

worldpay

**eComm iQ Reporting and Analytics
User Guide**

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Glossary

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About This Guide

This manual describes the structure, navigation, and uses of the eCommerce iQ Reporting and Analytics System. The following sections are included in this preface:

- [Revision History](#)
- [Document Structure](#)
- [Documentation Set](#)
- [Typographical Conventions](#)
- [Contact Information](#)

Intended Audience

This manual is intended for the following professionals who are responsible for a merchant's payment processing activities including:

- Customer Service Representatives
- Finance/Accounting Personnel
- Chargebacks Personnel
- IT or Technical Support Personnel
- System Operations Personnel
- Merchant Presenters
- Merchant Fulfillers
- Payment Facilitators

Revision History

This document has been revised as follows (newest revision first):

TABLE 1 Document Revision History

Doc. Version	Description	Location
4.18	Added information on Access to the Pazien Analytics and Reconciliation platform.	Chapter 1
	Added information on two new SSR Reports, PINless Debit Summary Report and PINless Debit Detail Summary Report .	Chapter 2
4.17	Added a note for NSS by Transaction exports reports related to the treatment of commas submitted with certain text fields	Chapter 3
	Added information on the Product Type field in the Transaction Detail screen	Chapter 5
4.16	Updated information about the SSR Fraud Alert Report , which was moved from the <i>Shared Reports</i> to the <i>My Reports</i> tab.	Chapter 2
	Updated information on the PayFac TIN Validation SSR Report: it is not specific to Dynamic or Managed Payout (available to all regular payout merchants).	Chapter 2
4.15	Added information on a new Visa chargeback cycle, <i>Rapid Dispute Resolution Case</i> , to the Chargeback Search, Chargeback Case Detail Screen, and the Returned Payments Report.	Chapter 3 and Chapter 4
	Added information on new chargeback activity buttons - <i>Pre-arbitration Response</i> and <i>Arbitration Response</i> that appear on the Dispute Inbox and Chargeback Case Detail screen	Chapter 5
	Added information on a new field, Merchant Category Code, added to the Transaction Detail Screen summary panel.	Chapter 5
4.14	Added information on new behavior when changing your password: iQ closes the current session, and directs you to initiate a new login session.	Chapter 1
	Added information on a new Dynamic Payout SSR: the Dynamic Payout Balance Summary Report.	Chapter 2
	Added information on the Account Suffix field in the Session Export by Transaction Data report.	Chapter 5
4.13	Added information on visibility of the Direct Debit Pending Redeposit report: it is available but cannot be used (date picker disabled) if you do not use Direct Debits as a method of payment.	Chapter 3
	Updated allowable date range in Fraud Snapshot report for the Fraud Alert Count Export report.	Chapter 7

TABLE 1 Document Revision History (Continued)

Doc. Version	Description	Location
4.12	Updated list of Session types in Session Activity Report. Also updated screen shot for the Tracking Data panel of the Transaction Detail Screen.	Chapter 5
	Updated Account Summary report with new transfer type (Amex Passthrough).	Chapter 3
4.11	Added information on additional transaction data now included in the Associated Transaction panel of Chargeback Detail screen.	Chapter 4
	Updated the Virtual Terminal section to highlight Token usage.	Chapter 5
4.10	Added a new SSR report to the Dynamic Payout-specific report list: Dynamic Payout Current Account Balance Report	Chapter 2
	Added a note on viewing a non-Adobe Flash version of the Insights Dashboard.	Chapter 8
4.9	Updated information on new document size requirements for American Express chargebacks.	Chapter 4
4.8	Added information on a replacement field in the Account Summary Report (was <i>PayFac Operating Account, Cash In, Cash Out, now Projected and Available FBO Settlement Account Balance</i>).	Chapter 3
4.7	Added information on a new chargeback cycle (Arbitration Case Filing) and new chargeback activity listings (unsuccessful pre-arbitration, and unsuccessful arbitration) for Mastercard.	Chapter 4
	Added additional information for clarity related to data availability of transaction-level and summary data, including exporting of CSV reports, as well as date range maximums, etc.	All
	Removed the SEPA Direct Debit Chargeback Reason Codes listing from Appendix B.	Appendix B
4.6	Added information on American Express amounts shown in the Account Balance report.	Chapter 3
	Added information on the how the settlement date appears in the Instruction Detail screen for Fast Access Funding Transactions.	Chapter 5
4.5	Added information on submitting and canceling an Arbitration Request for a Visa Dispute.	Chapter 4
	Added information on Access Worldpay (AWP) tokens as they appear in the Account Updater Request and Response Transaction Detail screens.	Chapter 5

TABLE 1 Document Revision History (Continued)

Doc. Version	Description	Location
4.4	Removed all information on Recycling Reports. This function is now included with the Recovery reports.	Chapter 6
	Added information on Amazon Pay tokens to Transaction Search, various Transaction Detail screens, and various transaction-level export reports.	Chapter 3 and Chapter 5
	Added information on the chargeback amounts displayed in the Chargeback Performance report for Visa returns.	Chapter 4
	Updated many screenshots with the Worldpay-rebranded look of the eComm iQ product.	All
4.3	Added information on the chargeback amounts displayed in the Returned Payments report for Visa returns.	Chapter 4
	Updated various labels, field names, etc. from eCheck to Direct Debit or Direct Debit ACH, due to a product name change.	All
4.2	Updated various Vantiv-labeled field names, etc. to Worldpay, due to Vantiv-Worldpay merger. For example, <i>Vantiv Transfer Id</i> is changed to <i>Worldpay Transfer ID</i> , <i>Vantiv Fees</i> to <i>Worldpay Fees</i> , <i>Vantiv Payment Id</i> to <i>Worldpay Payment Id</i> , etc.	All
	Updated the Fraud Snapshot report due to changes in Fraud Product name to FraudSight.	Chapter 7
	Updated many screenshots with the Worldpay-rebranded look of the eComm iQ product.	All
4.1	Added information on new SSR report for AuthMax Transaction Report.	Chapter 2
4.0	Re-branded entire document format due to the Vantiv-Worldpay merger; replaced many instances of the 'Vantiv' with 'Worldpay.'	All
	Replaced some instances of 'PayFac' to 'Payment Facilitator' due to change in product name usage.	
	Added information on the increased time frame allowed to reset a password once iQ sends a password reset e-mail (increased from 15 minutes to 24 hours).	Chapter 1
	Clarified allowable characters for the Custom Billing Descriptor field in Virtual Terminal.	Chapter 5
3.5	Updated the section on resetting passwords due to a change in the behavior of the way e-mails are sent.	Chapter 1
	Added information on the new Respond to Retrieval Request button for Visa chargeback cases.	Chapter 4
	Replaced some instances of 'Vantiv' with 'Worldpay' due to the Vantiv-Worldpay merger.	All

TABLE 1 Document Revision History (Continued)

Doc. Version	Description	Location
3.4	Updated various SSR report names for Payment Facilitators.	Chapter 2
	Added information and updated the screenshot for the User Administration page to include the email address.	Chapter 2
	Updated various sections related to Visa Claims Resolution (VCR) to include information on iQ messages displayed when the VROL system is not available.	Chapter 4
3.3	Removed the section on the FlexMatch tool from the Insights chapter, due to product end-of-life.	Chapter 8
3.2	Updated the User Administration page with new functions related to generating temporary passwords.	Chapter 2
	Added information to the Customer Insights panel of the transaction detail screen for the Account Range Id field.	Chapter 5
3.1	Added information on new SSR report (PayFac Sub-merchant Fee Rollup).	Chapter 2
	Added information on new fields (<i>Current Visa Case Status</i> and <i>Recall Reason</i>) added to the VCR Issuer Dispute Questionnaire panel in the Chargeback Case Detail screen. Also updated screenshots for Visa questionnaires.	Chapter 4
	Added information related to Omnitoken Translator, including new Transaction Detail Screen, and changes to the Batch Detail screen.	Chapter 5
	Updated the Fraud Check Summary and Advanced Fraud Check Summary panel in the transaction detail screen with field name change (<i>ThreatMetrix ID</i> to <i>Web Session ID</i>) and other changes.	Chapter 5
3.0	Added information on the new AuthMax report (added to the Approvals section).	Chapter 6
	Added information on the new Visa chargeback model, Visa Claims Resolution (VCR) to the Chargebacks chapter including a new panel in the Chargeback Case Detail screen, new chargeback activity buttons and processes (questionnaires), new chargeback queues, cycles, etc. Also, added new VCR Reason Codes to Appendix B.	Chapter 4 and Appendix B.
	Added information on the new Prime Savings report to the Financial chapter.	Chapter 3

Document Structure

This manual contains the following chapters and appendices, arranged in a manner that parallels the structure of iQ. Each iQ suite of reports and tools is described in individual chapters (Chapters 2 through 9) in the order that they appear in iQ. Within each chapter, sections and reports are also arranged as they appear in iQ.

Chapter 1, "Getting Started"

This chapter provides an overview of iQ, including structure, navigation, first-time log-in, logging in and out, re-setting forgotten passwords, editing your User Profile, system requirements, controls, etc.

Chapter 2, "Using the iQ Home Page"

This chapter describes functions and reports available from the Home Page, including Scheduled Reports, Managing Scheduled Reports, and User Administration.

Chapter 3, "Using the Financial Reports"

This chapter discusses the reports most commonly used for financial reconciliation, including the Activity, Settlement, Reconciliation, PayFac Reconciliation, and Direct Debit report, as well as the Prime Savings Report.

Chapter 4, "Using the Chargebacks Reports and Tools"

This chapter describes the tools and reports related to Chargebacks and Direct Debit returns, including Dispute Inbox, Chargeback Administration, as well as information on managing chargebacks (including the Visa Claims Resolution Process).

Chapter 5, "Using the Operations Reports and Tools"

This chapter contains reports and tools necessary for daily operations, including the Session Activity report, Transaction Search, Transaction Summary, as well as information on the BIN Lookup tool, Virtual Terminal, and Presenter Credentials.

Chapter 6, "Using the Approvals Reports"

This chapter describes the reports and dashboards related to approvals, including Account Updater, Recovery Engine, and Recurring Subscriptions, and AuthMax.

Chapter 7, "Using the Fraud Reports"

This chapter describes information on Fraud Dashboards, including Fraud Snapshot, Post-Deposit Impact, and A-B Impact.

Chapter 8, "Using the Insights Report"

This chapter describes the Insights Report.

Appendix A, "Frequently Asked Questions"

This appendix contains answers to frequently asked questions about iQ.

Appendix B, "Return Reason and Change Codes"

This appendix provides definitions for ACH Return Reason, Notice of Change (NOC) Codes, Canadian Direct Debit Reason Codes, Visa Claims Resolution Codes, and PINless Debit Adjustment Codes.

Appendix C, "Monthly Billing and Fees in Financial Reports"

This appendix provides information on understanding data as it appears in Financial reports when using the monthly billing model.

Documentation Set

The Worldpay eCommerce documentation set also includes the items listed below. Please refer to the appropriate guide for information on other Worldpay product offerings.

- *Worldpay eComm cnpAPI Reference Guide*
- *Worldpay eComm Chargeback API Reference Guide*
- *Worldpay eComm Chargeback Process Guide*
- *Worldpay eComm PayPal Integration Guide*
- *Worldpay eComm PayFac API Reference Guide*
- *Worldpay eComm PayFac Portal User Guide*
- *Worldpay eProtect Integration Guide*
- *Worldpay eComm cnpAPI Differences Guide*
- *Worldpay eComm Scheduled Secure Reports Reference Guide*
- *Worldpay eComm Chargeback XML and Support Documentation API Reference Guide (Legacy)*

Typographical Conventions

Table 2 describes the conventions used in this guide.

TABLE 2 Typographical Conventions

Convention	Meaning
. . .	Vertical ellipsis points in an example mean that information not directly related to the example has been omitted.
...	Horizontal ellipsis points in statements or commands mean that parts of the statement or command not directly related to the example have been omitted.
[]	Brackets enclose optional clauses from which you can choose one or more option.
bold text	Bold text indicates emphasis.
<i>italicized text</i>	Italic type in text indicates a term defined in the text, the glossary, or in both locations.
blue text	Blue text indicates a hyperlink.

Contact Information

This section provides contact information for organizations within Worldpay

Technical Support - For technical issues such as file transmission errors, email Technical Support. A Technical Support Representative will contact you within 15 minutes to resolve the problem. For critical production issues, use the number listed below.

Technical Support Contact Information

Phone	<i>For critical production issues only: 1-888-829-1907</i>
E-mail	eCommerceSupport@worldpay.com
Hours Available	24/7 (seven days a week, 24 hours a day)

Relationship Management/Customer Service - For non-technical issues, including questions concerning iQ Reporting and Analytics, help with passwords, modifying merchant details, and changes to user account permissions, contact the Relationship Management/Customer Service Department. If you are a Payment Facilitator, refer to the second table.

Relationship Management/Customer Service Contact Information - Merchants

Telephone	1-844-843-6111 (Option 3)
E-mail	ecc@worldpay.com
Hours Available	Monday – Friday, 8:00 A.M.– 6:30 P.M. EST

Relationship Management/Customer Service Contact Information - Payment Facilitators

Telephone	1-844-843-6111 (Option 5)
E-mail	PayFacEcommerce@worldpay.com
Hours Available	Monday – Friday, 8:00 A.M.– 5:00 P.M. EST

Chargebacks - For business-related issues and questions regarding financial transactions and documentation associated with chargeback cases, contact the Chargebacks Department.

Chargebacks Department Contact Information

Telephone	1-844-843-6111 (option 4)
E-mail	chargebacks@worldpay.com
Hours Available	Monday – Friday, 8:00 A.M.– 5:00 P.M. EST

Technical Publications - For questions or comments about this document, please address your feedback to the Technical Publications Department. All comments are welcome.

Technical Publications Contact Information

E-mail	TechPubs@worldpay.com
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Getting Started

The eCommerce iQ Merchant Reporting and Analytics system is a simple to use, web-based interface that allows you to access a wide variety of financial data and reports for transactions processed through eCommerce. iQ is designed to optimize the presentation of your data.

This chapter contains the following sections:

- [iQ Structure](#)
- [Navigating and Using iQ](#)
 - [Client System Requirements](#)
 - [User Accounts](#)
 - [Logging In and Logging Out](#)
 - [If You Forget Your Password](#)
 - [Editing Your User Profile](#)
 - [iQ Controls](#)
 - [Notification Banner](#)
 - [Using the Chat Service](#)
 - [Opening a Report](#)
 - [Navigating iQ Reports and Tools](#)
 - [Report Controls](#)
 - [Navigating the Analytics Dashboards](#)
 - [Pazien Interactive Analytics and Reconciliation](#)
 - [Creating a PDF Report](#)
 - [Exporting a Report](#)
 - [Downloading Transaction Receipts](#)

1.1 iQ Structure

iQ Merchant Reporting and Analytics uses a frame structure for all screens. The *Top Navigation Bar* and the *iQ Bar* on the left side of the screen remain, while all reports, tools, and screens are changeable within the frame. The Top Navigation Bar provides information and links to tools such as notifications, chat, etc. The icons on the iQ Bar are used as quick navigation to all reports and tools. **Figure 1-1** shows the iQ structure with a report displayed. Each suite of reports and tools is identified by an icon and color scheme, as listed in **Table 1-1**.

FIGURE 1-1 iQ Reporting and Analytics Structure

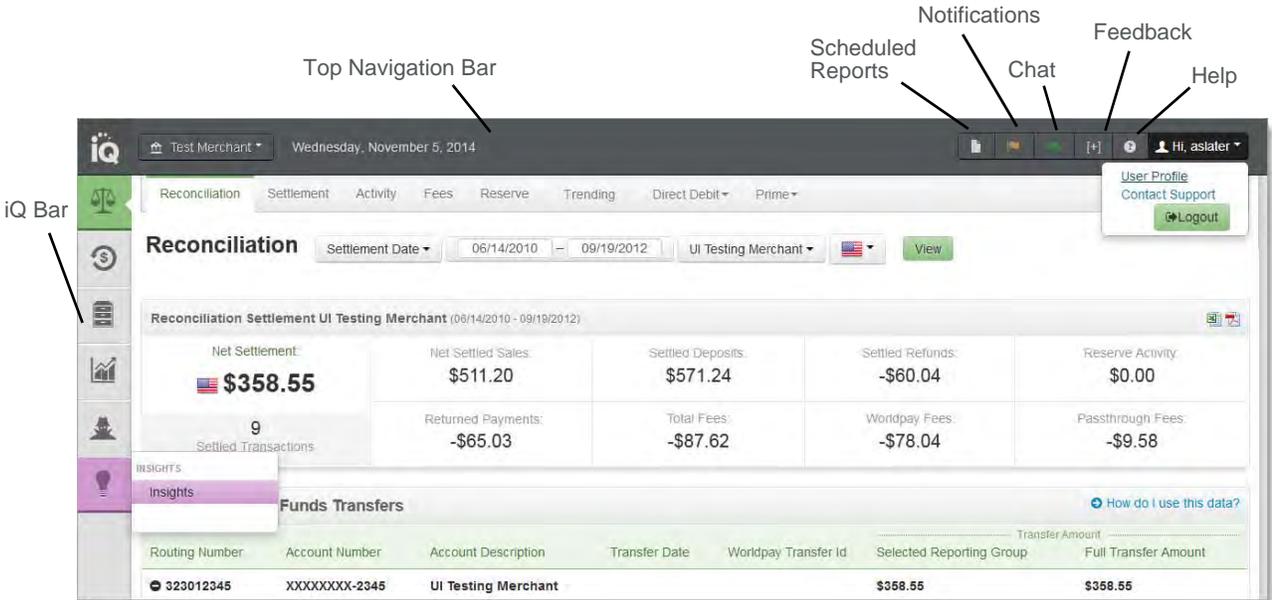


TABLE 1-1 iQ Navigation Icons and Reports

Icon	Suite of Reports and/or Tools
	<p>iQ Home</p> <p>Scheduled Reports, Manage Scheduled Reports, User Administration</p> <p>For more information, see Chapter 2, "Using the iQ Home Page".</p>
	<p>Financial</p> <p>Reconciliation, PayFac Reconciliation (Account Summary, PayFac Reconciliation, PayFac Funded, Sub-Merchant Funded), Settlement, Activity, Fees, Reserve, Trending, Direct Debit (Verifications, Pending Redeposits), Prime Savings</p> <p>For more information, see Chapter 3, "Using the Financial Reports".</p>

TABLE 1-1 iQ Navigation Icons and Reports (Continued)

Icon	Suite of Reports and/or Tools
	<p>Chargebacks</p> <p>Dispute Inbox (My Inbox, Administration) Chargeback Search, Chargeback Reporting (Compliance, Returned Payments, Performance, Summary), Direct Debit (NACHA Unauthorized Returns, Returns Summary, Returns Received)</p> <p>For more information, see Chapter 4, "Using the Chargebacks Reports and Tools".</p>
	<p>Operations</p> <p>Transaction Search, Transaction Summary, Declined Transactions, Sessions, Virtual Terminal, BIN Lookup, Authorization, Presenter Credentials</p> <p>For more information, see Chapter 5, "Using the Operations Reports and Tools".</p>
	<p>Approvals</p> <p>AU Repairs, AU Matches, AU Fees, Recovery Snapshot, Recovery Cohort, Recurring Plans, AuthMax</p> <p>For more information, see Chapter 6, "Using the Approvals Reports".</p>
	<p>Fraud</p> <p>Snapshot, Post-Deposit Impact, A-B Impact</p> <p>For more information, see Chapter 7, "Using the Fraud Reports".</p>
	<p>Insights</p> <p>Insights Dashboard</p> <p>For more information, see Chapter 8, "Using the Insights Report".</p>
	<p>Pazien</p> <p>Interactive analytics and reconciliation</p> <p>For more information, see Pazien Interactive Analytics and Reconciliation on page 27.</p>

1.2 Navigating and Using iQ

This section provides information on navigating iQ Reporting and Analytics and using the iQ reports and tools. Topics include:

- [Client System Requirements](#)
- [User Accounts](#)
- [Logging In and Logging Out](#)
- [If You Forget Your Password](#)
- [Editing Your User Profile](#)
- [iQ Controls](#)
- [Notification Banner](#)
- [Using the Chat Service](#)
- [Opening a Report](#)
- [Navigating iQ Reports and Tools](#)
- [Report Controls](#)
- [Navigating the Analytics Dashboards](#)
- [Creating a PDF Report](#)
- [Exporting a Report](#)

1.2.1 Client System Requirements

The client-side requirements to access iQ Reporting and Analytics, including public access, are outlined in this section. You can access iQ from any PC or tablet, and from any public or private location.

1.2.1.1 Browsers Supported

You must use one of the following supported web browsers with JavaScript enabled. See [Enabling JavaScript](#) for more information. For the best user experience, use Google Chrome or Mozilla Firefox.

- Google Chrome 22 and later (recommended)
- Mozilla Firefox 27 and later
- Microsoft - Internet Explorer 11 and later, Internet Explorer Mobile 11 and later, Edge 12 and later (See [Internet Explorer Compatibility View Settings](#) for additional settings information.)
- Safari 7 and later, Safari Mobile 6 and later
- Opera 14 and later

While other browsers may appear to function properly, Worldpay recommends that you upgrade your client system to one of the listed browsers to eliminate the chance of unexpected behavior. If you use an unsupported browser, an error message is displayed containing links for downloading a supported browser.

1.2.1.2 Internet Explorer Compatibility View Settings

When using Internet Explorer 8.x and 9.x, follow these instructions to ensure the correct display settings:

1. From the **Tools** menu, select **Compatibility View Settings**.

2. Un-check '**Display all websites in Compatibility View.**'
3. Click **Close**.

1.2.1.3 Screen Resolution

We recommend that you set your **screen resolution** to 1280 x 1024 pixels for optimal viewing.

1.2.1.4 Enabling JavaScript

iQ Reporting and Analytics requires that JavaScript be enabled for your browser. Depending on your browser type and version, active scripting may be disabled by default. Follow the instructions below to enable JavaScript in your browser.

To enable JavaScript in Internet Explorer:

1. From the **Tools** menu, select **Internet Options**.
2. Click the **Security** tab, and select the **Internet** zone icon.
3. Click the **Custom Level** button. The Security Settings - Internet Zone dialog box appears.
4. In the **Scripting** section, verify that **Active Scripting** is enabled.
5. Click **OK**.

To enable JavaScript in Mozilla Firefox:

1. From the **Tools** menu, select **Options**.
2. Click the **Content** icon and verify that **Enable JavaScript** is checked.
3. Click **OK**.

To enable JavaScript in Google Chrome:

1. From the **Settings** page, click **Show advanced settings**.
2. In the **Privacy** section, click **Content settings**.
3. In the **JavaScript** section, verify that **Allow all sites to run JavaScript (recommended)** is selected.

1.2.2 User Accounts

In order to log into iQ, you need a user account. If you do not have a user account, see the Worldpay business contact within your company responsible for obtaining user accounts. If your company does not have or use a main business contact, please contact the Relationship Manager assigned to your organization.

To obtain user accounts:

1. Complete the **iQ VT User Profile Form**, an Excel spreadsheet in the **Merchant Request Forms** section of Merchant Care (Vantiv.com). While completing this form, note the following:
 - Each person using iQ must have their own user account. Users must not share user accounts.
 - We cannot create generic user accounts, such as "APDept," "test," or "MyAccount."

- You must provide detailed contact information for each user account (e.g., name, job title, telephone, time zone, and e-mail address). These fields can be used to verify identity for security purposes.
 - Note the permissions required (for example, the ability to search transactions, ability to view credit card numbers, and ability to modify chargeback data). For more details, contact Customer Service.
2. E-mail the completed form to our Customer Service team at ecc@vantiv.com.

Within 24 hours, a Customer Service Representative will e-mail the user account name(s) to the main contact person and relay the associated temporary passwords separately--via telephone--to maintain the security of your user accounts.

NOTE: If you have questions or need assistance with the *iQ VT User Profile Form*, contact our Customer Service team.

1.2.2.1 Logging In For the First Time

When you log into iQ for the first time, iQ prompts you to reset your password and set up three security questions.

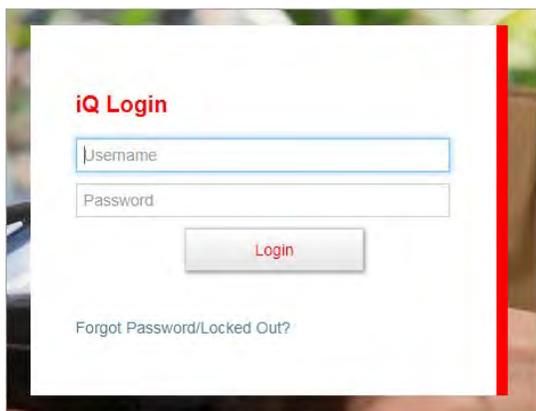
To complete the first-time login process:

1. After receiving your username and temporary password from Merchant Services, launch your Web browser and navigate to the following URL:

<https://reports.iq.vantivcnp.com/ui/login>

The login screen displays as shown in [Figure 1-2](#).

FIGURE 1-2 iQ Login Screen



2. Enter your username and temporary password. iQ displays the **Reset Password** screen.

When choosing a password, you must adhere to the following rules:

- Must be at least eight (8) characters long.
- Must have at least one uppercase and one lowercase letter.
- Must have at least one numeric or punctuation symbol.
- Must be different from your last six passwords.

3. Enter a new password and click **Submit**. iQ redirects you to the Security Questions screen (as shown in [Figure 1-3](#)).

FIGURE 1-3 Security Questions Screen

Security Questions

Note: Security regulations require that security question and answers must be setup for all users.

Question 1: What was the name of your first pet?

Answer 1: Your Answer

Question 2: What is the first name of your high school prom date?

Answer 2: Your Answer

Question 3: What is the last name of your family physician?

Answer 3: Your Answer

4. Select security questions and enter answers to each. When choosing your security answers, keep the following in mind:
 - Answers must be at least three characters and no longer than 256 characters.
 - Answers are not case-sensitive and can include punctuation and symbols.
 - Select answers that are easy for you to remember and difficult for others to guess.
5. Click **Submit** to proceed.

iQ sends a verification e-mail containing a temporary link. Note that the link is only valid for 24 hours.
6. Click the link in the e-mail (or paste the address into a browser). Your browser redirects you to the iQ Home Page, as shown in [Figure 1-4](#).

FIGURE 1-4 iQ Home Page

The screenshot displays the iQ Home Page interface. At the top, there is a navigation bar with the iQ logo, a dropdown menu for 'Phoenix Processing', the date 'Monday, December 17, 2018', and a user profile for 'Hi, admin'. Below the navigation bar, there are tabs for 'Scheduled Reports', 'Manage Scheduled Reports', and 'User Administration'. The main content area is titled 'Worldpay Reporting' and is divided into several sections:

- Merchant News and Updates:**
 - Visa announces planned maintenance for January 6, 2019:** A notice about a planned maintenance window by Visa, affecting the Visa dispute function in iQ from 9:00 p.m. ET on Sunday, January 6, 2019, through 2:00 a.m. ET on Monday, January 7, 2019. It mentions that during this time, merchants may receive error messages for Visa chargebacks or retrievals, and other functionality should work as expected. A link to reach out to the relationship manager is provided.
 - Rebranding - eComm iQ: January 2019:** A notice about upcoming rebranding changes for the 2018 acquisition of Worldpay, scheduled for January 2019. It states that these changes will not impact any features or functionality currently used on the eCom iQ platform. A link for additional details is provided.
 - Peak Season Reminder:** A reminder about the goal to provide service, support, and information for managing electronic payments during the peak season. It includes a link to view the change management schedule.
 - New eCheck SSR: Proof of Authorization (PoA) Request Notification:** A notice starting on Monday, December 10, 2018, regarding a new Secure Scheduled Report (SSR) titled 'eCheck PoA Request Notification Report'. It explains that this SSR provides notification of requests for authorization evidence from a customer's bank (i.e., account holder) for a disputed eCheck transaction. It notes that previously, Worldpay provided the notification along with the disputed transaction details via email, but as of Monday, December 10, 2018, they will discontinue sending these email notifications. It also mentions that if this change impacts the business, users would have received an email notification from Worldpay Client Communications on November 15, 2018, regarding the new SSR and what is required to receive dispute notifications. Finally, it states that if users do not already have an sFTP folder set up for receiving SSR, they should speak with their Worldpay account representative about creating one prior to the start date.
- Monthly Updates:**
 - iQ Self-Guided, Interactive Demo:** A notice about a self-guided, interactive demo designed to provide an overview of the entire platform in a simple-to-navigate web-interface. A link to 'Click here to get started!' is provided. It also includes contact information for eCommerce Customer Care during normal business hours using the Chat icon in the upper right-hand corner, with email 'ecc@vantiv.com' or phone '844.843.6111 opt 3'.
- Upcoming Maintenance:**
 - eCommerce maintenance and bank holiday schedule:** A notice for reference and planning purposes, advising users to consult the latest Vantiv eCommerce Maintenance and Bank Holiday Schedule. A link to 'Maintenance and Holiday Schedule' is provided.
 - 2018 Peak Season Update:** A notice about the goal to provide service, support, and information for managing online payments during the peak season. It includes a link to 'Peak Processing Schedule'.

At the bottom of the page, there is a 'Support | Feedback' link on the left and a copyright notice 'Copyright © 2018 Worldpay, LLC and/or its affiliates. All rights reserved.' with the iQ logo on the right.

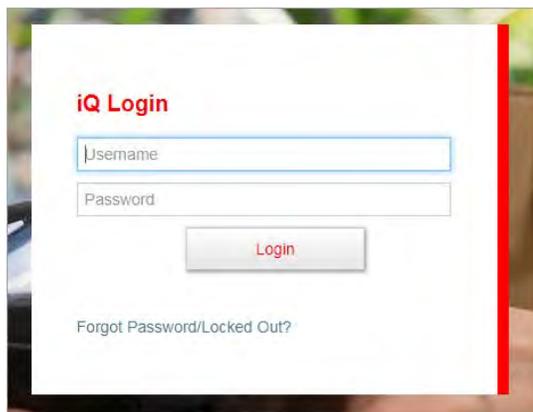
1.2.3 Logging In and Logging Out

You log into iQ Reporting and Analytics as described below. If this is your first time logging in, see [Logging In For the First Time](#) on page 6.

1. Launch your Web browser and navigate to the following URL:

<https://reports.iq.vantivcnp.com/ui/login>

The login screen displays as shown in [Figure 1-5](#).

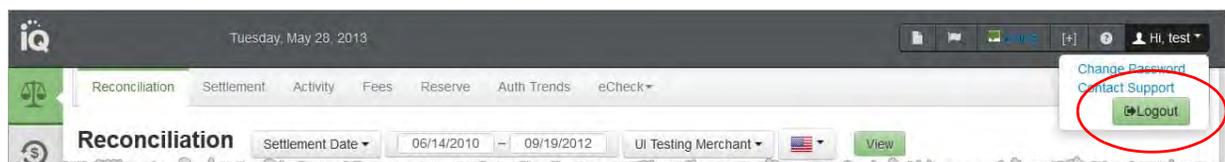
FIGURE 1-5 Login Screen

2. Enter your **Username** and **Password**, and click **Login**.

Upon a successful login, the system opens to the iQ Reporting and Analytics Home page as shown in [Figure 1-4](#).

If You Forget Your Password, or you have made three (3) unsuccessful login attempts, click the **Forgot Password** link, as shown in [Figure 1-7](#), and follow the on-screen instructions.

3. To log out from anywhere within iQ, click the User Drop-down button in the top navigation bar and click the **Logout** button, as shown in [Figure 1-6](#). If you wish to log back into iQ, click the **here** link on the Logout screen.

FIGURE 1-6 iQ Logout

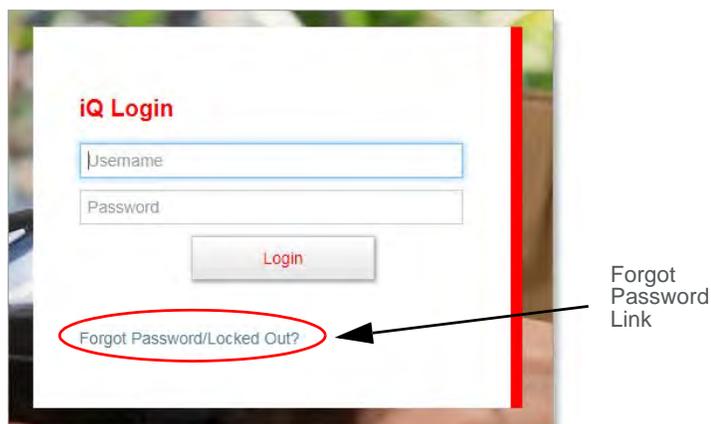
1.2.3.1 Automatic Log Out

After 15 minutes of idle time, iQ automatically logs you out of the system. While you are logged in, click anywhere to restart the 15-minute timer. If you are within two minutes of automatic log-out, a yellow warning banner appears at the top of the page alerting you that your session is about to expire. Click within the yellow banner to remain logged in.

1.2.3.2 If You Forget Your Password

If you forget your iQ password, or you have made three (3) unsuccessful login attempts, follow these steps to reset your password and regain access.

1. Click the **Forgot Password** link on the log-in screen, as shown in [Figure 1-7](#). iQ sends an e-mail to your registered account containing a temporary link. Note that the link is only valid for 24 hours.

FIGURE 1-7 Forgot Password Link

2. Click the link in the e-mail. Your browser redirects you to the **Reset Password** screen.
3. Follow the on-screen instructions. You will be asked to answer one of your security questions and shown in [Figure 1-8](#).

FIGURE 1-8 Forgot Password Security Question

 A screenshot of the "Forgot Password" screen. The title "Forgot Password" is at the top. Below it is a text box containing the security question: "Security Question: In what city did you honeymoon? (Enter full name of city only)". Underneath the question is an input field labeled "Your Answer". To the right of the input field is a "Submit" button. Below the input field is a checkbox labeled "Show My Answer".

NOTE: If you forget the answers to all of your security questions, contact Customer Service (see [Contact Information](#) on page xviii).

4. Enter the answer to your security question and click **Submit**. (By default, the answers to your security questions are masked. Click **Show My Answer** if you wish to un-mask your answer.)
5. Enter a new password and click **Submit**.
iQ confirms your successful password change, closes the current session, and directs you to the login screen to initiate a new session.

1.2.4 Editing Your User Profile

Use the User Profile screen to edit your security questions or your e-mail, set your time zone, or change your password. We require a password change every sixty (60) days. You receive a prompt from iQ when a password change is required.

To edit your User Profile:

1. Click the **User Drop-down in the** upper right of the top navigation bar and click the **User Profile** link. The User Profile screen displays as shown in [Figure 1-9](#).

FIGURE 1-9 User Profile Screen

Phoenix Processing Wednesday, November 2, 2016

Scheduled Reports Manage Scheduled Reports User Administration

User Profile

Time Zone: US/Eastern

Your Email: someone@little.com [Save Profile](#)

Security Questions

Question 1: What is the name of your best childhood friend?

Answer 1: Your Answer

Question 2: What is the first name of your high school prom date?

Answer 2: Your Answer

Question 3: In what city did you honeymoon? (Enter full name of city only)

Answer 3: Your Answer [Save Changes](#)

Change Password

Current Password:

New Password:

Confirm Password:

Passwords Rules:

- At least 8 characters
- At least one capital letter
- At least one lowercase letter
- At least one numeric or punctuation
- Must not be the same as any of the last 6 passwords

[Change Password](#)

Support Feedback

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- In the User Profile screen, edit the following sections as needed:
 - Time Zone and Email** - set or edit your local time zone (displayed on various reports and screens) and edit your email, as necessary. Note that this does not affect the Transaction Processing Time shown as GMT on the Transaction Detail screens, chargeback Case Detail screens, and others.
 - Security Questions** (including e-mail) - when choosing your security answers, keep the following in mind:
 - Answers must be at least three characters and no longer than 256 characters.
 - Answers are not case-sensitive and can include punctuation and symbols.
 - Select answers that are easy for you to remember and difficult for others to guess.
 - Change Password** - when choosing a password, you must adhere to the following rules:
 - Must be at least eight (8) characters long.
 - Must have at least one uppercase and one lower case letter.
 - Must have at least one numeric or punctuation symbol.
 - Must be different from your last six passwords.

- 3. Click the **Save Changes** and/or the **Save Password** buttons to save your updates. iQ displays a green banner at the top of the page to confirm your changes.

1.2.5 Deleting Unused User Accounts

With the appropriate permissions, a designated user (Merchant Admin.) in your organization can delete inactive iQ users without contacting your Relationship Manager. See [User Administration](#) on page 43 for more information.

1.2.6 User Accounts for Multiple Organizations

If you have access to more than one organization’s data (for example, if you are a fulfiller or a presenter), rather than using separate log-ins for each merchant, you can work with your Relationship Manager to create a single login account that allows you to choose from a list of merchants to mimic during a session. You will see data for that merchant or organization only, and have the ability to change organizations within a session.

For each merchant or organization you mimic, you can view different types of data depending upon the permissions and permission groups that are assigned. Work with your Relationship Manager to customize these options.

Once the new set of credentials is established, you choose which merchant or organization you would like to mimic by selecting the organization from a selector list in iQ. The Multi-Organization Mimic selector is located in the top navigation bar, as shown in [Figure 1-10](#).

FIGURE 1-10 iQ Showing the Multi-Organization Mimic Selector



1.2.7 iQ Controls

[Table 1-2](#) provides information on the location and use of the iQ controls found on the Top Navigation Bar and the iQ Bar.

TABLE 1-2 iQ Controls

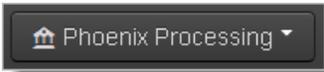
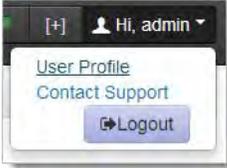
Control/Link	Location	Definition/Function
iQ Button 	Top left	Returns you to the iQ Home Page.
Multi-Organization Mimic Selector 	Top navigation bar	With the appropriate permissions, allows you to 'Mimic' (view) data for multiple organizations. See Logging In and Logging Out on page 8 for more information.
Scheduled Reports 	Top Navigation bar - right side	Launches the Scheduled Reports page. See Scheduled Reports - My Reports Tab on page 36 for more information.
Notifications 	Top navigation bar - right side	Toggles the notification banner, seen when iQ-related notifications are displayed. See Notification Banner on page 14.
Chat 	Top navigation bar	Provides a mechanism to contact a Customer Service Representative via live chat service. Chat is online when the icon is green (red indicates offline, yellow when busy). See Using the Chat Service on page 15 for more information.
Feedback 	Top navigation bar	Provides a mechanism to submit feedback on iQ reports, screens, tools, and features (maximum of 10 submissions per user per day). The Feedback link may also appear on the lower right corner of the page when new reports and tools are introduced. N
Help 	Top navigation bar	Provides online Help (a PDF file) for certain reports and screens.

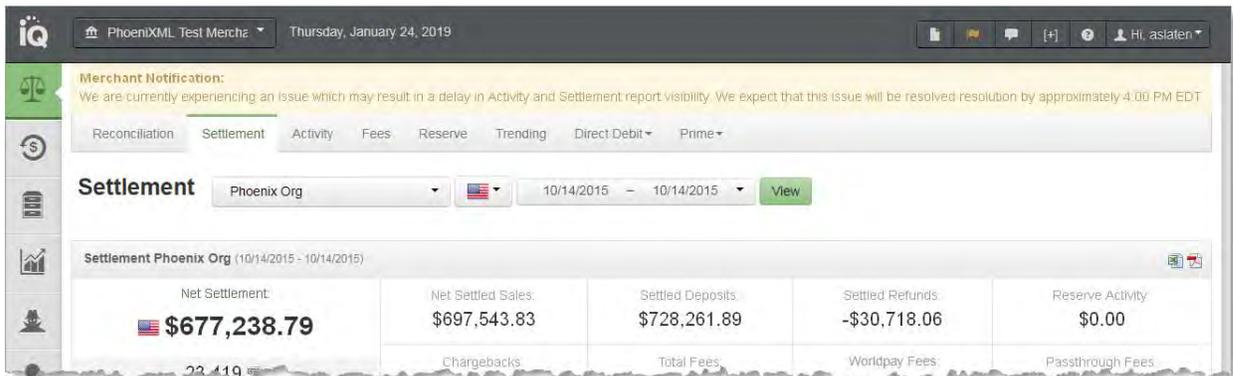
TABLE 1-2 iQ Controls (Continued)

Control/Link	Location	Definition/Function
<p>User Drop-down</p> 	<p>Top navigation bar - right side</p>	<p>Identifies the user e-mail address, and performs the following functions:</p> <p>User Profile - provides a screen and instructions on changing your password, updating your security questions, updating your e-mail address, and changing your time zone.</p> <p>Contact Support - provides information on how to contact us.</p> <p>Logout - logs you out of the current session.</p>
<p>Functional Menu</p> 	<p>Left side of page, after selecting a functional icon from the iQ bar.</p>	<p>Provides fast navigation to individual reports within a suite of reports and tools.</p>

1.2.8 Notification Banner

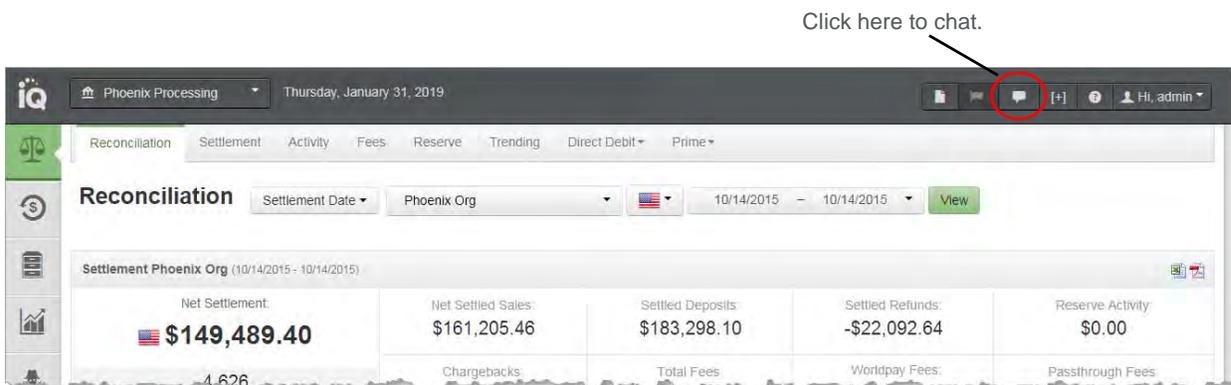
A notification banner at the top the iQ screen (as shown in [Figure 1-11](#)) notifies you of Worldpay important (yellow) or critical (red) events that may effect report visibility or behavior; for example, a pending or active kit install. The banner displays a brief summary of the activity or issue, and supplies the contact information for Merchant Services if you have any questions.

You have the option of hiding or showing the notification banner by clicking the notifications icon () in the top navigation bar. The notification banner icon changes color (to yellow or red) if a notification is in place.

FIGURE 1-11 iQ with Notification Banner

1.2.9 Using the Chat Service

A Live Chat service is available when you have questions about iQ Reporting and Analytics (for example, how to use a report, how to tie certain reports together, questions on iQ notices or status, etc.). When the Live Chat icon is green, a Customer Service representative is available to help answer your questions. A yellow icon indicates that the Customer Service Rep. is busy; red indicates that the chat service is offline.

FIGURE 1-12 Live Chat Service Available

To use the Live Chat service:

1. When you have a question for a Customer Service Representative, check that the green Live Chat indicator () is displayed in the iQ top navigation bar (as shown in [Figure 1-12](#)), and click the Live Chat icon.

A new window is launched requesting information, as shown in [Figure 1-13](#).

FIGURE 1-13 Live Chat Window

2. Complete the required fields and click **Start Chat**. Use the controls near the top of the Live Chat window to **Print**, **Forward** to an e-mail address, or **Close** the Chat window.

1.2.10 Opening a Report

After you log in, you access all reports and tools from the iQ Bar. Click an icon to open the functional menu for the desired suite of reports, as shown in [Figure 1-14](#), and select an available report or tool from the menu that appears. If the report name is grayed out, you do not have the necessary permission level to view the report. Once you are in a report or tool, you can also access reports via the links across the individual navigation bars (directly under the top navigation bar).

FIGURE 1-14 iQ Navigation Options

The screenshot displays the iQ interface for 'PhoenXML Test Merch'. The top navigation bar includes tabs for Reconciliation, Settlement, Activity, Fees, Reserve, Trending, Direct Debit, and Prime. The left sidebar contains the iQ Bar with icons for various functions. The Functional Menu is open, showing options like Transaction Search, Transaction Summary, Declined Transaction Summary, Sessions, BIN Lookup, Authorization, Virtual Terminal, Presenter Credentials, and PayFac Portal. The main content area shows a summary table for 'PhoenXML Test Merchant' for the period 12/01/2018 - 12/08/2018.

Activity Date	Settlement Date	Net Settled Sales	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
12/01/2018	12/04/2018	\$0.00	\$0.00	-\$0.53	\$0.00	\$0.00	-\$0.53
12/02/2018	12/04/2018	\$0.00	\$0.00	-\$1.38	\$0.00	\$0.00	-\$1.38
12/03/2018	12/05/2018	\$0.00	\$0.00	-\$0.44	\$0.00	\$0.00	-\$0.41

1.2.11 Navigating iQ Reports and Tools

When you select a report from a menu (for example, Activity, Authorization, or Settlement), iQ opens a report window similar to the one shown in [Figure 1-15](#). The selected report opens and displays data for the latest date available, and with the default granular report tab selected.

FIGURE 1-15 Report Layout

The screenshot displays the iQ reporting interface for PhoenixXML Test Merchant as of Monday, April 24, 2017. The interface includes a navigation bar with tabs for Reconciliation, Settlement, Activity, Fees, Reserve, Trending, Direct Debit, and Prime. The main section is titled 'Activity' and shows a summary of financial data for the date range 01/01/2017 to 04/24/2017. A summary panel (4) displays key metrics: Net Settlement (\$453,705.48), Net Settled Sales (\$462,765.63), Settled Deposits (\$487,187.28), Settled Refunds (-\$24,421.65), Reserve Activity (\$0.00), 3,059 Settled Transactions, Returned Payments (-\$21.95), Total Fees (-\$9,038.20), Worldpay Fees (-\$659.87), and Passthrough Fees (-\$8,378.33). Below the summary is a table (5) with columns for Activity Date, Settlement Date, Net Settled Sales, Returned Payments, Total Fees, Reserve Activity, 3rd Party Payments, and Net Settlement. The table shows data for various dates in April 2013, with a 'USD Totals' row at the bottom. Numbered callouts 1-7 highlight specific UI elements: 1. Date Range Selector, 2. Organization/Reporting Group Selector, 3. Currency Selector, 4. Summary data panel, 5. Detailed data panel, 6. Data w/drill-down, 7. Hyperlinked text.

Activity Date	Settlement Date	Net Settled Sales	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
04/01/2013		\$161,222.65	\$21.95	-\$3,115.40	\$0.00	\$0.00	\$158,085.30
04/01/2013	04/02/2013	\$147,238.95	-\$21.95	-\$2,819.63	\$0.00	\$0.00	\$144,397.37
04/01/2013	04/03/2013	\$13,983.70	\$0.00	-\$295.77	\$0.00	\$0.00	\$13,687.93
04/02/2013		\$77,650.17	\$0.00	-\$1,700.00	\$0.00	\$0.00	\$75,942.29
04/03/2013		\$70,730.43	\$0.00	-\$1,300.00	\$0.00	\$0.00	\$69,419.40
04/04/2013	04/04/2013	\$62,025.79	\$0.00	-\$1,123.74	\$0.00	\$0.00	\$60,902.05
04/05/2013	04/05/2013	\$8,704.64	\$0.00	-\$187.29	\$0.00	\$0.00	\$8,517.35
04/04/2013		\$69,574.47	\$0.00	-\$1,322.83	\$0.00	\$0.00	\$68,251.64
04/05/2013	04/08/2013	\$67,363.96	\$0.00	-\$1,225.12	\$0.00	\$0.00	\$66,138.84
04/06/2013	04/09/2013	\$9,467.69	\$0.00	-\$204.17	\$0.00	\$0.00	\$9,263.52
04/07/2013	04/09/2013	\$6,756.26	\$0.00	-\$151.77	\$0.00	\$0.00	\$6,604.49
USD Totals:		\$462,765.63	-\$21.95	-\$9,038.20	\$0.00	\$0.00	\$453,705.48

The numbered items in the figure above correspond to the definitions below:

1. **Date Range Selector** - used to select the date range of the data requested/displayed. You can enter a start date that begins on the first date your organization began using iQ reporting. When choosing a date range for exporting transaction-level reports (as described in [Exporting a Report](#)), and for the Dispute Inbox, data is available for the previous 24 months only.
2. **Organization/Reporting Group Selector** - used to set the Organizational/Group focus of the data requested/displayed.
3. **Currency Selector** - appears only for organizations/groups that settle in more than one currency and is used to select the currency displayed.
4. **Summary data panel** - displays summary data for the selected date range, reporting group, and currency.
5. **Detailed data panel** - displays granular data for the selected date range, reporting group, and currency, and other presentation methods for the data.
6. **Data w/drill-down** - expands or collapses the data tree (click the "+" or "-" signs) to show or hide child objects and associated data breakdown.
7. **Hyperlinked text** - provides hyperlinks to more detailed information on the amount indicated.

1.2.12 Report Controls

Table 1-3 provides information on the location and use of controls within most reports.

TABLE 1-3 iQ Report Controls

Control/Link	Location	Definition
Functional Navigation Bar	Below top navigation bar - changes based upon selected suite of reports.	Provides an alternate method of navigation to reports and tools within a suite of reports.
Date Range Selector (below)	Top half of reports	<p>Allows you to enter or select a date range from the calendar</p> <p>For many reports, you can enter a start date that begins on the first date your organization began using iQ reporting, however reports and tools differ in their data availability and maximum search range.</p> <p>When choosing a date range for exporting transaction-level reports (as described in Exporting a Report), and for the Dispute Inbox, data is available for the previous 24 months only.</p>

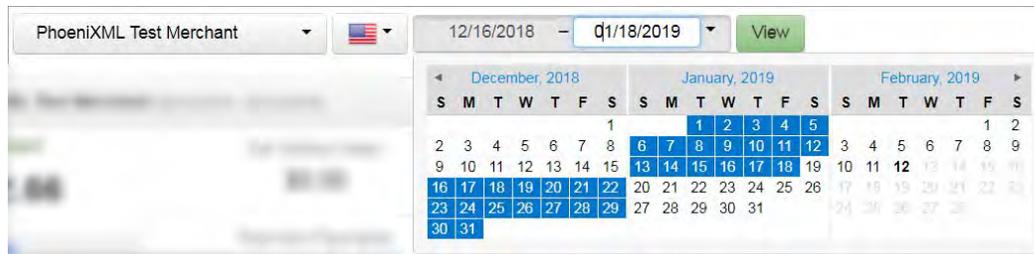


TABLE 1-3 iQ Report Controls (Continued)

Control/Link	Location	Definition
<p>Reporting Group Selector</p> 	<p>To the right of the Date Range selector</p>	<p>Allows you to select the Reporting Group for the report. This selection changes the focus of the report summary panel and the top level of the hierarchy shown in the By Reporting Group tab of the granular data frame.</p> <p>If your organization comprises numerous reporting groups, type a few letters in the field to quickly search for the desired reporting group (type-ahead).</p> <p>After selecting a group, click the View button to refresh the screen.</p> <p>Note: Lengthy Reporting Group names are truncated.</p> <p>Note: If you do not see the desired Report Group when using the Reporting Group selector, and you have more than 100 report groups in your organization, your merchant identifier (MID) number may appear as a single selection for all report groups over the limit.</p>
<p>Currency Selector</p> 	<p>To the right of the Reporting Group Selector or the Date Range Selector (depending on the report)</p>	<p>Allows you to select the currency units for certain fields in the report.</p> <p>The Currency selector appears only if your organization handles multiple Settlement currencies.</p>
<p>View Button</p> 	<p>To the right of the Currency Selector</p>	<p>Allows you to change/refresh the displayed data based upon new settings for the date range, Reporting Group, and/or Currency.</p> <p>Note: The view button and certain other controls change color based on the color scheme associated with the suite of reports. For example, Financial reports have a green color scheme, whereas Recovery reports follow a blue color scheme.</p>
<p>Export CSV Data</p> 	<p>Within various reports, or at upper right of summary data panel.</p>	<p>Allows you to export the current report data to a csv (comma separated values) format file.</p> <p>See Exporting Transaction-Level Data on page 29 for more information.</p>

TABLE 1-3 iQ Report Controls (Continued)

Control/Link	Location	Definition
Export Excel Data 	Upper right of summary data panel, or within a report.	Allows you to export the current report data to Microsoft Excel or save in csv (comma separated values) format. See Exporting a Report on page 28 for more information.
Export PDF 	Upper right of summary data panel	Allows you to create a PDF of the report you are viewing, which you can save to your local system. See Creating a PDF Report on page 28 for more information.
Settings (Customize View) 	Upper right of report detail or results table	Allows you to add, remove, and re-order columns in certain reports (Dispute Inbox, Session Activity, Transaction Search results, Chargeback Search results, etc.). See Customizing Your Report View below.

1.2.12.1 Customizing Your Report View

In certain reports and search results screens (including the Dispute Inbox, Session Activity, Transaction Search and Chargeback Search), you can customize the view of the data table.

To add, remove, or re-order columns in a report or in search results:

1. Click the Settings icon () above the table in the applicable report. [Figure 1-16](#) shows the location of the settings icon when viewing Chargeback Search results.

The **Customize View** dialog box appears ([Figure 1-17](#)). The currently **Displayed Columns** appear on the right side of the dialog box in the order in which they appear, and the **Available Columns** appear on the left side. Note that the example dialog box shown is for the Dispute Inbox. Columns will vary, depending on what report or search results you are viewing

FIGURE 1-16 Settings Icon (for Chargeback Search Results)

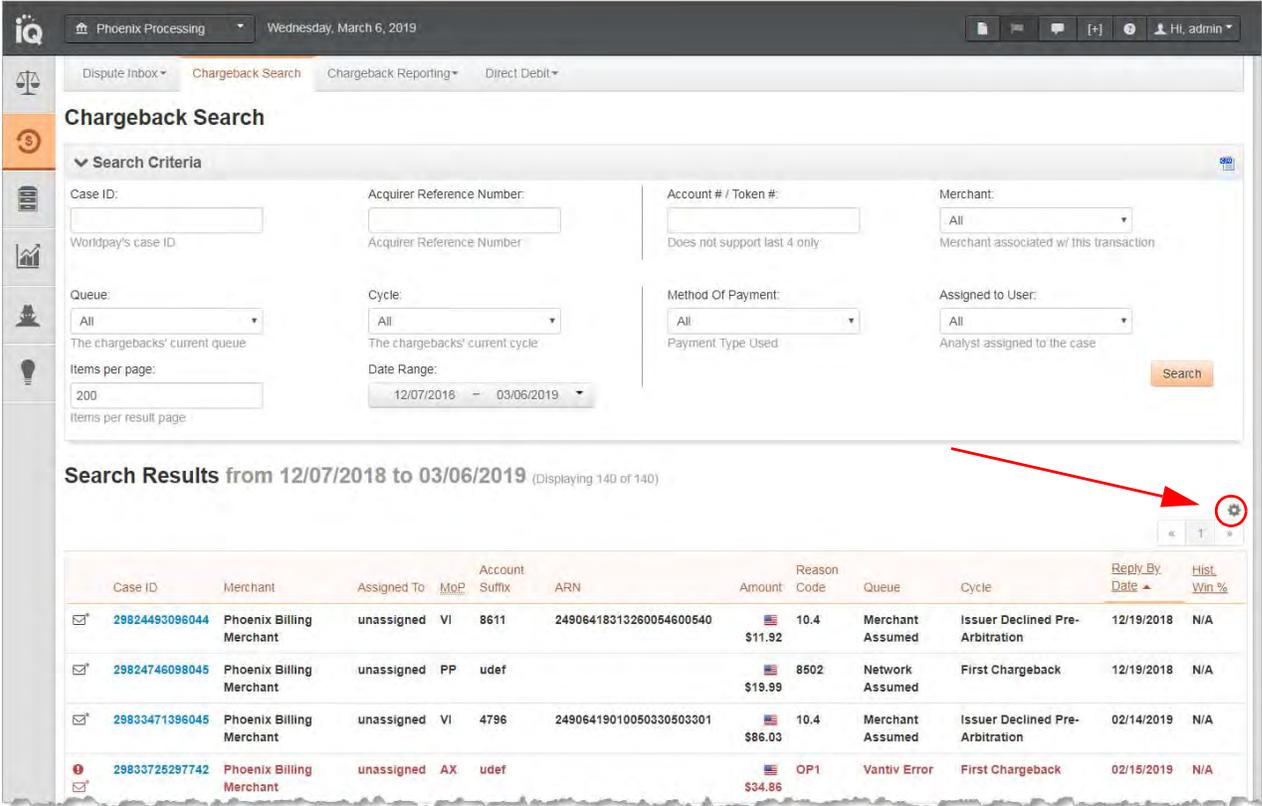
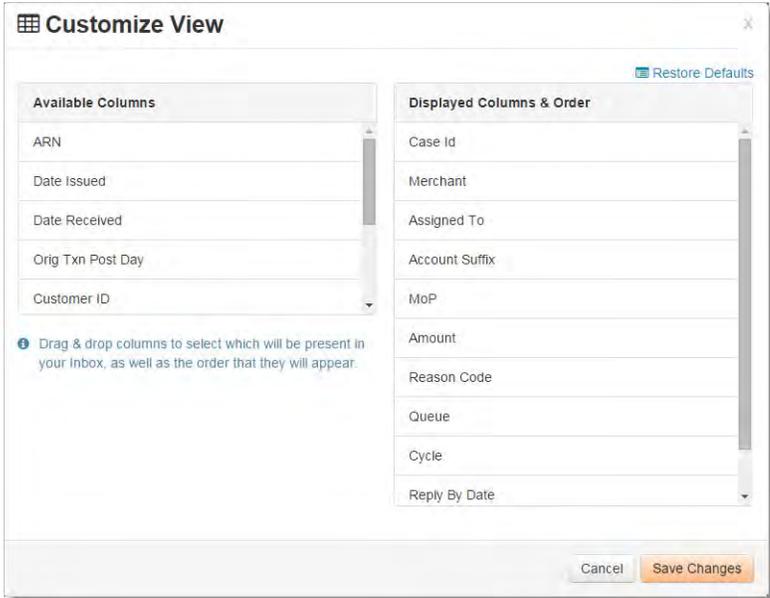


FIGURE 1-17 Customize View Dialog Box (for Dispute Inbox)



- 2. Drag and drop the desired column(s) from the list of **Available Columns** to the list of **Displayed Columns** to add columns, or vice versa to remove columns.

3. Drag and drop to re-order the **Displayed Columns** as necessary.
4. Click **Restore Defaults** to return to the default table set up if necessary.
5. Click **Save Changes**.

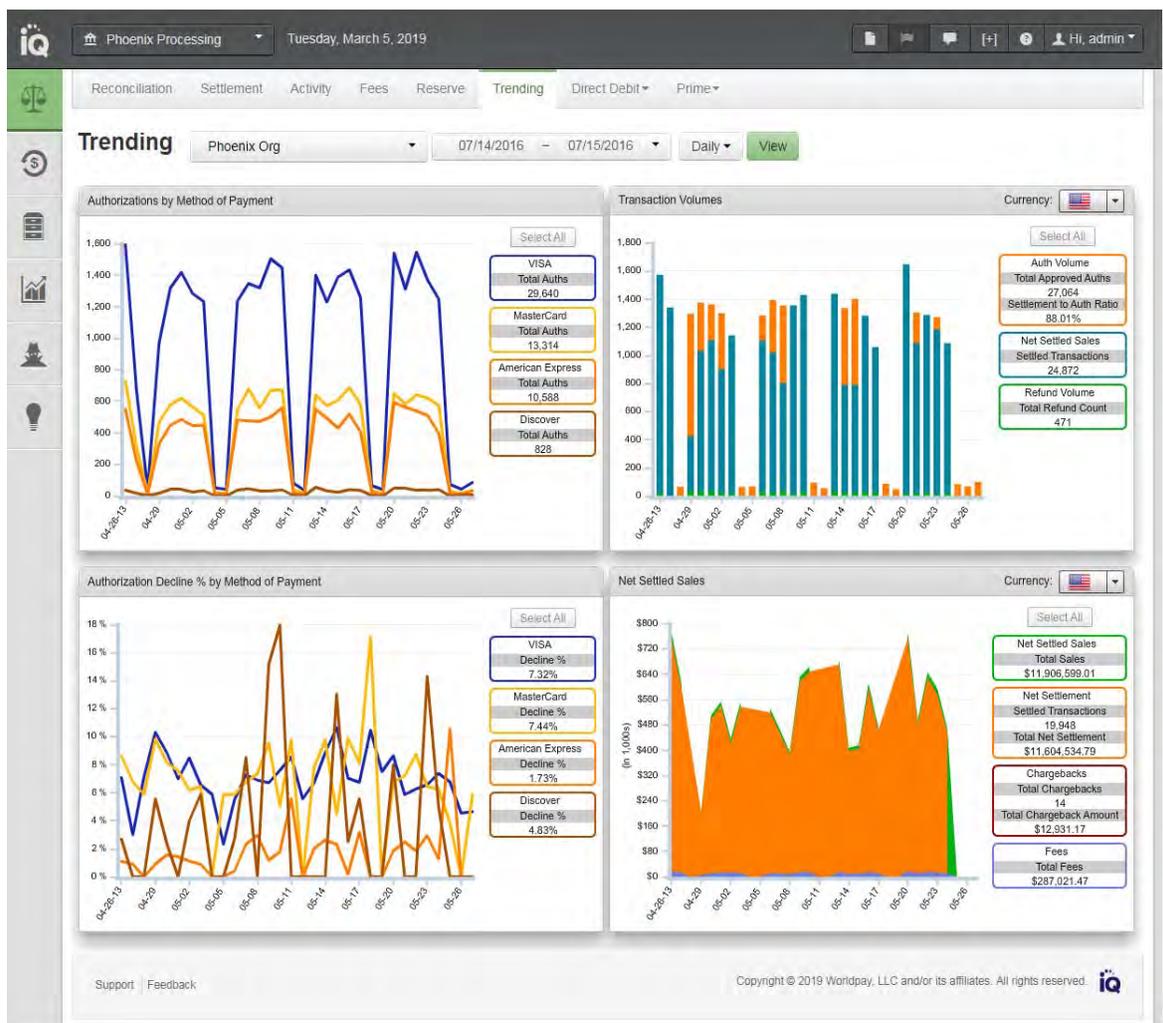
1.2.13 Navigating the Analytics Dashboards

The Analytics Dashboards provide data visualizations of transactional and financial information, as well as key performance indicators across multiple areas of your organization. Each Dashboard presents this data as single or multiple charts on a single screen. For example, the Authorization Trends Dashboard conveys authorization-related data including volume rates, decline rates, and settlement-to-authorization ratios. Analytics Dashboards are similar to the example shown in [Figure 1-18](#).

The following Analytics Dashboards are available:

- From the Financial suite of reports - [Trending Dashboard](#) on page 108.
- From the Fraud suite of reports and tools - [Snapshot Dashboard](#) on page 407, [Post-Deposit Impact Dashboard](#) on page 413, [A-B Impact Dashboard](#) on page 417.
- From the Insights suite of reports and tools - [Insights Dashboard](#) on page 422.

FIGURE 1-18 Authorization Trends Dashboard



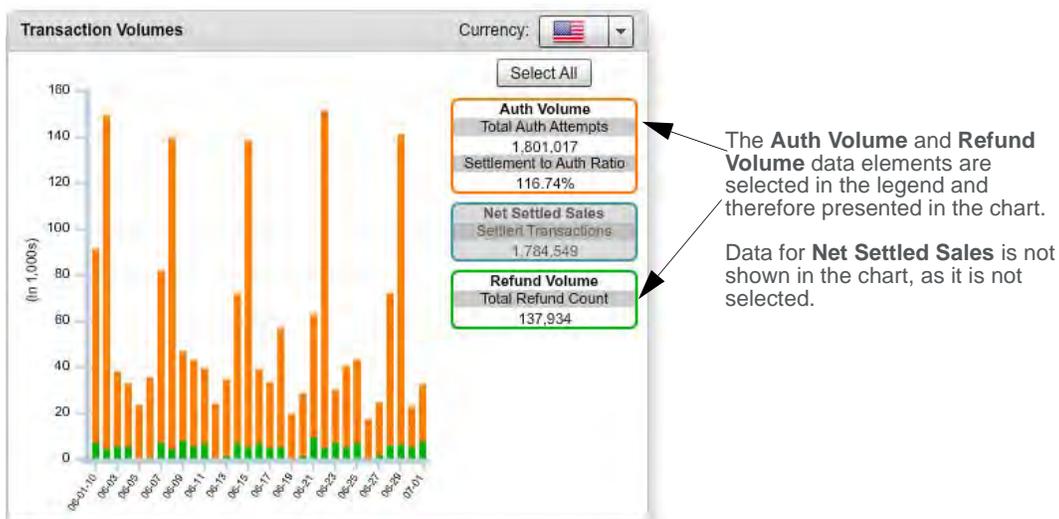
1.2.13.1 Common Analytics Dashboard Features

Common features of the Analytics Dashboards and individual charts include:

- **Granularity/Rollup Selector** - the Rollup Selector, located to the right of the date selectors, allows you to specify how visual data is displayed in each of the charts—daily, weekly, monthly, or yearly. The level options available are appropriate for the date range you specify. For example, when you specify a thirty day range, only the daily and weekly rollup options are available; when you specify a six month range, only the weekly and monthly options are available.
- **Interactive Legends** - many charts contains an interactive legend where you can select some or all of the legend elements to change the data displayed in the corresponding chart. When you click a legend element, the chart displays data for selected element only, and de-selects the other elements, removing the data from the chart. When you select additional elements, the data is added to the chart.

Click the **Select All** button to include all available data for the specified time period. (Initially, all legend items are selected, and therefore presented in the chart.) The legend labels and colors correspond to the data elements in the chart. [Figure 1-19](#) shows an example chart with two legend elements selected.

FIGURE 1-19 Analytics Chart Showing Some Legend Elements Selected



- Automatic Axis Scale Adjustment - when you change the chart visibility information by changing either the date range, rollup selection, or legend selection(s), the x- and y-axis scales automatically adjust to display the chart data in the best possible manner.
- **Data Tips** - when you position your pointer over a particular data point in any chart, the chart displays a Data Tip window showing enhanced data, as shown in [Figure 1-20](#).

When several data points overlap on a chart, multiple Data Tips are displayed simultaneously when you position your pointer over the overlapping data point. An example of this feature is shown in [Figure 1-21](#).

FIGURE 1-20 Analytics Chart Showing Single Data Tip

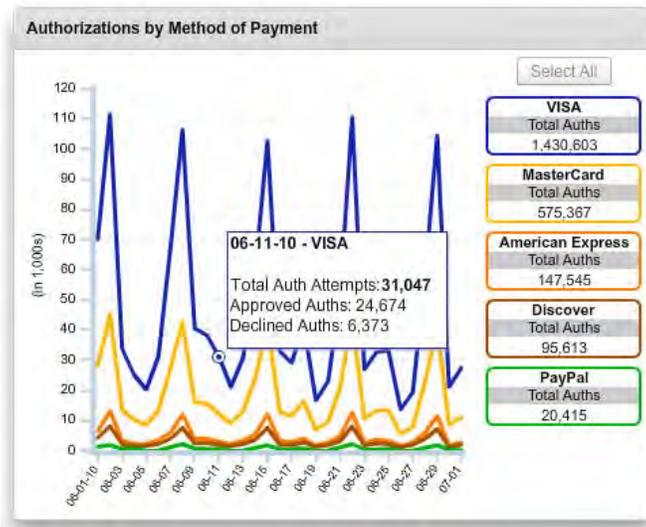
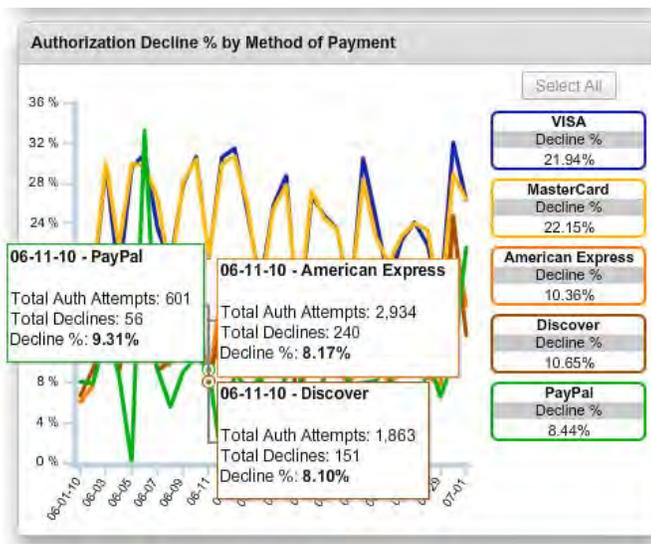


FIGURE 1-21 Analytics Chart Showing Multiple Data Tips



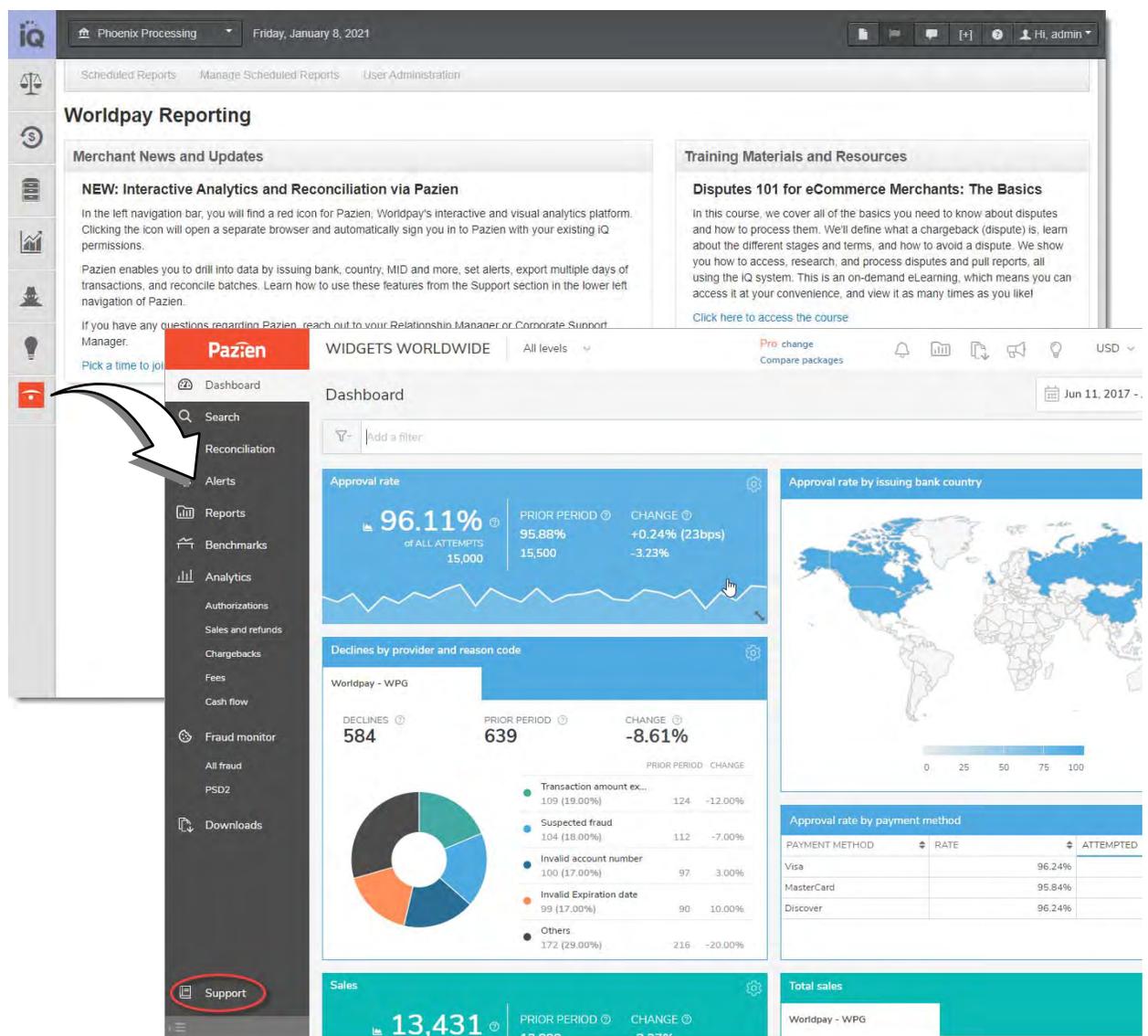
1.2.14 Pazien Interactive Analytics and Reconciliation

Pazien is Worldpay's interactive analytics and reconciliation platform that brings together all of your Worldpay data. With the appropriate permissions, you can access your data through the Pazien platform by issuing bank, country, MID, and more. You can also set alerts, export multiple days of transactions, and reconcile batches.

To access Pazien, click on the Pazien icon () in the left navigation bar of the iQ homepage (as shown in [Figure 1-22](#)). The Pazien Dashboard opens in a separate browser window, with automatic sign-on using existing iQ permissions.

To access Pazien support materials, including a user guide, how-to videos, etc. click on the **Support** link in the lower left navigation of Pazien. Contact your Relationship Manager or Corporate Support Manager for more information on Pazien.

FIGURE 1-22 Pazien Access



The screenshot displays the Worldpay Reporting interface. The left navigation bar includes icons for various reporting functions. The Pazien icon is highlighted with a red circle and an arrow pointing to the Pazien Dashboard. The Pazien Dashboard shows various analytics and reconciliation tools. The Support link is highlighted with a red circle in the lower left navigation of the Pazien Dashboard.

Worldpay Reporting

Merchant News and Updates

NEW: Interactive Analytics and Reconciliation via Pazien

In the left navigation bar, you will find a red icon for Pazien, Worldpay's interactive and visual analytics platform. Clicking the icon will open a separate browser and automatically sign you in to Pazien with your existing iQ permissions.

Pazien enables you to drill into data by issuing bank, country, MID and more, set alerts, export multiple days of transactions, and reconcile batches. Learn how to use these features from the Support section in the lower left navigation of Pazien.

If you have any questions regarding Pazien, reach out to your Relationship Manager or Corporate Support Manager.

Training Materials and Resources

Disputes 101 for eCommerce Merchants: The Basics

In this course, we cover all of the basics you need to know about disputes and how to process them. We'll define what a chargeback (dispute) is, learn about the different stages and terms, and how to avoid a dispute. We show you how to access, research, and process disputes and pull reports, all using the iQ system. This is an on-demand eLearning, which means you can access it at your convenience, and view it as many times as you like!

[Click here to access the course](#)

Pazien WIDGETS WORLDWIDE All levels

Pro change Compare packages

Dashboard

Approval rate

96.11% of ALL ATTEMPTS 15,000

PRIOR PERIOD 95.88% 15,500

CHANGE +0.24% (23bps) -3.23%

Declines by provider and reason code

Worldpay - WPG

DECLINES 584

PRIOR PERIOD 639

CHANGE -8.61%

REASON CODE	DECLINES	PERCENTAGE	PRIOR PERIOD	CHANGE
Transaction amount ex...	109	19.00%	124	-12.00%
Suspected fraud	104	18.00%	112	-7.00%
Invalid account number	100	17.00%	97	3.00%
Invalid Expiration date	99	17.00%	90	10.00%
Others	172	29.00%	216	-20.00%

Approval rate by issuing bank country

Approval rate by payment method

PAYMENT METHOD	RATE	ATTEMPTED
Visa	96.24%	
MasterCard	95.84%	
Discover	96.24%	

Total sales

Worldpay - WPG

Sales 13,431

PRIOR PERIOD 13,899

CHANGE -3.37%

Support

1.2.15 Creating a PDF Report

iQ provides the ability to create a PDF of the report you are viewing, which you can save to your local system.

To create a PDF Report:

1. Open the desired report, as described in [Opening a Report](#) on page 16.
2. Click the PDF icon () at the top of the report. A dialog box prompts you to either open or save the PDF file.
3. Choose an option as follows:
 - **Save to Disk** - saves the file to your computer.
 - **Open the File** - opens the report as a PDF, as shown in [Figure 1-23](#).
 - **Cancel**

FIGURE 1-23 Sample PDF Report

Settlement Report: PhoenixXML Test Merchant (11/01/2014 - 11/08/2014)

Settlement Currency: USD

Net Settlement:	-16.95	Net Settled Sales:	0.00	Settled Deposits:	2.00	Settled Refunds:	-2.00	Settled Transactions:	2
Returned Payments:	0.00	Total Fees:	-16.95	Vantiv Fees:	0.00	Passthrough Fees:	-16.95	Reserve Activity:	0.00

By Reporting Group

Reporting Group	Net Settled Sales	Settled Deposits	Settled Refunds	Returned Payments	CBK/Rtns	Rejected Payments	Total Fees	Vantiv Fees	Passthrough Fees	Reserve Activity	3rd Party Payments	Net Settlement
000173	0.00	0.00	0.00	0.00	0.00	0.00	-16.58	0.00	-16.58	0.00	0.00	-16.58
Gaming Test Merchant1 Rollup **	0.00	2.00	-2.00	0.00	0.00	0.00	-0.37	0.00	-0.37	0.00	0.00	-0.37
Totals:	0.00	2.00	-2.00	0.00	0.00	0.00	-16.95	0.00	-16.95	0.00	0.00	-16.95

By Settlement Date

Settlement Date	Activity Date	Net Settled Sales	Settled Deposits	Settled Refunds	Returned Payments	CBK/Rtns	Rejected Payments	Total Fees	Vantiv Fees	Passthrough Fees	Reserve Activity	3rd Party Payments	Net Settlement
11/01/2014		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11/02/2014		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11/03/2014	10/30/2014	0.00	0.00	0.00	0.00	0.00	0.00	-0.33	0.00	-0.33	0.00	0.00	-0.33
11/04/2014	10/31/2014	2.00	2.00	0.00	0.00	0.00	0.00	-0.91	0.00	-0.91	0.00	0.00	1.09
11/04/2014	11/02/2014	0.00	0.00	0.00	0.00	0.00	0.00	-1.81	0.00	-1.81	0.00	0.00	-1.81
11/05/2014	11/03/2014	-2.00	0.00	-2.00	0.00	0.00	0.00	-2.77	0.00	-2.77	0.00	0.00	-4.77
11/06/2014	11/04/2014	0.00	0.00	0.00	0.00	0.00	0.00	-1.46	0.00	-1.46	0.00	0.00	-1.46
11/07/2014	11/05/2014	0.00	0.00	0.00	0.00	0.00	0.00	-9.67	0.00	-9.67	0.00	0.00	-9.67
11/08/2014		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals:		0.00	2.00	-2.00	0.00	0.00	0.00	-16.95	0.00	-16.95	0.00	0.00	-16.95

By Payment Method

Method Of Payment	Settled Transactions	Net Settled Sales	Settled Deposits	Settled Refunds	Returned Payments	CBK/Rtns	Rejected Payments	Total Fees	Vantiv Fees	Passthrough Fees	Reserve Activity	3rd Party Payments	Net Settlement
MasterCard	0	0.00	0.00	0.00	0.00	0.00	0.00	-0.04	0.00	-0.04	0.00	0.00	-0.04
VISA	2	0.00	2.00	-2.00	0.00	0.00	0.00	-16.91	0.00	-16.91	0.00	0.00	-16.91
Totals:	2	0.00	2.00	-2.00	0.00	0.00	0.00	-16.95	0.00	-16.95	0.00	0.00	-16.95

By Presenter

Presenter	Settled Transactions	Net Settled Sales	Settled Deposits	Settled Refunds	Returned Payments	CBK/Rtns	Rejected Payments	Total Fees	Vantiv Fees	Passthrough Fees	Reserve Activity	3rd Party Payments	Net Settlement
PHXMLTEST	2	0.00	2.00	-2.00	0.00	0.00	0.00	-0.37	0.00	-0.37	0.00	0.00	-0.37
cybrsrc	0	0.00	0.00	0.00	0.00	0.00	0.00	-16.58	0.00	-16.58	0.00	0.00	-16.58
Totals:	2	0.00	2.00	-2.00	0.00	0.00	0.00	-16.95	0.00	-16.95	0.00	0.00	-16.95

All Currencies

11/19/2014 11:23:21 AM Page 1 of 2

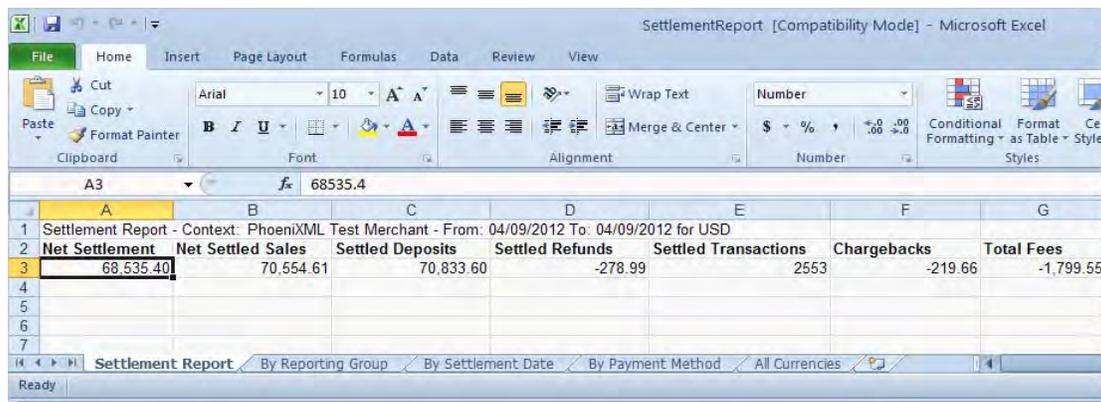
1.2.16 Exporting a Report

iQ provides the ability to export most reports to Microsoft Excel (as a CSV file) for further analysis.

To export a report:

1. Open the desired report, as described in [Opening a Report](#) on page 16.
2. Click the Excel icon () at the top of the report. A dialog box prompts you to specify whether you want to save the data or open the file in Microsoft Excel.
3. Choose an option as follows:
 - **Save to Disk** - saves the file to your computer.
 - **Open the File** - opens the report in an Excel spreadsheet ([Figure 1-24](#)).
 - Cancel

FIGURE 1-24 Report Opened in Microsoft Excel



	A	B	C	D	E	F	G
1	Settlement Report - Context: PhoenixML Test Merchant - From: 04/09/2012 To: 04/09/2012 for USD						
2	Net Settlement	Net Settled Sales	Settled Deposits	Settled Refunds	Settled Transactions	Chargebacks	Total Fees
3	68,535.40	70,554.61	70,833.60	-278.99	2553	-219.66	-1,799.55
4							
5							
6							
7							

As shown in [Figure 1-24](#), the exported data includes the contents of the summary panel and each of the tabs from the granular frame of the report. The Settlement Report tab corresponds to the summary panel data and the By Reporting Group, By Settlement Date, By Payment Method, and By Purchase Currency spreadsheet tabs correspond to the granular tabs of the same name.

1.2.16.1 Exporting Transaction-Level Data

Additionally, you can export daily transaction-level data from various reports to CSV-format or Microsoft Excel files. In most cases, the transaction-level data in these reports is available for the previous 24 months only. See the following sections for additional information:

- From the Activity, Settlement, and Reconciliation Report - [Exporting Net Settled Sales by Transaction Data](#) on page 90.
- From the Reconciliation Dashboards - [Exporting Fee Data](#) on page 65, [Exporting Returned Payments Data](#) on page 67, [Exporting Reserve Activity Data](#) on page 72.
- From the PayFac Reconciliation Dashboard - [Exporting PayFac Sub-Merchant Funding Reports](#) on page 146.
- From the Account Summary Report - [Exporting Transaction-Level Instruction Data](#) on page 154.
- From the Chargeback Search Page or the Dispute Inbox - [Exporting Chargeback Search Results](#) on page 182.
- From the Chargeback Performance Report - [Exporting Chargeback Performance Data](#) on page 220.
- From the Declined Transaction Report - [Exporting Declined Transaction Data](#) on page 266.
- From the Session Activity report - [Exporting Session Data by Transaction](#) on page 280.
- From the Repaired Authorizations Report - [Exporting Transaction-Level Repaired Auths](#) on page 374.

- From the Recovery Engine Snapshot Report- [Exporting Transaction-Level Recovered Orders](#) on page 384.
- From the Fraud Snapshot Dashboard - [Exporting Transaction-Level Fraud Reports](#) on page 409.

1.2.16.2 Notes on Microsoft Excel

Due to certain limitations, data in some cells may not appear as expected when the exported CSV file is viewed in Microsoft Excel:

- **15-Digit Limitation** - you may notice that the values in certain columns are preceded by a single quote character (') when opened as a Microsoft Excel file. Excel has a limitation whereby a column that contains a number greater than 15 digits in length is truncated. When the column is viewed as a number, Excel replaces the trailing digits with zeros, resulting in an invalid value.

To address this, we have preceded each impacted column with a single quote in the exported report. This ensures that Excel interprets the information as text and displays the values accordingly. To remove all of the single quotations, simply apply the following formula to each affected columns:

```
"=MID(B1, 2, LEN(B1))
```

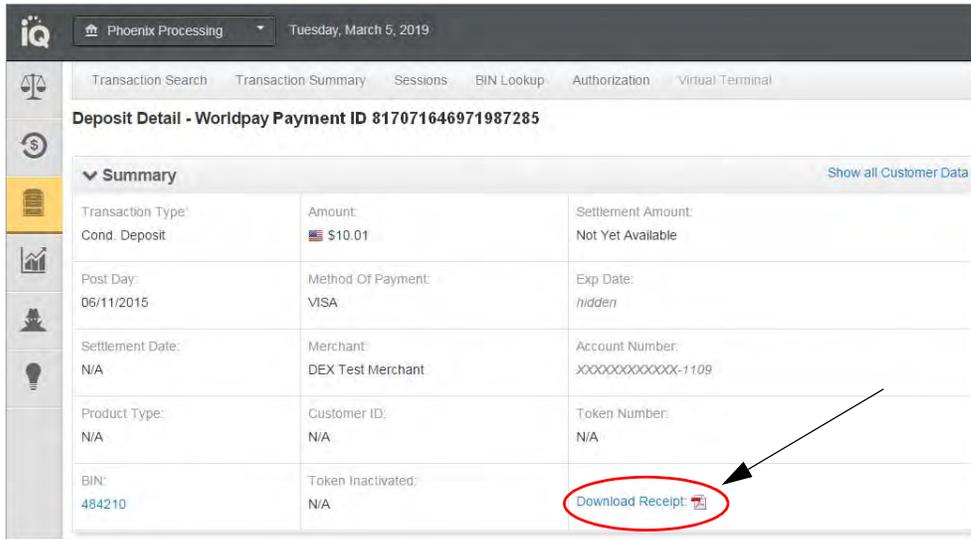
- **Leading Zeros Removed** - you may also notice that the Account Suffix column includes a one, two, or three-digit value. This occurs when the account suffix contains leading zeros. For example, if the suffix is '0021,' the value is displayed as '21.' Excel treats the suffix as a numeric value and removes the leading zeros.

1.2.17 Downloading Transaction Receipts

iQ provides the ability to download a PDF receipt from the Deposit or Refund Transaction Detail screen. You can open or save the PDF file, and then print, as needed.

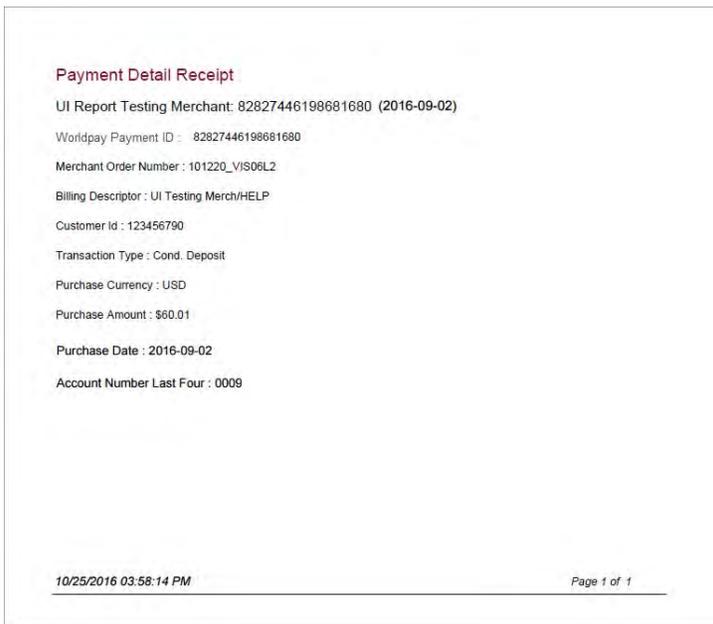
To download a PDF transaction receipt:

1. Navigate to the Deposit or Refund Detail screen, as described in [Transaction Detail Screen](#) on page 288, or via the [Virtual Terminal](#) as described on page 355.
2. Click the **Download Receipt** hyperlink in the Summary Panel as shown in [Figure 1-25](#). Depending on your browser, a dialog box prompts you to either open or save the file.

FIGURE 1-25 Download Receipt Link on Deposit Detail Screen


Deposit Detail - Worldpay Payment ID 817071646971987285		
Summary Show all Customer Data		
Transaction Type: Cond. Deposit	Amount: \$10.01	Settlement Amount: Not Yet Available
Post Day: 06/11/2015	Method Of Payment: VISA	Exp Date: <i>hidden</i>
Settlement Date: N/A	Merchant: DEX Test Merchant	Account Number: XXXXXXXXXXXX-1109
Product Type: N/A	Customer ID: N/A	Token Number: N/A
BIN: 484210	Token Inactivated: N/A	Download Receipt: 

- Choose one of the options presented in your browser, either:
 - Open** - opens the receipt as a PDF, as shown in [Figure 1-26](#).
 - Save** - saves the PDF file.
 - Cancel

FIGURE 1-26 Transaction Receipt


Payment Detail Receipt

UI Report Testing Merchant: 82827446198681680 (2016-09-02)

Worldpay Payment ID : 82827446198681680

Merchant Order Number : 101220_VIS06L2

Billing Descriptor : UI Testing Merch/HELP

Customer Id : 123456790

Transaction Type : Cond. Deposit

Purchase Currency : USD

Purchase Amount : \$60.01

Purchase Date : 2016-09-02

Account Number Last Four : 0009

10/25/2016 03:58:14 PM Page 1 of 1

Using the iQ Home Page



This chapter describes the tools, reports, and functionalities of the iQ Home Page. You can access the following from the Home Page:

- [Scheduled Reports](#)
- [Managing Report Subscriptions](#)
- [User Administration](#)

2.1 iQ Home Page Overview

The iQ Home Page (Figure 2-1) is the default starting page displayed after a successful login. The main area of the Home page includes the following:

- **Merchant Services Updates** - information on future plans for iQ, as well as other Merchant Services updates.
- **(Monthly) Updates** - provides a list of new features and functionality added to iQ.
- **Coming Soon** - contains a list of new features and functionality planned for future deployment.

The iQ Home Page also provides access to Scheduled Reports (both managing and viewing) where you can retrieve reports generated via the Scheduled Secure Reports (SSR) service.

FIGURE 2-1 iQ Home Page

The screenshot displays the iQ Home Page interface. At the top, there is a navigation bar with the iQ logo, a dropdown menu for 'Phoenix Processing', and the date 'Monday, December 17, 2018'. Below the navigation bar, there are links for 'Scheduled Reports', 'Manage Scheduled Reports', and 'User Administration'. The main content area is titled 'Worldpay Reporting' and is divided into several sections:

- Merchant News and Updates:**
 - Visa announces planned maintenance for January 6, 2019:** Due to planned maintenance by Visa, the Visa dispute function will be unavailable in iQ from 9:00 p.m. ET on Sunday, January 6, 2019, through 2:00 a.m. ET on Monday, January 7, 2019. During the maintenance window, merchants who try to respond to a Visa chargeback or retrieval will receive an error message indicating the system is down. All other functionality should work as expected. If you have questions, please reach out to your relationship manager.
 - Rebranding - eComm iQ: January 2019:** In the next release of eComm iQ scheduled for January 2019, we are including rebranding changes to reflect the 2018 acquisition of Worldpay. These changes will not impact any features and functionality you currently use on the eComm iQ platform. If you have any questions, please contact your Worldpay account representative. [Click Here for Additional Details](#)
 - Peak Season Reminder:** Our goal is to provide you with the service, support and information you need to effectively manage your electronic payments. This includes our year-round efforts to ensure that every monitor and peak processing day is seamless to our merchants. Please click on the button to view our change management schedule for the upcoming holiday season. [Learn more](#)
 - New eCheck SSR: Proof of Authorization (PoA) Request Notification:** Starting on Monday, December 10, 2018, merchants who utilize eCheck must subscribe to a new Secure Scheduled Report (SSR) titled eCheck PoA Request Notification Report from the Manage Scheduled Report section. This SSR provides notification of requests for authorization evidence from a customer's bank (i.e. account holder) for a disputed eCheck transaction. Previously, Worldpay provided the notification along with the disputed transaction details via email however as of Monday, December 10, 2018, we will discontinue sending the email notifications. If this change impacts your business, you would have received an email notification from Worldpay Client Communications on November 15, 2018 regarding the new SSR and what is required to receive dispute notifications. If you do not already have an sFTP folder set up for receiving SSR, please speak with your Worldpay account representative creating about creating one prior to the start date.
- Monthly Updates:**
 - iQ Self-Guided, Interactive Demo:** iQ for eCommerce is the payments operation and reporting platform for Worldpay's online merchants. This self-guided, interactive demo is designed to provide an overview of the entire platform in a simple to navigate web-interface. [Click here to get started!](#) If you have any detailed questions on navigation, please contact eCommerce Customer Care during normal business hours using the Chat icon in the upper right-hand corner. You may also contact us at ecc@vantiv.com or 844.843.6111 opt 3.
- Upcoming Maintenance:**
 - eCommerce maintenance and bank holiday schedule:** For your reference and planning purposes, please consult the latest Vantiv eCommerce Maintenance and Bank Holiday Schedule. If you have any questions, please contact your Worldpay account representative. [Maintenance and Holiday Schedule](#)
 - 2018 Peak Season Update:** Our goal is to provide you with the service, support and information you need to effectively manage your online payments. This includes our year-round efforts to ensure that every monitor and peak processing day is seamless to our merchants. To support our goals of continuity and stability in our processing environments, Vantiv Now WorldPay has implemented the following change management schedule for 2018. [Peak Processing Schedule](#)

At the bottom of the page, there are links for 'Support' and 'Feedback', and a copyright notice: 'Copyright © 2018 Worldpay, LLC and/or its affiliates. All rights reserved. iQ'.

2.2 Scheduled Reports

The Scheduled Secure Reports (SSR) service is an automated service designed to create one or more predefined reports and make them available in your merchant FTP account for retrieval. To use the SSR service, users are required to have **SSR** permission to view and manage reports. You subscribe to reports based on your iQ report permissions. (See [Permissions for Scheduled Reports](#) on page 41 for more information.)

From the **My Reports** tab of the Scheduled Reports page ([Figure 2-2](#)), you can view or download reports to which you have subscribed and that appear on the **Manage Scheduled Reports** page. The **Shared Reports** tab ([Figure 2-3](#)) includes SSR reports that your organization is subscribed to as part of our Value-Added Services. These reports do not appear on the Manage Scheduled Reports page.

2.2.1 Retrieving Reports

There are two methods for retrieving scheduled reports. With the appropriate permissions, you can access your FTP directory using the credentials supplied by your Implementation Consultant, or you can view a list of available reports from Scheduled Reports on the iQ Home Page, as shown in [Figure 2-2](#). Selecting an available report allows you to download the report from your FTP account via iQ.

To export a report from Scheduled Reports:

1. From the iQ Home page, click **Scheduled Reports** from the Home Page Navigation Bar, or click the Scheduled Reports icon () from the Top Navigation Bar.
2. Select one of the following views:
 - **My Reports** - displays the reports to which you have subscribed.
 - **Shared Reports** - displays the reports that your organization is subscribed to as part of our Value-Added Services. These reports do not appear on the Manage Scheduled Reports page.

iQ displays a list of recent reports requested via the SSR service, and currently in your sFTP account.

NOTE: Once created, most reports are available in your sFTP account for seven (7) days. NoC (Notice of Change) reports are only available for one (1) day. All reports can be re-run for up to thirty (30) after the initial request, as described in [Re-Running a Report](#) on page 39.

3. Click the CSV Export icon () next to the desired report. Depending on your browser, the File Download dialog box may appear.
4. Choose an option as follows:
 - **Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).
 - **Save** - saves the CSV file to your computer.
 - **Cancel**

For complete information on Scheduled Secure Reports, including file structure and syntax of the available reports, see the *Worldpay eComm Scheduled Secure Reports Reference Guide*.

FIGURE 2-2 Scheduled Reports - My Reports Tab

Phoenix Processing | Wednesday, February 27, 2019 | Hi, aslater

Scheduled Reports | Manage Scheduled Reports | Report Requests | User Administration

Scheduled Reports

Once created, reports are available for download for 30 days. After 30 days reports are removed and are no longer available for download.

My Reports | Shared Reports

Report Name	Report Options	Size (KB)	Frequency	Report Date	Delivered Date	FTP Account
Net Settled Sales by Transaction (Activity)	Report Group: Testing Merchant Settlement Currency: NA Display Conveyed Transactions: Y	68739	Daily	2014-06-25	2014-08-06	UIRpt
Fee Report (Activity)	Report Group: Testing Merchant Settlement Currency: NA	1058	Daily	2014-06-25	2014-08-06	UIRpt
Net Settled Sales by Transaction (Activity)	Report Group: Testing Merchant Settlement Currency: NA Display Conveyed Transactions: Y	71325	Daily	2014-07-25	2014-07-28	UIRpt
Chargeback Status Report		126	Daily	2014-07-27	2014-07-28	UIRpt
Chargeback Status Report		107	Daily	2014-07-26	2014-07-27	UIRpt
Net Settled Sales by Transaction (Activity)	Report Group: Testing Merchant Settlement Currency: NA Display Conveyed Transactions: Y	66787	Daily	2014-07-24	2014-07-26	UIRpt
Chargeback Status Report		180	Daily	2014-07-25	2014-07-26	UIRpt
Net Settled Sales by Transaction (Activity)	Report Group: Testing Merchant Settlement Currency: NA Display Conveyed Transactions: Y	74571	Daily	2014-07-23	2014-07-25	UIRpt
Chargeback Status Report		156	Daily	2014-07-24	2014-07-25	UIRpt
Net Settled Sales by Transaction (Activity)	Report Group: Testing Merchant Settlement Currency: NA	69500	Daily	2014-07-22	2014-07-24	UIRpt
Net Settled Sales by Transaction (Activity)	Report Group: Testing Merchant Settlement Currency: NA Display Conveyed Transactions: Y	69194	Daily	2014-07-17	2014-07-19	UIRpt
Chargeback Status Report		176	Daily	2014-07-18	2014-07-19	UIRpt
Net Settled Sales by Transaction (Activity)	Report Group: Testing Merchant Settlement Currency: NA Display Conveyed Transactions: Y	76086	Daily	2014-07-16	2014-07-18	UIRpt
Chargeback Status Report		145	Daily	2014-07-17	2014-07-18	UIRpt

FIGURE 2-3 Scheduled Reports - Shared Reports Tab

Report Name	Report Options	Size (KB)	Frequency	Report Date	Delivered Date	FTP Account
Customer Insights Report		47142	Daily	2014-07-27	2014-07-28	UIRpt
Customer Insights Report		48590	Daily	2014-07-26	2014-07-27	UIRpt
Customer Insights Report		46761	Daily	2014-07-25	2014-07-26	UIRpt
Customer Insights Report		49229	Daily	2014-07-24	2014-07-25	UIRpt
Customer Insights Report		48677	Daily	2014-07-23	2014-07-24	UIRpt
Customer Insights Report		48479	Daily	2014-07-22	2014-07-23	UIRpt
Customer Insights Report		49767	Daily	2014-07-21	2014-07-22	UIRpt
Customer Insights Report		48965	Daily	2014-07-20	2014-07-21	UIRpt
Customer Insights Report		48977	Daily	2014-07-19	2014-07-20	UIRpt
Customer Insights Report		48646	Daily	2014-07-18	2014-07-19	UIRpt
Customer Insights Report		51473	Daily	2014-07-16	2014-07-18	UIRpt

Table 2-1 describes the fields in the both tabs of the Scheduled Reports page.

TABLE 2-1 Field Descriptions - Scheduled Reports Page

Column	Description
Report Name	<p>The name of the requested report. The following reports are available on the My Reports tab when you subscribe to them:</p> <ul style="list-style-type: none"> • Net Settled Sales by Transaction Report (Settlement or Activity) • Session Report • Transaction Summary Report • Activity Report • Settlement Report • Chargeback Financial Report (Settlement or Activity) • Fee Report (Settlement or Activity) • Chargeback Status Report • eCheck NOC Update Report • eCheck Prenote NOC Return Report • Chargeback Win/Loss Report • Fraud Alert Report

TABLE 2-1 Field Descriptions - Scheduled Reports Page (Continued)

Column	Description
Report Name (continued)	<p>The following reports are available on the Shared Reports tab, when requested by your organization, as part of our Value-Added Services. Access to these reports are configured when you subscribe to the associated services:</p> <ul style="list-style-type: none"> • Effective Merchant Discount Rate Report (Canada only) • Issuer Insights Report • Automatic Account Updater Repaired Auths Report • Transaction Detail Flex Match Report • Account Range Report • Declined Plan Requests Report • Declined Subscription Requests Report • PINless Debit Savings Report • PINless Debit Summary Report • PINless Debit Detail Report • AuthMax Transaction Report <p>The following reports for Payment Facilitators are also available on the My Reports tab (if you subscribe to them), and the Shared Reports tab (if your organization subscribes to them).</p> <ul style="list-style-type: none"> • Visa Fixed Acquirer Network Fee Report • Mastercard Per Location Fee Report • PayFac Sub-merchant Fee Roll-up Report • TIN Validation Report <p><i>Managed Payout Specific:</i></p> <ul style="list-style-type: none"> • Sub-merchant Financial Summary Report • PayFac Fee Report • Sub-merchant Funds Transfer NOC Report • Failed Sub-merchant Fund Transfer Report • PayFac Tax ID Mismatch Report <p><i>Dynamic Payout Specific:</i></p> <ul style="list-style-type: none"> • PayFac Balance Summary Report • PayFac Funding Instruction Confirmation Report • PayFac Tax ID Mismatch Report • PayFac Account Balance Report • NOC Report by ACH Return Date • Funding Reject Report by ACH Return Date • Dynamic Payout Current Account Balance Report • Dynamic Payout FBO Settlement Balance Report

TABLE 2-1 Field Descriptions - Scheduled Reports Page (Continued)

Column	Description
Report Options	The options chosen when you requested the report, for example Reporting Group, Currency, Display Conveyed Transactions, etc.
Size	The report file size, in KB.
Frequency	The frequency of the report, either daily or monthly. You can schedule certain SSR reports (Net Settled Sales by Transaction, Settlement, Activity, Fee, and Chargeback Financial) to run once per month, for all of the previous month.
Report Date	The requested report date, either activity (post) date or settlement date.
Delivered Date	The date the report was delivered to your FTP Account. Once created, most reports are removed seven (7) days after being generated and delivered to your FTP account. The eCheck NOC Reports and the PayFac eCheck NOC Report are removed after one day.
FTP Account	The FTP account name where the reports were delivered.

2.2.2 Re-Running a Report

The Scheduled Reports page lists report entries for the last 30 days of generated reports. The report files are removed from your FTP account after the initial seven-day period, however you can re-run a report for up to thirty (30) days after the initial request. If you re-run a report, the new report file once again has a seven-day lifespan (one day for eCheck NOC reports).

To Re-Run a Scheduled Report:

1. Navigate to the **Scheduled Reports** page as described on page 35.
2. Select one of the following views:
 - **My Reports** - displays the reports to which you have subscribed.
 - **Shared Reports** - displays the reports that your organization is subscribed to as part of our Value-Added Services. These reports do not appear on the Manage Scheduled Reports page.

iQ displays a list of recent reports requested via the SSR service, and currently in your FTP account.
3. Click the CSV re-run icon () next to the desired report. The icon temporarily changes to  as the report is running. Depending on your browser, the File Download dialog box may appear.
4. Choose an option as follows:
 - **Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).
 - **Save** - saves the CSV file to your computer.
 - **Cancel**

2.2.3 Managing Report Subscriptions

With the appropriate permissions, you can manage the reports to which you subscribe via the **Manage Scheduled Reports** page, as shown in [Figure 2-4](#). The reports available for subscription are dependent on your user permissions. Some permissions make more than one report available. For example, the Financial Reports permission allows you to subscribe to and manage the Net Settled Sales Report, the Chargeback Financial Reports, Activity Report, Settlement Report, and Fee Reports. See [Permissions for Scheduled Reports](#) on page 41 for more information.

Using this interface, you can select which reports you want to receive, as well as the frequency the system generates the reports (not available for all reports). When you subscribe or un-subscribe to a report, you only impact the reports listed on your **My Reports** tab and not reports that other users or your organization subscribes to. If you are the *only* person subscribed to a report, un-subscribing stops that report from being generated and delivered to your FTP account.

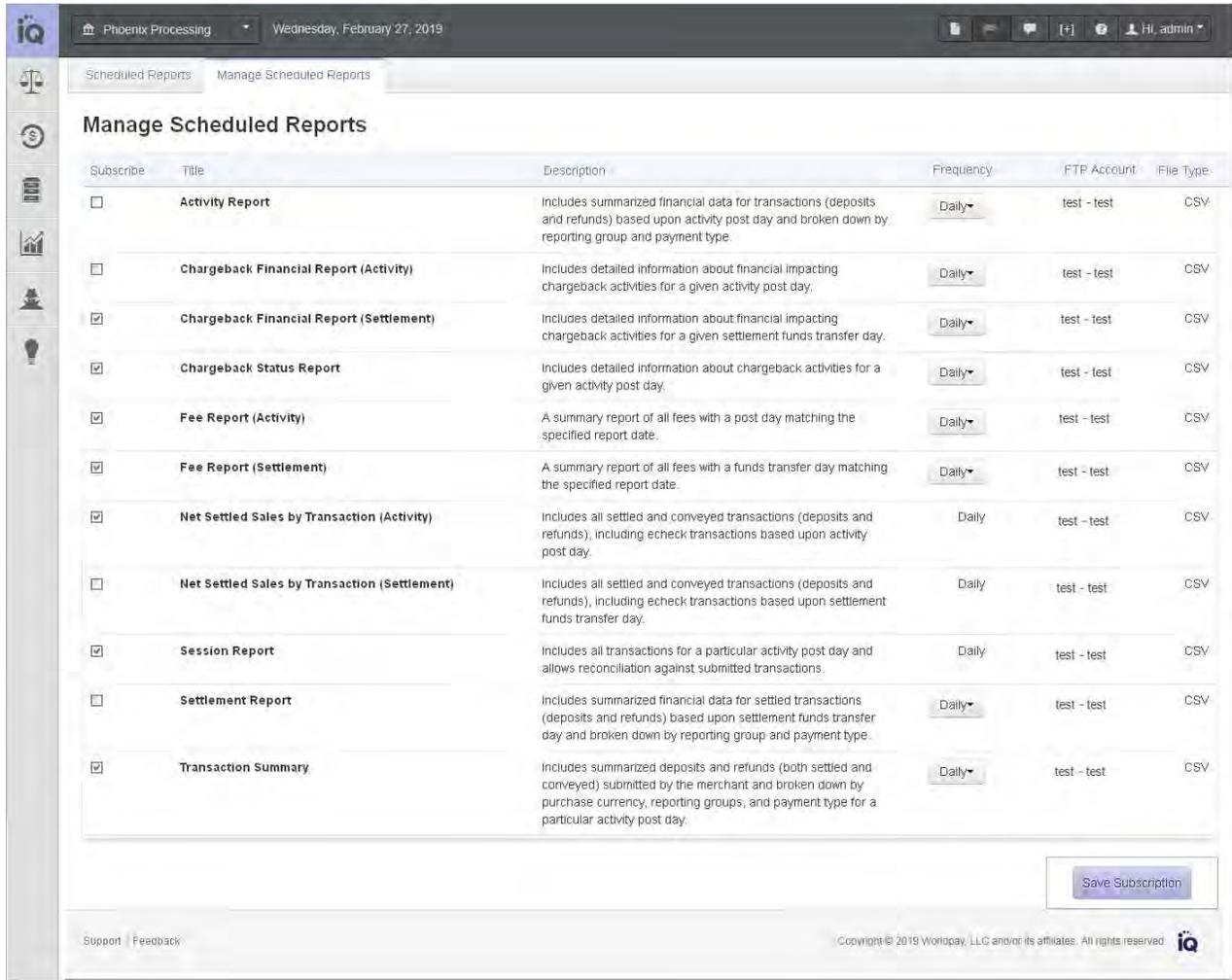
NOTE: You cannot manage reports that appear on the Shared Reports tab. Access to these reports are configured when you subscribe to an associated Value-Added Service.

To manage the reports you receive:

1. From the iQ Home page, click **Manage Scheduled Reports** from the Home Page Navigation Bar. The Manage Scheduled Report page displays as shown in [Figure 2-4](#).
2. Check the **Subscribe** check boxes for the reports to which you wish to subscribe, or un-check the boxes for those reports you no longer wish to receive.
3. If applicable, for each report, select the **Frequency** you wish you receive the selected reports. In most cases, either daily or monthly.
4. Click the **Save Subscription** button to save your settings.

NOTE: If you are the only user receiving a particular report and you un-subscribe from it, or your username/account is deleted, the system no longer generates the report.

FIGURE 2-4 Manage Scheduled Reports Page



2.2.3.1 Permissions for Scheduled Reports

Table 2-2 describes the iQ permissions necessary to view and manage scheduled reports. Note that all users need the general **SSR** permission to view any of the iQ Scheduled Reports pages.

TABLE 2-2 Scheduled Reports Permissions

You need this iQ permission..	To view and/or manage these SSR reports..
SSR	Any

TABLE 2-2 Scheduled Reports Permissions (Continued)

You need this iQ permission..	To view and/or manage these SSR reports..
Financial Reports	<ul style="list-style-type: none"> • Net Settled Sales by Transaction (Activity and Settlement) • Chargeback Financial (Activity and Settlement) • Activity Report • Settlement Report • Fee Reports (Activity and Settlement) • Effective Discount Merchant Rate
Session Report	Session Report
Transaction Summary	Transaction Summary Report
View Chargeback, Chargeback Summary, Chargeback Administrator, Update Chargeback (All)	Chargeback Status Report
View Card Data	eCheck NOC Update Report

2.3 User Administration

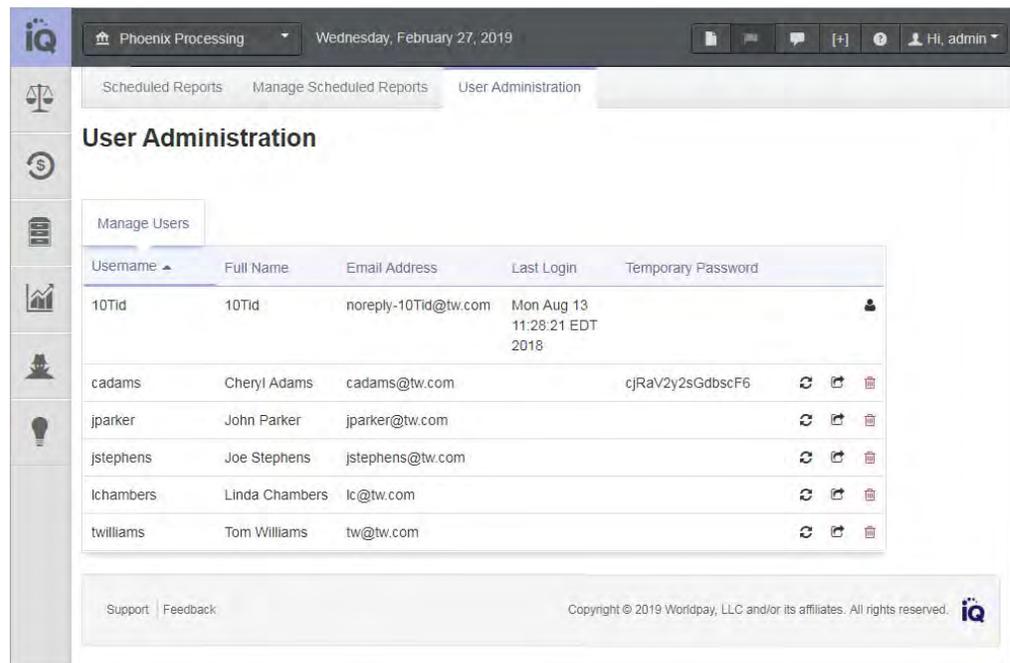
With the appropriate permissions, a designated administrative user in your organization can perform certain functions from the iQ User Administration screen (Figure 2-5), including generating temporary passwords and deleting inactive iQ users.

Information listed on the User Administrative screen includes user name, full name, email address, last login, and temporary password (after it is generated) for each of the iQ users in your organization. The screen also includes the following action buttons for each user:

-  - generate temporary password for iQ user.
-  - copy user name and password to clipboard.
-  - delete iQ user.

Continue to the sections that follow for additional information on these functions.

FIGURE 2-5 User Administration Screen



The screenshot shows the iQ User Administration interface. At the top, there's a navigation bar with 'Phoenix Processing' and the date 'Wednesday, February 27, 2019'. Below that, there are tabs for 'Scheduled Reports', 'Manage Scheduled Reports', and 'User Administration'. The main content area is titled 'User Administration' and has a 'Manage Users' button. A table lists several users with their details and action buttons.

Username	Full Name	Email Address	Last Login	Temporary Password
10Tid	10Tid	noreply-10Tid@tw.com	Mon Aug 13 11:28:21 EDT 2018	
cadams	Cheryl Adams	cadams@tw.com		cjRaV2y2sGdbscF6
jparker	John Parker	jparker@tw.com		
jstephens	Joe Stephens	jstephens@tw.com		
lchambers	Linda Chambers	lc@tw.com		
twilliams	Tom Williams	tw@tw.com		

At the bottom of the screen, there are links for 'Support' and 'Feedback', and a copyright notice: 'Copyright © 2019 Worldpay, LLC and/or its affiliates. All rights reserved.'

2.3.1 Generating a Temporary Password

The instructions in this section assume that you have recently registered iQ users in your organization through eCommerce Merchant Services and their accounts are active, or you have recently re-activated an inactive account.

To generate a temporary password for new iQ users:

1. From the iQ Home page, click **User Administration** from the Home Page Navigation Bar. The User Administration page displays as shown in [Figure 2-5](#).

All iQ users in your organization are listed, sorted by **Last Login**. Click any of the columns (Username, Full Name, Email, and Last Login) to re-sort the table.

2. Click the **Generate Password** icon (). A confirmation dialog box appears.
3. Click either **Cancel** or **Generate Password**. iQ displays the password string in the Temporary Password column.

NOTE: iQ displays/saves the temporary password only while the current browser window is open; it is not retained after log-out. If you refresh the browser window, you must click the Generate Password icon again to create a new password.

4. Click the **Copy to Clipboard** icon () and paste the results in an e-mail or instant message. The copied information includes the user name and password in the following format:

User name: jparker

Password: z^Wg7yv-9TeXBKvS

5. Repeat [Step 2](#) through [Step 4](#) as necessary for each applicable user account.

2.3.2 Deleting an Inactive iQ User

To delete an inactive user from iQ:

1. From the iQ Home page, click **User Administration** from the Home Page Navigation Bar. The User Administration page displays as shown in [Figure 2-5](#). All iQ users in your organization are listed, sorted by **Last Login**. Click any of the columns (Username, Full Name, Email, and Last Login) to re-sort the table.
2. Click the **Delete** icon () for the inactive user you wish to delete. A confirmation dialog box appears.

NOTE: You cannot delete users identified as a Merchant User Admin., as denoted by the Administrator icon () , or users who have open chargebacks assigned to them. A warning dialog box appears when you attempt to delete users of this type.

3. Click **Cancel** or **Delete User**. A banner confirming the deletion of the user appears at the top of the page.
4. Repeat [Step 2](#) and [Step 3](#) as necessary for each applicable user account.

