



11400 Robinwood Drive • Hagerstown, MD 21742-6514

RFP HCC25-006 Merchant Services

Addendum 1, posted on June 30, 2025, consists of questions received before the deadline.

Questions & Answers:

Q1: What is your current checkout process?

- Software, terminals, online ecommerce checkout, pay now buttons?

A1: We currently use Software and Online Ecommerce.

Q2: Is Payflow Pro integrated with any programs or software and will you continue using it along with Touchnet/ACI?

- Are you choosing Touchnet and ACI or only one vendor? If so, which?

A2: We are planning on sunseting Payflow Pro and will choose one vendor based on the processor.

Q3: Do you need pin-based debit card services?

- The RFP mentions needing chip/card readers how many are needed and where?
- Which accounts will require these Face-to-Face transaction methods?

A3: Yes, we will need pin-based debit card services. We currently will need 3 chip/card readers for placement at the Dental Hygiene clinic, Campus Store, and Finance office. All 3 will have FACE-to-FACE transactions as well as non FACE-to-FACE transactions. There may be a need for additional ones in the future.

Q4: What are the payments accepted for? (tuition, events, books, cafeteria)

- Do you have or need gift or loyalty programs?

A4: Tuition/fees, campus store purchases (books and merchandise), and dental hygiene services.

- Q5: Can we see processing statements from Fulton and Paypal?**
- An accurate proposal will include the breakdown of card types, not just the network. For example:
 - The RFP references 3.4 million was processed annually though the Visa network and they are asking for the quote of the cost, however the card types could fall into hundreds of different categories such as rewards, regulated debit/check, purchase cards and more. In order to accurately quote the cost, we need to see how the cards fall within interchange. Or we can only quote what is charged above interchange and we don't think that's what they are looking for.
 - It is also important to see the statements for each separate account and each one will have a different average ticket.
 - Tuitions may be paid with credit/reward or business cards.
 - Smaller tickets for books, events or cafeteria may get more consumer and check cards.

A5: Yes, we can provide merchant statements from Fulton. It has been attached to this Addendum.

- Q6: How many accounts do you require?**
- The RFP mentions separate settlement accounts; they would need to have a merchant account for each settlement account.

A6: Currently we have 3 separate merchant accounts.

- Q7: The term "Bank" is referenced multiple times throughout the RFP. I seek clarification on whether Hagerstown is pursuing a new banking partner or a merchant service provider to collaborate with its current financial institution.**

A7: We are pursuing a merchant service provider to collaborate with our current financial institution.

- Q8: We are capable of fulfilling most of the suggestions outlined in the RFP. While online services are relatively straightforward, reprogramming equipment presents certain challenges. Therefore, it would be beneficial to obtain further details regarding the specific equipment requirements and the number of terminals needed. Additionally, it is important to recognize that software compatibility can vary, whether it concerns a desktop card reader or a comprehensive point-of-sale (POS) system.**

A8: Three (3) terminals are needed. Two (2) are desktop card readers and one (1) is POS system.

Q9: Do you wish us to respond to the requirements in section 2-Scope of Services? If so, where in our response should those be included? Should we answer those in the same section as the Technical Proposal Questions in Attachment A?

A9: It is not required to address each of the requirements in section 2, *Scope of Services*. However, if firms have any requirements from this section that they wish to address, they can be included in the same section as the Technical Proposal Questions, *Attachment A*.

Q10: Does Hagerstown wish to apply service fees to credit card payments?

A10: The College would be interested in the possibility of adding service fees to credit card payments and how this would affect the set-up. An official decision has not been made.

Q11: Regarding section 2.4, item w. on page 13, what type of equipment does the College currently have?

A11: Campus Store has a chip reader that is compatible with their POS system. The Finance office and Dental Hygiene clinic are currently hand typing card numbers into their software.

Q12: Similarly, regarding the first bullet point under Technical Capabilities on page 22 (Identify if you can process transactions with our existing equipment, software and gateways), can the College please provide a list of the software and gateways the College is currently using?

A12: We use Ellucian Colleague and Payflow Pro.

Q13: Is DocuSign acceptable for the required signatures?

A13: Yes, DocuSign is acceptable.

Upcoming Deadlines:

The proposal closing is **July 7, 2025 at 10:00 AM**. Offerors shall reference the RFP for submission details. Please pay careful attention to the requirement to be registered on Bid Locker in order to submit a proposal for this project.

Respectfully submitted,



Alicia Cullop

Director of Procurement Services

Hagerstown Community College Journal Entry Form

| Date | Account Number | Debit | Credit |
|----------|---|-----------|-----------|
| 08.01.24 | 10 60 6150 6930 | 798.26 | - |
| | 10 00 0000 1010 | - | 798.26 |
| | July AMEX Charges(acct# 2190308999) | | |
| | 61 90 9100 6930 | - | |
| | 10 00 0000 1010 | | - |
| | January Campus store Merch Bill-Fulton X0902 | | |
| | 10 60 6150 6930 | 30,821.23 | |
| | 10 00 0000 1010 | | 30,821.23 |
| | July Merchant Billing-Fulton X0910 | | |
| | 10 10 1172 6930 | 76.95 | |
| | 10 00 0000 1010 | | 76.95 |
| | July Merchant Billing-Fulton Bank/Dental XX4420 | | |
| | 64 90 9125 6930 | - | |
| | 10 00 0000 1010 | | - |
| | November Food Svce Merchant Billing-Grill/Global | | |
| | 64 90 9125 6930 | - | |
| | 10 00 0000 1010 | | - |
| | November Food Svce Merchant Billing-Eatery/Global | | |
| | 64 90 9125 6930 | - | |
| | 10 00 0000 1010 | | - |
| | March Food Svce Merchant Billing-Café/Global | | |
| | 40 30 3236 6930 | - | |
| | 10 00 0000 1010 | | - |
| | April Merchant Billing - Foundation | | |
| | 61 90 9100 6930 | 239.28 | - |
| | 10 00 0000 1010 | | 239.28 |
| | July Merchant Billing-Fulton Bank/CS XX2430 | | |
| | 10 60 6150 6930 | - | - |
| | 10 00 0000 1010 | | - |
| | Feb Bank Fees Consolidated Analysis | | - |

Entered

8/19/24

By

Mason Y.

