

As previously communicated and in accordance with your merchant agreement, Moneris has begun passing through the HST as it applies to Payment Card Network Operator (PCNO) fees. This notice serves as the follow-up communication to the November 1, 2023 implementation date for applicable fees. A full list of affected fees can be found at www.moneris.com/pcnofeeupdates. For more information on the GST/HST on Payment Card Clearing Services proposed in the 2023 Federal Budget, please refer to this link: <https://www.budget.canada.ca/2023/report-rapport/tm-mf-en.html#a96> or contact your local Member of Parliament.

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	
American Express	115	33,664.04	0	0.00	115	33,664.04	292.73
Interac	658	95,501.10	0	0.00	658	95,501.10	145.14
MasterCard	308	73,256.11	0	0.00	308	73,256.11	237.84
Discover	1	299.13	0	0.00	1	299.13	299.13
UnionPay	30	8,269.58	0	0.00	30	8,269.58	275.65
Visa	550	136,034.94	0	0.00	550	136,034.94	247.34
Total	1662	347,024.90	0	0.00	1662	347,024.90	208.80
Grand Total	1662	347,024.90	0	0.00	1662	347,024.90	208.80

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	3,355.01	14	1.25000	0.000000	0.000000	0.000000	-41.94
CAN-CF17 INFINITE EVERYDAY NEEDS-NNSS	57,310.97	219	1.20000	0.000000	0.000000	0.000000	-687.72
CAN-CF93 INFINITE PRIVILEGE EVERYDAY NEEDS-NNSS	17,773.42	66	1.95000	0.000000	0.000000	0.000000	-346.58
CAN-CI31 CONSUMER EVERYDAY NEEDS-NNSS-CREDIT	14,216.27	92	1.10000	0.000000	0.000000	0.000000	-156.37
CAN-CI32 CONSUMER EVERYDAY NEEDS-ISS-CREDIT	165.65	1	1.10000	0.000000	0.000000	0.000000	-1.82
CAN-XE03 ELECTR-BUSINESS-FULL CHIP-CREDIT	15,795.15	38	1.90000	0.000000	0.000000	0.000000	-300.11
CAN-XE05 ELECTR-CORPORATE-FULL CHIP-CREDIT	1,796.92	11	1.90000	0.000000	0.000000	0.000000	-34.14
CAN-XE07 ELECTRONIC-PURCHASING-FULL CHIP-CREDIT	5,268.56	1	1.90000	0.000000	0.000000	0.000000	-100.10
CAN-XFA3 INFINITE PRIV BUSINESS ELEC-NNSS-FULL CHIP	839.62	5	2.10000	0.000000	0.000000	0.000000	-17.63
INT-C947 INTERREGIONAL PREMIUM	5,108.28	33	1.85000	0.000000	0.000000	0.000000	-94.50
INT-C948 INTERREGIONAL SUPER PREMIUM	9,890.16	54	1.98000	0.000000	0.000000	0.000000	-195.83
INT-C986 NON PREMIUM BASE	4,142.02	15	1.10000	0.000000	0.000000	0.000000	-45.56
INT-X907 PURCHASING	484.04	1	2.00000	0.000000	0.000000	0.000000	-9.68
TOTAL VISA INTERCHANGE FEES							-2,031.98
MASTERCARD INTERCHANGE FEES							
CAN-CBC INTRACOUNTRY CONS CARD PRESENT EMV	6,810.29	17	0.92000	0.000000	0.000000	0.000000	-62.65
CAN-CBD INTRACOUNTRY CONS WORLD CARD PRESENT EMV	11,723.58	16	1.22000	0.000000	0.000000	0.000000	-143.03
CAN-CBE INTRACOUNTRY CONS WORLD ELITE CARD PRESENT EMV	8,986.87	17	1.56000	0.000000	0.000000	0.000000	-140.19
CAN-CU9 INTRACNTRY CONSUMER PREPAID ELECTR	333.07	3	1.44000	0.000000	0.000000	0.000000	-4.80
CAN-C6A INTRACOUNTRY CONSUMER CONTACTLESS	9,283.30	86	0.92000	0.000000	0.000000	0.000000	-85.40
CAN-C6B INTRACOUNTRY CONS WORLD CONTACTLESS	5,574.36	49	1.22000	0.000000	0.000000	0.000000	-68.01

