Merchant
User Guide

Debit Bill Pay

April 8, 2010 | Version 8

CHASE Paymentech™

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Debit Bill Payment Transaction Processing

A Merchant User Guide

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Revision History

Date	Revision Summary	Page(s)
03/10/04	Manual Created	All
04/27/06	Added “How To Access Your Reports”	10
	Removed Transaction Activity Summary (LNK-010A) & Exception Detail (ACT-0002) Reports	
	Updated all samples reports	11-26
10/31/07	Unpdated information section	1-2
	Removed Debit Rules & Regs for payment surcharging	
	Added Convenience Fees section	9
	Removed Returns and Refunds section	
	Added Reason Codes	30
	Added Debit Authorization Aging (ANS-0039) Report	31-32
05/22/08	Added Debit Rules & Regs for payment surcharging	10
	Removed Debit Authorization Aging (ANS-0039) Report	
	Updated Number of Networks	All
09/23/09	Corrected number of networks throughout from four to three	All
	Updated formatting for consistency with standards	
12/03/09	Added note regarding Orbital Gateway	10
02/11/10	Removed Debit Network Rules for Debit bill payment	
	Removed Debit Network Rules for payment surcharging	
	Removed Getting Started	
	Added Debit Payment Requirements	7-9
	Added Debit Network Rules and Regulations section	10
	Added Transaction History	36
	Updated Reports	14-35
04/08/10	**Added Revision History**	**i**
	Added Special Note	**1**
	Added Enhanced PINless BIN File Management section	**5**

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Table of Contents

Revision History ..... **i**

Table of Contents ..... **ii**

Debit Bill Payment Processing **1**

Introduction: *1*

Debit Bill Payment Transaction Flow: *3*

Debit Payment Requirements **5**

Merchant Approval and Registration: *5*

BIN File: *5*

Enhanced PINless BIN File Management *5*

Network Branding: *5*

Confirmation Number: *5*

Refunds: *6*

Authentication: *6*

Card Number Ranges: *6*

Recurring Billing: *7*

Payment Limits: *7*

Unique Data Elements: *7*

Time-Out Requirements: *7*

IVR Payment Confirmation Requirements: *7*

Web Receipt Requirements: *8*

Recurring Receipt Requirements: *8*

Live Agent Payment Confirmation Requirements: *8*

Card Expiration Date: *8*

Debit Network Rules and Regulations **9**

Debit Bill Payment Convenience Fees: *9*

Getting Started: *9*

Debit Exception Processing **10**

Debit Reversals: *10*

Adjustments: *11*

Reporting **12**

Introduction: *12*

How To Access Your Reports: *12*

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Deposit Activity Summary – FIN–0010 ..... **13**

Deposit Activity Summary – FIN–0010 – Field Definitions **16**

Service Charge Detail – FIN–0011 ..... **18**

Service Charge Detail – FIN–0011 – Field Definitions **23**

Submission Listing – ACT–0012 ..... **25**

Submission Listing – ACT–0012 – Field Definitions **26**

Single Submission Summary – FIN–0053 ..... **27**

Single Submission Summary – FIN–0053 – Field Definitions **29**

Financial Activity Summary – FIN–0025 ..... **30**

Financial Activity Summary – FIN–0025– Field Definitions **32**

Debit Adjustment Summary – PDE–0036 ..... **33**

Debit Adjustment Summary – PDE–0036 – Field Definitions **34**

Transaction History **35**

Reason Codes: *35*

Merchant Support **36**

Debit Processing Support: *36*

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Debit Bill Payment Processing

Introduction: Debit Bill Payment processing is available to selected industries that have been traditionally viewed as 'recurring billers'. It is limited to those industries that are highly regulated and include utilities, telecom, cable/satellite/ government, education and financial services.

Debit Bill Payment transactions are always initiated by the consumer via the merchant's automated IVR (Interactive Voice Response) system, through a live agent at a call center, or a payment page on the merchant's web site. The consumer may also approve a recurring payment for future bills. Since no PIN is captured during a debit bill payment transaction, the merchant must exercise an authentication routine to verify the identity of the cardholder. This is generally accomplished through the use of 'shared secrets' between the merchant and consumer.

The merchant assumes 100% liability for the transaction, and any subsequent adjustments to it.

Only four of the debit networks – NYCE, STAR, PULSE and ACCEL – support debit bill payment. Regulations require that the consumer always initiate the payments to the merchant.

The chart on the following page indicates the types of industries supported by the four networks.

Special Note:	***This guide is not a technical specification, nor should coding be done based on this manual.*** ***This guide should be used for business purpose only.***

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Debit Bill Payment Processing, Continued

NYCE	**Utility Services**: electric, natural gas, water, telecomm services including phone, cellular, digital and cable services	**Financial Services**: payments for loans in which the specific loan amount and repayment terms are defined at the time the loan is secured	**Insurance Services**: premium payments	**Government Agency**: taxes, licensing fees, registration fees, fines or penalties for federal, state or local governments	**Education**: institutional or residential schools that provide education through grade 12 and higher education facilities as defined by the Higher Education Act of 1965
STAR	**Utility Services**: electric, natural gas, water, telecomm services including phone, cellular, digital and cable services	**Secured Loans**: mortgages and HELOCs, close end automobile leases	**Insurance**: property, casualty, health and life	**Government Agency**: taxes, licensing fees, registration fees, fines or penalties for federal, state or local governments	**Education**: institutional or residential schools that provide education through grade 12 and higher education facilities as defined by the Higher Education Act of 1965
PULSE	**Utility Services**: electric, natural gas, water, telecomm services including phone, cellular, digital and cable services	**Lenders:** a) an "insured depository institution", as such term is defined in the Federal Deposit Insurance Act b) a credit union that obtains share insurance through the National Credit Union Share Insurance Fund, or c) a lender licensed under state law	**Insurance**: property, casualty, health and life	**Government Agency**: taxes, licensing fees, registration fees, fines or penalties for federal, state or local governments	**Education**: institutional or residential schools that provide education through grade 12 and higher education facilities as defined by the Higher Education Act of 1965
ACCEL	**Utility Services**: electric, natural gas, water, telecomm services including phone, cellular, digital and cable services	**Lenders** An insured depository institution or a state-licensed lender that makes closed-end consumer loans secured by real estate, a motor vehicle, or a boat that is a "recreational vessel".	**Insurance**: property, casualty, health and life	**Government Agency**: taxes, licensing fees, registration fees, fines or penalties for federal, state or local governments	**Education**: institutional or residential schools that provide education through grade 12 and higher education facilities as defined by the Higher Education Act of 1965

