
CARDNET STATEMENT

A guide to understanding your statement

September 2013



LLOYDS BANK

CARDNET


How to read your Cardnet® statement

This guide takes you through your Cardnet statement step-by-step, so you can understand all the information it contains, to help you with your reconciliation and business planning.

Information that helps put you in control

Your monthly Cardnet statement breaks down information in ways that are designed to be of most value to you.

- It shows chargeback information clearly, so you can check and investigate these transactions if necessary.
- It provides a breakdown of deposits by card type to help you assess your business mix.
- It details your daily processed activity, as well as your daily deposits, so that you can track trends.
- It details all the charges and fees you have paid during the relevant statement period.

LLOYDS BANK  **CARDNET**

MERCHANT CARD PROCESSING STATEMENT **OUTLET STATEMENT**

Mr S Smith
Any Merchant
Any Road
Any Town
Postcode

Page 1 of 4 **THIS IS NOT A BILL**

1	Statement Period	1 Jul 2010 - 31 Jul 2010
2	Merchant Number	9999999999999999
3	Customer Service	01268 567100
	VAT Registration No	GB244 1555 76
	Website	www.lloydsbcardnet.com
	Email	cnethelp@firstdatacorp.co.uk

MARKETING AND PROMOTIONS

OUTLET SUMMARY The information in the section and the subsequent detail sections display your processing for the statement period. It is not reflective of what was funded to your account. Funding information can be found in a separate section of the statement.

Page 5	4	Total Amount Submitted	7,571.72
Page 9	5	Third Party Transactions	0.00
Page 9	6	Adjustments	194.94
Page 9	7	Interchange Charges	0.00
Page 10	8	Service Charges	64.47
Page 10	9	Fees	12.00
Page 10	10	Chargebacks/Reversals	51.00

The currency reflected in this statement is: Pound Sterling.
Your Service Charge and Fees (D, E, F) due for this statement period will be collected on or immediately after 13/08/10.
Date issue and Taxpoint 01/08/10 for Internet Charges.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

- 1. The statement period**
The statement period indicates the month in which the transactions were processed.
- 2. Merchant number**
This is your unique account number. You'll find this number at the top of your statement.
- 3. Customer service telephone number**
The telephone number of our helpline for any queries about your statement and your Cardnet merchant account. Lines are open 8am to 9pm, Monday to Saturday.
- 4. Outlet summary**
The summary uses letters A to G and provides corresponding page numbers to help you quickly locate a specific part of the statement and your account details. This summary does not show what was funded to your bank account. Funding information can be found in the 'Amounts Funded' section of this statement.
- 5. Marketing and promotions**
Occasionally we may use this space to tell you about our products and services.
- 6. Statement message**
Sometimes we use statement messages to communicate important information about your Cardnet merchant account, so it's worth checking.

Card Type	Total Items	Total Amount	Total Items	Total Amount	Total Items	Total Amount
Mastercard	50	465.63	3	13.01	53	478.64
AMEX	3	25.93	3	28.81	6	54.74
GC Chip	3	41.55	3	0.00	6	41.55
Visa	6	281.59	3	0.00	9	281.59
GC Debit	6	278.44	3	0.00	9	278.44
GC Prepay	3	136.50	3	0.00	6	136.50
MC Debit	3	214.64	3	0.00	6	214.64
US Chip	4	130.00	3	0.00	7	130.00
MC	28	806.16	3	0.00	31	806.16
MC Debit	36	1,080.00	3	0.00	39	1,080.00
MC Prepay	4	130.00	3	0.00	7	130.00
Total Filtered	247	7,211.12	3	0.00	250	7,211.12

Date	Batch Number	Reference	Amount	MC Debit	Visa Debit	MC	Total Filtered
15/07/10	03/04/10/03/00	002 31	225.13	0.00	1,125.50	0.00	3,200.63
15/07/10	03/04/10/03/00	001 01	241.80	0.00	0.00	0.00	1,911.29
15/07/10	03/04/10/03/00	006 31	234.83	14.00	3,032.77	0.00	1,088.69
Sub Total	006 31	03/07/10	1,036.76	14.00	1,928.28	0.00	5,086.61

Date	Batch Number	Reference	Amount	MC Debit	Visa Debit	MC	Total Filtered
15/07/10	03/04/10/03/00	002 31	225.13	0.00	1,125.50	0.00	3,200.63
15/07/10	03/04/10/03/00	001 01	241.80	0.00	0.00	0.00	1,911.29
15/07/10	03/04/10/03/00	006 31	234.83	14.00	3,032.77	0.00	1,088.69
Sub Total	006 31	03/07/10	1,036.76	14.00	1,928.28	0.00	5,086.61

A. Total amount submitted by batch
This is the total amount of all transactions submitted and processed by you during the statement period.

