



YOUR INVOICE EXPLAINED

**A GUIDE TO HELP YOU UNDERSTAND
AND RECONCILE YOUR INVOICE.**

SERVICE. DRIVEN. COMMERCE.

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 **green** 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.

PAGE 1 OF YOUR INVOICE

The first page of your invoice provides a summary of the charges that are included in the figure that'll be debited to your nominated bank account (see point 7).

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

01. **Merchant** – this is your Merchant ID, please quote this number when you contact us.
02. **Invoice Period** – the monthly cycle covered by your invoice which is charged in arrears.
03. **Combined Transaction Charge** – transaction charges, also known as Headline Rate charges, for all your transactions. Refer to the 'Transaction Charges' section on page 6 for a detailed breakdown and a further explanation.
04. **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 6 for a detailed breakdown and a further explanation.
05. **Other Fees** – charges incurred for items such as terminal rental and authorisation calls. Refer to the 'Other Fees' section on page 7 for a detailed breakdown and a further explanation.


06. **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*.

07. **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.

08. **GBP VAT Summary** – VAT summary, which is detailed in accordance with Customs & Excise regulations.
09. **Net Charge (VAT Rated)** – all charges that incur VAT. Refer to the 'Other Fees' section on page 7 for a detailed breakdown.
10. **Net Charge (Zero Rated/Exempt)** – all charges that don't incur VAT.

A = II (pg 6)
 B = MM (pg 6)
 C = RR (pg 7)
 E = A + B + C + D
 F = NN (pg 7)
 G = A + B + QQ (pg 7)
 H = F + G
 I = 00 (pg 7)
 J = H + I
 J = E



CARD PROCESSING INVOICE

DATE: 31AUG16
 PAGE: 1/5
 CHAIN NUM: 092-01-099-099-000
 MERCHANT: 87654321
 STORE REFERENCE:
 SEQUENCE: 0001

UK MERCHANT TRADING NAME

ADDRESS LINE 2
 ADDRESS LINE 3
 ADDRESS LINE 4
 ADDRESS LINE 5
 ADDRESS LINE 6

GLOBAL PAYMENTS (GPUK LLP)

THIS INVOICE DETAILS CHARGES FOR YOUR CARD PROCESSING AND TRANSACTIONS RECEIVED BY US FOR THE PERIOD OF 01 AUG 2016 TO 31 AUG 2016.

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 520.65 -- DR
INTERCHANGE	GBP B 107.16 -- DR
OTHER FEES	GBP C 110.71 -- DR
MINIMUM ADJUSTMENT FEE	GBP D 0.00 -- DR
CHARGE APPLIED TO ACCOUNT	GBP E 738.52 -- DR

SUMMARY OF VAT

GBP VAT SUMMARY	
NET CHARGE (VAT RATED)	F 66.00
NET CHARGE (ZERO RATED/EXEMPT)	G 659.32
TOTAL NET CHARGE	H 725.32
VAT	I 13.20
TOTAL GBP CHARGES	GBP J 738.52 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.

PAGE 2 OF YOUR INVOICE

At a glance, this page 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 on this page relates to the transaction day (see point 11).

Note: 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.

To explain further, as part of our transaction validation process, we'll reject and return any transactions that fail validation, for example, where 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 on this page of the invoice (see point 16) as DB ADJ or CR ADJ and then totalled together. Please ensure that you take these into account when trying to reconcile your invoice.

11. **Day** – the date shown here relates to the date the transaction was taken by you.
12. **Adjust** – reflects any refunds made.
13. **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 15).

Note: Where your agreement is with us to process Discover Global Network transactions, these will also appear in the Non Settled column, and you'll receive a separate statement showing your transactions and charges for this card type.

Note: Where you have an agreement with us to process UnionPay transactions, these transactions won't appear at all on your invoice. You'll receive a separate statement showing your transactions and charges for this card type.

14. **Daily Fee** – for your tariff this will always be zero.

15. **Settled Amt** – net transaction amounts settled daily and credited to your chosen bank account.

