

01 January 2024 to 31 January 2024

Invoice

Tax Point / Date of Issue:
31 January 2024

Your VAT Reg Number:

Worldpay Reference:
PO3035799512

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 31 January 2024.

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	22%	9%	0%	31%	3%	0%	Rolling Contract
Your total charges in the last 12 months	£1,055.65			Your average transaction value	£156.20		
Your total card transactions in the last 12 months	£46,547.85			Your merchant category code (MCC)	7394 EQUIPMENT RENTAL & LEASING SVS		

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	1.24%	2.61%	3.49%	1.24%	2.61%	3.49%	Authorisation Fee
Online/phone ⁷	1.64%	2.91%	3.79%	1.64%	2.91%	3.79%		
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.

worldpay

Our VAT Reg Number:
GB991280207

Gateshead Card Centre
Victory House, 5th Avenue
Gateshead, NE11 0EL

If you have any
queries please call
+44 345 7616263

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 (1.24% of £10.00)	+4p (authorisation fee)	=17p
If your customer uses a VISA personal credit card online or by phone to purchase a £10 item, you would pay:	29p (2.91% of £10.00)	+4p (authorisation fee)	=34p

Other monthly charges

Point-of-sale terminal (per terminal per month)	£19.50
Gateway ⁸	Excluded
PCI DSS service fee ⁹	£10.00
Minimum monthly service charge (MMS) ¹⁰	£15.00

Other details

Settlement time	72 hours
Payment brands accepted	VISA, MasterCard, Discover, 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 (£)		86.64
Transaction Charges - Cards Processed for Other Acquirers (£)		0.00
Premium Charges (£)		5.73
Miscellaneous Charges (£)		35.69
The amount shown will be debited from account no. XXXX4484 at branch XXX926 on or after 20 February 2024	Total Charges	128.06
	VAT	7.14
	Total Due	135.20

VAT Breakdown

VAT Code	Net Amount	VAT Rate	VAT Amount
E Exempt	92.37	0.00%	0.00
S Standard	35.69	20.00%	7.14
Total VAT			7.14

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	2		54.00	2.61100%	1.41	E
	Total	2		54.00		1.41	
Debit MasterCard Com	Purchases	4		1,769.94	3.49100%	61.79	E
	Total	4		1,769.94		61.79	
Visa Debit Per	Purchases	8		850.92	1.24500%	10.59	E
	Total	8		850.92		10.59	
Visa Credit Personal	Purchases	1		48.00	2.61100%	1.25	E
	Total	1		48.00		1.25	
Dr MasterCard EEA	Purchases	2		114.00	1.24500%	1.42	E
	Total	2		114.00		1.42	
MasterCard Corporate	Purchases	3		291.60	3.49100%	10.18	E
	Total	3		291.60		10.18	
Total		20		3,128.46		86.64	

Premium Charges (£ Settled)		Number of Transactions	Charge per Transaction (£)	Value of Transactions (£)	Transaction Charge Rate	Transaction Charges (£)	VAT Code
MasterCard : Debit : CNP : Sale		3		1,678.14	0.30000%	5.03	E
Visa : Debit : CNP : Sale		1		233.28	0.30000%	0.70	E
Total						5.73	

'Sale' includes Purchase, Purchase with Cashback and Cash Advance transactions.

Miscellaneous Charges (£ Settled)		Number of Transactions	Charge Rate (£)	Value of Transactions (£)	Charge Rate (%)	Charge Amount (£)	VAT Code
Auth Electronic Approved MasterCard		13	0.04500			0.59	S
Auth Electronic Approved Visa		11	0.04500			0.50	S
Auth Electronic Declined MasterCard		1	0.04500			0.05	S
Auth Electronic Declined Visa		1	0.04500			0.05	S
Desktop Terminal Rental		1	19.50000			19.50	S
SaferPayments Managed Service Fee		1	10.00000			10.00	S
SaferPayments Programme Fee		1	5.00000			5.00	S
Total						35.69	

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 (£)
08 January 2024	1000321081446	144.00	0.00	144.00
11 January 2024	1000321743431	846.00	0.00	846.00
12 January 2024	1000321919955	1,008.30	0.00	1,008.30
15 January 2024	1000322522576	207.60	0.00	207.60
24 January 2024	1000324430392	150.60	0.00	150.60
25 January 2024	1000324657707	30.00	0.00	30.00
26 January 2024	1000324870646	74.40	0.00	74.40
30 January 2024	1000325710039	51.84	0.00	51.84
31 January 2024	1000325995509	615.72	0.00	615.72

Batch totals do not include cards processed for other acquirers.