

# TD Merchant Solutions

Understanding your TD Merchant Solutions statement – for information purposes only

PLEASE SEND INQUIRIES TO:  
**TD MERCHANT SOLUTIONS**  
 P.O. BOX 300, TD CENTRE  
 TORONTO, ONTARIO M5K 1K6

TELEPHONE NO.: 1-800-363-1163

MERCHANT NAME  
 MERCHANT ADDRESS  
 CITY, PROVINCE, POSTAL CODE

MERCHANT NUMBER	
000 123456789	
CHAIN CODE	PAGE
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STATEMENT PERIOD	
APR 01, 2020 to APR 30, 2020	

PLEASE CALL US AT 1-800-363-1163 IF YOU HAVE ANY QUESTIONS ON THIS STATEMENT

Fees included in the calculation of the Effective Rate consist of all fees for each card type including the Credit/Debit Rate, Assessment Fees, per item transaction fees and any additional rate or fee for that card type

### EFFECTIVE RATE SUMMARY

PAYMENT CARD TYPE	TOTAL FEES	TOTAL SALES	EFFECTIVE DISCOUNT RATE
TOTAL VISA CREDIT SALES	\$338.63	\$27 895.14	1.214%
TOTAL MASTERCARD CREDIT SALES	\$124.08	\$13 815.80	0.898%
TOTAL INTERAC DIRECT PAYMENT SALES	\$8.37	\$13 664.04	0.061%
TOTAL AMEX SALES	\$4.84	\$645.00	0.750%
TOTAL DISCOVER CREDIT SALES	\$1.99	\$185.87	1.070%
TOTAL UNIONPAY SALES	\$27.53	\$3 939.75	0.699%

Shows the total sales for each payment card type

SUMMARY OF FEES	UNIT COST	NUMBER/ QUANTITY	AMOUNT
VISA CREDIT RATE	0.30%	\$27 895.14	\$83.69
VISA CREDIT ASSESSMENT FEE	0.125%	\$27 895.14	\$34.87
VISA FOREIGN ASSESSMENT FEE	0.80%	\$3 453.15	\$27.63
VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE			\$188.13
VISA CREDIT FOREIGN TRANS FEE	\$0.135	32	\$4.32
<b>TOTAL VISA CREDIT TRANSACTION FEES</b>			<b>\$338.63</b>
MASTERCARD CREDIT RATE	0.30%	\$13 815.80	\$41.45
MASTERCARD CREDIT ASSESSMENT FEE	0.125%	\$13 815.80	\$17.27
MASTERCARD FOREIGN ASSESSMENT FEE	0.80%	\$2 004.95	\$16.04
MASTERCARD CREDIT DISCOUNT RATE ADJ FEE			\$46.76
MASTERCARD CREDIT FOREIGN TRANS FEE	\$0.135	19	\$2.57
<b>TOTAL MASTERCARD CREDIT TRANSACTION FEES</b>			<b>\$124.08</b>
INTERAC DIRECT PAYMENT TRANSACTION FEE	\$0.04	166	\$6.64
INTERAC DIRECT PAYMENT ASSESSMENT FEE	\$0.01	166	\$1.66
INTERAC DISCOUNT ADJUSTMENT FEE			\$0.07
<b>TOTAL INTERAC DIRECT PAYMENT TRANSACTION FEES</b>			<b>\$8.37</b>
AMEX RATE	0.30%	\$645.00	\$1.94
AMEX ASSESSMENT FEE	0.15%	\$645.00	\$0.97
AMEX DISCOUNT RATE ADJ FEE			\$1.94
<b>TOTAL AMEX TRANSACTION FEES</b>			<b>\$4.84</b>
DISCOVER CREDIT RATE	0.30%	\$185.87	\$0.56
DISCOVER CREDIT ASSESSMENT FEE	0.0712%	\$185.87	\$0.13
DISCOVER CREDIT INTERNATIONAL PROC FEE	0.40%	\$185.87	\$0.74
DISCOVER CREDIT DISCOUNT RATE ADJ FEE			\$0.56
<b>TOTAL DISCOVER CREDIT TRANSACTION FEES</b>			<b>\$1.99</b>
UNIONPAY RATE	0.30%	\$3 939.75	\$11.82
UNIONPAY ASSESSMENT FEE	0.10%	\$3 939.75	\$3.94
UNIONPAY DISCOUNT RATE ADJ FEE			\$11.77
<b>TOTAL UNION PAY TRANSACTION FEES</b>			<b>\$27.53</b>
SETTLEMENT FEE	\$0.04	7	\$0.28
PCI SECURITY MONTHLY FEE	\$9.95	1	\$9.95
MONTHLY SERVICE FEE			\$4.00
<b>TOTAL ACCOUNT FEES</b>			<b>\$14.23</b>
WIRELESS NETWORK ACCESS POINT*	\$13.98	1	\$13.98
RENTED SOLUTION FEE: SAMPLE DEVICE*		1	\$55.00
RENTED SOLUTION FEE: SAMPLE DEVICE*		1	\$50.00
<b>TOTAL EQUIPMENT RENTAL</b>			<b>\$118.98</b>
HST REGISTRATION NO.:R105255145			\$5.95
GST			\$8.33
<b>AMOUNT CHARGED TO YOUR BANK ACCOUNT NO.: (00000-123456789)</b>			<b>\$652.93</b>

