

Table of Contents

Module Name

- Overview.....6**
- Benefits of Using This Guide7**
 - Navigating the Guide.....7*
- Technical Requirements/Features.....9**
 - System Requirements9*
 - Security Features.....9*
- Enrollment Process.....11**
 - Overview.....11*
 - How to Find Your Business Checking Account Number.....16*
- Logging In/ Logging Out.....17**
 - Logging In.....17*
 - Forgot Password.....19*
 - Forgot User ID.....20*
 - Navigating the System.....21*
 - Logging Out.....22*
- Self- Care.....23**
 - Overview.....23*
 - Lesson 1: Update User Information.....24*
 - Lesson 2: Request eIDS.....26*
- Chapter 1-Dashboard.....28**
 - Overview.....28*
 - Lesson 1: Reporting Dashboard.....29*
 - Lesson 2: Disputes Dashboard.....31*
- Chapter 2-Sales.....34**
 - Overview.....34*
 - Lesson 1: Credit Transactions.....35*

- Lesson 2: Debit Transactions* 38
- Lesson 3: Fuel Transactions*..... 42
- Lesson 4: Phone Transactions* 45
- Lesson 5: Terminal Transactions*..... 48
- Lesson 6: Transaction Summary*..... 50
 - Card Type Summary 51
 - Batch Summary 53
- Lesson 7: Monthly Sales History* 55
- Lesson 8: Rejected Transactions* 57
- Chapter 3-Funding** **59**
 - Overview* 59
 - Lesson 1: Bank Deposits*..... 61
 - Summary Totals 62
 - Expanded Detail 64
 - Lesson 2: All Activity Summary* 67
 - Lesson 3: WithHeld Funds*..... 70
 - Lesson 4: Monthly Fee and Service Charge History* 72
 - Lesson 5: Monthly Statement*..... 74
- Chapter 4-Rate Analysis** **76**
 - Overview* 76
 - Lesson 1: Qualification Analysis* 77
 - Lesson 2: Qualification Expense*..... 79
 - Lesson 3: Billbacks* 81
- Chapter 5-Disputes** **83**
 - Overview* 83
 - Lesson 1: Chargebacks*..... 84
 - Lesson 2: Retrievals*..... 86
 - Lesson 3: Chargeback Analysis* 88
 - Lesson 4: Retrieval Analysis*..... 92
- Chapter 6-Research**..... **94**
 - Overview* 94
 - Lesson 1: Card Search*..... 95
 - Transactions Search 97
 - Authorizations Search 99
 - Chargebacks Search 101
 - Retrievals Search..... 103
 - Lesson 2: Query Builder* 105

Account Summary.....106

Bank Deposits110

Lesson 3: Location Profile Details114

Lesson 4: Card Issuer Identification.....118

Lesson 5: Fraud Reporting120

Chapter 7-Reports122

Overview122

Lesson 1: Scheduled Reports123

Lesson 2: View Reports.....126

Lesson 3: Update Reports.....128

Lesson 4: Delete Reports130

Chapter 8-Groups.....130

Overview131

Lesson 1: Group Builder.....132

 Add New Group133

 Update Group.....136

 Delete Group138

Lesson 2: Group Reports139

Chapter 9-Gift Cards142

Overview142

Lesson 1: Gift Cards.....143

 Gift Card Report.....144

 Gift Card History148

Frequently Asked Questions (FAQs)150

User Best Practices152

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.

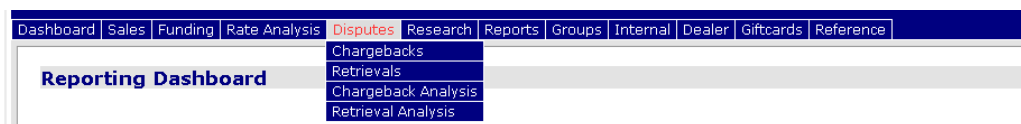
Navigating the Guide

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:

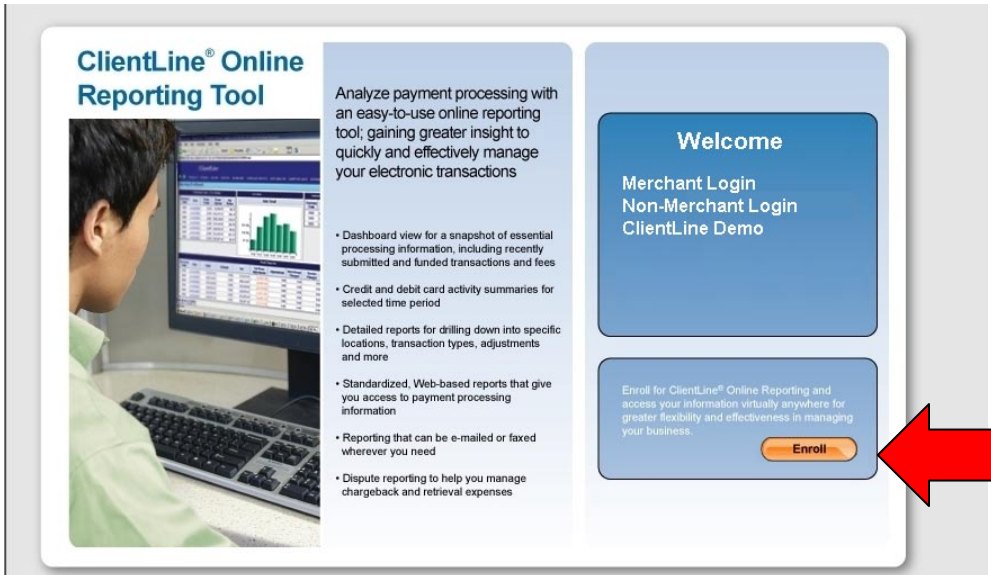
- Every user must have their own id. Do not share ids with fellow coworkers.
 - Keep your user id and password confidential and in a safe place.
 - Users will be automatically logged off after twelve minutes of inactivity.
-

Enrollment Process

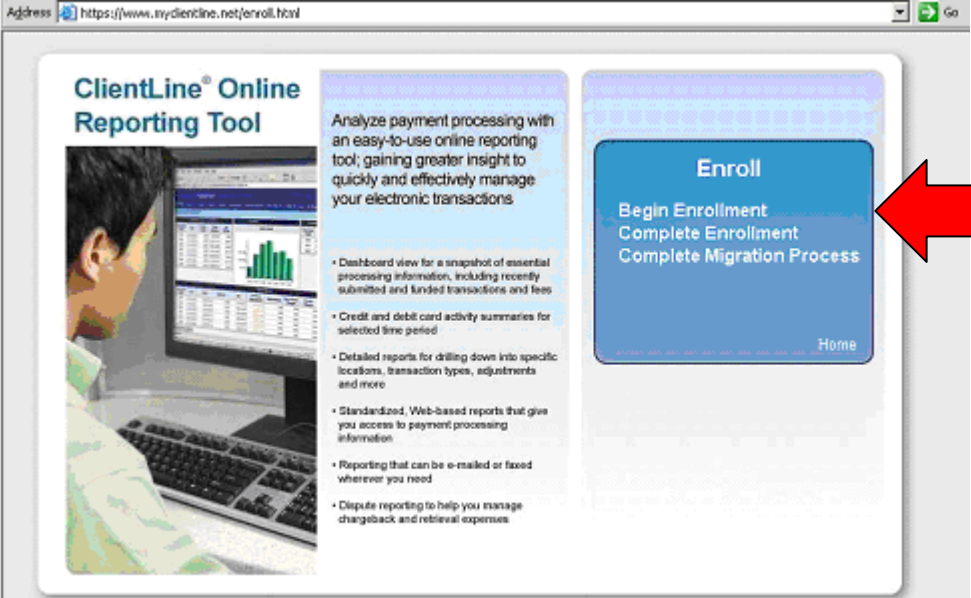
Overview

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).

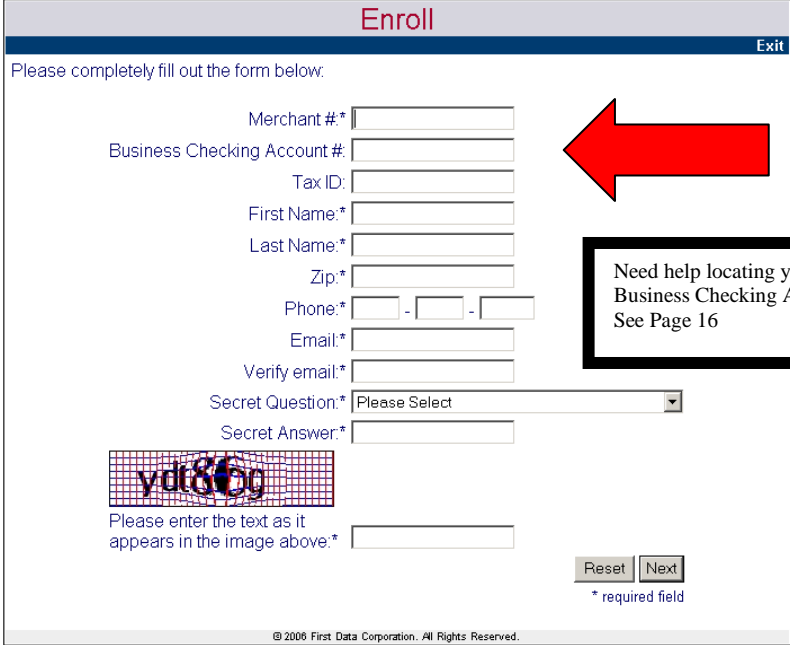
To obtain access to the ClientLine® product please follow the enrollment steps below:

Steps	Action
1	Enter http://www.myclientline.net into your web browser. Result: The following screen will appear.
2	Select Enroll .  <p>The screenshot shows the ClientLine Online Reporting Tool interface. On the left, there is a photo of a person at a computer. The main content area is divided into two columns. The left column is titled 'ClientLine® Online Reporting Tool' and lists several features: a dashboard view, credit and debit card activity summaries, detailed reports for drilling down into specific locations, standardized web-based reports, reporting that can be e-mailed or faxed, and dispute reporting. The right column is titled 'Welcome' and contains three buttons: 'Merchant Login', 'Non-Merchant Login', and 'ClientLine Demo'. Below these is an 'Enroll' button, which is highlighted with a red arrow pointing to it from the right.</p>

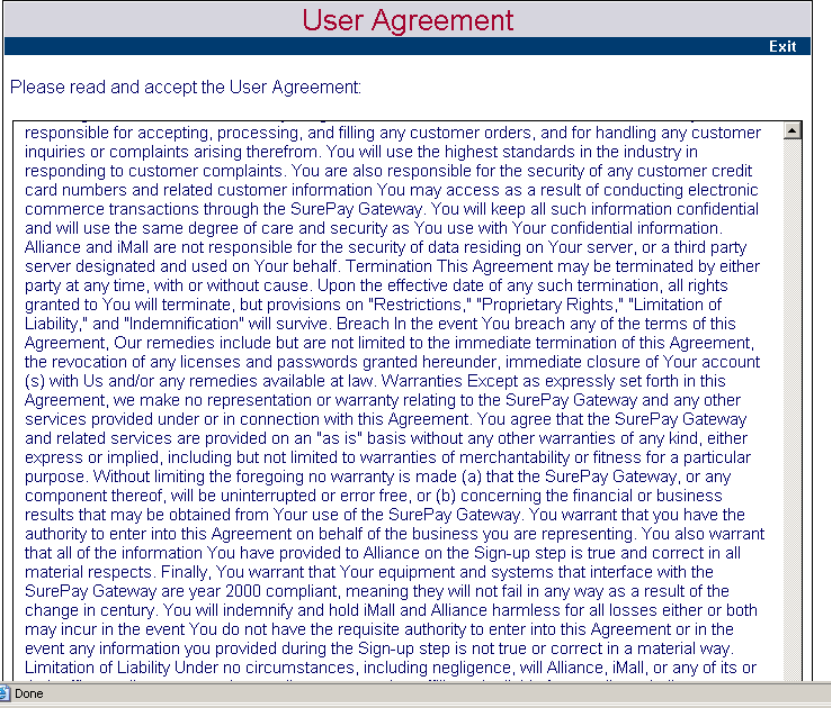
3 Select **Begin Enrollment**.

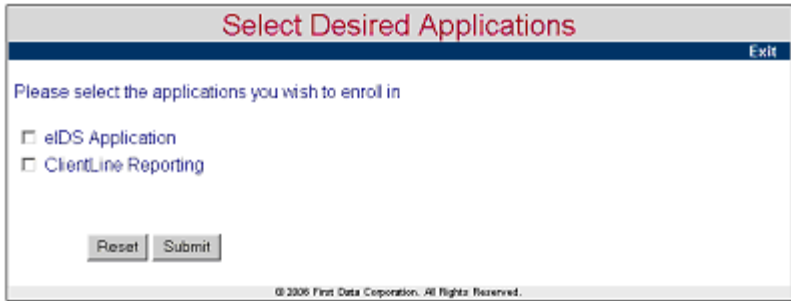


4 You will be prompted to enter the following:



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	<p>Click Next.</p>  <p>Result: The User Agreement will appear.</p>
6	<p>Read and accept the Terms and Conditions by placing a check mark in the box provided.</p>

7	<p>Click Next.</p>  <p>Result: A listing of products/applications will appear.</p>
8	<p>Select ClientLine Reporting and any other application needed. Click Submit.</p>

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.

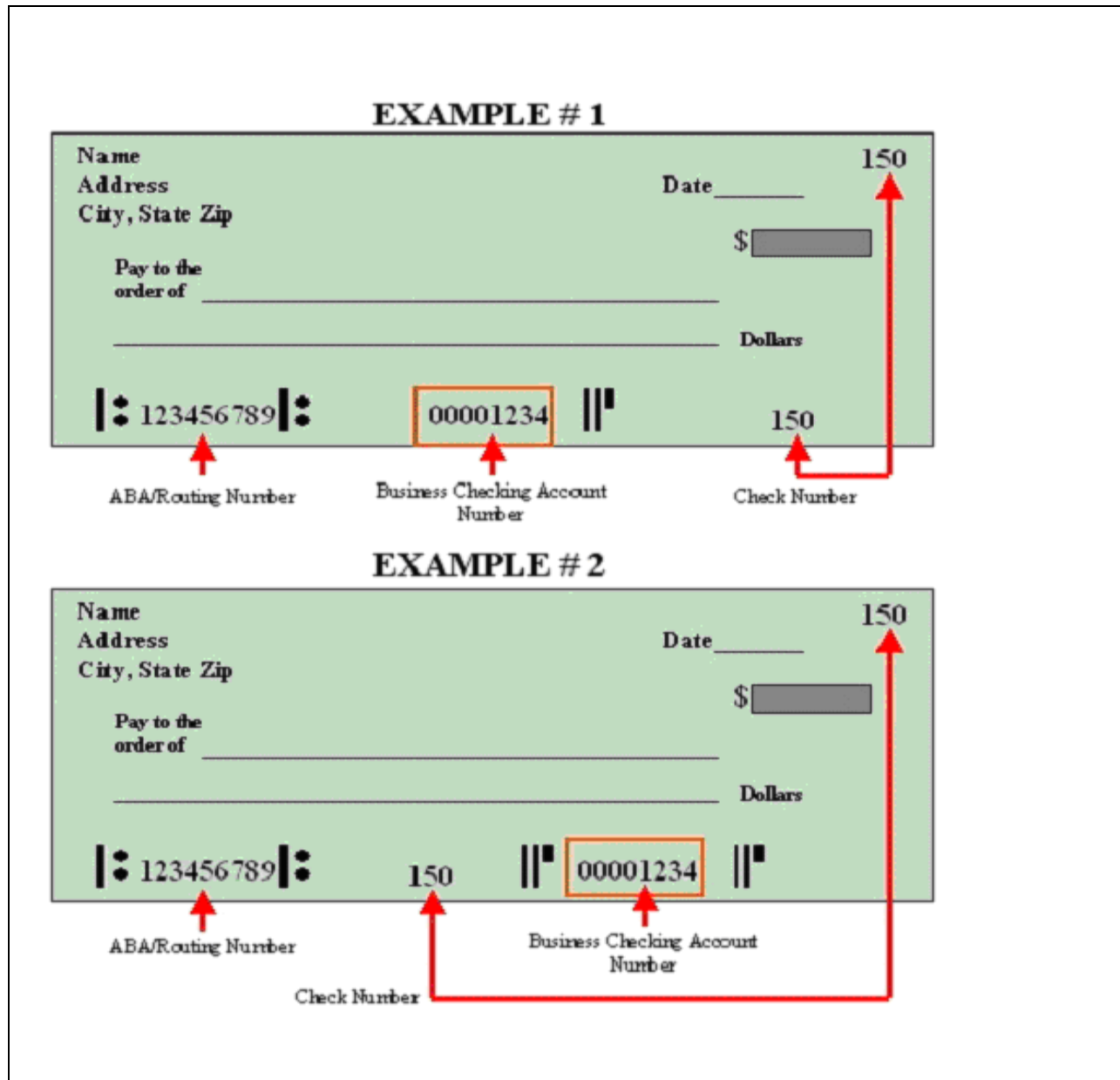
- After changing your password you will be prompted to enter your merchant number to create your Authentication Cookie.
- After entering your merchant number you will automatically proceed to the Reporting Dashboard.

