

# Your invoice **explained**



# Introduction

Global Payments invoices, issued at the beginning of each month, provide details of your card processing charges and details of your transactions that have been received by us, for the period indicated on the first page of the invoice (see point 2 on page 2).

One combined debit will be taken from your nominated bank account on or around the 15th of each month. The description appearing on your bank statement will be 'GLOBAL PAYMENTS'.

What follows is an example of an invoice, and an explanation of all its elements, to help you understand it. All the figures and rates quoted are for illustrative purposes only.

To help you reconcile your invoice, look out for the text in **blue** on the invoice example pages. That tells you how it all adds up!

**Note:** American Express is the acquirer of all American Express transactions and any guidance related to American Express card acceptance within this illustration is provided for informational purposes only and does not form part of your Card Processing Agreement.

# Invoice Summary

The first page of your invoice provides a summary of the monthly charges for your card processing facility. It shows the elements that make up the charge that'll be debited to your nominated bank account (see point 7).

A breakdown of each element is given on the subsequent pages of the invoice as indicated below.

- Merchant** – this is your Merchant ID, please quote this number when you contact us.
- Invoice Period** – the monthly cycle covered by your invoice which is charged in arrears.
- Combined Transaction Charge** – transaction charges, also known as Headline Rate charges, for all your transactions. Refer to the 'Transaction Charges Section' on page 9 for a detailed breakdown and a further explanation.
- Interchange** – this section includes any Additional Transaction Fees (ATF) and Card Scheme Fee charges (fees chargeable by Mastercard and Visa). Refer to the 'Interchange and Other Charges Section' on page 12 for a detailed breakdown and a further explanation.
- Other Fees** – charges incurred for items such as terminal rental, Bank Payment and authorisation calls. Refer to the 'Other Fees Section' on page 14 for a detailed breakdown and a further explanation.

- A = II (page 10)
- B = MM (page 10)
- C = RR (page 14)
- E = A + B + C + D
- F = NN (page 14)
- G = A + B + QQ (page 14)
- H = F + G
- I = OO (page 14)
- J = H + I
- J = E

globalpayments		CARD PROCESSING INVOICE	
UK MERCHANT TRADING NAME		DATE:	31 JUL 18
ADDRESS LINE 2		PAGE:	1/5
ADDRESS LINE 3		CHAIN NUM:	092-01-099-099-000
ADDRESS LINE 4		MERCHANT:	87654321
ADDRESS LINE 5		SEQUENCE:	0001
ADDRESS LINE 6			
GLOBAL PAYMENTS (GPUK LLP)			
THIS INVOICE DETAILS CHARGES FOR YOUR CARD PROCESSING AND TRANSACTIONS RECEIVED BY US FOR THE PERIOD OF 30 JUN 2018 TO 31 JUL 2018.			
YOUR CHOSEN BANK ACCOUNT(S) WILL BE DEBITED ON OR AFTER 14 DAYS OF THIS NOTICE.			
THANK YOU FOR USING GLOBAL PAYMENTS FOR YOUR CARD PROCESSING.			
SUMMARY OF CHARGES			
GBP CHARGES			
COMBINED TRANSACTION CHARGE	GBP	A 572.16	* DR
INTERCHANGE	GBP	B 140.00	* DR
OTHER FEES	GBP	C 122.97	* DR
MINIMUM ADJUSTMENT FEE	GBP	D 0.00	DR
CHARGE APPLIED TO ACCOUNT	GBP	E 835.13	DR
SUMMARY OF VAT			
GBP VAT SUMMARY			
NET CHARGE (VAT RATED)		F 91.50	
NET CHARGE (ZERO RATED/EXEMPT)		G 725.33	
TOTAL NET CHARGE		H 816.83	
VAT		I 18.30	
TOTAL GBP CHARGES	GBP	J 835.13	DR
VAT NO:		927271515	
VAT IS APPLIED AT 20% TO SOME CHARGES SHOWN ABOVE. ALL OTHER CHARGES ARE VAT EXEMPT AND NO INPUT TAX MAY BE RECLAIMED.			

- 6. **Minimum Adjustment Fee** – this will only be applied if your transactional charges are lower than the minimum service charge (per outlet) payable by you in any month as set out on your Service Schedule.
- 7. **Charges Applied To Account** – total charges to be debited to your chosen bank account.

Under the heading 'Summary of VAT' are the following fields. This section is for information only and won't be debited to your account.

- 8. **GBP VAT Summary** – VAT summary, which is detailed in accordance with HM Revenue & Customs (HMRC).
- 9. **Net Charge (VAT Rated)** – all charges that incur VAT. Refer to the 'Other Fees Section' on page 14 for a detailed breakdown.
- 10. **Net Charge (Zero Rated/Exempt)** – all charges that don't incur VAT.

globalpayments		CARD PROCESSING INVOICE	
UK MERCHANT TRADING NAME		DATE:	31 JUL 18
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ADDRESS LINE 6		GLOBAL PAYMENTS (GPUK LLP)	
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THANK YOU FOR USING GLOBAL PAYMENTS FOR YOUR CARD PROCESSING.			
SUMMARY OF CHARGES			
GBP CHARGES			
COMBINED TRANSACTION CHARGE	GBP	A 572.16	DR
INTERCHANGE	GBP	B 140.00	DR
OTHER FEES	GBP	C 122.97	DR
MINIMUM ADJUSTMENT FEE	GBP	D 0.00	DR
CHARGE APPLIED TO ACCOUNT	GBP	E 835.13	DR
SUMMARY OF VAT			
GBP VAT SUMMARY			
NET CHARGE (VAT RATED)		F 91.50	
NET CHARGE (ZERO RATED/EXEMPT)		G 725.33	
TOTAL NET CHARGE		H 816.83	
VAT		I 18.30	
TOTAL GBP CHARGES	GBP	J 835.13	DR
VAT NO:		927271515	
VAT IS APPLIED AT 20% TO SOME CHARGES SHOWN ABOVE. ALL OTHER CHARGES ARE VAT EXEMPT AND NO INPUT TAX MAY BE RECLAIMED.			

# Transactions Section

At a glance, this section provides you with a daily breakdown of the total number of card transactions and the batch values that have been received and processed by us.

The date quoted in this section relates to the transaction day (see point 11)

- 11. **Day** – the date shown here relates to the date the transaction was taken by you.
- 12. **Amount** – the total card transactions and the batch values that have been received by us.
- 13. **Adjust** – reflects any refunds made.
- 14. **Non-Settled** – relates to transactions not settled by us for example, American Express, Discover Global Network, and JCB, where you have a direct agreement with the relevant card issuer to accept their cards and we pass these transactions to that card issuer. The terms on which these card types are processed and credited will be as per your agreement(s) with the card issuer(s).

Note: Where you hold an American Express Service Provider Agreement, we process the transactions on behalf of American Express. With this type of agreement, your American Express transactions will be included in the 'Settled Amt' (see point 16).

Note: Where your agreement is with us to process Discover Global Network transactions, these won't appear on your invoice and you'll receive a separate statement showing your transactions and charges for this card type. You'll also be credited for these transactions separately.