Using the Financial Reports



This chapter describes the reports and functionalities of the iQ Financial suite of reports. You can access the following reports and screens from the Financial menu:

- [Reconciliation Dashboard](#)
- [PayFac Reconciliation Dashboard](#)
 - [Account Summary Report](#)
- [Settlement Report](#)
- [Activity Report](#)
- [Fee Report](#)
- [Reserve Report](#)
- [Trending Dashboard](#)
- [Direct Debit Verifications Report](#)
- [Direct Debit Pending Redeposits Report](#)
- [Prime Savings Report](#)

You can also perform the following functions using the Financial suite of reports:

- [Exporting Fee Data](#)
- [Exporting Returned Payments Data](#)
- [Exporting Reserve Activity Data](#)
- [Exporting Net Settled Sales by Transaction Data](#)
- [Exporting PayFac Sub-Merchant Funding Reports](#)
- [Exporting Transaction-Level Instruction Data](#)

3.1 Financial Reports Overview

The Financial suite of reports, accessed by clicking the Financial icon from the iQ bar, includes reports that are most used for financial reconciliation, including the Reconciliation report, Activity and Settlement reports, Fee, and Reserve reports. Also included are the Trending Analytics dashboard and Direct Debit Reports (Verifications and Pending Redeposits).

Access is based upon your account permissions. Contact Customer Service for more information. When changing from one report type to another (for example, Activity Report to Settlement Report), iQ displays the new report using the same Organization, Date Range, and Currency settings as were selected in the original report.

The sections in this chapter describe each of the available reports and functions.

3.1.1 Notes on Reporting Group Limits

Most of the Financial reports (and many other reports in iQ) include a Reporting Group selector, which changes the focus of the report summary panel and the top level of the hierarchy shown in the **By Reporting Group** tab of the granular data frame (if applicable). The selections available in the Reporting Group selector represent the value(s) of the `reportGroup` attribute submitted with `cnpAPI` transactions. In some cases, iQ may not show all of your report groups.

If you do not see the desired report group when using the Reporting Group selector, and you have more than 100 report groups in your organization, your merchant identifier (MID) number may appear as a single selection for all report groups over the limit.

3.2 Reconciliation Dashboard

The Reconciliation Dashboard (Figure 3-1) provides a single source tool for accessing all the necessary data when performing financial reconciliation, eliminating the need to access multiple reports. The pertinent information from the **Activity Report**, **Settlement Report**, and **Transaction Summary Report**, along with other relevant data, is assembled on the same screen for easy access.

If you are a Payment Facilitator, see the [PayFac Reconciliation Dashboard](#) on page 122.

You can view the Reconciliation Dashboard by Activity (post) date or by Settlement (funds transfer) date. Summary data is presented in the top frame (the same as seen in the Activity and Settlement Reports), and other detailed data is presented in various frames below.

NOTE: If you are a Payment Facilitator enabled for sub-merchant funding, the Net Settlement field in the summary panel displays the 'Net Amount Delivered to Operating Account.'

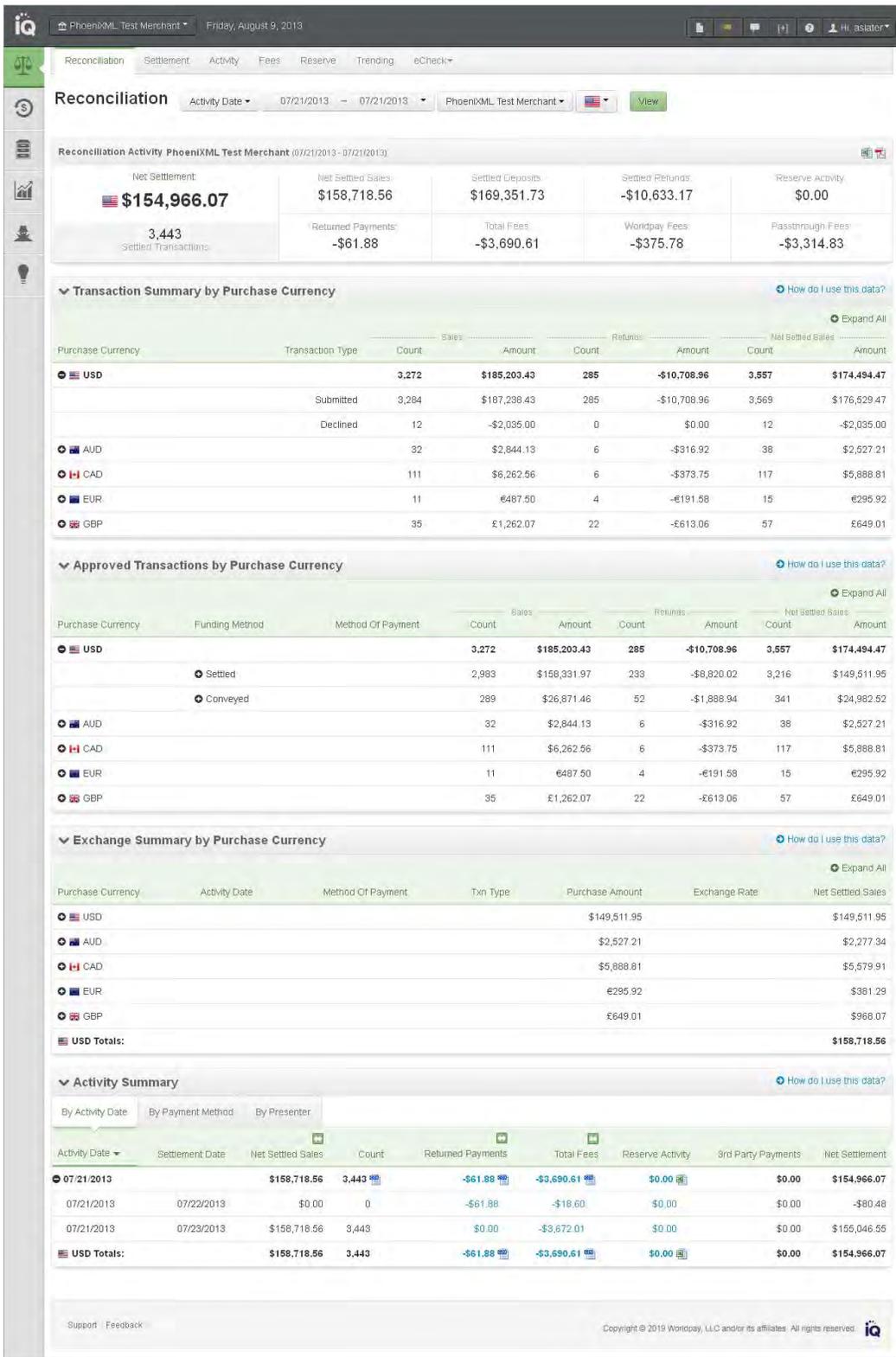
3.2.1 Reconciliation Dashboard Features

The Reconciliation Dashboard includes a number of features consistent with other reports and some features unique to this report:

- **How do I use this data?** - you can view information on how to use the data in the Reconciliation Dashboard by clicking [How do I use this data?](#) above each data panel. Along with a brief description of the report, fields most used when performing your reconciliation activities are highlighted.
- **Expand or Hide Data Panels** - you can expand or hide data panels using the expand () and hide () icons. All panels are expanded by default.
- **Split and Join Columns** - in certain data panels, a Split icon () appears above some columns. Click the icon to split the amounts in the columns as follows:
 - **Net Settled Sales** – splits the amounts into two columns: **Settled Deposits** and **Settled Refunds**.
 - **Returned Payments** – splits the amounts into two columns: **Chargebacks/Returns** and **Rejected Payments**.
 - **Total Fees** – splits the amounts into two columns: **Worldpay Fees** and **Passthrough Fees**.
 To re-join the expanded columns, click the Join icon ().
- **CSV and Excel Report Exporting** - some columns/fields may contain a CSV export icon () or a Microsoft Excel export icon (). Click the icon to export data on Net Settled Sales by Transaction, Fees, Returned Payments, and Reserve Activity.
- **Detail Report Links** - items shown as hyperlinks in the certain panels provide links to reports with more detailed information. Click an amount hyperlink to view the following:
 - [Returned Payments Report](#) - provides a detailed listing of all chargebacks, Direct Debit (eCheck) ACH returns, rejected payments, and PINless Debit adjustments associated with the selected transactions.
 - [Fee Report](#) - provides a detailed breakdown of Worldpay and Passthrough (Interchange) fees associated with the selected transactions.
 - [Reserve Report](#) - shows a chronological list of the activities associated with the selected transactions that influence your organization's reserve account.

If your organization is using a Monthly Billing model, see [Appendix C, "Monthly Billing and Fees in Financial Reports"](#) for information on how to interpret fee and settlement data in the Reconciliation Dashboard.

FIGURE 3-1 Reconciliation Dashboard - Activity Date View



To access the Reconciliation Dashboard:

1. From the iQ Bar, click the **Financial** icon and select **Reconciliation from the list of available reports**, or from the Financial Navigation bar. The Reconciliation Dashboard displays as shown in [Figure 3-1](#).
2. Select the desired view, either by **Settlement Date** or **Activity Date**.
3. Specify the desired **Date Range, Reporting Group, and Currency**, then click **View** to refresh the page. See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

Each Reconciliation Dashboard view (Activity Date or Settlement Date) comprises a summary panel and the following sections:

- [Activity Date View - Transaction Summary by Purchase Currency](#) on page 50.
- [Activity Date View - Approved Transactions by Purchase Currency](#) on page 51.
- [Activity Date View - Exchange Summary by Purchase Currency](#) on page 53.
- [Activity Date View - Activity Summary by Activity Date](#) on page 54.
- [Activity Date View - Activity Summary by Payment Method](#) on page 54.
- [Activity Date View - Activity Summary by Presenter](#) on page 55.
- [Settlement Date View - Settlement by Funds Transfer](#) on page 58.
- [Settlement Date View - Settlement Summary by Settlement Date](#) on page 59.
- [Settlement Date View - Settlement Summary by Payment Method](#) on page 60.
- [Settlement Date View - Settlement Summary by Presenter](#) on page 61.
- [Settlement Date View - Settlement Summary by Purchase Currency](#) on page 62

The sections to follow describe each of these panels.

3.2.2 Activity Date View - Transaction Summary by Purchase Currency

iQ displays the Transaction Summary by Purchase Currency panel ([Figure 3-2](#)) when viewing the Reconciliation Dashboard **by Activity Date**. This data panel contains information from the [Transaction Summary Report](#) and is used to compare the submitted sales counts and amounts for each purchase currency to your own records. Note that the declined counts and amounts are not counted towards the total deposit. Refund counts are added to the total deposited count, while their amounts are subtracted from the total deposited amount.

[Table 3-1](#) describes each of the fields in the Transaction Summary by Purchase Currency data panel.

FIGURE 3-2 Activity Date View - Transaction Summary by Purchase Currency

Reconciliation Activity PhoenixXML Test Merchant (01/01/2013 - 01/05/2013)							
Net Settlement: \$687,087.06	Net Settled Sales: \$708,621.73	Settled Deposits: \$770,033.96	Settled Refunds: -\$61,412.23	Reserve Activity: \$0.00			
16,669 Settled Transactions	Returned Payments: -\$384.58	Total Fees: -\$21,150.09	Workday Fees: -\$2,066.95	Passthrough Fees: -\$19,083.14			
Transaction Summary by Purchase Currency How do I use this data?							
Purchase Currency	Transaction Type	Sales		Refunds		Net Settled Sales	
		Count	Amount	Count	Amount	Count	Amount
USD		13506	\$703,210.84	1427	-\$62,648.29	14933	\$640,562.55
	Submitted	14720	\$735,970.09	1431	-\$63,458.11	16151	\$672,511.98
	Declined	1214	-\$32,759.25	4	\$809.82	1218	-\$31,949.43
AUD		469	\$25,391.68	85	-\$1,567.25	504	\$23,824.43
CAD		314	\$18,199.79	35	-\$1,812.11	349	\$16,387.68
EUR		322	€14,542.11	21	-€761.08	343	€13,781.03
GBP		1882	£55,994.82	123	-£2,878.85	2005	£53,115.97

TABLE 3-1 Transaction Summary by Purchase Currency Field Descriptions

Field	Description
Purchase Currency	The currency used for the purchase, designated by a flag icon and a three-letter abbreviation of the country.
Transaction Type	The transaction type - either submitted or declined (one row for each type).
Sales	Count and total amount of sales processed.
Refunds	Count and total amount of refunds processed.
Net Settled Sales	The total count and total amount of settled funds (settled sales minus settled refunds) before the deduction of any fees, reserves, or chargebacks. Approved transactions (submitted less declined) are shown in the top row, in bold.

3.2.3 Activity Date View - Approved Transactions by Purchase Currency

iQ displays the Approved Transactions by Purchase Currency panel ([Figure 3-3](#)) when viewing the Reconciliation Dashboard **by Activity Date**. This data panel takes the total deposited counts and amounts from the [Activity Date View - Approved Transactions by Purchase Currency](#) panel and splits them into **Settled** and **Conveyed** totals for each purchase currency. You can expand these Funding Methods to reveal totals for the individual methods of payment.

[Table 3-2](#) describes each of the fields in the Approved Transactions by Purchase Currency data panel.

FIGURE 3-3 Activity Date View - Approved Transactions by Purchase Currency

Approved Transactions by Purchase Currency									How do I use this data?
Purchase Currency	Funding Method	Method Of Payment	Sales		Refunds		Total Deposited		
			Count	Amount	Count	Amount	Count	Amount	
USD			18287	\$1,014,926.84	996	-\$70,452.82	19283	\$944,474.02	
	Settled		16370	\$864,312.11	870	-\$59,166.24	17240	\$805,145.87	
		VISA	11029	\$577,982.22	539	-\$38,643.95	11568	\$539,338.27	
		MasterCard	4643	\$251,710.13	268	-\$17,918.52	4911	\$233,791.61	
		Discover	698	\$34,619.76	63	-\$2,603.77	761	\$32,015.99	
	Conveyed		1917	\$150,614.73	126	-\$11,286.58	2043	\$139,328.15	
		American Express	1917	\$150,614.73	126	-\$11,286.58	2043	\$139,328.15	
AUD			477	\$30,428.65	25	-\$1,440.38	502	\$28,988.27	
CAD			389	\$26,483.99	30	-\$1,435.74	419	\$25,048.25	
EUR			224	€12,706.00	13	-€518.95	237	€12,187.05	
GBP			1107	£33,494.57	99	-£3,147.77	1206	£30,346.80	
	Settled		1107	£33,494.57	99	-£3,147.77	1206	£30,346.80	
		VISA	775	£23,816.46	67	-£1,894.58	842	£21,921.88	
		MasterCard	332	£9,678.11	32	-£1,253.19	364	£8,424.92	

TABLE 3-2 Approved Transactions By Purchase Currency Field Descriptions

Field	Description
Purchase Currency	The currency used for this group of purchases, designated by a flag icon and a three-letter abbreviation of the country.
Funding Method	The funding method for this transaction or group of transactions, either Settled or Conveyed. Settled transaction types are Visa, MasterCard, American Express (some), Discover (some), PayPal, Bill Me Later, or Direct Debit. Conveyed transaction types are American Express (some), Discover (some), Diners Club, Japanese Credit Bureau (JCB), or Direct Debit. Note: American Express and Discover transactions may appear in either the Settled or Conveyed section, depending on your American Express and Discover transaction processing agreements with Worldpay.
Method of Payment	The method of payment for this transaction or group of transactions (Visa, MasterCard, American Express, Discover, PayPal, Bill Me Later, Direct Debit, etc.).
Sales	Count and total amount of sales processed.
Refunds	Count and total amount of refunds processed.
Net Settled Sales	The total count and total amount of settled funds (settled sales minus settled refunds) before the deduction of any fees, reserves, or chargebacks. Approved transactions (submitted less declined) are shown in the top row, in bold.

3.2.4 Activity Date View - Exchange Summary by Purchase Currency

iQ displays the Exchange Summary by Purchase Currency panel (Figure 3-4) when viewing the Reconciliation Dashboard **by Activity Date**. This data panel details the foreign exchange impact on the settled totals from the [Activity Date View - Approved Transactions by Purchase Currency](#) panel for each non-USD purchase currency, and is only visible if your organization purchases and settles transactions in different currencies. The data panel may also include purchases made in USD with an exchange rate of 1.000000.

Note the purchase amount and settlement amount for each Activity Day within a purchase currency, or expand an Activity Date to view the details by Method of Payment.

Table 3-3 describes each of the fields in the Exchange Summary by Purchase Currency data panel.

FIGURE 3-4 Activity Date View - Exchange Summary by Purchase Currency

Purchase Currency	Activity Date	Method Of Payment	Txn Type	Purchase Amount	Exchange Rate	Net Settled Sales
USD				\$805,145.87		\$805,145.87
AUD				\$28,988.27		\$30,021.85
CAD				\$25,048.25		\$24,932.90
	01/15/2013			\$5,017.22		\$5,010.84
		VISA	Deposit	\$2,994.26	0.9989960	-\$2,991.26
		VISA	Refund	-\$211.00	1.0021390	-\$211.45
		MasterCard	Deposit	\$2,370.46	0.9986810	-\$2,367.35
		MasterCard	Refund	-\$136.50	0.9986810	-\$136.32
	01/16/2013			\$4,320.20		\$4,308.68
	01/17/2013			\$8,411.52		\$8,387.00
	01/18/2013			\$7,299.31		\$7,226.38
EUR				€12,187.05		\$15,950.43
GBP				£30,346.80		\$47,729.29
USD Totals:						\$923,780.34

TABLE 3-3 Exchange Summary by Purchase Currency Field Descriptions

Field	Description
Purchase Currency	The currency used for the purchase, designated by a flag icon and a three-letter abbreviation of the country.
Activity Date	The date that Worldpay processed the transaction, based on your organization's cutoff time (specified in your merchant agreement).
Method of Payment	The method of payment for this transaction or group of transactions (Visa, MasterCard, etc.).
Txn Type	The type of transactions (Deposit, Refund, etc.) for this group of transactions.
Purchase Amount	The total dollar amount for this group of transactions (in the foreign currency).

TABLE 3-3 Exchange Summary by Purchase Currency Field Descriptions

Field	Description
Exchange Rate	The exchange rate (foreign currency to US dollars) applied for this group of transactions.
Net Settled Sales	The settlement amount in US dollars for this transaction or group of transactions.

3.2.5 Activity Date View - Activity Summary by Activity Date

iQ displays the Activity Summary by Activity Date tab (Figure 3-5) when viewing the Reconciliation Dashboard **by Activity Date**. This data panel contains information from the existing [Activity Report](#) and uses the total Net Settled Sales from the [Activity Date View - Exchange Summary by Purchase Currency](#) panel and displays the resulting Net Settlement by detailing the impact of Returned Payments, Total Fees, Reserve Activity, and Third Party Payments for each specified Activity Date.

Table 3-4 describes each of the fields in the **Activity Summary by Activity Date** and the **Activity Summary by Payment Method** data panels.

FIGURE 3-5 Activity Date View - Activity Summary by Activity Date

Activity Summary								
By Activity Date By Payment Method By Presenter								
Activity Date	Settlement Date	Net Settled Sales	Count	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
01/15/2013		\$194,580.11	4,501	-\$192.14	-\$4,815.51	\$0.00	\$0.00	\$189,572.46
01/15/2013	01/16/2013	\$194,500.75	4,494	-\$192.14	-\$4,812.87	\$0.00	\$0.00	\$189,495.74
01/15/2013	01/17/2013	\$79.36	7	\$0.00	-\$2.64	\$0.00	\$0.00	\$76.72
01/16/2013		\$219,787.00	5,043	-\$596.71	-\$5,229.58	\$0.00	\$0.00	\$213,960.71
01/16/2013	01/17/2013	\$219,494.47	5,034	-\$596.71	-\$5,224.32	\$0.00	\$0.00	\$213,673.44
01/16/2013	01/18/2013	\$292.53	9	\$0.00	-\$5.26	\$0.00	\$0.00	\$287.27
01/17/2013		\$276,662.39	5,503	-\$1.73	-\$6,269.53	\$0.00	\$0.00	\$270,391.13
01/17/2013	01/18/2013	\$276,057.31	5,490	-\$1.73	-\$6,257.34	\$0.00	\$0.00	\$269,798.24
01/17/2013	01/22/2013	\$605.08	13	\$0.00	-\$12.19	\$0.00	\$0.00	\$592.89
01/18/2013	01/22/2013	\$232,750.84	4,557	-\$917.44	-\$5,342.94	\$0.00	\$0.00	\$226,490.46
USD Totals:		\$923,780.34	19,604	-\$1,708.02	-\$21,657.56	\$0.00	\$0.00	\$900,414.76

3.2.6 Activity Date View - Activity Summary by Payment Method

iQ displays the Activity Summary by Payment Method tab (Figure 3-6) when viewing the Reconciliation Dashboard **by Activity Date**. This data panel contains information from the existing [Activity Report](#) and uses the total Net Settled Sales from the [Activity Date View - Exchange Summary by Purchase Currency](#) panel and displays the resulting Net Settlement for each Payment Method by detailing the impact of

Returned Payments, Total Fees, Reserve Activity, and Third Party Payments for each specified Activity Date.

Table 3-4 describes each of the fields in the **Activity Summary by Activity Date** and the **Activity Summary by Payment Method** data panels.

FIGURE 3-6 Activity Date View - Activity Summary by Payment Method

Method Of Payment	Activity Date	Settlement Date	Net Settled Sales	Count	Returned Payments	Total Fees	Reserve Activity	Third Party Payments	Net Settlement
VISA			\$482,357.62	11,385	-\$125.68	-\$14,824.87	\$0.00	\$0.00	\$467,407.07
	01/01/2013		\$10,051.78	376	-\$56.11	-\$436.18	\$0.00	\$0.00	\$9,559.49
		01/02/2013	\$0.00	0	-\$56.11	-\$18.71	\$0.00	\$0.00	-\$74.82
		01/03/2013	\$10,051.78	376	\$0.00	-\$417.47	\$0.00	\$0.00	\$9,634.31
	01/02/2013		\$149,793.33	2,852	\$290.59	-\$3,237.24	\$0.00	\$0.00	\$146,846.66
	01/03/2013		\$140,658.00	3,368	-\$196.51	-\$6,772.65	\$0.00	\$0.00	\$133,688.84
	01/04/2013	01/07/2013	\$108,211.25	2,967	-\$163.65	-\$2,616.23	\$0.00	\$0.00	\$105,431.37
	01/05/2013	01/08/2013	\$73,643.26	1,822	\$0.00	-\$1,762.57	\$0.00	\$0.00	\$71,880.69
MasterCard			\$201,728.51	4,673	-\$258.90	-\$5,408.34	\$0.00	\$0.00	\$196,061.27
American Express			\$0.00	0	\$0.00	-\$143.21	\$0.00	\$0.00	-\$143.21
Discover			\$24,535.60	611	\$0.00	-\$694.57	\$0.00	\$0.00	\$23,841.03
Not Applicable			\$0.00	0	\$0.00	-\$79.10	\$0.00	\$0.00	-\$79.10
USD Totals:			\$708,621.73	16,669	-\$384.58	-\$21,150.09	\$0.00	\$0.00	\$687,087.06

3.2.7 Activity Date View - Activity Summary by Presenter

iQ displays the Activity Summary by Presenter tab (Figure 3-7) when viewing the Reconciliation Dashboard **by Activity Date**. This data panel contains information from the **Activity Report** and uses the total Net Settled Sales from the **Activity Date View - Exchange Summary by Purchase Currency** panel and displays the resulting Net Settlement for each Presenter by detailing the impact of Returned Payments, Total Fees, Reserve Activity, and Third Party Payments for each specified Activity Date.

Table 3-4 describes each of the fields in the **Activity Summary by Activity Date**, **by Payment Method**, and **by Presenter** data panels.

FIGURE 3-7 Activity Date View - Activity Summary by Presenter

Presenter	Activity Date	Settlement Date	Net Settled Sales	Count	Returned Payments	Total Fees	Reserve Activity	Third Party Payments	Net Settlement
GlobalPOS			\$2,489.72	25	\$0.00	-\$44.58	\$0.00	\$0.00	\$2,445.14
	07/19/2013	07/22/2013	\$905.50	14	\$0.00	-\$20.13	\$0.00	\$0.00	\$885.37
	07/20/2013	07/23/2013	\$1,584.22	11	\$0.00	-\$24.41	\$0.00	\$0.00	\$1,559.81
	07/21/2013	07/23/2013	\$0.00	0	\$0.00	-\$0.04	\$0.00	\$0.00	-\$0.04
Not Applicable			\$0.00	0	\$0.00	-\$2.50	\$0.00	\$0.00	-\$2.50
CyberSource			\$47,210.37	304	-\$643.74	-\$977.18	\$0.00	\$0.00	\$45,589.45
PhoenixML Test Merchant			\$14,517.59	153	\$0.00	-\$346.33	\$0.00	\$0.00	\$14,171.26
USD Totals:			\$64,217.68	482	-\$643.74	-\$1,370.59	\$0.00	\$0.00	\$62,203.35

TABLE 3-4 Activity Summary Field Descriptions

Field	Description
Method of Payment	The method of payment (MasterCard, Visa, Discover, PayPal, etc.) for these transactions. This field appears when viewing the data By Payment Method .
Presenter	The presenter who submitted the transaction. This field appears when viewing the data By Presenter . Note: If your organization self-presents, this field displays your organization name.
Activity Date	The date or range of dates that Worldpay processed the transactions, based on your organization's cutoff time (specified in your merchant agreement). Each settlement date may have multiple associated activity dates.
Settlement Date	The date that Worldpay sent the settled funds (less fees and/or reserve/chargebacks) to your organization's bank. If the funds transfer has been held or delayed, the column displays <i>Transfer Pending</i> . This field appears when viewing the data By Activity Date . Note: The transit time depends on the method of fund transfer (for example, via wire transfer or Automated Clearing House - ACH). Your merchant contract specifies the transit type.
Net Settled Sales	The total settled funds (Settled Deposits minus Settled Refunds) before the deduction of any fees, reserves, or chargebacks. This column can be split to show a breakdown of Settled Deposits and Settled Refunds, using the Split icon () located above the column. Click the Join icon () to re-combine the columns as Net Settled Sales.

TABLE 3-4 Activity Summary Field Descriptions (Continued)

Field	Description
Count	<p>The total number of settled transactions for this Activity Date.</p> <p>In the By Activity Date tab, this field may contain a CSV export icon (). Click the icon to export data on all Net Settled Sales by transaction to a CSV file (e.g., Microsoft Excel). See Exporting Net Settled Sales by Transaction Data on page 90 for more information.</p>
Returned Payments	<p>The amount of funds associated with chargebacks, Direct Debit (eCheck) returns, rejected payments, and PINless Debit adjustments, including:</p> <ul style="list-style-type: none"> • Debits for receipt of a first chargeback. • Debits for an arbitration chargeback. • Debits for a Direct Debit return. • Debits or credits for payments rejected by the card networks. • Debits or credits for PINless Debit adjustments. • Credits for the return receipt of a representation. <p>This column can be split to show a breakdown of Chargebacks/Returns and Rejected Payments using the Split icon () located above the column. Click the Join icon () to re-combine the columns to Returned Payments.</p> <p>To view a report with more details about the returned payments amounts in this field, click the desired returned payments amount link. For more information, see the Returned Payments Report on page 208.</p> <p>In the By Activity Date tab, this field may contain a CSV export icon (). Click the icon to export data on all chargeback activities for this settlement or activity date, to a CSV file (e.g., Microsoft Excel). See Exporting Returned Payments Data on page 67 for more information.</p>
Total Fees	<p>The amount of funds associated with transaction processing charges (Worldpay Fees) plus other fees, e.g., interchange (Passthrough Fees).</p> <p>This column can be split to show a breakdown of Worldpay Fees and Passthrough Fees using the Split icon () located above the column. Click the Join icon () to re-combine the columns to Total Fees.</p> <p>To view a report with more details about the fees in this field, click the desired fee amount link. For more information, see the Fee Report on page 95.</p> <p>In the By Activity Date tab, this field may contain a CSV export icon (). Click the icon to export data on all fees for this settlement or activity date to a CSV file (e.g., Microsoft Excel). See Exporting Fee Data on page 65 for more information.</p>

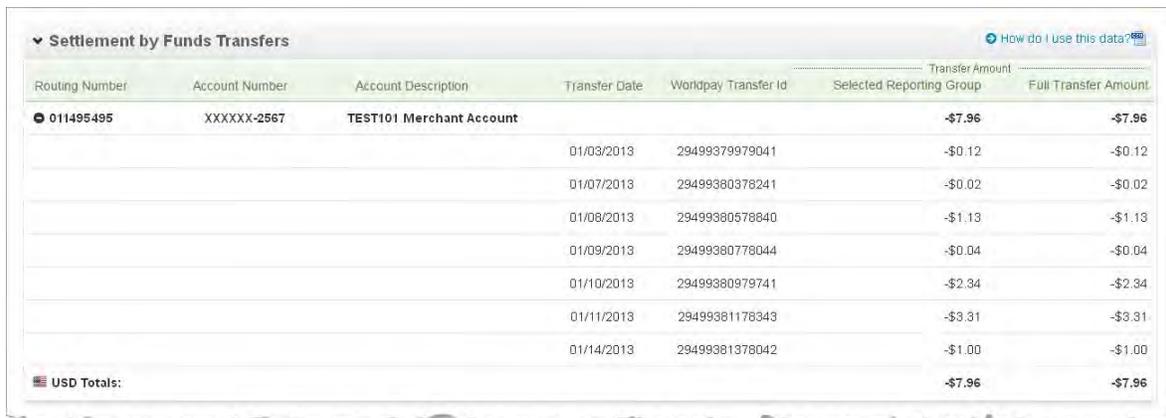
TABLE 3-4 Activity Summary Field Descriptions (Continued)

Field	Description
Reserve Activity	<p>The changes made to the reserve fund based upon gross sales. If you sell in multiple currencies, this only reflects the Reserve Activity for the selected currency.</p> <p>To view a report with more details about the reserve amounts in this field, click the desired Reserve Activity amount link. For more information, see the Reserve Report on page 105.</p> <p>In the By Activity Date tab, this field may contain an Excel export icon (). Click the icon to export data on all reserve activity for this settlement or activity date to a Microsoft Excel file. See Exporting Reserve Activity Data on page 72 for more information.</p>
3rd Party Payments	The fees paid to a third party by Worldpay on the behalf of your organization.
Net Settlement	The net amount transferred to your organization's bank account.

3.2.8 Settlement Date View - Settlement by Funds Transfer

iQ displays the Settlement by Funds Transfer panel ([Figure 3-8](#)) when viewing the Reconciliation Dashboard **by Settlement Date**. This panel details the individual fund transfers initiated by Worldpay for the specified date range, for each account, by Transfer Date. It also includes the transfer amount for the selected reporting group.

[Table 3-5](#) describes each of the fields in the Settlement by Funds Transfers data panel.

FIGURE 3-8 Settlement Date View - Settlement by Funds Transfer


Settlement by Funds Transfers						How do I use this data?	
Routing Number	Account Number	Account Description	Transfer Date	Worldpay Transfer Id	Selected Reporting Group	Transfer Amount	
						Full Transfer Amount	
011495495	XXXXXX-2567	TEST101 Merchant Account				-\$7.96	-\$7.96
			01/03/2013	29499379979041		-\$0.12	-\$0.12
			01/07/2013	29499380378241		-\$0.02	-\$0.02
			01/08/2013	29499380578840		-\$1.13	-\$1.13
			01/09/2013	29499380778044		-\$0.04	-\$0.04
			01/10/2013	29499380979741		-\$2.34	-\$2.34
			01/11/2013	29499381178343		-\$3.31	-\$3.31
			01/14/2013	29499381378042		-\$1.00	-\$1.00
USD Totals:						-\$7.96	-\$7.96

TABLE 3-5 Settlement by Funds Transfer Field Descriptions

Field	Description
Routing Number	The Automated Clearing House (ACH) routing number or wire transfer routing number for your organization's bank that received the settled funds. If the transfer is a Foreign Exchange transfer, the column displays, "FX Transfer."
Account Number	The account number of the bank account where the settled funds were transferred. Only the last four digits, or XXXX when the account number is four digits or less, is displayed.
Account Description	The description of the bank account where the settled funds were transferred. (This description was created by Worldpay Implementation during your on-boarding process.)
Transfer Date	The date that we initiated the transfer of settled funds to your organization's account.
Worldpay Transfer Id	A unique identifier assigned to the funds transfer.
Transfer Amount - Selected Reporting Group	The settlement amount transferred to this account for the selected reporting group.
Transfer Amount - Full Transfer Amount	The total settlement amount transferred to this account.

3.2.9 Settlement Date View - Settlement Summary by Settlement Date

iQ displays the Settlement Summary by Settlement Date tab ([Figure 3-9](#)) when viewing the Reconciliation Dashboard **by Settlement Date**. This tab contains information from the [Settlement Report](#) and shows the Net Settlement for each Settlement Day, broken out by Activity Day, and details the impact of Returned Payments, Total Fees, Reserve Activity, and Third Party Payments for each specified Settlement date.

[Table 3-6](#) describes each of the fields in the **Settlement Summary** tabs.

FIGURE 3-9 Settlement Date View - Settlement Summary by Settlement Date

Settlement Summary								
By Settlement Date								
Settlement Date	Activity Date	Net Settled Sales	Count	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
07/14/2013		\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
07/15/2013		\$64,304.81	471	-\$30.95	-\$1,347.41	\$0.00	\$0.00	\$62,926.45
07/15/2013	07/11/2013	\$7,257.99	65	\$0.00	-\$135.85	\$0.00	\$0.00	\$7,122.14
07/15/2013	07/12/2013	\$57,046.82	406	-\$30.95	-\$1,211.56	\$0.00	\$0.00	\$55,804.31
07/16/2013		\$136,260.38	1,044	\$0.00	-\$2,579.80	\$0.00	\$0.00	\$133,680.58
07/17/2013		\$72,038.43	561	\$0.00	-\$1,365.86	\$0.00	\$0.00	\$70,672.57
07/17/2013	07/15/2013	\$8,086.13	79	\$0.00	-\$179.46	\$0.00	\$0.00	\$7,906.67
07/17/2013	07/16/2013	\$63,952.30	482	\$0.00	-\$1,186.40	\$0.00	\$0.00	\$62,765.90
07/18/2013		\$64,433.60	523	\$0.00	-\$1,352.17	\$0.00	\$0.00	\$63,081.43
07/19/2013		\$56,802.39	492	\$1,857.82	-\$1,131.72	\$0.00	\$0.00	\$57,528.49
07/19/2013	07/17/2013	\$5,779.14	80	\$0.00	-\$137.03	\$0.00	\$0.00	\$5,642.11
07/19/2013	07/18/2013	\$51,023.25	412	\$1,857.82	-\$994.69	\$0.00	\$0.00	\$51,886.38
07/20/2013		\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
USD Totals:		\$393,839.61	3,091	\$1,826.87	-\$7,776.96	\$0.00	\$0.00	\$387,889.52

3.2.10 Settlement Date View - Settlement Summary by Payment Method

iQ displays the Settlement Summary by Payment Method tab (Figure 3-10) when viewing the Reconciliation Dashboard by Settlement Date. This tab contains information from the Settlement Report and shows the Net Settlement for each Method of Payment, broken out by Settlement Day, detailing the impact of Returned Payments, Total Fees, Reserve Activity, and Third Party Payments for each specified Settlement Date.

Table 3-6 describes each of the fields in the Settlement Summary tabs.

FIGURE 3-10 Settlement Date View - Settlement Summary by Payment Method

Settlement Summary									
By Settlement Date By Payment Method By Presenter By Purchase Currency									
Expand All									
Method Of Payment	Settlement Date	Activity Date	Net Settled Sales	Count	Returned Payments	Total Fees	Reserve Activity	Third Party Payments	Net Settlement
VISA			\$235,377.76	1,825	\$0.00	-\$4,165.53	\$0.00	\$0.00	\$231,212.23
	07/15/2013		\$33,327.34	250	\$0.00	-\$625.00	\$0.00	\$0.00	\$32,702.34
	07/15/2013	07/11/2013	\$2,306.25	12	\$0.00	-\$24.75	\$0.00	\$0.00	\$2,281.50
	07/15/2013	07/12/2013	\$31,021.09	238	\$0.00	-\$600.25	\$0.00	\$0.00	\$30,420.84
	07/16/2013		\$84,080.68	648	\$0.00	-\$1,375.63	\$0.00	\$0.00	\$82,705.05
	07/17/2013		\$44,348.49	335	\$0.00	-\$769.18	\$0.00	\$0.00	\$43,579.31
	07/18/2013		\$39,748.90	313	\$0.00	-\$779.43	\$0.00	\$0.00	\$38,969.47
	07/19/2013		\$33,872.35	279	\$0.00	-\$616.29	\$0.00	\$0.00	\$33,256.06
MasterCard			\$104,683.82	764	\$1,857.82	-\$2,237.48	\$0.00	\$0.00	\$104,304.16
American Express			\$0.00	0	\$0.00	-\$51.59	\$0.00	\$0.00	-\$51.59
Discover			\$14,226.76	106	-\$30.95	-\$405.99	\$0.00	\$0.00	\$13,789.82
PayPal			\$39,551.27	396	\$0.00	-\$903.87	\$0.00	\$0.00	\$38,647.40
Not Applicable			\$0.00	0	\$0.00	-\$12.50	\$0.00	\$0.00	-\$12.50
USD Totals:			\$393,839.61	3,091	\$1,826.87	-\$7,776.96	\$0.00	\$0.00	\$387,889.52

3.2.11 Settlement Date View - Settlement Summary by Presenter

iQ displays the Settlement Summary by Presenter tab (Figure 3-11) when viewing the Reconciliation Dashboard **by Settlement Date**. This tab contains information from the [Settlement Report](#) and shows the Net Settlement for each Presenter broken out by Settlement Day, detailing the impact of Returned Payments, Total Fees, Reserve Activity, and Third Party Payments.

Table 3-6 describes each of the fields in the **Settlement Summary** tabs.

FIGURE 3-11 Settlement Date View - Settlement Summary by Presenter

Settlement Summary									
By Settlement Date By Payment Method By Presenter By Purchase Currency									
Presenter	Settlement Date	Activity Date	Net Settled Sales	Count	Returned Payments	Total Fees	Reserve Activity	Third Party Payments	Net Settlement
GlobalPOS			\$5,521.10	58	\$0.00	-\$116.18	\$0.00	\$0.00	\$5,404.92
	07/18/2013		\$779.88	11	\$0.00	-\$19.81	\$0.00	\$0.00	\$760.07
GlobalPOS	07/18/2013	07/16/2013	\$779.88	11	\$0.00	-\$19.77	\$0.00	\$0.00	\$760.11
GlobalPOS	07/18/2013	07/17/2013	\$0.00	0	\$0.00	-\$0.04	\$0.00	\$0.00	-\$0.04
	07/19/2013		\$1,089.12	8	\$0.00	-\$26.25	\$0.00	\$0.00	\$1,062.87
	07/22/2013		\$2,067.88	28	\$0.00	-\$45.63	\$0.00	\$0.00	\$2,022.25
	07/23/2013		\$1,584.22	11	\$0.00	-\$24.49	\$0.00	\$0.00	\$1,559.73
Not Applicable			\$0.00	0	\$0.00	-\$10.00	\$0.00	\$0.00	-\$10.00
CyberSource			\$266,704.22	1,920	\$1,214.08	-\$5,254.06	\$0.00	\$0.00	\$262,664.24
PhoenixXML Test Merchant			\$31,342.79	380	\$0.00	-\$755.83	\$0.00	\$0.00	\$30,586.96
USD Totals:			\$303,568.11	2,358	\$1,214.08	-\$6,136.07	\$0.00	\$0.00	\$298,646.12

3.2.12 Settlement Date View - Settlement Summary by Purchase Currency

iQ displays the Settlement Summary by Purchase Currency data panel (Figure 3-12) when viewing the Reconciliation Dashboard by **Settlement Date**. This tab contains information from the **Settlement Report** and shows the Net Settlement for each Purchase Currency broken out by Settlement Day, detailing the impact of Returned Payments, Total Fees, Reserve Activity, and Third Party Payments.

Table 3-6 describes each of the fields in the **Settlement Summary** tabs.

FIGURE 3-12 Settlement Date View - Settlement Summary by Purchase Currency

Settlement Summary									
By Settlement Date By Payment Method By Presenter By Purchase Currency									
Purchase Currency	Purchase Amount	Net Settled Sales	Count	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement	
AUD	\$34,957.90	\$31,559.77	581	\$0.00	-\$1,045.13	\$0.00	\$0.00	\$30,514.64	
CAD	\$40,557.61	\$38,398.07	662	\$0.00	-\$1,193.25	\$0.00	\$0.00	\$37,204.82	
GBP	£28,391.97	\$42,494.55	1,140	-\$331.82	-\$1,409.15	\$0.00	\$0.00	\$40,753.58	
USD	\$928,609.38	\$928,609.38	18,945	-\$808.39	-\$20,735.61	\$0.00	\$0.00	\$907,065.38	
EUR	€7,166.15	\$9,253.36	188	-\$38.68	-\$307.90	\$0.00	\$0.00	\$8,906.78	
USD Totals:		\$1,050,315.13	21,516	-\$1,178.89	-\$24,691.04	\$0.00	\$0.00	\$1,024,445.20	

TABLE 3-6 Settlement Summary Field Descriptions

Field	Description
Settlement Date	The date that Worldpay sent the settled funds (less fees and/or reserve/chargebacks) to your organization's bank. Note: The transit time depends on the method of fund transfer (for example, via wire transfer or Automated Clearing House - ACH). Your merchant contract specifies the transit type.
Method of Payment	The method of payment for this transaction or group of transactions (Visa, MasterCard, American Express, Discover, PayPal, Bill Me Later, Direct Debit, etc.). This field appears when viewing the data By Payment Method .
Presenter	The presenter who submitted the transaction. This field appears when viewing the data By Presenter . Note: If your organization self-presents, this field displays your organization name.
Purchase Currency	The currency used for the purchase, designated by a flag icon and a three-letter abbreviation of the country. This field appears when viewing the data By Purchase Currency .
Purchase Amount	The original purchase amount of the transaction. This field appears when viewing the data By Purchase Currency .
Activity Date	The date or range of dates that Worldpay processed the transaction(s), based on your organization's cutoff time (specified in your merchant agreement). Each settlement date may have multiple associated activity dates.
Net Settled Sales	The total settled funds (Settled Deposits minus Settled Refunds) before the deduction of any fees, reserves, or chargebacks. This column can be split to show a breakdown of Settled Deposits and Settled Refunds, using the Split icon () located above the column. Click the Join icon () to re-combine the columns as Net Settled Sales.
Count	The total number of settled transactions for this Settlement or Activity Date. In the By Settlement Date panel, this field may contain a CSV export icon (). Click the icon to export data on all Net Settled Sales by transaction to a CSV file (e.g., Microsoft Excel). See Exporting Net Settled Sales by Transaction Data on page 90 for more information.

TABLE 3-6 Settlement Summary Field Descriptions (Continued)

Field	Description
Returned Payments	<p>The amount of funds associated with chargebacks, Direct Debit (eCheck) returns, rejected payments, and PINless Debit adjustments, including:</p> <ul style="list-style-type: none"> • Debits for receipt of a first chargeback. • Debits for an arbitration chargeback. • Debits for a Direct Debit return. • Debits or credits for payments rejected by the card networks. • Debits or credits for PINless Debit adjustments. • Credits for the return receipt of a representation. <p>This column can be split to show a breakdown of Chargebacks/Returns and Rejected Payments using the Split icon () located above the column. Click the Join icon () to re-combine the columns to Returned Payments.</p> <p>To view a report with more details about the returned payments amounts in this field, click the desired returned payments amount link. For more information, see the Returned Payments Report on page 208.</p> <p>In the By Settlement Date panel, this field may contain a CSV export icon (). Click the icon to export data on all chargeback activities for this settlement or activity date, to a CSV file (e.g., Microsoft Excel). See Exporting Returned Payments Data on page 67 for more information.</p>
Total Fees	<p>The amount of funds associated with transaction processing charges (Worldpay Fees) plus other fees, e.g., interchange (Passthrough Fees).</p> <p>This column can be split to show a breakdown of Worldpay Fees and Passthrough Fees using the Split icon () located above the column. Click the Join icon () to re-combine the columns to Total Fees.</p> <p>To view a report with more details about the fees in this field, click the desired fee amount link. For more information, see the Fee Report on page 95.</p> <p>In the By Settlement Date panel, this field may contain a CSV export icon (). Click the icon to export data on all fees for this settlement or activity date to a CSV file (e.g., Microsoft Excel). See Exporting Fee Data on page 65 for more information.</p>
Reserve Activity	<p>The changes made to the reserve fund based upon gross sales. If you sell in multiple currencies, this only reflects the Reserve Activity for the selected currency.</p> <p>To view a report with more details about the Reserve Activity in this field, click the desired Reserve Activity amount link. For more information, see the Reserve Report on page 105.</p> <p>In the By Settlement Date panel, this field may contain an Excel export icon (). Click the icon to export data on all reserve activity for this settlement or activity date to a Microsoft Excel file. See Exporting Reserve Activity Data on page 72 for more information.</p>

TABLE 3-6 Settlement Summary Field Descriptions (Continued)

Field	Description
3rd Party Payments	The fees paid to a third party by Worldpay on behalf of your organization. Note: If you are a Payment Facilitator enabled for sub-merchant funding, this field is replaced by 'FBO Settlement Account.'
FBO Settlement Account	The balance of the (For Benefit Of) Settlement account. The FBO Settlement account holds settlement funds for Visa, MasterCard, Discover, American Express, Direct Debit, and Funding Instruction transactions. Note: If you are a Payment Facilitator enabled for sub-merchant funding, this field is seen in place of 'Third Party Payments.'
Net Settlement	The net amount transferred to your organization's bank account.

3.2.13 Exporting Fee Data

You can export data on transaction fees (Worldpay and Passthrough) from the Reconciliation Dashboard. The data is listed by transaction or group of transactions and exported to a comma separated value (csv)-format file. Transaction-level data is available for export for the previous 24 months only. If the option to export is available, a CSV export icon () appears as active (not grayed-out) next to values in the Total Fees column of the following data panels:

- [Activity Date View - Activity Summary by Activity Date](#)
- [Settlement Date View - Settlement Summary by Settlement Date](#)

Note that you can export the same type of data from the Fee Report main page by clicking the CSV Export icon at the top the report.

To export Fee data from the Reconciliation Dashboard:

1. From the iQ Bar, click the **Financial** icon and select **Reconciliation Dashboard from the list of available reports**, or from the Financial Navigation bar.
2. Select the desired view, either by **Settlement Date** or **Activity Date**.
3. Specify the desired **Date**, **Reporting Group**, and **Currency** and click **View** to refresh the page.
4. Click the CSV export icon () next to a Fee value in the Total Fees column. If the CSV export icon is grayed-out, adjust your date range for a start date no earlier than 24 months prior to today.

Depending on your browser, the File Download dialog box appears.

5. Choose an option as follows:
 - **Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).
 - **Save** - saves the CSV file to your computer.
 - **Cancel**

The data listed in [Table 3-7](#) are included in the file.

See [Notes on Microsoft Excel](#) on page 30 for information on the presentation of certain data fields in exported files.

TABLE 3-7 Fee Data Export File Field Descriptions

Field	Description
Reporting Group	The Reporting Group to which the transaction applies.
Reporting Group Type	The type of Reporting Group: <ul style="list-style-type: none"> • Transactional - if this reporting group is submitted with the transaction. • Rollup - if this is an aggregated Reporting Group.
Payment Type	The method of payment for this transaction or group of transactions (Visa, MasterCard, American Express, Discover, PayPal, Bill Me Later, Direct Debit).
Settlement Currency	The currency used for the settlement, designated by a three-character abbreviation of the country.
Fee Category Type	The type of fee, Worldpay or passthrough (Interchange).
Fee Category	The fee category for this fee or group of fees. Worldpay Fees are designated by one of the following product categories: <ul style="list-style-type: none"> • Payments Acceptance (includes Authorizations, Deposits/Refunds, Funds Transfers, Chargebacks/ Returns, Other Fees) • Revenue Solutions (Recovery, Account Updating, Recycling) • Risk Solutions (Fraud Prevention, Fraud Chargeback Prevention Service-FCPS, Vault, eProtect) • Customer Insight • Dynamic Payout (seen only by Payment Facilitators enabled for sub-merchant funding.) Passthrough fee categories are as follows: <ul style="list-style-type: none"> • Assessments • Authorizations • Chargebacks/Returns • Credit Interchange • Debit Interchange • Pre-paid Interchange • Refund Interchange • Other Fees
Fee Sub-Category	The secondary fee category for Worldpay Fees, for example, Authorizations, Chargebacks/Returns, etc. See more sub-categories under the primary Fee Category description for Worldpay Fees above.
Description	The description of the fee assessed.
Txn Count	The number of transactions associated with this fee.
Fee Per Txn	The total flat rate portion of the fee assessed for this type of transaction or group of transactions.

TABLE 3-7 Fee Data Export File Field Descriptions (Continued)

Field	Description
Txn Amount	The total amount of the transaction(s) that the percentage portion of the fee was levied against.
Txn % Fee	The percentage rate portion of the fee assessed for this type of transaction, if included.
Total Fees	The total fee amount charged for this transaction or group of transactions.
Presenter	The presenter who submitted the transaction. Note: If your organization self-presents, this field displays your organization name.
Merchant Name	The name of the parent organization (or Reporting Group) to which the transaction applies.
Merchant ID	The value of the merchantId element/attribute submitted in the cnpAPI transaction.

3.2.14 Exporting Returned Payments Data

You can export data on Returned Payments from the Reconciliation Dashboard. The data is listed by transaction or group of transactions and exported to a comma separated value (csv) format file. Transaction-level data is available for export for the previous 24 months only. If the option to export is available, a CSV export icon () appears as active (not grayed-out) next to the values in the Returned Payments column of the following data panels:

- [Activity Date View - Activity Summary by Activity Date](#)
- [Settlement Date View - Settlement Summary by Settlement Date](#)

To export Chargeback, Direct Debit (eCheck) Return and PINless Debit Adjustment data from the Reconciliation Dashboard:

1. From the iQ Bar, click the **Financial** icon and select **Reconciliation Dashboard from the list of available reports**, or from the Financial Navigation bar.
2. Select the desired view, either by **Settlement Date** or **Activity Date**.
3. Specify the desired **Date**, **Reporting Group**, and **Currency** and click **View** to refresh the page.
4. Click the CSV export icon () next to a value in the Returned Payments column. If the CSV export icon is grayed-out, adjust your date range for a start date no earlier than 24 months prior to today.
Depending upon your browser, the File Download dialog box appears.
5. Choose an option as follows:
 - **Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).
 - **Save** - saves the CSV file to your computer.
 - **Cancel**

The data listed in [Table 3-8](#) are included in the file.

See [Notes on Microsoft Excel](#) on page 30 for information on the presentation of certain data fields in exported files.

TABLE 3-8 Returned Payments Report Export Field Descriptions

Field	Description
Case ID	The unique ID number automatically assigned to each chargeback or retrieval request, the return ID for a Direct Debit return, or the Adjustment ID for a PINless Debit Adjustment.
Worldpay Payment ID	The automatically-assigned unique identifier for this transaction.
Merchant Order Number	The merchant-designated identifier for this transaction.
Account Suffix	The account number suffix that the customer used for this transaction. Regardless of account permissions, only the last four digits are visible for credit cards, and the last three digits for a Direct Debit.
BIN	The bank identification number, which is the first six digits of the credit card number used for the transaction. This uniquely identifies the institution that issued the credit card to the card holder.
Payment Type	The method of payment (Visa, MasterCard, etc.) for this transaction, or PINless Debit Adjustment.
Reason Code	The code indicating why this chargeback, Direct Debit return, or PINless Debit adjustment was initiated.
Reason Description	The description corresponding to the Reason Code.
Date Issued	The day the issuing bank processed the chargeback, Direct Debit return, or PINless Debit Adjustment.
Date Received	The day that Worldpay received the chargeback, Direct Debit return, or PINless Debit Adjustment from the network or bank.
Reply by Date	The day by which merchants must respond to the case. Note: This field is empty for Direct Debit returns and PINless Debit Adjustments.
Chargeback Currency	The currency used for the chargeback.
Chargeback Amt	The disputed dollar amount of the chargeback, Direct Debit return, or PINless Debit Adjustment.
Auth Date	The date of the original Authorization. Note: This field is empty for Direct Debit returns and PINless Debit Adjustments.
Auth Currency	The currency used for the Authorization amount.
Auth Amt	The total dollar amount of the original authorization. Note: This field is empty for Direct Debit returns and PINless Debit Adjustments.

TABLE 3-8 Returned Payments Report Export Field Descriptions (Continued)

Field	Description
Transaction Date	The date of the original transaction.
Transaction Purchase Currency	The currency used for the transaction purchase.
Transaction Purchase Amount	The amount of the original purchase.
Transaction Settlement Currency	The currency used for the transaction settlement.
Transaction Settlement Amount	The total amount of the purchase in the settlement currency.
Activity Date	The date that Worldpay processed the transaction.
Settlement Date	The date that Worldpay sent the settled funds to your organization's account.

TABLE 3-8 Returned Payments Report Export Field Descriptions (Continued)

Field	Description
Activity	<p>The activity performed on the chargeback, or the return type (if not a chargeback). Possible values are:</p> <ul style="list-style-type: none"> • Add Note • Assign To Vantiv • Assign To Merchant • Assign To Merchant Automated • Assign to User • Attach Document • Auto Represent • File Pre-arbitration • Merchant Accepts Liability • Merchant Accepts Liability - PayPal • Merchant Represent • Merchant Requests Arbitration • Merchant Respond • Merchant Respond - Sent Credit • Move To Vantiv Error Queue • Network Accepted • Network Decision • Receive Network Transaction • Request Declined • Send Representation • Send Retrieval Request Response • Successful PayPal Case • ACH Direct Debit Return • PINless Debit Adjustment
Cycle	<p>The current cycle of the chargeback. Possible values are:</p> <ul style="list-style-type: none"> • ARBITRATION_CHARGEBACK • CHARGEBACK_REVERSAL • FIRST_CHARGEBACK • ISSUER_ARB_CHARGEBACK • PRE_ARB_CHARGEBACK • REPRESENTMENT • RETRIEVAL_REQUEST <p>Note: This field is empty for Direct Debit returns and PINless Debit Adjustments.</p>

TABLE 3-8 Returned Payments Report Export Field Descriptions (Continued)

Field	Description
Campaign	The merchant-specified identifier used to track transactions associated with specific marketing campaigns.
Merchant Name	The name of the parent organization (or division) that submitted the transaction.
Affiliate	The merchant-specified identifier used to track transactions associated with your affiliate organizations.
Merchant Grouping ID	The merchant-specified identifier for grouping transactions by an additional transaction level ID outside of Affiliate or Campaign.
Reporting Group	The Reporting Group to which the transaction belongs.
Txn Type	The type of transaction (for example, Deposit or Refund).
Batch ID	The unique number automatically assigned by Worldpay for the batch associated with the transaction.
Session ID	The unique number automatically assigned by Worldpay for the session associated with the transaction.
ARN	The Acquirer Reference Number (ARN) that uniquely identifies this transaction with the networks.
Customer ID	The unique identifier of the purchaser associated with the transaction.
Merchant Transaction ID	The identifier specified by the merchant for this transaction. This value corresponds to the <code>id</code> attribute (<code>id="value"</code>) of the transaction and is used with Online transactions for Duplicate Transaction Detection.
Billing Descriptor	The text shown on the customer bill. This is either the default (hard-coded billing descriptor), or the value designated in the transaction (soft billing descriptor).
Assigned To	The name of the user to which the chargeback is assigned.
Assigned To User Type	The type of user. Possible values are: <ul style="list-style-type: none"> • VANTIV • MERCHANT • PRESENTER • MULTI_ORG
Issuing Bank Country Code	The three-character country code indicating the location of the issuing bank.
Issuing Bank	The name of the bank issuing the card.
Merchant ID	The value of the <code>merchantId</code> element/attribute submitted in the <code>cnpAPI</code> transaction.
Presenter	The short name of the presenter.

3.2.15 Exporting Reserve Activity Data

You can export data on Reserve Activity from the Reconciliation Dashboard. The data is listed by date and exported to a Microsoft Excel file. If the option to export is available, a Microsoft Excel file icon () appears next to the values in the Reserve Activity column of the following data panels:

- [Activity Date View - Activity Summary by Activity Date](#)
- [Settlement Date View - Settlement Summary by Settlement Date](#)

To export Reserve Activity data from the Reconciliation Dashboard:

1. From the iQ Bar, click the **Financial** icon and select **Reconciliation Dashboard from the list of available reports**, or from the Financial Navigation bar.
2. Select the desired view, either by **Settlement Date** or **Activity Date**.
3. Specify the desired **Date**, **Reporting Group**, and **Currency** and click **View** to refresh the page.
4. Click the Microsoft Excel file icon () next to a value in the Reserve Activity column. Depending on your browser, the File Download dialog box appears.
5. Choose an option as follows:
 - **Open** - opens the report in Microsoft Excel file.
 - **Save** - saves the file to your computer.
 - **Cancel**

The data listed in [Table 3-9](#) are included in the file.

See [Notes on Microsoft Excel](#) on page 30 for information on the presentation of certain data fields in exported files.

TABLE 3-9 Reserve Activity Export Report Field Descriptions

Field	Description
Transfer Date	The date of the transfer of funds to/from your organization's reserve account as determined by adjustments made for the sales and refund activity.
Activity Date	The date that the financial transaction took place. The financial transaction can be either a sale or a refund.
Sales	The amount of money your organization charged customers by means of sale transactions.
Refunds	The amount of money your organization returned to customers by means of refund transactions. This column displays only if the reserve funding method on the billing profile has been configured for refunds.
Target Reserve Percent	The percentage of reserve period sales and refunds kept in your organization's reserve account, which is configured as specified in your merchant agreement.
Target Reserve Period Length	The number of days of sales and refunds that affect the reserve account, as specified in your merchant agreement.
Start Reserve Period	The earliest date in the reserve period date range.
End Reserve Period	The latest date in the reserve period date range.

TABLE 3-9 Reserve Activity Export Report Field Descriptions (Continued)

Field	Description
Reserve Period Sales	The amount of money your organization charged customers during the specified reserve period.
Reserve Period Refunds	The amount of money your organization returned to customers during the specified reserve period, if applicable. This column displays only if your account is configured for refunds.
Target Reserve Balance	The target amount for your organization's reserve account, which is calculated based on the sales and refund activity occurring during the specified reserve period.
Starting Reserve Balance	The amount of money present in your organization's reserve account before the reserve adjustment takes place for the specified activity date.
Miscellaneous Reserve Adjustment	The amount manually credited to or debited from your organization's reserve account by our Finance Department.
Auto Reserve Adjustment	The amount of money automatically adjusted by the system to the Starting Reserve Balance to bring your organization's reserve account balance to the Target Reserve Balance. This amount is calculated based on data in the following fields: Sales, Refunds, Starting Reserve Balance, Target Reserve %, and Target Reserve Balance.
Total Reserve Adjustment	Total of the Miscellaneous Reserve Adjustment and Auto Reserve Adjustment columns.
Ending Reserve Balance	The amount of money present in your organization's reserve account after the reserve adjustment takes place.

3.3 Settlement Report

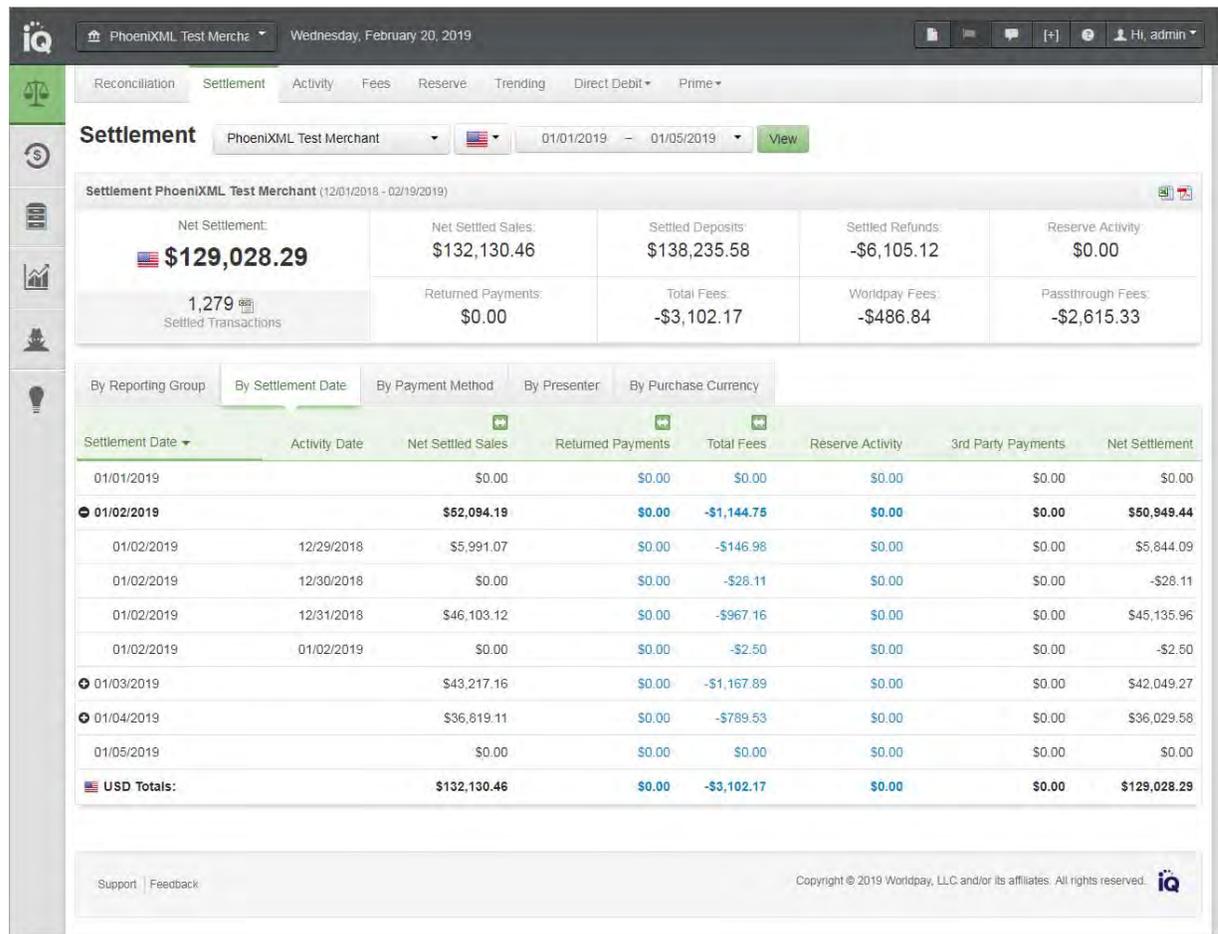
The Settlement Report presents a summary of fund transfer data for your organization based upon the date of transfer, as well as granular data with several presentation options. This report includes the amount of money transferred, as well as the Net Settled Sales, the fees levied, reserve activity, chargeback activity, and any third-party payment activity. By default, upon opening the report, iQ displays data for the latest date for which data is available. iQ presents the summary data in the top frame and granular data in the bottom frame. Initially, the bottom frame defaults to the By Settlement Date data presentation method.

NOTE: The Settlement Report is similar to the Activity Report, but shows financial details based on the funds transfer rather than the date of the original activity (see [Activity Report](#) on page 83).

If your organization is using a Monthly Billing model, see [Appendix C, "Monthly Billing and Fees in Financial Reports"](#) for information on how to interpret fee and settlement data in the Settlement Report.

To access the Settlement Report:

1. From the iQ Bar, click the **Financial** icon and select **Settlement Report from the list of available reports**, or from the Financial Navigation bar. The Settlement Report screen displays as shown in [Figure 3-13](#).
2. Specify the desired **Date Range, Reporting Group, and Currency**, then click **View** to refresh the page. See [Notes on Reporting Group Limits](#) on page 46 for additional information on the report groups shown in the Reporting Group drop-down selector.
3. Click the desired tab to change the presentation method of the granular data. Your options are:
 - [Settlement Report by Reporting Group](#) on page 76.
 - [Settlement Report by Settlement Date](#) on page 77 (default view).
 - [Settlement Report by Payment Method](#) on page 78
 - [Settlement Report by Presenter](#) on page 79.
 - [Settlement Report by Purchase Currency](#) on page 79.
4. Items shown as hyperlinks in the Settlement Report provide links to reports with more detailed information. From the Settlement Report screen, click an amount hyperlink in the **Returned Payments, Total Fees**, or **Reserve Activity** column to view the following:
 - [Returned Payments Report](#) - provides a view of all Chargebacks, Direct Debit (eCheck) returns, rejected payments, and PINless Debit Adjustments associated with the active organization/reporting group.
 - [Fee Report](#) - provides a detailed breakdown of Worldpay and Passthrough (Interchange) fees associated with the selected transactions.
 - [Reserve Report](#) - shows a chronological list of the activities (sales, refunds, or both) associated with the selected transactions that influence your organization's reserve account.

FIGURE 3-13 Settlement Report

3.3.1 Split and Join Columns

In the granular data tabs, a Split icon () appears above certain columns. Click the icon to split the amounts in the columns as follows:

- **Net Settled Sales** – splits the amounts into two columns: **Settled Deposits** and **Settled Refunds**.
- **Returned Payments** – splits the amounts into two columns: **Chargebacks/Returns** and **Rejected Payments**.
- **Total Fees** – splits the amounts into two columns: **Worldpay Fees** and **Passthrough Fees**.

To re-join the expanded columns, click the Join icon (). Figure 3-14 shows an expanded Net Settled Sales column.

FIGURE 3-14 Settlement Report with Split Net Settled Sales Columns

Settlement PhoenixXML Test Merchant (07/01/2013 - 07/01/2013)

Net Settlement \$74,945.58 528 Settled Transactions	Net Settled Sales: \$77,906.81	Settled Deposits: \$86,145.74	Settled Refunds: -\$8,238.93	Reserve Activity: \$0.00
	Returned Payments: -\$1,262.41	Total Fees: -\$1,698.82	Worldpay Fees: -\$150.13	Passthrough Fees: -\$1,548.69

By Reporting Group | By Settlement Date | By Payment Method | By Presenter | By Purchase Currency

Method Of Payment	Settled Transactions	Settled Deposits	Settled Refunds	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
American Express	0	\$0.00	\$0.00	\$0.00	-\$8.93	\$0.00	\$0.00	-\$8.93
Discover	30	\$5,377.60	-\$699.22	-\$368.60	-\$151.16	\$0.00	\$0.00	\$4,158.62
MasterCard	100	\$17,943.75	-\$3,275.35	\$0.00	-\$343.75	\$0.00	\$0.00	\$14,324.65
Not Applicable	0	\$0.00	\$0.00	\$0.00	-\$2.50	\$0.00	\$0.00	-\$2.50
PayPal	121	\$15,842.62	-\$1,015.03	-\$893.81	-\$385.35	\$0.00	\$0.00	\$13,598.43
VISA	277	\$46,981.77	-\$3,249.33	\$0.00	-\$857.13	\$0.00	\$0.00	\$42,875.31
USD Totals:	528	\$86,145.74	-\$8,238.93	-\$1,262.41	-\$1,698.82	\$0.00	\$0.00	\$74,945.58

See [Table 3-10](#) for a description of all the fields in the Summary panel and granular data tabs of the Settlement Report. Online Help is available for the Settlement report by clicking the help icon in the top navigation bar.

3.3.2 Settlement Report by Reporting Group

When you select **By Reporting Group** as the presentation method for the granular data, iQ displays any child groups of the currently selected parent organization along with a breakdown of the data as it applies to those groups. If those children have associated groups (other children), click the plus sign next to the group name to drill down to the child entities. When you do this, the parent shows the totals for the sub-groups in bold, and the children show the child specific data.

You can drill down a maximum of four levels in the granular data section of the report, five on the overall report, counting the parent shown in the summary section. If you wish to display data for lower sub-groups, you can change focus by selecting a different Reporting Group using the Reporting Group Selector, then expand the sub-group in the granular data section.

FIGURE 3-15 Settlement Report by Reporting Group showing Child Groups

Reporting Group	Net Settled Sales	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
000173	\$0.00	\$0.00	-\$406.12	\$0.00	\$0.00	-\$406.12
905	\$0.00	\$0.00	-\$53.50	\$0.00	\$0.00	-\$53.50
FifthThird	\$5.08	\$0.00	-\$2.45	\$0.00	-\$1.60	\$1.03
PhoenixML Merchant	\$10.00	\$0.00	-\$37.25	\$0.00	-\$0.80	-\$28.05
PhoenixML Merchant	\$0.00	\$0.00	-\$2.42	\$0.00	-\$0.80	-\$3.22
PhoenixML Rollup™	\$0.00	\$0.00	-\$1,925.79	\$0.00	-\$0.80	-\$1,926.59
000101	\$0.00	\$0.00	-\$13.85	\$0.00	\$0.00	-\$13.85
100	\$0.00	\$0.00	-\$1.24	\$0.00	\$0.00	-\$1.24
101	\$0.00	\$0.00	-\$0.10	\$0.00	-\$0.80	-\$0.90
1111111	\$0.00	\$0.00	-\$1,910.60	\$0.00	\$0.00	-\$1,910.60
USD Totals:	\$15.08	\$0.00	-\$2,427.53	\$0.00	-\$4.00	-\$2,416.45

See [Table 3-10](#) for a description of all the fields in the summary panel and the granular data tabs of the Settlement Report.

3.3.3 Settlement Report by Settlement Date

When you select **By Settlement Date** (default view) as the presentation method for the granular data, iQ displays the same data sorted by date, and includes a Settlement Date and an Activity Date column. Each settlement date may have multiple associated activity dates, as shown in [Figure 3-15](#).

Depending upon the date range you specify, iQ presents the data either by day, rolled up by months or partial months, or rolled up by years or partial years. Partial years are expandable to full or partial months, and then further expandable to individual days.

FIGURE 3-16 Settlement Report by Settlement Date

Settlement PhoenixXML Test Merchant (01/01/2013 - 01/10/2013)							
Net Settlement: \$473,607.03		Net Settled Sales: \$482,918.00	Settled Deposits: \$509,224.14	Settled Refunds: -\$26,306.14	Reserve Activity: \$0.00		
3,697 Settled Transactions		Returned Payments: \$0.00	Total Fees: -\$9,310.97	Worldpay Fees: -\$591.82	Passthrough Fees: -\$8,719.15		

By Reporting Group By Settlement Date By Payment Method By Presenter By Purchase Currency							
Settlement Date	Activity Date	Net Settled Sales	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
01/01/2013		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/02/2013		\$88,735.84	\$0.00	-\$1,634.44	\$0.00	\$0.00	-\$87,101.40
01/03/2013		\$62,006.01	\$0.00	-\$971.09	\$0.00	\$0.00	\$61,034.92
01/04/2013		\$51,168.13	\$0.00	-\$1,256.81	\$0.00	\$0.00	\$49,911.32
01/04/2013	01/02/2013	\$5,554.28	\$0.00	-\$136.84	\$0.00	\$0.00	\$5,417.44
01/04/2013	01/03/2013	\$45,613.85	\$0.00	-\$1,119.97	\$0.00	\$0.00	\$44,493.88
01/05/2013		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/06/2013		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/07/2013		\$45,458.96	\$0.00	-\$911.47	\$0.00	\$0.00	\$44,547.49
01/07/2013	01/03/2013	\$5,950.97	\$0.00	-\$131.09	\$0.00	\$0.00	\$5,819.88
01/07/2013	01/04/2013	\$39,507.99	\$0.00	-\$780.38	\$0.00	\$0.00	\$38,727.61
01/08/2013		\$115,116.55	\$0.00	-\$2,216.90	\$0.00	\$0.00	\$112,899.65
01/09/2013		\$64,275.63	\$0.00	-\$1,254.63	\$0.00	\$0.00	\$63,021.00
01/10/2013		\$56,156.88	\$0.00	-\$1,065.63	\$0.00	\$0.00	\$55,091.25
USD Totals:		\$482,918.00	\$0.00	-\$9,310.97	\$0.00	\$0.00	\$473,607.03

3.3.4 Settlement Report by Payment Method

When you select By Payment Method as the presentation method for the granular data, iQ displays the data sorted by method of payment, as shown in Figure 3-17. Each section presents settled transactions, net settled sales, returned payments, fees, etc. for each payment type.

See Table 3-10 for a description of all the fields in the summary panel and the granular data tabs of the Settlement Report.

FIGURE 3-17 Settlement Report by Payment Method

Method Of Payment	Settled Transactions	Net Settled Sales	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
American Express	0	\$0.00	\$0.00	-\$68.97	\$0.00	\$0.00	-\$68.97
Discover	151	\$24,246.53	\$0.00	-\$671.17	\$0.00	\$0.00	\$23,575.36
MasterCard	872	\$128,489.64	\$0.00	-\$2,485.69	\$0.00	\$0.00	\$126,003.95
Not Applicable	0	\$0.00	\$0.00	\$202.49	\$0.00	\$0.00	\$202.49
PayPal	544	\$55,794.47	\$0.00	-\$1,275.17	\$0.00	\$0.00	\$54,519.30
VISA	2,130	\$274,387.36	\$0.00	-\$5,012.46	\$0.00	\$0.00	\$269,374.90
USD Totals:	3,697	\$482,918.00	\$0.00	-\$9,310.97	\$0.00	\$0.00	\$473,607.03

3.3.5 Settlement Report by Presenter

When you select By Presenter as the presentation method for the granular data, iQ displays the data sorted by Presenter, as shown in [Figure 3-18](#). Each section presents settled transactions, net settled sales, returned payments, fees, etc. for each presenter.

See [Table 3-10](#) for a description of all the fields in the summary panel and the granular data tabs of the Settlement Report.

FIGURE 3-18 Settlement Report by Presenter

Presenter	Settled Transactions	Net Settled Sales	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
GlobalPOS	8	\$1,089.12	\$0.00	-\$26.25	\$0.00	\$0.00	\$1,062.87
CyberSource	404	\$50,080.46	\$1,857.82	-\$962.57	\$0.00	\$0.00	\$50,975.71
PhoenixML Test Merchant	80	\$5,632.81	\$0.00	-\$140.40	\$0.00	\$0.00	\$5,492.41
Not Applicable	0	\$0.00	\$0.00	-\$2.50	\$0.00	\$0.00	-\$2.50
USD Totals:	492	\$56,802.39	\$1,857.82	-\$1,131.72	\$0.00	\$0.00	\$57,528.49

3.3.6 Settlement Report by Purchase Currency

The By Purchase Currency tab ([Figure 3-19](#)) provides a granular view of settlement amounts based upon the currencies used in the transaction. This tab appears only when the parent organization (the group displayed in the Summary frame) processes and/or settles in multiple currencies. Initially, iQ sorts the data based upon the Net Settlement Amount.

See [Table 3-10](#) for a description of all the fields in the summary panel and the granular data tabs of the Settlement Report.

FIGURE 3-19 Settlement Report by Purchase Currency

Purchase Currency	Purchase Amount	Settlement Currency	Net Settled Sales	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
USD	\$1,644,844.09	USD	\$1,644,844.09	-\$1,129.66	-\$41,382.13	\$0.00	\$0.00	\$1,602,332.30
GBP	£102,227.15	USD	\$161,776.06	-\$365.50	-\$5,020.37	\$0.00	\$0.00	\$156,390.19
AUD	\$71,811.73	USD	\$73,786.24	-\$67.38	-\$2,239.15	\$0.00	\$0.00	\$71,479.71
CAD	\$48,636.86	USD	\$48,275.68	\$0.00	-\$1,481.57	\$0.00	\$0.00	\$46,794.11
EUR	€26,760.24	USD	\$34,395.90	\$0.00	-\$1,049.50	\$0.00	\$0.00	\$33,346.40

Table 3-10 describes all of the fields in the Summary panel and all of the data presentation tabs of the Settlement Report.

TABLE 3-10 Settlement Report Field Descriptions (in alphabetical order)

Field	Description
Activity Date	The date that Worldpay processed the transaction, based on your organization's cutoff time (specified in your merchant agreement). Each settlement date may have multiple associated activity dates. This field appears when viewing the data By Settlement Date .
Method of Payment	The method of payment (MasterCard, Visa, Discover, PayPal, etc.) for these transactions. This field appears when viewing data By Payment Method .
Net Settled Sales	The total settled funds (Settled Deposits minus Settled Refunds) before the deduction of any fees, reserves, or chargebacks. In the granular data tabs, this column can be split to show a breakdown of Settled Deposits and Settled Refunds , using the Split icon () located above the column. Click the Join icon () to re-combine the columns as Net Settled Sales.
Net Settlement	The net amount transferred to your organization's bank account.
Passthrough Fees	The amount of funds associated with charges assessed by parties other than Worldpay, e.g., Interchange fees. This field appears on the Summary panel, and in the granular data tabs when the Total Fees column is split (see Split and Join Columns for more information). If you sell in multiple currencies, this only reflects the Passthrough Fees for the selected currency. To view a report with more details about the fees in this field, click the desired fee amount link (not available when viewing data By Purchase Currency). For more information, see the Fee Report on page 95.
Presenter	The presenter who submitted the transaction. This field appears when viewing the data By Presenter . Note: If your organization self-presents, this field displays your organization name.

TABLE 3-10 Settlement Report Field Descriptions (in alphabetical order) (Continued)

Field	Description
Purchase Amount	The amount of the purchase in the designated currency. This field appears when viewing the data By Purchase Currency .
Purchase Currency	The currency used for the purchase, designated by a flag icon and a three-letter abbreviation of the country. This field appears when viewing the data By Purchase Currency .
Reporting Group	The Reporting Group to which the data applies. If a hierarchy of groups exist, you can expand the information to show sub-groups by clicking the plus sign next to the group name. This field appears when viewing the data By Reporting Group .
Reserve Activity	<p>The changes made to the reserve fund based upon gross sales. If you sell in multiple currencies, this only reflects the Reserve Activity for the selected currency.</p> <p>To view a report with more details about the Reserve Activity in this field, click the desired Reserve Activity amount link (not available when viewing data By Purchase Currency). For more information, see the Reserve Report on page 105.</p>
Returned Payments	<p>The amount of funds associated with chargebacks, Direct Debit (eCheck) returns, rejected payments, and PINless Debit adjustments, including:</p> <ul style="list-style-type: none"> • Debits for receipt of a first chargeback. • Debits for an arbitration chargeback. • Debits for a Direct Debit return. • Debits or credits for payments rejected by the card networks. • Debits or credits for PINless Debit adjustments. • Credits for the return receipt of a representment. <p>In the granular data tabs, this column can be split to show a breakdown of Chargebacks>Returns and Rejected Payments using the Split icon () located above the column. Click the Join icon () to re-combine the columns to Returned Payments.</p> <p>To view a report with more details about the returned payments amounts in this field, click the desired returned payments amount link. (not available when viewing data By Purchase Currency). For more information, see Returned Payments Report on page 208.</p>
Settled Deposits	The total amount of settled deposits before the deduction of any fees, reserves, or chargebacks. This field appears on the Summary panel, and in the granular data tabs when the Net Settled Sales column is split (see Split and Join Columns for more information).
Settled Refunds	The total amount of settled refunds before the deduction of any fees. This field appears on the Summary panel, and in the granular data tabs when the Net Settled Sales column is split (see Split and Join Columns for more information).

TABLE 3-10 Settlement Report Field Descriptions (in alphabetical order) (Continued)

Field	Description
Settled Transactions	<p>The number of transactions that were settled in the specified time period. This field appears in the Summary Panel, By Presenter and By Payment Method panels only.</p> <p>In the Summary panel, this field may include a CSV Export icon (). Click the icon to export data on all Net Settled Sales by transaction to a CSV file (e.g., Microsoft Excel). See Exporting Net Settled Sales by Transaction Data on page 90 for more information.</p>
Settlement Currency	<p>The currency used for the settlement, designated by a flag icon and a three-letter abbreviation of the country. This column appears when viewing data By Reporting Group and By Purchase Currency.</p>
Settlement Date	<p>The date that Worldpay sent the settled funds (less fees and/or reserve/chargebacks) to your organization's bank. If the funds transfer has been held or delayed, the column displays <i>Transfer Pending</i>. This field appears when viewing the data By Settlement Date.</p> <p>Note: The transit time depends on the method of fund transfer (for example, via wire transfer or Automated Clearing House - ACH). Your merchant contract specifies the transit type.</p>
Total Fees	<p>The amount of funds associated with transaction processing charges (Worldpay Fees) plus other fees, e.g., interchange (Passthrough Fees).</p> <p>In the granular data tabs, this column can be split to show a breakdown of Worldpay Fees and Passthrough Fees using the Split icon () located above the column. Click the Join icon () to re-combine the columns to Total Fees.</p> <p>To view a report with more details about the fees in this field, click the desired fee amount link (not available when viewing data By Purchase Currency). For more information, see the Fee Report on page 95.</p>
Third Party Payments	<p>The fees paid to a third party by Worldpay on behalf of your organization.</p>
Worldpay Fees	<p>The amount of funds associated with transaction processing charges. If you sell in multiple currencies, this only reflects the Worldpay Fees for the selected currency. This field appears on the Summary panel, and in the granular data tabs when the Total Fees column is split (see Split and Join Columns for more information).</p> <p>To view a report with more details about the fees in this field, click the desired fee amount link (not available when viewing data By Purchase Currency). For more information, see the Fee Report on page 95.</p>

3.4 Activity Report

The Activity Report presents a summary of fund transfer data for your organization based upon the date of the original activity, as well as granular data with several presentation options. This report includes the Net Settlement amount, as well as the Net Settled Sales, the fees levied, reserve activity, and chargeback activity. By default, upon opening the report, iQ displays data for the latest date for which data is available. iQ presents the summary data in the top frame and granular data in the bottom frame. Initially, the bottom frame defaults to the By Activity Date data presentation method.

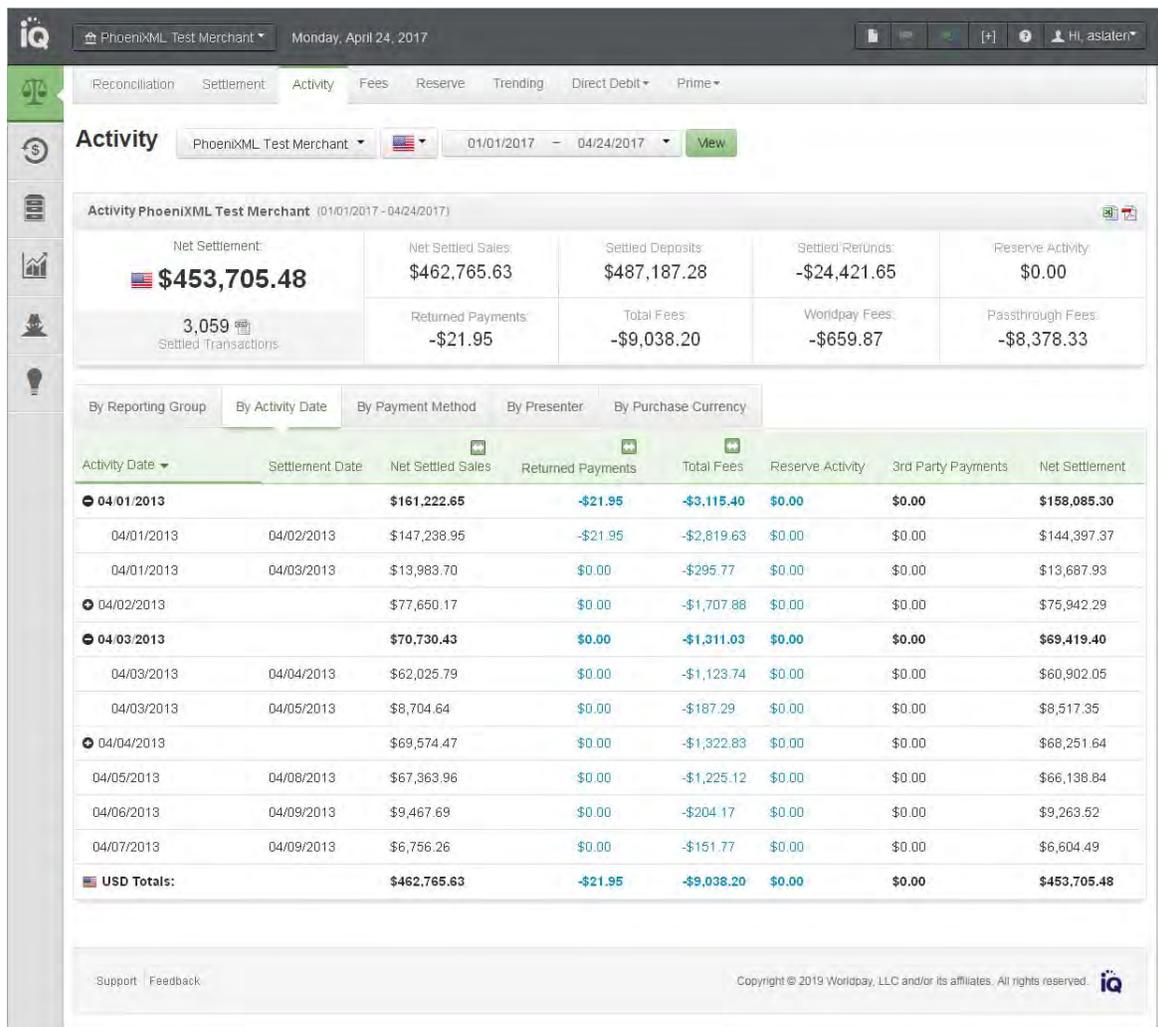
NOTE: The Activity Report is similar to the Settlement Report, but shows financial details based on the original activity date rather than the date of the fund transfer (see [Settlement Report](#) on page 74).

If your organization is using a Monthly Billing model, see [Appendix C, "Monthly Billing and Fees in Financial Reports"](#) for information on how to interpret fee and settlement data in the Activity Report.

To access the Activity Report:

1. From the iQ Bar, click the **Financial** icon and select **Activity Report from the list of available reports**, or from the Financial Navigation bar. The Activity Report displays as shown in [Figure 3-20](#).
2. Specify the desired **Date Range, Reporting Group, and Currency** (if applicable), **then** click the **View** button to refresh the page. See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.
3. Click the desired tab to change the presentation method of the granular data. Your options are:
 - [Activity Report By Reporting Group](#) on page 85.
 - [Activity Report by Activity Date](#) on page 86 (default view).
 - [Activity Report by Payment Method](#) on page 86.
 - [Activity Report by Presenter](#) on page 87.
 - [Activity Report by Purchase Currency](#) on page 87.
4. Items shown as hyperlinks in the Activity Report provide links to reports with more detailed information. From the Activity Report, click an amount hyperlink in the **Returned Payments, Total Fees**, or **Reserve Activity** column to view the following:
 - [Returned Payments Report](#) - provides a view of all Chargebacks, Direct Debit (eCheck) returns, rejected payments, and PINless Debit Adjustments associated with the active organization/reporting group.
 - [Fee Report](#) - provides a detailed breakdown of Worldpay and Passthrough (Interchange) fees associated with the selected transactions.
 - [Reserve Report](#) - shows a chronological list of the activities (sales, refunds, or both) associated with the selected transactions that influence your organization's reserve account.

FIGURE 3-20 Activity Report



3.4.1 Split and Join Columns

In the granular data tabs, a Split icon () appears above certain columns. Click the icon to split the amounts in the columns as follows:

- **Net Settled Sales** – splits the amounts into two columns: **Settled Deposits** and **Settled Refunds**.
- **Returned Payments** – splits the amounts into two columns: **Chargebacks/Returns** and **Rejected Payments**.
- **Total Fees** – splits the amounts into two columns: **Worldpay Fees** and **Passthrough Fees**.

To re-join the expanded columns, click the Join icon (). Figure 3-21 shows an expanded Total Fees column.

FIGURE 3-21 Activity Report with Split Total Fees Column

Method Of Payment	Settled Transactions	Net Settled Sales	Returned Payments	Worldpay Fees	Passthrough Fees	Reserve Activity	3rd Party Payments	Net Settlement
American Express	0	\$0.00	\$0.00	-\$95.83	\$0.00	\$0.00	\$0.00	-\$95.83
Discover	205	\$32,655.49	\$0.00	-\$28.25	-\$872.21	\$0.00	\$0.00	\$31,755.03
MasterCard	1,270	\$176,502.23	\$0.00	-\$250.55	-\$3,269.53	\$0.00	\$0.00	\$172,982.15
Not Applicable	0	\$0.00	\$0.00	\$194.99	\$0.00	\$0.00	\$0.00	\$194.99
PayPal	791	\$79,360.10	\$0.00	-\$156.45	-\$1,657.91	\$0.00	\$0.00	\$77,545.74
VISA	2,973	\$374,716.37	\$0.00	-\$588.95	-\$6,083.59	\$0.00	\$0.00	\$368,043.83
USD Totals:	5,239	\$663,234.19	\$0.00	-\$925.04	-\$11,883.24	\$0.00	\$0.00	\$650,425.91

See [Table 3-11](#) for a description of all the fields in the Summary panel and granular data tabs of the Activity Report. Online Help is available for the Activity report by clicking the Help icon in the top navigation bar.

3.4.2 Activity Report By Reporting Group

When you select **By Reporting Group** as the presentation method for the granular data, iQ displays any child groups of the currently selected parent organization along with a breakdown of the data as it applies to those groups. If those children have associated groups (other children), click the plus sign next to the group name to drill down to the child entities. When you do this, the parent shows the totals for the sub-groups in bold and the children show the child specific data.

You can drill down a maximum of four levels in the granular data section of the report, five on the overall report, counting the parent shown in the summary section. If you wish to display data for lower sub-groups, you can change focus by selecting a different Reporting Group using the Reporting Group Selector, then expand the sub-group in the granular data section.

FIGURE 3-22 Activity Report By Reporting Group showing Child Groups

Reporting Group	Net Settled Sales	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
000173	\$0.00	\$0.00	-\$406.12	\$0.00	\$0.00	-\$406.12
905	\$0.00	\$0.00	-\$53.50	\$0.00	\$0.00	-\$53.50
FifthThird	\$5.08	\$0.00	-\$2.45	\$0.00	-\$1.60	\$1.03
PhoenixML Merchant	\$10.00	\$0.00	-\$37.25	\$0.00	-\$0.80	-\$28.05
PhoenixML Merchant	\$0.00	\$0.00	-\$2.42	\$0.00	-\$0.80	-\$3.22
PhoenixML Rotiup **	\$0.00	\$0.00	-\$1,925.79	\$0.00	-\$0.80	-\$1,926.59
000101	\$0.00	\$0.00	-\$13.85	\$0.00	\$0.00	-\$13.85
100	\$0.00	\$0.00	-\$1.24	\$0.00	\$0.00	-\$1.24
101	\$0.00	\$0.00	-\$0.10	\$0.00	-\$0.80	-\$0.90
1111111	\$0.00	\$0.00	-\$1,910.60	\$0.00	\$0.00	-\$1,910.60
USD Totals:	\$15.08	\$0.00	-\$2,427.53	\$0.00	-\$4.00	-\$2,416.45

See [Table 3-11](#) for a description of all the fields in Summary panel and the granular data tabs of the Activity Report.

3.4.3 Activity Report by Activity Date

When you select **By Activity Date** (the default view) as the presentation method for the granular data, iQ displays the same data sorted by date, and includes a Settlement Date column. Each activity date may have multiple associated settlement dates, as shown in [Figure 3-23](#).

Depending upon the date range you specify, iQ presents the data either by day, rolled up by months or partial months, or rolled up by years or partial years. Partial years are expandable to full or partial months, and then further expandable to individual days.

FIGURE 3-23 Activity Report by Activity Date

Activity Date	Settlement Date	Net Settled Sales	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
March 1-31, 2011		\$1.15	\$0.00	-\$6,335.07	\$0.00	\$0.00	-\$6,333.92
April 1-30, 2011		\$1.00	\$0.00	-\$11.45	\$0.00	\$0.00	-\$10.45
May 1-6, 2011		\$0.00	\$0.00	-\$0.61	\$0.00	\$0.00	-\$0.61
05/01/2011		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
05/02/2011	05/04/2011	\$0.00	\$0.00	-\$0.08	\$0.00	\$0.00	-\$0.08
05/03/2011		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
05/04/2011		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
05/05/2011		\$0.00	\$0.00	-\$0.47	\$0.00	\$0.00	-\$0.47
05/05/2011	05/09/2011	\$0.00	\$0.00	-\$0.36	\$0.00	\$0.00	-\$0.36
05/05/2011	05/18/2011	\$0.00	\$0.00	-\$0.11	\$0.00	\$0.00	-\$0.11
05/06/2011	05/10/2011	\$0.00	\$0.00	-\$0.06	\$0.00	\$0.00	-\$0.06
USD Totals:		\$2.15	\$0.00	-\$6,347.13	\$0.00	\$0.00	-\$6,344.98

3.4.4 Activity Report by Payment Method

When you select **By Payment Method** as the presentation method for the granular data, iQ displays the data sorted by method of payment, as shown in [Figure 3-24](#). Each section presents settled transactions, net settled sales, returned payments, fees, etc. for each payment type.

See [Table 3-11](#) for a description of all the fields in the Summary panel and the granular data tabs of the Activity Report.

FIGURE 3-24 Activity Report by Payment Method

Method Of Payment	Settled Transactions	Net Settled Sales	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
American Express	0	\$0.00	\$0.00	-\$87.39	\$0.00	\$0.00	-\$87.39
Discover	186	\$29,540.44	\$0.00	-\$816.61	\$0.00	\$0.00	\$28,723.83
MasterCard	1,151	\$162,590.28	\$0.00	-\$3,211.51	\$0.00	\$0.00	\$159,378.77
Not Applicable	0	\$0.00	\$0.00	\$197.49	\$0.00	\$0.00	\$197.49
PayPal	746	\$75,091.20	\$0.00	-\$1,716.22	\$0.00	\$0.00	\$73,374.98
VISA	2,739	\$347,688.19	\$0.00	-\$6,313.21	\$0.00	\$0.00	\$341,374.98
USD Totals:	4,822	\$614,910.11	\$0.00	-\$11,947.45	\$0.00	\$0.00	\$602,962.66

3.4.5 Activity Report by Presenter

When you select By Presenter as the presentation method for the granular data, iQ displays the data sorted by presenter, as shown in [Figure 3-24](#). Each section presents settled transactions, net settled sales, returned payments, fees, etc. for each presenter.

See [Table 3-11](#) for a description of all the fields in the Summary panel and the granular data tabs of the Activity Report.

FIGURE 3-25 Activity Report by Presenter

Presenter	Settled Transactions	Net Settled Sales	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
GlobalPOS	8	\$1,089.12	\$0.00	-\$26.25	\$0.00	\$0.00	\$1,062.87
CyberSource	404	\$50,080.46	\$1,857.82	-\$962.57	\$0.00	\$0.00	\$50,975.71
PhoenixML Test Merchant	80	\$5,632.81	\$0.00	-\$140.40	\$0.00	\$0.00	\$5,492.41
Not Applicable	0	\$0.00	\$0.00	-\$2.50	\$0.00	\$0.00	-\$2.50
USD Totals:	492	\$56,802.39	\$1,857.82	-\$1,131.72	\$0.00	\$0.00	\$57,528.49

3.4.6 Activity Report by Purchase Currency

The By Purchase Currency tab ([Figure 3-26](#)) provides a granular view of settlement amounts based upon the currencies used in the transaction. This tab appears only when the parent organization (the group displayed in the Summary frame) processes and/or settles in multiple currencies. Initially, iQ sorts the data based upon the Net Settlement Amount.

See [Table 3-11](#) for a description of all the fields in the Summary panel and the granular data tabs of the Activity Report.

FIGURE 3-26 Activity Report - By Purchase Currency

Purchase Currency	Purchase Amount	Settlement Currency	Net Settled Sales	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
USD	\$2,057,633.65	USD	\$2,057,633.65	-\$2,445.59	-\$50,326.91	\$0.00	\$0.00	\$2,004,861.15
GBP	£119,064.08	USD	\$188,300.48	-\$365.50	-\$5,820.96	\$0.00	\$0.00	\$182,114.02
AUD	\$95,104.07	USD	\$98,159.20	-\$124.04	-\$2,986.97	\$0.00	\$0.00	\$95,048.19
CAD	\$58,225.92	USD	\$58,030.92	\$0.00	-\$1,767.03	\$0.00	\$0.00	\$56,263.89
EUR	€32,106.20	USD	\$41,341.52	\$0.00	-\$1,261.79	\$0.00	\$0.00	\$40,079.73

Table 3-11 describes all the fields in the Summary panel and the granular data tabs of the Activity Report.

TABLE 3-11 Activity Report Field Descriptions (in alphabetical order)

Field	Description
Activity Date	The date that Worldpay processed the transaction, based on your organization's cutoff time. The cutoff time is specified in your merchant agreement. This field appears when viewing the data By Activity Date .
Method of Payment	The method of payment (MasterCard, Visa, Discover, PayPal, etc.) for these transactions. This field appears when viewing data By Payment Method .
Net Settled Sales	The total settled funds (Settled Deposits minus Settled Refunds) before the deduction of any fees, reserves, or chargebacks. In the granular data tabs, this column can be split to show a breakdown of Settled Deposits and Settled Refunds, using the Split icon () located above the column. Click the Join icon () to re-combine the columns as Net Settled Sales.
Net Settlement	The net amount transferred to your organization's bank account.
Passthrough Fees	The amount of funds associated with charges assessed by parties other than Worldpay (for example, interchange fees). This field appears on the Summary panel, and in the granular data tabs when the Total Fees column is split (see Split and Join Columns on page 84 for more information). If you sell in multiple currencies, this only reflects the Passthrough Fees for the selected currency. To view a report with more details about the fees in this field, click the desired fee amount link (not available when viewing data By Purchase Currency). For more information, see the Fee Report on page 95.
Presenter	The presenter who submitted the transaction. This field appears when viewing the data By Presenter . Note: If your organization self-presents, this field displays your organization name.
Purchase Amount	The amount of the purchase in the designated currency. This field appears when viewing the data By Purchase Currency .

TABLE 3-11 Activity Report Field Descriptions (in alphabetical order) (Continued)

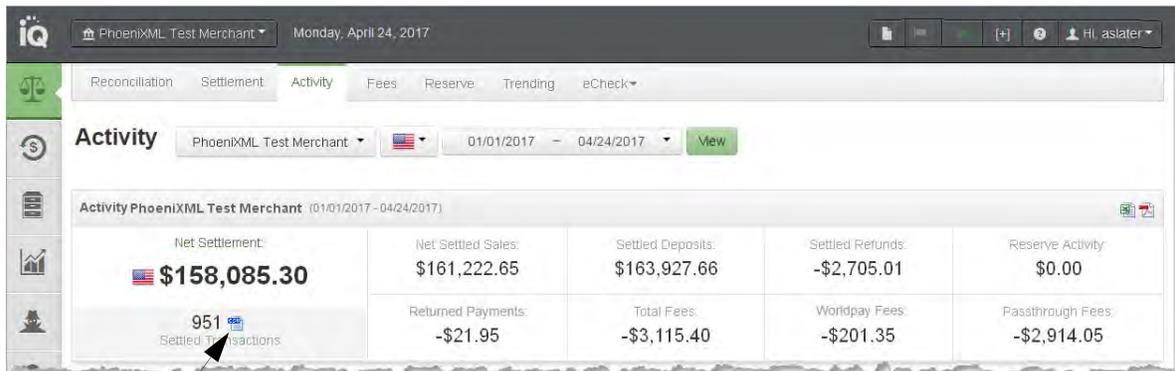
Field	Description
Purchase Currency	The currency used for the purchase, designated by a flag icon and a three-letter abbreviation of the country. This field appears when viewing the data By Purchase Currency .
Reporting Group	The Reporting Group to which the data applies. If a hierarchy of groups exist, you can expand the information to show sub-groups by clicking the plus sign next to the group name. This field appears when viewing the data By Reporting Group .
Reserve Activity	<p>The changes made to the reserve fund based upon gross sales. If you sell in multiple currencies, this only reflects the Reserve Activity for the selected currency.</p> <p>To view a report with more details about the Reserve Activity in this field, click the desired Reserve Activity amount link (not available when viewing data By Purchase Currency). For more information, see the Reserve Report on page 105.</p>
Returned Payments	<p>The amount of funds associated with chargebacks, Direct Debit (eCheck) returns, rejected payments, and PINless Debit adjustments, including:</p> <ul style="list-style-type: none"> • Debits for receipt of a first chargeback. • Debits for an arbitration chargeback. • Debits for a Direct Debit return. • Debits or credits for payments rejected by the card networks. • Debits or credits for PINless Debit adjustments. • Credits for the return receipt of a representment. <p>In the granular data tabs, this column can be split to show a breakdown of Chargebacks>Returns and Rejected Payments using the Split icon () located above the column. Click the Join icon () to re-combine the columns to Returned Payments.</p> <p>To view a report with more details about the returned payments amounts in this field, click the desired returned payments amount link. (not available when viewing data By Purchase Currency). For more information, see Returned Payments Report on page 208.</p>
Settled Deposits	The total amount of settled deposits before the deduction of any fees, reserves, or chargebacks. This field appears on the Summary panel, and in the granular data tabs when the Net Settled Sales column is split (see Split and Join Columns on page 84 for more information).
Settled Refunds	The total amount of settled refunds before the deduction of any fees. This field appears on the Summary panel, and in the granular data tabs when the Net Settled Sales column is split (see Split and Join Columns on page 84 for more information).

TABLE 3-11 Activity Report Field Descriptions (in alphabetical order) (Continued)

Field	Description
Settled Transactions	<p>The number of transactions that were settled in the specified time period. This field appears in the Summary Panel, By Presenter, and By Payment Method panels only.</p> <p>In the Summary panel, this field may include a CSV Export icon (). Click the icon to export data on all Net Settled Sales by transaction to a CSV file (e.g., Microsoft Excel). See Exporting Net Settled Sales by Transaction Data on page 90 for more information.</p>
Settlement Currency	The currency used for the settlement, designated by a flag icon and a three-letter abbreviation of the country. This column appears when viewing data By Reporting Group and By Purchase Currency .
Settlement Date	<p>The date that Worldpay sent the settled funds (less fees and/or reserve/chargebacks) to your organization's bank. If the funds transfer has been held or delayed, the column displays <i>Transfer Pending</i>. This field appears when viewing the data By Activity Date.</p> <p>Note: The transit time depends on the method of fund transfer (for example, via wire transfer or Automated Clearing House - ACH). Your merchant contract specifies the transit type.</p>
Total Fees	<p>The amount of funds associated with transaction processing charges (Worldpay Fees) plus other fees, e.g., interchange (Passthrough Fees).</p> <p>In the granular data tabs, this column can be split to show a breakdown of Worldpay Fees and Passthrough Fees using the Split icon () located above the column. Click the Join icon () to re-combine the columns to Total Fees.</p> <p>To view a report with more details about the fees in this field, click the desired fee amount link (not available when viewing data By Purchase Currency). For more information, see the Fee Report on page 95.</p>
Third Party Payments	The fees paid to a third party by Worldpay on behalf of your organization.
Worldpay Fees	<p>The amount of funds associated with transaction processing charges. If you sell in multiple currencies, this only reflects the Worldpay Fees for the selected currency. This field appears on the Summary panel, and in the granular data tabs when the Total Fees column is split (see Split and Join Columns on page 84 for more information).</p> <p>To view a report with more details about the fees in this field, click the desired fee amount link (not available when viewing data By Purchase Currency). For more information, see the Fee Report on page 95.</p>

3.4.7 Exporting Net Settled Sales by Transaction Data

You can export data on net settled sales (deposits minus refunds) including conveyed transactions from either the Activity or Settlement Report. The data is listed by transaction and exported to a comma separated value (csv) format file. If the option to export is available, the CSV Export icon () is available and active (not grayed-out) in the Settled Transactions field, as shown in [Figure 3-27](#). Transaction-level data is available for export for the previous 24 months only.

FIGURE 3-27 Settled Transactions Field with CSV Export icon

CSV Export Icon for
Net Settled Sales

To export Net Settled Sales by transaction data from the Activity or Settlement Report:

1. From the iQ Bar, click the **Financial** icon and select **Activity Report** or **Settlement Report** from the **list of available reports**, or from the Financial Navigation bar.
2. Specify the desired **Date** (one day maximum), **Reporting Group**, and **Currency** and click **View**.
3. Click the CSV Export icon (📄) next to the transaction count in the Settled Transactions field. If the CSV export icon is grayed-out, adjust your date range for a start date no earlier than 24 months prior to today.

Depending on your browser, a dialog box appears containing the number of records that will be exported for the date specified, as shown in [Figure 3-28](#).

FIGURE 3-28 Net Settled Sales Export Dialog Box

NOTE: Before proceeding, note the number of records to be exported. A report with a large number of records may take an extended time to download to your system.

4. Select the check boxes that apply ('Include conveyed transactions,' 'Export refund amounts as negative values') and click **Continue**.
5. After clicking Continue, the File Download dialog box appears. Choose an option as follows:
 - **Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).
 - **Save** - saves the CSV file to your computer.

- **Cancel**

The data listed in [Table 3-12](#) are included in the file.

See [Notes on Microsoft Excel](#) on page 30 for information on the presentation of certain data fields in exported files.

NOTE: For the *Issuing Bank Name*, *Address Line 1*, *Address Line 2*, and *AVS Response Message* fields, if you submit text containing a comma, the comma is replaced by a space when generating this export report.

TABLE 3-12 Net Settled Sales by Transaction Report Field Descriptions

Field	Description
Reporting Group	The Reporting Group to which the transaction applies.
Merchant	The name of the parent organization (or division) to which the transaction applies.
Activity Date	The original date of the transaction.
Settlement Date	The date that Worldpay sent the settled funds to your organization's bank.
Worldpay Payment ID	The automatically-assigned unique identifier for this transaction.
Parent Worldpay Payment ID	The Payment ID for the parent transaction. If the transaction was an reversal, capture, or credit, for example, this is the Worldpay Payment ID for the original transaction.
Merchant Order Number	The merchant-designated identifier for this transaction.
Txn Type	The type of transaction (for example, Deposit or Refund).
Purchase Currency	The currency used for the purchase, designated by a three-letter abbreviation of the country.
Purchase Amt	The total dollar amount of the purchase for this transaction.
Settlement Currency	The currency used for the settlement, designated by a three-character abbreviation of the country.
Settlement Amt	The settlement amount for this transaction.
Payment Type	The method of payment (Visa, MasterCard, etc.) for this transaction.
Account Suffix	The account number suffix that the customer used for this transaction. Regardless of account permissions, only the last four digits are visible for credit cards, and the last three digits for Direct Debit.
BIN	The bank identification number, which is the first six digits of the credit card number used for the transaction. This uniquely identifies the institution that issued the credit card to the card holder.
Response Reason Message	The transaction response returned by Worldpay for this transaction. If the transaction was declined, this message provides a reason.

TABLE 3-12 Net Settled Sales by Transaction Report Field Descriptions (Continued)

Field	Description
Batch ID	An unique number automatically assigned by Worldpay for the batch associated with the transaction.
Session ID	A unique number automatically assigned by Worldpay for the session associated with the transaction.
ARN	The Acquirer Reference Number (ARN) that uniquely identifies this transaction with the networks.
Interchange Rate	The Interchange Qualification rate for this transaction, designated by the Networks. This determines the interchange rate, and subsequently the interchange fees, assessed to each transaction.
Customer ID	The unique identifier of the purchaser associated with the transaction.
Merchant Transaction ID	The identifier specified by the merchant for this transaction. This value corresponds to the id attribute (id="value") of the transaction and is used with Online transactions for Duplicate Transaction Detection.
Affiliate	The merchant-specified identifier used to track transactions associated with your affiliate organizations.
Campaign	The merchant-specified identifier used to track transactions associated with specific marketing campaigns or promotions.
Merchant Grouping ID	The merchant-specified identifier for grouping transactions by an additional transaction level ID outside of Affiliate or Campaign.
Token Number	The reference number (token) issued by Worldpay to replace the submitted credit card number or Direct Debit account number. For Amazon Pay transactions, this field displays the Amazon Pay Token number.
Transaction Processing Timestamp GMT	The date and time (GMT) the transaction was processed by Worldpay.
Approximate Interchange Fee Amount	The approximate interchange fee amount assessed for the transaction by parties other than Worldpay (passthrough fees). If the transaction is a refund, a negative value is displayed.
Interchange Flat Rate	The flat rate portion of the interchange fee assessed for this transaction.
Interchange Percent Rate	The percentage rate portion of the interchange fee assessed for this transaction.
Funding Method	The funding method for the transaction, either Conveyed (as with some American Express and Discover transactions), or settled.
Issuing Bank Name	The name of the bank associated with the BIN for this transaction.
Billing Descriptor	The custom billing descriptor text that will display on the customer's bill.
Merchant ID	The value of the merchantId element/attribute submitted in the cnpAPI transaction.

TABLE 3-12 Net Settled Sales by Transaction Report Field Descriptions (Continued)

Field	Description
Presenter	The presenter who submitted the transaction. If your organization self-presents, this field displays your organization name.
Worldpay cnpAPI Reporting Group	The value of the Reporting Group attribute submitted with the cnpAPI transaction.
Customer Reference	A reference string used by your customer for the purchase (for example, a Purchase Order Number).
Secondary Amt	The portion of the purchase amount that is directed to a third party.
Secondary Settlement Amt	The portion of the settlement amount that is directed to a third party.
Requested Auth Amount	The requested amount from the Authorization.
Original Auth Code	The original authorization approval code.
Customer Name	The name of the cardholder as submitted in the Bill To information.
Address Line 1	The first line of the street address of the cardholder as submitted in the Bill To information.
Address Line 2	The second line of the street address of the cardholder as submitted in the Bill To information.
City	The city of the cardholder as submitted in the Bill To information.
State	The state of the cardholder as submitted in the Bill To information.
Postal Code	The postal code of the cardholder as submitted in the Bill To information.
Fraud Checksum Response Code	The card validation response code. For a full list of codes, please refer to Appendix A of the <i>Worldpay cnpAPI Reference Guide</i> .
Fraud Checksum Response Message	A text explanation of the Fraud Checksum response code.
AVS Response Code	The response code representing the result of the Address Verification check. For a full list of codes, please refer to Appendix A of the <i>Worldpay cnpAPI Reference Guide</i> .
AVS Response Message	A text explanation of the AVS response code.
Token Response Code	A 3-digit code indicating the results of a transaction involving the conversion or attempted conversion of an account number to a token.
Token Response Message	A text explanation of the token response code.
PINless Debit Network	The network through which this PINless Debit adjustment was processed (NYCE, Pulse, Star, etc.).

3.5 Fee Report

The Fee Report provides a quick summary of total Worldpay and Passthrough (Interchange) fees associated with transactions, as well as a detailed breakdown of each fee type. The summary panel provides a snapshot of the total fees for the selected time frame and reporting group (Worldpay Fees + Passthrough Fees = Total Fees).

From the same report window, you can select whether to view transaction fees based on Activity dates or Settlement dates, and within each report, you can view each type of fee by Category, by Payment Method, or by Presenter.

If your organization is using a Monthly Billing model, see [Appendix C, "Monthly Billing and Fees in Financial Reports"](#) for information on how to interpret fee and settlement data in the Fee Report.

To access the Fee Report:

1. From the iQ Bar, click the **Financial** icon and select **Reconciliation Dashboard from the list of available reports**, or from the Financial Navigation bar. The Fee Report displays as shown in [Figure 3-29](#).
2. Select the desired view, either by **Settlement Date** or **Activity Date**.
3. Specify the desired **Date Range**, **Reporting Group**, and **Currency**, then click **View** to refresh the page.

See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

4. Each Fee Report view (Activity or Settlement) comprises a summary panel and two sections, Worldpay Fees and Passthrough Fees. Click the desired tab within each section to change the presentation method of the granular data. Your options are:

- [Worldpay Fees by Category](#)
- [Worldpay Fees by Payment Method](#)
- [Worldpay Fees by Presenter](#)
- [Passthrough Fees by Category](#)
- [Passthrough Fees by Payment Method](#)
- [Passthrough Fees by Presenter](#)

The Fee Report is also accessible from the [Activity Report](#), [Settlement Report](#), and the [Reconciliation Dashboard](#) when you click a Fee amount hyperlink in the report.

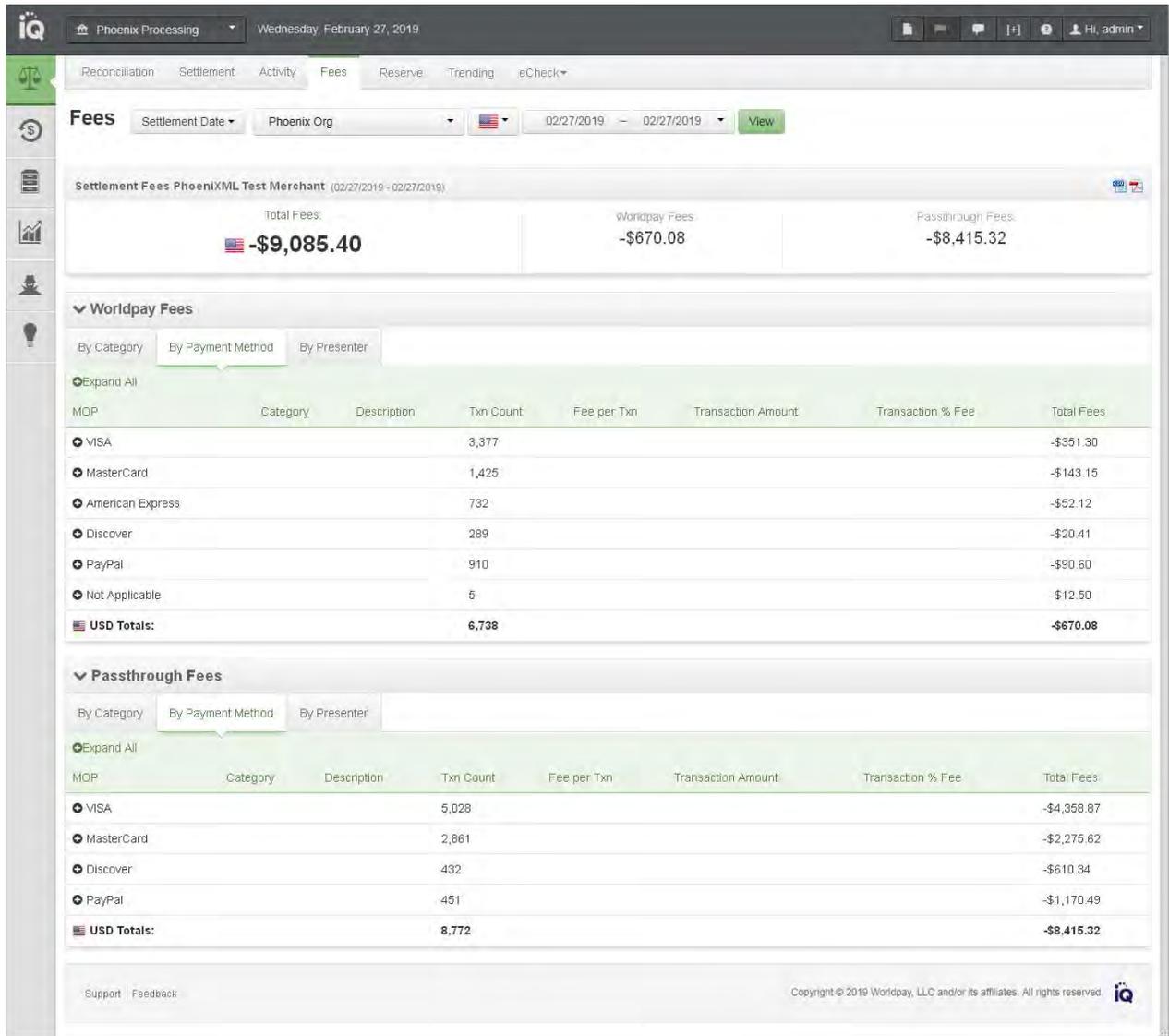
NOTE: iQ does not display the Passthrough Fees section of the Fee Report if your organization uses a discount pricing model. These fees are captured in the Worldpay Fees section.

If your transactions are acquired by People's Trust Canadian International, two additional fields appear in the Summary Panel: **Visa Effective Merchant Discount Rate** and **MasterCard Effective Merchant Discount Rate**. The percentage calculation is based on the following formula:

$$\frac{\text{Total Visa or Mastercard Fees (passthrough and Worldpay transaction fees)}}{\text{Visa or Mastercard Settlement amount}}$$

You can export data on all fees for a single settlement or activity date to a CSV file (e.g., Microsoft Excel), by clicking on the CSV Export icon (📄) at the top of the Fee Report. Transaction-level data is available for the previous 24 months only. See [Exporting Fee Data](#) on page 65 for more information.

