

As previously communicated and in accordance with your merchant agreement, Moneris has begun passing through the HST as it applies to Payment Card Network Operator (PCNO) fees.

This notice serves as the follow-up communication to the November 1, 2023 implementation date for applicable fees. A full list of affected fees can be found at www.moneris.com/pcnofeeupdates.

For more information on the GST/HST on Payment Card Clearing Services proposed in the 2023 Federal Budget, please refer to this link:

<https://www.budget.canada.ca/2023/report-rapport/tm-mf-en.html#a96> or contact your local Member of Parliament.

1 Sales Summary by Card Type

Card Type	Gross Sales		Returns		Net Sales		Average Ticket
	Total Items	Total Amount	Total Items	Total Amount	Total Items	Total Amount	
American Express	2	2,500.69	0	0.00	2	2,500.69	1,250.35
MasterCard	9	6,825.59	0	0.00	9	6,825.59	758.40
Visa	30	13,693.99	1	188.71	31	13,505.28	456.47
Total	41	23,020.27	1	188.71	42	22,831.56	561.47
Grand Total	41	23,020.27	1	188.71	42	22,831.56	561.47

2 Interchange & Wholesale Discount Fees

Description	Original Transaction Amount	Items	Rate %	Rate / Item	Minimum Rate / Item	Maximum Rate / Item	Total
VISA INTERCHANGE FEES							
CAN-CC13 CONSUMER CNP-NNSS-CREDIT	5,040.13	5	1.40000	0.000000	0.000000	0.000000	-70.57
CAN-CF27 INFINITE CNP-NNSS	5,491.55	11	1.65000	0.000000	0.000000	0.000000	-90.60
CAN-CF97 INFINITE PRIVILEGE CNP-NNSS	489.07	5	2.40000	0.000000	0.000000	0.000000	-11.74
CAN-DS01 STAND-CONSUMER-NNSS	65.00	1	1.45000	0.000000	0.000000	0.000000	-0.94
CAN-WFA1 INFINITE PRIVILEGE BUS STAND-NNSS	-188.71	1	2.25000	0.000000	0.000000	0.000000	4.25
CAN-WS03 STAND-BUSINESS-NNSS	2,191.16	6	2.00000	0.000000	0.000000	0.000000	-43.82
INT-C984 PREMIUM ALTERNATIVE	417.08	2	1.85000	0.000000	0.000000	0.000000	-7.71
TOTAL VISA INTERCHANGE FEES							-221.13
MASTERCARD INTERCHANGE FEES							
CAN-CEN INTRACOUNTRY CONS DIGITAL COMMERCE	753.37	2	1.67000	0.000000	0.000000	0.000000	-12.58
CAN-CEO INTRACOUNTRY CONS WORLD DIGITAL COMMERCE	541.50	1	1.90000	0.000000	0.000000	0.000000	-10.29
CAN-CEP INTRACOUNTRY CONS WORLD ELITE DIGITAL COMMERCE	3,849.28	4	2.13000	0.000000	0.000000	0.000000	-81.99
CAN-C7B INTRACOUNTRY CONS WORLD STANDARD	552.57	1	2.19000	0.000000	0.000000	0.000000	-12.10
CAN-X17 INTRACOUNTRY COMM SMALL MED	1,128.87	1	2.00000	0.000000	0.000000	0.000000	-22.58
TOTAL MASTERCARD INTERCHANGE FEES							-139.54
AMERICAN EXPRESS WHOLESALE DISCOUNT FEES							
CAN-CE1N STAND-RETAIL CNP TIER 1	224.87	1	1.90000	0.000000	0.000000	0.000000	-4.27
CAN-CE2N STAND-RETAIL CNP TIER 2	2,275.82	1	2.30000	0.000000	0.000000	0.000000	-52.34
TOTAL AMERICAN EXPRESS WHOLESALE DISCOUNT FEES							-56.61
Grand Total							-417.28