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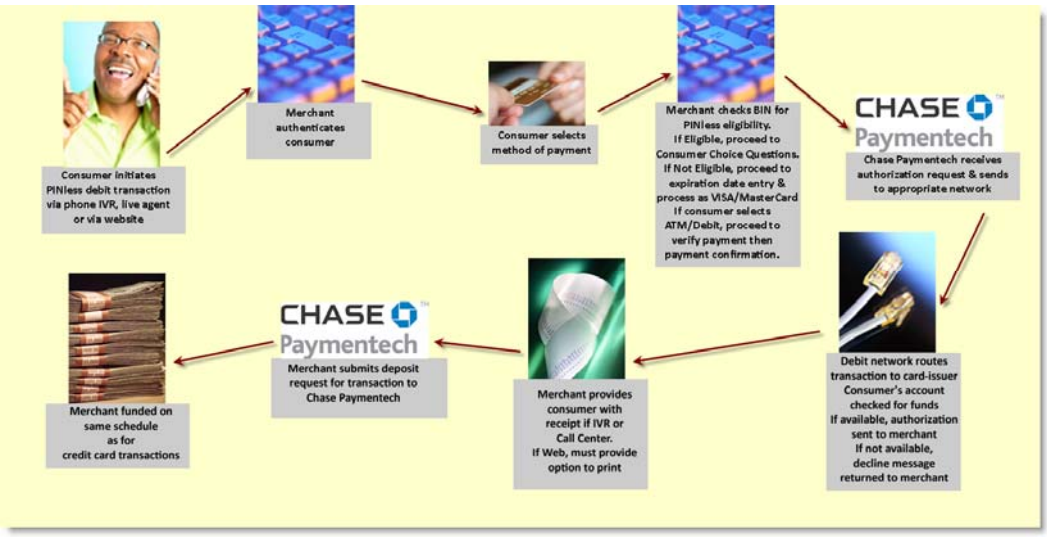
Debit Bill Payment Transaction Flow:

The transaction flow for a **debit bill payment** is illustrated below.



Step	Action
1	Consumer initiates a PINless debit transaction via phone IVR or telephone to a live agent, or via the merchant's website providing card number and amount to be paid
2	Merchant authenticates consumer
3	Consumer selects method of payment, provides payment amount and card number
4	Merchant checks BIN file for PINless eligibility. If card is eligible, proceed to consumer choice questions. If card is not PINless eligible, proceed to expiration date entry and process as VISA/MasterCard
5	If consumer selects ATM/Debit card, proceed to verify payment then payment confirmation
6	Chase Paymentech receives the authorization request and sends the request to the appropriate debit network (STAR, NYCE, PULSE or ACCEL)
7	Debit network routes the transaction to the card-issuing institution

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Debit Bill Payment Transaction Flow, continued

Step	Action
8	Consumer's account is checked for availability of funds • If funds are available, an authorization code is sent back through Chase Paymentech to the merchant • If funds are not available a decline message is returned to the merchant
9	Upon Customer request Merchant provides consumer with a receipt if IVR or Call Center. Web must also provide an option to print the receipt
10	Merchant submits the deposit request for the debit transaction in a batch file to Chase Paymentech
11	Merchant is funded on the same schedule as for credit card transactions

Debit transaction processing is divided into two distinct segments. The first is the online authorization, which upon approval, impacts the consumer's bank account. The second is the batch deposit, which upon approval, impacts the merchant's bank account. Both segments must be completed in their entirety for the transaction to be considered completed.

Special Note	**Approved Refund transactions must also be included in the batch deposit file**

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Debit Payment Requirements

Merchant Approval and Registration:	Chase Paymentech is required to submit paperwork to the network and obtain approval from the network, before a merchant can begin processing PINless transactions. Please contact your Account Executive
BIN File:	To support the processing requirements of merchants offering PINless debit methods of payment, Chase Paymentech has created a flat file of PINless capable debit BINs. Chase Paymentech has an automated process that updates these files on a weekly basis, and then makes the new files available to merchants at that time via Paymentech Online or via FTP. Merchants are required to check this BIN file when the consumer presents their card for payment to ensure it is eligible for PINless processing. Additionally recurring payment merchants are required to check cards on file against the BIN file prior to submitting a batch file for processing. Chase Paymentech strongly recommends that merchants update their BIN files at a minimum of once per week.
Enhanced PINless BIN File Management	Chase Paymentech can provide a fully managed PINless bin file interrogation on the merchants behalf. We will determine if the transaction presented is eligible for PINless support and process the transaction with the appropriate debit network. This eliminates the need for a merchant to code, download or manage the bin file process internally. If the card is ineligible for PINless processing we will submit the transaction to MasterCard or Visa with no additional merchant action required. Please contact your Account Executive for further details.
Network Branding:	All networks require branding on each channel that is used for acceptance and require parity with other payment brands accepted.
Confirmation Number:	All merchants must provide cardholders with a confirmation number upon receipt of an authorization and this number should serve as a reference retrieval number that the cardholder can use to access the transaction from the merchant if necessary.

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Debit Payment Requirements, Continued

Refunds:	Electronic refunds can be processed as a credit to the consumer and will receive an approval or decline response from the issuing bank.
Authentication:	Cardholders need to be authenticated. This is most easily accomplished by using a 'shared secret' (account number, User ID, password, etc.) The merchant must have a relationship with the consumer.
Card Number Ranges:	Merchants are required to accept card numbers that range from 12 to 19 digits.

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Recurring Billing:

A recurring payment is a transaction initiated by a Bill Payment Merchant at specified intervals or on specified dates for either a fixed or variable amount pursuant to a request by the cardholder.

The authorization from the cardholder may be obtained either electronically from an internet device or in writing and must be authenticated prior to initiating a Recurring Bill payment.

A Bill Payment Merchant shall disclose to the cardholder, prior to the first such recurring payment, the date on or about such recurring bill payment will be processed.

In the event of a variable recurring bill payment, the Bill Payment merchant shall provide the cardholder the option of establishing a maximum transaction amount for which any variable recurring direct bill payment shall not exceed.

In the event that any such intended recurring payment exceeds this maximum, the Bill Payment merchant shall disclose the higher amount to the cardholder not less than 7 calendar days prior to the scheduled date of the payment.

Bill Payment merchants shall disclose to the cardholder available options for a receipt and shall provide a receipt if requested by the cardholder.

Payment Limits:

Merchants may not have a minimum payment limit. Cardholders must be able to pay any amount; including amounts lower than the bill.

Unique Data Elements:

Examples of Unique Data Elements include:

- Cardholder's account number with merchant.
- Merchant customer service phone number

Time-Out Requirements:

No less than 20 seconds is general guideline for time-out requirements.

IVR Payment Confirmation Requirements:

Requirements include:

- Transaction description (purchase, return, bill payment)
- Amount
- Transaction reference number
- Card number entered by cardholder
- Convenience fee, if applicable
- Receipt must be provided upon customer request

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Debit Payment Requirements, Continued

Web Receipt Requirements:

Requirements include:

- Merchant Name
- URL
- Customer Service number
- Trace number
- Reference number
- Payment amount
- Payment date and time
- Cardholder's name
- Truncated cardholder number showing final four digits of card
- Card Processor (name of network)
- Authorization code
- Type of transaction (payment or refund)

Recurring Receipt Requirements:

Requirement is the same as web. Merchant is required to inform cardholders how to obtain the receipt as part of the recurring authorization process.

Live Agent Payment Confirmation Requirements:

Written receipts are not required for Bill Payments initiated over the telephone, however, oral receipts are required as follows:

- Orally Communicated Receipt:
    - Transaction description uniquely informing the cardholder of the transaction to be performed.
    - The amount of each Transaction.
    - Unique Transaction reference number.
    - The PAN as entered will be recounted to Customer for purpose of verification.
    - The amount of the Convenience Fee or Rebate and ability to cancel the Transaction.
    - The amount of the Convenience Fee or Rebate applied to the Transaction, if applicable.
        - Convenience Fees must be designated as "Terminal Fee"

Card Expiration Date:

Expiration Dates are not required.

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Debit Network Rules and Regulations

Debit Bill Payment Convenience Fees:

There are special set up, approval and processing requirements for convenience fees, so please contact your Account Executive.

