



eIDS

User Manual

First Data Learning Organization



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eIDS User Manual

About This Manual

eIDS (Electronic Integrated System) is a highly secure web enabled front-end user interface that helps merchants and or clients effectively manage sales disputes.

This manual is designed to help you find answers fast when working with the eIDS system. It is not a training guide or overview of the system requiring you to start at page one and not miss a word through the end. Instead it is a logically organized cheat sheet full of information to help you quickly meet the needs of the eIDS end user.

Conventions Used in This Manual

In order to help you find what you're looking for fast, several conventions have been used in this manual.

What You Will See...	What You Will Do...
Click the START button.	When an action on your part is required such as clicking on a button or hyperlink, the name of the button or link will always be CAPITALIZED and bold .
Click START > ALL PROGRAMS > EIDS .	When a series of actions is required, for functions such as drilling down a menu of options, the individual selections will be separated by a ">."
Type <i>John Q Public</i> in the USER NAME field.	When the directions are asking you to type something specific into a field, the field will appear in ALL CAPS and the text to be typed will appear in <i>italics</i> .

How This Manual is Organized

So that you can quickly and easily find the topic that you need when you need it, this manual has been divided into three parts:

- **Part 1: Getting Started**
 - **Chapters 1 – 4:** In Part 1 you will learn the basics of getting started with eIDS. Information included in this section tells you about eIDS; what it does and what you need to use it.
- **Part 2: Jumping In**
 - **Chapters 5 – 8:** In Part 2 you jump right in and get started with the details of how to make the system work for you. This part of the manual tells you what you need to know to use all the great features eIDS has to offer and when is the right time to use what.
- **Part 3: Fine Tuning**
 - **Chapters 9 – 10:** Part 3 gives you all the extras such as experienced user tips and short cuts as well as answers to some of the most frequently asked questions about the system.

Icons Used in This Manual

To make your experience with this manual easier, various icons have been placed in the margins to indicate particular points of interest.



- **Tech Talk:** Information related to this icon tends to be technical in nature. It lets you know what you're looking at refers to items such as system requirements or back-end information that may come in handy for troubleshooting in the future.



- **Caution:** Watch Out! This icon lets you know that the information you're looking at is critical to the success of the procedure or function you're reading about. Ignoring the warning could cost you valuable time.



- **Security:** This icon is a reminder that the type of information being discussed is of a sensitive nature (Account numbers, passwords, merchant IDs) and needs to be handled with care.



- **Tip:** This icon indicates a best practice such as time saving short cuts or hints about how to work smarter instead of harder.

**Remember!**

- **Remember:** This icon is used to indicate important and critical details. It gives you a heads up that the corresponding information is something you should read carefully and pay close attention to. Missing the information pointed out by this icon could mean missing an important step necessary to function or procedure your reading about.
-

Chapter 1: Product Overview and Benefits

In This Chapter

- Product Overview
 - Product Benefits
-

Chapter Definitions

- **eIDS:** Electronic Integrated Dispute System(eIDS) is a highly secure web enabled front- end interface to help merchants and or clients effectively manage sales disputes.
-

Product Overview

What is eIDS?

Electronic Integrated Dispute System (eIDS) is a highly secure web enabled front-end interface to help merchants and or clients effectively manage sales disputes (chargebacks and retrievals) with greater efficiency in a real-time environment. Merchant Services created this web-based tool to help merchants simplify back office processes and expedite response time on retrieval and chargeback disputes. The eIDS service can also provide data and information to merchants to help them gain control of their sales dispute expense management.

Product Benefits

Sales Dispute Management

- Automated presentment of sales dispute cases includes comprehensive documentation explaining how to resolve chargeback.
- On-Line Help provides detailed sales dispute information for educational purposes and possible preventative point-of-sale practices.
- Merchants have the ability to make informed and educated sales dispute decisions to help gain control of sales dispute expense management.
- Sales dispute management becomes faster, easier and requires less support (resources). Postage and/or telecom expenses are reduced.

Decreased Chargebacks

- Electronic delivery method ensures chargebacks and retrievals are not “lost” via the mail or fax.
- Faster response times and Alert messages for retrieval requests result in a reduction of non-response chargebacks.

Enhanced Financial Controls

- Ability to effectively manage back office workflow.
- Provides queue prioritization and sales dispute inventory control.
- Protect cardholder information by eliminating paper.

Ease of Use

- Simplifies back office tasks associated with the management of chargebacks and retrievals.
 - Merchants receive acknowledgements and comprehensive messages clarifying required documentation for fulfillment.
-

Chapter 2: Technical Requirements

In This Chapter

- Hardware Requirements
 - Software Requirements
-

Chapter Definitions



- **PC:** Also known as a personal computer is a microcomputer designed for individual use, as by a person in an office or at home or school, for such applications as word processing, data management, financial analysis, or computer games.
- **Processor:** An electronic device designed to accept data, perform prescribed mathematical and logical operations at high speed, and display the results of these operations.
- **RAM:** RAM (Random Access Memory) The memory used by the operating system and software to perform tasks. The phrase random access refers to the ability of the processor to access any part of the memory.
- **Hard Disk Drive:** A disk drive that reads and writes data stored on hard disks.
- **Screen Resolution:** The screen resolution signifies the number of dots (pixels) on the entire screen. A smaller resolution (ex. 640 X 480) creates larger text and images. A larger resolution (ex. 1024 X 768) creates smaller text and images, allowing more content to be viewed on one screen.
- **Scanner:** A device that can read text or illustrations printed on paper and translate the information into a form the computer can use.
- **Operating System:** The Operating System (OS), is the most important software program that runs on a computer. Every general-purpose computer must have an operating system to run other programs. Operating systems perform basic tasks, such as recognizing input from the keyboard, sending output to the display screen, keeping track of files and directories on the disk, and controlling peripheral devices such as disk drives and printers.
- **Web Browser:** A software application used to locate and display Web pages.

- **TIFF:** Acronym for tagged image file format, one of the most widely supported file formats for storing bit-mapped images on personal computers (both PCs and Macintosh computers). TIFF graphics can be any resolution, and they can be black and white, gray-scaled, or color. Files in TIFF format often end with a .tif extension.

Hardware Requirements



The eIDS system has been designed to work on today's standard office computing equipment.

The following table displays the minimum hardware requirements and recommendations to access the system.

Hardware	Requirements
PC	IBM Compatible
Processor	Pentium 90 MHz
RAM	16 MB
Hard Disk Drive	15 MB free disk space
Screen Resolution	1024 X 768 (Recommended)
Scanner (Optional)	The images must be submitted as "tif" compressed images. This can be set using Page Properties through the image software configuration.

Software Requirements



The following table displays the minimum software requirements and recommendations to access the system.

Software	Requirements
Operating System	Microsoft Windows 95 or higher
Web Browser	Either one of the following: <ul style="list-style-type: none"> • Internet Explorer 5.1 or higher • Netscape 6.0 or higher

Software	Requirements
Tiff Compressed Image	File Type: TIFF Compression: CCITT Group 3 (1d) or CCITT Group 4 (2d) Resolution: 200 dpi Color: Black and White Size: 8 ½ X 11 inches (Portrait)
Internet Service Provider (ISP)	A company that provides direct access to the Internet. The connection to the Internet can be dial-up (analog) or a high-speed digital service. Any business that wants to connect to the Internet is required to contract with an ISP.

Chapter 3: Enrollment

In This Chapter

- Enrollment
 - User ID Security
-

Chapter Definitions



- **User ID:** A User ID or User Name is a name used to gain access to a computer system or secure application.
 - **Password:** A secret series of characters that enables a user to access a file, computer, or program. On multi-user systems, each user must enter his or her password before the computer will respond to commands. The password helps ensure that unauthorized users do not access the computer, network or application.
 - **Note:** Ideally, passwords should be something that nobody could guess, be at least 8 characters in length and contain both alpha and numeric characters as well as one non-alphanumeric character such as an ampersand (&).
-

Enrollment

Prior to accessing the eIDS system, you will need to enroll as an approved user of the system. eIDS security controls the rights to the application, certain screens and the allowed actions for those screens. eIDS is accessed through your merchant reporting tool website. Please contact your Relationship Manager, Account Executive and Customer Service Representative for more information about how to enroll in eIDS.

Chapter 4: Logging In & Out of the System

In This Chapter

- Logging In to eIDS.
- Logging Out of eIDS.