3 Assessment & Other Card Brand Fees

Description	Original Transaction Amount	Transactio Volume	Items	Rate %	Rate / Item	Total
VISA - ASSESSMENT	13,693.99		30	0.10170	0.000000	-13.91
VISA - FOREIGN ASSESSMENT	417.08		2	0.67800	0.000000	-2.83
Total Visa Assessment Fees						-16.74
MC - ASSESSMENT	6,825.59		9	0.09831	0.000000	-6.70
Total MasterCard Assessment Fees						-6.70
AMEX - PARTICIPATION FEE	2,500.69		2	0.13560	0.000000	-3.39
Total Amex Assessment Fees						-3.39
Total Assessment Fees						-26.83

4 Transaction Fees

Description	Original Transaction Amount	Transaction Volume	Items	Rate %	Rate / Item	Total
VISA - TRANSACTION	13,693.99		30	0.13000	0.000000	-17.80
VISA - TRANSACTION	-188.71		1	0.13000	0.000000	-0.25
VISA - GATEWAY TRANSACTION	13,693.99		30	0.00000	0.150000	-4.50
VISA - GATEWAY TRANSACTION	-188.71		1	0.00000	0.150000	-0.15
Total VISA Transaction Fees						-22.70
MC - TRANSACTION	6,825.59		9	0.13000	0.000000	-8.88
MC - GATEWAY TRANSACTION	6,825.59		9	0.00000	0.150000	-1.35
NETWORK CONNECTIVITY FEE	6,825.59		9	0.00000	0.013119	-0.10
Total MASTERCARD Transaction Fees						-10.33
AMEX - TRANSACTION	2,500.69		2	0.13000	0.000000	-3.25
AMEX - GATEWAY TRANSACTION	2,500.69		2	0.00000	0.150000	-0.30
Total AMERICAN EXPRESS Transaction Fees						-3.55
VISA - CHARGEBACK FEE	-89.27		1	0.00000	25.000000	-25.00
	0.00		0	0.00000	0.000000	-25.00
Total Transaction Fees						-61.58

5 Service Fees

Description	Items	Rate / Item	Total
GATEWAY FEE	1	20.000000	-20.00
ACCOUNT SERVICE	1	9.950000	-9.95
MASTERCARD - DIGITAL ENABLEMENT	1	0.790000	-0.79
MASTERCARD - DIGITAL ENABLEMENT	1	0.310000	-0.31
MASTERCARD - DIGITAL ENABLEMENT	1	0.180000	-0.18
VISA - ACCOUNT VERIFICATION	2	0.060000	-0.12
Total Other Service Fees	0		-31.35
Total Transaction Fees	0		-31.35

6 Fee Summary

Description	Total
TOTAL VISA INTERCHANGE, ASSESSMENT & OTHER CARD BRAND FEES	-237.87
TOTAL MASTERCARD INTERCHANGE, ASSESSMENT & OTHER CARD BRAND FEES	-146.24
TOTAL AMEX WHOLESALE DISCOUNT, PARTICIPATION, INBOUND & OTHER CARD BRAND FEES	-60.00
TOTAL MONERIS TRANSACTION FEES	-61.58
TOTAL SERVICE FEES	-31.35
Total fees	-537.04

7 Effective Merchant Discount Rate (eMDR)

Card Type	Rate %
Visa	1.87
MasterCard	2.27
American Express	2.39

8 Monthly Summary

Total Discount and Transaction Fees	Total Service Fee	Debit Adjustments	Credit Adjustments	Misc. Adjustments	Chargebacks	Total
-505.69	-31.35	0.00	0.00	0.00	-89.27	-626.31

