PayPal Processing

June 29, 2010 | Version 3

CHASE ⬤ ™
Paymentech

PayPal™

A Merchant User Guide

CHASE ◆™
Paymentech

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Revision History

Date	Revision Summary	Page(s)
12/31/08	User Guide Created	All

5/27/10	Added:
	   • Express Payment Process Flows
	   • Processing Methods
	   • New report images
	Updated:
	   • All content
		4-6
		7
		20-26
		
		Throughout

06/29/10	**Added :**
	   • Special Note to Step 7 of Process Flow
	   • Special Note to Merchant Requirements
	Removed outdated bullets in Merchant Requirements
		4
		9
		9

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

Table of Contents

Overview

What is PayPal®?

PayPal is a method of payment that enables any individual or business with an email address to send and receive payments online securely, easily and quickly.

PayPal's service builds on the existing financial infrastructure of bank accounts and credit cards and uses one of the world's most advanced proprietary fraud prevention systems to create a safe, global, real-time payment solution.

PayPal is the payment intermediary between buyers and sellers, allowing two parties to exchange currency over the Internet. It is an alternative payment option for merchants to offer their customers for purchasing goods over the Internet.

More information is available from your Account Executive, marketing manager, or by going online to www.paypal.com.

What is PayPal Express Checkout?

PayPal Express Checkout allows PayPal Account holders to check out faster with saved information, and enables merchants to gain incremental sales from PayPal's growing base of users. Express Checkout is a combination of the checkout process on merchant websites and PayPal login and review pages to enable fast secure online order processing which begins and ends on the merchant website. Express Checkout also gives merchants the flexibility of putting PayPal either first in the checkout process or on the merchants billing page along with other payment options.

Chase Paymentech uses the term Express Payment for this process and is outlined as such in the Technical Specifications.

Express Checkout / Express Payment consists of 3 steps
1. *Set Express* Payment – (required)
2. *Get Express* Payment – (required)
3. *Do Express* Payment – (required)

All attempted Express Checkout steps must be completed successfully to ensure that what the merchant is attempting to do will be successful.
- Express Checkout does hold funds but does not settle funds to merchants as they must still complete a "Do Capture" to receive funds.

Express Payment – Set Process Flow
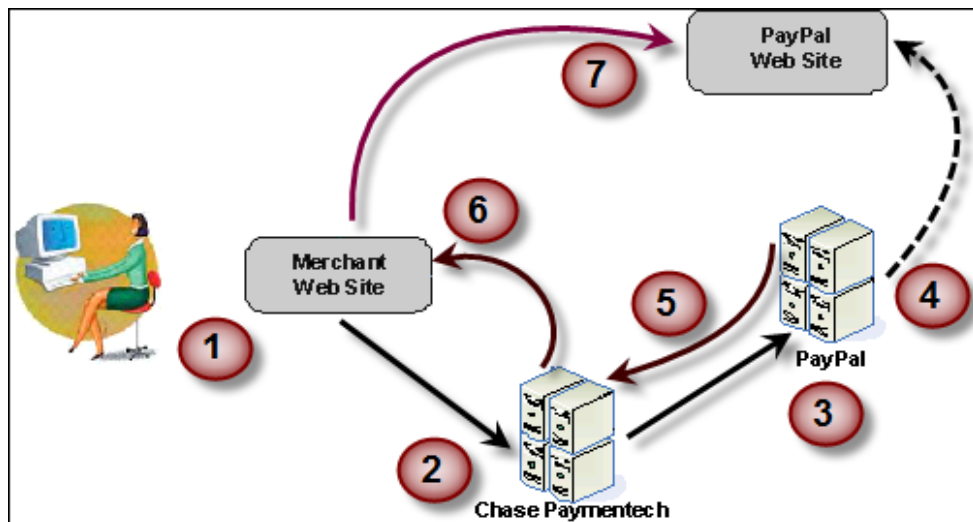
Note: *Set Express* **establishes connection between the merchant, account holder and PayPal. This is Online Only

Step	Action
1	Consumer clicks "Pay with PayPal" button
2	Merchant bundles SetExpressCheckout (ES-data) & sends to Chase Paymentech • Merchant has already decided whether or not to accept/use PayPal shipping address data • Merchant decides whether to Authorize or Order based on shipping requirements (complete, split)
3	Chase Paymentech converts ES-data & invokes SetExpressCheckout to PayPal • Include changes to PayPal site
4	PayPal builds the log-on web page for the consumer, creates a unique Token and creates a URL which can be found at the link below. The URL is subject to change at PayPals discretion
5	PayPal passes the Token and URL to Chase Paymentech
6	Chase Paymentech returns the Token and URL to the merchant
7	Merchant re-directs consumer to PayPal using pre-defined URL and unique TokenID https://www.sandbox.paypal.com/webscr&cmd=_express-checkout&token= **Special Note:** Merchants are unable to test all the way to PayPal for a valid test response of the redirect piece in the Set Express call to PayPals test environment. These can be tested in the live environment if so desired.