Description	Original Transaction Amount	Items	Rate %	Rate / Item	Minimum Rate / Item	Maximum Rate / Item	Total
CAN-C6C INTRACOUNTRY CONS WORLD ELITE CONTACTLESS	6,035.75	51	1.56000	0.000000	0.000000	0.000000	-94.16
CAN-X17 INTRACOUNTRY COMM SMALL MED	10,809.64	11	2.00000	0.000000	0.000000	0.000000	-216.19
CAN-X18 INTRACOUNTRY COMM WORLD ELITE	219.09	2	2.25000	0.000000	0.000000	0.000000	-4.93
INT-CYD INT CONSUMER RATE II, CARD PRESENT, CORE	2,103.34	3	1.10000	0.000000	0.000000	0.000000	-23.14
INT-CYE INT CONSUMER RATE II, CARD PRESENT, PREMIUM	1,611.92	8	1.85000	0.000000	0.000000	0.000000	-29.82
INT-CYF INT CONSUMER RATE II, CARD PRESENT, SPR PREMIUM	8,398.41	36	1.98000	0.000000	0.000000	0.000000	-166.29
INT-XIP INTERREGIONAL COMM PREM STAND	664.80	3	2.00000	0.000000	0.000000	0.000000	-13.30
INT-X61 INTERREGIONAL COMM STAND	756.39	6	2.00000	0.000000	0.000000	0.000000	-15.13
TOTAL MASTERCARD INTERCHANGE FEES							-1,067.04
DISCOVER INTERCHANGE FEES							
INT-X835 CAN COMMERCIAL INTL ELECTR	299.13	1	1.20000	0.000000	0.000000	0.000000	-3.59
TOTAL DISCOVER INTERCHANGE FEES							-3.59
UNIONPAY INTERCHANGE FEES							
INT-CU01 STAND	8,269.58	30	1.10000	0.000000	0.000000	0.000000	-90.96
TOTAL UNIONPAY INTERCHANGE FEES							-90.96
INTERAC INTERCHANGE FEES							
CAN-ZTI3 STAND FLASH TIER 3	14,618.58	228	0.00000	0.035000	0.000000	0.000000	-7.98
CAN-ZTI4 HIGH VOLUME FLASH TIER 4	20,993.70	145	0.00000	0.055000	0.000000	0.000000	-7.98
TOTAL INTERAC INTERCHANGE FEES							-15.96
Grand Total							-3,209.53

3 Assessment & Other Card Brand Fees

Description	Original Transaction Amount	Transaction Volume	Items	Rate %	Rate / Item	Total
VISA - ASSESSMENT	136,146.07		550	0.10170	0.000000	-138.45
VISA - FOREIGN ASSESSMENT	17,798.02		96	0.67800	0.000000	-120.67
VISA - FOREIGN ASSESSMENT - SINGLE CURR	1,826.48		7	1.13000	0.000000	-20.64
Total Visa Assessment Fees						-279.76
MC - ASSESSMENT	73,310.81		308	0.09831	0.000000	-72.08
MC - FOREIGN ASSESSMENT	12,547.48		52	0.67800	0.000000	-85.08
MC - FOREIGN ASSESSMENT - TXN CURR NON-CAD	987.38		4	1.13000	0.000000	-11.16
Total MasterCard Assessment Fees						-168.32
DISCOVER - ASSESSMENT	299.13		1	0.07119	0.000000	-0.21
DISCOVER - INTERNATIONAL PROCESSING	299.13		1	0.45200	0.000000	-1.35
Total Discover Assessment Fees						-1.56
UNIONPAY - SERVICE FEE	8,269.58		30	0.11300	0.000000	-9.34
Total UnionPay Assessment Fees						-9.34
INTERAC - ASSESSMENT	95,501.10		658	0.00000	0.014523	-9.56
Total Interac Assessment Fees						-9.56
Total Assessment Fees						-468.54

4 Transaction Fees

Description	Original Transaction Amount	Transaction Volume	Items	Rate %	Rate / Item	Total
VISA - TRANSACTION	136,146.07		550	0.10000	0.000000	-136.14
Total VISA Transaction Fees						-136.14
MC - TRANSACTION	73,310.81		308	0.10000	0.000000	-73.31
NETWORK CONNECTIVITY FEE	73,310.81		308	0.00000	0.013119	-4.04
Total MASTERCARD Transaction Fees						-77.35
DISCOVER - TRANSACTION	299.13		1	0.10950	0.000000	-0.33
Total DISCOVER Transaction Fees						-0.33
UNIONPAY - TRANSACTION	8,269.58		30	0.10950	0.000000	-9.06
Total UNIONPAY Discount Total						-9.06
INTERAC - TRANSACTION	95,501.10		658	0.00000	0.035000	-23.04
Total INTERAC Transaction Fees						-23.04
AMEX - OFI TRANSACTION	33,664.04		115	0.00000	0.080000	-9.20
Total AMERICAN EXPRESS Transaction Fees						-9.20
Total Transaction Fees						-255.12

