

MONTHLY STATEMENT

Processing Month: 04-22 9408  
Association Number: [REDACTED]  
Merchant Number: [REDACTED]  
Routing Number: xxxxx2750  
Deposit Account Number: xxxxxxx3785

[REDACTED]  
STEP & RE INTERNATIONAL  
[REDACTED]  
RICHMOND BC V6X 4E4

Amount Deducted:  
\$ 615.04

Summary of Sales									
Plan Code	Number of Sales	Amount of Sales	Number of Credits	Amount of Credits	Net Sales	Average Ticket	Disc P/I	Disc %	Discount Due
Visa	263	19,141.82	00	.00	19,141.82	72.78	0.05000		51.43
Visa Debit	01	69.50	00	.00	69.50	69.50		0.2000	.19
Visa Business	01	65.00	00	.00	65.00	65.00	0.05000		.18
Visa Large Ticket	00	.00	00	.00	.00	.00	0.05000		.00
Visa Prepaid	02	56.52	00	.00	56.52	28.26	0.05000		.21
MasterCard	152	10,129.90	00	.00	10,129.90	66.64		0.2000	27.86
MasterCard Debit	05	123.48	00	.00	123.48	24.70	0.05000		.50
MasterCard Business	00	.00	00	.00	.00	.00		0.2000	.00
MasterCard Lg Ticket	00	.00	00	.00	.00	.00		0.2000	.00
INTERAC	200	13,317.91	00	.00	13,317.91	66.59			.00
Totals	624	42,904.13	00	.00	42,904.13	68.76			80.37

Effective Merchant Discount Rate (EMDR)				
Type	Count	Amount	Fees	EMDR
Visa	266	19,263.34	380.09	1.97%
Visa Debit	01	69.50	.19	.27%
MasterCard	152	10,129.90	166.39	1.64%
MasterCard Debit	05	123.48	.50	.40%
INTERAC	200	13,317.91	15.67	.12%
Totals	624	42,904.13	562.84	1.31%

<https://payfacto.com/code-of-conduct/>

Detail of Account Activity									
Day	Reference Number	Tran Code	Plan Code	Number of Sales	Amount of Sales	Amount of Credits	Discount Paid	Non Settled	Settled
01	00910000466	D	T	27	2,555.56	.00	.00	.00	2,555.56
04	00920000480	D	T	24	1,254.43	.00	.00	.00	1,254.43
04	00930000472	D	T	30	1,816.95	.00	.00	.00	1,816.95
04	00940000432	D	T	26	2,180.76	.00	.00	.00	2,180.76
05	00950000436	D	T	16	1,243.33	.00	.00	.00	1,243.33
06	00960000457	D	T	22	1,805.38	.00	.00	.00	1,805.38
07	00970000460	D	T	14	1,226.02	.00	.00	.00	1,226.02
08	00980000457	D	T	13	682.16	.00	.00	.00	682.16
11	00990000468	D	T	23	1,240.81	.00	.00	.00	1,240.81
11	01000000459	D	T	30	1,703.70	.00	.00	.00	1,703.70
11	01010000430	D	T	21	1,152.38	.00	.00	.00	1,152.38
12	01020000434	D	T	15	1,331.22	.00	.00	.00	1,331.22
13	01030000445	D	T	15	1,069.60	.00	.00	.00	1,069.60
14	01040000445	D	T	21	1,504.30	.00	.00	.00	1,504.30
15	01050000465	D	T	31	2,370.05	.00	.00	.00	2,370.05
18	01060000425	D	T	41	3,163.52	.00	.00	.00	3,163.52
18	01070000442	D	T	30	1,637.10	.00	.00	.00	1,637.10
19	01090000429	D	T	20	1,130.17	.00	.00	.00	1,130.17
20	01100000450	D	T	26	1,694.91	.00	.00	.00	1,694.91
21	01110000452	D	T	19	1,769.29	.00	.00	.00	1,769.29
22	01120000455	D	T	09	643.20	.00	.00	.00	643.20
25	01130000458	D	T	21	1,363.45	.00	.00	.00	1,363.45
25	01140000435	D	T	23	1,414.40	.00	.00	.00	1,414.40
25	01150000421	D	T	32	1,825.37	.00	.00	.00	1,825.37
26	01160000421	D	T	08	562.10	.00	.00	.00	562.10
27	01170000445	D	T	18	1,220.42	.00	.00	.00	1,220.42
28	01180000447	D	T	23	1,655.43	.00	.00	.00	1,655.43

Detail of Account Activity - continued									
Day	Reference Number	Tran Code	Plan Code	Number of Sales	Amount of Sales	Amount of Credits	Discount Paid	Non Settled	Settled
29	01190000449	D	T	26	1,688.12	.00	.00	.00	1,688.12
	Deposit Totals			624	42,904.13	.00	.00		42,904.13