Shows the breakdown of fees charged for each payment card type

Shows the breakdown of other account fees

GST/HST shown is calculated on Total Equipment Rental Fee

\*Fee/Rate is subject to sales tax



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## DETAILS OF DISCOUNT RATE ADJUSTMENT FEE

VISA CREDIT DISCOUNT RATE ADJUSTMENT FEE	SALES		INTERCHANGE DIFFERENTIAL		RATE ADJUSTMENT FEE		TOTAL AMOUNT
	NUMBER	AMOUNT	TRANS FEE	RATE	TRANS FEE	RATE	
CDN COMMERCIAL ELEC.	9	\$953.49		1.900%			\$18.12
CDN CONSUMER STANDARD	1	\$150.00		1.450%			\$2.18
CDN INFINITE ELEC.	67	\$6 725.06		1.570%			\$105.58
CDN INFINITE HI-SPEND ELEC.	5	\$529.88		2.080%			\$11.02
NONCDN COMMERCIAL	1	\$118.08		2.000%			\$2.36
NONCDN PREMIUM CARD	11	\$1 013.34		1.800%			\$18.24
NONCDN SUPER PREMIUM	11	\$1 555.00		1.970%			\$30.63
<b>TOTAL</b>	<b>105</b>	<b>\$11 044.85</b>					<b>\$188.13</b>
MASTERCARD CREDIT DISCOUNT RATE ADJUSTMENT FEE	SALES		INTERCHANGE DIFFERENTIAL		RATE ADJUSTMENT FEE		TOTAL AMOUNT
	NUMBER	AMOUNT	TRANS FEE	RATE	TRANS FEE	RATE	
CDN CORPORATE ELEC.	1	\$368.81		2.000%			\$7.38
NONCDN CON PREMIUM ELEC.	9	\$989.61		1.850%			\$18.31
CDN CONSUMER HI-SPEND	12	\$944.60		1.220%			\$11.52
CDN CONSUMER PREMIUM HI-SPEND	9	\$612.45		1.560%			\$9.55
<b>TOTAL</b>	<b>31</b>	<b>\$2 915.47</b>					<b>\$46.76</b>
INTERAC DIRECT DISCOUNT RATE ADJUSTMENT FEE	SALES		INTERCHANGE DIFFERENTIAL		RATE ADJUSTMENT FEE		TOTAL AMOUNT
	NUMBER	AMOUNT	TRANS FEE	RATE	TRANS FEE	RATE	
INTERAC FLASH INTERCHANGE FEE	2	\$69.94	\$0.035				\$0.07
<b>TOTAL</b>	<b>2</b>	<b>\$69.94</b>					<b>\$0.07</b>
AMEX CREDIT DISCOUNT RATE ADJUSTMENT FEE	SALES		INTERCHANGE DIFFERENTIAL		RATE ADJUSTMENT FEE		TOTAL AMOUNT
	NUMBER	AMOUNT	TRANS FEE	RATE	TRANS FEE	RATE	
CDN AX ELEC REST LO	7	\$645.00		0.300%			\$1.94
<b>TOTAL</b>	<b>7</b>	<b>\$645.00</b>					<b>\$1.94</b>
DISCOVER CREDIT DISCOUNT RATE ADJUSTMENT FEE	SALES		INTERCHANGE DIFFERENTIAL		RATE ADJUSTMENT FEE		TOTAL AMOUNT
	NUMBER	AMOUNT	TRANS FEE	RATE	TRANS FEE	RATE	
NONCDN ELECTRONIC	3	\$185.87		0.300%			\$0.56
<b>TOTAL</b>	<b>3</b>	<b>\$185.87</b>					<b>\$0.56</b>
UNIONPAY DISCOUNT RATE ADJUSTMENT FEE	SALES		INTERCHANGE DIFFERENTIAL		RATE ADJUSTMENT FEE		TOTAL AMOUNT
	NUMBER	AMOUNT	TRANS FEE	RATE	TRANS FEE	RATE	
NONCDN	55	\$3 922.91		0.300%			\$11.77
<b>TOTAL</b>	<b>55</b>	<b>\$3 922.91</b>					<b>\$11.77</b>

