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How to Read Your

SumUp Processing Statement

What is a Processing Statement?

Each month, SumUp provides you with a Processing Statement — a detailed summary of all card transactions that settled during that month, along with the associated fees. Think of it as a receipt for your payment processing activity.

Let's walk through a statement together.

1. At the top of every statement, you will find your merchant identification details:

   Business Name (DBA): Your registered Doing Business As name — the trading name of your business.

   Address: The address on file for this merchant location.

   Merchant ID (MID): Your unique SumUp merchant identifier (used for all support inquiries).

   Statement Month: The month and year this statement covers.

   Fees Collected: Confirms whether fees have been successfully collected for this period.



sumup | Your Processing Statement

Is Revenue Collected
True

TRANSACTION_SETTLED_MONTH
April 2026

MID
971473193727433

1

MID: 971473193727433
DBA Name: Happy Business Co.
Address: 1208 Cactus Wren Drive
City, State Zip Code: Scottsdale, AZ 85258

Summary

Processing Fees	$43.53
Total Fees	$365.30

Processing Fees

Card Type	Refund Count	Refund Amount	Transaction Amount	Transaction Count	Processing Rate	Processing Fee	Processing Fees
AX			$623.49	52	0.10%	$0.03	$2.18
DS			$403.76	34	0.10%	$0.03	$1.42
MC	1	$-35.29	$3,644.82	282	0.10%	$0.03	$12.10
VS	4	$-33.55	$8,043.38	659	0.10%	$0.03	$27.81
							$43.53

Interchange and Assessment Fees

	Settled Amount	Settled Count	Fee Amount	Adjustment	Total Fees
TOTAL	$12,646.61	1,032	$330.38	$-8.61	$365.30

Program Description	Settled Amount	Settled Count	Fee Amount	Adjustment	Total Fees
AMERICAN EXPRESS INTERNATIONAL FEE			$1.06		$1.06
AMEX ACQUIRER TRANSACTION FEE			$1.04		$1.04
AMEX AUTHORIZATIONS (APPRVD)			$0.43		$0.43
AMEX AUTHORIZATIONS (OTHER)			$0.06		$0.06
AMEX PARTICIPATION ASSESSMENT FEE			$1.03		$1.03
AMEX RESTAURANT TIER 0	$4.06	1	$0.10	$0.00	$0.14
Amex Restaurant Tier 1	$243.71	13	$5.81	$0.67	$7.12
Amex Restaurant Tier 2	$60.54	2	$1.71	$0.46	$2.30
Amex Restaurant Tier 4	$315.18	36	$6.48	$-0.54	$7.34
Consumer Debit Refund Group 3	$-35.29	1	$0.00	$0.68	$0.68
DISCOVER ACCESS FEE			$0.09		$0.09
DISCOVER ASSESSMENT FEE			$0.57		$0.57
DISCOVER AUTHORIZATION FEE			$0.78		$0.78
DISCOVER AUTHORIZATIONS (APPRVD)			$0.28		$0.28
DISCOVER AUTHORIZATIONS (OTHER)			$0.06		$0.06
DISCOVER DIGITAL INVESTMENT FEE			$0.03		$0.03
DS PSL Express Service Premium	$17.24	2	$0.34	$-0.13	$0.29
DS PSL Express Service Premium Plus	$8.66	1	$0.23	$-0.01	$0.26
DS PSL Express Services Debit	$96.10	11	$1.79	$-0.81	$1.41
DS PSL Express Services Rewards	$63.09	7	$1.27	$-0.41	$1.13
DS PSL MICRO TICKET PREMIUM	$2.71	1	$0.06	$-0.08	$0.01
DS PSL MICRO TICKET REWARDS	$8.39	2	$0.17	$-0.16	$0.08
DS PSL Restaurant Debit	$112.86	6	$1.96	$-0.40	$1.85
DS PSL Restaurant Premium Plus	$20.56	1	$0.61	$0.19	$0.85
DS PSL Restaurant Rewards	$74.15	3	$1.72	$0.26	$2.15
MASTERCARD AND PROCESSOR ACCESS FEE			$1.32		$1.32
MASTERCARD ASSESSMENT FEE			$5.10		$5.10
MASTERCARD AUTHORIZATIONS (APPRVD)			$2.32		$2.32
MASTERCARD AUTHORIZATIONS (OTHER)			$0.07		$0.07
MASTERCARD SETTLED RETURNS			$0.60		$0.60
MC ACQ POS CROSS BORDER			$1.52		$1.52
MC ACQ POS PROGRAM SUPPORT			$2.16		$2.16
MC BUSINESS LEVEL 5 DATA RATE I	$35.72	2	$1.28	$0.50	$1.88
MC Convenience Purchases	$36.80	3	$0.72	$-0.18	$0.67
MC Data Rate I Business Debit	$42.22	2	$1.32	$0.42	$1.84
MC Enhanced Convenience Purchase	$171.85	9	$3.45	$-0.30	$3.59
MC INTERREGIONAL CARD PRESENT CORE US	$153.31	11	$1.71	$-1.92	$0.27
MC INTERREGIONAL CARD PRESENT PRM US	$50.90	2	$0.94	$-0.10	$0.95
MC INTERREGIONAL CARD PRESENT SPR PRM US	$34.91	3	$0.70	$-0.18	$0.64
MC Interregional Commercial Purchasing Standard US	$7.31	1	$0.15	$-0.07	$0.12
MC Interregional Commercial Standard Business US	$7.58	1	$0.15	$-0.08	$0.11

