

**RFP #17-01 Online Payment Services for Utility Accounts
City of Escondido
Responses to Submitted Questions**

1. Do you have payment consolidation through Fiserv or any other service today (electronic deposits in lieu of paper checks coming from Bank Bill Pay services such as BofA and Wells Fargo)?

No

2. What is your average walk in payment volume?

Varies heavily depending on the day of the week and the bill cycle that is due. We bill weekly and also process door hangers and shut offs once a week. Walk in volume goes up Mondays and Tuesday and declines as the week goes on. Volume can be anywhere from \$25,000 to \$350,000

3. What is the average bill amount for residential customers?

Approximately \$130 - \$150

4. It appears that the City absorbs the cost of merchant processing today – please confirm this is the case.

Correct

5. Please provide averages for the following:

- a. # of customers enrolled in Auto Pay:

The Velocity site does not provide this information. When we previously processed our own payments, we had approximately 4,000 customers on automatic payment (ACH only—we did not offer credit card automatic payments at that time).

- b. Total # of Credit card transactions monthly: **4,000 – 4,500**

- c. Total # of ACH transactions monthly: **4,000 – 4,500**

- d. # of customers enrolled in Paperless billing: **Not currently an option for customers**

6. What type of services are being billed for non-water accounts? Is non-water billed on a separate invoice for customers with both water and non-water? Does non-water have a unique account number or same as the water services?

Cycle 03 accounts receive water service from another agency (Rincon Del Diablo Municipal Water District) but receive sewer and trash service through the City of Escondido. These customers will not have accounts with both water and non-water. Each premise has one unique account number.

7. What type of integration does the City have with Velocity today, batch file or web services?

Batch File

8. Can your customers view multiple accounts with one log in through Velocity today?

Customers are supposed to have this capability but not sure how successful this is currently.

9. Do you have a pay-by-phone IVR through Velocity today?

Yes, approximately 2,000 payments each month

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10. What is the average bill amount for commercial and residential customers?

Residential: \$130 - \$150

Commercial varies greatly, from \$70 - \$2,000; the average is approximately \$150

11. How many commercial accounts? **2,000 (estimate)**

12. How many residential accounts? **27,000 (estimate)**

13. Can you provide the last three months of merchant processing statements from Bank of America?

Three months of merchant statements are included below

- If not, can you provide a breakdown of debit vs. credit payments per month?

3,500 credit card and 3,000 debit card

- How many e-checks do you receive per month? **4,000 – 4,500**

14. Do you take over the counter payments? **Yes**

- How many POS devices do you have today? **1 terminal at the counter**

- Are they EMV? **Yes**

15. How many customers use E-Bill today?

This is not currently an option for customers

16. Do you want the bid to contain both absorbed (City pays fees) and Convenience fee program (customer pays fees) pricing?

The City currently absorbs all fees associated with online payments but City Council may choose to have customers pay a convenience in the future. Please include the fee structure the City will pay as well as an overview of the Convenience Fee program.

17. How many lockbox payments do you receive today (customers who mail in their bills)?

8,500 – 10,000 per month

18. Do your customer service representatives take payments over the phone? **No**

19. Will the City be absorbing payment interchange on behalf of customers, or is the preference to assess a convenience fee?

The City currently absorbs all fees associated with online payments but City Council may choose to have customers pay a convenience in the future. Please give an overview of how the price structure would change if a convenience fee was assessed to customers.

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20. How will the City provide billing statements for presentment online? Will a PDF copy of the bill be provided, or will the vendor be required to convert CIS billing data into a presentable statement?

The City would prefer that the vendor be capable of converting the CIS billing data into a presentable statement or the vendor should have the ability to present the same billing information online (ie, breakdown of charges by Water, Wastewater, and Trash, the service period, usage/consumption, etc).

Currently the City's mailing vendor creates a PDF of the bill for posting on the City's website.

21. Can some examples of "processor" and "financial institution" changes be provided in reference to item #13 in the Scope of Work? Is the City seeking to be able to choose a specific gateway or just settlement platform?

If the City were to select a different bank for financial services in the future, ideally we would want a smooth transition with little to no downtime for the payment website. We do not require to choose a specific gateway; we will review all options.

22. Given the item #13 in the Scope of Work, does this RFP allow for a payment application provider to propose services and subcontract/refer the City to a payment gateway that is compatible with the City's chosen Financial Institution? Or will this be deemed non-responsive?

We will review all proposed subcontractors; this is not deemed non-responsive. Please be sure to provide the requested information for all subcontractors / 3rd parties under "Background and Experience" on page 5 of the RFP.

23. Is the City seeking only a bill payment portal -or- a customer self-service site that includes bill payment?

A Bill Payment portal

- a. Is the City desiring a self-service site with the ability for bill payment (i.e. the site integrates with the City's CIS to show balance, consumption history, payment history, allows customer to enroll in e-billing, recurring payments, etc.)

Yes - a self-service website to present billing charges and accept customer utility billing payments. Ideally the services provided would include e-billing and electronic notifications to the customer.

- b. Is the City seeking a Single Sign On integration from an existing site to the bill payment portal?

No, a path from the City's website, www.escondido.org, that links to the payment portal.

24. Does the City plan on continuing to store/serve the .pdf images of the bills or are you open to the Bidder retaining these images?

The City would be open to the bidder retaining these images.

- a. If the City is storing the images, is there a web service to 'pop' the bill if the customer desires to view the bill image before paying?

The City does not currently provide this service.

- b. Does the end customer access the .pdf bill images from the City's hosted site or from the bill payment site?

Preferably from the bill payment site

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25. We see that there are 29,800 bills per month – but how many images/pages are there on a monthly basis?

The average bill is two pages so there are probably about 60,000 pages created each month

26. Will there be a need to migrate existing customer credentials (user-id/password) from your current site to the new bill payment site?

We would prefer that customers start from scratch; our history with trying to migrate existing credentials has not been successful.

a. If so – how many enrolled customers do you have today?

We do not have this information available; a rough estimate would be between 8,000 – 10,000

27. Does the City currently charge a convenience fee for on-line payments?

No, not at this time but may be a requirement in the future.

a. If so – can you share the current fee amount? **N/A**

28. Can the City provide the break-out of payments between Credit Card and ACH?

a. Total # of Credit card transactions monthly: **4,000 – 4,500**

b. Total # of ACH transactions monthly: **4,000 – 4,500**

29. What is the average ticket (bill) for the utility service?

Approximately \$130 - \$150

30. Is the customer paying a convenience fee or is Escondido absorbing the cost of taking a card payment?

The City currently absorbs all fees associated with online payments but City Council may choose to have customers pay a convenience in the future. Please give an overview of how the price structure would change if a convenience fee was assessed to customers.

31. If charging a convenience fee, what is that fee? – is it a flat fee, a % of the payment.

See response above.

32. Are you charging a similar or different fee for ACH?

The City currently absorbs all fees associated with online payments but City Council may choose to have customers pay a convenience in the future. Please give an overview of how the price structure would change if a convenience fee was assessed to customers.

33. Is the city of Escondido contractually obligated to use a certain payment processor? **No**

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34. What software system (customer information system – CIS) are you currently using?

Oracle Utilities Customer Care and Billing V2.5.0.1.0

35. Does the city have any applications that need integration? **No**

36. Does the city want real-time integration or a daily flat file?

The City will consider both options.

37. On page 4 of the RFP, question #13. Would the city be amenable to a modification of the language?

If the City were to select a different bank for financial services in the future, ideally we would want a smooth transition with little to no downtime for the payment website. The phrase “select or change processors” can be eliminated from the proposal requirements.

38. What systems would we need to integrate with to support the City?

The City currently uses Oracle Utilities Customer Care and Billing V2.5.0.1.0 but the website would not need to integrate directly with the system. The ability to read a daily flat file is required.

39. Can the City provide current IVR vendor?

Velocity Payment System by Govolution

40. Would the City consider a live call center as a payment channel?

This is probably not something the City would be interested in. Most phone calls result in additional billing questions regarding rate calculations, billed usage, meter read schedules, etc. We would not be providing the best customer service if we needed to transfer customers back and forth between a payment center and the City. And it wouldn't make sense to train call center staff on these topics when the City has its own staff to answer calls.

41. Can the City provide current processing vendor for each of the payment channels (web, POS, IVR, etc.)?

The City's current financial institution and merchant services agreement is with Bank of America. The payment website and IVR services are provided by Velocity Payment System through Bank of America. The credit card terminals are provided by Bank of America merchant services.

42. Can the City provide transaction history by payment type (cash vs. credit vs. ACH)?

See Table on Page 7 for volume information.

43. Can the City provide transaction volume by card type (Amex, Visa, MasterCard, etc.)?

Three months of merchant statements are provided. The city does not accept American Express.

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44. Can the City provide transaction history by payment channel (web, POS, etc.)?

See Table on Page 7 for annual payment volume estimates

45. Can the City provide their current pricing structure?

The City currently absorbs all fees associated with online payments but City Council may choose to have customers pay a convenience fee in the future. Please give an overview of how the price structure would change if a convenience fee was assessed to customers.

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1.	Number of Transactions / Year (#) in aggregate, collected for all payment channels and methods combined (e.g., in person, mail, electronic payment channels, check, cash, ACH card, etc.)? Approximately 400,000				
2.	Value of Payments / Year (\$) in aggregate, collected for all payment channels and methods combined (e.g., in person, mail, electronic payment channels, check, cash, ACH card, etc.)? In FY2016: \$47.1 million in water, \$26.0 million in wastewater, \$6.4 million in trash. Approximately \$80 million total				
3.	How many (if any) invoice/bill/statement images (*.pdf) will be submitted for electronic presentation per year. Approximately 400,000 bills – most are at least 2 pages so at least 800,000 pages/images				
4.	How many (if any) Point of Sale Card Terminals will be required on site? None, the City can continue to use the current terminal onsite				
5.	For this specific application:	Credit / Debit Card		ACH	
	What funding model is desired? - A) Funded by City, OR - B) Funded by Payer via Convenience Fees	The City currently absorbs all fees associated with online payments but City Council may choose to have customers pay a convenience fee in the future. Please give an overview of how the price structure would change if a convenience fee was assessed to customers.			
	Annual Electronic Payment Volume	#	\$	#	\$
	Standard Payments (Web, Client CSR, Recurring, API)	48,000	\$9,600,000	52,000	\$10,100,000
	IVR Payments (Automated Phone)	22,000	\$3,500,000	3,200	\$500,000
	On-Site Point of Sale Card Payments	84,000	\$12,500,000		
6.	What is the average payment amount per transaction? \$150 - \$200				
7.	Is the intent to have all payments funded by the payer through the use of Convenience Fees? No, not at this time but may be a requirement in the future.				

Merchant Services

PO Box 18568
Austin, TX 78760-8568

YOUR CARD PROCESSING STATEMENT

000186/000010/738791/B3P0043CPIN003/0319/0001/005033 000 01 000000

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THIS IS NOT A BILL

Statement Period	12/01/16 - 12/31/16
Merchant Number	██████████-██████████-██████████-██████████
Customer Service	Website - BusinessTrack.com Phone - 1-800-430-7161

Summary An overview of account activity for the statement period.
Fees charged for December activity will appear on January statement.