Page 2/5

TRANSACTIONS										
				K	L	M			N	
DAY	REF NO.	ITEMS	AMOUNT	ADJUST	NON-SETTLED	DAILY FEE	SETTLED AMT			
29-JUN-18	1600001	17	4,303.96	45.45	0.00	0.00	4,257.71			
02-JUL-18	1620001	14	1,398.90	16.08	0.00	0.00	1,382.82			
03-JUL-18	1630004	10	2,091.97	0.00	0.00	0.00	2,091.97			
04-JUL-18	1640001	2	215.58	0.00	0.00	0.00	215.58			
05-JUL-18	1650001	2	669.33	0.00	0.00	0.00	669.33			
06-JUL-18	1661001	25	4,211.36	149.62	0.00	0.00	4,061.74			
09-JUL-18	1652001	13	2,168.64	164.46	0.00	0.00	2,004.18			
10-JUL-18	1660001	13	2,771.79	0.00	0.00	0.00	2,771.79			
11-JUL-18	1670001	11	2,513.70	0.00	0.00	0.00	2,513.70			
12-JUL-18	1680003	12	2,906.85	0.00	0.00	0.00	2,906.85			
13-JUL-18	1690001	2	166.34	0.00	0.00	0.00	166.34			
16-JUL-18	1700001	2	162.36	0.00	0.00	0.00	162.36			
17-JUL-18	1710001	7	1,422.42	0.00	0.00	0.00	1,422.42			
18-JUL-18	1730001	10	2,747.85	0.00	0.00	0.00	2,747.85			
19-JUL-18	1740001	19	6,103.81	0.00	0.00	0.00	6,103.81			
20-JUL-18	1720001	2	115.00	0.00	P 115.00	0.00	0.00			
20-JUL-18	1750001	7	1,865.04	385.74	0.00	0.00	1,479.30			
22-JUL-18	1770001	4	497.99	0.00	0.00	0.00	497.99			
23-JUL-18	1760001	5	1,975.36	0.00	0.00	0.00	1,975.36			
24-JUL-18	1810001	10	2,307.74	0.00	0.00	0.00	2,307.74			
25-JUL-18	1820001	13	2,487.64	0.00	0.00	0.00	2,487.64			
26-JUL-18	1830001	13	1,634.57	0.00	0.00	0.00	1,634.57			
27-JUL-18	1840001	11	2,170.24	251.37	0.00	0.00	1,918.87			
29-JUL-18	1850001	23	8,073.28	375.12	0.00	0.00	7,698.16			
30-JUL-18	1970001	34	5,893.33	136.11	0.00	0.00	5,757.22			
<b>TOTAL:</b>		278	60,874.25	1,523.95	115.00	0.00	59,235.30			

  

TRANSACTION ITEM SUMMARY					
SALES :	264	60,874.25	DB ADJ :	0	50.00
REFUNDS:	14	1,523.95	CR ADJ :	0	0
<b>TOTAL :</b>	278	59,350.30	<b>TOTAL :</b>	0	50.00

$N = K - L - M$

$Q = X + Y + Z + AA + BB + CC$  (on page 7)

To demonstrate the date correlation between this and the next page of the invoice:

$O$  (19 JUL – the transaction date) =  $R + S + T + U + V$  (20 JUL on page 7 – the processing date).

$P$  (20 JUL – the transaction date) =  $V2 + W$  (23 JUL on page 7 – the processing date).

Processing dates are usually the following working day from the transaction date.

- 15. **Daily Fee** – for your tariff this will always be zero.
- 16. **Settled Amt** – the net transaction amount ('Amount' minus 'Adjust' and 'Non Settled'), which includes Mastercard, Visa, Maestro, American Express (where you hold an American Express Service Provider Agreement) and UnionPay and Bank Payment transactions. These are the transactions we process daily on your behalf and credit to your chosen bank account as per the agreed Crediting Timescales set out on your Service Schedule.

Note: Where you have an agreement with us to process UnionPay transactions, while these transactions are included in the 'Settled Amt' column, you'll receive a separate credit on your bank account for this card type.

globalpayments Page 2/5

TRANSACTIONS

DAY	REF NO.	ITEMS	TRANSACTIONS			DAILY FEE	SETTLED AMT
			K	L	M		
			AMOUNT	ADJUST	NON-SETTLED		
29-JUN-18	1600001	17	4,303.16	45.45	0.00	0.00	4,257.71
02-JUL-18	1620001	11	1,398.90	16.08	0.00	0.00	1,382.82
03-JUL-18	1630001	10	2,091.97	0.00	0.00	0.00	2,091.97
04-JUL-18	1640001	2	215.58	0.00	0.00	0.00	215.58
05-JUL-18	1650001	2	669.33	0.00	0.00	0.00	669.33
06-JUL-18	1651001	25	4,211.36	149.62	0.00	0.00	4,061.74
09-JUL-18	1652001	13	2,188.64	164.46	0.00	0.00	2,004.18
10-JUL-18	1660001	13	2,771.79	0.00	0.00	0.00	2,771.79
11-JUL-18	1670001	11	2,513.70	0.00	0.00	0.00	2,513.70
12-JUL-18	1680003	12	2,906.85	0.00	0.00	0.00	2,906.85
13-JUL-18	1690001	2	166.34	0.00	0.00	0.00	166.34
16-JUL-18	1700001	2	162.36	0.00	0.00	0.00	162.36
17-JUL-18	1710001	7	1,422.42	0.00	0.00	0.00	1,422.42
18-JUL-18	1730001	10	2,747.85	0.00	0.00	0.00	2,747.85
19-JUL-18	1740001	19	6,103.81	0.00	0.00	0.00	6,103.81
20-JUL-18	1720001	2	115.00	0.00	P 115.00	0.00	0.00
20-JUL-18	1750001	7	1,865.04	385.74	0.00	0.00	1,479.30
22-JUL-18	1770001	4	497.99	0.00	0.00	0.00	497.99
23-JUL-18	1760001	5	1,975.36	0.00	0.00	0.00	1,975.36
24-JUL-18	1810001	10	2,307.74	0.00	0.00	0.00	2,307.74
25-JUL-18	1820001	13	2,487.64	0.00	0.00	0.00	2,487.64
26-JUL-18	1830001	13	1,634.57	0.00	0.00	0.00	1,634.57
27-JUL-18	1840001	11	2,170.24	251.37	0.00	0.00	1,918.87
29-JUL-18	1850001	23	8,073.28	375.12	0.00	0.00	7,698.16
30-JUL-18	1970001	34	5,893.33	136.11	0.00	0.00	5,757.22
<b>TOTAL:</b>		278	60,874.25	1,523.95	115.00	0.00	59,235.30

TRANSACTION ITEM SUMMARY

SALES :	264	60,874.25	DB ADJ :	0	50.00
REFUNDS :	14	1,523.95	CR ADJ :	0	0
<b>TOTAL :</b>	278	59,350.30	<b>TOTAL :</b>	0	50.00

15  
16

# Transaction Item Summary Section

This section shows the totals of all sale and refund transactions we've received for the period displayed. However, as part of our transaction validation process, we'll reject and return any transactions that fail validation, for example, if an expired card has been used. Before this happens, we'll check the transaction details and our systems. If we identify any errors, these will be corrected. If this doesn't resolve the problem, we'll advise you by letter and the amount debited/credited to your bank account will be adjusted accordingly.