5 Service Fees

Description	Items	Rate / Item	Total
DEVICE RENTAL	3	55.000000	-165.00
ACCOUNT SERVICE	1	9.950000	-9.95
Total Other Service Fees		0	-174.95
Total Transaction Fees		0	-174.95

6 Fee Summary

Description	Total
TOTAL VISA INTERCHANGE, ASSESSMENT & OTHER CARD BRAND FEES	-2,311.74
TOTAL MASTERCARD INTERCHANGE, ASSESSMENT & OTHER CARD BRAND FEES	-1,235.36
TOTAL DISCOVER INTERCHANGE, ASSESSMENT & OTHER CARD BRAND FEES	-5.15
TOTAL UNIONPAY INTERCHANGE, ASSESSMENT & OTHER CARD BRAND FEES	-100.30
TOTAL INTERAC INTERCHANGE, ASSESSMENT & OTHER CARD BRAND FEES	-25.52
TOTAL MONERIS TRANSACTION FEES	-255.12
TOTAL SERVICE FEES	-174.95
Total fees	-4,108.14

7 Effective Merchant Discount Rate (eMDR)

Card Type	Rate %
Visa	1.80
MasterCard	1.79
Discover	1.83
UnionPay	1.32
Interac	0.05

8 Monthly Summary

Total Discount and Transaction Fees	Total Service Fee	Debit Adjustments	Credit Adjustments	Misc. Adjustments	Chargebacks	Total
-3,933.19	-174.95	0.00	0.00	26.50	0.00	-4,081.64

9 Daily Activity Summary

Date	Card Type	Gross Sales	Returns	Net Sales	Discount & Transaction Fees	Adjustment & Service Fees	Chargeback	Total
11/01/23	Visa	4,337.97	0.00	4,337.97	0.00	0.00	0.00	4,337.97
11/01/23	MasterCard	1,516.68	0.00	1,516.68	0.00	0.00	0.00	1,516.68
11/01/23	Interac	1,174.25	0.00	1,174.25	0.00	0.00	0.00	1,174.25
11/01/23	American Express	706.51	0.00	706.51	0.00	0.00	0.00	706.51
Total		7,735.41	0.00	7,735.41	0.00	0.00	0.00	7,735.41
11/02/23	Visa	7,693.27	0.00	7,693.27	0.00	0.00	0.00	7,693.27
11/02/23	MasterCard	383.90	0.00	383.90	0.00	0.00	0.00	383.90
11/02/23	Interac	1,438.30	0.00	1,438.30	0.00	0.00	0.00	1,438.30
11/02/23	American Express	1,918.02	0.00	1,918.02	0.00	0.00	0.00	1,918.02
Total		11,433.49	0.00	11,433.49	0.00	0.00	0.00	11,433.49
11/03/23	Visa	2,002.44	0.00	2,002.44	0.00	0.00	0.00	2,002.44
11/03/23	MasterCard	4,006.90	0.00	4,006.90	0.00	0.00	0.00	4,006.90
11/03/23	UnionPay	187.87	0.00	187.87	0.00	0.00	0.00	187.87
11/03/23	Interac	1,894.05	0.00	1,894.05	0.00	0.00	0.00	1,894.05
11/03/23	American Express	2,430.43	0.00	2,430.43	0.00	0.00	0.00	2,430.43
Total		10,521.69	0.00	10,521.69	0.00	0.00	0.00	10,521.69
11/04/23	Visa	11,416.97	0.00	11,416.97	0.00	0.00	0.00	11,416.97
11/04/23	MasterCard	3,422.47	0.00	3,422.47	0.00	0.00	0.00	3,422.47
11/04/23	UnionPay	1,026.30	0.00	1,026.30	0.00	0.00	0.00	1,026.30
11/04/23	Interac	4,996.15	0.00	4,996.15	0.00	0.00	0.00	4,996.15
11/04/23	American Express	3,095.31	0.00	3,095.31	0.00	0.00	0.00	3,095.31
Total		23,957.20	0.00	23,957.20	0.00	0.00	0.00	23,957.20
11/05/23	Visa	4,714.59	0.00	4,714.59	0.00	0.00	0.00	4,714.59
11/05/23	MasterCard	1,487.61	0.00	1,487.61	0.00	0.00	0.00	1,487.61
11/05/23	UnionPay	129.40	0.00	129.40	0.00	0.00	0.00	129.40
11/05/23	Interac	7,518.74	0.00	7,518.74	0.00	0.00	0.00	7,518.74
11/05/23	American Express	2,494.09	0.00	2,494.09	0.00	0.00	0.00	2,494.09
Total		16,344.43	0.00	16,344.43	0.00	0.00	0.00	16,344.43
11/06/23	Visa	2,274.13	0.00	2,274.13	0.00	0.00	0.00	2,274.13
11/06/23	MasterCard	996.52	0.00	996.52	0.00	0.00	0.00	996.52
11/06/23	UnionPay	161.83	0.00	161.83	0.00	0.00	0.00	161.83

