

Merchant Reference Guide

Funding Reconciliation

May 10, 2010 | Version 1

CHASE ™
Paymentech

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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:

Continued on next page

Daily Funding Reconciliation Process, Continued



Your Financial Institution

[Online Banking](#) [Great Rates](#) [Buy or Refinance Here!](#)

Date 05/02/xx Page 1 of 1
 Primary Account #####
 Images 0

ABC COMPANY, INC.
 123 MAIN STREET
 ANYTOWN USA 12345

*To obtain a copy of the entire Merchant Schedule of Fees,
 please visit any branch or call 1-800-555-1212*

CHECKING ACCOUNT(S)			
BUSINESS CHECKING		Number of images	0
Account Number #####		Statement Dates	03/27/XX thru 04/30/XX
		Days in the Statement Period	35
	2,137,042.96	Avg Daily Balance	356,173.83
	.00	Avg Collected E	
	.00		
	.00		
	2,231,397.94		

ACTIVITY			
DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
04/30/XX	Chase Paymentech 121212 Trace #-1111111111111111	223,181.70	1,085,757.65
04/30/xx	American Express Trace #- 222222222222222	9,356.21	862,575.95
04/27/xx	Chase Paymentech 121212 Trace #-1111111111111111	277,069.53	853,219.74
04/26/xx	Chase Paymentech 121212 Trace #-1111111111111111	253,986.95	576,150.21
04/25/xx	Chase Paymentech 121212 Trace #-1111111111111111	215,150.05	322,163.26
04/25/xx	American Express Trace #- 222222222222222	12,658.23	107,013.21
Total deposits		991,402.67	

Note the Funds Transfer reference number in the red box under the "TRANSACTION DESCRIPTION" column below. This number is provided by Chase Paymentech during the ACH funds transfer process.

Note the "AMOUNT" on the statement highlighted by the red box. This is the amount transferred from Chase Paymentech.

Your Financial Institution
 P.O. Box 1234, USA
 Customer Service Center: 1-888-555-2121
www.yourbank.com
 This bank is federally insured

Continued on next page

Daily Funding Reconciliation Process, Continued

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.

CHASE Paymentech
 4 Northeastern Boulevard, Salem, NH 03079-1952
 Tel: (603) 896-8333, Email: Merchant_Services@Chasepaymentech.com

Deposit Activity Summary (FIN-0010)
 ABC Company Inc. - CO# 123456

Currency Pair: Presentation: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
 Reporting Period: From 04/30/xxxx through 04/30/xxxx

Activity Summary				Count	Amount	
Submitted Transactions						
Submissions Received = 4	CREDIT CARD AUTH ONLY		14,679		3,398.00	
Submissions Accepted = 4	Credit Card Deposits		11,911		237,759.29	
Submissions Cancelled = 0	Declined Deposits		31,285		966,100.80	
	NON-FINANCIAL		98,919		0	
	Rejected Items		511		268.37	
	Successful Deposits		11,911		237,759.29	
Financial Summary						
	Sales Count	Sales Amount	Refund Count	Refund Amount	Total Deposit	Total Net Deposit
Total Successful Deposits	11,100	261,564.32	811	(23,805.03)	11,911	237,759.29
Settled Deposits						
VISA	5,268	116,959.19	497	(14,058.45)	5,765	102,900.74
MasterCard	3,775	91,840.25	210	(6,366.65)	3,985	85,473.60
Chase BP Co-Brand	35	694.04	0	0	35	694.04
Chase Circuit City	5	182.97	0	0	5	182.97
Total Settled Deposits	9,083	209,676.45	707	(20,425.10)	9,790	189,251.35
Conveyed Deposits						
American Express	1,357	37,363.90	66	(2,145.24)	1,423	35,218.66
Discover	660	14,523.97	38	(1,234.69)	698	13,289.28
Total Conveyed Deposits	2,017	51,887.87	104	(3,379.93)	2,121	48,507.94
Fees & Adjustments Summary						
Total Settled Deposits Net Amount						189,251.35