2. The **Summary** block offers a “high-level snapshot” — three numbers that tell you the total cost of card acceptance for the month.

   Processing Fees: Fees charged by payment processors, usually a percentage of the transaction, sometimes with an added fixed rate.

   Interchange and Assessment Fees: Fees set by card networks (Visa, MC, Amex, Discover) and passed through to you at cost.

   Total Fees: The combined total deducted from your settlement for the month.

TIP Your Total Fees will match the amount deducted from your bank settlement each month. If something looks off, this is the first number to check.

3. **Processing Fees** are the fees SumUp charges you directly. Here is what they might look like on your statement:

   Card Type: The card network: AX (American Express), DS (Discover), MC (Mastercard), VS (Visa).

   Refund Count: The number of refunds issued for that card brand.

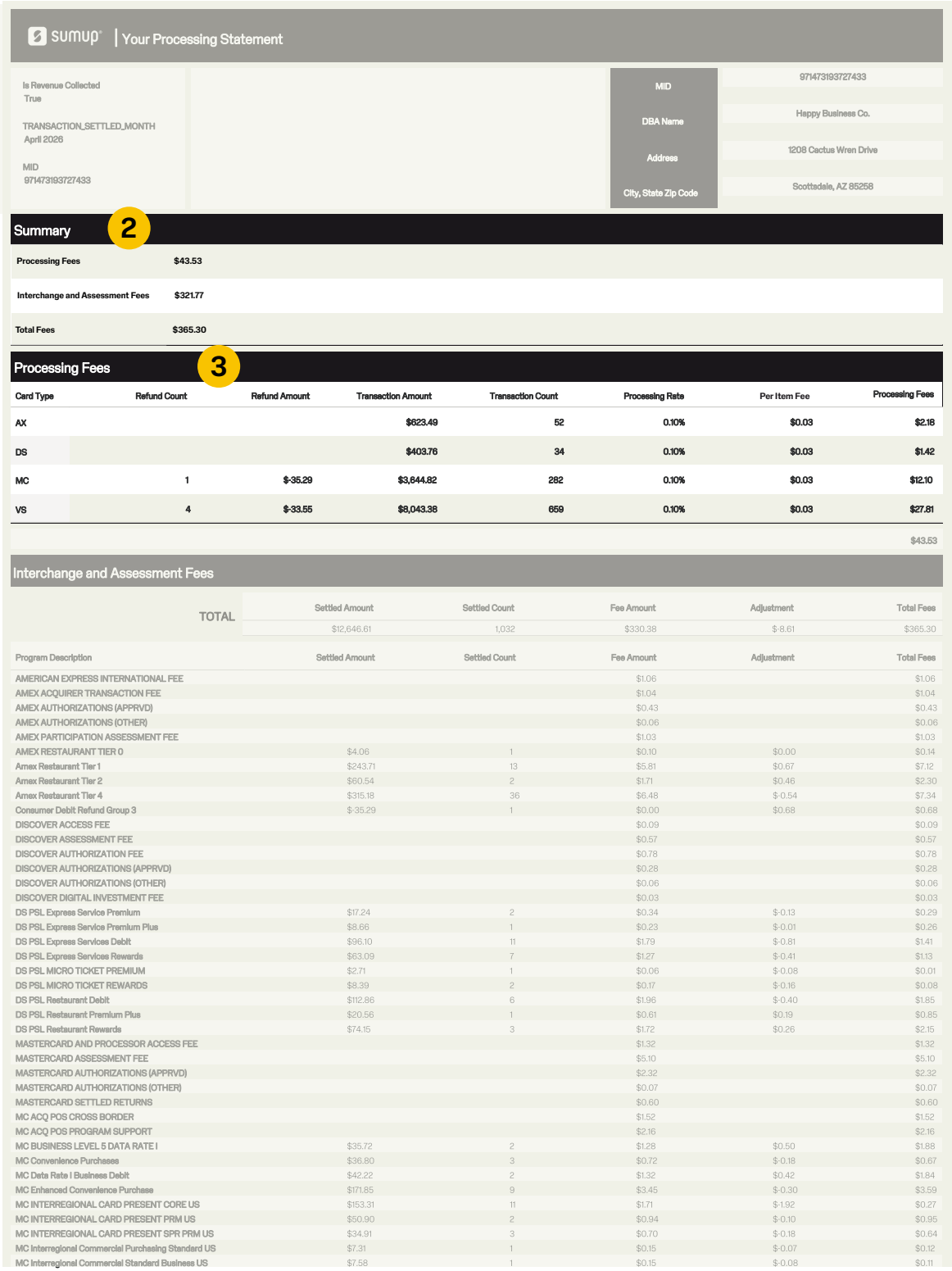
   Refund Amount: The total dollar value of refunds for that card brand.

