE	0.15	4	0.60
CREDIT CARD 2 TRANSACTION FEE	0.10	151	15.10
AMOUNT CHARGED TO YOUR BANK ACCOUNT NO: (00000-000000000000)			2,070.33

- Summary of your sales and returns
- Your total number of transactions for each sale and return
- The dollar amount of your transactions for each sale and return
- Your transaction fee summary
- Charged for all Visa Card transactions processed
- Monthly equipment rental fee. Imprinter fee is charged annually
- GST, PST and HST (Harmonized Sales Tax applies only in New Brunswick, Nova Scotia and Newfoundland and Labrador)
- Fee charged for all Visa Infinite, Visa Corporate, Commercial and Business Card Transactions
- Fee charged only if you accept *Interac* Direct Deposit and is charged for each batch closed during the month
- Fee charged if you deposit your proceeds into a non TD Canada Trust bank account
- Credit card transaction fees: CARD = Visa; CARD 1 = MasterCard; CARD 2 = American Express

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MERCHANT NUMBER	CHAIN CODE	STATEMENT PERIOD	PAGE
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DETAILS OF ACCOUNT ACTIVITY

DATE	VISA	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
			NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
04/29	DEPOSIT	0000000000000000	1	56.50			1	56.50
TOTAL VISA TRANSACTIONS			1	56.50			1	56.50

DATE	INTERAC DIRECT PAYMENT	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
			NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
04/28	DEPOSIT	0000000000000000	3	118.66			3	118.66
04/29	DEPOSIT	0000000000000000	2	64.40			2	64.40
04/30	DEPOSIT	0000000000000000	1	7.35			1	7.35
04/31	DEPOSIT	0000000000000000	1	40.66			1	40.66
TOTAL IDP TRANSACTIONS			7	231.07			7	231.07

DATE	ADJUSTMENTS AND CHARGEBACKS	TOTAL AMOUNT
04/09	MISSING IMPRINT OR KEYED	1,580.87-
04/20	NON-POSSESSION OF CARD	2,719.77-
TOTAL VISA		4,300.64-
04/24	MISCELLANEOUS FEE	99.00-
04/24	MISCELLANEOUS FEE	25.00-
04/24	GST REGISTRATION NO.: R000000000	5.94-
04/30	MISCELLANEOUS FEE	3.39-
04/30	HST	0.44-
TOTAL OTHER		133.77-

DETAILS OF VISA DISCOUNT RATE ADJUSTMENT FEE

VISA TRANSACTION TYPE	SALES		RETURNS		RATE ADJUSTMENT FEE		
	NUMBER	AMOUNT	NUMBER	AMOUNT	UNIT	RATE	AMOUNT
CDN INFINITE STANDARD	41	2,171.80				0.50%	10.86
CDN INFINITE ELEC. CHIP	51	2,567.01				0.50%	12.84
CDN INFINITE STANDARD CHIP	6	2,066.66				0.30%	6.20
CDN COMMERCIAL STANDARD CHIP	1	40.68				0.30%	0.12
CDN COMMERCIAL STANDARD	6	417.45				0.50%	2.09
CDN COMMERCIAL ELEC. CHIP	26	1,320.56				0.50%	6.60
NONCDN COMMERCIAL STANDARD	1	20.00				0.50%	0.10
NONCDN COMMERCIAL ELEC. CHIP	2	43.25				0.50%	0.22
CDN PREPAID STANDARD	11	416.19				1.25%	5.20
CDN PREPAID ELEC.	963	53,798.53	32	2,261.88		1.25%	644.21
CDN PREPAID ELEC. CHIP	12	423.43	2	27.05		1.25%	4.95
NONCDN STANDARD	383	47,397.12	17	2,886.07		1.60%	712.18
NONCDN SIGNATURE STANDARD	33	4,728.88	1	151.18		1.80%	82.40
NONCDN INFINITE STANDARD	1	81.90				1.80%	1.47
NONCDN COMMERCIAL STANDARD	14	2,845.84				1.80%	51.23
NONCDN ELECTRON STANDARD	350	28,770.74	12	978.74		1.60%	444.67
NONCDN ELEC.	10,718	943,547.77	376	35,266.75		1.10%	9,991.09
NONCDN SIGNATURE ELEC.	639	45,588.45	24	1,677.97		1.80%	790.39
NONCDN SIGNATURE ELEC. CHIP	3	479.20				1.80%	8.63
NONCDN INFINITE ELEC.	46	15,231.73	1	40.64		1.80%	273.44
NONCDN COMMERCIAL ELEC.	356	35,895.19	12	1,349.49		1.80%	621.82
TOTAL	13,663	1,187,852.38	477	44,639.77			13,670.71

- TD Merchant Services' account number and chain code/ number – if your stores are chained, then that number will be shown as a common indicator for your stores
- Processing date of your transactions
- Transaction reference number
- Number and dollar amount of each of your sales and returns
- Example of a Chargeback description – a manual imprint of the credit card was not taken or the credit card was not taken or the credit card number was manually keyed into the terminal
- Example of a Chargeback description – credit card was not present at the time of the purchase or the credit card used in the transaction was fraudulent
- Miscellaneous fees – \$99 is the installation fee; \$25 is the application fee; (\$3.39 is a pro-rated monthly fee for the installation of an additional terminal – varies per diem in relation to the number of days that are in the remainder of the month)
- HST for the pro-rated fee paid for that month
- Please see Page 3 for more information

20. Visa Adjustment Fees – the fees depend on the specific type of Card used during the transaction and the mode of processing

TYPE OF CARD	ORIGIN	TYPE OF CARD	MODE OF PROCESSING
CDN Infinite Standard	Domestic	Infinite	Manually keyed in
CDN Infinite Elec. Chip	Domestic	Infinite	Swiped/inserted transaction on a chip terminal
CDN Infinite Standard Chip	Domestic	Infinite	Manually keyed in on chip terminal
CDN Commercial Standard Chip	Domestic	Commercial	Commercial chip card manually keyed in on chip terminal
CDN Commercial Standard	Domestic	Commercial	Manually keyed in on a non chip terminal
CDN Commercial Elec. Chip	Domestic	Commercial	Swiped/inserted transaction on a chip terminal
NonCDN Commercial Standard	Foreign	Commercial	Manually keyed in
NonCDN Commercial Elec. Chip	Foreign	Commercial	Swiped/inserted transaction on a chip terminal
CDN Prepaid Standard	Domestic	Prepaid	Manually keyed in
CDN Prepaid Elec.	Domestic	Prepaid	Swiped/inserted transaction
CDN Prepaid Elec. Chip	Domestic	Prepaid	Swiped/inserted transaction on a chip terminal
NonCDN Standard	Foreign	Mag Stripe	Manually keyed in
NonCDN Signature Standard	Foreign	Mag Stripe	Manually keyed in
NonCDN Infinite Standard	Foreign	Infinite	Manually keyed in
NonCDN Commercial Standard	Foreign	Commercial	Manually keyed in
NonCDN Elec.	Foreign	Mag Stripe	Swiped/inserted transaction
NonCDN Signature Elec.	Foreign	Mag Stripe	Swiped/inserted transaction
NonCDN Signature Elec. Chip	Foreign	Chip	Swiped/inserted transaction on a chip terminal
NonCDN Infinite Elec.	Foreign	Infinite	Swiped/inserted transaction
NonCDN Commercial Elec.	Foreign	Commercial	Swiped/inserted transaction