Table of Contents

Module Name

Overview

We understand that processing electronic transactions is an integral part of your business, we also recognize that running your business is the most important part of your day. As a result we have designed the ClientLine® Product to help you quickly and effectively manage your electronic transactions. ClientLine will provide you with the data you need to manage your business TODAY and help expand your business TOMORROW. It provides accurate and reliable information when you need it.

This guide is designed to show you how to find and use the data within ClientLine thus releasing the true value of the product.

Here is a sample of the information available within ClientLine:

- A web-based tool that gives you 24/7 access to your electronic payment information.
- Access to recently processed transactions, charges and bank deposits.
- Information available to download into MS Excel®, PDF, MS Word® and CSV files.
- 6 months of detailed transaction information.
- 13 months of summary information including trending reports to help you identify opportunities that may reduce processing expenses.
- Research tools to help identify both internal and external fraud, resolve chargebacks, and answer your customer's inquiries.

Using this guide and the data available you will obtain the following value from ClientLine:

- Reconcile submitted transactions with what was paid on a daily basis or the frequency of your choice.
- Clearly understand processing expenses.
- Understand how your business is performing overall. See sales trends over time.
- Identify opportunities at the point of sale to potentially reduce processing expenses.

Benefits of Using This Guide

This guide is designed to introduce you to the functionality available within the ClientLine® product. After reading this guide you will be able to access the payment processing information you need to help you manage your business and make better business decisions. You will be able to perform the following functions:

- Review transaction history.
- Analyze your processing expenses.
- View chargeback and retrieval requests.
- Perform research queries and generate reports.
- Generate a summary of all processing activity, including deposits and fees, for a timeframe of your choice.
- Use ClientLine to help answer customer inquiries involving electronic transactions. For example: Research to determine if a refund was issued to a customer's credit card account.

Navigating the Guide

To make this guide as user friendly as possible it is designed based on the user experience. The first chapter of this guide is focused on guiding you through the enrollment process. Each chapter thereafter is dedicated to each selection on the ClientLine toolbar.

Each chapter contains a lesson for each of the submenu options. For example: Chapter 5 is Disputes. There are 4 lessons within Disputes:

1. Chargebacks
2. Retrievals
3. Chargeback Analysis
4. Retrieval Analysis

Below is a screen shot of the ClientLine toolbar.
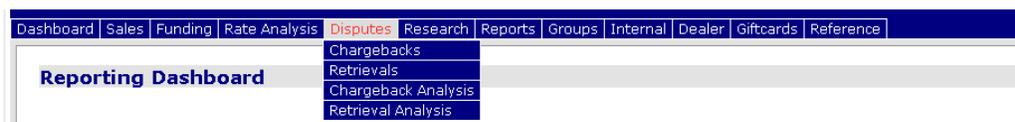
Each lesson contains the following sections. You will see the following lesson sections and icons within each chapter of the User's Guide.

Sections	Descriptions
Overview:	Gives a brief summary of what will be described in the lesson.
How Do I View:	Provides the Steps and Actions needed to access the specific screen or report.
Quick Definitions:	Provides information and definitions on what is displayed.
Helpful Hints:	Concise tips on what conclusions can be made from information provided.

Additionally we have the following items in the back of the user guide:

- FAQ's
- User Best Practices
- Appendix A - Description of Reports

Technical Requirements/Features

System Requirements

To access ClientLine® the only required hardware is an internet capable PC that meets the requirements in the table below. In addition to the PC the user will need a user id and password that will be obtained through the enrollment process at the website www.myclientline.net. The following table displays the minimum hardware/software requirements and recommendations to access the system.

Hardware/Software	Requirements
Operating System	Microsoft Windows 98 or higher
Web Browser	Netscape 8.1 and Internet Explorer (6.0 or higher)
User Sign On	Valid User ID and Password

Security Features

We understand that data security is of the utmost importance to you and your customers. To ensure the data within the product is not compromised, ClientLine was developed with various levels of security. ClientLine contains the below security features:

1. **Secure enrollment process**

   - A merchant must validate their merchant number, DDA number and Tax ID to successfully complete enrollment in the product.
   - Every enrollment request is reviewed for authenticity prior to issuing a user id and password.
   - Multi-factor authentication layer ensures that persons entering site have a valid "security cookie" or "token" and valid user id and password combination. Users will be required to download a new cookie every 8 months.
   - Upon each login, users are required to enter a valid user id and password.

2. Stringent Password Rules

- Must be 8 characters long.
- Must have at least 1 alpha (A-Z) characters.
- Cannot repeat the same character side by side.
- Must include at least 1 numeric (0-9) character.
- Cannot be a month of the year.
- Cannot duplicate your last 6 passwords.
- Cannot change your password more than once in a 24 – hour period.
- Must be changed every 60 days. You will be prompted to change your password when it expires.
- After 5 unsuccessful logins, your password will be suspended and you will be required to have your password reinstated by a Technical Support Representative by calling 1-800-285-3978.

Helpful Hints:

- Every user must have their own id. Do not share ids with fellow coworkers.
- Keep your user id and password confidential and in a safe place.
- Users will be automatically logged off after twelve minutes of inactivity.

Enrollment Process

Overview

A unique user id will be required to access product. Each user is required to obtain a unique user id and password. For your convenience you may go directly to the website to obtain an id and password. Access can be granted to a single location or to multiple locations (lead or corporate).

To obtain access to the ClientLine® product please follow the enrollment steps below:

Steps	Action
1	Enter http://www.myclientline.net into your web browser. **Result:** The following screen will appear.
2	Select **Enroll**.
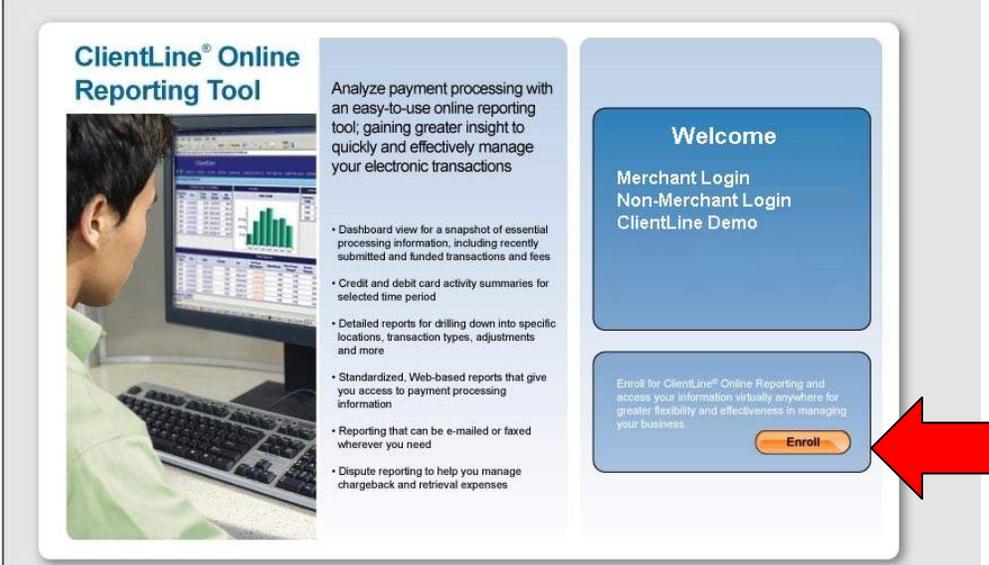
3	Select **Begin Enrollment**.
4	You will be prompted to enter the following:
	Merchant # (location or merchant number that you are requesting access to)
	Business Checking Account #(checking account we deposit your money into)
	Tax ID Number
	First Name

	Last Name Zip Phone Email Verify email Select Language Secret Question Secret Answer Security Text
5	Click **Next**. **User Agreement** Exit Please read and accept the User Agreement: responsible for accepting, processing, and filling any customer orders, and for handling any customer inquiries or complaints arising therefrom. You will use the highest standards in the industry in responding to customer complaints. You are also responsible for the security of any customer credit card numbers and related customer information You may access as a result of conducting electronic commerce transactions through the SurePay Gateway. You will keep all such information confidential and will use the same degree of care and security as You use with Your confidential information. Alliance and iMall are not responsible for the security of data residing on Your server, or a third party server designated and used on Your behalf. Termination This Agreement may be terminated by either party at any time, with or without cause. Upon the effective date of any such termination, all rights granted to You will terminate, but provisions on "Restrictions," "Proprietary Rights," "Limitation of Liability," and "Indemnification" will survive. Breach In the event You breach any of the terms of this Agreement, Our remedies include but are not limited to the immediate termination of this Agreement, the revocation of any licenses and passwords granted hereunder, immediate closure of Your account (s) with Us and/or any remedies available at law. Warranties Except as expressly set forth in this Agreement, we make no representation or warranty relating to the SurePay Gateway and any other services provided under or in connection with this Agreement. You agree that the SurePay Gateway and related services are provided on an "as is" basis without any other warranties of any kind, either express or implied, including but not limited to warranties of merchantability or fitness for a particular purpose. Without limiting the foregoing no warranty is made (a) that the SurePay Gateway, or any component thereof, will be uninterrupted or error free, or (b) concerning the financial or business results that may be obtained from Your use of the SurePay Gateway. You warrant that you have the authority to enter into this Agreement on behalf of the business you are representing. You also warrant that all of the information You have provided to Alliance on the Sign-up step is true and correct in all material respects. Finally, You warrant that Your equipment and systems that interface with the SurePay Gateway are year 2000 compliant, meaning they will not fail in any way as a result of the change in century. You will indemnify and hold iMall and Alliance harmless for all losses either or both may incur in the event You do not have the requisite authority to enter into this Agreement or in the event any information you provided during the Sign-up step is not true or correct in a material way. Limitation of Liability Under no circumstances, including negligence, will Alliance, iMall, or any of its or Done **Result:** The User Agreement will appear.
6	**Read** and **accept** the Terms and Conditions by placing a check mark in the box provided.
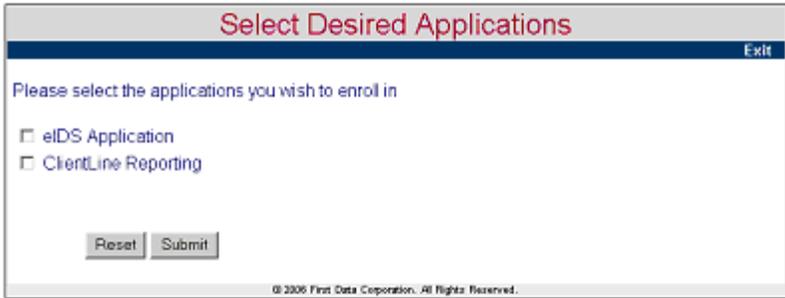
7	Click **Next.**
	Result: A listing of products/applications will appear.
8	Select **ClientLine Reporting** and any other application needed. Click **Submit**.

If you are requesting access to ClientLine® only, single location access, and the information entered can be validated:

- You will be presented with a user id and temporary password.
- Access the website at www.myclientline.net. or click on the link provided in your enrollment confirmation email.
- Enter your user id and temporary password.
- You will be prompted to change the temporary password. See Password Rules on page 10.
- After changing your password you will be prompted to enter your merchant number to create your Authentication Cookie.
- After entering your merchant number you will automatically proceed to the Reporting Dashboard.

If you are requesting access to multiple applications or ClientLine with multiple location access, the request will be forwarded to an administrator for further verification:

- An email will be sent to you within 3-5 business days advising of the results of the verification and advising of next steps.
- If your access has been approved you will receive an email that will contain a user id and a link to complete the enrollment process.
- Access the website at www.myclientline.net and click on Enroll and Complete Enrollment or click on the link provided in your enrollment confirmation email.
- Enter the user id provided in the email and the secret question and answer provided during your initial enrollment process.
- You will be presented with a temporary password for your use.
- Enter the user id and temporary password.
- You will be prompted to change the temporary password. See password rules on page 10.

- After changing your password you will be prompted to enter your merchant number to create your Authentication Cookie.
- After entering your merchant number you will automatically proceed to the Reporting Dashboard.

☆ **Helpful Hints:**

- If you fail to successfully login in after 5 consecutive times your account will be suspended and your account will need to be reinstated. Please contact the Technical Support Help Desk at 1-800-285-3978.
- Do not share ID's. They are specific to each individual assigned user.
- You will be prompted to change your password every 60 days.
- You will be prompted to download a new cookie every 8 months.
- Password requirements will be displayed on the screen or you can view them on page 10 of this guide.

How to Find Your Business Checking Account Number

The 2 diagrams below identify where you can find your Business Checking Account Number.
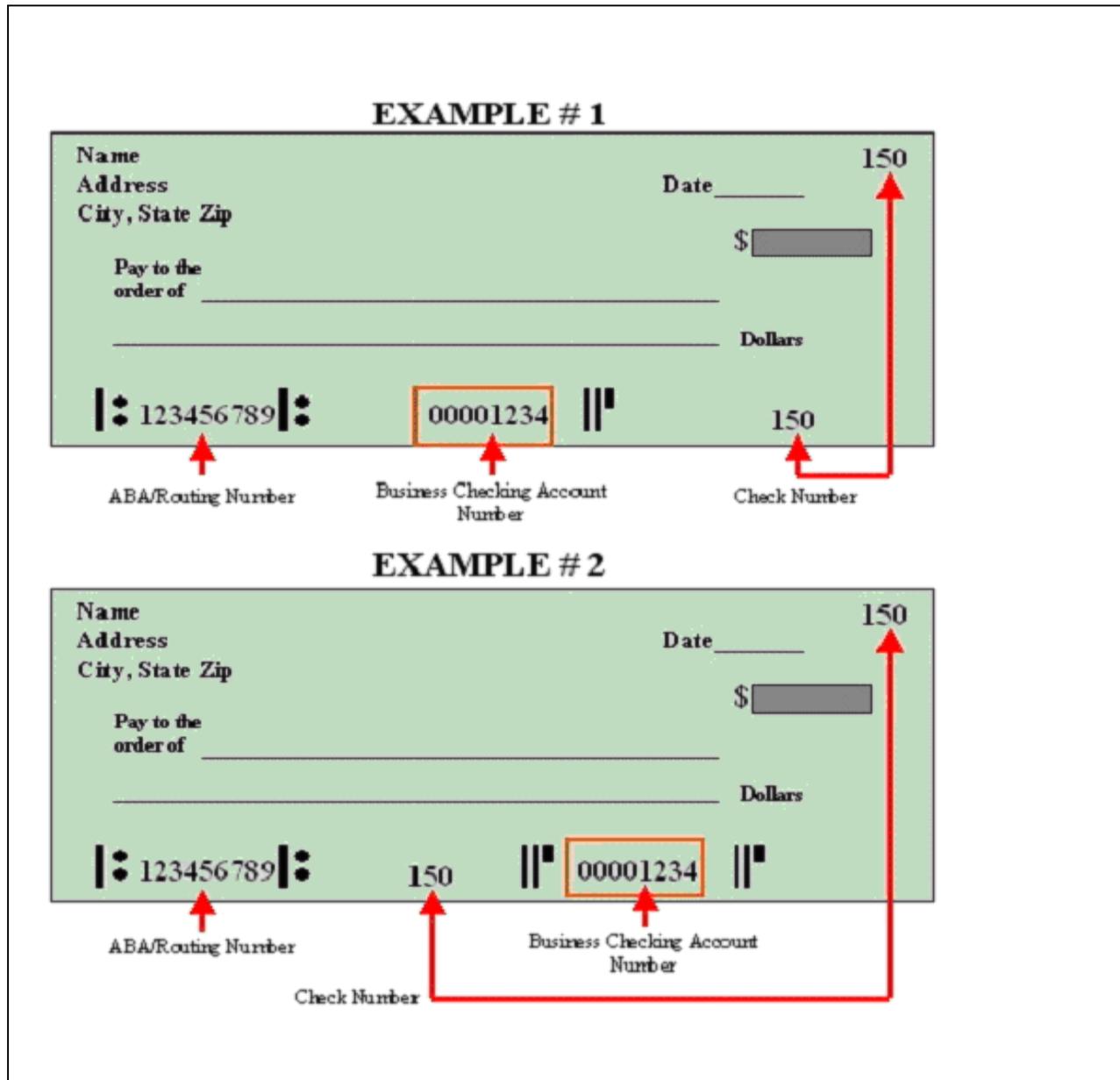
Logging In/ Logging Out

Logging In

Steps	Action
1	Enter http://www.myclientline.net into your web browser. **Result:** The ClientLine® homepage will appear.
2	Select **Merchant Login**. **Result:** The Merchant Login box will appear.
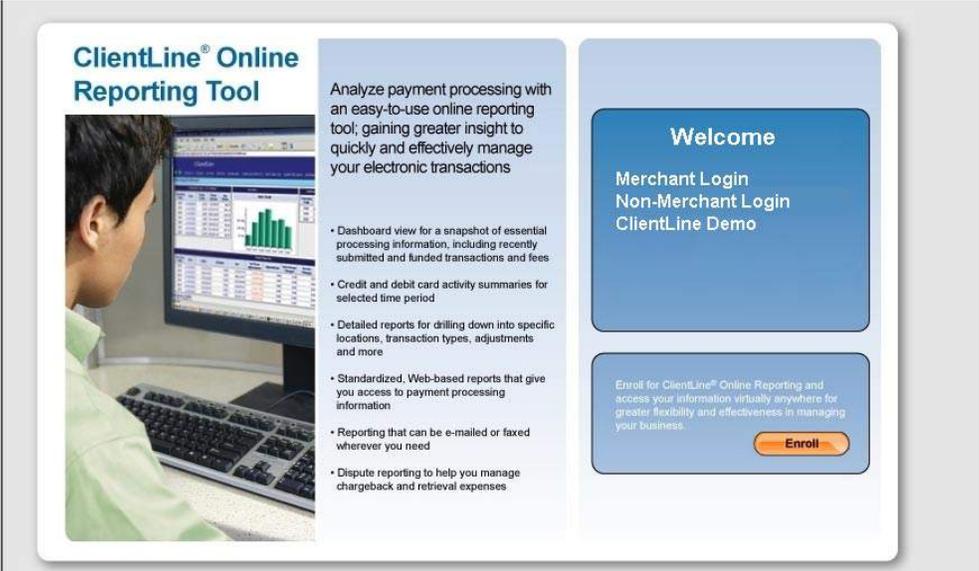
3	Enter your **User ID** and **Password**. Click **Submit**. **Result:** The following screen will appear.
4	Select **ClientLine Reporting** from the Portal Main Menu. If you are a single location user you will proceed directly to the Reporting Dashboard. If you have access to multiple locations you will see the screen below. Your access will be set automatically to your maximum level of access you have been granted. To access a lower level of hierarchy – Enter the hierarchy or merchant number in the ID field and select the appropriate level from the dropdown. Otherwise, Click Submit to access the Reporting Dashboard at the set level.

