Merchant

User Guide

Paymentech Online

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PAYMENTECH ONLINE

A Merchant User Guide

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Revision History

Date	Revision Summary	Page(s)
05/05/06	Software requirements – JAVA script requirement	**Error! Bookmark not defined.**
11/30/06	Transaction History – Auth Info Screen, fields added • Cardholder Authentication Capability • Cardholder Authentication Entity • Cardholder Present • Card Present • Card Capture Capability • Operating Environment • Card Data Output Capability • Terminal Output Capability • PIN Capture Capability	24
	Transaction History – Address Info Screen, fields added • Customer Automatic Number Identification • Customer Browser Type • Customer Host Format Indicator	26
04/30/08	Added location of Chargeback Manual and Tutorial	1
	Moved Administrative Section to front of Guide	9-11
	Added Health Card IIAS BIN Range Information to Bank Info section	12-16
	Updated Resources section with tutorial information	17-18
	Moved Report Center and Transaction History Sections to back of Guide	23-47
	Added Account Masking information and screen shots for searching Transaction History	32-34
	Transaction History – Auth Info Screen, fields added • Activity Date • Partial Auth Requested • Partial Auth Received • Transaction Category Indicator	40-41
12/26/08	Transaction History – Reject Info screen added (new screen)	49
12/19/11	Updated Transaction History Screens for advanced features/options	Various
11/30/12	Removed Supported Systems, Supported Browsers and System Requirements – See Technical Specifications for your product for this information	

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Overview

Introduction: Paymentech Online is your essential resource for critical payment processing data, information and analysis capabilities. You can access financial reports, transaction data, bank information, user manuals and more – quickly, easily and securely. Through your computer, you can analyze transactions, reconcile accounts, identify processing trends and download the information you need – any time you need it.

Paymentech Online enables you to access a variety of applications and information:

- Report Center
- Transaction History
- Chargeback Management
- Fraud Management
- Bank Information
- Resources

This guide explains how to navigate through Paymentech Online and use each application. For information on Chargeback Management refer to the *Online Chargeback Management User Guide*. Additional information on the Paymentech Online Report Center is available in the *Merchant Reporting Manual*.

For training on Paymentech Online, Report Center, or Online Chargeback Management System, please refer to the tutorial section of Paymentech Online located under the Resources tab. These tutorials have recorded sound so you will need a system with speakers or a headset to hear them. Most tutorials also have a CC button for the hearing impaired.

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Overview, Continued

Features & Benefits:

Paymentech Online provides the following features and benefits:

Feature	Benefits
Improved navigation	Transaction and financial data is more easily located and more prominently displayed
Enhanced security	A single logon gives you secure access to all applications you have permission to view
Greater efficiency	Save time and provide better customer service through quick access to information that is critical to your business
Access to financial reports	The Report Center offers convenient web-based access to all your financial reports, 7 days per week, 365 days per year
Expanded data	Transaction history search provides a wealth of detail – cardholder data, payment methods, interchange, chargeback info and much more
Funds management	Monitor bank account deposits – for all supported currencies and payment methods through Report Center reporting
Online reference tools, news and help	Easy access to updated news, user guides, technical manuals, self-guided tutorials and online help

Setup Process and Time Frames:

Please contact your company's Chase Paymentech Administrator to obtain access to the various applications on Paymentech Online:

- Report Center
- Transaction History
- Chargeback Management
- Bank Info
- Resources

Setup time frames vary based upon your company's administration. Your company's Chase Paymentech Administrator will determine your access permissions to the applications within Paymentech Online. If you do not know your company's Paymentech Online Administrator, please contact Chase Paymentech Merchant Services at 603-896-8333.

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Payment Methods and Tools:

Paymentech Online Transaction History provides detailed transaction information on all methods of payment supported by Chase Paymentech, such as:

- American Express
- PayPal
- JCB
- Visa
- Discover Card
- MasterCard
- Gift Card
- Bill Me Later

And all products supported by Chase Paymentech, including:

- All Chase Paymentech supported international currencies
- Electronic check (ECP) transactions
- Debit card transactions
- Address Verification Service
- And much more

The Report Center provides reporting on all financial activity, for all currencies, for card-not-present and retail transactions, as well as complete funds transfer information and chargeback activity.

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Bookmarking Paymentech Online Pages: You may create a bookmark (such as Add to Favorites) or a shortcut to an application page within Paymentech Online. If you log in, then browse elsewhere and return via such a link within 15 minutes, you will go directly to the page you bookmarked. If you close your browser window, or attempt to use a bookmark or shortcut 15 minutes or more after you last logged in, you will be diverted to the login page to log in again. Once you log in, your browser will send you directly to the bookmarked page.

> **Note: Reports within the Paymentech Online Report Center cannot be bookmarked.**

User ID and Password Management: Your **Paymentech Online User ID** is subject to Chase Paymentech security policies and is monitored for inactivity. All User IDs are disabled after 90 days of inactivity, and removed after 180 days of inactivity. This policy is designed to protect merchant and cardholder information.

Log on to Paymentech Online at least once every 60 days to avoid inactivation of your User ID. If your user id is removed, you will be required to set-up a New User ID and submit your request to Chase Paymentech Merchant Services using the online customer request form or by calling 603-896-8333**.**

Your Paymentech Online Password expires after 90 days. You will receive an automated prompt to change your password upon expiration. This requirement protects and secures your financial data.

Please refer to the Getting Started section of this guide for the “Forgot Your Password?” feature.

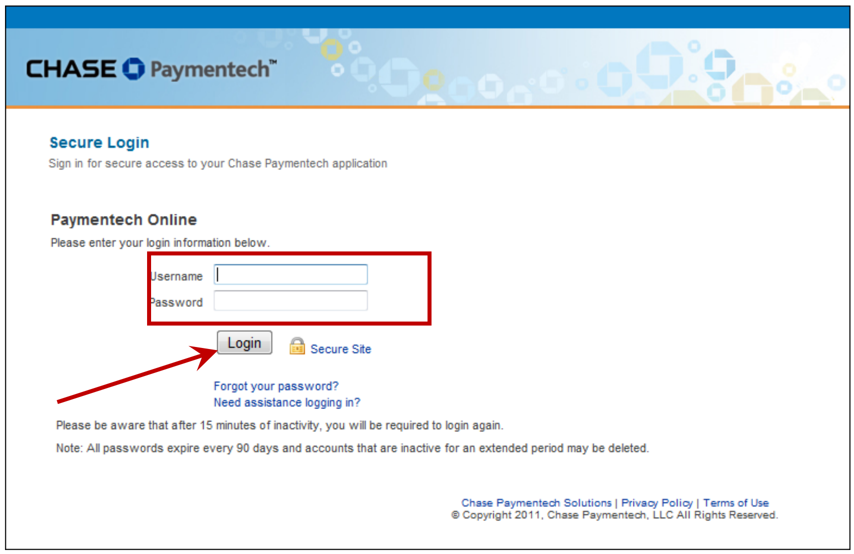
Access Management: After 15 minutes of inactivity, you will be required to log back in to Paymentech Online.

A Note about Screen Shots: The images included in this manual are illustrative, designed to represent your approximate Paymentech Online experience. The actual screens you view may appear slightly different. In addition, screens may change over time, as news items, and Resources are added or removed or as product detail is added.

Getting Started

Where Do I Begin?

Follow the steps below to access Paymentech Online.

Step	Action
1	Access the Internet through your computer
2	Type https://my.paymentech.net/PTO in the Address field and press Enter to display the login page. 
3	Enter your User ID and password in the required fields
Note:	***The first time you login using your assigned UserID and password, you will be asked to change your password immediately prior to proceeding further.***

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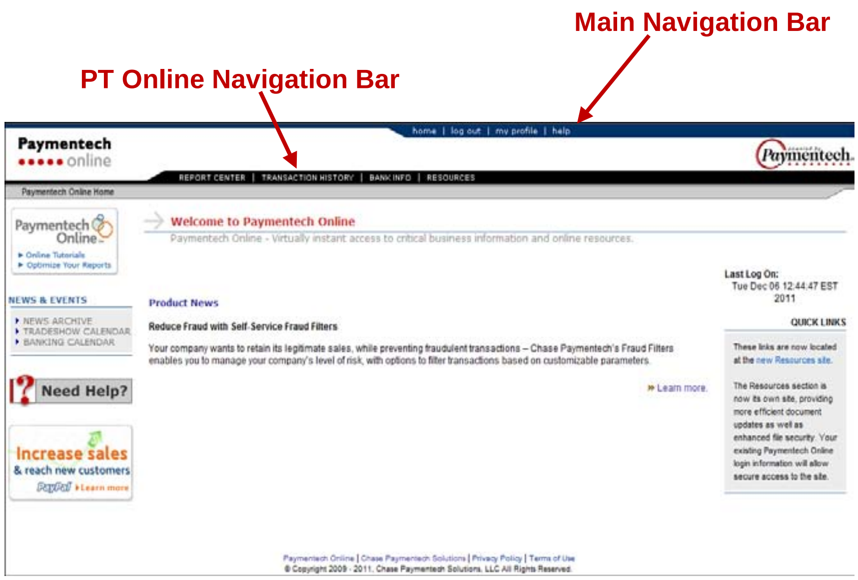
Where Do I Begin?, Continued

Follow the steps below to access Paymentech Online.

Step	Action
4	Click on the ‘Login’ button to display the Paymentech Online home page 

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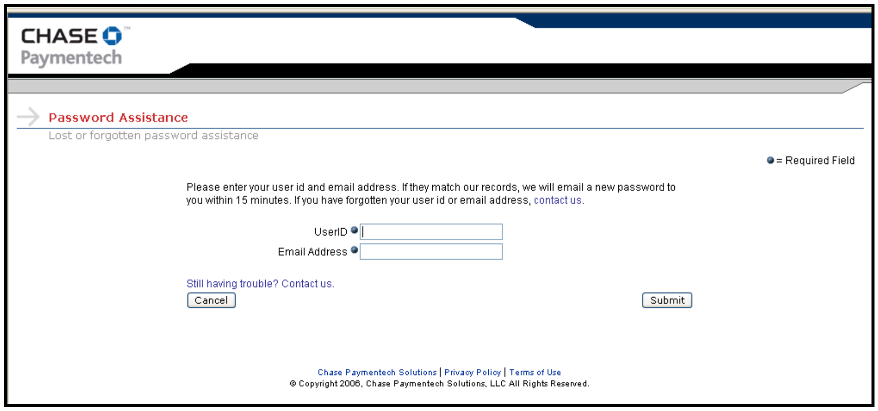
Forgot Your Password?

If you have forgotten your password, click on the ‘Forgot Your Password?’ link to display the screen below.



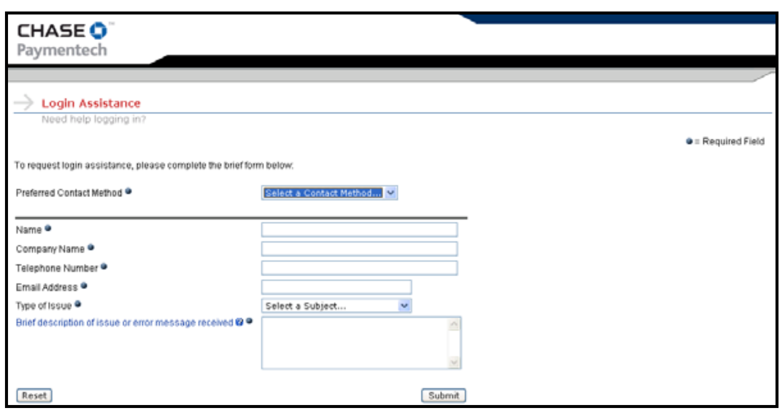
Follow these steps to request a new password.

Step	Action
1	Enter your assigned UserID
2	Enter your email address
3	Click on ‘Submit’ to send your request to Chase Paymentech

Chase Paymentech will email you a new one-use password to use when you next log into Paymentech Online. After your initial login with this information, you will be required to reset your password.

Still Having Problems Logging In?

After entering and changing your new password, if you still have problems logging into Paymentech Online, click on the ‘Still having trouble? Contact us’ link to bring up the screen displayed here.



Complete the required fields and click on ‘Submit’. Your message will be delivered to Chase Paymentech’s Merchant Services Department for response.

Continued on next page

Paymentech Online Navigation:

Once you have accessed the Paymentech Online home page, you can use the Main Menu Bar to manage your site settings and the Paymentech Online Navigation Bar to access specific applications and content. The Resources Site can help you to easily reach the most frequently requested resources and user guides.