The four debit networks that support debit bill payment – NYCE, STAR, PULSE and ACCEL– have established rules and regulations for assessing convenience fees on these transactions.

A merchant may assess a convenience fee in accordance with the debit network regulations. The following must be disclosed to the customer:

- name of the entity (merchant) imposing the fee
- amount of fee
- that the issuer is not imposing the fee
- that the fee will be deducted from the cardholder's account
- that the fee is in addition to any fee that may be applied by the issuer

If the transaction includes a convenience fee, the cardholder must be presented with these options:

- to affirmatively accept the convenience fee, **OR**
- to cancel the transaction thereby avoiding the convenience fee

Getting Started:

Merchants in the selected industries interested in accepting debit bill payment as another payment option for their bill paying customers are directed to their Chase Paymentech Account Manager who will establish eligibility for the program. Once this is determined, Chase Paymentech will apply on your behalf for membership in the four debit networks supporting these debit transactions – STAR, NYCE, PULSE and ACCEL. Upon the required approval from all four networks, your Chase Paymentech Account Manager will contact you to further discuss the debit bill payment concept and the process for developing merchant support for the product.

Your Chase Paymentech Account Executive can be reached by calling Chase Paymentech at 603-896-6000.

Note:	**PINless Debit is available to merchants who process via the Orbital Gateway.**

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Debit Exception Processing

Debit Reversals:

Reversals occur during the first segment or authorization portion of the transaction process. Reversals occur when the systems involved in the debit authorization detect that the authorization response is not able to reach the initiator. The system attempting to reach the initiator converts the transaction message to a reversal message and subsequently submits the transaction back to the card issuer through the debit network. The reversal negates the original request, thus not impacting the consumer's bank account or appearing on statements.

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Adjustments: There are two (2) types of debit adjustments; consumer-initiated and processor/merchant-initiated. The debit networks mandate that processor adjustment volumes not exceed 0.2% of total transactions in any month. The infrastructure for adjustments was not designed for high volumes, as there is significant amount of manual intervention. Please check with your account manager for time frames associated with each of these exception items.

Consumer-Initiated Chargebacks

These types of transactions occur when a consumer disputes a transaction. The card issuer submits an adjustment to the debit network. This adjustment is passed to the merchant's processor (Chase Paymentech) and then to the merchant. Each network has a web-based system that delivers these adjustments. The most common reason for a consumer-initiated adjustment is when the consumer is charged twice. For debit bill payment, the merchant holds all the liability. As a result, the consumer can dispute a transaction and the merchant must collect payment from the consumer through other means.

Chase Paymentech/Merchant-Initiated Adjustments

These types of adjustments occur when the first segment (authorization) occurs but the second segment (settlement) cannot occur for systemic or other issues. These transactions have impacted the consumer's bank account. Should Chase Paymentech identify that unsettled transactions have occurred we will contact the merchant for resolution. Should the merchant identify unsettled transactions that cannot be settled for any reason, the merchant should contact their Chase Paymentech Account Manager or the Merchant Services Call Center at 603-896-8333. For each of the transactions requiring action, a request for adjustment will need to occur. Each transaction will need to be processed through to the debit network through a web-based system. If the network agrees with the adjustment they will notify Chase Paymentech. The merchant will be assessed a fee for each transaction that is reversed.

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Reporting

Introduction:

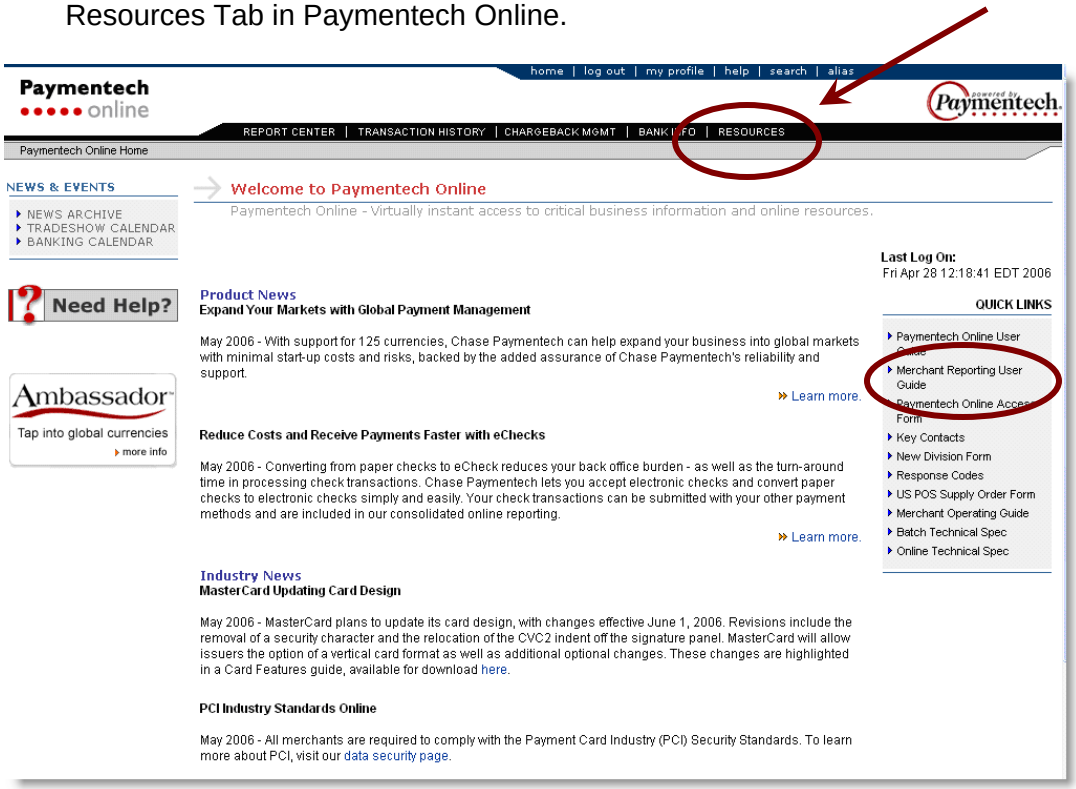
Debit processing is reported on Chase Paymentech's usual reports in conjunction with other types of processing, i.e., credit cards, ECP, stored value. This section of the User Guide contains samples of the following reports with the debit processing information indicated. Field descriptions for each line item are included on the reports.

- Deposit Activity Summary (FIN–0010)
- Service Charge Detail (FIN–0011)
- Submission Summary (ACT–0012)
- Single Submission Summary (FIN–0053)
- Financial Activity Summary (FIN–0025)
- Debit Adjustment Summary (PDE–0036)

How To Access Your Reports:

Daily, weekly, and monthly reports are located in the Report Center of Paymentech Online accessed thru https://my.chasepaymentech.net/PTO. In addition, any On Demand reports created by Merchant Services or your Chase Paymentech Account Manager will be located in your On Demand folder.

Detailed instructions for login to Paymentech Online and navigation to the Report Center are found in the ***Merchant Reporting Manual*** or by utilizing the ***Report Center Basics Tutorial***. Both are accessible under the Resources Tab in Paymentech Online.