Developed by:
Filename
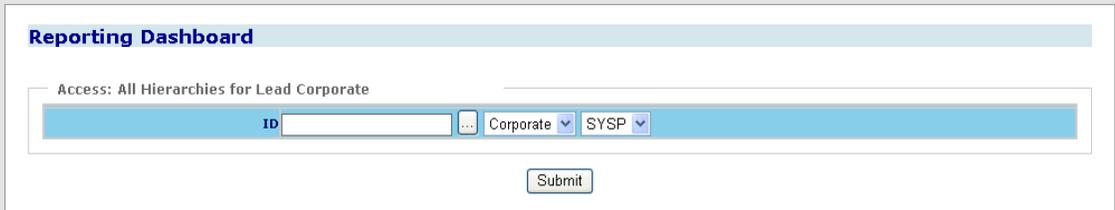
Forgot Password

Steps	Action
1	Click on **Forgot Password**. **Result:** The following screen will appear.
2	Enter your **Username** in the box provided.
3	Click **Submit.** **Result:** The following screen will appear.
4	Enter the answer to your Secret Question. Click **Submit Answer**.
5	**Result:** The following screen will appear. Your new password and a link will be provided.
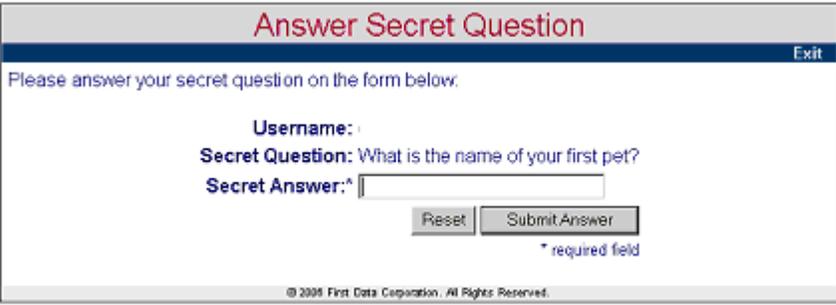
Forgot User ID

Steps	Action
1	Click on **Forgot User ID**. **Result:** The following screen will appear. Forgot User ID Exit Please enter you email address that you entered when enrolling into the ClientLine portal. Email Address: [ ] Reset Submit © 2006 First Data Corporation. All Rights Reserved.
2	Enter your **Email Address** in the box provided.
3	Click **Submit.** **Result:** The following screen will appear. User ID has been Found Exit Your User ID has been sent to the email address you provided. Please check your Inbox and locate your User ID. © 2006 First Data Corporation. All Rights Reserved.
4	Go to your email box to retrieve your User ID.

Navigating the System

The following information may be useful when using ClientLine®.

- Any text displayed with a blue underline is a hyperlink to another page or screen.
- Once a blue hyperlink has been drilled down on it will change to purple.
- Credit amounts will be colored in red on all your online screens.
- Use the horizontal and vertical scroll bars to view the entire screen or pages.
- Use the BACK and FORWARD arrow icons on ClientLine or the ones on your browser to access previous or next screens.
- Use the Page Navigation buttons (FORWARD / PAGE BACK buttons) and Go To Page dropdown selection on the bottom of screens to page forward on your online screens.
- Use the Return to Dashboard button to return back to the Reporting Dashboard.
- Use the Return to Menu button to return to the report selection screen.

Logging Out

Steps	Action
1	Click on the **Log Out** button on the toolbar to end your ClientLine® session.

Self- Care

Overview

The Self-Care section is where you go when you need to update your user information or request access to other ClientLine applications.

The two options in Self-Care are:

1. Update User Information
2. Request Applications

Lesson 1: Update User Information

This option allows you to update your user information associated with your ClientLine id.

How Do I View:

Steps	Action
1	Click **Self-Care** from the Portal Main Menu.
2	**Result:** The Self-Care screen appears. Click **Update User Information** from the Self-Care screen.
3	**Result:** The User Information screen appears.

4	Update the fields below as needed. • Zip • Email • Verify email • Phone • Secret Question • Secret Answer
5	Click **Submit**.
6	**Result:** The following confirmation screen appears. Account Information Updated Main Menu : Self-Care : Logoff Your Account Information was successfully updated.

Lesson 2: Request eIDS

This option allows you to add eIDS access to your ClientlLine id.

How Do I View:

Steps	Action
1	Click **Self-Care** from the Portal Main Menu.
2	**Result:** The Self-Care screen appears. Click **Request Applications** from the Self-Care screen.
3	**Result:** The Request Applications screen appears. Check the eIDS Application box. Click **Submit.**

4	**Result:** The Verify Required Attributes screen appears.
	Enter your Merchant ID in the box provided. Click **Submit**.

Chapter 1-Dashboard

Overview

The Dashboards provide a "snapshot" of your processing information. They give the user access to a variety of information in a single screen. This eliminates the need to view additional reports or schedule reports for delivery.

The two Dashboards available in ClientLine® are:

3. Reporting
4. Disputes

Lesson 1: Reporting Dashboard

The Reporting Dashboard provides a "snapshot" of your processing information, including recently submitted transactions, adjustments, and bank deposits- all on 1 screen. You can drill down to view details for each bank deposit. As a result of using this view, you are able to easily reconcile your last 7 days of submitted sales. Also, an easy to read graph displays your sales trends for the last seven days of submitted sales.

How Do I View:

Steps	Action
1	Click **Dashboard** from the toolbar.
2	Select **Reporting** from the dropdown. **Result:** The Reporting Dashboard screen appears.

Quick Definitions:

A. Submitted Sales - Shows at a glance your gross daily sales volumes for the last seven days. This includes all credit and debit card transactions. Drill down on the 'Date' to see the Batch Number, Submit date, Transaction Count, Transaction Amount and Average Ticket Amount.

B. Sales Trend - This is a graphical display of your gross daily sales volume. Easily identify sales trends and peak sales days.

C. Submitted Card Type Summary - This section shows the count and amount breakdown by card type of transactions processed for the previous day.

D. Bank Deposits - Shows what was transferred into your checking account for the last seven days. Drill down on the 'Date' and you will be able to see the checking account information related to the deposit.

E. Deposit - Amount deposited to your business checking account.

Helpful Hints:

- The number in the Trans Amount column of the Submitted Sales table should be equal to the amount closed on your terminal.
- The total of the items in the Card Type Summary section should be equal to the Submitted Sales Trans Amount for the corresponding day.
- Amount located in Deposit column of the Bank Deposits table should be equal to the amount deposited to your checking account.
- Drill down on the Date column in the Bank Deposits table to view the detail on deposits and fees.

Lesson 2: Disputes Dashboard

The Disputes Dashboard provides an overview of Outstanding, Reversed, and recently Debited Chargebacks. Merchants can quickly see the total number of Open, Fulfilled, and Expired Retrievals, as well as the total number of Chargebacks that are Open, Closed, and Reversed. Users can drill down into case detail directly from the dashboard to quickly research items requiring a response.

How Do I View:

Steps	Action
1	Click **Dashboard** from the toolbar.
2	Select **Disputes** from the dropdown. **Result:** The Disputes Dashboard screen appears.
3	**Retrievals and Chargebacks (6 months)** Click on 'Open' hyperlink to view case list. **Disputes Dashboard** Lead Corporate - 	Retrievals (6months)	Open	Expired	Fulfilled	Total	 Number of Items: 52, 37, 756, 845 Percentage of Totals: 6%, 4%, 89%, 100% Chargebacks (6months): Open, Closed, Reversed, Total Number of Items: 36, 354, 50, 440 Percentage of Totals: 8%, 80%, 11%, 100%
4	**Chargebacks Debited and Reversed** Click on 'Status Date' hyperlink to view case list.

Chargebacks Debited

Currency Code	Status Date	Chargeback Count	Chargeback Amount
USD	02/08/2007	947	251,998.59
USD	02/09/2007	1083	285,259.45
USD	02/10/2007	841	233,185.14
USD	02/11/2007	785	202,288.55
USD	02/12/2007	550	141,941.70
USD	02/13/2007	156	42,382.06
USD	02/14/2007	491	147,710.60

Chargebacks Reversed

Currency Code	Status Date	Chargeback Count	Chargeback Amount
USD	02/08/2007	288	96,041.10
USD	02/09/2007	378	103,475.85
USD	02/10/2007	34	12,573.37
USD	02/11/2007	28	7,767.04
USD	02/12/2007	165	66,077.54
USD	02/13/2007	451	124,648.57
USD	02/14/2007	237	56,099.42

5	**Chargeback History (6 months) cont**

Click on 'Reason Code' to view case list.

Currency Code	Card Type	Reason Code	Description	Received from Issuer			Reversed to Issuer by Merchant Services		
				Count	Amount	Percent	Count	Amount	Percent
USD	MC	01	Requested transaction information not received	1	74.99	0.09%	0	0.00	0.00%
USD	MC	08	Requested/required authorization not obtained	3	347.14	0.40%	0	0.00	0.00%
USD	MC	12	Account number not on file	9	788.07	0.92%	5	425.08	53.94%
USD	MC	34	Duplicate processing	4	382.56	0.44%	0	0.00	0.00%
USD	MC	37	Fraudulent transaction - no cardholder authorization	256	37,998.40	44.16%	112	12,583.45	33.12%
USD	MC	53	Cardholder dispute-defective/not as described	4	437.18	0.51%	0	0.00	0.00%
USD	MC	55	Nonreceipt of merchandise	4	397.49	0.46%	0	0.00	0.00%
USD	MC	60	Credit not processed	9	796.48	0.93%	0	0.00	0.00%
USD	MC	62	Counterfeit transaction magnetic stripe pos fraud	1	214.18	0.25%	1	214.18	100.00%
USD	MC	63	Cardholder does not recognize - potential fraud	9	1,648.38	1.92%	0	0.00	0.00%
USD	Total for MC			300	43,084.87	50.07%	118	13,222.71	30.69%
USD	VISA	30	Services not provided or merchandise not received	9	1,780.20	2.07%	0	0.00	0.00%
USD	VISA	53	Not as described or defective merchandise	1	49.99	0.06%	0	0.00	0.00%
USD	VISA	60	Requested copy illegible or invalid	4	929.28	1.08%	2	476.69	51.30%

Resubmitted/Reversed to Issuer by Merchant			Debited to Merchant		
Count	Amount	Percent	Count	Amount	Percent
0	0.00	0.00%	1	74.99	100.00%
0	0.00	0.00%	3	347.14	100.00%
0	0.00	0.00%	4	362.99	46.06%
1	126.46	33.06%	3	256.10	66.94%
4	742.16	1.95%	140	24,672.79	64.93%
3	307.19	70.27%	1	129.99	29.73%
4	397.49	100.00%	0	0.00	0.00%
2	249.09	31.27%	7	547.39	68.73%
0	0.00	0.00%	0	0.00	0.00%
4	889.47	53.96%	5	758.91	46.04%
18	2,711.86	6.29%	164	27,150.30	63.02%
7	1,679.71	94.36%	2	100.49	5.64%
1	49.99	100.00%	0	0.00	0.00%
0	0.00	0.00%	2	452.59	48.70%
0	0.00	0.00%	5	140.25	58.46%
0	0.00	0.00%	1	89.97	100.00%
6	915.66	65.95%	3	472.68	34.05%
0	0.00	0.00%	1	49.98	100.00%
0	0.00	0.00%	2	(354.98)	100.00%
0	0.00	0.00%	9	930.90	100.00%
0	0.00	0.00%	109	19,361.29	95.41%

Quick Definitions:

A. Retrievals (6 months) - This gives the number of Retrievals (Media and Chargeback) and the Percentage Totals for the categories Open, Expired, Fulfilled and Total. Click on the Open hyperlink to see a listing of the retrievals that are still pending a response and have not Expired.

B. Chargebacks (6 months) - This gives the number of Chargebacks and the Percentage Totals for the categories Open, Closed, Reversed, and Total. Click on the Open hyperlink to see a listing of the Chargebacks that are still pending a response.

C. Chargebacks Debited - This rollup gives you the total count and amount of the last 7 days of Chargebacks that were debited. Click on the Status Date hyperlink to see a listing of the Chargebacks that were debited.

D. Chargebacks Reversed - This rollup gives you the total count and amount of the last 7 days of Chargebacks that were reversed. Click on the Status Date hyperlink to see a listing of the Chargebacks that were reversed.

E. Chargeback History (6 months) - The Chargeback Statistical report presents you with the total counts, dollar amounts and percentages of all disputes which have been Received from Issuer, Reversed to Issuer by Merchant Services, Resubmitted/Reversed to Issuer by Merchant, and Debited to Merchant for the last 6 months. The report is broken down by card type, reason code and also provides a grand total count and dollar amount.

Received from Issuer - incoming Chargebacks received from the issuer
Reversed to Issuer by Merchant Services - Chargeback cases that were auto-represented (automatically resolved) back to the issuer
Resubmitted/Reversed to Issuer by Merchant - Chargeback cases that were sent back to the issuer based on information received from the merchant
Debited to Merchant = *Received from Issuer-Reversed to Issuer by Merchant Services-Resubmitted/Reversed to Issuer by Merchant*

Important Note

- It is essential to respond to your disputes by the due date. See below timeframes to ensure you are responding within time:

  Media Retrievals - 20 days
  Chargeback Retrievals - 12 days
  Chargeback Debits - 14 days

Helpful Hints:

- Click on Open Retrievals to view retrieval requests that are still within time to respond to.
- Monitor recent Debited Chargebacks to prepare reversal requests more timely.
- Track trends and easily identify possible training opportunities at the point of sale by reviewing the Chargeback History.

Chapter 2-Sales

Overview

The Submitted Sales option from the toolbar offers a wide variety of reports to suit your needs of investigating or researching transaction activity.

The eight submenu options* from **Sales** are:

1. <u>Credit Transactions</u>
2. <u>Debit Transactions</u>
3. <u>Fuel Transactions</u>
4. <u>Phone Transactions</u>
5. <u>Terminal Transactions</u>
6. <u>Transaction Summary</u>
7. <u>Monthly Sales History</u>
8. <u>Rejected Transactions</u>

* Based on your specific account set-up or configuration, all of these options may not be available to you.

Lesson 1: Credit Transactions

This research option displays all credit transaction activity for a location or a rollup of multiple locations. The date range selected must be within the past 6 months.

How Do I View:

Steps	Action
1	Click **Sales** from the toolbar.
2	Select **Credit Transactions** from the dropdown.
3	 Enter **ID** and select corresponding level if you would like to search for transactions for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Date Range (Required)** Select **Date Type** (Submit Date or Transaction Date) Enter **Amount Range** Enter **Cardholder Number / Reference Number** Select **Corresponding Option**(Cardholder Number or Reference Number) Select **Card Type** (All, Visa®, MasterCard®, Diner's Club®, Discover®, American Express®, JCB® or Other) Select **Sort By** (Date/Time, Cardholder Number, Amount) Click **Submit** *Represents required fields. All other fields are optional based on the information you would like to view.

4	**Result:** The Credit Transactions List Report appears.
5	Click on **Cardholder Number** hyperlink. **Result:** The Credit Transaction Detail appears.

Quick Definitions:

Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location
Currency Code - 3 digit code identifying the currency the transaction was processed in
Terminal ID - id number of the terminal on which the transaction was processed
Batch Number - number of the batch in which the transaction was submitted
Submit Date - date the batch was submitted to Merchant Services
Card Type - the brand associated with the card number
Cardholder Number - the number identifying the cardholder, issuer and card brand
Trans Amt - the amount of the sale or refund
Trans Type - numeric code that identifies the transaction as a sale, credit or cash advance
Trans Date - date the transaction occurred

Status - indicates whether transaction was Processed, Cancelled, or Rejected

Entry Mode - code identifying how the cardholder account information was entered or captured at the point of sale

Auth Code - code provided during the authorization process if an authorization approval was received

Expiration Date - date the cardholder's card expires

Invoice/ Trace ID - unique number assigned to the transaction by the merchant

Authorization Date - date the transaction was submitted for authorization approval

Authorization Amount - amount of the authorization request

Authorization Response - the issuer's reply to an authorization request

Authorization Code - code provided during the authorization process

Plan Code - identifies the interchange level at which the transaction cleared

Billback Reason - identifies the reason a reclassification

Address Verification Service - code provided to merchant when the cardholder's billing address was validated as being correct before completion of a mail/telephone transaction

CVV2/CVC2 Result - indicator determining the card validation (through the magnetic swipe) was captured at the time of sale

Reference Number - 23 digit Outgoing Acquirer reference number

Transaction Amount - amount of the sale or refund

Transaction Time - time at which the transaction occurred

Transaction ID - unique 15-digit number assigned to all original purchase transactions

Transaction Status - indicates whether a transaction is Active, Cancelled, or Rejected

Entry Description - description identifying how the cardholder information was entered at the point of sale

Reclass Code - code that identifies why a transaction was reclassified

Important Note

- Based on your account set up you may not see all the columns above.

Helpful Hints:

- After your report has run, click on any of the column headings to sort the report differently.
- Click the Green Arrow Back Button to make changes to your report criteria.
- Enter the card number or reference number in the query criteria to easily research a specific transaction.
- Click on Cardholder Number hyperlink to get additional detail on the transaction such as expiration date, reference number and Address Verification Service (AVS) information.
- If you like Credit Transaction Detail Report -try using Scheduled Report HL0101.

Lesson 2: Debit Transactions

This submenu option provides detail on the pin based debit activity for a location or a rollup of multiple locations. The date range selected must be within the past 6 months.

How Do I View:

Steps	Action
1	Click **Sales** from the toolbar.
2	Select **Debit Transactions** from the dropdown.
3	 Enter **ID** and select corresponding level if you would like to search for transactions for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Date Range** **(Required)** Select **Date Type** (Submit Date or Transaction Date) Select **Amount Range** Enter **Cardholder Number / Reference Number** Select **Corresponding Option** (Cardholder Number or Reference Number) Select **Transaction Type** (All, Debit, EBT) Select **Sort By** (Date/Time, Cardholder Number, Amount) Click **Submit** * Represents required fields. All other fields are optional based on the information you would like to view.

4	**Result:** The Debit Transactions List Report appears.