Chapter Definitions



- **Log In (Log On):** To make a computer system, network or application recognize you so that you can obtain access and/or execute programs by entering a username and password.
- **Log Out (Log Off):** Logging Out ends a session at the computer or in the program. On networks or applications, where you share computer resources with other users, there is generally an operating system command or link that allows you log off.

Logging In




eIDS users will need to log in to the eIDS product from their merchant reporting tool website. For more information regarding the eIDS log in process please contact your Relationship Manager, Account Executive or your Customer Service Representative.

Logging Out



To log out of the system, locate the Control Panel at the bottom left corner of the eIDS screen.



Step	Action
1	<p>Click the LOG OUT icon located on the Control Panel.</p>  <ul style="list-style-type: none"> • Result: You will be returned to your merchant reporting tool portal HOME page.

Icon	Name	Description
N/A	Screen ID	The Screen ID shows which combination of screen elements are being displayed at a given time.
N/A	Merchant Number	The Merchant Number represents which merchant number was used when logging on.

Searching



One of the features of the eIDS system is the ability to search accounts based on the following criteria.

Criteria	Definition
Case #	The Unique Case Number assigned to the case.
Merchant #	All merchants processing credit card transactions are assigned a unique number by their acquiring bank.
Cardholder #	This number identifies the cardholder, issuer and card brand.
Reference #	This is the 23-digit Outgoing Acquirer reference number.
Dispute Amount	The chargeback or retrieval amount that is in dispute or is being requested.
Transaction Locator	This number identifies the merchant's transaction reference number. This information must be sent to Merchant Services in order to perform the search function.

Search Retention Timeframes are in the table below. The timeframes begin after the dispute closed date.

	Archived	Purged
Chargebacks	14 Months	3 Years
Retrievals	N/A	2 Years

To search for a specific record use the following procedure.

Step	Action
1	<p>Click the SEARCH icon.</p>  <ul style="list-style-type: none"> Result: A new window launches providing search functionality for specific cases. 
2	Select the appropriate search type, Chargebacks or Retrievals.
3	<p>Select one of the following criteria from the SEARCH field:</p> <ul style="list-style-type: none"> Case # Merchant # Cardholder # Reference # Dispute Amount Transaction Locator
4	Enter the criteria information into the box provided.
5	Click the SEARCH button.

Tips



- There is a five (5) case limit when accessing cases via the Search function. Once the limit has been met, you will need to select the 'Release' button in order to access another case.
- At the time of merchant enrollment in eIDS, 45 days worth of dispute information will be immediately accessible via the Search function in eIDS.
- The search option for Transaction Locator is case sensitive if inputting alpha characters.

Chapter 6: The Message Screen

In This Chapter

- Introduction to the Message screen.
 - Navigating the Message screen.
 - Reviewing Chargeback and Retrieval Messages.
-

Chapter Definitions

- **Alerts (Red Exclamation Point):** alert the user information provided to Merchant Services requires additional information
 - **Acknowledgements (Green Check Mark):** acknowledge receipt and/or provide a status regarding the response provided to Merchant Services
-


The Message Screen

The Message screen provides you with important information regarding Chargeback and Retrieval requests you have already fulfilled. Merchant Services provides specific Acknowledgements and Alerts for all your Chargeback and Retrieval disputes. Review and work them daily to ensure you have the most up to date case status information.

Navigating the Message Screen

The Message screen provides you with a great deal of information. It is in your best interest to learn the most efficient way to navigate the screen and locate pertinent information.

Step	Action
1	<p>Access the Messages screen by clicking on the MESSAGES tab.</p> <ul style="list-style-type: none"> Note: The message screen is divided into two categories: <div data-bbox="440 627 1409 1129" data-label="Image"> </div> Note: Red exclamation marks denote an “Alert” that Merchant Services requires additional information from you. Green check marks denote an “Acknowledgement” that Merchant Services received and acknowledges your response. Note: Chargeback and Retrieval messages can be sorted by clicking on the Date, User ID or Case Number fields. The Previous and Next buttons can be used to view additional Chargeback or Retrieval messages.
2	<p>To view Chargeback and/or Retrieval details of the acknowledgements or alerts, click the RED EXCLAMATION MARK or GREEN CHECK MARK.</p> <ul style="list-style-type: none"> Result: The detailed case information will appear at the bottom of the MESSAGE screen.

Step	Action
	 <p>The screenshot shows the eIDS application interface. At the top, there are two tables: 'Progressed Messages' and 'Retrieval Messages'. Below these is a 'Terminal Alert' window with fields for 'Alert ID', 'Alert Type', 'Alert Description', and 'Alert Status'. The 'Alert Description' field contains text about a retrieval alert.</p>



A quick way to directly access the selected Retrieval and Chargeback case information instead of clicking on the **WORK CASE** button is to place your mouse over the selected Case Number (the case number will change to red font) and left click your mouse.

The type of message you selected will appear in the upper left hand corner of the bottom pane (for example: this is a Retrieval Alert).

The following fields will display:

- DATE- the date Merchant Services generated the Alert or Acknowledgement
- USER ID- the word "SYSTEM" will always appear in this field
- CASE NUMBER- the unique case number assigned to the case
- DESCRIPTION- this field will always appear blank for Chargeback Messages. See Appendix J for a list of Retrieval descriptions
- STATUS CODE- this field is only available on Retrieval Messages. See Appendix J for a list of Retrieval Status Codes.

The Comment section of the **MESSAGES** screen will allow you to view notes specific to this case. The notes will be written by Merchant Services and will explain what you will need to do to resolve the disputed item.

The bottom pane contains two buttons:

- Delete Message – This button provides you with the ability to delete the message you have selected. Messages that are not deleted by a user will be systemically deleted the the system after 60 days.
 - Work Case – This button provides you with the ability to directly access the Retrieval or Chargeback case information related to the message.
-

Chapter 7: The Queues Screen

In This Chapter

- Introduction to the Queues screen.
- Navigating Work Tracker.
- Navigating Queue Selector.
- The Queue Worklist.

The Queue Screen

The Queues screen is where you should go to view your new Retrieval and Chargeback disputes.

The **QUEUES** screen provides you two options:

1. Queue Selector
2. Work Tracker

Below is an example of the screen.



Work Tracker



Remember!

The Work Tracker allows the user the ability to view cases worked and either accepted or disputed for that day.

- At the outlet store location level, Work Tracker will be automatically populated as actions are taken on cases within the outstanding Chargeback or Retrieval queues.
- At corporate or chain level, Work Tracker will populate with cases in which actions are taken, within the outstanding Chargeback or Retrieval queues, upon refreshing the Work Tracker. The refresh button located between the Queue Selector and the Work Tracker is specifically designed to update the cases in which action has been taken when responses/actions are worked in centralized back office locations with high Chargeback and Retrieval volume.

	Case #	RC	Merchant #	Amount in Dispute
→	CB123456789	82	123456789	9,999,999.99 USD
→	CB123456789	82	123456789	9,999,999.99 USD

- The **FILTER BY CASE TYPE** drop down menu list allows you to view only one type of worked case Chargeback or Retrieval at a time.
- The **PROCESS DATE** field displays the date the merchant's actions are being completed on.
- Clicking the **GREEN ARROW** allows you to view additional information pertaining to that case.

Queue Selector

The **QUEUE SELECTOR** screen separates all open casework into queues.

The Queue types are as follows:

- All Retrievals
- All Chargebacks
- Visa Chargebacks
- MasterCard Chargebacks
- Diners Chargebacks
- JCB Chargebacks
- Discover Chargebacks
- American Express Chargebacks
- Proprietary Card Chargebacks
- Wright Express Chargebacks
- Voyager Chargebacks
- Fleet Cor Chargebacks
- Incoming Arbitration
- Incoming Compliance
- Incoming Collection



- When the green arrow is selected, all cases in that queue will appear at the bottom of the screen.

The Queue Worklist

The Queue Worklist provides a detail listing of the cases displayed in the Queue Selector.

The Queue Worklist can be sorted by:

- Due Date
- Cardholder Number
- Merchant Number
- Amount in Dispute

The
Queue
Worklist



Remember!

Things to Note!