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Deposit Activity Summary – FIN–0010

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: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
Reporting Period: From 01/15/XXXX through 01/15/XXXX

Activity Summary

	Submitted Transactions	Count	Amount
Submissions Received = 25	Credit Card Auth ONLY	214,810	30,283,871.79
Submissions Accepted = 25	Credit Card Deposits	176,380	24,746,564.51
Submissions Cancelled = 0	Debit Authorizations	85,258	11,509,128.30
	Debit Deposits	47,375	6,211,611.52
	Declined Deposits	1,041	200,540.60
	Rejected Items	97	801,960.40
	Successful Deposits	223,755	30,958,176.03

Financial Summary

Successful Deposits	Sales Count	Sales Amount	Refund Count	Refund Amount	Total Deposit	Total Net Deposit
Total Successful Deposits	222,799	31,057,816.60	956	(99,640.57)	223,755	30,958,176.03
Settled Deposits						
Discover Diners	2	710.57	0	0	2	710.57
VISA	117,124	15,652,345.10	657	(64,372.64)	117,781	15,587,972.46
MasterCard	40,469	5,941,116.11	201	(22,869.13)	40,670	5,918,246.98
PINLESS DEBIT NYCE	13,180	1,693,292.66	2	(435.50)	13,182	1,692,857.16
PINLESS DEBIT STAR	18,904	2,522,194.63	0	0	18,904	2,522,194.63
PINLESS DEBIT PULSI	15,288	1,996,892.58	1	(332.85)	15,289	1,996,559.73
Settled Deposits	**204,967**	**27,806,551.65**	**861**	**(88,010.12)**	**205,828**	**27,718,541.53**
Conveyed Deposits						
American Express	13,487	2,750,856.52	78	(9,285.95)	13,565	2,741,570.57

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Deposit Activity Summary – FIN–0010, Continued

Successful Deposits	Sales Count	Sales Amount	Refund Count	Refund Amount	Total Deposit	Total Net Deposit
Discover	4,345	500,408.43	17	(2,344.50)	4,362	498,063.93
Conveyed Deposits	**17,832**	**3,251,264.95**	**95**	**(11,630.45)**	**17,927**	**3,239,634.50**

Fees & Adjustments Summary

Total Settled Deposits Net Amount	27,718,541.53
Interchange & Assessment Fees	(454,193.94)
Paymentech Fees	(13,312.78)
Chargeback Adjustments	(48,075.00)
Debit Adjustments	(7,070.67)
Total Fees & Adjustments	(522,652.39)
Net Financial Activity	27,195,889.14

Transfer Summary

	FTI #	FT #	Net Activity Date Range		Effective Date	Transfer Amount
Transfers on Hold	######	########	thru			79.37
Pending Transfers	######	########	01/14/xxxx	thru 01/14/xxxx	1/19/xxxx	15,874,117.50
	######	########	01/15/xxxx	thru 01/15/xxxx	1/20/xxxx	18,923,721.60
	######	########	01/14/xxxx	thru 01/14/xxxx	1/19/xxxx	(0.18)
	######	########	01/15/xxxx	thru 01/15/xxxx	1/20/xxxx	9.62
	######	########	thru		1/19/xxxx	(2.50)
	######	########	01/14/xxxx	thru 01/14/xxxx	1/19/xxxx	5,059,787.98
	######	########	01/15/xxxx	thru 01/15/xxxx	1/20/xxxx	6,157,287.33
	######	########	09/17/xxxx	thru 09/17/xxxx	5/1/xxxx	(0.02)

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Deposit Activity Summary – FIN–0010, Continued

Transfer Summary					
	FTI #	FT #	Net Activity Date Range	Effective Date	Transfer Amount
	######	########	01/15/ xxxx thru 01/15/ xxxx	1/20/ xxxx	111.89
Effective Transfers	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	16,858,322.51
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	19.18
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	4,687,560.38
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	435,448.32
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	25,263.17
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	131,785.48
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	261,905.47
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	27,997.70
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	151,923.95
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	933.02
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	14,400.97
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	592,234.95
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	40,118.90
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	2,884.19
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	5,159.51
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	4,831.40
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	8,654.88
	######	########	01/13/ xxxx thru 01/13/ xxxx	1/15/ xxxx	195.34
Total Effective Transfer					**23,429,045.97**

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Deposit Activity Summary – FIN–0010 – Field Definitions

Section	Field	Definitions
Activity Summary - summary information on submissions received and submitted transactions **Note: The Activity Summary section will not be included when the report is run at the FTI level**	Submissions Received = x	Total number of submissions received by Chase Paymentech on behalf of the merchant
	Submissions Accepted = x	Total number of submissions received by Chase Paymentech that were accepted
	Submissions Cancelled = x	Total number of submissions received by Chase Paymentech that were cancelled
	Submitted Transactions	Total count and amount of transactions in the submissions received by Chase Paymentech broken into the following categories: • Credit Card Auth Only – transactions received via batch or online with an Action Code of A (Authorize Only) • Credit Card deposits – transactions submitted for deposit • Debit Authorizations – transactions submitted for debit MOPs with an Action Code of A (Authorize Only) • ECP/Ver/Val/Prenote – transactions that are verified, validated and/or prenoted as part of ECP processing • Rejected Transactions – transactions that failed to pass Chase Paymentech' front-end edit checks • Declined Deposits – transactions that received a negative authorization response from the card issuer • Successful Deposits – Net amount of successfully deposited sale and refund transactions

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Deposit Activity Summary – FIN–0010 – Field Definitions, Continued

Section	Field	Definitions
Financial Summary – summary information on transactions received and processed successfully by Chase Paymentech during the reporting period	Total Successful Deposits	Summary totals of Sales Count and Amount, Refund Count and Amount, Total Deposit Count and Total Net Deposit Amount for all transactions successfully deposited with Chase Paymentech
	Settled Deposits	Summary totals by MOP (Method of Payment) of Sales Count and Amount, Refund Count and Amount, Total Deposit Count and Total Net Deposit Amount for all payment types settled by Chase Paymentech, i.e. Visa/Delta, MasterCard, Diners, JCB, Bill Me Later, Debit Cards and ECP
	Conveyed Deposits	Summary totals by MOP of Sales Count and Amount, Refund Count and Amount, Total Deposit Count and Total Net Deposit Amount for all conveyed transactions, i.e. AMEX, Discover/Novus, Diner's/Carte Blanche
Summary of Fees & Adjustments – includes totals of all fees and adjustments posted during the reporting period; the net financial activity for the reporting period and the Holding and Reserve Balances for a single reporting day or for the last day of reporting date range	Total Settled Deposits Net Amount	Value of this field is same as that appearing on the Total Net Deposit Amount in the Activity Summary section of the report. This value is used in the calculation of the Net Financial Activity for the reporting period
	Interchange & Assessment Fees	Pass-through fees assessed by the card associations
	Paymentech Fees	Fees assessed by Chase Paymentech for the processing of your transactions
	Chargeback Adjustments	Total of adjustments (both credit and debit) resulting from chargeback activity
	ECP Return Adjustments	Total of adjustments (both credit and debit) resulting from ECP return activity
	Debit Adjustments	Total of adjustments (both credit and debit) resulting from Debit return activity

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Service Charge Detail – FIN–0011

CHASE Paymentech

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

Service Charge Detail (FIN-0011)

ABC Company, Inc. - CO#123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
Reporting Period: From 01/15/XXXX through 01/15/XXXX