J/E #

J019436

Budget #

Payments

- Settlements
- Submissions
- Transactions
- Adjustments
- Statements & Reports
- More Options

Q Settlements Search

Download

Filter By

All Merchant IDs

(07/01/2024) - (07/31/2024)

> Pending

< Posted Total Gross Pay Debits. Fee : \$0.00 Total Discount Amount: \$798.26 Total Settlement Amount: \$37,127.63

| SETTLEMENT DATE | SETTLEMENT NUMBER | TOTAL CHARGES | CREDITS | SUBMISSION AMOUNT | DISCOUNT AMOUNT | FEES & INCENTIVES | CHARGEBACKS | ADJUSTME |
|--------------------|----------------------|------------------|---------|----------------------|--------------------|----------------------|-------------|----------|
| > 07/29/2024 | 209B1347 | \$3,549.00 | \$0.00 | \$3,549.00 | \$76.30 | \$0.00 | \$0.00 | \$ |
| > 07/29/2024 | 210A9345 | \$28.00 | \$0.00 | \$28.00 | \$0.60 | \$0.00 | \$0.00 | \$ |
| > 07/27/2024 | 208B1529 | \$757.00 | \$0.00 | \$757.00 | \$16.28 | \$0.00 | | Chat \$ |

| | | | | | | | | | |
|---|------------|----------|-------------|------------|-------------|----------|--------|--------|----|
| > | 07/26/2024 | 207B1540 | \$11,098.63 | \$224.00 | \$10,874.63 | \$233.80 | \$0.00 | \$0.00 | \$ |
| > | 07/25/2024 | 206B1700 | \$3,034.00 | \$0.00 | \$3,034.00 | \$65.23 | \$0.00 | \$0.00 | \$ |
| > | 07/24/2024 | 205B0968 | \$2,650.00 | \$0.00 | \$2,650.00 | \$56.98 | \$0.00 | \$0.00 | \$ |
| > | 07/23/2024 | 204A8561 | \$5,070.00 | \$0.00 | \$5,070.00 | \$109.01 | \$0.00 | \$0.00 | \$ |
| > | 07/22/2024 | 202B0957 | \$2,680.00 | \$0.00 | \$2,680.00 | \$57.62 | \$0.00 | \$0.00 | \$ |
| > | 07/22/2024 | 203A9274 | \$1,677.00 | \$0.00 | \$1,677.00 | \$36.06 | \$0.00 | \$0.00 | \$ |
| > | 07/20/2024 | 201B1396 | \$1,636.00 | \$0.00 | \$1,636.00 | \$35.17 | \$0.00 | \$0.00 | \$ |
| > | 07/19/2024 | 200B1518 | \$1,124.00 | \$1,013.00 | \$111.00 | \$2.39 | \$0.00 | \$0.00 | \$ |
| > | 07/17/2024 | 198B1092 | \$224.00 | \$0.00 | \$224.00 | \$4.82 | \$0.00 | \$0.00 | \$ |
| > | 07/16/2024 | 197A8593 | \$400.00 | \$0.00 | \$400.00 | \$8.60 | \$0.00 | \$0.00 | \$ |
| > | 07/12/2024 | 193B1613 | \$1,387.00 | \$0.00 | \$1,387.00 | \$29.82 | \$0.00 | \$0.00 | \$ |
| > | 07/11/2024 | 192B1318 | \$319.00 | \$0.00 | \$319.00 | \$6.86 | \$0.00 | \$0.00 | \$ |
| > | 07/05/2024 | 186C5413 | \$0.00 | \$0.00 | \$0.00 | \$271.94 | \$0.00 | \$0.00 | \$ |

| | | | | | | | | | |
|---|------------|----------|------------|--------|------------|---------|--------|--------|----|
| > | 07/04/2024 | 185B1841 | \$2,181.00 | \$0.00 | \$2,181.00 | \$46.89 | \$0.00 | \$0.00 | \$ |
| > | 07/03/2024 | 184B1003 | \$550.00 | \$0.00 | \$550.00 | \$11.83 | \$0.00 | \$0.00 | \$ |

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Fulton Bank

100 Throckmorton, Suite 1800
Fort Worth, TX 76102

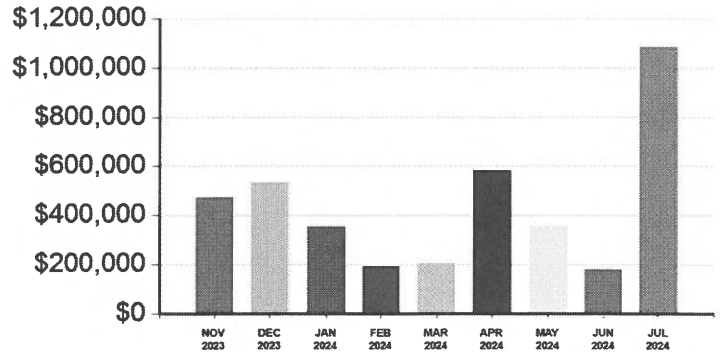
MONTH ENDING 07/31/2024
MERCHANT NUMBER 7617000008270910
DDA/SAV/GL NR 00XXXXX816

HCC FINANCE

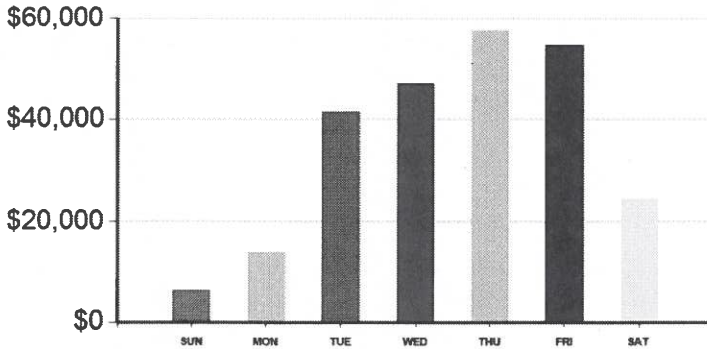
YOUR BUSINESS IN REVIEW

HCC FINANCE
11400 ROBINWOOD DR
HAGERSTOWN, MD 21742-6514

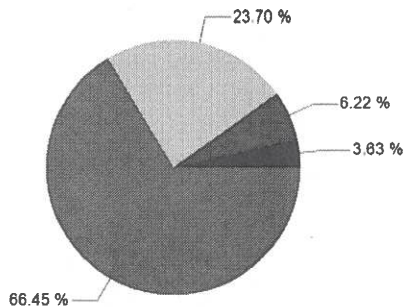
VOLUME BY MONTH



AVG JUL VOLUME BY WEEKDAY



VOLUME BY CARD TYPE SINCE ACTIVATION



VISA MasterCard Discover Amex

For customer service inquiries, terminal assistance, billing questions or supplies, please contact Customer Service at the number below.