Debit Transaction List
Lead Corporate -   Submit Dates: 03/02/2008 to 03/04/
Sorted by Date/Time

Location ID	External Merchant ID	Currency Code	Terminal ID	Submit Date	Card Type	Cardholder Number	Trans Amount	Trans Type	Trans Date	Discount Amount	Trans Fee	Status	Entry Mode	A C
		USD	001	03/02/2008	BYP DEBIT		24.50	Sale vf	03/01/2008	0.00	0.0000	Processed	02	18
		USD	002	03/02/2008	BYP DEBIT		23.19	Sale vf	03/01/2008	0.00	0.0000	Processed	02	96
		USD	002	03/02/2008	BYP DEBIT		13.15	Sale vf	03/01/2008	0.00	0.0000	Processed	02	77
		USD	002	03/02/2008	EBT		0.00	Fs pur	03/01/2008	0.00	0.0000	Declined	02	[
		USD	002	03/02/2008	EBT		1.01	Fs pur	03/01/2008	0.00	0.0000	Processed	02	22
		USD	002	03/02/2008	BYP DEBIT		22.89	Sale vf	03/01/2008	0.00	0.0000	Processed	02	80
		USD	002	03/02/2008	EBT		2.79	Fs pur	03/01/2008	0.00	0.0000	Processed	02	71
		USD	001	03/02/2008	BYP DEBIT		32.00	Sale vf	03/01/2008	0.00	0.0000	Processed	02	22
		USD	001	03/02/2008	BYP DEBIT		2.43	Sale vf	03/01/2008	0.00	0.0000	Processed	02	75
		USD	001	03/02/2008	BYP DEBIT		16.99	Sale vf	03/01/2008	0.00	0.0000	Processed	02	01

5	Click on **Cardholder Number** hyperlink. **Result:** The Debit Transaction Detail appears.

Debit Transaction Detail

Transaction Detail			
Location ID		External Merchant ID	
Card Type		Card Number	
Expiration Date		Sic Code	
Invoice / Trace ID		Terminal ID	
Submit Date		Transaction Date	
		Transaction Time	
Authorization Amount		Transaction Amount	
Tip Amount		Transaction Fee	
Discount Amount		Currency Code	
Authorization Response		Transaction ID	
Authorization Code		Transaction Status	
Entry Mode		Entry Description	
Network		Plan Code	
Address Verification Service			

View Card Issuer Info

Quick Definitions:

Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location
Currency Code - 3 digit code identifying the currency the transaction was processed in
Terminal ID - id number of the terminal on which the transaction was processed
Batch Number - number of the batch in which the transaction was submitted
Submit Date - date the batch was submitted to Merchant Services
Card Type - the brand associated with the card number
Cardholder Number - the number identifying the cardholder, issuer and card brand
Trans Amt - the amount of the sale or refund
Trans Type - numeric code that identifies the transaction as a sale, credit or cash advance
Trans Date - date the transaction occurred
Status - indicates whether transaction was Processed, Cancelled or Rejected
Entry Mode - code identifying how the cardholder account information was entered or captured at the point of sale
Auth Code - code provided during the authorization process if an authorization approval was received
Expiration Date - date the cardholder's card expires
Invoice/ Trace ID - unique number assigned to the transaction by the merchant
Authorization Date - date the transaction was submitted for authorization approval
Authorization Amount - the amount of the authorization request
Authorization Response - the issuer's reply to an authorization request
Network - identifies the name of the debit network through which the transaction took place
Billback Reason - identifies the reason for a reclassification
Address Verification Service - code provided to the merchant when the cardholder's billing address was validated as being correct before completion of a mail/telephone transaction

CVV2/CVC2 Result - indicator determining the card validation (through the magnetic swipe) was captured at the time of sale.
Reference Number - 23 digit Outgoing Acquirer reference number
Transaction Time - time at which the transaction occurred
Transaction ID - unique 15-digit number assigned to all original purchase transactions
Transaction Status - indicates whether a transaction is Active, Cancelled, or Rejected
Entry Description - description identifying how the cardholder information was entered at the point of sale
Reclass Code - code that identifies why a transaction was reclassified

Important Note

- Based on your account set up you may not see all the columns above.

Helpful Hints:

- Click on any of the column headings to sort the report differently.
- Enter the cardholder number or reference number in the query criteria to easily research a specific transaction.
- Only terminals that are setup up accordingly will be reported.
- Click on Cardholder Number hyperlink to get additional detail on the transaction such as expiration date, Address Verification Service (AVS) information and reference number.
- If you like Debit Transaction Detail Report - try using Scheduled Report HL0201.

Lesson 3: Fuel Transactions

The Fuel Transactions option under the Submitted Sales menu allows the user to perform various searches on Fuel card transactions. The date selected must be within the past 6 months.

How Do I View:

Steps	Action
1	Click **Sales** from the toolbar.
2	Select **Fuel Transactions** from the dropdown.
3	

Enter **ID** and select corresponding level if you would like to search for transactions for a specific location or hierarchy level other than what you have been currently viewing.
Enter **Fuel Card Number**
*Select **Date Range** **(Required)**
Select **Date Type** (Submit Date, Transaction Date)
Select **Transaction Mode** (All, Manual, Voice, Electronic)
Select **Sort By** (Dollar Amount, Date/Time, Cardholder Number)
Click **Submit**

*Represents required fields. All other fields are optional based on the information you would like to view.

4	**Result:** The Fuel Transaction List appears.
	Fuel Transaction List Lead Corporate - Submit Dates: 03/02/2008 to 03/04/ | Location ID	External Merchant ID	Invoice Number	Terminal ID	Submit Date	Cardholder Number	Trans Date	Trans Time	Net Amount	Status	Ent Mo
---	---	---	---	---	---	---	---	---	---	---
			002	03/04/2008		03/03/2008	135600	40.00	Processed	Elect
			002	03/02/2008		03/01/2008	145100	51.00	Processed	Elect	 Record 1 to 2 of 2 Page 1 of 1 Grand Total = 91.00 First Previous Next Last Go To Page 1 ⌄ First Previous Next Last Go to Location
5	Click on **Cardholder Number** hyperlink. Result: The Fuel Transaction Detail appears: **Fuel Transaction Detail** 	Transaction Detail			
---	---	---	---
Location ID		External Merchant ID	
Card Type	WEX	Cardholder Number	
Settlement Date	03/04/2008	Currency Code	USD
Transaction Code		Transaction Date	03/03/2008
Transaction Amount	40.00	Transaction Time	1:56 PM
Authorization Code		Transaction Status	Processed
Response Code		Entry Mode Description	E – Electronic
Sales Tax	0.00	Dollars	40.00
Vehicle Number		Driver ID	
Odometer				 	Product	Dollars	Gallons
---	---	---
Regular	40.00	
	0.00	
	0.00	
	0.00	
	0.00		

Quick Definitions:

Location ID - location where the transaction was processed
Currency Code - 3 digit code identifying the currency the transaction was processed in
Batch Number - number of the batch in which the transaction was submitted
Submit Date - date the batch was submitted to merchant services
Cardholder Number - the number identifying the cardholder, issuer and card brand
Transaction Date - date the transaction occurred
Transaction Amt - the amount of the sale or refund
Status - indicates whether transaction was Processed, Cancelled or Rejected
Entry Mode - code identifying how the cardholder account information was entered or captured at the point of sale
Card Type - the brand associated with the card number
Authorization Date - date the transaction was submitted for authorization approval
Authorization Response - the issuer's reply to an authorization request
Authorization Code - code provided during the authorization process
Sales Tax - amount of sales tax
Vehicle Number - license plate number of vehicle
Product - type of gasoline purchased
Reference Number - 23 digit Outgoing Acquirer reference number
Reject Reason - description of rejected item
Transaction Time - time at which the transaction occurred
Transaction Code - numeric code that identifies the transaction as a sale, credit, or cash advance
Transaction Status - indicates whether a transaction is Active, Cancelled, or Rejected
Entry Mode Description - description identifying how the cardholder information was entered at the point of sale
Dollars - purchase amount for fuel
Driver ID - id number entered at the point of sale
Qty of Measure - number of gallons purchased
Odometer - mileage of vehicle

Helpful Hints:

- Click on any of the column headings to sort the report differently.
- Enter a fuel card number in the query criteria to easily research a specific transaction.
- Click on Cardholder Number hyperlink to get additional detail on the transaction such as sales tax, reference number, quantity of fuel purchased.
- If you like Fuel Transactions Report - try using Scheduled Report HL0301.

Lesson 4: Phone Transactions

The Phone Transactions option under the Submitted Sales menu allows the user to perform various searches on Phone card transactions. The date selected must be within the past 6 months.

How Do I View:

Steps	Action
1	Click **Sales** from the toolbar.
2	Select **Phone Transactions** from the dropdown.
3	 Enter **ID** and select corresponding level if you would like to search for transactions for a specific location or hierarchy level other than what you have been currently viewing. *Select **Date Range** **(Required)** Select **Date Type** (Submit Date, Transaction Date) Select **Sort By** (Dollar Amount, Date/Time, Cardholder Number) Click **Submit** *Represents required fields. All other fields are optional based on the information you would like to view.
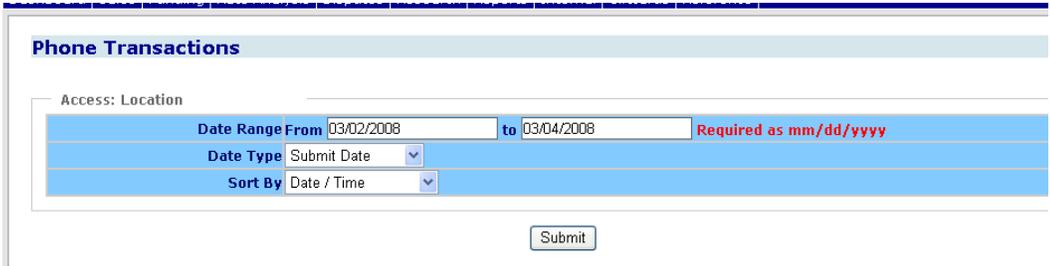
| 4 | **Result:** The Phone Transaction List appears.

 |
|---|---|
| 5 | Click on **Cardholder Number** hyperlink.
Result: The Phone Transaction Detail appears:

 |

Quick Definitions:

Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location
Card Type - the brand associated with the card number
Cardholder Number - the number identifying the cardholder, issuer and card brand
Expiration Date - date the cardholder's card expires
Sic Code – identifies the type of business the merchant does
Invoice/ Trace ID - unique number assigned to the transaction by the merchant
Terminal ID - id number of the terminal on which the transaction was processed
Submit Date - date the batch was submitted to Merchant Services
Trans Date - date the transaction occurred
Transaction Time - time at which the transaction occurred
Authorization Amount - amount of the authorization request
Trans Amt - the amount of the sale or refund
Tip Amount - amount of tip for the transaction
Trans Fee - amount charged for the transaction processing
Currency Code - 3 digit code identifying the currency the transaction was processed in
Authorization Response - the issuer's reply to an authorization request
Transaction ID - unique 15-digit number assigned to all original purchase transactions
Auth Code - code provided during the authorization process if an authorization approval was received
Transaction Status - indicates whether transaction was Processed, Cancelled, or Rejected
Entry Mode - code identifying how the cardholder account information was entered or captured at the point of sale
Entry Description - description identifying how the cardholder information was entered at the point of sale
Plan Code - identifies the interchange level at which the transaction cleared
Address Verification Service - code provided to merchant when the cardholder's billing address was validated as being correct before completion of a mail/telephone transaction
CVV2/CVC2 Result - indicator determining the card validation (through the magnetic swipe) was captured at the time of sale
Reference Number - 23 digit Outgoing Acquirer reference number
Trans Type - numeric code that identifies the transaction as a sale, credit, or cash advance

Helpful Hints:

- Click on any of the column headings to sort the report differently.
- Click on Cardholder Number hyperlink to get additional detail on the transaction such as reference number and transaction time.
- If you like Phone Transactions List Report - try using Scheduled Report HL01101.

Lesson 5: Terminal Transactions

The Terminal Transactions option under the Submitted Sales menu allows the user to perform various searches on credit card transactions for a specific terminal. The date selected must be within the past 6 months.

How Do I View:

Steps	Action
1	Click **Sales** from the toolbar.
2	Select **Terminal Transactions** from the dropdown.
3	Enter **ID** and select corresponding level if you would like to search for transactions for a specific location or hierarchy level other than what you have been currently viewing. *Select **Submit Date Range** **(Required)** *Enter **Terminal ID** **(Required)** Click **Submit**
4	**Result:** The Terminal Transactions List Report appears.

Quick Definitions:

Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location
Currency Code - 3 digit code identifying the currency the transaction was processed in
Terminal ID - id number of the terminal on which the transaction was processed
Batch Number - number of the batch in which the transaction was submitted
Submit Date - date the batch was submitted to merchant services
Card Type - the brand associated with the card number
Cardholder Number - the number identifying the cardholder, issuer and card brand
Trans Amt - the amount of the sale or refund
Trans Type - numeric code that identifies the transaction as a sale, credit or cash advance
Trans Date - date the transaction occurred
Status - indicates whether transaction was Processed, Cancelled or Rejected
Entry Mode - code identifying how the cardholder account information was entered or captured at the point of sale
Auth Code - code provided during the authorization process if an authorization approval was received

Helpful Hints:

- Click on any of the column headings to sort the report differently.
- Use this report to aid in the investigation of possible internal employee fraud. By providing a report of all transactions processed at a specific terminal you can review the report for suspicious and/or unusual activity.
- Click on Cardholder Number hyperlink to get additional detail on the transaction such as expiration date, reference number, and Address Verification Service (AVS) information.

Lesson 6: Transaction Summary

The Transaction Summary option provides a summary of submitted transactions either by card type or batch based on your reconciliation needs.

There are 2 separate transaction reports* to assist with your reconciliation needs.

1. <u>Card Type Summary</u>
2. <u>Batch Summary</u>

* Based on your specific account set-up or configuration, all of these options may not be available to you.

Card Type Summary

This report allows you to view your submitted sales by card type for a given day or date range. View your Sales, Refunds, Rejects, and Net for all card types for the past 6 months.

How Do I View:

Steps	Action
1	Click **Sales** from the toolbar.
2	Select **Transaction Summary** from the dropdown.
3	 Enter **ID** and select corresponding level if you would like to search for transactions for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Submit Date Range** **(Required)** Enter **Batch Number** Select **Card Type Summary** Click **Submit** *Represents required fields. All other fields are optional based on the information you would like to view.

| 4 | **Result:** The Card Type Summary Totals Report appears. |

Card Type Summary Totals
Location -   03/

Currency Code	Submit Date	Card Type	Sales Count	Sales Amount	Refund Count	Refund Amount	Net Submitted Count	Net Submitted Amount	Reject Count	Reject Amount	Net Processed Count	Net Processed Amount	Intercha Fee
USD	03/02/2008	VISA	76	2,405.33	0	0.00	76	2,405.33	0	0.00	76	2,405.33	
USD		MC	54	1,720.82	0	0.00	54	1,720.82	0	0.00	54	1,720.82	
Subtotal for Date			130	4,126.15	0	0.00	130	4,126.15	0	0.00	130	4,126.15	
USD	03/03/2008	VISA	95	2,718.24	0	0.00	95	2,718.24	0	0.00	95	2,718.24	
USD		MC	57	1,847.90	0	0.00	57	1,847.90	0	0.00	57	1,847.90	
Subtotal for Date			152	4,566.14	0	0.00	152	4,566.14	0	0.00	152	4,566.14	
USD	03/04/2008	VISA	97	2,841.06	0	0.00	97	2,841.06	0	0.00	97	2,841.06	
USD		MC	44	1,575.60	0	0.00	44	1,575.60	0	0.00	44	1,575.60	
Subtotal for Date			141	4,416.66	0	0.00	141	4,416.66	0	0.00	141	4,416.66	
Subtotal for Currency Code			423	13,108.95	0	0.00	423	13,108.95	0	0.00	423	13,108.95	
Page Totals													
USD			423	13,108.95	0	0.00	423	13,108.95	0	0.00	423	13,108.95	
Grand Total													
USD		VISA	268	7,964.63	0	0.00	268	7,964.63	0	0.00	268	7,964.63	
USD		MC	155	5,144.32	0	0.00	155	5,144.32	0	0.00	155	5,144.32	
USD		DSCVR	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	

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Quick Definitions:

Currency Code - 3 digit code identifying the currency the transaction was processed in
Submit Date - date the transactions were submitted to merchant services
Card Type - the brand associated with the card number
Sales Count - total number of sales for submitted date
Sales Amount - the total dollar amount of the transactions for the submitted date
Refund Count - the total number of refunds/credits for the submitted date
Refund Amount - the total dollar amount of the refunds/credit for the submitted date
Net Submitted Count = Sales Count-Refund Count
Net Submitted Amount = Sales Amount-Refund Amount
Rejected Count - total number of transactions that rejected for the submitted date
Rejected Amount - total dollar amount of rejected transactions for the submitted date
Net Processed Count = Net Submitted Count-Rejected Count
**Net Processed Amount =** Net Submitted Amount-Rejected Amount

Helpful Hints:

- Use this report daily to get your total sale counts and amounts by card type.
- Click on the Card Type hyperlink to see the breakdown by location.
- Click on Cardholder Number hyperlink to see detailed transaction information.
- If you like Card Type Summary Totals Report - try using Scheduled Report HL0602.

Batch Summary

This report option is for merchants who close out their terminals and submit their transactions at one time in a batch format. This report allows you to view your submitted batches for a given day or date range. It displays your Total Count and Amount for your Sales, Refunds, Rejects, and Net by batch number for the past 6 months.

How Do I View:

Steps	Action
1	Click **Sales** from the toolbar.
2	Select **Transaction Summary** from the dropdown.
3	**Transaction Summary** Access: Location Submit Date Range From 03/02/2008 to 03/04/2008 Required as mm/dd/yyyy Batch Number Batch or Card Type Summary Batch Summary Submit Enter **ID** and select corresponding level if you would like to search for batches for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Submit Date Range (Required)** Enter **Batch Number** if you want to view a specific batch or leave blank if you want to view all batches for the selected date range. Select **Batch Summary** Click **Submit** *Represents required fields. All other fields are optional based on the information you would like to view.
4	**Result:** The Batch Summary Totals Report appears. **Batch Summary Totals** Location - 67393800362 03/02/2008 to 03/04

Batch Summary Totals (Step 4 table)

Currency Code	Location ID	Submit Date	Batch Number	Sales Count	Sales Amount	Refund Count	Refund Amount	Net Submitted Count	Net Submitted Amount	Reject Count	Reject Amount	Net Processed Count	Proc Am
USD		03/04/2008		141	4,416.66	0	0.00	141	4,416.66	0	0.00	141	4,
Subtotal for Currency Code				**141**	**4,416.66**	**0**	**0.00**	**141**	**4,416.66**	**0**	**0.00**	**141**	**4,**
Page Totals													
USD				141	4,416.66	0	0.00	141	4,416.66	0	0.00	141	4,
Grand Total													
USD				423	13,108.95	0	0.00	423	13,108.95	0	0.00	423	13,

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Quick Definitions:

Currency Code - 3 digit code identifying the currency the transaction was processed in
Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location
Submit Date - date the batch was submitted to Merchant Services
Batch Number - number of the batch in which the transaction was submitted
Sales Count - total number of sales for submitted date
Sales Amount - the total dollar amount of the transactions for the submitted date
Refund Count - the total number of refunds/credits for the submitted date
Refund Amount - the total dollar amount of the refunds/credit for the submitted date
Net Submitted Count = Sales Count - Refund Count
Net Submitted Amount = Sales Amount - Refund Amount
Rejected Count - total number of transactions that rejected for the submitted date
Rejected Amount - total dollar amount of rejected transactions for the submitted date
Net Processed Count = Net Submitted Count - Rejected Count
Net Processed Amount = Net Submitted Amount - Rejected Amount

Helpful Hints:

- Use this report daily to get your total Sale Counts and Amounts by batch.
- Click on the Location ID hyperlink to see batch detail information such as cardholder number and entry mode.
- If you like Batch Summary Totals Report – try using Scheduled Report HL0124.

Lesson 7: Monthly Sales History

The Monthly Sales History selection from the Submitted Sales toolbar option displays credit and debit card activity and performance by card type for up to 13 months.

How Do I View:

Steps	Action
1	Click **Sales** from the toolbar.
2	Select **Monthly Sales History** from the dropdown.
3	 Enter **ID** and select corresponding level if you would like to search for transactions for a specific location or hierarchy level other than what you have been currently viewing. Choose **Card Type** (All, MasterCard®, Visa®, Diner's Club®, Discover®, American Express®, JCB®, Debit, Check, EBT, Other). Click **Submit**
4	**Result:** The Monthly Sales History Report appears.