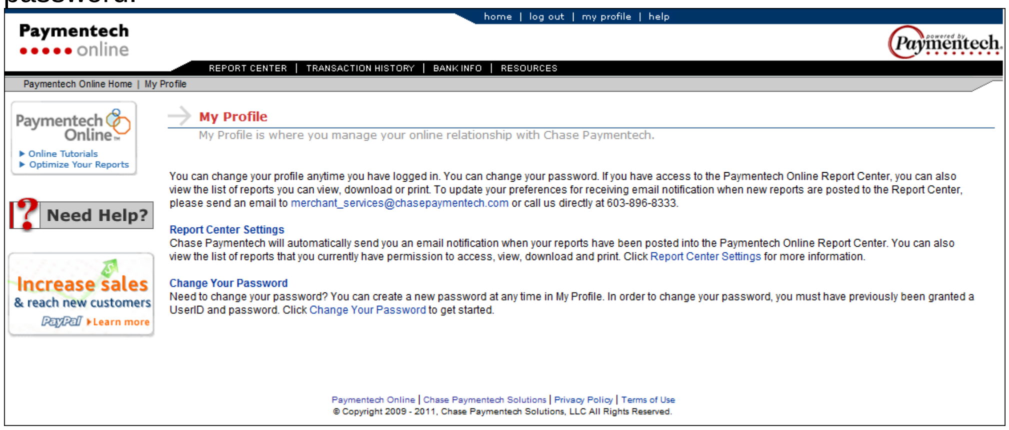
The applications of Paymentech Online, accessible via tabs on the main menu bar, are:

- Report Center
- Transaction History
- Chargeback Management (refer to the ***Online Chargeback Management User Guide***)
- Fraud Management (refer to the ***Safetech Fraud Management User Guide or Fraud Filters User Guide***)
- Bank Information
- Resources and Help

Each application is discussed in detail in the following sections of this user guide.

Administrative Tools

My Profile: Using the 'my profile' tab, you can request changes to your report email notification preferences, view a list of available reports and change your password.



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Manage Your Reporting:

Report recipients are initially set up to receive an email notification when their reports become available online in the Report Center.

My Profile also provides a listing of the specific reports to which you have access.

Paymentech Online Report Center Settings

You will receive an email notification when reports are posted to the Paymentech Online Report Center.

Email Notification

To update your preferences for receiving email notification when new reports are posted to the Report Center, please send an email to merchant_services@chasepaymentech.com or call us directly at 603-896-8333.

List of Available Reports

All the reports that you have permission to access, view, download and print are presented below. This list identifies the available reports by name, number, hierarchy level, and frequency. The frequencies in this list correlates with the email notification frequencies listed above. To access a report that does not appear on the list below, please place a request with your company's Paymentech Online administrator.

Report Name	Report ID	Entity Type	Entity #	Frequency
Exception Detail	ACT-0002	CUSTOMER	234963	Daily
Deposit Detail	ACT-0010	CUSTOMER	234963	Daily
Submission Listing	ACT-0012	CUSTOMER	234963	Daily
Aging Report Detail	ANS-0039	CUSTOMER	234963	Daily
Deposit Activity Summary (From 1 Nov 2004)	FIN-0010	CUSTOMER	234963	Daily
Deposit Activity Summary (From 1 Nov 2004)	FIN-0010	CUSTOMER	234963	Monthly-Calendar
Service Charge Detail (From 01 May 2005)	FIN-0011	CUSTOMER	234963	Daily
Service Charge Detail (From 01 May 2005)	FIN-0011	CUSTOMER	234963	Monthly-Calendar
Chargeback Activity	PDE-0017	CUSTOMER	234963	Daily
Chargeback Activity	PDE-0017	CUSTOMER	234963	Monthly-Calendar
Chargebacks Received	PDE-0020	CUSTOMER	234963	Daily

The list headings are:

- Report Name
- Report ID
- Entity Type
- Entity Number
- Frequency

To request access to other Chase Paymentech reports, please contact your Paymentech Administrator.

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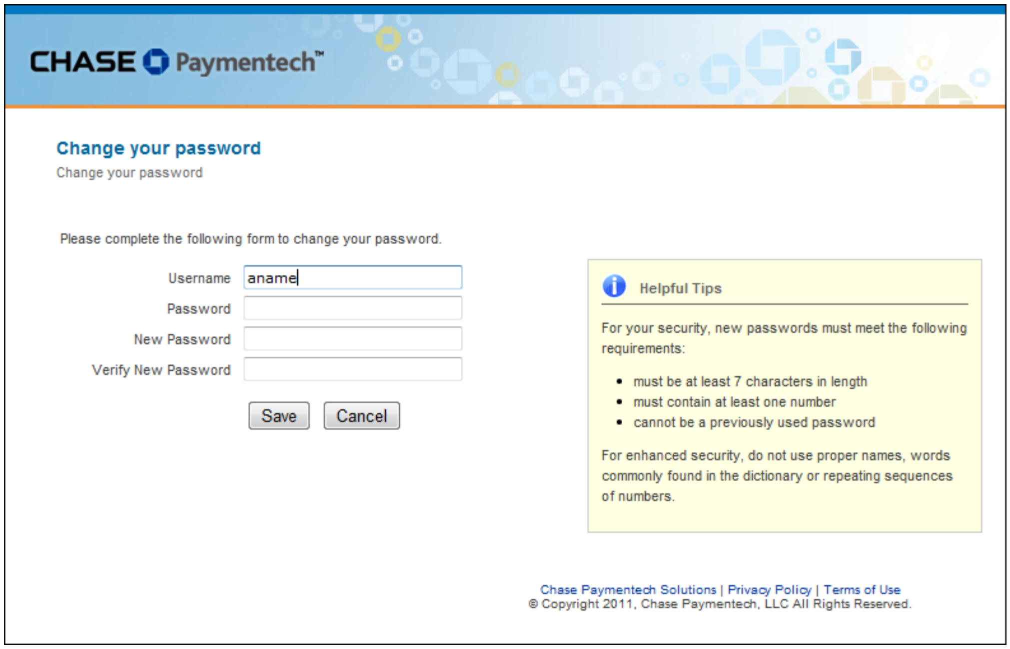
Change Password:

You can change your password at any time. When you click 'Change Your Password', the screen below appears.



When selecting a password, please remember the following:

- All passwords must be between 7 and 40 characters
- Passwords must contain at least one number
- Passwords cannot match your User ID
- Please avoid using proper names, common words or number patterns
- All passwords expire after 90 days. You will be prompted to select a new password at that time
- Previously used passwords cannot be used

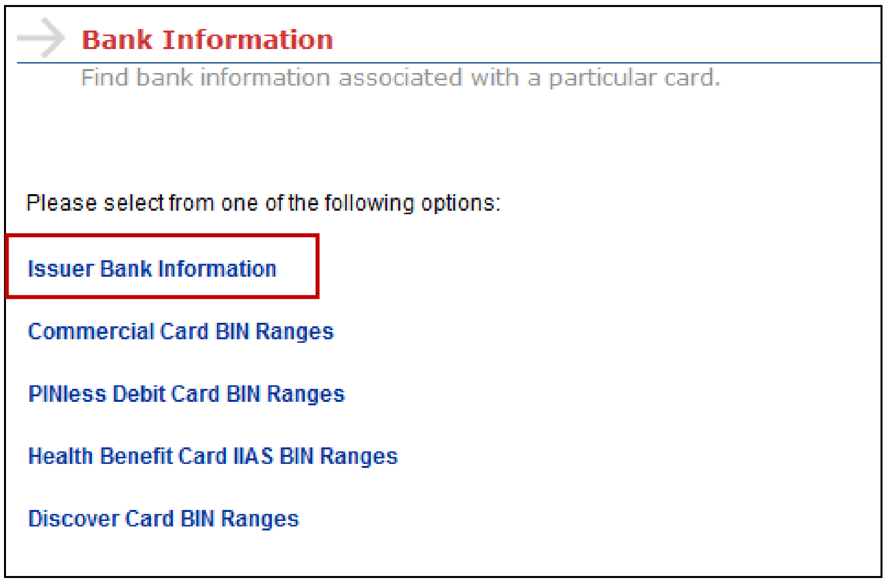
To change your password, you must complete the following steps:

Step	Action
1	Enter Existing Password
2	Enter New Password
3	Verify New Password
4	Click 'Save'

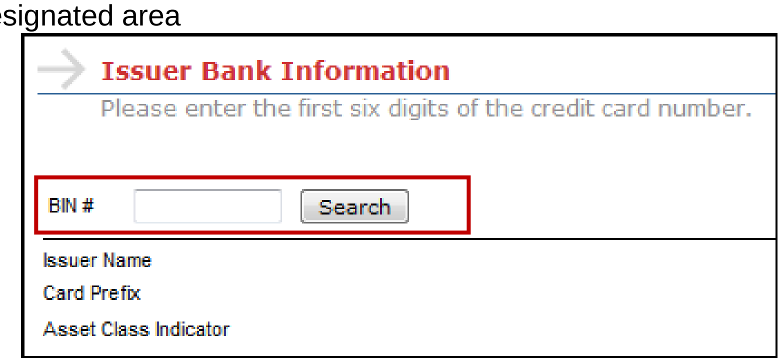
Bank Information

Overview: Using the Bank Information application, you can quickly obtain issuing bank information in order to contact the bank with questions. You can also view and download Commercial Card and ATM BIN Ranges, allowing you to prompt commercial card users for the additional data needed for these transactions.

Bank Information: Once you have successfully logged in to Paymentech Online, you can access bank information at any time by clicking on the ‘Bank Info’ tab on the navigation bar. Click on ‘Issuer Bank Information’ to search for issuing bank information



Issuing Bank Information Screen: To look up information on a specific credit card issuer, follow these steps:

Step	Action
1	Enter the first six (6) digits of the credit card number on the designated area 
2	Click on the ‘Search’ button

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Bank Information, Continued

Issuing Bank Information Screen, continued:

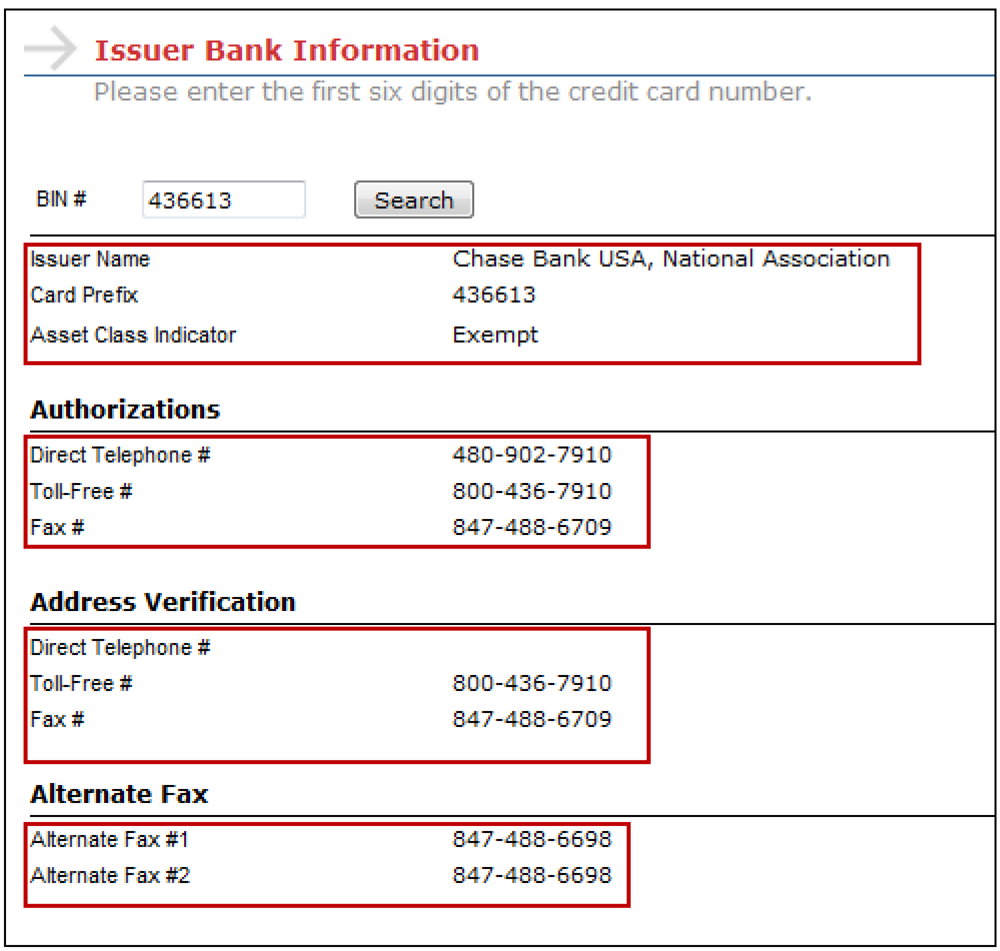
The screen pictured below appears with the following information:

- Name of the issuing bank
- Card prefix
- Asset Class Indicator
- Authorization and Address Verification telephone numbers
- Toll free telephone numbers (if applicable)
- Fax numbers and alternate fax numbers

Doing Another BIN Lookup:

To look up additional issuing bank information, follow these steps, repeating them as often as necessary.