Reconcile your merchant statement to your checking account monthly! Notify us immediately of any items that were not processed within 90 days of the transaction date. Also, written notification is required within 90 days to have any incorrect charges to your account considered for a refund.

Valued Merchant, as your merchant services provider, it is our responsibility and a top priority to share important security information that could affect your account with us. Please be aware that there is a telemarketing scam where the callers identify themselves as "Merchant Services" or something generic and urge you to disclose your merchant account information to avoid "overcharges" on your account. While we have a merchant services department, should we need to contact you, we will always identify ourselves and will not ask for your current merchant statement, rate information, or any of your personal information such as a Tax I.D. If you receive a call and you're unsure if it's us, the safest thing to do is please hang up and call the phone number on your merchant billing statement. Should you have any questions or concerns, feel free to reach out to us directly. We value your partnership and thank you for your continued business.

SUMMARY OF CARD TYPES

| CARD TYPE | COUNT | SALES | COUNT | RETURNS | NET | AVG TICKET |
|------------|-------|----------------|-------|-------------|----------------|------------|
| DISCOVER | 63 | \$52,614.65 | 1 | \$85.00 | \$52,529.65 | \$835.15 |
| MASTERCARD | 255 | \$239,653.11 | 23 | \$9,180.00 | \$230,473.11 | \$939.82 |
| VISA | 782 | \$796,596.08 | 60 | \$26,936.40 | \$769,659.68 | \$1,018.67 |
| TOTAL | 1,100 | \$1,088,863.84 | 84 | \$36,201.40 | \$1,052,662.44 | \$989.88 |

SUMMARY OF CARD FEES

| FEE ASSESSED FOR ACCEPTANCE OF VISA | RATE | ITEM | COUNT | VOLUME | FEE | TOTAL |
|---|--------|----------|-------|---------------|-------------|--------------|
| BUS CNP DB | | | 6 | \$ 8,921.00 | \$ 219.17 | |
| BUS REG | | | 9 | \$ 9,687.37 | \$ 6.83 | |
| BUS T1 PRD1 | | | 5 | \$ 4,486.00 | \$ 119.38 | |
| BUS T2 PRD1 | | | 1 | \$ 1,009.00 | \$ 28.35 | |
| BUS T3 PRD1 | | | 2 | \$ 1,875.00 | \$ 53.64 | |
| BUS T4 PRD1 | | | 2 | \$ 2,013.00 | \$ 59.59 | |
| BUS T5 PRD1 | | | 2 | \$ 722.00 | \$ 21.86 | |
| EDUC INFINITE NT | | | 5 | \$ 9,317.50 | \$ 210.16 | |
| EDUC NT | | | 18 | \$ 32,187.50 | \$ 493.38 | |
| EDUC RWDS NT | | | 12 | \$ 12,653.00 | \$ 194.21 | |
| EDUC SIG NT | | | 23 | \$ 39,702.25 | \$ 608.57 | |
| EDUC SIG PREF NT | | | 141 | \$ 254,877.37 | \$ 5,749.04 | |
| PRD1 | | | 14 | \$ 2,420.00 | \$ 47.14 | |
| PRD1 INFINITE | | | 3 | \$ 1,140.00 | \$ 29.94 | |
| PRD1 RWDS | | | 11 | \$ 1,598.00 | \$ 33.70 | |
| PRD1 SIG | | | 31 | \$ 5,848.00 | \$ 122.99 | |
| PRD1 SIG PREF | | | 72 | \$ 13,943.00 | \$ 355.98 | |
| PUR CNP | | | 6 | \$ 12,238.00 | \$ 331.02 | |
| REG | | | 308 | \$ 266,515.67 | \$ 201.27 | |
| RTL2 DB | | | 102 | \$ 109,460.02 | \$ 186.21 | |
| RTL2 PPD | | | 9 | \$ 5,982.40 | \$ 13.18 | |
| ACQUIRER PROCESSOR FEE CHECK-VS | | | 533 | | \$ 18.92 | |
| ACQUIRER PROCESSOR FEE CREDIT-VS | | | 390 | | \$ 15.41 | |
| BIN FEE VS | | | 1 | | \$ 2.50 | |
| CHECK CARD DUES/ASSESSMENTS-VS | | | | \$ 400,566.46 | \$ 600.85 | |
| CHECK CARD SALES DISCOUNT-VS | 1.30 % | | 434 | \$ 400,566.46 | \$ 5,207.36 | |
| COM SOL ACQ FEE-VS | | | | \$ 40,951.37 | \$ 4.76 | |
| CREDIT DUES/ASSESSMENTS-VS | | | | \$ 396,029.62 | \$ 633.65 | |
| CREDIT SALES DISCOUNT-VS | 1.30 % | | 348 | \$ 396,029.62 | \$ 5,148.39 | |
| DGT COM SRV FEE-VS | | | | \$ 796,596.08 | \$ 74.79 | |
| NETWORK FEE CNP-VS | | \$ 82.00 | 1 | | \$ 82.00 | |
| TRANSMISSION FEE-VS | | | 782 | | \$ 17.05 | |
| TOTAL | | | | | | \$ 20,891.29 |
| FEE ASSESSED FOR ACCEPTANCE OF MASTERCARD | RATE | ITEM | COUNT | VOLUME | FEE | TOTAL |
| DR2 COM DB | | | 3 | \$ 4,388.75 | \$ 92.46 | |
| DR2 LVL3 WE | | | 2 | \$ 1,030.00 | \$ 21.83 | |
| DR2 LVL4 | | | 1 | \$ 99.00 | \$ 2.28 | |
| DR2 LVL5 | | | 2 | \$ 2,143.00 | \$ 48.42 | |
| EMRG MKT DB | | | 69 | \$ 51,357.80 | \$ 110.58 | |