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

$$N = K - L - M$$

$$Q = X + Y + Z + AA + BB + CC \text{ (pg 4)}$$


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

O (18 AUG – the transaction date) = R + S + T + U (19 AUG on page 4 – the processing date)

P (18 AUG – the transaction date) = V + W (19 AUG on page 4 – the processing date)

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

This example shows a merchant that has an American Express Service Provider Agreement, where U (on page 4) is included in O. If the merchant accepts American Express cards under another American Express agreement type, where we aren't the service provider, U (on page 4) would be included in P.


globalpayments

Page 2/5

TRANSACTIONS

			K	L	M		N
-DAY	REF NO.	ITEMS	AMOUNT	ADJUST	NON-SETTLED	DAILY FEE	SETTLED AMT
29-JUL-16	1600001	17	4,303.16	45.45	0.00	0.00	4,257.71
01-AUG-16	1620001	11	1,398.90	16.08	0.00	0.00	1,382.82
02-AUG-16	1630001	10	2,091.97	0.00	0.00	0.00	2,091.97
03-AUG-16	1640001	2	215.58	0.00	0.00	0.00	215.58
04-AUG-16	1650001	2	669.33	0.00	0.00	0.00	669.33
05-AUG-16	1651001	25	4,211.56	149.62	0.00	0.00	4,061.74
08-AUG-16	1652001	13	2,168.64	164.46	0.00	0.00	2,004.18
09-AUG-16	1660001	13	2,771.79	0.00	0.00	0.00	2,771.79
10-AUG-16	1670001	11	2,513.70	0.00	0.00	0.00	2,513.70
11-AUG-16	1680003	12	2,906.85	0.00	0.00	0.00	2,906.85
12-AUG-16	1690001	2	166.34	0.00	0.00	0.00	166.34
15-AUG-16	1700001	2	162.36	0.00	0.00	0.00	162.36
16-AUG-16	1710001	7	1,422.42	0.00	0.00	0.00	1,422.42
17-AUG-16	1730001	10	2,747.85	0.00	0.00	0.00	2,747.85
18-AUG-16	1740001	18	5,106.81	0.00	0.00	0.00	5,106.81
18-AUG-16	1728001	1	25.00	0.00	P 25.00	0.00	25.00
19-AUG-16	1750001	7	1,865.04	385.74	0.00	0.00	1,479.30
22-AUG-16	1770001	4	497.99	0.00	0.00	0.00	497.99
22-AUG-16	1760001	5	1,975.36	0.00	0.00	0.00	1,975.36
23-AUG-16	1810001	10	2,307.74	0.00	0.00	0.00	2,307.74
24-AUG-16	1820001	13	2,487.64	0.00	0.00	0.00	2,487.64
25-AUG-16	1830001	13	1,634.57	0.00	0.00	0.00	1,634.57
26-AUG-16	1840001	11	2,170.24	251.37	0.00	0.00	1,918.87
30-AUG-16	1850001	22	7,724.28	375.12	0.00	0.00	7,349.16
30-AUG-16	1970001	34	5,893.33	136.11	0.00	0.00	5,757.22
TOTAL:		275	59,438.25	1,523.95	25.00	0.00	57,889.30

