## CARDNET





### Breakdown of Merchant Service Charge

February 2019



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# LOGGING IN TO RAM



In order to log in to RAM you must have a User ID and Password

- If you have RAM user credentials please go to: www.omnipaygroup.com/acquirer and log into the portal
- If you need to set up RAM access please contact the Omnipay Helpdesk on 01268 297295 and our team will organise this for you

#### Merchant Service Charge and Interchange Fee on RAM

You can view your Merchant Service Charge (total cost) for each transaction and also separately, your Interchange Fee by following the process below:

#### Go to Transaction Activity>Processed Transactions:

LLOYDS BA	NK 💏   CARDNET							8000000	- Cardnet   <u>Christine Brookes</u>   <u>Loqout</u>
Profile	Transaction Activity	Funding	Reports	Merchant Activity	Transaction Handling	Chargebacks	Merchant Administration	Customer Service	User Administration
	Processed Batches		GBP	Paymnt Acct Retail 💌					
	Chargeback Status							2	
	Retrieval Request								
	Suspense Transactions								
	Processed Transactions								
	Custom Data Search								
1									

Select the required date range (up to a 7 day period)

Click Search

	nsaction Activit	y Fun	nding	Reports	Mercha	ant Activity	Transaction Ha	indling Cha	rgebacks	Mercha	nt Administra	tion Cus	tomer Serv	ice U	ser Administrat	ion
				GBI	P Paymnt Acc	t Retail 🔻									R 🖹 🖲	
saction Activity	» Processed	I ransaction	s	II Marahanta												
ull Card No. or Las	selected me	Ionani only	0 4	Trans	action Type:	All	~	Acquirer BIN/ICA		All		×				
Full or 4 character UTI: Acquirer Ref.								Merchant Name:				*				
Internal Merchant Account: Auth Code:								Transaction Country: All								
PI:				Batch	No.:		]	Transaction Curr	ncy:	All Cur	rencies	~				
rans. Amt From:		4/04/2010		To:		02/04/2040		Terminal Id:	-4 / D-4-6 No							
Using Date - Start	4	1/01/2019		Liiu.		23/01/2019		Group by Mercina	nt / Batch No	*: 🗋						
Search			1													
chant Batch Io. No.	Transaction Date	Posting Date	Туре	Card No. UTI	Status	rans. Trans Curr Amour	Acct. Acc nt Curr Gro	t. Acct. unt Commission ss Charges	Acct. Amount Net	Capture Method	Internal M Batch No.	Merch Tran Acquire Ref. Ref.	Auth Code	Merchant Name	Transaction Country	Acquirer BIN/ICA
						Prev Page	Next Page									

The Merchant Service Charge is the total of the Acct. Commission Charges and Additional Charges column. The Acct. Commission Charges column details the Interchange cost:

Full Card No	or Last 4 digit	s:		Trans	saction Type	All			✓ Ac	quirer BIN/ICA:		All	~		
Full or 4 char	racter UTI:			Acqu	irer Ref.:				Me	erchant Name:			*		
Internal Merc	chant Account:			Auth	Code:				Tr	ansaction Countr	y:	All	<ul> <li>Image: A set of the set of the</li></ul>		
FPI:				Batcl	h No.:				Tr	ansaction Curren	cy:	All Currencies	~		
Trans. Amt.	From:			To:					Те	erminal Id:		1			
Posting Date	- Start	04/02/2019		End		04/	02/2019		Gr	oup By Merchant	/ Batch No				
						1		-							
Search	👲 Downloa	b													
Transaction Date	Posting Date	Туре	Card No.	UTI	Status	Trans. Curr	Trans Amount	Acct. Curr	Acct. Amount Gross	Acct. Commission Charges	Acct. Amount Net	Capture Method	Internal Batch No.	Merch Tran Ref.	Acquirer Ref.
04/02/2019	04/02/2019	Purchase	446261*****3227		Cleared	SEK	503.00	GBP	42.21	0.19	42.02	eCommerce Channel Encrypt	90434854774	-	74255189035904348548
04/02/2019	04/02/2019	Refund (Credit)	448448*****9893		Cleared	SEK	-120.00	GBP	-10.07	-0.17	-9.90	eCommerce Channel Encrypt	90434854774	-	74255189035904348548
04/02/2019	04/02/2019	Purchase	453903*****3584		Cleared	SEK	1796.00	GBP	150.73	0.30	150.43	Telephone Order	90434854774	-	7425518903590434854
04/02/2019	04/02/2019	Purchase	491889*****1772		Cleared	SEK	485.00	GBP	40.70	0.08	40.62	eCommerce Channel Encrypt	<u>90434854774</u>	-	7425518903590434854
04/02/2019	04/02/2019	Purchase	453903*****8565		Cleared	SEK	1841.00	GBP	154.50	0.31	154.19	SET/3D-SET authenticated	90434854774		74255189035904348548
04/02/2019	04/02/2019	Purchase	457241*****4836		Cleared	SEK	1362.00	GBP	114.30	0.23	114.07	Telephone Order	<u>90434854774</u>		74255189035904348548
04/02/2019	04/02/2019	Purchase	453903*****8026		Cleared	SEK	207.00	GBP	17.37	0.03	17.34	SET/3D-SET authenticated	90434854774		74255189035904348548
04/02/2019	04/02/2019	Purchase	453903*****8155		Cleared	SEK	564.00	GBP	47.33	0.09	47.24	SET/3D-SET authenticated	90434854774	-	74255189035904348548
04/02/2019	04/02/2019	Purchase	453903*****9219		Cleared	SEK	575.00	GBP	48.26	0.10	48.16	SET/3D-SET authenticated	90434854774		74255189035904348548
04/02/2019	04/02/2019	Purchase	494118*****8019		Cleared	SEK	460.00	GBP	38.60	0.08	38.52	COF Cardholder Init	<u>90434854774</u>	-	74255189035904348548
04/02/2019	04/02/2019	Purchase	453903*****2638		Cleared	SEK	3012.00	GBP	252.78	0.51	252.27	COF Cardholder Init	90434854774		74255189035904348548
<															>

(Further along the screen) – The **Additional Charges** column will detail the remaining elements making up the total Merchant Service Charge. It will detail the 'Scheme' and 'Acquirer Fee':

Full Card N	io. or Last 4 digits:		Transaction T	ype:	All	✓ Acquirer	BIN/ICA:	All			~					
Full or 4 ch	aracter UTI:		Acquirer Ref.:			Merchar	t Name:				<u> </u>					
Internal Me	rchant Account:		Auth Code:			Transac	ion Country:	All		~						
FPI:		2	Batch No.:			Transac	ion Currency	All	Currencies		~					
Trans. Amt.	- From:		To:	L		Termina	l Id:									
Posting Dat	te - Start:	04/02/2019	End:	C	14/02/2019	Group B	y Merchant /	Batch No :								
Search	👤 Download										- i		1			
Method	Internal Batch No.	Merch Tran Ref.	Acquirer Ref.	Auth Code	Merchant Name	Transaction Country	Acquirer BIN/ICA	Area of Event	FPI	Expiry Date	Internal Merchant Account	Additional Charges	Posted Tran. Charges	E-Wallet Type		^
nannel Encrypt	<u>90434854774</u>		74255189035904348548298	004268		United Kingdom	425518	Domestic - UK	UK P74		(	0.0501	Charges		80Byte	
annel Encrypt	90434854774	-	74255189035904348548447	286577	-	United Kingdom	425518	Foreign - EMEA	0ZA			0.0113	Charges		80Byte	
B.	90434854774	-	74255189035904348547837	406404	-	United Kingdom	425518	Foreign - EMEA	NN2			0.061	Charges		80Byte	
annel Encrypt	<u>90434854774</u>	-	74255189035904348547989	091209	-	United Kingdom	425518	Foreign - EMEA	NN2			0.05	Charges		<u>80Byte</u>	
uthenticated	90434854774		74255189035904348548066	223312	-	United Kingdom	425518	Foreign - EMEA	NM7		_	0.0614	Charges		80Byte	
H.	90434854774		74255189035904348548074	259767	-	United Kingdom	425518	Foreign - EMEA	NN2			0.0573	Charges		<u>80Byte</u>	
uthenticated	90434854774		74255189035904348548082	661696	-	United Kingdom	425518	Foreign - EMEA	NM7			0.0476	Charges		80Byte	
uthenticated	<u>90434854774</u>	-	74255189035904348548108	610513	-	United Kingdom	425518	Foreign - EMEA	NM7			0.0506	<u>Charges</u>		<u>80Byte</u>	
uthenticated	90434854774	-	74255189035904348548140	320873	-	United Kingdom	425518	Foreign - EMEA	NM7			0.0507	Charges		80Byte	
er Init	90434854774		74255189035904348548165	715561	-	United Kingdom	425518	Foreign - EMEA	068			0.0498	Charges		80Byte	
er Init	90434854774		74255189035904348548207	320301	-	United Kingdom	425518	Foreign - EMEA	NN2			0.0712	Charges		80Byte	~
<															>	