- The red asterisks denote “new” unopened cases. Once the user opens the case, the icon will change to a green arrow. The icon column is sortable, grouping unopened and opened cases together. Clicking on the icon, (red asterisk or green arrow) will open/display the specific case information.
- Dispute cases will remain in the Queue Worklist for up to 5 days after the due date. After the 5th day cases can only be accessible via the Search function.
- The Preferences icon allows the user to select the type of data displayed within the Queue Worklist. The Data options are Request Date, Due Date, or Transaction Date. Upon selection the Queue Worklist will refresh and display the selected data.

- The Printer Version icon, when selected, will pop-up a window that will show the current Queue Worklist content including all dates (Due, Request, and Transaction).
 - The Download Spreadsheet icon will download the current Queue Worklist window into a comma delimited file.
 - The Due Date font color will change to red once the due date has past.
-

Chapter 8: The Cases Screen

In This Chapter

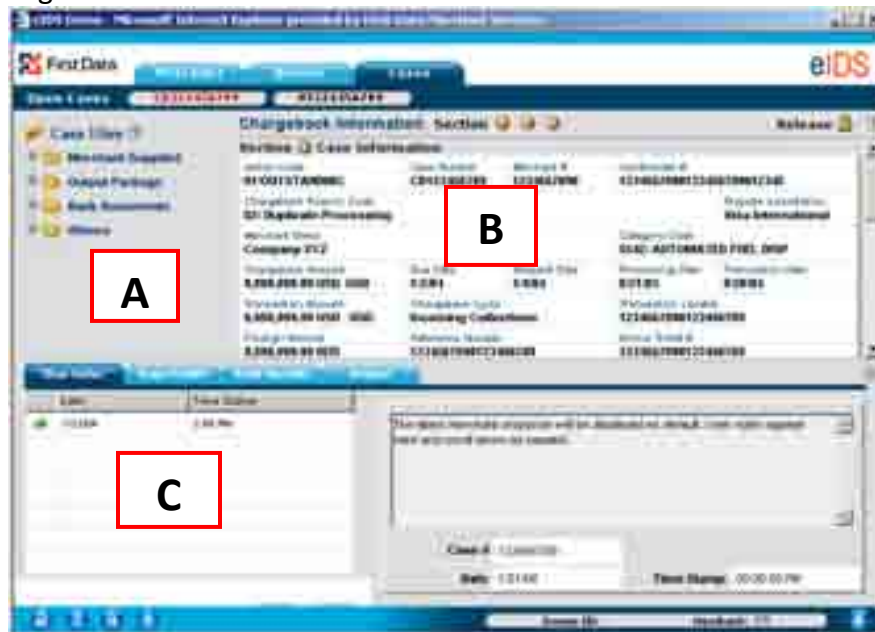
- What are Case Files?
- How to use Case Information.
- Tabs found on the Cases screen.
- The User Notes tab.
- The Trans Credit tab.
- The Auth Records tab.
- The Actions tab.

Chapter Definitions

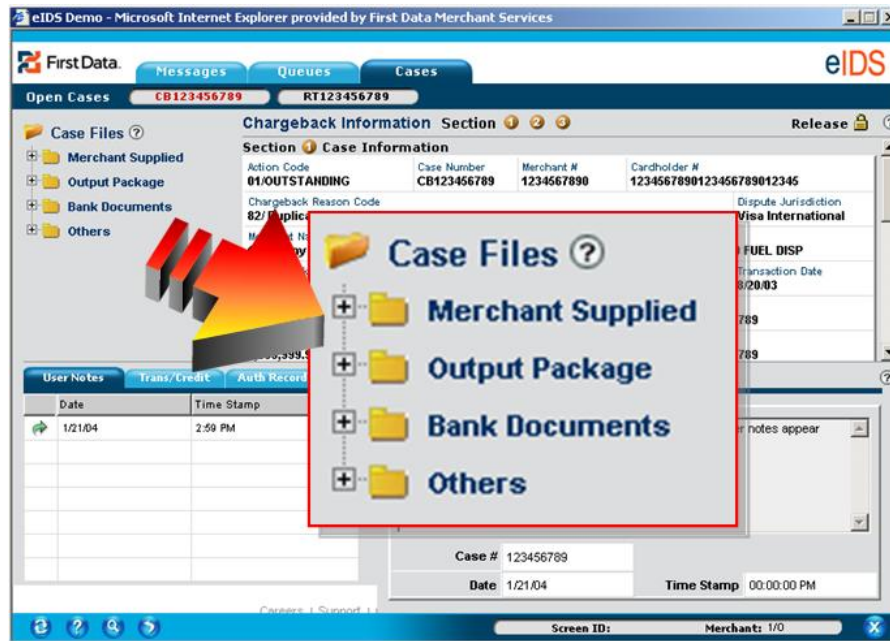
- **Case Files:** A collection of information related to the investigation of a case.
- **Dispute:** A formal request to question the validity of a charge.

The Cases Screen

The **CASES** screen provides all detailed documentation and information related to the investigation of this case.



Case Files (A)



The Case Files section allows the user the view documentation related to the case. The documentation is separated by:

- Merchant Supplied folder – Includes documentation supplied to Merchant Services from the Merchant.
- Output Package folder – Includes documentation from Merchant Services that applies to the case.

To view documentation in the folders, click on the (+) sign to the left of the folder.

- Result: The individual documents pertaining to this case will appear.

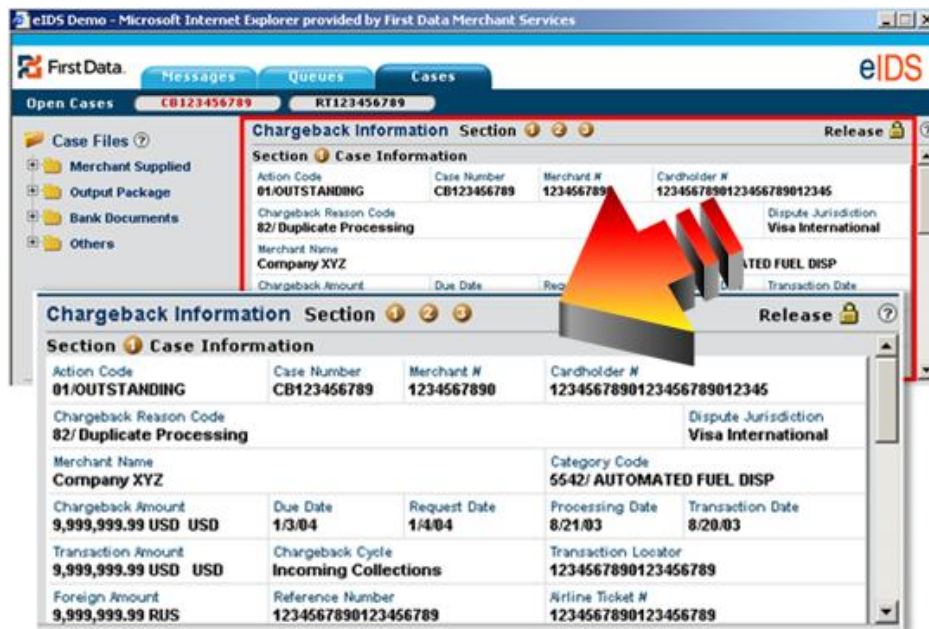
To view the image, double-click on the item.

- Result: The **IMAGE VIEWER** screen will appear.



- **Note:** Detailed information regarding the **IMAGE VIEWER** screen can be found in Appendix A.
- **Note:** Retrieval Cases do not contain an Output Package folder.

Case Information (B)



The information you will see in section B (Case Information) varies depending upon the type of case you are reviewing: chargebacks or retrievals.

Case Information Chargebacks

The **Chargeback Information** screen displays chargeback details that may be used during research of the case. Up to five cases can be reviewed at one time. After each case has been opened, it is displayed above at the top of the screen in the Open Cases area. Clicking on the case number navigates to that case in the Cases tab.

The Chargeback Information display is broken into three sections:

- Section 1: Case Information
- Section 2: First Chargeback
- Section 3: Second Chargeback

Frequently used fields are listed in the Section 1, but you can easily navigate through the three sections by clicking on the **SECTION LINKS** or by using the vertical scroll bar below.

Section   



Remember!

If you decide that you do not want to work this case, you may use the Release Case button. Clicking **RELEASE CASE** will return you to the QUEUES tab and close the case simultaneously. Refer the icon below.

Release 



Tip!

