

How to Read Reports and Invoices

Overview

The reports available to you are based on the GMS processing service(s) you use. For example, if we process both ACH and Credit Card EFT transactions for you, there will be separate reports summarizing the activity for each service. Likewise, if you only process ACH EFT transactions, then only reports pertaining to this processing activity will be generated.

All reports posted to our web site are available for a rolling 90-day period. In the event you need a report that is no longer available on www.gulfmanagementsystems.com, please call us at (800) 947-3156 or email operations@gulfmanagementsystems.com and we'll be happy to assist you.

ACH Transactions

ACH transactions are processed by GMS using information you provide. There are two main ways you can submit ACH transactions to GMS for processing: either via **FILE** or via **BATCH**. These methods differ based on how the customer information is maintained. The processing time for both is identical. You should always review your bank records after your transactions have settled to verify the dollar amount.

File

The first method is submitting transaction data via a FILE. A properly formatted FILE can either be uploaded using our secure web site (see Getting Started Guide under Tutorials at top of Client Login intro page), or sent via our Push/Pull application (find details at the very bottom of the Client Login intro page). If you submit transactions via FILE, you are responsible for housing and maintaining your own customer data.

Batch

The second method is submitting transaction data via BATCH. Batch submissions consist of one or more signed authorization forms sent by fax or mail on an ongoing basis. GMS maintains a roster of customers for BATCH clients. You are responsible for notifying GMS of any changes prior to the requested processing date. GMS will remove any inactive clients from your roster after 13 months of inactivity.

Reports Available to ACH Processing Clients

Below is a summary of reports that are available based on how you submit your ACH processing instructions to GMS. Report names are created using a combination of the report type, company ID code (CID), and the Julian Calendar date on which the transactions were processed. For example, the name ACHD8253.248 indicates the ACH Detail Report for Client ID #248 containing information from the 253rd day of 2008, or September 10, 2008.

Client Type	ACH Detail Report	Return Detail Report	ACH Roster	ACH Summary *SunTouch and SalonTouch clients only*
FILE	Yes	Yes	No	Yes
BATCH	Yes	Yes	Yes	No

Sample ACH Reports

The following shows a sample of each ACH report type. Key fields are highlighted in **red**. CID indicates your company ID.

ACH Detail Report (File and Batch)

```

+-----+
|                GULF MANAGEMENT SYSTEMS, INC.                |
|                ACH DETAIL REPORT                            |
+-----+
| PROCESSING DATE: WEDNESDAY, JANUARY 09, 2008             |
| SETTLEMENT DATE: THURSDAY, JANUARY 10, 2008             |
| TRACKING PREFIX: 06311377nnnnnnn                           |
+-----+
| ORGANIZATION ID: CID                                     |
| ORGANIZATION NAME: ABC Company                           |
| TRACE#..          INDIVIDUAL NAME.....          AMOUNT..... |
| YES-0353          Joe Smith                       $6,419.00* |
|-----|
| RECORDS: 000001          GRAND TOTAL:             $6,419.00 |
+-----+
|=====0004141:0004141=====+

```

*Note: A dollar amount **with** (parentheses) signifies a debit to the company/individual listed on that specific entry line. A dollar amount **without** parentheses signifies a credit to the company/individual listed on that specific entry line.

Return Detail Report (File and Batch)

```

PREAUTHORIZED CHECKING DEBIT ENTRY          TRACE # 063113770001230
                                              EFFECTIVE DATE 01-03-08
                                              RTN PROCESSED 01-08-08

```

```

ORIGINATED BY
CID                                PPD CO ID 1234567890          $12.34
ABC Company    SO

```

```

(Routing #)          DEBIT THE ACCOUNT OF
                       John Doe          ABC80027411
                       0123-4567-8 00585858          (Account #)

```

```

RETURN REASON: R01 INSUFFICIENT FUNDS
ADDENDA TRACE/TR/DATE:063113770001230/07110940/          ODFI: 0

```

ACH Roster (Batch only)

```

GULF MANAGEMENT SYSTEMS, INC.          PAGE 1
ACH ROSTER REPORT FOR: CID
PROCESS DATE: 06/30/2008

```

NAME	AMOUNT	BEG_DATE	END_DATE	SCHD	ENT/REV	PROCESSED	STATUS
John Smith	\$65.95	12/01/2007	11/01/2008	M010	11/28/2007	05/30/2008	Active
-----Notes are displayed here							
Jane Doe	\$29.95	07/01/2008	05/01/2009	M010	06/30/2008	06/30/2008	Active
-----Notes are displayed here							
Julie Smith	\$199.00	08/01/2007	10/01/2007	M010	07/18/2007	10/01/2007	Inactive
-----Notes are displayed here							
=====							
ACTIVE TOTAL: \$95.80							

-----END-OF-ROSTER-FOR: **CID**-----

NOTE: Aged records will be deleted automatically from GMS database. If you want them to remain please contact GMS immediately!