FIGURE 3-29 Settlement Fee Report by Payment Method - Initial View



3.5.1 Worldpay Fees by Category

When you select **By Category** (the default view) as the presentation method for the Worldpay Fees granular data, iQ displays each of the fee categories associated with the transactions for the selected time period and Reporting Group, as shown in [Figure 3-30](#).

Click the plus sign next to a category to expand the category by transaction type (for example, authorizations, chargebacks/returns, etc.), then further by method of payment, and finally by the

description of each fee. To expand or collapse all levels of granular data, click the plus/minus sign next to **Expand All**. Note that data is only seen in some columns when they are expanded.

See [Table 3-13](#) for descriptions of all the fields in the granular data tabs of the Worldpay Fees section.

FIGURE 3-30 Worldpay Fees by Category

Worldpay Fees							
By Category		By Payment Method		By Presenter			
Expand All							
Category	MOP	Description	Txn Count	Fee per Txn	Transaction Amount	Transaction % Fee	Total Fees
Payments Acceptance			962				-\$119.05
+ Authorizations			440				-\$22.00
+ Chargebacks/Returns			2				-\$20.00
Deposit/Refunds			519				-\$74.55
VISA			249				-\$37.35
Vantiv Visa Deposit-Settled			226	-0.1500	\$33,236.25	0.0000%	-\$33.90
Vantiv Visa Refund-Settled			23	-0.1500	\$2,591.45	0.0000%	-\$3.45
MasterCard			99				-\$14.85
Vantiv MasterCard Deposit-Settled			90	-0.1500	\$12,939.63	0.0000%	-\$13.50
Vantiv MasterCard Refund-Settled			9	-0.1500	\$1,246.50	0.0000%	-\$1.35
American Express			40				-\$3.60
Vantiv American Express Deposit-Conveyed			37	-0.0900	\$0.00	0.0000%	-\$3.33
Vantiv American Express Refund-Conveyed			3	-0.0900	\$0.00	0.0000%	-\$0.27
Discover			15				-\$1.35
Vantiv Discover Card Deposit-Settled			14	-0.0900	\$3,698.89	0.0000%	-\$1.26
Vantiv Discover Card Refund-Settled			1	-0.0900	\$18.95	0.0000%	-\$0.09
PayPal			116				-\$17.40
+ Funds Transfers			1				-\$2.50
USD Totals:			962				-\$119.05

3.5.2 Worldpay Fees by Payment Method

When you select **By Payment Method** as the presentation method for the Worldpay Fees granular data, iQ displays each method of payment type associated with the transactions for the selected time period and Reporting Group, as shown in [Figure 3-31](#).

Click the plus sign next to a method of payment to expand by category type (for example Payments Acceptance, Revenue Solutions, etc.), then further by transaction type (authorizations, chargebacks/returns, etc.), and finally by the description of each fee. To expand all levels of granular data, click the plus sign next to **Expand All**. Note that data is only seen in some columns when they are expanded.

See [Table 3-13](#) for descriptions of all the columns and fields in the detailed data tabs of the Worldpay Fees section.

FIGURE 3-31 Worldpay Fees by Payment Method

Worldpay Fees								
By Category		By Payment Method		By Presenter				
Expand All								
MOP	Category	Description	Txn Count	Fee per Txn	Transaction Amount	Transaction % Fee	Total Fees	
+	VISA		484				-\$59.05	
	+	Payments Acceptance	484				-\$59.05	
		+	Authorizations	234			-\$11.70	
			Vantiv Visa Authorization	230	-0.0500	\$33,816.98	0.0000%	-\$11.50
			Vantiv Visa Authorization - Declined	4	-0.0500	\$843.19	0.0000%	-\$0.20
		+	Chargebacks/Returns	1			-\$10.00	
		+	Deposit/Refunds	249			-\$37.35	
+	MasterCard		193				-\$29.50	
+	American Express		78				-\$5.50	
+	Discover		33				-\$2.25	
+	PayPal		173				-\$20.25	
+	Not Applicable		1				-\$2.50	
🇺🇸 USD Totals:			962				-\$119.05	

3.5.3 Worldpay Fees by Presenter

When you select **By Presenter** as the presentation method for the Worldpay Fees granular data, iQ displays each Presenter associated with the transactions for the selected time period and Reporting Group.

Click the plus sign next to a presenter to expand by category type (for example Payments Acceptance, Revenue Solutions, etc.), then further by transaction type (authorizations, chargebacks/returns, etc.), and finally by the description of each fee. To expand all levels of granular data, click the plus sign next to **Expand All**. Note that data is only seen in some columns when they are expanded.

See [Table 3-13](#) for descriptions of all the columns and fields in the detailed data tabs of the Worldpay Fees section.

FIGURE 3-32 Worldpay Fees by Presenter

Worldpay Fees								
By Category		By Payment Method		By Presenter				
Expand All								
Presenter	Category	Description	Txn Count	Fee per Txn	Transaction Amount	Transaction % Fee	Total Fees	
GlobalPOS			93				-\$8.47	
Payments Acceptance			93				-\$8.47	
Authorizations			53				-\$2.65	
Deposit/Refunds			40				-\$5.82	
Vantiv American Express Deposit-Conveyed			2	-0.0900	\$0.00	0.0000%	-\$0.18	
Vantiv Discover Card Deposit-Settled			1	-0.0900	\$1,793.02	0.0000%	-\$0.09	
Vantiv MasterCard Deposit-Settled			10	-0.1500	\$844.65	0.0000%	-\$1.50	
Vantiv Visa Deposit-Settled			27	-0.1500	\$2,407.51	0.0000%	-\$4.05	
Not Applicable			1				-\$2.50	
USD Totals:			962				-\$119.05	

TABLE 3-13 Fee Report - Worldpay Fees Field Descriptions

Column	Description
Category	<p>The product category, followed by the transaction category for this Worldpay Fee or group of fees:</p> <ul style="list-style-type: none"> • Payments Acceptance - includes Authorizations, Deposits/Refunds, Funds Transfers, Chargebacks/ Returns, Other Fees • PayFac (Payment Facilitators only) - Dynamic Payout, Sub-Merchant Mgmt, KYC Fee Premium + • Revenue Solutions - Recovery Engine, Account Updater, Recycling • Risk Solutions - Fraud Prevention, Fraud Chargeback Prevention Service (FCPS), Vault, eProtect • Customer Insight <p>Note: The category options depend on your merchant type and whether your organization is enabled for any Worldpay Value Added Services (VAS).</p>
MOP	<p>The method of payment for this fee or group of fees (Visa, MasterCard, American Express, Discover, PayPal, Bill Me Later, Direct Debit).</p>
Presenter	<p>The presenter who submitted the transaction. This field appears when viewing the data By Presenter.</p> <p>Note: If your organization self-presents, this field displays your organization name.</p>
Description	<p>The description of the fee assessed by Worldpay.</p>
TXN Count	<p>The number of transactions associated with this fee, fee category, or method of payment for the selected time period and reporting group.</p>

TABLE 3-13 Fee Report - Worldpay Fees Field Descriptions (Continued)

Column	Description
Fee per Txn	The total flat rate portion of the Worldpay Fee assessed for this type of transaction or group of transactions (if included) for the selected time period and reporting group.
Transaction Amount	The total amount of the transaction(s) that the percentage portion of the Worldpay Fee was levied against for the selected time period and reporting group.
Transaction % Fee	The percentage rate portion of the Worldpay Fee assessed for this type of transaction, if included.
Total Fees	The total fee amount charged by Worldpay for this transaction or group of transactions for the selected time period and reporting group.

3.5.4 Passthrough Fees by Category

When you select **By Category** (the default view) as the presentation method for the Passthrough Fees granular data, iQ displays each of the fee categories associated with the transactions for the selected time frame and Reporting Group, as shown in [Figure 3-33](#).

NOTE: iQ does not display the Passthrough Fees section of the Fee Report if your organization uses a discount pricing model. These fees are captured in the Worldpay Fees section.

Click the plus sign next to a category to expand the category by method of payment (Visa, MasterCard, etc.), then further by the description of each fee. To expand all levels of granular data, click the plus sign next to **Expand All**. Note that data is only seen in some columns when they are expanded.

See [Table 3-14](#) for descriptions of all the fields in the granular data tabs of the Passthrough Fees section.

FIGURE 3-33 Passthrough Fees by Category

▼ Passthrough Fees							
By Category By Payment Method By Presentation							
⊕ Expand All							
Category	MOP	Description	Trx Count	Fee per Trx	Transaction Amount	Transaction % Fee	Total Fees
⊕ Assessments			2,029				-\$671.55
⊕ VISA			1,049				-\$563.81
⊕ MasterCard			835				-\$93.43
		MasterCard Network Access and Brand Usage - Authorization	399	-\$0.0185	\$73,718.00	0.0000%	-\$7.40
		MasterCard Network Access and Brand Usage - Refund	25	-\$0.0185	\$2,871.86	0.0000%	-\$0.47
		MasterCard Acquirer Program Support Fee	8	\$0.0000	\$1,053.63	-0.5500%	-\$5.80
		MasterCard Cross Border Assessment	7	\$0.0000	\$982.83	-0.4000%	-\$3.94
		MasterCard High Ticket Assessment	2	\$0.0000	\$4,022.99	-0.1300%	-\$5.23
		MasterCard Assessment	394	\$0.0000	\$64,175.37	-0.1100%	-\$70.69
⊕ Discover			145				-\$14.31
		Discover Data Usage Charge	68	-\$0.0185	\$12,257.42	0.0000%	-\$1.26
		Discover Data Usage Charge - Refund	9	-\$0.0185	\$657.55	0.0000%	-\$0.17
		Discover Assessment	68	\$0.0000	\$12,257.42	-0.1050%	-\$12.88
⊕ Authorizations			1,466				-\$21.93
⊕ Credit Interchange			1,046				-\$3,378.51
⊕ Debit Interchange			664				-\$659.99
⊕ Pre-paid Interchange			23				-\$72.98
⊕ Refund Interchange			112				\$224.06
☰ USD Totals:			5,340				-\$4,580.90

3.5.5 Passthrough Fees by Payment Method

When you select **By Payment Method** as the presentation method for the Passthrough Fees granular data, iQ displays each method of payment type associated with the transactions for the selected time frame and Reporting Group, as shown in [Figure 3-34](#).

Click the plus sign next to a payment method to expand by category type (for example Assessments, Authorizations, etc.), then further by the description of each fee. To expand all levels of granular data, click the plus sign next to **Expand All**. Note that data is only seen in some columns when they are expanded.

See [Table 3-14](#) for descriptions of all the fields in the granular data tabs of the Passthrough Fees section.

FIGURE 3-34 Passthrough Fees by Payment Method

▼ Passthrough Fees							
By Category		By Payment Method		By Presenter			
Expand All							
MOP	Category	Description	Txn Count	Fee per Txn	Transaction Amount	Transaction % Fee	Total Fees
+	VISA		3,141				-\$2,530.40
+	MasterCard		1,681				-\$1,124.99
+	Discover		222				-\$313.26
	+	Assessments	145				-\$14.31
		Discover Data Usage Charge	68	-\$0.0185	\$12,257.42	0.0000%	-\$1.26
		Discover Data Usage Charge - Refund	9	-\$0.0185	\$657.55	0.0000%	-\$0.17
		Discover Assessment	68	\$0.0000	\$12,257.42	-0.1050%	-\$12.88
	+	Credit Interchange	68				-\$312.95
	+	Refund Interchange	9				\$14.00
		DI Consumer Adjustment Voucher Program 1 Premium - Refund	1	\$0.0000	\$6.00	2.0700%	\$0.12
		DI Consumer Adjustment Voucher Program 1 Rewards - Refund	6	\$0.0000	\$436.65	2.0700%	\$9.04
		DI Commercial Adjustment Voucher Program 1 - Refund	2	\$0.0000	\$214.90	2.2500%	\$4.84
+	PayPal		296				-\$612.25
USD Totals:			5,340				-\$4,580.90

3.5.6 Passthrough Fees by Presenter

When you select **By Presenter** as the presentation method for the Passthrough Fees granular data, iQ displays each method of payment type associated with the transactions for the selected time frame and Reporting Group.

Click the plus sign next to a Presenter to expand by category type (for example Assessments, Authorizations, etc.), then further by the description of each fee. To expand all levels of granular data, click the plus sign next to **Expand All**. Note that data is only seen in some columns when they are expanded.

See [Table 3-14](#) for descriptions of all the fields in the granular data tabs of the Passthrough Fees section.

FIGURE 3-35 Passthrough Fees by Presenter

Passthrough Fees							
By Category By Payment Method By Presenter							
Expand All							
Presenter	Category	Description	Txn Count	Fee per Txn	Transaction Amount	Transaction % Fee	Total Fees
GlobalPOS			637				-\$210.12
Assessments			266				-\$18.82
		Visa Transaction Integrity - Deposit	51	-\$0.1000	\$3,096.95	0.0000%	-\$5.10
		MasterCard Network Access and Brand Usage - Authorization	59	-\$0.0195	\$3,962.06	0.0000%	-\$1.17
		MasterCard Network Access and Brand Usage - Refund	2	-\$0.0195	\$229.72	0.0000%	-\$0.04
		Discover Data Usage Charge	4	-\$0.0185	\$336.39	0.0000%	-\$0.08
		MasterCard Assessment	51	\$0.0000	\$3,176.03	-0.1100%	-\$3.49
		Visa Assessment	95	\$0.0000	\$7,798.73	-0.1100%	-\$8.59
		Discover Assessment	4	\$0.0000	\$336.39	-0.1050%	-\$0.35
		Authorizations	217				-\$4.29
		Credit Interchange	82				-\$169.56
		Debit Interchange	67				-\$32.25
		Pre-paid Interchange	1				-\$0.92
		Refund Interchange	4				\$15.72
		PhoenixML Test Merchant	2,852				-\$1,583.90
USD Totals:			3,489				-\$1,794.02

TABLE 3-14 Fee Report - Passthrough Fees Field Descriptions

Column	Description
Category	The fee category for this Passthrough fee or group of fees: <ul style="list-style-type: none"> Assessments Authorizations Chargebacks/Returns Credit Interchange Debit Interchange Pre-paid Interchange Refund Interchange Other Fees
MOP	The method of payment for this fee or group of fees (Visa, MasterCard, American Express, Discover, PayPal, Bill Me Later, Direct Debit).
Presenter	The presenter who submitted the transaction. This field appears when viewing the data By Presenter. Note: If your organization self-presents, this field displays your organization name.
Description	The description of the interchange fee assessed by the network associations.

TABLE 3-14 Fee Report - Passthrough Fees Field Descriptions (Continued)

Column	Description
TXN Count	The number of transactions associated with this fee, fee category, or method of payment for the selected time period and reporting group.
Fee per Txn	The total flat rate portion of the Interchange fee assessed for this type of transaction or group of transactions (if included) for the selected time period and reporting group.
Transaction Amount	The total amount of the transaction(s) that the percentage portion of the Interchange fee was levied against for the selected time period and reporting group.
Transaction % Fee	The percentage rate portion of the Interchange fee assessed for this type of transaction, if included.
Total Fees	The total fee amount charged for this transaction or group of transactions for the selected time period and reporting group.

3.6 Reserve Report

The Reserve Report report shows a chronological list of the activities (sales, refunds, or both) or fund transfers (settlements) that influence your organization's reserve account. This report is your main view into your organization's escrow account.

You can view the Reserve Report by Activity (post) date or by Settlement (funds transfer) date. Summary data is presented in the top frame, and more detailed data is presented in the lower frame.

To access the Reserve Report:

1. From the iQ Bar, click the **Financial** icon and select **Reserve Report from the list of available reports**, or from the Financial Navigation bar. The Reserve Report screen displays as shown in [Figure 3-36](#).
2. Select the desired view, either by **Activity Date** (default) or **Settlement Date**.
3. Select the desired **Date Range**, **Reporting Group**, and **Currency** and click **View** to refresh the page.

See [Table 3-15](#) for a description of each of the fields in the Reserve Report.

FIGURE 3-36 Reserve Report - Settlement Date View

Reporting Group	Settlement Date	Activity Date	Sales	Refunds	Target %	Period Length	Start Date	End Date	Period Sales	Period Refunds	Target Balance	Starting Balance	Misc	Auto	Total	Ending Balance
													\$0.00	-\$2,200.17	-\$2,200.17	
	05/01/2013	04/26/2013	\$15,037.61	\$0.00	10.00%	180	10/29/2012	04/26/2013	\$2,425,610.04	\$88,804.16	-\$242,561.00	-\$242,071.58	\$0.00	-\$489.44	-\$489.44	-\$242,561.02
	05/02/2013	04/27/2013	\$19,691.56	\$0.00	10.00%	180	10/30/2012	04/27/2013	\$2,426,185.92	\$88,520.92	-\$242,618.59	-\$242,561.02	\$0.00	-\$57.60	-\$57.60	-\$242,618.62
	05/02/2013	04/28/2013	\$10,444.34	\$0.00	10.00%	180	10/31/2012	04/28/2013	\$2,425,731.25	\$88,497.98	-\$242,573.13	-\$242,618.62	\$0.00	\$45.46	\$45.46	-\$242,573.16
	05/02/2013	04/29/2013	\$15,679.41	\$0.00	10.00%	180	11/01/2012	04/29/2013	\$2,428,323.20	\$88,155.56	-\$242,832.32	-\$242,573.16	\$0.00	-\$259.16	-\$259.16	-\$242,832.32
	05/03/2013	04/30/2013	\$15,376.08	\$0.00	10.00%	180	11/02/2012	04/30/2013	\$2,426,856.06	\$87,958.35	-\$242,685.61	-\$242,832.32	\$0.00	\$146.72	\$146.72	-\$242,685.60
	05/06/2013	05/01/2013	\$15,604.87	\$0.00	10.00%	180	11/03/2012	05/01/2013	\$2,429,457.57	\$87,691.68	-\$242,845.76	-\$242,685.60	\$0.00	-\$260.19	-\$260.19	-\$242,945.79
	05/07/2013	05/02/2013	\$15,348.39	\$0.00	10.00%	180	11/04/2012	05/02/2013	\$2,433,462.24	\$88,225.67	-\$243,348.22	-\$242,945.79	\$0.00	-\$402.45	-\$402.45	-\$243,348.24
	05/08/2013	05/03/2013	\$12,196.02	\$0.00	10.00%	180	11/05/2012	05/03/2013	\$2,434,494.96	\$88,054.14	-\$243,449.50	-\$243,348.24	\$0.00	-\$101.24	-\$101.24	-\$243,449.48
	05/09/2013	05/04/2013	\$13,441.08	\$0.00	10.00%	180	11/06/2012	05/04/2013	\$2,435,041.71	\$88,225.73	-\$243,504.17	-\$243,449.48	\$0.00	-\$54.72	-\$54.72	-\$243,504.20
	05/09/2013	05/05/2013	\$10,784.31	\$0.00	10.00%	180	11/07/2012	05/05/2013	\$2,433,759.25	\$87,654.28	-\$243,375.93	-\$243,504.20	\$0.00	\$128.27	\$128.27	-\$243,375.93
	05/09/2013	05/06/2013	\$14,480.67	\$0.00	10.00%	180	11/08/2012	05/06/2013	\$2,435,465.04	\$87,118.14	-\$243,546.50	-\$243,375.93	\$0.00	-\$170.62	-\$170.62	-\$243,546.55
	05/10/2013	05/07/2013	\$15,364.88	\$0.00	10.00%	180	11/09/2012	05/07/2013	\$2,436,406.60	\$87,389.42	-\$243,640.66	-\$243,546.55	\$0.00	-\$94.09	-\$94.09	-\$243,640.64
	05/13/2013	05/08/2013	\$14,143.21	\$0.00	10.00%	180	11/10/2012	05/08/2013	\$2,438,793.47	\$87,719.20	-\$243,879.35	-\$243,640.64	\$0.00	-\$238.67	-\$238.67	-\$243,879.31
	05/14/2013	05/09/2013	\$13,338.04	\$0.00	10.00%	180	11/11/2012	05/09/2013	\$2,440,683.76	\$87,925.48	-\$244,068.38	-\$243,879.31	\$0.00	-\$189.06	-\$189.06	-\$244,068.37
	05/15/2013	05/10/2013	\$12,137.76	\$0.00	10.00%	180	11/12/2012	05/10/2013	\$2,442,717.23	\$88,239.55	-\$244,271.72	-\$244,068.37	\$0.00	-\$203.38	-\$203.38	-\$244,271.75
USD Totals:													\$0.00	-\$2,200.17	-\$2,200.17	

TABLE 3-15 Reserve Activity Report Field Descriptions

Column	Description
Reporting Group	The Reporting Group to which the data applies. If a hierarchy of groups exist, click the plus sign to expand the information to show sub-groups.
Activity Date	The date that Worldpay processed the transaction (sale or refund) based on your organization's cutoff time (specified in your merchant agreement). Each settlement date may have multiple associated activity dates.
Settlement Date	The date that Worldpay sent the settled funds (less fees and/or reserve/chargebacks) to your organization's bank. Each settlement date may have multiple associated activity dates.
Sales	The amount of money your organization charged to customers by means of sale transactions.

TABLE 3-15 Reserve Activity Report Field Descriptions (Continued)

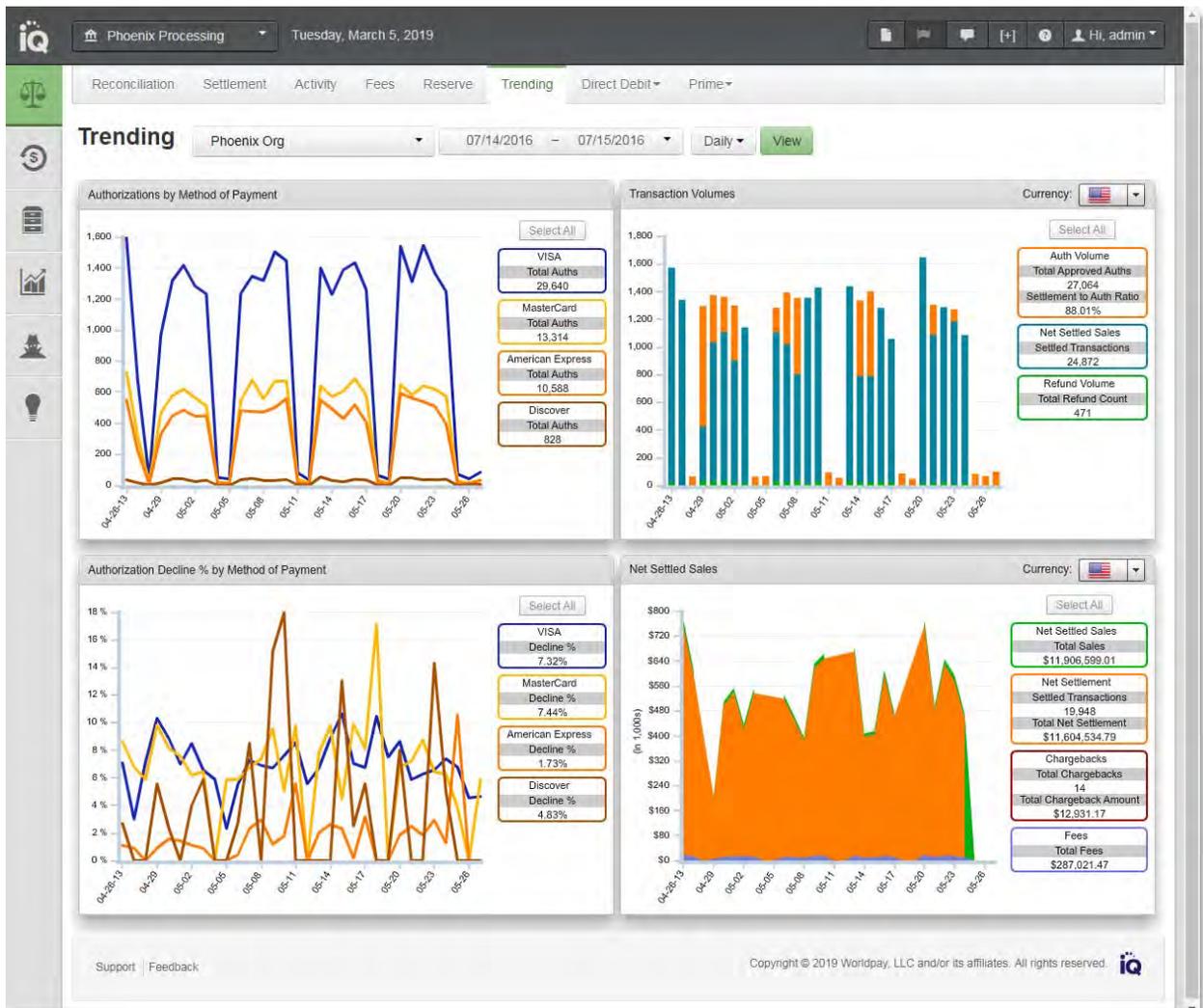
Column	Description
Reserve	
Refunds	The total amount returned to your customers by means of refund transactions, if applicable. This column displays only if the reserve funding method on the billing profile is configured for refunds.
Target %	The percentage of reserve period sales and refunds that is kept in your organization's reserve account. This is configured as specified in your merchant agreement.
Period Length	The number of days of sales and refunds that affect the reserve account. This is configured as specified in your merchant agreement.
Start Date	The earliest date in the reserve period date range.
End Date	The latest date in the reserve period date range.
Period Sales	The total sales amount processed during the specified reserve period.
Period Refunds	The total amount returned to your customers by means of refund transactions during the specified reserve period.
Target Balance	The target amount to be kept in your organization's reserve account, which is calculated based on the sales and refund activity that occurred during the specified reserve period.
Starting Balance	The total amount in your organization's reserve account before reserve adjustments were applied.
Adjustments	Misc. - the amount manually credited to or debited by Worldpay from your organization's reserve account.
	Auto - the amount automatically added by the Worldpay system to the Starting Reserve Balance to bring your organization's reserve account balance to the Target Reserve Balance. This amount is calculated based on data in the following Reserve fields: Sales, Refunds, Starting Balance, Target %, and Target Balance.
	Total - the total of the Miscellaneous Reserve adjustments and Auto Reserve adjustments.
Ending Balance	The amount remaining in your organization's reserve account after the reserve adjustments were applied.

3.7 Trending Dashboard

The Trending Analytics Dashboard conveys authorization-related data including volume rates, decline rates, and settlement-to-authorization ratios. The Trending Dashboard displays four charts on a single page that convey authorization-related data for a specified date range and reporting group. A sample Trending Dashboard is shown in [Figure 3-37](#).

For more general information on Analytics Dashboards, see [Navigating the Analytics Dashboards](#) on page 23.

FIGURE 3-37 Trending Analytics Dashboard



To access the Trending Dashboard:

1. From the iQ Bar, click the **Financial** icon and select **Trending** from the list of available reports, or from the Financial Navigation bar. The Trending Dashboard displays as shown in [Figure 3-37](#).
2. Specify the desired **Date Range** (the default date range is 30 days).

3. Select a **Granularity Level** (Daily, Weekly, Monthly, or Yearly) that is appropriate for your date range. For example, you cannot select a yearly rollover if the date range specified is two weeks. The default rollover is Daily. Click **View** to refresh the display.
4. **To change the focus of the report to a different Reporting Group, select the desired group and click View** to refresh the display.

The Trending Dashboard displays the following charts:

- [Authorizations by Method of Payment](#)
- [Transaction Volumes](#)
- [Authorization Decline % by Method of Payment](#)
- [Net Settled Sales](#)

In some charts, the elements displayed in the legend depend on the data available for a given time period. For example, in the Authorizations by Method of Payment Type chart, only those payment types (Visa, MasterCard, American Express, PayPal, etc.) where authorizations are present are displayed as part of the legend and the chart.

The sections that follow describe each of the charts displayed in the Trending Dashboard.

3.7.1 Authorizations by Method of Payment

The Authorization by Method of Payment is a line chart showing authorization trend lines for each method of payment, as shown in [Figure 3-38](#).

[Table 3-16](#) describes the data elements included in the interactive legend and the mouse-over Data Tips.

FIGURE 3-38 Trending Dashboard - Authorizations by Method of Payment

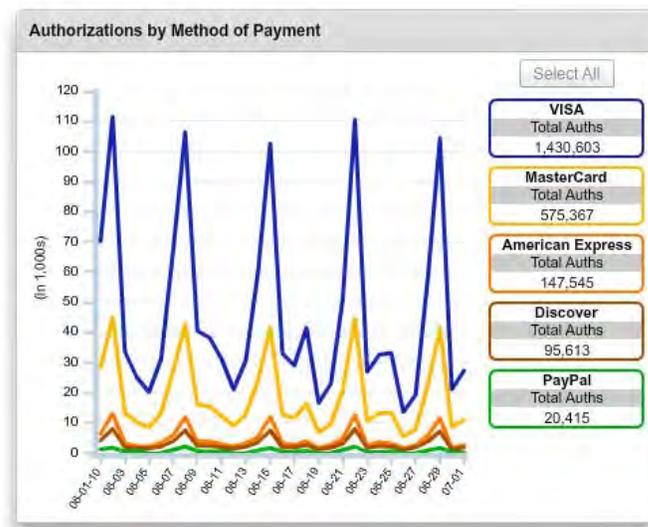


TABLE 3-16 Authorizations by Method of Payment Chart - Legend and Data Tip Elements

Element	Description
Legend Elements	
Total Auths	Total Number of Authorization for Each Payment Type (Visa, MasterCard, Discover, etc), for the entire date range selected.
Data Tips	
Total Auth Attempts	The total number of authorization attempts for this method of payment and date.
Approved Auths	The total number of approved authorizations for this method of payment and date.
Declined Auths	The total number of declined authorizations for this method of payment and date.

3.7.2 Transaction Volumes

The Transaction Volumes chart is a stacked column chart used to track the volume of authorizations against settled transactions. This chart also tracks refunds independently. If you perform transactions in different currencies, select the desired currency from the **Currency** list. A sample Transaction Volumes chart is shown in [Figure 3-39](#).

[Table 3-17](#) describes the data elements included in the interactive legend and the mouse-over Data Tips.

FIGURE 3-39 Trending Dashboard - Transaction Volumes Chart

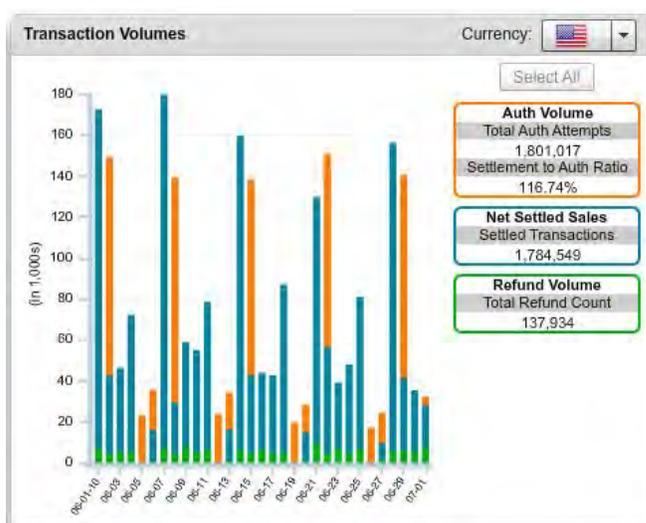


TABLE 3-17 Transaction Volumes Chart - Legend and Data Tip Elements

Element	Description
Legend Elements	
Auth Volume	The total authorization attempts for the entire date ranged selected and the authorization to settlement ratio (percent).
Net Settled Sales	The total number of net settled sales (settled transactions) for the date range selected.
Refund Volume	The total number of refunds for the date range selected.
Data Tips	
Auth Volumes	The total number of authorization attempts, and the authorization-to-settlement ratio (percentage) for this date.
Net Settled Sales	The total number of settled transactions, the total settled amount, the total authorization attempts, and the authorization-to-settlement ratio (percentage) for this date.
Refund Volume	The total number of refund transactions, the total refund amount, the total number of settled transactions, and the settlement-to-refund ratio (percentage) for this date.

3.7.3 Authorization Decline % by Method of Payment

The Authorization Decline Percentage by Method of Payment chart is a line chart with a line for each method of payment, as shown in [Figure 3-40](#).

[Table 3-18](#) describes the data elements included in the interactive legend and the mouse-over Data Tips.

FIGURE 3-40 Trending Dashboard - Authorization Decline % by Method of Payment

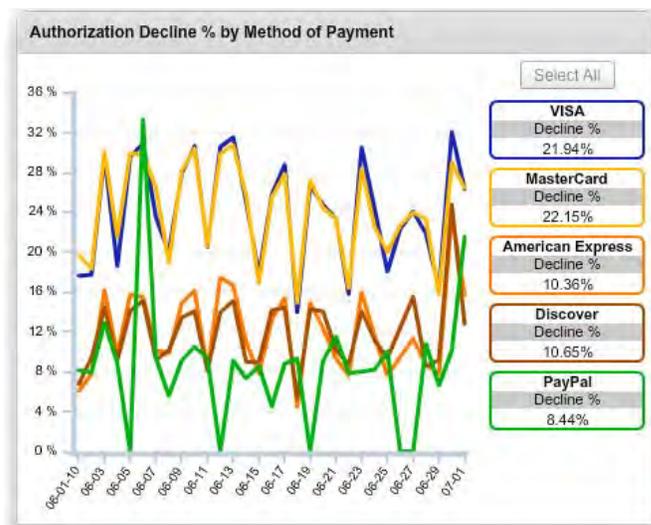


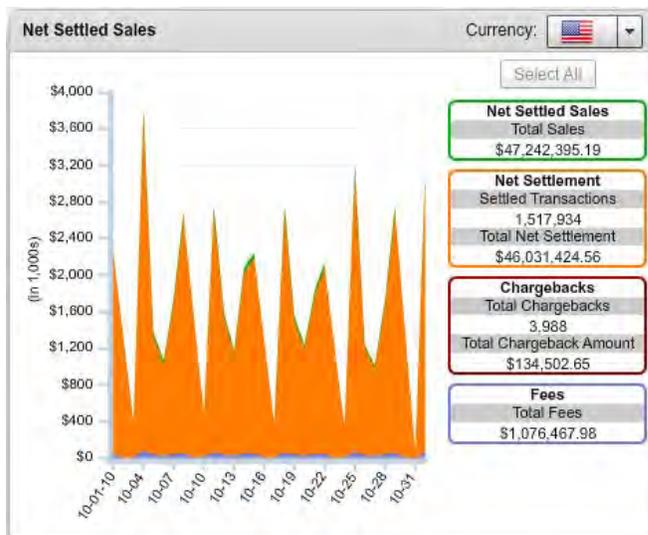
TABLE 3-18 Authorization Decline Percentage Chart - Legend and Data Tip Elements

Element	Description
Legend Elements	
Decline %	The total decline percentage for each payment type (Visa, MasterCard, Discover, etc), for the entire date range selected.
Data Tips	
Total Auth Attempts	The total number of authorization attempts for this method of payment and date.
Total Declines	The total number of declined authorizations for this method of payment and date.
Decline %	The total decline percentage for this method of payment and date.

3.7.4 Net Settled Sales

The Net Settled Sales chart is a stacked area chart used to track settled transactions against chargebacks and fees. If you perform transactions in different currencies, select the desired currency from the **Currency** list. A sample Net Settled Sales chart is shown in [Figure 3-41](#).

[Table 3-19](#) describes the data elements included in the interactive legend and the mouse-over Data Tips.

FIGURE 3-41 Trending Dashboard - Net Settled Sales**TABLE 3-19** Net Settled Sales Chart - Legend and Data Tip Elements

Element	Description
Legend Elements	

TABLE 3-19 Net Settled Sales Chart - Legend and Data Tip Elements

Element	Description
Net Settled Sales	The total number of net settled sales (settled transactions) for the date range selected.
Net Settlement	The net amount transferred to your organization's bank account for the date range selected. If you sell in multiple currencies, this only reflects the Net Settlement for the selected currency.
Chargebacks	The total number of chargebacks for the date range selected.
Fees	The total number of fees for the date range selected.
Data Tips	
Net Settled Sales	The total number of settled transactions and the total sales amount for this date.
Net Settlement	The total number of settled transactions and the total net settlement amount for this date.
Chargebacks	The total number and amount of chargebacks for this date.
Fees	The total fees for this date.

3.8 Direct Debit Verifications Report

The ACH network has no authorization mechanism where funds are confirmed and held prior to capturing a sale. With Direct Debit Verification, Worldpay queries a national, third-party database to determine if an account is closed, and screens for any negative history of bounced checks or fraud. This verification provides real time approval or rejection so that you can request another form of payment prior to completing the order.

The Direct Debit Verifications report provides Direct Debit Verifications summary data for your organization, as well as granular data with several presentation options. By default, upon opening the report, iQ displays data for the latest date for which data is available. iQ presents the summary data in the top frame and granular data in the bottom frame. Initially, the bottom frame defaults to the By Reporting Group data presentation method.

To access the Direct Debit Verifications report:

1. From the iQ Bar, click the **Financial** icon and select **Direct Debit Reports then Verifications from the list of available reports**, or from the Financial Navigation bar. The Direct Debit Verifications report displays as shown in [Figure 3-42](#).
2. Specify the desired **Date Range and Reporting Group**, then click the **View** button to refresh the page.
See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.
3. To change the presentation method of the granular data, click the appropriate tab. Your options are:
 - [Direct Debit Verifications Report by Reporting Group](#) on page 116.
 - [Direct Debit Verifications Report by Activity Date](#) on page 116 (default view).
 - [Direct Debit Verifications Report by Reason](#) on page 117.
 - [Direct Debit Verifications Report by Presenter](#) on page 118.

See [Table 3-20](#) for a description of each of the fields in the Summary panel of the Direct Debit Verifications report. Subsequent sections provide information on the presentation of information in the granular sections of the report.

FIGURE 3-42 Direct Debit Verifications Report

Activity Date	Total Attempts	Declined Verifications	Declined %	Approved Verifications	Approved %
02/03/2019	60	5	8.33%	55	91.67%
02/04/2019	76	10	13.16%	66	86.84%
02/05/2019	87	7	8.05%	80	91.95%
02/06/2019	63	5	7.94%	58	92.06%
02/07/2019	69	5	7.25%	64	92.75%
02/08/2019	39	1	2.56%	38	97.44%
02/09/2019	0	0	0.00%	0	0.00%
Totals:	394	33	8.38%	361	91.62%

TABLE 3-20 Verifications Report Summary Panel Field Descriptions

Field	Description
Approval Percent	The percent of total Verification attempts that were approved for the designated Reporting Group and time period, rounded to the nearest hundredth of a percent.
Decline Percent	The percent of total Verification attempts that were declined for the designated Reporting Group and time period, rounded to the nearest hundredth of a percent.
Attempts	The total number of Verification attempts that were approved for the designated Reporting Group and time period.
Approvals	The total number of approved Verifications for the designated Reporting Group and time period.
Declines	The total number of declined Verifications for the designated Reporting Group and time period.

3.8.1 Direct Debit Verifications Report by Reporting Group

When you select **By Reporting Group** as the presentation method for the granular data, iQ displays any child groups of the currently selected parent organization along with a breakdown of the data as it applies to those groups, as shown in [Figure 3-43](#). If those children have associated groups (other children), click the plus sign next to the group name to drill down to the child entities. When you do this, the parent shows the totals for the sub-groups in bold and the children show the child-specific data.

See [Table 3-21](#) for a description of each of the fields in the Direct Debit Verifications By Reporting Group Granular section.

FIGURE 3-43 Verifications By Reporting Group showing Child Groups

Reporting Group ▲	Total Attempts	Declined Verifications	Declined %	Approved Verifications	Approved %
● Direct Rollup**	296	14	4.73%	282	95.27%
● Group Rollup**	5	0	0.00%	5	100.00%
● CRollup**	51	25	49.02%	26	50.98%
● FRollup**	2	1	50.00%	1	50.00%
Totals:	354	40	11.30%	314	88.70%

TABLE 3-21 Direct Debit Verifications by Reporting Group Field Descriptions

Field	Description
Total Attempts	The total number of Direct Debit Verification attempts that were approved for the designated Reporting Group and time period.
Declined Auths	The total number of declined Verifications for the designated Reporting Group and time period.
Declined %	The percent of total Verification attempts that were declined for the designated Reporting Group and time period, rounded to the nearest hundredth of a percent.
Approved Auths	The total number of approved Verifications for the designated Reporting Group and time period.
Approved %	The percent of total Verification attempts that were approved for the designated Reporting Group and time period, rounded to the nearest hundredth of a percent.

3.8.2 Direct Debit Verifications Report by Activity Date

When you select **By Activity Date** as the presentation method for the granular data, iQ displays the same data sorted by date. Depending upon the date range you specify, iQ presents the data either by day,

rolled up by months or partial months, or rolled up by years or partial years. Partial years are expandable to full or partial months, and then further expandable to individual days.

NOTE: The fields displayed in the By Activity Date granular data are identical to the By Reporting Group granular data. See [Table 3-21](#) for a description of the fields.

FIGURE 3-44 Direct Debit Verifications Report by Activity Date

By Reporting Group	By Activity Date	By Reason	By Presenter		
Activity Date	Total Attempts	Declined Verifications	Declined %	Approved Verifications	Approved %
01/10/2013	73	9	12.33%	64	87.67%
01/11/2013	55	7	12.73%	48	87.27%
01/12/2013	32	5	15.63%	27	84.38%
01/13/2013	5	2	40.00%	3	60.00%
01/14/2013	108	15	13.89%	93	86.11%
01/15/2013	81	2	2.47%	79	97.53%
Totals:	354	40	11.30%	314	88.70%

3.8.3 Direct Debit Verifications Report by Reason

When you select **By Reason** as the presentation method for the granular data, iQ displays the data sorted by the reason code associated with the decline ([Figure 3-45](#)).

See [Table 3-22](#) for a description of each of the fields in the By Reason Granular Section.

FIGURE 3-45 Direct Debit Verifications Report by Reason

By Reporting Group	By Activity Date	By Reason	By Presenter
Response	Response Code	%	Verifications
Approved		88.70%	314
Approved	000	88.70%	314
Hard Decline		9.60%	34
Phone number required for eCheck Verifications	959	8.19%	29
Invalid Bank Routing Number	900	1.41%	5
Soft Decline		1.69%	6
Internal System Error - Call Title	370	1.41%	5
Decline - Negative Information on File	950	0.28%	1

TABLE 3-22 Verifications By Reason Granular Section Field Descriptions

Field	Description
Response	The category of decline or approval. The possible categories are: <ul style="list-style-type: none"> • Approved - authorization approved • Soft Decline - a decline of a verification due to an Direct Debit status that may change. • Hard Decline - a decline of verification due to an Direct Debit status that will not change.
Response Code	The code representing the reason for the decline of the verification.
%	The percent of total Verification attempts that were approved or declined for the designated category, rounded to the nearest hundredth of a percent.
Verifications	The total number of transactions that fall within the designated category.

3.8.4 Direct Debit Verifications Report by Presenter

When you select **By Presenter** as the presentation method for the granular data, iQ displays the data for each Presenter as shown in [Figure 3-46](#). Each section presents information for Batch and Online authorizations separated into approved and declined reasons.

See [Table 3-23](#) for a description of each of the fields in the By Presenter Granular Section.

FIGURE 3-46 Direct Debit Verifications Report by Presenter

Presenter	Batch Count	Batch %	Online Count	Online %	Total	Total %
PhoeniXML Test Merchant	0	0.00%	354	100.00%	354	100.00%
Approved	0	0.00%	314	88.70%	314	88.70%
Phone number required for eCheck Verifications	0	0.00%	29	8.19%	29	8.19%
Internal System Error - Call Little	0	0.00%	5	1.41%	5	1.41%
Invalid Bank Routing Number	0	0.00%	5	1.41%	5	1.41%
Decline - Negative Information on File	0	0.00%	1	0.28%	1	0.28%

TABLE 3-23 Verifications by Presenter Granular Section Field Descriptions

Field	Description
Batch Count	The count of Verification transactions processed as a batch which were either approved or declined for the given reason.
Batch %	The percent of Verification transactions processed as a batch which were either approved or declined for the given reason.
Online Count	The count of Verification transactions processed online which were either approved or declined for the given reason.
Online %	The percent of Verifications processed online which were either approved or declined for the given reason.
Total	The total number of Verifications which were either approved or declined for the given reason.
Total %	The total percent of Verifications which were either approved or declined for the given reason.

3.9 Direct Debit Pending Redeposits Report

The Direct Debit Pending Redeposits report provides visibility into Direct Debit deposits that are queued up for redelivery. Along with their original transaction date, the report provides the date they were returned, the date they are scheduled for redeposit, and their status—scheduled or canceled. This report includes redeposits scheduled when using either the Automatic Redeposit or the Merchant-Initiated Redeposit feature.

All amounts are displayed without currency as Direct Debit (eCheck) transactions are all US Dollars at this time. This report is usable only if you use Direct Debit as a method of payment. Transaction-level data is available for the previous 24 months only.

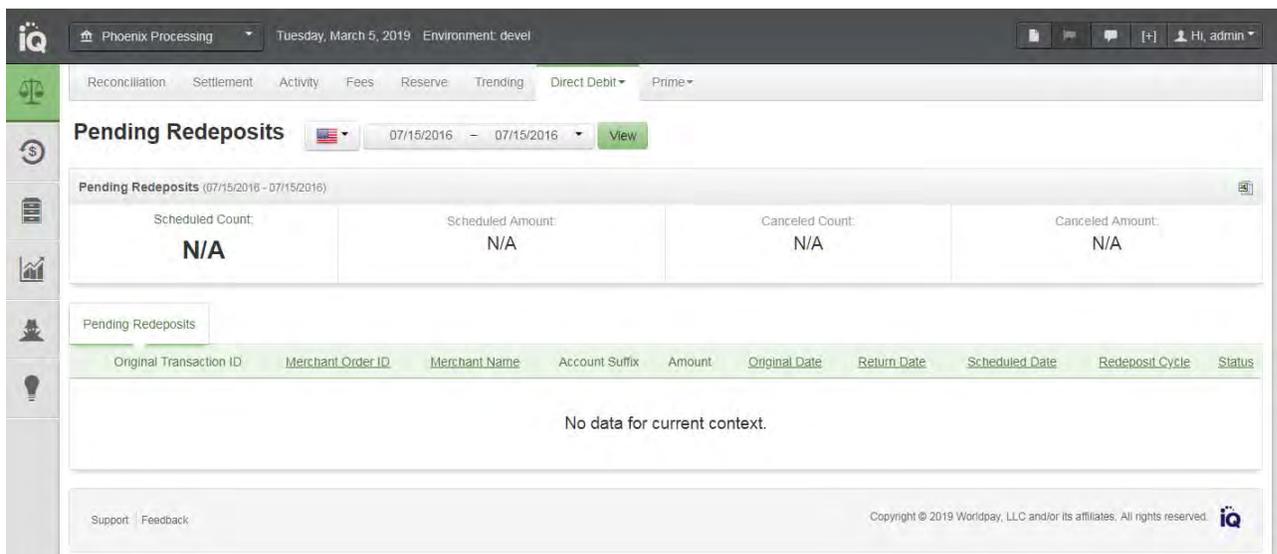
NOTE: Once a redeposit has been batched for processing, it is no longer visible in this report; it is visible in the Batch Contents Report.

To access the Direct Debit Pending Redeposits report:

1. From the iQ Bar, click the **Financial** icon and select **Direct Debit Reports then Pending Redeposits from the list of available reports**, or from the Financial Navigation bar. The Direct Debit Pending Redeposit report displays as shown in [Figure 3-47](#).
2. Specify the desired **Date Range and Reporting Group**, then click the **View** button to refresh the page.
See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.
3. Click a hyperlink in the **Original Transaction ID** column to display the Transaction Detail Screen for that transaction.

See [Table 3-24](#) for a description of each of the fields in the Direct Debit Pending Redeposits report.

FIGURE 3-47 Direct Debit Pending Redeposit Report



The screenshot shows the iQ Reporting and Analytics interface. The top navigation bar includes the iQ logo, a dropdown menu for 'Phoenix Processing', the date 'Tuesday, March 5, 2019', and the environment 'devel'. The main navigation bar contains tabs for 'Reconciliation', 'Settlement', 'Activity', 'Fees', 'Reserve', 'Trending', 'Direct Debit', and 'Prime'. The 'Direct Debit' tab is selected, and the 'Pending Redeposits' report is displayed. The report shows a date range of '07/15/2016 - 07/15/2016' and a 'View' button. Below the date range, there are four summary statistics: 'Scheduled Count: N/A', 'Scheduled Amount: N/A', 'Canceled Count: N/A', and 'Canceled Amount: N/A'. A table with the following columns is shown: 'Original Transaction ID', 'Merchant Order ID', 'Merchant Name', 'Account Suffix', 'Amount', 'Original Date', 'Return Date', 'Scheduled Date', 'Redeposit Cycle', and 'Status'. The table currently displays 'No data for current context.' at the bottom. The footer includes 'Support | Feedback' and 'Copyright © 2019 Worldpay, LLC and/or its affiliates. All rights reserved. iQ'.

TABLE 3-24 Direct Debit Pending Redeposits Report Field Descriptions

Field/Column	Description
Summary Data	
Scheduled Redeposits	The total number of scheduled Direct Debit redeposits for this reporting group, in the specified time period.
Scheduled Redeposit Amount	The total dollar amount of the scheduled Direct Debit redeposits for this reporting group, in the specified time period.
Canceled Redeposits	The total number of canceled Direct Debit redeposits for this reporting group, in the specified time period.
Canceled Redeposit Amount	The total dollar amount of canceled Direct Debit redeposits for this reporting group, in the specified time period.
Detailed Data	
Original Transaction ID	The original Direct Debit transaction ID. Click the transaction ID to display the Transaction Detail Screen for the transaction.
Merchant Order ID	The merchant-specified order ID for this Direct Debit transaction.
Account Suffix	The last four (4) digits of the customer's bank account number for this Direct Debit.
Amount	The dollar amount of the Direct Debit transaction.
Original Date	The original date of the Direct Debit transaction.
Return Date	The date the Direct Debit was returned.
Scheduled Date	The date the Direct Debit is scheduled for redeposit.
Redeposit Cycle	The redeposit cycle for this Direct Debit - first or second redeposit.
Status	The current status of the Direct Debit redeposit: <ul style="list-style-type: none"> • Scheduled - the pending redeposit has not yet been processed. • Canceled - the pending redeposit has not yet been processed, but has been canceled via an eCheck (Direct Debit) Void.

3.10 PayFac Reconciliation Dashboard

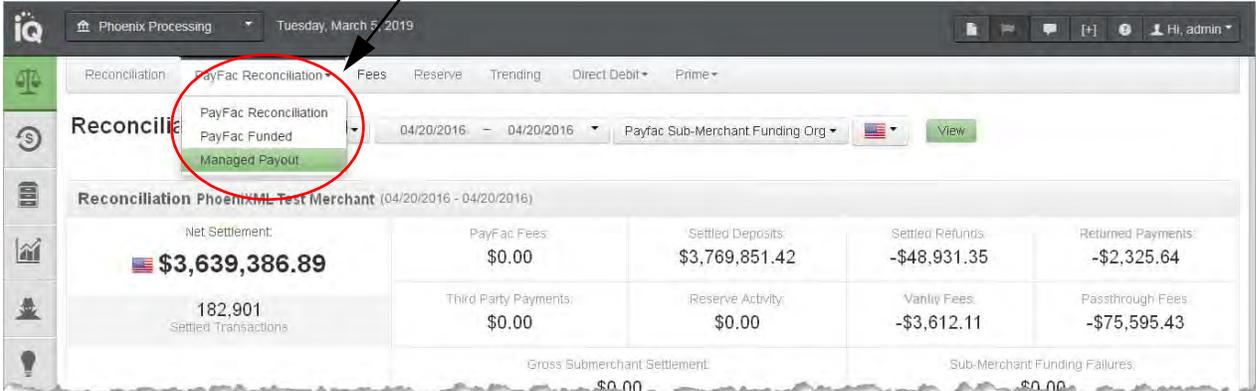
The PayFac Reconciliation Dashboard (Figure 3-49) provides a single source tool for Payment Facilitators using the Managed Payout funding model for accessing the necessary data when performing financial reconciliation. This dashboard eliminates the need to access multiple reports: the pertinent information from the **Activity Report**, **Settlement Report**, and **Transaction Summary Report**, along with other relevant data, is assembled on the same screen for easy access.

The PayFac Reconciliation Dashboard includes three report views (as shown in Figure 3-48):

- **Reconciliation Report:** a cumulative view of reconciliations to both the Payment Facilitator and sub-merchants.
- **PayFac Funded Report:** reconciliations to the Payment Facilitator when sub-merchant funding is *not* utilized (standard funding).
- **Managed Payout Report:** reconciliations to the Payment Facilitator and sub-merchants when Managed Payout sub-merchant funding is utilized.

FIGURE 3-48 PayFac Reconciliation Report Views Menu

Select a report view here.



The screenshot shows the PayFac Reconciliation Dashboard interface. At the top, there is a navigation bar with the 'iQ' logo and the text 'Phoenix Processing' and 'Tuesday, March 5, 2019'. Below the navigation bar, there is a menu with options: 'Reconciliation', 'PayFac Reconciliation', 'Fees', 'Reserve', 'Trending', 'Direct Debit', and 'Prime'. The 'PayFac Reconciliation' menu is open, showing three options: 'PayFac Reconciliation', 'PayFac Funded', and 'Managed Payout'. The 'Managed Payout' option is highlighted in green. Below the menu, there is a section for 'Reconciliation Phoenix Test Merchant (04/20/2016 - 04/20/2016)'. This section contains a table with the following data:

Net Settlement:	PayFac Fees:	Settled Deposits:	Settled Refunds:	Returned Payments:
\$3,639,386.89	\$0.00	\$3,769,851.42	-\$48,931.35	-\$2,325.64
182,901 Settled Transactions	Third Party Payments:	Reserve Activity:	Vanity Fees:	Passthrough Fees:
	\$0.00	\$0.00	-\$3,612.11	-\$75,595.43
	Gross Submerchant Settlement:		Sub-Merchant Funding Failures:	
	\$0.00		\$0.00	

You can view each of these PayFac Reconciliation reports views by Activity (post) date or by Settlement (funds transfer) date. In all views, Summary data is presented in the top frames, and other detailed data is presented in various frames below.

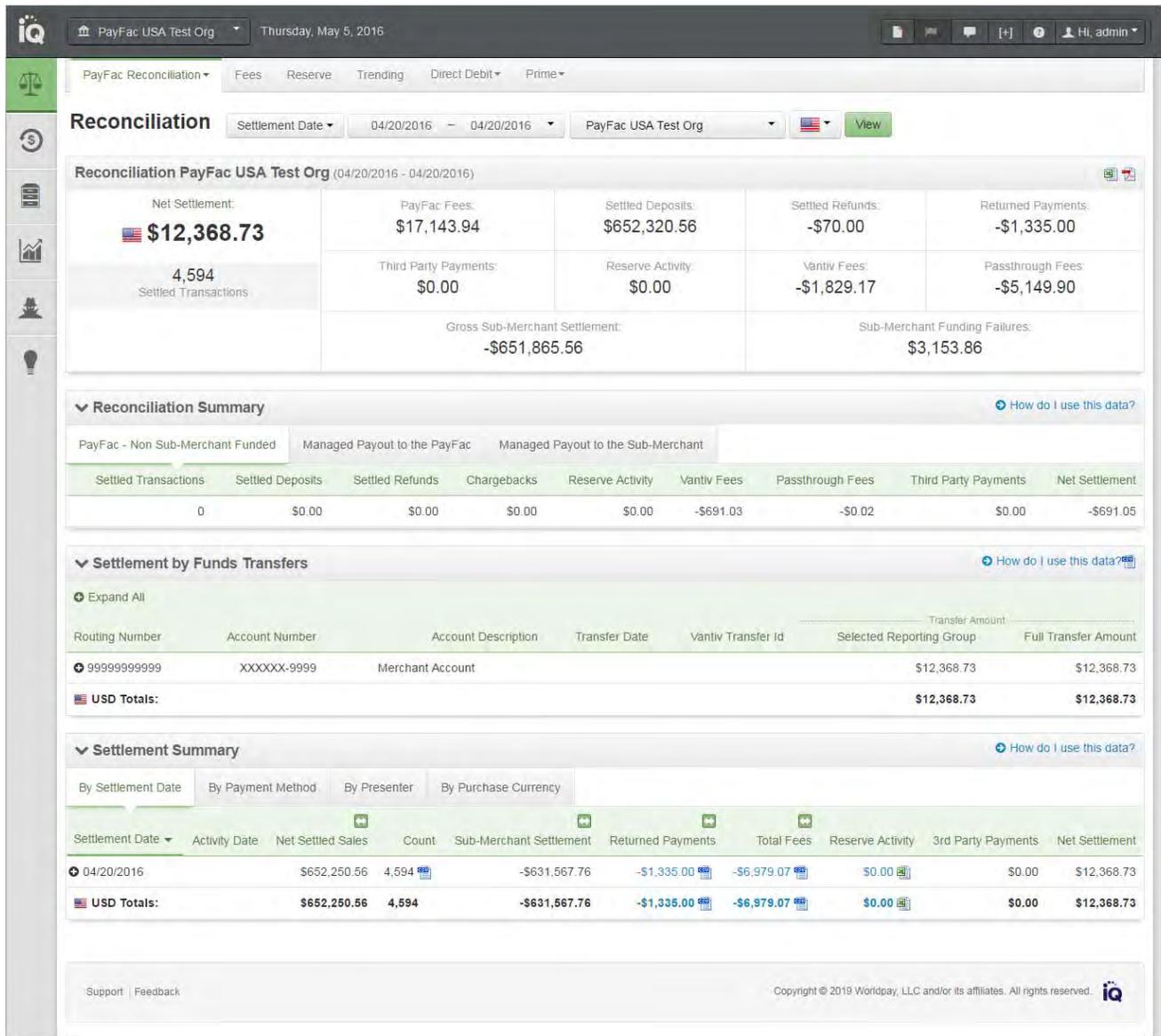
The **Account Summary Report**, also accessible from the PayFac Reconciliation menu, includes account balances and detailed information on the instructions and activities for each account type. The Account Summary report is available to Payment Facilitators who use the Dynamic Payout sub-merchant funding only.

If your organization is using a Monthly Billing model, see [Appendix C, "Monthly Billing and Fees in Financial Reports"](#) for information on how to interpret fee and settlement data in the PayFac Reconciliation Dashboard.

3.10.1 PayFac Reconciliation Dashboard Features

The PayFac Reconciliation Dashboard (Figure 3-49) includes a number of features consistent with other reports and some features unique to this report:

- **How do I use this data?** - you can view information on how to use the data in each of the Reconciliation Dashboard panels by clicking [How do I use this data?](#) above each data panel. Along with a brief description of the report, fields most used when performing your reconciliation activities are highlighted.
- **Expand or Hide Data Panels** - you can expand or hide data panels using the expand () and hide () icons. All panels are expanded by default.
- **Split and Join Columns** - in certain data panels, a Split icon () appears above some columns. Click the icon to split the amounts in the columns as follows:
 - **Net Settled Sales** – splits the amounts into two columns: Settled Deposits and Settled Refunds.
 - **Sub-Merchant Settlement** - splits the amounts into three columns: PayFac Fees, Gross-Sub-Merchant Settlement, and Sub-Merchant Funding Failures.
 - **Returned Payments** – splits the amounts into two columns: **Chargebacks>Returns** and **Rejected Payments**.
 - **Total Fees** – splits the amounts into two columns: Worldpay Fees and Passthrough Fees.
 To re-join the expanded columns, click the Join icon ().
- **CSV and Excel Report Exporting** - some columns/fields may contain a CSV export icon () or a Microsoft Excel export icon (). Click the icon to export data on Net Settled Sales by Transaction, Fees, Returned Payments, and Reserve Activity. You can also export sub-merchant funding reports from the Settlement by Funds Transfer panel.
- **Detail Report Links** - items shown as hyperlinks in the certain panels provide links to reports with more detailed information. Click an amount hyperlink to view the following:
 - [Returned Payments Report](#) - provides a detailed listing of all chargebacks, Direct Debit ACH returns, rejected payments, and PINless Debit adjustments associated with the selected transactions.
 - [Fee Report](#) - provides a detailed breakdown of Worldpay and Passthrough (Interchange) fees associated with the selected transactions.
 - [Reserve Report](#) - shows a chronological list of the activities associated with the selected transactions that influence your organization's reserve account.

FIGURE 3-49 PayFac Reconciliation Dashboard (Reconciliation View) - Settlement Date

To access the PayFac Reconciliation Dashboard:

1. From the iQ Bar, click the **Financial** icon and select **PayFac Reconciliation** from the list of **available reports**, or from the Financial Navigation bar.
2. Select a reconciliation report view, either **PayFac Reconciliation** (cumulative), **PayFac Funded**, or **Managed Payout**. The selected PayFac Reconciliation report view displays as shown in [Figure 3-48](#).
3. Select the desired date view, either by **Settlement Date** or **Activity Date**.
4. Specify the desired **Date Range**, **Reporting Group**, and **Currency**, then click **View** to refresh the page. See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

Each of the Reconciliation report views comprises a summary panel(s) and each of the following sections:

- [Activity Date View - Transaction Summary by Purchase Currency](#) on page 132.
- [Activity Date View - Approved Transactions by Purchase Currency](#) on page 133.
- [Activity Date View - Activity Summary by Activity Date](#) on page 135.
- [Activity Date View - Activity Summary by Payment Method](#) on page 135.
- [Activity Date View - Activity Summary by Presenter](#) on page 136.
- [Settlement Date View - Settlement by Funds Transfer](#) on page 139.
- [Settlement Date View - Settlement Summary by Settlement Date](#) on page 140.
- [Settlement Date View - Settlement Summary by Payment Method](#) on page 141.
- [Settlement Date View - Settlement Summary by Presenter](#) on page 142.
- [Settlement Date View - Settlement Summary by Purchase Currency](#) on page 143

The sections that follow describe the Reconciliation report views ([Reconciliation Report](#), [PayFac Funded Report](#), and [Managed Payout Report](#)). The sections starting on page 132 describe each of the detail data panels listed above.

3.10.2 Reconciliation Report

The Reconciliation report view of the PayFac Reconciliation Dashboard provides an overall summary for the Payment Facilitator in the top summary panel, and summaries in the form of tabs for each of the three funding models in the **Reconciliation Summary** panel (as shown in [Figure 3-50](#)):

- **PayFac - Non Sub-Merchant Funded** - details the net settlement amount you received for sub-merchants in your portfolio **not** using Managed Payout.
- **Managed Payout to the PayFac** - details the net settlement amount you received for sub-merchants in your portfolio using Managed Payout.
- **Managed Payout to the Sub-Merchant** - details the net settlement amount sub-merchants received for sub-merchants in your portfolio using Managed Payout.

FIGURE 3-50 PayFac Reconciliation (Roll-Up) Summary Panels

Reconciliation PayFac USA Test Org (04/20/2016 - 04/20/2016)				
Net Settlement:	PayFac Fees:	Settled Deposits:	Settled Refunds:	Returned Payments:
\$12,368.73	\$17,143.94	\$652,320.56	-\$70.00	-\$1,335.00
4,594 Settled Transactions	Third Party Payments:	Reserve Activity:	Vantiv Fees:	Passthrough Fees:
	\$0.00	\$0.00	-\$1,829.17	-\$5,149.90
Gross Sub-Merchant Settlement:			Sub-Merchant Funding Failures:	
-\$651,865.56			\$3,153.86	

Reconciliation Summary								
PayFac - Non Sub-Merchant Funded								
Settled Transactions	Settled Deposits	Settled Refunds	Chargebacks	Reserve Activity	Vantiv Fees	Passthrough Fees	Third Party Payments	Net Settlement
0	\$0.00	\$0.00	\$0.00	\$0.00	-\$691.03	-\$0.02	\$0.00	-\$691.05

Table 3-25 describes the fields in the overall PayFac Reconciliation summary panel. Table 3-26 describes the fields in each of the tabs of the Reconciliation Summary panel. The sections starting on page 132 describe each of the detail data panels in each view (settlement or activity).

TABLE 3-25 PayFac Reconciliation Summary Panel

Field	Description
Net Settlement	The net amount transferred to your organization's bank account.
Settled Transactions	The number of transactions that were settled in the specified time period.
PayFac Fees	The total amount of fees payable to the Payment Facilitator from the sub-merchant.
Settled Deposits	The total amount of settled deposits before the deduction of any fees, reserves, or chargebacks.
Settled Refunds	The total amount of settled refunds before the deduction of any fees.
Returned Payments	The amount of funds associated with chargebacks, Direct Debit returns, and rejected payments, including: <ul style="list-style-type: none"> • Debits for receipt of a first chargeback. • Debits for an arbitration chargeback. • Debits for a Direct Debit return. • Debits or credits for payments rejected by the card networks. • Credits for the return receipt of a representation.

TABLE 3-25 PayFac Reconciliation Summary Panel (Continued)

Field	Description
Third Party Payments	The fees paid to a third party by Worldpay on behalf of your organization.
Reserve Activity	The changes made to the reserve fund based upon gross sales. If you sell in multiple currencies, this only reflects the Reserve Activity for the selected currency.
Worldpay Fees	The amount of funds associated with transaction processing charges. If you sell in multiple currencies, this only reflects the Worldpay Fees for the selected currency.
Passthrough Fees	The amount of funds associated with charges assessed by parties other than Worldpay (for example, interchange fees). If you sell in multiple currencies, this only reflects the Passthrough Fees for the selected currency.
Gross Sub-Merchant Settlement	The gross funds settling directly to the sub-merchants before the deduction of PayFac fees and sub-merchant funding failures.
Sub-Merchant Funding Failures	The total amount of direct sub-merchant fund transfers that Worldpay received returns against.

Table 3-26 describes the fields in each of the tabs in the Reconciliation Summary Panel:

- PayFac - Non Sub-Merchant Funded
- Managed Payout to the PayFac
- Managed Payout to the Sub-Merchant.

TABLE 3-26 Reconciliation Summary Fields - All Tabs

Field	Description
PayFac - Non-Sub-Merchant Funded: this tab breaks down the net settlement you received for Sub-Merchants in your portfolio not using Managed Payout.	
Settled Transactions	The number of transactions that were settled in the specified time period.
Settled Deposits	The total amount of settled deposits before the deduction of any fees, reserves, or chargebacks.
Settled Refunds	The total amount of settled refunds before the deduction of any fees.

TABLE 3-26 Reconciliation Summary Fields - All Tabs

Field	Description
Chargebacks	The amount of funds associated with chargebacks, Direct Debit returns, and rejected payments, including: <ul style="list-style-type: none"> • Debits for receipt of a first chargeback. • Debits for an arbitration chargeback. • Debits for a Direct Debit return. • Debits or credits for payments rejected by the card networks. • Credits for the return receipt of a representment.
Reserve Activity	The changes made to the reserve fund based upon gross sales. If you sell in multiple currencies, this only reflects the Reserve Activity for the selected currency.
Worldpay Fees	The amount of funds associated with transaction processing charges. If you sell in multiple currencies, this only reflects the Worldpay Fees for the selected currency.
Passthrough Fees	The amount of funds associated with charges assessed by parties other than Worldpay (for example, interchange fees). If you sell in multiple currencies, this only reflects the Passthrough Fees for the selected currency.
Third Party Payments	The fees paid to a third party by Worldpay on behalf of your organization.
Net Settlement	The net amount transferred to your organization's bank account.
Managed Payout to the PayFac: <i>this tab breaks down the net settlement you received for sub-merchants in your portfolio using Managed Payout.</i>	
Settled Transactions	The number of transactions that were settled in the specified time period.
PayFac Fees	The total amount of fees payable to the Payment Facilitator from the sub-merchant.
Sub-Merchant Funding Failures	The total amount of direct sub-merchant fund transfers that Worldpay received returns against.
Worldpay Fees	The amount of funds associated with transaction processing charges. If you sell in multiple currencies, this only reflects the Worldpay Fees for the selected currency.
Passthrough Fees	The amount of funds associated with charges assessed by parties other than Worldpay (for example, interchange fees). If you sell in multiple currencies, this only reflects the Passthrough Fees for the selected currency.
Reserve Activity	The changes made to the reserve fund based upon gross sales. If you sell in multiple currencies, this only reflects the Reserve Activity for the selected currency.
Third Party Payments	The fees paid to a third party by Worldpay on behalf of your organization.
Settled Refunds	The total amount of settled refunds before the deduction of any fees.

TABLE 3-26 Reconciliation Summary Fields - All Tabs

Field	Description
Chargebacks	The amount of funds associated with chargebacks, Direct Debit returns, and rejected payments, including: <ul style="list-style-type: none"> • Debits for receipt of a first chargeback. • Debits for an arbitration chargeback. • Debits for an Direct Debit return. • Debits or credits for payments rejected by the card networks. • Credits for the return receipt of a representment.
Net Settlement	The net amount transferred to your organization's bank account.
<i>Managed Payout to the Sub-Merchant Tab: this tab breaks down the payout to sub-merchants in your portfolio using Managed Payout.</i>	
Settled Transactions	The number of transactions that were settled in the specified time period.
Settled Deposits	The total amount of settled deposits before the deduction of any fees, reserves, or chargebacks.
Settled Refunds	The total amount of settled refunds before the deduction of any fees.
Chargebacks	The amount of funds associated with chargebacks, Direct Debit returns, and rejected payments, including: <ul style="list-style-type: none"> • Debits for receipt of a first chargeback. • Debits for an arbitration chargeback. • Debits for a Direct Debit return. • Debits or credits for payments rejected by the card networks. • Credits for the return receipt of a representment.
PayFac Fees	The total amount of fees payable to the Payment Facilitator from the sub-merchant.
Settlement to Sub-Merchant	The net settlement to sub-merchants (gross settlement minus PayFac fees and sub-merchant funding failures).

3.10.3 PayFac Funded Report

The PayFac Funded report view of the PayFac Reconciliation Dashboard provides summary and detailed data for the standard funding model. The report details the reconciliation to the Payment Facilitator for non-sub-merchant funded transactions.

An overall summary is provided at the top of the report, as shown in [Figure 3-51](#), with detail panels below.

FIGURE 3-51 PayFac Funded Report View - Summary Panel

Reconciliation to PayFac - Non Sub-Merchant Funding				
Net Settlement: -\$691.05	Settled Deposits: \$0.00	Settled Refunds: \$0.00	Returned Payments: \$0.00	Reserve Activity: \$0.00
0 Settled Transactions	Vanity Fees: -\$691.03	Passthrough Fees: -\$0.02	Third Party Payments: \$0.00	

Table 3-27 describes the fields in the PayFac Funded Summary panel. The sections starting on page 132 describe each of the detail data panels.

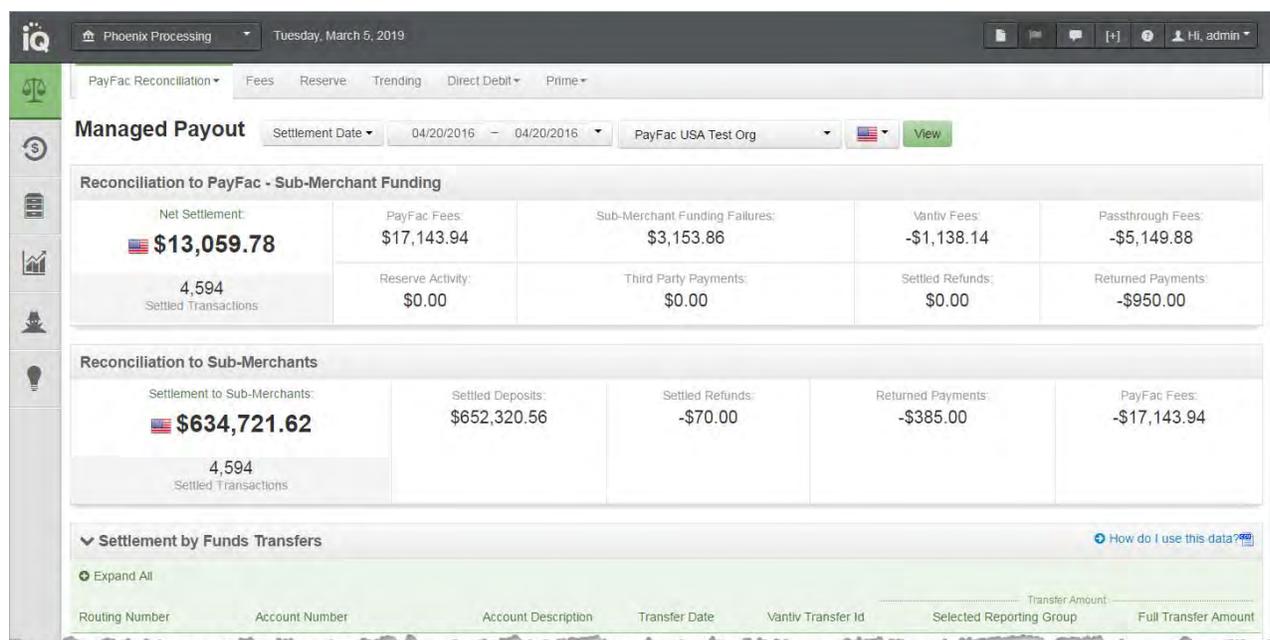
TABLE 3-27 PayFac Funded Summary Panel Field Descriptions

Field	Description
Net Settlement	The net amount transferred to your PayFac operating account.
Settled Transactions	The number of transactions that were settled in the specified time period.
Settled Deposits	The total amount of settled deposits before the deduction of any fees, reserves, or chargebacks.
Settled Refunds	The total amount of settled refunds before the deduction of any fees.
Returned Payments	The amount of funds associated with chargebacks, Direct Debit returns, and rejected payments, including: <ul style="list-style-type: none"> • Debits for receipt of a first chargeback. • Debits for an arbitration chargeback. • Debits for an Direct Debit return. • Debits or credits for payments rejected by the card networks. • Credits for the return receipt of a representment.
Reserve Activity	The changes made to the Worldpay reserve fund based upon gross sales. If you sell in multiple currencies, this only reflects the Reserve Activity for the selected currency.
Worldpay Fees	The amount of funds associated with transaction processing charges. If you sell in multiple currencies, this only reflects the Worldpay Fees for the selected currency.
Passthrough Fees	The amount of funds associated with charges assessed by parties other than Worldpay (for example, interchange fees). If you sell in multiple currencies, this only reflects the Passthrough Fees for the selected currency.
Third Party Payments	The total amount being distributed to your PayFac settlement account.

3.10.4 Managed Payout Report

The Managed Payout report view of the PayFac Reconciliation Dashboard provides summary and detailed data when you use the Managed Payout funding model. The report details the reconciliation to the Payment Facilitators and sub-merchants for Managed Payout transactions. Two summary panels provide reconciliation data for each entity (reconciliation to the Payment Facilitator and reconciliation to the sub-merchants), as shown in [Figure 3-52](#), with detail panels below.

FIGURE 3-52 Managed Payout View Summary Panels



[Table 3-28](#) describes the fields in the Managed Payout summary panels. The sections starting on page 132 describe each of the detail data panels.

TABLE 3-28 Managed Payout Summary Panels Field Descriptions - All

Field	Description
Net Settlement	The net amount transferred to your organization's bank account.
Settlement to Sub-Merchants	The net settlement to sub-merchants (gross settlement minus PayFac fees and sub-merchant funding failures).
Settled Transactions	The number of transactions that were settled in the specified time period.
PayFac Fees	Total fees payable to the Payment Facilitator from the sub-merchant.
Sub-Merchant Funding Failures	The total amount of direct sub-merchant fund transfers that Worldpay received returns against.
Settled Deposits	The total amount of settled deposits before the deduction of any fees, reserves, or chargebacks.

TABLE 3-28 Managed Payout Summary Panels Field Descriptions - All (Continued)

Field	Description
Settled Refunds	The total amount of settled refunds before the deduction of any fees.
Returned Payments	The amount of funds associated with chargebacks, Direct Debit returns, and rejected payments, including: <ul style="list-style-type: none"> • Debits for receipt of a first chargeback. • Debits for an arbitration chargeback. • Debits for an Direct Debit return. • Debits or credits for payments rejected by the card networks. • Credits for the return receipt of a representment.
Reserve Activity	The changes made to the reserve fund based upon gross sales. If you sell in multiple currencies, this only reflects the Reserve Activity for the selected currency.
Worldpay Fees	The amount of funds associated with transaction processing charges. If you sell in multiple currencies, this only reflects the Worldpay Fees for the selected currency.
Passthrough Fees	The amount of funds associated with charges assessed by parties other than Worldpay (for example, interchange fees). This field appears in the granular data tabs when the Total Fees column is split (see Split and Join Columns on page 84 for more information). If you sell in multiple currencies, this only reflects the Passthrough Fees for the selected currency.
Third Party Payments	The fees paid to a third party by Worldpay on behalf of your organization.

3.10.5 Activity Date View - Transaction Summary by Purchase Currency

iQ displays the Transaction Summary by Purchase Currency panel ([Figure 3-53](#)) when you work with any view of the PayFac Reconciliation report **by Activity Date**. This data panel contains information from the [Transaction Summary Report](#) and is used to compare the submitted sales counts and amounts for each purchase currency to your own records. Note that the declined counts and amounts are not counted towards the total deposit. Refund counts are added to the total deposited count, while their amounts are subtracted from the total deposited amount.

[Table 3-29](#) describes each of the fields in the Transaction Summary by Purchase Currency data panel.

FIGURE 3-53 Activity Date View - Transaction Summary by Purchase Currency

Transaction Summary by Purchase Currency									How do I use this data?
Purchase Currency	Transaction Type	Sales		Refunds		Net Settled Sales			
		Count	Amount	Count	Amount	Count	Amount		
USD		13506	\$703,210.84	1427	-\$82,648.29	14933	\$640,562.55		
	Submitted	14720	\$735,970.09	1431	-\$63,458.11	16151	\$672,511.98		
	Declined	1214	-\$32,759.25	4	\$809.82	1218	-\$31,949.43		
AUD		469	\$25,391.68	35	-\$1,567.25	504	\$23,824.43		
CAD		314	\$18,199.79	35	-\$1,812.11	349	\$16,387.68		
EUR		322	€14,542.11	21	-€761.08	343	€13,781.03		
GBP		1882	£55,994.82	123	-£2,878.85	2005	£53,115.97		

TABLE 3-29 Transaction Summary by Purchase Currency Field Descriptions

Field	Description
Purchase Currency	The currency used for the purchase, designated by a flag icon and a three-letter abbreviation of the country.
Transaction Type	The transaction type - either submitted or declined (one row for each type).
Sales	Count and total amount of sales processed.
Refunds	Count and total amount of refunds processed.
Net Settled Sales	The total count and total amount of settled funds (settled sales minus settled refunds) before the deduction of any fees, reserves, or chargebacks. Approved transactions (submitted less declined) are shown in the top row, in bold.

3.10.6 Activity Date View - Approved Transactions by Purchase Currency

iQ displays the Approved Transactions by Purchase Currency panel ([Figure 3-54](#)) when you work with any view of the PayFac Reconciliation report **by Activity Date**. This data panel takes the total deposited counts and amounts from the [Activity Date View - Transaction Summary by Purchase Currency](#) panel and splits them into **Settled** and **Conveyed** totals for each purchase currency. You can expand these Funding Methods to reveal totals for the individual methods of payment.

[Table 3-30](#) describes each of the fields in the Approved Transactions by Purchase Currency data panel.

FIGURE 3-54 Activity Date View - Approved Transactions by Purchase Currency

Approved Transactions by Purchase Currency									How do I use this data?
Purchase Currency	Funding Method	Method Of Payment	Sales		Refunds		Total Deposited		
			Count	Amount	Count	Amount	Count	Amount	
USD			18287	\$1,014,926.84	996	-\$70,452.82	19283	\$944,474.02	
	Settled		16370	\$864,312.11	870	-\$59,166.24	17240	\$805,145.87	
		VISA	11029	\$577,982.22	539	-\$38,643.95	11568	\$539,338.27	
		MasterCard	4643	\$251,710.13	268	-\$17,918.52	4911	\$233,791.61	
		Discover	698	\$34,619.76	63	-\$2,603.77	761	\$32,015.99	
	Conveyed		1917	\$150,614.73	126	-\$11,286.58	2043	\$139,328.15	
		American Express	1917	\$150,614.73	126	-\$11,286.58	2043	\$139,328.15	
AUD			477	\$30,428.65	25	-\$1,440.38	502	\$28,988.27	
CAD			389	\$26,483.99	30	-\$1,435.74	419	\$25,048.25	
EUR			224	€12,706.00	13	-€518.95	237	€12,187.05	
GBP			1107	£33,494.57	99	-£3,147.77	1206	£30,346.80	
	Settled		1107	£33,494.57	99	-£3,147.77	1206	£30,346.80	
		VISA	775	£23,816.46	67	-£1,894.58	842	£21,921.88	
		MasterCard	332	£9,678.11	32	-£1,253.19	364	£8,424.92	

TABLE 3-30 Approved Transactions By Purchase Currency Field Descriptions

Field	Description
Purchase Currency	The currency used for this group of purchases, designated by a flag icon and a three-letter abbreviation of the country.
Funding Method	The funding method for this transaction or group of transactions, either Settled or Conveyed. Settled transaction types are Visa, MasterCard, American Express (some), Discover (some), PayPal, Bill Me Later, or Direct Debit. Conveyed transaction types are American Express (some), Discover (some), Diners Club, Japanese Credit Bureau (JCB), or Direct Debit. Note: American Express and Discover transactions may appear in either the Settled or Conveyed section, depending on your American Express and Discover transaction processing agreements with Worldpay.
Method of Payment	The method of payment for this transaction or group of transactions (Visa, MasterCard, American Express, Discover, PayPal, Bill Me Later, Direct Debit).
Sales	Count and total amount of sales processed.
Refunds	Count and total amount of refunds processed.
Net Settled Sales	The total count and total amount of settled funds (settled sales minus settled refunds) before the deduction of any fees, reserves, or chargebacks. Approved transactions (submitted less declined) are shown in the top row, in bold.

3.10.7 Activity Date View - Activity Summary by Activity Date

iQ displays the Activity Summary by Activity Date tab (Figure 3-55) when you work with any view of the PayFac Reconciliation report **by Activity Date**. This panel uses the total Net Settled Sales from the [Activity Date View - Exchange Summary by Purchase Currency](#) panel and displays the resulting Net Settlement by detailing the impact of sub-merchant settlement, chargebacks/returns, fees, reserve activity, and third party payments for each Activity Date.

Table 3-31 describes each of the fields in the Activity Summary **by Activity Date**, **by Payment Method**, and **by Presenter** data panels.

FIGURE 3-55 Activity Date View - Activity Summary by Activity Date

Activity Date	Settlement Date	Net Settled Sales	Count	Sub-Merchant Settlement	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
01/19/2014		\$1,546,752.25	53,907	\$0.00	-\$5,277.16	-\$28,359.87	\$0.00	\$0.00	\$1,513,115.20
01/20/2014		\$3,965,910.39	138,605	\$0.00	\$1,040.01	-\$74,900.27	\$0.00	\$0.00	\$3,892,050.13
01/20/2014	01/21/2014	\$0.00	0	\$0.00	\$1,040.01	-\$378.73	\$0.00	\$0.00	\$661.28
01/20/2014	01/22/2014	\$3,965,910.39	138,605	\$0.00	\$0.00	-\$74,521.54	\$0.00	\$0.00	\$3,891,388.85
01/21/2014	01/22/2014	\$2,168,969.29	61,251	\$0.00	-\$253.52	-\$38,075.15	\$0.00	\$0.00	\$2,130,640.62
01/22/2014	01/23/2014	\$2,201,083.83	66,825	\$0.00	-\$2,764.97	-\$40,126.37	\$0.00	\$0.00	\$2,158,192.49
01/23/2014	01/24/2014	\$1,726,325.33	58,599	\$0.00	-\$4,512.77	-\$31,754.97	\$0.00	\$0.00	\$1,690,057.59
01/24/2014	01/27/2014	\$2,427,042.00	74,123	\$0.00	-\$8,776.91	-\$46,798.59	\$0.00	\$0.00	\$2,371,466.50
01/25/2014		\$2,834,176.30	86,990	\$0.00	-\$7,591.89	-\$49,642.66	\$0.00	\$0.00	\$2,776,941.75
01/25/2014	01/27/2014	\$0.00	0	\$0.00	-\$7,591.89	-\$288.84	\$0.00	\$0.00	-\$7,880.73
01/25/2014	01/28/2014	\$2,834,176.30	86,990	\$0.00	\$0.00	-\$49,353.82	\$0.00	\$0.00	\$2,784,822.48
USD Totals:		\$16,870,259.39	540,300	\$0.00	-\$28,137.23	-\$309,657.88	\$0.00	\$0.00	\$16,532,464.28

3.10.8 Activity Date View - Activity Summary by Payment Method

iQ displays the Activity Summary by Payment Method tab (Figure 3-56) when you work with any view of the PayFac Reconciliation report **by Activity Date**. This panel uses the total Net Settled Sales from the [Activity Date View - Exchange Summary by Purchase Currency](#) panel and displays the resulting Net Settlement by detailing the impact of sub-merchant settlement, chargebacks/returns, fees, reserve activity, and third party payments for each Payment Method.

Table 3-31 describes each of the fields in the **Activity Summary by Activity Date** and the **Activity Summary by Payment Method** data panels.

FIGURE 3-56 Activity Date View - Activity Summary by Payment Method

Method Of Payment	Activity Date	Settlement Date	Net Settled Sales	Count	Sub-Merchant Settlement	Returned Payments	Total Fees	Reserve Activity	Third Party Payments	Net Settlement
VISA			\$12,227,109.31	393,686	\$0.00	-\$29,183.21	-\$213,586.43	\$0.00	\$0.00	\$11,990,339.67
MasterCard			\$4,208,093.25	131,924	\$0.00	-\$3,971.65	-\$87,758.21	\$0.00	\$0.00	\$4,116,363.39
	01/19/2014	01/22/2014	\$379,918.34	12,777	\$0.00	\$0.00	-\$7,762.86	\$0.00	\$0.00	\$366,155.48
	01/20/2014		\$966,419.18	33,515	\$0.00	\$1,120.07	-\$20,666.27	\$0.00	\$0.00	\$946,872.98
	01/21/2014	01/22/2014	\$539,230.75	14,628	\$0.00	\$181.88	-\$10,948.85	\$0.00	\$0.00	\$528,463.78
	01/22/2014	01/23/2014	\$589,164.19	17,337	\$0.00	-\$584.16	-\$12,121.03	\$0.00	\$0.00	\$576,459.00
	01/23/2014	01/24/2014	\$426,190.54	14,210	\$0.00	-\$510.56	-\$8,909.30	\$0.00	\$0.00	\$416,770.68
	01/24/2014	01/27/2014	\$641,286.01	18,891	\$0.00	-\$2,426.59	-\$13,932.20	\$0.00	\$0.00	\$624,927.22
	01/25/2014		\$671,884.24	20,566	\$0.00	-\$1,752.29	-\$13,417.70	\$0.00	\$0.00	\$656,714.25
Discover			\$435,056.83	14,690	\$0.00	-\$982.37	-\$8,043.63	\$0.00	\$0.00	\$426,030.83
Not Applicable			\$0.00	0	\$0.00	\$0.00	-\$269.61	\$0.00	\$0.00	-\$269.61
USD Totals:			\$16,870,259.39	540,300	\$0.00	-\$28,137.23	-\$309,657.88	\$0.00	\$0.00	\$16,532,464.28

3.10.9 Activity Date View - Activity Summary by Presenter

iQ displays the Activity Summary by Presenter tab (Figure 3-57) when you work with any view of the PayFac Reconciliation report **by Activity Date**. This panel uses the total Net Settled Sales from the [Activity Date View - Approved Transactions by Purchase Currency](#) panel and displays the resulting Net Settlement by detailing the impact of sub-merchant settlement, chargebacks/returns, fees, reserve activity, and third party payments for each Presenter.

[Table 3-31](#) describes each of the fields in the **Activity Summary by Activity Date, by Payment Method, and by Presenter** data panels.

FIGURE 3-57 Activity Date View - Activity Summary by Presenter

Presenter	Activity Date	Settlement Date	Net Settled Sales	Count	Sub-Merchant Settlement	Returned Payments	Total Fees	Reserve Activity	Third Party Payments	Net Settlement
Not Applicable			\$0.00	0	\$0.00	\$0.00	-\$269.61	\$0.00	\$0.00	-\$269.61
PhoenixML Test			\$16,870,259.39	540,300	\$0.00	-\$28,137.23	-\$309,388.27	\$0.00	\$0.00	\$16,532,733.89
	01/19/2014		\$1,546,752.25	53,907	\$0.00	-\$5,277.18	-\$28,359.87	\$0.00	\$0.00	\$1,513,115.20
	01/20/2014		\$3,965,910.39	138,605	\$0.00	\$1,040.01	-\$74,775.09	\$0.00	\$0.00	\$3,892,175.31
		01/21/2014	\$0.00	0	\$0.00	\$1,040.01	-\$263.55	\$0.00	\$0.00	-\$786.46
		01/22/2014	\$3,965,910.39	138,605	\$0.00	\$0.00	-\$74,521.54	\$0.00	\$0.00	\$3,891,388.85
	01/21/2014	01/22/2014	\$2,168,969.29	61,251	\$0.00	-\$253.52	-\$38,015.65	\$0.00	\$0.00	\$2,130,700.12
	01/22/2014	01/23/2014	\$2,201,063.83	66,825	\$0.00	-\$2,764.97	-\$40,105.83	\$0.00	\$0.00	\$2,158,213.03
	01/23/2014	01/24/2014	\$1,726,325.33	58,599	\$0.00	-\$4,512.77	-\$31,695.08	\$0.00	\$0.00	\$1,690,117.48
	01/24/2014	01/27/2014	\$2,427,042.00	74,123	\$0.00	-\$8,776.91	-\$46,794.09	\$0.00	\$0.00	\$2,371,471.00
	01/25/2014		\$2,834,176.30	86,990	\$0.00	-\$7,591.89	-\$49,642.66	\$0.00	\$0.00	\$2,776,941.75
USD Totals:			\$16,870,259.39	540,300	\$0.00	-\$28,137.23	-\$309,657.88	\$0.00	\$0.00	\$16,532,464.28

TABLE 3-31 Activity Summary Field Descriptions

Field	Description
Method of Payment	The method of payment (MasterCard, Visa, Discover, PayPal, etc.) for these transactions. This field appears when viewing the data By Payment Method .
Presenter	The presenter who submitted the transaction. This field appears when viewing the data By Presenter . Note: If your organization self-presents, this field displays your organization name.
Activity Date	The date or range of dates that Worldpay processed the transaction(s), based on your organization's cutoff time (specified in your merchant agreement). Each settlement date may have multiple associated activity dates.
Settlement Date	The date that Worldpay sent the settled funds (less fees and/or reserve/chargebacks) to your organization's bank. If the funds transfer has been held or delayed, the column displays <i>Transfer Pending</i> . This field appears when viewing the data By Activity Date . Note: The transit time depends on the method of fund transfer (for example, via wire transfer or Automated Clearing House - ACH). Your merchant contract specifies the transit type.
Net Settled Sales	The total settled funds (Settled Deposits minus Settled Refunds) before the deduction of any fees, reserves, or chargebacks. This column can be split to show a breakdown of Settled Deposits and Settled Refunds , using the Split icon () located above the column. Click the Join icon () to re-combine the columns as Net Settled Sales.

TABLE 3-31 Activity Summary Field Descriptions (Continued)

Field	Description
Count	<p>The total number of settled transactions for this Activity Date.</p> <p>In the By Activity Date tab, this field may contain a CSV export icon (). Click the icon to export data on all Net Settled Sales by transaction to a CSV file (e.g., Microsoft Excel). See Exporting Net Settled Sales by Transaction Data on page 90 for more information.</p>
Sub-Merchant Settlement	<p>The net settlement to sub-merchants (gross settlement minus PayFac fees and sub-merchant funding failures).</p> <p>This column can be split to show a breakdown of PayFac Fees, Gross-Sub-Merchant Settlement, and Sub-Merchant Failures using the Split icon () located above the column. Click the Join icon () to re-combine the columns as Sub-Merchant Settlement.</p>
Returned Payments	<p>The amount of funds associated with chargebacks, Direct Debit returns, and rejected payments, including:</p> <ul style="list-style-type: none"> • Debits for receipt of a first chargeback. • Debits for an arbitration chargeback. • Debits for an Direct Debit return. • Debits or credits for payments rejected by the card networks. • Credits for the return receipt of a representment. <p>This column can be split to show a breakdown of Chargebacks/Returns and Rejected Payments using the Split icon () located above the column. Click the Join icon () to re-combine the columns to Returned Payments.</p> <p>To view a report with more details about the returned payments amounts in this field, click the desired returned payments amount link. For more information, see the Returned Payments Report on page 208.</p> <p>In the By Activity Date tab, this field may contain a CSV export icon (). Click the icon to export data on all chargeback activities for this settlement or activity date, to a CSV file (e.g., Microsoft Excel). See Exporting Returned Payments Data on page 67 for more information.</p>
Total Fees	<p>The amount of funds associated with transaction processing charges (Worldpay Fees) plus other fees, e.g., interchange (Passthrough Fees).</p> <p>This column can be split to show a breakdown of Worldpay Fees and Passthrough Fees using the Split icon () located above the column. Click the Join icon () to re-combine the columns to Total Fees.</p> <p>To view a report with more details about the fees in this field, click the desired fee amount link. For more information, see the Fee Report on page 95.</p> <p>In the By Activity Date tab, this field may contain a CSV export icon (). Click the icon to export data on all fees for this settlement or activity date to a CSV file (e.g., Microsoft Excel). See Exporting Fee Data on page 65 for more information.</p>

TABLE 3-31 Activity Summary Field Descriptions (Continued)

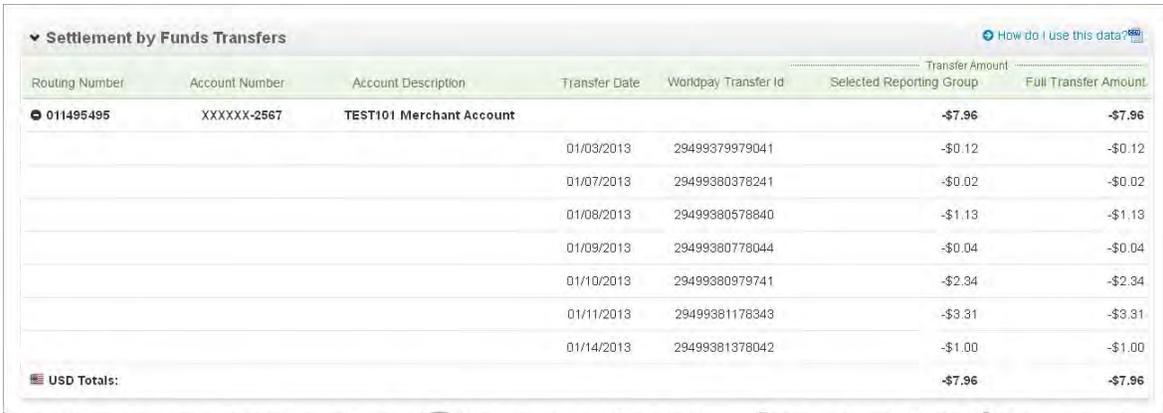
Field	Description
Reserve Activity	<p>The changes made to the reserve fund based upon gross sales. If you sell in multiple currencies, this only reflects the Reserve Activity for the selected currency.</p> <p>To view a report with more details about the reserve amounts in this field, click the desired Reserve Activity amount link. For more information, see the Reserve Report on page 105.</p> <p>In the By Activity Date tab, this field may contain an Excel export icon (). Click the icon to export data on all reserve activity for this settlement or activity date to a Microsoft Excel file. See Exporting Reserve Activity Data on page 72 for more information.</p>
3rd Party Payments	The fees paid to a third party by Worldpay on behalf of your organization.
Net Settlement	The net amount transferred to your organization's bank account.

3.10.10 Settlement Date View - Settlement by Funds Transfer

iQ displays the Settlement by Funds Transfer panel ([Figure 3-58](#)) when you work with any view of the PayFac Reconciliation report **by Settlement Date**. This panel details the individual fund transfers initiated by Worldpay for the specified date range, for each account, by Transfer Date. It also includes the transfer amount for the selected reporting group.

If your organization uses our platform to fund sub-merchants, this panel may include a CSV export icon () at the top right. You can click the icon to export data on sub-merchant funding transfers to a CSV file (e.g., Microsoft Excel). See [Exporting PayFac Sub-Merchant Funding Reports](#) on page 146 for more information.

[Table 3-32](#) describes each of the fields in the Settlement by Funds Transfers data panel.

FIGURE 3-58 Settlement Date View - Settlement by Funds Transfer


Settlement by Funds Transfers					How do I use this data? 		
Routing Number	Account Number	Account Description	Transfer Date	Worldpay Transfer Id	Transfer Amount		
					Selected Reporting Group	Full Transfer Amount	
011495495	XXXXXX-2567	TEST101 Merchant Account				-\$7.96	-\$7.96
			01/03/2013	29499379979041		-\$0.12	-\$0.12
			01/07/2013	29499380378241		-\$0.02	-\$0.02
			01/08/2013	29499380578840		-\$1.13	-\$1.13
			01/09/2013	29499380778044		-\$0.04	-\$0.04
			01/10/2013	29499380979741		-\$2.34	-\$2.34
			01/11/2013	29499381178343		-\$3.31	-\$3.31
			01/14/2013	29499381378042		-\$1.00	-\$1.00
USD Totals:						-\$7.96	-\$7.96

TABLE 3-32 Settlement by Funds Transfer Field Descriptions

Field	Description
Routing Number	The Automated Clearing House (ACH) routing number or wire transfer routing number for your organization's bank that received the settled funds. If the transfer is a Foreign Exchange transfer, the column displays, "FX Transfer."
Account Number	The account number of the bank account where the settled funds were transferred. Only the last four digits, or XXXX when the account number is four digits or less, is displayed.
Account Description	The description of the bank account where the settled funds were transferred. (This description was created by Worldpay Implementation during your on-boarding process.)
Transfer Date	The date that Worldpay initiated the transfer of settled funds to your organization's account.
Worldpay Transfer Id	A unique identifier assigned to the funds transfer.
Transfer Amount - Selected Reporting Group	The settlement amount transferred to this account for the selected reporting group.
Transfer Amount - Full Transfer Amount	The total settlement amount transferred to this account.

3.10.11 Settlement Date View - Settlement Summary by Settlement Date

iQ displays the Settlement Summary by Settlement Date tab (Figure 3-59) when you work with any view of the PayFac Reconciliation report **by Settlement Date**. This tab summarizes the impact of sub-merchant settlement, chargebacks/returns, fees, reserve activity, and third party payments on Net Settled Sales, for each settlement date.

Table 3-33 describes each of the fields in the **Settlement Summary** tabs.

FIGURE 3-59 Settlement Date View - Settlement Summary by Settlement Date

Settlement Summary										
By Settlement Date By Payment Method By Presenter By Purchase Currency										
Settlement Date	Activity Date	Net Settled Sales	Count	Sub-Merchant Settlement	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement	
01/19/2014		\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/20/2014		\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/21/2014		\$5,038,598.95	220,865	\$0.00	-\$14,732.47	-\$106,078.33	\$0.00	\$0.00	\$0.00	\$4,917,788.15
01/21/2014	01/17/2014	\$5,038,598.95	220,865	\$0.00	-\$3,059.58	-\$105,145.18	\$0.00	\$0.00	\$0.00	\$4,930,394.19
01/21/2014	01/18/2014	\$0.00	0	\$0.00	-\$7,435.72	-\$317.20	\$0.00	\$0.00	\$0.00	-\$7,752.92
01/21/2014	01/19/2014	\$0.00	0	\$0.00	-\$5,277.18	-\$237.22	\$0.00	\$0.00	\$0.00	-\$5,514.40
01/21/2014	01/20/2014	\$0.00	0	\$0.00	\$1,040.01	-\$378.73	\$0.00	\$0.00	\$0.00	\$661.28
01/22/2014		\$10,809,406.13	343,099	\$0.00	-\$253.52	-\$193,935.23	\$0.00	\$0.00	\$0.00	\$10,615,217.38
01/23/2014	01/22/2014	\$2,201,083.83	66,825	\$0.00	-\$2,764.97	-\$40,126.37	\$0.00	\$0.00	\$0.00	\$2,158,192.49
01/24/2014	01/23/2014	\$1,726,325.33	58,599	\$0.00	-\$4,512.77	-\$31,754.97	\$0.00	\$0.00	\$0.00	\$1,690,057.59
01/25/2014		\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
USD Totals:		\$19,775,414.24	689,388	\$0.00	-\$22,263.73	-\$371,894.90	\$0.00	\$0.00	\$0.00	\$19,381,255.61

3.10.12 Settlement Date View - Settlement Summary by Payment Method

iQ displays the Settlement Summary by Payment Method tab (Figure 3-60) when you work with any view of the PayFac Reconciliation report by **Settlement Date**. This tab summarizes the impact of sub-merchant settlement, chargebacks/returns, fees, reserve activity, and third party payments on Net Settled Sales, for each payment method.

Table 3-33 describes each of the fields in the **Settlement Summary** tabs.

FIGURE 3-60 Settlement Date View - Settlement Summary by Payment Method

Settlement Summary										
By Settlement Date By Payment Method By Presenter By Purchase Currency										
Expand All										
Method Of Payment	Settlement Date	Activity Date	Net Settled Sales	Count	Sub-Merchant Settlement	Returned Payments	Total Fees	Reserve Activity	Third Party Payments	Net Settlement
VISA			\$13,411,378.33	622,433	\$0.00	-\$62,320.27	-\$322,893.93	\$0.00	\$0.00	\$13,026,164.13
	02/18/2014		\$2,588,620.79	109,220	\$0.00	-\$32,623.36	-\$62,984.08	\$0.00	\$0.00	\$2,493,013.35
		02/14/2014	\$2,588,620.79	109,220	\$0.00	-\$9,977.10	-\$61,915.12	\$0.00	\$0.00	\$2,516,728.57
		02/15/2014	\$0.00	0	\$0.00	-\$13,354.74	-\$453.15	\$0.00	\$0.00	-\$13,807.89
		02/16/2014	\$0.00	0	\$0.00	-\$8,273.10	-\$317.30	\$0.00	\$0.00	-\$8,590.40
		02/17/2014	\$0.00	0	\$0.00	-\$1,018.42	-\$298.51	\$0.00	\$0.00	-\$1,316.93
	02/19/2014		\$9,096,998.48	437,982	\$0.00	\$102.98	-\$218,728.51	\$0.00	\$0.00	\$8,878,372.90
		02/20/2014	\$1,725,759.06	75,231	\$0.00	-\$29,799.84	-\$41,181.34	\$0.00	\$0.00	\$1,654,777.88
MasterCard			\$4,595,462.15	190,637	\$0.00	-\$28,414.48	-\$127,939.12	\$0.00	\$0.00	\$4,439,108.55
American Express			\$0.00	0	\$0.00	\$0.00	-\$9,614.80	\$0.00	\$0.00	-\$9,614.80
Discover			\$296,734.36	10,944	\$0.00	-\$901.07	-\$9,148.91	\$0.00	\$0.00	\$286,684.38
Not Applicable			\$0.00	0	\$0.00	\$0.00	-\$99.00	\$0.00	\$0.00	-\$99.00
USD Totals:			\$18,303,574.84	824,014	\$0.00	-\$91,635.82	-\$469,695.76	\$0.00	\$0.00	\$17,742,243.26

3.10.13 Settlement Date View - Settlement Summary by Presenter

iQ displays the Settlement Summary by Presenter tab (Figure 3-61) when you work with any view of the PayFac Reconciliation report **by Settlement Date**. This tab summarizes the impact of sub-merchant settlement, chargebacks/returns, fees, reserve activity, and third party payments on Net Settled Sales, for each presenter.

Table 3-33 describes each of the fields in the **Settlement Summary** tabs.

FIGURE 3-61 Settlement Date View - Settlement Summary by Presenter

Settlement Summary										
By Settlement Date By Payment Method By Presenter By Purchase Currency										
Expand All										
Presenter	Settlement Date	Activity Date	Net Settled Sales	Count	Sub-Merchant Settlement	Returned Payments	Total Fees	Reserve Activity	Third Party Payments	Net Settlement
Not Applicable			\$0.00	0	\$0.00	\$0.00	-\$99.00	\$0.00	\$0.00	-\$99.00
PhoenixXML Test			\$18,303,574.84	824,014	\$0.00	-\$91,635.82	-\$469,596.76	\$0.00	\$0.00	\$17,742,342.26
	02/18/2014		\$3,523,942.47	147,405	\$0.00	-\$51,093.87	-\$91,371.22	\$0.00	\$0.00	\$3,381,477.38
		02/14/2014	\$3,523,942.47	147,405	\$0.00	-\$13,472.17	-\$90,081.15	\$0.00	\$0.00	\$3,420,389.15
		02/15/2014	\$0.00	0	\$0.00	-\$27,717.81	-\$570.53	\$0.00	\$0.00	-\$28,288.34
		02/16/2014	\$0.00	0	\$0.00	-\$8,541.49	-\$345.17	\$0.00	\$0.00	-\$8,886.66
		02/17/2014	\$0.00	0	\$0.00	-\$1,362.40	-\$374.37	\$0.00	\$0.00	-\$1,736.77
		02/19/2014	\$12,347,564.55	574,286	\$0.00	-\$3,348.61	-\$315,962.05	\$0.00	\$0.00	\$12,028,253.89
	02/20/2014	02/19/2014	\$2,432,067.82	102,323	\$0.00	-\$37,193.34	-\$62,263.49	\$0.00	\$0.00	\$2,332,610.99
USD Totals:			\$18,303,574.84	824,014	\$0.00	-\$91,635.82	-\$469,695.76	\$0.00	\$0.00	\$17,742,243.26

3.10.14 Settlement Date View - Settlement Summary by Purchase Currency

iQ displays the Settlement Summary by Purchase Currency data panel (Figure 3-62) when you work with any view of the PayFac Reconciliation report **by Settlement Date**. This tab summarizes the impact of sub-merchant settlement, chargebacks/returns, fees, reserve activity, and third party payments on Net Settled Sales, for each purchase currency.

Table 3-33 describes each of the fields in the **Settlement Summary** tabs.

FIGURE 3-62 Settlement Date View - Settlement Summary by Purchase Currency

Settlement Summary										
By Settlement Date By Payment Method By Presenter By Purchase Currency										
Purchase Currency	Purchase Amount	Net Settled Sales	Count	Sub-Merchant Settlement	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement	
Multiple	0.00	\$0.00	0	\$0.00	\$0.00	-\$99.00	\$0.00	\$0.00	-\$99.00	
CAD	\$0.00	\$0.00	0	\$0.00	\$0.00	-\$6.08	\$0.00	\$0.00	-\$6.08	
GBP	£1,313.63	\$2,156.21	83	\$0.00	-\$10.04	-\$66.92	\$0.00	\$0.00	\$2,079.25	
USD	\$18,297,802.09	\$18,297,802.09	823,818	\$0.00	-\$91,625.78	-\$469,403.23	\$0.00	\$0.00	\$17,736,773.08	
EUR	€2,682.38	\$3,616.54	113	\$0.00	\$0.00	-\$120.53	\$0.00	\$0.00	\$3,496.01	
USD Totals:		\$18,303,574.84	\$0.00	824,014	-\$91,635.82	-\$469,695.76	\$0.00	\$0.00	\$17,742,243.26	

TABLE 3-33 Settlement Summary Field Descriptions

Field	Description
Settlement Date	The date that Worldpay sent the settled funds (less fees and/or reserve/chargebacks) to your organization's bank. Note: The transit time depends on the method of fund transfer (for example, via wire transfer or Automated Clearing House - ACH). Your merchant contract specifies the transit type.
Method of Payment	The method of payment for this transaction or group of transactions (Visa, MasterCard, American Express, Discover, PayPal, Bill Me Later, Direct Debit). This field appears when viewing the data By Payment Method .
Presenter	The presenter who submitted the transaction. This field appears when viewing the data By Presenter . Note: If your organization self-presents, this field displays your organization name.
Purchase Currency	The currency used for the purchase, designated by a flag icon and a three-letter abbreviation of the country. This field appears when viewing the data By Purchase Currency .
Purchase Amount	The original purchase amount of the transaction. This field appears when viewing the data By Purchase Currency .
Activity Date	The date or range of dates that Worldpay processed the transaction(s), based on your organization's cutoff time (specified in your merchant agreement). Each settlement date may have multiple associated activity dates.
Net Settled Sales	The total settled funds (Settled Deposits minus Settled Refunds) before the deduction of any fees, reserves, or chargebacks. This column can be split to show a breakdown of Settled Deposits and Settled Refunds , using the Split icon () located above the column. Click the Join icon () to re-combine the columns as Net Settled Sales.
Count	The total number of settled transactions for this Settlement or Activity Date. In the By Settlement Date tab, this field may contain a CSV export icon (). Click the icon to export data on all Net Settled Sales by transaction to a CSV file (e.g., Microsoft Excel). See Exporting Net Settled Sales by Transaction Data on page 90 for more information.
Sub-Merchant Settlement	The net settlement to sub-merchants (gross settlement minus PayFac fees and sub-merchant funding failures). This column can be split to show a breakdown of PayFac Fees , Gross-Sub-Merchant Settlement , and Sub-Merchant Failures using the Split icon () located above the column. Click the Join icon () to re-combine the columns as Sub-Merchant Settlement.

TABLE 3-33 Settlement Summary Field Descriptions (Continued)

Field	Description
Returned Payments	<p>The amount of funds associated with chargebacks, Direct Debit ACH returns, and rejected payments, including:</p> <ul style="list-style-type: none"> • Debits for receipt of a first chargeback. • Debits for an arbitration chargeback. • Debits for an Direct Debit return. • Debits or credits for payments rejected by the card networks. • Credits for the return receipt of a representment. <p>This column can be split to show a breakdown of Chargebacks>Returns and Rejected Payments using the Split icon () located above the column. Click the Join icon () to re-combine the columns to Returned Payments.</p> <p>To view a report with more details about the returned payments amounts in this field, click the desired returned payments amount link. For more information, see the Returned Payments Report on page 208.</p> <p>In the By Activity Date tab, this field may contain a CSV export icon (). Click the icon to export data on all chargeback activities for this settlement or activity date, to a CSV file (e.g., Microsoft Excel). See Exporting Returned Payments Data on page 67 for more information.</p>
Total Fees	<p>The amount of funds associated with transaction processing charges (Worldpay Fees) plus other fees, e.g., interchange (Passthrough Fees).</p> <p>This column can be split to show a breakdown of Worldpay Fees and Passthrough Fees using the Split icon () located above the column. Click the Join icon () to re-combine the columns to Total Fees.</p> <p>To view a report with more details about the fees in this field, click the desired fee amount link. For more information, see the Fee Report on page 95.</p> <p>In the By Activity Date tab, this field may contain a CSV export icon (). Click the icon to export data on all fees for this settlement or activity date to a CSV file (e.g., Microsoft Excel). See Exporting Fee Data on page 65 for more information.</p>
Reserve Activity	<p>The changes made to the reserve fund based upon gross sales. If you sell in multiple currencies, this only reflects the Reserve Activity for the selected currency.</p> <p>To view a report with more details about the reserve amounts in this field, click the desired Reserve Activity amount link. For more information, see the Reserve Report on page 105.</p> <p>In the By Activity Date tab, this field may contain an Excel export icon (). Click the icon to export data on all reserve activity for this settlement or activity date to a Microsoft Excel file. See Exporting Reserve Activity Data on page 72 for more information.</p>
3rd Party Payments	The fees paid to a third party by Worldpay on behalf of your organization.
Net Settlement	The net amount transferred to your organization's bank account.

3.10.15 Exporting PayFac Sub-Merchant Funding Reports

You can export data on sub-merchant funding from the PayFac Reconciliation Dashboard. Fund transfers (or failed transfers) are listed by activity date (or return date) and exported to a comma separated value (csv)-format file. If the option to export is available, the CSV Export icon () is available and active (not grayed-out) at the top corner of the Settlement by Funds Transfer panel, as shown in [Figure 3-63](#). Transaction-level data is available for export for the previous 24 months only.

The following reports are available:

- **Sub-Merchant Financial Summary Report** - data is listed by activity date
- **Failed Fund Transfer Report** - data is listed by return date

FIGURE 3-63 Settlement by Funds Transfer Panel with CSV Export Icon



To export PayFac Funding reports from the PayFac Reconciliation Dashboard:

1. From the iQ Bar, click the **Financial** icon and select **PayFac Reconciliation Dashboard** from the **list of available reports**, or from the Financial Navigation bar.
2. Select the **Settlement Date** view.
3. Specify the desired **Date** (one day maximum), **Reporting Group**, and **Currency** and click **View** to refresh the page.
4. Click the CSV export icon () on the right side of the **Settlement by Funds Transfer** panel. If the CSV export icon is not available, adjust your date range for a start date no earlier than 24 months prior to today.

Depending on your browser, a dialog box appears requesting that you choose a report, as shown in [Figure 3-64](#).

FIGURE 3-64 Sub-Merchant Funds Transfers Export Dialog Box



5. Choose one of the following reports and click **Continue**:

- Sub-Merchant Funds Transfers
- Failed Sub-Merchant Funds Transfers

The File Download dialog box appears.

6. Choose an option as follows:

- **Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).
- **Save** - saves the CSV file to your computer.
- **Cancel**

The data listed in [Table 3-34](#) and [Table 3-35](#) are included in the files.

See [Notes on Microsoft Excel](#) on page 30 for information on the presentation of certain data fields in exported files.

TABLE 3-34 Sub-Merchant Funds Transfers Field Descriptions

Field	Description
Activity Date	The original date of the transaction.
Settlement Date	The date that Worldpay sent the settled funds to your merchant account.
Merchant ID	The value of the merchantId element/attribute submitted in the cnpAPI transaction.
PayFac Submerchant Id	The Payment Facilitator-supplied identifier string for the sub-merchant within the Payment Facilitator's systems.
Merchant Name	The name of the organization submitting the transaction.
Routing Number	The routing number associated with the sub-merchant's account.
Account Number	The account number of the sub-merchant.
Settlement Currency	The currency used for the settlement, designated by a three-character abbreviation of the country.
VI Deposit Count	The number of deposits associated with Visa transactions.
VI Deposit Amount	The total dollar amount of the deposits associated with Visa transactions.
MC Deposit Count	The number of deposits associated with MasterCard transactions.
MC Deposit Amount	The total dollar amount of the deposits associated with MasterCard transactions.
DI Deposit Count	The number of deposits associated with Discover transactions.
DI Deposit Amount	The total dollar amount of the deposits associated with Discover transactions.
AX Deposit Count	The number of deposits associated with American Express transactions.

TABLE 3-34 Sub-Merchant Funds Transfers Field Descriptions (Continued)

Field	Description
AX Deposit Amount	The total dollar amount of the deposits associated with American Express transactions.
eCheck Deposit Count	The number of deposits associated with Direct Debit (eCheck) transactions.
eCheck Deposit Amount	The total dollar amount of the deposits associated with Direct Debit (eCheck) transactions.
VI Refund Count	The number of refunds associated with Visa transactions.
VI Refund Amount	The total dollar amount of the refunds associated with Visa transactions.
MC Refund Count	The number of refunds associated with MasterCard transactions.
MC Refund Amount	The total dollar amount of the refunds associated with MasterCard transactions.
DI Refund Count	The number of refunds associated with Discover transactions.
DI Refund Amount	The total dollar amount of the refunds associated with Discover transactions.
AX Refund Count	The number of refunds associated with American Express transactions.
AX Refund Amount	The total dollar amount of the refunds associated with American Express transactions.
eCheck Refund Count	The number of refunds associated with Direct Debit (eCheck) transactions.
eCheck Refund Amount	The total dollar amount of the refunds associated with Direct Debit (eCheck) transactions.
VI Chargeback Count	The number of chargebacks associated with Visa transactions.
VI Chargeback Amount	The total dollar amount of the chargebacks associated with Visa transactions.
MC Chargeback Count	The number of chargebacks associated with MasterCard transactions.
MC Chargeback Amount	The total dollar amount of the chargebacks associated with MasterCard transactions.
DI Chargeback Count	The number of chargebacks associated with Discover transactions.
DI Chargeback Amount	The total dollar amount of the chargebacks associated with Discover transactions.
AX Chargeback Count	The number of chargebacks associated with American Express transactions.
AX Chargeback Amount	The total dollar amount of the chargebacks associated with American Express transactions.
eCheck Returns Count	The number of Direct Debit (eCheck) returns associated with Direct Debit transactions.

TABLE 3-34 Sub-Merchant Funds Transfers Field Descriptions (Continued)

Field	Description
eCheck Returns Amount	The total dollar amount of the Direct Debit (eCheck) returns associated with Direct Debit transactions.
Net Settled Sales	The total dollar amount of sales less any refunds and chargebacks/returns.
PayFac Fees	The total dollar amount of PayFac fees, as determined by the sub-merchant funding profile (Managed Payout funding) assigned by the Payment Facilitator.
Net Settlement	The total dollar amount of Net Settled Sales less the PayFac Fees.