TRANSACTION ITEM SUMMARY

SALES :	261	59,438.25	DB ADJ :	0	50.00
REFUNDS :	14	1,523.95	CR ADJ :	0	0
TOTAL :	275	Q 57,914.30	TOTAL :	0	50.00



Page 3/5

CARD SUMMARY

DATE	MASTERCARD	VISA	UK MAESTRO/SOLO	AMEX	DINERS	OTHERS
01-AUG	2,688.86	1,540.95	0.00	27.90	0.00	0.00
02-AUG	555.52	827.30	0.00	0.00	0.00	0.00
03-AUG	712.05	1,379.92	0.00	0.00	0.00	0.00
04-AUG	37.42	178.16	0.00	0.00	0.00	0.00
05-AUG	425.17	244.16	0.00	0.00	0.00	0.00
08-AUG	1,221.25	2,840.49	0.00	0.00	0.00	0.00
09-AUG	424.70	1,579.48	0.00	0.00	0.00	0.00
10-AUG	1,555.05	1,208.79	7.95	0.00	0.00	0.00
11-AUG	455.95	2,057.75	0.00	0.00	0.00	0.00
12-AUG	1,216.00	1,690.85	0.00	0.00	0.00	0.00
15-AUG	65.23	101.11	0.00	0.00	0.00	0.00
16-AUG	88.30	74.06	0.00	0.00	0.00	0.00
17-AUG	1,386.05	36.37	0.00	0.00	0.00	0.00
18-AUG	1,644.30	1,103.55	0.00	0.00	0.00	0.00
19-AUG	R 2,311.88	S 2,373.87	T 45.83	U 375.23	V 25.00	W 0.00
22-AUG	492.51	986.79	0.00	0.00	0.00	0.00
23-AUG	21.34	2,452.01	0.00	0.00	0.00	0.00
24-AUG	1,099.59	1,208.15	0.00	0.00	0.00	0.00
25-AUG	995.62	1,492.02	0.00	0.00	0.00	0.00
26-AUG	684.52	950.05	0.00	0.00	0.00	0.00
30-AUG	980.38	938.49	0.00	0.00	0.00	0.00
31-AUG	3,916.02	9,099.98	0.00	90.38	0.00	0.00
CARD TOTAL	22,977.71	34,364.30	53.78	493.51	25.00	0.00
	X	Y	Z	AA	BB	CC

PAGE 3 OF YOUR INVOICE

This 'Card Summary' page provides a simple breakdown of the value of transactions we've successfully processed, split by card type. The amounts in the first three columns will be credited to your nominated bank account and if you hold an American Express Service Provider Agreement, the amount in the Amex column will also be credited. Depending on how you receive your credits these amounts may be combined.

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

Note: 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.

The amounts in the Diners and Other columns are either settled directly by the relevant Card Scheme, where you hold a direct agreement with the card issuer to accept their cards or you will receive a separate statement if this relates to Discover Global Network transactions processed by us.

The date on this page refers to our processing date. Processing dates are usually the following working day from the transaction date (see point 11 on page 3).

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.

It's the card totals in the MasterCard, Visa and Maestro columns at the foot of this page that you'll be charged for on page 4 of your invoice.

PAGE 4 OF YOUR INVOICE

This page details our charges and the rates applied. Charges relate to transactions that we've processed, as they appear on page 3 of your invoice.

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

Transaction Charges – The 'Transaction Charges' section at the top of page 4 of your invoice details the charges for MasterCard and Visa 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. This section also includes any Non Secure Fees and Chargeback Fees, where applicable (see points 19 and 20 below).

Note: Charges for Discover Global Network and UnionPay transactions, 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.

17. Card Types – abbreviation of the card types you've accepted. See page 8 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.

18. 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.

19. 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.

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

Interchange And Other Charges - The bottom half of the page details 'Interchange and Other Charges' that are applied. Any applicable Additional Transaction Fee (ATF), see point 21, or Scheme Fee, see point 22, appear here. The Charge Type Table on page 9 explains the charge types you'll see in this section.

21. Additional Transaction Fees (ATF) – 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.

22. 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, Europe (excluding UK) or internationally issued cards. Visa also charges fees for Mail Order/ Telephone Order (MOTO) and ecommerce transactions on their cards.

23. Chargebacks/Rejects – Reflects any chargebacks processed. There are no charges applied for rejects. The charges for chargebacks are detailed in the 'Transaction Charges' section (see point 20).