Page 4	Total Amount Submitted	\$1,307,355.82
	Third Party Transactions	0.00
	Chargebacks/Reversals	0.00
	Adjustments	0.00
	Fees Charged*	-\$16,522.30

Total Amount Funded to Your Bank **\$1,290,833.52**

See page 2 for Key Definition of Terms
*Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

YOUR CARD PROCESSING STATEMENT

Merchant Number **884028100507022**
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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 Statement Period 12/01/16 - 12/31/16

(Total Sales You Submitted - Refunds = Total Amount You Submitted)

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$286.57	1,276	\$365,666.62	0	0.00	1,276	\$365,666.62
Visa	\$199.98	4,711	\$942,059.38	2	\$370.18	4,709	\$941,689.20
Discover	0.00	0	0.00	0	0.00	0	0.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		5,987	\$1,307,726.00	2	\$370.18	5,985	\$1,307,355.82

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
12/01/16		\$39,779.79	0.00	0.00	0.00	0.00		\$39,779.79
12/02/16		\$40,422.97	0.00	0.00	0.00	-\$16,522.30		\$23,900.67
12/03/16		\$28,810.78	0.00	0.00	0.00	0.00		\$28,810.78
12/04/16		\$84,696.84	0.00	0.00	0.00	0.00		\$84,696.84
12/05/16		\$11,039.29	0.00	0.00	0.00	0.00		\$11,039.29
12/06/16		\$66,671.84	0.00	0.00	0.00	0.00		\$66,671.84
12/07/16		\$46,258.94	0.00	0.00	0.00	0.00		\$46,258.94
12/08/16		\$33,262.67	0.00	0.00	0.00	0.00		\$33,262.67
12/09/16		\$32,981.15	0.00	0.00	0.00	0.00		\$32,981.15
12/10/16		\$39,468.73	0.00	0.00	0.00	0.00		\$39,468.73
12/11/16		\$94,692.53	0.00	0.00	0.00	0.00		\$94,692.53
12/12/16		\$10,918.73	0.00	0.00	0.00	0.00		\$10,918.73
12/13/16		\$57,226.18	0.00	0.00	0.00	0.00		\$57,226.18
12/14/16		\$51,529.08	0.00	0.00	0.00	0.00		\$51,529.08
12/15/16		\$46,969.84	0.00	0.00	0.00	0.00		\$46,969.84
12/16/16		\$25,310.73	0.00	0.00	0.00	0.00		\$25,310.73
12/17/16		\$31,491.80	0.00	0.00	0.00	0.00		\$31,491.80
12/18/16		\$11,793.26	0.00	0.00	0.00	0.00		\$11,793.26
12/19/16		\$7,812.25	0.00	0.00	0.00	0.00		\$7,812.25
12/20/16		\$73,782.18	0.00	0.00	0.00	0.00		\$73,782.18
12/21/16		\$70,085.74	0.00	0.00	0.00	0.00		\$70,085.74
12/22/16		\$45,650.34	0.00	0.00	0.00	0.00		\$45,650.34
12/23/16		\$32,790.80	0.00	0.00	0.00	0.00		\$32,790.80
12/24/16		\$28,488.08	0.00	0.00	0.00	0.00		\$28,488.08
12/25/16		\$12,300.85	0.00	0.00	0.00	0.00		\$12,300.85
12/26/16		\$5,526.74	0.00	0.00	0.00	0.00		\$5,526.74
12/27/16		\$51,892.29	0.00	0.00	0.00	0.00		\$51,892.29
12/28/16		\$37,187.21	0.00	0.00	0.00	0.00		\$37,187.21
12/29/16		\$60,815.93	0.00	0.00	0.00	0.00		\$60,815.93
12/30/16		\$59,767.19	0.00	0.00	0.00	0.00		\$59,767.19
12/31/16		\$67,931.07	0.00	0.00	0.00	0.00		\$67,931.07
Total		\$1,307,355.82	0.00	0.00	0.00	-\$16,522.30		\$1,290,833.52

*Certain fees and charges may relate to a prior period

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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 Statement Period 12/01/16 - 12/31/16

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
11/30/16	091994301916	\$10,403.19	\$14,896.03	0.00	0.00	0.00	\$25,299.22
11/30/16	091994301917	\$2,079.59	\$12,400.98	0.00	0.00	0.00	\$14,480.57
12/01/16	091994011918	\$16,665.42	\$12,845.14	0.00	0.00	0.00	\$29,510.56
12/01/16	091994011919	\$1,872.11	\$9,040.30	0.00	0.00	0.00	\$10,912.41
12/02/16	091994021920	\$4,804.50	\$10,163.85	0.00	0.00	0.00	\$14,968.35
12/02/16	091994021921	\$2,275.93	\$11,566.50	0.00	0.00	0.00	\$13,842.43
12/03/16	091994031922	\$15,627.12	\$64,636.87	0.00	0.00	0.00	\$80,263.99
12/03/16	091994031923	\$1,861.69	\$2,571.16	0.00	0.00	0.00	\$4,432.85
12/04/16	091994041924	\$2,730.50	\$6,116.28	0.00	0.00	0.00	\$8,846.78
12/04/16	091994041925	\$67.31	\$2,125.20	0.00	0.00	0.00	\$2,192.51
12/05/16	091994051926	\$33,070.76	\$15,664.75	0.00	0.00	0.00	\$48,735.51
12/05/16	091994051927	\$3,257.66	\$14,678.67	0.00	0.00	0.00	\$17,936.33
12/06/16	091994061928	\$14,235.19	\$14,148.48	0.00	0.00	0.00	\$28,383.67
12/06/16	091994061929	\$2,887.12	\$14,988.15	0.00	0.00	0.00	\$17,875.27
12/07/16	091994071930	\$8,374.36	\$12,819.70	0.00	0.00	0.00	\$21,194.06
12/07/16	091994071931	\$1,728.48	\$10,340.13	0.00	0.00	0.00	\$12,068.61
12/08/16	091994081932	\$10,166.50	\$13,622.08	0.00	0.00	0.00	\$23,788.58
12/08/16	091994081933	\$1,904.64	\$7,287.93	0.00	0.00	0.00	\$9,192.57
12/09/16	091994091934	\$17,723.49	\$12,586.72	0.00	0.00	0.00	\$30,310.21
12/09/16	091994091935	\$2,273.87	\$6,884.65	0.00	0.00	0.00	\$9,158.52
12/10/16	091994101936	\$13,272.99	\$77,807.37	0.00	0.00	0.00	\$91,080.36
12/10/16	091994101937	\$701.15	\$2,911.02	0.00	0.00	0.00	\$3,612.17
12/11/16	091994111938	\$873.20	\$6,776.36	0.00	0.00	0.00	\$7,649.56
12/11/16	091994111939	\$481.14	\$2,788.03	0.00	0.00	0.00	\$3,269.17
12/12/16	091994121940	\$4,690.43	\$43,639.24	0.00	0.00	0.00	\$48,329.67
12/12/16	091994121941	\$1,343.51	\$7,553.00	0.00	0.00	0.00	\$8,896.51
12/13/16	091994131942	\$25,012.04	\$12,094.64	0.00	0.00	0.00	\$37,106.68
12/13/16	091994131943	\$1,976.47	\$12,445.93	0.00	0.00	0.00	\$14,422.40
12/14/16	091994141944	\$4,964.72	\$32,228.28	0.00	0.00	0.00	\$37,193.00
12/14/16	091994141945	\$1,673.89	\$8,102.95	0.00	0.00	0.00	\$9,776.84
12/15/16	091994151946	\$4,806.62	\$12,011.57	0.00	0.00	0.00	\$16,818.19
12/15/16	091994151947	\$1,272.98	\$7,219.56	0.00	0.00	0.00	\$8,492.54
12/16/16	091994161948	\$6,783.00	\$14,182.91	0.00	0.00	0.00	\$20,965.91
12/16/16	091994161949	\$1,912.63	\$8,613.26	0.00	0.00	0.00	\$10,525.89
12/17/16	091994171950	\$1,571.94	\$6,215.49	0.00	0.00	0.00	\$7,787.43
12/17/16	091994171951	\$518.26	\$3,487.57	0.00	0.00	0.00	\$4,005.83
12/18/16	091994181952	\$1,294.03	\$4,458.21	0.00	0.00	0.00	\$5,752.24
12/18/16	091994181953	\$140.44	\$1,919.57	0.00	0.00	0.00	\$2,060.01
12/19/16	091994191954	\$16,115.58	\$49,459.98	0.00	0.00	0.00	\$65,575.56
12/19/16	091994191955	\$753.83	\$7,452.79	0.00	0.00	0.00	\$8,206.62
12/20/16	091994201956	\$34,897.21	\$23,086.90	0.00	0.00	0.00	\$57,984.11
12/20/16	091994201957	\$1,807.42	\$10,294.21	0.00	0.00	0.00	\$12,101.63
12/21/16	091994211958	\$5,053.20	\$27,819.01	0.00	0.00	0.00	\$32,872.21
12/21/16	091994211959	\$1,399.98	\$11,378.15	0.00	0.00	0.00	\$12,778.13
12/22/16	091994221960	\$6,169.68	\$15,730.15	0.00	0.00	0.00	\$21,899.83

YOUR CARD PROCESSING STATEMENT

Merchant Number **██████████**
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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 Statement Period 12/01/16 - 12/31/16

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	12/31/16	VI-UTILITY (DB)	-300.95
INTERCHANGE	12/31/16	MC-INT SPR PREM STANDARD(US)	-6.44
INTERCHANGE	12/31/16	MC-COM DATA RATE I FLT NFUEL	-3622.52
INTERCHANGE	12/31/16	MC-BUS LEVEL 3 UTILITIES	-13.50
INTERCHANGE	12/31/16	MC-BUS LEVEL 4 UTILITIES	-16.50
INTERCHANGE	12/31/16	MC-REG INCENT FRF ADJ POS (DB)	-63.66
INTERCHANGE	12/31/16	MC-REGULATED FRD ADJ COMM (DB)	-1.51
INTERCHANGE	12/31/16	MC-REG NON INCENT FRD ADJ (DB)	-0.22
INTERCHANGE	12/31/16	MC-UTILITY PREPAID	-7.80
INTERCHANGE	12/31/16	MC-UTILITY CREDIT	-40.30
INTERCHANGE	12/31/16	MC-WORLD UTILITY	-72.80
INTERCHANGE	12/31/16	MC-WORLD ELITE UTILITIES	-150.00
INTERCHANGE	12/31/16	MC-CORP DATA RATE I (US) PUR	-4.80
INTERCHANGE	12/31/16	MC-CORP DATA RATE I (US) BUS	-0.41
INTERCHANGE	12/31/16	MC-COMML UTILITIES BUS	-45.00
INTERCHANGE	12/31/16	MC-BUS LEVEL 2 UTILITIES	-13.50
INTERCHANGE	12/31/16	MC-ENHANCED UTILITIES	-81.90
INTERCHANGE	12/31/16	MC-HIGH VAL UTILITIES	-8.25
INTERCHANGE	12/31/16	MC-UTILITY (DB)	-153.90
TOTAL INTERCHANGE			-10632.70
SERVICE	12/31/16	VI BASE II SYSTEM FILE FEE 4,713 TRANSACTIONS AT .001800	-8.48
SERVICE	12/31/16	VI BASE II CROUCHER FEE DB/PP 2 TRANSACTIONS AT .015500	-0.03
SERVICE	12/31/16	MASTERCARD SALES TRANS FEE 1,276 TRANSACTIONS AT .100000	-127.60
SERVICE	12/31/16	VISA SALES TRANS FEE 4,711 TRANSACTIONS AT .100000	-471.10
SERVICE	12/31/16	MASTERCARD SALES DISCOUNT .004500 DISC RATE TIMES \$365,666.62	-1645.50
SERVICE	12/31/16	VISA SALES DISCOUNT .004500 DISC RATE TIMES \$942,059.38	-4239.27
SERVICE	12/31/16	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$365,666.62	-25.96
TOTAL SERVICE			-6517.94
GRAND TOTAL			-17,639.54

