

EncompassPay

Example processing statement

FICTIONAL EXAMPLE - NOT A REAL MERCHANT STATEMENT

All amounts below are made-up teaching figures in USD. They are not a pricing quote, a benchmark, or a savings promise. Upload your own statement for a real analysis.

Business information		Example
Business name		Example Retail Store
Processor		Example Processor (fictional)
Statement period		September 2026
Currency		USD
Payment channel		In-person retail
Processing summary		Monthly amount
Card processing volume		\$95,400.00
Transaction count		1,200
Average ticket (volume / count)		\$79.50
Total processing fees		\$1,908.00
Effective rate (fees / volume x 100)		2.00%
Non-overlapping fee breakdown		Monthly amount
Interchange fees		\$1,200.00
Card network assessments		\$100.00
Processor markup		\$500.00
Monthly account fees		\$108.00
Total (not an additional fee)		\$1,908.00

Gateway, equipment and chargeback fees: not provided. Card mix: not provided. Alternative pricing: not provided; savings cannot be calculated.

What to include in your upload

Use a recent complete statement from your payment processor. Processor layouts vary; your statement does not need to look like this example.

1. Business and statement period

Business name, processor name, currency and the month covered. Upload all relevant pages.

2. Processing volume and transaction count

Total card sales or processing volume and number of transactions for the same period. Do not substitute bank deposits without explaining adjustments.

3. Total processing fees

The all-in fees charged for the period. Avoid adding summary totals to individual line items.

4. Fee detail, when available

Interchange, network assessments, processor markup, gateway, equipment, monthly account and chargeback-related fees. Keep combined totals separate from their components.

5. Optional information

Card mix, payment channels, refunds and transaction characteristics. Missing or unclear figures can stay blank.

6. Alternative pricing, only if you have it

A complete quoted monthly cost or explicit rate, per-transaction charge and fixed fees. Never guess a competing rate to create savings.

7. Remove sensitive identifiers

Redact full card numbers, bank account/routing numbers, tax IDs, credentials and customer details. The analyzer does not need them.

8. Review before analysis

Check every extracted figure against your statement, correct mistakes and confirm the values. Unreliable figures remain unavailable.

Accepted upload formats: PDF, JPG or PNG, up to 10 MB. Use readable, upright pages without passwords. This sample is for reference only; do not upload it as your business data.