Continued on next page

Daily Funding Reconciliation Process, Continued

Using the FIN-0010, continued

Fees & Adjustments Summary					
Interchange & Assessment Fees					(4,618.91)
Paymentech Fees					(574.59)
Chargeback Adjustments					(991.10)
Total Fees & Adjustments					(6,184.60)
Net Financial Activity					183,066.75
Transfer Summary					
	FTI #	FT #	Net Activity Date Range	Effective Date	Transfer Amount
Pending Transfers	121212	1111111111	04/27/xxxx thru 04/27/xxxx	05/01/xxxx	141,314.25
	121212	2222222222	04/28/xxxx thru 04/28/xxxx	05/02/xxxx	131,020.78
	121212	3333333333	04/29/xxxx thru 04/29/xxxx	05/02/xxxx	151,616.49
	121212	4444444444	04/30/xxxx thru 04/30/xxxx	05/02/xxxx	182,192.24
	343434	5555555555	04/27/xxxx thru 04/29/xxxx	05/01/xxxx	26,235.63
	343434	6666666666	04/30/xxxx thru 04/30/xxxx	05/02/xxxx	(2.50)
	565656	7777777777	04/27/xxxx thru 04/27/xxxx	05/01/xxxx	432.71
	565656	8888888888	04/28/xxxx thru 04/28/xxxx	05/02/xxxx	93.25
	565656	9999999999	04/29/xxxx thru 04/29/xxxx	05/02/xxxx	247.70
	565656	0000000000	04/30/xxxx thru 04/30/xxxx	05/02/xxxx	694.04
	787878	1234567890	04/27/xxxx thru 04/29/xxxx	05/01/xxxx	(124.90)
	787878	0987654321	04/30/xxxx thru 04/30/xxxx	05/02/xxxx	182.97
Effective Transfers	121212	111223334	04/26/xxxx thru 04/26/xxxx	04/30/xxxx	223,181.70
	343434	5556667778	04/26/xxxx thru 04/26/xxxx	04/30/xxxx	(117.35)
	565656	4448889990	04/26/xxxx thru 04/26/xxxx	04/30/xxxx	504.41
	787878	0009998887	04/26/xxxx thru 04/26/xxxx	04/30/xxxx	22.38
Total Effective Transfer					223,591.14

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.

Continued on next page

Daily Funding Reconciliation Process, Continued

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.

Transfer Summary					
	FTI #	FT #	Net Activity Date Range	Effective Date	Transfer Amount
Pending Transfers	121212	1111111111	04/27/xxxx thru 04/27/xxxx	05/01/xxxx	141,314.25
	121212	2222222222	04/28/xxxx thru 04/28/xxxx	05/02/xxxx	131,020.78
	121212	3333333333	04/29/xxxx thru 04/29/xxxx	05/02/xxxx	151,616.49
	121212	4444444444	04/30/xxxx thru 04/30/xxxx	05/02/xxxx	182,192.24
	343434	5555555555	04/27/xxxx thru 04/29/xxxx	05/01/xxxx	26,235.63
	343434	6666666666	04/30/xxxx thru 04/30/xxxx	05/02/xxxx	(2.50)
	565656	7777777777	04/27/xxxx thru 04/27/xxxx	05/01/xxxx	432.71
	565656	8888888888	04/28/xxxx thru 04/28/xxxx	05/02/xxxx	93.25
	565656	9999999999	04/29/xxxx thru 04/29/xxxx	05/02/xxxx	247.70
	565656	0000000000	04/30/xxxx thru 04/30/xxxx	05/02/xxxx	694.04
	787878	1234567890	04/27/xxxx thru 04/29/xxxx	05/01/xxxx	(124.90)
	787878	0987654321	04/30/xxxx thru 04/30/xxxx	05/02/xxxx	182.97
Effective Transfers	121212	1112223334	04/26/xxxx thru 04/26/xxxx	04/30/xxxx	223,181.70
	343434	5556667778	04/26/xxxx thru 04/26/xxxx	04/30/xxxx	(117.35)
	565656	4448889990	04/26/xxxx thru 04/26/xxxx	04/30/xxxx	504.41
	787878	0009998887	04/26/xxxx thru 04/26/xxxx	04/30/xxxx	22.38
Total Effective Transfer					223,591.14

Note the “Total Effective Transfer” amount is a total of all “Transfer Amounts” that have a common “Effective Date”.