CAN

Date	Card Type	Gross Sales	Returns	Net Sales	Discount & Transaction Fees	Adjustment & Service Fees	Chargeback	Total
11/06/23	Interac	2,521.89	0.00	2,521.89	0.00	0.00	0.00	2,521.89
11/06/23	American Express	2,184.23	0.00	2,184.23	0.00	0.00	0.00	2,184.23
Total		8,138.60	0.00	8,138.60	0.00	0.00	0.00	8,138.60
11/07/23	Visa	2,131.50	0.00	2,131.50	0.00	0.00	0.00	2,131.50
11/07/23	MasterCard	2,338.96	0.00	2,338.96	0.00	0.00	0.00	2,338.96
11/07/23	UnionPay	682.53	0.00	682.53	0.00	0.00	0.00	682.53
11/07/23	Interac	2,082.07	0.00	2,082.07	0.00	0.00	0.00	2,082.07
Total		7,235.06	0.00	7,235.06	0.00	0.00	0.00	7,235.06
11/08/23	Visa	1,258.51	0.00	1,258.51	0.00	0.00	0.00	1,258.51
11/08/23	MasterCard	1,586.99	0.00	1,586.99	0.00	0.00	0.00	1,586.99
11/08/23	UnionPay	302.08	0.00	302.08	0.00	0.00	0.00	302.08
11/08/23	Interac	776.31	0.00	776.31	0.00	0.00	0.00	776.31
11/08/23	American Express	300.00	0.00	300.00	0.00	0.00	0.00	300.00
Total		4,223.89	0.00	4,223.89	0.00	0.00	0.00	4,223.89
11/09/23	Visa	3,163.09	0.00	3,163.09	0.00	0.00	0.00	3,163.09
11/09/23	MasterCard	1,592.84	0.00	1,592.84	0.00	0.00	0.00	1,592.84
11/09/23	UnionPay	342.52	0.00	342.52	0.00	0.00	0.00	342.52
11/09/23	Interac	1,239.21	0.00	1,239.21	0.00	0.00	0.00	1,239.21
11/09/23	American Express	269.60	0.00	269.60	0.00	0.00	0.00	269.60
Total		6,607.26	0.00	6,607.26	0.00	0.00	0.00	6,607.26
11/10/23	Visa	9,641.30	0.00	9,641.30	0.00	0.00	0.00	9,641.30
11/10/23	MasterCard	2,490.04	0.00	2,490.04	0.00	0.00	0.00	2,490.04
11/10/23	Interac	4,191.40	0.00	4,191.40	0.00	0.00	0.00	4,191.40
11/10/23	American Express	940.71	0.00	940.71	0.00	0.00	0.00	940.71
Total		17,263.45	0.00	17,263.45	0.00	0.00	0.00	17,263.45
11/11/23	Visa	7,819.47	0.00	7,819.47	0.00	0.00	0.00	7,819.47
11/11/23	MasterCard	2,434.42	0.00	2,434.42	0.00	0.00	0.00	2,434.42
11/11/23	UnionPay	60.75	0.00	60.75	0.00	0.00	0.00	60.75
11/11/23	Interac	6,339.39	0.00	6,339.39	0.00	0.00	0.00	6,339.39
11/11/23	American Express	1,068.94	0.00	1,068.94	0.00	0.00	0.00	1,068.94
Total		17,722.97	0.00	17,722.97	0.00	0.00	0.00	17,722.97
11/12/23	Visa	6,210.37	0.00	6,210.37	0.00	0.00	0.00	6,210.37

