

ADDENDUM NO. III

DATE: October 11, 2017

TO: All Potential Proposers

FROM: Penny Owens, Assistant Purchasing Agent, City of Knoxville

SUBJECT: Addendum No. III to the RFP for Comprehensive Banking Services

RFPs TO BE OPENED: October 19, 2017 at 11:00:00 a.m. (Eastern Time)

This addendum is being published to address the following items regarding the above referenced RFP. This addendum becomes a part of the contract documents and modifies the original specifications as noted.

ITEM 1: This item hereby removes the list of authorized depositories, found to be outdated and incorrect, from Attachment C of the RFP.

ITEM 2: The City responded to a previous question asked about the possible addition of departments to merchant card services in Addendum II. The Addendum stated the volumes for KAT would be included in a subsequent addendum; however, those volumes were already published in the RFP in Section 5.8 on Page 17.

ITEM 3: This item answers questions submitted concerning the RFP referenced above:

Question #1: 6.5. Assignment (Pg. 28) Contractor shall not assign or transfer any interest in this contract without prior written consent of the City.

The bank generally reserves the right to assign to a Bank of America affiliate without consent. Further, as a federally chartered national banking association, any successor institution must by law assume our rights and responsibilities. This is not dependent upon a client's agreement; however, would the City be agreeable to a 30 day notice before assignment to a third party or other non-affiliate?

Answer: The City requirement remains, though assignment to an affiliate would most likely be approved.

Question #2: 6.6 Indemnification and Hold Harmless. (Pg. 28) Successful proposer will be required to sign a contract with the City which contains the following indemnification clause. This indemnification clause will not be altered in any way. Failure to agree with this indemnification clause in the contract may result in the City moving to the next responsible responsive proposer.

The bank proposes mutual non-indemnification. If the City is not agreeable to this, would the City consider an indemnity with a reasonable dollar cap?

Answer: No, the City cannot agree to mutual non-indemnification. No, the City will not consider a cap.

Question #3: Termination. If agreement is terminated, contractor fails to cure default within ten (10) days, in whole or in part for default, the City may procure, upon such terms and in such manner as the Purchasing Agent may deem appropriate, supplies or services similar to those terminated. Question to the City. Please clarify terms that City would deem applicable?

Answer: This clause allows the City to procure the services required in the contract by the City following termination of a contract. The terms of the subsequent procurement would be those deemed appropriate by the Purchasing Agent.

Question #4: Page 26, Section 5.19 Payroll Card. How many employees do you currently pay by paper check that might be converted and/or how many employees are anticipated for use of the Payroll Card? What is the payroll cycle (weekly, bi-weekly, bi-monthly, monthly) and average net pay for these employees?

Answer: We currently pay 75 employees by paper check. The payroll cycle is bi-weekly and the average net pay for those employees is \$1,071.

Question #5: Merchant questions. In addition to the locations that you have listed are there other Business Units that will utilize this RFP? If so, please provide business unit name, processing volumes and number of transactions. Also, please provide the processing solution utilized. If a gateway or software please advise on the version or connectivity method.

Answer: PBA is the only other business entity utilizing the banking RFP and they are only utilizing the banking RFP for banking services, not for merchant services. Currently there are no other departments in the City of Knoxville that will utilize the RFP, other than the departments listed. In the future, there are some departments that may be incorporated into the merchants' services as listed in the previous addendum.

Question #6: Could the City provide 3 months of merchant statements?

Answer: See Exhibit 1 to this addendum.

Question #7: Who is the current provider?

Answer: Bank of America

Question #8: What make and model of terminal is the City using to process transactions?

Answer: FD130 DUO

Question #9: Is the terminal connection dial up or IP?

Answer: Dial up

Question #10: What City systems would the merchant processor need to integrate into?

Answer: None

Question #11: What is the driving force behind releasing this RFP?

Answer: Expiration of current contract

Question #12: What departments will be participating in the review/evaluation process of the RFP responses?

Answer: The City does not disclose anything about the evaluation committee while a procurement is active but all documents pertaining to the procurement are a matter of public record once the intent to award is announced.

Question #13: Can you provide the names and titles that make up the review/evaluation committee?

Answer: No

Question #14: Is the City EMV compliant and are you using any other security products?

Answer: Yes, the City is compliant and using no other security products

Question #15: How many individuals still receive checks from the City per month that you may convert to a payroll card?

Answer: 75

Question #16: Purchasing Card 5.9. How many days after cycle do you pay your bill?

Answer: Bill is paid on the due date

Question #17: Out of the Total Dollar Volume of \$1.7M listed in Section 5.9, how much of that is the volume of the preloaded declining-balance cards?

Answer: Approximately \$272,083 annually

Question #18: How much do you load on the preloaded declining-balance cards and what is the frequency? (Example- You load \$250 on each card semi-annually)

Answer: Three departments currently use the preloaded declining balance cards, specifically Fleet, Police, and Knoxville Area Transit (KAT). The cards are preloaded at the beginning of each fiscal year with the following amounts:

Department	Preload Amount	Number of Cards
Fleet	\$200	21
	\$700	25
KAT	\$275	14
	\$560	1

	\$835	27
Police	\$200	32
	\$300	7
	\$428	1
	\$500	429
Total		557

Question #19: 5.4.I Do you use or require Deposit Reconciliation?

Answer: Yes

Question #20: 5.5.a Can you provide estimated amount and frequency of the large withdrawals of cash?

Answer: See Addendum II

Question #21: 5.6 a, b - Please clarify if these are for wires or ACH?

Answer: Cash withdrawal but the City does not anticipate the need for this often

Question #22: 5.7 - Do you submit ACH files via Direct Transmission or via internet banking? Or both?

Answer: Currently our ACH files are uploaded through our current provider's online platform. The only direct transmission we upload is our file for pos pay.

Question #23: 5.3 - How do you currently receive your partial and full account reconciliation reports? What is your preferred method, paper copy or via your internet banking?

Answer: Currently we receive paper copies, but we plan to move to internet banking copies soon. Our preferred method is internet banking copies, provided a download in .pdf form is available.

Question #24: 5.6 & 5.7 - How many online users currently have access to originate wire transfers and ACH files?

Answer: 5

Question #25: Page 3, Section I: Is the City requesting that the quoted pricing schedule be valid for 3 years or for 5 years? The contract term is stated to be 3 years with 2 additional one year extensions upon mutual consent.

Answer: Per the Price Proposal Form (S-2), the City requests a fixed price per item for the first three years of the contract term and the option to provide separate fixed prices for the optional years four and five.

Question #26: NationsBank is referenced in Attachment C and should be updated to Bank of America, N.A.

Answer: See Item 1 above

Question #27: Are there any specific requirements for references?

Answer: See Section V. and VIII. of the RFP

Merchant Services

YOUR CARD PROCESSING STATEMENT

COK - BUILDING PERMIT
ATTN: ATTN TREASURERS' OFFICE
PO BOX 1631
KNOXVILLE TN 37901-1631

Page 1 of 8	THIS IS NOT A BILL
Statement Period	08/01/17 - 08/31/17
Merchant Number	[REDACTED]
Customer Service	Website - BusinessTrack.com Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for August activity will appear on September statement.	
Page 4	Total Amount Submitted		\$101,134.00
	Third Party Transactions		0.00
	Chargebacks/Reversals		-\$35.00
	Adjustments		0.00
	Fees Charged*		-\$3,716.94
Total Amount Funded to Your Bank			\$97,382.06

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Reminder: Responsibilities Related to Account Data Compromise Events
 Bank of America Merchant Services reminds merchants that they must report a suspected or confirmed Account Data Compromise (ADC) event immediately.

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

Merchant Number [REDACTED]
Customer Service Website - BusinessTrack.com
Phone - 1-800-430-7161

Page 3 of 8

Statement Period 08/01/17 - 08/31/17

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT (continued)

If you suspect or have confirmation of a data security breach, you can report the incident two ways:

1. Contact Bank of America Merchant Services Customer Service at 1.800.228.5882
2. Contact your business consultant, if applicable

Additionally, do not delete or alter any data during an investigation of an ADC event or potential ADC event. Failure to cooperate fully with an investigation may lead to additional assessments.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 4 of 8

Statement Period 08/01/17 - 08/31/17

SUMMARY BY CARD TYPE

(Total Sales You Submitted - Refunds = Total Amount You Submitted)

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$212.22	153	\$32,469.50	0	0.00	153	\$32,469.50
Visa	\$158.64	432	\$68,532.50	0	0.00	432	\$68,532.50
Discover	\$33.00	4	\$132.00	0	0.00	4	\$132.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		589	\$101,134.00	0	0.00	589	\$101,134.00

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
08/01/17		\$2,311.50	0.00	0.00	0.00	0.00		\$2,311.50
08/02/17		\$7,152.50	0.00	0.00	0.00	-\$3,716.94		\$3,435.56
08/03/17		\$3,586.00	0.00	0.00	0.00	0.00		\$3,586.00
08/04/17		\$2,724.00	0.00	0.00	0.00	0.00		\$2,724.00
08/05/17		\$3,462.50	0.00	0.00	0.00	0.00		\$3,462.50
08/08/17		\$7,161.00	0.00	0.00	0.00	0.00		\$7,161.00
08/09/17		\$7,587.50	0.00	0.00	0.00	0.00		\$7,587.50
08/10/17		\$7,066.50	0.00	0.00	0.00	0.00		\$7,066.50
08/11/17		\$6,490.00	0.00	0.00	0.00	0.00		\$6,490.00
08/12/17		\$2,037.50	0.00	0.00	0.00	0.00		\$2,037.50
08/15/17		\$1,568.00	0.00	-\$35.00	0.00	0.00		\$1,533.00
08/16/17		\$3,244.00	0.00	0.00	0.00	0.00		\$3,244.00
08/17/17		\$3,046.50	0.00	0.00	0.00	0.00		\$3,046.50
08/18/17		\$2,735.50	0.00	0.00	0.00	0.00		\$2,735.50
08/19/17		\$1,541.00	0.00	0.00	0.00	0.00		\$1,541.00
08/22/17		\$1,106.00	0.00	0.00	0.00	0.00		\$1,106.00
08/23/17		\$4,844.00	0.00	0.00	0.00	0.00		\$4,844.00
08/24/17		\$19,683.00	0.00	0.00	0.00	0.00		\$19,683.00
08/25/17		\$2,474.50	0.00	0.00	0.00	0.00		\$2,474.50
08/26/17		\$1,982.00	0.00	0.00	0.00	0.00		\$1,982.00
08/29/17		\$5,372.00	0.00	0.00	0.00	0.00		\$5,372.00
08/30/17		\$2,075.00	0.00	0.00	0.00	0.00		\$2,075.00
08/31/17		\$1,883.50	0.00	0.00	0.00	0.00		\$1,883.50
Total		\$101,134.00	0.00	-\$35.00	0.00	-\$3,716.94		\$97,382.06

*Certain fees and charges may relate to a prior period

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
07/31/17	728498310457	\$600.00	\$1,711.50	0.00	0.00	0.00	\$2,311.50
08/01/17	728498010458	\$802.00	\$6,350.50	0.00	0.00	0.00	\$7,152.50
08/02/17	728498020459	\$745.00	\$2,841.00	0.00	0.00	0.00	\$3,586.00
08/03/17	728498030460	0.00	\$2,724.00	0.00	0.00	0.00	\$2,724.00
08/04/17	728498040461	\$689.00	\$2,773.50	0.00	0.00	0.00	\$3,462.50

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
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 Phone - 1-800-430-7161

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 Statement Period 08/01/17 - 08/31/17

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
08/07/17	728498070462	\$260.00	\$6,901.00	0.00	0.00	0.00	\$7,161.00
08/08/17	728498080463	\$677.50	\$6,910.00	0.00	0.00	0.00	\$7,587.50
08/09/17	728498090464	\$1,059.50	\$6,007.00	0.00	0.00	0.00	\$7,066.50
08/10/17	728498100465	\$2,596.00	\$3,894.00	0.00	0.00	0.00	\$6,490.00
08/11/17	728498110466	\$342.50	\$1,695.00	0.00	0.00	0.00	\$2,037.50
08/14/17	728498140467	\$546.00	\$972.00	\$50.00	0.00	0.00	\$1,568.00
08/15/17	728498150468	\$1,171.50	\$2,010.50	\$62.00	0.00	0.00	\$3,244.00
08/16/17	728498160469	\$1,076.00	\$1,950.50	\$20.00	0.00	0.00	\$3,046.50
08/17/17	728498170470	\$1,773.00	\$962.50	0.00	0.00	0.00	\$2,735.50
08/18/17	728498180471	\$437.00	\$1,104.00	0.00	0.00	0.00	\$1,541.00
08/21/17	728498210472	\$170.00	\$936.00	0.00	0.00	0.00	\$1,106.00
08/22/17	728498220473	\$2,276.00	\$2,568.00	0.00	0.00	0.00	\$4,844.00
08/23/17	728498230474	\$13,039.00	\$6,644.00	0.00	0.00	0.00	\$19,683.00
08/24/17	728498240475	\$496.50	\$1,978.00	0.00	0.00	0.00	\$2,474.50
08/25/17	728498250476	\$408.50	\$1,573.50	0.00	0.00	0.00	\$1,982.00
08/28/17	728498280477	\$2,302.00	\$3,070.00	0.00	0.00	0.00	\$5,372.00
08/29/17	728498290478	\$288.00	\$1,787.00	0.00	0.00	0.00	\$2,075.00
08/30/17	728498300479	\$714.50	\$1,169.00	0.00	0.00	0.00	\$1,883.50
Sub Totals		\$32,469.50	\$68,532.50	\$132.00	0.00	0.00	\$101,134.00
Total							\$101,134.00

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	08/31/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	08/31/17	VISA NETWORK FEE CNP 2-06	-39.84
FEE	08/31/17	BATCH SETTLEMENT FEE 23 TRANSACTIONS AT .350000	-8.05
FEE	08/31/17	DIGITAL ENABLEMENT FEE .000100 X 96 TRNS \$23,957.50	-2.40
FEE	08/31/17	SUPPORT PACKAGE FEE	-12.50
FEE	08/31/17	CHARGEBACK FEE 1 TRANSACTIONS AT 15.000000	-15.00
FEE	08/31/17	NETWORK AUTHORIZATION FEE 5 TRANSACTIONS AT .002500	-0.01
FEE	08/31/17	MC NETWORK ACCESS AUTH FEE 169 TRANSACTIONS AT .019500	-3.30
FEE	08/31/17	VISA MISUSE OF AUTH FEE 1 TRANSACTIONS AT .090000	-0.09
FEE	08/31/17	ACQUIRER PROCESSOR FEE CREDIT 274 TRANSACTIONS AT .019500	-5.34
FEE	08/31/17	ACQUIRER PROCESSOR FEE DB/PP 179 TRANSACTIONS AT .015500	-2.77
FEE	08/31/17	MC ACCT STATUS INQ SVC INTRARE 1 TRANSACTIONS AT .025000	-0.03
		TOTAL FEES	-89.66
INTERCHANGE	08/22/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201707	-0.21
INTERCHANGE	08/31/17	MC ASSESSMNT TRAN AMT >=\$1K .000200 X 5 TRNS \$16,255.50	-3.25
INTERCHANGE	08/31/17	DISCOVER ASSESSMENT FEE .001300 TIMES \$132.00	-0.17
INTERCHANGE	08/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$49,278.50	-64.06
INTERCHANGE	08/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$32,469.50	-38.96
INTERCHANGE	08/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$19,254.00	-25.03

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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 Statement Period 08/01/17 - 08/31/17

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	08/31/17	DSCVR PSL PUBLIC SVC RW	-1.75
INTERCHANGE	08/31/17	DSCVR PSL PUBLIC SVC PR	-0.41
INTERCHANGE	08/31/17	DSCVR COMML ELECT EMRG MKT	-0.38
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR4 RETAIL	-122.25
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR4 CNP	-130.28
INTERCHANGE	08/31/17	VI-CPS GOVERNMENT CREDIT	-195.10
INTERCHANGE	08/31/17	VI-US REGULATED (DB)	-7.97
INTERCHANGE	08/31/17	VI-US REGULATED COMM (DB)	-21.53
INTERCHANGE	08/31/17	VI-BUSINESS CARD CP (DB)	-19.09
INTERCHANGE	08/31/17	VI-BUSINESS CARD CNP (DB)	-73.93
INTERCHANGE	08/31/17	VI-CPS GOVERNMENT DEBIT	-4.14
INTERCHANGE	08/31/17	VI-CPS GOVERNMENT DEBIT (CAP)	-2.00
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR1 CNP	-64.54
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR1 RETAIL	-17.20
INTERCHANGE	08/31/17	VI-CORPORATE CARD CNP	-4.28
INTERCHANGE	08/31/17	VI-PURCHASING CARD CNP	-348.88
INTERCHANGE	08/31/17	VI-PURCHASING CARD - CP	-7.10
INTERCHANGE	08/31/17	VI-SIGNATURE PREFERRED CRP STD	-1.58
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR2 CNP	-58.71
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR2 RETAIL	-12.18
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR3 CNP	-80.16
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR3 RETAIL	-125.04
INTERCHANGE	08/31/17	VI-CPS/RETAIL ALL OTHER (DB)	-12.53
INTERCHANGE	08/31/17	MC-EMRG MKT EDU/GOVT(DB)	-6.78
INTERCHANGE	08/31/17	MC-BUS LEVEL 3 DATA RATE II	-8.51
INTERCHANGE	08/31/17	MC-BUS LEVEL 4 DATA RATE II	-442.50
INTERCHANGE	08/31/17	MC-REG INCENT FRF ADJ POS (DB)	-1.76
INTERCHANGE	08/31/17	MC-REGULATED COMM (DB)	-1.33
INTERCHANGE	08/31/17	MC-REGULATED FRD ADJ COMM (DB)	-8.99
INTERCHANGE	08/31/17	MC-COMM DATA RATE II BUS (DB)	-33.35
INTERCHANGE	08/31/17	MC-PUBLIC SECTOR	-19.02
INTERCHANGE	08/31/17	MC-WORLDCARD PUBLIC SECTOR	-10.53
INTERCHANGE	08/31/17	MC-CORP DATA RATE II (US) PUR	-7.93
INTERCHANGE	08/31/17	MC-CORP DATA RATE II (US) BUS	-21.12
INTERCHANGE	08/31/17	MC-BUS LEVEL 2 DATA RATE II	-6.33
INTERCHANGE	08/31/17	MC-COMML DATA RT II FLT NONFL	-53.19
INTERCHANGE	08/31/17	MC-WORLD ELITE PUBLIC SECTOR	-5.12
INTERCHANGE	08/31/17	MC-ENHANCED PUBLIC SECTOR	-9.02
		TOTAL INTERCHANGE	-2078.19
SERVICE	08/31/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	08/31/17	VI BASE II SYSTEM FILE FEE 432 TRANSACTIONS AT .001800	-0.77
SERVICE	08/31/17	MASTERCARD SALES TRANS FEE 153 TRANSACTIONS AT .420000	-64.26
SERVICE	08/31/17	VISA SALES TRANS FEE 432 TRANSACTIONS AT .420000	-181.44
SERVICE	08/31/17	DISCOVER SALES TRANS FEE 4 TRANSACTIONS AT .420000	-1.68
SERVICE	08/31/17	DISCOVER SALES DISCOUNT .003200 DISC RATE TIMES \$132.00	-0.42

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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 Statement Period 08/01/17 - 08/31/17

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
SERVICE	08/31/17	DISCOVER DATA USAGE FEE 4 TRANSACTIONS AT .019500	-0.08
SERVICE	08/31/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$32,469.50	-103.90
SERVICE	08/31/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$68,532.50	-219.30
SERVICE	08/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$32,469.50	-2.31
TOTAL SERVICE			-594.11
GRAND TOTAL			-2,761.96

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges
DISCOVER NONDEBIT								
DSCVR PSL PUBLIC SVC RW	100.00	76	2	50	1.55	0.100	1.75	2.54
DSCVR PSL PUBLIC SVC PR	20.00	15	1	25	1.55	0.100	0.41	
DSCVR COMML ELECT EMRG MKT	12.00	9	1	25	2.30	0.100	0.38	
DISCOVER NONDEBIT TOTAL	132.00		4					
MASTERCARD NONDEBIT								
MC-BUS LEVEL 3 DATA RATE II	376.00	1	2	1	2.21	0.100	8.51	583.27
MC-BUS LEVEL 4 DATA RATE II	19,039.00	59	27	18	2.31	0.100	442.50	
MC-PUBLIC SECTOR	1,130.00	3	15	10	1.55	0.100	19.02	
MC-WORLDCARD PUBLIC SECTOR	615.00	2	10	7	1.55	0.100	10.53	
MC-CORP DATA RATE II (US) PUR	305.00	1	3	2	2.50	0.100	7.93	
MC-CORP DATA RATE II (US) BUS	1,016.00	3	8	5	2.00	0.100	21.12	
MC-BUS LEVEL 2 DATA RATE II	270.00	1	5	3	2.16	0.100	6.33	
MC-COMML DATA RT II FLT NONFL	2,083.50	6	11	7	2.50	0.100	53.19	
MC-WORLD ELITE PUBLIC SECTOR	298.00	1	5	3	1.55	0.100	5.12	
MC-ENHANCED PUBLIC SECTOR	543.00	2	6	4	1.55	0.100	9.02	
MASTERCARD NONDEBIT TOTAL	25,675.50		92					
MASTERCARD DEBIT								
MC-EMRG MKT EDU/GOVT(DB)	836.00	3	9	6	0.65	0.150	6.78	52.21
MC-REG INCENT FRF ADJ POS (DB)	446.00	1	7	5	0.05	0.220	1.76	
MC-REGULATED COMM (DB)	563.00	2	5	3	0.05	0.210	1.33	
MC-REGULATED FRD ADJ COMM (DB)	3,465.00	11	33	22	0.05	0.220	8.99	
MC-COMM DATA RATE II BUS (DB)	1,484.00	5	7	5	2.20	0.100	33.35	
MASTERCARD DEBIT TOTAL	6,794.00		61					

YOUR CARD PROCESSING STATEMENT

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 Statement Period 08/01/17 - 08/31/17

PENDING INTERCHANGE CHARGES			Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
Product/Description	Sales Total	% Of Sales			Rate	Cost Per Transaction		
VISA NONDEBIT								
VI-BUSINESS CARD TR4 RETAIL	4,862.00	7	7	2	2.50	0.100	122.25	1,167.30
VI-BUSINESS CARD TR4 CNP	4,551.00	7	37	9	2.70	0.200	130.28	
VI-CPS GOVERNMENT CREDIT	12,045.00	18	84	19	1.55	0.100	195.10	
VI-BUSINESS CARD TR1 CNP	2,735.00	4	30	7	2.25	0.100	64.54	
VI-BUSINESS CARD TR1 RETAIL	759.00	1	5	1	2.20	0.100	17.20	
VI-CORPORATE CARD CNP	150.00	0	3	1	2.65	0.100	4.28	
VI-PURCHASING CARD CNP	13,063.50	19	27	6	2.65	0.100	348.88	
VI-PURCHASING CARD - CP	276.00	0	2	0	2.50	0.100	7.10	
VI-SIGNATURE PREFERRED CRP STD	50.00	0	1	0	2.95	0.100	1.58	
VI-BUSINESS CARD TR2 CNP	2,231.00	3	27	6	2.45	0.150	58.71	
VI-BUSINESS CARD TR2 RETAIL	503.50	1	6	1	2.30	0.100	12.18	
VI-BUSINESS CARD TR3 CNP	2,867.50	4	28	6	2.60	0.200	80.16	
VI-BUSINESS CARD TR3 RETAIL	5,185.00	8	6	1	2.40	0.100	125.04	
VISA NONDEBIT TOTAL	49,278.50		263					
VISA DEBIT								
VI-US REGULATED (DB)	5,382.50	8	24	6	0.05	0.220	7.97	141.19
VI-US REGULATED COMM (DB)	7,857.00	11	80	19	0.05	0.220	21.53	
VI-BUSINESS CARD CP (DB)	1,058.50	2	11	3	1.70	0.100	19.09	
VI-BUSINESS CARD CNP (DB)	2,891.00	4	31	7	2.45	0.100	73.93	
VI-CPS GOVERNMENT DEBIT	499.00	1	6	1	0.65	0.150	4.14	
VI-CPS GOVERNMENT DEBIT (CAP)	300.00	0	1	0	0.00	2.000	2.00	
VI-CPS/RETAIL ALL OTHER (DB)	1,266.00	2	16	4	0.80	0.150	12.53	
VISA DEBIT TOTAL	19,254.00		169					
Total	101,134.00		589					1,946.51

See www.BusinessTrack.com to review details of your statement.

YOUR CARD PROCESSING STATEMENT

COK - BUILDING PERMIT
ATTN: ATTN TREASURERS' OFFICE
PO BOX 1631
KNOXVILLE TN 37901-1631

Page 1 of 8 **THIS IS NOT A BILL**
 Statement Period 07/01/17 - 07/31/17
 Merchant Number [REDACTED]
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SUMMARY

An overview of account activity for the statement period.
 Fees charged for July activity will appear on August statement.

Page 3	Total Amount Submitted	\$223,587.40
	Third Party Transactions	0.00
	Chargebacks/Reversals	0.00
	Adjustments	-\$68,691.00
	Fees Charged*	-\$2,476.46
	Total Amount Funded to Your Bank	\$152,419.94

See page 2 for Key Definition of Terms

*Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

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SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$212.07	123	\$26,084.50	0	0.00	123	\$26,084.50
Visa	\$325.59	394	\$128,282.90	0	0.00	394	\$128,282.90
Discover	\$105.80	5	\$529.00	0	0.00	5	\$529.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Adjustments	0.00	0	0.00	0	0.00	0	\$68,691.00
Total		522	\$154,896.40	0	0.00	522	\$223,587.40

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
07/01/17		\$4,752.00	0.00	0.00	0.00	0.00		\$4,752.00
07/02/17		0.00	0.00	0.00	0.00	-\$2,476.46		-\$2,476.46
07/04/17		\$72,087.50	0.00	0.00	-\$68,691.00	0.00		\$3,396.50
07/06/17		\$74,383.50	0.00	0.00	0.00	0.00		\$74,383.50
07/07/17		\$3,772.50	0.00	0.00	0.00	0.00		\$3,772.50
07/08/17		\$2,811.50	0.00	0.00	0.00	0.00		\$2,811.50
07/11/17		\$3,474.50	0.00	0.00	0.00	0.00		\$3,474.50
07/12/17		\$3,359.50	0.00	0.00	0.00	0.00		\$3,359.50
07/13/17		\$2,994.50	0.00	0.00	0.00	0.00		\$2,994.50
07/14/17		\$3,229.00	0.00	0.00	0.00	0.00		\$3,229.00
07/15/17		\$4,089.00	0.00	0.00	0.00	0.00		\$4,089.00
07/18/17		\$5,301.50	0.00	0.00	0.00	0.00		\$5,301.50
07/19/17		\$3,675.50	0.00	0.00	0.00	0.00		\$3,675.50
07/20/17		\$4,986.50	0.00	0.00	0.00	0.00		\$4,986.50
07/21/17		\$6,973.00	0.00	0.00	0.00	0.00		\$6,973.00
07/22/17		\$2,595.00	0.00	0.00	0.00	0.00		\$2,595.00
07/25/17		\$6,075.00	0.00	0.00	0.00	0.00		\$6,075.00
07/26/17		\$3,711.00	0.00	0.00	0.00	0.00		\$3,711.00
07/27/17		\$8,209.40	0.00	0.00	0.00	0.00		\$8,209.40
07/28/17		\$3,643.50	0.00	0.00	0.00	0.00		\$3,643.50
07/29/17		\$2,548.50	0.00	0.00	0.00	0.00		\$2,548.50
07/30/17		\$915.00	0.00	0.00	0.00	0.00		\$915.00
Total		\$223,587.40	0.00	0.00	-\$68,691.00	-\$2,476.46		\$152,419.94

*Certain fees and charges may relate to a prior period

AMOUNTS SUBMITTED BY BATCH							
Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
06/30/17	728498300436	\$1,430.50	\$3,297.50	\$24.00	0.00	0.00	\$4,752.00
07/03/17	728498030437	\$541.00	\$2,855.50	0.00	0.00	0.00	\$3,396.50
07/04/17	728498030437	0.00	0.00	0.00	0.00	0.00	0.00
07/05/17	000000807890	0.00	\$68,691.00	0.00	0.00	0.00	\$68,691.00
07/05/17	728498050438	\$3,296.00	\$2,396.50	0.00	0.00	0.00	\$5,692.50
07/06/17	728498060439	\$1,198.00	\$2,574.50	0.00	0.00	0.00	\$3,772.50

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AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
07/07/17	728498070440	\$440.00	\$2,371.50	0.00	0.00	0.00	\$2,811.50
07/10/17	728498100441	\$357.50	\$3,117.00	0.00	0.00	0.00	\$3,474.50
07/11/17	728498110442	\$256.00	\$3,103.50	0.00	0.00	0.00	\$3,359.50
07/12/17	728498120443	\$293.00	\$2,551.50	\$150.00	0.00	0.00	\$2,994.50
07/13/17	728498130444	\$1,560.00	\$1,609.00	\$60.00	0.00	0.00	\$3,229.00
07/14/17	728498140445	\$3,014.50	\$1,074.50	0.00	0.00	0.00	\$4,089.00
07/17/17	728498170446	\$1,507.50	\$3,794.00	0.00	0.00	0.00	\$5,301.50
07/18/17	728498180447	\$561.00	\$2,819.50	\$295.00	0.00	0.00	\$3,675.50
07/19/17	728498190448	\$2,244.00	\$2,742.50	0.00	0.00	0.00	\$4,986.50
07/20/17	728498200449	\$4,180.50	\$2,792.50	0.00	0.00	0.00	\$6,973.00
07/21/17	728498210450	\$419.50	\$2,175.50	0.00	0.00	0.00	\$2,595.00
07/24/17	728498240451	\$657.00	\$5,418.00	0.00	0.00	0.00	\$6,075.00
07/25/17	728498250452	\$588.00	\$3,123.00	0.00	0.00	0.00	\$3,711.00
07/26/17	728498260453	\$1,393.50	\$6,815.90	0.00	0.00	0.00	\$8,209.40
07/27/17	728498270454	\$789.50	\$2,854.00	0.00	0.00	0.00	\$3,643.50
07/28/17	728498280455	\$442.50	\$2,106.00	0.00	0.00	0.00	\$2,548.50
07/29/17	728498290456	\$915.00	0.00	0.00	0.00	0.00	\$915.00
Sub Totals		\$26,084.50	\$128,282.90	\$529.00	0.00	0.00	\$154,896.40

Date Submitted	Batch Submitted	Adjustment	Total Submitted
06/30/17	728498300436	0.00	0.00
07/03/17	728498030437	0.00	0.00
07/04/17	728498030437	\$68,691.00	\$68,691.00
07/05/17	000000807890	0.00	0.00
07/05/17	728498050438	0.00	0.00
07/06/17	728498060439	0.00	0.00
07/07/17	728498070440	0.00	0.00
07/10/17	728498100441	0.00	0.00
07/11/17	728498110442	0.00	0.00
07/12/17	728498120443	0.00	0.00
07/13/17	728498130444	0.00	0.00
07/14/17	728498140445	0.00	0.00
07/17/17	728498170446	0.00	0.00
07/18/17	728498180447	0.00	0.00
07/19/17	728498190448	0.00	0.00
07/20/17	728498200449	0.00	0.00
07/21/17	728498210450	0.00	0.00
07/24/17	728498240451	0.00	0.00
07/25/17	728498250452	0.00	0.00
07/26/17	728498260453	0.00	0.00
07/27/17	728498270454	0.00	0.00

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AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	Adjustment	Total Submitted
07/28/17	728498280455	0.00	0.00
07/29/17	728498290456	0.00	0.00
Sub Totals		\$68,691.00	\$68,691.00
Total			\$223,587.40

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	07/31/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	07/31/17	VISA NETWORK FEE CNP 2-06	-34.77
FEE	07/31/17	BATCH SETTLEMENT FEE 22 TRANSACTIONS AT .350000	-7.70
FEE	07/31/17	DIGITAL ENABLEMENT FEE .000100 X 85 TRNS \$18,853.00	-1.89
FEE	07/31/17	SUPPORT PACKAGE FEE	-12.50
FEE	07/31/17	NETWORK AUTHORIZATION FEE 5 TRANSACTIONS AT .002500	-0.01
FEE	07/31/17	MC NETWORK ACCESS AUTH FEE 133 TRANSACTIONS AT .019500	-2.59
FEE	07/31/17	ACQUIRER PROCESSOR FEE CREDIT 250 TRANSACTIONS AT .019500	-4.88
FEE	07/31/17	ACQUIRER PROCESSOR FEE DB/PP 156 TRANSACTIONS AT .015500	-2.42
TOTAL FEES			-67.09
INTERCHANGE	07/19/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201706	-0.21
INTERCHANGE	07/31/17	MC ASSESSMNT TRAN AMT >=\$1K .000200 X 5 TRNS \$9,000.50	-1.80
INTERCHANGE	07/31/17	DISCOVER ASSESSMENT FEE .001300 TIMES \$529.00	-0.69
INTERCHANGE	07/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$113,360.90	-147.37
INTERCHANGE	07/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$26,084.50	-31.30
INTERCHANGE	07/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$14,922.00	-19.40
INTERCHANGE	07/31/17	DSCVR PSL PUBLIC SVC RW	-3.51
INTERCHANGE	07/31/17	DSCVR COMML ELECT EMRG MKT	-2.48
INTERCHANGE	07/31/17	DSCVR PSL PUBLIC SVC PP	-3.46
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR4 RETAIL	-79.95
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR4 CNP	-261.33
INTERCHANGE	07/31/17	VI-CPS GOVERNMENT CREDIT	-1212.91
INTERCHANGE	07/31/17	VI-US REGULATED (DB)	-4.21
INTERCHANGE	07/31/17	VI-US REGULATED COMM (DB)	-14.46
INTERCHANGE	07/31/17	VI-BUSINESS CARD CP (DB)	-21.13
INTERCHANGE	07/31/17	VI-BUSINESS CARD CNP (DB)	-100.11
INTERCHANGE	07/31/17	VI-CPS GOVERNMENT DEBIT	-6.40
INTERCHANGE	07/31/17	VI-CPS GOVERNMENT PREPAID	-0.51
INTERCHANGE	07/31/17	VI-EIRF NON CPS ALL OTHER	-2.75
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR1 CNP	-172.94
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR1 RETAIL	-27.93
INTERCHANGE	07/31/17	VI-PURCHASING CARD CNP	-61.69
INTERCHANGE	07/31/17	VI-PURCHASING CARD - CP	-18.56
INTERCHANGE	07/31/17	VI-SIGNATURE PREFERRED CRP STD	-1.58
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR2 CNP	-30.11
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR2 RETAIL	-32.29
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR3 CNP	-164.88

YOUR CARD PROCESSING STATEMENT

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 Statement Period 07/01/17 - 07/31/17

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR3 RETAIL	-59.55
INTERCHANGE	07/31/17	VI-CPS/RETAIL ALL OTHER (DB)	-27.46
INTERCHANGE	07/31/17	MC-EMRG MKT EDU/GOVT(DB)	-2.78
INTERCHANGE	07/31/17	MC-EMRG MKT EDU/GOVT(DB)CAP	-4.00
INTERCHANGE	07/31/17	MC-BUS LEVEL 3 DATA RATE II	-5.91
INTERCHANGE	07/31/17	MC-BUS LEVEL 4 DATA RATE II	-68.74
INTERCHANGE	07/31/17	MC-REG INCENT FRF ADJ POS (DB)	-0.99
INTERCHANGE	07/31/17	MC-REGULATED COMM (DB)	-0.23
INTERCHANGE	07/31/17	MC-REGULATED FRD ADJ COMM (DB)	-6.76
INTERCHANGE	07/31/17	MC-COMM DATA RATE II BUS (DB)	-27.50
INTERCHANGE	07/31/17	MC-PUBLIC SECTOR	-57.00
INTERCHANGE	07/31/17	MC-WORLDCARD PUBLIC SECTOR	-2.78
INTERCHANGE	07/31/17	MC-CORP DATA RATE II (US) PUR	-1.85
INTERCHANGE	07/31/17	MC-CORP DATA RATE II (US) BUS	-77.22
INTERCHANGE	07/31/17	MC-BUS LEVEL 2 DATA RATE II	-10.19
INTERCHANGE	07/31/17	MC-CORP DATA RATE II (US) CORP	-2.10
INTERCHANGE	07/31/17	MC-COMML DATA RT II FLT NONFL	-51.04
INTERCHANGE	07/31/17	MC-WORLD ELITE PUBLIC SECTOR	-75.82
INTERCHANGE	07/31/17	MC-ENHANCED PUBLIC SECTOR	-6.46
TOTAL INTERCHANGE			-2912.34
SERVICE	07/31/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	07/31/17	VI BASE II SYSTEM FILE FEE 394 TRANSACTIONS AT .001800	-0.70
SERVICE	07/31/17	MASTERCARD SALES TRANS FEE 123 TRANSACTIONS AT .420000	-51.66
SERVICE	07/31/17	VISA SALES TRANS FEE 394 TRANSACTIONS AT .420000	-165.48
SERVICE	07/31/17	DISCOVER SALES TRANS FEE 5 TRANSACTIONS AT .420000	-2.10
SERVICE	07/31/17	DISCOVER SALES DISCOUNT .003200 DISC RATE TIMES \$529.00	-1.69
SERVICE	07/31/17	DISCOVER DATA USAGE FEE 5 TRANSACTIONS AT .019500	-0.10
SERVICE	07/31/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$26,084.50	-83.47
SERVICE	07/31/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$128,282.90	-410.51
SERVICE	07/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$26,084.50	-1.85
TOTAL SERVICE			-737.51

GRAND TOTAL -3,716.94

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges
DISCOVER NONDEBIT								
DSCVR PSL PUBLIC SVC RW	220.00	42	1	20	1.55	0.100	3.51	9.45
DSCVR COMML ELECT EMRG MKT	99.00	19	2	40	2.30	0.100	2.48	
DSCVR PSL PUBLIC SVC PP	210.00	40	2	40	1.55	0.100	3.46	
DISCOVER NONDEBIT TOTAL	529.00		5					

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
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PENDING INTERCHANGE CHARGES								Sub Total	Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction			
MASTERCARD NONDEBIT									
MC-BUS LEVEL 3 DATA RATE II	258.50	1	2	2	2.21	0.100	5.91		
MC-BUS LEVEL 4 DATA RATE II	2,867.50	11	25	20	2.31	0.100	68.74		
MC-PUBLIC SECTOR	3,613.00	14	10	8	1.55	0.100	57.00		
MC-WORLDCARD PUBLIC SECTOR	160.00	1	3	2	1.55	0.100	2.78		
MC-CORP DATA RATE II (US) PUR	70.00	0	1	1	2.50	0.100	1.85		
MC-CORP DATA RATE II (US) BUS	3,836.00	15	5	4	2.00	0.100	77.22		
MC-BUS LEVEL 2 DATA RATE II	448.50	2	5	4	2.16	0.100	10.19		
MC-CORP DATA RATE II (US) CORP	80.00	0	1	1	2.50	0.100	2.10		
MC-COMML DATA RT II FLT NONFL	2,013.50	8	7	6	2.50	0.100	51.04		
MC-WORLD ELITE PUBLIC SECTOR	4,827.00	19	10	8	1.55	0.100	75.82		
MC-ENHANCED PUBLIC SECTOR	365.00	1	8	7	1.55	0.100	6.46		
MASTERCARD NONDEBIT TOTAL	18,539.00		77					359.11	
MASTERCARD DEBIT									
MC-EMRG MKT EDU/GOVT(DB)	312.00	1	5	4	0.65	0.150	2.78		
MC-EMRG MKT EDU/GOVT(DB)CAP	2,821.00	11	2	2	0.00	2.000	4.00		
MC-REG INCENT FRF ADJ POS (DB)	217.00	1	4	3	0.05	0.220	0.99		
MC-REGULATED COMM (DB)	30.00	0	1	1	0.05	0.210	0.23		
MC-REGULATED FRD ADJ COMM (DB)	2,961.00	11	24	20	0.05	0.220	6.76		
MC-COMM DATA RATE II BUS (DB)	1,204.50	5	10	8	2.20	0.100	27.50		
MASTERCARD DEBIT TOTAL	7,545.50		46					42.26	
VISA NONDEBIT									
VI-BUSINESS CARD TR4 RETAIL	3,166.00	2	8	2	2.50	0.100	79.95		
VI-BUSINESS CARD TR4 CNP	9,434.40	7	33	8	2.70	0.200	261.33		
VI-CPS GOVERNMENT CREDIT	77,775.00	61	74	19	1.55	0.100	1,212.91		
VI-EIRF NON CPS ALL OTHER	115.00	0	1	0	2.30	0.100	2.75		
VI-BUSINESS CARD TR1 CNP	7,535.00	6	34	9	2.25	0.100	172.94		
VI-BUSINESS CARD TR1 RETAIL	1,247.00	1	5	1	2.20	0.100	27.93		
VI-PURCHASING CARD CNP	2,248.50	2	21	5	2.65	0.100	61.69		
VI-PURCHASING CARD - CP	718.50	1	6	2	2.50	0.100	18.56		
VI-SIGNATURE PREFERRED CRP STD	50.00	0	1	0	2.95	0.100	1.58		
VI-BUSINESS CARD TR2 CNP	1,137.00	1	15	4	2.45	0.150	30.11		
VI-BUSINESS CARD TR2 RETAIL	1,386.50	1	4	1	2.30	0.100	32.29		
VI-BUSINESS CARD TR3 CNP	6,087.50	5	33	8	2.60	0.200	164.88		
VI-BUSINESS CARD TR3 RETAIL	2,460.50	2	5	1	2.40	0.100	59.55		
VISA NONDEBIT TOTAL	113,360.90		240					2,126.47	

YOUR CARD PROCESSING STATEMENT

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 Statement Period 07/01/17 - 07/31/17

PENDING INTERCHANGE CHARGES			Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
Product/Description	Sales Total	% Of Sales			Rate	Cost Per Transaction		
VISA DEBIT								
VI-US REGULATED (DB)	939.00	1	17	4	0.05	0.220	4.21	
VI-US REGULATED COMM (DB)	5,169.00	4	54	14	0.05	0.220	14.46	
VI-BUSINESS CARD CP (DB)	1,178.00	1	11	3	1.70	0.100	21.13	
VI-BUSINESS CARD CNP (DB)	3,955.50	3	32	8	2.45	0.100	100.11	
VI-CPS GOVERNMENT DEBIT	662.00	1	14	4	0.65	0.150	6.40	
VI-CPS GOVERNMENT PREPAID	55.00	0	1	0	0.65	0.150	0.51	
VI-CPS/RETAIL ALL OTHER (DB)	2,963.50	2	25	6	0.80	0.150	27.46	
VISA DEBIT TOTAL	14,922.00		154					
Total	154,896.40		522					2,711.57

See www.BusinessTrack.com to review details of your statement.