Step	Action
1	Enter the first six (6) digits of the credit card number in the designated area
2	Click on the 'Search' button



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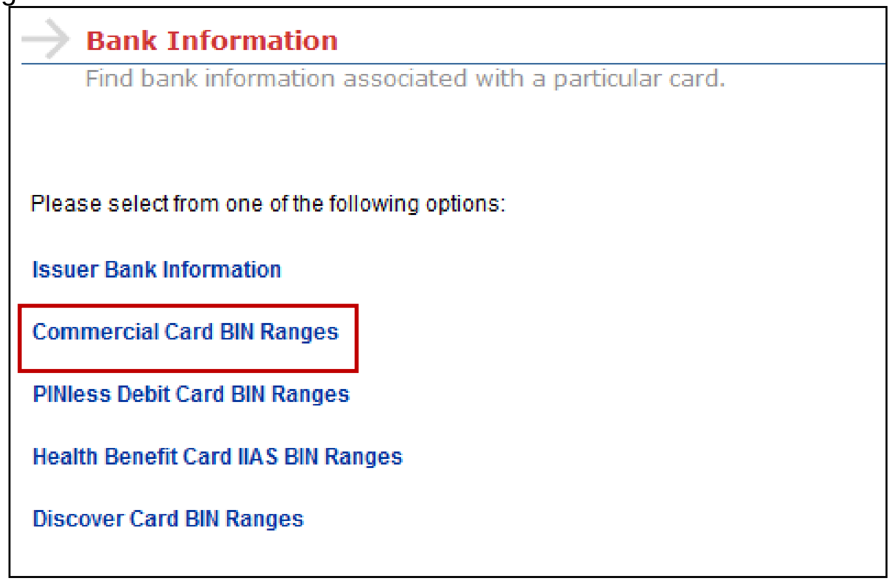
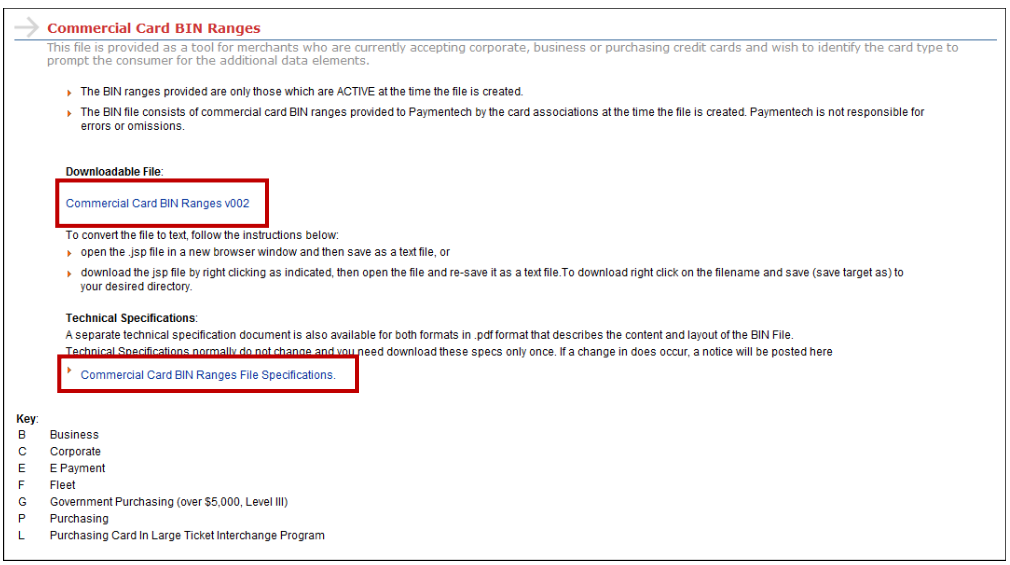
Commercial Card BIN Ranges:

To access Commercial Card Bin Ranges select 'Commercial Card BIN Range'.



The following screen will appear:



Click on 'Commercial Card BIN Ranges' to download information for use in your operation. The file is updated on a regular basis.

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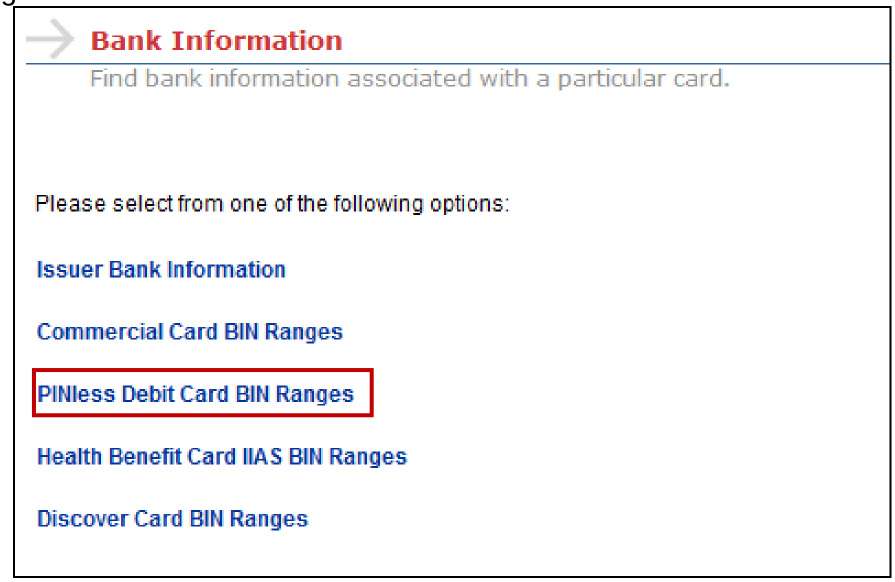
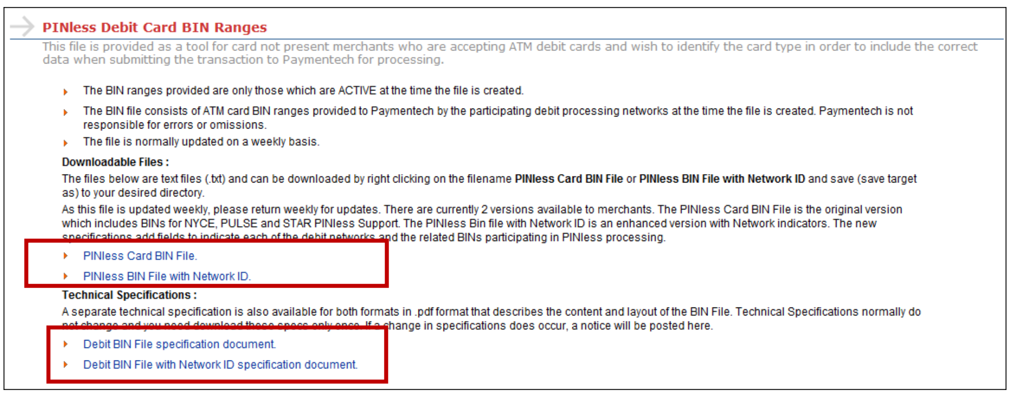
PINless Debit BIN Ranges:

To access PINless Debit Card BIN Ranges select 'PINless Debit Card BIN Ranges' as shown below.



The following screen will appear:



Click on 'PINless Card BIN File' or 'PINless BIN File with Network ID' to download information for use in your operation. The file is updated on a regular basis. Also available to download are the Debit BIN File Specification document and the Debit BIN File with Network ID Specification document.

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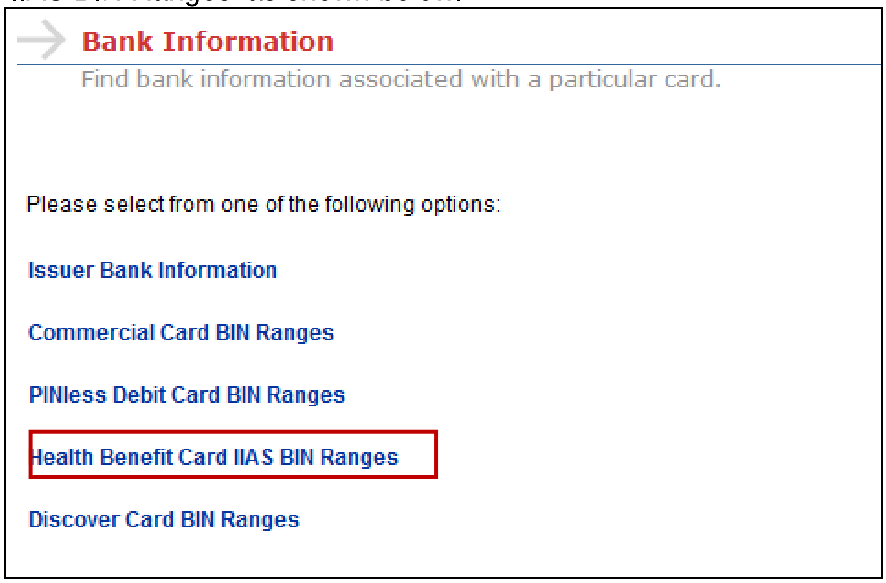
Health Benefit Card IIAS BIN Ranges:

To access the Health Benefit Card IIAS BIN Ranges select 'Health Benefit Card IIAS BIN Ranges' as shown below.



The following screen will appear:

Click on 'Health Benefit Card IIAS BIN File' for the piped delimited file format download or the fixed file format option. The file is updated on a regular basis. Also available are the Health Benefit Card IIAS BIN File Specs.

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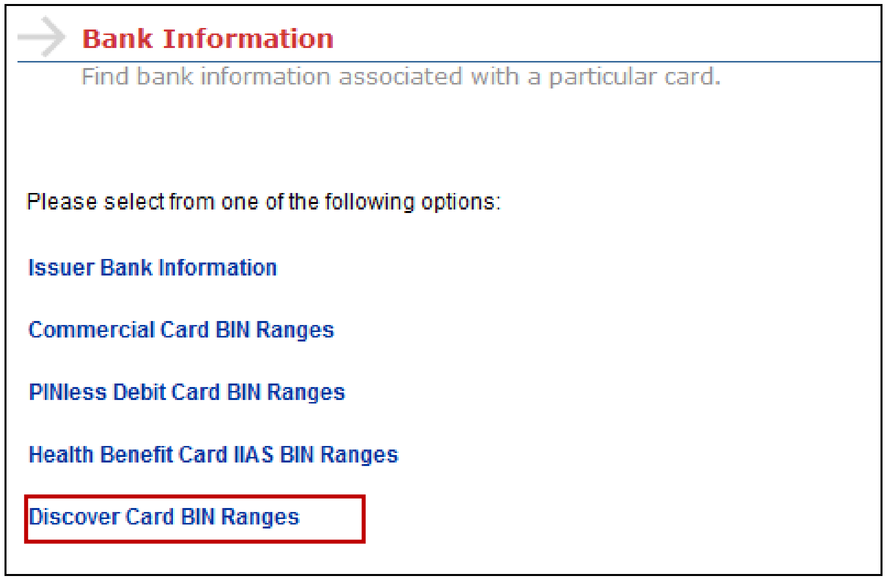
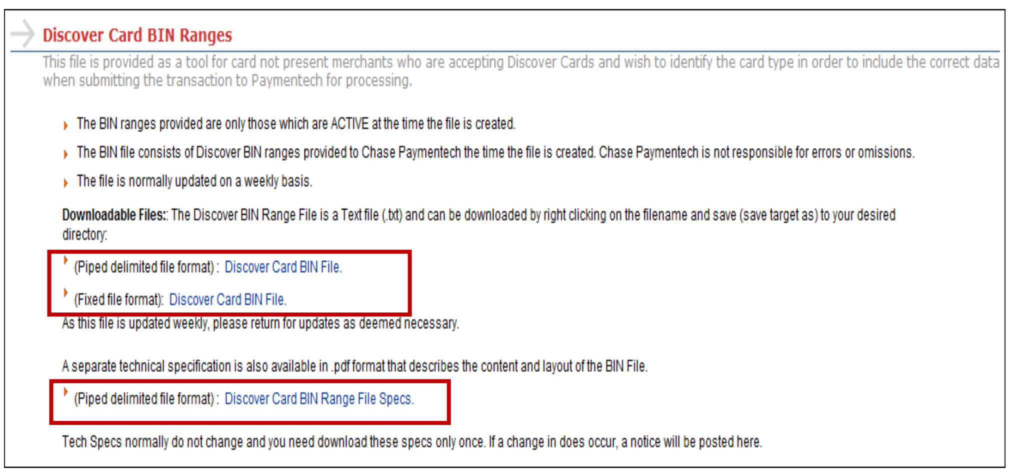
Bank Information, Continued

Discover Card BIN Ranges:

To access Discover Card BIN Ranges select 'Discover Card BIN Ranges' as shown below.