FOR ADDITIONAL INFORMATION ON INTERCHANGE RATE, VISIT [WWW.TDMERCHANTSOLUTIONS.COM/INTERCHANGE](http://WWW.TDMERCHANTSOLUTIONS.COM/INTERCHANGE)  
FOR AN INTERCHANGE PLUS MERCHANT, THE INTERCHANGE DIFFERENTIAL RATE REPRESENTS THE INTERCHANGE RATE FOR EACH CARD TYPE

Summary of all transactions processed. For each payment card type, the Interchange Rate provided by the Payment Card Network (Interchange Differential column) is added to your marginal rate (Rate Adjustment Fee Column) and multiplied by the Sales Amount

SUMMARY OF SALES	NUMBER	AMOUNT
TOTAL VISA CREDIT SALES	295	\$27 895.14
NET VISA CREDIT SALES	295	\$27 895.14
TOTAL MASTERCARD CREDIT SALES	142	\$13 815.80
NET MASTERCARD CREDIT SALES	142	\$13 815.80
TOTAL INTERAC DIRECT PAYMENT (IDP) SALES	166	\$13 664.04
NET INTERAC DIRECT PAYMENT (IDP) SALES	166	\$13 664.04
TOTAL AMEX SALES	7	\$645.00
NET AMEX SALES	7	\$645.00
TOTAL DISCOVER CREDIT SALES	3	\$185.87
NET DISCOVER CREDIT SALES	3	\$185.87
TOTAL UNIONPAY SALES	56	\$3 939.75
TOTAL UNIONPAY RETURNS	1	\$16.84
NET UNIONPAY SALES	57	\$3 922.91

For each payment card type, number and amount of total sales and returns are shown



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## SUMMARY OF CHARGEBACKS AND ADJUSTMENTS

CHARGEBACKS AND ADJUSTMENTS BY CARD TYPE	DEBIT		CREDIT		TOTAL	
	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
VISA CREDIT ADJUSTMENTS	1	12.45			1	12.45
VISA CREDIT CHARGEBACKS	2	-42.83	2	-51.34	4	-94.17
<b>TOTAL VISA CREDIT CHARGEBACKS/ADJ</b>	<b>3</b>	<b>-\$30.38</b>	<b>2</b>	<b>-\$51.34</b>	<b>5</b>	<b>-\$81.72</b>

