



MERCHANT CARD PROCESSING STATEMENT

OUTLET STATEMENT

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HEADLEY DOWN
BORDON
HAMPSHIRE
GU35 8HU

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StatementPeriod	01 Apr 2025 - 30 Apr 2025
MerchantNumber	520334502980873
CustomerService	0345 6065055
VAT RegistrationNo	583 1490 32

OUTLET SUMMARY

The information in this section and the subsequent detail sections display your processing for the statement period. It is not reflective of what was funded to your account. Funding information can be found in a separate section of the statement.

Page	3	Total Amount Submitted	660.00
Page	3	Third Party Transactions	0.00
Page	3	Adjustments	0.00
Page	3	Interchange Charges	0.00
Page	3	Service Charges	-7.36
Page	4	Fees	-36.84
Page	4	Chargebacks/Reversals	0.00

The currency reflected in this statement is: Pound Sterling.
Your Service Charges and Fees due for this statement period will be collected on or immediately after 15/05/25.
Date Issue and Taxpoint 01/05/2025

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

You can cancel your contract with us at any time/by giving us one months notice. You may be able to **save money** with another provider or find a service that **better suits your needs**. You'll find information about your current contract in the **card payments summary** <https://cl.businesstrack.com/clx/> on your invoice and your account dashboard. Some providers will give you information in this format on their website, so you can **compare services** <https://uk.clover.com/quote/> easily. You may want to consider POS terminal lease or rental contract arrangements, including minimum contract end term dates, when you assess your options.

Your card payments summary



This summary shows the charges you pay for card payments, and other important information about your contract with us. You can use this to compare our service with other providers, to find the best deal for you. We are required to provide this information by the Payment Systems Regulator.

About you

	Mastercard			Visa			Your contract ends on Rolling Contract**
	Debit ²	Credit ³	Business ^{4a}	Debit ²	Credit ³	Business ^{4a}	
Your transaction split over the last 12 months ¹	4.3%	4.3%	0.0%	4.3%	4.3%	82.7%	
Your total charges in the last 12 months	£600.97			Your average transaction value	£849.83		
Your total card transactions in the last 12 months	£7,648.50			Your merchant category code (MCC)	5045 Computer & Peripherals		

Your costs for accepting common individual card payments⁵

UK-based card	Mastercard			Visa			Additional charges per transaction
	Debit ²	Credit ³	Business ^{4a}	Debit ²	Credit ³	Business ^{4b}	
In person ⁶	1.09% + 12.5p	1.89% + 2.99p	2.69% + 2.55p	1.09% + 2.5p	1.89% + 2.99p	1.35% + 27.5p	Authorisation fee 4p
Online/phone ⁷	1.14% + 12.5p	1.94% + 2.99p	2.74% + 2.55p	1.1% + 2.5p	1.9% + 2.99p	1.36% + 27.5p	
Other potential transaction charges	Chargeback fee £28.00			Retrieval fee N/A			

Example

If your customer uses a Mastercard personal debit card in person to purchase a £10 item, you would pay:	23.4p (1.09% of £10) + 12.5p	+ 4p (authorisation fee)	= 27.4p	
If your customer uses a Visa personal credit card online or by phone to purchase a £10 item, you would pay:	21.99p (1.9% of £10) + 2.99p	+ 4p (authorisation fee)	= 25.99p	

Other monthly charges*

Point-of-sale terminal (per terminal per month)	N/A
Gateway ⁸	N/A
PCI DSS service fee ⁹	£4.99
Minimum monthly service charge (MMSC) ¹⁰	£30.00

*You may be paying other charges on top. Please check your statement for details.

Other details

Settlement time	within 4 business days
Payment brands accepted	Visa Mastercard Maestro

- The proportion of your transactions represented by each card type.
- Personal debit cards.
- Personal credit cards.
- a. Business Debit and Commercial Cards.
- b. Visa Business Debit rate only.
- These are the most commonly used cards for most merchants. If your Mastercard and Visa rates are in percent (%), you pay us a percentage of each card payment you receive. This varies depending on the type of card. If your Mastercard and Visa rates are in pence (p), you pay us a set fee per transaction. This also varies depending on the type of card. Whether you pay a percentage or a pence rate, you may also accept other card brands and types, which may cost more. You'll be able to find the cards you accept in your transaction information. You may be paying interchange and scheme fees on top of either rate.
- A card payment where the card, cardholder and merchant are all in the same place.
- A card payment where the card, cardholder and merchant are not all in the same place.
- A service for capturing and transferring payment data. Gateway fees are subject to VAT and in addition to costs for accepting card payments through schemes such as Visa or Mastercard.
- Charges relating to your compliance with card security and anti-fraud standards.
- The amount you pay if your monthly transaction charges do not meet a minimum agreed amount.