Express Payment – Get Process Flow
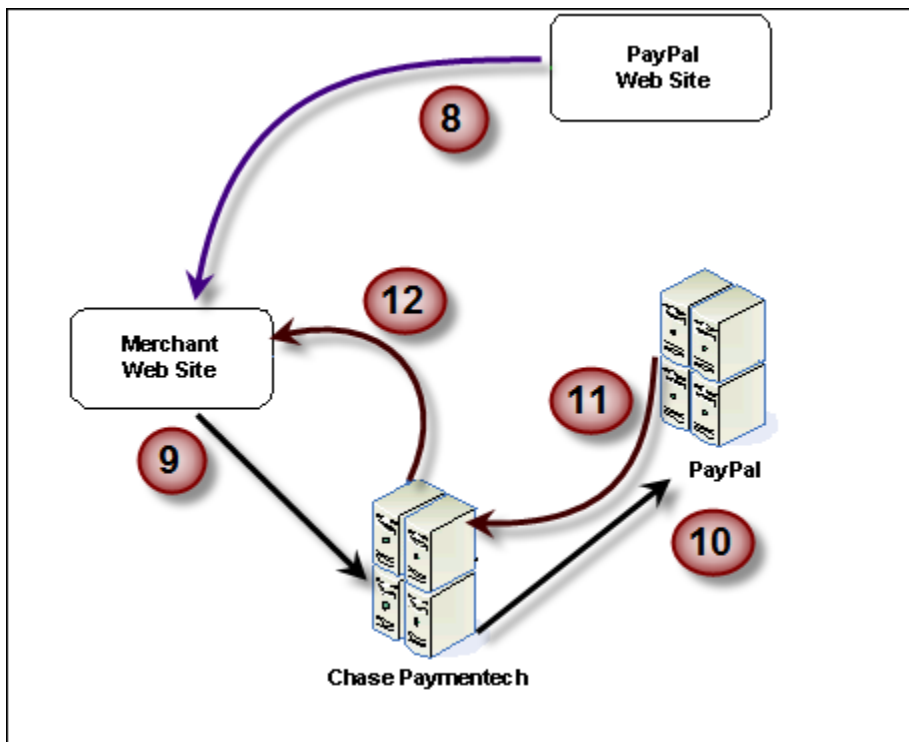
The *Get Express* is available online only and allows merchants to receive account holder billing, shipping and email information stored at PayPal.

Step	Action
8	Consumer is returned to the merchant site after the consumer has completed PayPal processing
9	Merchant bundles GetExpress Data (EG-data) & sends it to Chase Paymentech
10	Chase Paymentech converts the EG-data & invokes GetExpressCheckout to PayPal
11	PayPal returns shipping data and the merchant Payer ID to Chase Paymentech
12	Chase Paymentech converts the shipping data & returns the data to the merchant

Express Payment – Do Process Flow
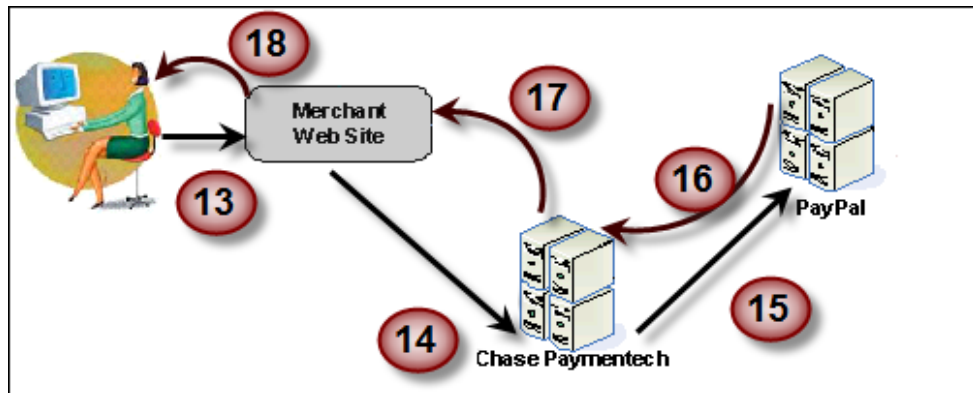
Do Express **completes order processing using PayPal**

Step	Action
13	Consumer clicks the "order complete" button
14	Merchant bundles DoExpressCheckout (ED-data) & sends it to Chase Paymentech
15	Chase Paymentech converts the ED-data & invokes DoExpressCheckout to PayPal
16	PayPal returns • Authorization ID as Transaction ID if sale-type = Authorization (this reserves funds) • Order ID as Transaction ID if sale-type = Order (this does not reserve funds)
17	Chase Paymentech returns a Transaction ID to the merchant
18	Merchant displays a review/confirmation page (with a note that the confirmation has been sent to the consumer's PayPal account)

Special Note	It is highly recommended to send the ship-to address information to aid in chargeback research

Processing Methods

Online

Transaction processing without funding
- Merchant can allow consumer to "Pay with PayPal"
- Consumer may be present on the merchant web site
- "Express Checkout" is an online-only transaction subset of all functionality that we offer online
- Create PayPal Authorization or Order and Billing Agreement
- Do Authorization is obtaining an authorization for a prior order or Billing Agreement
- Re-authorize refreshes a previously approved authorization for another 7 days, but not to exceed 29 days.
- Void cancels an authorization (or re-authorization) that is not going to be used.