How to reconcile**Transaction Charges:**

- If there's a rate in column FF: HH = EE x FF
- If there's a rate in column GG: HH = DD x 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 x % rate
- If a £ rate charge:
LL = JJ x £ rate
- If both a % and £ rate applies:
LL = (KK x % rate) + (JJ x £ rate)



Page 4/5

TRANSACTION CHARGES

DESCRIPTION	DD		EE		FF		GG		HH		CURRENCY
	ITEMS	AMOUNT	ITEMS	AMOUNT	PERCENT RATE	ATF	PER ITEM RATE	AMOUNT	FEE	AMOUNT	
AMEX	2	288.51			1.9000	164.50	0.0000		9.38		GBP
VDCD	26	7,333.06			0.2700	282.04	0.0000		19.80		GBP
VIGD	10	1,741.39			1.2400	174.14	0.0000		21.59		GBP
VCHG	1	42.59			1.2400	42.59	0.0000		0.53		GBP
VISA	16	3,405.82			1.2400	212.86	0.0000		42.23		GBP
VIVP	1	74.51			0.2700	74.51	0.0000		0.20		GBP
VDBT Merchandise Rtn	8	1,036.96			0.0000	129.62	0.0500		0.40		GBP
VDBT	75	18,281.45			0.2700	243.75	0.0000		49.36		GBP
VIPL Merchandise Rtn	23	4,497.96			1.2400	195.56	0.0000		55.77		GBP
VIPL Merchandise Rtn	2	180.35			0.0000	90.18	0.0500		0.10		GBP
MCCP	11	1,768.79			1.2400	160.80	0.0000		21.93		GBP
MCRC	45	10,139.65			1.2400	225.33	0.0000		125.73		GBP
MCRC Merchandise Rtn	3	172.32			0.0000	57.44	0.0500		0.15		GBP
MDUK	2	53.78			0.2700	26.89	0.0000		0.15		GBP
MC	43	10,655.73			1.2400	247.81	0.0000		132.13		GBP
MC Merchandise Rtn	1	134.32			0.0000	134.32	0.0500		0.05		GBP
MCBS	4	413.54			1.2400	103.39	0.0000		5.13		GBP
NON SECURE FEE	1	16.90			0.1000	16.90	0.0000		0.02		GBP
CHARGEBACKS	2	56.16			0.0000	28.08	18.0000		36.00		GBP
TOTAL									520.65		GBP

INTERCHANGE**OTHER CHARGES**

DESCRIPTION	JJ		KK		LL		CURRENCY
	ITEMS	AMOUNT	ITEMS	AMOUNT	FEE	AMOUNT	
MC UK & INTRA EU COMMERCIAL	14	2,182.33			34.04		GBP
VDC UK & INTRA EU COMMERCIAL	26	7,333.06			4.40		GBP
MC INTER	19	3,055.20			46.44		GBP
VDC INTER	16	1,192.16			14.07		GBP
VDC UK CONSUMER STANDARD	1	16.90			0.11		GBP
VISA ECOMM FEES DOM UK DR 0.0025%	1	16.90			0.01		GBP
MAE SCHEME FEE - UK 0.0160% & 0.0051	2	53.78			0.02		GBP
VDC SCHEME FEE - UK 0.0050% & 0.0049	101	25,614.51			1.77		GBP
VC SCHEME FEE - UK 0.0180% & 0.0049	51	9,967.10			2.04		GBP
MC SCHEME FEE - UK 0.0160% & 0.0051	103	23,284.35			4.26		GBP
TOTAL					107.16		GBP

CHARGEBACKS/REJECTS

DAY	ITEMS	AMOUNT
01-AUG-16	1	16.83
14-AUG-16	1	39.33

Note: As your invoice doesn't include charging information at transaction level, we also provide you with a free of charge monthly online report, showing this detail on the MasterCard and Visa transactions you took in the previous month. This report shows you the Headline Rate and ATF charges for your transactions as well as the interchange fee relating to each. 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 charged on this card type.

If you already use BusinessView, our online Management Information (MI) tool, this report will already be available to you in the report section.

If you use our eStatement service, please call us on 0345 702 3344* to add access to the Transaction Detail Report to your user details.

If you don't currently use our MI tools, you can register for your Transaction Detail Report by visiting our website at <https://businessviewglobal.com/UK> and filling in the required fields to login. You'll need the following information to hand:

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

Once the details have been completed and submitted, you'll receive two emails from noreply@mymerchinfo.com. Log into the site using the username and password provided in these emails and select BusinessView Lite, which is the free of charge Transaction Detail Report.