The following screen will appear:

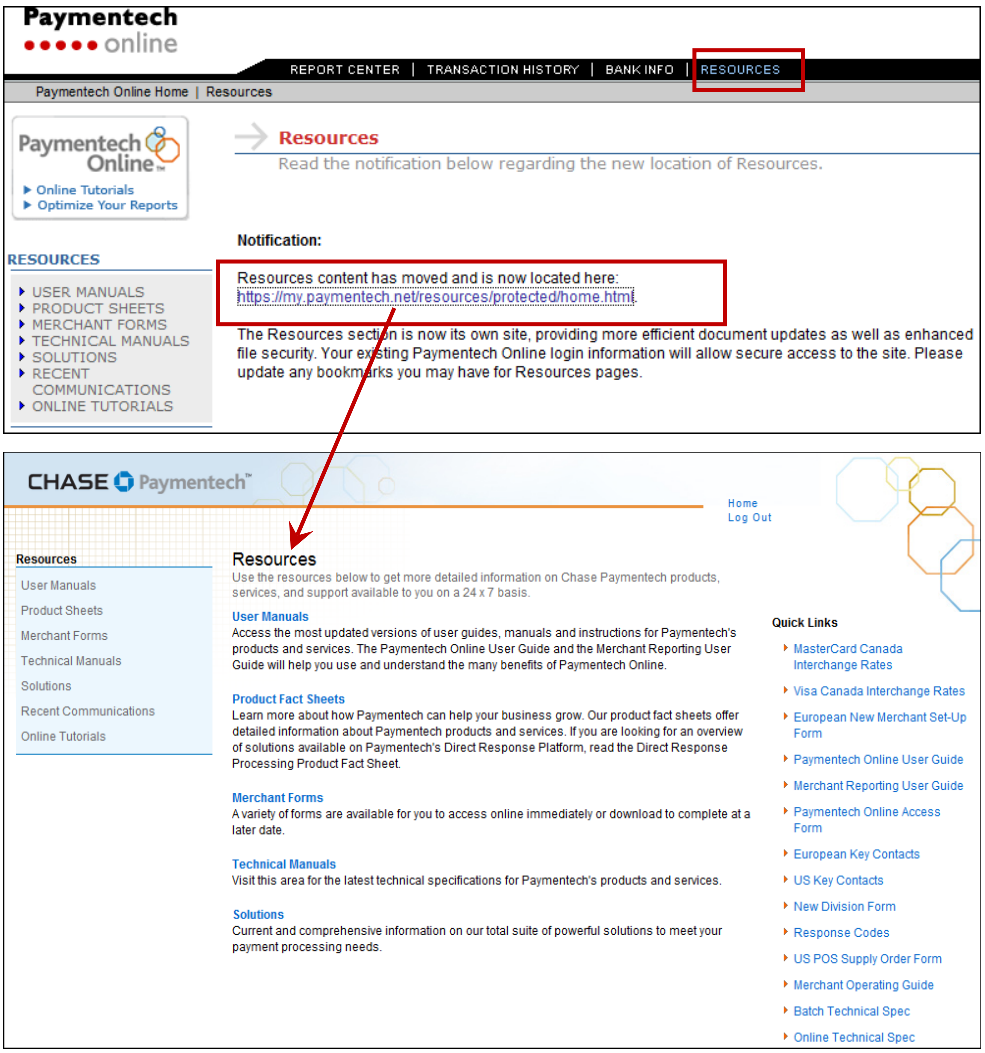


Click on 'Discover Card BIN File' in the file format of your preference to download information for use in your operation. The file is updated on a regular basis. Also available to download is the Discover Card BIN Range File Specs document.

Resources and Help

Overview: With Paymentech Online, you have access to a variety of Chase Paymentech user documentation, technical specifications, newsletters and more, as well as Online Help throughout the site. Resources are accessible from the navigation bar with individual resource tools available via the Quick Links section. Help is accessible from the top navigation panel and several help buttons. Using the navigation bar, you can access the Resources page and choose from the options shown below:

- User Manuals
- Product Sheets
- Merchant Forms
- Technical Manuals
- Solutions
- Recent Communications
- Online Tutorials



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Resource Pages:

The Resource pages provide access to Chase Paymentech documentation, available in Adobe Acrobat Portable Document Format (PDF). Use of Adobe Acrobat Reader 5.0 or newer is recommended you can access a free download at www.adobe.com.

The **User Manuals** page contains currently available guides and manuals for merchants processing on the Chase Paymentech Salem platform. This includes the *Merchant Reporting User Guide*, *Chargeback Processing Manual, Paymentech Online User Guide* and more.

The **Product Sheets** page features one-to-two page information sheets on a variety of Chase Paymentech products and services.

Merchant Forms offers merchant forms and other materials. Forms include New Division Setup forms, Key Contact List, Banking and Name Change forms and more.

The **Technical Manuals** page connects users to the technical documentation related to Chase Paymentech processing. This section includes technical specifications for 96 and 120-byte Batch processing, Online processing and product-specific specifications.

The **Solutions** page includes expanded information about processing solutions ranging from International Currencies to Bill Me Later. It also includes a link to our extensive Merchant Support Center.

Recent Communications provides an archive of merchant newsletters, alerts and other notices mailed to our merchants.

Online Tutorials provides self-study tutorials on various products and reports available to merchants for training any time of day. The tutorials are recorded so to make best use of them, users should have either speakers or headphones attached to their computer prior to watching one.

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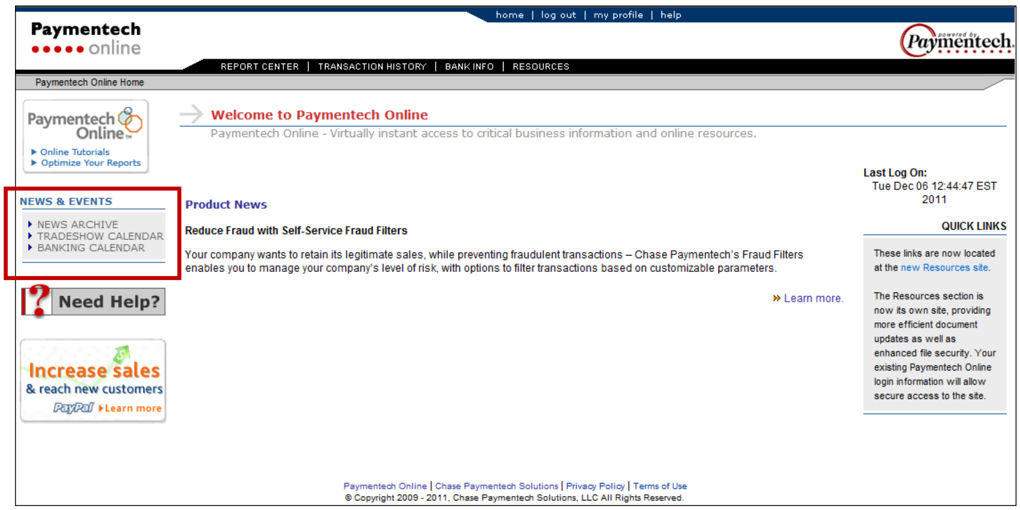
Resources and Help, Continued

News and Events:

The Paymentech Online home page includes recent announcements and news articles about Chase Paymentech and the payment industry. You can also link to banking and tradeshow calendars from here, as well as a news archive of previous home page content.



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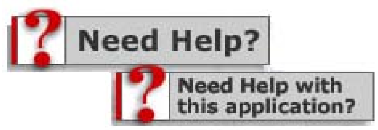
Online Help: Paymentech Online features a robust menu of help screens and quick tips, designed to make your online experience easier. You can access help in a variety of ways, listed and shown below.

From the Help Available icon:

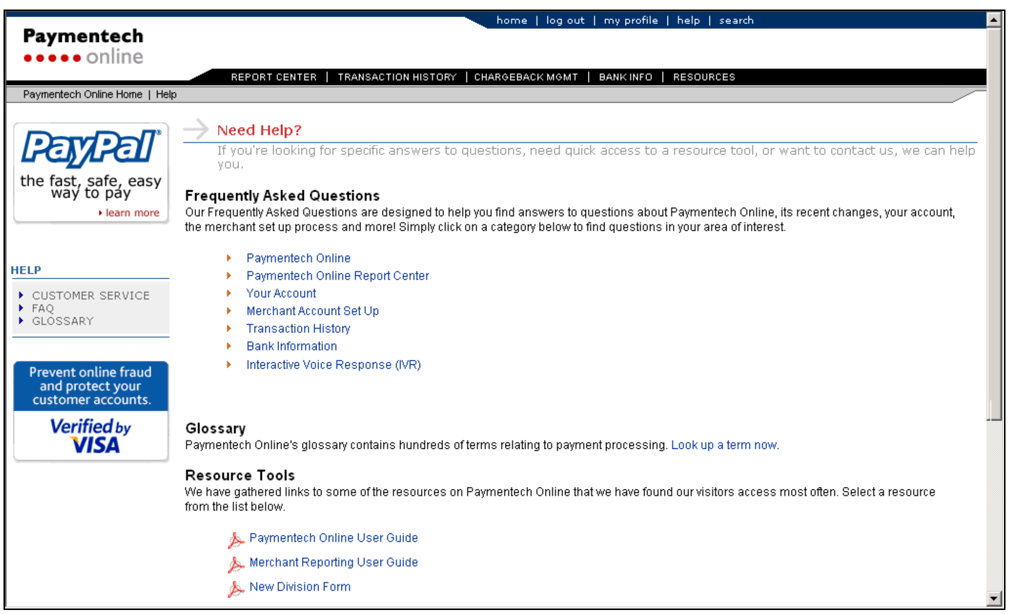
From the navigation bar

From the Need Help button for general support, such as FAQs, Quick Links, and Customer Service

From the Need Help with this Application button



The Help Available icon within applications opens new windows with quick tips. The other help options lead you to the Help page, shown below. From this page you can access FAQs, a Glossary, Resource Tools, and Contact information.



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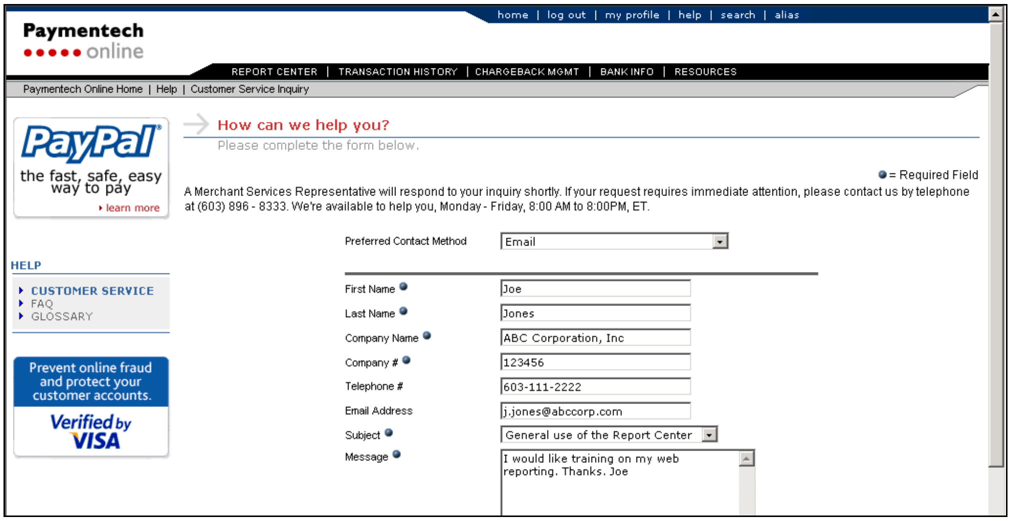
Contacting Merchant Services:

If you can't find the information you're seeking, you can always contact Merchant Services by filling out the customer service form, as shown below.



When you have completed filling out the form, select one of the buttons located at the bottom of your screen: Reset to clear the form or Submit to send it to Merchant Services.

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Quick Links: You can also access the Paymentech Online User Guide, Merchant Reporting User Guide and other user documentation from the **Quick Links** menu, shown below, on the **Paymentech Online Resources** page or directly from the Resources Page.

Quick Links

- MasterCard Canada Interchange Rates
- Visa Canada Interchange Rates
- European New Merchant Set-Up Form
- Paymentech Online User Guide
- Merchant Reporting User Guide
- Paymentech Online Access Form
- European Key Contacts
- US Key Contacts
- New Division Form
- Response Codes
- US POS Supply Order Form
- Merchant Operating Guide
- Batch Technical Spec
- Online Technical Spec

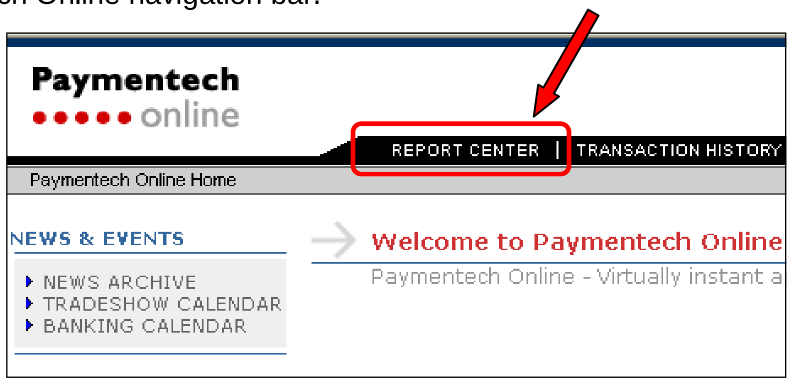
Live Support: For additional assistance, contact Chase Paymentech Merchant Services at 603–896–8333 (available from 8 a.m. to 8 p.m. ET) or email Merchant_Services@ChasePaymentech.com.