B. Third party transactions
These are transactions which are not funded by Cardnet, such as Switchnet funding for UK Maestro transactions.

C. Adjustments
These are amounts credited to or deducted from your Cardnet merchant account to resolve processing or billing discrepancies.

D. Interchange charges
These charges are variable and are set by the Card Schemes for processing transactions. Interchange charges are influenced by a number of factors including card type, information contained in the transaction, and how/when the transaction was processed.

E. Service charges
This is the amount we charge to authorise, process and settle your card transactions. You'll see that the charges are shown in decimal format so that: 1.033% is shown as .010330; and 14 pence is shown as .140000.

F. Fees
These are a range of transaction-based and/or fixed amounts for specific card processing services such as the 'Joining fee, Chargeback fees' etc.

G. Chargeback/Reversals
A Chargeback is the amount disputed by the cardholder or card-issuing bank. A Reversal is a credit for a previous Chargeback.

Amounts funded

This section is included to help you reconcile your bank account. It details the amount deposited to your bank account daily during the statement period. It may not include all fees reported on this statement but rather those fees reported on previous statements and collected during this statement period.

Our aim is to give you as much information as we can so that you are in complete control of your card transactions and business analysis.

Date	Description	Amount
There are no Third Party Transactions for this statement period.		
Total		0.00

Date	Invoice Number	Description	Amount
01/07/2010		ADJUSTMENT	-44.15
31/07/2010		ADJUSTMENT	-150.79
Total			-194.94

Date	Description	Amount
There are no Interchange Charges for this statement period.		
Total		0.00

Date	Description	Total
31/07/2010	VISA SERVICE CHARGE .010330 DISC RATE TIMES 291.39	3.01
31/07/2010	VISA CHIP SERVICE CHARGE .010330 DISC RATE TIMES 130.00	1.34
31/07/2010	VISA PURCHASE CARD SERV CHR 016060 DISC RATE TIMES 114.94	1.85
31/07/2010	VISA DEBIT SALES TRANS FEE 35 TRANSACTIONS AT .197000	6.90
31/07/2010	MAESTRO SALES TRANS FEE 16 TRANSACTIONS AT .140000	2.24
31/07/2010	SOLO SALES TRANS FREE 1 TRANSACTION AT .140000	0.14
31/07/2010	VISA DR CHIP SALES TRANS FEE 80 TRANSACTIONS AT .197000	15.76
31/07/2010	MAESTRO CHIP SALES TRANS FEE 32 TRANSACTIONS AT .140000	4.48
31/07/2010	SOLO CHIP SALES TRANS FEE 2 TRANSACTIONS AT .140000	0.28
31/07/2010	MASTERCARD SERVICE CHARGE .013730 DISC RATE TIMES 814.74	11.19
31/07/2010	MASTERCARD CHIP SERVICE CHARGE .013730 DISC RATE TIMES 1,084.91	14.90
31/07/2010	MC PURCHASE CARD SERV CHR 018320 DISC RATE TIMES 130.00	2.38
Total		64.47

Date	Description	Amount
31/07/2010	CHARGEBACK FEE 1 TRANSACTIONS AT 12.000000	12.00
Total		12.00

Date	Reference Number	Description	Card Number (Last 4 Digits)	Amount
16/07/2010	19237100110	CHARGEBACK	1234	51.00
Total				51.00

Your helpline number

If you have any queries on your statement, please call our helpline on **01268 567 100** quoting your Merchant Number. Lines are open 8am–9pm, Monday to Saturday.


Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at lloydsbankcardnet.com/contactus

Date Submitted	Subtotal Amount	Total Party Transactions	Adjustments	Interchange Charges	Service Charges	Fees	Chargeback/Reversals	Date Issued	Net Amount Filtered
08/07/2010	100	0.00	0.00	0.00	0.00	0.00	0.00	02/07/10	100.00
09/07/2010	3,194.04	0.00	65.76	0.00	0.00	0.00	0.00	07/07/10	3,259.80
10/07/2010	100	0.00	3.36	0.00	0.00	0.00	0.00	06/07/10	103.36
17/07/2010	2,128.71	0.00	3.36	0.00	0.00	0.00	0.00	09/07/10	2,132.07
08/07/2010	1,048.11	0.00	63.76	0.00	0.00	0.00	0.00	01/07/10	1,111.87
Total	5,510.57	0.00	136.88	0.00	0.00	0.00	0.00		5,647.45

Find out more

 Go to lloydsbankcardnet.com

 Call us on 01268 567100

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

Important Information

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Please remember we cannot guarantee the security of messages sent by email.

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Lloyds Bank plc is covered by the Financial Ombudsman Service. (Please note that due to the eligibility criteria of this scheme not all Lloyds Bank customers will be covered.)

This information is correct as of September 2013.



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