

MERCHANT CARD PROCESSING STATEMENT

CHAIN STATEMENT

738574/LLY10/000/116294/0000/001



Page 1 of 453

Statement Period	01 Dec 2016 - 31 Dec 2016
Merchant Number	
Outlets Included	
Customer Service	
VAT Registration No	
Website	www.lloydsbankcardnet.com
Email	cnethelp@firstdatacorp.co.uk

CHAIN SUMMARY

The information in this section and the subsequent detail sections display your processing for the statement period. It is not reflective of what was funded to your account. Funding information can be found in a separate section of the statement.

Page 15	Total Amount Submitted
Page 38	Third Party Transactions
Page 38	Adjustments
Page 38	Interchange Charges
Page 291	Service Charges
Page 361	Fees
Page 428	Chargebacks/Reversals



Unless otherwise noted, the currency reflected in this statement is: Pound Sterling.

Your Service Charges and Fees (D,E,F) due for this statement period will be collected on or immediately after 16/01/17.

Date Issue and Taxpoint 03/01/17 for Internet Charges.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Please remember we cannot guarantee the security of messages sent by email.

Cardnet® is a registered trademark of Lloyds Bank plc. Lloyds Bank plc Registered Office:

25 Gresham Street, London EC2V 7HN. Registered in England and Wales, No. 2065.

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How To Read Your Statement

ATTN: MR. John Froto
111 Spot Way
ANYSHIRE
x99 9xx

MERCHANT CARD PROCESSING STATEMENT

CHAIN STATEMENT

Page 1 of 9

Statement Period	01 Dec 2008 - 31 Dec 2008
Merchant Number	5999999999999999
Outlets Included	3
Customer Service	01268 567100
VAT Registration No	GB244 1555 76
Website	www.lloydsbankcardnet.com
Email	cnethelp@firstdatacorp.co.uk

CHAIN SUMMARY

The information in this section and the subsequent detail sections display your processing for the statement period. It is not reflective of what was funded to your account. Funding information can be found in a separate section of the statement.

Page 4	A Total Amount Submitted	45,850.43
Page 4	B Third Party Funded Transactions	0.00
Page 4	C Adjustments	0.00
Page 4	D Interchange Charges	0.00
Page 5	E Service Charges	-839.10
Page 5	F Fees	-15.00
Page 5	G Chargebacks/Reversals	-50.64

Unless otherwise noted, the currency reflected in this statement is : Pound Sterling
Your Service Charges and Fees (D,E,F) due for this statement period will be collected on or immediately after (date).

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

The **Statement Period** indicates the month that the transactions were processed.

The **Chain Summary** summarises card activity and related charges for the dates specified. Use the letters **A** -- **G** and page numbers to help you quickly find your account details.

Sometimes we use statement messages to communicate important information, so it's worth checking.

Card Processing Terms in Plain Language

The statement period.

The statement period indicates the month that the transactions were processed.

The **Chain summary** summarises card activity and related charges for the statement period. Use letters **A** -- **G** and page numbers to help you quickly find your account details.

Chain statement.

This is your card processing statement for your Cardnet Merchant Account. It includes an activity summary and supporting detail for the statement period shown at the top of the statement.

Merchant number.

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

A Total amount submitted.

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

B Third party transactions.

These are UK Maestro transactions which are not paid by Lloyds Bank Cardnet, but are passed to a third party such as Switchnet for processing and/or funding.

C Adjustments.

These are amounts paid into or out of your Cardnet Merchant Account to resolve processing or billing discrepancies.

D 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.

E Service Charges.

Also known as Merchant Service Charges; these are the amounts we charge to authorise, process and settle your card transactions.

F 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.

G Chargebacks/reversals.

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

Merchant Number

Customer Service

01268 567100

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Statement Period

01 Dec 2016 - 31 Dec 2016

MASTERCARD 2 SERIES BIN RANGE**WHAT is changing?**

MasterCard is rolling out an additional range of six-digit BINs beginning with a 2 which all merchants need to be able to accept. This will effectively double the existing supply of MasterCard BINs - allowing merchants to accept millions more transactions.

WHAT are BINs?

Bank Identification Numbers (BINs) are the first six digits of the card number.