YOUR CARD PROCESSING STATEMENT

COK - BUILDING PERMIT
ATTN: ATTN TREASURERS' OFFICE
PO BOX 1631
KNOXVILLE TN 37901-1631

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THIS IS NOT A BILL

Statement Period	06/01/17 - 06/30/17
Merchant Number	[REDACTED]
Customer Service	Website - BusinessTrack.com Phone - 1-800-430-7161

SUMMARY

An overview of account activity for the statement period.
 Fees charged for June activity will appear on July statement.

Page 3	Total Amount Submitted	\$88,617.50
	Third Party Transactions	0.00
	Chargebacks/Reversals	0.00
	Adjustments	0.00
	Fees Charged*	-\$2,191.62
	Total Amount Funded to Your Bank	\$86,425.88

See page 2 for Key Definition of Terms

*Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

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Statement Period 06/01/17 - 06/30/17

SUMMARY BY CARD TYPE

(Total Sales You Submitted - Refunds = Total Amount You Submitted)

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$130.88	152	\$19,894.50	0	0.00	152	\$19,894.50
Visa	\$140.26	480	\$67,322.50	0	0.00	480	\$67,322.50
Discover	\$155.61	9	\$1,400.50	0	0.00	9	\$1,400.50
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		641	\$88,617.50	0	0.00	641	\$88,617.50

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
06/01/17		\$6,011.00	0.00	0.00	0.00	0.00		\$6,011.00
06/02/17		\$5,293.00	0.00	0.00	0.00	-\$2,191.62		\$3,101.38
06/03/17		\$1,414.00	0.00	0.00	0.00	0.00		\$1,414.00
06/06/17		\$6,265.50	0.00	0.00	0.00	0.00		\$6,265.50
06/07/17		\$4,595.50	0.00	0.00	0.00	0.00		\$4,595.50
06/08/17		\$4,853.50	0.00	0.00	0.00	0.00		\$4,853.50
06/09/17		\$4,759.00	0.00	0.00	0.00	0.00		\$4,759.00
06/10/17		\$3,818.50	0.00	0.00	0.00	0.00		\$3,818.50
06/13/17		\$2,805.50	0.00	0.00	0.00	0.00		\$2,805.50
06/14/17		\$2,232.50	0.00	0.00	0.00	0.00		\$2,232.50
06/15/17		\$2,626.00	0.00	0.00	0.00	0.00		\$2,626.00
06/16/17		\$4,490.50	0.00	0.00	0.00	0.00		\$4,490.50
06/17/17		\$1,343.00	0.00	0.00	0.00	0.00		\$1,343.00
06/20/17		\$6,116.50	0.00	0.00	0.00	0.00		\$6,116.50
06/21/17		\$3,015.00	0.00	0.00	0.00	0.00		\$3,015.00
06/22/17		\$4,563.00	0.00	0.00	0.00	0.00		\$4,563.00
06/23/17		\$1,895.00	0.00	0.00	0.00	0.00		\$1,895.00
06/24/17		\$3,304.00	0.00	0.00	0.00	0.00		\$3,304.00
06/27/17		\$2,437.50	0.00	0.00	0.00	0.00		\$2,437.50
06/28/17		\$3,018.50	0.00	0.00	0.00	0.00		\$3,018.50
06/29/17		\$9,776.00	0.00	0.00	0.00	0.00		\$9,776.00
06/30/17		\$3,984.50	0.00	0.00	0.00	0.00		\$3,984.50
Total		\$88,617.50	0.00	0.00	0.00	-\$2,191.62		\$86,425.88

*Certain fees and charges may relate to a prior period

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
05/31/17	728498310413	\$1,244.50	\$4,635.50	\$131.00	0.00	0.00	\$6,011.00
06/01/17	728498010414	\$1,658.50	\$3,634.50	0.00	0.00	0.00	\$5,293.00
06/02/17	728498020415	\$1,011.00	\$403.00	0.00	0.00	0.00	\$1,414.00
06/05/17	728498050416	\$620.00	\$5,645.50	0.00	0.00	0.00	\$6,265.50
06/06/17	728498060417	\$816.50	\$3,605.50	\$173.50	0.00	0.00	\$4,595.50
06/07/17	728498070418	\$765.00	\$4,088.50	0.00	0.00	0.00	\$4,853.50

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AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
06/08/17	728498080419	\$636.00	\$4,123.00	0.00	0.00	0.00	\$4,759.00
06/09/17	728498090420	\$1,561.00	\$2,168.50	\$89.00	0.00	0.00	\$3,818.50
06/12/17	728498120421	\$698.00	\$2,107.50	0.00	0.00	0.00	\$2,805.50
06/13/17	728498130422	\$811.00	\$1,421.50	0.00	0.00	0.00	\$2,232.50
06/14/17	728498140423	\$354.00	\$2,272.00	0.00	0.00	0.00	\$2,626.00
06/15/17	728498150424	\$665.00	\$3,825.50	0.00	0.00	0.00	\$4,490.50
06/16/17	728498160425	\$20.00	\$1,323.00	0.00	0.00	0.00	\$1,343.00
06/19/17	728498190426	\$1,655.50	\$4,461.00	0.00	0.00	0.00	\$6,116.50
06/20/17	728498200427	\$1,147.00	\$1,868.00	0.00	0.00	0.00	\$3,015.00
06/21/17	728498210428	\$2,582.50	\$1,980.50	0.00	0.00	0.00	\$4,563.00
06/22/17	728498220429	\$531.00	\$1,364.00	0.00	0.00	0.00	\$1,895.00
06/23/17	728498230430	\$592.00	\$2,605.00	\$107.00	0.00	0.00	\$3,304.00
06/26/17	728498260431	\$950.00	\$1,202.50	\$285.00	0.00	0.00	\$2,437.50
06/27/17	728498270432	\$80.00	\$1,230.50	\$60.00	0.00	0.00	\$1,370.50
06/27/17	728498270433	\$519.00	\$1,129.00	0.00	0.00	0.00	\$1,648.00
06/28/17	728498280434	\$631.00	\$8,705.00	\$440.00	0.00	0.00	\$9,776.00
06/29/17	728498290435	\$346.00	\$3,523.50	\$115.00	0.00	0.00	\$3,984.50
Sub Totals		\$19,894.50	\$67,322.50	\$1,400.50	0.00	0.00	\$88,617.50
Total							\$88,617.50

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	06/30/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	06/30/17	VISA NETWORK FEE CNP 2-06	-36.42
FEE	06/30/17	BATCH SETTLEMENT FEE 23 TRANSACTIONS AT .350000	-8.05
FEE	06/30/17	DIGITAL ENABLEMENT FEE .000100 X 101 TRNS \$11,291.00	-1.13
FEE	06/30/17	SUPPORT PACKAGE FEE	-12.50
FEE	06/30/17	NETWORK AUTHORIZATION FEE 9 TRANSACTIONS AT .002500	-0.02
FEE	06/30/17	MC NETWORK ACCESS AUTH FEE 156 TRANSACTIONS AT .019500	-3.04
FEE	06/30/17	ACQUIRER PROCESSOR FEE CREDIT 311 TRANSACTIONS AT .019500	-6.06
FEE	06/30/17	ACQUIRER PROCESSOR FEE DB/PP 180 TRANSACTIONS AT .015500	-2.79
		TOTAL FEES	-70.34
INTERCHANGE	06/27/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201705	-0.21
INTERCHANGE	06/30/17	DISCOVER ASSESSMENT FEE .001300 TIMES \$1,400.50	-1.82
INTERCHANGE	06/30/17	VISA ASSESSMENT FEE CR .001300 TIMES \$48,126.00	-62.56
INTERCHANGE	06/30/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$19,894.50	-23.87
INTERCHANGE	06/30/17	VISA ASSESSMENT FEE DB .001300 TIMES \$19,196.50	-24.96
INTERCHANGE	06/30/17	DSCVR PSL PUBLIC SVC RW	-5.69
INTERCHANGE	06/30/17	DSCVR PSL PUBLIC SVC PR	-1.08
INTERCHANGE	06/30/17	DSCVR COMML ELECT EMRG MKT	-23.25
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR4 RETAIL	-120.60
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR4 CNP	-330.16

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PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	06/30/17	VI-CPS GOVERNMENT CREDIT	-148.93
INTERCHANGE	06/30/17	VI-US REGULATED (DB)	-7.02
INTERCHANGE	06/30/17	VI-US CPS/SMALL TICKET REG (DB)	-0.22
INTERCHANGE	06/30/17	VI-US REGULATED COMM (DB)	-18.55
INTERCHANGE	06/30/17	VI-REG CONSUMER MQ (DB)	-0.25
INTERCHANGE	06/30/17	VI-BUSINESS CARD CP (DB)	-41.28
INTERCHANGE	06/30/17	VI-BUSINESS CARD CNP (DB)	-57.36
INTERCHANGE	06/30/17	VI-CPS GOVERNMENT DEBIT	-8.42
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR1 CNP	-147.38
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR1 RETAIL	-22.02
INTERCHANGE	06/30/17	VI-CORPORATE CARD CNP	-1.43
INTERCHANGE	06/30/17	VI-CORPORATE CARD-CARD PRESENT	-3.94
INTERCHANGE	06/30/17	VI-PURCHASING CARD CNP	-105.37
INTERCHANGE	06/30/17	VI-PURCHASING CARD - CP	-18.46
INTERCHANGE	06/30/17	VI-SIGNATURE PREFERRED CRP STD	-1.13
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR2 CNP	-82.70
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR2 RETAIL	-4.26
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR3 CNP	-98.30
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR3 RETAIL	-82.00
INTERCHANGE	06/30/17	VI-CPS/RETAIL ALL OTHER (DB)	-30.67
INTERCHANGE	06/30/17	MC-EMRG MKT EDU/GOVT(DB)	-3.10
INTERCHANGE	06/30/17	MC-EMRG MKT EDU/GOVT(DB)CAP	-2.00
INTERCHANGE	06/30/17	MC-BUS LEVEL 3 DATA RATE II	-44.78
INTERCHANGE	06/30/17	MC-BUS LEVEL 4 DATA RATE II	-49.95
INTERCHANGE	06/30/17	MC-REG INCENT FRF ADJ POS (DB)	-1.33
INTERCHANGE	06/30/17	MC-REGULATED FRD ADJ COMM (DB)	-9.30
INTERCHANGE	06/30/17	MC-COMM DATA RATE II BUS (DB)	-88.49
INTERCHANGE	06/30/17	MC-PUBLIC SECTOR	-9.47
INTERCHANGE	06/30/17	MC-WORLDCARD PUBLIC SECTOR	-12.45
INTERCHANGE	06/30/17	MC-CORP DATA RATE II (US) PUR	-4.35
INTERCHANGE	06/30/17	MC-CORP DATA RATE II (US) BUS	-13.14
INTERCHANGE	06/30/17	MC-BUS LEVEL 2 DATA RATE II	-12.03
INTERCHANGE	06/30/17	MC-COMML DATA RT II FLT NONFL	-76.58
INTERCHANGE	06/30/17	MC-WORLD ELITE PUBLIC SECTOR	-19.27
INTERCHANGE	06/30/17	MC-ENHANCED PUBLIC SECTOR	-5.03
INTERCHANGE	06/30/17	MC-HIGH VAL PUBLIC SECTOR	-5.77
		TOTAL INTERCHANGE	-1830.93
SERVICE	06/30/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	06/30/17	VI BASE II SYSTEM FILE FEE 480 TRANSACTIONS AT .001800	-0.86
SERVICE	06/30/17	MASTERCARD SALES TRANS FEE 152 TRANSACTIONS AT .420000	-63.84
SERVICE	06/30/17	VISA SALES TRANS FEE 480 TRANSACTIONS AT .420000	-201.60
SERVICE	06/30/17	DISCOVER SALES TRANS FEE 9 TRANSACTIONS AT .420000	-3.78
SERVICE	06/30/17	DISCOVER SALES DISCOUNT .003200 DISC RATE TIMES \$1,400.50	-4.48

YOUR CARD PROCESSING STATEMENT

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PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
SERVICE	06/30/17	DISCOVER DATA USAGE FEE 9 TRANSACTIONS AT .019500	-0.18
SERVICE	06/30/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$19,894.50	-63.66
SERVICE	06/30/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$67,322.50	-215.43
SERVICE	06/30/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$19,894.50	-1.41
TOTAL SERVICE			-575.19
GRAND TOTAL			-2,476.46

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges
DISCOVER NONDEBIT								
DSCVR PSL PUBLIC SVC RW	348.00	25	3	33	1.55	0.100	5.69	30.02
DSCVR PSL PUBLIC SVC PR	63.50	5	1	11	1.55	0.100	1.08	
DSCVR COMML ELECT EMRG MKT	989.00	71	5	56	2.30	0.100	23.25	
DISCOVER NONDEBIT TOTAL	1,400.50		9					
MASTERCARD NONDEBIT								
MC-BUS LEVEL 3 DATA RATE II	1,976.50	10	11	7	2.21	0.100	44.78	252.82
MC-BUS LEVEL 4 DATA RATE II	2,106.00	11	13	9	2.31	0.100	49.95	
MC-PUBLIC SECTOR	566.00	3	7	5	1.55	0.100	9.47	
MC-WORLDCARD PUBLIC SECTOR	771.00	4	5	3	1.55	0.100	12.45	
MC-CORP DATA RATE II (US) PUR	170.00	1	1	1	2.50	0.100	4.35	
MC-CORP DATA RATE II (US) BUS	622.00	3	7	5	2.00	0.100	13.14	
MC-BUS LEVEL 2 DATA RATE II	520.00	3	8	5	2.16	0.100	12.03	
MC-COMML DATA RT II FLT NONFL	2,995.00	15	17	11	2.50	0.100	76.58	
MC-WORLD ELITE PUBLIC SECTOR	1,172.00	6	11	7	1.55	0.100	19.27	
MC-ENHANCED PUBLIC SECTOR	305.00	2	3	2	1.55	0.100	5.03	
MC-HIGH VAL PUBLIC SECTOR	366.00	2	1	1	1.55	0.100	5.77	
MASTERCARD NONDEBIT TOTAL	11,569.50		84					
MASTERCARD DEBIT								
MC-EMRG MKT EDU/GOV(T)DB	385.00	2	4	3	0.65	0.150	3.10	104.22
MC-EMRG MKT EDU/GOV(T)DB)CAP	354.00	2	1	1	0.00	2.000	2.00	
MC-REG INCENT FRF ADJ POS (DB)	466.00	2	5	3	0.05	0.220	1.33	
MC-REGULATED FRD ADJ COMM (DB)	3,202.50	16	35	23	0.05	0.220	9.30	
MC-COMM DATA RATE II BUS (DB)	3,917.50	20	23	15	2.20	0.100	88.49	
MASTERCARD DEBIT TOTAL	8,325.00		68					

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PENDING INTERCHANGE CHARGES								Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	
VISA NONDEBIT								1,166.68
VI-BUSINESS CARD TR4 RETAIL	4,764.00	7	15	3	2.50	0.100	120.60	
VI-BUSINESS CARD TR4 CNP	11,843.00	18	52	11	2.70	0.200	330.16	
VI-CPS GOVERNMENT CREDIT	9,099.00	14	79	16	1.55	0.100	148.93	
VI-BUSINESS CARD TR1 CNP	6,377.00	9	39	8	2.25	0.100	147.38	
VI-BUSINESS CARD TR1 RETAIL	982.50	1	4	1	2.20	0.100	22.02	
VI-CORPORATE CARD CNP	50.00	0	1	0	2.65	0.100	1.43	
VI-CORPORATE CARD-CARD PRESENT	153.50	0	1	0	2.50	0.100	3.94	
VI-PURCHASING CARD CNP	3,863.00	6	30	6	2.65	0.100	105.37	
VI-PURCHASING CARD - CP	718.50	1	5	1	2.50	0.100	18.46	
VI-SIGNATURE PREFERRED CRP STD	35.00	0	1	0	2.95	0.100	1.13	
VI-BUSINESS CARD TR2 CNP	3,173.50	5	33	7	2.45	0.150	82.70	
VI-BUSINESS CARD TR2 RETAIL	176.50	0	2	0	2.30	0.100	4.26	
VI-BUSINESS CARD TR3 CNP	3,511.50	5	35	7	2.60	0.200	98.30	
VI-BUSINESS CARD TR3 RETAIL	3,379.00	5	9	2	2.40	0.100	82.00	
VISA NONDEBIT TOTAL	48,126.00		306					
VISA DEBIT								163.77
VI-US REGULATED (DB)	2,166.00	3	27	6	0.05	0.220	7.02	
VI-US CPS/SMALL TCKT REG (DB)	9.00	0	1	0	0.05	0.220	0.22	
VI-US REGULATED COMM (DB)	8,068.00	12	66	14	0.05	0.220	18.55	
VI-REG CONSUMER MQ (DB)	50.00	0	1	0	0.05	0.220	0.25	
VI-BUSINESS CARD CP (DB)	2,346.00	3	14	3	1.70	0.100	41.28	
VI-BUSINESS CARD CNP (DB)	2,239.00	3	25	5	2.45	0.100	57.36	
VI-CPS GOVERNMENT DEBIT	972.50	1	14	3	0.65	0.150	8.42	
VI-CPS/RETAIL ALL OTHER (DB)	3,346.00	5	26	5	0.80	0.150	30.67	
VISA DEBIT TOTAL	19,196.50		174					
Total	88,617.50		641				1,717.51	

See www.BusinessTrack.com to review details of your statement.

Ensure you can support the new “2” series Mastercard® BIN range

Bank of America
Merchant Services



What you need you know:

Due to the need for additional card numbers, Mastercard introduced new **cards that begin with the number “2”** in January 2017. You must be able to accept the new Mastercard branded cards to continue to serve your customers and avoid fines and card declines. Transactions using primary account numbers (PANs) in the 222100-272099 BINs must be accepted and processed using the same logic and handling as the PANs within the existing 510000–559999 range.



Getting ready for the new BIN:

If you use a third party vendor/software provider, confirm with your provider that you can properly recognize cards beginning with a **“2” as a Mastercard** transaction.

If you use a stand-alone, point-of-sale terminal supported by Bank of America Merchant Services, you will be contacted separately with further instructions on any hardware upgrade or software application download needed.



Potential implications:

Mastercard has announced the following noncompliance fines effective June 30, 2017:

- \$2,500 per occurrence in the first 30 days
- Escalating up to \$10,000 in the next 60 days
- Up to \$20,000 per occurrence for subsequent violations

These fines may be assessed per merchant location per failed transaction for not implementing support of the new cards.



Have questions?

If you have any questions, please contact your business consultant or call your usual customer service number located on your statement.

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CED0792i

YOUR CARD PROCESSING STATEMENT

CITY OF KNOXVILLE CAR PO
ATTN: ATTN:TREASURER'S OFFICE
400 W MAIN ST STE 685
KNOXVILLE TN 37902-2405

Page 1 of 7 **THIS IS NOT A BILL**
 Statement Period 08/01/17 - 08/31/17
 Merchant Number [REDACTED]
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for August activity will appear on September statement.	
Page 5	Total Amount Submitted		\$16,662.00
	Third Party Transactions		0.00
	Chargebacks/Reversals		0.00
	Adjustments		0.00
	Fees Charged*		-\$267.56
Total Amount Funded to Your Bank			\$16,394.44

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Reminder: Responsibilities Related to Account Data Compromise Events
 Bank of America Merchant Services reminds merchants that they must report a suspected or confirmed Account Data Compromise (ADC) event immediately.

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

Merchant Number [REDACTED]
Customer Service Website - BusinessTrack.com
Phone - 1-800-430-7161

Page 3 of 7

Statement Period 08/01/17 - 08/31/17

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT (continued)

If you suspect or have confirmation of a data security breach, you can report the incident two ways:

1. Contact Bank of America Merchant Services Customer Service at 1.800.228.5882
2. Contact your business consultant, if applicable

Additionally, do not delete or alter any data during an investigation of an ADC event or potential ADC event. Failure to cooperate fully with an investigation may lead to additional assessments.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 4 of 7
 Statement Period 08/01/17 - 08/31/17

SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$145.25	22	\$3,195.50	0	0.00	22	\$3,195.50
Visa	\$240.47	56	\$13,466.50	0	0.00	56	\$13,466.50
Discover	0.00	0	0.00	0	0.00	0	0.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		78	\$16,662.00	0	0.00	78	\$16,662.00

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
08/01/17		\$914.50	0.00	0.00	0.00	0.00		\$914.50
08/02/17		\$373.50	0.00	0.00	0.00	-\$267.56		\$105.94
08/03/17		\$380.50	0.00	0.00	0.00	0.00		\$380.50
08/04/17		\$154.50	0.00	0.00	0.00	0.00		\$154.50
08/05/17		\$249.00	0.00	0.00	0.00	0.00		\$249.00
08/06/17		\$124.50	0.00	0.00	0.00	0.00		\$124.50
08/07/17		\$124.50	0.00	0.00	0.00	0.00		\$124.50
08/08/17		\$6,318.50	0.00	0.00	0.00	0.00		\$6,318.50
08/09/17		\$949.00	0.00	0.00	0.00	0.00		\$949.00
08/10/17		\$275.50	0.00	0.00	0.00	0.00		\$275.50
08/11/17		\$312.00	0.00	0.00	0.00	0.00		\$312.00
08/12/17		\$478.50	0.00	0.00	0.00	0.00		\$478.50
08/13/17		\$516.50	0.00	0.00	0.00	0.00		\$516.50
08/15/17		\$373.50	0.00	0.00	0.00	0.00		\$373.50
08/16/17		\$512.00	0.00	0.00	0.00	0.00		\$512.00
08/17/17		\$200.00	0.00	0.00	0.00	0.00		\$200.00
08/18/17		\$433.50	0.00	0.00	0.00	0.00		\$433.50
08/19/17		\$403.50	0.00	0.00	0.00	0.00		\$403.50
08/20/17		\$459.00	0.00	0.00	0.00	0.00		\$459.00
08/21/17		\$264.00	0.00	0.00	0.00	0.00		\$264.00
08/22/17		\$376.00	0.00	0.00	0.00	0.00		\$376.00
08/23/17		\$279.00	0.00	0.00	0.00	0.00		\$279.00
08/24/17		\$124.50	0.00	0.00	0.00	0.00		\$124.50
08/26/17		\$569.50	0.00	0.00	0.00	0.00		\$569.50
08/27/17		\$124.50	0.00	0.00	0.00	0.00		\$124.50
08/28/17		\$470.50	0.00	0.00	0.00	0.00		\$470.50
08/29/17		\$403.50	0.00	0.00	0.00	0.00		\$403.50
08/30/17		\$373.50	0.00	0.00	0.00	0.00		\$373.50
08/31/17		\$124.50	0.00	0.00	0.00	0.00		\$124.50
Total		\$16,662.00	0.00	0.00	0.00	-\$267.56		\$16,394.44

*Certain fees and charges may relate to a prior period

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 5 of 7
 Statement Period 08/01/17 - 08/31/17

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
07/31/17	728398310606	\$320.50	\$594.00	0.00	0.00	0.00	\$914.50
08/01/17	728398010607	\$124.50	\$249.00	0.00	0.00	0.00	\$373.50
08/02/17	728398020608	0.00	\$380.50	0.00	0.00	0.00	\$380.50
08/03/17	728398030609	0.00	\$154.50	0.00	0.00	0.00	\$154.50
08/04/17	728398040610	0.00	\$249.00	0.00	0.00	0.00	\$249.00
08/05/17	728398050611	\$124.50	0.00	0.00	0.00	0.00	\$124.50
08/06/17	728398060612	\$124.50	0.00	0.00	0.00	0.00	\$124.50
08/07/17	728398070613	\$169.50	\$6,149.00	0.00	0.00	0.00	\$6,318.50
08/08/17	728398080614	\$380.50	\$568.50	0.00	0.00	0.00	\$949.00
08/09/17	728398090615	0.00	\$275.50	0.00	0.00	0.00	\$275.50
08/10/17	728398100616	\$63.00	\$249.00	0.00	0.00	0.00	\$312.00
08/11/17	728398110617	0.00	\$478.50	0.00	0.00	0.00	\$478.50
08/12/17	728398120618	\$196.00	\$320.50	0.00	0.00	0.00	\$516.50
08/14/17	728398140619	\$249.00	\$124.50	0.00	0.00	0.00	\$373.50
08/15/17	728398150620	\$372.50	\$139.50	0.00	0.00	0.00	\$512.00
08/16/17	728398160621	0.00	\$200.00	0.00	0.00	0.00	\$200.00
08/17/17	728398170622	\$124.50	\$309.00	0.00	0.00	0.00	\$433.50
08/18/17	728398180623	\$403.50	0.00	0.00	0.00	0.00	\$403.50
08/19/17	728398190624	0.00	\$459.00	0.00	0.00	0.00	\$459.00
08/20/17	728398200625	\$124.50	\$139.50	0.00	0.00	0.00	\$264.00
08/21/17	728398210626	0.00	\$376.00	0.00	0.00	0.00	\$376.00
08/22/17	728398220627	0.00	\$279.00	0.00	0.00	0.00	\$279.00
08/23/17	728398230628	0.00	\$124.50	0.00	0.00	0.00	\$124.50
08/25/17	728398250629	0.00	\$569.50	0.00	0.00	0.00	\$569.50
08/26/17	728398260630	0.00	\$124.50	0.00	0.00	0.00	\$124.50
08/27/17	728398270631	\$169.50	\$301.00	0.00	0.00	0.00	\$470.50
08/28/17	728398280632	0.00	\$403.50	0.00	0.00	0.00	\$403.50
08/29/17	728398290633	\$124.50	\$249.00	0.00	0.00	0.00	\$373.50
08/30/17	728398300634	\$124.50	0.00	0.00	0.00	0.00	\$124.50
Sub Totals		\$3,195.50	\$13,466.50	0.00	0.00	0.00	\$16,662.00
Total							\$16,662.00

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	08/31/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	08/31/17	VISA NETWORK FEE CNP 2-06	-0.17
FEE	08/31/17	BATCH SETTLEMENT FEE 29 TRANSACTIONS AT .350000	-10.15
FEE	08/31/17	VI TRANSACTION INTEGRITY FEE 2 TRANSACTIONS AT .100000	-0.20
FEE	08/31/17	DIGITAL ENABLEMENT FEE .000100 X 4 TRNS \$693.00	-0.07
FEE	08/31/17	SUPPORT PACKAGE FEE	-12.50
FEE	08/31/17	MC NETWORK ACCESS AUTH FEE 24 TRANSACTIONS AT .019500	-0.47

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 6 of 7
 Statement Period 08/01/17 - 08/31/17

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	08/31/17	ACQUIRER PROCESSOR FEE CREDIT 20 TRANSACTIONS AT .019500	-0.39
FEE	08/31/17	ACQUIRER PROCESSOR FEE DB/PP 39 TRANSACTIONS AT .015500	-0.60
		TOTAL FEES	-24.88
INTERCHANGE	08/22/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201707	-0.21
INTERCHANGE	08/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$2,705.50	-3.52
INTERCHANGE	08/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$3,195.50	-3.83
INTERCHANGE	08/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$10,761.00	-13.99
INTERCHANGE	08/31/17	VI-US REGULATED (DB)	-4.96
INTERCHANGE	08/31/17	VI-US REGULATED NON-CPS (DB)	-0.69
INTERCHANGE	08/31/17	VI-US REGULATED COMM (DB)	-0.67
INTERCHANGE	08/31/17	VI-REG CONSUMER MQ (DB)	-0.29
INTERCHANGE	08/31/17	VI-CPS/RETAIL ALL OTHER (PP)	-4.55
INTERCHANGE	08/31/17	VI-CPS/RETAIL ALL OTHER	-9.57
INTERCHANGE	08/31/17	VI-CPS/REWARDS 1	-20.81
INTERCHANGE	08/31/17	VI-EIRF NON CPS ALL OTHER	-4.34
INTERCHANGE	08/31/17	VI-SIGNATURE PREFERRED B2B	-12.36
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR2 B2B	-2.90
INTERCHANGE	08/31/17	VI-CPS SMALL TICKET (DB)	-0.22
INTERCHANGE	08/31/17	VI-CPS/RETAIL ALL OTHER (DB)	-43.41
INTERCHANGE	08/31/17	MC-COM DATA RATE I FLT NFUEL	-3.46
INTERCHANGE	08/31/17	MC-REG INCENT FRF ADJ POS (DB)	-2.01
INTERCHANGE	08/31/17	MC-REGULATED FRD ADJ COMM (DB)	-0.63
INTERCHANGE	08/31/17	MC-REG CONSM WFRAUD ADJ MC(DB)	-0.28
INTERCHANGE	08/31/17	MC-DOMESTIC MERIT III	-4.13
INTERCHANGE	08/31/17	MC-DOMESTIC MERIT I	-3.80
INTERCHANGE	08/31/17	MC-WORLDCARD MERIT III	-2.30
INTERCHANGE	08/31/17	MC-BUS LEVEL 2 DATA RATE I	-4.86
INTERCHANGE	08/31/17	MC-CORP DATA RATE I (US) BUS	-6.67
INTERCHANGE	08/31/17	MC-ENHANCED MERIT III BASE	-9.19
INTERCHANGE	08/31/17	MC-DOMESTIC MERIT III (DB)	-1.46
		TOTAL INTERCHANGE	-165.11
SERVICE	08/31/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	08/31/17	VI BASE II SYSTEM FILE FEE 56 TRANSACTIONS AT .001800	-0.10
SERVICE	08/31/17	MASTERCARD SALES TRANS FEE 22 TRANSACTIONS AT .420000	-9.24
SERVICE	08/31/17	VISA SALES TRANS FEE 56 TRANSACTIONS AT .420000	-23.52
SERVICE	08/31/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$3,195.50	-10.23
SERVICE	08/31/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$13,466.50	-43.09
SERVICE	08/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$3,195.50	-0.23
		TOTAL SERVICE	-106.36
GRAND TOTAL			-296.35

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 7 of 7
 Statement Period 08/01/17 - 08/31/17

PENDING INTERCHANGE CHARGES								Sub Total	Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction			
MASTERCARD NONDEBIT									
MC-COM DATA RATE I FLT NFUEL	124.50	4	1	5	2.70	0.100	3.46		
MC-DOMESTIC MERIT III	249.00	8	2	9	1.58	0.100	4.13		
MC-DOMESTIC MERIT I	196.00	6	1	5	1.89	0.100	3.80		
MC-WORLDCARD MERIT III	124.50	4	1	5	1.77	0.100	2.30		
MC-BUS LEVEL 2 DATA RATE I	169.50	5	1	5	2.81	0.100	4.86		
MC-CORP DATA RATE I (US) BUS	248.00	8	1	5	2.65	0.100	6.67		
MC-ENHANCED MERIT III BASE	508.00	16	4	18	1.73	0.100	9.19		
MASTERCARD NONDEBIT TOTAL	1,619.50		11					34.41	
MASTERCARD DEBIT									
MC-REG INCENT FRF ADJ POS (DB)	946.50	30	7	32	0.05	0.220	2.01		
MC-REGULATED FRD ADJ COMM (DB)	380.50	12	2	9	0.05	0.220	0.63		
MC-REG CONSM WFRAUD ADJ MC(DB)	124.50	4	1	5	0.05	0.220	0.28		
MC-DOMESTIC MERIT III (DB)	124.50	4	1	5	1.05	0.150	1.46		
MASTERCARD DEBIT TOTAL	1,576.00		11					4.38	
VISA NONDEBIT									
VI-CPS/RETAIL ALL OTHER	614.00	5	3	5	1.51	0.100	9.57		
VI-CPS/REWARDS 1	1,213.00	9	8	14	1.65	0.100	20.81		
VI-EIRF NON CPS ALL OTHER	184.50	1	1	2	2.30	0.100	4.34		
VI-SIGNATURE PREFERRED B2B	569.50	4	4	7	2.10	0.100	12.36		
VI-BUSINESS CARD TR2 B2B	124.50	1	1	2	2.25	0.100	2.90		
VISA NONDEBIT TOTAL	2,705.50		17					49.98	
VISA DEBIT									
VI-US REGULATED (DB)	4,196.00	31	13	23	0.05	0.220	4.96		
VI-US REGULATED NON-CPS (DB)	497.00	4	2	4	0.05	0.220	0.69		
VI-US REGULATED COMM (DB)	459.00	3	2	4	0.05	0.220	0.67		
VI-REG CONSUMER MQ (DB)	139.50	1	1	2	0.05	0.220	0.29		
VI-CPS/RETAIL ALL OTHER (PP)	369.50	3	2	4	1.15	0.150	4.55		
VI-CPS SMALL TICKET (DB)	11.50	0	1	2	1.55	0.040	0.22		
VI-CPS/RETAIL ALL OTHER (DB)	5,088.50	38	18	32	0.80	0.150	43.41		
VISA DEBIT TOTAL	10,761.00		39					54.79	
Total	16,662.00		78					143.56	

See www.BusinessTrack.com to review details of your statement.

YOUR CARD PROCESSING STATEMENT

CITY OF KNOXVILLE CAR PO
ATTN: ATTN:TREASURER'S OFFICE
400 W MAIN ST STE 685
KNOXVILLE TN 37902-2405

Page 1 of 6

THIS IS NOT A BILL

Statement Period	07/01/17 - 07/31/17
Merchant Number	[REDACTED]
Customer Service	Website - BusinessTrack.com Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for July activity will appear on August statement.	
Page 4	Total Amount Submitted		\$10,489.00
	Third Party Transactions		0.00
	Chargebacks/Reversals		0.00
	Adjustments		0.00
	Fees Charged*		-\$326.23
Total Amount Funded to Your Bank			\$10,162.77

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 3 of 6
 Statement Period 07/01/17 - 07/31/17

SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$163.61	14	\$2,290.50	0	0.00	14	\$2,290.50
Visa	\$141.35	58	\$8,198.50	0	0.00	58	\$8,198.50
Discover	0.00	0	0.00	0	0.00	0	0.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		72	\$10,489.00	0	0.00	72	\$10,489.00

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
07/01/17		\$124.50	0.00	0.00	0.00	0.00		\$124.50
07/02/17		\$249.00	0.00	0.00	0.00	-\$326.23		-\$77.23
07/06/17		\$388.50	0.00	0.00	0.00	0.00		\$388.50
07/07/17		\$249.00	0.00	0.00	0.00	0.00		\$249.00
07/09/17		\$757.50	0.00	0.00	0.00	0.00		\$757.50
07/10/17		\$249.00	0.00	0.00	0.00	0.00		\$249.00
07/11/17		\$196.00	0.00	0.00	0.00	0.00		\$196.00
07/12/17		\$309.00	0.00	0.00	0.00	0.00		\$309.00
07/13/17		\$399.00	0.00	0.00	0.00	0.00		\$399.00
07/14/17		\$498.00	0.00	0.00	0.00	0.00		\$498.00
07/15/17		\$1,005.00	0.00	0.00	0.00	0.00		\$1,005.00
07/16/17		\$184.50	0.00	0.00	0.00	0.00		\$184.50
07/17/17		\$124.50	0.00	0.00	0.00	0.00		\$124.50
07/18/17		\$373.50	0.00	0.00	0.00	0.00		\$373.50
07/19/17		\$713.00	0.00	0.00	0.00	0.00		\$713.00
07/20/17		\$180.50	0.00	0.00	0.00	0.00		\$180.50
07/21/17		\$942.00	0.00	0.00	0.00	0.00		\$942.00
07/22/17		\$183.00	0.00	0.00	0.00	0.00		\$183.00
07/23/17		\$154.50	0.00	0.00	0.00	0.00		\$154.50
07/24/17		\$294.50	0.00	0.00	0.00	0.00		\$294.50
07/25/17		\$444.50	0.00	0.00	0.00	0.00		\$444.50
07/26/17		\$460.00	0.00	0.00	0.00	0.00		\$460.00
07/27/17		\$483.50	0.00	0.00	0.00	0.00		\$483.50
07/28/17		\$373.50	0.00	0.00	0.00	0.00		\$373.50
07/29/17		\$584.50	0.00	0.00	0.00	0.00		\$584.50
07/30/17		\$319.50	0.00	0.00	0.00	0.00		\$319.50
07/31/17		\$249.00	0.00	0.00	0.00	0.00		\$249.00
Total		\$10,489.00	0.00	0.00	0.00	-\$326.23		\$10,162.77

*Certain fees and charges may relate to a prior period

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 4 of 6
 Statement Period 07/01/17 - 07/31/17

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
06/30/17	728398300579	\$124.50	0.00	0.00	0.00	0.00	\$124.50
07/01/17	728398010580	0.00	\$249.00	0.00	0.00	0.00	\$249.00
07/05/17	728398050581	\$139.50	\$249.00	0.00	0.00	0.00	\$388.50
07/07/17	728398070582	0.00	\$249.00	0.00	0.00	0.00	\$249.00
07/08/17	728398080583	0.00	\$757.50	0.00	0.00	0.00	\$757.50
07/09/17	728398090584	0.00	\$249.00	0.00	0.00	0.00	\$249.00
07/10/17	728398100585	\$196.00	0.00	0.00	0.00	0.00	\$196.00
07/11/17	728398110586	0.00	\$309.00	0.00	0.00	0.00	\$309.00
07/12/17	728398120587	0.00	\$399.00	0.00	0.00	0.00	\$399.00
07/13/17	728398130588	0.00	\$498.00	0.00	0.00	0.00	\$498.00
07/14/17	728398140589	\$327.00	\$678.00	0.00	0.00	0.00	\$1,005.00
07/15/17	728398150590	0.00	\$184.50	0.00	0.00	0.00	\$184.50
07/16/17	728398160591	0.00	\$124.50	0.00	0.00	0.00	\$124.50
07/17/17	728398170592	\$124.50	\$249.00	0.00	0.00	0.00	\$373.50
07/18/17	728398180593	\$294.00	\$419.00	0.00	0.00	0.00	\$713.00
07/19/17	728398190594	\$180.50	0.00	0.00	0.00	0.00	\$180.50
07/20/17	728398200595	\$124.50	\$817.50	0.00	0.00	0.00	\$942.00
07/21/17	728398210596	0.00	\$183.00	0.00	0.00	0.00	\$183.00
07/22/17	728398220597	0.00	\$154.50	0.00	0.00	0.00	\$154.50
07/23/17	728398230598	\$294.50	0.00	0.00	0.00	0.00	\$294.50
07/24/17	728398240599	0.00	\$444.50	0.00	0.00	0.00	\$444.50
07/25/17	728398250600	0.00	\$460.00	0.00	0.00	0.00	\$460.00
07/26/17	728398260601	\$274.50	\$209.00	0.00	0.00	0.00	\$483.50
07/27/17	728398270602	0.00	\$373.50	0.00	0.00	0.00	\$373.50
07/28/17	728398280603	\$211.00	\$373.50	0.00	0.00	0.00	\$584.50
07/29/17	728398290604	0.00	\$319.50	0.00	0.00	0.00	\$319.50
07/30/17	728398300605	0.00	\$249.00	0.00	0.00	0.00	\$249.00
Sub Totals		\$2,290.50	\$8,198.50	0.00	0.00	0.00	\$10,489.00

Total **\$10,489.00**

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	07/31/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	07/31/17	VISA NETWORK FEE CNP 2-06	-1.26
FEE	07/31/17	BATCH SETTLEMENT FEE 27 TRANSACTIONS AT .350000	-9.45
FEE	07/31/17	VI TRANSACTION INTEGRITY FEE 1 TRANSACTIONS AT .100000	-0.10
FEE	07/31/17	DIGITAL ENABLEMENT FEE .000100 X 4 TRNS \$787.00	-0.08
FEE	07/31/17	SUPPORT PACKAGE FEE	-12.50
FEE	07/31/17	MC NETWORK ACCESS AUTH FEE 14 TRANSACTIONS AT .019500	-0.27
FEE	07/31/17	ACQUIRER PROCESSOR FEE CREDIT 25 TRANSACTIONS AT .019500	-0.49
FEE	07/31/17	ACQUIRER PROCESSOR FEE DB/PP 36 TRANSACTIONS AT .015500	-0.56

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
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Page 5 of 6
 Statement Period 07/01/17 - 07/31/17

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
		TOTAL FEES	-25.04
INTERCHANGE	07/19/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201706	-0.21
INTERCHANGE	07/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$3,692.50	-4.80
INTERCHANGE	07/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$2,290.50	-2.75
INTERCHANGE	07/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$4,506.00	-5.86
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR4 B2B	-11.10
INTERCHANGE	07/31/17	VI-US REGULATED (DB)	-4.07
INTERCHANGE	07/31/17	VI-US REGULATED NON-CPS (DB)	-0.30
INTERCHANGE	07/31/17	VI-US REGULATED COMM (DB)	-0.56
INTERCHANGE	07/31/17	VI-BUSINESS CARD CP (DB)	-8.77
INTERCHANGE	07/31/17	VI-CPS/RETAIL ALL OTHER (PP)	-3.16
INTERCHANGE	07/31/17	VI-CPS/RETAIL ALL OTHER	-2.43
INTERCHANGE	07/31/17	VI-CPS/REWARDS 1	-25.12
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR1 B2B	-8.89
INTERCHANGE	07/31/17	VI-SIGNATURE PREFERRED B2B	-20.27
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR2 STD	-9.18
INTERCHANGE	07/31/17	VI-CPS/RETAIL ALL OTHER (DB)	-12.76
INTERCHANGE	07/31/17	MC-REG INCENT FRF ADJ POS (DB)	-0.89
INTERCHANGE	07/31/17	MC-REG CONSM WFRAUD ADJ MC(DB)	-0.28
INTERCHANGE	07/31/17	MC-WORLDCARD MERIT III	-2.30
INTERCHANGE	07/31/17	MC-CORP DATA RATE I (US) PUR	-14.73
INTERCHANGE	07/31/17	MC-CORP DATA RATE I (US) BUS	-3.40
INTERCHANGE	07/31/17	MC-WORLD ELITE MERIT III	-6.14
INTERCHANGE	07/31/17	MC-ENHANCED MERIT III BASE	-8.33
INTERCHANGE	07/31/17	MC-DOMESTIC MERIT III (DB)	-2.20
		TOTAL INTERCHANGE	-158.50
SERVICE	07/31/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	07/31/17	VI BASE II SYSTEM FILE FEE 58 TRANSACTIONS AT .001800	-0.10
SERVICE	07/31/17	MASTERCARD SALES TRANS FEE 14 TRANSACTIONS AT .420000	-5.88
SERVICE	07/31/17	VISA SALES TRANS FEE 58 TRANSACTIONS AT .420000	-24.36
SERVICE	07/31/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$2,290.50	-7.33
SERVICE	07/31/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$8,198.50	-26.24
SERVICE	07/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$2,290.50	-0.16
		TOTAL SERVICE	-84.02
GRAND TOTAL			-267.56

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
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Page 6 of 6
 Statement Period 07/01/17 - 07/31/17

PENDING INTERCHANGE CHARGES			Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
Product/Description	Sales Total	% Of Sales			Rate	Cost Per Transaction		
MASTERCARD NONDEBIT								
MC-WORLDCARD MERIT III	124.50	5	1	7	1.77	0.100	2.30	34.90
MC-CORP DATA RATE I (US) PUR	538.00	23	2	14	2.70	0.100	14.73	
MC-CORP DATA RATE I (US) BUS	124.50	5	1	7	2.65	0.100	3.40	
MC-WORLD ELITE MERIT III	274.50	12	1	7	2.20	0.100	6.14	
MC-ENHANCED MERIT III BASE	464.00	20	3	21	1.73	0.100	8.33	
MASTERCARD NONDEBIT TOTAL	1,525.50		8					
MASTERCARD DEBIT								
MC-REG INCENT FRF ADJ POS (DB)	460.00	20	3	21	0.05	0.220	0.89	3.37
MC-REG CONSM WFRAUD ADJ MC(DB)	124.50	5	1	7	0.05	0.220	0.28	
MC-DOMESTIC MERIT III (DB)	180.50	8	2	14	1.05	0.150	2.20	
MASTERCARD DEBIT TOTAL	765.00		6					
VISA NONDEBIT								
VI-BUSINESS CARD TR4 B2B	432.00	5	3	5	2.50	0.100	11.10	76.99
VI-CPS/RETAIL ALL OTHER	154.50	2	1	2	1.51	0.100	2.43	
VI-CPS/REWARDS 1	1,455.50	18	11	19	1.65	0.100	25.12	
VI-BUSINESS CARD TR1 B2B	414.00	5	2	3	2.10	0.100	8.89	
VI-SIGNATURE PREFERRED B2B	932.00	11	7	12	2.10	0.100	20.27	
VI-BUSINESS CARD TR2 STD	304.50	4	1	2	2.95	0.200	9.18	
VISA NONDEBIT TOTAL	3,692.50		25					
VISA DEBIT								
VI-US REGULATED (DB)	1,979.50	24	14	24	0.05	0.220	4.07	29.62
VI-US REGULATED NON-CPS (DB)	154.50	2	1	2	0.05	0.220	0.30	
VI-US REGULATED COMM (DB)	249.00	3	2	3	0.05	0.220	0.56	
VI-BUSINESS CARD CP (DB)	504.00	6	2	3	1.70	0.100	8.77	
VI-CPS/RETAIL ALL OTHER (PP)	249.00	3	2	3	1.15	0.150	3.16	
VI-CPS/RETAIL ALL OTHER (DB)	1,370.00	17	12	21	0.80	0.150	12.76	
VISA DEBIT TOTAL	4,506.00		33					
Total	10,489.00		72					144.88

See www.BusinessTrack.com to review details of your statement.