SUMMARY OF CARD FEES

| | | | | | | | |
|---|--------|------|-------|---------------|-------------|-------|--------------|
| EMRG MKT PPD | | | 4 | \$ 2,507.00 | \$ 6.26 | | |
| INTCR1 DGT SUP PREM | | | 1 | \$ 239.00 | \$ 4.73 | | |
| MRT1 | | | 5 | \$ 6,539.00 | \$ 128.02 | | |
| MRT1 ENH | | | 11 | \$ 7,379.95 | \$ 156.08 | | |
| MRT1 HIVAL | | | 23 | \$ 21,668.50 | \$ 565.68 | | |
| MRT1 WE | | | 80 | \$ 96,387.75 | \$ 2,514.07 | | |
| MRT1 WRLD | | | 28 | \$ 28,468.00 | \$ 629.10 | | |
| REG | | | 26 | \$ 17,445.36 | \$ 14.46 | | |
| CHECK CARD SALES DISCOUNT-MC | 1.30 % | | 99 | \$ 71,310.16 | \$ 927.03 | | |
| CHECK DUES/ASSESSMENT FEE-MC | | | | \$ 71,310.16 | \$ 114.10 | | |
| CONNECTIVITY MC | | | 255 | | \$ 5.71 | | |
| CREDIT DUES/ASSESSMENT FEE-MC | | | | \$ 30,311.20 | \$ 48.50 | | |
| CREDIT SALES DISCOUNT-MC | 1.30 % | | 156 | \$ 168,342.95 | \$ 2,188.46 | | |
| DECLINE AUTH FEE MC | | | 6 | | \$ 0.24 | | |
| DGT ENBL MC VOL | | | | \$ 344,857.91 | \$ 78.02 | | |
| DUES/ASSESSMENT FEE >=\$1K-MC | | | | \$ 138,031.75 | \$ 234.65 | | |
| GLOBAL ACQUIRER FEE-MC | | | | \$ 239.00 | \$ 2.05 | | |
| ICA FEE MC | | | 1 | | \$ 2.50 | | |
| LICENSE VOLUME FEE-MC | | | | \$ 239,653.11 | \$ 29.96 | | |
| NTWK ACCESS AUTH FEE/SAFETY NET INTL-MC | | | 4 | | \$ 0.20 | | |
| NTWK ACCESS AUTH FEE/SAFETY NET-MC | | | 359 | | \$ 14.43 | | |
| US CROSS BORDER FEE-MC | | | | \$ 239.00 | \$ 1.45 | | |
| TOTAL | | | | | | | \$ 7,941.27 |
| FEE ASSESSED FOR ACCEPTANCE OF DISCOVER | RATE | ITEM | COUNT | VOLUME | FEE | TOTAL | |
| ECOM PRM | | | 24 | \$ 20,210.00 | \$ 416.71 | | |
| ECOM PRMPLUS | | | 15 | \$ 15,337.00 | \$ 392.59 | | |
| ECOM RWDS | | | 24 | \$ 17,067.65 | \$ 348.91 | | |
| CREDIT SALES DISCOUNT-DS | 1.30 % | | 63 | \$ 52,614.65 | \$ 683.99 | | |
| DATA USAGE FEE-DS | | | 63 | | \$ 1.42 | | |
| DGT INV FEE DS | | | | \$ 52,614.65 | \$ 6.52 | | |
| DUES/ASSESSMENT FEE-DS | | | | \$ 52,614.65 | \$ 73.66 | | |
| NETWORK AUTH FEE-DS | | | 63 | | \$ 2.46 | | |
| TOTAL | | | | | | | \$ 1,926.26 |
| AUTH & AVS | RATE | ITEM | COUNT | VOLUME | FEE | TOTAL | |
| AVS FOR DS TRAN | | | 65 | | \$ 1.63 | | |
| INTERNET AUTH FEE-AX | | | 33 | | \$ 0.33 | | |
| INTERNET AUTH FEE-DS | | | 64 | | \$ 0.64 | | |
| INTERNET AUTH FEE-MC | | | 363 | | \$ 3.63 | | |
| INTERNET AUTH FEE-VS | | | 923 | | \$ 9.23 | | |
| TOTAL | | | | | | | \$ 15.46 |
| TOTAL CARD FEES | | | | | | | \$ 30,774.28 |

TOTAL CHARGE TO YOUR ACCOUNT

| SUMMARY | COUNT | VOLUME | RATE | FEE | TOTAL |
|---------------------|-------|--------|------|-----|--------------|
| TOTAL CARD FEES | | | | | \$ 30,774.28 |
| ACCOUNT SUPPORT FEE | | | | | \$ 2.00 |
| PCI NON-COMP FEE | | | | | \$ 44.95 |
| TOTAL | | | | | \$ 30,821.23 |

