

YOUR CARD PROCESSING STATEMENT

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TAYLOR CHAPPELL
CAMPUS BOX 7203
RALEIGH NC 27695-0001

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THIS IS NOT A BILL

Statement Period **08/01/14 - 08/31/14**
 Merchant Number **802059**
 Customer Service Website - BusinessTrack.com
 Phone - -000-000-0000

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 4	Total Amount You Submitted	\$76,504.51
Page 4	Third Party Transactions (American Express)	\$4,240.00
Page 4	Chargebacks/Reversals	0.00
Page 4	Adjustments	0.00
Page 5	Fees Charged	-\$1,865.99
	Total Amount Processed	\$70,398.52

See page 2 for Key Definition of Terms

How to calculate the Effective Rate for MC, Visa, and Discover:

$$\$76,504.51 - \$4,240.00 = \$72,264.51$$

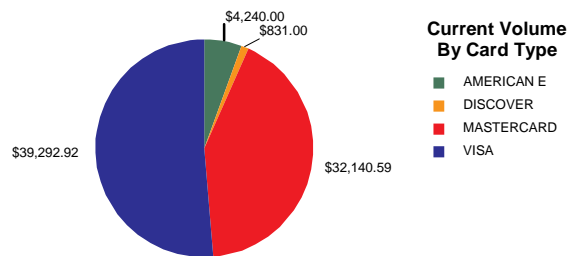
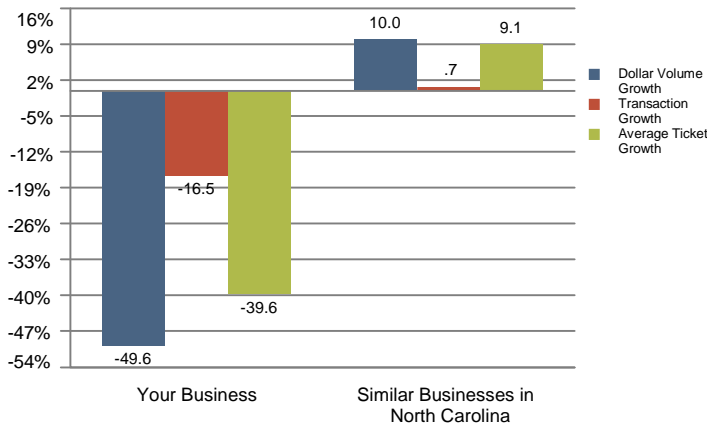
$$\$1,865.99 / \$72,264.51 = 0.0258 \text{ (2.58\%)}$$

2.58% of credit card sales go toward paying to process Visa, MC, and Discover transactions. (This will vary based on the type of credit cards customers pay with.)

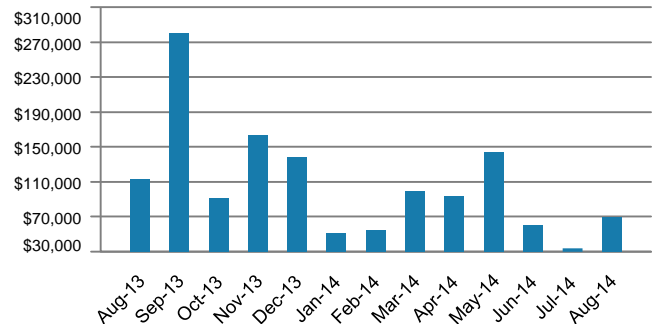
All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Processed

SpendTrend®

Year-over-year Growth Aug '14 vs Aug '13



Thirteen Month - Total Amount Processed



IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Refer to page 2 for details.

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

Read this section to stay current on new regulations and pricing information.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

IMPORTANT NOTICE: The PIN Debit Networks periodically review their interchange rate programs, modifying them as they deem appropriate. This is to advise you that the Armed Forces Financial Network (AFFN) Debit Network has recently announced modifications to some of their interchange rates, effective October 1, 2014. You may notice changes in your rates as we implement these changes. Please review your merchant statement carefully to make certain you are aware of any changes.