Report Center

Overview:

The Paymentech Online Report Center provides you with access to your daily, weekly, monthly and/or annual reports. Reports are stored online for a rolling five-week period. Reports older than 35 days are archived and available by request. Special or On Demand reports, run for you by your Account Manager or our Merchant Services team, are also made available through the Report Center.

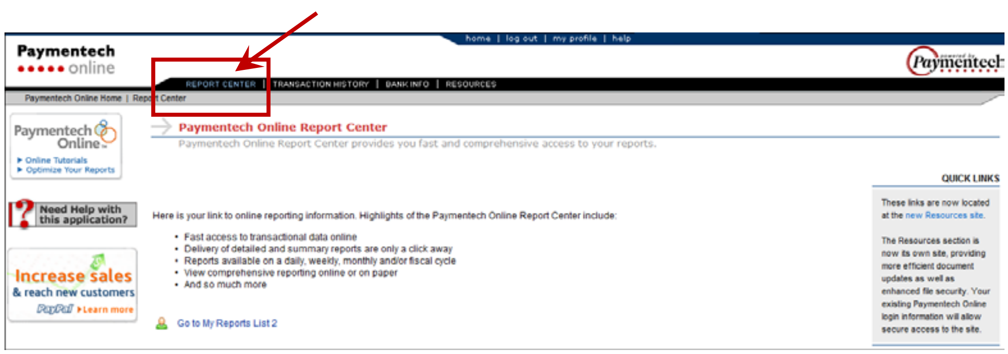
The Report Center is opened by clicking on the Report Center Tab on the Paymentech Online navigation bar.



Accessing Your My Reports List:

The Paymentech Online Report Center screen will be displayed. To access your listing of reports, click on 'Go To My Reports List 1' (or 2).

Note:	**If you have access to reports for more than one company, refer to the section "Accessing Your My Reports List for Multiple Companies".**



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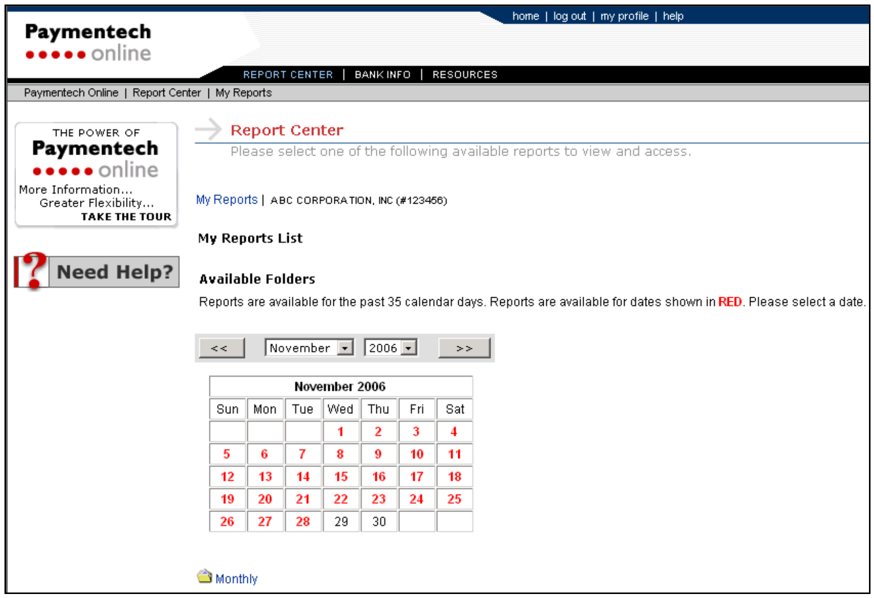
Accessing Your My Reports List, continued:

The Report Center screen containing the calendar widget and your available report folders is displayed.



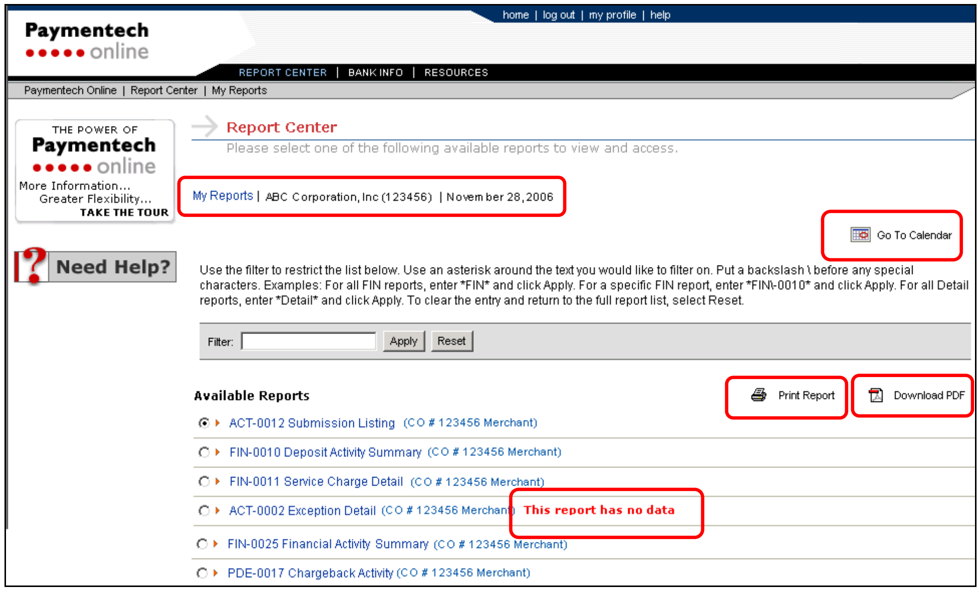
Please note the following features of this screen:

- Reports remain online for a period of 35 days
- Dates appearing in red have reporting available
- To access daily reports click on the appropriate red date
- To access daily reports for a month other than the current one, use the double arrows to the left of the **Month** field or use the pull down menu in the **Month** field
- Weekly, Monthly and On Demand reports are located in the folders appearing beneath the calendar. For a new merchant, these folders will only appear when the appropriate reports are generated

Continued on next page

Accessing Your My Reports List, continued:

To view the Report List for a particular date, click on the red date indicator on the calendar. The following screen will display:



Please note the following features:

- The company name, ID and date of the report are indicated
- Informational messages and notices are displayed when necessary
- The filter is used to select reports from your listing by Report ID, Report type (summary or detail), or name
- If no other hierarchy level for the company has data on a report, **This report has no data** is displayed
- The Go To Calendar icon takes you back to the calendar where you can select reports for other dates or your Weekly, Monthly and On Demand folders
- To print or download a PDF version of any report with out first opening the report, select the appropriate radio button in front of the report name and click on either the **Print Report** or **Download PDF** icon.

Continued on next page

Accessing Your My Reports List for Multiple Companies:

Two Report List icons will appear on the Report Center Homepage when your security access allows you to view reporting for multiple companies.

To determine the companies on each list, click on the icon in front of the "Go to My Reports List 1 or 2". A pop-up screen will display all the companies in that list.

To access the reports, click on 'Go to My Reports List 1 (or 2)'.

Continued on next page

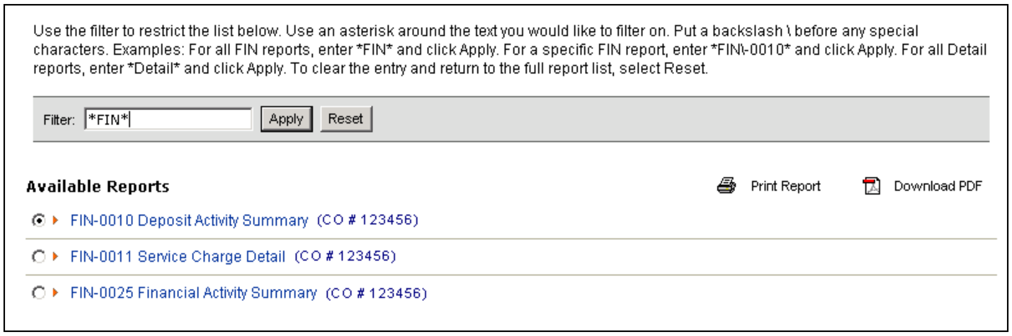
Using the Filter Feature:

The filter feature on the My Reports screen allows you to narrow the list of viewable reports. If you have access to a long list of reports at various hierarchy levels, filtering your search eliminates some of the scrolling needed to locate the desired report.

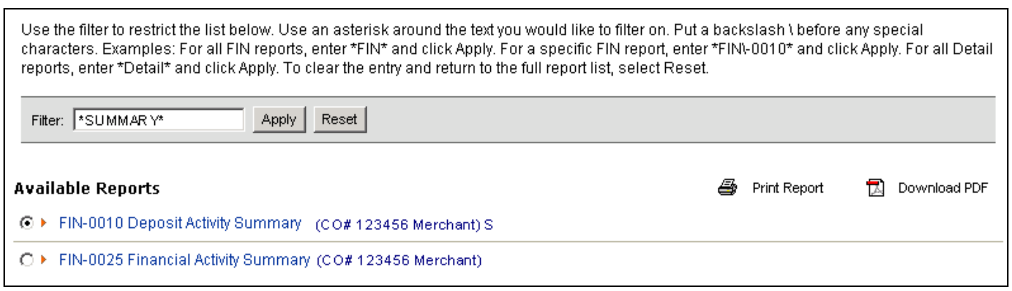
Use the parameters below to query with the filter:

- Use asterisks (**text*) around any text query
- Place a backslash (\) before any special characters or numbers
- Use the **Reset** button to return to the full list of reports

Examples:
To filter all FIN reports that appear on the list, enter *FIN* and click 'Apply'.



For a specific report type, such as all summary reports or all detail reports, enter the appropriate key word in asterisks and click 'Apply'. The screen shot below shows the filter to list all summary type reports.



Continued on next page

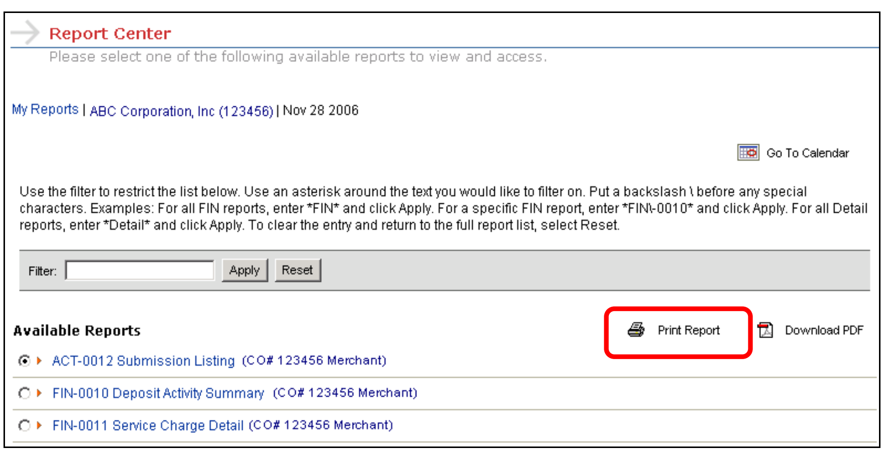
Report Center Navigation Bar:

The navigation bar appearing above the displayed report provides the following options for viewing.

- **TOC** (toggle switch) – displays or hides the Table of Contents (TOC); indicates the hierarchy levels of reporting you are authorized to access. The default is set to hide the TOC when a report is opened
- **FIRST** –takes you to the first page of a multi-page report
- **PREV** – returns you to the previous page
- **NEXT** – takes you to the next page
- **LAST** – takes you to the last page
- **GOTO** – allows you to select a specific page to view
- **PAGE X of Y** – indicates what report page is displayed below
- **ZOOM** – allows you to magnify the displayed page using the dropdown menu of magnifications
- **SEARCH** – allows you to search for a specific report value or element and to download the data in a delimited format to create special in-house reporting
- **DOWNLOAD** – used to export the report data to Excel using the table format
- **PRINT** – used to print or save the report in PDF (Portable Document Format)
- **HELP** – answers to questions on the application
- **X** – allows you to close the active report window and return to the previous screen

Printing a Report Without First Opening It:

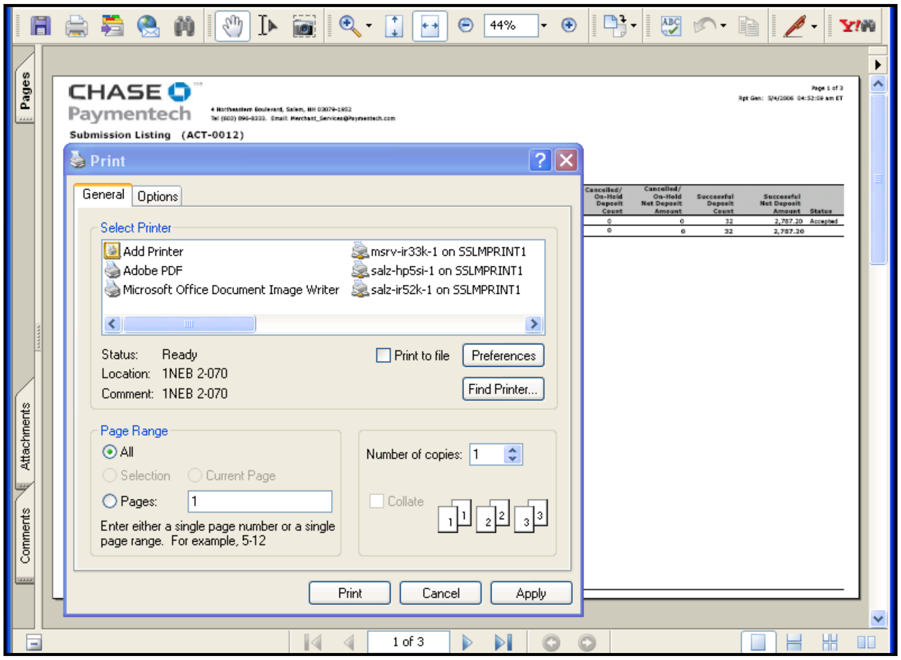
To print out entire report without first opening it, select the desired report from the Available Reports List using the radio button in front of the report and then click on the 'Print Report' icon.



