

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.

About you

	Mastercard			VISA			Your contract ends on Rolling Contract
	Debit ²	Credit ³	Business ⁴	Debit ²	Credit ³	Business ⁴	
Your transaction split over the last 12 months ¹	21.4%	22.5%	0.6%	46.7%	8.3%	0.5%	
Your total charges in the last 12 months			£5,460.10		Your average transaction value		£72.44
Your total card transactions in the last 12 months			£1,030,764.33		Your merchant category code (MCC)		8021 Dentist/Orthodontist

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	0.291%	0.85%	1.838%	0.294%	0.801%	0.896%	
Online/phone ⁷	0.291%	0.85%	1.838%	0.294%	0.801%	0.896%	
Other potential transaction charges	Chargeback fee		£15.00	Revival fee		N/A	

Example

If your customer uses a Mastercard personal debit card in person to purchase a £10 item, you would pay:	2.91p (0.291% of £10)	+ 2p (authorisation fee)	= 4.91p
If your customer uses a VISA personal credit card online or by phone to purchase a £10 item, you would pay:	8.01p (0.801% of £10)	+ 2p (authorisation fee)	= 10.01p

Other monthly charges*

Point-of-sale terminal (per terminal per month)	N/A
Gateway ⁸	N/A
PCI DSS service fee ⁹	£0.00
Minimum monthly service charge (MMSC) ¹⁰	£0.00

*You may be paying other charges on top. Please check your statement for details.

Other details

Settlement time	1-4 business days
Payment brands accepted	VISA Mastercard Maestro Diners

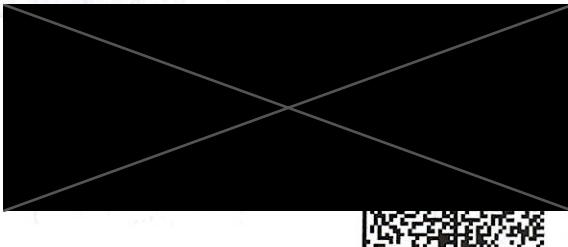
- The proportion of your transactions represented by each card type.
- Personal debit cards.
- Personal credit cards.
- Business debit cards.
- These are the most commonly used cards for most merchants. If your Mastercard and VISA rates are in percent (%), you pay us a percentage of each card payment you receive. This varies depending on the type of card. If your Mastercard and VISA rates are in pence (p), you pay us a set fee per transaction. This also varies depending on the type of card. Whether you pay a percentage or a pence rate, you may also accept other card brands and types, which may cost more. You'll be able to find the cards you accept in your transaction information. You may be paying interchange and scheme fees on top of either rate.
- A card payment where the card, cardholder and merchant are all in the same place.
- A card payment where the card, cardholder and merchant are not all in the same place.
- A service for capturing and transferring payment data. Gateway fees are subject to VAT and in addition to costs for accepting card payments through schemes such as VISA or Mastercard.
- Charges relating to your compliance with card security and anti-fraud standards. The PCI DSS service fee is subject to VAT.
- The amount you pay if your monthly transaction charges do not meet a minimum agreed amount.



MERCHANT CARD PROCESSING STATEMENT

OUTLET STATEMENT

35800A/00073 1C/006868



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Statement Period	01 Aug 2023 - 31 Aug 2023
Merchant Number	[REDACTED]
Customer Service	[REDACTED]
VAT Registration No	[REDACTED]
Website	www.lloydsbankcardnet.com
Email	CNETinve@fiserv.com

OUTLET SUMMARY

The information in this section and the subsequent detail sections display your processing for the statement period. It is not reflective of what was funded to your account. Funding information can be found in a separate section of the statement.

Page 4	A Total Amount Submitted	119,106.20
Page 8	B Third Party Transactions	0.00
Page 8	C Adjustments	1,967.50
Page 8	D Interchange Charges	0.00
Page 8	E Service Charges	-590.56
Page 8	F Fees	-57.32
Page 9	G Chargebacks/Reversals	0.00

The currency reflected in this statement is: Pound Sterling.
 Your Service Charges and Fees (D,E,F) due for this statement period will be collected on or immediately after 14/09/23.
 Date Issue and Taxpoint 01/09/23 for Internet Charges.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

How to compare your service for taking card payments:
 You can cancel your contract with us by giving us one month's notice. If you would like to switch to another provider or find a service that better suits your needs, you can do so by contacting us. We will provide you with a statement summary below. Some providers will have their own comparison tools which may help you to compare services easily. To find out how to cancel your contract with us, search for a tool similar to our online quotation tool (Link). Before you decide, please check how staying or cancelling might affect you. You may have a contract for a card reader with a different end date. If you have any questions, please contact us.

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MERCHANT CARD PROCESSING STATEMENT**OUTLET STATEMENT**

Merchant Number



Customer Service

01268 567100

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Statement Period

01 Aug 2023 - 31 Aug 2023**G****CHARGEBACKS/REVERSALS**

Date	Reference Number	Description	Card Number (Last 4 Digits)	Amount
There are no Chargebacks/Reversals for this statement period.				
Total				0.00

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MERCHANT CARD PROCESSING STATEMENT

OUTLET STATEMENT

Merchant Number

01268 567100

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Customer Service

Statement Period

01 Aug 2023 - 31 Aug 2023

B THIRD PARTY TRANSACTIONS

Date	Description	Amount
There are no Third Party Transactions for this statement period.		
Total		0.00

C ADJUSTMENTS

Date	Invoice Number	Description	Amount
31/08/23		ELECTRONIC DEPOSIT REJECTS	1,967.50
Total			1,967.50

D INTERCHANGE CHARGES

Date	Description	Amount
There are no Interchange Charges for this statement period.		
Total		0.00

E SERVICE CHARGES

Date	Description	Amount	Total
31/08/23	REFUND TXN CHARGE 12 TRANSACTIONS AT .500000	500.00	-6.00
31/08/23	MC DEBIT SERVICE CHARGE .002910 DISC RATE TIMES 612.60	612.60	-1.78
31/08/23	MC DEBIT CHIP SERVICE CHARGE .002910 DISC RATE TIMES 21,443.06	21,443.06	-62.40
31/08/23	VISA BUS DR CARD SERV CHRG .008960 DISC RATE TIMES 1,888.50	1,888.50	-16.92
31/08/23	VISA SERVICE CHARGE .008010 DISC RATE TIMES 634.90	634.90	-5.09
31/08/23	VISA DEBIT SERVICE CHARGE .002940 DISC RATE TIMES 2,838.90	2,838.90	-8.35
31/08/23	VISA CHIP SERVICE CHARGE .008010 DISC RATE TIMES 7,071.10	7,071.10	-56.64
31/08/23	VISA DEBIT CHIP SERVICE CHARGE .002940 DISC RATE TIMES 56,426.44	56,426.44	-165.89
31/08/23	MASTERCARD SERVICE CHARGE .008500 DISC RATE TIMES 1,059.00	1,059.00	-9.00
31/08/23	MASTERCARD CHIP SERVICE CHARGE .008500 DISC RATE TIMES 29,850.40	29,850.40	-253.73
31/08/23	MC PURCHASE CARD SERV CHRG .018380 DISC RATE TIMES 259.00	259.00	-4.76
Total			-590.56

F FEES

Date	Description	Amount
31/08/23	AUTHORISATION REQUEST 1,366 TRANSACTIONS AT .020000	-27.32
31/08/23	PCI DSS NON COMPLIANCE	-30.00
Total		-57.32

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