Batch

Transaction processing with or without funding
- Consumer is usually not present on the merchant web site
- Create PayPal Authorization or Order and Billing Agreement without using "Express Checkout"
- Re-authorize or void existing authorizations, Billing Agreements and orders
- Capture Funds
- Issue Refunds
- Obtain Recurring Payments

SDK

Supports full functionality offered in the Chase Paymentech Online Specification 7.0 & higher as well as the 120-byte Batch Specifications

Benefits

Merchant Benefits

The PayPal method of payment provides the following benefits for merchants:

- Streamlined processing that leverages merchants existing file formats, processing infrastructure, reporting and chargeback systems. Merchants submit their PayPal transactions to Chase Paymentech within the same file as their other payment types.
- Integrated reporting that includes PayPal transaction data within merchants' regular financial reports, alongside other payment methods. In addition, Chase Paymentech has created a new report to help you identify and reconcile processing variances.
- Consolidated settlement – with one funds transfer, all transactions are settled to merchant bank accounts in the same manner as they are today. However, due to the timing of PayPal settlement files, these transactions are reported and funded with a one day delay.
- Choice of integration method – Existing file formats for direct connection with current 120byte specification, or via Chase Paymentech's new fast and easily integrated Spectrum SDK. An application is also available via Cardinal Commerce. PayPal can be added to an existing or stand-alone transaction division.
- Low chargeback rates of .08% to .10% and an industry leading loss rate of less than .20%.
- After introducing PayPal, merchants experienced an immediate PayPal Share of Checkout (SoC) of 6-12%. Marketing activities can increase PayPal's SoC by another 5-10% and merchants have reported that approximately 10-30% of PayPal sales are new sales
- Simplified management – with Chase Paymentech as your payment processor, you have an experienced and committed partner capable of managing all of your payment needs.

Customer Benefits

The PayPal method of payment provides the following benefits for consumers:

- Customers continue to use their existing PayPal accounts reloading their accounts either directly from their existing bank account of through credit card.
- Safe, Secure online payment option. PayPal addresses a growing, demographic concern about data protection and providing private financial details to an unknown third party.
- Offers the customer choices by making more merchants, products and services available to them in a safe secure shopping environment.

Processing

Merchant Requirements

Merchants are able to process PayPal via the following methods.

- Online Processing Specifications 7.0 or higher
- Chase Paymentech 120 Byte Batch Processing Specification version 2.0.0 or higher
- Spectrum Software Development Kit version 2.1.0 or higher
- Third party providers: ***Please ask your Account Executive for a listing of approved and certified vendors.***
- Merchants must use sound business and financial policies
- Merchants must sign an addendum with PayPal
- PayPal will quote pricing directly to merchants via PayPal sales representative. Pricing will be based on merchant volume and can range from 1.80% – 2.05% plus a transaction fee of between $0.10 - $0.15
- Chase Paymentech pricing is based on a per transaction fee at the settlement of a PayPal transaction. This is negotiated through your Sales or Account Executive and based on a number of different factors such as current and projected growth. There is also a Chargeback fee of $10.00. This fee is non-negotiable
- PayPal Express Checkout is highly recommended for merchant integration and requires some interaction with PayPal through the redirect piece when the customer is redirected to PayPal for authentication
- PayPal "Mark" is suggested for merchant web set up. This would be to list PayPal on the payment page versus checkout page. The goal being to start the PayPal process prior to the consumer filling out all their contact info. This makes for a more convenient consumer experience and increases conversion rates for merchants
- Merchants are required to Test and Certify with Chase Paymentech before going live

Special Note:	Merchants are able to test the following API Calls in Chase Paymentech's test environment, but this facilitates only format testing for the PayPal MOP: • The 3 Express Checkout actions (Get, Set and Do) Authorizations, Capture, Recurring, Voids & Refunds Due to the lack of a PayPal testing sand-box environment available to Chase Paymentech, merchants are unable to test all the way to PayPal for a valid test response. These can be tested in the live environment if so desired.

Continued on next page

Processing, Continued

Set-Up Requirements and Options

Chase Paymentech acts as the central administrator for all Chase Paymentech merchant accounts and creates the merchant accounts on the PayPal platform. The following represents the information required in order to facilitate account setup:

- Number of PayPal accounts required
- Whether to create a new transaction division, or add the PayPal MOP to an existing transaction division (#_____)
- Primary contact name, phone and email address
- Customer service email address
    - The merchant needs to distinguish each account by a different payer email address because this acts as the facilitating 'account number' when customers send and receive money to PayPal. This needs to be unique for each division so that PayPal knows which payment goes to which account. Typically merchants who really have only one email address have their IT Dept. set up a few redirect email addresses that automatically flow into the one main address they own.
- Business URL (website)
- Redirect Business Name
- Descriptor (*PayPal plus 11 characters)
- IP Addresses (or range) for those with permission to access your account information

A PayPal Agreement is required for all merchants processing transactions through PayPal. This agreement is with the understanding that it is between the merchant and PayPal.

Depending on the version of your existing Chase Paymentech contract, you may need to sign a contract addendum to process PayPal transactions through Chase Paymentech.

Please allow 10 business days for your account to be setup on the Chase Paymentech and PayPal platforms. For organizations requiring more than five PayPal accounts (adding the PayPal MOP to more than five divisions), your Account Manager will provide an estimated setup time.