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
MASTERCARD NONDEBIT								
MC-INT SPR PREM STANDARD(US)	227.39	0	1	0	2.83		6.44	
MC-COM DATA RATE I FLT NFUEL	136,208.20	37	130	10	2.65	0.100	3,622.52	
MC-BUS LEVEL 3 UTILITIES	11,440.20	3	9	1	0.00	1.500	13.50	
MC-BUS LEVEL 4 UTILITIES	3,323.70	1	11	1	0.00	1.500	16.50	
MC-UTILITY CREDIT	9,559.89	3	62	5	0.00	0.650	40.30	
MC-WORLD UTILITY	16,453.43	4	112	9	0.00	0.650	72.80	
MC-WORLD ELITE UTILITIES	72,284.99	20	200	16	0.00	0.750	150.00	
MC-CORP DATA RATE I (US) PUR	177.22	0	1	0	2.65	0.100	4.80	
MC-CORP DATA RATE I (US) BUS	11.57	0	1	0	2.65	0.100	0.41	

YOUR CARD PROCESSING STATEMENT

Merchant Number **4884028188807222**
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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 Statement Period 12/01/16 - 12/31/16

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
12/22/16	091994221961	\$2,301.11	\$8,589.86	0.00	0.00	0.00	\$10,890.97
12/23/16	091994231962	\$5,701.87	\$13,461.25	0.00	0.00	0.00	\$19,163.12
12/23/16	091994231963	\$1,390.18	\$7,934.78	0.00	0.00	0.00	\$9,324.96
12/24/16	091994241964	\$2,483.47	\$5,007.25	0.00	0.00	0.00	\$7,490.72
12/24/16	091994241965	\$568.60	\$4,241.53	0.00	0.00	0.00	\$4,810.13
12/25/16	091994251966	\$702.69	\$3,180.45	0.00	0.00	0.00	\$3,883.14
12/25/16	091994251967	\$665.12	\$978.48	0.00	0.00	0.00	\$1,643.60
12/26/16	091994261968	\$9,185.02	\$37,216.38	0.00	0.00	0.00	\$46,401.40
12/26/16	091994261969	\$1,109.47	\$4,381.42	0.00	0.00	0.00	\$5,490.89
12/27/16	091994271970	\$15,784.00	\$9,881.40	0.00	0.00	0.00	\$25,665.40
12/27/16	091994271971	\$2,235.96	\$9,285.85	0.00	0.00	0.00	\$11,521.81
12/28/16	091994281972	\$3,732.96	\$44,844.54	0.00	0.00	0.00	\$48,577.50
12/28/16	091994281973	\$3,502.08	\$8,736.35	0.00	0.00	0.00	\$12,238.43
12/29/16	091994291974	\$3,877.98	\$40,576.54	0.00	0.00	0.00	\$44,454.52
12/29/16	091994291975	\$2,640.99	\$12,671.68	0.00	0.00	0.00	\$15,312.67
12/30/16	091994301976	\$14,212.33	\$33,979.92	0.00	0.00	0.00	\$48,192.25
12/30/16	091994301977	\$2,077.02	\$17,661.80	0.00	0.00	0.00	\$19,738.82
Sub Totals		\$365,666.62	\$941,689.20	0.00	0.00	0.00	\$1,307,355.82
Total							\$1,307,355.82

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	12/31/16	VISA NETWORK FEE CNP 2-08	-341.23
FEE	12/31/16	VISA INTL SERVICE FEE - BASE 1 TRANS TOTALING \$148.18	-1.19
FEE	12/31/16	DIGITAL ENABLEMENT FEE .000100 X 1,234 TRNS \$356,044.27	-35.60
FEE	12/31/16	US CROSS BORDER FEE 1 TRANS TOTALING \$227.39	-1.36
FEE	12/31/16	MC NETWORK ACCESS AUTH FEE 1,319 TRANSACTIONS AT .019500	-25.72
FEE	12/31/16	ACQUIRER PROCESSOR FEE CREDIT 2,058 TRANSACTIONS AT .019500	-40.13
FEE	12/31/16	ACQUIRER PROCESSOR FEE DB/PP 2,769 TRANSACTIONS AT .015500	-42.92
FEE	12/31/16	MC CVC2 TRANSACTION FEE 300 TRANSACTIONS AT .002500	-0.75
TOTAL FEES			-488.90
INTERCHANGE	12/31/16	MC ASSESSMNT TRAN AMT >=\$1K .000200 X 44 TRNS \$155,027.54	-31.01
INTERCHANGE	12/31/16	VISA ASSESSMENT FEE CR .001300 TIMES \$537,173.54	-698.33
INTERCHANGE	12/31/16	MASTERCARD ASSESSMENT FEE .001200 TIMES \$365,666.62	-438.80
INTERCHANGE	12/31/16	VISA ASSESSMENT FEE DB .001300 TIMES \$404,885.84	-526.35
INTERCHANGE	12/31/16	VI-US REGULATED (DB)	-613.51
INTERCHANGE	12/31/16	VI-US REGULATED COMM (DB)	-45.35
INTERCHANGE	12/31/16	VI-BUSINESS CARD UTILITY	-201.00
INTERCHANGE	12/31/16	VI-UTILITY CR	-1385.25
INTERCHANGE	12/31/16	VI-INTREG STANDARD (US)	-3.04
INTERCHANGE	12/31/16	VI-PURCHASING CARD CNP	-2075.60
INTERCHANGE	12/31/16	VI-UTILITY BUSINESS (DB/PP)	-10.50



YOUR CARD PROCESSING STATEMENT

Merchant Number **43012200000000000000**
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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 Statement Period 12/01/16 - 12/31/16

PENDING INTERCHANGE CHARGES								
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges
MC-COMML UTILITIES BUS	5,882.05	2	30	2	0.00	1.500	45.00	
MC-BUS LEVEL 2 UTILITIES	3,275.30	1	9	1	0.00	1.500	13.50	
MC-ENHANCED UTILITIES	16,929.39	5	126	10	0.00	0.650	81.90	
MC-HIGH VAL UTILITIES	3,857.78	1	11	1	0.00	0.750	8.25	
MASTERCARD NONDEBIT TOTAL	279,631.11		703					4,075.92
MASTERCARD DEBIT								
MC-REG INCENT FRF ADJ POS (DB)	33,605.98	9	213	17	0.05	0.220	63.66	
MC-REGULATED FRD ADJ COMM (DB)	811.35	0	5	0	0.05	0.220	1.51	
MC-REG NON INCENT FRD ADJ (DB)	1.50	0	1	0	0.05	0.220	0.22	
MC-UTILITY PREPAID	1,521.57	0	12	1	0.00	0.650	7.80	
MC-UTILITY (DB)	50,095.11	14	342	27	0.00	0.450	153.90	
MASTERCARD DEBIT TOTAL	86,035.51		573					227.09
VISA NONDEBIT								
VI-BUSINESS CARD UTILITY	56,384.79	6	134	3	0.00	1.500	201.00	
VI-UTILITY CR	402,436.95	43	1847	39	0.00	0.750	1,385.25	
VI-INTREG STANDARD (US)	148.18	0	1	0	2.05		3.04	
VI-PURCHASING CARD CNP	78,203.62	8	32	1	2.65	0.100	2,075.60	
VISA NONDEBIT TOTAL	537,173.54		2014					3,664.89
VISA DEBIT								
VI-US REGULATED (DB)	309,608.28	33	2085	44	0.05	0.220	613.51	
VI-US REGULATED COMM (DB)	28,212.84	3	142	3	0.05	0.220	45.35	
VI-UTILITY BUSINESS (DB/PP)	1,547.93	0	7	0	0.00	1.500	10.50	
VI-UTILITY (DB)	65,516.79	7	463	10	0.00	0.650	300.95	
VISA DEBIT TOTAL	404,885.84		2697					970.31
Total	1,307,726.00		5987					8,938.21

See www.BusinessTrack.com to review details of your statement.

Merchant Services

PO Box 18568
Austin, TX 78760-8568

YOUR CARD PROCESSING STATEMENT

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Page 1 of 7	THIS IS NOT A BILL
Statement Period	01/01/17 - 01/31/17
Merchant Number	100100010000070000
Customer Service	Website - BusinessTrack.com Phone - 1-800-430-7161



SUMMARY An overview of account activity for the statement period
 Fees charged for January activity will appear on February statement

Page 4	Total Amount Submitted	\$1,084,182.57
	Third Party Transactions	0.00
	Chargebacks/Reversals	-\$273.02
	Adjustments	0.00
	Fees Charged*	-\$17,639.54

Total Amount Funded to Your Bank \$1,066,270.01

See page 2 for Key Definition of Terms
*Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

YOUR CARD PROCESSING STATEMENT

Merchant Number XXXXXXXXXX
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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Statement Period 01/01/17 - 01/31/17

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
12/31/16	091994311978	\$2,789.72	\$8,284.13	0.00	0.00	0.00	\$11,073.85
12/31/16	091994311979	\$1,430.71	\$7,016.84	0.00	0.00	0.00	\$8,447.55
01/01/17	091994011980	\$632.48	\$4,604.50	0.00	0.00	0.00	\$5,236.98
01/01/17	091994011981	\$292.44	\$3,517.44	0.00	0.00	0.00	\$3,809.88
01/02/17	091994021982	\$19,503.21	\$45,308.42	0.00	0.00	0.00	\$64,811.63
01/02/17	091994021983	\$1,007.53	\$5,475.27	0.00	0.00	0.00	\$6,482.80
01/03/17	091994031984	\$6,448.46	\$19,735.19	0.00	0.00	0.00	\$26,183.65
01/03/17	091994031985	\$3,998.17	\$13,036.58	0.00	0.00	0.00	\$17,034.75
01/04/17	091994041986	\$2,742.34	\$10,239.99	0.00	0.00	0.00	\$12,982.33
01/04/17	091994041987	\$2,471.56	\$10,289.80	0.00	0.00	0.00	\$12,761.36
01/05/17	091994051988	\$31,229.12	\$17,651.00	0.00	0.00	0.00	\$48,880.12
01/05/17	091994051989	\$3,708.97	\$10,801.04	0.00	0.00	0.00	\$14,510.01
01/06/17	091994061990	\$8,529.67	\$10,879.71	0.00	0.00	0.00	\$19,409.38
01/06/17	091994061991	\$2,009.87	\$11,286.77	0.00	0.00	0.00	\$13,296.64
01/07/17	091994071992	\$1,286.38	\$6,501.34	0.00	0.00	0.00	\$7,787.72
01/07/17	091994071993	\$2,095.22	\$4,739.50	0.00	0.00	0.00	\$6,834.72
01/08/17	091994081994	\$1,035.90	\$6,386.64	0.00	0.00	0.00	\$7,422.54
01/08/17	091994081995	\$1,307.36	\$3,444.03	0.00	0.00	0.00	\$4,751.39
01/09/17	091994091996	\$17,035.52	\$70,836.95	0.00	0.00	0.00	\$87,872.47
01/09/17	091994091997	\$2,257.19	\$9,276.98	0.00	0.00	0.00	\$11,534.17
01/10/17	091994101998	\$18,640.61	\$16,077.32	0.00	0.00	0.00	\$34,717.93
01/10/17	091994101999	\$1,115.43	\$9,087.58	0.00	0.00	0.00	\$10,203.01
01/11/17	091994112000	\$17,536.64	\$13,356.23	0.00	0.00	0.00	\$30,892.87
01/11/17	091994112001	\$1,515.01	\$9,270.93	0.00	0.00	0.00	\$10,785.94
01/12/17	091994122002	\$19,883.09	\$13,450.95	0.00	0.00	0.00	\$33,334.04
01/12/17	091994122003	\$1,396.11	\$10,800.52	0.00	0.00	0.00	\$12,196.63
01/13/17	091994132004	\$7,631.29	\$44,014.88	0.00	0.00	0.00	\$51,646.17
01/13/17	091994132005	\$2,696.31	\$11,942.15	0.00	0.00	0.00	\$14,638.46
01/14/17	091994142006	\$1,193.55	\$12,730.56	0.00	0.00	0.00	\$13,924.11
01/14/17	091994142007	\$922.08	\$5,525.75	0.00	0.00	0.00	\$6,447.83
01/15/17	091994152008	\$859.40	\$2,540.50	0.00	0.00	0.00	\$3,399.90
01/15/17	091994152009	\$376.90	\$1,976.70	0.00	0.00	0.00	\$2,353.60
01/16/17	091994162010	\$3,642.32	\$4,549.59	0.00	0.00	0.00	\$8,191.91
01/16/17	091994162011	\$738.75	\$1,871.70	0.00	0.00	0.00	\$2,610.45
01/17/17	091994172012	\$4,711.70	\$7,306.34	0.00	0.00	0.00	\$12,018.04
01/17/17	091994172013	\$2,351.19	\$7,411.06	0.00	0.00	0.00	\$9,762.25
01/18/17	091994182014	\$5,704.23	\$14,006.08	0.00	0.00	0.00	\$19,710.31
01/18/17	091994182015	\$1,319.38	\$7,793.90	0.00	0.00	0.00	\$9,113.28
01/19/17	091994192016	\$5,873.68	\$11,327.98	0.00	0.00	0.00	\$17,201.66
01/19/17	091994192017	\$1,390.62	\$7,331.37	0.00	0.00	0.00	\$8,721.99
01/20/17	091994202018	\$14,068.59	\$51,133.41	0.00	0.00	0.00	\$65,202.00
01/20/17	091994202019	\$1,596.62	\$7,299.22	0.00	0.00	0.00	\$8,895.84
01/21/17	091994212020	\$17,058.13	\$24,856.57	0.00	0.00	0.00	\$41,914.70
01/21/17	091994212021	\$1,092.13	\$3,887.49	0.00	0.00	0.00	\$4,979.62
01/22/17	091994222022	\$1,199.36	\$5,407.99	0.00	0.00	0.00	\$6,607.35