The totals of these rejects are displayed in this section of the invoice (see point 17 below) as DB ADJ or CR ADJ and then totalled together. Please ensure that you take these into account when trying to reconcile your invoice.

17. **DB/CR ADJ** – rejects that have been adjusted and won't be debited/credited to your chosen bank account.

globalpayments Page 2/5

TRANSACTIONS

DAY	REF NO.	ITEMS	K		L		M		N	
			AMOUNT	ADJUST	NON-SETTLED	DAILY FEE	SETTLED AMT			
29-JUN-18	1600001	17	4,303.16	45.45	0.00	0.00	0.00	4,257.71		
02-JUL-18	1620001	11	1,398.90	16.08	0.00	0.00	0.00	1,382.82		
03-JUL-18	1630001	10	2,091.97	0.00	0.00	0.00	0.00	2,091.97		
04-JUL-18	1640001	2	215.58	0.00	0.00	0.00	0.00	215.58		
05-JUL-18	1650001	2	669.33	0.00	0.00	0.00	0.00	669.33		
06-JUL-18	1651001	25	4,211.36	149.62	0.00	0.00	0.00	4,061.74		
09-JUL-18	1652001	13	2,168.64	164.46	0.00	0.00	0.00	2,004.18		
10-JUL-18	1660001	13	2,771.79	0.00	0.00	0.00	0.00	2,771.79		
11-JUL-18	1670001	11	2,513.70	0.00	0.00	0.00	0.00	2,513.70		
12-JUL-18	1680003	12	2,906.85	0.00	0.00	0.00	0.00	2,906.85		
13-JUL-18	1690001	2	166.34	0.00	0.00	0.00	0.00	166.34		
16-JUL-18	1700001	2	162.36	0.00	0.00	0.00	0.00	162.36		
17-JUL-18	1710001	7	1,422.42	0.00	0.00	0.00	0.00	1,422.42		
18-JUL-18	1730001	10	2,747.85	0.00	0.00	0.00	0.00	2,747.85		
19-JUL-18	1740001	19	6,103.81	0.00	0.00	0.00	0.00	6,103.81		
20-JUL-18	1720001	2	115.00	0.00	P 115.00	0.00	0.00	0.00		
20-JUL-18	1750001	7	1,865.04	385.74	0.00	0.00	0.00	1,479.30		
22-JUL-18	1770001	4	497.99	0.00	0.00	0.00	0.00	497.99		
23-JUL-18	1760001	5	1,975.36	0.00	0.00	0.00	0.00	1,975.36		
24-JUL-18	1810001	10	2,307.74	0.00	0.00	0.00	0.00	2,307.74		
25-JUL-18	1820001	13	2,487.64	0.00	0.00	0.00	0.00	2,487.64		
26-JUL-18	1830001	13	1,634.57	0.00	0.00	0.00	0.00	1,634.57		
27-JUL-18	1840001	11	2,170.24	251.37	0.00	0.00	0.00	1,918.87		
29-JUL-18	1850001	23	8,073.28	375.12	0.00	0.00	0.00	7,698.16		
30-JUL-18	1970001	34	5,893.33	136.11	0.00	0.00	0.00	5,757.22		
<b>TOTAL:</b>		278	60,874.25	1,523.95	115.00	0.00	0.00	59,235.30		

TRANSACTION ITEM SUMMARY

SALES :	264	60,874.25	DB ADJ :	0	50.00
REFUNDS:	14	1,523.95	CR ADJ :	0	50.00
TOTAL :	278	Q 59,350.30	TOTAL :	0	50.00

17

# Card Summary Section

This section provides a simple breakdown of the value of transactions we've successfully processed, split by card type.

- 18. **Mastercard** – Mastercard transactions that will be credited to your nominated bank account
- 19. **Visa** – Visa transactions that will be credited to your nominated bank account.
- 20. **Maestro** – Maestro transactions that will be credited to your nominated bank account.
- 21. **Amex** – if you hold an American Express Service Provider Agreement, the amount in the Amex column will also be credited. If you hold another American Express agreement type, where we aren't the service provider, the amount in the Amex column will be settled directly by American Express.

Unless we've agreed otherwise, when we credit you for the transactions we've processed on your behalf, the amounts in these columns will be combined into one credit.

Note: If you've requested your credits to be split by card type, then your charging will also be split by card type.

$R + S + T + U + V1 = O$  (on page 4) – This example shows a merchant that has an American Express Service Provider Agreement with us so U (Amex) is included in O (Settled Amt on page 4). If the merchant accepted American Express cards under another American Express agreement type, where we aren't the service provider, U would be included in P (Non-Settled on page 4).

This merchant also accepts UnionPay and these transactions in V1 (Others) are included in O (Settled Amt on page 4).

$W + V2 = P$  (on page 4) – In addition, this merchant accepts Discover Global Network and JCB cards, and their agreements to accept these are directly with the card issuer. In this scenario, these transactions appear in W (Diners) and V2 (Others), which are included in P (Non-Settled on page 4).

Page 3/6 21

**globalpayments**

**CARD SUMMARY**

DATE	MASTERCARD	VISA	MAESTRO/SOLO	UK	AMEX	DINERS	OTHERS
02	2,688.96	1,540.95		0.00	27.90	0.00	0.00
03	555.52	827.30		0.00	0.00	0.00	0.00
04	712.05	1,379.92		0.00	0.00	0.00	0.00
05	37.42	178.16		0.00	0.00	0.00	0.00
06	425.17	244.16		0.00	0.00	0.00	0.00
09	1,221.25	2,840.49		0.00	0.00	0.00	0.00
10	424.70	1,579.48		0.00	0.00	0.00	0.00
11	1,555.05	1,208.79		7.95	0.00	0.00	0.00
12	455.95	2,057.75		0.00	0.00	0.00	0.00
13	1,216.00	1,690.85		0.00	0.00	0.00	0.00
16	65.23	101.11		0.00	0.00	0.00	0.00
17	88.30	74.06		0.00	0.00	0.00	0.00
18	1,386.05	36.37		0.00	0.00	0.00	0.00
19	1,644.30	1,103.55		0.00	0.00	0.00	0.00
20	<b>R 2,311.88</b>	<b>S 2,373.87</b>	<b>T 45.83</b>	<b>U 375.23</b>	<b>W 25.00</b>	<b>V1 997.00</b>	
23	492.51	986.79		0.00	0.00		
24	21.34	2,452.01		0.00	0.00	0.00	0.00
25	1,099.59	1,208.15		0.00	0.00	0.00	0.00
26	995.62	1,492.02		0.00	0.00	0.00	0.00
27	684.52	950.05		0.00	0.00	0.00	0.00
30	980.38	938.49		0.00	0.00	0.00	0.00
31	3,916.02	9,099.98		0.00	90.38	0.00	349.00
<b>CARD TOTAL</b>	<b>22,977.71</b>	<b>34,364.30</b>	<b>53.78</b>	<b>493.51</b>	<b>25.00</b>	<b>1436.00</b>	
	<b>X</b>	<b>Y</b>	<b>Z</b>	<b>AA</b>	<b>BB</b>	<b>CC</b>	



**22. Diners** – If you hold a Diners Service Provider Agreement, the amount in the Diners column will also be credited. If you hold another Diners agreement type, where we aren't the service provider, the amount in the Diners column will be settled directly by Diners.