Special Note:	Transaction amount limit for PayPal transactions are set at the Division Level's existing ceiling limit. However, these are not to exceed $99,000.00

Processing, Continued

Merchant Information/ Requirements

Merchants processing the PayPal Method of Payment:

- Complete transactions in US Dollars only
- US Domiciled Merchant and Consumer location allowed for processing PayPal transactions. Shipping outside the US is not supported for PayPal transactions through Chase Paymentech
- Only 1 PayPal account to be setup per Transaction Division. The PayPal Method of Payment (MOP) can be added to an existing division, or created as a new division. Addendum is required between the merchant and PayPal. This may also be required between the merchant and Chase Paymentech if the merchant is on an older version of a Chase Paymentech agreement
- Merchants negotiate their rate directly with PayPal
- Chase Paymentech has a separate processing fee that is determined by the Account Manager and Executive approval
- Credit Approval is needed for any new PayPal set up

Default Account Setting

Order Valid Period – 29 Days
Authorization Honor Period – 7 days
Maximum # of Captures on Order or Auth – 10
Refund Overages – 110% or $75.00 over original transaction amount
Refund Period – 60 days
Negative Balance – A negative balance as a result of processing gross refunds that are higher in value than captured sales is not supported
Capture Window – 29 days

Restrictions

At this time, PayPal is not available to:

- Non-US based merchants or Non-US based transactions
- Merchants offering the following:
    - o Pornographic or sexually explicit items
    - o Gambling services
    - o Items prohibited or in violation of any federal, state or local laws or regulations
- Retail – Or Card Present Transactions

Processing, Continued

How it works

Consumers choose from multiple funding sources to pay for a purchase

Credit Card

Bank Account

PayPal Balance	View Limits
Currency	Balance
U.S. Dollar:	$168.90 USD

PayPal Balance

NO PAYMENTS FOR 90 DAYS
PayPal Learn how ▶

Deferred Payment

PayPal stores a consumer's financial information and keeps it safe. PayPal sends the money – but never shares their information.

PayPal transactions are processed within the same file as other payment types, funded and reported.

Funds Settlement

Merchants will receive a consolidated funds transfer from Chase Paymentech into their designated USD bank account. Chase Paymentech will Net Settle funds (gross proceeds less refunds, chargeback's and transaction fees) to the merchant's Direct Deposit Account. Funding is dependent upon PayPal's Settlement download file being received by Chase Paymentech each night. The merchant will have the option of Wire (T+ 1 day funds availability) or ACH (T+ 3 day funds availability).

Processing, Continued

Refund Transactions

Refunds are Batch Only Transactions:
Merchants are able to process their PayPal refund transactions to Chase Paymentech in the 120-byte specification or via the Spectrum SDK. The merchant must submit an RD action and a subtype in the Extension Record (in EPY) of F= Full or P= Partial. Chase Paymentech will route the refund transaction to PayPal on the merchant's behalf.

Special Note:	If no flag is set to "F" or "P" PayPal will issue a Full Refund

Exception Processing

PayPal transactions will be posted to the Chase Paymentech Online Transaction History database. You will be able to research them in the same way you research all other transactions processed by Chase Paymentech. In addition, Chase Paymentech has created a new variance report (ANS-0041).

Any transaction that does not appear in both the Merchant Submission File and the file received from PayPal will be considered an exception and will be reported to you on the ANS-0041.

Recurring Billing Transactions = "Reference Transactions"

PayPal Recurring Transactions are payments made in the same amount over a period of time at a regularly occurring rate. PayPal also refers to this as "Do Reference". In order to establish a recurring billing transaction the merchant must first establish a recurring billing contract with their customer. This is accomplished when:

- The customer agrees to the merchant's terms for the sales/services offered
- The customer has been authenticated and approved by PayPal for recurring payments
- The merchant receives an MP_ID (contract ID) from PayPal

If the merchant charges the customer their first payment at the time that the contract is established, then the merchant will receive a transaction ID along with the MP_ID. The transaction ID received will always be unique to each recurring charge while the MP_ID remains constant. If the merchant delays in billing the customer at the time the contract is established (i.e. offers a "free trial offer"), then only an MP_ID will be received from PayPal. In either case, the MP_ID needs to be stored on the merchant system and used for all subsequent customer billing.

Recurring transactions are available via Batch

Method of Payment	= PY
Action Code (Sale)	= RG (120 byte)
Subtype	= R
Contract ID	= ID as provided by PayPal
Transaction ID	= Blank – this ID is returned to the merchant in the 'S Out' record