YOUR CARD PROCESSING STATEMENT

CITY OF KNOXVILLE CAR PO
ATTN: ATTN:TREASURER'S OFFICE
400 W MAIN ST STE 685
KNOXVILLE TN 37902-2405

Page 1 of 7

THIS IS NOT A BILL

Statement Period	06/01/17 - 06/30/17
Merchant Number	[REDACTED]
Customer Service	Website - BusinessTrack.com Phone - 1-800-430-7161

SUMMARY

An overview of account activity for the statement period.
 Fees charged for June activity will appear on July statement.

Page 3	Total Amount Submitted	\$18,024.50
	Third Party Transactions	0.00
	Chargebacks/Reversals	0.00
	Adjustments	0.00
	Fees Charged*	-\$280.97
	Total Amount Funded to Your Bank	\$17,743.53

See page 2 for Key Definition of Terms

*Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Key Card Processing Terms in Plain Language

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YOUR CARD PROCESSING STATEMENT

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Page 3 of 7
 Statement Period 06/01/17 - 06/30/17

SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$199.94	17	\$3,399.00	0	0.00	17	\$3,399.00
Visa	\$239.76	61	\$14,625.50	0	0.00	61	\$14,625.50
Discover	0.00	0	0.00	0	0.00	0	0.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		78	\$18,024.50	0	0.00	78	\$18,024.50

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
06/01/17		\$124.50	0.00	0.00	0.00	0.00		\$124.50
06/02/17		0.00	0.00	0.00	0.00	-\$280.97		-\$280.97
06/03/17		\$490.00	0.00	0.00	0.00	0.00		\$490.00
06/04/17		\$124.50	0.00	0.00	0.00	0.00		\$124.50
06/05/17		\$14.50	0.00	0.00	0.00	0.00		\$14.50
06/06/17		\$8,600.50	0.00	0.00	0.00	0.00		\$8,600.50
06/08/17		\$249.00	0.00	0.00	0.00	0.00		\$249.00
06/09/17		\$403.50	0.00	0.00	0.00	0.00		\$403.50
06/10/17		\$373.50	0.00	0.00	0.00	0.00		\$373.50
06/11/17		\$388.50	0.00	0.00	0.00	0.00		\$388.50
06/12/17		\$546.50	0.00	0.00	0.00	0.00		\$546.50
06/13/17		\$124.50	0.00	0.00	0.00	0.00		\$124.50
06/14/17		\$643.50	0.00	0.00	0.00	0.00		\$643.50
06/15/17		\$235.50	0.00	0.00	0.00	0.00		\$235.50
06/16/17		\$712.50	0.00	0.00	0.00	0.00		\$712.50
06/18/17		\$996.00	0.00	0.00	0.00	0.00		\$996.00
06/20/17		\$598.50	0.00	0.00	0.00	0.00		\$598.50
06/21/17		\$124.50	0.00	0.00	0.00	0.00		\$124.50
06/22/17		\$373.50	0.00	0.00	0.00	0.00		\$373.50
06/23/17		\$154.50	0.00	0.00	0.00	0.00		\$154.50
06/24/17		\$388.50	0.00	0.00	0.00	0.00		\$388.50
06/25/17		\$124.50	0.00	0.00	0.00	0.00		\$124.50
06/26/17		\$973.00	0.00	0.00	0.00	0.00		\$973.00
06/27/17		\$453.00	0.00	0.00	0.00	0.00		\$453.00
06/28/17		\$373.50	0.00	0.00	0.00	0.00		\$373.50
06/30/17		\$434.00	0.00	0.00	0.00	0.00		\$434.00
Total		\$18,024.50	0.00	0.00	0.00	-\$280.97		\$17,743.53

*Certain fees and charges may relate to a prior period

AMOUNTS SUBMITTED BY BATCH							
Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
05/31/17	728398310554	0.00	\$124.50	0.00	0.00	0.00	\$124.50
06/02/17	728398020555	0.00	\$490.00	0.00	0.00	0.00	\$490.00
06/03/17	728398030556	0.00	\$124.50	0.00	0.00	0.00	\$124.50

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
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 Phone - 1-800-430-7161

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 Statement Period 06/01/17 - 06/30/17

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
06/04/17	728398040557	0.00	\$14.50	0.00	0.00	0.00	\$14.50
06/05/17	728398050558	\$1,539.50	\$7,061.00	0.00	0.00	0.00	\$8,600.50
06/07/17	728398070559	0.00	\$249.00	0.00	0.00	0.00	\$249.00
06/08/17	728398080560	\$124.50	\$279.00	0.00	0.00	0.00	\$403.50
06/09/17	728398090561	\$109.50	\$264.00	0.00	0.00	0.00	\$373.50
06/10/17	728398100562	0.00	\$388.50	0.00	0.00	0.00	\$388.50
06/11/17	728398110563	\$196.00	\$350.50	0.00	0.00	0.00	\$546.50
06/12/17	728398120564	0.00	\$124.50	0.00	0.00	0.00	\$124.50
06/13/17	728398130565	\$154.50	\$489.00	0.00	0.00	0.00	\$643.50
06/14/17	728398140566	0.00	\$235.50	0.00	0.00	0.00	\$235.50
06/15/17	728398150567	\$124.50	\$588.00	0.00	0.00	0.00	\$712.50
06/17/17	728398170568	\$124.50	\$871.50	0.00	0.00	0.00	\$996.00
06/19/17	728398190569	0.00	\$598.50	0.00	0.00	0.00	\$598.50
06/20/17	728398200570	0.00	\$124.50	0.00	0.00	0.00	\$124.50
06/21/17	728398210571	\$124.50	\$249.00	0.00	0.00	0.00	\$373.50
06/22/17	728398220572	0.00	\$154.50	0.00	0.00	0.00	\$154.50
06/23/17	728398230573	0.00	\$388.50	0.00	0.00	0.00	\$388.50
06/24/17	728398240574	0.00	\$124.50	0.00	0.00	0.00	\$124.50
06/25/17	728398250575	\$528.00	\$445.00	0.00	0.00	0.00	\$973.00
06/26/17	728398260576	\$124.50	\$328.50	0.00	0.00	0.00	\$453.00
06/27/17	728398270577	\$124.50	\$249.00	0.00	0.00	0.00	\$373.50
06/29/17	728398290578	\$124.50	\$309.50	0.00	0.00	0.00	\$434.00
Sub Totals		\$3,399.00	\$14,625.50	0.00	0.00	0.00	\$18,024.50

Total **\$18,024.50**

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	06/30/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	06/30/17	VISA NETWORK FEE CNP 2-06	-0.12
FEE	06/30/17	BATCH SETTLEMENT FEE 25 TRANSACTIONS AT .350000	-8.75
FEE	06/30/17	VI TRANSACTION INTEGRITY FEE 3 TRANSACTIONS AT .100000	-0.30
FEE	06/30/17	SUPPORT PACKAGE FEE	-12.50
FEE	06/30/17	MC NETWORK ACCESS AUTH FEE 18 TRANSACTIONS AT .019500	-0.35
FEE	06/30/17	ACQUIRER PROCESSOR FEE CREDIT 22 TRANSACTIONS AT .019500	-0.43
FEE	06/30/17	ACQUIRER PROCESSOR FEE DB/PP 53 TRANSACTIONS AT .015500	-0.82
		TOTAL FEES	-23.60
INTERCHANGE	06/27/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201705	-0.21
INTERCHANGE	06/30/17	VISA ASSESSMENT FEE CR .001300 TIMES \$3,486.00	-4.53
INTERCHANGE	06/30/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$3,399.00	-4.08
INTERCHANGE	06/30/17	VISA ASSESSMENT FEE DB .001300 TIMES \$11,139.50	-14.48
INTERCHANGE	06/30/17	VI-US REGULATED (DB)	-4.07
INTERCHANGE	06/30/17	VI-US REGULATED COMM (DB)	-0.91

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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 Statement Period 06/01/17 - 06/30/17

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	06/30/17	VI-REG CONSUMER MQ (DB)	-0.33
INTERCHANGE	06/30/17	VI-US REG NON CPS COMM (DB)	-0.61
INTERCHANGE	06/30/17	VI-CPS/RETAIL ALL OTHER (PP)	-1.96
INTERCHANGE	06/30/17	VI-CPS/RETAIL ALL OTHER	-8.38
INTERCHANGE	06/30/17	VI-CPS CARD NOT PRESENT	-2.34
INTERCHANGE	06/30/17	VI-CPS/REWARDS 1	-28.30
INTERCHANGE	06/30/17	VI-EIRF NON CPS ALL OTHER	-8.48
INTERCHANGE	06/30/17	VI-SIGNATURE PREFERRED B2B	-17.28
INTERCHANGE	06/30/17	VI-CPS SMALL TICKET (DB)	-0.26
INTERCHANGE	06/30/17	VI-EIRF NON CPS ALL OTHER (DB)	-2.38
INTERCHANGE	06/30/17	VI-CPS/RETAIL ALL OTHER (DB)	-58.67
INTERCHANGE	06/30/17	MC-REG INCENT FRF ADJ POS (DB)	-1.72
INTERCHANGE	06/30/17	MC-REGULATED FRD ADJ COMM (DB)	-0.57
INTERCHANGE	06/30/17	MC-DOMESTIC MERIT III	-10.24
INTERCHANGE	06/30/17	MC-WORLD ELITE MERIT III	-3.50
INTERCHANGE	06/30/17	MC-ENHANCED MERIT III BASE	-4.51
INTERCHANGE	06/30/17	MC-DOMESTIC MERIT III (DB)	-14.09
TOTAL INTERCHANGE			-191.90
SERVICE	06/30/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	06/30/17	VI BASE II SYSTEM FILE FEE 61 TRANSACTIONS AT .001800	-0.10
SERVICE	06/30/17	MASTERCARD SALES TRANS FEE 17 TRANSACTIONS AT .420000	-7.14
SERVICE	06/30/17	VISA SALES TRANS FEE 61 TRANSACTIONS AT .420000	-25.62
SERVICE	06/30/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$3,399.00	-10.88
SERVICE	06/30/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$14,625.50	-46.80
SERVICE	06/30/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$3,399.00	-0.24
TOTAL SERVICE			-110.73

GRAND TOTAL -326.23

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
MASTERCARD NONDEBIT								
MC-DOMESTIC MERIT III	629.00	19	3	18	1.58	0.100	10.24	18.25
MC-WORLD ELITE MERIT III	154.50	5	1	6	2.20	0.100	3.50	
MC-ENHANCED MERIT III BASE	249.00	7	2	12	1.73	0.100	4.51	
MASTERCARD NONDEBIT TOTAL	1,032.50		6					
MASTERCARD DEBIT								
MC-REG INCENT FRF ADJ POS (DB)	803.50	24	6	35	0.05	0.220	1.72	16.38
MC-REGULATED FRD ADJ COMM (DB)	264.00	8	2	12	0.05	0.220	0.57	
MC-DOMESTIC MERIT III (DB)	1,299.00	38	3	18	1.05	0.150	14.09	
MASTERCARD DEBIT TOTAL	2,366.50		11					

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 6 of 7
 Statement Period 06/01/17 - 06/30/17

PENDING INTERCHANGE CHARGES								Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	
VISA NONDEBIT								64.78
VI-CPS/RETAIL ALL OTHER	522.00	4	5	8	1.51	0.100	8.38	
VI-CPS CARD NOT PRESENT	124.50	1	1	2	1.80	0.100	2.34	
VI-CPS/REWARDS 1	1,666.50	11	8	13	1.65	0.100	28.30	
VI-EIRF NON CPS ALL OTHER	364.50	2	1	2	2.30	0.100	8.48	
VI-SIGNATURE PREFERRED B2B	808.50	6	3	5	2.10	0.100	17.28	
VISA NONDEBIT TOTAL	3,486.00		18					
VISA DEBIT								69.19
VI-US REGULATED (DB)	2,861.50	20	12	20	0.05	0.220	4.07	
VI-US REGULATED COMM (DB)	508.50	3	3	5	0.05	0.220	0.91	
VI-REG CONSUMER MQ (DB)	211.00	1	1	2	0.05	0.220	0.33	
VI-US REG NON CPS COMM (DB)	335.50	2	2	3	0.05	0.220	0.61	
VI-CPS/RETAIL ALL OTHER (PP)	144.00	1	2	3	1.15	0.150	1.96	
VI-CPS SMALL TICKET (DB)	14.50	0	1	2	1.55	0.040	0.26	
VI-EIRF NON CPS ALL OTHER (DB)	124.50	1	1	2	1.75	0.200	2.38	
VI-CPS/RETAIL ALL OTHER (DB)	6,940.00	47	21	34	0.80	0.150	58.67	
VISA DEBIT TOTAL	11,139.50		43					
Total	18,024.50		78					168.60

See www.BusinessTrack.com to review details of your statement.

Ensure you can support the new “2” series Mastercard® BIN range

Bank of America
Merchant Services



What you need you know:

Due to the need for additional card numbers, Mastercard introduced new **cards that begin with the number “2”** in January 2017. You must be able to accept the new Mastercard branded cards to continue to serve your customers and avoid fines and card declines. Transactions using primary account numbers (PANs) in the 222100-272099 BINs must be accepted and processed using the same logic and handling as the PANs within the existing 510000–559999 range.



Getting ready for the new BIN:

If you use a third party vendor/software provider, confirm with your provider that you can properly recognize cards beginning with a **“2” as a Mastercard** transaction.

If you use a stand-alone, point-of-sale terminal supported by Bank of America Merchant Services, you will be contacted separately with further instructions on any hardware upgrade or software application download needed.



Potential implications:

Mastercard has announced the following noncompliance fines effective June 30, 2017:

- \$2,500 per occurrence in the first 30 days
- Escalating up to \$10,000 in the next 60 days
- Up to \$20,000 per occurrence for subsequent violations

These fines may be assessed per merchant location per failed transaction for not implementing support of the new cards.



Have questions?

If you have any questions, please contact your business consultant or call your usual customer service number located on your statement.

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YOUR CARD PROCESSING STATEMENT

COK - BUILDING PERMIT
ATTN: ATTN TREASURERS' OFFICE
PO BOX 1631
KNOXVILLE TN 37901-1631

Page 1 of 6	THIS IS NOT A BILL
Statement Period	08/01/17 - 08/31/17
Merchant Number	[REDACTED]
Customer Service	Website - BusinessTrack.com Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for August activity will appear on September statement.	
Page 4	Total Amount Submitted		\$5,489.50
	Third Party Transactions		0.00
	Chargebacks/Reversals		0.00
	Adjustments		0.00
	Fees Charged*		-\$104.14
Total Amount Funded to Your Bank			\$5,385.36

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Reminder: Responsibilities Related to Account Data Compromise Events
 Bank of America Merchant Services reminds merchants that they must report a suspected or confirmed Account Data Compromise (ADC) event immediately.

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

Merchant Number [REDACTED]
Customer Service Website - BusinessTrack.com
Phone - 1-800-430-7161

Page 3 of 6

Statement Period 08/01/17 - 08/31/17

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT (continued)

If you suspect or have confirmation of a data security breach, you can report the incident two ways:

1. Contact Bank of America Merchant Services Customer Service at 1.800.228.5882
2. Contact your business consultant, if applicable

Additionally, do not delete or alter any data during an investigation of an ADC event or potential ADC event. Failure to cooperate fully with an investigation may lead to additional assessments.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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Statement Period 08/01/17 - 08/31/17

SUMMARY BY CARD TYPE

(Total Sales You Submitted - Refunds = Total Amount You Submitted)

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$900.00	2	\$1,800.00	0	0.00	2	\$1,800.00
Visa	\$167.70	22	\$3,689.50	0	0.00	22	\$3,689.50
Discover	0.00	0	0.00	0	0.00	0	0.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		24	\$5,489.50	0	0.00	24	\$5,489.50

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
08/01/17		\$120.00	0.00	0.00	0.00	0.00		\$120.00
08/02/17		0.00	0.00	0.00	0.00	-\$104.14		-\$104.14
08/03/17		\$170.00	0.00	0.00	0.00	0.00		\$170.00
08/05/17		\$932.50	0.00	0.00	0.00	0.00		\$932.50
08/08/17		\$348.00	0.00	0.00	0.00	0.00		\$348.00
08/09/17		\$123.00	0.00	0.00	0.00	0.00		\$123.00
08/10/17		\$1,740.00	0.00	0.00	0.00	0.00		\$1,740.00
08/11/17		\$105.00	0.00	0.00	0.00	0.00		\$105.00
08/12/17		\$575.00	0.00	0.00	0.00	0.00		\$575.00
08/15/17		\$330.00	0.00	0.00	0.00	0.00		\$330.00
08/16/17		\$141.50	0.00	0.00	0.00	0.00		\$141.50
08/17/17		\$175.00	0.00	0.00	0.00	0.00		\$175.00
08/22/17		\$100.00	0.00	0.00	0.00	0.00		\$100.00
08/23/17		\$219.50	0.00	0.00	0.00	0.00		\$219.50
08/24/17		\$130.00	0.00	0.00	0.00	0.00		\$130.00
08/25/17		\$50.00	0.00	0.00	0.00	0.00		\$50.00
08/26/17		\$230.00	0.00	0.00	0.00	0.00		\$230.00
Total		\$5,489.50	0.00	0.00	0.00	-\$104.14		\$5,385.36

*Certain fees and charges may relate to a prior period

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
07/31/17	658624310059	0.00	\$120.00	0.00	0.00	0.00	\$120.00
08/02/17	658624020060	0.00	\$170.00	0.00	0.00	0.00	\$170.00
08/04/17	658624040061	0.00	\$932.50	0.00	0.00	0.00	\$932.50
08/07/17	658624070062	0.00	\$348.00	0.00	0.00	0.00	\$348.00
08/08/17	658624080063	0.00	\$123.00	0.00	0.00	0.00	\$123.00
08/09/17	658624090064	\$1,740.00	0.00	0.00	0.00	0.00	\$1,740.00
08/10/17	658624100065	0.00	\$105.00	0.00	0.00	0.00	\$105.00
08/11/17	658624110066	0.00	\$575.00	0.00	0.00	0.00	\$575.00
08/14/17	658624140067	0.00	\$330.00	0.00	0.00	0.00	\$330.00
08/15/17	658624150068	0.00	\$141.50	0.00	0.00	0.00	\$141.50

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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 Statement Period 08/01/17 - 08/31/17

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
08/16/17	658624160069	0.00	\$175.00	0.00	0.00	0.00	\$175.00
08/21/17	658624210070	0.00	\$100.00	0.00	0.00	0.00	\$100.00
08/22/17	658624220071	0.00	\$219.50	0.00	0.00	0.00	\$219.50
08/23/17	658624230072	0.00	\$130.00	0.00	0.00	0.00	\$130.00
08/24/17	658624240073	0.00	\$50.00	0.00	0.00	0.00	\$50.00
08/25/17	658624250074	\$60.00	\$170.00	0.00	0.00	0.00	\$230.00
Sub Totals		\$1,800.00	\$3,689.50	0.00	0.00	0.00	\$5,489.50
Total							\$5,489.50

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	08/31/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	08/31/17	VISA NETWORK FEE CNP 2-06	-0.75
FEE	08/31/17	BATCH SETTLEMENT FEE 16 TRANSACTIONS AT .350000	-5.60
FEE	08/31/17	DIGITAL ENABLEMENT FEE .000100 X 2 TRNS \$1,800.00	-0.18
FEE	08/31/17	SUPPORT PACKAGE FEE	-12.50
FEE	08/31/17	MC NETWORK ACCESS AUTH FEE 2 TRANSACTIONS AT .019500	-0.04
FEE	08/31/17	ACQUIRER PROCESSOR FEE CREDIT 10 TRANSACTIONS AT .019500	-0.20
FEE	08/31/17	ACQUIRER PROCESSOR FEE DB/PP 12 TRANSACTIONS AT .015500	-0.19
TOTAL FEES			-19.79
INTERCHANGE	08/22/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201707	-0.21
INTERCHANGE	08/31/17	MC ASSESSMNT TRAN AMT >=\$1K .000200 X 1 TRNS \$1,740.00	-0.35
INTERCHANGE	08/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$2,196.50	-2.86
INTERCHANGE	08/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$1,800.00	-2.16
INTERCHANGE	08/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$1,598.00	-2.08
INTERCHANGE	08/31/17	VI-CPS GOVERNMENT CREDIT	-4.70
INTERCHANGE	08/31/17	VI-US REGULATED (DB)	-1.19
INTERCHANGE	08/31/17	VI-US REGULATED COMM (DB)	-1.61
INTERCHANGE	08/31/17	VI-BUSINESS CARD CNP (DB)	-5.61
INTERCHANGE	08/31/17	VI-CPS GOVERNMENT DEBIT	-1.26
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR1 CNP	-43.70
INTERCHANGE	08/31/17	MC-REGULATED FRD ADJ COMM (DB)	-0.25
INTERCHANGE	08/31/17	MC-HIGH VAL PUBLIC SECTOR	-27.07
TOTAL INTERCHANGE			-93.05
SERVICE	08/31/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	08/31/17	VI BASE II SYSTEM FILE FEE 22 TRANSACTIONS AT .001800	-0.03
SERVICE	08/31/17	MASTERCARD SALES TRANS FEE 2 TRANSACTIONS AT .420000	-0.84

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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 Statement Period 08/01/17 - 08/31/17

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
SERVICE	08/31/17	VISA SALES TRANS FEE 22 TRANSACTIONS AT .420000	-9.24
SERVICE	08/31/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$1,800.00	-5.76
SERVICE	08/31/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$3,794.50	-12.14
SERVICE	08/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$1,800.00	-0.13
TOTAL SERVICE			-48.09
GRAND TOTAL			-160.93

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges
MASTERCARD NONDEBIT								
MC-HIGH VAL PUBLIC SECTOR	1,740.00	97	1	50	1.55	0.100	27.07	
MASTERCARD NONDEBIT TOTAL	1,740.00		1					27.07
MASTERCARD DEBIT								
MC-REGULATED FRD ADJ COMM (DB)	60.00	3	1	50	0.05	0.220	0.25	
MASTERCARD DEBIT TOTAL	60.00		1					0.25
VISA NONDEBIT								
VI-CPS GOVERNMENT CREDIT	290.00	8	2	9	1.55	0.100	4.70	
VI-BUSINESS CARD TR1 CNP	1,906.50	50	8	36	2.25	0.100	43.70	
VISA NONDEBIT TOTAL	2,196.50		10					48.40
VISA DEBIT								
VI-US REGULATED (DB)	623.00	16	4	18	0.05	0.220	1.19	
VI-US REGULATED COMM (DB)	580.00	15	6	27	0.05	0.220	1.61	
VI-BUSINESS CARD CNP (DB)	225.00	6	1	5	2.45	0.100	5.61	
VI-CPS GOVERNMENT DEBIT	170.00	4	1	5	0.65	0.150	1.26	
VISA DEBIT TOTAL	1,598.00		12					9.67
Total	5,594.50		24					85.39

See www.BusinessTrack.com to review details of your statement.

YOUR CARD PROCESSING STATEMENT

COK - BUILDING PERMIT
ATTN: ATTN TREASURERS' OFFICE
PO BOX 1631
KNOXVILLE TN 37901-1631

Page 1 of 5 **THIS IS NOT A BILL**
 Statement Period 07/01/17 - 07/31/17
 Merchant Number [REDACTED]
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for July activity will appear on August statement.	
Page 3	Total Amount Submitted		\$2,659.15
	Third Party Transactions		0.00
	Chargebacks/Reversals		0.00
	Adjustments		0.00
	Fees Charged*		-\$108.79
Total Amount Funded to Your Bank			\$2,550.36

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 3 of 5
 Statement Period 07/01/17 - 07/31/17

SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$291.00	2	\$582.00	0	0.00	2	\$582.00
Visa	\$115.40	18	\$2,077.15	0	0.00	18	\$2,077.15
Discover	0.00	0	0.00	0	0.00	0	0.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		20	\$2,659.15	0	0.00	20	\$2,659.15

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
07/02/17		0.00	0.00	0.00	0.00	-\$108.79		-\$108.79
07/06/17		\$159.00	0.00	0.00	0.00	0.00		\$159.00
07/07/17		\$54.50	0.00	0.00	0.00	0.00		\$54.50
07/08/17		\$160.00	0.00	0.00	0.00	0.00		\$160.00
07/11/17		\$308.00	0.00	0.00	0.00	0.00		\$308.00
07/12/17		\$50.00	0.00	0.00	0.00	0.00		\$50.00
07/13/17		\$90.00	0.00	0.00	0.00	0.00		\$90.00
07/15/17		\$70.00	0.00	0.00	0.00	0.00		\$70.00
07/18/17		\$712.00	0.00	0.00	0.00	0.00		\$712.00
07/19/17		\$227.00	0.00	0.00	0.00	0.00		\$227.00
07/20/17		\$120.00	0.00	0.00	0.00	0.00		\$120.00
07/21/17		\$432.65	0.00	0.00	0.00	0.00		\$432.65
07/22/17		\$216.00	0.00	0.00	0.00	0.00		\$216.00
07/29/17		\$60.00	0.00	0.00	0.00	0.00		\$60.00
Total		\$2,659.15	0.00	0.00	0.00	-\$108.79		\$2,550.36

*Certain fees and charges may relate to a prior period

AMOUNTS SUBMITTED BY BATCH							
Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
07/05/17	658624050046	0.00	\$159.00	0.00	0.00	0.00	\$159.00
07/06/17	658624060047	0.00	\$54.50	0.00	0.00	0.00	\$54.50
07/07/17	658624070048	\$160.00	0.00	0.00	0.00	0.00	\$160.00
07/10/17	658624100049	0.00	\$308.00	0.00	0.00	0.00	\$308.00
07/11/17	658624110050	0.00	\$50.00	0.00	0.00	0.00	\$50.00
07/12/17	658624120051	0.00	\$90.00	0.00	0.00	0.00	\$90.00
07/14/17	658624140052	0.00	\$70.00	0.00	0.00	0.00	\$70.00
07/17/17	658624170053	\$422.00	\$290.00	0.00	0.00	0.00	\$712.00
07/18/17	658624180054	0.00	\$227.00	0.00	0.00	0.00	\$227.00
07/19/17	658624190055	0.00	\$120.00	0.00	0.00	0.00	\$120.00
07/20/17	658624200056	0.00	\$432.65	0.00	0.00	0.00	\$432.65

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 4 of 5
 Statement Period 07/01/17 - 07/31/17

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
07/21/17	658624210057	0.00	\$216.00	0.00	0.00	0.00	\$216.00
07/28/17	658624280058	0.00	\$60.00	0.00	0.00	0.00	\$60.00
Sub Totals		\$582.00	\$2,077.15	0.00	0.00	0.00	\$2,659.15
Total							\$2,659.15

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	07/31/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	07/31/17	VISA NETWORK FEE CNP 2-06	-1.73
FEE	07/31/17	BATCH SETTLEMENT FEE 14 TRANSACTIONS AT .350000	-4.90
FEE	07/31/17	DIGITAL ENABLEMENT FEE .000100 X 2 TRNS \$582.00	-0.06
FEE	07/31/17	SUPPORT PACKAGE FEE	-12.50
FEE	07/31/17	MC NETWORK ACCESS AUTH FEE 2 TRANSACTIONS AT .019500	-0.04
FEE	07/31/17	ACQUIRER PROCESSOR FEE CREDIT 8 TRANSACTIONS AT .019500	-0.16
FEE	07/31/17	ACQUIRER PROCESSOR FEE DB/PP 10 TRANSACTIONS AT .015500	-0.16
FEE	07/31/17	ACCOUNT MINIMUM FEE 25.00 MINIMUM LEVEL LESS 17.71	-7.29
TOTAL FEES			-27.17
INTERCHANGE	07/19/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201706	-0.21
INTERCHANGE	07/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$1,170.50	-1.52
INTERCHANGE	07/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$582.00	-0.70
INTERCHANGE	07/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$1,026.65	-1.33
INTERCHANGE	07/31/17	VI-US REGULATED (DB)	-0.26
INTERCHANGE	07/31/17	VI-US REGULATED COMM (DB)	-1.50
INTERCHANGE	07/31/17	VI-CPS GOVERNMENT DEBIT	-3.01
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR1 CNP	-27.14
INTERCHANGE	07/31/17	VI-CPS/RETAIL KEY ENTERED(DB)	-2.13
INTERCHANGE	07/31/17	VI-CPS/RETAIL ALL OTHER (DB)	-0.71
INTERCHANGE	07/31/17	MC-REG INCENT FRF ADJ POS (DB)	-0.30
INTERCHANGE	07/31/17	MC-REGULATED FRD ADJ COMM (DB)	-0.43
TOTAL INTERCHANGE			-39.24
SERVICE	07/31/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	07/31/17	VI BASE II SYSTEM FILE FEE 18 TRANSACTIONS AT .001800	-0.03
SERVICE	07/31/17	MASTERCARD SALES TRANS FEE 2 TRANSACTIONS AT .420000	-0.84
SERVICE	07/31/17	VISA SALES TRANS FEE 19 TRANSACTIONS AT .420000	-7.98
SERVICE	07/31/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$582.00	-1.86
SERVICE	07/31/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$2,197.15	-7.03
SERVICE	07/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$582.00	-0.04
TOTAL SERVICE			-37.73
GRAND TOTAL			-104.14

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 5 of 5
 Statement Period 07/01/17 - 07/31/17

PENDING INTERCHANGE CHARGES								Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	
MASTERCARD DEBIT								
MC-REG INCENT FRF ADJ POS (DB)	160.00	27	1	50	0.05	0.220	0.30	
MC-REGULATED FRD ADJ COMM (DB)	422.00	73	1	50	0.05	0.220	0.43	
MASTERCARD DEBIT TOTAL	582.00		2					0.73
VISA NONDEBIT								
VI-BUSINESS CARD TR1 CNP	1,170.50	53	8	42	2.25	0.100	27.14	
VISA NONDEBIT TOTAL	1,170.50		8					27.14
VISA DEBIT								
VI-US REGULATED (DB)	70.00	3	1	5	0.05	0.220	0.26	
VI-US REGULATED COMM (DB)	350.00	16	6	32	0.05	0.220	1.50	
VI-CPS GOVERNMENT DEBIT	416.65	19	2	11	0.65	0.150	3.01	
VI-CPS/RETAIL KEY ENTERED(DB)	120.00	5	1	5	1.65	0.150	2.13	
VI-CPS/RETAIL ALL OTHER (DB)	70.00	3	1	5	0.80	0.150	0.71	
VISA DEBIT TOTAL	1,026.65		11					7.61
Total	2,779.15		21					35.48

See www.BusinessTrack.com to review details of your statement.

YOUR CARD PROCESSING STATEMENT

COK - BUILDING PERMIT
ATTN: ATTN TREASURERS' OFFICE
PO BOX 1631
KNOXVILLE TN 37901-1631

Page 1 of 6 **THIS IS NOT A BILL**
 Statement Period **06/01/17 - 06/30/17**
 Merchant Number **[REDACTED]**
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for June activity will appear on July statement.	
Page 3	Total Amount Submitted		\$3,165.50
	Third Party Transactions		0.00
	Chargebacks/Reversals		0.00
	Adjustments		0.00
	Fees Charged*		-\$195.98
Total Amount Funded to Your Bank			\$2,969.52

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

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Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 3 of 6
 Statement Period 06/01/17 - 06/30/17

SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$404.75	2	\$809.50	0	0.00	2	\$809.50
Visa	\$84.14	28	\$2,356.00	0	0.00	28	\$2,356.00
Discover	0.00	0	0.00	0	0.00	0	0.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		30	\$3,165.50	0	0.00	30	\$3,165.50

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
06/01/17		\$283.50	0.00	0.00	0.00	0.00		\$283.50
06/02/17		0.00	0.00	0.00	0.00	-\$195.98		-\$195.98
06/03/17		\$472.50	0.00	0.00	0.00	0.00		\$472.50
06/08/17		\$196.50	0.00	0.00	0.00	0.00		\$196.50
06/10/17		\$573.50	0.00	0.00	0.00	0.00		\$573.50
06/15/17		\$201.00	0.00	0.00	0.00	0.00		\$201.00
06/17/17		\$670.00	0.00	0.00	0.00	0.00		\$670.00
06/20/17		\$201.00	0.00	0.00	0.00	0.00		\$201.00
06/21/17		\$4.50	0.00	0.00	0.00	0.00		\$4.50
06/22/17		\$86.00	0.00	0.00	0.00	0.00		\$86.00
06/27/17		\$181.00	0.00	0.00	0.00	0.00		\$181.00
06/29/17		\$111.00	0.00	0.00	0.00	0.00		\$111.00
06/30/17		\$185.00	0.00	0.00	0.00	0.00		\$185.00
Total		\$3,165.50	0.00	0.00	0.00	-\$195.98		\$2,969.52

*Certain fees and charges may relate to a prior period

AMOUNTS SUBMITTED BY BATCH							
Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
05/31/17	658624310034	0.00	\$283.50	0.00	0.00	0.00	\$283.50
06/02/17	658624020035	0.00	\$472.50	0.00	0.00	0.00	\$472.50
06/07/17	658624070036	0.00	\$196.50	0.00	0.00	0.00	\$196.50
06/09/17	658624090037	\$398.50	\$175.00	0.00	0.00	0.00	\$573.50
06/14/17	658624140038	0.00	\$201.00	0.00	0.00	0.00	\$201.00
06/16/17	658624160039	\$411.00	\$259.00	0.00	0.00	0.00	\$670.00
06/19/17	658624190040	0.00	\$201.00	0.00	0.00	0.00	\$201.00
06/20/17	658624200041	0.00	\$4.50	0.00	0.00	0.00	\$4.50
06/21/17	658624210042	0.00	\$86.00	0.00	0.00	0.00	\$86.00
06/26/17	658624260043	0.00	\$181.00	0.00	0.00	0.00	\$181.00
06/28/17	658624280044	0.00	\$111.00	0.00	0.00	0.00	\$111.00
06/29/17	658624290045	0.00	\$185.00	0.00	0.00	0.00	\$185.00
Sub Totals		\$809.50	\$2,356.00	0.00	0.00	0.00	\$3,165.50

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 4 of 6
 Statement Period 06/01/17 - 06/30/17

AMOUNTS SUBMITTED BY BATCH

Total **\$3,165.50**

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	06/30/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	06/30/17	VISA NETWORK FEE CNP 2-06	-5.71
FEE	06/30/17	BATCH SETTLEMENT FEE 11 TRANSACTIONS AT .350000	-3.85
FEE	06/30/17	DIGITAL ENABLEMENT FEE .000100 X 2 TRNS \$809.50	-0.08
FEE	06/30/17	SUPPORT PACKAGE FEE	-12.50
FEE	06/30/17	MC NETWORK ACCESS AUTH FEE 2 TRANSACTIONS AT .019500	-0.04
FEE	06/30/17	ACQUIRER PROCESSOR FEE CREDIT 12 TRANSACTIONS AT .019500	-0.23
FEE	06/30/17	ACQUIRER PROCESSOR FEE DB/PP 16 TRANSACTIONS AT .015500	-0.25
FEE	06/30/17	ACCOUNT MINIMUM FEE 25.00 MINIMUM LEVEL LESS 20.98	-4.02
		TOTAL FEES	-27.01
INTERCHANGE	06/27/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201705	-0.21
INTERCHANGE	06/30/17	VISA ASSESSMENT FEE CR .001300 TIMES \$948.50	-1.23
INTERCHANGE	06/30/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$809.50	-0.97
INTERCHANGE	06/30/17	VISA ASSESSMENT FEE DB .001300 TIMES \$1,124.00	-1.46
INTERCHANGE	06/30/17	VI-CPS GOVERNMENT CREDIT	-7.13
INTERCHANGE	06/30/17	VI-US REGULATED (DB)	-0.24
INTERCHANGE	06/30/17	VI-US REGULATED COMM (DB)	-1.79
INTERCHANGE	06/30/17	VI-BUSINESS CARD CNP (DB)	-1.57
INTERCHANGE	06/30/17	VI-CPS GOVERNMENT DEBIT	-4.33
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR1 CNP	-11.14
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR1 RETAIL	-1.11
INTERCHANGE	06/30/17	MC-REGULATED FRD ADJ COMM (DB)	-0.42
INTERCHANGE	06/30/17	MC-COMM DATA RATE II BUS (DB)	-9.14
		TOTAL INTERCHANGE	-40.74
SERVICE	06/30/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	06/30/17	VI BASE II SYSTEM FILE FEE 28 TRANSACTIONS AT .001800	-0.05
SERVICE	06/30/17	MASTERCARD SALES TRANS FEE 2 TRANSACTIONS AT .420000	-0.84
SERVICE	06/30/17	VISA SALES TRANS FEE 26 TRANSACTIONS AT .420000	-10.92
SERVICE	06/30/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$809.50	-2.59
SERVICE	06/30/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$2,072.50	-6.63
SERVICE	06/30/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$809.50	-0.06
		TOTAL SERVICE	-41.04
GRAND TOTAL			-108.79

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 5 of 6
 Statement Period 06/01/17 - 06/30/17

PENDING INTERCHANGE CHARGES								Sub Total	Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction			
MASTERCARD DEBIT									
MC-REGULATED FRD ADJ COMM (DB)	398.50	49	1	50	0.05	0.220	0.42		
MC-COMM DATA RATE II BUS (DB)	411.00	51	1	50	2.20	0.100	9.14		
MASTERCARD DEBIT TOTAL	809.50		2						9.56
VISA NONDEBIT									
VI-CPS GOVERNMENT CREDIT	434.00	21	4	15	1.55	0.100	7.13		
VI-BUSINESS CARD TR1 CNP	468.50	23	6	23	2.25	0.100	11.14		
VI-BUSINESS CARD TR1 RETAIL	46.00	2	1	4	2.20	0.100	1.11		
VISA NONDEBIT TOTAL	948.50		11						19.38
VISA DEBIT									
VI-US REGULATED (DB)	41.00	2	1	4	0.05	0.220	0.24		
VI-US REGULATED COMM (DB)	496.00	24	7	27	0.05	0.220	1.79		
VI-BUSINESS CARD CNP (DB)	60.00	3	1	4	2.45	0.100	1.57		
VI-CPS GOVERNMENT DEBIT	527.00	25	6	23	0.65	0.150	4.33		
VISA DEBIT TOTAL	1,124.00		15						7.93
Total	2,882.00		28						36.87

See www.BusinessTrack.com to review details of your statement.