**23. Others** – The amounts in this column are either settled directly by the relevant Card Scheme, for example, JCB, where you hold a direct agreement with the card issuer to accept their cards. Or, where you have an agreement with us to process UnionPay transactions, these transactions will appear in this column and you'll receive a separate credit on your bank account for this card type. If you accept Bank Payment transactions, these amounts will also appear here.

The date in this section refers to our processing date. Processing dates are usually the following working day from the transaction date (see point 11 on page 4).

Note: If you submit your transactions to us by direct submission and the file is submitted late, the processing date can be later than the next working day.

globalpayments Page 3/5

**CARD SUMMARY**

DATE	MASTERCARD	VISA	MAESTRO/SOLO	UK AMEX	DINERS	OTHERS
02	2,688.86	1,540.95	0.00	27.90	0.00	0.00
03	555.52	827.30	0.00	0.00	0.00	0.00
04	712.05	1,379.82	0.00	0.00	0.00	0.00
05	37.42	178.16	0.00	0.00	0.00	0.00
06	425.17	244.16	0.00	0.00	0.00	0.00
09	1,221.25	2,840.49	0.00	0.00	0.00	0.00
10	424.70	1,579.48	0.00	0.00	0.00	0.00
11	1,555.05	1,208.79	7.95	0.00	0.00	0.00
12	455.95	2,057.75	0.00	0.00	0.00	0.00
13	1,216.00	1,690.85	0.00	0.00	0.00	0.00
16	65.23	101.11	0.00	0.00	0.00	0.00
17	88.30	74.06	0.00	0.00	0.00	0.00
18	1,386.05	36.37	0.00	0.00	0.00	0.00
19	1,644.30	1,103.55	0.00	0.00	0.00	0.00
20	<b>R 2,311.88</b>	<b>S 2,373.87</b>	<b>T 45.83</b>	<b>U 375.23</b>	<b>W 25.00</b>	<b>V1 997.00</b>
23	492.51	986.79	0.00	0.00	<b>V2 90.00</b>	
24	21.34	2,452.01	0.00	0.00	0.00	0.00
25	1,099.59	1,208.15	0.00	0.00	0.00	0.00
26	995.62	1,492.02	0.00	0.00	0.00	0.00
27	684.52	950.05	0.00	0.00	0.00	0.00
30	980.38	938.49	0.00	0.00	0.00	0.00
31	3,916.02	9,099.98	0.00	90.38	0.00	349.00
<b>CARD TOTAL</b>	<b>22,977.71</b>	<b>34,364.30</b>	<b>53.78</b>	<b>493.51</b>	<b>25.00</b>	<b>1436.00</b>
	<b>X</b>	<b>Y</b>	<b>Z</b>	<b>AA</b>	<b>BB</b>	<b>CC</b>

22  
23

# Transaction Charges Section

The 'Transaction Charges' section of your invoice details the charges and the rates applied for Mastercard, Visa and UnionPay card type transactions, plus American Express transactions, where you hold an American Express Service Provider Agreement. These rates are also known as your Headline Rates. Details of all your rates and fees can be found on your Service Schedule or any more recent rate communication from us.

The charges relate to transactions that we've processed, as they appear in the 'Card Summary' section of your invoice.

As your invoice doesn't include charging information at transaction level, we also provide you with a monthly free of charge Transaction Detail Report, showing this detail on any Mastercard, Visa and UnionPay transactions you took in the previous month. This report shows you the Headline Rate and Additional Transaction Fee (ATF) charges (see point 28), where applicable, relating to each of your transactions. It also shows the interchange fee applicable to the transaction, however, in the majority of cases, this is already included in your Headline Rate and is shown for information only. Where you hold an American Express Service Provider Agreement, the report will also show American Express transactions along with the associated Discount Rate for each. Interchange is not applicable to this card type.

If you already access Merchant Portal, this report is available to you in the report section. If you don't currently use Merchant Portal, you can receive your Transaction Detail Report by self-registering at <https://reporting.globalpay.com> and filling in the required fields. You'll need the following information to hand.

- Merchant ID (MID)
- Bank account number (the one currently used for crediting)
- A valid email address.

Log into the site and select Reporting Lite, which is free of charge and includes the Transaction Detail Report.

Note: Charges for Discover Global Network, where we process these for you, are charged via Net Settlement and you'll receive a separate statement for these. Charges for American Express (where we aren't the service provider), Diners, JCB etc. are charged directly by the relevant Card Scheme, where you hold a direct agreement with the card issuer to accept their cards.

Note: The number of items in this Transaction Charges Section and the next section (Interchange and Other Charges Section) aren't totalled intentionally. The sum of these items won't match the sum of items in the Transactions Section and the Transaction Item Summary Section on pages 4 to 6 for a number of reasons:

- A transaction may attract more than one charge, for example, a Headline Rate, Scheme Fees, an ATF Fee, so may appear multiple times.
- 'Non-Settled' transactions aren't included in these sections (see point 14).
- You may not be charged for some of the transactions submitted this month. They may be charged for on your next invoice, for example, where transactions are rejected. Likewise, you may also be charged for some transactions submitted last month for the same reasons.

**24. CardTypes** – abbreviation of the card types you've accepted. See page 16 for the Card Type Abbreviation Table. This also helps you to identify which card types are credit or debit cards and which are commercial cards.

Note: Any card abbreviation followed by the wording 'Merchandise Rtn' refers to a refund. Charges may also apply to these (as agreed on your Service Schedule or any more recent rate communication from us).

Note: Under the American Express Service Provider Agreement, American Express refunds are not shown separately. Refund volumes are included in the 'Item' volume but are not charged for.

**25. Fee Amount** – the charge for the transaction type that can be applied to the 'Amount' of the transaction if the charge is percentage based, or to the number of 'Items' if the charge is per item rates based.

