

DBA Name: FIRST AND LAST NAME
Statement Period: XX/XX/XXXX - XX/XX/XXXX
Merchant Number: XXXXXXXXXXXXXXXX

Merchant Statement

FIRST AND LAST NAME
XXXX STREET NAME
CITY, ST XXXXX

Your Deposits & Fees at a Glance

This is Not a Bill

Total Deposits _____ **\$XX,XXX.XX**

Total Fees _____ \$XXX.XX



**Freedom for
your Business**

Ask your representative about Terminal+ today!

Visit your merchant portal at [Heartland.us/login](https://heartland.us/login) for more details.

Important Messages

EMV Payment Technology

Did you know businesses that have not updated to the EMV payment system have seen an increase of fraud activity by more than ten percent? EMV payment technology can help protect your business and customers while providing a smooth and safe transaction experience.

Make sure you are encouraging your patrons to choose the chip or scan over swipe! If you haven't upgraded to our innovative technology, contact your Heartland representative today!

PCI Non-Compliance Fee

As small and medium-sized businesses are vulnerable to hackers, breaches and cyber-attack, PCI Data Security Standard (PCI DSS) compliance is critical. Further, the card brands mandate that acquirers (like Heartland) report on the PCI DSS compliance of their merchants. In 2017 Heartland began partnering with ControlScan to offer our Merchant Protection Program to assist merchants in achieving PCI validation. You are not required to utilize this service, but are required to provide confirmation of your PCI status to Heartland.

As of December 31, 2020, we have not received your PCI DSS compliance validation. If your account remains in a non-compliant status in January 2021, Heartland will assess your account a PCI Non-Compliance fee, in the amount of \$125, which will be reflected as a separate line item on your merchant statement reflecting February 2021 activity. This amount will continue to be assessed monthly until you have provided your PCI DSS compliance validation.

If you object to these fees, you may terminate your agreement without penalty by providing written notice in accordance with your agreement within 30 days of the date of the statement containing this fee.

Ingenico PIN Pad Software Notification

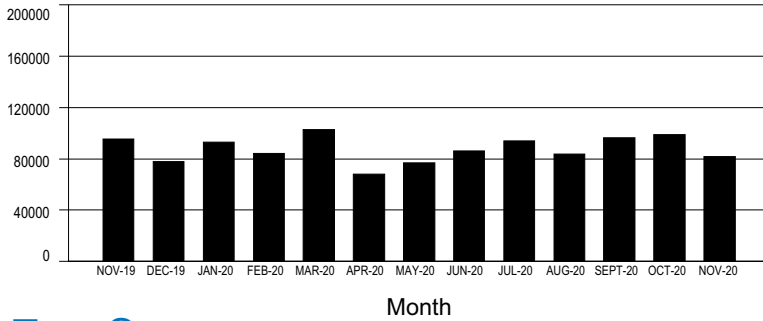
Attention: Effective April 1, 2021, Ingenico has notified Heartland that the PKI Software utilized within iCT devices in conjunction with the iPP pin pads will no longer allow for card processing. Please contact the Customer Service Team at 1-888-963-3600 or your local sales representative for equipment options comparable to your current devices prior to the April 1 deadline to avoid processing interruption.

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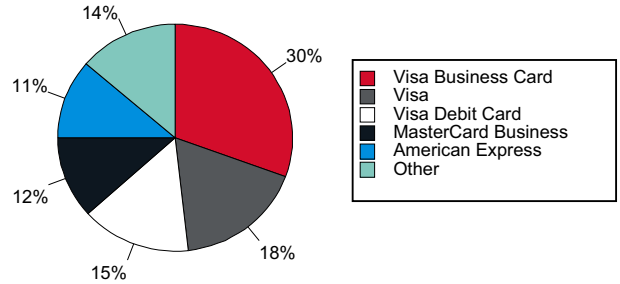
Your Business