Ensure you can support the new “2” series Mastercard® BIN range

Bank of America
Merchant Services



What you need you know:

Due to the need for additional card numbers, Mastercard introduced new **cards that begin with the number “2”** in January 2017. You must be able to accept the new Mastercard branded cards to continue to serve your customers and avoid fines and card declines. Transactions using primary account numbers (PANs) in the 222100-272099 BINs must be accepted and processed using the same logic and handling as the PANs within the existing 510000–559999 range.



Getting ready for the new BIN:

If you use a third party vendor/software provider, confirm with your provider that you can properly recognize cards beginning with a **“2” as a Mastercard** transaction.

If you use a stand-alone, point-of-sale terminal supported by Bank of America Merchant Services, you will be contacted separately with further instructions on any hardware upgrade or software application download needed.



Potential implications:

Mastercard has announced the following noncompliance fines effective June 30, 2017:

- \$2,500 per occurrence in the first 30 days
- Escalating up to \$10,000 in the next 60 days
- Up to \$20,000 per occurrence for subsequent violations

These fines may be assessed per merchant location per failed transaction for not implementing support of the new cards.



Have questions?

If you have any questions, please contact your business consultant or call your usual customer service number located on your statement.

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CED0792i

YOUR CARD PROCESSING STATEMENT

COK - ENGINEERING
ATTN: ATTN TREASURERS' OFFICE
PO BOX 1631
KNOXVILLE TN 37901-1631

Page 1 of 7 **THIS IS NOT A BILL**
 Statement Period 08/01/17 - 08/31/17
 Merchant Number [REDACTED]
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for August activity will appear on September statement.	
Page 4	Total Amount Submitted		\$2,797.00
	Third Party Transactions		0.00
	Chargebacks/Reversals		0.00
	Adjustments		0.00
	Fees Charged*		-\$201.81
Total Amount Funded to Your Bank			\$2,595.19

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Reminder: Responsibilities Related to Account Data Compromise Events
 Bank of America Merchant Services reminds merchants that they must report a suspected or confirmed Account Data Compromise (ADC) event immediately.

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

Merchant Number [REDACTED]
Customer Service Website - BusinessTrack.com
Phone - 1-800-430-7161

Page 3 of 7

Statement Period 08/01/17 - 08/31/17

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT (continued)

If you suspect or have confirmation of a data security breach, you can report the incident two ways:

1. Contact Bank of America Merchant Services Customer Service at 1.800.228.5882
2. Contact your business consultant, if applicable

Additionally, do not delete or alter any data during an investigation of an ADC event or potential ADC event. Failure to cooperate fully with an investigation may lead to additional assessments.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 4 of 7
 Statement Period 08/01/17 - 08/31/17

SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$85.00	8	\$680.00	0	0.00	8	\$680.00
Visa	\$117.61	18	\$2,117.00	0	0.00	18	\$2,117.00
Discover	0.00	0	0.00	0	0.00	0	0.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		26	\$2,797.00	0	0.00	26	\$2,797.00

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
08/02/17		0.00	0.00	0.00	0.00	-\$201.81		-\$201.81
08/03/17		\$50.00	0.00	0.00	0.00	0.00		\$50.00
08/04/17		\$54.00	0.00	0.00	0.00	0.00		\$54.00
08/08/17		\$100.00	0.00	0.00	0.00	0.00		\$100.00
08/09/17		\$10.00	0.00	0.00	0.00	0.00		\$10.00
08/11/17		\$572.00	0.00	0.00	0.00	0.00		\$572.00
08/12/17		\$478.00	0.00	0.00	0.00	0.00		\$478.00
08/15/17		\$100.00	0.00	0.00	0.00	0.00		\$100.00
08/17/17		\$1.00	0.00	0.00	0.00	0.00		\$1.00
08/18/17		\$200.00	0.00	0.00	0.00	0.00		\$200.00
08/19/17		\$112.00	0.00	0.00	0.00	0.00		\$112.00
08/22/17		\$100.00	0.00	0.00	0.00	0.00		\$100.00
08/23/17		\$430.00	0.00	0.00	0.00	0.00		\$430.00
08/24/17		\$340.00	0.00	0.00	0.00	0.00		\$340.00
08/25/17		\$50.00	0.00	0.00	0.00	0.00		\$50.00
08/29/17		\$10.00	0.00	0.00	0.00	0.00		\$10.00
08/30/17		\$180.00	0.00	0.00	0.00	0.00		\$180.00
08/31/17		\$10.00	0.00	0.00	0.00	0.00		\$10.00
Total		\$2,797.00	0.00	0.00	0.00	-\$201.81		\$2,595.19

*Certain fees and charges may relate to a prior period

AMOUNTS SUBMITTED BY BATCH							
Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
08/02/17	728516020261	0.00	\$50.00	0.00	0.00	0.00	\$50.00
08/03/17	728516030262	0.00	\$54.00	0.00	0.00	0.00	\$54.00
08/07/17	728516070263	0.00	\$100.00	0.00	0.00	0.00	\$100.00
08/08/17	728516080264	\$10.00	0.00	0.00	0.00	0.00	\$10.00
08/10/17	728516100265	0.00	\$572.00	0.00	0.00	0.00	\$572.00
08/11/17	728516110266	0.00	\$478.00	0.00	0.00	0.00	\$478.00
08/14/17	728516140267	\$100.00	0.00	0.00	0.00	0.00	\$100.00
08/16/17	728516160268	0.00	\$1.00	0.00	0.00	0.00	\$1.00
08/17/17	728516170269	\$200.00	0.00	0.00	0.00	0.00	\$200.00
08/18/17	728516180270	0.00	\$112.00	0.00	0.00	0.00	\$112.00

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 5 of 7
 Statement Period 08/01/17 - 08/31/17

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
08/21/17	728516210271	\$100.00	0.00	0.00	0.00	0.00	\$100.00
08/22/17	728516220272	0.00	\$430.00	0.00	0.00	0.00	\$430.00
08/23/17	728516230273	\$260.00	\$80.00	0.00	0.00	0.00	\$340.00
08/24/17	728516240274	0.00	\$50.00	0.00	0.00	0.00	\$50.00
08/28/17	728516280275	\$10.00	0.00	0.00	0.00	0.00	\$10.00
08/29/17	728516290276	0.00	\$180.00	0.00	0.00	0.00	\$180.00
08/30/17	728516300277	0.00	\$10.00	0.00	0.00	0.00	\$10.00
Sub Totals		\$680.00	\$2,117.00	0.00	0.00	0.00	\$2,797.00
Total							\$2,797.00

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	08/31/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	08/31/17	VISA NETWORK FEE CNP 2-06	-1.58
FEE	08/31/17	BATCH SETTLEMENT FEE 17 TRANSACTIONS AT .350000	-5.95
FEE	08/31/17	DIGITAL ENABLEMENT FEE .000100 X 3 TRNS \$310.00	-0.03
FEE	08/31/17	SUPPORT PACKAGE FEE	-12.50
FEE	08/31/17	MC NETWORK ACCESS AUTH FEE 8 TRANSACTIONS AT .019500	-0.16
FEE	08/31/17	ACQUIRER PROCESSOR FEE CREDIT 12 TRANSACTIONS AT .019500	-0.23
FEE	08/31/17	ACQUIRER PROCESSOR FEE DB/PP 6 TRANSACTIONS AT .015500	-0.09
FEE	08/31/17	ACCOUNT MINIMUM FEE 25.00 MINIMUM LEVEL LESS 19.87	-5.13
TOTAL FEES			-26.00
INTERCHANGE	08/22/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201707	-0.21
INTERCHANGE	08/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$1,785.00	-2.32
INTERCHANGE	08/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$680.00	-0.82
INTERCHANGE	08/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$332.00	-0.43
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR4 B2B	-11.40
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR4 STD	-1.73
INTERCHANGE	08/31/17	VI-US REGULATED COMM (DB)	-0.77
INTERCHANGE	08/31/17	VI-REG CONSUMER MQ (DB)	-0.27
INTERCHANGE	08/31/17	VI-CPS/RETAIL ALL OTHER	-0.86
INTERCHANGE	08/31/17	VI-CPS/REWARDS 2	-1.15
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR1 B2B	-13.25
INTERCHANGE	08/31/17	VI-SIGNATURE PREFERRED B2B	-0.12
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR2 B2B	-9.55
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR3 B2B	-3.70
INTERCHANGE	08/31/17	VI-CPS SMALL TICKET (DB)	-0.42
INTERCHANGE	08/31/17	MC-COM DATA RATE I FLT NFUEL	-2.80
INTERCHANGE	08/31/17	MC-REG INCENT FRF ADJ POS (DB)	-0.23
INTERCHANGE	08/31/17	MC-REGULATED COMM (DB)	-0.26
INTERCHANGE	08/31/17	MC-REG CONSM WFRAUD ADJ MC(DB)	-0.55
INTERCHANGE	08/31/17	MC-WORLDCARD MERIT III	-3.03
INTERCHANGE	08/31/17	MC-DOMESTIC MERIT I (DB)	-1.75

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 6 of 7
 Statement Period 08/01/17 - 08/31/17

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
		TOTAL INTERCHANGE	-55.62
SERVICE	08/31/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	08/31/17	VI BASE II SYSTEM FILE FEE 18 TRANSACTIONS AT .001800	-0.03
SERVICE	08/31/17	MASTERCARD SALES TRANS FEE 8 TRANSACTIONS AT .420000	-3.36
SERVICE	08/31/17	VISA SALES TRANS FEE 18 TRANSACTIONS AT .420000	-7.56
SERVICE	08/31/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$680.00	-2.18
SERVICE	08/31/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$2,117.00	-6.77
SERVICE	08/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$680.00	-0.05
		TOTAL SERVICE	-39.90
GRAND TOTAL			-121.52

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges
MASTERCARD NONDEBIT								
MC-COM DATA RATE I FLT NFUEL	100.00	15	1	13	2.70	0.100	2.80	5.83
MC-WORLDCARD MERIT III	160.00	24	2	25	1.77	0.100	3.03	
MASTERCARD NONDEBIT TOTAL	260.00		3					
MASTERCARD DEBIT								
MC-REG INCENT FRF ADJ POS (DB)	10.00	1	1	13	0.05	0.220	0.23	2.79
MC-REGULATED COMM (DB)	100.00	15	1	13	0.05	0.210	0.26	
MC-REG CONSM WFRAUD ADJ MC(DB)	210.00	31	2	25	0.05	0.220	0.55	
MC-DOMESTIC MERIT I (DB)	100.00	15	1	13	1.60	0.150	1.75	
MASTERCARD DEBIT TOTAL	420.00		5					
VISA NONDEBIT								
VI-BUSINESS CARD TR4 B2B	448.00	21	2	11	2.50	0.100	11.40	41.76
VI-BUSINESS CARD TR4 STD	50.00	2	1	6	2.95	0.250	1.73	
VI-CPS/RETAIL ALL OTHER	50.00	2	1	6	1.51	0.100	0.86	
VI-CPS/REWARDS 2	54.00	3	1	6	1.95	0.100	1.15	
VI-BUSINESS CARD TR1 B2B	612.00	29	4	22	2.10	0.100	13.25	
VI-SIGNATURE PREFERRED B2B	1.00	0	1	6	2.10	0.100	0.12	
VI-BUSINESS CARD TR2 B2B	420.00	20	1	6	2.25	0.100	9.55	
VI-BUSINESS CARD TR3 B2B	150.00	7	1	6	2.40	0.100	3.70	
VISA NONDEBIT TOTAL	1,785.00		12					

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 7 of 7
 Statement Period 08/01/17 - 08/31/17

PENDING INTERCHANGE CHARGES									
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges	
VISA DEBIT									
VI-US REGULATED COMM (DB)	210.00	10	3	17	0.05	0.220	0.77		
VI-REG CONSUMER MQ (DB)	100.00	5	1	6	0.05	0.220	0.27		
VI-CPS SMALL TICKET (DB)	22.00	1	2	11	1.55	0.040	0.42		
VISA DEBIT TOTAL	332.00		6					1.46	
Total	2,797.00		26					51.84	

See www.BusinessTrack.com to review details of your statement.

YOUR CARD PROCESSING STATEMENT

COK - ENGINEERING
ATTN: ATTN TREASURERS' OFFICE
PO BOX 1631
KNOXVILLE TN 37901-1631

Page 1 of 5 **THIS IS NOT A BILL**
 Statement Period 07/01/17 - 07/31/17
 Merchant Number [REDACTED]
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for July activity will appear on August statement.	
Page 3	Total Amount Submitted		\$5,478.00
	Third Party Transactions		0.00
	Chargebacks/Reversals		0.00
	Adjustments		0.00
	Fees Charged*		-\$105.78
Total Amount Funded to Your Bank			\$5,372.22

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 3 of 5
 Statement Period 07/01/17 - 07/31/17

SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$131.67	6	\$790.00	0	0.00	6	\$790.00
Visa	\$669.71	7	\$4,688.00	0	0.00	7	\$4,688.00
Discover	0.00	0	0.00	0	0.00	0	0.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		13	\$5,478.00	0	0.00	13	\$5,478.00

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
07/02/17		0.00	0.00	0.00	0.00	-\$105.78		-\$105.78
07/12/17		\$290.00	0.00	0.00	0.00	0.00		\$290.00
07/13/17		\$100.00	0.00	0.00	0.00	0.00		\$100.00
07/15/17		\$80.00	0.00	0.00	0.00	0.00		\$80.00
07/18/17		\$100.00	0.00	0.00	0.00	0.00		\$100.00
07/19/17		\$530.00	0.00	0.00	0.00	0.00		\$530.00
07/20/17		\$4,138.00	0.00	0.00	0.00	0.00		\$4,138.00
07/25/17		\$100.00	0.00	0.00	0.00	0.00		\$100.00
07/26/17		\$40.00	0.00	0.00	0.00	0.00		\$40.00
07/27/17		\$100.00	0.00	0.00	0.00	0.00		\$100.00
Total		\$5,478.00	0.00	0.00	0.00	-\$105.78		\$5,372.22

*Certain fees and charges may relate to a prior period

AMOUNTS SUBMITTED BY BATCH							
Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
07/11/17	728516110252	0.00	\$290.00	0.00	0.00	0.00	\$290.00
07/12/17	728516120253	0.00	\$100.00	0.00	0.00	0.00	\$100.00
07/14/17	728516140254	\$30.00	\$50.00	0.00	0.00	0.00	\$80.00
07/17/17	728516170255	\$100.00	0.00	0.00	0.00	0.00	\$100.00
07/18/17	728516180256	\$530.00	0.00	0.00	0.00	0.00	\$530.00
07/19/17	728516190257	0.00	\$4,138.00	0.00	0.00	0.00	\$4,138.00
07/24/17	728516240258	0.00	\$100.00	0.00	0.00	0.00	\$100.00
07/25/17	728516250259	\$30.00	\$10.00	0.00	0.00	0.00	\$40.00
07/26/17	728516260260	\$100.00	0.00	0.00	0.00	0.00	\$100.00
Sub Totals		\$790.00	\$4,688.00	0.00	0.00	0.00	\$5,478.00
Total							\$5,478.00

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 4 of 5
 Statement Period 07/01/17 - 07/31/17

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	07/31/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	07/31/17	VISA NETWORK FEE CNP 2-06	-0.60
FEE	07/31/17	BATCH SETTLEMENT FEE 9 TRANSACTIONS AT .350000	-3.15
FEE	07/31/17	DIGITAL ENABLEMENT FEE .000100 X 3 TRNS \$160.00	-0.02
FEE	07/31/17	SUPPORT PACKAGE FEE	-12.50
FEE	07/31/17	MC NETWORK ACCESS AUTH FEE 6 TRANSACTIONS AT .019500	-0.12
FEE	07/31/17	ACQUIRER PROCESSOR FEE CREDIT 5 TRANSACTIONS AT .019500	-0.10
FEE	07/31/17	ACQUIRER PROCESSOR FEE DB/PP 2 TRANSACTIONS AT .015500	-0.03
FEE	07/31/17	ACCOUNT MINIMUM FEE 25.00 MINIMUM LEVEL LESS 22.99	-2.01
		TOTAL FEES	-18.86
INTERCHANGE	07/19/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201706	-0.21
INTERCHANGE	07/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$4,578.00	-5.95
INTERCHANGE	07/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$790.00	-0.95
INTERCHANGE	07/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$110.00	-0.14
INTERCHANGE	07/31/17	VI-US REGULATED COMM (DB)	-0.27
INTERCHANGE	07/31/17	VI-REG CONSUMER MQ (DB)	-0.23
INTERCHANGE	07/31/17	VI-CPS/REWARDS 1	-1.75
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR1 B2B	-1.15
INTERCHANGE	07/31/17	VI-CORPORATE CARD CNP	-109.41
INTERCHANGE	07/31/17	VI-PURCHASING CARD - CP	-7.35
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR3 B2B	-0.41
INTERCHANGE	07/31/17	MC-REGULATED FRD ADJ COMM (DB)	-0.24
INTERCHANGE	07/31/17	MC-WORLDCARD MERIT III	-1.87
INTERCHANGE	07/31/17	MC-CORP DATA RATE I (US) BUS	-3.65
INTERCHANGE	07/31/17	MC-ENHANCED MERIT III BASE	-1.48
INTERCHANGE	07/31/17	MC-DOMESTIC MERIT III (DB)	-4.88
		TOTAL INTERCHANGE	-139.94
SERVICE	07/31/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	07/31/17	VI BASE II SYSTEM FILE FEE 7 TRANSACTIONS AT .001800	-0.01
SERVICE	07/31/17	MASTERCARD SALES TRANS FEE 6 TRANSACTIONS AT .420000	-2.52
SERVICE	07/31/17	VISA SALES TRANS FEE 7 TRANSACTIONS AT .420000	-2.94
SERVICE	07/31/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$790.00	-2.53
SERVICE	07/31/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$4,688.00	-15.00
SERVICE	07/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$790.00	-0.06
		TOTAL SERVICE	-43.01
GRAND TOTAL			-201.81

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 5 of 5
 Statement Period 07/01/17 - 07/31/17

PENDING INTERCHANGE CHARGES			Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
Product/Description	Sales Total	% Of Sales			Rate	Cost Per Transaction		
MASTERCARD NONDEBIT								
MC-WORLDCARD MERIT III	100.00	13	1	17	1.77	0.100	1.87	7.00
MC-CORP DATA RATE I (US) BUS	130.00	16	2	33	2.65	0.100	3.65	
MC-ENHANCED MERIT III BASE	80.00	10	1	17	1.73	0.100	1.48	
MASTERCARD NONDEBIT TOTAL	310.00		4					
MASTERCARD DEBIT								
MC-REGULATED FRD ADJ COMM (DB)	30.00	4	1	17	0.05	0.220	0.24	5.12
MC-DOMESTIC MERIT III (DB)	450.00	57	1	17	1.05	0.150	4.88	
MASTERCARD DEBIT TOTAL	480.00		2					
VISA NONDEBIT								
VI-CPS/REWARDS 1	100.00	2	1	14	1.65	0.100	1.75	120.07
VI-BUSINESS CARD TR1 B2B	50.00	1	1	14	2.10	0.100	1.15	
VI-CORPORATE CARD CNP	4,125.00	88	1	14	2.65	0.100	109.41	
VI-PURCHASING CARD - CP	290.00	6	1	14	2.50	0.100	7.35	
VI-BUSINESS CARD TR3 B2B	13.00	0	1	14	2.40	0.100	0.41	
VISA NONDEBIT TOTAL	4,578.00		5					
VISA DEBIT								
VI-US REGULATED COMM (DB)	100.00	2	1	14	0.05	0.220	0.27	0.50
VI-REG CONSUMER MQ (DB)	10.00	0	1	14	0.05	0.220	0.23	
VISA DEBIT TOTAL	110.00		2					
Total	5,478.00		13					132.69

See www.BusinessTrack.com to review details of your statement.

YOUR CARD PROCESSING STATEMENT

COK - ENGINEERING
ATTN: ATTN TREASURERS' OFFICE
PO BOX 1631
KNOXVILLE TN 37901-1631

Page 1 of 7 **THIS IS NOT A BILL**
 Statement Period 06/01/17 - 06/30/17
 Merchant Number [REDACTED]
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

SUMMARY

An overview of account activity for the statement period.
 Fees charged for June activity will appear on July statement.

Page 3	Total Amount Submitted	\$2,359.00
	Third Party Transactions	0.00
	Chargebacks/Reversals	0.00
	Adjustments	0.00
	Fees Charged*	-\$104.76
	Total Amount Funded to Your Bank	\$2,254.24

See page 2 for Key Definition of Terms

*Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 3 of 7
 Statement Period 06/01/17 - 06/30/17

SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$133.43	7	\$934.00	0	0.00	7	\$934.00
Visa	\$78.61	18	\$1,415.00	0	0.00	18	\$1,415.00
Discover	\$10.00	1	\$10.00	0	0.00	1	\$10.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		26	\$2,359.00	0	0.00	26	\$2,359.00

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
06/02/17		\$100.00	0.00	0.00	0.00	-\$104.76		-\$4.76
06/06/17		\$125.00	0.00	0.00	0.00	0.00		\$125.00
06/09/17		\$549.00	0.00	0.00	0.00	0.00		\$549.00
06/14/17		\$80.00	0.00	0.00	0.00	0.00		\$80.00
06/15/17		\$135.00	0.00	0.00	0.00	0.00		\$135.00
06/16/17		\$120.00	0.00	0.00	0.00	0.00		\$120.00
06/17/17		\$80.00	0.00	0.00	0.00	0.00		\$80.00
06/20/17		\$440.00	0.00	0.00	0.00	0.00		\$440.00
06/22/17		\$50.00	0.00	0.00	0.00	0.00		\$50.00
06/23/17		\$10.00	0.00	0.00	0.00	0.00		\$10.00
06/24/17		\$50.00	0.00	0.00	0.00	0.00		\$50.00
06/27/17		\$180.00	0.00	0.00	0.00	0.00		\$180.00
06/28/17		\$90.00	0.00	0.00	0.00	0.00		\$90.00
06/29/17		\$210.00	0.00	0.00	0.00	0.00		\$210.00
06/30/17		\$140.00	0.00	0.00	0.00	0.00		\$140.00
Total		\$2,359.00	0.00	0.00	0.00	-\$104.76		\$2,254.24

*Certain fees and charges may relate to a prior period

AMOUNTS SUBMITTED BY BATCH							
Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
06/01/17	728516010237	0.00	\$100.00	0.00	0.00	0.00	\$100.00
06/05/17	728516050238	\$15.00	\$110.00	0.00	0.00	0.00	\$125.00
06/08/17	728516080239	\$449.00	\$100.00	0.00	0.00	0.00	\$549.00
06/13/17	728516130240	0.00	\$80.00	0.00	0.00	0.00	\$80.00
06/14/17	728516140241	\$100.00	\$35.00	0.00	0.00	0.00	\$135.00
06/15/17	728516150242	0.00	\$120.00	0.00	0.00	0.00	\$120.00
06/16/17	728516160243	0.00	\$80.00	0.00	0.00	0.00	\$80.00
06/19/17	728516190244	\$10.00	\$430.00	0.00	0.00	0.00	\$440.00
06/21/17	728516210245	0.00	\$50.00	0.00	0.00	0.00	\$50.00
06/22/17	728516220246	0.00	\$10.00	0.00	0.00	0.00	\$10.00
06/23/17	728516230247	0.00	\$50.00	0.00	0.00	0.00	\$50.00
06/26/17	728516260248	\$80.00	\$100.00	0.00	0.00	0.00	\$180.00

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 4 of 7
 Statement Period 06/01/17 - 06/30/17

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
06/27/17	728516270249	\$80.00	\$10.00	0.00	0.00	0.00	\$90.00
06/28/17	728516280250	\$200.00	0.00	\$10.00	0.00	0.00	\$210.00
06/29/17	728516290251	0.00	\$140.00	0.00	0.00	0.00	\$140.00
Sub Totals		\$934.00	\$1,415.00	\$10.00	0.00	0.00	\$2,359.00
Total							\$2,359.00

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	06/30/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	06/30/17	VISA NETWORK FEE CNP 2-06	-0.34
FEE	06/30/17	BATCH SETTLEMENT FEE 15 TRANSACTIONS AT .350000	-5.25
FEE	06/30/17	DIGITAL ENABLEMENT FEE .000100 X 3 TRNS \$559.00	-0.06
FEE	06/30/17	SUPPORT PACKAGE FEE	-12.50
FEE	06/30/17	MC NETWORK ACCESS AUTH FEE 7 TRANSACTIONS AT .019500	-0.14
FEE	06/30/17	ACQUIRER PROCESSOR FEE CREDIT 9 TRANSACTIONS AT .019500	-0.18
FEE	06/30/17	ACQUIRER PROCESSOR FEE DB/PP 11 TRANSACTIONS AT .015500	-0.17
FEE	06/30/17	ACCOUNT MINIMUM FEE 25.00 MINIMUM LEVEL LESS 18.47	-6.53
TOTAL FEES			-25.50
INTERCHANGE	06/27/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201705	-0.21
INTERCHANGE	06/30/17	DISCOVER ASSESSMENT FEE .001300 TIMES \$10.00	-0.01
INTERCHANGE	06/30/17	VISA ASSESSMENT FEE CR .001300 TIMES \$455.00	-0.59
INTERCHANGE	06/30/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$934.00	-1.12
INTERCHANGE	06/30/17	VISA ASSESSMENT FEE DB .001300 TIMES \$960.00	-1.25
INTERCHANGE	06/30/17	DSCVR COMML ELECT OTHER	-0.33
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR4 B2B	-2.95
INTERCHANGE	06/30/17	VI-US CPS/SMALL TCKT REG (DB)	-0.23
INTERCHANGE	06/30/17	VI-US REGULATED COMM (DB)	-0.80
INTERCHANGE	06/30/17	VI-REG CONSUMER MQ (DB)	-0.41
INTERCHANGE	06/30/17	VI-CPS/SMALL TICKET	-0.21
INTERCHANGE	06/30/17	VI-CPS/REWARDS 2	-2.35
INTERCHANGE	06/30/17	VI-PURCHASING CARD - CP	-2.70
INTERCHANGE	06/30/17	VI-SIGNATURE PREFERRED B2B	-2.83
INTERCHANGE	06/30/17	VI-CPS CNP (DB)	-2.12
INTERCHANGE	06/30/17	VI-CPS/RETAIL ALL OTHER (DB)	-1.74
INTERCHANGE	06/30/17	MC-COM DATA RATE I FLT NFUEL	-0.51
INTERCHANGE	06/30/17	MC-REG INCENT FRF ADJ POS (DB)	-0.26
INTERCHANGE	06/30/17	MC-REGULATED FRD ADJ COMM (DB)	-0.23
INTERCHANGE	06/30/17	MC-WORLDCARD MERIT III	-1.52
INTERCHANGE	06/30/17	MC-CORP DATA RATE I (US) BUS	-5.40
INTERCHANGE	06/30/17	MC-CORP DATA RATE I (US) CORP	-12.22
INTERCHANGE	06/30/17	MC-DOMESTIC MERIT I (DB)	-1.75
TOTAL INTERCHANGE			-41.74
SERVICE	06/30/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	06/30/17	VI BASE II SYSTEM FILE FEE 18 TRANSACTIONS AT .001800	-0.03

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 5 of 7
 Statement Period 06/01/17 - 06/30/17

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
SERVICE	06/30/17	MASTERCARD SALES TRANS FEE 7 TRANSACTIONS AT .420000	-2.94
SERVICE	06/30/17	VISA SALES TRANS FEE 18 TRANSACTIONS AT .420000	-7.56
SERVICE	06/30/17	DISCOVER SALES TRANS FEE 1 TRANSACTIONS AT .420000	-0.42
SERVICE	06/30/17	DISCOVER SALES DISCOUNT .003200 DISC RATE TIMES \$10.00	-0.03
SERVICE	06/30/17	DISCOVER DATA USAGE FEE 1 TRANSACTIONS AT .019500	-0.02
SERVICE	06/30/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$934.00	-2.99
SERVICE	06/30/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$1,415.00	-4.53
SERVICE	06/30/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$934.00	-0.07
TOTAL SERVICE			-38.54

GRAND TOTAL -105.78

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges
DISCOVER NONDEBIT								
DSCVR COMML ELECT OTHER	10.00	100	1	100	2.30	0.100	0.33	
DISCOVER NONDEBIT TOTAL	10.00		1					0.33
MASTERCARD NONDEBIT								
MC-COM DATA RATE I FLT NFUEL	15.00	2	1	14	2.70	0.100	0.51	
MC-WORLDCARD MERIT III	80.00	9	1	14	1.77	0.100	1.52	
MC-CORP DATA RATE I (US) BUS	200.00	21	1	14	2.65	0.100	5.40	
MC-CORP DATA RATE I (US) CORP	449.00	48	1	14	2.70	0.100	12.22	
MASTERCARD NONDEBIT TOTAL	744.00		4					19.65
MASTERCARD DEBIT								
MC-REG INCENT FRF ADJ POS (DB)	80.00	9	1	14	0.05	0.220	0.26	
MC-REGULATED FRD ADJ COMM (DB)	10.00	1	1	14	0.05	0.220	0.23	
MC-DOMESTIC MERIT I (DB)	100.00	11	1	14	1.60	0.150	1.75	
MASTERCARD DEBIT TOTAL	190.00		3					2.24
VISA NONDEBIT								
VI-BUSINESS CARD TR4 B2B	110.00	8	2	11	2.50	0.100	2.95	
VI-CPS/SMALL TICKET	10.00	1	1	6	1.65	0.040	0.21	
VI-CPS/REWARDS 2	110.00	8	2	11	1.95	0.100	2.35	
VI-PURCHASING CARD - CP	100.00	7	2	11	2.50	0.100	2.70	
VI-SIGNATURE PREFERRED B2B	125.00	9	2	11	2.10	0.100	2.83	
VISA NONDEBIT TOTAL	455.00		9					11.04

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 6 of 7
 Statement Period 06/01/17 - 06/30/17

PENDING INTERCHANGE CHARGES								Sub Total	Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction			
VISA DEBIT									
VI-US CPS/SMALL TCKT REG (DB)	10.00	1	1	6	0.05	0.220	0.23		
VI-US REGULATED COMM (DB)	280.00	20	3	17	0.05	0.220	0.80		
VI-REG CONSUMER MQ (DB)	380.00	27	1	6	0.05	0.220	0.41		
VI-CPS CNP (DB)	110.00	8	2	11	1.65	0.150	2.12		
VI-CPS/RETAIL ALL OTHER (DB)	180.00	13	2	11	0.80	0.150	1.74		
VISA DEBIT TOTAL	960.00		9						5.30
Total	2,359.00		26						38.56

See www.BusinessTrack.com to review details of your statement.

Ensure you can support the new “2” series Mastercard® BIN range

Bank of America
Merchant Services



What you need you know:

Due to the need for additional card numbers, Mastercard introduced new **cards that begin with the number “2”** in January 2017. You must be able to accept the new Mastercard branded cards to continue to serve your customers and avoid fines and card declines. Transactions using primary account numbers (PANs) in the 222100-272099 BINs must be accepted and processed using the same logic and handling as the PANs within the existing 510000–559999 range.



Getting ready for the new BIN:

If you use a third party vendor/software provider, confirm with your provider that you can properly recognize cards beginning with a **“2” as a Mastercard** transaction.

If you use a stand-alone, point-of-sale terminal supported by Bank of America Merchant Services, you will be contacted separately with further instructions on any hardware upgrade or software application download needed.



Potential implications:

Mastercard has announced the following noncompliance fines effective June 30, 2017:

- \$2,500 per occurrence in the first 30 days
- Escalating up to \$10,000 in the next 60 days
- Up to \$20,000 per occurrence for subsequent violations

These fines may be assessed per merchant location per failed transaction for not implementing support of the new cards.



Have questions?

If you have any questions, please contact your business consultant or call your usual customer service number located on your statement.

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CED0792i

YOUR CARD PROCESSING STATEMENT

COK - KAT
ATTN: TREASURER'S OFFICE
400 W MAIN ST STE 685
KNOXVILLE TN 37902-2405

Page 1 of 8 **THIS IS NOT A BILL**
 Statement Period 08/01/17 - 08/31/17
 Merchant Number [REDACTED]
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for August activity will appear on September statement.	
Page 5	Total Amount Submitted		\$19,989.00
	Third Party Transactions		0.00
	Chargebacks/Reversals		0.00
	Adjustments		0.00
	Fees Charged*		-\$760.41
Total Amount Funded to Your Bank			\$19,228.59

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Reminder: Responsibilities Related to Account Data Compromise Events
 Bank of America Merchant Services reminds merchants that they must report a suspected or confirmed Account Data Compromise (ADC) event immediately.

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

Merchant Number [REDACTED]
Customer Service Website - BusinessTrack.com
Phone - 1-800-430-7161

Page 3 of 8

Statement Period 08/01/17 - 08/31/17

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT (continued)

If you suspect or have confirmation of a data security breach, you can report the incident two ways:

1. Contact Bank of America Merchant Services Customer Service at 1.800.228.5882
2. Contact your business consultant, if applicable

Additionally, do not delete or alter any data during an investigation of an ADC event or potential ADC event. Failure to cooperate fully with an investigation may lead to additional assessments.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 4 of 8
 Statement Period 08/01/17 - 08/31/17

SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$52.75	161	\$8,493.50	0	0.00	161	\$8,493.50
Visa	\$27.24	423	\$11,524.25	1	\$28.75	422	\$11,495.50
Discover	0.00	0	0.00	0	0.00	0	0.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		584	\$20,017.75	1	\$28.75	583	\$19,989.00

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
08/01/17		\$638.00	0.00	0.00	0.00	0.00		\$638.00
08/02/17		\$1,098.00	0.00	0.00	0.00	-\$760.41		\$337.59
08/03/17		\$411.00	0.00	0.00	0.00	0.00		\$411.00
08/04/17		\$1,677.00	0.00	0.00	0.00	0.00		\$1,677.00
08/05/17		\$823.50	0.00	0.00	0.00	0.00		\$823.50
08/06/17		\$176.75	0.00	0.00	0.00	0.00		\$176.75
08/08/17		\$1,904.50	0.00	0.00	0.00	0.00		\$1,904.50
08/09/17		\$1,166.00	0.00	0.00	0.00	0.00		\$1,166.00
08/10/17		\$309.00	0.00	0.00	0.00	0.00		\$309.00
08/11/17		\$500.00	0.00	0.00	0.00	0.00		\$500.00
08/12/17		\$893.50	0.00	0.00	0.00	0.00		\$893.50
08/13/17		\$318.00	0.00	0.00	0.00	0.00		\$318.00
08/15/17		\$724.50	0.00	0.00	0.00	0.00		\$724.50
08/16/17		\$437.00	0.00	0.00	0.00	0.00		\$437.00
08/17/17		\$681.00	0.00	0.00	0.00	0.00		\$681.00
08/18/17		\$597.00	0.00	0.00	0.00	0.00		\$597.00
08/19/17		\$417.50	0.00	0.00	0.00	0.00		\$417.50
08/20/17		\$224.50	0.00	0.00	0.00	0.00		\$224.50
08/22/17		\$564.00	0.00	0.00	0.00	0.00		\$564.00
08/23/17		\$665.00	0.00	0.00	0.00	0.00		\$665.00
08/24/17		\$386.00	0.00	0.00	0.00	0.00		\$386.00
08/25/17		\$1,160.50	0.00	0.00	0.00	0.00		\$1,160.50
08/26/17		\$722.00	0.00	0.00	0.00	0.00		\$722.00
08/27/17		\$87.50	0.00	0.00	0.00	0.00		\$87.50
08/29/17		\$1,173.50	0.00	0.00	0.00	0.00		\$1,173.50
08/30/17		\$964.50	0.00	0.00	0.00	0.00		\$964.50
08/31/17		\$1,269.25	0.00	0.00	0.00	0.00		\$1,269.25
Total		\$19,989.00	0.00	0.00	0.00	-\$760.41		\$19,228.59

*Certain fees and charges may relate to a prior period

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
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 Statement Period 08/01/17 - 08/31/17

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
07/31/17	728535310490	\$90.00	\$548.00	0.00	0.00	0.00	\$638.00
08/01/17	728535010491	\$457.50	\$640.50	0.00	0.00	0.00	\$1,098.00
08/02/17	728535020492	\$86.00	\$325.00	0.00	0.00	0.00	\$411.00
08/03/17	728535030493	\$958.50	\$718.50	0.00	0.00	0.00	\$1,677.00
08/04/17	728535040494	\$93.00	\$730.50	0.00	0.00	0.00	\$823.50
08/05/17	728535050495	\$79.00	\$97.75	0.00	0.00	0.00	\$176.75
08/07/17	728535070496	\$1,092.50	\$812.00	0.00	0.00	0.00	\$1,904.50
08/08/17	728535080497	\$463.00	\$703.00	0.00	0.00	0.00	\$1,166.00
08/09/17	728535090498	\$90.00	\$219.00	0.00	0.00	0.00	\$309.00
08/10/17	728535100499	\$140.00	\$360.00	0.00	0.00	0.00	\$500.00
08/11/17	728535110500	\$270.00	\$623.50	0.00	0.00	0.00	\$893.50
08/12/17	728535120501	\$115.00	\$203.00	0.00	0.00	0.00	\$318.00
08/14/17	728535140502	\$176.00	\$548.50	0.00	0.00	0.00	\$724.50
08/15/17	728535150503	\$165.00	\$272.00	0.00	0.00	0.00	\$437.00
08/16/17	728535160504	\$357.50	\$323.50	0.00	0.00	0.00	\$681.00
08/17/17	728535170505	\$289.50	\$307.50	0.00	0.00	0.00	\$597.00
08/18/17	728535180506	0.00	\$417.50	0.00	0.00	0.00	\$417.50
08/19/17	728535190507	\$93.00	\$131.50	0.00	0.00	0.00	\$224.50
08/21/17	728535210508	\$258.00	\$306.00	0.00	0.00	0.00	\$564.00
08/22/17	728535220509	\$127.00	\$538.00	0.00	0.00	0.00	\$665.00
08/23/17	728535230510	\$155.00	\$231.00	0.00	0.00	0.00	\$386.00
08/24/17	728535240511	\$882.00	\$278.50	0.00	0.00	0.00	\$1,160.50
08/25/17	728535250512	\$144.00	\$578.00	0.00	0.00	0.00	\$722.00
08/26/17	728535260513	\$80.00	\$7.50	0.00	0.00	0.00	\$87.50
08/28/17	728535280514	\$670.50	\$503.00	0.00	0.00	0.00	\$1,173.50
08/29/17	728535290515	\$367.50	\$597.00	0.00	0.00	0.00	\$964.50
08/30/17	728535300516	\$794.00	\$475.25	0.00	0.00	0.00	\$1,269.25
Sub Totals		\$8,493.50	\$11,495.50	0.00	0.00	0.00	\$19,989.00

Total **\$19,989.00**

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	08/31/17	VISA NETWORK FEE CP 1B-02	-2.00
FEE	08/31/17	VISA NETWORK FEE CNP 2-06	-2.60
FEE	08/31/17	VISA INTL SERVICE FEE - BASE 1 TRNS TOTALING \$50.00	-0.40
FEE	08/31/17	BATCH SETTLEMENT FEE 27 TRANSACTIONS AT .350000	-9.45
FEE	08/31/17	VI TRANSACTION INTEGRITY FEE 7 TRANSACTIONS AT .100000	-0.70
FEE	08/31/17	DIGITAL ENABLEMENT FEE .000100 X 9 TRNS \$938.00	-0.09
FEE	08/31/17	SUPPORT PACKAGE FEE	-12.50
FEE	08/31/17	US CROSS BORDER FEE 1 TRNS TOTALING \$25.00	-0.15
FEE	08/31/17	MC NETWORK ACCESS AUTH FEE 166 TRANSACTIONS AT .019500	-3.24

