# Paymentech Online



### Your Bottom Line Online Resource for Financial Data and Analysis.

Paymentech Online provides enhanced web-based access to the information your business needs to ensure a competitive edge in the industry. In one single solution, you get virtually instant access to your transaction data, advanced Web-based reporting, online chargeback management interface and optional fraud management tools. Use Paymentech Online to improve your bottom line and make more informed decisions about your payments processing now and in the future.

- Access comprehensive reporting Easily reconcile your payment operations with daily, weekly or monthly financial reports.
- Increase efficiency Save time and provide better customer service with quick, 24/7 access to comprehensive transaction data and a streamlined chargeback management process.
- Reduce expenses Identify and reduce unnecessary costs resulting from processing errors, downgrades and chargebacks; and resolve outstanding retrievals before they turn into costly chargebacks.
- Enhance security Control the level of access your employees have to critical customer and business-related information and customize fraud filters to help you manage your risk.





### 🔀 ACCOUNT NUMBER MASKING

#### Account Masking Protects Your Cardholder Data.

*Protecting customer account data is critical in today's marketplace.* Chase Paymentech's Account Number Masking service enables you to protect your cardholder's individual information from unnecessary exposure. It answers your need to provide enhanced account data security in environments where many employees have access to business data, as in Chase Paymentech's reporting and transaction history search tools.

Account Number Masking is a feature that masks all but the last four digits of your customers account number. It applies to both your financial reports and your Transaction History searches initiated through Paymentech Online.

## Transaction History that is Just a Click Away.

With Paymentech Online, you have constant access to all your financial and transaction data and up to 6 months of historical information available at any time. Using our advanced transaction history search capabilities, you can quickly obtain the detailed information you need to manage your business.

Paymentech Online provides comprehensive data on:

- Deposits
- Card type
- Cardholder detail
  And more
- Interchange
  Issuer information

Authorizations

View payment method details, retrieval, chargeback and eCheck returns in just a few clicks. Also, you have multiple options for accessing and using your financial detail – you can view, print or download information relevant to your search. Many Chase Paymentech merchants use Paymentech Online to retrieve data quickly when a customer calls – saving time and delivering better service to the customer.

#### Financial and Analysis Reports at Your Fingertips.

Paymentech Online provides fast, secure, and reliable access to your financial reports. Our Web-based Report Center provides easy-to-use navigation, enhanced transaction information and multiple format options for data management. You can download data into your own in-house accounting systems and databases 7 days a week, enabling you to look up the following at any time:

- Batch and transaction detail
- Deposits
- Retrieval and chargeback requests
- Qualification data
- Rates and fees
- Analysis reports
- And more



### Manage Your Chargebacks through a Simple Online Interface.

With Chase Paymentech's Online Chargeback Management tool, you can reduce inefficient paper processes while resolving your chargebacks quickly and easily. This module enables you to capture, store and exchange chargeback documents electronically. With robust case management features, you can increase efficiency, decrease the timeframe for dispute resolution and reduce mailing costs.

## Customize Your Processing to Minimize Fraud.

Chase Paymentech's proprietary Fraud Filters enable you to screen high-risk transactions based on specific account numbers, account prefixes or issuing countries. A simple Web-based interface gives you direct control over your specific negative database.

#### Access Critical Information Quickly and Easily.

You can find direct contact numbers for card issuing banks, updated regularly by MasterCard<sup>®</sup> and Visa<sup>®</sup> This is useful when you suspect fraud, need to verify address information or wish to confirm that a card has not been stolen.

Additionally, all standard Chase Paymentech documentation – online tutorials, training manuals, technical specifications, merchant forms, and BIN files – are available for online viewing, printing and downloading.

To view a demo of the Fraud Filters application and our full suite of data management products, please visit

http://ptodemo.chasepaymentech.com/portal/community/chase\_paymentech/ public/micro\_sites/pto\_demo/pto\_demo

## To learn more, please contact your Chase Paymentech representative, visit us at www.chasepaymentech.com or call 1.800.788.6010.

