



iQ Reporting and Analytics User Guide

eCommerce

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1 iQ Reporting and Analytics User Guide - 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:

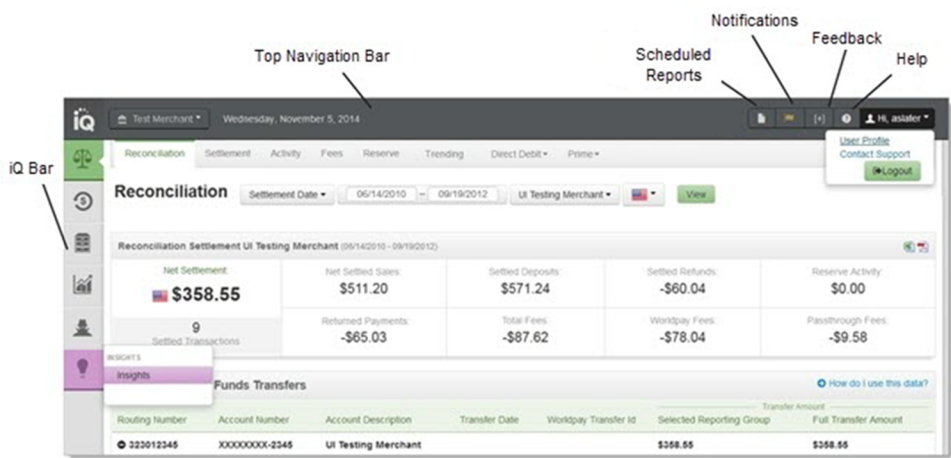
- *iQ Structure* on the next page
- *Navigating and Using iQ* on page 4
- *Client System Requirements* on page 4
- *User Accounts* on page 6
- *Logging In and Logging Out* on page 7
- *If You Forget Your Password* on page 14
- *Editing Your User Profile* on page 18
- *iQ Controls* on page 20
- *Notification Banner* on page 22
- *Opening a Report* on page 23
- *Navigating iQ Reports and Tools* on page 23
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- *Exporting a Report* on page 35
- *Downloading Transaction Receipts* on page 37

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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, feedback, etc. The icons on the iQ Bar are used as quick navigation to all reports and tools. *below* 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 the table below.

iQ Reporting and Analytics Structure



iQ Navigation Icons and Reports

Icon	Suite of Reports and/or Tools
	iQ Home Scheduled Reports, Manage Scheduled Reports, User Administration For more information, see Using the iQ Home Page on page 39 .
	Financial Reconciliation, PayFac Reconciliation (Account Summary, PayFac Reconciliation, PayFac Funded, Sub-Merchant Funded), Settlement, Activity, Fees, Reserve, Trending, Direct Debit (Verifications, Pending Redeposits), Prime Savings For more information, see Using the Financial Reports on page 60 .
	Chargebacks

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Icon	Suite of Reports and/or Tools
	<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 Using the Chargebacks Reports and Tools on page 188.</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 Using the Operations Reports and Tools on page 307.</p>
	<p>Approvals</p> <p>AU Repairs, AU Matches, AU Fees, Recovery Snapshot, Recovery Cohort, Recurring Plans, AuthMax</p> <p>For more information, see Using the Approvals Reports on page 469.</p>
	<p>Fraud</p> <p>Snapshot, Post-Deposit Impact, A-B Impact, FraudSight</p> <p>For more information, see Using the Fraud Reports on page 515.</p>
	<p>Insights</p> <p>Insights Dashboard</p> <p>For more information, see Using the Insights Report on page 532.</p>
	<p>Pazien</p> <p>Interactive analytics and reconciliation</p> <p>For more information, see Pazien Interactive Analytics and Reconciliation on page 32</p>

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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 below	• Notification Banner on page 22
• User Accounts on page 6	• Navigating iQ Reports and Tools on page 23
• Logging In and Logging Out on page 7	• Report Controls on page 25
• If You Forget Your Password on page 14	• Navigating the Analytics Dashboards on page 29
• Editing Your User Profile on page 18	• Creating a PDF Report on page 34
• iQ Controls on page 20	• Exporting a Report on page 35
• Notification Banner on page 22	

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.

Browsers Supported

You must use one of the following supported web browsers with JavaScript enabled. See [Enabling JavaScript on the facing page](#) 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 on the facing page](#) for additional settings information.)
- Safari 7 and later, Safari Mobile 6 and later
- Opera 14 and later

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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.

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**.

Screen Resolution

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

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 **CustomLevel** 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.

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1.2.2 User Accounts

Warning: This method of creating user accounts is **no longer supported**. A designated administrative user in your organization can create user accounts. Do not contact Worldpay to create user accounts. See [User Administration](#) on page 50 for more information.

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 User Request Form*, an Excel spreadsheet. 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 or your Relationship Manager.
2. Email the completed form to our Customer Service team at ecommcustomer@worldpay.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 User Request Form*, contact our Customer Service team.

For information on logging in to iQ, see [Logging In and Logging Out](#) on the facing page, next.

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1.2.3 Logging In and Logging Out

This section provides instructions on how *To log into iQ for the first time*: below.

See the additional sections below for these topics:

- *To add a new device*: on page 10
- *Adding or Resetting a Security Device* on page 13
- *If You Forget Your Password* on page 14
- *Security Questions (Payment Facilitators only)* on page 16
- *Automatic Log Out* on page 17

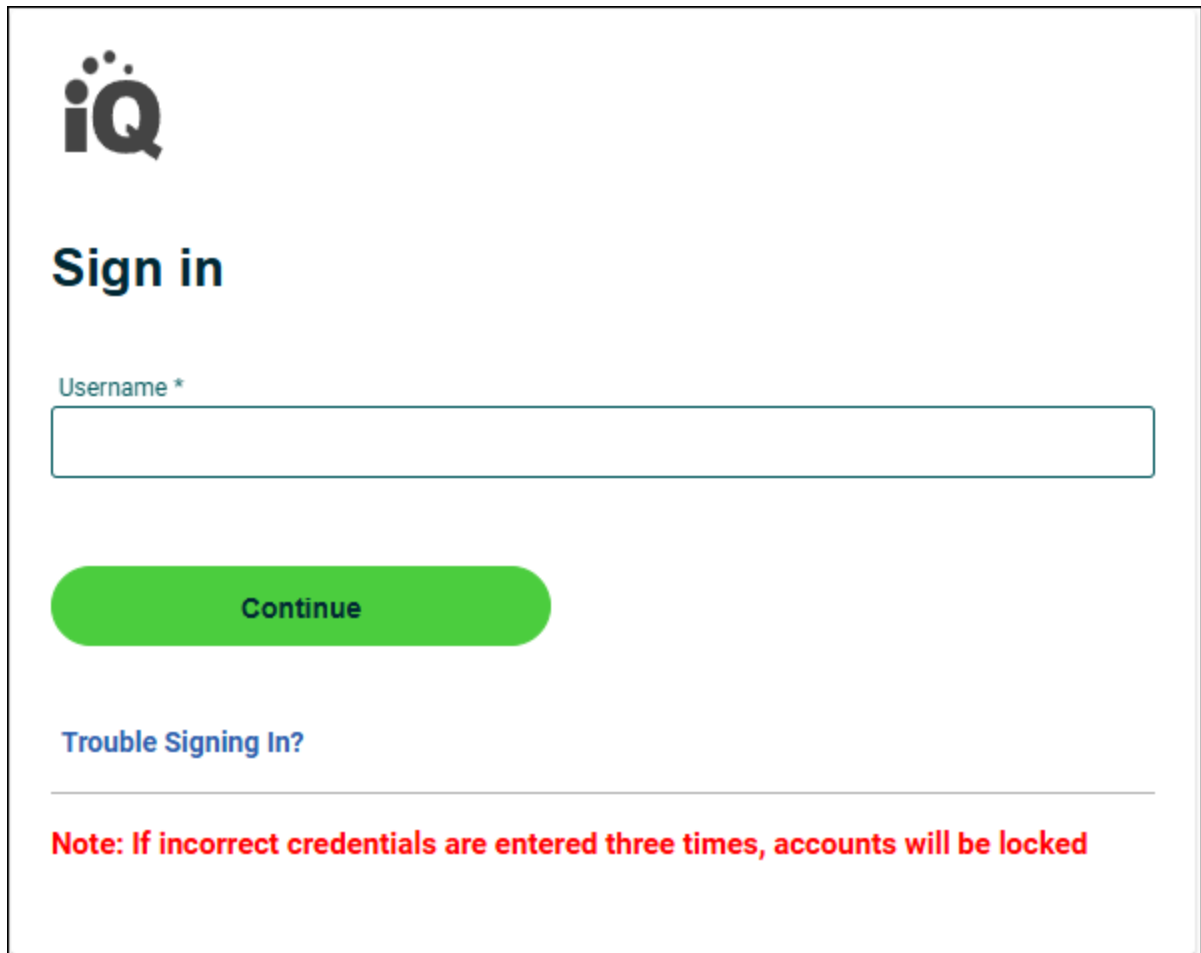
To log into iQ for the first time:

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

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

The login screen displays as shown:

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iQ

Sign in

Username *

Continue

[Trouble Signing In?](#)

Note: If incorrect credentials are entered three times, accounts will be locked

Note: When using the Worldpay Certification and Testing Environments (Pre-Live and Post-Live), use the following URLs to log into iQ:

- Pre-Live: <https://reports.iq.vantivprelive.com/ui/login>
- Post-Live: <https://reports.iq.vantivpostlive.com/ui/login>

2. Enter your username and click the **Continue** button. Enter your password and click **Sign in**.
A dialog box appears prompting you to select a method for receiving your security code.
3. Select one of the following choices:
 - *Send the security code to my phone, by text or voice.* To use a different number for calls or texts, follow the steps below in [To add a new device: on page 10](#)
 - *I'll use a mobile or desktop authenticator app.* If you select this option, iQ displays a dialog box to

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Configure Software Authenticator App.**Configure Software Authenticator App**

An Authenticator is a software app installed on your mobile device. You can download the FIS Authenticator app from iTunes or Google Play. Once downloaded, simply open the app and add your account by pointing your mobile device's camera at the QR code shown on next page. Alternatively, you can manually enter the Secret Key.

- ☒ I have already downloaded a mobile authentication app
- ☐ Text me a download link to a mobile authentication app
- ☐ Email me a download link to a mobile authentication app

Skip For Now

Continue

4. Select one of these authentication app options:

Have already downloaded a mobile authentication app.

Text me a download link to a mobile authentication app.

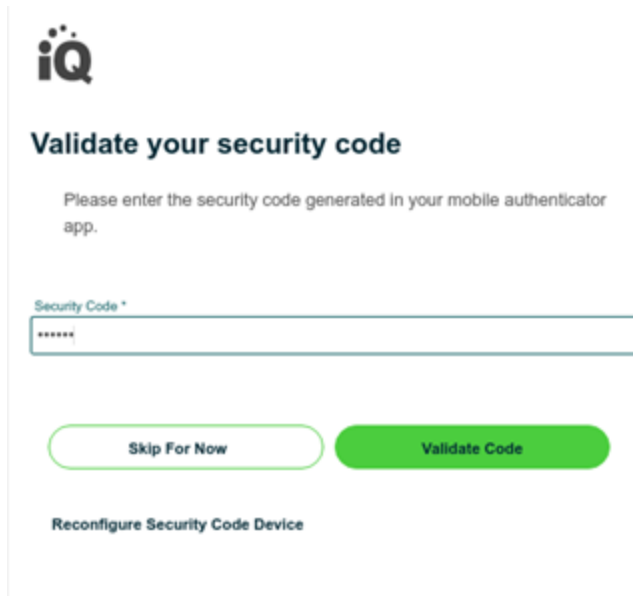
Email me a download link to a mobile authentication app.

5. Open your authenticator app on your mobile device or desktop.

- If you're using a **mobile authenticator app**, use your phone's camera to scan the QR code that displays on the iQ screen. Click the **Continue** button.
- If you're using a **desktop authenticator app**, enter 'iQ' in the **Issuer** field, key-enter (don't copy and paste) the **Authenticator Secret Key**, and enter your iQ username in the **Username** field.
- Click the **Save** button at the upper right.

6. Enter the code generated by your authenticator app and click **Validate Code**.

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The screenshot shows the iQ logo at the top left. Below it is the heading "Validate your security code". A message states: "Please enter the security code generated in your mobile authenticator app." Below this is a text input field labeled "Security Code *" with a masked value "*****". At the bottom, there are two buttons: "Skip For Now" (outlined in green) and "Validate Code" (solid green). Below the buttons is a link that says "Reconfigure Security Code Device".

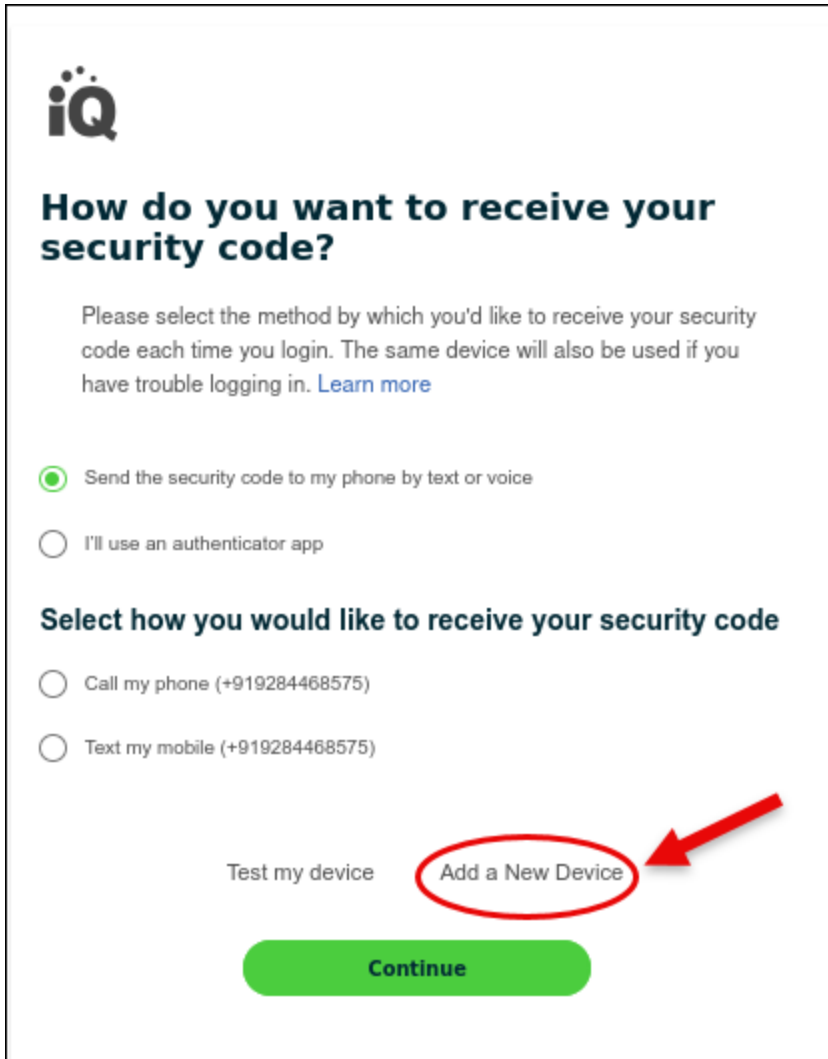
The iQ Dashboard appears.

To add a new device:

1. Follow the same steps above in [To log into iQ for the first time: on page 7](#)

In Step 4, a dialog box appears asking you to select a method for receiving your security code:

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iQ

How do you want to receive your security code?

Please select the method by which you'd like to receive your security code each time you login. The same device will also be used if you have trouble logging in. [Learn more](#)

☒ Send the security code to my phone by text or voice

☐ I'll use an authenticator app

Select how you would like to receive your security code

☐ Call my phone (+919284468575)

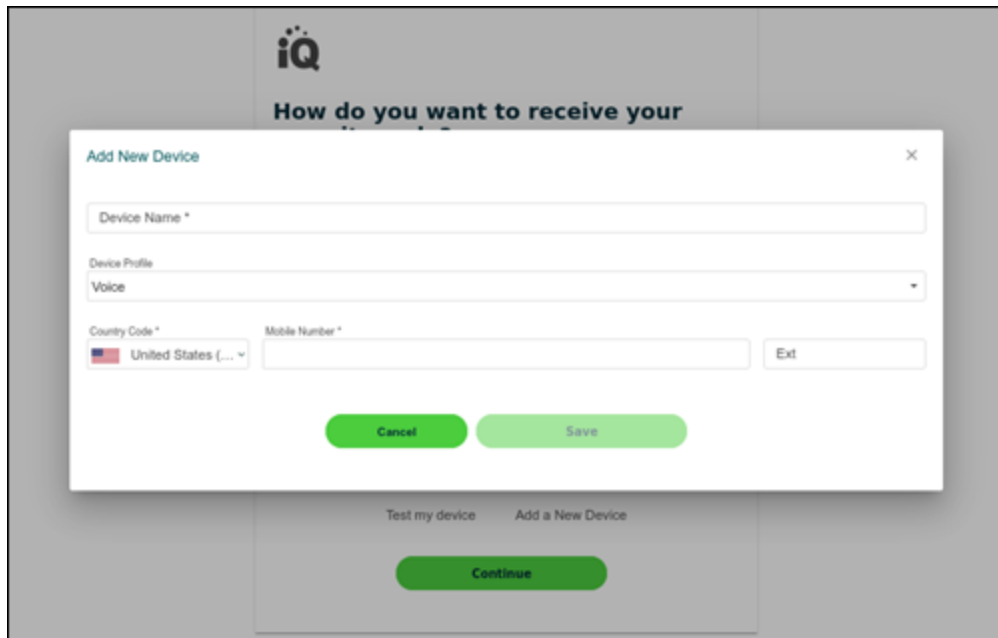
☐ Text my mobile (+919284468575)

Test my device **Add a New Device**

Continue

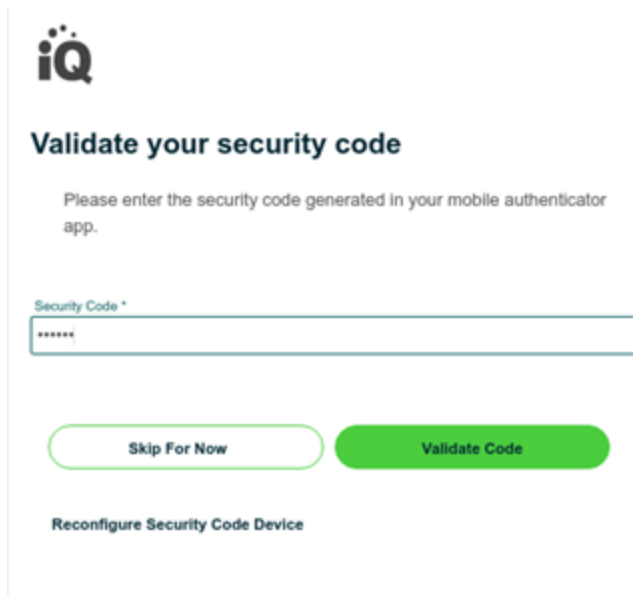
2. Select **Add a New Device** located above the **Continue** button. The **Add New Device** dialog box appears:

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3. Complete the fields for new **Device Name**, **Device Profile**, and **Mobile Number**.
4. Click **Save**. iQ returns to the previous dialog box.
5. Select your newly added phone number from the list of phone numbers.
6. Click **Continue**.
7. Open your authenticator app on your mobile device or desktop.
 - a. If you're using a **mobile authenticator app**, use your phone's camera to scan the QR code that displays on the iQ screen. Click the **Continue** button.
 - b. If you're using a **desktop authenticator app**, enter 'iQ' in the **Issuer** field, key-enter (don't copy and paste) the **Authenticator Secret Key**, and enter your iQ username in the **Username** field.
 - c. Click the **Save** button at the upper right.
8. Enter the code generated by your authenticator app and click **Validate Code**.

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The screenshot shows a web interface for validating a security code. At the top left is the iQ logo. Below it is the heading "Validate your security code". A message states: "Please enter the security code generated in your mobile authenticator app." Below this is a text input field labeled "Security Code *" with a masked value "*****". At the bottom are two buttons: "Skip For Now" (outlined in green) and "Validate Code" (solid green). Below the buttons is a link: "Reconfigure Security Code Device".

The iQ Dashboard appears.

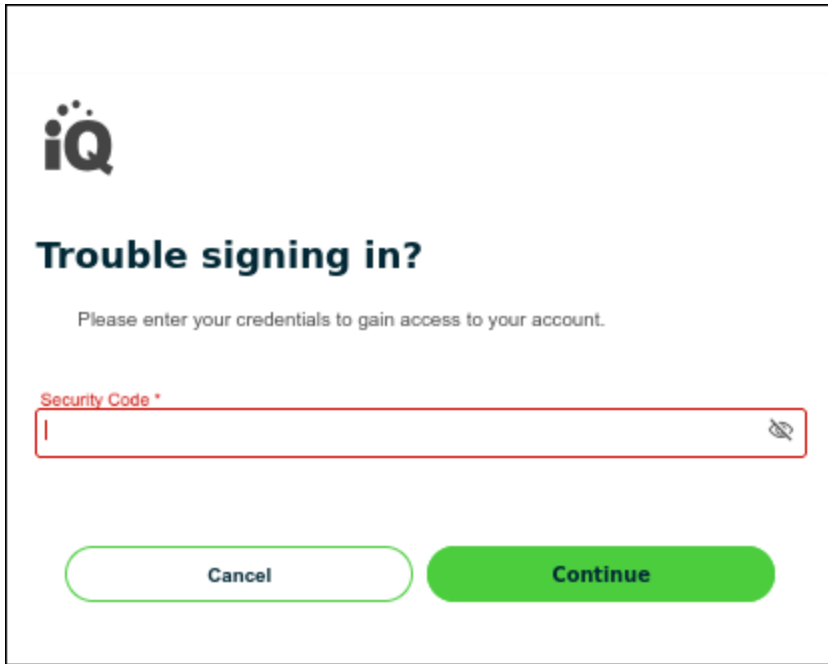
Adding or Resetting a Security Device

If you need to reset your security device (for example, if you have a new phone or phone number, or your authenticator app required re-installation, etc.), follow the steps below. If you need [To add a new device: on page 10](#), follow the steps in the section above.

To reset your device:

1. Select *I am having problems with the security code*.
2. Enter your username and click the **Continue** button. A dialog box appears with two options. Choose one of these options, based on your needs:
 - *I don't know my security code device* - use this option to enable MFA login.
 - *I need to reset my security code device* - use this option to reset your security code device.
3. Enter your password and click **OK**.

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iQ sends an e-mail to your registered account.

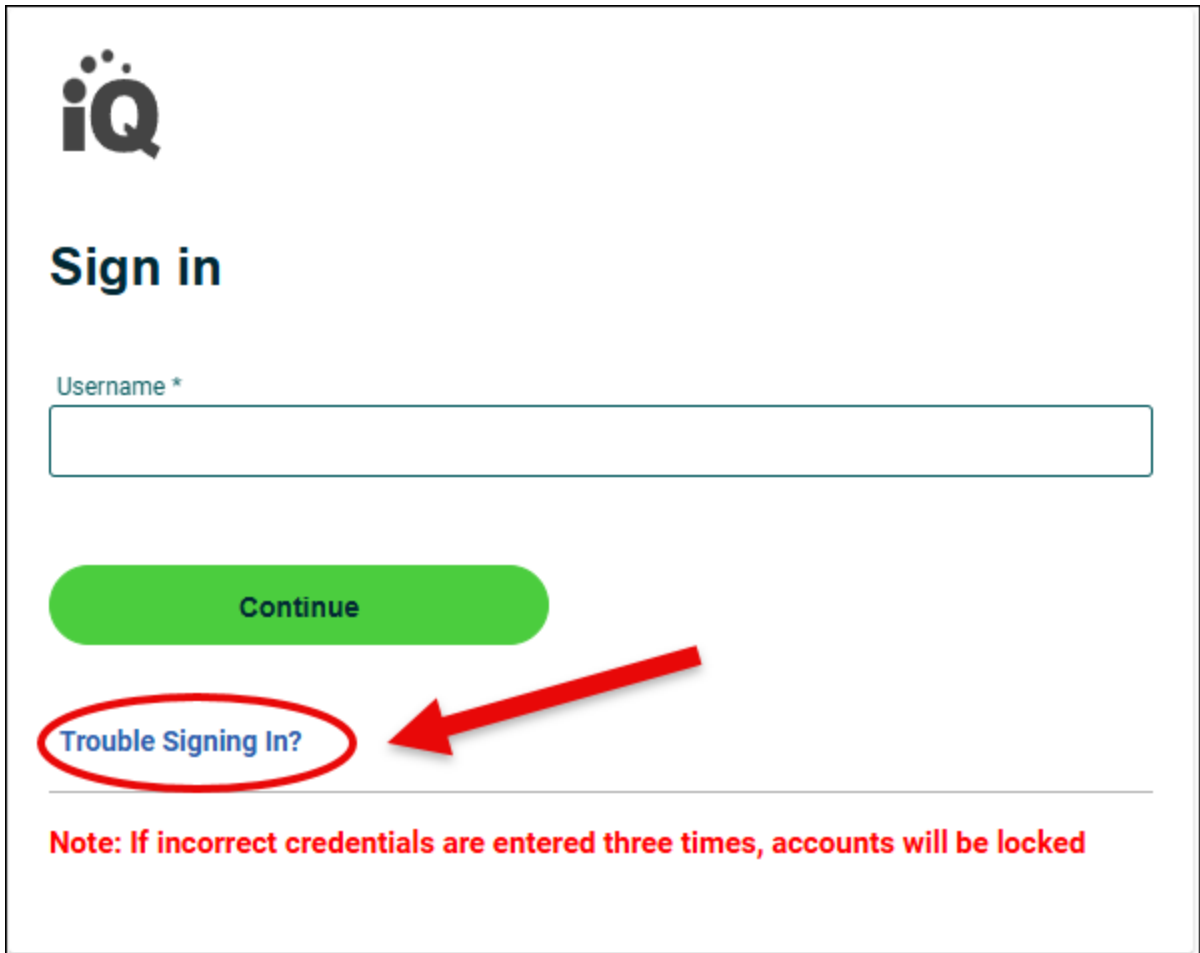
4. Open the email and click the **Reset Device** link. The link is valid for two hours.
5. Follow the on-screen instructions. You are prompted to re-enter your password.
6. Choose *'I need to reset my security code device.'*

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.

INTERIM DOC VERSION

1. Click the **Trouble Signing In?** link on the log-in screen.



iQ

Sign in

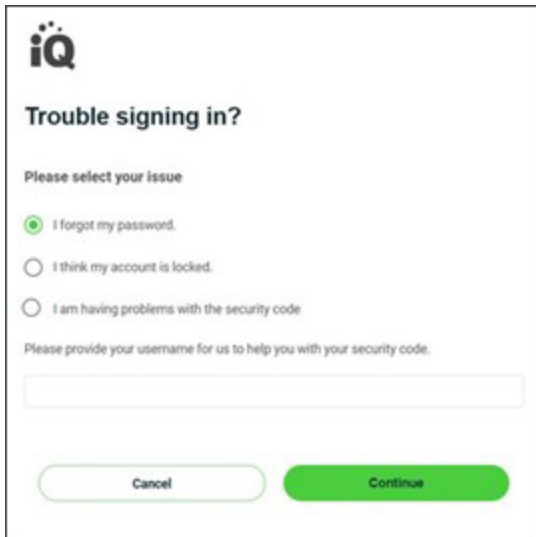
Username *

Continue

[Trouble Signing In?](#)

Note: If incorrect credentials are entered three times, accounts will be locked

The **Trouble Signing In?** dialog box appears:



iQ

Trouble signing in?

Please select your issue

☒ I forgot my password.

☐ I think my account is locked.

☐ I am having problems with the security code.

Please provide your username for us to help you with your security code.

Cancel **Continue**

INTERIM DOC VERSION

2. Select *I forgot my password*, enter your username in the provided field, and click **Continue**.
3. In the next dialog box, enter your security code from your security device (authenticator app, text message, or phone call). iQ displays the **Create a New Password** dialog box.
4. Enter a new password that adheres to the following rules:
 - Must have at least one uppercase letter, one lowercase letter, and one number.
 - Must be between 8 and 24 characters in length.
 - Must be different from your last 10 passwords.
 - Special characters allowed: -!@#\$\$%^&*()_+.
5. Click **Continue**. iQ redirects you to the iQ Sign-in screen.
6. Enter your username and new password.

Note: If you lost access to your security code device and forgot your password, contact your assigned Customer Service Manager or the Client Support Team.

Security Questions (Payment Facilitators only)

1. After choosing a new password as described above, iQ redirects you to the **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

Submit

INTERIM DOC VERSION

2. 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.
3. Click **Submit** to proceed.

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

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.

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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 appears.

2. 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.

INTERIM DOC VERSION

- 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 upper case 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 50 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. iQ displays data for that merchant or organization only, and you have the ability to change organizations within a session.

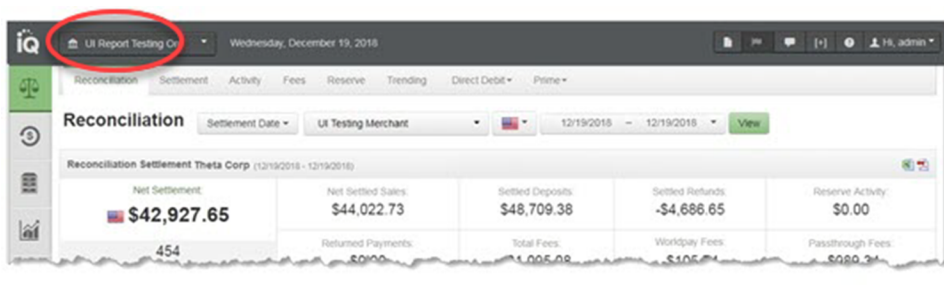
For each merchant or organization you mimic, you can view different types of data depending upon the permissions and permission groups that are assigned. Work with your Relationship Manager to customize these options.

Once the new set of credentials is established, your default organization shows in the **Multi-Organization Mimic** field in the top navigation bar as shown below.

To choose a different merchant or organization to mimic:

1. Type the first three or more characters of the organization. iQ displays a list of merchants matching your search.
2. Select the desired merchant or organization.

iQ Showing the Multi-Organization Mimic Selector

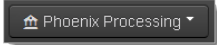


INTERIM DOC VERSION

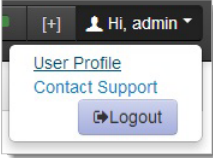
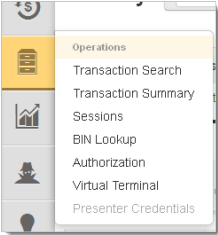
1.2.7 iQ Controls

The following table provides information on the location and use of the iQ controls found on the Top Navigation Bar and the iQ Bar.

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 7 for more information.
Scheduled Reports 	Top Navigation bar - right side	Launches the Scheduled Reports page. See Scheduled Reports on page 41 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 22.
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.
Help 	Top navigation bar	Provides online Help (a PDF file) for certain reports and screens.

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Control/Link	Location	Definition/Function
<div>User Drop-down</div> <div></div>	Top navigation bar - right side	<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>
<div>Functional Menu</div> <div></div>	Left side of page, after selecting a functional icon from the iQ bar.	Provides fast navigation to individual reports within a suite of reports and tools.

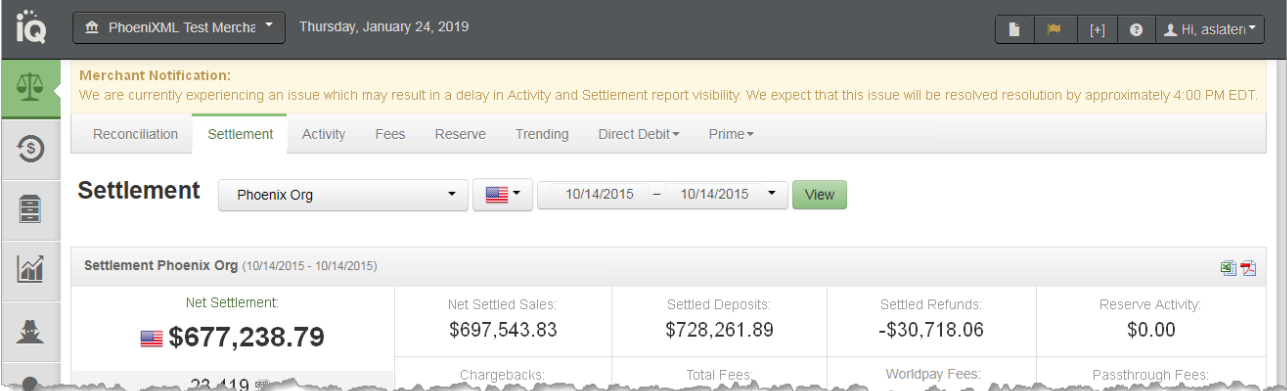
INTERIM DOC VERSION

1.2.8 Notification Banner

A notification banner at the top the iQ screen (as shown in **Figure : iQ with Notification Banner**) 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.

iQ with Notification Banner



Merchant Notification:
We are currently experiencing an issue which may result in a delay in Activity and Settlement report visibility. We expect that this issue will be resolved resolution by approximately 4:00 PM EDT.

Reconciliation Settlement Activity Fees Reserve Trending Direct Debit Prime

Settlement Phoenix Org 10/14/2015 - 10/14/2015 View

Settlement Phoenix Org (10/14/2015 - 10/14/2015)

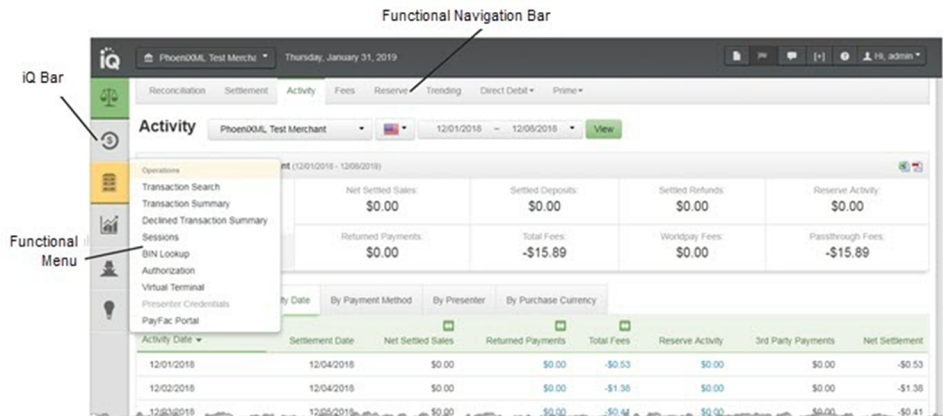
Net Settlement: \$677,238.79	Net Settled Sales: \$697,543.83	Settled Deposits: \$728,261.89	Settled Refunds: -\$30,718.06	Reserve Activity: \$0.00
	Chargebacks:	Total Fees:	Worldpay Fees:	Passthrough Fees:

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1.2.9 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 below, and select an available report or tool from the menu that appears. If the report name is greyed 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).

iQ Navigation Options

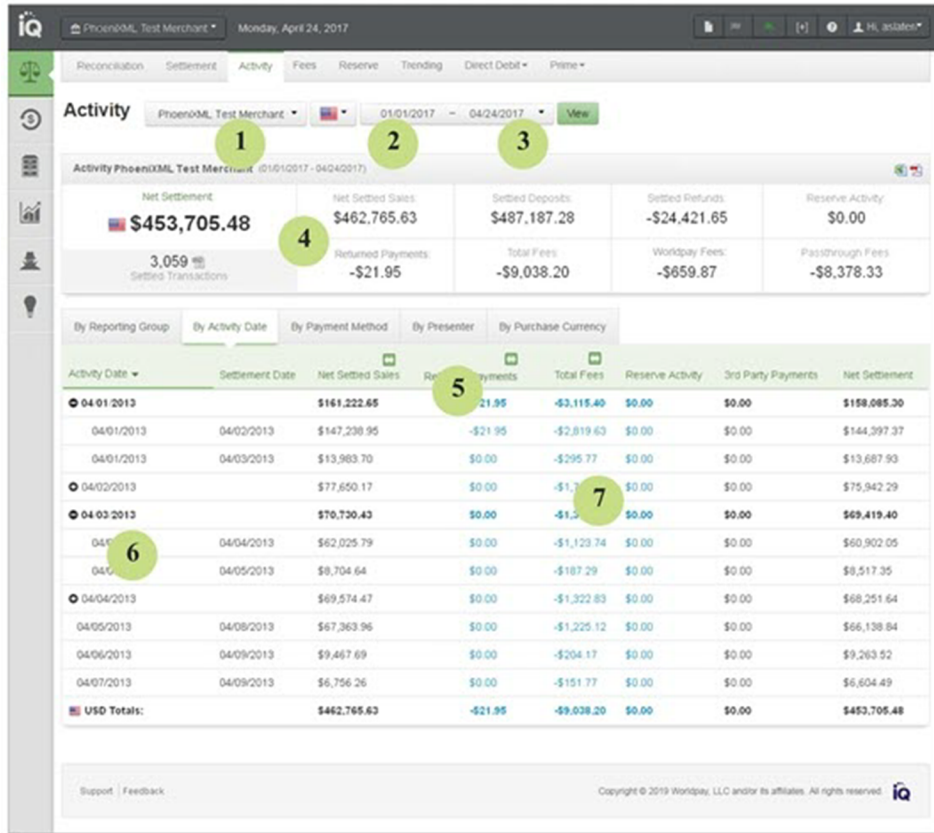


1.2.10 Navigating iQ Reports and Tools

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

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Report Layout



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 on page 35](#)), 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.

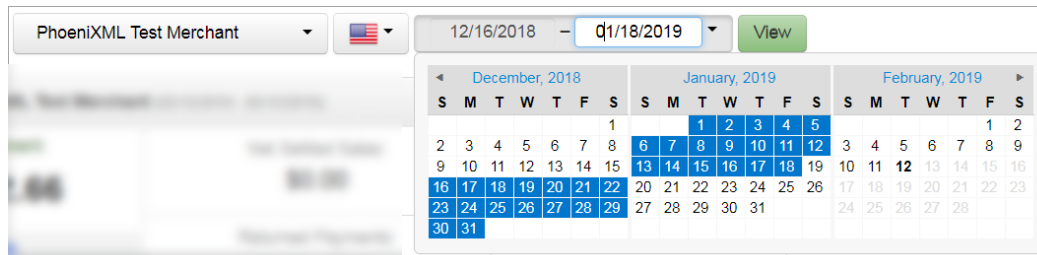
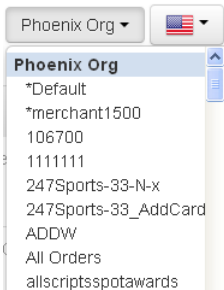
INTERIM DOC VERSION

1.2.11 Report Controls

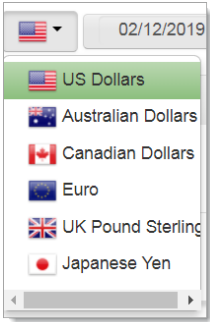
The following table provides information on the location and use of controls within most reports.

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 on page 35), and for the Dispute Inbox on page 189, data is available for the previous 24 months only.</p>
Reporting Group Selector	To the right of the Date Range selector	<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</p>



INTERIM DOC VERSION

Control/Link	Location	Definition
		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>Currency Selector</p> 	To the right of the Reporting Group Selector or the Date Range Selector (depending on the report)	<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> 	To the right of the Currency Selector	<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> 	Within various reports, or at upper right of summary data panel.	<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 35 for more information.</p>
<p>Export Excel Data</p> 	Upper right of summary data panel, or within a report.	<p>Allows you to export the current report data to Microsoft Excel or save in csv (comma separated values) format.</p> <p>See Exporting a Report on page 35 for more information.</p>
<p>Export PDF</p> 	Upper right of summary data panel	<p>Allows you to create a PDF of the report you are viewing, which you can save to your local system.</p> <p>See Creating a PDF Report on page 34 for more information.</p>

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Control/Link	Location	Definition
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 below.

Customizing Your Report View

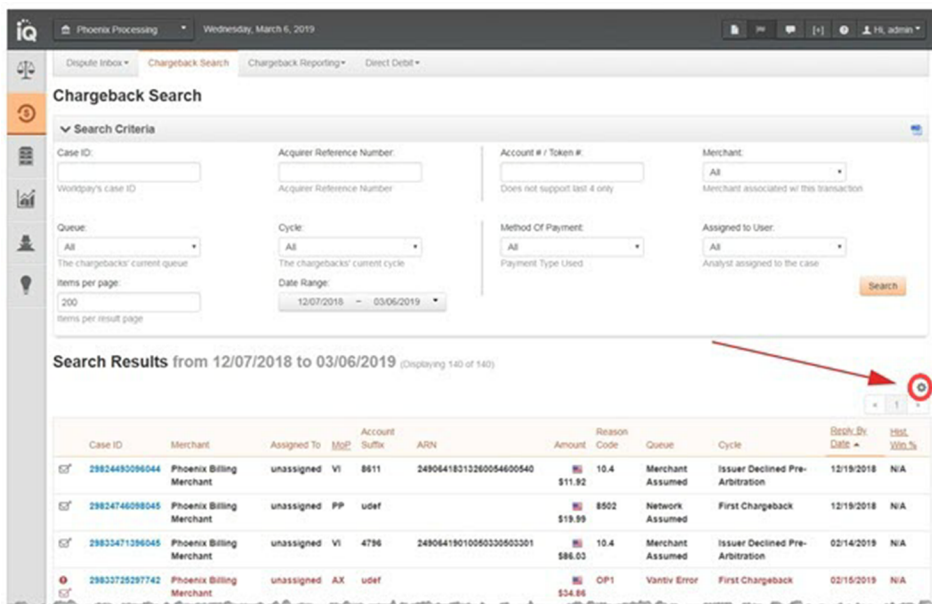
In certain reports and search results screens (including the Dispute Inbox, Session Activity, Transaction Search and Chargeback Search), you can customize the view of the data table.

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

- Click the Settings icon () above the table in the applicable report. **Figure : Settings Icon (for Chargeback Search Results)** shows the location of the settings icon when viewing Chargeback Search results.

The **Customize View** dialog box appears (**Figure : Customize View Dialog Box (for Dispute Inbox)**). 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.

Settings Icon (for Chargeback Search Results)



Customize View Dialog Box (for Dispute Inbox)

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Customize View

Available Columns

ARN

Date Issued

Date Received

Orig Txn Post Day

Customer ID

Drag & drop columns to select which will be present in your Inbox, as well as the order that they will appear.

Displayed Columns & Order

Case Id

Merchant

Assigned To

Account Suffix

MoP

Amount

Reason Code

Queue

Cycle

Reply By Date

Restore Defaults

Cancel

Save Changes

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**.

INTERIM DOC VERSION

1.2.12 Navigating the Analytics Dashboards

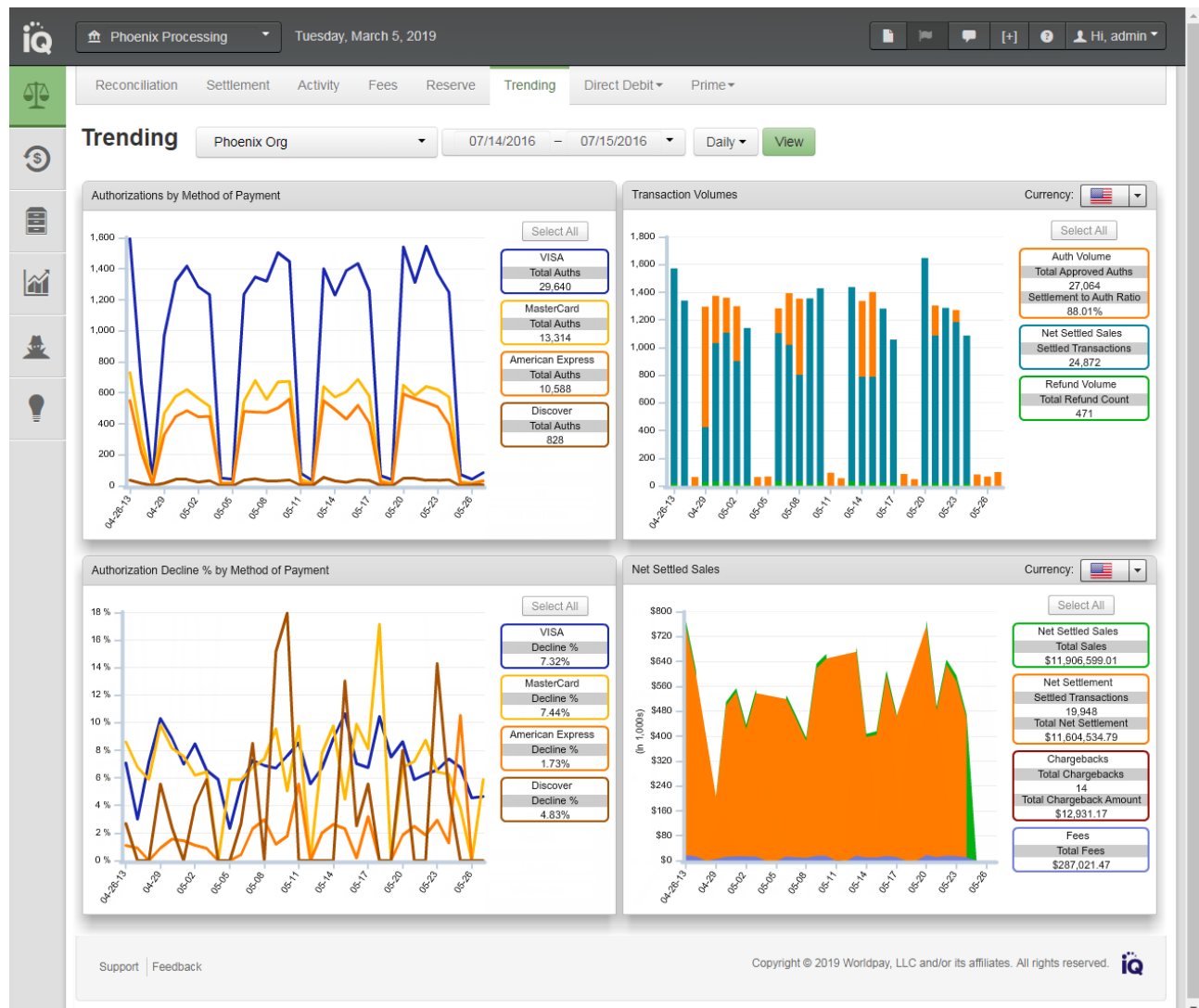
The Analytics Dashboards provide data visualizations of transactional and financial information, as well as key performance indicators across multiple areas of your organization. Each Dashboard presents this data as single or multiple charts on a single screen. For example, the Authorization Trends Dashboard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

The following Analytics Dashboards are available:

- From the Financial suite of reports - *Trending Dashboard* on page 129.
- From the Fraud suite of reports and tools - *Snapshot Dashboard* on page 517, *Post-Deposit Impact Dashboard* on page 524, *A-B Impact Dashboard* on page 529.
- From the Insights suite of reports and tools - *Insights Dashboard* on page 533.

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Authorization Trends Dashboard



Common Analytics Dashboard Features

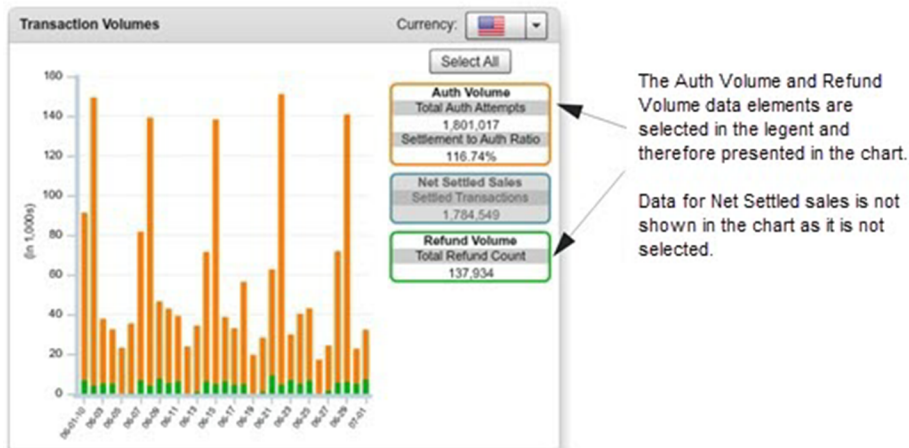
Common features of the Analytics Dashboards and individual charts include:

- **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

INTERIM DOC VERSION

from the chart. When you select additional elements, the data is added to the chart.

