

# Merchant User Guide

## European Processing

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# European Processing

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## *A Merchant User Guide*



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## Revision History

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Date	Action	Page Number(s)
16-Aug-07	Revision History added	i
	Special Processing Considerations – International Fraud Management <ul style="list-style-type: none"> <li>- Address Verification Service (AVS) – UK Maestro added</li> <li>- Card Security Verification – UK Maestro added</li> <li>- Verified by Visa and MasterCard SecureCode – new section added</li> </ul>	24
05-Nov-07	Cross-Currency section revised for domiciled information	8
	General Formatting due to removal of information	Various
15-Feb-08	Additional of Argentine Peso to Supported Currencies List	12
<b>31-Aug-12</b>	<b>Updated Title Page, footer and formatting to be consistent with new Merchant Manual Format</b> <b>Added Appendix A: Presentment/Settlement Currency Chart</b> <b>Added Appendix B: Report Samples (showing FIN-0010 and FIN-0011)</b>	<b>All</b>  17  18

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# Table of Contents

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<b>Revision History</b> .....	<b>i</b>
<b>Table of Contents</b> .....	<b>ii</b>
<b>Method of Payments</b> .....	<b>1</b>
Introduction .....	1
Introduction to European Payment Methods.....	1
Visa.....	4
MasterCard .....	4
Maestro .....	5
American Express & JCB .....	6
Legal Entities .....	1
<b>International Currency Management</b> .....	<b>2</b>
Introduction .....	2
Characteristics of Solutions.....	3
FX Rate.....	4
Bank Settlement.....	4
Specific Bank Requirements .....	4
Reporting .....	5
Chargebacks and Refunds.....	5
<b>International Fraud Management</b> .....	<b>6</b>
Introduction .....	6
Card Security Verification.....	6
Address Verification Service (AVS) .....	6
3D Secure .....	6
(Verified by Visa and MasterCard Secure Code).....	6
Safetech Fraud Tools.....	7
Additional Resources .....	7
<b>International Reporting</b> .....	<b>8</b>
<i>Introduction</i> .....	8
<i>Merchant Hierarchy</i> .....	8
<i>Currency Reporting</i> .....	8
<i>Next steps</i> .....	8
<b>Appendix A: Presentment/Settlement Currencies</b> .....	<b>9</b>
<b>Appendix B: Report Samples</b> .....	<b>12</b>

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# Method of Payments

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## Introduction

Entering the online market in Europe provides many great opportunities for Merchants with online sales growing at a rate of 18%, and a forecasted 205 million consumers buying online by 2015, Europe is poised to exceed the US for e-commerce activity and so offers excellent growth opportunities for Merchants wishing to grow their business or diversify their markets<sup>1</sup>.

However, there are many issues that a Merchant might want to consider to ensure that they maximize the benefits of this opportunity, whilst minimizing the various operational issues that could arise from expansion into a new international market.

We provide merchants with superior payment processing and acquiring customer-not-present solutions that are backed by global reach, peerless service, security and state-of-the-art technology. Our business has grown alongside many of our clients who are some of the world's largest e-commerce merchants. This document is intended to provide you with an overview of some of the key areas a Merchant might consider when looking to trade internationally and outline how Chase Paymentech can help you.

Please also feel free to contact your Chase Paymentech representative for further details, or to explore how we might assist your specific business.

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## Introduction to European Payment Methods

There are a wide variety of payment methods in Europe. However, most of the leading e-commerce markets are very similar to the US in that they are card-centric with Visa and MasterCard being the leading brands. In fact, 5 out of the top 7 European e-commerce markets have at least 1.5 cards per capita (15-64 year olds) therefore enabling an easy extension of your business into these markets from a payments perspective. These 7 countries account for approximately 88% of the total e-commerce market within Europe. Please refer to the graph following this section for the forecasted trend of e-commerce growth within these countries<sup>2</sup>.

The 2 markets that have relatively low levels of card usage are the German and the Dutch markets. In these markets, payments methods based on bank accounts are more common such as Direct Debit in Germany and iDEAL in the Netherlands.