- **Note:** Detailed information regarding:
 - Chargeback case (Section One/Case Information) information fields and descriptions can be found in Appendix B.
 - Chargeback case (Section Two/First Chargeback) information fields and descriptions can be found in Appendix C.
 - Chargeback case (Section Three/Second Chargeback) information fields and descriptions can be found in Appendix D.

Case Information Retrievals Defined

The **RETRIEVAL INFORMATION** screen displays retrieval details that may be used during research of the case. If you decide that you do not want to work this case, you may use the Release Case button. Clicking **RELEASE CASE** will return you to the Queues Tab and close the case simultaneously. Refer to the screen print below.

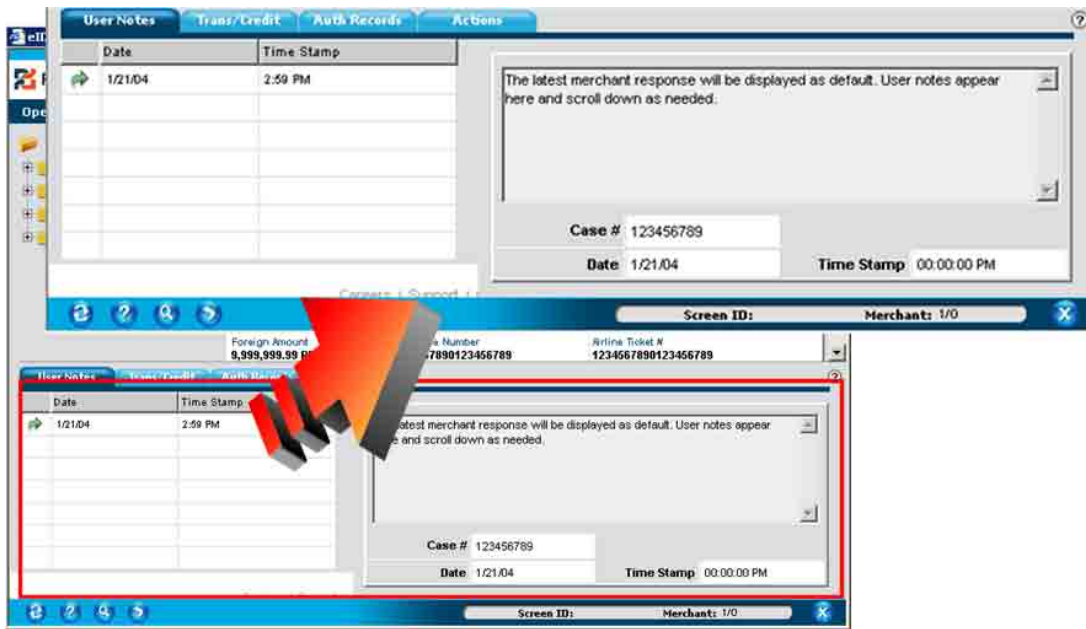


Tip!

Release 

- **Note:** Detailed information regarding Case Information Retrieval fields and descriptions can be found in Appendix E.
-

Tabs (C)



There are four different tabs on the **CASES** screen that allow the user to investigate and/or resolve the case in question.



1. User Notes
2. Trans/Credit
3. Auth Records
4. Actions

User Notes Tab



The most recent merchant note is displayed by default. By clicking on the **ARROW** in the date column, you can reverse the note order. A vertical scroll bar is available, if needed.

The notes are not editable once the note is added to support the chargeback/reversal or retrieval case. User notes can only be cancelled prior to responding to the chargeback or retrieval. To cancel the note, choose the 'Clear Notes' button, which is located in the lower left-hand corner of the screen. The User notes area contains up to 1000 character spaces.



Caution!

Clicking on the **GREEN ARROW** displays the actual note. The user notes will also display the case number, date, timestamp and user id of the note's creator.

Trans/Credit Tab

Trans Date	Account	Action Acquirer Reference #	Trans Amount	Foreign Amount	Trans Type	Code
00.00.00	1234567890123456	12345678901234567890123	0,000,000.00 USD	0,000,000.00 RUS	Credit Reversal	25
00.00.00	1234567890123456	12345678901234567890123	0,000,000.00 USD	0,000,000.00 RUS	Credit Reversal	25
00.00.00	1234567890123456	12345678901234567890123	0,000,000.00 USD	0,000,000.00 RUS	Credit Reversal	25
00.00.00	1234567890123456	12345678901234567890123	0,000,000.00 USD	0,000,000.00 RUS	Credit Reversal	25
00.00.00	1234567890123456	12345678901234567890123	0,000,000.00 USD	0,000,000.00 RUS	Credit Reversal	25
00.00.00	1234567890123456	12345678901234567890123	0,000,000.00 USD	0,000,000.00 RUS	Credit Reversal	25
00.00.00	1234567890123456	12345678901234567890123	0,000,000.00 USD	0,000,000.00 RUS	Credit Reversal	25
00.00.00	1234567890123456	12345678901234567890123	0,000,000.00 USD	0,000,000.00 RUS	Credit Reversal	25

Report beginning from: 00.00.00

The Trans/Credit tab displays any transaction information (sales or credits) relating to the cardholder account number in the last 6 months. The most recent transactions will be displayed first in the listing.

Clicking on the **GREEN ARROW** displays additional transaction detail in a pop-up window that can be reviewed and printed. The Close button closes this window. The Top button returns the user to the top of the screen.

Up to forty transactions can be displayed at one time. The Previous and Next buttons can be used to review and print additional transactions. The 'Report Beginning From' dates will document the start date for the transaction data that is available online for research purposes.



Tip!

- **Note:** Detailed information regarding:
 - Trans/Credit Tab column fields and descriptions can be found in Appendix F.
 - Trans/Credit Tab column fields and descriptions can be found in Appendix G.

Auth Records Tab

Auth Date	Merchant#	Auth Code	Auth Amount	Foreign Amount	AVS	POS	Auth Response	Code
00:00:00	1234567890	123456	9,999,999.99 USD	9,999,999.99 RUB	A	12	Credit Reversal	26
00:00:00	1234567890	123456	9,999,999.99 USD	9,999,999.99 GER	A	12	Credit Reversal	26
00:00:00	1234567890	123456	9,999,999.99 USD	9,999,999.99 NZD	A	12	Credit Reversal	26
00:00:00	1234567890	123456	9,999,999.99 USD	9,999,999.99 FRA	A	12	Credit Reversal	26
00:00:00	1234567890	123456	9,999,999.99 USD	9,999,999.99 CAN	A	12	Credit Reversal	26
00:00:00	1234567890	123456	9,999,999.99 USD	9,999,999.99 ENG	A	12	Credit Reversal	26

Report beginning from: 00:00:00 Previous < > Next

The Auth Records information can be used to research a chargeback or reversal case, which is related to an authorization or fraud related chargeback reason code. The authorization information is available for 6 months. The most recent authorizations are displayed first in the listing.

Clicking on the **GREEN ARROW** displays additional authorization details in a pop-up window that can be reviewed and printed. The Close button closes this window. The Top button returns the user to the top of the screen.

Up to forty authorizations can be displayed at one time. The Previous and Next buttons can be used to review and print additional authorization records. The 'Report Beginning From' (located at the bottom of this screen) dates document the start date for the transaction data that is available online for research purposes.



- **Note:** Detailed information regarding:
 - Auth Records Tab column fields and descriptions can be found in Appendix H.
 - Auth Records Tab detail fields and descriptions can be found in Appendix I.

Actions Tab



The **ACTIONS** tab allows you to respond to a chargeback/reversal, retrieval request or just add notes/images to a case. The **ACTION** drop down list presents you with response options to select.

The actions available in the drop down list are:

Chargeback Actions

- **Dispute/Reverse Chargeback**- Use this option if you wish to respond back to Merchant Services. The case will be removed from the Queue Worklist once selected.
- **Accept Chargeback**- Use this option is you wish to accept this dispute. The case will be removed from the Queue Worklist once selected.
- **Add User Notes/Images**- Use this option to communicate within your own internal merchant areas. Using this option does not send a response back to Merchant Services and the case will remain in the Queue Worklist.

Retrieval Actions

- **Retrieval Response**- Use this option is you wish to respond back to Merchant Services. The case will be removed from the Queue Worklist once selected.
- **Unable to Fulfill Retrieval Request**- Use this option if you are unable to fulfill the retrieval request. The case will be removed from the Queue Worklist once selected.
- **Add User Notes/Images**- Use this option to communicate within your own internal merchant areas. Using this option does not send a response back to Merchant Services and the case will remain in the Queue Worklist.