**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.

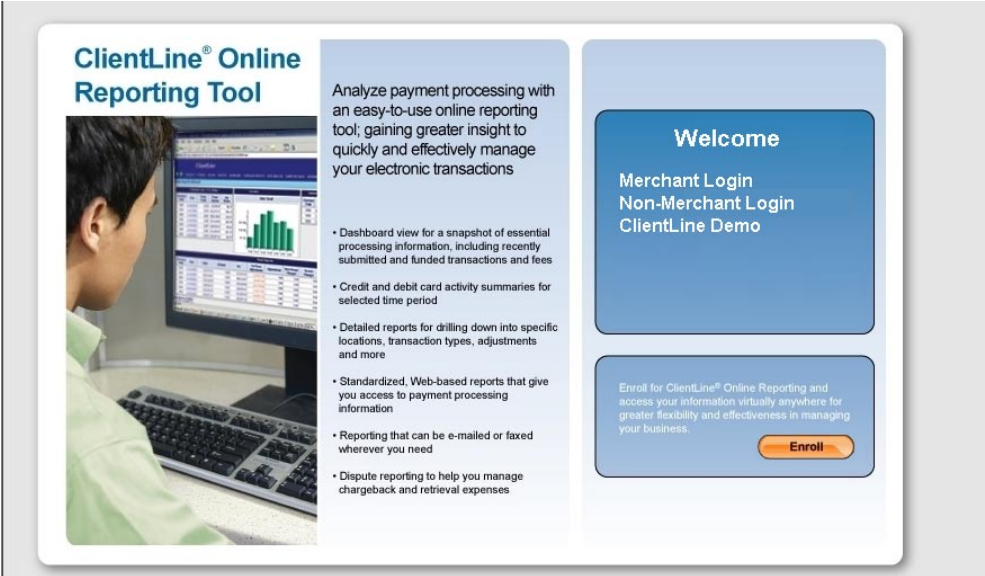
How to Find Your Business Checking Account Number


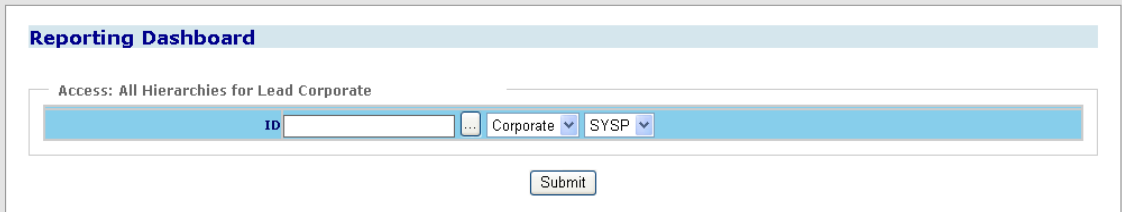
The 2 diagrams below identify where you can find your Business Checking Account Number.



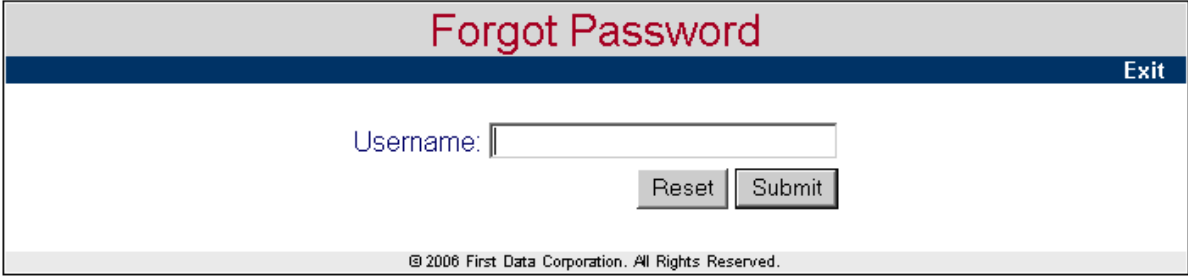
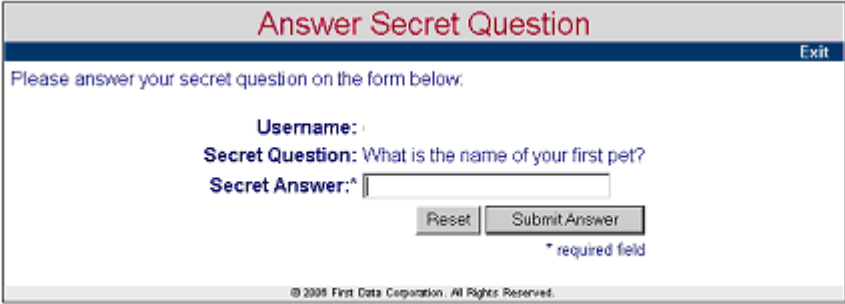
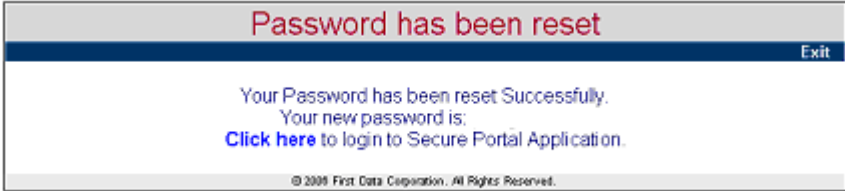
Logging In/ Logging Out

Logging In


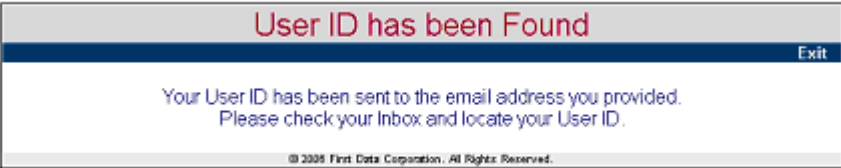
Steps	Action
1	<p>Enter http://www.myclientline.net into your web browser. Result: The ClientLine® homepage will appear.</p> 
2	<p>Select Merchant Login. Result: The Merchant Login box will appear.</p> 

3	<p>Enter your User ID and Password. Click Submit. Result: The following screen will appear.</p> 
4	<p>Select ClientLine Reporting from the Portal Main Menu.</p> <p>If you are a single location user you will proceed directly to the Reporting Dashboard.</p> <p>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.</p> <p>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.</p> <p>Otherwise, Click Submit to access the Reporting Dashboard at the set level.</p> 

Forgot Password

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

Forgot User ID

Steps	Action
1	<p>Click on Forgot User ID. Result: The following screen will appear.</p> 
2	Enter your Email Address in the box provided.
3	<p>Click Submit. Result: The following screen will appear.</p> 
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.



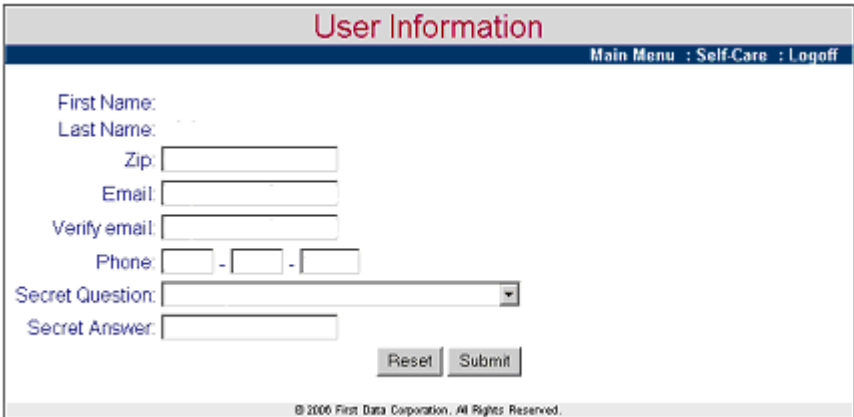
The two options in Self-Care are:


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	<p>Click Self-Care from the Portal Main Menu.</p>  <p>The screenshot shows the 'Portal Main Menu' with a navigation bar containing 'Main Menu : Change Password : Self-Care : Logoff'. The 'Self-Care' link is circled in red. Below the navigation bar, there are two links: 'ClientLine Reporting' and 'ClientLine Reporting Training Page'. At the bottom, it says '© 2006 First Data Corporation. All Rights Reserved.'</p>
2	<p>Result: The Self-Care screen appears.</p>  <p>The screenshot shows the 'Self-Care' screen with a navigation bar containing 'Main Menu : Logoff'. Below the navigation bar, it says 'Please choose from following options:'. There are two links: 'Update user information - Use this option to update your user information' (circled in red) and 'Request Applications - Use this option to request access to other applications'. At the bottom, it says '© 2006 First Data Corporation. All Rights Reserved.'</p> <p>Click Update User Information from the Self-Care screen.</p>
3	<p>Result: The User Information screen appears.</p>  <p>The screenshot shows the 'User Information' screen with a navigation bar containing 'Main Menu : Self-Care : Logoff'. Below the navigation bar, there are several input fields: 'First Name:', 'Last Name:', 'Zip:', 'Email:', 'Verify email:', 'Phone:' (with a hyphenated format), 'Secret Question:' (with a dropdown arrow), and 'Secret Answer:'. At the bottom, there are 'Reset' and 'Submit' buttons. At the very bottom, it says '© 2006 First Data Corporation. All Rights Reserved.'</p>

4	Update the fields below as needed. <ul style="list-style-type: none">• Zip• Email• Verify email• Phone• Secret Question• Secret Answer
5	Click Submit .
6	Result: The following confirmation screen appears. 

Lesson 2: Request eIDS

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

How Do I View:

Steps	Action
1	<p>Click Self-Care from the Portal Main Menu.</p>  <p>The screenshot shows the 'Portal Main Menu' with a navigation bar containing 'Main Menu : Change Password : Self-Care : Logoff'. The 'Self-Care' link is circled in red. Below the navigation bar, there is a 'Username:' field and two links: 'ClientLine Reporting' and 'ClientLine Reporting Training Page'. The footer contains the text '© 2006 First Data Corporation. All Rights Reserved.'</p>
2	<p>Result: The Self-Care screen appears.</p>  <p>The screenshot shows the 'Self-Care' screen with a navigation bar containing 'Main Menu : Logoff'. Below the navigation bar, it says 'Please choose from following options:' followed by two links: 'Update user information - Use this option to update your user information' and 'Request Applications - Use this option to request access to other applications'. The 'Request Applications' link is circled in red. The footer contains the text '© 2006 First Data Corporation. All Rights Reserved.'</p> <p>Click Request Applications from the Self-Care screen.</p>
3	<p>Result: The Request Applications screen appears.</p>  <p>The screenshot shows the 'Request Applications' screen with a navigation bar containing 'Main Menu : Self-Care : Logoff'. Below the navigation bar, it says 'Please select the application resource(s) you would like access to.' followed by two checkboxes: 'eIDS Application' (checked) and 'Request New Location'. Below the checkboxes are 'Reset' and 'Submit' buttons. The footer contains the text '© 2006 First Data Corporation. All Rights Reserved.'</p> <p>Check the eIDS Application box. Click Submit.</p>

4

Result: The Verify Required Attributes screen appears.

Verify Required Attributes

Main Menu : Self-Care : Logoff

Email:
Zip:
Last Name:
First Name:
Merchant ID:

Submit

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.

Reporting Dashboard

Submitted Sales - USD

Currency Code	Date	Trans Count	Trans Amount	Avg Ticket
USD	02/29/2008	37,950	1,806,511.97	47.60
USD	03/01/2008	47,415	2,318,596.79	48.90
USD	03/02/2008	87,527	4,742,483.58	54.18
USD	03/03/2008	61,876	3,418,061.96	55.24
USD	03/04/2008	38,315	1,900,830.95	49.61

Access: All Hierarchies for Lead Corporate

Sales Trend

Date	Trans Amount
2/29	1,806,511.97
3/1	2,318,596.79
3/2	4,742,483.58
3/3	3,418,061.96
3/4	1,900,830.95

Submitted Card Type Summary For 03/04/2008

Currency Code	Card Type	Trans Count	Trans Amount
USD	MC	7,581	365,235.85
USD	VISA	15,981	759,640.30
USD	DSCVR	1,450	67,613.47
USD	AMEX	2,591	136,905.19
USD	JCB	4	206.54
USD	ATM	10,708	571,229.60

Bank Deposits

Currency Code	Date	Net Sales	3rd Party Adjustments	Adjustments	Interchange Charges	Service Charges	Fees	Chargeback / Reversals	Deposit
USD	03/01/2008	2,318,774.47	(208,646.77)	0.00	(29,411.47)	(328.43)	(751.64)	131.17	2,079,767.33
USD	03/02/2008	4,742,483.58	(419,823.15)	89.63	(30,874.62)	(405.50)	(74.96)	0.00	4,291,394.98
USD	03/03/2008	3,417,784.60	(341,903.41)	99.07	(61,345.28)	(778.51)	(953.40)	0.00	3,012,903.07
USD	03/04/2008	1,901,011.65	(204,518.66)	(0.18)	(44,143.36)	(543.10)	(805.23)	(854.40)	1,650,146.72

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	<p>Retrievals and Chargebacks (6 months)</p> <p>Click on 'Open' hyperlink to view case list.</p> <p>Disputes Dashboard Lead Corporate -</p> <table border="1"> <thead> <tr> <th>Retrievals (6months)</th> <th>Open</th> <th>Expired</th> <th>Fulfilled</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Number of Items</td> <td>52</td> <td>37</td> <td>756</td> <td>845</td> </tr> <tr> <td>Percentage of Totals</td> <td>6%</td> <td>4%</td> <td>89%</td> <td>100%</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Chargebacks (6months)</th> <th>Open</th> <th>Closed</th> <th>Reversed</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Number of Items</td> <td>36</td> <td>354</td> <td>50</td> <td>440</td> </tr> <tr> <td>Percentage of Totals</td> <td>8%</td> <td>80%</td> <td>11%</td> <td>100%</td> </tr> </tbody> </table>	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%																																										
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	<p>Chargebacks Debited and Reversed</p> <p>Click on 'Status Date' hyperlink to view case list.</p> <table border="1"> <thead> <tr> <th colspan="4">Chargebacks Debited</th> <th colspan="4">Chargebacks Reversed</th> </tr> <tr> <th>Currency Code</th> <th>Status Date</th> <th>Chargeback Count</th> <th>Chargeback Amount</th> <th>Currency Code</th> <th>Status Date</th> <th>Chargeback Count</th> <th>Chargeback Amount</th> </tr> </thead> <tbody> <tr> <td>USD</td> <td>02/08/2007</td> <td>947</td> <td>251,998.59</td> <td>USD</td> <td>02/08/2007</td> <td>288</td> <td>96,041.10</td> </tr> <tr> <td>USD</td> <td>02/09/2007</td> <td>1083</td> <td>285,259.45</td> <td>USD</td> <td>02/09/2007</td> <td>378</td> <td>103,475.85</td> </tr> <tr> <td>USD</td> <td>02/10/2007</td> <td>841</td> <td>233,185.14</td> <td>USD</td> <td>02/10/2007</td> <td>34</td> <td>12,573.37</td> </tr> <tr> <td>USD</td> <td>02/11/2007</td> <td>785</td> <td>202,288.55</td> <td>USD</td> <td>02/11/2007</td> <td>28</td> <td>7,767.04</td> </tr> <tr> <td>USD</td> <td>02/12/2007</td> <td>550</td> <td>141,941.70</td> <td>USD</td> <td>02/12/2007</td> <td>165</td> <td>66,077.54</td> </tr> <tr> <td>USD</td> <td>02/13/2007</td> <td>156</td> <td>42,382.06</td> <td>USD</td> <td>02/13/2007</td> <td>451</td> <td>124,648.57</td> </tr> <tr> <td>USD</td> <td>02/14/2007</td> <td>491</td> <td>147,710.60</td> <td>USD</td> <td>02/14/2007</td> <td>237</td> <td>56,099.42</td> </tr> </tbody> </table>	Chargebacks Debited				Chargebacks Reversed				Currency Code	Status Date	Chargeback Count	Chargeback Amount	Currency Code	Status Date	Chargeback Count	Chargeback Amount	USD	02/08/2007	947	251,998.59	USD	02/08/2007	288	96,041.10	USD	02/09/2007	1083	285,259.45	USD	02/09/2007	378	103,475.85	USD	02/10/2007	841	233,185.14	USD	02/10/2007	34	12,573.37	USD	02/11/2007	785	202,288.55	USD	02/11/2007	28	7,767.04	USD	02/12/2007	550	141,941.70	USD	02/12/2007	165	66,077.54	USD	02/13/2007	156	42,382.06	USD	02/13/2007	451	124,648.57	USD	02/14/2007	491	147,710.60	USD	02/14/2007	237	56,099.42
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5 **Chargeback History (6 months) cont**

Click on 'Reason Code' to view case list.