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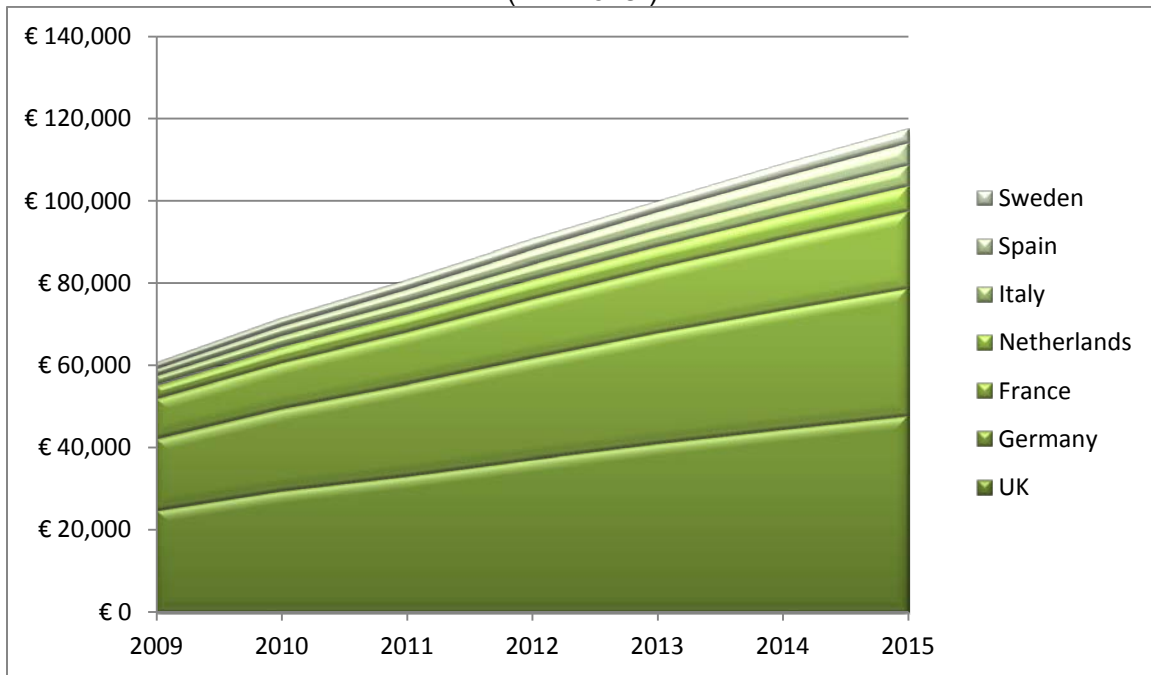
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<sup>1</sup> Forrester. European Online Retail Forecast, 2010 to 2015. February 2011.

<sup>2</sup> Ibid

## Method of Payments, Continued

**EU – 7 online sales per country**  
(€ millions\*)



	2009	2010	2011	2012	2013	2014	2015	CAGR (2010-2015)
UK	€ 24,893	€ 29,667	€ 33,237	€ 37,203	€ 40,998	€ 44,431	€ 47,742	<b>10%</b>
Germany	€ 17,360	€ 19,915	€ 22,267	€ 24,654	€ 26,939	€ 29,070	€ 31,073	<b>9%</b>
France	€ 9,915	€ 11,325	€ 12,785	€ 14,466	€ 15,982	€ 17,405	€ 18,803	<b>11%</b>
Netherlands	€ 3,176	€ 3,821	€ 4,326	€ 4,744	€ 5,186	€ 5,641	€ 6,061	<b>10%</b>
Italy	€ 2,341	€ 2,728	€ 3,149	€ 3,632	€ 4,134	€ 4,643	€ 5,106	<b>13%</b>
Spain	€ 1,784	€ 2,375	€ 2,969	€ 3,565	€ 4,140	€ 4,711	€ 5,316	<b>18%</b>
Sweden	€ 1,459	€ 1,912	€ 2,202	€ 2,467	€ 2,467	€ 3,007	€ 3,281	<b>11%</b>

(Numbers have been rounded)

Source: Forrester Research Online Retail Forecast, 2010 to 2015 (Western Europe)

\*Data presented in 2010 constant euros

We discuss the various payment methods in more detail on pages 4-8.