Category/Description	Action Type	MOP	Interchange Qualification	Fee Schedule	Unit Quantity	Unit Fee	Amount	Rate	Total Charge
Interchange & Assessment Fees									
Interchange	Sale	PINLESS DEBIT NYCE	NPB	22877717	3,514	0.200000000	182,356.18	0.006000000	(1,796.93)
Interchange	Sale	PINLESS DEBIT NYCE	NPBX	22877717	9,666	0.650000000	1,510,936.48	0.000000000	(6,282.90)
Interchange	Refund	PINLESS DEBIT NYCE	NPR	22877717	2	0.120000000	(435.50)	0.000000000	(0.24)
Interchange	Sale	PINLESS DEBIT STAR	SPE	22877717	11,449	0.130000000	947,889.20	0.006500000	(7,649.65)
Interchange	Sale	PINLESS DEBIT STAR	SPEX	22877717	7,455	1.000000000	1,574,305.43	0.000000000	(7,455.00)
Interchange	Refund	PINLESS DEBIT PULSE	NONE	22877717	1	0.000000000	(332.85)	0.000000000	0
Interchange	Sale	PINLESS DEBIT PULSE	PPB	22877717	15,288	0.090000000	1,996,892.58	0.007900000	(17,151.38)
Interchange	Sale	Discover Diners	D800	22877781	1	0.000000000	652.49	0.011600000	(7.57)
Interchange	Sale	Discover Diners	D801	22877717	1	0.100000000	58.08	0.017000000	(1.09)
Assessment	Sale	Discover Diners					710.57	0.000925000	(0.65)

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Service Charge Detail – FIN–0011, Continued

Category/Description	Action Type	MOP	Interchange Qualification	Fee Schedule	Unit Quantity	Unit Fee	Amount	Rate	Total Charge
Paymentech Fees									
Authorization Fees									
Online Debit Authorization	Sale	PINLESS DEBIT NYCE		22877717	20,251	0.020000000	2,697,631.71	0.000000000	(405.02)
Online Debit Authorization	Refund	PINLESS DEBIT NYCE		22877717	4	0.020000000	(920.07)	0.000000000	(0.08)
Online Debit Authorization	Sale	PINLESS DEBIT STAR		22877717	34,373	0.020000000	4,661,350.27	0.000000000	(687.46)
Online Debit Authorization	Sale	PINLESS DEBIT PULSE		22877717	25,879	0.020000000	3,506,870.79	0.000000000	(517.58)
Online Debit Authorization	Refund	PINLESS DEBIT PULSE		22877717	2	0.020000000	(529.45)	0.000000000	(0.04)
Online Debit Authorization	Sale	PINLESS DEBIT		22877717	4,749	0.000000000	641,826.01	0.000000000	0
CPU Authorization	Sale	American Express		22877717	7,915	0.017500000	1,208,471.85	0.000000000	(138.52)
Online Authorization	Sale	American Express		22877717	5,641	0.017500000	1,743,649.50	0.000000000	(101.07)
PNS Authorization TCP/IP	Sale	American Express		22877781	912	0.017500000	126,828.35	0.000000000	(17.37)
PNS POS Auth	Sale	American Express		22877717	1	0.017500000	266.71	0.000000000	(0.02)
CPU Authorization	Sale	Discover		22877717	2,455	0.017500000	255,626.17	0.000000000	(42.96)
Online Authorization	Sale	Discover		22877717	1,928	0.017500000	252,815.00	0.000000000	(35.54)
PNS Authorization TCP/IP	Sale	Discover		22877781	318	0.017500000	42,531.91	0.000000000	(6.29)
Rejected Debit Transaction	Sale				1		790,730.00		(0.02)
Rejected Transact	Sale				96		11,230.40		(1.91)
Sub Total									**(5,351.50)**

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Service Charge Detail – FIN–0011, Continued

Category/Description	Action Type	MOP	Interchange Qualification	Fee Schedule	Unit Quantity	Unit Fee	Amount	Rate	Total Charge
Paymentech Fees									
Chargeback/ECP Return/Debit Adjustment Fees									
Chargeback Fee	Sale	VISA		22877717	148	1.250000000	(37,811.14)	0.000000000	(185.00)
Chargeback Fee	Sale	VISA		22877781	3	1.250000000	(1,873.97)	0.000000000	(3.75)
PreArb/Compliance	Sale	VISA		22877717	2	10.000000000	(276.21)	0.000000000	(20.00)
Representment Fee	Sale	VISA		22877717	6	1.250000000	1,077.98	0.000000000	(7.50)
Chargeback Fee	Sale	MasterCard		22877717	44	1.250000000	(11,042.92)	0.000000000	(55.00)
Chargeback Fee	Sale	MasterCard		22877781	3	1.250000000	(766.52)	0.000000000	(3.75)
Representment Fee	Sale	MasterCard		22877717	6	1.250000000	952.69	0.000000000	(7.50)
Representment Fee	Sale	MasterCard		22877717	2	1.250000000	557.67	0.000000000	(2.50)
Debit Adjustment Fee	Refund	PINLESS DEBIT NYCE		22877717	11	2.500000000	(2,283.18)	0.000000000	(27.50)
Debit Adjustment Fee	Refund	PINLESS DEBIT STAR		22877717	12	2.500000000	(1,498.00)	0.000000000	(30.00)
Debit Adjustment Fee	Refund	PINLESS DEBIT PULSE		22877717	24	2.500000000	(4,833.71)	0.000000000	(60.00)
Sub Total									**(402.50)**

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Service Charge Detail – FIN–0011, Continued

Category/Description	Action Type	MOP	Interchange Qualification	Fee Schedule	Unit Quantity	Unit Fee	Amount	Rate	Total Charge
Paymentech Fees									
Deposit Fees									
Settled Dep. Fee	Refund	VISA		22877717	107	0.007500000	(15,974.51)	0.000000000	(0.81)
Settled Dep. Fee	Sale	VISA		22877781	12,582	0.000000000	1,560,116.90	0.000000000	0
Settled Dep. Fee	Refund	VISA		22877781	550	0.000000000	(48,398.13)	0.000000000	0
POS Items Dep'd	Sale	MasterCard		22877781	4,674	0.007500000	589,123.94	0.000000000	(41.19)
POS Items Dep'd	Refund	MasterCard		22877781	152	0.007500000	(15,414.68)	0.000000000	(1.50)
Settled Dep. Fee	Sale	MasterCard		22877717	35,795	0.007500000	5,351,992.17	0.000000000	(268.65)
Settled Dep. Fee	Refund	MasterCard		22877717	49	0.007500000	(7,454.45)	0.000000000	(0.38)
Settled Dep. Fee	Sale	MasterCard		22877781	4,674	0.000000000	589,123.94	0.000000000	0
Settled Dep. Fee	Refund	MasterCard		22877781	152	0.000000000	(15,414.68)	0.000000000	0
Debit Network Chargeback Fee	Refund	PINLESS DEBIT NYCE		22877717	11	20.000000000	(2,283.18)	0.000000000	(220.00)
Debit Network Switch Fee	Sale	PINLESS DEBIT NYCE		22877717	20,251	0.055000000	2,697,631.71	0.000000000	(1,118.63)
Debit Network Switch Fee	Refund	PINLESS DEBIT NYCE		22877717	4	0.055000000	(920.07)	0.000000000	(0.23)
Settled Debit Deposit Fee	Sale	PINLESS DEBIT NYCE		22877717	13,180	0.020000000	1,693,292.66	0.000000000	(263.60)
Settled Debit Deposit Fee	Refund	PINLESS DEBIT NYCE		22877717	2	0.020000000	(435.50)	0.000000000	(0.04)
Debit Network Admin Fee	Sale	PINLESS DEBIT STAR		22877717	18,904	0.010000000	2,522,194.63	0.000000000	(189.04)
Debit Network Chargeback Fee	Refund	PINLESS DEBIT STAR		22877717	12	15.000000000	(1,498.00)	0.000000000	(180.00)