Chargeback History (6 Months)									
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	1,648.36	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. Credit Transactions
2. Debit Transactions
3. Fuel Transactions
4. Phone Transactions
5. Terminal Transactions
6. Transaction Summary
7. Monthly Sales History
8. Rejected Transactions

* 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	<div data-bbox="305 667 1425 1056" data-label="Form"> </div> <p data-bbox="305 1087 1433 1150">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.</p> <p data-bbox="305 1155 711 1186">*Enter Date Range (Required)</p> <p data-bbox="305 1190 987 1222">Select Date Type (Submit Date or Transaction Date)</p> <p data-bbox="305 1226 592 1257">Enter Amount Range</p> <p data-bbox="305 1262 943 1293">Enter Cardholder Number / Reference Number</p> <p data-bbox="305 1297 1271 1329">Select Corresponding Option(Cardholder Number or Reference Number)</p> <p data-bbox="305 1333 1360 1396">Select Card Type (All, Visa®, MasterCard®, Diner's Club®, Discover®, American Express®, JCB® or Other)</p> <p data-bbox="305 1400 1052 1432">Select Sort By (Date/Time, Cardholder Number, Amount)</p> <p data-bbox="305 1436 479 1467">Click Submit</p> <p data-bbox="305 1493 1542 1556">*Represents required fields. All other fields are optional based on the information you would like to view.</p>

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

Credit Transaction List													
Lead Corporate -											Submit Dates: 03/02/2008 to 03/04/2008		
Sorted by Date/Time													
Location ID	External Merchant ID	Currency Code	Terminal ID	Batch Number	Submit Date	Card Type	Cardholder Number	Trans Amount	Trans Type	Trans Date	Status	Entry Mode	Autl Cod
		USD	00000	000000047800	03/04/2008	VISA		(43.35)	Refund	03/04/2008	Processed	01	
Record 1 to 1 of 1													
Page 1 of 1													
Grand Total = (43.35)													
<input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Last"/> Go To Page <input type="text" value="1"/> <input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Last"/> Go to Location <input type="text"/> <input type="button" value="Return to Menu"/>													

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

Credit Transaction Detail			
Transaction Detail			
Location ID		External Merchant ID	
Card Type		Cardholder Number	
Expiration Date		Batch Number	
Invoice / Trace ID		Terminal ID	
Submit Date		Transaction Date	
Authorization Date		Transaction Time	
Authorization Amount		Transaction Amount	
		Currency Code	
Authorization Response		Transaction ID	
Authorization Code		Transaction Status	
Entry Mode		Entry Description	
Plan Code		Reclass Code	
Billback Reason			
Address Verification Service			
CVV2 Result			
Health Care Card			
Partial Auth Indicator			
Reference Number			
		<input type="button" value="View Card Issuer Info"/>	<input type="button" value="Addendums"/>

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.



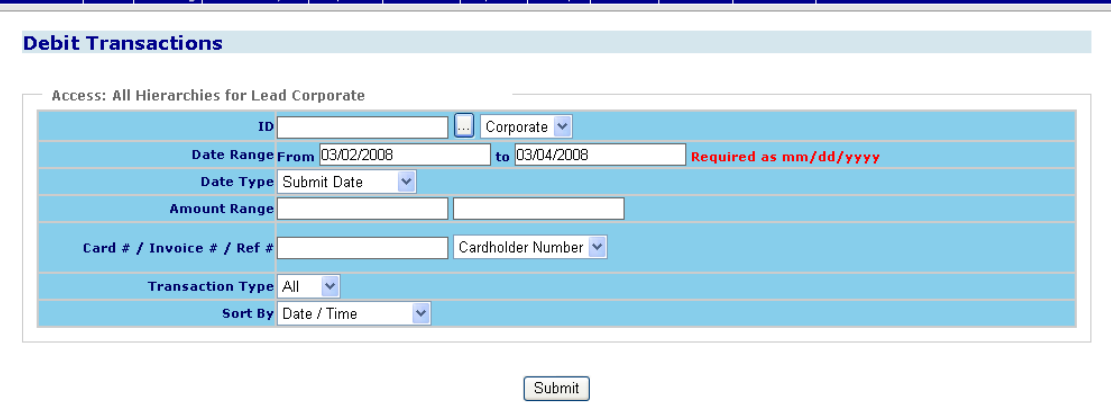
Helpful Hints:

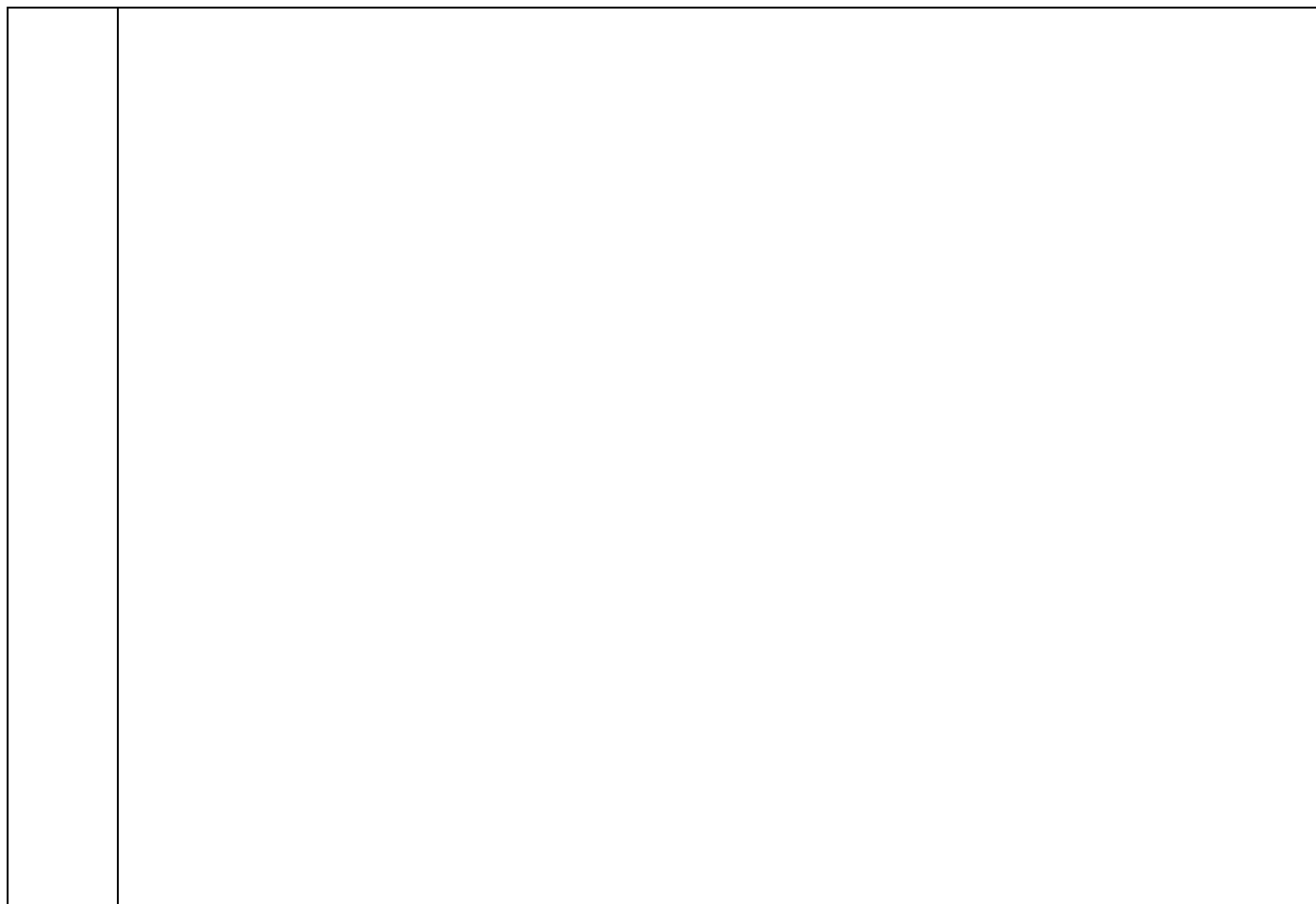
- After your report has run, click on any of the column headings to sort the report differently.
- Click the Green Arrow Back Button to make changes to your report criteria.
- Enter the card number or reference number in the query criteria to easily research a specific transaction.
- Click on Cardholder 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	 <p>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.</p> <p>*Enter Date Range (Required)</p> <p>Select Date Type (Submit Date or Transaction Date)</p> <p>Select Amount Range</p> <p>Enter Cardholder Number / Reference Number</p> <p>Select Corresponding Option (Cardholder Number or Reference Number)</p> <p>Select Transaction Type (All, Debit, EBT)</p> <p>Select Sort By (Date/Time, Cardholder Number, Amount)</p> <p>Click Submit</p> <p>* Represents required fields. All other fields are optional based on the information you would like to view.</p>



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

Debit Transaction List														
Lead Corporate -												Submit Dates: 03/02/2008 to 03/04/2008		
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	Account
		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	1
		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.



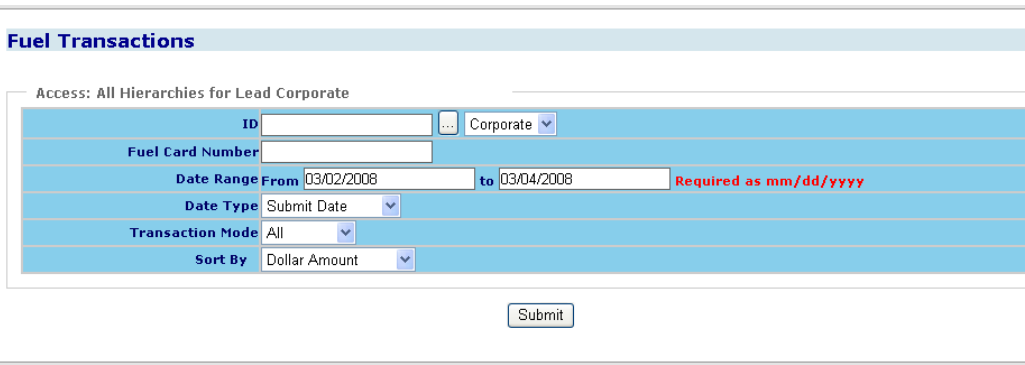
Helpful Hints:

- 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	 <p>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</p> <p>*Represents required fields. All other fields are optional based on the information you would like to view.</p>

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						Grand Total = 91.00				
Page 1 of 1										
<input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Last"/> Go To Page <input type="text" value="1"/>						<input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Last"/> Go to Location <input type="text"/>				

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

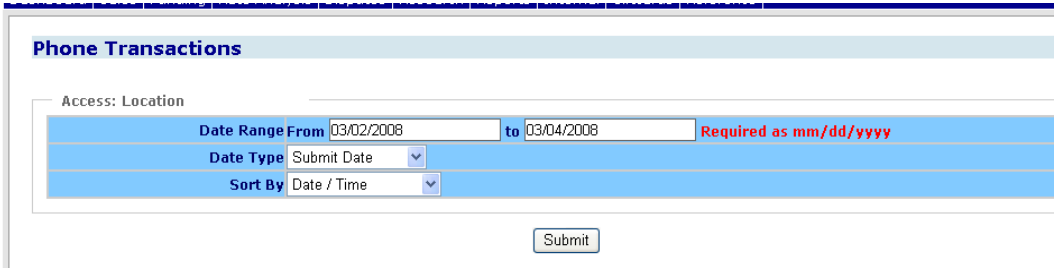
**Helpful Hints:**

- 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	 <p>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.</p> <p>*Select Date Range (Required) Select Date Type (Submit Date, Transaction Date) Select Sort By (Dollar Amount, Date/Time, Cardholder Number) Click Submit</p> <p>*Represents required fields. All other fields are optional based on the information you would like to view.</p>

4 **Result:** The Phone Transaction List appears.

Phone Transaction List												
Location -											Submit Date: 03/02/21	
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	Sts
		USD		03/04/2008	PNET PHONE		0.00	Sale	03/04/2008	0.00	(0.0800)	Proce
Record 1 to 1 of 1						Grand Total = 0.00						
Page 1 of 1												
<input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Last"/> Go To Page <input type="text" value="1"/>												

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

Phone Transaction Detail			
Transaction Detail			
Location ID		External Merchant ID	
Card Type	PNET PHONE	Cardholder Number	
Expiration Date	08/09	Sic Code	
Invoice / Trace ID		Terminal ID	
Submit Date	3/4/2008	Transaction Date	3/4/2008
		Transaction Time	05:07 PM
Authorization Amount		Transaction Amount	
Tip Amount		Transaction Fee	
Discount Amount		Currency Code	USD
Authorization Response		Transaction ID	
Authorization Code		Transaction Status	Processed
Entry Mode		Entry Description	E - Electronic
Plan Code			
Address Verification Service			
CVC2 Result			
Reference Number		<input type="button" value="View Card Issuer Info"/>	

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	<div data-bbox="321 674 1357 953"> <p>Terminal Transactions</p> <p>Access: All Hierarchies for Lead Corporate</p> <p>ID <input type="text"/> ... Location <input type="text"/></p> <p>Submit Date Range From <input type="text" value="03/02/2008"/> to <input type="text" value="03/04/2008"/> Required as mm/dd/yyyy</p> <p>Terminal ID <input type="text"/> Required</p> <p>Access limited to the Location level</p> <p><input type="button" value="Submit"/></p> </div> <p>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.</p> <p>*Select Submit Date Range (Required)</p> <p>*Enter Terminal ID (Required)</p> <p>Click Submit</p>																																																																																																																																																																									
4	<p>Result: The Terminal Transactions List Report appears.</p> <div data-bbox="321 1255 1357 1619"> <p>Terminal Transaction List</p> <p>Location -</p> <p>Sorted by Date/Time</p> <p>Submit Dates: 03/02/21</p> <table border="1"> <thead> <tr> <th>Location ID</th> <th>External Merchant ID</th> <th>Currency Code</th> <th>Terminal ID</th> <th>Submit Date</th> <th>Card Type</th> <th>Cardholder Number</th> <th>Trans Amount</th> <th>Trans Type</th> <th>Trans Date</th> <th>Discount Amount</th> <th>Trans Fee</th> <th>Sta</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>USD</td> <td></td> <td>03/02/2008</td> <td>VISA</td> <td></td> <td>6.42</td> <td>Sale</td> <td>03/01/2008</td> <td>(0.33)</td> <td>(0.0100)</td> <td>Proce</td> </tr> <tr> <td></td> <td></td> <td>USD</td> <td></td> <td>03/02/2008</td> <td>MC Declines</td> <td></td> <td>0.00</td> <td>Sale</td> <td>03/01/2008</td> <td>0.00</td> <td>(0.0100)</td> <td>Reje</td> </tr> <tr> <td></td> <td></td> <td>USD</td> <td></td> <td>03/02/2008</td> <td>EBT</td> <td></td> <td>4.64</td> <td>Recharge</td> <td>03/02/2008</td> <td>0.00</td> <td>(0.0100)</td> <td>Reje</td> </tr> <tr> <td></td> <td></td> <td>USD</td> <td></td> <td>03/03/2008</td> <td>VISA</td> <td></td> <td>10.50</td> <td>Sale</td> <td>03/02/2008</td> <td>(0.29)</td> <td>(0.0100)</td> <td>Proce</td> </tr> <tr> <td></td> <td></td> <td>USD</td> <td></td> <td>03/02/2008</td> <td>EBT</td> <td></td> <td>0.00</td> <td>Fs pur</td> <td>03/02/2008</td> <td>0.00</td> <td>(0.0100)</td> <td>Reje</td> </tr> <tr> <td></td> <td></td> <td>USD</td> <td></td> <td>03/02/2008</td> <td>EBT</td> <td></td> <td>0.00</td> <td>Bal inq</td> <td>03/02/2008</td> <td>0.00</td> <td>(0.0100)</td> <td>Reje</td> </tr> <tr> <td></td> <td></td> <td>USD</td> <td></td> <td>03/02/2008</td> <td>EBT</td> <td></td> <td>7.19</td> <td>Recharge</td> <td>03/02/2008</td> <td>0.00</td> <td>(0.0100)</td> <td>Reje</td> </tr> <tr> <td></td> <td></td> <td>USD</td> <td></td> <td>03/03/2008</td> <td>VISA</td> <td></td> <td>5.53</td> <td>Sale</td> <td>03/02/2008</td> <td>(0.22)</td> <td>(0.0100)</td> <td>Proce</td> </tr> <tr> <td></td> <td></td> <td>USD</td> <td></td> <td>03/03/2008</td> <td>VISA</td> <td></td> <td>29.67</td> <td>Sale</td> <td>03/02/2008</td> <td>(0.56)</td> <td>(0.0100)</td> <td>Proce</td> </tr> <tr> <td></td> <td></td> <td>USD</td> <td></td> <td>03/03/2008</td> <td>MC</td> <td></td> <td>25.00</td> <td>Sale</td> <td>03/02/2008</td> <td>(0.38)</td> <td>(0.0100)</td> <td>Proce</td> </tr> <tr> <td></td> <td></td> <td>USD</td> <td></td> <td>03/03/2008</td> <td>VISA</td> <td></td> <td>20.00</td> <td>Sale</td> <td>03/02/2008</td> <td>(0.34)</td> <td>(0.0100)</td> <td>Proce</td> </tr> <tr> <td></td> <td></td> <td>USD</td> <td></td> <td>03/03/2008</td> <td>EBT</td> <td></td> <td>6.56</td> <td>Fs pur</td> <td>03/03/2008</td> <td>0.00</td> <td>(0.0100)</td> <td>Reje</td> </tr> </tbody> </table> </div>	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	Sta			USD		03/02/2008	VISA		6.42	Sale	03/01/2008	(0.33)	(0.0100)	Proce			USD		03/02/2008	MC Declines		0.00	Sale	03/01/2008	0.00	(0.0100)	Reje			USD		03/02/2008	EBT		4.64	Recharge	03/02/2008	0.00	(0.0100)	Reje			USD		03/03/2008	VISA		10.50	Sale	03/02/2008	(0.29)	(0.0100)	Proce			USD		03/02/2008	EBT		0.00	Fs pur	03/02/2008	0.00	(0.0100)	Reje			USD		03/02/2008	EBT		0.00	Bal inq	03/02/2008	0.00	(0.0100)	Reje			USD		03/02/2008	EBT		7.19	Recharge	03/02/2008	0.00	(0.0100)	Reje			USD		03/03/2008	VISA		5.53	Sale	03/02/2008	(0.22)	(0.0100)	Proce			USD		03/03/2008	VISA		29.67	Sale	03/02/2008	(0.56)	(0.0100)	Proce			USD		03/03/2008	MC		25.00	Sale	03/02/2008	(0.38)	(0.0100)	Proce			USD		03/03/2008	VISA		20.00	Sale	03/02/2008	(0.34)	(0.0100)	Proce			USD		03/03/2008	EBT		6.56	Fs pur	03/03/2008	0.00	(0.0100)	Reje
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	Sta																																																																																																																																																														
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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

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.