IMPORTANT NOTICE: A change to the communication appearing on your June 2014 statement regarding the American Express Immediate Chargeback Program (ICP). American Express further clarified these changes were specific to digital delivery merchants (MCC 5967). Effective July 26, 2014, American Express eliminated the auto entry into the ICP for digital delivery merchants and removed existing digital delivery merchants from the ICP unless at that time the merchant had non-fraud dispute charges of 1% or more of their transactions for a three month period. American Express will continue to monitor monthly ratio of non-fraud dispute charges to gross charges exceeding 1% in any three month period and place merchants in the ICP. Merchants not in the ICP have the ability to respond to inquiries and chargebacks.

IMPORTANT NOTICE: Visa has a variety of publications available for merchants to help them manage operations to accept cards, prevent fraud and avoid chargebacks. Visa recently updated their "Card Acceptance Guidelines for Visa Merchants" and "Chargeback Management Guidelines for Visa Merchants" publications. We encourage our merchants to download and review these documents. Go to www.visa.com, then click on "Menu", select "Merchants", select "Merchant Support", then under "Tools & Resources", click on "Library".

Please note that important messages may continue or appear on the third page of this merchant statement. Review the third page of this statement for any continued or additional messages.

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SUMMARY BY CARD TYPE

(Total Sales You Submitted - Refunds = Total Amount You Submitted)

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
		MasterCard	\$683.84	47	\$32,140.59	0	0.00
Visa	\$291.06	137	\$39,487.92	2	\$195.00	135	\$39,292.92
Discover	\$277.00	3	\$831.00	0	0.00	3	\$831.00
American Express	\$353.33	12	\$4,240.00	0	0.00	12	\$4,240.00
Total		199	\$76,699.51	2	\$195.00	197	\$76,504.51

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Processed

AMOUNTS PROCESSED BY BATCH

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged	Processed Amount
08/02/14	907256020763	\$4,570.00	0.00	0.00	0.00	0.00	\$4,570.00
08/05/14	907256050764	\$7,983.75	\$3,090.00	0.00	0.00	0.00	\$4,893.75
08/07/14	907256070765	\$4,412.50	0.00	0.00	0.00	0.00	\$4,412.50
08/09/14	907256090766	\$17,770.97	\$120.00	0.00	0.00	0.00	\$17,650.97
08/12/14	907256120767	\$1,833.16	0.00	0.00	0.00	0.00	\$1,833.16
08/14/14	907256140768	\$2,266.00	\$120.00	0.00	0.00	0.00	\$2,146.00
08/16/14	907256160769	\$3,986.50	\$462.00	0.00	0.00	0.00	\$3,524.50
08/19/14	907256190770	\$3,098.32	\$150.00	0.00	0.00	0.00	\$2,948.32
08/21/14	907256210771	\$5,704.69	\$242.00	0.00	0.00	0.00	\$5,462.69
08/23/14	907256230772	\$1,628.60	\$51.00	0.00	0.00	0.00	\$1,577.60
08/26/14	907256260773	\$10,147.74	0.00	0.00	0.00	0.00	\$10,147.74
08/28/14	907256280774	\$10,006.60	0.00	0.00	0.00	0.00	\$10,006.60
08/30/14	907256300775	\$3,095.68	\$5.00	0.00	0.00	0.00	\$3,090.68
08/31/14	N/A	0.00	0.00	0.00	0.00	-\$1,865.99	-\$1,865.99
Total		\$76,504.51	\$4,240.00	0.00	0.00	-\$1,865.99	\$70,398.52

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AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	American Express	Discover	Total Submitted
08/02/14	907256020763	\$597.00	\$3,973.00	0.00	0.00	\$4,570.00
08/05/14	907256050764	\$441.00	\$4,452.75	\$3,090.00	0.00	\$7,983.75
08/07/14	907256070765	\$421.00	\$3,216.50	0.00	\$775.00	\$4,412.50
08/09/14	907256090766	\$16,379.97	\$1,271.00	\$120.00	0.00	\$17,770.97
08/12/14	907256120767	\$323.16	\$1,510.00	0.00	0.00	\$1,833.16
08/14/14	907256140768	\$954.00	\$1,192.00	\$120.00	0.00	\$2,266.00
08/16/14	907256160769	\$1,372.00	\$2,152.50	\$462.00	0.00	\$3,986.50
08/19/14	907256190770	\$2,176.40	\$771.92	\$150.00	0.00	\$3,098.32
08/21/14	907256210771	0.00	\$5,462.69	\$242.00	0.00	\$5,704.69
08/23/14	907256230772	0.00	\$1,526.60	\$51.00	\$51.00	\$1,628.60
08/26/14	907256260773	\$8,947.56	\$1,200.18	0.00	0.00	\$10,147.74
08/28/14	907256280774	\$45.00	\$9,956.60	0.00	\$5.00	\$10,006.60
08/30/14	907256300775	\$483.50	\$2,607.18	\$5.00	0.00	\$3,095.68
Sub Totals		\$32,140.59	\$39,292.92	\$4,240.00	\$831.00	\$76,504.51
Total						\$76,504.51