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## Method of Payments, Continued

Below is an overview of the usage of e-commerce payment methods in key European markets:

Preferred MOPS	UK	DE	FR	IT	ES	NL	BE	IE	SE
International Cards (VI, MC, AX)	90%	18%	84%	70%	69%	35%	55%	81%	39%
Domestic Cards	-	- See ELV	4% Aurore Cetelem Com CB	-	-	-	12% Bankotact/ Mister Cash	12%	0%
Invoice and e-invoice Systems		40% Mostly Manual Sofortuber- weisung GiroPay		4% Bollettino Barcario		52% iDeal	27%		35% Invoice Nordea
Direct Debit	2%	34% ELV	-	-	4%	7%			
Cash (COD, Pay & Collect in Store)	1%	0%	3%	23%	23%	3%	4%	4%	25%
E-Wallet systems	6.5% PayPal	5% PayPal Click&Buy	4% PayPal	3% PayPal	3% PayPal	3% PayPal	2% PayPal	3%	1%
Cheques			5%						
Cash Substitutes		3% PaySafe Card			1% UKash				

\*Source: Proprietary Knowledge compiled from multiple industry sources excluding eBay and gambling

**Chase Paymentech Supports**  
**Chase Paymentech Does Not Currently Support**

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## Method of Payments, Continued

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### Visa

Like the United States, Visa is the leading payment brand in many European countries. Visa issues both debit and credit cards. Debit cards are known as Visa Debit and Visa Electron. Both credit and debit cards follow exactly the same Visa rules and are processed via the single Visa Chase Paymentech connection.

It is also important to note that several domestic debit brands have co-branded with Visa. These brands include:

Country	Local Debit Brand
France	Carte Bleue
Italy	CartaSi
Denmark	Dankort (approx 70-75% are co-branded with Visa, the remainder are domestic-only cards and are not processed by Chase Paymentech). <i>Note that Danish domicility of the Merchants is required for the processing of domestic-only Dankort cards and so would not be applicable for most Merchants.</i>

A Merchant without European domicility can still offer Visa as a payment method, however, European domicility is required for settlement of funds in currencies other than USD / CA\$. Additionally, European domicility is required by Visa for the use of their Account Updater service in Europe. Please refer to page 8 for detail concerning domicility.

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### MasterCard

MasterCard is also a major payment brand in Europe. MasterCard mainly issues credit cards however, in 2008 they began issuing a new debit card in the UK and Finland called Debit MasterCard (which is processed via the standard MasterCard connection).

A Merchant without European domicility can still offer MasterCard as a payment method. However, European domicility is required for settlement of funds in currencies other than USD / CA\$. Please refer to page 8 for detail concerning domicility.

While MasterCard is not co-branded with domestic card brands, MasterCard has used its Maestro sub-brand for this purpose. See the Maestro section for further detail.

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## Method of Payments, Continued

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### Maestro

Maestro is a debit payment brand of MasterCard. Today, Maestro is the largest debit brand in Europe with over 300 million cards. A key driver of this scale for Maestro is that several key domestic cards have co-branded with it (e.g. MisterCash in Belgium, EC Cards in Germany). Through a single connection with Chase Paymentech, Merchants can access all of these co-branded cards.

It is important to note that Maestro cards were primarily used in the retail environment and as such were not used for e-commerce. However, enablement of Maestro for e-commerce has been completed in several countries (e.g. UK, Belgium, Austria, Spain) and is underway in several other key additional countries. As such, please consult with your Chase Paymentech contact to get the current status of this enablement.

A sample of the key domestic brands that have co-branded with Maestro are below:

Country	Local Debit Brand
Germany	EC Card
Ireland	Laser*
Belgium	MisterCash
Italy	Bancomat

\* Note: Laser in Ireland is being decommissioned in 2012. It will be replaced by Visa Debit.

In addition, many European countries also have adopted the Maestro brand only on their cards.

**Note:** It is a requirement that Merchants who offer Maestro as a payment method must utilize its 3D Secure service, SecureCode. MasterCard has developed programs that enable Card-on-File and Recurring Merchants to easily manage this requirement.

Maestro is only available to Merchants with European domicile. Please refer to page 8 for detail concerning domicile.

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## Method of Payments, Continued

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### Direct Debit

Direct Debit in Europe is a core payment method for Merchants targeting the German market or who utilize a subscription model for billing. Direct Debit is available in Germany (where it is commonly known as ELV), Austria, Netherlands, UK, France and Belgium through Chase Paymentech. While Direct Debit is important in certain markets, it operates quite differently from card transactions and can result in complexity for Merchants. Given this, it is advisable that Merchants contact Chase Paymentech to examine the suitability of Direct Debit for their business.

**Note:** Direct Debit is only available to Merchants with European domicile. Please refer to page 8 for detail concerning domicile.

