Gift Card Reports User Manual

MARCH 2011

Change Log:

02/18/11	B. Fiumano	Added new Outstanding Liabilities by Bin/Card Range report.
01/25/11	B. Fiumano	Added new Transaction Summary by Bin/Card Range report.
01/18/11	B. Fiumano	Added new search criteria, Summarized data by Hierarchy, to the Outstanding Liability report; added new search criteria based on Sequential Subset of Cards in a single BIN to the Transaction Detail report; added new Card Tran Count field to the Transaction Detail report and data file; updated content based on Account Number Masking feature.
08/06/10	B. Pierce	Added new Required Amount field to the Transaction Detail report and data file.
06/22/10	D. Karhuniemi	Included clarifications pertaining to original issuing merchant number from an outstanding liabilities perspective.
07/15/09	D. Karhuniemi	Updated the Settlement Reporting section to reflect report enhancements and removed references to pre-generated actuate reports.
12/04/08	D. Karhuniemi	Replaced references to FlexCache with Gift Card.
06/24/08	D. Karhuniemi	Included enhancements to the on-screen version of the Transaction Detail report.
04/22/08	J. Davis	Corrected footer and miscellaneous typos.
02/28/08	J. Davis	Applied edit by S. Dunn on page 37, removing "funds movement is only available in the U.S."
02/04/08	J. Davis	Applied edits by S. Dunn: Replaced Directory of Reports description of Transaction Detail report.
01/08/08	J. Davis	Applied edits by S. Dunn: Replaced section 3.4, Standard and Custom Hierarchy
12/24/07	J. Davis	Applied edits by S. Dunn: Edited Activity Reports portion of Directory of Reports chapter. Edited Account Balances for Active Cards File portion of Datafiles chapter. Updated System Requirements. Updated Microsoft instructions.
11/20/07	J. Davis	Added description of Calendar and PDF icons
11/12/07	J. Davis	Updated manual using new template
07/25/07	J. Davis	Removal of Gap Recap Report and Activity Recap Report
05/18/07	S. Chernin	Transaction Summary and Outstanding Liabilities
05/07/07	S. Chernin	Corrections in Transaction Detail

Table of Contents

1. Introduction

1.1. APPLICATION OVERVIEW

Gift Card Reports is a secure, Web-based application available through Resource Online, Chase Paymentech's proprietary suite of innovative, Web-based reporting products that provide online reporting to subscribers of the Chase Paymentech stored value program.

The user can monitor stored value programs with ad hoc reports that display transaction detail and summary information that can be used for reconciliation and trend analysis. Inquiry and research tools provide the flexibility to search for specific merchant or transaction detail based on the selection criteria entered.

1.2. USING ONLINE HELP

Gift Card Reports' help system provides reference information for each report that is available for viewing. Select the **Help** link at the top of the page.

While in Gift Card Reports, the user will be unable to view Help for other applications, such as Admin or Merchant Search.

1.3. TECHNICAL SUPPORT

Advanced Product Support (APS)
(U.S.) 1.800.254.9556
(Canada) 1.800.265.5158

24 hours a day, 7 days a week.
Or, click the **Need Help** link on the Resource Online home page.

For Assistance:
For training or assistance in understanding report data, contact your Chase Paymentech representative.

1.4. SYSTEM REQUIREMENTS

The following are required before accessing Resource Online and Gift Card Reports from a PC:

1) Internet Service Provider.
2) Browser – Microsoft Internet Explorer 6.0+.
3) Resource Online logon provided by Chase Paymentech.
4) Utilize Chase Paymentech stored value host for processing.
5) Acrobat Adobe Reader 5.0 or higher (most current version may be downloaded for free from *www.adobe.com*).
6) Microsoft Excel and Access 2000+ (to export more than 60,000 records).
7) Screen resolution of 1024 x 768 is recommended for optimal viewing.
8) Zip/Unzip software/shareware for data file access (optional).
9) Valid e-mail address for delivery of logon and password information.

> **Note:**
> If subscribed to the Inter-Store Settlement process, the user must also be on the FDMS North "S" platform for back-end processing.

2. Getting Started

Gift Card Reports makes finding information as simple as a few mouse clicks.

2.1. LOGGING IN AND OUT

LOGGING IN

1) In the **Address** field in the Internet browser, enter: *http://rol.paymentech.com*.
2) The **Secure Login** page displays. Enter the user name provided by Chase Paymentech in the **Enter Your User Name** field, and then click **Login**. If the user name is incorrect, then the following message displays: "The username you entered does not match our records."

Secure Login

Enter your user name. You will enter your password on the next page.

Resource Online

Enter your user name

[   ]

[Login] 🔒 Secure Site

Where do I enter my password?
Need assistance logging in?

Please be aware that after 20 minutes of inactivity, you will be required to login again.

Note: All passwords expire every 90 days.

Note: **Changing** the **Password**
Click **Where Do I Enter My Password** to prompt a **Password Changes** pop-up window to display.

Note: **Assistance**
Click **Need Assistance Logging In** to reset your password or to contact technical support.

3) If the user name submitted is valid, then a second **Secure Login** page displays. Enter the appropriate password in the **Password** field. Click **Login**. If the password is incorrect, then the following message displays: "The password you entered does not match our records." If an incorrect password is submitted five times, then the system will lock out the user and the user must reset their password by clicking **Forgot Your Password** or contacting technical support.

Secure Login

Confirm your personal image and security phrase.

Your Personal Image

Dreams

If this is not your personal image or security phrase, **do not log in.**
Contact your Account Executive or customer service at 800-254-9556.

Password

[   ]

☐ Change challenge questions or personal image.

[Login] 🔒 Secure Site

Forgot your password?
Personal image doesn't match?
Need assistance logging in?

Please be aware that after 20 minutes of inactivity, you will be required to login ag

Note: All passwords expire every 90 days.

Note: Making Changes

To modify the Enhanced Login Security selections and revisit the **Authentication Set Up** page, select the **Change Challenge Questions or Personal Image** checkbox when submitting a password during future logins.

Note: Passwords

Passwords are case sensitive. Click the **Forgot Your Password** link on the **Secure Login** page for password assistance.

Note: Be Alert

If the image that displays in the **Your Personal Image** area and the phrase below are not exactly what was selected during the enrollment process, then click **Personal Image Doesn't Match** to reset the password or contact technical support.

---

4) Upon successful login, the Resource Online home page is displayed, listing the modules of Resource Online to which the user name has access. Select **Gift Card** from either the top menu bar or from the body of the Resource Online home page.

LOGGING OUT

To log out, click the **Log Out** link at the top of the page.

Resource Online has an automatic timeout of 20 minutes. After 20 minutes of inactivity, the user name will be automatically logged out for security purposes.

2.2. NAVIGATING RESOURCE ONLINE

Basic navigation is accomplished through links displayed at the top of the Web page:

1) **Home** – Click to return to the main page for Resource Online.
2) **Gift Card** – Click to return to the main Gift Card page.
3) **Log Out** – Click to exit the Gift Card Reports application.
4) **Admin** – Click to access the administration module of Resource Online.
5) **Help** – Click to access the Online Help function.

> Note**:**
> Based on the logon, other reporting modules may be displayed similar to the example above.

2.3. SECURITY FEATURES

1) **Web-Based Security:** Chase Paymentech operates a secure Web site and adheres to security guidelines.
2) **Encryption Technology:** When accessing the information on the Web site, Gift Card Reports uses "https" (hypertext transfer protocol secure) as part of the URL to provide security for exchanging information between the individual's computer and the Gift Card Reports servers.
3) **SSL:** Gift Card Reports is housed on a secure server with an SSL (Secure Sockets Layer) certificate, which ensures the information is encrypted as it travels between Chase Paymentech and the user.
4) **Password Protection:** Chase Paymentech requires each user to be assigned a unique user name and password that allows only that user access to the data.
5) **Enhanced Login Security:** Chase Paymentech requires each user to select three challenge questions and specify answers to each that are appropriate to the user. In addition, the user must select a personal image and a security phrase, which must be confirmed each time the user logs in to a Chase Paymentech application. Lastly, the user can select whether the application should "remember" their current device for future use. If not, the user will be prompted to answer their specified challenge questions to verify their identity when logging in with unremembered devices.
6) **Account Number Masking:** Account Number Masking is a feature that masks portions of cardholder account numbers to prevent unnecessary exposure of sensitive data.

3. Working with Reports

3.1. USING REPORT BUTTONS

Basic report tools are available as buttons on each page of Gift Card Reports:

1) **Go to Beginning** – Click ⏪ to view the first page of a report.

2) **Previous** – Click ◀ to view the previous page of a report.

3) **Next** – Click ▶ to view the next page of a report.

4) **Go to End** – Click ⏩ to view the last page of a report.

5) **Go to Page** – Select the page number from the [Page ▾ of] dropdown to jump forward or backward to a particular page of the report.

6) **Calendar** – Click 🗓 to open the **Calendar** window, which is an alternate date-input device. Select the appropriate year, month and date, using the links and dropdowns. The date will populate in the **Calendar** icon's field.

7) **Print Friendly** – Click 🖨 to print a report.

8) **Download** – Click to export a report in comma delimited format.

9) **Excel** – Click to export a report directly into Microsoft Excel.

10) **PDF** – Click to export a report directly into Adobe Acrobat or Reader.

11) **Preferences** – Click to change the preferences for the report. See **User Options / Preferences** in the pages that follow for details on this feature.

> **Note: Excel**
> If a search returns more than 65,000 records, the Excel icon will not appear. You may still download the file in comma delimited format.

3.2. USER OPTIONS

User options provide the choice and flexibility to customize reports by selecting which fields are displayed in the reports. This functionality modifies only the appearance of how data is displayed. It does not delete or alter the data in the Gift Card Reports databases.

Although user options allow for customization of the reports, care should be taken in specifying the filter criteria and specifying what data columns to display. Since data that is filtered out will not appear in the reports, data may be missing that requires immediate attention.

User options are specific to the user name that makes the selections. This means that if a company has multiple users names for Gift Card Reports, then the options will display only under the user name for which the options were specified. The report views displayed using the other Gift Card Reports user names will not be affected. For security purposes, each user of the application must have his or her own user name.

> **Changing User Options:**
> **Filtering:** display only those records that meet the criteria specified.
> **Preferences:** specify what information to display in the reports and in what order.

FILTERING

Filtering for report criteria and optional criteria is available on all reports. Some optional criteria are preference-only fields. To search by preference-only criteria, the fields must be activated on the Preferences page.

Report and optional criteria selections cannot be saved, but can be re-entered at any time. If printing, exporting or downloading the report after applying optional criteria, only the records meeting the specified optional criteria will be printed, exported or downloaded.

- Numeric values such as transaction amounts:
  - ► To access filter criteria, select the desired report in Gift Card Reports.
  - ► Enter the desired lowest and/or highest values in the **Amount Min** and **Amount Max** fields.
    - If a value is entered only in the **Amount Min** field, then records greater than or equal to that amount will display.
    - If a value is entered only in the **Amount Max** field, then records less than or equal to that amount will display.
    - If values are entered in both the **Amount Min** and **Amount Max** fields, then records greater than or equal to the lower amount, but less than or equal to the upper amount will display.
- Alpha/numeric fields such as card numbers - enter partial or complete data for the search criteria.

PREFERENCES

Preferences allow for customization of the appearance of the data displayed in the reports. Display a sub-set of the available columns in a report, change the order in which the columns display, or change the order of how records are sorted. If printing, exporting or downloading the report after applying preferences, only the columns selected when the preference were set will be printed, exported or downloaded.

> Note**:**
> Preferences are not an option for all reports.

The reports that support this functionality display the **Preferences** icon on the right side of the results page. To set preferences for a particular report, click the **Preferences** icon on the results page.

1) On the **Preferences** page, select the appropriate report from the **Available Reports** dropdown. Reports that allow preferences to be applied will automatically populate in this field.

2) Fields that are available in that report and may have preferences applied will automatically populate in the **Available Fields** list box.

3) Select the fields to display by highlighting the field name in the **Available Fields** list box, and then click the **Add** button. To display all the fields, click the **Add All** button (>>). The selected fields will automatically populate in the **Selected Fields** list box.

4) To specify the sort order of how records will display in the report, highlight the primary sort field in the **Default Sort Order** section.

5) Click the **Save** button when finished. Doing so saves these preferences, and they will be applied to the appropriate report each time it is accessed.