Chargeback Actions

Dispute/Reverse Chargeback

Step	Action
1	Select DISPUTE/REVERSE CHARGEBACK from the ACTIONS drop-down box.
2	Enter Notes into ADD NOTES box (optional).
3	Click BROWSE button to locate tiff document to attach (optional).

Step	Action
4	Click ADD to LIST button. Tiff document will appear in Files box.
5	Click the SUBMIT ACTION button.

Accept Chargeback

Step	Action
1	Select ACCEPT CHARGEBACK from the ACTIONS drop-down box.
2	Click the SUBMIT ACTION button.

Add User Notes/Images

Step	Action
1	Select ADD USER NOTES/IMAGES from the ACTIONS drop-down box.
2	Enter notes in the ADD NOTES box (optional).
3	Click the BROWSE button to locate Tiff document to attach (optional).
4	Click the SUBMIT ACTION button.

Retrieval Actions

Retrieval Response

Step	Action
1	Select RETRIEVAL RESPONSE from the ACTIONS drop-down box.
2	Enter Notes into ADD NOTES box (optional).
3	Click BROWSE button to locate the tiff document to attach (optional).
4	Click ADD to LIST button. Tiff document will appear in the Files box.
5	Click the SUBMIT ACTION button.

Unable to Fulfill Retrieval Request

Step	Action
1	Select UNABLE TO FULLFILL RETRIEVAL REQUEST from the ACTIONS drop-down box.
2	Click the SUBMIT ACTION button.

Add User Notes/Images

Step	Action
1	Select ADD USER NOTES/IMAGES from the ACTIONS drop-down box.
2	Enter notes in the ADD NOTES box (optional).
3	Click the BROWSE button to locate Tiff document to attach (optional).
4	Click the SUBMIT ACTION button.

Uploading Multiple Images

To add a folder of images or multiple images to a case at one time follow the below steps:

Step	Action
1	Click the BROWSE MULTIPLE button and navigate to the multiple scanned images. Users can select a folder that may contain multiple images of files to upload by using the CTRL or SHIFT key plus mouse clicks.
2	Click OK once you have selected the correct images or folders.
3	Click the ADD to LIST button.
4	Click the SUBMIT ACTION button to complete. <ul style="list-style-type: none"> Note: Prior to selecting the SUBMIT ACTION button you may remove an image or file from the LIST OF IMAGES field by selecting the CLEAR ALL or CLEAR SELECTED buttons.

Additional Helpful Hints



If all required steps are not completed prior to submitting the response, an error message will be displayed. After all required steps have been completed; the Submit Action button must be selected in order to complete your request. If you need to change your action (prior to selecting Submit Action) you may click the **CANCEL ACTION** button. This option will cancel the most recent action.

- The CLEAR SELECTED button will remove from the list the specific Tif image selected to be cleared.
- The CLEAR ALL button will remove all Tif files from the list of images to upload.
- The CANCEL ACTION button will allow users to select another action rather than continuing with the current action.
- The SUBMIT ACTION button will apply the action chosen to the case together with any notes and/or images selected to be uploaded.

Prior to the End of Day batch process (which transmits your responses to the Merchant Services back office) you may upload additional images. You will need to access the case through your work tracker or through the Search Icon and repeat your previous action and steps.

Chapter 9: Frequently Asked Questions

In This Chapter

In this chapter we will review some of the most frequently asked questions related to eIDS and their corresponding answers.

What does eIDS stand for?

eIDS is an acronym for electronic Integrated Dispute System.

Can I use eIDS anytime I want?

The eIDS service is available 24 hours a day, seven days a week, less scheduled maintenance time.

Where can I see my new Chargeback and Retrieval cases that I need to work?

New disputes are located on the Queues screen within the Queue Selector. Disputes that need to be reworked can be found on the Messages screen as Chargeback and Retrieval Alerts.

Why are some of my cases in the Queue Worklist displayed in red font?

Chargeback and Retrieval cases will display in red font once they are past the Due Date. These cases will remain in the Queue Worklist for 5 days after the Due Date. After the five days, these cases can be located using the Search function only.

Where can I find the issuing bank's cardholder dispute letter?

The cardholder letter and other issuing bank documentation can be found in the Case Files- Merchant Output Package section of eIDS.

How do I find a specific dispute case?

Select the Search icon (magnifying glass) located on the Control Panel. The Search screen will appear. This screen provides you with the ability to search by Chargeback or Retrieval case options.

How can I track of my dispute cases that are worked daily?

Disputes that are actioned will appear in either the Retrieval Work Tracker or the Chargeback Work Tracker. The Work Tracker can be printed by placing your mouse in this section and right clicking your mouse.

When is the daily cut off time for processing my disputes on today's date?

The daily cut off time is at approximately 5:15 PM EST. At this time the Work Tracker will be cleared and the Process Date will change to the next day's date.

Who can I contact if I am experiencing technical difficulties with eIDS?

You can contact the Technical Assistance Center at 1-800-285-3978 between the hours of 8:00 AM EST-10:00 PM EST, Monday through Friday.

Who can I contact if I have a question regarding a specific dispute?

You can contact the Merchant Services number located on your Dispute Notification form.

Chapter 10: User Best Practices

In This Chapter

The following chapter will cover some “Best Practices” related to the use and navigation of the eIDS system.

Check your Messages daily for any Chargeback and Retrieval Alerts.

Alerts can be reworked and sent back to Merchant Services for review again.

Use the Printer Version or Download Spreadsheet option located within the Queue Worklist.

These options can be helpful to send outstanding dispute information via fax or email to one of your contacts for further research.

Use eIDS to electronically respond to your disputes.

Responding with eIDS will ensure Merchant Services receives your response in a timely manner and will result in a more timely resolution of your dispute.

Check the Trans/Credit tab to verify if you have already issued a credit to your customer’s account for their dispute.

The Trans/Credit tab displays all transaction (sale or credit) information for the last 6 months that is related to the same credit card number and merchant number of the dispute.

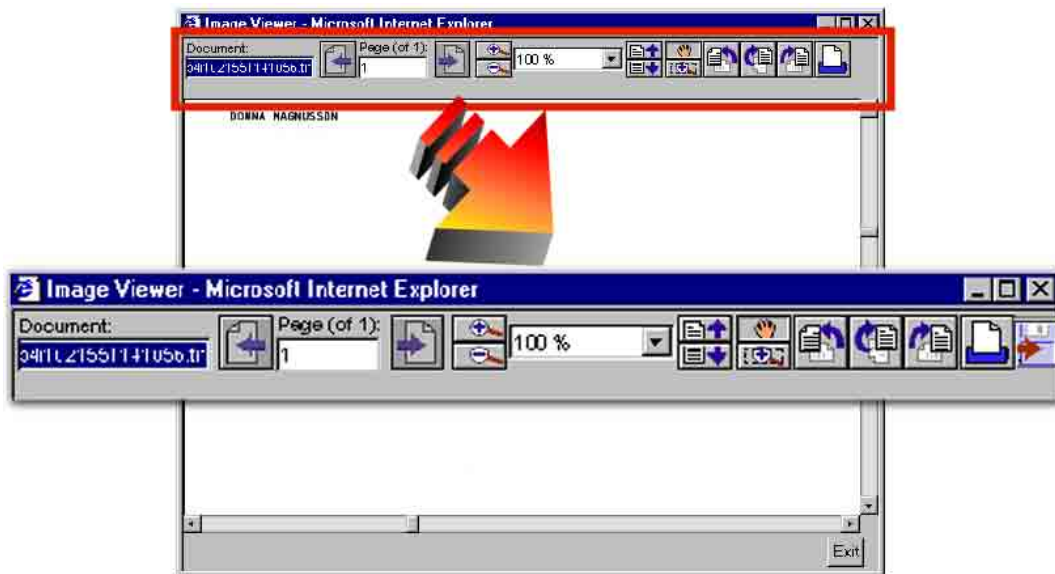
Take full advantage of the OnLine Help functionality.








Click on Online Help if you need assistance with navigating within eIDS or if you need a dispute related question answered.







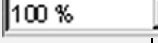
Appendix A

The Image Viewer Screen

The image below and corresponding table provides detailed descriptions of each icon on the **IMAGE VIEWER** screen.