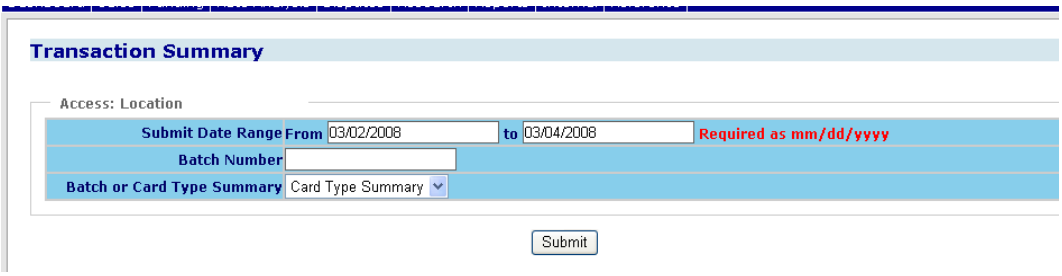
1. Card Type Summary
2. Batch Summary

* 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	 <p>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.</p> <p>*Enter Submit Date Range (Required)</p> <p>Enter Batch Number</p> <p>Select Card Type Summary</p> <p>Click Submit</p> <p>*Represents required fields. All other fields are optional based on the information you would like to view.</p>

4

Result: The Card Type Summary Totals Report appears.

Card Type Summary Totals													03/
Location -													
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	
Record 1 to 6 of 6													
Page 1 of 1													
<input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Last"/> <input type="text" value="Go To Page"/> <input type="text" value="1"/>													

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	<div style="border: 1px solid #ccc; padding: 10px; margin-bottom: 10px;"> <p>Transaction Summary</p> <p>Access: Location</p> <p>Submit Date Range From 03/02/2008 to 03/04/2008 Required as mm/dd/yyyy</p> <p>Batch Number <input type="text"/></p> <p>Batch or Card Type Summary Batch Summary ▼</p> <p style="text-align: center;"><input type="button" value="Submit"/></p> </div> <p>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.</p> <p>*Enter Submit Date Range (Required)</p> <p>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.</p> <p>Select Batch Summary</p> <p>Click Submit</p> <p>*Represents required fields. All other fields are optional based on the information you would like to view.</p>																																																																																				
4	<p>Result: The Batch Summary Totals Report appears.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-bottom: 10px;"> <p>Batch Summary Totals</p> <p>Location - 67393800362 03/02/2008 to 03/04/2008</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Currency Code</th> <th>Location ID</th> <th>Submit Date</th> <th>Batch Number</th> <th>Sales Count</th> <th>Sales Amount</th> <th>Refund Count</th> <th>Refund Amount</th> <th>Net Submitted Count</th> <th>Net Submitted Amount</th> <th>Reject Count</th> <th>Reject Amount</th> <th>Net Processed Count</th> <th>Net Processed Amount</th> </tr> </thead> <tbody> <tr> <td>USD</td> <td></td> <td>03/04/2008</td> <td></td> <td>141</td> <td>4,416.66</td> <td>0</td> <td>0.00</td> <td>141</td> <td>4,416.66</td> <td>0</td> <td>0.00</td> <td>141</td> <td>4,416.66</td> </tr> <tr> <td colspan="4">Subtotal for Currency Code</td> <td>141</td> <td>4,416.66</td> <td>0</td> <td>0.00</td> <td>141</td> <td>4,416.66</td> <td>0</td> <td>0.00</td> <td>141</td> <td>4,416.66</td> </tr> <tr> <td colspan="14">Page Totals</td> </tr> <tr> <td>USD</td> <td></td> <td></td> <td></td> <td>141</td> <td>4,416.66</td> <td>0</td> <td>0.00</td> <td>141</td> <td>4,416.66</td> <td>0</td> <td>0.00</td> <td>141</td> <td>4,416.66</td> </tr> <tr> <td colspan="4">Grand Total</td> <td>423</td> <td>13,108.95</td> <td>0</td> <td>0.00</td> <td>423</td> <td>13,108.95</td> <td>0</td> <td>0.00</td> <td>423</td> <td>13,108.95</td> </tr> </tbody> </table> <p>Record 1 to 1 of 1 Page 1 of 1</p> <p style="text-align: center;"> <input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Last"/> <input type="text" value="Go To Page"/> <input type="text" value="1"/> </p> </div>	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	Net Processed Amount	USD		03/04/2008		141	4,416.66	0	0.00	141	4,416.66	0	0.00	141	4,416.66	Subtotal for Currency Code				141	4,416.66	0	0.00	141	4,416.66	0	0.00	141	4,416.66	Page Totals														USD				141	4,416.66	0	0.00	141	4,416.66	0	0.00	141	4,416.66	Grand Total				423	13,108.95	0	0.00	423	13,108.95	0	0.00	423	13,108.95
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	Net Processed Amount																																																																								
USD		03/04/2008		141	4,416.66	0	0.00	141	4,416.66	0	0.00	141	4,416.66																																																																								
Subtotal for Currency Code				141	4,416.66	0	0.00	141	4,416.66	0	0.00	141	4,416.66																																																																								
Page Totals																																																																																					
USD				141	4,416.66	0	0.00	141	4,416.66	0	0.00	141	4,416.66																																																																								
Grand Total				423	13,108.95	0	0.00	423	13,108.95	0	0.00	423	13,108.95																																																																								

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

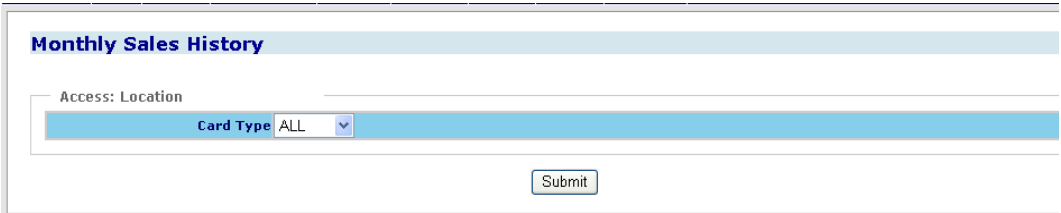
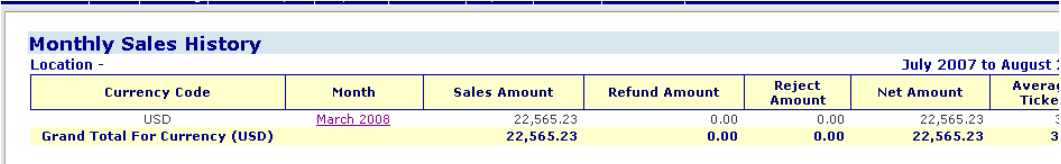
**Helpful Hints:**

- 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	 <p>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</p>																					
4	<p>Result: The Monthly Sales History Report appears.</p>  <table border="1"> <thead> <tr> <th>Currency Code</th> <th>Month</th> <th>Sales Amount</th> <th>Refund Amount</th> <th>Reject Amount</th> <th>Net Amount</th> <th>Average Ticket</th> </tr> </thead> <tbody> <tr> <td>USD</td> <td>March 2008</td> <td>22,565.23</td> <td>0.00</td> <td>0.00</td> <td>22,565.23</td> <td>3</td> </tr> <tr> <td colspan="2">Grand Total For Currency (USD)</td> <td>22,565.23</td> <td>0.00</td> <td>0.00</td> <td>22,565.23</td> <td>3</td> </tr> </tbody> </table>	Currency Code	Month	Sales Amount	Refund Amount	Reject Amount	Net Amount	Average Ticket	USD	March 2008	22,565.23	0.00	0.00	22,565.23	3	Grand Total For Currency (USD)		22,565.23	0.00	0.00	22,565.23	3
Currency Code	Month	Sales Amount	Refund Amount	Reject Amount	Net Amount	Average Ticket																
USD	March 2008	22,565.23	0.00	0.00	22,565.23	3																
Grand Total For Currency (USD)		22,565.23	0.00	0.00	22,565.23	3																

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



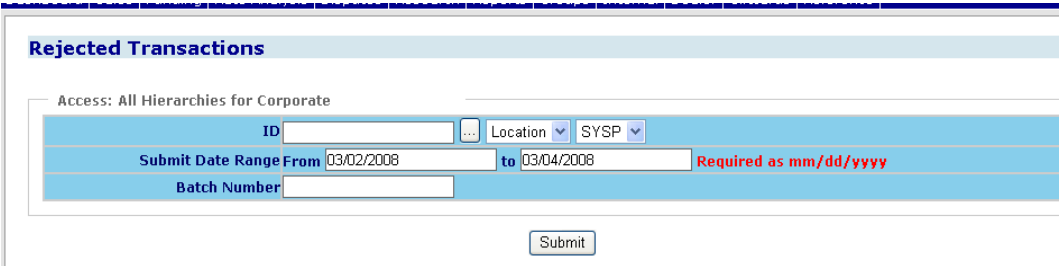
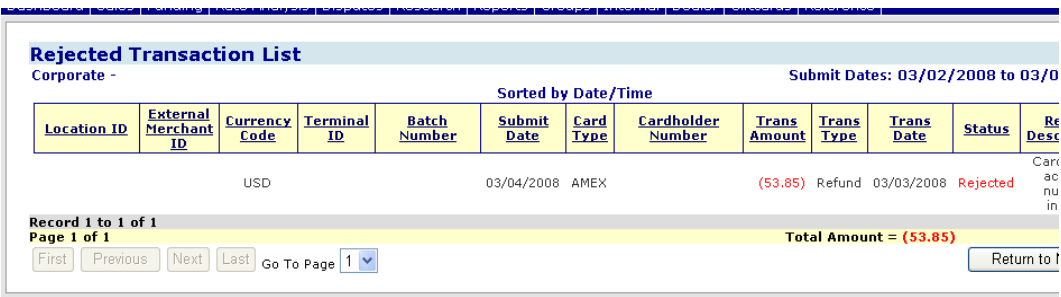
Helpful Hints:

- 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	 <p>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</p>
4	<p>Result: The Rejected Transaction List Report appears.</p> 

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. Bank Deposits
2. All Activity Summary
3. WithHeld Funds
4. Monthly Fee and Service Charge History
5. Monthly Statement

* 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.

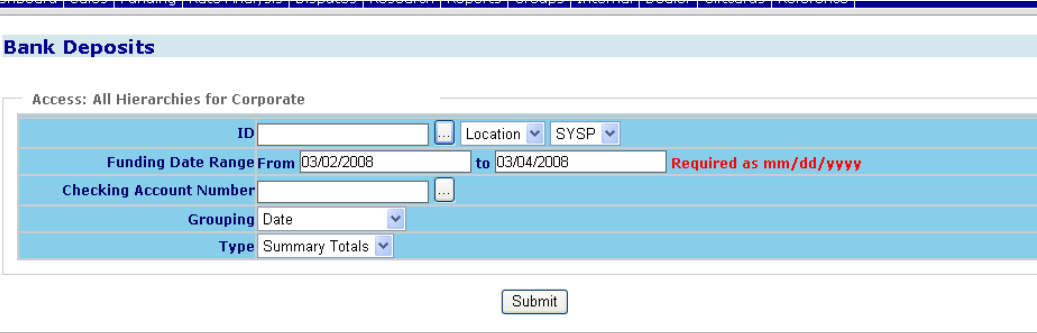
There are 2 separate bank deposit reports to assist with your reconciliation needs.

1. Summary Totals
2. Expanded Detail

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	 <p>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</p> <p>*Enter Funding Date Range (Required)</p> <p>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.</p> <ul style="list-style-type: none"> • Choose Search Field DBA Name or Location/State) • Select Search Data (Enter DBA Name or Select State) <p>Select Grouping (Date or Checking Account)</p> <ul style="list-style-type: none"> • Choose Date to view Summary Totals by date. • Choose Checking Account to view Summary Totals by your checking account number(s). <p>Select Type Summary Totals</p> <p>Click Submit</p> <p>*Represents required fields. All other fields are optional based on the information you would like to view.</p>

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 03/04/2008

Currency Code	Date	Net Sales	3rd Party Adjustments	Adjustments	Interchange Charges	Service Charges	Fees	Chargeback / Reversals	Deposits
USD	03/02/2008	1,729,021.78	(342,493.17)	174.92	(326,398.29)	(22,314.21)	(5,757.36)	0.00	1,032,211.08
USD	03/03/2008	1,112,197.55	(238,827.42)	0.00	0.00	0.00	0.00	0.00	873,370.13
USD	03/04/2008	736,182.49	(149,331.81)	117.76	0.00	0.00	0.00	(804.37)	586,964.37
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)	2,491,766.63

Record 1 to 3 of 3

Page 1 of 1

Go To Page

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



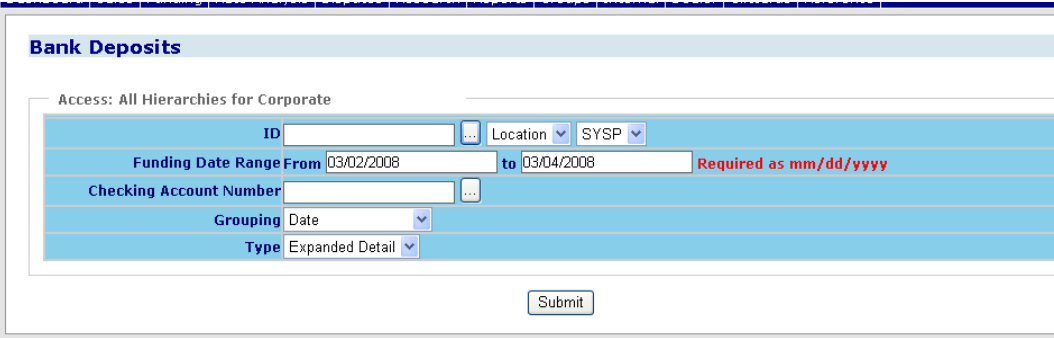
Helpful Hints:

- 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	 <p>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.</p> <p>*Enter Funding Date Range (Required)</p> <p>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.</p> <ul style="list-style-type: none"> • Choose Search Field (DBA Name or Location/State) • Select Search Data (Enter DBA Name or Select State) <p>Select Grouping (Date or Checking Account)</p> <ul style="list-style-type: none"> • Choose Date to view Expanded Detail by date. • Choose Checking Account to view Expanded Detail by your checking account number(s). <p>Select Type Expanded Detail</p> <p>Click Submit</p> <p><i>*Represents required fields. All other fields are optional based on the information you would like to view.</i></p>

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)

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	<div data-bbox="305 699 1360 961" data-label="Form"> </div> <p data-bbox="305 999 1490 1098">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.</p> <p data-bbox="305 1100 824 1136">*Enter Funded Date Range (Required)</p> <p data-bbox="305 1167 1523 1234">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.</p> <ul data-bbox="354 1236 1110 1304" style="list-style-type: none"> • Choose Search Field (DBA Name or Location/State) • Select Search Data (Enter DBA Name or Select State) <p data-bbox="305 1339 477 1375">Click Submit</p> <p data-bbox="305 1409 1539 1476">*Represents required fields. All other fields are optional based on the information you would like to view.</p>

4 **Result:** The All Activity Summary Report appears.

