

P.O. Box 779
Jefferson City, MO 65102
888-310-1912

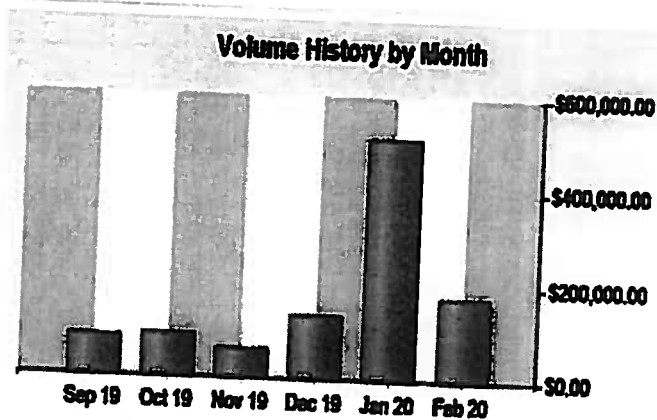
Lincoln University
207 Young Hall
820 Chestnut St
Jefferson City, MO, 65101

February 2020

Merchant Number [REDACTED]

Deposit and Fees Summary

Net Sales (All Card Types):	\$176,981.95
Settled Volume:	\$176,981.95
Chargebacks:	\$0.00
Adjustments:	(\$380.85)
Withholding:	\$0.00
Discount and Fees Collected Daily:	\$0.00
Month-End Balance:	(\$3,082.30)
Total Discount and Fees:	(\$3,082.30)
NET DEPOSIT:	\$173,508.80



Card Type Summary

Card Type	# Sales	Sales Volume	# Credits	Credits Volume	Net Sales	Average Ticket	Discount Rate	Trans Fee	Discount
Visa Credit	72	\$29,138.11			\$29,138.11	\$404.70	0.300 %		\$87.41
Visa Debit	206	\$38,310.96			\$38,310.96	\$185.98	0.300 %		\$114.93
MasterCard Credit	85	\$35,573.41			\$35,573.41	\$418.51	0.300 %		\$108.72
MasterCard Debit	168	\$43,957.05			\$43,957.05	\$264.80	0.300 %		\$131.87
Discover Credit	49	\$23,728.24			\$23,728.24	\$484.25	0.300 %		\$71.18
American Express Credit	6	\$6,124.18			\$6,124.18	\$1,020.70	0.300 %		\$18.37
American Express Prepaid	1	\$150.00			\$150.00	\$150.00	0.300 %		\$0.45
TOTAL	586	\$176,981.95		\$0.00	\$176,981.95	\$302.53			\$530.95

Deposit Detail

Settle Date	Net Sales	Settled Volume	# Transactions	Withholding	Interchange	Discount	Deposit Amount
02/01/2020	\$9,318.91	\$9,318.91	23	\$0.00	\$0.00	\$0.00	\$9,318.91
02/02/2020	\$1,296.00	\$1,296.00	5	\$0.00	\$0.00	\$0.00	\$1,296.00
02/03/2020	\$300.60	\$300.60	2	\$0.00	\$0.00	\$0.00	\$300.60
02/04/2020	\$10,429.47	\$10,429.47	34	\$0.00	\$0.00	\$0.00	\$10,429.47
02/05/2020	\$5,135.37	\$5,135.37	17	\$0.00	\$0.00	\$0.00	\$5,135.37
02/06/2020	\$1,770.39	\$1,770.39	5	\$0.00	\$0.00	\$0.00	\$1,770.39
02/07/2020	\$14,373.97	\$14,373.97	37	\$0.00	\$0.00	\$0.00	\$14,373.97
02/08/2020	\$7,544.63	\$7,544.63	28	\$0.00	\$0.00	\$0.00	\$7,544.63



