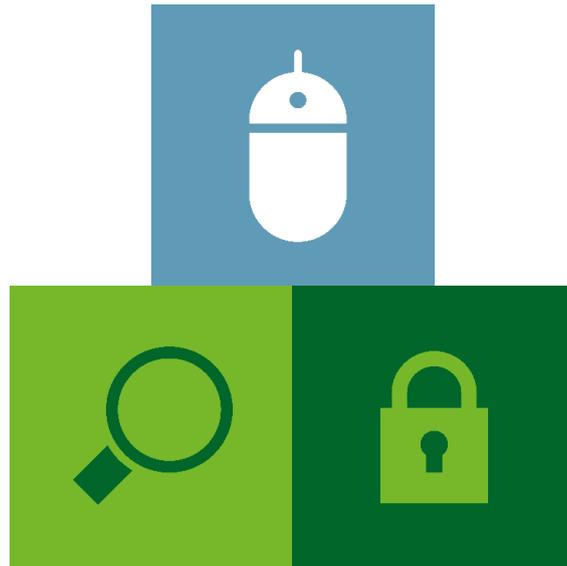


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## CARDNET



## RAM

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Breakdown of Merchant Service Charge

February 2019



**LLOYDS BANK**

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# LOGGING IN TO RAM



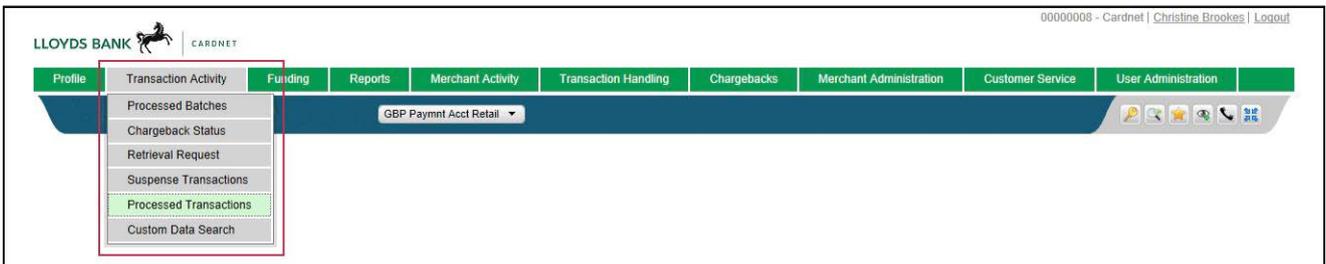
In order to log in to RAM you must have a User ID and Password

- If you have RAM user credentials please go to:  
[www.omnipaygroup.com/acquirer](http://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

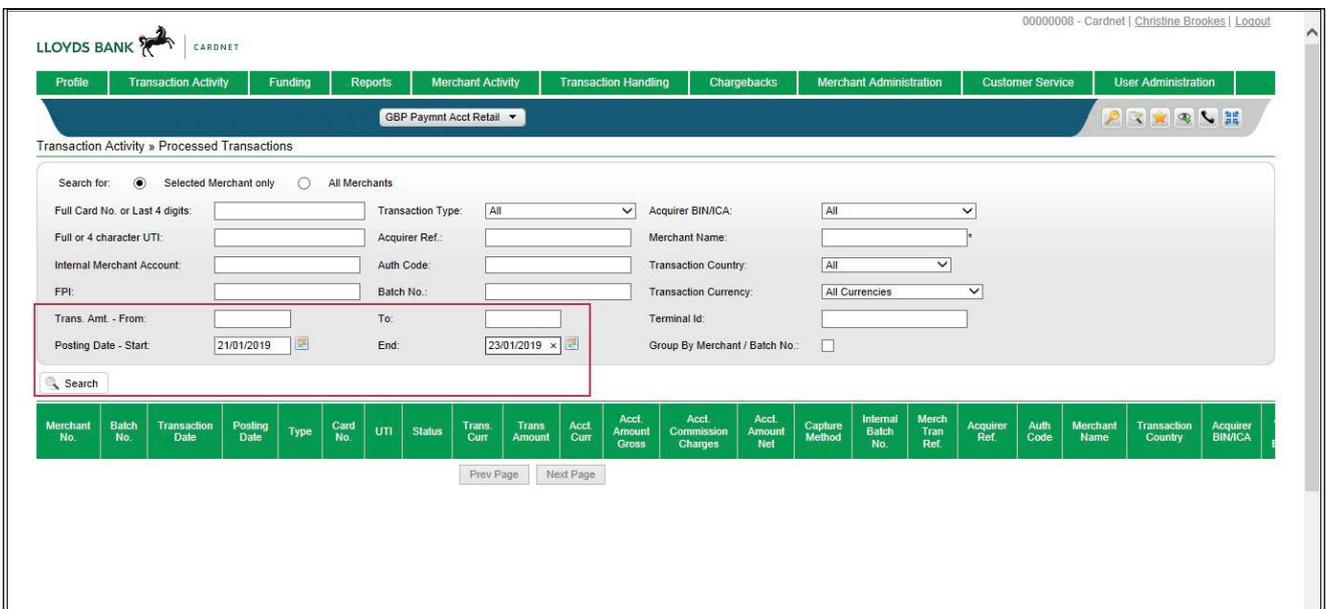
You can view your Merchant Service Charge (total cost) for each transaction and also separately, your Interchange Fee by following the process below:

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



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

- Click Search



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 digits:  Transaction Type:  Acquirer BIN/ICA:   
 Full or 4 character UTI:  Acquirer Ref.:  Merchant Name:   
 Internal Merchant Account:  Auth Code:  Transaction Country:   
 FPI:  Batch No.:  Transaction Currency:   
 Trans. Amt. - From:  To:  Terminal Id:   
 Posting Date - Start:  End:  Group By Merchant / Batch No.:

Transaction Date	Posting Date	Type	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		742551890359043485482
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		742551890359043485484
04/02/2019	04/02/2019	Purchase	453903****3584		Cleared	SEK	1796.00	GBP	150.73	0.30	150.43	Telephone Order	90434854774		742551890359043485478
04/02/2019	04/02/2019	Purchase	491899****1772		Cleared	SEK	485.00	GBP	40.70	0.08	40.82	eCommerce Channel Encrypt	90434854774		742551890359043485479
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		742551890359043485480
04/02/2019	04/02/2019	Purchase	457241****4836		Cleared	SEK	1362.00	GBP	114.30	0.23	114.07	Telephone Order	90434854774		742551890359043485480
04/02/2019	04/02/2019	Purchase	453903****9026		Cleared	SEK	207.00	GBP	17.37	0.03	17.34	SET/3D-SET authenticated	90434854774		742551890359043485480
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		742551890359043485481
04/02/2019	04/02/2019	Purchase	453903****9219		Cleared	SEK	575.00	GBP	48.28	0.10	48.16	SET/3D-SET authenticated	90434854774		742551890359043485481
04/02/2019	04/02/2019	Purchase	494118****9019		Cleared	SEK	480.00	GBP	38.60	0.08	38.52	COF Cardholder Init	90434854774		742551890359043485481
04/02/2019	04/02/2019	Purchase	453903****2638		Cleared	SEK	3012.00	GBP	252.78	0.51	252.27	COF Cardholder Init	90434854774		742551890359043485482

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(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 No. or Last 4 digits:  Transaction Type:  Acquirer BIN/ICA:   
 Full or 4 character UTI:  Acquirer Ref.:  Merchant Name:   
 Internal Merchant Account:  Auth Code:  Transaction Country:   
 FPI:  Batch No.:  Transaction Currency:   
 Trans. Amt. - From:  To:  Terminal Id:   
 Posting Date - Start:  End:  Group By Merchant / Batch No.:

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	90434854774		74255189035904348548208	004288		United Kingdom	425518	Domestic - UK	P74			0.0501	Charges	80Byte
annel Encrypt	90434854774		74255189035904348548447	286577		United Kingdom	425518	Foreign - EMEA	OZA			0.0113	Charges	80Byte
er	90434854774		74255189035904348547837	406404		United Kingdom	425518	Foreign - EMEA	NH2			0.061	Charges	80Byte
annel Encrypt	90434854774		74255189035904348547969	091209		United Kingdom	425518	Foreign - EMEA	NH2			0.05	Charges	80Byte
uthenticated	90434854774		74255189035904348548006	223312		United Kingdom	425518	Foreign - EMEA	NM7			0.0614	Charges	80Byte
er	90434854774		74255189035904348548074	259767		United Kingdom	425518	Foreign - EMEA	NH2			0.0573	Charges	80Byte
uthenticated	90434854774		74255189035904348548082	661696		United Kingdom	425518	Foreign - EMEA	NM7			0.0476	Charges	80Byte
uthenticated	90434854774		74255189035904348548108	810513		United Kingdom	425518	Foreign - EMEA	NM7			0.0506	Charges	80Byte
uthenticated	90434854774		74255189035904348548140	320873		United Kingdom	425518	Foreign - EMEA	NM7			0.0507	Charges	80Byte
ir Init	90434854774		74255189035904348548195	715591		United Kingdom	425518	Foreign - EMEA	DB8			0.0498	Charges	80Byte
ir Init	90434854774		74255189035904348548207	320301		United Kingdom	425518	Foreign - EMEA	NH2			0.0712	Charges	80Byte

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

Trans. Amt. - From:  To:  Terminal Id:   
 Posting Date - Start:  End:  Group By Merchant / Batch No.:

Merchant Name:

Merchant Name	Transaction Date	Posting Date	Type	Card No.	UTI	Status	Trans. Curr.	Trans. Amount	Acct. Curr.	Acct. Amount Gross	Acct. Commission Charges	Acct. Amount Net	Capture Method	Internal Batch No.
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Column J (Acct. Commission Charges) + Column L (Additional Charges)  
 = **Total Merchant Service Charge per transaction:**

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	Batch No.	Transaction Date	Posting Date	Type	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	0.0513	=sum(number1, [number2], ...)	
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		

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	Batch No.	Transaction Date	Posting Date	Type	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	0.0513	=sum(number1, [number2], ...)	
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		

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	Batch No.	Transaction Date	Posting Date	Type	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	0.1613	
3	ADV190209_01	20190208	20190208	Purchase		Cleared	534 GBP		44.21	0.09	44.12	0.0513		
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:	<input type="text"/>	Batch No.:	<input type="text"/>	Transaction Currency:	All Currencies									
Trans. Amt. - From:	<input type="text"/>	To:	<input type="text"/>	Terminal Id:	<input type="text"/>									
Posting Date - Start:	21/01/2019	End:	23/01/2019	Group By Merchant / Batch No.:	<input type="checkbox"/>									
<input type="button" value="Search"/>	<input type="button" value="Download"/>													
Method	Internal Batch No.	Merch Tran Ref.	Acquirer Ref.	Auth Code	Merchant Name	Transaction Country	Acquirer BIN/RCA	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	027			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	90332489012		74255189023903324891486	286164		United Kingdom	425518	Domestic - UK	O35			0.0807	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
ir	90332489012		74255189023903324890413	369886		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
<input type="button" value="Prev Page"/> <input type="button" value="Next Page"/> <span style="margin-left: 20px;">1 - 100 (10000)</span>														

### 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.



**LLOYDS BANK**