TABLE 3-35 Failed Sub-Merchant Funds Transfers Field Descriptions

Field	Description
Return Date	The date the funds were received by Worldpay.
Funds Transfer Date	The date that Worldpay initiated the transfer of settled funds to the sub-merchant account.
Sub-Merchant Name	The name of the sub-merchant to/from whom the funds transfer failed.
PayFac MID	The Merchant ID of the Payment Facilitator.
Worldpay Transfer Id	The automatically-assigned ID of the attempted transfer.
Credit/Debit	Indicator of whether the fund transfer was a Debit or Credit.
Routing Number	The routing number of the sub-merchant account.
Account Number	The account number of the sub-merchant account.
Funds Transfer Amount	The dollar amount of the failed transfer.
Return Reason	The reason for the return (transfer failure).

3.11 Account Summary Report

The Account Summary report is available to Payment Facilitators who utilize the Dynamic Payout solution for funding sub-merchants. The report provides information to assist you with the reconciliation of your Dynamic Payout accounts (Settlement, Reserve, Check Payment, and American Express), as well as your PayFac Operating account. The Account Summary report includes account balances and detailed information on the instructions and activities for each account type. [Figure 3-65](#) displays a sample Account Summary Report.

Other than the PayFac Operating Account, all the accounts listed in Account Summary report are owned, managed, and reconciled by Worldpay. You do, however, have visibility into the logical account balances for each type.

NOTE: The data in the Account Summary report changes frequently due to the receipt of the various transaction data files throughout the day.

You can export transaction-level instruction data to a CSV file. See [Exporting Transaction-Level Instruction Data](#) on page 154 for more information.

For more detailed information on Dynamic Payout, see the *PayFac Dynamic Payout* document and the *PayFac Dynamic Payout FAQ* document.

To open the Account Summary report:

1. From the iQ Bar, click the **Financial** icon and select **PayFac Reconciliation**,
2. **Click Account Summary from the list of available reports**, or from the Financial Navigation bar. The Account Summary report displays as shown in [Figure 3-65](#).
3. Select the desired **Date Range** and click **View** to refresh the page.

NOTE: The default view is for current day only. You can view activities for previous dates and date ranges, however account balances remain unchanged and show current day only.

4. Click the desired account field in the summary panel to display detailed information on activity in the table below. Click the plus sign next a date to expose the activity types for that date (for example, Vendor funding, Sub-merchant funding, etc.). To expand or collapse all levels of granular data, click the plus/minus sign next to **Expand All** or **Collapse All**.

FIGURE 3-65 Account Summary Report

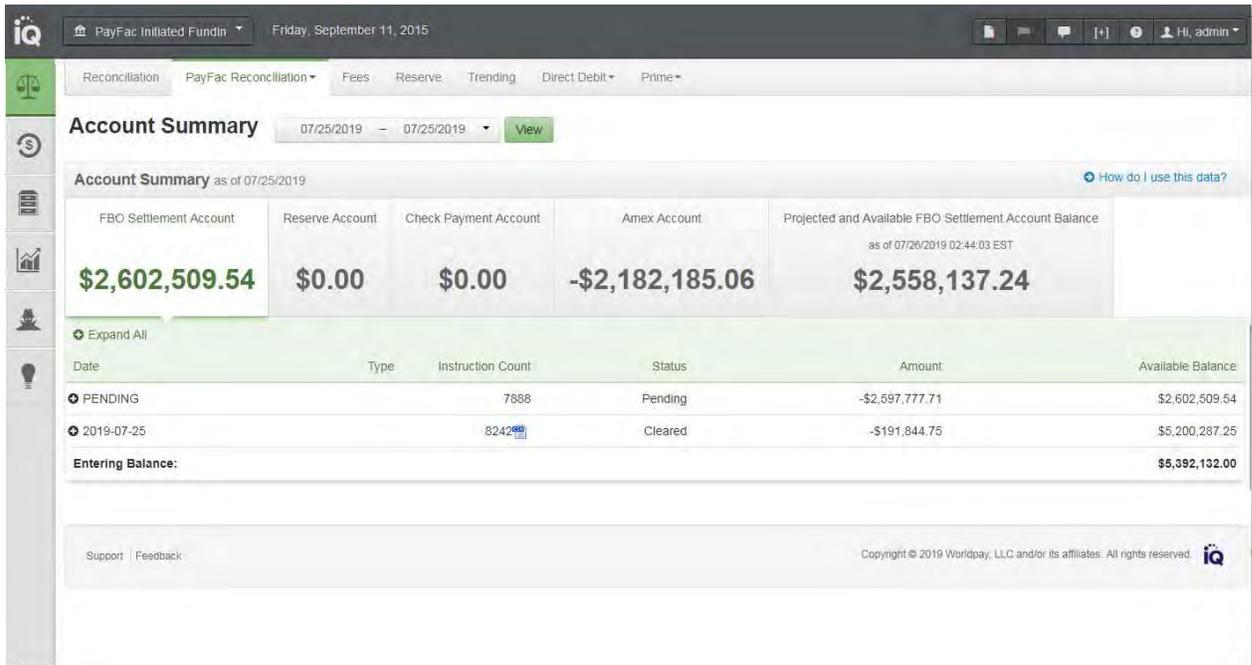


Table 3-36 describes the fields in the Account Summary report.

TABLE 3-36 Account Summary Field Descriptions

Field	Description
Account Balance Summary Panel	
FBO Settlement Account	The balance of the (For Benefit Of) Settlement account. The FBO Settlement account holds settlement funds for Visa, MasterCard, Discover, American Express, Direct Debit, and Funding Instruction transactions. For a more up-to-date balance of your FBO Settlement Account, see the Projected and Available FBO Settlement Account Balance field, which includes the most recent Funding Instruction balance (the ‘as-of’ date) added to a projected pre-funded calculation.
Reserve Account	The balance of the (For Benefit Of) Reserve account.
Check Payment Account	The current account balance of the Check Payment account (used to issue physical checks to your sub-merchants), if applicable.

TABLE 3-36 Account Summary Field Descriptions (Continued)

Field	Description
Amex Account	<p>The current account balance of the American Express account, if applicable. Use this to track the amount of pre-funded American Express funds that are available. In general, this account balance shows as a negative.</p> <p>For American Express, this amount and the Available Balance column in the detail table do not match. The data is derived from different sources (for example, bank, pre-funding, American Express Passthrough, American Express conveyed activity, etc.).</p>
Projected and Available FBO Settlement Account Balance	<p>The up-to-date balance of the FBO Settlement Account, which includes the most recent Funding Instruction balance (per the 'as-of' date) added to a projected pre-funded calculation. The amount in this field is a more up-to-date balance than what iQ displays in the FBO Settlement Account field.</p>
<i>Detail Table</i>	
Date	The date of the funds transfer activity (bank settlement day).

TABLE 3-36 Account Summary Field Descriptions (Continued)

Field	Description
Type	<p>The type of activity related to the funds transfer for the selected account:</p> <ul style="list-style-type: none"> • PayFac funding (debit or credit) • Reserve funding (debit or credit) • Sub-Merchant funding (debit or credit) • Vendor funding (debit or credit) • Physical check funding (debit or credit) • PayFac Credit, PayFac Debit - only seen in the PayFac Operating Account. • Worldpay eComm activity - transfer of funds from transactions processed on the eCommerce platform. • Worldpay Core activity - transfer of funds from transactions processed on the Core platform. • Worldpay MOP Pre-fund - transfer associated with Amex Account. • Bill.com physical check - Bill.com has withdrawn funds from Check Payment Account. • Bill.com verify - Bill.com test transaction to verify access to Check Payment account. • ACH Exception - funding failure (includes returns and rejects) • Amex to PayFac - transfer from Amex to Amex Account. • Amex from PayFac - transfer to Amex from Amex Account. • Amex Passthrough - transfer from Worldpay to FBO Settlement or Amex Account. • Overdraft - overdraft from the Check Payment Account. • External unauthorized - unauthorized transfer to an account. • Manual adjustment - an adjustment made to an account after an unauthorized transfer.
Instruction Count	The number of instructions associated with this account for the selected time frame.
Status	<p>The status of the activity:</p> <ul style="list-style-type: none"> • Cleared - the activity and/or funds transfer has been completed and/or has been reconciled. • Pending - the funding instruction associated with this activity has not been reconciled and impacts the account balance. • Pre-Funded - an activity which represents a 'floating' of funds from the Amex Account to the FBO Settlement Account.
Amount	The amount associated with the funds transfer or activity.

TABLE 3-36 Account Summary Field Descriptions (Continued)

Field	Description
Available Balance	<p>The available balance after the activity for the selected date range or timespan.</p> <p>Note: This amount does not include pending funding instruction requests (i.e., funding instructions successfully submitted to Worldpay, but not yet delivered to the ACH Network). To determine the correct available balance, including pending instructions, subtract any funding instruction requests that you have successfully submitted after the prior business day's 6:00 PM ET cut-off and before the current business day's 6:00 PM cut-off.</p> <p>For American Express transactions, this column displays a running total for a given date range of what American Express paid the PayFac and what Worldpay has pre-funded. If you examine the details of each date, you can determine the Amex-to-PayFac amounts and the Worldpay pre-funded amounts. The Amount column is more relevant in this case, because it provides a day-by-day breakdown.</p>
Entering Balance	The account balance at the start of the selected date range or timespan.

3.11.1 Exporting Transaction-Level Instruction Data

You can export transaction-level data on Dynamic Payout instructions from the Account Summary Report to a comma separated value (csv)-format file. If the option to export is available, the CSV Export icon () is available and active (not grayed-out) and appears next to a date or instruction in the **Instruction Count** column, as shown in [Figure 3-66](#). Transaction-level data is available for export for the previous 24 months only.

FIGURE 3-66 Transaction-Level Instruction Data - CSV Export Icon

Click a CSV icon to export transaction-level CSV reports.

The screenshot shows the iQ Account Summary report for the period 07/25/2019 to 07/25/2019. The summary panel displays the following account balances:

Account Type	Balance
FBO Settlement Account	\$2,602,509.54
Reserve Account	\$0.00
Check Payment Account	\$0.00
Amex Account	-\$2,182,185.06
Projected and Available FBO Settlement Account Balance as of 07/26/2019 02:44:03 EST	\$2,558,137.24

The instruction data table below shows the following entries:

Date	Type	Instruction Count	Status	Amount	Available Balance
PENDING		7888	Pending	-\$2,597,777.71	\$2,602,509.54
2019-07-25		8242	Cleared	-\$191,844.75	\$5,200,287.25
Entering Balance:					\$5,392,132.00

An arrow points to the CSV export icon (a document with a download symbol) located next to the instruction count '8242' in the '2019-07-25' row.

To export Funding Instruction data from the Account Summary Report:

1. From the iQ Bar, click the **Financial** icon and select **PayFac Reconciliation**.
2. **Click Account Summary from the list of available reports**, or from the Financial Navigation bar. The Account Summary report displays as shown in [Figure 3-65](#).
3. Select the desired **Date Range** and click **View** to refresh the page.
4. Click the desired account field in the summary panel to display detailed account information in the table below.
5. Click the CSV export icon () next to a date or instruction in the **Instruction Count** column, as shown in [Figure 3-66](#). If the CSV export icon is grayed-out, adjust your date range for a start date no earlier than 24 months prior to today.

Depending on your browser, the File Download dialog box appears.

6. Choose an option as follows:
 - **Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).
 - **Save** - saves the CSV file to your computer.
 - **Cancel**

The data listed in [Table 3-37](#) are included in the files.

See [Notes on Microsoft Excel](#) on page 30 for information on the presentation of certain data fields in exported files.

TABLE 3-37 Instruction Export Field Descriptions

Field	Description
Sub-Merchant ID	The unique identifier assigned to the sub-merchant by Worldpay.

TABLE 3-37 Instruction Export Field Descriptions (Continued)

Field	Description
Sub-Merchant Name	The name of the sub-merchant associated with this instruction.
Worldpay Payment ID	The automatically-assigned unique identifier for this instruction.
Transfer Account	The last four digits of the bank account number designated for funds movement in the instruction.
Transfer Amount	The amount credited or debited in the instruction.
Status	<p>The status of the instruction:</p> <ul style="list-style-type: none"> • Cleared - the funds transfer has been completed and/or has been reconciled. • Pending - the funding instruction has not been reconciled and impacts the account balance. • Beginning Balance - the account balance at the start of the selected date range or timespan. • Pre-Funded - an activity which represents a 'floating' of funds from the Amex Account to the FBO Settlement Account.
Funding Type	<p>The funding type for this instruction:</p> <ul style="list-style-type: none"> • PayFac Credit/Debit • Physical Check Credit/Debit • Reserve Credit/Debit • Sub-merchant Credit/Debit • Vendor Credit/Debit

3.12 Prime Savings Report

If you are enabled for Worldpay eCommerce Prime PINless Debit service, the Prime Savings Report demonstrates the actual savings realized when transactions are processed using Prime Least Cost Routing (LCR), during a selected time frame.

The summary chart and details panel compare the actual fees for approved transactions processed via Prime Least Cost Routing (PINless Fee) to the estimated fees of the same transactions if they were processed through the signature debit network (Baseline Fee). The summary bar chart shows a maximum of five date groupings for comparison.

To access the Prime Savings report:

1. From the iQ Bar, click the **Financial** icon and select **Prime then Savings Report from the list of available reports**, or from the Financial Navigation bar. The Prime Savings report displays as shown in [Figure 3-67](#).
2. Specify the desired **Reporting Group, Currency, and Date Range**, then click the **View** button to refresh the page.

See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

See [Table 3-38](#) for a description of each of the fields in the Prime Savings report.

FIGURE 3-67 Prime Savings Report

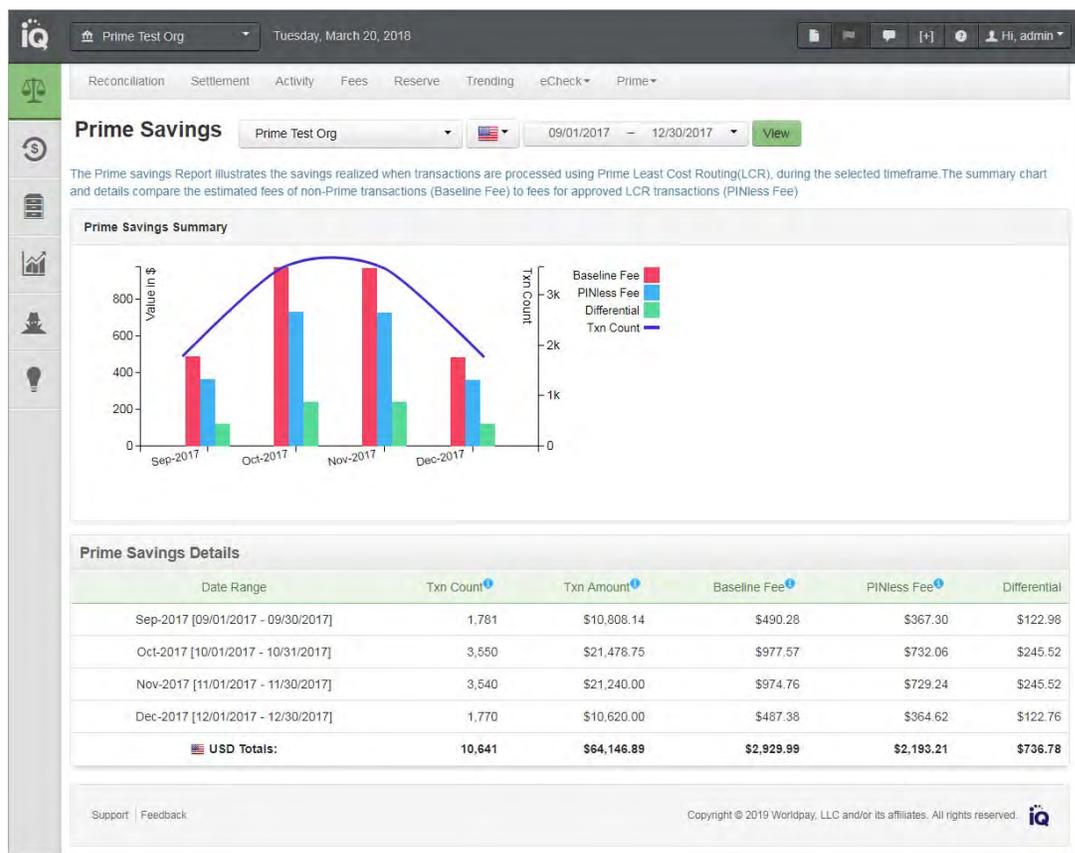


TABLE 3-38 Field Descriptions - Prime Savings Details

Field	Description
Date Range	The selected date range, grouped in monthly segments. If you select a start or end date that is mid-month, the listings shown are for a partial month.
Transaction Count	The number of PINless transactions during the selected time period.
Transaction Amount	The total dollar value of the transactions during the selected time period.
Baseline Fee	The estimated fees charged for these transactions when Prime Least Cost Routing (LCR) is not applied.
PINless Fee	The actual PINless Fee charged for these transactions when processed through Prime Least Cost Routing.
Differential	The total savings in fees for these transactions when using Prime Least Cost Routing (PINless fees vs. Baseline fees).

Using the Chargebacks Reports and Tools



This chapter provides information on the reports and tools available from the iQ Chargebacks suite of reports as well as information on managing your chargebacks. You can access the following reports and screens from the Chargebacks menu:

- [Dispute Inbox](#)
- [Chargeback Administration](#)
- [Chargeback Search](#) and [Chargeback Case Detail Screen](#)
- Chargeback Reporting, including:
 - [Compliance Report](#)
 - [Returned Payments Report](#)
 - [Chargeback Performance Report](#)
 - [Chargeback Summary Report](#)
- Direct Debit Returns Reports, including:
 - [NACHA Unauthorized Returns Report](#)
 - [Returns Summary Report](#)
 - [Returns Received Report](#)

You can also perform these functions using the Chargebacks suite of reports and tools:

- [Exporting Chargeback Search Results](#)
- [Managing Chargebacks](#), including:
 - [Performing a Chargeback Activity](#)
 - [Working with Support Documents](#) and [Responding to a Case](#)

4.1 Dispute Inbox

The Dispute Inbox ([Figure 4-1](#)) provides a table of chargeback cases assigned to you with pertinent information for each chargeback case, including Case ID, method of payment, amount, queue, cycle, etc. Each analyst has a unique queue, ensuring that analysts never work the same case and streamlining the process of determining who needs to work what. Using the inbox-like structure, the Dispute Inbox provides an efficient way to monitor and manage your chargeback cases.

Upon selecting a chargeback from the table by clicking on it, activity buttons applicable to the case appear above the table, and the case detail information (the Chargeback Case Detail screen) appears below the table. All the information you need to work your chargeback case is presented on one screen, eliminating the need to navigate between various chargeback screens.

Other features of the Dispute Inbox include:

- **Filters** - you can filter the chargeback cases in your Inbox to only show certain cases. For example, you can choose to see MasterCard representation cases only, or you can use the View filter to see all unassigned chargebacks, or other Chargeback Analysts' Inboxes.
- **Multiple Case Selection** - you can select multiple cases from your Inbox to perform certain bulk actions (Assign, Add Note, Represent, or Accept only). Note that some actions on Visa disputes are not available for bulk actions. See [Performing Bulk Actions on Multiple Chargebacks](#) for more information.
- **Case History Tab** - you can view cases that were removed from your Inbox list that were previously acted upon (see [Inbox and Case History Tab Views](#)).
- **Sortable Columns** - you can click any column headings to sort the cases in your Inbox.
- **Customizable Column View** - you can add, remove, or re-order table columns (see [Customizing Your Inbox View](#) on page 165).
- **Multiple Methods for Distribution of Chargeback Assignments** (for designated Chargeback Administrators), including:
 - [Balanced Distribution of Chargeback Assignments](#) - a method of assigning new chargebacks automatically and evenly to analysts.
 - [Rules-Based Chargeback Assignment](#) - a method of creating custom rules for case assignment.
 - Manual Assignment (default) - a method of manually assigning cases from the 'Unassigned' inbox.

FIGURE 4-1 Dispute Inbox

The screenshot displays the 'Dispute Inbox' interface in the iQ system. At the top, there are navigation tabs for 'Dispute Inbox', 'Chargeback Search', 'Chargeback Reporting', and 'Direct Debit'. Below this is a toolbar with actions like 'Add Note', 'Assign to User', 'Attach Document', 'Assign To Merchant', and 'Unaccept'. A filter bar shows 'View: My Inbox', 'Merchant: All', 'MoP: All', and 'Cycle: All'. The main table lists five cases with columns for Case ID, Merchant, Assigned To, MoP, Amount, Reason Code, Queue, Cycle, Reply By Date, and Hist. Win %.

Case ID	Merchant	Assigned To	MoP	Amount	Reason Code	Queue	Cycle	Reply By Date	Hist. Win %
216000041204	UI Report Testing Merchant	Donald Duck	MC	\$0.00	6341	Merchant	Retrieval Request	09/29/2013	N/A
216000041105	UI Report Testing Merchant	Donald Duck	MC	\$0.00	6341	Merchant	Retrieval Request	09/29/2013	N/A
216000080707	UI Report Testing Merchant	Donald Duck	MC	\$9.00	4803	Merchant	First Chargeback	10/14/2013	N/A
216000260200	UI Report Testing Merchant	Donald Duck	MC	\$30.23	4803	Merchant	Arbitration	10/14/2013	N/A
216000081804	UI Report Testing Merchant	Donald Duck	MC	\$50.21	4803	Merchant	First Chargeback	10/14/2013	N/A

Below the table are three summary sections:

- Summary:** Includes fields for Reply by Date (10/14/2013), Date Issued (01/05/2014), Date Received (01/05/2014 14:45:10 EST), Orig Txn Post Day (01/01/2010), Assigned To (Donald Duck), Reason Code (4803 - Documentation Received was invalid/incomplete), Account Number (XXXXXXXXXX-0220), Method of Payment (MasterCard), Payment Amount (\$30.23), Card Product (Unknown), Chargeback Amount (\$30.23), Exp Date (hidden), Representment Amount (N/A), Merchant (UI Report Testing Merchant), and Customer ID (N/A).
- Associated Transaction Stream:** A table showing transactions like Authorization (\$30.23), Cond. Deposit (\$30.23), First Chargeback (-\$30.23), Arbitration (-\$30.23), and Representment (\$30.23).
- Purchase History Since 01/01/2010:** A table showing 1 Deposit (\$30.23) and 0 Refunds/Chargebacks.

At the bottom, there is an 'Additional Data' section with fields for Chargeback Ref # / ICN (0000000032), Merchant Ref String (MasterCard_Sale_8), Case ID (216000260200), ARN (0435178084560000000008D), Cycle (Arbitration), Chargeback Type (Deposit), Queue (Merchant), BIN (540310), Bank Name (Wells Fargo), Payment Processor (MasterCard Vantiv Clearing), and Token Number (N/A). An 'Activity Stream (3)' section shows an 'Assign to User' action by 'dduck' on 01/07/2014 14:47:33 EST.

To access the Dispute Inbox:

1. From the iQ Bar, click the **Chargebacks** icon and chose **Dispute Inbox - My Inbox** from the list of available reports, or from the Chargebacks Navigation bar. A list of chargeback cases assigned to you appears in the **Inbox** tab.

2. Select a chargeback by clicking on the desired row. Use SHIFT+click or CTRL+click to select multiple rows (see [Performing Bulk Actions on Multiple Chargebacks](#) on page 165 for more information).
The Dispute Inbox displays as shown in [Figure 4-1](#). The selected row or rows is highlighted, activity buttons applicable to the case appear above the table, and the case detail information (the [Chargeback Case Detail Screen](#)) appears below the table.
3. Use the filters (**View**, **Merchant**, **MoP**, and **Cycle**) on the upper right side of the table to narrow your results.
4. Click the **Case History** tab to view cases that you have acted upon, and were therefore removed from your Inbox list. A date range selector is available in the Case History tab to narrow your results (based on the case open date). See [Inbox and Case History Tab Views](#) for more information.

See [Table 4-1](#) for a description of the fields in the Inbox and Case History Tabs.

4.1.1 Inbox and Case History Tab Views

The Inbox and Case History views ([Figure 4-2](#) and [Figure 4-3](#)) of the Dispute Inbox provide a listing of assigned chargeback cases (Inbox), or the last 120 days of cases that you worked on and were removed from your Inbox (Case History). The Case History tab includes a date range selector to narrow your results by Case Open date.

See [Table 4-1](#) for descriptions of fields in both tab views.

FIGURE 4-2 Dispute Inbox - Inbox Tab View

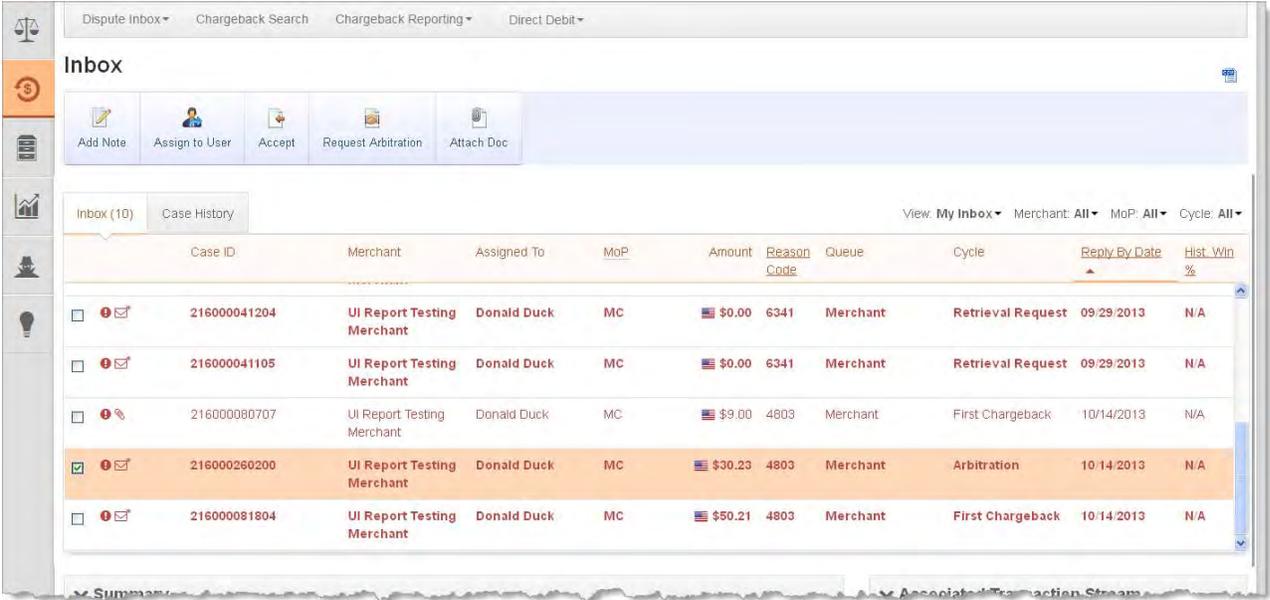


FIGURE 4-3 Dispute Inbox - Case History Tab View

Case ID	Merchant	Assigned To	MoP	Amount	Reason Code	Queue	Cycle	Reply By Date	Hist. Win %
216000060006	UI Report Testing Merchant	unassigned	BL	\$79.99	A2	Merchant Assumed	First Chargeback	08/19/2010	N/A
216000080400	UI Report Testing Merchant	unassigned	MC	\$15.00	4803	Network Assumed	Representation	10/14/2013	N/A
216000080509	UI Report Testing Merchant	unassigned	MC	\$35.00	4803	Network Assumed	Representation	10/14/2013	N/A
216000080806	UI Report Testing Merchant	unassigned	MC	\$20.50	4803	Merchant Assumed	First Chargeback	10/14/2013	N/A
216000260101	UI Report Testing Merchant	unassigned	MC	\$35.00	4803	Merchant Assumed	Arbitration	10/14/2013	N/A

TABLE 4-1 Dispute Inbox and Case History Field Definitions

Field	Description
Case ID	The unique ID number automatically assigned to each chargeback or retrieval request. If selected, iQ displays the case detail screen below the Inbox or Case History table.
Merchant	The name of the merchant (or division) associated with the chargeback.
Assigned To	The Chargeback analyst from your organization assigned to this chargeback case (can also be 'unassigned').
Account Suffix	The last four digits of the account number associated with this chargeback.
MoP	The method of payment (MoP) the customer used for the transaction (MasterCard, Visa, PayPal, etc.).
Amount	The amount of the chargeback, along with the flag icon identifying the currency.
Reason Code	The code used to provide additional information to the receiving clearing member regarding the nature of a chargeback, subsequent presentment, fee collection, funds disbursement, or request for a source document.

TABLE 4-1 Dispute Inbox and Case History Field Definitions (Continued)

Field	Description
Queue	<p>The current state or status of the chargeback:</p> <ul style="list-style-type: none"> • Merchant (default) • Vantiv • Vantiv Outgoing • Vantiv Assumed • Vantiv Error • Merchant (default) • Merchant Automated • Merchant Assumed • PayPal Hold - Represent • PayPal Hold - Assume • Network Assumed • Merchant Arbitrate • Pre-Arbitrate • Arbitrate • Decision Pending • Decision Final
Cycle	<p>The phase in the chargeback life cycle:</p> <ul style="list-style-type: none"> • Arbitration • Chargeback Reversal • First Chargeback • Issuer Arbitration • Pre-Arbitration • Representation • Retrieval Request • Issuer Declined Pre-Arbitration • Issuer Accepted Pre-Arbitration • Response to Issuer Pre-Arbitration • Rapid Dispute Resolution Case • Arbitration Won • Arbitration Lost • Arbitration Split • Arbitration Case Filing (Mastercard)
Reply By Date	<p>The date by which you must respond in order to dispute the chargeback.</p>

TABLE 4-1 Dispute Inbox and Case History Field Definitions (Continued)

Field	Description
Hist. Win % (Historical Win Percentage)	<p>A percentage value, ranging from 0% to 95% indicating the probability that a representation will be “won,” based on past results.</p> <p>Other possible values are:</p> <ul style="list-style-type: none"> • NRR - No representation rights • REFUND - Refund issued. Representation is recommended. • FRAUD WIN - a MasterCard Fraud Notification was issued before the authorization; representation is recommended. • FRAUD LOSS - a MasterCard Fraud Notification was issued after the authorization; representation is not recommended. • N/A - this chargeback was received before historical win percentage data was available. <p>Note: An attention icon  appears to the left of the Case ID number when there is a Fraud Notification associated with the chargeback, or when a refund was already issued for this chargeback.</p> <p>See Understanding the Historical Win Percentage on page 249, and Fraud Notification on page 248 for more information on this field.</p>

4.1.2 Customizing Your Inbox View

You can customize the view of your Inbox table by clicking the settings icon () above the table to show, hide, or re-order table columns in the Inbox views. See [Customizing Your Report View](#) on page 21 for more information.

4.1.3 Performing Bulk Actions on Multiple Chargebacks

You can perform bulk actions on multiple chargeback cases, including Assign, Add Note, Represent, or Accept. See [Performing a Chargeback Activity](#) on page 234 for more information on Chargeback Activities.

NOTE: You can only perform *Add Note* and *Assign* bulk actions for chargebacks/ disputes filed as part of the VCR program (April 14, 2018 and later). The bulk actions *Accept* and *Represent* are not accepted for VCR disputes. Refer to the Reason Code to determine whether a dispute is part of the VCR program. (See [Table B-4, "VCR Dispute Reason Codes"](#) in [Appendix B](#) for more information.)

1. Use the Inbox filters in conjunction with column sorting to easily find groups of similar cases, then use the **SHIFT+click** and **CTRL+click** key combinations to select and de-select cases. For example:
 - To select multiple case in your Inbox, hold the CTRL key while clicking chargeback cases. Click every item you want to select.

- To de-select a chargeback, click it again while still holding CTRL. If it is selected, it will be de-selected; if it is not selected, it will be selected.
- To select multiple adjacent chargebacks, click on the first chargeback and hold the SHIFT key while you click on the last chargeback in a series. This selects all of the items between the first and the last (stretches the selection across all items).

Selecting unlike case types, for example, First Chargebacks and Retrieval Requests, limits the actions you can take. For example, if you select five First Chargebacks, you can add notes, represent, assign them to another analyst, or accept liability. If the cases are of different types, accept and represent are not available.

2. After selecting the desired cases, select an action button at the top of the Dispute Inbox page. A dialog box appears requesting further action, based on the activity. [Figure 4-5](#) and [Figure 4-4](#) show sample dialog boxes for Represent and Assign to User activities.
3. If representing multiple cases, follow the steps specified in the dialog box:
 - **Attached Supporting Documents** (documents uploaded will be attached to all selected cases)
 - **Specify Representation Amount** (selected chargebacks will be represented for the full chargeback amount)
 - **Add Representation Notes**, as necessary.
4. Click the Submit button.

FIGURE 4-4 Bulk Action Dialog Box - Represent

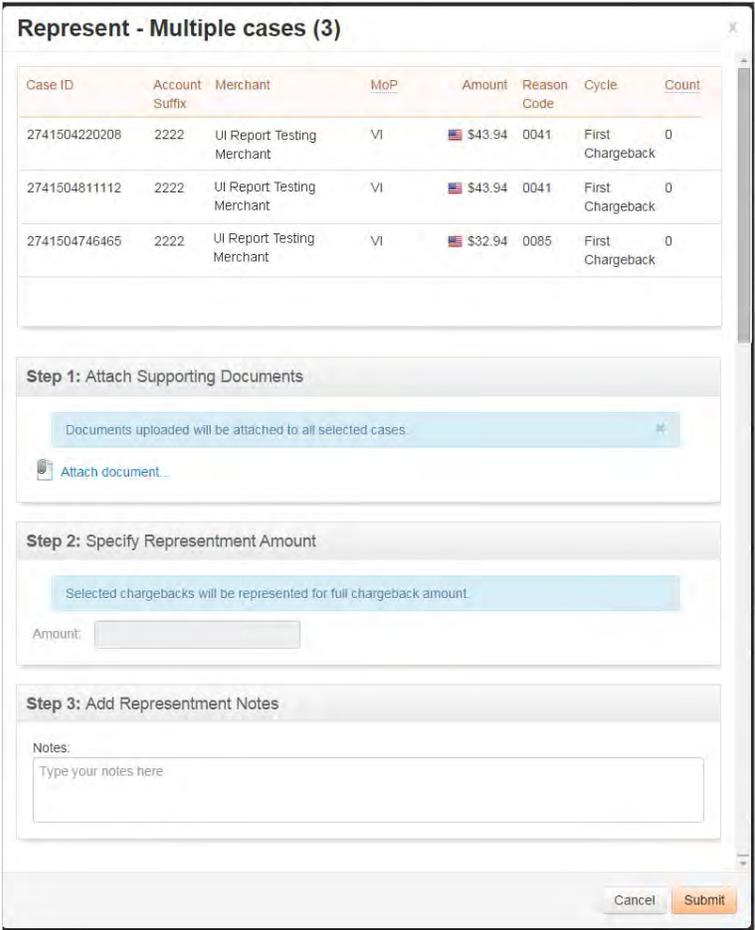


FIGURE 4-5 Bulk Action Dialog Box - Assign to User

Assign to User - Multiple cases (3)

Case ID	Account Suffix	Merchant	MoP	Amount	Reason Code	Cycle	Count
2741504220208	2222	UI Report Testing Merchant	VI	\$43.94	0041	First Chargeback	0
2741504811112	2222	UI Report Testing Merchant	VI	\$43.94	0041	First Chargeback	0
2741504746465	2222	UI Report Testing Merchant	VI	\$32.94	0085	First Chargeback	0

Assign To:

Notes:

4.2 Chargeback Administration

With the appropriate permissions, the designated Chargeback Administrator in your organization can use the **Chargeback Administration** page (Figure 4-6) to set up Chargeback assignment rules for analysts on your team.

There are three ways to assign First Chargebacks:

- **Balanced Distribution of Chargeback Assignments** - a method whereby new chargebacks are automatically and evenly distributed across analysts. For example, if an analyst currently has five (5) chargebacks in their Dispute Inbox and a second analyst in your organization currently has less than five chargebacks in their Inbox, the next new chargeback to arrive is automatically assigned to analysts with the least number of chargebacks in their Inbox. Each additional new chargeback is assigned in the same manner, until all analysts have a similar number of chargebacks in their inboxes.

With this model, analysts never need to pro-actively assign cases to themselves for resolution, resulting in a more efficient process. **We recommend using this method** of assignment when your chargeback team has four or more analysts. The Chargeback Administrator on your team must enable this method.

- **Rules-Based Chargeback Assignment**- the Chargeback Administrator on your team can create custom rules for case assignment (for example, ensuring that all Discover chargebacks go to one analyst, while all Visa cases over \$50 go to another). These rules can further refine the assignment process to ensure that the right cases are assigned to the appropriate analysts. Use this feature in conjunction with Balanced Distribution for a fully automated case assignment solution.
- **Manual Assignment** - when Manual Assignment is enabled (the default method), iQ places all new cases in the **Unassigned** Inbox. Analysts can navigate to the Unassigned Inbox, select a group of cases they want to work, and then assign them to themselves. This removes the cases from the unassigned queue, ensuring that no other analyst sees them. We do not recommend this method for chargeback teams of less than four.

You can use the Chargeback Administration page to:

- Create, edit, enable, view, and delete custom rules for case assignment.
- Change the order by which rules are applied by dragging and dropping (see [Re-Ordering Custom Assignment Rules](#) on page 174).
- View, edit, and enable the Balanced Distribution rule.

FIGURE 4-6 Chargeback Administration Screen

The screenshot displays the 'Chargeback Administration' interface. At the top, there's a navigation bar with 'Dispute Inbox', 'Chargeback Search', 'Chargeback Reporting', and 'Direct Debit'. Below this is a sidebar with icons for various functions. The main content area is titled 'Chargeback Administration' and features a 'Create New Rule' button. A table lists existing rules:

Active/Inactive	Rule Name	Description	Users	Actions
On Off	BTest	B Test Rule	New Accounting Admin User, Capacity	View Edit Delete
On Off	Visa only test	Test Rule - Visa only	testCbKReversal	View Edit Delete
On Off	Balanced Distribution	Balanced distribute new chargeback cases	MicroStrategy, New Accounting Admin User	View Edit Delete

At the bottom right of the table area is a 'Save Changes' button. The footer includes 'Support | Feedback' and 'Copyright © 2019 Worldpay, LLC and/or its affiliates. All rights reserved. iQ'.

NOTE: Changes made on the Chargeback Administration Page apply to future chargeback cases only, and do not affect cases which have already been assigned to analysts, or deposited in the Unassigned Inbox.

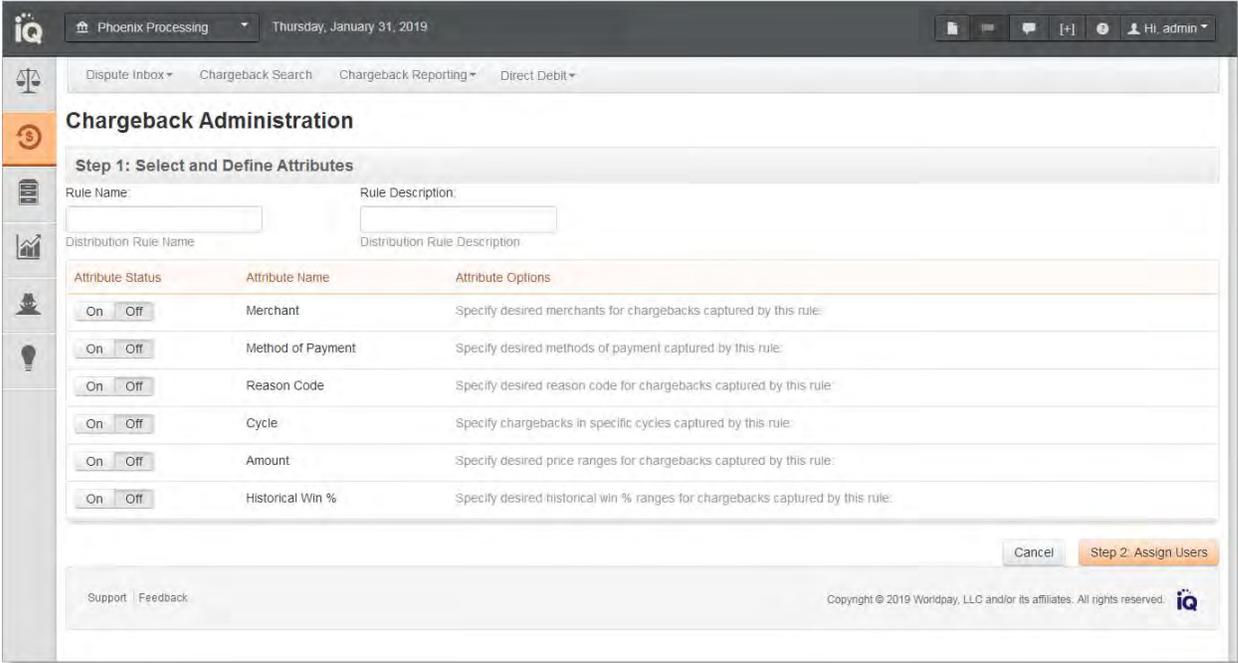
4.2.1 Rules-Based Chargeback Assignment

The Chargeback Administrator on your team can create custom rules for case assignment based on merchant, method of payment, reason code, cycle, amount, and historic win percentage.

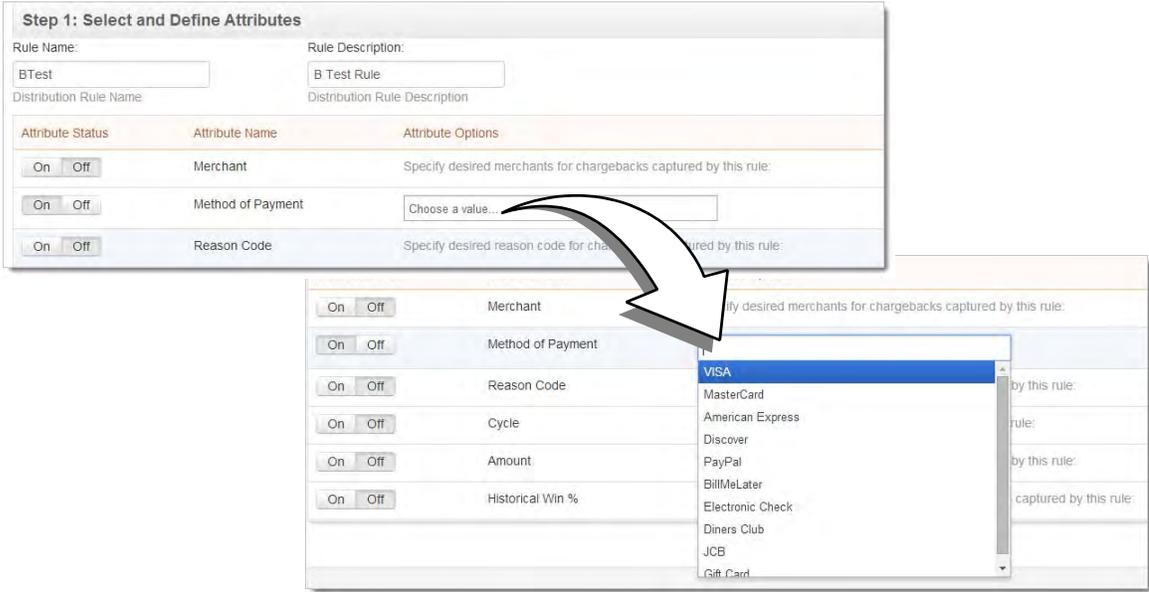
To create custom rules for chargeback assignment:

1. From the iQ Bar, click the **Chargebacks** icon and chose **Dispute Inbox - Chargeback Administration** from the list of available reports and tools, or from the Chargebacks Navigation bar. The initial Chargeback Administration page appears, as shown in [Figure 4-6](#). iQ displays a list of created rules as well as a row for the Balanced Distribution rule. If you have not created any rules yet, iQ displays the Balanced Distribution rule only.
2. Click **Create New Rule**. iQ displays the **Select and Define Attributes** screen, as shown in [Figure 4-7](#).

FIGURE 4-7 Chargeback Rule Creation - Select and Define Attributes



- 3. Enter a **Rule Name** and **Rule Description** in the appropriate fields.
- 4. For each of the desired **Attribute Options**, click the **On** button in the **Attribute Status** column. iQ displays a field in the **Attribute Options** column with instructions to 'Choose a value...'
- 5. Click inside the Attribute field to display a list of options as a drop-down list.



- 6. Choose one or more options from the drop-down lists. iQ displays each option that you choose in the corresponding field.

Attribute Status	Attribute Name	Attribute Options
<input type="checkbox"/> On <input type="checkbox"/> Off	Merchant	Specify desired merchants for chargebacks captured by this rule
<input type="checkbox"/> On <input type="checkbox"/> Off	Method of Payment	<input type="checkbox"/> MasterCard <input type="checkbox"/> Discover <input type="checkbox"/>
<input type="checkbox"/> On <input type="checkbox"/> Off	Reason Code	<input type="checkbox"/> Duplicate Processing <input type="checkbox"/>
<input type="checkbox"/> On <input type="checkbox"/> Off	Cycle	<input type="checkbox"/> Issuer Arbitration <input type="checkbox"/>
<input type="checkbox"/> On <input type="checkbox"/> Off	Amount	From: 50 To: 100
<input type="checkbox"/> On <input type="checkbox"/> Off	Historical Win %	From: 0 To: 100

Click the 'X' next to a selected option to remove the selection. See Table 4-2 for a list of options available for each attribute.

- Fill in value ranges for the **Amount** and **Historical Win %** fields, if desired.
- After completing your selections for each attribute, click the **Step 2: Assign Users** button at the bottom of the screen. The Assign User screen appears containing a list of chargeback analysts in your organization.
- Click the check boxes to the left of the **Username** column to select analysts that are subject to the newly created assignment rule.

Chargeback Administration Field level help: On Off

Step 2: Assign Users

	Username	Full Name	MID Access	Current Rule Assignment	Last Login
<input type="checkbox"/>	admin	Phoenix Administrator	All		06/09/2014
<input type="checkbox"/>	micro	MicroStrategy	All		
<input checked="" type="checkbox"/>	newAccounting	New Accounting Admin User	All		06/06/2014
<input type="checkbox"/>	testCbkReversal	testCbkReversal	All		
<input checked="" type="checkbox"/>	uiCapacityUser	Capacity	All		12/13/2013

- Click the **Step 3: Review and Confirm** button to advance to the Review and Confirm screen.
- Review the information for the newly created rule and either:
 - Click the **Step 2: Assign Users** button to return to the Assign Users screen or previous screens to make changes.
 - Select **'Activate this rule when created'** and/or **Save Rule**.
 - Click **Cancel**.

Chargeback Administration

Step 3: Review & Confirm

Rule Name: Test Rule Description: Rule Test

Attribute Name	Attribute Options
Method of Payment	MasterCard, Discover
Cycle	Issuer Arbitration
Reason Code	Duplicate Processing
Chargeback Amount	From 50 to 100

Username	Full Name	MID Access	Current Rule Assignment	Last Login
newAccounting	New Accounting Admin User	All		06/06/2014
uiCapacityUser	Capacity	All		12/13/2013

Activate this rule when created

After saving a new rule, iQ returns you to the main Chargeback Administration screen where you can create additional rules as needed, as well as arrange the order by which rules are applied (see [Re-Ordering Custom Assignment Rules](#) on page 174).

Data included in the Rules table on the main screen includes whether a rule is Active or Inactive, the rule name and description, the analysts assigned to the rule, and action buttons to View, Edit, and Delete existing rules.

Table 4-2 describes the options available for each custom rule attribute.

TABLE 4-2 Attribute Options Available for Custom Rules Assignment

Attribute Name	Attribute Options
Merchant	Any merchant reporting group in your organization.
Method of Payment	Method of Payment - Visa, MasterCard, American Express, Discover, PayPal, BillMeLater, Electronic Check, Diners Club, JCB, Gift card.
Reason Code	Chargeback Reason Code - Fraud, Recurring, Credit Not Processed, Does Not Recognize, Merchandise/Service Not Received, Duplicate Processing, Expired Card & Authorization Not Obtained/Declined, Defective/Not Described, Transaction Amount Incorrect, Retrieval Request, etc.
Cycle	Chargeback Cycle - Arbitration, Chargeback Reversal, First Chargeback, Issuer Arbitration, Pre-Arbitration, Representment, Retrieval Request, Issuer Declined Pre-Arbitration, Issuer Accepted Pre-Arbitration, Response to Issuer Pre-Arbitration, Rapid Dispute Resolution Case, Arbitration Won, Arbitration Lost, Arbitration Split, Arbitration Case Filing
Amount	Amount range - 0.00 to 1,000,000
Historical Win %	Percentage Range - 0% to 100%

4.2.1.1 Re-Ordering Custom Assignment Rules

You can re-order any assignment rule you create to further customize your chargeback assignment strategy. The order by which rules are applied to new first chargebacks is achieved by dragging and dropping rows on the Chargeback Administration page to arrange them in the desired order. The order applied follows the order each rule appears on the list--the first assignment rule on the list is applied to a new batch of unassigned chargebacks. If there are still unassigned chargebacks remaining, the second rule on the list is applied, and so forth.

If there are still unassigned chargebacks after all the custom rules are applied, the chargebacks are assigned according to the Balanced Distribution rule.

NOTE: The Balanced Distribution Rule cannot be re-ordered before custom rules. It is only applied after all other chargebacks are assigned using the custom rules, if they exist and the rule is activated.

To re-order custom chargeback assignment rules:

1. From the iQ Bar, click the **Chargebacks** icon and chose **Chargeback Administration** from the list of available reports and tools, or from the Chargebacks Navigation bar.
The initial Chargeback Administration page appears, as shown in [Figure 4-6](#). iQ displays a list of created rules, as well as a row for the Balanced Distribution rule.
2. Select the row for the desired rule. The row is now shaded blue and the cursor turns into a four-headed arrow (↔).
3. Click and drag the entire row to the desired position. Repeat for each rule until the desired order is achieved.
4. Click **Save Changes**.

4.2.2 Balanced Distribution of Chargeback Assignments

Balanced Distribution of chargeback assignments is a method whereby new chargebacks are automatically and evenly distributed across analysts. For example, if an analyst currently has five (5) chargebacks in their Dispute Inbox and another analysts in your organization currently has less than five chargebacks in their Inbox, the next new chargeback to arrive is automatically assigned to analysts with the least number of chargebacks in their Inbox. Each additional new chargeback is assigned in the same manner, until each analyst has a similar number of chargebacks in their inbox.

With the appropriate permissions, the designated Chargeback Administrator in your organization selects the *Balanced Distribution* assignment method from the **Chargeback Administration** page (as shown in [Figure 4-6](#)), and then selects analysts who will be subject to the Balanced Distribution method.

To automatically distribute chargebacks evenly to analysts:

1. From the iQ Bar, click the **Chargebacks** icon and chose **Dispute Inbox - Chargeback Administration** from the list of available reports and tools, or from the Chargebacks Navigation bar. The Chargeback Administration page appears (as shown in [Figure 4-6](#)).

2. Click the **Edit** button in the **Actions** column of the Balanced Distribution row. iQ displays the **Step 2: Assign Users** screen.
3. Click the check boxes for analysts that are subject to Balanced Distribution of chargebacks.
4. Click the **Step 3: Review and Confirm** button to advance to the Review and Confirm screen.
5. Review the information on the Review and Confirm screen and either:
 - Click the **Step 2: Assign Users** button to return to the Assign Users screen or previous screens to make changes.
 - Select '**Activate this rule when created**' and/or **Save Rule**.
 - Click **Cancel**

iQ returns you to the main Chargeback Administration screen.

6. Click the **ON** button in the **Active/Inactive** column in the Balanced Distribution row to activate the rule (if it is not already activated), then click the **Save Changes** button.

All incoming chargebacks are now automatically and evenly assigned to the selected analysts. Analysts only see chargebacks assigned to them, but can be assigned chargebacks by other analysts. Analysts can also access other analysts' Inboxes to assign chargebacks to themselves, in the event that an analyst is out of the office, as well as assign their own chargebacks to analysts more suited to handle them.

NOTE: Changes made on the Chargeback Administration Page apply to future chargeback cases only, and do not affect cases which have already been assigned to analysts, or deposited in the Unassigned Inbox.

To return to the manual method of assigning chargebacks:

1. From the iQ Bar, click the **Chargebacks** icon and chose **Dispute Inbox - Chargeback Administration** from the list of available reports and tools, or from the Chargebacks Navigation bar. The Chargeback Administration page appears, as shown in [Figure 4-6](#).
2. Click the **Off** button in the **Active/Inactive** column next to the Balanced Distribution row.
3. Click **Save Changes** at the bottom of the page.

You can now manually distribute unassigned chargebacks via the [Dispute Inbox](#).

4.3 Chargeback Search

The Chargeback Search (Figure 4-8) assists you in locating chargebacks and retrieval requests associated with transactions. You can search for a single chargeback by entering the Case ID, or for a list of chargeback cases by entering other search criteria.

To search for chargebacks and retrieval requests:

1. From the iQ Bar, click the **Chargebacks** icon and select **Chargeback Search** from the list of available reports, or from the Chargebacks Navigation bar. The Chargeback Search screen displays as shown in Figure 4-8.
2. Enter search criteria using the definitions in Table 4-3:
 - To find a specific case, enter a case number in the **Case ID** field and click **Search**.
 - To find a group of cases, select a specific queue, cycle, and merchant name (optional), etc. and click **Search**. This returns a list of cases based on the data you requested. To view a specific case, click the hyperlink in the **Case ID** column.
 - To find all cases associated with a specific credit card number, enter the credit card or token number in the **Account # / Token #** field, and click **Search**. For Amazon Pay transactions, enter the Amazon Pay Token number. The screen displays a list of cases associated with that credit card number.

The Chargeback Search Result screen appears, as shown in Figure 4-9.

Table 4-3 lists all the search options available when searching for chargebacks.

FIGURE 4-8 Chargeback Search Screen

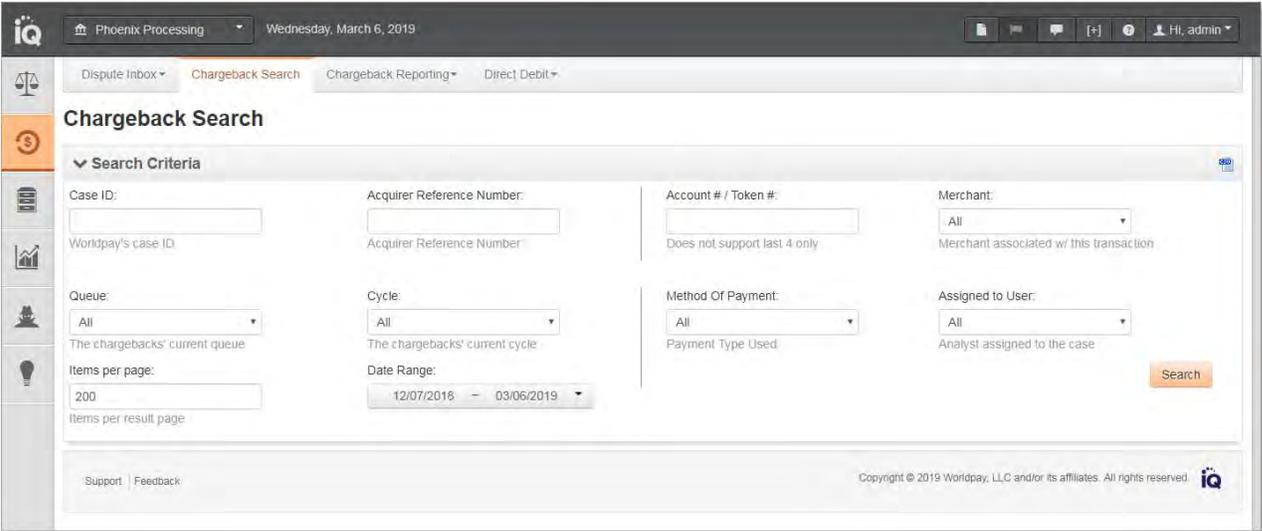


TABLE 4-3 Chargeback Search Options

Field	Description
Case ID	The unique ID number automatically assigned to each chargeback or retrieval request. To find a specific case, enter the Case ID and click Search .
Acquirer Reference Number	A search criteria specifying the ID number assigned by the acquirer to the deposit or refund transaction.
Queue	<p>A search criteria specifying the current state or status of the chargeback. The options are:</p> <ul style="list-style-type: none"> • All Queues • Vantiv • Vantiv Outgoing • Vantiv Assumed • Vantiv Error • Merchant (default) • Merchant Automated • Merchant Assumed • PayPal Hold - Represent • PayPal Hold - Assume • Network Assumed • Merchant Arbitrate • Pre-Arbitrate • Arbitrate • Decision Pending • Decision Final
Cycle	<p>A search criteria specifying the phase in the chargeback life cycle. The options are:</p> <ul style="list-style-type: none"> • All Cycles (default) • Arbitration • Chargeback Reversal • First Chargeback • Issuer Arbitration • Pre-Arbitration • Representment <p><i>(continued)</i></p>

TABLE 4-3 Chargeback Search Options (Continued)

Field	Description
Cycle (continued)	<ul style="list-style-type: none"> • Retrieval Request • Issuer Declined Pre-Arbitration • Issuer Accepted Pre-Arbitration • Response to Issuer Pre-Arbitration • Rapid Dispute Resolution Case • Arbitration Won • Arbitration Lost • Arbitration Split • Arbitration Case Filing (Mastercard)
Items per Page	The number of chargeback cases to display in the chargeback search results (the default is 200).
Date Range	The date range for your chargeback search. The default is four months prior through today's date, however you can enter a start date that begins on the first date your organization began using iQ reporting. Data is available for any four-month period.
Account #/Token #	<p>A search criteria specifying the cardholder's credit card number or the Token Number assigned. For Amazon Pay transactions, use the Amazon Pay Token number.</p> <p>Note: Enter the entire account or token number (entering the last four digits is not supported).</p>
Merchant	A search criteria comprising a list of all of the merchants within your organization.
Method of Payment	A search criteria specifying the payment type.
Assigned To User	A search criteria specifying the name of the chargeback analyst to which chargebacks are assigned. You can also specify 'unassigned.'

4.3.1 Chargeback Search Results

The Chargeback Search results (Figure 4-9) appear below the search fields after you have entered your search criteria. Table 4-4 provides field descriptions for the Chargeback Search results.

4.3.1.1 Chargeback Search Result Flags

The Chargeback Search results often contain one or more symbol in the left column indicating various conditions or status flags. These symbols are defined as follows (red symbols are associated with a chargeback due to expire):

-  - there is a document attached to this chargeback case.
-  - there has been a document removed from this chargeback case.

-  - there is a Fraud Notification associated with this chargeback; see [Fraud Notification](#) on page 248.
-  - this chargeback case is due to expire (it is within five days of the Reply By date); see [Taking Timely Action to Work Your Cases](#) on page 247.
- * - this chargeback is new (not previously viewed by another chargeback analyst).
- ¹ or ² - this chargeback may qualify for a monetary incentive to merchants who complete Ticket Retrieval Responses in a timely manner. See [Discover Ticket Retrieval Timely Response Incentive](#) for more information.

4.3.1.2 Customizing Your Search Results View

You can customize the view of the Chargeback Search results table by clicking the settings icon () above the table to show, hide, or re-order certain table columns. See [Customizing Your Report View](#) on page 21 for more information.

FIGURE 4-9 Chargeback Search with Results

Phoenix Processing Wednesday, March 6, 2019

Dispute Inbox Chargeback Search Chargeback Reporting Direct Debit

Chargeback Search

Search Criteria

Case ID: Worldpay's case ID

Acquirer Reference Number: Acquirer Reference Number

Account # / Token #: Does not support last 4 only

Merchant: All Merchant associated w/ this transaction

Queue: All The chargebacks' current queue

Cycle: All The chargebacks' current cycle

Method Of Payment: All Payment Type Used

Assigned to User: All Analyst assigned to the case

Items per page: 200 Items per result page

Search Results from 12/07/2018 to 03/06/2019 (Displaying 140 of 140)

Case ID	Merchant	Assigned To	MoP	Account Suffix	ARN	Amount	Reason Code	Queue	Cycle	Reply By Date	Win %
29824493096044	Phoenix Billing Merchant	unassigned	VI	8611	24906418313260054600540	\$11.92	10.4	Merchant Assumed	Issuer Declined Pre-Arbitration	12/19/2018	N/A
29824746098045	Phoenix Billing Merchant	unassigned	PP	udef		\$19.99	8502	Network Assumed	First Chargeback	12/19/2018	N/A
29833471396045	Phoenix Billing Merchant	unassigned	VI	4796	24906419010050330503301	\$86.03	10.4	Merchant Assumed	Issuer Declined Pre-Arbitration	02/14/2019	N/A
29833726297742	Phoenix Billing Merchant	unassigned	AX	udef		\$34.86	OP1	Vantiv Error	First Chargeback	02/15/2019	N/A
29831822696147	Phoenix Billing Merchant	unassigned	VI	9971	24906418278080497804977	\$20.95	12.5	Merchant Assumed	Pre-Arbitration	02/18/2019	N/A
29836260096049	Phoenix Billing Merchant	unassigned	VI	9245	74906418340000290646697	\$49.95	10.4	Merchant	Issuer Declined Pre-Arbitration	03/05/2019	N/A
29836092541741	Phoenix Billing Merchant	unassigned	VI	3276	74906419009000210664028	\$39.19	10.4	Merchant Assumed	Chargeback Reversal		N/A
29836298647342	Phoenix Billing Merchant	unassigned	VI	9392	74906419017000230667928	\$36.95	10.4	Merchant Assumed	Chargeback Reversal		N/A
29837071017846	Phoenix Billing Merchant	unassigned	VI	2820	74906419020000240669281	\$39.95	10.4	Vantiv Error	Chargeback Reversal		N/A
29837128799147	Phoenix Billing Merchant	unassigned	VI	6970	74906418327000280638651	\$3.20	10.4	Vantiv	Issuer Accepted Pre-Arbitration		N/A

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NOTE: Chargebacks in the Search Results table that display with a red exclamation point () and red text will expire within five days. Worldpay strongly recommends working these highlighted chargebacks as soon as possible. See [Managing Chargebacks](#) on page 234 for more information.

TABLE 4-4 Chargeback Search Results Field Descriptions

Field	Description
Case ID	<p>The unique ID number automatically assigned to each chargeback or retrieval request. Click the desired Case ID hyperlink to open the Compliance Report, where you can view detailed chargeback information and take action on your cases.</p> <p>If this chargeback has not been previously viewed by another chargeback analyst, an unread icon (✉*) appears to the left of the row for that chargeback, and the row is shaded.</p>
Merchant	The name of the organization associated with this case.
Assigned To	The Chargeback analyst from your organization assigned to this chargeback case (can also be 'unassigned').
MOP	The method of payment (MOP) the customer used for the transaction.
Account Suffix	The last four (4) digits of the card that the customer used for the transaction. Regardless of account permissions, only the last four digits are visible.
ARN	The last four (4) digits of the Acquirer Reference Number (the Number that uniquely identifies this transaction with the networks).
Amount	The amount of the chargeback, along with the flag icon identifying the currency.
Reason Code	The code used to provide additional information to the receiving clearing member regarding the nature of a chargeback, subsequent presentment, fee collection, funds disbursement, or request for a source document.
Queue	The status assigned to the chargeback.
Cycle	The current state of the chargeback.
Reply By Date	The date by which you must respond in order to dispute the chargeback.

TABLE 4-4 Chargeback Search Results Field Descriptions (Continued)

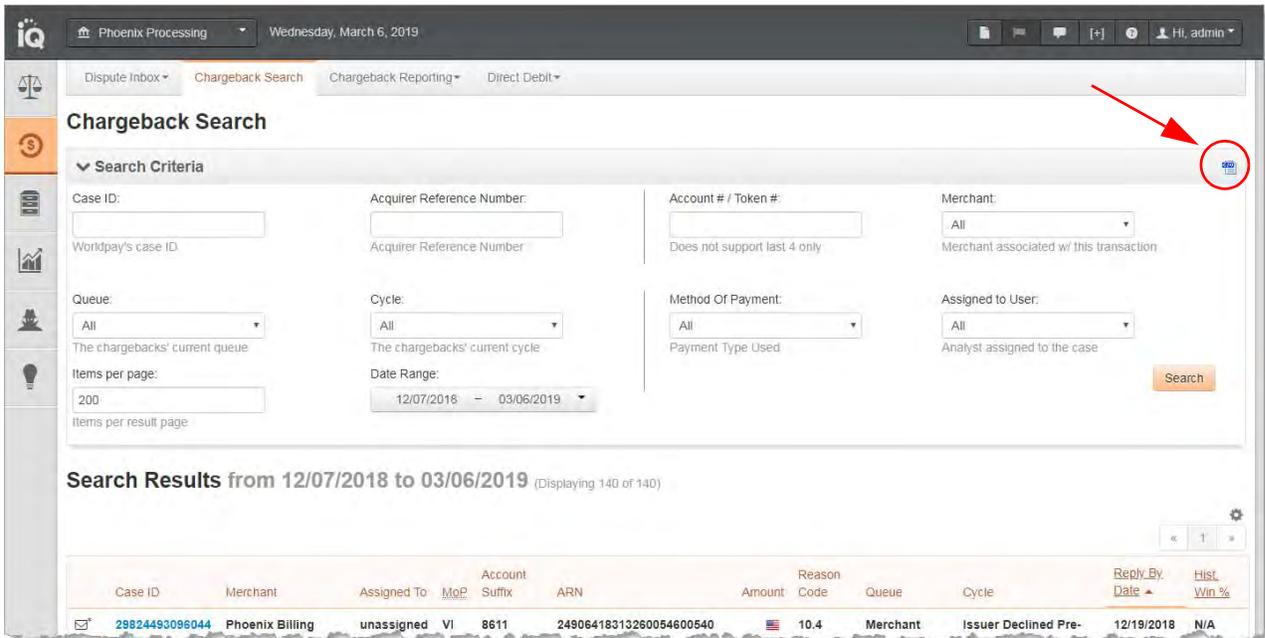
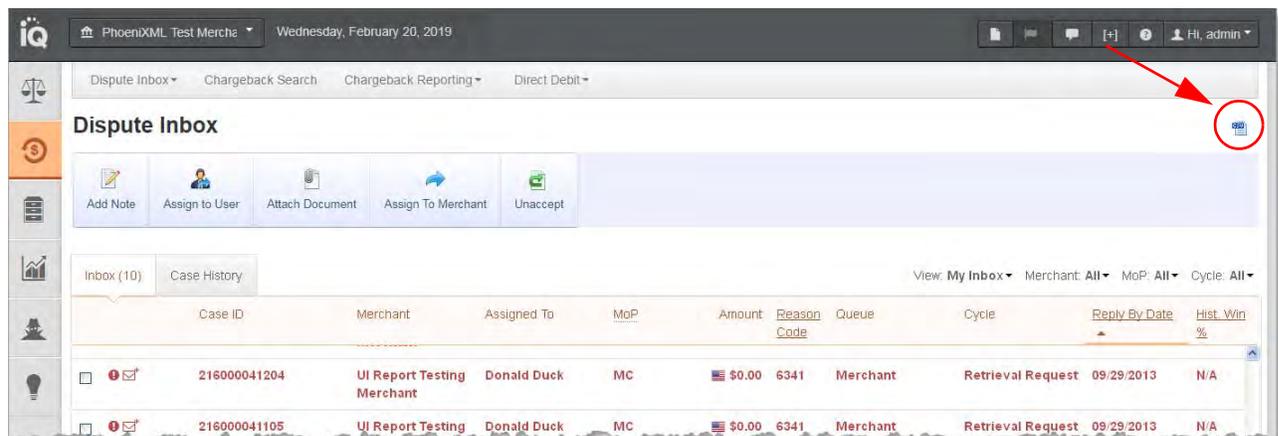
Field	Description
Historical Win %	<p>A percentage value, ranging from 0% to 95% indicating the probability that a representment will be "won," based on past results.</p> <p>Other possible values are:</p> <ul style="list-style-type: none"> • NRR - No representment rights • REFUND - Refund issued. Representment is recommended. • FRAUD WIN - a MasterCard Fraud Notification was issued before the authorization; representment is recommended. • FRAUD LOSS - a MasterCard Fraud Notification was issued after the authorization; representment is not recommended. • N/A - this chargeback was received before historical win percentage data was available. <p>Note: An attention icon appears to the left of the Case ID number when there is a Fraud Notification associated with the chargeback, or when a refund was already issued for this chargeback.</p> <p>See Understanding the Historical Win Percentage on page 249, and Fraud Notification on page 248 for further information on this field.</p>

4.3.2 Exporting Chargeback Search Results

You can export chargeback search results data to a CSV file (e.g., Microsoft Excel), by clicking on the CSV Export Icon () at the top of the Chargeback Search Page or the top of the [Dispute Inbox](#) page, as shown [Figure 4-2](#) and [Figure 4-3](#). If the option to export is available, the CSV Export icon is available and active (not grayed-out).

The data is listed by Case ID and includes all the data for each Chargeback case shown in the **Search Results** section. Transaction-level data is available for export for the previous 24 months only.

See [Notes on Microsoft Excel](#) on page 30 for information on the presentation of certain data fields in exported files.

FIGURE 4-10 Chargeback Search Results Export Icon**FIGURE 4-11** Chargeback Search Results Export in Dispute Inbox

To export chargeback search results data to a CSV file:

1. Follow the steps for completing a [Chargeback Search](#) as outlined on page 176.
2. Click the CSV export icon () on the upper right side of the Chargeback Search page (as shown in [Figure 4-10](#)) or the Dispute Inbox (as shown in [Figure 4-11](#)). If the CSV export icon is not available, adjust your date range for a start date no earlier than 24 months prior to today.

The File Download dialog box appears.

3. Choose an option as follows:
 - **Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).
 - **Save** - saves the CSV file to your computer.

- **Cancel**

The data is listed by Chargeback Case ID, and includes all the data listed in [Table 4-4](#).

4.4 Chargeback Case Detail Screen

When you select a **Case ID** link to review after performing a Chargeback Search, the Chargeback Case Detail screen displays, as shown in [Figure 4-12](#). The Chargeback Case Detail screen includes comprehensive information on the chargeback, presented in various data panels.

The Chargeback Case Detail screen also provides various interactive buttons (with appropriate permissions) to work your chargeback cases, and areas to view additional information related to the chargeback. Data panels in the Chargeback Case Detail screen include:

- **Case Detail Summary Data** - contains general information on the chargeback including reply-by date, amount, method of payment, account number.
- **Case Detail VCR Issuer Dispute Questionnaire Data** (Visa only) - contains summary information related to the Visa Claims Resolution (VCR) questionnaire completed by the issuing bank upon receipt of a dispute (chargeback).
- **Case Detail Additional Data** - contains additional information on the chargeback including case ID, cycle, queue, BIN, etc.
- **Case Detail Activity Stream** - displays an audit trail indicating all of the activities related to this chargeback.
- **Case Detail Associated Cases** - displays a list of associated chargebacks, if applicable.
- **Case Detail Attached Documents** - displays a list of associated support documents that you have attached. See [Working with Support Documents](#) on page 237 for more information.
- **Case Detail Payment History** - displays a chronological list of all processed transactions (authorizations, deposits, and refunds) associated with this cardholder's account.
- **Case Detail Payment Tracking Data** - provides additional tracking information for the transaction, including order source, billing descriptor, and Payment ID.
- **Case Detail Response Data** - displays information received in the cnpAPI transaction response.
- **Case Detail Associated Transaction Stream** - shows a chronological list of transactions associated with the current transaction.
- **Case Detail Purchase History** - provides a snapshot of this customer's purchases including counts and amounts of Deposits, Refunds, and Chargebacks.

See [Managing Chargebacks](#) on page 234 for more information on utilizing these areas of the Chargeback Case Detail screen. For additional information on the chargeback process, see the *Worldpay eComm Chargeback Process Guide*.

4.4.1 Other Ways to Access the Chargeback Case Detail Screen

You can also access the Chargeback Case Detail screen using one of the following methods:

- From the Dispute Inbox, click the desired case from your list of cases. The Chargeback Case Detail appears below the Inbox table.
- From the **Activity Report** (accessed via the Financial menu), click an amount hyperlink in the Chargeback>Returns column to access the [NACHA Unauthorized Returns Report](#). Click the **Case ID** link to navigate to the Chargeback Case Detail screen.
- From the **Settlement Report** (accessed via the Financial menu), click an amount hyperlink in the Chargeback>Returns column to access the [NACHA Unauthorized Returns Report](#). Click the **Case ID**

link to navigate to the Chargeback Case Detail screen.

FIGURE 4-12 Chargeback Case Detail Screen

Chargeback Case Detail - Case ID: 298075286740

Buttons: Add Note, Assign to User, Attach Doc, Accept, Request Arbitration

Summary

Reply by Date: 06/27/2013	Account Number: XXXXXXXXXXXX0003	Historical Win %: N/A
Date Issued: 05/23/2013	Method of Payment: MasterCard	Payment Amount: \$54.43
Date Received: 05/23/2013 09:05:45 EDT	Card Product: Unknown	Chargeback Amount: \$54.43
Orig. Trn Post Day: 03/04/2013	Exp. Date: hidden	Representation Amount: N/A
Assigned To: unassigned	Merchant: UI Report Testing Merchant	Customer ID: 204646368484586101

Reason:
Code: 4841 - Canceled Recurring Transaction

Associated Transaction Stream

Type	ID	Date	Amount
Authorization	825603606633759829	02/26/2013	\$54.43
Deposit	82561568933886385	03/04/2013	\$54.43
First Chargeback	297524689348	03/10/2013	-\$54.43
Representation	297524689348	03/16/2013	\$54.43
Refund	817071786672624926	04/22/2013	-\$30.24
Arbitration	298075286740	05/23/2013	-\$54.43

Purchase History Since 06/10/2013

Type	Count	Amount
Deposits	0	N/A
Refunds	0	N/A
Chargebacks	0	N/A

Additional Data

Chargeback Ref # / ICN: 1006200257	Merchant Ref String: 2013056468614636848450001
Case ID: 298075286740	ARN: 75309563063000528468490
Cycle: Arbitration	Chargeback Type: Deposit
Queue: Merchant	BIN: 511201
Bank Name: Wells Fargo	Payment Processor: MasterCard Little Clearing

Activity Stream (2)

Type	User	Date	Queue	Notes
Assign To Merchant	ChargebackLoader	05/23/2013 09:05:45 EDT	Merchant	Auto assigned - Provide proof that this is not a recurring charge but may instead be an installment billing, or that a credit was processed
Receive Network Transaction	ChargebackLoader	05/23/2013 09:05:45 EDT	Lite	NOT REMEDIED: SEE LETTER

Associated Cases (1)

Case ID	Cycle	Queue	Account	Amount	Open Date
297524689348	Representation	Network Assumed	XXXXXXXXXXXX-5000	\$54.43	03/10/2013 22:06:51 EDT
297524689348	Representation	Network Assumed	XXXXXXXXXXXX-5000	\$54.43	03/10/2013 22:06:51 EDT

IMPORTANT: During the last five days before the due date, when a chargeback is in danger of expiring, the Case ID number and the 'Reply By' field displays a red exclamation point (!) next to the field. We recommend working chargebacks **immediately** when they arrive. A red clock (⌚) indicates that the chargeback has expired.

4.4.2 Case Detail Summary Data

The Case Detail Summary Data panel contains general information on the chargeback including reply-by date, amount, method of payment, account number, etc.

Account numbers and expiration dates are masked or displayed as 'hidden.' If you have the appropriate permissions, you can show or hide cardholder data and personal information on your screen by clicking the **Show All Customer Data/Hide All Customer Data** hyperlink in the upper right of the Summary data panel. Contact Customer Service for more information on permissions.

Figure 4-13 shows a sample Summary data panel, and Table 4-5 describes all possible fields.

FIGURE 4-13 Case Detail Summary

Summary Show all Customer Data		
Reply by Date: 06/27/2013	Account Number: XXXXXXXXXXXX-0000	Historical Win %: N/A
Date Issued: 05/23/2013	Method of Payment: MasterCard	Payment Amount: \$54.43
Date Received: 05/23/2013 09:05:45 EDT	Card Product: Unknown	Chargeback Amount: \$54.43
Orig Txn Post Day: 03/04/2013	Exp Date: hidden	Representation Amount: N/A
Assigned To: unassigned	Merchant: UI Report Testing Merchant	Customer ID: 204646368484586101
Reason: Code: 4841 - Canceled Recurring Transaction		

TABLE 4-5 Case Detail - Summary Data Field Descriptions

Field	Description
Reply By	The latest possible date for merchants to dispute a case. During the last five days before the due date, when a chargeback is in danger of expiring, this field displays a red exclamation point () next to the field. We recommend working chargebacks immediately when they arrive. A red clock () indicates that the chargeback has expired
Account Number	The account number that the customer used for this transaction. Only the last four digits are visible for credit cards, and the last three digits for Direct Debit, unless you have permission to view the full account number.
Token Number	The reference number (token) issued by Worldpay to replace the submitted credit card number, or Direct Debit account number. For Amazon Pay transactions, this field displays the Amazon Pay Token number.

TABLE 4-5 Case Detail - Summary Data Field Descriptions (Continued)

Field	Description
Historical Win %	<p>A percentage value, ranging from 0% to 95% indicating the probability that a representment will be “won,” based on past results.</p> <p>Other possible values are:</p> <ul style="list-style-type: none"> • No Representment Rights • Refund issued - Representment Recommended • Multiple fraud reported before authorization - Representment Recommended • Fraud reported before and after authorization <p>See Understanding the Historical Win Percentage on page 249 for more detailed information on this field.</p>
Date Issued	The date the issuing bank submitted the chargeback.
Method of Payment	The method of payment used for this transaction (Visa, MasterCard, PayPal, Direct Debit, etc.).
Payment Amount	The amount the consumer originally paid.
Date Received	The date that Worldpay received the chargeback from the network.
Card Product	Indicates if the card used is a commercial or consumer card.
Chargeback Amount	The amount of the chargeback.
Orig Txn Post Day	The date the funds from the original transaction appeared as accepted, or recognized.
Exp. Date	The expiration date of the credit card used in the transaction. Displays as “hidden” unless you have appropriate permissions. This field appears for credit card transactions only.
Representment Amount	The amount of money disputed in the representment. This amount is assigned by means of Performing a Chargeback Activity as described on page 234.
Assigned To	The Chargeback analyst from your organization assigned to this chargeback case (can also be ‘unassigned’).
Merchant	The organization responsible for working the case through the chargeback process.
Customer ID	The unique identifier of the purchaser associated with this transaction.
Reason Code	The code used to provide additional information to the receiving clearing member regarding the nature of a chargeback, subsequent presentment, fee collection, funds disbursement, or request for a source document. (See Table B-4, "VCR Dispute Reason Codes" in Appendix B for more information on Visa reason codes.)

4.4.3 Case Detail VCR Issuer Dispute Questionnaire Data

(*Visa Only*) The Case Detail VCR Issuer Dispute Questionnaire Data panel contains information on the Visa Claims Resolution (VCR) questionnaire related to the dispute (chargeback). Visa requires that the issuing bank complete the Dispute Questionnaire to identify and block disputes that do not meet the necessary criteria for the chosen dispute category. See [Responding to a Visa Case](#) on page 240 for more information on the VCR process.

Figure 4-14 shows a sample Case Detail VCR Issuer Dispute Questionnaire Data Panel and Table 4-6 describes all possible fields.

FIGURE 4-14 Case Detail VCR Issuer Dispute Questionnaire Data Panel

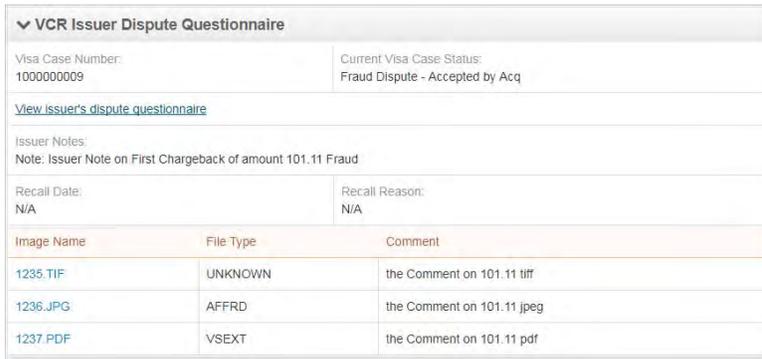


TABLE 4-6 Case Detail VCR Issuer Dispute Questionnaire Data Panel Field Descriptions

Field	Description
Visa Case Number	The Visa Resolve Online (VROL) case number assigned by Visa for this dispute.
Current Visa Case Status	<p>The case status for this dispute, according to Visa Resolve Online (VROL), for example:</p> <p>Fraud Dispute - Received / 100% Acq Liability - the first Chargeback was received from Visa.</p> <p>Consumer Dispute - Recalled - the first Chargeback was received from Visa, and recalled by the issuing bank.</p> <p>Fraud Dispute - Pre-Arb Delivered - the File Pre-Arbitration action is recorded at Visa.</p> <p>If the VROL system cannot be reached, iQ displays the following at the top of the Case Detail Screen:</p> <p><i>Dispute case not available yet in VROL. No Visa integrated actions (such as Merchant Accept, File Visa Pre-Arbitration, or Respond to Dispute) may be taken at this time. Please check this case at a later time.</i></p>

TABLE 4-6 Case Detail VCR Issuer Dispute Questionnaire Data Panel Field Descriptions (Continued)

Field	Description
View Issuer's dispute questionnaire	<p>A hyperlink to a downloadable image (Figure 4-15) of the questionnaire completed by the issuing bank. Click the link to download to view the image on your local system.</p> <p>The Issuer questionnaire includes the following information: Transaction information, Issuer's dispute request Information, Elaboration, Certifications, Notes and Documents, and Issuer Contact Information.</p> <p>If the VROL system cannot be reached, the hyperlink may be replaced with a message, <i>Can't view issuers' dispute questionnaire</i>.</p>
Issuer Notes	Notes entered by the issuing bank related to this dispute.
Recall Date	The date the issuing bank recalled this dispute, if applicable. If a date is shown, this dispute is no longer applicable.
Recall Reason	The reason provided by the issuing bank on the recall of this dispute.
Image Name / File Type / Comment	<p>Information on the supporting document(s) associated with this dispute supplied by the issuing bank. The File Type values are as follows:</p> <p>AFFRD - Affidavit of Fraud AUREC - Authorization Record BNKST - Bank Statement CACHK - Canceled Check</p>
Image Name / File Type / Comment (continued)	<p>CALET - Cardholder Letter CRVOU - Credit Voucher FLFLM - Fulfillment MELET - Merchant Letter PRDEL - Proof of Delivery SADFT - Sales Draft SECOP - Second Opinion SHREC - Shipping Receipt TEFOL - T and E Folio UCLET - Updated Cardholder Letter UMLET - Updated Merchant Letter ICERT - Issuer Certification TXNRT - Transaction Receipt OTHER - File type not covered by those listed here (designated by Visa) UNKNOWN - File type not provided by Visa (designated by Worldpay)</p>

FIGURE 4-15 Sample Issuer Questionnaire

Visa Resolve Online
VROL Case Number 1002226333
 Member Case Number:

Processing Error Dispute Questionnaire

Transaction Information

Card/Acct #:	4444-4444-4444-4444	Tran Type:	Sale	Issuer:	AS B BANK
Network:	VISA	Tran Date:	05/14/2017	CH Name:	
Tran ID:	811341920900462	Processing Date:	05/15/2017	Acquirer:	BANK OF NEW ZEALAND
ARN:	74284557134000091920900	Tran Amount:	15.11 NZD	Merchant:	MERCHANT NAME
Retrieval Ref#:	713409192090	Jurisdiction:	DOMESTIC-NZ	Location:	MERCHANT CITY,CA,NZ

Issuer's Dispute Request Information

Dispute Amount: 4.11 NZD
 Dispute Category/Condition: 10.3 Fraud - Card Present Environment

Why are you changing the dispute amount?
 fvcffcf of

Elaboration

Fraud Report Date: 2017-05-19
 Fraud Type: Stolen
 At the time of transaction was your card: Counterfeit
 Chip on card? Yes
 PIN-preferred card? No

Certifications

Cardholder Did Not Authorize or Participate in Transaction
 Create Exception File Listing?

Notes and Documents

Notes:
 Documents:

Issuer Contact Information

Name: Test B2 Dual Automation
 Phone:
 Email:

4.4.4 Case Detail Additional Data

The Case Detail Additional Data panel contains additional information pertinent to the chargeback including case ID, cycle, queue, BIN, etc.

Figure 4-16 shows a sample Case Detail Additional data panel, and Table 4-7 describes all possible fields.

FIGURE 4-16 Case Detail Additional Data

▼ Additional Data	
Chargeback Ref # / ICN: 1006200257	Merchant Ref String: 2013056468614636848450001
Case ID: 298075286740	ARN: 75309563063000528468490
Cycle: Arbitration	Chargeback Type: Deposit
Queue: Merchant	BIN: 511201
Bank Name: Wells Fargo	Payment Processor: MasterCard Little Clearing

TABLE 4-7 Case Detail Additional Data Panel Field Descriptions

Field	Description
Chargeback Ref #/ICN	The unique identifier assigned to a case by either MasterCard or Visa.
Merchant Reference String	The unique identifier specified by your organization. Typically, this is the order number.
Case ID	A unique number that identifies the chargeback case.
ARN (Acquirer Reference Number)	The unique 23-digit identifier assigned to the transaction.
Cycle	The current phase in the chargeback life cycle.
Chargeback Type	Type of chargeback (typically, either a Deposit or Refund).
Queue	The status assigned to a chargeback case. See Responding to a Case on page 239 for more information on queues.
BIN	The Bank Identification Number (first six digits of the card number). If available, click the link to view the BIN Lookup with Results screen (see the Session Activity Report on page 269 for more information). This is available for MasterCard and Visa only.
Bank Name	The name of the issuing bank.
Payment Processor	The responsible payment processor for the chargeback.

4.4.5 Case Detail Activity Stream

The Case Detail Activity Stream panel shows a chronological listing of the chargeback's history and notes, as well as a count of the activities. The original entry received from the bank is listed as activity type, **Receive Network Transaction**. The notes (if applicable) in this row are entered by the bank. All other rows show the progression of the case as it is worked in the system.

Table 4-16 shows a sample Case Detail Activity Stream panel and Table 4-8 provides descriptions of each of the fields.

FIGURE 4-17 Case Detail Activity Stream

▼ Activity Stream (4)				
Type	User	Date	Queue	Notes
Merchant Accepts Liability	Chargeback UI Simulator	05/31/2013 13:08:34 EDT	Merchant Assumed	notes
Assign To Merchant	Chargeback UI Simulator	05/31/2013 13:08:34 EDT	Merchant	notes
Receive Network Transaction	ChargebackLoader	05/26/2013 13:08:31 EDT	Little	
Add Note	ChargebackLoader	05/26/2013 13:08:31 EDT	Little	Amount on the chargeback does not match the amount on the associated payment <24.00>

TABLE 4-8 Chargeback Activity List Field Descriptions

Field	Description
Type	Description of the action that took place to move the chargeback through to resolution (for example, Assign To Merchant, Merchant Requests Arbitration, and File Pre-arbitration). Assign to User activities are also displayed in this field.
User	The username of the person or automation queue that performed the activity.
Date	The date that the chargeback activity occurred.
Queue	The new location of the chargeback after this activity.
Notes	This field can be either a: <ul style="list-style-type: none"> • Required note - When performing an activity on a chargeback case, descriptive text about the activity is entered in this field. • Optional note - If you want to record any information about the case that is useful to your organization, you can enter descriptive text here as needed. Entering an optional note does not affect the status of the case.

4.4.6 Case Detail Associated Cases

The Associated Cases panel provides a list of associated chargeback cases, for example:

- A case that was escalated from a Retrieval Request to a first chargeback.
- A MasterCard first chargeback has been escalated to an arbitration chargeback.
- A chargeback reversal or duplicate chargeback issued by the bank.

The new incoming case is given a new unique Case ID, and the two cases are automatically associated for ease of review. Click a Case ID hyperlink for more information on the associated chargeback.

Figure 4-18 shows a sample Case Detail Associated Cases panel and Table 4-9 describes each of the fields.

FIGURE 4-18 Case Detail Associated Cases

▼ Associated Cases (1)					
Case ID	Cycle	Queue	Account	Amount	Open Date
297524689348	Representation	Network Assumed	XXXXXXXXXXXX-9999	\$54.43	03/10/2013 22:06:51 EDT

TABLE 4-9 Case Detail Associated Cases Field Descriptions

Field	Description
Case ID	The unique ID number automatically assigned to each chargeback or retrieval request. Click the desired Case ID hyperlink to open the Compliance Report for this chargeback case.
Cycle	The current phase in the chargeback life cycle.
Queue	The status assigned to the chargeback case.
Account	The credit card number that the customer used for this transaction.
Amount	The amount of the chargeback.
Open Date	The original date of this chargeback case.

4.4.7 Case Detail Attached Documents

The Case Detail Attached Documents panel displays a list of support documents associated with and attached to the chargeback case, and tools for attaching and deleting support documents. For more information, see [Working with Support Documents](#) on page 237.

[Figure 4-19](#) shows a sample Attached Documents data panel, and [Table 4-10](#) describes the fields.

FIGURE 4-19 Case Detail Attached Documents Panel

▼ Attached Documents (0)				
Name	Source	File Size	Uploaded By	Uploaded On
 Attach document...		Total Documents: 0 (Max: 50)		Total Size: 0.0 KB (Max: 10.0 MB)

TABLE 4-10 Case Detail Attached Documents Field Descriptions

Field	Description
Name	<p>The name of the document uploaded. iQ displays the exact file name you uploaded, even though iQ converted the file to TIFF format. For example, if you upload a file named “document.pdf,” iQ converts the file to TIFF format, but the file name displayed in the Attached Documents list retains the name “document.pdf.”</p> <p>Click the Attach Document link to upload files associated with the chargeback case. See Attaching Support Documents to Your Case on page 237 for more information.</p>

TABLE 4-10 Case Detail Attached Documents Field Descriptions (Continued)

Field	Description
Source	The source of the attached document.
File Size	The file size of the attached document.
Uploaded By	The name of the chargeback analyst who uploaded the file.
Uploaded On	The date the document was uploaded.

4.4.8 Case Detail Payment History

The Payment History panel displays a chronological list of all transactions processed (authorizations, deposits, and refunds) that are associated with the cardholder's account, up to 24 months prior. Click a Payment ID hyperlink to view an associated transaction.

Figure 4-20 shows a sample Case Detail Payment History Panel and Table 4-11 provides descriptions all the fields.

FIGURE 4-20 Case Detail Payment History Panel

Payment ID	Post Date	Merchant Order #	Txn Type	Amount	AVS Response Message	Response Message	ARN
...7607	04/01/2010	120312_VIS09EUR	Authorization	€91.01	Exact match (address + 5 digit zip)	Approved	...092D
...3307	04/01/2010	120312_VIS09EUR	Cond. Deposit	€91.01	Exact match (address + 5 digit zip)	Approved	...092D

TABLE 4-11 Case Detail Payment History Field Descriptions

Field	Description
Payment ID	Click the Payment ID if you want to review the details of a specific authorization, deposit, or refund. This opens the Transaction Detail Screen .
Post Date	The date the funds appear as accepted, or recognized, based on your organization's cutoff time, as specified in your merchant agreement.
Merchant Order Number	Merchant designated identifier for this transaction.
Txn Type	The type of transaction (for example, refund, auth, or deposit).
Amount	Amount of the transaction.
AVS Response Message	Address Verification Service message. Displays the results of any validation of the Bill To address that was performed when the order was authorized.
Response Message	The transaction response returned by the system. If the transaction was declined, this message will provide a reason.

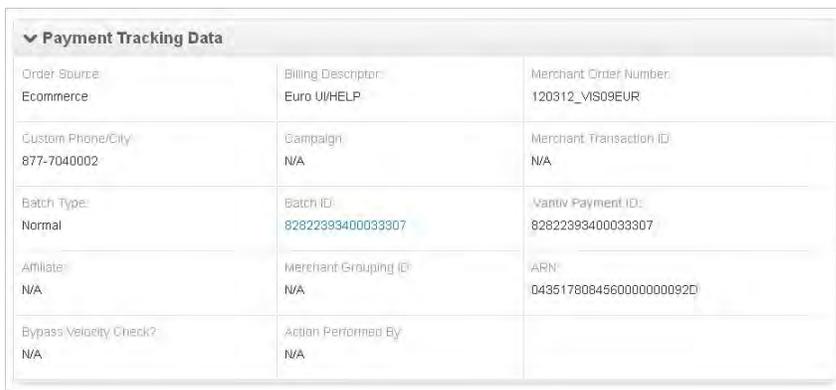
TABLE 4-11 Case Detail Payment History Field Descriptions (Continued)

Field	Description
ARN	The Acquirer Reference Number that uniquely identifies this transaction with the networks.

4.4.9 Case Detail Payment Tracking Data

The Case Detail Payment Tracking Data panel provides additional tracking information for the chargeback, including order source, billing descriptor, and Worldpay Payment ID. This panel is identical to the [Transaction Detail - Tracking Data](#) panel.

Figure 4-21 shows a sample Tracking Data panel, and [Table 4-12](#) describes all possible fields.

FIGURE 4-21 Case Detail - Payment Tracking Data


Payment Tracking Data		
Order Source Ecommerce	Billing Descriptor Euro UI/HELP	Merchant Order Number 120312_VIS09EUR
Custom Phone/City 877-7040002	Campaign N/A	Merchant Transaction ID N/A
Batch Type Normal	Batch ID 82822393400033307	Vaniv Payment ID 82822393400033307
Affiliate N/A	Merchant Grouping ID N/A	ARN 0435178084560000000092D
Bypass Velocity Check? N/A	Action Performed By N/A	

TABLE 4-12 Case Detail - Tracking Data Field Descriptions

Field	Description
Order Source	The source of the sale transaction (for example, mail order, telephone, recurring, installment, Apple Pay, Android Pay, etc.).
Billing Descriptor	The custom billing descriptor text that will display on the customer's bill.
Merchant Order Number	The merchant-designated identifier for this transaction. This field is used for Duplicate Transaction Detection in Batch files.
Customer Phone/City	The phone number or city where your organization is located. This field is only displayed when a Custom Billing Descriptor is used.
Campaign	The merchant-specified identifier used to track transactions associated with specific marketing campaigns or promotions.
Merchant Transaction ID	The identifier specified by the merchant for this transaction. This value corresponds to the id attribute (id="value") of the transaction and is used with Online transactions for Duplicate Transaction Detection.

TABLE 4-12 Case Detail - Tracking Data Field Descriptions (Continued)

Field	Description
Batch Type	The electronic source of this transaction (for example, online, normal, POS, Account Updater Response, etc.).
Batch ID	The automatically-assigned identifier for the batch associated with the transaction. Click the hypertext link to navigate to the Batch Detail screen.
Worldpay Payment ID	The automatically-assigned unique identifier for this transaction.
Affiliate	The merchant-specified identifier used to track transactions associated with your affiliate organizations.
ARN	The Acquirer Reference Number that uniquely identifies this transaction with the networks.
Merchant Grouping ID	The merchant-specified identifier for grouping transactions by an additional transaction level ID outside of Affiliate or Campaign.
Bypass Velocity Check?	Whether the transaction had processing instructions to bypass velocity checking (Yes or No).

4.4.10 Case Detail Response Data

The Response Data panel displays information received in the cnpAPI transaction response. This panel is identical to the Transaction Detail Response Data panel.

Figure 4-22 shows a sample Response Data panel, and Table 4-13 describes all possible fields.

FIGURE 4-22 Case Detail - Response Data

▼ Payment Response Data	
AVS Code: 00	Response Reason Code: 000
AVS Message: Exact match (address + 5 digit zip)	Response Reason Message: Approved
Card Validation Code:	Approval Code: 008454
Card Validation Message: Not requested	Interchange: No pass through fee applies
Transaction Processing Time: 04/01/2010 09:55:55 GMT	

TABLE 4-13 Case Detail - Response Data Field Descriptions

Field	Description
AVS Code	The Address Verification Service (AVS) response code.

TABLE 4-13 Case Detail - Response Data Field Descriptions (Continued)

Field	Description
Response Reason Code	The response code that corresponds to the Response Reason Message.
AVS Message	The Address Verification Service (AVS) response message.
Response Reason Message	The transaction response returned by Worldpay. If the transaction was declined, this message will provide a reason.
Card Validation Code	The Card Validation Number (CVV2, CVC2, CID) response code.
Approval Code	A code provided by the issuing bank on approved authorizations.
Card Validation Message	The Card Validation Number (CVV2, CVC2, CID) response message.
Interchange	The Interchange category for which the transaction qualified (if applicable). (Card-based transactions only.)
Transaction Processing Time	The date and time (GMT) the transaction was processed.

4.4.11 Case Detail Associated Transaction Stream

The Case Detail Associated Transaction Stream panel shows a chronological list of transactions associated with the current transaction. This includes transactions associated with chargebacks received on an old deposit that was deleted from our systems. This panel is identical to the [Transaction Detail - Associated Transaction Stream](#) panel.

Note the following features:

- The current transaction is highlighted in the Associated Transaction Stream panel.
- If the authorization is successful, a check mark () appears next to the Authorization row in the Associated Transaction Stream.
- If a transaction was 'fixed' by Account Updater, a wrench icon () appears next to the Authorization row in the Associated Transactions panel. The reversed Account Updater icon () indicates that Account Updater links were broken for this transaction. See [Breaking an Account Updater Link](#) on page 343 for more information.
- Each associated transaction includes a hyperlink to the detail page (Transaction Detail or Chargeback Case Detail) for that transaction. There are no links available for Direct Debit returns or PINless Debit Adjustments.

Figure 4-23 shows a sample Associated Transaction Stream data panel, and Table 4-14 describes all possible fields.

FIGURE 4-23 Case Detail - Associated Transaction Stream and Purchase History Panel

The screenshot shows a software interface with a header bar containing 'Credentials' and a 'Field level help: On Off' toggle. On the left, there is a vertical sidebar with a blue header 'All Customer Data' and several empty rows. The main content area is divided into two sections. The top section is titled 'Associated Transaction Stream' and contains a table with columns 'Type', 'ID', 'Date', and 'Amount'. The bottom section is titled 'Purchase History Since 06/10/2013' and contains a table with columns 'Type', 'Count', and 'Amount', plus a 'Search...' button for each row.

Type	ID	Date	Amount
Authorization	825604075709891407	05/03/2013	\$26.98
Cond. Deposit	825604075744378407	05/03/2013	\$26.98
Authorization	825692073618801207	05/08/2013	\$26.98
Cond. Deposit	825692074503131207	05/08/2013	\$26.98
Authorization	825692090724435209	05/11/2013	\$26.98
Cond. Deposit	825692092197601209	05/11/2013	\$26.98
Authorization	825692099570648209	05/12/2013	\$26.98
Cond. Deposit	825692101340283210	05/12/2013	\$26.98
Authorization	825692117265940211	05/15/2013	\$26.98
Cond. Deposit	825692119035009183	05/15/2013	\$26.98

Type	Count	Amount	
Deposits	0	N/A	Search...
Refunds	0	N/A	
Chargebacks	0	N/A	Search...

TABLE 4-14 Case Detail - Associated Transaction Stream Field Descriptions

Field	Description
Type	<p>The type of transaction(s) associated with the current (highlighted) transaction:</p> <ul style="list-style-type: none"> • Authorization • Authorization Reversal • Conditional Deposit • Refund • Rejected Payment • Void • eCheck Verification • eCheck Deposit • eCheck Refund • eCheck Void • eCheck Return • PINless Debit Adjustment • First Chargeback • Chargeback Representation • (Pre-)Arbitration Chargeback • Retrieval Request • Issuer Arbitration • Pre-Arbitration • Issuer Declined Pre-Arbitration • Issuer Accepted Pre-Arbitration • Response to Issuer Pre-Arbitration • Arbitration Won • Arbitration Lost • Arbitration Split <p>Gift Card Transaction Types:</p> <ul style="list-style-type: none"> • Activate Card • Deactivate Card • Load Value • Unload Value • Activate Reversal • Deactivate Reversal • Refund Reversal • Deposit Reversal

TABLE 4-14 Case Detail - Associated Transaction Stream Field Descriptions (Continued)

Field	Description
ID	<p>The ID of the associated transaction, either:</p> <ul style="list-style-type: none"> • Transaction ID (for Authorizations, Conditional Deposits, Refunds, Voids, Direct Debit (eCheck) Deposits, Gift Card transactions, etc.) • Case ID (for First Chargebacks, Retrieval Requests, Pre-Arbitrations, and Representments). • Direct Debit (eCheck) Return # (no link) • PINless Debit Adjustment ID # (no link) <p>Click the hyperlink to see the Transaction Detail or Case Detail screen for that transaction. There is no link for Direct Debit (eCheck) Returns or PINless Debit Adjustments as there is no detail page for these type of transactions.</p>
Date	<p>The date relating to the associated transaction. For these transaction types, the date is as follows:</p> <ul style="list-style-type: none"> • Authorizations, eCheck Verifications, Gift Card transactions - the post date the authorization or verification was received. • Auth Reversal - the post date the authorization reversal was received. • Deposit, Refund, eCheck Deposit, eCheck Refund - the post date the authorization was received. • Void - the post date the void was received. • Retrieval Request - the post date when the retrieval was assigned to the merchant. • First Chargeback, eCheck Return - the post date when the chargeback was assigned to the merchant. • Chargeback Representation - the post date when the representment was requested by the merchant. • (Pre-)Arbitration Chargeback - the post date when the chargeback was assigned to the merchant. • PINless Debit Adjustments - the post date the adjustment was received.
Amount	<p>The amount relating to the transaction. In general:</p> <ul style="list-style-type: none"> • Negative amounts are shown if the associated transaction is a Void, Refund, First Chargeback, or (Pre-)Arbitration Chargeback. • Italicized amounts are shown if the associated transaction is either not yet available or the transaction was conveyed. <p>For these transaction types, the amount shown is as follows:</p> <ul style="list-style-type: none"> • Authorizations, eCheck Verifications - the approved amount if the authorization or verification was successful. If the authorization or verification failed, the requested amount is shown. • Authorization Reversals - the requested amount to be reversed upon approval is shown.

TABLE 4-14 Case Detail - Associated Transaction Stream Field Descriptions (Continued)

Field	Description
Amount (continued)	<ul style="list-style-type: none"> • Deposits, Refunds, eCheck Deposits, and eCheck Refunds - the settled amount of the transaction. If the deposit is conveyed or not delivered (not yet available), the purchase amount is shown. • Voids - the negative purchase amount of the associated, but not yet settled, deposit or refund transaction. If the void was unsuccessful, "Unsuccessful" is shown. • Retrieval Requests - "N/A" is shown. • First Chargebacks, Chargeback Representments and Pre-Arbitration Chargebacks - the negative amount of the inbound first chargeback. • eCheck Returns - the negative amount of the eCheck return. • PINless Debit Adjustments - the amount of the adjustment (either negative or positive).

4.4.12 Case Detail Purchase History

The Case Detail Purchase History data panel provides a snapshot of this customer's purchases including counts and amounts of Deposits, Refunds, and Chargebacks. The Purchase History table contains hyperlinks to either the Transaction Search or the Chargeback Search. The Purchase History panel also displays a **Since** date (the date of their first purchase).

Click the **Search** hyperlink to navigate to the [Transaction Search](#) screen, or the [Chargeback Search](#) where a search is automatically performed for this customer for all transactions or chargebacks since the date of their first purchase, up to 24 months prior. From there, you can select specific transactions or chargebacks to view in the Transaction Detail or Chargeback Case Detail screens.

See [Figure 4-23](#) for a sample Purchase History data panel. [Table 4-15](#) describes all possible fields.

TABLE 4-15 Case Detail - Purchase History Field Descriptions

Field	Description
Type	The type of purchase for this customer from the date of their first purchase, up to 24 months prior: <ul style="list-style-type: none"> • Deposits • Refunds • Chargebacks
Count	The total count of Deposits, Refunds, or Chargebacks for this customer from the date of their first purchase, up to 24 months prior.
Amount	The total settled amount of Deposits, Refunds, or Chargebacks for this customer from the date of their first purchase, up to 24 months prior.

4.5 Compliance Report

Card associations (Visa, MasterCard, and Discover) require that you monitor your organization's chargebacks to ensure that the transaction- or sales-to-chargeback ratio does not exceed 1%, and that your total chargeback count does not exceed certain thresholds in a given month, in order to remain compliant.

iQ provides two reports containing chargeback compliance data:

- The **Chargeback Summary Report** (see [page 221](#)) provides a single day, at-a-glance summary of your activity for Visa, MasterCard, and Discover, as it relates to chargeback compliance. iQ displays data for the latest date for which data is available (one day), based on the Issuing Bank Day.
- The **Compliance Report** ([Figure 4-24](#)) contains monthly summarized chargeback data presented in the same way that each of the card associations measure this data. For example, Visa measures chargeback compliance by comparing chargebacks received in the current month to sales received in the current month, and whether you exceed the maximum threshold of 100 Visa chargebacks in the current month. The Compliance Report, therefore, presents Visa chargeback and compliance data for an entire calendar month or for the current partial month-to-date. Data is presented in a similar way for MasterCard and Discover.

To access the Compliance Report:

1. From the iQ Bar, click the **Chargebacks** icon and chose **Chargeback Reporting - Compliance** from the list of available reports, or from the Chargebacks Navigation bar. The Compliance Report displays as shown in [Figure 4-24](#).
2. Select the desired **Month** (current or prior month) and **Currency** (based on the selected merchant).
3. Specify the **Compliance Threshold** using the slide tool.



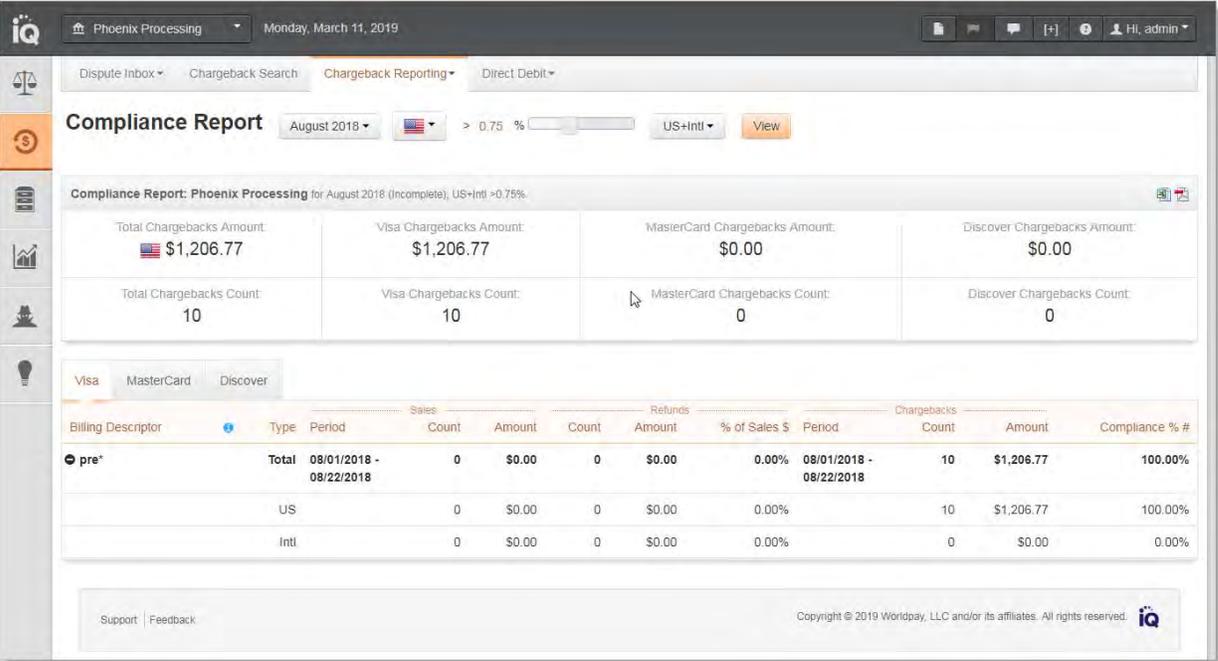
For example, if you wish to filter the view to determine which billing descriptors are near the maximum threshold of 1% (a value greater than 1% is out of compliance), move the slider to '> .90 %' to filter the compliance data in the report to include billing descriptors whose ratios are *greater than or equal to 90%*. The default value is 'greater than 0.75%' transaction- or sales-to-chargeback ratio.

4. Select the transaction **Type** (either US, International, or both), then click **View** to refresh the page. International transactions are defined as those occurring with cards issued outside of the US, based on the Bank Identification Number (BIN).

The Compliance Report provides summary information (chargeback counts and amounts) for each card type and detailed information in the form of tabs for each card type below the summary panel.

5. Click the desired tab below the Summary panel to view more detailed information. Your options are:
 - [Compliance Report - Visa and MasterCard](#)
 - [Compliance Report - Discover](#)

FIGURE 4-24 Compliance Report



4.5.1 Compliance Report - Visa and MasterCard

The Visa and MasterCard tabs of the Compliance Report provide detailed information for each of the card types as it applies to chargeback compliance, and includes sales, refunds, and chargeback counts and amounts, and a percentage value representing the level of chargeback compliance.

For Visa (as shown in Figure 4-24), chargeback data is rolled up by billing descriptor or prefix, then by US chargebacks, international chargebacks, and total chargebacks (depending on your selection from the US/International drop-down).

For MasterCard (as shown in Figure 4-25), data is rolled up by MasterCard ID or billing descriptor (MasterCard does not use US/International chargeback designations).

FIGURE 4-25 Compliance Report Detailed Tab - MasterCard



Table 4-16 describes the fields in the Visa and MasterCard tabs of the Compliance report. Online Help is available for the Compliance Report by clicking the Help icon in the top navigation bar.

TABLE 4-16 Compliance Report - Visa and MasterCard Field Descriptions

Field	Description
Billing Descriptor	For Visa, the billing descriptor or prefix for this data. For MasterCard, the MasterCard ID or billing descriptor for this data. iQ displays all of the available billing descriptor or prefixes for your organization.
Type	(Visa only) The type of transaction, either US or International, and total for this billing descriptor and time period. International transactions are defined as those occurring with cards issued outside of the US, based on the Bank Identification Number (BIN).
Sales - Period	The time span (month) over which the sales (and refunds) portion of the compliance calculation is measured for this billing descriptor. The period differs depending upon the payment type: <ul style="list-style-type: none"> For Visa, the time period is the selected month or partial month to date. Visa measures chargeback compliance by comparing chargebacks received in the current month against sales received in the current month. For MasterCard, the time period is the previous month. MasterCard measures chargeback compliance by comparing chargebacks received in the current month against sales received in the previous month.
Sales - Count	The total number of sales that occurred within the specified month (or partial month to date) for this billing descriptor.
Sales - Amount	The total sales amount that occurred within the specified month (or partial month to date) for this billing descriptor.
Refunds - Count	The number of refunds issued in the specified month (or partial month to date) for this billing descriptor.
Refunds - Amount	The total refund amount that occurred within the specified month (or partial month to date) for this billing descriptor.
Refunds - % of Sales \$	The total refund amount that occurred within the specified month (or partial month to date), as a percentage of the total sales amount for this billing descriptor.
Chargebacks - Period	The selected month or partial month to date over which the chargeback portion of the compliance calculation is measured. This may differ from the Sales Period , depending on the payment type.
Chargebacks - Count	The number of chargebacks that occurred for this method of payment in the specified month (or partial month to date) for this billing descriptor.
Chargebacks - Amount	The total chargeback amount that occurred within the specified month (or partial month to date) for this billing descriptor.

TABLE 4-16 Compliance Report - Visa and MasterCard Field Descriptions (Continued)

Field	Description
Compliance %#	<p>A percentage value representing the level of Chargeback compliance as it applies to Visa or MasterCard:</p> <ul style="list-style-type: none"> • Visa measures chargeback compliance by comparing chargebacks received in the current month to sales received in the current month, and whether you exceed the maximum threshold of 100 Visa chargebacks in the current month. • MasterCard measures chargeback compliance by comparing chargebacks received in the current month to sales received in the previous month, and whether you exceed the maximum threshold of 50 MasterCard chargebacks in the current month.

4.5.2 Compliance Report - Discover

The Discover tab of the Compliance Report provides detailed information as it applies to chargeback compliance for Discover. Data is rolled up by Discover ID, and includes sales, refunds, first chargeback counts and amounts, as well as representment, arbitration and reversal amounts. A percentage value representing the level of chargeback compliance for Discover is also provided. [Figure 4-26](#) shows an example of the Compliance Report with the Discover detailed tab selected.

FIGURE 4-26 Compliance Report Detail Tab - Discover

Billing Descriptor	Type	Sales		Refunds		First Chargebacks		Representments	Other Chargebacks		Compliance % \$
		Count	Amount	Count	Amount	Count	Amount		Arbitrations	Reversals	
601169000011701	US	0	\$0.00	0	\$0.00	10	\$3,200.00	\$278.00	\$0.00	\$0.00	100.00%
601169000011703	US	0	\$0.00	0	\$0.00	5	\$3,100.00	\$0.00	\$0.00	\$0.00	100.00%

See [Table 4-17](#) for a description of all the fields in the Discover tab of the Compliance Report. Online Help is available for the Compliance Report by clicking the Help icon in the top navigation bar.

TABLE 4-17 Compliance Report - Discover Field Descriptions

Field	Description
Billing Descriptor	The Discover ID for this data. iQ displays all of the available billing descriptor prefixes for your organization.
Type	The type of transaction, either US or International for this billing descriptor and month. International transactions are defined as those occurring with cards issued outside of the US, based on the Bank Identification Number (BIN).
Sales - Count	The total number of sales that occurred within the specified month (or partial month to date) for this billing descriptor.

TABLE 4-17 Compliance Report - Discover Field Descriptions (Continued)

Field	Description
Sales - Amount	The total sales amount that occurred within the specified month (or partial month to date) for this billing descriptor.
Refunds - Count	The number of refunds issued for this method of payment in the specified month (or partial month to date) for this billing descriptor.
Refunds - Amount	The total refund amount that occurred within the specified month (or partial month to date) for this billing descriptor.
First Chargebacks - Count	The number of first chargebacks that occurred within the specified month (or partial month to date) for this billing descriptor.
First Chargebacks - Amount	The total amount of the first chargebacks that occurred within the specified month (or partial month to date) for this billing descriptor.
Other Chargebacks - Representments	The total amount of the chargeback representments that occurred within the specified month (or partial month to date) for this billing descriptor.
Other Chargebacks - Arbitrations	The total amount of the arbitration chargebacks that occurred within the specified month (or partial month to date) for this billing descriptor.
Other Chargebacks - Reversals	The total amount of the chargeback reversals that occurred within the specified month (or partial month to date) for this billing descriptor.
Compliance % #	<p>A percentage value representing the level of Chargeback compliance as it applies to Discover.</p> <p>Discover measures chargeback compliance by comparing chargebacks received in the current month to sales received in the current month, and whether you exceed the maximum threshold of 100 Discover chargebacks in the current month. The percentage calculation is based on the following formula:</p> $\frac{\text{First Chargeback Amount}(\$)}{\text{Sales Amt.} - \text{Refund Amt.} - \text{Chargeback Amt.} + \text{Representation Amt.} + \text{Arbitration Amt.} + \text{Reversal Amt.}}$

4.6 Returned Payments Report

The Returned Payments Report provides a view of all Chargebacks, Direct Debit (eCheck) returns, rejected payments, and PINless Debit Adjustments associated with the active organization/reporting group. A summary panel and four tabs--one for each type of returned payment--are provided. Hyperlinks for Chargeback Case IDs or Worldpay Payment IDs (associated with each returned payment type) are also provided. Transaction-level data is available for the previous 24 months only.

The Returned Payments Report is also accessible from the [Activity Report](#), [Settlement Report](#), or [Reconciliation Dashboard](#) when you click an amount hyperlink from certain fields in each report.

To view the Returned Payments report:

1. From the iQ Bar, click the **Chargebacks** icon and choose **Chargeback Reporting - Returned Payments** from the list of available reports, or from the Chargebacks Navigation bar. The Returned Payments page displays as shown in [Figure 4-27](#).
2. Select the desired **Date Range**, **Reporting Group**, and **Currency** (if applicable), then click **View** to refresh the page.

