
CARDNET MULTICURRENCY STATEMENT

A guide to understanding your statement

October 2015



LLOYDS BANK

CARDNET

Cardnet® multicurrency 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 provides a breakdown of transactions by card type to help you assess your business mix.
- It details all the charges and fees you have paid during the relevant statement period.

1 Statement: 01/06/2015 - 30/06/2015

2 Merchant number, Merchant Statement Name, VAT Details, Date of issue, Statement month, Telephone enquiries

3 Multi-Currency Merchant Statement

Breakdown Of Fees And Charges

Service ID	Transaction Type/ Fee Type	Area of Event/Service Type	Count	Trans Amount	Fund Amount	Fee %/ Base	Fee Count	Fee Amount
Acq - Visa	Purchase	Merch Purchase Fee - All	1	XX.XX	XX.XX	X%	1	1 GBP -XX.XX
Acq - Visa	Refund	Merchant Refund Fee - All	1	-XX.XX	-XX.XX		1	XX.XX
Totals:			2	XX.XX	XX.XX			

Other Fees And Charges

Fee Type	Amount per Item	Number	Total fee charged

Additional information: Daily deposits made

Date	Reference no.	Merchant Funding Currency	Net amount
JUN 05	YYYYYYYYYY	GBP	XX.XX
JUN 08	YYYYYYYYYY	GBP	-XX.XX

Additional information: Chargebacks issued

Date	ARN	Case number	Merchant Funding Currency	Amount

Misc. Adjustments

Date	Adj. type	Account	Adj. Currency	Amount
Total				0.00

Your details including the contact details that we have on file for your business and the date of issue for the statement.

This section outlines the transactions that your business has processed over the course of the month. Transactions are split by currency, then service ID (Card type – see below), then purchase or refund. The value of the transactions and the charges applied to these transactions is displayed.

This section outlines any account fees which you pay. For example a monthly service fee or any transaction authorisation fees.

This section outlines the deposits that Cardnet makes into your nominated bank account. This may be net or gross depending on your agreed billing structure.

Details of any chargebacks that you may have been issued.

- 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 specialist multicurrency investigations line for queries related to your statement. Lines are open 9am to 5pm, Monday to Friday.

Acquiring Services

Due to the wide variety of card brands under each card scheme we group certain brands together in what we call “acquiring services” for reporting. These are reported on statements under the “Service ID” heading and below is a full list of acquiring services and the full list of card schemes they relate to.

MasterCard	Visa
Acq Corp/Bus	Acq Visa
Acquire ECMC	Acq Visa Electron
Acquire ECMC Corp Prem	Acq Visa Business
Acquire ECMC Prem	Acq Visa Premium
Acq Maes	Acq Visa VPay
Acq Mast	

Help and resources

More information including videos, downloads and FAQs can be found on the Cardnet website at:

lloydsbankcardnet.com/resources-and-faqs

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**

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 October 2015.



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