Adjustments									
Day	Reference Number	Tran Code	Plan Code	Number of Sales	Amount of Sales	Amount of Credits	Discount Paid	Net Deposit	
06	00000000405	A	T	00	-677.04	.00	.00	-677.04	
	Adjustment Totals			00	-677.04	.00	.00	-677.04	

Summary of Fees								
Count	Amount	Rate %	Rate Per Item	Description			Fees Paid	Total
INTERCHANGE FEES / AMERICAN EXPRESS PROGRAM FEES:								
09	792.35	1.6000		VS Intl Standard			.00	12.67
01	69.50	1.1000		VS Electronic			.00	.76
06	418.85	2.0800		VS CA Electronic HNW			.00	8.71
01	65.00	2.1000		VS CA Electronic Infinite Business			.00	1.37
95	7,205.46	1.2500		VS Canada NonChip Electronic Credit			.00	90.09
109	6,347.82	1.5700		VS Canada Electronic Infinite			.00	99.65
02	56.52	1.4200		VS Canada Consumer Electronic PP			.00	.81
25	2,318.37	1.8000		VS Premium Card			.00	41.71
19	2,058.97	1.9700		VS InterReg Super Premium			.00	40.56
04	97.72	1.1000		MC Intl Electronic			.00	1.08
67	3,421.25	0.8700		MC Canada Consumer Contactless Core			.00	29.78
11	1,595.91	0.9200		MC Canada Consumer Merit 1 CP Chip Core			.00	14.68
14	730.54	1.1600		MC Canada Consumer Contactless World			.00	8.47
03	362.06	1.2200		MC Canada Consumer Merit 1 CP Chip World			.00	4.41
39	1,818.60	1.4800		MC Canada Consumer Contactless World Elite			.00	26.92
04	1,106.16	1.5600		MC Canada Consumer Merit 1 CP Chip World Elite			.00	17.25
01	162.34	1.1000		MC Consumer Rate 2-Card Present Core			.00	1.79
01	85.13	1.8500		MC Consumer Rate 2-Card Present Premium			.00	1.57
03	197.93	1.9800		MC Consumer Rate 2-Card Present Super Premium			.00	3.93
04	272.53	1.8500		MC Interregional Consumer Premium Electronic			.00	5.05
06	403.21	1.9800		MC Interregional Super Prem Electronic			.00	8.00
Total Interchange Fees / American Express Program Fees:								419.26
TRANSACTION FEES:								
200	13,317.91		0.00945	Interac Frais de Reseau/ Switch Fee			.00	1.89
200	13,317.91		0.04000	Interac Transaction			.00	8.00
28			0.10000	Terminal Batch Close Fees			.00	2.80
Total Transaction Fees:								12.69
CARD BRAND FEES:								
54	5,239.19	0.6000		VS-CA IAFENHPURCH			.00	31.46
267	19,332.84		0.00180	VS-VS TRANSMFEE			.00	.48
159			0.00070	MC-MC Sfe Nt Aq Fee			.00	.11
19	1,218.86	0.6000		MC-CAN CRBDR DOM			.00	7.29
267	19,332.84	0.0900		VI Taux d'evaluation / Assessment Fee			.00	17.40
157	10,253.38	0.0800		MC Taux d'evaluation / Assessment Fee			.00	8.20
Total Card Brand Fees:								64.94
OTHER FEES:								
01			6.00000	Account Fee			.00	6.00
01			6.00000	PCI/Security Fee			.00	6.00
01			20.00000	Terminal Rental Fee-PAX D210			.00	20.00

MONTHLY STATEMENT

Processing Month: 04-22 9408  
Association Number: 601301  
Merchant Number: 940800000004457  
Routing Number: xxxxx2750  
Deposit Account Number: xxxxxxx3785

STEF & KE INTERNATIONAL  
4540 NO 3 RD 1260  
RICHMOND BC V6X 4E4

Amount Deducted:  
\$ 615.04

Summary of Fees - continued					
Count	Amount	Rate %	Rate Per Item	Description	Fees Paid
OTHER FEES:					
165			0.03500	Interac Flash Int	.00
					5.78
					Total Other Fees:
					37.78
					Total Fees Due:
					534.67

Discount due	80.37
Fees Due	534.67
Amount Deducted	615.04

Glossary

Summary of Sales: Provides a detailed breakdown of Sales, Credits, Chargebacks for the Statement Period

Detail of Account Activity  
Number/Amount of Sales: Total sales for the funding period  
Number/Amount of Credits: Total credits for the funding period  
Settled: Net Processing Amount Available for Funding  
Number/Amount of Chargebacks: Total amount of chargebacks and representments deducted from funding;  
more detail is provided in Adjustments and Chargebacks Section

Discount Paid: Total Discount Rate amount applied

Adjustments and Chargebacks:

Adjustment fee's are determined by the specific type of card used during the transaction and the mode of processing.