



DISCOVER NETWORK
 PO BOX 3016
 NEW ALBANY OH 43054

MERCHANT NUMBER 6011 0XXX X000 00X

DAILY DETAIL REPORT

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ACTIVITY ENDING 12/31/2003

ACTIVITY REPORT

Manage your account any time online. Much of your account information found on this statement can be accessed at the Merchant Account Center on Discovernetwork.com

#BWNBCRL 012546CN
 #XXXX00000X
 BUSINESS NAME
 789 ANY STREET
 CAPITAL CITY ST 00001-0000

Transaction Summary

TYPE	COUNT	AMOUNT
Sales Accepted	100	1,801.00
Returns Accepted	4	-100.00
Additional Settlement Activity		75.00
Chargebacks/Adjustments	54	-435.00
Processing Rejects	1	-1551.00
Batches Entered By Discover	7	700.00
Discount Activity		-44.57
Miscellaneous Fee Activity		-31.50

Settlement Activity

THE FOLLOWING ACTIVITY WAS SETTLED VIA *ELECTRONIC TRANSFER* TO: XYZ BANK ACCOUNT# XXXXXXXXXXXX

DATE SETTLED	MERCHANT OUTLET NUMBER	TYPE	AMOUNT SETTLED
01/01/04	60110XXX00000X	BATCHES:	2,401.00
		DISCOUNT:	-44.57
TOTAL AMOUNT SETTLED:			2,356.43

THE FOLLOWING ACTIVITY WAS SETTLED VIA *ELECTRONIC TRANSFER* TO: XYZ BANK ACCOUNT# XXXXXXXXXXXX

DATE SETTLED	MERCHANT OUTLET NUMBER	TYPE	AMOUNT SETTLED
01/01/04	60110XXX00000X	CB/ADJ:	-435.00
		FEES:	-31.50
TOTAL AMOUNT SETTLED:			-466.50

DAILY DETAIL REPORT

Additional Settlement Activity

THE FOLLOWING ACTIVITY WAS SETTLED VIA *ELECTRONIC TRANSFER* TO: **14**
XYZ BANK ACCOUNT# XXXXXXXXXX

15 EFFECTIVE DATE	16 TRANSACTION TYPE	17 AMOUNT
01/01/04	TERMINAL FEE REBATE	75.00
TOTAL AMOUNT SETTLED:		18 75.00

Batches Received

6011 0XXX X000 00X OUTLET EXAMPLE **19**

20 BATCH DATE	21 BATCH REF #	22 CARD BRAND	23 NUMBER OF ITEMS	24 TRAN TYPE	25 RECEIVED AMOUNT
12/31/03	00010528	DISCOVER	50	S/R	200.00
12/31/03	00010529	DISCOVER	54	S/R	1,501.00
12/31/03	00010529	DISCOVER	54	S/R	1,501.00
OUTLET TOTAL:					3,202.00

Discover Chargebacks & Adjustments

DIRECT ALL CHARGEBACK INQUIRIES TO: **1-800-347-2000** **26**

6011 0XXX X000 00X OUTLET EXAMPLE **27**

Card Number: XXXXXXXXXXXXXXXXXXXX **28**

29 TRAN DATE	30 REASON	31 AMOUNT
12/31/03	TRANSACTION EXCEEDS FLOOR LIMIT	-60.00
CASE#: 1234567898 32	OUTLET EXAMPLE ANY CITY ST REF PURCHASE #XS345654	
ORIGINAL DATE: 12/02/03	PREFIX: 33 ID: 002 33 TRAN ID: 454511523	

Card Number: XXXXXXXXXXXXXXXXXXXX

TRAN DATE	REASON	AMOUNT
12/31/03	TRANSACTION POSTED TO INCORRECT MERCHANT	-375.00
CASE#:	OUTLET EXAMPLE	
ORIGINAL DATE:	PREFIX: ID: TRAN ID:	
OUTLET TOTAL:		-435.00

