

[illegible]

Paymentech Fees								
Authorization Fees								
Full Authorization Reversal	Sale	VISA	27694058	2	0.032400000	80.00	0.000000000	(0.06)
Online Authorization	Sale	VISA	27694058	4	0.032400000	179.54	0.000000000	(0.12)
Online Authorization	Sale	MasterCard	27694058	2	0.032400000	61.23	0.000000000	(0.06)
Sub Total								(0.24)
Deposit Fees								
Settled Dep. Fee	Sale	VISA	27694058	2	0.032400000	550.00	0.000000000	(0.06)
Settled Dep. Fee	Sale	MasterCard	27694058	1	0.032400000	18.14	0.000000000	(0.03)
Sub Total								(0.09)
Total Paymentech Fees								(0.33)

3. Use Case for Clients

With this report you can see the exact breakdown of the fees you are charged for processing. The report also interacts quite heavily with other reports, giving more of an overview of total fees charged – as opposed to the detailed breakdown we see here. Specifically, the detailed fee breakdown given on the FIN-0011 can be reconciled against the summary fee amounts displayed in the FIN-0010 and FIN-0025 reports.

4. Breakdown of Information Fields

HEADINGS

Action Type: Type of transaction in question, sale or refund.

MOP: Method of payment (Visa, Mastercard, International Maestro, etc.).

Interchange Qualification: The specific type of sub-card and transaction used which therefore determines the rate of the issuer fee applied.

Fee Schedule: Unique number that applies to the fee schedule in question based on the currency pairing of the MID.

Unit Quantity: Number of transactions processed during the specified timeframe in question.

Unit Fee: Fee charged per item processed (as stipulated in the client's Schedule A).

Amount: Nominal amount of transaction(s).

Rate: Percentage rate applied to the transaction.

CATEGORY/DESCRIPTION – INTERCHANGE AND ASSESSMENT FEES

Interchange: Fees charged by the issuing bank based on MOP and sub-card type.

International Scheme Fee: Fees charged by the scheme (Visa/Mastercard, etc.).

PAYMENTECH FEES

Authorization Fees: Fees charged by J.P. Morgan based on submission of transactions.

Deposit Fees: Fees charged by J.P. Morgan based on successfully completed/settled transactions.

5. Interaction with Other Reports

As mentioned the FIN-0011 is a detailed, granular report that breaks out all fees associated with processing card payments. You can reconcile this report with your own records.

The main interaction is with two of our main reports:

FIN-0010: The FIN-0010 report shows the total fees for the specified period under two headings: Interchange/Assessment fees and Paymentech fees. It simply summarises the total fee amounts under these two headings. The FIN-0011 breaks them out into their component parts as described above.

The reports can be reconciled, as total fees charged will always match.

FIN-0025: Likewise the FIN-0025 report lists the total of all fees, both Interchange/Assessment and Paymentech and this can also be reconciled to the detailed breakout of all fees on the FIN-0011.

Conclusion

Should you have any further questions or queries on the details of the FIN-0011 report, please contact our European Merchant Support team at this email address:

eumerchantsupport@jpmorgan.com

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