9 Daily Activity Summary

Date	Card Type	Gross Sales	Returns	Net Sales	Discount & Transaction Fees	Adjustment & Service Fees	Chargeback	Total
11/01/23	MasterCard	1,128.87	0.00	1,128.87	-25.32	0.00	0.00	1,103.55
	Total	1,128.87	0.00	1,128.87	-25.32	0.00	0.00	1,103.55
11/02/23	Visa	91.51	0.00	91.51	-2.71	0.00	0.00	88.80
	Total	91.51	0.00	91.51	-2.71	0.00	0.00	88.80
11/03/23	Visa	922.08	0.00	922.08	-15.94	0.00	0.00	906.14
	Total	922.08	0.00	922.08	-15.94	0.00	0.00	906.14
11/04/23	Visa	902.87	0.00	902.87	-17.14	0.00	0.00	885.73
	Total	902.87	0.00	902.87	-17.14	0.00	0.00	885.73
11/05/23	MasterCard	541.50	0.00	541.50	-11.68	0.00	0.00	529.82
	Total	541.50	0.00	541.50	-11.68	0.00	0.00	529.82
11/06/23	Visa	400.00	0.00	400.00	-11.34	0.00	0.00	388.66
11/06/23	American Express	2,275.82	0.00	2,275.82	0.00	0.00	0.00	2,275.82
	Total	2,675.82	0.00	2,675.82	-11.34	0.00	0.00	2,664.48
11/08/23	Visa	528.84	0.00	528.84	-11.79	0.00	0.00	517.05
11/08/23	MasterCard	733.37	0.00	733.37	-14.08	0.00	0.00	719.29
	Total	1,262.21	0.00	1,262.21	-25.87	0.00	0.00	1,236.34
11/09/23	Visa	1,280.99	0.00	1,280.99	-25.30	0.00	0.00	1,255.69
11/09/23	MasterCard	20.00	0.00	20.00	-0.54	0.00	0.00	19.46
	Total	1,300.99	0.00	1,300.99	-25.84	0.00	0.00	1,275.15
11/13/23	Visa	25.00	0.00	25.00	-0.62	0.00	0.00	24.38
	Total	25.00	0.00	25.00	-0.62	0.00	0.00	24.38
11/14/23	Visa	474.60	0.00	474.60	-9.08	0.00	0.00	465.52
	Total	474.60	0.00	474.60	-9.08	0.00	0.00	465.52
11/15/23	Visa	789.87	0.00	789.87	-15.01	0.00	0.00	774.86
	Total	789.87	0.00	789.87	-15.01	0.00	0.00	774.86
11/16/23	Visa	65.00	0.00	65.00	-1.24	0.00	0.00	63.76
	Total	65.00	0.00	65.00	-1.24	0.00	0.00	63.76
11/18/23	MasterCard	552.57	0.00	552.57	-13.52	0.00	0.00	539.05
	Total	552.57	0.00	552.57	-13.52	0.00	0.00	539.05
11/19/23	Visa	240.69	0.00	240.69	-6.48	0.00	0.00	234.21
	Total	240.69	0.00	240.69	-6.48	0.00	0.00	234.21
11/20/23	Visa	664.44	0.00	664.44	-13.64	0.00	0.00	650.80
11/20/23	MasterCard	34.99	0.00	34.99	-0.99	0.00	0.00	34.00

Date	Card Type	Gross Sales	Returns	Net Sales	Discount & Transaction Fees	Adjustment & Service Fees	Chargeback	Total
	Total	699.43	0.00	699.43	-14.63	0.00	0.00	684.80
11/24/23	Visa	2,187.11	0.00	2,187.11	-35.98	0.00	0.00	2,151.13
11/24/23	MasterCard	3,814.29	0.00	3,814.29	-90.44	0.00	0.00	3,723.85
	Total	6,001.40	0.00	6,001.40	-126.42	0.00	0.00	5,874.98
11/26/23	Visa	1,577.09	0.00	1,577.09	-33.11	0.00	0.00	1,543.98
11/26/23	American Express	224.87	0.00	224.87	0.00	0.00	0.00	224.87
	Total	1,801.96	0.00	1,801.96	-33.11	0.00	0.00	1,768.85
11/27/23	Visa	270.29	0.00	270.29	-6.33	0.00	0.00	263.96
	Total	270.29	0.00	270.29	-6.33	0.00	0.00	263.96
11/28/23	Visa	3,166.26	0.00	3,166.26	-81.54	0.00	-89.27	2,995.45
	Total	3,166.26	0.00	3,166.26	-81.54	0.00	-89.27	2,995.45
11/29/23	Visa	0.00	-188.71	-188.71	3.85	0.00	0.00	-184.86
	Total	0.00	-188.71	-188.71	3.85	0.00	0.00	-184.86
11/30/23	Visa	107.35	0.00	107.35	-2.17	0.00	0.00	105.18
11/30/23	American Express	0.00	0.00	0.00	-63.55	0.00	0.00	-63.55
11/30/23	Other Activity	0.00	0.00	0.00	0.00	-31.35	0.00	-31.35
	Total	107.35	0.00	107.35	-65.72	-31.35	0.00	10.28
	Grand Total	23,020.27	-188.71	22,831.56	-505.69	-31.35	-89.27	22,205.25



