

Funding Reconciliation

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Daily Funding Reconciliation Process

A Merchant Reference Guide



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Revision History

Date	Revision Summary	Page(s)
05/10/2012	Reference Manual Created	ALL

A Note about **Screen Shots:**

The images included in this manual are illustrative, designed to represent your approximate Reporting experience. The actual screens you view may appear slightly different. In addition, screens may change over time as product detail is added.

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Daily Funding Reconciliation Process

Introduction

This Reference Guide is designed to assist merchants reconcile Chase Paymentech fund transfers using Paymentech Online reporting tools. As each merchant has unique and specific processing configurations, the information provided is intended to address the typical reconciliation process using daily, company level reports.

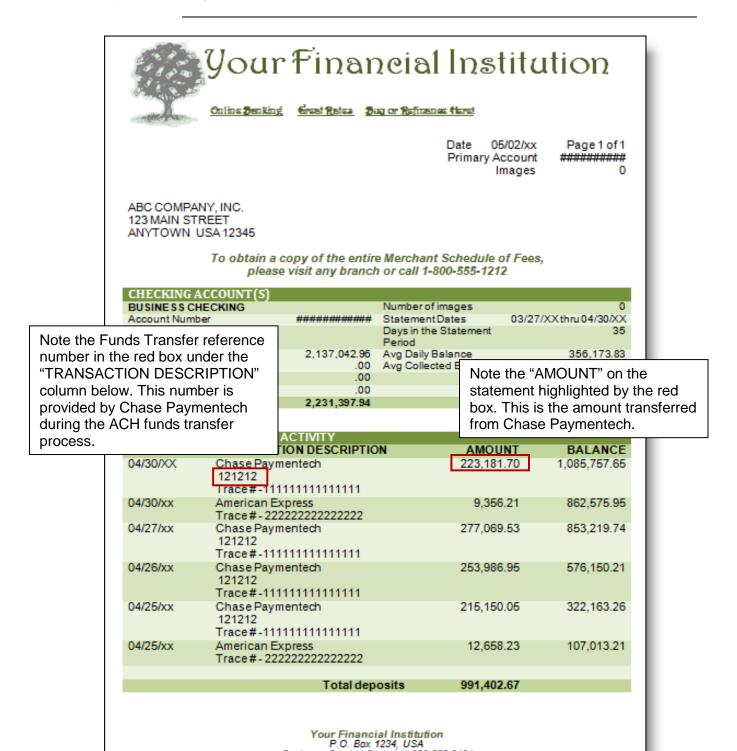
There are three primary components to the reconciliation process that include the following:

- 1. Deposit confirmation in the form of physical or electronic statements provided by the merchant's financial institution
- 2. Fund transfer events initiated by Chase Paymentech and presented in Paymentech Online reports
- 3. Processing activity that results in fund transfer events and presented in Paymentech Online reports

If you need additional assistance, please contact Merchant Services at 603-896-8333.

Comparing Your Statement

Every merchant's statement will be based on the financial institution they are doing business with. See the sample statement on the following page:



Customer Service Center: 1-888-555-2121 www.yourbank.com
This bank is federally insured

Identifying Information

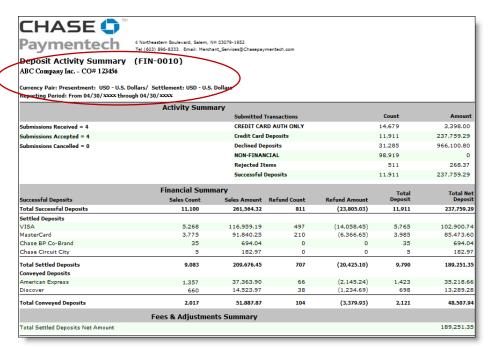
Merchants may have transfers sent to different financial institution accounts. Chase Paymentech uses Fund Transfer Instruction Numbers (FTI #) and Fund Transfer Numbers (FT #) to assist in the reconciliation process.

