

A GUIDE TO READING YOUR

MERCHANT STATEMENT

CHASE  Paymentech™

We know that if a statement is difficult to read, it's difficult to use.

You told us you wanted more information about how to read your statement; this guide is easier to read and contains more of the information that helps you truly understand your processing data.

We believe a great statement is one that helps you do business. And we're committed to providing you the information you need to quickly and accurately reconcile your statement—a statement we're proud to make.

View your electronic statements and account detail in our [Resource Online](#) reporting solution.

- **User-friendly format**
- **Easy-to-read sections**
- **Simple reconciliation**
- **Fees broken down**
- **Qualification rate displayed**


YOUR STATEMENT DEFINED Your merchant services financial statement is available online, and is divided into the following sections.


Section 1: Cover Page

This section displays your merchant address and processing information. This page contains important summary-level financial information as well as a section for messages to

notify you of important service and account information. This page also includes the customer service number for assistance with your processing needs and questions.

- 1 Merchant provider’s return address.
- 2 Merchant’s name and current mailing address.
- 3 A high-level overview of financial events occurring during the statement period.
- 4 The customer service phone number for statement-related questions.
- 5 Merchant-specific information, including the merchant number and the statement period.
- 6 Message area containing important service announcements and account information.



CHASE ™
Paymentech

Chase Paymentech **1**
PO Box 29534
Phoenix, AZ 85038

Merchant Number: 00000000000 **5** **Statement Period:**
MERCHANT NAME **01-Jan-20XX - 31-Jan-20XX**

4 If you have any questions regarding your statement, please contact: 1.XXX.XXX.XXXX

6 There are no new messages.

2 **MERCHANT NAME**
ATTN: JOHN DOE
123 MAIN STREET
ANYWHERE, NY 12345

Statement Summary **3**

Deposit Amount:	\$160.00
Amount Transferred:	\$40.00
Chargebacks & Reversals:	\$0.00
Financial Adjustments:	\$20.00
Charges & Fees:	\$1.43

Section 2: Deposit Summary

This section provides a comprehensive view of your account activity broken down by card type, including all card type transactions you accepted and processed during the statement

period, as well as any financial adjustments made to your deposits. Negative amounts (credits withheld or removed from your deposits) are indicated in red text with parentheses.

- 7 Post Date** – The date the transaction amounts were submitted to Chase Paymentech for processing.
- 8 Number of Items** – The number of transactions per batch submitted for processing.
- 9 Total Deposit Amount** – The total dollar amount (sales minus returns) of each batch submitted.
- 10 Deposit Adjustments** – The dollar amount of the transactions that were rejected and not processed during posting.
- 11 Net Deposits** – The total deposit amount less any deposit adjustments.
- 12 Funded** – The net dollar amount funded to the merchant by Chase Paymentech; more detail is provided in **Section 3: Funding Summary**.
- 13 Totals By Card Type** – The total net dollars detailed by card type; the amount is to the right of the card type; more detail is provided in **Section 4: Credit Card Summary**.
- 14 Totals** – A grand total of all activity during the statement period.
- 15 Bank account number** – The last 4 digits of the bank account number used for funding deposits.

Deposit Summary													
7	8	9	10	11	12	Totals By Card Type		Totals By Card Type		Totals By Card Type		Totals By Card Type	
Post Date	Number of Items	Total Deposit Amount	Deposit Adjustments	Net Deposits	Funded	MC*	AMEX	VISA*	DSCV*	JCB	DEBIT*	AMEX	DSCV*
1/1	2	\$ 50.00	\$ 0.00	\$ 50.00	\$ 20.00	MC*	\$ 20.00	VISA*	\$ 0.00	JCB	\$ 0.00	DEBIT*	\$ 0.00
						AMEX	\$ 30.00	DSCV*	\$ 0.00				
1/7	2	\$ 40.00	\$ 0.00	\$ 40.00	\$ 40.00	MC*	\$ 0.00	VISA*	\$ 20.00	JCB	\$ 0.00	DEBIT*	\$ 20.00
						AMEX	\$ 0.00	DSCV*	\$ 0.00				
1/15	1	\$ 20.00	\$ 0.00	\$ 20.00	\$ 20.00	MC*	\$ 0.00	VISA*	\$ 0.00	JCB	\$ 0.00	DEBIT*	\$ 0.00
						AMEX	\$ 0.00	DSCV*	\$ 20.00				
1/21	1	\$ 50.00	\$ 0.00	\$ 50.00	\$ 0.00	MC*	\$ 0.00	VISA*	\$ 0.00	JCB	\$ 50.00	DEBIT*	\$ 0.00
						AMEX	\$ 0.00	DSCV*	\$ 0.00				
1/25	1	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	MC*	\$ 0.00	VISA*	\$ 0.00	JCB	\$ (20.00)	DEBIT*	\$ 0.00
						AMEX	\$ 20.00	DSCV*	\$ 0.00				
14 Totals	7	\$ 160.00	\$ 0.00	\$ 160.00	\$ 80.00	MC*	\$ 20.00	VISA*	\$ 20.00	JCB	\$ 30.00	DEBIT*	\$ 20.00
						AMEX	\$ 50.00	DSCV*	\$ 20.00				

15 *Funded by Chase Paymentech
 †Bank account number ****0000
 ‡Reflects most current bank account number
 †All amounts in US Dollars
 If you have any questions regarding your statement, please contact: 1.XXX.XXX.XXXX

Section 3: Funding Summary

This section provides a comprehensive view of your daily deposit details, including chargebacks and reversals; financial adjustments; and charges

and fees. Negative amounts (credits withheld or removed from your deposits) are indicated in red text with parentheses.