THIRD PARTY TRANSACTIONS

Date	Description
08/05/14	Transactions submitted to AMERICAN EXPRESS
08/09/14	Transactions submitted to AMERICAN EXPRESS
08/14/14	Transactions submitted to AMERICAN EXPRESS
08/16/14	Transactions submitted to AMERICAN EXPRESS
08/19/14	Transactions submitted to AMERICAN EXPRESS
08/21/14	Transactions submitted to AMERICAN EXPRESS
08/23/14	Transactions submitted to AMERICAN EXPRESS
08/30/14	Transactions submitted to AMERICAN EXPRESS
Total	

American Express charges a flat 2.15% on total AMEX sales.

Average the "AMEX rate" and "MC, Visa, & Discover rate" to get the effective rate on total credit card sales.

$(2.58\% + 2.15\%)/2 = 2.365$

2.37% of AMEX, Visa, MC, and Discover sales go to paying credit card processing fees.

Amount
\$3,090.00
\$120.00
\$120.00
\$462.00
\$150.00
\$242.00
\$51.00
\$5.00
\$4,240.00

CHARGEBACKS/REVERSALS

Date	Reference No.	Description	Card Number (Last 4 Digits)	Amount
No Chargebacks/Reversals for this Statement Period				
Total				0.00

ADJUSTMENTS

Date	Description	Amount
No Adjustments for this Statement Period		
Total		0.00

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FEES CHARGED

Date	Type	Description	Total
08/31/14	IC	MC ASSESSMNT TRAN AMT >=\$1K .000200 X 5 TRNS \$26,912.96	-5.38
08/31/14	SC	MASTERCARD SALES TRANS FEE 47 TRANSACTIONS AT .042500	-2.00
08/31/14	FEE	VISA NETWORK FEE CNP 2-10	-8.53
08/31/14	IC	VI-BUSINESS CARD CNP (DB)	-11.23
08/31/14	IC	VI-CPS/RETAIL2(EMERG MKTS)(PP)	-1.44
08/31/14	IC	VI-CPS/RETAIL 2(EMERGING MKTS)	-25.16
08/31/14	IC	VI-INTREG COMM STD (US ACQ)	-19.05
08/31/14	IC	VI-INTREG STANDARD (US)	-23.31
08/31/14	IC	VI-INTER PREM CAN ISS US ACQ	-3.44
08/31/14	IC	VI-INTER PREM AP ISS US ACQ	-5.40
08/31/14	IC	VI-INTER PREM LAC ISS US ACQ	-0.79
08/31/14	IC	VI-BUSINESS CARD CNP	-22.24
08/31/14	IC	VI-CORPORATE CARD CNP	-8.66
08/31/14	IC	DISCOVER ASSESSMENT FEE .001050 BASIS PTS TIMES \$831.00	-0.87
08/31/14	SC	VISA SALES TRANS FEE 137 TRANSACTIONS AT .042500	-5.82
08/31/14	FEE	VISA INTL SERVICE FEE 23 TRANS TOTALING \$2,752.50	-11.01
08/31/14	IC	VI-PURCHASING CARD CNP	-740.11
08/31/14	IC	VI-SIGNATURE PREFERRED CNP	-47.58
08/31/14	IC	RFND VI-INT CHIP ISSUER	0.90
08/31/14	IC	VI-BUS ENH CARD NOT PRESENT	-6.28
08/31/14	IC	VI-US SIG BUS CNP	-1.53
08/31/14	IC	VI-CPS/RETAIL2(EMERG MKTS)(DB)	-4.94
08/31/14	IC	MC-BUS LEVEL 3 DATA RATE II	-0.21
08/31/14	IC	MC-BUS LEVEL 4 DATA RATE II	-9.41
08/31/14	IC	MC-REG INCENT FRF ADJ POS (DB)	-0.79
08/31/14	IC	MC-REG CONSM WFRAUD ADJ MC(DB)	-0.22
08/31/14	IC	MASTERCARD ASSESSMENT FEE .001100 BASIS PTS TIMES \$32,140.59	-35.35
