

Reporting

The Reports Tab provides statistical data that can be printed from eIDSSM or downloaded into a spreadsheet software.

Chargeback Report

#	Chargeback Reason	Chargebacks		Reversals		Totals	
		Count	Amount	Count	Amount	Count	Amount
1	NO CARDHOLDER AUTH	1	1,400.00	0	0.00	0	1,400.00
2	DUPPLICATE PRESENTMENTS	0	0.00	0	0.00	0	0.00
3	NO CARDHOLDER AUTH	2	1,240.00	0	0.00	0	1,480.00
4	DISTINCTIVE MERCHANTS	0	0.00	0	0.00	0	0.00
5	CREDIT NOT PROVIDED	0	0.00	0	0.00	0	0.00
6	NOT AS DECLINED	1	811.00	0	0.00	0	811.00
7	DECLINED AUTH	2	600.00	0	0.00	0	600.00
8	NO AUTH	1	300.00	0	0.00	0	300.00
9	NO SIGNATURE	1	1000.00	0	0.00	0	1000.00
10	CREDIT NOT PROVIDED	1	300.00	0	0.00	0	300.00
11							
12	TOTALS	9	6,351.00	0	0.00	0	6,351.00

Retrieval Report

Retrieved Statistical Report	Fulfilled	Unfulfilled	Expired	Total
Number of Items	00	2	0	02
Percentage of Total	00	2	0	100

For additional eIDSSM brochures or to request eIDSSM training, please contact your Account Representative.

Partner with an Industry Leader

First Data provides payment processing services to the world's largest financial services providers, to the merchant around the corner and to businesses of all sizes around the world. Our services ensure that money moves accurately and securely anytime, anywhere.

Create a strategic alliance with First Data and profit from a long-term relationship with a valuable business partner.

Our guidance, innovation and experience can help your business grow. Make First Data a single source for end-to-end solutions in electronic transaction processing and see positive changes in your business environment and bottom line. Let us show you how.

Superior solutions. State of the art equipment. Infinite possibilities.

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.



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Web Enabled Chargeback and Retrieval Processing



Processing Chargebacks and Retrievals

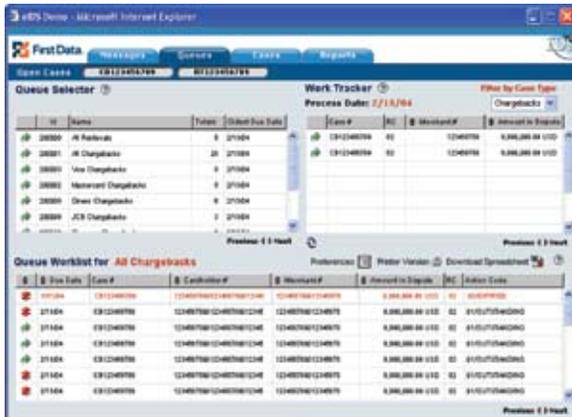
eIDSSM (Electronic Integrated Dispute System) is available via your Channel Bank's internet web site. It enables the exchange of information between merchants and merchant services via the Internet. This technology enables a streamlined chargeback and retrieval process that is SMART (Simple, Manageable, Accurate, Reliable, and Transportable).

It's as easy as...

1. Use your own imaging software or a scanner to create a tiff group 3(1d) or group 4(2d), 200 dpi, 8.5 by 11 inches, black and white image.
2. Launch the eIDS product from your Channel Bank's internet website.
3. Review and respond to Visa®, MasterCard®, Diners®, JCB®, and American Express® chargebacks and retrievals online.

Viewing Chargebacks and Retrievals

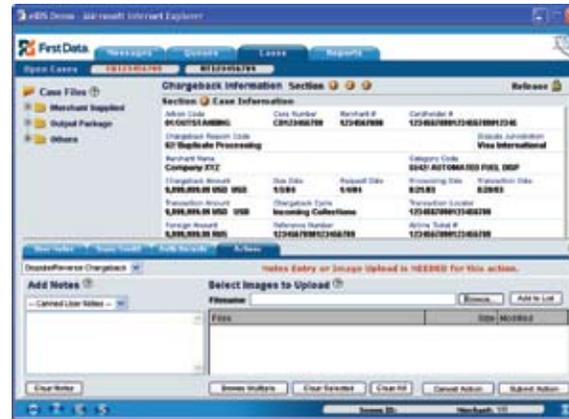
The Queues Tab of eIDSSM provides a view of outstanding requests.



1. **Queue Selector** provides the flexibility to sort and prioritize all requests.
2. **Work Tracker** provides a list of all outstanding requests that you have fulfilled for the current day.
3. **Queue Worklist** provides a list of all outstanding requests. Requests can be sorted by priority.

Responding to Chargebacks and Retrievals

The Cases Tab provides details regarding a request and an avenue for you to take action.



Sub Tabs provide additional functionality to the user

- User Notes, 1000 free-form characters for noting
- Transaction Detail, 6-months of cardholder data
- Authorization Detail, 6-month of cardholder data
- Action, prompts the user to select a response and add supporting documentation

Responses

- Chargeback: Dispute, Accept, Add User Notes/Images
- Retrieval: Respond, Unable to Fulfill, Add User Notes/Images
- The Checklist arrows guide the user through optional and required steps to add supporting documentation via user notes and images.

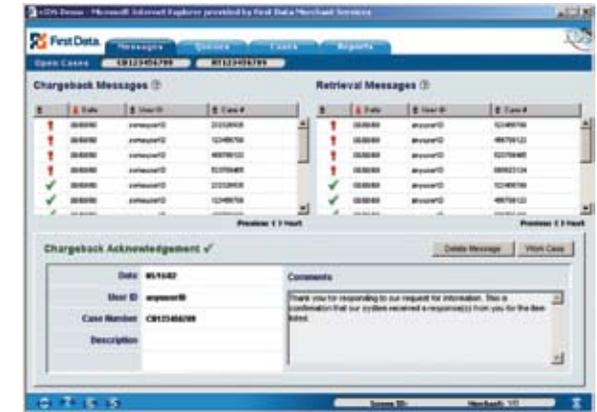
Tool Bar



The Tool Bar provides quick access to support features such as window refresh, online help, search (applicable to requests archived for three years), and switch merchant numbers.

Retrieving Messages

The Messages Tab provides important information regarding requests you have fulfilled.



1. Messages keep the user informed regarding case fulfillment. Messages are categorized by Acknowledgement and Alert.

Red Exclamation Points alert you that your chargeback reversal request was denied or your retrieval request was not accepted.

Green Checks acknowledge receipt of your response with a thank you or acknowledges reversal accepted.

2. **The Work Case**, when selected, provides case detail.
3. **The Delete Message**, when selected, deletes a message.