> Note**:**
> Fields are displayed from left to right in the order in which they were selected. If there is a required field that must display in the report, this field will automatically display prior to the other selected fields.

3.3. UNDERSTANDING THE HIERARCHY

STANDARD HIERARCHY

Chase Paymentech's standard hierarchy consists of multiple tiers, allowing the maximum flexibility for processing and reporting, to meet an organization's needs.

The structure consists of the following, in order from highest to lowest:

1) Business level
2) Bank level
3) Agent level
4) Corporate level
5) Chain level
6) Merchant location/Outlet level

The top three levels (Business, Bank and Agent) are reserved for Chase Paymentech use. The bottom three levels (Corporate, Chain and Merchant location/Outlet) can be used by merchants to segregate their business for processing and reporting.

Chase Paymentech's hierarchy structure contains the flexibility to fulfill a user's requirements. Depending on the merchant's needs, a Corporate level may be assigned to a merchant who has multiple chains, with individual outlets underneath that roll up to a Corporate level. In other scenarios, a merchant may be assigned to a single chain with multiple outlets underneath it.

For reporting purposes, most merchants' hierarchy needs can be accommodated by the standard structure. If reporting needs go beyond what is offered in the standard structure, then the Custom Hierarchy functionality can be employed.

CUSTOM HIERARCHY

Custom reporting groups impact only how data is displayed in Gift Card Reports, and are independent of the hierarchy structure used to set up an organization on the Chase Paymentech platform.

The reporting group concept allows the following Resource Online Gift Card Reports user names to be created for the following scenarios:

- The Merchant outlet level, so that data only for that location is viewable.
- A group of merchants, even if they are not related by hierarchy logic.
- A subset of merchants that are related by hierarchy logic. For example, a merchant has a corporate office with 85 locations, but needs to view data for only 10 of those locations.

Up to three levels can be defined in the custom hierarchy structure:

- Level 1 is the highest level in the structure.
- Level II is the middle level in the structure.
- Level III is the lowest level in the structure.

Care needs to be taken in the initial planning stages of the custom hierarchy, to determine the best way for the custom structure to be defined so that future growth and changes can be accommodated. If changes to the custom hierarchy occur, it may no longer be possible to compare data from one month to the next.

Chase Paymentech manages setup and maintenance of the custom hierarchy structure:

If merchant locations are added, deleted or changed once the initial custom structure is designed, then Chase Paymentech needs to be notified to update the custom setup accordingly.

NAVIGATING WITHIN THE HIERARCHY: QUERY TOOLS AND AD HOC REPORTS

Some Gift Card reports found in the Activity Reports; Research Tools; and Trending and Analysis categories allow the user to specify a hierarchy level, among other selection criteria, when generating a report. These reports are called ad hoc reports.

When logged into Gift Card Reports, the user will automatically be at the highest hierarchy level available.

Note:

Hierarchy selection is not available to use with the ad hoc Gift Card Settlement reports. These reports can be generated only at the highest available hierarchy level for the login.

1) To view data at a different hierarchy level, click the **Drill Down** button to display lower levels of the hierarchy. To change to a higher level of hierarchy, click the **Drill Up** button.

2) To review report data for a specific hierarchy level, click the appropriate level in the **Selected Hierarchy** list box, and then click the **Select** button.

3) To use the Quick Search method, enter the appropriate hierarchy or merchant outlet number in the **Hierarchy/Merchant #** field, and select the corresponding hierarchy level from the **Level** dropdown and click **Search**.

4) To return to the highest level of hierarchy, click the **Top Level** button.

3.4. VIEWING REPORTS

1) From the **Gift Card** home page or menu bar at the top of the page, click the report to display.

2) The input page for that report displays.

3) Select the hierarchy or merchant level for the data to display, if applicable.

4) Enter the report criteria and any optional criteria; click **Generate Report**.

5) The results page displays the data records that match the specified criteria on the input page.

3.5. PRINTING REPORTS

For ad hoc reports:

1) Click the **Print Friendly** icon on the report's results page.

2) Select the appropriate options in the **Print** dialog box.

3) Click the **Print** button when finished.

3.6. EXPORTING DATA FROM REPORTS

Gift Card Reports makes exporting reports or YTD (year-to-date) data quick and easy by exporting in comma-delimited format, rather than as Microsoft Excel or Adobe Acrobat documents. However, this information can be easily opened with Excel or other programs, such as Microsoft Access. The export and download options will appear when available. Reports that exceed 65,000 rows of data cannot be imported into Excel, and instead must be imported into Microsoft Access.

DOWNLOADING AND EXPORTING DATA TO A COMMA-DELIMITED (CSV) FILE FORMAT

1) When the desired report data to be exported is displayed, navigate to the last page of the report. Click the **Click here to Export Period Data** link, or click the **Click here to Export YTD Data** link.

2) In the **File Download** dialog box, open the file by clicking **Open**, or save it to a hardware device by clicking **Save**.

3) To save the file, in the **Save As** dialog box, select the appropriate destination folder and enter the file name in the **File Name** field. Click **Save** when finished.

4) The file will automatically be saved as a Comma Separated Values (.csv) file.

5) Navigate to and open the saved file. The document will automatically open in Microsoft Excel, where the columns can be reformatted.

Hint:
The maximum number of records that can be exported to Excel is dependent upon the speed of the Internet connection and other factors. If unable to export the entire dataset of records, try using a shorter date range selection.

Note:
For ad hoc reports, simply click the **Download** or **Excel** icons. Or for some reports, click the **Download Results** button on the input page, instead of the **Generate Report** button.

OPENING AN EXPORTED FILE IN MICROSOFT EXCEL

If the user opens the exported file in Microsoft Excel, the data may not display completely or in the correct format. Reports that contain merchant numbers with significant leading zeros or card account numbers will need to use the Excel Text Import wizard to maintain these values.

The instructions below are intended for use in Excel 2003, but can also be helpful for other versions. For additional assistance, please visit Microsoft Office Online.

1) Open Microsoft Excel.

2) On the **File** menu, click **New**.

3) On the **New Workbook** pane, in the **New** area, click **Blank Workbook**.

4) On the **Data** menu, select **Import External Data**, and then click **Import Data**.

5) In the **Select Data Source** dialog box, select **All Files (*.*)** from the **Files of Type** dropdown menu.

6) Locate the report file to open from the location in which it was previously saved, and click **Open**. The **Text Import** wizard will open to Step 1 of 3.

7) In the **Original Data Type** area, select the **Delimited** radio button and click **Next**.

8) Select the checkbox for the appropriate delimiter (symbol that separates the data), and ensure that no other checkboxes are selected. If the file is pipe-delimited (| being the separating symbol for the data in the **Data Preview** area), select the **Other** checkbox, and in the adjacent field, press **Shift + Backslash**. Click **Next**.

9) In the **Data Preview** area, click any field that has a numeric values over 10 digits in length. Once the field has been clicked, it will be highlighted in black.

10) Once the field is highlighted, select the **Text** radio button in the **Column Data Format** area.

11) Repeat steps 9 and 10 for any field that has a numeric value over 10 digits. This would include, but is not limited to, the **txtActMerch**, **txtHomeStore**, and **txtCardNumberBot** fields.

12) When all the numeric fields are changed to a text format, click **Finish**.

13) In the **Import Data** dialog box, verify the **Existing Worksheet** radio button is selected, and click **OK**.

14) The report file will open in the existing Excel spreadsheet. All of the data, such as the merchant number and card number, will display completely. The report can be printed legibly.

> **Note:**
>
> Once the field's **Column Data Format** is changed from **General** to **Text**, the heading of the field will change in the **Data Preview** section. Any field's data format that was changed to **Text** will display **Text** as a header in the **Preview** section.

OPENING AN EXPORTED FILE IN MICROSOFT ACCESS

Reports that exceed 65,000 rows of data cannot be imported into Microsoft Excel. The following steps are the procedures for importing a large text file into Access using the **Import Text** wizard.

The instructions below are intended for use in Access 2003, but can also be helpful for other versions. For additional assistance, please visit Microsoft Office Online.

1) In Microsoft Access, on the **File** menu, click **New**.

2) On the **New File** pane, in the **New** area, click **Blank Database**.

3) In the **File New Database** dialog box, select a file destination and file name for the Access database. Click **Create**.

4) Once the database is created, on the **File** menu, select **Get External Data**, and click **Import**.

5) In the **Import** dialog box, select **Text Files (*.txt;*.csv;*.tab;*.asc)** from the **Files of Type** dropdown. Locate and select the text file to be imported to Access.

6) Click the **Import** button. The **Import Text** wizard opens.

7) In the **Import Text Wizard** dialog box, select the **Delimited** radio button. Click **Next**.

8) Select the radio button for the appropriate delimiter (symbol that separates data), and then click **Next**. Most Chase Paymentech report files are either comma or pipe-delimited. If comma-delimited, select the **Comma** radio button. If pipe-delimited, select the **Other** radio button and in the adjacent field, enter **|** (pipe) by pressing **Shift + Backslash**.

9) Select the location to store the data. If this is a new database, select the **In a New Table** radio button. If updating an existing database, select the **In an Existing Table** radio button, and choose the appropriate table name. Click **Next**.

10) Define each field with a field name, data type (select **Text** as the data type for all numeric fields), indexing, or skip the column entirely. When all fields are defined or skipped, click **Next**.

11) Select a primary key for the table. The primary key should be a unique value within the table. Click **Next**.

12) The **Import Text** wizard is complete. Click **Finish** to import the data into the Access database.

13) The file will be displayed as a viewable table. To view the data, double-click the file name and adjust the column widths as necessary. The report can be printed legibly.

Note:
If the user cannot find the file in the appropriate location in the **Import** dialog box, then it might be necessary to rename the file, adding a **.txt** extension.

Each field must be defined:
Most fields should have a data type of **Text**, with the exception of any monetary fields, which should be defined as **Currency**. Numeric fields and date/time fields should be defined as **Text**. If fields are not defined properly, errors may occur during the final import process.

4. Directory of Reports

Gift Card Reports provides numerous reports to help the user monitor and analyze his or her Chase Paymentech Gift Card program activity. Reports are grouped by category.

4.1. REPORT CATEGORY: ACTIVITY REPORTS

Activity reports provide summary and detail information on transaction activity and outstanding balance information.

- **Transaction Summary**

  The Transaction Summary report allows the user to search for issuance, redemptions and other card data by hierarchy level or by merchant location. This report uses a two-tabbed user interface, and is an ad hoc report.

- **Transaction Summary by Bin/Card Range**

  This report is identical to the Transaction Summary report, but includes the field/column Bin/Card Range in the results set.

- **Transaction Detail**

  The Transaction Detail report lists all authorized stored value transactions. This is an ad hoc, query-based report. The report is subtotaled by transaction type for the selected merchant hierarchy and is available either on-screen or as a data file.

4.2. REPORT CATEGORY: RESEARCH TOOLS

The Gift Card Reports research tools allow the user to search, in real time, for particular transactions to be viewed by entering various search criteria.

- **Cardholder Lookup**

  The Cardholder Lookup report provides the ability to search for transaction detail by entering a partial or complete card number.

- **Redemption/Non-Redemption Search**

  The Redemption/Non-Redemption Search report provides the ability to search for transaction detail for cards that have been redeemed or not redeemed within 0-99 days from the date the cards were issued.

4.3. REPORT CATEGORY: TRENDING AND ANALYSIS

Gift Card trending and analysis reports help the user view trends and identify variations in his or her Chase Paymentech gift card program activity.

■ **Outstanding Liabilities**

The Outstanding Liabilities report provides card balance information at the hierarchy and merchant levels and is used to provide a snapshot of the outstanding gift card liability on any given day of the report period. This report includes the beginning and ending balances by day.

■ **Outstanding Liabilities by Bin/Card Range**

This report is identical to the Outstanding Liabilities report, but includes the field/column BIN/Card Range in the results set.

4.4. REPORT CATEGORY: OPTIONAL SETTLEMENT REPORTS

The Gift Card settlement reports are optional and subscriber-based. These reports are available to both U.S. and Canadian merchants.

■ **Inter-Store Settlement Report**

The Inter-Store Settlement report provides summary and cross-transactional detail information on the transfer of funds/liability from store-to-store (cross store) or chain-to-chain (cross group) when cards are used at a location across different store locations, or across a group of standard chains or custom hierarchy levels.

