

IPAYMENT, INC.
9121 OAKDALE AVE 201
CHATSWRTH CA
91311

4866 4000 2600 03
MERCHANT NUMBER 4223 690000000000

MERCHANT STATEMENT
SUMMARY OF BANKCARD DEPOSITS
MONTH ENDING 01/31/2003

DDA/SAV/GL NR 0000000000

SAMPLE MERCHANT
123 MAIN STREET #100
CHATSWORTH, CA 12345



CUSTOMER SERVICE TEL #: 800-324-9825

*** EMAIL ADDRESS ***
MERCHANTSUPPORT@MERCHANT-HELP.COM

PLEASE CONTACT US VIA EMAIL, WITH QUESTIONS REGARDING YOUR MERCHANT ACCOUNT
OR CONTACT THE CUSTOMER SERVICE NUMBER DISCLOSED ON THIS STATEMENT.

OUR CALL CENTER ASSISTANCE ARE NOW AVAILABLE 24 HOURS FROM MONDAY THROUGH
FRIDAY. WE ARE COMMITTED TO OFFERING YOU THE HIGHEST QUALITY CUSTOMER SERVICE.

****IMPORTANT REMINDER****

NOTICE TO ALL IPAYMENT MERCHANTS THAT HAVE A RESERVE ACCOUNT, PLEASE BE
ADVISED AS OF JANUARY 2002 YOU WILL BE ASSESSED A \$2.50 MONTHLY SERVICE

CHARGE FOR MAINTAINING THIS ACCOUNT.

AS OF MAY 2002, AN ANNUAL SERVICE FEE OF \$49.95 WILL BE BILLED TO YOUR
ACCOUNT ON YOUR ANNIVERSARY DATE.

YOUR MONTH-END BILLING STATEMENT IS AUTOMATICALLY DEBITED FROM YOUR CHECKING
ACCOUNT. PLEASE DO NOT SEND US PAYMENT.

TOTAL CHARGE TO YOUR ACCOUNT IS

2,638.38

SUMMARY OF CARD DEPOSITS

CARD TYPE	SALES		ADJUSTMENTS**		RETURNS		NET
MASTERCARD	1,363	78,862.51	5	453.51 -	13	872.00	77,990.51
VISA	2,394	146,036.04	8	812.28 -	19	1,874.02	144,162.02
TOTAL	3,757	224,898.55	13	1,265.79 -	32	2,746.02	222,152.53

** ADJUSTMENTS ARE NOT APPLIED TO NET SALES

SUMMARY OF CARD FEES

MASTERCARD							
DISCOUNT 6							
QUALIFIED		58,155.67		0.07700		4,477.99	
NON QUALIFIED		21,578.84		0.09150		1,974.46	
AUTHS & AVS							
AVS		1,440	AT	0.1000		144.00	
POS-WATS		1,441	AT	0.3100		446.71	
TOTAL							7,043.16
VISA							
DISCOUNT 6							
QUALIFIED		134,748.55		0.07700		10,375.64	
MID QUALIFIED		3,814.13		0.08800		335.64	
NON QUALIFIED		9,347.38		0.09150		855.29	
AUTHS & AVS							
AVS		2,561	AT	0.1000		256.10	
POS-WATS		2,566	AT	0.3100		795.46	
TOTAL							12,618.13
AMEX							
AUTHS & AVS							
AVS		368	AT	0.1000		36.80	
POS-WATS		368	AT	0.3000		110.40	
TOTAL							147.20
DISCOVER							
AUTHS & AVS							
AVS		208	AT	0.1000		20.80	
POS-WATS		209	AT	0.3000		62.70	
TOTAL							83.50
LESS DISCOUNT PAID						17,528.61	
TOTAL CARD FEES							2,363.38

SUMMARY OF MISCELLANEOUS FEES

TOTAL CARD FEES							2,363.38
CHARGEBACKS			13	AT	20.000		260.00
12B LETTERS			1	AT	7.500		7.50
STATEMENT FEE							7.50
TOTAL CHARGES							2,638.38

SUMMARY OF MONETARY BATCHES

BATCHES					BATCHES				
GROSS	R&C	NET	DATE	REF	GROSS	R&C	NET	DATE	REF
200.10 -	0.00	200.10 -	10 / 8	013103MOADJ	58.82 -	0.00	58.82 -	11 / 20	010203MOADJ
124.88 -	0.00	124.88 -	10 / 22	011403MOADJ	149.83 -	0.00	149.83 -	12 / 2	011203MOADJ
49.95 -	0.00	49.95 -	10 / 27	011403MOADJ	124.82 -	0.00	124.82 -	12 / 3	010203MOADJ
211.76 -	0.00	211.76 -	11 / 6	011703MOADJ	13.94 -	0.00	13.94 -	12 / 3	010803MOADJ
43.05 -	0.00	43.05 -	11 / 14	011703MOADJ	29.94 -	0.00	29.94 -	12 / 5	011203MOADJ