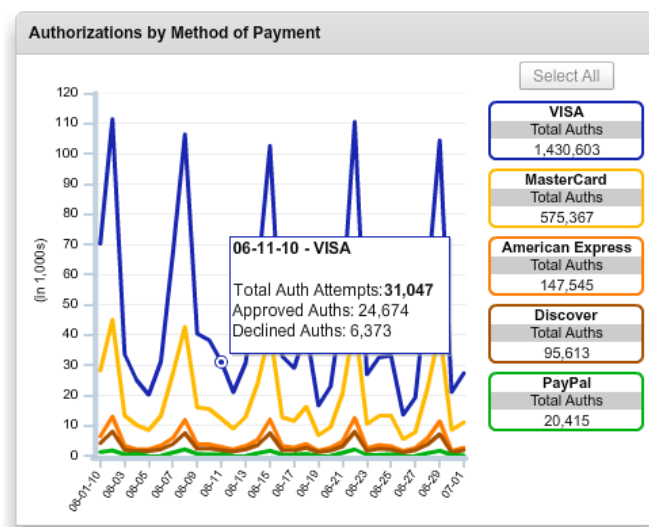
Click the **Select All** button to include all available data for the specified time period. (Initially, all legend items are selected, and therefore presented in the chart.) The legend labels and colors correspond to the data elements in the chart. The figure below shows an example chart with two legend 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 : Analytics Chart Showing Single Data Tip](#).

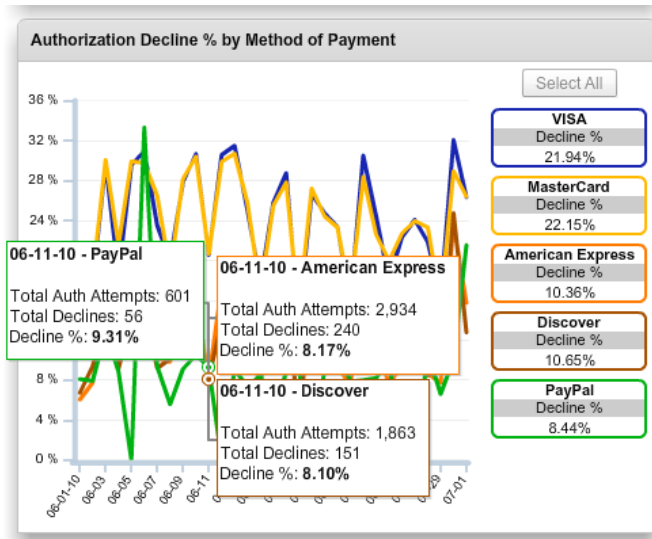
When several data points overlap on a chart, multiple Data Tips are displayed simultaneously when you position your pointer over the overlapping data point. An example of this feature is shown in [Figure : Analytics Chart Showing Multiple Data Tips](#).

Analytics Chart Showing Single Data Tip



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Analytics Chart Showing Multiple Data Tips



1.2.13 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 below). 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.

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Pazien Access

The screenshot displays the iQ Reporting and Analytics dashboard. The left sidebar contains a 'Support' icon at the bottom, which is circled in red. A red arrow points from this icon to the 'Pazien' button in the top navigation bar. The main content area shows the 'Worldpay Reporting' section with various widgets and a 'Pazien' button in the top right corner of the dashboard area.

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.

[Click a time to join a Pazien session](#)

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

USD

Hi, Brenda

Dashboard

Jun 11, 2017 - Jul 11, 2017

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%

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%	5,110
MasterCard	95.84%	4,946
Discover	96.24%	4,944

Sales

13,431

PRIOR PERIOD
13,899

CHANGE
-3.37%

Total sales

Worldpay - WPG

INTERIM DOC VERSION

1.2.14 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 23](#).
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 disk to your computer.
 - **Open the File** - opens the report as a PDF, as shown in [Figure : Sample PDF Report](#).
 - **Cancel**

Sample PDF Report

Settlement Report: PhoenixML 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

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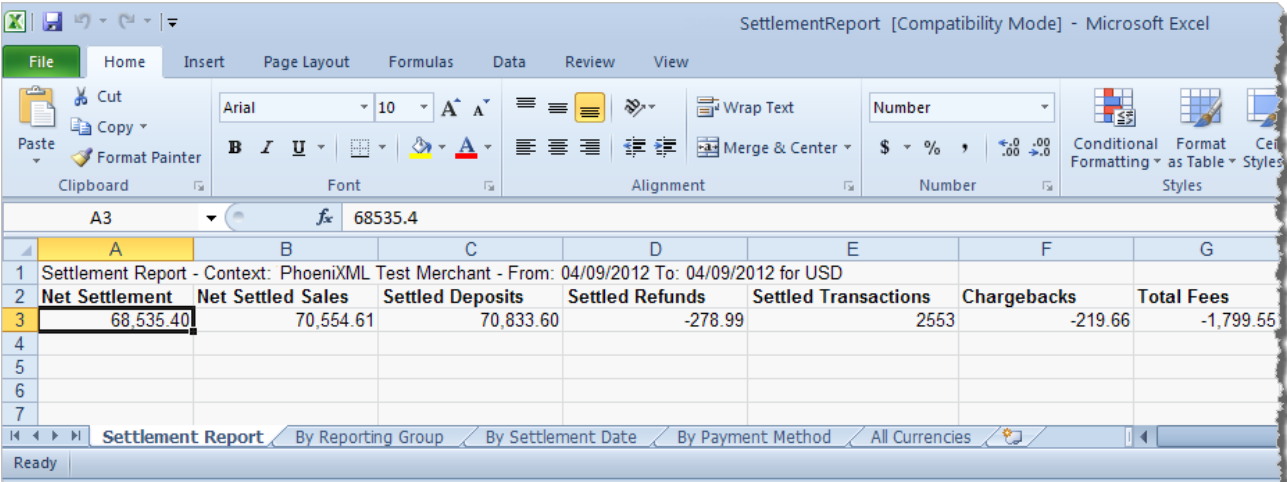
1.2.15 Exporting a Report

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 23](#).
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, as shown below.
 - **Cancel**

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							

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.

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 108](#).

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- From the Reconciliation Dashboards - [Exporting Fee Data](#), [Exporting Returned Payments Data](#) , [Exporting Reserve Activity Data](#).
- From the PayFac Reconciliation Dashboard - [Exporting PayFac Sub-Merchant Funding Reports](#) on page 177.
- From the Dynamic Payout Dashboard - [Exporting Transaction-Level Held Instruction Data](#) on page 183.
- From the Chargeback Search Page or the Dispute Inbox - [Exporting Chargeback Search Results](#) on page 215.
- From the Chargeback Performance Report - [Exporting Chargeback Performance Data](#) on page 266.
- From the Declined Transaction Report - [Exporting Declined Transaction Data](#) on page 329.
- From the Session Activity report - [Exporting Session Data by Transaction](#) on page 345.
- From the Repaired Authorizations Report - [Exporting Transaction-Level Repaired Auths](#) on page 479.
- From the Recovery Engine Snapshot Report- [Exporting Transaction-Level Recovered Orders](#) on page 490.
- From the Fraud Snapshot Dashboard - [Exporting Transaction-Level Fraud Reports](#) on page 520.

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.

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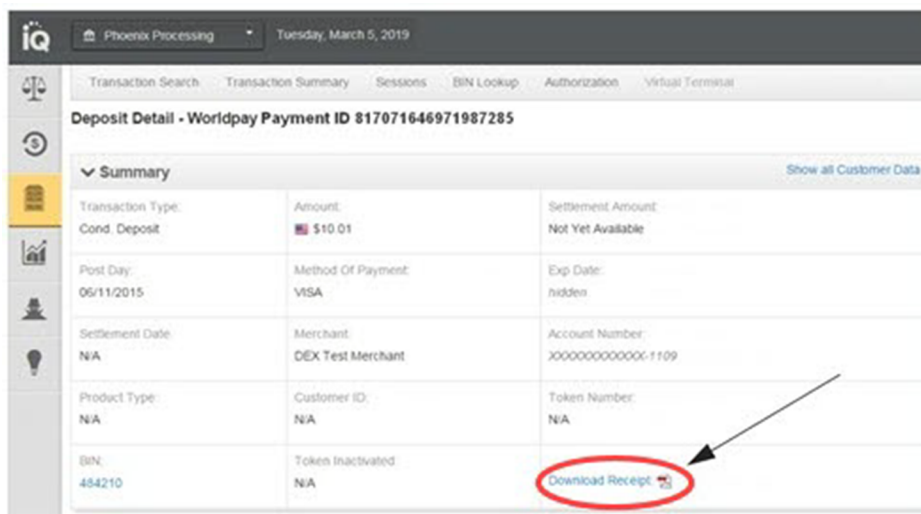
1.2.16 Downloading Transaction Receipts

iQ provides the ability to download a PDF receipt from the Deposit or Refund Transaction Detail screen and the Instruction 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 or an Instruction Detail screen, as described in [Transaction Detail Screen on page 355](#), or via the [Virtual Terminal on page 456](#) or in the [Instruction Detail Screens on page 413](#) (for Dynamic Payout organizations).
2. Click the **Download Receipt** hyperlink in the Summary Panel. Depending on your browser, a dialog box prompts you to either open or save the file.

Download Receipt Link on Deposit Detail Screen



3. Choose one of the options presented in your browser, either:
 - **Open** - opens the receipt as a PDF, as shown below.
 - **Save** - saves the PDF file.
 - **Cancel**

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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

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2 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* on page 41
- *Managing Report Subscriptions* on page 47
- *User Administration* on page 50

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2.1 iQ Home Page Overview

The iQ Home Page, shown below, 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.

iQ Home Page

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

- Worldpay Reporting**: A section header on the left side.
- Merchant News and Updates**: A section containing three articles:
 - Visa announces planned maintenance for January 6, 2019**: Details about Visa's planned maintenance and its impact on the iQ system.
 - Rebranding - eComm iQ: January 2019**: Information about the upcoming rebranding changes for January 2019.
 - Peak Season Reminder**: A reminder about the upcoming peak season and the importance of managing the holiday season.
- Monthly Updates**: A section containing two articles:
 - iQ Self-Guided, Interactive Demo**: A link to a self-guided demo of the iQ platform.
 - Upcoming Maintenance**: A section containing two articles:
 - eCommerce maintenance and bank holiday schedule**: Information about the latest Vantiv eCommerce Maintenance and Bank Holiday Schedule.
 - 2018 Peak Season Update**: Information about the 2018 peak season and the importance of managing the holiday season.

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

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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 for more information.)

From the **My Reports** tab of the Scheduled Reports page, you can view or download reports to which you have subscribed and that appear on the **Manage Scheduled Reports** page. The **Shared Reports** tab 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 : Scheduled Reports - My Reports Tab**. 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 46](#).

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**

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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*.

Scheduled Reports - My Reports Tab

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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		48985	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

The following table describes the fields in the both tabs of the Scheduled Reports page.

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) • Transaction-Level Fee Report • Chargeback Status Report • eCheck NOC Update Report • eCheck Prenote NOC Return Report • Chargeback Win/Loss Report

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Column**Description**

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:

- Effective Merchant Discount Rate Report (Canada only)
- Issuer Insights Report
- Fraud Alert 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

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).

- Visa Fixed Acquirer Network Fee Report
- Mastercard Per Location Fee Report
- PayFac Sub-merchant Fee Roll-up Report
- Monthly Visa Eco System Integrity Fee Report

Managed Payout Specific:

- Sub-merchant Payout Settlement Report
- Sub-merchant Assessed Fee Report
- Sub-merchant Funds Transfer NOC Report
- Failed Sub-merchant Fund Transfer Report
- TIN Validation Report

Dynamic Payout Specific:

Note: Availability and visibility of Dynamic Payout reports is based on your geographical

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Column	Description
	<p>merchant ID (U.S. or Canada). Some reports are only available to U.S. or only available to Canadian merchants.</p> <ul style="list-style-type: none"> • PayFac Tax ID Mismatch Report • PayFac Account Balance Report • Dynamic Payout Notice of Change Report by ACH Return Date • Dynamic Payout Funding Reject Report by ACH Return Date • Dynamic Payout Funding Instruction Confirmation Report • Dynamic Payout Reject Report by EFT Return Date (<i>Canada only</i>) • TIN Validation Report • Dynamic Payout Wallet Projected Available Balance Report (<i>replaces Dynamic Payout Current Account Balance Report</i>) • Dynamic Payout FBO Settlement Balance Report • Dynamic Payout Canadian Internal Declines Report (<i>Canada only</i>) • Dynamic Payout Held Instructions
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.

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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 in [Retrieving Reports on page 41](#).
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**

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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 : Manage Scheduled Reports Page](#). 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 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 : Manage Scheduled Reports Page](#).
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.

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Manage Scheduled Reports Page

Manage Scheduled Reports

Subscribe	Title	Description	Frequency	FTP Account	File Type
☐	Activity Report	Includes summarized financial data for transactions (deposits and refunds) based upon activity post day and broken down by reporting group and payment type.	Daily	test - test	CSV
☐	Chargeback Financial Report (Activity)	Includes detailed information about financial impacting chargeback activities for a given activity post day.	Daily	test - test	CSV
☒	Chargeback Financial Report (Settlement)	Includes detailed information about financial impacting chargeback activities for a given settlement funds transfer day.	Daily	test - test	CSV
☒	Chargeback Status Report	Includes detailed information about chargeback activities for a given activity post day.	Daily	test - test	CSV
☒	Fee Report (Activity)	A summary report of all fees with a post day matching the specified report date.	Daily	test - test	CSV
☒	Fee Report (Settlement)	A summary report of all fees with a funds transfer day matching the specified report date.	Daily	test - test	CSV
☒	Net Settled Sales by Transaction (Activity)	Includes all settled and conveyed transactions (deposits and refunds), including echeck transactions based upon activity post day.	Daily	test - test	CSV
☐	Net Settled Sales by Transaction (Settlement)	Includes all settled and conveyed transactions (deposits and refunds), including echeck transactions based upon settlement funds transfer day.	Daily	test - test	CSV
☒	Session Report	Includes all transactions for a particular activity post day and allows reconciliation against submitted transactions.	Daily	test - test	CSV
☐	Settlement Report	Includes summarized financial data for settled transactions (deposits and refunds) based upon settlement funds transfer day and broken down by reporting group and payment type.	Daily	test - test	CSV
☒	Transaction Summary	Includes summarized deposits and refunds (both settled and conveyed) submitted by the merchant and broken down by purchase currency, reporting groups, and payment type for a particular activity post day.	Daily	test - test	CSV

[Save Subscription](#)

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Permissions for Scheduled Reports

The following table 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.

Scheduled Reports Permissions

You need this iQ permission..

SSR

To view and/or manage these SSR reports..

Any

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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

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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 : User Administration Screen**), including:

- *Creating a New iQ User on the facing page*
- *Managing Permissions for iQ Users on page 53*
- *Downloading a List of Permissions on page 57*
- *User Administration above*
- *Frequently Asked Questions on page 59*

Information listed on the User Administrative screen includes all iQ users in your organization sorted by **Last Login**. Click any of the columns (Username, Full Name, Email, and Last Login) to re-sort the table.

The screen also includes the following action buttons for each user:

-  - copy user name and password (to clipboard).
-  - edit user details
-  - delete iQ user.

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

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User Administration Screen

Phoenix Processing
Tuesday, January 21, 2025

Hi, admin

Scheduled Reports
Manage Scheduled Reports
User Administration

User Administration

Manage Users
Create User
Download User Permission List

Username ▲	Full Name	Email Address	Last Login
admin	Phoenix Administrator		Tue Jan 21 03:13:00 EST 2025
archiver	Phoenix Archiver	noreply-archiver@little.com	
ballen		noreply-ballen@little.com	
befeApiUser	befeApiUser	dev@little.com	
coreCBKMerchantUser	coreCBKMerchantUser	dev@little.com	
coreCBKMerchantUser2	coreCBKMerchantUser	dev@little.com	
micro	MicroStrategy	noreply-micro@little.com	Wed Jan 15 09:05:28 EST 2025
testCbKReversal	testCbKReversal	noreply-testCbKReversal@little.com	Tue Dec 31 05:52:36 EST 2024

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2.3.1 Creating a New iQ User

To create a new user or edit an existing iQ user:

1. From the iQ Home page, click **User Administration** from the Home Page Navigation Bar. The User Administration page displays.
2. Click the **Create User** tab. The Create User screen appears, comprising the **User Data** panel, **Permissions** panel and **Read-only Permissions** panel.

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3. Enter the information for the new user in the **User Data** panel (all fields are required). If the user already exists, the panel contains additional information on the existing user (last update, last login, etc.).
4. In the **Permissions** panel, scroll the **Available** selection box and select the desired permission(s). Click the selection arrows to move the desired permission(s) from the **Available** selection box to the **Used** box. See [Managing Permissions for iQ Users on the facing page](#) for a description of each of the permissions.
5. Enter a generic password in the **Password** field, according to the following guidelines:
 - Must be between 12 and 24 characters in length.
 - Must have at least one upper-case letter, one lower-case letter, and one number.
 - Special characters allowed: -!@#\$\$%^&*()_+.

Note: To create a user admin account, create the user as listed above and contact your assigned client success manager or support team to have the admin permission added to the new user.

To limit report visibility, create the new user first then edit the new profile using the blue pencil icon . Limiting report visibility is not available for all organizations.

6. Click **Save**. A new user is created.

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Note: Worldpay does **not** send an email with the new user information. Please provide the new user with their username and temporary password.

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: User Administration Screen](#). 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.

2.3.3

2.3.4 Managing Permissions for iQ Users

Depending on your organization, the following iQ permissions are available for users in your organization:

Permission	Description
AuMatchReport	Allows users to view Account Updater and Sales Recovery reports. If the merchant doesn't use these features via Worldpay, the permission is unnecessary. Make sure the View Account Updater Tab is also selected for access.
ChargebackAdministrator	Allows users to create, edit, enable, view, and delete custom case

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Permission	Description
	assignment rules, Also enables re-order rules by dragging and dropping, along with view, edit, and enable the Balanced Distribution rule.
ChargebackSummaryReport	Allows users to view reports on sales and chargebacks, including counts, amounts, and chargeback percentages for settled payment types.
CustomerInsights	Allows users to view an Insights summary. For detailed transaction information, contact your eCommerce partner or relationship manager.
eCheckPrenoteNOCReturn	Allows users to view the eCheck Prenote NOC Return report when using the eCheck Prenotification service
ExportFraudAlerts	Allows exporting of reports in CSV format with transaction-level data on Fraud-Detected Authorizations (up to seven days) and Fraud Alerts. Ensure View Fraud Dashboard permission is selected for access.
FinancialReports	Allows exporting of reports in CSV format with transaction-level data on Fraud-Detected Authorizations (up to seven days) and Fraud Alerts. Ensure View Fraud Dashboard permission is selected for access.
FraudSightDataAnalyst	Grants access to the FraudSight user interface via single sign-on from the Fraud tile on the iQ home page. A FraudSight Data Analyst can review transactions decided by FraudSight and take action on orders flagged for manual review.
FraudSightSupervisor	Grants access to the FraudSight user interface via single sign-on from the Fraud tile on the iQ home page. A FraudSight Supervisor has the same functionality as a FraudSight Data Analyst, plus the ability to assign manual review cases to users and add data to auto-pass and auto-fail lists
PayfacPortal	(<i>PayFacs only</i>) Allows the user to board MIDs, export mid lists, and review action items on their MIDs.
PayfacPortalAdmin	(<i>PayFacs only</i>) Allows admin access to the PayFac Portal in addition to granting new users.

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Permission	Description
PresenterCredentialsUpdate	Allows transact merchants to generate production credentials.
PresenterCredentialsView	Allows transact merchants to view production credentials.
RecurringReports	Allows access to Declined Plan Requests and Declined Subscription Requests reports in IQ.
SearchTransactions	Allows users to find any authorizations, sales, deposits, refunds and voids that were processed through Worldpay.
SessionReports	Allows users to view a real-time report of the data being processed by Worldpay.
SSR	Allows users to subscribe and manage individual Secure Scheduled Reports (SSR).
TransactionCapture	Allows users to deposit on authorizations with the Worldpay Payment ID.
TransactionRefund	Allows users to refund deposits with the Worldpay Payment ID.
TransactionReversal	Allows users to perform authorization reversals and voids with the Worldpay Payment ID.
TxnSummaryReport	Allows users to view a report of the counts and amounts for Sales and Refunds, detailed by Payment Type. Users will also have access to the Authorization Reporting.
UpdateChargeback	Allows users to work or respond to the chargeback cases and retrieval requests received by Worldpay by the card issuing banks.
ViewAccountUpdaterTab	Allows users to view Account Updater and Sales Recovery reports if required. Ensure View Au Match Report is selected for access.
ViewAnalyticsTab	Allows users to view and manipulate authorization, transaction, and sales tables or graphs on a single page.
ViewApprovalsTab	Allows users to view the AuthMax Report from the Approvals menu when AuthMax is used.

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Permission	Description
ViewAuthMaxPerformance	Displays the AuthMax lift dashboard within iQ, when AuthMax is used.
ViewCardData	Allow users access to full credit card data. Must be restricted to only individuals whose job requires such access.
ViewCBNetworkTransactionData	Allows users to view PAN data in the chargeback report.
ViewChargeback	Allows users to review the chargeback cases and retrieval requests received by Worldpay by the card issuing banks.
ViewChargebackInbox	Allows merchants to manage their chargeback cases using an Inbox structure.
ViewEcheckSettlementReport	Allows users to view a bundle of eCheck-specific reports, including Verification, Redeposit, and Returns, if eChecks are processed through Worldpay. Ensure View eCheck Tab is selected for access.
ViewEcheckTab	Allows users to view a bundle of eCheck-specific reports, including Verification, Redeposit, and Returns, if eChecks are processed through Worldpay. Ensure View eCheck Settlement Report is selected for access.
ViewFraudDashboard	Allows users to view a summary overview of pre- and post-deposit Fraud Alerts. To view transaction by transaction information, contact your RM to discuss Fraud Services.
ViewPersonalData	Allows users to view personal data such as cardholder name and billing information. Must be restricted to only individuals whose job requires such access.
ViewQueryTransactions	Allows users to access the Query Transaction Detail tab in the Batch Detail report, showing query transaction results in the specified batch (used to determine the original transaction response if not received at submission). Ensure View Session Report permission is selected for access.
ViewReserveReport	Allows users to access the Reserve Report, showing a chronological list of activities (sales, refunds, fund transfers) affecting your organization's reserve account. This report is the primary view into your escrow account. Ensure View Financial Reports permission is

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Permission	Description
	selected for access.
ViewVaultTxnCardData	Allows users to access to full credit card data. Must be restricted to only individuals whose job requires such access. Note: Typically paired with View Card Data, but not required if Vault is not in use by the merchant.
VirtualTerminalAuth	Allows users to submit authorizations in Virtual Terminal.
VirtualTerminalAvs	Allows users to submit a \$0 Authorization to capture AVS information.
VirtualTerminalCapture	Allows users to capture deposits on external authorizations.
VirtualTerminalOrphanRefund	Allows users to submit refunds/credits to a customer's credit card.
VirtualTerminalSale	Allows users to submit sales/conditional deposits.

2.3.5 Downloading a List of Permissions

To download a Excel spreadsheet of all users and their assigned permissions, click the **Download User Permission List** tab.

The screenshot shows the iQ User Administration interface. At the top, there's a header with the iQ logo, a dropdown menu set to 'Phoenix Processing', and the date 'Friday, January 17, 2025'. Below the header, there are three tabs: 'Scheduled Reports', 'Manage Scheduled Reports', and 'User Administration'. The 'User Administration' tab is active. Under this tab, there are three buttons: 'Manage Users', 'Create User', and 'Download User Permission List'. The 'Download User Permission List' button is highlighted with a red box and a red arrow points to it. Below the buttons, there is a table with columns: 'Username', 'Full Name', 'Email Address', 'Last Login', and 'Temporary Password'. The table contains one row for the 'admin' user, with the full name 'Phoenix Administrator', last login 'Wed Jan 15 01:54:37 EST 2025', and a temporary password field with a refresh icon, a copy icon, a share icon, and a delete icon.

The Permissions spreadsheet contains the following fields:

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Field	Description
Accessed Organization ID	The ID of the organization this user is allowed to access (view and manage their data).
Accessed Organization Name	The name of the organization this user is allowed to access (view and manage their data).
User Name	The user name of this user.
Full Name	The full name of this user.
Deleted Date	The date this user was deleted.
Department	The department of this user.
Job Title	The job title of this user.
Phone	The phone number of this user.
Email	The email of this user.
Time Zone	The time zone where this user is located.
Locked?	Indicates whether this user's account is locked (Yes or No).
Reason	Indicates the reason why this user's account is locked.
Disabled?	Indicates whether this user's account is locked (Yes or No).
Reason	Indicates the reason why this user's account is disabled.
Created Date	The creation date of this user's account.
Last Login	The date of the last login for this user.
Report Group	The reporting group in the organization to which this user reports.
[Permissions (multiple)]	Indicates the permission for this user (shown as green cells in the permission columns). See Managing Permissions for iQ Users on page 53 to view the list of available permissions.

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2.3.6 Frequently Asked Questions

Q: Can a User Admin create another user admin?

No, User Admins cannot assign user admin permissions via self-service. To add a new user admin, create the user first and contact your client success manager (CSM) or support team to assign the appropriate permissions.

Q: How do I reset a password for an existing user?

To reset a user's password, click the blue pencil icon to edit the user profile. Enter a new generic password that meets the password guidelines outlined above.

Q: What if a user is locked out or can't log in?

*You can unlock user accounts by resetting their password. Use self-service as mentioned above or the user can reset their own password using the **Trouble Signing In** link on the login screen. If a user has not logged in after October 2024 their password must be reset manually under **Edit Details**. Once they are logged in they can enroll in Multi-factor Authentication (MFA) and reset their password using the **Trouble Signing In** link on the login screen.*

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3 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* on page 62
- *PayFac Reconciliation Dashboard* on page 148
- Dynamic Payout Dashboard
- *Settlement Report* on page 86
- *Activity Report* on page 97
- *Fee Report* on page 115
- *Reserve Report* on page 125
- *Trending Dashboard* on page 129
- *Direct Debit Verifications Report* on page 139
- *Direct Debit Pending Redeposits Report* on page 145
- *Prime Savings Report* on page 186

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* on page 108
- *Exporting PayFac Sub-Merchant Funding Reports* on page 177
- *Exporting Transaction-Level Held Instruction Data* on page 183

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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.

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3.2 Reconciliation Dashboard

The Reconciliation Dashboard 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 148](#).

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  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 five columns: **Settled Deposits**, **Settled Refunds**, **Deposit Reversals**, **Refund Reversals**, and **Push to Card**.
 - **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.

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- **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 on page 251](#)* - 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 on page 115](#)* - provides a detailed breakdown of Worldpay and Passthrough (Interchange) fees associated with the selected transactions.
 - *[Reserve Report on page 125](#)* - 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 *[Monthly Billing and Fees in Financial Reports on page 564](#)* for information on how to interpret fee and settlement data in the Reconciliation Dashboard.

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Reconciliation Dashboard - Activity Date View

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PhoenixXML Test Merchant Friday, August 9, 2013

Reconciliation Settlement Activity Fees Reserve Trending eCheck

Reconciliation

Activity Date: 07/21/2013 - 07/21/2013 PhoenixXML Test Merchant View

Reconciliation Activity PhoenixXML Test Merchant (07/21/2013 - 07/21/2013)

Net Settlement: \$154,966.07	Net Settled Sales: \$158,718.56	Settled Deposits: \$169,351.73	Settled Refunds: -\$10,633.17	Deposit Reversal: -\$110.00	Refund Reversal: \$220.00
3,443 Settled Transactions	Returned Payments: -\$61.88	Total Fees: -\$3,690.61	Worldpay Fees: -\$375.78	Passthrough Fees: -\$3,314.83	Reserve Activity: -\$66.00

Transaction Summary by Purchase Currency

Expand All

Purchase Currency	Transaction Type	Count	Sales Amount	Refunds Count	Refunds Amount	Net Settled Sales Count	Net Settled Sales Amount
USD		3,272	\$185,203.43	285	-\$10,708.96	3,557	\$174,494.47
	Submitted	3,284	\$187,238.43	285	-\$10,708.96	3,569	\$176,529.47
	Declined	12	-\$2,035.00	0	\$0.00	12	-\$2,035.00
AUD		32	\$2,844.13	6	-\$316.92	38	\$2,527.21
CAD		111	\$6,262.56	6	-\$373.75	117	\$5,888.81
EUR		11	€487.50	4	-€191.58	15	€295.92
GBP		35	£1,262.07	22	-£613.06	57	£649.01

Approved Transactions by Purchase Currency

Expand All

Purchase Currency	Funding Method	Method Of Payment	Count	Sales Amount	Refunds Count	Refunds Amount	Net Settled Sales Count	Net Settled Sales Amount
USD			3,272	\$185,203.43	285	-\$10,708.96	3,557	\$174,494.47
	Settled		2,983	\$158,331.97	233	-\$8,820.02	3,216	\$149,511.95
	Conveyed		289	\$26,871.46	52	-\$1,888.94	341	\$24,982.52
AUD			32	\$2,844.13	6	-\$316.92	38	\$2,527.21
CAD			111	\$6,262.56	6	-\$373.75	117	\$5,888.81
EUR			11	€487.50	4	-€191.58	15	€295.92
GBP			35	£1,262.07	22	-£613.06	57	£649.01

Exchange Summary by Purchase Currency

Expand All

Purchase Currency	Activity Date	Method Of Payment	Txn Type	Purchase Amount	Exchange Rate	Net Settled Sales
USD				\$149,511.95		\$149,511.95
AUD				\$2,527.21		\$2,277.34
CAD				\$5,888.81		\$5,579.91
EUR				€295.92		\$381.29
GBP				£649.01		\$968.07
USD Totals:						\$158,718.56

Activity Summary

By Activity Date By Payment Method By Presenter

Expand All

Activity Date	Settlement Date	Net Settled Sales	Count	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
07/21/2013		\$158,718.56	3,443	-\$61.88	-\$3,690.61	\$0.00	\$0.00	\$154,966.07
07/21/2013	07/22/2013	\$0.00	0	-\$61.88	-\$375.78	\$0.00	\$0.00	-\$80.48
07/21/2013	07/23/2013	\$158,718.56	3,443	\$0.00	-\$3,671.01	\$0.00	\$0.00	\$155,046.55
USD Totals:		\$158,718.56	3,443	-\$61.88	-\$3,690.61	\$0.00	\$0.00	\$154,966.07

Support Feedback

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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 the above figures.
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 61](#) 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 the next page](#)
- [Activity Date View - Approved Transactions by Purchase Currency on page 69](#)
- [Activity Date View - Exchange Summary by Purchase Currency on page 71](#)
- [Activity Date View - Activity Summary by Activity Date on page 73](#)
- [Activity Date View - Activity Summary by Payment Method on page 74](#)
- [Activity Date View - Activity Summary by Presenter on page 75](#)
- [Settlement Date View - Settlement by Funds Transfer on page 78](#)
- [Settlement Date View - Settlement Summary by Settlement Date on page 80](#)
- [Settlement Date View - Settlement Summary by Payment Method on page 81](#)
- [Settlement Date View - Settlement Summary by Presenter on page 82](#)
- [Settlement Date View - Settlement Summary by Purchase Currency on page 83](#)

The sections to follow describe each of these panels.

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Field	Description
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.

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3.2.3 Activity Date View - Approved Transactions by Purchase Currency

iQ displays the Approved Transactions by Purchase Currency panel (**Figure : Activity Date View - Approved Transactions by Purchase Currency**) 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* above 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.

The table below describes each of the fields in the Approved Transactions by Purchase Currency data panel.

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

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	<p>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.</p> <p>Conveyed transaction types are American Express (some), Discover (some), Diners Club, Japanese Credit Bureau (JCB), or Direct Debit.</p>

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Field	Description
	<i>Note:</i> 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.

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3.2.4 Activity Date View - Exchange Summary by Purchase Currency

iQ displays the Exchange Summary by Purchase Currency panel (**Figure : Activity Date View - Exchange Summary by Purchase Currency**) 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* on page 69 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.

The table below describes each of the fields in the Exchange Summary by Purchase Currency data panel.

Activity Date View - Exchange Summary by Purchase Currency

▼ Exchange Summary by Purchase Currency How do I use this data?						
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

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

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Field	Description
	(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).
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.

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3.2.5 Activity Date View - Activity Summary by Activity Date

iQ displays the Activity Summary by Activity Date tab when viewing the Reconciliation Dashboard by **Activity Date**. This data panel contains information from the existing *Activity Report* on page 97 and uses the total Net Settled Sales from the *Activity Date View - Exchange Summary by Purchase Currency* on page 71 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.

The table **Table : Activity Summary Field Descriptions** describes each of the fields in the Activity Summary by Activity Date and the Activity Summary by Payment Method data panels.

Activity Date View - Activity Summary by Activity Date

▼ Activity Summary How do I use this data?								
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

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3.2.6 Activity Date View - Activity Summary by Payment Method

iQ displays the Activity Summary by Payment Method tab when viewing the Reconciliation Dashboard by **Activity Date**. This data panel contains information from the existing *Activity Report on page 97* and uses the total Net Settled Sales from the *Activity Date View - Exchange Summary by Purchase Currency on page 71* 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.

The table **Table : Activity Summary Field Descriptions** describes each of the fields in the Activity Summary by Activity Date and the Activity Summary by Payment Method data panels.

Activity Date View - Activity Summary by Payment Method

▼ Activity Summary How do I use this data?									
By Activity Date By Payment Method By Presenter									
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	\$146,846.68
	● 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

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Field	Description
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><i>Note:</i> 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>
Net Settled Sales	<p>The total settled funds (Settled Deposits minus Settled Refunds, Deposit Reversals, and push to card, plus Refund Reversals) before the deduction of any fees, reserves, or chargebacks.</p> <p>In the granular data tabs, use the Split icon () located above the column to show a breakdown of each of these totals. Click the Join icon () to re-combine the columns as Net Settled Sales.</p>
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 108 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 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 251.</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 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>

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Field	Description
	<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 115.</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 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 125.</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 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.

INTERIM DOC VERSION

3.2.8 Settlement Date View - Settlement by Funds Transfer

iQ displays the Settlement by Funds Transfer panel 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.

The table below describes each of the fields in the Settlement by Funds Transfers data panel.

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	Full Transfer Amount
011495495	XXXXXX-2567	TEST101 Merchant Account				
			01/03/2013	29499379979041		
			01/07/2013	29499380378241		
			01/08/2013	29499380578840		
			01/09/2013	29499380778044		
			01/10/2013	29499380979741		
			01/11/2013	29499381178343		
			01/14/2013	29499381378042		
USD Totals:						

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.

INTERIM DOC VERSION

Field	Description
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.

INTERIM DOC VERSION

3.2.9 Settlement Date View - Settlement Summary by Settlement Date

iQ displays the Settlement Summary by Settlement Date tab when viewing the Reconciliation Dashboard by **Settlement Date**. This tab contains information from the *Settlement Report on page 86* 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.

The **Table : Settlement Summary Field Descriptions** table describes each of the fields in the **Settlement Summary** tabs.

Settlement Date View - Settlement Summary by Settlement Date

▼ Settlement Summary How do I use this data?								
By Settlement Date	By Payment Method	By Presenter	By Purchase Currency					
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

INTERIM DOC VERSION

3.2.10 Settlement Date View - Settlement Summary by Payment Method

iQ displays the Settlement Summary by Payment Method tab when viewing the Reconciliation Dashboard by **Settlement Date**. This tab contains information from the [Settlement Report on page 86](#) 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.

The **Table : Settlement Summary Field Descriptions** table describes each of the fields in the **Settlement Summary** tabs.

Settlement Date View - Settlement Summary by Payment Method

▼ Settlement Summary How do I use this data?									
<div> By Settlement Date By Payment Method By Presenter By Purchase Currency </div>									
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

INTERIM DOC VERSION

3.2.11 Settlement Date View - Settlement Summary by Presenter

iQ displays the Settlement Summary by Presenter tab when viewing the Reconciliation Dashboard by **Settlement Date**. This tab contains information from the [Settlement Report on page 86](#) 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.

The **Table : Settlement Summary Field Descriptions** table describes each of the fields in the **Settlement Summary** tabs.

Settlement Date View - Settlement Summary by Presenter

▼ Settlement Summary How do I use this data?									
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
● PhoenixML 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

INTERIM DOC VERSION

3.2.12 Settlement Date View - Settlement Summary by Purchase Currency

iQ displays the Settlement Summary by Purchase Currency data panel (**Figure : Settlement Date View - Settlement Summary by Purchase Currency**) when viewing the Reconciliation Dashboard **by Settlement Date**. This tab contains information from the *Settlement Report on page 86* 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.

The table below describes each of the fields in the **Settlement Summary** tabs.

Settlement Date View - Settlement Summary by Purchase Currency

▼ Settlement Summary How do I use this data?								
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

Settlement Summary Field Descriptions

Field	Description
Settlement Date	<p>The date that Worldpay sent the settled funds (less fees and/or reserve/chargebacks) to your organization's bank.</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>
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 .

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Field	Description
	<i>Note:</i> 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	<p>The total settled funds (Settled Deposits minus Settled Refunds, Deposit Reversals, and Push to Card, plus Refund Reversals) before the deduction of any fees, reserves, or chargebacks.</p> <p>In the granular data tabs, use the Split icon () located above the column to show a breakdown of each of these totals. Click the Join icon () to re-combine the columns as Net Settled Sales.</p>
Count	<p>The total number of settled transactions for this Settlement or Activity Date.</p> <p>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 108 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 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</p>

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Field	Description
	<p>the desired returned payments amount link. For more information, see the Returned Payments Report on page 251.</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 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 115.</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 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 125.</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 for more information.</p>
3rd Party Payments	<p>The fees paid to a third party by Worldpay on behalf of your organization.</p> <p>Note: If you are a Payment Facilitator enabled for sub-merchant funding, this field is replaced by 'FBO Settlement Account.'</p>
FBO Settlement Account	<p>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.</p> <p>Note: If you are a Payment Facilitator enabled for sub-merchant funding, this field is seen in place of 'Third Party Payments.'</p>
Net Settlement	<p>The net amount transferred to your organization's bank account.</p>

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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 97](#)).

If your organization is using a Monthly Billing model, see [Monthly Billing and Fees in Financial Reports on page 564](#) 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 : Settlement Report](#).
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 61](#) 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 89](#).
 - [Settlement Report by Reporting Group on page 89](#).
 - [Settlement Report by Settlement Date on page 90](#) (default view).
 - [Settlement Report by Payment Method on page 91](#)
 - [Settlement Report by Presenter on page 92](#).
 - [Settlement Report by Purchase Currency on page 93](#).
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 on page 251](#) - 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 on page 115](#) - provides a detailed breakdown of Worldpay and Passthrough (Interchange) fees associated with the selected transactions.

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- [Reserve Report on page 125](#) - shows a chronological list of the activities (sales, refunds, or both) associated with the selected transactions that influence your organization's reserve account.

Settlement Report

iq PhoenixXML Test Mercha Wednesday, February 20, 2019 Hi, admin

Reconciliation **Settlement** Activity Fees Reserve Trending Direct Debit Prime

Settlement PhoenixXML Test Merchant 01/01/2019 - 01/05/2019 View

Settlement PhoenixXML Test Merchant (12/01/2018 - 02/19/2019)

Net Settlement: \$129,028.29 1,279 Settled Transactions	Net Settled Sales: \$132,130.46	Settled Deposits: \$138,235.58	Settled Refunds: -\$6,105.12	Deposit Reversal: -\$110.00	Refund Reversal: \$220.00
	Returned Payments: \$0.00	Total Fees: -\$3,102.17	Worldpay Fees: -\$486.84	Passthrough Fees: -\$2,615.33	Reserve Activity: \$0.00

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
01/01/2019		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/02/2019		\$52,094.19	\$0.00	-\$1,144.75	\$0.00	\$0.00	\$50,949.44
01/02/2019	12/29/2018	\$5,991.07	\$0.00	-\$146.98	\$0.00	\$0.00	\$5,844.09
01/02/2019	12/30/2018	\$0.00	\$0.00	-\$28.11	\$0.00	\$0.00	-\$28.11
01/02/2019	12/31/2018	\$46,103.12	\$0.00	-\$967.16	\$0.00	\$0.00	\$45,135.96
01/02/2019	01/02/2019	\$0.00	\$0.00	-\$2.50	\$0.00	\$0.00	-\$2.50
01/03/2019		\$43,217.16	\$0.00	-\$1,167.69	\$0.00	\$0.00	\$42,049.27
01/04/2019		\$36,819.11	\$0.00	-\$789.53	\$0.00	\$0.00	\$36,029.58
01/05/2019		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
USD Totals:		\$132,130.46	\$0.00	-\$3,102.17	\$0.00	\$0.00	\$129,028.29

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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 four columns: **Settled Deposits**, **Settled Refunds**, **Deposit Reversals**, **Refund Reversals**, and **Push to Card**.
- **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 (). The following figure shows an expanded Net Settled Sales column.

Settlement Report with Split Net Settled Sales Columns

Reconciliation

Settlement

Activity

Fees

Reserve

Trending

Direct Debit

Prime

Settlement

Demo Merchant

11/01/2020 – 11/04/2020

View

Settlement Demo Merchant (11/01/2020 - 11/04/2020)

Net Settlement:
 \$148.75

5
Settled Transactions

Net Settled Sales:
\$220.00

Returned Payments:
\$0.00

Settled Deposits:
N/A

Total Fees:
-\$5.25

Settled Refunds:
N/A

Worldpay Fees:
-\$0.40

Deposit Reversal:
-\$110.00

Passthrough Fees:
-\$4.85

Refund Reversal:
\$220.00

Reserve Activity:
-\$66.00

By Reporting Group

By Settlement Date

By Payment Method

By Presenter

By Purchase Currency

Settlement Date	Activity Date	Settled Deposits	Settled Refunds	Deposit Reversal	Refund Reversal	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
11/01/2020		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11/02/2020		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11/03/2020		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11/04/2020	11/03/2020	N/A	N/A	-\$110.00	\$220.00	\$0.00	-\$5.25	-\$66.00	\$0.00	\$148.75
USD Totals:		\$0.00	\$0.00	-\$110.00	\$220.00	\$0.00	-\$5.25	-\$66.00	\$0.00	\$148.75

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See the **Table : Settlement Report Field Descriptions (in alphabetical order)** table 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.

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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.

Settlement Report by Reporting Group showing Child Groups

By Reporting Group	By Settlement Date	By Payment Method	By Presenter	By Purchase Currency			
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	
PhoenixXML Merchant	\$10.00	\$0.00	-\$37.25	\$0.00	-\$0.80	-\$28.05	
PhoenixXML Merchant	\$0.00	\$0.00	-\$2.42	\$0.00	-\$0.80	-\$3.22	
● PhoenixXML 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 : Settlement Report Field Descriptions (in alphabetical order)** for a description of all the fields in the summary panel and the granular data tabs of the Settlement Report.

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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 below.

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.

Settlement Report by Settlement Date

<div> By Reporting Group By Settlement Date By Payment Method By Presenter By Purchase Currency </div>							
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

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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. Each section presents settled transactions, net settled sales, returned payments, fees, etc. for each payment type.

See **Table : Settlement Report Field Descriptions (in alphabetical order)** for a description of all the fields in the summary panel and the granular data tabs of the Settlement Report.

Settlement Report by Payment Method

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

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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. Each section presents settled transactions, net settled sales, returned payments, fees, etc. for each presenter.

See **Table : Settlement Report Field Descriptions (in alphabetical order)** for a description of all the fields in the summary panel and the granular data tabs of the Settlement Report.

Settlement Report by Presenter

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

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3.3.6 Settlement Report by Purchase Currency

The By Purchase Currency tab 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 the table below for a description of all the fields in the summary panel and the granular data tabs of the Settlement Report.

Settlement Report by Purchase Currency

By Reporting Group	By Settlement Date	By Payment Method	By Presenter	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

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 .
Deposit Reversals	The total amount of Deposit Reversals 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.
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	<p>The total settled funds (Settled Deposits minus Settled Refunds, Deposit Reversals, and Push to Card, plus Refund Reversals) before the deduction of any fees, reserves, or chargebacks.</p> <p>In the granular data tabs, use the Split icon () located above the column to show a breakdown of each of these totals. Click the Join icon () to re-combine the columns as Net Settled Sales.</p>

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Field	Description
Net Settlement	The net amount transferred to your organization's bank account.
Passthrough Fees	<p>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 on page 88 for more information). If you sell in multiple currencies, this only reflects the Passthrough Fees for the selected currency.</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 115.</p>
Presenter	<p>The presenter who submitted the transaction. This field appears when viewing the data By Presenter.</p> <p><i>Note:</i> If your organization self-presents, this field displays your organization name.</p>
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 .
Refund Reversals	The total amount of Refund Reversals 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.
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 125.</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.

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Field	Description
	<ul style="list-style-type: none"> • 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. 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 251.</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 88 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 88 for more information).
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 108 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 Settlement Date.</p> <p><i>Note:</i> 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>

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Field	Description
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 115.</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 on page 88 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 115.</p>

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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 86](#)).

If your organization is using a Monthly Billing model, see [Monthly Billing and Fees in Financial Reports on page 564](#) 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 the figure below.
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 61](#) 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 107](#).
 - [Activity Report by Activity Date on page 104](#) (default view).
 - [Activity Report by Payment Method on page 105](#).
 - [Activity Report by Presenter on page 106](#).
 - [Activity Report by Purchase Currency on page 100](#).
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 on page 251](#) - 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 on page 115](#) - provides a detailed breakdown of Worldpay and Passthrough (Interchange) fees associated with the selected transactions.
 - [Reserve Report on page 125](#) - shows a chronological list of the activities (sales, refunds, or both) associated with the selected transactions that influence your organization's reserve account.

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Activity Report

iQ PhoenixXML Test Merchant Monday, April 24, 2017

Reconciliation Settlement **Activity** Fees Reserve Trending Direct Debit Prime

Activity PhoenixXML Test Merchant 01/01/2017 - 04/24/2017 View

Activity PhoenixXML Test Merchant (01/01/2017 - 04/24/2017)

Net Settlement: \$453,705.48	Net Settled Sales: \$462,765.63	Settled Deposits: \$487,187.28	Settled Refunds: -\$24,421.65	Deposit Reversal: -\$110.00	Refund Reversal: \$220.00
3,059 Settled Transactions	Returned Payments: -\$21.95	Total Fees: -\$9,038.20	Worldpay Fees: -\$659.87	Passthrough Fees: -\$8,378.33	Reserve Activity: \$0.00

By Reporting Group By **Activity Date** By Payment Method By Presenter By Purchase Currency

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	-\$1,707.88	\$0.00	\$0.00	\$75,942.29
04/03/2013		\$70,730.43	\$0.00	-\$1,311.03	\$0.00	\$0.00	\$69,419.40
04/03/2013	04/04/2013	\$62,025.79	\$0.00	-\$1,123.74	\$0.00	\$0.00	\$60,902.05
04/03/2013	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

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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 four columns: **Settled Deposits**, **Settled Refunds**, **Deposit Reversals**, **Refund Reversals**, and **Push to Card**.
- **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 (). The figure below shows an expanded Total Fees column.

Activity Report with Net Settled Sales Column

By Reporting Group		By Activity Date		By Payment Method		By Presenter		By Purchase Currency		
Activity Date ▾	Settlement Date	Settled Deposits	Settled Refunds	Deposit Reversal	Refund Reversal	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
11/01/2020		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11/02/2020		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11/03/2020	11/04/2020	N/A	N/A	-\$110.00	\$220.00	\$0.00	-\$5.25	-\$66.00	\$0.00	\$148.75
11/04/2020		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11/05/2020		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
🇺🇸 USD Totals:		\$0.00	\$0.00	-\$110.00	\$220.00	\$0.00	-\$5.25	-\$66.00	\$0.00	\$148.75

Support | Feedback

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See [Table : Activity Report Field Descriptions \(in alphabetical order\)](#) 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.

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3.4.2 Activity Report by Purchase Currency

The By Purchase Currency tab 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 the table below for a description of all the fields in the Summary panel and the granular data tabs of the Activity Report.

Activity Report - By Purchase Currency

By Reporting Group	By Activity Date	By Payment Method	By Presenter	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	

Activity Report Field Descriptions (in alphabetical order)

Field	Description
Activity Date	The date that Worldpay processed the transaction, based on your organization's cut-off time. The cut-off time is specified in your merchant agreement. This field appears when viewing the data By Activity Date .
Deposit Reversals	The total amount of Deposit Reversals 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 the previous page for more information).
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	<p>The total settled funds (Settled Deposits minus Settled Refunds, Deposit Reversals, and Push to Card, plus Refund Reversals) before the deduction of any fees, reserves, or chargebacks.</p> <p>In the granular data tabs, use the Split icon () located above the column to show a breakdown of each of these totals. Click the Join icon () to re-combine the columns as Net Settled Sales.</p>

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Field	Description
Net Settlement	The net amount transferred to your organization's bank account.
Passthrough Fees	<p>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 99 for more information). If you sell in multiple currencies, this only reflects the Passthrough Fees for the selected currency.</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 115.</p>
Presenter	<p>The presenter who submitted the transaction. This field appears when viewing the data By Presenter.</p> <p><i>Note:</i> If your organization self-presents, this field displays your organization name.</p>
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 .
Refund Reversals	The total amount of Refund Reversals 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 99 for more information).
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 125.</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.

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Field	Description
	<ul style="list-style-type: none"> • 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. 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 251.</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 99 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 99 for more information).
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 108 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><i>Note:</i> 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>

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Field	Description
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 115.</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 on page 99 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 115.</p>

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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.