**How to reconcile Transaction Charges:**

- If there's a rate in column FF:  $HH = EE \times FF$
- If there's a rate in column GG:  $HH = DD \times GG$

Depending on the charge type for the transactions shown, this is how to reconcile Interchange and Other Charges:

- If a % rate charge:  
 $LL = KK \times \% \text{ rate}$  If
- a £ rate charge:  
 $LL = JJ \times \text{£ rate}$
- If both a % and £ rate applies:  
 $LL = (KK \times \% \text{ rate}) + (JJ \times \text{£ rate})$

24

25

TRANSACTION CHARGES							
DESCRIPTION	DD	EE	ATV	FF	GG	HH	CURRENCY
	ITEMS	AMOUNT		PERCENT RATE	PER ITEM RATE	FEE AMOUNT	
AMEX	3	493.51	164.50	1.9000	0.0000	9.38	GBP
CUP	2	1346.00	673.00	2.7500	0.0000	37.02	GBP
VDCD	26	7,333.06	282.04	0.2700	0.0000	19.80	GBP
VIGD	10	1,741.39	174.14	1.2400	0.0000	21.59	GBP
VCHG	1	247.42	247.42	1.2400	0.0000	3.07	GBP
VISA	16	3,405.82	212.86	1.2400	0.0000	42.23	GBP
VIVP	1	74.51	74.51	0.2700	0.0000	0.20	GBP
VDBT Merchandise Rtn	8	1,036.96	129.62	0.2700	0.0000	2.80	GBP
VDBT	75	18,281.45	243.75	0.2700	0.0000	49.36	GBP
VIPL	23	4,497.96	195.56	1.2400	0.0000	55.77	GBP
VIPL Merchandise Rtn	2	180.35	90.18	1.2400	0.0000	2.24	GBP
MCCP	11	1,788.79	160.80	1.2400	0.0000	21.93	GBP
MCRC	45	10,139.65	225.33	1.2400	0.0000	125.73	GBP
MCRC Merchandise Rtn	3	172.32	57.44	1.2400	0.0000	2.14	GBP
MDUK	2	53.78	26.89	0.2700	0.0000	0.15	GBP
MC	43	10,982.37	254.94	1.2400	0.0000	135.93	GBP
MC Merchandise Rtn	1	134.32	134.32	1.2400	0.0000	1.67	GBP
MCBS	4	413.54	103.39	1.2400	0.0000	5.13	GBP
NON SECURE FEE	1	16.90	16.90	0.1000	0.0000	0.02	GBP
CHARGEBACKS	2	56.16	28.08	0.0000	18.0000	36.00	GBP
TOTAL						572.16	GBP

  

INTERCHANGE				
OTHER CHARGES				
DESCRIPTION	JJ	KK	LL	CURRENCY
	ITEMS	AMOUNT	FEE AMOUNT	
MC UK & INTRA COMMERCIAL	14	2,182.33	34.04	GBP
VDC UK & INTRA COMMERCIAL	26	7,333.06	4.40	GBP
MC INTER CREDIT	19	3,055.20	46.44	GBP
VDC INTER DEBIT	16	1,192.16	14.07	GBP
VC INTER CREDIT	1	16.90	0.24	GBP
VISA CNP ECOMM FEES INTL CR 0.25%	1	16.90	0.04	GBP
MAE SCHEME FEE – UK 0.0333% & 0.0169	2	53.78	0.05	GBP
VDC SCHEME FEE – UK 0.0195% & 0.0331	85	24422.35	7.57	GBP
VDC SCHEME FEE – INTL 0.4695% & 0.0932	16	1192.16	7.09	GBP
VC SCHEME FEE – UK 0.0275% & 0.0331	50	9,950.20	4.39	GBP
VC SCHEME FEE – INTL 0.4775% & 0.0932	1	16.90	0.17	GBP
MC SCHEME FEE – UK 0.0333% & 0.0169	84	20229.15	4.26	GBP
MC SCHEME FEE – INTL 0.495% & 0.1113	19	3055.20	17.24	GBP
TOTAL			MM 140.00	GBP

  

CHARGEBACKS/REJECTS		
DAY	ITEMS	AMOUNT
02-JUL-18	1	16.83
16-JUL-18	1	39.33

This section also includes any Non Secure Fees and Chargeback Fees, where applicable (see points below).

**26. Non Secure Fee** – this fee will be charged if we process any transactions that are unsecure, for example, transactions that are not Contactless, chip and PIN, or secure ecommerce, as these transaction types carry more risk of fraud.

**27. Chargeback Charges** – if we've processed any chargebacks on your behalf, the charges will be included in the 'Transaction Charges' section.

TRANSACTION CHARGES							
	DD	EE	FF	GG	HH		
DESCRIPTION	ITEMS	AMOUNT	ATV	PERCENT RATE	PER ITEM RATE	FEE AMOUNT	CURRENCY
AMEX	3	493.51	164.50	1.9000	0.0000	9.38	GBP
CUP	2	1346.00	673.00	2.7500	0.0000	37.02	GBP
VDCD	26	7,333.06	282.04	0.2700	0.0000	19.80	GBP
VIGD	10	1,741.39	174.14	1.2400	0.0000	21.59	GBP
VCHG	1	247.42	247.42	1.2400	0.0000	3.07	GBP
VISA	16	3,405.82	212.86	1.2400	0.0000	42.23	GBP
VIVP	1	74.51	74.51	0.2700	0.0000	0.20	GBP
VDBT Merchandise Rtn	8	1,036.96	129.62	0.2700	0.0000	2.80	GBP
VDBT	75	18,281.45	243.75	0.2700	0.0000	49.36	GBP
VIPL	23	4,497.96	195.56	1.2400	0.0000	55.77	GBP
VIPL Merchandise Rtn	2	180.35	90.18	1.2400	0.0000	2.24	GBP
MCCP	11	1,768.79	160.80	1.2400	0.0000	21.93	GBP
MCRC	45	10,139.65	225.33	1.2400	0.0000	125.73	GBP
MCRC Merchandise Rtn	3	172.32	57.44	1.2400	0.0000	2.14	GBP
MDUK	2	53.78	26.89	0.2700	0.0000	0.15	GBP
MC	43	10,962.37	254.94	1.2400	0.0000	135.93	GBP
MC Merchandise Rtn	1	134.32	134.32	1.2400	0.0000	1.67	GBP
MCBS	4	413.54	103.39	1.2400	0.0000	5.13	GBP
NON SECURE FEE	1	16.90	16.90	0.1000	0.0000	0.02	GBP
CHARGEBACKS	2	56.16	28.08	0.0000	18.0000	36.00	GBP
TOTAL						572.16	GBP

  

INTERCHANGE			
OTHER CHARGES			
	JJ	KK	LL
	ITEMS	AMOUNT	FEE AMOUNT
MC UK & INTRA COMMERCIAL	14	2,182.33	34.04
VDC UK & INTRA COMMERCIAL	26	7,333.06	4.40
MC INTER CREDIT	19	3,055.20	46.44
VDC INTER DEBIT	16	1,192.16	14.07
VC INTER CREDIT	1	16.90	0.24
VISA CNP ECOMM FEES INTL CR 0.25%	1	16.90	0.04
MAE SCHEME FEE – UK 0.0333% & 0.0169	2	53.78	0.05
VDC SCHEME FEE – UK 0.0195% & 0.0331	85	2442.35	7.57
VDC SCHEME FEE – INTL 0.4695% & 0.0932	16	1192.16	7.09
VC SCHEME FEE – UK 0.0275% & 0.0331	50	9,950.20	4.39
VC SCHEME FEE – INTL 0.4775% & 0.0932	1	16.90	0.17
MC SCHEME FEE – UK 0.0333% & 0.0169	84	20229.15	4.26
MC SCHEME FEE – INTL 0.495% & 0.1113	19	3055.20	17.24
TOTAL			140.00

  

CHARGEBACKS/REJECTS		
DAY	ITEMS	AMOUNT
02-JUL-18	1	16.83
16-JUL-18	1	39.33

26

27

# Interchange and Other Charges Section

This section details 'Interchange and Other Charges' that are applied. Any applicable Additional Transaction Fees (ATF), see point 28, or Scheme Fees, see point 29, appear here. The Charge Type Table on page 17 explains the charge types you'll see in this section.