The following Inter-Store Settlement reports are available:

► **Inter-Store Settlement Summary** - summarizes all cross-transactional activity for the selected hierarchy for the chosen reporting period. Depending on the level of login and type of hierarchy, this summary could be:

▪ **Chain Summary** – viewable only from the highest login level available with a standard hierarchy (such as Corp Level)

  • Outlines either the cross store or cross group summary for each of the chains set up beneath the gift card program.

▪ **Merchant Summary** – viewable from the chain level login or specific merchant level login on standard hierarchies, or from any login level for custom hierarchies.

  • Outlines either the cross store or cross group summary for each of the merchants associated with the level of login.

► **Detail by Activity Merchant** - lists all of the associated cross-transaction information for the selected activity merchant for the chosen reporting period. The transactions defined are those processed by the selected activity merchant on cards they did not originally activate, and do not hold the outstanding liability.

  • This report can be accessed only through a drill-down option from the Inter-Store Settlement Merchant Summary report.

► **Detail by Issuing Merchant** - lists all of the associated cross-transaction information for the selected issuing merchant for the chosen reporting period. The transactions defined are those processed by other activity merchants on cards that this issuing merchant originally activated and currently holds the outstanding liability for.

  • This report can be accessed only through a drill-down option from the Inter-Store Settlement Merchant Summary report.

■ **Central Account Settlement Reports**

The Central Account Settlement reports are available only to merchants that choose to subscribe to this service. These reports show the movement of funds to and from a central holding account.

The following Central Account Settlement reports are available:

► **Central Account Settlement Summary** – summarizes all the transaction activity going to and from the central account. Depending on the level of login and type of hierarchy, this summary could be:

▪ **Chain Summary** – viewable from only the highest login level available with a standard hierarchy (such as Corp Level).

● Outlines summary for each of the chains set up beneath the gift card program.

▪ **Merchant Summary** – viewable from the chain-level login or specific merchant-level login on standard hierarchies, or from any login level for custom hierarchies.

► **Central Account Settlement Detail** – lists all the associated transaction information from transactions going to and from the central account for the selected merchant.

● This report can be accessed only through a drill-down option from the Central Account Settlement Summary report.

4.5. REPORT CATEGORY: DATA FILES

The data files reports are available only through the File Download portion of Resource Online; however, they contain information pertaining to the user's Chase Paymentech Gift Card program.

■ **Transaction Detail**

The Transaction Detail report lists all authorized stored value transactions. It can be scheduled to run daily, weekly or monthly (default is daily), and is subtotaled by transaction type within a merchant hierarchy. The information is also available in an on-screen format in the Activity Reports category.

■ **Account Balances for Active Cards (ABAC) Data File**

The Account Balances for Active Cards (ABAC) data file provides details of all active account-holder accounts with an unused balance by the first attempted original issuing merchant. The data contained within this report are for accounts that were active at the time the file was created, with a balance greater than $0. It can be scheduled to run daily, weekly or monthly (default is monthly).

5. Activity Reports

5.1. HOW TO USE THE ACTIVITY REPORTS

Activity reports provide summary and detail information on transaction activity and outstanding balance information.

Accomplish these tasks with the Activity reports:

■ View summary transaction data through a two-tabbed user interface, grouped by activity merchant[1] within the selected hierarchy:
   ► Issuances/Redemptions.
   ► Other activity: declines, balance inquiries, etc.
■ Gauge the success of a stored value program (gift card, promotion or merchandise return card).
■ Identify activity: review activity on stored value programs.
   ► Identify potential fraud by examining balance inquiries count.
   ► Identify staff training needs by examining declines count.

TO ACCESS AN ACTIVITY REPORT:

1) On the **Gift Card** menu, select **Activity Reports** and click the appropriate report name.
2) To view data at the hierarchy level displayed, no action is required. To select a different level of the hierarchy or merchant location, click the appropriate level in the tree structure or use the Quick Search method.
3) In the **Report Criteria** area, complete the fields to specify filter criteria.
4) Enter data in the **Optional Criteria** area to specify additional filter criteria.
5) Click **Generate Report** when finished.

Note:
Click the **Download Results** button to download export data to a Microsoft Excel file. This feature is required to view the report results if the report generates more than 249,999 records.

---

[1] Activity Merchant – The merchant location at which the card is redeemed; redeeming merchant.

SAMPLE IMAGES

Sample Input Page Image

Sample Results Page Image

Sample Advanced Search Input Page Image

Transaction Detail
To create your report, enter the appropriate criteria and click the Generate Report or Download Results button.

Transaction Detail provides detailed transaction activity by card program and location with sub-totals by transaction type.

Selected Hierarchy:

▶ PAYMENTECH TESTING4 123456789 - (Corporate)

PAYMENTECH TESTING4 123456789 - (corporate)

[Top Level]
[Drill Up]
[Drill Down]
[Select]

Quick Search

Level   [Chain ▼]
Hierarchy/Merchant# [_____] [Search]

Advanced Report Criteria

Trans Date from: [05/10/07] 🔲 to: [05/10/07] 🔲

Trans Time from: [▼]   to: [▼]

*All times are Eastern Standard Time (EST) and are limited to a 24 hour time span.

Program [ALL ▼]   ☐ Include Unsuccessful Transactions

Use the transaction type to filter options.

Trans Type [ALL ▼]   ☐ Sub-total by Trans Type

Select a record type and action code combination and click add

Record Type	Action Code
All	All
Approved	Account Depletion
Error	Account Expiration
Reversal	Activation/Issuance (New)
	Add Value due to Card Consolidation

[Add] [Remove]

Record Type - Action Code Combination

All - All

Optional Criteria

Amount   min: [_____]   max: [_____]

Terminal ID   [_____]   Employee # [_____]

*Cardholder #   [_____]   *Perform Wild Card Searches
                                       by Using a Percent Sign (%)

*Bin/CardRange   [888888 ▼] from: [003401000101] to: [003401000109]

MCC   [_____]

[Generate Report] - OR - [Download Results]

🔍 Simple Search

5.2. TRANSACTION SUMMARY

REPORT CATEGORY: Activity Reports

The Transaction Summary report allows the user to search for issuances, redemptions and other card activity by hierarchy level or by merchant location.

To access Transaction Summary:

1) Click **Transaction Summary** within the **Activity Reports** category.

2) Navigate to the appropriate hierarchy level, if necessary.

3) In the **Report Criteria** area, complete the fields to specify filter criteria.

4) Click **Generate Report** when finished.

Results:

Data is presented in ascending order by program name, followed by chain name and merchant name.

Table 5-1: Transaction Summary – Field Descriptions

FIELD	DESCRIPTION
Report Criteria	
Selected Hierarchy	The hierarchy level to be searched
Trans Date from	Beginning date range of the search
Trans Date to	Ending date range of the search
Program	The name of the Gift Card program for the merchant
Level	The hierarchy level to be searched
Hierarchy/Merchant#	The hierarchy or merchant number for which the search will be performed
Report Results	
New Card Issuance Trans.	The count and dollar amount of all newly issued stored value accounts
Issuance/Add Value Trans.	The count and dollar amount of all transactions that added value to an existing stored value account
Reactivations	The count and dollar amount of all deactivated cards that were reactivated
Total Issuance	The count and dollar amount of all issuance transactions
Total Redemptions	The count and dollar amount of all redemption transactions
Declines	The count of errors and declined transactions
Balance Inquiries	The number of balance inquiry transactions performed – this number helps the merchant understand how many swiped transactions were incurred
Account Depletion	The count and dollar amount of accounts that were depleted during the reporting period (depletion occurs when a maximum number of redemptions has been defined for a card, and has subsequently been met)
Retired Cards	The count of accounts with a $0 balance as a result of Inactivity Fees
Inactivity Fees	The count and amount of inactivity fees applied to dormant accounts
Expired Cards	The count and amount of expired accounts
Deactivated Cards	The count and dollar amount of all deactivated cards

5.3. TRANSACTION SUMMARY BY BIN/CARD RANGE

REPORT CATEGORY: Activity Reports

The Transaction Summary By Bin/Card Range report allows the user to search for issuances, redemptions and other card activity by hierarchy level or by merchant location.

To access Transaction Summary by Bin/Card Range:

1) Click **Transaction Summary by Bin/Card Range** within the **Activity Reports** category.

2) Navigate to the appropriate hierarchy level, if necessary.

3) In the **Report Criteria** area, complete the fields to specify filter criteria.

4) Click **Generate Report** when finished.

> **Results:**
> Data is presented in ascending order by program name, followed by chain name and merchant name.

Table 5-2: Transaction Summary by Bin/Card Range– Field Descriptions

FIELD	DESCRIPTION
Report Criteria	
Selected Hierarchy	The hierarchy level to be searched
Trans Date from	Beginning date range of the search
Trans Date to	Ending date range of the search
Program	The name of the Gift Card program for the merchant
Level	The hierarchy level to be searched
Hierarchy/Merchant#	The hierarchy or merchant number for which the search will be performed
Report Results	
Bin/Card Range	Displays BIN/card range only for the Transaction Summary by Bin/Card Range report, not for Transaction Summary report
New Card Issuance Trans.	The count and dollar amount of all newly issued stored value accounts
Issuance/Add Value Trans.	The count and dollar amount of all transactions that added value to an existing stored value account
Reactivations	The count and dollar amount of all deactivated cards that were reactivated
Total Issuance	The count and dollar amount of all issuance transactions
Total Redemptions	The count and dollar amount of all redemption transactions
Declines	The count of errors and declined transactions
Balance Inquiries	The number of balance inquiry transactions performed – this number helps the merchant understand how many swiped transactions were incurred
Account Depletion	The count and dollar amount of accounts that were depleted during the reporting period (depletion occurs when a maximum number of redemptions has been defined for a card, and has subsequently been met)
Retired Cards	The count of accounts with a $0 balance as a result of Inactivity Fees
Inactivity Fees	The count and amount of inactivity fees applied to dormant accounts
Expired Cards	The count and amount of expired accounts
Deactivated Cards	The count and dollar amount of all deactivated cards

5.4. TRANSACTION DETAIL

REPORT CATEGORY: Activity Reports

The Transaction Detail report feature allows the user to search for transaction detail by hierarchy level or by merchant location.

Merchants with high transaction volume may benefit from subscribing to the pipe-delimited data file version of this report, which may by imported into accounting software to reconcile transactions and determine stored value liability totals. With a subscription, the data file version is available in the File Download portion of Resource Online.

To access Transaction Detail:

1) Click **Transaction Detail** within the **Activity Reports** category.

2) To view data at the hierarchy displayed, no action is required.

3) Complete the fields in the **Simple Report Criteria** area to specify filter criteria.

4) Click **Generate Report**.

Unsuccessful transactions are not included in the report total amounts. Transactions that may fall into this category are: authorization, non-inclusive responses (such as block activation request, could not process, prior redemption, prior activation/issuance or prior issuance/add value), duplicate reversals, errors or test card transactions.

Advanced Search

Advanced search options are also available. Click the **Advanced Search** link on the input page. The following optional criteria are available on the Advanced Search page:

■ Time range: Selectable by hour, within a 24-hour period.

■ Transaction types: Represented by selectable combinations of record types and action codes. Select the desired values in the record type and action code list boxes, and click **Add** before generating the report.

If the **Include Unsuccessful Transactions** checkbox is selected, then transactions that are not included in the report total amounts will be provided, and may include any one of the following transactions: authorization, block activation requests, prior redemptions, prior activation/issuances or prior issuance/add values, duplicate reversals and errors.

To perform a wildcard search, enter at least one digit of the card number and **%** (to represent the unknown numbers) in the **Cardholder #** field. For example, to find a cardholder account ending in 4060, enter **%4060**. To find a cardholder number beginning in 6035, enter **6035%**.

For the BIN/CardRange: the **From** and **To** fields are by default inactive; they are only active when a BIN is chosen from the dropdown. For the **Bin/Card Range** field, the Card Range must be absolute (entire rest of card number) or wildcard (%) can be used if entering less than the 19-digit card number.

When the **Cardholder #** and **Bin/CardRange** fields are both populated, the result set will match what was entered from both fields. It is best to use the fields separately for specific types of searches.

Note:
If no additional criteria are defined, then the **Record Type** and **Action Code** list box selections will default to **All** for the purposes of the search.

Note:
To maximize the efficiency of a wildcard search, specify as much known information as possible.