Quick Definitions:

Currency Code - 3 digit code identifying the currency the transaction was processed in
Month - month transactions were submitted
Sales Amount - total amount of sales for the location
Refund Amount - total amount of refunds (credits) for the location
Reject Amount - total amount of rejects for the location

Net Amount - amount that equals Sales - Refunds - Rejects
Average Ticket - the average transaction amount for the location for the given time period

Helpful Hints:

- Click on the Month hyperlink to view location totals.
- Use report to analyze location performance.
- If you like Monthly Sales History Report - try using Scheduled Report HL6000.

Lesson 8: Rejected Transactions

The Rejected Transactions option provides a list of rejected cardholder transactions for a specific date or date range. This option displays rejects for the past 6 months.

How Do I View:

Steps	Action
1	Click **Sales** from the toolbar.
2	Select **Rejected Transactions** from the dropdown.
3	Enter **ID** and select corresponding level if you would like to search for rejected transactions for a specific location or hierarchy level other than what you have been currently viewing. *Select **Submit Date Range** **(Required)** Enter **Batch Number** Enter **Terminal ID** Click **Submit**
4	**Result:** The Rejected Transaction List Report appears.
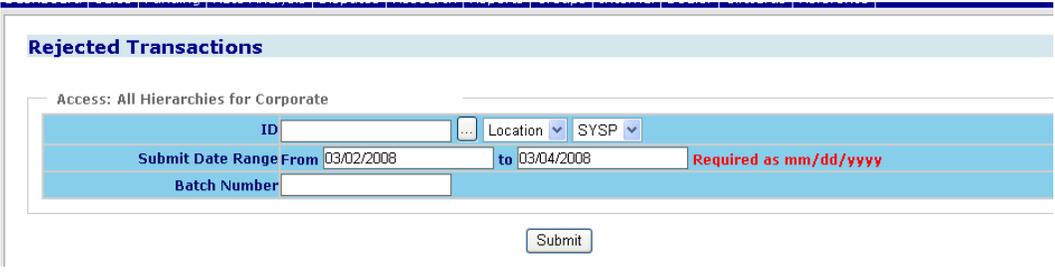
Quick Definitions:

Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location
Currency Code - 3 digit code identifying the currency the transaction was processed in
Terminal ID - id number of the terminal on which the transaction was processed
Batch Number - number of the batch in which the transaction was submitted
Submit Date - date the transaction was submitted for processing
Card Type - the brand associated with the card number
Cardholder Number - the number identifying the cardholder, issuer and card brand
Trans Amt - the amount of the sale or refund
Trans Type - numeric code that identifies the transaction as a sale, credit, or cash advance
Trans Date - date the transaction occurred
Status - indicates whether transaction was Processed, Cancelled or Rejected
Reject Description - description of reject reason

Helpful Hints:

- Click on Cardholder Number hyperlink to get additional detail on the transaction such as expiration date, reference number and Address Verification Service (AVS) information.
- Use this report to identify possible training opportunities at the point of sale.
- If you like Rejected Transactions Report - try using Scheduled Report HL0105.

Chapter 3-Funding

Overview

The Funding option from the toolbar provides you with the reports you need to reconcile your checking account.

The five submenu options* from **Funding** are:

1. <u>Bank Deposits</u>
2. <u>All Activity Summary</u>
3. <u>WithHeld Funds</u>
4. <u>Monthly Fee and Service Charge History</u>
5. <u>Monthly Statement</u>

* Based on your specific account set-up or configuration, all of these options may not be available to you.

Lesson 1: Bank Deposits

The Bank Deposit option provides bank deposit information for all your locations. Use this selection if you are trying to reconcile your monthly bank statement.

There are 2 separate bank deposit reports to assist with your reconciliation needs.

1. <u>Summary Totals</u>
2. <u>Expanded Detail</u>

Summary Totals

This report allows you to view your bank deposit information by funding category for a specific date or date range. The date selected must be within the past 13 months.

How Do I View:

Steps	Action
1	Click **Funding** from the toolbar.
2	Select **Bank Deposits** from the dropdown.
3

Enter **ID** and select corresponding level if you would like to search for bank deposit information for a specific location or hierarchy level other than what you have been currently viewing
*Enter **Funding Date Range** **(Required)**

Click on box beside **Checking Account Number** (Business Checking Account Number) if you want to search for a specific checking account number but can't locate the specific number.
Choose **Search Field** DBA Name or Location/State)
Select **Search Data** (Enter DBA Name or Select State)

Select **Grouping** (Date or Checking Account)
Choose Date to view Summary Totals by date.
Choose Checking Account to view Summary Totals by your checking account number(s).
Select **Type** Summary Totals
Click **Submit**

*Represents required fields. All other fields are optional based on the information you would like to view. |

4	**Result:** The Deposit Summary Totals Report appears. This screen displays deposits grouped by date.
	Deposit Summary Totals

Corporate -   Funding Date Range: 03/02/2008 to 03/04/2

Currency Code	Date	Net Sales	3rd Party Adjustments	Adjustments	Interchange Charges	Service Charges	Fees	Chargeback / Reversals	Depos
USD	03/02/2008	1,729,021.78	(342,493.17)	174.92	(326,398.29)	(22,314.21)	(5,757.36)	0.00	1,032,2:
USD	03/03/2008	1,112,197.55	(238,827.42)	0.00	0.00	0.00	0.00	0.00	873,3:
USD	03/04/2008	736,182.49	(149,331.81)	117.76	0.00	0.00	0.00	(804.37)	586,16
Grand Total For Currency (USD)		**3,577,401.82**	**(730,652.40)**	**292.68**	**(326,398.29)**	**(22,314.21)**	**(5,757.36)**	**(804.37)**	**2,491,76**

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Quick Definitions:

Currency Code - 3 digit code identifying the currency the transaction was processed in
Date - the date of the checking account deposit
Net Sales - Sales - Refund Amount
3rd Party Adjustments - transactions that are passed directly to a third party service provider for processing and/or funding
Adjustments - amounts credited to or deducted from your account to resolve processing or billing discrepancies
Interchange Charges - variable amounts established by the Card Associations for processing transactions
Service Charges - amounts charged to authorize, process and settle card transactions
Fees - a range of transaction-based and/or fixed amounts for specific card processing services
Chargebacks/Reversals - transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback is the amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was previously resolved against the merchant but now is resolved in favor of the merchant.
Deposit - amount deposited to your checking account

Helpful Hints:

- Use this report if you like the Bank Deposit information on the Reporting Dashboard but would like to view additional days.
- Click on the Date hyperlink to view funding categories by checking account number.
- If you like Deposit Summary Totals Report - try using Scheduled Report HL0402.

Expanded Detail

This report allows you to view your bank deposit information grouped by checking account number for a specific date or date range.

How Do I View:

Steps	Action
1	Click **Funding** from the toolbar.
2	Select **Bank Deposits** from the dropdown.
3	

Enter **ID** and select corresponding level if you would like to search for bank deposit information for a specific location or hierarchy level other than what you have been currently viewing.
*Enter **Funding Date Range** **(Required)**

Click on box beside **Checking Account Number** (Business Checking Account Number) if you want to search for a specific checking account number but can't locate the specific number.
- Choose **Search Field** (DBA Name or Location/State)
- Select **Search Data** (Enter DBA Name or Select State)

Select **Grouping** (Date or Checking Account)
- Choose Date to view Expanded Detail by date.
- Choose Checking Account to view Expanded Detail by your checking account number(s).

Select **Type** Expanded Detail
Click **Submit**

*Represents required fields. All other fields are optional based on the information you would like to view.

| 4 | **Result:** The Deposit Expanded Detail Report appears. This screen shows an example of grouping by Checking Account Number. |

Deposit Expanded Detail

Corporate -   Funding Date Range: 03/02/2008 to 0

Currency Code	Checking Account Number	Date	Net Sales	3rd Party Adjustments	Adjustments	Interchange Charges	Service Charges	Fees	Chargeback / Reversals
USD		03/02/2008	1,729,021.78	(342,493.17)	174.92	(326,398.29)	(22,314.21)	(5,757.36)	0.00
Total For Date			1,729,021.78	(342,493.17)	174.92	(326,398.29)	(22,314.21)	(5,757.36)	0.00
USD		03/03/2008	1,112,197.55	(238,827.42)	0.00	0.00	0.00	0.00	0.00
Total For Date			1,112,197.55	(238,827.42)	0.00	0.00	0.00	0.00	0.00
USD		03/04/2008	736,182.49	(149,331.81)	117.76	0.00	0.00	0.00	(804.37)
Total For Date			736,182.49	(149,331.81)	117.76	0.00	0.00	0.00	(804.37)
Grand Total For Currency (USD)			3,577,401.82	(730,652.40)	292.68	(326,398.29)	(22,314.21)	(5,757.36)	(804.37) 2

Record 1 to 3 of 3
Page 1 of 1

First   Previous   Next   Last   Go To Page 1 ▼

Quick Definitions:

Currency Code - 3 digit code identifying the currency the transaction was processed in
Checking Account Number - the account we deposit your money into
Date - the date of the checking account deposit
Net Sales - Sales – Refund Amount
3rd Party Adjustments - transactions that are passed directly to a third party service provider for processing and/or funding
Adjustments - amounts credited to or deducted from your account to resolve processing or billing discrepancies
Interchange Charges - variable amounts established by the Card Associations for processing transactions
Service Charges - amounts charged to authorize, process and settle card transactions
Fees - a range of transaction-based and/or fixed amounts for specific card processing services
Chargebacks/Reversals - transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback is the amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was previously resolved against the merchant but now is resolved in favor of the merchant.
Deposit - amount deposited to your checking account

Helpful Hints:

- Use this report if you wish to view Bank Deposit information broken down by checking account number.
- Click on the Checking Account Number hyperlink to view Funding Category Summary.
  - Click on Funding Category hyperlink to view Batch Summary Totals.
  - Click on Location ID hyperlink to view Credit Transaction List.
  - Click on Cardholder Number to view Credit Transaction Detail.
- If you like Deposit Expanded Detail Report - try using Scheduled Report HL0401.

Lesson 2: All Activity Summary

The All Activity Summary provides a summary of your bank deposits with the added value of displaying your processing expense detail on one screen for a given date or date range. The date selected must be within 13 months.

How Do I View:

Steps	Action
1	Click **Funding** from the toolbar.
2	Select **All Activity Summary** from the dropdown.
3	 **All Activity Summary** Access: All Hierarchies for Corporate ID [____] [...] [Location ▼] [SYSP ▼] Funded Date Range From [03/02/2008] to [03/04/2008] Required as mm/dd/yyyy Checking Account Number [____] [...] [Submit] Enter **ID** and select corresponding level if you would like to search for bank deposit information for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Funded Date Range** **(Required)** Click on box beside **Checking Account Number** (Business Checking Account Number) if you want to search for a specific checking account number but can't locate the specific number. • Choose **Search Field** (DBA Name or Location/State) • Select **Search Data** (Enter DBA Name or Select State) Click **Submit** *Represents required fields. All other fields are optional based on the information you would like to view.

4	**Result:** The All Activity Summary Report appears.
	 All Activity Summary Corporate - Funded Date Range: 03/02/2008 to 03/04/2 **Bank Deposit Summary** 	Currency Code	Date	Net Sales	3rd Party Adjustments	Adjustments	Interchange Charges	Service Charges	Fees	Chargeback / Reversals	Depos
---	---	---	---	---	---	---	---	---	---
USD	03/02/2008	1,729,021.78	(342,493.17)	174.92	(326,398.29)	(22,314.21)	(5,757.36)	0.00	1,032,23
USD	03/03/2008	1,112,197.55	(238,827.42)	0.00	0.00	0.00	0.00	0.00	873,37
USD	03/04/2008	736,182.49	(149,331.81)	117.76	0.00	0.00	0.00	(804.37)	586,16
USD		**Total Amount Funded For Date Range**							**2,491,76** | **Processing Expense Summary** | Currency Code	Funded Date Range	Description	Amount
---	---	---	---
USD	03/02/2008-03/04/2008	Financial adjustments	23
USD	03/02/2008-03/04/2008	Deposits adjustments	5
USD	03/02/2008-03/04/2008	Interchange charges	(326,39(
USD	03/02/2008-03/04/2008	Service charges	(22,31(
USD	03/02/2008-03/04/2008	Fees	(5,75)
USD	03/02/2008-03/04/2008	CHARGEBACKS	(83)
USD	03/02/2008-03/04/2008	CHGBCK REVERSALS	3
Total for USD			**(354,981**
Grand Total			**(354,981**	

Quick Definitions:

Bank Deposit Summary
Currency Code - 3 digit code identifying the currency the transaction was processed in
Date - the date of the checking account deposit
Net Sales - Sales – Refund Amount
3rd Party Adjustments - transactions that are passed directly to a third party service provider for processing and/or funding
Adjustments - amounts credited to or deducted from your account to resolve processing or billing discrepancies
Interchange Charges - variable amounts established by the Card Associations for processing transactions
Service Charges - amounts charged to authorize, process and settle card transactions
Fees - a range of transaction-based and/or fixed amounts for specific card processing services
Chargebacks/Reversals - transactions that are challenged or disputed by a cardholder or card-issuing bank. A Chargeback is the amount that is disputed by the cardholder or card-issuing bank. A Reversal is the amount that was previously resolved against the merchant but now is resolved in favor of the merchant.
Deposit - amount deposited to your checking account

Processing Expense Summary
Currency Code - 3 digit code identifying the currency the transaction was processed
Funded Date Range - date or date range the adjustment was funded to your checking account
Description - funding category for the amount listed
Amount - amount of adjustment

Helpful Hints:

- Click on the Date hyperlink in the Bank Deposit Summary section to view all the detailed items for the funding categories listed.
- Click on the Description hyperlink in the Processing Expense Summary to view all the detailed items for the funding category selected.

Lesson 3: WithHeld Funds

The WithHeld Funds option provides you with list of funds withheld from your deposit. This option displays funds for the past 13 months.

How Do I View:

Steps	Action
1	Click **Funding** from the toolbar.
2	Select **WithHeld Funds** from the dropdown.
3	 Enter **ID** and select corresponding level if you would like to search for withheld funds for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Process Date Range** **(Required)** Click **Submit**
4	**Result:** The WithHeld Funds Report appears.

Quick Definitions:

Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location
Currency Code - 3 digit code identifying the currency the transaction was processed in

Date - date of the account balance
Category - type of funds being held
Account Balance - the balance being withheld from the merchant's business checking account

Helpful Hints:

- Use this report to track amount of withheld funds from your account.
- Report will only run if your account is currently set up for WithHeld Funds.
- If you like WithHeld Funds Report - try using Scheduled Report HL7000 or HL0409.

Lesson 4: Monthly Fee and Service Charge History

The Monthly Fee and Service Charge History provides your total fee and service charge information by month. You can retrieve up to 13 months history of your fees.

How Do I View:

Steps	Action
1	Click **Funding** from the toolbar.
2	Select **Monthly Fee and Service Charge History** from the dropdown.
3	 Enter **ID** and select corresponding level if you would like to search for fees and service charges for a specific location or hierarchy level other than what you have been currently viewing. Click **Submit**
4	**Result:** The Monthly Fee and Service Charge History Report appears.

Quick Definitions:

Currency Code - 3 digit code identifying the currency the transaction was processed in
Month - the month the fees were billed to your account
Amount - the total amount of fees and service charges that were billed for the month

Helpful Hints:

- Use this report to review and evaluate trends associated with payment processing.

Lesson 5: Monthly Statement

The Monthly Statement allows you to generate a copy of your monthly statement. This option allows you to view your statement days before you would normally receive your statement via the mail. There are 13 months worth of statements available for you to view anytime.

How Do I View:

Steps	Action
1	Click **Funding** from the toolbar.
2	Select **Monthly Statement** from the dropdown.
3	**Monthly Statement** Access: All Hierarchies for Corporate ID [ ] [...] [Location ▾] [SYSP ▾] Statement Date Range From [ ] to [ ] **Required as mm/dd/yyyy** Statement Type [Recap ▾] [Submit] *Enter **ID** and select corresponding level **(Required)** if you would like to a view statement for a specific location or hierarchy level other than what you have been currently viewing. Select **Statement Type**(Recap or Location) • Select Recap only if the id entered above is a corporate number and you would like to view your activity rolled up a corporate level. • Select Location if you would like to view only your specific location processing information. Click **Submit**
4	Click on the month you wish to view. Click **Get Statement.** **Monthly Statement List** Available Statements For Corporate 06/30/2008 05/31/2008 04/30/2008 03/31/2008 Retrieval Type [Download ▾] [Get Statement]
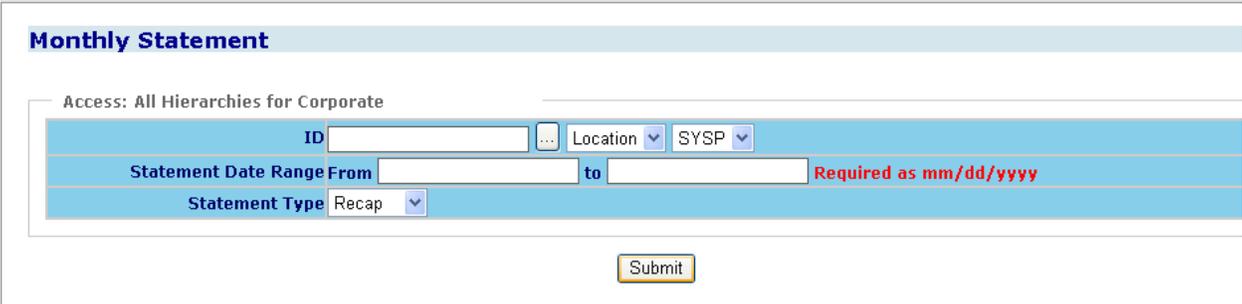
5	**Result:** The Monthly Statement appears.

Helpful Hints:

- Use this option to access your statement before it arrives via the mail.
- Save a copy to your hard drive to retain for future documentation purposes.
- The Recap option is not available at the location level.
- Depending on your account setup your statement may not be available.

Chapter 4-Rate Analysis

Overview

The Rate Analysis option from the toolbar provides you with the reports you need to analyze and manage your interchange expenses.

The three submenu options* from **Rate Analysis** are:

1. <u>Qualification Analysis</u>
2. <u>Qualification Expense</u>
3. <u>Billbacks</u>

* Based on your specific account set-up or configuration, all of these options may not be available to you.

Lesson 1: Qualification Analysis

Depending on your pricing plan all transactions may not be processed at the same rate, ClientLine® provides you with 6 months history of sales for each clear plan. Typically, merchants use the information to quantify and evaluate the amount and the percentage of sales that were processed at the higher rates. This can help you identify potential opportunities at the point of sale to reduce processing expenses.