10 Financial Details

Date	Description	Deposit Account Number	PST/QST	GST/HST	Amount
11/01/23	MASTERCARD FEES	***** **4713	0.00	0.00	-25.32
11/01/23	MASTERCARD - Sales & Refunds	***** **4713	0.00	0.00	1,128.87
11/02/23	VISA FEES	***** **4713	0.00	0.00	-2.71
11/02/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	91.51
11/03/23	VISA FEES	***** **4713	0.00	0.00	-15.94
11/03/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	922.08
11/04/23	VISA FEES	***** **4713	0.00	0.00	-17.14
11/04/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	902.87
11/05/23	MASTERCARD FEES	***** **4713	0.00	0.00	-11.68
11/05/23	MASTERCARD - Sales & Refunds	***** **4713	0.00	0.00	541.50
11/06/23	AMERICAN EXPRESS - Sales & Refunds	***** **4713	0.00	0.00	2,275.82
11/06/23	VISA FEES	***** **4713	0.00	0.00	-11.34
11/06/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	400.00
11/08/23	MASTERCARD FEES	***** **4713	0.00	0.00	-14.08
11/08/23	VISA FEES	***** **4713	0.00	0.00	-11.79
11/08/23	MASTERCARD - Sales & Refunds	***** **4713	0.00	0.00	733.37
11/08/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	528.84
11/09/23	MASTERCARD FEES	***** **4713	0.00	0.00	-0.54
11/09/23	VISA FEES	***** **4713	0.00	0.00	-25.30
11/09/23	MASTERCARD - Sales & Refunds	***** **4713	0.00	0.00	20.00
11/09/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	1,280.99
11/13/23	VISA FEES	***** **4713	0.00	0.00	-0.62
11/13/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	25.00
11/14/23	VISA FEES	***** **4713	0.00	0.00	-9.08
11/14/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	474.60
11/15/23	VISA FEES	***** **4713	0.00	0.00	-15.01
11/15/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	789.87
11/16/23	VISA FEES	***** **4713	0.00	0.00	-1.24
11/16/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	65.00
11/18/23	MASTERCARD FEES	***** **4713	0.00	0.00	-13.52
11/18/23	MASTERCARD - Sales & Refunds	***** **4713	0.00	0.00	552.57
11/19/23	VISA FEES	***** **4713	0.00	0.00	-6.48
11/19/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	240.69
11/20/23	MASTERCARD FEES	***** **4713	0.00	0.00	-0.99
11/20/23	VISA FEES	***** **4713	0.00	0.00	-13.64