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PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	08/31/17	ACQUIRER PROCESSOR FEE CREDIT 38 TRANSACTIONS AT .019500	-0.74
FEE	08/31/17	ACQUIRER PROCESSOR FEE DB/PP 394 TRANSACTIONS AT .015500	-6.11
		TOTAL FEES	-37.98
INTERCHANGE	08/22/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201707	-1.25
INTERCHANGE	08/31/17	MC ASSESSMNT TRAN AMT >=\$1K .000200 X 1 TRNS \$1,000.00	-0.20
INTERCHANGE	08/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$2,091.00	-2.72
INTERCHANGE	08/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$8,435.50	-10.12
INTERCHANGE	08/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$9,321.25	-12.12
INTERCHANGE	08/31/17	VI- US HNW CONSUMER RTL	-0.63
INTERCHANGE	08/31/17	VI-US REGULATED (DB)	-24.05
INTERCHANGE	08/31/17	VI-US CPS/SMALL TCKT REG (DB)	-4.25
INTERCHANGE	08/31/17	VI-US REGULATED NON-CPS (DB)	-0.75
INTERCHANGE	08/31/17	VI-US REG NON CPS COMM (DB)	-0.25
INTERCHANGE	08/31/17	VI-COMMERCIAL RETAIL (PP)	-2.45
INTERCHANGE	08/31/17	VI-CPS SMALL TICKET (PP)	-12.02
INTERCHANGE	08/31/17	VI-EIRF NON CPS ALL OTHER (PP)	-0.74
INTERCHANGE	08/31/17	VI-CPS/RETAIL ALL OTHER (PP)	-16.93
INTERCHANGE	08/31/17	VI-CPS/RETAIL ALL OTHER	-3.07
INTERCHANGE	08/31/17	VI-CPS/SMALL TICKET	-0.44
INTERCHANGE	08/31/17	VI-CPS/REWARDS 1	-10.87
INTERCHANGE	08/31/17	VI-ELECTRONIC (US ACQ)	-0.78
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR1 RETAIL	-0.98
INTERCHANGE	08/31/17	VI-PURCHASING CARD - CP	-7.08
INTERCHANGE	08/31/17	VI-SIGNATURE PREFERRED RETAIL	-8.66
INTERCHANGE	08/31/17	VI-SIGNATURE PREFERRED CRP STD	-14.85
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR3 RETAIL	-1.30
INTERCHANGE	08/31/17	VI-CPS SMALL TICKET (DB)	-3.57
INTERCHANGE	08/31/17	VI-EIRF NON CPS ALL OTHER (DB)	-4.43
INTERCHANGE	08/31/17	VI-CPS/RETAIL ALL OTHER (DB)	-48.02
INTERCHANGE	08/31/17	MC-COM DATA RATE I FLT NFUEL	-118.45
INTERCHANGE	08/31/17	MC-REG INCENT FRF ADJ POS (DB)	-9.61
INTERCHANGE	08/31/17	MC-REGULATED FRD ADJ COMM (DB)	-0.25
INTERCHANGE	08/31/17	MC-REG CONSM WFRAUD ADJ MC(DB)	-0.79
INTERCHANGE	08/31/17	MC-FOREIGN ELECTRONIC PLUS	-0.49
INTERCHANGE	08/31/17	MC-DOMESTIC MERIT III	-2.12
INTERCHANGE	08/31/17	MC-DOMESTIC MERIT I	-1.96
INTERCHANGE	08/31/17	MC-WORLDCARD MERIT III	-3.86
INTERCHANGE	08/31/17	MC-CORP DATA RATE I (US) BUS	-7.96
INTERCHANGE	08/31/17	MC-WORLD ELITE MERIT III	-2.40
INTERCHANGE	08/31/17	MC-ENHANCED MERIT III BASE	-2.77
INTERCHANGE	08/31/17	MC-ENHANCED MERIT I	-5.91
INTERCHANGE	08/31/17	MC-DOMESTIC MERIT III (DB)	-24.44
INTERCHANGE	08/31/17	MC-DOMESTIC MERIT I (DB)	-0.95
		TOTAL INTERCHANGE	-374.49
SERVICE	08/31/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	08/31/17	VI BASE II SYSTEM FILE FEE 424 TRANSACTIONS AT .001800	-0.76
SERVICE	08/31/17	VI BASE II CRVOUCHER FEE DB/PP 1 TRANSACTIONS AT .015500	-0.01
SERVICE	08/31/17	MASTERCARD SALES TRANS FEE 160 TRANSACTIONS AT .480000	-76.80

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
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 Statement Period 08/01/17 - 08/31/17

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
SERVICE	08/31/17	VISA SALES TRANS FEE 429 TRANSACTIONS AT .480000	-205.92
SERVICE	08/31/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$8,435.50	-26.99
SERVICE	08/31/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$11,412.25	-36.52
SERVICE	08/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$8,435.50	-0.60
TOTAL SERVICE			-367.55
GRAND TOTAL			-780.02

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges
MASTERCARD NONDEBIT								
MC-COM DATA RATE I FLT NFUEL	4,298.00	51	24	15	2.70	0.100	118.45	145.92
MC-FOREIGN ELECTRONIC PLUS	25.00	0	1	1	1.95		0.49	
MC-DOMESTIC MERIT III	115.00	1	3	2	1.58	0.100	2.12	
MC-DOMESTIC MERIT I	88.00	1	3	2	1.89	0.100	1.96	
MC-WORLDCARD MERIT III	190.00	2	5	3	1.77	0.100	3.86	
MC-CORP DATA RATE I (US) BUS	289.00	3	3	2	2.65	0.100	7.96	
MC-WORLD ELITE MERIT III	100.00	1	2	1	2.20	0.100	2.40	
MC-ENHANCED MERIT III BASE	143.00	2	3	2	1.73	0.100	2.77	
MC-ENHANCED MERIT I	280.00	3	2	1	2.04	0.100	5.91	
MASTERCARD NONDEBIT TOTAL	5,528.00		46					
MASTERCARD DEBIT								
MC-REG INCENT FRF ADJ POS (DB)	1,186.00	14	41	26	0.05	0.220	9.61	36.04
MC-REGULATED FRD ADJ COMM (DB)	50.00	1	1	1	0.05	0.220	0.25	
MC-REG CONSM WFRAUD ADJ MC(DB)	265.00	3	3	2	0.05	0.220	0.79	
MC-DOMESTIC MERIT III (DB)	1,356.50	16	68	43	1.05	0.150	24.44	
MC-DOMESTIC MERIT I (DB)	50.00	1	1	1	1.60	0.150	0.95	
MASTERCARD DEBIT TOTAL	2,907.50		114					
VISA NONDEBIT								
VI- US HNW CONSUMER RTL	25.00	0	1	0	2.10	0.100	0.63	36.04
VI-CPS/RETAIL ALL OTHER	177.00	2	4	1	1.51	0.100	3.07	
VI-CPS/SMALL TICKET	22.00	0	2	0	1.65	0.040	0.44	
VI-CPS/REWARDS 1	568.00	5	15	3	1.65	0.100	10.87	
VI-ELECTRONIC (US ACQ)	50.00	0	1	0	1.55		0.78	
VI-BUSINESS CARD TR1 RETAIL	40.00	0	1	0	2.20	0.100	0.98	

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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 Statement Period 08/01/17 - 08/31/17

PENDING INTERCHANGE CHARGES										Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total			
VI-PURCHASING CARD - CP	275.00	2	2	0	2.50	0.100	7.08		48.66	
VI-SIGNATURE PREFERRED RETAIL	384.00	3	6	1	2.10	0.100	8.66			
VI-SIGNATURE PREFERRED CRP STD	500.00	4	1	0	2.95	0.100	14.85			
VI-BUSINESS CARD TR3 RETAIL	50.00	0	1	0	2.40	0.100	1.30			
VISA NONDEBIT TOTAL	2,091.00		34							
VISA DEBIT										
VI-US REGULATED (DB)	3,223.50	28	102	24	0.05	0.220	24.05		117.46	
VI-US CPS/SMALL TCKT REG (DB)	131.00	1	19	4	0.05	0.220	4.25			
VI-US REGULATED NON-CPS (DB)	175.00	2	3	1	0.05	0.220	0.75			
VI-US REG NON CPS COMM (DB)	50.00	0	1	0	0.05	0.220	0.25			
VI-COMMERCIAL RETAIL (PP)	100.00	1	3	1	2.15	0.100	2.45			
VI-CPS SMALL TICKET (PP)	510.75	4	77	18	1.60	0.050	12.02			
VI-EIRF NON CPS ALL OTHER (PP)	30.00	0	1	0	1.80	0.200	0.74			
VI-CPS/RETAIL ALL OTHER (PP)	1,081.00	9	30	7	1.15	0.150	16.93			
VI-CPS SMALL TICKET (DB)	150.25	1	31	7	1.55	0.040	3.57			
VI-EIRF NON CPS ALL OTHER (DB)	230.00	2	2	0	1.75	0.200	4.43			
VI-CPS/RETAIL ALL OTHER (DB)	3,639.75	32	126	29	0.80	0.150	48.02			
VISA DEBIT TOTAL	9,321.25		395							
Total	19,847.75		589							348.08

See www.BusinessTrack.com to review details of your statement.

YOUR CARD PROCESSING STATEMENT

COK - KAT
ATTN: TREASURER'S OFFICE
400 W MAIN ST STE 685
KNOXVILLE TN 37902-2405

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THIS IS NOT A BILL

Statement Period	07/01/17 - 07/31/17
Merchant Number	[REDACTED]
Customer Service	Website - BusinessTrack.com Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for July activity will appear on August statement.	
Page	3	Total Amount Submitted	\$21,369.19
		Third Party Transactions	0.00
		Chargebacks/Reversals	0.00
		Adjustments	0.00
		Fees Charged*	-\$1,029.91
		Total Amount Funded to Your Bank	\$20,339.28

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Statement Period 07/01/17 - 07/31/17

SUMMARY BY CARD TYPE

(Total Sales You Submitted - Refunds = Total Amount You Submitted)

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$47.56	132	\$6,277.50	0	0.00	132	\$6,277.50
Visa	\$44.26	341	\$15,091.69	0	0.00	341	\$15,091.69
Discover	0.00	0	0.00	0	0.00	0	0.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		473	\$21,369.19	0	0.00	473	\$21,369.19

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
07/01/17		\$1,725.50	0.00	0.00	0.00	0.00		\$1,725.50
07/02/17		\$342.50	0.00	0.00	0.00	-\$1,029.91		-\$687.41
07/04/17		\$906.50	0.00	0.00	0.00	0.00		\$906.50
07/06/17		\$824.00	0.00	0.00	0.00	0.00		\$824.00
07/07/17		\$786.26	0.00	0.00	0.00	0.00		\$786.26
07/08/17		\$646.50	0.00	0.00	0.00	0.00		\$646.50
07/09/17		\$403.50	0.00	0.00	0.00	0.00		\$403.50
07/11/17		\$1,560.50	0.00	0.00	0.00	0.00		\$1,560.50
07/12/17		\$535.00	0.00	0.00	0.00	0.00		\$535.00
07/13/17		\$481.93	0.00	0.00	0.00	0.00		\$481.93
07/14/17		\$828.00	0.00	0.00	0.00	0.00		\$828.00
07/15/17		\$878.50	0.00	0.00	0.00	0.00		\$878.50
07/16/17		\$266.00	0.00	0.00	0.00	0.00		\$266.00
07/18/17		\$431.50	0.00	0.00	0.00	0.00		\$431.50
07/19/17		\$766.50	0.00	0.00	0.00	0.00		\$766.50
07/20/17		\$420.50	0.00	0.00	0.00	0.00		\$420.50
07/21/17		\$383.00	0.00	0.00	0.00	0.00		\$383.00
07/22/17		\$425.00	0.00	0.00	0.00	0.00		\$425.00
07/23/17		\$92.75	0.00	0.00	0.00	0.00		\$92.75
07/25/17		\$5,605.50	0.00	0.00	0.00	0.00		\$5,605.50
07/26/17		\$373.50	0.00	0.00	0.00	0.00		\$373.50
07/27/17		\$444.25	0.00	0.00	0.00	0.00		\$444.25
07/28/17		\$302.50	0.00	0.00	0.00	0.00		\$302.50
07/29/17		\$1,771.50	0.00	0.00	0.00	0.00		\$1,771.50
07/30/17		\$168.00	0.00	0.00	0.00	0.00		\$168.00
Total		\$21,369.19	0.00	0.00	0.00	-\$1,029.91		\$20,339.28

*Certain fees and charges may relate to a prior period

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
06/30/17	728535300465	\$1,079.50	\$646.00	0.00	0.00	0.00	\$1,725.50
07/01/17	728535010466	\$125.00	\$217.50	0.00	0.00	0.00	\$342.50
07/03/17	728535030467	\$292.50	\$614.00	0.00	0.00	0.00	\$906.50
07/05/17	728535050468	\$295.00	\$529.00	0.00	0.00	0.00	\$824.00

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
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AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
07/06/17	728535060469	\$172.50	\$613.76	0.00	0.00	0.00	\$786.26
07/07/17	728535070470	\$197.50	\$449.00	0.00	0.00	0.00	\$646.50
07/08/17	728535080471	\$125.00	\$278.50	0.00	0.00	0.00	\$403.50
07/10/17	728535100472	\$1,111.50	\$449.00	0.00	0.00	0.00	\$1,560.50
07/11/17	728535110473	\$216.50	\$318.50	0.00	0.00	0.00	\$535.00
07/12/17	728535120474	\$50.00	\$431.93	0.00	0.00	0.00	\$481.93
07/13/17	728535130475	\$164.00	\$664.00	0.00	0.00	0.00	\$828.00
07/14/17	728535140476	\$160.00	\$718.50	0.00	0.00	0.00	\$878.50
07/15/17	728535150477	\$47.00	\$219.00	0.00	0.00	0.00	\$266.00
07/17/17	728535170478	\$137.00	\$294.50	0.00	0.00	0.00	\$431.50
07/18/17	728535180479	\$174.00	\$592.50	0.00	0.00	0.00	\$766.50
07/19/17	728535190480	\$181.50	\$239.00	0.00	0.00	0.00	\$420.50
07/20/17	728535200481	\$95.50	\$287.50	0.00	0.00	0.00	\$383.00
07/21/17	728535210482	\$105.00	\$320.00	0.00	0.00	0.00	\$425.00
07/22/17	728535220483	0.00	\$92.75	0.00	0.00	0.00	\$92.75
07/24/17	728535240484	\$109.50	\$5,496.00	0.00	0.00	0.00	\$5,605.50
07/25/17	728535250485	\$90.00	\$283.50	0.00	0.00	0.00	\$373.50
07/26/17	728535260486	\$95.00	\$349.25	0.00	0.00	0.00	\$444.25
07/27/17	728535270487	\$100.00	\$202.50	0.00	0.00	0.00	\$302.50
07/28/17	728535280488	\$1,135.00	\$636.50	0.00	0.00	0.00	\$1,771.50
07/29/17	728535290489	\$19.00	\$149.00	0.00	0.00	0.00	\$168.00
Sub Totals		\$6,277.50	\$15,091.69	0.00	0.00	0.00	\$21,369.19
Total							\$21,369.19

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	07/31/17	VISA NETWORK FEE CP 1B-02	-2.00
FEE	07/31/17	VISA NETWORK FEE CNP 2-06	-6.20
FEE	07/31/17	VISA INTL SERVICE FEE - BASE 1 TRANS TOTALING \$25.00	-0.20
FEE	07/31/17	BATCH SETTLEMENT FEE 25 TRANSACTIONS AT .350000	-8.75
FEE	07/31/17	VI TRANSACTION INTEGRITY FEE 6 TRANSACTIONS AT .100000	-0.60
FEE	07/31/17	DIGITAL ENABLEMENT FEE .000100 X 3 TRNS \$1,220.00	-0.12
FEE	07/31/17	SUPPORT PACKAGE FEE	-12.50
FEE	07/31/17	MC NETWORK ACCESS AUTH FEE 138 TRANSACTIONS AT .019500	-2.69
FEE	07/31/17	VISA MISUSE OF AUTH FEE 1 TRANSACTIONS AT .090000	-0.09
FEE	07/31/17	ACQUIRER PROCESSOR FEE CREDIT 32 TRANSACTIONS AT .019500	-0.62
FEE	07/31/17	ACQUIRER PROCESSOR FEE DB/PP 317 TRANSACTIONS AT .015500	-4.91
		TOTAL FEES	-38.68
INTERCHANGE	07/19/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201706	-1.25
INTERCHANGE	07/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$7,541.75	-9.80
INTERCHANGE	07/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$5,288.00	-6.35
INTERCHANGE	07/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$7,451.94	-9.69

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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 Statement Period 07/01/17 - 07/31/17

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	07/31/17	VI-US HNW CONSUMER STD	-6.00
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR4 STD	-4.19
INTERCHANGE	07/31/17	VI-US REGULATED (DB)	-21.55
INTERCHANGE	07/31/17	VI-US CPS/SMALL TCKT REG (DB)	-5.80
INTERCHANGE	07/31/17	VI-US REGULATED NON-CPS (DB)	-0.74
INTERCHANGE	07/31/17	VI-US REGULATED COMM (DB)	-0.23
INTERCHANGE	07/31/17	VI-US REG NON CPS COMM (DB)	-0.64
INTERCHANGE	07/31/17	VI-BUSINESS CARD CP (DB)	-1.12
INTERCHANGE	07/31/17	VI-COMMERCIAL RETAIL (PP)	-1.18
INTERCHANGE	07/31/17	VI-CPS SMALL TICKET (PP)	-7.13
INTERCHANGE	07/31/17	VI-CPS/RETAIL ALL OTHER (PP)	-14.64
INTERCHANGE	07/31/17	VI-CPS/RETAIL ALL OTHER	-1.33
INTERCHANGE	07/31/17	VI-CPS/SMALL TICKET	-0.61
INTERCHANGE	07/31/17	VI-CPS/REWARDS 1	-4.88
INTERCHANGE	07/31/17	VI-INTREG BUS/CORP/PURCH (US)	-0.61
INTERCHANGE	07/31/17	VI-EIRF NON CPS ALL OTHER	-16.97
INTERCHANGE	07/31/17	VI-PURCHASING CARD CNP	-140.39
INTERCHANGE	07/31/17	VI-PURCHASING CARD - CP	-8.33
INTERCHANGE	07/31/17	VI-SIGNATURE PREFERRED RETAIL	-7.32
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR2 RETAIL	-4.70
INTERCHANGE	07/31/17	VI-CPS SMALL TICKET (DB)	-4.11
INTERCHANGE	07/31/17	VI-EIRF NON CPS ALL OTHER (DB)	-0.46
INTERCHANGE	07/31/17	VI-CPS/RETAIL ALL OTHER (DB)	-27.41
INTERCHANGE	07/31/17	MC-COM DATA RATE I FLT NFUEL	-43.99
INTERCHANGE	07/31/17	MC-REG INCENT FRF ADJ POS (DB)	-7.95
INTERCHANGE	07/31/17	MC-REG CONSM WFRAUD ADJ MC(DB)	-0.52
INTERCHANGE	07/31/17	MC-DOMESTIC MERIT III	-2.77
INTERCHANGE	07/31/17	MC-WORLDCARD MERIT III	-5.37
INTERCHANGE	07/31/17	MC-CORP DATA RATE I (US) BUS	-30.78
INTERCHANGE	07/31/17	MC-WORLD ELITE MERIT III	-0.38
INTERCHANGE	07/31/17	MC-DOMESTIC MERIT III (DB)	-18.30
TOTAL INTERCHANGE			-417.49
SERVICE	07/31/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	07/31/17	VI BASE II SYSTEM FILE FEE 341 TRANSACTIONS AT .001800	-0.61
SERVICE	07/31/17	MASTERCARD SALES TRANS FEE 120 TRANSACTIONS AT .480000	-57.60
SERVICE	07/31/17	VISA SALES TRANS FEE 335 TRANSACTIONS AT .480000	-160.80
SERVICE	07/31/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$5,288.00	-16.92
SERVICE	07/31/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$14,993.69	-47.98
SERVICE	07/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$5,288.00	-0.38
TOTAL SERVICE			-304.24

GRAND TOTAL -760.41

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
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 Statement Period 07/01/17 - 07/31/17

PENDING INTERCHANGE CHARGES								Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	
MASTERCARD NONDEBIT								
MC-COM DATA RATE I FLT NFUEL	1,555.00	29	20	17	2.70	0.100	43.99	
MC-DOMESTIC MERIT III	150.00	3	4	3	1.58	0.100	2.77	
MC-WORLDCARD MERIT III	275.00	5	5	4	1.77	0.100	5.37	
MC-CORP DATA RATE I (US) BUS	1,139.00	22	6	5	2.65	0.100	30.78	
MC-WORLD ELITE MERIT III	12.50	0	1	1	2.20	0.100	0.38	
MASTERCARD NONDEBIT TOTAL	3,131.50		36					83.29
MASTERCARD DEBIT								
MC-REG INCENT FRF ADJ POS (DB)	934.00	18	34	28	0.05	0.220	7.95	
MC-REG CONSM WFRAUD ADJ MC(DB)	165.00	3	2	2	0.05	0.220	0.52	
MC-DOMESTIC MERIT III (DB)	1,057.50	20	48	40	1.05	0.150	18.30	
MASTERCARD DEBIT TOTAL	2,156.50		84					26.77
VISA NONDEBIT								
VI-US HNW CONSUMER STD	200.00	1	1	0	2.95	0.100	6.00	
VI-BUSINESS CARD TR4 STD	125.00	1	2	1	2.95	0.250	4.19	
VI-CPS/RETAIL ALL OTHER	75.00	1	2	1	1.51	0.100	1.33	
VI-CPS/SMALL TICKET	29.75	0	3	1	1.65	0.040	0.61	
VI-CPS/REWARDS 1	241.00	2	9	3	1.65	0.100	4.88	
VI-INTREG BUS/CORP/PURCH (US)	25.00	0	1	0	2.45		0.61	
VI-EIRF NON CPS ALL OTHER	716.00	5	5	1	2.30	0.100	16.97	
VI-PURCHASING CARD CNP	5,290.00	35	2	1	2.65	0.100	140.39	
VI-PURCHASING CARD - CP	325.00	2	2	1	2.50	0.100	8.33	
VI-SIGNATURE PREFERRED RETAIL	315.00	2	7	2	2.10	0.100	7.32	
VI-BUSINESS CARD TR2 RETAIL	200.00	1	1	0	2.30	0.100	4.70	
VISA NONDEBIT TOTAL	7,541.75		35					
VISA DEBIT								
VI-US REGULATED (DB)	3,054.00	20	91	27	0.05	0.220	21.55	
VI-US CPS/SMALL TCKT REG (DB)	151.50	1	26	8	0.05	0.220	5.80	
VI-US REGULATED NON-CPS (DB)	150.00	1	3	1	0.05	0.220	0.74	
VI-US REGULATED COMM (DB)	28.00	0	1	0	0.05	0.220	0.23	
VI-US REG NON CPS COMM (DB)	400.00	3	2	1	0.05	0.220	0.64	
VI-BUSINESS CARD CP (DB)	60.00	0	1	0	1.70	0.100	1.12	
VI-COMMERCIAL RETAIL (PP)	50.00	0	1	0	2.15	0.100	1.18	
VI-CPS SMALL TICKET (PP)	304.94	2	45	13	1.60	0.050	7.13	

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
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 Statement Period 07/01/17 - 07/31/17

PENDING INTERCHANGE CHARGES					Interchange Cost			Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Rate	Cost Per Transaction	Sub Total	
VI-CPS/RETAIL ALL OTHER (PP)	947.00	6	25	7	1.15	0.150	14.64	
VI-CPS SMALL TICKET (DB)	177.50	1	34	10	1.55	0.040	4.11	
VI-EIRF NON CPS ALL OTHER (DB)	15.00	0	1	0	1.75	0.200	0.46	
VI-CPS/RETAIL ALL OTHER (DB)	2,114.00	14	70	21	0.80	0.150	27.41	
VISA DEBIT TOTAL	7,451.94		300					85.01
Total	20,281.69		455					390.40

See www.BusinessTrack.com to review details of your statement.

YOUR CARD PROCESSING STATEMENT

COK - KAT
ATTN: TREASURER'S OFFICE
400 W MAIN ST STE 685
KNOXVILLE TN 37902-2405

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THIS IS NOT A BILL

Statement Period	06/01/17 - 06/30/17
Merchant Number	[REDACTED]
Customer Service	Website - BusinessTrack.com Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for June activity will appear on July statement.	
Page 3	Total Amount Submitted		\$28,069.83
	Third Party Transactions		0.00
	Chargebacks/Reversals		0.00
	Adjustments		0.00
	Fees Charged*		-\$611.12
Total Amount Funded to Your Bank			\$27,458.71

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
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Page 3 of 8
 Statement Period 06/01/17 - 06/30/17

SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$40.85	147	\$6,004.75	0	0.00	147	\$6,004.75
Visa	\$61.81	357	\$22,065.08	0	0.00	357	\$22,065.08
Discover	0.00	0	0.00	0	0.00	0	0.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		504	\$28,069.83	0	0.00	504	\$28,069.83

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
06/01/17		\$533.75	0.00	0.00	0.00	0.00		\$533.75
06/02/17		\$1,034.50	0.00	0.00	0.00	-\$611.12		\$423.38
06/03/17		\$1,064.25	0.00	0.00	0.00	0.00		\$1,064.25
06/04/17		\$297.50	0.00	0.00	0.00	0.00		\$297.50
06/06/17		\$1,032.08	0.00	0.00	0.00	0.00		\$1,032.08
06/07/17		\$1,494.00	0.00	0.00	0.00	0.00		\$1,494.00
06/08/17		\$1,272.50	0.00	0.00	0.00	0.00		\$1,272.50
06/09/17		\$434.50	0.00	0.00	0.00	0.00		\$434.50
06/10/17		\$726.25	0.00	0.00	0.00	0.00		\$726.25
06/11/17		\$65.00	0.00	0.00	0.00	0.00		\$65.00
06/13/17		\$729.00	0.00	0.00	0.00	0.00		\$729.00
06/14/17		\$6,483.50	0.00	0.00	0.00	0.00		\$6,483.50
06/15/17		\$115.50	0.00	0.00	0.00	0.00		\$115.50
06/16/17		\$760.50	0.00	0.00	0.00	0.00		\$760.50
06/17/17		\$279.00	0.00	0.00	0.00	0.00		\$279.00
06/18/17		\$153.50	0.00	0.00	0.00	0.00		\$153.50
06/20/17		\$441.50	0.00	0.00	0.00	0.00		\$441.50
06/21/17		\$422.75	0.00	0.00	0.00	0.00		\$422.75
06/22/17		\$388.00	0.00	0.00	0.00	0.00		\$388.00
06/23/17		\$643.50	0.00	0.00	0.00	0.00		\$643.50
06/24/17		\$586.50	0.00	0.00	0.00	0.00		\$586.50
06/25/17		\$61.00	0.00	0.00	0.00	0.00		\$61.00
06/27/17		\$6,572.75	0.00	0.00	0.00	0.00		\$6,572.75
06/28/17		\$1,346.00	0.00	0.00	0.00	0.00		\$1,346.00
06/29/17		\$708.50	0.00	0.00	0.00	0.00		\$708.50
06/30/17		\$424.00	0.00	0.00	0.00	0.00		\$424.00
Total		\$28,069.83	0.00	0.00	0.00	-\$611.12		\$27,458.71

*Certain fees and charges may relate to a prior period

AMOUNTS SUBMITTED BY BATCH							
Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
05/31/17	728535310439	\$133.75	\$400.00	0.00	0.00	0.00	\$533.75
06/01/17	728535010440	\$426.00	\$608.50	0.00	0.00	0.00	\$1,034.50
06/02/17	728535020441	\$502.00	\$562.25	0.00	0.00	0.00	\$1,064.25

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
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 Statement Period 06/01/17 - 06/30/17

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
06/03/17	728535030442	\$57.50	\$240.00	0.00	0.00	0.00	\$297.50
06/05/17	728535050443	\$526.50	\$505.58	0.00	0.00	0.00	\$1,032.08
06/06/17	728535060444	\$938.00	\$556.00	0.00	0.00	0.00	\$1,494.00
06/07/17	728535070445	\$428.00	\$844.50	0.00	0.00	0.00	\$1,272.50
06/08/17	728535080446	0.00	\$434.50	0.00	0.00	0.00	\$434.50
06/09/17	728535090447	\$237.50	\$488.75	0.00	0.00	0.00	\$726.25
06/10/17	728535100448	0.00	\$65.00	0.00	0.00	0.00	\$65.00
06/12/17	728535120449	\$156.00	\$573.00	0.00	0.00	0.00	\$729.00
06/13/17	728535130450	\$432.00	\$6,051.50	0.00	0.00	0.00	\$6,483.50
06/14/17	728535140451	\$25.00	\$90.50	0.00	0.00	0.00	\$115.50
06/15/17	728535150452	\$303.50	\$457.00	0.00	0.00	0.00	\$760.50
06/16/17	728535160453	\$44.50	\$234.50	0.00	0.00	0.00	\$279.00
06/17/17	728535170454	\$50.00	\$103.50	0.00	0.00	0.00	\$153.50
06/19/17	728535190455	\$42.00	\$399.50	0.00	0.00	0.00	\$441.50
06/20/17	728535200456	\$154.75	\$268.00	0.00	0.00	0.00	\$422.75
06/21/17	728535210457	\$22.00	\$366.00	0.00	0.00	0.00	\$388.00
06/22/17	728535220458	\$303.00	\$340.50	0.00	0.00	0.00	\$643.50
06/23/17	728535230459	\$417.50	\$169.00	0.00	0.00	0.00	\$586.50
06/24/17	728535240460	\$3.00	\$58.00	0.00	0.00	0.00	\$61.00
06/26/17	728535260461	\$127.25	\$6,445.50	0.00	0.00	0.00	\$6,572.75
06/27/17	728535270462	\$155.00	\$1,191.00	0.00	0.00	0.00	\$1,346.00
06/28/17	728535280463	\$495.00	\$213.50	0.00	0.00	0.00	\$708.50
06/29/17	728535290464	\$25.00	\$399.00	0.00	0.00	0.00	\$424.00
Sub Totals		\$6,004.75	\$22,065.08	0.00	0.00	0.00	\$28,069.83

Total **\$28,069.83**

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	06/30/17	VISA NETWORK FEE CP 1B-02	-2.00
FEE	06/30/17	VISA NETWORK FEE CNP 2-06	-2.29
FEE	06/30/17	BATCH SETTLEMENT FEE 26 TRANSACTIONS AT .350000	-9.10
FEE	06/30/17	VI TRANSACTION INTEGRITY FEE 9 TRANSACTIONS AT .100000	-0.90
FEE	06/30/17	DIGITAL ENABLEMENT FEE .000100 X 7 TRNS \$1,175.00	-0.12
FEE	06/30/17	SUPPORT PACKAGE FEE	-12.50
FEE	06/30/17	MC NETWORK ACCESS AUTH FEE 153 TRANSACTIONS AT .019500	-2.98
FEE	06/30/17	VISA MISUSE OF AUTH FEE 1 TRANSACTIONS AT .090000	-0.09
FEE	06/30/17	ACQUIRER PROCESSOR FEE CREDIT 35 TRANSACTIONS AT .019500	-0.68
FEE	06/30/17	ACQUIRER PROCESSOR FEE DB/PP 349 TRANSACTIONS AT .015500	-5.41
		TOTAL FEES	-36.07
INTERCHANGE	06/27/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201705	-1.25
INTERCHANGE	06/30/17	VISA ASSESSMENT FEE CR .001300 TIMES \$13,760.00	-17.89
INTERCHANGE	06/30/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$6,950.50	-8.34

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 5 of 8
 Statement Period 06/01/17 - 06/30/17

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	06/30/17	VISA ASSESSMENT FEE DB .001300 TIMES \$8,551.08	-11.12
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR4 RETAIL	-1.35
INTERCHANGE	06/30/17	VI-US REGULATED (DB)	-21.62
INTERCHANGE	06/30/17	VI-US CPS/SMALL TICKET REG (DB)	-4.91
INTERCHANGE	06/30/17	VI-US REGULATED NON-CPS (DB)	-1.14
INTERCHANGE	06/30/17	VI-US REGULATED COMM (DB)	-0.23
INTERCHANGE	06/30/17	VI-COMMERCIAL RETAIL (PP)	-2.03
INTERCHANGE	06/30/17	VI-CPS SMALL TICKET (PP)	-9.83
INTERCHANGE	06/30/17	VI-CPS/RETAIL ALL OTHER (PP)	-16.29
INTERCHANGE	06/30/17	VI-CPS/RETAIL ALL OTHER	-4.10
INTERCHANGE	06/30/17	VI-CPS/SMALL TICKET	-0.58
INTERCHANGE	06/30/17	VI-CPS/REWARDS 1	-10.18
INTERCHANGE	06/30/17	VI-EIRF NON CPS ALL OTHER	-10.23
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR1 RETAIL	-1.20
INTERCHANGE	06/30/17	VI-PURCHASING CARD CNP	-157.88
INTERCHANGE	06/30/17	VI-PURCHASING CARD - CP	-149.98
INTERCHANGE	06/30/17	VI-SIGNATURE PREFERRED RETAIL	-5.42
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR2 RETAIL	-4.70
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR3 RETAIL	-0.94
INTERCHANGE	06/30/17	VI-CPS SMALL TICKET (DB)	-3.38
INTERCHANGE	06/30/17	VI-EIRF NON CPS ALL OTHER (DB)	-6.90
INTERCHANGE	06/30/17	VI-CPS/RETAIL ALL OTHER (DB)	-39.61
INTERCHANGE	06/30/17	MC-COM DATA RATE I FLT NFUEL	-64.13
INTERCHANGE	06/30/17	MC-REG INCENT FRF ADJ POS (DB)	-8.96
INTERCHANGE	06/30/17	MC-REGULATED FRD ADJ COMM (DB)	-0.27
INTERCHANGE	06/30/17	MC-REG CONSM WFRAUD ADJ MC(DB)	-0.57
INTERCHANGE	06/30/17	MC-DOMESTIC MERIT I PREPAID	-0.29
INTERCHANGE	06/30/17	MC-DOMESTIC MERIT III	-3.09
INTERCHANGE	06/30/17	MC-WORLDCARD MERIT I	-5.12
INTERCHANGE	06/30/17	MC-WORLDCARD MERIT III	-0.54
INTERCHANGE	06/30/17	MC-CORP DATA RATE I (US) BUS	-14.51
INTERCHANGE	06/30/17	MC-WORLD ELITE MERIT I	-10.10
INTERCHANGE	06/30/17	MC-ENHANCED MERIT III BASE	-0.94
INTERCHANGE	06/30/17	MC-ENHANCED MERIT I	-0.41
INTERCHANGE	06/30/17	MC-DOMESTIC MERIT III (DB)	-29.49
		TOTAL INTERCHANGE	-629.52
SERVICE	06/30/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	06/30/17	VI BASE II SYSTEM FILE FEE 357 TRANSACTIONS AT .001800	-0.64
SERVICE	06/30/17	MASTERCARD SALES TRANS FEE 156 TRANSACTIONS AT .480000	-74.88
SERVICE	06/30/17	VISA SALES TRANS FEE 364 TRANSACTIONS AT .480000	-174.72
SERVICE	06/30/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$6,950.50	-22.24
SERVICE	06/30/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$22,311.08	-71.40
SERVICE	06/30/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$6,950.50	-0.49
		TOTAL SERVICE	-364.32
GRAND TOTAL			-1,029.91

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PENDING INTERCHANGE CHARGES								Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	
MASTERCARD NONDEBIT								
MC-COM DATA RATE I FLT NFUEL	2,301.00	33	20	13	2.70	0.100	64.13	
MC-DOMESTIC MERIT III	157.50	2	6	4	1.58	0.100	3.09	
MC-WORLDCARD MERIT I	240.00	3	2	1	2.05	0.100	5.12	
MC-WORLDCARD MERIT III	25.00	0	1	1	1.77	0.100	0.54	
MC-CORP DATA RATE I (US) BUS	540.00	8	2	1	2.65	0.100	14.51	
MC-WORLD ELITE MERIT I	400.00	6	1	1	2.50	0.100	10.10	
MC-ENHANCED MERIT III BASE	43.00	1	2	1	1.73	0.100	0.94	
MC-ENHANCED MERIT I	15.00	0	1	1	2.04	0.100	0.41	
MASTERCARD NONDEBIT TOTAL	3,721.50		35					
MASTERCARD DEBIT								
MC-REG INCENT FRF ADJ POS (DB)	1,204.50	17	38	24	0.05	0.220	8.96	
MC-REGULATED FRD ADJ COMM (DB)	90.00	1	1	1	0.05	0.220	0.27	
MC-REG CONSM WFRAUD ADJ MC(DB)	250.00	4	2	1	0.05	0.220	0.57	
MC-DOMESTIC MERIT I PREPAID	5.00	0	1	1	1.76	0.200	0.29	
MC-DOMESTIC MERIT III (DB)	1,679.50	24	79	51	1.05	0.150	29.49	
MASTERCARD DEBIT TOTAL	3,229.00		121					39.58
VISA NONDEBIT								
VI-BUSINESS CARD TR4 RETAIL	50.00	0	1	0	2.50	0.100	1.35	
VI-CPS/RETAIL ALL OTHER	225.00	1	7	2	1.51	0.100	4.10	
VI-CPS/SMALL TICKET	30.00	0	2	1	1.65	0.040	0.58	
VI-CPS/REWARDS 1	550.00	2	11	3	1.65	0.100	10.18	
VI-EIRF NON CPS ALL OTHER	436.00	2	2	1	2.30	0.100	10.23	
VI-BUSINESS CARD TR1 RETAIL	50.00	0	1	0	2.20	0.100	1.20	
VI-PURCHASING CARD CNP	5,950.00	27	2	1	2.65	0.100	157.88	
VI-PURCHASING CARD - CP	5,995.00	27	1	0	2.50	0.100	149.98	
VI-SIGNATURE PREFERRED RETAIL	239.00	1	4	1	2.10	0.100	5.42	
VI-BUSINESS CARD TR2 RETAIL	200.00	1	1	0	2.30	0.100	4.70	
VI-BUSINESS CARD TR3 RETAIL	35.00	0	1	0	2.40	0.100	0.94	
VISA NONDEBIT TOTAL	13,760.00		33					346.56
VISA DEBIT								
VI-US REGULATED (DB)	2,753.00	12	92	25	0.05	0.220	21.62	
VI-US CPS/SMALL TCKT REG (DB)	141.25	1	22	6	0.05	0.220	4.91	
VI-US REGULATED NON-CPS (DB)	524.00	2	4	1	0.05	0.220	1.14	
VI-US REGULATED COMM (DB)	25.00	0	1	0	0.05	0.220	0.23	
VI-COMMERCIAL RETAIL (PP)	85.00	0	2	1	2.15	0.100	2.03	
VI-CPS SMALL TICKET (PP)	461.00	2	49	13	1.60	0.050	9.83	

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PENDING INTERCHANGE CHARGES					Interchange Cost				Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Rate	Cost Per Transaction	Sub Total		
VI-CPS/RETAIL ALL OTHER (PP)	1,051.08	5	28	8	1.15	0.150	16.29		
VI-CPS SMALL TICKET (DB)	153.25	1	25	7	1.55	0.040	3.38		
VI-EIRF NON CPS ALL OTHER (DB)	337.00	2	5	1	1.75	0.200	6.90		
VI-CPS/RETAIL ALL OTHER (DB)	3,020.50	14	103	28	0.80	0.150	39.61		
VISA DEBIT TOTAL	8,551.08		331						105.94
Total	29,261.58		520						590.92

See www.BusinessTrack.com to review details of your statement.



Ensure you can support the new “2” series Mastercard® BIN range

Bank of America
Merchant Services



What you need you know:

Due to the need for additional card numbers, Mastercard introduced new **cards that begin with the number “2”** in January 2017. You must be able to accept the new Mastercard branded cards to continue to serve your customers and avoid fines and card declines. Transactions using primary account numbers (PANs) in the 222100-272099 BINs must be accepted and processed using the same logic and handling as the PANs within the existing 510000–559999 range.



Getting ready for the new BIN:

If you use a third party vendor/software provider, confirm with your provider that you can properly recognize cards beginning with a **“2” as a Mastercard** transaction.

If you use a stand-alone, point-of-sale terminal supported by Bank of America Merchant Services, you will be contacted separately with further instructions on any hardware upgrade or software application download needed.



Potential implications:

Mastercard has announced the following noncompliance fines effective June 30, 2017:

- \$2,500 per occurrence in the first 30 days
- Escalating up to \$10,000 in the next 60 days
- Up to \$20,000 per occurrence for subsequent violations

These fines may be assessed per merchant location per failed transaction for not implementing support of the new cards.



Have questions?

If you have any questions, please contact your business consultant or call your usual customer service number located on your statement.

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YOUR CARD PROCESSING STATEMENT

CITY OF KNOXVILLE
ATTN: ATTN TREASURER'S OFFICE
PO BOX 1631
KNOXVILLE TN 37901-1631

Page 1 of 11 **THIS IS NOT A BILL**
 Statement Period 08/01/17 - 08/31/17
 Merchant Number [REDACTED]
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 Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for August activity will appear on September statement.	
Page 5	Total Amount Submitted		\$44,162.20
	Third Party Transactions		0.00
	Chargebacks/Reversals		0.00
	Adjustments		0.00
	Fees Charged*		-\$11,527.99
Total Amount Funded to Your Bank			\$32,634.21

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Reminder: Responsibilities Related to Account Data Compromise Events
 Bank of America Merchant Services reminds merchants that they must report a suspected or confirmed Account Data Compromise (ADC) event immediately.