February 2020

Merchant Number: 658800000227

Deposit Detail

Settle Date	Net Sales	Settled Volume	# Transactions	Withholding	Interchange	Discount	Deposit Amount
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02/09/2020	\$843.68	\$843.68	3	\$0.00	\$0.00	\$0.00	\$843.68
02/10/2020	\$393.44	\$393.44	2	\$0.00	\$0.00	\$0.00	\$393.44
02/11/2020	\$12,017.56	\$12,017.56	50	\$0.00	\$0.00	\$0.00	\$12,017.56
02/12/2020	\$7,988.36	\$7,988.36	85	\$0.00	\$0.00	\$0.00	\$7,988.36
02/13/2020	\$10,150.90	\$10,150.90	47	\$0.00	\$0.00	\$0.00	\$10,150.90
02/14/2020	\$12,302.55	\$12,302.55	25	\$0.00	\$0.00	\$0.00	\$12,302.55
02/15/2020	\$925.00	\$925.00	3	\$0.00	\$0.00	\$0.00	\$925.00
02/16/2020	\$1,187.60	\$1,187.60	8	\$0.00	\$0.00	\$0.00	\$1,187.60
02/17/2020	\$1,515.85	\$1,515.85	3	\$0.00	\$0.00	\$0.00	\$1,515.85
02/18/2020	\$9,398.26	\$9,398.26	24	\$0.00	\$0.00	\$0.00	\$9,398.26
02/19/2020	\$9,176.32	\$9,176.32	31	\$0.00	\$0.00	\$0.00	\$9,176.32
02/20/2020	\$12,545.20	\$12,545.20	33	\$0.00	\$0.00	\$0.00	\$12,545.20
02/21/2020	\$7,248.25	\$7,248.25	21	\$0.00	\$0.00	\$0.00	\$7,248.25
02/22/2020	\$5,946.59	\$5,946.59	15	\$0.00	\$0.00	\$0.00	\$5,946.59
02/23/2020	\$473.85	\$473.85	2	\$0.00	\$0.00	\$0.00	\$473.85
02/24/2020	\$226.00	\$226.00	1	\$0.00	\$0.00	\$0.00	\$226.00
02/25/2020	\$8,492.85	\$8,492.85	28	\$0.00	\$0.00	\$0.00	\$8,492.85
02/26/2020	\$3,146.60	\$3,146.60	10	\$0.00	\$0.00	\$0.00	\$3,146.60
02/27/2020	\$4,760.00	\$4,760.00	13	\$0.00	\$0.00	\$0.00	\$4,760.00
02/28/2020	\$8,085.75	\$8,085.75	21	\$0.00	\$0.00	\$0.00	\$8,085.75
02/29/2020	\$10,008.00	\$10,008.00	31	\$0.00	\$0.00	\$0.00	\$10,008.00
TOTAL	\$176,981.95	\$176,981.95	585	\$0.00	\$0.00	\$0.00	\$176,981.95

Chargebacks

Date	Description	Card Number	Transaction Date	Amount
02/08/2020	Chargeback		10/18/2019	(\$45.00)
02/27/2020	Chargeback Reversal		10/18/2019	\$45.00

Adjustments

Date	Adjustment Type	Description	Amount
02/27/2020	Other Adjustment	Discover Chargeback Last 4 of Card #3770 01/10/2020	(\$380.85)

Fee Detail

Fee Description	# Items	Volume	% Rate	Item Fee	Fees
American Express Fees		\$6,274.18	0.150 %		\$9.41
Amex Network Fee	2	\$734.67	1.430 %	\$0.1000	\$1.10
EX-EMC1A-Emerging Markets Credit Tier 1 Base					
EX-EMC1B-Emerging Markets Credit Tier 1 CNP	1	\$750.00	1.730 %	\$0.1000	\$13.08
EX-EMC2A-Emerging Markets Credit Tier 2 Base	3	\$4,639.51	2.050 %	\$0.1000	\$95.41
EX-EMF2B-Emerging Markets Prepaid Tier 2 CNP	1	\$150.00	2.000 %	\$0.1000	\$3.10

Fee Detail

Fee Description	# Items	Volume	% Rate	Item Fee	Fees
Discover Interchange and Fees	7	\$8,274.18			\$131.70
Commercial Electronic					
Discover Assessments	6	\$3,015.19	2.300 %	\$0.1000	\$69.85
Discover Network Authorization Fee		\$23,728.24	0.130 %		\$30.85
Discover Network Fee	42			\$0.0025	\$0.11
PSL - Emerging Markets (Premium Plus)	49	\$23,728.24		\$0.0195	\$0.98
PSL - Emerging Markets (Premium)	3	\$1,425.00	2.300 %	\$0.1000	\$33.08
PSL - Emerging Markets (Rewards)	16	\$7,626.95	1.450 %	\$0.0500	\$111.39
Subtotal	24	\$11,661.10	1.450 %	\$0.0500	\$170.29
MasterCard Interchange and Fees	49	\$23,728.24			\$416.61
Commercial Data Rate II Credit	1	\$13.00	2.100 %	\$0.1000	\$0.37
Commercial Data Rate II Credit	5	\$541.00	2.500 %	\$0.1000	\$14.03
Emerging Markets Education and Government Debit	70	\$18,723.25	0.650 %	\$0.1500	\$74.51
Enhanced Merit I Credit	8	\$3,283.44	2.040 %	\$0.1000	\$67.78
Enhanced Merit III Credit	2	\$450.00	1.730 %	\$0.1000	\$7.99
High Value Merit I Credit	2	\$1,125.00	2.500 %	\$0.1000	\$28.33
MasterCard Acquirer License Fee		\$79,530.46	0.015 %		\$11.93
MasterCard Assessments - Transactions <= \$1000		\$63,858.13	0.130 %		\$83.02
MasterCard Assessments Credit - Transactions > \$1000		\$6,111.60	0.140 %		\$8.56
MasterCard Assessments Debit - Transactions > \$1000		\$9,560.73	0.130 %		\$12.43
MasterCard Digital Enablement Fee		\$63,521.17	0.010 %		\$6.35
MasterCard Merchant Location Fee - MasterCard Merchant					\$1.25
MasterCard Network Access and Brand Usage Fee	224			\$0.0195	\$4.37
MasterCard Network Fee	251	\$79,530.46		\$0.0050	\$1.26
Merit I Credit	17	\$4,479.38	1.890 %	\$0.1000	\$66.36
Merit III Credit	3	\$101.00	1.580 %	\$0.1000	\$1.90
Regulated Debit with Fraud Adjustment Credit	2	\$150.00	0.050 %	\$0.2200	\$0.52
Regulated Debit with Fraud Adjustment Debit	96	\$25,233.80	0.050 %	\$0.2200	\$33.74
World Elite Merit I Credit	16	\$9,600.00	2.500 %	\$0.1000	\$241.60
World Elite Merit III Credit	5	\$2,923.99	2.200 %	\$0.1000	\$84.83
World Merit I Credit	22	\$12,841.60	2.050 %	\$0.1000	\$265.45
World Merit III Credit	2	\$85.00	1.770 %	\$0.1000	\$1.35
Subtotal	251	\$79,530.46			\$1,017.90
Visa Interchange and Fees					
Business Card/Card Not Present	1	\$450.00	2.250 %	\$0.1000	\$10.23
Business Tier 3 - Card Not Present	1	\$200.00	2.600 %	\$0.2000	\$5.40
Business Tier 3 - Retail	1	\$40.00	2.400 %	\$0.1000	\$1.06
Business Tier 4 - Card Not Present	2	\$1,425.00	2.700 %	\$0.2000	\$38.88
CPS/Retail 2 Credit	29	\$12,286.10	1.430 %	\$0.0500	\$177.28