YOUR CARD PROCESSING STATEMENT

Merchant Number **[REDACTED]**
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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Statement Period 01/01/17 - 01/31/17

AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
01/22/17	091994222023	\$357.67	\$4,416.13	0.00	0.00	0.00	\$4,773.80
01/23/17	091994232024	\$7,590.93	\$10,100.54	0.00	0.00	0.00	\$17,691.47
01/23/17	091994232025	\$2,186.60	\$10,865.28	0.00	0.00	0.00	\$13,051.88
01/24/17	091994242026	\$2,763.17	\$5,961.31	0.00	0.00	0.00	\$8,724.48
01/24/17	091994242027	\$989.00	\$10,761.19	0.00	0.00	0.00	\$11,750.19
01/25/17	091994252028	\$16,484.84	\$8,666.81	0.00	0.00	0.00	\$25,151.65
01/25/17	091994252029	\$989.17	\$8,490.80	0.00	0.00	0.00	\$9,479.97
01/26/17	091994262030	\$2,088.79	\$9,646.86	0.00	0.00	0.00	\$11,735.65
01/26/17	091994262031	\$923.83	\$5,133.58	0.00	0.00	0.00	\$6,057.41
01/27/17	091994272032	\$10,638.52	\$36,598.06	0.00	0.00	0.00	\$47,236.58
01/27/17	091994272033	\$1,431.20	\$8,442.21	0.00	0.00	0.00	\$9,873.41
01/28/17	091994282034	\$12,105.39	\$22,742.85	0.00	0.00	0.00	\$34,848.24
01/28/17	091994282035	\$700.49	\$5,361.73	0.00	0.00	0.00	\$6,062.22
01/29/17	091994292036	\$1,905.00	\$4,684.24	0.00	0.00	0.00	\$6,589.24
01/29/17	091994292037	\$734.95	\$3,551.84	0.00	0.00	0.00	\$4,286.79
01/30/17	091994302038	\$2,186.75	\$18,468.68	0.00	0.00	0.00	\$20,655.43
01/30/17	091994302039	\$3,017.03	\$12,603.30	0.00	0.00	0.00	\$15,620.33
Sub Totals		\$313,418.27	\$770,764.30	0.00	0.00	0.00	\$1,084,182.57
Total							\$1,084,182.57

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period.
 See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	01/31/17	VISA NETWORK FEE CNP 2-08	-341.30
FEE	01/31/17	MC MERCH ANNUAL LOCATION FEE	-7.50
FEE	01/31/17	VISA INTL SERVICE FEE - BASE 1 TRNS TOTALING \$160.61	-1.28
FEE	01/31/17	DIGITAL ENABLEMENT FEE .000100 X 1,232 TRNS \$324,503.84	-32.45
FEE	01/31/17	US CROSS BORDER FEE 1 TRNS TOTALING \$131.54	-0.79
FEE	01/31/17	MC NETWORK ACCESS AUTH FEE 1,235 TRANSACTIONS AT .019500	-24.08
FEE	01/31/17	ACQUIRER PROCESSOR FEE CREDIT 1,900 TRANSACTIONS AT .019500	-37.05
FEE	01/31/17	ACQUIRER PROCESSOR FEE DB/PP 2,628 TRANSACTIONS AT .015500	-40.73
FEE	01/31/17	MC CVC2 TRANSACTION FEE 272 TRANSACTIONS AT .002500	-0.68
TOTAL FEES			-485.86
INTERCHANGE	01/31/17	MC ASSESSMNT TRAN AMT >=\$1K .000200 X 44 TRNS \$133,040.82	-26.61
INTERCHANGE	01/31/17	VISA ASSESSMENT FEE CR .001300 TIMES \$414,866.41	-539.33
INTERCHANGE	01/31/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$313,418.27	-376.10
INTERCHANGE	01/31/17	VISA ASSESSMENT FEE DB .001300 TIMES \$355,897.89	-462.67
INTERCHANGE	01/31/17	VI-US REGULATED (DB)	-565.96
INTERCHANGE	01/31/17	VI-US REGULATED COMM (DB)	-44.26
INTERCHANGE	01/31/17	VI-BUSINESS CARD UTILITY	-216.00
INTERCHANGE	01/31/17	VI-UTILITY CR	-1270.50
INTERCHANGE	01/31/17	VI-INTREG STANDARD (US)	-3.29
INTERCHANGE	01/31/17	VI-PURCHASING CARD CNP	-754.53

YOUR CARD PROCESSING STATEMENT

Merchant Number **4001004300000000**
 Customer Service Website - BusinessTrack.com
 Phone - 1-800-430-7161

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PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	01/31/17	VI-UTILITY BUSINESS (DB/PP)	-10.50
INTERCHANGE	01/31/17	VI-UTILITY (DB)	-269.75
INTERCHANGE	01/31/17	MC-INT SPR PREM STANDARD(US)	-3.72
INTERCHANGE	01/31/17	MC-COM DATA RATE I FLT NFUEL	-2851.44
INTERCHANGE	01/31/17	MC-BUS LEVEL 3 UTILITIES	-16.50
INTERCHANGE	01/31/17	MC-BUS LEVEL 4 UTILITIES	-18.00
INTERCHANGE	01/31/17	MC-REG INCENT PRF ADJ POS (DB)	-55.59
INTERCHANGE	01/31/17	MC-REGULATED FRD ADJ COMM (DB)	-2.08
INTERCHANGE	01/31/17	MC-UTILITY PREPAID	-9.75
INTERCHANGE	01/31/17	MC-UTILITY CREDIT	-27.95
INTERCHANGE	01/31/17	MC-WORLD UTILITY	-74.10
INTERCHANGE	01/31/17	MC-WORLD ELITE UTILITIES	-137.25
INTERCHANGE	01/31/17	MC-COMML UTILITIES BUS	-39.00
INTERCHANGE	01/31/17	MC-BUS LEVEL 2 UTILITIES	-6.00
INTERCHANGE	01/31/17	MC-ENHANCED UTILITIES	-79.30
INTERCHANGE	01/31/17	MC-HIGH VAL UTILITIES	-11.25
INTERCHANGE	01/31/17	MC-UTILITY (DB)	-143.10
TOTAL INTERCHANGE			-8014.53
SERVICE	01/31/17	VI BASE II SYSTEM FILE FEE 4,365 TRANSACTIONS AT .001800	-7.85
SERVICE	01/31/17	MASTERCARD SALES TRANS FEE 1,186 TRANSACTIONS AT .100000	-118.60
SERVICE	01/31/17	VISA SALES TRANS FEE 4,364 TRANSACTIONS AT .100000	-436.40
SERVICE	01/31/17	MASTERCARD SALES DISCOUNT .004500 DISC RATE TIMES \$313,418.27	-1410.38
SERVICE	01/31/17	VISA SALES DISCOUNT .004500 DISC RATE TIMES \$770,764.30	-3468.44
SERVICE	01/31/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$313,418.27	-22.25
TOTAL SERVICE			-5465.92
GRAND TOTAL			-13,964.31

PENDING INTERCHANGE CHARGES

Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
MASTERCARD NONDEBIT								
MC-INT SPR PREM STANDARD(US)	131.54	0	1	0	2.83		3.72	
MC-COM DATA RATE I FLT NFUEL	107,129.97	34	125	11	2.65	0.100	2,851.44	
MC-BUS LEVEL 3 UTILITIES	9,520.79	3	11	1	0.00	1.500	16.50	
MC-BUS LEVEL 4 UTILITIES	12,490.27	4	12	1	0.00	1.500	18.00	
MC-UTILITY CREDIT	5,227.86	2	43	4	0.00	0.650	27.95	
MC-WORLD UTILITY	15,288.23	5	114	10	0.00	0.650	74.10	
MC-WORLD ELITE UTILITIES	61,221.77	20	183	15	0.00	0.750	137.25	

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PENDING INTERCHANGE CHARGES								
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
MC-COMM UTILITIES BUS	4,230.40	1	26	2	0.00	1,500	39.00	3,264.51
MC-BUS LEVEL 2 UTILITIES	2,481.36	1	4	0	0.00	1,500	6.00	
MC-ENHANCED UTILITIES	18,202.45	6	122	10	0.00	0.650	79.30	
MC-HIGH VAL UTILITIES	4,681.03	1	15	1	0.00	0.750	11.25	
MASTERCARD NONDEBIT TOTAL	240,605.67		656					
MASTERCARD DEBIT								
MC-REG INCENT FRF ADJ POS (DB)	27,587.39	9	190	16	0.05	0.220	55.59	210.52
MC-REGULATED FRD ADJ COMM (DB)	1,083.64	0	7	1	0.05	0.220	2.08	
MC-UTILITY PREPAID	1,979.26	1	15	1	0.00	0.650	9.75	
MC-UTILITY (DB)	42,162.31	13	318	27	0.00	0.450	143.10	
MASTERCARD DEBIT TOTAL	72,812.60		530					
VISA NONDEBIT								
VI-BUSINESS CARD UTILITY	99,945.27	13	144	3	0.00	1,500	216.00	2,244.32
VI-UTILITY CR	286,314.23	37	1694	39	0.00	0.750	1,270.50	
VI-INTREG STANDARD (US)	160.61	0	1	0	2.05		3.29	
VI-PURCHASING CARD CNP	28,446.30	4	7	0	2.65	0.100	754.53	
VISA NONDEBIT TOTAL	414,866.41		1846					
VISA DEBIT								
VI-US REGULATED (DB)	272,157.40	35	1954	45	0.05	0.220	565.96	890.47
VI-US REGULATED COMM (DB)	26,034.10	3	142	3	0.05	0.220	44.26	
VI-UTILITY BUSINESS (DB/PP)	1,196.96	0	7	0	0.00	1,500	10.50	
VI-UTILITY (DB)	56,509.43	7	415	10	0.00	0.650	269.75	
VISA DEBIT TOTAL	355,897.89		2518					
Total	1,084,182.57		5550					6,609.82

See www.BusinessTrack.com to review details of your statement.