Continued on next page

Printing a Report Without First Opening It, continued:

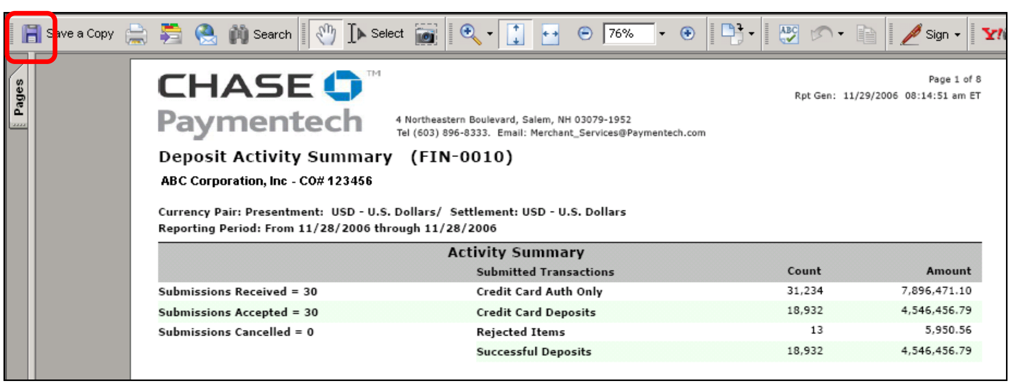
With a single click, the selected report is opened in Adobe Acrobat and the print screen displays. From this screen you have the option to print all, current page or a desired page range.



Note: This same functionality exists for the Print option on the Nav bar once you have opened the report.

Download PDF Feature:

Also found on the My Reports screen is a Download PDF icon that allows you to open a selected report in Adobe Acrobat. Using the Adobe Acrobat toolbar, the report can then be saved to the file of your choice.



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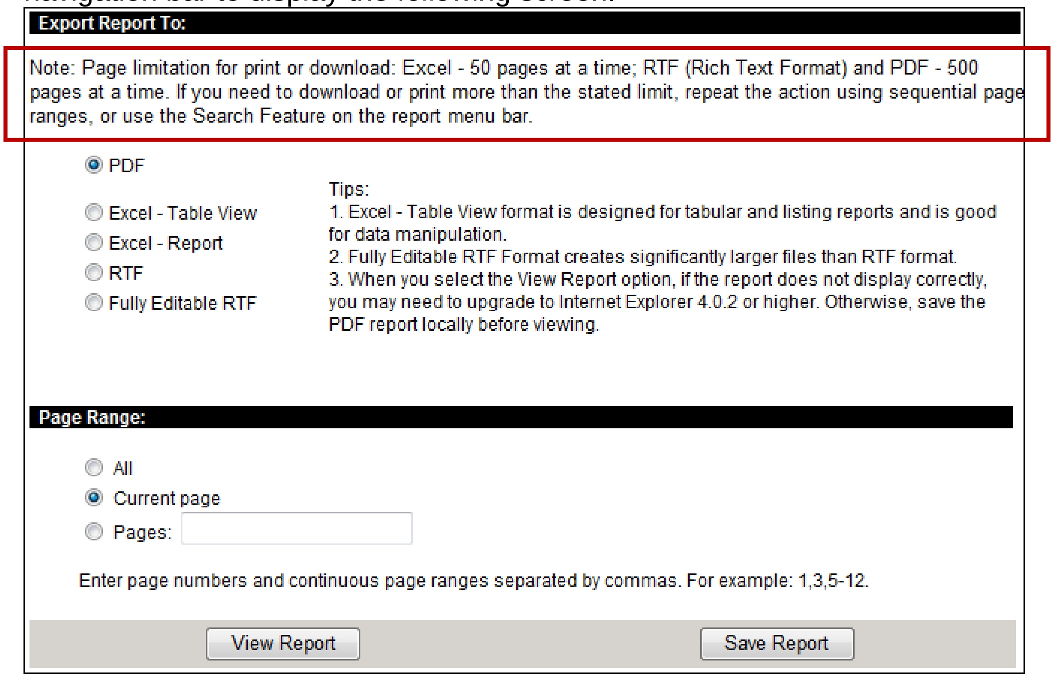
Viewing, Printing and Saving Reports:

To save or view a displayed report, first select ***Download*** from the report navigation bar to display the following screen.



You are given the options of saving in PDF format, Excel Format (either Table View or Report View), or in RTF or Fully Editable RTF (RTF stands for Rich Text Format). Once you have chosen the format, Select which pages you would like downloaded. You can select specific pages, the current page or all pages of the report. Once you have made your selections, you may either view the report or save it. ***Please note the 500 page limitation for each exporting of a PDF document or 50 page limitation for exporting an excel document.***

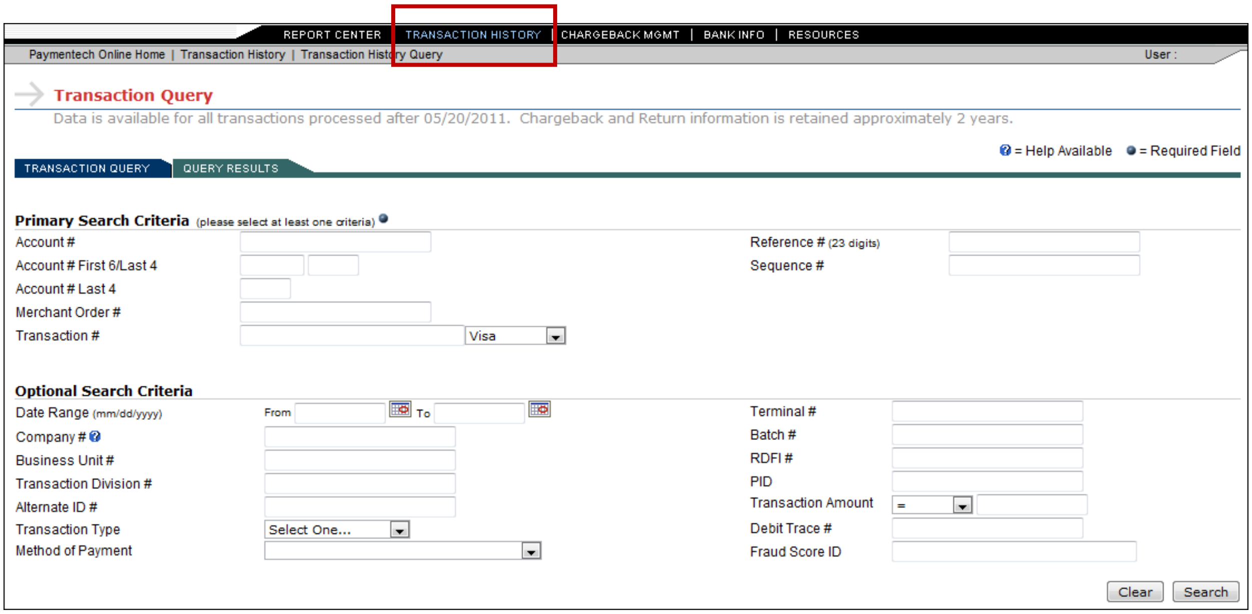
Understanding Your Reports:

Refer to the ***Merchant Reporting Manual*** for additional information, report specific navigation and detailed descriptions of reports and their fields.

Transaction History

Overview

The Transaction History function enables you to access Chase Paymentech's detailed history of your submitted transactions. To access the application, click on ***Transaction History*** on the navigation bar. The Transaction Query Screen appears. Dates for which data is available are noted in the top portion of the screen.



This flexible search tool provides detailed results with just a few clicks. The query screen, pictured above, with its varied search parameters, gives you access to a broad range of transaction information. To narrow the search, enter optional search criteria. Your queries quickly return detailed transaction data on deposits, authorizations, interchange rates, chargebacks and more.

Special Note:	For Last Four search functionality, it is recommended that you enter optional search criteria including a second data element under Primary Search Criteria.

Account Masking:

Paymentech Online provides Account Masking on all credit card numbers and bank account numbers. There are two available masking options of First, Six Last Four and Last Four. Please contact Merchant Services at 603-896-8333 to request a change to your existing format.

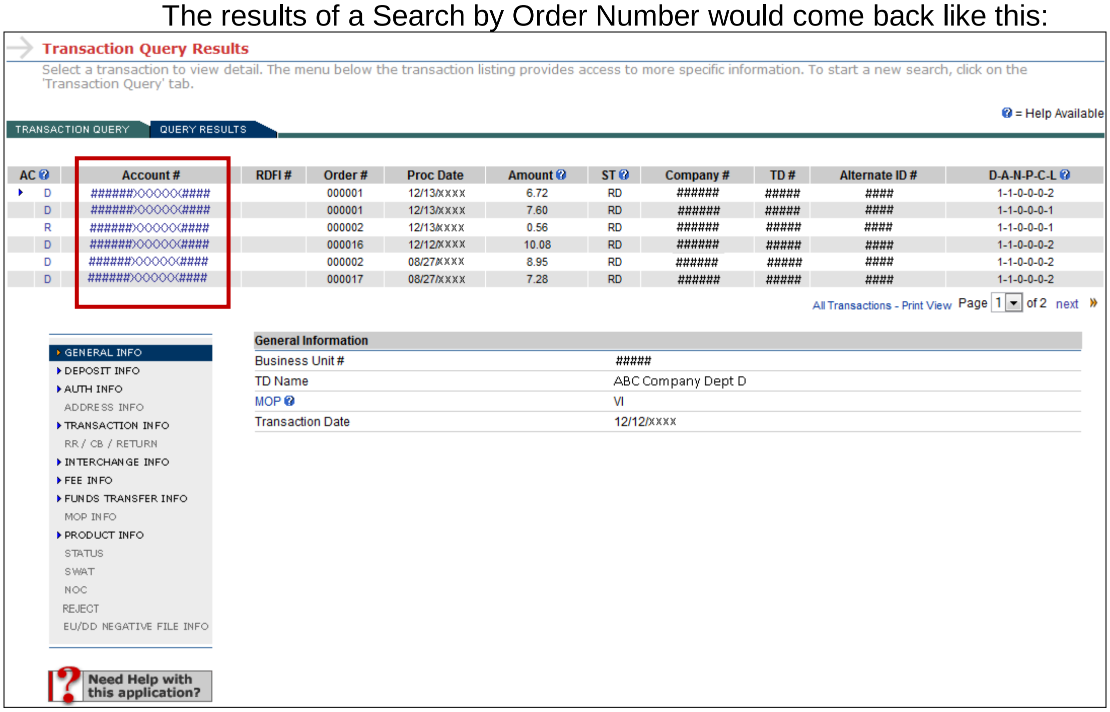
Continued on next page

Transaction History, Continued

Searching: To use the Transaction Query, follow the steps below.