- 16 Date** – The date the funding was processed.
- 17 Deposits** – The net dollar amount funded to the merchant by Chase Paymentech.
- 18 Chargebacks/Reversals** – The net dollar amount of the financial events due to chargebacks and reversals; more detail is provided in **Section 5: Chargebacks & Reversals**.
- 19 Financial Adjustments** – The net dollar amount of settlement adjustments to your account. More detail is provided in **Section 6: Financial Adjustments**.
- 20 Charges/Fees** – The net charges and fees amount deducted from funding during the statement period; more detail is provided in **Section 7: Charges & Fees**.
- 21 Amount Transferred** – The net dollar amount transferred to your account by Chase Paymentech, reflecting all adjustments.
- 22 Totals** – A grand total of all activity during the statement period.
- 23 Bank account number** – The last 4 digits of the bank account number used for funding deposits.

16 Date	17 Deposits	18 Chargebacks/ Reversals	19 Financial Adjustments	20 Charges/ Fees	21 Amount Transferred
1/1	\$ 20.00	\$ 0.00	\$ 0.00	\$ (20.00)	\$ 0.00
1/7	\$ 40.00	\$ 0.00	\$ (20.00)	\$ 0.00	\$ 20.00
1/15	\$ 20.00	\$ (20.00)	\$ 0.00	\$ 0.00	\$ 0.00
1/21	\$ 0.00	\$ 20.00	\$ 0.00	\$ 0.00	\$ 20.00
22 Totals	\$ 80.00	\$ 0.00	\$ (20.00)	\$ (20.00)	\$ 40.00

23 †Bank account number *****0000
 †Reflects most current bank account number
 †All amounts in US Dollars
 If you have any questions regarding your statement, please contact: 1.XXX.XXX.XXXX

Section 4: Credit Card Summary

The Credit Card Summary provides a detailed breakdown of your sales by card type for your entire statement period. You can analyze sales and returns, as well as sales volumes, item counts and average ticket.

- 24 Card** – Lists the various card types you currently accept.
- 25 Number Of Items** – Lists the total number of sales transactions by card type during the statement period.
- 26 Sales** – Indicates the total dollar amount of sales transactions by card type during the statement period.

- 27 Number of Items** – Displays the total number of credit transactions (returns) by card type during the statement period.
- 28 Credits** – Displays the total dollar amount of credit transactions (returns) by card type during the statement period.
- 29 Total Number Of Items** – Lists the total number of transactions (sales and returns) processed by card type during the statement period.

- 30 Net Sale** – Summarizes the total dollar amount processed by card type (sales less returns) during the statement period.
- 31 Average Ticket** – Calculates the net total and divides it by the total number of items for the same card type.
- 32 Totals** – Total dollar amount of all credit card activity processed during the statement period.
- 33 Tax Information** – explains whether the Tax ID Number we have on file currently matches IRS records, and whether you need to take action.

Credit Card Summary							
24 Card	25 Number of Items	26 Sales	27 Number Of Items	28 Credits	29 Total Number Of Items	30 Net Sales	31 Average Ticket
MASTERCARD	1	\$ 20.00	0	\$ 0.00	1	\$ 20.00	\$ 20.00
VISA	1	\$ 20.00	0	\$ 0.00	1	\$ 20.00	\$ 20.00
DISCOVER	1	\$ 20.00	0	\$ 0.00	1	\$ 20.00	\$ 20.00
AMERICAN EXPRESS	2	\$ 50.00	0	\$ 0.00	2	\$ 50.00	\$ 25.00
JCB	1	\$ 50.00	1	\$ (20.00)	2	\$ 30.00	\$ 15.00
DEBIT	1	\$ 20.00	0	\$ 0.00	1	\$ 20.00	\$ 20.00
32 Totals	7	\$ 180.00	0	\$ (20.00)	7	\$ 160.00	

33 Tax Information	
The Tax ID Number we have on record currently matches IRS records. There is no action required on your part at this time. Please contact 866-814-2769 with any questions pertaining to the IRS mandate.	

†All amounts in US Dollars
If you have any questions regarding your statement, please contact: 1.XXX.XXX.XXXX

Section 5: Chargebacks & Reversals

This section lists and summarizes the chargebacks and reversals for your statement period. These generally occur once a customer refuses to accept responsibility

for a charge on his or her credit card, or they may be initiated by the issuing bank due to a technical issue, such as no authorization approval code received.