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.

Activity Report by Activity Date

By Reporting Group By Activity Date By Payment Method By Presenter By Purchase Currency							
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

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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. Each section presents settled transactions, net settled sales, returned payments, fees, etc. for each payment type.

See [Table : Activity Report Field Descriptions \(in alphabetical order\)](#) for a description of all the fields in the Summary panel and the granular data tabs of the Activity Report.

Activity Report by Payment Method

By Reporting Group	By Activity Date	By Payment Method	By Presenter	By Purchase Currency			
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

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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.. Each section presents settled transactions, net settled sales, returned payments, fees, etc. for each presenter.

See [Table : Activity Report Field Descriptions \(in alphabetical order\)](#) for a description of all the fields in the Summary panel and the granular data tabs of the Activity Report.

Activity Report by Presenter

By Reporting Group	By Activity Date	By Payment Method	By Presenter	By Purchase Currency			
<div><div>☞</div><div>☞</div><div>☞</div></div>							
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
PhoenixXML 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

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3.4.6 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.

Activity Report By Reporting Group showing Child Groups

By Reporting Group	By Activity Date	By Payment Method	By Presenter	By Purchase Currency		
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
PhoenixXML Merchant	\$10.00	\$0.00	-\$37.25	\$0.00	-\$0.80	-\$28.05
PhoenixXML Merchant	\$0.00	\$0.00	-\$2.42	\$0.00	-\$0.80	-\$3.22
● PhoenixXML 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

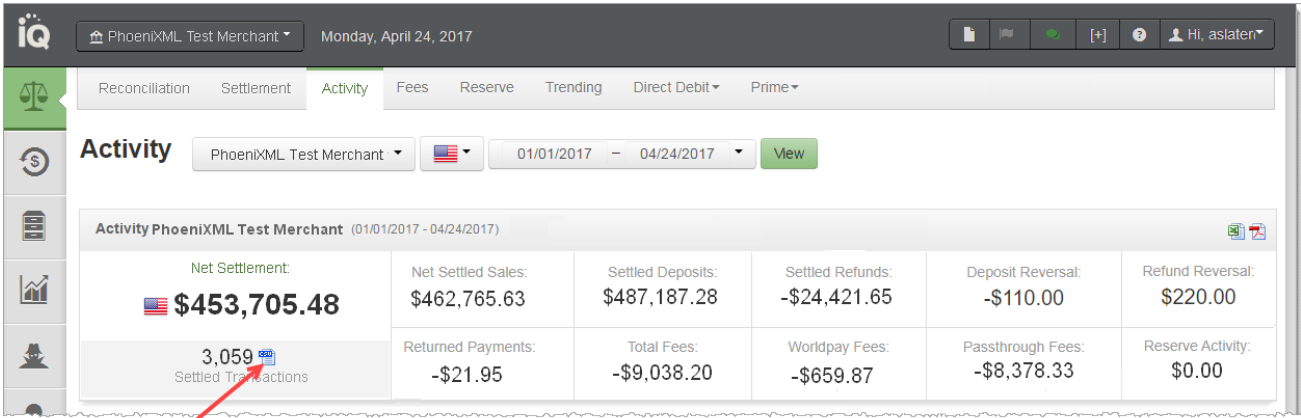
See [Table : Activity Report Field Descriptions \(in alphabetical order\)](#) for a description of all the fields in Summary panel and the granular data tabs of the Activity Report.

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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. Transaction-level data is available for export for the previous 24 months only.

Settled Transactions Field with CSV Export icon



The screenshot shows the iQ interface for PhoenixXML Test Merchant on Monday, April 24, 2017. The 'Activity' tab is selected. The report displays a summary table with the following data:

Activity PhoenixXML Test Merchant (01/01/2017 - 04/24/2017)	
Net Settlement:	
 \$453,705.48	
Net Settled Sales:	\$462,765.63
Settled Deposits:	\$487,187.28
Settled Refunds:	-\$24,421.65
Deposit Reversal:	-\$110.00
Refund Reversal:	\$220.00
Returned Payments:	-\$21.95
Total Fees:	-\$9,038.20
Worldpay Fees:	-\$659.87
Passthrough Fees:	-\$8,378.33
Reserve Activity:	\$0.00

Below the table, the 'Settled Transactions' field shows '3,059' with a small CSV icon next to it. A red arrow points to this icon.

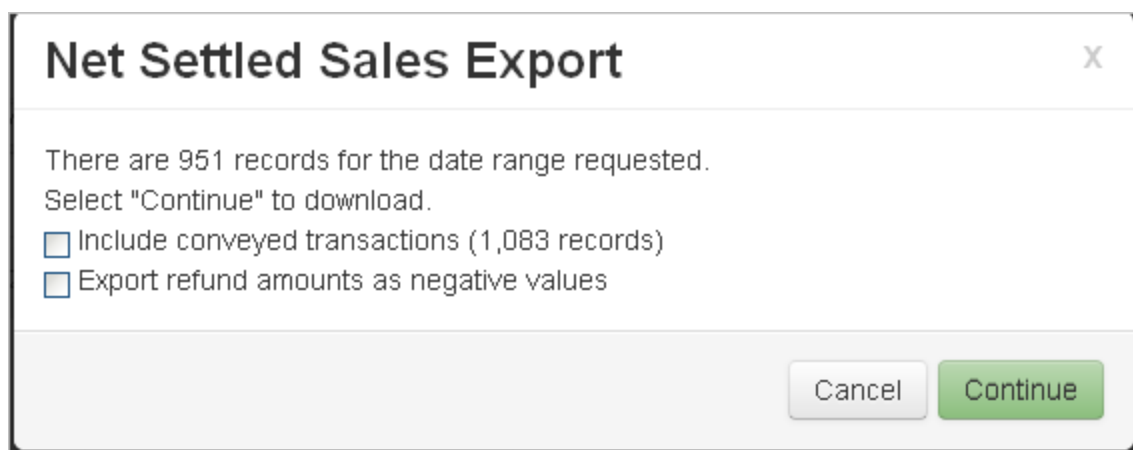
CSV Export Icon for Net Settled Sales

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.

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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**.

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 the table below are included in the file.

See [Notes on Microsoft Excel on page 36](#) for information on the presentation of certain data fields in exported files.

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.

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Field	Description
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, Refund, Reversal, etc.).
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.
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

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Field	Description
	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	The percentage rate portion of the interchange fee assessed for this transaction.

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Field	Description
Percent Rate	
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.
Presenter	The presenter who submitted the transaction. If your organization self-presents, this field displays your organization name.
Worldpay cpnAPI 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

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Field	Description
	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.).
Merchant Category Code	The Merchant Category Code associated with the merchant submitting the transaction, or associated with the transaction, if you use dynamic MCCs.
Billing Profile Id	The unique identifier of the merchant's Billing Profile within our system.
Worldpay Transfer Id	The unique transfer identifier for the transaction.

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Field	Description
Processing Endpoint	Indicates debit transaction details and routing information for PINless debit transactions.

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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 [Monthly Billing and Fees in Financial Reports on page 564](#) 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 : Settlement Fee Report by Payment Method - Initial View](#).
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.
4. See [Notes on Reporting Group Limits on page 61](#) for information on the report groups shown in the Reporting Group drop-down selector.
5. 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 on page 117](#)
 - [Worldpay Fees by Payment Method on page 118](#)
 - [Worldpay Fees by Presenter on page 119](#)
 - [Passthrough Fees by Category on page 121](#)
 - [Passthrough Fees by Payment Method on page 122](#)
 - [Passthrough Fees by Presenter on page 123](#)

The Fee Report is also accessible from the [Activity Report on page 97](#), [Settlement Report on page 86](#), and the [Reconciliation Dashboard on page 62](#) 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:

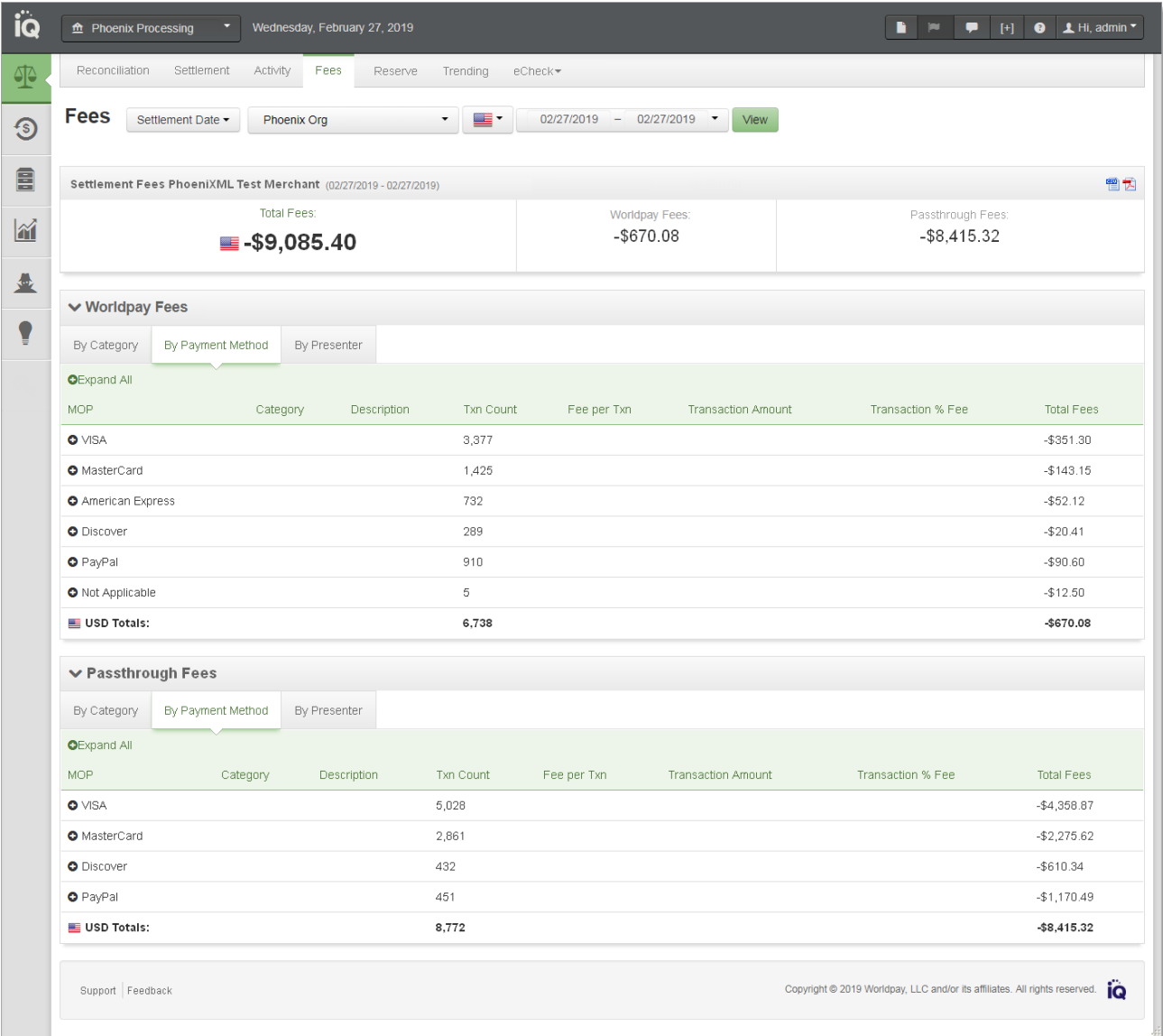
INTERIM DOC VERSION

Total Visa or Mastercard Fees
(passthrough and Worldpay transaction fees)

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](#) for more information.

Settlement Fee Report by Payment Method - Initial View



Settlement Fees PhoenixXML Test Merchant (02/27/2019 - 02/27/2019)

Total Fees:	Worldpay Fees:	Passthrough Fees:
-\$9,085.40	-\$670.08	-\$8,415.32

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		3,377				-\$351.30
	MasterCard		1,425				-\$143.15
	American Express		732				-\$52.12
	Discover		289				-\$20.41
	PayPal		910				-\$90.60
	Not Applicable		5				-\$12.50
	USD Totals:		6,738				-\$670.08

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		5,028				-\$4,358.87
	MasterCard		2,861				-\$2,275.62
	Discover		432				-\$610.34
	PayPal		451				-\$1,170.49
	USD Totals:		8,772				-\$8,415.32

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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.

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 : Fee Report - Worldpay Fees Field Descriptions](#) for descriptions of all the fields in the granular data tabs of the Worldpay Fees section.

Worldpay Fees by Category

Worldpay Fees								
<div> By Category By Payment Method By Presenter </div>								
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	

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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.

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 : Fee Report - Worldpay Fees Field Descriptions](#) for descriptions of all the columns and fields in the detailed data tabs of the Worldpay Fees section.

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

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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 the table below for descriptions of all the columns and fields in the detailed data tabs of the Worldpay Fees section.

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

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"> Dynamic Payout - includes all fees associated with Dynamic Payout funding instructions, and based on your Worldpay Agreement 'Schedule A.' PayFac (Payment Facilitators only, based on your Worldpay Payment Facilitator Agreement 'Schedule A') - Sub-Merchant Mgmt, KYC Fee, etc. Payments Acceptance - includes Authorizations, Deposits/Refunds, Funds

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Column	Description
	<p>Transfers, Chargebacks/Returns, an 'Other Fees' (manual postings of specific fees not listed in MPM Billing Profiles adjustments. For example, chargeback-related credits which were not automatically processed through the Disputes process and the Issuer returned funds to Worldpay without proper identifiers).</p> <ul style="list-style-type: none"> • Reporting/Analytics - iQ User Access Fee, etc. • Revenue Solutions - Recovery Engine, Account Updater, Recycling • Risk Solutions - Fraud Prevention, Fraud Chargeback Prevention Service (FCPS), Vault, eProtect • Customer Insight <p><i>Note:</i> The category options depend on your merchant type and whether your organization is enabled for any Worldpay Value Added Services (VAS).</p>
MOP	The method of payment for this fee or group of fees (Visa, Mastercard, American Express, Discover, PayPal, Bill Me Later, Direct Debit).
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	The description of the fee assessed by Worldpay.
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 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.

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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.

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 : Fee Report - Passthrough Fees Field Descriptions](#) for descriptions of all the fields in the granular data tabs of the Passthrough Fees section.

Passthrough Fees by Category

▼ Passthrough Fees

By Category	By Payment Method	By Presenter					
⊕ Expand All							
Category	MOP	Description	Txn Count	Fee per Txn	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%	-\$70.59
	⊖ 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

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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.

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 : Fee Report - Passthrough Fees Field Descriptions](#) for descriptions of all the fields in the granular data tabs of the Passthrough Fees section.

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

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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 the table below for descriptions of all the fields in the granular data tabs of the Passthrough Fees section.

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
PhoenixXML Test Merchant			2,852				-\$1,583.90
USD Totals:			3,489				-\$1,794.02

Fee Report - Passthrough Fees Field Descriptions

Column	Description
Category	<p>The fee category for this Passthrough fee or group of fees:</p> <ul style="list-style-type: none"> Assessments Authorizations Chargebacks/Returns

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Column	Description
	<ul style="list-style-type: none"> • 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	<p>The presenter who submitted the transaction. This field appears when viewing the data By Presenter.</p> <p><i>Note:</i> If your organization self-presents, this field displays your organization name.</p>
Description	The description of the interchange fee assessed by the network associations.
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.

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3.6 Reserve Report

The Reserve 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 appears.
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 the table below for a description of each of the fields in the Reserve Report.

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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
• defaultReport													\$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	\$13,691.56	\$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	\$15,376.09	\$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	-\$242,945.76	-\$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	\$2,433,482.24	\$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	

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

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Column	Description
	dates.
Sales	The amount of money your organization charged to customers by means of sale transactions.
Reserve	<p>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.</p> <p>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.</p> <p>Period Length - The number of days of sales and refunds that affect the reserve account. This is configured as specified in your merchant agreement.</p> <p>Start Date - The earliest date in the reserve period date range</p> <p>.End Date - The latest date in the reserve period date range.</p> <p>Period Sales - The total sales amount processed during the specified reserve period.</p> <p>Period Refunds - The total amount returned to your customers by means of refund transactions during the specified reserve period.</p> <p>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.</p> <p>Starting Balance - The total amount in your organization's reserve account before reserve adjustments were applied.</p>
Adjustments	<p>Misc. - the amount manually credited to or debited by Worldpay from your organization's reserve account.</p> <p>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.</p>

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Column	Description
	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.

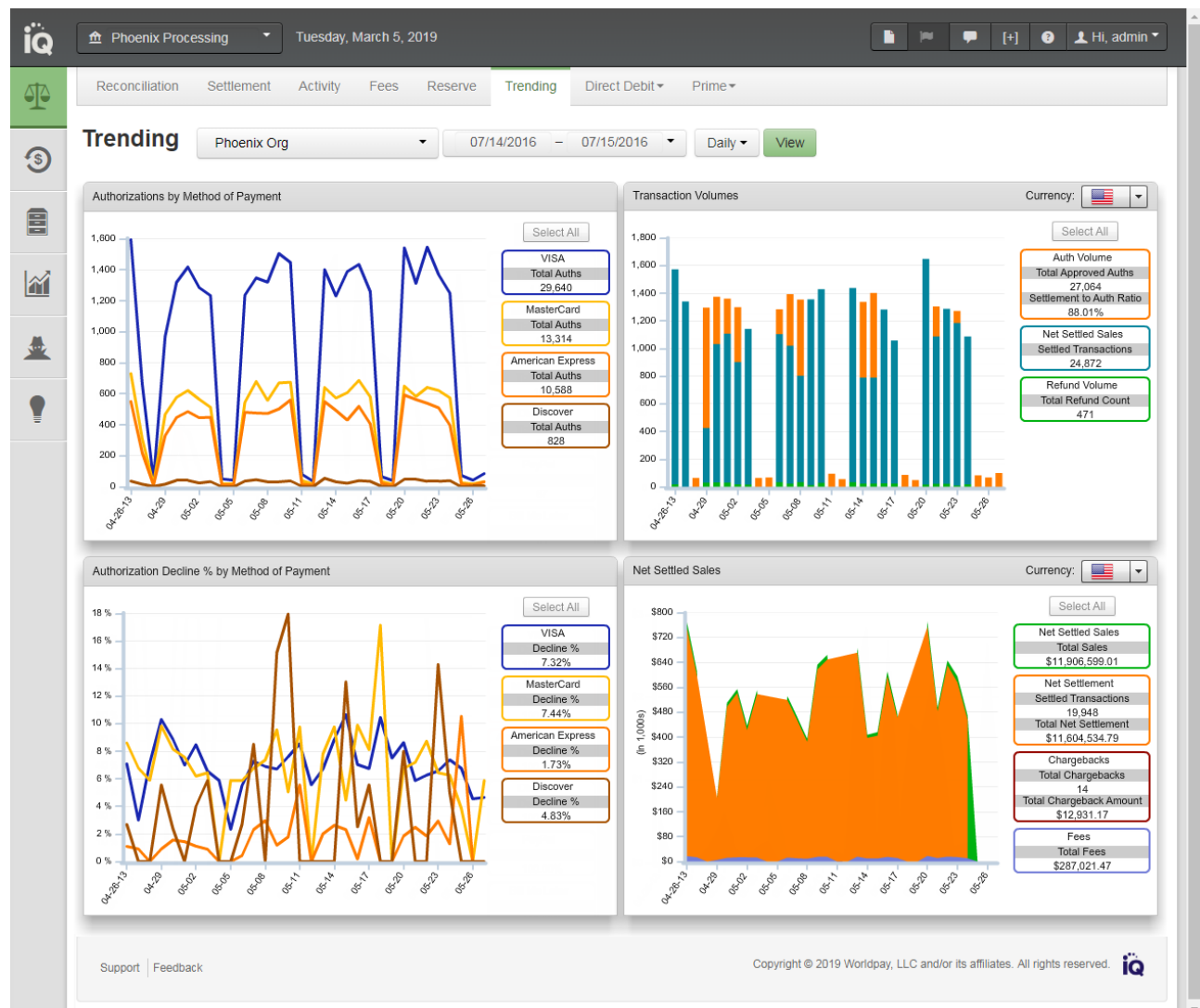
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3.7 Trending Dashboard

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 below.

For more general information on Analytics Dashboards, see [Navigating the Analytics Dashboards](#) on page 29.

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 appears.

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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 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.

The Trending Dashboard displays the following charts:

- [*Authorizations by Method of Payment on the next page*](#)
- [*Transaction Volumes on page 133*](#)
- [*Authorization Decline % by Method of Payment on page 135*](#)
- [*Net Settled Sales on page 137*](#)

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.

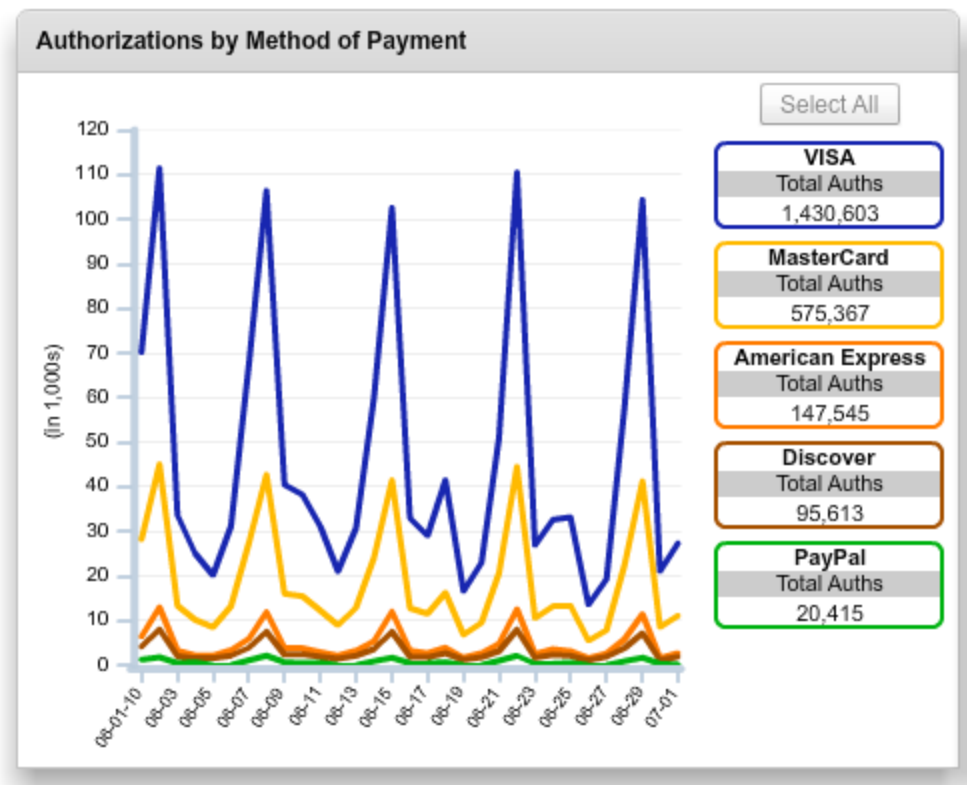
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3.7.1 Authorizations by Method of Payment

The Authorization by Method of Payment is a line chart showing authorization trend lines for each method of payment.

The table below describes the data elements included in the interactive legend and the mouse-over Data Tips.

Trending Dashboard - Authorizations by Method of Payment



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	The total number of authorization attempts for this method of payment and date.

Element	Description
Attempts	
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.

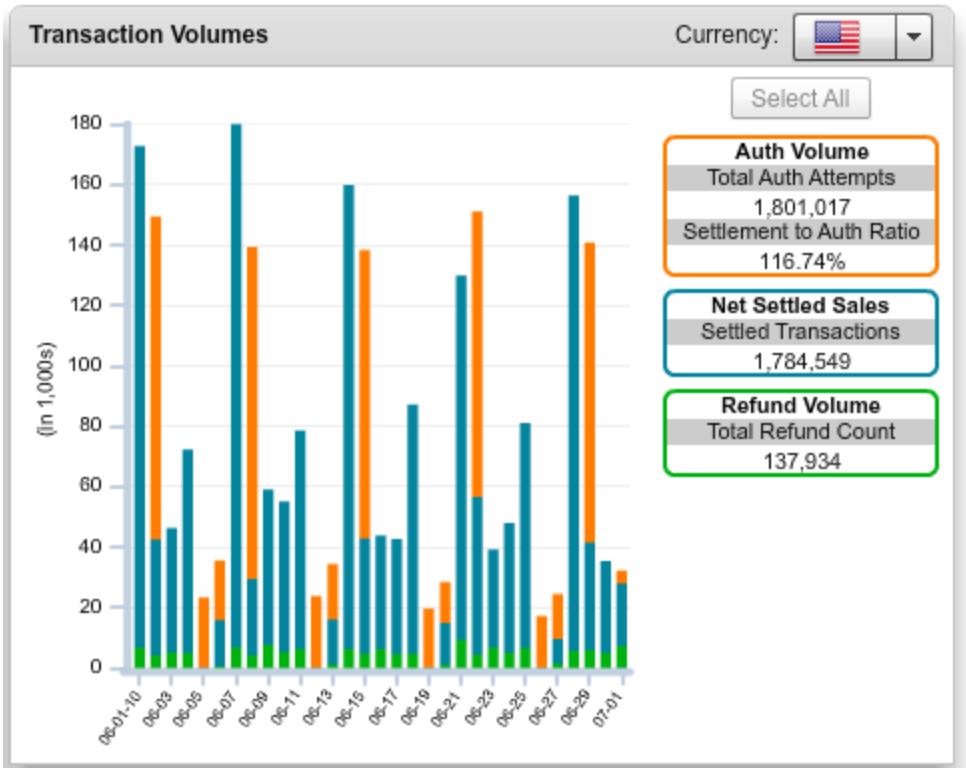
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3.7.2 Transaction Volumes

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 below.

The table below describes the data elements included in the interactive legend and the mouse-over Data Tips.

Trending Dashboard - Transaction Volumes Chart



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.

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Element	Description
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.

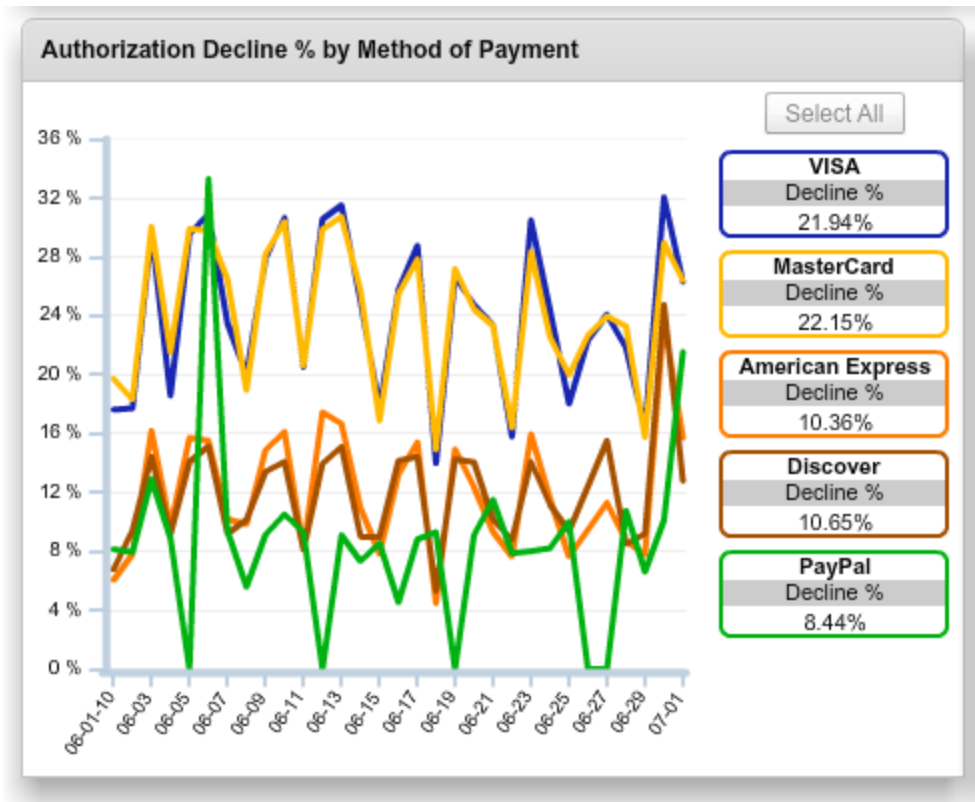
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3.7.3 Authorization Decline % by Method of Payment

The Authorization Decline Percentage by Method of Payment chart is a line chart with a line for each method of payment.

The table below describes the data elements included in the interactive legend and the mouse-over Data Tips.

Trending Dashboard - Authorization Decline % by Method of Payment



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	The total number of authorization attempts for this method of payment and date.

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Element	Description
Attempts	
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.

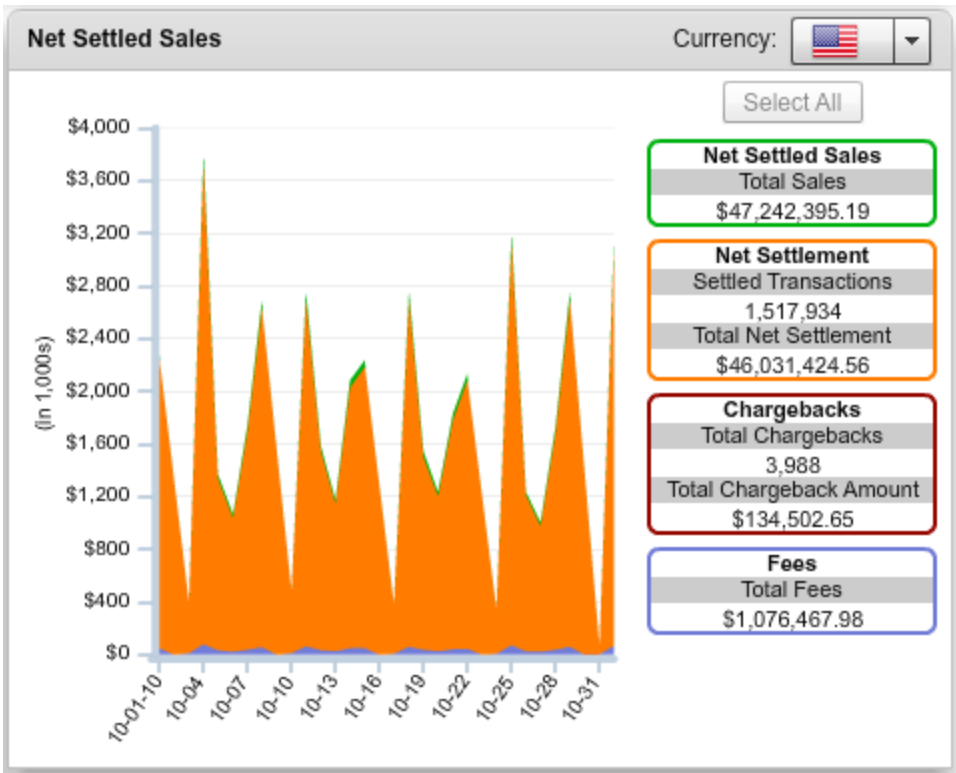
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3.7.4 Net Settled Sales

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 below.

The table below describes the data elements included in the interactive legend and the mouse-over Data Tips.

Trending Dashboard - Net Settled Sales



Net Settled Sales Chart - Legend and Data Tip Elements

Element	Description
Legend Elements	
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.

Element	Description
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.

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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.

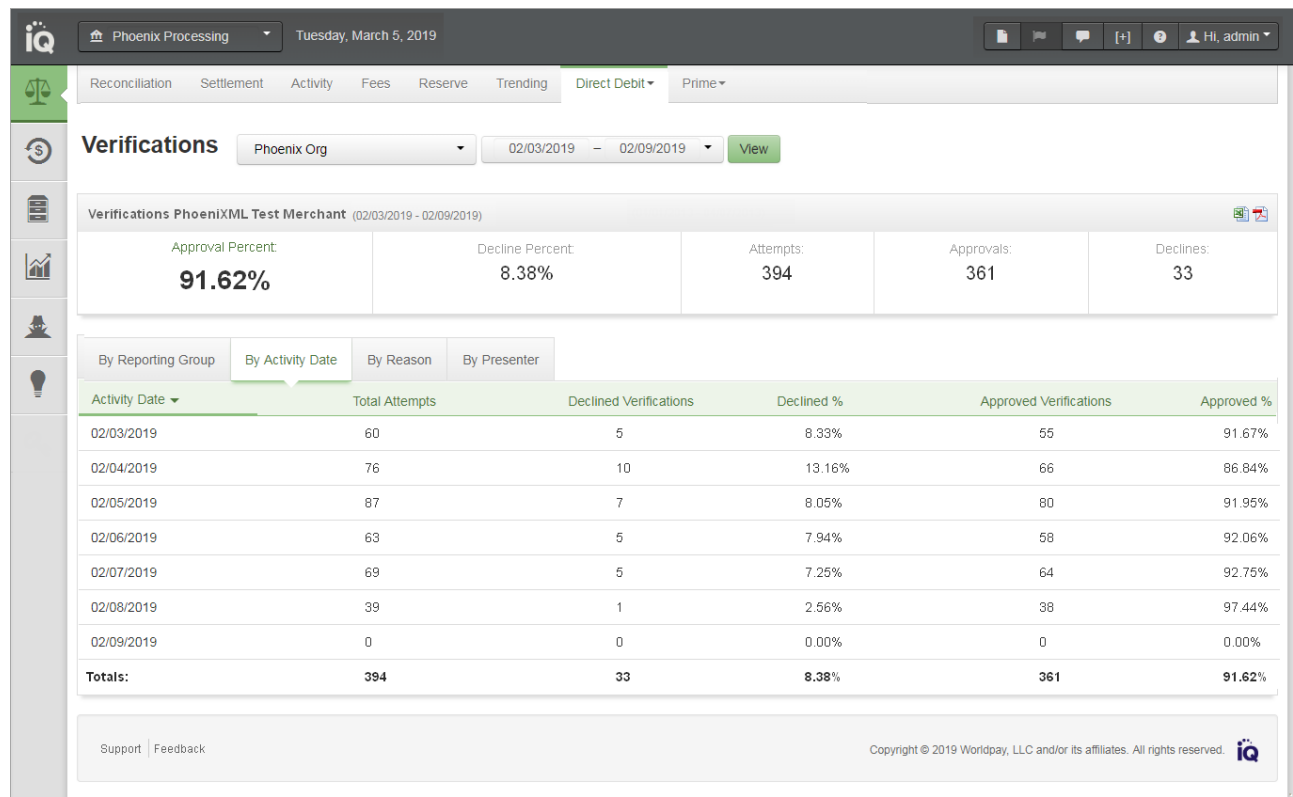
The Direct Debit Verifications report provides Direct Debit Verifications summary data for your organization, as well as granular data with several presentation options. By default, upon opening the report, iQ displays data for the latest date for which data is available. iQ presents the summary data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

1. To access the Direct Debit Verifications report:
2. 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.
3. Specify the desired **Date Range** and **Reporting Group**, then click the **View** button to refresh the page.
4. See [Notes on Reporting Group Limits on page 61](#) for information on the report groups shown in the Reporting Group drop-down selector.
5. 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 141](#).
 - [Direct Debit Verifications Report by Activity Date on page 142](#) (default view).
 - [Direct Debit Verifications Report by Reason on page 143](#).
 - [Direct Debit Verifications Report by Presenter on page 144](#).

See the table below 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.

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Direct Debit Verifications Report



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.

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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. 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 the table below for a description of each of the fields in the Direct Debit Verifications By Reporting Group Granular section.

Verifications By Reporting Group showing Child Groups

By Reporting Group

By Activity Date

By Reason

By Presenter

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%
🔍 C Rollup**	51	25	49.02%	26	50.98%
🔍 F Rollup**	2	1	50.00%	1	50.00%
Totals:	354	40	11.30%	314	88.70%

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.

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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 : Direct Debit Verifications by Reporting Group Field Descriptions](#) for a description of the fields.

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%	

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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.

See the table below for a description of each of the fields in the By Reason granular Section.

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 Little	370	1.41%	5
Decline - Negative Information on File	950	0.28%	1

Verifications By Reason Granular Section Field Descriptions

Field	Description
Response	<p>The category of decline or approval. The possible categories are:</p> <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.

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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. Each section presents information for Batch and Online authorizations separated into approved and declined reasons.

See the table below for a description of each of the fields in the By Presenter Granular Section.

Direct Debit Verifications Report by Presenter

By Reporting Group	By Activity Date	By Reason	By Presenter						
Presenter				Batch Count	Batch %	Online Count	Online %	Total	Total % ▼
❏ PhoenixXML 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 Title				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%

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.

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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 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. 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.
2. Specify the desired **Date Range and Reporting Group**, then click the **View** button to refresh the page.
3. See [Notes on Reporting Group Limits on page 61](#) for information on the report groups shown in the Reporting Group drop-down selector.
4. Click a hyperlink in the **Original Transaction ID** column to display the Transaction Detail Screen for that transaction.

See the table below for a description of each of the fields in the Direct Debit Pending Redeposits report.

Direct Debit Pending Redeposit Report

Original Transaction ID	Merchant Order ID	Merchant Name	Account Suffix	Amount	Original Date	Return Date	Scheduled Date	Redeposit Cycle	Status
No data for current context.									

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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	<p>The current status of the Direct Debit redeposit:</p> <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.

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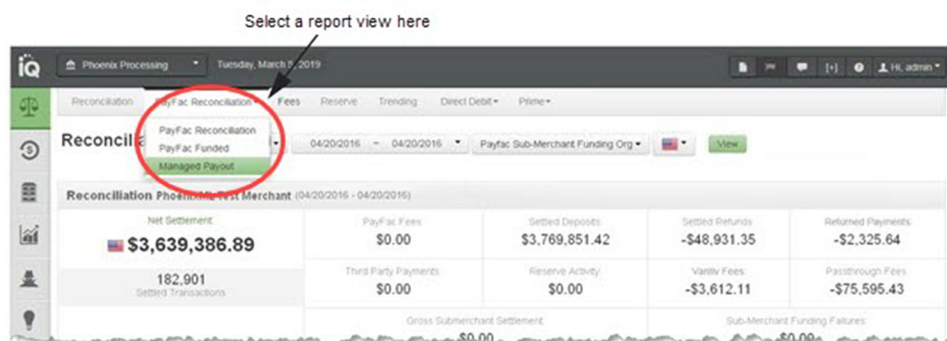
3.10 PayFac Reconciliation Dashboard

The PayFac Reconciliation Dashboard 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:

- **Reconciliation Report on page 152:** a cumulative view of reconciliations to both the Payment Facilitator and sub-merchants.
- **PayFac Funded Report on page 157:** reconciliations to the Payment Facilitator when sub-merchant funding is *not* utilized (standard funding).
- **Managed Payout Report on page 159:** reconciliations to the Payment Facilitator and sub-merchants when Managed Payout sub-merchant funding is utilized.

PayFac Reconciliation Report Views Menu



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

If your organization is using a Monthly Billing model, see [Monthly Billing and Fees in Financial Reports on page 564](#) for information on how to interpret fee and settlement data in the PayFac Reconciliation Dashboard.

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3.10.1 PayFac Reconciliation Dashboard Features

The PayFac 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 each of the Reconciliation Dashboard panels by clicking  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 on page 251](#) - provides a detailed listing of all chargebacks, Direct Debit ACH returns, rejected payments, and PINless Debit adjustments associated with the selected transactions.
 - [Fee Report on page 115](#) - provides a detailed breakdown of Worldpay and Passthrough (Interchange) fees associated with the selected transactions.
 - [Reserve Report on page 125](#) - shows a chronological list of the activities associated with the selected transactions that influence your organization's reserve account.

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PayFac Reconciliation Dashboard (Reconciliation View) - Settlement Date

The screenshot displays the PayFac Reconciliation Dashboard for the settlement date of 04/20/2016. The dashboard is organized into several sections:

- Reconciliation Summary:** A table showing various transaction types and their amounts.

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
- Settlement by Funds Transfers:** A table showing the transfer of funds to the merchant account.

Routing Number	Account Number	Account Description	Transfer Date	Vantiv Transfer Id	Selected Reporting Group	Full Transfer Amount
9999999999	XXXXXX-9999	Merchant Account			\$12,368.73	\$12,368.73
USD Totals:						\$12,368.73
- Settlement Summary:** A table showing the settlement details by settlement date.

Settlement Date	Activity Date	Net Settled Sales	Count	Sub-Merchant Settlement	Returned Payments	Total Fees	Reserve Activity	3rd Party Payments	Net Settlement
04/20/2016		\$652,250.56	4,594	-\$631,567.76	-\$1,335.00	-\$6,979.07	\$0.00	\$0.00	\$12,368.73
USD Totals:		\$652,250.56	4,594	-\$631,567.76	-\$1,335.00	-\$6,979.07	\$0.00	\$0.00	\$12,368.73

The dashboard also includes a sidebar with navigation icons and a top header with the iQ logo and user information.

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 : PayFac Reconciliation Report Views Menu**.
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 61 for information on the report groups shown in the

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Reporting Group drop-down selector.

5. 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 161.
- *Activity Date View - Approved Transactions by Purchase Currency* on page 162.
- *Activity Date View - Activity Summary by Activity Date* on page 164.
- *Activity Date View - Activity Summary by Payment Method* on page 165.
- *Activity Date View - Activity Summary by Presenter* on page 166.
- *Settlement Date View - Settlement by Funds Transfer* on page 169.
- *Settlement Date View - Settlement Summary by Settlement Date* on page 171.
- *Settlement Date View - Settlement Summary by Payment Method* on page 172.
- *Settlement Date View - Settlement Summary by Presenter* on page 173.
- *Settlement Date View - Settlement Summary by Purchase Currency* on page 174

The sections that follow describe the Reconciliation report views (*Reconciliation Report* on the facing page, *PayFac Funded Report* on page 157, and *Managed Payout Report* on page 159). The sections starting *Activity Date View - Transaction Summary by Purchase Currency* on page 161 describe each of the detail data panels listed above.

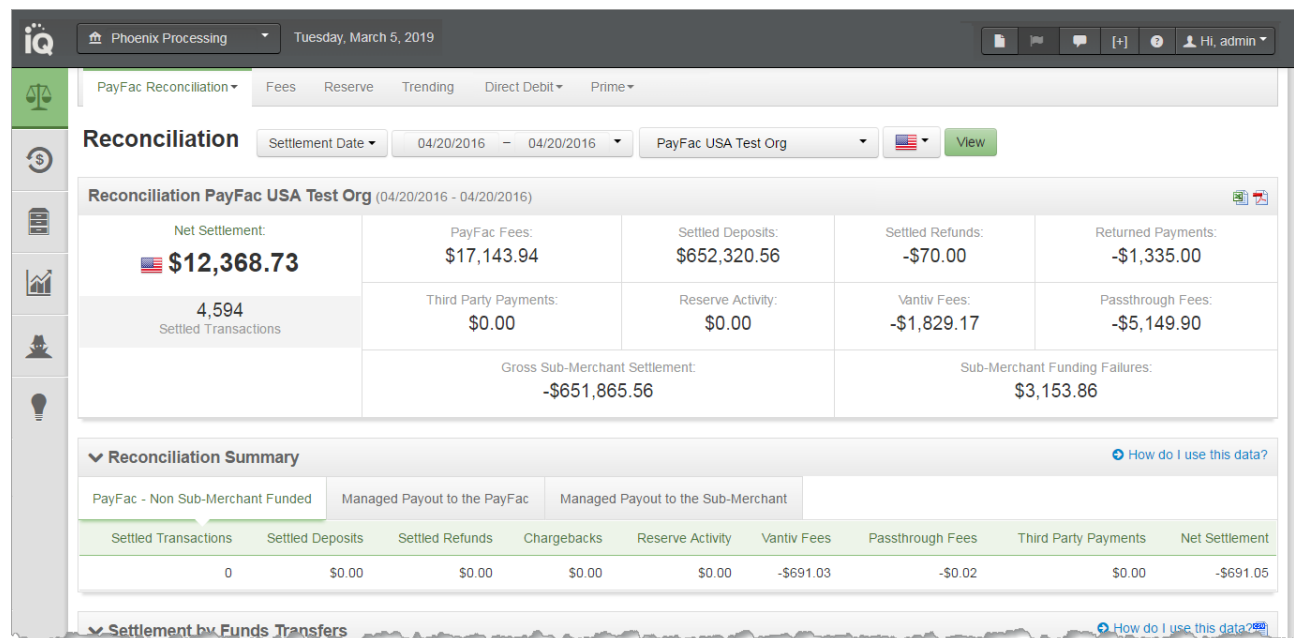
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3.10.2 Reconciliation Report

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 below):

- **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.

PayFac Reconciliation (Roll-Up) Summary Panels



The table below describes the fields in the overall PayFac Reconciliation summary panel. **Table : Reconciliation Summary Fields - All Tabs** (below) describes the fields in each of the tabs of the Reconciliation Summary panel. The sections starting with *Activity Date View - Transaction Summary by Purchase Currency* on page 161 describe each of the detail data panels in each view (settlement or activity).

PayFac Reconciliation Summary Panel

Field	Description
Net Settlement	The net amount transferred to your organization's bank account.

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Field	Description
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	<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 a Direct Debit return. • Debits or credits for payments rejected by the card networks. • Credits for the return receipt of a representment.
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.

The following table describes the fields in each of the tabs in the Reconciliation Summary Panel:

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

Reconciliation Summary Fields - All Tabs

Field	Description
PayFac - Non-Sub-Merchant Funded: <i>this tab breaks down the net settlement you received for Sub-Merchants in your portfolio not 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	<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 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.

INTERIM DOC VERSION

Field	Description
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.
Chargebacks	<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.
Net Settlement	The net amount transferred to your organization's bank account.

INTERIM DOC VERSION

Field	Description
Managed Payout to the Sub-Merchant Tab: <i>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	<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 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).

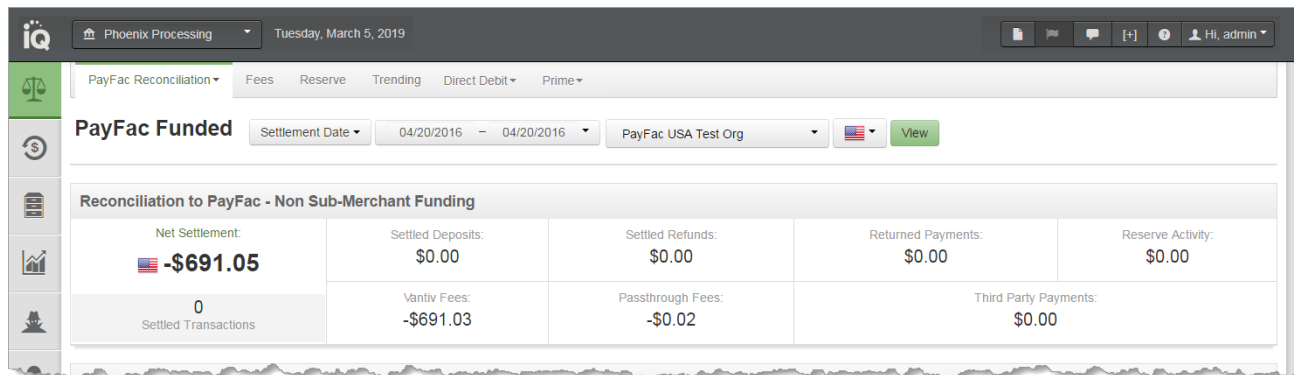
INTERIM DOC VERSION

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, with detail panels below.

PayFac Funded Report View - Summary Panel



The table below describes the fields in the PayFac Funded Summary panel. The sections starting [Activity Date View - Transaction Summary by Purchase Currency](#) on page 161 describe each of the detail data panels.

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.

INTERIM DOC VERSION

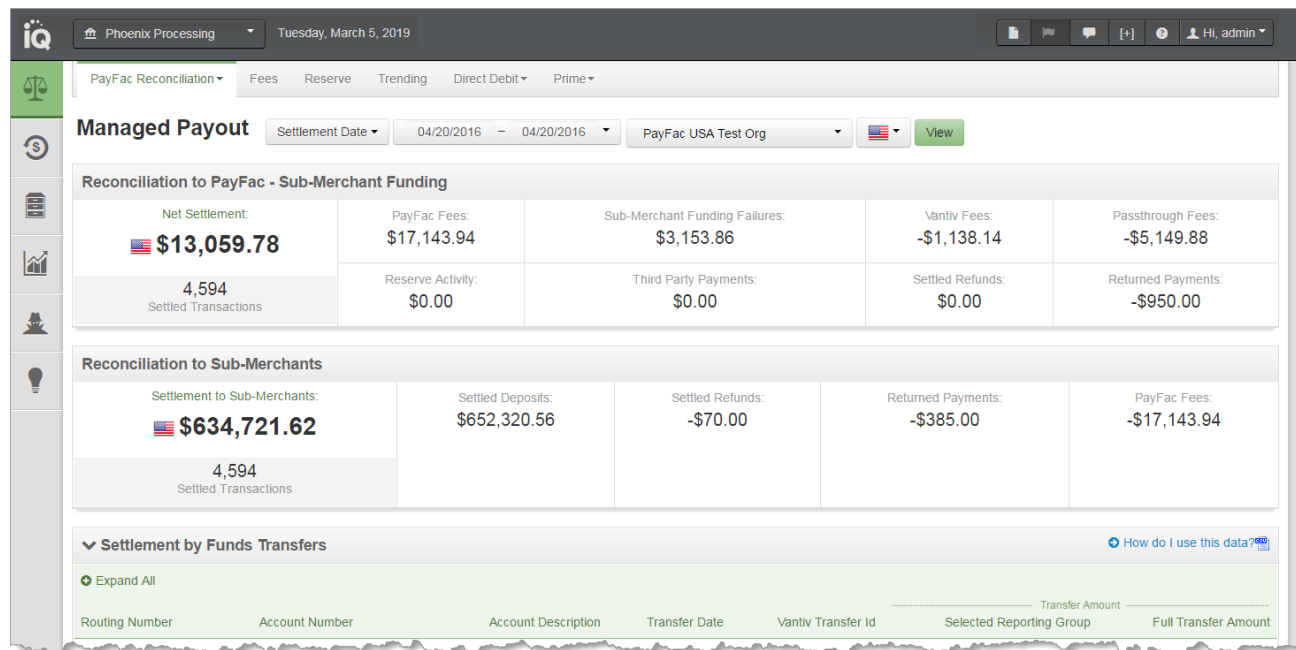
Field	Description
	<ul style="list-style-type: none">• Debits or credits for payments rejected by the card networks.• Credits for the return receipt of a representment.
Reserve Activity	The changes made to the Worldpay reserve fund based upon gross sales. If you sell in multiple currencies, this only 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.