### American Express & JCB

American Express cards in Europe are usually owned by a wealthy segment of consumers or companies. Merchants targeting such groups, or who operate in the Travel and Entertainment industries, may consider deploying American Express as a payment option.

The amount of JCB cards circulating in Europe is very low today and enablement is not considered necessary for Merchants trading in Europe.














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## Method of Payments, Continued

### Country Overview

Below is an overview of the payment methods we currently offer by country:

	UK	France	Germany	Italy	Spain	Netherlands	Ireland	Other*	Comment
<b>Credit Cards</b>									
 Visa	●	●	●	●	●	●	●	●	Supported
 MasterCard	●	●	●	●	●	●	●	●	Supported
 American Express	●	●	●	●	●	●	●	●	Supported - Conveyed
<b>Debit Cards</b>									
 Visa Debit/Electron	●	●	●	●	●	●	●	●	Supported
 UK Maestro	●								Supported
 International Maestro		●	●	●	●	●	●	●	Please refer to International Maestro Issuer CNP enablement chart.
 Cartes Bancaires		●							Supported – co-branded with Visa / MasterCard
 Carte Bleue		●							Supported – co-branded with Visa
 CartaSi				●					Supported – co-branded with Visa
 Laser							●		Being decommissioned by Issuers – expected completion by end of 2012. Being replaced by Visa Debit.
 Dankort								●	Denmark – co-branded with Visa (75%)
 EC Cards			●						Acquired as ELV – DD. IM enablement in progress.
<b>Bank Payment Types</b>									
 Direct Debit - ELV	●	●	●			●		●	Also in Austria and Belgium. Most used online payment system in Germany

\* Other refers to all European countries unless otherwise specified

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## Method of Payments, Continued

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**Legal Entities** The location of your legal entity has a key impact on your options for payment methods. Otherwise known as 'Domicility Requirements', these can impact what payment methods you can offer to your customers and what currencies you can have your transactions settled in.

An e-commerce or Mail Order/Phone Order (MOTO) Merchant will be considered to have a legal presence in a country where the following occurs:

- There is a permanent establishment through which all economic activity is completed;
- The country in which the Merchant has a local address for correspondence (Note: a P.O. Box or Mail stop does not meet this requirement);
- The country in which the Merchant holds a valid business license;
- The country in which the Merchant pays taxes related to the sales activity.

If you have a legal presence in any of the European countries listed below, then you are considered to have 'European Domicility':

Austria	Italy
Belgium	Ireland
Czech Republic	Jersey
Cyprus	Luxembourg
Denmark	the Netherlands
Finland	Norway
France	Spain
Germany	Sweden
Gibraltar	Switzerland
Guernsey	UK

If you do not have European Domicility, then the following will apply:

- You cannot avail offer Maestro or Direct Debit as payment methods
- You cannot utilize Multi-currency, and your transactions can only be settled in US Dollars or Canadian Dollars, depending upon which country you are domiciled in.

**Note:** Issuing banks can apply additional charges to their cardholder if a transaction is domiciled outside of their country. Australian and South American banks have done so in the past.

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# International Currency Management

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## Introduction

When trading in Europe, the management of the various European currencies can become an area of concern for Merchants. Chase Paymentech has developed two key solutions that will assist Merchants with this issue. These solutions are:

- **Multi-Currency:** This is where a Merchant can present their prices in the local currency of their customer (e.g. Euro), and receive their settlement funds in the same currency.
- **Cross-Currency:** This is where a Merchant can present their prices in the local currency of their customer (e.g. Euro), and receive their settlement funds in a different currency (e.g. US\$).

These solutions may assist Merchants with maximizing their checkout conversion by enabling them to present their products for sale in local currencies. The core difference between the two products is how Merchants will receive their settled funds - be it in the presented currency (Multi-currency) or in a different currency of the Merchant's choice (Cross-currency).

Note that these currency solutions are available on the following payment types:

- Visa Credit / Debit – including all co-branded cards
- MasterCard – including all co-branded cards
- Maestro
- American Express - American Express operates differently to Visa and MasterCard, please refer to Appendix A for further detail

Please note that:

- EUDD is presented and settled in GBP only for UK transactions, and in Euro for the remaining countries of the Eurozone.
- JCB has restricted settlement. Merchants with European domicile can settle in Yen only. Merchants with US domicile can settle in US Dollar only.