Icon	Icon Name	Icon Description
	Previous Page	Function allows user to return to previous page viewed.
	Next Page	Function allows user to forward to next image in document.
	Magnify Image	Magnifies image in increments.
	Reduce Image	Reduces image in increments.
	Top of Page	Function allows user to return directly to the top of the document.
	Bottom of Page	Function allows user to return directly to the bottom of the document.
	Pan Scroll Cursor	By clicking and holding the mouse button the user can move the document within the Image Viewer.

Icon	Icon Name	Icon Description
	Zoom Rectangle Cursor	By clicking and dragging the mouse the user can create a rectangle that will zoom and fill the Image Viewer with the information contained in the rectangle.
	Rotate Left	Rotates the document left.
	Flip Image	Flips document upside-down.
	Rotate Right	Rotates the document right.
	Print	Prints documents in Image Viewer.
	Save	Allows user to Save case documentation to their desktop.
	Image Size Drop Down	Allows user to decide what percentage of magnification or reduction to view the image.

Appendix B

Case Information Chargebacks Fields and Descriptions (Section One) (B)

The table below lists the Chargeback Case (Section One) Information fields and descriptions.

Field	Description
ACTION CODE	This field will display the last action taken on the case. Below is a list of all Chargeback Action Codes and their descriptions: 01-Outstanding 02-Expired 03-In Process by User 04-Worked by User 05-Request Complete 06-Merchant Resolution in Progress 07-Case Reversed 10-Rebuttal Received 11-Rebuttal Rejected 12-Pre-Note
CASE NUMBER	The Unique Case Number assigned to the case.
MERCHANT NUMBR	All merchants processing credit card transactions are assigned a unique number by their acquiring bank.
CARDHOLDER NUMBER	This number identifies the cardholder, issuer and card brand.
CHARGEBACK REASON CODE	The chargeback reason code number and description associated with the case.
DISPUTE JURISDICTION	Description of card type and region of the dispute.
MERCHANT NAME	The business name of the client.

Field	Description
CATEGORY CODE	A 4-digit code designating the principal trade, profession or line of business in which a merchant is engaged.
CHARGEBACK AMOUNT	The chargeback dollar amount that is in dispute along with the respective currency indicator determined by the transaction currency code table. Credits are displayed in red text.
DUE DATE	The date a merchant has to respond to a chargeback or reversal advice.
REQUEST DATE	The date the request was generated to the merchant.
PROCESSING DATE	The transaction central processing date that defines when the transaction was processed to the Association.
TRANSACTION DATE	The date the transaction occurred. Also known as the sale date.
TRANSACTION AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.
CHARGEBACK CYCLE	<p>This field indicates the specific processing cycles of a Presentment or Chargeback.</p> <ul style="list-style-type: none"> • First Chargeback • First Chargeback Reversal • Second Chargeback • Second Chargeback Reversal • Incoming Pre-arbitration • Incoming Pre-compliance • Incoming Arbitration • Incoming Compliance • Incoming Collections • Outgoing Pre-arbitration • Outgoing Filed Arbitration • Outgoing Pre-Compliance • Outgoing Filed Compliance • Outgoing Collections • Re-presentment Reject

Field	Description
TRANSACTION LOCATOR	Merchant cross-reference number used by merchants to locate a transaction in their batch.
FOREIGN AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.
REFERENCE NUMBER	This is the 23-digit Outgoing Acquirer reference number.
AIRLINE TICKET NUMBER	A number placed on a passenger's ticket to help the merchant identify the sale/ticket record.
CUSTOM DATA	Field that can be client defined.

Appendix C

Case Information Chargebacks Fields and Descriptions (Section Two) (B)

The following table lists the Chargeback Case Information (Section Two/First Chargeback) fields and descriptions.

Field	Description
INCOMING CHARGEBACK REASON CODE	The chargeback reason code number and description associated with the first chargeback case.
MESSAGE FROM ISSUING BANK	The incoming member message text the issuer provided with their First Chargeback.
MERCHANT DUE DATE	The date a merchant has to respond to the first chargeback or reversal case.
FINANCIAL DISPOSITION DATE	The date funds were taken from the merchant account.

Appendix D

Case Information Chargebacks Fields and Descriptions (Section Three) (B)

The following table lists the Chargeback Case Information (Section Three/Second Chargeback) fields and descriptions.

Field	Description
INCOMING CHARGEBACK REASON CODE	The chargeback reason code number and description associated with the second chargeback case.
MESSAGE FROM ISSUING BANK	The incoming member message text the issuer provided with their Second Chargeback.
MERCHANT DUE DATE	The date a merchant has to respond to the second chargeback or reversal case.
FINANCIAL DISPOSITION DATE	The date funds were taken from the merchant account.

Appendix E

Case Information Retrieval Fields and Descriptions

The following table lists the Case Information Retrieval fields and descriptions.

Field	Description
ACTION CODE	This field will display the last action taken on the case. Below is a list of all Retrieval Action Codes and their descriptions: <ul style="list-style-type: none"> • 01/OUTSTANDING • 02/EXPIRED • 03/IN PROCESS BY USER • 04/WORKED BY USER • 05/REQUEST COMPLETE
CASE NUMBER	The unique case number assigned to the retrieval.
MERCHANT NUMBER	All merchants processing credit card transactions are assigned a unique number by their acquiring bank.
CARDHOLDER NUMBER	This number identifies the cardholder, issuer and card brand.
REASON CODE	This field will display the retrieval request code if the item pertains to a retrieval request and chargeback reason code if the item pertains to a request associated with an open chargeback case. The description of that code will also appear.
DISPUTE JURISDICTION	Description of card type and region of the dispute.
MERCHANT NAME	The business name of the client.
TRANSACTION AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.

Field	Description
MERCHANT DUE DATE	The date a merchant has to respond to a retrieval request.
MERCHANT REQUEST DATE	The date the request was generated to the merchant.
TRANSACTION DATE	The date the transaction occurred. Also known as the sale date.
FOREIGN AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.
REFERENCE NUMBER	This is the 23-digit Outgoing Acquirer reference number.
TRANSACTION LOCATOR	Merchant cross-reference number used by merchants to locate a transaction in their batch.
REQUEST STATUS	Status 1 – Merchant Response Status 2 – Missing Media Status 3 – Second Request Status 4 – Illegible-Missing –Incorrect Values Status 5 – Wrong Item Supplied Status 6 – Merchant Response Status 7 – Merchant Issued Gift Status 8 – In-house – Missing Media Status 9 – Sales Ticket Required Status 10 – In-house – Missing Media Status 11 – Pending Credit Status 14 – Missing Media Status 15 – Subdraft Status 16 – Unable to fulfill Status 18 – Draft with Signature
REQUEST TYPE	This field will display the type of retrieval request. It will indicate whether the retrieval is a result of an issuer/cardholder request or a request related to the chargeback retrieval request. The two values in this field will be: Retrieval or Chargeback.

Field	Description
AIRLINE TICKET NUMBER	A number placed on a passenger's ticket to help the merchant identify the sale/ticket record.
CUSTOM DATA	Field that can be client defined.

Appendix F

Trans/Credit Tab Column Fields and Descriptions

The following table lists the Trans/Credit Tab column fields and descriptions.

Field	Description
TRANS DATE	The date the transaction occurred. Also known as the sale date.
MERCHANT NUMBER	All merchants processing credit card transactions are assigned a unique number by their acquiring bank.
ACQUIRER REFERENCE NUMBER	This is the 23-digit Outgoing Acquirer reference number.
TRANS AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.
FOREIGN AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.
TRAN TYPE	Transaction description which identifies the transaction as a sale, credit, cash advance, Sale Reversal, Credit Reversal or Cash Advance Reversal. This is based on the transaction code transmitted in the chargeback record.
CODE	The numeric code which corresponds with the Trans Type. These code values are: 5=Sale 6=Credit 7=Cash Advance 25=Sale Reversal 26=Credit Reversal 27=Cash Advance Reversal

Appendix G

Trans/Credit Tab Detail Fields and Descriptions

The following table lists the Trans/Credit Tab detail fields and descriptions.