Table 5-3: Transaction Detail – Field Descriptions

FIELD	DESCRIPTION
Report Criteria	
Selected Hierarchy	The hierarchy level to be searched
Trans Date from and to	Beginning and ending date range of the search
Level	The hierarchy level to be searched
Hierarchy/Merchant#	The hierarchy or merchant number for which the search will be performed
Trans Time from and to	The beginning and ending time range for the search
Program	The name of the gift card program associated with this card number
Display Unsuccessful Transactions	Select to allow specification of additional record types and action codes as search criteria
Trans Type	The type of transaction for the search – used to filter additional search criteria
Sub-total by Trans Type	Select to allow subtotaling by transaction type
Record Type	Select a Record Type – values based on selected Transaction Type
Action Code	Select an Action Code – values based on selected Transaction Type
Record Type – Action Code	Displays the record type and action codes added as search criteria
Amount (min and max):	Define the amount range to be searched within
Terminal ID	Terminal number that processed the stored value transaction
Employee #	Employee number that processed the stored value transaction
Cardholder #	Cardholder number for the search
Bin/CardRange	BIN/card range of card(s) to search
MCC	Merchant category code of the merchant processing the transaction
Report Results	
Program	The name of the Gift Card program associated with the card number
Act Merchant Name	The name of the activity merchant who processed the transaction
Act Merchant #	The merchant number that processed the transaction
Act Orig ID	The Chase Paymentech processing system that the activity merchant uses
Act State	The state code on file for the activity merchant who processed the transaction
Iss Merchant Name	The name of the issuing merchant who originally activated the card account
Iss Merchant #	The merchant number of the issuing merchant who originally activated the card account
Iss Orig ID	The Chase Paymentech processing system that the issuing merchant uses
Iss State	The state code on file for the issuing merchant who originally activated the card account
Tr Date/Time	Stored Value system date and time that the transaction was run
Rec Type	Values are: Approved; Error; Reversal
Action Code	Values are:

FIELD	DESCRIPTION	
	Account Depletion	Issuance (New) Due to Re-Issue
	Account Expiration	Issuance/Add Value
	Activation/Issuance (New)	Prior Activation/Issuance
	Add Value Due to Card Consolidation	Prior Issuance/Add Value
	Auth Only	Prior Redemption
	Auto Reload	Reactivation
	Balance Inquiry	Reapplied Auth Only
	Block Activation Request	Redemption/Tip
	Block Activation Transaction	Voice Activation / Issuance (New)
	Could Not Process Transaction	Voice Auth
	Disable Existing Card (Deactivation)	Voice Issuance/Add Value
	Inactivity Charge	Voice Redemption
Cardholder #	The cardholder number	
Card Tran Count	A count of all transactions for a card account that are categorized as follows: Redemptions, Issuances, Authorizations, Fees and Reversals	
Term ID	Terminal number that processed the stored value transaction	
Auth #	The approval code for the transaction	
Emp #	The employee number submitted with the stored value transaction, if applicable	
Tr Ref #	A reference number prompted for and sent from some POS applications	
MCC	Merchant category code of the merchant processing the transaction	
Requested Amount	Total transaction amount requested	
Amount	Amount of the stored value transaction	

6. Research Tools

6.1. HOW TO USE THE RESEARCH TOOLS

The Gift Card Reports research tools allow the user to search for particular transactions to be viewed near real time by entering various search criteria.

TO ACCESS A RESEARCH TOOLS REPORT:

1) On the **Gift Card** menu, select **Research Tools** and click the appropriate report name.
2) In the **Report Criteria** area, complete the fields to specify filter criteria.
3) Enter data in the **Optional Criteria** area to specify additional filter criteria.
4) Click **Generate Report** when finished.

> **Note:**
> Preferences can be applied to these reports by clicking the **Preferences** icon on the results page.

SAMPLE IMAGES

Sample Input Page Image

Sample Results Page Image

6.2. CARDHOLDER LOOKUP

REPORT CATEGORY: Research Tools

The Cardholder Lookup feature allows the user to search for information at the corporate hierarchy level of the organization by entering a cardholder's account number.

Accomplish these tasks with Cardholder Lookup:

- View balance inquiries, duplicate transactions and voice authorizations to identify fraudulent activity (irregularities in card data and account activity).
- Research card history to identify card usage after a card was reported lost.
- View merchant activity to resolve customer issues regarding previous card use.

To access Cardholder Lookup:

1) Click **Cardholder Lookup** in the **Research Tools** category.
2) In the **Report Criteria** area, complete the fields to specify filter criteria.
3) Enter data in the **Optional Criteria** area to specify additional filter criteria.
4) Click **Generate Report** when finished.

Table 6-1: Cardholder Lookup – Field Descriptions

FIELD	DESCRIPTION
Report Criteria	
Cardholder #	The 19-digit Chase Paymentech Gift Card program account number
Legacy Cardholder #	This option is only for those accounts that have been converted to the Chase Paymentech gift card program. Search by either the new CPS account number, or the old program card number.
Trans Date from and to:	Beginning and ending date range of the search
Amount min:	The lowest dollar amount that will be searched and displayed
Amount max:	The highest dollar amount that will be searched and displayed
Record Type	Specify the type of record being searched for.
Action Code	Specify the type of transaction being searched for.
Report Results	
Cardholder #	The 19-digit Chase Paymentech Gift Card account number
Trans Date	The date range specified in the search criteria
Iss Merchant Name	The name of the first attempted original issuing store
Program	The name of the Gift Card program associated with this card number
Iss Merchant #	The first attempted original issuing merchant number
Last Activity Date	Last date the card was used
Amount	The amount range specified in the search criteria
Activation Date	Date the card was activated
Record Type - Action Code	Indicates the record type and action code defined in the search criteria
Current Card Balance	Current available balance on the card
Cardholder #	The 19-digit Chase Paymentech Gift Card account number
Act Merchant Name	The name of the store at which the card was used
Act Merchant #	The merchant number of the store at which the card was used
Trans Date/Time	Stored Value system date and time that the transaction was run
Rec Type	**Approved** - Only approved transactions will be displayed **Error** – Only transactions that received an error will be displayed **Reversal** - Only reversals / voids will be displayed
Action	Values are:

Account Depletion	Issuance (New) Due to Re-Issue
Account Expiration	Issuance/Add Value
Activation/Issuance (New)	Prior Activation/Issuance
Add Value Due to Card Consolidation	Prior Issuance/Add Value
Auth Only	Prior Redemption
Auto Reload	Reactivation
Balance Inquiry	Reapplied Auth Only
Block Activation Request	Redemption/Tip
Block Activation Transaction	Voice Activation / Issuance (New)
Could Not Process Transaction	Voice Auth

FIELD	DESCRIPTION	
	Disable Existing Card (Deactivation)	Voice Issuance/Add Value
	Inactivity Charge	Voice Redemption
Auth #	Authorization number that was assigned to the transaction	
Orig ID	Indicates where the transaction was processed Values are: TPA = Tampa (PNS) SLM = Salem	
Amount	The amount of the transaction	

6.3. REDEMPTION/NON-REDEMPTION SEARCH

REPORT CATEGORY: Research Tools

The Redemption/Non-Redemption Search research tool allows the user to search for cards that have been redeemed/not been redeemed within a selected time period from the dates the cards were issued. This feature allows user to enter a date range for the issuance date, as well as the number of redemption/non-redemption days.

The following departments within the user's company may use this inquiry tool:

- Accounting departments of small, medium and large merchants may use this inquiry tool to assess liability for cards that have not been redeemed within a particular amount of time.

- Marketing can assess the success of a program for a particular amount of time. Lack of program success is based on number of cards that have not been redeemed by a particular date. For example, if a merchant provides a promotion card to customers who purchase a gift card during the holiday season for $25 that expires in 30 days, the promotion is not successful if none of those cards have been redeemed within that timeframe.

> **Note:**
> This inquiry tool will only show the original issuance and the first redemption for the card account number. Subsequent Add Value and Redemption transactions may be researched using the Cardholder Lookup tool.

To access the Redemption/Non-Redemption Search report:

1) Click **Redemption/Non-Redemptions Search** in the **Research Tools** category.
2) To view data at the hierarchy level displayed, no action is required.
3) In the **Report Criteria** area, complete the fields to specify filter criteria.
4) Click **Generate Report** when finished.

> **Note:**
> There is a maximum of 5,000 records returned on the Redemption/Non-Redemptions Search report.

Table 6-2: Redemption/Non-Redemption Search – Field Descriptions

FIELD	DESCRIPTION
Report Criteria	
Selected Hierarchy	The hierarchy level to be searched
Trans Date from and to	Beginning and ending date range of the search
Program	Select the Chase Paymentech Gift Card program name.
Search Type	Select whether to search for redemptions or non-redemptions.
Days Since Issuance	Number of days, 0-99, in which the card was redeemed/not redeemed – 0 indicates card was issued, but redeemed/not redeemed on the same day
Report Results	
Hierarchy	The hierarchy information defined in the search criteria
Search Type	Based on the selection made on the search criteria
Issuance Date Range	The date range defined in the search criteria
Days Since Issuance	Number of days between issuance and redemption/non-redemption
Merchant Name	The name of the merchant
Merchant #	The merchant number
Cardholder #	The 19-digit Chase Paymentech Gift Card program account number
New Issue Date	Date and time of the original card issuance
New Issue Amt	Dollar amount of the original card issuance
1st Redeem Date	Date the card was first redeemed
1st Redeem Amt	Dollar amount of the first redemption

7. Trending and Analysis

7.1. HOW TO USE THE TRENDING AND ANALYSIS REPORTS

Gift Card trending and analysis reports help the user view trends and identify variations in his or her Chase Paymentech gift card program activity.

TO ACCESS A TRENDING AND ANALYSIS REPORT:

1) On the **Gift Card** menu, select **Trending and Analysis** and click the appropriate report name.

2) To view data at the hierarchy level displayed, no action is required. To select a different level of the hierarchy or merchant location, click the appropriate level in the tree structure or use the Quick Search method.

3) In the **Report Criteria** area, complete the fields to specify filter criteria.

4) Click **Generate Report** or **Download Results** when finished.

SAMPLE IMAGES

Sample Input Page Image

Sample Results Page Image

Outstanding Liabilities by Hierarchy
View the results of your search below.

Selected Hierarchy: Trans Date: MM/DD/YYYY - MM/DD/YYYY   Program: ALL
    MERCHANT NAME - NUMBER (LEVEL)

Edit

« ‹ Page 1 of 1 › »   Page Size: 25 per Page

PROGRAM	DATE	BEGINNING BALANCE	NEW ISS	ISS/ADD VALUE	REDEMP-TIONS	DEACT-IVATIONS	REACT-IVATIONS	INACTIVITY FEES	ACCT EXPS	DEPL	CROSS-ACTIVITY	ENDING BALANCE	PENDING AUTHS	AVAIL BALANCE
GIFT CARD		$15,249,995.74	$61,170.86	$866.01	($3,372.18)	$0.00	$0.00	$0.00	$0.00	$0.00	($4,716.88)	$15,303,943.55	$0.00	$15,303,943.55
GIFT CARD Sub-Total:		$15,249,995.74	$61,170.86	$866.01	($3,372.18)	$0.00	$0.00	$0.00	$0.00	$0.00	($4,716.88)	$15,303,943.55	$0.00	$15,303,943.55
PROMOTIONAL CARD 2		$184,528.17	$300.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	($1,431.33)	$183,396.84	$0.00	$183,396.84
PROMOTIONAL CARD 2 Sub-Total:		$184,528.17	$300.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	($1,431.33)	$183,396.84	$0.00	$183,396.84
PROMOTIONAL CARD 3		$152,318.44	$7,300.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$159,618.44	$0.00	$159,618.44
PROMOTIONAL CARD 3 Sub-Total:		$152,318.44	$7,300.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$159,618.44	$0.00	$159,618.44
PROMOTIONAL CARD 5		$2,840,147.28	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	($2,199.04)	$2,837,948.24	$0.00	$2,837,948.24
PROMOTIONAL CARD 5 Sub-Total:		$2,840,147.28	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	($2,199.04)	$2,837,948.24	$0.00	$2,837,948.24
PROMOTIONAL CARD 6		$80,975.29	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	($521.98)	$80,453.31	$0.00	$80,453.31
PROMOTIONAL CARD 6 Sub-Total:		$80,975.29	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	($521.98)	$80,453.31	$0.00	$80,453.31
PROMOTIONAL GIFT CARD		$522,393.42	$0.00	$2,565.00	($467.36)	$0.00	$0.00	$0.00	$0.00	$0.00	($539.92)	$523,951.14	$0.00	$523,951.14
PROMOTIONAL GIFT CARD Sub-Total:		$522,393.42	$0.00	$2,565.00	($467.36)	$0.00	$0.00	$0.00	$0.00	$0.00	($539.92)	$523,951.14	$0.00	$523,951.14
GrandTotal:		$19,030,358.34	$68,770.86	$3,431.01	($3,839.54)	$0.00	$0.00	$0.00	$0.00	$0.00	($9,409.15)	$19,089,311.52	$0.00	$19,089,311.52

7.2. OUTSTANDING LIABILITIES

The Outstanding Liabilities report allows the user to search for card balance information (a snapshot of the liability for each day of the report period, including the beginning and ending balance) at the hierarchy level or at the merchant level.