How Do I View:

Steps	Action
1	Click **Rate Analysis** from the toolbar.
2	Select **Qualification Analysis** from the dropdown.
3	 Enter **ID** and select corresponding level if you would like to search for transactions for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Date Range** **(Required)** Select **Sort By** (Plan Description, Dollar Amount) Click **Submit**
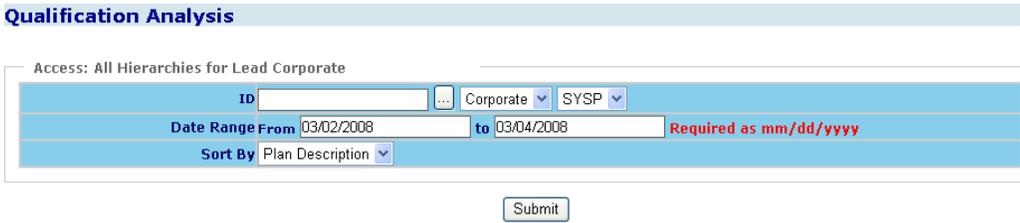
| 4 | **Result:** The Qualification Analysis Report appears. |

Qualification Analysis

Lead Corporate -   Submit Date Range: 03/02/2008 to 03/04/

Currency Code	Description	Trans Count	Trans Amount	Sales Percent by Amount	Sale Percen Coun
USD	001-Amex pass-thru	10,852	614,139.86	8.34%	8
USD	001-Discover pass-thru	6,731	352,105.36	4.78%	5
USD	001-Jcb lic	24	1,244.85	0.02%	0
USD	M159-Mc-commercial data rate ii (us) corp	1	59.99	0.00%	0
USD	M195-Mc-commercial data rate ii (us) fleet at nf	11	2,275.60	0.03%	0
USD	M157-Mc-commercial face to face (us) corp	32	1,893.27	0.03%	0
USD	M194-Mc-commercial face to face (us) fleet at nf	3	175.84	0.00%	0
USD	M084-Mc-consumer credit refund 2	46	(2,573.76)	0.03%	0
USD	M101-Mc-consumer credit refund 4	1,405	(71,809.51)	0.98%	1
USD	M736-Mc-consumer debit refund 1	82	(4,542.91)	0.06%	0
USD	M738-Mc-consumer debit refund 3	566	(21,884.96)	0.30%	0
USD	M176-Mc-corp (intl) business	40	2,450.72	0.03%	0
USD	M142-Mc-corp data rate ii (us) business	90	8,343.73	0.11%	0
USD	M140-Mc-corp face to face (us) business	755	48,204.44	0.65%	0
USD	M120-Mc-corp face to face (us) purchase	3	194.08	0.00%	0
USD	M105-Mc-corporate credit refund 2	70	(3,683.73)	0.05%	0
USD	M106-Mc-corporate credit refund 3	9	(505.88)	0.01%	0
USD	M011-Mc-domestic merit i	2	87.10	0.00%	0
USD	M611-Mc-domestic merit i (debit)	2	103.88	0.00%	0
USD	M009-Mc-domestic merit iii	6,797	413,636.22	5.62%	5
USD	M609-Mc-domestic merit iii (debit)	8,944	497,712.58	6.76%	7
USD	M003-Mc-domestic standard	10	1,163.47	0.02%	0
USD	M603-Mc-domestic standard (debit)	4	388.54	0.01%	0
USD	M381-Mc-enhanced key entered	132	7,592.53	0.10%	0

Quick Definitions:

Currency Code - 3 digit code identifying the currency the transaction was processed in
Description - the interchange classification code that identifies how the transaction qualified
Trans Count - number of transactions that qualified for the plan
Trans Amount - total dollar amount of the transactions that qualified for the plan
Sales Percent By Amount - the percentage of sales (amount) for the qualified plan for the time period selected
Sales Percent By Count - the percentage of sales (count) for the qualified plan for the time period selected

Helpful Hints:

- Click Description hyperlink to view breakdown by location.
- Click Location ID hyperlink to view Credit Transaction List.
- Click Cardholder Number hyperlink to view Credit Transaction Detail.
- Identify which locations are not qualifying for the lowest interchange rates.
- If you like Qualification Analysis Report - try using Scheduled Report HL0118.

Lesson 2: Qualification Expense

Based on your specific account set-up or configuration, this option may not be available to you. This selection provides you with interchange expense information by plan code by location which enables you to see which locations maybe contributing to your higher interchange costs.

How Do I View:

Steps	Action
1	Click **Rate Analysis** from the toolbar.
2	Select **Qualification Expense** from the dropdown.
3	 Enter **ID** and select corresponding level if you would like to search for transactions for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Date Range (Required)** Select **Transaction Type** (All, Sales, Refunds, Chargebacks, Reversals) Select **Sort By** (Plan Description, Dollar Amount) Click **Submit**
4	**Result:** The Qualification Expense Report appears.

Quick Definitions:

Currency Code - 3 digit code identifying the currency the transaction was processed in
Card Type - the brand associated with the card number
Description - the interchange classification code that identifies how the transaction qualified
Trans Count - number of transactions that qualified for the plan
Trans Amount - total dollar amount of the transactions that qualified for the plan
Interchange - amount charged for processing and funding MasterCard® and Visa® transactions
Rate - calculation used to determine interchange amount
Sales Percent By Amount - the percentage of sales (amount) for the qualified plan for the time period selected
Sales Percent By Count - the percentage of sales (count) for the qualified plan for the time period selected

Helpful Hints:

- Click Description hyperlink to view breakdown by location.
- Click Location ID hyperlink to view Credit Transaction List.
- Click Cardholder Number hyperlink to view Credit Transaction Detail.
- If you like Qualification Expense Report - try using the Scheduled Report HL0107.

Lesson 3: Billbacks

This selection provides you with information regarding the count and dollar amount of transactions which failed the edit criteria for the given Association, and thus were "downgraded" from the best possible rate to the given settlement rate.

How Do I View:

Steps	Action
1	Click **Rate Analysis** from the toolbar.
2	Select **Billbacks** from the dropdown.
3	 Enter **ID** and select corresponding level *Enter **Date Range** **(Required)** Select **Sort By** (Billback Code or Dollar Amount)
4	**Result:** The Billback Report appears.

5	Click on **Description** to view Billback Detail.
	Billbacks Corporate - 06/01/2008 Through 06/03/2 <table><tr><th>Location ID</th><th>External Merchant Number</th><th>Currency Code</th><th>Description</th><th>Card Type</th><th>Count</th><th>Trans Amount</th><th>Billback Amount</th><th>Sales Percent by Amount</th><th>Sales Per by Cou</th></tr><tr><td></td><td></td><td>USD</td><td>BB084-TRANS CLEARED AT COMMERCIAL CARD W/O LEVEL 2 DATA</td><td>VISA</td><td>2</td><td>86.43</td><td>0.57</td><td>5%</td><td></td></tr><tr><td></td><td></td><td>USD</td><td>BB083-TRANSACTION CLEARED AS ENHANCED</td><td>MC</td><td>6</td><td>604.67</td><td>0.91</td><td>32%</td><td></td></tr><tr><td></td><td></td><td>USD</td><td>BB189-TRANSACTION CLEARED AT REWARDS 1</td><td>VISA</td><td>16</td><td>1,186.61</td><td>1.31</td><td>63%</td><td></td></tr></table>Record 1 to 3 of 3 Page 1 of 1 First Previous Next Last Go To Page 1 ▼

Quick Definitions:

Location ID - location where the transaction was processed
External Merchant Number - additional merchant number associated with the location
Number of Billbacks - total number of billbacks for the time period specified
Trans Sales - total dollar amount of the billbacks for the time period specified
Currency Code - 3 digit code identifying the currency the transactions was processed in
Description - reason for billback
Card Type - the brand associated with the card number
Count - the total number of billbacks for the time period selected
Trans Amt - total amount of billbacks for the time period selected
Billback Amount - amount charged to your account for processing billback transactions
Sales Percent By Amount - the percentage of sales (amount) for the billback reason for the time period selected
Sales Percent By Count - the percentage of sales (count) for the billback reason for the time period selected

Helpful Hints

- Information from the above reports can be used to identify opportunities at the point of sale to prevent future billbacks /downgrades.
- Click on Billback Description to view transactions included in the Transaction Amount.
- Click on Detail to obtain the Credit Transaction Detail information.

Chapter 5-Disputes

Overview

We know that dispute processing in your back office can be tedious, time consuming and overwhelming. So we have developed simple reports to provide in depth detail of your chargeback and retrieval cases to assist in dispute management and resolution.

The four submenu options from **Disputes** are:

1. Chargebacks
2. Retrievals
3. Chargeback Analysis
4. Retrieval Analysis

Lesson 1: Chargebacks

The Chargebacks selection enables you to view and manage your chargebacks. You can also query by a variety of search options. The date selected must be within the last 6 months.

How Do I View:

Steps	Action
1	Click **Disputes** from the toolbar.
2	Select **Chargebacks** from the dropdown.
3	

Enter **ID** and select corresponding level if you would like to search for Chargebacks for a specific location or hierarchy level other than what you have been currently viewing.
*Enter **Date Range** **(Required)**
Select **Data Type** (Status Date or Transaction Date)
Enter **Amount Range**
Select **Chargeback Status** (All Open, All Closed, All Reversed, All Statuses)
Select **Category** (All, Debited, Pre-Arbitration, Pre-Compliance, Pre-Note, Request for Doc, Reversed, Sent to Collection, Auto-Represent)
Select **Sub Category Filter** (All Card Types, Visa® , MasterCard®, JCB®, Diner's Club®, or by Reason Code).
Enter **Cardholder Number/Reference Number/Case Number**
Select **Corresponding Selection** from dropdown
Click **Submit**

*Represents required fields. All other fields are optional based on the information you would like to view.

4	**Result:** The Chargeback List Report appears.

Chargeback List
Location -   Status Date Range: 03/02/2

Location ID	External Merchant ID	Currency Code	Chargeback Description	Case Number	Reference Number	Cardholder Number	Trans Date	Chargeback Amount	Due Date	
		USD	Incorrect transaction amount or account number				01/25/2008	30.98		03
Total for Category(Request for Doc)								**30.98**		
		USD	Cancelled recurring transaction				01/15/2008	156.00	2/26/2008	03
		USD	Canceled recurring transaction				01/21/2008	37.26	2/27/2008	03
		USD	Cardholder does not recognize - potential fraud				12/28/2007	49.99	2/27/2008	03
		USD	Cardholder does not recognize - potential fraud				11/28/2007	104.98	2/27/2008	03
		USD	Canceled recurring transaction				02/01/2008	116.00	2/27/2008	03

Quick Definitions:

Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location
Currency Code - 3 digit code identifying the currency the transaction was processed in
Chargeback Description - description of the chargeback reason code
Case Number - number assigned by Merchant Services for the dispute
Reference Number - 23 digit Outgoing Acquirer reference number
Cardholder Number - the number identifying the cardholder, issuer and card brand
Trans Date - date the transaction occurred
Chargeback Amount - amount of the dispute
Due Date - date Merchant Services needs to receive your response by to attempt to reverse the chargeback
Status Date - date of the last action taken by the dispute back office area
Status -
Open- Chargebacks that have not been responded to and the due date has not expired
Closed- Chargebacks where the due date has expired
Reversed- Chargebacks that have been reversed back to the issuing bank

Helpful Hints

- Use this report to assist your back office in running queries on disputes that are Open and still need responded to.
- Enter a specific cardholder number to access that card numbers chargeback history.
- Click on Cardholder Number hyperlink to view the Chargeback Detail.
- If you like using the Chargeback List function - try using one of Scheduled Reports under Disputes category.

Lesson 2: Retrievals

While there are many reasons an issuing bank may send a retrieval request, the notification process can be very simple. The Retrievals selection will help you facilitate the process of retrieving and fulfilling sales draft requests. In some instances unanswered retrieval requests can result in a chargeback being initiated by the issuing bank. The date selected must be within the last 6 months.

How Do I View:

Steps	Action
1	Click **Disputes** from the toolbar.
2	Select **Retrievals** from the dropdown.
3	 Enter **ID** and select corresponding level if you would like to search for retrievals for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Date Range (Required)** Select **Date Type** (Status, Transaction Date) Enter **Amount Range** Select **Retrieval Type** (All, Media, Chargeback**)** Select **Retrieval Status** (All, Open, Expired, Fulfilled) Enter **Cardholder Number/Reference Number/Case Number** Select **Corresponding Selection** from dropdown Select **Sub Category Filter** (All Card Types, Visa® , MasterCard®, JCB®, Diner's Club®, or by Reason Code) Click **Submit** *Represents required fields. All other fields are optional based on the information you would like to view.

4	**Result:** The Retrieval List Report appears.

Retrieval List

Location -   Status Date Range: 03/02/2008 to 03/04/2008

Fulfilled Retrievals

Location ID	External Merchant ID	Currency Code	Request Reason	Case Number	Card Type	Cardholder Number	Trans Date	Trans Amt	Due Date	Status Date	Status
		USD	21		MC		01/23/2008	34.99	2/29/2008	3/3/2008	Fulfilled
		USD	80		VISA		01/25/2008	59.98	3/1/2008	3/3/2008	Fulfilled
		USD	33		VISA		01/31/2008	187.00	3/2/2008	3/3/2008	Fulfilled
							Fulfilled Total Amt = 281.97				

Record 1 to 4 of 4

Page 1 of 1   **Grand Total = 281.97**

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Quick Definitions:

Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location
Currency Code - 3 digit code identifying the currency the transaction was processed in
Request Reason - code sent by the issuing bank identifying reason for request
Case Number - number assigned by Merchant Services for the retrieval
Card Type - the brand associated with the card number
Cardholder Number - the number identifying the cardholder, issuer and card brand
Trans Date - date the transaction occurred
Trans Amt - the amount of the sale or refund
Due Date - date the retrieval request needs a response back to merchant services
Status Date - date of the last action taken by the dispute back office area
Status -
All-includes all statuses (Open, Expired, Fulfilled)
Open-retrieval requests that have not yet been fulfilled and the due date has not expired
Expired-retrieval requests that were not fulfilled within the requested timeframe
Fulfilled-retrieval requests responded to by the merchant and sent to the issuer

Helpful Hints:

- To view retrieval requests that have not been responded to – Select Open in Retrieval Status.
- To verify the status of a specific retrieval request – Enter the cardholder number, case number or reference number in the report selection criteria.

Lesson 3: Chargeback Analysis

The Chargeback Analysis option provides you with the total counts, dollar amounts and percentages of all disputes which have been Received from Issuer, Reversed to Issuer by Merchant Services, Resubmitted/Reversed to Issuer by Merchant, and Debited to Merchant. The report is broken down by card type, reason code and provides a grand total and dollar amount. The date range selected must be within the past 6 months.

How Do I View:

Steps	Action
1	Click **Disputes** from the toolbar.
2	Select **Chargeback Analysis** from the dropdown.
3	
	Enter **ID** and select corresponding level if you would like to search for Chargebacks for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Status Date Range** **(Required)** Click **Submit** *Represents required fields. All other fields are optional based on the information you would like to view.

4	**Result:** The Chargeback Analysis Report appears.

Chargeback Analysis

Location -

Currency Code	Card Type	Reason Code	Description	Received from Issuer			Reversed to Issuer by Merchant Services		
				Count	Amount	Percent	Count	Amount	Percent
USD	MC	41	Canceled recurring transaction	5	537.25	22.90%	0	0.00	0.00%
USD	MC	59	Services not rendered	1	100.00	4.26%	0	0.00	0.00%
USD	MC	63	Cardholder does not recognize - potential fraud	2	154.97	6.61%	0	0.00	0.00%
USD			Total for MC	8	792.22	33.77%	0	0.00	0%
USD	VISA	41	Cancelled recurring transaction	9	736.47	31.40%	0	0.00	0.00%
USD	VISA	75	Cardholder does not recognize transaction	2	634.36	27.04%	0	0.00	0.00%
USD	VISA	80	Incorrect transaction amount or account number	1	30.98	1.32%	1	30.98	100.00%
USD	VISA	83	Fraudulent transaction - card not present	2	130.03	5.54%	0	0.00	0.00%
USD	VISA	85	Credit not processed	1	21.71	0.93%	0	0.00	0.00%
USD			Total for VISA	15	1,553.55	66.23%	1	30.98	1.99%
Subtotal for Currency Code				**23**	**2,345.77**	**100.00%**	**1**	**30.98**	**1.32%**

Status Date Range: 03/02/2008 to 03/04/2008

Resubmitted/Reversed to Issuer by Merchant			Debited to Merchant		
Count	Amount	Percent	Count	Amount	Percent
4	420.25	78.22%	1	117.00	21.78%
1	100.00	100.00%	0	0.00	0.00%
2	154.97	100.00%	0	0.00	0.00%
7	675.22	85.23%	1	117.00	14.77%
1	156.00	21.18%	8	580.47	78.82%
2	634.36	100.00%	0	0.00	0.00%
0	0.00	0.00%	0	0.00	0.00%
0	0.00	0.00%	2	130.03	100.00%
0	0.00	0.00%	1	21.71	100.00%
3	790.36	50.87%	11	732.21	47.13%
10	**1,465.58**	**62.48%**	**12**	**849.21**	**36.20%**

5	Click on **Reason Code** hyperlink.
	Result: The Chargeback Detail Report appears.

Chargeback List
Location -   Status Date Range: 03/02

Location ID	External Merchant ID	Currency Code	Chargeback Description	Case Number	Reference Number	Cardholder Number	Trans Date	Chargeback Amount	Due Date
		USD	Canceled recurring transaction				01/28/2008	232.00	3/22/2008
		USD	Canceled recurring transaction				01/21/2008	37.26	3/27/2008
		USD	Canceled recurring transaction				02/01/2008	116.00	3/27/2008
		USD	Canceled recurring transaction				12/26/2007	34.99	3/28/2008
Total for Category(Reversed)								420.25	
Total for Status(Reversed)								420.25	
		USD	Canceled recurring transaction				01/15/2008	117.00	3/29/2008
Total for Category(Debited)								117.00	
Total for Status(Closed)								117.00	
Total for Currency(USD)								537.25	
Total for Page								537.25	

Record 1 to 5 of 5
Page 1 of 1
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Quick Definitions:

Currency Code - 3 digit code identifying the currency the transaction was processed in
Card Type - the brand associated with the card number
Description - description of the chargeback reason code
Received from Issuer - incoming Chargebacks received from the issuer
Reversed to Issuer by Merchant Services - chargeback cases that were auto-represented (automatically resolved) back to the issuer
Resubmitted/Reversed to Issuer by Merchant - chargeback cases that were sent back to the issuer based on information received from the merchant.
Debited to Merchant = *Received from Issuer-Reversed to Issuer by Merchant Services-Resubmitted/Reversed to Issuer by Merchant*

Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location
Currency Code - 3 digit code identifying the currency the transaction was processed in
Chargeback Description - description of the chargeback reason code
Case Number - number assigned by Merchant Services for the retrieval
Reference Number - 23 digit Outgoing Acquirer reference number
Cardholder Number - the number identifying the cardholder, issuer and card brand
Trans Date - date the transaction occurred
Chargeback Amount - amount of the dispute
Due Date - date Merchant Services needs to receive your response by to attempt to reverse the chargeback
Status Date - date of the last action taken by the back office area
Status -
Open - Chargebacks that have not been responded to and the due date has not expired
Closed - Chargebacks where the due date has expired
Reversed - Chargebacks that have been reversed back to the issuing bank

Helpful Hints:

- Use this report to identify which reason codes could be affecting your sales.
- This report is the same as what is shown on the Chargeback History section of Chargeback Dashboard, however this report you can set a date range within the last six months.

Lesson 4: Retrieval Analysis

The Retrieval option provides you with the total counts, dollar amounts and percentages of all Retrievals (Media and Chargeback) which have been Received from Issuer, Fulfilled, Unfulfilled and Expired. The report is broken down by card type, reason code and provides a grand total and dollar amount. The date range selected must be within the past 6 months.

