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

CODE

MERCHANT NUMBER	
000 123456789	
CHAIN CODE	PAGE
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STATEMENT PERIOD	
APR 01, 2023 to APR 30, 2025	

IMPORTANT

TD MERCHANT SOLUTIONS APPRECIATES YOUR BUSINESS. WE ARE HERE TO HELP WITH ANY QUESTIONS YOU MAY HAVE. YOU CAN REACH US AT 1-800-363-1163.

EFFECTIVE RATE SUMMARY

PAYMENT CARD TYPE	TOTAL FEES	TOTAL SALES	EFFECTIVE DISCOUNT RATE
TOTAL VISA CREDIT SALES	$152.30	$7,000.00	2.176%
TOTAL MASTERCARD CREDIT SALES	$113.45	$5,000.00	2.269%
TOTAL INTERAC DIRECT PAYMENT SALES	$0.68	$2,000.00	0.034%
TOTAL AMEX SALES	$14.90	$700.00	2.129%
TOTAL DISCOVER CREDIT SALES	$4.40	$200.00	2.200%
TOTAL UNIONPAY SALES	$2.85	$150.00	1.900%

SUMMARY OF FEES	UNIT COST	NUMBER/ QUANTITY	AMOUNT
VISA CREDIT RATE	2.10%	$7,000.00	$147.00
VISA NON-ELEC STANDARD RATE (%)	0.20%	$2,500.00	$5.00
VISA NON-ELEC STANDARD RATE ($)	$0.15	2	$0.30
TOTAL VISA CREDIT TRANSACTION FEES			**$152.30**
MASTERCARD CREDIT RATE	2.20%	$5,000.00	$110.00
MASTERCARD NON-ELEC STANDARD RATE (%)	0.20%	$1,500.00	$3.00
MASTERCARD NON-ELEC STANDARD RATE ($)	$0.15	3	$0.45
TOTAL MASTERCARD CREDIT TRANSACTION FEES			**$113.45**
INTERAC DIRECT PAYMENT TRANSACTION FEE	$0.05	6	$0.30
INTERAC DIRECT PAYMENT ASSESSMENT FEE	$0.0146	6	$0.09
INTERAC DISCOUNT ADJUSTMENT FEE			$0.29
TOTAL INTERAC DIRECT PAYMENT TRANSACTION FEES			**$0.68**
AMEX RATE	1.95%	$700.00	$13.65
AMEX NON-ELEC STANDARD RATE (%)	0.20%	$550.00	$1.10
AMEX NON-ELEC STANDARD RATE ($)	$0.15	1	$0.15
TOTAL AMEX TRANSACTION FEES			**$14.90**
DISCOVER CREDIT RATE	2.20%	$200.00	$4.40
TOTAL DISCOVER CREDIT TRANSACTION FEES			**$4.40**
UNIONPAY RATE	1.90%	$150.00	$2.85
TOTAL UNION PAY TRANSACTION FEES			**$2.85**
PCI SECURITY MONTHLY FEE	$9.95	1	$9.95
MONTHLY SERVICE FEE	$25.00	1	$25.00
TOTAL ACCOUNT FEES			**$34.95**
AMOUNT CHARGED TO YOUR BANK ACCOUNT NO.: (00000-123456789)			**$323.53**

For Information on Non-Compliance Fees, including Compliance Integrity and Decline Fees – visit www.tdmerchantsolutions.com/notices
*Fee/Rate is subject to sales tax

DETAILS OF DISCOUNT RATE ADJUSTMENT FEE

INTERAC DIRECT DISCOUNT RATE ADJUSTMENT FEE	SALES		INTERCHANGE DIFFERENTIAL		RATE ADJUSTMENT FEE		
	NUMBER	AMOUNT	TRANS FEE	RATE	TRANS FEE	RATE	TOTAL AMOUNT
INTERAC FLASH INTERCHANGE FEE	2	$100.00	$0.035				$0.07
INTERAC FLASH INTERCH TIER 4 FEE	4	$1,900.00	$0.055				$0.22
TOTAL	**6**	**$2,000.00**					**$0.29**

FOR ADDITIONAL INFORMATION ON INTERCHANGE RATE, VISIT WWW.TDMERCHANTSOLUTIONS.COM/INTERCHANGE
FOR AN INTERCHANGE PLUS MERCHANT, THE INTERCHANGE DIFFERENTIAL RATE REPRESENTS THE INTERCHANGE RATE FOR EACH CARD TYPE

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.

Section depicts Total Sales Volume and Total Fees charged for each payment card type.

Shows the breakdown for fees charged for each payment card type.

Section provides breakdown for Account Fees charged.

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SUMMARY OF SALES	NUMBER	AMOUNT
TOTAL VISA CREDIT SALES	9	$7,000.00
NET VISA CREDIT SALES	**9**	**$7,000.00**
TOTAL MASTERCARD CREDIT SALES	9	$5,000.00
NET MASTERCARD CREDIT SALES	**9**	**$5,000.00**
TOTAL INTERAC SALES	6	$2,000.00
NET INTERAC SALES	**6**	**$2,000.00**
TOTAL AMEX SALES	3	$700.00
NET AMEX SALES	**3**	**$700.00**
TOTAL DISCOVER SALES	2	$200.00
NET DISCOVER SALES	**2**	**$200.00**
TOTAL UNIONPAY SALES	2	$150.00
NET UNIONPAY SALES	**2**	**$150.00**

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

SUMMARY OF ADJUSTMENTS AND CHARGEBACKS	DEBIT		CREDIT		TOTAL	
	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
VISA CREDIT CHARGEBACKS	1	-$49.99			1	-$49.99
TOTAL VISA CREDIT CHARGEBACKS/ADJ	**1**	**-$49.99**			**1**	**-$49.99**

Section shows Summary of Chargebacks and Adjustments.