   Transaction Amount: The total dollar value of those transactions.

   Transaction Count: The total number of transactions processed for that card brand during the month.

   Processing Rate: The percentage SumUp charges on your volume for that card type.

   Per Item Fee: A fixed charge applied to each individual transaction, regardless of the transaction amount.



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Is Revenue Collected
True

TRANSACTION_SETTLED_MONTH
April 2026

MID
971473193727433

MID	971473193727433
DBA Name	Happy Business Co.
Address	1208 Cactus Wren Drive
City, State Zip Code	Scottsdale, AZ 85258

2

Summary

Processing Fees	$43.53
Interchange and Assessment Fees	$321.77
Total Fees	$365.30

3

Processing Fees

Card Type	Refund Count	Refund Amount	Transaction Amount	Transaction Count	Processing Rate	Per Item Fee	Processing Fees
AX			$623.49	52	0.10%	$0.03	$2.18
DS			$403.76	34	0.10%	$0.03	$1.42
MC	1	$-35.29	$3,644.82	282	0.10%	$0.03	$12.10
VS	4	$-33.55	$8,043.38	659	0.10%	$0.03	$27.81
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Interchange and Assessment Fees

	Settled Amount	Settled Count	Fee Amount	Adjustment	Total Fees
TOTAL	$12,646.61	1,032	$330.38	$-8.61	$365.30
Program Description	Settled Amount	Settled Count	Fee Amount	Adjustment	Total Fees
AMERICAN EXPRESS INTERNATIONAL FEE			$1.06		$1.06
AMEX ACQUIRER TRANSACTION FEE			$1.04		$1.04
AMEX AUTHORIZATIONS (APPRVD)			$0.43		$0.43
AMEX AUTHORIZATIONS (OTHER)			$0.06		$0.06
AMEX PARTICIPATION ASSESSMENT FEE			$1.03		$1.03
AMEX RESTAURANT TIER 0	$4.06	1	$0.10	$0.00	$0.14
Amex Restaurant Tier 1	$243.71	13	$5.81	$0.67	$7.12
Amex Restaurant Tier 2	$60.54	2	$1.71	$0.46	$2.30
Amex Restaurant Tier 4	$315.18	36	$6.48	$-0.54	$7.34
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DISCOVER ACCESS FEE			$0.09		$0.09
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DISCOVER AUTHORIZATIONS (APPRVD)			$0.28		$0.28
DISCOVER AUTHORIZATIONS (OTHER)			$0.06		$0.06
DISCOVER DIGITAL INVESTMENT FEE			$0.03		$0.03
DS PSL Express Service Premium	$17.24	2	$0.34	$-0.13	$0.29
DS PSL Express Service Premium Plus	$8.66	1	$0.23	$-0.01	$0.26
DS PSL Express Services Debit	$96.10	11	$1.79	$-0.81	$1.41
DS PSL Express Services Rewards	$63.09	7	$1.27	$-0.41	$1.13
DS PSL MICRO TICKET PREMIUM	$2.71	1	$0.06	$-0.08	$0.01
DS PSL MICRO TICKET REWARDS	$8.39	2	$0.17	$-0.16	$0.08
DS PSL Restaurant Debit	$112.86	6	$1.96	$-0.40	$1.85
DS PSL Restaurant Premium Plus	$20.56	1	$0.61	$0.19	$0.85
DS PSL Restaurant Rewards	$74.15	3	$1.72	$0.26	$2.15
MASTERCARD AND PROCESSOR ACCESS FEE			$1.32		$1.32
MASTERCARD ASSESSMENT FEE			$5.10		$5.10
MASTERCARD AUTHORIZATIONS (APPRVD)			$2.32		$2.32
MASTERCARD AUTHORIZATIONS (OTHER)			$0.07		$0.07
MASTERCARD SETTLED RETURNS			$0.60		$0.60
MC ACQ POS CROSS BORDER			$1.52		$1.52
MC ACQ POS PROGRAM SUPPORT			$2.16		$2.16
MC BUSINESS LEVEL 5 DATA RATE I	$35.72	2	$1.28	$0.50	$1.88
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4. Interchange and Assesment Fees

These fees are set by the card networks and issuing banks, not by SumUp, and are passed through at cost.

Interchange fees are paid to the cardholder's bank and vary based on card type, brand, and how the payment was processed.

Assessment fees are charged by the card networks themselves to support their systems and programs.

Each line in this section shows the fee category, transaction volume and count, any adjustment, and the total fee charged.

EXAMPLE A line reading "Amex Restaurant Tier 1" with a Settled Amount, Count, Fee, Adjustment, and Total means that a group of American Express credit card transactions at your restaurant qualified for that specific interchange category.

4a. Understanding the Columns

Program Description: The official name of the interchange category or network fee. Each card network has dozens of categories.