It is also important to note that the majority of European e-commerce transactions occur within the Eurozone thereby reducing the currency management burden on Merchants.

Please refer to Appendix A to see our list of presentment and settlement currencies.

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# International Currency Management, Continued

**Characteristics of Solutions** The core characteristics of Multi-currency and Cross-currency are listed below:

	Multi-currency	Cross-currency
<b>Suitable for Merchants who:</b>	<ul style="list-style-type: none"> <li>• Present prices in local currency and receive funds in the same currency</li> <li>• Do not wish for foreign exchange conversion take place automatically. This may be valuable when processing refunds.</li> <li>• Have the flexibility to repatriate funds into local currency when there is a favorable rate of exchange.</li> <li>• Retain funds in the local currency to fund business costs etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Present prices in local currency and to receive funds in a different currency</li> <li>• Repatriate funds to their home country immediately</li> <li>• Do not require funding in the (local) currency of the country in which they are conducting business</li> <li>• Do not want to involve themselves in foreign currency exchange rate conversions</li> </ul>
<b>Requirements</b>	<ul style="list-style-type: none"> <li>• Merchant must have a domiciled entity in Europe</li> <li>• A Contract addendum is required</li> <li>• A foreign currency bank account is required denominated in the currency you wish to receive settlement in.</li> <li>• A Swift Address is required including Bank Identifier code (BIC) of the beneficiary bank.</li> <li>• In addition, for all banks within the European region, an International Bank Account Number (IBAN) is required. This applies to Euro payments to and from a bank account situated within the European Union and the European Economic Area.</li> </ul>	<ul style="list-style-type: none"> <li>• A Contract addendum is required</li> <li>• A foreign currency bank account is required.</li> <li>• A Swift Address is required including Bank Identifier code (BIC) of the beneficiary bank.</li> <li>• In addition, for all banks within the European region, an International Bank Account Number (IBAN) is required. This applies to Euro payments to and from a bank account situated within the European Union and the European Economic Area.</li> </ul>

**Note:** Merchants with a legal entity in Europe can take advantage of both Multi-currency and Cross currency. Merchants with a U.S. legal entity can only take advantage of Cross currency and be funded in U.S. Dollars.

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## International Currency Management, Continued

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**FX Rate** The FX rate which is applied to transactions is based off the daily rates provided by Visa and MasterCard. Chase Paymentech can provide this rate in a downloadable report (the INF-0042).

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**Bank Settlement** Chase Paymentech can transfer settlement proceeds to any bank account anywhere in the world, provided that the name on the bank account is identical to the name on your merchant agreement and your bank accepts SWIFT transfers. Typically, we can accommodate three types of bank account implementation requests:

- Settle funds to existing bank accounts at foreign banks
- Settle funds to an international multi-currency account
- Settle funds to a domestic multi-currency account

Merchants depositing funds to a bank account outside of the country in which settlement occurred will require an intermediary bank to facilitate the transfer of funds. An International Bank Form will be required. In addition, a Swift Address is required including Bank Identifier code (BIC) of the beneficiary bank. For all banks within the European region, an International Bank Account Number (IBAN) is required. This applies to Euro payments to and from a bank account situated within the European Union and the European Economic Area.

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**Specific Bank Requirements** Please note that specific banking details must be included when setting up your funds transfer:

- US Proceeds to a Canadian Bank Account:  
Wire Transfer – Wire Transfer Instructions must be included
- US Proceeds to a Foreign Bank Account:  
Wire Transfer – Wire Transfer Instructions must be included
- UK Pounds to a domestic UK Bank:  
Sort Code required
- Euro to a domestic German Bank:  
BLZ Code of German Bank is required
- Foreign Currency to Non-Domestic Bank Account:  
Intermediary Bank Account is required \*  
Beneficiary Bank Account information is required  
Wire Transfer Instructions must be included

\* Some exceptions apply as large multinational banks may act as their own intermediary bank.

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## International Currency Management, Continued

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### **Reporting**

Reporting on all transactions, including international transactions, is provided through Chase Paymentech's online reporting tool – Paymentech Online. Providing over 55 off-the-shelf reports that seamlessly integrate through Delimited File Reporting with accounts receivable and general ledger applications as well as databases and spreadsheets.

Currency reporting is provided in a dedicated report, the FIN-0114.