INTERIM DOC VERSION

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 : Managed Payout View Summary Panels**, with detail panels below.

Managed Payout View Summary Panels



The table below describes the fields in the Managed Payout summary panels. The sections starting with *Activity Date View - Transaction Summary by Purchase Currency* on page 161 describe each of the detail data panels.

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.

INTERIM DOC VERSION

Field	Description
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.
Settled Refunds	The total amount of settled refunds before the deduction of any fees.
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.
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 99 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.

INTERIM DOC VERSION

3.10.5 Activity Date View - Transaction Summary by Purchase Currency

iQ displays the Transaction Summary by Purchase Currency panel when you work with any view of the PayFac Reconciliation report **by Activity Date**. This data panel contains information from the [Transaction Summary Report on page 321](#) 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.

The table below describes each of the fields in the Transaction Summary by Purchase Currency data panel.

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	-\$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	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

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.

INTERIM DOC VERSION

3.10.6 Activity Date View - Approved Transactions by Purchase Currency

iQ displays the Approved Transactions by Purchase Currency panel 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* on page 67 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.

The table below describes each of the fields in the Approved Transactions by Purchase Currency data panel.

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

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	<p>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.</p> <p>Conveyed transaction types are American Express (some), Discover (some), Diners Club, Japanese Credit Bureau (JCB), or Direct Debit.</p>

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Field	Description
	<i>Note:</i> 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.

INTERIM DOC VERSION

3.10.7 Activity Date View - Activity Summary by Activity Date

iQ displays the Activity Summary by Activity Date tab 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](#) on page 71 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.

The [Table : Activity Summary Field Descriptions](#) describes each of the fields in the Activity Summary **by Activity Date**, **by Payment Method**, and **by Presenter** data panels.

Activity Date View - Activity Summary by Activity Date

Activity Summary How do I use this data?									
By Activity Date	By Payment Method	By Presenter							
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	-\$5,277.18	-\$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	-\$74,900.27	\$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

INTERIM DOC VERSION

3.10.8 Activity Date View - Activity Summary by Payment Method

iQ displays the Activity Summary by Payment Method tab 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](#) on page 71 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.

The **Table : Activity Summary Field Descriptions** table describes each of the fields in the Activity Summary by Activity Date and the Activity Summary by Payment Method data panels.

Activity Date View - Activity Summary by Payment Method

Activity Summary How do I use this data?										
By Activity Date By Payment Method By Presenter										
Expand All										
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	-\$23,183.21	-\$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	\$373,918.34	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

INTERIM DOC VERSION

3.10.9 Activity Date View - Activity Summary by Presenter

iQ displays the Activity Summary by Presenter tab 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](#) on page 69 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.

The table below describes each of the fields in the **Activity Summary by Activity Date, by Payment Method, and by Presenter** data panels.

Activity Date View - Activity Summary by Presenter

Activity Summary

How do I use this data?

By Activity Date

By Payment Method

By Presenter

Expand All

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
PhoenixXML 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	-\$253.55	\$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	\$2,201,083.83	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

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 . <i>Note:</i> If your organization self-presents, this field displays your organization name.

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Field	Description
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. <i>Note:</i> 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.
Count	The total number of settled transactions for this Activity Date. 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 108 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.
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. 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. To view a report with more details about the returned payments amounts in this field, click

INTERIM DOC VERSION

Field	Description
	<p>the desired returned payments amount link. For more information, see the Returned Payments Report on page 251.</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 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 115.</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 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 125.</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 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.

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3.10.10 Settlement Date View - Settlement by Funds Transfer

iQ displays the Settlement by Funds Transfer panel 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 177](#) for more information.

The table below describes each of the fields in the Settlement by Funds Transfers data panel.

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

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.

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Field	Description
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.

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3.10.11 Settlement Date View - Settlement Summary by Settlement Date

iQ displays the Settlement Summary by Settlement Date tab (**Figure : Settlement Date View - Settlement Summary by Settlement Date**) 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.

The **Table : Settlement Summary Field Descriptions** table describes each of the fields in the **Settlement Summary** tabs.

Settlement Date View - Settlement Summary by Settlement Date

Settlement Summary How do I use this data?										
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

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3.10.12 Settlement Date View - Settlement Summary by Payment Method

iQ displays the Settlement Summary by Payment Method tab 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.

The **Table : Settlement Summary Field Descriptions** table describes each of the fields in the **Settlement Summary** tabs.

Settlement Date View - Settlement Summary by Payment Method

Settlement Summary How do I use this data?										
<div> By Settlement Date By Payment Method By Presenter By Purchase Currency </div>										
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	\$102.93	-\$218,728.51	\$0.00	\$0.00	\$8,878,372.90
	02/20/2014	02/19/2014	\$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

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3.10.13 Settlement Date View - Settlement Summary by Presenter

iQ displays the Settlement Summary by Presenter tab 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.

The **Table : Settlement Summary Field Descriptions** table describes each of the fields in the **Settlement Summary** tabs.

Settlement Date View - Settlement Summary by Presenter

▼ Settlement Summary

[How do I use this data?](#)

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

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3.10.14 Settlement Date View - Settlement Summary by Purchase Currency

iQ displays the Settlement Summary by Purchase Currency data panel 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.

The table below describes each of the fields in the **Settlement Summary** tabs.

Settlement Date View - Settlement Summary by Purchase Currency

▼ Settlement Summary How do I use this data?									
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

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. <i>Note:</i> 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 . <i>Note:</i> 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

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Field	Description
	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	<p>The total settled funds (Settled Deposits minus Settled Refunds) before the deduction of any fees, reserves, or chargebacks.</p> <p>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.</p>
Count	<p>The total number of settled transactions for this Settlement or Activity Date.</p> <p>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 108 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 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</p>

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Field	Description
	<p><i>Payments Report on page 251.</i></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 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 115.</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 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 125.</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 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.

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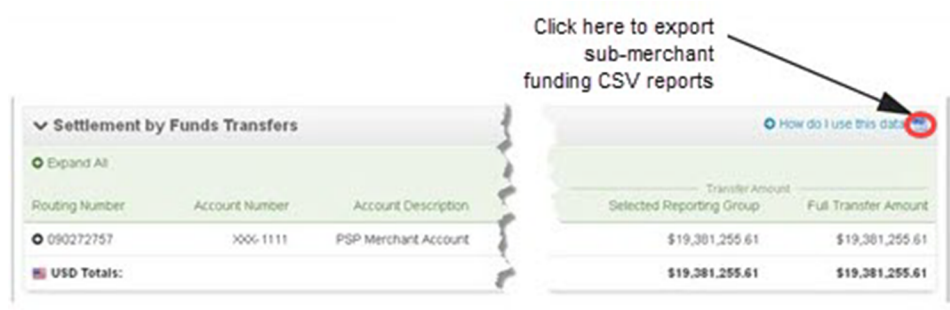
3.10.15 Exporting PayFac Sub-Merchant Funding Reports

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 below. 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

Settlement by Funds Transfer Panel with CSV Export Icon

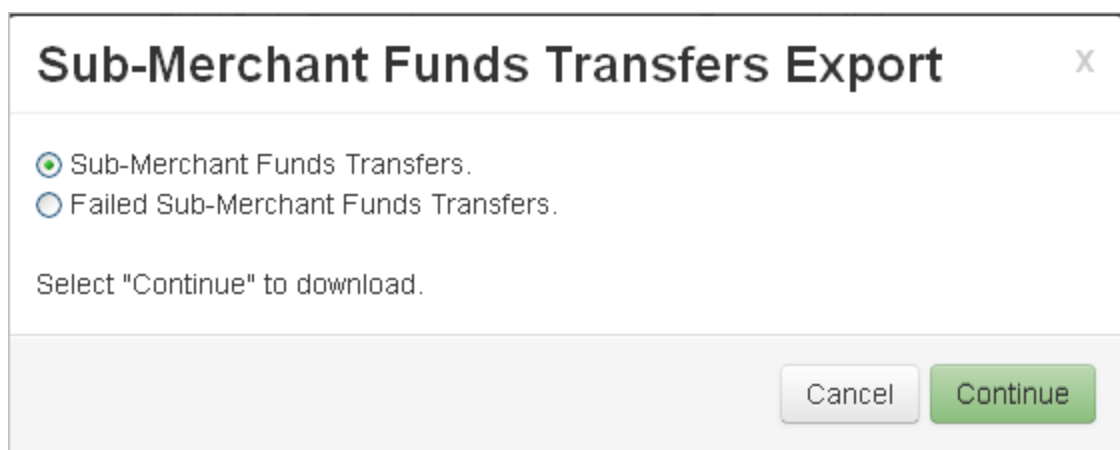


To export PayFac Funding reports from the PayFac Reconciliation Dashboard:

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.

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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 the tables below are included in the files.

See [Notes on Microsoft Excel on page 36](#) for information on the presentation of certain data fields in exported files.

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.

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Field	Description
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.
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.

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Field	Description
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.

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Field	Description
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.
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.

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.

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Field	Description
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).

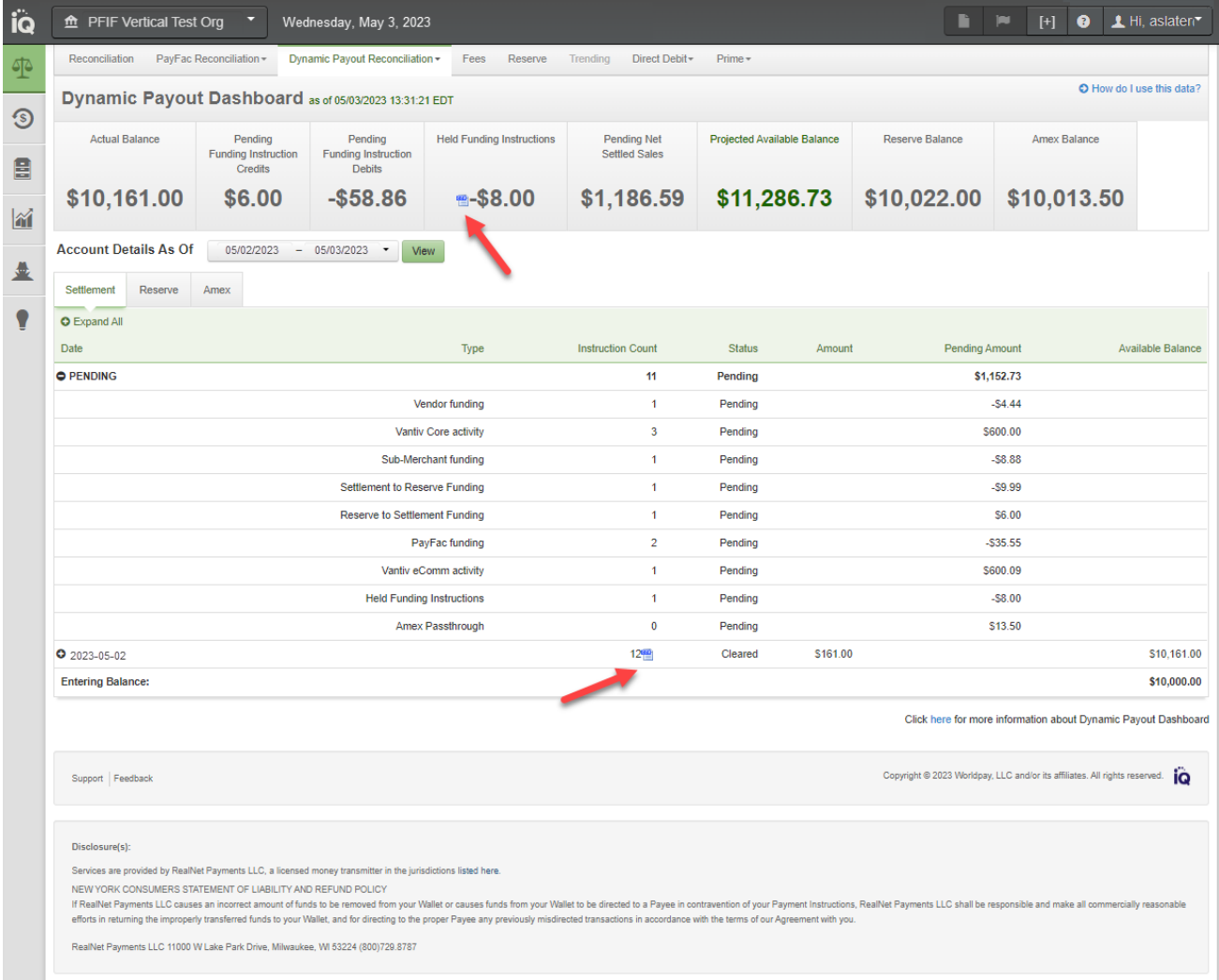
INTERIM DOC VERSION

3.10.16 Exporting Transaction-Level Held Instruction Data

You can export transaction-level data containing the Payment IDs of the **Held Instructions** and their current review status (Approved or Declined) from the Dynamic Payout Dashboard 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, or next to the **Held Funding Instructions** field as shown below. See the fields and descriptions below for more information.

Transaction-level data is available for export for the previous 24 months only.

Transaction-Level Held Instruction Data - CSV Export Icons



Dynamic Payout Dashboard as of 05/03/2023 13:31:21 EDT

Actual Balance	Pending Funding Instruction Credits	Pending Funding Instruction Debits	Held Funding Instructions	Pending Net Settled Sales	Projected Available Balance	Reserve Balance	Amex Balance
\$10,161.00	\$6.00	-\$58.86	 -\$8.00	\$1,186.59	\$11,286.73	\$10,022.00	\$10,013.50

Account Details As Of 05/02/2023 - 05/03/2023 [View](#)

Settlement Reserve Amex

[Expand All](#)

Date	Type	Instruction Count	Status	Amount	Pending Amount	Available Balance
● PENDING		11	Pending		\$1,152.73	
	Vendor funding	1	Pending		-\$4.44	
	Vanliv Core activity	3	Pending		\$600.00	
	Sub-Merchant funding	1	Pending		-\$8.88	
	Settlement to Reserve Funding	1	Pending		-\$9.99	
	Reserve to Settlement Funding	1	Pending		\$6.00	
	PayFac funding	2	Pending		-\$35.55	
	Vanliv eComm activity	1	Pending		\$600.09	
	Held Funding Instructions	1	Pending		-\$8.00	
	Amex Passthrough	0	Pending		\$13.50	
● 2023-05-02		12 	Cleared	\$161.00		\$10,161.00
Entering Balance:						\$10,000.00

[Click here for more information about Dynamic Payout Dashboard](#)

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NEW YORK CONSUMERS STATEMENT OF LIABILITY AND REFUND POLICY

If RealNet Payments LLC causes an incorrect amount of funds to be removed from your Wallet or causes funds from your Wallet to be directed to a Payee in contravention of your Payment Instructions, RealNet Payments LLC shall be responsible and make all commercially reasonable efforts in returning the improperly transferred funds to your Wallet, and for directing to the proper Payee any previously misdirected transactions in accordance with the terms of our Agreement with you.

RealNet Payments LLC 11000 W Lake Park Drive, Milwaukee, WI 53224 (800)729.8787

To export Held Instruction data from the Dynamic Payout Dashboard:

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1. From the iQ Bar, click the **Financial** icon and select **Dynamic Payout Reconciliation**.
2. Click **Dynamic Payout Dashboard** from the list of available reports, or from the Financial Navigation bar. iQ displays the [Dynamic Payout Dashboard](#).
3. Select the desired **Date Range** in the **Account Details As Of** selector (located below the account balance fields) and click **View** to refresh the page.
4. Click the desired tab to change the account type of the **Account Details As Of** panel, either **Settlement**, **Reserve**, or **Amex**.
5. 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**.
6. Click the CSV export icon () next to a date or instruction in the **Instruction Count** column, or next the amount in the **Held Instruction** field for an export of held instructions. If the CSV export icon is grayed-out, adjust your date range for a start date no earlier than 24 months prior to today.
7. Depending on your browser, the File Download dialog box appears.
8. 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 the table below are included in the files.

See [Notes on Microsoft Excel on page 36](#) for information on the presentation of certain data fields in exported files.

See for more detailed information on held instructions.

Held Instruction Export

The Held Instruction transaction-level export report contains the associated Payment IDs of the held instructions and their current review status (**Approved** or **Declined**). A status is only listed when the instruction was reviewed by Worldpay Compliance and released for processing. See [Exporting Transaction-Level Held Instruction Data on the previous page](#) for more information.

Only actual held instructions display on the report, as well as any initially held instructions that were then reviewed and released for processing, when their status was updated within the last 14 days. After 14 days, the instruction/Payment ID is removed from the report.

This table describes the fields in the report.

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Held Instruction Export Field Descriptions

Field	Description
Create Date	The date the funding instruction was submitted.
Held Date	The date the funding instruction was placed in held status.
Payment ID	The Worldpay-assigned transaction identifier associated with the submitted funding instruction, and received in the XML Response. It is used in iQ and SSR reporting.
Txn Type	The funding instruction type that has been initially held.
Amount	The amount of the held funding instruction.
Current Status	<p>The status of the held instruction (only visible when the instruction is initially held for sanction screening):</p> <ul style="list-style-type: none"> • Approved - the funding instruction was approved by Worldpay Compliance and released for processing. • Declined - the funding instruction was declined by Worldpay Compliance.
Current Status Date	The date an update was made to current status.
Payment Reference	The unique ID associated with held instructions and used by Worldpay Compliance. Provide this ID to your Worldpay account support representative if research by Worldpay Compliance is required, and if the ID noted is on any RFI (Request for Information) sent for specific held instructions. Use this reference number to look up the corresponding Payment ID noted in iQ and/or SSR reports.

Important: Services in the United States are provided by RealNet Payments LLC, a licensed money transmitter in the jurisdictions listed [here](#).

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3.11 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.

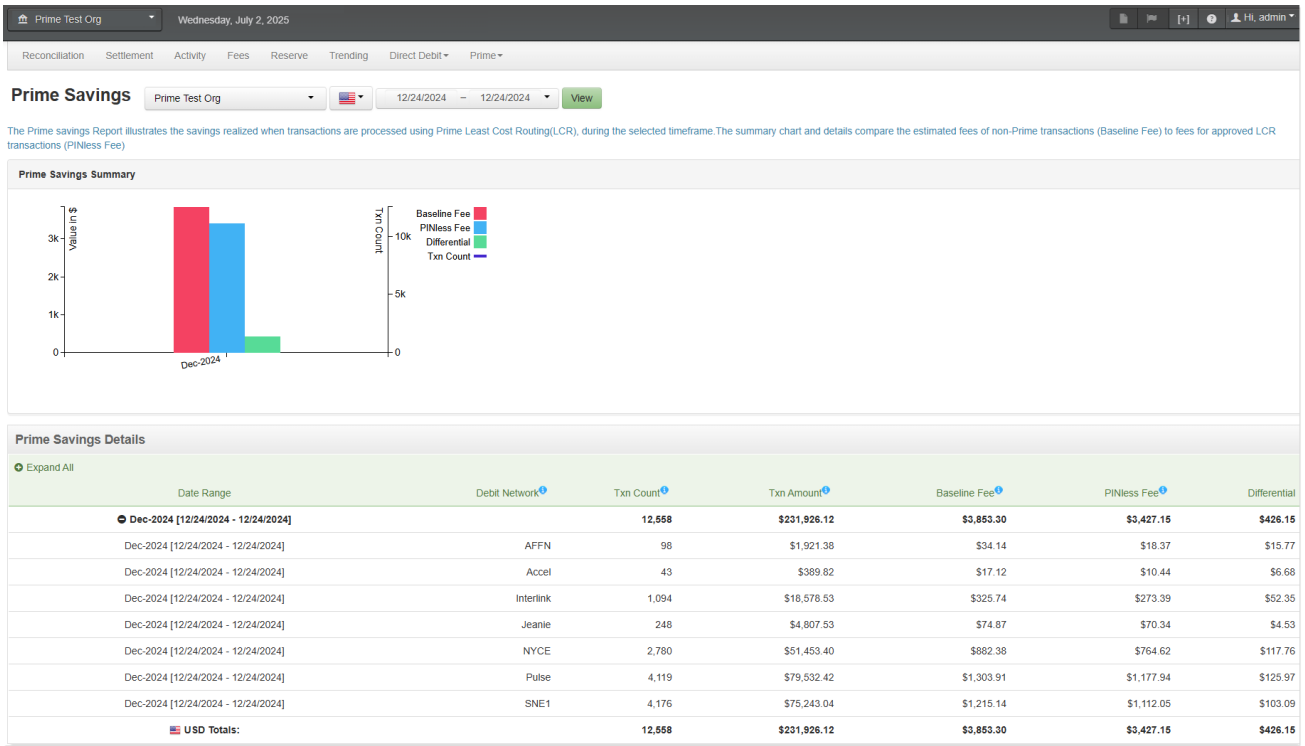
To access the Prime Savings report:

- 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 : Prime Savings Report**.
- 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 61 for information on the report groups shown in the Reporting Group drop-down selector.

See the table below for a description of each of the fields in the Prime Savings report.

Prime Savings Report



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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.
Debit Network	The network that provided the savings.
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).

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4 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* on the next page
- *Chargeback Administration* on page 199
- *Chargeback Search* on page 207 and *Chargeback Case Detail Screen* on page 217
- Chargeback Reporting, including:
 - *Compliance Report* on page 245
 - *Returned Payments Report* on page 251
 - *Chargeback Performance Report* on page 261
 - *Chargeback Summary Report* on page 268
- Direct Debit Returns Reports, including:
 - *NACHA Unauthorized Returns Report* on page 276
 - *Returns Summary Report* on page 279
 - *Returns Received Report* on page 282

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

- *Exporting Chargeback Search Results* on page 215
- *Managing Chargebacks* on page 285, including:
 - *Performing a Chargeback Activity* on page 286
 - *Working with Support Documents* on page 289
 - *Responding to a Case* on page 293

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4.1 Dispute Inbox

The Dispute Inbox 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 representment 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 on page 196](#) 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 on page 192](#)).
- **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 195](#)).
- **Multiple Methods for Distribution of Chargeback Assignments** (for designated Chargeback Administrators), including:
 - [Balanced Distribution of Chargeback Assignments on page 205](#) - a method of assigning new chargebacks automatically and evenly to analysts.
 - [Rules-Based Chargeback Assignment on page 201](#) - a method of creating custom rules for case assignment.
 - Manual Assignment (default) - a method of manually assigning cases from the 'Unassigned' inbox.

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Dispute Inbox

PhoenixML Test Mercha Wednesday, February 20, 2019

Dispute Inbox Chargeback Search Chargeback Reporting Direct Debit

Dispute Inbox

Add Note Assign to User Attach Document Assign To Merchant Unaccept

Inbox (10) Case History View: My Inbox Merchant: All MoP: All Cycle: All

	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

Summary

Reply by Date: 10/14/2013	Account Number: XXXXXXXXXXXX-0220	Historical Win %: N/A
Date Issued: 01/05/2014	Method of Payment: MasterCard	Payment Amount: \$30.23
Date Received: 01/05/2014 14:45:10 EST	Card Product: Unknown	Chargeback Amount: \$30.23
Orig Txn Post Day: 01/01/2010	Exp Date: hidden	Representment Amount: N/A
Assigned To: Donald Duck	Merchant: UI Report Testing Merchant	Customer ID: N/A

Reason:
Code: 4803 - Documentation Received was invalid/incomplete

Associated Transaction Stream

Type	ID	Date	Amount
Authorization	82823958379738810	01/01/2010	\$30.23
Cond. Deposit	82823958379643275	01/01/2010	\$30.23
First Chargeback	216000081002	01/05/2014	-\$30.23
Arbitration	216000260200	01/05/2014	-\$30.23
Representment	216000081002	01/07/2014	\$30.23

Purchase History Since 01/01/2010

Type	Count	Amount
Deposits	1	\$30.23
Refunds	0	N/A
Chargebacks	0	N/A

Additional Data

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 Vaniv Clearing
Token Number: N/A	Token Inactivated: N/A

Activity Stream (3)

Type	User	Date	Queue	Notes
Assign to User	dduck	01/07/2014 14:47:33 EST	Merchant	Assigned to: Donald Duck

To access the Dispute Inbox:

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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 196](#) for more information).

The Dispute Inbox appears. 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 on page 217](#)) 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 on the facing page](#) for more information.

See [Table : Dispute Inbox and Case History Field Definitions](#) for a description of the fields in the Inbox and Case History Tabs.

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4.1.1 Inbox and Case History Tab Views

The Inbox and Case History views 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 the table below for descriptions of fields in both tab views.

Dispute Inbox - Inbox Tab View

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

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

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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.
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

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Field	Description
	<ul style="list-style-type: none"> 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 Representment Retrieval Request Issuer Declined Pre-Arbitration Issuer Accepted Pre-Arbitration Response to Issuer Pre-Arbitration Arbitration Won Arbitration Lost Arbitration Split Arbitration Case Filing (Mastercard)
Reply By Date	The date by which you must respond in order to dispute the chargeback.
Hist. Win % (Historical Win Percentage)	<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><i>Note:</i> 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 305, and Fraud Notification on page 304 for more information on this field.</p>

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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 for more information.

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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 286](#) 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 : VCR Dispute Reason Codes](#) in [Return Reason and Change Codes on page 544](#) 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. The figures below 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 Representment Amount** (selected chargebacks will be represented for the full chargeback amount)
 - **Add Representment Notes**, as necessary.
4. Click the Submit button.

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Bulk Action Dialog Box - Represent

Represent - 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

Step 1: Attach Supporting Documents

Documents uploaded will be attached to all selected cases.

Attach document...

Step 2: Specify Representment Amount

Selected chargebacks will be represented for full chargeback amount.

Amount:

Step 3: Add Representment Notes

Notes:

Type your notes here

Cancel

Submit

Bulk Action Dialog Box - Assign to User

Assign to User - Multiple cases (3)

X

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:

unassigned

▼

Notes:

Type your notes here

Cancel

Submit

4.2 Chargeback Administration

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

There are three ways to assign First Chargebacks:

- **Balanced Distribution of Chargeback Assignments on page 205** - 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 on page 201**- 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 204*).
- View, edit, and enable the Balanced Distribution rule.

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Chargeback Administration Screen

Dispute Inbox ▾ Chargeback Search Chargeback Reporting ▾ Direct Debit ▾

Chargeback Administration

Create New Rule

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

[Save Changes](#)

[Support](#) | [Feedback](#)

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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.

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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 : Chargeback Administration Screen**. 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.

Chargeback Administration

Step 1: Select and Define Attributes

Rule Name: Rule Description:

Distribution Rule Name: Distribution Rule Description:

Attribute Status	Attribute Name	Attribute Options
On Off	Merchant	Specify desired merchants for chargebacks captured by this rule:
On Off	Method of Payment	Specify desired methods of payment captured by this rule:
On Off	Reason Code	Specify desired reason code for chargebacks captured by this rule:
On Off	Cycle	Specify chargebacks in specific cycles captured by this rule:
On Off	Amount	Specify desired price ranges for chargebacks captured by this rule:
On Off	Historical Win %	Specify desired historical win % ranges for chargebacks captured by this rule:

Cancel Step 2: Assign Users

Support Feedback

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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.

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

7. Click the 'X' next to a selected option to remove the selection. See [Table : Attribute Options Available for Custom Rules Assignment](#) for a list of options available for each attribute.
8. Fill in value ranges for the **Amount** and **Historical Win %** fields, if desired.
9. 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.
10. Click the check boxes to the left of the **Username** column to select analysts that are subject to the newly created assignment rule.

11. Click the **Step 3: Review and Confirm** button to advance to the Review and Confirm screen.
12. Review the information for the newly created rule and either:

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- 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 ☒

Cancel Step 2: Assign Users **Save Rule**

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 the facing page](#)).

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.

The table below describes the options available for each custom rule attribute.

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, Arbitration

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Attribute Name	Attribute Options
	Won, Arbitration Lost, Arbitration Split, Arbitration Case Filing
Amount	Amount range - 0.00 to 1,000,000
Historical Win %	Percentage Range - 0% to 100%

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 **Figure : Chargeback Administration Screen** appears. 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**.

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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 : Chargeback Administration Screen**), 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 : Chargeback Administration Screen**).
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:

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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 : Chargeback Administration Screen](#).
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 on page 189](#).

INTERIM DOC VERSION

4.3 Chargeback Search

The Chargeback Search 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 appears as shown below.
2. Enter search criteria using the definitions in the table below:
 - 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 Results on page 211](#) panel appears below the Search fields.

Chargeback Search Screen

The screenshot displays the 'Chargeback Search' interface. At the top, there's a header with the iQ logo, 'Phoenix Processing', and the date 'Tuesday, August 15, 2023'. A navigation bar below the header contains links for 'Dispute Inbox', 'Chargeback Search' (highlighted), 'Chargeback Reporting', and 'Direct Debit'. The main content area is titled 'Chargeback Search' and features a 'Search Criteria' section. This section is divided into several columns of search fields:

- Case ID:** A text input field with a placeholder 'Worldpay's case ID'.
- Acquirer Reference Number:** A text input field with a placeholder 'Acquirer Reference Number'.
- Account # / Token #:** A text input field with a note 'Does not support last 4 only'.
- Merchant:** A dropdown menu currently set to 'All', with a note 'Merchant associated w/ this transaction'.
- Queue:** A dropdown menu currently set to 'All', with a note 'Please specify queue or ARN or CC# when running for all merchants.'
- Cycle:** A dropdown menu currently set to 'All', with a note 'The chargebacks' current cycle'.
- Date Range:** A date range selector showing '05/18/2023' to '08/15/2023'.
- Items per page:** A text input field with '200' and a note 'Items per result page'.
- Method Of Payment:** A dropdown menu currently set to 'All'.
- Payment Type Used:** A dropdown menu.
- Org Selection:** A dropdown menu currently set to 'All Orgs', with a link 'Organization Filter Options'.
- Assigned to User:** A dropdown menu currently set to 'All', with a note 'Analyst assigned to the case'.
- Chargeback Filter:** A dropdown menu currently set to 'All Chargebacks', with a note 'Chargeback Filter Options'.

A 'Search' button is located at the bottom right of the search criteria section. At the very bottom of the page, there are links for 'Support' and 'Feedback', and a copyright notice: 'Copyright © 2023 Worldpay, LLC and/or its affiliates. All rights reserved. iQ'.

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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

INTERIM DOC VERSION

Field	Description
	<ul style="list-style-type: none"> • Retrieval Request • Issuer Declined Pre-Arbitration • Issuer Accepted Pre-Arbitration • Response to Issuer Pre-Arbitration • Arbitration Won • Arbitration Lost • Arbitration Split • Arbitration Case Filing (Mastercard) • Retrieval Request • Issuer Declined Pre-Arbitration • Issuer Accepted Pre-Arbitration • Response to Issuer Pre-Arbitration • 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><i>Note:</i> 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.'

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Field	Description
Chargeback Filter	<p>A search criteria specifying the type of chargeback. The options are:</p> <ul style="list-style-type: none">• All Chargebacks• Signature Chargebacks• PINless Adjustments

INTERIM DOC VERSION

4.3.1 Chargeback Search Results

The Chargeback Search results appear below the search fields after you have entered your search criteria. The table below provides field descriptions for the Chargeback Search results.

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 304.
-  - 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 303.
- * - 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](#) on page 306 for more information.

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 for more information.

INTERIM DOC VERSION

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

Queue: All

Please specify queue or ARN or CC# when running for all merchants.

Items per page: 200

Items per result page

Acquirer Reference Number: Acquirer Reference Number

Cycle: All

The chargebacks' current cycle

Date Range: 05/18/2023 - 08/15/2023

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

Method Of Payment: All

Payment Type Used

Org Selection: All Orgs

Organization Filter Options

Merchant: All

Merchant associated w/ this transaction

Assigned to User: All

Analyst assigned to the case

Chargeback Filter: All Chargebacks

Chargeback Filter Options

Search

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

Case ID	Merchant	Assigned To	Account Suffix	ARN	Amount	Reason Code	Queue	Cycle	Reply By Date	Hist. 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
29833725297742	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
29837071017646	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

Support Feedback

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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 285 for more information.

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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 on page 245, 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.
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;

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Field	Description
	<p>representation is recommended.</p> <ul style="list-style-type: none">• 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><i>Note:</i> 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 <i>Understanding the Historical Win Percentage</i> on page 305, and <i>Fraud Notification</i> on page 304 for further information on this field.</p>

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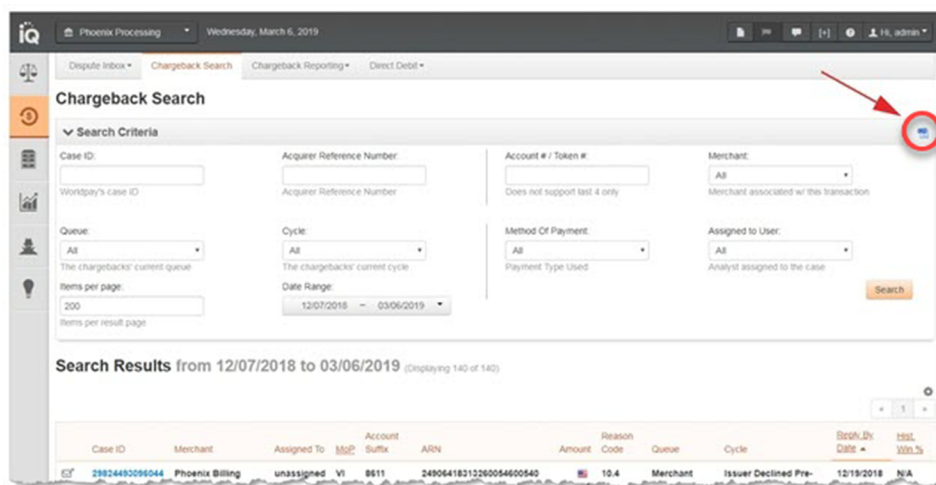
4.3.2 Exporting Chargeback Search Results

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 on page 189](#) page, as shown in the figures below. If the option to export is available, the CSV Export icon is available and active (not grayed-out).

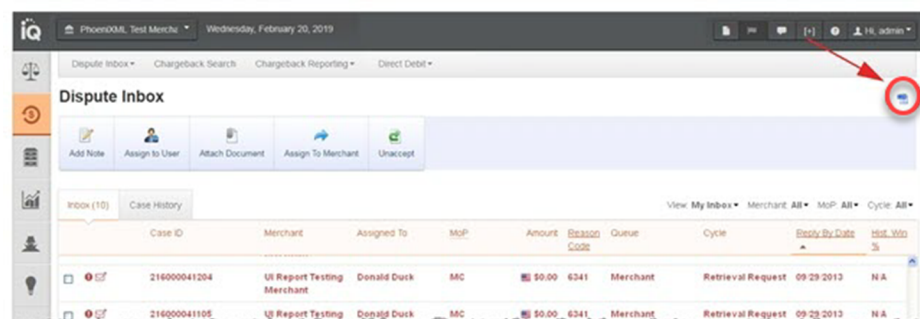
The data is listed by Case ID and includes all the data for each Chargeback case shown in the **Search Results** section. Transaction-level data is available for export for the previous 24 months only.

See [Notes on Microsoft Excel on page 36](#) for information on the presentation of certain data fields in exported files.

Chargeback Search Results Export Icon



Chargeback Search Results Export in Dispute Inbox



To export chargeback search results data to a CSV file:

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1. Follow the steps for completing a [Chargeback Search on page 207](#).
2. Click the CSV export icon () on the upper right side of the Chargeback Search page or the Dispute Inbox. 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 [Chargeback Search Results Field Descriptions on page 213](#).

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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 below. 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 on page 220** - contains general information on the chargeback including reply-by date, amount, method of payment, account number.
- **Case Detail VCR Issuer Dispute Questionnaire Data on page 223** (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 on page 227** - contains additional information on the chargeback including case ID, cycle, queue, BIN, etc.
- **Case Detail Activity Stream on page 229** - displays an audit trail indicating all of the activities related to this chargeback.
- **Case Detail Associated Cases on page 231** - displays a list of associated chargebacks, if applicable.
- **Case Detail Attached Documents on page 233** - displays a list of associated support documents that you have attached. See *Working with Support Documents on page 289* for more information.
- **Case Detail Payment History on page 234** - displays a chronological list of all processed transactions (authorizations, deposits, and refunds) associated with this cardholder's account.
- **Case Detail Payment Tracking Data on page 235** - provides additional tracking information for the transaction, including order source, billing descriptor, and Payment ID.
- **Case Detail Response Data on page 237** - displays information received in the cnpAPI transaction response.
- **Case Detail Associated Transaction Stream on page 239** - shows a chronological list of transactions associated with the current transaction.
- **Case Detail Purchase History on page 244** - provides a snapshot of this customer's purchases including counts and amounts of Deposits, Refunds, and Chargebacks.

See *Managing Chargebacks on page 285* 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:

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- 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 on page 276](#). 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 on page 276](#). Click the **Case ID** link to navigate to the Chargeback Case Detail screen.

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Chargeback Case Detail Screen

Phoenix Processing Thursday, January 31, 2019

Chargeback Search Chargeback Compliance Chargeback Financial Direct Debit

Chargeback Case Detail - Case ID: 298075286740

enter case ID [Get Case](#)

[Add Note](#)
[Assign to User](#)
[Attach Doc](#)
[Accept](#)
[Request Arbitration](#)

Summary

[Show all Customer Data](#)

Reply by Date: 06/27/2013	Account Number: XXXXXXXXXXXX-0003	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	Representment 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	825515689333883385	03/04/2013	\$54.43
First Chargeback	297524689348	03/10/2013	-\$54.43
Representment	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	Search...
Refunds	0	N/A	Search...
Chargebacks	0	N/A	Search...

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	Little	NOT REMEDIED: SEE LETTER

Associated Cases (1)

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

Note: 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.

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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. The table below describes all possible fields.

Case Detail Summary

Summary		Show all Customer Data
Reply by Date: 06/27/2013	Account Number: XXXXXXXXXXXX-0003	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: <i>hidden</i>	Representment Amount:  N/A
Assigned To: unassigned	Merchant: UI Report Testing Merchant	Customer ID: 204646368484586101
Reason: Code: 4841 - Canceled Recurring Transaction		

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.

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Field	Description
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.
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 305 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 on page 286 as described Performing a Chargeback Activity on page 286.
Assigned To	The Chargeback analyst from your organization assigned to this chargeback case (can

INTERIM DOC VERSION

Field	Description
	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 : VCR Dispute Reason Codes in <i>Return Reason and Change Codes</i> on page 544 for more information on Visa reason codes.)

INTERIM DOC VERSION

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 294](#) for more information on the VCR process. The table below describes all possible fields.

Case Detail VCR Issuer Dispute Questionnaire Data Panel

▼ VCR Issuer Dispute Questionnaire		
Visa Case Number: 1000000009	Current Visa Case Status: Fraud Dispute - Accepted by Acq	
View issuer's dispute questionnaire		
Issuer Notes: Note: Issuer Note on First Chargeback of amount 101.11 Fraud		
Recall Date: N/A	Recall Reason: N/A	
Image Name	File Type	Comment
1235.TIF	UNKNOWN	the Comment on 101.11 tiff
1236.JPG	AFFRD	the Comment on 101.11 jpeg
1237.PDF	VSEXT	the Comment on 101.11 pdf

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> <ul style="list-style-type: none"> • <i>Fraud Dispute - Received / 100% Acq Liability</i> - the first Chargeback was received from Visa. • <i>Consumer Dispute - Recalled</i> - the first Chargeback was received from Visa, and recalled by the issuing bank. • <i>Fraud Dispute - Pre-Arb Delivered</i> - the File Pre-Arbitration action is recorded at Visa. <p>If the VROL system cannot be reached, iQ displays the following at the top of the Case</p>

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Field	Description
	<p>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>
View Issuer's dispute questionnaire	<p>A hyperlink to a downloadable image (Figure : Sample Issuer Questionnaire) 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</p> <p>AUREC - Authorization Record</p> <p>BNKST - Bank Statement</p> <p>CACHK - Canceled Check</p> <p>CALET - Cardholder Letter</p> <p>CRVOU - Credit Voucher</p> <p>FLFLM - Fulfillment</p> <p>MELET - Merchant Letter</p> <p>PRDEL - Proof of Delivery</p> <p>SADFT - Sales Draft</p> <p>SECOP - Second Opinion</p> <p>SHREC - Shipping Receipt</p> <p>TEFOL - T and E Folio</p> <p>UCLET - Updated Cardholder Letter</p> <p>UMLET - Updated Merchant Letter</p>

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Field**Description**

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)

Sample Issuer Questionnaire

Processing Error Dispute Questionnaire		Visa Resolve Online VROL Case Number 100226333 Member Case Number:	
Transaction Information			
Card/Acct #:	4444-4444-4444-4444	Tran Type:	Sale
Network:	VISA	Tran Date:	05/14/2017
Tran ID:	811341920900462	Processing Date:	05/15/2017
ARN:	74284557134000091920900	Tran Amount:	15.11 NZD
Retrieval Ref#:	713409192090	Jurisdiction:	DOMESTIC-NZ
Issuer:	AS B BANK	CH Name:	
Acquirer:	BANK OF NEW ZEALAND	Merchant:	MERCHANT NAME
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?			
fvccfc cf			
Elaboration			
Fraud Report Date:	2017-05-19		
Fraud Type:	Stolen		
At the time of transaction was your card:	Counterfeit		
Chip on card?	Yes		
PIN-preferring 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:			

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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. The table below describes all possible fields.

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

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).

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Field	Description
Queue	The status assigned to a chargeback case. See Responding to a Case on page 293 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 331 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.
Guaranteed Payment Status	<p>The status of a fraud check performed by Signifyd. Possible values:</p> <ul style="list-style-type: none">• Accept• Reject• Hold• Unavailable• Excluded• Pass <p>iQ displays a value of N/A if there is no result to display.</p>

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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.

The table below provides descriptions of each of the fields in the Case Detail Activity Screen.

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>

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	<p>This field can be either a:</p> <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

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Field	Description
-------	-------------

organization, you can enter descriptive text here as needed. Entering an optional note does not affect the status of the case.

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4.4.6 Case Detail Associated Cases

The Associated Cases data panel provides a chronological list of chargeback cases associated with the current chargeback. 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.

Note the following features:

- If a representment or pre-arbitration was successful, a thumbs-up icon () appears next to the Case ID on your first response to the chargeback. This indicates that the chargeback case was resolved in your favor.
- A thumbs-down icon () indicates that the chargeback was won by the customer.

The table below describes each of the fields.

Case Detail Associated Cases

▼ Associated Cases (1)					
Case ID	Cycle	Queue	Account	Amount	Open Date
297524689348	Representment	Network Assumed	XXXXXXXXXXXX-9999	 \$54.43	03/10/2013 22:06:51 EDT

Case Detail Associated Cases Field Descriptions

Field	Description
Case ID	The unique ID number automatically assigned to each chargeback or retrieval request. Click the Case ID hyperlink for more information on the associated chargeback.
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.

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Field	Description
Amount	The amount of the chargeback.
Open Date	The original date of this chargeback case.

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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 289](#). The table below describes the fields in the panel.

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)

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 290 for more information.</p>
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. The table below provides descriptions of the fields.

Case Detail Payment History Panel

▼ Payment History (2)							
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

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 on page 355 .
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.
ARN	The Acquirer Reference Number that uniquely identifies this transaction with the networks.

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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 on page 374](#) panel. The Table below describes all possible fields.

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	Vantiv Payment ID: 82822393400033307
Affiliate: N/A	Merchant Grouping ID: N/A	ARN: 0435178084560000000092D
Bypass Velocity Check?: N/A	Action Performed By: N/A	

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.

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Field	Description
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 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).

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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. The table below describes all possible fields.

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	

Case 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.
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.

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Field	Description
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.

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4.4.11 Case Detail Associated Transaction Stream

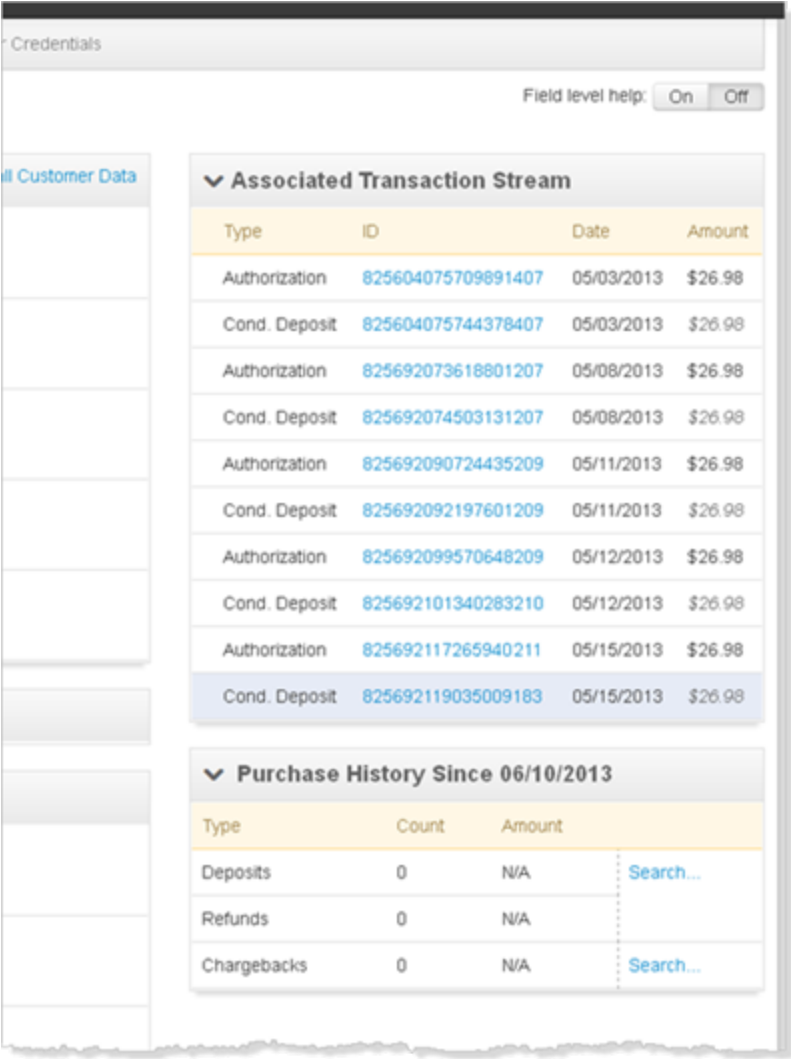
The Case Detail Associated Transaction Stream panel shows a chronological list of transactions associated with the current transaction. This includes transactions associated with chargebacks received on an old deposit that was deleted from our systems. This panel is identical to the [Transaction Detail - Associated Transaction Stream on page 393](#) panel. The table below describes all possible fields.

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 441](#) 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.

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Case Detail - Associated Transaction Stream and Purchase History Panel



Case Detail - Associated Transaction Stream Field Descriptions

Field	Description
Type	<div>The type of transaction(s) associated with the current (highlighted) transaction:<ul style="list-style-type: none">• Authorization• Authorization Reversal• Conditional Deposit• Refund• Rejected Payment</div>

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Field	Description
	<ul style="list-style-type: none"> • Void • eCheck Verification • eCheck Deposit • eCheck Refund • eCheck Void • eCheck Return • PINless Debit Adjustment • First Chargeback • Chargeback Representment • (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
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.)

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Field	Description
	<ul style="list-style-type: none"> • 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 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. • For these transaction types, the amount shown is as follows: • 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

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Field	Description
	<p>transaction. If the deposit is conveyed or not delivered (not yet available), the purchase amount is shown.</p> <ul style="list-style-type: none">• 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).

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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 on page 308](#) screen, or the [Chargeback Search on page 207](#) 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 : Case Detail - Associated Transaction Stream and Purchase History Panel** for a sample Purchase History data panel. The table below describes all possible fields.

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.