08/31/14	SC	VISA CREDITS TRANS FEE 2 TRANSACTIONS AT .042500	-0.09
08/31/14	FEE	US CROSS BORDER FEE 10 TRANS TOTALING \$1,361.00	-5.44
08/31/14	IC	MC-FOREIGN STANDARD PLUS	-17.49
08/31/14	IC	MC-MERIT I ELECTRONIC COMMERCE	-2.56
08/31/14	IC	MC-WORLDCARD MERIT I	-2.56
08/31/14	IC	MC-CORP DATA RATE II (US) PUR	-74.46
08/31/14	IC	MC-BUS LEVEL 2 DATA RATE II	-0.21
08/31/14	IC	MC-CORP DATA RATE II (US) CORP	-8.15
08/31/14	IC	MC-CORP BUSINESS INTL FLT	-17.44
08/31/14	IC	MC-COMML DATA RT II FLT NONFL	-634.15
08/31/14	IC	MC-WORLD ELITE MERIT I	-19.60
08/31/14	IC	MC-PREM CON STD ACQUISSCAN	-0.95
08/31/14	IC	VISA ASSESSMENT FEE .001100 BASIS PTS TIMES \$39,487.92	-43.44
08/31/14	SC	DISCOVER SALES TRANS FEE 3 TRANSACTIONS AT .042500	-0.13
08/31/14	FEE	NETWORK AUTHORIZATION FEE 3 TRANSACTIONS AT .002500	-0.01
08/31/14	IC	MC-ENHANCED MERIT I	-10.56
08/31/14	IC	VISA ACCESS FEE 144 TRANSACTIONS AT .022000	-3.17
08/31/14	IC	MASTERCARD ACCESS FEE 48 TRANSACTIONS AT .022000	-1.06
08/31/14	IC	DSCVR PSL EMRG MKT RW	-11.41
08/31/14	SC	DISCOVER DATA USAGE FEE 3 TRANSACTIONS AT .018500	-0.06
08/31/14	FEE	AMEX AUTH FEE 12 TRANSACTIONS AT .042500	-0.51
08/31/14	IC	DSCVR COMM ELECT EMRG MKT	-1.27
08/31/14	SC	MC LICENSE VOLUME FEE .000042 DISC RATE TIMES \$32,140.59	-1.35
08/31/14	FEE	CNP(Card Not Present) AVS FEE 48 TRANSACTIONS AT .007500	-0.36
08/31/14	IC	RFND VI-CR VOUCH NGSA PURCH NON PT1	2.88
08/31/14	FEE	AVS 950 CALL AUTHORIZATION FEE 207 TRANSACTIONS AT .020000	-4.14
08/31/14	IC	VI-US REGULATED (DB)	-6.84

Interchange fees that go to cardholder's bank. Breakdown of interchange rates is in table below (Pending Interchange).

Fee to accept foreign issued credit cards. (0.40% of sales)

Assessment Fee pays for MasterCard's cost of branding.

Fee to accept foreign issued credit cards. (0.40% of sales)

Interchange fees that go to cardholder's bank. Breakdown of interchange rates is in table below (Pending Interchange).

Assessment Fee pays for Visa's cost of branding.

Fee to perform Address Verification- helps reduce fraudulent charges.

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FEES CHARGED

Date	Type	Description	Total
08/31/14	IC	VI-US REGULATED COMM (DB)	-1.61
Total Service Charges			-\$9.45
Total Interchange Charges			-\$1,826.54
Total Fees			-\$30.00
Total (Service Charges, Interchange Charges, and Fees)			-\$1,865.99

Fee Type Legend

SC = Service Charges
 IC = Interchange Charges
 FEE = Fees

The section below shows you the different credit cards your customers are using and the interchange fees associated with each card type.