Details of all your rates and fees can be found on your Service Schedule and ATF Table or any more recent rate communication from us.

**28. ATF Fees** – Interchange fees are set by Mastercard and Visa and are dependent upon the card type used and the method of accepting the payment. These fees are paid by the card processing company (Global Payments in this case) to the relevant card issuers to cover their associated costs. In the majority of cases, interchange is already included in your Headline Rate. However, transaction types listed in your ATF Table, for example, commercial cards and international cards, cost more to process and the standard Headline Rate doesn't cover their higher costs. If we process one of these transaction types on your behalf, the rates listed in the ATF Table will be charged in addition to the Headline Rate.

**29. Scheme Fees** – also known as Assessment Fees, are payable to Mastercard and Visa themselves. These fees are based on the Card Scheme, for example Visa Debit Card (VDC), and where it's issued:

- UK or DOM (domestic) = UK issued
- EUR or INTRA = Europe excluding UK issued
- INT or INTER = International issued.

Mastercard and Visa also charges fees for Mail Order/Telephone Order (MOTO) and ecommerce transactions on their cards.

TRANSACTION CHARGES										
DESCRIPTION	DD		EE		FF		GG		HH	
	ITEMS	AMOUNT	ATV	PERCENT RATE	PERCENT RATE	FEE AMOUNT	CURRENCY			
AMEX	3	493.51	164.50	1.9000	0.0000	9.38	GBP			
CUP	2	1346.00	673.00	2.7500	0.0000	37.02	GBP			
VDCD	26	7,333.06	282.04	0.2700	0.0000	19.80	GBP			
VIGD	10	1,741.39	174.14	1.2400	0.0000	21.59	GBP			
VCHG	1	247.42	247.42	1.2400	0.0000	3.07	GBP			
VISA	16	3,405.82	212.86	1.2400	0.0000	42.23	GBP			
VVIP	1	74.51	74.51	0.2700	0.0000	0.20	GBP			
VDBT Merchandise Rtn	8	1,036.96	129.62	0.2700	0.0000	2.80	GBP			
VDBT	75	18,281.45	243.75	0.2700	0.0000	49.36	GBP			
VIPL	23	4,497.96	195.56	1.2400	0.0000	55.77	GBP			
VIPL Merchandise Rtn	2	180.35	90.18	1.2400	0.0000	2.24	GBP			
MCCP	11	1,768.79	160.80	1.2400	0.0000	21.93	GBP			
MCRC	45	10,139.65	225.33	1.2400	0.0000	125.73	GBP			
MCRC Merchandise Rtn	3	172.32	57.44	1.2400	0.0000	2.14	GBP			
MDUK	2	53.78	26.89	0.2700	0.0000	0.15	GBP			
MC	43	10,962.37	254.94	1.2400	0.0000	135.93	GBP			
MC Merchandise Rtn	1	134.32	134.32	1.2400	0.0000	1.67	GBP			
MCBS	4	413.54	103.39	1.2400	0.0000	5.13	GBP			
NON SECURE FEE	1	16.90	16.90	0.1000	0.0000	0.02	GBP			
CHARGEBACKS	2	56.16	28.08	0.0000	18.0000	36.00	GBP			
TOTAL						572.16	GBP			

  

INTERCHANGE				
OTHER CHARGES				
DESCRIPTION	JJ	KK	LL	CURRENCY
	ITEMS	AMOUNT	FEE AMOUNT	
MC UK & INTRA COMMERCIAL	14	2,182.33	34.04	GBP
VDC UK & INTRA COMMERCIAL	26	7,333.06	4.40	GBP
MC INTER CREDIT	19	3,055.20	46.44	GBP
VDC INTER DEBIT	16	1,192.16	14.07	GBP
VC INTER CREDIT	1	16.90	0.24	GBP
VISA CNP ECOMM FEES INTL CR 0.25%	1	16.90	0.04	GBP
MAE SCHEME FEE – UK 0.0333% & 0.0169	2	53.78	0.05	GBP
VDC SCHEME FEE – UK 0.0195% & 0.0331	85	24422.35	7.57	GBP
VDC SCHEME FEE – INTL 0.4695% & 0.0932	16	1192.16	7.09	GBP
VC SCHEME FEE – UK 0.0275% & 0.0331	50	9,950.20	4.39	GBP
VC SCHEME FEE – INTL 0.4775% & 0.0932	1	16.90	0.17	GBP
MC SCHEME FEE – UK 0.0333% & 0.0169	84	20229.15	4.26	GBP
MC SCHEME FEE – INTL 0.495% & 0.1113	19	3055.20	17.24	GBP
TOTAL			140.00	GBP

  

CHARGEBACKS/REJECTS		
DAY	ITEMS	AMOUNT
02-JUL-18	1	16.83
16-JUL-18	1	39.33

28

29

# Chargebacks/Rejects Section

This section lists any chargebacks and rejects we've processed. If you haven't received any of these, this section won't appear in your invoice. There are no charges applied for rejects. The charges for chargebacks are detailed in the 'Transaction Charges' section (see point 27).

TRANSACTION CHARGES							
	DD	EE		FF	GG	HH	
DESCRIPTION	ITEMS	AMOUNT	ATV	PERCENT RATE	PER ITEM RATE	FEE AMOUNT	CURRENCY
AMEX	3	493.51	164.50	1.9000	0.0000	9.38	GBP
CUP	2	1346.00	673.00	2.7500	0.0000	37.02	GBP
VDCD	26	7,333.06	282.04	0.2700	0.0000	19.80	GBP
VIGD	10	1,741.39	174.14	1.2400	0.0000	21.59	GBP
VCHG	1	247.42	247.42	1.2400	0.0000	3.07	GBP
VISA	16	3,405.82	212.86	1.2400	0.0000	42.23	GBP
VIVP	1	74.51	74.51	0.2700	0.0000	0.20	GBP
VDBT Merchandise Rtn	8	1,036.96	129.62	0.2700	0.0000	2.80	GBP
VDBT	75	18,281.45	243.75	0.2700	0.0000	49.36	GBP
VIPL Merchandise Rtn	23	4,497.96	195.56	1.2400	0.0000	55.77	GBP
VIPL	2	180.35	90.18	1.2400	0.0000	2.24	GBP
MCCP	11	1,768.79	160.80	1.2400	0.0000	21.93	GBP
MCRC	45	10,139.65	225.33	1.2400	0.0000	125.73	GBP
MCRC Merchandise Rtn	3	172.32	57.44	1.2400	0.0000	2.14	GBP
MDUK	2	53.78	26.89	0.2700	0.0000	0.15	GBP
MC	43	10,962.37	254.94	1.2400	0.0000	135.93	GBP
MC Merchandise Rtn	1	134.32	134.32	1.2400	0.0000	1.67	GBP
MCBS	4	413.54	103.39	1.2400	0.0000	5.13	GBP
NON SECURE FEE	1	16.90	16.90	0.1000	0.0000	0.02	GBP
CHARGEBACKS	2	56.16	28.08	0.0000	18.0000	36.00	GBP
TOTAL						II 572.16	GBP