Thirteen Month - Monthly Volume

Volume



Current Volume By Card Type



Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
Visa Pass-thru Interchange & Fees						
Visa Issuer Settlement Fee	217	\$45,578.06	-	-	\$0.0013	\$0.31
VS Assessment Fee	136	\$25,420.85	0.1300	-	-	\$33.07
VS Assessment Fee	81	\$20,157.21	0.1400	-	-	\$28.23
VS CR Bus Tier 1 CNP	1	\$132.97	2.2500	\$0.10	-	\$3.09
VS CR Bus Tier 1 Retail	3	\$332.94	2.2000	\$0.10	-	\$7.62
VS CR Bus Tier 2 Retail	9	\$1,889.08	2.3000	\$0.10	-	\$44.36
VS CR Bus Tier 3 CNP	2	\$252.32	2.6000	\$0.20	-	\$6.97
VS CR Bus Tier 3 Retail	4	\$3,071.38	2.4000	\$0.10	-	\$74.12
VS CR Bus Tier 4 CNP	15	\$4,279.08	2.7000	\$0.20	-	\$118.53
VS CR Bus Tier 4 Retail	9	\$1,408.34	2.5000	\$0.10	-	\$36.11
VS CR CPS/Retail Key Entry	1	\$59.92	1.8000	\$0.10	-	\$1.18
VS CR CPS/Rewards 1	9	\$1,835.68	1.6500	\$0.10	-	\$31.18
VS CR CPS/Rewards 2	13	\$3,382.44	1.9500	\$0.10	-	\$67.27
VS CR Purchasing CP	2	\$430.85	2.5000	\$0.10	-	\$10.97
VS CR Sig Pref CNP	5	\$1,023.00	2.4000	\$0.10	-	\$25.05
VS CR Sig Pref Rtl	8	\$2,059.21	2.1000	\$0.10	-	\$44.04
VS DB CPS/Card Not Present	4	\$691.16	1.6500	\$0.15	-	\$12.01
VS DB CPS/Retail	1	\$88.41	0.8000	\$0.15	-	\$0.85
VS DB CPS/Retail Key Entry	1	\$172.68	1.6500	\$0.15	-	\$3.00
VS DB CPS/Retail Prepaid	2	\$41.93	1.1500	\$0.15	-	\$0.78
VS DB US Regulated	128	\$24,426.67	0.0500	\$0.22	-	\$40.36
VS Financial Transaction Fee	217	\$0.00	-	-	\$0.0018	\$0.39
VS Network Acquirer Proc Fee Sig Debit Adj	136	\$25,420.85	-	-	\$0.0040	-\$0.54
VS Network Acquiring Processing Fee	246	\$0.00	-	-	\$0.0195	\$4.80
Subtotal						\$593.75
MasterCard Pass-thru Interchange & Fees						
MC Assessment Fee	58	\$9,661.91	0.1300	-	-	\$12.53
MC AVS Fee	40	\$7,313.49	-	-	\$0.0100	\$0.40
MC CR Business Data Rate I	1	\$74.23	2.6500	\$0.10	-	\$2.07
MC CR Business Level 5 Data Rate I	1	\$357.95	3.0000	\$0.10	-	\$10.84
MC CR Enhanced Merit I	1	\$51.43	2.0400	\$0.10	-	\$1.15
MC CR High Val Merit 3 Base	1	\$24.12	2.2000	\$0.10	-	\$0.63
MC CR High Value Merit I	2	\$106.89	2.5000	\$0.10	-	\$2.88
MC CR Merit I	4	\$1,029.93	1.8900	\$0.10	-	\$19.87
MC CR Merit III	2	\$537.10	1.5800	\$0.10	-	\$8.69
MC CR World Elite Merit I	1	\$108.82	2.5000	\$0.10	-	\$2.82
MC CR World Elite Merit III	3	\$243.28	2.2000	\$0.10	-	\$5.65
MC CR World Merit III	1	\$311.10	1.7700	\$0.10	-	\$5.61
MC CVC 2 Fee	41	\$7,332.13	-	-	\$0.0025	\$0.10
MC DB Business Data Rate I	7	\$989.08	2.6500	\$0.10	-	\$26.91
MC DB Merit I	12	\$1,697.33	1.6500	\$0.15	-	\$29.81
MC DB Merit III	5	\$653.35	1.0500	\$0.15	-	\$7.61
MC DB Regulated-Issuer FR Cert	17	\$3,477.30	0.0500	\$0.22	-	\$5.49