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
DISCOVER NONDEBIT								
DSCVR PSL EMRG MKT RW	780.00	94	2	67	1.45	0.050	11.41	
DSCVR COMML ELECT EMRG MKT	51.00	6	1	33	2.30	0.100	1.27	
DISCOVER NONDEBIT TOTAL	831.00		3					12.68
MASTERCARD NONDEBIT								
MC-BUS LEVEL 3 DATA RATE II	5.00	0	1	2	2.21	0.100	0.21	
MC-BUS LEVEL 4 DATA RATE II	390.00	1	4	9	2.31	0.100	9.41	
MC-FOREIGN STANDARD PLUS	714.00	2	7	15	2.45		17.49	
MC-MERIT I ELECTRONIC COMMERCE	125.00	0	2	4	1.89	0.100	2.56	
MC-WORLDCARD MERIT I	120.00	0	1	2	2.05	0.100	2.56	
MC-CORP DATA RATE II (US) PUR	2,970.40	9	2	4	2.50	0.100	74.46	
MC-BUS LEVEL 2 DATA RATE II	5.00	0	1	2	2.16	0.100	0.21	
MC-CORP DATA RATE II (US) CORP	318.16	1	2	4	2.50	0.100	8.15	
MC-CORP BUSINESS INTL FLT	612.00	2	2	4	2.85			
MC-COMML DATA RT II FLT NONFL	25,338.03	79	7	15	2.50			
MC-WORLD ELITE MERIT I	752.00	2	8	17	2.50			
MC-PREM CON STD ACQUISSCAN	35.00	0	1	2	2.70			
MC-ENHANCED MERIT I	493.00	2	5	11	2.04			
MASTERCARD NONDEBIT TOTAL	31,877.59		43					797.75
MASTERCARD DEBIT								
MC-REG INCENT FRF ADJ POS (DB)	258.00	1	3	6	0.05	0.220	0.79	
MC-REG CONSM WFRAUD ADJ MC(DB)	5.00	0	1	2	0.05	0.220	0.22	
MASTERCARD DEBIT TOTAL	263.00		4					1.01
VISA NONDEBIT								
VI-CR VOUCH NGSA PURCH NON PT1	-120.00	0	-1	-1	2.40		-2.88	
VI-CPS/RETAIL 2(EMERGING MKTS)	1,693.00	4	19	14	1.43	0.050	25.16	
VI-INTREG COMML STD (US ACQ)	777.50	2	6	4	2.45		19.05	
VI-INTREG STANDARD (US)	1,137.00	3	11	8	2.05		23.31	
VI-INTER PREM CAN ISS US ACQ	153.00	0	1	1	2.25		3.44	
VI-INTER PREM AP ISS US ACQ	240.00	1	2	1	2.25		5.40	
VI-INTER PREM LAC ISS US ACQ	35.00	0	1	1	2.25		0.79	
VI-BUSINESS CARD CNP	975.00	2	3	2	2.25	0.100	22.24	
VI-CORPORATE CARD CNP	380.00	1	3	2	2.20	0.100	8.66	
VI-PURCHASING CARD CNP	27,762.67	71	44	33	2.65	0.100	740.11	
VI-SIGNATURE PREFERRED CNP	1,970.00	5	3	2	2.40	0.100	47.58	
VI-INT CHIP ISSUER	-75.00	0	-1	-1	1.20		-0.90	
VI-BUS ENH CARD NOT PRESENT	250.00	1	1	1	2.45	0.150	6.28	
VI-US SIG BUS CNP	51.00	0	1	1	2.60	0.200	1.53	
VISA NONDEBIT TOTAL	35,229.17		93					899.77

Debit card transactions cost significantly less than credit card transactions. The more debit transactions- the lower your effective rate will be.

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Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Rate	Cost Per Transaction	Sub Total	
VISA DEBIT								
VI-US REGULATED (DB)	1,355.00	3	28	21	0.05	0.220	6.84	
VI-US REGULATED COMM (DB)	1,462.75	4	4	3	0.05	0.220	1.61	
VI-BUSINESS CARD CNP (DB)	450.00	1	2	1	2.45	0.100	11.23	
VI-CPS/RETAIL2(EMERG MKTS)(PP)	175.00	0	2	1	0.65	0.150	1.44	
VI-CPS/RETAIL2(EMERG MKTS)(DB)	621.00	2	6	4	0.65	0.150	4.94	
VISA DEBIT TOTAL	4,063.75		42					26.06
Total	72,264.51		185					1,737.27