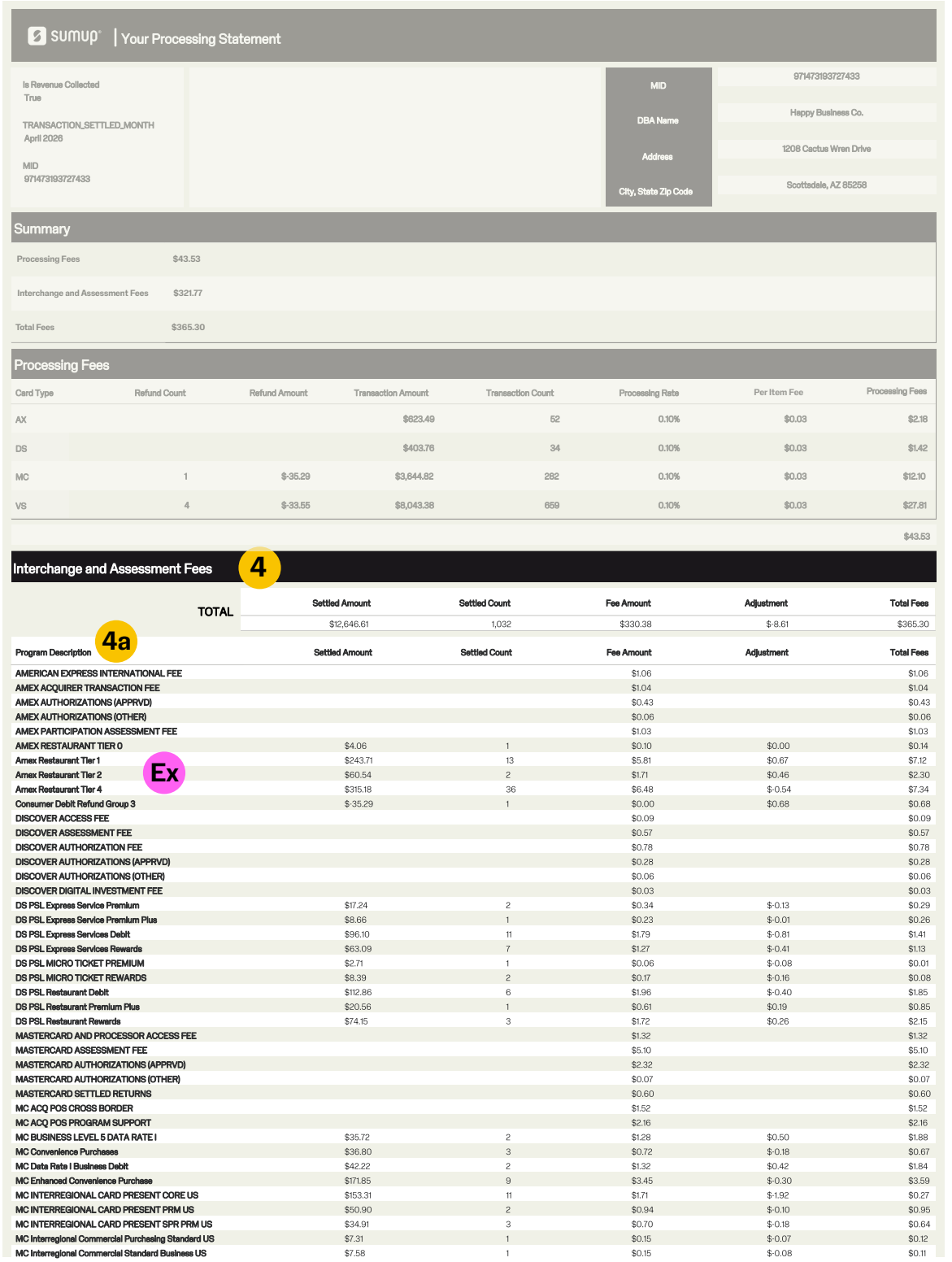
Settled Amount: The total dollar volume of transactions that qualified for this specific category.

Settled Count: The number of individual transactions that fell into this category.

Fee Amount: The base interchange or assessment fee calculated on the settled amount/count.

Adjustment: A positive or negative modifier applied by the network—can reflect incentives, routing adjustments, or program credits.

Interchange and Assessment Total: Fee Amount + Adjustment = the net amount charged for that line.



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Interchange and Assessment Fees 4

	Settled Amount	Settled Count	Fee Amount	Adjustment	Total Fees
TOTAL	$12,646.61	1,032	$330.38	$-8.61	$365.30

Program Description (4a)	Settled Amount	Settled Count	Fee Amount	Adjustment	Total Fees
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AMEX PARTICIPATION ASSESSMENT FEE			$1.03		$1.03
AMEX RESTAURANT TIER 0	$4.06	1	$0.10	$0.00	$0.14
Amex Restaurant Tier 1 (Ex)	$243.71	13	$5.81	$0.67	$7.12
Amex Restaurant Tier 2	$60.54	2	$1.71	$0.46	$2.30
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MASTERCARD AUTHORIZATIONS (OTHER)			$0.07		$0.07
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MC ACQ POS CROSS BORDER			$1.52		$1.52
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MC BUSINESS LEVEL 5 DATA RATE I	$35.72	2	$1.28	$0.50	$1.88
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5. **Network-Only Fees (No Transaction Volume)**

   Network-only fees are charges that come specifically from the card networks, such as Visa or Mastercard, for routing and processing a card transaction. They do not include other costs like the payment provider's markup or additional service fees.