The following data elements are typically passed from Chase Paymentech to financial institution's as a part of the ACH fund transfer process:

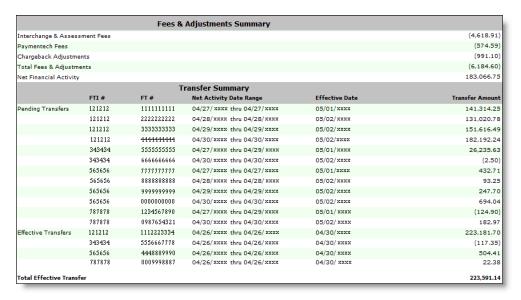
- Merchant Routing Number
- Merchant Bank Account Number
- First 5 Letters of the Company Name
- FTI # (A static number that identifies the merchants fund transfer instruction. This number is a constant and will appear in reports on a reoccurring basis.)
- FTI Name (First 22 Characters)
- FT # (A unique number that identifies an individual fund transfer.)

Using the FIN-0010

The FIN-0010 Deposit Activity Summary report provides a summary of submissions, deposits, fees, and financial transfer events processed by Chase Paymentech. This report, in conjunction with deposit information received from the merchant's financial institution, are the starting point for the reconciliation process.



Using the FIN-0010, continued



FIN-0010 Transfer Summary Section

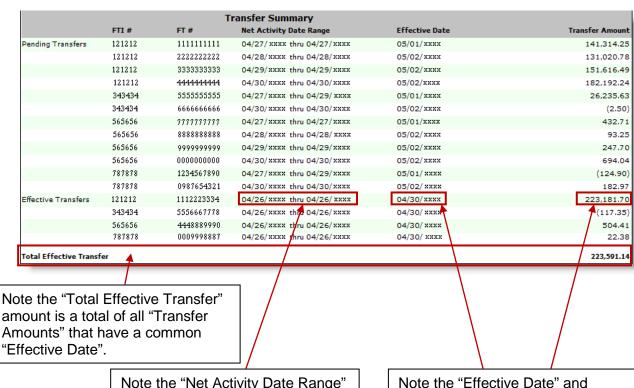
The Transfer Summary Section, located at the end of the report, provides important details regarding fund transfers that are "Pending", "On Hold", "Rejected", and "Effective".

Two key elements in this section are "Effective Date" and "Transfer Amount". Together they represent the funds transfer event (day and monetary value) submitted by Chase Paymentech to the financial institution for deposit.

FIN-0010 Transfer Summary Section, Continued When reconciling the "Transfer Amount", verify that the amount transferred is identical to the deposit amount recorded by the financial institution. Typically, when the transfer method is ACH, a reference to the Chase Paymentech "FTI #" or "FT #" is included in the deposit information provided by the financial institution. If the FTI # or "FT #" is not referenced, use the "Effective Date" and "Transfer Amount" pair to identify the deposit.

Note: Deposit processing windows vary, check with your financial institution if more specific deposit timing information is required.

To determine the processing activity that comprised the "Total Effective Transfer" amount, refer to the FIN-0010 for the specific "Net Activity Date Range" listed in this section.



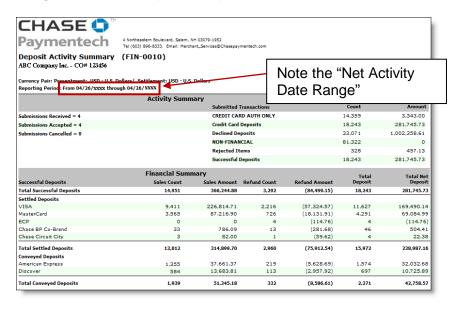
Note the "Net Activity Date Range" for the "Transfer Amount". This is the actual date the processing activity for the fund transfer amount occurred.

Note the "Effective Date" and "Transfer Amount" in the boxes above. This is the date and amount transferred to the financial institution.

For more detailed information related to the Transfer Summary Section and transfer methods, reference the FIN-0041: Funds Transfer Summary report.