All Activity Summary									
Corporate -					Funded Date Range: 03/02/2008 to 03/04/2008				
Bank Deposit Summary									
Currency Code	Date	Net Sales	3rd Party Adjustments	Adjustments	Interchange Charges	Service Charges	Fees	Chargeback / Reversals	Deposits
USD	03/02/2008	1,729,021.78	(342,493.17)	174.92	(326,398.29)	(22,314.21)	(5,757.36)	0.00	1,032,230.00
USD	03/03/2008	1,112,197.55	(238,827.42)	0.00	0.00	0.00	0.00	0.00	873,370.00
USD	03/04/2008	736,182.49	(149,331.81)	117.76	0.00	0.00	0.00	(804.37)	586,166.00
USD Total Amount Funded For Date Range									2,491,766.00
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	(326,398.29)					
USD	03/02/2008-03/04/2008		Service charges	(22,314.21)					
USD	03/02/2008-03/04/2008		Fees	(5,757.36)					
USD	03/02/2008-03/04/2008		CHARGEBACKS	(804.37)					
USD	03/02/2008-03/04/2008		CHGBCK REVERSALS	5					
Total for USD				(354,981.00)					
Grand Total				(354,981.00)					

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



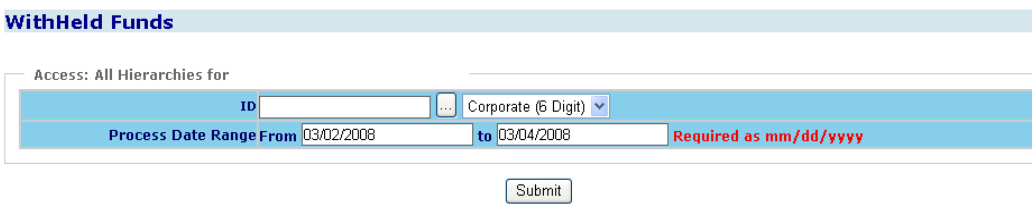
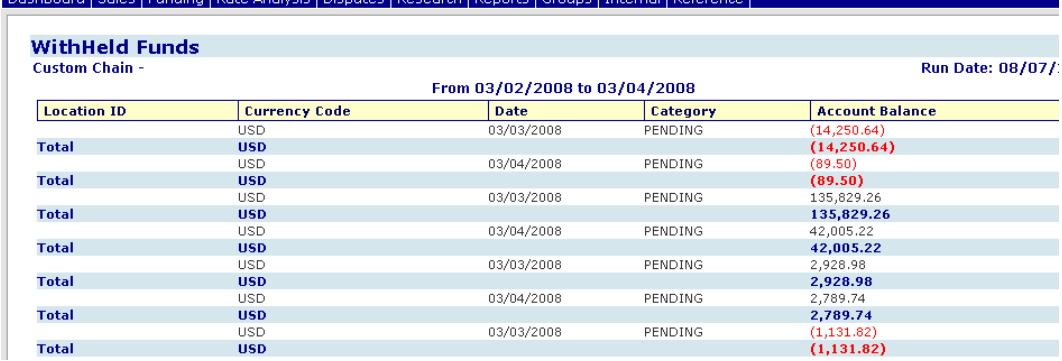
Helpful Hints:

- 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	 <p>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</p>																																																																											
4	<p>Result: The WithHeld Funds Report appears.</p>  <table border="1"> <thead> <tr> <th>Location ID</th> <th>Currency Code</th> <th>Date</th> <th>Category</th> <th>Account Balance</th> </tr> </thead> <tbody> <tr> <td></td> <td>USD</td> <td>03/03/2008</td> <td>PENDING</td> <td>(14,250.64)</td> </tr> <tr> <td>Total</td> <td>USD</td> <td></td> <td></td> <td>(14,250.64)</td> </tr> <tr> <td></td> <td>USD</td> <td>03/04/2008</td> <td>PENDING</td> <td>(89.50)</td> </tr> <tr> <td>Total</td> <td>USD</td> <td></td> <td></td> <td>(89.50)</td> </tr> <tr> <td></td> <td>USD</td> <td>03/03/2008</td> <td>PENDING</td> <td>135,829.26</td> </tr> <tr> <td>Total</td> <td>USD</td> <td></td> <td></td> <td>135,829.26</td> </tr> <tr> <td></td> <td>USD</td> <td>03/04/2008</td> <td>PENDING</td> <td>42,005.22</td> </tr> <tr> <td>Total</td> <td>USD</td> <td></td> <td></td> <td>42,005.22</td> </tr> <tr> <td></td> <td>USD</td> <td>03/03/2008</td> <td>PENDING</td> <td>2,928.98</td> </tr> <tr> <td>Total</td> <td>USD</td> <td></td> <td></td> <td>2,928.98</td> </tr> <tr> <td></td> <td>USD</td> <td>03/04/2008</td> <td>PENDING</td> <td>2,789.74</td> </tr> <tr> <td>Total</td> <td>USD</td> <td></td> <td></td> <td>2,789.74</td> </tr> <tr> <td></td> <td>USD</td> <td>03/03/2008</td> <td>PENDING</td> <td>(1,131.82)</td> </tr> <tr> <td>Total</td> <td>USD</td> <td></td> <td></td> <td>(1,131.82)</td> </tr> </tbody> </table>	Location ID	Currency Code	Date	Category	Account Balance		USD	03/03/2008	PENDING	(14,250.64)	Total	USD			(14,250.64)		USD	03/04/2008	PENDING	(89.50)	Total	USD			(89.50)		USD	03/03/2008	PENDING	135,829.26	Total	USD			135,829.26		USD	03/04/2008	PENDING	42,005.22	Total	USD			42,005.22		USD	03/03/2008	PENDING	2,928.98	Total	USD			2,928.98		USD	03/04/2008	PENDING	2,789.74	Total	USD			2,789.74		USD	03/03/2008	PENDING	(1,131.82)	Total	USD			(1,131.82)
Location ID	Currency Code	Date	Category	Account Balance																																																																								
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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

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




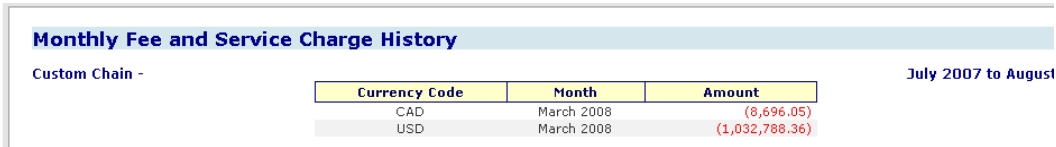
Helpful Hints:

- 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	 <p>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</p>									
4	<p>Result: The Monthly Fee and Service Charge History Report appears.</p>  <table border="1"> <thead> <tr> <th>Currency Code</th> <th>Month</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>CAD</td> <td>March 2008</td> <td>(8,696.05)</td> </tr> <tr> <td>USD</td> <td>March 2008</td> <td>(1,032,788.36)</td> </tr> </tbody> </table>	Currency Code	Month	Amount	CAD	March 2008	(8,696.05)	USD	March 2008	(1,032,788.36)
Currency Code	Month	Amount								
CAD	March 2008	(8,696.05)								
USD	March 2008	(1,032,788.36)								

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



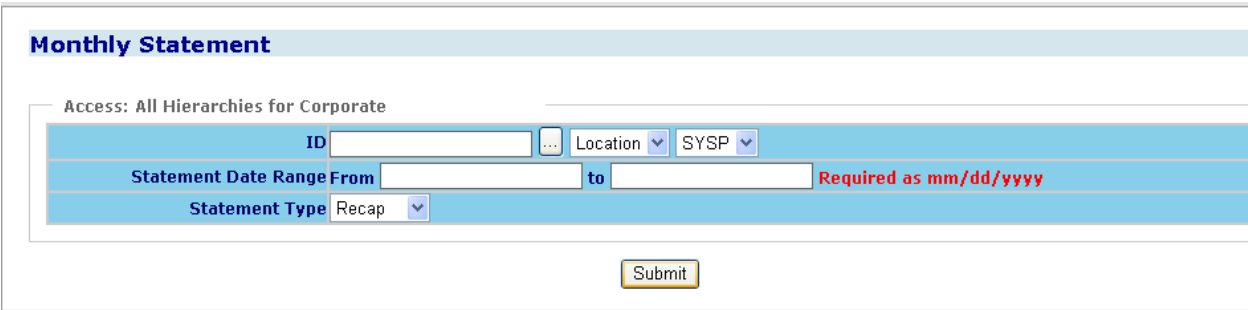
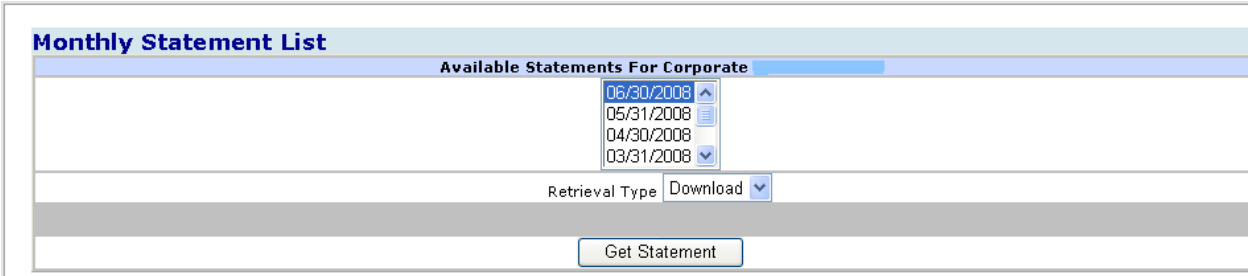
Helpful Hints:

- 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	 <p>*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)</p> <ul style="list-style-type: none"> • 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. <p>Click Submit</p>
4	<p>Click on the month you wish to view. Click Get Statement.</p> 

5 **Result:** The Monthly Statement appears.

MERCHANT CARD PROCESSING STATEMENT **CORPORATE RECAP**

Page 1 of 6 **THIS IS NOT A BILL**

Statement Period	07/01/08 - 07/31/08
Merchant Number	
Locations Included	3
Customer Service	

□

CORPORATE SUMMARY An overview of activity for the statement period.

Page	5	Total Amount Submitted	0.00
		Third Party Transactions	0.00
		Adjustments	0.00
		Interchange Charges	\$413.24
		Service Charges	0.00
		Fees	-\$2,623.00
		Chargebacks/Reversals	-\$22,202.43
		Total Amount Processed	-\$24,412.19

All amounts shown are in U.S. funds.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT



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:

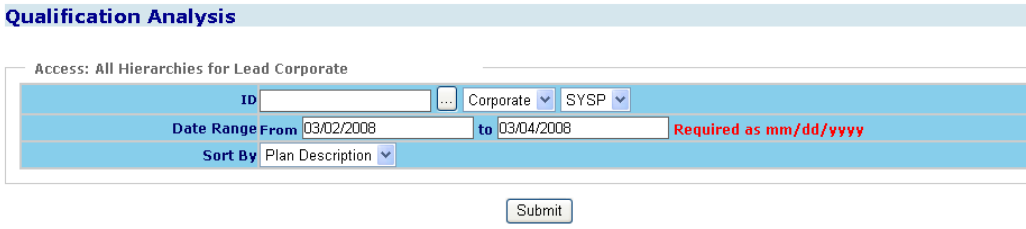
1. Qualification Analysis
2. Qualification Expense
3. Billbacks

* 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	 <p>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</p>

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 Percent Count
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	<div data-bbox="305 699 1357 989"> </div> <p data-bbox="305 1024 1432 1224"> 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 </p>																																																																																																																					
4	<p data-bbox="305 1262 971 1293">Result: The Qualification Expense Report appears.</p> <div data-bbox="305 1329 1357 1734"> <table border="1" data-bbox="337 1392 1357 1734"> <thead> <tr> <th>Currency Code</th> <th>Card Type</th> <th>Description</th> <th>Trans Count</th> <th>Trans Amount</th> <th>Interchange</th> <th>Rate</th> <th>Sales Percent by Amount</th> <th>Sales Percent</th> </tr> </thead> <tbody> <tr> <td>USD</td> <td>MC</td> <td>M003-Mc-domestic standard</td> <td>11</td> <td>1,178.47</td> <td>(32.84)</td> <td>2.95% + .10</td> <td>0.02%</td> <td>C</td> </tr> <tr> <td>USD</td> <td>MC</td> <td>M005-Mc-foreign electronic plus</td> <td>1,563</td> <td>100,104.07</td> <td>(1,611.67)</td> <td>1.61% + .00</td> <td>1.74%</td> <td>1</td> </tr> <tr> <td>USD</td> <td>MC</td> <td>M006-Mc-foreign standard plus</td> <td>41</td> <td>2,207.08</td> <td>(51.13)</td> <td>2.14% + .10</td> <td>0.04%</td> <td>C</td> </tr> <tr> <td>USD</td> <td>MC</td> <td>M009-Mc-domestic merit iii</td> <td>6,802</td> <td>413,840.42</td> <td>(7,218.85)</td> <td>1.58% + .10</td> <td>7.18%</td> <td>E</td> </tr> <tr> <td>USD</td> <td>MC</td> <td>M011-Mc-domestic merit i</td> <td>3</td> <td>117.10</td> <td>(2.49)</td> <td>1.89% + .10</td> <td>0.00%</td> <td>C</td> </tr> <tr> <td>USD</td> <td>MC</td> <td>M081-Mc-key entered</td> <td>111</td> <td>6,216.61</td> <td>(128.39)</td> <td>1.89% + .10</td> <td>0.11%</td> <td>C</td> </tr> <tr> <td>USD</td> <td>MC</td> <td>M084-Mc-consumer credit refund 2</td> <td>46</td> <td>(2,573.76)</td> <td>53.79</td> <td>2.09% + .00</td> <td>0.04%</td> <td>C</td> </tr> <tr> <td>USD</td> <td>MC</td> <td>M089-Mc-merit 1 electronic commerce</td> <td>735</td> <td>64,970.64</td> <td>(1,301.44)</td> <td>1.89% + .10</td> <td>1.13%</td> <td>C</td> </tr> <tr> <td>USD</td> <td>MC</td> <td>M092-Mc-foreign electronic plus (u.s.) - diners</td> <td>17</td> <td>1,272.67</td> <td>(20.49)</td> <td>1.61% + .00</td> <td>0.02%</td> <td>C</td> </tr> <tr> <td>USD</td> <td>MC</td> <td>M094-Mc-world mc standard</td> <td>2</td> <td>413.68</td> <td>(12.40)</td> <td>2.95% + .10</td> <td>0.01%</td> <td>C</td> </tr> <tr> <td>USD</td> <td>MC</td> <td>M095-Mc-world mc merit 1</td> <td>357</td> <td>37,367.67</td> <td>(801.73)</td> <td>2.05% + .10</td> <td>0.65%</td> <td>C</td> </tr> <tr> <td>USD</td> <td>MC</td> <td>M096-Mc-world mc key entered</td> <td>66</td> <td>3,862.74</td> <td>(85.79)</td> <td>2.05% + .10</td> <td>0.07%</td> <td>C</td> </tr> </tbody> </table> </div>	Currency Code	Card Type	Description	Trans Count	Trans Amount	Interchange	Rate	Sales Percent by Amount	Sales Percent	USD	MC	M003-Mc-domestic standard	11	1,178.47	(32.84)	2.95% + .10	0.02%	C	USD	MC	M005-Mc-foreign electronic plus	1,563	100,104.07	(1,611.67)	1.61% + .00	1.74%	1	USD	MC	M006-Mc-foreign standard plus	41	2,207.08	(51.13)	2.14% + .10	0.04%	C	USD	MC	M009-Mc-domestic merit iii	6,802	413,840.42	(7,218.85)	1.58% + .10	7.18%	E	USD	MC	M011-Mc-domestic merit i	3	117.10	(2.49)	1.89% + .10	0.00%	C	USD	MC	M081-Mc-key entered	111	6,216.61	(128.39)	1.89% + .10	0.11%	C	USD	MC	M084-Mc-consumer credit refund 2	46	(2,573.76)	53.79	2.09% + .00	0.04%	C	USD	MC	M089-Mc-merit 1 electronic commerce	735	64,970.64	(1,301.44)	1.89% + .10	1.13%	C	USD	MC	M092-Mc-foreign electronic plus (u.s.) - diners	17	1,272.67	(20.49)	1.61% + .00	0.02%	C	USD	MC	M094-Mc-world mc standard	2	413.68	(12.40)	2.95% + .10	0.01%	C	USD	MC	M095-Mc-world mc merit 1	357	37,367.67	(801.73)	2.05% + .10	0.65%	C	USD	MC	M096-Mc-world mc key entered	66	3,862.74	(85.79)	2.05% + .10	0.07%	C
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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 - 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	<div data-bbox="326 722 1544 1003"> <p>Billbacks</p> <p>Access: All Hierarchies for Corporate</p> <p>ID <input type="text"/> ... Location <input type="text"/> SYSP <input type="text"/></p> <p>Date Range From <input type="text" value="06/01/2008"/> to <input type="text" value="06/03/2008"/> Required as mm/dd/yyyy</p> <p>Sort By <input type="text" value="Billback Code"/></p> <p><input type="button" value="Submit"/></p> </div> <p>Enter ID and select corresponding level *Enter Date Range (Required) Select Sort By (Billback Code or Dollar Amount)</p>																									
4	<p>Result: The Billback Report appears.</p> <div data-bbox="326 1266 1544 1528"> <p>Billbacks</p> <p>Corporate - 06/01/2008 Through 06/03/08</p> <table border="1"> <thead> <tr> <th>Location ID</th> <th>External Merchant Number</th> <th>Currency Code</th> <th>Number of Billbacks</th> <th>Trans Sales</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>USD</td> <td>22</td> <td>1,85</td> </tr> <tr> <td></td> <td></td> <td>USD</td> <td>24</td> <td>1,87</td> </tr> <tr> <td colspan="3">Page Total</td> <td>46</td> <td>3,73</td> </tr> <tr> <td colspan="3">Grand Totals(USD)</td> <td>46</td> <td>3,73</td> </tr> </tbody> </table> <p>Record 1 to 2 of 2 Page 1 of 1</p> <p><input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Last"/> Go To Page <input type="text" value="1"/></p> </div>	Location ID	External Merchant Number	Currency Code	Number of Billbacks	Trans Sales			USD	22	1,85			USD	24	1,87	Page Total			46	3,73	Grand Totals(USD)			46	3,73
Location ID	External Merchant Number	Currency Code	Number of Billbacks	Trans Sales																						
		USD	22	1,85																						
		USD	24	1,87																						
Page Total			46	3,73																						
Grand Totals(USD)			46	3,73																						

5 Click on **Description** to view Billback Detail.

Billbacks									
Corporate -									
06/01/2008 Through 06/03/08									
Location ID	External Merchant Number	Currency Code	Description	Card Type	Count	Trans Amount	Billback Amount	Sales Percent by Amount	Sales Percent by Count
		USD	BB084-TRANS CLEARED AT COMMERCIAL CARD W/O LEVEL 2 DATA	VISA	2	86.43	0.57	5%	
		USD	BB083-TRANSACTION CLEARED AS ENHANCED	MC	6	604.67	0.91	32%	
		USD	BB189-TRANSACTION CLEARED AT REWARDS 1	VISA	16	1,186.61	1.31	63%	