Step	Action	
1	Enter one or more of seven Primary Search Criteria • Account # (credit card or ECP account number) if available • Account # First 6/Last 4 (credit card or ECP account number) • Account # Last 4 (credit card of ECP account number) • Merchant Order # or • Transaction Number • Reference # • Sequence Number	
	To narrow the focus of your search, enter one of fourteen Optional Search Criteria. Optional search criteria fields are:	
	• Date Range • Company # • Business Unit # • Transaction Division # • Alternate ID# • Transaction Type (use pull down menu to select)	• Method of Payment • Terminal # • Batch # • RDFI # • PID • Transaction Amount • Debit Trace # • Fraud Score ID
3	Click on the ***Search*** button to start the search or press ***Enter***	
4	Click the ***Clear*** button to begin a new search	

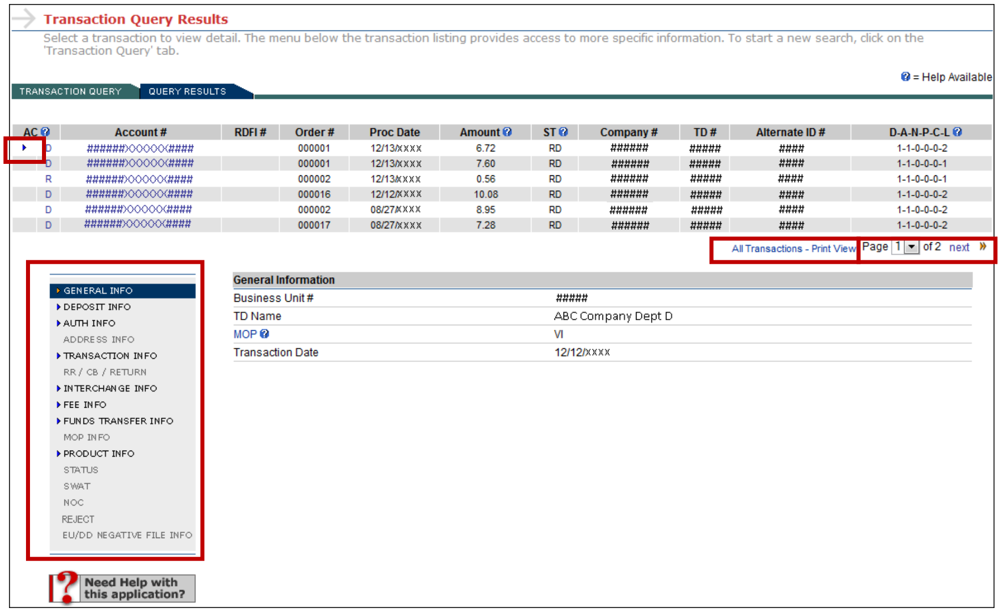
The results of a Search by Order Number would come back like this:



Continued on next page

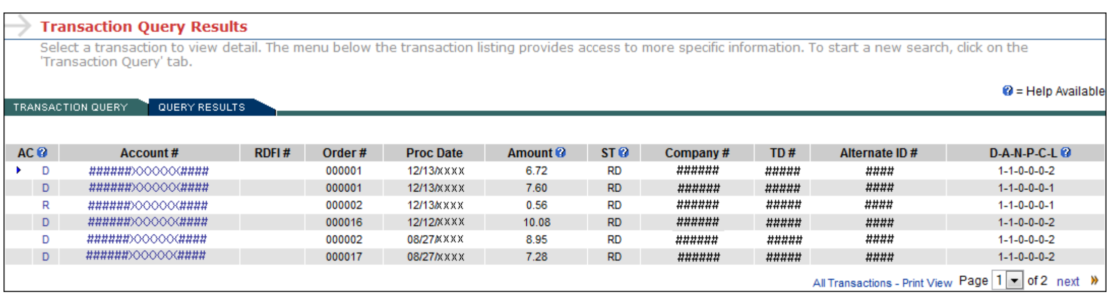
Transaction History Query Results:

The query results screen, pictured below, is divided into two sections. A results summary appears on the top portion of the window, with information in reverse chronological order – the most current transaction is at the top. Detailed information for the selected transaction appears in the bottom of the window. The General Info Tab is the default.



The easy navigation features for the query results screen are indicated above. In the top portion of the screen:

- The navigation arrow to the left of the Action Code column indicates the selected transaction for which details are indicated below. To select a new transaction, click on the letter in the AC column
- All Transactions – Print View provides a snapshot summary of all of the transactions for the specified card number. The summary screen links back to the detail screen



- The page indicator on the right shows the number of pages of results for the query and which page is currently being viewed. To view the remaining pages, click on ***next***, or select a page number from the dropdown menu

Continued on next page

Transaction History Query Results, continued:

In the lower portion of the screen:

- The menu of available information appears on the left
- An indicator of number of records available for the selected transaction shows in the horizontal bar. If there is more than one record, use the navigation arrows to scroll through the additional records.

Summary Column Headings:

The summary column headings are defined as:

Heading	Definition
AC	Action code
Account #	Credit/debit card, Gift Card, or ECP account number
RDFI #	Receiving Depository Financial Institution number
Order #	Order number as entered by you
Proc Date	The date the original transaction was submitted
Amount	The amount of the transaction in the currency processed
ST	Status of the entire submission that the transaction was in)Accepted, Cancelled, On Hold, etc)
Company #	Your Chase Paymentech Company Number
TD #	Your Chase Paymentech Transaction Division Number
Alternate ID	A number assigned to some merchant transaction divisions such as Retailers.
D-A-N-P-C-L	The final column heading in the transaction summary results is **D-A-N-P-C-L.** It provides a quick snapshot of the information available in the detailed categories below. The values under each letter indicate the number of items in each category. The categories are: • **D** = Deposit Information • **A** = Authorization Information • **N** = Address Information • **P** = Retrieval Request/Chargeback/Return Information • **C** = Notification of Change Information • **L** = Product Information • **S** = If SWAT information is available for this transaction

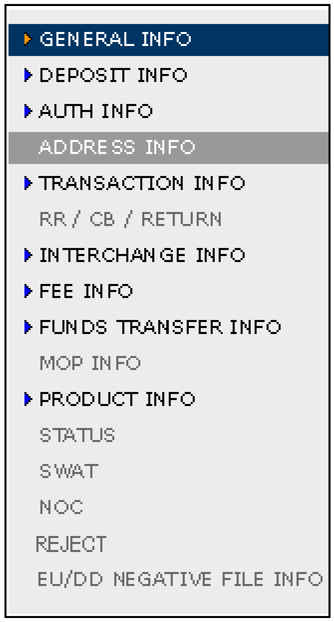
The help logo is located next to specific column headings and key fields. Click on this to view definitions and other pertinent information about the column heading or line item.

Continued on next page

Transaction History, Continued

Query Results in Detail:

The menu panel lets you quickly select and view the information you want. If there is no information in a category, the text will be grayed out.
The reverse highlighting, as shown below, indicates the active selected category for which information in the main content area is displayed.
Information is available for these categories:



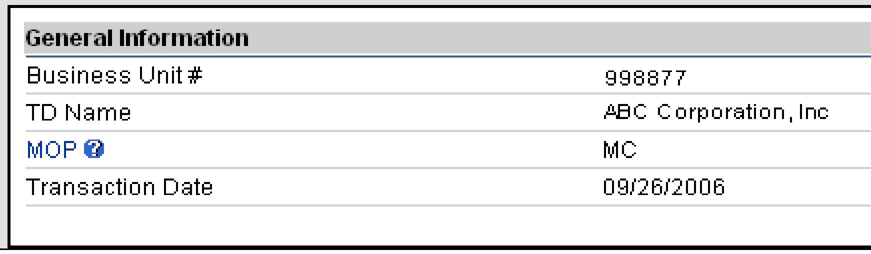
- General Info (Default view)
- Deposit Info
- Auth Info
- Address Info
- Transaction Info
- RR/CB/Return
- Interchange Info
- Fee Info
- Funds Transfer Info
- MOP Info
- Product Info
- Status
- NOC
- Reject Info
- EU/DD Negative File Info

Continued on next page

Query Results Field Definitions:

The details of a selected transaction will display in the lower right portion of your screen. When you choose the category from the menu on the left, the detailed information for the selected category will appear to the right.

The following pages contain screen shots for a number of the menu categories and the field definitions for each. Many of the related code lists and definitions can be found in Help and in Chase Paymentech's technical specifications.

General Info	
Business Unit #	Chase Paymentech assigned Business Unit Number (BU #)
TD Name	Transaction Division name for which this transaction was processed
MOP	Method of Payment associated with the transaction
Transaction Date	Date the transaction was processed by Chase Paymentech

Continued on next page

Deposit Info

Deposit Information	« 1	(1 records) »
Presentment Amount	6.72	
Presentment Currency Code	124 - CAD	
Presentment Currency Name	Canadian Dollars	
Auth Code	######	
ECI Indicator	R	
Payment Indicator	N	
Deposit File	######.#####	
Reference #	#######################	
Descriptor	ABC COMPANY DEPT D	
City/Phone/URL	ANY TOWN	
State/Province	ANY STATE/PROVINCE	
Postal Code	00000	
Submitted MOP		
MOP	VI	
Settlement Amount	6.72	
Settlement Currency Code	124 - CAD	
Settlement Currency Name	Canadian Dollars	

Presentment Amount	Amount of the transaction in the currency authorized by the card issuer
Presentment Currency Code	Code and abbreviation of the currency authorized by the card issuer for the transaction
Presentment Currency Name	Name of the currency authorized by the card issuer for the transaction
Auth Code	Authorization Code
ECI Indicator	Electronic commerce transaction type
Payment Indicator	Unique Visa identifier indicating the transaction as a bill payment, prearranged between the cardholder and the merchant
Deposit File	The outbound deposit file number from Chase Paymentech to MasterCard, Visa, etc. This information is used to locate physical deposits
Reference #	Reference Number used to track transactions through the interchange system
Descriptor	Merchant descriptor as it appears on the cardholder statement
City/Phone/URL	City, phone # or URL as it appears on the cardholder statement
State/Province	State/Province
Postal Code	Zip, Post or Postal Code
Submitted MOP	MOP submitted by the merchant
MOP	MOP as converted by Chase Paymentech
Settlement Amount	Amount in settlement currency
Settlement Currency Code	Code and abbreviation of currency used for settlement of the transaction
Settlement Currency Name	Name of the currency used for settlement of the transaction

Continued on next page

Auth Info

Authorization Information	« 1 (1 records) »
Presentment Amount	6.72
Presentment Currency	124 - CAD
Presentment Currency Name	Canadian Dollars
PTI Auth Response	100
Auth Code	######
Auth Action Code	AU
Response Date/Time	12/12/2011 12:35:09 PM
Activity Date	
AVS Requested	
PTI AVS Response	
Auth Source Code	B
POS Capability Code	5
POS Entry Mode	05
POS Auth Source	5
POS Cardholder ID Method	1
MCC	5719 - Misc Home Furnishing Specialty
Auth Descriptor	
Auth City/Phone/URL	
Transaction Type	R
PTI CSV	
Verified by Visa Response	
Payment Indicator	U
MC Recurring Advice Code	
CAT Indicator	
Card Level Result	B
Secure Code Indicator	
Cardholder Authentication Capability	
Cardholder Authentication Entity	
Cardholder Present	
Card Present	
Card Capture Capability	
Operating Environment	
Card Data Output Capability	
Terminal Output Capability	
PIN Capture Capability	
Trace Number	
Partial Auth Requested	
Partial Auth Received	
Transaction Category Indicator	
Voice Auth Indicator	
EMV / M-Chip/ VSDC Transaction	Y

Continued on next page

Auth Info, continued	
Presentment Amount	Amount of the transaction in the currency authorized by the card issuer
Presentment Currency	Code and abbreviation of the currency authorized by the card issuer for the transaction
Presentment Currency Name	Name of the currency authorized by the card issuer for the transaction
PTI Auth Response	Chase Paymentech Authorization Response
Auth Code	Authorization Code obtained from the card issuing bank or proprietary card system
Auth Action Code	Auth Action Code provided to Chase Paymentech indicating the service to perform on the transaction, i.e., authorize, deposit, authorize & deposit, etc.
Response Date/Time	Date and time of the auth response
Activity Date	Date the transaction was initially received. May be different from transaction date
AVS Requested	If AVS was requested by the Merchant will populate either Yes or Null
PTI AVS Response	AVS Response Code (Address Verification Service)
Enhanced AVS Response	Enhanced AVS was requested on an AMEX transaction only - provides greater detailed for requested AVS
Auth Source Code	Defines where the authorization came from
POS Capability Code	One-digit number defining the ability of the POS (Point of Sale) terminal or cash register
POS Entry Mode	Two-digit value indicating how the transaction was entered into the terminal
POS Auth Source	Indicates the source of the authorization
POS Cardholder ID Method	One-digit number indicating the method used for identifying the cardholder at the point of sale
MCC	Merchant Category Code, a 4-digit number that corresponds to a description of the merchant's primary business
Auth Descriptor	Merchant Descriptor sent in with Authorization
Auth City/Phone/URL	Merchant City/Phone/URL send in with Authorization
Transaction Type	Transaction type used for this authorization
PTI CSV	Yes/no response indicating card security values submitted and verified