Sending Recurring Transactions – Process Flow
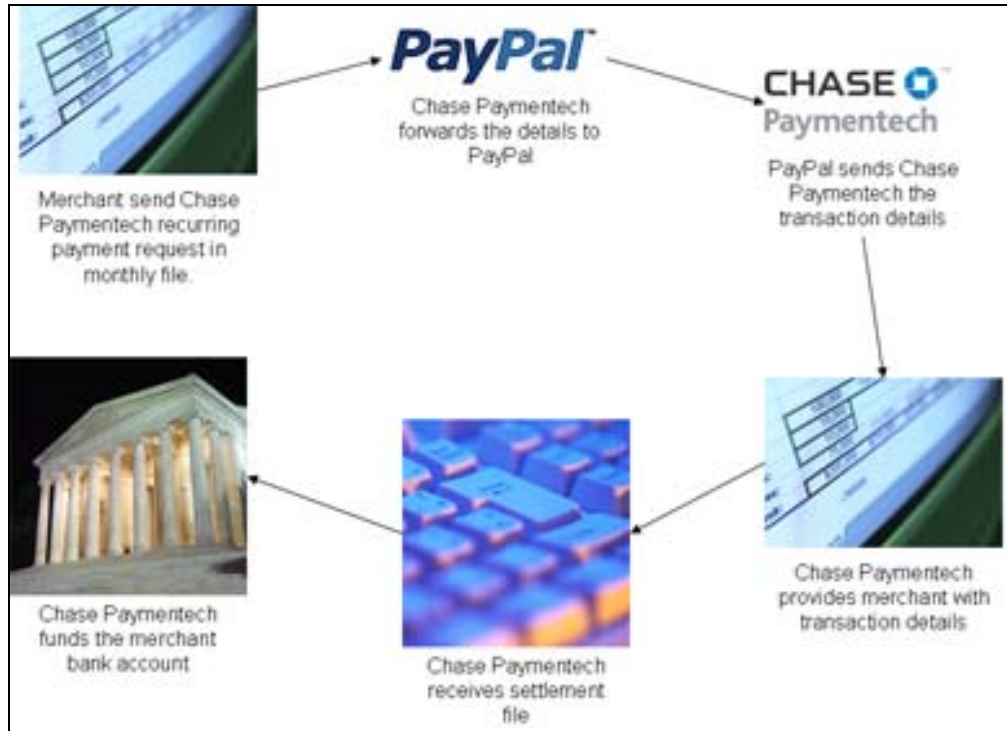
1. Merchant sends Chase Paymentech the recurring payment request in the monthly file
2. Chase Paymentech forwards the details to PayPal for authentication and deposit
3. PayPal authorizes and sends Chase Paymentech the transaction details and Transaction ID#
4. Paymentech provides the merchant transaction details in the "S" Record OUTPUT
5. Chase Paymentech pulls settlement details from PayPal in the nightly download file
6. Chase Paymentech funds the merchant bank account, based on the PayPal nightly download file

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Chargeback Management

In the event PayPal presents a disputed transaction, Chase Paymentech will provide full chargeback management services to Chase Paymentech merchants. With PayPal, there are two types of chargebacks. The sequence of events is as follows:

- Buyer Complaint Cases – Non-Receipt or Not as Described. PayPal consumers have 45 days from the date of the purchase to dispute a transaction.
    - o Buyer contacts PayPal directly
    - o PayPal debits seller (Chase Paymentech) only if the item is over $100.
    - o Merchant/PTI may represent (reverse) the complaint if it is over $100 or respond to the complaint if it is under $100
- Reversal of a credit card (funding) transaction
    - o Consumer contacts issuer who files a chargeback
    - o PayPal is informed of the chargeback
    - o Chase Paymentech is advised of the chargeback by PayPal
    - o Merchant/Chase Paymentech may represent (reverse) the chargeback
    - o Possibly a second chargeback is presented

If a customer charges back part of a sale, your company will be debited for and required to respond to the portion that is being charged back just like other settled methods of payment. While PayPal chargebacks are integrated into normal processing there are some unique features. Merchants must respond to PayPal chargebacks within seven days, and PayPal does not provide any supporting documentation. Due to the shortened timeframes, if merchants are not using the Chase Paymentech Online Chargeback Management Tool, all PayPal chargeback documents are faxed to merchants upon receipt. Merchants must also respond by fax or risk losing re-presentment rights.

Processing, Continued

Seller Protection Program

Seller Protection Program is a safeguard for claims, chargeback's, or reversals based on the following reasons:

- Unauthorized Payment - Unauthorized use of a credit card
- Item Not Received – Non-shipment of hard goods

This program helps merchants to protect themselves from liability and loss (up to a pre-determined limit established by PayPal) due to fraudulent chargebacks. In order to assist merchants with this program, Chase Paymentech recommends that all merchants send shipping and consumer information records in their nightly submission file. The ability to include the records exists in the 120-byte specification. Chase Paymentech will use this information to expedite representment requests.

Seller protection does not provide protection for:

- Claims, chargebacks, or reversals for significantly not as described.

- Intangible purchases, and digital goods.

- Items that are delivered in person or picked up locally

It is protection for the Seller at the transaction level. The PayPal User Agreement for merchants outline the feature of PayPal Seller protection, how much protection is provided by PayPal, and the eligibility requirements..

Participation in the program is optional and at the merchant's discretion.

PayPal provides coverage to U.S. account holders for eligible transactions in the event of an unauthorized payment or item-not-received claims, chargeback's, and reversals.

To be eligible for PayPal Seller Protection:

- The transaction must be marked eligible or partially eligible for Seller Protection on the Transaction Details page.
- The item must be shipped within 7 calendar days of receiving payment to the shipping address on the Transaction Details page, and in accordance with our shipping requirements.
- In the event a buyer files a claim, you need to respond to our request for documents and other information in a timely manner.
- The item must be a physical, tangible good that can be shipped. Your primary residence, as listed in your PayPal account, must be in the United States.