- 34 Date** – Date the chargeback or reversal was processed to your bank account.
- 35 ACS Number** – The automated case number (ACS) assigned to the chargeback/reversal.
- 36 Chargeback/Reversal Reason** – Indicates the reason for the chargeback or reversal.
- 37 Items** – Total number of chargebacks or reversals for the processing date.
- 38 Amount** – The dollar amount of the respective chargeback or reversal.
- 39 Total Chargebacks** – Total of all of the chargebacks by item and amount for the statement period.
- 40 Total Reversals** – Total of all of the reversals by item and amount for the statement period.
- 41 Bank account number** – The last 4 digits of the bank account number used for chargebacks and reversal.

Chargebacks & Reversals				
34 Date	35 ACS Number	36 Chargeback/Reversal Reason	37 Items	38 Amount
1/15	Chargebacks	XXXXXXXXXX	CREDIT NOT PROCESSED	\$(20.00)
1/21	Reversals	XXXXXXXXXX	CREDIT NOT PROCESSED	\$ 20.00
39 Total Chargebacks			1	\$(20.00)
40 Total Reversals			1	\$ 20.00

41 †Bank account number ****0000
 †Reflects most current bank account number
 †All amounts in US Dollars
 If you have any questions regarding your statement, please contact: 1.XXX.XXX.XXXX

Section 6: Financial Adjustments

This section itemizes financial adjustments processed during the statement period based on date and description, as summarized in the

Funding Summary section. The amount charged to your account is indicated in black, while any credits to your account are indicated in red.

- 42 Date** – Date the adjustment was processed to the merchant’s bank account.
- 43 Adjustment Description** – Detailed description of the adjustment.
- 44 Items** – Total number of adjustment items on a processed date.
- 45 Amount** – Dollar amount of the adjustment on a given date (black text indicates a negative amount).
- 46 Total Financial Adjustments** – Total of the adjustment items and dollar amounts for the statement period.
- 47 Bank account number** – The last 4 digits of the bank account number used for adjustments.

Financial Adjustments

42 Date	43 Adjustment Description	44 Items	45 Amount
1/7	SUPPLIES / EQUIPMENT		\$20.00
46 Total Financial Adjustments		1	\$20.00

47 †Bank account number *****0000
 †Reflects most current bank account number
 †All amounts in US Dollars
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Section 7: Charges and Fees

The Charges and Fees section of your merchant statement details the fees that were calculated and assessed during the current statement period. (Fees are listed and

summarized based on your merchant pricing strategy, therefore this information may vary slightly from the merchant statement copy that you actually receive.)

- 48 Sales Amount** – Sales amount used to calculate fees.
- 49 Items** – Total number of billable events used to calculate fees, where applicable.
- 50 Rate** – Percentage rate assigned to a merchant’s specific fee structure that’s used in conjunction with the Sales Amount to calculate the Amount Charged.

- 51 Item Charge** – Represents a fee assigned based on the merchant’s specific fee structure and is used in conjunction with the Item Count to calculate the Amount Charged.
- 52 Amount Charged** – Total processing fees incurred during the statement period.

- 53 Total Charges and Fees** – Represents the amount assessed based on the Sales Amount and/or the Items multiplied by the Rate and Item Charge.
- 54 Bank account number** – The last 4 digits of the most current merchant bank account number used to bill the applicable fees.

Charges & Fees

Description	48 Sales Amount	49 Items	50 Rate	51 Item Charge	52 Amount Charged*
Payment Brand Charges					
QUALIFIED CREDIT RATE	\$ 20.00		1.92%		\$ 0.38
NON-QUALIFIED CREDIT RATE	\$ 10.00		3.52%		\$ 0.35
<i>Total</i> Payment Brand Discount Fees					\$ 0.73
Non-Bankcard Charges					
NETWORK PRE PAID RETAIL DEBIT NETWORK SWITCH FEE		1		\$ 0.05	\$ 0.05
NETWORK REGULATED FRAUD PER ITEM FEE		1		\$ 0.20	\$ 0.20
<i>Total</i> Non-Bankcard Sales Fees					\$ 0.25
Auth Fees					
PAYMENT BRAND INTERNET GATEWAY		1		\$ 0.25	\$ 0.25
PAYMENT BRAND AVS FEE		1		\$ 0.05	\$ 0.05
PAYMENT BRAND VERIFICATION		1		\$ 0.05	\$ 0.05
<i>Total</i> Auth Fees					\$ 0.35
Other Fees					
VISA ZERO FLOOR LIMIT		1		\$ 0.10	\$ 0.10
<i>Total</i> Other Fees					\$ 0.10
53 Total Charges and Fees					\$ 1.43

54 †Bank account number *****0000
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 †All amounts in US Dollars
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* Calculated daily, rounding differences may occur