  

INTERCHANGE			
OTHER CHARGES			
	JJ	KK	LL
	ITEMS	AMOUNT	FEE AMOUNT
MC UK & INTRA COMMERCIAL	14	2,182.33	34.04
VDC UK & INTRA COMMERCIAL	26	7,333.06	4.40
MC INTER CREDIT	19	3,055.20	46.44
VDC INTER DEBIT	16	1,192.16	14.07
VC INTER CREDIT	1	16.90	0.24
VISA CNP ECOMM FEES INTL CR 0.25%	1	16.90	0.04
MAE SCHEME FEE - UK 0.0333% & 0.0169	2	53.78	0.05
VDC SCHEME FEE - UK 0.0195% & 0.0331	85	24422.35	7.57
VDC SCHEME FEE - INTL 0.4695% & 0.0932	16	1192.16	7.09
VC SCHEME FEE - UK 0.0275% & 0.0331	50	9,950.20	4.39
VC SCHEME FEE - INTL 0.4775% & 0.0932	1	16.90	0.17
MC SCHEME FEE - UK 0.0333% & 0.0169	84	20229.15	4.26
MC SCHEME FEE - INTL 0.495% & 0.1113	19	3055.20	17.24
TOTAL			MM 140.00

  

CHARGEBACKS/REJECTS		
DAY	ITEMS	AMOUNT
02-JUL-18	1	16.83
16-JUL-18	1	39.33

# Other Fees Section

This section of your invoice lists 'Other Fees', for example, the purchase of tally rolls or monthly terminal rental fees. Some fees in this section are subject to VAT, which are detailed separately from those items that don't incur VAT.

30. **VAT Applicable Fees** – reflects any items that incur VAT, for example, terminal rental.

31. **Non VAT Applicable Fees** – reflects any items that don't incur VAT, for example, authorisation calls.

32. **Authorisation Fees** –

- V ATH DOM, V ATH I-EU, V ATH INTL – Visa charge a fee for authorisations on their cards, which differs depending on where the card is issued – UK (DOM), Europe (I-EU) and international (INTL).
- MC ATH VOL – Mastercard charge a fee for authorisations on their cards, which is the same for all Mastercard cards regardless of where the card is issued.

- UK BASE24 – We also charge a fee that reflects our costs for processing authorisations. Dependent on the method of authorisation, different rates are applicable:

- electronic authorisation – online/ automatic authorisation via your point of sale equipment
- nteractive Voice Response (IVR) authorisation – via the automated teleprompting response unit at our authorisation service
- voice authorisation – via a live operator at our authorisation service.

Your specific rates for authorisations are quoted on your Service Schedule or any more recent rate communication from us.

30

31

32

globalpayments								Page 5/5
OTHER FEES								
CARD	CHARGE	DESCRIPTION	NUMBER	RATE	AMOUNT	CURRENCY		
<b>VAT APPLICABLE FEES</b>								
5284		Tally Rolls	20	0.6500	13.00	GBP		
5284		VAT	0	20.0000	2.60	GBP		
4852		IWL250WCC	3	25.0000	75.00	GBP		
4852		VAT	0	20.0000	15.00	GBP		
4738		GF FEE	1	3.5000	3.50	GBP		
4738		VAT	1	20.0000	0.70	GBP		
		TOTAL			NN 91.50	GBP		
		VAT			OO 18.30	GBP		
		SUB TOTAL INC			PP 109.80	GBP		
		VAT						
<b>NON VAT APPLICABLE FEES</b>								
CARD	CHARGE	DESCRIPTION	NUMBER	RATE	AMOUNT	CURRENCY		
VISA	2419	UK BASE24	167	000.0350	5.85	GBP		
MC	2419	UK BASE24	110	000.0350	3.85	GBP		
AMEX	2419	UK BASE24	3	000.0350	0.11	GBP		
VISA	2300	V ATH DOM	160	000.0030	0.48	GBP		
VISA	2301	V ATH I EU	7	000.0062	0.04	GBP		
MC	2430	MC ATH VOL	23031.49	000.0090	2.07	GBP		
MC	2425	MC PIF	53.78	000.2500	0.13	GBP		
MC	2426	MC PIF MIN	1	000.0300	0.03	GBP		
MC	2427	MC UFF	1	000.0100	0.01	GBP		
RFI	6930	PER ITEM	1	5.00	5.00	GBP		
6977		HOME CURRENCY PAY	0.00	000.0000	-4.40	GBP		
		SUB TOTAL			QQ 13.17	GBP		
		TOTAL			RR 122.97	GBP		
MESSAGE								
[Free Format Text Section]								
The figures quoted are for illustrative purposes only. VAT rate is charged at current rate and will be varied with any change in the rate.								

OO = NN x 20% (VAT)  
 PP = NN + OO  
 RR = PP + QQ

**33. Mastercard Authorisation Integrity Fees** – all Mastercard authorisations need to be defined as a “Final Authorisation” or a “Pre-Authorisation” (refer to your Merchant Operating Instructions, page 20, for further information). The following fees may apply:

- MC PIF– Mastercard Processing Integrity Fee. This is charged if an authorisation is marked as a Final Authorisation, but doesn't meet the Final Authorisation criteria for example, you don't send your transactions to us within four days. MC PIF MIN may also appear if the MC PIF charge for an authorisation amounts to less than the minimum

charge of 3 pence, in which case the minimum charge will appear.

- MC UFF – Mastercard Unknown Finality Fee. This is charged if an authorisation is not marked as a Final Authorisation, but meets the Final Authorisation criteria.
- MC PAF – Mastercard Pre-Authorisation Fee. This is charged when you perform a Pre-Authorisation. MC PAF MIN may also appear if the MC PAF charge for a Pre-Authorisation amounts to less than the minimum charge of 1 pence, in which case the minimum charge will appear.