Merchant Services

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Austin, TX 78760-8568



YOUR CARD PROCESSING STATEMENT

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Total Amount Submitted	\$1,009,382.59
Third Party Transactions	0.00
Chargebacks/Reversals	0.00
Adjustments	0.00
Fees Charged*	<u>-\$13,964.31</u>
Total Amount Funded to Your Bank	\$995,418.28

See page 2 for Key Definition of Terms
*Fees Charged Summary Total Includes Interchange Charges (IC), Service Charges (SC) and Fees

All amounts shown are in U.S. funds
(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

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(Total Sales You Submitted - Refunds = Total Amount You Submitted)

Card Type	Average Ticket	Total Gross Sales You Submitted		Refunds		Total Amount You Submitted	
		Items	Amount	Items	Amount	Items	Amount
MasterCard	\$265.74	1,112	\$295,505.77	0	0.00	1,112	\$295,505.77
Visa	\$176.31	4,049	\$713,876.82	0	0.00	4,049	\$713,876.82
Discover	0.00	0	0.00	0	0.00	0	0.00
Diners	0.00	0	0.00	0	0.00	0	0.00
JCB	0.00	0	0.00	0	0.00	0	0.00
Total		5,161	\$1,009,382.59	0	0.00	5,161	\$1,009,382.59

(Amount Submitted - Third Party) + Chargebacks/Reversals + Adjustments + Fees Charged = Amount Funded

Date Submitted	Batch Number	Submitted Amount	Third Party Transactions	Chargebacks/Reversals	Adjustments	Fees Charged*	Date Funded	Funded Amount
02/01/17		\$30,237.80	0.00	0.00	0.00	0.00		\$30,237.80
02/02/17		\$24,954.02	0.00	0.00	0.00	-\$13,964.31		\$10,989.71
02/03/17		\$42,926.00	0.00	0.00	0.00	0.00		\$42,926.00
02/04/17		\$76,691.63	0.00	0.00	0.00	0.00		\$76,691.63
02/05/17		\$13,185.91	0.00	0.00	0.00	0.00		\$13,185.91
02/06/17		\$11,956.34	0.00	0.00	0.00	0.00		\$11,956.34
02/07/17		\$35,214.44	0.00	0.00	0.00	0.00		\$35,214.44
02/08/17		\$36,541.88	0.00	0.00	0.00	0.00		\$36,541.88
02/09/17		\$25,846.13	0.00	0.00	0.00	0.00		\$25,846.13
02/10/17		\$25,561.99	0.00	0.00	0.00	0.00		\$25,561.99
02/11/17		\$86,236.54	0.00	0.00	0.00	0.00		\$86,236.54
02/12/17		\$10,379.66	0.00	0.00	0.00	0.00		\$10,379.66
02/13/17		\$8,388.12	0.00	0.00	0.00	0.00		\$8,388.12
02/14/17		\$47,754.34	0.00	0.00	0.00	0.00		\$47,754.34
02/15/17		\$49,026.43	0.00	0.00	0.00	0.00		\$49,026.43
02/16/17		\$40,772.04	0.00	0.00	0.00	0.00		\$40,772.04
02/17/17		\$27,789.38	0.00	0.00	0.00	0.00		\$27,789.38
02/18/17		\$32,985.96	0.00	0.00	0.00	0.00		\$32,985.96
02/19/17		\$10,525.82	0.00	0.00	0.00	0.00		\$10,525.82
02/20/17		\$54,300.52	0.00	0.00	0.00	0.00		\$54,300.52
02/21/17		\$17,591.83	0.00	0.00	0.00	0.00		\$17,591.83
02/22/17		\$61,301.15	0.00	0.00	0.00	0.00		\$61,301.15
02/23/17		\$47,661.20	0.00	0.00	0.00	0.00		\$47,661.20
02/24/17		\$44,090.12	0.00	0.00	0.00	0.00		\$44,090.12
02/25/17		\$30,531.14	0.00	0.00	0.00	0.00		\$30,531.14
02/26/17		\$12,542.73	0.00	0.00	0.00	0.00		\$12,542.73
02/27/17		\$23,645.86	0.00	0.00	0.00	0.00		\$23,645.86
02/28/17		\$80,743.61	0.00	0.00	0.00	0.00		\$80,743.61
Total		\$1,009,382.59	0.00	0.00	0.00	-\$13,964.31		\$995,418.28

*Certain fees and charges may relate to a prior period

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Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
01/31/17	091994312040	\$2,773.68	\$12,824.21	0.00	0.00	0.00	\$15,597.89
01/31/17	091994312041	\$1,746.18	\$12,893.73	0.00	0.00	0.00	\$14,639.91
02/01/17	091994012042	\$2,060.60	\$11,084.68	0.00	0.00	0.00	\$13,145.28
02/01/17	091994012043	\$1,458.95	\$10,349.79	0.00	0.00	0.00	\$11,808.74
02/02/17	091994022044	\$24,265.13	\$10,308.85	0.00	0.00	0.00	\$34,573.98
02/02/17	091994022045	\$1,201.23	\$7,150.79	0.00	0.00	0.00	\$8,352.02
02/03/17	091994032046	\$24,160.87	\$42,674.35	0.00	0.00	0.00	\$66,835.22
02/03/17	091994032047	\$1,183.19	\$8,673.22	0.00	0.00	0.00	\$9,856.41
02/04/17	091994042048	\$1,097.94	\$6,783.96	0.00	0.00	0.00	\$7,881.90
02/04/17	091994042049	\$673.75	\$4,630.26	0.00	0.00	0.00	\$5,304.01
02/05/17	091994052050	\$1,917.04	\$6,424.62	0.00	0.00	0.00	\$8,341.66
02/05/17	091994052051	\$775.78	\$2,838.90	0.00	0.00	0.00	\$3,614.68
02/06/17	091994062052	\$4,999.78	\$12,247.84	0.00	0.00	0.00	\$17,247.62
02/06/17	091994062053	\$3,786.88	\$14,179.94	0.00	0.00	0.00	\$17,966.82
02/07/17	091994072054	\$12,123.11	\$13,217.46	0.00	0.00	0.00	\$25,340.57
02/07/17	091994072055	\$2,192.10	\$9,009.21	0.00	0.00	0.00	\$11,201.31
02/08/17	091994082056	\$10,049.89	\$8,102.72	0.00	0.00	0.00	\$18,152.61
02/08/17	091994082057	\$1,458.68	\$6,234.84	0.00	0.00	0.00	\$7,693.52
02/09/17	091994092058	\$2,832.07	\$15,596.12	0.00	0.00	0.00	\$18,428.19
02/09/17	091994092059	\$1,018.14	\$6,115.66	0.00	0.00	0.00	\$7,133.80
02/10/17	091994102060	\$19,193.22	\$59,143.99	0.00	0.00	0.00	\$78,337.21
02/10/17	091994102061	\$1,039.96	\$6,859.37	0.00	0.00	0.00	\$7,899.33
02/11/17	091994112062	\$632.13	\$4,900.43	0.00	0.00	0.00	\$5,532.56
02/11/17	091994112063	\$557.91	\$4,289.19	0.00	0.00	0.00	\$4,847.10
02/12/17	091994122064	\$1,134.73	\$4,615.24	0.00	0.00	0.00	\$5,749.97
02/12/17	091994122065	\$1,290.55	\$1,347.60	0.00	0.00	0.00	\$2,638.15
02/13/17	091994132066	\$4,730.99	\$32,411.91	0.00	0.00	0.00	\$37,142.90
02/13/17	091994132067	\$1,348.21	\$9,263.23	0.00	0.00	0.00	\$10,611.44
02/14/17	091994142068	\$18,759.02	\$18,681.79	0.00	0.00	0.00	\$37,440.81
02/14/17	091994142069	\$1,974.67	\$9,610.95	0.00	0.00	0.00	\$11,585.62
02/15/17	091994152070	\$10,497.47	\$21,625.12	0.00	0.00	0.00	\$32,122.59
02/15/17	091994152071	\$1,123.64	\$7,525.81	0.00	0.00	0.00	\$8,649.45
02/16/17	091994162072	\$7,660.49	\$12,962.23	0.00	0.00	0.00	\$20,622.72
02/16/17	091994162073	\$1,401.23	\$5,765.43	0.00	0.00	0.00	\$7,166.66
02/17/17	091994172074	\$11,487.85	\$11,082.64	0.00	0.00	0.00	\$22,570.49
02/17/17	091994172075	\$2,412.65	\$8,002.82	0.00	0.00	0.00	\$10,415.47
02/18/17	091994182076	\$1,321.30	\$4,846.07	0.00	0.00	0.00	\$6,167.37
02/18/17	091994182077	\$986.33	\$3,372.12	0.00	0.00	0.00	\$4,358.45
02/19/17	091994192078	\$8,874.02	\$41,635.74	0.00	0.00	0.00	\$50,509.76
02/19/17	091994192079	\$351.00	\$3,439.76	0.00	0.00	0.00	\$3,790.76
02/20/17	091994202080	\$1,737.84	\$9,041.49	0.00	0.00	0.00	\$10,779.33
02/20/17	091994202081	\$823.54	\$5,988.96	0.00	0.00	0.00	\$6,812.50
02/21/17	091994212082	\$25,228.93	\$24,710.95	0.00	0.00	0.00	\$49,939.88
02/21/17	091994212083	\$2,288.56	\$9,072.71	0.00	0.00	0.00	\$11,361.27
02/22/17	091994222084	\$5,310.60	\$29,726.58	0.00	0.00	0.00	\$35,037.18

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Date Submitted	Batch Submitted	MasterCard	Visa	Discover	Diners	JCB	Total Submitted
02/22/17	091994222085	\$1,472.81	\$11,151.21	0.00	0.00	0.00	\$12,624.02
02/23/17	091994232086	\$17,416.86	\$15,097.89	0.00	0.00	0.00	\$32,514.75
02/23/17	091994232087	\$2,262.06	\$9,313.31	0.00	0.00	0.00	\$11,575.37
02/24/17	091994242088	\$8,012.87	\$11,311.97	0.00	0.00	0.00	\$19,324.84
02/24/17	091994242089	\$1,874.77	\$9,331.53	0.00	0.00	0.00	\$11,206.30
02/25/17	091994252090	\$1,746.19	\$5,883.18	0.00	0.00	0.00	\$7,629.37
02/25/17	091994252091	\$997.27	\$3,916.09	0.00	0.00	0.00	\$4,913.36
02/26/17	091994262092	\$5,075.38	\$15,296.15	0.00	0.00	0.00	\$20,371.53
02/26/17	091994262093	\$309.22	\$2,965.11	0.00	0.00	0.00	\$3,274.33
02/27/17	091994272094	\$20,691.40	\$46,266.61	0.00	0.00	0.00	\$66,958.01
02/27/17	091994272095	\$1,705.11	\$12,080.49	0.00	0.00	0.00	\$13,785.60
Sub Totals		\$295,505.77	\$713,876.82	0.00	0.00	0.00	\$1,009,382.59

Total **\$1,009,382.59**

PENDING FINANCIAL CHARGES AND FEES

Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.