Promoting PayPal

Your Web Site In order for you and your customers to benefit from the PayPal, it is important that you introduce it within various areas of your web site.

Home Page	Customers should be aware that PayPal is a payment option when entering your site. This will help convert customers who otherwise would not place an order. Include one of the banners or text tag lines (see Marketing Assets) on the home page.
Shopping Cart	Continue to emphasize PayPal as a payment option within the shopping cart. Place one of the banners next to the available payment options (see Marketing Assets) Sample:
Checkout	List PayPal as a payment option. Include a "What's this?" hyperlink and the PayPal Acceptance Logo. Sample:

Reporting for PayPal Processing

Standard Reports

The following reports will show PayPal transactions with a Method of Payment (MOP) of PY. These reports are all available in the Paymentech Online Report Center. Reports are delivered on a daily, weekly, and/or monthly basis.

Samples of web reports with the PayPal transaction indicated appear on the following pages. Please refer to the Merchant Reporting Manual for examples.

Report ID	Report Name	Description
ACT-0010	Deposit Detail	Contains transaction-level detail for all deposited transactions
ACT-0012	Submission Listing	Lists all submissions received by Chase Paymentech during the reporting period
FIN-0053	Single Submission Summary	Provides detail of submissions listed on the ACT-0012 access by a link from the ACT-0012
ANS-0041	Settlement Aging	Provides detail on outstanding merchant-submitted PayPal transactions that have not been paid by PayPal
ANS-0001	Authorization Analysis	***This report captures each Express Do transaction, Authorization request and any recycling of authorizations that merchants practice. This could result in a skewed number of authorizations to deposit, depending on how many times a merchant recycles an authorization.
FIN-0010	Deposit Activity Summary	Contains activity, financial, fee and adjustment and funds transfer summaries for the reporting period
FIN-0011	Service Charge Detail	Details Assessment and Chase Paymentech fees assessed during the reporting period

Reporting for PayPal Processing, Continued

Deposit Detail – Act-0010

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

Deposit Detail   (ACT-0010)

ABC Company, Inc. - CO#12345

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
Reporting Period: From 05/05/xxxx through 05/05/xxxx

Submission Date	PID #	PID Short Name	Submission #	Record #	TD #	Merchant Order #	RDFI #	Account #	Expire Date	Amount	MOP	Ac C
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8075981		41113783D62527613		217.48	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8076145		16Y45782061629821		69.86	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8038804		48X193302R213742V		4.67	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8074496		15U75475XE776093U		23.27	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8078063		14P08686YL030191X		29.23	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8074936		9TG068334V0097816		123.38	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8076207		6J906456SS346835N		35.40	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8075077		6XF62294P07748032		912.05	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8075055		84067237PH558515W		109.45	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8074547		9JR17592CC657434E		102.07	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8075322		52W95129WK0798507		24.78	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8076242		5BT1975056657733C		82.27	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8072550		1FX93361JK486191R		28.99	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8075262		5LD544301E858414L		43.09	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8075394		1JW73631TP2003005		204.27	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8076914		6WY130566P716342W		41.22	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8063215		7EK81285SG772943B		166.90	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8058581		9RA90651VW661241V		16.97	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8075270		1LD53940LY654292C		121.48	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8074879		8PD655061H297993D		19.86	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8075839		00W57635G14327017		166.58	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8079160		7PY74154T1118741M		107.30	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8075463		24D80462E5530994G		35.00	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8066672		5VF22384AG673273P		206.03	PY	
05/05/xxxx	944786	paypal	00505.09DCi	####	#####	8078500		6FM91579WK981904L		14.11	PY	

Reporting for PayPal Processing, Continued

Submission Listing – ACT-0012

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

Submission Listing   (ACT-0012)
ABC Company · CO# 123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
Reporting Period: From 05/05/xxxx through 05/05/xxxx