Merchants may calculate net impact on liability, which reflects the dollar amount that affected the issuing merchant's liability for a given period of time. It is calculated as follows: *Beginning Balance – Ending Balance* (Cross Activity is included within Ending Balance).

Note:
Merchants must seek legal counsel to determine their ability to claim breakage amounts as corporate revenue.

Accomplish these tasks with Outstanding Liabilities:

- View card balance information (a snapshot of the liability for each day of the report period) at the hierarchy level or at the first attempted original issuing merchant level.
- View cross activity (transaction amounts for account activity at a location other than the original issuing location) that may affect outstanding liability.
- Identify breakage (amount of money the merchant retains when the stored value card is not redeemed or expires).

Note:
Data is presented in ascending order by program name and date. The report returns a maximum of 250,000 records.

To access the Outstanding Liabilities report:

1) Click **Outstanding Liabilities** in the **Trending and Analysis** category.
2) To view data at the hierarchy level displayed, no action is required.
3) In the **Report Criteria** area, complete the fields to specify filter criteria.
4) Click **Download Results** when finished.

Table 7-1: Outstanding Liabilities – Field Descriptions

FIELD	DESCRIPTION
Report Criteria	
Trans Date from and to	Beginning and ending date range of the search
Program	Select the merchant's Chase Paymentech Gift Card program.
Summary data by Merchant	Select this option to have totals shown by merchant.
Report Results	
Program	The name of the merchant's Chase Paymentech gift card program
Date	Each date there is activity during the search date range
Beg Bal	The beginning balance for that date
New Issuances	The dollar amount of the new issuances on that date
Issuance/Add Value	The dollar amount of value added on that date
Redemptions	The dollar amount of redemptions on that date
Deactivated Cards	The dollar amount of deactivations on that date
Reactivated Cards	The dollar amount of cards that were reactivated on that date
Inactivity Fees	The dollar amount of inactivity fees assessed on that date
Card Expiration	The dollar amount of expiration fees assessed on that date
Account Depletions	An automatic stored value transaction that deletes the remaining balance on an account that has reached its maximum number of redemptions
Cross Activity	The aggregated transaction amounts for activity that occurred at a location other than the issuing location – depending on its type, Cross Activity can represent an amount that can increase or decrease liability
Ending Balance	Ending amount after transactions and fees have been added and/or subtracted
Pending Authorizations	The total dollar amount of any transactions that do not have a matching redemption or have not yet passed the expiration on the authorization
Available Balance	The ending balance less the amount of pending authorizations

7.3. OUTSTANDING LIABILITIES BY BIN/CARD RANGE

The Outstanding Liabilities by Bin/Card Range report allows the user to search for card balance information (a snapshot of the liability for each day of the report period, including the beginning and ending balance) at the hierarchy level or at the merchant level.

Merchants may calculate net impact on liability, which reflects the dollar amount that affected the issuing merchant's liability for a given period of time. It is calculated as follows: *Beginning Balance – Ending Balance* (Cross Activity is included within Ending Balance).

Note:
Merchants must seek legal counsel to determine their ability to claim breakage amounts as corporate revenue.

Accomplish these tasks with Outstanding Liabilities by Bin/Card Range:

■ View card balance information (a snapshot of the liability for each day of the report period) at the hierarchy level or at the first attempted original issuing merchant level.

■ View cross activity (transaction amounts for account activity at a location other than the original issuing location) that may affect outstanding liability.

■ Identify breakage (amount of money the merchant retains when the stored value card is not redeemed or expires).

Note:
Data is presented in ascending order by program name and date. The report returns a maximum of 250,000 records.

To access the Outstanding Liabilities by Bin/Card Range report:

1) Click **Outstanding Liabilities by Bin/Card Range** in the **Trending and Analysis** category.

2) To view data at the hierarchy level displayed, no action is required.

3) In the **Report Criteria** area, complete the fields to specify filter criteria.

4) Click **Download Results** when finished.

Note:
Click the **Download Results** button to download report data to a Microsoft Excel file. This feature is required to view the report results.

Table 7-2: Outstanding Liabilities by Bin/Card Range – Field Descriptions

FIELD	DESCRIPTION
Report Criteria	
Trans Date from and to	Beginning and ending date range of the search
Program	Select the merchant's Chase Paymentech Gift Card program.
Summarize data by Merchant	Select this option to have totals shown by merchant.
Summarize data by Hierarchy	Select this option to have totals by chain name (standard) or merchant level(s) (custom hierarchy)
Report Results	
Program	The name of the merchant's Chase Paymentech gift card program
BIN/Card Range	Displays BIN/Card Range only for the Outstanding Liabilities by BIN/Card Range report, not for Outstanding Liabilities report; also, the placement of this field may change due to the search criteria "Summarize Data by Hierarchy," but the field is still displayed on the report.
Date	Each date there is activity during the search date range
Beg Bal	The beginning balance for that date
New Issuances	The dollar amount of the new issuances on that date

FIELD	DESCRIPTION
Issuance/Add Value	The dollar amount of value added on that date
Redemptions	The dollar amount of redemptions on that date
Deactivated Cards	The dollar amount of deactivations on that date
Reactivated Cards	The dollar amount of cards that were reactivated on that date
Inactivity Fees	The dollar amount of inactivity fees assessed on that date
Card Expiration	The dollar amount of expiration fees assessed on that date
Account Depletions	An automatic stored value transaction that deletes the remaining balance on an account that has reached its maximum number of redemptions
Cross Activity	The aggregated transaction amounts for activity that occurred at a location other than the issuing location – depending on its type, Cross Activity can represent an amount that can increase or decrease liability
Ending Balance	Ending amount after transactions and fees have been added and/or subtracted
Pending Authorizations	The total dollar amount of any transactions that do not have a matching redemption or have not yet passed the expiration on the authorization
Available Balance	The ending balance less the amount of pending authorizations

8. Optional Settlement Reports

8.1. HOW TO USE THE OPTIONAL SETTLEMENT REPORTS

The Gift Card settlement reports are optional value-added reports that are available to both U.S. and Canadian merchants for a small monthly fee per location.

8.2. INTER-STORE SETTLEMENT REPORTS

The optional suite of settlement reports is designed to help merchants quantify and track inter-store transaction traffic with their stored value accounts. These reports are available to only Custom program merchants that subscribe to the Inter-Store Settlement service. This model allows participating merchant locations to own the outstanding liability on card accounts they initially activated, until the value is redeemed.

The reports themselves are ad-hoc; however, Chase Paymentech provides the ability to move the money between accounts on a daily, weekly or monthly basis.

Inter-Store Settlement reports can also include the optional Discount Reporting feature. Discount Reporting provides program owners with the ability to recoup the fees that are associated with the marketing costs or card distribution costs of the merchant's stored value card program. These fees are recouped from the franchise/processing activity merchant location that redeems the gift card via a discount expense redemption withholding percentage.

Following are examples of Discount Reporting programs:

■ The ability to offer promotional marketing cards to customers and recoup the promotional program cost via a discount expense percentage withheld on applicable redemption transactions from the redeeming activity merchant locations.

■ The ability to distribute gift cards through consortiums (i.e., third-party channels) and recoup the consortium-charged 'activation commission fee' on applicable redemption transactions processed by the redeeming merchant locations.

Discount Reporting is only available with the Inter-Store Settlement funding model.

■ The discount expense redemption withholding percentage is used to calculate the discount expense from subsequent redemption transfers.

■ The discount expense is applied until the initial issuance amount on the card has been redeemed.

■ The discount expense redemption withholding percentage can be configured for a BIN/card range.

The Inter-Store Settlement report provides summary and cross-transactional detail information on the transfer of funds/liability from store-to-store (cross store) or chain-to-chain/group-to-group (cross group) when cards are used across different store locations, or across a group of standard chains or custom hierarchy levels.

■ **Cross Store Version** - tracks *all* inter-store activity; use this report to determine funds to transfer between store locations.

  ► Inter-Store Settlement Summary
  ► Drill-Down Detail by Activity Merchant
  ► Drill-Down Detail by Issuing Merchant

■ **Cross Group Version** - tracks inter-store activity *only when the issuing and activity stores belong to two different ownership groups* (i.e., a franchise). Cross

Group reports contain only activity information. Actual fund movement occurs from store-to-store.

► Inter-Store Settlement Summary
► Drill-Down Detail by Activity Merchant
► Drill-Down Detail by Issuing Merchant

CUSTOM HIERARCHY

STANDARD HIERARCHY
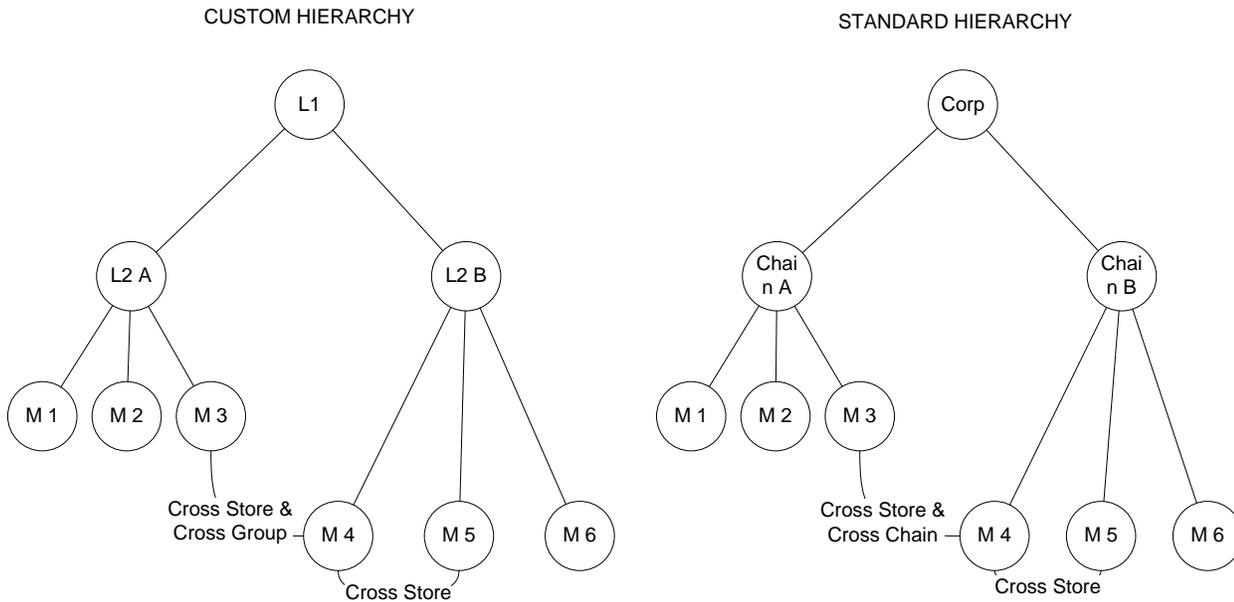
Accounting departments of medium and large merchants, especially those with franchise operations or multi-owners, use these reports to view the transfer of funds or outstanding liability from cross store or cross group situations. These reports allow the accounting department to determine funding amounts between the original issuing merchant location (who initially processed the activation) and the activity merchant locations. Management of the funding process occurs at the merchant location, allowing each location to benefit from the float and breakage while carrying the appropriate outstanding liability.