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

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Statement Period 08/01/17 - 08/31/17

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT (continued)

If you suspect or have confirmation of a data security breach, you can report the incident two ways:

1. Contact Bank of America Merchant Services Customer Service at 1.800.228.5882
2. Contact your business consultant, if applicable

Additionally, do not delete or alter any data during an investigation of an ADC event or potential ADC event. Failure to cooperate fully with an investigation may lead to additional assessments.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
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Statement Period 08/01/17 - 08/31/17

SUMMARY BY CARD TYPE

(Total Sales You Submitted - Refunds = Total Amount You Submitted)

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$1.99	4,557	\$9,079.05	0	0.00	4,557	\$9,079.05
Visa	\$1.97	15,350	\$30,219.20	0	0.00	15,350	\$30,219.20
Discover	\$1.95	534	\$1,039.00	0	0.00	534	\$1,039.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
AMEX ACQ	\$2.09	1,833	\$3,824.95	0	0.00	1,833	\$3,824.95
Total		22,274	\$44,162.20	0	0.00	22,274	\$44,162.20

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
08/01/17		\$1,512.30	0.00	0.00	0.00	0.00		\$1,512.30
08/02/17		\$1,596.45	0.00	0.00	0.00	-\$11,527.99		-\$9,931.54
08/03/17		\$1,528.00	0.00	0.00	0.00	0.00		\$1,528.00
08/04/17		\$1,568.45	0.00	0.00	0.00	0.00		\$1,568.45
08/05/17		\$1,495.90	0.00	0.00	0.00	0.00		\$1,495.90
08/06/17		\$1,589.25	0.00	0.00	0.00	0.00		\$1,589.25
08/07/17		\$2.50	0.00	0.00	0.00	0.00		\$2.50
08/08/17		\$1,455.10	0.00	0.00	0.00	0.00		\$1,455.10
08/09/17		\$1,505.40	0.00	0.00	0.00	0.00		\$1,505.40
08/10/17		\$1,668.70	0.00	0.00	0.00	0.00		\$1,668.70
08/11/17		\$1,624.25	0.00	0.00	0.00	0.00		\$1,624.25
08/12/17		\$1,683.15	0.00	0.00	0.00	0.00		\$1,683.15
08/13/17		\$1,366.40	0.00	0.00	0.00	0.00		\$1,366.40
08/14/17		\$10.00	0.00	0.00	0.00	0.00		\$10.00
08/15/17		\$1,547.05	0.00	0.00	0.00	0.00		\$1,547.05
08/16/17		\$1,596.20	0.00	0.00	0.00	0.00		\$1,596.20
08/17/17		\$1,744.70	0.00	0.00	0.00	0.00		\$1,744.70
08/18/17		\$1,846.70	0.00	0.00	0.00	0.00		\$1,846.70
08/19/17		\$1,874.85	0.00	0.00	0.00	0.00		\$1,874.85
08/20/17		\$1,844.65	0.00	0.00	0.00	0.00		\$1,844.65
08/21/17		\$4.65	0.00	0.00	0.00	0.00		\$4.65
08/22/17		\$1,394.50	0.00	0.00	0.00	0.00		\$1,394.50
08/23/17		\$1,804.00	0.00	0.00	0.00	0.00		\$1,804.00
08/24/17		\$1,858.10	0.00	0.00	0.00	0.00		\$1,858.10
08/25/17		\$1,726.20	0.00	0.00	0.00	0.00		\$1,726.20
08/26/17		\$1,697.40	0.00	0.00	0.00	0.00		\$1,697.40
08/27/17		\$1,633.50	0.00	0.00	0.00	0.00		\$1,633.50
08/28/17		\$21.00	0.00	0.00	0.00	0.00		\$21.00
08/29/17		\$1,583.80	0.00	0.00	0.00	0.00		\$1,583.80
08/30/17		\$1,672.05	0.00	0.00	0.00	0.00		\$1,672.05
08/31/17		\$1,707.00	0.00	0.00	0.00	0.00		\$1,707.00
Total		\$44,162.20	0.00	0.00	0.00	-\$11,527.99		\$32,634.21

*Certain fees and charges may relate to a prior period

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AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
07/31/17	903298312231	\$307.15	\$1,022.85	\$26.20	0.00	0.00	\$1,356.20
08/01/17	903298012300	\$267.80	\$1,136.15	\$42.35	0.00	0.00	\$1,446.30
08/02/17	903298022234	\$291.45	\$1,066.30	\$37.25	0.00	0.00	\$1,395.00
08/03/17	903298032251	\$336.50	\$1,044.15	\$31.70	0.00	0.00	\$1,412.35
08/04/17	903298042323	\$293.40	\$1,058.40	\$28.35	0.00	0.00	\$1,380.15
08/05/17	903298052234	\$334.15	\$1,077.80	\$56.25	0.00	0.00	\$1,468.20
08/06/17	903298062230	\$2.50	0.00	0.00	0.00	0.00	\$2.50
08/07/17	903298072231	\$312.45	\$992.65	\$32.20	0.00	0.00	\$1,337.30
08/08/17	903298082254	\$281.95	\$1,068.10	\$38.65	0.00	0.00	\$1,388.70
08/09/17	903298092235	\$321.15	\$1,149.60	\$46.85	0.00	0.00	\$1,517.60
08/10/17	903298102315	\$326.35	\$1,091.15	\$51.35	0.00	0.00	\$1,468.85
08/11/17	903298112310	\$360.95	\$1,135.45	\$55.35	0.00	0.00	\$1,551.75
08/12/17	903298122234	\$277.50	\$946.15	\$44.75	0.00	0.00	\$1,268.40
08/13/17	903298132231	\$3.00	\$7.00	0.00	0.00	0.00	\$10.00
08/14/17	903298142239	\$291.00	\$1,105.90	\$33.65	0.00	0.00	\$1,430.55
08/15/17	903298152231	\$334.60	\$1,066.65	\$28.00	0.00	0.00	\$1,429.25
08/16/17	903298162259	\$349.35	\$1,164.25	\$45.90	0.00	0.00	\$1,559.50
08/17/17	903298172232	\$345.00	\$1,293.50	\$44.80	0.00	0.00	\$1,683.30
08/18/17	903298182239	\$437.55	\$1,241.50	\$41.25	0.00	0.00	\$1,720.30
08/19/17	903298192236	\$396.50	\$1,273.15	\$38.55	0.00	0.00	\$1,708.20
08/20/17	903298202230	\$2.40	\$2.25	0.00	0.00	0.00	\$4.65
08/21/17	903298212232	\$320.70	\$937.20	\$21.25	0.00	0.00	\$1,279.15
08/22/17	903298222232	\$384.60	\$1,210.15	\$51.95	0.00	0.00	\$1,646.70
08/23/17	903298232238	\$414.60	\$1,256.35	\$19.10	0.00	0.00	\$1,690.05
08/24/17	903298242256	\$325.20	\$1,193.75	\$46.85	0.00	0.00	\$1,565.80
08/25/17	903298252247	\$348.60	\$1,163.45	\$40.20	0.00	0.00	\$1,552.25
08/26/17	903298262251	\$359.10	\$1,118.85	\$41.90	0.00	0.00	\$1,519.85
08/27/17	903298272230	\$15.00	\$6.00	0.00	0.00	0.00	\$21.00
08/28/17	903298282231	\$327.60	\$1,103.20	\$21.40	0.00	0.00	\$1,452.20
08/29/17	903298292245	\$337.70	\$1,146.35	\$36.80	0.00	0.00	\$1,520.85
08/30/17	903298302241	\$373.25	\$1,140.95	\$36.15	0.00	0.00	\$1,550.35
Sub Totals		\$9,079.05	\$30,219.20	\$1,039.00	0.00	0.00	\$40,337.25

Date Submitted	Batch Submitted	AMEX ACQ	Total Submitted
07/31/17	903298312231	\$156.10	\$156.10
08/01/17	903298012300	\$150.15	\$150.15
08/02/17	903298022234	\$133.00	\$133.00
08/03/17	903298032251	\$156.10	\$156.10
08/04/17	903298042323	\$115.75	\$115.75
08/05/17	903298052234	\$121.05	\$121.05
08/06/17	903298062230	0.00	0.00
08/07/17	903298072231	\$117.80	\$117.80
08/08/17	903298082254	\$116.70	\$116.70
08/09/17	903298092235	\$151.10	\$151.10

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AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	AMEX ACQ	Total Submitted
08/10/17	903298102315	\$155.40	\$155.40
08/11/17	903298112310	\$131.40	\$131.40
08/12/17	903298122234	\$98.00	\$98.00
08/13/17	903298132231	0.00	0.00
08/14/17	903298142239	\$116.50	\$116.50
08/15/17	903298152231	\$166.95	\$166.95
08/16/17	903298162259	\$185.20	\$185.20
08/17/17	903298172232	\$163.40	\$163.40
08/18/17	903298182239	\$154.55	\$154.55
08/19/17	903298192236	\$136.45	\$136.45
08/20/17	903298202230	0.00	0.00
08/21/17	903298212232	\$115.35	\$115.35
08/22/17	903298222232	\$157.30	\$157.30
08/23/17	903298232238	\$168.05	\$168.05
08/24/17	903298242256	\$160.40	\$160.40
08/25/17	903298252247	\$145.15	\$145.15
08/26/17	903298262251	\$113.65	\$113.65
08/27/17	903298272230	0.00	0.00
08/28/17	903298282231	\$131.60	\$131.60
08/29/17	903298292245	\$151.20	\$151.20
08/30/17	903298302241	\$156.65	\$156.65
Sub Totals		\$3,824.95	\$3,824.95
Total			\$44,162.20

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	08/31/17	MC NETWORK ACCESS AUTH FEE 4,571 TRANSACTIONS AT .019500	-89.13
FEE	08/31/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	08/31/17	ACQUIRER PROCESSOR FEE CREDIT 5,235 TRANSACTIONS AT .019500	-102.08
FEE	08/31/17	ACQUIRER PROCESSOR FEE DB/PP 10,231 TRANSACTIONS AT .015500	-158.58
FEE	08/31/17	VISA INTL SERVICE FEE - BASE 45 TRANS TOTALING \$85.10	-0.68
FEE	08/31/17	BATCH SETTLEMENT FEE 31 TRANSACTIONS AT .350000	-10.85
FEE	08/31/17	SUPPORT PACKAGE FEE	-12.50
FEE	08/31/17	US CROSS BORDER FEE 23 TRANS TOTALING \$40.30	-0.24
FEE	08/31/17	NETWORK AUTHORIZATION FEE 535 TRANSACTIONS AT .002500	-1.34
		TOTAL FEES	-375.73
INTERCHANGE	08/22/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201707	-0.21
INTERCHANGE	08/31/17	DISCOVER ASSESSMENT FEE .001300 TIMES \$1,039.00	-1.35
INTERCHANGE	08/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$10,542.55	-13.71
INTERCHANGE	08/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$9,079.05	-10.89
INTERCHANGE	08/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$19,676.65	-25.58
INTERCHANGE	08/31/17	AMEX NETWORK FEE .001500 TIMES \$3,824.95	-5.74

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PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	08/31/17	DSCVR PSL PUBLIC SVC RW	-33.25
INTERCHANGE	08/31/17	DSCVR PSL EXP SVC RW	-3.37
INTERCHANGE	08/31/17	DSCVR PSL PUBLIC SVC PR	-5.04
INTERCHANGE	08/31/17	DSCVR PSL EXP SVC PR	-0.52
INTERCHANGE	08/31/17	DSCVR COMML ELECT EMRG MKT	-11.08
INTERCHANGE	08/31/17	DSCVR COMML ELECT OTHER	-2.32
INTERCHANGE	08/31/17	DSCVR PSL PUBLIC SVC PP	-2.81
INTERCHANGE	08/31/17	DSCVR PSL EXP SVC PP	-0.84
INTERCHANGE	08/31/17	DSCVR PSL PUBLIC SVC DB	-2.43
INTERCHANGE	08/31/17	DSCVR PSL EXP SVC DB	-0.07
INTERCHANGE	08/31/17	VI-INTERG SPREM CAN ISS US ACQ	-0.02
INTERCHANGE	08/31/17	VI- US HNW CONSUMER RTL	-4.61
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR4 RETAIL	-17.25
INTERCHANGE	08/31/17	VI-CPS GOVERNMENT CREDIT	-445.67
INTERCHANGE	08/31/17	VI-US CPS/SMALL TCKT REG (DB)	-1281.43
INTERCHANGE	08/31/17	VI-IR REGULATED WITH IAF (DB)	-0.69
INTERCHANGE	08/31/17	VI-US REGULATED COMM (DB)	-68.08
INTERCHANGE	08/31/17	VI-BUSINESS CARD CP (DB)	-21.62
INTERCHANGE	08/31/17	VI-COMMERCIAL RETAIL (PP)	-1.03
INTERCHANGE	08/31/17	VI-CPS SMALL TICKET (PP)	-11.03
INTERCHANGE	08/31/17	VI-CPS/SMALL TICKET	-51.09
INTERCHANGE	08/31/17	VI-INTREG BUS/CORP/PURCH (US)	-0.32
INTERCHANGE	08/31/17	VI-ELECTRONIC (US ACQ)	-0.32
INTERCHANGE	08/31/17	VI-INTREG CHIP ISS (US)	-0.33
INTERCHANGE	08/31/17	VI-INTER PREM CAN ISS US ACQ	-0.14
INTERCHANGE	08/31/17	VI-INTER PREM AP ISS US ACQ	-0.15
INTERCHANGE	08/31/17	VI-INTER PREM LAC ISS US ACQ	-0.07
INTERCHANGE	08/31/17	VI-INTER PREM CEMEA ISS US ACQ	-0.10
INTERCHANGE	08/31/17	VI-INTER PREM EU ISS US ACQ	-0.18
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR1 RETAIL	-19.58
INTERCHANGE	08/31/17	VI-CORPORATE CARD-CARD PRESENT	-10.27
INTERCHANGE	08/31/17	VI-PURCHASING CARD - CP	-13.76
INTERCHANGE	08/31/17	VI-SIGNATURE PREFERRED RETAIL	-63.34
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR2 RETAIL	-13.91
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR3 RETAIL	-15.52
INTERCHANGE	08/31/17	VI-CPS SMALL TICKET (DB)	-260.27
INTERCHANGE	08/31/17	MC-INT SPR PREM ELECTRONIC(US)	-0.21
INTERCHANGE	08/31/17	MC-EMRG MKT EDU/GOVT(DB)	-102.86
INTERCHANGE	08/31/17	MC-COM DATA RATE I FLT NFUEL	-5.04
INTERCHANGE	08/31/17	MC-BUS LEVEL 3 DATA RATE I	-1.26
INTERCHANGE	08/31/17	MC-BUS LEVEL 3 DATA RATE II	-4.10
INTERCHANGE	08/31/17	MC-BUS LEVEL 4 DATA RATE I	-0.81
INTERCHANGE	08/31/17	MC-BUS LEVEL 4 DATA RATE II	-2.32
INTERCHANGE	08/31/17	MC-REG INCENTIVE POS (DB)	-5.06
INTERCHANGE	08/31/17	MC-REG INCENT FRF ADJ POS (DB)	-377.45
INTERCHANGE	08/31/17	MC-REGULATED COMM (DB)	-0.63
INTERCHANGE	08/31/17	MC-REGULATED FRD ADJ COMM (DB)	-23.42
INTERCHANGE	08/31/17	MC-COMM DATA RATE II BUS (DB)	-5.34
INTERCHANGE	08/31/17	MC-FOREIGN ELECTRONIC PLUS	-0.31

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PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	08/31/17	MC-DOMESTIC MERIT III	-9.94
INTERCHANGE	08/31/17	MC-PUBLIC SECTOR	-25.44
INTERCHANGE	08/31/17	MC-WORLDCARD PUBLIC SECTOR	-38.13
INTERCHANGE	08/31/17	MC-WORLDCARD MERIT III	-16.66
INTERCHANGE	08/31/17	MC-CORP DATA RATE I (US) PUR	-1.25
INTERCHANGE	08/31/17	MC-CORP DATA RATE II (US) PUR	-3.78
INTERCHANGE	08/31/17	MC-BUS LEVEL 2 DATA RATE I	-0.84
INTERCHANGE	08/31/17	MC-CORP DATA RATE I (US) BUS	-5.26
INTERCHANGE	08/31/17	MC-CORP DATA RATE II (US) BUS	-3.51
INTERCHANGE	08/31/17	MC-BUS LEVEL 2 DATA RATE II	-2.79
INTERCHANGE	08/31/17	MC-CORP DATA RATE I (US) CORP	-0.94
INTERCHANGE	08/31/17	MC-CORP DATA RATE II (US) CORP	-3.43
INTERCHANGE	08/31/17	MC-CORP BUSINESS INTL FLT	-0.46
INTERCHANGE	08/31/17	MC-COMML DATA RT II FLT NONFL	-10.49
INTERCHANGE	08/31/17	MC-WORLD ELITE MERIT III	-16.56
INTERCHANGE	08/31/17	MC-WORLD ELITE PUBLIC SECTOR	-41.94
INTERCHANGE	08/31/17	MC-ENHANCED MERIT III BASE	-12.29
INTERCHANGE	08/31/17	MC-ENHANCED PUBLIC SECTOR	-26.76
INTERCHANGE	08/31/17	MC-PREM CON ELEC ACQUISISSEU	-0.07
INTERCHANGE	08/31/17	MC-HIGH VAL MERIT III BASE	-2.73
INTERCHANGE	08/31/17	MC-HIGH VAL PUBLIC SECTOR	-6.39
INTERCHANGE	08/31/17	MC-SMALL TICKET (DB)	-17.20
INTERCHANGE	08/31/17	AXP PREPAID BASE T1	-1.21
INTERCHANGE	08/31/17	AXP OTHER BASE T1	-162.92
INTERCHANGE	08/31/17	AXP OTHER NONUS T1	-1.07
INTERCHANGE	08/31/17	AXP SVCS BASE T1	-76.35
INTERCHANGE	08/31/17	AXP SVCS NONUS T1	-0.37
TOTAL INTERCHANGE			-3437.58
SERVICE	08/31/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	08/31/17	VI BASE II SYSTEM FILE FEE 15,350 TRANSACTIONS AT .001800	-27.63
SERVICE	08/31/17	MASTERCARD SALES TRANS FEE 4,557 TRANSACTIONS AT .420000	-1913.94
SERVICE	08/31/17	VISA SALES TRANS FEE 15,350 TRANSACTIONS AT .420000	-6447.00
SERVICE	08/31/17	AMEX SALES TRANS FEE 1,833 TRANSACTIONS AT .420000	-769.86
SERVICE	08/31/17	DISCOVER SALES TRANS FEE 534 TRANSACTIONS AT .420000	-224.28
SERVICE	08/31/17	AMEX SALES DISCOUNT .003200 DISC RATE TIMES \$3,824.95	-12.24
SERVICE	08/31/17	DISCOVER SALES DISCOUNT .003200 DISC RATE TIMES \$1,039.00	-3.32
SERVICE	08/31/17	DISCOVER DATA USAGE FEE 534 TRANSACTIONS AT .019500	-10.41
SERVICE	08/31/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$9,079.05	-29.05
SERVICE	08/31/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$30,219.20	-96.70
SERVICE	08/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$9,079.05	-0.64
TOTAL SERVICE			-9555.02
GRAND TOTAL			-13,368.33

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PENDING INTERCHANGE CHARGES								Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	
AMEX NONDEBIT								
AXP PREPAID BASE T1	15.25	0	10	1	1.35	0.100	1.21	
AXP OTHER BASE T1	2,613.95	68	1237	67	1.50	0.100	162.92	
AXP OTHER NONUS T1	14.25	0	8	0	1.90	0.100	1.07	
AXP SVCS BASE T1	1,178.00	31	575	31	1.60	0.100	76.35	
AXP SVCS NONUS T1	3.50	0	3	0	2.00	0.100	0.37	
AMEX NONDEBIT TOTAL	3,824.95		1833					241.92
DISCOVER NONDEBIT								
DSCVR PSL PUBLIC SVC RW	480.30	46	258	48	1.55	0.100	33.25	
DSCVR PSL EXP SVC RW	172.85	17	90	17	1.95		3.37	
DSCVR PSL PUBLIC SVC PR	80.00	8	38	7	1.55	0.100	5.04	
DSCVR PSL EXP SVC PR	26.50	3	13	2	1.95		0.52	
DSCVR COMML ELECT EMRG MKT	155.40	15	75	14	2.30	0.100	11.08	
DSCVR COMML ELECT OTHER	31.45	3	16	3	2.30	0.100	2.32	
DSCVR PSL PUBLIC SVC PP	45.95	4	21	4	1.55	0.100	2.81	
DSCVR PSL EXP SVC PP	16.75	2	10	2	2.05	0.050	0.84	
DISCOVER NONDEBIT TOTAL	1,009.20		521					59.23
DISCOVER DEBIT								
DSCVR PSL PUBLIC SVC DB	25.95	2	11	2	0.90	0.200	2.43	
DSCVR PSL EXP SVC DB	3.85	0	2	0	1.80		0.07	
DISCOVER DEBIT TOTAL	29.80		13					2.50
MASTERCARD NONDEBIT								
MC-INT SPR PREM ELECTRONIC(US)	7.55	0	4	0	2.83		0.21	
MC-COM DATA RATE I FLT NFUEL	71.75	1	31	1	2.70	0.100	5.04	
MC-BUS LEVEL 3 DATA RATE I	16.00	0	8	0	2.86	0.100	1.26	
MC-BUS LEVEL 3 DATA RATE II	54.05	1	29	1	2.21	0.100	4.10	
MC-BUS LEVEL 4 DATA RATE I	10.50	0	5	0	2.96	0.100	0.81	
MC-BUS LEVEL 4 DATA RATE II	26.75	0	17	0	2.31	0.100	2.32	
MC-FOREIGN ELECTRONIC PLUS	16.00	0	9	0	1.95		0.31	
MC-DOMESTIC MERIT III	141.80	2	77	2	1.58	0.100	9.94	
MC-PUBLIC SECTOR	396.05	4	193	4	1.55	0.100	25.44	
MC-WORLDCARD PUBLIC SECTOR	601.90	7	288	6	1.55	0.100	38.13	
MC-WORLDCARD MERIT III	240.55	3	124	3	1.77	0.100	16.66	
MC-CORP DATA RATE I (US) PUR	16.50	0	8	0	2.70	0.100	1.25	
MC-CORP DATA RATE II (US) PUR	59.00	1	23	1	2.50	0.100	3.78	
MC-BUS LEVEL 2 DATA RATE I	12.25	0	5	0	2.81	0.100	0.84	
MC-CORP DATA RATE I (US) BUS	70.25	1	34	1	2.65	0.100	5.26	
MC-CORP DATA RATE II (US) BUS	45.55	1	26	1	2.00	0.100	3.51	

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PENDING INTERCHANGE CHARGES									
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges	
MC-BUS LEVEL 2 DATA RATE II	46.00	1	18	0	2.16	0.100	2.79		
MC-CORP DATA RATE I (US) CORP	12.50	0	6	0	2.70	0.100	0.94		
MC-CORP DATA RATE II (US) CORP	45.25	0	23	1	2.50	0.100	3.43		
MC-CORP BUSINESS INTL FLT	16.00	0	10	0	2.85		0.46		
MC-COMML DATA RT II FLT NONFL	147.50	2	68	1	2.50	0.100	10.49		
MC-WORLD ELITE MERIT III	234.35	3	114	3	2.20	0.100	16.56		
MC-WORLD ELITE PUBLIC SECTOR	660.15	7	317	7	1.55	0.100	41.94		
MC-ENHANCED MERIT III BASE	195.80	2	89	2	1.73	0.100	12.29		
MC-ENHANCED PUBLIC SECTOR	409.90	5	204	4	1.55	0.100	26.76		
MC-PREM CON ELEC ACQUISSEU	2.75	0	1	0	2.70		0.07		
MC-HIGH VAL MERIT III BASE	42.10	0	18	0	2.20	0.100	2.73		
MC-HIGH VAL PUBLIC SECTOR	95.80	1	49	1	1.55	0.100	6.39		
MASTERCARD NONDEBIT TOTAL	3,694.55		1798					243.71	
MASTERCARD DEBIT									
MC-EMRG MKT EDU/GOVT(DB)	1,239.30	14	632	14	0.65	0.150	102.86		
MC-REG INCENTIVE POS (DB)	44.75	0	24	1	0.05	0.210	5.06		
MC-REG INCENT FRF ADJ POS (DB)	3,361.10	37	1708	37	0.05	0.220	377.45		
MC-REGULATED COMM (DB)	3.00	0	3	0	0.05	0.210	0.63		
MC-REGULATED FRD ADJ COMM (DB)	192.70	2	106	2	0.05	0.220	23.42		
MC-COMM DATA RATE II BUS (DB)	79.00	1	36	1	2.20	0.100	5.34		
MC-SMALL TICKET (DB)	464.65	5	250	5	1.55	0.040	17.20		
MASTERCARD DEBIT TOTAL	5,384.50		2759					531.96	
VISA NONDEBIT									
VI-INTERG SPREM CAN ISS US ACQ	1.00	0	1	0	2.42		0.02		
VI- US HNW CONSUMER RTL	57.55	0	34	0	2.10	0.100	4.61		
VI-BUSINESS CARD TR4 RETAIL	229.80	1	115	1	2.50	0.100	17.25		
VI-CPS GOVERNMENT CREDIT	6,815.40	23	3400	22	1.55	0.100	445.67		
VI-CPS/SMALL TICKET	1,360.45	5	716	5	1.65	0.040	51.09		
VI-INTREG BUS/CORP/PURCH (US)	13.25	0	6	0	2.45		0.32		
VI-ELECTRONIC (US ACQ)	20.85	0	10	0	1.55		0.32		
VI-INTREG CHIP ISS (US)	19.75	0	13	0	1.65		0.33		
VI-INTER PREM CAN ISS US ACQ	6.25	0	3	0	2.25		0.14		
VI-INTER PREM AP ISS US ACQ	6.50	0	3	0	2.25		0.15		
VI-INTER PREM LAC ISS US ACQ	3.00	0	1	0	2.25		0.07		
VI-INTER PREM CEMEA ISS US ACQ	4.50	0	2	0	2.25		0.10		
VI-INTER PREM EU ISS US ACQ	8.00	0	4	0	2.25		0.18		
VI-BUSINESS CARD TR1 RETAIL	271.90	1	136	1	2.20	0.100	19.58		
VI-CORPORATE CARD-CARD PRESENT	142.90	0	67	0	2.50	0.100	10.27		

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PENDING INTERCHANGE CHARGES									
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges	
VI-PURCHASING CARD - CP	210.25	1	85	1	2.50	0.100	13.76	656.63	
VI-SIGNATURE PREFERRED RETAIL	944.65	3	435	3	2.10	0.100	63.34		
VI-BUSINESS CARD TR2 RETAIL	213.25	1	90	1	2.30	0.100	13.91		
VI-BUSINESS CARD TR3 RETAIL	213.30	1	104	1	2.40	0.100	15.52		
VISA NONDEBIT TOTAL	10,542.55		5225						
VISA DEBIT									
VI-US CPS/SMALL TCKT REG (DB)	11,217.25	37	5799	38	0.05	0.220	1,281.43	1,644.15	
VI-IR REGULATED WITH IAF (DB)	5.00	0	3	0	0.50	0.220	0.69		
VI-US REGULATED COMM (DB)	644.45	2	308	2	0.05	0.220	68.08		
VI-BUSINESS CARD CP (DB)	318.70	1	162	1	1.70	0.100	21.62		
VI-COMMERCIAL RETAIL (PP)	15.25	0	7	0	2.15	0.100	1.03		
VI-CPS SMALL TICKET (PP)	245.55	1	142	1	1.60	0.050	11.03		
VI-CPS SMALL TICKET (DB)	7,230.45	24	3704	24	1.55	0.040	260.27		
VISA DEBIT TOTAL	19,676.65		10125						
Total	44,162.20		22274					3,380.10	

See www.BusinessTrack.com to review details of your statement.

YOUR CARD PROCESSING STATEMENT

CITY OF KNOXVILLE
ATTN: ATTN TREASURER'S OFFICE
PO BOX 1631
KNOXVILLE TN 37901-1631

Page 1 of 8 **THIS IS NOT A BILL**
 Statement Period 07/01/17 - 07/31/17
 Merchant Number [REDACTED]
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 Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for July activity will appear on August statement.	
Page 4	Total Amount Submitted		\$38,013.40
	Third Party Transactions		0.00
	Chargebacks/Reversals		0.00
	Adjustments		0.00
	Fees Charged*		-\$11,699.29
Total Amount Funded to Your Bank			\$26,314.11

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

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SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$1.98	4,039	\$7,995.90	0	0.00	4,039	\$7,995.90
Visa	\$1.99	13,088	\$26,004.15	0	0.00	13,088	\$26,004.15
Discover	\$1.90	418	\$795.30	0	0.00	418	\$795.30
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
AMEX ACQ	\$2.07	1,558	\$3,218.05	0	0.00	1,558	\$3,218.05
Total		19,103	\$38,013.40	0	0.00	19,103	\$38,013.40

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
07/01/17		\$1,481.10	0.00	0.00	0.00	0.00		\$1,481.10
07/02/17		\$1,243.85	0.00	0.00	0.00	-\$11,699.29		-\$10,455.44
07/04/17		\$1,551.30	0.00	0.00	0.00	0.00		\$1,551.30
07/06/17		\$1,402.40	0.00	0.00	0.00	0.00		\$1,402.40
07/07/17		\$1,450.15	0.00	0.00	0.00	0.00		\$1,450.15
07/08/17		\$1,465.25	0.00	0.00	0.00	0.00		\$1,465.25
07/09/17		\$1,215.75	0.00	0.00	0.00	0.00		\$1,215.75
07/11/17		\$1,457.75	0.00	0.00	0.00	0.00		\$1,457.75
07/12/17		\$1,440.70	0.00	0.00	0.00	0.00		\$1,440.70
07/13/17		\$1,556.90	0.00	0.00	0.00	0.00		\$1,556.90
07/14/17		\$1,583.15	0.00	0.00	0.00	0.00		\$1,583.15
07/15/17		\$1,627.05	0.00	0.00	0.00	0.00		\$1,627.05
07/16/17		\$1,478.15	0.00	0.00	0.00	0.00		\$1,478.15
07/18/17		\$1,351.95	0.00	0.00	0.00	0.00		\$1,351.95
07/19/17		\$1,538.70	0.00	0.00	0.00	0.00		\$1,538.70
07/20/17		\$1,689.20	0.00	0.00	0.00	0.00		\$1,689.20
07/21/17		\$1,649.35	0.00	0.00	0.00	0.00		\$1,649.35
07/22/17		\$1,540.70	0.00	0.00	0.00	0.00		\$1,540.70
07/23/17		\$1,302.40	0.00	0.00	0.00	0.00		\$1,302.40
07/24/17		\$4.50	0.00	0.00	0.00	0.00		\$4.50
07/25/17		\$1,510.70	0.00	0.00	0.00	0.00		\$1,510.70
07/26/17		\$1,608.65	0.00	0.00	0.00	0.00		\$1,608.65
07/27/17		\$1,646.60	0.00	0.00	0.00	0.00		\$1,646.60
07/28/17		\$1,683.45	0.00	0.00	0.00	0.00		\$1,683.45
07/29/17		\$1,869.65	0.00	0.00	0.00	0.00		\$1,869.65
07/30/17		\$1,664.05	0.00	0.00	0.00	0.00		\$1,664.05
Total		\$38,013.40	0.00	0.00	0.00	-\$11,699.29		\$26,314.11

*Certain fees and charges may relate to a prior period

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AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
06/30/17	903298302246	\$291.75	\$1,051.40	\$13.70	0.00	0.00	\$1,356.85
07/01/17	903298012306	\$239.40	\$874.65	\$43.85	0.00	0.00	\$1,157.90
07/03/17	903298032232	\$368.65	\$1,051.80	\$39.70	0.00	0.00	\$1,460.15
07/05/17	903298052246	\$317.50	\$928.40	\$30.50	0.00	0.00	\$1,276.40
07/06/17	903298062241	\$277.05	\$1,006.25	\$32.25	0.00	0.00	\$1,315.55
07/07/17	903298072316	\$308.60	\$1,009.30	\$15.75	0.00	0.00	\$1,333.65
07/08/17	903298082259	\$285.15	\$814.85	\$21.25	0.00	0.00	\$1,121.25
07/10/17	903298102256	\$284.25	\$1,010.55	\$23.75	0.00	0.00	\$1,318.55
07/11/17	903298112234	\$299.80	\$964.15	\$35.00	0.00	0.00	\$1,298.95
07/12/17	903298122310	\$280.95	\$1,096.95	\$31.10	0.00	0.00	\$1,409.00
07/13/17	903298132319	\$302.20	\$1,118.60	\$35.85	0.00	0.00	\$1,456.65
07/14/17	903298142245	\$339.45	\$1,140.50	\$40.35	0.00	0.00	\$1,520.30
07/15/17	903298152242	\$289.60	\$1,043.30	\$39.50	0.00	0.00	\$1,372.40
07/17/17	903298172236	\$278.55	\$942.15	\$17.30	0.00	0.00	\$1,238.00
07/18/17	903298182328	\$307.15	\$1,058.70	\$30.45	0.00	0.00	\$1,396.30
07/19/17	903298192254	\$378.35	\$1,054.45	\$71.80	0.00	0.00	\$1,504.60
07/20/17	903298202318	\$343.85	\$1,139.45	\$29.20	0.00	0.00	\$1,512.50
07/21/17	903298212328	\$320.90	\$1,050.90	\$34.10	0.00	0.00	\$1,405.90
07/22/17	903298222322	\$330.00	\$849.10	\$22.25	0.00	0.00	\$1,201.35
07/23/17	903298232230	0.00	\$4.50	0.00	0.00	0.00	\$4.50
07/24/17	903298242232	\$341.35	\$1,018.40	\$25.90	0.00	0.00	\$1,385.65
07/25/17	903298252323	\$334.70	\$1,081.25	\$29.65	0.00	0.00	\$1,445.60
07/26/17	903298262243	\$343.35	\$1,136.30	\$24.25	0.00	0.00	\$1,503.90
07/27/17	903298272256	\$354.65	\$1,132.70	\$31.75	0.00	0.00	\$1,519.10
07/28/17	903298282240	\$434.45	\$1,254.85	\$37.70	0.00	0.00	\$1,727.00
07/29/17	903298292236	\$344.25	\$1,170.70	\$38.40	0.00	0.00	\$1,553.35
Sub Totals		\$7,995.90	\$26,004.15	\$795.30	0.00	0.00	\$34,795.35

Date Submitted	Batch Submitted	AMEX ACQ	Total Submitted
06/30/17	903298302246	\$124.25	\$124.25
07/01/17	903298012306	\$85.95	\$85.95
07/03/17	903298032232	\$91.15	\$91.15
07/05/17	903298052246	\$126.00	\$126.00
07/06/17	903298062241	\$134.60	\$134.60
07/07/17	903298072316	\$131.60	\$131.60
07/08/17	903298082259	\$94.50	\$94.50
07/10/17	903298102256	\$139.20	\$139.20
07/11/17	903298112234	\$141.75	\$141.75
07/12/17	903298122310	\$147.90	\$147.90
07/13/17	903298132319	\$126.50	\$126.50
07/14/17	903298142245	\$106.75	\$106.75
07/15/17	903298152242	\$105.75	\$105.75
07/17/17	903298172236	\$113.95	\$113.95
07/18/17	903298182328	\$142.40	\$142.40

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AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	AMEX ACQ	Total Submitted
07/19/17	903298192254	\$184.60	\$184.60
07/20/17	903298202318	\$136.85	\$136.85
07/21/17	903298212328	\$134.80	\$134.80
07/22/17	903298222322	\$101.05	\$101.05
07/23/17	903298232230	0.00	0.00
07/24/17	903298242232	\$125.05	\$125.05
07/25/17	903298252323	\$163.05	\$163.05
07/26/17	903298262243	\$142.70	\$142.70
07/27/17	903298272256	\$164.35	\$164.35
07/28/17	903298282240	\$142.65	\$142.65
07/29/17	903298292236	\$110.70	\$110.70
Sub Totals		\$3,218.05	\$3,218.05
Total			\$38,013.40

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	07/31/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	07/31/17	VISA INTL SERVICE FEE - BASE 29 TRANS TOTALING \$68.70	-0.55
FEE	07/31/17	BATCH SETTLEMENT FEE 26 TRANSACTIONS AT .350000	-9.10
FEE	07/31/17	SUPPORT PACKAGE FEE	-12.50
FEE	07/31/17	US CROSS BORDER FEE 10 TRANS TOTALING \$19.50	-0.12
FEE	07/31/17	NETWORK AUTHORIZATION FEE 418 TRANSACTIONS AT .002500	-1.05
FEE	07/31/17	MC NETWORK ACCESS AUTH FEE 4,061 TRANSACTIONS AT .019500	-79.19
FEE	07/31/17	VISA MISUSE OF AUTH FEE 20 TRANSACTIONS AT .090000	-1.80
FEE	07/31/17	ACQUIRER PROCESSOR FEE CREDIT 4,758 TRANSACTIONS AT .019500	-92.78
FEE	07/31/17	ACQUIRER PROCESSOR FEE DB/PP 8,631 TRANSACTIONS AT .015500	-133.78
TOTAL FEES			-331.20
INTERCHANGE	07/19/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201706	-0.21
INTERCHANGE	07/31/17	DISCOVER ASSESSMENT FEE .001300 TIMES \$795.30	-1.03
INTERCHANGE	07/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$9,321.75	-12.12
INTERCHANGE	07/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$7,995.90	-9.60
INTERCHANGE	07/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$16,682.40	-21.69
INTERCHANGE	07/31/17	AMEX NETWORK FEE .001500 TIMES \$3,218.05	-4.83
INTERCHANGE	07/31/17	DSCVR PSL PUBLIC SVC RW	-33.42
INTERCHANGE	07/31/17	DSCVR PSL PUBLIC SVC PR	-4.72
INTERCHANGE	07/31/17	DSCVR COMML ELECT EMRG MKT	-11.36
INTERCHANGE	07/31/17	DSCVR PSL PUBLIC SVC PP	-3.44
INTERCHANGE	07/31/17	DSCVR PSL PUBLIC SVC DB	-3.76
INTERCHANGE	07/31/17	VI-INTERG SPREM CAN ISS US ACQ	-0.07
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR4 RETAIL	-16.51
INTERCHANGE	07/31/17	VI-CPS GOVERNMENT CREDIT	-525.45
INTERCHANGE	07/31/17	VI-US CPS/SMALL TICKET REG (DB)	-1075.57
INTERCHANGE	07/31/17	VI-US REGULATED COMM (DB)	-60.33

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PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
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Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	07/31/17	VI-BUSINESS CARD CP (DB)	-11.02
INTERCHANGE	07/31/17	VI-COMMERCIAL RETAIL (PP)	-2.48
INTERCHANGE	07/31/17	VI-CPS SMALL TICKET (PP)	-9.66
INTERCHANGE	07/31/17	VI-INTREG BUS/CORP/PURCH (US)	-0.25
INTERCHANGE	07/31/17	VI-ELECTRONIC (US ACQ)	-0.11
INTERCHANGE	07/31/17	VI-INTREG CHIP ISS (US)	-0.43
INTERCHANGE	07/31/17	VI-INTER PREM CAN ISS US ACQ	-0.26
INTERCHANGE	07/31/17	VI-INTER PREM AP ISS US ACQ	-0.11
INTERCHANGE	07/31/17	VI-INTER PREM CEMEA ISS US ACQ	-0.07
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR1 RETAIL	-23.18
INTERCHANGE	07/31/17	VI-CORPORATE CARD-CARD PRESENT	-7.59
INTERCHANGE	07/31/17	VI-PURCHASING CARD - CP	-7.88
INTERCHANGE	07/31/17	VI-SUPER PREMIUM LAC ISS US AC	-0.07
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR2 RETAIL	-13.06
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR3 RETAIL	-11.92
INTERCHANGE	07/31/17	VI-CPS SMALL TICKET (DB)	-221.90
INTERCHANGE	07/31/17	MC-EMRG MKT EDU/GOVT(DB)	-133.90
INTERCHANGE	07/31/17	MC-BUS LEVEL 3 DATA RATE II	-3.41
INTERCHANGE	07/31/17	MC-BUS LEVEL 4 DATA RATE II	-2.70
INTERCHANGE	07/31/17	MC-REG INCENTIVE POS (DB)	-5.27
INTERCHANGE	07/31/17	MC-REG INCENT FRF ADJ POS (DB)	-321.94
INTERCHANGE	07/31/17	MC-REGULATED FRD ADJ COMM (DB)	-21.66
INTERCHANGE	07/31/17	MC-COMM DATA RATE II BUS (DB)	-11.16
INTERCHANGE	07/31/17	MC-FOREIGN ELECTRONIC PLUS	-0.22
INTERCHANGE	07/31/17	MC-PUBLIC SECTOR	-35.59
INTERCHANGE	07/31/17	MC-WORLDCARD PUBLIC SECTOR	-53.83
INTERCHANGE	07/31/17	MC-CORP DATA RATE II (US) PUR	-3.04
INTERCHANGE	07/31/17	MC-CORP DATA RATE II (US) BUS	-2.27
INTERCHANGE	07/31/17	MC-BUS LEVEL 2 DATA RATE II	-3.33
INTERCHANGE	07/31/17	MC-CORP PURCHASING INTL PUR	-0.09
INTERCHANGE	07/31/17	MC-CORP DATA RATE II (US) CORP	-1.71
INTERCHANGE	07/31/17	MC-COMML DATA RT II FLT NONFL	-7.79
INTERCHANGE	07/31/17	MC-WORLD ELITE PUBLIC SECTOR	-52.56
INTERCHANGE	07/31/17	MC-ENHANCED PUBLIC SECTOR	-32.65
INTERCHANGE	07/31/17	MC-PREM CON ELEC ACQUISISSAP	-0.14
INTERCHANGE	07/31/17	MC-HIGH VAL PUBLIC SECTOR	-8.21
INTERCHANGE	07/31/17	AXP PREPAID BASE T1	-1.34
INTERCHANGE	07/31/17	AXP OTHER BASE T1	-202.30
INTERCHANGE	07/31/17	AXP OTHER NONUS T1	-0.46
		TOTAL INTERCHANGE	-2999.67
SERVICE	07/31/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	07/31/17	VI BASE II SYSTEM FILE FEE 13,088 TRANSACTIONS AT .001800	-23.55
SERVICE	07/31/17	MASTERCARD SALES TRANS FEE 4,039 TRANSACTIONS AT .420000	-1696.38
SERVICE	07/31/17	VISA SALES TRANS FEE 13,088 TRANSACTIONS AT .420000	-5496.96
SERVICE	07/31/17	AMEX SALES TRANS FEE 1,558 TRANSACTIONS AT .420000	-654.36
SERVICE	07/31/17	DISCOVER SALES TRANS FEE 418 TRANSACTIONS AT .420000	-175.56
SERVICE	07/31/17	AMEX SALES DISCOUNT .003200 DISC RATE TIMES \$3,218.05	-10.30
SERVICE	07/31/17	DISCOVER SALES DISCOUNT .003200 DISC RATE TIMES \$795.30	-2.54

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PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
SERVICE	07/31/17	DISCOVER DATA USAGE FEE 418 TRANSACTIONS AT .019500	-8.15
SERVICE	07/31/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$7,995.90	-25.59
SERVICE	07/31/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$26,004.15	-83.21
SERVICE	07/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$7,995.90	-0.57
TOTAL SERVICE			-8197.12
GRAND TOTAL			-11,527.99

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges
AMEX NONDEBIT								
AXP PREPAID BASE T1	17.75	1	11	1	1.35	0.100	1.34	204.10
AXP OTHER BASE T1	3,192.05	99	1544	99	1.50	0.100	202.30	
AXP OTHER NONUS T1	8.25	0	3	0	1.90	0.100	0.46	
AMEX NONDEBIT TOTAL	3,218.05		1558					
DISCOVER NONDEBIT								
DSCVR PSL PUBLIC SVC RW	485.10	61	259	62	1.55	0.100	33.42	52.94
DSCVR PSL PUBLIC SVC PR	65.80	8	37	9	1.55	0.100	4.72	
DSCVR COMML ELECT EMRG MKT	150.25	19	79	19	2.30	0.100	11.36	
DSCVR PSL PUBLIC SVC PP	54.05	7	26	6	1.55	0.100	3.44	
DISCOVER NONDEBIT TOTAL	755.20		401					
DISCOVER DEBIT								
DSCVR PSL PUBLIC SVC DB	40.10	5	17	4	0.90	0.200	3.76	3.76
DISCOVER DEBIT TOTAL	40.10		17					
MASTERCARD NONDEBIT								
MC-BUS LEVEL 3 DATA RATE II	50.25	1	23	1	2.21	0.100	3.41	3.76
MC-BUS LEVEL 4 DATA RATE II	39.00	0	18	0	2.31	0.100	2.70	
MC-FOREIGN ELECTRONIC PLUS	11.25	0	7	0	1.95		0.22	
MC-PUBLIC SECTOR	528.00	7	274	7	1.55	0.100	35.59	
MC-WORLDCARD PUBLIC SECTOR	846.85	11	407	10	1.55	0.100	53.83	
MC-CORP DATA RATE II (US) PUR	45.75	1	19	0	2.50	0.100	3.04	
MC-CORP DATA RATE II (US) BUS	33.50	0	16	0	2.00	0.100	2.27	
MC-BUS LEVEL 2 DATA RATE II	47.75	1	23	1	2.16	0.100	3.33	
MC-CORP PURCHASING INTL PUR	3.00	0	1	0	2.85		0.09	
MC-CORP DATA RATE II (US) CORP	24.25	0	11	0	2.50	0.100	1.71	
MC-COMML DATA RT II FLT NONFL	107.75	1	51	1	2.50	0.100	7.79	

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PENDING INTERCHANGE CHARGES											
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges			
MC-WORLD ELITE PUBLIC SECTOR	836.00	10	396	10	1.55	0.100	52.56	207.54			
MC-ENHANCED PUBLIC SECTOR	493.70	6	250	6	1.55	0.100	32.65				
MC-PREM CON ELEC ACQUISISSAP	5.25	0	2	0	2.70		0.14				
MC-HIGH VAL PUBLIC SECTOR	136.20	2	61	2	1.55	0.100	8.21				
MASTERCARD NONDEBIT TOTAL	3,208.50		1559								
MASTERCARD DEBIT											
MC-EMRG MKT EDU/GOVT(DB)	1,607.45	20	823	20	0.65	0.150	133.90	493.93			
MC-REG INCENTIVE POS (DB)	49.00	1	25	1	0.05	0.210	5.27				
MC-REG INCENT FRF ADJ POS (DB)	2,781.80	35	1457	36	0.05	0.220	321.94				
MC-REGULATED FRD ADJ COMM (DB)	191.90	2	98	2	0.05	0.220	21.66				
MC-COMM DATA RATE II BUS (DB)	157.25	2	77	2	2.20	0.100	11.16				
MASTERCARD DEBIT TOTAL	4,787.40		2480								
VISA NONDEBIT											
VI-INTERG SPREM CAN ISS US ACQ	3.00	0	1	0	2.42		0.07	606.96			
VI-BUSINESS CARD TR4 RETAIL	232.25	1	107	1	2.50	0.100	16.51				
VI-CPS GOVERNMENT CREDIT	8,110.30	31	3997	31	1.55	0.100	525.45				
VI-INTREG BUS/CORP/PURCH (US)	10.25	0	4	0	2.45		0.25				
VI-ELECTRONIC (US ACQ)	7.00	0	3	0	1.55		0.11				
VI-INTREG CHIP ISS (US)	25.95	0	12	0	1.65		0.43				
VI-INTER PREM CAN ISS US ACQ	11.75	0	5	0	2.25		0.26				
VI-INTER PREM AP ISS US ACQ	4.75	0	2	0	2.25		0.11				
VI-INTER PREM CEMEA ISS US ACQ	3.00	0	1	0	2.25		0.07				
VI-BUSINESS CARD TR1 RETAIL	335.65	1	158	1	2.20	0.100	23.18				
VI-CORPORATE CARD-CARD PRESENT	107.50	0	49	0	2.50	0.100	7.59				
VI-PURCHASING CARD - CP	119.00	0	49	0	2.50	0.100	7.88				
VI-SUPER PREMIUM LAC ISS US AC	3.00	0	1	0	2.42		0.07				
VI-BUSINESS CARD TR2 RETAIL	181.00	1	89	1	2.30	0.100	13.06				
VI-BUSINESS CARD TR3 RETAIL	167.35	1	79	1	2.40	0.100	11.92				
VISA NONDEBIT TOTAL	9,321.75		4557								
VISA DEBIT											
VI-US CPS/SMALL TCKT REG (DB)	9,588.05	37	4867	37	0.05	0.220	1,075.57			1,380.96	
VI-US REGULATED COMM (DB)	533.95	2	273	2	0.05	0.220	60.33				
VI-BUSINESS CARD CP (DB)	165.75	1	82	1	1.70	0.100	11.02				
VI-COMMERCIAL RETAIL (PP)	36.25	0	17	0	2.15	0.100	2.48				
VI-CPS SMALL TICKET (PP)	234.95	1	118	1	1.60	0.050	9.66				
VI-CPS SMALL TICKET (DB)	6,123.45	24	3174	24	1.55	0.040	221.90				
VISA DEBIT TOTAL	16,682.40		8531								
Total	38,013.40		19103					2,950.19			

See www.BusinessTrack.com to review details of your statement.