Download the report by clicking on the **Download** button:

Trans. Amt. Posting Date	From: - Start:	08/02	/2010		To: End:	08/02/2019	3	T C	erminal Id: Croup By M	orchant / Ba	tch No.:						
Scarch	Download										_						
Merchant N	Cancel		I ransaction Date	Posting Date			um	Status	Trans. Curr	I rans Amount	Acct. Curr	Acel Amount Gross	Acct Commission Charges	Acct Amount Net	Capture Method	Internal Batch No.	^

Column J (Acct. Commission Charges) + Column L (Additional Charges)
= Total Merchant Service Charge per transaction:

	A	В	С	D	E	F	G	н	1	J	к	L	М	N
1	Batch No.	Transaction Date	Posting Date	Туре	UTI	Status	Trans Amount	Acct. Curr	Acct. Amount Gross	Acct. Commission Charges	Acct. Amount Net	Additional Charges	TOTAL COST	
2	ADV190209_01	20190208	20190208	Purchase		Cleared	658	GBP	54.48	0.11	54.37	0.0513	=sum(J2+	
3	ADV190209_01	20190208	20190208	Purchase		Cleared	534	GBP	44.21	0.09	44.12	0.05 SL	JM(number1, [n	umber2],)
4	ADV190209_01	20190208	20190208	Purchase		Cleared	869	GBP	71.94	0.14	71.8	0.0531		
5	ADV190209_01	20190208	20190208	Purchase		Cleared	439	GBP	36.34	0.07	36.27	0.0495		
6	ADV190209_01	20190208	20190208	Purchase		Cleared	1208	GBP	100.01	0.2	99.81	0.0559		
7	ADV190209_01	20190208	20190208	Purchase		Cleared	362	GBP	29.97	0.06	29.91	0.0489		
8	ADV190209_01	20190208	20190208	Purchase		Cleared	362	GBP	29.97	0.06	29.91	0.0489		
0	ADV100300 01	20100200	20100200	Dunchase		Classed	226	CBD	36.00	0.00	36.04	0.0400		
M	A	В	С	D	E	F	G	Н	1	j j	K	L	M	N
1	Batch No.	Transaction Date	Posting Date	Туре	UTI	Status	Trans Amount	Acct. Curr	Acct. Amount Gross	Acct. Commission Charges	Acct. Amount Net	Additional Charges	TOTAL COST	
2	ADV190209 01	20190208	20190208	Purchase		Cleared	658	GBP	54.48	0.11	54.37	0.0513	=sum(J2+L2	
3	ADV190209_01	20190208	20190208	Purchase		Cleared	534	GBP	44.21	0.09	44.12	0.05 SL	JM(number1, [n	umber2],)
4	ADV190209_01	20190208	20190208	Purchase		Cleared	869	GBP	71.94	0.14	71.8	0.0531		
5	ADV190209_01	20190208	20190208	Purchase		Cleared	439	GBP	36.34	0.07	36.27	0.0495		
6	ADV190209_01	20190208	20190208	Purchase		Cleared	1208	GBP	100.01	0.2	99.81	0.0559		
7	ADV190209_01	20190208	20190208	Purchase		Cleared	362	GBP	29.97	0.06	29.91	0.0489		
8	ADV190209_01	20190208	20190208	Purchase		Cleared	362	GBP	29.97	0.06	29.91	0.0489		
2														
4	A	В	C	0	E	F	G	н		J	ĸ	L	M	N 🔺
1	Batch No.	Transaction Date	Posting Date	Type	UII	Status	Irans Amount	Acct. Curr	Acct. Amount Gross	Acct. Commission Charges	Acct. Amount Net	Additional Charges	TOTAL COST	
2	ADV190209_01	20190208	20190208	Purchase		Cleared	658	GBP	54.48	0.11	. 54.37	0.0513	0.1613	
3	ADV190209_01	20190208	20190208	Purchase		Cleared	534	GBP	44.21	0.09	44.12	0.0503		-
4	ADV190209_01	20190208	20190208	Purchase		Cleared	869	GBP	71.94	0.14	71.8	0.0531		
5	ADV190209_01	20190208	20190208	Purchase		Cleared	439	GBP	36.34	0.07	36.27	0.0495		
6	ADV190209_01	20190208	20190208	Purchase		Cleared	1208	GBP	100.01	0.2	99.81	0.0559		