How Do I View:

Steps	Action
1	Click **Disputes** from the toolbar.
2	Select **Retrieval Analysis** from the dropdown.
3	**Retrieval Analysis** Access: Location Date Range **From** [ ] **to** [ ] Required as mm/dd/yyyy Date Type Transaction ▾ Submit Enter **ID** and select corresponding level if you would like to search for retrievals for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Date Range From (Required)** Select **Date Type** (Transaction, Retrieval) Click **Submit** *Represents required fields. All other fields are optional based on the information you would like to view.

4	**Result:** The Retrieval Analysis Report appears.

Retrieval Analysis

Location -

Currency Code	Card Type	Reason Code	Description	Retrievals			Fulfilled		
				Count	Amount	Percent	Count	Amount	Percent
USD	MC	21	Cardholder doesnot recognize transaction	1	32.46	48.12%	0	0.00	0.00%
USD	Total for MC			1	32.46	48.12%	0	0.00	0.00%
USD	VISA	33	Legal process or fraud request	1	35.00	51.88%	0	0.00	0.00%
USD	Total for VISA			1	35.00	51.88%	0	0.00	0.00%
	Total for USD			2	67.46	100.00%	0	0.00	0.00%

Record 1 to 2 of 2
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03/02/2008 to 03/04/2008

	Unfulfilled			Expired		
Count	Amount	Percent	Count	Amount	Percent
1	32.46	48.12%	0	0.00	0.00%
1	32.46	48.12%	0	0.00	0.00%
1	35.00	51.88%	0	0.00	0.00%
1	35.00	51.88%	0	0.00	0.00%
2	67.46	100.00%	0	0.00	0.00%

Quick Definitions:

Currency Code - 3 digit code identifying the currency the transaction was processed in
Card Type - the brand associated with the card number
Reason Code - numeric retrieval reason code
Description - description of the retrieval reason code
Retrievals - incoming retrievals received from the issuer
Fulfilled - retrieval requests responded to by the merchant and sent to the issuer
Unfulfilled - retrieval requests that were not fulfilled by the merchant
Expired - retrieval requests that were not fulfilled within the requested timeframe

Important Note

- Items in the Retrievals column contain both Media and Chargeback retrievals.

Helpful Hints:

- Use this report to identify which reason codes could be adding additional work for your back office.

Chapter 6-Research

Overview

The Research selection will assist you with many of your research activities. This section contains a variety of information that will help you get the most out of the other sections of the service. Whether its researching cardholder activity or looking up information on one of your outlets, this section is designed to help with your research needs.

The five submenu options from **Research** are:

1. Card Search
2. Query Builder
3. Location Profile Details
4. Card Issuer Identification
5. Fraud Reporting

Lesson 1: Card Search

The Card Search option allows you to perform searches on specific card numbers, either credit or debit, over time. This search will detail all occurrences of the card number entered for the time period selected.

There are four card search reports to assist with your research needs.

1. <u>Transactions</u>
2. <u>Authorizations</u>
3. <u>Chargebacks</u>
4. <u>Retrievals</u>

* Based on your specific account set-up or configuration, all of these options may not be available to you.

Transactions Search

This report option provides a list of transactions associated with a specific cardholder account number for the past 6 months.

How Do I View:

Steps	Action
1	Click **Research** from the toolbar.
2	Select **Card Search** from the dropdown.
3	 Enter **ID** and select corresponding level if you would like to search for transactions for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Card Number/ Invoice Number (Required)** Enter **Activity Type** (Transactions) *Enter **Date Range (Required)** Select **Date Type** (Submit Date, Transaction Date) Enter **Amount Range** Select **Card Type** (Both, Credit, Debit) Click **Submit**
4	**Result:** The Card Search Detail Report appears.

Quick Definitions:

<u>**Location ID**</u> **-** location where the transaction was processed
<u>**External Merchant ID**</u> **-** additional merchant number associated with the location
<u>**Currency Code**</u> **-** 3 digit code identifying the currency the transaction was processed in
<u>**Terminal ID**</u> **-** id number of the terminal on which the transactions was processed
<u>**Batch Number**</u> **-** number of the batch in which the transaction was submitted
<u>**Submit Date**</u> **-** date the batch was submitted to Merchant Services
<u>**Card Type**</u> **-** the brand associated with the card number
<u>**Cardholder Number**</u> **-** the number identifying the cardholder, issuer and card brand
<u>**Trans Amount**</u> **-** the amount of the sale or refund
<u>**Trans Type**</u> **-** numeric code that identifies the transactions as a sale, credit or cash advance
<u>**Trans Date**</u> **-** date the transaction occurred
<u>**Status**</u> **-** indicates whether transaction is Active or Cancelled or Rejected
<u>**Entry Mode**</u> **-** code identifying how the cardholder account information was entered or captured at the point of sale
<u>**Auth Code**</u> **-** code provided during the authorization process if an authorization approval was received

Helpful Hints:

- Use this report to verify if customer has been double billed for a transaction, check for credit for a disputed transaction or how frequent a customer makes purchases at your business.
- Click on Cardholder Number hyperlink to view Credit Transaction Detail.

Authorizations Search

This report option allows you to view the authorization information for a specific card number. You can access this by typing the cardholder number, date range, amount, and/or authorization code.

How Do I View:

Steps	Action
1	Click **Research** from the toolbar.
2	Select **Card Search** from the dropdown.
3	Enter **ID** and select corresponding level if you would like to search for authorizations for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Card Number/ Invoice Number (Required)** Select **Activity Type** (Authorizations) *Enter **Date Range (Required)** Select **Date Type** (Authorization Date) Enter **Amount Range** Enter **Authorization Code** Select **Card Type** (Both, Credit, Debit) Click **Submit**

4	**Result:** The Authorization Detail Report appears.
	Authorization Detail Location - Dates: 03/02/2008 Through 03/04/ Sorted by Date/Time | **Location ID** | **External Merchant ID** | **Currency Code** | **Cardholder Number** | **Expiration Date** | **Amount** | **Auth Date** | **Auth Code** | **Response C** | | | | USD | | 12/50 | 47.59 | 03/03/2008 | | | First Previous Next Last Go To Page 1 ▼ Return to Mel

Quick Definitions:

Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location
Currency Code - the 3 digit code identifying the currency the transaction was processed in
Cardholder Number - the number identifying the cardholder, issuer and card brand
Expiration Date - month and year the credit card expires
Amount - amount of authorization
Auth Date - date the transaction was authorized
Auth Code - code provided during the authorization process if an authorization approval was received
Response Code - 2 digit code identifying the authorization response

Helpful Hints:

- Click on Cardholder Number hyperlink to view Authorized Transaction Detail.
- Authorization data must be at least 3 days old and can not be older than 6 months.

Chargebacks Search

This report option allows you to view chargeback information for a specific card number. You can access this by typing the cardholder number, date range, amount, transaction date or status date.

How Do I View:

Steps	Action
1	Click **Research** from the toolbar.
2	Select **Card Search** from the dropdown.
3	 Enter **ID** and select corresponding level if you would like to search for Chargebacks for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Card Number/ Invoice Number** **(Required)** Select **Activity Type** (Chargebacks) *Enter **Date Range** **(Required)** Select **Date Type** (Status Date, Transaction Date) Enter **Amount Range** Click **Submit**
4	**Result:** The Chargeback List Report appears.

Quick Definitions:

Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location
Currency Code - the 3 digit code identifying the currency the transaction was processed in
Chargeback Description - description of the chargeback reason code
Case Number - number assigned by Merchant Services for the chargeback
Reference Number - 23 digit Outgoing Acquirer reference number
Cardholder Number - the number identifying the cardholder, issuer and card brand
Trans Date - date the transaction occurred
Chargeback Amount - amount of the dispute
Due Date - date Merchant Services needs to receive your response by to attempt to reverse the chargeback
Status Date - date of the last action taken by the dispute back office
Status -
Open - Chargebacks that have not been responded to and the due date has not expired
Closed - Chargebacks where the due date has expired
Reversed - Chargebacks that have been reversed back to the issuing bank

Helpful Hints:

- Use this report to verify the number of Chargebacks on a specific cardholder number.
- Click on Cardholder Number hyperlink to view Chargeback Detail Report.

Retrievals Search

This report option allows you to view retrievals information for a specific card number. You can access this by typing the cardholder number, date range, amount, transaction date or status date.

How Do I View:

Steps	Action
1	Click **Research** from the toolbar.
2	Select **Card Search** from the dropdown.
3	 Enter **ID** and select corresponding level if you would like to search for retrievals for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Card Number/ Invoice Number** **(Required)** Select **Activity Type** (Retrievals) *Enter **Date Range** **(Required)** Select **Date Type** (Status Date, Transaction Date) Enter **Amount Range** Click **Submit**
4	**Result:** The Retrieval List Report appears.

Quick Definitions:

Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location
Currency Code - the 3 digit code identifying the currency the transaction was processed in
Request Reason - code sent by issuing bank identifying reason for request
Case Number - number assigned by Merchant Services for the chargeback
Card Type - the brand associated with the card number
Cardholder Number - the number identifying the cardholder, issuer and card brand
Trans Date - date the transaction occurred
Trans Amount - the amount of the sale or refund
Due Date - date Merchant Services needs to receive your response by to attempt to reverse the chargeback
Status Date - date of the last action taken by the dispute back office area
Status -
Open - retrieval requests that have not been fulfilled and the due date has not expired
Expired - retrieval requests that were not fulfilled within the requested timeframe
Fulfilled - retrieval requests responded to by the merchant and sent to the issuer

Helpful Hints:

- Use this report to verify the current status of a retrieval request.

Lesson 2: Query Builder

The Query Builder option in Clientline® allows you to create your own reports based off of either account summary or bank deposit information. You have a great deal of flexibility as far as what fields are on the report, the date range, the card types, the locations in the report, and how the data is grouped and sorted.

The 2 reports to assist with your reporting needs are:

1. <u>Account Summary</u>
2. <u>Bank Deposits</u>

Account Summary

Use this selection to run reports that are based off your submitted sales information.

How Do I View:

Steps	Action
1	Click **Research** from the toolbar.
2	Select **Query Builder** from the dropdown.
3	 Enter **ID** and select corresponding level if you would like to search for account summary information for a specific location or hierarchy level other than what you have been currently viewing. Select **Report On** (Account Summary) Click on box beside **Checking Account Number** (Business Checking Account Number) if you want to search for a specific checking account number but can't locate the specific number. • Choose **Search Field** (DBA Name or Location/State) • Select **Search Data** (Enter DBA Name or Select State) *Enter **Date Range** **(Required)** Click **Submit**
4	**Result:** The Account Summary Report criteria screen appears.

	Account Summary Report Lead Corporate - Date: 03/02/2008 to 03/0 **Step (1) Fields To Show**	**Step (2) Group By**	**Step (3) Sort By** Location ID ☐ None ▾ None ▾ ⦿ Asc External Merchant ID ☐ None ▾ ○ Desc Currency Code ☐ None ▾ Submit Date ☐ Card Type ☐ Sales Count ☐ Sales Amount ☐ Refund Count ☐ Refund Amount ☐ Discount Amount ☐ Trans Fee ☐ Total Amount ☐ **Step (4) Select State** **Step (5) Select Locations** **Step (6) Report Locations Select** ▲ ▼ ▷ ▷▷ ◁ ◁◁ Submit Query Clear Screen
5	Complete **Step1: Fields to Show** Select the fields to display on the report from the following: • Location ID (required) • External Merchant ID (required) • Currency Code (required) • Submit Date (required) • Card Type (required) • Batch Number (required) • Sales Count • Sales Amount • Refund Count • Refund Amount • Reject Count • Reject Amount • Total Amount
6	Complete **Step 2: Group By** Select from dropdown which fields to group by from the following: • Location ID • External Merchant ID • Currency Code • Submit Date • Card Type • Batch Number Select which card types to include on the report from the following: • All Card Types • American Express® • Debit

	• Diner's Club® • Discover® • EBT • JCB® • MasterCard® • Visa®
7	Complete **Step 3: Sort By** Select from dropdown which fields to sort by from your selection chosen in "Fields to Show": Indicate which preference for your sort from the following: • Ascending • Descending
8	Complete **Step 4: Select State** Select a state in which the locations you want to view are located.
9	Complete **Step 5: Select Locations** Select the specific locations for the report.
10	Continue to select another state and locations if needed.
11	Complete **Step 6: Report Locations Selected** The locations selected in above Step 5 should appear in this box
12	To execute the report : Click on **Submit Query** To revise query: Click on **Clear Screen** The Account Summary Report is below.

Account Summary Report
Lead Corporate -   Date: 03/02/2008 to 03/04/

Location ID	External Merchant ID	Currency Code	Submit Date	Card Type
		USD	03/02/2008	CHG EBT Denied
		USD	03/02/2008	DEBIT
		USD	03/02/2008	EBT
		USD	03/02/2008	MC
		USD	03/02/2008	VISA
		USD	03/02/2008	CHG Debit Denied
		USD	03/02/2008	CHG EBT Denied
		USD	03/02/2008	DEBIT
		USD	03/02/2008	EBT
		USD	03/02/2008	VISA
		USD	03/02/2008	CHG Debit Denied
		USD	03/02/2008	CHG EBT Denied
		USD	03/02/2008	DEBIT
		USD	03/02/2008	DSCVR Declines
		USD	03/02/2008	EBT
		USD	03/02/2008	MC

Quick Definitions:

Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location

Currency Code - 3 digit code identifying the currency the transaction was processed in
Submit Date - date the transaction was submitted for processing
Card Type - the brand associated with the card type
Batch Number - number of the batch in which the transaction was submitted
Sales Count - total number of sales for submitted date
Sales Amount - the total dollar amount of the transactions for the submitted date
Refund Count - the total number of refunds/credits for the submitted date
Refund Amount - the total dollar amount of the refunds/credits for the submitted date
Rejected Count - total number of transactions that rejected for the submitted date
Rejected Amount - total dollar amount of rejected transactions for the submitted date
Total Amount = Sales Amount -Refund Amount-Rejected Amount

Helpful Hints:

- Use this option if you want to view account summary data and you want to select specific locations and compare them on the same report.

Bank Deposits

Use this selection to run reports that are based off your bank deposit information.

How Do I View:

Steps	Action
1	Click **Research** from the toolbar.
2	Select **Query Builder** from the dropdown.
3	Enter **ID** and select corresponding level if you would like to search for bank deposit information for a specific location or hierarchy level other than what you have been currently viewing. **Report On**(Bank Deposits) Click on box beside **Checking Account Number** (Business Checking Account Number) if you want to search for a specific checking account number but can't locate the specific number. • Choose **Search Field** (DBA Name or Location/State) • Select **Search Data** (Enter DBA Name or Select State) *Enter **Date Range** **(Required)** Click **Submit**

4	**Result:** The Bank Deposit Report appears.
5	Complete **Step1: Fields to Show** Select the fields to display on the report from the following: • Location ID (Required) • External Merchant ID (Required) • Currency Code (Required) • Checking Account Number (Required) • Funded Date (Required) • Batch Number (Required) • Funding Category (Required) • Minor Funding Category (Required) • Item Count • Credit Amount • Debit Amount • Total Amount

6	Complete **Step 2: Group By** Select from dropdown which fields to group by from the following: • Location ID • External Merchant ID • Currency Code • Checking Account Number • Funded Date • Batch Number • Funding Category • Minor Funding Category
7	Complete **Step 3: Sort By** Select from dropdown which fields to sort by from your selection in "Fields to Show". Indicate which preference for your sort from the following: • Ascending • Descending
8	Complete **Step 4: Select State** Select the state in which the locations are located.
9	Complete **Step 5: Select Locations** Select the specific locations for the report.
10	Continue to select another state and locations if needed.
11	Complete **Step 6: Report Locations Selected** The locations selected in above Step 5 should appear in this box.
12	To execute report click on **Submit Query** button or to revise query click on **Clear Screen** button at the bottom of page. The Bank Deposit Report is below.

Quick Definitions:

Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location
Currency Code - 3 digit code identifying the currency the transaction was processed in
Checking Account Number - the account we deposit your money into
Funded Date - date Merchant Services released funds to your bank
Batch Number - number of the batch in which the transaction was submitted
Funding Category - high level description identifying the type of funding activity
Minor Funding Category - more detailed description identifying the type of funding activity
Item Count - count of items included in the funding category
Credit Amount - total dollar amount of credits included in the funding category
Debit Amount - total dollar amount of debits included in the funding category
Total Amount - Credit Amount + Debit Amount

Helpful Hints:

- Use this option if you want to view bank deposit data and you want to select specific locations and compare them on the same report.

Lesson 3: Location Profile Details

The Location Profile Details option allows you to perform searches on specific locations and view their account information. Included in this information is statement setup, account fees and terminal list details.

How Do I View:

Steps	Action
1	Click **Research** from the toolbar.
2	Select **Location Profile Details** from the dropdown.
3	If you only have access to a single location the Location Profile Details Status Report will immediately appear. If you have access to multiple locations the following screen will appear. **Location Profile Details** Access: All Hierarchies for Lead Corporate Select Lookup Field Location Name Select a Pattern Starts With Enter Value Submit **Select Lookup Field** (Location Name, Merchant Name, Location Address, Location City, Location State, Location Zip, Merchant ID) **Select a Pattern** (Starts With, Equals, Includes) **Enter Value** Click **Submit**
4	**Result:** The Location Profile Details Report appears. **Location Profile Details** Lead Corporate - Location ID	External Merchant ID	Location Name	Location Status	Location Address	Merchant Nam

5	Click on **Location ID** hyperlink to view location details.
6	**Result:** The Location Profile Details Status Report appears. Also displayed are the Statement Information, Account Fees and Terminal List Details screens.