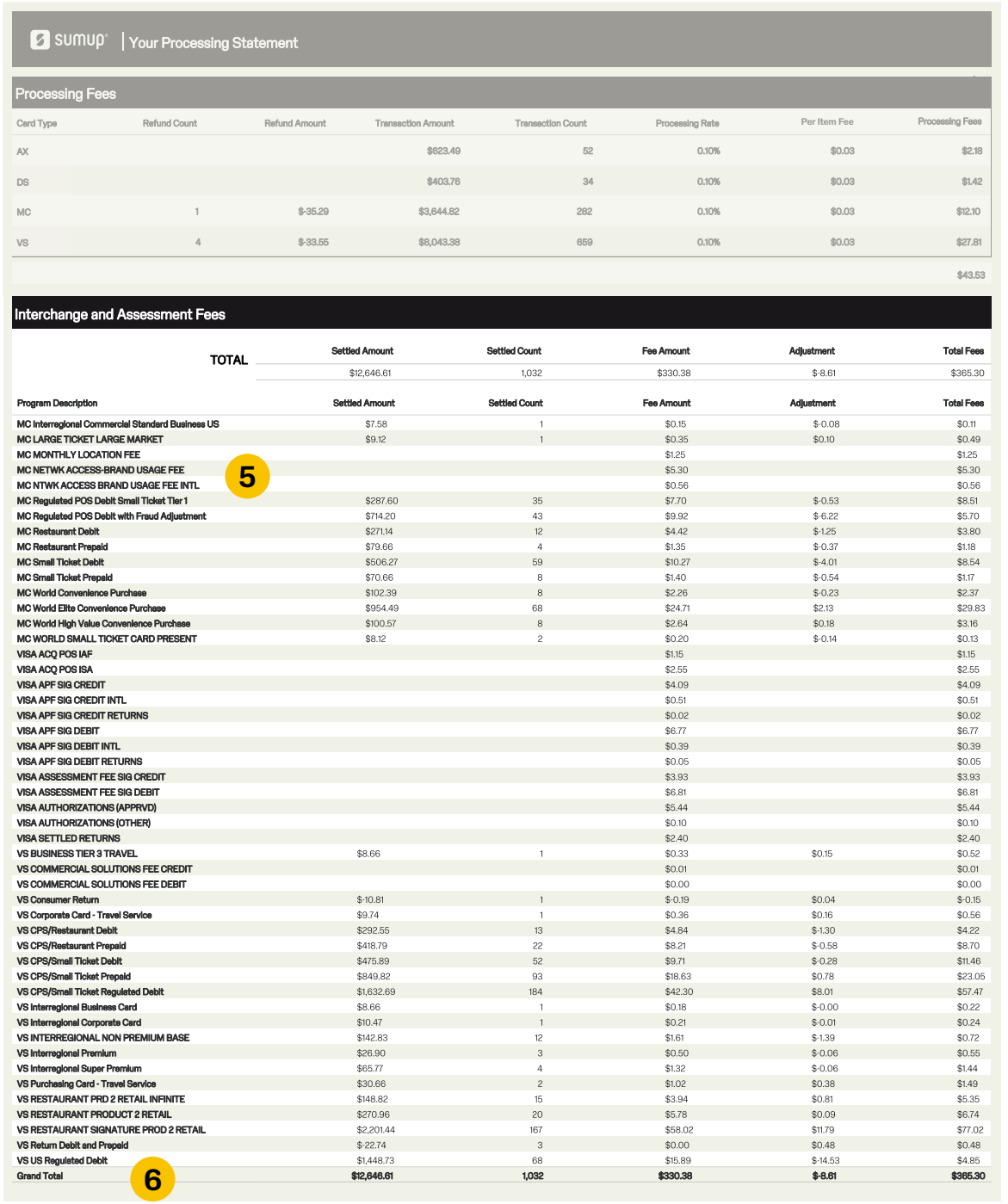
6. **Grand Total Row**

   The final line in your Interchange and Assessment table, showing the total Interchange and Assessment fees for the month. Together with **Processing Fees**, it makes up your **Total Fees** shown in the **Summary**.

Questions about your statement?

Contact your SumUp account team or reach out to SumUp Support (support@sumup.com). Always have your MID ready when you call or write in.

This is a sample statement guide prepared for merchant training purposes.