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Service Charge Detail – FIN–0011, Continued

Category/Description	Action Type	MOP	Interchange Qualification	Fee Schedule	Unit Quantity	Unit Fee	Amount	Rate	Total Charge
Paymentech Fees									
Paymentech Non-Transaction Fees									
Account Updater Match		VISA		22877717	236	0.100000000		0.000000000	(23.60)
Account Updater Match		MasterCard		22877717	93	0.100000000		0.000000000	(9.30)
Sub Total									**(32.90)**
Other Fees									
Account Update Validation		VISA		22877717	1,681	0.000000000		0.000000000	0
Gateway Transaction Fee	Sale	VISA		22877717	150	0.080000000	52,853.91	0.000000000	(12.00)
Gateway Transaction Fee	Refund	VISA		22877717	47	0.080000000	(6,471.83)	0.000000000	(3.76)
Gateway Transaction Fee	Sale	MasterCard		22877717	83	0.080000000	34,041.98	0.000000000	(6.64)
Gateway Transaction Fee	Refund	MasterCard		22877717	29	0.080000000	(4,679.39)	0.000000000	(2.32)
Gateway Transaction Fee	Refund	PINLESS DEBIT NYCE		22877717	6	0.080000000	(1,355.57)	0.000000000	(0.48)
Gateway Transaction Fee	Refund	PINLESS DEBIT PULSE		22877717	3	0.080000000	(862.30)	0.000000000	(0.24)
Gateway Transaction Fee	Sale	American Express		22877717	21	0.080000000	4,948.05	0.000000000	(1.68)
Gateway Transaction Fee	Refund	American Express		22877717	1	0.080000000	(125.17)	0.000000000	(0.08)
Gateway Transaction Fee	Sale	Discover		22877717	4	0.080000000	94.62	0.000000000	(0.32)
Sub Total									**(27.52)**
Funds Transfer Fees									
ACH Transfer Fee					80	(2.500000000)			(200.00)
Sub Total									**(200.00)**
Total Paymentech Fees									**(13,312.78)**
Total All Fees									**(467,506.72)**

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Service Charge Detail – FIN–0011 – Field Definitions

Section	Field	Definitions
Interchange & Assessment Fees – Fees assessed by the card associations and the debit networks that are passed through to the merchant by Chase Paymentech **Fee Categories include:** – Interchange – Assessment – Chargeback Interchange (rebate)	Action Type	Type of transaction processed – a sale or a refund
	MOP	Method of payment associated with the transactions, i.e. Visa, MasterCard, Discover, ECP, Debit, etc. Hyperlinks to a HELP guide listing full names of all MOPS
	Interchange Qualification	Interchange rate at which the transaction was qualified or the rate assessed for back-end downgrades, i.e. VERF, VCS, VPDM, MM1, MUCS, etc. Hyperlinks to a HELP guide listing all Interchange Qualifications
	Fee Schedule	Identification number assigned to the particular schedule of fees associated with the items
	Unit Quantity	Number of items processed that are being assessed the unit fee
	Unit Fee	Fee per item (for the applicable Interchange rate) that is applied to the unit quantity in the calculation of the total charge for the line item
	Amount	Monetary value of the transactions included in the line item
	Rate	Percentage (for the applicable interchange rate) applied to the amount (if applicable)
	Total Charge	Total of the Interchange & Assessment Fees assessed for the items qualifying for each interchange rate listed. Total charge equals Unit Quantity x Unit Fee or Amount x % Rate or Unit Quantity x Unit Fee plus Amount x % Rate, if both are applicable
Total Interchange & Assessment Fees		Sum of all Total Charge amounts; represents the total Interchange and Assessment fees assessed for transactions processed during the reporting period

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Service Charge Detail – FIN–0011 – Field Definitions, Continued

Section	Field	Definitions
Chase Paymentech Fees – Transaction and non-transaction fees assessed by Chase Paymentech. Individual fee categories are subtotaled within their section. A grand total of all fees appears at the end of the report. **Fee Categories include**: – Authorization Fees – Chargeback/ECP Return/Debit Adjustment Fees – Deposit Fees (including Debit Network Switch, Sponsorship, Gateway, Transaction and Settled Debit Deposit Fees) – Equipment Fees – Funds Transfer Fees – Monthly Fees – PTI Non-Transaction Fees – Other (Miscellaneous) Fees	Action Type	Type of transaction processed – a sale or a refund
	MOP	Method of payment associated with the transactions, i.e. Visa, MasterCard, Discover, ECP, Debit etc. Hyperlinks to a HELP guide listing full names of all MOPS
	Fee Schedule	Identification number assigned to the particular schedule of fees associated with the items
	Unit Quantity	Number of items processed that are being assessed the unit fee
	Unit Fee	Fee per item (as indicated in the merchant's contracted fee schedule) that is applied to the unit quantity in the calculation of the total charge for the line item
	Amount	Monetary value of the transactions included in the line item
	% Rate	Percentage fee applied to the amount (if applicable)
	Total Charge	Total of all Chase Paymentech Fees assessed during the reporting period. Total charge equals Unit Quantity x Unit Fee or Amount x % Rate or Unit Quantity x Unit Fee plus Amount x % Rate, if both are applicable
Sub Total	Total Charge	Sub total amount for each applicable Chase Paymentech Fee assessed, i.e. Authorization Fee, Deposit Fee, Funds Transfer Fees etc.
Total Chase Paymentech Fees	Total Charge	Total of all Chase Paymentech Fees assessed during the reporting period
Total All Fees	Total Charge	Total of Interchange & Assessment Fees and Chase Paymentech Fees assessed during the reporting period

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Submission Listing – ACT–0012

CHASE Paymentech

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

Submission Listing (ACT-0012)

ABC Company, Inc. - CO#123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
Reporting Period: From 01/15/XXXX through 01/15/XXXX

Submission #	PID #	PID Short Name	Submission Date/Time	Transaction Count	Authorization Count	Non-Financial Transaction Count	Declined Deposit Count	Rejected Transaction Count
00114.0373q	######	abcdef	01/14/XXXX03:08:41 AM	36,553	0	0	0	0
00114.071Bi	######	abcdef	01/14/XXXX 05:31:29 AM	3	0	0	0	0
00114.19EDi	######	abcdef	01/14/XXXX 08:44:40 PM	8	0	0	0	0
00115.00D5q	######	abcdef	01/14/XXXX 10:49:32 PM	25,089	0	0	0	0
Totals				**61,653**	**0**	**0**	**0**	**0**

Total Submissions: 4
Total Accepted: 4

ejected nsaction Count	Cancelled/ On-Hold Deposit Count	Cancelled/ On-Hold Net Deposit Amount	Successful Deposit Count	Successful Net Deposit Amount	Status
0	0	0	36,553	2,818,282.20	Accepted
0	0	0	3	5,806.37	Accepted
0	0	0	8	44,471.28	Accepted
0	0	0	25,089	4,094,697.04	Accepted
0	**0**	**0**	**61,653**	**6,963,256.89**	

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Submission Listing – ACT–0012 – Field Definitions

