


HOW TO READ YOUR PIVOTAL PAYMENTS' STATEMENT


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Service / Settlement: 1 (866) 557-5553
 Fax: 1 (866) 438-5612
 GST #: 838663541

Merchant Information
 CLIENT ID : CDX-000012345
 TERMINAL ID : CDX-BLABLA
 STATEMENT PERIOD : January 2008

PERSON ELLE CONFIDENCE
 115 ETNA ROAD, BLDG 1, SUITE #1
 TORONTO, ON.
 CANADA
 A0B 1C2

As we announced last month, we have changed our name from Cardex to Pivotal Payments. As part of our new image we have also redesigned the look of our statements. We hope you will find the new statements easier to read and understand. For complete details on how to read your new statement visit <http://www.pivotalpayments.ca/merchant-resources>.

Debit Processing Summary							
Card Type	# Sales	\$ Sales	# Returns	\$ Returns	Net Sales	Per Item	Total
Debit	8	\$8.00	0	\$0.00	\$8.00	\$0.01	\$0.08

Debit Processing Details							
Date	# Sales	\$ Surcharge	\$ Sales	# Returns	\$ Returns	Net Volume	
01/01/2008	2	\$1.00	\$2.00	0	\$0.00	\$2.00	
01/02/2008	4	\$2.00	\$4.00	0	\$0.00	\$4.00	
01/03/2008	2	\$1.00	\$2.00	0	\$0.00	\$2.00	
01/04/2008	0	\$0.00	\$0.00	0	\$0.00	\$0.00	
01/05/2008	0	\$0.00	\$0.00	0	\$0.00	\$0.00	
TOTAL	8	\$4.00	\$8.00	0	\$0.00	\$8.00	

Credit Processing Details							
Date	# Sales	\$ Sales	# Returns	\$ Returns	Net Volume		
01/01/2008	4	\$4.00	0	\$0.00	\$4.00		
01/02/2008	2	\$2.00	0	\$0.00	\$2.00		
01/03/2008	4	\$4.00	0	\$0.00	\$4.00		
01/04/2008	0	\$0.00	0	\$0.00	\$0.00		
01/05/2008	0	\$0.00	0	\$0.00	\$0.00		
TOTAL	10	\$10.00	0	\$0.00	\$10.00		

Summary of Miscellaneous Fees					
	Amount	GST	PST	Total	
Credit Card Fees	\$0.60	\$0.00	\$0.00	\$0.60	
Min Monthly Billing for IDP	\$0.47	\$1.00	\$0.50	\$1.97	
Surcharge Split	-\$2.00	\$0.00	\$0.00	-\$2.00	
TOTAL	-\$1.07	\$1.00	\$0.50	\$0.57	

Account Summary	
Total Debit Paid	\$0.08
Total Monthly Deducted	\$0.57
TOTAL	\$0.65

For detailed information about your credit card transactions please consult the statement provided by your bank.
 Report any items which do not agree with your records within 30 days of the statement date. If you do not, we may regard this statement as final.
 For more information visit us on-line at: www.pivotalpayments.ca

- 1 Total in Debit Processing Summary:**
Your transaction fees are calculated and indicated in the total column.
- 2 Your total surcharge**
collected is totaled under the "Debit Processing Details" section. The surcharge credit is then applied to your fees in the "Summary of Miscellaneous Fees" section.
- 3 Credit Processing Details:**
This section shows your total for Visa and MasterCard transactions for each day. For a more detailed viewing of your credit card transactions, please see the statement provided by your credit card processor.
- 4 Min Monthly Billing for IDP:**
IDP is Interac Debit Payment. In the "Debit Processing Summary," your transaction fees were calculated and indicated in the Total (bubble #1). If the transaction fees do not exceed your minimum monthly charge, the difference will be billed to you and marked in the "Summary of Miscellaneous Fees" section as "Minimum Monthly Billing for IDP."
- 5 Surcharge Split:**
Your total surcharge fees are collected and totaled under the "Debit Processing Details" section. The surcharge credit is then applied to your fees in the "Summary of Miscellaneous Fees" section. If you are on a 50/50 split, 50% of the surcharge is credited to the transaction fees. If you receive 100% of your surcharge, the same amount will appear. If there is to be a credit issued for the surcharge, the amount will show up with a minus sign (-) in front of the Total column under the "Account Summary" section. Note that the surcharge will always show as a credit, so it will always have a negative sign in front.
- 6 Account Summary:**
The "Account Summary" is a summary of the "Debit Processing Summary" and the "Summary of Miscellaneous Fees". It adds the fees billed in the "Debit Processing Summary" and the "Summary of Miscellaneous Fees" together and provides a total of what your account will be debited. If there is a minus sign in front of the total, your account will be credited this amount.
- 7 Total Debit Paid:**
This is the amount from the Total in the "Debit Processing Summary".
- 8 Total Monthly Deducted:**
This is the amount from the Total in the "Summary of Miscellaneous Fees".