Transaction Type	Date Posted	Description	Net Amount Posted
FEE	02/28/17	VISA NETWORK FEE CNP 2-08	-336.90
FEE	02/28/17	DIGITAL ENABLEMENT FEE .000100 X 1,081 TRNS \$278,313.04	-27.83
FEE	02/28/17	US CROSS BORDER FEE 1 TRANS TOTALING \$51.43	-0.31
FEE	02/28/17	MC NETWORK ACCESS AUTH FEE 1,151 TRANSACTIONS AT .019500	-22.44
FEE	02/28/17	ACQUIRER PROCESSOR FEE CREDIT 1,810 TRANSACTIONS AT .019500	-35.30
FEE	02/28/17	ACQUIRER PROCESSOR FEE DB/PP 2,312 TRANSACTIONS AT .015500	-35.84
FEE	02/28/17	MC CVC2 TRANSACTION FEE 276 TRANSACTIONS AT .002500	-0.69
TOTAL FEES			-459.31
INTERCHANGE	02/28/17	MC ASSESSMNT TRAN AMT >=\$1K .000200 X 47 TRNS \$114,684.59	-22.94
INTERCHANGE	02/28/17	VISA ASSESSMENT FEE CR .001300 TIMES \$389,641.14	-506.53
INTERCHANGE	02/28/17	MASTERCARD ASSESSMENT FEE .001200 TIMES \$295,505.77	-354.61
INTERCHANGE	02/28/17	VISA ASSESSMENT FEE DB .001300 TIMES \$324,235.68	-421.51
INTERCHANGE	02/28/17	VI-US REGULATED (DB)	-510.57
INTERCHANGE	02/28/17	VI-US REGULATED COMM (DB)	-37.68
INTERCHANGE	02/28/17	VI-BUSINESS CARD UTILITY	-178.50
INTERCHANGE	02/28/17	VI-UTILITY CR	-1212.75
INTERCHANGE	02/28/17	VI-PURCHASING CARD CNP	-1730.45
INTERCHANGE	02/28/17	VI-UTILITY BUSINESS (DB/PP)	-18.00
INTERCHANGE	02/28/17	VI-UTILITY (DB)	-250.25
INTERCHANGE	02/28/17	MC-INT SPR PREM STANDARD(US)	-1.46
INTERCHANGE	02/28/17	MC-COM DATA RATE I FLT NFUEL	-2968.44
INTERCHANGE	02/28/17	MC-BUS LEVEL 3 DATA RATE I	-0.14
INTERCHANGE	02/28/17	MC-BUS LEVEL 3 UTILITIES	-16.50
INTERCHANGE	02/28/17	MC-BUS LEVEL 4 UTILITIES	-48.00
INTERCHANGE	02/28/17	MC-REG INCENT FRF ADJ POS (DB)	-50.97
INTERCHANGE	02/28/17	MC-REGULATED FRD ADJ COMM (DB)	-2.06
INTERCHANGE	02/28/17	MC-UTILITY PREPAID	-9.10

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PENDING FINANCIAL CHARGES AND FEES			Financial charges and fees incurred but not funded during the statement period. See future statements for processing information.
Transaction Type	Date Posted	Description	Net Amount Posted
INTERCHANGE	02/28/17	MC-UTILITY CREDIT	-29.25
INTERCHANGE	02/28/17	MC-WORLD UTILITY	-63.70
INTERCHANGE	02/28/17	MC-WORLD ELITE UTILITIES	-134.25
INTERCHANGE	02/28/17	MC-CORP DATA RATE I (US) PUR	-4.28
INTERCHANGE	02/28/17	MC-BUS LEVEL 2 DATA RATE I	-0.13
INTERCHANGE	02/28/17	MC-COMML UTILITIES BUS	-31.50
INTERCHANGE	02/28/17	MC-BUS LEVEL 2 UTILITIES	-6.00
INTERCHANGE	02/28/17	MC-ENHANCED UTILITIES	-73.45
INTERCHANGE	02/28/17	MC-HIGH VAL UTILITIES	-9.00
INTERCHANGE	02/28/17	MC-DOMESTIC STANDARD (DB)	-0.43
INTERCHANGE	02/28/17	MC-UTILITY (DB)	-120.60
		TOTAL INTERCHANGE	-8813.05
SERVICE	02/28/17	VI BASE II SYSTEM FILE FEE 4,049 TRANSACTIONS AT .001800	-7.28
SERVICE	02/28/17	MASTERCARD SALES TRANS FEE 1,112 TRANSACTIONS AT .100000	-111.20
SERVICE	02/28/17	VISA SALES TRANS FEE 4,049 TRANSACTIONS AT .100000	-404.90
SERVICE	02/28/17	MASTERCARD SALES DISCOUNT .004500 DISC RATE TIMES \$295,505.77	-1329.78
SERVICE	02/28/17	VISA SALES DISCOUNT .004500 DISC RATE TIMES \$713,876.82	-3212.45
SERVICE	02/28/17	MC LICENSE VOLUME FEE .000071 DISC RATE TIMES \$295,505.77	-20.98
		TOTAL SERVICE	-5086.59
GRAND TOTAL			-14,358.95

PENDING INTERCHANGE CHARGES								
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost		Sub Total	Total Interchange Charges
					Rate	Cost Per Transaction		
MASTERCARD NONDEBIT								
MC-INT SPR PREM STANDARD(US)	51.43	0	1	0	2.83		1.46	
MC-COM DATA RATE I FLT NFUEL	111,529.68	38	129	12	2.65	0.100	2,968.44	
MC-BUS LEVEL 3 DATA RATE I	1.50	0	1	0	2.86	0.100	0.14	
MC-BUS LEVEL 3 UTILITIES	9,771.14	3	11	1	0.00	1.500	16.50	
MC-BUS LEVEL 4 UTILITIES	28,177.80	10	32	3	0.00	1.500	48.00	
MC-UTILITY CREDIT	5,894.57	2	45	4	0.00	0.650	29.25	
MC-WORLD UTILITY	12,533.10	4	98	9	0.00	0.650	63.70	
MC-WORLD ELITE UTILITIES	41,395.80	14	179	16	0.00	0.750	134.25	
MC-CORP DATA RATE I (US) PUR	157.59	0	1	0	2.65	0.100	4.28	
MC-BUS LEVEL 2 DATA RATE I	1.00	0	1	0	2.81	0.100	0.13	
MC-COMML UTILITIES BUS	2,883.46	1	21	2	0.00	1.500	31.50	
MC-BUS LEVEL 2 UTILITIES	1,511.89	1	4	0	0.00	1.500	6.00	
MC-ENHANCED UTILITIES	14,396.21	5	113	10	0.00	0.650	73.45	
MC-HIGH VAL UTILITIES	3,125.16	1	12	1	0.00	0.750	9.00	
MASTERCARD NONDEBIT TOTAL	231,430.33		648					3,386.10

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PENDING INTERCHANGE CHARGES								
Product/Description	Sales Total	% Of Sales	Number of Transactions	% of Total Transactions	Interchange Cost Rate	Cost Per Transaction	Sub Total	Total Interchange Charges
MASTERCARD DEBIT								
MC-REG INCENT FRF ADJ POS (DB)	25,387.19	9	174	16	0.05	0.220	50.97	
MC-REGULATED FRD ADJ COMM (DB)	1,044.09	0	7	1	0.05	0.220	2.06	
MC-UTILITY PREPAID	1,789.02	1	14	1	0.00	0.650	9.10	
MC-DOMESTIC STANDARD (DB)	9.33	0	1	0	1.90	0.250	0.43	
MC-UTILITY (DB)	35,845.81	12	268	24	0.00	0.450	120.60	
MASTERCARD DEBIT TOTAL	64,075.44		464					183.16
VISA NONDEBIT								
VI-BUSINESS CARD UTILITY	57,514.67	8	119	3	0.00	1.500	178.50	
VI-UTILITY CR	266,947.21	37	1617	40	0.00	0.750	1,212.75	
VI-PURCHASING CARD CNP	65,179.26	9	32	1	2.65	0.100	1,730.45	
VISA NONDEBIT TOTAL	389,641.14		1768					3,121.70
VISA DEBIT								
VI-US REGULATED (DB)	245,843.45	34	1762	44	0.05	0.220	510.57	
VI-US REGULATED COMM (DB)	21,683.23	3	122	3	0.05	0.220	37.68	
VI-UTILITY BUSINESS (DB/PP)	3,792.25	1	12	0	0.00	1.500	18.00	
VI-UTILITY (DB)	52,916.75	7	385	10	0.00	0.650	250.25	
VISA DEBIT TOTAL	324,235.68		2281					816.50
Total	1,009,382.59		5161					7,507.46

See www.BusinessTrack.com to review details of your statement.

CITY OF ESCONDIDO
 GENERAL ACCOUNT: TRANA TRUCCA
 FINANCIAL STATE

STATEMENT PERIOD:
 12/01/2016 THROUGH 12/31/2016

~~INVENTORY NUMBER~~
~~SUBSCRIPTION NUMBER~~
~~ACCOUNT NUMBER~~

300128 1104/10432

ACTIVITY CHARGE DETAIL (CONTINUED)

APP	CODE	SERVICE DESCRIPTION	PRICE	VOLUME	SERVICE CHARGE	BALANCE REQUIRED /PAYCODE METHOD
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GENERAL ACH SERVICES						
25	0000	ACH MONTHLY MAINTENANCE	T 50.0000	3	150.00	708,382.53
25	010B	EXPRESS TAX (EFTPS) ONLINE PMT	2.5000	4	10.00	47,225.50
25	0100	ACH ON US DEBITS	H .0500	284	14.20	67,060.21
25	0100	ACH OFF US DEBITS	H .1100	4,205	462.55	2,184,415.58
25	0100	ACH ON US DEBITS - SAME DAY	H .0500	308	15.40	72,727.27
25	0101	ACH OFF US CREDITS	H .1100	1	.11	519.48
25	0150	ACH BLOCKS AUTH INSTRUCTIONS	1.5000	28	42.00	198,347.11
25	0200	ACH DEBIT RECEIVED ITEM	.0700	65	4.55	21,487.60

CITY OF ESCONDIDO
GENERAL ACCOUNT

STATEMENT PERIOD:
12/01/2016 THROUGH 12/31/2016

PARENT NUMBER: ~~0000~~
SUBSIDIARY NUMBER: ~~0000~~
ACCOUNT NUMBER: ~~000 1181500550~~

ACTIVITY CHARGE DETAIL (CONTINUED)

AFP	CODE	SERVICE DESCRIPTION		PRICE	VOLUME	SERVICE CHARGE	BALANCE REQUIRED /PAYCODE METHOD
25	0201	ACH CREDIT RECEIVED ITEM		.0700	330	23.10	109,090.91
25	0302	ACH RETURN ITEM	H	4.0000	20	80.00	377,804.01
25	0711	EXPRESS TAX FAX RECEIPT		1.0000	4	4.00	18,890.20
25	0800	PAYMODE CON TRANSACTION	T	.0700	5,940	415.80	1,963,636.36
25	1050	ACH BLOCKS AUTH MAINTENANCE		.0000	1	.00	.00
25	1070	ACH NOTIF OF CHANGE (NOC)	H	1.2500	11	13.75	64,935.06
25	1110	PAYMODE CON MTHLY LICENSE				100.00	472,255.02
25	9999	ACH STANDARD RPTS-ELECTRONIC	H	2.0000	15	30.00	141,676.51
25		TOTAL GENERAL ACH SERVICES				1,365.46	6,448,453.35

CITY OF ESCONDIDO

STATEMENT PERIOD:
01/01/2017 THROUGH 01/31/2017

ACCOUNT NUMBER: XXXXXXXXXXXX

ACTIVITY CHARGE DETAIL (CONTINUED)