You can obtain further detail on the fees by clicking on the Charges in the

#### Posted Transaction Charges column:

FPI:	FPI: Batch No.:					Transactio	on Currency:	All Cu	irrencies		~					
Trans. Amt.	- From:		To:			Terminal I	d:	8								
Posting Dat	e - Start:	21/01/2019	End:	23/0	01/2019 🗷	Group By	Merchant / E	latch No.:								
G. Search																
	E Bounioud		1						1							
Method	Internal Batch No.	Merch Tran Ref.	Acquirer Ref.	Auth Code	Merchant Name	Transaction Country	Acquirer BIN/ICA	Area of Event	FPI	Expiry Date	Internal Merchant Account	Additional Charges	Posted Tran. Charges	E-Wallet Type		^
annel Encrypt	90332489012	-	74255189023903324890744	766877	-	United Kingdom	425518	Foreign - EMEA	0Z7			0.0532	Charges		80Byte	-
annel Encrypt	90332489012	-	74255189023903324891379	991417	-	United Kingdom	425518	Foreign - EMEA	NN2			0.0544	Charges		80Byte	
thenticated	90332489012	-	74255189023903324891395	104487	-	United Kingdom	425518	Foreign - EMEA	NM7			0.0551	Charges		80Byte	
annel Encrypt	90332489012	-	74255189023903324891411	221303	-	United Kingdom	425518	Foreign - EMEA	NN2			0.0719	Charges		80Byte	
annel Encrypt	<u>90332489012</u>	-	74255189023903324891486	286164	-	United Kingdom	425518	Domestic - UK	035			0.0607	Charges		80Byte	
thenticated	90332489012	-	74255189023903324890173	700061	-	United Kingdom	425518	Foreign - EMEA	NM7			0.0584	Charges		80Byte	
annel Encrypt	90332489012		74255189023903324890280	136058	-	United Kingdom	425518	Foreign - EMEA	NN2			0.051	Charges		80Byte	
thenticated	90332489012		74255189023903324890397	880730	-	United Kingdom	425518	Foreign - EMEA	NM7			0.0561	Charges		80Byte	
ır	90332489012		74255189023903324890413	369686	-	United Kingdom	425518	Foreign - EMEA	NN2			0.0464	Charges		80Byte	
thenticated	90332489012	-	74255189023903324890421	311428	-	United Kingdom	425518	Foreign - EMEA	NM7			0.0924	Charges		80Byte	
thenticated	90332489012		74255189023903324890439	725997	-	United Kingdom	425518	Foreign - EMEA	NM7			0.0522	Charges		80Byte	~
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				Prev Pa	ige Next Page	1 - 100	(10000)									

#### Further Help

If you have any queries relating to RAM please call the Helpdesk on **01268 297295** 

Or you can visit the Cardnet website

https://lloydsbankcardnet.com/additionalservices/reporting/ for further guides and help.



CRD00090 (02/19)