Processing Rejects

6011 0XXX X000 00X OUTLET EXAMPLE **34**

35 BATCH DATE	36 BATCH REF#	37 BATCH AMOUNT	38 CARD BRAND	39 ITEM COUNT
12/31/03	00010529	1,501.00	DISCOVER CARD	54
Reject Reason: 40 DUPLICATE BATCH **ALL TRANSACTIONS IN BATCH REJECTED**				
REJECTED AMOUNT:				-1501.00

Processing Rejects Continued

BATCH DATE	BATCH REF#	BATCH AMOUNT	CARD NUMBER	
12/31/03	00010529	1,501.00	XXXXXXXXXXXXXXXXXX	41
Reject Reason: INVALID CARDMEMBER NUMBER				
PLEASE CORRECT AND RESUBMIT				
REJECTED AMOUNT:				42 -50.00
OUTLET TOTAL:				1551.00

Batches Entered By Discover

6011 0XXX X000 00X OUTLET EXAMPLE 43

EFFECTIVE DATE	44	45	TRANSACTION COUNT	46	BATCH AMOUNT
12/31/03			2		100.00
12/31/03			5		600.00
OUTLET TOTAL:					700.00

Discount Activity 47

Discover discount is calculated by multiplying gross sales volume by your discount rate. Gross sales volume equals sales, plus or minus any adjustments. Min and max values may apply.

6011 0XXX X000 00X OUTLET EXAMPLE

DATE	48	CARD	49	50	51	52
SETTLED		PRODUCT		GROSS SALES VOLUME	DISCOUNT RATE	DISCOUNT AMOUNT
12/31/03		CREDIT		750.35	0.02650	-19.88
12/31/03		CORPORATE		565.20	0.02650	-14.98
12/31/03		DEBIT		110.45	0.01260	-1.39
TOTAL:						-36.25

Discover Card processing fee is calculated by multiplying total number of Discover Card sales transactions by your processing fee rate 53

DATE	53	MERCHANT	54	55	56	57
SETTLED		OUTLET NUMBER		TRANSACTION COUNT	PROCESSING FEE RATE	PROCESSING FEE AMOUNT
12/31/03		60110XXX00000X		104	0.0800	-8.32
TOTAL:						-8.32

Miscellaneous Fees

SUBMISSION ERROR FEES ARE CHARGES FOR ERRORS IN YOUR HANDLING OF DISCOVER TRANSACTIONS THAT CREATE UNNECESSARY RISK OR EXPENSE FOR US. FOR MORE INFORMATION REGARDING THESE FEES, PLEASE SEE YOUR OPERATING REGULATIONS. **58**

DISCOVER NETWORK ALLOWS A CERTAIN TOLERANCE OF CVV ERRORS TO GIVE YOU AN OPPORTUNITY TO CORRECT YOUR POINT-OF-SALE PRACTICES. THE FOLLOWING CVV ERRORS WITH \$0.00 HAVE BEEN FORGIVEN.

6011 0XXX X000 00X OUTLET EXAMPLE

SUBMISSION ERROR FEES

TRAN 59 <u>DATE</u>	CARD 60 <u>NUMBER</u>	FEE 61 <u>DESCRIPTION</u>	TRAN 62 <u>AMOUNT</u>	FEE 63 <u>AMOUNT</u>
12/15/03	XXXXXXXXXXXXXXXXXX	VOICE USAGE	506.25	-0.50
12/05/03	XXXXXXXXXXXXXXXXXX	STALE TRANSACTION	13.56	-0.50
12/10/03	XXXXXXXXXXXXXXXXXX	STALE TRANSACTION	25.00	-0.50
12/06/03	XXXXXXXXXXXXXXXXXX	REQUIRED CVV MISSING OR INCOMPLETE	635.24	0.00
OUTLET TOTAL :				-1.50
TOTAL ITEMS:				4

NON QUALIFICATION AND GENERAL FEES

FEE DESCRIPTION 64	FEE AMOUNT	TAX 66	TOTAL 67
TERMINAL SUBSCRIPTION	20.00	0.00	-20.00
PRINTER SUBSCRIPTION	10.00	0.00	-10.00
OUTLET TOTAL:			-30.00

**THIS IS A STATEMENT OF YOUR ACCOUNT.
THE REPORTED ACTIVITY WILL BE REFLECTED IN YOUR SETTLEMENT.**

FOR SERVICE REQUESTS PLEASE CALL 1-800-347-2000

Daily Activity Report Explanation

The Daily Activity Report provides a detailed listing of activity for one Discover Network processing date.