## DETAILS OF ACCOUNT ACTIVITY

CLS DATE	DEP DATE	VISA CREDIT	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
04/01	04/01	DEPOSIT	7091920449929700	29	\$2 960.45			29	\$2 960.45
04/02	04/02	DEPOSIT	7092920446766800	266	\$24 934.69			266	\$24 934.69
<b>TOTAL VISA CREDIT TRANSACTIONS</b>				<b>295</b>	<b>\$27 895.14</b>			<b>295</b>	<b>\$27 895.14</b>

CLS DATE	DEP DATE	MC CREDIT	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
04/01	04/01	DEPOSIT	7091920449929800	127	\$12 421.43			127	\$12 421.43
04/02	04/02	DEPOSIT	7092920446766900	15	\$1 394.37			15	\$1 394.37
<b>TOTAL MASTERCARD CREDIT TRANSACTIONS</b>				<b>142</b>	<b>\$13 815.80</b>			<b>142</b>	<b>\$13 815.80</b>

CLS DATE	DEP DATE	INTERAC	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
04/01	04/01	DEPOSIT	7091920449929700	14	\$1 555.22			14	\$1 555.22
04/02	04/02	DEPOSIT	7092920446766800	152	\$12 108.82			152	\$12 108.82
<b>TOTAL IDP TRANSACTIONS</b>				<b>166</b>	<b>\$13 664.04</b>			<b>166</b>	<b>\$13 664.04</b>

CLS DATE	DEP DATE	AMEX CREDIT	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
04/01	04/01	DEPOSIT	7091020449929800	1	\$517.02			1	\$517.02
04/02	04/02	DEPOSIT	7092020446766900	6	\$127.98			6	\$127.98
<b>TOTAL AMEX TRANSACTIONS</b>				<b>7</b>	<b>\$645.00</b>			<b>7</b>	<b>\$645.00</b>

CLS DATE	DEP DATE	DISCOVER	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
04/01	04/01	DEPOSIT	7097920443198100	1	\$50.72			1	\$50.72
04/02	04/02	DEPOSIT	7098920442216100	2	\$135.15			2	\$135.15
<b>TOTAL DISCOVER CREDIT TRANSACTIONS</b>				<b>3</b>	<b>\$185.87</b>			<b>3</b>	<b>\$185.87</b>

CLS DATE	DEP DATE	UNIONPAY	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
04/01	04/01	DEPOSIT	7091020442173200	10	\$594.40			10	\$594.40
04/02	04/02	DEPOSIT	7092020448336700	46	\$3 345.35	1	\$16.84	47	\$3 328.51
<b>TOTAL UNIONPAY TRANSACTIONS</b>				<b>56</b>	<b>\$3 939.75</b>	<b>1</b>	<b>\$16.84</b>	<b>57</b>	<b>\$3 922.91</b>

## DETAILS OF CHARGEBACKS AND ADJUSTMENTS

DATE	DEP DATE	TOTAL AMOUNT
12/01	CHARGEBACK CREDIT	165.04
12/04	MISSING IMPRINT OR KEYED	-216.38
12/14	DUPLICATE PROCESSING	-15.65
12/29	INTERCHANGE FEE REVERSAL	12.45
12/29	REQUESTED COPY ILLEGIBLE	-27.18
<b>TOTAL VISA CREDIT CHARGEBACKS/ADJ</b>		<b>-\$81.72</b>

Details of the Chargebacks and Adjustments transactions are listed below

For each payment card type, daily breakdown of sales and returns by processing date are shown. "CLS DATE" is CLOSED DATE, when a business closes their terminal and "DEP DATE" is DEPOSIT DATE, when funds get deposited into a TD Business Account. Merchants with accounts at other financial institutions (OFI) or with delayed funding, will receive their funds at a later date

TD Merchant Solutions is the acquirer and processor for these American Express transactions