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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 on page 268** 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** 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 appears.
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.



4. 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.
5. 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).
6. 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.
7. Click the desired tab below the Summary panel to view more detailed information. Your options are:
 - [Compliance Report - Visa and Mastercard on page 247](#)
 - [Compliance Report - Discover on page 249](#)

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Compliance Report

Phoenix Processing
Monday, March 11, 2019

Dispute Inbox
Chargeback Search
Chargeback Reporting
Direct Debit

Compliance Report
August 2018
US
> 0.75 %
US+Intl
View

Compliance Report: Phoenix Processing for August 2018 (Incomplete), US+Intl >0.75%

Total Chargebacks Amount:	Visa Chargebacks Amount:	MasterCard Chargebacks Amount:	Discover Chargebacks Amount:
\$1,206.77	\$1,206.77	\$0.00	\$0.00
Total Chargebacks Count:	Visa Chargebacks Count:	MasterCard Chargebacks Count:	Discover Chargebacks Count:
10	10	0	0

Visa
MasterCard
Discover

Billing Descriptor	Type	Period	Sales			Refunds		% of Sales \$	Period	Chargebacks		Compliance % #
			Count	Amount	Count	Amount	Count			Amount		
pre*	Total	08/01/2018 - 08/22/2018	0	\$0.00	0	\$0.00	0.00%	08/01/2018 - 08/22/2018	10	\$1,206.77	100.00%	
	US		0	\$0.00	0	\$0.00	0.00%		10	\$1,206.77	100.00%	
	Intl		0	\$0.00	0	\$0.00	0.00%		0	\$0.00	0.00%	

Support
Feedback

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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 : Compliance Report**), 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, data is rolled up by Mastercard ID or billing descriptor (Mastercard does not use US/International chargeback designations).

Compliance Report Detailed Tab - Mastercard

Billing Descriptor	Period	Sales		Refunds		% of Sales \$	Period	Chargebacks		Compliance % #
		Count	Amount	Count	Amount			Count	Amount	
*123	12/01/2013 - 12/31/2013	0	\$0.00	0	\$0.00	0.00%	01/01/2014 - 01/31/2014	1	\$9.95	100.00%
13apple	12/01/2013 - 12/31/2013	111	\$4,938.49	7	\$260.52	5.28%	01/01/2014 - 01/31/2014	3	\$1,314.92	2.70%
395700001251	12/01/2013 - 12/31/2013	14	\$461.56	1	\$54.50	11.81%	01/01/2014 - 01/31/2014	1	\$89.33	7.14%

The table below 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.

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.

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Field	Description
	<ul style="list-style-type: none"> For Mastercard, the time period is the previous month. <p>Mastercard measures chargeback compliance by comparing chargebacks received in the current month against sales received in the previous month.</p>
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.
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.

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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. The figure below shows an example of the Compliance Report with the Discover detailed tab selected.

Compliance Report Detail Tab - Discover

Discover												
Billing Descriptor	Type	Sales		Refunds		First Chargebacks		Other Chargebacks			Compliance % \$	
		Count	Amount	Count	Amount	Count	Amount	Representments	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%	

The following table describes 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.

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.
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.

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Field	Description
	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> $\frac{\text{First Chargeback Amount}(\$)}{\text{Sales Amt.} - \text{Refund Amt.} - \text{Chargeback Amt.} + \text{Representment Amt.} + \text{Arbitration Amt.} + \text{Reversal Amt.}}$

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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 on page 97](#), [Settlement Report on page 86](#), or [Reconciliation Dashboard on page 62](#) 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 : Returned Payments Report](#).
2. Select the desired **Date Range**, **Reporting Group**, and **Currency** (if applicable), then click **View** to refresh the page.
3. See [Notes on Reporting Group Limits on page 61](#) for information on the report groups shown in the Reporting Group drop-down selector.
4. Click the desired tab below the summary panel to view more detailed information. Your options are:
 - [Returned Payments - Chargebacks on page 254](#)
 - [Returned Payments - Direct Debit Returns on page 257](#)
 - [Returned Payments - Rejects on page 259](#)
 - [Returned Payments - PINless Debit Adjustments on page 260](#)

The table describes 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 35](#) for more information.

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Returned Payments Report

Returned Payments Settlement Date: PhoenixXML Test Merchant 08/08/2017 - 08/08/2017 View

Returned Payments PhoenixXML Test Merchant (08/08/2017 - 08/08/2017)

Total Activity:	First Time Chargebacks Count:	Representment Count:	Arbitrations Count:	Direct Debit Returns Count:	Reject Count:	PINless Debit Adjustments Count:
-\$4,683.34	7	0	28	0	0	0
37 Total Transactions	First Time Chargebacks Amount: -\$625.82	Representment Amount: \$0.00	Arbitrations Amount: -\$4,192.15	Direct Debit Returns Amount: \$0.00	Reject Amount: \$0.00	PINless Debit Adjustments Amount: \$0.00

Cycle	Activity	Case Id	Merchant	Date	Amount
Arbitration					-\$244.51
	Assign To Merchant				-\$244.51
Chargeback Reversal					\$134.63
	Assign To Merchant				\$134.63
First Chargeback					-\$625.82
	Assign To Merchant				-\$625.82
VISA Pre-Arbitration/Arbitration					-\$3,947.64
	Assign To Merchant				-\$3,947.64
USD Totals:					-\$4,683.34

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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	The total (negative) value of first-time chargebacks for the selected time period and

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Field	Description
Chargebacks Amount	reporting group.
Representment Count	The total count of representments for the selected time period and reporting group.
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.

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4.6.1 Returned Payments - Chargebacks

The Chargebacks data tab of the Returned Payments Report 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. The table below describes all of the fields in the Chargebacks tab of the Returned Payments Report.

Note that an **(R)** next to an individual chargeback in the amount column indicates that there is a refund associated with the chargeback.

Returned Payments Report - Chargebacks

Chargebacks					
Direct Debit Returns					
Rejects					
PINless Debit Adjustments					
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

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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

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Field	Description
	<ul style="list-style-type: none"> • Response to Issuer Pre-Arbitration • Arbitration Won • Arbitration Lost • Arbitration Split • Arbitration Case Filing
Activity	<p>The activity performed on the 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 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 • Unsuccessful Pre-arbitration • Unsuccessful Arbitration
Case Id	<p>The unique ID number automatically assigned to each chargeback or retrieval request. Click the Case ID hyperlink to access the Chargeback Case Detail Screen on page 217.</p>

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Field	Description
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 below, below.

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.

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4.6.2 Returned Payments - Direct Debit Returns

The Direct Debit Returns tab of the Returned Payments report 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. The table below describes all of the fields in the Direct Debit Returns tab of the Returned Payments report.

Returned Payments - Direct Debit Returns

Chargebacks	Direct Debit Returns	Rejects	PINless Debit Adjustments	
Vantiv Payment ID	Merchant	Date	Return Reason	Amount
825604102223622236	PhoenixXML Test Merchant 2	05/14/2013	R01 - Insufficient Funds	-\$191.58
826043908689786897	PhoenixXML Test Merchant 2	05/14/2013	R03 - No Account/Unable to Locate Account	-\$15.95
825604118234682346	PhoenixXML Test Merchant 2	05/14/2013	R03 - No Account/Unable to Locate Account	-\$91.75
826043910490804908	PhoenixXML Test Merchant 2	05/14/2013	R01 - Insufficient Funds	-\$105.51
826043910491804918	PhoenixXML Test Merchant 2	05/14/2013	R03 - No Account/Unable to Locate Account	\$7.27
825516142508425084	PhoenixXML Test Merchant 2	05/14/2013	R02 - Account Closed	-\$35.96
825604119969699696	PhoenixXML Test Merchant 2	05/14/2013	R04 - Invalid Account Number	-\$22.97
825604102250922509	PhoenixXML Test Merchant 2	05/14/2013	R04 - Invalid Account Number	-\$51.90
825867994700047000	PhoenixXML Test Merchant 2	05/14/2013	R03 - No Account/Unable to Locate Account	-\$38.96
825692078337383373	PhoenixXML Test Merchant 2	05/14/2013	R01 - Insufficient Funds	-\$77.99
🇺🇸 USD Totals:				-\$625.30

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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 on page 355 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.

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Field	Description
Return Reason	The reason code and description associated with the Direct Debit return.
Amount	The dollar amount of the Direct Debit return.

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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. The table below describes all the fields in the Rejects tab of the Returned Payments report.

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.

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

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 on page 355 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.

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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. The table below describes all the fields in the PINless Debit Adjustments tab of the Returned Payments report.

Click an individual **Payment ID** hyperlink to navigate to the Transaction Detail screen for that PINless Debit Adjustment.

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

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 on page 355 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 554 for a complete list of Adjustment codes and descriptions.
Amount	The amount of the adjustment (credit or debit).

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4.7 Chargeback Performance Report

The **Chargeback Performance** Report 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 266.

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 appears.
2. Specify the desired **Month**, **Reporting Group**, and **Currency** (if applicable), then click the **View** button to refresh the page.

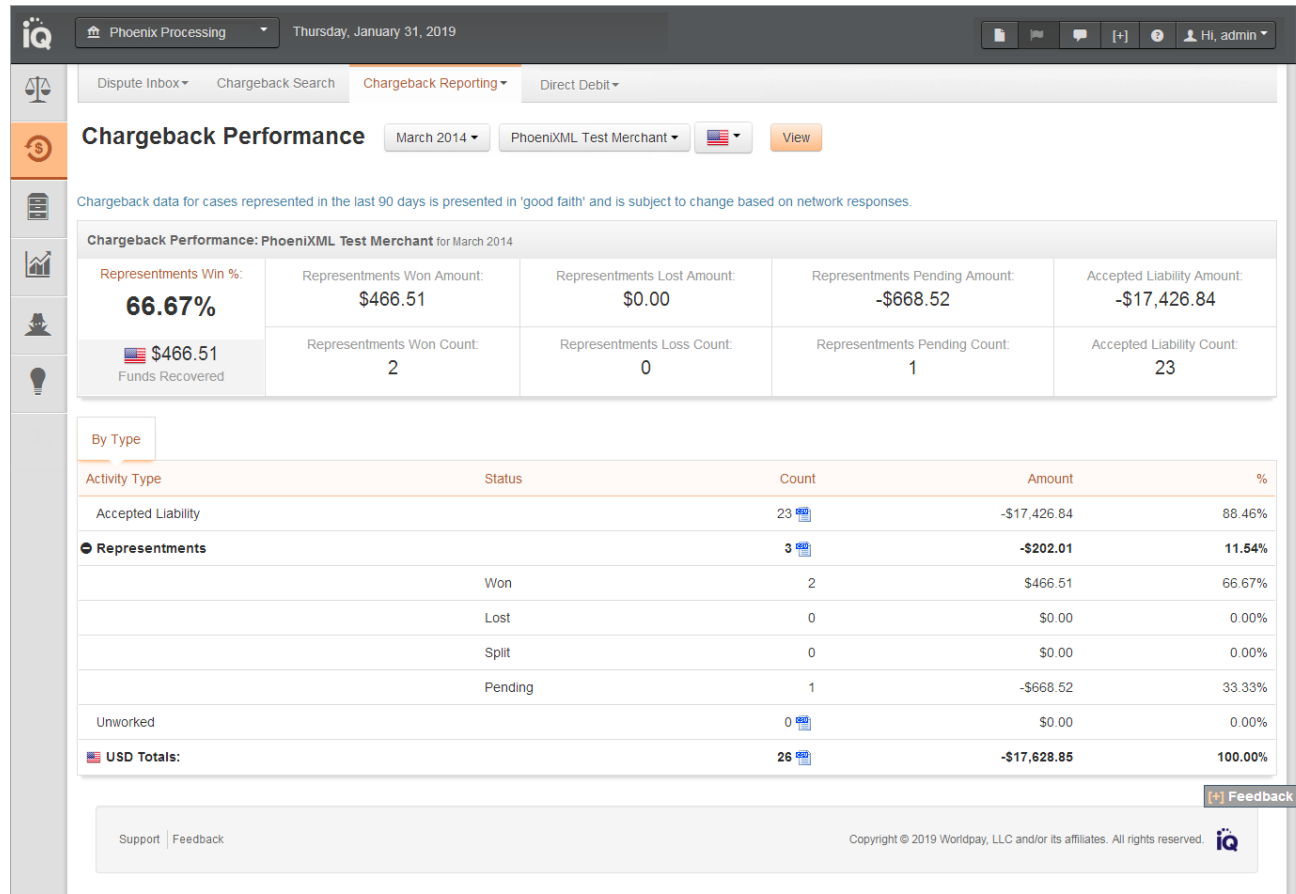
See [Notes on Reporting Group Limits](#) on page 61 for information on the report groups shown in the Reporting Group drop-down selector.

3. Click the **By Type** tab below the Summary panel to view more detailed information. See [Chargeback Performance Report - By Type](#) on page 264 for more information.

The table below describes the fields in the Summary panel of the Chargeback Performance report. Subsequent sections provide information on each of the detailed data tabs.

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Chargeback Performance Report



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 on page 265 , above for additional information on Visa returns.
Representments Won	The total amount and count of representments won for the specified month and reporting group.

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Field	Description
Representments Lost	The total amount (a negative value) and count of representments lost for the specified month and reporting group.
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.

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4.7.1 Chargeback Performance Report - By Type

The **By Type** tab 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. The table below describes the fields in the Chargeback Performance by Type detail panel.

Chargeback Performance Report - By Type

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%

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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>

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Column	Description
	<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 the facing page for more information.</p>
Amount	The amounts corresponding to each of the chargeback and representment activity and status types for the selected month and reporting group.
%	<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>

4.7.2 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.

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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 on page 261](#).
2. Click the CSV export icon () next to a value in the Count column of the **By Type** tab (as shown in [Figure : Chargeback Performance Report - By Type](#)). 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 the table below.

See [Notes on Microsoft Excel on page 36](#) for information on the presentation of certain data fields in exported files.

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

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Field	Description
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> .

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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 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 appears.
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 61](#) 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 on page 271](#) (default view)
 - [Chargeback Summary Report - By Reason on page 274](#)

The table below describes the fields in the Summary panel of the Chargeback Summary report. Subsequent sections provide information on each of the detailed data tabs.

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Chargeback Summary Report

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Phoenix Processing

Monday, March 11, 2019

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Dispute Inbox

Chargeback Search

Chargeback Reporting

Direct Debit

Chargeback Summary

Phoenix Org

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12/01/2018 - 01/31/2019

View

Chargeback Summary Phoenix Org

based on Issuing Bank Day from (12/01/2018 - 01/31/2019)

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VISA Compliance:		MasterCard Compliance:		Discover Compliance:		Total Chargebacks:	
0.00%		0.00%		0.00%		0	
First Time Chargebacks:		First Time Amount:		Arbitrations:		Arbitration Amount:	
0		\$0.00		0		\$0.00	

Monitoring

By Reason

Method of Payment	Type	Period	Sales		Refunds		% of Sales \$	Period	Chargebacks		% of Sales #	% of Sales \$
			Count	Amount	Count	Amount			Count	Amount		
VISA	Total	📘 11/30/2018 - 01/30/2019	5,324,348	\$455,514,037.48	90,241	\$2,059,390.91	0.45%	11/30/2018 - 01/30/2019	0	\$0.00	0.00%	0.00%
	US		5,314,839	\$454,045,738.17	90,186	\$2,056,227.84	0.45%		0	\$0.00	0.00%	0.00%
	Intl		9,509	\$1,468,299.31	55	\$3,163.07	0.22%		0	\$0.00	0.00%	0.00%
MasterCard	Total	📘 11/01/2018 - 12/31/2018	1,645,206	\$80,212,605.20	24,980	\$628,921.65	0.78%	12/01/2018 - 01/31/2019	0	\$0.00	0.00%	0.00%
	US		1,642,716	\$79,903,629.58	24,962	\$628,370.65	0.79%		0	\$0.00	0.00%	0.00%
	Intl		2,490	\$308,975.62	18	\$551.00	0.18%		0	\$0.00	0.00%	0.00%
American Express	Total	📘 12/01/2018 - 01/31/2019	1,351,138	\$170,589,815.38	24,361	\$574,055.44	0.34%	12/01/2018 - 01/31/2019	0	\$0.00	0.00%	0.00%
	US		1,351,138	\$170,589,815.38	24,361	\$574,055.44	0.34%		0	\$0.00	0.00%	0.00%
	Intl		0	\$0.00	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%
Discover	Total	📘 12/01/2018 - 01/31/2019	206,047	\$5,979,319.62	4,713	\$81,745.45	1.37%	12/01/2018 - 01/31/2019	0	\$0.00	0.00%	0.00%
	US		206,047	\$5,979,319.62	4,713	\$81,745.45	1.37%		0	\$0.00	0.00%	0.00%
	Intl		0	\$0.00	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%
PayPal	Total	📘 12/01/2018 - 01/31/2019	0	\$0.00	0	\$0.00	0.00%	12/01/2018 - 01/31/2019	0	\$0.00	0.00%	0.00%
	US		0	\$0.00	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%
	Intl		0	\$0.00	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%
BillMeLater	Total	📘 12/01/2018 - 01/31/2019	0	\$0.00	0	\$0.00	0.00%	12/01/2018 - 01/31/2019	0	\$0.00	0.00%	0.00%
	US		0	\$0.00	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%
	Intl		0	\$0.00	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%

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Chargeback Summary Report - Summary Panel Field Descriptions

Field

Description

Visa Compliance

A percentage value representing the level of Chargeback compliance as it applies to

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Field	Description
	<p>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.

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4.8.1 Chargeback Summary Report - Monitoring

The Monitoring data tab of the Chargeback Summary report 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).

Chargeback Summary Report - Monitoring

Chargeback Summary PhoenixXML Test Merchant based on Issuing Bank Day from (05/27/2013 - 05/27/2013)

VISA Compliance:

0.04%

MasterCard Compliance:

0.00%

Discover Compliance:

1.05%

Total Chargebacks:

3

First Time Chargebacks:

3

First Time Amount:

\$109.45

Arbitrations:

0

Arbitration Amount:

\$0.00

Monitoring

By Reason

Method of Payment	Type	Period	Sales Count	Amount	Count	Refunds Amount	% of Sales \$	Period	Chargebacks Count	Amount	% of Sales #	% of Sales \$
VISA	Total	<div>05/26/2013 - 05/26/2013</div>	2,542	\$80,437.95	27	\$844.70	1.05%	05/26/2013 - 05/26/2013	1	\$37.00	0.04%	0.05%
	US		2,542	\$80,437.95	27	\$844.70	1.05%		1	\$37.00	0.04%	0.05%
	Intl		0	\$0.00	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%
MasterCard	Total	<div>04/01/2013 - 04/30/2013</div>	38,037	\$1,250,891.06	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	1,283	\$52,955.88	4.24%		1	\$35.00	0.00%	0.00%
	Intl		101	\$3,250.97	4	\$107.32	3.30%		0	\$0.00	0.00%	0.00%
Discover	Total	<div>05/27/2013 - 05/27/2013</div>	115	\$3,598.16	0	\$0.00	0.00%	05/27/2013 - 05/27/2013	1	\$37.45	0.88%	1.05%
	US		115	\$3,598.16	0	\$0.00	0.00%		1	\$37.45	0.88%	1.05%
	Intl		0	\$0.00	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%
PayPal	Total	<div>05/27/2013 - 05/27/2013</div>	0	\$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	\$0.00	0.00%		0	\$0.00	0.00%	0.00%
	Intl		0	\$0.00	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%
BillMeLater	Total	<div>05/27/2013 - 05/27/2013</div>	0	\$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	\$0.00	0.00%		0	\$0.00	0.00%	0.00%
	Intl		0	\$0.00	0	\$0.00	0.00%		0	\$0.00	0.00%	0.00%

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The table below describes 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.

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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).
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: $\text{chargeback amount} / (\text{sales amount} - \text{refund amount} - \text{chargeback amount})$.
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 .

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Field	Description
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: $\text{chargeback amount} / (\text{sales amount} - \text{refund amount} - \text{chargeback amount})$.

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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.

Chargeback Summary Report - By Reason

Monitoring 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%

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The table below describes the fields in the By Reason tab of the Chargeback Summary report.

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.

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Field	Description
%	The percentage of retrieval requests, first time chargebacks, or arbitration chargebacks associated with this reason code, that occurred within the specified date range.

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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 appears.
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 61](#) for information on the report groups shown in the Reporting Group drop-down selector.

The table below describes the fields in the NACHA Unauthorized Returns report.

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NACHA Unauthorized Returns Report

Phoenix Processing Tuesday, March 5, 2019

Dispute Inbox Chargeback Search Chargeback Reporting Direct Debit

NACHA Phoenix Org 01/10/2019 - 03/11/2019 View

Per NACHA rules, the unauthorized rate is calculated by dividing the number of debit entries returned as unauthorized (R05, R07, R10, R29) by the total number of debit entries originated for the preceding 60 days. To comply with the rules, unauthorized returns must be below 0.5%.

NACHA Unauthorized Returns PhoenixXML Test Merchant (06/10/2016 - 09/09/2016)

NACHA Unauthorized Return Rate:	Total Unauthorized Returns Count:	Total Sales Transactions Count:
0.05%	4	8,638
0.03% Unauthorized Returns as % of Sales	Total Unauthorized Returns Amount:	Total Sales Transactions Amount:
	\$262.60	\$795,910.66

By Reporting Group

Reporting Group	NACHA Unauth Rate	Unauth % of Sales	Unauth Count	Unauth Amount	Sales Count	Sales Amount
Direct Rollup**	0.08%	0.06%	2	\$167.19	2,514	\$261,526.70
Group Rollup**	0.68%	0.26%	2	\$95.41	294	\$36,568.98
C Rollup**	0.00%	0.00%	0	\$0.00	5,610	\$490,844.53
F Rollup**	0.00%	0.00%	0	\$0.00	220	\$6,970.45
USD Totals:	0.05%	0.03%	4	\$262.60	8,638	\$795,910.66

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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	The total dollar amount of unauthorized Direct Debit returns in the preceding 60 days

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Field/Column	Description
Returns Amount	(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).

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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.

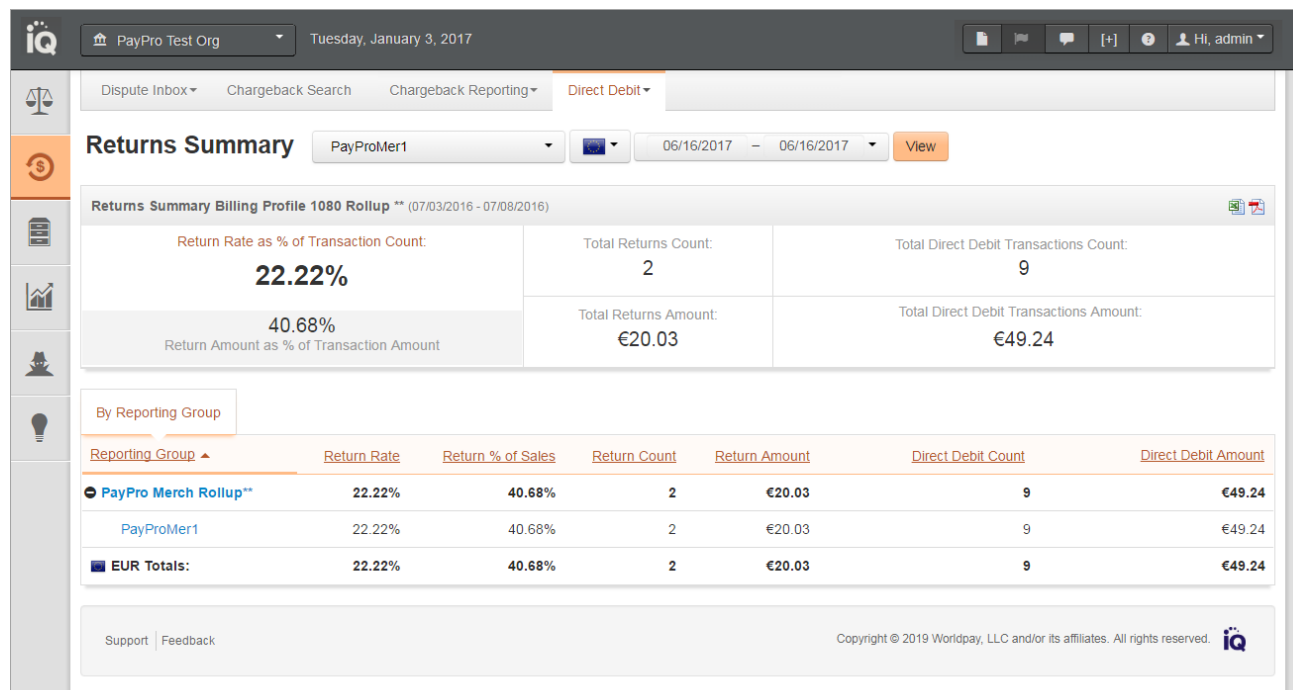
To access the Returns Summary report:

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 below.
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 61](#) for information on the report groups shown in the Reporting Group drop-down selector.

The table below describes 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 on page 35](#) and [Creating a PDF Report on page 34](#) for more information.

Returns Summary Report



Returns Summary PayProMer1 06/16/2017 - 06/16/2017 View

Returns Summary Billing Profile 1080 Rollup ** (07/03/2016 - 07/08/2016)

Return Rate as % of Transaction Count: 22.22%	Total Returns Count: 2	Total Direct Debit Transactions Count: 9
Return Amount as % of Transaction Amount: 40.68%	Total Returns Amount: €20.03	Total Direct Debit Transactions Amount: €49.24

By Reporting Group

Reporting Group	Return Rate	Return % of Sales	Return Count	Return Amount	Direct Debit Count	Direct Debit Amount
PayPro Merch Rollup**	22.22%	40.68%	2	€20.03	9	€49.24
PayProMer1	22.22%	40.68%	2	€20.03	9	€49.24
EUR Totals:	22.22%	40.68%	2	€20.03	9	€49.24

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Returns Summary ReportField 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.

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Field/Column	Description
Direct Debit Amount	The total dollar amount of Direct Debit (eCheck) transactions for this Reporting group, in the time period specified.

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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.

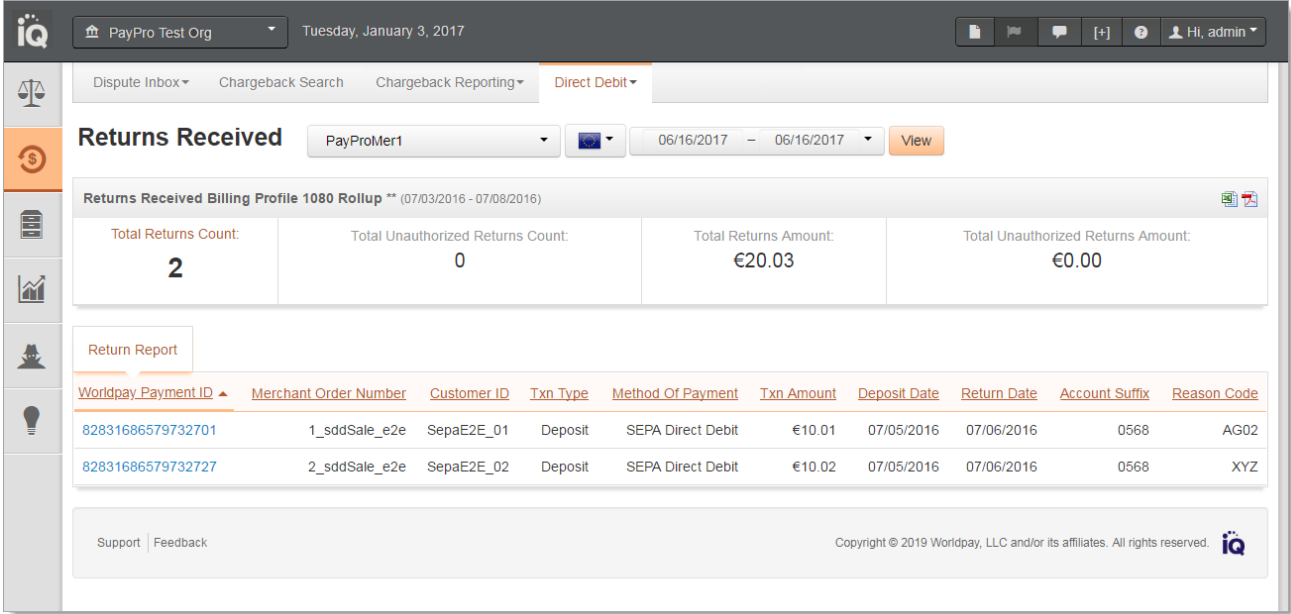
To access the Returns Received report:

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 appears as shown below.
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 61](#) for information on the report groups shown in the Reporting Group drop-down selector.

The table below described 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 on page 35](#) and [Creating a PDF Report on page 34](#) for more information.

Returns Received Report



Returns Received PayProMer1 06/16/2017 - 06/16/2017 View

Returns Received Billing Profile 1080 Rollup ** (07/03/2016 - 07/08/2016)

Total Returns Count:	Total Unauthorized Returns Count:	Total Returns Amount:	Total Unauthorized Returns Amount:
2	0	€20.03	€0.00

Return Report

Worldpay Payment ID	Merchant Order Number	Customer ID	Txn Type	Method Of Payment	Txn Amount	Deposit Date	Return Date	Account Suffix	Reason Code
82831686579732701	1_sddSale_e2e	SepaE2E_01	Deposit	SEPA Direct Debit	€10.01	07/05/2016	07/06/2016	0568	AG02
82831686579732727	2_sddSale_e2e	SepaE2E_02	Deposit	SEPA Direct Debit	€10.02	07/05/2016	07/06/2016	0568	XYZ

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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.
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 276 .
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 276 .
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.

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Field/Column	Description
Reason Code	The Direct Debit (eCheck) Return Reason code. For more information on return codes, see <i>Return Reason and Change Codes</i> on page 544.

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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 293](#), and [Responding to a Visa Case on page 294](#). This section provides information on managing these steps and contains the following information:

- [Performing a Chargeback Activity on the facing page](#)
- [Working with Support Documents on page 289](#)
- [Responding to a Case on page 293](#)
- [Responding to a Visa Case on page 294](#)
- [Disputing a PINless Debit Adjustment](#)
- [Fraud Notification on page 304](#)
- [Understanding the Historical Win Percentage on page 305](#)

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 305](#) for more information).
- Cost to represent versus chargeback acceptance.

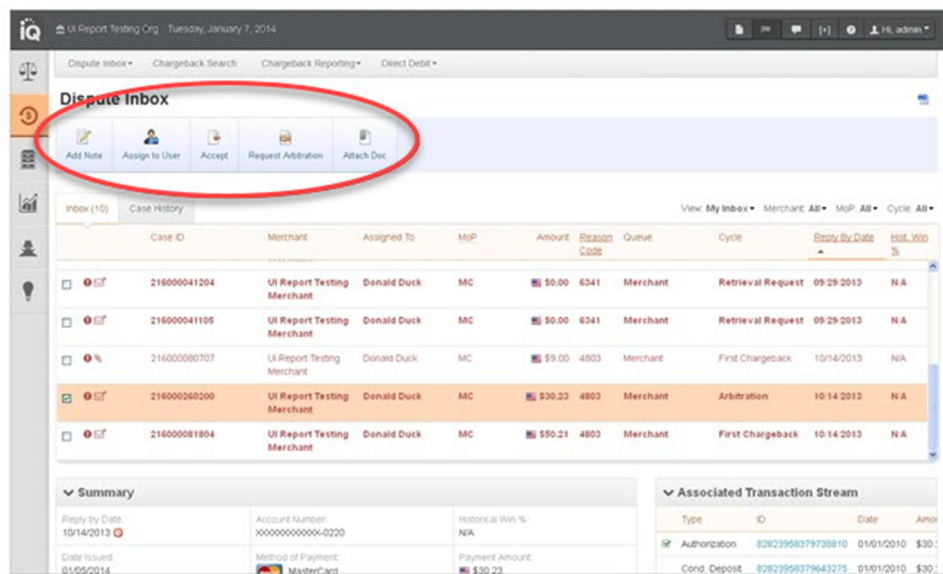
These will further assist you in maximizing representment win rates. Please refer to the Mastercard, Visa, and Discover Chargeback Reason Code Dispute Requirements document originally provided, or contact your Chargeback Analyst at 844-843-6111, ext. 4, or chargebacks@vantiv.com, for additional information.

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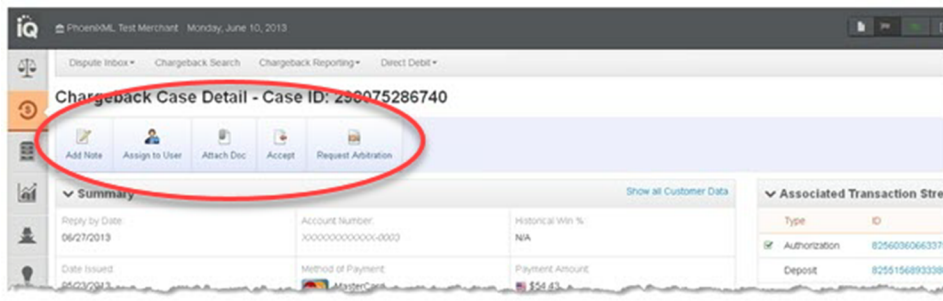
4.12.2 Performing a Chargeback Activity

The *Dispute Inbox* on page 189 and the *Chargeback Case Detail Screen* on page 217 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. The figures below show a sample selection of buttons in each screen.

Dispute Inbox Activity Buttons



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.

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- **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 290](#) for more information.
- **Assign to Merchant** - use this to move a chargeback to the merchant queue to represent. See [Responding to a Case on page 293](#).
- **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 295](#).
- **Respond to Dispute (Visa only)** - launches the Collaboration questionnaire. See [Responding to a Collaboration Dispute on page 298](#).
- **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 297](#).
- **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 302](#).
- **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 Representment. 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.)
- **Request Arbitration (Mastercard only)** - use this option if you wish to continue the dispute beyond an Arbitration Chargeback. Worldpay will review all requests and either submit the case to the bank or decline the request back to you, if you do not have dispute rights (according to Mastercard regulations).
- **Delete Document** - use this option to delete a support document. See [Deleting an Attached Support Document on page 292](#) for more information.

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- **Respond** (*non-Visa only*) - use this to respond to a case after you attach your support documents. See [Responding to a Case on page 293](#) 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 on page 229](#).

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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](#) on the facing page
- [Viewing an Attached Support Document](#) on page 291
- [Replacing an Attached Support Document](#) on page 291
- [Deleting an Attached Support Document](#) on page 292

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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 on page 189](#) or the [Chargeback Case Detail Screen on page 217](#) for the desired case.
2. Click the **Attach Doc** button at the top of the page or from within the Attached Documents panel. An Attached Document dialog box appears when using the button, otherwise a File Upload dialog appears.



3. Using the standard **File Upload** dialog that opens, navigate to the desired support document.
4. Select the document and click **Open**.
5. 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.”

6. (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 293](#).

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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 on page 189](#) or the [Chargeback Case Detail Screen on page 217](#) 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 below](#).

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 on page 189](#) or the [Chargeback Case Detail Screen on page 217](#) 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 the previous page](#). A dialog box prompts you to overwrite the original document.
3. Click **OK** to upload the updated support document.
4. 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.

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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 on page 189](#) or the [Chargeback Case Detail Screen on page 217](#) 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.

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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.

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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 : VCR Dispute Reason Codes in *Return Reason and Change Codes* on page 544 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*.

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* on page 217:

- 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* on page 233 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*.

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Responding to an Allocation Dispute (File Pre-Arbitration)

To respond to a Visa Dispute categorized as an Allocation:

1. Navigate to the [Dispute Inbox on page 189](#) or the [Chargeback Case Detail Screen on page 217](#) for the desired case.
2. Click the **File Visa Pre-Arbitration** button at the top of the page (as shown in the figure below). 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 or Evidence of Imprint (only see with certain reason codes)
 - Cardholder no longer disputes
 - Compelling evidence (only seen with certain reason codes)
 - Delayed charge transaction (only seen with certain reason 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.

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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 : Compelling Evidence Options](#) 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



button. See [Attaching Support Documents to Your Case](#) on page 290 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](#) on the next page, 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

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Filing for Arbitration

Note: 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):

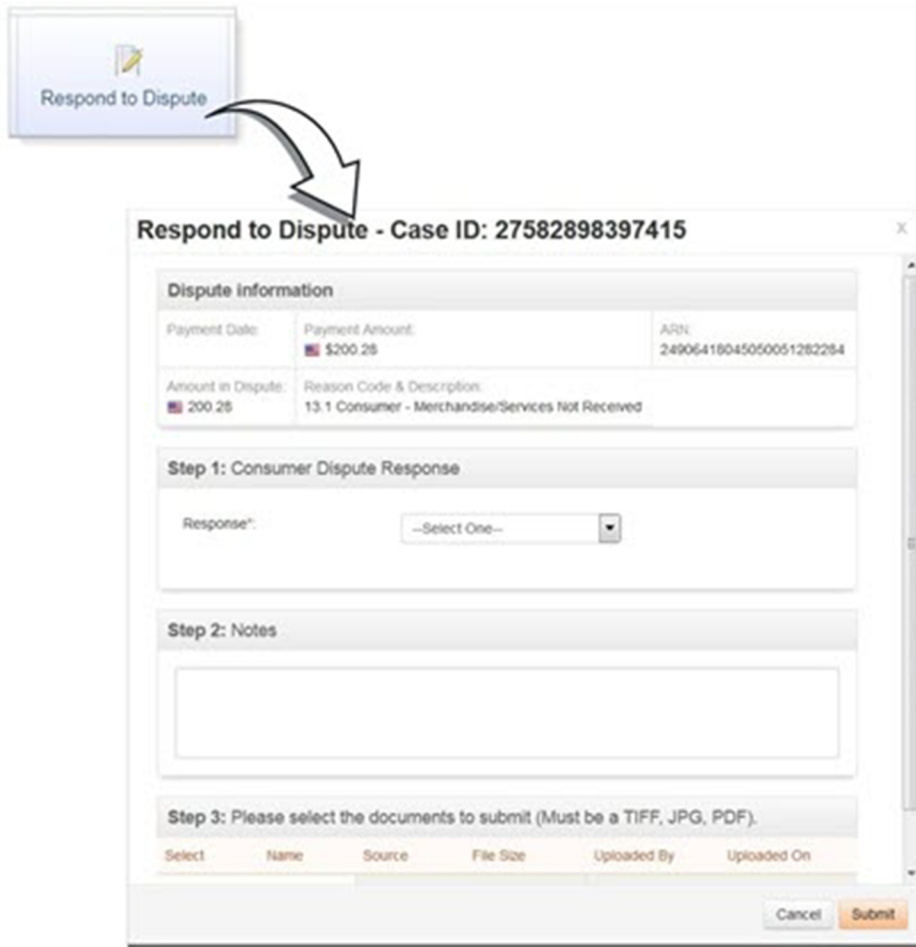
1. Navigate to the [Dispute Inbox on page 189](#) or the [Chargeback Case Detail Screen on page 217](#) for the desired case.
2. Click the **Create Arbitration** button at the top of the page. A warning dialog box appears to inform you that this action may result in a fee.
3. Click **Yes** to continue 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  **Attach document...** button. See [Attaching Support Documents to Your Case on page 290](#) 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.

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Responding to a Collaboration Dispute

To respond to a Visa Dispute categorized as a **Collaboration**:

1. Navigate to the [Dispute Inbox on page 189](#) or the [Chargeback Case Detail Screen on page 217](#) for the desired case.
2. Click the **Respond to Dispute** button at the top of the page. 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 (*).



Respond to Dispute - Case ID: 27582898397415

Dispute Information

Payment Date:	Payment Amount: \$200.25	ARN: 24906418045050051262284
Amount in Dispute: 200.25	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
☐					

Cancel Submit

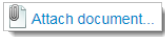
3. Select a reason why you are responding to this Consumer Dispute (**Step 1**):
 - Accept Partial
 - Decline
4. If you selected **Accept Partial** above, enter the **Acceptance Amount** and a brief **Explanation** for why you are only accepting partial liability.
5. Select a Response reason:

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- 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, as well as other options you choose for each dispute scenario.

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 the table below 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 290 for more information.

10. Click **Submit**.

The table below describes all categories/types that are available when you choose **Compelling Evidence** as a response reason. Available options depend on the condition code.

Compelling Evidence Options

Category /Type	Notes
<i>Photographic or email evidence Documentation to prove cardholder is in possession of and/or using the merchandise or services.</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

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Category /Type	Notes
	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>	<p>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:</p> <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.
<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.</i>	Provide any of the following to prove that services were provided for a passenger transport transaction:

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Category /Type	Notes
<i>frequent flyer miles)</i>	<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>	Provide evidence of a non-disputed payment for the same merchandise/service. Applicable to Reason 10.4 only with Device Id/Device Fingerprinting and Customer Account or Login ID Details options.
<i>Signed mail order/phone order form</i>	Provide a signed order form for a mail order or phone order transaction.
<i>Wallet set up transaction, other transactions contained all wallet-related data</i>	Applicable to Visa Europe only.
<i>Recurring transaction with binding contract or previous undisputed recurring transactions and proof the cardholder is using the merchandise or service</i>	<p>Provide each of the following for a recurring transaction:</p> <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>Transaction was completed by 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.
<i>Virtual card transaction at a lodging merchant.</i>	Provide documentation to prove that the transaction was completed.

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Responding to a Visa Retrieval Request

To respond to a Visa Retrieval Request:

1. Navigate to the [Dispute Inbox on page 189](#) or the [Chargeback Case Detail Screen on page 217](#) for the desired case.
2. Click the **Respond to Retrieval Request** button at the top of the page. A dialog box appears containing information on the dispute including payment date and amount, ARN, dispute amount, and reason code.

Respond to Retrieval Request - Case ID: 216002001008

Case Information

Payment Date: 06/22/2018	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
☒	STP.tif	MERCHANT	21.0 KB	vcuser	06/23/2018 08:55:54 -04:00

[Attach document...](#) Total Documents: 1 (Max: 6) Total Size: 21.0 KB (Max: 10.0 MB)

Ensure attachment is selected

Step 2: Notes

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 [Attach document...](#) button. See [Attaching Support Documents to Your Case on page 290](#) for more information.

4. Enter further information on this dispute in the **Notes** field (**Step 2**).
5. Click **Submit**.

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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.

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-five (25) 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-five (25) 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.

Movement of Expired Cases

If a case expires before you respond to it, it remains in your Merchant Queue for five or eleven (11) days--depending on the reporting group configuration--unless you move the case to the **Merchant Assumed Queue** using the **Merchant Accepts Liability** activity.

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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 representment guidance. See [Understanding the Historical Win Percentage on the next page](#) 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.

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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 representment will result in a win, and is intended to assist you in determining the likelihood of winning a chargeback representment. The percentage value is based on an algorithm developed by Worldpay that examines 12 months of representment 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 representment 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 the previous page](#) for more information.

The Historical Win Percentage field displays a percentage value, ranging from 0% to 95%, or one of the following:

- **No Representment Rights** - this indicates that a first chargeback was received with a Response Reason Code indicating that you have no representment rights.
- **Refund Issued - Representment Recommended** - this indicates that a first chargeback was received against a deposit with a refund. If this is indicated, representment is recommended.
- **Multiple fraud reported before authorization - Representment Recommended** - this indicates that multiple fraud-related chargebacks (Mastercard Fraud Notification) were received before the authorization and representment is recommended. (Displays as **FRAUD WIN** in the Chargeback Search Results screen.)
- **Fraud reported before and after authorization - Representment Not Recommended** - this indicates that a Fraud Notification date was received before and after the authorization and representment 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.

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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 (7) days.

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5 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* on page 321
- *Declined Transactions* on page 327
- *Session Activity Report* on page 331, including
 - *Batch Detail Report* on page 335
 - *Transaction Detail Screen* on page 355
- *Authorization Report* on page 444

You can perform the following searches and functions using the Operations suite of reports and tools:

- *Transaction Search* on the next page
- *Instruction Search* on page 317
- *Exporting Session Data by Transaction* on page 345
- *Exporting Declined Transaction Data* on page 329
- *Bank Identification Number (BIN) Lookup* on page 351
- *Performing Transactions from the Transaction Detail Screen* on page 434, including:
 - *Reversing a Transaction (or Canceling Recycling)* on page 437
 - *Capturing an Authorization (Deposit)* on page 440
 - *Breaking an Account Updater Link* on page 441
- *Virtual Terminal* on page 456
- *Presenter Credentials* on page 467

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5.1 Transaction Search

For information on searching for PayFac Sub-Merchant Funding Instructions, see [Instruction Search](#) on page 317.

You enter one or more required fields in the Search Criteria panel on the left side of the page 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.

Note: iQ does not present paginated search results; all results are presented in a single table. To reduce the number of results received when performing a search, enter or choose multiple search criteria.

Transaction Search

The screenshot displays the Transaction Search interface. At the top, there's a navigation bar with the iQ logo, a dropdown menu showing 'PhoenixXML Test Merch', and the date 'Wednesday, February 20, 2019'. Below this is a 'Transaction Search' section. On the left, there's a 'Search Criteria' panel with various input fields: 'Worldpay Payment ID' (with a description 'Worldpay's payment ID'), 'Account # / Token #' (with 'Last 4 supported for Account #'), 'Method Of Payment' (a dropdown menu with 'All' selected), 'Purchase Amount' (with 'Purchase amount'), 'Acquirer Reference Number' (with 'Acquirer Reference Number'), 'Customer ID' (with 'Use Prefix Search'), 'Merchant' (a dropdown menu with 'All' selected), 'Customer Name' (with 'First Last'), 'Merchant Order Number' (with 'Your order number'), 'Merchant Transaction ID' (with 'Your transaction ID'), 'Billing ZIP Code' (with 'ZIP code of customer's billing address'), 'Billing Phone' (with 'Phone number on file'), 'Subscription ID' (with 'A recurring subscription ID'), and 'Date Range' (with a date picker set to '11/22/2019' to '02/20/2019'). A yellow banner at the bottom of the search criteria panel states 'One or more of these fields is required'. On the right, there's a 'Field level help' toggle set to 'On'. At the bottom, there's a 'Search' button. The footer includes 'Support | Feedback' and 'Copyright © 2019 Worldpay, LLC and/or its affiliates. All rights reserved. iQ'.

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 above.
2. Enter search criteria on the left side of the page for one or more of the following required fields:

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- **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**. In addition, at least *one* of the following fields is also required:

- Account Reference Number
- Customer Id
- Merchant Order Number
- Merchant transaction Id
- Subscription Id
- Network transaction Id

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.

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- **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. The default search range is 90 days.
- 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 : Transaction Search with Results** .

For help creating effective searches, see *Tips for Effective Transaction Searches* on page 315.

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5.1.1 Transaction Search Results

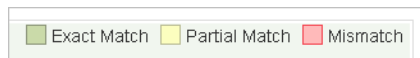
The Transaction Search results panel appears below the Transaction Search after you click the Search button, as shown in the figure below. The transaction Search Results screen provides a color-coded list based on your search criteria, of all exact, partial, and mis-matched data points.

Note: iQ does not present paginated search results; all results are presented in a single table. To reduce the number of results received when performing a search, enter or choose multiple search criteria.

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 the results 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. The figure below 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 for more information).
- **Exportable Search Results** - you can export a CSV file (e.g., Microsoft Excel) containing information on all

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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.

Transaction Search with Results

PhoenXML Test Merch Wednesday, November 19, 2014

Transaction Search
Transaction Summary
Sessions
BIN Lookup
Authorization
Virtual Terminal
Presenter Credentials
Payfac Portal

Transaction Search

Data available as of: 11/19/2014 10:51:03 AM EST

▼ Search Criteria
Field level help:

Worldpay Payment ID: <input type="text" value="820242334784372372"/> <small>Worldpay's payment ID</small>	Account # / Token #: <input type="text"/> <small>Last 4 supported for Account #</small>
Acquirer Reference Number: <input type="text"/> <small>Acquirer Reference Number</small>	Customer ID: <input type="text"/> ☒ Use Prefix Search
Merchant Order Number: <input type="text"/> <small>Your order number</small>	Merchant Transaction ID: <input type="text"/> <small>Your transaction ID</small>
Subscription ID: <input type="text"/> <small>A recurring subscription ID</small>	

One or more of these fields is required

Method Of Payment:

Purchase Amount:

Purchase amount

Payment Type Used

Merchant:

Merchant associated w/this transaction

Billing ZIP Code:

ZIP code of customer's billing address

Email:

Customer's email address

☐ Include AU Transactions
☐ Include Token Requests

Date Range:

Search Results from 09/15/2013 to 11/20/2014 (1) (Best matches shown first)

Transaction ID: 820242334784144372 (1) Purchase Amt: 0.00 (1) Billing Zip: 01851 (1) MOP: MasterCard (0)

RP	AAU	Worldpay Transaction ID	Post Day	Account #	MOP	Amount	Txn Type	Merchant Order #	Customer Name	Merchant	Customer ID	Billing Zip	Billing Phone	Email	ARN	Merchant Transaction ID	Subscription ID	Response Reason
F		820242334784137272	11/02/2014	1878	VISA	\$0.00	Authorization	OA230466193	JOE BAGADO	XML testmerch DP	0555777	01851	9785510040			OA996776193		Invalid Account Number

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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	Indicates whether the card was repaired with Auto Account Updater (AAU). The possible

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Field	Description
	<p>values are:</p> <ul style="list-style-type: none"> • T(rue) - the account information was updated. • F(false) - the account information was not updated. • N/A - no attempt was made to update the account information.
Worldpay Transaction ID	<p>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.</p> <p>Click the link to navigate to either the Transaction Detail or the Token Request Detail screen.</p>
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, Push to Card, 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.