RETURNS

| DATE | COUNT | AMOUNT | COUNT | AMOUNT | ADJ COUNT | DESCRIPTION | NET DEPOSITS |
|----------|-------|--------------|-------|--------------|-----------|--------------|----------------|
| 01 - Jul | 16 | \$16,943.00 | 0 | \$0.00 | 0 | Credit Total | \$16,943.00 |
| 02 - Jul | 37 | \$23,766.00 | 2 | \$-985.00 | 0 | Credit Total | \$22,781.00 |
| 03 - Jul | 17 | \$15,003.00 | 0 | \$0.00 | 0 | Credit Total | \$15,003.00 |
| 04 - Jul | 17 | \$6,965.00 | 0 | \$0.00 | 0 | Credit Total | \$6,965.00 |
| 05 - Jul | 7 | \$3,345.00 | 0 | \$0.00 | 0 | Credit Total | \$3,345.00 |
| 06 - Jul | 18 | \$12,289.52 | 0 | \$0.00 | 0 | Credit Total | \$12,289.52 |
| 07 - Jul | 9 | \$4,196.40 | 0 | \$0.00 | 0 | Credit Total | \$4,196.40 |
| 08 - Jul | 9 | \$8,080.00 | 0 | \$0.00 | 0 | Credit Total | \$8,080.00 |
| 09 - Jul | 29 | \$15,471.00 | 3 | \$-540.00 | 0 | Credit Total | \$14,931.00 |
| 10 - Jul | 25 | \$18,687.00 | 0 | \$0.00 | 0 | Credit Total | \$18,687.00 |
| 11 - Jul | 21 | \$14,787.00 | 0 | \$0.00 | 0 | Credit Total | \$14,787.00 |
| 12 - Jul | 14 | \$8,587.55 | 1 | \$-411.00 | 0 | Credit Total | \$8,176.55 |
| 13 - Jul | 30 | \$30,442.43 | 17 | \$-3,257.00 | 0 | Credit Total | \$27,185.43 |
| 14 - Jul | 8 | \$6,928.00 | 0 | \$0.00 | 0 | Credit Total | \$6,928.00 |
| 15 - Jul | 18 | \$12,964.51 | 0 | \$0.00 | 0 | Credit Total | \$12,964.51 |
| 16 - Jul | 45 | \$30,370.97 | 0 | \$0.00 | 0 | Credit Total | \$30,370.97 |
| 17 - Jul | 48 | \$41,916.25 | 0 | \$0.00 | 0 | Credit Total | \$41,916.25 |
| 18 - Jul | 28 | \$25,210.40 | 51 | \$-27,627.40 | 0 | Credit Total | \$-2,417.00 |
| 19 - Jul | 43 | \$36,789.95 | 1 | \$-650.00 | 0 | Credit Total | \$36,139.95 |
| 20 - Jul | 33 | \$23,536.75 | 0 | \$0.00 | 0 | Credit Total | \$23,536.75 |
| 21 - Jul | 11 | \$11,546.00 | 0 | \$0.00 | 0 | Credit Total | \$11,546.00 |
| 22 - Jul | 19 | \$27,733.50 | 0 | \$0.00 | 0 | Credit Total | \$27,733.50 |
| 23 - Jul | 91 | \$106,740.82 | 0 | \$0.00 | 0 | Credit Total | \$106,740.82 |
| 24 - Jul | 110 | \$146,414.25 | 0 | \$0.00 | 0 | Credit Total | \$146,414.25 |
| 25 - Jul | 139 | \$183,904.64 | 7 | \$-2,490.00 | 0 | Credit Total | \$181,414.64 |
| 26 - Jul | 136 | \$170,306.36 | 0 | \$0.00 | 0 | Credit Total | \$170,306.36 |
| 27 - Jul | 43 | \$31,997.95 | 0 | \$0.00 | 0 | Credit Total | \$31,997.95 |
| 28 - Jul | 5 | \$3,207.00 | 0 | \$0.00 | 0 | Credit Total | \$3,207.00 |
| 29 - Jul | 7 | \$4,169.36 | 0 | \$0.00 | 0 | Credit Total | \$4,169.36 |
| 30 - Jul | 37 | \$32,142.90 | 2 | \$-241.00 | 0 | Credit Total | \$31,901.90 |
| 31 - Jul | 30 | \$14,421.33 | 0 | \$0.00 | 0 | Credit Total | \$14,421.33 |
| TOTAL | | | | | | | \$1,052,662.44 |

Fraud attacks are on the rise and our Risk Management department warns merchants to use caution when accepting unsolicited telephone and internet orders. Fraudsters will often contact merchants via email using generic g-mail, hot mail or yahoo email addresses. The fraudster executes a scheme by providing unsuspecting merchants with card numbers that are not theirs. Most sales are very large and are not typical for your normal course of business. It is commonly requested that the product be shipped out of the country by the most expeditious means possible. If you do not normally receive foreign orders, that is a red flag to contact us before you run the transaction and ship the item. Beware of customers who request money wires for shipping costs or to insure the product to be shipped.

Do not allow anyone to update or reprogram your credit card terminal unless you have initiated a change to your account, such as a name or address change. Protect your personal and business information. If you are ever in doubt, please contact the customer service phone number listed below.

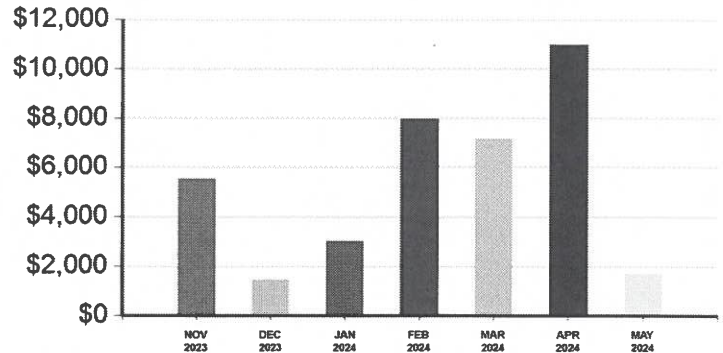
One or more of the following services is provided by Fitech Payments, LLC.: credit, debit, EBT(Electronic Benefit Transfer), petroleum card processing, ACH transaction processing, gift card and loyalty programs, check conversion, gateway services, point-of-sale solutions, countertop terminals, and mobile payment solutions.

HCC FINANCE - DENTAL HYGI

YOUR BUSINESS IN REVIEW

HCC FINANCE - DENTAL HYGI
11400 ROBINWOOD DR
HAGERSTOWN, MD 21742-6514

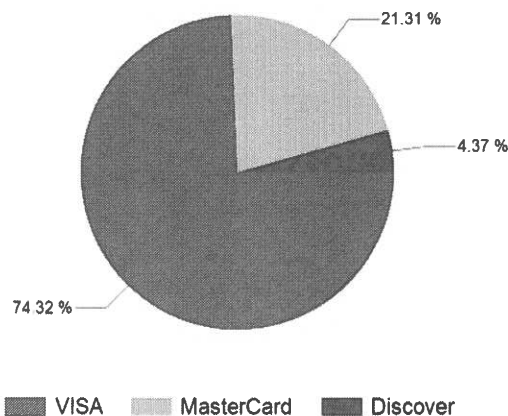
VOLUME BY MONTH



AVG JUL VOLUME BY WEEKDAY

No Data Available

VOLUME BY CARD TYPE SINCE ACTIVATION



For customer service inquiries, terminal assistance, billing questions or supplies, please contact Customer Service at the number below.

Reconcile your merchant statement to your checking account monthly! Notify us immediately of any items that were not processed within 90 days of the transaction date. Also, written notification is required within 90 days to have any incorrect charges to your account considered for a refund.