YOUR CARD PROCESSING STATEMENT

CITY OF KNOXVILLE
ATTN: ATTN TREASURER'S OFFICE
PO BOX 1631
KNOXVILLE TN 37901-1631

Page 1 of 10 **THIS IS NOT A BILL**
 Statement Period 06/01/17 - 06/30/17
 Merchant Number [REDACTED]
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for June activity will appear on July statement.	
Page 4	Total Amount Submitted		\$38,043.50
	Third Party Transactions		0.00
	Chargebacks/Reversals		0.00
	Adjustments		0.00
	Fees Charged*		-\$11,601.98
Total Amount Funded to Your Bank			\$26,441.52

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
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SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$1.95	3,956	\$7,722.05	0	0.00	3,956	\$7,722.05
Visa	\$1.96	13,399	\$26,211.60	0	0.00	13,399	\$26,211.60
Discover	\$1.92	437	\$837.15	0	0.00	437	\$837.15
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
AMEX ACQ	\$2.00	1,635	\$3,272.70	0	0.00	1,635	\$3,272.70
Total		19,427	\$38,043.50	0	0.00	19,427	\$38,043.50

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
06/01/17		\$1,448.10	0.00	0.00	0.00	0.00		\$1,448.10
06/02/17		\$1,447.10	0.00	0.00	0.00	-\$11,601.98		-\$10,154.88
06/03/17		\$1,539.15	0.00	0.00	0.00	0.00		\$1,539.15
06/04/17		\$1,328.80	0.00	0.00	0.00	0.00		\$1,328.80
06/05/17		\$11.00	0.00	0.00	0.00	0.00		\$11.00
06/06/17		\$1,258.30	0.00	0.00	0.00	0.00		\$1,258.30
06/07/17		\$1,399.55	0.00	0.00	0.00	0.00		\$1,399.55
06/08/17		\$1,427.25	0.00	0.00	0.00	0.00		\$1,427.25
06/09/17		\$1,561.85	0.00	0.00	0.00	0.00		\$1,561.85
06/10/17		\$1,553.65	0.00	0.00	0.00	0.00		\$1,553.65
06/11/17		\$1,339.10	0.00	0.00	0.00	0.00		\$1,339.10
06/12/17		\$5.75	0.00	0.00	0.00	0.00		\$5.75
06/13/17		\$1,326.65	0.00	0.00	0.00	0.00		\$1,326.65
06/14/17		\$1,398.40	0.00	0.00	0.00	0.00		\$1,398.40
06/15/17		\$1,458.95	0.00	0.00	0.00	0.00		\$1,458.95
06/16/17		\$1,646.95	0.00	0.00	0.00	0.00		\$1,646.95
06/17/17		\$1,615.35	0.00	0.00	0.00	0.00		\$1,615.35
06/18/17		\$1,595.50	0.00	0.00	0.00	0.00		\$1,595.50
06/20/17		\$1,370.40	0.00	0.00	0.00	0.00		\$1,370.40
06/21/17		\$1,521.60	0.00	0.00	0.00	0.00		\$1,521.60
06/22/17		\$1,579.10	0.00	0.00	0.00	0.00		\$1,579.10
06/23/17		\$1,499.05	0.00	0.00	0.00	0.00		\$1,499.05
06/24/17		\$1,374.95	0.00	0.00	0.00	0.00		\$1,374.95
06/25/17		\$1,438.10	0.00	0.00	0.00	0.00		\$1,438.10
06/27/17		\$1,353.65	0.00	0.00	0.00	0.00		\$1,353.65
06/28/17		\$1,423.35	0.00	0.00	0.00	0.00		\$1,423.35
06/29/17		\$1,528.30	0.00	0.00	0.00	0.00		\$1,528.30
06/30/17		\$1,593.60	0.00	0.00	0.00	0.00		\$1,593.60
Total		\$38,043.50	0.00	0.00	0.00	-\$11,601.98		\$26,441.52

*Certain fees and charges may relate to a prior period

YOUR CARD PROCESSING STATEMENT

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AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
05/31/17	903298312256	\$321.80	\$994.70	\$41.25	0.00	0.00	\$1,357.75
06/01/17	903298012256	\$294.15	\$987.40	\$48.00	0.00	0.00	\$1,329.55
06/02/17	903298022251	\$350.65	\$1,026.50	\$40.00	0.00	0.00	\$1,417.15
06/03/17	903298032257	\$281.45	\$910.40	\$24.00	0.00	0.00	\$1,215.85
06/04/17	903298042230	\$4.00	\$7.00	0.00	0.00	0.00	\$11.00
06/05/17	903298052245	\$274.60	\$877.10	\$23.95	0.00	0.00	\$1,175.65
06/06/17	903298062248	\$283.80	\$954.85	\$31.35	0.00	0.00	\$1,270.00
06/07/17	903298072243	\$238.10	\$1,009.15	\$33.15	0.00	0.00	\$1,280.40
06/08/17	903298082234	\$301.90	\$1,104.80	\$39.15	0.00	0.00	\$1,445.85
06/09/17	903298092321	\$293.60	\$1,102.55	\$33.25	0.00	0.00	\$1,429.40
06/10/17	903298102238	\$270.20	\$930.75	\$20.85	0.00	0.00	\$1,221.80
06/11/17	903298112230	0.00	\$3.00	\$2.75	0.00	0.00	\$5.75
06/12/17	903298122240	\$290.60	\$883.55	\$25.50	0.00	0.00	\$1,199.65
06/13/17	903298132300	\$285.05	\$949.55	\$21.40	0.00	0.00	\$1,256.00
06/14/17	903298142253	\$322.15	\$984.65	\$35.85	0.00	0.00	\$1,342.65
06/15/17	903298152316	\$319.70	\$1,146.10	\$31.15	0.00	0.00	\$1,496.95
06/16/17	903298162330	\$332.05	\$1,098.05	\$45.90	0.00	0.00	\$1,476.00
06/17/17	903298172323	\$314.10	\$1,121.45	\$36.05	0.00	0.00	\$1,471.60
06/19/17	903298192300	\$251.15	\$992.60	\$26.85	0.00	0.00	\$1,270.60
06/20/17	903298202309	\$281.90	\$1,079.15	\$34.30	0.00	0.00	\$1,395.35
06/21/17	903298212328	\$349.90	\$1,025.85	\$35.00	0.00	0.00	\$1,410.75
06/22/17	903298222317	\$290.70	\$1,053.65	\$24.35	0.00	0.00	\$1,368.70
06/23/17	903298232310	\$285.90	\$989.35	\$22.80	0.00	0.00	\$1,298.05
06/24/17	903298242308	\$288.55	\$979.60	\$36.50	0.00	0.00	\$1,304.65
06/26/17	903298262248	\$264.35	\$918.00	\$26.55	0.00	0.00	\$1,208.90
06/27/17	903298272256	\$265.20	\$1,008.30	\$27.05	0.00	0.00	\$1,300.55
06/28/17	903298282318	\$368.45	\$995.60	\$34.95	0.00	0.00	\$1,399.00
06/29/17	903298292310	\$298.05	\$1,077.95	\$35.25	0.00	0.00	\$1,411.25
Sub Totals		\$7,722.05	\$26,211.60	\$837.15	0.00	0.00	\$34,770.80

Date Submitted	Batch Submitted	AMEX ACQ	Total Submitted
05/31/17	903298312256	\$90.35	\$90.35
06/01/17	903298012256	\$117.55	\$117.55
06/02/17	903298022251	\$122.00	\$122.00
06/03/17	903298032257	\$112.95	\$112.95
06/04/17	903298042230	0.00	0.00
06/05/17	903298052245	\$82.65	\$82.65
06/06/17	903298062248	\$129.55	\$129.55
06/07/17	903298072243	\$146.85	\$146.85
06/08/17	903298082234	\$116.00	\$116.00
06/09/17	903298092321	\$124.25	\$124.25
06/10/17	903298102238	\$117.30	\$117.30
06/11/17	903298112230	0.00	0.00
06/12/17	903298122240	\$127.00	\$127.00

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AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	AMEX ACQ	Total Submitted
06/13/17	903298132300	\$142.40	\$142.40
06/14/17	903298142253	\$116.30	\$116.30
06/15/17	903298152316	\$150.00	\$150.00
06/16/17	903298162330	\$139.35	\$139.35
06/17/17	903298172323	\$123.90	\$123.90
06/19/17	903298192300	\$99.80	\$99.80
06/20/17	903298202309	\$126.25	\$126.25
06/21/17	903298212328	\$168.35	\$168.35
06/22/17	903298222317	\$130.35	\$130.35
06/23/17	903298232310	\$76.90	\$76.90
06/24/17	903298242308	\$133.45	\$133.45
06/26/17	903298262248	\$144.75	\$144.75
06/27/17	903298272256	\$122.80	\$122.80
06/28/17	903298282318	\$129.30	\$129.30
06/29/17	903298292310	\$182.35	\$182.35
Sub Totals		\$3,272.70	\$3,272.70
Total			\$38,043.50

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	06/30/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	06/30/17	VISA INTL SERVICE FEE - BASE 27 TRANS TOTALING \$54.85	-0.44
FEE	06/30/17	BATCH SETTLEMENT FEE 28 TRANSACTIONS AT .350000	-9.80
FEE	06/30/17	SUPPORT PACKAGE FEE	-12.50
FEE	06/30/17	US CROSS BORDER FEE 9 TRANS TOTALING \$21.75	-0.13
FEE	06/30/17	NETWORK AUTHORIZATION FEE 438 TRANSACTIONS AT .002500	-1.10
FEE	06/30/17	MC NETWORK ACCESS AUTH FEE 3,984 TRANSACTIONS AT .019500	-77.69
FEE	06/30/17	ACQUIRER PROCESSOR FEE CREDIT 4,604 TRANSACTIONS AT .019500	-89.78
FEE	06/30/17	ACQUIRER PROCESSOR FEE DB/PP 8,916 TRANSACTIONS AT .015500	-138.20
TOTAL FEES			-329.97
INTERCHANGE	06/27/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201705	-0.21
INTERCHANGE	06/30/17	DISCOVER ASSESSMENT FEE .001300 TIMES \$837.15	-1.09
INTERCHANGE	06/30/17	VISA ASSESSMENT FEE CR .001300 TIMES \$9,238.80	-12.01
INTERCHANGE	06/30/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$7,722.05	-9.27
INTERCHANGE	06/30/17	VISA ASSESSMENT FEE DB .001300 TIMES \$16,972.80	-22.06
INTERCHANGE	06/30/17	AMEX NETWORK FEE .001500 TIMES \$3,272.70	-4.91
INTERCHANGE	06/30/17	DSCVR PSL PUBLIC SVC RW	-36.39
INTERCHANGE	06/30/17	DSCVR PSL PUBLIC SVC PR	-5.58
INTERCHANGE	06/30/17	DSCVR COMML ELECT EMRG MKT	-7.03
INTERCHANGE	06/30/17	DSCVR PSL PUBLIC SVC PP	-5.69
INTERCHANGE	06/30/17	DSCVR PSL PUBLIC SVC DB	-4.19
INTERCHANGE	06/30/17	DSCVR PUBLICSERVICES(PP)	-0.21
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR4 RETAIL	-17.12

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PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
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Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	06/30/17	VI-CPS GOVERNMENT CREDIT	-521.48
INTERCHANGE	06/30/17	VI-US CPS/SMALL TCKT REG (DB)	-1107.50
INTERCHANGE	06/30/17	VI-IR REGULATED WITH IAF (DB)	-0.23
INTERCHANGE	06/30/17	VI-US REGULATED COMM (DB)	-56.59
INTERCHANGE	06/30/17	VI-BUSINESS CARD CP (DB)	-17.16
INTERCHANGE	06/30/17	VI-COMMERCIAL RETAIL (PP)	-0.59
INTERCHANGE	06/30/17	VI-CPS SMALL TICKET (PP)	-9.92
INTERCHANGE	06/30/17	VI-INTREG BUS/CORP/PURCH (US)	-0.07
INTERCHANGE	06/30/17	VI-ELECTRONIC (US ACQ)	-0.21
INTERCHANGE	06/30/17	VI-INTREG CHIP ISS (US)	-0.29
INTERCHANGE	06/30/17	VI-INTER PREM CAN ISS US ACQ	-0.19
INTERCHANGE	06/30/17	VI-INTER PREM AP ISS US ACQ	-0.02
INTERCHANGE	06/30/17	VI-INTER PREM LAC ISS US ACQ	-0.02
INTERCHANGE	06/30/17	VI-INTER PREM CEMEA ISS US ACQ	-0.02
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR1 RETAIL	-24.16
INTERCHANGE	06/30/17	VI-CORPORATE CARD-CARD PRESENT	-7.66
INTERCHANGE	06/30/17	VI-PURCHASING CARD - CP	-12.80
INTERCHANGE	06/30/17	VI-SUPER PREMIUM AP ISS US ACQ	-0.05
INTERCHANGE	06/30/17	VI-SUPER PREMIUM LAC ISS US AC	-0.15
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR2 RETAIL	-12.23
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR3 RETAIL	-11.12
INTERCHANGE	06/30/17	VI-CPS SMALL TICKET (DB)	-229.58
INTERCHANGE	06/30/17	MC-INT SPR PREM ELECTRONIC(US)	-0.08
INTERCHANGE	06/30/17	MC-EMRG MKT EDU/GOVT(DB)	-139.84
INTERCHANGE	06/30/17	MC-BUS LEVEL 3 DATA RATE II	-2.07
INTERCHANGE	06/30/17	MC-BUS LEVEL 4 DATA RATE II	-2.50
INTERCHANGE	06/30/17	MC-REG INCENTIVE POS (DB)	-0.21
INTERCHANGE	06/30/17	MC-REG INCENT FRF ADJ POS (DB)	-310.42
INTERCHANGE	06/30/17	MC-REGULATED FRD ADJ COMM (DB)	-18.34
INTERCHANGE	06/30/17	MC-COMM DATA RATE II BUS (DB)	-11.57
INTERCHANGE	06/30/17	MC-FOREIGN ELECTRONIC PLUS	-0.24
INTERCHANGE	06/30/17	MC-PUBLIC SECTOR	-28.40
INTERCHANGE	06/30/17	MC-WORLDCARD PUBLIC SECTOR	-52.05
INTERCHANGE	06/30/17	MC-CORP DATA RATE II (US) PUR	-2.69
INTERCHANGE	06/30/17	MC-CORP DATA RATE II (US) BUS	-3.00
INTERCHANGE	06/30/17	MC-BUS LEVEL 2 DATA RATE II	-3.36
INTERCHANGE	06/30/17	MC-CORP DATA RATE II (US) CORP	-4.66
INTERCHANGE	06/30/17	MC-CORP BUSINESS INTL FLT	-0.06
INTERCHANGE	06/30/17	MC-COMML DATA RT II FLT NONFL	-14.20
INTERCHANGE	06/30/17	MC-WORLD ELITE PUBLIC SECTOR	-48.45
INTERCHANGE	06/30/17	MC-PREM CON ELEC ACQUISISSLAC	-0.08
INTERCHANGE	06/30/17	MC-ENHANCED PUBLIC SECTOR	-35.91
INTERCHANGE	06/30/17	MC-PREM CON ELEC ACQUISISSAP	-0.03
INTERCHANGE	06/30/17	MC-HIGH VAL PUBLIC SECTOR	-6.49
INTERCHANGE	06/30/17	AXP PREPAID BASE T1	-1.23
INTERCHANGE	06/30/17	AXP OTHER BASE T1	-210.27
INTERCHANGE	06/30/17	AXP OTHER NONUS T1	-1.16
		TOTAL INTERCHANGE	-3035.11
SERVICE	06/30/17	CLOVER SECURITY PLUS MONTHLY	-19.95

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PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
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Transaction Type	Date Posted	Description	Net Amount Posted
SERVICE	06/30/17	VI BASE II SYSTEM FILE FEE 13,399 TRANSACTIONS AT .001800	-24.11
SERVICE	06/30/17	MASTERCARD SALES TRANS FEE 3,956 TRANSACTIONS AT .420000	-1661.52
SERVICE	06/30/17	VISA SALES TRANS FEE 13,399 TRANSACTIONS AT .420000	-5627.58
SERVICE	06/30/17	AMEX SALES TRANS FEE 1,635 TRANSACTIONS AT .420000	-686.70
SERVICE	06/30/17	DISCOVER SALES TRANS FEE 437 TRANSACTIONS AT .420000	-183.54
SERVICE	06/30/17	AMEX SALES DISCOUNT .003200 DISC RATE TIMES \$3,272.70	-10.47
SERVICE	06/30/17	DISCOVER SALES DISCOUNT .003200 DISC RATE TIMES \$837.15	-2.68
SERVICE	06/30/17	DISCOVER DATA USAGE FEE 437 TRANSACTIONS AT .019500	-8.52
SERVICE	06/30/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$7,722.05	-24.71
SERVICE	06/30/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$26,211.60	-83.88
SERVICE	06/30/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$7,722.05	-0.55
TOTAL SERVICE			-8334.21

GRAND TOTAL -11,699.29

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
AMEX NONDEBIT								
AXP PREPAID BASE T1	17.25	1	10	1	1.35	0.100	1.23	212.66
AXP OTHER BASE T1	3,236.70	99	1617	99	1.50	0.100	210.27	
AXP OTHER NONUS T1	18.75	1	8	0	1.90	0.100	1.16	
AMEX NONDEBIT TOTAL	3,272.70		1635					
DISCOVER NONDEBIT								
DSCVR PSL PUBLIC SVC RW	528.50	63	282	65	1.55	0.100	36.39	54.69
DSCVR PSL PUBLIC SVC PR	82.40	10	43	10	1.55	0.100	5.58	
DSCVR COMML ELECT EMRG MKT	92.40	11	49	11	2.30	0.100	7.03	
DSCVR PSL PUBLIC SVC PP	89.95	11	43	10	1.55	0.100	5.69	
DISCOVER NONDEBIT TOTAL	793.25		417					
DISCOVER DEBIT								
DSCVR PSL PUBLIC SVC DB	42.90	5	19	4	0.90	0.200	4.19	4.40
DSCVR PUBLICSERVICES(PP)	1.00	0	1	0	0.90	0.200	0.21	
DISCOVER DEBIT TOTAL	43.90		20					
MASTERCARD NONDEBIT								
MC-INT SPR PREM ELECTRONIC(US)	3.00	0	1	0	2.83		0.08	52.05
MC-BUS LEVEL 3 DATA RATE II	30.25	0	14	0	2.21	0.100	2.07	
MC-BUS LEVEL 4 DATA RATE II	34.75	0	17	0	2.31	0.100	2.50	
MC-FOREIGN ELECTRONIC PLUS	12.50	0	5	0	1.95		0.24	
MC-PUBLIC SECTOR	438.75	6	216	5	1.55	0.100	28.40	
MC-WORLDCARD PUBLIC SECTOR	809.40	10	395	10	1.55	0.100	52.05	

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PENDING INTERCHANGE CHARGES								
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges
MC-CORP DATA RATE II (US) PUR	39.75	1	17	0	2.50	0.100	2.69	204.27
MC-CORP DATA RATE II (US) BUS	45.00	1	21	1	2.00	0.100	3.00	
MC-BUS LEVEL 2 DATA RATE II	49.00	1	23	1	2.16	0.100	3.36	
MC-CORP DATA RATE II (US) CORP	66.25	1	30	1	2.50	0.100	4.66	
MC-CORP BUSINESS INTL FLT	2.25	0	1	0	2.85		0.06	
MC-COMML DATA RT II FLT NONFL	192.15	2	94	2	2.50	0.100	14.20	
MC-WORLD ELITE PUBLIC SECTOR	757.60	10	367	9	1.55	0.100	48.45	
MC-PREM CON ELEC ACQUISSSLAC	3.00	0	1	0	2.70		0.08	
MC-ENHANCED PUBLIC SECTOR	542.65	7	275	7	1.55	0.100	35.91	
MC-PREM CON ELEC ACQUISISSAP	1.00	0	1	0	2.70		0.03	
MC-HIGH VAL PUBLIC SECTOR	102.25	1	49	1	1.55	0.100	6.49	
MASTERCARD NONDEBIT TOTAL	3,129.55		1527					
MASTERCARD DEBIT								
MC-EMRG MKT EDU/GOVT(DB)	1,643.50	21	861	22	0.65	0.150	139.84	480.38
MC-REG INCENTIVE POS (DB)	2.75	0	1	0	0.05	0.210	0.21	
MC-REG INCENT FRF ADJ POS (DB)	2,626.45	34	1405	36	0.05	0.220	310.42	
MC-REGULATED FRD ADJ COMM (DB)	152.80	2	83	2	0.05	0.220	18.34	
MC-COMM DATA RATE II BUS (DB)	167.00	2	79	2	2.20	0.100	11.57	
MASTERCARD DEBIT TOTAL	4,592.50		2429					
VISA NONDEBIT								
VI-BUSINESS CARD TR4 RETAIL	236.90	1	112	1	2.50	0.100	17.12	607.59
VI-CPS GOVERNMENT CREDIT	8,002.75	31	3974	30	1.55	0.100	521.48	
VI-INTREG BUS/CORP/PURCH (US)	3.00	0	1	0	2.45		0.07	
VI-ELECTRONIC (US ACQ)	13.30	0	6	0	1.55		0.21	
VI-INTREG CHIP ISS (US)	17.80	0	8	0	1.65		0.29	
VI-INTER PREM CAN ISS US ACQ	8.50	0	4	0	2.25		0.19	
VI-INTER PREM AP ISS US ACQ	0.75	0	1	0	2.25		0.02	
VI-INTER PREM LAC ISS US ACQ	1.00	0	1	0	2.25		0.02	
VI-INTER PREM CEMEA ISS US ACQ	1.00	0	1	0	2.25		0.02	
VI-BUSINESS CARD TR1 RETAIL	338.90	1	167	1	2.20	0.100	24.16	
VI-CORPORATE CARD-CARD PRESENT	114.25	0	48	0	2.50	0.100	7.66	
VI-PURCHASING CARD - CP	187.80	1	81	1	2.50	0.100	12.80	
VI-SUPER PREMIUM AP ISS US ACQ	2.00	0	1	0	2.42		0.05	
VI-SUPER PREMIUM LAC ISS US AC	6.00	0	3	0	2.42		0.15	
VI-BUSINESS CARD TR2 RETAIL	162.25	1	85	1	2.30	0.100	12.23	
VI-BUSINESS CARD TR3 RETAIL	142.60	1	77	1	2.40	0.100	11.12	
VISA NONDEBIT TOTAL	9,238.80		4570					

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
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 Statement Period 06/01/17 - 06/30/17

PENDING INTERCHANGE CHARGES				Interchange Cost		Sub Total	Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Rate		
VISA DEBIT							
VI-US CPS/SMALL TCKT REG (DB)	9,645.55	37	5012	37	0.05	0.220	1,107.50
VI-IR REGULATED WITH IAF (DB)	1.50	0	1	0	0.50	0.220	0.23
VI-US REGULATED COMM (DB)	539.55	2	256	2	0.05	0.220	56.59
VI-BUSINESS CARD CP (DB)	268.15	1	126	1	1.70	0.100	17.16
VI-COMMERCIAL RETAIL (PP)	8.75	0	4	0	2.15	0.100	0.59
VI-CPS SMALL TICKET (PP)	226.20	1	126	1	1.60	0.050	9.92
VI-CPS SMALL TICKET (DB)	6,283.10	24	3304	25	1.55	0.040	229.58
VISA DEBIT TOTAL	16,972.80		8829				1,421.57
Total	38,043.50		19427				2,985.56

See www.BusinessTrack.com to review details of your statement.

Ensure you can support the new “2” series Mastercard® BIN range



What you need you know:

Due to the need for additional card numbers, Mastercard introduced new **cards that begin with the number “2”** in January 2017. You must be able to accept the new Mastercard branded cards to continue to serve your customers and avoid fines and card declines. Transactions using primary account numbers (PANs) in the 222100-272099 BINs must be accepted and processed using the same logic and handling as the PANs within the existing 510000–559999 range.



Getting ready for the new BIN:

If you use a third party vendor/software provider, confirm with your provider that you can properly recognize cards beginning with a **“2” as a Mastercard** transaction.

If you use a stand-alone, point-of-sale terminal supported by Bank of America Merchant Services, you will be contacted separately with further instructions on any hardware upgrade or software application download needed.



Potential implications:

Mastercard has announced the following noncompliance fines effective June 30, 2017:

- \$2,500 per occurrence in the first 30 days
- Escalating up to \$10,000 in the next 60 days
- Up to \$20,000 per occurrence for subsequent violations

These fines may be assessed per merchant location per failed transaction for not implementing support of the new cards.



Have questions?

If you have any questions, please contact your business consultant or call your usual customer service number located on your statement.

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YOUR CARD PROCESSING STATEMENT

CITY OF KNOXVILLE
ATTN: ATTN TREASURER'S OFFICE
PO BOX 1631
KNOXVILLE TN 37901-1631

Page 1 of 8 **THIS IS NOT A BILL**
 Statement Period 08/01/17 - 08/31/17
 Merchant Number [REDACTED]
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for August activity will appear on September statement.	
Page 4	Total Amount Submitted		\$22,878.50
	Third Party Transactions		0.00
	Chargebacks/Reversals		0.00
	Adjustments		0.00
	Fees Charged*		-\$776.13
Total Amount Funded to Your Bank			\$22,102.37

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Reminder: Responsibilities Related to Account Data Compromise Events
 Bank of America Merchant Services reminds merchants that they must report a suspected or confirmed Account Data Compromise (ADC) event immediately.

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

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Statement Period 08/01/17 - 08/31/17

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT (continued)

If you suspect or have confirmation of a data security breach, you can report the incident two ways:

1. Contact Bank of America Merchant Services Customer Service at 1.800.228.5882
2. Contact your business consultant, if applicable

Additionally, do not delete or alter any data during an investigation of an ADC event or potential ADC event. Failure to cooperate fully with an investigation may lead to additional assessments.

YOUR CARD PROCESSING STATEMENT

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 Statement Period 08/01/17 - 08/31/17

SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$28.08	253	\$7,105.50	0	0.00	253	\$7,105.50
Visa	\$26.10	590	\$15,398.00	0	0.00	590	\$15,398.00
Discover	\$23.44	16	\$375.00	0	0.00	16	\$375.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		859	\$22,878.50	0	0.00	859	\$22,878.50

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
08/01/17		\$904.00	0.00	0.00	0.00	0.00		\$904.00
08/02/17		\$761.00	0.00	0.00	0.00	-\$776.13		-\$15.13
08/03/17		\$581.50	0.00	0.00	0.00	0.00		\$581.50
08/04/17		\$1,145.00	0.00	0.00	0.00	0.00		\$1,145.00
08/05/17		\$1,138.50	0.00	0.00	0.00	0.00		\$1,138.50
08/08/17		\$760.00	0.00	0.00	0.00	0.00		\$760.00
08/09/17		\$1,297.00	0.00	0.00	0.00	0.00		\$1,297.00
08/10/17		\$818.00	0.00	0.00	0.00	0.00		\$818.00
08/11/17		\$1,090.00	0.00	0.00	0.00	0.00		\$1,090.00
08/12/17		\$1,324.50	0.00	0.00	0.00	0.00		\$1,324.50
08/13/17		\$384.00	0.00	0.00	0.00	0.00		\$384.00
08/15/17		\$685.50	0.00	0.00	0.00	0.00		\$685.50
08/16/17		\$622.00	0.00	0.00	0.00	0.00		\$622.00
08/17/17		\$578.50	0.00	0.00	0.00	0.00		\$578.50
08/18/17		\$1,139.00	0.00	0.00	0.00	0.00		\$1,139.00
08/19/17		\$886.50	0.00	0.00	0.00	0.00		\$886.50
08/20/17		\$643.50	0.00	0.00	0.00	0.00		\$643.50
08/22/17		\$580.00	0.00	0.00	0.00	0.00		\$580.00
08/23/17		\$1,043.50	0.00	0.00	0.00	0.00		\$1,043.50
08/24/17		\$614.50	0.00	0.00	0.00	0.00		\$614.50
08/25/17		\$700.00	0.00	0.00	0.00	0.00		\$700.00
08/26/17		\$1,326.00	0.00	0.00	0.00	0.00		\$1,326.00
08/27/17		\$269.50	0.00	0.00	0.00	0.00		\$269.50
08/29/17		\$1,263.50	0.00	0.00	0.00	0.00		\$1,263.50
08/30/17		\$1,262.50	0.00	0.00	0.00	0.00		\$1,262.50
08/31/17		\$1,060.50	0.00	0.00	0.00	0.00		\$1,060.50
Total		\$22,878.50	0.00	0.00	0.00	-\$776.13		\$22,102.37

*Certain fees and charges may relate to a prior period

AMOUNTS SUBMITTED BY BATCH							
Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
08/01/17	958450010000	\$196.50	\$707.50	0.00	0.00	0.00	\$904.00
08/01/17	958450012359	\$145.50	\$615.50	0.00	0.00	0.00	\$761.00
08/02/17	958450022356	\$208.00	\$355.50	\$18.00	0.00	0.00	\$581.50

YOUR CARD PROCESSING STATEMENT

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 Statement Period 08/01/17 - 08/31/17

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
08/04/17	958450040000	\$341.00	\$804.00	0.00	0.00	0.00	\$1,145.00
08/04/17	958450042357	\$490.50	\$648.00	0.00	0.00	0.00	\$1,138.50
08/07/17	958450072358	\$46.50	\$713.50	0.00	0.00	0.00	\$760.00
08/08/17	958450082356	\$468.50	\$792.50	\$36.00	0.00	0.00	\$1,297.00
08/09/17	958450092355	\$71.00	\$738.50	\$8.50	0.00	0.00	\$818.00
08/10/17	958450102358	\$365.50	\$699.00	\$25.50	0.00	0.00	\$1,090.00
08/11/17	958450112359	\$484.50	\$840.00	0.00	0.00	0.00	\$1,324.50
08/12/17	958450122358	\$51.00	\$328.00	\$5.00	0.00	0.00	\$384.00
08/14/17	958450142357	\$121.50	\$564.00	0.00	0.00	0.00	\$685.50
08/15/17	958450152359	\$180.50	\$414.00	\$27.50	0.00	0.00	\$622.00
08/16/17	958450162359	\$159.00	\$419.50	0.00	0.00	0.00	\$578.50
08/17/17	958450172356	\$616.00	\$470.00	\$53.00	0.00	0.00	\$1,139.00
08/18/17	958450182355	\$304.00	\$582.50	0.00	0.00	0.00	\$886.50
08/19/17	958450192356	\$199.00	\$431.50	\$13.00	0.00	0.00	\$643.50
08/21/17	958450212355	\$89.50	\$490.50	0.00	0.00	0.00	\$580.00
08/22/17	958450222359	\$550.50	\$398.00	\$95.00	0.00	0.00	\$1,043.50
08/23/17	958450232358	\$239.00	\$375.50	0.00	0.00	0.00	\$614.50
08/24/17	958450242356	\$101.50	\$583.50	\$15.00	0.00	0.00	\$700.00
08/26/17	958450260000	\$529.00	\$797.00	0.00	0.00	0.00	\$1,326.00
08/26/17	958450262356	\$85.50	\$170.00	\$14.00	0.00	0.00	\$269.50
08/28/17	958450282358	\$282.00	\$920.00	\$61.50	0.00	0.00	\$1,263.50
08/29/17	958450292358	\$447.50	\$812.00	\$3.00	0.00	0.00	\$1,262.50
08/31/17	958450310000	\$332.50	\$728.00	0.00	0.00	0.00	\$1,060.50
Sub Totals		\$7,105.50	\$15,398.00	\$375.00	0.00	0.00	\$22,878.50
Total							\$22,878.50

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	08/31/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	08/31/17	VISA NETWORK FEE CNP 2-06	-0.03
FEE	08/31/17	BATCH SETTLEMENT FEE 26 TRANSACTIONS AT .350000	-9.10
FEE	08/31/17	SUPPORT PACKAGE FEE	-12.50
FEE	08/31/17	NETWORK AUTHORIZATION FEE 16 TRANSACTIONS AT .002500	-0.04
FEE	08/31/17	MC NETWORK ACCESS AUTH FEE 257 TRANSACTIONS AT .019500	-5.01
FEE	08/31/17	ACQUIRER PROCESSOR FEE CREDIT 158 TRANSACTIONS AT .019500	-3.08
FEE	08/31/17	ACQUIRER PROCESSOR FEE DB/PP 436 TRANSACTIONS AT .015500	-6.76
		TOTAL FEES	-36.85
INTERCHANGE	08/22/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201707	-0.21
INTERCHANGE	08/31/17	DISCOVER ASSESSMENT FEE .001300 TIMES \$375.00	-0.49
INTERCHANGE	08/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$4,536.00	-5.90
INTERCHANGE	08/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$7,105.50	-8.53
INTERCHANGE	08/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$10,862.00	-14.12

YOUR CARD PROCESSING STATEMENT

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PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	08/31/17	DSCVR PSL PUBLIC SVC RW	-6.48
INTERCHANGE	08/31/17	DSCVR COMML ELECT EMRG MKT	-0.56
INTERCHANGE	08/31/17	DSCVR PSL PUBLIC SVC PP	-0.53
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR4 RETAIL	-21.15
INTERCHANGE	08/31/17	VI-CPS GOVERNMENT CREDIT	-47.35
INTERCHANGE	08/31/17	VI-US REGULATED (DB)	-13.21
INTERCHANGE	08/31/17	VI-US CPS/SMALL TCKT REG (DB)	-15.68
INTERCHANGE	08/31/17	VI-US REGULATED COMM (DB)	-15.82
INTERCHANGE	08/31/17	VI-BUSINESS CARD CP (DB)	-59.74
INTERCHANGE	08/31/17	VI-BUSINESS CARD CNP (DB)	-6.68
INTERCHANGE	08/31/17	VI-CPS GOVERNMENT DEBIT	-3.36
INTERCHANGE	08/31/17	VI-COMMERCIAL RETAIL (PP)	-3.10
INTERCHANGE	08/31/17	VI-COMMERCIAL CNP (PP)	-0.83
INTERCHANGE	08/31/17	VI-CPS SMALL TICKET (PP)	-0.37
INTERCHANGE	08/31/17	VI-CPS/RETAIL ALL OTHER (PP)	-0.75
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR1 RETAIL	-7.02
INTERCHANGE	08/31/17	VI-PURCHASING CARD - CP	-2.34
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR2 RETAIL	-10.10
INTERCHANGE	08/31/17	VI-BUSINESS CARD TR3 RETAIL	-15.38
INTERCHANGE	08/31/17	VI-CPS SMALL TICKET (DB)	-14.44
INTERCHANGE	08/31/17	VI-CPS/RETAIL ALL OTHER (DB)	-23.22
INTERCHANGE	08/31/17	MC-EMRG MKT EDU/GOVT(DB)	-7.72
INTERCHANGE	08/31/17	MC-BUS LEVEL 3 DATA RATE II	-3.32
INTERCHANGE	08/31/17	MC-BUS LEVEL 4 DATA RATE II	-4.98
INTERCHANGE	08/31/17	MC-REG INCENT FRF ADJ POS (DB)	-15.42
INTERCHANGE	08/31/17	MC-REGULATED COMM (DB)	-0.22
INTERCHANGE	08/31/17	MC-REGULATED FRD ADJ COMM (DB)	-13.18
INTERCHANGE	08/31/17	MC-COMM DATA RATE II BUS (DB)	-11.13
INTERCHANGE	08/31/17	MC-PUBLIC SECTOR	-3.00
INTERCHANGE	08/31/17	MC-WORLDCARD PUBLIC SECTOR	-5.25
INTERCHANGE	08/31/17	MC-CORP DATA RATE II (US) BUS	-18.79
INTERCHANGE	08/31/17	MC-BUS LEVEL 2 DATA RATE II	-3.63
INTERCHANGE	08/31/17	MC-COMML DATA RT II FLT NONFL	-4.94
INTERCHANGE	08/31/17	MC-WORLD ELITE PUBLIC SECTOR	-7.49
INTERCHANGE	08/31/17	MC-ENHANCED PUBLIC SECTOR	-5.76
INTERCHANGE	08/31/17	MC-HIGH VAL PUBLIC SECTOR	-0.48
		TOTAL INTERCHANGE	-402.67
SERVICE	08/31/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	08/31/17	VI BASE II SYSTEM FILE FEE 590 TRANSACTIONS AT .001800	-1.06
SERVICE	08/31/17	MASTERCARD SALES TRANS FEE 253 TRANSACTIONS AT .420000	-106.26
SERVICE	08/31/17	VISA SALES TRANS FEE 590 TRANSACTIONS AT .420000	-247.80
SERVICE	08/31/17	DISCOVER SALES TRANS FEE 16 TRANSACTIONS AT .420000	-6.72
SERVICE	08/31/17	DISCOVER SALES DISCOUNT .003200 DISC RATE TIMES \$375.00	-1.20

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 Statement Period 08/01/17 - 08/31/17

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
SERVICE	08/31/17	DISCOVER DATA USAGE FEE 16 TRANSACTIONS AT .019500	-0.31
SERVICE	08/31/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$7,105.50	-22.74
SERVICE	08/31/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$15,398.00	-49.27
SERVICE	08/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$7,105.50	-0.50
TOTAL SERVICE			-455.81
GRAND TOTAL			-895.33

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges
DISCOVER NONDEBIT								
DSCVR PSL PUBLIC SVC RW	327.50	87	14	88	1.55	0.100	6.48	7.57
DSCVR COMML ELECT EMRG MKT	20.00	5	1	6	2.30	0.100	0.56	
DSCVR PSL PUBLIC SVC PP	27.50	7	1	6	1.55	0.100	0.53	
DISCOVER NONDEBIT TOTAL	375.00		16					
MASTERCARD NONDEBIT								
MC-BUS LEVEL 3 DATA RATE II	127.50	2	5	2	2.21	0.100	3.32	57.64
MC-BUS LEVEL 4 DATA RATE II	189.50	3	6	2	2.31	0.100	4.98	
MC-PUBLIC SECTOR	148.50	2	7	3	1.55	0.100	3.00	
MC-WORLDCARD PUBLIC SECTOR	235.50	3	16	6	1.55	0.100	5.25	
MC-CORP DATA RATE II (US) BUS	879.50	12	12	5	2.00	0.100	18.79	
MC-BUS LEVEL 2 DATA RATE II	145.00	2	5	2	2.16	0.100	3.63	
MC-COMML DATA RT II FLT NONFL	185.50	3	3	1	2.50	0.100	4.94	
MC-WORLD ELITE PUBLIC SECTOR	399.50	6	13	5	1.55	0.100	7.49	
MC-ENHANCED PUBLIC SECTOR	287.50	4	13	5	1.55	0.100	5.76	
MC-HIGH VAL PUBLIC SECTOR	24.50	0	1	0	1.55	0.100	0.48	
MASTERCARD NONDEBIT TOTAL	2,622.50		81					
MASTERCARD DEBIT								
MC-EMRG MKT EDU/GOVT(DB)	541.50	8	28	11	0.65	0.150	7.72	47.67
MC-REG INCENT FRF ADJ POS (DB)	1,798.00	25	66	26	0.05	0.220	15.42	
MC-REGULATED COMM (DB)	13.50	0	1	0	0.05	0.210	0.22	
MC-REGULATED FRD ADJ COMM (DB)	1,719.50	24	56	22	0.05	0.220	13.18	
MC-COMM DATA RATE II BUS (DB)	410.50	6	21	8	2.20	0.100	11.13	
MASTERCARD DEBIT TOTAL	4,483.00		172					

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
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 Phone - 1-800-430-7161

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 Statement Period 08/01/17 - 08/31/17

PENDING INTERCHANGE CHARGES			Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
Product/Description	Sales Total	% Of Sales			Rate	Cost Per Transaction		
VISA NONDEBIT								
VI-BUSINESS CARD TR4 RETAIL	758.00	5	22	4	2.50	0.100	21.15	103.34
VI-CPS GOVERNMENT CREDIT	2,448.00	16	94	16	1.55	0.100	47.35	
VI-BUSINESS CARD TR1 RETAIL	278.00	2	9	2	2.20	0.100	7.02	
VI-PURCHASING CARD - CP	77.50	1	4	1	2.50	0.100	2.34	
VI-BUSINESS CARD TR2 RETAIL	413.00	3	6	1	2.30	0.100	10.10	
VI-BUSINESS CARD TR3 RETAIL	561.50	4	19	3	2.40	0.100	15.38	
VISA NONDEBIT TOTAL	4,536.00		154					
VISA DEBIT								
VI-US REGULATED (DB)	2,210.50	14	55	9	0.05	0.220	13.21	157.20
VI-US CPS/SMALL TCKT REG (DB)	549.00	4	70	12	0.05	0.220	15.68	
VI-US REGULATED COMM (DB)	1,722.50	11	68	12	0.05	0.220	15.82	
VI-BUSINESS CARD CP (DB)	3,073.00	20	75	13	1.70	0.100	59.74	
VI-BUSINESS CARD CNP (DB)	256.50	2	4	1	2.45	0.100	6.68	
VI-CPS GOVERNMENT DEBIT	332.50	2	8	1	0.65	0.150	3.36	
VI-COMMERCIAL RETAIL (PP)	121.00	1	5	1	2.15	0.100	3.10	
VI-COMMERCIAL CNP (PP)	27.50	0	1	0	2.65	0.100	0.83	
VI-CPS SMALL TICKET (PP)	14.00	0	3	1	1.60	0.050	0.37	
VI-CPS/RETAIL ALL OTHER (PP)	52.50	0	1	0	1.15	0.150	0.75	
VI-CPS SMALL TICKET (DB)	707.00	5	87	15	1.55	0.040	14.44	
VI-CPS/RETAIL ALL OTHER (DB)	1,796.00	12	59	10	0.80	0.150	23.22	
VISA DEBIT TOTAL	10,862.00		436					
Total	22,878.50		859					373.42

See www.BusinessTrack.com to review details of your statement.