**34. Open Banking** – Setup and/or monthly fees incurred for using Global Payments' Open Banking service, Bank Payment.

globalpayments							Page 5/5
OTHER FEES							
VAT APPLICABLE FEES							
CARD	CHARGE	DESCRIPTION	NUMBER	RATE	AMOUNT	CURRENCY	
5284	Tally Rolls		20	0.6500	13.00	GBP	
5284	VAT		0	20.0000	2.60	GBP	
4852	IWL250WCC		3	25.0000	75.00	GBP	
4852	VAT		0	20.0000	15.00	GBP	
4738	GF FEE		1	3.5000	3.50	GBP	
4738	VAT		1	20.0000	0.70	GBP	
TOTAL					91.50	GBP	
VAT					18.30	GBP	
SUB TOTAL INC VAT					109.80	GBP	
NON VAT APPLICABLE FEES							
CARD	CHARGE	DESCRIPTION	NUMBER	RATE	AMOUNT	CURRENCY	
VISA	2419	UK BASE24	167	000.0350	5.85	GBP	
MC	2419	UK BASE24	110	000.0350	3.85	GBP	
AMEX	2419	UK BASE24	3	000.0350	0.11	GBP	
VISA	2300	V ATH DOM	160	000.0030	0.48	GBP	
VISA	2301	V ATH I-EU	7	000.0062	0.04	GBP	
MC	2430	MC ATH VOL	23031.49	000.0090	2.07	GBP	
MC	2425	MC PIF	53.78	000.2500	0.13	GBP	
MC	2426	MC PIF MIN	1	000.0300	0.03	GBP	
MC	2427	MC UFF	1	000.0100	0.01	GBP	
RFI	6930	PER ITEM	1	5.00	5.00	GBP	
	6977	HOME CURRENCY PAY	0.00	000.0000	-4.40	GBP	
	68B1	BP MONTH FEE		000.0000	19.00	GBP	
	68B2	BP SETUP FEE		000.0000	50.00	GBP	
SUB TOTAL					82.17	GBP	
TOTAL					191.97	GBP	
MESSAGE							
[Free Format Text Section]							
The figures quoted are for illustrative purposes only. VAT rate is charged at current rate and will be varied with any change in the rate.							

## Messages Section

The final part of your invoice is the 'Messages' section. We use this section to keep you updated with any fraud alerts, Card Scheme updates and other important changes, for example, advising you when there are changes to your Terms of Service. Please always take the time to read this section, or pass the information on to the relevant person at your company, to avoid missing anything vital about your card processing facility.

33

34



# Card Type Abbreviation Table

Card Abbrev	Description	CR or DR Card	Card Abbrev	Description	CR or DR Card
AMEX	American Express	Credit	MDMP	Mastercard Prepaid Maestro	Debit
CUP	UnionPay	N/A	MDPD	Mastercard Premium Debit	Debit
DNRS	Diners Club	N/A	MDSB*	Mastercard Maestro Small Business	Debit
JCB	Japanese Credit Bureau	N/A	MDUK	Mastercard UK Maestro	Debit
MBWE*	Mastercard World Elite Business	Credit	MDWC	Mastercard Debit World Card	Debit
MC	Mastercard Consumer	Credit	MWEL	Mastercard World Elite Card	Credit
MCBS*	Mastercard Business Card	Credit	VCHG	Visa Charge Card	Credit
MCBW*	Mastercard World Business	Credit	VDBC	Visa Cashback	N/A
MCCP*	Mastercard Corporate	Credit	VDBT	Visa Debit Card	Debit
MCCW*	Mastercard World Corporate	Credit	VDCD*	Visa Commercial Debit	Debit
MCEB*	Mastercard Enhanced Business	Credit	VDPD	Visa Consumer Premium Debit	Debit
MCEC	Mastercard Enhanced Consumer	Credit	VDPL	Visa Premium Platinum Debit	Debit
MCFL*	Mastercard Fleet	Credit	VIBE*	Visa Business Enhanced	Credit
MCGD	Mastercard Gold	Credit	VIBS*	Visa Business Card	Credit
MCHV	Mastercard High Value	Credit	VICP*	Visa Corporate	Credit
MCNW	Mastercard New World	Credit	VIEL	Visa Electron	Debit
MCPC*	Mastercard Prepaid Commercial	Credit	VIFL*	Visa Fleet	Credit
MCPL	Mastercard Platinum	Credit	VIGD	Visa Gold	Credit
MCPP	Mastercard Prepaid Consumer	Credit	VINF	Visa Infinite Card	Credit
MCPU*	Mastercard Purchasing	Credit	VIPL	Visa Platinum Card	Credit
MCRC	Mastercard Rewards Only Card	Credit	VIPP	Visa Prepaid Card	Debit
MCWC	Mastercard World Card	Credit	VIPU*	Visa Purchasing	Credit
MCWE*	Mastercard World Elite Corporate	Credit	VISA	Visa Credit Card Consumer	Credit
MCWS	Mastercard World Signia	Credit	VISB	Visa Signature Business	Credit
MDBT	Mastercard Debit Card	Debit	VISG	Visa Signature Card	Credit
MDCD*	Mastercard Commercial Debit	Debit	VISP	Visa Signature Preferred	Credit
MDMC*	Mastercard Prepaid Maestro Commercial	Debit	VIVP	Visa VPAY	Debit
MDMA	Mastercard International Maestro	Debit			
OBDS	Bank Payment Direct				
OBMS	Bank Payment Managed				
68B1	Bank Payment Monthly Fee				
68B2	Bank Payment Setup Fee				

\*Commercial card types

# Charge Type Table

Charge Type	Description
MC UK & INTRA EU COMMERCIAL	Mastercard UK and EU Commercial Credit Card
DMC UK & INTRA EU COMMERCIAL	Mastercard UK and EU Commercial Debit Card
VC UK & INTRA EU COMMERCIAL	Visa UK and EU Commercial Credit Card
VDC UK & INTRA EU COMMERCIAL	Visa UK and EU Commercial Debit Card
MC INTER	Mastercard International Credit Card
DMC INTER	Mastercard International Debit Card
VC INTER	Visa International Credit Card
VDC INTER	Visa International Debit Card
VDC UK CONSUMER STANDARD	Visa UK Consumer Debit Card Non-secure
SCHEME FEES - UK	UK Card Assessment Fees
SCHEME FEES – EUR	European Card Assessment Fees
SCHEME FEES – INT’L	International Card Assessment Fees
VISA ECOMM FEES DOM UK CR	Visa Ecommerce Fee on UK Credit Card
VISA ECOMM FEES DOM UK DR	Visa Ecommerce Fee on UK Debit Card
VISA ECOMM FEES INTRA EU CR	Visa Ecommerce Fee on European Credit Card
VISA ECOMM FEES INTRA EU DR	Visa Ecommerce Fee on European Debit Card
VISA ECOMM FEES INT’L CR	Visa Ecommerce Fee on International Credit Card
VISA ECOMM FEES INT’L DR	Visa Ecommerce Fee on International Debit Card
VISA MOTO FEES DOM UK CR	Visa Mail Order/Telephone Order Fee on UK Credit Card
VISA MOTO FEES DOM UK DR	Visa Mail Order/Telephone Order Fee on UK Debit Card
VISA MOTO FEES INTRA EU CR	Visa Mail Order/Telephone Order Fee on European Credit Card
VISA MOTO FEES INTRA EU DR	Visa Mail Order/Telephone Order Fee on European Debit Card
VISA MOTO FEES INT’L CR	Visa Mail Order/Telephone Order Fee on International Credit Card
VISA MOTO FEES INT’L DR	Visa Mail Order/Telephone Order Fee on International Debit Card



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Global Payments is also a trading name of Pay and Shop Limited. Pay and Shop Limited is a limited company registered in Ireland with company number 324929. Registered Office: The Observatory, 7-11 Sir John Rogerson's Quay, Dublin 2, Ireland. Service of any documents relating to the business will be effective if served at the Registered Office.