See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

3. Click the desired tab below the summary panel to view more detailed information. Your options are:
 - [Returned Payments - Chargebacks](#)
 - [Returned Payments - Direct Debit Returns](#)
 - [Returned Payments - Rejects](#)
 - [Returned Payments - PINless Debit Adjustments](#)

See [Table 4-18](#) for a description of the fields in the Summary Panel of the Returned Payments report.

You can export the data in the Returned Payments report to an MS Excel file by clicking the Excel icon () at the top right of the summary panel. See [Exporting a Report](#) on page 28 for more information.

FIGURE 4-27 Returned Payments Report

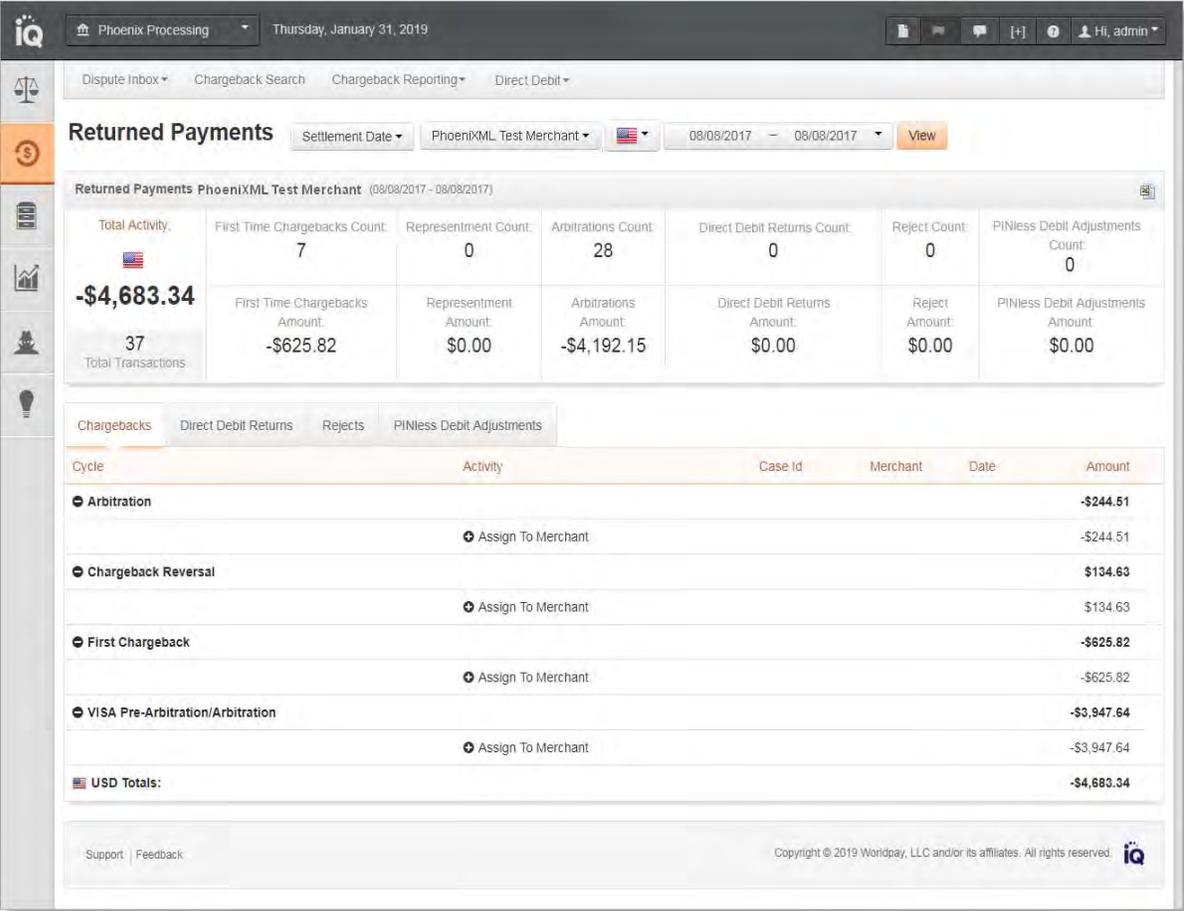


TABLE 4-18 Returned Payment Summary Panel - Field Descriptions

Field	Description
Total Activity	The total (negative) value of chargebacks, ACH Direct Debit returns, and rejected payments activity for the selected time period and reporting group.
Total Transactions	The total count of chargebacks, ACH Direct Debit returns, and rejected payments for the selected time period and reporting group.
First Time Chargebacks Count	The total count of first-time chargebacks for the selected time period and reporting group.
First Time Chargebacks Amount	The total (negative) value of first-time chargebacks for the selected time period and reporting group.
Representation Count	The total count of representations for the selected time period and reporting group.

TABLE 4-18 Returned Payment Summary Panel - Field Descriptions (Continued)

Field	Description
Representment Amount	The total (negative) value of representments for the selected time period and reporting group.
Arbitrations Count	The total count of arbitration chargebacks for the selected time period and reporting group.
Arbitrations Amount	The total (negative) value of arbitration chargebacks for the selected time period and reporting group.
Direct Debit Returns Count	The total count of Direct Debit Returns for the selected time period and reporting group.
Direct Debit Returns Amount	The total (negative) value of Direct Debit Returns for the selected time period and reporting group.
Reject Count	The total count of rejected payments for the selected time period and reporting group.
Reject Amount	The total value of rejected payments (debits or credits for payments rejected by the card networks) for the selected time period and reporting group.
PINless Debit Adjustment Count	The total count of PINless Debit adjustments for the selected time period and reporting group.
PINless Debit Adjustment Amount	The total value of PINless Debit adjustments (debits or credits for) for the selected time period and reporting group.

4.6.1 Returned Payments - Chargebacks

The Chargebacks data tab of the Returned Payments Report (Figure 4-28) provides a view of all chargebacks associated with the selected time period and reporting group. Chargebacks are sorted by chargeback cycle (first chargeback, representment, etc.), then chargeback activity (assign to merchant, merchant represent, etc.). Each cycle and/or activity can be expanded and collapsed to reveal or hide more data. Click an individual **Case ID** hyperlink to navigate to the Chargeback Case Detail screen for that chargeback.

Note that an **(R)** next to an individual chargeback in the amount column indicates that there is a refund associated with the chargeback.

4.6.1.1 Notes on Visa Amounts Shown

The amounts shown for various Visa-related returns have different meanings depending on the cycle and/or activity:

- For **Visa pre-arbitrations** (both issuer- and merchant-initiated), the amount shown is *activity* associated with the case ID, not funds movement. When your organization initiates a pre-arbitration, the amount shown is the disputed amount originally associated with the case, however Worldpay may not have returned the funds indicated.

- For **Visa arbitrations**, the amount shown is the amount ‘won’ by your organization as a result of the arbitration process, not the amount debited to your merchant account.
- For **partial Visa pre-arbitrations** initiated by the issuing bank, the amount shown is the *remaining* amount in dispute. Worldpay debits the amount your organization has accepted.

FIGURE 4-28 Returned Payments Report - Chargebacks

Cycle	Activity	Case Id	Merchant	Date	Amount
	● First Chargeback				-\$160.18
	● Assign To Merchant				-\$160.18
		298011657145	PhoeniXML Test Merchant 2	05/14/2013	-\$90.71
		298011660941	PhoeniXML Test Merchant 2	05/14/2013	-\$28.76
		298011662442	PhoeniXML Test Merchant 2	05/14/2013	-\$40.71
USD Totals:					-\$160.18

Figure 4-19 describes all of the fields in the Chargebacks tab of the Returned Payments Report.

TABLE 4-19 Returned Payments Report - Chargebacks Field Descriptions

Field	Description
Cycle	<p>The current cycle of the chargeback. Possible values are:</p> <ul style="list-style-type: none"> • Arbitration • Chargeback Reversal • First Chargeback • Issuer Arbitration • Pre-Arbitration • Representment • Retrieval Request • Issuer Declined Pre-Arbitration • Issuer Accepted Pre-Arbitration • Response to Issuer Pre-Arbitration • Rapid Dispute Resolution Case • Arbitration Won • Arbitration Lost • Arbitration Split • Arbitration Case Filing

TABLE 4-19 Returned Payments Report - Chargebacks Field Descriptions (Continued)

Field	Description
Activity	The activity performed on the chargeback. Possible values are: <ul style="list-style-type: none"> • Add Note • Assign To Vantiv • Assign To Merchant • Assign To Merchant Automated • Assign to User • Attach Document • Auto Represent • File Pre-arbitration • Merchant Accepts Liability • Merchant Represent • Merchant Requests Arbitration • Merchant Respond • Merchant Respond - Sent Credit • Move To Vantiv Error Queue • Network Accepted • Network Decision • Receive Network Transaction • Request Declined • Send Representment • Send Retrieval Request Response • Successful PayPal Case • Unsuccessful Pre-arbitration • Unsuccessful Arbitration
Case Id	The unique ID number automatically assigned to each chargeback or retrieval request. Click the Case ID hyperlink to access the Chargeback Case Detail Screen .
Merchant	The name of the merchant (or division) associated with the chargeback.
Date	The date associated with the activity performed on the chargeback.
Amount	The settled dollar amount of the chargeback. See Notes on Visa Amounts Shown , above.

4.6.2 Returned Payments - Direct Debit Returns

The Direct Debit Returns tab of the Returned Payments report ([Figure 4-29](#)) provides a view of all Direct Debit returns associated with the selected time period and reporting group. Direct Debit returns are listed by Worldpay Payment ID. Click an individual **Payment ID** hyperlink to navigate to the Transaction Detail screen for that Direct Debit return.

FIGURE 4-29 Returned Payments - Direct Debit Returns

Vantiv Payment ID	Merchant	Date	Return Reason	Amount
825604102223622236	PhoenixML Test Merchant 2	05/14/2013	R01 - Insufficient Funds	-\$191.58
826043908689786897	PhoenixML Test Merchant 2	05/14/2013	R03 - No Account/Unable to Locate Account	-\$15.95
825604118234682346	PhoenixML Test Merchant 2	05/14/2013	R03 - No Account/Unable to Locate Account	-\$91.75
826043910490804908	PhoenixML Test Merchant 2	05/14/2013	R01 - Insufficient Funds	-\$105.51
826043910491804918	PhoenixML Test Merchant 2	05/14/2013	R03 - No Account/Unable to Locate Account	-\$7.27
825516142508425084	PhoenixML Test Merchant 2	05/14/2013	R02 - Account Closed	-\$35.96
825604119969699696	PhoenixML Test Merchant 2	05/14/2013	R04 - Invalid Account Number	-\$22.97
825604102250922509	PhoenixML Test Merchant 2	05/14/2013	R04 - Invalid Account Number	-\$51.90
825867994700047000	PhoenixML Test Merchant 2	05/14/2013	R03 - No Account/Unable to Locate Account	-\$38.96
825692078337383373	PhoenixML Test Merchant 2	05/14/2013	R01 - Insufficient Funds	-\$77.99
USD Totals:				-\$625.30

Table 4-20 describes all of the fields in the Direct Debit Returns tab of the Returned Payments report.

TABLE 4-20 Returned Payments - Direct Debit Returns Field Descriptions

Field	Description
Worldpay Payment ID	The automatically-assigned unique identifier for this transaction, that is associated with the Direct Debit return. Click the hyperlink to access the Transaction Detail Screen for this Return.
Method of Payment	The method of payment for this return (Direct Debit).
Merchant	The name of the merchant (or division) associated with the Direct Debit return.
Date	The date the Direct Debit return was processed.
Return Reason	The reason code and description associated with the Direct Debit return.
Amount	The dollar amount of the Direct Debit return.

4.6.3 Returned Payments - Rejects

The Rejects tab of the Returned Payments report provides a view of all refunds and deposits for payments rejected by the card networks associated with the selected time period and reporting group. Rejected payments are listed by Worldpay Payment ID. Click an individual **Payment ID** hyperlink to navigate to the Transaction Detail screen for that Rejected payment.

Note that an **(R)** next to an individual rejected payment in the amount column indicates that there is a refund associated with the rejected payment.

FIGURE 4-30 Returned Payments - Rejects

Chargebacks		Direct Debit Returns		Rejects	PINless Debit Adjustments	
Vantiv Payment ID	Merchant	Date	Reject Reason	Amount		
82825911700357154	UI Report Testing Merchant 2	10/10/2014	0021 - RECURRING PAYMENT CANCELLATION SERVICE	-\$42.42		
82825911700357162	UI Report Testing Merchant 2	10/10/2014	0021 - RECURRING PAYMENT CANCELLATION SERVICE	\$52.52	(R)	
USD Totals:				\$10.10		

Table 4-21 describes all the fields in the Rejects tab of the Returned Payments report.

TABLE 4-21 Returned Payments - Rejects Field Descriptions

Field	Description
Worldpay Payment ID	The automatically-assigned unique identifier for this transaction, that is associated with the rejected payment. Click the hyperlink to access the Transaction Detail Screen for this rejected payment.
Merchant	The name of the merchant (or division) associated with the rejected payment.
Date	The date the rejected payment was processed.
Reject Reason	The reason code and description associated with the rejected payment.
Amount	The dollar amount of the rejected payment.

4.6.4 Returned Payments - PINless Debit Adjustments

The PINless Debit Adjustments tab of the Returned Payments report provides a view of all adjustments associated with the selected time period and reporting group. PINless Debit Adjustments are listed by Worldpay Payment ID.

Click an individual **Payment ID** hyperlink to navigate to the Transaction Detail screen for that PINless Debit Adjustment.

FIGURE 4-31 Returned Payments - PINless Debit Adjustments

Chargebacks		Direct Debit Returns		Rejects	PINless Debit Adjustments	
Vantiv Payment ID	Adjustment ID	Method of Payment	Merchant	Date	Adjustment Reason	Amount
82833490753618184	2128729701406	VISA	Prime Merch 2	09/15/2017	201 - DEPOSIT NOT CORRECTED IN DEPSI	-\$33.33
Contact Support	2128729701505	N/A	Prime Merch 2	09/15/2017	201 - DEPOSIT NOT CORRECTED IN DEPSI	-\$11.11
82833490753618267	2128729701604	MasterCard	Prime Merch 2	09/15/2017	201 - DEPOSIT NOT CORRECTED IN DEPSI	\$4,000.00
82833490753618184	2128729701703	VISA	Prime Merch 2	09/15/2017	201 - DEPOSIT NOT CORRECTED IN DEPSI	-\$22.22
USD Totals:					\$3,933.34	

Table 4-22 describes all the fields in the PINless Debit Adjustments tab of the Returned Payments report.

TABLE 4-22 Returned Payments - PINless Debit Adjustments

Field	Description
Worldpay Payment ID	The automatically-assigned unique identifier for the transaction associated with the PINless Debit adjustment. Click the hyperlink to access the Transaction Detail Screen for the associated transaction. If the system displays a 'Contact Support' link, the adjustment cannot be tied to a specific transaction, but was still processed.
Adjustment ID	The unique identifier automatically assigned to this adjustment by Worldpay.
Method of Payment	The card type associated with this PINless Debit adjustment (Visa or MasterCard).
Merchant	The name of the merchant (or division) associated with this PINless Debit adjustment.
Date	The date the PINless Debit adjustment was processed.
Adjustment Reason	The reason code and description for this adjustment. See PINless Debit Adjustment Codes on page 443 for a complete list of Adjustment codes and descriptions.
Amount	The amount of the adjustment (credit or debit).

4.7 Chargeback Performance Report

The **Chargeback Performance** Report (Figure 4-32) provides a basic win/loss summary of your organization's Chargeback Representments, Accepted Liability, and unworked chargeback cases. With the appropriate permissions, you can view data that provides a snapshot view of the financial impact of chargeback activity for a specified month and/or reporting group.

NOTE: Chargeback data for cases represented in the last 90 days is presented in 'good faith,' and subject to change based on network responses.

You can also export case-level chargeback performance data to a CSV file. See [Exporting Chargeback Performance Data](#) on page 220.

To access the Chargeback Performance Report:

1. From the iQ Bar, click the **Chargebacks** icon and chose **Chargeback Reporting - Performance** from the list of available reports, or from the Chargebacks Navigation bar. The Chargeback Performance Report displays as shown in [Figure 4-32](#).
2. Specify the desired **Month**, **Reporting Group**, and **Currency** (if applicable), then click the **View** button to refresh the page.
See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.
3. Click the **By Type** tab below the Summary panel to view more detailed information. See [Chargeback Performance Report - By Type](#) for more information.

See [Table 4-23](#) for a description of the fields in the Summary panel of the Chargeback Performance report. Subsequent sections provide information on each of the detailed data tabs.

4.7.1 Notes on Visa Amounts Shown

The amounts shown for various Visa-related returns have different meanings depending on the cycle and/or activity:

- For **Visa pre-arbitrations** (both issuer- and merchant-initiated), the amount shown is *activity* associated with the case ID, not funds movement. When your organization initiates a pre-arbitration, the amount shown is the disputed amount originally associated with the case, however Worldpay may not have returned the funds indicated.
- For **Visa arbitrations**, the amount shown is the amount 'won' by your organization as a result of the arbitration process, not the amount debited to your merchant account.
- For **partial Visa pre-arbitrations** initiated by the issuing bank, the amount shown is the *remaining* amount in dispute. Worldpay debits the amount your organization has accepted.

FIGURE 4-32 Chargeback Performance Report

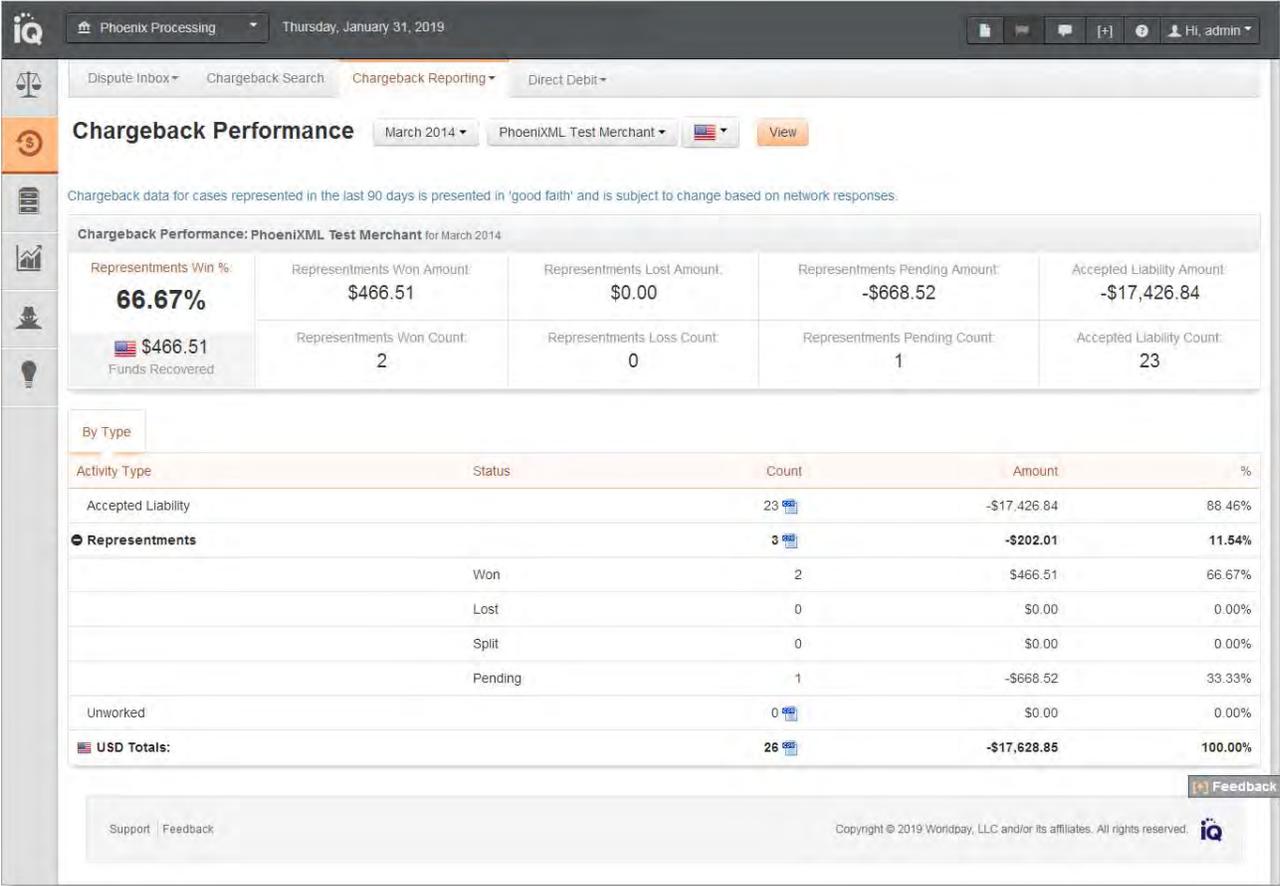


TABLE 4-23 Chargeback Performance - Summary Panel Field Descriptions

Field	Description
Representments Win %	The percentage of representments won for the specified month and reporting group. Representments are defined as cases in the 'Representments' and 'First Chargeback' cycles, and that are designated with the chargeback activity 'Merchant Represent.'
Funds Recovered	The total funds recovered from representments (representments won amount + representments split funds recovered) for the specified month and reporting group. See Notes on Visa Amounts Shown , above for additional information on Visa returns.
Representments Won	The total amount and count of representments won for the specified month and reporting group.
Representments Lost	The total amount (a negative value) and count of representments lost for the specified month and reporting group.

TABLE 4-23 Chargeback Performance - Summary Panel Field Descriptions (Continued)

Field	Description
Representments Pending	The total amount (a negative value) and count of representments pending for the specified month and reporting group.
Accepted Liability	The total amount (a negative value) and count of representments where your organization accepted liability for the specified month and reporting group.

4.7.2 Chargeback Performance Report - By Type

The **By Type** tab (Figure 4-33) of the Chargeback Performance Report provides detailed information for each of the chargeback activity types--Accepted Liability, Representments, and Unworked. You can expand the Representments type to reveal the counts, amounts, and percentages for Won, Lost, Split, and Pending representments.

Table 4-24 describes the fields in the Chargeback Performance by Type detail panel.

FIGURE 4-33 Chargeback Performance Report - By Type

Activity Type	Status	Count	Amount	%
Accepted Liability		23	-\$17,426.84	88.46%
Representments		3	-\$202.01	11.54%
	Won	2	\$466.51	66.67%
	Lost	0	\$0.00	0.00%
	Split	0	\$0.00	0.00%
	Pending	1	-\$668.52	33.33%
Unworked		0	\$0.00	0.00%
USD Totals:		26	-\$17,628.85	100.00%

TABLE 4-24 Chargeback Performance Report - By Type Field Descriptions

Column	Description
Activity Type	<p>The activity category for data captured in this report:</p> <p>Accepted Liability - chargeback cases that are designated with the chargeback activity 'Merchant Accepts Liability.'</p> <p>Representments - chargeback cases in the 'Representments' and 'First Chargeback' cycles, and that are designated with the chargeback activity 'Merchant Represent.' Cases included are those that are won, lost, split, or pending. See the definitions of the Status column, next, for more information.</p> <p>Unworked - first chargebacks in the 'Merchant' and 'Merchant Automated' chargeback queues.</p> <p>Pre-Arbitrations Sent - chargeback cases in the 'First Chargeback' cycle, and that are designated with the 'File Pre-Arbitration' chargeback activity. Cases included are those that are won, lost, split, or pending. See the definitions of the Status column, next, for more information.</p>
Status	<p>The status of the representments for the selected month and reporting group:</p> <p>Won - representments that are successfully 'won,' resulting in recovered funds.</p> <p>Lost - representments that were 'lost.'</p> <p>Split - representments where the amount of the First Chargeback is different from the amount your organization recovered. The values in the corresponding amount column are split between Funds Recovered and Conceded.</p> <p>Pending - representments that are in the 'Decision Pending' queue, as well as First Chargebacks in the 'Vantiv Outgoing' queue.</p>
Count	<p>The chargeback counts for each of the chargeback and representment activity and status types for the selected month and reporting group.</p> <p>This field may contain a CSV export icon (). Click the icon to export data on Chargeback Performance data on a case-level basis to a CSV file (e.g., Microsoft Excel). See Exporting Chargeback Performance Data on page 220 for more information.</p>
Amount	<p>The amounts corresponding to each of the chargeback and representment activity and status types for the selected month and reporting group.</p>
%	<p>The percentage values corresponding to each of the chargeback and representment activity and status types. The percentage values displayed are calculated as follows:</p> <p>Accepted Liability - the amount of Merchant Accepts Liability chargebacks as a percentage of all chargebacks for the selected month and reporting group.</p> <p>Representments - the amount of Representments as a percentage of all chargebacks for the selected month and reporting group.</p> <p>Unworked - the amount of unworked first chargebacks as a percentage of all chargebacks for the selected month and reporting group.</p>

4.7.3 Exporting Chargeback Performance Data

You can export case-level data to a CSV file (e.g., Microsoft Excel), by clicking on the CSV Export Icon () in the By Type table of the Chargeback Performance Report. The data is listed by Case ID (for the desired month) and includes all the data for each Chargeback case referenced in the **Chargeback Performance** report.

To export case-level data on chargeback performance data to a CSV file:

1. Follow the steps for navigating to the [Chargeback Performance Report](#) at outlined on page 216.
2. Click the CSV export icon () next to a value in the Count column of the **By Type** tab (as shown in [Figure 4-33](#)). The File Download dialog box appears.
3. Choose an option as follows:
 - **Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).
 - **Save** - saves the CSV file to your computer.
 - **Cancel**

The data is listed by Chargeback Case ID, and includes all the fields listed in [Table 4-25](#).

See [Notes on Microsoft Excel](#) on page 30 for information on the presentation of certain data fields in exported files.

TABLE 4-25 Chargeback Performance by Case Report Field Descriptions

Field	Description
Case ID	The unique ID number automatically assigned to each chargeback or retrieval request.
Worldpay Payment ID	The automatically-assigned unique identifier for this transaction.
Merchant Order Number	The merchant-designated identifier associated with this transaction.
ARN	Acquirer Reference Number - the unique 23-digit identifier assigned to the transaction that uniquely identifies this transaction with the networks.
Merchant	The name of the organization associated with this case.
Merchant Transaction ID	The identifier specified by the merchant for this transaction. This value corresponds to the id attribute (id="value") of the transaction and is used with Online transactions for Duplicate Transaction Detection
Chargeback Issue Date	The date the issuing bank submitted the chargeback.
Chargeback Amount	The amount of the chargeback.
Representments Amount	The amount of money disputed in the representment.
Funds Recovered	The amount of funds recovered as a result of this representment.
Status	The chargeback status for this case, either <i>Accepted Liability</i> , <i>Representment Won</i> , <i>Representment Loss</i> , <i>Representment Pending</i> , <i>Representment Split</i> , or <i>Unworked</i> .

4.8 Chargeback Summary Report

Card associations (Visa, MasterCard, and Discover) require that you monitor your organization's chargebacks to ensure that the transaction- or sales-to-chargeback ratio does not exceed 1%, and that your total chargeback count does not exceed certain thresholds in a given month, in order to remain compliant.

The **Chargeback Summary** report ([Figure 4-34](#)) provides an at-a-glance summary of your activity for Visa, MasterCard, and Discover, as it relates to chargeback compliance, as well as detailed information on counts, amounts, and percentage of sales for first chargebacks and refunds. Detailed data is also presented for retrieval requests, first chargebacks, and arbitrations by chargeback reason code on the **By Reason** tab. PayPal and Bill Me Later Chargeback data is also provided.

By default, upon opening the report, iQ displays data for the latest date for which data is available (one day), based on the **Issuing Bank Day**. The Issuing Bank Day is defined as the date the issuing bank submitted the chargeback (one day before we receive the chargeback). iQ presents summary data in the top frame and more detailed data in the bottom frame.

To access the Chargeback Summary Report:

1. From the iQ Bar, click the **Chargebacks** icon and chose **Chargeback Reporting - Summary** from the list of available reports, or from the Chargebacks Navigation bar. The Chargeback Summary Report displays as shown in [Figure 4-34](#).
2. Specify the desired **Date Range**, **Reporting Group**, and **Currency** (if applicable), then click the **View** button to refresh the page.

See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

3. Click the desired tab below the Summary panel to view more detailed information. Your options are:
 - [Chargeback Summary Report - Monitoring](#) (default view)
 - [Chargeback Summary Report - By Reason](#)

See [Table 4-26](#) for a description of the fields in the Summary panel of the Chargeback Summary report. Subsequent sections provide information on each of the detailed data tabs.

FIGURE 4-34 Chargeback Summary Report

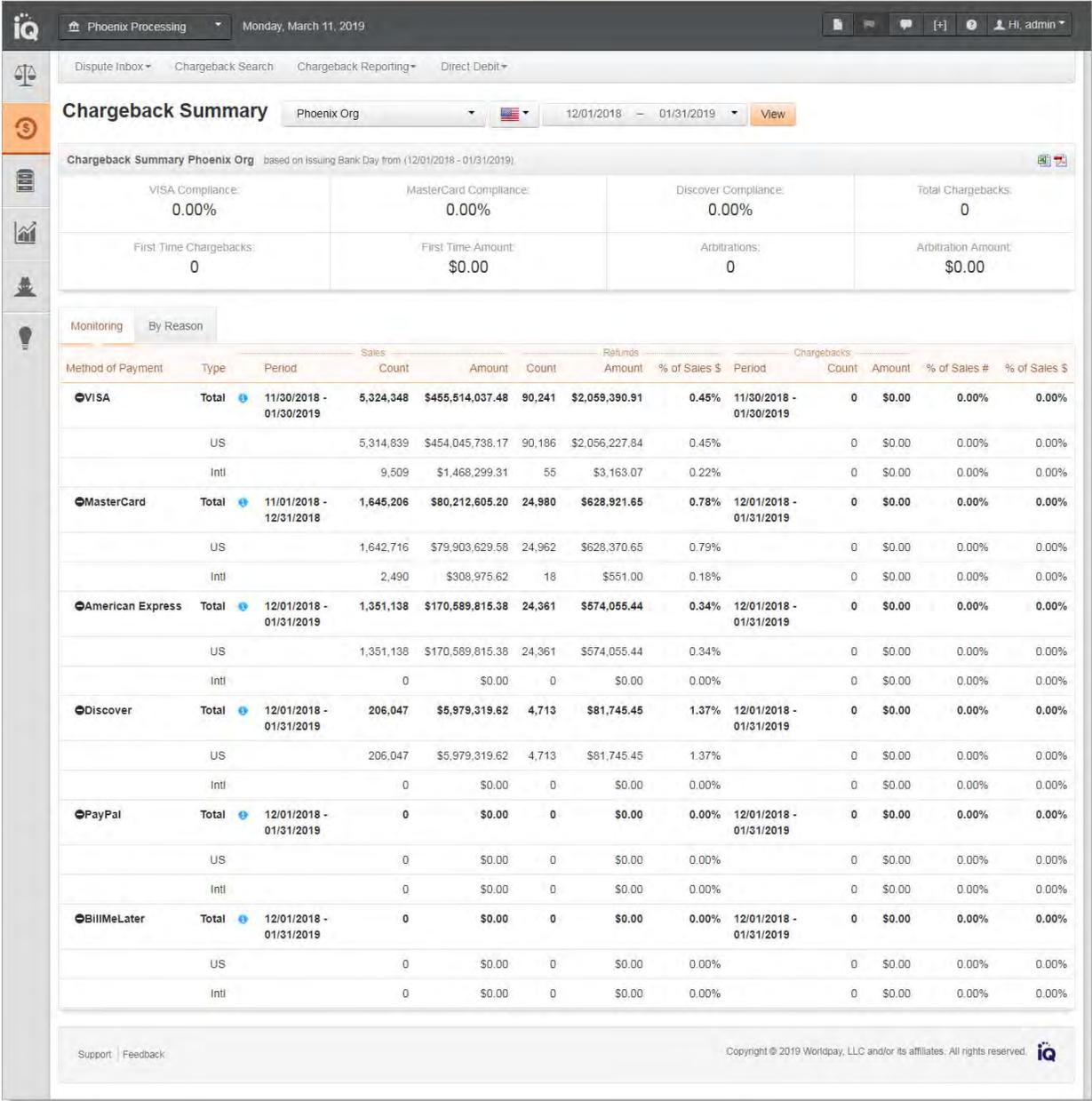


TABLE 4-26 Chargeback Summary Report - Summary Panel Field Descriptions

Field	Description
Visa Compliance	<p>A percentage value representing the level of Chargeback compliance as it applies to Visa.</p> <p>Visa measures chargeback compliance by comparing chargebacks received in the current month to sales received in the current month, and whether you exceed the maximum threshold of 100 Visa chargebacks in the current month.</p>
MasterCard Compliance	<p>A percentage value representing the level of Chargeback compliance as it applies to MasterCard.</p> <p>MasterCard measures chargeback compliance by comparing chargebacks received in the current month to sales received in the previous month, and whether you exceed the maximum threshold of 50 MasterCard chargebacks in the current month.</p>
Discover Compliance	<p>A percentage value representing the level of Chargeback compliance as it applies to Discover.</p> <p>Discover measures chargeback compliance by comparing chargebacks received in the current month to sales received in the current month, and whether you exceed the maximum threshold of 100 Discover chargebacks in the current month. The percentage calculation is based on the following formula:</p> $\frac{\text{Total Chargeback Amount}}{\text{Sales Amt.} - \text{Refund Amt.} - \text{Chargeback Amt.}}$
Total Chargebacks	The number of chargebacks that occurred within the specified date range.
First Time Chargebacks	The number of first time chargebacks that occurred within the specified date range.
First Time Amount	The total amount of the first time chargebacks that occurred within the specified date range.
Arbitrations	The number of arbitration chargebacks that occurred within the specified date range.
Arbitration Amount	The total amount of the arbitration chargebacks that occurred within the specified date range.

4.8.1 Chargeback Summary Report - Monitoring

The Monitoring data tab of the Chargeback Summary report ([Figure 4-35](#)) provides further detail to assist your organization in monitoring compliance with each of the card associations. The report provides data on sales, refund, and chargeback counts and amounts, as well as refund- and chargebacks-to-sales percentages. The report displays the information by method of payment (Visa, MasterCard, Discover, PayPal, and Bill Me Later).

Each of the payment types can be expanded to show the data rolled up by **US** and **International**. International transactions are defined as those occurring with cards issued outside of the US, based on the Bank Identification Number (BIN).

FIGURE 4-35 Chargeback Summary Report - Monitoring

Chargeback Summary PhoenixML Test Merchant based on Issuing Bank Day from (05/27/2013 - 05/27/2013)													
VISA Compliance:			MasterCard Compliance:			Discover Compliance:			Total Chargebacks:				
0.04%			0.00%			1.05%			3				
First Time Chargebacks:			First Time Amount:			Arbitrations:			Arbitration Amount:				
3			\$109.45			0			\$0.00				
Monitoring By Reason													
Method of Payment	Type	Period	Sales			Returns			Chargebacks				
			Count	Amount	% of Sales \$	Count	Amount	% of Sales \$	Period	Count	Amount	% of Sales #	% of Sales \$
VISA	Total	05/26/2013 - 05/26/2013	2,542	\$80,437.95	1.05%	27	\$844.70	1.05%	05/26/2013 - 05/26/2013	1	\$37.00	0.04%	0.05%
	US		2,542	\$80,437.95	1.05%	27	\$844.70	1.05%		1	\$37.00	0.04%	0.05%
	Intl		0	\$0.00	0.00%	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%
MasterCard	Total	04/01/2013 - 04/30/2013	38,037	\$1,250,891.06	4.24%	1,287	\$53,063.20	4.24%	05/27/2013 - 05/27/2013	1	\$35.00	0.00%	0.00%
	US		37,936	\$1,247,640.09	4.24%	1,283	\$52,955.88	4.24%		1	\$35.00	0.00%	0.00%
	Intl		101	\$3,250.97	3.30%	4	\$107.32	3.30%		0	\$0.00	0.00%	0.00%
Discover	Total	05/27/2013 - 05/27/2013	115	\$3,598.16	0.00%	0	\$0.00	0.00%	05/27/2013 - 05/27/2013	1	\$37.45	0.88%	1.05%
	US		115	\$3,598.16	0.00%	0	\$0.00	0.00%		1	\$37.45	0.88%	1.05%
	Intl		0	\$0.00	0.00%	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%
PayPal	Total	05/27/2013 - 05/27/2013	0	\$0.00	0.00%	0	\$0.00	0.00%	05/27/2013 - 05/27/2013	0	\$0.00	0.00%	0.00%
	US		0	\$0.00	0.00%	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%
	Intl		0	\$0.00	0.00%	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%
BillMeLater	Total	05/27/2013 - 05/27/2013	0	\$0.00	0.00%	0	\$0.00	0.00%	05/27/2013 - 05/27/2013	0	\$0.00	0.00%	0.00%
	US		0	\$0.00	0.00%	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%
	Intl		0	\$0.00	0.00%	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%

See [Table 4-27](#) for a description of all the fields in the Monitoring tab of the Chargeback Summary report. Online Help is available for the Chargeback Summary report by clicking the Help icon in the top navigation bar.

TABLE 4-27 Chargeback Summary - Monitoring Field Descriptions

Field	Description
Method of Payment	The method of payment (MasterCard, Visa, Discover, PayPal, etc.) for these transactions.
Type	The type of transaction, either US or International. International transactions are defined as those occurring with cards issued outside of the US, based on the Bank Identification Number (BIN).

TABLE 4-27 Chargeback Summary - Monitoring Field Descriptions (Continued)

Field	Description
Refunds - Count	The number of refunds issued for this method of payment in the specified date range.
Refunds - Amount	The total refund amount that occurred within the specified date range.
Refunds - % of Sales \$	The total refund amount that occurred within the specified date range, as a percentage of the total sales amount.
Sales - Period	<p>The time span over which the sales (and refunds) portion of the compliance calculation is measured. This period differs depending upon the payment type:</p> <ul style="list-style-type: none"> • For Visa, the time period starts and ends one day prior to the date or dates you specified. Visa measures chargeback compliance by comparing chargebacks received in the current month against sales received in the current month. • For MasterCard, the time period starts and ends one month prior to the date or dates you selected. MasterCard measures chargeback compliance by comparing chargebacks received in the current month against sales received in the previous month. • For Discover, PayPal, and PayPal Credit, the time period is the same as the date or dates you selected. Discover measures chargeback compliance by comparing chargebacks received in the current month against sales received in the current month. The percentage calculation is based on the following formula: chargeback amount / (sales amount - refund amount - chargeback amount).
Sales - Count	The total number of sales that occurred within the specified date range.
Sales - Amount	The total sales amount that occurred within the specified date range.
Chargebacks - Period	The date range that you specified. This may differ from the Sales Period , depending on the payment type. See the definition above for Sales - Period .
Chargebacks - Count	The number of chargebacks that occurred for this method of payment in the specified date range.
Chargebacks - Amount	The total chargeback amount that occurred within the specified date range.
% of Sales #	The number of chargebacks that occurred within the specified date range as a percentage of the total number of sales. Visa and MasterCard use this percentage to measure chargeback compliance.
% of Sales \$	The total amount of chargebacks that occurred within the specified date range as a percentage of the total amount of sales (for MasterCard and Visa). For Discover, the percentage calculation is based on the following formula: chargeback amount / (sales amount - refund amount - chargeback amount).

4.8.2 Chargeback Summary Report - By Reason

The By Reason data tab of the Chargeback Summary report provides data on counts, amounts, and percentages for retrieval requests, first time chargebacks, and arbitration chargebacks, based on the chargeback reason code of the request or chargeback. The report sorts the information by method of payment.

FIGURE 4-36 Chargeback Summary Report - By Reason

Method of Payment	Reason	Description	Retrieval Requests			First Time Chargebacks			Arbitrations		
			Count	Amount	%	Count	Amount	%	Count	Amount	%
VISA			0	\$0.00	0.00%	1	\$37.00	33.33%	0	\$0.00	0.00%
	0030	Services Not Provided or Merchandise Not Received	0	\$0.00	0.00%	1	\$37.00	100.00%	0	\$0.00	0.00%
MasterCard			0	\$0.00	0.00%	1	\$35.00	33.33%	0	\$0.00	0.00%
	4841	Canceled Recurring Transaction	0	\$0.00	0.00%	1	\$35.00	100.00%	0	\$0.00	0.00%
Discover			0	\$0.00	0.00%	1	\$37.45	33.33%	0	\$0.00	0.00%
	4752	Does Not Recognize	0	\$0.00	0.00%	1	\$37.45	100.00%	0	\$0.00	0.00%
PayPal			0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
BillMeLater			0	\$0.00	0.00%	0	\$0.00	0.00%	0	\$0.00	0.00%
USD Totals:			0	\$0.00	100.00%	3	\$109.45	100.00%	0	\$0.00	100.00%

See [Table 4-28](#) for a description of the fields in the By Reason tab of the Chargeback Summary report.

TABLE 4-28 Chargeback Summary Report by Reason Field Descriptions

Field	Description
Method of Payment	The method of payment for these retrieval requests, first time chargebacks, or arbitration chargebacks (MasterCard, Visa, Discover, PayPal, etc.).
Reason	The code associated with the reason for the retrieval requests, first time chargebacks, or arbitration chargeback.
Description	A brief text explanation of the Reason Code.
Count	The number of retrieval requests, first time chargebacks, or arbitration chargebacks associated with this reason code, that occurred within the specified date range.
Amount	The total amount of retrieval requests, first time chargebacks, or arbitration chargebacks associated with this reason code, that occurred within the specified date range.
%	The percentage of retrieval requests, first time chargebacks, or arbitration chargebacks associated with this reason code, that occurred within the specified date range.

4.9 NACHA Unauthorized Returns Report

If you are using Direct Debit as a payment method, the National Automated Clearing House Association (NACHA) rules require that you monitor unauthorized Direct Debit returns to ensure that the *unauthorized returns rate* does not exceed 0.5 percent. The return rate is calculated by dividing the number of debit entries returned as unauthorized (return reasons R05, R07, R10, and R29) by the total number of debit entries originated for the preceding 60 days.

If you exceed the unauthorized returns rate threshold of 0.5%, you are required to supply, upon request, documentation in defense of unauthorized Direct Debit returns and reduce unauthorized returns within 60 days after receipt of the written request for information. Additionally, you must maintain a rate below 0.5% for an additional 180 days.

The NACHA Unauthorized Returns Report provides the necessary information to assist you in monitoring unauthorized Direct Debit returns. Transaction-level data is available for the previous 24 months only.

To access the NACHA Unauthorized Returns report:

1. From the iQ Bar, click the **Chargebacks** icon and choose **Direct Debit - NACHA Unauthorized Returns** from the list of available reports, or from the Chargebacks Navigation bar. The NACHA Unauthorized Returns Report displays as shown in [Figure 4-37](#).
2. Specify the desired **Date Range**. The start date is automatically populated with a date 60 days prior to the current date.
3. Select a **Reporting Group** and click **View** to refresh the page.
See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

See [Table 4-29](#) for a description of each of the fields in the NACHA Unauthorized Returns report.

FIGURE 4-37 NACHA Unauthorized Returns Report

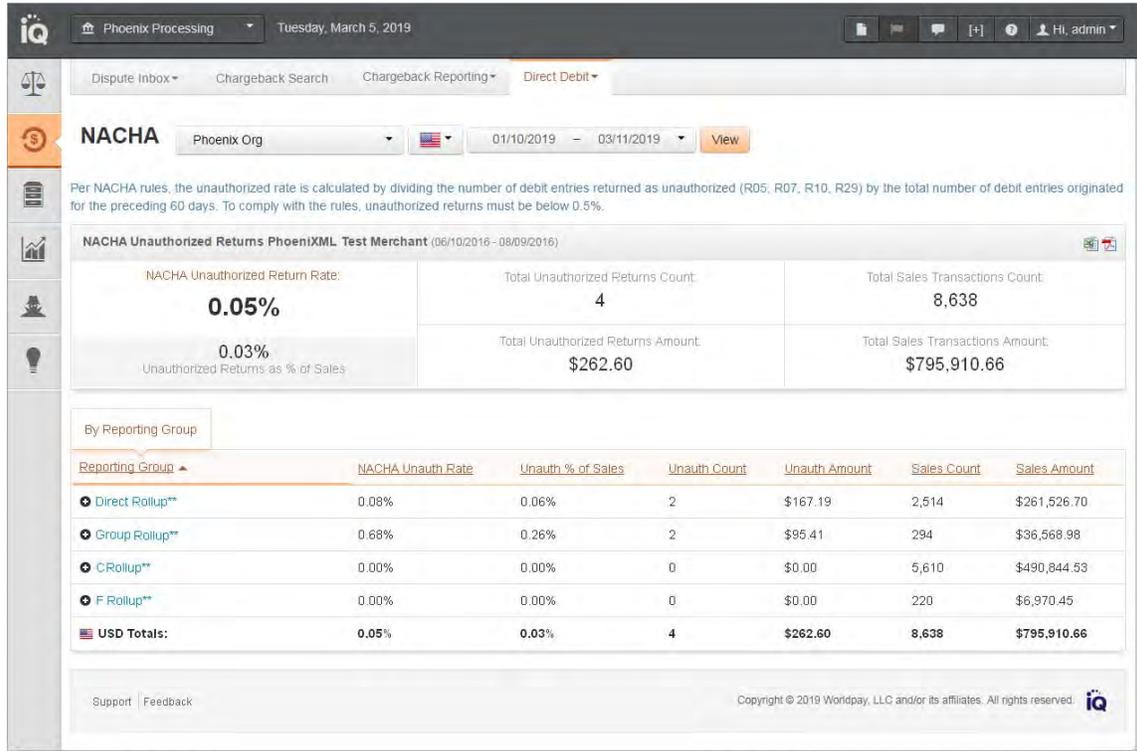


TABLE 4-29 NACHA Unauthorized Returns Field Descriptions

Field/Column	Description
NACHA Unauthorized Returns Rate	The unauthorized Direct Debit returns rate percentage. The returns rate is calculated by dividing the number of debit entries returned as unauthorized (return reasons R05, R07, R10, and R29) by the total number of debit entries for the preceding 60 days. Per NACHA rules, this percentage cannot exceed 0.5%.
Unauthorized Returns as % of Sales	The percentage of unauthorized Direct Debit returns in the preceding 60 days (or in the time span specified), as a part of total sales.
Total Unauthorized Returns Count	The total number of unauthorized returns in the preceding 60 days (or in the time span specified).
Total Unauthorized Returns Amount	The total dollar amount of unauthorized Direct Debit returns in the preceding 60 days (or in the time span specified).
Total Sales Transactions Count	The total number of Direct Debit sales transactions in the preceding 60 days (or in the time span specified).
Total Sales Transactions Amount	The total dollar amount of Direct Debit sales transactions in the preceding 60 days (or in the time span specified).

4.10 Returns Summary Report

The Returns Summary report provides a breakdown of Direct Debit returns in relationship to total Direct Debit sales for a specified date range and reporting group. The Summary panel for this report shows return rate, a percentage of returns in relation to sales. The detail panel breaks down this information by Reporting Group. Transaction-level data is available for the previous 24 months only.

To access the Returns Summary report:

1. From the iQ Bar, click the **Chargebacks** icon and choose **Direct Debit - Returns Summary** from the list of available reports, or from the Chargebacks Navigation bar. The Returns Summary report displays as shown in [Figure 4-38](#).
2. Specify the desired **Date Range**, **Reporting Group**, and **Currency**, then click **View** to refresh the page.

See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

See [Table 4-30](#) for a description of each of the fields in the Returns Summary report.

You can export the data in the Returns Summary report to an MS Excel file by clicking the Excel icon () at the top right of the summary panel. You can also create a PDF by clicking the PDF icon (). See [Exporting a Report](#) and [Creating a PDF Report](#) on page 28 for more information.

FIGURE 4-38 Returns Summary Report

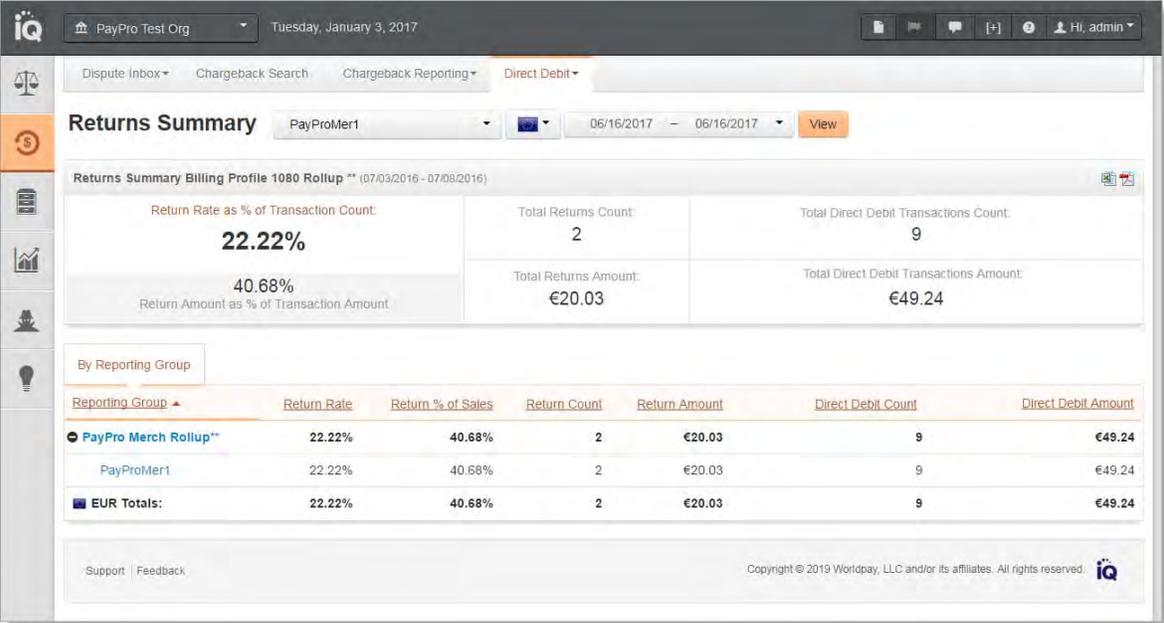


TABLE 4-30 Returns Summary Report Field Descriptions

Field/Column	Description
Summary Data	
Return Rate as % of Transaction Count	The number of Direct Debit returns as a percentage of the total number of Direct Debit transactions, in the time period specified.
Return Amount as % of Transaction Amount	The dollar amount of Direct Debit returns as a percentage of the total Direct Debit transaction amount, in the time period specified.
Total Returns Count	The total number of Direct Debit returns for the time period specified.
Total Returns Amount	The total dollar amount of Direct Debit returns for the time period specified.
Total Direct Debit Transactions Count	The total number of Direct Debit transactions in the time period specified.
Total Direct Debit Transactions Amount	The total dollar amount of Direct Debit transactions in the time period specified.
Detailed Data	
Reporting Group	The Reporting Group to which the data applies. If a hierarchy of groups exist, you can expand the information to show sub-groups by clicking the plus sign next to the group name.
Return Rate	The percentage of returns based on the total number of Direct Debit (eCheck) transactions.
Return % of Sales	The percentage of returns based on the total amount of Direct Debit (eCheck) transactions.
Return Count	The total number of Direct Debit (eCheck) returns for this reporting group.
Return Amount	The total dollar amount of Direct Debit (eCheck) returns for this reporting group.
Direct Debit Count	The total number of Direct Debit (eCheck) transactions for this reporting group, in the time period specified.
Direct Debit Amount	The total dollar amount of Direct Debit (eCheck) transactions for this Reporting group, in the time period specified.

4.11 Returns Received Report

The Returns Received report provides transaction details for all Direct Debit (eCheck) returns in a specified date range and reporting group. The summary panel presents Direct Debit return counts and amounts (including unauthorized) for the specified date range. Transaction-level data is available for the previous 24 months only.

To access the Returns Received report:

1. From the iQ Bar, click the **Chargebacks** icon and choose **Direct Debit - Returns Received** from the list of available reports, or from the Chargebacks Navigation bar. The Returns Received report displays as shown in [Figure 4-39](#).
2. Specify the desired **Date Range**, **Reporting Group**, and **Currency**, then click **View** to refresh the page.

See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

See [Table 4-31](#) for a description of each of the fields in the Returns Received report.

You can export the data in the Returns Received report to an MS Excel file by clicking the Excel icon () at the top right of the summary panel. You can also create a PDF by clicking the PDF icon (). See [Exporting a Report](#) and [Creating a PDF Report](#) on page 28 for more information.

FIGURE 4-39 Returns Received Report

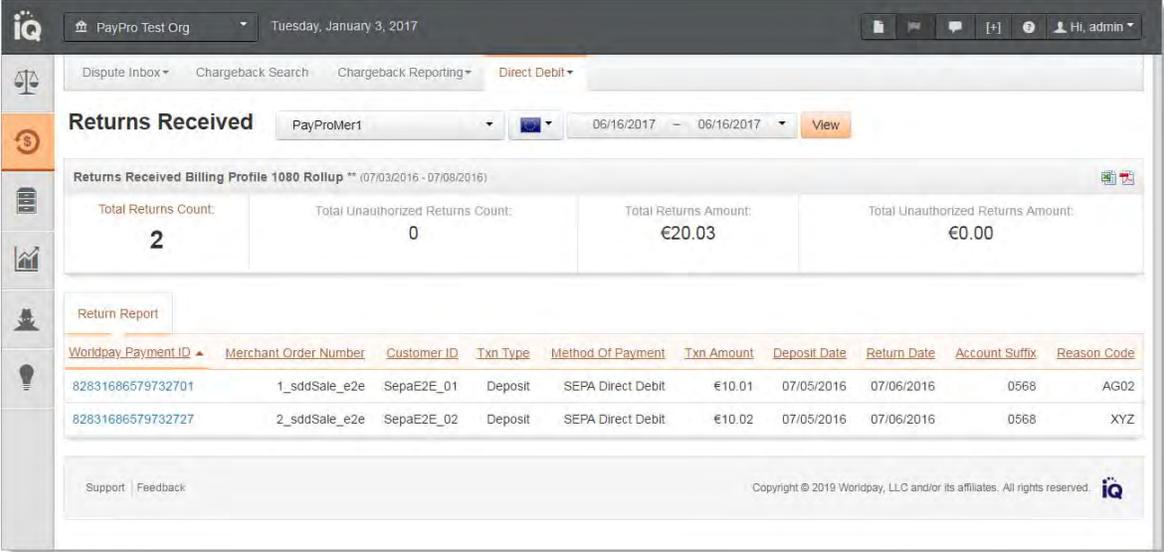


TABLE 4-31 Returns Received Report Field Descriptions

Field/Column	Description
Summary Data	
Total Returns Count	The total number of Direct Debit (eCheck) Returns received in the specified date range.

TABLE 4-31 Returns Received Report Field Descriptions

Field/Column	Description
Total Returns Amount	Total dollar amount of Direct Debit (eCheck) Returns received in the specified date range.
Total Unauthorized Returns Count	The total number of unauthorized Direct Debit (eCheck) returns in the specified date range. For more information on unauthorized Direct Debit returns, see the NACHA Unauthorized Returns Report on page 228.
Total Unauthorized Returns Amount	The total dollar amount of unauthorized Direct Debit (eCheck) returns in the specified date range. For more information on unauthorized Direct Debit returns, see the NACHA Unauthorized Returns Report on page 228.
Detailed Data	
Worldpay Payment ID	The unique identifier automatically assigned to this transaction.
Merchant Order Number	The merchant-designated identifier for this transaction.
Customer ID	The unique identifier of the purchaser associated with this transaction.
Txn Type	The type of transaction: Direct Debit (eCheck) deposit.
Method of Payment	The method of payment for this Direct Debit (eCheck) return.
Txn Amount	The total dollar amount of the Direct Debit (eCheck) return transaction.
Deposit Date	The date of the Direct Debit (eCheck) deposit.
Return Date	The date Worldpay received the return from the customer's bank or the Receiving Depository Financial Institution (RDFI).
Account Suffix	The last four (4) digits of the customer's bank account number.
Reason Code	The Direct Debit (eCheck) Return Reason code. For more information on return codes, see Appendix B, "Return Reason and Change Codes" .

4.12 Managing Chargebacks

Working a chargeback case is potentially a two-step process. First, if applicable, you attach relevant support documents to prove that an order was requested and delivered to a customer. After uploading any documentation, you move the case to next appropriate queue, as described in [Responding to a Case](#) on page 239, and [Responding to a Visa Case](#) on page 240. This section provides information on managing these steps and contains the following information:

- [Performing a Chargeback Activity](#)
- [Working with Support Documents](#)
- [Responding to a Case](#)
- [Responding to a Visa Case](#)
- [Fraud Notification](#)
- [Understanding the Historical Win Percentage](#)

NOTE: For additional information on the chargeback process, see the *Worldpay eComm Chargeback Process Guide*. Gaining an understanding of the chargeback process assists you in making an informed decision on which chargebacks to dispute and how to do so successfully.

4.12.1 Determining Whether to Dispute a Chargeback

When determining whether to dispute a chargeback, consider the following:

- Response Reason Code and your ability to provide required supporting documentation (e.g. signed proof of delivery, AVS response, etc.)
- Historical Win Percentage (see [Understanding the Historical Win Percentage](#) on page 249 for more information).
- Cost to represent versus chargeback acceptance.

These will further assist you in maximizing representation win rates. Please refer to the MasterCard, Visa, and Discover Chargeback Reason Code Dispute Requirements document originally provided, or contact your Chargeback Analyst at 844-843-6111, ext. 4, or chargebacks@vantiv.com, for additional information.

4.12.2 Performing a Chargeback Activity

The [Dispute Inbox](#) and the [Chargeback Case Detail Screen](#) screen provide interactive buttons to perform all activities related to working your chargeback. The options available depend on the selected chargeback cycle and queue, method of payment, and permission levels. [Figure 4-40](#) and [Figure 4-41](#) show a sample selection of buttons in each screen.

FIGURE 4-40 Dispute Inbox Activity Buttons

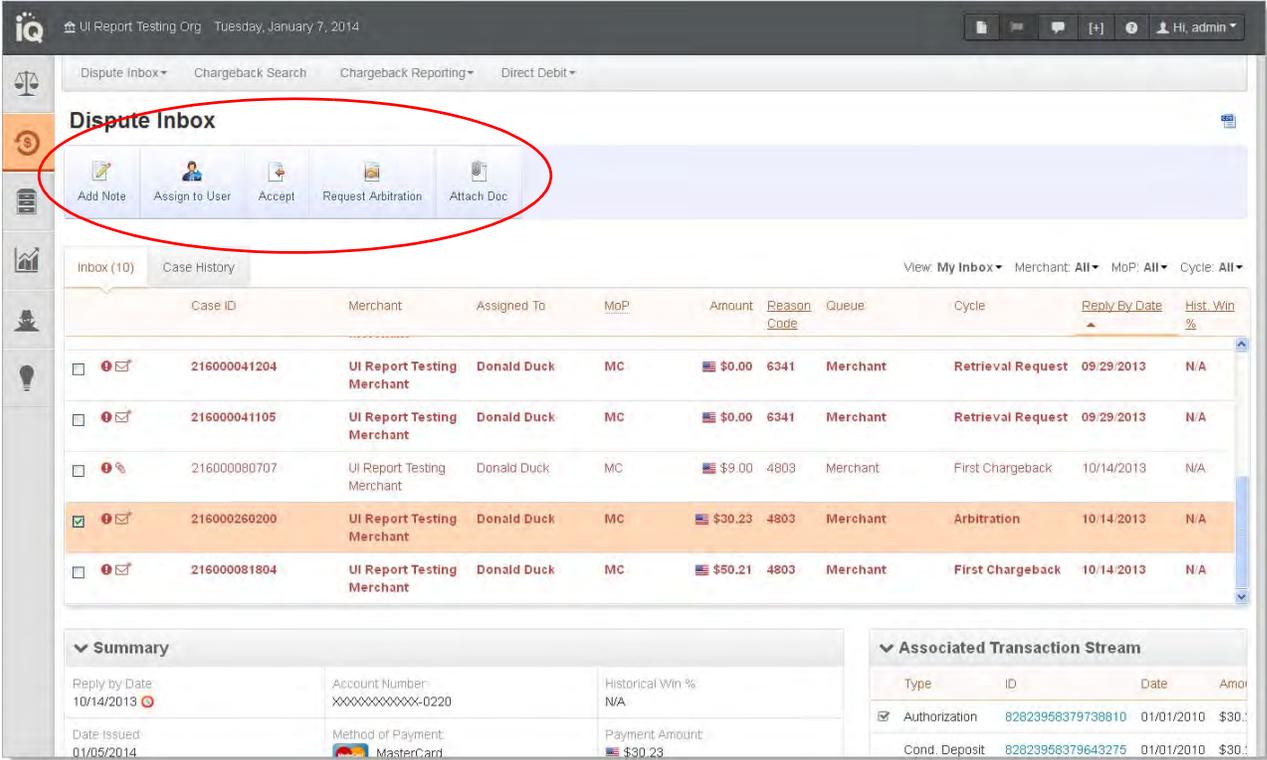
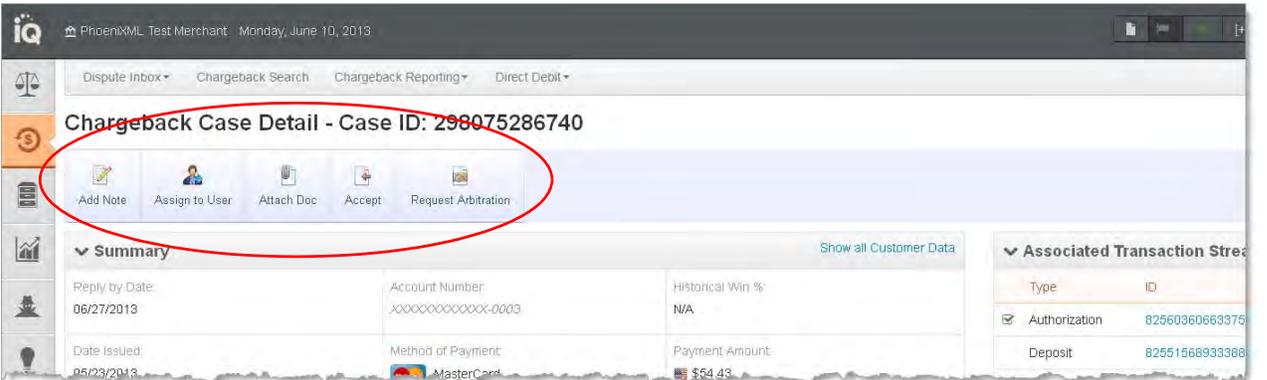


FIGURE 4-41 Chargeback Case Detail Activity Buttons



To perform any chargeback activity, click one of the following buttons (if available) from the top of the Case Detail screen or Dispute Inbox screen. Note that on the Dispute Inbox screen, you must select one or more chargebacks from your Inbox to activate the activity buttons.

- **Add Note** - use this function to make notes or comments for personal reference (maximum length is 4,000 characters). Adding a note does not affect the status or the queue of the case. Anyone who has access to the case can view the Notes. Also, the Notes can be included with the representation documentation if necessary.

- **Assign to User** - use this function to assign a chargeback case to a specific chargeback analyst in your organization. When you select this option, iQ displays an **Assign To** drop-down list, where you select an analyst's name. Optionally, you can enter notes related to the analyst assignment (maximum length of the note is 3,800 characters).
- **Attach Document** - use this option to attach a support document. See [Attaching Support Documents to Your Case](#) on page 237 for more information.
- **Assign to Merchant** - use this to move a chargeback to the merchant queue to represent. [Responding to a Case](#) on page 239.
- **Merchant Accept** - use this option to assume liability (responsibility) for the chargeback.
- **Unaccept** - use this option to 'un-do' a previously-executed Accept. This action is only available if the Reply-by Date has not passed. After selecting Unaccept, the chargeback case returns to the merchant queue. (Not available for VCR cases; the submission of VCR cases is final.)
- **File Visa Pre-Arbitration** (*Visa only*) - launches the Allocation questionnaire. See [Responding to an Allocation Dispute \(File Pre-Arbitration\)](#) on page 241.
- **Respond to Dispute** (*Visa only*) - launches the Collaboration questionnaire. See [Responding to a Collaboration Dispute](#) on page 243.
- **Create Arbitration** (*Visa only*) - use this option if you wish to continue the dispute beyond the pre-arbitration decision by the issuer. See [Filing for Arbitration](#) on page 243.
- **Cancel Arbitration Request** (*Visa only*) - use this option to 'un-do' a previously-executed Arbitration Request. This action is only available if the dispute has not been submitted to Visa. You must work with your Worldpay Chargeback representative when using this activity.
- **Respond to Retrieval Request** (*Visa only*) - use this option when responding to a Visa retrieval request. See [Responding to a Visa Retrieval Request](#) on page 247.
- **Represent** (*non-Visa only*) - use this option to dispute liability for a chargeback. Performing this action moves the case to the Vantiv Outgoing Queue. If you select this option, you must enter an amount in the **Represented Amount** field. Valid options are as follows:
 - The full amount of the chargeback (default)
 - An amount less than the chargeback, if you want to perform a partial dispute.

NOTE: Do not enter 0, or an amount larger than the chargeback amount.

- **Unrepresent** (*non-Visa only*) - use this option to 'un-do' a previously-executed Representation. This action is only available if we have not sent the chargeback case to the card networks, and if the Reply-by Date has not passed. (Not available for VCR cases; the submission of VCR cases is final.)
- **Pre-arbitration Response** (*Mastercard only*) - use this to respond to an issuer-filed pre-arbitration.
- **Arbitration Response** (*Mastercard only*) - use this to respond to an issuer-filed arbitration.
- **Delete Document** - use this option to delete a support document. See [Deleting an Attached Support Document](#) on page 239 for more information.
- **Respond** (*non-Visa only*) - use this to respond to a case after you attach your support documents. See [Responding to a Case](#) on page 239 for more information.
- **Merchant Respond** - use this to send a retrieval request response to the network.
- **Merge and Export** - use this to merge documents and export to your local system.

Each activity performed is added to the [Case Detail Activity Stream](#).

4.12.3 Working with Support Documents

Support documents provide proof that an order was requested and delivered to your customer, and are required if you choose to represent a chargeback case. This section provides information on how to use iQ to attach, view, replace, and delete support documents.

The iQ Chargeback system allows you to submit support documents in any of the following file formats: **gif, jpg, pdf, png, and tif** (recommended). Because TIFF 6.0 is the standard format required by the credit card networks, the system converts your file to this TIFF format.

Note the following limitations and restrictions when working with chargeback support documents:

- Limit the page size of uploaded documents to a maximum of 8.5 in. x 14 in. (legal size). Letter size, 8.5 in. x 11 in. is preferred (letter size only for American Express chargebacks).
- Avoid the use of color documents. Scan/create all documents in black and white to optimize the conversion process.
- You can store a maximum of 10 MB of data for each case. Due to the conversion process, you may not know the final file size until after the upload/conversion process. Verify your remaining available space by checking the cumulative size of all files uploaded/converted. The Attached Documents panel displays this information.
- Individual files you upload (before conversion) can not exceed 2 MB in size (1 MB for American Express chargebacks).
- You can upload a maximum of fifty (50) support documents. The Attached Documents panel displays the number of documents you have stored with this case at the top of the panel.
- You must use a unique file name for each support document you attach to a case. You should choose filenames that are meaningful to you. For example, you may wish to use the date of purchase, merchant name, or order number as part of the file name.
- Support documents for MasterCard Retrieval Requests can not exceed four pages.

As long as this case remains in your Merchant Queue, you can perform any the following document actions as needed:

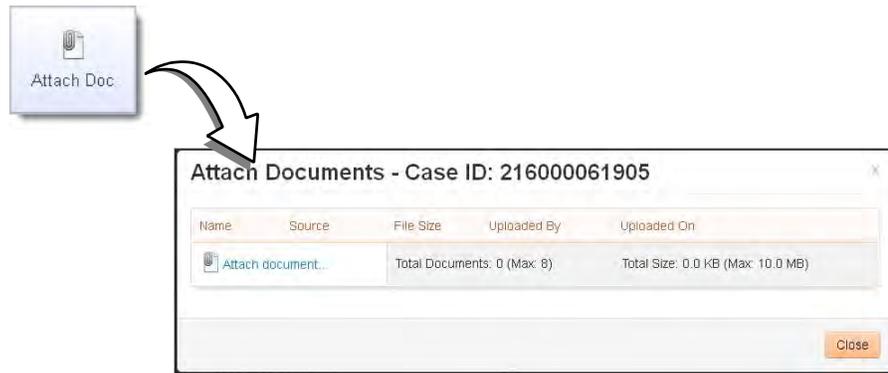
- [Attaching Support Documents to Your Case](#)
- [Viewing an Attached Support Document](#)
- [Replacing an Attached Support Document](#)
- [Deleting an Attached Support Document](#)

4.12.3.1 Attaching Support Documents to Your Case

iQ enables you to attach support documents to your chargeback and retrieval request cases. The file upload process is similar to the way you add an attachment to an e-mail message.

To attach a support document to your case:

1. Navigate to the [Dispute Inbox](#) or the [Chargeback Case Detail Screen](#) for the desired case.
2. Click the **Attach Doc** button at the top of the page (as shown in [Figure 4-42](#)), or from within the Attached Documents panel. An Attached Document dialog box appears when using the button, otherwise a File Upload dialog appears.

FIGURE 4-42 Attach Document

3. Using the standard **File Upload** dialog that opens, navigate to the desired support document.
4. Select the document and click **Open**.

The name of the selected support document now appears in the **File Name** field, and Chargeback Case Detail page updates the following items:

- **Chargeback Activity Panel** - shows an audit trail, which indicates that the file was uploaded.
- **Attached Documents** - shows information for the uploaded file.

NOTE: The Attached Documents panel displays the exact file name you uploaded, even though iQ converted the file to TIFF format. For example, if you upload a file named “document.pdf,” the application converts the file to TIFF format, but the file name displayed in the Attached Documents list retains the name “document.pdf.”

5. (Optional) Repeat [Step 2](#) through [Step 4](#) to attach additional support documents.

After you have finished adding all of the required support documentation, move the case to the next queue as described in [Responding to a Case](#) on page 239.

4.12.3.2 Viewing an Attached Support Document

Your support documentation stays attached to the case for the duration of the chargeback cycle. You can review support documents attached to any case in your Merchant Queue.

NOTE: After three months, we archive your support documentation for offline storage.

To view support documents attached to your case:

1. Navigate to the [Dispute Inbox](#) or the [Chargeback Case Detail Screen](#) for the desired case. The **Attached Documents** panel displays a list of support documents attached to the case.

The Attached Documents panel displays the exact file name you uploaded, not the converted (to TIFF) file name. For example, if you upload a file named “document.pdf,” iQ displays that file name in the Attached Documents list. If you save this attachment locally, it will be saved as a *.tif file. For example, **order0119.pdf** is saved as **order0119.pdf.tif**.

2. Select the desired document link. The **Windows Picture and Fax Viewer** displays the file.

NOTE: The Windows Picture and Fax Viewer is the default viewer for TIFF files. If you have changed the file association for TIFF files to a different application, that application displays the document. If your application has difficulty displaying the file properly, change the association for TIFF files back to the Windows Picture and Fax Viewer.

3. If you need to change the document, follow the procedure described next, [Replacing an Attached Support Document](#).

4.12.3.3 Replacing an Attached Support Document

As long as a case is in your Merchant Queue, you can replace any of the attached support documents with another file of the same name.

To replace an existing support document:

1. Navigate to the [Dispute Inbox](#) or the [Chargeback Case Detail Screen](#) for the case associated with the support document to be replaced.
2. Add the replacement document, as described in [Attaching Support Documents to Your Case](#) on page 237. A dialog box prompts you to overwrite the original document.
3. Click **OK** to upload the updated support document.

iQ updates the following:

- **Chargeback Activity Panel** - shows an audit trail, indicating that the file was updated.
- **Attached Documents** - shows information for the updated file.

4.12.3.4 Deleting an Attached Support Document

As long as a case is in your Merchant Queue, you can remove any of the support documents that you attached to that case.

To delete a support document:

1. Navigate to the [Dispute Inbox](#) or the [Chargeback Case Detail Screen](#) for the desired case.
2. Select the **Delete Document** button.
3. Specify which documents to delete as follows:
 - To remove one or more documents, check the checkbox associated with the specific support documents.
 - To remove all of the attached support documents, check the checkbox at the top of the column, adjacent to the **Document** header.
4. The Chargeback Activity panel now indicates that the file was deleted.

4.12.4 Responding to a Case

After you attach your support documents, you must respond to the case by moving it to the next queue. When working a case, these are the queues you will encounter:

- **Merchant Queue** - this queue contains cases that require your attention. While a case is in this queue, you can add, review, replace, and delete support documentation as needed. After you have completed researching a case and attached the relevant support documentation, move the case to either of the following queues.
- **Merchant Assumed Queue** - use this queue if you want to take responsibility for a case.
- **Merchant Arbitrate** - use this queue to request arbitration.

For information on the use of the web services API to upload support documents, see the *Worldpay eComm Chargeback API Reference Guide*. The Chargeback API allows automated retrieval and update of cases, and the Chargeback Documentation API allows the automated upload of support documentation.

4.12.5 Responding to a Visa Case

The Visa Claims Resolution (VCR) process simplifies the handling of disputes, improves efficiency, and shortens the overall chargeback life cycle. The VCR system acts to block disputes that do not meet certain criteria. For example, Visa will block the introduction of a fraud dispute when there is a previous report of fraud on the account, and the issuing bank approved an authorization after the reported fraud.

NOTE: As of April 14, 2018, all new Visa chargeback cases will use the new VCR system. Existing chargebacks introduced prior to this date will continue to follow the old methodology.

Visa separates disputes into one of two workflows:

- **Allocation** refers to fraud and authorization disputes. For these categories, Visa determines an initial liability assessment in real-time for issuers. Acquirers and merchants have the ability to respond under certain conditions (e.g., compelling evidence, invalid data, credit issued, evidence of a manual imprint, etc.).
- **Collaboration** refers to disputes that require interaction between merchants, acquirers, and Issuers. VCR reduces the time frames and simplifies communication through the use of questionnaires with standardized questions.

Table B-4 in [Appendix B](#) lists the VCR dispute reason codes. Disputes/cases with reason codes other than those listed are legacy Visa dispute cases.

For more information on the Visa Claims Resolution process, see the *Worldpay eComm Chargeback Process Guide*.

4.12.5.1 Using iQ to Complete Questionnaires

You can complete the Visa-required questionnaires for each dispute type in iQ, as described in the sections below. Depending upon the type of dispute, a different action button appears on the [Chargeback Case Detail Screen](#):

- Allocation disputes (Reason Codes 10.x and 11.x) use the **File Visa Pre-Arbitration** button.
- Collaboration disputes (Reason Codes 12.x and 13.x) use the **Respond to Dispute** button.

Required fields are marked with a red asterisk (*). Some fields expand when certain options are selected, and additional fields may become required.

You can view an image of your completed questionnaire by clicking the document labeled *Merchant Questionnaire* in the [Case Detail Attached Documents](#) panel. If the document does not appear in the Attached Documents panel, you may need to refresh the screen to see any updates. Note also that if the Visa Resolve Online (VROL) system cannot be reached, the hyperlink may be replaced with the message, *Can't view issuer's dispute questionnaire*.

4.12.5.2 Responding to an Allocation Dispute (File Pre-Arbitration)

To respond to a Visa Dispute categorized as an Allocation:

1. Navigate to the [Dispute Inbox](#) or the [Chargeback Case Detail Screen](#) for the desired case.
2. Click the **File Visa Pre-Arbitration** button at the top of the page (as shown in [Figure 4-43](#)). A dialog box appears containing information on the dispute including payment date and amount, ARN, dispute amount, and reason code, as well as the Visa-required questionnaire. Required fields are marked with a red asterisk (*).
3. Select a reason for initiating the Pre-Arbitration (**Step 1**):
 - Credit processed
 - Invalid data
 - Proof of manual imprint
 - Cardholder no longer disputes
 - Compelling evidence (only seen with certain condition codes)
4. Enter the Pre-Arbitration amount associated with the request and include a brief explanation for initiating the Pre-Arbitration in the text box provided. Partial amounts are allowed and the amount cannot exceed the amount of the original chargeback.

FIGURE 4-43 File Visa Pre-Arbitration

5. If you selected **Compelling Evidence** as a reason for initiating the Pre-Arbitration, select one of the **Categories** from the drop-down list (available categories depend on the condition code), and complete any additional required fields. See [Table 4-32](#) for information on the Compelling Evidence categories available.
6. Enter additional information in the **Notes** field (**Step 2**).
7. Select support document(s) from the list provided (**Step 3**) that are related to the case by clicking the checkbox in the **Select** column.

If there are no documents listed, or you need to attach additional support document(s), click the  **Attach document...** button. See [Attaching Support Documents to Your Case](#) on page 237 for more information.

8. Click **Submit**.

After filing a pre-arbitration, if the Issuer accepts your argument, the disputed funds move back to your account. If they do not, you have seven (7) days to Create an **Arbitration Request**. See [Filing for Arbitration](#), next.

NOTE: Although Visa allows 10 days for you to request Arbitration, the Worldpay eComm Operations team reserves 3 days to resolve any potential problems

4.12.5.3 Filing for Arbitration

CAUTION: The Visa Arbitration ruling is final. If you continue to Arbitration and Visa rules in favor of the issuer, you may be assessed a \$500 fee.

To file for Arbitration (continue a dispute after a pre-arbitration decision by the issuer):

1. Navigate to the [Dispute Inbox](#) or the [Chargeback Case Detail Screen](#) for the desired case.
2. Click the **Create Arbitration** button at the top of the page. A warning dialog box appears to inform you that this action may result in a fee.
3. Click **Yes** to continue with the request or **No** to cancel.
If you select **Yes**, a dialog box appears containing information on the dispute including payment date and amount, payment amount, ARN, amount in dispute, and reason code, as well as the Visa-required questionnaire.
4. If you are disputing an amount that is less than the Dispute Amount shown, enter the new amount in the **Amount** field (**Step 1**).
5. Enter additional information in the **Reason for filing Arbitration** field (**Step 1**).
6. Select support document(s) from the list provided (**Step 3**) that are related to the case by clicking the checkbox in the **Select** column.
If there are no documents listed, or you need to attach additional support document(s), click the  button. See [Attaching Support Documents to Your Case](#) on page 237 for more information.
7. Click **Submit**.
8. If you decide not to pursue Arbitration after you have submitted your request, and prior to submission to Visa, click the **Cancel Arbitration Request** activity button. Work with your Worldpay Chargeback Analyst to ensure that the Arbitration Request is eligible for cancellation.

4.12.5.4 Responding to a Collaboration Dispute

To respond to a Visa Dispute categorized as a **Collaboration**:

1. Navigate to the [Dispute Inbox](#) or the [Chargeback Case Detail Screen](#) for the desired case.
2. Click the **Respond to Dispute** button at the top of the page (as shown in [Figure 4-44](#)). A dialog box appears containing information on the dispute including payment date and amount, ARN, dispute amount, and reason code, as well as the Visa-required questionnaire. Required fields are marked with a red asterisk (*).

FIGURE 4-44 Visa Respond to Dispute

Respond to Dispute - Case ID: 27582898397415

Dispute information

Payment Date:	Payment Amount: \$200.28	ARN: 24906418045050051282284
Amount in Dispute: \$200.28	Reason Code & Description: 13.1 Consumer - Merchandise/Services Not Received	

Step 1: Consumer Dispute Response

Response: --Select One--

Step 2: Notes

Step 3: Please select the documents to submit (Must be a TIFF, JPG, PDF).

Select	Name	Source	File Size	Uploaded By	Uploaded On
<input type="checkbox"/>					

Cancel Submit

3. Select a reason why you are responding to this Consumer Dispute (**Step 1**):
 - Accept Partial
 - Decline
4. If you selected **Accept Partial** above, enter the **Acceptance Amount** and a brief **Explanation** for why you are only accepting partial liability.
5. Select a Response reason:
 - Cardholder no longer Disputes
 - Invalid Dispute
 - Credit Processed
 - Compelling evidence (only seen with certain condition codes)

Supplementary fields may appear based on the response reason you choose.
6. If you selected **Compelling Evidence** as a reason for initiating the Pre-Arbitration, select one of the Compelling Evidence **Types** from the drop-down list (available types depend on the condition code), and complete any additional required fields. See [Table 4-32](#) for information on each of the Compelling Evidence options available.
7. Complete any additional fields, as required.
8. Enter further information on this dispute in the **Notes** field (**Step 2**).
9. Select support document(s) from the list provided (**Step 3**) that are related to the case by clicking the checkbox in the **Select** column.

If there are no documents listed, or you need to attach additional support document(s), click the  button. See [Attaching Support Documents to Your Case](#) on page 237 for more information.

10. Click **Submit**.

[Table 4-32](#) describes all categories/types that are available when you choose **Compelling Evidence** as a response reason. Available options depend on the condition code.

TABLE 4-32 Compelling Evidence Options

Category /Type	Notes
<i>Documentation to prove the cardholder is in possession of and/or using the merchandise.</i>	Provide photographs, emails, or other evidence that the cardholder (or someone associated with the cardholder) is in possession of the item and/or is using the merchandise or services.
<i>Signed Delivery form, or copy of/details of identification from cardholder as proof goods were picked up at merchant location</i>	Provide any of the following when the purchased item is picked up at your store/location: <ul style="list-style-type: none"> • Copy of identification presented by the cardholder. • Details of identification presented by the cardholder. • Image of cardholder signature on the pick-up form.
<i>AVS of Y or M and proof of delivery (date and time)</i>	Provide documentation to prove that the item was delivered to the same address for which you received an Address Verification Service (AVS) match of Y (match) or M (international match). A signature is not required as evidence of delivery.
<i>Digital goods download with time and date</i>	For digital goods downloaded from your website or application, provide a description of the item or services successfully downloaded, the date and time such services were downloaded, and two or more of the following: <ul style="list-style-type: none"> • Purchaser's IP address and the device geographical location at the date and time of the transaction. • Device ID and name of device. • Purchaser's name and email address linked to the customer profile held by the merchant. • Evidence that the profile set up by the purchase on the merchant's website or application was accessed by the purchaser and has been successfully verified by the merchant before the transaction date. • Proof that the merchant's website or application was accessed by the purchaser and has been successfully verified by the merchant before the transaction date. • Evidence that the same device and card used in the disputed transaction were used in a previous transaction that was not disputed.
<i>Delivery to cardholder at place of employment</i>	Provide evidence that the merchandise was delivered to the cardholder's place of employment and that, at the time of delivery, the cardholder was working for the company at that address. A signature is not required as evidence of delivery.

TABLE 4-32 Compelling Evidence Options (Continued)

Category /Type	Notes
<i>T and E Loyalty transactions related to purchase</i>	Provide details of a Travel and Entertainment (T&E) loyalty program where rewards were earned and/or redeemed, including address and telephone number, that establishes a link to the cardholder.
<i>T and E Subsequent purchases made throughout service period</i>	Provide evidence that an additional transaction(s) tied to an initial Travel and Entertainment (T&E) loyalty transaction were not disputed.(e.g., the purchase of T&E service upgrades or subsequent purchases made throughout the T&E service period).
<i>Passenger Transport proof ticket was received, scanned at gate or other transaction related to original (e.g. frequent flyer miles)</i>	Provide any of the following to prove that services were provided for a passenger transport transaction: <ul style="list-style-type: none"> • Proof that the ticket was received at the cardholder's billing address. • Evidence that the ticket or boarding pass was scanned at the gate. • Details of frequent flier miles relating to the disputed transaction that were earned or redeemed, including address and telephone number, that establishes a link to the cardholder. • Evidence of any of the these additional transactions related to the original transaction: purchase of seat upgrades, payment for extra baggage, purchases made on board the passenger transport.
<i>Evidence of one or more non-disputed payments for same merchandise or service</i>	--
<i>Signed mail order/phone order form</i>	Provide a signed order form for a mail order or phone order transaction.
<i>Legitimate spend across multiple payment types for same merchandise</i>	--
<i>Recurring transaction with binding contract or previous undisputed recurring transactions and proof the cardholder is using the merchandise or service</i>	Provide each of the following for a recurring transaction: <ul style="list-style-type: none"> • Evidence of a legally-binding contract held between the you and the cardholder. • Proof the cardholder is using the merchandise or services. • Evidence of a previous transaction that was not disputed.
<i>Signer is member of cardholder's household</i>	Provide evidence that the transaction was completed by a member of the cardholder's household or family.
<i>Flight manifest with corresponding purchase itinerary record</i>	Provide evidence for Airline transactions involving a European Member, showing that the name is included in the manifest for the departed flight matches the name provided on the purchased itinerary.

4.12.5.5 Responding to a Visa Retrieval Request

To respond to a Visa Retrieval Request:

1. Navigate to the [Dispute Inbox](#) or the [Chargeback Case Detail Screen](#) for the desired case.
2. Click the **Respond to Retrieval Request** button at the top of the page (as shown in [Figure 4-45](#)). A dialog box appears containing information on the dispute including payment date and amount, ARN, dispute amount, and reason code.

FIGURE 4-45 Visa Respond to Retrieval Request

The screenshot shows a dialog box titled "Respond to Retrieval Request - Case ID: 216002001008". It contains the following sections:

- Case information:**

Payment Date: 08/22/2018	Payment Amount: \$112.20	ARN: 24906418318000001422098
Amount in Dispute: N/A	Reason Code & Description: Code: 0033 - Legal process or fraud analysis request	
- Step 1:** Please select the documents to submit (Must be a TIFF, JPG, PDF, PNG, GIF).

Select	Name	Source	File Size	Uploaded By	Uploaded On
<input checked="" type="checkbox"/>	tiff5.tiff	MERCHANT	21.0 KB	vcuser	08/23/2018 08:55:54 -04:00

Attach document... Total Documents: 1 (Max: 8) Total Size: 21.0 KB (Max: 10.0 MB)

Ensure attachment is selected
- Step 2:** Notes

Buttons: Cancel, Submit

3. Select support document(s) from the list provided (**Step 1**) that are related to the Retrieval Request by clicking the checkbox in the **Select** column.

If there are no documents listed, or to attach additional support document(s), click the  button. See [Attaching Support Documents to Your Case](#) on page 237 for more information.

4. Enter further information on this dispute in the **Notes** field (**Step 2**).
5. Click **Submit**.

4.12.6 Taking Timely Action to Work Your Cases

In general, we recommend working all cases immediately upon arrival. If you cannot immediately respond to a case, the **Reply By** field enables you to keep track of the case's due date. We strongly recommend that you respond before the Reply By date to ensure that the response has time to make its way back to the network.

When a case is within five (5) days of the Reply By date, a red exclamation point () appears next to the Case ID number and the Reply By field in the Summary panel. This icon is a warning to take action before the chargeback expires.

4.12.6.1 Failure to Reply by Due Date

If a case arrives in your Merchant Queue and you do not respond by the due date, iQ displays a notification that your time frame to dispute the case has elapsed.

Responding to Retrieval Requests - If the case you are working is a retrieval request, you have twenty (20) days to submit appropriate documentation to support this case. If the due date expires and you have not submitted this documentation, the retrieval request almost always becomes a chargeback. In addition, the Case Detail screen displays the following notification:

No dispute rights are available for this chargeback because the original retrieval request was not fulfilled. If this transaction has been previously refunded in full, please contact chargebacks@vantiv.com for possible recourse.

Responding to Chargebacks - If the case you are working is a chargeback, you have twenty (20) days to respond if it is a Visa dispute, and 35 days to respond for all other payment types. If the due date expires and you have not replied, the Case Detail screen displays a notification that you can no longer dispute this case:

No dispute rights are available for this chargeback because the case has expired. If this transaction has been previously refunded in full, please contact chargebacks@vantiv.com for possible recourse.

4.12.6.2 Movement of Expired Cases

If a case expires before you respond to it, it remains in your Merchant Queue until one of the following occurs:

- You manually move the case to the next queue.
- or
- After fifteen days, the system automatically moves the case to the **Merchant Accepts Liability Queue**.

4.12.7 Fraud Notification

MasterCard's Fraud Notification Service tracks the number of fraud-related or *Cardholder does not recognize* chargebacks by primary account number (PAN) and expiration date, if present. An issuer loses the right to chargeback a transaction for a fraud-related or 'cardholder does not recognize' fraud reason code for transactions authorized after the date of the second fraud chargeback on that account. The purpose of our service is to provide merchants with chargeback representment guidance.

If you have received a MasterCard fraud-related or *Cardholder does not recognize* chargeback, the Chargeback Case Detail screen includes a fraud notification message. The message contains the **Fraud Notification Date** returned by MasterCard, and may include a **representment recommendation**. The Fraud Notification Date indicates the date when the second fraud-related chargeback occurred on the cardholder's account.

The Historical Win Percentage field is impacted when a Fraud Notification is received, and rather than a percentage value, the field provides basic representation guidance. See [Understanding the Historical Win Percentage](#) on page 249 for information on each of the possible values for this field.

NOTE: The MasterCard Fraud Notification Service applies to First Chargebacks only.

If the authorization date associated with the current chargeback is *after* the Fraud Notification date in the message, we recommend that you represent this chargeback, as the issuing bank is prohibited from authorizing transactions after this date.

If the authorization date associated with the current chargeback is *before* the Fraud Notification date in the message, we recommend that you do not represent this chargeback.

4.12.8 Understanding the Historical Win Percentage

The Historical Win Percentage indicator in the Chargeback Case Detail and Chargeback Search Results screens provide a percentage value indicating the probability that a representation will result in a win, and is intended to assist you in determining the likelihood of winning a chargeback representation. The percentage value is based on an algorithm developed by Worldpay that examines 12 months of representation win/loss activity across our merchant portfolio from three categories: BIN, Response Reason Code, and a combination of both.

The Historical Win Percentage field also provides some additional representation guidance when a refund has been issued, or a MasterCard fraud-related or 'cardholder does not recognize' chargeback is received, and a fraud notification date has been issued. See [Fraud Notification](#) on page 248 for more information.

The Historical Win Percentage field displays a percentage value, ranging from 0% to 95%, or one of the following:

- **No Representation Rights** - this indicates that a first chargeback was received with a Response Reason Code indicating that you have no representation rights.
- **Refund Issued - Representation Recommended** - this indicates that a first chargeback was received against a deposit with a refund. If this is indicated, representation is recommended.
- **Multiple fraud reported before authorization - Representation Recommended** - this indicates that multiple fraud-related chargebacks (MasterCard Fraud Notification) were received before the authorization and representation is recommended. (Displays as **FRAUD WIN** in the Chargeback Search Results screen.)
- **Fraud reported before and after authorization - Representation Not Recommended** - this indicates that a Fraud Notification date was received before and after the authorization and representation is not recommended. (Displays as **FRAUD LOSS** in the Chargeback Search Results screen.)
- **N/A** - this indicates that the chargeback was received by our system before historical win percentage data (based on BIN and reason code) was available.

The Historical Win Percentage calculation is available for Visa, MasterCard, and Discover first chargebacks only.

4.12.9 Discover Ticket Retrieval Timely Response Incentive

Discover offers monetary incentives to merchants who complete Ticket Retrieval Responses in a timely manner. For Ticket Retrieval responses received 10 calendar days or less between the date of the request and the day the completed response was received, the incentive is \$5.00 (Level 1), and \$2.50 for responses received in 11-20 days (Level 2). There is no incentive for responses received in 21 or more days.

Worldpay passes these incentives to merchants, however the Chargebacks team requires three business days to process incoming Ticket Retrieval Requests, due to delays receiving inbound chargeback files, and delays by Discover in receiving our outbound chargeback files.

On the Chargeback Search results screen, Ticket Retrieval Request Incentive icons appear on the next to the **Reply by Date**, when your organization is eligible to receive the incentive:

- The Level 1 Incentive Program icon () displays the early reply by date when you position your pointer over the icon. Your organization could qualify for the Level 1 Incentive Program if action is taken on or before the request date plus seven (7) days.
- The Level 2 Incentive Program icon () displays an early reply by date when you position your pointer over the icon. Your organization could qualify for the Level 2 Incentive Program if action is taken on or before the request date plus seven (17) days.

Using the Operations Reports and Tools



This chapter describes the reports and functionalities of the iQ Operations suite of reports and tools. You can access the following reports from the Operations menu:

- [Transaction Summary Report](#)
- [Declined Transactions](#)
- [Session Activity Report](#), including
 - [Batch Detail Report](#)
 - [Transaction Detail Screen](#)
- [Authorization Report](#)

You can perform the following searches and functions using the Operations suite of reports and tools:

- [Transaction Search](#)
- [Instruction Search](#)
- [Exporting Session Data by Transaction](#)
- [Exporting Declined Transaction Data](#)
- [Bank Identification Number \(BIN\) Lookup](#)
- [Performing Transactions from the Transaction Detail Screen](#), including
 - [Reversing a Transaction \(or Canceling Recycling\)](#)
 - [Capturing an Authorization \(Deposit\)](#)
 - [Breaking an Account Updater Link](#)
- [Virtual Terminal](#)
- [Presenter Credentials](#)

5.1 Transaction Search

The Transaction Search enables you to find information on any type of financial transaction that Worldpay has processed for you, including authorizations, sales, deposits, conditional deposits, token registrations, refunds, voids, etc. The transaction Search Results provide a color-coded list based on your search criteria, of all exact, partial, and mis-matched data points. The transaction Search Results also indicate whether chargebacks, Direct Debits, or rejected payments are associated with a transaction.

For information on searching for PayFac Sub-Merchant Funding Instructions, see [Instruction Search](#) on page 258.

You enter one or more required fields in the Search Criteria panel on the left side of the page, as shown in [Figure 5-1](#), and additional fields as necessary on the right side of the page. The **Data available as of** time and date stamp in the Transaction Search screen represents the time (in your selected timezone) when all transactions were considered current in our system. If a transaction was completed later than this time stamp, it will not be included in the Search Results.

When you click on many of the search fields, the screen displays a description of the field (field-level help). Select the appropriate button in the upper right corner of the Transaction Search screen to turn **Field Level Help** On or Off.

FIGURE 5-1 Transaction Search

The screenshot shows the Worldpay Transaction Search interface. At the top, there is a navigation bar with 'Transaction Search' selected. Below the navigation bar, the page title is 'Transaction Search'. On the left side, there is a 'Search Criteria' panel with several input fields: Worldpay Payment ID, Acquirer Reference Number, Merchant Order Number, and Subscription ID. On the right side, there is a search form with fields for Account # / Token #, Method Of Payment, Purchase Amount, Customer ID, Merchant, Billing ZIP Code, Billing Phone, and Date Range. A 'Search' button is located at the bottom right of the search form. The page also displays the date 'Wednesday, February 20, 2019' and the user 'Hi, admin'.

To search for transactions:

1. From the iQ Bar, click the **Operations** icon and select **Transaction Search** from the list of available tools, or from the Operations Navigation bar. The Transaction Search screen displays as shown in [Figure 5-1](#).
2. Enter search criteria on the left side of the page for one or more of the following required fields:
 - **Worldpay Payment ID** - the automatically-assigned unique transaction identifier.

- **Account #/Token #** - the full or partial (last four digits) account number or token number. For Amazon Pay transactions, the Amazon Pay Token number.
If you search using the last four digits of the account number or IBAN (International Bank Account Number), two additional fields are required: **Method of Payment** and **Purchase Amount**.
If you have searched by Account Number, the Account Number is masked on the Transaction Search screen by default (xxxxxxxxxxx-1234). A hyperlink to **Un-Mask** or **Mask** Account Numbers appears next to the field if you have permissions to view unmasked account numbers.
 - **Acquirer Reference Number (ARN)** - the Acquirer Reference Number that uniquely identifies this transaction with the networks
 - **Customer ID** - the unique identifier of the purchaser associated with this transaction.
 - **Merchant Order Number** - the merchant-designated identifier for this transaction.
 - **Merchant Transaction ID** - the identifier that you have specified for this transaction. This value corresponds to the id attribute (id="value") of the XML transaction and is used with Online transactions for Duplicate Transaction Detection.
 - **Subscription ID** - the automatically-assigned identifier for the recurring billing subscription.
3. Enter additional search criteria on the right side of the page for any of the following fields:
 - **Method of Payment** - the method used for transferring funds from a customer (MasterCard, Visa, Discover, PayPal, Direct Debit, etc.).
 - **Merchant** - the name of the parent organization or reporting group or merchant associated with this transaction.
 - **Billing Zip Code** - the postal ZIP code for the billing address associated with the customer and method of payment.
 - **Customer Name** - the name associated with the billing address for this customer and method of payment.
 - **Purchase Amount** - the amount of the transaction.
 - **Email** - the Email address used by the cardholder for billing purposes.
 - **Billing Phone** - the telephone number used by the cardholder for billing purposes.
 - **Date Range** - the desired date range for your search. Data is available for the previous 24 months, however the maximum search span is 14 months.
 4. If you wish to include Automatic Updater requests in your search results, select the **Include AU Transactions** checkbox.
 5. If you wish to include Token Requests in your search results, select the **Include Token Requests** checkbox.
 6. Click **Search**. The Transaction Search Results screen displays your results as shown in [Figure 5-2](#) and described in the section, [Transaction Search Results](#) on page 253.

For help creating effective searches, see [Tips for Effective Transaction Searches](#) on page 257.

5.1.1 Transaction Search Results

The Transaction Search results panel appears below the Transaction Search after you click the Search button, as shown in [Figure 5-2](#). The transaction Search Results provide a color-coded list based on your search criteria, of all exact, partial, and mis-matched data points.

The transaction Search Results also indicate whether chargebacks, Direct Debit (eCheck) returns, rejected payments, or PINless Debit Adjustments are associated with a transaction. iQ displays a maximum of 50 results per page, sorted by relevance. When viewing your search results, you can expand or hide the Search Criteria fields using the expand () and hide () icons.

The Transaction Search result tables include:

- **Color Match Indicators** - the color match indicators display search criteria data points in three different colors, depending on the degree of matching:



- **Exact Match (green)**: table cells with data points matching your search criteria are shaded green.
- **Partial Match (yellow)**: table cells with data points that partially match your search criteria are shaded yellow (for example, when the last name matches your search, and the first name does not).
- **Mismatch (red)**: table cells with data points that do not match your search criteria are shaded red.

Table cells with data points not included in your search criteria are not shaded with a color. [Figure 5-2](#) shows an example of color-coded search results.

- **Refinable Search Criteria Elements** - each search criteria element you entered is displayed across the top of the search result tables with a count of matched records for each element. You can refine your search by removing search elements. Click the remove icon () next to search criteria to re-execute the search and display new results.
- **Worldpay Transaction ID Links** - each search result displays a hyperlink for a Worldpay Transaction ID. This may represent the Payment ID, Account Updater Request or Response ID, or a Token Request ID. Note that only Token Registration Request transactions display a Token Request ID. Click the link to navigate to either the Transaction Detail or the Token Request Detail screen.
- **Customizable Table View** - you can add, remove, or re-order certain columns in the results table by clicking the settings icon () above the results table (see [Customizing Your Report View](#) on page 21 for more information).
- **Exportable Search Results** - you can export a CSV file (e.g., Microsoft Excel) containing information on all transactions that you have defined in a search. Click the CSV Export icon () in the top right portion of the Transaction Search screen to export comprehensive data on your search results.

FIGURE 5-2 Transaction Search with Results

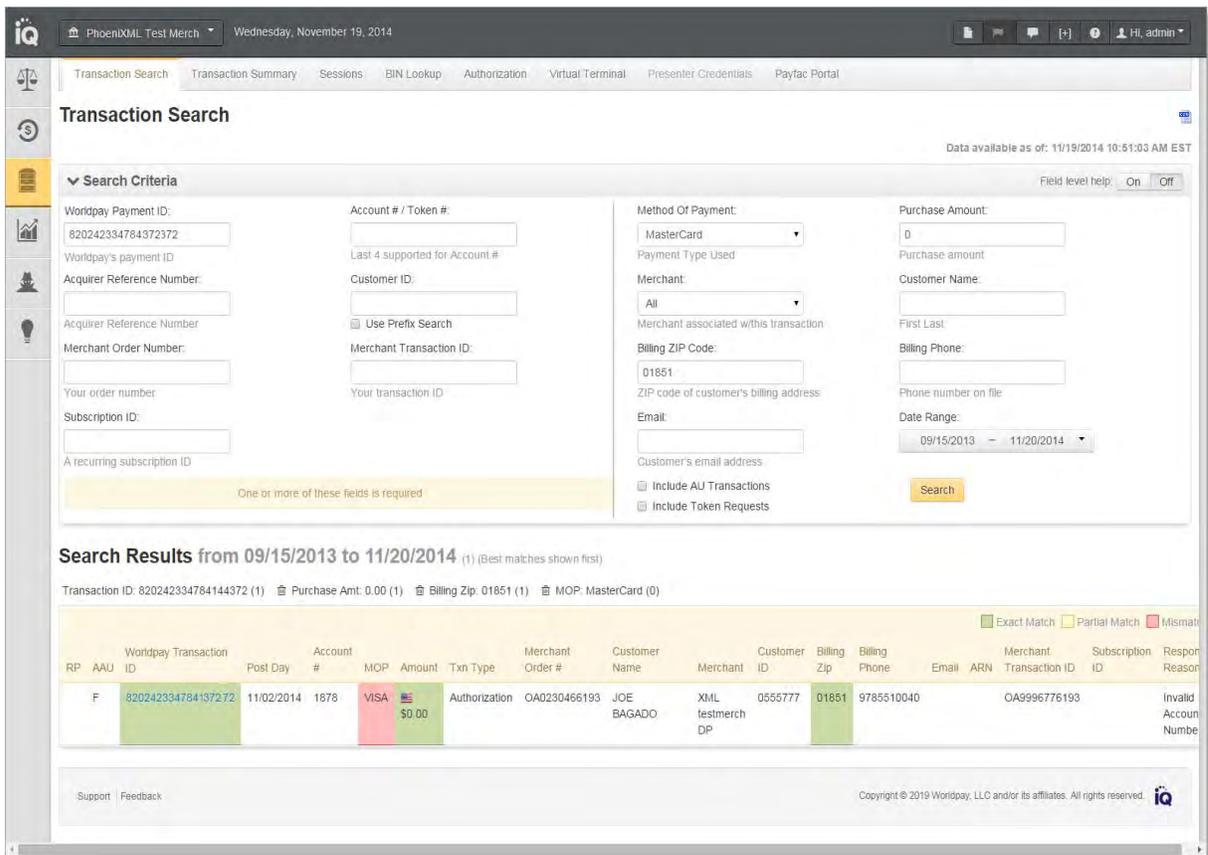


Table 5-1 describes each of the fields in the Transaction Search Results panel.

TABLE 5-1 Transaction Search Results Field Descriptions

Field	Description
RP (Returned Payments)	<p>If the transaction has one or more associated chargebacks, Direct Debit (eCheck) returns, or rejected payments, this column displays one of the following:</p> <ul style="list-style-type: none"> Chargeback and PINless Debit Adjustment icon () - click the chargeback icon to access the Chargeback Detail screen for that transaction (not active for PINless Debit Adjustments). Direct Debit (eCheck) return icon () Rejected payment icon ()
AAU	<p>Indicates whether the card was repaired with Auto Account Updater (AAU). The value can be either T(rue), F(alse), or N/A.</p>

TABLE 5-1 Transaction Search Results Field Descriptions (Continued)

Field	Description
Worldpay Transaction ID	The automatically-assigned unique identifier for this transaction. This may represent the Payment ID, Account Updater Request or Response ID, Token Request ID, or the Funding Instruction Void Transaction ID. Note that only Token Registration Request transactions display a link to the Token Request Detail screen. Click the link to navigate to either the Transaction Detail or the Token Request Detail screen.
Post Day	The date the funds appear as accepted, or recognized, based on the cutoff time specified in your merchant agreement.
Account #	The account number that the customer used for this transaction. Regardless of account permissions, only the last four digits are visible for credit cards, and the last three digits or XXXX for Direct Debit.
MOP (Method of Payment)	The method used for transferring funds from a customer. Typical payment types are MasterCard, Visa, Discover, PayPal, Direct Debit, etc.
Amount	The amount of the transaction.
Txn Type	The type of transaction (for example, authorization, deposit, refund, void, token registration, eCheck verification, account updater request, etc.).
Merchant Order #	The Merchant-designated identifier for this financial transaction.
Customer Name	The name associated with the billing address for this customer and method of payment.
Merchant	The name of the merchant associated with this transaction.
Customer ID	The unique identifier of the purchaser associated with this transaction. Select the Use Prefix Search checkbox to search by Customer ID prefix.
Billing ZIP	The postal ZIP code for the billing address associated with the customer and method of payment.
Billing Phone	The telephone number used by the cardholder for billing purposes.
Email	The Email address used by the cardholder for billing purposes.
ARN	The Acquirer Reference Number that uniquely identifies this transaction with the networks.
Merchant Transaction ID	The identifier specified by the merchant for this transaction. This value corresponds to the id attribute (id="value") of the transaction and is used with Online transactions for Duplicate Transaction Detection.
Subscription ID	The automatically-assigned identifier for this recurring billing subscription. Click the link to navigate to the Subscription Detail screen.
Response Reason	The transaction response returned by Worldpay for this transaction. If the transaction was declined, this message provides a reason.

5.1.2 Tips for Effective Transaction Searches

The Transaction Search can provide quick access to your transactions and related information when you take full advantage of its search capabilities and results. [Table 5-2](#) provides some examples of specific types of searches and tasks when using the Transaction Search, and provides solutions for each.

TABLE 5-2 Transaction Search Tips

I am a...	And I would like to...	Solution
Merchant	Locate a single transaction.	Search for transactions by Payment ID or Acquirer Reference Number (ARN) .
	Search for transactions by last four digits of an account number.	Use the Account #/Token # field to enter the last four digits. Note: When searching by last four digits, you must also include the Method of Payment and the Purchase Amount.
	Search for transactions by specific data points (for example, Method of Payment, or Customer Name, or Purchase Amount).	Enter individual search terms in a specific field.
Merchant (continued)	Search for transactions by multiple data points (for example, Customer ID and Purchase Amount and Billing Zip Code).	Enter multiple search terms in several fields.
Presenter	Search for transactions for all of the merchants that I present for.	Select All in the Merchant field.
Merchant or Presenter	View exact matches of my search.	In the Search Results table, exact matches and partial matches are presented in separate result tables.
	View partial matches of my search.	In the Search Results table, color-shaded match indicators display search criteria data points in different colors, depending on the degree of matching.
	Refine my results when my search yields a large number of transactions.	At the top of the Search Results table, use the remove icon () next to search terms to further filter your results.
	View all transactions repaired by Account Updater related to an Account Number or Token.	If you have selected <i>Include AU Requests</i> in your search, repaired transactions are included in your Search Results .
	Start a new search.	Re-enter new search terms (and remove previous search terms as necessary) and click Search .

5.2 Instruction Search

The Instruction Search enables Payment Facilitators using Dynamic Payout to find information on sub-merchant funding instructions that Worldpay has processed, including credits and debits for PayFac, sub-merchant, reserve, and vendor accounts, and well as physical check credits and debits. The Instructions Search Results provide a color-coded list based on your search criteria, of all exact, partial, and mis-matched data points.

For information on searching for standard transactions, see [Transaction Search](#) on page 252.

You enter one or more required fields in the Search Criteria panel on the left side of the page, as shown in [Figure 5-3](#), and additional fields as necessary on the right side of the page. The **Data available as of** time and date stamp in the Instruction Search screen represents the time (in your selected timezone) when all instructions were considered current in our system. If an instruction was completed later than this time stamp, it is not included in the Search Results.

When you click on many of the search fields, the screen displays a description of the field (field-level help). Select the appropriate button in the upper right corner of the Instruction Search screen to turn **Field Level Help** On or Off.

To search for instructions:

1. From the iQ Bar, click the **Operations** icon and select **Transaction Search** from the list of available tools, or from the Operations Navigation bar.
2. Click the **Instruction Search** tab. The Instruction Search screen displays as shown in [Figure 5-3](#).

FIGURE 5-3 Instruction Search

3. Enter search criteria on the left side of the page for one or more of the following required fields:
 - **Funds Transfer ID** - the Payment Facilitator-assigned unique identifier for the instruction.
 - **Worldpay Payment ID** - the automatically-assigned unique transaction identifier.
 - **Account Number** - the bank account number designated for funds movement in the instruction; full or partial (last four digits).

If you have searched by Account Number, the Account Number is masked on the Instruction Search screen by default (xxxxxxxxxxx-1234). A hyperlink to **Un-Mask** or **Mask** Account Numbers appears next to the field if you have permissions to view unmasked account numbers.

- **Sub-Merchant ID** - the unique identifier assigned to the sub-merchant by Worldpay.
4. Enter additional criteria on the right side of the page for any of the following fields. Note that these fields are not used to query results from the database, but rather to refine the results and indicate the match type (exact/partial/no match).
 - **Trace Number** - the unique identifier of the funds transfer, as assigned by the bank.
 - **Funding Instruction Type** - the funding type for this instruction or group of instructions (PayFac Credit/Debit, Physical Check Credit/Debit, Reserve Credit/Debit, Sub-merchant Credit/Debit, Vendor Credit/Debit, Fast Access Funding).
 - **Amount** - the amount credited or debited in the instruction.
 - **Date Range** - the desired date range for your search (maximum 14 months). Instruction data is available for the previous 24 months.
 5. Click **Search**. The Instruction Search Results screen displays your results as shown in [Figure 5-4](#) and described in the section, [Instruction Search Results](#), next.

5.2.1 Instruction Search Results

The Instruction Search results panel appears below the Instruction Search after you click the Search button, as shown in [Figure 5-4](#). As with standard Transaction Search results, the Instruction Search results provide a color-coded list based on your search criteria, of all exact, partial, and mis-matched data points.

Other than the columns displayed in the Instruction Search results, all other features (refinable results, customizable view, exportable search results, etc.), are the same as the [Transaction Search Results](#).

To navigate to the associated [Instruction Detail Screens](#), click the **Worldpay Payment ID**.

FIGURE 5-4 Instruction Search with Results

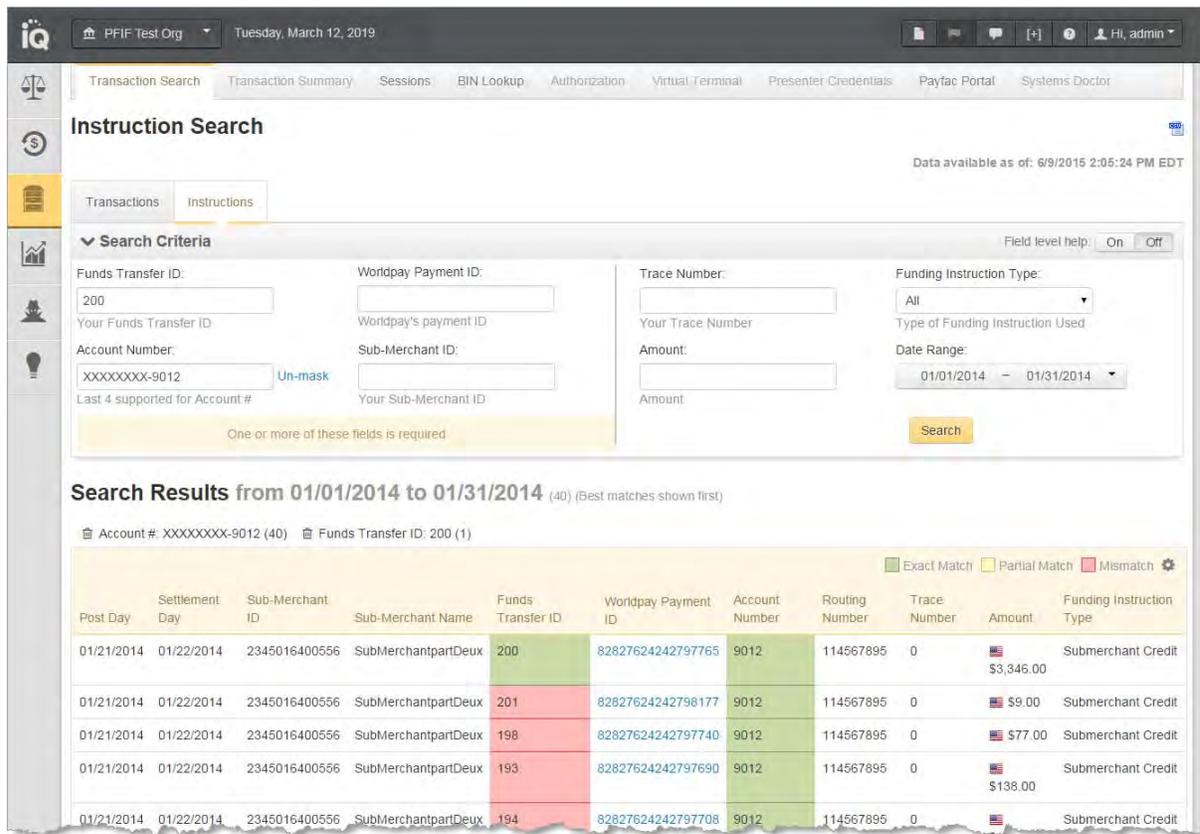


Table 5-3 describes each of the fields in the Instruction Search Results panel.

TABLE 5-3 Instruction Search Results Field Descriptions

Field	Description
Post Day	The date the funds appear as accepted, or recognized, based on the cutoff time specified in your merchant agreement.
Settlement Day	The date the bank processed the funds transfer.
Sub-Merchant ID	The unique identifier assigned to the sub-merchant by Worldpay.
Sub-Merchant Name	The name of the sub-merchant associated with this instruction.
Funds Transfer ID	The Payment Facilitator-assigned unique identifier for the instruction.
Worldpay Payment ID	The automatically-assigned unique identifier for this instruction. Click the link to navigate to the associated Instruction Detail Screens .
Account Number	The bank account number (full or partial) designated for funds movement in the instruction.

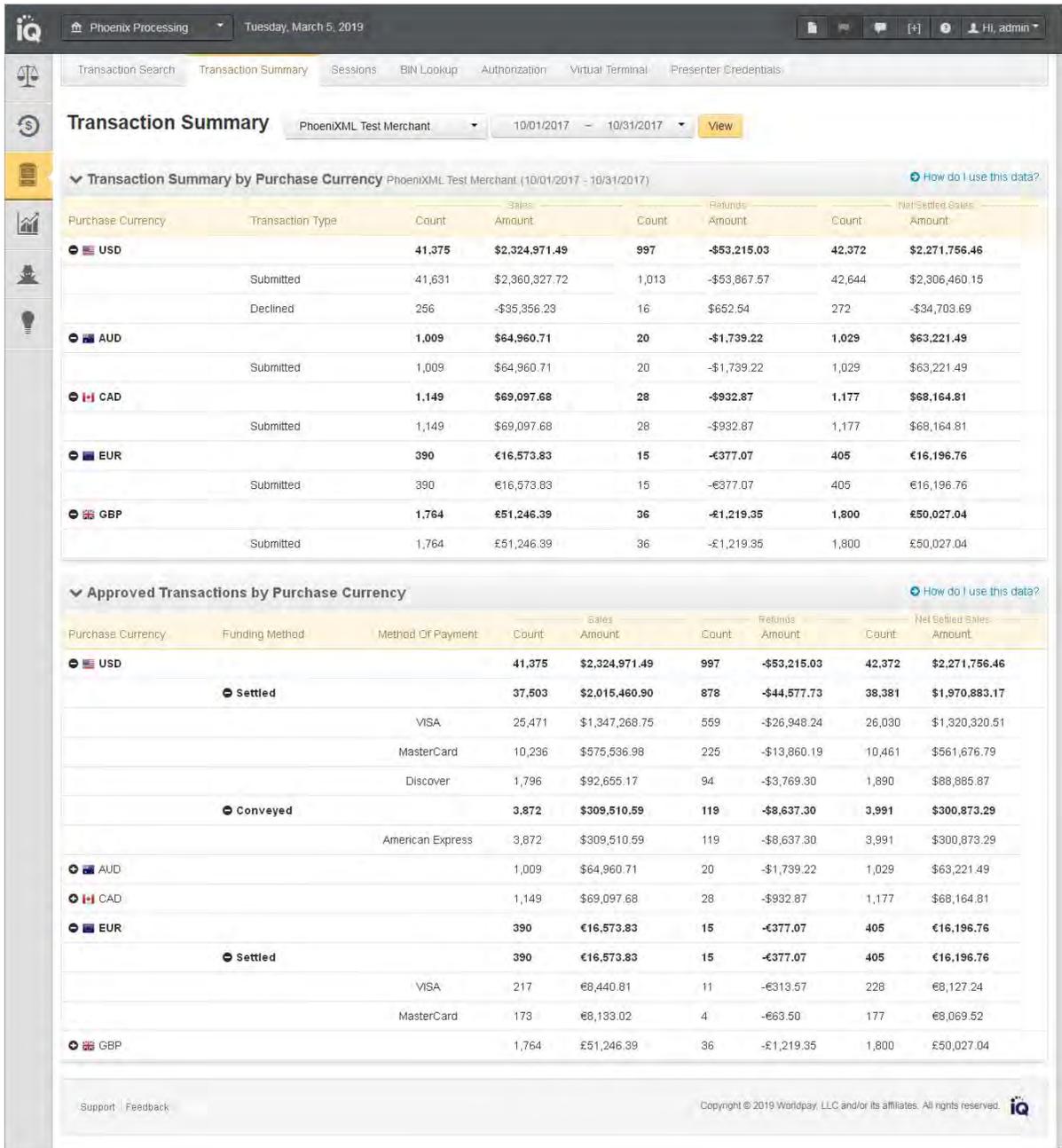
TABLE 5-3 Instruction Search Results Field Descriptions (Continued)

Field	Description
Routing Number	The 9-digit bank routing number designated for funds movement in the instruction.
Trace Number	The unique identifier of the funds transfer, as assigned by the bank.
Amount	The amount credited or debited in the instruction.
Funding Instruction Type	The type of funding instruction (for example, PayFac Credit/Debit, Physical Check Credit/Debit, Reserve Credit/Debit, Sub-merchant Credit/Debit, Vendor Credit/Debit).