February 2020

Merchant Number: [REDACTED]

Fee Detail

Fee Description # Items Volume % Rate Item Fee Fees

Fee Description	# Items	Volume	% Rate	Item Fee	Fees
Visa Interchange and Fees					
CPS/Retail 2 Debit	29	\$11,603.08	0.650 %	\$0.1500	\$42.39
CPS/Retail 2 Prepaid	13	\$1,931.04	0.650 %	\$0.1500	\$13.33
CPS/Retail Debit	32	\$3,802.74	0.800 %	\$0.1500	\$35.22
CPS/Retail Prepaid	22	\$1,299.35	1.150 %	\$0.1500	\$18.24
CPS/Small Ticket Debit	9	\$68.44	1.550 %	\$0.0400	\$1.39
CPS/Small Ticket Debit Regulated	9	\$75.90	0.050 %	\$0.2200	\$2.02
CPS/Small Ticket Prepaid	4	\$32.00	1.600 %	\$0.0500	\$0.71
IR Standard	1	\$60.00	1.600 %		\$0.80
Purchasing Card/Card Not Present	5	\$1,000.00	2.700 %	\$0.1000	\$27.50
Regulated Debit	88	\$19,500.41	0.050 %	\$0.2200	\$29.11
Signature Preferred/Card Not Present	27	\$13,564.01	2.400 %	\$0.1000	\$328.24
Signature Preferred/Retail	5	\$113.00	2.100 %	\$0.1000	\$2.87
Visa Acquirer Processing Fee For Credit	67			\$0.0195	\$1.31
Visa Acquirer Processing Fee For Debit	181			\$0.0155	\$2.81
Visa Assessments - Credit		\$29,139.11	0.140 %		\$40.79
Visa Assessments - Debit		\$38,310.96	0.130 %		\$0.09
Visa Authorization Misuse Fee - 1 Items @ \$0.090 each					\$44.72
Visa Fixed Acquirer Network Fee - CNP/FastFood/Agg(Tier 6)					\$2.00
Visa Foreign Card Fee		\$50.00	1.450 %		\$0.73
Visa Network Fee	278	\$67,449.07		\$0.0050	\$1.39
Subtotal	278	\$67,449.07			\$878.30
Processing Fees					
Authorization Fee	519	\$0.1000			\$51.90
Chargeback Adjustment - Chargeback Fees-Discover City=1	1			\$20.0000	\$20.00
Chargeback Adjustment - Chargeback Item Processing	1			\$20.0000	\$20.00
Monthly Account Fee	1			\$10.0000	\$10.00
Monthly DataGuardian Fee	1			\$14.9500	\$14.95
Subtotal					\$116.85
TOTAL					\$2,561.36

Merchant Number: 

Month-End Reconciliation

Total Discount:	
Discount Paid Daily:	\$530.95
Net Discount Due:	\$0.00
Total Fees:	\$530.95
Fees Paid Daily:	\$2,561.36
Net Fees Due:	\$0.00
Month-End Balance:	\$2,561.36
	\$3,092.31

There is a new trend targeting merchant services that involves fraudsters attempting to process fraudulent returns (refunds) in order to steal from businesses.

Central Bank Merchant Services Support Team is monitoring all of your batches for suspicious activity, which may cause a delay in your funding. If we notice any suspicious activity, our team will then call you and confirm your batch activity.

Please feel free to contact your Merchant Services Support Team at 888.310.1912 should you notice any suspicious activity involving your business.

Central Bancompany is a registered member of Visa U.S.A. Inc., a member service provider of MasterCard International, Inc., a certified acquirer of Discover

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Merchant Number: [REDACTED]

 **Central Bancompany**
Strong roots. Endless possibilities.