ACH Return Summary

This report is generated for software input purposes only and is not distributed to clients.

Credit Card EFT Transactions

****Note**** Credit Card EFT transactions are not the same as Point-of-Sale (POS) Credit Card transactions. Please contact a Payment Consultant at (800) 947-3156 if you have POS questions.

Credit Card EFT transactions are processed by GMS using information provided by you. There are two main ways you can submit credit card transactions to GMS for processing: either via **FILE** or via **BATCH**. These methods differ based on how the customer information is maintained. The processing time for both is identical.

File

The first method is submitting transaction data via a FILE. A properly formatted FILE can either be uploaded using our secure web site (see Getting Started Guide under Tutorials at top of Client Login intro page), or sent via our Push/Pull application (find details at the very bottom of the Client Login intro page). If you submit transactions via FILE, you are responsible for housing and maintaining your own customer data.

Batch

The second method is submitting transaction data via BATCH. Batch submissions consist of one or more signed authorization forms sent by fax or mail on an ongoing basis. GMS maintains a roster of customers for BATCH clients. You are responsible for notifying GMS of any changes prior to the requested processing date. GMS will remove any inactive clients from your roster after 13 months of inactivity.

Reports Available to Credit Card EFT Clients

Below is a summary of reports that are available based on how you submit your Credit Card EFT processing instructions to GMS. Report names are created using a combination of the report type, company ID code, and the Julian Calendar date on which the transactions were processed. For example, the name ACHD8253.248 indicates the ACH Detail Report for Client ID #248 containing information from the 253rd day of 2008, or September 10, 2008.

Client Type	CC Report	Monthly CC Summary	CC Error Log	CC Roster
FILE	Yes	Yes	Yes	No
BATCH	Yes	Yes	Yes	Yes

Sample Credit Card Reports

The following shows a sample of each Credit Card report type. Key fields are highlighted in **red**. CID indicates your company ID.

CC Report (File and Batch)

***Note:** This report only contains transactions that were actually processed. If there were any data errors in the submitted file (e.g. omitted expiration date, card # incorrect), those cards will not be run and the errors will be recorded in the CC Error Log.

CID - ABC COMPANY

8/14/2008 3:08:13 PM

CLIENT	DATE	TRN TPE	CRD STS* TPE	CARD_NUMBER.	EXP DATE MMYY	AMOUNT	MEMBER	AUTH REF.	RESULT REF.	SOURCE FILE	
143210	08/14/2008	S	Sett*	V	4001****0001	----	19.00	JANE SMITH	023456	822717212345	GM334P08.226
143211	08/14/2008	S	Sett	M	5001****0002	----	29.00	JULIE DOE	01245A	822717712345	GM334P08.226
143212	08/14/2008	S	Sett	A	3002****0003	----	39.00	JOHN SMITH	987654	822717223456	GM334P08.226
143213	08/14/2008	S	Sett	V	4003****0004	----	49.00	JESS DOE	123456	822717012345	GM334P08.226
143214	08/14/2008	S	Sett	M	5002****0005	----	59.00	JOE SMITH	034567	822717010101	GM334P08.226

***All settlements are in top section**

APPROVED TRANSACTION STATISTICS

Count...	Daily_Total..	Monthly_Count.	Monthly_Total	Yearly_Count....	Yearly_Total
5	\$195.00	50	\$1195.00	12345	\$123,456.78

CREDIT TRANSACTION STATISTICS

Count...	Daily_Total..	Monthly_Count.	Monthly_Total	Yearly_Count....	Yearly_Total
5	\$0.00	4	\$432.00	65	\$6,543.21