Record 1 to 3 of 3
Page 1 of 1

Go To Page

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	<div data-bbox="305 659 1442 1016" style="border: 1px solid gray; padding: 10px;"> <p>Chargebacks</p> <p>Access: Location</p> <p>Status Date Range From <input type="text"/> to <input type="text"/> Required as mm/dd/yyyy</p> <p>Amount Range <input type="text"/></p> <p>Chargeback Status <input type="text" value="All"/></p> <p>Category <input type="text" value="All Categories"/></p> <p>Sub Category <input type="text" value="All Card Types"/></p> <p>Card # / Ref # /Case # <input type="text"/> Cardholder Number <input type="text"/></p> <p style="text-align: center;"><input type="button" value="Submit"/></p> </div> <p>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.</p> <p>*Enter Date Range (Required)</p> <p>Select Data Type (Status Date or Transaction Date)</p> <p>Enter Amount Range</p> <p>Select Chargeback Status (All Open, All Closed, All Reversed, All Statuses)</p> <p>Select Category (All, Debited, Pre-Arbitration, Pre-Compliance, Pre-Note, Request for Doc, Reversed, Sent to Collection, Auto-Represent)</p> <p>Select Sub Category Filter (All Card Types, Visa®, MasterCard®, JCB®, Diner's Club®, or by Reason Code).</p> <p>Enter Cardholder Number/Reference Number/Case Number</p> <p>Select Corresponding Selection from dropdown</p> <p>Click Submit</p> <p>*Represents required fields. All other fields are optional based on the information you would like to view.</p>

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	03/02/2008
Total for Category(Request for Doc)								30.98	
		USD	Cancelled recurring transaction				01/15/2008	156.00	2/26/2008 03/02/2008
		USD	Cancelled recurring transaction				01/21/2008	37.26	2/27/2008 03/02/2008
		USD	Cardholder does not recognize - potential fraud				12/28/2007	49.99	2/27/2008 03/02/2008
		USD	Cardholder does not recognize - potential fraud				11/28/2007	104.98	2/27/2008 03/02/2008
		USD	Cancelled recurring transaction				02/01/2008	116.00	2/27/2008 03/02/2008

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	<div data-bbox="310 758 1425 1094" style="border: 1px solid gray; padding: 10px;"> <p>Retrievals</p> <p>Access: Location <input type="text"/></p> <p>Retrievals Date Range From <input type="text"/> to <input type="text"/> Required as mm/dd/yyyy</p> <p>Amount Range <input type="text"/> <input type="text"/></p> <p>Retrieval Type <input type="text" value="All"/></p> <p>Retrieval Status <input type="text" value="All Statuses"/></p> <p>Card # / Ref # / Case # / <input type="text"/> Cardholder Number <input type="text"/></p> <p>Sub Category Filter <input type="text" value="All Card Types"/></p> <p style="text-align: center;"><input type="button" value="Submit"/></p> </div> <p>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.</p> <p>*Enter Date Range (Required)</p> <p>Select Date Type (Status, Transaction Date)</p> <p>Enter Amount Range</p> <p>Select Retrieval Type (All, Media, Chargeback)</p> <p>Select Retrieval Status (All, Open, Expired, Fulfilled)</p> <p>Enter Cardholder Number/Reference Number/Case Number</p> <p>Select Corresponding Selection from dropdown</p> <p>Select Sub Category Filter (All Card Types, Visa®, MasterCard®, JCB®, Diner's Club®, or by Reason Code)</p> <p>Click Submit</p> <p>*Represents required fields. All other fields are optional based on the information you would like to view.</p>

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					
<input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Last"/> Go To Page <input type="text" value="1"/>											

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	<div data-bbox="305 758 1422 953" data-label="Form"> </div> <p data-bbox="305 989 1422 1056">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.</p> <p data-bbox="305 1056 808 1089">*Enter Status Date Range (Required)</p> <p data-bbox="305 1089 477 1119">Click Submit</p> <p data-bbox="305 1157 1401 1220">*Represents required fields. All other fields are optional based on the information you would like to view.</p>

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	Cancelled recurring transaction	5	537.25	22.90%	0	0.00	0.00%
USD	MC	52	Services not rendered	1	100.00	4.26%	0	0.00	0.00%
USD	MC	83	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

First Previous Next Last 1

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	<div data-bbox="316 730 1403 968" data-label="Form"> </div> <p data-bbox="305 1003 1386 1066">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.</p> <p data-bbox="305 1068 792 1102">*Enter Date Range From (Required)</p> <p data-bbox="305 1104 846 1138">Select Date Type (Transaction, Retrieval)</p> <p data-bbox="305 1140 477 1173">Click Submit</p> <p data-bbox="305 1205 1401 1268">*Represents required fields. All other fields are optional based on the information you would like to view.</p>

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
Page 1 of 1

 Go To Page

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. Transactions
2. Authorizations
3. Chargebacks
4. Retrievals

* 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	<div data-bbox="310 653 1357 1010"> </div> <p data-bbox="305 1047 1432 1115">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.</p> <p data-bbox="305 1115 971 1150">*Enter Card Number/ Invoice Number (Required)</p> <p data-bbox="305 1150 760 1186">Enter Activity Type (Transactions)</p> <p data-bbox="305 1186 711 1222">*Enter Date Range (Required)</p> <p data-bbox="305 1222 961 1257">Select Date Type (Submit Date, Transaction Date)</p> <p data-bbox="305 1257 591 1293">Enter Amount Range</p> <p data-bbox="305 1293 805 1329">Select Card Type (Both, Credit, Debit)</p> <p data-bbox="305 1329 477 1365">Click Submit</p>
4	<p data-bbox="305 1423 935 1459">Result: The Card Search Detail Report appears.</p> <div data-bbox="305 1520 1357 1755"> </div>

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 transactions 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 Amount - the amount of the sale or refund

Trans Type - numeric code that identifies the transactions as a sale, credit or cash advance

Trans Date - date the transaction occurred

Status - indicates whether transaction is Active or 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

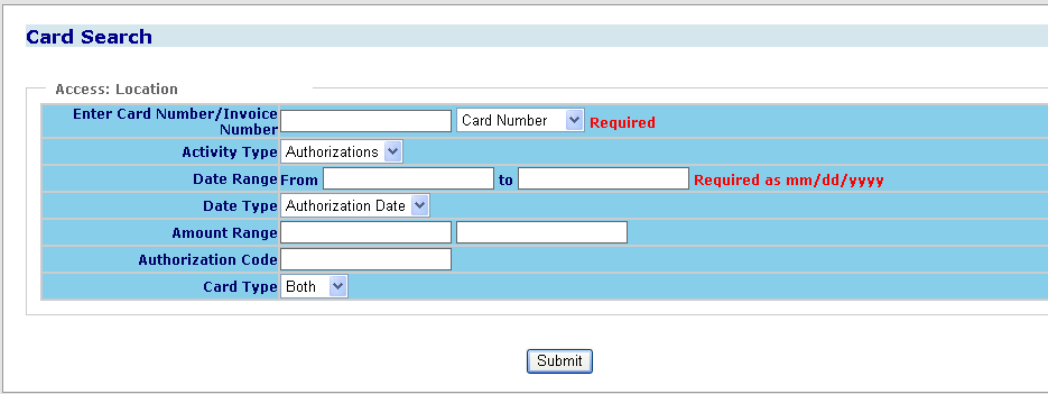
**Helpful Hints:**

- 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	 <p>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.</p> <p>*Enter Card Number/ Invoice Number (Required)</p> <p>Select Activity Type (Authorizations)</p> <p>*Enter Date Range (Required)</p> <p>Select Date Type (Authorization Date)</p> <p>Enter Amount Range</p> <p>Enter Authorization Code</p> <p>Select Card Type (Both, Credit, Debit)</p> <p>Click Submit</p>

4

Result: The Authorization Detail Report appears.

Authorization Detail								
Location -						Dates: 03/02/2008 Through 03/04/2008		
Sorted by Date/Time								
Location ID	External Merchant ID	Currency Code	Cardholder Number	Expiration Date	Amount	Auth Date	Auth Code	Response Code
		USD		12/50	47.59	03/03/2008		

Go To Page

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	<div data-bbox="305 688 1354 1041" style="border: 1px solid #ccc; padding: 10px;"> <p>Card Search</p> <p>Access: Location</p> <p>Enter Card Number/Invoice Number <input type="text"/> Card Number <input type="text"/> Required</p> <p>Activity Type <input type="text" value="Chargebacks"/></p> <p>Date Range From <input type="text" value="03/02/2008"/> to <input type="text" value="03/04/2008"/> Required as mm/dd/yyyy</p> <p>Date Type <input type="text" value="Submit Date"/></p> <p>Amount Range <input type="text"/> <input type="text"/></p> <p>Card Type <input type="text" value="Both"/></p> <p style="text-align: center;"><input type="button" value="Submit"/></p> </div> <p>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.</p> <p>*Enter Card Number/ Invoice Number (Required)</p> <p>Select Activity Type (Chargebacks)</p> <p>*Enter Date Range (Required)</p> <p>Select Date Type (Status Date, Transaction Date)</p> <p>Enter Amount Range</p> <p>Click Submit</p>																																																																		
4	<p>Result: The Chargeback List Report appears.</p> <div data-bbox="305 1451 1354 1780" style="border: 1px solid #ccc; padding: 10px;"> <p>Chargeback List</p> <p>Location - Status Date Range: </p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Location ID</th> <th>External Merchant ID</th> <th>Currency Code</th> <th>Chargeback Description</th> <th>Case Number</th> <th>Reference Number</th> <th>Cardholder Number</th> <th>Trans Date</th> <th>Chargeback Amount</th> <th>I</th> <th>T</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>USD</td> <td>Canceled recurring transaction</td> <td></td> <td></td> <td></td> <td>01/28/2008</td> <td>232.00</td> <td>2/2</td> <td></td> </tr> <tr> <td colspan="8">Total for Category(Reversed)</td> <td>232.00</td> <td></td> <td></td> </tr> <tr> <td colspan="8">Total for Status(Reversed)</td> <td>232.00</td> <td></td> <td></td> </tr> <tr> <td colspan="8">Total for Currency(USD)</td> <td>232.00</td> <td></td> <td></td> </tr> <tr> <td colspan="8">Total for Page</td> <td>232.00</td> <td></td> <td></td> </tr> </tbody> </table> <p>Record 1 to 1 of 1 Page 1 of 1</p> <p> <input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Last"/> Go To Page <input type="text" value="1"/> </p> </div>	Location ID	External Merchant ID	Currency Code	Chargeback Description	Case Number	Reference Number	Cardholder Number	Trans Date	Chargeback Amount	I	T			USD	Canceled recurring transaction				01/28/2008	232.00	2/2		Total for Category(Reversed)								232.00			Total for Status(Reversed)								232.00			Total for Currency(USD)								232.00			Total for Page								232.00		
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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 - 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	<div data-bbox="310 684 1357 1016" style="border: 1px solid #ccc; padding: 10px;"> <p>Card Search</p> <p>Access: Location <input type="text"/></p> <p>Enter Card Number/Invoice Number <input type="text"/> Card Number <input type="text"/> Required</p> <p>Activity Type <input type="text" value="Retrievals"/></p> <p>Date Range From <input type="text"/> to <input type="text"/> Required as mm/dd/yyyy</p> <p>Date Type <input type="text" value="Status Date"/></p> <p>Amount Range <input type="text"/> <input type="text"/></p> <p style="text-align: center;"><input type="button" value="Submit"/></p> </div> <p>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.</p> <p>*Enter Card Number/ Invoice Number (Required)</p> <p>Select Activity Type (Retrievals)</p> <p>*Enter Date Range (Required)</p> <p>Select Date Type (Status Date, Transaction Date)</p> <p>Enter Amount Range</p> <p>Click Submit</p>																																																											
4	<p>Result: The Retrieval List Report appears.</p> <div data-bbox="310 1444 1546 1705" style="border: 1px solid #ccc; padding: 10px;"> <p>Retrieval List</p> <p>Agent - Status Date Range: 07/01/2008 to 07/28/2008</p> <p style="text-align: center;">Fulfilled Retrievals</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Location ID</th> <th>External Merchant ID</th> <th>Currency Code</th> <th>Request Reason</th> <th>Case Number</th> <th>Card Type</th> <th>Cardholder Number</th> <th>Trans Date</th> <th>Trans Amt</th> <th>Due Date</th> <th>Status Date</th> <th>\$</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>USD</td> <td>33</td> <td></td> <td>VISA</td> <td></td> <td>07/13/2008</td> <td>44.59</td> <td>8/10/2008</td> <td>7/28/2008</td> <td>F</td> </tr> <tr> <td colspan="7" style="text-align: right;">Fulfilled Total Amt = 44.59</td> <td colspan="5"></td> </tr> <tr> <td colspan="7">Record 1 to 1 of 1</td> <td colspan="5">Grand Total = 44.59</td> </tr> <tr> <td colspan="2">Page 1 of 1</td> <td colspan="2"> <input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Last"/> </td> <td colspan="2">Go To Page <input type="text" value="1"/></td> <td colspan="2"> <input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Last"/> </td> <td colspan="3">Go to Location <input type="text"/></td> </tr> </tbody> </table> </div>	Location ID	External Merchant ID	Currency Code	Request Reason	Case Number	Card Type	Cardholder Number	Trans Date	Trans Amt	Due Date	Status Date	\$			USD	33		VISA		07/13/2008	44.59	8/10/2008	7/28/2008	F	Fulfilled Total Amt = 44.59												Record 1 to 1 of 1							Grand Total = 44.59					Page 1 of 1		<input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Last"/>		Go To Page <input type="text" value="1"/>		<input type="button" value="First"/> <input type="button" value="Previous"/> <input type="button" value="Next"/> <input type="button" value="Last"/>		Go to Location <input type="text"/>		
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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 - 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.

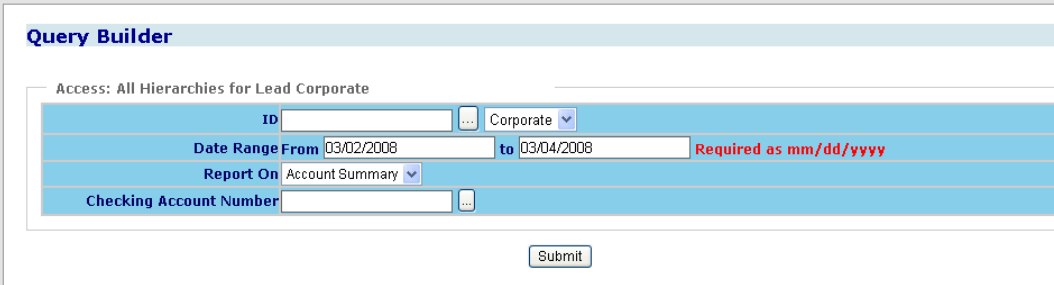
The 2 reports to assist with your reporting needs are:

1. Account Summary
2. Bank Deposits

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	 <p>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.</p> <p>Select Report On (Account Summary)</p> <p>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.</p> <ul style="list-style-type: none"> • Choose Search Field (DBA Name or Location/State) • Select Search Data (Enter DBA Name or Select State) <p>*Enter Date Range (Required)</p> <p>Click Submit</p>
4	Result: The Account Summary Report criteria screen appears.

5	<p>Complete Step1: Fields to Show Select the fields to display on the report from the following:</p> <ul style="list-style-type: none"> • 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	<p>Complete Step 2: Group By Select from dropdown which fields to group by from the following:</p> <ul style="list-style-type: none"> • Location ID • External Merchant ID • Currency Code • Submit Date • Card Type • Batch Number <p>Select which card types to include on the report from the following:</p> <ul style="list-style-type: none"> • All Card Types • American Express® • Debit

	<ul style="list-style-type: none"> • Diner's Club® • Discover® • EBT • JCB® • MasterCard® • Visa® 																																																																																															
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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

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



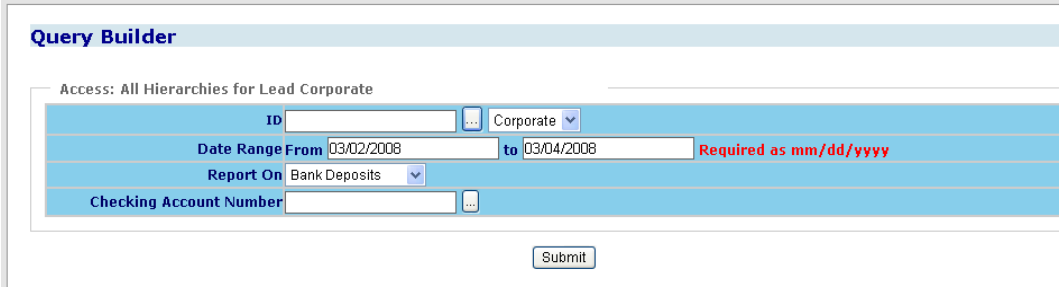
Helpful Hints:

- 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	 <p>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.</p> <p>Report On(Bank Deposits)</p> <p>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.</p> <ul style="list-style-type: none"> • Choose Search Field (DBA Name or Location/State) • Select Search Data (Enter DBA Name or Select State) <p>*Enter Date Range (Required)</p> <p>Click Submit</p>

4 **Result:** The Bank Deposit Report appears.

The screenshot displays the 'Bank Deposit Report' interface for 'Lead Corporate -'. The report date is set to '03/02/2008 to 03/04/'. The interface is divided into six steps:

- Step (1) Fields To Show:** A list of fields with checkboxes: Location ID, External Merchant ID, Currency Code, Checking Account Number, Funded Date, Funding Category, Minor Funding Category, Item Count, Credit Amount, Debit Amount, and Total Amount.
- Step (2) Group By:** Three dropdown menus, each currently set to 'None'.
- Step (3) Sort By:** A dropdown menu set to 'None' and two radio buttons for 'Asc' (selected) and 'Desc'.
- Step (4) Select State:** A dropdown menu.
- Step (5) Select Locations:** A list box with navigation buttons '>' and '>>'.
- Step (6) Report Locations Selected:** A list box with navigation buttons '<' and '<<'.