Submission #	PID #	PID Short Name	Submission Date/Time	Transaction Count	Authorization Count	Non-Financial Transaction Count	Declined Deposit Count	Rejected Transaction Count	Cancelled/ On-Hold Deposit Count	Canc Or Net D A
00505.01D4i	12345	abcco	05/04/xxxx 11:04:16 PM	1	1	0	0	0	0	
00505.0206i	12345	abcco	05/04/xxxx 11:12:01 PM	1	0	1	0	0	0	
00505.0307i	12345	abcco	05/04/xxxx 11:59:02 PM	2,359	0	0	1	0	0	
00505.0398i	12121	aaabb	05/05/xxxx 12:20:48 AM	8	0	0	0	0	0	
00505.05B6q	12345	abcco	05/05/xxxx 05:01:57 AM	10	10	0	0	0	0	
00505.0886q	12345	abcco	05/05/xxxx 06:38:07 AM	7	7	0	0	0	0	
00505.08A0q	12345	abcco	05/05/xxxx 06:41:28 AM	40	40	0	0	0	0	
00505.08BBq	12345	abcco	05/05/xxxx 06:44:29 AM	3	3	0	0	0	0	
00505.08CFq	12345	abcco	05/05/xxxx 06:46:53 AM	8	8	0	0	0	0	
00505.08F8q	12345	abcco	05/05/xxxx 06:52:04 AM	2	2	0	0	0	0	
00505.0932i	12345	abcco	05/05/xxxx 08:36:27 AM	1	1	0	0	0	0	
00505.099Ei	12345	abcco	05/05/xxxx 09:01:13 AM	28	28	0	0	0	0	
00505.09DCi	944786	paypal	05/05/xxxx 09:14:48 AM	431	0	0	0	0	0	
00505.0AD3q	54321	zyxvw	05/05/xxxx 07:48:06 AM	384	188	7	0	0	0	
00505.0ADAq	54321	zyxvw	05/05/xxxx 07:48:32 AM	123	62	1	0	0	0	
00505.0ADBq	54321	zyxvw	05/05/xxxx 07:48:39 AM	102	59	3	0	0	0	
00505.0ADCq	54321	zyxvw	05/05/xxxx 07:48:47 AM	373	215	7	0	1	0	
00505.0ADDq	54321	zyxvw	05/05/xxxx 07:48:54 AM	2,945	1,911	56	0	0	0	
00505.0ADEq	54321	zyxvw	05/05/xxxx 07:48:58 AM	113	76	5	0	0	0	
00505.0AE4q	54321	zyxvw	05/05/xxxx 07:49:15 AM	178	126	9	0	0	0	
00505.0AEBq	54321	zyxvw	05/05/xxxx 07:49:41 AM	26	18	2	0	0	0	

Reporting for PayPal Processing, Continued

Single Submission Detail – FIN-0053

CHASE ◆ ™
Paymentech

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

SINGLE SUBMISSION SUMMARY   (FIN-0053)

ABC COmpany, Inc. - CO# 12345

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
Reporting Period: From 05/05/xxxx through 05/05/xxxx

Submission #   00505.09DCi
Submission Status: Accepted

Action Code	MOP		Total Transaction Count	Total Transaction Net Amount	Declined Deposit Count	Declined Deposit Amount	Rejected Transaction Count
DP	PayPal (PY)		416	28,372.75	0	0	0
		Sub Total:	416	28,372.75	0	0	0
RF	PayPal (PY)		15	(552.77)	0	0	0
		Sub Total:	15	(552.77)	0	0	0
		Totals:	431	27,819.98	0	0	0

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Reporting for PayPal Processing, Continued

Single Submission Detail – ANS-0041

CHASE ™

Paymentech

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

Settlement Aging   (ANS-0041)

Currency Pair: Presentment: USD - U.S Dollars/ Settlement: USD - U.S Dollars
Reporting Period: From 02/03/ XXXX through 02/03/ XXXX

Summary

# Days Outstanding	Count	Net Amount
3	0	0
4	0	0
5 - 7	0	0
8 - 14	0	0
15 - 30	0	0
31 - 60	0	0
61 - 90	0	0
91 +	0	0
Total	**0**	**0**

Reporting for PayPal Processing, Continued

Settlement Aging – ANS-0001

Authorization Analysis (ANS-0001)
ABC Company, Inc. - CO# 123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
Reporting Period: From 08/01/XXXX through 08/31/XXXX

MOP TYPE	Response Code	Description	Count	Amount	% of Total Count	% of Declines
Subtotal			24,998	455,850.53		
JCB (JC)	**100**	Approved	84	1,164.50	48.28%	0.00%
JCB (JC)	302	Credit Floor	8	95.92	4.60%	8.89%
JCB (JC)	501	Pickup	26	311.74	14.94%	28.89%
JCB (JC)	522	Card is Expired	1	11.99	0.57%	1.11%
JCB (JC)	530	Do Not Honor	48	1,474.95	27.59%	53.33%
JCB (JC)	591	Invalid CC Number	7	35.99	4.02%	7.78%
Subtotal			174	3,095.09		
PayPal (PY)	000	No Answer	1,200	18,159.14	1.38%	1.95%
PayPal (PY)	**100**	Approved	25,289	238,652.68	29.10%	0.00%
PayPal (PY)	303	Processor Decline	57,716	838,718.65	66.42%	93.69%
PayPal (PY)	530	Do Not Honor	2,194	33,472.30	2.52%	3.56%
PayPal (PY)	754	Account Closed	116	1,482.94	0.13%	0.19%
PayPal (PY)	902	Process Unavailable	380	6,293.92	0.44%	0.62%
Subtotal			86,895	1,136,779.63		
ALL Payment Types	000	No Answer	1,207	18,245.09	0.09%	0.13%
ALL Payment Types	**100**	Approved	334,262	3,921,658.10	26.22%	0.00%
ALL Payment Types	301	Issuer Unavailable	230	3,629.65	0.02%	0.02%
ALL Payment Types	302	Credit Floor	279,673	5,397,132.95	21.93%	29.73%

Reporting for PayPal Processing, Continued

Deposit Activity Summary – FIN-0010

CHASE ◆ Paymentech

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

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

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
Reporting Period: From 05/05/xxxx through 05/05/xxxx

Activity Summary

	Submitted Transactions	Count	Amount
Submissions Received = 43	**Auth Reversal**	1	30.00
Submissions Accepted = 43	**Credit Card Auth ONLY**	4,734	320,010.90
Submissions Cancelled = 0	**Credit Card Deposits**	5,682	374,041.64
	Debit Authorizations	91	2,541.53
	Debit Deposits	1,514	43,206.06
	Declined Deposits	1	0.01
	Non-Financial	262	9,353.08
	Rejected Items	2	122.83
	Successful Deposits	7,196	417,247.70