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Field	Description
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 on page 500 screen.
Response Reason	The transaction response returned by Worldpay for this transaction. If the transaction was declined, this message provides a reason.

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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. The table below provides some examples of specific types of searches and tasks when using the Transaction Search, and provides solutions for each.

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

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I am a...	And I would like to...	Solution
		) 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 .

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5.2 Instruction Search

The Instruction Search enables Payment Facilitators using Dynamic Payout to find information on sub-merchant funding instructions that RNPLLC has processed, including credits and debits for PayFac, sub-merchant, reserve, and vendor accounts. 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 308](#).

You enter one or more required fields in the Search Criteria panel on the left side of the page, 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 appears.

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.
 - **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).

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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, Reserve Credit/Debit, Sub-merchant Credit/Debit, Vendor Credit, 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 : Instruction Search with Results** and described in the section, *Instruction Search Results on the facing page*, next.

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5.2.1 Instruction Search Results

The Instruction Search results panel appears below the Instruction Search after you click the Search button. 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](#) on page 311.

To navigate to the associated [Instruction Detail Screens](#) on page 413, click the **Payment ID**.

Instruction Search with Results

The screenshot displays the iQ Instruction Search interface. At the top, the header shows 'PFIF Test Org' and 'Tuesday, March 12, 2019'. The navigation bar includes links for Transaction Search, Transaction Summary, Sessions, BIN Lookup, Authorization, Virtual Terminal, Presenter Credentials, Payfac Portal, and Systems Doctor. The main section is titled 'Instruction Search' and includes a 'Data available as of: 6/9/2015 2:05:24 PM EDT' timestamp. Below this, there are tabs for 'Transactions' and 'Instructions'. The 'Search Criteria' section contains several input fields: Funds Transfer ID (200), Payment ID, Trace Number, Funding Instruction Type (All), Account Number (XXXXXXXX-9012), Sub-Merchant ID, Amount, and Date Range (01/01/2014 to 01/31/2014). A 'Search' button is located at the bottom right of the criteria section. Below the search criteria, the 'Search Results from 01/01/2014 to 01/31/2014 (40) (Best matches shown first)' are displayed. The results are shown in a table with columns for Post Day, Settlement Day, Sub-Merchant ID, Sub-Merchant Name, Funds Transfer ID, Payment ID, Account Number, Routing Number, Trace Number, Amount, and Funding Instruction Type. The table shows five rows of results, all of which are 'Exact Match' (green background). The first row shows a Submerchant Credit of \$3,346.00. The second row shows a Submerchant Credit of \$9.00. The third row shows a Submerchant Credit of \$77.00. The fourth row shows a Submerchant Credit of \$138.00. The fifth row shows a Submerchant Credit of \$138.00.

Post Day	Settlement Day	Sub-Merchant ID	Sub-Merchant Name	Funds Transfer ID	Payment ID	Account Number	Routing Number	Trace Number	Amount	Funding Instruction Type
01/21/2014	01/22/2014	2345016400556	SubMerchantpartDeux	200	82827624242797765	9012	114567895	0	\$3,346.00	Submerchant Credit
01/21/2014	01/22/2014	2345016400556	SubMerchantpartDeux	201	82827624242798177	9012	114567895	0	\$9.00	Submerchant Credit
01/21/2014	01/22/2014	2345016400556	SubMerchantpartDeux	198	82827624242797740	9012	114567895	0	\$77.00	Submerchant Credit
01/21/2014	01/22/2014	2345016400556	SubMerchantpartDeux	193	82827624242797690	9012	114567895	0	\$138.00	Submerchant Credit
01/21/2014	01/22/2014	2345016400556	SubMerchantpartDeux	194	82827624242797708	9012	114567895	0	\$138.00	Submerchant Credit

The table below describes each of the fields in the Instruction Search Results panel.

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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.
Payment ID	The automatically-assigned unique identifier for this instruction. Click the link to navigate to the associated Instruction Detail Screens on page 413.
Account Number	The bank account number (full or partial) designated for funds movement in the instruction.
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, Reserve Credit/Debit, Sub-merchant Credit/Debit, Vendor Credit).

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5.3 Transaction Summary Report

The Transaction Summary 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.

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Transaction Summary Report

Phoenix Processing Tuesday, March 5, 2019

Transaction Search Transaction Summary Sessions BIN Lookup Authorization Virtual Terminal Presenter Credentials

Transaction Summary PhoenixXML Test Merchant 10/01/2017 - 10/31/2017 View

▼ Transaction Summary by Purchase Currency PhoenixXML Test Merchant (10/01/2017 - 10/31/2017) [How do I use this data?](#)

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	41,631	\$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

▼ Approved Transactions by Purchase Currency [How do I use this data?](#)

Purchase Currency	Funding Method	Method Of Payment	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
	Settled		37,503	\$2,015,460.90	878	-\$44,577.73	38,381	\$1,970,883.17
		VISA	25,471	\$1,347,268.75	559	-\$26,948.24	26,030	\$1,320,320.51
		MasterCard	10,236	\$575,536.98	225	-\$13,860.19	10,461	\$561,676.79
		Discover	1,796	\$92,655.17	94	-\$3,769.30	1,890	\$88,885.87
	Conveyed		3,872	\$309,510.59	119	-\$8,637.30	3,991	\$300,873.29
		American Express	3,872	\$309,510.59	119	-\$8,637.30	3,991	\$300,873.29
AUD			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
EUR			390	€16,573.83	15	-€377.07	405	€16,196.76
	Settled		390	€16,573.83	15	-€377.07	405	€16,196.76
		VISA	217	€8,440.81	11	-€313.57	228	€8,127.24
		MasterCard	173	€8,133.02	4	-€63.50	177	€8,069.52
GBP			1,764	£51,246.39	36	-£1,219.35	1,800	£50,027.04

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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 above.

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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 61](#) for information on the report groups shown in the Reporting Group drop-down selector.)
3. The Transaction Summary report displays data in the following panels:
 - [Transaction Summary by Purchase Currency on the next page](#)
 - [Approved Transactions by Purchase Currency on page 325](#)

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5.3.1 Transaction Summary by Purchase Currency

The Transaction Summary by Purchase Currency panel includes information on all submitted, declined, and approved (submitted less declined) transactions, broken out. by purchase currency.

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	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	41,631	\$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

Transaction Summary 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.
Transaction Type	The transaction type, either Submitted or Declined (one row for each type). For more information, see Declined Transactions on page 327 .
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.
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.

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5.3.2 Approved Transactions by Purchase Currency

The Approved Transactions by Purchase Currency panel takes the total approved (submitted less declined) counts and amounts from the [Transaction Summary by Purchase Currency on the previous page](#) 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. The table below describes each of the fields in the Approved Transactions by Purchase Currency data panel.

Approved Transactions by Purchase Currency

Approved Transactions by Purchase Currency How do I use this data?							
Purchase Currency	Funding Method	Method Of Payment	Count	Sales Amount	Count	Refunds Amount	Net Settled Sales Amount
USD			41,375	\$2,324,971.49	997	-\$53,215.03	\$2,271,756.46
	Settled		37,503	\$2,015,460.90	878	-\$44,577.73	\$1,970,883.17
		VISA	25,471	\$1,347,268.75	559	-\$26,948.24	\$1,320,320.51
		MasterCard	10,236	\$575,536.98	225	-\$13,860.19	\$561,676.79
		Discover	1,796	\$92,655.17	94	-\$3,769.30	\$88,885.87
	Conveyed		3,872	\$309,510.59	119	-\$8,637.30	\$300,873.29
		American Express	3,872	\$309,510.59	119	-\$8,637.30	\$300,873.29
AUD			1,009	\$64,960.71	20	-\$1,739.22	\$63,221.49
CAD			1,149	\$69,097.68	28	-\$932.87	\$68,164.81
EUR			390	€16,573.83	15	-€377.07	€16,196.76
	Settled		390	€16,573.83	15	-€377.07	€16,196.76
		VISA	217	€8,440.81	11	-€313.57	€8,127.24
		MasterCard	173	€8,133.02	4	-€63.50	€8,069.52
GBP			1,764	£51,246.39	36	-£1,219.35	£50,027.04

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.
Funding Method	<p>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 (eCheck).</p> <p>Conveyed transaction types are American Express (some), Discover (some), Diners Club, Japanese Credit Bureau (JCB), or Direct Debit (eCheck).</p> <p><i>Note:</i> American Express and Discover transactions may appear in either the Settled or Conveyed section, depending on your American Express and Discover transaction</p>

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Field	Description
	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 (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.

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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 provides a basic summary of declined transactions, including real-time and tied declines, as well as duplicates. You can also export single-day transaction-level declined data to a CSV file (see [Exporting Declined Transaction Data on page 329](#)).

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 below.
2. Specify the desired **Date Range** and click the **View** button to refresh the page. The Declined Transaction report displays the following information:
 - **Total Declined Transactions** - the total number of declined transactions for the selected time period. .
 - **Tied Declines** - the number of transactions that were declined due to failed attempts to tie to a previous transaction.
 - **Duplicates** - the number of declined transactions that were duplicates.
 - **Real-Time Declines** - the number of transactions that were declined due to common processing failures (e.g., card is not Mod 10, etc.).
3. Click the CSV icon () next to the declined transaction count in the desired field to export a single-day transaction-level report. Click the export icon in the **Total Transactions** field for all declined transactions. See [Exporting Declined Transaction Data on page 329](#).

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iQ

XMLV10

Friday, September 29, 2023

[+]

Hi, admin

Transaction Search

Transaction Summary

Declined Transaction Summary

Sessions

BIN Lookup

Authorization

Virtual Terminal

Presenter Credentials

Declined Transactions

09/07/2023 - 09/07/2023

View

Data available as of: 9/29/2023 11:34:50 AM EDT
(Data may be occasionally delayed up to one hour)

Declined Transaction Summary: XMLV10 (09/07/2023 - 09/07/2023)

Total Declined Transactions:	Tied Declines:	Duplicates:	Real-time Declines:
62,968	0	1	62,967

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5.4.1 Exporting Declined Transaction Data

You can export **single-day** transaction-level data to a CSV file (e.g., Microsoft Excel) for each category of Declined Transaction in the report by clicking the CSV Export icon () in the desired field. If the option to export is available, the CSV Export icon is available and active (not grayed-out). 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 Transactions on page 327](#) report appears.
2. Select the desired **Date Range** and click **View** to refresh the page.
3. Click the CSV export icon () next to the declined transaction count in the desired field. Click the export icon in the **Total Transactions** field for all declined transactions.
4. If the CSV export icon is grayed-out, adjust your date range for a single day no earlier than 24 months prior to today. 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 the table below are included in the files.

See [Notes on Microsoft Excel on page 36](#) for information on the presentation of certain data fields in exported files.

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.).

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Field	Description
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 (Real-time Decline, Tied Decline, or Duplicate).
Dupe_Txn_ID	The transaction ID of the original transaction, if this a duplicate.
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.

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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 on page 335](#) 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 345](#)).

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 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 appears.
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.

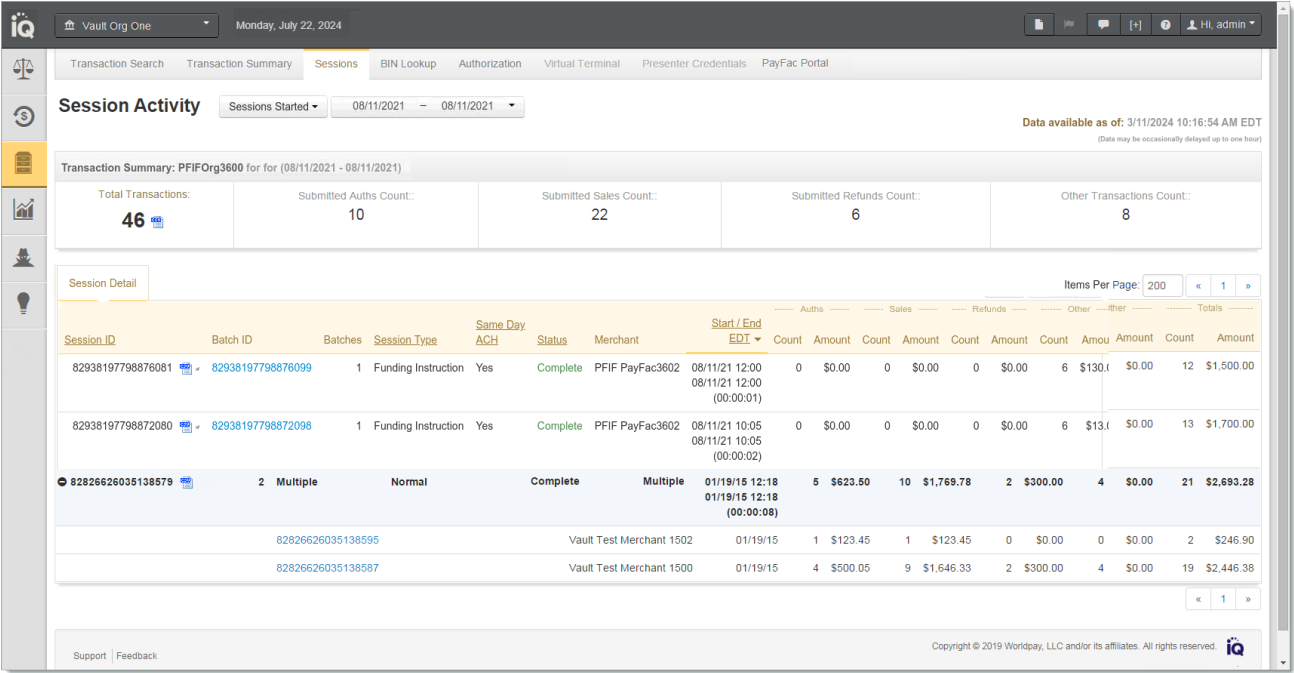
4. Click the plus sign next to the **Session ID** of a session containing multiple batches to reveal the Batch IDs. When you do this, the parent row shows the totals (in bold) for all of the included batches.
5. Items shown as hyperlinks in the Session Activity report provide links to reports with more 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 on page 335](#)
- Duplicates Report

The table below describes 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.

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Session Activity Report



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).
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.

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Field	Description
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.
Batch ID	<p>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 on page 335.</p> <p>If iQ displays Multiple in the column, click the plus (+) sign to expand the row to reveal the batches contained in the session.</p>
Batches	<p>The number of batch files transmitted during a session.</p> <p><i>Note:</i> 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.</p>
Session Type	<p>Defines the type of file submitted. The possible values are:</p> <ul style="list-style-type: none"> • Normal (batch) • Online (online HTTPS) • POS (Retail card swiped at Point of Sale terminal) • RFR (Account Updater Request for Response) • Account Updater Response • Worldpay-Initiated Recycling
Same Day ACH	<p><i>(Displayed for Dynamic Payout clients only.)</i></p> <p>Indicates whether the ACH-based Funding Instructions submitted as 'Same Day' were confirmed as processed the same day, properly flagged, and arrived before the final 12:30 PM ET cut-off (Yes or No).</p> <p>A value of N/A indicates that these instructions are not ACH-based (for example, Fast-Access Funding-based instructions).</p>
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.

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Field	Description
	<ul style="list-style-type: none"> • 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 (Time Zone)	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 18). 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.

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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 on page 355](#) for further details of a payment within the batch or an [Instruction Detail Screens on page 413](#) 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 : Session Activity Report](#).
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 on page 338](#) (default view - standard transactions)
 - [Batch Detail Report - Account Updater \(AU\) Detail on page 339](#)
 - [Batch Detail Report - Token Detail on page 340](#)
 - [Batch Detail Report - Recurring Transactions Detail on page 342](#)
 - [Batch Detail Report - Fraud Detail on page 343](#)
 - [Batch Detail Report - Query Transaction Detail on page 344](#)

The Summary Panel provides information on all the transactions included in this batch. See the table below 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**.

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Batch Detail Report

Phoenix Processing
Tuesday, March 5, 2019

Transaction Search
Transaction Summary
Sessions
BIN Lookup
Authorization
Virtual Terminal
Presenter Credentials
PayFac Portal
Systems Doctor

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

Payment Detail
AU Detail
Token Detail
Recurring Detail
Fraud Detail
Query Transaction Detail

Items Per Page: 200 < 1 >

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

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Same Day ACH Batches

If this batch was submitted as a Same Day ACH Batch, iQ adds a notification at the top of the Summary Panel as shown:

Batch Detail: for Batch 82938197655647930 from Session 82938197655647922

Batch Summary: for batch 82938197655647930 processed on 08/11/2021 at 12:00 EDT (Submitted as Same Day ACH)				
Total Activity Amount: \$130.00	Submitted Auths Amount: \$0.00	Submitted Sales Amount: \$0.00	Submitted Refunds Amount: \$0.00	Other Transactions Amount: \$130.00
6  Total Transactions	Submitted Auths Count: 0	Submitted Sales Count: 0	Submitted Refunds Count: 0	Other Transactions Count: 6
Payment Detail	AU Detail	Token Detail	Recurring Detail	Fraud Detail
Items Per Page: 200 « 1 »				

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	<p>The total number of all the transactions in this batch. Includes data from all the detail tabs (Batch, AU, Token, Recurring, and Fraud).</p> <p>Click the CSV Export icon () next to the Total Transactions count to export transaction-level session data. See Exporting Session Data by Transaction on page 345 for more information.</p>
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.

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5.5.2 Batch Detail Report - Payment Detail

The Payment Detail tab (see [Figure : Batch Detail Report](#)) 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 on page 355](#).

The table below describes the fields in the Payment detail tab of the Batch Detail report.

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.
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.

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5.5.3 Batch Detail Report - Account Updater (AU) Detail

The Account Updater (AU) Detail tab 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 on page 355](#) associated with the Account Updater Request.

The table below describes each of the fields in the AU Detail tab of the Batch Detail report.

Batch Detail Report - AU Detail

Payment Detail	AU Detail	Token Detail	Recurring Detail	Fraud Detail	Query Transaction Detail	Items Per Page: 200		
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	

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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.
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.

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5.5.4 Batch Detail Report - Token Detail

The Token Detail tab 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 on page 398](#) or the [OmniToken Translator Detail Screen on page 431](#), depending on the transaction type. The table below describes each of the fields in the Token Detail tab of the Batch Detail report.

Batch Detail Report - Token Detail

Payment Detail	AU Detail	Token Detail	Recurring Detail	Fraud Detail	Query Transaction Detail	Items Per Page: 200 « 1 »	
Token Request ID ▲	Merchant Order Number	Transaction Type	MOP	Token	Response Message	Batch Sequence	
82826626036122093	I11443F2_2_11	TOKEN_REGISTRATION	N/A	N/A	Account number was invalid	12	
82826626036122101	I11443F2_2_12	TOKEN_REGISTRATION	N/A	N/A	Account number was invalid	13	

« 1 »

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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 on page 398 , or the OmniToken Translator Detail Screen on page 431 , 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.
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 Worldpay eComm cnpAPI Reference Guide for a list of token-related response codes and messages.

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Field	Description
Batch Sequence	The sequential transaction number in the batch.

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5.5.5 Batch Detail Report - Recurring Transactions Detail

The Recurring Transactions Detail tab 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 on page 401](#), and a **Subscription ID**, where you can access the [Subscription Detail on page 500](#) report. The table below 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 498](#).

Batch Detail Report - Recurring Transactions Detail

Payment Detail	AU Detail	Token Detail	Recurring Detail	Fraud Detail	Query Transaction Detail	Items Per Page: <div>200</div> <div>«</div> <div>»</div>	
Vantiv Transaction ID	Batch Sequence	Subscription Id	Transaction Type	Response Message			
82826697863741453	82826696644363595	82826697863741453	Create Recurring Subscription	Approved - Recurring subscription created			
						<div>«</div> <div>»</div>	

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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.
Subscription ID	The automatically-assigned identifier for this sequence of recurring billing transactions. Click the Subscription ID hyperlink to see the Subscription Detail on page 500 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.

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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 on page 410](#). The table below describes each of the fields in the Fraud Detail tab of the Batch Detail report

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.

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5.5.7 Batch Detail Report - Query Transaction Detail

The Query Transaction Detail tab 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. The table below describes each of the fields in the Query Transaction Detail tab of the Batch Detail report.

Batch Detail Report - Query Transaction Detail

Payment Detail	AU Detail	Token Detail	Recurring Detail	Fraud Detail	Query Transaction Detail	Items Per Page: 200	«	»
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			
						« »		
Support Feedback						Copyright © 2019 Worldpay, LLC and/or its affiliates. All rights reserved. 		

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.

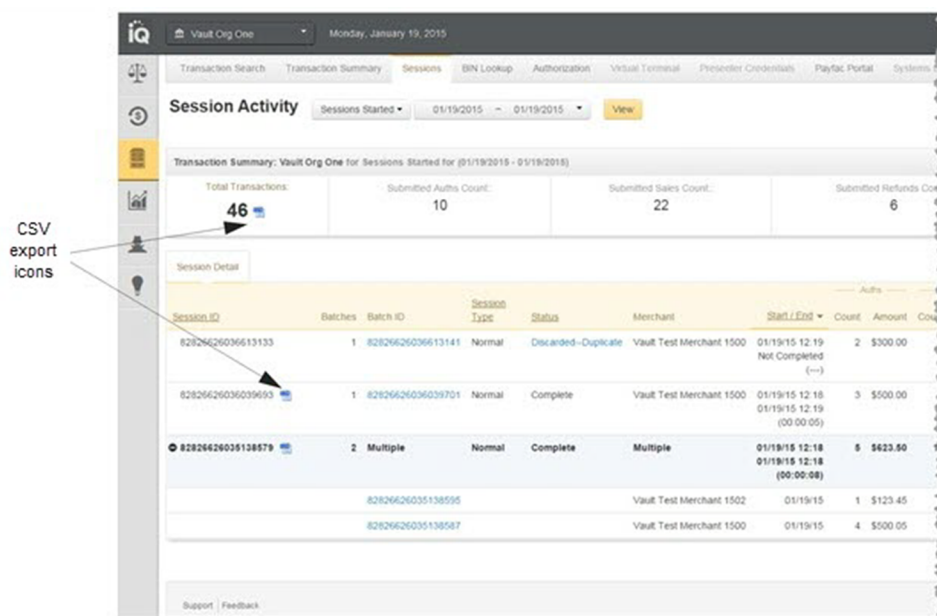
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5.5.8 Exporting Session Data by Transaction

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 below, either next to the Total Transactions in the Summary Panel or next to a Session ID, each producing different results (explained in the table below). The data is listed by transaction and exported to a file in comma separated value (csv) format.

Export Icons on Session Activity Report



The screenshot shows the iQ Session Activity report for Monday, January 19, 2015. The report includes a summary panel with the following data:

Transaction Summary: Vault Org One for Sessions Started for (01/19/2015 - 01/19/2015)
Total Transactions: 46
Submitted Auths Count: 10
Submitted Sales Count: 22
Submitted Refunds Count: 6

The main table displays session details with columns: Session ID, Batches, Batch ID, Session Type, Status, Merchant, Start/End, Count, Amount, and Code. The CSV export icon is visible next to the Total Transactions (46) and next to the Session ID 82826626036039693.

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.

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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 : Session Export Options and Results](#) 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 the table below are included in the file.

See [Notes on Microsoft Excel on page 36](#) for information on the presentation of certain data fields in exported files.

Session Export by Transaction Report Data

Field	Description
Session ID	An automatically-assigned unique identification number for the session associated with the transaction.

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Field	Description
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. <i>Note:</i> 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.
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.

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Field	Description
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	<p>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:</p> <ul style="list-style-type: none"> • If you do not submit a value, iQ displays the field as XXXX. • If you submit a value that contains a comma, for example, 9,999, iQ displays the value with quotes: '9999'. • If you submit a value as only numerals, for example, 9999, the value displayed is the same: 9999.
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 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	The merchant-specified identifier for grouping transactions by an additional transaction

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Field	Description
Grouping ID	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	<p>The type of file submitted. The possible values are:</p> <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.).

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Field	Description
Same Day ACH	<i>(Displayed for Dynamic Payout clients only.)</i> Indicates whether the ACH-based Funding Instructions submitted as 'Same Day' were confirmed as processed the same day, properly flagged, and arrived before the final 12:30 PM ET cut-off. Can be Yes , No or N/A .

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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 from the Reporting Page.

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 appears.
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 below.

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 on page 355](#), click the **BIN** link in the **Summary Data** panel. The BIN Lookup with Results screen displays as shown below.
- To access the BIN information from the [Chargeback Case Detail Screen on page 217](#), click the **BIN** link in the upper portion of the screen. The BIN Lookup with Results screen displays as shown below.

The table below describes each of the fields in the BIN Lookup with Results screen.

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BIN Lookup with Results

INTERIM DOC VERSION

iq PhoenixML Test Merchs Friday, March 15, 2019

Transaction Search Transaction Summary Declined Transaction Summary Sessions **BIN Lookup** Authorization Virtual Terminal Presenter Credentials

PayFac Portal

BIN Lookup

▼ Search Criteria [Where do I find the BIN?](#)

BIN: 540168

BIN, Partial or Full Account Number

Search Results for 540168

▼ BIN Summary

BIN: 540168	Issuing Bank BIN: 2070	Processing Bank BIN:	Card Usage: Credit
Method of Payment: MasterCard	Issuing Bank Name: CHASE BANK USA, N.A.	Country: 840 - United States	Last Updated: 02/28/2019

▼ Retrieval Contact Information

Contact Name: MICHAEL D DICKMAN	Contact Title:	Phone Number: (888)489-8452	Fax Number:
Bank Name: CHASE BANK USA, N.A.	Address: 201 NORTH WALNUT WILMINGTON DE 43081-2822 WILMINGTON, DELAWARE 43081-2822		

▼ Chargeback Contact Information

Contact Name: MICHAEL D DICKMAN	Contact Title:	Phone Number: (888)489-8452	Fax Number:
Bank Name: CHASE BANK USA, N.A.	Address: 201 NORTH WALNUT WILMINGTON DE 43081-2822 WILMINGTON, DELAWARE 43081-2822		

▼ Issuer Contact Information

Contact Name: JACKIE JOSEPH	Contact Title:	Phone Number: (866)428-4962	Fax Number:
Bank Name: CHASE BANK USA, N.A.	Address: JPMORGAN CHASE BANK, N.A. 201 NORTH WALNUT STREET FLOOR 14 WILMINGTON DE 19801-2920 WILMINGTON, DELAWARE 19801-2920		

▼ Authorization Contact Information

Contact Name: REBECCA LEBLANC	Contact Title:	Phone Number: (866)428-4962	Fax Number:
Bank Name: CHASE BANK USA, N.A.	Address: JPMORGAN CHASE BANK, N.A. 201 NORTH WALNUT ST, FLOOR 10 WILMINGTON DE 19801 WILMINGTON, DELAWARE 19801		

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BIN Lookup Results Field Descriptions

Field	Description
BIN Summary	
BIN	The BIN of the issuing bank.
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.

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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.

The table below lists the Transaction Detail variations seen in iQ, depending upon your permissions and the services/products for which you are enrolled.

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
<i>Token Request Detail Screen on page 398</i>	
<i>Recurring Subscription Detail Screens on page 401:</i>	

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Cancel Recurring Subscription Detail	Update Recurring Subscription Detail
Create Recurring Subscription Detail	
<i>Fraud Check Detail Screen on page 410</i>	
<i>Instruction Detail Screens on page 413 (for Payment Facilitators):</i>	
PayFac Credit Detail	PayFac Debit Detail
Sub-Merchant Credit Detail	Sub-Merchant Debit Detail
Reserve Credit Detail	Reserve Debit Detail
Vendor Credit Detail	
<i>Funding Instruction Void Detail Screen on page 422</i>	
<i>OmniToken Translator Detail Screen on page 431</i>	

A sample **Deposit Detail** screen is shown below.

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Deposit Detail Screen

INTERIM DOC VERSION

PhoenixML Test Merchant Tuesday, March 19, 2019

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:	Amount:	Settlement Amount:
Cond. Deposit	\$11.99	Not Yet Available
Post Day:	Method Of Payment:	Exp Date:
03/19/2019	VISA	hidden
Settlement Date:	Merchant:	Account Number:
N/A	Test Merchant	XXXXXXXXXXXX-1111
Product Type:	Customer ID:	Token Number:
	889 07679689	17010001917010001
BIN:	Token Inactivated:	Download Receipt:
414720	N/A	

Associated Transaction Stream

Type	ID	Date	Amount
Authorization	827466445305283087	03/19/2019	\$11.99
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...

Tracking Data

Order Source:	Billing Descriptor:	Merchant Order Number:
Recurring	LITLECO	5530210309002559290360
Custom Phone/City:	Campaign:	Merchant Transaction ID:
U.COM/BILL	N/A	5530210309002559290360
Batch Type:	Batch ID:	Worldpay Payment ID:
Online	826234968060180496	827466445305283087
Affiliate:	Merchant Grouping ID:	ARN:
N/A	N/A	Not Yet Available
Bypass Velocity Check?:	Action Performed By:	Report Group:
N/A	N/A	M/N/n

Response Data

AVS Code:	Response Reason Code:
34	000
AVS Message:	Response Reason Message:
N/A	Approved
Card Validation Code:	Approval Code:
	01603D
Card Validation Message:	Reject Reason Code:
Not requested	N/A
Interchange:	Reject Reason Message:
Not Yet Available	N/A
Transaction Processing Time:	
03/19/2019 19:47:20 GMT	

Customer Insight

* not sent to the merchant

Funding Source:	Available Balance:
CREDIT	UNAVAILABLE
Prepaid Card Type:	Reloadable:
N/A *	UNKNOWN *
Affluence:	Issuer Country Code:
AFFLUENT *	USA *
Card Product Type:	Virtual Account Number:
CONSUMER *	false
Account Range ID:	
276968976968	

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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 on page 335](#).
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. The figure below 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 on page 308](#). The [Transaction Search Results on page 311](#) 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.

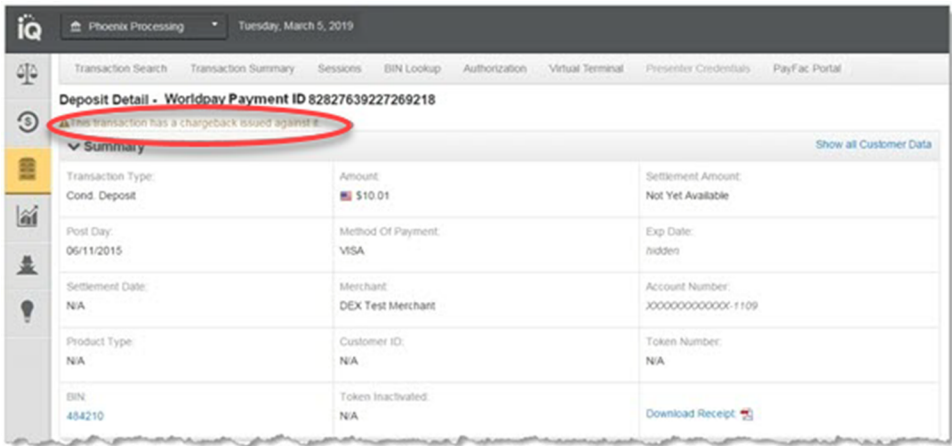
5.7.2 Common Features

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 361](#) 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 434](#) 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. The figure below shows a Deposit Detail screen with an associated chargeback alert.

INTERIM DOC VERSION

Deposit Detail Screen Showing Chargeback Alert



Online Help is available for all of the Transaction Detail screens by clicking the help icon in the top navigation bar.

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 : 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."

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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* on the next page
- *Transaction Detail - Visa Data* on page 366
- *Transaction Detail - Bill Me Later Data* on page 367
- *Transaction Detail - Customer Insight* on page 370
- *Transaction Detail - Point of Sale Data* on page 372
- *Transaction Detail - Direct Debit Returns* on page 373
- *Transaction Detail - Chargebacks*
- *Transaction Detail - Response Data* on page 376
- *Transaction Detail - Bill To and Ship to Data* on page 378
- *Transaction Detail - Recurring Data* on page 380
- *Transaction Detail - Order Data* on page 382
- *Transaction Detail - Line Item Data* on page 384
- *Transaction Detail - Recycling Data* on page 386
- *Transaction Detail - Account Updater* on page 388
- *Transaction Detail - Fraud Check Summary* on page 390
- *Transaction Detail - Advanced Fraud Check Summary* on page 392
- *Transaction Detail - Associated Transaction Stream* on page 393
- *Transaction Detail - Purchase History* on page 397

INTERIM DOC VERSION

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. The table below describes all possible fields.

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).

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: 

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.

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Field	Description
	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.
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

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Field	Description
	<ul style="list-style-type: none"> • IS - international stored value • IB - international regular submission • VP - virtual payments
Merchant	The organization associated with the posted transaction.
Token Number	<p>The reference number (token) issued by Worldpay to replace the submitted credit card number or Direct Debit account number.</p> <p>For Amazon Pay transactions, this field displays the Amazon Pay Token number.</p> <p>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.</p>
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 331 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

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Field	Description
	Mastercard transactions only.
Download Receipt	Click this hyperlink to download a PDF receipt of a deposit or refund transaction (as shown in Figure 5.9: Virtual Terminal). 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.

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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. The table below describes all possible fields.

Transaction Detail - Visa Data

▼ VISA Data

Authentication Transaction ID:

Authentication Result:

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. The table below describes all possible fields.

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

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

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Field	Description
	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	<p>The physical platform used for submitting the authorization request (not the order). Possible values are:</p> <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
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

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Field	Description
	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.

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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. The table below describes all possible fields.

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	

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.

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Field	Description
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	<p>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).</p> <p>See the Worldpay <i>eComm Scheduled Secure Reports Reference Guide</i> for more information on the Issuer Insights report.</p>

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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. The table below describes all possible fields.

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

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.

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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. The table below describes all possible fields.

Transaction Detail - Direct Debit Returns

▼ eCheck Returns		
Return Reason	Return Message	Return Date
R03	No Account/Unable to Locate Account	2013-02-07

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).

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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. The table below describes all possible fields.

Transaction Detail - Tracking Data

▼ Tracking Data		
Order Source: Recurring	Billing Descriptor: LITLECO	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

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

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Field	Description
	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.
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.

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5.7.11 Transaction Detail - Response Data

The Response Data panel displays information received in the cnpAPI transaction response. The table below describes all possible fields.

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

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.
Response Reason Message	The transaction response returned by Worldpay. If the transaction was declined, this message will provide a reason.

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Field	Description
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.

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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. The table below describes all possible fields for both Bill To and Ship To data panels.

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	

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.

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Field	Description
Night Phone Number	The night time telephone number address used by the card or account holder for billing purposes.

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5.7.13 Transaction Detail - Recurring Data

The Recurring Data panel 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 when a payment is generated by the subscription. These panels are only seen if your organization is enabled for the Recurring Engine. The table below describes all possible fields in both panels.

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		

Transaction Detail - Recurring Data Panel for Generated Payment

▼ Recurring Data		
Subscription ID: 82825883580993442	Response Code: 473	Response Message: Scheduled recurring payment processed

Transaction Detail - Recurring Data 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 on page 500 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.

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Field	Description
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.

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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. The table below describes all possible fields.

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		

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.

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Field	Description
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.

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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. The table below describes all possible fields.

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	

Transaction Detail - Line Item Data Field Descriptions

Field	Description
Sequence #	The merchant-designated sequence number for the line item within the order.

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Field	Description
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 the National Institute of Government Purchasing (NIGP).

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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 494](#) 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. The table below describes all possible fields.

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	
 8170716350053535005	4	Worldink	04/01/2013 02:08:32 GMT	\$1.00	Approved	No	

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.

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Field	Description
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).

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5.7.17 Transaction Detail - Account Updater

The Account Updater data panel appears for credit card transactions only (Visa, Mastercard, Discover, and Amex) 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. The table below describes all possible fields

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).

Transaction Detail - Account Updater

▼ Account Updater Show all Customer Data		
Updated Card		
Method Of Payment: VISA	Account Number: XXXXXXXXXXXX-0009	Exp Date: <i>hidden</i>
BIN: 445701	Token Number: N/A	Token Inactivated: N/A
Response Reason Code: 502	Response Reason Message: The expiration date was changed	

Transaction Detail - Account Updater Field Descriptions

Field	Description
Method of Payment	The method of payment used for this transaction (Visa, Mastercard, Discover, or Amex).
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.

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Field	Description
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 331 for more information). This is available for Mastercard, Visa, Discover, and Amex only.
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>).

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5.7.18 Transaction Detail - Fraud Check Summary

The Fraud Check Summary data panel appears when an authorization or sale transaction has been evaluated by a Worldpay fraud solution (see [Fraud Dashboards Overview on page 516](#) 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). The table below describes all possible fields

Sample Transaction Detail - Fraud Check Summary Panel

▼ Fraud Check Summary												
Filtered:	Provider:											
Yes	Guaranteed Payments											
Filter Results	Vel	CBK	FA	PP	Intl	Sec	Avs	TMX(Pre)	TMX(Post)	OSM(Pre)	OSM(Post)	GP(Pre)
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☒

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	<p>The name of the Fraud Prevention service provider, based on the Fraud Prevention service and fraud filters applied. The providers displayed are as follows:</p> <ul style="list-style-type: none"> Guaranteed Payments Fraudsight TMX Worldpay Fraud Filter Service (basic fraud filters only)
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

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Field	Description
	<ul style="list-style-type: none">• Intl - International Card• Sec - Security Code No-Match• Avs - Address Verification System Mismatch• TMX (Pre) - ThreatMetrix fraud check performed before network processing.• TMX (Post) - ThreatMetrix fraud check performed after network processing.• OSM (Pre) - FraudSight fraud check performed before network processing.• OSM (Post) - FraudSight fraud check performed after network processing.• GP (Pre) - Guaranteed Payments fraud check performed before network processing.

INTERIM DOC VERSION

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 Toolkit, FraudSight, or Guaranteed Payments. 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) The table below describes all possible fields.

Transaction Detail - Advanced Fraud Check Summary Panel

▼ Advanced Fraud Check Summary		
Triggered Rules :	Fraud Decision:	Fraud Score:
ABCDE-AXXXAB999	pass	100

Transaction Detail - Advanced Fraud Check Summary Field Descriptions

Field	Description
Triggered Rules	A list of the rules triggered whose conditions were met and therefore contributed to the Fraud Decision response.
Fraud Decision	<p>The results of fraud check for this transaction. Possible values:</p> <ul style="list-style-type: none"> • Pass - the transaction was determined to be low risk • Fail - the transaction was determined to be high risk • Review - the transaction was flagged for manual review • Unavailable - a real-time fraud check was unable to be performed
Fraud Score	The Worldpay fraud solution machine-learning model score for the transaction. The score is a number between -100 and 1000. A higher score means a stronger indication of fraud.

INTERIM DOC VERSION

5.7.20 Transaction Detail - Associated Transaction Stream

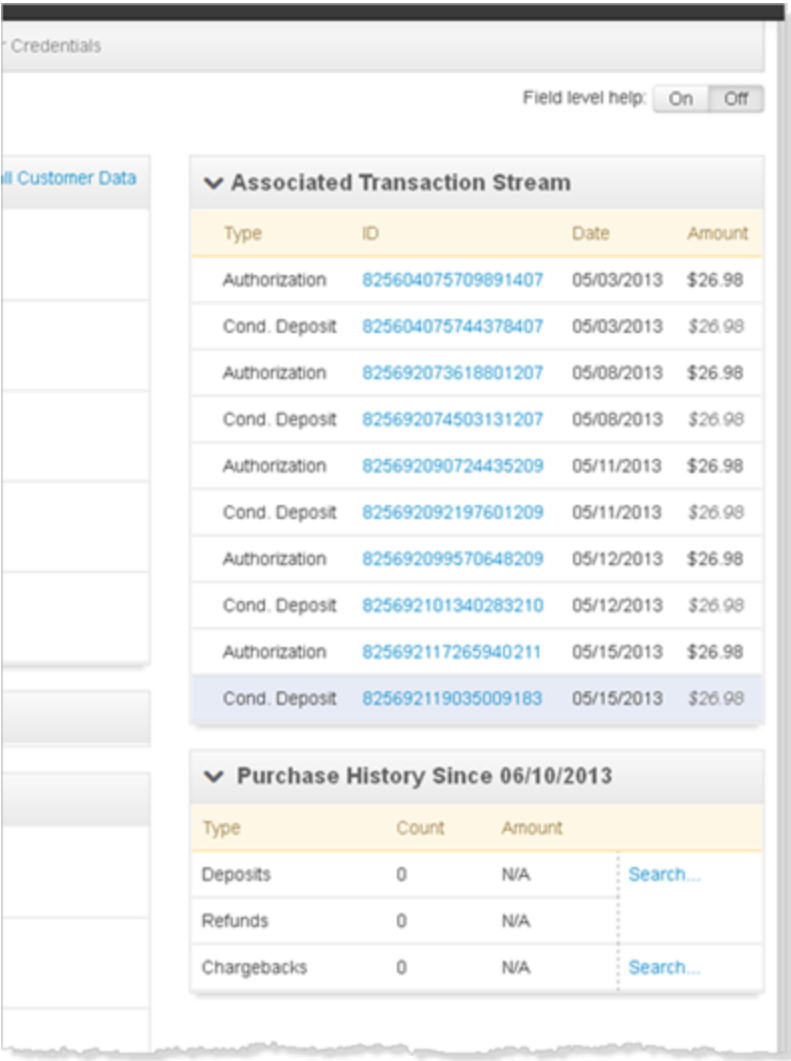
The Associated Transaction Stream data panel provides a chronological list of transactions associated with the current transaction. Note the following features:

- 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 441](#) 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.
- For associated chargebacks, if a representment or pre-arbitration was successful, a thumbs-up icon () appears next to the Case ID/Transaction ID on your first response to the chargeback. This indicates that the chargeback case was resolved in your favor. A thumbs-down icon () indicates that the chargeback was won by the customer.

The table below describes all possible fields.

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Transaction Detail - Associated Transaction Stream and Purchase History Panel



Transaction Detail - Associated Transaction Stream Field Descriptions

Field	Description
Type	<div>The type of transaction(s) associated with the current (highlighted) transaction:<ul style="list-style-type: none">• Authorization• Authorization Reversal• Conditional Deposit• Refund• Rejected Payment</div>

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Field	Description
	<ul style="list-style-type: none"> • Void • eCheck Verification • eCheck Deposit • eCheck Refund • eCheck Void • eCheck Return • PINless Debit Adjustment • First Chargeback • Chargeback Representment • (Pre-)Arbitration Chargeback • Retrieval Request • Push to Card <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>

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Field	Description
	<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 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).

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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 on page 308](#) screen, or the [Managing Chargebacks on page 285](#) 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 the figure, **Figure : Transaction Detail - Associated Transaction Stream and Purchase History Panel** for a sample Purchase History data panel. The table below describes all possible fields.

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.

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5.7.22 Token Request Detail Screen

The Token Request Detail screen provides information on an individual token request.

To access the Token Request Detail screen:

- Navigate to the [Batch Detail Report on page 335](#), and select the **Token Detail** tab. The token requests included in the batch are displayed as shown in [Batch Detail Report - Token Detail on page 340](#).
- Click the **Token Detail** tab in the summary panel.
- In the **Token Request ID** column, select the link for the desired Token ID. The Token Request Detail screen appears.

The table below describes each of the fields in the Token Request Detail screen.

Token Request Detail Screen

Token Request Detail - Worldpay Payment ID 817071646971987285

▼ Summary Show all Customer Data			▼ Purchase History Since 05/09/2013		
Transaction Type: Token Registration	Token Number: N/A	Token Inactivated: N/A	Type	Count	Amount
Post Day: 04/02/2013	Method Of Payment: N/A	Account Number: N/A	Deposits	0	N/A Search...
Merchant: PhoenixML Test Merchant 2	BIN: N/A	Source: Pay Page	Refunds	0	N/A Search...
Pre-Existed: No			Chargebacks	0	N/A Search...
▼ 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			

Token Request Detail Screen Field Descriptions

Field	Description
Summary	

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Field	Description
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.
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. <i>Note:</i> 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.

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Field	Description
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 397 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.

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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 500](#) 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](#) on the next page
- [Update Recurring Subscription](#) on page 404
- [Cancel Recurring Subscription](#) on page 408

For more information on other Recurring reports, see [Recurring Plans on page 498](#).

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Create Recurring Subscription

The Create Recurring Subscription Detail screen 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 on page 335](#)
2. Select the **Recurring Detail** tab. The Recurring Subscription transactions included in the batch are displayed as shown in [Batch Detail Report - Recurring Transactions Detail on page 342](#).
3. Click the desired **Worldpay Transaction ID** link associated with a Create Recurring Subscription transaction to navigate to the Recurring Subscription Detail screen.

The table describes each of the fields in the Create Recurring Subscription Detail screen.

Create Recurring Subscription Detail Screen

Transaction Search Transaction Summary Sessions BIN Lookup Authorization Virtual Terminal Presenter Credentials

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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Create Recurring Subscription Detail Field Descriptions

Field	Description
Worldpay	The automatically-assigned unique transaction identifier for this recurring transaction.

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Field	Description
Payment ID	
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.
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.

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Update Recurring Subscription

The Update Recurring Subscription Detail screen 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). The table below 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 on page 335](#)
2. Select the **Recurring Detail** tab. The Recurring Subscription transactions included in the batch are displayed as shown in [Figure : Batch Detail Report - Recurring Transactions Detail](#).
3. Click the desired **Worldpay Transaction ID** link associated with an Update Recurring Subscription transaction to navigate to the Update Recurring Subscription Detail screen. 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 : Update Recurring Subscription Detail Field Descriptions - Summary Panel](#) 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 : Update Recurring Subscription Field Descriptions - Bill to Panel](#) for a description of each of the fields.

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Update Recurring Subscription Detail Screen

Transaction Search Transaction Summary Sessions BIN Lookup Authorization Virtual Terminal

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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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.

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Field	Description
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.
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.

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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.
Night Phone Number	The night time telephone number address used by the cardholder for billing purposes.

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Cancel Recurring Subscription

The Cancel Recurring Subscription Detail screen 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](#) for more information).

To view the Cancel Recurring Subscription Detail screen:

1. Navigate to the [Batch Detail Report on page 335](#)
2. Select the **Recurring Detail** tab. The Recurring Subscription transactions included in the batch are displayed as shown in [Figure : Batch Detail Report - Recurring Transactions Detail](#).
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 below.

The table below describes each of the fields in the Create Recurring Subscription Detail screen.

Cancel Recurring Subscription Detail Screen

Cancel Recurring Subscription Detail - Worldpay Payment ID 82823534212546619

Summary	
Subscription ID: 82825890086748337	Transaction Processing Time: 10/07/2014 18:09:30 GMT
Post Day: 10/07/2014	Merchant: Recurring Merchant
Response Code: 000	Response Message: Approved

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Cancel Recurring Subscription Detail Field Descriptions

Field	Description
Subscription ID	The Worldpay-assigned identifier for this sequence of recurring billing transactions.
Transaction Processing Time	The time (in GMT) when the recurring transaction was processed by Worldpay.

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Field	Description
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	<p>The three-digit numeric code returned by Worldpay, which, along with the response message, specifies one of the following:</p> <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.

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5.7.24 Fraud Check Detail Screen

The Fraud Check Detail screen 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](#) on page 335.
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.

The table below describes each of the fields in the Fraud Check Detail screen.

Fraud Check Detail Screen

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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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

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Field	Description
	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.
Advanced Fraud Check Summary (see Transaction Detail - Advanced Fraud Check Summary on page 392 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	<p>The results of the comparison of the Device Reputation Score against the threshold levels configured for the merchant. Possible values are:</p> <ul style="list-style-type: none"> • Pass • Fail • Unknown Session • Review • Unavailable.
Device	The score resulting from the Worldpay query to the ThreatMetrix servers for the results of

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Field	Description
Reputation Score	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.

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5.7.25 Instruction Detail Screens

The Instruction Detail screens display comprehensive information for Dynamic Payout clients on a single funding instruction transaction, when your organization uses Instruction-Based Dynamic Payout.

To view an Instruction Detail Screen:

1. Navigate to the [Batch Detail Report on page 335](#)
2. From the Payment Detail tab, click the desired **Payment ID** link in the Payment ID column.

You can also open an Instruction Detail screen by searching for certain funding instruction elements using the [Instruction Search on page 317](#). The [Instruction Search Results on page 319](#) list displays a hypertext link for each Payment ID matching your search criteria. Click the desired link to navigate to the Instruction Detail screen.