5.3 Transaction Summary Report

The Transaction Summary (Figure 5-5) provides a dashboard view of counts and amounts for sales, refunds, and net settled sales, presented by purchase currency. Two panels from the Reconciliation Dashboard are presented—Transaction Summary and Approved Transactions.

FIGURE 5-5 Transaction Summary Report



To open the Transaction Summary report:

1. From the iQ Bar, click the **Operations** icon and select **Transaction Summary** from the list of available reports, or from the Operations Navigation bar. The Transaction Summary report displays as shown in [Figure 5-5](#).
2. Specify the desired **Date Range** and **Reporting Group** and click the **View** button to refresh the page. (See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.)

The Transaction Summary report displays data in the following panels:

- [Transaction Summary by Purchase Currency](#) on page 263
- [Approved Transactions by Purchase Currency](#) on page 264

5.3.1 Transaction Summary by Purchase Currency

The Transaction Summary by Purchase Currency panel ([Figure 5-6](#)) includes information on all submitted, declined, and approved (submitted less declined) transactions, broken out by purchase currency.

[Table 5-4](#) describes each of the fields in the Transaction Summary by Purchase Currency data panel.

FIGURE 5-6 Transaction Summary by Purchase Currency

Transaction Summary by Purchase Currency (05/01/2013 - 05/08/2013)							How do I use this data?
Purchase Currency	Transaction Type	Count	Sales Amount	Count	Reversal Amount	Count	Net Settled Sales Amount
USD		41,375	\$2,324,971.49	997	-\$53,215.03	42,372	\$2,271,756.46
	Submitted	41,631	\$2,360,327.72	1,013	-\$53,867.57	42,644	\$2,306,460.15
	Declined	256	-\$35,356.23	16	\$652.54	272	-\$34,703.69
AUD		1,009	\$64,960.71	20	-\$1,739.22	1,029	\$63,221.49
	Submitted	1,009	\$64,960.71	20	-\$1,739.22	1,029	\$63,221.49
CAD		1,149	\$69,097.68	28	-\$932.87	1,177	\$68,164.81
	Submitted	1,149	\$69,097.68	28	-\$932.87	1,177	\$68,164.81
EUR		390	€16,573.83	15	-€377.07	405	€16,196.76
	Submitted	390	€16,573.83	15	-€377.07	405	€16,196.76
GBP		1,764	£51,246.39	36	-£1,219.35	1,800	£50,027.04
	Submitted	1,764	£51,246.39	36	-£1,219.35	1,800	£50,027.04

TABLE 5-4 Transaction Summary by Purchase Currency Field Descriptions

Field	Description
Purchase Currency	The currency used for the purchases, designated by a flag icon and a three-letter abbreviation of the currency.
Transaction Type	The transaction type, either Submitted or Declined (one row for each type). For more information, see Declined Transactions on page 266.
Sales	The total count and total amount of Submitted, Declined, and approved sale transactions. Approved transactions (submitted less declined) are shown in the top row, in bold.

TABLE 5-4 Transaction Summary by Purchase Currency Field Descriptions (Continued)

Field	Description
Refunds	The total count and total amount of submitted, declined, and approved refund transactions. Approved transactions (submitted less declined) are shown in the top row, in bold.
Net Settled Sales	The total count and total amount of settled funds (settled sales minus settled refunds) before the deduction of any fees, reserves, or chargebacks. Approved transactions (submitted less declined) are shown in the top row, in bold.

5.3.2 Approved Transactions by Purchase Currency

The Approved Transactions by Purchase Currency panel (Figure 5-7) takes the total approved (submitted less declined) counts and amounts from the [Transaction Summary by Purchase Currency](#) panel and splits them into **Settled** and **Conveyed** totals for each purchase currency. You can further expand these Funding Methods to reveal totals for the individual methods of payment.

Table 5-5 describes each of the fields in the Approved Transactions by Purchase Currency data panel.

FIGURE 5-7 Approved Transactions by Purchase Currency

Transaction Summary by Purchase Currency (05/01/2013 - 05/08/2013)							
Purchase Currency	Transaction Type	Count	Sales Amount	Count	Refunds Amount	Count	Net Settled Sales Amount
USD		41,375	\$2,324,971.49	997	-\$53,215.03	42,372	\$2,271,756.46
	Submitted	41,681	\$2,360,327.72	1,013	-\$53,867.57	42,644	\$2,306,460.15
	Declined	256	-\$35,356.23	16	\$652.54	272	-\$34,703.89
AUD		1,009	\$64,960.71	20	-\$1,739.22	1,029	\$63,221.49
	Submitted	1,009	\$64,960.71	20	-\$1,739.22	1,029	\$63,221.49
CAD		1,149	\$69,097.68	28	-\$932.87	1,177	\$68,164.81
	Submitted	1,149	\$69,097.68	28	-\$932.87	1,177	\$68,164.81
EUR		390	€16,573.83	15	-€377.07	405	€16,196.76
	Submitted	390	€16,573.83	15	-€377.07	405	€16,196.76
GBP		1,764	£51,246.39	36	-£1,219.35	1,800	£50,027.04
	Submitted	1,764	£51,246.39	36	-£1,219.35	1,800	£50,027.04

TABLE 5-5 Approved Transactions By Purchase Currency Field Descriptions

Field	Description
Purchase Currency	The currency used for this group of purchases, designated by a flag icon and a three-letter abbreviation of the currency.

TABLE 5-5 Approved Transactions By Purchase Currency Field Descriptions (Continued)

Field	Description
Funding Method	<p>The funding method for this transaction or group of transactions, either Settled or Conveyed.</p> <p>Settled transaction types are Visa, MasterCard, American Express (some), Discover (some), PayPal, Bill Me Later, or Direct Debit (eCheck).</p> <p>Conveyed transaction types are American Express (some), Discover (some), Diners Club, Japanese Credit Bureau (JCB), or Direct Debit (eCheck).</p> <p>Note: American Express and Discover transactions may appear in either the Settled or Conveyed section, depending on your American Express and Discover transaction processing agreements with Worldpay.</p>
Method of Payment	The method of payment for this transaction or group of transactions (Visa, MasterCard, American Express, Discover, PayPal, Bill Me Later, Direct Debit (eCheck)).
Sales	The total count and total amount of approved (submitted less declined) sale transactions.
Refunds	The total count and total amount of approved (submitted less declined) sale transactions.
Net Settled Sales	The total count and total amount of settled funds (settled sales minus settled refunds) before the deduction of any fees, reserves, or chargebacks.

5.4 Declined Transactions

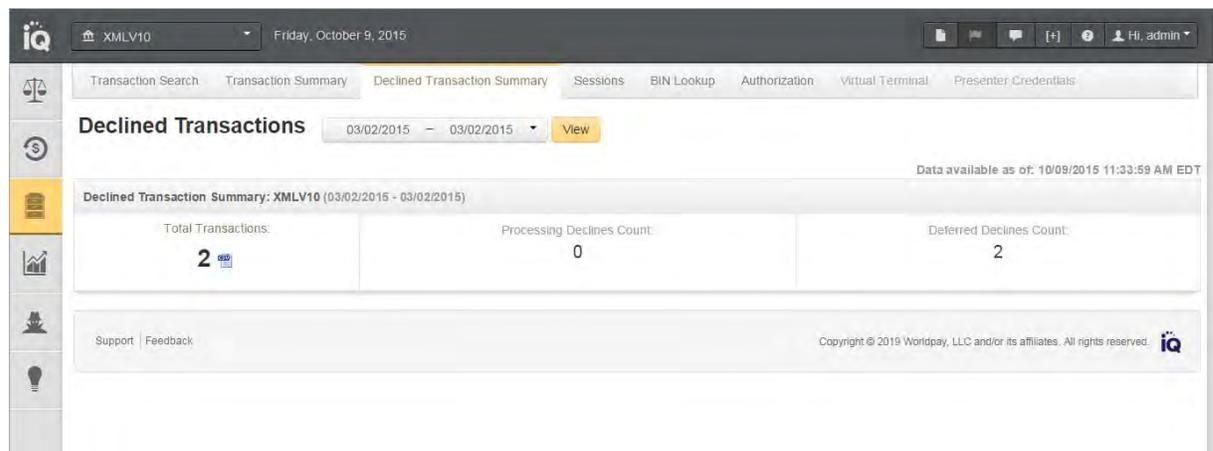
NOTE: The Declined Transactions Report is only available if your organization is using cnpAPI Version 10.0 and later.

With the appropriate permissions, you can view data that provides a snapshot view of your organization's declined transactions. The Declined Transactions report (Figure 5-8) provides a basic summary of declined transactions, including processing and deferred declines, as well as the ability to export a transaction-level declined transaction data to a CSV file (see [Exporting Declined Transaction Data](#) on page 266).

To access the Declined Transactions report:

1. From the iQ Bar, click the **Operations** icon and select **Declined Transaction Summary** from the list of available reports, or from the Operations Navigation bar. The Declined Transaction report displays as shown in Figure 5-8.
2. Specify the desired **Date Range** and click the **View** button to refresh the page. The Declined Transaction report displays the following information:
 - **Total Transactions** - the total declined transactions for the selected time period. Select the CSV icon to export a transaction-level report. See [Exporting Declined Transaction Data](#) on page 266.
 - **Processing Declines** - the number of transactions that were declined due to common processing failures (e.g., card is not Mod 10, etc.).
 - **Deferred Declines** - the number of transactions that were declined due to failed attempts to tie previous transactions.

FIGURE 5-8 Declined Transactions Report



5.4.1 Exporting Declined Transaction Data

You can export single-day transaction-level data to a CSV file (e.g., Microsoft Excel), by clicking the CSV Export icon () from the Declined Transactions report. If the option to export is available, the CSV

Export icon is available and active (not grayed-out) in the Total Transactions field. Transaction-level data is available for export for the previous 24 months only.

To export transaction-level data from the Declined Transaction report:

1. From the iQ Bar, click the **Operations** icon and select **Declined Transaction Summary** from the list of available reports, or from the Operations Navigation bar. The Declined Transaction report displays as shown in [Figure 5-8](#).
2. Select the desired **Date Range** and click **View** to refresh the page.
3. Click the CSV export icon () next to count in the **Total Transactions** field. If the CSV export icon is grayed-out, adjust your date range for a start date no earlier than 24 months prior to today.
Depending upon your browser, the File Download dialog box may appear.
4. Choose an option as follows:
 - **Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).
 - **Save** - saves the CSV file to your computer.
 - **Cancel**

The data listed in [Table 5-6](#) are included in the files.

See [Notes on Microsoft Excel](#) on page 30 for information on the presentation of certain data fields in exported files.

TABLE 5-6 Declined Transactions Export Field Descriptions

Field	Description
Worldpay Payment ID	The unique identifier automatically assigned by Worldpay for this transaction.
Batch ID	The unique identifier automatically assigned by Worldpay for the batch associated with this transaction.
Session ID	The unique identifier automatically assigned by Worldpay for the session associated with this transaction.
Txn Type	The type of transaction you were attempting to perform (e.g., deposit, refund, etc.).
Merchant ID	The unique identifier automatically assigned by Worldpay.
Response Reason Code	The three-digit transaction response code returned by Worldpay for this declined transaction.
Response Reason Message	The transaction response message returned by Worldpay for this declined transaction.
Organization ID	The unique identifier for your organization.
Category ID	The Worldpay-generated identifier for the Reporting Group.
Reject Type	The reason the transaction was rejected (Deferred Decline or Processing Decline).
Dupe_Txn_ID	The transaction ID of the original transaction, if this a duplicate.

TABLE 5-6 Declined Transactions Export Field Descriptions (Continued)

Field	Description
Amount	The total dollar amount of the transaction.
Purchase Currency	The currency used for the purchase, designated by the three-letter abbreviation of the currency (e.g., USD, EUR, CAD).
Post Day	The date the funds from the original transaction appeared as accepted, or recognized.
Reported Time stamp	The date and time of the declined or rejected transaction was processed by Worldpay.
Payment Type	The method of payment (VI=Visa, MC=Mastercard, etc.) for this transaction.
Reporting Group	The Reporting Group category to which this transaction belongs.
Merchant Order	The unique identifier specified by your organization. Typically, this is the order number.
Merchant_TXN_ID	The identifier specified by the merchant for this transaction. This value corresponds to the id attribute (id="value") of the transaction and is used with Online transactions for Duplicate Transaction Detection.

5.5 Session Activity Report

The Session Activity report provides a real-time view of the data you present for processing, to ensure that the data has been transmitted correctly to Worldpay. From the Session Activity report, you can monitor sessions in different states of completion during your selected date range (**Sessions Started**, **Sessions with Activity**, and **Sessions Ended**), including a summary of all batches and transactions in the batch and a table detailing the batches contained in the selected session type. You can also:

- Navigate to the [Batch Detail Report](#) to view the list of transactions contained in the selected batch.
- Export transaction-level session data to a file (see [Exporting Session Data by Transaction](#) on page 280).

Transactions in the Session Activity Report may be delayed for several seconds as we replicate data in our reporting database. The **Data available as of** time and date stamp indicates the latest time (in your selected time zone) for which transactional data is available. Individual session, batch, and transactional data is available for the previous 24 months only.

Features of the Session Activity report include:

- **Sortable Columns** - you can click certain column headings (Session ID, Session Type, Status, and Start/End date) to sort the batches listed in Session Detail table.
- **Customizable Table View** - you can customize the view of the Session Activity report table by clicking the settings icon () above the table to show, hide, or re-order certain table columns. (See [Customizing Your Report View](#) on page 21 for more information).

To open the Session Activity Report:

1. From the iQ Bar, click the **Operations** icon and select **Sessions** from the list of available reports, or from the Operations Navigation bar. The Session Activity Report displays as shown in [Figure 5-9](#).
2. Specify the desired report view, either **Sessions Started**, **Sessions with Activity**, or **Sessions Ended** during your selected date range.
3. Specify the desired **Date Range**, and click **View**.

Each Session report view comprises a summary panel and a granular detail panel.

4. Click the plus sign next to the **Session ID** of a session containing multiple batches to reveal the Batch IDs. When you do this, the parent row shows the totals (in bold) for all of the included batches.
5. Items shown as hyperlinks in the Session Activity report provide links to reports with more detailed information. From the Session Activity report, click a item from the **Batch ID** or **Status** column to navigate to the following reports:
 - [Batch Detail Report](#)
 - Duplicates Report

See [Table 5-7](#) for a description of each of the columns in the Session Activity report. Online Help is available for the Sessions report by clicking the help icon in the top navigation bar.

FIGURE 5-9 Session Activity Report

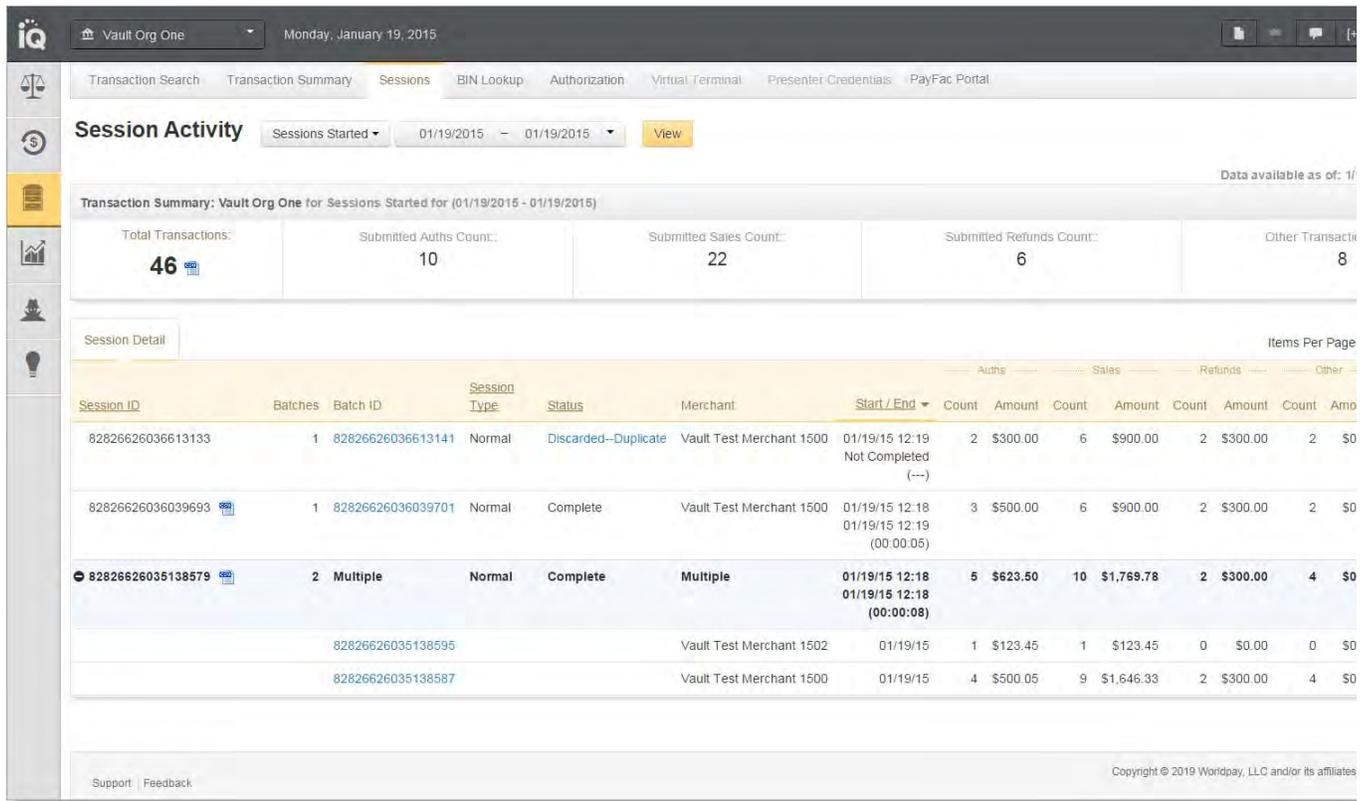


TABLE 5-7 Session Activity Report Field Descriptions

Field	Description
Summary Panel	
Total Transactions	The total number of transactions processed during your selected date range for your selected view (sessions started, sessions with activity, or sessions ended).
Submitted Auths Count	The total number of authorizations submitted during your selected date range for your selected view (sessions started, sessions with activity, or sessions ended).
Submitted Sales Count	The total number of sales submitted during your selected date range for your selected view (sessions started, sessions with activity, or sessions ended).
Submitted Refunds Count	The total number of refunds submitted during your selected date range for your selected view (sessions started, sessions with activity, or sessions ended).

TABLE 5-7 Session Activity Report Field Descriptions (Continued)

Field	Description
Other Transaction Count	The total number of non-standard transactions submitted during your selected date range for your selected view (sessions started, sessions with activity, or sessions ended). This count includes transactions such as reversals, voids, account updater transactions, token requests, funding instructions, etc.
Detail Panel	
Session ID	A unique number automatically assigned to each session. To view a session, click the desired Session ID link. This is a sortable column.
Batches	The number of batch files transmitted during a session. Note: When the number of transactions in a batch exceeds 100,000, the batch is automatically split into two or more batches, increasing the number in this column.
Batch ID	A unique number automatically assigned to each batch within a session. To view details about a batch, click the desired Batch ID link to navigate to the Batch Detail Report . If iQ displays Multiple in the column, click the plus (+) sign to expand the row to reveal the batches contained in the session.
Session Type	Defines the type of file submitted. The possible values are: <ul style="list-style-type: none"> • Account Updater Response • Auto Scheduled Recycling • CSV • Funding Instruction • Invalid • Normal (batch) • Online (online HTTPS) • Online Funding Instruction • POS (Retail card swiped at Point of Sale terminal) • RFR (Account Updater Request for Response) • Scheduled AU request • Scheduled AU response • SMS • Virtual Terminal Initiated • Worldpay-Initiated • Worldpay-Initiated Recurring Payments

TABLE 5-7 Session Activity Report Field Descriptions (Continued)

Field	Description
Status	<p>The transmission status of the transaction files. Common types are:</p> <ul style="list-style-type: none"> • Received - session was received by Worldpay, but processing not yet complete. • Complete - processing of this session was completed by Worldpay. • Update Pending - Account Updater operation is pending. • Error - contact Worldpay Technical Support. • Discarded - Duplicate - duplicate sessions were submitted, detected by Worldpay, and discarded. Contact Worldpay Technical Support. • Discarded - this batch was manually discarded by Worldpay as directed by your organization; or in the case of Dynamic Payout Funding Instructions, it was discarded due to insufficient funds in your FBO settlement account. <p>This is a sortable column.</p>
Merchant	Identifies the organization for which the file was transmitted. If the session included transactions for more than one merchant or batch, the merchant name appears as <i>Multiple</i> . In this case, click the plus (+) sign to expand the row to reveal the batches contained in the session.
Start/End (<i>Time Zone</i>)	The start, end, and elapsed time of the file transmission. The start and end time is shown in your local time zone, configurable in your User Profile (see Editing Your User Profile on page 10). This is a sortable column.
Total	Specifies the total number of transactions in the session (Count) and the total financial value of the transactions in the session (sum of Auths, Sales, and Refund Amounts).
Auths	Count and total amount of authorizations processed.
Sales	Count and total amount of sales processed.
Refunds	Count and total amount of refunds processed.
Other	Count and total amount of 'non-standard' types of transactions processed (reversals, voids, account updater transactions, token requests, funding instructions, etc.) processed.

5.5.1 Batch Detail Report

The Batch Detail report provides a detailed breakdown of transactions contained within a batch, and includes a summary of batches in the top panel as well as a detailed data table below. From the same report window, you can select whether to view 'standard' transactions or those associated with Account Updater requests, token requests, recurring transactions, fraud checks, or query transactions by selecting the appropriate detailed tab view.

From within each of the tabs in the Batch Detail report, you can click a link to navigate to the [Transaction Detail Screen](#) for further details of a payment within the batch or an [Instruction Detail Screens](#) for details on a PayFac Dynamic Payout funding instruction.

To open the Batch Detail report:

1. From the iQ Bar, click the **Operations** icon and select **Sessions** from the list of available reports, or from the Operations Navigation bar. The Session Activity report displays as shown in [Figure 5-9](#).
2. Specify the desired report view, either **Sessions Started**, **Sessions with Activity**, or **Sessions Ended** during your selected date range.
3. Specify the desired **Date Range**, and click **View**. Individual batch and transactional data is available for the previous 24 months only.
4. In the **Batch ID** column, select the desired Batch ID link. Click the plus sign next to the **Session ID** of a session containing multiple batches to reveal the Batch IDs. (When you do this, the parent row shows the totals in bold for all of the included batches.)
5. Click the desired tab to change the type of transactions you wish to view. Your options are:
 - [Batch Detail Report - Payment Detail](#) (default view - standard transactions)
 - [Batch Detail Report - Account Updater \(AU\) Detail](#)
 - [Batch Detail Report - Token Detail](#)
 - [Batch Detail Report - Recurring Transactions Detail](#)
 - [Batch Detail Report - Fraud Detail](#)
 - [Batch Detail Report - Query Transaction Detail](#)

The Summary Panel provides information on all the transactions included in this batch. See [Table 5-8](#) for a description of each of the fields in the summary panel of the Batch Detail report. The 'processed on...' time stamp at the top of the panel is presented in your selected time zone.

By default, the Batch Detail report displays 200 records per page. You can modify this by entering a different amount in the **Items Per Page** field and clicking **Apply**.

FIGURE 5-10 Batch Detail Report

Batch Detail: for Batch 82826626036039701 from Session 82826626036039693

Batch Summary: for batch 82826626036039701 processed on 01/19/2015 at 12:18 EST

Total Activity Amount:	Submitted Auths Amount:	Submitted Sales Amount:	Submitted Refunds Amount:	Other Transactions Amount:
\$1,700.00	\$500.00	\$900.00	\$300.00	\$0.00
13 Total Transactions	Submitted Auths Count:	Submitted Sales Count:	Submitted Refunds Count:	Other Transactions Count:
	3	6	2	2

Worldpay Payment ID	Merchant Order Number	ARN	Response Message	AVS Message	Transaction Type	MOP	Account Suffix	Purchase Currency	Amount
82826626036121863	I11443F2_2.1		Approved	Exact match (address + 5 digit zip)	AUTHORIZATION	MasterCard	XXXXXXXXXXXX-9999	USD	\$150.00
82826626036121897	I11443F2_2.2		Approved	Exact match (address + 5 digit zip)	AUTHORIZATION	MasterCard	XXXXXXXXXXXX-9995	USD	\$150.00
82826626036121921	091222_invalPPA		Approved	Exact match (address + postal code)	AUTHORIZATION	PayPal	XXXXXXXXXXXX-9995	USD	\$200.00
82826626036121939	I11443F2_2.7		Approved	Exact match (address + 5 digit zip)	AUTHORIZATION	VISA	XXXXXXXXXXXX-2332	USD	\$150.00
82826626036121954	I11443F2_2.8		Approved	Partial match (5 digit zip code matches, street address does not)	AUTHORIZATION	Discover	XXXXXXXXXXXX-9999	USD	\$150.00
82826626036121970	I11443F2_2.9		Token was not found	Value used to initialize the database	DEPOSIT	VISA	XXXXXXXXXXXX-9449	USD	\$150.00
82826626036121996	I11443F2_2.10		Invalid Account Number	Value used to initialize the database	DEPOSIT	VISA	XXXXXXXXXXXX-8881	USD	\$150.00
82826626036122010	I11443F2_2.3		Token was invalid	Value used to initialize the database	REFUND	Default	XXXXXXXXXXXX-9442	USD	\$150.00
82826626036122036	I11443F2_2.4		Invalid Account Number	Value used to initialize the database	REFUND	VISA	XXXXXXXXXXXX-1230	USD	\$150.00
82826626036122051	I11443F2_2.5		Token was not found	Value used to initialize the database	DEPOSIT	VISA	XXXXXXXXXXXX-9449	USD	\$150.00
82826626036122077	I11443F2_2.6		Account Number Does Not Match Payment Type	Value used to initialize the database	DEPOSIT	American Express	XXXXXXXXXXXX-9999	USD	\$150.00

TABLE 5-8 Batch Detail Summary Panel Field Descriptions

Field	Description
Total Activity Amount	The total dollar amount of all the transactions in this batch. Includes data from all the detail tabs (Batch, AU, Token, Recurring, and Fraud).
Total Transactions	The total number of all the transactions in this batch. Includes data from all the detail tabs (Batch, AU, Token, Recurring, and Fraud). Click the CSV Export icon () next to the Total Transactions count to export transaction-level session data. See Exporting Session Data by Transaction for more information.

TABLE 5-8 Batch Detail Summary Panel Field Descriptions (Continued)

Field	Description
Submitted Auths Amount and Count	The total amount and count of authorization transactions submitted in this batch.
Submitted Sales Amount and Count	The total amount and count of sale transactions submitted in this batch.
Submitted Refunds Amount and Count	The total amount and count of refund transactions submitted in this batch.
Other Transactions Amount and Count	The total amount of count of other types of transactions (reversals, voids, account updater transactions, token requests, etc.) submitted.

5.5.2 Batch Detail Report - Payment Detail

The Payment Detail tab (see [Figure 5-10](#)) of the Batch Detail report provides a view of the all 'standard' transactions (authorizations, deposits, and refunds) in the specified batch. Each transaction listing includes a Worldpay Payment ID hyperlink, where you can access the [Transaction Detail Screen](#).

[Table 5-9](#) describes the fields in the Payment detail tab of the Batch Detail report.

TABLE 5-9 Batch Detail Report - Payment Detail Tab Field Descriptions

Field	Description
Worldpay Payment ID	A unique number automatically assigned to each payment within a batch.
Merchant Order Number	Merchant-designated identifier for this transaction (sortable column).
ARN	The Acquirer Reference Number that uniquely identifies this transaction with the networks.
Response Message	The transaction response returned by the system. If the transaction was declined, this message will provide a reason.
AVS Message	The Address Verification Service (AVS) response message.
Transaction Type	Specifies the type of transaction (for example, Authorizations, Deposits, Refunds, etc.).
MOP	The method of payment used for this transaction (Visa, MasterCard, PayPal, Direct Debit, etc.).
Account Suffix	The account number the customer used for this transaction (sortable column). Regardless of your permission level, this report shows only the last four digits of the credit card number, or the last three digits for Direct Debits.
Purchase Currency	The currency used for the purchase, designated by a three-letter abbreviation of the country.

TABLE 5-9 Batch Detail Report - Payment Detail Tab Field Descriptions (Continued)

Field	Description
Amount	Total amount of funds sent with the transaction.
PINless Debit Network	The network through which the PINless Debit adjustment was processed (NYCE, Pulse, Star, etc.), if this transaction is associated with an adjustment. This column is only seen if your organization is enabled to process PINless Debit adjustments.

5.5.3 Batch Detail Report - Account Updater (AU) Detail

The Account Updater (AU) Detail tab (Figure 5-11) of the Batch Detail report provides a view of all the Account Updater requests in the specified batch. Each AU Request listing includes an **AU Request ID** hyperlink, where you can access the [Transaction Detail Screen](#) associated with the Account Updater Request.

Table 5-10 describes each of the fields in the AU Detail tab of the Batch Detail report.

FIGURE 5-11 Batch Detail Report - AU Detail

The screenshot shows the 'AU Detail' tab selected in a report interface. The table displays the following data:

AU Request ID	Merchant Order Number	Transaction Reason	MOP	Account Suffix	Response Message	Purchase Currency	Transaction Type
590276062590276062	69396460693	ACCOUNT_UPDATE	VISA	XXXXXXXXXXXX-1111	Approved	USD	ACCOUNT_UPDATE_REQUEST
590276062590276062	54896432548	ACCOUNT_UPDATE	VISA	XXXXXXXXXXXX-1111	Approved	USD	ACCOUNT_UPDATE_REQUEST
590276062590276062	04424893044	ACCOUNT_UPDATE	VISA	XXXXXXXXXXXX-0000	Approved	USD	ACCOUNT_UPDATE_REQUEST
590276062590276062	30696463306	ACCOUNT_UPDATE	MasterCard	XXXXXXXXXXXX-2222	Approved	USD	ACCOUNT_UPDATE_REQUEST
590276062590276062	94196461941	ACCOUNT_UPDATE	VISA	XXXXXXXXXXXX-6666	Approved	USD	ACCOUNT_UPDATE_REQUEST
590276062590276062	12996442129	ACCOUNT_UPDATE	VISA	XXXXXXXXXXXX-2222	Approved	USD	ACCOUNT_UPDATE_REQUEST
590276062590276062	97096451970	ACCOUNT_UPDATE	MasterCard	XXXXXXXXXXXX-7777	Approved	USD	ACCOUNT_UPDATE_REQUEST

At the bottom of the screenshot, there is a footer with 'Support | Feedback' on the left and 'Copyright © 2019 Worldpay, LLC and/or its affiliates. All rights reserved. iq' on the right.

TABLE 5-10 Batch Detail Report - AU Detail Field Descriptions

Field	Description
AU Request ID	The automatically-assigned number that identifies this Account Updater request transaction.
Merchant Order Number	The merchant-designated identifier for this transaction.
MOP	The method of payment used for transferring funds from a customer to your organization.

TABLE 5-10 Batch Detail Report - AU Detail Field Descriptions (Continued)

Field	Description
Response Message	The account updater response message corresponding to the response code returned by Worldpay for this transaction (for example, <i>The expiration date has changed</i>).
Purchase Currency	The currency used for the purchase, designated by a three-letter abbreviation of the country.
Transaction Type	The actions associated with this account updater transaction.

5.5.4 Batch Detail Report - Token Detail

The Token Detail tab (Figure 5-12) of the Batch Detail report provides a view of the all token requests in the specified batch. Each token listing includes a **Token Request ID** hyperlink, where you can access the [Token Request Detail Screen](#) or the [OmniToken Translator Detail Screen](#), depending on the transaction type.

Table 5-11 describes each of the fields in the Token Detail tab of the Batch Detail report.

FIGURE 5-12 Batch Detail Report - Token Detail

Token Request ID	Merchant Order Number	Transaction Type	MOP	Token	Response Message	Batch Sequence
82826626036122093	11443F2_2.11	TOKEN_REGISTRATION	N/A	N/A	Account number was invalid	12
82826626036122101	11443F2_2.12	TOKEN_REGISTRATION	N/A	N/A	Account number was invalid	13

TABLE 5-11 Batch Detail Tab - Token Detail Field Descriptions

Field	Description
Token Request ID	The automatically-assigned number that identifies this token request transaction. Click the hyperlink to navigate to the Token Request Detail Screen , or the OmniToken Translator Detail Screen , depending on the transaction type. Note: This is not the same as the Token Number.
Merchant Order Number	The merchant-designated identifier for this transaction (sortable column).
Transaction Type	Specifies the type of token transaction, for example, Token Registration, Translate LVT to Pan, Translate HVT to LVT, etc.

TABLE 5-11 Batch Detail Tab - Token Detail Field Descriptions (Continued)

Field	Description
MOP	The method of payment used for transferring funds from a customer to your organization (sortable column).
Token	The reference number (token) issued by Worldpay to replace the submitted credit card number or Direct Debit account number.
Response Message	The response returned by the system to indicate the result of the conversion (or attempted conversion) of this credit card number or Direct Debit account number to a token. See the <i>Worldpay eComm cnpAPI Reference Guide</i> for a list of token-related response codes and messages.
Batch Sequence	The sequential transaction number in the batch.

5.5.5 Batch Detail Report - Recurring Transactions Detail

The Recurring Transactions Detail tab ([Figure 5-13](#)) of the Batch Detail report contains information on all recurring subscription transactions in the specified batch. Each recurring transaction listing includes a **Worldpay Transaction ID** hyperlink, where you can access the [Recurring Subscription Detail Screens](#), and a **Subscription ID**, where you can access the [Subscription Detail](#) report.

[Table 5-12](#) describes each of the fields in the Recurring Transactions Detail tab of the Batch Detail report.

For more information on other Recurring reports, see [Recurring Plans](#) on page 391.

FIGURE 5-13 Batch Detail Report - Recurring Transactions Detail

Vanity Transaction ID	Batch Sequence	Subscription Id	Transaction Type	Response Message
82826697863741453	82826696644363595	82826697863741453	Create Recurring Subscription	Approved - Recurring subscription created

TABLE 5-12 Batch Detail Report - Recurring Transactions Field Descriptions

Field	Description
Worldpay Transaction ID	The automatically-assigned unique identifier for this transaction. Click the link to navigate to the Create, Update, or Cancel Recurring Subscription Detail screen.
#	The sequential order in which the transaction was processed.

TABLE 5-12 Batch Detail Report - Recurring Transactions Field Descriptions (Continued)

Field	Description
Subscription ID	The automatically-assigned identifier for this sequence of recurring billing transactions. Click the Subscription ID hyperlink to see the Subscription Detail screen associated with this ID.
Txn Type	The type of recurring transaction (Create, Update, or Cancel Subscription).
Response Reason Message	A brief definition of the response code returned by Worldpay for recurring subscription transaction.

5.5.6 Batch Detail Report - Fraud Detail

The Fraud Detail tab of the Batch Detail report provides information on all Fraud Checks--a stand-alone transaction not associated with an authorization or sale--in the specified batch. Each Fraud Check transaction listing includes a **Worldpay Payment ID** hyperlink, where you can access the associated [Fraud Check Detail Screen](#).

[Table 5-13](#) describes each of the fields in the Fraud Detail tab of the Batch Detail report.

TABLE 5-13 Batch Detail Report - Fraud Detail Field Descriptions

Field	Description
Worldpay Payment ID	The automatically-assigned unique identifier for this transaction. Click the link to navigate to the Fraud Check Detail screen.
#	The sequential order in which the transaction was processed.
Txn Type	The type of Fraud Check Transaction (Fraud Check Request only).
Response Reason Message	A brief definition of the response code returned by Worldpay for the Fraud Check transaction.

5.5.7 Batch Detail Report - Query Transaction Detail

The Query Transaction Detail tab ([Figure 5-14](#)) of the Batch Detail report provides the results of query transactions performed in the specified batch. You use a query transaction to determine the original response received for a transaction, if a response was not received at the time of submission.

[Table 5-14](#) describes each of the fields in the Query Transaction Detail tab of the Batch Detail report.

FIGURE 5-14 Batch Detail Report - Query Transaction Detail

Worldpay Transaction ID	Merchant Order Number	Transaction Type	Response Message	Batch Sequence	Number of matches
82828120254300613	FindAuth	AUTHORIZATION	Original transaction found	82828120254300600	1
82828120254300621	FindDeposit	DEPOSIT	Original transaction found	82828120254300620	1
82828120254300639	FindDepositSale	DEPOSIT	Original transaction found	82828120254300640	1
82828120254300647	FindRefund	REFUND	Original transaction found	82828120254300640	1
82828120254300654	FindGC	UNLOAD_REVERSAL	Original transaction found	82828120254300660	1

TABLE 5-14 Batch Detail Report - Query Transaction Field Descriptions

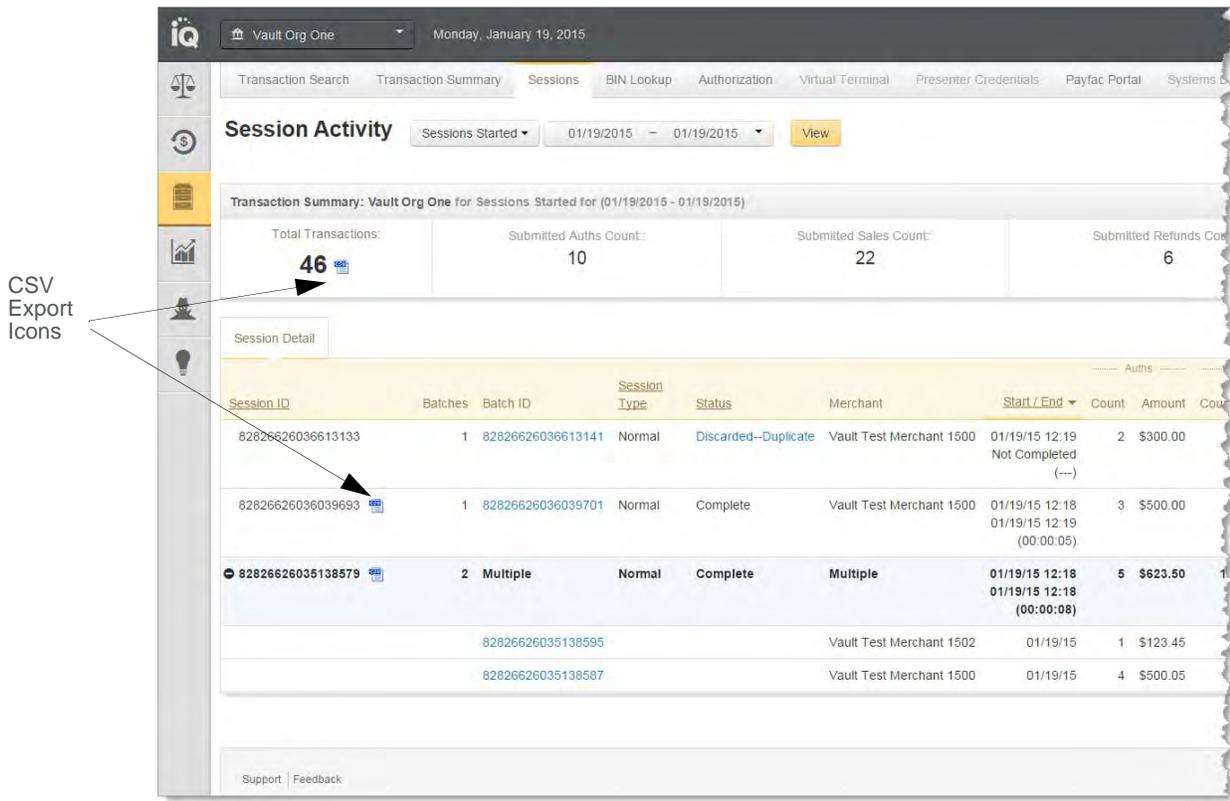
Field	Description
Worldpay Transaction ID	The automatically-assigned unique identifier for this transaction.
Merchant Order Number	The merchant-designated identifier for this transaction (sortable column).
Transaction Type	The type of transaction (Authorization, Deposit, Refund, etc.)
Response Reason Message	A brief definition of the response code returned by Worldpay for the Query transaction (e.g., Original Transaction Found).
Batch Sequence	The sequential transaction number in the batch.
Number of matches	The number of transactions that resulted in a match for this transaction.

5.5.8 Exporting Session Data by Transaction

You can export single-day transaction-level session data from the Session Activity report or the Batch Detail report. The Session Export is designed to assist you in performing transaction-level reconciliation in order to ensure that transaction counts align with expectations and your internal systems. The Session Export is not designed for fiscal reconciliation processes, as it does not contain settlement, fee, or deposit data. Transaction-level data is available for export for any single day during the previous 24 months only.

If the option to export is available, the CSV Export icon () is available and active (not grayed-out) on each of the reports (as shown in [Figure 5-15](#)), either next to the Total Transactions in the Summary Panel or next to a Session ID, each producing different results (explained in [Table 5-15](#)). The data is listed by transaction and exported to a file in comma separated value (csv) format.

FIGURE 5-15 Export Icons on Session Activity Report



Note the following:

- The CSV Export icon that appears **in-line** next to the individual sessions allows you to export the indicated session. If you specify a date range that is greater than one day, the CSV export icon does not appear.
- The CSV Export icon that appears in the **Total Transactions** field of the report page (Session Activity and Batch Detail), allows you to export all sessions or transactions displayed on the page within a one-day span. If you specify a date range that is greater than one day, or is older than 24 months, the export icon is grayed out.

TABLE 5-15 Session Export Options and Results

Report Name	Export Icon Location	Result: A CSV file containing...
Session Activity Report	In the Total Transactions Field	All transactions for all of the sessions listed in this view of the Session Activity report.
	Next to Session ID	All transactions for the session indicated.
Batch Detail Report	In the Total Transactions Field	All transactions in the batch.

To export transaction-level data from the Session or Batch Detail report:

1. From the iQ Bar, click the **Operations** icon and select **Sessions** from the list of available reports, or from the Operations Navigation bar.
2. Specify the desired report view, either **Sessions Started**, **Sessions with Activity**, or **Sessions Ended** during your selected date range.
3. Specify the desired **Date Range** (one day only), and click **View**.
4. Click the CSV Export icon () in the **Total Transactions** field or next to a Session ID. If the CSV export icon is grayed-out, adjust your date selection for a date no earlier than 24 months prior to today. See [Table 5-15](#) to understand the results expected for each type of export.

Depending upon your browser, the File Download dialog box may appear.

5. Choose an option as follows:
 - **Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).
 - **Save** - saves the CSV file to your computer.
 - **Cancel**

The data listed in [Table 5-16](#) are included in the file.

See [Notes on Microsoft Excel](#) on page 30 for information on the presentation of certain data fields in exported files.

TABLE 5-16 Session Export by Transaction Report Data

Field	Description
Session ID	An automatically-assigned unique identification number for the session associated with the transaction.
Batch ID	A automatically-assigned unique identification number for the batch associated with the transaction.
Batch Post Day	The calendar day that the batch was received by Worldpay.
Transaction Processing Time stamp GMT	The time (in GMT) when the transaction was processed by Worldpay.
Batch Completion	The time (in GMT) when all transactions contained in the batch were processed by Worldpay.
Reporting Group	The Reporting Group to which the transaction applies.
Presenter	The presenter who submitted the transaction. Note: If your organization self-presents, this field displays your organization name.
Merchant	The name of the parent organization (or Reporting Group) to which the transaction applies.
Merchant ID	The Merchant ID (or MID) to which this transaction applies.
Worldpay Payment ID	The automatically-assigned unique identifier for this transaction.

TABLE 5-16 Session Export by Transaction Report Data (Continued)

Field	Description
Parent Worldpay Payment ID	The Payment ID for the parent transaction. If the transaction was an reversal, capture, or credit, for example, this is the Worldpay Payment ID for the original transaction.
Merchant Order #	The unique merchant-designated identifier for this transaction.
Customer ID	The unique identifier of the purchaser associated with the transaction.
Txn Type	The type of transaction (for example, Auth, Deposit, etc.).
Purchase Currency	The currency used for the purchase, designated by a three-letter abbreviation of the country.
Purchase Amt	The total amount of the purchase associated with this transaction.
Payment Type	The method of payment (Visa, MasterCard, etc.) for this transaction.
BIN	The Bank Identification Number of the issuing bank associated with this transaction.
Account Suffix	The account number suffix that the customer used for this transaction. Regardless of account permissions, only the last four digits are visible for credit cards, and the last three digits for Direct Debits. The value displayed depends on how you submit the original PAN: <ul style="list-style-type: none"> • If you do not submit a value, iQ displays the field as <code>xxxx</code>. • If you submit a value that contains a comma, for example, <code>9,999</code>, iQ displays the value with quotes: <code>'9999'</code>. • If you submit a value as only numerals, for example, <code>9999</code>, the value displayed is the same: <code>9999</code>.
Response Reason Code	The code representing the reason for the decline of the authorization ('0' if approved).
Response Reason Message	The transaction response returned by Worldpay for this transaction. If the transaction was declined, this message provides a reason.
AVS	The Address Verification Service response code.
Fraud Check Sum Response	The response from the network for additional fraud prevention data submitted (CVV2, etc.) with this transaction.
Payer ID	The Payer ID for a PayPal transaction, typically the customer's E-mail address.
Merchant Transaction ID	The identifier specified by the merchant for this transaction. This value corresponds to the <code>id</code> attribute (<code>id="value"</code>) of the transaction and is used with Online transactions for Duplicate Transaction Detection.
Affiliate	The merchant-specified identifier used to track transactions associated with your affiliate organizations.
Campaign	The merchant-specified identifier used to track transactions associated with specific marketing campaigns or promotions.

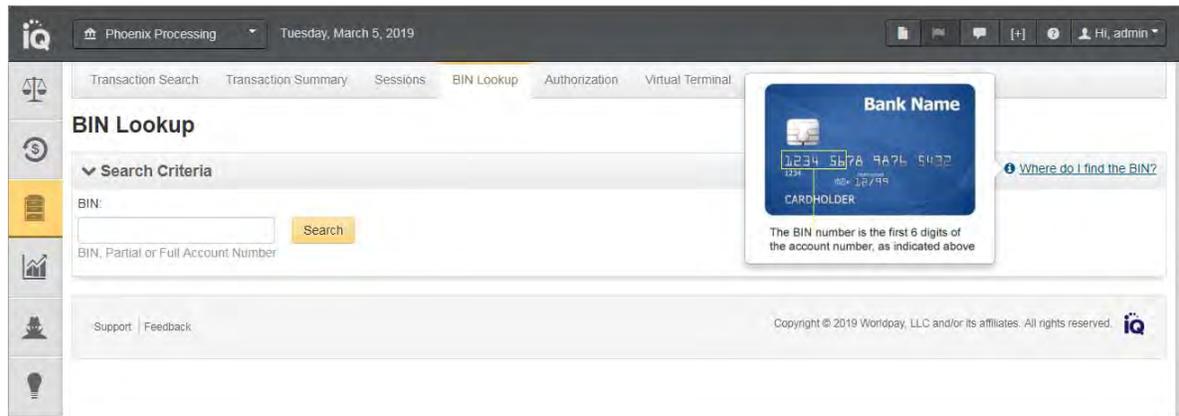
TABLE 5-16 Session Export by Transaction Report Data (Continued)

Field	Description
Merchant Grouping ID	The merchant-specified identifier for grouping transactions by an additional transaction level ID outside of Affiliate or Campaign.
Sales Tax	The sales tax amount passed in from the merchant for the specific transaction.
FTP Filename	The name of the original file submitted by the presenter.
Session Type	The type of file submitted. The possible values are: <ul style="list-style-type: none"> • Account Updater Response • Auto Scheduled Recycling • CSV • Funding Instruction • Invalid • Normal (batch) • Online (online HTTPS) • Online Funding Instruction • POS (Retail card swiped at Point of Sale terminal) • RFR (Account Updater Request for Response) • Scheduled AU request • Scheduled AU response • SMS • Virtual Terminal Initiated • Worldpay-Initiated • Worldpay-Initiated Recurring Payments
Action Performed By	The name of the Virtual Terminal user performing the action.
Customer Reference	The reference string used by the customer for the purchase (for example, a Purchase Order Number).
Secondary Amt	The Secondary amount is the principal purchase amount of the transaction, before the convenience fees, etc.
PINless Debit Network	The network through which this PINless Debit adjustment was processed (NYCE, Pulse, Star, etc.).

5.6 Bank Identification Number (BIN) Lookup

The Bank Identification Number (BIN) Lookup feature enables you to retrieve bank data and contact information for the MasterCard or Visa card used in a transaction. You can access the BIN Lookup tool (as shown in [Figure 5-16](#)) from the Reporting Page.

FIGURE 5-16 BIN Lookup Screen



To search for BIN information:

1. From the iQ Bar, click the **Operations** icon and select **BIN Lookup** from the list of available reports, or from the Operations Navigation bar. The BIN Lookup screen displays as shown in [Figure 5-16](#).
2. Enter either the first six digits or the full account number in the search box, and click **Search**. (Mouse-over the *Where do I find the BIN?* link to see the illustration of the BIN location.)

The BIN Lookup with Results screen appears, as shown in [Figure 5-17](#).

You can also access BIN information from any Transaction Detail screen or Chargeback Case Detail screen.

To access BIN information from a Transaction Detail screen:

1. Navigate to the [Transaction Detail Screen](#) screen, as outlined on [page 288](#).
2. In the Transaction Detail screen, click the **BIN** link in the **Summary Data** panel. The BIN Lookup with Results screen displays as shown in [Figure 5-17](#).

To access the BIN information from the Chargeback Case Detail screen:

1. Navigate to the [Compliance Report](#), as outlined on [page 203](#).
2. In the Chargeback Case Detail screen, click the **BIN** link in the upper portion of the screen. The BIN Lookup with Results screen displays as shown in [Figure 5-17](#).

See [Table 5-17](#) for a description of each of the fields in the BIN Lookup with Results screen.

FIGURE 5-17 BIN Lookup with Results

The screenshot shows the 'BIN Lookup' tool in the iQ Reporting and Analytics interface. The search criteria are set to BIN: 540168. The search results for 540168 are displayed, including BIN Summary, Retrieval Contact Information, Chargeback Contact Information, Issuer Contact Information, and Authorization Contact Information.

Search Criteria

BIN: 540168
 BIN, Partial or Full Account Number

Search Results for 540168

BIN Summary

BIN:	Issuing Bank BIN:	Processing Bank BIN:	Card Usage:
540168	2070		Credit
Method of Payment:	Issuing Bank Name:	Country:	Last Updated:
MasterCard	CHASE BANK USA, N.A.	840 - United States	02/28/2019

Retrieval Contact Information

Contact Name:	Contact Title:	Phone Number:	Fax Number:
MICHAEL D DICKMAN		(888)489-8452	
Bank Name:	Address:		
CHASE BANK USA, N.A.	201 NORTH WALNUT WILMINGTON DE 43081-2822 WILMINGTON, DELAWARE 43081-2822		

Chargeback Contact Information

Contact Name:	Contact Title:	Phone Number:	Fax Number:
MICHAEL D DICKMAN		(888)489-8452	
Bank Name:	Address:		
CHASE BANK USA, N.A.	201 NORTH WALNUT WILMINGTON DE 43081-2822 WILMINGTON, DELAWARE 43081-2822		

Issuer Contact Information

Contact Name:	Contact Title:	Phone Number:	Fax Number:
JACKIE JOSEPH		(866)428-4962	
Bank Name:	Address:		
CHASE BANK USA, N.A.	JPMORGAN CHASE BANK, N.A. 201 NORTH WALNUT STREET FLOOR 14 WILMINGTON DE 19801-2920 WILMINGTON, DELAWARE 19801-2920		

Authorization Contact Information

Contact Name:	Contact Title:	Phone Number:	Fax Number:
REBECCA LEBLANC		(866)428-4962	

TABLE 5-17 BIN Lookup Results Field Descriptions

Field	Description
BIN Summary	
BIN	The BIN of the issuing bank.

TABLE 5-17 BIN Lookup Results Field Descriptions (Continued)

Field	Description
Card Usage	The card usage type (either Credit or Debit).
Method of Payment	The method of Payment associated with this BIN (MasterCard or Visa).
Issuing Bank Name	The name of the bank associated with this BIN.
Country	The country code and country where the bank is located.
Last Updated	The date the BIN information was last updated.
Contact Information	
Retrieval Contact Information	The name, title, and numbers for the bank staff member responsible for retrieval requests.
Chargeback Contact Information	The name, title, and numbers for the bank staff member responsible for chargebacks.
Issuer Contact Information	The name, title, and main contact numbers for the issuing bank staff member.
Authorization Contact Information	The name, title, and numbers for the bank staff member responsible for authorizations.

5.7 Transaction Detail Screen

The Transaction Detail screens display comprehensive information on a single transaction or payment action including transaction data, identifying information, credit card and token data, tracking data, response data, etc. The Transaction Detail screen also provides information on all transactions that are associated with the current transaction, and a summary panel showing snapshot of the purchase history for the customer.

iQ displays a Transaction Detail screen specific to the transaction or action. For example, a Authorization transaction is displayed as an **Authorization Detail** screen, and an account updater request is displayed as an **Account Updater Request Detail** screen.

Table 5-18 lists the Transaction Detail variations seen in iQ, depending upon your permissions and the services/products for which you are enrolled.

TABLE 5-18 Transaction Detail Screens

Account Updater Request Detail	Gift Card Balance Inquiry Detail
Account Updater Response Detail	Gift Card Deactivate Reversal Detail
Authorization Detail	Gift Card Deactivation Detail
Authorization Reversal Detail	Gift Card Deposit Reversal Detail
Deposit Detail	Gift Card Load Reversal Detail
eCheck Deposit Detail	Gift Card Refund Reversal Detail
eCheck Refund Detail	Gift Card Reload Detail
eCheck Verification Detail	Gift Card Unload Detail
eCheck Void Detail	Gift Card Unload Reversal Detail
Gift Card Activate Reversal Detail	Refund Detail
Gift Card Activation Detail	Void Detail
Token Request Detail Screen	
Recurring Subscription Detail Screens:	
Cancel Recurring Subscription Detail	Update Recurring Subscription Detail
Create Recurring Subscription Detail	
Fraud Check Detail Screen	
Instruction Detail Screens (for Payment Facilitators):	
PayFac Credit Detail	PayFac Debit Detail
Sub-Merchant Credit Detail	Sub-Merchant Debit Detail
Reserve Credit Detail	Reserve Debit Detail
Vendor Credit Detail	Vendor Debit Detail

TABLE 5-18 Transaction Detail Screens (Continued)

Physical Check Credit Detail	Physical Check Debit Detail
Funding Instruction Void Detail Screen	
OmniToken Translator Detail Screen	

A sample **Deposit Detail** screen is shown in [Figure 5-18](#).

FIGURE 5-18 Deposit Detail Screen

iQ PhoenixXML Test Merchant Tuesday, March 19, 2019
Hi, admin

Transaction Search
Transaction Summary
Sessions
BIN Lookup
Authorization
Virtual Terminal
Presenter Credentials
PayFac Portal

Deposit Detail - Worldpay Payment ID 827466445305283087

Field level help: On Off

Summary

Transaction Type: Cond. Deposit	Amount: \$11.99	Settlement Amount: Not Yet Available
Post Day: 03/19/2019	Method Of Payment: VISA	Exp Date: hidden
Settlement Date: N/A	Merchant: Test Merchant	Account Number: XXXXXXXXXXXX-1111
Product Type:	Customer ID: 889 07679889	Token Number: 17010001917010001
BIN: 414720	Token Inactivated: N/A	Download Receipt

Tracking Data

Order Source: Recurring	Billing Descriptor: TESTCO	Merchant Order Number: 5530210309002559290360
Custom Phone/City: U.COM/BILL	Campaign: N/A	Merchant Transaction ID: 5530210309002559290360
Batch Type: Online	Batch ID: 826234988060180496	Worldpay Payment ID: 827466445305283087
Affiliate: N/A	Merchant Grouping ID: N/A	ARN: Not Yet Available
Bypass Velocity Check?: N/A	Action Performed By: N/A	Report Group: M/N/n

Response Data

AVS Code: 34	Response Reason Code: 000
AVS Message: N/A	Response Reason Message: Approved
Card Validation Code:	Approval Code: 01603D
Card Validation Message: Not requested	Reject Reason Code: N/A
Interchange: Not Yet Available	Reject Reason Message: N/A
Transaction Processing Time: 03/19/2019 19:47:20 GMT	

Customer Insight * not sent to the merchant

Funding Source: CREDIT	Available Balance: UNAVAILABLE
Prepaid Card Type: N/A *	Rejoadable: UNKNOWN *
Affluence: AFFLUENT *	Issuer Country Code: USA *
Card Product Type: CONSUMER *	Virtual Account Number: false
Account Range ID: 276988976988	

Associated Transaction Stream

Type	ID	Date	Amount
<input checked="" type="checkbox"/> Authorization	827466445305283087	03/19/2019	\$11.99
<input type="checkbox"/> Cond. Deposit	827466445305283087	03/19/2019	\$11.99

Purchase History Since 04/28/2018

Type	Count	Amount	
Deposits	11	\$85.89	Search...
Refunds	0	N/A	
Chargebacks	0	N/A	Search...

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5.7.1 Opening a Transaction Detail Screen

To open a Transaction Detail screen:

1. Navigate to the [Batch Detail Report](#) as described on page 272.
2. From the Batch Detail report, click the desired tab to change the type of transactions you wish to view (standard, Account Updater, token, recurring, fraud, or query transactions).
3. Click the desired **Worldpay Payment ID** link to navigate to the associated Transaction Detail screen. [Figure 5-18](#) shows an example of a **Deposit Detail** screen.

You can also open a Transaction Detail screen by searching for certain transaction elements using the [Transaction Search](#). The [Transaction Search Results](#) list displays a hypertext link for each Worldpay Payment ID matching your search criteria. Click the desired link to navigate to the Transaction Detail screen.

5.7.2 Common Features

Common features of the Transaction Detail screens include:

- **Data Panels** - each of the Transaction Detail screens are divided into several panels of data, containing fields applicable to the transaction type, method of payment, etc. See [Transaction Detail Data Panels](#) on page 292 for more information.
- **Expand or Hide Data Panels** - you can expand or hide data panels using the expand () and hide () icons. All panels are expanded by default.
- **Print to 8-1/2 x 11 Format** - you can print all the information on a Transaction Detail page to 8-1/2 x 11 formatted page(s) by using the print option of your browser.
- **On-Line and Field-Level Help** - On-line Help (a PDF file) is available for all Transaction Detail screens by clicking the help icon from the top navigation bar. Also, when you position your pointer over any field on any data panel, the screen displays a description of the field. Use the **Field-Level Help** toggle control () on the upper right of the page to turn the field-level help on or off.
- **Action Buttons** - with the appropriate permission(s), you can perform certain transactions and operations from the Transaction Detail screen, including Authorization Reversal, Void, Refund, Deposit, Account Updater 'Break Link,' and Cancel Recycling. With the exception of Account Updater break link, most of these operations are typically performed using a cnpAPI transaction. If the transaction is eligible, the appropriate button appears at the top of the transaction detail screen for that operation.

See [Performing Transactions from the Transaction Detail Screen](#) on page 338 for additional information.

- **Related Transaction or Action Alerts** - if iQ contains information on any Void, Refund, Chargeback, Deposit, Authorization Reversal, or Account Updater 'Break Link' issued against the transaction, an alert box appears on the detail screen for that transaction. [Figure 5-19](#) shows a Deposit Detail screen with an associated chargeback alert.

FIGURE 5-19 Deposit Detail Screen Showing Chargeback Alert

The screenshot shows the 'Deposit Detail' screen for Worldpay Payment ID 82827639227269218. A red circle highlights the alert: 'This transaction has a chargeback issued against it.' The screen is divided into a navigation bar at the top and a main content area. The main content area includes a 'Summary' section with a table of transaction details.

Summary			Show all Customer Data
Transaction Type: Cond. Deposit	Amount: \$10.01	Settlement Amount: Not Yet Available	
Post Day: 06/11/2015	Method Of Payment: VISA	Exp Date: hidden	
Settlement Date: N/A	Merchant: DEX Test Merchant	Account Number: XXXXXXXXXXXX-1109	
Product Type: N/A	Customer ID: N/A	Token Number: N/A	
BIN: 484210	Token Inactivated: N/A	Download Receipt:	

Online Help is available for all of the Transaction Detail screens by clicking the help icon in the top navigation bar.

5.7.2.1 Dynamic Payout Transaction Detail Screens

If you are a Payment Facilitator using the Dynamic Payout model, the transactions listed in the bottom portion of [Table 5-18, Transaction Detail Screens](#) are transaction types you use to move funds between various accounts, including funding Sub-merchants. For additional information, see Appendix D of the *Worldpay eComm cnpAPI Reference Guide*, "PayFac Dynamic Payout."

5.7.3 Transaction Detail Data Panels

Each of the Transaction Detail screens are divided into several panels of data, containing various fields. The Transaction Detail screens do not display all fields at all times; the fields and panels displayed are dictated by the characteristics of the individual transaction, the method of payment, and by user permission level. The sections to follow describe each of the following data panels and provide descriptions for fields within each panel:

- [Transaction Detail - Summary Data](#)
- [Transaction Detail - Visa Data](#)
- [Transaction Detail - Bill Me Later Data](#)
- [Transaction Detail - Customer Insight](#)
- [Transaction Detail - Point of Sale Data](#)
- [Transaction Detail - Direct Debit Returns](#)
- [Transaction Detail - Tracking Data](#)
- [Transaction Detail - Response Data](#)
- [Transaction Detail - Bill To and Ship to Data](#)

- [Transaction Detail - Recurring Data](#)
- [Transaction Detail - Order Data](#)
- [Transaction Detail - Line Item Data](#)
- [Transaction Detail - Recycling Data](#)
- [Transaction Detail - Account Updater](#)
- [Transaction Detail - Fraud Check Summary](#)
- [Transaction Detail - Advanced Fraud Check Summary](#)
- [Transaction Detail - Associated Transaction Stream](#)
- [Transaction Detail - Purchase History](#)

5.7.4 Transaction Detail - Summary Data

The Summary data panel contains general information on the transaction including amount, method of payment, account number, etc.

Account numbers and expiration dates are masked or displayed as *'hidden.'* If you have the appropriate permissions, you can show or hide cardholder data and personal information on your screen by clicking the **Show All Customer Data/Hide All Customer Data** hyperlink in the upper right of the Summary data panel. Contact Customer Service for more information on permissions.

NOTE: When you Hide or Show All Customer Data in the Summary Data panel, other data panels with cardholder and/or personal data (Account Updater panel) are also hidden (or shown).

Figure 5-20 shows a sample Summary data panel, and Table 5-19 describes all possible fields.

FIGURE 5-20 Transaction Detail - Summary Data

Summary		
Transaction Type: Cond. Deposit	Amount: \$11.99	Settlement Amount: Not Yet Available
Post Day: 03/19/2019	Method Of Payment: VISA	Exp Date: <i>hidden</i>
Settlement Date: N/A	Merchant: Test Merchant	Account Number: XXXXXXXXXXXX-1111
Product Type:	Customer ID: 889 07679889	Token Number: 17010001917010001
BIN: 414720	Token Inactivated: N/A	Download Receipt:
Merchant Category Code: 5964		

TABLE 5-19 Transaction Detail - Summary Data Field Descriptions

Field	Description
Transaction Type	The type of transaction (Refund, Authorization, eCheck Deposit, etc.). Also, gift card transaction types (Balance Inquiry, Activate Card, Deactivate Card, etc).
Amount	The purchase amount of the transaction, or the amount of the initial value of a newly activated gift Card, the amount loaded onto a reloadable Gift Card, or the amount unloaded from a Gift Card. For some transactions, 'Secondary amount' is also shown in this field, often used in conjunction with a convenience fee. The Secondary amount is the principal purchase amount of the transaction, before the convenience fees, etc. For example, if the total amount is \$105 (i.e. \$100 principal + \$5 convenience fee), the secondary amount is \$100.
Routing Number	The 9-digit bank routing number for the Direct Debit (eCheck). This field appears for Direct Debit transactions only.
Exp. Date	The expiration date of the credit card used in the transaction. Displays as "hidden" unless you have appropriate permissions. This field appears for credit card transactions only.
Settlement Amount	The settlement amount transferred to your organization's bank account. For some transactions, 'Secondary amount' is also shown in this field, often used in conjunction with a convenience fee. The Secondary amount is the principal settlement amount transferred to a designated bank account, before the convenience fees, etc. For example, if the total amount is \$105 (i.e. \$100 principal + \$5 convenience fee), the secondary settlement amount is \$100.
Post Day	The date the funds appear as accepted, or recognized, based on the cutoff time specified in your merchant agreement.
Method of Payment	The method of payment used for this transaction (Visa, MasterCard, PayPal, Direct Debit (eCheck), Gift Card, etc.).
Account Number	The account number that the customer used for this transaction. Only the last four digits are visible for credit cards, and the last three digits or X-XXX for Direct Debits, unless you have permission to view the full account number.
Account Type	The type of Direct Debit account (for example, Checking, Savings, or Corporate). This field appears for Direct Debit transactions only.

TABLE 5-19 Transaction Detail - Summary Data Field Descriptions (Continued)

Field	Description
Product Type	The product type of the card. This field appears for card transactions only. Possible values are: <ul style="list-style-type: none"> • C - commercial credit • D - consumer debit • RP - reloadable card • SV - stored value • IR - international reloadable • IS - international stored value • IB - international regular submission • VP - virtual payments
Merchant	The organization associated with the posted transaction.
Token Number	The reference number (token) issued by Worldpay to replace the submitted credit card number or Direct Debit account number. For Amazon Pay transactions, this field displays the Amazon Pay Token number. For Access Worldpay (AWP) transactions, this field displays the AWP request token URL or the AWP response token URL in Account Update Response and Request Detail screens.
Bank Name	The name of the bank that issued the Direct Debit (eCheck). This field appears for Direct Debit transactions only.
BIN	The Bank Identification Number (first six digits of the card number). If available, click the link to view the BIN Lookup with Results screen (see the Session Activity Report on page 269 for more information). This is available for MasterCard, Visa, and Discover only.
Customer ID	The unique identifier of the purchaser associated with this transaction.
Token Inactivated Date	The date/time the token associated with this transaction was inactivated (if the token was inactivated).
Bank Phone	The phone number of the bank that issued the Direct Debit. This field appears for Direct Debit (eCheck) transactions only.
Cycle	The number of times an Direct Debit (eCheck) redeposit has been attempted (for example, Initial, 0, 1, or 2). This field appears for Direct Debit transactions only.
Check Number	The check number for the Direct Debit (eCheck). This field appears for Direct Debit transactions only.
Company Name	The merchant name for use in Direct Debit (eCheck) transactions. This field appears for Direct Debit transactions only.
Authentication Value	The Visa Cardholder Authentication Verification Value (CAVV) or the MasterCard Universal Cardholder Authentication Field (UCAF). This field appears for Visa and MasterCard transactions only.

TABLE 5-19 Transaction Detail - Summary Data Field Descriptions (Continued)

Field	Description
Download Receipt	Click this hyperlink to download a PDF receipt of a deposit or refund transaction (as shown in Figure 5-70). Includes the following information: Merchant Name, Worldpay Payment ID, Merchant Order number, Billing Descriptor, Customer ID, Transaction Type, Purchase currency, amount, date, and last four digits of the account number.
Merchant Category Code	The four-digit number code used to classify a business by the types of goods or services it provides.

5.7.5 Transaction Detail - Visa Data

The Visa data panel appears in Authorization and Authorization Reversal detail screens only, and contains additional data when Visa is used as the method of payment. [Figure 5-21](#) shows a sample Visa Data panel, and [Table 5-20](#) describes all possible fields.

FIGURE 5-21 Transaction Detail - Visa Data**TABLE 5-20** Transaction Detail - Visa Data Field Descriptions

Field	Description
Authentication Transaction ID	The Verified by Visa Transaction Id.
Authenticated Result	The Visa Cardholder Authentication Verification Value (CAVV) Result code from Verified by Visa.

5.7.6 Transaction Detail - Bill Me Later Data

The Bill Me Later (BML) data panel appears when BML is used as a method of payment and contains information used by BML as well as customer-specific data. [Figure 5-22](#) shows a sample Bill Me Later Data panel, and [Table 5-21](#) describes all possible fields.

FIGURE 5-22 Transaction Detail - BML Data

▼ BML Data		
Address Indicator: N/A	Credit Line: N/A	
Authenticated By Merchant: false	Customer IP: N/A	Pre-approval Number: N/A
Authorization Source Platform: N/A	Item Category Code: 8610	Terms And Conditions: 53102
BML Customer Specific Data		
Customer Registration Date: N/A	Income Amount: 0	Customer Work Phone: N/A
Customer Type: N/A	Income Currency: USD	Residence Status: N/A
Employer Name: N/A	Years at Residence: N/A	Years at Employer: N/A

TABLE 5-21 Transaction Detail - BML Data Field Descriptions

Field	Description
Address Indicator	Indicates whether the shipping address is a commercial (c) or residential (r) shipping address.
Credit Line	Indicates the credit line of the customer. The amount is specified using a two-digit implied decimal.
Authentication by Merchant	Indicates whether or not the customer has logged in to a secure web site or has been authenticated by the call center ANI. For Bill Me Later transactions, this field is true if this is an e-commerce transaction and you store and verify the customers BML account number. This field is false for call center BML transaction or e-commerce transactions if you do not store and verify the customers BML account number.
Customer IP Address	The IP Address of the customer's system.
Preapproval Number	The pre-approval number issued by BML for the purchase.
Authorization Source Platform	The physical platform used for submitting the authorization request (not the order). Possible values are: <ul style="list-style-type: none"> • A - application processing • B - batch capture, recurring, or mail order • C - call center • F - fulfillment/order management • K - kiosk • M - mobile device gateway • P - processor or gateway reauthorization • R - retail POS

TABLE 5-21 Transaction Detail - BML Data Field Descriptions (Continued)

Field	Description
Item Category Code	The Bill Me Later item category for the type of product sold.
Terms and Conditions	The specific lending terms of the BML account.
BML Customer Specific Data	
Customer Registration Date	The date the customer registered with BML.
Income Amount	The yearly income of the customer.
Customer Work Phone	The customer's work telephone number.
Customer Type	Indicates whether the customer is a new or existing customer. An existing customer is a customer in good standing that has been registered with the merchant for a minimum of 30 days and has made at least one purchase in the last 30 days.
Income Currency	The income currency of the customer.
Residence Status	The type of domicile in which the customer resides.
Employer Name	The name of the customer's place of employment.
Years at Residence	The number of years the customer has resided in their current domicile.
Years at Employer	The number of years the customer has worked for their current employer.

5.7.7 Transaction Detail - Customer Insight

The Customer Insight data panel appears for card payment types only and provides additional customer data, including affluence, pre-paid, issuer country, and card type indicators. [Figure 5-23](#) shows a sample Customer Insight Data panel, and [Table 5-22](#) describes all possible fields.

FIGURE 5-23 Transaction Detail - Customer Insight

Customer Insight * not sent to the merchant	
Funding Source: CREDIT	Available Balance: UNAVAILABLE
Prepaid Card Type: N/A *	Reloadable: UNKNOWN *
Affluence: AFFLUENT *	Issuer Country Code: USA *
Card Product Type: CONSUMER *	Virtual Account Number: false
Account Range ID: 276988976988	

TABLE 5-22 Transaction Detail - Customer Insight Field Descriptions

Field	Description
Funding Source	The funding source type (for example, Prepaid, Debit, FSA, etc.). This field is only visible when your organization supports partial authorizations, and either the Prepaid funding feature is enabled or a Flexible Spending Health care Account card is presented.
Available Balance	The balance available on the prepaid card used in this transaction.
Affluence	The Affluence level of the cardholder (either 'Mass Affluent' or 'Affluent'). Only displayed if your organization is enabled for receipt of Affluence indicators, and the card used for the transaction can be linked to an Affluence level.
Reloadable	Indicates whether the prepaid card is reloadable.
Issuer Country Code	The country of the issuing bank.
Card Product Type	Indicates if the card used is a commercial or consumer card.
Prepaid Card Type	The type of prepaid card submitted in the Authorization or Sale transaction. For example, Gift, Payroll, General Prepaid.
Account Range ID	The Worldpay-assigned value representing the account range of the card. This value can be used to correlate various data points across card types and issuers. The account range ID is tied to the Issuer Insights Scheduled Secure Report (SSR). See the Worldpay <i>eComm Scheduled Secure Reports Reference Guide</i> for more information on the Issuer Insights report.

5.7.8 Transaction Detail - Point of Sale Data

The Point of Sale data panel contains information required when submitting transactions from point of sale terminals. [Figure 5-24](#) shows a sample Point of Sale Data panel, and [Table 5-23](#) describes all possible fields.

FIGURE 5-24 Transaction Detail - Point of Sale Data

▼ Point of Sale Data	
Cardholder ID signature obtained	Entry Mode Complete magnetic stripe read and transmitted
Capability Magnetic stripe reader capability	Track Data Present Yes

TABLE 5-23 Transaction Detail - Point of Sale Data Field Descriptions

Field	Description
Cardholder ID	The method used for cardholder identification at the point of sale (signature, PIN, no PIN, or direct market).
Entry Mode	The method used for card data entry at the point of sale (not used, keyed, etc.)
Capability	The capability of the point of sale terminal (not used, magstripe, keyed only).
Track Data Present	Indicates whether Track Data (information encoded within the magnetic strip) is present.

5.7.9 Transaction Detail - Direct Debit Returns

The Direct Debit (eCheck) Returns data panel appears when a Direct Debit return has been completed or attempted. [Figure 5-25](#) shows a sample Direct Debit Return data panel, and [Table 5-24](#) describes all possible fields.

FIGURE 5-25 Transaction Detail - Direct Debit Returns

▼ eCheck Returns		
Return Reason	Return Message	Return Date
R03	No Account/Unable to Locate Account	2013-02-07

TABLE 5-24 Transaction Detail - Direct Debit Returns Field Descriptions

Field	Description
Return Reason	The reason code associated with the Direct Debit return.
Return Message	The Direct Debit Return description that corresponds to the Return Reason code.
Return Date	The date we received the return from the customer's bank or the Receiving Depository Financial Institution (RDFI).

5.7.10 Transaction Detail - Tracking Data

The Tracking Data panel provides additional tracking information for the transaction, including order source, billing descriptor, and Worldpay Payment ID. [Figure 5-26](#) shows a sample Tracking Data panel, and [Table 5-25](#) describes all possible fields.

FIGURE 5-26 Transaction Detail - Tracking Data

▼ Tracking Data		
Order Source: Recurring	Billing Descriptor: TESTCO	Merchant Order Number: 5530210309002559290360
Custom Phone/City: .U.COM/BILL	Campaign: N/A	Merchant Transaction ID: 5530210309002559290360
Batch Type: Online	Batch ID: 82623498060180496	Worldpay Payment ID: 827466445305283087
Affiliate: N/A	Merchant Grouping ID: N/A	ARN: Not Yet Available
Bypass Velocity Check?: N/A	Action Performed By: N/A	Report Group: M/N/n

TABLE 5-25 Transaction Detail - Tracking Data Field Descriptions

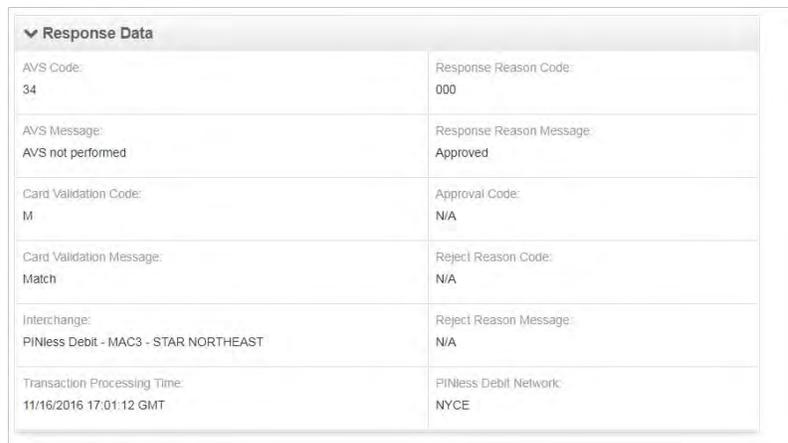
Field	Description
Order Source	The source of the sale transaction (for example, mail order, telephone, recurring, installment, Apple Pay, Android Pay, etc.).
Billing Descriptor	The custom billing descriptor text that will display on the customer's bill. For the iDEAL payment method (used in the Netherlands), this field may display a unique value representing the transaction.
Merchant Order Number	The merchant-designated identifier for this transaction. This field is used for Duplicate Transaction Detection in Batch files.
Customer Phone/City	The phone number or city where your organization is located. This field is only displayed when a Custom Billing Descriptor is used.
Campaign	The merchant-specified identifier used to track transactions associated with specific marketing campaigns or promotions.
Merchant Txn ID	The identifier specified by the merchant for this transaction. This value corresponds to the id attribute (id="value") of the transaction and is used with Online transactions for Duplicate Transaction Detection.
Batch Type	The electronic source of this transaction (for example, online, normal, POS, Account Updater Response, etc.).
Batch ID	The automatically-assigned identifier for the batch associated with the transaction. Click the hypertext link to navigate to the Batch Detail screen.
Worldpay Payment ID	The unique transaction identifier assigned by Worldpay.

TABLE 5-25 Transaction Detail - Tracking Data Field Descriptions (Continued)

Field	Description
Affiliate	The merchant-specified identifier used to track transactions associated with your affiliate organizations.
Merchant Grouping ID	The merchant-specified identifier for grouping transactions by an additional transaction level ID outside of Affiliate or Campaign.
ARN	The Acquirer Reference Number that uniquely identifies this transaction with the networks.
Bypass Velocity Check?	Whether the transaction had processing instructions to bypass velocity checking (Yes or No).
Funds Transfer ID	The Payment Facilitator-designated identifier for this funding transaction. This field appears in PayFac Dynamic Funding Instruction transactions only.
Report Group	The report group created in iQ and associated with this transaction.

5.7.11 Transaction Detail - Response Data

The Response Data panel displays information received in the cnpAPI transaction response. [Figure 5-27](#) shows a sample Response Data panel, and [Table 5-26](#) describes all possible fields.

FIGURE 5-27 Transaction Detail - Response Data


Response Data	
AVS Code: 34	Response Reason Code: 000
AVS Message: AVS not performed	Response Reason Message: Approved
Card Validation Code: M	Approval Code: N/A
Card Validation Message: Match	Reject Reason Code: N/A
Interchange: PINless Debit - MAC3 - STAR NORTHEAST	Reject Reason Message: N/A
Transaction Processing Time: 11/16/2016 17:01:12 GMT	PINless Debit Network: NYCE

TABLE 5-26 Transaction Detail - Response Data Field Descriptions

Field	Description
AVS Code	The Address Verification Service (AVS) response code.
Response Reason Code	The response code that corresponds to the Response Reason Message.
AVS Message	The Address Verification Service (AVS) response message.

TABLE 5-26 Transaction Detail - Response Data Field Descriptions (Continued)

Field	Description
Response Reason Message	The transaction response returned by Worldpay. If the transaction was declined, this message will provide a reason.
Card Validation Code	The Card Validation Number (CVV2, CVC2, CID) response code.
Approval Code	A code provided by the issuing bank on approved authorizations.
Card Validation Message	The Card Validation Number (CVV2, CVC2, CID) response message.
Transaction Processing Time	The date and time (GMT) the transaction was processed Worldpay.
Sequence Number	<i>(Gift Card transactions only.)</i> The Worldpay-generated sequence number associated with the transaction in our systems. Retain this value for possible future use in gift card reversal transactions.
System Trace ID	<i>(Gift Card transactions only.)</i> The Worldpay-generated identifier associated with the transaction in our systems. Retain this value for possible future use in gift card reversal transactions.
Interchange	The Interchange category for which the transaction qualified (if applicable). Card-based transactions only.
Transaction Start Time	<i>(Gift Card transactions only.)</i> The date and time (GMT) the gift card transaction was processed by Worldpay. Retain this value for possible future use in other gift card transactions.
PINless Debit Network	The network through which the PINless Debit adjustment was processed (NYCE, Pulse, Star, etc.), if this transaction is associated with an adjustment. This column is only seen if your organization is enabled to process PINless Debit adjustments.

5.7.12 Transaction Detail - Bill To and Ship to Data

The Bill To and Ship To data panels of the Transaction Detail screen provide billing and shipping address and contact information. [Figure 5-28](#) shows a sample Bill To data panel, and [Table 5-27](#) describes all possible fields for both Bill To and Ship To data panels.

FIGURE 5-28 Transaction Detail - Bill To Data

▼ Bill To Data	
Name: David Berman	State: CA
Address: 10 Main Street	Phones: home: 781-270-1111
City: San Jose	Email Address: dberman@phoenixProcessing.com
Postal Code: 95032	

TABLE 5-27 Transaction Detail - Bill To and Ship to Data Field Descriptions

Field	Description
Name	The name of the customer (card or account holder).
Address Lines 1, 2, and 3	The street address used by the card or account holder for billing purposes.
City	The city used by the card or account holder for billing purposes.
Country	The country used by the card or account holder for billing purposes.
State	The state used by the card or account holder for billing purposes.
Postal Code	The postal code used by the card or account holder for billing purposes.
Email Address	The email address used by the card or account holder for billing purposes.
Day Phone Number or Home Phone Number	The daytime telephone number used by the card or account holder for billing purposes.
Night Phone Number	The nighttime telephone number address used by the card or account holder for billing purposes.

5.7.13 Transaction Detail - Recurring Data

The Recurring Data panel ([Figure 5-29](#)) of the Transaction Detail screen provides information related to a Create recurring subscription request submitted with an authorization or sale transaction. In addition, iQ displays a similar panel ([Figure 5-30](#)) when a payment is generated by the subscription. These panels are only seen if your organization is enabled for the Recurring Engine. [Table 5-28](#) describes all possible fields in both panels.

FIGURE 5-29 Transaction Detail - Recurring Data Panel for New Subscription

▼ Recurring Data		
Subscription ID: 82825798187995063	Plan Code: complete_yearly_3000	Amount: \$1,500.00 (plan default: \$2,000.00)
Number of Payments: 7 (plan default: 6)	Start Date: 05/20/2025	Response Code: 470
Response Message: Approved - Recurring subscription created		

FIGURE 5-30 Transaction Detail - Recurring Data Panel for Generated Payment

▼ Recurring Data		
Subscription ID: 82825883580993442	Response Code: 473	Response Message: Scheduled recurring payment processed

TABLE 5-28 Transaction Detail - Recurring Data Panel Field Descriptions

Field	Description
Subscription ID	The automatically-assigned identifier for this sequence of recurring billing transactions. Click the Subscription ID hyperlink to see the Subscription Detail screen associated with this ID.
Plan Code	The identifier of a defined recurring payment plan.
Amount	The amount defined in the create subscription request (or 'Not Specified' if not present). The default amount of the recurring plan is also shown.
Number of Payments	The number of payments defined in the create subscription request, including the initial payment (or 'Not Specified' if not present). The default number of payments of the recurring plan is also shown.
Start Date	The date the recurring billing began, or is scheduled to begin (N/A if not present in the request). The recurring billing begins on the date of the payment transaction.
Response Code	The three-digit numeric code returned by Worldpay, which, along with the response message, specifies either acceptance by the Recurring Engine or the reason the Recurring Engine was unable to create a subscription.
Response Message	A brief definition of the response code returned by Worldpay for the create subscription transaction.

5.7.14 Transaction Detail - Order Data

The Order Data panel of the Transaction Detail screen provides the extra order and transaction information required when qualifying for certain purchasing interchange rates. [Figure 5-31](#) shows a sample Order Data panel, and [Table 5-29](#) describes all possible fields.

FIGURE 5-31 Transaction Detail - Order Data

▼ Order Data		
Customer Reference: N/A	Dest. Country Code: N/A	Discount Applied: N/A
Order Date: N/A	Dest. Postal Code: N/A	Duty Amount: N/A
Freight Amt: 7.52	Ship From Postal Code: N/A	Sales Tax: N/A
VAT Ref #: N/A		

TABLE 5-29 Transaction Detail - Order Data Field Descriptions

Field	Description
Customer Reference	The reference string used by the customer for the purchase (for example, a Purchase Order Number).
Sales Tax	The amount of sales tax associated with the order.
Destination Country Code	The country code of the postal mailing address.
Destination Postal Code	The postal code of the mailing address.
Ship From Postal Code	The postal code from which the order ships.
Unique VAT Invoice Reference Number	The merchant invoice number.
Freight Amount	The amount of freight charges associated with the order.
Order Date	The date the order was placed.
Discount Amount Applied to Order	The amount of the discount for the order.
Duty Amount	The duty on the total purchased amount for the order.
Tax Type	The type of tax collected on this specific tax amount.
Tax Rate	The tax rate applied to this specific taxable amount.
Tax Amt	The tax amount on the purchased good or service.
Card Acceptor ID	Your organization's Tax Identification Number.
Included in Total	Indicates whether or not the tax is included in the total purchase amount.

5.7.15 Transaction Detail - Line Item Data

The Line Item Data panel provides information on individual items in the order that were required when qualifying for certain purchasing interchange rates. [Figure 5-32](#) shows a sample Line Item Data panel, and [Table 5-30](#) describes all possible fields.

FIGURE 5-32 Transaction Detail - Line Item Data

Line Item Data (2)		
Sequence # 1	Description Charge	Product Code 207070
Unit of Measure EACH	Unit Cost €0.43	Quantity 500.00000
Total Amount €215.00	Tax Amount €64.40	Discount Amount €0.00
Total w/ Tax €279.40	Commodity Code 284	
Sequence # 2	Description Charge 1	Product Code Charge
Unit of Measure EACH	Unit Cost €40.00	Quantity 1.00000
Total Amount €40.00	Tax Amount €0.00	Discount Amount €0.00
Total w/ Tax €40.00	Commodity Code D	

TABLE 5-30 Transaction Detail - Line Item Data Field Descriptions

Field	Description
Sequence #	The merchant-designated sequence number for the line item within the order.
Description	A description of the item purchased.
Product Code	The product code of the purchased item.
Unit of Measure	The unit of measure of the purchased item. For example, each, kit, pair, gallon, and month.
Unit Cost	The price of one unit of the item purchased.
Quantity	The number of items purchased.
Total Amount	The total cost of the line items purchased, not including tax.
Tax Amount	The tax amount on the purchased good or service.
Discount Amount	The discount amount applied to this item.
Total w/Tax	The total cost of the line items purchased including tax.
Commodity Code	The identifier assigned by the card acceptor that categorizes the purchased item and represents a particular product or service, according to the National Institute of Government Purchasing (NIGP).

5.7.16 Transaction Detail - Recycling Data

The Recycling Data panel contains information on Authorization Recycling if you schedule and re-attempt failed authorizations (see [Recovery Engine Summary](#) on page 387 for more information). The Recycling Data Panel displays a list of recycled transaction attempts originating from a single order. The current transaction is highlighted and if the authorization is successful, a check mark () appears next to the approved Worldpay Payment ID.

Figure 5-33 shows a sample Recycling Data panel, and Table 5-31 describes all possible fields.

FIGURE 5-33 Transaction Detail - Recycling Data

Recycling Data							Next Advice: N/A
Payment ID	Attempt	Source	Txn Time	Amount	Response	Followed Previous Advice?	
8171595959211695921	Initial	Worldink	04/01/2013 02:05:46 GMT	\$1.00	No such issuer	No	
8170716349950334995	1	Worldink	04/01/2013 02:06:16 GMT	\$1.00	Do Not Honor	No	
8175994005782500578	2	Worldink	04/01/2013 02:06:36 GMT	\$1.00	Do Not Honor	No	
8175994005813600581	3	Worldink	04/01/2013 02:07:41 GMT	\$1.00	Do Not Honor	No	
<input checked="" type="checkbox"/> 8170716350053535005	4	Worldink	04/01/2013 02:08:32 GMT	\$1.00	Approved	No	

TABLE 5-31 Transaction Detail - Recycling Data Field Descriptions

Field	Description
Next Advice	The date and time (in GMT) recommended for the next recycle of the declined authorization or sale transaction. If no additional recycling advice exists, the field displays <i>N/A</i> .
Worldpay Payment ID	The automatically-assigned unique identifier for this transaction. Each recycle attempt has a different Payment ID. Click the Payment ID hyperlink to access the Transaction Detail screen associated with the recycle attempt.
Attempt	The sequential recycle attempt number for this recycled order including both successful and failed attempts.
Source	The source of the recycled transaction, either Worldpay (if the recycling was Worldpay-initiated) or the organization/merchant name if the recycling was merchant-initiated.
Txn Time	The time (in GMT) that the transaction recycle was attempted.
Amount	The total dollar amount of the purchase associated with this transaction.
Response	The transaction response returned by Worldpay for this recycle attempt. If the transaction was declined, this message provides a reason.
Followed Previous Advice?	Indicates whether this recycling attempt followed the previous Recycling Advice provided by Worldpay (Yes or No).

5.7.17 Transaction Detail - Account Updater

The Account Updater data panel appears for credit card transactions only (Visa, MasterCard, and Discover) and provides information pertaining to the Account Updater service. Two sections display the **Original Card** and the **Updated Card**.

Account numbers and expiration dates are masked or displayed as *'hidden.'* If you have the appropriate permissions, you can show or hide cardholder data and personal information on your screen by clicking the **Show All Customer Data/Hide All Customer Data** hyperlink in the upper right of the Summary data panel. Contact Customer Service for more information on permissions.

NOTE: When you Hide or Show Customer Data in the Account Updater panel, other data panels (Summary data) with cardholder and/or personal data are also hidden (or shown).

Figure 5-34 shows a sample Account Updater data panel, and Table 5-32 describes all possible fields.

FIGURE 5-34 Transaction Detail - Account Updater

▼ Account Updater		Show all Customer Data
Updated Card		
Method Of Payment: VISA	Account Number: XXXXXXXXXXXX-0009	Exp Date: hidden
BIN: 445701	Token Number: N/A	Token Inactivated: N/A
Response Reason Code: 502	Response Reason Message: The expiration date was changed	

TABLE 5-32 Transaction Detail - Account Updater Field Descriptions

Field	Description
Method of Payment	The method of payment used for this transaction (Visa, MasterCard, or Discover).
Account Number	The account number that the customer used for this transaction. Only the last four digits are visible, unless you have permission to view the full account number.
Exp. Date	The expiration date of the credit card used in the transaction. Displays as <i>"hidden"</i> unless you have appropriate permissions.
BIN	The Bank Identification Number (first six digits of the card number). If available, click the link to view the BIN Lookup with Results screen (see the Session Activity Report on page 269 for more information). This is available for MasterCard, Visa, and Discover only.

TABLE 5-32 Transaction Detail - Account Updater Field Descriptions (Continued)

Field	Description
Token Number	The reference number (token) issued by Worldpay associated with this transaction. For Amazon Pay transactions, this field displays the Amazon Pay Token number. For Access Worldpay (AWP) transactions, this field displays the AWP request token URL or the AWP response token URL in Account Update Response and Request Detail screens.
Token Inactivated	The date/time the token associated with this transaction was inactivated (if the token was inactivated).
Response Reason Code	The account updater response code representing the reason for the decline of the authorization (500 through 506).
Response Reason Message	The account updater response message corresponding to the response code returned by Worldpay for this transaction (for example, <i>The expiration date has changed</i>).

5.7.18 Transaction Detail - Fraud Check Summary

The Fraud Check Summary data panel appears when an authorization or sale transaction has been filtered by a Fraud Prevention service provider (see [Fraud Dashboards Overview](#) on page 406 for more information on transaction filtering). The panel also provides information on which filter(s) were applied to this transaction (as indicated by a checked box) and of those filters, which filter(s) resulted in a declined authorization (as indicated by a red box).

[Figure 5-35](#) show a sample Fraud Check Summary Panel, and [Table 5-33](#) describes all possible fields.

FIGURE 5-35 Transaction Detail - Fraud Check Summary Panel

▼ Fraud Check Summary								
Filtered: No	Provider: Fraud Service							
Filter Results								
Vel	CBK	FA	PP	Intl	Sec	Avs	TMX(Pre)	TMX(Post)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

TABLE 5-33 Transaction Detail - Fraud Check Summary Field Descriptions

Field	Description
Filtered	Indicates whether the transaction has been filtered by a Fraud Prevention service provider (Yes or No).
Provider	The name of the Fraud Prevention service provider who performed the fraud check.

TABLE 5-33 Transaction Detail - Fraud Check Summary Field Descriptions

Field	Description
Filters	<p>Indicates which filters were applied/configured for this transaction (as indicated by a checked box) and of those filters, which filter(s) resulted in a declined authorization (as indicated by the red box). The following filters are displayed:</p> <ul style="list-style-type: none"> • Vel - Fraud Velocity • CBK - Prior Chargeback • FA - Prior Fraud Advice • PP - Prepaid Card • Intl - International Card • Sec - Security Code No-Match • Avs - Address Verification System • TMX (Pre) - ThreatMetrix fraud check performed before network processing. • TMX (Post) - ThreatMetrix fraud check performed after network processing.

5.7.19 Transaction Detail - Advanced Fraud Check Summary

The Advanced Fraud Check Summary data panel appears when your organization is enabled for Advanced Fraud Tools (and in certain cases, Basic Fraud Tools). The panel provides the results of advanced fraud checks performed by Fraud Prevention service providers, as well as a list of the rules triggered from the ThreatMetrix (merchant) Policy.

Figure 5-36 show a sample Advanced Fraud Check Summary Panel, and Table 5-34 describes all possible fields.

FIGURE 5-36 Transaction Detail - Advanced Fraud Check Summary Panel

The screenshot displays the 'Advanced Fraud Check Summary' panel. It contains the following information:

Advanced Fraud Check Summary		
Web Session ID: ABCDE-XXXXAB999	Review Status: pass	Device Reputation Score: 50
Triggered Rules NoDeviceID		

TABLE 5-34 Transaction Detail - Advanced Fraud Check Summary Field Descriptions

Field	Description
Web Session ID	The unique session ID you assigned and sent to ThreatMetrix when your web page called the application.
Review Status	The results of the comparison of the Device Reputation Score against the threshold levels configured for the merchant. Typical values are: pass, fail, review, and unavailable.
Device Reputation Score	The score resulting from the Worldpay query to the ThreatMetrix servers for the results of their analysis. These results reflect how the information about the consumer device/connection captured in the ThreatMetrix database evaluates against rules and thresholds set in your merchant profile.
Triggered Rules	A list of the rules triggered whose conditions were met and therefore contributed to the cumulative Device Reputation Score returned in the cnpAPI response.

5.7.20 Transaction Detail - Associated Transaction Stream

The Associated Transaction Stream data panel ([Figure 5-37](#)) shows a chronological list of transactions associated with the current transaction. Note the following features:

- The current transaction is highlighted in the Associated Transaction Stream panel.
- If the authorization is successful, a check mark () appears next to the Authorization row in the Associated Transaction Stream.
- If a transaction was 'fixed' by Account Updater, a wrench icon () appears next to the Authorization row in the Associated Transactions panel. The reversed Account Updater icon () indicates that Account Updater links were broken for this transaction. See [Breaking an Account Updater Link](#) on page 343 for more information.
- Each associated transaction includes a hyperlink to the detail page (Transaction Detail or Chargeback Case Detail) for that transaction. There are no links available for Direct Debit (eCheck) returns or PINless Debit Adjustments.

[Figure 5-37](#) shows a sample Associated Transaction Stream data panel, and [Table 5-35](#) describes all possible fields.

FIGURE 5-37 Transaction Detail - Associated Transaction Stream and Purchase History Panel

Associated Transaction Stream			
Type	ID	Date	Amount
Authorization	825604075709891407	05/03/2013	\$26.98
Cond. Deposit	825604075744378407	05/03/2013	\$26.98
Authorization	825692073618801207	05/08/2013	\$26.98
Cond. Deposit	825692074503131207	05/08/2013	\$26.98
Authorization	825692090724435209	05/11/2013	\$26.98
Cond. Deposit	825692092197601209	05/11/2013	\$26.98
Authorization	825692099570648209	05/12/2013	\$26.98
Cond. Deposit	825692101340283210	05/12/2013	\$26.98
Authorization	825692117265940211	05/15/2013	\$26.98
Cond. Deposit	825692119035009183	05/15/2013	\$26.98

Purchase History Since 06/10/2013			
Type	Count	Amount	
Deposits	0	N/A	Search...
Refunds	0	N/A	Search...
Chargebacks	0	N/A	Search...

TABLE 5-35 Transaction Detail - Associated Transaction Stream Field Descriptions

Field	Description
Type	<p>The type of transaction(s) associated with the current (highlighted) transaction:</p> <ul style="list-style-type: none"> • Authorization • Authorization Reversal • Conditional Deposit • Refund • Rejected Payment • Void • eCheck Verification • eCheck Deposit • eCheck Refund <p>(continued)</p>

TABLE 5-35 Transaction Detail - Associated Transaction Stream Field Descriptions (Continued)

Field	Description
Type (continued)	<ul style="list-style-type: none"> • eCheck Void • eCheck Return • PINless Debit Adjustment • First Chargeback • Chargeback Representment • (Pre-)Arbitration Chargeback • Retrieval Request <p>Gift Card Transaction Types:</p> <ul style="list-style-type: none"> • Activate Card • Deactivate Card • Load Value • Unload Value • Activate Reversal • Deactivate Reversal • Refund Reversal • Deposit Reversal
ID	<p>The ID of the associated transaction, either:</p> <ul style="list-style-type: none"> • Transaction ID (for Authorizations, Conditional Deposits, Refunds, Voids, eCheck Deposits, Gift Card transactions, etc.) • Case ID (for First Chargebacks, Retrieval Requests, Pre-Arbitrations, and Representments). • eCheck Return # (no link) • PINless Debit Adjustment ID # (no link) <p>Click the hyperlink to see the Transaction Detail or Case Detail screen for that transaction. There is no link for Direct Debit (eCheck) Returns or PINless Debit Adjustments as there is no detail page for these type of transaction.</p>
Date	<p>The date relating to the associated transaction. For these transaction types, the date is as follows:</p> <ul style="list-style-type: none"> • Authorizations, eCheck Verifications, Gift Card transactions - the post date the authorization or verification was received. • Auth Reversal - the post date the authorization reversal was received. • Deposit, Refund, eCheck Deposit, eCheck Refund - the post date the authorization was received. • Void - the post date the void was received. <p>(continued)</p>

TABLE 5-35 Transaction Detail - Associated Transaction Stream Field Descriptions (Continued)

Field	Description
Date	<ul style="list-style-type: none"> • Retrieval Request - the post date when the retrieval was assigned to the merchant. • First Chargeback, eCheck Return - the post date when the chargeback was assigned to the merchant. • Chargeback Representment - the post date when the representment was requested by the merchant. • (Pre-)Arbitration Chargeback - the post date when the chargeback was assigned to the merchant. • PINless Debit Adjustments - the post date the adjustment was received.
Amount	<p>The amount relating to the transaction. In general:</p> <ul style="list-style-type: none"> • Negative amounts are shown if the associated transaction is a Void, Refund, First Chargeback, or (Pre-)Arbitration Chargeback. • Italicized amounts are shown if the associated transaction is either not yet available or the transaction was conveyed. <p>For these transaction types, the amount shown is as follows:</p> <ul style="list-style-type: none"> • Authorizations, eCheck Verifications - the approved amount if the authorization or verification was successful. If the authorization or verification failed, the requested amount is shown. • Authorization Reversals - the requested amount to be reversed upon approval is shown. • Deposits, Refunds, eCheck Deposits, and eCheck Refunds - the settled amount of the transaction. If the deposit is conveyed or not delivered (not yet available), the purchase amount is shown. • Voids - the negative purchase amount of the associated, but not yet settled, deposit or refund transaction. If the void was unsuccessful, "Unsuccessful" is shown. • Retrieval Requests - "N/A" is shown. • First Chargebacks, Chargeback Representments and Pre-Arbitration Chargebacks - the negative amount of the inbound first chargeback. • eCheck Returns - the negative amount of the eCheck return. • PINless Debit Adjustments - the amount of the adjustment (either negative or positive).

5.7.21 Transaction Detail - Purchase History

The Purchase History data panel provides a snapshot of this customer's purchases including counts and amounts of Deposits, Refunds, and Chargebacks. The Purchase History table contains hyperlinks to either the Transaction Search or the Chargeback Search. The Purchase History panel also displays a **Since** date (the date of their first purchase).

Click the **Search** hyperlink to navigate to the [Transaction Search](#) screen, or the [Managing Chargebacks](#) where a search is automatically performed for this customer for all transactions or chargebacks since the date of their first purchase, up to 24 months prior. From there, you can select specific transactions or chargebacks to view in the Transaction Detail or Chargeback Case Detail screens.

See [Figure 5-37](#) for a sample Purchase History data panel. [Table 5-36](#) describes all possible fields.

TABLE 5-36 Transaction Detail - Purchase History Field Descriptions

Field	Description
Type	The type of purchase for this customer from the date of their first purchase, up to 24 months prior: <ul style="list-style-type: none"> • Deposits • Refunds • Chargebacks (not applicable for Gift Card transaction types)
Count	The total count of Deposits, Refunds, or Chargebacks for this customer from the date of their first purchase, up to 24 months prior.
Amount	The total settled amount of Deposits, Refunds, or Chargebacks for this customer from the date of their first purchase, up to 24 months prior.

5.7.22 Token Request Detail Screen

The Token Request Detail screen ([Figure 5-38](#)) provides information on an individual token request.

To access the Token Request Detail screen:

1. Navigate to the [Batch Detail Report](#), as described [on page 272](#) and select the **Token Detail** tab. The token requests included in the batch are displayed as shown in [Figure 5-12 on page 277](#).
2. Click the **Token Detail** tab in the summary panel.
3. In the **Token Request ID** column, select the link for the desired Token ID. The Token Request Detail screen displays as shown in [Figure 5-38](#).

See [Table 5-37](#) for a description of each of the fields in the Token Request Detail screen.

FIGURE 5-38 Token Request Detail Screen

Token Request Detail - Worldpay Payment ID 817071646971987285		
▼ Summary Show all Customer Data		
Transaction Type: Token Registration	Token Number: N/A	Token Inactivated: N/A
Post Day: 04/02/2013	Method Of Payment: N/A	Account Number: N/A
Merchant: PhoenXML Test Merchant 2	BIN: N/A	Source: Pay Page
Pre-Existed: No		
▼ Tracking Data		
Worldpay Payment ID: 89065808908944086	Merchant Order Number: undefined	Merchant Transaction ID: 09749-16-200973
Batch Type: Online	Batch ID: 89065808237281309	
▼ Response Data		
Response Reason Code: 801	Response Reason Message: Account number was successfully registered	Transaction Processing Time: 04/02/2013 19:24:34 GMT
▼ Purchase History Since 05/09/2013		
Type	Count	Amount
Deposits	0	N/A Search...
Refunds	0	N/A Search...
Chargebacks	0	N/A Search...

TABLE 5-37 Token Request Detail Screen Field Descriptions

Field	Description
Summary	
Transaction Type	The action associated with this token transaction.
Token Number	The reference number (token) issued by Worldpay to replace the submitted credit card number or Direct Debit account number. For Amazon Pay transactions, this field displays the Amazon Pay Token number.
Token Inactivated	The date/time the token associated with this transaction was inactivated (if the token was inactivated).
Post Day	The date of this token request transaction.
Method of Payment	The type of credit card or Direct Debit converted to a token in this transaction (either MasterCard, Visa, or Direct Debit).
Account Number	The credit card number or Direct Debit account number submitted for conversion to a token. Only the only the last four digits are visible for credit cards, and the last three digits for Direct Debits, unless you have permission to view the full account number.
Merchant	The merchant or organization associated with this token request transaction.
BIN	The Bank Identification Number of the issuing bank for this credit card.

TABLE 5-37 Token Request Detail Screen Field Descriptions (Continued)

Field	Description
Source	The method by which the transaction was created, either XML, (Direct Debit) Notification of Change, Account Updater, eProtect, Bulk Token Register, or Token Lookup.
Pre Existed	Specifies whether the Token Number was previously requested and assigned (Yes or No).
Tracking Data	
Worldpay Payment ID	The automatically-assigned number that identifies this token request transaction. Note: This is not the same as the Token Number.
Merchant Order Number	The merchant-designated identifier for this token request transaction.
Merchant Transaction ID	The identifier specified by the merchant for this transaction. This value corresponds to the id attribute (id="value") of the transaction and is used with Online transactions for Duplicate Transaction Detection.
Batch Type	The electronic source of this batch, for example, online, normal, POS, etc.
Batch ID	The identifier assigned by Worldpay for the batch associated with this transaction. Click the hyperlink to view the Batch Detail Report.
Response Data	
Response Reason Code	The response code that corresponds with the token Response Reason Message for this transaction.
Response Reason Message	The response returned by the system to indicate the result of the conversion (or attempted conversion) of this credit card number to a token. See the <i>Worldpay eComm cnpAPI Reference Guide</i> for a list of token-related response codes and messages.
Transaction Processing Time	The date and time (in GMT) the token response message was returned.
Purchase History (see Transaction Detail - Purchase History on page 315 for more information.)	
Type	The type of purchase for this customer from the date of their first purchase, up to 24 months prior: <ul style="list-style-type: none"> • Deposits • Refunds • Chargebacks
Count	The total count of Deposits, Refunds, or Chargebacks for this customer from the date of their first purchase, up to 24 months prior.
Amount	The total settled amount of Deposits, Refunds, or Chargebacks for this customer from the date of their first purchase, up to 24 months prior.

5.7.23 Recurring Subscription Detail Screens

The Create, Update, and Cancel Recurring Subscription Detail screens provide information on recurring subscription transactions. Information on Add-ons, if present (the additional charge added, updated, or deleted, or the discount applied, updated, or deleted from a subscription) is also included.

The **Subscription Detail** screen provides information on the specific recurring subscription. See [Subscription Detail](#) on page 393 for more information.

The recurring subscription detail screens do not display all fields at all times; the fields and panels displayed are dictated by the characteristics of the individual recurring transaction, the method of payment, and by user permission level.

The following sections provide descriptions and fields for each of these Recurring Subscription detail screens:

- [Create Recurring Subscription](#)
- [Update Recurring Subscription](#)
- [Cancel Recurring Subscription](#)

For more information on other Recurring reports, see [Recurring Plans](#) on page 391.

5.7.23.1 Create Recurring Subscription

The Create Recurring Subscription Detail screen ([Figure 5-39](#)) provides information related to a Create Recurring Subscription request submitted with an authorization or sale transaction, including Subscription ID, Plan Code, Account Number, etc.

To view the Create Recurring Subscription Detail screen:

1. Navigate to the [Batch Detail Report](#), as described [on page 272](#).
2. Select the **Recurring Detail** tab. The Recurring Subscription transactions included in the batch are displayed as shown in [Figure 5-13 on page 278](#).
3. Click the desired **Worldpay Transaction ID** link associated with a Create Recurring Subscription transaction to navigate to the Recurring Subscription Detail screen, as shown in [Figure 5-39](#).

See [Table 5-38](#) for a description of each of the fields in the Create Recurring Subscription Detail screen.

FIGURE 5-39 Create Recurring Subscription Detail Screen

Create Recurring Subscription Detail - Worldpay Payment ID 82823534212546619

Summary

Worldpay Payment ID: 82823534214184997	Plan Code: SILVER FINITE	Amount: \$0.00
Number of Payments: 0	Start Date: N/A	Response Code: 470

Response Message:
Approved - Recurring subscription created

Type	ID	Code	Name	Amount	Start Date	End Date
Add Ons:	82823534212546627	addon4	LaborDay promotion	\$1,000.00	N/A	N/A
	82823534212546635	addon4-1	5yr loyal customer	\$500.00	N/A	N/A

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TABLE 5-38 Create Recurring Subscription Detail Field Descriptions

Field	Description
Worldpay Payment ID	The automatically-assigned unique transaction identifier for this recurring transaction.
Plan Code	The identifier of a defined recurring payment plan.
Amount	The amount defined in the create subscription request (or N/A if not present). If an amount is present in the request, it overrides the default amount of the referenced recurring payment plan.
Number of Payments	The number of payments defined in the create subscription request, including the initial payment (or N/A if not present). If the number of payments is present in the request, it overrides the default number of payments in the referenced recurring billing plan.
Start Date	The date the recurring billing began, or is scheduled to begin (N/A if not present in the request). The recurring billing begins on the date of the payment transaction.
Response Code	The three-digit numeric code returned by Worldpay, which, along with the response message, specifies either acceptance by the Recurring Engine or the reason the Recurring Engine was unable to create a subscription.
Response Message	A brief definition of the response code returned by Worldpay for the create subscription transaction.

TABLE 5-38 Create Recurring Subscription Detail Field Descriptions (Continued)

Field	Description
Add-Ons/Discounts - The additional charge added or discount applied to this subscription.	
Type	Either Add-on or Discount.
ID	The unique identifier assigned by Worldpay for this add-on or discount.
Code	The merchant-assigned identifier for this add-on or discount.
Name	The merchant-assigned name for this add-on or discount.
Amount	The amount of the add-on or discount.
Start and End Date	The start and end date of the add-on or discount charge.

5.7.23.2 Update Recurring Subscription

The Update Recurring Subscription Detail screen ([Figure 5-40](#)) provides information related to an Update Recurring Subscription request, including Subscription ID, Plan Code, Account Number, and Bill to Address (when any of these items were updated).

[Table 5-39](#) describes the fields in the Update Recurring Subscription Detail screen.

To view the Update Recurring Subscription Detail screen:

1. Navigate to the [Batch Detail Report](#), as described [on page 272](#).
2. Select the **Recurring Detail** tab. The Recurring Subscription transactions included in the batch are displayed as shown in [Figure 5-13 on page 278](#).
3. Click the desired **Worldpay Transaction ID** link associated with an Update Recurring Subscription transaction to navigate to the Update Recurring Subscription Detail screen, as shown in [Figure 5-40](#). There are two possible panels of data displayed:
 - **Summary Data** - contains updated information submitted with the recurring transaction. If data was not changed, 'N/A' is shown in the field. See [Table 5-39](#) for a description of each of the fields.
 - **Bill To Data** - contains updated information submitted with the recurring transactions (only seen if any Bill to Data was updated with the recurring transaction). See [Table 5-40](#) for a description of each of the fields.

FIGURE 5-40 Update Recurring Subscription Detail Screen

Update Recurring Subscription Detail - Worldpay Payment ID 82823534212546619

Summary

Subscription ID: 82823534212546619	Plan Code: N/A	Billing Date: N/A
Post Day: 11/08/2013	Merchant: Recurring Merchant	Transaction Processing Time: 11/08/2013 21:26:14 GMT
Token Number: N/A	Paypage Registration ID: N/A	Response Code: 476

Response Message:
Add-on code already exists

Type	ID	Code	Name	Amount	Start Date	End Date
Create AddOn:	82823534213857494	addon4	Labor day promo	\$308.00	09/05/2023	10/05/2023

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TABLE 5-39 Update Recurring Subscription Detail Field Descriptions - Summary Panel

Field	Description
Summary Data	
Subscription ID	The Worldpay-assigned identifier for this sequence of recurring billing transactions.
Plan Code	The new identifier of the defined recurring payment plan.
Billing Date	The new date for the recurring billing.
Post Day	The date the batch was submitted.
Merchant	The organization associated with the posted recurring transaction.
Transaction Processing Time	The time (in GMT) when the recurring transaction was processed by Worldpay.
Method of Payment	The method of payment used for the original transaction (or N/A if not provided).
Exp. Date	The new expiration date of the credit card used in the transaction (or N/A if not provided). Displays as "hidden" unless you have appropriate permissions.

TABLE 5-39 Update Recurring Subscription Detail Field Descriptions - Summary Panel (Continued)

Field	Description
Account Number	The new account number that the customer used for this transaction (or N/A if not provided). Only the only the last four digits are visible, unless you have permission to view the full account number.
Token Number	The reference number (token) issued by Worldpay to replace the submitted credit card number or Direct Debit account number (or N/A if not provided). For Amazon Pay transactions, this field displays the Amazon Pay Token number.
PayPage Registration ID	The PayPage Registration ID generated by eprotect.vantivcnp.com, if applicable (or N/A, if not provided).
Response Code	The three-digit numeric code returned by Worldpay, which, along with the response message, specifies either acceptance by the Recurring Engine or the reason the Recurring Engine was unable to create a subscription.
Response Message	A brief definition of the response code returned by Worldpay for the update subscription transaction.
Add-Ons/ Discounts - The additional charge added, updated, or deleted, or the discount applied, updated, or deleted from this subscription.	
Type	Ether Create, Update, or Delete Add-on, or Create, Update, or Delete Discount.
ID	The unique identifier assigned by Worldpay for this add-on or discount.
Code	The merchant-assigned identifier for this add-on or discount.
Name	The merchant-assigned name for this add-on or discount.
Amount	The amount of the add-on or discount.
Start and End Date	The start and end date of the add-on or discount charge.

TABLE 5-40 Update Recurring Subscription Field Descriptions - Bill to Panel

Field	Description
Bill to Data	
Name	The name of the customer (cardholder).
Address Lines 1, 2, and 3	The street address used by the cardholder for billing purposes.
City	The city used by the cardholder for billing purposes.
State	The state used by the cardholder for billing purposes.
Postal Code	The postal code used by the cardholder for billing purposes.
e-mail Address	The e-mail address used by the cardholder for billing purposes.
Day Phone Number or Home Phone Number	The daytime telephone number used by the cardholder for billing purposes.

TABLE 5-40 Update Recurring Subscription Field Descriptions - Bill to Panel (Continued)

Field	Description
Night Phone Number	The nighttime telephone number address used by the cardholder for billing purposes.

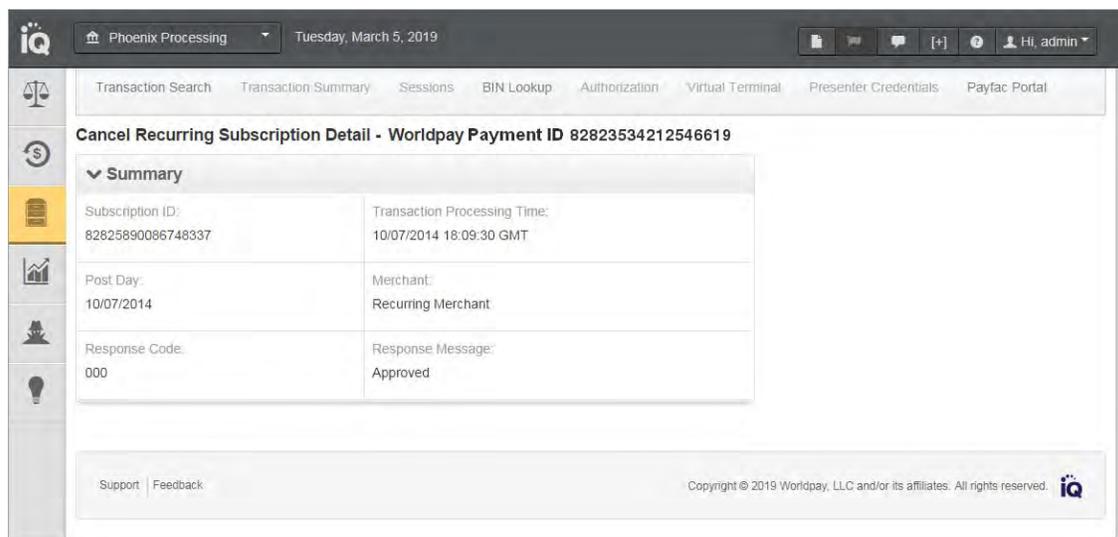
5.7.23.3 Cancel Recurring Subscription

The Cancel Recurring Subscription Detail screen ([Figure 5-41](#)) provides information related to a Cancel Recurring Subscription transaction, including Subscription ID, Response Code, etc. You can cancel a subscription via a cnpAPI transaction, or from the Subscription Detail screen in iQ. (See [Cancelling a Subscription](#) on page 398 for more information).