Location Profile Details Status

Location ID	
External Merchant ID	
Contact Name & Address	
Phone Number	
Media Fax Number	
Funding Fax Number	
Merchant Phone Number for Cardholder	
Location E-mail Address	
Status	

Statement Information

Type	
Delivery Method	
E-Mail Distributions	
Fax Number	

Account Fees

Fee Rate and Description	Amount	Last Changed
001 – MASTERCARD SALES TRANS FEE		
001 – MASTERCARD SALES TRANS FEE		
005 – VISA SALES TRANS FEE		
005 – VISA SALES TRANS FEE		
018 – DEBIT/ATM CARD TRANSACTION FEE		
035 – MASTERCARD VOICE AUTH FEE		
036 – MASTERCARD VRU AUTH FEE		
037 – MASTERCARD VRU/VOICE AUTH FEE		
039 – MASTERCARD VOICE ADDR VERIF		
03B – MASTERCARD AUTO ADDRESS VERIF		

Type	Model	EDC Terminal Number	Serial Number	Network Name	Maintained By	Maintenance	Ship Date	Install Date	AOI	Billing Method	Billing Amount	Start Date	Stop Date
				CARDNET	CES			12/24/2004 12:00:00 AM		Client Resale	40	1/14/2005 12:00:00 AM	1/21/2005 12:00:00 AM
				CARDNET	CES			12/24/2004 12:00:00 AM		Client Resale	400	1/14/2005 12:00:00 AM	1/21/2005 12:00:00 AM

Terminal List Details

Quick Definitions:

Location Profile Details Status

Location ID - location where the transactions are processed
External Merchant ID - additional merchant number associated with the location
Contact Name & Address - businesses contact name and address
Phone Number - telephone number of location
Media Fax Number - fax number where media retrievals are sent to
Merchant Phone Number for Cardholder - merchants telephone number that can be given to cardholders with inquiries
Location E-mail Address - email address of location
Status - current location status (Active, Cancelled)
Multi-Currency - (Domestic, International) Identifies if the activity for this location number is processed Domestically or Internationally
Mag Stripe Indicator - (Yes, No) Identifies if the merchant is setup to swipe cards or MOTO
Trustkeeper - (Enrolled, Not Enrolled) Service a merchant can use to become PCI certified
Method of Funding - describes how your bank deposit is transferred to your account
ARP Code - code identifying the Account Reconciliation Plan

Statement Information

Type - indicator that identifies whether the statement is a summary or detail
Delivery Method - indicator that identifies how the statement is send to the merchant
E-Mail Distributions - email address on file that will receive statement via email
Fax Number - the fax number on file that will receive faxed statements

Account Fees

Fee Rate and Description - the code and corresponding description of the account fees billed to the merchant account
Amount - the amount of the account fee
Last Changed - date of the last account fee change

Terminal List Details

Type - the equipment the merchant is processing their transactions through
Model - the equipment the merchant is utilizing
EDC Terminal Number - the terminal number of the equipment

Serial Number - the serial number of the equipment
Network Name - the name of the network the equipment utilizes
Maintained By - responsible party for the equipment
Maintenance - amount charged for maintenance of equipment
Ship Date - date the equipment was shipped to merchant
Install Date - date the equipment was installed
Billing Method - indicates equipment owner
Billing Amount - amount billed to merchant for equipment
Start Date - date the equipment billing begins
Stop Date - date the equipment billing ends

Helpful Hints:

- Use this option to obtain a listing of your corporate locations.
- Review the Detail Status Report periodically to ensure the information displayed is accurate.

Lesson 4: Card Issuer Identification

The Card Issuer Identification option allows you to access issuing bank information quickly. This information may be helpful in resolving disputes and cardholder inquiries. This option is only available for Visa and MasterCard card numbers. The following issuing bank information that may be displayed is Bank Name, Mailing Address, Principal Contact, Security Contact, Compliance Contact, Retrieval Contact, Fraud Investigation Contact, Authorization Contact, Settlement Contact, and Chargeback Contact.

How Do I View:

Steps	Action
1	Click **Research** from the toolbar.
2	Select **Card Issuer Identification** from the dropdown.
3	**Card Issuer Identification** Access: All Hierarchies for Lead Corporate Enter at Least the First 6 Digits of the CardHolder Number [ ] Required [Submit] Enter **Cardholder Number** (only the first six digits of the cardholder number are needed) Click **Submit.**
4	**Result:** The Card Issuer Information appears. **Visa Issuer Information** Licensee Name **Card Issuer** Center MGR Name Title Street Address City State Country Postal Code Phone Number Fax **Fraud Investigation** Name Street Address City State Country Postal Code Toll Free Fax Direct **Fraud Operations**

Helpful Hints:

- Click on 'View Card Issuer Info' button from any Credit Transaction Detail or Debit Transaction Detail screen to also view Card Issuer Identification information.
- Only MasterCard and Visa issuing bank information is available.
- Issuing bank information provided is updated periodically and details provided are contingent upon being supplied by the issuing bank.

Lesson 5: Fraud Reporting

The Fraud Reporting option allows you to monitor refunds for a date and amount range by location that may have financial impact. The date selected must be within the last six months.

How Do I View:

Steps	Action
1	Click **Research** from the toolbar.
2	Select **Fraud Reporting** from the dropdown.
3	Enter **ID** and select corresponding level if you would like to search for refunds for a specific location or hierarchy level other than what you have been currently viewing. *Enter **Date Range** **(Required)** Select **Date Type** (Authorized) Enter **Amount Range** Select **Report Type** (Refund Summary by Location) Click **Submit**
4	**Result:** The Fraud Refund Summary By Location Report appears.

Quick Definitions:

Location ID - location where the transaction was processed
External Merchant ID - additional merchant number associated with the location
Name - merchant name
Currency Code - the 3 digit code identifying the currency the transaction was processed in
Refund Count - the number refunds processed at the location
Refund Amount - total dollar amount of refunds processed at the location
Gross Sales - total amount of sales processed at the location
Percent of Sales - the percentage of sales that are refunds

Helpful Hints:

- Use this report to monitor which locations are processing the most refunds (count and amount) and which locations refunds have the greatest impact to sales.
- If you like Refund Summary by Location - try using Scheduled Report HL4003.

Chapter 7-Reports

Overview

The Scheduled Reports selection is the most popular feature within the ClientLine® service. It allows you to generate a variety of reports that detail transaction information for download/viewing purposes. In addition you are able to "schedule reports" on a daily, weekly, monthly or yearly basis. These reports can be sent to you or multiple users automatically via email or fax in multiple formats.

The four submenu options from **Reports** are:

1. Scheduled Report
2. View Reports
3. Update Reports
4. Delete Reports

Lesson 1: Scheduled Reports

In order to schedule reports for delivery on a recurring basis, you will need to complete the scheduler template. The template provides you the opportunity to select the report format, delivery frequency, level of hierarchy, start and end date, and delivery method.

How Do I View:

Steps	Action
1	Click **Reports** from the toolbar.
2	Select **Scheduled Report** from the dropdown.
3	 Enter **ID** and select corresponding level if you would like to view data for a specific location or hierarchy level other than what you have been viewing. **Select Report Category** (Disputes, Funding, Giftcards, Rate Analysis, Research, Sales) Each of these categories contain reports with data similar to the data found within the corresponding menu header in the online modules. Click **Submit**
4	 **Select Report** from the list of reports provided. Click **Submit**
5	**Result**: The Report Schedule will appear.
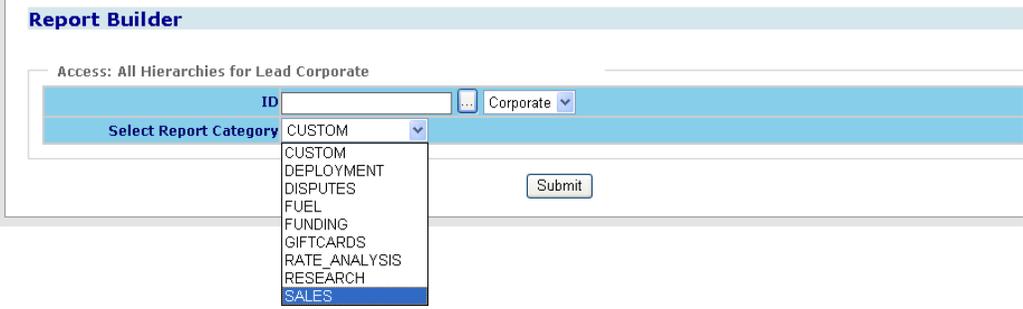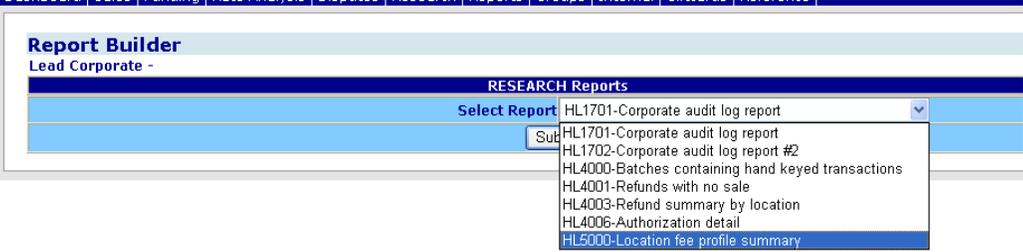
Report Schedule
Select **Report Frequency** (Run Now, Daily, Weekly, Monthly, Quarterly, Yearly)
Select **Receive Report On** to choose date you wish to receive report on.

Dates to Report
Enter **Start Date** to choose the beginning date of your report.
Enter **End Date** to choose date your report will end through.
Dates only need to be entered when a Run Now report frequency is selected.

Report Delivery Options
Select **Report Format** (Word® for Windows Document, Excel® 8.0, Comma-separated values, Adobe® PDF File)
Select **Zip Option** (No, Yes)
Choose **Select Delivery Option** (Web Online, E-mail/Fax)
Select **Mailbox Size** (<1MB, 1MB-5MB, 5MB-10MB, 10MB-15MB, >15MB) This is the size of file that your email provider will allow to enter your inbox.
Select **Notify When Finished** (NO, YES-E-mail Address REQUIRED) The system will send you an email once the report is generated.
Select **E-Mail to Address 1** (40 character limit)
Select **E-Mail to Address 2** (40 character limit)
Select **E-Mail to Address 3** (40 character limit)
Select **Fax Phone Number 1**
Select **Fax Phone Number 2**
Select **Fax Phone Number 3**
Not all email addresses or fax numbers need to be filled in.
An additional report can be requested to accommodate additional users.
Click **Submit**

6	**Result:** A Report Schedule Confirmation should appear.
	Report Schedule Confirmation Report Request Successfully Received Sequence Number 1048888 For Report HL4006 [View Online Reports]

⭐ **Helpful Hints:**

- Selecting anything other than "Run Now" in Report Frequency will generate a recurring report of that frequency.
- Remember to select "Yes" in the Notify When Finished field if you want to receive a confirmation email that your report is completed.
- Enter multiple email addresses to have report sent to more than one person. They do not have to be an enrolled ClientLine® user.
- If you intend the save this report to a separate application such as Microsoft Access™, it is suggested you choose the Delivery option of email and the Report Format option of Microsoft Excel® 8.0 or CSV.
- Reports in CSV will not contain headers as this would cause a failure to load into a database.
- If you do not have Microsoft Office® loaded to your pc, you can still receive a Scheduled Report. Once the report is complete, double click on the report number to prompt the report to open in a word processing application available on your pc.
- Reports will take longer to generate if they span a large amount of time, include large amounts of data or multiple locations.
- Scheduled reports that are larger than 16MB in size can not be emailed from our server to you. Also your email system may limit incoming file sizes to you. In both cases you will need to select Web Online as the delivery option and save to your desktop.
- Reports that are over 10MB will be held for an overnight delivery.
- Web Online reports will be deleted from the system after 2 days.
- Emailed reports that are larger than your mailbox size will attempt to be zipped and emailed to you. If the report still is larger than your mail box size, an email will be sent to you advising you to go online to view.
- Faxed reports will be attempted three times before they are marked as undeliverable.

Lesson 2: View Reports

This selection allows you to download and view generated reports.

How Do I View:

Steps	Action
1	Click **Reports** from the toolbar.
2	Select **View Reports** from the dropdown.
3	Click on **Report number** hyperlink in the Report ID column.
4	Click on **Report number** hyperlink in the Report ID column.
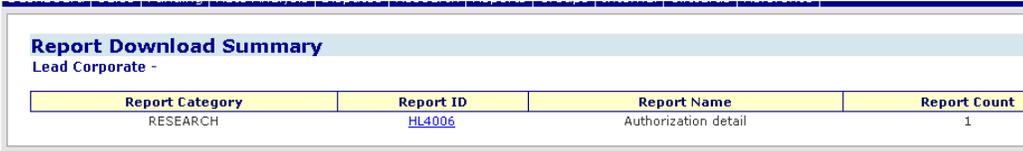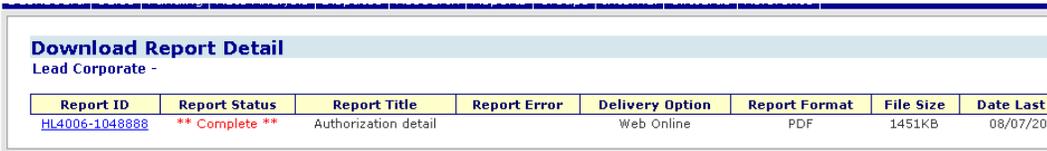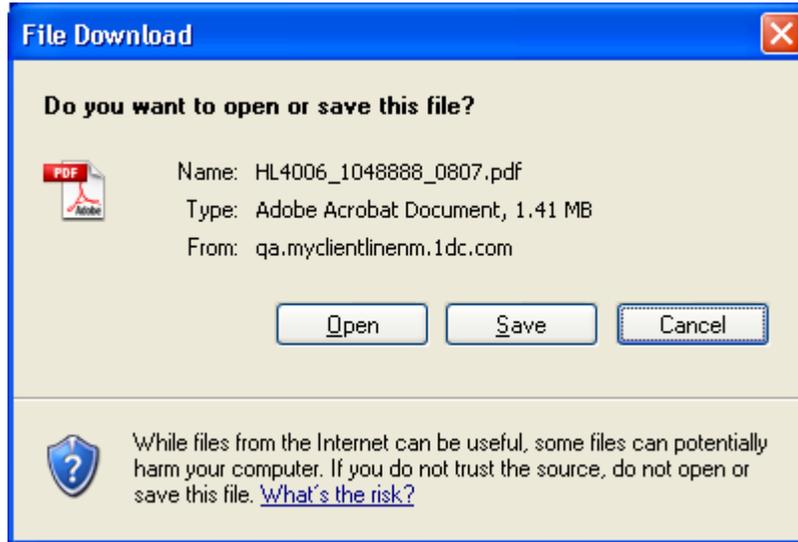
5	
	Click **Open** to view report.
	Click **Save** to save report to your desk top or file.

☆ **Helpful Hints:**

- You may need to pick up/view very large reports in this manner if they exceed the email system size limits.
- Scheduled reports that are larger than 16MB in size can not be emailed from our server to you. Also your email system may limit incoming file sizes to you.

Lesson 3: Update Reports

Use this selection when you need to revise an existing scheduled report.

How Do I View:

Steps	Action
1	Click **Reports** from the toolbar.
2	Select **Update Reports** from the dropdown.
3	**Update Report Summary** **Update Report Summary For Lead Corporate -** 	Report Category	Report ID	Report Name	Report Count
RESEARCH	HL4006	Authorization detail	1	 Click on **Report number** hyperlink in the Report ID column.
4	**Update Report Detail** **Update Report Detail For Lead Corporate -** | Report ID	Report Title	Request Name	Report Frequency	Date Created	Date Last Run	Report Link
HL4006-1048889	Authorization detail		Daily	08/07/2008	08/07/2008	HL4006	 Click on **Report number** hyperlink in the Report Link column.
5	**Report Delivery Criteria** **HL4006-Authorization detail** Deliver Report: Daily Zip Option: NO Select Report Format: Adobe PDF File Select Delivery Option: Web Online Select Mailbox Size: --Select-- Notify When Finished: NO E-Mail To Address 1: E-Mail To Address 2: E-Mail To Address 3: Fax Phone Number 1: Fax Phone Number 2: Fax Phone Number 3: Submit Enter changes as needed to the fields desired. Click **Submit**

6	

Report Update Confirmation

Update Request for Report HL4006 With Sequence 1048889 Successfully Received
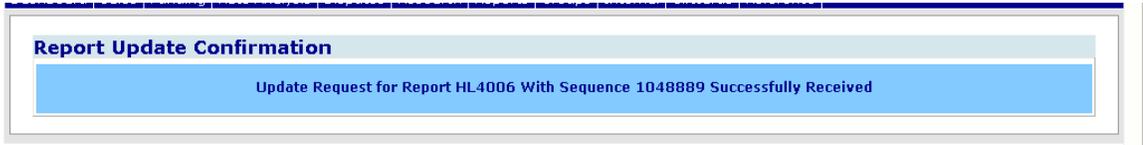
Result: Report Update Confirmation should appear. |

Lesson 4: Delete Reports

Use this selection when you want to delete a scheduled report.

How Do I View:

Steps	Action
1	Click **Reports** from the toolbar.
2	Select **Delete Reports** from the dropdown.
3	**Delete Report Summary** Lead Corporate - 	Report Category	Report ID	Report Name	Report Count	 	RESEARCH	HL4006	Authorization detail	1	 Click on the **Report number** hyperlink in the Report ID column.
4	**Delete ReportDetail** Lead Corporate - 	Report Number	Report Title	Requester Name	Run When	Create Date	Last Run	Click To Delete	 	HL4006 - 1048889	Authorization detail		Weekly	08/07/2008	08/07/2008	YES	 Click on **YES** hyperlink to delete report.
5	**Delete Report Confirmation** Confirm Delete Request for Report HL4006 with Sequence Number 1048889 Confirm Click **Confirm** button to complete report deletion process.
6	**Delete Scheduled Reports** Delete Scheduled Reports Report Sequence 1048889 Has Been Deleted **Result**: The above screen should appear.
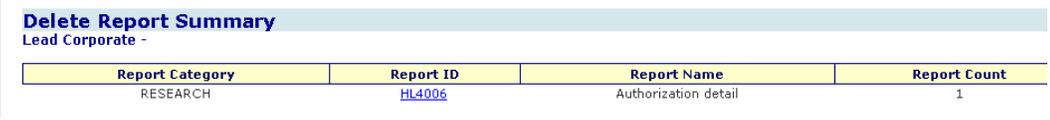
Chapter 8-Groups

Overview

The Groups selection offers you the opportunity to create unique "groups" of your locations by selecting the locations of your choice and running scheduled reports based on those unique groups. This provides you greater flexibility in managing the overall performance of your portfolio. The unique group names can easily identify each segment of your portfolio and can be continually applied to scheduled reports in the future.

Once created you can easily go back into the system and add or delete locations to/from a specific group. The Groups selection can only be used if your access is set at the corporate level or higher and multiple locations are rolling up to your corporate level access.

The two submenu options from **Groups** are:

1. Group Builder
2. Group Reports

Lesson 1: Group Builder

Use this selection to add, update and delete your own unique groups.

There are 3 options to assist you with modifying your groups.

1. <u>Add New Group</u>
2. <u>Update Group</u>
3. <u>Delete Group</u>

Add New Group

This option allows you to create your own unique groups by selecting the locations of your choice.

How Do I View:
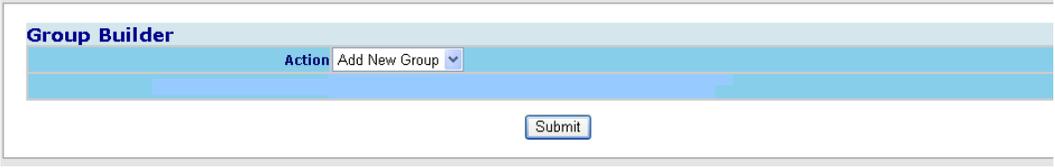
Steps	Action
1	Click **Groups** from the toolbar.
2	Select **Group Builder** from the dropdown.
3	**Group Builder** Action: Add New Group Submit Select **Action** (Add New Group) Click **Submit**

4	

Step 1 Group Description
Enter Group Description or name that will help you remember/ reference this group for future use/updates.

Step 2 Select State
Select State of locations that you want included on report.
Click **Submit Build**.

Step 3 Select Locations
Double click on Locations that you want included on report or click location once and then click on > button. To select all the locations click on the >> button. To add locations from a new state go back to Step 2.

Step 4 Selected Locations
View the locations.
To deselect locations click on the location and then the < button. To deselect all the locations at once click the << button.

Click **Submit Build**

Add New Report Group is Complete
Report Group13206 test 1

Add More Locations   Add More States

Complete Group Build

Result: The Group Activity Confirmation should appear.