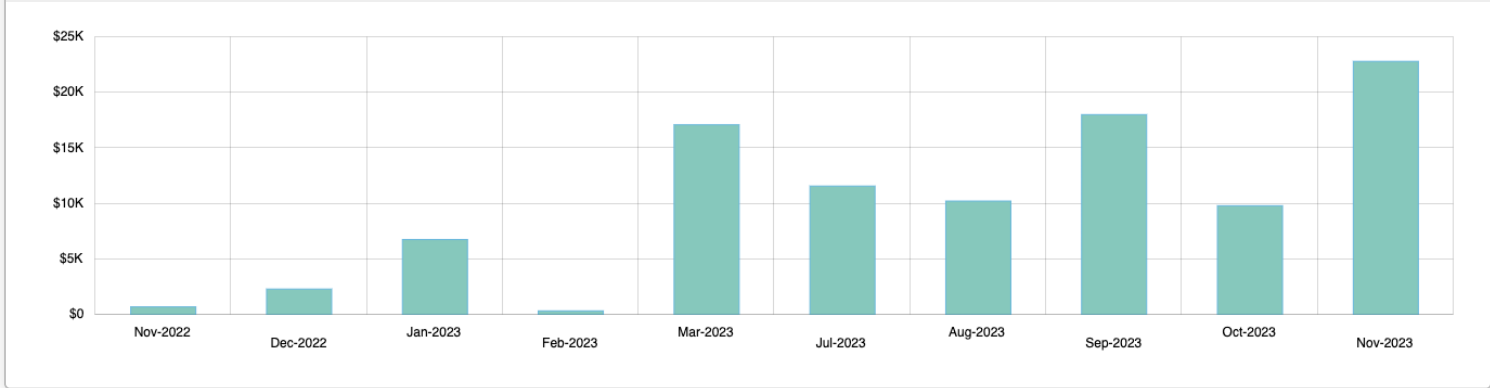


Date	Description	Deposit Account Number	PST/QST	GST/HST	Amount
11/20/23	MASTERCARD - Sales & Refunds	***** **4713	0.00	0.00	34.99
11/20/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	664.44
11/24/23	MASTERCARD FEES	***** **4713	0.00	0.00	-90.44
11/24/23	VISA FEES	***** **4713	0.00	0.00	-35.98
11/24/23	MASTERCARD - Sales & Refunds	***** **4713	0.00	0.00	3,814.29
11/24/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	2,187.11
11/26/23	AMERICAN EXPRESS - Sales & Refunds	***** **4713	0.00	0.00	224.87
11/26/23	VISA FEES	***** **4713	0.00	0.00	-33.11
11/26/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	1,577.09
11/27/23	VISA FEES	***** **4713	0.00	0.00	-6.33
11/27/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	270.29
11/28/23	Merchandise/Services Not Received	***** **4713	0.00	0.00	-89.27
11/28/23	Visa - CHARGEBACK TRANSACTION	***** **4713	0.00	0.00	-25.00
11/28/23	VISA FEES	***** **4713	0.00	0.00	-56.54
11/28/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	3,166.26
11/29/23	VISA FEES	***** **4713	0.00	0.00	3.85
11/29/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	-188.71
11/30/23	AMERICAN EXPRESS FEES	***** **4713	0.00	0.00	-63.55
11/30/23	MASTERCARD FEES	***** **4713	0.00	0.00	-1.28
11/30/23	VISA FEES	***** **4713	0.00	0.00	-2.29
11/30/23	SERVICE FEES	***** **4713	0.00	3.89	-33.84
11/30/23	VISA - Sales & Refunds	***** **4713	0.00	0.00	107.35
Total Deposits			0.00	3.89	22,201.36

11 Chargeback Summary			
Card Type	Chargeback Reason	Total Chargebacks	Total Amount
Visa	Merchandise/Services Not Received	1	-89.27
		1	-89.27



12 Monthly Net Sales Amount Chart



13 Peer Reporting

	Your Net Sales Amounts % Increase / Decrease	National Net Sales Amounts % Increase / Decrease
Last Month	132.30%	32.31%
* Last Year	3076.03%	-8.58%

* Same month last year.

** National Net Sales Amounts are based upon aggregate credit and Interac card transaction volume data compiled by Moneris for HOME SUPPLY WAREHOUSE STORES.

If you have any questions about your statement, please visit www.moneris.com/en/support/contact/ to contact our support team.

For additional information on Interchange Fees, Wholesale Discount Fees & levels for all respective payment brands, please visit www.moneris.com/rates.

Tax Registration Numbers

GST/HST: 87730 4527 RT0001, QST: 108659 1746 TQ0001, PST British Columbia: 1004 4077, PST Manitoba: 87730 4527 MT0002, PST Saskatchewan: 1879550

In the event of an error, please contact us in writing within 30 days from the date of your statement.

When describing the error, always quote your merchant number and the date that the transaction appears on your statement.