



One PNC Plaza
Pittsburgh, PA 15265-0000

YOUR CARD PROCESSING STATEMENT

COGWHEEL CREATIVE LLC
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217 TORNGAT WAY
ROCK HILL SC 29732-7652

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THIS IS NOT A BILL

Statement Period	02/01/19 - 02/28/19
Merchant Number	287220851995
Customer Service	Website - www.businessstrack.com Phone - 1-800-742-5030

SUMMARY

An overview of account activity for the statement period.

Page 1	Total Amount Submitted	\$2,856.97
Page 2	Chargebacks/Reversals	0.00
Page 2	Adjustments	0.00
Page 3	Fees	-\$103.23
Total Amount Processed		\$2,753.74

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

VISA U.S. Credit Voucher Base II Fee Increase

Effective April 1, 2019, VISA will be increasing its U.S. Credit Voucher Base II fee by \$0.02 for international transactions. The increase will affect credit/return transactions that involve cards issued outside of the United States. The fee amount for credit card transactions will increase to \$0.0395 and the fee amount for debit and prepaid card transactions will increase to \$0.0355.

VISA U.S Network Acquirer Processing Fee Increase

Effective April 1, 2019, VISA will be increasing its U.S. Network Acquirer Processing fee by \$0.02 for international authorizations. The increase will affect authorizations that involve cards issued outside of the United States. The fee amount for credit card authorizations will increase to \$0.0395 and the fee amount for debit and prepaid card authorizations will increase to \$0.0355.

MasterCard Business Card Updates

MasterCard has announced that they will be eliminating data rate III and large ticket interchange eligibility for business card transactions, effective April 12, 2019. Business card transactions may incur higher processing costs as a result of this change.

VISA has announced that they will be increasing their Acquirer International Service Assessment fee (AISA fee) by .20% in April 2019. The fee is billed on all purchase transactions that involve cards issued outside of the United States. As a result of this action, your VISA Foreign Handling fee will be increasing by .20% for transactions submitted on and after April 1, 2019.

SUMMARY BY DAY

Date Submitted	Submitted Amount	Chargebacks/ Reversals	Adjustments	Fees	Amount Processed
02/04/19	\$499.78	0.00	0.00	0.00	\$499.78
02/05/19	\$622.44	0.00	0.00	0.00	\$622.44
02/06/19	\$92.58	0.00	0.00	0.00	\$92.58
02/08/19	\$338.12	0.00	0.00	0.00	\$338.12
02/12/19	\$266.78	0.00	0.00	0.00	\$266.78
02/13/19	\$401.70	0.00	0.00	0.00	\$401.70

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Statement Period 02/01/19 - 02/28/19

SUMMARY BY DAY

Date Submitted	Submitted Amount	Chargebacks/ Reversals	Adjustments	Fees	Amount Processed
02/20/19	\$591.49	0.00	0.00	0.00	\$591.49
02/25/19	\$44.08	0.00	0.00	0.00	\$44.08
Month End Charge	0.00	0.00	0.00	-\$103.23	-\$103.23
Total	\$2,856.97	0.00	0.00	-\$103.23	\$2,753.74

SUMMARY BY CARD TYPE

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
Mastercard	\$317.41	5	\$1,587.05	0	0.00	5	\$1,587.05
VISA	\$317.48	4	\$1,269.92	0	0.00	4	\$1,269.92
Total		9	\$2,856.97	0	0.00	9	\$2,856.97

SUMMARY BY BATCH

Batch	Submit Date	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
			Items	Amount	Items	Amount	Items	Amount
009020405330	02/04/19	\$499.78	1	\$499.78	0	0.00	1	\$499.78
009020505170	02/05/19	\$622.44	1	\$622.44	0	0.00	1	\$622.44
009020605180	02/06/19	\$92.58	1	\$92.58	0	0.00	1	\$92.58
009020805410	02/08/19	\$338.12	1	\$338.12	0	0.00	1	\$338.12
009021205560	02/12/19	\$133.39	2	\$266.78	0	0.00	2	\$266.78
009021305170	02/13/19	\$401.70	1	\$401.70	0	0.00	1	\$401.70
009022005100	02/20/19	\$591.49	1	\$591.49	0	0.00	1	\$591.49
009022505210	02/25/19	\$44.08	1	\$44.08	0	0.00	1	\$44.08
Total			9	\$2,856.97	0	0.00	9	\$2,856.97

CHARGEBACKS/REVERSALS

Transactions that are challenged or disputed by a cardholder or card-issuing bank.