Merchants commonly find it beneficial to carefully examine their reporting hierarchy structure when trading internationally. For example, a Merchant may wish to process transactions for a particular country through a dedicated Transaction Division (TD) to enable clear reporting.

Please refer to page 16 for further detail on reporting for Merchants trading internationally.

---

### **Chargebacks and Refunds**

All chargebacks and refunds are paid in the settlement currency. For chargebacks, the FX rate is guaranteed. The FX rate is also guaranteed for partial-chargebacks.

For refunds, the FX rate is not guaranteed.

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# International Fraud Management

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## **Introduction**

The risk of fraud is always a concern for Merchants and this concern can be even more significant for Merchants trading internationally. Our experience has shown that fraud on international transactions can be three times that of a domestic transaction.

Chase Paymentech has several key tools to help Merchants reduce the risk of fraud, and these are examined in the following sections.

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## **Card Security Verification**

Utilizing the Card Security numbers as an additional level of cardholder verification is a simple and common tool used by Merchants to reduce their risk of fraud. It is a requirement that Visa e-commerce and telephone transactions must include the CVV2 digits where this is possible. Visa has allowed exceptions to this rule where the provision of CVV2 data is not possible (e.g. in recurring transactions). This does not apply to mail order, card-on-file or recurring transactions for Visa. For MasterCard, where the numbers are known as CVC2, it is not required, but is good practice.

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## **Address Verification Service (AVS)**

Address verification service (AVS) assists Merchants with confirming the address of the cardholder, and is used by Merchants as a higher level of fraud management than CVV2.

AVS is available globally for American Express transactions and in the United Kingdom for Visa, MasterCard and Maestro (UK issued cards only) transactions.

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## **3D Secure (Verified by Visa and MasterCard Secure Code)**

3D Secure is a tool designed to identify if the card being used is actually being used by the cardholder. It does this by requiring the user to enter a password that is unique to the cardholder. Visa's program is known as Verified by Visa, and MasterCard's is called MasterCard SecureCode. These programs operate in a similar fashion, and can be implemented via the same technical connection which is a Merchant Plug-in (MPI).

For Merchants, there are several benefits of implementing 3D Secure. Firstly, it assists Merchants with fighting fraud as the customer is verified as the cardholder. Secondly, due to the enhanced verification of the cardholder, the card associations prevent chargebacks being issued on specific transaction types due to the cardholder stating that they do not recognize the transaction as being legitimate.

As 3D Secure places an additional step into a customer's checkout flow, Merchants should consider and track the impact that it may have on checkout conversion. There are several best practices that can help to minimize any potential impact (e.g. the use of iFrames, clearly explaining to customers what the step means etc), and these can be used to ensure that you gain the benefits of 3D Secure while minimizing the costs associated with it.

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## International Fraud Management, Continued

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It should also be noted that 3D Secure is more widely accepted in certain countries than others are. For example, acceptance is high in the UK, while it is lower in Germany and France.

It should be noted that 3D Secure is required for all Maestro transactions, and for all domestic Visa transactions processed by Merchants domiciled in Italy.

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### **Safetech Fraud Tools**

Safetech Fraud Tools combine multiple proven fraud detection technologies into a powerful Software as a Service (SaaS) solution. Multi-layer device fingerprinting, proxy piercing, dynamic order linking, dynamic risk scoring, custom rules management and auto-decisioning blend together to provide a unique solution that can dramatically enhance a merchant's risk management activities.

Safetech Fraud Tools is well suited to Merchants targeting international customers as it operates across all payment methods, currencies and countries supported by Chase Paymentech.

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### **Additional Resources**

*Fraud Management Merchant Best Practices* is available on Paymentech Online and from Chase Paymentech Merchant Training & Communication.

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# International Reporting

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## ***Introduction***

The reporting provided for Merchants trading internationally has been designed to be incorporated within the reports already utilized by Merchants for their domestic transactions. This enables Merchants to leverage the knowledge and processes already developed.

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## ***Merchant Hierarchy***

When trading internationally, Merchants often wish to track how a particular country or market is performing. To ensure that transactions are tracked effectively, Merchants often create separate Transaction Divisions (TDs) or new Company-level entities within Chase Paymentech to enable them to track transactions and performance via their reports.

For example, a Merchant trading in both the UK and Germany may set up a separate TD for each country so they can track their individual performances. These two TDs could then be rolled up into a European company level to provide an overall European view, and this could in-turn be rolled up into their overall corporate entity for a global view.