To view the Cancel Recurring Subscription Detail screen:

1. Navigate to the [Batch Detail Report](#), as described on [page 272](#)
2. Select the **Recurring Detail** tab. The Recurring Subscription transactions included in the batch are displayed as shown in [Figure 5-13 on page 278](#).
3. Click the desired **Worldpay Payment ID** link to navigate to the Cancel Recurring Subscription Detail screen. The Cancel Recurring Subscription Detail screen appears, as shown in [Figure 5-41](#).

See [Table 5-41](#) for a description of each of the fields in the Create Recurring Subscription Detail screen.

FIGURE 5-41 Cancel Recurring Subscription Detail Screen**TABLE 5-41** Cancel Recurring Subscription Detail Field Descriptions

Field	Description
Subscription ID	The Worldpay-assigned identifier for this sequence of recurring billing transactions.

TABLE 5-41 Cancel Recurring Subscription Detail Field Descriptions (Continued)

Field	Description
Transaction Processing Time	The time (in GMT) when the recurring transaction was processed by Worldpay.
Post Date	The date the batch was submitted that contained the recurring billing transaction.
Merchant	The organization associated with the posted recurring transaction.
Response Code	The three-digit numeric code returned by Worldpay, which, along with the response message, specifies one of the following: <ul style="list-style-type: none"> • Approved • Invalid Subscription ID • Merchant not registered for Recurring Engine
Response Message	A brief definition of the response code returned by Worldpay for the cancel subscription transaction.

5.7.24 Fraud Check Detail Screen

The Fraud Check Detail screen ([Figure 5-42](#)) provides information on a Fraud Check Transaction--a stand-alone transaction not associated with an authorization or sale--submitted via cnpAPI and the response. Information on Advanced Fraud Checks, if present, is also included.

To view the Fraud Check Detail screen:

1. Navigate to the [Batch Detail Report](#), as described [on page 272](#).
2. Select the **Fraud Detail** tab. The Fraud Check transactions included in the batch are displayed.
3. Click the desired **Worldpay Payment ID** link to navigate to the Fraud Check Detail screen, as shown in [Figure 5-42](#).

See [Table 5-42](#) for a description of each of the fields in the Fraud Check Detail screen.

FIGURE 5-42 Fraud Check Detail Screen

Phoenix Processing Wednesday, March 12, 2014

Transaction Search Transaction Summary Sessions BIN Lookup Authorization Virtual Terminal Presenter Credentials

Fraud Check Detail - Worldpay Payment ID 82823534212546619

Summary

Worldpay Payment ID: 82824410788988775	Batch ID: 82824410836664907	Batch Type: Online
Merchant Transaction ID: 123	Merchant Name: Cloned Test Merchant (201601)	Post Day: 03/02/2014
Response Reason Code: 000	Response Reason Message: Approved	Transaction Processing Time: 03/12/2014 18:32:36 GMT

Advanced Fraud Check Summary

ThreatMetrix Session ID: test2-BXXXXAB999	Review Status: pass	Device Reputation Score: 50
--	------------------------	--------------------------------

Triggered Rules

- FlashDisabled

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TABLE 5-42 Fraud Check Detail Field Descriptions

Field	Description
Worldpay Payment ID	The automatically-assigned unique identifier for this fraud check transaction.
Batch ID	The automatically-assigned unique identifier for the batch associated with the transaction. Click the hypertext link to navigate to the Batch Detail screen.
Batch Type	The electronic source of this batch, for example, online, normal, POS, etc.
Merchant Transaction ID	The identifier specified by the merchant for this transaction. This value corresponds to the id attribute (id="value") of the transaction and is used with Online transactions for Duplicate Transaction Detection.
Merchant Name	The name of the parent organization (or Reporting Group) to which the fraud check transaction applies.
Post Day	The date the funds appear as accepted, or recognized, based on the cutoff time specified in your merchant agreement.
Response Reason Code	The code representing the reason for the decline of the authorization ('000' if approved).
Response Reason Message	A brief definition of the response code returned by Worldpay for the Fraud Check transaction.
Transaction Processing Time	The date and time (GMT) the fraud check transaction was processed by Worldpay.

TABLE 5-42 Fraud Check Detail Field Descriptions (Continued)

Field	Description
Advanced Fraud Check Summary (see Transaction Detail - Advanced Fraud Check Summary for more information).	
Web Session ID	The unique session ID you assigned and sent to ThreatMetrix when your web page called the application.
Review Status	The results of the comparison of the Device Reputation Score against the threshold levels configured for the merchant. Possible values are: <ul style="list-style-type: none"> • Pass • Fail • Unknown Session • Review • Unavailable.
Device Reputation Score	The score resulting from the Worldpay query to the ThreatMetrix servers for the results of their analysis. These results reflect how the information about the consumer device/connection captured in the ThreatMetrix database evaluates against rules and thresholds set in your merchant profile.
Triggered Rules	A list of the rules triggered whose conditions were met and therefore contributed to the cumulative Device Reputation Score returned in the cnpAPI response.

5.7.25 Instruction Detail Screens

The Instruction Detail screens display comprehensive information for Payment Facilitators on a single funding instruction transaction, when your organization uses PayFac Instruction-Based Dynamic Payout.

To view an Instruction Detail Screen:

1. Navigate to the [Batch Detail Report](#) as described [on page 272](#).
2. From the Payment Detail tab, click the desired **Worldpay Payment ID** link in the Payment ID column. [Figure 5-43](#) shows an example of an **Instruction Detail** screen.

You can also open an Instruction Detail screen by searching for certain sub-merchant funding instruction elements using the [Instruction Search](#). The [Instruction Search Results](#) list displays a hypertext link for each Worldpay Payment ID matching your search criteria. Click the desired link to navigate to the Instruction Detail screen.

FIGURE 5-43 Instruction Detail Screen

Phoenix Processing Tuesday, March 5, 2019

Transaction Search Transaction Summary Sessions BIN Lookup Authorization Virtual Terminal Presenter Credentials Payfac Portal

Instruction Detail - Worldpay Payment ID 82823534212546619 Field level help:

Summary

Funding Instruction Type: Submerchant Credit	Amount: \$9,024.00	Post Day: 01/21/2014
Activity Day: 2014-01-21	Settlement Day: 2014-01-22	Sub-Merchant ID: 2345016400556
Sub-Merchant Name: SubMerchantpartDeux	Routing Number: 114567895	Account Number: XXXXXXXX-9012
Same Day Delivered: No		

Tracking Data

Funds Transfer ID: 181	Worldpay Payment ID: 82827624242797575	Trace Number: 0
Instruction Descriptor: N/A	Reporting Group: N/A	Transaction Processing Time: 01/21/2014 11:11:11 EST

Return/Change Data

Return Date: 02/11/2014 00:00:00 EST	Return Reason Code: R01	Return Reason Message: Insufficient Funds
---	----------------------------	--

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5.7.26 Instruction Detail - Summary Data

The Summary data panel contains general information on the instruction including amount, post and settlement day, account number, etc. Account numbers are masked or displayed as 'hidden.' If you have the appropriate permissions, you can show or hide cardholder data and personal information on your screen by clicking the **Show All Customer Data/Hide All Customer Data** hyperlink in the upper right of the Summary data panel.

Table 5-43 describes all possible fields in the Summary Data panel of the Instruction Detail screen.

TABLE 5-43 Instruction Detail - Summary Data Field Descriptions

Field	Description
Funding Instruction Type	The type of funding instruction - PayFac Credit/Debit, Physical Check Credit/Debit, Reserve Credit/Debit, Sub-merchant Credit/Debit, Vendor Credit/Debit, Fast Access Funding.
Amount	The amount credited or debited in the instruction.

TABLE 5-43 Instruction Detail - Summary Data Field Descriptions (Continued)

Field	Description
Post Day	The date the funds appear as accepted, or recognized, based on the cutoff time specified in your merchant agreement.
Activity Day	The date Worldpay received the funding instruction.
Settlement Day	The date the bank processed the funds transfer. Note: For Fast Access Funding transactions that have failed, iQ does not display a settlement date.
Sub-Merchant ID	The unique identifier assigned to the sub-merchant by Worldpay.
Sub-Merchant Name	The name of the sub-merchant associated with this instruction.
Method of Payment	The method of payment for a Fast Access Funding instruction, either Visa or MasterCard (Fast Access Funding only).
Account Number	The sub-merchant's card number designated for funds movement in the instruction (full number or last four digits) (Fast Access Funding only).
Routing Number	The 9-digit bank routing number designated for funds movement in the instruction.
Same Day Delivered	Whether this funding instruction was delivered in a same-day funding batch (Yes or No).
Token	The reference number (token) issued by Worldpay to replace the submitted credit card number. For Amazon Pay transactions, this field displays the Amazon Pay Token number.

5.7.27 Instruction Detail - Tracking Data

The Tracking Data panel provides additional tracking information for the instruction, including Funds Transfer ID, Worldpay Payment ID, and Trace Number. [Table 5-44](#) describes all possible fields in the Tracking Data panel of the Instruction Detail screen.

TABLE 5-44 Instruction Detail - Tracking Data Field Descriptions

Field	Description
Funds Transfer ID	The Payment Facilitator-assigned unique identifier for the instruction.
Worldpay Payment ID	The automatically-assigned unique identifier for this instruction. Click the link to navigate to the associated Instruction Detail screen.
Trace Number	The unique identifier of the funds transfer, as assigned by the bank.
Instruction Descriptor	The description of the instruction.

TABLE 5-44 Instruction Detail - Tracking Data Field Descriptions

Field	Description
Reporting Group	The report group created in iQ.
Transaction Processing Time	The date and time the instruction was processed by Worldpay.

5.7.28 Instruction Detail - Return/Change Data

The Return/Change data panel appears when an instruction is returned by the bank. [Table 5-45](#) describes all possible fields in the Return/Change data panel of the Instruction Detail screen.

TABLE 5-45 Instruction Detail - Return/Change Data

Field	Description
Return Date	The date that Worldpay received the return from the bank or the Receiving Depository Financial Institution (RDFI).
Return Reason Code	The reason or change code associated with the instruction return, for example R01, or C03. For more information on return and change codes, see the Appendix B, "Return Reason and Change Codes" .

5.7.29 Funding Instruction Void Detail Screen

The Funding Instruction Void Detail screens display comprehensive information for Payment Facilitators on a single void transaction, when your organization uses PayFac Instruction-Based Dynamic Payout.

To view the Funding Instruction Void Detail Screen:

1. Navigate to the [Batch Detail Report](#) as described [on page 272](#).
2. From the Payment Detail tab, click the desired **Worldpay Payment ID** link in the Payment ID column to navigate to the **Funding Instruction Void Detail** screen (as shown in [Figure 5-44](#)).

You can also open an Funding Instruction Void Detail screen using the [Transaction Search](#). The [Transaction Search Results](#) list displays a hypertext link for each Worldpay Payment ID matching your search criteria. Click the desired link to navigate to the Funding Instruction Void detail screen.

FIGURE 5-44 Funding Instruction Void Detail Screen

The screenshot displays the 'Funding Instruction Void Detail - Worldpay Payment ID 82823534212546619' screen. The interface includes a top navigation bar with various tool icons and a sidebar with navigation options. The main content area is divided into several sections:

- Summary:** A table showing Transaction Type (Funding Instruction Void), Amount (\$100.00), and Post Day (01/17/2014). It also includes Routing Number (240200248), Account Number (XXXXXXXX-4821), and Voided Transaction (82828658251612670).
- Tracking Data:** A table with fields for Order Source (Not Specified), Billing Descriptor (FundIn3602), Merchant Order Number (001a), Affiliate (N/A), Campaign (N/A), Merchant Transaction ID (1), Batch Type (Normal), Batch ID (82828658251857945), Worldpay Payment ID (82828658251858034), Merchant Grouping ID (N/A), and Bypass Velocity Check? (N/A).
- Response Data:** A table with fields for AVS Code (34), Response Reason Code (000), AVS Message (N/A), Response Reason Message (Approved), Card Validation Code, Approval Code (N/A), Card Validation Message (Not requested), and Transaction Processing Time (11/02/2015 20:14:19 GMT).
- Associated Transaction Stream:** A table listing transactions with columns for Type, ID, Date, and Amount. It shows a PayFac Credit of \$100.00 and a Funding Instruction Void of \$100.00.

5.7.30 Funding Instruction Void Detail - Summary Data

The Summary data panel (Figure 5-45) contains general information on the void transaction including amount, post day, account number, etc. Account numbers are masked or displayed as 'hidden.' If you have the appropriate permissions, you can show or hide cardholder data and personal information on your screen by clicking the **Show All Customer Data/Hide All Customer Data** hyperlink in the upper right of the Summary data panel.

Table 5-46 describes all possible fields in the Summary Data panel of the Funding Instruction Void Detail screen.

FIGURE 5-45 Funding Instruction Void Detail - Summary Panel

▼ Summary		
Transaction Type: Funding Instruction Void	Amount: \$100.00	Post Day: 01/17/2014
Routing Number: 240200248	Account Number: XXXXXXXX-4821	Voided Transaction: 82828658251612670

TABLE 5-46 Funding Instruction Void Detail - Summary Data Field Descriptions

Field	Description
Transaction Type	The type of funding instruction - Funding Instruction Void, in this case.
Amount	The amount credited or debited in the original instruction.
Post Day	The date the funds appear as accepted, or recognized, based on the cutoff time specified in your merchant agreement.
Routing Number	The 9-digit bank routing number designated for funds movement in the original instruction.
Account Number	The checking account number associated with the original funding instruction.
Voided Transaction	The Worldpay Transaction ID of the original instruction. Click the hyperlink to navigate to the original funding instruction transaction.

5.7.31 Funding Instruction Void Detail - Tracking Data

The Tracking Data panel provides additional tracking information for the Void transaction, including Batch ID and Worldpay Payment ID. [Figure 5-46](#) shows a sample Tracking Data panel, and [Table 5-47](#) describes all applicable fields.

FIGURE 5-46 Funding Instruction Void Detail - Tracking Data

▼ Tracking Data		
Order Source: Not Specified	Billing Descriptor: FundIn3602	Merchant Order Number: 001a
Affiliate: N/A	Campaign: N/A	Merchant Transaction ID: 1
Batch Type: Normal	Batch ID: 82828658251857945	Worldpay Payment ID 82828658251858034
Merchant Grouping ID: N/A	Bypass Velocity Check?: N/A	

TABLE 5-47 Funding Instruction Void Detail - Tracking Data Field Descriptions

Field	Description
Order Source	<i>Not applicable to Funding Instruction Void transactions.</i>
Billing Descriptor	<i>Not applicable to Funding Instruction Void transactions.</i>
Merchant Order Number	<i>Not applicable to Funding Instruction Void transactions.</i>
Affiliate	<i>Not applicable to Funding Instruction Void transactions.</i>
Campaign	<i>Not applicable to Funding Instruction Void transactions.</i>
Merchant Txn ID	<i>Not applicable to Funding Instruction Void transactions.</i>
Batch Type	The electronic source of this transaction (for example, online, normal, POS, Account Updater Response, etc.).
Batch ID	The automatically-assigned identifier for the batch associated with the transaction. Click the hypertext link to navigate to the Batch Detail screen.
Worldpay Payment ID	The unique transaction identifier assigned by Worldpay.
Merchant Grouping ID	<i>Not applicable to Funding Instruction Void transactions.</i>
Bypass Velocity Check?	<i>Not applicable to Funding Instruction Void transactions.</i>

5.7.32 Funding Instruction Void Detail - Response Data

The Response Data panel displays information received in the cnpAPI transaction response. [Figure 5-47](#) shows a sample Response Data panel, and [Table 5-48](#) describes all applicable fields.

FIGURE 5-47 Funding Instruction Void Detail - Response Data

▼ Response Data	
AVS Code: 34	Response Reason Code: 000
AVS Message: N/A	Response Reason Message: Approved
Card Validation Code:	Approval Code: N/A
Card Validation Message: Not requested	Transaction Processing Time: 11/02/2015 20:14:19 GMT

TABLE 5-48 Transaction Detail - Response Data Field Descriptions

Field	Description
AVS Code	<i>Not applicable to Funding Instruction Void transactions.</i>
Response Reason Code	The reason or change code associated with the instruction return, for example R01, or C03. For more information on return and change codes, see the Appendix B, "Return Reason and Change Codes" .
AVS Message	<i>Not applicable to Funding Instruction Void transactions.</i>
Response Reason Message	The transaction response returned by Worldpay. If the transaction was declined, this message will provide a reason.
Card Validation Code	<i>Not applicable to Funding Instruction Void transactions.</i>
Approval Code	<i>Not applicable to Funding Instruction Void transactions.</i>
Card Validation Message	<i>Not applicable to Funding Instruction Void transactions.</i>
Transaction Processing Time	The date and time (GMT) the transaction was processed Worldpay.

5.7.33 Funding Instruction Void Detail - Associated Transaction Stream

The Associated Transaction Stream data panel shows a chronological list of transactions associated with the current transaction. Note the following features:

- The current transaction is highlighted in the Associated Transaction Stream panel.
- Each associated transaction includes a hyperlink to the Instruction detail page for that transaction.

[Figure 5-48](#) shows a sample Associated Transaction Stream data panel, and [Table 5-49](#) describes all possible fields.

FIGURE 5-48 Funding Instruction Void Detail - Associated Transaction Stream Panel

Associated Transaction Stream			
Type	ID	Date	Amount
PayFac Credit	82828658251612670	01/17/2014	\$100.00
Funding Instruction Void	82828658251858034	01/17/2014	- \$100.00

TABLE 5-49 Funding Instruction Void Detail - Associated Transaction Stream Field Descriptions

Field	Description
Type	The type of funding instruction(s) associated with this (highlighted) transaction: <ul style="list-style-type: none"> • PayFac Credit/Debit • Physical Check Credit/Debit • Reserve Credit/Debit • Sub-merchant Credit/Debit • Vendor Credit/Debit • Funding Instruction Void
ID	The ID of the associated funding instruction transaction. Click the hyperlink to see the Funding Instruction Detail for that transaction.
Date	The date related to the associated Funding Instruction.
Amount	The amount relating to the Funding Instruction. In general: <ul style="list-style-type: none"> • Negative amounts are shown if the associated transaction is a Void. • Italicized amounts are shown if the associated transaction is either not yet available or the transaction was conveyed.

5.7.34 OmniToken Translator Detail Screen

The OmniToken Translator Detail screen provides detailed information on Token Translator transactions, used to submit a low value token in a request and receive PAN information in the response. This provides you with the capability of allowing a third party service provider to access PAN information while continuing to insulate your systems from the PAN information.

To view the OmniToken Translator Detail screen:

1. Navigate to the [Batch Detail Report](#) as described [on page 272](#).
2. From the Batch Detail report, select the **Token Detail** tab. iQ displays the Token transactions in the batch (as shown in [Figure 5-12 on page 277](#)).
3. Click the desired **Token Request ID** hyperlink to navigate to the **OmniToken Translator Detail** screen (as shown in [Figure 5-49](#)).

[Table 5-50](#) describes each of the fields in the OmniToken Translator Detail Screen.

FIGURE 5-49 OmniToken Translator Detail Screen

OmniToken Translator Detail - Worldpay Payment ID 82823534212546619		
Summary Show all Customer Data		
Transaction Type: Translate HVT to LVT	Token Number: 4005102009912018	Token Inactivated: N/A
Post Day: 04/27/2018	Method Of Payment: N/A	Account Number: N/A
Merchant: Vault Test Merchant 1500	BIN: N/A	Source: XML
Pre-Existed: No	Low Value Token Number: 4005102009912028	
Tracking Data		
Worldpay Payment ID: 82835076280156232	Merchant Order Number: TC12169_1_batchHvt2Lvt3	Merchant Transaction ID: vt12_01
Batch Type: Normal	Batch ID: 82835076280074260	
Response Data		
Response Reason Code: 803	Response Reason Message: Valid token	Transaction Processing Time: 04/27/2018 14:45:31 GMT

TABLE 5-50 OmniToken Translator Detail Screen Field Descriptions

Field	Description
Summary	
Transaction Type	The action associated with this OmniToken Translator transaction (either Translate HVT to LVT , or Translate LVT to PAN).
Token Number	The reference number (token) issued by Worldpay to replace the submitted credit card number. For Amazon Pay transactions, this field displays the Amazon Pay Token number.
Token Inactivated	The date/time the token associated with this transaction was inactivated (if the token was inactivated), or N/A.
Post Day	The date of this OmniToken translator transaction.
Method of Payment	The type of credit card converted to a token associated with this token translator transaction (MasterCard, Visa, etc.).
Account Number	The original credit card number submitted for conversion to the low value token. Only the only the last four digits are visible for credit cards, unless you have permission to view the full account number.

TABLE 5-50 OmniToken Translator Detail Screen Field Descriptions (Continued)

Field	Description
Merchant	The merchant or organization associated with this token translation transaction.
BIN	The Bank Identification Number of the issuing bank for this credit card associated with this token translator transaction.
Source	The method by which this token translation transaction was created, (always <i>XML</i>).
Pre-Existed	Specifies whether the Token Number was previously requested and assigned (always Yes).
Low Value Token Number	The number returned by Worldpay as a result of the token translation request.
Tracking Data	
Worldpay Payment ID	The automatically-assigned number that identifies this token translator transaction. Note: This is not the same as the Token Number.
Merchant Order Number	The merchant-designated identifier for this token translator transaction.
Merchant Transaction ID	The identifier specified by the merchant for this transaction. This value corresponds to the id attribute (id="value") of the transaction and is used with Online transactions for Duplicate Transaction Detection.
Batch Type	The electronic source of this batch, for example, online, normal, POS, etc.
Batch ID	The identifier assigned by Worldpay for the batch associated with this transaction. Click the hyperlink to view the Batch Detail Report.

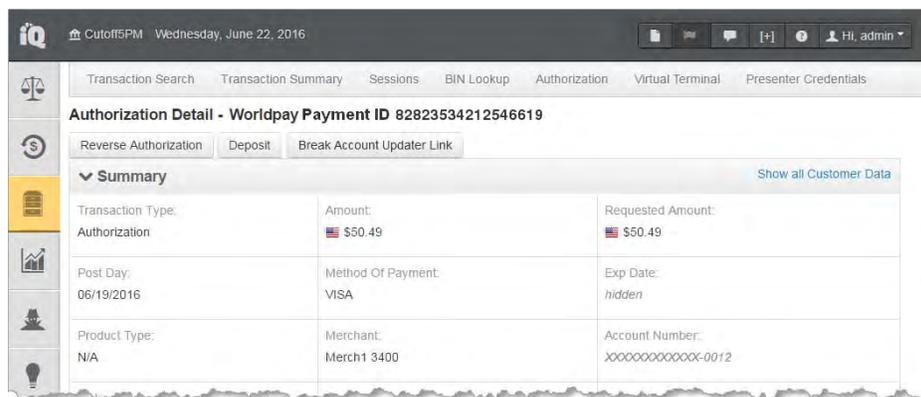
TABLE 5-50 OmniToken Translator Detail Screen Field Descriptions (Continued)

Field	Description
Response Data	
Response Reason Code	The response returned by the system to indicate the result of the conversion (or attempted conversion) of this credit card number to a token. See the <i>Worldpay eComm cnpAPI Reference Guide</i> for a list of token-related response codes and messages.
Response Reason Message	The response message that corresponds with the token Response Reason code for this transaction.
Transaction Processing Time	The date and time (in GMT) the token response message was returned.

5.7.35 Performing Transactions from the Transaction Detail Screen

With the appropriate permission(s), you can reverse certain transactions, perform a capture (deposit), break an Account Updater link, and cancel recycling from the Transaction Detail screen, most of which are typically performed using a cnpAPI transaction. This feature is supported for both cnpAPI and non-cnpAPI merchants.

If the transaction is eligible for any of these operations, an action button appears at the top of the Transaction Detail Screen, as shown in [Figure 5-50](#). In this example, the **Reverse Authorization**, **Deposit**, and **Break Account Updater Link** buttons are displayed.

FIGURE 5-50 Action Buttons on Authorization Detail screen

[Table 5-51](#) provides information on each of the transactions and operations available from the transaction detail screen. The operations available depend on the transaction type, method of payment, eligibility, whether your organization is enabled for the Recycling or Recovery Engine, Account Updater, etc. For

detailed information on the transaction types in the table, see the latest version of the *Worldpay eComm cnpAPI Reference Guide*.

For instructions on performing these operations from the Transaction Detail Screen, see one of the following sections:

- [Reversing a Transaction \(or Canceling Recycling\)](#) on page 340.
- [Capturing an Authorization \(Deposit\)](#) on page 342.
- [Breaking an Account Updater Link](#) on page 343.

TABLE 5-51 Transactions/Operations Available from the Transaction Detail Screen

Transaction/Operation button and Description	Equivalent Worldpay cnpAPI Transaction(s)	Can be Used to...
Issue Refund - used to refund money to a customer (either a full or partial refund).	<credit>	Reverse deposit (capture), issue refund
		Reverse conditional deposit (Sale), issue refund
	<echeckCredit>	Reverse Direct Debit (eCheck) deposit; issue Direct Debit (eCheck) refund
Issue Void - used to cancel an unsettled transaction.	<void>	Reverse deposit (Capture)
		Reverse conditional deposit (Sale)
		Reverse refund (Credit)
	<echeckVoid>	Reverse Direct Debit refund (eCheck Credit)
Reverse Authorization - used to reverse an approved, un-expired, and un-consumed authorization.	<authReversal>	Reverse authorization
Deposit - used to convert an approved, un-expired authorization into a billable transaction after an order has been fulfilled (either a full or partial authorization).	<capture>	Capture funds after authorization
Account Updater Break Link * - used to break Account Updater links to updated account information for the current and all previous transactions.	(none)	Break Account Updater links
Cancel Recycling ** - used to halt recycling of a declined transaction, when the transaction is controlled by Worldpay as part of the Recycling or Recovery Engine.	<void>	Reverse conditional deposit (Sale)
	<authReversal>	Reverse authorization

* Available only if your organization is configured for the Account Updater product.

** Available only if your organization is configured for Recycling via either the Recycling Engine or Recovery Engine, and the transaction is controlled by Worldpay.

5.7.35.1 Reversing a Transaction (or Canceling Recycling)

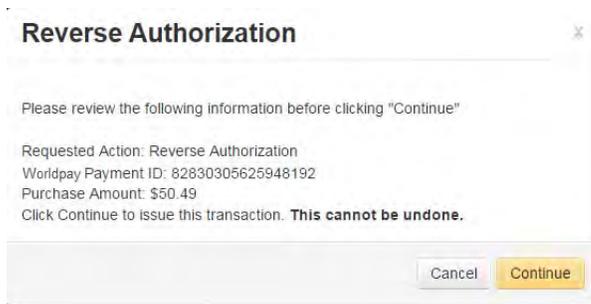
Follow these instructions to reverse a transaction when using the **Issue Refund**, **Issue Void**, **Reverse Auth**, or **Cancel Recycling** buttons:

1. Navigate to the desired detail screen for the transaction you wish to reverse, as described in [Opening a Transaction Detail Screen](#) on page 291.

If the transaction is eligible for reversal (for example, if the lifespan of the authorization has not elapsed, or the transaction is not older than 14 months), the appropriate button appears at the top of the page, below the Worldpay Payment ID, as shown in [Figure 5-50](#).

2. Click the transaction reversal button that appears on the screen. A confirmation dialog box appears containing information on this transaction reversal, as shown in [Figure 5-51](#).

FIGURE 5-51 Transaction Reversal Confirmation Dialog



3. If you are issuing a partial refund/void, etc. with any of the Reverse Transaction operations, enter the desired amount in the **Please Enter the Amount** field in the dialog box, as shown in [Figure 5-52](#).
4. If the original transaction included a secondary amount, enter the amount in the **Please Enter the Secondary Amount** field, as shown in [Figure 5-52](#).

The Secondary amount is the principal purchase amount of the transaction, before the convenience fees, etc. For example, if the total amount is \$315 (i.e. \$300 principal + \$15 convenience fee), the secondary amount is \$300.

FIGURE 5-52 Refund Deposit Confirmation Dialog


Refund Deposit

Please review the following information before clicking "Continue"

Requested Action: Refund Deposit
 Worldpay Payment ID: 82830305625948192
 Purchase Amount: \$315.00 (\$300.00)
 Amount Refunded to date: \$0.00 (\$0.00)

Please Enter the Amount : \$ 315.00

Please Enter the Secondary Amount : \$ 300.00

Click Continue to issue this transaction. **This cannot be undone.**

Cancel Continue

5. Click one of the following:
 - **Cancel** - returns you to the Transaction Detail screen.
 - **Continue** - the transaction reversal is issued. Note that this operation cannot be undone. A response dialog box appears containing the three-digit response code and a response description (for example, *000: Approved*) and information on the successful or unsuccessful transaction reversal, as shown in [Figure 5-53](#).

FIGURE 5-53 Transaction Reversal Response Dialog


Reverse Authorization

000: Approved

Requested Action: Reverse Authorization
 Payment ID: 82820898839347237
 Purchase Amount: \$300.00

Close Window

6. From the response dialog, click **Close**. You are returned to the Transaction Detail screen where a message displays describing the transaction reversal operation and the date it was issued as shown in [Figure 5-19](#).

Notes on Using Transaction Reversals

This section provides additional information on requirements of and exceptions to the use of Transaction Reversals from the Transaction Detail screen.

- Refunds (Issue Refund) from the Transaction Detail screen are supported for either full or partial amounts.
- You can enter a secondary amount when issuing a partial refund, if the original transaction included a secondary amount. The Secondary amount is the principal purchase amount of the transaction, before the convenience fees, etc. For example, if the total amount is \$105 (i.e. \$100 principal + \$5 convenience fee), the secondary amount is \$100.
- Authorization Reversals are not supported for PayPal Credit (formerly Bill Me Later) or Direct Debit (eCheck) transactions. (Authorization Reversals *are* supported for Visa, MasterCard, Discover, American Express, and PayPal.)
- When you wish to cancel recycling and your organization is configured for either the Recycling Engine or Recovery Engine, if the transaction is controlled by Worldpay, you are presented with a **Cancel Recycling** button for both a declined authorization and a declined conditional deposit.

- As with cnpAPI transaction reversal operations, reversal operations from the Transaction Detail screen must be executed before the lifespan of the authorization has expired. Authorization life spans differ with payment method, as shown in [Table 5-52](#).

TABLE 5-52 Lifespans of Payment Authorizations

Payment Type	Lifespan of Authorization
American Express	7 days
Discover	10 days
MasterCard	7 days
PayPal	29 days total; Worldpay recommends three days for capture submission. For more information about PayPal authorizations, see the <i>Worldpay eComm PayPal Integration Guide</i> .
PayPal Credit (formerly Bill Me Later)	30 days by default.
Visa	7 days

5.7.35.2 Capturing an Authorization (Deposit)

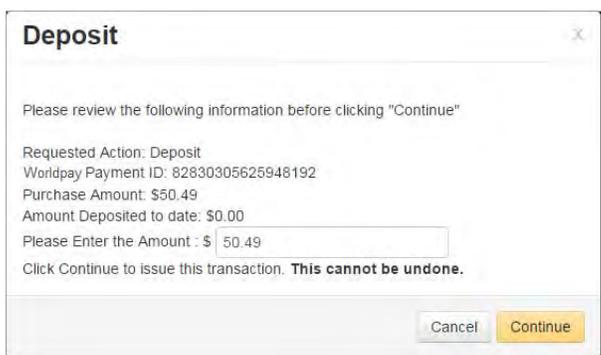
Follow these instructions to capture an authorization (deposit) from the Transaction Detail:

- Navigate to the desired detail screen for the authorization you wish to capture, as described in [Opening a Transaction Detail Screen](#) on page 291.

If the authorization is eligible to be captured (if the authorization has not expired, and/or the original amount of the authorization has not been exhausted), the **Deposit** button appears at the top of the page, below the Worldpay Payment ID, as shown in [Figure 5-50](#). (See [Table 5-52, "Lifespans of Payment Authorizations"](#) for information on when authorizations expire.)

- Click the Deposit button that appears on the screen. A confirmation dialog box appears containing information on this deposit, as shown in [Figure 5-54](#).

FIGURE 5-54 Deposit Confirmation Dialog



3. If you are completing a partial capture (e.g., if the Authorization covered multiple items with staggered deliveries), enter the amount in the **Please Enter the Amount** field, as shown in [Figure 5-54](#).
4. Click one of the following:
 - **Cancel** - returns you to the Transaction Detail screen.
 - **Continue** - the deposit is complete. Note that this operation cannot be undone. A response dialog box appears containing the three-digit response code and a response description (for example, *000: Approved*) and information on the successful or unsuccessful Deposit.
5. From the response dialog, click **Close**. iQ returns you to the Transaction Detail screen where an alert message displays describing the deposit operation and the date it was issued.

5.7.35.3 Breaking an Account Updater Link

Follow these instructions to break the Account Updater links between the original account information (i.e., the card number and expiration date shown in the Account Updater panel) and the updated account information shown in the Summary panel. This action also breaks all previous transactions with the same updated account information.

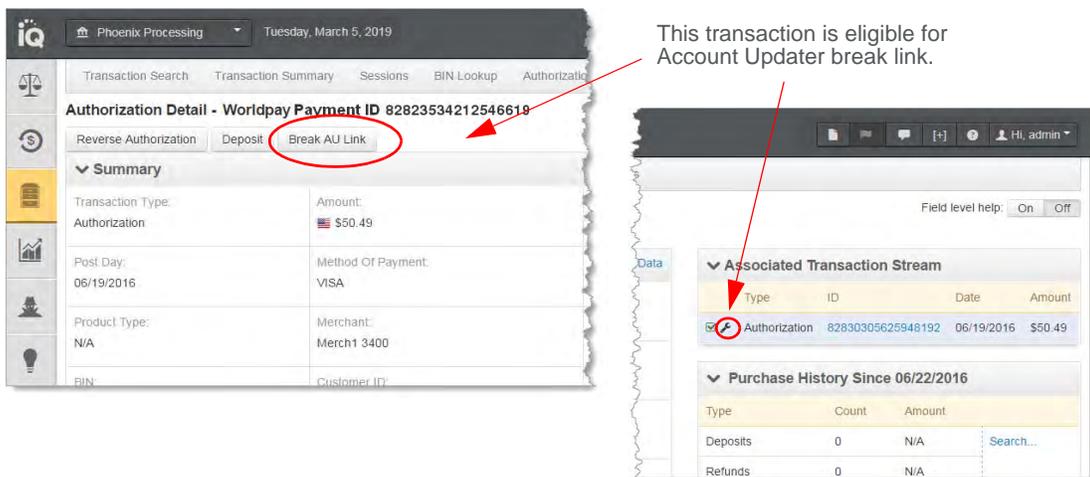
Once you break the links, you can submit a cnpAPI transaction with the original account information. Worldpay no longer repairs the card and expiration date with the updated account information and passes your specified account information to the card brands. Use the break Account Updater link function if authorization attempts are declined when your customer’s original card number and/or expiration date is known to be good.

To break an Account Updater link:

1. Navigate to the desired detail screen, as described in [Opening a Transaction Detail Screen](#) on page 291.

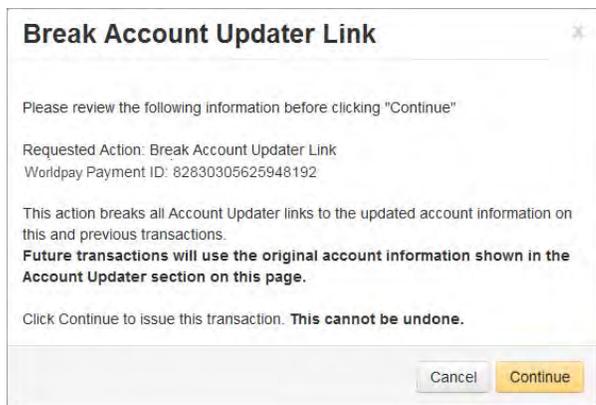
If the transaction is eligible for a break-link—the card number and/or expiration date for a previous authorization was repaired with Account Updater, as indicated by the wrench icon ()—the **Break Account Updater Link** button appears at the top of the page, below the Worldpay Payment ID, as shown in [Figure 5-55](#).

FIGURE 5-55 Authorization with Break Account Updater Link Action Button



- Click the Break Account Updater Link button that appears on the screen. A confirmation dialog box appears containing information on this break-link, as shown in [Figure 5-56](#).

FIGURE 5-56 Break Account Updater Link Confirmation Dialog



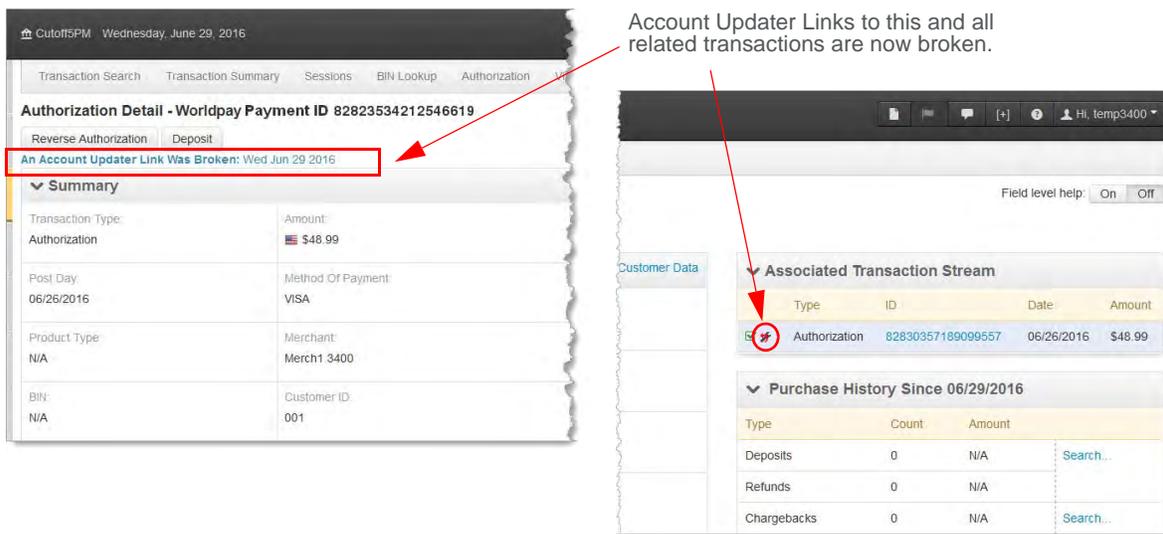
- Click one of the following:
 - Cancel** - returns you to the Transaction Detail screen.
 - Continue** - the Break Link operation is complete. Note that this operation cannot be undone. A response dialog box appears confirming the operation, as shown in [Figure 5-57](#).

FIGURE 5-57 Break Account Updater Link Completion Dialog Box



- From the completion dialog, click **Close**. You are returned to the Transaction Detail screen where iQ changes the Account Updater repaired icon in the Associated Transactions panel from () to () and displays an alert message, as shown in [Figure 5-58](#).

FIGURE 5-58 Authorization Transaction Detail Screen after Account Updater links broken



5.8 Authorization Report

The Authorization Report provides Authorization transaction summary data for your organization, as well as granular data with several presentation options. By default, upon opening the report, iQ displays data for the latest date for which data is available. iQ presents the summary data in the top frame and granular data in the bottom frame. Initially, the bottom frame defaults to the By Activity Data data presentation method.

To access the Authorization report:

1. From the iQ Bar, click the **Operations** icon and select **Authorization** from the list of available reports, or from the Operations Navigation bar. The Authorization Report displays as shown in [Figure 5-59](#).
2. Specify the desired **Date Range** and **Reporting Group** and click **View** to refresh the page.
See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.
3. Click the desired tab to change the presentation method of the granular data. Your options are:
 - [Authorization Report by Reporting Group](#) on page 348.
 - [Authorization Report by Activity Date](#) on page 349 (default view).
 - [Authorization Report by Payment Method](#) on page 350.
 - [Authorization Report by Reason](#) on page 351.
 - [Authorization Report - All Currencies](#) on page 352.
 - [Authorization Report by Presenter](#) on page 353 (This presentation method is only displayed if you use third-party presenter(s) to present transactions to Worldpay.)

See [Table 5-53](#) for a description of each of the fields in the Summary panel of the Authorization Report. Subsequent sections provide information on the presentation of information in the granular sections of the report.

FIGURE 5-59 Authorization Report

The screenshot displays the iQ Authorization Report for Phoenix Org, covering the period from 12/01/2018 to 02/28/2019. The summary section shows an Approval Percent of 92.79%, a Decline Percent of 7.21%, 19,094 Attempts, 17,717 Approvals, and 1,377 Declines. The detailed table below provides a breakdown by activity date, including Total Attempts, Declined Auths, Declined %, Approved Auths, and Approved %.

Activity Date	Total Attempts	Declined Auths	Declined %	Approved Auths	Approved %
December 1-31, 2018	6,689	458	6.85%	6,231	93.15%
January 1-31, 2019	6,611	484	7.32%	6,127	92.68%
February 1-28, 2019	5,794	435	7.51%	5,359	92.49%
02/01/2019	180	9	5.00%	171	95.00%
02/02/2019	180	7	3.89%	173	96.11%
02/03/2019	158	10	6.33%	148	93.67%
02/04/2019	271	17	6.27%	254	93.73%
02/05/2019	241	11	4.56%	230	95.44%
02/06/2019	209	7	3.35%	202	96.65%
02/07/2019	219	29	13.24%	190	86.76%
02/08/2019	231	25	10.82%	206	89.18%
02/09/2019	222	7	3.15%	215	96.85%
02/10/2019	136	10	7.35%	126	92.65%
02/11/2019	250	18	7.20%	232	92.80%
02/12/2019	195	13	6.67%	182	93.33%
Totals:	19,094	1,377	7.21%	17,717	92.79%

TABLE 5-53 Authorization Report Field Descriptions - Summary Section

Field	Description
Approved %	The percent of total Authorization attempts that were approved for the designated Reporting Group and time period, rounded to the nearest hundredth of a percent.
Approved Auths	The total number of approved Authorizations for the designated Reporting Group and time period.
Declined %	The percent of total Authorization attempts that were declined for the designated Reporting Group and time period, rounded to the nearest hundredth of a percent.
Declined Auths	The total number of declined Authorizations for the designated Reporting Group and time period.

TABLE 5-53 Authorization Report Field Descriptions - Summary Section (Continued)

Field	Description
Total Attempts	The total number of Authorization attempts that were approved for the designated Reporting Group and time period.

NOTE: Retrying declined Authorizations may skew the data presented in several fields. For example, multiple retries of a declined Authorization inflates the Total Auth Attempts, Declined Authorization, and Declined % data, while deflating the Approved % data. Please contact your Relationship Manager for additional information.

5.8.1 Authorization Report by Reporting Group

When you select **By Reporting Group** as the presentation method for the granular data, iQ displays any child groups of the currently selected parent organization along with a breakdown of the data as it applies to those groups. If those children have associated groups (other children), click the plus sign next to the group name to drill down to the child entities. When you do this, the parent shows the totals for the sub-groups in bold and the children show the child-specific data, as shown in [Figure 5-60](#).

You can drill down a maximum of three levels in the granular data section of the report, and four on the overall report, counting the parent shown in the summary section.

See [Table 5-54](#) for a description of each of the fields in the Authorization By Reporting Group granular section.

FIGURE 5-60 Authorization Report by Reporting Group showing Child Group

Reporting Group	Total Attempts	Declined Auths	Declined %	Approved Auths	Approved %
000173	25	25	100.00%	0	0.00%
905	4	4	100.00%	0	0.00%
Multiplatform Rollup **	576	576	100.00%	0	0.00%
Vantiv Developer Portal Rollup **	576	576	100.00%	0	0.00%
1243	576	576	100.00%	0	0.00%
PhoenixXML Merchant	2	2	100.00%	0	0.00%
Totals:	607	607	100.00%	0	0.00%

TABLE 5-54 Authorization By Reporting Group Field Descriptions

Field	Description
Total Attempts	The total number of Authorization attempts that were approved for the designated Reporting Group and time period.
Declined Auths	The total number of declined Authorizations for the designated Reporting Group and time period.

TABLE 5-54 Authorization By Reporting Group Field Descriptions (Continued)

Field	Description
Declined %	The percent of total Authorization attempts that were declined for the designated Reporting Group and time period, rounded to the nearest hundredth of a percent.
Approved Auths	The total number of approved Authorizations for the designated Reporting Group and time period.
Approved %	The percent of total Authorization attempts that were approved for the designated Reporting Group and time period, rounded to the nearest hundredth of a percent.

5.8.2 Authorization Report by Activity Date

When you select **By Activity Date** (default view) as the presentation method for the granular data, iQ displays the same data sorted by date. Depending upon the date range you specify, iQ presents the data either by day, rolled up by months or partial months, or rolled up by years or partial years. Partial years are expandable to full or partial months, and then further expandable to individual days.

Figure 5-61 shows data that spans over a 15-month period, rolled-up by partial years (June to December and January to August). Click the plus sign next to a date range to expand the data within each roll-up.

NOTE: The fields displayed in the By Activity Date granular data are identical to the By Reporting Group granular data. See Table 5-54 for a description of the fields.

FIGURE 5-61 Authorization Report By Activity Date

Activity Date	Total Attempts	Declined Auths	Declined %	Approved Auths	Approved %
December 1-31, 2018	6,689	458	6.85%	6,231	93.15%
January 1-31, 2019	6,611	484	7.32%	6,127	92.68%
February 1-28, 2019	5,794	435	7.51%	5,359	92.49%
02/01/2019	180	9	5.00%	171	95.00%
02/02/2019	180	7	3.89%	173	96.11%
02/03/2019	158	10	6.33%	148	93.67%
02/04/2019	271	17	6.27%	254	93.73%
02/05/2019	241	11	4.56%	230	95.44%
02/06/2019	209	7	3.35%	202	96.65%
02/07/2019	219	29	13.24%	190	86.76%
02/08/2019	231	25	10.82%	206	89.18%
02/09/2019	222	7	3.15%	215	96.85%
02/10/2019	136	10	7.35%	126	92.65%
02/11/2019	250	18	7.20%	232	92.80%
02/12/2019	195	13	6.67%	182	93.33%
Totals:	19,094	1,377	7.21%	17,717	92.79%

5.8.3 Authorization Report by Payment Method

When you select **By Payment Method** as the presentation method for the granular data, iQ displays the data for each method of payment as shown in [Figure 5-62](#). Each section presents information for Batch, Online, and POS authorizations separated into approved and declined reasons. The last section presents the consolidated information for all payment methods.

See [Table 5-55](#) for a description of each of the fields in By Payment Method granular section.

FIGURE 5-62 Authorization Report by Payment Method

By Reporting Group	By Activity Date	By Payment Method	By Reason	All Currencies	By Presenter				
Card Type/Reason	Batch Count	Batch %	Online Count	Online %	POS Count	POS %	Total	Total %	
VISA	0	0.00%	512,166	67.84%	0	0.00%	512,166	67.84%	
Approved	0	0.00%	352,751	68.87%	0	0.00%	352,751	68.87%	
Insufficient Funds	0	0.00%	83,624	16.33%	0	0.00%	83,624	16.33%	
Do Not Honor	0	0.00%	34,871	6.81%	0	0.00%	34,871	6.81%	
Invalid Account Number	0	0.00%	19,651	3.84%	0	0.00%	19,651	3.84%	
Lost/Stolen Card	0	0.00%	9,319	1.82%	0	0.00%	9,319	1.82%	
Pick Up Card	0	0.00%	3,803	0.74%	0	0.00%	3,803	0.74%	
Restricted Card	0	0.00%	2,624	0.51%	0	0.00%	2,624	0.51%	
Decline CVV2/CID Fail	0	0.00%	1,575	0.31%	0	0.00%	1,575	0.31%	
Expired Card	0	0.00%	1,338	0.26%	0	0.00%	1,338	0.26%	
Cardholder transaction not permitted	0	0.00%	1,223	0.24%	0	0.00%	1,223	0.24%	
No such issuer	0	0.00%	262	0.05%	0	0.00%	262	0.05%	
Generic Decline	0	0.00%	40	0.01%	0	0.00%	40	0.01%	
Issuer Unavailable	0	0.00%	13	0.00%	0	0.00%	13	0.00%	
Invalid Pin	0	0.00%	5	0.00%	0	0.00%	5	0.00%	
Invalid Merchant	0	0.00%	3	0.00%	0	0.00%	3	0.00%	
MasterCard	0	0.00%	196,744	26.06%	0	0.00%	196,744	26.06%	
American Express	0	0.00%	33,421	4.43%	0	0.00%	33,421	4.43%	
Discover	0	0.00%	12,647	1.68%	0	0.00%	12,647	1.68%	

TABLE 5-55 Authorization By Payment Method Field Descriptions

Field	Description
Batch Count	The count of Authorization transactions processed as a batch which were either approved or declined for the given reason.
Batch %	The percent of Authorization transactions processed as a batch which were either approved or declined for the given reason.
Online Count	The count of Authorization transactions processed online which were either approved or declined for the given reason.
Online %	The percent of Authorization transactions processed online which were either approved or declined for the given reason.
POS Count	The count of Authorization transactions processed as POS which were either approved or declined for the given reason.

TABLE 5-55 Authorization By Payment Method Field Descriptions (Continued)

Field	Description
POS %	The percent of Authorization transactions processed as POS which were either approved or declined for the given reason.
Total Count	The total count of Authorization transactions which were either approved or declined for the given reason.
Total %	The total percent of Authorization transactions which were either approved or declined for the given reason.

5.8.4 Authorization Report by Reason

When you select **By Reason** as the presentation method for the granular data, iQ displays the data sorted by the Reason Code associated with the decline (Figure 5-63).

See Table 5-56 for a description of each of the fields in the By Reason granular Section.

FIGURE 5-63 Authorization Report by Reason

Response	Response Code	%	Authorizations
Approved		67.86%	512,347
Approved	000	67.86%	512,347
Hard Decline		8.60%	64,896
Invalid Account Number	301	3.16%	23,893
Lost/Stolen Card	304	2.11%	15,966
Pick Up Card	303	0.83%	6,274
Restricted Card	307	0.81%	6,107
Invalid Transaction	322	0.71%	5,336
Cardholder transaction not permitted	327	0.28%	2,084
Expired Card	305	0.26%	1,945
Decline CVV2/CID Fail	352	0.21%	1,608
Cardholder requested that recurring or installment payment be stopped	328	0.17%	1,311
Invalid Merchant	321	0.00%	4
Transaction not allowed at terminal	325	0.00%	1
Referral		0.00%	29
Soft Decline		23.54%	177,706
Insufficient Funds	110	16.19%	122,210
Do Not Honor	349	6.04%	45,564
Generic Decline	350	1.31%	9,678
Issuer Unavailable	101	0.00%	33
Processing Network Unavailable	100	0.00%	21

TABLE 5-56 Authorization Report by Reason Field Descriptions

Field	Description
Response	The category of decline or approval and the Response Reason Code description. The possible categories are: <ul style="list-style-type: none"> • Approved - authorization approved • Soft Decline - a decline of authorization due to a card status that may change. Examples of Soft Decline reasons are: Issuer Unavailable, Credit Line Exceeded, etc. • Hard Decline - a decline of authorization due to a card status that will not change. Examples of Hard Decline reasons are: Card Lost or Stolen, Expired Card, and Account Closed. • Referral - a decline where a merchant is requested to contact the voice authorization center for further instructions. • Other - a decline code that does not map to any other category. An example of a code mapped to this category is the Bill Me Later code 707, Insufficient Buying Power.
Response Code	The code representing the reason for the decline of the authorization.
%	The percent of total Authorization attempts that were approved or declined for the designated category, rounded to the nearest hundredth of a percent.
Authorizations	The total number of transactions that fall within the designated category.

5.8.5 Authorization Report - All Currencies

The All Currencies tab (Figure 5-64) provides a granular view of authorization amounts based upon the currencies used in the transaction. This tab appears only when the parent organization (the group displayed in the Summary frame) processes and/or settles in multiple currencies.

See Table 5-57 for a description of each of the fields in the Authorization Report All Currencies granular section.

FIGURE 5-64 Authorization Report - All Currencies

Purchase Currency	Total Attempts	Declined Auths	Declined %	Declined Amount	Approved Auths	Approved %	Approved Amount
USD	47,608	3,039	6.38%	\$2,537,016.80	44,569	93.62%	\$11,874,464.32
CAD	4,745	399	8.41%	\$686,676.26	4,346	91.59%	\$1,378,628.48
GBP	389	42	10.80%	£37,799.83	347	89.20%	£179,884.81
EUR	7	0	0.00%	€0.00	7	100.00%	€3,481.59

TABLE 5-57 Authorization Report - All Currencies Field Descriptions

Field	Description
Purchase Currency	The currency used for this group of purchases, designated by a flag icon and a three-letter abbreviation of the country.
Total Attempts	The total number of Authorization attempts that were approved for the designated Reporting Group, time period, and currency.
Declined Auths	The total number of declined Authorizations for the designated Reporting Group, time period, and currency
Declined %	The percent of total Authorization attempts that were declined for the designated Reporting Group and time period, rounded to the nearest hundredth of a percent.
Declined Amount	The total dollar amount of declined Authorizations for the designated Reporting Group, time period, and currency.
Approved Auths	The total number of approved Authorizations for the designated Reporting Group, time period, and currency.
Approved %	The percent of total Authorization attempts that were approved for the designated Reporting Group, time period, and currency, rounded to the nearest hundredth of a percent.
Approved Amount	The total dollar amount of approved Authorizations for the designated Reporting Group, time period, and currency.

5.8.6 Authorization Report by Presenter

When you select **By Presenter** as the presentation method for the granular data, iQ displays the data for each Presenter as shown in [Figure 5-65](#). Each section presents information for Batch, Online, and POS authorizations separated into approved and declined reasons.

NOTE: The fields displayed in the By Presenter granular data are identical to the By Payment Method granular data. See [Table 5-55](#) for a description of the fields.

FIGURE 5-65 Authorization Report by Presenter

By Reporting Group	By Activity Date	By Payment Method	By Reason	All Currencies	By Presenter				
Presenter	Batch Count	Batch %	Online Count	Online %	POS Count	POS %	Total	Total %	
Corvio	0	0.00%	5	0.00%	0	0.00%	5	0.00%	
CyberSource	0	0.00%	32,700	24.28%	0	0.00%	32,700	24.28%	
No such Issuer	0	0.00%	32,367	98.98%	0	0.00%	32,367	98.98%	
Generic Decline	0	0.00%	330	1.01%	0	0.00%	330	1.01%	
Approved	0	0.00%	2	0.01%	0	0.00%	2	0.01%	
Invalid Account Number	0	0.00%	1	0.00%	0	0.00%	1	0.00%	
Global Payments	0	0.00%	0	0.00%	7	0.01%	7	0.01%	
Paypal PayFlowPro	0	0.00%	506	0.38%	0	0.00%	506	0.38%	
PhoenixXML Test Merchant	0	0.00%	101,415	75.31%	0	0.00%	101,415	75.31%	
Approved	0	0.00%	96,353	95.01%	0	0.00%	96,353	95.01%	
Invalid Account Number	0	0.00%	3,066	3.02%	0	0.00%	3,066	3.02%	
Generic Decline	0	0.00%	791	0.78%	0	0.00%	791	0.78%	
Invalid Data - data elements missing	0	0.00%	783	0.77%	0	0.00%	783	0.77%	
Merchant not certified/enabled for IAS	0	0.00%	360	0.35%	0	0.00%	360	0.35%	
Processing Network Unavailable	0	0.00%	58	0.06%	0	0.00%	58	0.06%	
Invalid Expiration Date	0	0.00%	2	0.00%	0	0.00%	2	0.00%	
Do Not Honor	0	0.00%	2	0.00%	0	0.00%	2	0.00%	
Transaction Network Services	0	0.00%	26	0.02%	0	0.00%	26	0.02%	

5.9 Virtual Terminal

The Virtual Terminal, shown in [Figure 5-66](#), is accessible from the iQ Operations menu and allows you to enter certain transactions via iQ. The Virtual Terminal interface requires no special equipment and accepts credit and gift card numbers, Direct Debit (eCheck) account numbers, and tokens.

In addition, if your organization is enabled for the Vault solution, the Virtual Terminal issues a new token as part of your transaction response in the [Virtual Terminal Transaction Response](#) dialog box.

Virtual Terminal supports the following transaction types:

- **Authorizations** - confirms that a customer has submitted a valid payment method with their order and has sufficient funds to purchase the goods or services ordered.
- **Capture Given Authorizations** - transfers previously-authorized funds from the customer after fulfillment, when the associated authorization occurs outside our system.
- **Refunds** - returns funds to your customer on transactions that have occurred outside of the Worldpay system. Use the Refund feature on the Transaction Detail screen to credit funds that originally occurred within the Worldpay system.
- **Sales** - enables you to both authorize fund availability and deposit those funds by means of a single transaction. The sale transaction is also known as a conditional deposit, because the deposit takes place only if the authorization succeeds. If the authorization is declined, the deposit will not be processed.
- **AVS Only** - a variation of an authorization transaction that uses the Address Verification System to enable you to verify that a customer-supplied address matches the billing address associated with the card.
- **eCheck Sale** - submits eCheck-associated sale transaction. (This is also known as Direct Debit.)
- **Activate** - activates a gift card for a specified amount
- **Load** - adds funds to a gift card for a specified amount. The amount cannot exceed the maximum card limit.
- **Unload** - subtracts funds from a gift card for a specified amount. The amount cannot exceed the current card balance.
- **Balance Inquiry** - submits an inquiry on the available balance for the gift card.

Individual permissions are required for each transaction type for each user; see your Relationship Manager for more information on permissions.

FIGURE 5-66 Virtual Terminal Interface - Initial Screen

The screenshot shows the Virtual Terminal interface. At the top, there is a header with the iQ logo, a dropdown menu for 'Phoenix Processing', the date 'Tuesday, March 5, 2019', and a user profile for 'Hi, admin'. On the left side, there is a vertical navigation bar with icons for a scale of justice, a dollar sign, a document, a bar chart, a person, and a lightbulb. The main content area is titled 'Virtual Terminal' and contains several panels:

- Transaction Origin**: A dropdown menu with the text 'Please select a value'. A note '*Required fields are bold' is visible to the right.
- Method of Payment**: A dropdown menu with 'Credit Card' selected.
- Transaction Type**: A dropdown menu with 'Select One of the Following:'.
- Order Source**: A dropdown menu with 'Ecommerce' selected.
- Transaction Details**: A panel with a note '*Required fields are bold'.
- Billing Details**: A panel with a note '*Required fields are bold'.
- Custom Billing Descriptor**: A panel with a note '*Required fields are bold'.

At the bottom of the form is a blue button labeled 'Submit Payment'. The footer contains 'Support | Feedback' on the left and 'Copyright © 2019 Worldpay, LLC and/or its affiliates. All rights reserved. iQ' on the right.

Field-level help is available for each field when you click inside a field. [Table 5-58](#) defines all the possible fields contained within each Virtual Terminal panel.

To enter a transaction using Virtual Terminal:

1. From the iQ bar, click the **Operations** icon and select **Virtual Terminal** from the list of available reports and tools, or from the Operations Navigation bar. The Virtual Terminal interface appears, as shown in [Figure 5-66](#).
2. Select the appropriate options for your transaction in the **Transaction Origin** panel.

Each of the subsequent applicable panels--**Transaction Details**, **Billing Details**, **Custom Billing Descriptor**, **Authorization Info**, and **Direct Debit**--expand as you enter information. Depending upon the transaction type, or in some cases, other information you provide in available fields, the required fields may change to optional, or may become disabled (required fields are bolded on the interface). [Figure 5-67](#) shows all Virtual Terminal data panels expanded.

3. Once you have entered the necessary fields in each of the panels, click the **Submit Payment** button. A confirmation dialog box appears containing information on this transaction, as shown in [Figure 5-68](#).

FIGURE 5-67 Virtual Terminal with Expanded Panels

The screenshot displays the Worldpay Virtual Terminal interface. At the top, there is a navigation bar with the 'iQ' logo, a dropdown menu for 'Phoenix Processing', the date 'Tuesday, March 5, 2019', and user information 'Hi, admin'. Below this is a horizontal menu with options: Transaction Search, Transaction Summary, Sessions, BIN Lookup, Authorization, Virtual Terminal (selected), and Presenter Credentials.

The main content area is titled 'Virtual Terminal' and is divided into several sections, each with a header and a note that '*Required fields are bold':

- Transaction Origin:** Includes dropdowns for Transaction Origin (PhoenixXML Test Merchant), Method of Payment (Credit Card), Transaction Type (Authorization), and Order Source (Ecommerce).
- Transaction Details:** Includes fields for Amount (\$100.00), Credit Card / Token (Credit Card), Credit Card Number (with logos for VISA, MasterCard, American Express, Discover, Diners Club, and Fidelity), Expiration Date (Month and Year), CVV, Merchant Order #, Customer ID, and Sales Tax (\$).
- Billing Details:** Includes fields for First Name, Last Name, Address Line 1 and 2, City/State (with a 'Select a State' dropdown), Zip Code, and Phone Number.
- Custom Billing Descriptor:** Includes fields for Phone Number and Descriptor.

At the bottom of the form is a yellow 'Submit Payment' button. The footer contains 'Support | Feedback' on the left and 'Copyright © 2019 Worldpay, LLC and/or its affiliates. All rights reserved. iQ' on the right.

FIGURE 5-68 Virtual Terminal Confirmation Dialog

Confirm Authorization

Please review the following information to ensure accuracy. When complete, click "Submit Payment" to complete this transaction, or "Cancel" to return to the entry screen.

Show all Customer Data

Transaction Origin			
Terminal:	Order Source:	Method of Payment:	Transaction Type:
eCheck2 Test Merchant 2	Ecommerce	Credit Card	Authorization

Transaction Details			
Amount:	Credit Card #:	Expiration Date:	CVV:
\$14.99 USD	XXXXXXXXXXXX0001	07/2014	XXX
Merchant Order #:	Customer ID:		
456			

Billing Information			
First Name:	Last Name:	Address Line 1:	Address Line 2:
City:	State:	Zip Code:	Phone:

Billing Descriptor	
Phone:	Descriptor:

Cancel Submit Payment

- Review the information provided in the confirmation dialog, and click one of the following:
 - Cancel** - returns you to the Virtual Terminal interface.
 - Submit Payment** - the transaction is submitted.

A transaction response dialog box appears (as shown in [Figure 5-69 on page 359](#)) at the top of the Virtual Terminal screen. The response contains the following information:

- **Payment ID** (click the hyperlink to navigate to the [Transaction Detail Screen](#)). Note that the Payment ID hyperlink may not be active for up to 60 seconds.
 - **Response message** (for example, *Approved*)
 - **AVS and CVV response** information.
 - **A Worldpay Token** (if your organization is enabled for the Vault solution). Use this token for future transactions as needed.
- Click the **X** in the upper right corner of the green response box to clear it from the screen.

NOTE: The completed transaction may take up to 15 minutes to appear in reporting.

(continued on next page)

FIGURE 5-69 Virtual Terminal Transaction Response

Virtual Terminal

Transaction Successful

Your transaction was received on: Tue 05 Feb 2018 08:44:51 AM EST for \$14.99
 Your payment ID is: 82821573737922964
 Transaction Type Returned: Authorization
 Response Message: Approved
 AVS response: 32 - Address unavailable
 CVV response: Match
 Token: 1111000100030001
 Note: Transaction may take up to 15 minutes to appear in reporting.

Transaction Origin *Required fields are bold

Transaction Origin: eCheck2 Test Merchant 2
 Method of Payment: Credit Card
 Transaction Type: Authorization
 Order Source: Ecommerce

Transaction Details *Required fields are bold

Amount: \$

- If you would like a receipt of the transaction, click the **Download Receipt** hyperlink in the Summary Panel of the Transaction Detail screen to download a PDF receipt, as shown in [Figure 5-70](#) (available for deposits and refunds).

FIGURE 5-70 Transaction Receipt

Payment Detail Receipt

UI Report Testing Merchant: 82827446198681680 (2016-09-02)

Worldpay Payment ID : 82827446198681680

Merchant Order Number : 101220_VIS06L2

Billing Descriptor : UI Testing Merch/HELP

Customer Id : 123456790

Transaction Type : Cond. Deposit

Purchase Currency : USD

Purchase Amount : \$60.01

Purchase Date : 2016-09-02

Account Number Last Four : 0009

10/25/2016 03:58:14 PM Page 1 of 1

- Continue entering transactions. The Transaction Origin panel retains the information from your previous entry, a convenience when entering successive transactions of the same type.

[Table 5-58](#) defines all the possible fields contained within each Virtual Terminal panel.

TABLE 5-58 Virtual Terminal Field Descriptions

VT Panel	Field	Description
Transaction Origin	Transaction Origin	<p>The terminal description (corresponds to the reporting group name associated with the merchant ID(s) in your merchant profile).</p> <p>Note: The reporting group selections available in this field are restricted by your user account permissions.</p> <p>Also, if you are a Payment Facilitator entering a transaction on behalf of a sub-merchant, you must manually enter the merchant ID for the sub-merchant in this field (no drop-down list is available).</p>
	Merchant Name	<p>(<i>Payment Facilitators only</i>). The name of the sub-merchant corresponding to the merchant ID entered in the Transaction Origin field above.</p>
	Method of Payment	<p>The method of payment (Credit Card, Gift Card, or eCheck).</p>
	Transaction Type	<p>The type of transaction (depending upon your permission level, some options may not be available):</p> <ul style="list-style-type: none"> • Authorization - verifies that the cardholder has sufficient credit/funds to cover the amount of the transaction (reduces the cardholder's open-to-buy, but does not capture the funds). • AVS Only - verifies the address (first address line and postal code) and CVV (if submitted) of the cardholder. • Capture Given Authorization- captures the authorization for settlement. • Refund - credits the cardholder account, usually as the result of a returned item or an error. • Sale - enables you to both authorize fund availability and deposit those funds by means of a single transaction. • eCheck Sale - submits an eCheck-associated sale (also known as Direct Debit). • Activate - activates a gift card for the specified amount. Cannot exceed the maximum card limit. • Deactivate - deactivates a gift card. • Load - adds funds to a gift card for the specified amount. Cannot exceed the maximum card limit. • Unload - subtracts funds from a gift card for the specified amount. Cannot exceed the current balance. • Balance Inquiry - returns the available balance of the gift card.

TABLE 5-58 Virtual Terminal Field Descriptions (Continued)

VT Panel	Field	Description
Transaction Origin (continued)	Order Source	The source of the transaction/order: <ul style="list-style-type: none"> • Ecommerce - Internet or electronic commerce transaction. • Mail Order - the order was received via mail. • Installment - the order represents one of a series of partial payments over a set time. • Recurring - the order occurs repeatedly at set intervals. • Retail - swiped or keyed retail purchase transaction. • Telephone - the order was received via telephone. • Recurring telephone - the order occurs repeatedly at set intervals and was received via telephone.
Transaction Details	Amount	The total amount of the transaction, including sales tax. Format the amount to include the decimal point (for example, 50.35).
	Account Number Type	The type of payment account number you wish to enter in the field to follow. The available options depend on your permissions, whether you are enabled for the Vault solution, and the selected Method of Payment: <ul style="list-style-type: none"> • Credit Card / Token (if you selected Credit Card) • Account Number / Token (if you selected Direct Debit)
	Token	The reference number (token) issued by Worldpay to replace the submitted credit card number or Direct Debit account number (if applicable). iQ displays the Token number in the Transaction Successful dialog (see Figure 5-69, "Virtual Terminal Transaction Response").
	Expiration Date	The expiration month and year of the credit card.
	Routing Number	The bank code that identifies the financial institution associated with the check (Direct Debit only).
	Account Type	The Account Type: Checking, Savings, Corporate, or Corporate Savings (Direct Debit only).
	Check Number	The Direct Debit number (if applicable).
	Card Verification Value (CVV)	The three- or four-digit (credit) Card Verification Value from the card.
	Merchant Order #	The unique identifier for this order.
	Customer ID	The unique identifier for this customer.

TABLE 5-58 Virtual Terminal Field Descriptions (Continued)

VT Panel	Field	Description
Transaction Details (continued)	Sales Tax	(Informational field only.) The sales tax amount for this transaction. Format the amount to include the decimal point (for example, 2.32). Note: This amount is not automatically added to the sum submitted in the 'Amount' field. Be sure to include sales tax in the Amount field.
Billing Details	First Name	The first name of the person associated with the billing address.
	Last Name	The last name of the person associated with the billing address.
	Address Line 1	The street address to be billed, unless you supply information in the Zip Code field.
	Address Line 2	Extended address information, as needed.
	City	The city or province associated with the billing address.
	State	The state associated with the billing address, if US. Options for Armed Forces are included.
	Phone Number	The phone number associated with the billing address (10 digits for U.S., 13 digits for international). Do not enter dashes.
	Zip Code	The Postal Code associated with the billing address. Required unless you entered information in Address Line 1.
Authorization Info	Auth Date	The date of the authorization.
	Auth Code	The six-digit code you obtained from the authorization, indicating approval of the transaction.
	AVS Result	The Card Validation/AVS Result you obtained from the authorization for tracking.
	Auth Amount	The dollar amount authorized for the transaction formatted to the decimal point (for example, 50.35).
	Card Validation Result	The Card Validation/AVS Result you obtained from the authorization for tracking.

TABLE 5-58 Virtual Terminal Field Descriptions (Continued)

VT Panel	Field	Description
Custom Billing Descriptor	Phone Number	Your customer service number, without dashes. U.S. merchants: 10 digits; non-U.S. merchants, maximum 13 digits.
	Descriptor	<p>The text description you wish to appear on the customer's billing statement (max. 25 characters). We recommend using no more than 23 characters as many banks truncate the description.</p> <p>If you are using a prefix when supplying a description:</p> <ul style="list-style-type: none"> • The prefix must be either 3, 7, or 12 characters in length. • You must use an asterisk (*) after the prefix as a separator, in one of the following positions: 4th, 8th, or 13th. • Do not use an asterisk in more than one position. • Use only the following valid characters: <ul style="list-style-type: none"> -- numbers -- letters -- special characters: ampersand (&), asterisk (*) (required; see above), comma (,), dash (-), period (.), or pound sign (#).

5.10 Presenter Credentials

In most cases, all submissions from merchants to the our production systems, as well as access to the iQ Reporting and Analytics and Virtual Terminal, must originate from a static IP address, for which we set access permissions in our firewall. Under certain circumstances, we can allow access from non-static IP addresses for Online Transaction Processing.

In order to take advantage of open access to the our production environment (**Transact**), you must meet/conform to certain requirements, including the rotation of your password every 180 days. To facilitate the creation of new passwords for Transact, we provide the **Presenter Credentials** maintenance interface ([Figure 5-71](#)), accessible from the iQ Operations menu.

Note the following:

- Worldpay will send e-mail notifications about upcoming password rotations and other information to the Administrator list. Those designated have access to the Presenter Credentials interface.
- You must complete the password switch-over on your systems prior to 12:00 PM of the expiration date.
- You can never have more than three passwords active at any time.

To generate a new password when using Transact:

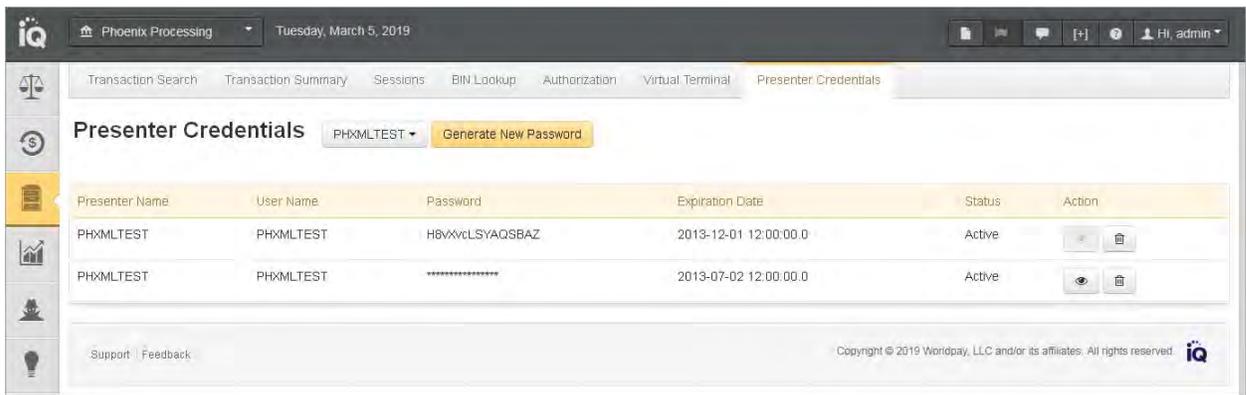
1. From the iQ Bar, click the **Operations** icon and select **Presenter Credentials** from the list of available tools, or from the Operations Navigation bar. iQ displays a table of active and inactive passwords and their expirations dates, as shown in [Figure 5-71](#).
2. Click the **Generate New Password** button. The expiration date for the old password either changes to 28 days from the current date, or stays as the old expiration day if it is less than 28 days from expiring. The expiration date for the old password will not exceed 28 days.

Once you have generated a new password, you will receive e-mails, on the same schedule, reminding you to change the passwords. These e-mails continue until Worldpay no longer receives transactions using the old, expiring password.

NOTE: If you cannot perform the password switch-over on all your systems prior to the expiration date of the old password, please contact your Relationship Manager to extend the life of the old password.

3. If you have Administrator privileges, you can deactivate a password immediately by clicking the **Delete** icon in the Action column. The **View** button in the Action column allows Administrators to view the decrypted/hidden password.

FIGURE 5-71 Presenter Credential Maintenance Interface



Using the Approvals Reports



This chapter provides information on the iQ Approvals suite of reports and tools. You can access the following reports and dashboards from the Approvals menu:

- [Repaired Auths Report](#)
- [Account Updater Fee Report](#)
- [Account Updater Match Value Report](#)
- [Recovery Snapshot Report](#)
- [Recovery Cohort Report](#)
- [Recurring Plans](#)
- [Subscription Detail](#)
- [AuthMax Report](#)

6.1 Repaired Auths Report

The Automatic Account Updater feature automates the process of obtaining updated account information. When your organization is enabled for this feature, the Worldpay system takes a number of actions to obtain the updated information on your behalf, based upon pre-defined rules. In addition, once updated information is stored in our database, transactions you submit with outdated information are automatically repaired. Transaction-level data is available for the previous 24 months only.

The Account Updater reports are only seen if your organization is enabled for the Automatic Account Updater feature and users have the appropriate permissions to *View Account Updater Tab*.

The Repaired Auths report ([Figure 6-1](#)) provides a summary of authorizations repaired by Worldpay, and includes data such as total repaired authorizations and percentage of repaired authorizations that were approved against total repaired authorizations.

To access the Repaired Auths Report:

1. From the iQ Bar, click the **Approvals** icon and select **AU Repair** from the list of available reports, or from the **Approvals** Navigation bar. The Repaired Auth Report displays as shown in [Figure 6.1](#).
2. Specify the desired **Date Range**, **Reporting Group**, and **Currency** (if applicable), then click the **View** button to refresh the page.

See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

3. Click the desired tab to change the presentation method of the granular data. Your options are:
 - [Repaired Auth Report by Reporting Group](#) on page 370 (default)
 - [Repaired Auth Report by Activity Date](#) on page 371
 - [Repaired Auth Report - All Currencies](#) on page 372
 - [Repaired Auth Report by Payment Method](#) on page 372
4. If an amount in the fees column is shown as a hyperlink, click the amount link to view the [Account Updater Fee Report](#).

See [Table 6-1](#) for a description of each of the fields in the Summary panel of the Repaired Auth Report.

FIGURE 6-1 Repaired Auth Report

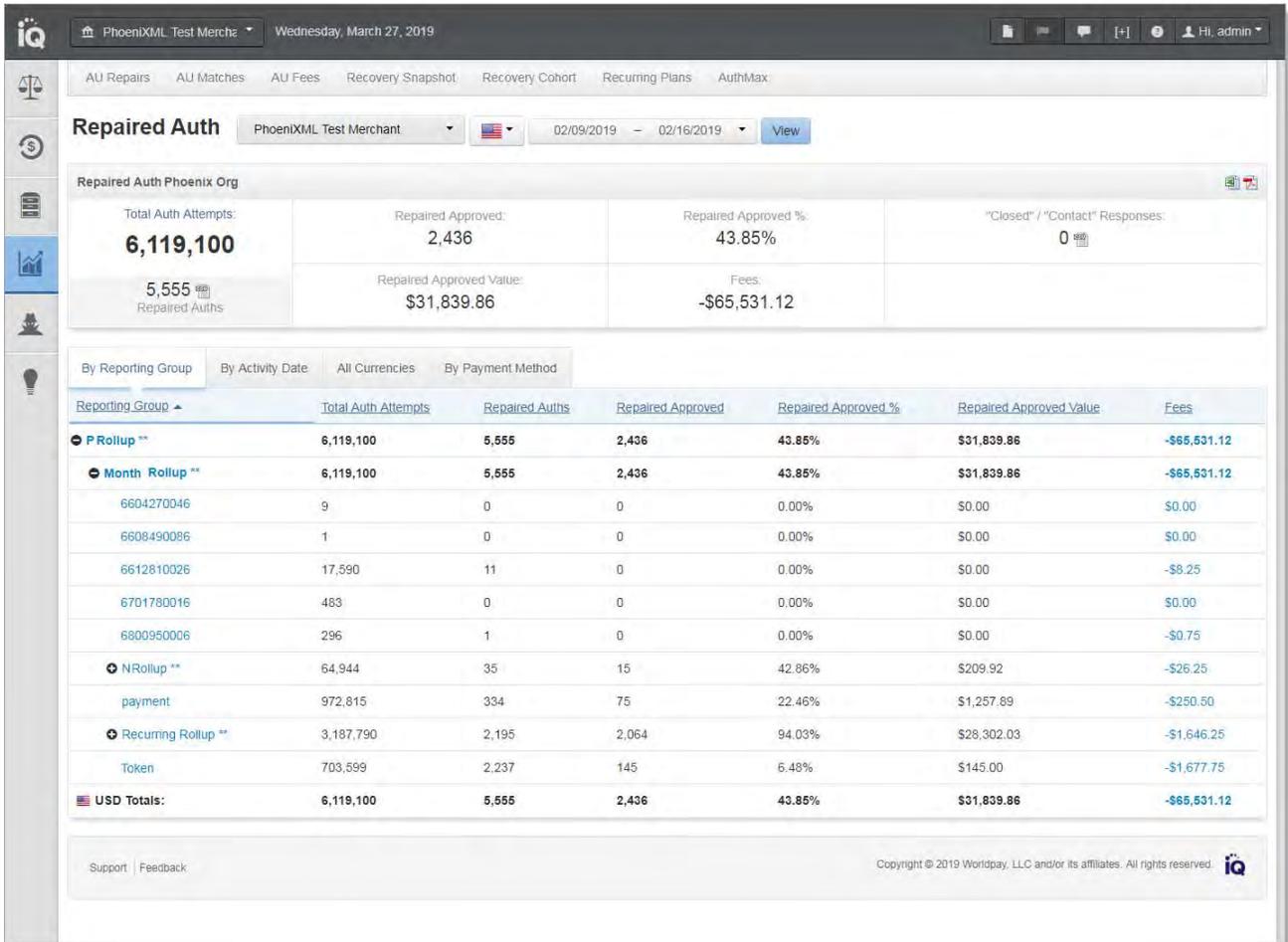


TABLE 6-1 Repaired Auths Report Summary Panel Field Descriptions

Field	Description
Total Auth Attempts	The total number of Authorization attempts for the designated Reporting Group and time period (even if not repaired).
Repaired Auths	The total number of Authorizations that Worldpay repaired for the designated Reporting Group and time period. Click the CSV Export icon () next to the Repaired Auths count to export Transaction-Level Repaired Auths. See Exporting Transaction-Level Repaired Auths .
Repaired Approved	The total number of the repaired Authorizations that Worldpay repaired and were approved for the designated Reporting Group and time period.

TABLE 6-1 Repaired Auths Report Summary Panel Field Descriptions (Continued)

Field	Description
Repaired Approved %	The percentage of total repaired Authorizations that were approved compared to the total Authorizations that were repaired for the designated Reporting Group and time period.
Repaired Approved Amount/Value	The total amount of all the repaired authorizations that were approved for the designated Reporting Group and time period.
Fees	The total Account Updater fees (Repair fee and/or Match fee) charged by Worldpay for this group of Account Updater transactions. Click a hyperlink in the Fees column to navigate to the Recovery Cohort Report .
Closed/Contact Responses	The number of responses in the Account Updater XML Response that were either Response Code 501 or 504 (Account Closed or Contact Cardholder). This XML response is optional and configurable. Click the CSV Export icon () next to the Response Count to export the Extended Response Code Report. See Exporting the Extended Response Codes Report .

6.1.1 Repaired Auth Report by Reporting Group

When you select **By Reporting Group** as the presentation method for the granular data, iQ displays any child groups of the currently selected parent organization along with a breakdown of the data as it applies to those groups. If those children have associated groups (other children), click the plus sign next to the group name to drill down to the child entities. When you do this, the parent shows the totals for the sub-groups in bold, and the children show the child specific data.

You can drill down a maximum of four levels in the granular data section of the report, five on the overall report, counting the parent shown in the summary section. If you wish to display data for lower sub-groups, you can change the focus of the report (see Step 3 in the [Repaired Auths Report](#) on page 368) and then expand the sub-group in the granular data section.

See [Table 6-2](#) for a description of each of the fields in the Repaired Auth Report By Reporting Group granular section.

FIGURE 6-2 Repaired Auth Report - By Reporting Group

Reporting Group	Total Auth Attempts	Repaired Auths	Repaired Approved	Repaired Approved %	Repaired Approved Value	Fees
Direct Rollup**	183	17	15	88.24%	\$692.50	-\$12.75
Group Rollup**	523	2	1	50.00%	\$89.95	-\$1.50
C Rollup**	11,929	482	295	61.20%	\$20,299.35	-\$361.50
F Rollup**	1,968	5	3	60.00%	\$38.97	-\$3.75
USD Totals:	14,603	506	314	62.06%	\$21,120.77	-\$379.50

TABLE 6-2 Repaired Auths Report by Reporting Group Field Descriptions

Field	Description
Reporting Group	The Reporting Group to which the data applies. If a hierarchy of groups exist, you can expand the information to show sub-groups by clicking the plus sign next to the group name.
Total Auth Attempts	The total number of Authorization attempts for the designated Reporting Group and time period (even if not repaired).
Repaired Auths	The total number of Authorizations that Worldpay repaired for the designated Reporting Group and time period.
Repaired Approved	The total number of the repaired Authorizations that Worldpay repaired and were approved for the designated Reporting Group and time period.
Repaired Approved %	The percentage of total repaired Authorizations that were approved against the total Authorizations that were repaired for the designated Reporting Group and time period.
Repaired Approved Amount/Value	The total amount of all the repaired authorizations that were approved for the designated Reporting Group and time period.
Fees	The total Account Updater fees (Repair fee and/or Match fee) charged by Worldpay for this group of Account Updater transactions. Click a hyperlink in the Fees column to display the Recovery Cohort Report .

6.1.2 Repaired Auth Report by Activity Date

When you select **By Activity Date** as the presentation method for the granular data, iQ displays the same data sorted by date. The Activity Date is the date that Worldpay processed the transaction, based on your organization's cutoff time (the cutoff time is specified in your merchant agreement).

Depending upon the date range you specify, iQ presents the data either by day, rolled up by months or partial months, or rolled up by years or partial years. Partial years are expandable to full or partial months, and then further expandable to individual days. Click the plus sign next to a date range to expand the data within each roll-up.

NOTE: The fields displayed in the By Activity Date granular data are identical to the By Reporting Group granular data. See [Table 6-2](#) for a description of the fields.

FIGURE 6-3 Repaired Auth Report - By Activity Date

By Reporting Group	By Activity Date	All Currencies	By Payment Method			
Activity Date	Total Auth Attempts	Repaired Auths	Repaired Approved	Repaired Approved %	Repaired Approved Value	Fees
05/01/2013	21,551	798	555	69.55%	\$39,342.46	-\$598.50
05/02/2013	17,024	610	370	60.66%	\$25,644.11	-\$457.50
05/03/2013	22,835	747	461	61.71%	\$31,394.76	-\$560.25
05/04/2013	15,631	575	406	70.61%	\$27,421.33	-\$431.25
05/05/2013	14,769	572	343	59.97%	\$24,328.87	-\$429.00
05/06/2013	16,073	518	298	57.53%	\$20,304.42	-\$388.50
05/07/2013	16,645	481	291	60.50%	\$20,658.44	-\$360.75
05/08/2013	16,571	582	359	61.68%	\$25,499.75	-\$436.50
USD Totals:	141,099	4,883	3,083	63.14%	\$214,594.14	-\$3,662.25

6.1.3 Repaired Auth Report - All Currencies

The All Currencies tab (Figure 6-4) provides a granular view of Repaired Auths based upon the currencies used in the transaction, including the Settlement Currency. This tab appears only when the parent organization (the group displayed in the Summary frame) processes and/or settles in multiple currencies.

NOTE: The fields displayed in the All Currencies granular data are identical to the By Reporting Group granular data. See Table 6-2 for a description of the fields.

FIGURE 6-4 Repaired Auth Report - All Currencies

By Reporting Group	By Activity Date	All Currencies	By Payment Method			
Settlement Currency	Total Auth Attempts	Repaired Auths	Repaired Approved	Repaired Approved %	Repaired Approved Value	Fees
USD	141,099	4,883	3,083	63.14%	\$214,594.14	-\$3,662.25

6.1.4 Repaired Auth Report by Payment Method

When you select By Payment Method as the presentation method for the granular data, iQ displays authorization and decline data sorted by method of payment, as shown in Figure 6-5. Each section presents authorizations and declines for each payment type, and includes reason codes, total count, and total percentage.

See Table 6-3 for a description of each of the fields in the Repaired Auths by Payment Method granular section.

FIGURE 6-5 Repaired Auths Report - By Payment Method

Card Type/Reason	Reason Code	Total ▲	Total %
VISA		3,803	77.88%
Expired Card	305	2	0.05%
Invalid Transaction	322	2	0.05%
Cardholder transaction not permitted	327	4	0.11%
Cardholder requested that recurring or installment payment be stopped	328	6	0.16%
Restricted Card	307	10	0.26%
Pick Up Card	303	13	0.34%
Lost/Stolen Card	304	46	1.21%
Invalid Account Number	301	90	2.37%
Insufficient Funds	110	542	14.25%
Do Not Honor	349	618	16.25%
Approved	000	2,470	64.95%
MasterCard		1,066	21.83%
Discover		14	0.29%

TABLE 6-3 Repaired Auths Report by Payment Method Field Descriptions

Field	Description
Card Type/Reason	The method of payment and a description of the approved or declined response reason.
Reason Code	The code associated with approved or declined response reason.
Total	The total count of repaired authorization transactions which were either approved or declined for the given reason.
Total %	The total percentage of repaired authorization transactions which were either approved or declined for the given reason.

6.1.5 Exporting the Extended Response Codes Report

You can export a report in CSV format (30 days maximum) that provides information on Repaired Authorizations that originally received an XML extended response code of either 501 or 504 (Account Closed or Contact Cardholder). See the latest version of the *Worldpay eComm cnpAPI Reference Guide* for further information on the optional `<extendedCardResponse>` element.

If you require more than 30 days of data, you must export separate reports in 30-day increments.

To Export the Account Updater Extended Response Code Report:

1. From the iQ Bar, click the **Approvals** icon and select **AU Repair** from the list of available reports, or from the **Approvals** Navigation bar.
2. Specify the desired **Date Range** (30 days maximum), **Reporting Group**, and **Currency** (if applicable), then click the **View** button to refresh the page.
3. Click the CSV Export icon () next to the responses count in the **Closed/Contact Responses** Field. The File Download dialog box appears.

4. Choose an option as follows:
 - **Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).
 - **Save** - saves the CSV file to your computer.
 - **Cancel**

The data listed in [Table 6-4](#) are included in the file.

TABLE 6-4 Extended Response Code Report Fields

Field	Description
Response Reason Code	The code representing the reason for the decline of the authorization (either 501 or 504).
Response Reason Message	The transaction response returned by Worldpay for this transaction (either <i>The account was closed</i> , or <i>Contact the cardholder for updated information</i>).
Card Type	The method of payment (Visa, MasterCard, etc.) for this transaction.
Merchant Order Number	The unique merchant-designated identifier for this transaction.
Response Date	The date when the transaction was processed by Worldpay.

6.1.6 Exporting Transaction-Level Repaired Auths

You can export a report in CSV format (seven days maximum) that provides information on transaction-level Repaired Authorizations. If you require more than seven days of data, you must export separate reports in 7-day increments. Transaction-level data is available for any seven-day period in the previous 24 months.

To Export the Transaction-Level Repaired Auths Report:

1. From the iQ Bar, click the **Approvals** icon and select **AU Repair** from the list of available reports, or from the **Approvals** Navigation bar.
2. Specify the desired **Date Range** (seven days maximum), **Reporting Group**, and **Currency** (if applicable), then click the **View** button to refresh the page.
3. Click the Export icon () next to the **Repaired Auths** count in the Repaired Auths Field. If the CSV export icon is grayed-out, adjust your date range for a start date no earlier than 24 months prior to today.

The File Download dialog box appears.

4. Choose an option as follows:
 - **Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).
 - **Save** - saves the CSV file to your computer.
 - **Cancel**

The data listed in [Table 6-10](#) are included in the file.

See [Notes on Microsoft Excel](#) on page 30 for information on the presentation of certain data fields in exported files.

TABLE 6-5 Transaction-Level Repaired Auths Field Descriptions

Field	Description
Payment ID	The automatically-assigned unique identifier for this transaction.
Repair Activity Date	The date the repair activity was performed.
Merchant Order Number	The merchant-designated identifier for this financial transaction.
Amount	The amount of the repaired transaction.
Response Reason Message	The transaction response returned by Worldpay. If the transaction was declined, this message will provide a reason.
BIN	The Bank Identification Number (BIN) of the issuing bank for this credit card.
Old Card Suffix	The last four digits of the original credit card used in the transaction.
Old Expiry	The expiration date of the original credit card used in the transaction.

6.2 Account Updater Fee Report

The Account Updater Fee report provides a breakdown of fees associated with a specific Reporting Group and based on activity dates, sorted by type of fee. You access the Fee report by clicking on an amount hyperlink in the Fees column of the Repaired Auths report, or by selecting it from the Approvals Navigation bar.

To view the Account Updater Fee Report:

1. From the iQ Bar, click the **Approvals** icon and select **AU Fees** from the list of available reports, or from the Approvals Navigation bar. The Account Updater Fee Report displays as shown in [Figure 6-6](#).
2. Specify the desired **Date Range**, **Reporting Group**, and **Currency**, then click **View** to refresh the page.

See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

See [Table 6-6](#) for a description of each of the fields in the Account Updater Fee report.

FIGURE 6-6 Account Updater Fee Report

Description	Quantity	Transaction Fee	Total Fees
Repair	4,883		-\$3,662.25
	14	-\$0.75	-\$10.50
	1,066	-\$0.75	-\$799.50
	3,803	-\$0.75	-\$2,852.25
USD Totals:	4883		-\$3,662.25

TABLE 6-6 Account Updater Fee Report Field Descriptions

Field	Description
Description	The type of Account Updater fee (Repair or Match).
Quantity	The number of transactions associated with the Account Updater fee.
Txn Fee	The amount charged for the Account Updater transaction.

TABLE 6-6 Account Updater Fee Report Field Descriptions (Continued)

Field	Description
Total Fees	The total amount charged for Account Updater fees.

6.3 Account Updater Match Value Report

The Account Updater Match Value report provides information on the value of subsequent purchases made after Worldpay has performed an Account Updater Match and Repair on a credit card. The Match Value report provides information on:

- The number of matches that resulted in an initial recovered sale (successful deposit)
- The total number of sale transactions that were saved as a result of a successful match
- The amount of sale transactions that were saved as a result of a successful match.

To view the Account Updater Match Value Report:

1. From the iQ Bar, click the **Approvals** icon and select **AU Match** from the list of available reports, or from the Approvals Navigation bar. The Account Updater Match report displays as shown in [Figure 6-7](#).
2. Specify the desired **Date Range**, **Reporting Group**, and **Currency** and click **View** to refresh the page. (See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.)
3. Click the desired tab to change the presentation method of the granular data. Your options are:
 - By Activity Date (default)
 - By Reporting Group ([Figure 6-8](#))
 - By Payment Method ([Figure 6-9](#))

See [Table 6-7](#) for a description of all of the fields in the Account Updater Match Value report.

FIGURE 6-7 Account Updater Match Value Report

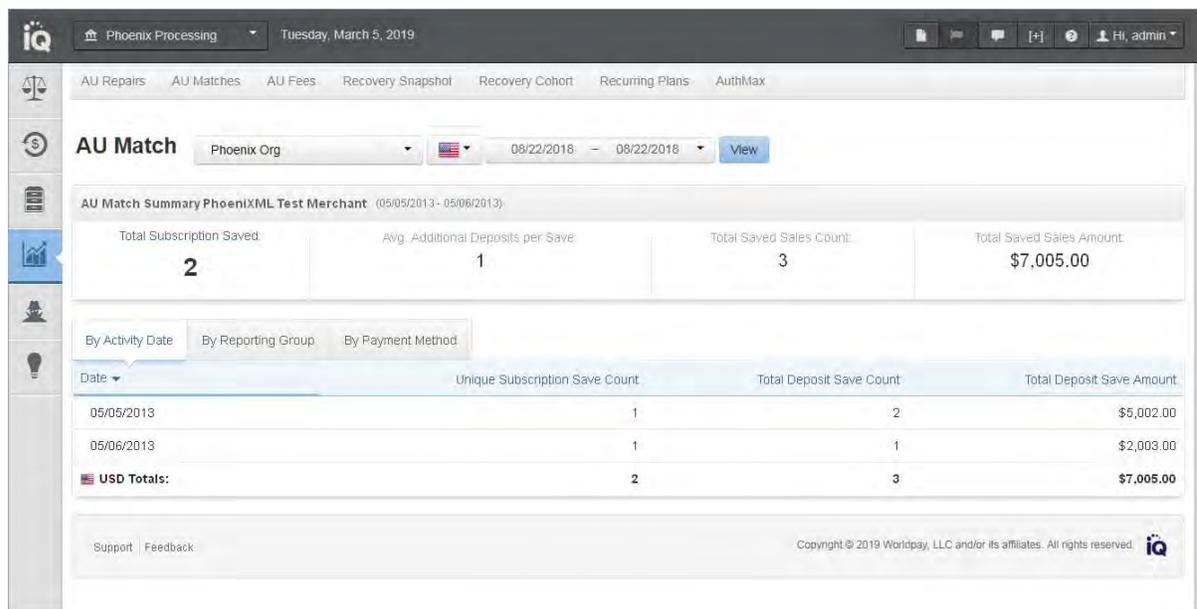


TABLE 6-7 Account Updater Match Value Report Field Descriptions

Field	Description
Total Subscriptions Saved	The number of matches that resulted in an initial recovered sale (successful deposit), for this time period.
Avg. Additional Deposits per Save	The average number of additional deposits made per saved transaction as a result of a successful match, for this time period.
Total Saved Sales Count	The total number of sale transactions that were saved as a result of a successful match, for this time period.
Total Saved Sales Amount	The amount of sale transactions that were saved as a result of a successful match, for this time period.
Date	The date of the AU Match transaction(s). This column is seen when viewing data By Activity Date .
Reporting Group	The reporting group to which the transactions apply This column is seen when viewing data by Reporting Group .
Payment Method	The Payment Method for each of the transactions. This column is seen when viewing data by Payment Method .
Unique Subscription Save Count	The number of matches that resulted in an initial recovered sale (successful deposit), for this date or reporting group.
Total Deposit Save Count	The total number of approved and deposited transactions that were saved as a result of a successful match, for this time period.
Total Deposit Save Amount	The amount of approved and deposited transactions that were saved as a result of a successful match, for this time period.

Figure 6-8 and Figure 6-9 show examples of the By Reporting Group and By Payment Method detailed data tabs.

FIGURE 6-8 Account Updater Match Value Report - By Reporting Group

Reporting Group	Unique Subscription Save Count	Total Deposit Save Count	Total Deposit Save Amount
1600 Rollup Level	2	3	\$7,005.00
merch 1601	2	3	\$7,005.00
USD Totals:	2	3	\$7,005.00

FIGURE 6-9 Account Updater Match Value Report - by Payment Method

Method Of Payment	Unique Subscription Save Count	Total Deposit Save Count	Total Deposit Save Amount
MasterCard	1	1	\$2,003.00
VISA	1	2	\$5,002.00
USD Totals:	2	3	\$7,005.00

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6.4 Recovery Snapshot Report

Recovery is an automated managed service that offers card-on-file merchants a flexible set of payments tools that maximize revenue and customer lifetime value. Recovery combines the Automatic Account Updater and intelligent authorization recycling capabilities to minimize the risk of authorization declines and maximize the chances of recovery in the event of a declined payment. The Recovery Engine feature offers two reports, the **Recovery Snapshot Report** and the **Recovery Cohort Report**, for the purpose of measuring authorization approval performance.

The Recovery Snapshot report ([Figure 6-10](#)) provides a snapshot view of recovery orders over a specified period, as well as information on the total dollar value of recovery efforts.

The report included counts and amounts of recovery orders in progress at the beginning of the period, recovery orders that were added, approved, declined, and orders in progress at the end of the period. The Recovery Engine Snapshot also provides information on transaction fees charged during the recovery time period.

NOTE: If you are interested in knowing the projected revenue lift as a result of recovery orders over a selected period, see the [Recovery Cohort Report](#) on page 386.

To access the Recovery Snapshot report:

1. From the iQ Bar, click the **Approvals** icon and select **Recovery Snapshot** from the list of available reports, or from the Approvals Navigation bar. The Snapshot report displays as shown in [Figure 6-10](#).
2. Specify the desired **Date Range**, **Reporting Group**, and **Currency** (if applicable), then click the **View** button to refresh the page. The default date range is 60 days.

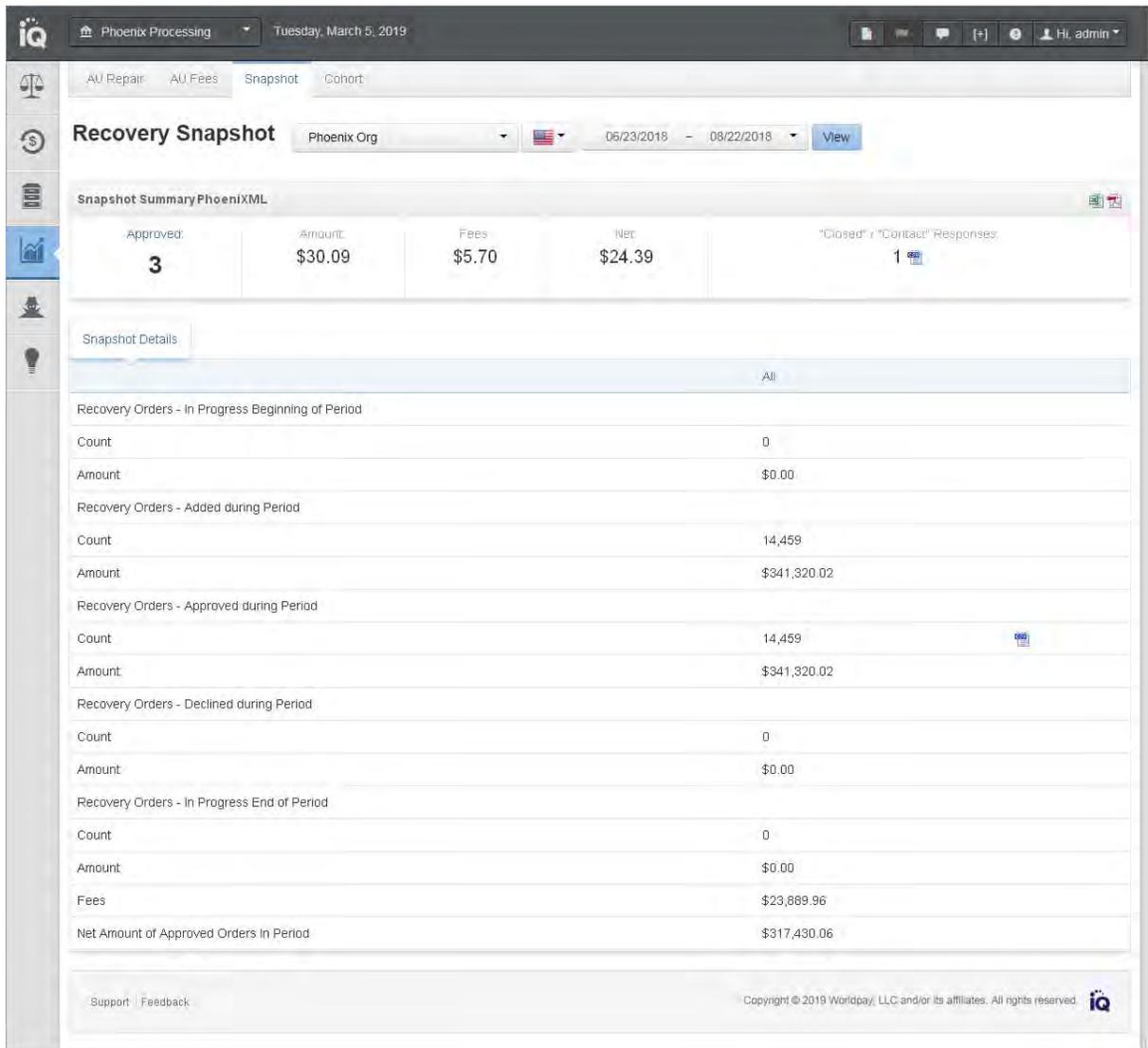
See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

The Recovery Snapshot report comprises the following panels:

- [Snapshot Summary](#)
- [Snapshot Details](#)

The sections that follow describe each of the panels displayed in the Recovery Snapshot report.

FIGURE 6-10 Recovery Snapshot Report



6.4.1 Snapshot Summary

Table 6-8 describes the fields in the Summary panel of the Recovery Snapshot report. The values in this panel reflect all recovered orders.

TABLE 6-8 Recovery Snapshot Summary Field Descriptions

Field	Description
Approved	The number of recovered orders approved for the designated Reporting Group and during the selected time period.

TABLE 6-8 Recovery Snapshot Summary Field Descriptions (Continued)

Field	Description
Amount	The total amount of approved recovered orders for the designated Reporting Group and during the selected time period.
Fees	The total amount of fees assessed (Worldpay and passthrough) for recovered orders charged by Worldpay for the designated Reporting Group and during the selected time period.
Net	The net amount, after fees, of approved recovered orders for the designated Reporting Group and during the selected time period.
Closed/Contact Responses	<p>The number of responses in the Account Updater XML Response that were either Response Code 501 or 504 (Account Closed or Contact Cardholder). This XML response is optional and configurable.</p> <p>Click the CSV Export icon () next to the Response Count to export the Extended Response Code Report. See Exporting the Extended Response Codes Report.</p>

6.4.2 Snapshot Details

Table 6-9 describes the fields in the Details panel of the Recovery Snapshot report.

TABLE 6-9 Recovery Engine Snapshot Details Field Descriptions

Field	Description
Recovery Orders - In Progress Beginning of Period	The count and amount of recovery orders that are currently still in the process of being recovered at the beginning of the designated time period.
Recovery Orders - Added During Period	The count and amount of new recovery orders that were added during the designated time period.
Recovery Orders - Approved During Period	<p>The count and amount of approved recovery orders that were added during the designated time period.</p> <p>This field may include a CSV Export icon (). If active, you can click the icon to export data on Recovered Orders (31 days maximum) to a CSV file (e.g., Microsoft Excel). See Exporting Transaction-Level Recovered Orders on page 384 for more information.</p>
Recovery Orders - Declined during Period	The count and amount of recovery orders that were declined during the designated time period.
Recovery Orders - In Progress End of Period	The count and amount of recovery orders that are currently still in the process of being recovered at the end of the designated time period.
Fees	The total amount of fees (Worldpay and passthrough) assessed for recovery orders during the designated time period.

TABLE 6-9 Recovery Engine Snapshot Details Field Descriptions (Continued)

Field	Description
AU Match Fees	The total amount of Account Updater Match fees assessed for recovery orders during the designated time period.
Net Amount of Approved Orders in Period	The net amount, after fees, of approved recovered orders during the designated time period.

6.4.3 Exporting Transaction-Level Recovered Orders

You can export a report in CSV format that provides transaction-level data on recovered orders (31 days maximum) that were approved. If you require more than 31 days of data, you must export separate reports in 31-day increments. Transaction-level data is available for any 31-day period in the previous 24 months.

To export the Transaction-Level Recovered Orders report:

1. From the iQ Bar, click the **Approvals** icon and select **Recovery Snapshot** from the list of available reports, or from the Approvals Navigation bar.
2. Specify the desired **Date Range** (31 days maximum) and **Reporting Group**, then click **View** to refresh the page.

See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

3. Click the CSV Export icon () next to the count in the **Recovery Orders - Approved during Period** field. If the CSV export icon is grayed-out, adjust your date range for a start date no earlier than 24 months prior to today.

The File Download dialog box appears.

4. Choose an option as follows:
 - **Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).
 - **Save** - saves the CSV file to your computer.
 - **Cancel**

The data listed in [Table 6-10](#) are included in the report.

See [Notes on Microsoft Excel](#) on page 30 for information on the presentation of certain data fields in exported files.

TABLE 6-10 Transaction-Level Recovered Orders Report Field Descriptions

Field	Description
Payment ID	The automatically-assigned unique identifier for this transaction.
Merchant Transaction ID	The identifier specified by the merchant for this transaction. This value corresponds to the id attribute (id="value") of the transaction and is used with Online transactions for Duplicate Transaction Detection.
Recycle ID	The identifier specified by the merchant to track recycling for this transaction as part of the transaction signature.

TABLE 6-10 Transaction-Level Recovered Orders Report Field Descriptions (Continued)

Field	Description
Auth Approval Date	The date the recovered order was approved.
Merchant Order Number	The merchant-designated identifier for this transaction.
Expected Settlement Amount (USD)	The net settlement amount in US Dollars that is expected to be transferred to your organization's bank account for this transaction.

6.5 Recovery Cohort Report

The Recovery Cohort Report ([Figure 6-11](#)) provides summary and detailed data for approved order count and amount approval percentages and for the purpose of measuring re-tried authorization approval performance. You use this report to determine what your revenue lift (percentage) will be over a selected period.

NOTE: If you are interested in knowing the actual dollar value of recovery orders over a selected period, see the [Recovery Snapshot Report](#) on page 381.

Features of the report include:

- **Alerts for in-Progress Orders** - when recovery orders are still in progress for the selected time period, an alert is displayed at the top of the report, along with an estimated completion date for the current recovery cycle.
- **Cohort Performance** - a chart providing data visualizations of cumulative approved order count and amount percentages, allowing you to visually compare recovery performance.
- **View Through Cycle Day Drop-Down** - by selecting a different cycle day, you can view the report data through that day in the current cycle (for example, Day 7, Day 21, or Final). Note that no changes are seen on the Cohort Performance Chart when this is changed.

The Recovery reports are only seen if your organization is enabled for the Recovery Engine service, and the Recovery Engine Performance Report is only seen to users with permissions to **View Engine Performance Report**. Upon opening the report, iQ displays data for the latest date for which data is available. The default date range displayed is one day

To access the Recovery Engine Cohort Report:

1. From the iQ Bar, click the **Approvals** icon and select **Cohort** from the list of available reports, or from the Approvals Navigation bar. The Cohort report displays as shown in [Figure 6-11](#).
2. Specify the desired **Date Range**, **Reporting Group**, and **Currency** (if applicable), then click the **View** button to refresh the page. The default date range is one day.

See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

NOTE: Unlike other iQ reports where Settlement Currency is used, the Recovery Cohort Report uses *Purchase Currency*, because of possible performance comparison inaccuracies due to exchange rate fluctuations

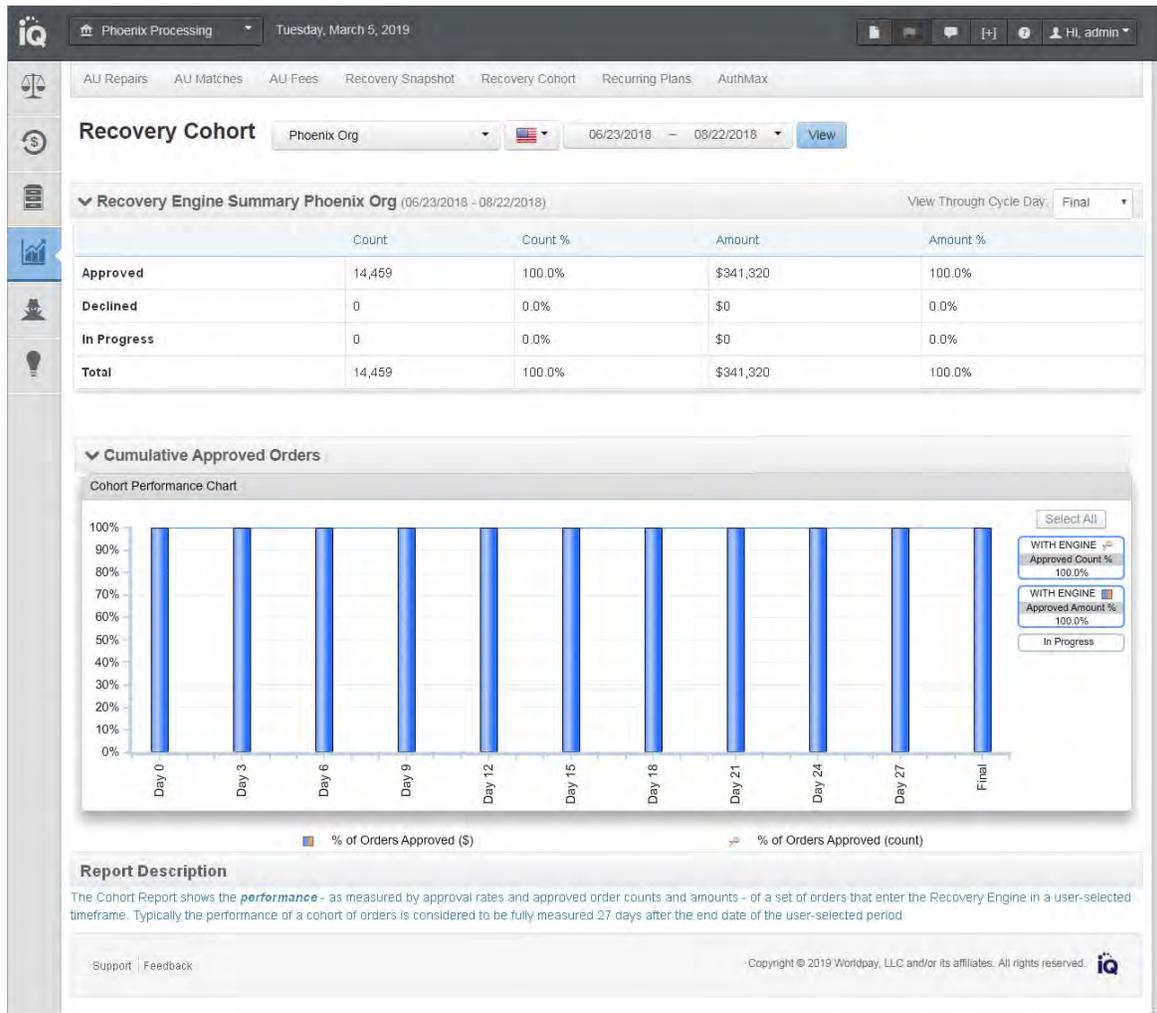
3. Select a different **View Through Cycle Day** to view report data through a specific day in the recovery cycle. Note that if no recovery data is available for any of the days in the cycle, those days are not selectable. The default view is the last day with data available.

The Recovery Cohort Report comprises the following panels:

- [Recovery Engine Summary](#)
- [Cumulative Approved Orders](#) (Cohort Performance Chart)

The sections that follow describe each of these panels.

FIGURE 6-11 Recovery Cohort Report



6.5.1 Recovery Engine Summary

The Recovery Engine Summary panel of the Recovery Engine Cohort Report (Figure 6-12) provides information on cumulative order count, amounts, and percentages for orders approved, declined, and in progress.

Table 6-11 describes the fields in the Recovered Orders by Percentage data panel.

FIGURE 6-12 Recovered Orders by Percentage Data Panel

	Count	Count %	Amount	Amount %
Approved	14,459	100.0%	\$341,320	100.0%
Declined	0	0.0%	\$0	0.0%
In Progress	0	0.0%	\$0	0.0%
Total	14,459	100.0%	\$341,320	100.0%

TABLE 6-11 Recovered Orders by Percentage Panel Field Descriptions

Field/Section	Description
Count	The number of Approved, Declined, or In Progress recovered orders for the designated Reporting Group and time period, when the Recovery Engine was used.
Count %	The percentage of Approved, Declined, or In Progress recovered orders (count) that occurred within the specified date range.
Amount	The total amount of Approved, Declined, or In Progress recovered orders for the designated Reporting Group and time period, when the Recovery Engine was used.
Amount %	The percentage of Approved, Declined, or In Progress recovered orders (amount) that occurred within the specified date range.

6.5.2 Cumulative Approved Orders

The Cohort Performance Chart in the Cumulative Approved Orders panel charts cumulative approved order count and amount percentages, allowing you to visually evaluate recovery performance. If any days in the cycle have orders still in progress, the background of the Cohort Performance Chart for those days is shaded gray, as shown in [Figure 6-13](#).

As with the [Trending Dashboard](#), features of the Cohort Performance Chart include:

- **Interactive Legends** - the Cohort Performance Chart contains an interactive legend where you can select some or all of the legend elements to change the data displayed in the corresponding chart. When you click a legend element, the chart displays data for selected element only, and de-selects the other elements, removing the data from the chart. When you select additional elements, the data is added to the chart. The legend labels and colors correspond to the data elements in the chart.
- **Data Tips** - when you position your pointer over a particular data point in any chart, the chart displays a Data Tip window showing enhanced data, as shown in [Figure 6-14](#).

Note that the X-axis in this chart is based on the number of days in your pre-set recovery window, configured when your organization was enabled for the Recovery Engine. Contact your Relationship Manager for additional information.

[Table 6-12](#) describes the data elements included in the interactive legend and the mouse-over Data Tips.

FIGURE 6-13 Cumulative Approved Orders - Cohort Performance Chart



FIGURE 6-14 Cohort Performance Chart Showing Data Tips



TABLE 6-12 Cohort Performance Chart - Legend Elements and Data Tips

Element	Description
Legend Elements	
With Engine - Approved Count %	The number of approved orders that occurred within the entire date range as a percentage of the total number of recovered orders.
With Engine - Approved Amount %	The total amount of approved orders that occurred within the entire date range as a percentage of the total amount of recovered orders.

TABLE 6-12 Cohort Performance Chart - Legend Elements and Data Tips (Continued)

Element	Description
In Progress	The days from the recovery cycle, which still have orders in progress.
Data Tips	
Day	The sequential day in the recovery cycle period (starting at day 0).
Approved Count	The number of approved recovered orders for the selected day of the cycle.
Approved Amount	The total amount of the approved recovered orders for the selected day of the cycle.
Approved Count %	The number of approved recovered orders for the selected day of the cycle as a percentage of the total number of recovered orders.
Approved Amount %	The total amount of approved recovered orders for the selected day of the cycle as a percentage of the total amount of recovered orders.

6.6 Recurring Plans

The *Recurring Engine* is a managed service that allows you to create virtually any payment plan required by your business model for installment or recurring payments, and then apply the plan to customers as part of the standard Authorization or Sale transaction. You associate plans with subscriptions to define the billing behavior for the recurring payment.

If your organization is enabled for the Recurring Engine, you can view the Recurring Plans report, as shown in [Figure 6-15](#). The report provides a list of all active and inactive recurring payment plans that you have created for your organization. Details include plan name and code, plan description, number of payments, payment interval, trial details, etc.

