## CARDNET STATEMENT

A guide to understanding your statement

September 2013



CARDNET

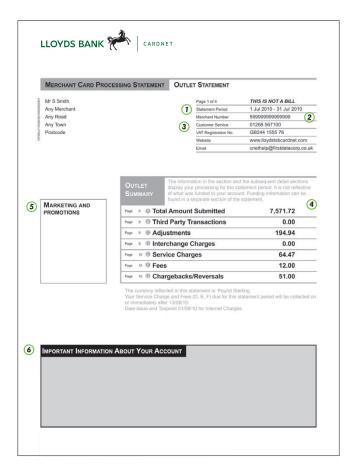
# How to read your Cardnet® statement

This guide takes you through your Cardnet statement step-by-step, so you can understand all the information it contains, to help you with your reconciliation and business planning.

## Information that helps put you in control

Your monthly Cardnet statement breaks down information in ways that are designed to be of most value to you.

- It shows chargeback information clearly, so you can check and investigate these transactions if necessary.
- It provides a breakdown of deposits by card type to help you assess your business mix.
- It details your daily processed activity, as well as your daily deposits, so that you can track trends.
- It details all the charges and fees you have paid during the relevant statement period.



## 1 The statement period

 The statement period indicates the month in which the transactions were processed.

#### Merchant number

 This is your unique account number. You'll find this number at the top of your statement.

#### Customer service telephone number

 The telephone number of our helpline for any queries about your statement and your Cardnet merchant account. Lines are open 8am to 9pm, Monday to Saturday.

#### Outlet summary

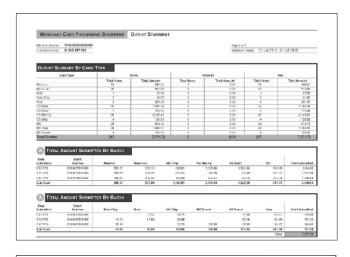
The summary uses letters A to G and provides corresponding page numbers to help you quickly locate a specific part of the statement and your account details. This summary does not show what was funded to your bank account. Funding information can be found in the 'Amounts Funded' section of this statement.

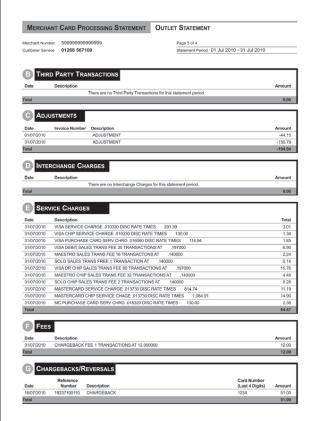
#### Marketing and promotions

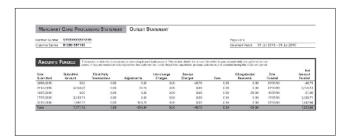
 Occasionally we may use this space to tell you about our products and services.

#### Statement message

Sometimes we use statement messages to communicate important information about your Cardnet merchant account, so it's worth checking.







## ↑ Total amount submitted by batch

This is the total amount of all transactions submitted and processed by you during the statement period.

## Third party transactions

These are transactions which are not funded by Cardnet, such as Switchnet funding for UK Maestro transactions.

## Adjustments

 These are amounts credited to or deducted from your Cardnet merchant account to resolve processing or billing discrepancies.

## Interchange charges

 These charges are variable and are set by the Card Schemes for processing transactions. Interchange charges are influenced by a number of factors including card type, information contained in the transaction, and how/when the transaction was processed.

## Service charges

 This is the amount we charge to authorise, process and settle your card transactions. You'll see that the charges are shown in decimal format so that: 1.033% is shown as.010330; and 14 pence is shown as .140000.

#### Fees

 These are a range of transaction-based and/or fixed amounts for specific card processing services such as the 'Joining fee, Chargeback fees' etc.

## Chargeback/Reversals

 A Chargeback is the amount disputed by the cardholder or card-issuing bank. A Reversal is a credit for a previous Chargeback.

#### Amounts funded

This section is included to help you reconcile your bank account. It details the amount deposited to your bank account daily during the statement period. It may not include all fees reported on this statement but rather those fees reported on previous statements and collected during this statement period.

Our aim is to give you as much information as we can so that you are in complete control of your card transactions and business analysis.

#### Your helpline number

If you have any queries on your statement, please call our helpline on **01268 567 100** quoting your Merchant Number. Lines are open 8am–9pm, Monday to Saturday.

#### Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at **lloydsbankcardnet.com/contactus** 

## Find out more

Go to lloydsbankcardnet.com

Call us on 01268 567100

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

#### Important Information

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality

Please remember we cannot guarantee the security of messages sent

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Lloyds Bank plc is covered by the Financial Ombudsman Service. (Please note that due to the eligibility criteria of this scheme not all Lloyds Bank customers will be covered.)

This information is correct as of September 2013.