143368	08/14/2008	S	Decl*	A	3002****0003	----	9.00	JOE SMITH		GM334P08.226
143382	08/14/2008	S	Decl	V	4005****0005	----	19.00	JESS DOE		GM334P08.226
143397	08/14/2008	S	Decl	M	5001****0002	----	29.00	JOHN SMITH		GM334P08.226
143607	08/14/2008	S	Decl	V	4009****0007	----	39.00	JULIE DOE		GM334P08.226
143692	08/14/2008	S	Decl	V	4001****0001	----	49.00	JUSTIN SMITH		GM334P08.226

***All declines are in lower section**

ERROR TRANSACTION STATISTICS

Count...	Daily_Total..	Monthly_Count.	Monthly_Total	Yearly_Count....	Yearly_Total
4	\$145.00	16	\$2,345.00	78	\$12,345.67

CC Summary (File and Batch)

*NOTE: Effective November 1st, 2008, in support of our Green Initiative, this will be available online.

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CRD PROCESSING REPORT FOR: ABC Company
 GMS ASSIGNED COMPANY CODE: **CID**
 INVOICE COVERAGE DATES: 08/01/2008 - 08/31/2008

CID	PROC DATE	CARDS	AMOUNT
CID	2008/08/14	123	1234.56
CID	2008/08/18	456	6543.21
		579	7777.77

CC Error Log (File and Batch)

*Note: A CC Error Log is only generated if there is erroneous card information.

Expiration Date **(Processing Date)**

```

+=====CID CREDIT CARD ERROR LOG FOR: 07/14/2008=====+
| TRACKING  NAME..... ACCOUNT.....  YYMM  AMOUNT.... ERRORS.
| 000141312  John Doe   4000XXXXXXXXX0123  ---  $207.00   EXP
| 000141414  Jane Smith 5000XXXXXXXXX0123  ---  $89.00    EXP
+-----+
|          WARNING: CORRECT THE ABOVE RECORDS IN YOUR SOFTWARE!
+-----+

```

CC Roster (Batch only)

GULF MANAGEMENT SYSTEMS, INC.
PAGE 1
CRD ROSTER REPORT FOR: **CID**
PROCESS DATE: 06/30/2008

NAME.....	AMOUNT....	BEG_DATE..	END_DATE..	SCHD	ENT/REV...
PROCESSED.	STATUS.....	-----REMARKS.....			
John Smith	\$65.95	12/01/2007	11/01/2008	M010	11/28/2007
05/30/2008	Active	-----Notes are displayed here			
Jane Doe	\$29.95	07/01/2008	05/01/2009	M010	06/30/2008
06/30/2008	Active	-----Notes are displayed here			
Julie Smith	\$199.00	08/01/2007	10/01/2007	M010	07/18/2007
10/01/2007	Inactive	-----Notes are displayed here			

ACTIVE TOTAL: \$95.80

-----END-OF-ROSTER-FOR: **CID**-----
NOTE: Aged records will be deleted automatically from GMS database. If you want them to remain please contact GMS immediately!

Invoice Summary (All Clients)

GMS generates a monthly invoice that summarizes all processing charges and applicable fees stemming from the previous month's processing activity. Processing charges and fees are debited from your business account on the tenth day of each month, or the following business day if that falls on a weekend or holiday. The invoice shows the total number of transactions and total dollar amount, along with any returns for that month.

GULF MANAGEMENT SYSTEMS, INC.
2753 STATE ROAD 580, SUITE 212
CLEARWATER, FL 33761

(727) 669-7644

INVOICE NUMBER: GMSRDM080311121
INVOICE DATE: JANUARY 31, 2008

ABC Company
1234 TEST BLVD SUITE 550
Clearwater, FL 33761

INVOICE
--CID--

PAYMENT METHOD: AUTOMATICALLY DEBITED FROM ACCOUNT (10TH OF MONTH)
TRANSACTIONS FOR 01/01/2008 - 01/31/2008

7085 ACH TRANSACTIONS @ \$0.30	\$2,125.50
493 ACH RETURN TRANSACTIONS @ \$4.50	\$2,218.50
1 MONTHLY FIXED FEE @ \$8.00	\$8.00
TOTAL:	\$4,352.00



**If you have any other questions about invoices or any other reports,
please call us at (800) 947-3156 or
email us at customerservice@gulfmanagementsystems.com.**