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Interchange and Assessment Fees

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	$12,646.61	1,032	$330.38	$-8.61	$365.30

Program Description	Settled Amount	Settled Count	Fee Amount	Adjustment	Total Fees
MC Interregional Commercial Standard Business US	$7.58	1	$0.15	$-0.08	$0.11
MC LARGE TICKET LARGE MARKET	$9.12	1	$0.35	$0.10	$0.49
MC MONTHLY LOCATION FEE			$1.25		$1.25
MC NETWK ACCESS-BRAND USAGE FEE			$5.30		$5.30
MC NTWK ACCESS BRAND USAGE FEE INTL			$0.56		$0.56
MC Regulated POS Debit Small Ticket Tier 1	$287.60	35	$7.70	$-0.53	$8.51
MC Regulated POS Debit with Fraud Adjustment	$714.20	43	$9.92	$-6.22	$5.70
MC Restaurant Debit	$271.14	12	$4.42	$-1.25	$3.80
MC Restaurant Prepaid	$79.66	4	$1.35	$-0.37	$1.18
MC Small Ticket Debit	$506.27	59	$10.27	$-4.01	$8.54
MC Small Ticket Prepaid	$70.66	8	$1.40	$-0.54	$1.17
MC World Convenience Purchase	$102.39	8	$2.26	$-0.23	$2.37
MC World Elite Convenience Purchase	$954.49	68	$24.71	$2.13	$29.83
MC World High Value Convenience Purchase	$100.57	8	$2.64	$0.18	$3.16
MC WORLD SMALL TICKET CARD PRESENT	$8.12	2	$0.20	$-0.14	$0.13
VISA ACQ POS IAF			$1.15		$1.15
VISA ACQ POS ISA			$2.55		$2.55
VISA APF SIG CREDIT			$4.09		$4.09
VISA APF SIG CREDIT INTL			$0.51		$0.51
VISA APF SIG CREDIT RETURNS			$0.02		$0.02
VISA APF SIG DEBIT			$6.77		$6.77
VISA APF SIG DEBIT INTL			$0.39		$0.39
VISA APF SIG DEBIT RETURNS			$0.05		$0.05
VISA ASSESSMENT FEE SIG CREDIT			$3.93		$3.93
VISA ASSESSMENT FEE SIG DEBIT			$6.81		$6.81
VISA AUTHORIZATIONS (APPRVD)			$5.44		$5.44
VISA AUTHORIZATIONS (OTHER)			$0.10		$0.10
VISA SETTLED RETURNS			$2.40		$2.40
VS BUSINESS TIER 3 TRAVEL	$8.66	1	$0.33	$0.15	$0.52
VS COMMERCIAL SOLUTIONS FEE CREDIT			$0.01		$0.01
VS COMMERCIAL SOLUTIONS FEE DEBIT			$0.00		$0.00
VS Consumer Return	$-10.81	1	$-0.19	$0.04	$-0.15
VS Corporate Card - Travel Service	$9.74	1	$0.36	$0.16	$0.56
VS CPS/Restaurant Debit	$292.55	13	$4.84	$-1.30	$4.22
VS CPS/Restaurant Prepaid	$418.79	22	$8.21	$-0.58	$8.70
VS CPS/Small Ticket Debit	$475.89	52	$9.71	$-0.28	$11.46
VS CPS/Small Ticket Prepaid	$849.82	93	$18.63	$0.78	$23.05
VS CPS/Small Ticket Regulated Debit	$1,632.69	184	$42.30	$8.01	$57.47
VS Interregional Business Card	$8.66	1	$0.18	$-0.00	$0.22
VS Interregional Corporate Card	$10.47	1	$0.21	$-0.01	$0.24
VS INTERREGIONAL NON PREMIUM BASE	$142.83	12	$1.61	$-1.39	$0.72
VS Interregional Premium	$26.90	3	$0.50	$-0.06	$0.55
VS Interregional Super Premium	$65.77	4	$1.32	$-0.06	$1.44
VS Purchasing Card - Travel Service	$30.66	2	$1.02	$0.38	$1.49
VS RESTAURANT PRD 2 RETAIL INFINITE	$148.82	15	$3.94	$0.81	$5.35
VS RESTAURANT PRODUCT 2 RETAIL	$270.96	20	$5.78	$0.09	$6.74
VS RESTAURANT SIGNATURE PROD 2 RETAIL	$2,201.44	167	$58.02	$11.79	$77.02
VS Return Debit and Prepaid	$-22.74	3	$0.00	$0.48	$0.48
VS US Regulated Debit	$1,448.73	68	$15.89	$-14.53	$4.85
Grand Total	**$12,646.61**	**1,032**	**$330.38**	**$-8.61**	**$365.30**