CAN

Date	Card Type	Gross Sales	Returns	Net Sales	Discount & Transaction Fees	Adjustment & Service Fees	Chargeback	Total
11/12/23	MasterCard	8,203.19	0.00	8,203.19	0.00	0.00	0.00	8,203.19
11/12/23	Interac	5,479.31	0.00	5,479.31	0.00	0.00	0.00	5,479.31
11/12/23	American Express	4,414.75	0.00	4,414.75	0.00	0.00	0.00	4,414.75
Total		24,307.62	0.00	24,307.62	0.00	0.00	0.00	24,307.62
11/13/23	Visa	3,352.72	0.00	3,352.72	0.00	0.00	0.00	3,352.72
11/13/23	MasterCard	3,004.43	0.00	3,004.43	0.00	0.00	0.00	3,004.43
11/13/23	UnionPay	2,828.35	0.00	2,828.35	0.00	0.00	0.00	2,828.35
11/13/23	Interac	5,471.60	0.00	5,471.60	0.00	0.00	0.00	5,471.60
11/13/23	American Express	124.15	0.00	124.15	0.00	0.00	0.00	124.15
Total		14,781.25	0.00	14,781.25	0.00	0.00	0.00	14,781.25
11/14/23	Visa	1,912.39	0.00	1,912.39	0.00	0.00	0.00	1,912.39
11/14/23	MasterCard	691.60	0.00	691.60	0.00	0.00	0.00	691.60
11/14/23	Interac	1,596.80	0.00	1,596.80	0.00	0.00	0.00	1,596.80
11/14/23	American Express	433.05	0.00	433.05	0.00	0.00	0.00	433.05
Total		4,633.84	0.00	4,633.84	0.00	0.00	0.00	4,633.84
11/15/23	Visa	1,929.07	0.00	1,929.07	0.00	0.00	0.00	1,929.07
11/15/23	MasterCard	1,469.76	0.00	1,469.76	0.00	0.00	0.00	1,469.76
11/15/23	Interac	1,717.29	0.00	1,717.29	0.00	0.00	0.00	1,717.29
11/15/23	American Express	644.88	0.00	644.88	0.00	0.00	0.00	644.88
Total		5,761.00	0.00	5,761.00	0.00	0.00	0.00	5,761.00
11/16/23	Visa	1,150.24	0.00	1,150.24	0.00	0.00	0.00	1,150.24
11/16/23	MasterCard	712.58	0.00	712.58	0.00	0.00	0.00	712.58
11/16/23	UnionPay	297.14	0.00	297.14	0.00	0.00	0.00	297.14
11/16/23	Interac	3,276.31	0.00	3,276.31	0.00	0.00	0.00	3,276.31
11/16/23	American Express	207.06	0.00	207.06	0.00	0.00	0.00	207.06
Total		5,643.33	0.00	5,643.33	0.00	0.00	0.00	5,643.33
11/17/23	Visa	4,147.42	0.00	4,147.42	0.00	0.00	0.00	4,147.42
11/17/23	MasterCard	4,667.31	0.00	4,667.31	0.00	0.00	0.00	4,667.31
11/17/23	Interac	3,024.63	0.00	3,024.63	0.00	0.00	0.00	3,024.63
11/17/23	American Express	133.18	0.00	133.18	0.00	0.00	0.00	133.18
Total		11,972.54	0.00	11,972.54	0.00	0.00	0.00	11,972.54