*Lines are open Monday to Friday, 9am - 6pm, excluding public holidays. To help us continually improve our service and in the interests of security, we may monitor and/or record your telephone calls with us. Any recordings remain our sole property. We also provide a Textphone service on 0345 602 4818.

PAGE 5 OF YOUR INVOICE

The last page of your invoice lists 'Other Fees' (for example tally rolls or monthly terminal rental fees) plus VAT and those items that don't incur VAT.


24. **VAT Applicable Fees** – reflects any items that incur VAT, for example, terminal rental.
25. **Non VAT Applicable Fees** – reflects any items that don't incur VAT, for example, authorisation calls.
26. **Authorisation Fees** – appear on your invoice as UK BASE 24. Dependent on the method of authorisation different rates are applicable:
 - electronic authorisation – online/automatic authorisation via your point of sale equipment
 - Interactive 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.

27. **MasterCard Authorisation 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.

28. **Messages** – we may use this section to keep you updated with any fraud alerts or important changes, for example, advising you when there are changes to your *Terms of Service*.


globalpayments

Page 5/5

OTHER FEES

VAT APPLICABLE FEES

CARD	CHARGE	DESCRIPTION	NUMBER	RATE	AMOUNT	CURRENCY
5284		Tally Rolls	20	0.65	13.00	GBP
4867		IWL280 CC	2	23.00	46.00	GBP
4737		GF SCN FEE	1	7.00	7.00	GBP
6311		BV LITE	1	00.00	0.00	GBP
TOTAL					NN 66.00	GBP
VAT					OO 13.20	GBP
SUB TOTAL INC VAT					PP 79.20	GBP

NON VAT APPLICABLE FEES

CARD	CHARGE	DESCRIPTION	NBR/AMT	RATE	AMOUNT	CURRENCY
VISA	2419	UK BASE24	175	000.0350	6.13	GBP
MC	2419	UK BASE24	133	000.0350	4.66	GBP
MC	2425	MC PIF	15,919.65	000.2500	39.80	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	-24.12	GBP
SUB TOTAL					QQ 31.51	GBP
TOTAL					RR 110.71	GBP

MESSAGES

[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

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.