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## ***Currency Reporting***

With the deployment of additional currencies, Merchants are also faced with additional reporting requirements as they may wish to track the various presentment and settlement currencies they utilize and any FX rates that may be applied to currency conversion.

Chase Paymentech includes such details within the FIN-0010 and FIN-0011 reports. Additionally, a new report, the FIN-0114, provides dedicated currency reporting. Samples of how these reports appear are included below:

Chase Paymentech also provides a downloadable report (the INF-0042) which provides the FX which will be provided for the next day of trading. This is derived from rates provided by Visa and MasterCard. See Appendix B

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## ***Next steps***

If you wish to further examine explore any of the issues explored in this document, please contact your Chase Paymentech representation.

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## Appendix A: Presentment/Settlement Currencies

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Settlement Currency	Currency Code
Australian Dollar*	AUD
Canadian Dollar	CAD
Danish Krone*	DKK
Euro*	EUR
Great British Pound*	GBP
Hong Kong Dollar*	HKD
Japanese yen*	JPY
New Zealand Dollar*	NZD
Norwegian Krone*	NOK
South African Rand*	ZAR
Swedish Krona*	SEK
Swiss Franc*	CHF
US Dollar	USD

*\*Currencies that require European Domicility*

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## Appendix A: Presentment/Settlement Currencies, Continued

Presentment Currency	
Algerian Dinar	Ethiopian Birr
Argentinian Peso	<b>European Union Euro*</b>
Armenian Dram	Falkland Island Pound
Aruban Guilder	Fijian Dollar
<b>Australian Dollar*</b>	Gambian Delasi
Azerbaijani Manat	Georgian Lari
Bahamian Dollar	Ghanan Cedi
Bangladeshi Taka	Gibraltarian Pound
Barbadian Dollar	Guatemalan Quetzal
Belarussian Ruble	Guinea-Bissau Peso
Belizean Dollar	Guinean Franc
Bermudian Dollar	Guyanese Dollar
Bolivian Boliviano	Haitian Gourde
Botswanan Pula	Honduran Lempira
Brazilian Real	<b>Hong Kong Dollar*</b>
Bruneian Dollar	Hungarian Forint
<b>British Pound*</b>	Icelandian Krona
Bulgarian Lev	Indian Rupee
Burundian Franc	Indonesian Rupiah
Cambodian Riel	Israeli Shekel
<b>Canadian Dollar*</b>	Jamaican Dollar
Cape Verdean Escudo	<b>Japanese Yen*</b>
Cayman Islands Dollar	Kazakhstan Tenge
CFA Franc BCEAO	Kenyan Shilling
CFA Franc BEAC	Kyrgyzsta Som
CFP Franc	Laosian Kip
Chilian Peso	Latvian Lats
Chinese Renminbi	Lebanese Pound
Colombian Peso	Lithuanian Litas
Comoroan Franc	Macauan Pataca
Costa Rican Colon	Malagasy Franc
Czech Koruna	Malawian Kwacha
<b>Danish Krone*</b>	Malaysian Ringitt
Djiboutian Franc	Maldivian Rufiyaa
Dominican Republican Peso	Mauritanian Oguiya
Dutch Antilles Guilder	Mauritian Rupee
East Caribbean Dollar	Mexican Peso
Egyptian Pound	Moldovian Leu
El Salvadoran Colon	Mongolian Tugrik

Continued on next page

## Appendix A: Presentment/Settlement Currencies, Continued

Presentment Currency, continued	
Moroccan Dirham	Somalian Shilling
Mozambique Metical	<b>South African Rand*</b>
Namibian Dollar	South Korean Won
Nepalese Rupee	Sri Lankan Rupee
New Guinea Kina	St. Helenan Pound
<b>New Zealand Dollar*</b>	Swazilandia Lilangeni
Nicaraguan Cordoba	<b>Swedish Krona*</b>
Nigerian Naira	<b>Swiss Franc*</b>
<b>Norwegian Krone*</b>	Taiwanese Dollar
Pakistani Rupee	Tanzanian Shilling
Panamanian Balboa	Thailand Baht
Paraguayan Guarani	Tonga Pa'Anga
Peruvian Nuevos Soles	Trinidad & Tobago Dollar
Philippine Peso	Turkish Lira
Polish Zlotych	<b>U.S. Dollar*</b>
Qatari Rial	Ugandan Shilling
Romanian Leu	Ukrainian Hryvnia
Russian Rouble	United Arab Emirates Dirham
Rwandan Franc	Uruguayan Peso
Samoan Tala	Uzbekistan Sum
Sao Tome & Principe Dobra	Vanuatuan Vatu
Saudi Arabian Riyal	Venezuelan Bolivar
Seychelle Rupee	Vietnamese Dong
Sierra Leone Leone	Yemeni Rial
Singaporean Dollar	Zambian Kwacha
Solomon Island Dollar	Zimbabwean Dollar