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Sample Instruction Detail Screen (non-Fast Access)

Phoenix Processing
Monday, July 22, 2024

Hi, 89000000

Transaction Search
Transaction Summary
Declined Transaction Summary
Sessions
BIN Lookup
Authorization
Virtual Terminal
Presenter Credentials
PayFac Portal

Instruction Detail - Payment ID 45131492684513149
Field level help: On Off

Summary

Funding Instruction Type: Submerchant Credit	Amount: \$8,398.55	Post Day: 07/12/2024
Activity Day: 2024-07-12	Settlement Day: 2024-07-15	
Same Day ACH Submitted: No	Same Day ACH Delivered: No	Same Day ACH Settled: No
Business Name: My Business Name	Business ID: 12261226	
Routing Number: 002770277	Account Number: XXXXXXXX-XXX	CTX Addenda Record Count: 0
Dynamic Payout Fee: \$0.08	Download Receipt	

Associated Payment Stream

Type	Date	Reason Code	Reason Message
My Business Name			

Tracking Data

Funds Transfer ID: TWqulAjMTWqulA-oE84f5w==	Payment ID: 45131492684513149	Trace Number: 175291752910462
Session Type: Funding Instruction	Session ID: 87220055969722005	Batch ID: 81355785969722005
Instruction Descriptor: N/A	Reporting Group: N/A	Transaction Processing Time: 07/12/2024 22:07:08 GMT

Response Data

Current Transaction Processing Time: 07/12/2024 18:07:08 EDT	Current Response Reason Code: 000	Current Response Reason Message: Approved
Held Transaction Processing Time: N/A	Held Response Reason Code: N/A	Held Response Reason Message: N/A

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Instruction Detail - Summary Data (Non-Fast Access Funding)

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.

The table below describes all possible fields in the Summary Data panel of the Instruction Detail screens for non-Fast Access Funding (FIFA) Instructions. See also [Instruction Detail - Summary Data \(Fast Access Funding only\)](#) on page 417.

Instruction Detail - Summary Data Field Descriptions (non-FIFA)

Field	Description
Funding Instruction Type	The type of funding instruction - PayFac or Payout Org. Credit/Debit, Reserve Credit/Debit, Sub-merchant Credit/Debit, Vendor Credit.
Amount	The amount credited or debited in the instruction.
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.
Same Day ACH Submitted	Whether this funding instruction was submitted in a same-day funding batch (Yes or No).
Same Day ACH Delivered	Whether this funding instruction was delivered in a same-day funding batch (Yes or No).
Same Day ACH Settled	Whether this funding instruction was settled in a same-day funding batch (Yes or No).
Business Name	The name of the business associated with this instruction.
Business ID	The unique identifier assigned to the payee or payor and sent in the instruction. For PayFacs, this is the Worldpay-assigned Sub-Merchant ID.

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Field	Description
Routing Number	The 9-digit bank routing number designated for funds movement in the instruction.
Account Number	The payee or payor's bank account number designated for ACH funds movement.
CTX Addenda Record Count	The number of <code>ctxPaymentDetail</code> elements sent in batch instructions, if any. The information appears in the extended detail section of the receiver's bank statement, if supported by the receiving bank.
Dynamic Payout Fee	The type and amount of the Dynamic Payout fee associated with this instruction.
Download Receipt	<p>Click this hyperlink to download a PDF of an Instruction Detail. Includes the following information:</p> <ul style="list-style-type: none"> • Organization Name • Organization Legal Name • Organization ID • Business Name • Business ID • Payment ID • Funding Instruction Type • Funds Transfer ID • Funds Transfer Currency • Funds Transfer Amount • Transaction Date (and time) • Settlement Date (and time) • Routing Number • Account number last four • Dynamic Payout Fee • Trace Number

See an *Instruction Detail Sample Receipt* on page 419 below.

INTERIM DOC VERSION

Instruction Detail - Summary Data (Fast Access Funding only)

The table below describes all possible fields in the Summary Data panel of the Instruction Detail screens for Fast Access Funding (FIFA) Instructions. See also [Instruction Detail - Summary Data \(Non-Fast Access Funding\)](#) on page 415

Instruction Detail - Summary Data Field Descriptions (FIFA only)

Field	Description
Funding Instruction Type	The type of funding instruction (Fast Access Funding).
Amount	The amount credited or debited in the instruction.
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. <i>Note:</i> For Fast Access Funding transactions that have failed, iQ does not display a settlement date.
Business/ Individual ID	The unique identifier assigned to the payee or payor and sent in the instruction. For PayFacs, this is the Worldpay-assigned Sub-Merchant ID.
Business/ Individual Name	The name of the business or individual associated with this instruction.
Method of Payment	The method of payment for the Fast Access Funding instruction, either Visa or Mastercard.
Account Number	The payee or payor's card number designated for funds movement in the instruction (full number or last four digits).
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.
Dynamic Payout	The type and amount of the Dynamic Payout fee associated with this instruction.

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Field	Description
Fee	
Download Receipt	<p>Click this hyperlink to download a PDF of an Instruction Detail or Fast Access Funding receipt. Includes the following information:</p> <ul style="list-style-type: none">• Organization Name• Organization Legal Name• Organization ID• Business/Individual Name• Business/Individual ID• Payment ID• Funding Instruction Type• Funds Transfer ID• Funds Transfer Currency• Funds Transfer Amount• Transaction Date (and time)• Settlement Date (and time)• Routing Number• Account number last four• Dynamic Payout Fee

See an *Instruction Detail Sample Receipt* on the facing page below.

INTERIM DOC VERSION

Instruction Detail Sample Receipt

Instruction Detail Receipt

Mer HH FI account: 82934177021854240 (2021-08-10 00:00:00)

Organization Name : PayFac Horizontal HH

Organization Legal Name : Horizontal HH FI Mid

Organization ID : 1400

Sub-Merchant Name : Mer HH FI account

Sub-Merchant ID : 1400

Payment ID : 82934177021854240

Funding Instruction Type : PayFac Credit

Funds Transfer ID : FIPC

Funds Transfer Currency : USD

Funds Transfer Amount : \$42.04

Transaction Date : 2021-08-10 00:00:00

Settlement Date : Not Available

Routing Number : 011001234

Account Number Last Four : 9999

Dynamic Payout Fee : Not Available

Trace Number : Not Available

Disclosure(s):

Services are provided by RealNet Payments LLC, a licensed money transmitter in the jurisdictions listed [here](#).

NEW YORK CONSUMERS STATEMENT OF LIABILITY AND REFUND POLICY

If RealNet Payments LLC causes an incorrect amount of funds to be removed from your Wallet or causes funds from your Wallet to be directed to a Payee in contravention of your Payment Instructions, RealNet Payments LLC shall be responsible and make all commercially reasonable efforts in returning the improperly transferred funds to your Wallet, and for directing to the proper Payee any previously misdirected transactions in accordance with the terms of our Agreement with you.

RealNet Payments LLC 11000 W Lake Park Drive, Milwaukee, WI 53224 (800)729.8787

08/18/2022 08:43:36 AM

Page 1 of 1

Instruction Detail - Tracking Data

The Tracking Data panel provides additional tracking information for the instruction, including Funds Transfer ID, Payment ID, and Trace Number. The table below describes all possible fields in the Tracking Data panel of the Instruction Detail screen.

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.

INTERIM DOC VERSION

Field	Description
Trace Number	The unique identifier of the funds transfer, as assigned by the bank. There is no trace number for Canadian Dynamic Payout clients.
Session Type	Defines the type of session file submitted. The possible values are: <ul style="list-style-type: none"> • Normal (batch) • Online (online HTTPS) • POS (Retail card swiped at Point of Sale terminal) • RFR (Account Updater Request for Response) • Account Updater Response • Worldpay-Initiated Recycling
Session ID	A unique number automatically assigned to each session. Click the Session ID link to view the session
Batch ID	A unique number automatically assigned to each batch within a session. Click the Batch ID link to navigate to the Batch Detail Report on page 335 .
Instruction Descriptor	The description of the instruction.
Reporting Group	The report group created in iQ.
Transaction Processing Time	The date and time the instruction was processed by Worldpay.

Instruction Detail - Return/Change Data

The Return/Change data panel appears when an instruction is returned by the bank. The table below describes all possible fields in the Return/Change data panel of the Instruction Detail screen.

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 Return Reason and Change Codes on page 544 .

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Privacy statement found [here](#).

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5.7.26 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 on page 335](#).
2. From the Payment Detail tab, click the desired **Payment ID** link in the Payment ID column to navigate to the **Funding Instruction Void Detail** screen.

You can also open an Funding Instruction Void Detail screen using the [Transaction Search on page 308](#). The [Transaction Search Results on page 311](#) list displays a hypertext link for each Payment ID matching your search criteria. Click the desired link to navigate to the Funding Instruction Void detail screen.

INTERIM DOC VERSION

Funding Instruction Void Detail Screen

Phoenix Processing Tuesday, March 5, 2019

Transaction Search Transaction Summary Sessions BIN Lookup Authorization Virtual Terminal Presenter Credentials PayFac Portal Systems Doctor

Funding Instruction Void Detail - Payment ID 82823534212546619

Field level help:

Summary

Transaction Type: Funding Instruction Void	Amount: \$100.00	Post Day: 01/17/2014
Routing Number: 240200248	Account Number: XXXXXXXX-4821	Voided Transaction: 82828658251612670

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	Payment ID 82828658251858034
Merchant Grouping ID: N/A	Bypass Velocity Check?: N/A	

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

Associated Transaction Stream

Type	ID	Date	Amount
PayFac Credit	82828658251612670	01/17/2014	\$100.00
Funding Instruction Void	82828658251858034	01/17/2014	- \$100.00

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The following sections describe each of data panels and provide descriptions for fields within each panel:

- [Funding Instruction Void Detail - Summary Data](#) on the next page
- [Funding Instruction Void Detail - Tracking Data](#) on page 425
- [Funding Instruction Void Detail - Response Data](#) on page 427
- [Funding Instruction Void Detail - Associated Transaction Stream](#) on page 429

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5.7.27 Funding Instruction Void Detail - Summary Data

The Summary data panel 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. The table below describes all possible fields in the Summary Data panel of the Funding Instruction Void Detail screen.

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

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 Transaction ID of the original instruction. Click the hyperlink to navigate to the original funding instruction transaction.

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5.7.28 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. The table below describes all applicable fields.

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	Payment ID 82828658251858034
Merchant Grouping ID: N/A	Bypass Velocity Check?: N/A	

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

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Field	Description
	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.
Payment ID	The unique transaction identifier.
Merchant Grouping ID	<i>Not applicable to Funding Instruction Void transactions.</i>
Bypass Velocity Check?	<i>Not applicable to Funding Instruction Void transactions.</i>

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5.7.29 Funding Instruction Void Detail - Response Data

The Response Data panel displays information received in the cnpAPI transaction response. The table below describes the fields in the Funding Instruction Void Detail panel.

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

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 Return Reason and Change Codes on page 544 .
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>

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Field	Description
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.

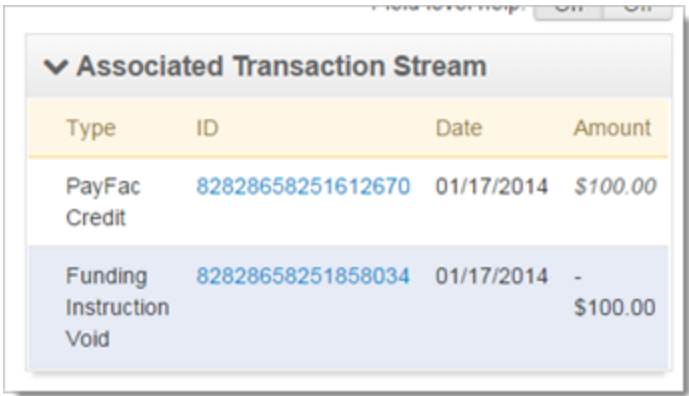
INTERIM DOC VERSION

5.7.30 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. The table below describes all possible fields.

Funding Instruction Void Detail - Associated Transaction Stream Panel



Type	ID	Date	Amount
PayFac Credit	82828658251612670	01/17/2014	\$100.00
Funding Instruction Void	82828658251858034	01/17/2014	- \$100.00

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• Reserve Credit/Debit• Sub-merchant Credit/Debit• Vendor Credit• 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:

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Field	Description
	<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.

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5.7.31 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 on page 335](#).
2. From the Batch Detail report, select the **Token Detail** tab. iQ displays the Token transactions in the batch (as shown in [Batch Detail Report - Token Detail on page 340](#)).
3. Click the desired **Token Request ID** hyperlink to navigate to the **OmniToken Translator Detail** screen.

The table below describes each of the fields in the OmniToken Translator Detail Screen.

OmniToken Translator Detail Screen

The screenshot shows the iQ interface with the following details:

- Header:** iQ logo, Phoenix Processing, Tuesday, March 5, 2019, and user Hi, admin.
- Navigation:** Transaction Search, Transaction Summary, Sessions, BIN Lookup, Authorization, Virtual Terminal, Presenter Credentials, PayFac Portal.
- Title:** OmniToken Translator Detail - Worldpay Payment ID 82823534212546619
- Summary Section:**
 - 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 Section:**
 - Worldpay Payment ID: 82835076280156232
 - Merchant Order Number: TC12169_1_batchHvt2Lvt3
 - Merchant Transaction ID: v12_01
 - Batch Type: Normal
 - Batch ID: [82835076280074260](#)
- Response Data Section:**
 - Response Reason Code: 803
 - Response Reason Message: Valid token
 - Transaction Processing Time: 04/27/2018 14:45:31 GMT
- Footer:** Support | Feedback, Copyright © 2019 Worldpay, LLC and/or its affiliates. All rights reserved. iQ logo.

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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.
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 <i>Yes</i>).
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. <i>Note:</i> This is not the same as the Token Number.

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Field	Description
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.
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.

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5.7.32 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 below. In this example, the **Reverse Authorization**, **Deposit**, and **Break Account Updater Link** buttons are displayed.

Action Buttons on Authorization Detail screen

The screenshot shows the iQ interface with a top navigation bar and a sidebar. The main content area is titled "Authorization Detail - Worldpay Payment ID 82823534212546619". Below the title are three buttons: "Reverse Authorization", "Deposit", and "Break Account Updater Link". A "Summary" section is expanded, showing a table of transaction details.

Summary		
Transaction Type: Authorization	Amount: \$50.49	Requested Amount: \$50.49
Post Day: 06/19/2016	Method Of Payment: VISA	Exp Date: hidden
Product Type: N/A	Merchant: Merch1 3400	Account Number: XXXXXXXXXXXX-0012

The table below 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 437](#)
- [Capturing an Authorization \(Deposit\) on page 440](#)
- [Breaking an Account Updater Link on page 441](#)

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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)
	<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	<void>	Reverse conditional deposit (Sale)

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Transaction/ Operation button and Description	Equivalent Worldpay cnpAPI Transaction(s)	Can be Used to...
<i>Worldpay as part of the Recycling or Recovery Engine.</i>	<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.

INTERIM DOC VERSION

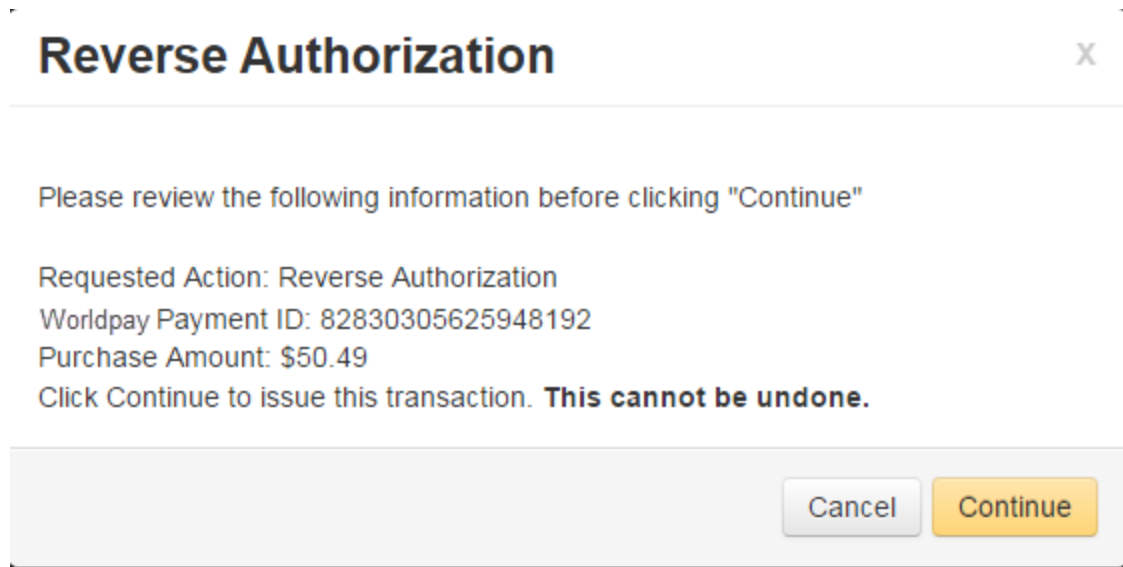
Reversing a Transaction (or Canceling Recycling)

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 359](#).

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 : Action Buttons on Authorization Detail screen](#).

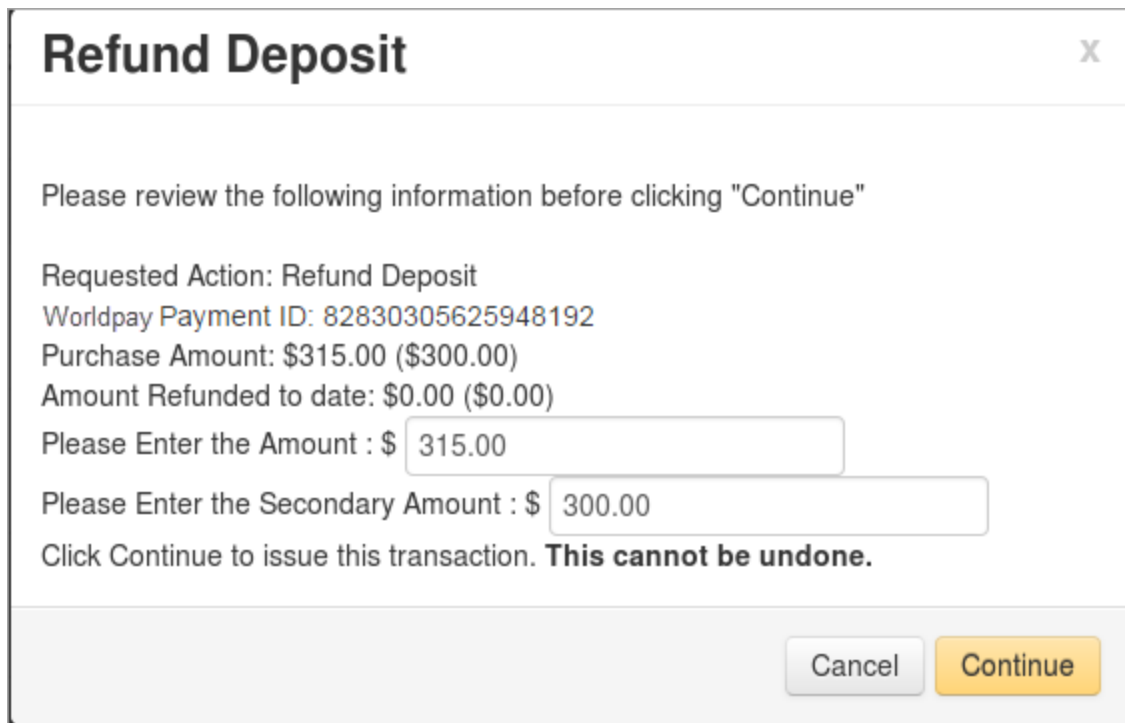
2. Click the transaction reversal button that appears on the screen. A confirmation dialog box appears containing information on this transaction reversal.



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.
4. If the original transaction included a secondary amount, enter the amount in the **Please Enter the Secondary Amount** field.

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.

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Refund Deposit X

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 : \$

Please Enter the Secondary Amount : \$

Click Continue to issue this transaction. **This cannot be undone.**

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.



Reverse Authorization X

✓ 000: Approved

Requested Action: Reverse Authorization
 Payment ID: 82820898839347237
 Purchase Amount: \$300.00

6. From the response dialog, click **Close Window**. You are returned to the Transaction Detail screen where a message displays describing the transaction reversal operation and the date it was issued.

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.

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- 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 the table below.

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

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Capturing an Authorization (Deposit)

Follow these instructions to capture an authorization (deposit) from the Transaction Detail:

1. Navigate to the desired detail screen for the authorization you wish to capture, as described in [Opening a Transaction Detail Screen on page 359](#).
2. 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 : Action Buttons on Authorization Detail screen](#). (See [Table : Lifespans of Payment Authorizations](#) for information on when authorizations expire.)
3. Click the Deposit button that appears on the screen. A confirmation dialog box appears containing information on this deposit.

Deposit X

Please review the following information before clicking "Continue"

Requested Action: Deposit
 Worldpay Payment ID: 82830305625948192
 Purchase Amount: \$50.49
 Amount Deposited to date: \$0.00

Please Enter the Amount : \$

Click Continue to issue this transaction. **This cannot be undone.**

Cancel Continue

4. 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.
5. 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.
6. 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.

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Breaking an Account Updater Link

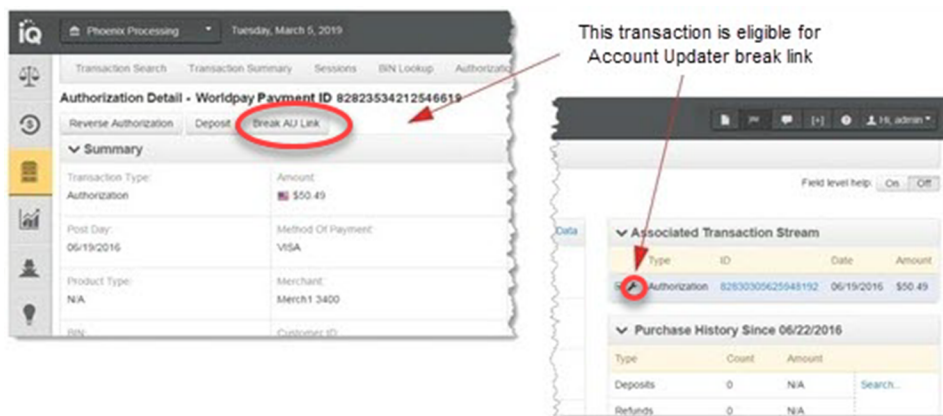
Follow these instructions to break the Account Updater links between the original account information (i.e., the card number and expiration date shown in the Account Updater panel) and the updated account information shown in the Summary panel. This action also breaks all previous transactions with the 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:

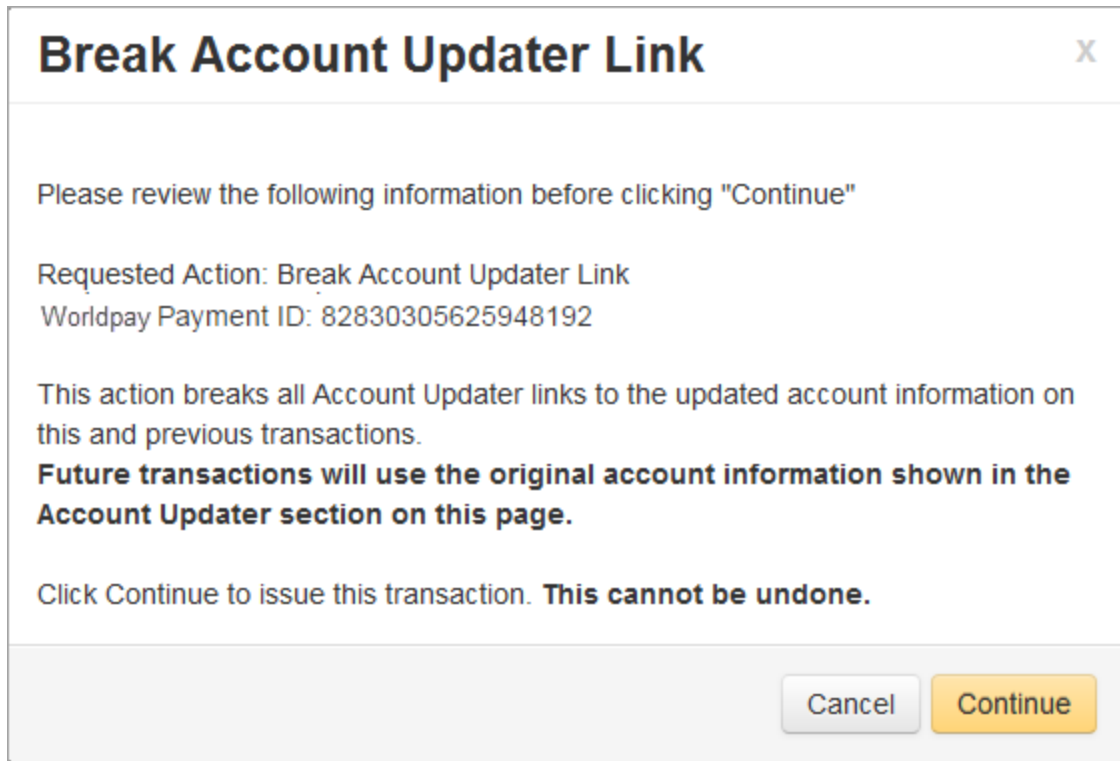
1. Navigate to the desired detail screen, as described in [Opening a Transaction Detail Screen on page 359](#).

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.



2. Click the Break Account Updater Link button that appears on the screen. A confirmation dialog box appears containing information on this break-link.

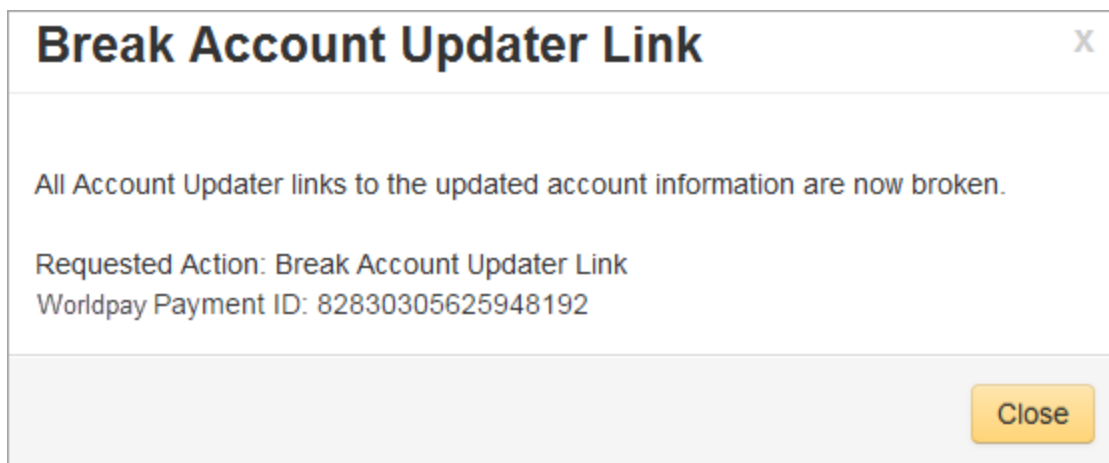
INTERIM DOC VERSION



3. 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.



4. 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 ()

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and displays an alert message.

Account Updater Links to this an all related transactions are now broken

Authorization Detail - Worldpay Payment ID 82823534212546619

Reverse Authorization | Deposit

An Account Updater Link Was Broken: Wed Jun 29 2016

Summary

Transaction Type:	Amount
Authorization	\$48.99
Post Day:	Method Of Payment:
06/26/2016	VISA
Product Type:	Merchant:
N/A	Merch1 3400
BIN:	Customer ID:
N/A	001

Field level help On Off

Customer Data

Associated Transaction Stream

Type	ID	Date	Amount
Authorization	82830357189096557	06/26/2016	\$48.99

Purchase History Since 06/29/2016

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

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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.

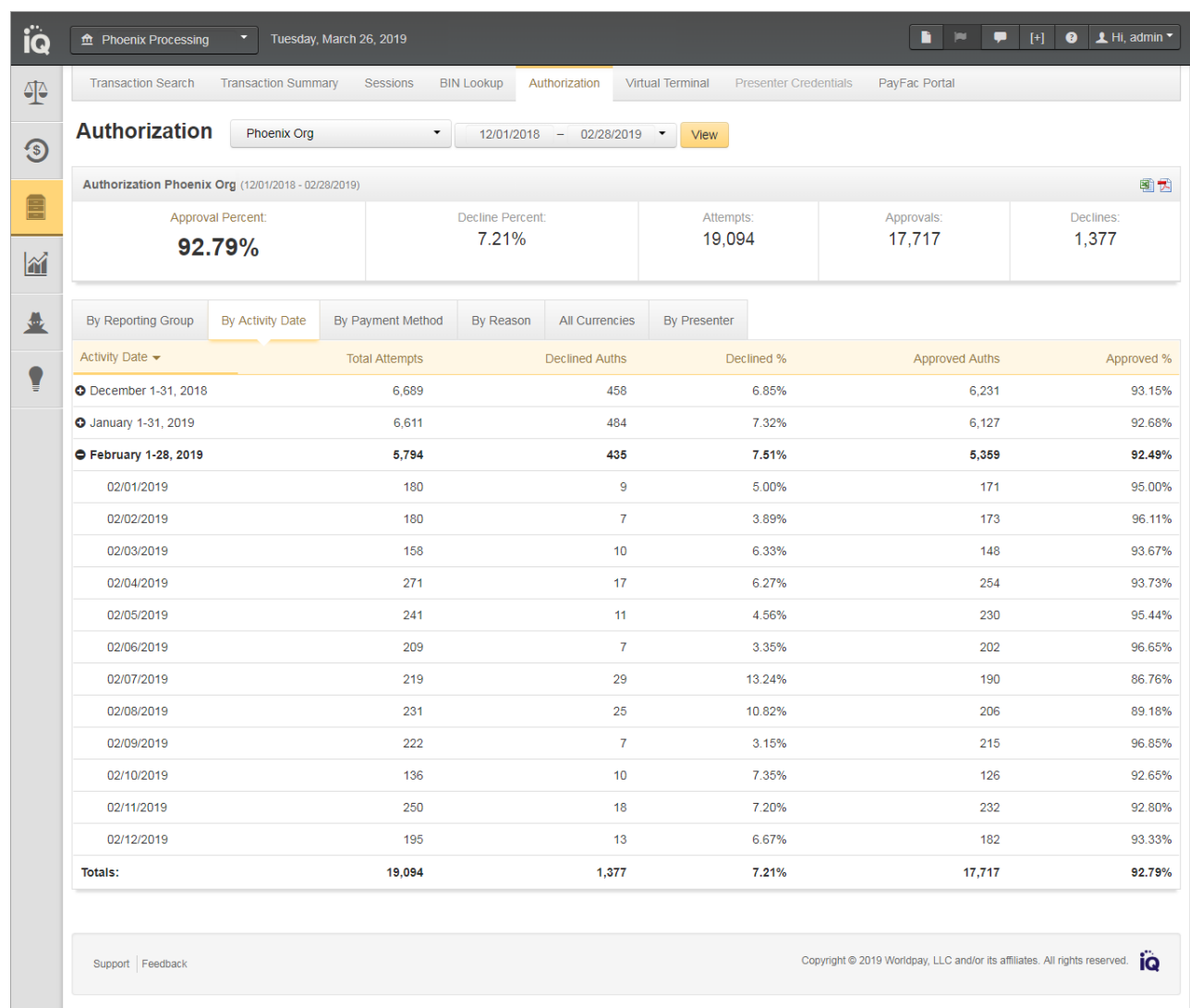
To access the Authorization report:

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 appears.
2. Specify the desired **Date Range** and **Reporting Group** and click **View** to refresh the page.
See [Notes on Reporting Group Limits on page 61](#) 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 447](#).
 - [Authorization Report by Activity Date on page 448](#) (default view).
 - [Authorization Report by Payment Method on page 449](#).
 - [Authorization Report by Reason on page 451](#).
 - [Authorization Report - All Currencies on page 453](#).
 - [Authorization Report by Presenter on page 455](#) (This presentation method is only displayed if you use third-party presenter(s) to present transactions to Worldpay.)

The table below describes 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.

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Authorization Report



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.

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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.
Declined Auths	The total number of declined Authorizations for the designated Reporting Group and time period.
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.

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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 below.

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.

The table below describes each of the fields in the Authorization By Reporting Group granular section.

Authorization Report by Reporting Group showing Child Group

By Reporting Group	By Activity Date	By Payment Method	By Reason	All Currencies	By Presenter
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%

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.
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.

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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.

The figure below 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 : Authorization By Reporting Group Field Descriptions](#) for a description of the fields.

Authorization Report By Activity Date

By Reporting Group	By Activity Date	By Payment Method	By Reason	All Currencies	By Presenter
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%

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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. 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 The table below describes each of the fields in By Payment Method granular section.

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%

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.

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Field	Description
Online Count	The count of Authorization transactions processed online which were either approved of declined for the given reason.
Online %	The percent of Authorization transactions processed online which were either approved of declined for the given reason.
POS Count	The count of Authorization transactions processed as POS which were either approved of declined for the given reason.
POS %	The percent of Authorization transactions processed as POS which were either approved of declined for the given reason.
Total Count	The total count of Authorization transactions which were either approved of declined for the given reason.
Total %	The total percent of Authorization transactions which were either approved of declined for the given reason.

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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. The table below describes each of the fields in the By Reason granular Section.

Authorization Report by Reason

By Reporting Group	By Activity Date	By Payment Method	By Reason	All Currencies	By Presenter
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%	9,878		
Issuer Unavailable	101	0.00%	33		
Processing Network Unavailable	100	0.00%	21		

Authorization Report by Reason Field Descriptions

Field	Description
Response	<p>The category of decline or approval and the Response Reason Code description. The possible categories are:</p> <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.

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Field	Description
	<ul style="list-style-type: none">• 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.

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5.8.5 Authorization Report - All Currencies

The All Currencies tab 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.

The table below describes each of the fields in the Authorization Report All Currencies granular section.

Authorization Report - All Currencies

By Reporting Group	By Activity Date	By Payment Method	By Reason	All Currencies	By Presenter		
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

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.

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Field	Description
Approved Amount	The total dollar amount of approved Authorizations for the designated Reporting Group, time period, and currency.

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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. 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 : Authorization By Payment Method Field Descriptions](#) for a description of the fields.

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 % ▼	
Corvivo	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%	

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5.9 Virtual Terminal

The Virtual Terminal 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 on page 461](#) 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.

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Virtual Terminal Interface - Initial Screen

The screenshot shows the Virtual Terminal interface. At the top, there's a header with the iQ logo, a dropdown menu set to 'Phoenix Processing', the date 'Tuesday, March 5, 2019', and user information 'Hi, admin'. On the left is a navigation bar with icons for various functions. The main area is titled 'Virtual Terminal' and contains several panels:

- Transaction Origin** (Required fields are bold):
 - Transaction Origin: Please select a value (dropdown)
 - Method of Payment: Credit Card (dropdown)
 - Transaction Type: Select One of the Following (dropdown)
 - Order Source: Ecommerce (dropdown)
- Transaction Details** (Required fields are bold)
- Billing Details** (Required fields are bold)
- Custom Billing Descriptor** (Required fields are bold)

Below these panels is a blue 'Submit Payment' button. At the bottom, there are links for 'Support' and 'Feedback', and a copyright notice: 'Copyright © 2019 Worldpay, LLC and/or its affiliates. All rights reserved. iQ'.

Field-level help is available for each field when you click inside a field. The table below 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 above.
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). The figure below 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 : Virtual Terminal Confirmation Dialog](#).

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Virtual Terminal with Expanded Panels

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Phoenix Processing
Tuesday, March 5, 2019

Hi, admin

Transaction Search
Transaction Summary
Sessions
BIN Lookup
Authorization
Virtual Terminal
Presenter Credentials

Virtual Terminal

Transaction Origin

*Required fields are bold

Transaction Origin:
PhoenixXML Test Merchant

Method of Payment:
Credit Card

Transaction Type:
Authorization

Order Source:
Ecommerce

Transaction Details

*Required fields are bold

Amount:
\$
100.00

Credit Card / Token:
Credit Card

Credit Card Number:

Expiration Date:
Month
Year

CVV:

Merchant Order #:

Customer ID:

Sales Tax:
\$

Billing Details

*Required fields are bold

First Name:

Last Name:

Address Line:
1
2

City/State:
Select a State

Zip Code:

Phone Number:

Custom Billing Descriptor

*Required fields are bold

Phone Number:

Descriptor:

Submit Payment

Support | Feedback

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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 the the entry screen.

[Show all Customer Data](#)

Transaction Origin			
Terminal: eCheck2 Test Merchant 2	Order Source: Ecommerce	Method of Payment: Credit Card	Transaction Type: Authorization

Transaction Details			
Amount: \$14.99 USD	Credit Card #: XXXXXXXXXXXX0001	Expiration Date: 07/2014	CVV: XXX
Merchant Order #: 456	Customer ID:		

Billing Information			
First Name:	Last Name:	Address Line 1:	Address Line 2:
City:	State:	Zip Code:	Phone:

Billing Descriptor	
Phone:	Descriptor:

Cancel Submit Payment

4. 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 : Virtual Terminal Transaction Response](#)) 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 on page 355](#)). 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.

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- **A Worldpay Token** (if your organization is enabled for the Vault solution). Use this token for future transactions as needed.

5. 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.

Virtual Terminal Transaction Response

Virtual Terminal

Transaction Successful

Your transaction was received on: Tue 05 Feb 2013 08:44:51 AM EST for \$14.99

Your payment ID is: **828215737922964**

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:

\$

6. 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 (available for deposits and refunds).

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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.

The table below describes all the possible fields contained within each Virtual Terminal panel.

Virtual Terminal Field Descriptions

VT Panel	Field	Description
Transaction Origin	Transaction Origin	The terminal description (corresponds to the reporting group name associated with the merchant ID(s) in your merchant profile). <i>Note:</i> The reporting group selections available in this field are restricted by your user account permissions.

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VT Panel	Field	Description
		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).
	Merchant Name	(<i>Payment Facilitators only</i>). The name of the sub-merchant corresponding to the merchant ID entered in the Transaction Origin field above.
	Method of Payment	The method of payment (Credit Card, Gift Card, or eCheck).
	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.
Transaction Origin	Order Source	<p>The source of the transaction/order:</p> <ul style="list-style-type: none"> • Ecommerce - Internet or electronic commerce transaction.

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VT Panel	Field	Description
		<ul style="list-style-type: none"> • 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	<p>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:</p> <ul style="list-style-type: none"> • Credit Card / Token (if you selected Credit Card) • Account Number / Token (if you selected Direct Debit)
	Token	<p>The reference number (token) issued by Worldpay to replace the submitted credit card number or Direct Debit account number (if applicable).</p> <p>iQ displays the Token number in the Transaction Successful dialog (see <i>Virtual Terminal Transaction Response</i> on page 461).</p>
	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.

INTERIM DOC VERSION

VT Panel	Field	Description
	Merchant Order #	The unique identifier for this order.
	Customer ID	The unique identifier for this customer.
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). <i>Note:</i> 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.

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VT Panel	Field	Description
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.
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 (#).

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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, 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.
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.

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Presenter Credential Maintenance Interface

Phoenix Processing
Tuesday, March 5, 2019

Hi, admin

Transaction Search
Transaction Summary
Sessions
BIN Lookup
Authorization
Virtual Terminal
Presenter Credentials

Presenter Credentials

PHXMLTEST
Generate New Password

Presenter Name	User Name	Password	Expiration Date	Status	Action
PHXMLTEST	PHXMLTEST	HBVXvCLSYAQSBZ	2013-12-01 12:00:00	Active	
PHXMLTEST	PHXMLTEST	*****	2013-07-02 12:00:00	Active	

Support
Feedback

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6 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* on the next page
- *Account Updater Fee Report* on page 481
- *Account Updater Match Value Report* on page 483
- *Recovery Snapshot Report* on page 486
- *Recovery Cohort Report* on page 492
- *Recurring Plans* on page 498
- *Subscription Detail* on page 500
- *AuthMax Report* on page 510

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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 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 Auths Report appears.
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 61](#) 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 Auths Report by Reporting Group on page 473](#) (default)
 - [Repaired Auth Report by Activity Date on page 475](#)
 - [Repaired Auth Report - All Currencies on page 476](#)
 - [Repaired Auth Report by Payment Method on page 477](#)
4. If an amount in the fees column is shown as a hyperlink, click the amount link to view the [Account Updater Fee Report on page 481](#).

The table below describes each of the fields in the Summary panel of the Repaired Auth Report.

Repaired Auth Report

Repaired Auth PhoenixXML Test Merchant 02/09/2019 - 02/16/2019 View

Repaired Auth Phoenix Org

Total Auth Attempts: 6,119,100	Repaired Approved: 2,436	Repaired Approved %: 43.85%	"Closed" / "Contact" Responses: 0
5,555 Repaired Auths	Repaired Approved Value: \$31,839.86	Fees: -\$65,531.12	

By Reporting Group By Activity Date All Currencies By Payment Method

Reporting Group	Total Auth Attempts	Repaired Auths	Repaired Approved	Repaired Approved %	Repaired Approved Value	Fees
P Rollup **	6,119,100	5,555	2,436	43.85%	\$31,839.86	-\$65,531.12
Month Rollup **	6,119,100	5,555	2,436	43.85%	\$31,839.86	-\$65,531.12
6604270046	9	0	0	0.00%	\$0.00	\$0.00
6608490086	1	0	0	0.00%	\$0.00	\$0.00
6612810026	17,590	11	0	0.00%	\$0.00	-\$8.25
6701780016	483	0	0	0.00%	\$0.00	\$0.00
6800950006	296	1	0	0.00%	\$0.00	-\$0.75
N Rollup **	64,944	35	15	42.86%	\$209.92	-\$26.25
payment	972,815	334	75	22.46%	\$1,257.89	-\$250.50
Recurring Rollup **	3,187,790	2,195	2,064	94.03%	\$28,302.03	-\$1,646.25
Token	703,599	2,237	145	6.48%	\$145.00	-\$1,677.75
USD Totals:	6,119,100	5,555	2,436	43.85%	\$31,839.86	-\$65,531.12

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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	<p>The total number of Authorizations that Worldpay repaired for the designated Reporting Group and time period.</p> <p>Click the CSV Export icon () next to the Repaired Auths count to export Transaction-Level Repaired Auths. See Exporting Transaction-Level Repaired Auths on page 479.</p>
Repaired	The total number of the repaired Authorizations that Worldpay repaired and were

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Field	Description
Approved	approved for the designated Reporting Group and time period.
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	<p>The total Account Updater fees (Repair fee and/or Match fee) charged by Worldpay for this group of Account Updater transactions.</p> <p>Click a hyperlink in the Fees column to navigate to the Recovery Cohort Report on page 492.</p>
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 on page 478.</p>

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6.1.1 Repaired Auths 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 470](#)) and then expand the sub-group in the granular data section.

The table below describes each of the fields in the Repaired Auths Report By Reporting Group granular section.

Repaired Auths Report - By Reporting Group

By Reporting Group	By Activity Date	All Currencies	By Payment Method				
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	

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	The percentage of total repaired Authorizations that were approved against the total

INTERIM DOC VERSION

Field	Description
Approved %	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 on page 492 .

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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 : Repaired Auths Report by Reporting Group Field Descriptions](#) for a description of the fields.

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

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6.1.3 Repaired Auth Report - All Currencies

The All Currencies tab 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 : Repaired Auths Report by Reporting Group Field Descriptions](#) for a description of the fields.

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. Each section presents authorizations and declines for each payment type, and includes reason codes, total count, and total percentage.

The table below describes each of the fields in the Repaired Auths by Payment Method granular section.

Repaired Auths Report - By Payment Method

By Reporting Group	By Activity Date	All Currencies	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%

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.

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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 the table below are included in the file.

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.

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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 the table below are included in the file.

See [Notes on Microsoft Excel on page 36](#) for information on the presentation of certain data fields in exported files.

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.

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Field	Description
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.

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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 appears.
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 61](#) for information on the report groups shown in the Reporting Group drop-down selector.

The table below describes each of the fields in the Account Updater Fee report.

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

Account Updater Fee Report Field Descriptions

Field	Description
Description	The type of Account Updater fee (Repair or Match).

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Field	Description
Quantity	The number of transactions associated with the Account Updater fee.
Txn Fee	The amount charged for the Account Updater transaction.
Total Fees	The total amount charged for Account Updater fees.

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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 appears.
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 61](#) 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 : Account Updater Match Value Report - By Reporting Group](#))
 - By Payment Method ([Figure : Account Updater Match Value Report - by Payment Method](#))

See The table below describes the fields in the Account Updater Match Value report.

Account Updater Match Value Report

AU Match Summary PhoenixXML Test Merchant (05/05/2013 - 05/06/2013)			
Total Subscription Saved:	Avg. Additional Deposits per Save:	Total Saved Sales Count:	Total Saved Sales Amount:
2	1	3	\$7,005.00

By Activity Date			
Date	Unique Subscription Save Count	Total Deposit Save Count	Total Deposit Save Amount
05/05/2013	1	2	\$5,002.00
05/06/2013	1	1	\$2,003.00
USD Totals:	2	3	\$7,005.00

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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.

The figures below are examples of the By Reporting Group and By Payment Method detailed data tabs.

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Account Updater Match Value Report - By Reporting Group

By Activity Date

By Reporting Group

By Payment Method

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

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Account Updater Match Value Report - by Payment Method

By Activity Date

By Reporting Group

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 on page 492](#), for the purpose of measuring authorization approval performance.

The Recovery Snapshot report 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 492](#).

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 appears.
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 61](#) for information on the report groups shown in the Reporting Group drop-down selector.

The Recovery Snapshot report comprises the following panels:

- [Snapshot Summary on page 488](#)
- [Snapshot Details on page 488](#)

The sections that follow describe each of the panels displayed in the Recovery Snapshot report.

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Recovery Snapshot Report

Phoenix Processing

Tuesday, March 5, 2019

Hi, admin

AU Repair

AU Fees

Snapshot

Cohort

Recovery Snapshot

Phoenix Org

06/23/2018 - 08/22/2018

View

Snapshot Summary PhoenixXML

Approved:

3

Amount:

\$30.09

Fees:

\$5.70

Net:

\$24.39

"Closed" / "Contact" Responses:

1

Snapshot Details

All

Recovery Orders - In Progress Beginning of Period	
Count	0
Amount	\$0.00
Recovery Orders - Added during Period	
Count	14,459
Amount	\$341,320.02
Recovery Orders - Approved during Period	
Count	14,459
Amount	\$341,320.02
Recovery Orders - Declined during Period	
Count	0
Amount	\$0.00
Recovery Orders - In Progress End of Period	
Count	0
Amount	\$0.00
Fees	\$23,889.96
Net Amount of Approved Orders In Period	\$317,430.06

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6.4.1 Snapshot Summary

The table below describes the fields in the **Summary** panel of the Recovery Snapshot report. The values in this panel reflect all recovered orders.

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.
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 on page 478.</p>

6.4.2 Snapshot Details

The tables below describes the fields in the **Details** panel of the Recovery Snapshot report.

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.

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Field	Description
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 the next page 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.
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.

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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 61](#) 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 the table below are included in the report.

See [Notes on Microsoft Excel on page 36](#) for information on the presentation of certain data fields in exported files.

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.
Auth Approval	The date the recovered order was approved.

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Field	Description
Date	
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.

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6.5 Recovery Cohort Report

The Recovery Cohort Report 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 486](#).

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 appears.
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 61](#) 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.