Date	Card Type	Gross Sales	Returns	Net Sales	Discount & Transaction Fees	Adjustment & Service Fees	Chargeback	Total
11/18/23	Visa	5,896.49	0.00	5,896.49	0.00	0.00	0.00	5,896.49
11/18/23	MasterCard	2,811.56	0.00	2,811.56	0.00	0.00	0.00	2,811.56
11/18/23	UnionPay	1,292.85	0.00	1,292.85	0.00	0.00	0.00	1,292.85
11/18/23	Interac	5,203.00	0.00	5,203.00	0.00	0.00	0.00	5,203.00
11/18/23	American Express	1,413.35	0.00	1,413.35	0.00	0.00	0.00	1,413.35
Total		16,617.25	0.00	16,617.25	0.00	0.00	0.00	16,617.25
11/19/23	Visa	9,723.76	0.00	9,723.76	0.00	0.00	0.00	9,723.76
11/19/23	MasterCard	3,338.44	0.00	3,338.44	0.00	0.00	0.00	3,338.44
11/19/23	UnionPay	478.09	0.00	478.09	0.00	0.00	0.00	478.09
11/19/23	Interac	4,636.66	0.00	4,636.66	0.00	0.00	0.00	4,636.66
11/19/23	American Express	2,766.79	0.00	2,766.79	0.00	0.00	0.00	2,766.79
Total		20,943.74	0.00	20,943.74	0.00	0.00	0.00	20,943.74
11/20/23	Visa	2,059.85	0.00	2,059.85	0.00	0.00	0.00	2,059.85
11/20/23	MasterCard	2,772.41	0.00	2,772.41	0.00	0.00	0.00	2,772.41
11/20/23	UnionPay	65.67	0.00	65.67	0.00	0.00	0.00	65.67
11/20/23	Interac	1,301.69	0.00	1,301.69	0.00	0.00	0.00	1,301.69
11/20/23	American Express	117.28	0.00	117.28	0.00	0.00	0.00	117.28
Total		6,316.90	0.00	6,316.90	0.00	0.00	0.00	6,316.90
11/21/23	Visa	5,037.14	0.00	5,037.14	0.00	0.00	0.00	5,037.14
11/21/23	MasterCard	1,698.21	0.00	1,698.21	0.00	0.00	0.00	1,698.21
11/21/23	Interac	2,455.60	0.00	2,455.60	0.00	0.00	0.00	2,455.60
11/21/23	American Express	393.56	0.00	393.56	0.00	0.00	0.00	393.56
Total		9,584.51	0.00	9,584.51	0.00	0.00	0.00	9,584.51
11/22/23	Visa	5,073.07	0.00	5,073.07	0.00	0.00	0.00	5,073.07
11/22/23	MasterCard	3,054.27	0.00	3,054.27	0.00	0.00	0.00	3,054.27
11/22/23	UnionPay	60.75	0.00	60.75	0.00	0.00	0.00	60.75
11/22/23	Interac	1,568.80	0.00	1,568.80	0.00	0.00	0.00	1,568.80
11/22/23	American Express	615.21	0.00	615.21	0.00	0.00	0.00	615.21
Total		10,372.10	0.00	10,372.10	0.00	0.00	0.00	10,372.10
11/23/23	Visa	1,795.04	0.00	1,795.04	0.00	0.00	0.00	1,795.04
11/23/23	MasterCard	1,495.23	0.00	1,495.23	0.00	0.00	0.00	1,495.23
11/23/23	Interac	1,526.66	0.00	1,526.66	0.00	0.00	0.00	1,526.66

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Date	Card Type	Gross Sales	Returns	Net Sales	Discount & Transaction Fees	Adjustment & Service Fees	Chargeback	Total
11/23/23	American Express	1,814.92	0.00	1,814.92	0.00	0.00	0.00	1,814.92
Total		6,631.85	0.00	6,631.85	0.00	0.00	0.00	6,631.85
11/24/23	Visa	6,104.99	0.00	6,104.99	0.00	0.00	0.00	6,104.99
11/24/23	MasterCard	4,982.77	0.00	4,982.77	0.00	0.00	0.00	4,982.77
11/24/23	Interac	5,564.52	0.00	5,564.52	0.00	0.00	0.00	5,564.52
11/24/23	American Express	590.55	0.00	590.55	0.00	0.00	0.00	590.55
Total		17,242.83	0.00	17,242.83	0.00	0.00	0.00	17,242.83
11/25/23	Visa	4,980.84	0.00	4,980.84	0.00	0.00	0.00	4,980.84
11/25/23	MasterCard	3,854.76	0.00	3,854.76	0.00	0.00	0.00	3,854.76
11/25/23	Discover	299.13	0.00	299.13	0.00	0.00	0.00	299.13
11/25/23	Interac	4,638.00	0.00	4,638.00	0.00	0.00	0.00	4,638.00
11/25/23	American Express	1,109.51	0.00	1,109.51	0.00	0.00	0.00	1,109.51
Total		14,882.24	0.00	14,882.24	0.00	0.00	0.00	14,882.24
11/26/23	Visa	3,506.92	0.00	3,506.92	0.00	0.00	0.00	3,506.92
11/26/23	MasterCard	2,221.68	0.00	2,221.68	0.00	0.00	0.00	2,221.68
11/26/23	Interac	4,805.53	0.00	4,805.53	0.00	0.00	0.00	4,805.53
11/26/23	American Express	1,220.21	0.00	1,220.21	0.00	0.00	0.00	1,220.21
Total		11,754.34	0.00	11,754.34	0.00	0.00	0.00	11,754.34
11/27/23	Visa	4,645.95	0.00	4,645.95	0.00	0.00	0.00	4,645.95
11/27/23	MasterCard	3,388.96	0.00	3,388.96	0.00	0.00	0.00	3,388.96
11/27/23	Interac	2,040.70	0.00	2,040.70	0.00	0.00	0.00	2,040.70
11/27/23	American Express	165.87	0.00	165.87	0.00	0.00	0.00	165.87
Total		10,241.48	0.00	10,241.48	0.00	0.00	0.00	10,241.48
11/28/23	Visa	3,964.12	0.00	3,964.12	0.00	0.00	0.00	3,964.12
11/28/23	MasterCard	1,254.33	0.00	1,254.33	0.00	0.00	0.00	1,254.33
11/28/23	UnionPay	230.01	0.00	230.01	0.00	0.00	0.00	230.01
11/28/23	Interac	2,162.25	0.00	2,162.25	0.00	0.00	0.00	2,162.25
11/28/23	American Express	403.78	0.00	403.78	0.00	0.00	0.00	403.78
Total		8,014.49	0.00	8,014.49	0.00	0.00	0.00	8,014.49
11/29/23	Visa	5,283.50	0.00	5,283.50	0.00	0.00	0.00	5,283.50
11/29/23	MasterCard	635.98	0.00	635.98	0.00	0.00	0.00	635.98