## Appendix B: Report Samples



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The Presentment Currency and Settlement Currency are different

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

Currency Pair: Presentment: USD - US Dollars / Settlement: EUR - Euro  
Reporting Period: From 02/02/xxxx through 02/02/xxxx

These sections show the Presentment Currency

Activity Summary			
	Submitted Transactions	Count	Amount
Submissions Received = 2	Credit Card Auth ONLY	5	403,325.00
Submissions Accepted = 2	Credit Card Deposits	5	403,325.00
Submissions Cancelled = 0	Successful Deposits	5	403,325.00

Financial Summary						
Successful Deposits	Sales Count	Sales Amount	Refund Count	Refund Amount	Total Deposit	Total Net Deposit
<b>Total Successful Deposits</b>	5	403,325.00	0	0	5	403,325.00
<b>Settled Deposits</b>						
MasterCard	5	403,325.00	0	0	5	403,325.00
<b>Settled Deposits</b>	5	403,325.00	0	0	5	403,325.00

Fees & Adjustments Summary	
Currency Pair: Presentment: USD - US Dollars/Settlement: EUR Euro	
Foreign Exchange Rate	0.003656564
Total Settled Deposits Net Amount	1,474.78
Interchange & Assessment Fees	(30.97)
Paymentech Fees	(2.25)
Total Fees & Adjustments	(33.22)
Net Financial Activity	1,441.56

This section is in the Settlement Currency  
Note the Exchange Rate.

Continued on next page

## Appendix B: Report Samples, Continued



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 - US Dollars/ Settlement: EUR - Euro  
 Reporting Period: From 02/02/XXXX through 02/02/XXXX

The Transfer Amount is in the Settlement Currency

Transfer Summary					
	FTI #	FT #	Net Activity Date Range	Effective Date	Transfer Amount
Pending Transfers	#####	#####	01/29/XXXX thru 01/29/XXXX	2/3/XXXX	348.67
	#####	#####	01/30/XXXX thru 01/30/XXXX	2/4/XXXX	150.58
	#####	#####	02/01/XXXX thru 02/01/XXXX	2/4/XXXX	1,321.52
	#####	#####	02/02/XXXX thru 02/02/XXXX	2/5/XXXX	1,441.56
Effective Transfers	#####	#####	01/28/XXXX thru 01/28/XXXX	2/2/XXXX	431.85
<b>Total Effective Transfer</b>					<b>431.85</b>

Continued on next page



## Appendix B: Report Samples, Continued



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 - US Dollars./ Settlement: EUR - Euro  
 Reporting Period: From 02/02/XXXX through 02/02/XXXX

Category/Description	Action Type	MOP	Interchange Qualification	Fee Schedule	Unit Quantity
<b>Interchange &amp; Assessment Fees</b>					
Bank Discount	Sale	MasterCard	MINT	22828282	
<b>Total Interchange &amp; Assessment Fees</b>					
<b>Paymentech Fees</b>					
<b>Authorization Fees</b>					
Online Authorization	Sale	MasterCard		22828282	5
<b>Sub Total</b>					
<b>Deposit Fees</b>					
Settled Dep. Fee	Sale	MasterCard		22828282	5
<b>Sub Total</b>					
<b>Total Paymentech Fees</b>					
<b>Total All Fees</b>					

Continued on next page

## Appendix B: Report Samples, Continued

All charges and fee calculations are listed in the Settlement Currency

Unit Quantity	Unit Fee	Amount	Rate	Total Charge
5	0.000000000	1,474.78	0.021000000	(30.97)
				<b>(30.97)</b>
5	0.060000000	403,325.00	0.000000000	(0.30)
				<b>(0.30)</b>
5	0.390000000	1,474.78	0.000000000	(1.95)
				<b>(1.95)</b>
				<b>(2.25)</b>
				<b>(33.22)</b>