At the bottom, there are 'Submit Query' and 'Clear Screen' buttons.

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	<p>Complete Step 2: Group By Select from dropdown which fields to group by from the following:</p> <ul style="list-style-type: none"> • Location ID • External Merchant ID • Currency Code • Checking Account Number • Funded Date • Batch Number • Funding Category • Minor Funding Category 																																																																																																																																					
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12	<p>To execute report click on Submit Query button or to revise query click on Clear Screen button at the bottom of page.</p> <p>The Bank Deposit Report is below.</p> <div data-bbox="310 1440 1357 1841" style="border: 1px solid gray; padding: 5px;"> <p>Bank Deposit Report Lead Corporate - Date: 03/02/2008 to 03/04/</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #e0e0e0;">Location ID</th> <th style="background-color: #e0e0e0;">External Merchant ID</th> <th style="background-color: #e0e0e0;">Currency Code</th> <th style="background-color: #e0e0e0;">Checking Account Number</th> <th style="background-color: #e0e0e0;">Funded Date</th> <th style="background-color: #e0e0e0;">Funding Category</th> <th style="background-color: #e0e0e0;">DESCRIPTIO</th> </tr> </thead> <tbody> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Fees</td><td>General Deb</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Fees</td><td>Visa (Genera</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Fees</td><td>Mastercard (Ger</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Deposit</td><td>EBT</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Deposit</td><td>General Deb</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Deposit</td><td>Visa (Genera</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Deposit</td><td>Mastercard (Ger</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Service charges</td><td>Visa (Genera</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Service charges</td><td>Mastercard (Ger</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Fees</td><td>General Deb</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Fees</td><td>Visa (Genera</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Deposit</td><td>EBT</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Deposit</td><td>General Deb</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Deposit</td><td>Visa (Genera</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Service charges</td><td>Visa (Genera</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Fees</td><td>General Deb</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Fees</td><td>Visa Decline</td></tr> <tr><td></td><td></td><td>USD</td><td></td><td>03/02/2008</td><td>Fees</td><td>Visa (Genera</td></tr> </tbody> </table> </div>	Location ID	External Merchant ID	Currency Code	Checking Account Number	Funded Date	Funding Category	DESCRIPTIO			USD		03/02/2008	Fees	General Deb			USD		03/02/2008	Fees	Visa (Genera			USD		03/02/2008	Fees	Mastercard (Ger			USD		03/02/2008	Deposit	EBT			USD		03/02/2008	Deposit	General Deb			USD		03/02/2008	Deposit	Visa (Genera			USD		03/02/2008	Deposit	Mastercard (Ger			USD		03/02/2008	Service charges	Visa (Genera			USD		03/02/2008	Service charges	Mastercard (Ger			USD		03/02/2008	Fees	General Deb			USD		03/02/2008	Fees	Visa (Genera			USD		03/02/2008	Deposit	EBT			USD		03/02/2008	Deposit	General Deb			USD		03/02/2008	Deposit	Visa (Genera			USD		03/02/2008	Service charges	Visa (Genera			USD		03/02/2008	Fees	General Deb			USD		03/02/2008	Fees	Visa Decline			USD		03/02/2008	Fees	Visa (Genera
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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

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	<p>If you only have access to a single location the Location Profile Details Status Report will immediately appear.</p> <p>If you have access to multiple locations the following screen will appear.</p> <div data-bbox="305 869 1357 1136" style="border: 1px solid gray; padding: 10px; margin: 10px 0;"> <p>Location Profile Details</p> <p>Access: All Hierarchies for Lead Corporate</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Select Lookup Field</td> <td>Location Name</td> </tr> <tr> <td>Select a Pattern</td> <td>Starts With</td> </tr> <tr> <td>Enter Value</td> <td><input type="text"/></td> </tr> </table> <p style="text-align: right;"><input type="button" value="Submit"/></p> </div> <p>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</p>	Select Lookup Field	Location Name	Select a Pattern	Starts With	Enter Value	<input type="text"/>																														
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4	<p>Result: The Location Profile Details Report appears.</p> <div data-bbox="305 1440 1357 1822" style="border: 1px solid gray; padding: 10px; margin: 10px 0;"> <p>Location Profile Details Lead Corporate -</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Location ID</th> <th style="width: 15%;">External Merchant ID</th> <th style="width: 30%;">Location Name</th> <th style="width: 10%;">Location Status</th> <th style="width: 25%;">Location Address</th> <th style="width: 10%;">Merchant Name</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table> </div>	Location ID	External Merchant ID	Location Name	Location Status	Location Address	Merchant Name																														
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5	Click on Location ID hyperlink to view location details.																																																																	
6	<p>Result: The Location Profile Details Status Report appears. Also displayed are the Statement Information, Account Fees and Terminal List Details screens.</p> <div data-bbox="305 369 1357 722" style="border: 1px solid black; padding: 5px;"> <p>Location Profile Details Status</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="background-color: #0056b3; color: white;">Location ID</td><td></td></tr> <tr><td style="background-color: #0056b3; color: white;">External Merchant ID</td><td></td></tr> <tr><td style="background-color: #0056b3; color: white;">Contact Name & Address</td><td></td></tr> <tr><td style="background-color: #0056b3; color: white;">Phone Number</td><td></td></tr> <tr><td style="background-color: #0056b3; color: white;">Media Fax Number</td><td></td></tr> <tr><td style="background-color: #0056b3; color: white;">Funding Fax Number</td><td></td></tr> <tr><td style="background-color: #0056b3; color: white;">Merchant Phone Number for Cardholder</td><td></td></tr> <tr><td style="background-color: #0056b3; color: white;">Location E-mail Address</td><td></td></tr> <tr><td style="background-color: #0056b3; color: white;">Status</td><td></td></tr> </table> </div> <div data-bbox="305 1066 1078 1209" style="border: 1px solid black; padding: 5px;"> <p style="text-align: center;">Statement Information</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="background-color: #0056b3; color: white;">Type</td><td></td></tr> <tr><td style="background-color: #0056b3; color: white;">Delivery Method</td><td></td></tr> <tr><td style="background-color: #0056b3; color: white;">E-Mail Distributions</td><td></td></tr> <tr><td style="background-color: #0056b3; color: white;">Fax Number</td><td></td></tr> </table> </div> <div data-bbox="305 1348 1546 1579" style="border: 1px solid black; padding: 5px;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #0056b3; color: white;"> <th colspan="3" style="text-align: center;">Account Fees</th> </tr> <tr style="background-color: #ffff00;"> <th style="text-align: center;">Fee Rate and Description</th> <th style="text-align: center;">Amount</th> <th style="text-align: center;">Last Changed</th> </tr> </thead> <tbody> <tr><td>-</td><td></td><td></td></tr> <tr><td>001 - MASTERCARD SALES TRANS FEE</td><td></td><td></td></tr> <tr><td>001 - MASTERCARD SALES TRANS FEE</td><td></td><td></td></tr> <tr><td>005 - VISA SALES TRANS FEE</td><td></td><td></td></tr> <tr><td>005 - VISA SALES TRANS FEE</td><td></td><td></td></tr> <tr><td>018 - DEBIT/ATM CARD TRANSACTION FEE</td><td></td><td></td></tr> <tr><td>035 - MASTERCARD VOICE AUTH FEE</td><td></td><td></td></tr> <tr><td>036 - MASTERCARD VRU AUTH FEE</td><td></td><td></td></tr> <tr><td>037 - MASTERCARD VRU/VOICE AUTH FEE</td><td></td><td></td></tr> <tr><td>039 - MASTERCARD VOICE ADDR VERIF</td><td></td><td></td></tr> <tr><td>03B - MASTERCARD AUTO ADDRESS VERIF</td><td></td><td></td></tr> </tbody> </table> </div>	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		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		
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Merchant Phone Number for Cardholder																																																																		
Location E-mail Address																																																																		
Status																																																																		
Type																																																																		
Delivery Method																																																																		
E-Mail Distributions																																																																		
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001 - MASTERCARD SALES TRANS FEE																																																																		
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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																																																																		

Terminal List Details													
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

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	<div data-bbox="305 800 1357 993" style="border: 1px solid #ccc; padding: 10px;"> <p>Card Issuer Identification</p> <p>Access: All Hierarchies for Lead Corporate</p> <p>Enter at Least the First 6 Digits of the CardHolder Number <input type="text"/> Required</p> <p style="text-align: center;"><input type="button" value="Submit"/></p> </div> <p>Enter Cardholder Number (only the first six digits of the cardholder number are needed) Click Submit.</p>																																														
4	<p>Result: The Card Issuer Information appears.</p> <div data-bbox="305 1241 1357 1766" style="border: 1px solid #ccc; padding: 10px;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #000080; color: white;"> <th colspan="2">Visa Issuer Information</th> </tr> </thead> <tbody> <tr style="background-color: #000080; color: white;"> <td>Licensee Name</td> <td></td> </tr> <tr style="background-color: #000080; color: white;"> <th colspan="2">Card Issuer</th> </tr> <tr> <td>Center MGR Name</td> <td></td> </tr> <tr> <td>Title</td> <td></td> </tr> <tr> <td>Street Address</td> <td></td> </tr> <tr> <td>City</td> <td></td> </tr> <tr> <td>State</td> <td></td> </tr> <tr> <td>Country</td> <td></td> </tr> <tr> <td>Postal Code</td> <td></td> </tr> <tr> <td>Phone Number</td> <td></td> </tr> <tr> <td>Fax</td> <td></td> </tr> <tr style="background-color: #000080; color: white;"> <th colspan="2">Fraud Investigation</th> </tr> <tr> <td>Name</td> <td></td> </tr> <tr> <td>Street Address</td> <td></td> </tr> <tr> <td>City</td> <td></td> </tr> <tr> <td>State</td> <td></td> </tr> <tr> <td>Country</td> <td></td> </tr> <tr> <td>Postal Code</td> <td></td> </tr> <tr> <td>Toll Free</td> <td></td> </tr> <tr> <td>Fax</td> <td></td> </tr> <tr> <td>Direct</td> <td></td> </tr> <tr style="background-color: #000080; color: white;"> <th colspan="2">Fraud Operations</th> </tr> </tbody> </table> </div>	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	
Visa Issuer Information																																															
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Direct																																															
Fraud Operations																																															



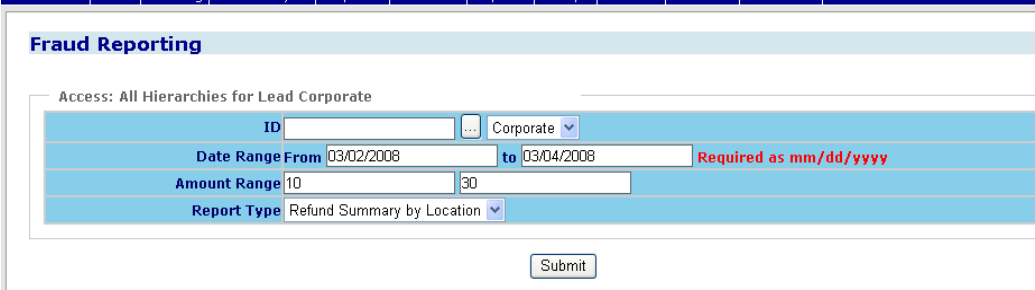
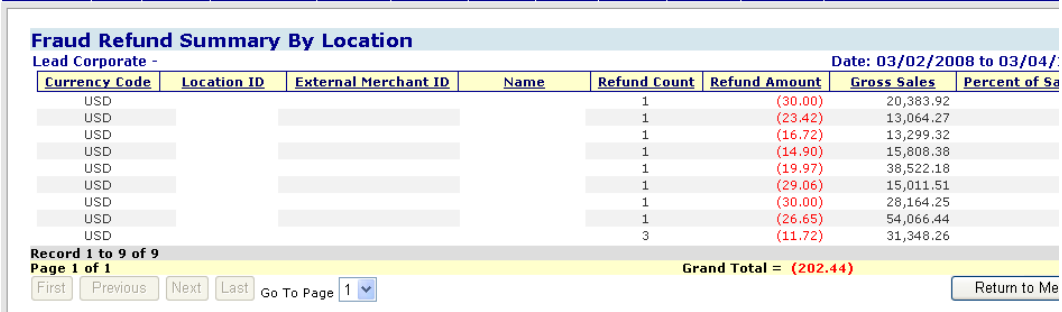
Helpful Hints:

- 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	 <p>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</p>																																																																																								
4	<p>Result: The Fraud Refund Summary By Location Report appears.</p>  <table border="1"> <thead> <tr> <th>Currency Code</th> <th>Location ID</th> <th>External Merchant ID</th> <th>Name</th> <th>Refund Count</th> <th>Refund Amount</th> <th>Gross Sales</th> <th>Percent of Sa</th> </tr> </thead> <tbody> <tr><td>USD</td><td></td><td></td><td></td><td>1</td><td>(30.00)</td><td>20,383.92</td><td></td></tr> <tr><td>USD</td><td></td><td></td><td></td><td>1</td><td>(23.42)</td><td>13,064.27</td><td></td></tr> <tr><td>USD</td><td></td><td></td><td></td><td>1</td><td>(16.72)</td><td>13,299.32</td><td></td></tr> <tr><td>USD</td><td></td><td></td><td></td><td>1</td><td>(14.90)</td><td>15,808.38</td><td></td></tr> <tr><td>USD</td><td></td><td></td><td></td><td>1</td><td>(19.97)</td><td>38,522.18</td><td></td></tr> <tr><td>USD</td><td></td><td></td><td></td><td>1</td><td>(29.06)</td><td>15,011.51</td><td></td></tr> <tr><td>USD</td><td></td><td></td><td></td><td>1</td><td>(30.00)</td><td>28,164.25</td><td></td></tr> <tr><td>USD</td><td></td><td></td><td></td><td>1</td><td>(26.65)</td><td>54,066.44</td><td></td></tr> <tr><td>USD</td><td></td><td></td><td></td><td>3</td><td>(11.72)</td><td>31,348.26</td><td></td></tr> <tr> <td colspan="4">Record 1 to 9 of 9</td> <td colspan="4">Grand Total = (202.44)</td> </tr> </tbody> </table>	Currency Code	Location ID	External Merchant ID	Name	Refund Count	Refund Amount	Gross Sales	Percent of Sa	USD				1	(30.00)	20,383.92		USD				1	(23.42)	13,064.27		USD				1	(16.72)	13,299.32		USD				1	(14.90)	15,808.38		USD				1	(19.97)	38,522.18		USD				1	(29.06)	15,011.51		USD				1	(30.00)	28,164.25		USD				1	(26.65)	54,066.44		USD				3	(11.72)	31,348.26		Record 1 to 9 of 9				Grand Total = (202.44)			
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Record 1 to 9 of 9				Grand Total = (202.44)																																																																																					

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.

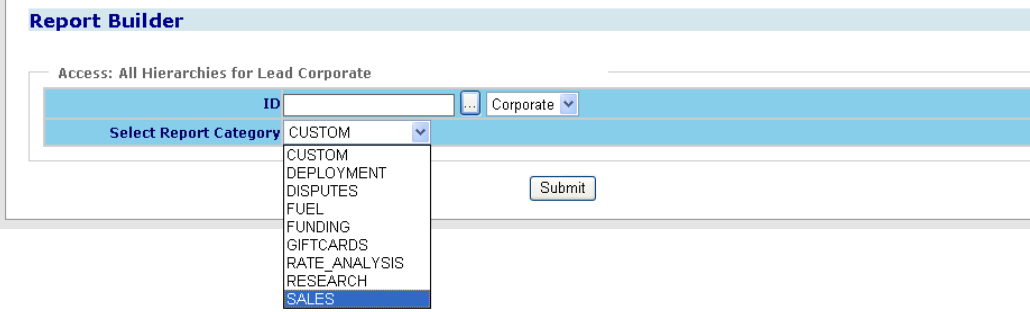
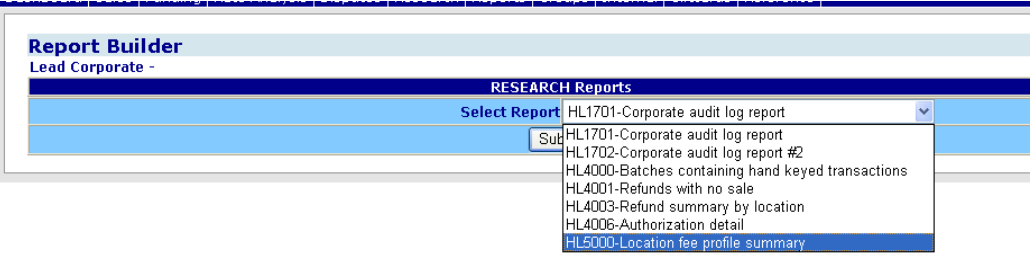
The four submenu options from **Reports** are:

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	 <p>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</p>
4	 <p>Select Report from the list of reports provided. Click Submit</p>
5	Result: The Report Schedule will appear.