Field	Definitions
Submission #	Unique identification number assigned to the submission by Chase Paymentech. Hyperlinks to the Single Submission Summary (FIN–0053) which provides details on the contents of the submitted file
PID # (Presenter ID #)	Unique 6-digit number assigned by Chase Paymentech to a presenter for identification purposes
PID Shortname	Name assigned to the PID by Chase Paymentech consisting of up to 6 characters. Used in conjunction with the PID # for identification purposes
Submission Date/Time	Date and time the submission file was fully received by Chase Paymentech
Transaction Count	Total number of transactions in a submission
Authorization Count	Number of transactions within a submission sent with an Auth Only Action Code. This includes ECP Verification/Validation/Prenote
Non-Financial Transaction Count	FPO Start and modification orders, Stored Value (FlexCache) transactions
Declined Deposit Count	Deposits declined for settlement based on a negative authorization response
Rejected Deposit Count	Transactions that do not pass Chase Paymentech's front-end edit checks
Cancelled/On-Hold Deposit Count	Number of transactions included in Cancelled or On-Hold submissions reported
Cancelled/On-Hold Net Deposit Amount	Net amount of the Cancelled or On-Hold transactions reported
Successful Deposit Count	Deposit, refund and reversals successfully deposited during the reporting period
Successful Net Deposit Amount	Net amount represented by the number of successful deposits
Status	Status of the submission, i.e. Accepted, Cancelled or On-Hold
Total Submissions	Total number of submissions received by Chase Paymentech for the entity (CO, BU, TD) during the reporting period
Total Accepted	Total number of accepted submissions received by Chase Paymentech during the reporting period for the entity (CO, BU, TD)

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Single Submission Summary – FIN–0053

Note: The Single Submission Summary (FIN-0053) is linked from the Submission # column heading on the Submission Listing (ACT-0012). The sample below shows detail for Submission # 70924.0456h.

CHASE Paymentech

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

SINGLE SUBMISSION SUMMARY (FIN-0053)

ABC Company, Inc. - CO#123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars

Reporting Period: From 01/15/XXXX through 01/15/XXXX

Submission # 00114.0373g

Submission Status: Accepted

Action Code	MOP	Total Transaction Count	Total Transaction Net Amount	Declined Deposit Count	Declined Deposit Amount	Rejecte Transactio Coun
DP	VISA (VI)	12,148	1,182,615.37	0	0	0
DP	MasterCard (MC)	6,214	667,954.41	0	0	0
DP	American Express (AX)	6,188	740,780.78	0	0	0
DP	Discover (DI)	955	84,386.84	0	0	
DP	JCB (JC)	5	422.78	0	0	0
DP	Accel (AE)	246	14,815.26	0	0	0
DP	Alaska (AK)	2	238.62	0	0	0
DP	Interlink (IL)	3,749	253,930.43	0	0	0
DP	Maestro (MT)	717	54,851.98	0	0	0
DP	NYCE (NY)	807	54,389.48	0	0	
DP	Pulse (PS)	740	46,086.07	0	0	
DP	Star (SR)	1,092	74,540.22	0	0	0
DP	CU24 (CU)	13	634.44	0	0	0
DP	Shazam (SZ)	59	3,785.02	0	0	0
	Sub Total:	**32,935**	**3,179,431.70**	**0**	**0**	**0**

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Single Submission Summary – FIN–0053, Continued

Rejected Transaction Amount	Cancelled/ On-Hold Deposit Count	Cancelled/ On-Hold Net Deposit	Successful Deposit Count	Successful Net Deposit Amount
0	0	0	12,148	1,182,615.37
0	0	0	6,214	667,954.41
0	0	0	6,188	740,780.78
0	0	0	955	84,386.84
0	0	0	5	422.78
0	0	0	246	14,815.26
0	0	0	2	238.62
0	0	0	3,749	253,930.43
0	0	0	717	54,851.98
0	0	0	807	54,389.48
0	0	0	740	46,086.07
0	0	0	1,092	74,540.22
0	0	0	13	634.44
0	0	0	59	3,785.02
0	**0**	**0**	**32,935**	**3,179,431.70**

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Single Submission Summary – FIN–0053 – Field Definitions

Field	Definitions
Submission #	Unique identification number assigned to the submission by Chase Paymentech
Submission Status	Status of the submission, i.e. Accepted, Cancelled or On-Hold
Action Code	Identifies the requested action for the transaction, i.e., A = Authorize, B = Conditional Deposit, D = Deposit, R = Refund, H = Validate and Deposit (ECP), etc.
MOP	Method of payment with the given Action Code
Total Transaction Count	Total transaction count in the submission for the MOP within the given Action Code
Total Transaction Net Amount	Total amount of the transactions in the submission for the MOP within the given Action Code
Declined Deposit Count	Number of transactions in the submission declined for deposit based on the negative authorization response. The Total Declined Deposit Count is a hyperlink to the Exception Detail (ACT-0002) that provides the detail of the declined transactions
Declined Deposit Amount	Amount of declined deposits in the submission for the MOP within the given Action Code
Rejected Transaction Count	Number of transactions that did not pass Chase Paymentech's front-end edit checks for the MOP within the given Action Code. The Total Rejected Transaction Count is a hyperlink to the Exception Detail (ACT-0002) that provides the detail of the rejected transactions
Rejected Transaction Amount	Amount represented by the rejected transactions in the submission for the MOP within the given Action Code
Cancelled/On-Hold Deposit Count	Number of transactions that were included in Cancelled or On-Hold submissions
Cancelled/On-Hold Deposit Net Amount	Net amount represented by the Cancelled or On-Hold transactions in the submission for the MOP within the given Action Code
Successful Deposit Count	Number of transactions in the submission that were successfully deposited for the MOP within the given Action Code. Number equals Total Transaction Count for all Deposit Action Codes less Declined Deposit Count less Rejected Transaction Count
Successful Net Deposit Amount	Amount of successful deposits in the submission for the MOP within the given Action Code
Subtotal	Subtotal of counts and amounts for the transactions in the submission within each given Action Code
Total	Equals the total for each column

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Financial Activity Summary – FIN–0025

CHASE Paymentech

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

Financial Activity Summary (FIN-0025)

ABC Company, Inc. - CO#123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
Reporting Period: From 01/15/XXXX through 01/15/XXXX

Merchant Activity Date	Net Conveyed Deposits	Net Settled	Chargeback/ECP Return/Debit Adjustments (Net)	Interchange & Assessment Fees	Paymentech Fees	Other Adjustments
1/1/XXXX	21,939.69	219,175.28	0	(3,793.72)	(1,056.83)	0
1/2/XXXX	12,211.02	151,043.85	0	(2,635.48)	(507.85)	0
1/3/XXXX	7,412.30	23,726.40	0	(426.28)	(250.30)	0
1/4/XXXX	29,529.33	219,138.19	0	(3,813.91)	(787.41)	0
1/5/XXXX	17,263.83	170,867.31	(2,546.91)	(3,043.94)	(546.79)	0
1/6/XXXX	15,244.00	124,873.54	2,546.91	(2,206.42)	(582.90)	0
1/7/XXXX	18,546.09	116,634.08	0	(2,043.61)	(457.63)	0
1/8/XXXX	11,928.27	159,326.11	0	(2,793.79)	(545.43)	0
1/9/XXXX	24,823.98	151,241.53	(90.39)	(2,663.42)	(639.16)	0
1/10/XXXX	26,339.73	166,267.53	0	(2,931.89)	(616.75)	0
1/11/XXXX	31,731.37	258,212.05	0	(4,504.63)	(751.76)	0
1/12/XXXX	23,344.73	166,698.51	0	(2,911.84)	(544.27)	0
1/13/XXXX	12,965.21	133,052.14	34.95	(2,342.20)	(485.77)	0
1/14/XXXX	15,338.96	145,000.95	(4,067.95)	(2,608.56)	(492.33)	0
1/15/XXXX	24,627.35	152,597.50	0	(2,759.89)	(470.40)	0
Totals	**293,245.86**	**2,357,854.97**	**(4,123.39)**	**(41,479.58)**	**(8,735.58)**	**0**