Date	Card Type	Gross Sales	Returns	Net Sales	Discount & Transaction Fees	Adjustment & Service Fees	Chargeback	Total
11/29/23	UnionPay	123.44	0.00	123.44	0.00	0.00	0.00	123.44
11/29/23	Interac	2,637.43	0.00	2,637.43	0.00	0.00	0.00	2,637.43
11/29/23	American Express	1,551.39	0.00	1,551.39	0.00	0.00	0.00	1,551.39
Total		10,231.74	0.00	10,231.74	0.00	0.00	0.00	10,231.74
11/30/23	Visa	2,807.82	0.00	2,807.82	-2,447.88	17.16	0.00	377.10
11/30/23	MasterCard	741.31	0.00	741.31	-1,312.71	9.34	0.00	-562.06
11/30/23	Discover	0.00	0.00	0.00	-5.48	0.00	0.00	-5.48
11/30/23	UnionPay	0.00	0.00	0.00	-109.36	0.00	0.00	-109.36
11/30/23	Interac	2,222.56	0.00	2,222.56	-48.56	0.00	0.00	2,174.00
11/30/23	American Express	136.71	0.00	136.71	-9.20	0.00	0.00	127.51
11/30/23	Other Activity	0.00	0.00	0.00	0.00	-174.95	0.00	-174.95
Total		5,908.40	0.00	5,908.40	-3,933.19	-148.45	0.00	1,826.76
Grand Total		347,024.90	0.00	347,024.90	-3,933.19	-148.45	0.00	342,943.26

10 Financial Details

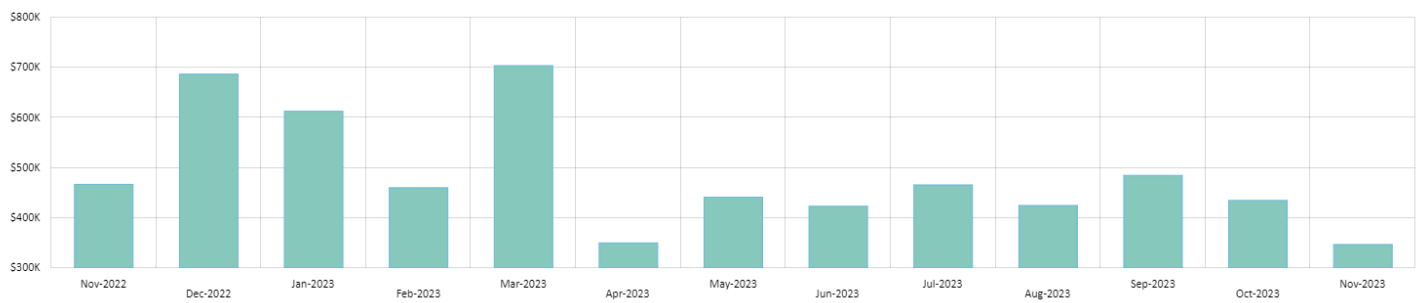
Date	Description	Deposit Account Number	PST/QST	GST/HST	Amount
11/01/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,174.25
11/01/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,516.68
11/01/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	4,337.97
11/02/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,438.30
11/02/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	383.90
11/02/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	7,693.27
11/03/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,894.05
11/03/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	4,006.90
11/03/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,002.44
11/03/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	187.87
11/04/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	4,996.15
11/04/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	3,422.47
11/04/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	11,416.97
11/04/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,026.30
11/05/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	7,518.74
11/05/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,487.61
11/05/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	4,714.59
11/05/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	129.40
11/06/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,521.89
11/06/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	996.52
11/06/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,274.13
11/06/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	161.83
11/07/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,082.07
11/07/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,338.96
11/07/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,131.50
11/07/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	682.53
11/08/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	776.31
11/08/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,586.99
11/08/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,258.51
11/08/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	302.08
11/09/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,239.21
11/09/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,592.84
11/09/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	3,163.09
11/09/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	342.52
11/10/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	4,191.40