AFP	CODE	SERVICE DESCRIPTION	AVG PER UNIT CHG	VOLUME	SERVICE CHARGE	BALANCE REQUIRED /PAYCODE METHOD
GENERAL ACH SERVICES						
25	0000	ACH MONTHLY MAINTENANCE	50.0000	4	200.00	941,930.01
25	0108	EXPRESS TAX (EFTPS) ONLINE PMT	2.5000	4	10.00	47,096.50
25	0100	ACH ON US DEBITS	.0500	395	19.75	93,015.59
25	0100	ACH OFF US DEBITS	.1100	3,956	435.16	2,049,451.33
25	0100	ACH ON US DEBITS - SAME DAY	.0500	141	7.05	33,203.03
25	0101	ACH ON US CREDITS	.1100	175	19.25	90,660.76
25	0101	ACH OFF US CREDITS	.1100	1,917	210.87	993,123.91
25	0150	ACH BLOCKS AUTH INSTRUCTIONS	1.5000	32	48.00	226,063.21
25	0200	ACH DEBIT RECEIVED ITEM	.0700	64	4.48	21,099.23
25	0201	ACH CREDIT RECEIVED ITEM	.0700	349	24.43	115,056.76
25	0302	ACH RETURN ITEM	4.0000	15	60.00	282,579.00
25	0400	ACH OPTIONAL RPTS-ELECTRONIC	2.0000	6	12.00	56,515.80
25	0501	ACH INPUT-FILE	10.0000	2	20.00	94,193.00
25	0701	ACH OPTIONAL REPORTS-FAX	5.0000	2	10.00	47,096.50
25	0711	EXPRESS TAX FAX RECEIPT	1.0000	4	4.00	18,838.60
25	0800	PAYMODE CON TRANSACTION	.0700	5,514	385.98	1,817,830.74
25	1050	ACH BLOCKS AUTH MAINTENANCE	.0000	4	.00	.00
25	1070	ACH NOTIF OF CHANGE (NOC)	1.2500	11	13.75	64,757.69
25	1110	PAYMODE CON MTHLY LICENSE			100.00	470,965.01
25	9999	ACH OPTIONAL REPORTS-MAIL	.0000	2	.00	.00
25	9999	ACH STANDARD RPTS-ELECTRONIC	2.0000	12	24.00	113,031.60
25		TOTAL GENERAL ACH SERVICES			1,608.72	7,576,508.27

CITY OF ESCONDIDO
GENERAL ACCOUNT

STATE OF CALIFORNIA
GENERAL ACCOUNT

STATEMENT PERIOD:
02/01/2017 THROUGH 02/28/2017

PARENT NUMBER: 00000
SUBSIDIARY NUMBER: 00000
ACCOUNT NUMBER: 3351431000000

ACTIVITY CHARGE DETAIL (CONTINUED)

AFP	CODE	SERVICE DESCRIPTION	PRICE	VOLUME	SERVICE CHARGE	BALANCE REQUIRED /PAYCODE METHOD
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GENERAL ACH SERVICES							
25	0000	ACH MONTHLY MAINTENANCE	T	68.7500	3	206.25	1,344,348.85
25	010B	EXPRESS TAX (EFTPS) ONLINE PMT		2.5000	4	10.00	65,180.55
25	0100	ACH ON US DEBITS	H	.0500	354	17.70	115,369.57
25	0100	ACH OFF US DEBITS	H	.1100	3,687	405.57	2,643,527.57
25	0100	ACH ON US DEBITS - SAME DAY	H	.0500	179	8.95	58,336.59
25	0150	ACH BLOCKS AUTH INSTRUCTIONS		1.5000	28	42.00	273,758.31
25	0200	ACH DEBIT RECEIVED ITEM		.0700	50	3.50	22,813.19
25	0201	ACH CREDIT RECEIVED ITEM		.0700	344	24.08	156,954.76
25	0302	ACH-RETURN ITEM	H	4.0000	8	32.00	208,577.76
25	0302	PAYMODE CON RETURN		3.0000	2	6.00	39,108.33
25	0711	EXPRESS TAX FAX RECEIPT		1.0000	4	4.00	26,072.22
25	0800	PAYMODE CON TRANSACTION	T	.0900	5,228	470.52	3,066,875.24
25	1050	ACH BLOCKS AUTH MAINTENANCE		.0000	1	.00	.00

CITY OF ESCONDIDO
GENERAL ACCOUNT

STATEMENT PERIOD:
02/01/2017 THROUGH 02/28/2017

~~PARENT NUMBER: 0259~~
~~SUBSIDIARY NUMBER: 0000~~
~~ACCOUNT NUMBER: 333 143 1566666~~

ACTIVITY CHARGE DETAIL (CONTINUED)

APP	CODE	SERVICE DESCRIPTION		PRICE	VOLUME	SERVICE CHARGE	BALANCE REQUIRED /PAYCODE METHOD
25	1070	ACH NOTIF OF CHANGE (NOC)	H	1.2500	9	11.25	73,328.12
25	1110	PAYMODE CON MTHLY LICENSE				100.00	651,805.50
25	9999	ACH STANDARD RPTS-ELECTRONIC	H	2.0000	11	22.00	143,397.21
25		TOTAL GENERAL ACH SERVICES				1,363.82	8,889,453.77

Service Code Definitions

Client: Escondido, CA City of



Code	Description	Frequency	Unit	Definition
APX 200120	ARP PARTIAL PPAY ITEM	PER ITEM		THE PER PAID ITEM CHARGE FOR PROVIDING POSITIVE PAY WITH PARTIAL RECONCILIATION SERVICE.
APX 200209	ARP VOID CANCEL ITEMS	PER ITEM		THE PER ITEM FEE FOR SUBMITTING CANCELS VIA TRANSMISSION OR CASHPRO.
APX 200301	ARP OUTPUT TRANS - OTHER FREQ	PER FILE		THE PER FILE CHARGE FOR PROVIDING A OUTPUT FILE ON A FREQUENCY OTHER THAN END OF CYCLE AND DAILY.
APX 200301	ARP RECON TRANS END OF CYCLE	PER OCCURRENCE		THE PER FILE CHARGE FOR PROVIDING AN OUTPUT FILE AT THE END OF THE RECONCILIATION PERIOD.
APX 200309	ARP OUTPUT PROCESSING PER ITEM	PER ITEM		THE PER ITEM CHARGE FOR PROVIDING A END OF CYCLE OR DAILY PAID (PRIOR TO CORRECTIONS) FILE.
APX 200325	ARP REPORTS ADDL DUP ANCILLARY	PER REPORT		ARP REPORTS, OPTIONAL, DUPLICATE OR ANCILLARY ONLINE REPORTS (AR DAILY ADJUSTMENT/AR OUTSTANDING ISSUE).
APX 200401	ARP SUB-ACCOUNTING	PER ACCOUNT		THE PER ACCOUNT CHARGE FOR PROVIDING THE SUB ACCOUNTING (HIGH ORDER PREFIX) SERVICE.
APX 250000	ACH MONTHLY MAINTENANCE	PER SET UP		MONTHLY FEE TO MAINTAIN A COMPANY ID ON THE ACH SYSTEM.
APX 250100	ACH OFF US DEBITS	PER ITEM		PER ITEM FEE TO ORIGINATE A FUTURE-DATED ACH ITEM WHICH IS DESTINED FOR AN ACCOUNT HOLDER AT ANOTHER FINANCIAL INSTITUTION.
APX 250100	ACH ON US DEBITS	PER ITEM		PER ITEM FEE TO ORIGINATE A FUTURE-DATED ACH ITEM WHICH IS DESTINED FOR ANOTHER BANK OF AMERICA ACCOUNT HOLDER.
APX 250101	ACH OFF US CREDITS	PER ITEM		PER ITEM FEE TO ORIGINATE A FUTURE-DATED ACH ITEM WHICH IS DESTINED FOR AN ACCOUNT HOLDER AT ANOTHER FINANCIAL INSTITUTION.
APX 250101	ACH ON US CREDITS	PER ITEM		PER ITEM FEE TO ORIGINATE A FUTURE-DATED ACH ITEM WHICH IS DESTINED FOR ANOTHER BANK OF AMERICA ACCOUNT HOLDER.
APX 25010B	EXPRESS TAX (EFTPS) ONLINE PMT	PER TRANSACTION		THE CHARGE PER TRANSACTION FOR TAX PAYMENTS SUBMITTED THROUGH EXPRESS TAX SOFTWARE PRODUCT.
APX 250150	ACH BLOCKS AUTH INSTRUCTIONS	PER INSTRUCTION		A PER FILTER FEE TO ALLOW SELECTED ACH CREDITS AND/OR DEBITS TO POST TO A CORPORATE ACCOUNT.
APX 250200	ACH DEBIT RECEIVED ITEM	PER ITEM		PER ITEM FEE, CHARGED BY ACH, FOR AN ACH RECEIVED DEBIT. THIS FEE IS IN ADDITION TO THE PER ITEM FEE APPLIED BY DDA FOR POSTING OF AN ELECTRONIC ITEM TO A DDA ACCOUNT.

Auto Pass Customers

Direct Deposit Payroll

Account Analysis Fees for FY 2015-16

Service Description	Yearly Total	Percent of Total
Deposit Insurance	\$6,956	5%
General Account Services	2,681	2%
Depository Services	38,603	28%
Paper Disbursement Services	2,554	2%
Paper Disbursement Recon Services	4,010	3%
General ACH Services	19,309	14%
Payment Collection Gateway Services	57,596	42%
Wire and Other Fund Transfers	2,547	2%
Information Services	3,744	3%
Total Charges	138,000	100%
Less Earnings Allowance	(11,457)	
Net Charges	\$126,543	

Annual Cost to Process Customer Payments

Payment Method	Frequency	Annual Volume	Current Price	Current Annual Cost	New Price	New Annual Cost
Currency	per \$100	48,000	\$.08	\$3,840	\$.12	\$5,760
Check in person	per item	36,000	\$.07	\$2,520	\$.20	\$7,200
Auto Pay	per item	50,000	\$.11	\$5,500	\$.11	\$5,500
Check Image	per item	85,000	\$.05	\$4,250	\$.05	\$4,250
Home banking	per item	68,000	\$.07	\$4,760	\$.07	\$4,760
On-line	per item	110,000	\$.30	\$33,000	\$.30	\$33,000
By Phone	per item	22,000	\$1.00	\$22,000	\$1.00	\$22,000
Total				\$75,870		\$82,470

Note: The above costs do not include the credit card Merchant Service fee. For Utility Billing customers this fee is .45% of customers bill + \$0.10 per transaction. For non-Utility Billing customers, the current merchant service fee is 1.96% of sales amount + \$0.10 per transaction. The new price for non-Utility Billing customer payments is .50% of sales amount + \$0.20 per transaction.