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Financial Activity Summary – FIN–0025, Continued

Reserve Adjustments	Net Financial Activity	Rejected Transfers	Daily Ending Balance	Pending Transfer	Effective Transfer	Reserve Balance
0	214,324.73	0	427,084.76	670,947.47	0	0
0	147,900.52	0	574,985.28	821,778.18	0	0
0	23,049.82	0	598,035.10	845,504.58	0	0
0	214,536.87	0	812,571.97	837,991.20	226,181.14	0
0	164,729.67	0	751,430.71	780,212.62	225,870.93	0
0	124,631.13	0	263,941.57	295,337.96	612,120.27	0
0	114,132.84	0	209,982.06	243,671.65	168,092.35	0
0	155,986.89	0	238,723.34	275,532.14	127,245.61	0
0	147,848.56	0	270,145.86	426,479.90	0	0
0	162,718.89	0	432,864.75	592,523.69	0	0
0	252,955.66	0	685,820.41	733,728.88	116,426.04	0
0	163,242.40	0	689,956.71	740,943.86	159,106.10	0
0	130,259.12	0	245,593.05	299,186.42	574,622.78	0
0	137,832.11	0	217,104.08	273,666.71	166,321.08	0
0	149,367.21	0	233,605.95	293,177.77	132,865.34	0
0	**2,303,516.42**				**2,508,851.64**	

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Financial Activity Summary – FIN–0025– Field Definitions

Field	Definitions
Merchant Activity Date	Date on which there was transaction activity or financial events for the entity being reported on
Net Conveyed Deposits	Total amount of sales less refund transactions for conveyed MOPs for the merchant activity date
Net Settled Deposits	Total amount of sales less refunds for settled MOPs for the merchant activity date
Chargeback/ECP Return/Debit Adjustments (Net)	Net amount of Post Deposit Event (PDE) activity such as chargebacks, ECP returns, or debit adjustments for the merchant activity date
Interchange & Assessment Fees	Total amount of Interchange & Assessment Fees assessed for transactions processed on the merchant activity date
Chase Paymentech Fees	Total of all fees assessed by Chase Paymentech on the merchant activity date
Other Adjustments	Sum of miscellaneous fees affecting merchant proceeds on the merchant activity date that are not related to normal processing, or to reserve or chargeback/return adjustments
Reserve Adjustments	Sum of reserve adjustments affecting merchant proceeds posted by Chase Paymentech on the merchant activity date
Net Financial Activity	Sum of the Net Settled Deposits, Net Chargeback/ECP Return/Debit adjustments, Interchange & Assessment Fees, Chase Paymentech Fees, Other Adjustments and Reserve Adjustments for the merchant activity date
Rejected Transfers	Total amount of rejected transfers outstanding on the merchant activity date
Daily Ending Balance	Net Financial Activity minus any Rejected Transfer amounts on the merchant activity date
Pending Transfer	Amount of a funds transfer that is in a sent or confirmed status but where the effective date has not yet been reached. Excludes rejected funds transfers
Effective Transfer	Total amount of the funds transfers that are anticipated to be posted to the merchant's bank account on the merchant activity date
Reserve Balance	Funds held by Chase Paymentech as insurance against exposure to liability from chargebacks or returns or other risk issues
Column Totals	Column totals for the reporting period for Net Conveyed Deposits, Net Settled, Chargeback/ECP Return/Debit Adjustments (Net), Interchange & Assessment Fees, Chase Paymentech Fees, Other Adjustments, Reserve Adjustments, Net Financial Activity and Effective Transfer

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Debit Adjustment Summary – PDE–0036

CHASE Paymentech

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

Debit Adjustment Detail (PDE-0036)

ABC Company, Inc. - CO#123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
Reporting Period: From 01/15/XXXX through 01/15/XXXX

Sequence #	TD #	Merchant Order #	Account #	MOP Code	Action Code	Debit or Credit Cardholder	Reason Code
184876813	XXXX	##############	XXXXXXXXXXXXXXXX	PS	RS	D	RV

Reason Code	Auth Date	Original Transaction Date	Activity Date	Adjustment Number	Amount
RV	12/22/XX	12/22/XX	01/07/XX	##############	(42.61)
Total number of Adjustments:				1 Total:	(42.61)

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Debit Adjustment Summary – PDE–0036 – Field Definitions

Field	Definitions
Sequence #	Number assigned by Chase Paymentech to the debit adjustment transaction
TD #	Transaction Division number
Merchant Order #	Order number assigned by the merchant and submitted to Chase Paymentech with the original sale transaction
Account #	Debit card account number
MOP Code	Method of Payment used for the transaction. A hyperlink to the MOP Help Guide which lists all payment methods and their abbreviations
Action Code	Identifies the requested action for the transaction, i.e., A=Authorize, B=Conditional Deposit, D=Deposit, R=Refund, H=Validate and Deposit (ECP), etc.
Debit or Credit Cardholder	Single Digit Code indicating if the cardholder used a Debit Cardholder (D) or a Credit Cardholder (C).
Reason Code	Three-digit code representing the reason the transaction was being adjusted. A hyperlink to the Debit adjustment Codes Help guide that lists the reason codes and their descriptions
Auth Date	Date the original authorization for the transaction was received
Original Transaction Date	Date the original sale transaction was deposited with Chase Paymentech
Activity Date	Date that action was taken on the item
Adjustment Number	A reference number assigned by the Debit Network for the debit adjustment. It is used to research the adjustment transaction
Amount	Amount of the original transaction

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Transaction History

Reason Codes:

The chart bellows lists the reason codes for debit adjustments that appear on reporting and in Paymentech Online Transaction History.

Debit Adjustment Reason Code	Description
A03	Consumer charged more than once
A04	Fraudulent transaction
A05	Cardholder recvd goods not charged
A06	Cardholder disputing charge
A07	Incorrect dollar amount
A08	Other Error
A09	Cardholder does not recognize transaction
A10	Dup/fraud Mult Txns
A11	Declined/No auth
A12	Incorrect trans code
A13	Cancelled Recurring Txn
A14	Non-receipt of goods/svcs
A15	Late presentment
A16	Paid by other means
A17	Credit not processed
A18	Fraud use of card for a txn at an AFD
A19	Fraud txn - Card pres txn
A20	Txn exceeds allowable amt

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Merchant Support

Debit Processing Support:

Chase Paymentech has in place an extensive support network to assist when you are presented with questions or issues associated with debit processing. Please refer to the chart below containing contact information.

Issue/Problem/Question	Contact
POS Terminals	Helpdesk number posted on your terminal
Chase Paymentech Salem Operations	1-800-228-7782 (calls received at this number cannot be transferred to other departments)
Settlement, transaction history, research, PTI Online, web reporting	• Merchant Services Call Center at 603-896-8333 (Mon–Fri 8 am – 8 pm ET) or email: Merchant_Services@chasepaymentech.com • Chase Paymentech Account Manager
Debit Adjustments	Chase Paymentech Account Executive
Pricing, general inquiries about debit processing	Chase Paymentech Account Executive

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