

IMPORTANT NOTICE OF PAYMENT CARD NETWORK FEE UPDATES: As communicated to you in October 2023: Mastercard has introduced fee changes, that come into effect through January. The change(s), as applicable, have been passed on to your account per your Moneris Merchant Agreement.

For more information, please visit [Moneris.com/PCNOfFeeUpdates](https://www.moneris.com/PCNOfFeeUpdates)

Mastercard Introduces new Merchant Advice Codes

Mastercard has introduced Merchant Advice Codes (MAC) to help issuers communicate with and support merchants to continue delivering exemplary service to card holders. MAC codes serve as valuable guides for merchants, they provide direction on how to resolve the cause of an authorization decline.

MAC values convey vital information including:

The reason for approving or declining a transaction.

The actions merchants can take to continue to serve their customers.

If you would like to understand the added details these MAC codes provide, or if you are interested in enabling these MAC codes you can review them at:

www.moneris.com/en/support/compliance-and-security/compliance-notices

1 Sales Summary by Card Type

Card Type	Gross Sales		Returns		Net Sales			Average Ticket
	Total Items	Total Amount	Total Items	Total Amount	Total Items	Total Amount	Average Ticket	
Interac	743	20,682.43	0	0.00	743	20,682.43		27.84
MasterCard	439	14,684.39	0	0.00	439	14,684.39		33.45
Visa	939	31,356.04	0	0.00	939	31,356.04		33.39
Total	2121	66,722.86	0	0.00	2121	66,722.86		31.46
Grand Total	2121	66,722.86	0	0.00	2121	66,722.86		31.46

CAN



Monthly Statement

Statement Date: January 2024

Merchant Number: [REDACTED]

2 Interchange & Wholesale Discount Fees

Description	Original Transaction Amount	Items	Rate %	Rate / Item	Minimum Rate / Item	Maximum Rate / Item	Total
VISA INTERCHANGE FEES							
CAN-CE01 ELECTR-CONSUMER-FULL CHIP-CREDIT	2,151.49	60	1.25000	0.000000	0.000000	0.000000	-26.89
CAN-CF17 INFINITE EVERYDAY NEEDS-NNSS	14,451.64	421	1.20000	0.000000	0.000000	0.000000	-173.41
CAN CF93 INFINITE PRIVILEGE EVERYDAY NEEDS-NNSS	1,449.08	35	1.95000	0.000000	0.000000	0.000000	28.25
CAN-CI31 CONSUMER EVERYDAY NEEDS NNSS CREDIT	10,761.09	372	1.10000	0.000000	0.000000	0.000000	-118.36
CAN-CI33 EVERYDAY NEEDS-NNSS-PREPARED	25.71	1	1.36000	0.000000	0.000000	0.000000	-0.35
CAN-EI33 EVERYDAY NEEDS-NNSS-PREPARED	40.95	2	1.36000	0.000000	0.000000	0.000000	-0.56
CAN WS03 STAND BUSINESS NNSS	404.63	1	2.00000	0.000000	0.000000	0.000000	8.09
CAN-XE03 ELECTR-BUSINESS-FULL CHIP-CREDIT	434.85	7	1.90000	0.000000	0.000000	0.000000	-8.27
CAN-XE05 ELECTR-CORPORATE-FULL CHIP-CREDIT	31.28	1	1.90000	0.000000	0.000000	0.000000	-0.59
CAN XE07 ELECTRONIC PURCHASING-FULL CHIP-CREDIT	18.06	1	1.90000	0.000000	0.000000	0.000000	0.34
CAN-XE48 COMMERCIAL ELECTR-NNSS PREPAID	21.98	1	1.90000	0.000000	0.000000	0.000000	-0.42
CAN-XFA3 INFINITE PRIV BUSINESS ELEC-NNSS-FULL CHIP	36.91	1	2.10000	0.000000	0.000000	0.000000	-0.78
INT-C947 INTERREGIONAL PREMIUM	295.26	9	1.85000	0.000000	0.000000	0.000000	-5.46
INT-C948 INTERREGIONAL SUPER PREMIUM	594.83	12	1.98000	0.000000	0.000000	0.000000	-11.78
INT-C982 SUPER PREMIUM ALTERNATIVE	120.36	1	1.98000	0.000000	0.000000	0.000000	-2.38
INT-C986 NON PREMIUM BASE	382.10	13	1.10000	0.000000	0.000000	0.000000	-4.20
INT-X907 PURCHASING	135.82	1	2.00000	0.000000	0.000000	0.000000	-2.72
TOTAL VISA INTERCHANGE FEES							-392.85
MASTERCARD INTERCHANGE FEES							
CAN-CBC INTRACOUNTRY CONS CARD PRESENT EMV	981.38	31	0.92000	0.000000	0.000000	0.000000	-9.03
CAN CBD INTRACOUNTRY CONS WORLD CARD PRESENT EMV	416.06	7	1.22000	0.000000	0.000000	0.000000	5.08
CAN-CBE INTRACOUNTRY CONS WORLD ELITE CARD PRESENT EMV	598.36	14	1.56000	0.000000	0.000000	0.000000	-9.33

WILSON LA
CAN



Monthly Statement

Statement Date: January 2024

Merchant Number: [REDACTED]