Continued on next page

Auth Info, continued	
Verified by Visa Response	Yes/No response indicating if Verified by Visa data was submitted and verified
I Payment Indicator	Unique Visa identifier indicating the transaction as a bill payment, prearranged between the cardholder and the merchant
MC Recurring Advice Code	MasterCard Recurring Advice Code
CAT Indicator	CAT Indicator terminal information
Card Level Result	Value assigned by the Visa authorization system that is used to identify card product on a transaction level
Secure Code Indicator	Identifier to indicate the transaction is Secure Code
Cardholder Authentication Capability	Indicates the primary means used to verify the cardholder's identity at the terminal
Cardholder Authentication Entity	Indicates the component or the person who verified cardholder identity reported in POS Card ID method
Cardholder Present	Indicates of the cardholder is present at the point of service and, if not, why
Card Present	Indicates if the card is present at the point of service
Card Capture Capability	Indicates if the terminal is capable of capturing card data
Operating Environment	Indicates the terminal's location and if attended by the card acceptor
Card Data Output Capability	Indicates the ability of the terminal to update the card
Terminal Output Capability	Indicates the ability of the terminal to print and/or display messages
PIN Capture Capability	Indicates the PIN length that the terminal is capable of capturing
Trace Number	6-digit number with a range of 000001 thru 999999 assigned on a rolling basis to identify a debit transaction
Partial Auth Requested	Y = auth even if amount greater than current balance N = decline if auth greater than current balance
Partial Auth Received	Indicates if a Partial Authorization was received (Y or N)
Transaction Category Indicator	Program ID for Card, for example U = Healthcare
Voice Auth Indicator	Indicates whether the merchant initiated the transaction via IVR. I = (IVR Voice Auth/ AVS) = Auth/Auth with AVS/AVS only from IVR A = (Agent Voice Auth) = Auth/Auth with AVS/AVS only from UI-Rekey Tool R = (Voice Auth Referral) = Voice Auth 3rd Party Referral Service/Issuer OTHERWISE will be N = Null
EMV / M-Chip/VSDC Transaction	Denotes whether the card number was encrypted at authorization

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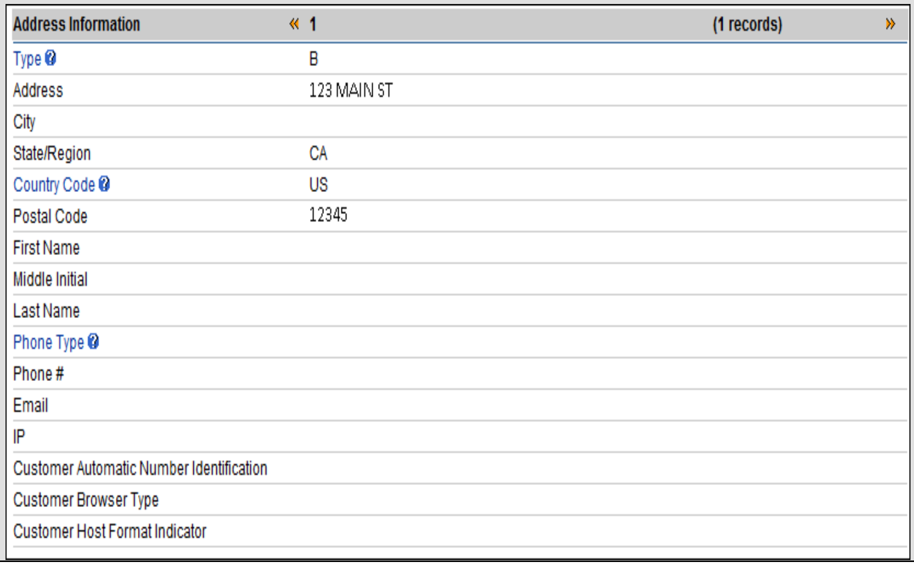
Address Info	
Type	One-letter field indicating the type of address used
Address	The number and street address
City	City
State/Region	State/region of residence
Country Code	Country code for country of residence
Postal Code	Postal or Zip Code
First Name	Cardholder's first name
Middle Initial	Cardholder's middle initial
Last Name	Cardholder's last name
Phone Type	Indicates day, night, home or work telephone number
Phone #	Cardholder's telephone number
Email	Cardholder's email address
IP	If internet order, IP address of computer from which order was generated
Customer Automatic Number Identification	This is the ANI specified phone number that the customer used to place the order with the merchant - **DISPLAYS ONLY IF ADDRESS TYPE = B**
Customer Browser Type	The customer's HTTP browser type - **DISPLAYS ONLY IF ADDRESS TYPE = B**
Customer Host Format Indicator	The name of the server the customer is connected to - **DISPLAYS ONLY IF ADDRESS TYPE = B**

Continued on next page

Transaction Info

(You can link to Bank Info Lookup from the bottom of this screen)

Transaction Information	
Submission #	#####.#####
Submission Method	Batch
Record # in Submission	91794
PID	######
PID Short Name	abcco
Asset Class Indicator	Exempt
Payment Option	S
Payment Indicator	
Installment Info	
Submitted Descriptor	
Submitted MCC	5719 - Misc Home Furnishing Specialty
Submitted Division #	##########
Submitted Transaction Type	R
Submitted Expiration Date	0714
Submitted/Presentment Currency	124 - CAD
Submitted City/Phone/URL	
Submitted State/Province	
Submitted Postal Code	
Submitted MOP	
MOP	VI
Geographic Location	2
Account Country Code	CA
Card Product Type	1
Card Type	1
Secondary Account Number	
Fraud Status Code	
Fraud Transaction ID	
Fraud Transaction Billed	
Split Tender Indicator	
PAN Encryption Account Status	
Number of Shopping Cart Items	
Number of User Defined Fields	

BIN Lookup

Submission #	The unique submission number assigned to the submission which included this transaction
Submission Method	Submission method
Record # in Submission	Indicates the specific number assigned to this transaction within the submission
PID #	Unique 6-digit number assigned by Chase Paymentech to a presenter for identification purposes (assigned to the location that physically sends the data file)
PID Short Name	6-character name assigned to the PID by Chase Paymentech, used in conjunction with the PID # for identification purposes
Asset Class Indicator	Indicator to determine Issuing Bank status of Exempt or Non Exempt for Debit related transactions
Payment Option	Type of transaction
Payment Indicator	Unique Visa identifier indicating the transaction as a bill payment, prearranged between the cardholder and the merchant
Installment Info	Installment payment data
Submitted Descriptor	Descriptor transmitted by merchant
Submitted MCC	Merchant Category Code
Submitted Division #	Transaction Division number for which the transaction was submitted
Submitted Transaction Type	Transaction type provided by merchant
Submitted Expiration Date	Expiration date provided by merchant

Continued on next page

Transaction History, Continued

Transaction Info, continued	
Submitted Presentment Currency	Code and abbreviation of currency authorized by the card issuer and associated with the submitted transaction
Submitted City/Phone/URL	Descriptor phone number, city, URL provided by merchant
Submitted State/Province	State/Province provided by merchant
Submitted Postal Code	Postal Code provided by merchant
Submitted MOP	MOP submitted by the merchant
MOP	MOP converted to by Chase Paymentech
Geographic Location	Indicates geographic region of issue
Account Country Code	Country in which the account was issued
Card Product Type	Indicates consumer card, commercial card, fleet, etc.
Card Type	Indicates card product type – credit, debit, FlexCache; stored value, ECP, etc.
Secondary Account Number	The MC Primary/Embossed card number provided with a PayPass transaction. This is the actual number provided on the card, and not the PayPass number
Fraud Status Code	Status codes related to the Safetech Fraud Scoring process
Fraud Transaction ID	Risk Transaction ID used for Safetech Fraud Scoring - unique for each transaction
Fraud Transaction Billed	Indicator that determines whether the merchant was charge for the Fraud transaction
Split Tender Indicator	A transaction in which two tender types were used. (Typically a Pay with Points transaction)
PAN Encryption Account Status	Retail transactions that used Safetech Encryption processing
Number of Shopping Cart Items	Related to Safetech Fraud processing; number of items in consumer shopping cart at merchants site
Number of User Defined Fields	Related to Safetech Fraud processing; data the merchant can define to aid in the Fraud analysis

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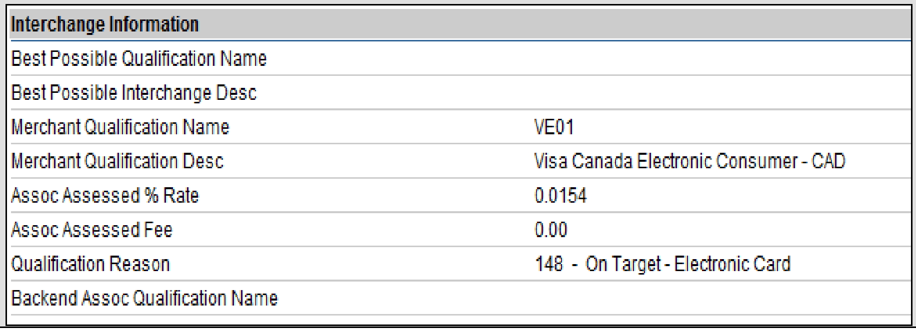
RR/CB/Return (Retrieval Results, Chargebacks, ECP Returns)	
Sequence #	Sequence number
Type	Indicates chargeback, retrieval request, representment or ECP return
Presentment Amount	Amount of the chargeback in the currency authorized by the card issuer for the original sale transaction
Presentment Currency Code	Code and abbreviation of the currency used in presentment of the chargeback
Date Initiated	Date the issuer initiated the chargeback, retrieval request or return
Reason Code	Reason code for chargeback or returned item
Activity Date	Date on which activity occurred
Disposition	Current disposition
Status	Processing status of the CB
Settlement Amount	Amount of chargeback in settlement currency
Settlement Currency Code	Code and abbreviation of the currency used in the settlement of the chargeback
Citi Portfolio ID	Provided to CITI vendor or merchants
Initiated By	Indicates whether the cardholder or merchant initiated the adjustment. The values are “Cardholder” if it is a RevolutionCard cardholder initiated Debit adjustment, or “Merchant” if it a RevolutionCard merchant initiated Debit adjustment, otherwise the value is null.

Continued on next page

Interchange Info



Interchange Information	
Best Possible Qualification Name	
Best Possible Interchange Desc	
Merchant Qualification Name	VE01
Merchant Qualification Desc	Visa Canada Electronic Consumer - CAD
Assoc Assessed % Rate	0.0154
Assoc Assessed Fee	0.00
Qualification Reason	148 - On Target - Electronic Card
Backend Assoc Qualification Name	

Best Possible Qualification Name	Name of the best possible interchange rate this transaction could have qualified for
Best Possible Interchange Desc	Description of the best possible interchange rate
Merchant Qualification Name	The interchange code assigned to the transaction for deposit processing
Merchant Qualification Desc	The description of the merchant qualification name
Association Assessed % Rate	% rate applied to the transaction that matches the merchant qualification interchange level
Association Assessed Fee	The per transaction amount for the merchant qualification
Qualification Reason	The description of the reason for the merchant qualification interchange level assessed (downgrade reason)
Backend Assoc Qualification Name	Backend Association Qualification Name if the card association does not agree with the Chase Paymentech assigned qualification

Continued on next page

Fee Information (Transaction Specific Only)	Fee Information « 1 (2 records) » Service Code Name: Interchange Amount: 0.103488 Settlement Currency Code: CAD
Service Code	Chase Paymentech code for the specific fee
Service Code Name	Service code name for the assessed fee
Amount	Amount of the assessed fee
Settlement Currency Code	Code of the currency used in settlement of the transaction that is associated with the fee assessed

Funds Transfer Info	Funds Transfer Information « 1 (1 records) » FTI #: ###### FT Amount: 228625.32 Effective Date: 12/16/xxxx FT Status: RD FT #: ##########
FTI #	Funds Transfer Instruction Number
FT Amount	Funds Transfer Amount
Effective Date	Effective date of the Funds Transfer Instruction
FT Status	Status of the Funds Transfer
FT #	Unique number assigned by Chase Paymentech to this Funds Transfer

MOP Info (Payment Method Information)	
MOP Code	Method of Payment Code
MOP Description	Method of Payment Description
Additional Fields	Additional fields are located in this response and change dynamically, based on the product referenced. This can include ECP, Visa, PayPal, EUDD and Bill Me Later□

Continued on next page

Transaction History, Continued

Product Info (Dynamically changes based on the product)	
Product Code	Chase Paymentech Product Code
Product Description	Product Description
Additional Fields	Additional fields are located in this response and change dynamically, based on the product referenced. This can include Purchasing and Fleet Cards, Secure Score Fraud Detection, Retail Processing, Lodging, FlexCache, Encryption, Order Information, Online Processing and Miscellaneous information

Status	
Submission #	Submission number
Submission Status	Status of submission, i.e., accepted, cancelled or on-hold
Date	Date of submission
Time	Time of submission

NOC (Notification of Change of Info from an issuing bank)	
Updated Account #	Bank Account number
Updated Customer Name	Name on a bank account
Updated RDFI	New ABA/Transit Routing Number
Updated Account Type	Updated account type
Date of Change	Date of change
Source	Source of information – RTRN (from returning bank); SUBM (Chase Paymentech files)
NOC Reason Code	Reason code for NOC change

Continued on next page

Transaction History, Continued

Reject Info	
Submission Number	Submission number
Submission Method	Method used to send in submission
Record Number in Submission	Identifying Number to identify entry in submission
PID	Unique 6-digit number assigned by Chase Paymentech to a presenter for identification purposes (assigned to the location that physically sends the data file)
PID Short Name	6-character name assigned to the PID by Chase Paymentech, used in conjunction with the PID # for identification purposes
Reject Response	Reject Code
Reject Response Code Description	Reject Description
MOP	Method of Payment Code

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Initiating Another Query:

To research another transaction, click the **Transaction Query** tab, shown below, to return to the Transaction Query screen.