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.

Continued on next page

Daily Funding Reconciliation Process, Continued

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.

CHASE
Paymenttech
4 Northeastern Boulevard, Salem, NH 03079-1952
Tel (603) 896-8333. Email: Merchant_Services@Chasepaymenttech.com

Deposit Activity Summary (FIN-0010)
ABC Company Inc. - CO# 123456

Reporting Period: From 04/26/XXXX through 04/26/XXXX

Activity Summary

	Submitted Transactions	Count	Amount
Submissions Received = 4	CREDIT CARD AUTH ONLY	14,359	3,343.00
Submissions Accepted = 4	Credit Card Deposits	18,243	281,745.73
Submissions Cancelled = 0	Declined Deposits	33,071	1,002,358.61
	NON-FINANCIAL	81,322	0
	Rejected Items	328	457.13
	Successful Deposits	18,243	281,745.73

Financial Summary

	Sales Count	Sales Amount	Refund Count	Refund Amount	Total Deposit	Total Net Deposit
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	238,987.16
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

Note the "Net Activity Date Range"

Fees & Adjustments Summary

Total Settled Deposits Net Amount	238,987.16
Interchange & Assessment Fees	(5,475.85)
Paymentech Fees	(1,187.84)
Chargeback Adjustments	(8,732.33)
Total Fees & Adjustments	(15,396.02)
Net Financial Activity	223,591.14

Transfer Summary

	FTI #	FT #	Net Activity Date Range	Effective Date	Transfer Amount
Pending Transfers	121212	1122334455	04/25/xxxx thru 04/25/xxxx	04/27/xxxx	277,069.53
	121212	1112223334	04/26/xxxx thru 04/26/xxxx	04/30/xxxx	223,181.70
	343434	6677889900	04/25/xxxx thru 04/25/xxxx	04/27/xxxx	(698.04)
	343434	5556667778	04/26/xxxx thru 04/26/xxxx	04/30/xxxx	(117.35)
	565656	0099887766	04/25/xxxx thru 04/25/xxxx	04/27/xxxx	358.69
	565656	4448889990	04/26/xxxx thru 04/26/xxxx	04/30/xxxx	504.41
	787878	5544332211	04/25/xxxx thru 04/25/xxxx	04/27/xxxx	131.00
	787878	0009998887	04/26/xxxx thru 04/26/xxxx	04/30/xxxx	22.38
Effective Transfers	121212	0001100011	04/24/xxxx thru 04/24/xxxx	04/26/xxxx	282,101.13
	343434	0002200022	04/23/xxxx thru 04/24/xxxx	04/26/xxxx	(218.52)
	565656	0003300033	04/24/xxxx thru 04/24/xxxx	04/26/xxxx	336.95
	787878	0004400044	04/23/xxxx thru 04/24/xxxx	04/26/xxxx	42.50
Total Effective Transfer					282,262.06

Continued on next page

Daily Funding Reconciliation Process, Continued

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.

Activity Summary			
	Submitted Transactions	Count	Amount
Submissions Received = 4	CREDIT CARD AUTH ONLY	14,359	3,343.00
Submissions Accepted = 4	Credit Card Deposits	18,243	281,745.73
Submissions Cancelled = 0	Declined Deposits	33,071	1,002,358.61
	NON-FINANCIAL	81,322	0
	Rejected Items	328	457.13
	Successful Deposits	18,243	281,745.73

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”.

Continued on next page

Daily Funding Reconciliation Process, Continued

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						
Successful Deposits	Sales Count	Sales Amount	Refund Count	Refund Amount	Total Deposit	Total Net Deposit
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	238,987.16
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”.

Continued on next page

Daily Funding Reconciliation Process, Continued

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.

Fees & Adjustments Summary	
Total Settled Deposits Net Amount	238,987.16
Interchange & Assessment Fees	(5,475.85)
Paymentech Fees	(1,187.84)
Chargeback Adjustments	(8,732.33)
Total Fees & Adjustments	(15,396.02)
Net Financial Activity	223,591.14

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)
-