Since the 1960s, MasterCard has been closely identified with the 51-55 BIN range but are now introducing BINs starting with a 2.

WHAT does this mean for my business?

All stand-alone terminals have been updated to accept the new BIN range. If you use a PSP or Third Party, you will need to contact them to make sure they have made the necessary changes on your behalf to enable you to accept the 2-series BIN range.

Date Effective

October 2016.

REVERSAL REMINDER

Please remember you should only submit reversal requests that relate to a previously approved authorisation.

Internet Merchants only...

MASTERCARD SECURECODE TRANSACTIONS**What is changing?**

MasterCard is introducing a new authorisation edit that will downgrade a SecureCode transaction to a non-SecureCode transaction if an Accountholder Authorisation Value (AAV) is not present.

What does this mean?

Today, merchants benefit (where applicable) if they submit their electronic commerce (e-commerce) transactions for cardholder authentication. Unfortunately, many merchants and acquirers are not passing the appropriate authentication detail (AAV) to the Issuer during authorisation. Currently Issuers that approve these transactions are still held liable for chargebacks. Moving forward, If the transaction is downgraded to a Non Secure transaction because the AAV has not been passed, you as the merchant will be liable for this transaction if it is disputed at a later date.

What do I need to do?

We have notified your 3rd party Payment Service Provider and provided them with the technical details they need to ensure that they process the MasterCard SecureCode transactions correctly. We would encourage you to also contact them to ensure they have done this and that you will not be impacted by this change.

Date Effective

October 2016.

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CHAIN STATEMENT

Merchant Number [REDACTED]
Customer Service [REDACTED]

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Statement Period 01 Dec 2016 - 31 Dec 2016

AMOUNTS PROCESSED BY OUTLET

Merchant	Original Amount and Currency	Amount Submitted	Third Party	Adjustments	Interchange	Service Charges	Fees	Chargebacks/ Reversals	Total Amount
	GBP	28,582.95	0.00	0.00	-66.88	-18.23	-5.99	0.00	28,491.85
	GBP	104,963.23	0.00	0.00	-247.26	-74.69	-23.12	0.00	104,618.16
	GBP	20,956.45	0.00	0.00	-48.65	-15.68	-4.48	0.00	20,887.64
	GBP	91,319.81	0.00	0.00	-229.49	-71.44	-25.99	0.00	90,992.89
	GBP	75,193.18	0.00	0.00	-181.15	-49.36	-17.91	0.00	74,944.76
	GBP	108,269.55	0.00	0.00	-266.57	-74.75	-27.37	0.00	107,900.86
	GBP	84,759.80	0.00	0.00	-201.88	-95.30	-26.39	0.00	84,436.23
	GBP	51,481.00	0.00	0.00	-125.91	-33.28	-14.42	0.00	51,307.39
	GBP	103,841.95	0.00	0.00	-252.61	-70.62	-25.97	0.00	103,492.75
	GBP	45,749.36	0.00	0.00	-112.03	-46.88	-14.88	0.00	45,575.57
	GBP	119,260.72	0.00	0.00	-287.50	-104.16	-33.10	0.00	118,835.96
	GBP	193,782.19	0.00	0.00	-467.06	-152.51	-47.86	0.00	193,114.76
	GBP	59,001.34	0.00	0.00	-145.44	-47.90	-16.68	0.00	58,791.32
	GBP	407,504.47	0.00	0.00	-1,017.16	-300.66	-113.91	0.00	406,072.74
	GBP	70,234.40	0.00	0.00	-169.48	-50.81	-17.26	0.00	69,996.85
	GBP	90,881.25	0.00	0.00	-238.35	-70.38	-28.76	0.00	90,543.76
	GBP	45,556.44	0.00	0.00	-107.89	-32.74	-10.90	0.00	45,404.91
	GBP	68,635.60	0.00	0.00	-161.75	-56.50	-16.12	0.00	68,401.23
	GBP	308,963.19	0.00	0.00	-769.36	-220.11	-87.04	0.00	307,886.68
	GBP	151,513.53	0.00	0.00	-378.57	-117.16	-41.90	0.00	150,975.90
	GBP	103,017.58	0.00	0.00	-248.32	-82.84	-26.76	0.00	102,659.66

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