Valued Merchant, as your merchant services provider, it is our responsibility and a top priority to share important security information that could affect your account with us. Please be aware that there is a telemarketing scam where the callers identify themselves as "Merchant Services" or something generic and urge you to disclose your merchant account information to avoid "overcharges" on your account. While we have a merchant services department, should we need to contact you, we will always identify ourselves and will not ask for your current merchant statement, rate information, or any of your personal information such as a Tax I.D. If you receive a call and you're unsure if it's us, the safest thing to do is please hang up and call the phone number on your merchant billing statement. Should you have any questions or concerns, feel free to reach out to us directly. We value your partnership and thank you for your continued business.

SUMMARY OF CARD FEES

| FEE ASSESSED FOR ACCEPTANCE OF VISA | RATE | ITEM | COUNT | VOLUME | FEE | TOTAL |
|---|------|------|-------|--------|---------|---------|
| BIN FEE VS | | | 1 | | \$ 2.50 | |
| TOTAL | | | | | | \$ 2.50 |
| FEE ASSESSED FOR ACCEPTANCE OF MASTERCARD | RATE | ITEM | COUNT | VOLUME | FEE | TOTAL |
| ICA FEE MC | | | 1 | | \$ 2.50 | |
| TOTAL | | | | | | \$ 2.50 |
| TOTAL CARD FEES | | | | | | \$ 5.00 |

TOTAL CHARGE TO YOUR ACCOUNT

| SUMMARY | COUNT | VOLUME | RATE | FEE | TOTAL |
|---------------------|-------|--------|------|-----|----------|
| TOTAL CARD FEES | | | | | \$ 5.00 |
| ACCOUNT MINIMUM FEE | | | | | \$ 25.00 |
| ACCOUNT SUPPORT FEE | | | | | \$ 2.00 |
| PCI NON-COMP FEE | | | | | \$ 44.95 |
| TOTAL | | | | | \$ 76.95 |

Fraud attacks are on the rise and our Risk Management department warns merchants to use caution when accepting unsolicited telephone and internet orders. Fraudsters will often contact merchants via email using generic g-mail, hot mail or yahoo email addresses. The fraudster executes a scheme by providing unsuspecting merchants with card numbers that are not theirs. Most sales are very large and are not typical for your normal course of business. It is commonly requested that the product be shipped out of the country by the most expeditious means possible. If you do not normally receive foreign orders, that is a red flag to contact us before you run the transaction and ship the item. Beware of customers who request money wires for shipping costs or to insure the product to be shipped.

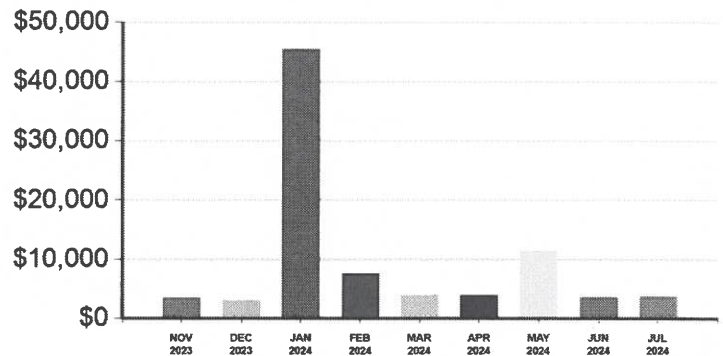
Do not allow anyone to update or reprogram your credit card terminal unless you have initiated a change to your account, such as a name or address change. Protect your personal and business information. If you are ever in doubt, please contact the customer service phone number listed below.

One or more of the following services is provided by Fitech Payments, LLC.: credit, debit, EBT(Electronic Benefit Transfer), petroleum card processing, ACH transaction processing, gift card and loyalty programs, check conversion, gateway services, point-of-sale solutions, countertop terminals, and mobile payment solutions.

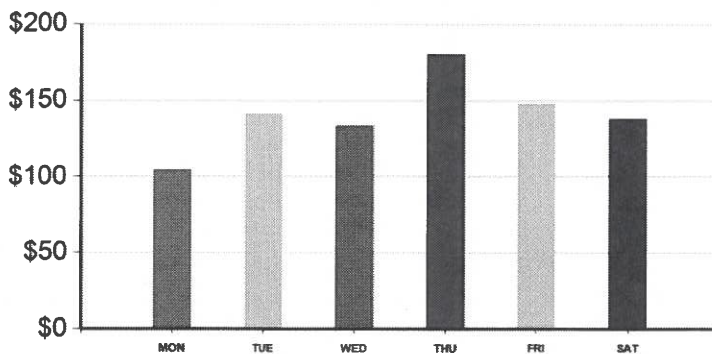
HCC - ONLINE BOOKSTORE YOUR BUSINESS IN REVIEW

HCC - ONLINE BOOKSTORE
11400 ROBINWOOD DR
HAGERSTOWN, MD 21742-6514

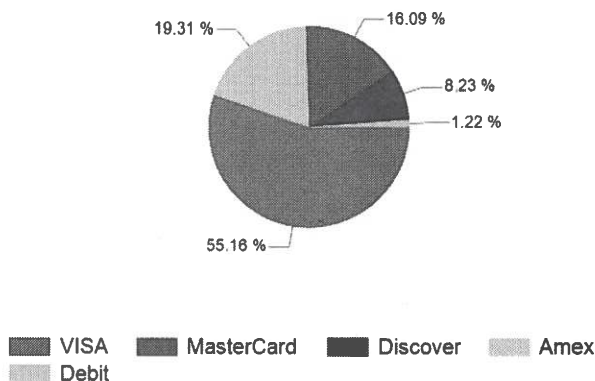
VOLUME BY MONTH



AVG JUL VOLUME BY WEEKDAY



VOLUME BY CARD TYPE SINCE ACTIVATION



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SUMMARY OF CARD TYPES

| CARD TYPE | COUNT | SALES | COUNT | RETURNS | NET | AVG TICKET |
|------------|-------|------------|-------|---------|------------|------------|
| AMEX | 1 | \$38.15 | 0 | \$0.00 | \$38.15 | \$38.15 |
| DISCOVER | 7 | \$382.98 | 0 | \$0.00 | \$382.98 | \$54.71 |
| MASTERCARD | 17 | \$580.81 | 0 | \$0.00 | \$580.81 | \$34.17 |
| DEBIT | 18 | \$680.95 | 0 | \$0.00 | \$680.95 | \$37.83 |
| VISA | 54 | \$1,968.98 | 0 | \$0.00 | \$1,968.98 | \$36.46 |
| TOTAL | 97 | \$3,651.87 | 0 | \$0.00 | \$3,651.87 | \$37.65 |