An illustration of the Inter-Store Settlement model:
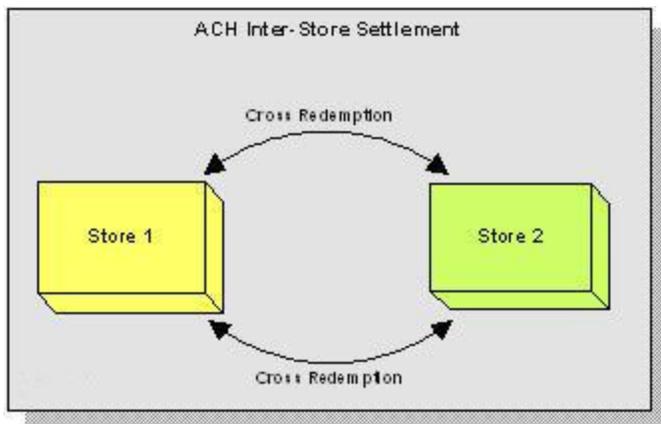
An illustration of the Inter-Store Settlement process:
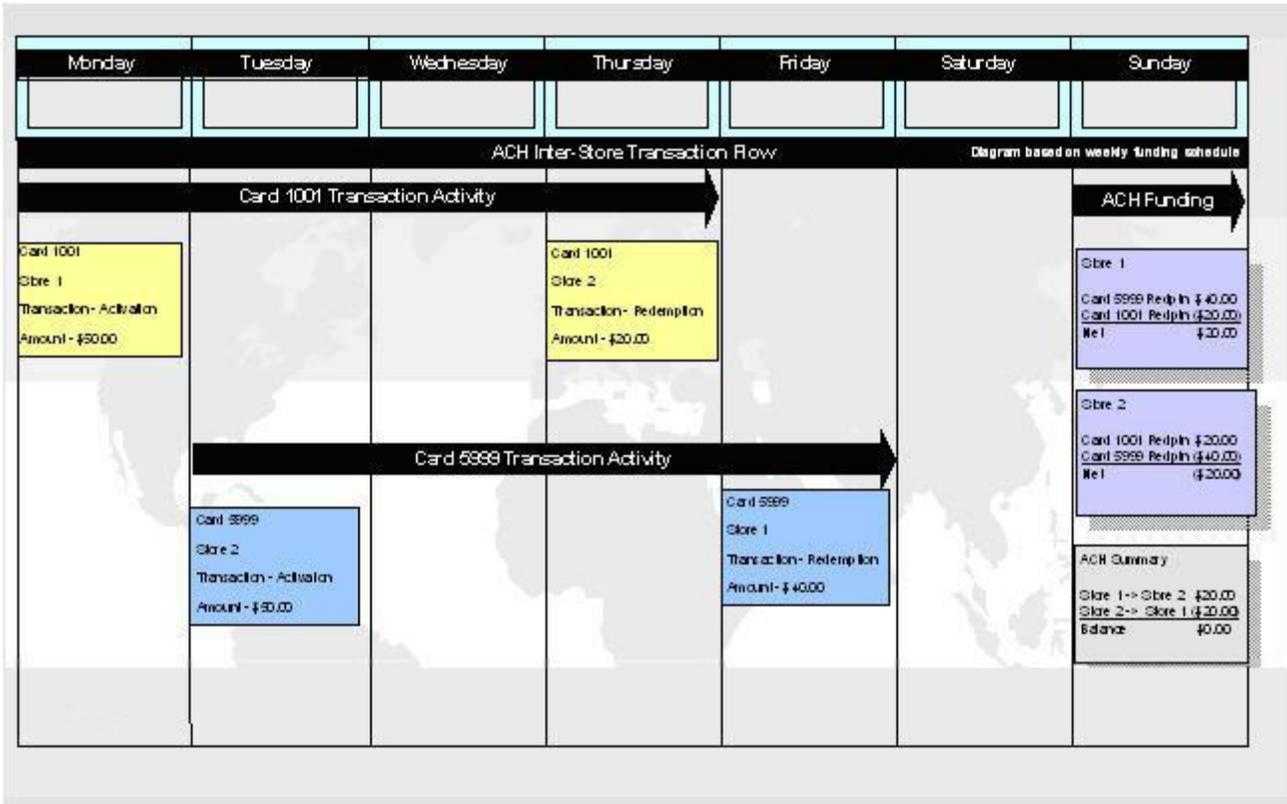
In this example, Store 1 redeems Card 5999 for $40.00, which is a credit; there is a corresponding debit transaction for Store 2 (issuer of the card) for Card 5999 for $40.00. Store 2 redeems Card 1001 for $20.00, which is a credit; there is a corresponding debit transaction for Store 1 (issuer of the card) for Card 1001 for $20.00. The net impact of these transactions is $0.00.

8.3. CENTRAL ACCOUNT SETTLEMENT REPORTS

Central Account Settlement reports are targeted for headquarter accounts to assist in management of a central holding account. Instead of funding between store accounts at the time of redemption, the central account funding service allows a corporation to assign a central account to and from which issuances and redemptions are paid. This allows a corporation to concentrate their financial float and outstanding card liability in one account.

The reports are available to only enhanced program merchants that subscribe to the Central Account Settlement service. The reports are available daily, weekly or monthly. In addition, Chase Paymentech provides the ability to move the money between accounts.

A summary report is provided, as well as detailed reports that display the corresponding transaction detail by merchant, if any research is required.

Accounting departments of medium and large merchants use these reports to determine the amount of the gift card funds between the corporate bank account for the total of cards activated and sold by the participating stores. Central Account Settlement allows merchants to manage all gift card funds on behalf of all participants. The corporate office reaps the benefits of the float and breakage, but also carries the liability for their funds across the program. If some participants are franchised, Corporate may offer benefits to participants, such as providing all stored value cards and marketing literature for a fee, or offering participants a commission to sell stored value cards by using the Activation & Redemption percentage (see example below).

An illustration of the Central Account Settlement model:
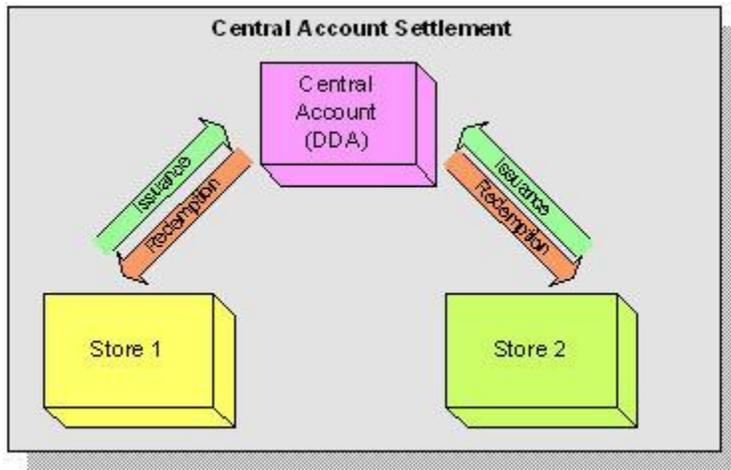
All issuances result in a credit to the Central Account and redemptions result in a debit from the Central Account.

An illustration of the Central Account settlement process:

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday

Central Account Transaction Flow — Diagram based on weekly funding schedule

Card 8001 Transaction Activity → CA Funding

Card 8001
Store 1
Transaction - Activation
Amount - $40.00

Card 8001
Store 2
Transaction - Redemption
Amount - $15.00

Central Account
Store 1 Act $40.00
Store 2 Act $60.00
Store 2 Redpth   ($15.00)
Store 1 Redpth   ($45.00)
Balance $40.00

Card 6999 Transaction Activity →

Card 6999
Store 2
Transaction - Activation
Amount - $60.00

Card 6999
Store 1
Transaction - Redemption
Amount - $45.00

Store 1
Card 8001 Act   ($40.00)
Card 6999 Redpth $45.00
Net $5.00

Store 2
Card 6999 Act   ($60.00)
Card 8001 Redpth $15.00
Net   ($45.00)

In this example, Store 1 activates Card 8001 for $40.00, which is recorded as a credit to the Central Account. There is a corresponding debit transaction for Store 1 for $40.00. Store 2 redeems the card for $15.00, which is recorded as a debit from the Central Account. There is a corresponding credit transaction for Store 2 for $15.00.

A withholding percentage may be set for Activations & Redemptions to allow merchants that activate the cards to earn a commission, and merchants that redeem the cards to pay a fee for the production and marketing of the card. An example of when this would apply would be when the Activation percentage is 95% and the Redemption percentage is 98.5%.

Store 1 would only fund the Central Account 95% X $40.00 = $38.00, earning a $2.00 commission to activate card 8001. Therefore, Store 1 would pay the Central Account 98.5% X $45.00 = $1.13, to redeem card 6999. The net amount for each location is available and the Central Account deposits and withdrawals balance to $0.00.

INTER-STORE SETTLEMENT SUMMARY

The Inter-Store Settlement Summary report summarizes the inter-store activity for all cross gift card transactions processed both inside and outside a hierarchy level – depending on the summary report selected. This report provides a list of all chains under a corporation or a list of all merchants associated with a chain or custom hierarchy level and a summary of the associated settlement amount for that level.

This report is available in both cross store and cross group versions.

This report is generated at only the hierarchy level of the Gift Card Reports logon, so the user is unable to change the hierarchy level for the report creation; only the requested date range can be defined. This report includes activity for all merchant locations under the user's hierarchy level.

Accessing the Inter-Store Settlement Summary Report:

1) Click Inter-Store Settlement Summary in the Settlement Reports category.
2) Enter the appropriate date range for generation, and select the checkbox to specify either cross store or cross group. The default option is Cross Store.

Note:

■ Funds movement is based on the cross store totals only.

■ Regardless of whether the Cross Store or Cross Group options are selected, the report output columns will look the same. The only difference will be the summarized transactions (counts and amounts) included.

■ Although data is ad hoc and can be generated back 25 months, only 60 days of data can be retrieved and viewed at any given time.

> **Note:**
> While reviewing this report, drill down to obtain merchant-specific summary information by selecting the appropriate merchant number hyperlink.

> **Note:**
> If generating the report for reconciliation with actual funds movement, ensure the selected report period is consistent with the frequency for automated funds movement.

Table 8-1: Inter-Store Settlement Chain-Level Summary (Standard Hierarchy) – Field Descriptions

FIELD	DESCRIPTION
Report Results	
Chain Name	The name of the chain associated with the SV Corp ID
Cross Chain Settlement	The net of the cross transaction data for the merchant locations setup beneath the associated chain

Table 8-2: Inter-Store Settlement Merchant-Level Summary (Standard Hierarchy) – Field Descriptions

FIELD	DESCRIPTION
Report Results	
Merchant #	The merchant number
Merchant Name	The merchant name
Orig ID	The Originator ID set by the Stored Value System – values are: TPA = Tampa (PNS) SLM = Salem
Amount Due Act Merchant	The net amount due or owed to the associated merchant as a result of cross transactions processed on stored value cards that they did not originally activate and do not own the outstanding liability for
Amount Due Iss Merchant	The net amount due or owed to the associated merchant as a result of cross

FIELD	DESCRIPTION
	transactions processed by other merchants on cards they originally issued and own the outstanding liability for
Deposits/Withdrawals	The net amount of the total amount due by activity merchant and the total amount due by issuing merchant for the associated merchant's number. In a cross store generated report, this is the amount that will be either deposited or withdrawn from the merchant's account if they participate in automated funds movement

Table 8-3: Inter-Store Settlement Merchant-Level Summary (Custom-Level Hierarchy) – Field Descriptions

FIELD	DESCRIPTION
Report Results	
Level 2	The custom level 2 name
Level 3	The custom level 3 name
Merchant #	The merchant number
Merchant Name	The merchant name
Orig ID	The Originator ID set by the Stored Value System – values are: TPA = Tampa (PNS) SLM = Salem
Amount Due Act Merchant	The net amount due or owed to the associated merchant as a result of cross transactions processed on stored value cards that they did not originally activate and do not own the outstanding liability for
Amount Due Iss Merchant	The net amount due or owed to the associated merchant as a result of cross transactions processed by other merchants on cards they originally issued and own the outstanding liability for
Deposits/Withdrawals	The net amount of the total amount due by activity merchant and the total amount due by issuing merchant for the associated merchant's number. In a cross store generated report, this is the amount that will be either deposited or withdrawn from the merchant's account if they participate in automated funds movement

INTER-STORE SETTLEMENT ACTIVITY / ISSUING MERCHANT DETAIL REPORTS

The Inter-Store Settlement drill-down detail reports list the inter-store activity for all cross transactions processed for both inside and outside a chain – depending on the summary report selected. This report provides a list of merchants setup under a chain or custom level, and a detailed summary of the processed cross transactions. These detailed transactions can be viewed by Activity Merchant or Issuing Merchant

Accessing the Inter-Store Settlement Activity or Issuing Merchant Detail Reports:

■ To view the Inter-Store Settlement – Detail by Issuing Merchant or the Inter-Store Settlement – Detail by Activity Merchant detail reports, drill into the associated amount for the chosen merchant on the merchant summary report.