Field	Description
CARDHOLDER NUMBER	This number identifies the cardholder, issuer and card brand.
CARDHOLDER EXP DATE	The expiration date of the cardholder's credit card.
CENTRAL PROCESSING DATE	The transaction central processing date that defines when the transaction was processed to the Association.
TRANSACTION TYPE	Transaction description & code which identifies the transaction as a Sale, Credit, Cash Advance, Sale Reversal, Credit Reversal, or Cash Advance Reversal. This is based on the transaction code transmitted in the chargeback record.
ACQUIRER REFERENCE #	This is the 23-digit Outgoing Acquirer reference number.
TRANSACTION LOCATOR	Merchant cross-reference number used by merchants to locate a transaction in their batch.
INVOICE#	The unique number assigned to the transaction by the merchant.
CURRENCY CODE	This is the 3-digit currency code that is associated with the foreign amount. The country code is derived from this.
PRODUCT CODE	The value representing the type of card brand.

Field	Description
TRANSACTION DATE	The date the transaction occurred. Also known as the sale date.
TRANSACTION AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.
FOREIGN AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.
MCC	Merchant Category Code.
MERCHANT NUMBER	All merchants processing credit card transactions are assigned a unique number by their acquiring bank.
MERCHANT NAME	The business name of the client.
AUTHORIZATION CODE	This is the code provided during the authorization process if an authorization approval was received.
MO/TO INDICATOR	<p>Identifies the type mail/telephone transaction business.</p> <p>M=Mail Order</p> <p>T=Telephone Order</p> <p>1=Single Transaction of a Mail/Phone order</p> <p>2=Recurring Transaction</p> <p>3=Installment Billing Transaction</p> <p>4=Unknown Classification</p>
AVS ADDRESS	Cardholder address merchant used for AVS.

Field	Description
ELECTRONIC COMMERCE INDICATOR (ECI)	An indicator that identifies a transaction between a merchant and a cardholder that occurred over the Internet and other networks using a cardholder access Device. An Electronic Commerce Transaction is one of the following: 1=Single Transaction for a Mail/Phone Order 2=Recurring Transaction 3=Installment Billing Transaction 4=Unknown Classification/Other Mail Order 5=Secure Electronic Commerce Transaction with cardholder certificate 6=Non-Authenticated Security Transaction with set merchant certificate 7=Non-Authenticated Security Transaction without set merchant certificate 8=Non Secure Transaction 9=Non Auth Sec Trans Non-Comply with set merch is set capable 11=Set encryption; cardholder certification not used 12=Set encryption; cardholder certification used 13=Set encryption; chip used and cardholder certification not used 14= Set encryption; chip and cardholder certificate used 21=Channel encryption; cardholder certificate not used 23=Channel encryption; chip used and cardholder certificate not used 91=No security protocol; cardholder certificate not used

Field	Description
AIRLINE TICKET #	A number placed on a passenger's ticket to help the merchant identify the sale/ticket record.
CHECK-IN/PICKUP DATE	This is the date the cardholder checked into the hotel or the date the cardholder rented the vehicle.
INTERCHANGE RATE INDICATOR	<p>A two digit numeric value that appears in the first 2 positions of the acquirer's reference number to identify the interchange rate program for which the transaction was presented for MasterCard.</p> <p>75,85,95 Consumer Standard-auth needed if over floor limit</p> <p>70,80 Merit III-auth required</p> <p>78,88,98 Merit I-auth required except QPS</p> <p>23 Convenience Purchase-auth required</p> <p>77,87 Petroleum/Card Activated Terminal-auth required</p> <p>71,81 Supermarket-auth required</p> <p>97 Travel Industries Premier Service-auth required</p> <p>91 Warehouse Club-auth required</p> <p>92 Key Entered-auth required</p> <p>93 Passenger Transport-auth required</p> <p>96 World MasterCard T&E-auth required</p> <p>90 Service Industries-auth required</p>
GUARANTEE FLAG	An indicator, which identifies merchants who, are eligible for chargeback protection due to using the Surepay Signature Capture terminal/storage process.
BATCH DATE	The date for the merchant deposits (sales and credits).

Field	Description
BATCH #	The number assigned to the total deposits (sales and credits).
POS ENTRY MODE	Code which identifies how the cardholder's account information was entered or captured at the point of sale.

Appendix H

Auth Records Tab Column Fields and Descriptions

The following table lists the Auth Records tab column fields and descriptions.

Field	Description
AUTH DATE	This is the date the transaction was submitted for authorization approval.
MERCHANT NUMBER	All merchants processing credit card transactions are assigned a unique number by their acquiring bank.
AUTH CODE	This is code provided during the authorization process if an authorization approval was received.
AUTH AMOUNT	The amount of the authorization request along with the respective currency indicator determined by the transaction currency code table.
FOREIGN AMOUNT	The amount of the authorization request along with respective currency indicator determined by the transaction currency code table.

Field	Description
AVS INDICATOR	<p>This field displays the Association supported Address Verification Service Response code provided to the merchant when the cardholder's billing address was validated as being correct before completion of a mail/telephone transaction:</p> <p>A=STREET ADDRESS MATCH, ZIP CODE DOES NOT B=INTL ADDRESS MATCHES, ZIP CODE DOES NOT C=INTL ADDRESS AND ZIP CODE DO NOT MATCH D=INTL ADDRESS AND ZIP CODE MATCH E=ERROR RESPONSE FOR MERCHANT CATEGORY CODE F=ADDRESS AND ZIP CODE MATCH (UK ONLY) G=ADDRESS NOT VERIFIED, INTERNATIONAL I=INTL ADDRESS NOT VERIFIED M=INTL ADDRESS AND ZIP CODE MATCH N=STREET ADDRESS AND ZIP CODE DO NOT MATCH P=INTL ZIP CODE MATCHES, ADDRESS DOES NOT MATCH R=ISSUER SYSTEM UNAVAILABLE OR TIMEOUT, RETRY S=SERVICE NOT SUPPORTED BY ISSUER U=ADDRESS INFORMATION UNAVAILABLE, DOMESTIC W=9-DIGIT ZIP CODE MATCHES, BUT ADDRESS DOES NOT MATCH Y=STREET ADDRESS AND 5 OR 9 DIGIT ZIP CODE MATCH Z=5-DIGIT ZIP CODE MATCHES, ADDRESS DOES NOT MATCH</p>

Field	Description
POS	<p>A two-digit code, which identifies how the cardholder account information was entered or captured at the point of sale.</p> <p>00=Unknown</p> <p>01=Manual key entry</p> <p>02=Magnetic Stripe Terminal</p> <p>05=Chip Card Read (data is reliable)</p> <p>90=Magnetic Stripe Terminal Full Unaltered Track Read</p> <p>95=Chip Card Read (Unreliable Data)</p>
AUTH RESPONSE	<p>The issuer's reply to an Authorization Request. The following are types of authorization responses: Declined Response, Pick-up Response, Reenter Response, Referral Response</p>
CODE	<p>The numeric code which corresponds with the Trans Type. These code values are:</p> <p>5=Sale</p> <p>6=Credit</p> <p>7=Cash Advance</p> <p>25=Sale Reversal</p> <p>26=Credit Reversal</p> <p>27=Cash Advance Reversal</p>

Appendix I

Auth Records Tab Detail Fields and Descriptions

The following table lists the Auth Records detail fields and descriptions. Click the **GREEN ARROW** to access the detailed records.