SUMMARY OF CARD FEES

| FEE ASSESSED FOR ACCEPTANCE OF VISA | RATE | ITEM | COUNT | VOLUME | FEE | TOTAL |
|---|--------|----------|-------|-------------|----------|-----------|
| NON QUAL | | | 1 | \$ 196.41 | \$ 6.58 | |
| PRD2 | | | 2 | \$ 3.93 | \$ 0.26 | |
| PRD2 SIG | | | 2 | \$ 11.02 | \$ 0.38 | |
| PRD2 SIG PREF | | | 13 | \$ 544.94 | \$ 12.74 | |
| PUR | | | 1 | \$ 91.43 | \$ 2.39 | |
| REG | | | 14 | \$ 665.15 | \$ 3.42 | |
| RTL DB | | | 6 | \$ 394.03 | \$ 4.06 | |
| SML TK DB | | | 3 | \$ 20.91 | \$ 0.44 | |
| SML TK PPD | | | 5 | \$ 16.97 | \$ 0.53 | |
| SML TK REG | | | 7 | \$ 24.19 | \$ 1.54 | |
| ACQUIRER PROCESSOR FEE CHECK-VS | | | 60 | | \$ 2.13 | |
| ACQUIRER PROCESSOR FEE CREDIT-VS | | | 26 | | \$ 1.03 | |
| BIN FEE VS | | | 1 | | \$ 2.50 | |
| CHECK CARD DUES/ASSESSMENTS-VS | | | | \$ 1,121.25 | \$ 1.68 | |
| CHECK CARD SALES DISCOUNT-VS | 0.98 % | | 35 | \$ 1,121.25 | \$ 10.99 | |
| COM SOL ACQ FEE-VS | | | | \$ 91.43 | \$ 0.03 | |
| CREDIT DUES/ASSESSMENTS-VS | | | | \$ 847.73 | \$ 1.36 | |
| CREDIT SALES DISCOUNT-VS | 0.98 % | | 19 | \$ 847.73 | \$ 8.31 | |
| DGT COM SRV FEE-VS | | | | \$ 294.89 | \$ 0.08 | |
| NETWORK FEE CNP-VS | | \$ 82.00 | 1 | | \$ 82.00 | |
| NETWORK FEE CP-VS | | \$ 4.00 | 1 | | \$ 4.00 | |
| TRANSACTION INTEGRITY FEE-VS | | | 1 | | \$ 0.12 | |
| TRANSMISSION FEE-VS | | | 54 | | \$ 1.18 | |
| TOTAL | | | | | | \$ 147.75 |
| FEE ASSESSED FOR ACCEPTANCE OF MASTERCARD | RATE | ITEM | COUNT | VOLUME | FEE | TOTAL |
| EMRG MKT DB | | | 10 | \$ 329.39 | \$ 3.65 | |
| MRT3 ENH | | | 1 | \$ 8.91 | \$ 0.26 | |
| MRT3 HIVAL | | | 2 | \$ 123.79 | \$ 3.04 | |
| MRT3 WE | | | 2 | \$ 22.99 | \$ 0.73 | |
| MRT3 WRLD | | | 1 | \$ 93.87 | \$ 1.88 | |
| SML TK WRLD CP | | | 1 | \$ 1.86 | \$ 0.06 | |
| CHECK CARD SALES DISCOUNT-MC | 0.98 % | | 10 | \$ 329.39 | \$ 3.23 | |
| CHECK DUES/ASSESSMENT FEE-MC | | | | \$ 329.39 | \$ 0.53 | |
| CONNECTIVITY MC | | | 17 | | \$ 0.38 | |
| CREDIT DUES/ASSESSMENT FEE-MC | | | | \$ 251.42 | \$ 0.40 | |
| CREDIT SALES DISCOUNT-MC | 0.98 % | | 7 | \$ 251.42 | \$ 2.46 | |
| DGT ENBL MC VOL | | | | \$ 4.00 | \$ 0.16 | |

SUMMARY OF CARD FEES

| ICA FEE MC | | | 1 | | | \$ 2.50 | |
|--|--------|------|-------|--|-----------|---------|-----------|
| LICENSE VOLUME FEE-MC | | | | | \$ 580.81 | \$ 0.07 | |
| NTWK ACCESS AUTH FEE/SAFETY NET-MC | | | 23 | | | \$ 0.92 | |
| PRE AUTH FEE-CNP MC | | | | | \$ 2.00 | \$ 0.04 | |
| TOTAL | | | | | | | \$ 20.31 |
| FEE ASSESSED FOR ACCEPTANCE OF DISCOVER | RATE | ITEM | COUNT | | VOLUME | FEE | TOTAL |
| BASE LVL RWDS | | | 1 | | \$ 1.86 | \$ 0.16 | |
| ECOM RWDS | | | 1 | | \$ 115.86 | \$ 2.45 | |
| KEY ENT PRMPLUS | | | 1 | | \$ 165.38 | \$ 4.32 | |
| RTL RWDS | | | 4 | | \$ 99.88 | \$ 2.12 | |
| CREDIT SALES DISCOUNT-DS | 0.98 % | | 7 | | \$ 382.98 | \$ 3.75 | |
| DATA USAGE FEE-DS | | | 7 | | | \$ 0.16 | |
| DGT INV FEE DS | | | | | \$ 281.24 | \$ 0.07 | |
| DUES/ASSESSMENT FEE-DS | | | | | \$ 382.98 | \$ 0.54 | |
| NETWORK AUTH FEE-DS | | | 7 | | | \$ 0.27 | |
| PRG INTEGRITY FEE DS | | | 1 | | | \$ 0.12 | |
| TOTAL | | | | | | | \$ 13.96 |
| FEE ASSESSED FOR ACCEPTANCE OF PIN DEBIT | RATE | ITEM | COUNT | | VOLUME | FEE | TOTAL |
| INTERLINK | | | 5 | | \$ 281.12 | \$ 0.00 | |
| MAESTRO | | | 2 | | \$ 134.68 | \$ 0.00 | |
| NETWORK ACCESS FEE | | | | | | \$ 8.00 | |
| STAR | | | 13 | | \$ 384.94 | \$ 0.00 | |
| TOTAL | | | | | | | \$ 8.00 |
| FEE ASSESSED FOR ACCEPTANCE OF AMEX | RATE | ITEM | COUNT | | VOLUME | FEE | TOTAL |
| EDUC TR1 | | | 1 | | \$ 38.15 | \$ 0.52 | |
| ACQ TRANS FEE AX | | | 1 | | | \$ 0.04 | |
| ASSESSMENT FEE AX VOL | | | | | \$ 38.15 | \$ 0.12 | |
| SALES DISCOUNT-AX | 0.98 % | | | | \$ 38.15 | \$ 0.37 | |
| TOTAL | | | | | | | \$ 1.05 |
| AUTH & AVS | RATE | ITEM | COUNT | | VOLUME | FEE | TOTAL |
| AVS FOR DS TRAN | | | 1 | | | \$ 0.03 | |
| INTERNET AUTH FEE-AX | | | 1 | | | \$ 0.01 | |
| INTERNET AUTH FEE-DS | | | 13 | | | \$ 0.13 | |
| INTERNET AUTH FEE-MC | | | 23 | | | \$ 0.23 | |
| INTERNET AUTH FEE-VS | | | 86 | | | \$ 0.86 | |
| TOTAL | | | | | | | \$ 1.26 |
| TOTAL CARD FEES | | | | | | | \$ 192.33 |