The parts of the **Daily Activity Report** are:

Header Section

The Header Section provides the activity ending date of the daily detail report, merchant number and special messaging:

1	Discover Network Return Address	Used in the event your statement is returned to us by the Postal Service.
2	Daily or Monthly Label	Indicates the frequency of the report.
3	Activity Ending Date	Ending date of the activity.
4	Messaging Section	Provided to make you, the business, aware of special promotions or industry news.

Transaction Summary Section

The Transaction Summary Section provides a count (where applicable) and amount of each type of activity that will appear later in the report.

5	Type of Activity	This section identifies the type of activity (where applicable) that will appear later in the report.
6	Count for that Activity	This section provides a count (where applicable) of each type of activity that will appear later in the report.
7	Total Amount of that Activity	This section provides the amount (where applicable) of each type of activity that will appear later in the report.

Settlement Activity Section

The Settlement Activity Section provides destination media and banking information (ACH only), settlement amount by outlet, settlement content and exact amount that was settled.

8	Destination Media and Bank Information	This section identifies the method by which the activity was settled and the banking information (if applicable). Possible options for this area are: " 'Electronic Transfer', 'Fedwire', 'Check' or 'Invoice'."
9	Date Settled	This is the effective date of the settlement transaction. This date may or may not correspond to your bank statement, depending on when your bank posts electronic transactions.
10	Merchant Outlet Number	This is the merchant number where the transaction took place.
11	Type	This represents the type of transaction which occurred, for example: batch, discount, etc.
12	Amount Settled	This is the settlement amount for the outlet identified in number 10.
13	Total Amount Settled	This is the total amount settled. This amount should match the deposit Discover Network made to your bank account.

Additional Settlement Activity Section

The Additional Settlement Activity Section provides adjustments done by Discover Network on your behalf, destination media and banking information (ACH only), reason for adjustment and exact amount that was settled.

14	Destination Media and Bank Information	This section identifies the method by which the activity was settled and the banking information (if applicable). Possible options for this area are: " 'Electronic Transfer', 'Fedwire', 'Check,' or 'Invoice' ."
15	Effective Date	This is the effective date of the settlement transaction. This date may or may not correspond to your bank statement, depending on when your bank posts electronic transactions.
16	Transaction Type (Reason for Settlement)	This is a description of the transaction.

Additional Settlement Activity Section, Continued

17	Settlement Amount	This is the settlement amount.
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18	Total Amount Settled	This is the total amount settled. This amount should match the deposit Discover Network made to your bank account.
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Batches Received Section

The Batches Received Section provides the batches (Merchant submitted deposits) received by Discover Network, by outlet with all the detail and totaled by outlet.

19	Discover Merchant Name and Number	The name of the Discover Merchant and the merchant number.
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20	Batch Date	The date the batch was received.
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21	Batch Reference Number	This number refers to the batch (merchant submitted deposits), received by Discover Network.
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22	Card Brand	The card brand distinguishes the type of card used for the transaction: Discover® Card/MasterCard®/Visa®/American Express®/Diners Club®.
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23	Number of Items	This section indicates the number of sales/returns that are in the batch.
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24	Transaction Type	Transaction type identifies the type of transactions contained in the batch: S =Sales only, R =Returns only, C =Cash Advances only, S/R =Sales and Returns, C/R =Cash Advance Reversals.
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25	Received Amount	The net amount received for each item.
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Discover® Card Chargebacks and Adjustments Section

The Discover Card Chargebacks and Adjustments Section provides Chargebacks and Adjustments processed by Discover Network along with detail on the transaction.