FIN-0010 Processing Activity Date Range

To view activity that comprised the fund transfer, reference the FIN-0010 for the appropriate "Net Activity Date Range". Use the following sections to obtain the summary information needed. To drill further into the data, use the companion reports listed for each section.





FIN-0010 – Activity Summary Section

The Activity Summary Section contains information specific to submissions sent to Chase Paymentech for processing. It provides a view of submissions that were successfully "Received" and either "Accepted" or "Canceled". It also contains a high level break-down of transaction types included in submissions. When reconciling, focus on the "Successful Deposits Amount" as this is the total monetary value of all settled and conveyed deposit transactions in the "Accepted" submissions.



For more detailed information related to the Activity Summary Section and submissions, reference the ACT-0012 Submission Listing and ACT-0002 Exception Detail reports for the appropriate "Net Activity Date Range".

FIN-0010 – Financial Summary Section

The Financial Summary Section provides an overview of deposit transactions received and successfully processed. It lists "Settled Deposits" and "Conveyed Deposits" broken-down by Method of Payment (MOP). Each MOP has a "Sales Counts" and "Amounts" along with "Refund Counts" and "Amounts". When reconciling, the "Settled" "Total Net Deposit" amount represents the monetary value of all deposit transactions to be settled by Chase Paymentech.

Note:

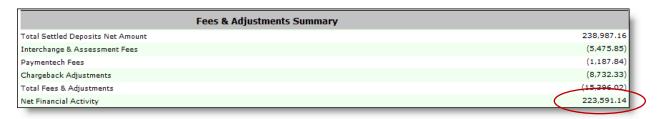
Conveyed Deposits are those that Chase Paymentech passes through to the specific Payment Brand who will then process it for you. You will not receive Interchange and Assessment Fees nor receive Payment from Chase Paymentech for any Conveyed Transaction; you will receive those fees and payments from the Payment Brand directly.

	Financial Summary				Total	Total Net
Successful Deposits	Sales Count	Sales Amount	Refund Count	Refund Amount	Deposit	Deposi
Total Successful Deposits	14,951	366,244.88	3,292	(84,499.15)	18,243	281,745.73
Settled Deposits						
VISA	9,411	226,814.71	2,216	(57,324.57)	11,627	169,490.14
MasterCard	3,565	87,216.90	726	(18,131.91)	4,291	69,084.99
ECP	0	0	4	(114.76)	4	(114.76
Chase BP Co-Brand	33	786.09	13	(281.68)	46	504.41
Chase Circuit City	3	82.00	1	(59.62)	4	22.38
Total Settled Deposits	13,012	314,899.70	2,960	(75,912.54)	15,972	238,987.10
Conveyed Deposits						
American Express	1,355	37,661.37	219	(5,628.69)	1,574	32,032.68
Discover	584	13,683.81	113	(2,957.92)	697	10,725.89
Total Conveyed Deposits	1,939	51,345.18	332	(8,586.61)	2,271	42,758.57

For more detailed information related to the Financial Summary Section and deposit transactions, reference the ACT-0010 Deposit Detail report for the appropriate "Net Activity Date Range".

FIN-0010 – Fees & Adjustments Summary Section

The Fees & Adjustments Summary Section contains fees and adjustments that were assessed during the reporting period. The "Total Settled Deposits Net Amount" minus fees and adjustments determine "Net Financial Activity". This is the monetary value of funds that will be transferred from Chase Paymentech to the financial institution.



Resources

For more detailed information related to the Fees & Adjustments Section reference the following reports for the appropriate "Net Activity Date Range".

Fees:

- Interchange & Assessment Fees: Service Charge Detail (FIN-0011)
- Paymentech Fees: Service Charge Detail (FIN-0011)

Adjustments:

- Chargeback Adjustments: Chargeback Activity (PDE-0017)
- ECP Returns: ECP Returns Activity (PDE-0018)
- Debit Adjustments: Debit Adjust Summary (PDE-0036)
- Other Adjustments: Adjustment Detail (FIN-0002)
- Reserve Adjustments: Reserve Balance Detail (RES-0004)