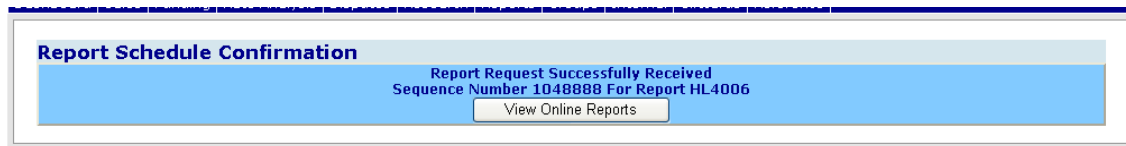
HL4006-Authorization detail	
Lead Corporate -	
Report Schedule	
Report Frequency	Run Now <input type="button" value="v"/>
Receive Report On mm/dd/yyyy	08/08/2008
Dates to Report	
Start Date as mm/dd/yyyy	<input type="text"/>
End Date as mm/dd/yyyy	<input type="text"/>
** Please use END DATE for RUN NOW reports only **	
Report Delivery Options	
Select Report Format	Adobe PDF File <input type="button" value="v"/>
Zip Option	NO <input type="button" value="v"/>
Select Delivery Option	Web Online <input type="button" value="v"/>
Select Mailbox Size	--Select-- <input type="button" value="v"/>
Notify When Finished	NO <input type="button" value="v"/>
E-Mail To Address 1	<input type="text"/>
E-Mail To Address 2	<input type="text"/>
E-Mail To Address 3	<input type="text"/>
Fax Phone Number 1	<input type="text"/>
Fax Phone Number 2	<input type="text"/>
Fax Phone Number 3	<input type="text"/>

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.



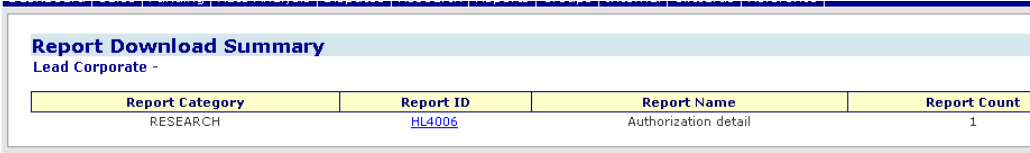
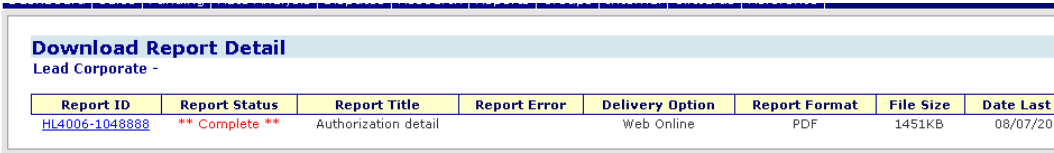
Helpful Hints:

- 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.

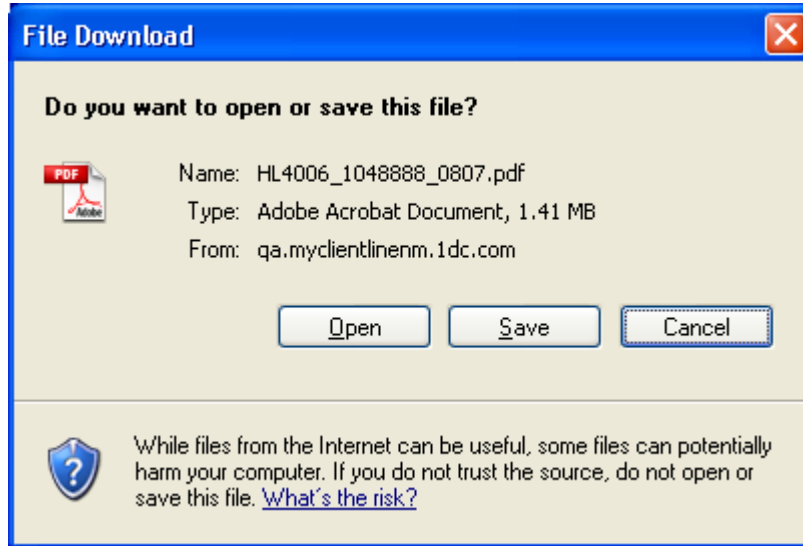
Lesson 2: View Reports

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	 <p>Click on Report number hyperlink in the Report ID column.</p>
4	 <p>Click on Report number hyperlink in the Report ID column.</p>

5



Click **Open** to view report.
Click **Save** to save report to your desk top or file.



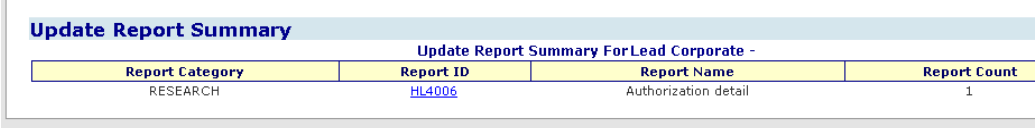

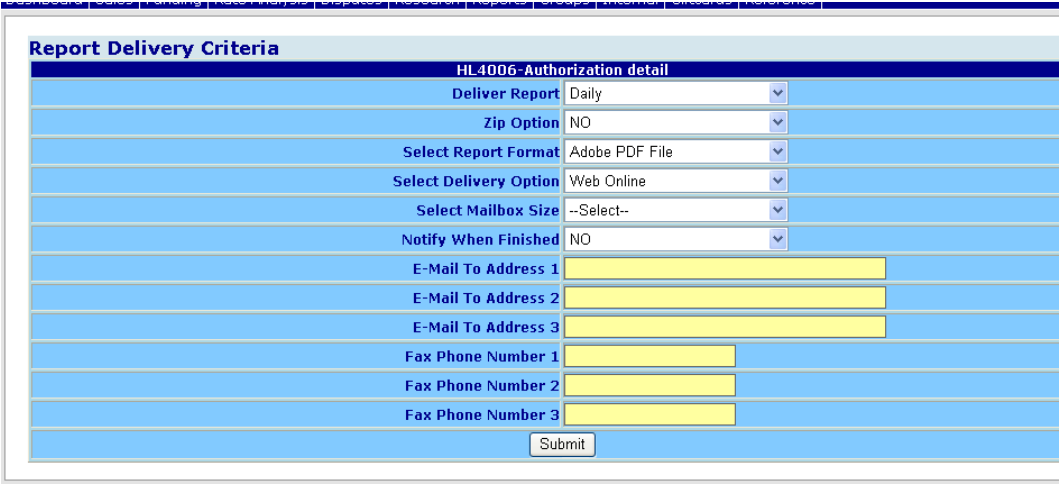
Helpful Hints:

- 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.

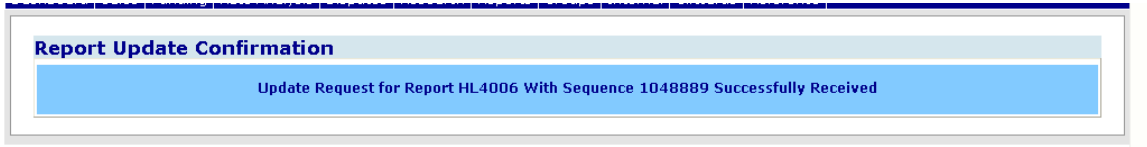
Lesson 3: Update Reports

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	 <p>Click on Report number hyperlink in the Report ID column.</p>
4	 <p>Click on Report number hyperlink in the Report Link column.</p>
5	 <p>Enter changes as needed to the fields desired. Click Submit</p>

6

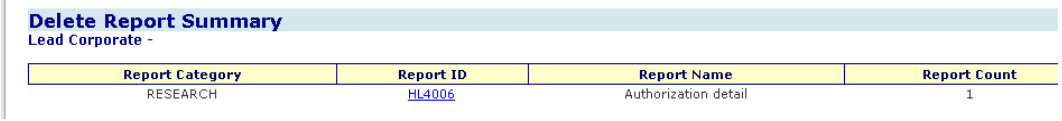
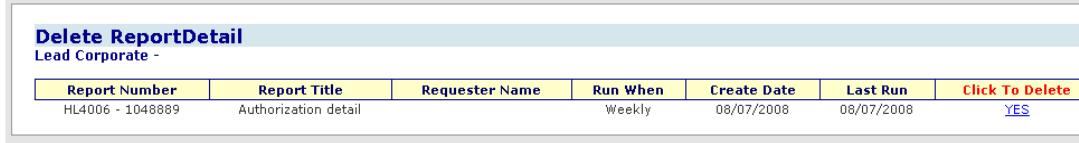




Result: Report Update Confirmation should appear.

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	 <p>Click on the Report number hyperlink in the Report ID column.</p>
4	 <p>Click on YES hyperlink to delete report.</p>
5	 <p>Click Confirm button to complete report deletion process.</p>
6	 <p>Result: The above screen should appear.</p>

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.

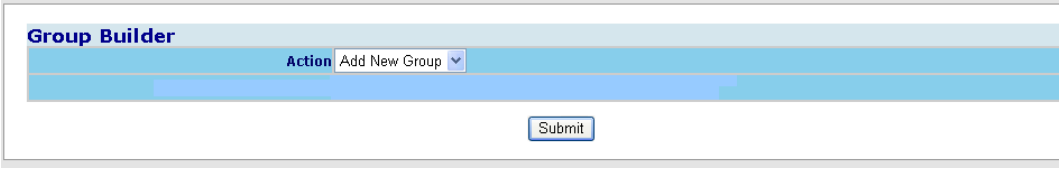
There are 3 options to assist you with modifying your groups.

1. Add New Group
2. Update Group
3. Delete Group

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	 <p>Select Action (Add New Group) Click Submit</p>

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.

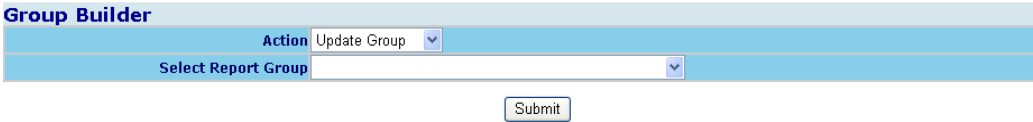
Click **Submit Build**

	<div data-bbox="332 210 1356 304"><p>Add New Report Group is Complete Report Group 13206 test 1</p><p>Add More Locations Add More States</p><p>Complete Group Build</p></div> <p>Result: The Group Activity Confirmation should appear.</p>
--	---

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	 <p>Select Action (Update Group) Select Report Group from dropdown Click Submit</p>
4	A listing of the current locations for your report will appear in Step (4) Selected Locations.
5	<p>To delete locations from your report:</p> <p>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.</p>
6	<p>To add locations to your report:</p> <p>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.</p>
7	Result: The Group Activity Confirmation should appear.

Group Activity Confirmation

Report Group Update is Complete
Report Group

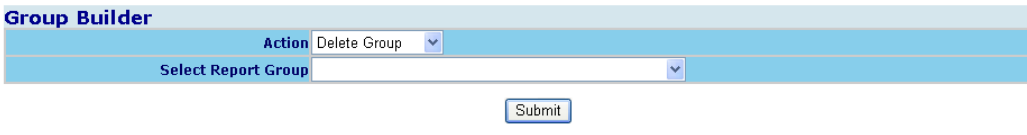
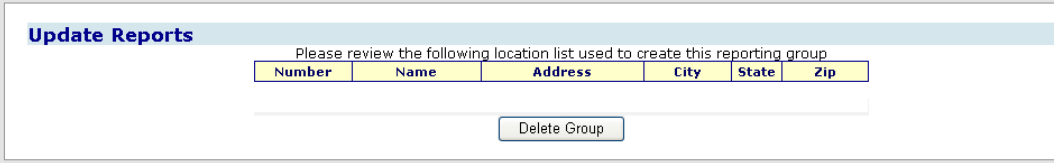

Update More Locations Update More States

Complete Group Build

Delete Group

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

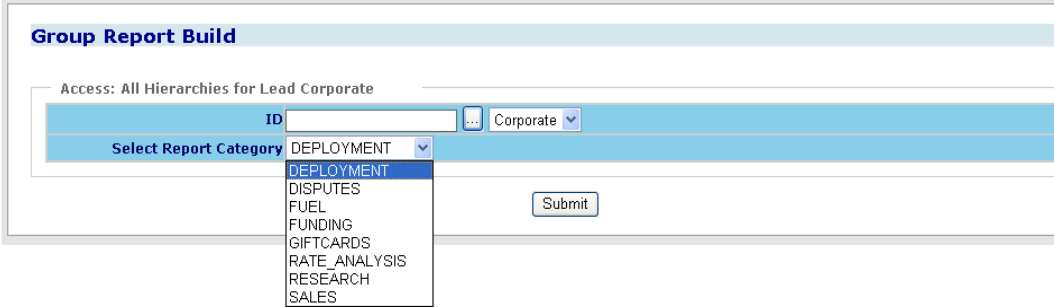
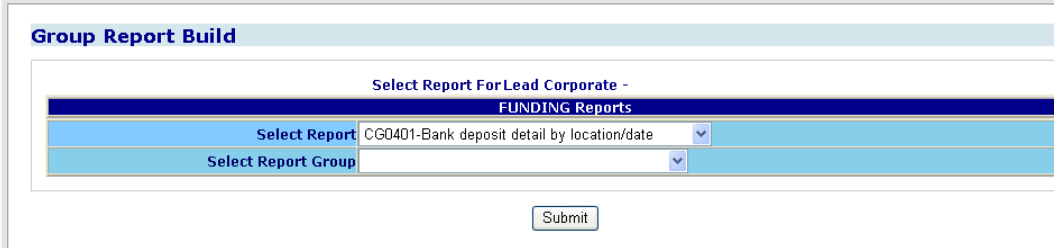
How Do I View:

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

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	 <p>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</p>
4	 <p>Select Report from the list of reports provided. Select Report Group from the list of your groups provided. Click Submit</p>
5	Result: The Report Schedule will appear.

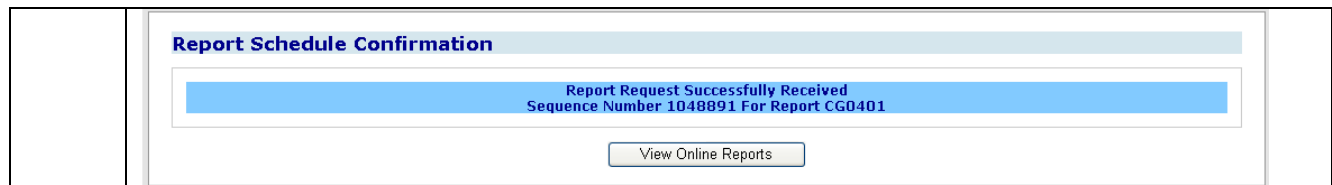
CG0401-Bank deposit detail by location/ date	
Lead Corporate- 13206-test 1	
Report Schedule	Report Delivery Options
Report Frequency <input type="text" value="Run Now"/>	Select Report Format <input type="text" value="Adobe PDF File"/>
Receive Report On mm/dd/yyyy <input type="text" value="08/08/2008"/>	Zip Option <input type="text" value="NO"/>
Dates to Report	Select Delivery Option <input type="text" value="Web Online"/>
Start Date as mm/dd/yyyy <input type="text" value="03/02/2008"/>	Select Mailbox Size <input type="text" value="--Select--"/>
End Date as mm/dd/yyyy <input type="text" value="03/04/2008"/>	Notify When Finished <input type="text" value="NO"/>
** Please use END DATE for RUN NOW reports only **	
	E-Mail To Address 1 <input type="text"/>
	E-Mail To Address 2 <input type="text"/>
	E-Mail To Address 3 <input type="text"/>
	Fax Phone Number 1 <input type="text"/>
	Fax Phone Number 2 <input type="text"/>
	Fax Phone Number 3 <input type="text"/>
<input type="button" value="Submit"/>	

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.
---	--



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. Gift Card

* 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	<div data-bbox="337 632 1357 961"> </div> <p data-bbox="305 995 1523 1125">*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</p> <p data-bbox="305 1163 1542 1226">*Represents required fields. All other fields are optional based on the information you would like to view.</p>

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

Item	Adjustment		Service Fees		Total		Gross Txn Counts	
	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

<input type="checkbox"/> Activations	<input type="checkbox"/> Voids and Reversals
<input checked="" type="checkbox"/> Transaction Detail	<input type="checkbox"/> Adjustments
<input type="checkbox"/> Redemptions	<input type="checkbox"/> Service Fees
<input type="checkbox"/> Reloads	<input type="checkbox"/> Other

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.

Gift Card Detail Filter											
Lead Corporate -						Date Range: 03/02/2008 to 03/04/2008					
Location Name						Gift Card ID					
Account Number	Promo #	Request	Currency Code	Amount	Response Code	Source	ClerkID	Time Stamp	Replaced by Account #	Auth Code	Term ID
		Redemption	USD	(96.65)	Completed Ok	Online System	01	3/4/2008 6:01:45 PM			16
		Activation	USD	150.00	Completed Ok	Online System	01	3/4/2008 2:08:54 PM			16
		Redemption	USD	(40.67)	Completed Ok	Online System	01	3/3/2008 7:18:10 PM			16
		Activation	USD	50.00	Completed Ok	Online System	01	3/3/2008 7:11:48 PM			16
		Redemption	USD	(25.00)	Completed Ok	Online System	01	3/2/2008 4:40:36 PM			16
		Non Financial	USD	0.00	Completed Ok	Online System	01	3/2/2008 4:40:01 PM			16
Item Count		6		37.68							

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	<div data-bbox="337 636 1357 961"> </div> <p data-bbox="305 1031 792 1094">*Enter Gift Card Number (Required) Click Submit</p> <p data-bbox="305 1136 1542 1192">*Represents required fields. All other fields are optional based on the information you would like to view.</p>

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	Source
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.