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Fee Summary

Fee Type	# of Trans	Total \$ Amount	Discount % Rate	DPI	Transaction Fee	Total Fee
MC Digital Enablement Fee	30	\$5,671.00		-	-	\$0.57
MC Issuer Settlement Fee	59	\$9,444.29		-	\$0.0029	\$0.15
MC License Fee	59	\$9,444.29		-	\$0.0021	\$0.13
MC NABU Fee	67	\$0.00		-	\$0.0195	\$1.31
Subtotal						\$145.22
American Express Pass-thru Fees						
American Express - Assessment Fee	28	\$9,949.52	0.1500	-	-	\$14.92
American Express - CNP Fee	20	\$7,576.54	0.3000	-	-	\$22.73
Amex - Prepaid Tier 2 Fee	1	\$102.89	1.7000	\$0.10	-	\$1.85
Amex - Retail Tier 1 Fee	8	\$430.01	1.6000	\$0.10	-	\$7.67
Amex - Retail Tier 2 Fee	17	\$4,935.07	1.9500	\$0.10	-	\$97.94
Amex - Retail Tier 3 Fee	2	\$4,481.55	2.4000	\$0.10	-	\$107.75
Subtotal						\$252.86
Discover Pass-thru Interchange & Fees						
DS Assessment Fee	4	\$484.14		-	-	\$0.63
DS CR Commercial Electronic	1	\$29.67	2.3000	\$0.10	-	\$0.79
DS CR Key Entry Premium	1	\$189.00	2.0000	\$0.10	-	\$3.88
DS CR PSL Card Not Present Rewards	2	\$265.47	2.0000	\$0.10	-	\$5.50
DS Data Usage Fee	4	\$484.14		-	\$0.0195	\$0.08
DS Network Authorization Fee	4	\$484.14		-	\$0.0025	\$0.01
Subtotal						\$10.89
Debit Network Pass-thru Fees						
Debit Network INTERLINK	23	\$3,473.43		-	-	\$8.06
Debit Network MAESTRO	5	\$1,800.64		-	-	\$2.87
Debit Network Visa	2	\$238.47		-	-	\$0.57
Interlink Switch Fee	1	\$52.38		-	-	\$0.04
Interlink Switch Fee	1	\$9.33		-	\$0.0225	\$0.03
Interlink Switch Fee	22	\$3,464.10		-	\$0.0350	\$0.79
MAESTRO Switch Fee	5	\$1,800.64		-	\$0.0250	\$0.12
Visa International Service Fee	1	\$52.38		-	-	\$0.52
Visa Pin Switch Fee	1	\$52.38		-	-	\$0.52
Visa Pin Switch Fee	2	\$238.47		-	\$0.0350	\$0.06
Subtotal						\$13.58
HPS Processing Fees						
American Express Discount Fee	28	\$9,949.52	1.1000	-	-	\$109.45
American Express Transaction Fee	28	\$0.00		-	\$0.0500	\$1.40
Debit Transaction Fee	33	\$0.00		-	\$0.0500	\$1.65
Discover Transaction Fee	4	\$0.00		-	\$0.1000	\$0.40
DS Discount Fee	4	\$484.14	0.7000	-	-	\$3.39
MC Discount Fee	58	\$9,661.91	0.7000	-	-	\$67.63
MC Transaction Fee	67	\$0.00		-	\$0.1000	\$6.70
Monthly vs Daily Discount Cost	307	\$65,673.63	0.0500	-	-	\$32.83
Visa Transaction Fee	246	\$0.00		-	\$0.1000	\$24.60
VS Discount Fee	217	\$45,578.06	0.7000	-	-	\$319.05
Subtotal						\$567.10
Totals						\$1,583.40

Fees calculated on a per transaction basis, rounding differences may occur

Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
Visa						
Credit	81	\$20,157.21	-	-	\$20,157.21	\$248.85
PIN Debit	25	\$3,711.90	-	-	\$3,711.90	\$148.48
Prepaid	2	\$41.93	-	-	\$41.93	\$20.96
Signature (Non-PIN) Debit	134	\$25,378.92	-	-	\$25,378.92	\$189.39
MasterCard						
Credit	17	\$2,844.85	-	-	\$2,844.85	\$167.34

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Processing Summary - Settled by HPS

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
PIN Debit	5	\$1,800.64	-	-	\$1,800.64	\$360.13
Signature (Non-PIN) Debit	41	\$6,817.06	1	(\$217.62)	\$6,599.44	\$166.27
American Express						
Credit	28	\$9,949.52	-	-	\$9,949.52	\$355.34
Discover						
Credit	4	\$484.14	-	-	\$484.14	\$121.04
Totals	337	\$71,186.17	1	(\$217.62)	\$70,968.55	\$211.23

Processing Summary - Settled by Others

Card Type	# of Trans	\$ Sales Volume	# of Refunds	\$ Amount of Refunds	\$ Amount Net Sales	Average Ticket
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No transaction data to report this month

Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
12/01/2020	000380	T		\$4,630.41	-		\$4,630.41	-
12/01/2020	000413	T		\$2,269.73	-		\$2,269.73	-
	ACH		12/01/2020	-	-		-	\$6,900.14
12/02/2020	000381	T		\$257.08	-		\$257.08	-
12/02/2020	000414	T		\$2,932.51	-		\$2,932.51	-
	ACH		12/02/2020	-	-		-	\$3,189.59
12/03/2020	000382	T		\$456.07	-		\$456.07	-
12/03/2020	000415	T		\$1,027.91	-		\$1,027.91	-
	ACH		12/03/2020	-	-		-	\$1,483.98
12/04/2020	000383	T		\$400.81	-		\$400.81	-
12/04/2020	000416	T		\$3,697.94	-		\$3,697.94	-
	ACH		12/04/2020	-	-		-	\$4,098.75
12/07/2020	000384	T		\$1,338.94	-		\$1,338.94	-
12/07/2020	000417	T		\$5,518.30	-		\$5,518.30	-
	ACH		12/07/2020	-	-		-	\$6,857.24
12/08/2020	000385	T		\$1,845.40	-		\$1,845.40	-
12/08/2020	000418	T		\$5,193.21	-		\$5,193.21	-
	ACH		12/08/2020	-	-		-	\$7,038.61
12/09/2020	000386	T		\$523.05	-		\$523.05	-
12/09/2020	000419	T		\$5,595.98	-		\$5,595.98	-
	ACH		12/09/2020	-	-		-	\$6,119.03
12/10/2020	000387	T		\$1,086.70	-		\$1,086.70	-
12/10/2020	000420	T		\$1,841.11	-		\$1,841.11	-
	ACH		12/10/2020	-	-		-	\$2,927.81
12/11/2020	000388	T		\$644.58	-		\$644.58	-
12/11/2020	000421	T		\$2,110.69	-		\$2,110.69	-
	ACH		12/11/2020	-	-		-	\$2,755.27
12/14/2020	000389	T		\$167.39	-		\$167.39	-
12/14/2020	000422	T		\$3,970.61	-		\$3,970.61	-
	ACH		12/14/2020	-	-		-	\$4,138.00
12/15/2020	000390	T		\$2,400.34	-		\$2,400.34	-
12/15/2020	000423	T		\$3,067.06	-		\$3,067.06	-
	ACH		12/15/2020	-	-		-	\$5,467.40
12/16/2020	000391	T		\$368.62	-		\$368.62	-
12/16/2020	000424	T		\$1,482.32	-		\$1,482.32	-
	ACH		12/16/2020	-	-		-	\$1,850.94
12/17/2020	000392	T		\$569.55	-		\$569.55	-
12/17/2020	000425	T		\$3,680.89	-		\$3,680.89	-

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Deposit Detail

Visa - V	Debit - D	WEX - WX
MasterCard - M	EBT - EB	Voyager - VF
American Express - AX	PayPal - PP	All Card Types - T
Discover - DS	PayPal eCommerce - PE	

Batch Date	Batch #	Card Type	HPS Dep Date	Total Deposit	To Be Paid By Others	Daily Discount	Paid By HPS	Auto Debit/Credit Amount
	ACH		12/17/2020	-	-		-	\$4,250.44
12/18/2020	000393	T		\$1,291.14	-		\$1,291.14	-
12/18/2020	000426	T		\$2,936.45	-		\$2,936.45	-
	ACH		12/18/2020	-	-		-	\$4,227.59
12/21/2020	000394	T		\$584.39	-		\$584.39	-
12/21/2020	000427	T		\$5,664.04	-		\$5,664.04	-
	ACH		12/21/2020	-	-		-	\$6,248.43
12/22/2020	000428	T		\$910.17	-		\$910.17	-
	ACH		12/22/2020	-	-		-	\$910.17
12/23/2020	000395	T		\$378.08	-		\$378.08	-
12/23/2020	000429	T		\$2,127.08	-		\$2,127.08	-
	ACH		12/23/2020	-	-		-	\$2,505.16
Totals				\$70,968.55	\$0.00		\$70,968.55	\$70,968.55

Please contact Heartland Customer Service at 1.888.963.3600 to request any corrections or adjustments. Adjustments and/or corrections to your statement will only be considered by Heartland if they are requested within the time period specifically set forth in the applicable provisions of the Terms and Conditions. Additionally, please remember to contact Heartland if your address information has changed. Thank you.