Description	Original Transaction Amount	Items	Rate %	Rate / Item	Minimum Rate / Item	Maximum Rate / Item	Total
CAN-CS2 CANADA INTRACOUNTRY FLEX PREPAID ELECTR	72.76	2	1.44000	0.000000	0.000000	0.000000	-1.05
CAN-CU9 INTRACNTRY CONSUMER PREPAID ELECTR	332.55	11	1.44000	0.000000	0.000000	0.000000	-4.79
CAN C6A INTRACOUNTRY CONSUMER CONTACTLESS	5,219.34	181	0.92000	0.000000	0.000000	0.000000	48.01
CAN-C6B INTRACOUNTRY CONS WORLD CONTACTLESS	1,915.92	58	1.22000	0.000000	0.000000	0.000000	-23.37
CAN-C6C INTRACOUNTRY CONS WORLD ELITE CONTACTLESS	3,817.38	107	1.56000	0.000000	0.000000	0.000000	-59.55
CAN-X17 INTRACOUNTRY COMM SMALL MED	517.29	10	2.00000	0.000000	0.000000	0.000000	-10.35
CAN-X18 INTRACOUNTRY COMM WORLD ELITE	84.26	1	2.25000	0.000000	0.000000	0.000000	-1.90
CAN-X40 INTRACOUNTRY RATE 1	182.81	1	2.00000	0.000000	0.000000	0.000000	-3.66
INT-CYD INT CONSUMER RATE II, CARD PRESENT, CORE	164.71	4	1.10000	0.000000	0.000000	0.000000	-1.81
INT-CYE INT CONSUMER RATE II, CARD PRESENT, PREMIUM	210.61	5	1.85000	0.000000	0.000000	0.000000	-3.90
INT-CYF INT CONSUMER RATE II, CARD PRESENT, SPR PREMIUM	148.38	6	1.98000	0.000000	0.000000	0.000000	-2.94
INT-X61 INTERREGIONAL COMM STAND	22.58	1	2.00000	0.000000	0.000000	0.000000	-0.45
TOTAL MASTERCARD INTERCHANGE FEES							-185.22
INTERAC INTERCHANGE FEES							
CAN-ZTI3 STAND FLASH TIER 3	14,314.90	539	0.00000	0.035000	0.000000	0.000000	-18.87
CAN-ZTI4 HIGH VOLUME FLASH TIER 4	236.89	2	0.00000	0.055000	0.000000	0.000000	-0.11
TOTAL INTERAC INTERCHANGE FEES							-18.98
Grand Total							-597.05

3 Assessment & Other Card Brand Fees

Description	Original Transaction Amount	Transaction Volume	Items	Rate %	Rate / Item	Total
VISA - ASSESSMENT	31,356.04		939	0.10170	0.000000	-31.89
VISA - FOREIGN ASSESSMENT	1,528.37		36	0.67800	0.000000	-10.36
Total Visa Assessment Fees						-42.25
MC - ASSESSMENT	14,684.39		439	0.09831	0.000000	-14.43
MC - FOREIGN ASSESSMENT	546.28		16	0.67800	0.000000	-3.71
Total MasterCard Assessment Fees						-18.14
INTERAC - ASSESSMENT	20,682.43		743	0.00000	0.014523	-10.79
Total Interac Assessment Fees						-10.79
Total Assessment Fees						-71.18

4 Transaction Fees

Description	Original Transaction Amount	Transaction Volume	Items	Rate %	Rate / Item	Total
VISA - TRANSACTION	31,356.04		939	0.20000	0.000000	-62.69
Total VISA Transaction Fees						-62.69
MC - TRANSACTION	14,684.39		439	0.20000	0.000000	-29.38
NETWORK CONNECTIVITY FEE	14,684.39		439	0.00000	0.013119	-5.74
Total MASTERCARD Transaction Fees						-35.12
INTERAC - TRANSACTION	20,682.43		743	0.00000	0.040000	-29.72
Total INTERAC Transaction Fees						-29.72
Total Transaction Fees						-127.53

5 Service Fees

Description	Items	Rate / Item	Total
DEVICE RENTAL	2	30.000000	-60.00
ACCOUNT SERVICE	1	10.000000	-10.00
Total Other Service Fees	0		-70.00
Total Transaction Fees	0		-70.00

6 Fee Summary

Description	Total
TOTAL VISA INTERCHANGE, ASSESSMENT & OTHER CARD BRAND FEES	-435.10
TOTAL MASTERCARD INTERCHANGE, ASSESSMENT & OTHER CARD BRAND FEES	-203.36
TOTAL INTERAC INTERCHANGE, ASSESSMENT & OTHER CARD BRAND FEES	-29.77
TOTAL MONERIS TRANSACTION FEES	-127.53
TOTAL SERVICE FEES	-70.00
Total fees	-865.76

7 Effective Merchant Discount Rate (eMDR)

Card Type	Rate %
Visa	1.59
MasterCard	1.62
Interac	0.29

8 Monthly Summary

Total Discount and Transaction Fees	Total Service Fee	Debit Adjustments	Credit Adjustments	Misc. Adjustments	Chargebacks	Total
-795.76	-70.00	0.00	0.00	0.00	0.00	-865.76