Financial Summary

Successful Deposits	Sales Count	Sales Amount	Refund Count	Refund Amount	Total Deposit	Total Net Deposit
Total Successful Deposits	6,998	422,894.39	198	(5,646.69)	7,196	417,247.70
Settled Deposits						
VISA	3,180	210,602.45	105	(2,850.20)	3,285	207,752.25
MasterCard	1,185	87,215.43	29	(679.52)	1,214	86,535.91
PayPal	416	28,372.75	15	(552.77)	431	27,819.98
Accel	17	362.89	1	(33.09)	18	329.80
STEN	4	88.76	0	0	4	88.76
Alaska	3	108.09	0	0	3	108.09
Interlink	655	18,359.96	12	(148.21)	667	18,211.75

Reporting for PayPal Processing, Continued

Service Charge Detail – FIN-0011

CHASE ™
Paymentech

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

Service Charge Detail   (FIN-0011)
ABC Company, Inc. - CO# 123456

Currency Pair: Presentment: USD - U.S. Dollars/ Settlement: USD - U.S. Dollars
Reporting Period: From 05/05/xxxx through 05/05/ xxxx

Category/Description	Action Type	MOP	Interchange Qualification	Fee Schedule	Unit Quantity	Unit Fee
Interchange & Assessment Fees						
MasterCard NABU Fee	Sale	MasterCard	MWE3	22879287	56	0.018500000
MasterCard NABU Fee	Sale	MasterCard	MWEM	22879287	33	0.018500000
MasterCard NABU Fee	Sale	MasterCard	MWU1	22879287	77	0.018500000
MasterCard NABU Fee	Sale	MasterCard	MWU3	22879287	87	0.018500000
MasterCard NABU Fee	Refund	MasterCard	MRB3	22879287	6	0.018500000
MasterCard NABU Fee	Refund	MasterCard	MRC2	22879287	6	0.018500000
MasterCard NABU Fee	Refund	MasterCard	MRC4	22879287	14	0.018500000
MasterCard NABU Fee	Refund	MasterCard	MRD1	22879287	2	0.018500000
MasterCard NABU Fee	Refund	MasterCard	MRD3	22879287	1	0.018500000
PayPal Discount	Sale	PayPal	NONE	22879287	416	0.100000000
PayPal Discount	Refund	PayPal	NONE	22879287	15	0.100000000
Visa Authorization Processing Fee (APF)	Sale	VISA	NONE	22879287	2,912	0.019500000
Visa Authorization Processing Fee (APF)	Sale	VISA	V231	22879287	6	0.019500000
Visa Authorization Processing Fee (APF)	Sale	VISA	V237	22879287	6	0.019500000
Visa Authorization Processing Fee (APF)	Sale	VISA	V242	22879287	2	0.019500000
Visa Authorization Processing Fee (APF)	Sale	VISA	VBL2	22879287	8	0.019500000
Visa Authorization Processing Fee (APF)	Sale	VISA	VCEB	22879287	11	0.019500000
Visa Authorization Processing Fee (APF)	Sale	VISA	VCL2	22879287	1	0.019500000

Product Support

Merchant Services Call Center	The Chase Paymentech Call Center is available Monday through Friday from 8:00 a.m. to 8:00 p.m., Eastern Standard Time. Merchant Services can assist you with the following inquiries: • General questions • Transaction histories • Issuing bank information • Reporting and reconciliation issues The call center can be reached at (603) 896-8333 or by email at merchant_services@chasepaymentech.com
Paymentech Online	All merchants are assigned an account at www.chasepaymentech.com. After receiving your security code matrix, you can log on to our web site to obtain information. The following information can be accessed: • Funds transfer information (security code required) • Transaction history (security code required) • User Documentation • Chase Paymentech news Approved PayPal transactions can be searched by account number or order number. Paymentech Online is available 24 hours per day, 7 days per week and can be accessed from anywhere in the world.
Account Executive	Every merchant processing with Chase Paymentech is assigned a dedicated Account Executive. The Account Executives assist with the day-to-day issues of your account and serve as a central contact point into Chase Paymentech. Furthermore, their expertise in the non-face-to-face processing arena is a valuable resource for your organization.

PayPal User Guide

Glossary

Authorization	Reduces accountholder's open to buy and increases funds hold Valid for up to 29 days
Billing Agreement	Unique identifier that associates a single PayPal accountholder with both the merchant and PayPal Used primarily for subscription-type accounts and other types of recurring purchases
Capture	Synonymous with 'deposit'
Multiple Account Management (MAM)	Allows CPS to create multiple accounts so that CPS can maintain relationship & processing control between CPS, PayPal and CPS merchants
Name-Value Pair (NVP)	Parameters consisting of 2-element sets of Qualifiers & Values used to pass data to PayPal when processing payments
PY	PayPal method of payment (MOP) indicator
Order	Does not modify the accountholder's open to buy or funds hold Valid for up to 29 days
Reference	"Financial transaction from which subsequent transactions can be derived" (aka "Recurring")