Update Group

This option allows you to add or delete locations to/from a specific group.

How Do I View:

Steps	Action
1	Click **Groups** from the toolbar.
2	Select **Group Builder** from the dropdown.
3	 Select **Action** (Update Group) Select **Report Group** from dropdown Click **Submit**
4	A listing of the current locations for your report will appear in Step (4) Selected Locations.
5	To delete locations from your report: Use your mouse to highlight the location that needs to be deleted. Click on the **<** button. If more than one location needs deleted, continue to highlight and click on the **<** button as needed. If no other changes are needed click **Submit Update**.
6	To add locations to your report: Use your mouse to highlight the state in Step (2). The locations for that state will appear in Step (3). Using your mouse, highlight the location you would like to add to the group. Click on the **>** button. If more than one location needs to be added, continue to highlight and click on the **>** button as needed. Once you have finished adding all the locations needed- Click **Submit Update**.
7	**Result:** The Group Activity Confirmation should appear.

Delete Group

This option allows you to delete a group that already exists.

How Do I View:

Steps	Action
1	Click **Groups** from the toolbar.
2	Select **Group Builder** from the dropdown.
3	Select **Action** (Delete Group) Select **Report Group** from dropdown Click **Submit**
4	A listing of all the current locations for the group will appear. Click **Delete Group** to delete the group.
5	**Result:** The Group Activity Confirmation should appear.
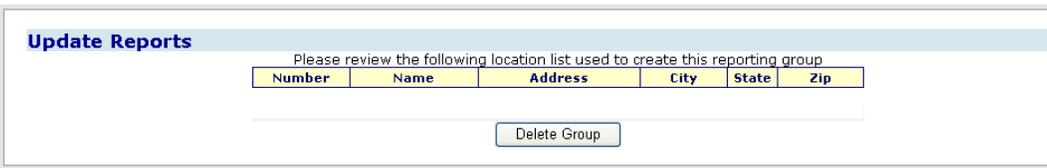
Lesson 2: Group Reports

Use this selection to select the scheduled reports that you wish to run.

How Do I View:

Steps	Action
1	Click **Groups** from the toolbar.
2	Select **Group Reports** from the dropdown.
3	**Group Report Build** Access: All Hierarchies for Lead Corporate ID [____] [...] Corporate ▼ Select Report Category DEPLOYMENT ▼ DEPLOYMENT DISPUTES FUEL FUNDING GIFTCARDS RATE_ANALYSIS RESEARCH SALES [Submit] Enter **ID** and select corresponding level if you would like to view data for a specific location or hierarchy level other than what you have been viewing. **Select Report Category** (Disputes, Funding, Giftcards, Rate Analysis, Research, Sales). Each of these categories contains reports with data similar to the data found within the corresponding menu header in the online modules. Click **Submit**
4	**Group Report Build** Select Report For Lead Corporate - **FUNDING Reports** Select Report CG0401-Bank deposit detail by location/date ▼ Select Report Group [____] ▼ [Submit] **Select Report** from the list of reports provided. **Select Report Group** from the list of your groups provided. Click **Submit**
5	**Result:** The Report Schedule will appear.
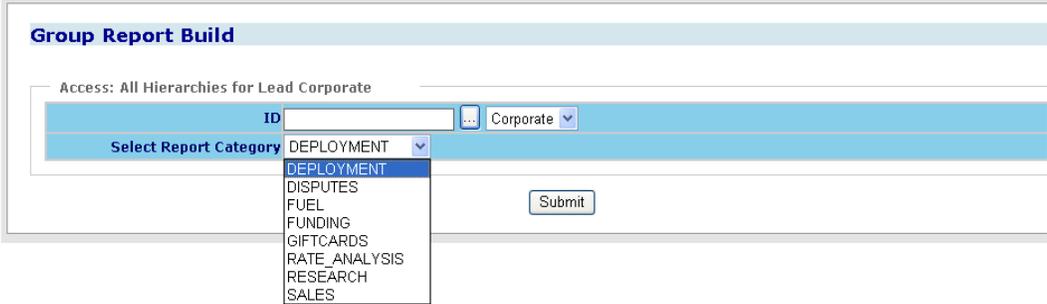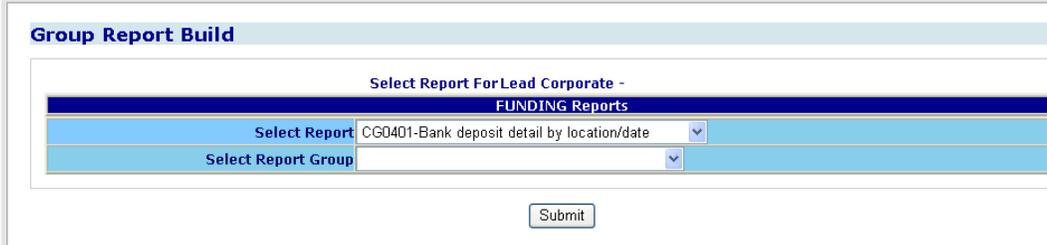
Report Schedule
Select **Report Frequency** (Run Now, Daily, Weekly, Monthly, Quarterly, Yearly)
Select **Receive Report On** to choose date you wish to receive report on.

Dates to Report
Enter **Start Date** to choose the beginning date of your report.
Enter **End Date** to choose date your report will end through.
Dates only need to be entered when a Run Now report frequency is selected.

Report Delivery Options
Select **Report Format** (Word® for Windows Document, Excel® 8.0, Comma-separated values, Adobe® PDF File)
Select **Zip Option**(No, Yes)
Choose **Select Delivery Option** (Web Online, E-mail/Fax)
Select **Mailbox Size** (<1MB, 1MB-5MB, 5MB-10MB, 10MB-15MB, >15MB) This is the size of file that your email provider will allow to enter your inbox.
Select **Notify When Finished** (NO, YES-E-mail Address REQUIRED) The system will send you an email once the report is generated)
Select **E-Mail to Address 1** (40 character limit)
Select **E-Mail to Address 2** (40 character limit)
Select **E-Mail to Address 3** (40 character limit)
Select **Fax Phone Number 1**
Select **Fax Phone Number 2**
Select **Fax Phone Number 3**
Not all email addresses or fax numbers need to be filled in.
An additional report can be requested to accommodate additional users.
Click **Submit**

6	**Result:** A Report Schedule Confirmation should appear.

Report Schedule Confirmation

Report Request Successfully Received
Sequence Number 1048891 For Report CG0401

View Online Reports

Helpful Hints:

- To View, Update or Delete any of your Groups Reports you will need to go to the Scheduled Reports option on the ClientLine® toolbar.
- Selecting anything other than "Run Now" in Report Frequency will generate a recurring report of that frequency.
- Remember to select "Yes" in the Notify When Finished field if you want to receive a confirmation email that your report is completed.
- Enter multiple email addresses to have report sent to more than one person. They do not have to be an enrolled ClientLine user.
- If you intend the save this report to a separate application such as Microsoft Access™, it is suggested you choose the Delivery option of email and the Report Format option of Microsoft Excel® 8.0 or CSV.
- Reports in CSV will not contain headers as this would cause a failure to load into a database.
- If you do not have Microsoft Office® loaded to your pc, you can still receive a Scheduled Report. Once the report is complete, double click on the report number to prompt the report to open in a word processing application available on your pc.
- Reports will take longer to generate if they span a large amount of time, include large amounts of data or multiple locations.
- Scheduled reports that are larger than 16MB in size can not be emailed from our server to you. Also your email system may limit incoming file sizes to you. In both cases you will need to select Web Online as the delivery option and save to your desktop.
- Reports that are over 10MB will be held for an overnight delivery.
- Web Online reports will be deleted from the system after 2 days.
- Emailed reports that are larger than your mailbox size will attempt to be zipped and emailed to you. If the report still is larger than your mail box size, an email will be sent to you advising you to go online to view.
- Faxed reports will be attempted three times before they are marked as undeliverable.

Chapter 9-Gift Cards

Overview

The Gift Cards option from the toolbar offers back-office reports to successfully manage your gift card business.

The submenu option* from **Gift Cards** is:

1. <u>Gift Card</u>

* Based on your specific account set-up or configuration, all of these options may not be available to you.

Lesson 1: Gift Cards

The Gift Card reporting option provides a display of all your gift card history for a specific date range and also the history for a specific gift card for the last 6 months.

There are 2 separate reports to assist with your Gift Card needs.

1. Gift Card Report
2. Gift Card History

Gift Card Report

This report option is for merchant who wants to view their financial totals for all their gift card activity at a glance for the date range entered or since enrolling in our gift card program.

How Do I View:

Steps	Action
1	Click **Gift Cards** from the toolbar.
2	Select **Gift Cards** from the dropdown.
3	 *Enter **Summary Date Range** **(Required)** Select **Include Life to Date** box if you wish to include reporting since enrolling in the Gift Card program to current. Click **Submit** *Represents required fields. All other fields are optional based on the information you would like to view.

4	**Result:** The Gift Card Summary Report appears.

Gift Card Summary

Lead Corporate -

Currency Code	Location	Type	Activations		Redemptions		Reloads		Voids and Reversals		Adjustment	
			Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count
USD		DATE_RANGE	200.00	2	(162.32)	3	0.00	0	0.00	0	0.00	0
USD		LIFE_TO_DATE	21,903.56	248	(22,364.31)	295	102.00	3	0.00	16	0.00	0
USD		DATE_RANGE	28.49	2	0.00	0	0.00	0	0.00	0	0.00	0
USD		LIFE_TO_DATE	2,767.47	36	(2,254.89)	33	355.61	21	0.00	2	0.00	0
USD		DATE_RANGE	100.00	2	(242.50)	4	0.00	0	0.00	0	0.00	0
USD		LIFE_TO_DATE	5,742.13	77	(5,302.25)	84	0.00	0	0.00	12	0.00	0
USD		LIFE_TO_DATE	6,201.00	13	0.00	0	0.00	0	0.00	2	0.00	0
USD		LIFE_TO_DATE	71.34	1	(464.96)	6	3.00	3	0.00	0	0.00	0
USD		DATE_RANGE	100.00	1	(148.28)	1	0.00	0	0.00	0	0.00	0
USD		LIFE_TO_DATE	7,316.12	88	(6,012.55)	107	0.00	0	0.00	12	0.00	0
USD		LIFE_TO_DATE	96.85	4	(154.46)	8	0.00	0	0.00	2	0.00	0
USD		LIFE_TO_DATE	1,346.95	13	(1,751.33)	26	0.00	0	0.00	6	0.00	0
USD		DATE_RANGE	277.47	4	(296.68)	5	0.00	0	0.00	0	0.00	0
USD		LIFE_TO_DATE	8,582.53	101	(8,476.19)	118	0.00	0	0.00	0	0.00	0
USD		LIFE_TO_DATE	4,192.97	36	(4,206.40)	59	5.33	1	0.00	0	0.00	0

Date Range: 03/02/2008 to 03/04/2008

	Adjustment		Service Fees		Total		Gross Txn Counts	
t	Amount	Count	Amount	Count	Amount	Count	Financial Count	Non Financial Count
0	0.00	0	0.00	0	37.68	5	5	1
6	0.00	0	0.00	0	(358.75)	562	562	168
0	0.00	0	0.00	0	28.49	2	2	0
2	0.00	0	0.00	0	868.19	92	92	28
0	0.00	0	0.00	0	(142.50)	6	6	3
2	0.00	0	0.00	0	439.88	173	173	34
2	0.00	0	0.00	0	6,201.00	15	15	5
0	0.00	0	0.00	0	(390.62)	10	10	7
0	0.00	0	0.00	0	(48.28)	2	2	1
2	0.00	0	0.00	0	1,303.57	207	207	91
2	0.00	0	0.00	0	(57.61)	14	14	0
6	0.00	0	0.00	0	(404.38)	45	45	9
0	0.00	0	0.00	0	(19.21)	9	9	0
0	0.00	0	0.00	0	106.34	219	219	48
0	0.00	0	0.00	0	(8.10)	96	96	19
0	0.00	0	0.00	0	30.00	1	1	0

5	Click on **Location** hyperlink. **Result:** The Gift Card Detail Filter appears.

Gift Card Detail Filter

Transaction Detail	☐ Activations	☐ Voids and Reversals
	☐ Redemptions	☐ Adjustments
	☐ Reloads	☐ Service Fees
	☐ Other	

[Submit]

6	The **Transaction Details** are checked automatically. If you do not wish to view all transactions simply uncheck the transaction type. Click **Submit or** press **Enter**

7	**Result:** The Gift Card Detail Report appears.

Quick Definitions:

Gift Card Summary Report:

Currency Code - 3 digit code identifying the country's currency the transaction was processed
Location - location where the transaction was processed
Type - type of report
Date Range - Any amounts appearing on this line would be totals of transaction activity for the date range specified.
Life to Date - Any amounts appearing on this line would be totals of transaction activity that has happened from the beginning of your gift card program to current.
Activations - total activations (total dollars and total transactions) for the period
Redemptions - total redemptions (total dollars and total transactions) for the period
Reloads - total reloads (total dollars and total transactions) for the period
Voids and Reversals - total voids and reversals (total dollars and total transactions) for the period
Adjustments - total adjustments (total dollars and total transactions) for the period
Service Fees - total service fees (fees deducted from cards if the service fee option is enabled) for the period
Total - the net amount and net transactions for the period
Gross Txn Counts - this is divided into 2 groups
Financial counts - any monetary transaction that changes the card balance such as activations, redemptions, reloads and/or adjustments
Nonfinancial counts - transactions that do not change the card balance such as a balance inquiry or a card history request

Gift Card Detail Report-Total Activity (by location):

Account Number - the gift card number that the transaction was applied
Promo# - promotion number
Request - the type of transaction that occurred
Currency Code - 3 digit code identifying the country's currency the transaction was processed
Amount - the dollar amount of the transaction
Response Code - the response from the host when the transaction completed
Source - this is the medium in which the transaction was introduced to the database. The possible options are: Online, Helpdesk, Back-office, or Interactive Voice Response Unit (IVR).

Clerk ID – a number assigned to each employee/clerk that identifies who ran the transaction through the POS device. The Clerk id is passed depending on the type of software being used. If a terminal is being used, the clerk id will not be passed to the system.
Time Stamp - the date and time the transaction occurred (EST)
Replaced by Account # - the card number that a card's balance is transferred due to a problem with the original card
Auth Code - an approval code the system applies to the transaction when it is accepted at the host
Term ID - a number that identifies the terminal identification that the transaction came from in a location

Helpful Hints:

- Click the green arrow **Back** button at the top of your tool bar to make changes to your report criteria.
- Click on Account Number hyperlink on the Gift Card Detail report to receive the Gift Card History detail.
- If you like Gift Card Report Summary Report -try using Scheduled Report HL2001 and HL2002.

Gift Card History

This report option is for merchant who want to views to view the current status or balance of a specific gift card or transactions performed on the card for the past six months.

How Do I View:

Steps	Action
1	Click **Gift Cards** from the toolbar.
2	Select **Gift Cards** from the dropdown.
3	 *Enter **Gift Card Number** (Required) Click **Submit** *Represents required fields. All other fields are optional based on the information you would like to view.

4	**Result:** The Gift Card Account History Report appears.

Gift Card Account History

Corporate -

Gift Card ID	
Promo Description	
For Gift Card History Only	

Time Stamp	Store #	Request	Response	Currency Code	Amount	Balance	User ID	Auth Code	Term Txn#	Local Time Stamp	Sourc
7/9/2008 5:23:26 PM		Redemption	Completed Ok	USD	(1.26)					7/9/2008 5:23:19 PM	Online System
Grand Totals	**1 Transactions**				**(1.26)**						

Quick Definitions:

TimeStamp - reflects the time the transaction was performed on the card based on the host time (EST)

Store# - the store the transaction took place

Request - type of transaction that was performed

Response - the exact response that was received on the POS device for the transaction

Currency Code - 3 digit code identifying the country's currency the transaction was processed

Amount - amount that was requested for the transaction

Balance - the balance that is available on the gift card after each transaction has processed

User ID - user id that was entered when the transaction was being processed. This could reflect a help desk representative or clerk ID.

Auth Code - the approval code returned by the host

Term Txn# - reflects the number of the transaction for that particular batch in the terminal

Local TimeStamp - the time (EST) the transaction occurred at the location

Source - reflects how the transaction was processed

Helpful Hints:

- Use this report to check the current balance on a specific gift card.

Frequently Asked Questions (FAQs)

1. Can I see cardholder transaction detail?
Yes. The ClientLine® service displays cardholder account numbers, transaction date, transaction amount, authorization code, clear plan, price plan. Simply drill down on any report from the Cardholder Number to see this information.

2. Can I see the cardholder name?
No. The cardholder name is not displayed.

3. Can I see American Express and Discover transactions?
Yes. American Express®, Discover® and other card types that are submitted to Merchant Services are displayed. If a terminal has split settlement, these transactions may not be routed to Merchant Services and cannot be viewed.

4. How many months of information are available?
Transaction detail is stored for six months and summary data is stored for thirteen months.

5. Can I schedule some reports to be delivered daily, and some to be delivered monthly?
Yes. Each report in the scheduler can be set up to run daily, weekly, monthly, quarterly, or annually.

6. Can you run scheduled reports in Excel® or PDF?
Yes. The scheduler allows the user to deliver reports in Excel®, Adobe® PDF, Microsoft® Word, and CSV file formats.

7. What transactions can I view in ClientLine?
The ClientLine reporting tool is a comprehensive site that allows a merchant to view their Credit, Debit/EBT, Fleet, Check and First Data Gift Card activity, all with one user id and password. This eliminates the need to access multiple sites and maintain multiple user IDs and passwords.

8. Can I run reports for select outlets versus my entire portfolio?
Yes. With Group Builder, you can select individual outlets of your choice, and run reports based on those unique groups. You also have the ability to name these groups, to easily identify in the future.

9. Can I balance my daily deposit by specific terminals?
Yes. The ClientLine service allows you to view transaction detail by terminal number, by day.

User Best Practices

This section offers you several recommendations to make your usage of ClientLine Reporting as beneficial as possible.

1. Review your Submitted Sales and Bank Deposit information on the Reporting Dashboard on a daily basis.
The Reporting Dashboard was designed to offer you a "snapshot" of your settlement information. It's a great way to quickly identify your sale volumes, average ticket amounts and bank deposits without spending time running reports.

2. Take full advantage of the Report Scheduler.
The ClientLine Report Scheduler allows you to schedule those reports that are most critical to your needs to be delivered on a recurring basis. This simplifies the report delivery system in that you only have to request the report once, and from that point forward, you will receive the report as you defined during the setup. This saves you the time of having to log on and request the report on a daily, weekly, or monthly basis. Sit back and let ClientLine do the work for you.

3. Complete all fields marked as "Required" on the reports criteria screens.
Failing to place the proper information in a required field will result in an error being displayed on the screen. Please be aware of any required fields and place the appropriate date in them to ensure the quickest response time.

4. Identify rejected transactions.
Rejected transactions could be the reason for your "out of balance". Use the Rejected Transactions report to identify transactions that rejected and may need to be reprocessed.

5. Use Card Search to assist with customer inquiries.
This option under the Research option can be used to locate authorization and transactional information data. This is most helpful when trying to verify credit transactions.