Table 8-4: Detail by Activity Merchant (Standard and Custom Hierarchies) – Field Descriptions

FIELD	DESCRIPTION
Report Results	
Program	The name of the merchant's Chase Paymentech Gift Card program
Iss Merchant Name	The name of the merchant that originally attempted to issue funds to the card
Iss Merchant Number	The merchant number for the merchant that originally attempted to issue funds to the card
Orig ID	The Originator ID set by the Stored Value System – values are: TPA = Tampa (PNS) SLM = Salem
TR Date/Time	Date and time of the transaction in MM/DD/YYYY HH:MM:SS AM or PM format
Transaction Type	The type of transaction processed (e.g., Activation, Redemption, etc.)
Cardholder #	The cardholder number
Term ID	Terminal number that processed the stored value transaction
Auth #	The approval code for the transaction
Emp #	The Employee number submitted with the stored value transaction (if applicable)
TR Ref #	A reference number prompted for and sent from some point-of-sale applications
MCC	Merchant category code of the merchant processing the transaction
Amount	Amount of the stored value transaction
Discount Expense	The amount of applicable discount expense withheld (if applicable) on redemption transactions
Total Due/Owed	The total amount: Due to the issuing merchant (e.g., for processed activation or issuance-add value type transactions); or, Owed from the issuing merchant (e.g., on processed redemption type transactions)

Table 8-5: Detail by Issuing Merchant (Standard and Custom Hierarchies) – Field Descriptions

FIELD	DESCRIPTION
Report Results	
Program	The name of the merchant's Chase Paymentech Gift Card program
Act Merchant Name	The name of the activity merchant that processed the transaction on the card
Act Merchant Number	The merchant number for the activity merchant that processed the transaction
Orig ID	The Originator ID set by the Stored Value System – values are: TPA = Tampa (PNS) SLM = Salem
TR Date/Time	Date and time of the transaction in MM/DD/YYYY HH:MM:SS AM or PM format
Transaction Type	The type of transaction processed (e.g., Activation, Redemption, etc.)
Cardholder #	The cardholder number
Term ID	Terminal number that processed the stored value transaction
Auth #	The approval code for the transaction
Emp #	The Employee number submitted with the stored value transaction (if applicable)
TR Ref #	A reference number prompted for and sent from some point-of-sale applications
MCC	Merchant category code of the merchant processing the transaction
Amount	Amount of the stored value transaction
Discount Expense	The amount of applicable discount expense withheld (if applicable) on redemption transactions
Total Due/Owed	The total amount: Due to the activity merchant (e.g., for processed redemption type transactions); or, Owed from the activity merchant (e.g., on processed activation/issuance-add value type transactions)

CENTRAL ACCOUNT SETTLEMENT SUMMARY

The Central Account Settlement Summary report summarizes all the gift card transaction activity going to and from the central holding account. This report includes issuances, activations, add value transactions, deactivations and redemptions.

Accessing the Central Account Settlement Summary Report:

1) Click **Central Account Settlement Summary** in the **Settlement Reports** category.
2) Enter the appropriate date range for generation.

Note:
While viewing this report, drill into the detail by selecting the appropriate merchant number to access the Central Account Settlement Detail report.

Note:
If generating the report for reconciliation with actual funds movement, ensure the selected report period is consistent with the frequency for funds movement.

Table 8-6: Central Account Settlement Chain-Level Summary (Standard Hierarchy)– Field Descriptions

FIELD	DESCRIPTION
Report Results	
Chain Name	The name of the chain
Issuance/Activation/Add Value Transaction Count	The total number of Issuance-type transactions processed by all of the associated merchant accounts set up under the chain, including reversals, for the reporting period
Issuance/Activation/Add Value Transaction Amount	The total value of all of the Issuance-type transactions, processed by all of the associated merchant accounts set up under the chain for the reporting period
Issuance/Activation/Add Value Paid to Corp	The total value of Issuance-type transactions, identified in the Transaction Amount column, with the issuance percentage subtracted – this is the total amount to be paid to the corporate account by all of the associated merchant accounts set up under the chain for the reporting period
Issuance/Activation/Add Value Retained by Store	The issuance percentage withheld by the associated merchant accounts set up under the chain for all Issuance-type transactions processed for the reporting period
Redemption/Deactivation Transaction Count	The total number of Redemption-type transactions processed by all of the associated merchant accounts set up under the chain, including reversals, for the reporting period
Redemption/Deactivation Received from Corp	The total value of all of the Redemption-type transactions processed by all of the associated merchant accounts set up under the chain for the reporting period
Redemption/Deactivation Retained by Corp	The redemption percentage withheld by the corporate account on all Redemption-type transactions processed by the associated merchant accounts set up under the chain, including reversals, for the reporting period
Amount Received/(Paid)	The net total dollar amount of the issuances/activations/add values and the redemptions/deactivations – this amount can be negative if the amount of the issuances is greater than the amount of the redemptions

Table 8-7: Central Account Settlement Merchant-Level Summary (Standard Hierarchy)– Field Descriptions

FIELD	DESCRIPTION
Report Results	
Merchant #	The merchant number
Orig ID	The Originator ID set by the Stored Value System – values are: TPA = Tampa (PNS) SLM = Salem
Issuance/Activation/Add Value Transaction Count	The total number of Issuance-type transactions processed by the associated merchant number, including reversals, for the reporting period
Issuance/Activation/Add Value Transaction Amount	The total value of all of the Issuance-type transactions, processed by the associated merchant number for the reporting period
Issuance/Activation/Add Value Paid to Corp	The total value of Issuance-type transactions, identified in the Transaction Amount column, with the issuance percentage subtracted – this is the total amount to be paid to the corporate account by the associated merchant number for the reporting period
Issuance/Activation/Add Value Retained by Store	The issuance percentage withheld by the associated merchant number for all Issuance-type transactions processed for the reporting period
Redemption/Deactivation Transaction Count	The total number of Redemption-type transactions processed by the associated merchant number, including reversals, for the reporting period
Redemption/Deactivation Transaction Amount	The total value of all of the Redemption-type transactions processed by the associated merchant number for the reporting period
Redemption/Deactivation Received from Corp	The total value of Redemption-type transactions, identified in the Transaction Amount column, with the redemption percentage subtracted – this is the total amount to be paid to the associated merchant number for the reporting period
Redemption/Deactivation Retained by Corp	The redemption percentage withheld by the corporate account on all Redemption-type transactions processed by the associated merchant number for the reporting period
Amount Received/(Paid)	The net total dollar amount of the issuances/activations/add values and the redemptions/deactivations – this amount can be negative if the amount of the issuances is greater than the amount of the redemptions

Table 8-8: Central Account Settlement Merchant-Level Summary (Custom Hierarchy)– Field Descriptions

FIELD	DESCRIPTION
Report Results	
Level 2	The Custom hierarchy level 2 name
Level 3	The Custom hierarchy level 3 name associated to the defined Custom level 2
Merchant #	The merchant number set up under the defined Custom level 3
Orig ID	The Originator ID set by the Stored Value System – values are: TPA = Tampa (PNS) SLM = Salem
Issuance/Activation/Add Value Transaction Count	The total number of Issuance-type transactions processed by the associated merchant number, including reversals, for the reporting period
Issuance/Activation/Add Value Transaction Amount	The total value of Issuance-type transactions, processed by the associated merchant number, including reversals, for the reporting period
Issuance/Activation/Add Value Paid to Corp	The total value of all of the Issuance-type transactions processed by the associated merchant number for the reporting period
Issuance/Activation/Add Value Retained by Store	The issuance percentage withheld by the associated merchant number for all Issuance-type transactions processed for the reporting period
Redemption/Deactivation Transaction Count	The total number of Redemption-type transactions processed by the associated merchant number, including reversals, for the reporting period
Redemption/Deactivation Transaction Amount	The total value of all of the Redemption-type transactions processed by the associated merchant number for the reporting period
Redemption/Deactivation Received from Corp	The total value of all of the Redemption-type transactions processed by the associated merchant number for the reporting period
Redemption/Deactivation Retained by Corp	The total value of Redemption-type transactions, identified in the Transaction Amount column, with the redemption percentage subtracted – this is the total amount to be paid to the associated merchant number for the reporting period
Amount Received/(Paid)	The net total dollar amount of the issuances/activations/add values and the redemptions/deactivations. This amount can be negative if the amount of the issuances is greater than the amount of the redemptions

CENTRAL ACCOUNT SETTLEMENT DETAIL REPORT

The Central Account Settlement Detail report lists all the transaction information from transactions going to and from the central account by merchant location. It includes transaction information for issuances, activations and redemptions. This report can only be accessed by selecting the applicable hyperlink from the Central Account Settlement Merchant Summary report.

Accessing the Central Account Settlement Detail Report:

■ To view the Central Account Settlement Detail report, the user must drill into the merchant number from the Central Account Merchant Summary report.

Table 8-9: Central Account Settlement Detail (Standard and Custom Hierarchies) – Field Descriptions

FIELD	DESCRIPTION
Report Results	
Program	The name of the merchant's Chase Paymentech Gift Card program
BIN/Card Range	The BIN (603571) and associated 6-digit card range for which card rules and issuance and redemption withholding percentage can be defined
Transaction Type	The type of transaction processed (e.g., Activation, Redemption, etc.)
Iss/Act %	The issuance/activation withholding percentage set up for the BIN/card range/program
Redeem %	The redemption withholding percentage set up for the BIN/card range/program
Term ID	The terminal I.D. number that processed the stored value transaction
TR Date/Time	The date and time of the transaction in MM/DD/YYYY HH:MM:SS AM or PM format
Cardholder #	The cardholder account number
Auth #	The approval code for the transaction
Emp #	The employee ID number submitted with the stored value transaction (if applicable)
MCC	The merchant category code for the merchant processing the transaction
Trace #	A sequence number automatically assigned by the point-of-sale device
TR Ref #	A reference number prompted for and sent from some point-of-sale applications
Amount	The transaction dollar amount
Amount Received / Paid	The value of the transaction that the associated merchant number will either receive from the corporate account (for redemptions performed) or pay to the corporate account (for issuances performed) – the value noted in this column has the configured withholding percentage amount subtracted from the amount of the transaction

9. Data Files

9.1. ACCESSING DATA FILES

The data files are created automatically according to the frequency selected during the setup process.

1) Click **File Download** on the Resource Online menu or home page.
2) Select the link for the appropriate report, **Transaction Detail Flat File** or **Account Balances for Active Cards**.
3) In the **File Download** dialog box, click **Save**.
4) In the **Save As** dialog box, select the file destination and name.
5) Click **Save** when finished. The file will be automatically saved as a .ZIP file.
6) Click **Open** in the **Download Complete** dialog box to view the file.
7) The PC's ZIP extraction software is prompted by the opening of the .ZIP file. Select the **Extract To** option and save the file in an appropriate location.
8) To open the file using Microsoft Excel, on the **File** menu, click **Open**.
9) In the **Open** dialog box, from the **File of Type** dropdown, select **All Files**.
10) Navigate to the saved file and click **Open**. The file will open as a pipe-delimited file. It may be necessary to reformat columns.

> **Note:**
> Once a file is downloaded, it remains in the **File Download** area for 90 days prior to deletion.

9.2. TRANSACTION DETAIL DATA FILE

The Transaction Detail file lists all authorized stored value transactions for all of the locations within the merchant's corporation. The report is available on-screen via the Gift Card Reports Activity Reports section or as a zipped data file via the File Downloads feature.

The preferred method of delivery for transaction detail data for medium and large merchants is the file version. These merchants may import the data file into their accounting software to reconcile transactions with their point of sale if it is out of balance, and to determine their stored value liability totals.

Note:

If the user subscribes to the datafile version, the Activity Reports category will not display the Transaction Detail report option.