Date	Description	Deposit Account Number	PST/QST	GST/HST	Amount
11/10/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,490.04
11/10/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	9,641.30
11/11/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	6,339.39
11/11/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,434.42
11/11/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	7,819.47
11/11/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	60.75
11/12/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	5,479.31
11/12/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	8,203.19
11/12/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	6,210.37
11/13/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	5,471.60
11/13/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	3,004.43
11/13/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	3,352.72
11/13/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,828.35
11/14/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,596.80
11/14/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	691.60
11/14/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,912.39
11/15/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,717.29
11/15/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,469.76
11/15/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,929.07
11/16/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	3,276.31
11/16/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	712.58
11/16/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,150.24
11/16/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	297.14
11/17/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	3,024.63
11/17/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	4,667.31
11/17/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	4,147.42
11/18/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	5,203.00
11/18/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,811.56
11/18/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	5,896.49
11/18/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,292.85
11/19/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	4,636.66
11/19/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	3,338.44
11/19/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	9,723.76
11/19/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	478.09
11/20/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,301.69
11/20/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,772.41
11/20/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,059.85

Date	Description	Deposit Account Number	PST/QST	GST/HST	Amount
11/20/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	65.67
11/21/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,455.60
11/21/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,698.21
11/21/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	5,037.14
11/22/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,568.80
11/22/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	3,054.27
11/22/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	5,073.07
11/22/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	60.75
11/23/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,526.66
11/23/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,495.23
11/23/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,795.04
11/24/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	5,564.52
11/24/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	4,982.77
11/24/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	6,104.99
11/25/23	DISCOVER - Sales & Refunds	***** ***** ***5790	0.00	0.00	299.13
11/25/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	4,638.00
11/25/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	3,854.76
11/25/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	4,980.84
11/26/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	4,805.53
11/26/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,221.68
11/26/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	3,506.92
11/27/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,040.70
11/27/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	3,388.96
11/27/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	4,645.95
11/28/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,162.25
11/28/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	1,254.33
11/28/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	3,964.12
11/28/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	230.01
11/29/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,637.43
11/29/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	635.98
11/29/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	5,283.50
11/29/23	UNIONPAY - Sales & Refunds	***** ***** ***5790	0.00	0.00	123.44
11/30/23	AMERICAN EXPRESS FEES	***** ***** ***5790	0.00	0.00	-9.20
11/30/23	DISCOVER FEES	***** ***** ***5790	0.00	0.00	-5.48
11/30/23	INTERAC FEES	***** ***** ***5790	0.00	0.00	-48.56
11/30/23	MASTERCARD FEES	***** ***** ***5790	0.00	0.00	-1,312.71
11/30/23	UNIONPAY FEES	***** ***** ***5790	0.00	0.00	-109.36

Date	Description	Deposit Account Number	PST/QST	GST/HST	Amount
11/30/23	VISA FEES	***** ***** ***5790	0.00	0.00	-2,447.88
11/30/23	SERVICE FEES	***** ***** ***5790	11.55	8.75	-195.25
11/30/23	MULTI CURRENCY REVENUE SHARE	***** ***** ***5790	0.00	0.00	26.50
11/30/23	INTERAC - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,222.56
11/30/23	MASTERCARD - Sales & Refunds	***** ***** ***5790	0.00	0.00	741.31
11/30/23	VISA - Sales & Refunds	***** ***** ***5790	0.00	0.00	2,807.82
	Total Deposits		11.55	8.75	309,258.92

11 Monthly Net Sales Amount Chart



12 Peer Reporting

	Your Net Sales Amounts % Increase / Decrease	National Net Sales Amounts % Increase / Decrease
Last Month	-20.23%	-3.43%
* Last Year	-25.71%	17.22%

* Same month last year.

** National Net Sales Amounts are based upon aggregate credit and Interac card transaction volume data compiled by Moneris for EATING PLACES, REST. EXCEPT EXPRESS PAY.

If you have any questions about your statement, please visit www.moneris.com/en/support/contact/ to contact our support team.

For additional information on Interchange Fees, Wholesale Discount Fees & levels for all respective payment brands, please visit www.moneris.com/rates.

Tax Registration Numbers

GST/HST: 87730 4527 RT0001, QST: 108659 1746 TQ0001, PST British Columbia: 1004 4077, PST Manitoba: 87730 4527 MT0002, PST Saskatchewan: 1879550

In the event of an error, please contact us in writing within 30 days from the date of your statement.

When describing the error, always quote your merchant number and the date that the transaction appears on your statement.