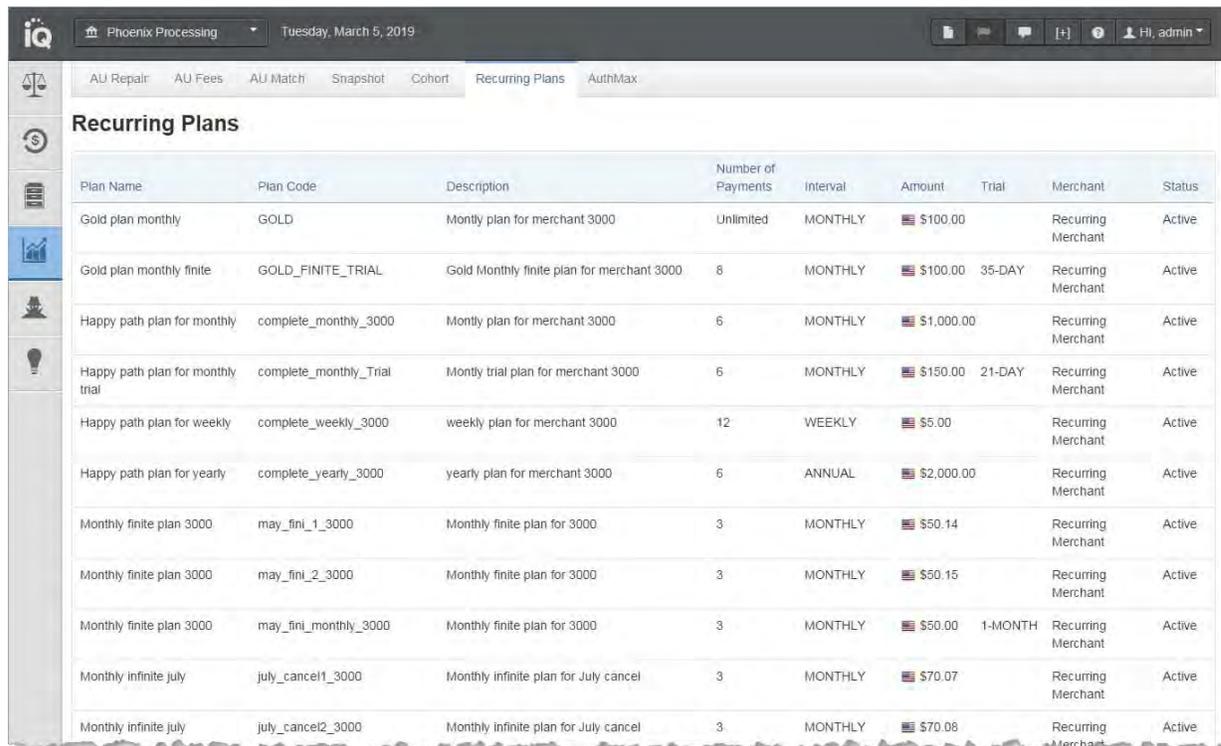
See the *Worldpay eComm Recurring Engine* infosheet and the latest *Worldpay eComm cnpAPI Reference Guide* for more information on the Recurring Engine and recurring transactions. See also, [Recurring Subscription Detail Screens](#) on page 319.

To access the Recurring Plans Report:

- From the iQ Bar, click the **Approvals** icon and select **Recurring Plans** from the list of available reports, or from the Approvals Navigation bar. The Recurring Plans report displays as shown in [Figure 6-15](#).

[Table 6-13](#) describes all the fields in the Recurring Plans Report.

FIGURE 6-15 Recurring Plans Report



Plan Name	Plan Code	Description	Number of Payments	Interval	Amount	Trial	Merchant	Status
Gold plan monthly	GOLD	Monthly plan for merchant 3000	Unlimited	MONTHLY	\$100.00		Recurring Merchant	Active
Gold plan monthly finite	GOLD_FINITE_TRIAL	Gold Monthly finite plan for merchant 3000	8	MONTHLY	\$100.00	35-DAY	Recurring Merchant	Active
Happy path plan for monthly	complete_monthly_3000	Monthly plan for merchant 3000	6	MONTHLY	\$1,000.00		Recurring Merchant	Active
Happy path plan for monthly trial	complete_monthly_Trial	Monthly trial plan for merchant 3000	6	MONTHLY	\$150.00	21-DAY	Recurring Merchant	Active
Happy path plan for weekly	complete_weekly_3000	weekly plan for merchant 3000	12	WEEKLY	\$5.00		Recurring Merchant	Active
Happy path plan for yearly	complete_yearly_3000	yearly plan for merchant 3000	6	ANNUAL	\$2,000.00		Recurring Merchant	Active
Monthly finite plan 3000	may_fini_1_3000	Monthly finite plan for 3000	3	MONTHLY	\$50.14		Recurring Merchant	Active
Monthly finite plan 3000	may_fini_2_3000	Monthly finite plan for 3000	3	MONTHLY	\$50.15		Recurring Merchant	Active
Monthly finite plan 3000	may_fini_monthly_3000	Monthly finite plan for 3000	3	MONTHLY	\$50.00	1-MONTH	Recurring Merchant	Active
Monthly infinite july	july_cancel1_3000	Monthly infinite plan for July cancel	3	MONTHLY	\$70.07		Recurring Merchant	Active
Monthly infinite july	july_cancel2_3000	Monthly infinite plan for July cancel	3	MONTHLY	\$70.08		Recurring Merchant	Active

TABLE 6-13 Recurring Plans Field Descriptions

Field	Description
Plan Name	The name of the recurring payment plan.
Plan Code	The identifier of the recurring payment plan.
Description	A description of the recurring payment plan.
Number of Payments	The number of payments in a recurring plan, including the initial payment. If the plan is open-ended, this field is blank.
Interval	The type of billing period associated with the plan (ANNUAL, SEMIANNUAL, QUARTERLY, MONTHLY, or WEEKLY).
Amount	The amount of each recurring payment for this plan (includes a flag icon designating the purchase currency).
Trial	The number of interval payments and the trial interval (MONTH or DAY) associated with this plan.
Merchant	The name of the organization associated with this plan.
Status	The current status of the recurring plan: Active or Inactive.

6.7 Subscription Detail

The **Subscription Detail** screen (Figure 6-16) provides the current state of a recurring subscription, including general subscriber and plan data, discounts and add-ons, and history of the subscription. Additionally, you can cancel a subscription using the Cancel Subscription button.

You open a Subscription Detail screen by searching for a Subscription ID and/or other transaction element using the [Transaction Search](#).

FIGURE 6-16 Subscription Detail

The screenshot displays the 'Subscription Detail' screen for subscription ID 82825804594878429. The interface includes a top navigation bar with the 'iQ' logo, 'Phoenix Processing' dropdown, and the date 'Tuesday, March 5, 2019'. A sidebar on the left contains navigation icons. The main content area is divided into several sections:

- Subscription Detail - 82825804594878429**: Includes a 'Cancel Subscription' button and a timestamp 'Data available as of: 9/25/2014 2:48:05 PM EDT'.
- Summary**: A table with the following data:

Subscription ID: 82825804594878429	Status: ACTIVE
Number Of Payments: Unlimited	Amount: \$50.00
Plan Code: SILVER	Plan Name: Silver plan monthly
Account Number: XXXXXXXXXXXX-0009	VanlvToken: N/A
Method of Payment: MasterCard	Expiration Date: hidden
Start Date: 05/25/2023	
- Bill To Data**: A table with the following data:

Name: John Doe	State: CA
Address: 15 Main Street	Phones: home: 9782750000
City: San Jose	Email: version_8.3_xml@litle.com
Post Code: 95032-1234	
- Discounts / Add Ons**: A table with the following data:

Type	Code	Name	Amount	Start Date	End Date
AddOn	addon3	July 4th promo	\$10.00	09/05/2023	10/05/2024
AddOn	addon3-1	5yr loyal customer	\$5.00	09/01/2023	10/01/2024
AddOn	addon5	Labor day promo	\$3.00	09/05/2023	11/05/2023
AddOn	addon6	Labor day promo	\$2.00	09/01/2023	10/01/2023
AddOn	multiAddon	Labor day promo	\$1.00	09/05/2050	11/05/2080
- History**: A section with a table header showing 'Type', 'ID', and 'Date'.

To access a Subscription Detail screen using the Transaction Search:

1. From the iQ Bar, click the **Operations** icon and select **Transaction Search** from the list of available tools, or from the Operations Navigation bar. The Transaction Search screen displays.
2. Enter a Subscription ID in the appropriate field, as shown in [Figure 6-17](#), and click Search.

FIGURE 6-17 Subscription ID Field on Transaction Search Screen

The screenshot shows the 'Transaction Search' interface. The 'Subscription ID' field is circled in red. Below it, a yellow banner states 'One or more of these fields is required'. The interface includes a sidebar with navigation icons and a top navigation bar with tabs for 'Transaction Search', 'Transaction Summary', 'Declined Transaction Summary', 'Sessions', and 'BIN Lookup'. The main content area is titled 'Transaction Search' and contains a 'Search Criteria' section with multiple input fields and checkboxes.

The [Transaction Search Results](#) list displays a hypertext link for each Worldpay Transaction ID and Subscription ID associated with the recurring subscription and matching your search criteria. The Transaction Search Results screen displays your results as described in the section, [Transaction Search Results](#) on page 253.

3. Click the **Subscription ID** hyperlink in the Search Results to navigate to the Subscription Detail screen, as shown in [Figure 6-16](#).
4. Alternately, click the **Worldpay Payment ID** in the Search Results to navigate to the corresponding Transaction Detail Screen. Scroll to the **Recurring Data** panel and click the **Subscription ID** hyperlink. See [Transaction Detail - Recurring Data](#) on page 304 for more information.

See [Cancelling a Subscription](#) on page 398 for more information on cancelling a subscription from iQ.

The Subscription Detail contains the following data panels, described in the section to follow:

- [Subscription Detail - Summary](#)
- [Subscription Detail - Bill To Data](#)
- [Subscription Detail - Discounts / Add-Ons Data](#)
- [Subscription Detail - History Data](#)

6.7.1 Subscription Detail - Summary

The **Summary** data panel (Figure 6-18) contains general information on the current state of the subscription including status, number of payments, plan information, and account information.

Account numbers and expiration dates are masked or displayed as 'hidden.' If you have the appropriate permissions, you can show or hide cardholder data and personal information on your screen by clicking the **Show All Customer Data/Hide All Customer Data** hyperlink in the upper right of the Summary data panel. Contact Customer Service for more information on permissions.

Table 6-14 describes all possible fields in the Summary panel.

FIGURE 6-18 Subscription Detail - Summary



TABLE 6-14 Subscription Detail - Summary Data Field Descriptions

Field	Description
Subscription ID	The Worldpay-assigned identifier for this sequence of recurring billing transactions.
Status	The current status of the subscription: <ul style="list-style-type: none"> • Active • Canceled • Complete (for installment subscriptions)
Number of Payments	The total number of payments for installment subscriptions, or 'Unlimited' for infinite subscriptions.
Amount	The current 'base' amount of the subscription (does not include discounts or add-ons).
Plan Code	The identifier of a defined recurring payment plan.

TABLE 6-14 Subscription Detail - Summary Data Field Descriptions (Continued)

Field	Description
Plan Name	The name of the recurring payment plan.
Account Number	The current account number to which the next payment will be charged for this subscription. Only the last four digits are visible, unless you have permission to view the full account number.
Worldpay Token	The reference number (token) issued by Worldpay to replace the current account number (or N/A if not provided). For Amazon Pay transactions, this field displays the Amazon Pay Token number.
Method of Payment	The method of payment for the current account number.
Expiration Data	The expiration date of the current account number. Displays as <i>'hidden'</i> unless you have appropriate permissions.
Start Date	The date the recurring billing began, or is scheduled to begin.

6.7.2 Subscription Detail - Bill To Data

The **Bill To Data** panel (Figure 6-19) of the Subscription Detail screen provides billing and shipping address and contact information for the customer associated with the subscription.

Table 6-15 describes all the fields in the Bill To Data panel.

FIGURE 6-19 Subscription Detail - Bill To Data

Bill To Data	
Name: John Doe	State: CA
Address: 15 Main Street	Phones: home: 9782750000
City: San Jose	Email: version_8.3_xml@litle.com
Post Code: 95032-1234	

TABLE 6-15 Subscription Detail - Bill to Data Field Descriptions

Field	Description
Name	The name of the customer (cardholder).
State	The state used by the cardholder for billing purposes.

TABLE 6-15 Subscription Detail - Bill to Data Field Descriptions

Field	Description
Address	The street address used by the cardholder for billing purposes.
Phones	The telephone number(s) used by the cardholder for billing purposes.
City	The city used by the cardholder for billing purposes.
Email	The e-mail address used by the cardholder for billing purposes.
Post code	The postal code used by the cardholder for billing purposes.

6.7.3 Subscription Detail - Discounts / Add-Ons Data

The **Discounts / Add-Ons** data panel ([Figure 6-20](#)) of the Subscription Detail screen provides details on all discounts or add-ons associated with this subscription.

[Table 6-16](#) describes each of the fields in the Discounts and Add-ons data panel.

FIGURE 6-20 Subscription Detail - Discount / Add Ons Data Panel

▼ Discounts / Add Ons					
Type	Code	Name	Amount	Start Date	End Date
AddOn	addon3	July 4th promo	\$10.00	09/05/2023	10/05/2024
AddOn	addon3-1	5yr loyal customer	\$5.00	09/01/2023	10/01/2024
AddOn	addon5	Labor day promo	\$3.00	09/05/2023	11/05/2023
AddOn	addon6	Labor day promo	\$2.00	09/01/2023	10/01/2023
AddOn	multiAddon	Labor day promo	\$1.00	09/05/2050	11/05/2080

TABLE 6-16 Discounts and Add-Ons Data Panel Field Descriptions

Field	Description
Type	The type of add-on, either Add-on or Discount.
Code	The merchant-assigned identifier for this add-on or discount.
Name	The merchant-assigned name for this add-on or discount.
Amount	The amount of the add-on or discount.
Start Date	The start date of the add-on or discount.
End Date	The end date of the add-on or discount.

6.7.4 Subscription Detail - History Data

The History data panel (Figure 6-21) of the Subscription Detail screen provides a chronological list of all transactions that led up to the current state of the subscription, starting with the initial Create Subscription transaction and including any Update and Cancel Subscription transactions. If the Subscription transaction listed was successful, a check mark () appears in the left column.

Table 6-17 describes the fields in the History Data panel.

FIGURE 6-21 Subscription Detail - History Data Panel

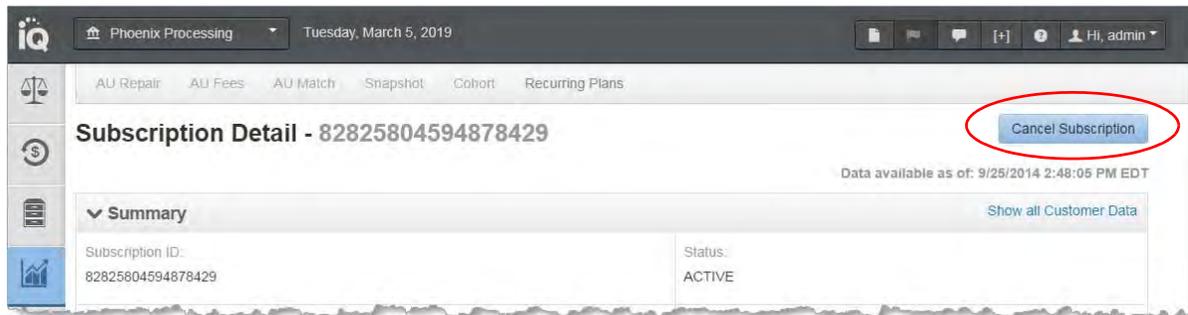
▼ History		
Type	ID	Date
<input checked="" type="checkbox"/> Create	82825804594878429	09/25/2014
<input checked="" type="checkbox"/> Update	82825804556452106	09/25/2014
<input type="checkbox"/> Update	82825804556452114	09/25/2014
<input type="checkbox"/> Update	82825804556452148	09/25/2014
<input checked="" type="checkbox"/> Update	82825804556452155	09/25/2014
<input checked="" type="checkbox"/> Update	82825804556452163	09/25/2014
<input checked="" type="checkbox"/> Update	82825804556452171	09/25/2014
<input checked="" type="checkbox"/> Cancel	82825805682606457	09/25/2014

TABLE 6-17 Subscription Detail History Data Pane Field Descriptions

Field	Description
Type	The type of transaction related to this subscription (either Create, Update, or Cancel).
ID	The ID for this transaction. Click the hyperlink to navigate to the associated Create, Update, or Cancel Subscription detail screen.
Date	The date of this transaction.

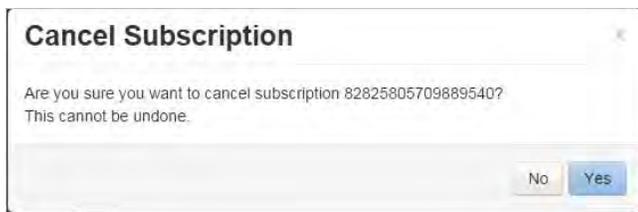
6.7.4.1 Cancelling a Subscription

You can cancel a subscription using a cnpAPI transaction (<cancelSubscription> element) or by simply clicking the Cancel Subscription button in the Subscription Detail screen, as shown in Figure 6-22.

FIGURE 6-22 Cancel Subscription Button

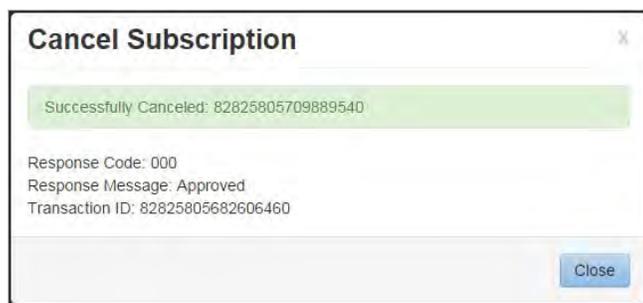
To cancel a subscription from the Subscription Detail screen:

1. Navigate to the desired **Subscription Detail** screen, as described on page 394.
2. Click the **Cancel Subscription** button. A confirmation dialog box appears, as shown in [Figure 6-23](#).

FIGURE 6-23 Cancel Subscription Confirmation Dialog

3. Click **No** to cancel the operation or **Yes** to confirm the Cancel Subscription transaction.

A dialog box appears containing the response to the attempted Cancel Subscription transaction, including a Response Code and Transaction ID, as shown in [Figure 6-24](#).

FIGURE 6-24 Successful Cancel Subscription Dialog

4. Click **Close** to return to the Subscription Detail Screen.

6.8 AuthMax Report

The AuthMax feature is designed to improve the acceptance rate of authorization transactions for your organization. Worldpay eCommerce has analyzed and identified information within an authorization request that can be modified to improve acceptance rates. AuthMax incorporates numerous auth-related factors to derive the optimal adjustment – for each transaction – required to maximize the likelihood of approval.

Qualified authorization requests using AuthMax processing are compared with other qualified authorization requests not using AuthMax processing to determine the success rate. The **AuthMax Report** provides summary information of these results for each batch post day. Results compare test/control group performance data as well as the application of these results to overall acceptance rates.

To access the AuthMax report:

1. From the iQ Bar, click the **Approvals** icon and select **AuthMax** from the list of available reports, or from the **Approvals** Navigation bar. The AuthMax report displays as shown in [Figure 6-25](#).
2. Specify the desired **Reporting Group**, **Currency**, and **Date Range**, then click the **View** button to refresh the page.

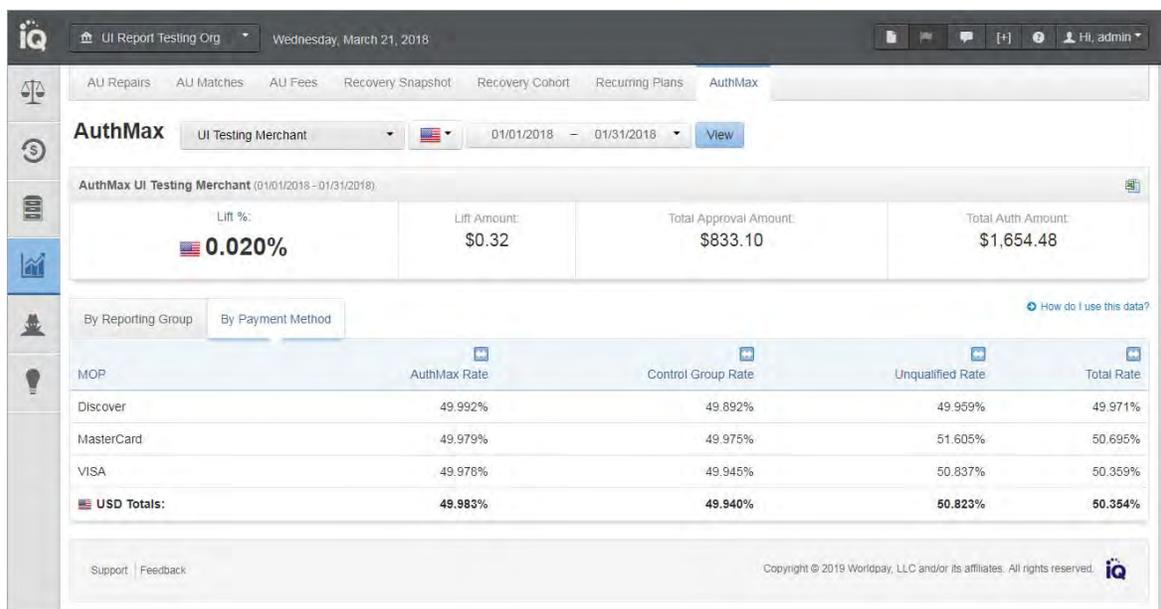
See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

3. Click the desired tab to change the presentation method of the granular data. Your options are:
 - By Reporting Group ([Figure 6-27](#))
 - By Payment Method (default) ([Figure 6-25](#))

You can export the data in the AuthMax report to an MS Excel file by clicking the Excel icon () at the top right of the summary panel.

How do I use this data? - you can view brief definitions for the fields in the granular data panel by clicking [How do I use this data?](#) above the panel.

FIGURE 6-25 AuthMax Report



6.8.1 Split and Join Columns

In the granular data tabs, a Split icon () appears above most columns. Click the icon to split the amounts in two columns as follows:

- **AuthMax Rate** – splits into **AuthMax Approval** and **AuthMax Auth** (approved and declined) amounts.
- **Control Group Rate** – splits into **Control Group Approval** and **Control Group Auth** (approved and declined) amounts.
- **Unqualified Rate** – splits into **Unqualified Approval** and **Unqualified Auth** (approved and declined) amounts.
- **Total Rate** – splits into **Total Approval** and **Total Auth** amount (approved and declined) amounts.

To re-join the expanded columns, click the Join icon (). [Figure 6-26](#) shows an expanded AuthMax Rate column.

FIGURE 6-26 AuthMax Report - AuthMax Rate Column Expanded



MOP	AuthMax Approval Amount	AuthMax Auth Amount	Control Group Rate	Unqualified Rate	Total Rate
Discover	\$126.02	\$252.08	49.892%	49.959%	49.971%
MasterCard	\$140.04	\$280.20	49.975%	51.605%	50.695%
VISA	\$138.04	\$276.20	49.945%	50.837%	50.359%
USD Totals:	\$404.10	\$808.48	49.940%	50.823%	50.354%

[Table 6-18](#) describes the fields in the Summary panel, and [Table 6-19](#) describes the fields in the detail panels of the AuthMax report.

TABLE 6-18 AuthMax Report Summary Panel Field Descriptions

Field	Description
Lift %	The percentage increase (lift) of total authorizations as a result of AuthMax optimization for the selected time period and reporting group.
Lift Amount	The dollar value increase of approved authorizations as a result of AuthMax optimization for the selected time period and reporting group.
Total Approval Amount	The total dollar amount of all approved authorizations (AuthMax Optimized, Control Group, and Unqualified) for the selected time period and reporting group.
Total Auth Amount	The total dollar amount of all approved and declined authorizations (AuthMax Optimized, Control Group, and Unqualified) for the selected time period and reporting group.

FIGURE 6-27 AuthMax Report - By Reporting Group

Reporting Group	AuthMax Rate	Control Group Rate	Unqualified Rate	Total Rate
• Billing Profile 2 Rollup **	61.595%	57.909%	63.416%	60.727%
• Corporation Rollup **	61.595%	57.909%	63.416%	60.727%
Default	61.595%	57.909%	63.416%	60.727%
🇺🇸 USD Totals:	61.595%	57.909%	63.416%	60.727%

TABLE 6-19 AuthMax Report Detail Panels Field Descriptions

Field	Description
Reporting Group	The reporting group to which the data applies. This column is seen when viewing data by Reporting Group . If a hierarchy of groups exist, you can expand the information to show sub-groups by clicking the plus sign next to the group name
MOP	The Payment Method to which the data applies. This column is seen when viewing data by Payment Method .
AuthMax Rate	The rate of approved authorizations optimized by the AuthMax Engine, when compared to the total approved and declined authorizations. This column can be split to show a breakdown of AuthMax Approval amount and AuthMax Auth (approved and declined) amount, using the Split icon () located above the column. Click the Join icon () to re-combine the columns as AuthMax Rate.
Control Group Rate	The rate of approved authorizations that qualified for AuthMax optimization (but were omitted for the purpose of establishing a baseline), when compared to the total approved and declined authorizations in the control group. This column can be split to show a breakdown of the Control Group Approval amount and the Control Group Auth (approved and declined) amount, using the Split icon () located above the column. Click the Join icon () to re-combine the columns as Control Group Rate.
Unqualified Rate	The rate of approved authorizations that did not qualify for AuthMax optimization, when compared to the total unqualified approved and declined authorizations. These authorizations were not included in the measure of AuthMax effectiveness. This column can be split to show a breakdown of the Unqualified Approval amount and the Unqualified Auth (approved and declined) amount, using the Split icon () located above the column. Click the Join icon () to re-combine the columns as Unqualified Rate.

TABLE 6-19 AuthMax Report Detail Panels Field Descriptions (Continued)

Field	Description
Total Rate	<p>The rate of all approved authorizations (AuthMax Optimized, Control Group, and Unqualified), when compared to the total approved and declined authorizations of each type.</p> <p>This column can be split to show a breakdown of the Total Approval amount and the Total Auth amount (approved and declined), using the Split icon () located above the column. Click the Join icon () to re-combine the columns as Total Rate.</p>

Using the Fraud Reports



This chapter provides information on dashboards available from the iQ Fraud suite of reports. You can access the following from the Fraud Menu:

- [Snapshot Dashboard](#)
- [Post-Deposit Impact Dashboard](#)
- [A-B Impact Dashboard](#)

7.1 Fraud Dashboards Overview

The Fraud Dashboards provide visual information for analyzing trends for fraud-related chargebacks and transactions to assist you in evaluating the effectiveness of your fraud prevention strategy. The Fraud Dashboards are only seen if your users have the appropriate permissions to **View Fraud Dashboard**.

The following Fraud Dashboards are available:

- **Snapshot Dashboard** - contains Basic and Advanced Filtered Authorizations and Fraud Alerts Reports, depicting filtered authorizations as a percentage of total authorizations checked by the fraud service, and a total Fraud Alert count.
- **Post-Deposit Impact Dashboard** - shows the impact of fraudulent activities, as measured by fraud alerts (issuer-confirmed fraudulent transactions) and chargebacks (particularly fraud-coded chargebacks).
- **A-B Impact Dashboard** - shows the relative impact of filtered authorizations versus a control group of non-filtered authorizations.

The sections to follow describe each of the Fraud Dashboards.

7.2 Snapshot Dashboard

The Fraud Snapshot dashboard ([Figure 7-1](#)) displays the quantity and percentage of **Filtered Authorizations** (Basic, Advanced, or both) as a percentage of authorizations checked by the fraud service during the selected time period, as well as a count of **Fraud Alerts** (issuer-confirmed fraudulent transactions) for the selected period. Filtered authorizations are those that are declined when your organization uses Card Filtering Services, intended to aid in reducing certain types of fraud.

If your organization is enabled for Advanced Fraud Tools, the Filtered Authorizations include data on Advanced Filtered Authorizations--authorizations for which Worldpay has made a request to a fraud detection service and received a review status of *Reject*.

See the latest version of the *Worldpay eComm cnpAPI Reference Guide* for more information on Card Filtering Services and the *Worldpay eComm Fraud Toolkit* for information on FraudSight filters.

To access the Fraud Snapshot dashboard:

1. From the iQ Bar, click the **Fraud** icon and chose **Snapshot** from the list of available reports, or from the Fraud Navigation bar. The Fraud Snapshot dashboard displays as shown in [Figure 7-1](#).
2. Specify the desired **Date Range** (today and up to two days prior to today).
3. Select a **Granularity Level** (Daily, Weekly, Monthly, or Yearly) that is appropriate for your date range. For example, you cannot select a yearly rollup if the date range specified is two weeks. The default rollup is Daily. Click **View** to refresh the display.
4. To change the focus of the report to a different Reporting Group, select the desired group and click **View** to refresh the display.

See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.

FIGURE 7-1 Fraud Snapshot Dashboard



Table 7-1 describes the fields in the Summary panel of the Fraud Snapshot.

TABLE 7-1 Fraud Snapshot Report Summary Panel Field Descriptions

Field	Description
Total Fraud Checked Authorizations	The total number of authorizations that were checked by the fraud service provider for the designated Reporting Group and time period.

TABLE 7-1 Fraud Snapshot Report Summary Panel Field Descriptions (Continued)

Field	Description
Filtered Authorizations	<p>The total number of filtered authorizations checked by the fraud service for the designated Reporting Group and time period.</p> <p>This field may include a CSV Export icon (). You can click the icon to export data on filtered transactions (seven days maximum) to a CSV file (e.g., Microsoft Excel). See Exporting Transaction-Level Fraud Reports on page 409 for more information.</p>
Filtered Authorizations %	<p>The total percentage of fraud-checked authorizations that were filtered for the designated Reporting Group and time period.</p>
Total Fraud Alerts	<p>The total number for Fraud Alerts (issuer-confirmed fraudulent transactions) for the designated Reporting Group and time period.</p> <p>This field may include a CSV Export icon (). You can click the icon to export transaction-level data on Fraud Alerts (seven days maximum) to a CSV file (e.g., Microsoft Excel). See Exporting Transaction-Level Fraud Reports on page 409 for more information.</p>

7.2.1 Exporting Transaction-Level Fraud Reports

You can export a report in CSV format that provides transaction-level data on Fraud-Detected Authorizations (seven days maximum) as well as a report on Fraud Alerts. If you require more than seven days of data, you must export separate reports in seven-day increments. Transaction-level data is available for any seven-day period within the past 24 months.

7.2.1.1 Fraud-Detected Authorizations Export Report

To export the Transaction-Level Fraud-Detected Authorizations Report:

- From the iQ Bar, click the **Fraud** icon and chose **Snapshot** from the list of available reports, or from the Fraud Navigation bar.
- Specify the desired **Date Range** (today and up to two days prior to today) and **Reporting Group** and click **View** to refresh the page.
- Click the CSV Export icon () next to the count in the **Filtered Authorizations** field. If the CSV export icon is grayed-out, adjust your date range for a start date no earlier than 24 months prior to today.
The File Download dialog box appears.
- Choose an option as follows:
 - Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).
 - Save** - saves the CSV file to your computer.
 - Cancel**

The data listed in [Table 7-2](#) are included in the report.

See [Notes on Microsoft Excel](#) on page 30 for information on the presentation of certain data fields in exported files.

TABLE 7-2 Transaction-Level Fraud-Detected Authorizations Report Field Descriptions

Field	Description
Transaction Date	The original date of the transaction.
Amount	The amount of the transaction.
Card Suffix	The account number suffix that the customer used for this transaction. Regardless of account permissions, only the last four digits are visible for credit cards.
Merchant Order Number	The merchant-designated identifier for this transaction.
Payment ID	The automatically-assigned unique identifier for this transaction.
Merchant Transaction ID	The identifier specified by the merchant for this transaction. This value corresponds to the id attribute (id="value") of the transaction and is used with Online transactions for Duplicate Transaction Detection.
Method of Payment	The method of payment (Visa, MasterCard, etc.) for this transaction.
Response Reason Message	The transaction response reason returned by Worldpay for this declined transaction.
Fraud Velocity	<p>Indicates the filter results for the filtered transaction. For each type of filter, one of the following is shown:</p> <ul style="list-style-type: none"> • Not Checked - the filter was not checked (not configured to run). • Checked - Passed - the filter was applied for this transaction and passed, so the transaction was not filtered. • Failed - Not Filtered - the filter was applied for this transaction and failed, but the transaction did not fail for this reason alone. • Failed - Filtered Txn - the filter was applied for this transaction and failed, and this was part of the reason for the failed authorization.
Prior Chargeback	
Prior Fraud Advice	
Prepaid Card	
International Card	
Security Code No-Match	
AVS No-Match	
FraudSight	

7.2.1.2 Fraud Alert Count Export Report

To export the Fraud Alert Count Report:

1. From the iQ Bar, click the **Fraud** icon and chose **Fraud Snapshot** from the list of available reports, or from the Fraud Navigation bar.
2. Specify the desired **Date Range** (today and up to two days prior to today) and **Reporting Group** and click **View** to refresh the page.
3. Click the CSV Export icon () next to the count in the **Total Fraud Alerts** field. The File Download dialog box appears.
4. Choose an option as follows:
 - **Open** - opens the report in your default spreadsheet application (e.g., Microsoft Excel).

- **Save** - saves the CSV file to your computer.
- **Cancel**

The data listed in [Table 7-3](#) are included in the report.

Note that the number of Fraud Alert records listed in the exported report may differ from the count shown in the summary panel. This can occur if:

- Your organization receives reports on certain Merchant IDs (MIDs) only. The summary panel displays counts for the entire organization.
- There is a Fraud Alert against a refund. The summary panel count does not include the record in the count, however the export report contains the record.
- There is a Fraud Alert against a deposit that has multiple partial refunds. The export report contains multiple records, but the summary panel count includes it as a single record.

TABLE 7-3 Transaction-Level Fraud Alert Report Field Descriptions

Field	Description
Merchant Name	The name of the parent organization (or Reporting Group) to which the transaction associated with this Fraud Alert applies.
Report Date	The date when this Fraud Alert was posted by Worldpay.
Billing Descriptor	The custom billing descriptor text that will display on the customer's bill for the transaction associated with this Fraud Alert.
BIN	The Bank Identification Number (BIN) of the issuing bank associated with transaction associated with this Fraud Alert.
Bank Name	The name of the bank associated with this BIN.
Customer ID	The unique identifier or the purchaser associated with the transaction associated with this Fraud Alert.
Transaction Type	The type of transaction associated with this Fraud Alert (for example, Auth, Deposit, etc.)
Deposit Payment ID	The unique identifier automatically assigned to the deposit associated with this Fraud Alert.
Deposit Order Number	The merchant-designated identifier for the deposit associated with this Fraud Alert.
Deposit Date	The date of the deposit associated with this Fraud Alert.
Deposit Amount	The amount of the deposit associated with this Fraud Alert.
Auto-refund	Indicates whether the deposit associated with this Fraud Alert was auto-refunded by Worldpay.
CBK Issuing Bank Day	The date the issuing bank submitted the chargeback associated with this Fraud Alert (one day before Worldpay receives the chargeback).

TABLE 7-3 Transaction-Level Fraud Alert Report Field Descriptions (Continued)

Field	Description
CBK Current Cycle	<p>The current phase in the chargeback life cycle for the chargeback associated with this Fraud Alert:</p> <ul style="list-style-type: none"> • ARBITRATION_CHARGEBACK • CHARGEBACK_REVERSAL • FIRST_CHARGEBACK • ISSUER_ARBITRATION_CHARGEBACK • PRE_ARBITRATION_CHARGEBACK • REPRESENTMENT • RETRIEVAL_REQUEST
CBK Amount	The amount of the chargeback associated with this Fraud Alert.
Prior Refund Date	The date of the refund associated with this Fraud Alert.
Prior Refund Amount	The amount of the refund associated with this Fraud Alert.
Method of Payment	The method of payment (Visa, MasterCard, etc.) for the transaction associated with this Fraud Alert.

7.3 Post-Deposit Impact Dashboard

The Post-Deposit Fraud Impact Dashboard is a series of four stacked column charts showing the impact of fraud as measured by fraud alerts (issuer-confirmed fraudulent transactions) and chargebacks, particularly fraud-coded chargebacks, as shown in [Figure 7-2](#). There are two charts for Chargebacks and Fraud Alerts--one each for MasterCard and Visa

To access the Post-Deposit Fraud Impact Dashboard:

1. From the iQ Bar, click the **Fraud** icon and chose **Post-Deposit Impact** from the list of available reports, or from the Fraud Navigation bar. The Post-Deposit Fraud Impact displays as shown in [Figure 7-2](#).
2. Specify the desired **Date Range** (the default date range is 60 days).
3. Select a **Granularity Level** (Daily, Weekly, Monthly, or Yearly) that is appropriate for your date range. For example, you cannot select a yearly rollup if the date range specified is two weeks. The default rollup is Daily. Click **View** to refresh the display.

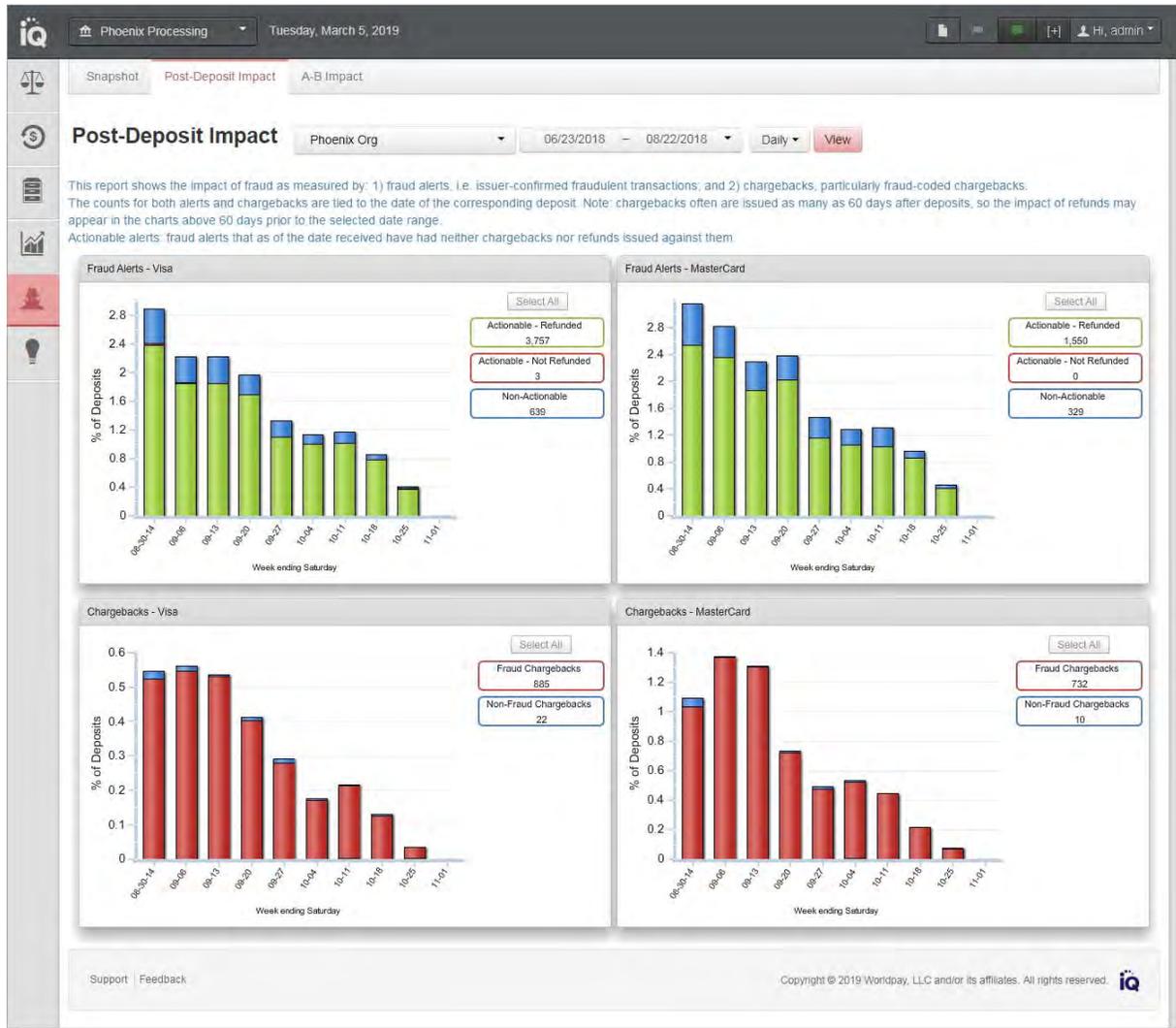
To change the focus of the report to a different **Reporting Group**, select the desired group and click **View** to refresh the display. (See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.)

The Post-Fraud Impact Dashboard displays the following charts:

- [Chargebacks - Visa/MasterCard](#)
- [Fraud Alerts - Visa/MasterCard](#)

The sections that follow describe the charts displayed in the Post-Deposit Fraud Impact Dashboard.

FIGURE 7-2 Post Deposit Fraud Impact Dashboard



7.3.1 Chargebacks - Visa/MasterCard

The Chargeback charts are stacked column charts that track the number of fraud-related chargebacks and non-fraud chargebacks as a percentage of total deposits over the selected time period. Different methods of payments are shown as separate charts. At this time, only Visa and MasterCard chargebacks are shown, as displayed in Figure 7-3.

Table 7-4 describes the data elements included in the interactive legend and the mouse-over Data Tips.

FIGURE 7-3 Post-Deposit Fraud Impact Dashboard - Chargebacks Chart

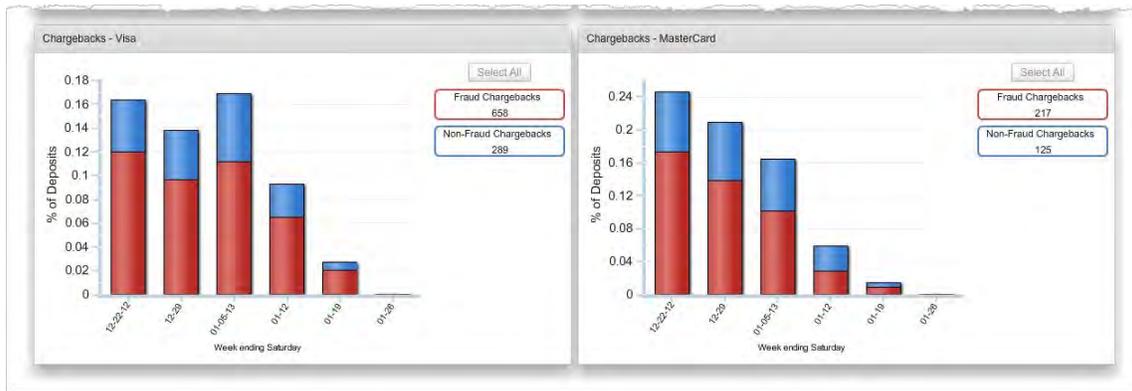


TABLE 7-4 Chargeback Charts - Legend and Data Tip Elements

Element	Description
Legend Elements	
Fraud Chargebacks	The total number of fraud-related chargebacks for the date range selected.
Non-Fraud Chargebacks	The total number of non fraud-related chargebacks for the date range selected.
Data Tips	
Fraud Chargebacks	The total number of fraud-related chargebacks and the percentage of total chargebacks this represents for this date.
Non-Fraud Chargebacks	The total number of non fraud-related chargebacks and the percentage of total chargebacks this represents for this date.

7.3.2 Fraud Alerts - Visa/MasterCard

The Fraud Alert charts are stacked column charts that track the number of issuer-confirmed fraudulent transactions (Fraud Alerts) as a percentage of total deposits, over the selected time period. Different methods of payments are shown as separate charts. At this time, only Visa and MasterCard Fraud Alerts are shown, as displayed in [Figure 7-4](#). Each chart separates the data by actionable and non-actionable fraud alerts.

[Table 7-5](#) describes the data elements included in the interactive legend and the mouse-over Data Tips.

FIGURE 7-4 Post-Deposit Fraud Impact Dashboard - Fraud Alert Charts

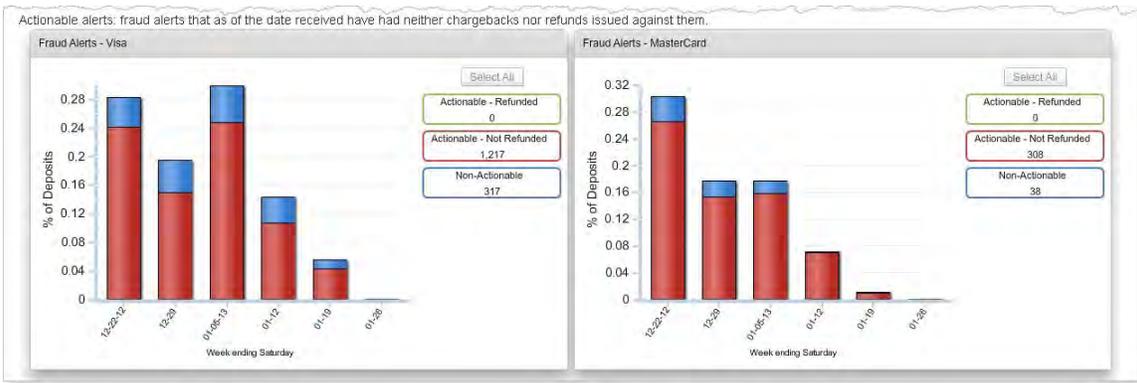


TABLE 7-5 Fraud Alert Charts - Legend and Data Tip Elements

Element	Description
Legend Elements	
Actionable - Refunded	The total number of actionable fraud alerts—those that either Worldpay or your organization took action on—for the date range selected, where a refund was received after the date of receipt.
Actionable - Not Refunded	The total number of actionable fraud alerts for the date range selected, where a refund was not received after the date of receipt.
Non-Actionable	The total number of non-actionable fraud alerts—those that have an existing chargeback or refund issued against the corresponding deposit—for the date range selected.
Data Tips	
Actionable - Refunded	The total number of actionable and refunded fraud alerts and the percentage of total fraud alerts this represents for this date.
Actionable - Not Refunded	The total number of actionable but not refunded fraud alerts and the percentage of total fraud alerts this represents for this date.
Non-Actionable	The total number of non-actionable fraud alerts and the percentage of total fraud alerts this represents for this date.

7.4 A-B Impact Dashboard

The A-B Fraud Impact Dashboard contains bar charts that show the relative impact of transactions sent through one or more of Worldpay's Fraud Management Filters, versus a control group of transactions excluded from the transactions considered for filtering. The transactions are measured by Fraud Alerts and Chargebacks; an A-B comparison chart is shown for each. The charts show the Fraud Alerts and Chargebacks as a percentage of total deposits sent through Fraud Service Providers, over the selected time period.

The A-B Fraud Impact Dashboard allows you to compare the performance of different Fraud Prevention Service Providers, and illustrates the reduction in chargebacks and fraud alerts when transactions are filtered.

To access the A-B Fraud Impact Dashboard:

1. From the iQ Bar, click the **Fraud** icon and chose **A-B Impact** from the list of available reports, or from the Fraud Navigation bar. The A-B Impact Dashboard displays as shown in [Figure 7-5](#).
2. Specify the desired **Date Range** (the default date range is 60 days).
3. Select a **Granularity Level** (Daily, Weekly, Monthly, or Yearly) that is appropriate for your date range. For example, you cannot select a yearly rollup if the date range specified is two weeks. The default rollup is Weekly. Click **View** to refresh the display.
4. To change the focus of the report to a different Reporting Group, select the desired group and click **View** to refresh the display. (See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.)

The A-B Fraud Impact Dashboard displays a chart for Fraud Alerts and a chart for Chargebacks.

FIGURE 7-5 A-B Fraud Impact Dashboard

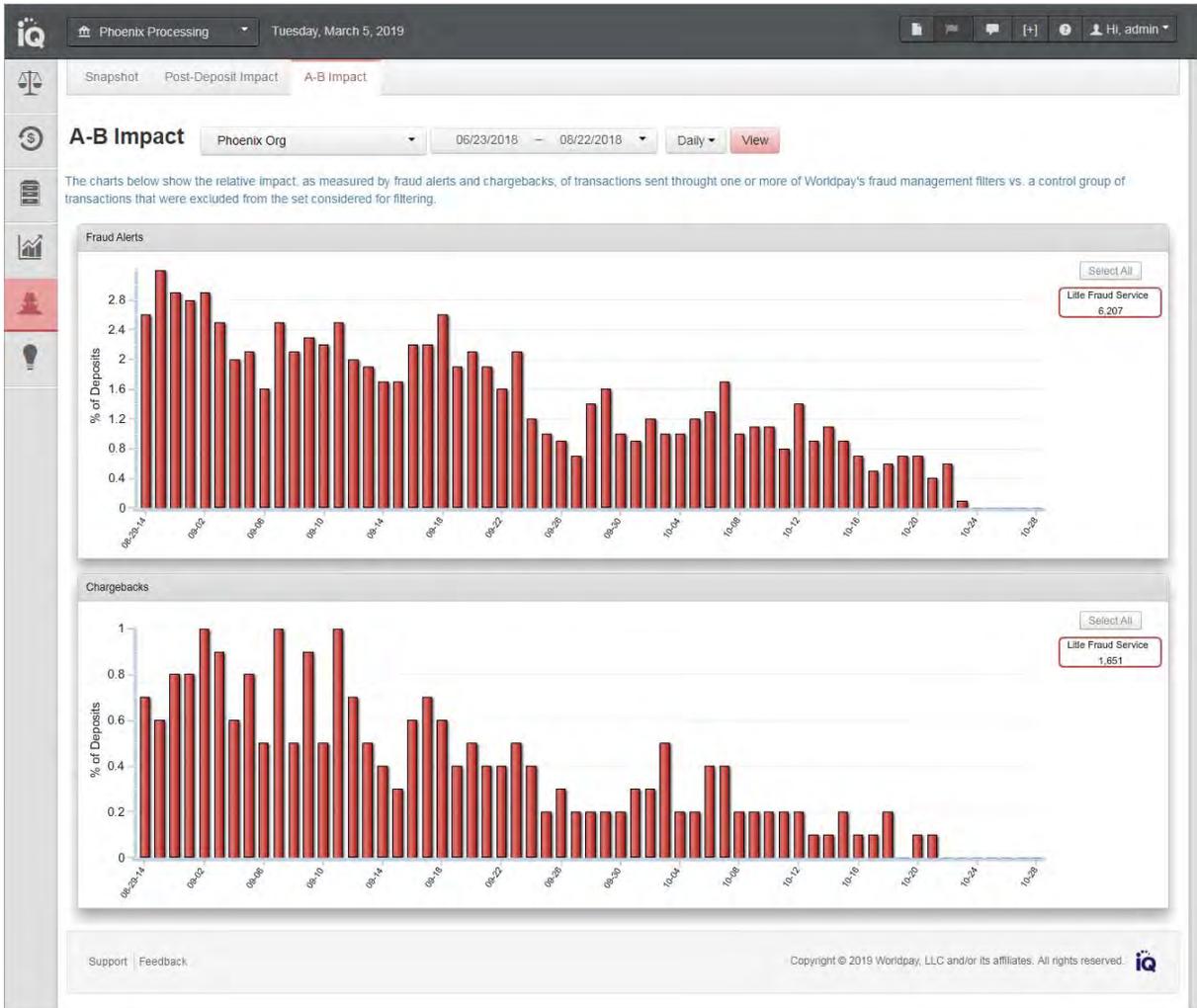


Table 7-6 describes the data elements included in the interactive legend and the mouse-over Data Tips.

TABLE 7-6 A-B Fraud Impact Dashboard - Legend and Data Tip Elements

Element	Description
Legend Elements	
Control Group	The total number of fraud alerts or chargebacks received for non-filtered authorizations in the control group (a group of transactions excluded from the set of transactions considered for filtering), for the date range selected, as a percentage of total deposits sent through Fraud Service providers.

TABLE 7-6 A-B Fraud Impact Dashboard - Legend and Data Tip Elements

Element	Description
Worldpay Fraud Service	The total number of fraud alerts or chargebacks received by the Fraud Service for the date range selected, as a percentage of total deposits sent through Fraud Service Providers.
Data Tips	
Worldpay Fraud Service Fraud Alerts	The total number of fraud alerts received for transactions filtered by the Fraud Service and the percentage of total deposits this represents for this date.
Worldpay Fraud Service Chargebacks	The total number of chargebacks when using the Fraud Service and the percentage of total deposits this represents for this date.
Control Group Fraud Alerts	The total number of fraud alters received for non-filtered authorizations in the control group (a group of transactions excluded from the set of transactions considered for filtering), and the percentage of total deposits this represents for this date.
Control Group Chargebacks	The total number of chargebacks received for non-filtered transactions in the control group (a group of transactions excluded from the set of transactions considered for filtering), and the percentage of total deposits this represents for this date.

Using the Insights Report



This chapter provides information on the iQ Insights report. You can access the [Insights Dashboard](#) from the Insights menu:

8.1 Insights Dashboard

The Insights Dashboard ([Figure 8-1](#)) provides insight into the quality of customers your organization acquires, based on the number and percentage of authorizations by card type or other indicator, and contrasts that with the number of customers whose authorizations are successfully converted to deposits. There are four categories of indicators: **Affluence**, **Prepaid**, **Corporate Customers**, and **Country of Issuing Bank**.

Using these values and the related charts, your organization can decide whether the customer mix you are attracting is maximized for revenue potential, or if a change in marketing is required. By using the adjustable date range and reporting groups, you can compare the quality of customers between different business units and affiliates, or monitor the response to marketing campaigns.

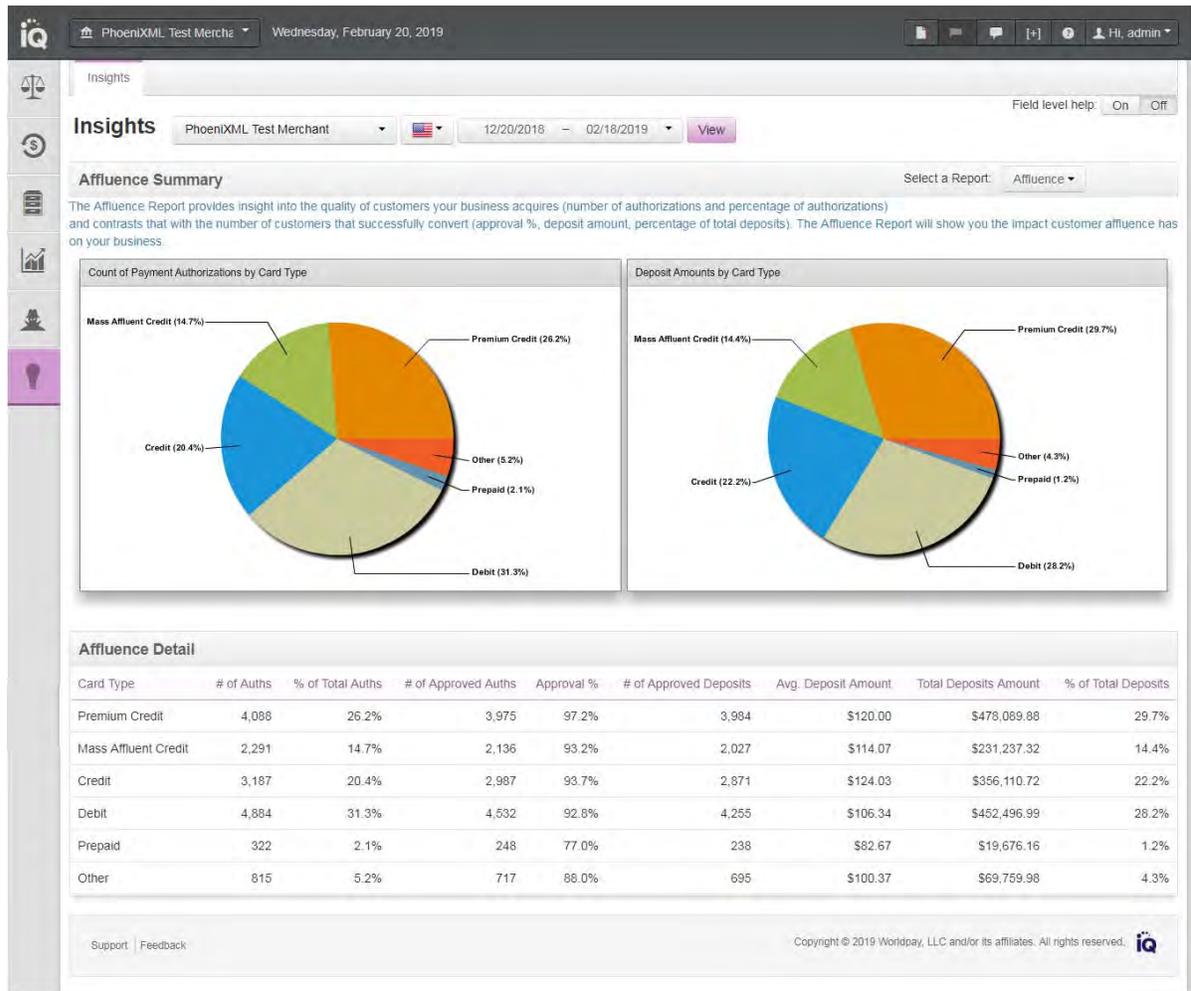
The Insights Dashboard is only seen if your users have the appropriate permissions to **View Customer Insights**.

NOTE: The Insights Dashboard requires a browser/device that supports Adobe Flash. To view a beta version of a non-Flash report, click 'Try Beta Version.' near the top left of the page.

To access the Insights Dashboard:

1. From the iQ Bar, click the **Insights** icon and chose **Insights** from the list of available reports, or from the Insights Navigation bar. The Insights Dashboard displays as shown in [Figure 8-1](#).
2. Specify the desired **Date Range**. The default date range is 60 days (assuming there is 60 days of data available), ending on yesterday's date.
3. Specify the desired **Reporting Group** and **Currency**, and click **View** to refresh the display.
See [Notes on Reporting Group Limits](#) on page 46 for information on the report groups shown in the Reporting Group drop-down selector.
4. To change the perspective of the Insights Dashboard, select the desired view in the **Select a Report** list. Your choices are:
 - [Insights - Affluence](#): an analysis of Premium and Mass Affluent customers in proportion to other payment segments.
 - [Insights - Prepaid](#): an analysis of the impact of reloadability on prepaid card approval and revenue.
 - [Insights - Corporate Customer](#): an analysis of corporate customers in proportion to consumer cardholders.
 - [Insights - Country of Issuing Bank](#): an analysis of the proportion of customers from the top six countries, based on the nationality of the payment card.

FIGURE 8-1 Insights Dashboard Showing Affluence Report



8.1.1 Insights Dashboard Features

Each of the Insights Dashboard views comprises the following panels:

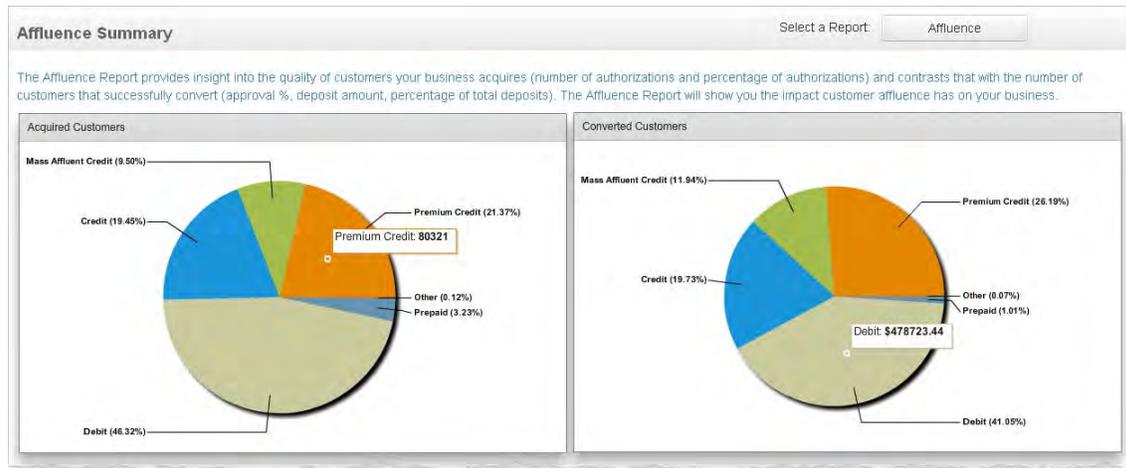
- **Summary Charts** depicting the data in the [detail](#) tables including:
 - The total number and percentage of all attempted purchase authorizations (acquired customers), segmented by card type or other indicator.
 - The total dollar value and percentage of all successful deposits (converted customers), segmented by card type or other indicator.

You can view the counts associated with the percentage amounts in each chart by positioning your pointer over a chart segment, as shown in [Figure 8-2](#).

- **Detail Tables** that provide the tabular data used to generate the charts, along with other relevant data, such as the number and percentage of approved authorizations.

In addition, **Field-Level Help** is available when you position your pointer over most areas and fields of each report. Use the **Field-Level Help** toggle control (Field level help:) on the upper right side of the dashboard to turn the field-level help on or off.

FIGURE 8-2 Affluence [Summary](#) Charts showing Data Tips



8.1.2 Insights - Affluence

The Affluence Report view of the Insights Dashboard ([Figure 8-1](#)) shows the impact customer affluence has on your business. The data and charts in the report are segmented by affluence and card type.

[Table 8-1](#) describes each of fields in the Affluence [Detail](#) table.

TABLE 8-1 Affluence [Detail](#) Table Field Definitions

Field	Description
Card Type	<p>The category of cardholder:</p> <ul style="list-style-type: none"> • Premium Credit - indicates customers with the highest spending potential, with annual card spending of \$40,000+. This currently includes premium credit card holders and AMEX card users. • Mass Affluent Credit - indicates the mid-upper tier of customers (household incomes of \$100,000+). This includes Visa, MasterCard, and Discover. • Credit - indicates credit cardholders who are considered non-affluent, plus those whose affluence level is unknown. • Debit - indicates debit cardholders; applies to MasterCard, Visa, and Discover. • Prepaid - indicates prepaid debit cardholders (for example, Gift, Payroll, General Prepaid, Teen). This applies to MasterCard, Visa, Discover, and American Express. • Other - indicates customers using alternative payments (PayPal, Direct Debit) and any payments that do not fit the above categories.
# of Auths	<p>The total number of authorization attempts for each payment card type for the designated reporting group and time period.</p> <p>These counts are shown in the Acquired Customers pie chart when you hover over a payment card type.</p>
% of Total Auths	<p>The share of authorization attempts segmented by affluence and payment card type as a percentage of the total authorizations attempted.</p> <p>These percentages are represented in the Acquired Customers pie chart.</p>
# of Approved Auths	<p>The total number of approved authorizations for each card type for the designated reporting group and time period.</p>
Approval %	<p>The share of authorization approvals that occurred for each payment card type as a percentage of the total authorizations approved.</p>
# of Approved Deposits	<p>The total number of individual deposits resulting from successful payment authorizations.</p>
Avg. Deposit Amount	<p>The average value of successfully authorized transactions. This is the best metric for comparing the value of a segment to your business.</p>
Total Deposits Amount	<p>The total deposit amount for each payment card type for the designated reporting group and time period.</p> <p>These counts are shown in the Converted Customers pie chart when you hover over a payment card type.</p>
% of Total Deposits	<p>The deposit amount for each payment card type as a percentage of the total deposits.</p> <p>These percentages are represented in the Converted Customers pie chart.</p>

8.1.3 Insights - Prepaid

The Prepaid Report view of the Insights Dashboard (Figure 8-3) indicates the ratio of reloadable to non-reloadable prepaid cards used by customers. Reloadable cards have higher relative ticket values, and can be used for recurring billing options. Non-reloadable cards indicate customers with low retention rates, very low ticket values, and poor conversion rates due to low or insufficient card balances. The data and charts in the report are segmented by reloadable, non-reloadable, and unknown cards.

FIGURE 8-3 Prepaid Report

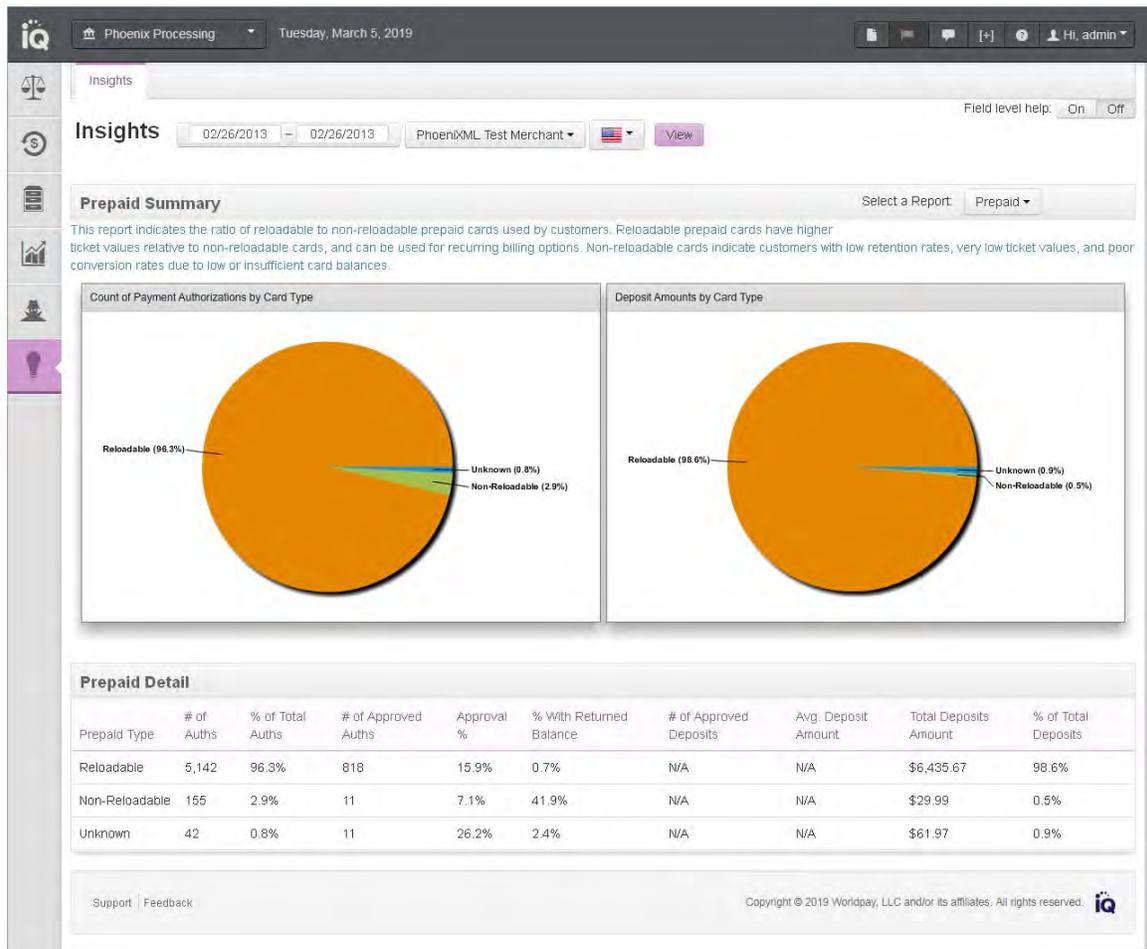


Table 8-2 describes each of fields in the Prepaid [Detail](#) table.

TABLE 8-2 Prepaid [Detail](#) Table Field Definitions

Field	Description
Prepaid Type	The prepaid card type (Reloadable , Non-reloadable , or Unknown).

TABLE 8-2 Prepaid [Detail](#) Table Field Definitions (Continued)

Field	Description
# of Auths	The total number of authorization attempts for each payment card type for the designated reporting group and time period. These counts are shown in the Acquired Customers pie chart when you hover over a payment card type.
% of Total Auths	The share of authorization attempts segmented by reloadable and non-reloadable card type as a percentage of the total authorizations attempted. These percentages are represented in the Acquired Customers pie chart.
# of Approved Auths	The total number of approved authorizations for each card type for the designated reporting group and time period.
Approval %	The share of authorization approvals that occurred for each card type as a percentage of the total authorizations approved.
% With Returned Balance	The share of authorization approvals that returned information on the card's remaining balance in the response.
# of Approved Deposits	The total number of individual deposits resulting from successful payment authorizations.
Avg. Deposit Amount	The average value of successfully authorized transactions. This is the best metric for comparing the value of a segment to your business.
Total Deposits Amount	The total deposit amount for each card type for the designated reporting group and time period. These counts are shown in the Converted Customers pie chart when you hover over a payment card type.
% of Total Deposits	The deposit amount for each card type as a percentage of the total deposits. These percentages are represented in the Converted Customers pie chart.

8.1.4 Insights - Corporate Customer

The Corporate Customer Report view of Insights Dashboard ([Figure 8-4](#)) separates customers using corporate payment cards from those using consumer cards. Corporate cards typically have a different spending pattern than consumer cards, with high ticket values on fewer purchases, different product preferences, greater loyalty, and overall higher lifetime value. The data and charts in the report are segmented by corporate, consumer, and unknown card types.

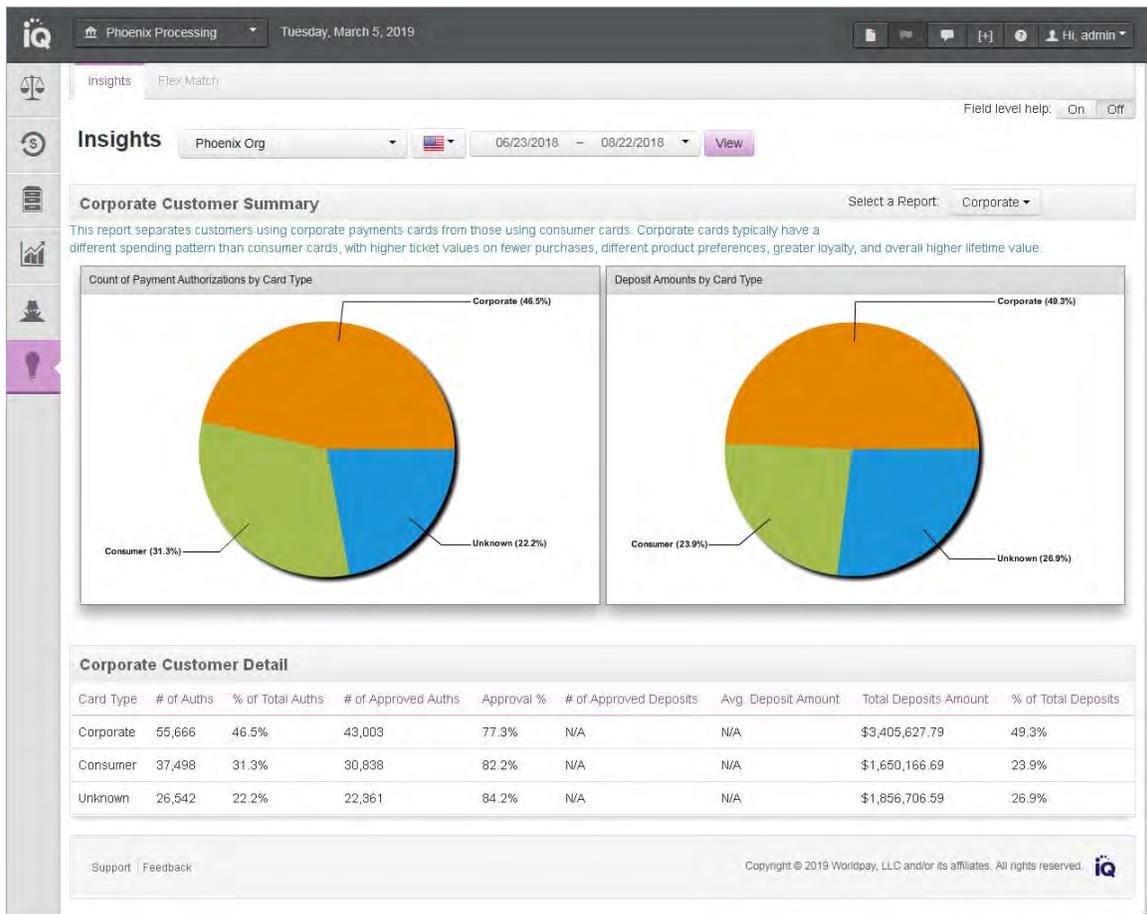
FIGURE 8-4 Corporate [Customer Report](#)

Table 8-3 describes each of fields in the Corporate [Customer Detail](#) table.

TABLE 8-3 Corporate [Customer Detail](#) Table Field Definitions

Field	Description
Card Type	The category of cardholder (Corporate , Consumer , and Unknown).
# of Auths	The total number of authorization attempts for each card type for the designated reporting group and time period. These counts are shown in the Acquired Customers pie chart when you hover over a payment card type.
% of Total Auths	The share of authorization attempts segmented by card type as a percentage of the total authorizations attempted. These percentages are represented in the Acquired Customers pie chart.
# of Approved Auths	The total number of approved authorizations for each card type for the designated reporting group and time period.

TABLE 8-3 Corporate [Customer Detail](#) Table Field Definitions (Continued)

Field	Description
Approval %	The share of authorization approvals that occurred for each card type as a percentage of the total authorizations approved.
# of Approved Deposits	The total number of individual deposits resulting from successful payment authorizations.
Avg. Deposit Amount	The average value of successfully authorized transactions. This is the best metric for comparing the value of a segment to your business.
Total Deposits Amount	The total deposit amount for each card type for the designated reporting group and time period. These counts are shown in the Converted Customers pie chart when you hover over a payment card type.
% of Total Deposits	The deposit amount for each card type as a percentage of the total deposits. These percentages are represented in the Converted Customers pie chart.

8.1.5 [Insights - Country of Issuing Bank](#)

The [Country of Issuing Bank](#) view of the Insights Dashboard ([Figure 8-5](#)) segments customers by the [country](#) of their payment card issuing bank. While billing and delivery addresses may indicate a domestic customer, the payment card's issuing bank indicates the true nationality of the purchaser. The data and charts in the report are segmented by country.

FIGURE 8-5 [Country of Issuing Bank Report](#)

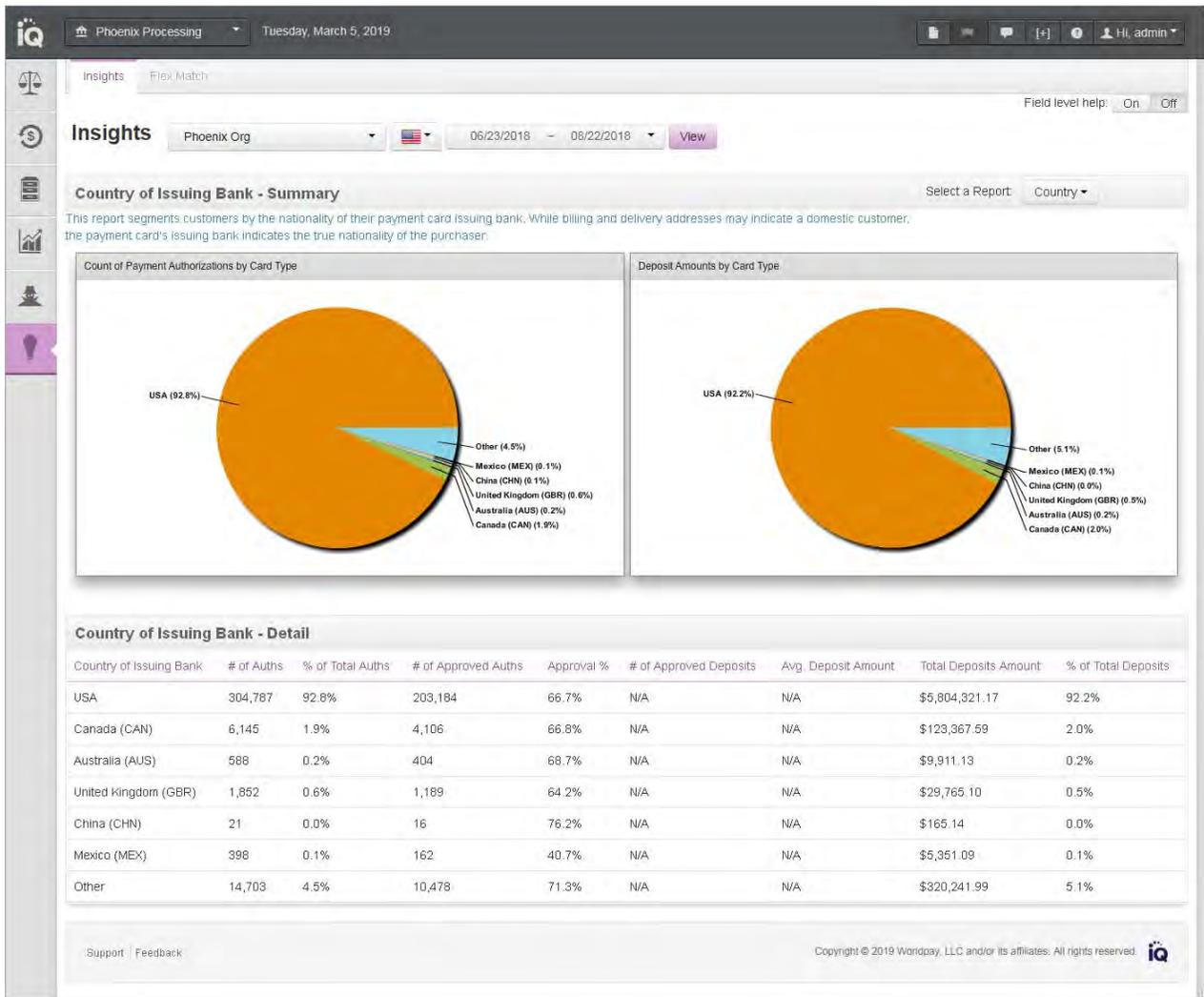


Table 8-4 describes each of fields in the [Country of Issuing Bank Detail](#) table.

TABLE 8-4 [-Country of Issuing Bank Detail](#) Table Field Definitions

Field	Description
Country of Issuing Bank	The country of the card's issuing bank (USA, Canada, Australia, United Kingdom, China, Mexico, Other).
# of Auths	The total number of authorization attempts for each country for the designated reporting group and time period. These counts are shown in the Acquired Customers pie chart when you hover over a Country of Issuing Bank .

TABLE 8-4 -Country of Issuing Bank Detail Table Field Definitions (Continued)

Field	Description
% of Total Auths	The share of authorization attempts segmented by Country of Issuing Bank (country) as a percentage of the total authorizations attempted. These percentages are represented in the Acquired Customers pie chart.
# of Approved Auths	The total number of approved authorizations for each country for the designated reporting group and time period.
Approval %	The share of authorization approvals that occurred for each country as a percentage of the total authorizations approved.
# of Approved Deposits	The total number of individual deposits resulting from successful payment authorizations.
Avg. Deposit Amount	The average value of successfully authorized transactions. This is the best metric for comparing the value of a segment to your business.
Total Deposits Amount	The total deposit amount for each country for the designated reporting group and time period. These counts are shown in the Converted Customers pie chart when you hover over a Country of Issuing Bank .
% of Total Deposits	The deposit amount for each country as a percentage of the total deposits. These percentages are represented in the Converted Customers pie chart.

Frequently Asked Questions

Worldpay is committed to getting you help as quickly as possible. This appendix contains answers to the following frequently asked questions:

- [How Do I Get Bank Identification Number \(BIN\) Information?](#)
- [How Do I Resolve a File Transmission Issue?](#)
- [Who Do I Contact About a Chargeback Issue?](#)
- [What If I Forget My Password?](#)
- [How Do I Add or Delete a User Account?](#)
- [How Do I Add or Modify a Merchant or Division Account?](#)

How Do I Get Bank Identification Number (BIN) Information?

If you need information regarding BINs (Bank Identification Numbers), see [Bank Identification Number \(BIN\) Lookup](#) on page 285.

How Do I Resolve a File Transmission Issue?

If you have a question, issue, or error regarding a file transmission, send an e-mail message to eCommerceSupport@vantiv.com. A technical representative will contact you within 15 minutes to resolve the problem.

Who Do I Contact About a Chargeback Issue?

If you have a question or issue regarding chargebacks, contact the Chargebacks Department. See [Contact Information](#) on page xviii in [About This Guide](#).

When submitting chargeback documents to Worldpay, you can send supporting documentation using either of the following methods:

- Via iQ, as described in the section, [Working with Support Documents](#) on page 237 in [Chapter 4, "Using the Chargebacks Reports and Tools"](#). This is the recommended method for supplying support documentation.
- Via the Worldpay eComm Chargeback Support Documentation API, as described in *Worldpay eComm Chargeback XML and Support Documentation API Reference Guide*. This is the recommended method for programmatically supplying large volumes of support documentation.

What If I Forget My Password?

If you forget your password or have been locked out of your account, click the **Forgot Password/Locked Out?** button on the iQ login screen. For more information, see the section, [If You Forget Your Password](#) on page 9.

NOTE: If you enter an invalid username-password combination three consecutive times, iQ locks the account.

If you forget the answers to all of your security questions and/or your username, contact Customer Service (see [Contact Information](#) on page xviii).

How Do I Add or Delete a User Account?

Each employee at your company is required to have their own user account. Sharing user names and passwords is strictly prohibited for security reasons. User accounts have role-based permissions, as determined during the implementation process. After your company's data has been moved to production mode, your employees will be able to login to the application.

To add a user account, complete a *iQ VT User Profile Form* and e-mail it to ecc@vantiv.com.

With the appropriate permissions, a designated user (Merchant Admin.) in your organization can delete inactive iQ users without contacting your Relationship Manager. See [User Administration](#) on page 43 for more information.

How Do I Add or Modify a Merchant or Division Account?

To add a merchant or division account or make banking changes to an existing merchant or division account, please e-mail the *Bank Change Template* form to Customer Service. New merchant or divisions accounts typically require seven to ten business days to implement. Banking information changes typically require one business day to complete.

Return Reason and Change Codes

This appendix lists the following:

- [ACH Return Reason Codes](#)
- [ACH Notice of Change \(NOC\) Codes](#)
- [Canadian Direct Debit Return Codes](#)
- [Visa Claims Resolution \(VCR\) Reason Codes](#)
- [PINless Debit Adjustment Codes](#)

B.1 ACH Return Reason Codes

Table B-1 lists the ACH Return Reason codes. These codes are visible in iQ on the Direct Debit (eCheck) Returns Received report, as well as the Transaction Detail screen and the Funding Instruction Detail screen, however they are not returned in cnpAPI response messages.

TABLE B-1 ACH Return Reason Codes

ACH Return Reason Code	Description
R01	Insufficient funds in account
R02	Account is closed
R03	No account on file
R04	Invalid account number
R05	Unauthorized debit to consumer account
R06	Returned at request of ODFI
R07	Authorization revoked by customer
R08	Payment stopped
R09	Insufficient collected funds in account being charged
R10	Customer advises not Authorized, notice not provided, improper source document, or amount of entry not accurately obtained from source document
R11	Check truncation return
R12	Account sold to another financial institution
R13	Invalid ACH routing number
R14	Representative payee is deceased or cannot continue in that capacity
R15	Beneficiary or account holder other than representative payee deceased
R16	Account funds have been frozen
R17	Item returned because of invalid data; refer to addenda for information
R18	Improper effective date
R19	Amount error
R20	Account does not allow ACH transactions or limit for transactions has been exceeded
R21	Invalid company identification
R22	Invalid individual ID
R23	Credit entry refused by receiver

TABLE B-1 ACH Return Reason Codes (Continued)

ACH Return Reason Code	Description
R24	Duplicate entry
R25	Addenda record error
R26	Mandatory field error
R27	Trace number error
R28	Routing/transit number check digit error
R29	Corporate customer advised not authorized
R30	RDFI not participant in check truncation program
R31	Permissible return entry
R32	RDFI non-settlement
R33	Return of item
R34	Limited participation ODFI
R35	Return of improper debit entry
R36	Return of improper credit entry
R37	Source document presented for payment
R38	Stop payment on source document
R39	Improper source document
R40	Return of item by government agency
R41	invalid Transaction Code
R42	Routing/transit number check digit error
R43	Invalid account number
R44	Invalid individual ID
R45	Invalid individual name or company name
R46	Invalid representative payee indicator code
R47	Duplicate enrollment
R50	State law affecting RCK acceptance
R51	Item is ineligible, notice not provided, signature not genuine, or original item altered for adjustment entry
R52	Stop payment on item
R53	Item and ACH entry presented for payment

TABLE B-1 ACH Return Reason Codes (Continued)

ACH Return Reason Code	Description
R61	Misrouted return - RDFI for original entry has placed incorrect routing/transit number in RDFI identification field
R67	Duplicate return
R68	Untimely return - return was not sent within the established timeframe
R69	Field errors
R70	Permissible return entry not accepted
R71	Misrouted dishonored return -incorrect routing/transit number in RDFI identification field
R72	Untimely return - dishonored return was not sent within the established timeframe
R73	Timely original return - RDFI certifies the original return entry was sent within established timeframe for original returns
R74	Corrected return - RDFI is correcting a previous return entry that was dishonored because it contained incomplete or incorrect information
R75	Original return not a duplicate
R76	No errors found
R80	Cross-border payment coding error
R81	Non-participant in cross-border program
R82	Invalid foreign RDFI identification
R83	Foreign RDFI unable to settle
R84	Cross-border entry not processed by originating gateway operator
C96	Administrative return dishonor (dollar amount will be zero)
C99	Converted to MICR draft (check conversion items)

B.2 ACH Notice of Change (NOC) Codes

Table B-2 lists the ACH NOC Change Codes. These codes are included in the daily NOC report made available to you via sFTP, as well as the Transaction Detail screen and the Funding Instruction Detail screen.

TABLE B-2 Notice of Change (NOC) Reason Codes

NOC Reason Code	Description
C01	Incorrect account number
C02	Incorrect routing/transit number
C03	Incorrect routing/transit number and incorrect account number
C04	Incorrect account name
C05	Incorrect transaction code
C06	Incorrect account number and transaction code
C07	Incorrect routing/transit number, account number and transaction code
C08	Incorrect foreign RDFI identification
C09	Incorrect individual ID
C13	Addenda format error
C61	Misrouted NOC
C62	Incorrect trace number
C63	Incorrect company ID
C64	Incorrect individual ID
C65	Incorrectly formatted correct data
C66	Incorrect discretionary data
C67	Routing/transit number not from original entry
C68	Account number not from original entry
C69	Incorrect transaction code
C96	Administrative return dishonor (dollar amount will be zero)
C99	Converted to MICR draft (check conversion items)

B.3 Canadian Direct Debit Return Codes

Table B-3 lists the Canadian Direct Debit (eCheck) Return Reason Codes. These codes are not returned in the cnpAPI response messages, but are visible in iQ on the Direct Debit Returns Received report, as well as the Payment Detail screen and the Funding Instruction Detail screen.

NOTE: Return Reason Codes R901 or R908 are eligible for redeposit. Similarly, Code R900-xx are Edit rejects, which you can resubmit with corrected information.

TABLE B-3 Canadian Direct Debit Return Reason Codes

Canadian Direct Debit Return Reason Code	Description
R900-07	Institution ID Invalid
R900-08	Account Number Invalid
R900-16	Institution ID for Return Invalid
R900-17	Account Number for Return Invalid
R900-D2	Destination Institute is Not Defined on FIF
R900-E1	Destination Account Number Invalid
R900-L2	Institution for Return Not Defined on FIF
R900-L3	Institution for Return Cross Reference Invalid
R900-M1	Account for Return Invalid
R901	NFS (Debit Only)
R902	Cannot Trace
R903	Payment Stopped/Recalled
R904	Post/Stale Dated
R905	Account Closed
R907	No Debit Allowed
R908	Funds Not Cleared
R909	Currency/Account Mismatch
R910	Payor/Payee Deceased
R911	Account Frozen
R912	Invalid/Incorrect Account Number
R914	Incorrect Payor/Payee Name

TABLE B-3 Canadian Direct Debit Return Reason Codes (Continued)

Canadian Direct Debit Return Reason Code	Description
R915	PAD No Agreement Existed - Business/Personal
R916	PAD Not According to Agreement - Personal
R917	PAD Agreement Revoked - Personal
R918	PAD No Confirmation/Pre-Notification - Personal
R919	PAD Not According to Agreement - Business
R920	PAD Agreement Revoked - Business
R921	PAD No Confirmation/Pre-Notification - Business
R922	Customer Initiated Return - CREDIT only
R990	Institution in Default

B.4 Visa Claims Resolution (VCR) Reason Codes

Table B-4 lists the VCR dispute reason codes. Disputes/cases with reason codes other than those listed here are legacy Visa dispute cases.

TABLE B-4 VCR Dispute Reason Codes

Allocation Workflow		Collaboration Workflow	
Fraud	Authorization	Processing Errors	Consumer Disputes
10.1 – EMV Liability Shift Counterfeit Fraud	11.1 – Card Recovery Bulletin	12.1 – Late Presentment	13.1 – Merchandise/ Services Not Received
10.2 – EMV Liability Shift Non-Counterfeit Fraud	11.2 – Declined Authorization	12.2 – Incorrect Transaction Code	13.2 – Canceled Recurring
10.3 – Other Fraud- Card Present Environment	11.3 – No Authorization	12.3 – Incorrect Currency	13.3 – Not as Described or Defective Merchandise/Services
10.4 – Other Fraud-Card Absent Environment		12.4 – Incorrect Account Number	13.4 – Counterfeit Merchandise
10.5 – Visa Fraud Monitoring Program		12.5 – Incorrect Amount	13.5 – Misrepresentation
		12.6 – Duplicate Processing/Paid by Other Means	13.6 – Credit Not Processed
		12.7 – Invalid Data	13.7 – Canceled Merchandise/ Services
			13.8 – Original Credit Transaction Not Accepted
			13.9 – Non-Receipt of Cash or Load Transaction Value

B.5 PINless Debit Adjustment Codes

Table B-5 lists the codes for PINless Debit Adjustments. An adjustment is a transaction that is initiated to correct a PINless Debit Card Transaction that has been processed in error.

TABLE B-5 PINless Debit Adjustment Codes

Reason Code	Description
1	SITE DRAFT
2	CORRECTION
6	RESUBMITTED MERCHANT STANDIN
10	POS - CUSTOMER CHARGED MORE THAN ONCE
11	POS - CUSTOMER CREDITED MORE THAN ONCE
70	CHIP LIABILITY SHIFT
101	CUST RECEIVED GOODS/SERVICES, NOT CHARGED
102	CUST CHARGED, DID NOT RECEIVE GOODS/SRVCS
103	CUSTOMER RECEIVED LESS THAN REQUESTED
104	CUSTOMER RECEIVED MORE THAN REQUESTED
105	CUSTOMER KEYED MORE THAN ENVELOPE AMOUNT
106	CUSTOMER KEYED LESS THAN ENVELOPE AMOUNT
120	CREDIT ADJUSTMENT PAY
121	DEBIT ADJUSTMENT REQ
122	ADJUSTMENT ALREADY ISSUED REQ
123	ADJUSTMENT ALREADY ISSUED PAY
124	INVALID CHARGEBACK REQ
125	MISCELLANEOUS/MISSORT REQ
126	DOCUMENTATION NOT RECEIVED PAY
127	MERCHANDISE CREDIT ALREADY USED REQ
128	INVALID MERCHANDISE CRED CHARGEBACK REQ
140	CUSTOMER CHARGED, DID NOT REC GOODS/SRVCS
141	CUSTOMER REC GOODS/SRVCS, BUT NOT CHARGED
142	INVALID ADJUSTMENT RECEIVED - REQ
143	ACCOUNT CLOSED OR INSUFFICIENT FUNDS
144	UNAUTHORIZED USE

TABLE B-5 PINless Debit Adjustment Codes (Continued)

Reason Code	Description
145	CHARGEBACK OF CREDIT WITH RECEIPT
146	CHARGEBACK OF CREDIT WITHOUT RECEIPT
201	DEPOSIT NOT CORRECTED IN DEPSI
202	DEPOSIT ADJUSTED ON DEPSI IN ERROR
203	DEPOSIT NOT SETTLED, BUT COMPLETED
204	DEPOSIT SETTLED, BUT NOT COMPLETED
205	MISSING ENDORSEMENT
206	UNPROCESSABLE ITEM
207	RETURN CHECK - NSF
208	INCORRECT DOLLAR AMOUNT KEYED ON DEPOSIT
209	SECOND ENDORSEMENT
210	THIRD ENDORSEMENT
211	POST DATED CHECK
212	STALE DATED CHECK
213	IMPROPER ENDORSEMENT
214	FOREIGN ITEM
215	FOREIGN DOLLAR AMOUNT
216	MULTIPLE PAYEES
217	NO SIGNATURE
218	NO PAYEE
219	NO WRITTEN DOLLAR AMOUNT
220	ALTERED CHECK
221	NO DATE
222	WRITTEN AMOUNT AND NUMERIC AMOUNT DIFFER
223	MULTIPLE POSTING
224	EMPTY DEPOSIT ENVELOPE
225	MISSING ENVELOPE
226	RETURN ITEM - ACCOUNT CLOSED
227	STOP PAYMENT
228	REFER TO MAKER

TABLE B-5 PINless Debit Adjustment Codes (Continued)

Reason Code	Description
301	CARD CAPTURE
302	REVERSAL OF RECVD ADJ/PROVISIONAL CREDIT
401	REVERSAL OF ORIGINATED ADJUSTMENT
402	REVERSAL OF RECVD ADJ/PROVISIONAL CREDIT
501	ECC - NON-SUFFICIENT FUNDS NSF
502	ECC - ACCOUNT CLOSED
503	ECC - NO ACCOUNT / UNABLE TO LOCATE
504	ECC - INVALID ACCOUNT NUMBER
506	ECC - RETURNED PER ODFI REQUEST
508	ECC - PAYMENT STOPPED
509	ECC - UNCOLLECTED FUNDS
510	ECC - CUSTOMER ADVISES NOT AUTHORIZED
512	ECC - BRANCH SOLD TO ANOTHER ODFI
514	ECC - UNABLE TO CONTINUE
515	ECC - BENEFICIARY OF ACCT HOLDER DECEASED
516	ECC - ACCOUNT FROZEN
517	ECC - FILE RECORD EDIT CRITERIA
520	ECC - NON-TRANSACTION ACCOUNT
524	ECC - DUPLICATE TRANSACTION
529	ECC - CORPORATE CUSTOMER ADVISES NOT AUTH
537	ECC - SOURCE DOCUMENT PRESENTED
538	ECC - STOP PAYMENT ON SOURCE DOCUMENT
595	ECC - FRAUD TRAN - SIGNATURE OBTAINED
596	ECC - FRAUD TRAN - SIGNATURE NOT OBTAINED
597	ECC - PROCESSING ERROR
598	ECC - REQUESTED RECEIPT COPY NOT RECEIVED
599	ECC - OTHER
600	ACCOUNTHOLDER DOES NOT RECOGNIZE TRAN
601	DUP/FRAUDULENT MULTIPLE TRANSACTIONS
602	DECLINED/NO AUTHORIZATION

TABLE B-5 PINless Debit Adjustment Codes (Continued)

Reason Code	Description
603	INCORRECT TRANSACTION CODE
604	INCORRECT TRANSACTION AMOUNT
605	CANCELLED RECURRING TRANSACTION
606	NON-RECEIPT OF GOODS OR SERVICES
607	NON-RECEIPT OF SALES DRAFT
608	NOT AS DESCRIBED OR DEFECTIVE GOODS/SERV
609	REQUEST COPY ILLEGIBLE OR INVALID
610	LATE PRESENTMENT
611	PAID BY OTHER MEANS
612	TRANSACTION EXCEEDS ALLOWABLE AMOUNT
613	CREDIT NOT PROCESSED
614	CARD-NOT-PRESENT TRANSACTION
615	FRAUDULENT USE OF CARD FOR TRAN AT AN AFD
616	FRAUDULENT OR UNAUTHORIZED FORCED TRAN
617	ELECTRONIC TERMINAL MIS-DISPENSE
618	REG E ERROR
619	DUPLICATE PROCESSING
620	PAYMENT NOT RECEIVED
621	RETURN / MERCHANT CREDIT TO CARDHOLDER
650	REPRESENTMENT
776	CHECKCARD ADJUSTMENT
777	MANUAL ADJUSTMENT
778	BILL PAYMENT REVERSAL ADJUSTMENT
801	PLUS - CARDHOLDER INFO REQUEST
802	PLUS - CARDHOLDER INFO RESPONSE
802	PLUS - CARDHOLDER INFO RESPONSE
920	PLUS - NO DOC RCVD FOR RTRN ITEM, CR CH
921	PLUS - DEPOSIT NOT PROCESSED, CR CH
922	PLUS - DEPOSIT PROBLEM, PLEASE CALL
930	PLUS - NO REASON GIVEN 999

TABLE B-5 PINless Debit Adjustment Codes (Continued)

Reason Code	Description
931	PLUS - CUSTOMER CHARGED, NO CASH 102
932	PLUS - CUSTOMER NOT CHARGED, CASH RCVD
933	PLUS - RVRSL OF PREVIOUS CREDIT ADJ
934	PLUS - REVERSAL OF PREVIOUS DEBIT ADJ
935	PLUS - REPRESENTMENT TO CHDR DISPUTED
936	PLUS - INVALID CHARGEBACK RECEIVED
940	PLUS - DOCUMENTATION NOT RECEIVED
941	PLUS - CARDHOLDER DISPUTE, CREDIT TO CHDR
942	PLUS - CARDHOLDER DISPUTE, DEBIT TO CHDR
943	PLUS - REVERSAL OF PREVIOUS CR CHGBACK
944	PLUS - REVERSAL OF PREVIOUS DB CHGBACK
945	PLUS - CARDHOLDER DISPUTE OF PREVIOUS ADJ
946	PLUS - INVALID ADJUSTMENT RECEIVED
947	PLUS - ACCOUNT CLOSED OR NSF
950	PLUS - CARDHOLDER DISPUTES PAPER
951	PLUS - DECLINED AUTHORIZATION
952	PLUS - LATE PRESENTATION OF PAPER
953	PLUS - REQUESTED COPY/ORIGINAL NOT RCVD
954	PLUS - REQUESTED COPY ILLEGIBLE
955	PLUS - NON-CARD
956	PLUS - DUPLICATE PROCESSING
957	PLUS - PROCESSING ERROR
958	PLUS - INCORRECT CARDHOLDER ACCOUNT NBR
959	PLUS - ALL OTHERS
960	PLUS - DEPOSIT KEYING ERROR, CREDIT CARD
961	PLUS - DEPOSIT KEYING ERROR, DEBIT CARD
962	PLUS - DEPOSIT MISSING ENVELOPE
963	PLUS - DEPOSITED EMPTY ENVELOPE
964	PLUS - DEPOSITED ITEM NON-NEGOTIABLE
965	PLUS - DEPOSITED ITEM UN-PRESENTABLE

TABLE B-5 PINless Debit Adjustment Codes (Continued)

Reason Code	Description
966	PLUS - DEPOSITED AMT DIFF FROM ENTRD AMT
967	PLUS - DEPOSITED FOREIGN ITEM
968	PLUS - DEPOSITED ALTERED ITEM
969	PLUS - DEPOSITED ITEM MISSING WRITTEN AMT
970	PLUS - DEPOSITED ITEM MISSING DATE
971	PLUS - DEPOSITED POST-DATED ITEM
972	PLUS - DEPOSITED STALE-DATED ITEM
973	PLUS - DEPOSITED ITEM MISSING ENDORSEMENT
974	PLUS - DEPOSITED ITEM MISSING MAKERS SIGN
975	PLUS - DEPOSIT NOT SETTLED - CREDIT CARD
976	PLUS - DEPOSIT DID NOT COMPLETE - DB CARD
977	PLUS - DEPOSIT RETURNED - NSF
978	PLUS - DEPOSIT RETURNED - STOP PAYMENT
979	PLUS - DEPOSIT RETURNED - ACCT CLOSED
980	PLUS - DEPOSIT RETURNED - NO ACCT
981	PLUS - DEPOSIT RETURNED - REFER TO MAKER
982	PLUS - DEPOSIT RETURNED - 3RD PARTY ITEM
983	PLUS - DEPOSIT HAS INCORRECT ENDORSEMENT
984	PLUS - DEPOSIT NEEDS CONDITIONAL ENDORSE
985	PLUS - DEPOSIT HAS INVALID PAYEE DATA
986	PLUS - DEPOSIT DUPLICATE POSTING
987	PLUS - DEPOSIT CANCELLED BY CARDHOLDER
988	PLUS - DEPOSIT PROBLEM, PLEASE CALL
31	PLUS - CUSTOMER CHARGED DID NOT GET CASH
32	PLUS - CUSTOMER GOT CASH, NOT CHARGED
33	PIN TRAN REPORTED AS FRAUD VIA MENU ADJ
998	COPY CONFIRMATION
999	OTHER

Monthly Billing and Fees in Financial Reports

Monthly billing provides an alternative to Worldpay's standard daily billing model. Your organization can elect to use monthly billing for either:

- Worldpay Fees only
- All fees (Worldpay and Passthrough)

This appendix provides information on understanding data as it appears in Financial reports (Reconciliation Dashboard, PayFac Reconciliation Dashboard, Activity Report, Settlement Report, and Fee Report) when your organization uses the monthly billing model.

In iQ, the appearance of these financial reports do not change, however the settled sales and fee data presented can be interpreted differently depending on which day of the month you view the report, and which monthly billing model you use (i.e., some fees may be already assessed, while others are accrued, but not yet assessed).

Data presented **By Settlement Date** is not available until the funds transfer from Worldpay to your operating account is complete (on the 8th of every month). Data presented **By Activity Date** represents accrued fees to date. This is the case for all days of the reporting month, except for the 8th of each month, when the data shown represents net settlement plus fees deducted at the end of the previous month.

[Table C-1](#) provides detailed information on each of the affected reports.

TABLE C-1 Financial Report Data for Monthly Billing

Report Name	How the Data is Displayed
Reconciliation Dashboard <i>by Activity Date</i>	<p>In the Activity Summary panel, for each Activity Date where there were transactions processed, iQ displays two or three rows:</p> <ul style="list-style-type: none"> The first row displays the settlement date of the next day and indicates the Net Settled Sales. The second row displays the settlement date of the 8th of the following month and indicates the fees that have accrued to date and scheduled to be charged next month. Worldpay and/or Passthrough Fees settle on the 8th of the following month. If you view this report during the current month (and prior to the 8th), the Settlement Date column displays 'Transfer Pending.' <p>iQ displays the Net Settled Sales minus fees for the activity date range regardless of whether those fees have been completely assessed. For example, if you had \$100 in deposits, \$10 in returned payments, \$2 for passthrough fees, and \$1 for Worldpay Fees, the Reconciliation Dashboard by Activity Date shows \$87 for that date (whether it is on the 8th or not).</p> <p>If your organization is using the Monthly Billing model for Worldpay Fees only, the Passthrough Fees are included on the same line as the Net Settled Sales and settles at the same time.</p>
PayFac Reconciliation Dashboard <i>by Activity Date</i>	
Activity Report	
Reconciliation Dashboard <i>by Settlement Date</i>	<p>In the Settlement Summary Panel, iQ does not display any fees associated with activity that occurred during a reporting month (except for miscellaneous credit/debits). On the 8th day of the month however, iQ displays the fees for every day of the previous month where Worldpay or passthrough fees were assessed.</p> <p>iQ always shows the amount credited to/debited from your account for the date range selected. If you view the Reconciliation Dashboard by Settlement Date for a time period that does not include the 8th of the month, iQ only displays miscellaneous credit/debit fees and passthrough fees. Otherwise, iQ displays a value of '\$0.'</p>
PayFac Reconciliation Dashboard <i>by Settlement Date</i>	
Settlement Report	
Fee Report	<p>The Total Fees field is populated as follows for each of the Fee report views:</p> <ul style="list-style-type: none"> By Activity Date - iQ displays the fees <i>accrued</i> during the date range selected. Some fees may have actually been assessed depending on whether the date range includes the 8th of the month. By Settlement Date - iQ displays the fees <i>assessed</i> during the date range selected. If the date range does not include the 8th of the month, iQ only displays the miscellaneous debits/credits and passthrough fees.

Glossary

A

Acquiring Financial Institution

A bank that processes and settles a merchant's daily credit card transactions, including clearing and settling those transactions with the card issuer/association. Daily card transaction totals are deposited in the merchant's account after the deduction of settlement and discount fees. In this way, the financial institution acquires, or serves as the intermediary, to facilitate the credit transaction and pays the merchant, less a discount fee for the service.

Add Note

A chargeback action that enables you to add comments or other related information to a chargeback case you are working. Adding a note does not change the status or queue of the case.

Address Verification Service (AVS)

The process of validating a cardholder's address against the issuer's records to determine accuracy and deter fraud.

This service is provided as part of a credit card authorization process to reduce the risk associated with non-face-to-face transactions (for example, mail order or telephone orders).

While the code returned with the authorization result indicates the level of accuracy of the address match and helps secure the most favorable interchange rates, address verification is not a guarantee that a transaction is valid.

arbitration

Review conducted by either MasterCard or Visa to determine the responsibility for a chargeback-related dispute.

Arbitration Chargeback Cycle

A chargeback action that indicates the credit card issuer has rejected the merchant's representation or dispute and is filing a second chargeback in an effort to continue the dispute and recapture the associated monies.

Arbitrate Queue

A chargeback queue used when sending a chargeback to a formal arbitration hearing, because both Worldpay and the merchant believe the Arbitration Chargeback did not meet Visa or MasterCard regulations.

Association

Any entity formed to administer and promote credit cards. An organization owned by members, which services and obtains processing services for members and functions as a principal or proprietary member of Visa or MasterCard. The best known examples of Associations are MasterCard and Visa.

Authorization

The act of ensuring the cardholder has adequate funds available against his or her line of credit. A positive authorization results in an authorization code being generated, and those funds being set aside. The cardholder's available credit limit is reduced by the authorized amount.

Authorization code

A numerical (or alpha numerical) code sent by the card issuer verifying that the sale has been authorized. The authorization may be obtained by voice, software, or terminal transmission. The merchant should include the authorization number on the sales draft to substantiate the authorization

A code that a credit card issuing bank returns in an electronic message to the merchant's POS equipment that indicates approval of the transaction. The code serves as proof of authorization.

A code that an issuer or its authorizing processor provides to indicate approval or denial for an authorization request.

Auto-assumed

The process by which chargebacks meeting certain criteria are automatically transitioned to the Merchant Auto Assumed queue.

AVS

See [Address Verification Service \(AVS\)](#).

B**Bank Identification Number (BIN)**

A six-digit range of numbers printed on a credit card and used by credit card companies to identify their own financial transactions. The BIN range for each card type begins with a unique number. The range is assigned by ISO internationally and by ANSI in the United States.

Typical BIN ranges are as follows:

- American Express - begins with 34XXXX and 37XXXX.
- Discover - begins with 6011XX and 622126-622925
- MasterCard - begins with 51XXXX to 55XXXX
- Visa - begins with 4XXXXX

batch

The accumulation of transactions waiting to be settled. Multiple batches may be settled throughout the day.

batch processing

A type of data processing and data communications transmission in which related transactions are grouped together and transmitted for processing, usually by the same computer and under the same application.

BIN

See [Bank Identification Number \(BIN\)](#).

C**capture**

Converting the authorization amount into a billable transaction record. Transactions cannot be captured unless previously authorized and the goods or services have been shipped or transmitted to the consumer.

card issuer

Any of the following:

- The financial institution or retailer that authorizes the issuance of a card to a consumer (or another organization), and is liable for the use of the card. The issuer retains full authority over the use of the card by the person to whom the card is issued.

- Any bank or organization that issues, or causes to be issued, bankcards to those who apply for them.
- Any organization that uses or issues a personal identification number (PIN).

Card Verification Code (CVC)

A unique value calculated from the data encoded on the magnetic stripe of a MasterCard card, validating card information during the authorization process.

cardholder

The person to whom a financial transaction card is issued or an additional person authorized to use the card.

cardholder bank

The bank that has issued a bankcard to an individual.

card-not-present (CNP) transaction

Any credit card or debit card transaction that is done without the physical card. This can include transactions conducted over the telephone, Internet, mail or even at a retail store without the physical card.

card-present transaction (or swiped card)

Credit card information that is entered electronically by physically swiping the card through the terminal.

chargeback

iQ supports the following types of chargeback actions:

- [Arbitration Chargeback Cycle](#)
- [Retrieval Request](#)
- [First Chargeback Cycle](#)
- Representment Chargeback

chargeback period

The number of calendar days (counted from the transaction processing date) during which the issuer has the right to charge the transaction back to the acquirer. The number of days varies according to the type of transaction from 45 to 180 days.

chargeback reference number

A unique 10-digit number assigned a chargeback case. The first four digits of the chargeback reference number are the issuer's identification (BIN/ICA) number. The chargeback reference number may be reused after a year.

CNP

See *card-not-present (CNP) transaction*.

CVC

See *Card Verification Code (CVC)*.

CVV2/CVC2

This is the three-digit value printed on the signature panel on the back of cards immediately following the card account number. The three-digit value helps validate that the cardholder has a card in his/her possession, and the card account is legitimate.

CVV2 status

This value indicates the level of match between the CVV2 code entered on a transaction and the value that is on file with a customer's credit card company. A code and narrative description are provided indicating the results returned by the processor.

D**data capture (draft capture)**

The collection, formatting, and storage of information in computer memory. Some point-of-sale terminals perform data capture functions.

declined transaction

Transactions that are not approved are marked as declined. These transactions may not be captured and submitted for settlement.

debit card

An ATM bankcard, also called a check card, that allows a merchant to deduct money directly from a customer's bank account. Debit cards issued with a Visa or MasterCard logo are accepted by any merchant that also accepts Visa or MasterCard credit cards.

E**encryption**

The technique of encoding data automatically in the terminal or computer before data is transmitted for security or anti fraud purposes.

expiration date

The date embossed on a bankcard, beyond which the card becomes invalid.

F**file transfer**

The copying of a file from one computer to another over a computer network.

First Chargeback Cycle

This is the first chargeback issued by the credit card company or issuing bank to the merchant. When the merchant receives the first chargeback they have the option to accept the chargeback or dispute and represent it back to the bank.

firewall

A computer that connects a local network to the Internet. For security reasons, it only allows certain types of messages through.

H**Hard Decline**

A declined authorization response, given by the issuer, which offers no hope of the status of the card changing. Typical responses are "Lost or Stolen" or "Closed Account".

hyperlink

A hypertext connection that enables you to access content in another document or somewhere else on the same document. On the World Wide Web, hyperlinks appear as text or pictures that are highlighted. To follow a hyperlink, click the highlighted material.

I**interchange**

The domestic and international systems operated by Visa and MasterCard for authorization, settlement and the passing through of interchange

and other fees, as well as other monetary and non-monetary information related to bankcard activities.

interchange fee

Fees paid by Acquirers to Issuers to compensate for the processing and maintenance of the transaction and cardholder.

IP address (internet protocol address)

A numeric identifier for a computer or device on an IP network. The format of an IP address is a 32-bit numeric address written as four numbers separated by periods. Each number can be zero to 255. For example, 192.160.010.240 could be an IP address. Each device in an IP network is either assigned a permanent address (static IP) by the network administrator or is assigned a temporary address (dynamic IP) via DHCP software. Worldpay's routers, firewalls and proxy servers use static addresses as do most servers and printers that serve multiple users.

Issuer

Any Discover, MasterCard, American Express or Visa member, or a commercial organization that establishes and maintains customer credit lines that are accessed through the use of a card. (Public and private companies and financial institutions that offer card-accessed lines of credit to consumers and businesses.)

M

merchant

An entity that sells products or services to their customers.

Merchant Accepts Liability

A chargeback action that is used when a merchant wants to assume liability (responsibility) for the chargeback.

Merchant Arbitrate Queue

When a merchant requests that an "arbitration chargeback" be sent to an arbitration or pre-arbitration hearing, the chargeback resides in this queue until Worldpay decides if a case is valid for this type of process.

Merchant Assumed Queue

This chargeback queue contains chargebacks that have been "accepted or merchant accepts liability" by the merchant. In this case, the merchant assumes responsibility for the chargeback.

Merchant Category Code (MCC)

The means by which MasterCard identifies the merchant according to type of processing, authorization, and settlement. Visa identifies merchants according to SIC (Standard Industry Codes).

Merchant Queue

This chargeback queue contains chargebacks and or retrieval requests that are waiting for the merchant to manage.

Merchant Represent

A chargeback action that is used when a merchant wants to dispute liability (responsibility) for a chargeback.

Merchant Requests Arbitration

A chargeback action that is used when a merchant wants to continue a dispute beyond the arbitration chargeback. Worldpay will review all requests and will either submit the arbitration to the issuing bank or decline the request based upon the merits of the case.

Merchant Responds

A chargeback action used to inform Worldpay of what documentation you are providing to fulfill the retrieval request. All retrieval requests should be fulfilled as to avoid the potential of them becoming chargebacks you cannot dispute.

N

Network Assumed Queue

This chargeback queue contains chargebacks that have been "disputed or merchant represent" by the merchant and have been sent back out to the network or bank by Worldpay.

P**PayPal Hold-Accept Queue**

This chargeback queue is used for holding chargeback cases where the merchant has accepted liability, and the payment type is PayPal. After this queue, the case moves to the [Merchant Assumed Queue](#).

PayPal Hold-Represent Queue

This chargeback queue is used for holding chargeback cases where the merchant does not accept liability, and the payment type is PayPal. After the representation, and case has been resolved, it moves to either of the following queues:

- [Network Assumed Queue](#) - If the case was won.
- [Merchant Assumed Queue](#) - If the case was lost.

PIN

See [Personal Identification Number \(PIN\)](#).

Personal Identification Number (PIN)

A password, typically four digits, entered through a telephone keypad or an automatic teller machine.

POS terminal

See [Point of Sale terminal \(POS\)](#).

Point of Sale terminal (POS)

A device placed in a merchant location that is connected to the bank's system or authorization service provider via telephone lines and is designed to authorize, record, and forward data by electronic means for each sale.

Pre-Arbitrate Queue

This chargeback queue is used when an "arbitration chargeback" is sent by Worldpay to an issuing bank for review. This is a less formal process than arbitration because it (currently) only involves Worldpay and the issuing bank.

Q**queue**

A collection of chargeback cases that are in a specific state or status waiting for disposition or are closed. For information about each specific queue, see the following:

- [Arbitrate Queue](#)
- [Merchant Queue](#)
- [Merchant Arbitrate Queue](#)
- [Merchant Assumed Queue](#)
- [Network Assumed Queue](#)
- [PayPal Hold-Accept Queue](#)
- [PayPal Hold-Represent Queue](#)
- [Pre-Arbitrate Queue](#)

R**reason code**

A code used to provide additional information to the receiving clearing member regarding the nature of a chargeback, subsequent presentment, fee collection, funds disbursement, or request for a source document.

recurring transaction

A credit card transaction charged to the customer account with their permission, which occurs at predetermined times (i.e. weekly, monthly, quarterly).

representation

When a merchant chooses to dispute a chargeback, the transaction is sent back to the credit card issuer to reverse the chargeback.

Representation Cycle

When a merchant chooses to dispute a chargeback, the transaction is sent back to the credit card issuer to reverse the chargeback.

reserve

The practice in which the acquirer retains a percentage of the sale amount to protect themselves against catastrophic losses. Reserve is determined during the contract process.

Request Declined

A chargeback action that is used when Worldpay requires you to re-review a case, rejects your request to dispute the case or when documentation is needed to dispute the case and has not been sent for processing. The comments entered in the NOTES column will explain why the case has been declined back to you.

Retrieval Request

The request from the issuer to the acquirer either for an original or legible copy of the transaction information document or for a substitute draft.

S**settlement**

As the sales transaction value moves from the merchant to the acquiring bank to the issuer, each party buys and sells the sales ticket. Settlement is what occurs when the acquiring bank and the issuer exchange data or funds during that function.

soft decline

A declined response in which authorization is not granted on a valid card. This type of decline indicates that the status of the card may change. Typical reasons for a soft decline include that the credit card already exceeds the credit line, the issuer is unavailable, and so forth.

When a soft decline occurs, the merchant can retry to authorize the purchase.

SIC

See [Standard Industry Codes \(SIC\)](#).

Standard Industry Codes (SIC)

The means by which Visa identifies merchants according to type of processing, authorization, and settlement. MasterCard uses MCC (Merchant Category Code).

T**transaction**

Any event that causes a change in an organization's financial position or net worth, resulting from normal activity. Advance of funds, purchase of goods at a retailer or when a borrower activates a revolving line of credit. Activities affecting a deposit account carried out at the request of the account owner. One example of a transaction is the process that takes place when a cardholder makes a purchase with a credit card.

V**voice authorization**

When a merchant calls to obtain credit card authorization rather than using a terminal or credit card software to obtain the authorization. The merchant must, in addition to the voice authorization, submit the credit card information via terminal or software to close out the transaction and transfer the funds to the merchant's bank account.

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