

Invoice

Tax Point / Date of Issue:

30 November 2023

Your VAT Reg Number:

Worldpay Reference:

Store Trading Name:

- You can cancel your contract with us by giving us one month's notice.
- You may be able to **save money** with another provider or find a service that **better suit your needs**.
- You'll find information about your current contract in the **card payments summary** on your invoice and your account dashboard. Some providers will give you this information on their website in this format, so you can **compare services** easily.

The rolling contract terms relates only to card acquiring services and is independent of contract durations for terminal hire agreements.

Your card payments summary

This summary shows the charges you pay for card payments, and other important information about your contract with us. You can use this to compare our service with other providers, to find the best deal for you.

We are required to provide this information by the Payment Systems Regulator.

This summary relates to the previous 12 months effective to 30 November 2023.

About you

	Mastercard			VISA			Your contract ends on
	Debit ²	Credit ³	Business ⁴	Debit ²	Credit ³	Business ⁴	
Your transaction split over the last 12 months ¹	29%	8%	0%	53%	5%	0%	Rolling Contract
Your total charges in the last 12 months	£3,397.29			Your average transaction value	£65.63		
Your total card transactions in the last 12 months	£256,138.52			Your merchant category code (MCC)	5940 BICYCLE SHOPS-SALES & SERVICE		

Your costs for accepting common individual card payments⁵

UK-based card	Mastercard			VISA			Additional charges per transaction
	Debit ²	Credit ³	Business ⁴	Debit ²	Credit ³	Business ⁴	
In person ⁶	1.15%	2.35%	3.05%	1.15%	2.35%	3.05%	Authorisation Fee 4p
Online/phone ⁷	1.57%	2.77%	3.47%	1.57%	2.77%	3.47%	
Other potential transaction charges	Chargeback Fee £20.00			Revival Fee N/A			

Reporting is available for individual card-based payment transactions. To opt-in or for more information, please call the number below.

Your card payments summary (cont.)

Example

If your customer uses a Mastercard personal debit card in person to purchase a £10 item, you would pay:	12p (1.15% of £10.00)	+4p (authorisation fee)	=16p
If your customer uses a VISA personal credit card online or by phone to purchase a £10 item, you would pay:	28p (2.77% of £10.00)	+4p (authorisation fee)	=32p

Other monthly charges

Point-of-sale terminal (per terminal per month)	£20.95
Gateway ⁸	Excluded
PCI DSS service fee ⁹	N/A
Minimum monthly service charge (MMS) ¹⁰	£15.00

Other details

Settlement time	72 hours
Payment brands accepted	VISA, MasterCard, Discover, AMEX, Japanese Credit Bureau

1 The proportion of your transactions represented by each card type.

2 Personal debit cards.

3 Personal credit cards.

4 Business debit cards.

5 These are the most commonly used cards for most merchants. You pay us a percentage of each card payment you receive. This varies depending on the type of card.

You may also accept other card brand and types, which may cost more. You can see the cards you accept in your transaction information.

6 A card payment where the card, cardholder and merchant are all in the same place.

7 A card payment where the card, cardholder and merchant are not all in the same place.

8 A service for capturing and transferring payment data.

9 Charges relating to your compliance with card security and anti-fraud standards.

10 The amount you pay if your monthly transaction charges do not meet a minimum agreed amount.

Charges Summary

Charge Amount (£)

Transaction Charges - Cards Acquired (£)	228.54
Transaction Charges - Cards Processed for Other Acquirers (£)	0.00
Miscellaneous Charges (£)	42.69
Total Charges	271.23
VAT	8.54
Total Due	279.77

The amount shown will be debited from account no. XXXX2110 at branch XXX045 on or after 19 December 2023

VAT Breakdown

VAT Code	Net Amount	VAT Rate	VAT Amount
E Exempt	228.54	0.00%	0.00
S Standard	42.69	20.00%	8.54
Total VAT			8.54

Charge Details

Cards Acquired (£ Settled)		Number of Transactions	Charge per Transaction (£)	Value of Transactions (£)	Transaction Charge Rate	Transaction Charges (£)	VAT Code
MasterCard Cr Per	Purchases	12		722.94	2.35000%	16.99	E
	Total	12		722.94		16.99	
MasterCard World	Purchases	8		338.92	2.35000%	7.96	E
	Total	8		338.92		7.96	
Visa Debit Per	Purchases	143		8,388.30	1.15000%	96.47	E
	Total	143		8,388.30		96.47	
Visa Debit Com	Purchases	2		1,437.00	2.85000%	40.95	E
	Total	2		1,437.00		40.95	
Visa Credit Personal	Purchases	14		935.44	2.35000%	21.98	E
	Total	14		935.44		21.98	
Dr MasterCard EEA	Purchases	72		3,585.47	1.15000%	41.23	E
	Total	72		3,585.47		41.23	
Visa Corporate	Purchases	1		97.00	3.05000%	2.96	E
	Total	1		97.00		2.96	
Total		252		15,505.07		228.54	

Miscellaneous Charges (£ Settled)	Number of Transactions	Charge Rate (£)	Value of Transactions (£)	Charge Rate (%)	Charge Amount (£)	VAT Code
Auth Electronic Approved MasterCard	92	0.04500			4.14	S
Auth Electronic Approved Visa	160	0.04500			7.20	S
Auth Electronic Declined MasterCard	5	0.04500			0.23	S
Auth Electronic Declined Visa	4	0.04500			0.18	S
Desktop Terminal Rental	1	20.95000			20.95	S
SaferPayments Programme Fee	1	5.00000			5.00	S
Worldpay Dashboard Monthly	1	4.99000			4.99	S
Total					42.69	

For a breakdown of charges, please refer to your Management Information Package.

Batch Totals

Batch Totals (£ Settled)	Batch Start Reference	Gross Value (£)	Adjustments (£)	Net Value (£)
01 November 2023	1000306783249	423.44	0.00	423.44
02 November 2023	1000306993331	702.94	0.00	702.94
03 November 2023	1000307279165	3,053.91	0.00	3,053.91
04 November 2023	1000307468202	826.25	0.00	826.25
07 November 2023	1000308101926	420.42	0.00	420.42
08 November 2023	1000308281383	486.39	0.00	486.39
09 November 2023	1000308554280	537.46	0.00	537.46
10 November 2023	1000308776136	637.44	0.00	637.44
11 November 2023	1000309005092	1,906.46	0.00	1,906.46
14 November 2023	1000309549247	1,193.93	0.00	1,193.93
15 November 2023	1000309806286	259.49	0.00	259.49
16 November 2023	1000310031131	130.48	0.00	130.48
17 November 2023	1000310202198	1,034.36	0.00	1,034.36
18 November 2023	1000310450221	819.35	0.00	819.35
21 November 2023	1000311074684	346.45	0.00	346.45
22 November 2023	1000311303918	434.47	0.00	434.47
23 November 2023	1000311611395	227.50	0.00	227.50
24 November 2023	1000311737942	450.96	0.00	450.96
25 November 2023	1000311925316	459.46	0.00	459.46
28 November 2023	1000312519126	299.98	0.00	299.98
29 November 2023	1000312743201	688.44	0.00	688.44
30 November 2023	1000312956339	165.49	0.00	165.49

Batch totals do not include cards processed for other acquirers.