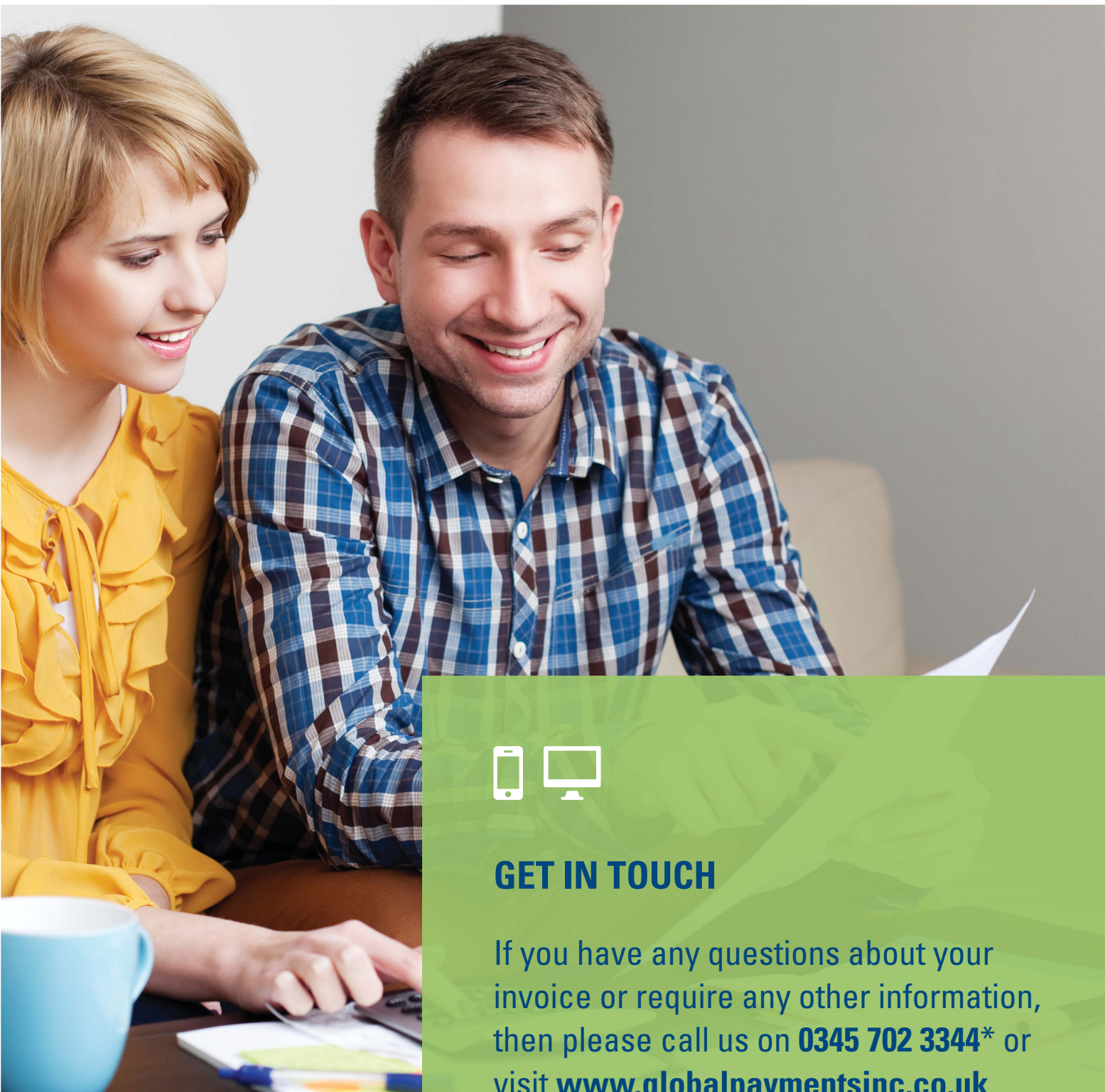
CARD TYPE ABBREVIATION TABLE

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

*Commercial Card Types

CHARGE TYPE TABLE

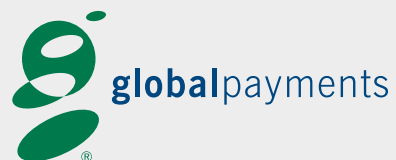
Charge Type	Description
MC UK & INTRA EU COMMERCIAL	MasterCard UK and EU Commercial Credit Card
DMC UK & INTRA EU COMMERCIAL	MasterCard UK and EU Commercial Debit Card
VC UK & INTRA EU COMMERCIAL	Visa UK and EU Commercial Credit Card
VDC UK & INTRA EU COMMERCIAL	Visa UK and EU Commercial Debit Card
MC 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



GET IN TOUCH

If you have any questions about your invoice or require any other information, then please call us on **0345 702 3344*** or visit **www.globalpaymentsinc.co.uk**.

*Lines are open Monday to Friday, 9am - 6pm, excluding public holidays. To help us continually improve our service and in the interests of security, we may monitor and/or record your telephone calls with us. Any recordings remain our sole property. We also provide a Textphone service on 0345 602 4818.

**Global Payments**

51 De Montfort Street
Leicester
LE1 7BB

Tel: 0345 702 3344

Textphone: 0345 602 4818

www.globalpaymentsinc.co.uk

Global Payments is HSBC's preferred supplier for card processing in the UK.

Global Payments is a trading name of GPUK LLP. GPUK LLP is authorised by the Financial Conduct Authority under the Payment Services Regulations 2009 (504290) for the provision of payment services.

GPUK LLP is a limited liability partnership registered in England number OC337146. Registered Office: 51, De Montfort Street, Leicester, LE1 7BB. The members are Global Payments U.K. Limited and Global Payments U.K. 2 Limited. Service of any documents relating to the business will be effective if served at the Registered Office.

© GPUK LLP. All rights reserved.

YIE 09/2016 | GP354