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

ADJUSTMENTS

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

Date	Description	Amount
No Adjustments for this Statement Period		
Total		0.00

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FEES

Amount charged to authorize, process and settle card transactions, along with transaction-based and/or fixed amounts charged for specific card processing services.

TRANSACTION FEES

	Type	Amount
MASTERCARD		
MASTERCARD ASSESSMENT FEE .0013 TIMES \$1587.05	Interchange charges	-\$2.06
MASTERCARD MID-QUAL SALES DISC .0273 DISC RATE TIMES \$499.78	Service charges	-\$13.64
MC LICENSE VOLUME FEE .00008 DISC RATE TIMES \$1587.05	Service charges	-\$0.13
MASTERCARD NON-QUAL SALES DISC .0323 DISC RATE TIMES \$1087.27	Service charges	-\$35.12
CNP AVS FEE 5 TRANSACTIONS AT .01	Fees	-\$0.05
MASTERCARD AUTH FEE 7 TRANSACTIONS AT .08	Fees	-\$0.56
MC CVC2 TRANSACTION FEE 6 TRANSACTIONS AT .0025	Fees	-\$0.02
MC NETWORK ACCESS AUTH FEE 6 TRANSACTIONS AT .0195	Fees	-\$0.12
VISA		
VISA ASSESSMENT FEE DB .0013 TIMES \$960.56	Interchange charges	-\$1.25
VISA ASSESSMENT FEE CR .0014 TIMES \$309.36	Interchange charges	-\$0.43
VISA DEBIT SALES DISCOUNT .0194 DISC RATE TIMES \$960.56	Service charges	-\$18.63
VISA MID-QUAL SALES DISCOUNT .0273 DISC RATE TIMES \$216.78	Service charges	-\$5.92
VISA NON-QUAL SALES DISCOUNT .0323 DISC RATE TIMES \$92.58	Service charges	-\$2.99
VISA AUTH FEE 4 TRANSACTIONS AT .08	Fees	-\$0.32
ACQUIRER PROCESSOR FEE CREDIT 2 TRANSACTIONS AT .0195	Fees	-\$0.04
ACQUIRER PROCESSOR FEE DB/PP 2 TRANSACTIONS AT .0155	Fees	-\$0.03
Other		
MASTERCARD KILOBYTE FEE	Service charges	-\$0.01
VI BASE II SYSTEM FILE FEE 4 TRANSACTIONS AT .0018	Service charges	-\$0.01
PAYEEZY AUTHORIZATION FEE 11 TRANSACTIONS AT .12	Fees	-\$1.32
BATCH SETTLEMENT FEE 8 TRANSACTIONS AT .1	Fees	-\$0.80
TOTAL TRANSACTION FEES		-\$83.45
ACCOUNT FEES		
PAYEEZY MONTHLY FEE	Fees	-\$12.00
MC MONTHLY LOCATION FEE	Fees	-\$0.62
VISA NETWORK FEE CNP 2-03	Fees	-\$7.00
DIGITAL ENABLEMENT FEE .0001 X TRNS \$1587.05	Fees	-\$0.16
TOTAL ACCOUNT FEES		-\$19.78
TOTAL		-\$103.23
Total Interchange Charges		-\$3.74
Total Service Charges		-\$76.45
Total Fees		-\$23.04
Total (Service Charges, Interchange Charges, and Fees)		-\$103.23