Field	Description
CARDHOLDER NUMBER	This number identifies the cardholder, issuer and card brand.
AUTHORIZATION DATE	This is the date the transaction was submitted for authorization approval.
AUTHORIZATION REPONSE	An issuer's reply to an Authorization Request. The following are types of authorization responses: Approval Response Declined Response Pick-up Response Referral Response
AUTHORIZATION CODE	This is the code provided during the authorization process if an authorization approval was received.
AUTHORIZATION SOURCE	This identifies the source of the authorization obtained. INAS/Issuer=Issuing Bank Base Below LCS limit=Visa Banknet MIP=MasterCard International Host=First Data Merchant Services ATR=Assured Transaction Response Non NaBanco (FDMS)=Other Source

Field	Description
ORIGIN INDICATOR	<p>This field identifies the type of point of sale entry which occurred at the time of the sale.</p> <p>D/T SW=Dial Swipe merchant</p> <p>Dial ky=Dial authorization keyed transaction</p> <p>POS/ECR=Point-of-sale/electronic cash register keyed</p> <p>POS/SW=Point of sale/electronic cash register swiped</p> <p>Batch=Authorization given to a batch of items (Direct Marketing)</p> <p>CRT=Voice Authorization</p> <p>Voice=Voice Authorization</p> <p>Dial Term=Terminal Keyed</p> <p>D/T Term=Terminal Keyed</p> <p>T1=Track 1</p> <p>T2=Track 2</p> <p>CO2=Track data read but discretionary data was not sent to Visa/MasterCard</p> <p>C90=Track data read & discretionary data was sent to Visa/MasterCard</p> <p>Swiped=Swipe Merchant</p> <p>D/SW TZ/90=Dial swipe merchant Track 2 (code 90)</p>
POS TERMINAL CAPABILITY	<p>This identifies the basic type and capability of a point of sale terminal.</p>

Field	Description
POS ENTRY CAPABILITY	<p>A code indicating the type of electronic terminal used at the point of sale and the capability of the terminal to electronically read account numbers and expiration dates from credit cards.</p> <p>Position 1 Values</p> <p>0=Unspecified</p> <p>1=Limited Amount Terminal</p> <p>2=Unattended Terminal (ATM)</p> <p>3=Unattended Terminal (Automated Dispensing Machine or Self Service Terminal)</p> <p>4=Electronic Cash Register</p> <p>7=Telephone Device</p> <p>Position 2 Values</p> <p>0=Unknown</p> <p>1=Terminal Not Used</p> <p>2=Magnetic Stripe Read Capability</p> <p>5=Chip Card Read (data is reliable)</p> <p>9=Terminal does not read card data</p>
FLOOR LIMIT INDICATOR	Indicator that denotes the limit that merchant must authorize for transaction.
AVS RESPONSE	This field displays the Association supported Address Verification Service Response Code provided to the merchant when the cardholder's billing address was validated as being correct before completion of a mail/telephone transaction.
AVS ADDRESS	Cardholder address merchant used for AVS.
CARDHOLDER EXP. DATE	The expiration date of the cardholder's credit card.
AUTHORIZATION TIME	The time the authorization was submitted for authorization approval.

Field	Description
AUTHORIZATION AMOUNT	The amount of the authorization request along with the respective currency indicator determined by the transaction currency code table.
FOREIGN AMOUNT	The amount of the sale along with the respective currency indicator determined by the transaction currency code table.
MERCHANT #	All merchants processing credit card transactions are assigned a unique number by their acquiring bank.
MERCHANT NAME	The business name of the client.
POS ENTRY CODE	<p>A code indication how the cardholder account information was entered/captured at the point of sale.</p> <p>00=Unknown</p> <p>01=Manual key entry</p> <p>02=Magnetic Stripe Terminal</p> <p>05=Chip Card Read</p> <p>90=Magnetic Stripe Terminal Full Unaltered Track Read</p> <p>95=Chip Card Read (Unreliable Date)</p>

Field	Description
ELECTRONIC/COMMERCE INDICATOR	<p>An indicator that identifies a transaction between a merchant and a cardholder that occurred over the Internet and other networks using a cardholder access Device. An Electronic Commerce Transaction is one of the following:</p> <p>1=Single Transaction for a Mail/Phone Order</p> <p>2=Recurring Transaction</p> <p>3=Installment Billing Transaction</p> <p>4=Unknown Classification/Other Mail Order</p> <p>5=Secure Electronic Commerce Transaction with cardholder certificate</p> <p>6=Non-Authenticated Security Transaction with set merchant certificate</p> <p>7=Non-Authenticated Security Transaction without set merchant certificate</p> <p>8=Non Secure Transaction</p> <p>9=Non Auth Sec Trans Non-Comply with set merch is set capable</p> <p>11=Set encryption; cardholder certification not used</p> <p>12=Set encryption; cardholder certification used</p> <p>13=Set encryption; chip used and cardholder certification not used</p> <p>14= Set encryption; chip and cardholder certificate used</p> <p>21=Channel encryption; cardholder certificate not used</p> <p>23=Channel encryption; chip used and cardholder certificate not used</p> <p>91=No security protocol; cardholder certificate not used</p>

Field	Description
CAT INDICATOR	<p>This field displays an indicator, which advised that this transaction occurred at a cardholder activated terminal.</p> <p>Visa</p> <p>0 or space=Not applicable to this transaction</p> <p>1=Limited Amount Terminal</p> <p>2=Automated Dispensing Machine</p> <p>3=Self Service Terminal</p> <p>MasterCard</p> <p>1= Automated Dispensing Machine</p> <p>2= Self Service Terminal</p> <p>3= Limited Amount Terminal</p> <p>4=Inflight Commerce (IFC) Terminal</p> <p>6=Electronic Commerce Transaction</p> <p>7=Transponder Transaction</p>

Field	Description
ACI AUTH CHARACTERISTICS INDICATOR	<p>A value that indicates if a card was present at the point of sale.</p> <p>A=Card Present</p> <p>E=Card Present with merchant name and location data</p> <p>C=Card Present with merchant name and location data(cardholder activated, self service terminal)</p> <p>F= Card not Present-Account Funding</p> <p>K=Card Present with Key-Entry</p> <p>M=Card not Present-Direct Marketing</p> <p>N=Not a payment service transaction</p> <p>P=Card not Present(Preferred Customer participation requested)</p> <p>R=Card not Present(Address Verification Service not required)</p> <p>U=Card not Present-3D Secure Electronic Commerce</p> <p>V=Card not Present (Address Verification Service Requested)</p> <p>X=Disqualified custom payment service transaction</p> <p>W=Card not Present –Non 3D Secure Electronic Commerce</p>
CVV2/CVC2	<p>A unique check value that is indent printed on the back of the credit card and can be validated through the magnetic stripe.</p> <p>M=CVV2 Match</p> <p>N=CVV2 Does Not Match</p> <p>P=Not Present</p> <p>S=CVV2 Should be on the card, but the merchant has indicated that CVV2 is not present.</p> <p>U=Issuer Not Participating</p>

Field	Description
VISA CAVV/MASTERCARD UCAF VALUE	<p>This field displays to the user the CAVV (Card Authentication Verification Value-Visa) and/or the UCAF (Universal Cardholder Authentication Field-Master Card) values and descriptions.</p> <p><u>Visa CAVV Results Code Values:</u></p> <p>Blank or not present-CAVV not validated</p> <p>0-CAVV not validated, erroneous data</p> <p>1-CAVV failed validation</p> <p>2-CAVV passed validation</p> <p>3-CAVV validation could not be performed</p> <p>4-CAVV validation could not be performed</p> <p>5-Acquirer participation, issuer is not</p> <p>6-Issuer Bin participation for authentication, not verification</p> <p><u>MasterCard UCAF Coded Values:</u></p> <p>0-UCAF Not Supported</p> <p>1-UCAF Supported by not provided by Issuer</p> <p>2-UCAF is present</p>

Field	Description
LEGEND FIELD DESCRIPTIONS	<p><u>Authorization Source</u></p> <p>INAS/Issuer=Issuing Bank</p> <p>Base Below LCS limit=Visa</p> <p>Banknet MIP=MasterCard International</p> <p>Host=First Data Merchant Services</p> <p>ATR=Assured Transaction Response</p> <p>Non NaBanco (FDMS)=Other Source</p> <p><u>Origin Indicator</u></p> <p>D/T SW=Dial Swipe merchant</p> <p>Dial KY=Dial authorization keyed transaction</p> <p>POS/ECR=Point-of-sale/electronic cash register swiped</p> <p>POS/SW=Point-of-sale/electronic cash register swiped</p> <p>Batch=Authorization given to a batch of items (Direst Marketing)</p> <p>CRT=Voice Authorization</p> <p>Voice=Voice Authorization</p> <p>Dial Term=Terminal Keyed</p> <p>D/T Term=Terminal Keyed</p> <p>T1=Track 1</p> <p>T2=Track 2</p> <p>CO2=Track data read but discretionary data was not sent to Visa/MasterCard</p> <p>C90=Track data read & discretionary data was sent to Visa/MasterCard</p> <p>Swiped=Swipe Merchant</p> <p>D/SW TZ/90=Dial swipe merchant Track 2 (code 90)</p>

Appendix J

Retrieval Status Codes and Descriptions

The following table lists Retrieval Status Codes and descriptions.

Status	Description
1	Merchant Response
2	Missing Media
4	Illegible
5	Wrong Item
6	Merchant Response
7	Merchant Response
16	Unable to Fulfill
18	Merchant Response Signature Present