26	Phone Number for Inquiries	This phone number is for all inquiries related to a Discover Card Chargeback.
27	Discover Merchant Name and Number	The name of the Discover Merchant and the merchant number.
28	Card Number	The Discover Cardmember Account number.
29	Transaction Date	The date settlement is impacted by the chargeback or adjustment.
30	Reason	The explanation for the chargeback or adjustment.
31	Amount	The amount of the chargeback or adjustment.
32	Case Number and Original Date	The case number for the chargeback and the original date of the transaction.
33	Additional Transaction Information	Additional information provided to identify the transaction.

Processing Rejects Section

The Processing Rejects Section provides the processing rejects by outlet. If the reject is at the detail level or batch level, detail will be provided.

34	Discover Merchant Name and Number	The name of the Discover Merchant and the merchant number.
35	Batch Date	The date of the batch.

Processing Rejects Section, Continued

36	Batch Reference Number	This number refers to the batch, (merchant submitted deposits), received by Discover Network.
37	Batch Amount	The actual amount of the batch.
38	Card Brand	Card Brand distinguishes the type of card used for the transaction: Discover [®] Card/MasterCard [®] /Visa [®] /American Express [®] /Diners Club [®] (provided for batch rejects only).
39	Item Count	The number of items rejected (provided for batch rejects only).
40	Reject Reason	The explanation for the reject.
41	Card Number	The Discover Cardmember Account number.
42	Rejected Amount	The dollar amount of the activity, which was rejected.

Batches Entered by Discover Card Section

The Batches Entered by Discover Card Section identifies a transaction batch entered by Discover Network on behalf of a merchant.

43	Discover Merchant Name and Number	The name of the Discover Merchant and the merchant number.
44	Batch Effective Date	This is the date the settlement is released. It should be reflected in the Settlement Activity section.
45	Transaction Count	The number of transactions in the batch.
46	Batch Amount	The net amount of the batch.

Discount Activity Section

The Discount Activity Section provides the Discount assessed with detail, by outlet.

47	Discount Calculation	This section explains how your discount was calculated.
48	Date Settled	The actual date that the transactions were settled.
49	Card Product	The type of Card Product used for the transaction (CREDIT, CORPORATE, DEBIT).
50	Gross Sales Volume*	Your gross sales volume (if applicable), which equals sales, plus or minus any adjustments.
51	Discount Rate*	Your discount rate (if applicable).
52	Discount Amount	Your actual discount amount (if applicable).
53	Per Transaction Fee Calculation	This explains how your processing fee was calculated (if applicable).
54	Merchant Outlet Number	This is the merchant number of the outlet that incurred the Per Transaction Fee.
55	Transaction Count	This is the number of transactions used to calculate the Per Transaction Fee (if applicable).
56	Processing Fee Rate	Your processing fee rate (if applicable).
57	Processing Fee Amount	Your actual processing fee amount (if applicable).

*In the example, Discount is calculated using Gross Sales Volume and Rate. If another method of calculation is used, those components will appear in this section.

Miscellaneous Fees Section

The Miscellaneous Fees Section provides the Fees charged with detail, by outlet.

Submission Error Fees

58	Submission Error Fees Description	This section defines Submission Error Fees (SEF).
59	Transaction Date	The date that settlement is impacted by the SEF.
60	Cardmember Number	This is the Cardmember number of the transaction that the SEF was charged on.
61	Fee Description	This is the SEF description. It could be one of the following descriptions: Voice Usage, Stale Transaction, Required CVV Missing or Incomplete, Required CID missing or incomplete.
62	Transaction Amount	The transaction amount the SEF was charged on.
63	Fee Amount	The amount of the SEF charged to the merchant.

Non-Qualification and General Fees

64	Fee Description	The reason for the fee.
65	Fee Amount	The actual amount of the fee.
66	Tax	The amount of tax (if applicable).
67	Total	The total amount of the fee.