**You may terminate your Merchant Agreement at any time by giving not less than one (1) months' written notice to Clover.

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OUTLET SUMMARY BY CARD TYPE

Card Type	Sales		Refunds		Net	
	Total Items	Total Amount	Total Items	Total Amount	Total Items	Total Amount
Visa Debit	1	330.00	0	0.00	1	330.00
Mastercard Debit	1	330.00	0	0.00	1	330.00
Total	2	660.00	0	0.00	2	660.00

TOTAL AMOUNT SUBMITTED BY BATCH

Date Submitted	Batch Number	Visa Debit	Mastercard Debit	Total Submitted
09/04/25	103007800	0.00	330.00	330.00
24/04/25	101007800	330.00	0.00	330.00
Sub Total		330.00	330.00	660.00
Total				660.00

THIRD PARTY TRANSACTIONS

Date	Description	Amount
There are no Third Party Transactions for this statement period.		
Total		0.00

ADJUSTMENTS

Date	Description	Amount
There are no Adjustments for this statement period.		
Total		0.00

INTERCHANGE CHARGES

Date	Description	Amount
There are no Interchange Charges for this statement period.		
Total		0.00

SERVICE CHARGES

Date	Description	Total
30/04/25	VISA DEBIT SALES TRANS FEE 1 TRANSACTIONS AT .025000	-0.03
30/04/25	MC DEBIT SALES TRANSACTION FEE 1 TRANSACTIONS AT .125000	-0.13
30/04/25	MC DEBIT SERVICE CHARGE .010900 DISC RATE TIMES 330.00	-3.60
30/04/25	VISA DEBIT SERVICE CHARGE .010900 DISC RATE TIMES 330.00	-3.60
Total		-7.36

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FEES

Date	Description	Amount
30/04/25	MCARD/MAESTRO EU E-COMM FEE .000500 RATE TIMES 330.00	-0.17
30/04/25	M/C+MAESTRO EU ACCEPTANCE FEE 1 TRANS TOTALING 330.00	-0.15
30/04/25	VISA INT ACCEPTANCE FEE .004500 RATE TIMES 330.00	-1.49
30/04/25	PCI DSS MANAGEMENT FEE	-4.99
30/04/25	AUTHORISATION REQUEST 2 TRANSACTIONS AT .040000	-0.08
30/04/25	VISA INT E-COMM/MOTO FEE .005500 RATE TIMES 330.00	-1.82
30/04/25	MONTHLY MAINTENANCE FEE	-5.50
30/04/25	MINIMUMMONTHLY CHARGE 30.00 MINIMUMLEVEL LESS 7.36	-22.64
Total		-36.84

CHARGEBACKS/REVERSALS

Date	Reference Number	Description	Card Number (Last 4 Digits)	Amount
There are no Chargebacks/Reversals for this statement period.				
Total				0.00

AMOUNTS FUNDED

This section is included to assist you in reconciling to your bank account. This section details the amount deposited to your account daily during the statement period. It may not include all fees reported on this statement but rather those fees reported on previous statements and collected during this statement period.

Date Submitted	Submitted Amount	Third Party Transactions	Adjustments	Interchange Charges	Service Charges	Fees	Chargebacks/ Reversals	Date Funded	Net Amount Funded
31/03/25	0.00	0.00	0.00	0.00	-8.91	-34.93	0.00	09/04/25	-43.84
09/04/25	330.00	0.00	0.00	0.00	0.00	0.00	0.00	09/04/25	330.00
24/04/25	330.00	0.00	0.00	0.00	0.00	0.00	0.00	24/04/25	330.00
Total	660.00	0.00	0.00	0.00	-8.91	-34.93	0.00		616.16