YOUR CARD PROCESSING STATEMENT

CITY OF KNOXVILLE
ATTN: ATTN TREASURER'S OFFICE
PO BOX 1631
KNOXVILLE TN 37901-1631

Page 1 of 7 **THIS IS NOT A BILL**
 Statement Period 07/01/17 - 07/31/17
 Merchant Number [REDACTED]
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SUMMARY		An overview of account activity for the statement period. Fees charged for July activity will appear on August statement.	
Page 3	Total Amount Submitted		\$21,240.50
	Third Party Transactions		0.00
	Chargebacks/Reversals		0.00
	Adjustments		0.00
	Fees Charged*		-\$827.70
Total Amount Funded to Your Bank			\$20,412.80

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
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 Statement Period 07/01/17 - 07/31/17

SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$34.75	167	\$5,803.50	0	0.00	167	\$5,803.50
Visa	\$26.52	560	\$14,852.00	0	0.00	560	\$14,852.00
Discover	\$34.41	17	\$585.00	0	0.00	17	\$585.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		744	\$21,240.50	0	0.00	744	\$21,240.50

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
07/01/17		\$958.50	0.00	0.00	0.00	0.00		\$958.50
07/02/17		0.00	0.00	0.00	0.00	-\$827.70		-\$827.70
07/04/17		\$1,509.00	0.00	0.00	0.00	0.00		\$1,509.00
07/06/17		\$512.50	0.00	0.00	0.00	0.00		\$512.50
07/07/17		\$717.50	0.00	0.00	0.00	0.00		\$717.50
07/08/17		\$938.00	0.00	0.00	0.00	0.00		\$938.00
07/09/17		\$503.50	0.00	0.00	0.00	0.00		\$503.50
07/11/17		\$1,471.00	0.00	0.00	0.00	0.00		\$1,471.00
07/12/17		\$1,273.00	0.00	0.00	0.00	0.00		\$1,273.00
07/13/17		\$601.50	0.00	0.00	0.00	0.00		\$601.50
07/14/17		\$1,154.50	0.00	0.00	0.00	0.00		\$1,154.50
07/15/17		\$1,229.00	0.00	0.00	0.00	0.00		\$1,229.00
07/16/17		\$693.00	0.00	0.00	0.00	0.00		\$693.00
07/18/17		\$770.50	0.00	0.00	0.00	0.00		\$770.50
07/19/17		\$666.50	0.00	0.00	0.00	0.00		\$666.50
07/20/17		\$911.00	0.00	0.00	0.00	0.00		\$911.00
07/21/17		\$1,306.50	0.00	0.00	0.00	0.00		\$1,306.50
07/22/17		\$1,265.50	0.00	0.00	0.00	0.00		\$1,265.50
07/23/17		\$542.50	0.00	0.00	0.00	0.00		\$542.50
07/25/17		\$1,155.00	0.00	0.00	0.00	0.00		\$1,155.00
07/26/17		\$835.50	0.00	0.00	0.00	0.00		\$835.50
07/27/17		\$124.00	0.00	0.00	0.00	0.00		\$124.00
07/28/17		\$1,104.00	0.00	0.00	0.00	0.00		\$1,104.00
07/29/17		\$649.50	0.00	0.00	0.00	0.00		\$649.50
07/30/17		\$349.00	0.00	0.00	0.00	0.00		\$349.00
Total		\$21,240.50	0.00	0.00	0.00	-\$827.70		\$20,412.80

*Certain fees and charges may relate to a prior period

AMOUNTS SUBMITTED BY BATCH							
Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
06/30/17	958450302359	\$258.00	\$700.50	0.00	0.00	0.00	\$958.50
07/03/17	958450032357	\$417.00	\$1,084.00	\$8.00	0.00	0.00	\$1,509.00
07/05/17	958450052358	\$38.50	\$448.00	\$26.00	0.00	0.00	\$512.50
07/06/17	958450062358	\$254.50	\$455.00	\$8.00	0.00	0.00	\$717.50

YOUR CARD PROCESSING STATEMENT

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AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
07/07/17	958450072358	\$400.00	\$508.50	\$29.50	0.00	0.00	\$938.00
07/08/17	958450082355	\$104.00	\$349.00	\$50.50	0.00	0.00	\$503.50
07/10/17	958450102358	\$404.00	\$1,067.00	0.00	0.00	0.00	\$1,471.00
07/11/17	958450112356	\$475.50	\$771.00	\$26.50	0.00	0.00	\$1,273.00
07/12/17	958450122357	\$243.00	\$358.50	0.00	0.00	0.00	\$601.50
07/13/17	958450132359	\$298.00	\$856.50	0.00	0.00	0.00	\$1,154.50
07/14/17	958450142359	\$428.00	\$794.50	\$6.50	0.00	0.00	\$1,229.00
07/15/17	958450152353	\$117.50	\$520.50	\$55.00	0.00	0.00	\$693.00
07/17/17	958450172358	\$231.00	\$517.50	\$22.00	0.00	0.00	\$770.50
07/18/17	958450182357	\$99.00	\$567.50	0.00	0.00	0.00	\$666.50
07/19/17	958450192359	\$296.00	\$615.00	0.00	0.00	0.00	\$911.00
07/20/17	958450202359	\$497.00	\$791.50	\$18.00	0.00	0.00	\$1,306.50
07/21/17	958450212358	\$321.50	\$944.00	0.00	0.00	0.00	\$1,265.50
07/22/17	958450222356	\$279.00	\$235.00	\$28.50	0.00	0.00	\$542.50
07/24/17	958450242357	\$119.50	\$740.00	\$295.50	0.00	0.00	\$1,155.00
07/25/17	958450252357	\$263.50	\$572.00	0.00	0.00	0.00	\$835.50
07/26/17	958450262357	\$24.50	\$99.50	0.00	0.00	0.00	\$124.00
07/27/17	958450272358	\$81.50	\$1,017.50	\$5.00	0.00	0.00	\$1,104.00
07/28/17	958450282357	\$66.50	\$583.00	0.00	0.00	0.00	\$649.50
07/29/17	958450292357	\$86.50	\$256.50	\$6.00	0.00	0.00	\$349.00
Sub Totals		\$5,803.50	\$14,852.00	\$585.00	0.00	0.00	\$21,240.50
Total							\$21,240.50

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	07/31/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	07/31/17	VISA NETWORK FEE CNP 2-06	-0.40
FEE	07/31/17	BATCH SETTLEMENT FEE 24 TRANSACTIONS AT .350000	-8.40
FEE	07/31/17	SUPPORT PACKAGE FEE	-12.50
FEE	07/31/17	NETWORK AUTHORIZATION FEE 17 TRANSACTIONS AT .002500	-0.04
FEE	07/31/17	MC NETWORK ACCESS AUTH FEE 169 TRANSACTIONS AT .019500	-3.30
FEE	07/31/17	ACQUIRER PROCESSOR FEE CREDIT 146 TRANSACTIONS AT .019500	-2.85
FEE	07/31/17	ACQUIRER PROCESSOR FEE DB/PP 417 TRANSACTIONS AT .015500	-6.46
		TOTAL FEES	-34.28
INTERCHANGE	07/19/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201706	-0.21
INTERCHANGE	07/31/17	DISCOVER ASSESSMENT FEE .001300 TIMES \$585.00	-0.76
INTERCHANGE	07/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$3,943.00	-5.13
INTERCHANGE	07/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$5,803.50	-6.96
INTERCHANGE	07/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$10,909.00	-14.18
INTERCHANGE	07/31/17	DSCVR PSL PUBLIC SVC RW	-8.68
INTERCHANGE	07/31/17	DSCVR PSL PUBLIC SVC PR	-1.72
INTERCHANGE	07/31/17	DSCVR COMML ELECT EMRG MKT	-0.22

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PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	07/31/17	DSCVR PSL PUBLIC SVC PP	-0.19
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR4 RETAIL	-22.75
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR4 CNP	-1.46
INTERCHANGE	07/31/17	VI-CPS GOVERNMENT CREDIT	-38.16
INTERCHANGE	07/31/17	VI-US REGULATED (DB)	-10.81
INTERCHANGE	07/31/17	VI-US CPS/SMALL TCKT REG (DB)	-17.45
INTERCHANGE	07/31/17	VI-US REGULATED COMM (DB)	-12.72
INTERCHANGE	07/31/17	VI-BUSINESS CARD CP (DB)	-50.76
INTERCHANGE	07/31/17	VI-CPS GOVERNMENT DEBIT	-0.38
INTERCHANGE	07/31/17	VI-COMMERCIAL RETAIL (PP)	-0.43
INTERCHANGE	07/31/17	VI-CPS SMALL TICKET (PP)	-0.20
INTERCHANGE	07/31/17	VI-CPS/RETAIL ALL OTHER (PP)	-1.94
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR1 RETAIL	-3.30
INTERCHANGE	07/31/17	VI-PURCHASING CARD - CP	-2.66
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR2 RETAIL	-12.16
INTERCHANGE	07/31/17	VI-BUSINESS CARD TR3 RETAIL	-12.82
INTERCHANGE	07/31/17	VI-CPS SMALL TICKET (DB)	-12.59
INTERCHANGE	07/31/17	VI-CPS/RETAIL ALL OTHER (DB)	-36.48
INTERCHANGE	07/31/17	MC-EMRG MKT EDU/GOVT(DB)	-3.54
INTERCHANGE	07/31/17	MC-BUS LEVEL 3 DATA RATE II	-0.24
INTERCHANGE	07/31/17	MC-BUS LEVEL 4 DATA RATE II	-6.78
INTERCHANGE	07/31/17	MC-REG INCENT FRF ADJ POS (DB)	-10.73
INTERCHANGE	07/31/17	MC-REGULATED COMM (DB)	-0.33
INTERCHANGE	07/31/17	MC-REGULATED FRD ADJ COMM (DB)	-10.66
INTERCHANGE	07/31/17	MC-COMM DATA RATE II BUS (DB)	-7.29
INTERCHANGE	07/31/17	MC-PUBLIC SECTOR	-3.19
INTERCHANGE	07/31/17	MC-WORLDCARD PUBLIC SECTOR	-2.53
INTERCHANGE	07/31/17	MC-CORP DATA RATE II (US) BUS	-11.29
INTERCHANGE	07/31/17	MC-BUS LEVEL 2 DATA RATE II	-1.19
INTERCHANGE	07/31/17	MC-COMML DATA RT II FLT NONFL	-1.04
INTERCHANGE	07/31/17	MC-WORLD ELITE PUBLIC SECTOR	-1.96
INTERCHANGE	07/31/17	MC-ENHANCED PUBLIC SECTOR	-3.58
INTERCHANGE	07/31/17	MC-HIGH VAL PUBLIC SECTOR	-0.24
		TOTAL INTERCHANGE	-339.71
SERVICE	07/31/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	07/31/17	VI BASE II SYSTEM FILE FEE 560 TRANSACTIONS AT .001800	-1.00
SERVICE	07/31/17	MASTERCARD SALES TRANS FEE 167 TRANSACTIONS AT .420000	-70.14
SERVICE	07/31/17	VISA SALES TRANS FEE 560 TRANSACTIONS AT .420000	-235.20
SERVICE	07/31/17	DISCOVER SALES TRANS FEE 17 TRANSACTIONS AT .420000	-7.14
SERVICE	07/31/17	DISCOVER SALES DISCOUNT .003200 DISC RATE TIMES \$585.00	-1.87
SERVICE	07/31/17	DISCOVER DATA USAGE FEE 17 TRANSACTIONS AT .019500	-0.33
SERVICE	07/31/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$5,803.50	-18.57
SERVICE	07/31/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$14,852.00	-47.53
SERVICE	07/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$5,803.50	-0.41
		TOTAL SERVICE	-402.14
GRAND TOTAL			-776.13

YOUR CARD PROCESSING STATEMENT

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PENDING INTERCHANGE CHARGES								Sub Total	Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction			
DISCOVER NONDEBIT									
DSCVR PSL PUBLIC SVC RW	489.00	84	11	65	1.55	0.100	8.68		
DSCVR PSL PUBLIC SVC PR	85.00	15	4	24	1.55	0.100	1.72		
DSCVR COMML ELECT EMRG MKT	5.00	1	1	6	2.30	0.100	0.22		
DSCVR PSL PUBLIC SVC PP	6.00	1	1	6	1.55	0.100	0.19		
DISCOVER NONDEBIT TOTAL	585.00		17					10.81	
MASTERCARD NONDEBIT									
MC-BUS LEVEL 3 DATA RATE II	6.50	0	1	1	2.21	0.100	0.24		
MC-BUS LEVEL 4 DATA RATE II	254.50	4	9	5	2.31	0.100	6.78		
MC-PUBLIC SECTOR	160.50	3	7	4	1.55	0.100	3.19		
MC-WORLDCARD PUBLIC SECTOR	131.00	2	5	3	1.55	0.100	2.53		
MC-CORP DATA RATE II (US) BUS	514.50	9	10	6	2.00	0.100	11.29		
MC-BUS LEVEL 2 DATA RATE II	41.00	1	3	2	2.16	0.100	1.19		
MC-COMML DATA RT II FLT NONFL	37.50	1	1	1	2.50	0.100	1.04		
MC-WORLD ELITE PUBLIC SECTOR	94.00	2	5	3	1.55	0.100	1.96		
MC-ENHANCED PUBLIC SECTOR	160.00	3	11	7	1.55	0.100	3.58		
MC-HIGH VAL PUBLIC SECTOR	9.00	0	1	1	1.55	0.100	0.24		
MASTERCARD NONDEBIT TOTAL	1,408.50		53					32.04	
MASTERCARD DEBIT									
MC-EMRG MKT EDU/GOVT(DB)	267.00	5	12	7	0.65	0.150	3.54		
MC-REG INCENT FRF ADJ POS (DB)	1,212.50	21	46	28	0.05	0.220	10.73		
MC-REGULATED COMM (DB)	231.50	4	1	1	0.05	0.210	0.33		
MC-REGULATED FRD ADJ COMM (DB)	2,407.00	41	43	26	0.05	0.220	10.66		
MC-COMM DATA RATE II BUS (DB)	277.00	5	12	7	2.20	0.100	7.29		
MASTERCARD DEBIT TOTAL	4,395.00		114					32.55	
VISA NONDEBIT									
VI-BUSINESS CARD TR4 RETAIL	802.00	5	27	5	2.50	0.100	22.75		
VI-BUSINESS CARD TR4 CNP	46.50	0	1	0	2.70	0.200	1.46		
VI-CPS GOVERNMENT CREDIT	1,920.00	13	84	15	1.55	0.100	38.16		
VI-BUSINESS CARD TR1 RETAIL	122.50	1	6	1	2.20	0.100	3.30		
VI-PURCHASING CARD - CP	90.50	1	4	1	2.50	0.100	2.66		
VI-BUSINESS CARD TR2 RETAIL	494.00	3	8	1	2.30	0.100	12.16		
VI-BUSINESS CARD TR3 RETAIL	467.50	3	16	3	2.40	0.100	12.82		
VISA NONDEBIT TOTAL	3,943.00		146					93.31	

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PENDING INTERCHANGE CHARGES					Interchange Cost			Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Rate	Cost Per Transaction	Sub Total	
VISA DEBIT								
VI-US REGULATED (DB)	2,258.50	15	44	8	0.05	0.220	10.81	
VI-US CPS/SMALL TCKT REG (DB)	582.00	4	78	14	0.05	0.220	17.45	
VI-US REGULATED COMM (DB)	1,685.50	11	54	10	0.05	0.220	12.72	
VI-BUSINESS CARD CP (DB)	2,539.00	17	76	14	1.70	0.100	50.76	
VI-CPS GOVERNMENT DEBIT	35.00	0	1	0	0.65	0.150	0.38	
VI-COMMERCIAL RETAIL (PP)	15.50	0	1	0	2.15	0.100	0.43	
VI-CPS SMALL TICKET (PP)	6.50	0	2	0	1.60	0.050	0.20	
VI-CPS/RETAIL ALL OTHER (PP)	142.50	1	2	0	1.15	0.150	1.94	
VI-CPS SMALL TICKET (DB)	621.50	4	74	13	1.55	0.040	12.59	
VI-CPS/RETAIL ALL OTHER (DB)	3,023.00	20	82	15	0.80	0.150	36.48	
VISA DEBIT TOTAL	10,909.00		414					
Total	21,240.50		744					312.47

See www.BusinessTrack.com to review details of your statement.

YOUR CARD PROCESSING STATEMENT

CITY OF KNOXVILLE
ATTN: ATTN TREASURER'S OFFICE
PO BOX 1631
KNOXVILLE TN 37901-1631

Page 1 of 8 **THIS IS NOT A BILL**
 Statement Period 06/01/17 - 06/30/17
 Merchant Number [REDACTED]
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

SUMMARY		An overview of account activity for the statement period. Fees charged for June activity will appear on July statement.	
Page 3	Total Amount Submitted		\$22,338.50
	Third Party Transactions		0.00
	Chargebacks/Reversals		0.00
	Adjustments		0.00
	Fees Charged*		-\$765.87
Total Amount Funded to Your Bank			\$21,572.63

See page 2 for Key Definition of Terms
 *Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
 (Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Upcoming Changes to Chargebacks

Please prepare for upcoming changes to chargeback processing timeframes. Effective October 2018, Bank of America Merchant Services is reducing the timeframe to respond to chargebacks to 10 days. Additionally, you will be required to respond to all chargebacks regardless of whether you are accepting liability or not. If you receive chargeback materials and provide chargeback responses through mail or fax, you will need to migrate to an online tool by April 2018 to receive and respond to chargebacks electronically. For more information please visit:
<https://merch.bankofamerica.com/merchant-chargebacks>

Key Card Processing Terms in Plain Language

Total Amount You Submitted - The total dollar amount of card transactions submitted and processed during the Statement Period.

Third-Party Transactions - These are transactions that are passed directly to third party service providers for processing and/or funding. Common third-parties include American Express® and Discover®.

Chargebacks/Reversals - Those transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback equals the transaction amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was initially resolved against the merchant, but has subsequently been resolved in favor of the merchant.

Adjustments - The amounts credited to, or deducted from, your account to resolve processing and billing discrepancies.

Interchange Charges - These are the variable fees charged by Card Organizations for processing transactions. Factors that affect Interchange Charges include card type, information contained in the transaction, and how/when the transaction was processed.

Service Charges - Also known as Discount Rate; the amounts charged to authorize, process and settle card transactions.

Fees - The range of transaction-based and/or fixed amounts charged for specific card processing services.

Total Amount Funded to Your Bank - The total dollar amount of credited/paid to your account transactions during the Statement Period.

Merchant Number - The unique account number assigned to every merchant and merchant location. You'll find it at the top of your statement.

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

Page 3 of 8
 Statement Period 06/01/17 - 06/30/17

SUMMARY BY CARD TYPE		(Total Sales You Submitted - Refunds = Total Amount You Submitted)					
Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$37.46	217	\$8,128.00	0	0.00	217	\$8,128.00
Visa	\$23.31	577	\$13,447.00	0	0.00	577	\$13,447.00
Discover	\$40.18	19	\$763.50	0	0.00	19	\$763.50
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		813	\$22,338.50	0	0.00	813	\$22,338.50

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

AMOUNTS FUNDED BY BATCH								
Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
06/01/17		\$432.50	0.00	0.00	0.00	0.00		\$432.50
06/02/17		\$1,184.50	0.00	0.00	0.00	-\$765.87		\$418.63
06/03/17		\$750.50	0.00	0.00	0.00	0.00		\$750.50
06/06/17		\$928.00	0.00	0.00	0.00	0.00		\$928.00
06/07/17		\$851.00	0.00	0.00	0.00	0.00		\$851.00
06/08/17		\$369.00	0.00	0.00	0.00	0.00		\$369.00
06/09/17		\$1,070.50	0.00	0.00	0.00	0.00		\$1,070.50
06/10/17		\$925.50	0.00	0.00	0.00	0.00		\$925.50
06/11/17		\$451.00	0.00	0.00	0.00	0.00		\$451.00
06/13/17		\$1,209.50	0.00	0.00	0.00	0.00		\$1,209.50
06/14/17		\$863.00	0.00	0.00	0.00	0.00		\$863.00
06/15/17		\$414.00	0.00	0.00	0.00	0.00		\$414.00
06/16/17		\$1,396.50	0.00	0.00	0.00	0.00		\$1,396.50
06/17/17		\$1,489.00	0.00	0.00	0.00	0.00		\$1,489.00
06/18/17		\$689.00	0.00	0.00	0.00	0.00		\$689.00
06/20/17		\$932.00	0.00	0.00	0.00	0.00		\$932.00
06/21/17		\$883.00	0.00	0.00	0.00	0.00		\$883.00
06/22/17		\$367.50	0.00	0.00	0.00	0.00		\$367.50
06/23/17		\$742.50	0.00	0.00	0.00	0.00		\$742.50
06/24/17		\$814.00	0.00	0.00	0.00	0.00		\$814.00
06/25/17		\$389.50	0.00	0.00	0.00	0.00		\$389.50
06/27/17		\$1,111.00	0.00	0.00	0.00	0.00		\$1,111.00
06/28/17		\$1,692.50	0.00	0.00	0.00	0.00		\$1,692.50
06/29/17		\$923.00	0.00	0.00	0.00	0.00		\$923.00
06/30/17		\$1,460.00	0.00	0.00	0.00	0.00		\$1,460.00
Total		\$22,338.50	0.00	0.00	0.00	-\$765.87		\$21,572.63

*Certain fees and charges may relate to a prior period

AMOUNTS SUBMITTED BY BATCH							
Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
05/31/17	958450312356	\$210.00	\$222.50	0.00	0.00	0.00	\$432.50
06/01/17	958450012357	\$288.50	\$886.00	\$10.00	0.00	0.00	\$1,184.50
06/02/17	958450022358	\$499.50	\$251.00	0.00	0.00	0.00	\$750.50
06/05/17	958450052355	\$126.50	\$563.50	\$238.00	0.00	0.00	\$928.00

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
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 Statement Period 06/01/17 - 06/30/17

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
06/06/17	958450062358	\$29.50	\$808.00	\$13.50	0.00	0.00	\$851.00
06/07/17	958450072354	\$99.00	\$270.00	0.00	0.00	0.00	\$369.00
06/08/17	958450082356	\$347.50	\$723.00	0.00	0.00	0.00	\$1,070.50
06/09/17	958450092358	\$290.50	\$635.00	0.00	0.00	0.00	\$925.50
06/10/17	958450102356	\$88.00	\$363.00	0.00	0.00	0.00	\$451.00
06/12/17	958450122355	\$587.50	\$593.00	\$29.00	0.00	0.00	\$1,209.50
06/13/17	958450132359	\$570.50	\$292.50	0.00	0.00	0.00	\$863.00
06/14/17	958450142358	\$200.50	\$182.00	\$31.50	0.00	0.00	\$414.00
06/15/17	958450152359	\$541.00	\$855.50	0.00	0.00	0.00	\$1,396.50
06/16/17	958450162357	\$610.00	\$879.00	0.00	0.00	0.00	\$1,489.00
06/17/17	958450172354	\$229.00	\$449.00	\$11.00	0.00	0.00	\$689.00
06/19/17	958450192357	\$242.50	\$685.00	\$4.50	0.00	0.00	\$932.00
06/20/17	958450202357	\$291.50	\$585.00	\$6.50	0.00	0.00	\$883.00
06/21/17	958450212357	\$71.00	\$282.50	\$14.00	0.00	0.00	\$367.50
06/22/17	958450222357	\$239.50	\$499.00	\$4.00	0.00	0.00	\$742.50
06/23/17	958450232355	\$209.50	\$561.00	\$43.50	0.00	0.00	\$814.00
06/24/17	958450242353	\$138.00	\$251.50	0.00	0.00	0.00	\$389.50
06/26/17	958450262356	\$393.00	\$706.50	\$11.50	0.00	0.00	\$1,111.00
06/27/17	958450272358	\$805.00	\$879.50	\$8.00	0.00	0.00	\$1,692.50
06/28/17	958450282358	\$286.00	\$381.50	\$255.50	0.00	0.00	\$923.00
06/29/17	958450292358	\$734.50	\$642.50	\$83.00	0.00	0.00	\$1,460.00
Sub Totals		\$8,128.00	\$13,447.00	\$763.50	0.00	0.00	\$22,338.50

Total **\$22,338.50**

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	06/30/17	VISA NETWORK FEE CP 1B-02	-0.33
FEE	06/30/17	VISA NETWORK FEE CNP 2-06	-0.09
FEE	06/30/17	BATCH SETTLEMENT FEE 25 TRANSACTIONS AT .350000	-8.75
FEE	06/30/17	SUPPORT PACKAGE FEE	-12.50
FEE	06/30/17	NETWORK AUTHORIZATION FEE 19 TRANSACTIONS AT .002500	-0.05
FEE	06/30/17	MC NETWORK ACCESS AUTH FEE 222 TRANSACTIONS AT .019500	-4.33
FEE	06/30/17	ACQUIRER PROCESSOR FEE CREDIT 151 TRANSACTIONS AT .019500	-2.94
FEE	06/30/17	ACQUIRER PROCESSOR FEE DB/PP 433 TRANSACTIONS AT .015500	-6.71
		TOTAL FEES	-35.70
INTERCHANGE	06/27/17	ASSESSMENT FEE ADJUSTMENT MC Location Fee 201705	-0.21
INTERCHANGE	06/30/17	DISCOVER ASSESSMENT FEE .001300 TIMES \$763.50	-0.99
INTERCHANGE	06/30/17	VISA ASSESSMENT FEE CR .001300 TIMES \$3,697.50	-4.81
INTERCHANGE	06/30/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$8,128.00	-9.75
INTERCHANGE	06/30/17	VISA ASSESSMENT FEE DB .001300 TIMES \$9,749.50	-12.67
INTERCHANGE	06/30/17	DSCVR PSL PUBLIC SVC RW	-11.71
INTERCHANGE	06/30/17	DSCVR PSL PUBLIC SVC PR	-0.17

YOUR CARD PROCESSING STATEMENT

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 Statement Period 06/01/17 - 06/30/17

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	06/30/17	DSCVR COMML ELECT EMRG MKT	-1.80
INTERCHANGE	06/30/17	DSCVR PSL PUBLIC SVC PP	-0.48
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR4 RETAIL	-5.88
INTERCHANGE	06/30/17	VI-CPS GOVERNMENT CREDIT	-39.95
INTERCHANGE	06/30/17	VI-US REGULATED (DB)	-12.17
INTERCHANGE	06/30/17	VI-US CPS/SMALL TCKT REG (DB)	-22.60
INTERCHANGE	06/30/17	VI-US REGULATED COMM (DB)	-15.00
INTERCHANGE	06/30/17	VI-BUSINESS CARD CP (DB)	-44.85
INTERCHANGE	06/30/17	VI-COMMERCIAL RETAIL (PP)	-2.54
INTERCHANGE	06/30/17	VI-CPS SMALL TICKET (PP)	-0.23
INTERCHANGE	06/30/17	VI-CPS/RETAIL ALL OTHER (PP)	-0.48
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR1 CNP	-0.83
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR1 RETAIL	-8.38
INTERCHANGE	06/30/17	VI-PURCHASING CARD - CP	-2.68
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR2 CNP	-10.00
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR2 RETAIL	-9.98
INTERCHANGE	06/30/17	VI-BUSINESS CARD TR3 RETAIL	-8.46
INTERCHANGE	06/30/17	VI-CPS SMALL TICKET (DB)	-11.82
INTERCHANGE	06/30/17	VI-CPS/RETAIL ALL OTHER (DB)	-27.48
INTERCHANGE	06/30/17	MC-EMRG MKT EDU/GOVT(DB)	-7.22
INTERCHANGE	06/30/17	MC-BUS LEVEL 3 DATA RATE II	-1.34
INTERCHANGE	06/30/17	MC-BUS LEVEL 4 DATA RATE II	-5.95
INTERCHANGE	06/30/17	MC-REG INCENT FRF ADJ POS (DB)	-9.64
INTERCHANGE	06/30/17	MC-REGULATED FRD ADJ COMM (DB)	-17.28
INTERCHANGE	06/30/17	MC-COMM DATA RATE II BUS (DB)	-9.53
INTERCHANGE	06/30/17	MC-PUBLIC SECTOR	-3.38
INTERCHANGE	06/30/17	MC-WORLDCARD PUBLIC SECTOR	-2.66
INTERCHANGE	06/30/17	MC-CORP DATA RATE II (US) BUS	-7.57
INTERCHANGE	06/30/17	MC-BUS LEVEL 2 DATA RATE II	-6.60
INTERCHANGE	06/30/17	MC-COMML DATA RT II FLT NONFL	-3.53
INTERCHANGE	06/30/17	MC-WORLD ELITE PUBLIC SECTOR	-8.34
INTERCHANGE	06/30/17	MC-ENHANCED PUBLIC SECTOR	-8.17
TOTAL INTERCHANGE			-357.13
SERVICE	06/30/17	CLOVER SECURITY PLUS MONTHLY	-19.95
SERVICE	06/30/17	VI BASE II SYSTEM FILE FEE 577 TRANSACTIONS AT .001800	-1.03
SERVICE	06/30/17	MASTERCARD SALES TRANS FEE 217 TRANSACTIONS AT .420000	-91.14
SERVICE	06/30/17	VISA SALES TRANS FEE 577 TRANSACTIONS AT .420000	-242.34
SERVICE	06/30/17	DISCOVER SALES TRANS FEE 19 TRANSACTIONS AT .420000	-7.98
SERVICE	06/30/17	DISCOVER SALES DISCOUNT .003200 DISC RATE TIMES \$763.50	-2.44
SERVICE	06/30/17	DISCOVER DATA USAGE FEE 19 TRANSACTIONS AT .019500	-0.37
SERVICE	06/30/17	MASTERCARD SALES DISCOUNT .003200 DISC RATE TIMES \$8,128.00	-26.01
SERVICE	06/30/17	VISA SALES DISCOUNT .003200 DISC RATE TIMES \$13,447.00	-43.03
SERVICE	06/30/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$8,128.00	-0.58
TOTAL SERVICE			-434.87
GRAND TOTAL			-827.70

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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 Statement Period 06/01/17 - 06/30/17

PENDING INTERCHANGE CHARGES								Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	
DISCOVER NONDEBIT								
DSCVR PSL PUBLIC SVC RW	684.50	90	11	58	1.55	0.100	11.71	
DSCVR PSL PUBLIC SVC PR	4.50	1	1	5	1.55	0.100	0.17	
DSCVR COMML ELECT EMRG MKT	56.50	7	5	26	2.30	0.100	1.80	
DSCVR PSL PUBLIC SVC PP	18.00	2	2	11	1.55	0.100	0.48	
DISCOVER NONDEBIT TOTAL	763.50		19					14.16
MASTERCARD NONDEBIT								
MC-BUS LEVEL 3 DATA RATE II	51.50	1	2	1	2.21	0.100	1.34	
MC-BUS LEVEL 4 DATA RATE II	223.00	3	8	4	2.31	0.100	5.95	
MC-PUBLIC SECTOR	134.00	2	13	6	1.55	0.100	3.38	
MC-WORLDCARD PUBLIC SECTOR	120.00	1	8	4	1.55	0.100	2.66	
MC-CORP DATA RATE II (US) BUS	333.50	4	9	4	2.00	0.100	7.57	
MC-BUS LEVEL 2 DATA RATE II	278.00	3	6	3	2.16	0.100	6.60	
MC-COMML DATA RT II FLT NONFL	125.00	2	4	2	2.50	0.100	3.53	
MC-WORLD ELITE PUBLIC SECTOR	518.50	6	3	1	1.55	0.100	8.34	
MC-ENHANCED PUBLIC SECTOR	417.50	5	17	8	1.55	0.100	8.17	
MASTERCARD NONDEBIT TOTAL	2,201.00		70					47.54
MASTERCARD DEBIT								
MC-EMRG MKT EDU/GOVT(DB)	556.50	7	24	11	0.65	0.150	7.22	
MC-REG INCENT FRF ADJ POS (DB)	802.50	10	42	19	0.05	0.220	9.64	
MC-REGULATED FRD ADJ COMM (DB)	4,189.50	52	69	32	0.05	0.220	17.28	
MC-COMM DATA RATE II BUS (DB)	378.50	5	12	6	2.20	0.100	9.53	
MASTERCARD DEBIT TOTAL	5,927.00		147					43.67
VISA NONDEBIT								
VI-BUSINESS CARD TR4 RETAIL	183.00	1	13	2	2.50	0.100	5.88	
VI-CPS GOVERNMENT CREDIT	2,022.50	15	86	15	1.55	0.100	39.95	
VI-BUSINESS CARD TR1 CNP	32.50	0	1	0	2.25	0.100	0.83	
VI-BUSINESS CARD TR1 RETAIL	326.50	2	12	2	2.20	0.100	8.38	
VI-PURCHASING CARD - CP	99.00	1	2	0	2.50	0.100	2.68	
VI-BUSINESS CARD TR2 CNP	359.00	3	8	1	2.45	0.150	10.00	
VI-BUSINESS CARD TR2 RETAIL	368.50	3	15	3	2.30	0.100	9.98	
VI-BUSINESS CARD TR3 RETAIL	306.50	2	11	2	2.40	0.100	8.46	
VISA NONDEBIT TOTAL	3,697.50		148					86.16
VISA DEBIT								
VI-US REGULATED (DB)	1,895.50	14	51	9	0.05	0.220	12.17	
VI-US CPS/SMALL TCKT REG (DB)	753.00	6	101	18	0.05	0.220	22.60	
VI-US REGULATED COMM (DB)	1,843.50	14	64	11	0.05	0.220	15.00	
VI-BUSINESS CARD CP (DB)	2,232.50	17	69	12	1.70	0.100	44.85	

YOUR CARD PROCESSING STATEMENT

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 Statement Period 06/01/17 - 06/30/17

PENDING INTERCHANGE CHARGES					Interchange Cost			Total Interchange Charges
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Rate	Cost Per Transaction	Sub Total	
VI-COMMERCIAL RETAIL (PP)	95.00	1	5	1	2.15	0.100	2.54	
VI-CPS SMALL TICKET (PP)	11.50	0	1	0	1.60	0.050	0.23	
VI-CPS/RETAIL ALL OTHER (PP)	29.00	0	1	0	1.15	0.150	0.48	
VI-CPS SMALL TICKET (DB)	561.00	4	78	14	1.55	0.040	11.82	
VI-CPS/RETAIL ALL OTHER (DB)	2,328.50	17	59	10	0.80	0.150	27.48	
VISA DEBIT TOTAL	9,749.50		429					
Total	22,338.50		813					328.70

See www.BusinessTrack.com to review details of your statement.

Ensure you can support the new “2” series Mastercard® BIN range

Bank of America
Merchant Services



What you need you know:

Due to the need for additional card numbers, Mastercard introduced new **cards that begin with the number “2”** in January 2017. You must be able to accept the new Mastercard branded cards to continue to serve your customers and avoid fines and card declines. Transactions using primary account numbers (PANs) in the 222100-272099 BINs must be accepted and processed using the same logic and handling as the PANs within the existing 510000–559999 range.



Getting ready for the new BIN:

If you use a third party vendor/software provider, confirm with your provider that you can properly recognize cards beginning with a **“2” as a Mastercard** transaction.

If you use a stand-alone, point-of-sale terminal supported by Bank of America Merchant Services, you will be contacted separately with further instructions on any hardware upgrade or software application download needed.



Potential implications:

Mastercard has announced the following noncompliance fines effective June 30, 2017:

- \$2,500 per occurrence in the first 30 days
- Escalating up to \$10,000 in the next 60 days
- Up to \$20,000 per occurrence for subsequent violations

These fines may be assessed per merchant location per failed transaction for not implementing support of the new cards.



Have questions?

If you have any questions, please contact your business consultant or call your usual customer service number located on your statement.

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