Service Description	Volume	Existing Price Existing Services		New Price Existing Services		New Price New Services	
		Unit Price	Total Price	Unit Price	Total Price	Unit Price	Total Price
DEP INSURANCE - BANK ASSESSMENT	5164	\$0.1086	\$560.81	\$0.1461	\$754.46	\$0.1461	\$754.46
ACH NOTIF OF CHANGE (NOC)	12	\$1.25	\$15.00	\$1.25	\$15.00	\$1.25	\$15.00
ACH BLOCKS AUTH INSTRUCTIONS	31	\$1.50	\$46.50	\$1.50	\$46.50	\$1.50	\$46.50
PC TAX PAYMENT	6	\$2.50	\$15.00	\$2.50	\$15.00	\$2.50	\$15.00
EXPRESS TAX FAX RECEIPT	6	\$1.00	\$6.00	\$1.00	\$6.00	\$1.00	\$6.00
ACH OPTIONAL REPORTS- ELECTRONIC(E)	9	\$2.00	\$18.00	\$2.00	\$18.00	\$2.00	\$18.00
ACH OPTIONAL REPORTS-FAX	3	\$5.00	\$15.00	\$5.00	\$15.00	\$5.00	\$15.00
ACH OPTIONAL REPORTS-MAIL	3	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ACH RETURN ITEM	29	\$4.00	\$116.00	\$4.00	\$116.00	\$4.00	\$116.00
ACH MONTHLY MAINTENANCE	4	\$50.00	\$200.00	\$50.00	\$200.00	\$50.00	\$200.00
ACH INPUT-FILE	3	\$10.00	\$30.00	\$10.00	\$30.00	\$10.00	\$30.00
ACH BLOCKS AUTH MAINTENANCE	4	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ACH STANDARD RPTS-ELECTRONIC	16	\$2.00	\$32.00	\$2.00	\$32.00	\$2.00	\$32.00
ACH CONSUMER ON US CREDITS	236	\$0.11	\$25.96	\$0.11	\$25.96	\$0.11	\$25.96
ACH CONSUMER OFF US CREDITS	2891	\$0.11	\$318.01	\$0.11	\$318.01	\$0.11	\$318.01
ACH CONSUMER ON US DEBITS	592	\$0.05	\$29.60	\$0.05	\$29.60	\$0.05	\$29.60
ACH CONSUMER OFF US DEBITS	4005	\$0.11	\$440.55	\$0.11	\$440.55	\$0.11	\$440.55
ACH CREDIT RECEIVED ITEM	312	\$0.07	\$21.84	\$0.07	\$21.84	\$0.07	\$21.84
ACH DEBIT RECEIVED ITEM	77	\$0.07	\$5.39	\$0.07	\$5.39	\$0.07	\$5.39
ARP OUTPUT TRANS - OTHER FREQ	40	\$3.75	\$150.00	\$3.75	\$150.00	\$3.75	\$150.00
ARP VOID CANCEL ITEMS	17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ARP RECON TRANS END OF CYCLE	1	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50
ARP OPTIONAL-DUP REPORTS	2	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ARP OUTPUT PROCESSING PER ITEM	1218	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ARP SUB-ACCOUNTING	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ARP PARTIAL PPAY MAINT-PPR RPT	1	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
ARP PARTIAL PPAY ITEM	1218	\$0.07	\$85.26	\$0.07	\$85.26	\$0.07	\$85.26
ARP PARTIAL PPAY MAINT-SUPP	1	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
ARP PPAY INPUT FILE-TRANS	3	\$7.50	\$22.50	\$7.50	\$22.50	\$7.50	\$22.50
ARP PARTIAL AR-MINIMUM	1	\$56.32	\$56.32	\$56.32	\$56.32	\$56.32	\$56.32
BANK CONTRACTED TRANSP-VAULT	1	\$3,456.44	\$3,456.44	\$3,456.44	\$3,456.44	\$0.00	\$0.00
CURR/COIN DEP/\$100-VLT	4545	\$0.08	\$363.60	\$0.12	\$545.40	\$0.12	\$181.80
COIN DEPOSITED-ROLL-VLT	3	\$0.00	\$0.00	\$0.20	\$0.60	\$0.20	\$0.60
DEPOSIT CORRECTION-CASH	1	\$3.00	\$3.00	\$8.00	\$8.00	\$0.00	\$0.00
COIN SUPPLIED/ROLL-VLT	120	\$0.09	\$10.21	\$0.12	\$14.40	\$0.12	\$14.40
CURRENCY SUPP/\$100-STD-VLT	5	\$0.09	\$0.43	\$0.09	\$0.45	\$0.09	\$0.45
VAULT DEPOSIT	202	\$1.10	\$222.20	\$1.50	\$303.00	\$0.00	\$0.00
SUPPLIES-DEP TICKETS	1	\$93.00	\$93.00	\$93.00	\$93.00	\$93.00	\$93.00
BANKING CENTER DEPOSIT	33	\$1.50	\$49.50	\$3.50	\$115.50	\$3.50	\$0.00
CHANGE ORDER-AUTO-VLT	2	\$3.00	\$6.00	\$6.00	\$12.00	\$6.00	\$12.00
DEP CONDITIONING-SURCHG-VAULT	14	\$0.00	\$0.00	\$10.00	\$140.00	\$0.00	\$0.00
SAFE CONNECT CURRENCY DEP-\$100	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
SAFE CONNECT SVS MONTHLY MAINT	0	\$0.00	\$0.00	\$0.00	\$0.00	\$60.00	\$0.00
SCP SERIES 3 MAINT	0	\$0.00	\$0.00	\$0.00	\$0.00	\$45.00	\$0.00
G4S Series 3 Single Note Feed Safe Fee	0	\$0.00	\$0.00	\$0.00	\$0.00	\$225.00	\$0.00
SCP EMERGENCY PICKUP	0	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00	\$0.00
SCP SERIES 4 MAINT	8	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00	\$400.00
G4S Series 4 Bulk Note Feed Safe Fee	8	\$0.00	\$0.00	\$0.00	\$0.00	\$290.00	\$2,320.00
SCP ADDL WEEKLY PICKUP SVS	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
SCP SURCHARGE	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Service Description	Volume	Existing Price Existing Services		New Price Existing Services		New Price New Services	
		Unit Price	Total Price	Unit Price	Total Price	Unit Price	Total Price
CPO ARP POSITIVE PAY NOTIF	137	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CPO GPS RPT/CONFIRMS	18	\$1.00	\$18.00	\$1.00	\$18.00	\$1.00	\$18.00
CPO ARP ISSUE POSTED NOTIF	26	\$1.00	\$26.00	\$1.00	\$26.00	\$1.00	\$26.00
CPO ARP ISSUE RECD NOTIF	20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CPO ONLINE SUBSCRIPTION	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CPO PREM IR MAINTENANCE	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CPO PREM PDR ACCOUNT	1	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
CPO PREM PDR ITM STORED	1091	\$0.04	\$44.19	\$0.04	\$44.19	\$0.04	\$44.19
CPO PREM CDR ACCOUNT	1	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
CPO PREM CDR ITEM STORED	1035	\$0.19	\$196.65	\$0.19	\$196.65	\$0.19	\$196.65
CPO PREM RESEARCH ITEM	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CPO PREM RESEARCH ITEM	606	\$0.08	\$50.60	\$0.08	\$50.60	\$0.08	\$50.60
RETURNS-CHARGEBACK	13	\$3.00	\$39.00	\$3.00	\$39.00	\$3.00	\$39.00
RETURNS-RECLEAR	6	\$1.15	\$6.90	\$1.15	\$6.90	\$1.15	\$6.90
CKS DEP UN-ENCODED ITEMS	3447	\$0.07	\$241.29	\$0.20	\$689.40	\$0.20	\$0.00
ACCOUNT MAINTENANCE	6	\$13.00	\$78.00	\$13.00	\$78.00	\$13.00	\$78.00
ZBA SUBSIDIARY ACCOUNT MAINT	2	\$15.00	\$30.00	\$15.00	\$30.00	\$15.00	\$30.00
ZBA-DEPOSITORY+ MASTER MAINT	1	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
ZBA PER TRANSACTION	43	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
GCS TRANSACTION HISTORY	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
GCS TRANSACTION HISTORY	0	\$10.00	\$0.00	\$10.00	\$0.00	\$10.00	\$0.00
ESCROW SERVICE MAINTENANCE	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBITS POSTED-OTHER	66	\$0.30	\$19.80	\$0.30	\$19.80	\$0.30	\$19.80
CREDITS POSTED-OTHER	332	\$0.30	\$99.60	\$0.30	\$99.60	\$0.30	\$99.60
GENERAL CHECKS PAID TRUNCATED	1219	\$0.09	\$109.71	\$0.09	\$109.71	\$0.09	\$109.71

CD ROM DISK	1	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	
CD ROM MAINTENANCE	2	\$10.00	\$20.00	\$10.00	\$20.00	\$10.00	\$20.00	
CD ROM PER IMAGE	1218	\$0.03	\$36.54	\$0.03	\$36.54	\$0.03	\$36.54	
IMAGE ARCHIVE-90 DAYS	382	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
IMAGE MAINTENANCE CPO	2	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
IMAGE RETRIEVAL	2	\$0.25	\$0.50	\$0.25	\$0.50	\$0.25	\$0.50	
CHECK DEPOSIT-ICL or RDSO	56	\$0.00	\$25.30	\$0.00	\$25.30	\$1.10	\$61.60	
IMAGE DEPOSITED ITEMS-ICL	7100	\$0.05	\$355.00	\$0.05	\$355.00	\$0.05	\$355.00	
TRANSMISSION MAINTENANCE	1	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	
PAYMODE CON MTHLY LICENSE	1	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	
PAYMODE CON TRANSACTION	0	\$0.10	\$0.00	\$0.10	\$0.00	\$0.10	\$0.00	
PAYMODE CON TRANSACTION	6162	\$0.07	\$431.34	\$0.07	\$431.34	\$0.07	\$431.34	
PAYMODE CON TRANSACTION	0	\$0.06	\$0.00	\$0.06	\$0.00	\$0.06	\$0.00	
PCG BILLING FILE MAINT	1	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	
PCG TRANSACTIONS	10606	\$0.30	\$3,181.80	\$0.30	\$3,181.80	\$0.30	\$3,181.80	
PCG TOUCH TONE IVR CHARGES	2590	\$1.00	\$2,590.00	\$1.00	\$2,590.00	\$1.00	\$2,590.00	
PCG V+BILLS ENROLLED MAINT	1	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	
PCG V+TPS MONTHLY MAINTENANCE	1	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	
RDS - MEDIUM VOLUME SCANNER	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
MED VOLUME SCANNER MAINT	1	\$0.00	\$0.00	\$0.00	\$0.00	\$15.00	\$15.00	
DEPOSIT CORRECTION-RDSO	1	\$0.00	\$0.00	\$0.00	\$0.00	\$8.00	\$8.00	
REMOTE DEP-ACCOUNT MAINTENANCE	1	\$0.00	\$0.00	\$0.00	\$0.00	\$25.00	\$25.00	
REMOTE DEP CK IMAGE PROCESSING	3447	\$0.00	\$0.00	\$0.00	\$0.00	\$0.0250	\$86.18	
IRD DEPOSITED ITEMS- RDSO	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.05	\$0.05	
IMAGE DEPOSITED ITEMS-RDSO	3447	\$0.00	\$0.00	\$0.00	\$0.00	\$0.0250	\$86.18	
Service Description		Volume	Existing Price Existing Services		New Price Existing Services		New Price New Services	
			Unit Price	Total Price	Unit Price	Total Price	Unit Price	Total Price
CPO GP MTHLY MAINT BASIC	1		\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
ELEC WIRE OUT-DOMESTIC	14		\$6.00	\$84.00	\$6.00	\$84.00	\$6.00	\$84.00
CPO ACCOUNT TRANSFER	6		\$3.00	\$18.00	\$3.00	\$18.00	\$3.00	\$18.00
BOOK CREDIT	1		\$8.50	\$8.50	\$8.50	\$8.50	\$8.50	\$8.50
ELEC WIRE OUT-BOOK DB	1		\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00
INCOMING DOMESTIC WIRE	10		\$7.00	\$70.00	\$7.00	\$70.00	\$7.00	\$70.00
CPO GP CUST MINT TEMP STORAGE	32		\$0.50	\$16.00	\$0.50	\$16.00	\$0.50	\$16.00
PH OR STND ORDER TEMP STORE	9		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL SERICE FEES				\$15,137.34		\$16,263.51		\$14,164.27

Account Name	Merchant Service Current Fee Pricing	Merchant Service Proposed Fee Pricing
All City Merchant Service Accounts (except Utility Billing Merchant Service Account)	1.96% discount rate + \$0.10 transaction fee	.50% discount rate + \$0.20 transaction fee
Utility Billing Merchant Service Account	.45% discount rate + \$0.10 transaction fee	.45% discount rate + \$0.10 transaction fee