DETAILS OF ACCOUNT ACTIVITY

CLS DATE	DEP DATE	VISA CREDIT	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
04/02	04/02	DEPOSIT	4102900114444	1	$500.00			1	$500.00
04/05	04/05	DEPOSIT	4102900114445	3	$1,500.00			3	$1,500.00
04/15	04/15	DEPOSIT	4102900114446	1	$2,000.00			1	$2,000.00
04/25	04/25	DEPOSIT	4102900114447	4	$3,000.00			4	$3,000.00
TOTAL VISA CREDIT TRANSACTIONS				**9**	**$7,000.00**			**9**	**$7,000.00**

CLS DATE	DEP DATE	MC CREDIT	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
04/02	04/02	DEPOSIT	3102900114444	1	$300.00			1	$300.00
04/05	04/05	DEPOSIT	3102900114445	2	$1,200.00			2	$1,200.00
04/15	04/15	DEPOSIT	3102900114446	1	$1,500.00			1	$1,500.00
04/25	04/25	DEPOSIT	3102900114447	5	$2,000.00			5	$2,000.00
TOTAL MASTERCARD CREDIT TRANSACTIONS				**9**	**$5,000.00**			**9**	**$5,000.00**

CLS DATE	DEP DATE	INTERAC	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
04/02	04/02	DEPOSIT	5102900114444	1	$50.00			1	$50.00
04/05	04/05	DEPOSIT	5102900114445	1	$50.00			1	$50.00
04/15	04/15	DEPOSIT	5102900114446	2	$1,000.00			2	$1,000.00
04/25	04/25	DEPOSIT	5102900114447	2	$900.00			2	$900.00
TOTAL INTERAC TRANSACTIONS				**6**	**$2,000.00**			**6**	**$2,000.00**

CLS DATE	DEP DATE	AMEX CREDIT	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
04/02	04/02	DEPOSIT	6102900114444	1	$550.00			1	$550.00
04/05	04/05	DEPOSIT	6102900114445	2	$150.00			2	$150.00
TOTAL AMEX TRANSACTIONS				**3**	**$700.00**			**3**	**$700.00**

CLS DATE	DEP DATE	DISCOVER	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
04/02	04/02	DEPOSIT	7102900114444	1	$50.00			1	$50.00
04/05	04/05	DEPOSIT	7102900114445	1	$150.00			1	$150.00
TOTAL DISCOVER CREDIT TRANSACTIONS				**2**	**$200.00**			**2**	**$200.00**

CLS DATE	DEP DATE	UNIONPAY	REFERENCE NUMBER	SALES		RETURNS		TOTAL	
				NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
04/02	04/02	DEPOSIT	8102900114444	1	$50.00			1	$50.00
04/05	04/05	DEPOSIT	8102900114445	1	$100.00			1	$100.00
TOTAL UNIONPAY TRANSACTIONS				**2**	**$150.00**			**2**	**$150.00**

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 American Express transactions.

DATE	ADJUSTMENTS AND CHARGEBACKS	TOTAL AMOUNT
04/05	FRAUD – CARD-ABSENT ENVIRONMENT	-$49.99
TOTAL VISA CREDIT		**-$49.99**

Section shows details of the Chargebacks and Adjustments transactions.

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SUMMARY OF TDMS ACQUIRER FEE AND PAYMENT CARD NETWORK OPERATOR (PCNO) FEE CHANGES

EFFECTIVE DATE	FEE NAME	CHANGE ORIGIN	AMOUNT PASSED ON	PREVIOUS FEE	NEW FEE	DATE TO CANCEL BY WITHOUT PENALTY
11/01/2025	VISA CREDIT RATE	PCN	100%	2.10%	2.15%	1/10/26
11/01/2025	MASTERCARD CREDIT RATE	PCN	100%	2.20%	2.25%	1/10/26
11/01/2025	MONTHLY SERVICE FEE	TDMS		$25.00	$26.50	1/10/26

ADDITIONAL APPLICABLE FEE CHANGES CAN BE LOCATED AT WWW.TDMERCHANTSOLUTIONS.COM/CHANGE AND SELECTING THE SECTIONS REFERENCED BELOW

FEE TYPE	FEE SECTION
VISA CREDIT	VISA - SIMPLIFIED
MASTERCARD CREDIT	MASTERCARD - SIMPLIFIED
INTERAC	INTERAC - SIMPLIFIED

You may cancel your agreement within 70 days of the effective date for new or increasing PCNO Core Fees and TDMS Core fees, if your agreement does not have a fixed term then you may cancel at any time without penalty.

If applicable, this section indicates the rates for any upcoming fee changes originating from TDMS or the Payment Card Networks.

Effective Date: Indicates the date rate/fee change is effective.

Fee Name: Indicates the fee name as it appears on the statement.

Change Origin: Indicates the origin of the fee change, either PCNO or TDMS.

Amount passed on: Indicates the percentage of the PCNO fee change being passed through to the Merchant in the overall change. This column will be empty if the percentage is zero.

Previous Fee: Indicates the previous rate/fee.

New Fee: Indicates the amount of the rate/fee that will apply on the effective date.

Date to Cancel by without penalty: Indicates the date by which a Merchant must notify TDMS it wants to cancel its Agreement to avoid being charged the Deactivation Fee or any form of penalty.

If applicable, this section indicates the location of fee changes on the TD website.

Fee Type: Indicates the origin of the change to view on the website.

Fee Section: Indicates the section (Tab) to select on TDMS website to view the change.

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