Table 9-1: Transaction Detail Data File– Field Descriptions

FIELD #	FIELD NAME	FORMAT	DESCRIPTION
1	Record Type	A/N	Record type indicator – constant "1"
2	Card Program	A/N	Identifies which program the card number is assigned to
3	Bank Merchant Number	N	Merchant number used for stored value reporting
4	PNS Merchant Number	N	Internal merchant number used on the Chase Paymentech stored value host
5	Merchant Name	A/N	Merchant name as it appears on the host
6	Transaction Type	A/N	Description of the type of transaction – see table below
7	Terminal ID	N	Terminal number that processed the transaction
8	Transaction Date/Time	A/N	Date and time of the transaction
9	Card Number	N	Stored value cardholder number used for the transaction
10	Auth Number	A/N	Authorization number received for the transaction
11	Employee Number	N	Employee/clerk number who performed the transaction
12	Transaction Reference Number	N	A reference number prompted for and sent from some point-of-sale applications
13	Requested Amount	N	Total transaction amount requested
14	Transaction Amount	N	Amount of the stored value transaction
15	MCC	N	Merchant category code of the processing merchant
16	Card Tran Count	N	A count of all transactions for a card account that are categorized as follows: Redemptions, Issuances, Authorizations, Fees and Reversals

Table 9-2: Transaction Descriptions

TRANSACTION TYPE	TRANSACTION CATEGORY
Activation/Issuance (New)	I
Issuance/Add Value	I
Issuance (New) due to Reactivation	I
Add Value due to Card Consolidation	I
Block Activation	I
Reactivation	I
Voice Activation/Issuance (New)	I
Voice Activation/Add Value	I
Auto Reload	I

TRANSACTION TYPE	TRANSACTION CATEGORY
Redemption	R
Redemption/Tip	R
Disable Existing Card	R
Voice Redemption	R
Account Expiration	F
Inactivity Charge	F
Balance Inquiry	O

9.3. ACCOUNT BALANCES FOR ACTIVE CARDS FILE (ABAC)

The Account Balances for Active Cards (ABAC) file details all the active cardholder accounts with an unused balance by home store merchant number (location that originally attempted to activate funds for the card account). The file is available as a zipped data file via the Resource Online File Downloads feature. The report is available daily, weekly or monthly.

The ABAC file provides transaction detail for each active stored value card account (store that opened the gift card account and the remaining balance on the card), including any fees deducted by the merchant, such as inactivity fees. It also serves as a resource to verify each dollar residing in the merchant's account.

Accounting departments of medium and large merchants use this file to track outstanding liability by the Home Store merchant and its respective chain and breakage across the entire program. The outstanding liability amount (ending card balance) in the Transaction Summary report should match the outstanding liability amount calculated (ending card balance) from the ABAC file. This amount can be calculated in the following way: *New Issuance Amount + Issuance/Add Value Amount + Reactivations – Redemption Amount – Inactivity and Account Expiration Amount*.

The file provides account balance and transaction information for each account that is active at the time the file was created by the Home Store merchant and its respective chain. The file is in a pipe-delimited format and can be subscribed to daily, weekly or monthly. Weekly files are available on a standard Sunday – Saturday week, or a custom week starting on a preferred day. Monthly files are available on a standard calendar month, or a custom calendar, such as 5-4-4 or 4-4-5.

Note:
This file also keeps accounting apprised of breakage due to Inactivity and Account Expiration activity.

Note:
Merchants must seek legal counsel to determine their ability to claim breakage amounts as corporate revenue.

Table 9-3: Active Card Balances for Active Cards File– Field Descriptions

FIELD #	FIELD NAME	FORMAT	DESCRIPTION
1	Record Type	A/N	Record type indicator – constant "20"
2	Corporate or Level 1 Name	A/N	Corporate name or level 1 name, based on hierarchy
3	Card Program	A/N	Stored value card program name
4	Chain or Level 2 Name	A/N	Chain name or level 2 name, based on hierarchy
5	Merchant or Level 3 Name	A/N	Merchant name or level 3 name, based on hierarchy
6	Card Number	N	Card number used in the transaction
7	Card Balance	N	Balance on card at the end of the reporting period Formula: *New Issuance Amt + Issuance/Add Value Amt – Redeemed Amt – Inactivity Amt + Reactivations*
8	Activation Date/Time	A/N	Date and time of initial card activation or conversion
9	Last Transaction Date/Time	A/N	Date and time of last card transaction or conversion
10	Original Issuing Merchant Number	A/N	Reporting or external merchant number of location that first attempted to issue the card
11	State	A/N	State in which the home store merchant is located
12	New Issuance Amount	N	Amount of the original issuance transaction
13	Issuance/Add Value Amount	N	Sum of any subsequent issuances or add value amounts that reload the card
14	Redeemed Amount	N	Sum of any redemption transactions

FIELD #	FIELD NAME	FORMAT	DESCRIPTION
15	Inactivity and Account Expirations	N	Sum of any inactivity fees and expiration date fees assessed to the card
16	Reactivations	N	Sum of any reactivation transactions
17	Legacy Card Activation Date/Time	A/N	Date and time of the initial legacy card activation, if provided to Chase Paymentech
18	Legacy Last Activity Date/Time	A/N	Date and time of the last transaction made on the converted legacy card account, if provided to Chase Paymentech
19	Legacy Card Number	N	Converted legacy card account number
20	Expiration Date	A/N	Date card expires

10. Frequently Asked Questions

10.1. GENERAL INFORMATION

1) **What is Resource Online?**

   Resource Online is Chase Paymentech's proprietary suite of Web-based products.

2) **What is Gift Card Reports?**

   Gift Card Reports is an application that is available through Resource Online, Chase Paymentech's proprietary suite of innovative Web-based tools. It provides online reporting to subscribers of the Chase Paymentech gift card program.

3) **How does Gift Card Reports work?**

   The application resides on a Chase Paymentech server, which is accessed via *http://rol.paymentech.com*. No software changes need to be deployed to the user, either initially or when any enhancements or changes are made to the application.

4) **What are the minimum system requirements?**

   - Access to the Internet
   - Web browser – Microsoft Internet Explorer 6.0+
   - Adobe Acrobat Reader 5.0 (most current version may be downloaded for free from *www.adobe.com*)
   - Microsoft Excel 2000+ and Access 2000+ (to export more than 65,000 records)
   - Resource Online logon provided by Chase Paymentech
   - Utilize Chase Paymentech Stored Value Host for processing
   - Page resolution of 1024 x 768 (recommended for optimal viewing)
   - Zip/Unzip software/shareware for data file access (optional)
   - Valid e-mail address for delivery of logon and password
   - Back-end processing on the FDMS North "S" platform for subscription to the Inter-Store Settlement process

5) **Some Internet browsers support pop-up blocking; how does that impact viewing reports?**

   Some of the reports within Gift Card Reports open a new window when accessing the data. In order to properly view these reports, please turn OFF pop-up blocking in the browser's settings.

6) **As this is a Web-based application, what security measures are in place to ensure protection of sensitive data?**

Chase Paymentech operates a secure Web site and adheres to the generally accepted Web security guidelines. Chase Paymentech utilizes Web encryption technology, which includes SSL (Secure Sockets Layer). The Gift Card Reports application is housed on a secure server with an SSL certificate, which ensures that the information is encrypted as it travels between Chase Paymentech and the user who is viewing the data. The user can be assured of a secure channel, indicated by the closed lock or key icon displayed at the bottom of the browser when utilizing Gift Card Reports. In addition, the user is provided a Resource Online logon, which includes a unique user name and password.

7) **What does "http" and "https" mean?**

When one accesses information from the Internet, "http" (hypertext transfer protocol) or "https" (hypertext transfer protocol secure) are used as part of the Internet address. These protocols are used for exchanging information between a user's computer and the computer that information is being requested from. For security purposes, Gift Card Reports uses "https," which is the secure version of "http."

8) **What can a user do to protect his or her logon information?**

   ‣ Memorize the password and do not write it down.
   ‣ Log off from the Gift Card Reports application when finished viewing data, or when away from the PC.
   ‣ Do not share logon information with others.

9) **What if a user name or e-mail address has been forgotten?**

Contact Advanced Product Support for assistance.

10) **What if a password has been forgotten?**

Click the **Forgot Password** link on the Logon page. Confirm the e-mail address and user name, and a one-time use password will be e-mailed within approximately 15 minutes. Upon logon, a prompt to change the temporary password will display.

11) **Will passwords expire?**

Yes. Passwords expire every 90 days. Upon expiration, the user will be prompted to enter a new password.

12) **Is logon information case sensitive?**

The user name is not case sensitive, but the password is case sensitive.

13) **Will logons be locked out after unsuccessful logon attempts?**

Yes, after five unsuccessful attempts, the logon will be locked out. Contact Advanced Product Support for assistance.

14) **Is there an automatic user time-out?**

Yes. After 20 minutes of inactivity, the user name will be automatically logged out for security purposes.

15) **Can a user access Resource Online Gift Card Reports from any PC that has Internet access?**

Yes, as long as the required Web browser and a valid Resource Online logon are used.

16) Can page views be changed, if an entire report cannot be viewed?

In some cases, yes; change the page resolution to 1024 x 768 for optimal viewing. Where applicable, refer to Preferences for viewable data changes.

10.2. SUPPORT

1) When should a user contact Advanced Product Support?

▶ When the user has trouble accessing *http://rol.paymentech.com*.

▶ When the user name has been forgotten.

▶ When the user has difficulty accessing any reports or modules in Gift Card Reports.

▶ When the user needs assistance with printing or exporting data.

▶ When the user needs assistance with using any of the special features in Gift Card Reports, such as setting preferences, or sorting and filtering data.

▶ When an unexpected error message is received.

Technical Support:
1.800.254.9556 (U.S.)
1.800.265.5158 (Canada)
24 hours a day
7 days a week

2) When should a user contact his or her Chase Paymentech representative?

▶ When the user needs assistance in understanding the content of any report.

▶ When the user would like to subscribe to optional reporting modules.

▶ When the user has questions or issues with hierarchy, set up, or access levels.

▶ When the user needs training on the application.

10.3. DATA

1) How can the user access a different hierarchy level within a report?

- ▶ In a query-based report, follow the instructions in the Hierarchy portion of the Getting Started section.

2) How much data is available for viewing?

- ▶ For ad hoc, query-based reports, the user can view the previous 24 months, in addition to the current month.

- ▶ For data files, the user can view and access files for up to 3 months.

- ▶ For inquiry tools, the user can view data from the start of the Chase Paymentech gift card programs.

- ▶ On-screen reports have a maximum of 250,000 records.

3) What is the definition of a Gift Card reporting day?

Gift Card reports reflect activity that occurred 5:00 a.m. – 4:59:59 a.m. EST for transactions processed on the Tampa Platform (TPA) or 10 a.m. - 9:59:49 a.m. EST for transactions processed on the Salem Platform (SLM). Transaction Detail (Advanced Search) allows a merchant to search for transactions within a 24-hour period, which is beneficial for multi-platform merchants.

4) The user name specifies to display full card numbers. Why are card numbers masked in the on-screen version of the Transaction Detail report?

Card numbers are always masked in the on-screen version of the Transaction Detail report. If the user needs to view full card numbers, he or she can receive the data file version of the report. Contact your Chase Paymentech representative for more information.

10.4. REPORTS

1) When are new reports available for viewing?

Reports are available for viewing in the Gift Card Reports application at 9 a.m. EST the day the report is run. For the inquiry reports (Cardholder Lookup and Redemption/Non-Redemption Search), and query-based activity reports, the transactions are available for viewing within seconds of being processed.

2) How can the user access transaction detail from the Central Account Summary report?

From the Central Account Summary report, click the merchant number. Detail transaction information can be found in the Central Account Detail report.

3) What is the process for exporting a report to Microsoft Excel?

▶ In a query-based report, click the **Excel** icon ( ) to export a report directly into Microsoft Excel. If the limit of 65,000 rows is exceeded, then the file will be downloaded as a .csv file.

4) What is the process for downloading a report?

▶ To download a query-based report, click the **Download** button ( ) to download a report as a .csv file.

5) What should the user do when unable to see entire card numbers in a report that has been exported to Microsoft Excel?

The exported file should be opened using the **Import Text** wizard in Excel. This enables the user to view the entire card number. For more information and detailed instructions regarding this process, refer to the Opening an Exported File in Microsoft Excel portion of the Working with Reports chapter.

6) Which reports offer Preferences functionality?

▶ Transaction Detail

▶ Transaction Summary

▶ Transaction Summary by Bin/Card Range

▶ Cardholder Lookup

▶ Redemption/Non-Redemption Search

▶ Outstanding Liabilities

▶ Central Account Settlement Summary

▶ Central Account Summary Detail

▶ Inter-Store Settlement Summary

▶ Inter-Store Settlement – Details by Activity Merchant

▶ Inter-Store Settlement – Details by Issuing Merchant