TOTAL CHARGE TO YOUR ACCOUNT

| SUMMARY | COUNT | VOLUME | RATE | FEE | TOTAL |
|---------------------|-------|--------|------|-----|-------------|
| TOTAL CARD FEES | | | | | \$ 192.33 |
| ACCOUNT SUPPORT FEE | | | | | \$ 2.00 |
| PCI NON-COMP FEE | | | | | \$ 44.95 |
| TOTAL | | | | | \$ 239.28 ✓ |

SUMMARY OF DAILY DEPOSITS

SALES

RETURNS

| DATE | COUNT | AMOUNT | COUNT | AMOUNT | ADJ COUNT | DESCRIPTION | NET DEPOSITS |
|----------|-------|----------|-------|--------|-----------|-----------------|--------------|
| 02 - Jul | 7 | \$268.17 | 0 | \$0.00 | 0 | Credit Total | \$268.17 |
| 02 - Jul | 4 | \$160.60 | 0 | \$0.00 | 0 | DEBIT/EBT Total | \$160.60 |
| 04 - Jul | 6 | \$301.88 | 0 | \$0.00 | 0 | Credit Total | \$301.88 |
| 08 - Jul | 1 | \$91.43 | 0 | \$0.00 | 0 | Credit Total | \$91.43 |
| 09 - Jul | 1 | \$47.49 | 0 | \$0.00 | 0 | Credit Total | \$47.49 |
| 10 - Jul | 7 | \$110.73 | 0 | \$0.00 | 0 | Credit Total | \$110.73 |
| 10 - Jul | 1 | \$9.53 | 0 | \$0.00 | 0 | DEBIT/EBT Total | \$9.53 |
| 11 - Jul | 4 | \$231.02 | 0 | \$0.00 | 0 | Credit Total | \$231.02 |
| 11 - Jul | 1 | \$96.41 | 0 | \$0.00 | 0 | DEBIT/EBT Total | \$96.41 |
| 12 - Jul | 9 | \$273.92 | 0 | \$0.00 | 0 | Credit Total | \$273.92 |
| 13 - Jul | 3 | \$152.34 | 0 | \$0.00 | 0 | Credit Total | \$152.34 |
| 16 - Jul | 4 | \$69.51 | 0 | \$0.00 | 0 | Credit Total | \$69.51 |
| 17 - Jul | 1 | \$114.46 | 0 | \$0.00 | 0 | Credit Total | \$114.46 |
| 18 - Jul | 5 | \$140.95 | 0 | \$0.00 | 0 | Credit Total | \$140.95 |
| 18 - Jul | 1 | \$33.34 | 0 | \$0.00 | 0 | DEBIT/EBT Total | \$33.34 |
| 19 - Jul | 4 | \$122.35 | 0 | \$0.00 | 0 | Credit Total | \$122.35 |
| 20 - Jul | 2 | \$19.18 | 0 | \$0.00 | 0 | Credit Total | \$19.18 |
| 23 - Jul | 1 | \$2.65 | 0 | \$0.00 | 0 | Credit Total | \$2.65 |
| 23 - Jul | 3 | \$180.66 | 0 | \$0.00 | 0 | DEBIT/EBT Total | \$180.66 |
| 25 - Jul | 1 | \$17.93 | 0 | \$0.00 | 0 | DEBIT/EBT Total | \$17.93 |
| 26 - Jul | 5 | \$154.82 | 0 | \$0.00 | 0 | Credit Total | \$154.82 |
| 26 - Jul | 1 | \$48.92 | 0 | \$0.00 | 0 | DEBIT/EBT Total | \$48.92 |
| 27 - Jul | 7 | \$382.20 | 0 | \$0.00 | 0 | Credit Total | \$382.20 |
| 27 - Jul | 1 | \$42.39 | 0 | \$0.00 | 0 | DEBIT/EBT Total | \$42.39 |
| 29 - Jul | 1 | \$7.05 | 0 | \$0.00 | 0 | Credit Total | \$7.05 |
| 30 - Jul | 6 | \$304.69 | 0 | \$0.00 | 0 | Credit Total | \$304.69 |
| 30 - Jul | 2 | \$83.59 | 0 | \$0.00 | 0 | DEBIT/EBT Total | \$83.59 |
| 31 - Jul | 5 | \$176.08 | 0 | \$0.00 | 0 | Credit Total | \$176.08 |
| 31 - Jul | 3 | \$7.58 | 0 | \$0.00 | 0 | DEBIT/EBT Total | \$7.58 |
| TOTAL | | | | | | | \$3,651.87 |

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