Merchant Statements

We deliver the critical information needed to manage your payment processing in user-friendly, easily interpreted formats.

The Challenge

Gathering multiple reports each month for reconciliation can be a time-consuming, frustrating manual process full of opportunities for error in interpretation.

Our Solution

Our redesigned merchant statements provide a comprehensive report of submissions, chargebacks, interchange rates, funding information and associated fees. When using our color-coded, easy-to-read statements, spend more time focusing on your business and less time sorting through data.

What's New?

First Data conducted extensive research to understand our merchants' key concerns and redesigned our statements to incorporate top features requested, including:

→ Summary by card type table enhanced to include average ticket
→ Gross reportable sales to comply with new IRS Section 6050W requirement
→ Glossary of industry terms defined in "plain English"
→ Online hover text of fee descriptions
→ Color-coding to increase usability
→ Unique market intelligence with SpendTrend® excerpt, providing 13-month insight into year-over-year growth, current volume by card type and total amount funded (optional)

Paperless goals? We can help

Through our involvement in the Green Portfolio Program, First Data is committed to improve the environmental performance of our business. To enroll in email statements or to view your statement online, please visit www.businesstrack.com.

Need more details?

We recommend a monthly reconciliation process and support a more granular level of detail through a variety of web-accessible ClientLine® reports, available through our merchant portal site www.businesstrack.com.

Merchant Statements

First Data

Our new statement layout is easier to read with clearer, simplified information to help you manage your account:
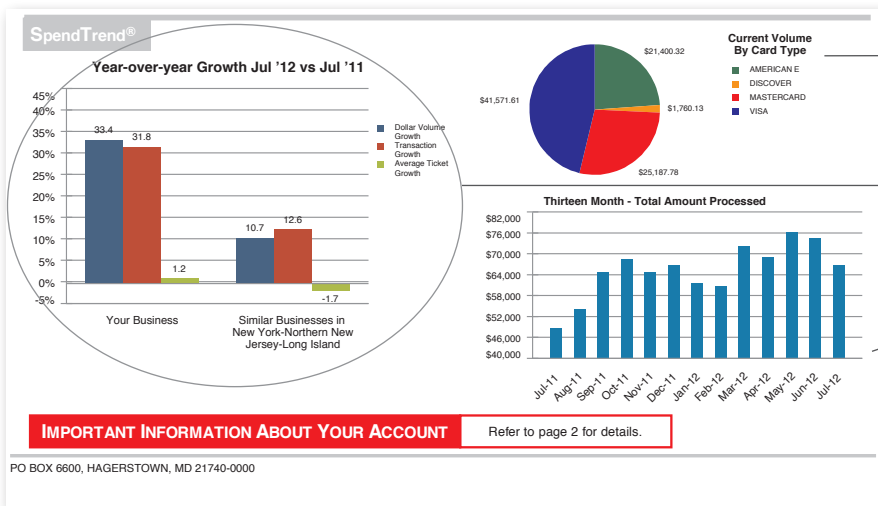
It's easier to read!

- **Clear summaries and headings**
- **Color-coded format**
- **Average ticket amount included**
- **New Fees Charged Summary**

YOUR CARD PROCESSING STATEMENT

Page 1 of 10	THIS IS NOT A BILL
Statement Period	07/01/12 - 07/31/12
Merchant Number	0000000000000
Customer Service	Website - BusinessTrack.com
	Phone - 1-800-347-8094

00000000000/1234/000/002/0000/00065/00 02 00000
YOUR COMPANY
YOURTOWN, US 12345

Visit **MerchantInsider.com** for tools to keep your customers' data safe, cost-cutting tips, interactive training and online support for your account-plus quick-and-easy shopping in our online store, with great prices on supplies and a comprehensive selection of processing products.

SUMMARY An overview of account activity for the statement period.

Page 5	Total Amount You Submitted	$89,919.84
Page 5	Third Party Transactions	$21,400.32
Page 6	Chargebacks/Reversals	0.00
Page 6	Adjustments	0.00
Page 6	Fees Charged	-$1,750.82
	Total Amount Processed	$66,768.70

See page 2 for Key Definition of Terms

All amounts shown are in U.S. funds
(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Processed

We listened to Merchants

- **Clear definition of fees**
  Scroll over fee in electronic statement to see definition
- **Total Amount Funded Calculation**

As an option, your statement can also include proprietary SpendTrend data for market intelligence so you can easily compare your results to similar merchants in your geographic area:

SpendTrend®

Year-over-year Growth Jul '12 vs Jul '11

Dollar Volume Growth / Transaction Growth / Average Ticket Growth

Current Volume By Card Type
- AMERICAN E $21,400.32
- DISCOVER $1,760.13
- MASTERCARD $25,187.78
- VISA $41,571.61

Thirteen Month - Total Amount Processed

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT Refer to page 2 for details.

PO BOX 6600, HAGERSTOWN, MD 21740-0000

- **Current month card volume by payment type**
  Highlights your customers' payment types
- **Sales and transaction growth rates for similar businesses in their area**
  Understand how your performance relates to your peers
- **Total amount funded over the last 13 months**
  View a graphical display of the total amount funded over the past 13 months

Payment Solutions for Maximum Performance

Around the world every day, First Data makes payment transactions secure, fast and easy for merchants, financial institutions and their customers. We leverage our unparalleled product portfolio and expertise to deliver processing solutions that drive customer revenue and profitability. Whether the payment is by debit or credit, gift card, check or mobile phone, online or at the point of sale, First Data helps you maximize value for your business.

For more information, contact your Sales Representative or visit firstdata.com.

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