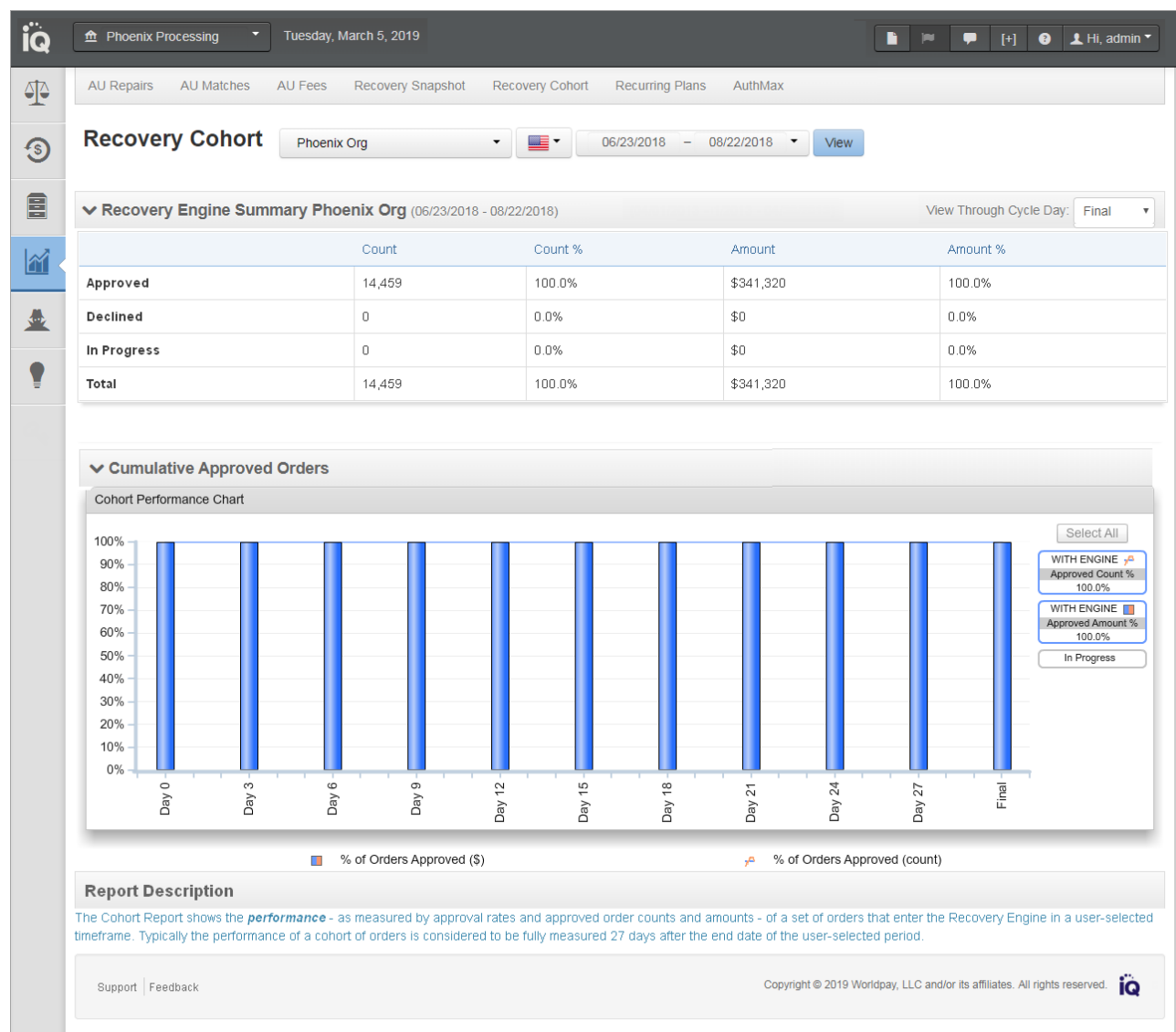
The Recovery Cohort Report comprises the following panels:

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- [Recovery Engine Summary](#) on the next page
- [Cumulative Approved Orders](#) on page 495 (Cohort Performance Chart)

The sections that follow describe each of these panels.

Recovery Cohort Report



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6.5.1 Recovery Engine Summary

The Recovery Engine Summary panel of the Recovery Engine Cohort Report provides information on cumulative order count, amounts, and percentages for orders approved, declined, and in progress.

The table below describes the fields in the Recovered Orders by Percentage data panel.

Recovered Orders by Percentage Data Panel

▼ Recovery Engine Summary Phoenix Org (06/23/2018 - 08/22/2018) View Through Cycle Day: Final ▼				
	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%

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.

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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 : Cumulative Approved Orders - Cohort Performance Chart**.

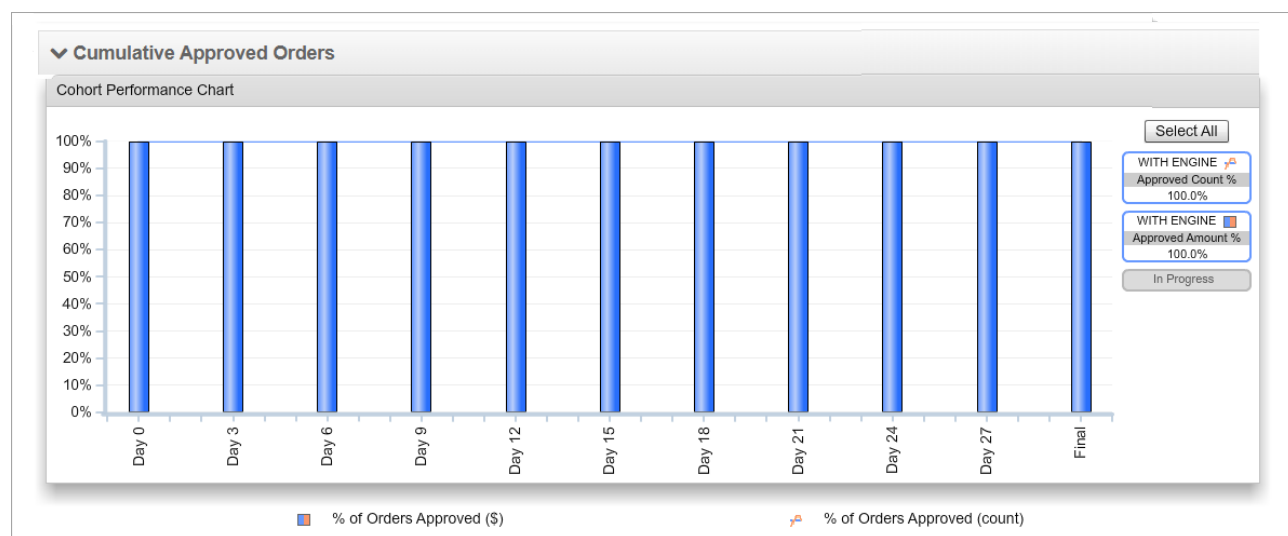
As with the *Trending Dashboard* on page 129, features of the Cohort Performance Chart include:

- **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 : Cohort Performance Chart Showing Data Tips**.

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.

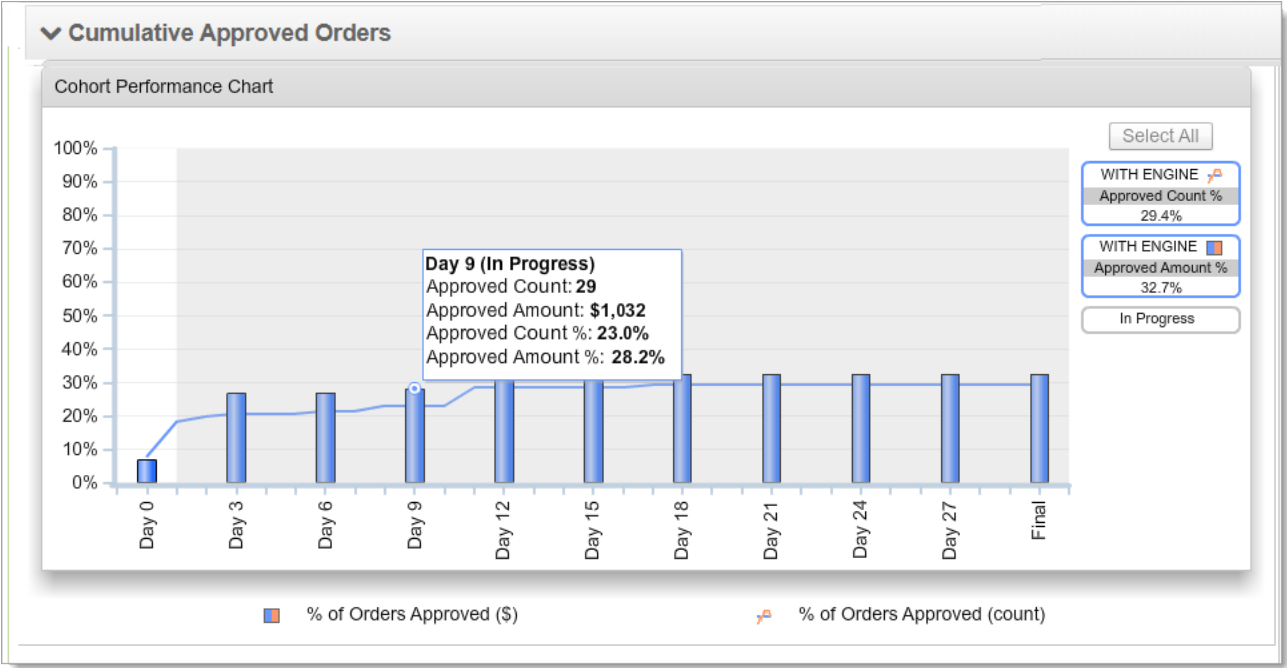
The table below describes the data elements included in the interactive legend and the mouse-over Data Tips.

Cumulative Approved Orders - Cohort Performance Chart



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Cohort Performance Chart Showing Data Tips



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.
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.

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Element	Description
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.

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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 which 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.

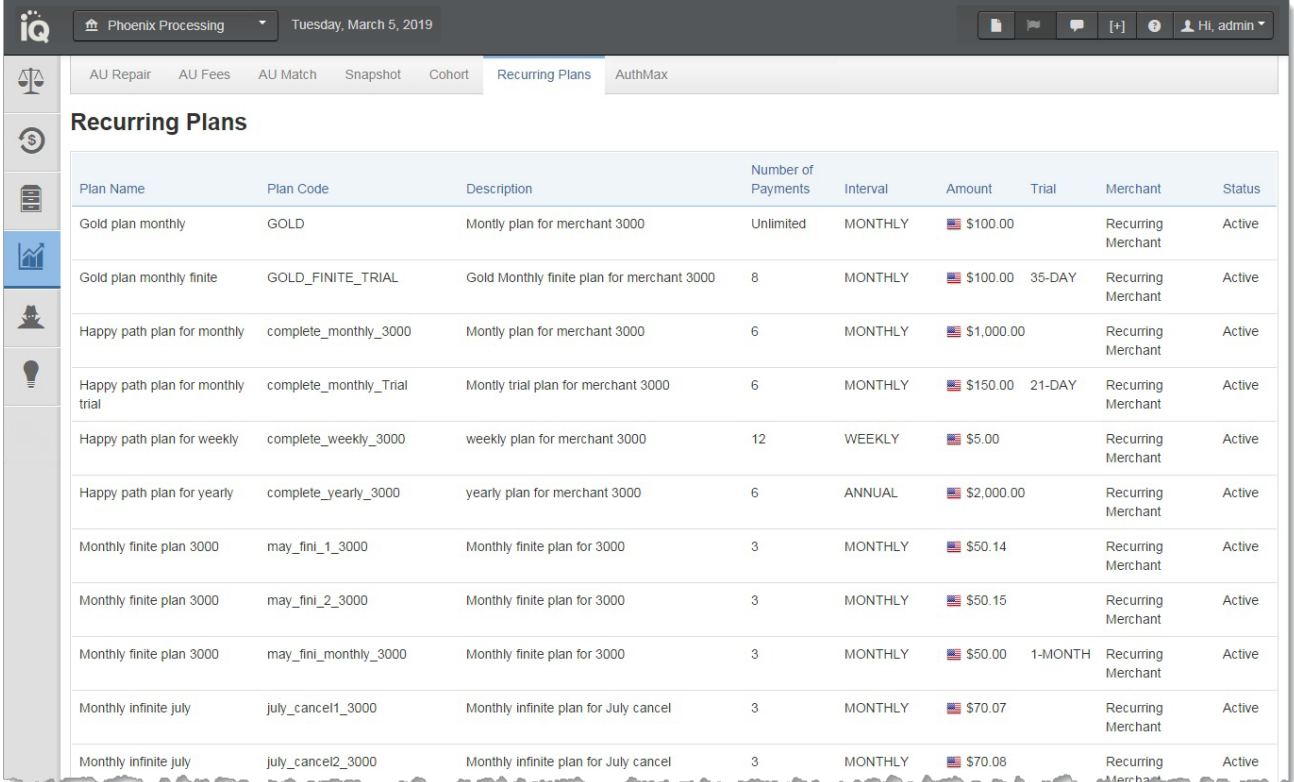
See the the latest *Worldpay eComm cnpAPI Reference Guide* for more information on the Recurring Engine and recurring transactions. See also, [Recurring Subscription Detail Screens](#) on page 401.

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.

The table below describes the fields in the Recurring Plans Report.

Recurring Plans Report



Plan Name	Plan Code	Description	Number of Payments	Interval	Amount	Trial	Merchant	Status
Gold plan monthly	GOLD	Montly 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	Montly plan for merchant 3000	6	MONTHLY	\$1,000.00		Recurring Merchant	Active
Happy path plan for monthly trial	complete_monthly_Trial	Montly 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

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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.

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6.7 Subscription Detail

The **Subscription Detail** screen 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](#) on page 308.

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Subscription Detail

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Phoenix Processing
Tuesday, March 5, 2019

Hi, admin

AU Repair
AU Fees
AU Match
Snapshot
Cohort
Recurring Plans

Subscription Detail - 82825804594878429

Cancel Subscription

Data available as of: 9/25/2014 2:48:05 PM EDT

Show all Customer Data

Summary

Subscription ID: 82825804594878429	Status: ACTIVE
Number Of Payments: Unlimited	Amount: \$50.00
Plan Code: SILVER	Plan Name: Silver plan monthly
Account Number: XXXXXXXXXXXX-0009	VantivToken: N/A
Method of Payment: MasterCard	Expiration Date: hidden
Start Date: 05/25/2023	

Bill To Data

Name: John Doe	State: CA
Address: 15 Main Street	Phones: home: 9782750000
City: San Jose	Email: version_6.3_xml@title.com
Post Code: 95032-1234	

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

History

Type	ID	Date
✓ Create	82825804594878429	09/25/2014
✓ Update	82825804556452106	09/25/2014
Update	82825804556452114	09/25/2014
Update	82825804556452122	09/25/2014
Update	82825804556452130	09/25/2014
Update	82825804556452148	09/25/2014
✓ Update	82825804556452155	09/25/2014
✓ Update	82825804556452163	09/25/2014
✓ Update	82825804556452171	09/25/2014
✓ Cancel	82825804556452180	09/25/2014

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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 appears.
2. Enter a Subscription ID in the appropriate field, as shown below, and click **Search**.

The screenshot shows the 'Transaction Search' interface. On the left is a navigation bar with icons. The main area has a 'Search Criteria' section with multiple input fields. The 'Subscription ID' field is circled in red. Below the fields, a yellow banner indicates 'One or more of these fields is required'. On the right, there are additional filters like 'Method Of Payment', 'Payment Type', and 'Merchant'.

3. The [Transaction Search Results](#) on page 311 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 311.
4. Click the **Subscription ID** hyperlink in the Search Results to navigate to the Subscription Detail screen, as shown in [Figure : Subscription Detail](#).
5. 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 380 for more information.

See [Cancelling a Subscription](#) 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](#) on page 505
- [Subscription Detail - Bill To Data](#) on page 507

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- [*Subscription Detail - Discounts / Add-Ons Data*](#) on page 508
- [*Subscription Detail - History Data*](#) on page 509

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6.7.1 Subscription Detail - Summary

The **Summary** data panel 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.

The table below describes the fields in the Summary panel.

Subscription Detail - Summary

▼ Summary Show all Customer Data	
Subscription ID: 84594878594878429	Status: ACTIVE
Number Of Payments: Unlimited	Amount: \$50.00
Plan Code: SILVER	Plan Name: Silver plan monthly
Account Number: XXXXXXXXXXXX-0009	Worldpay Token: N/A
Method of Payment: MasterCard	Expiration Date: hidden
Start Date: 05/25/2023	

Subscription Detail - Summary Data Field Descriptions

Field	Description
Subscription ID	The Worldpay-assigned identifier for this sequence of recurring billing transactions.
Status	<p>The current status of the subscription:</p> <ul style="list-style-type: none"> Active Canceled Complete (for installment subscriptions)

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Field	Description
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.
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 'hidden' unless you have appropriate permissions.
Start Date	The date the recurring billing began, or is scheduled to begin.

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6.7.2 Subscription Detail - Bill To Data

The **Bill To Data** panel of the Subscription Detail screen provides billing and shipping address and contact information for the customer associated with the subscription.

The table below describes all the fields in the Bill To Data panel.

Subscription Detail - Bill To Data

The screenshot shows a web interface with a header '▼ Bill To Data'. Below it is a form with two columns. The left column contains 'Name: John Doe', 'Address: 15 Main Street', 'City: San Jose', and 'Post Code: 95032-1234'. The right column contains 'State: CA', 'Phones: home: 9782750000', and 'Email: version_8.3_xml@litle.com'.

▼ 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	

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.
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.

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6.7.3 Subscription Detail - Discounts / Add-Ons Data

The **Discounts / Add-Ons** data panel of the Subscription Detail screen provides details on all discounts or add-ons associated with this subscription.

The table below describes each of the fields in the Discounts and Add-ons data panel.

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

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.

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6.7.4 Subscription Detail - History Data

The History data panel 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. The table below describes the fields in the History Data panel.

Subscription Detail - History Data Panel

▼ History			
	Type	ID	Date
	Create	82825804594878429	09/25/2014
	Update	82825804556452106	09/25/2014
	Update	82825804556452114	09/25/2014
	Update	82825804556452148	09/25/2014
	Update	82825804556452155	09/25/2014
	Update	82825804556452163	09/25/2014
	Update	82825804556452171	09/25/2014
	Cancel	82825805682606457	09/25/2014

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.

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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 appears.
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 61](#) 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 : AuthMax Report - By Reporting Group](#))
 - By Payment Method (default) ([Figure : AuthMax Report](#))

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

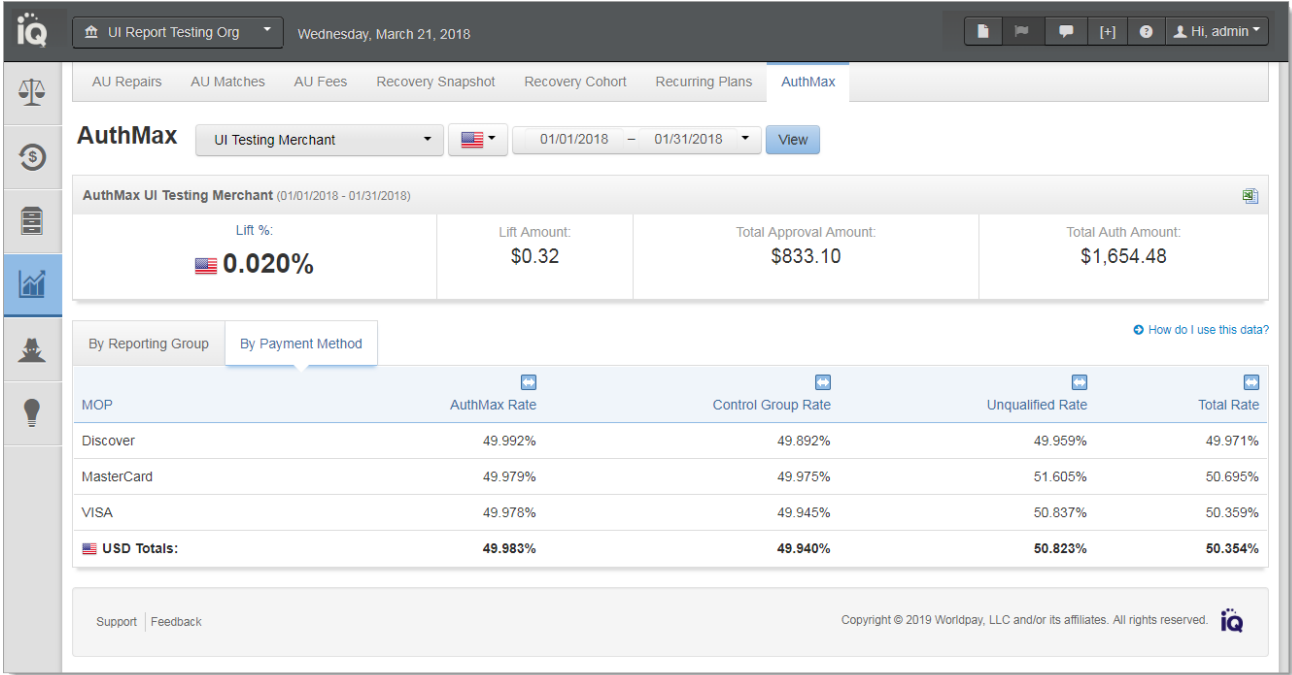


How do I use this data?

above the panel.

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AuthMax Report



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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 (). The figure below shows an expanded AuthMax Rate column.

AuthMax Report - AuthMax Rate Column Expanded

By Reporting Group		By Payment Method		How do I use this data?	
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 : AuthMax Report Summary Panel Field Descriptions describes the fields in the Summary panel, and **Table : AuthMax Report Detail Panels Field Descriptions** describes the fields in the detail panels of the AuthMax report.

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.

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Field	Description
-------	-------------

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.
-------------------	---

AuthMax Report - By Reporting Group

By Reporting Group	By Payment Method	How do I use this data?		
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%
Support Feedback		Copyright © 2019 Worldpay, LLC and/or its affiliates. All rights reserved. iQ		

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	<p>The rate of approved authorizations optimized by the AuthMax Engine, when compared to the total approved and declined authorizations.</p> <p>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.</p>
--------------	--

Control Group Rate	<p>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.</p> <p>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</p>
--------------------	---

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Field	Description
	Rate.
Unqualified Rate	<p>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.</p> <p>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.</p>
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>

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7 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* on page 517
- *Post-Deposit Impact Dashboard* on page 524
- *A-B Impact Dashboard* on page 529
- FraudSight

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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 on the facing page*** - 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 on page 524*** - 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 on page 529*** - 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.

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7.2 Snapshot Dashboard

The Fraud Snapshot dashboard 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.

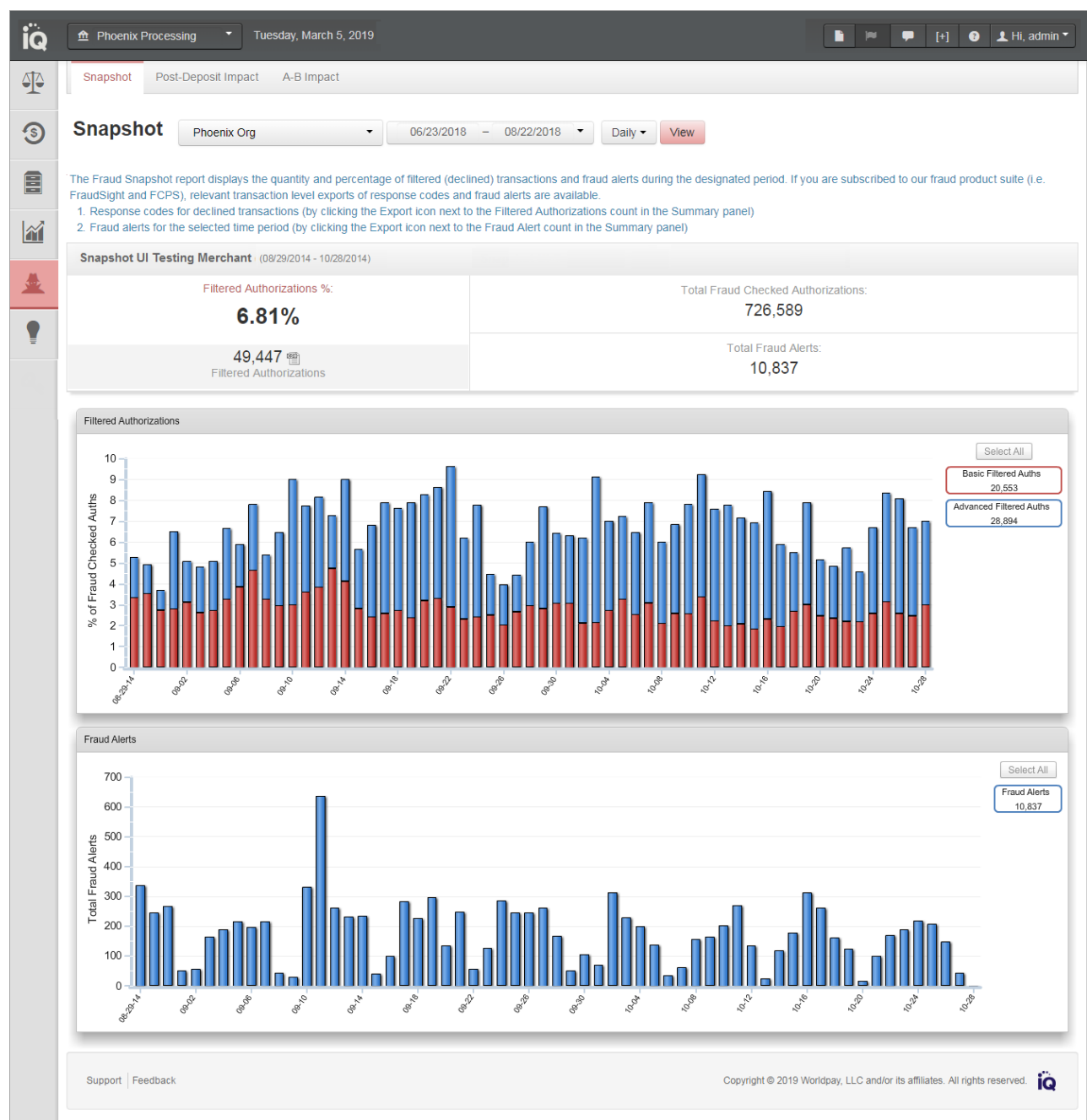
To access the Fraud Snapshot dashboard:

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 appears.
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.
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 61](#) for information on the report groups shown in the Reporting Group drop-down selector.

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Fraud Snapshot Dashboard



The table below describes the fields in the Summary panel of the Fraud Snapshot.

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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.
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 the next page for more information.</p>
Filtered Authorizations %	The total percentage of fraud-checked authorizations that were filtered for the designated Reporting Group and time period.
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 the next page for more information.</p>

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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.

Fraud-Detected Authorizations Export Report

To export the Transaction-Level Fraud-Detected Authorizations Report:

1. From the iQ Bar, click the **Fraud** icon and chose **Snapshot** from the list of available reports, or from the Fraud Navigation bar.
2. Specify the desired **Date Range** (seven days maximum) and **Reporting Group** and click **View** to refresh the page.
3. 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.
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 the table below are included in the report.

See [Notes on Microsoft Excel on page 36](#) for information on the presentation of certain data fields in exported files.

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.

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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.
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	Indicates the filter results for the filtered transaction. For each type of filter, one of the following is shown:
Prior Chargeback	<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.
Prior Fraud Advice	<ul style="list-style-type: none"> • Failed - Not Filtered - the filter was applied for this transaction and failed, but the transaction did not fail for this reason alone.
Prepaid Card	<ul style="list-style-type: none"> • Failed - Filtered Txn - the filter was applied for this transaction and failed, and this was part of the reason for the failed authorization.
International Card	
Security Code No-Match	
AVS No-Match	
FraudSight	

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** (seven days maximum) and **Reporting Group** and click **View** to refresh the page.

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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 the table below 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.

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.)

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Field	Description
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).
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.

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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. 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 appears.
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 61](#) 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 on page 526](#)
- [Fraud Alerts - Visa/Mastercard on page 527](#)

The sections that follow describe the charts displayed in the Post-Deposit Fraud Impact Dashboard.

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Post Deposit Fraud Impact Dashboard



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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.

The table below describes the data elements included in the interactive legend and the mouse-over Data Tips.

Post-Deposit Fraud Impact Dashboard - Chargebacks Chart



Chargeback Charts - Legend and Data Tip Elements

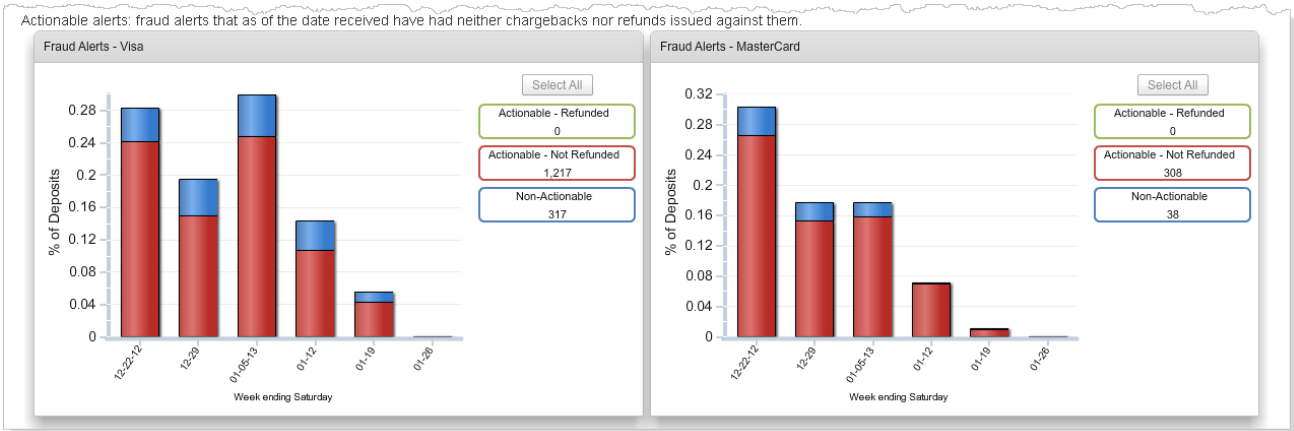
Element	Description
Legend Elements	
Fraud Chargebacks	The total number of fraud-related chargebacks for the date range selected.
Non-Fraud Chargebacks	The total number of non fraud-related chargebacks for the date range selected.
Data Tips	
Fraud Chargebacks	The total number of fraud-related chargebacks 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. Each chart separates the data by actionable and non-actionable fraud alerts.

The table below describes the data elements included in the interactive legend and the mouse-over Data Tips.

Post-Deposit Fraud Impact Dashboard - Fraud Alert Charts



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.

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Element	Description
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.

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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.

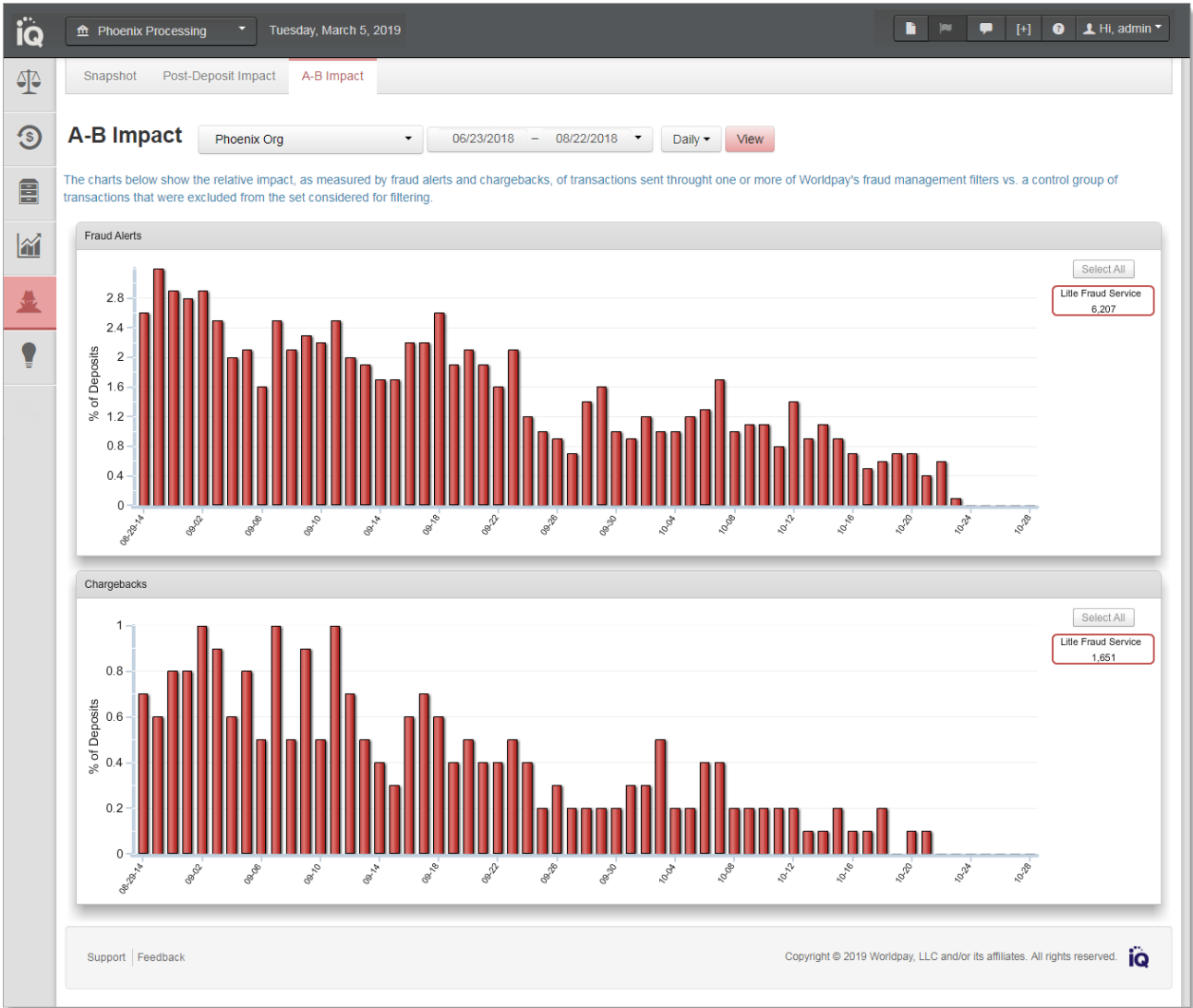
To access the A-B Fraud Impact Dashboard:

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 appears.
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 61](#) 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.

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A-B Fraud Impact Dashboard



The table below describes the data elements included in the interactive legend and the mouse-over Data Tips.

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

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Element	Description
	sent through Fraud Service providers.
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.

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8 Using the Insights Report



This chapter provides information on the iQ Insights report. You can access the [Insights Dashboard](#) on the next page from the Insights menu.

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8.1 Insights Dashboard

The Insights Dashboard 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*.

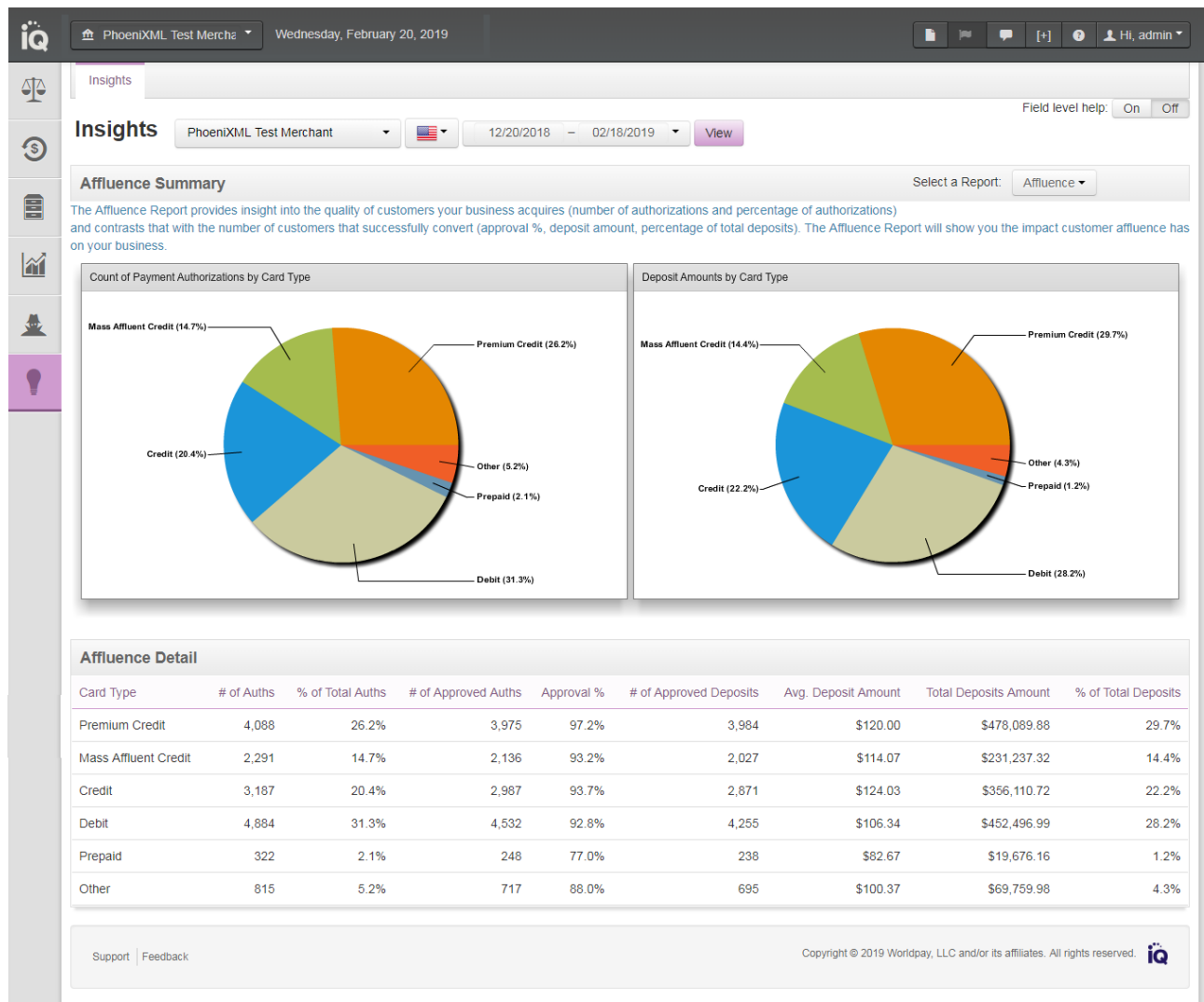
Note: The Insights Dashboard requires a browser/device that supports Adobe Flash. To view a beta version of a non-Flash report, click 'Try Beta Version.' near the top left of the page.

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 appears.
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 61](#) 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 on page 536](#): an analysis of Premium and Mass Affluent customers in proportion to other payment segments.
 - [Insights - Prepaid on page 538](#): an analysis of the impact of reloadability on prepaid card approval and revenue.
 - [Insights - Corporate Customer on page 540](#): an analysis of corporate customers in proportion to consumer cardholders.
 - [Insights - Country of Issuing Bank on page 542](#): an analysis of the proportion of customers from the top six countries, based on the nationality of the payment card.

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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 the figure below.

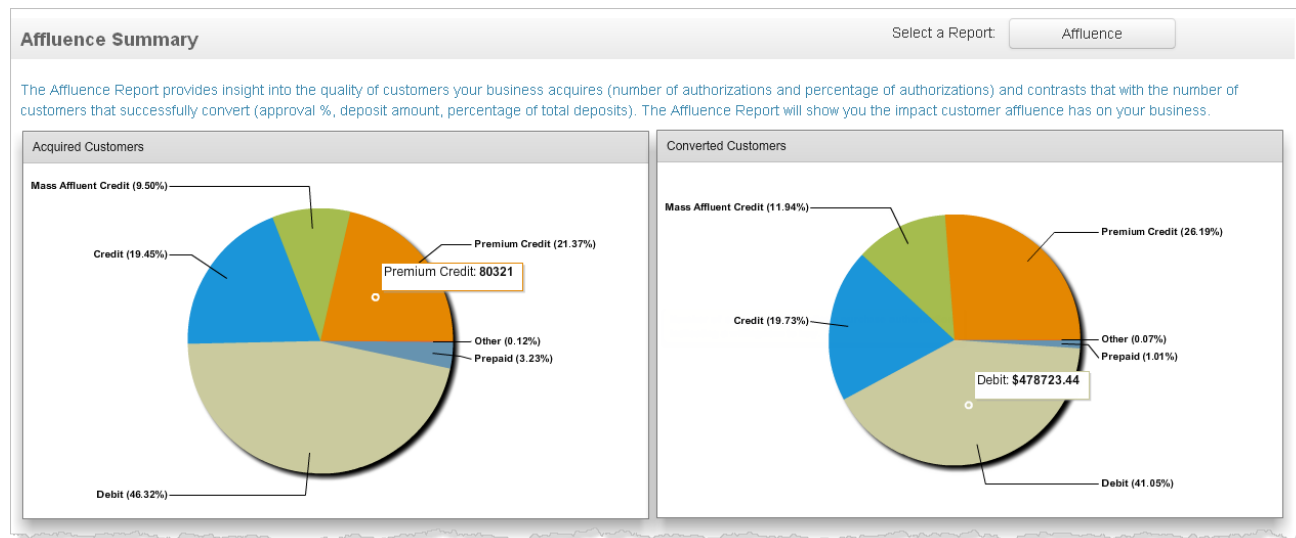
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- **Detail Tables** that provide the tabular data used to generate the charts, along with other relevant data, such as the number and percentage of approved authorizations.

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 () on the upper right side of the dashboard to turn the field-level help on or off.

Affluence Summary Charts showing Data Tips



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8.1.2 Insights - Affluence

The Affluence Report view of the Insights Dashboard (**Figure : Insights Dashboard Showing Affluence Report**) shows the impact customer affluence has on your business. The data and charts in the report are segmented by affluence and card type.

The table below describes each of fields in the Affluence Detail table.

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>

INTERIM DOC VERSION

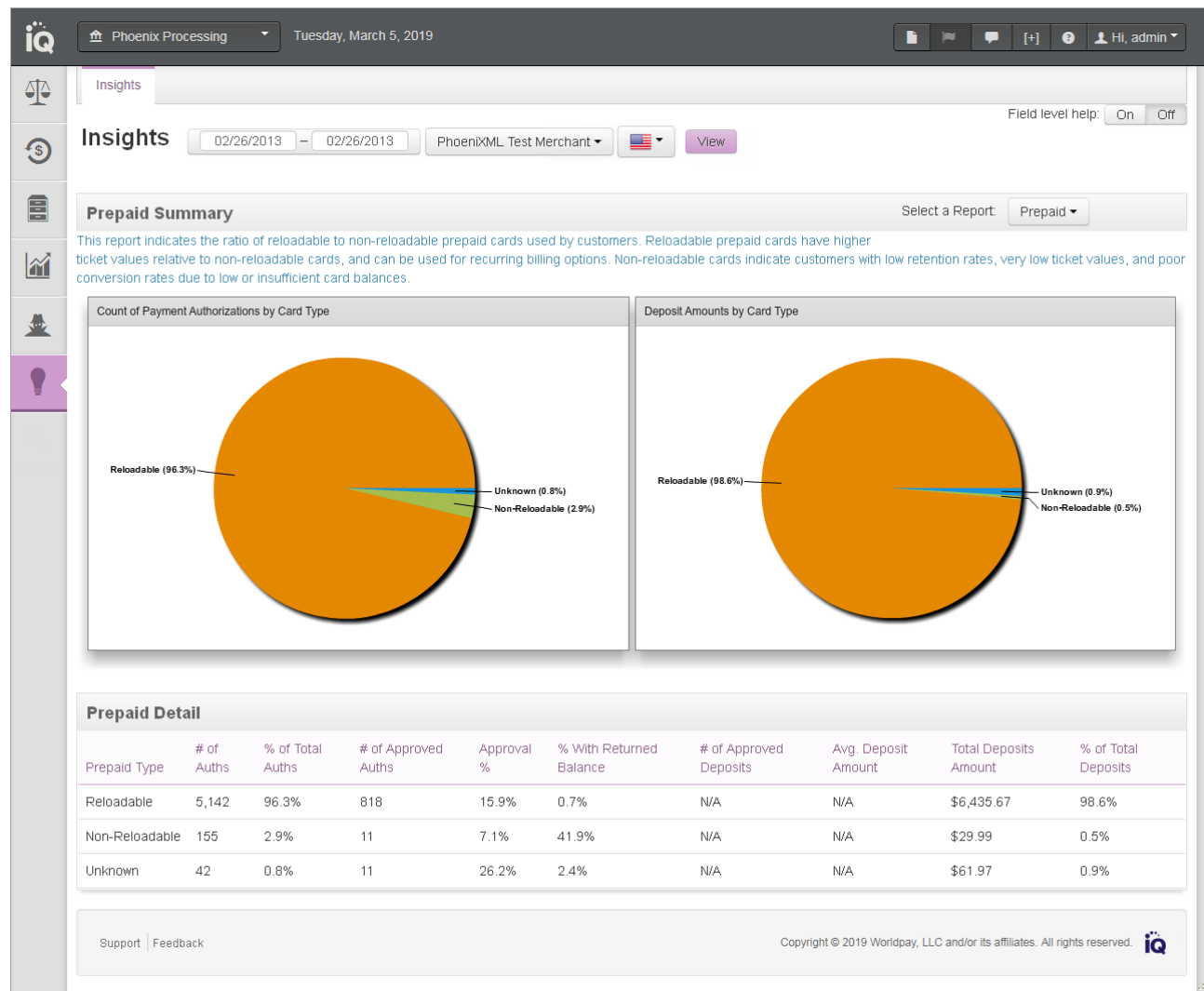
Field	Description
# of Approved Deposits	The total number of individual deposits resulting from successful payment authorizations.
Avg. Deposit Amount	The average value of successfully authorized transactions. This is the best metric for comparing the value of a segment to your business.
Total Deposits Amount	<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>

INTERIM DOC VERSION

8.1.3 Insights - Prepaid

The Prepaid Report view of the Insights Dashboard 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.

Prepaid Report



The table below describes each of fields in the Prepaid Detail table.

INTERIM DOC VERSION

Prepaid Detail Table Field Definitions

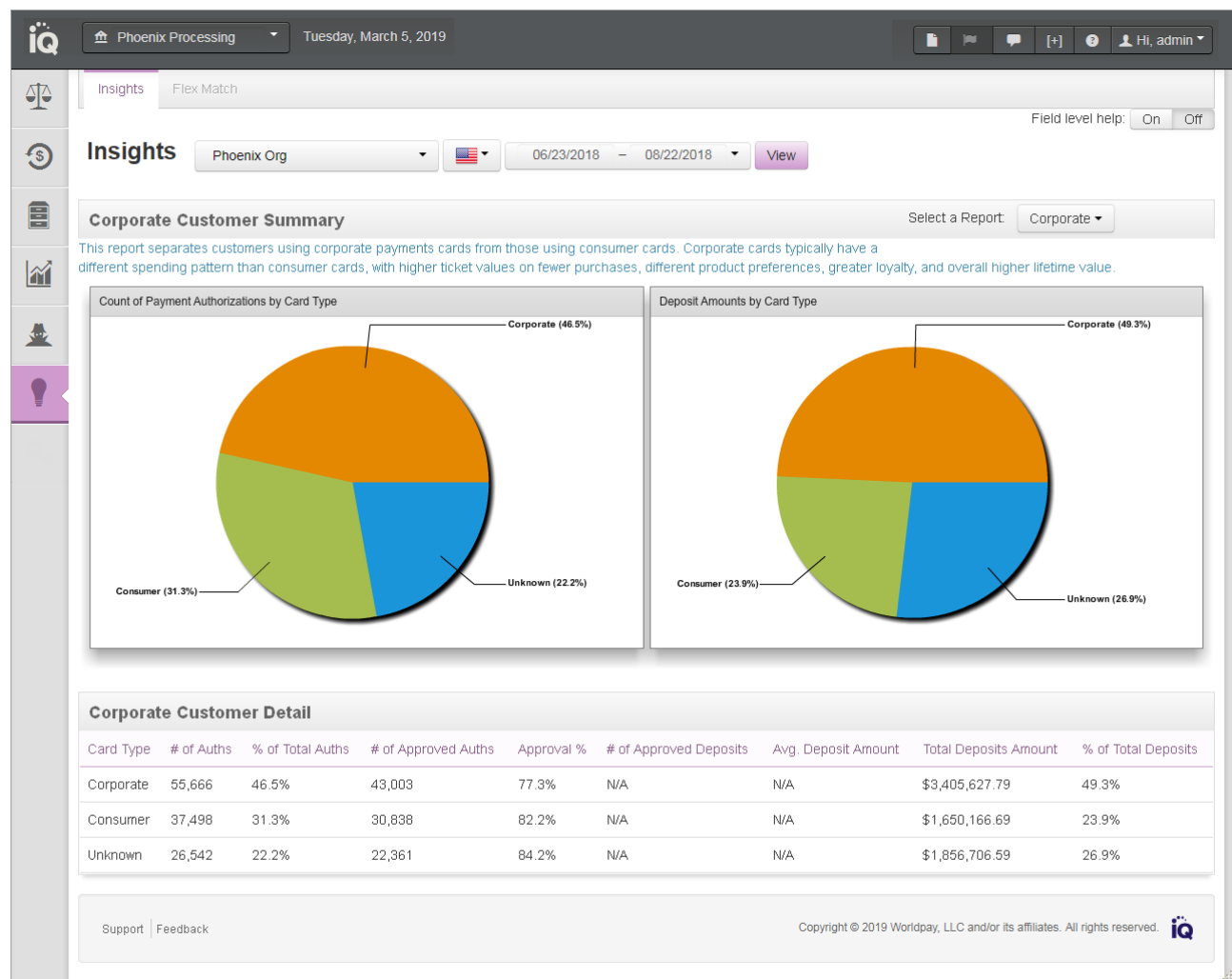
Field	Description
Prepaid Type	The prepaid card type (Reloadable , Non-reloadable , or Unknown).
# of Auths	<p>The total number of authorization attempts for each payment card type for the designated reporting group and time period.</p> <p>These counts are shown in the Acquired Customers pie chart when you hover over a payment card type.</p>
% of Total Auths	<p>The share of authorization attempts segmented by reloadable and non-reloadable 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	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	<p>The total deposit amount for each 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 card type as a percentage of the total deposits.</p> <p>These percentages are represented in the Converted Customers pie chart.</p>

INTERIM DOC VERSION

8.1.4 Insights - Corporate Customer

The Corporate Customer Report view of Insights Dashboard 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.

Corporate Customer Report



The table below describes each of fields in the Corporate Customer Detail table.

INTERIM DOC VERSION

Corporate Customer Detail Table Field Definitions

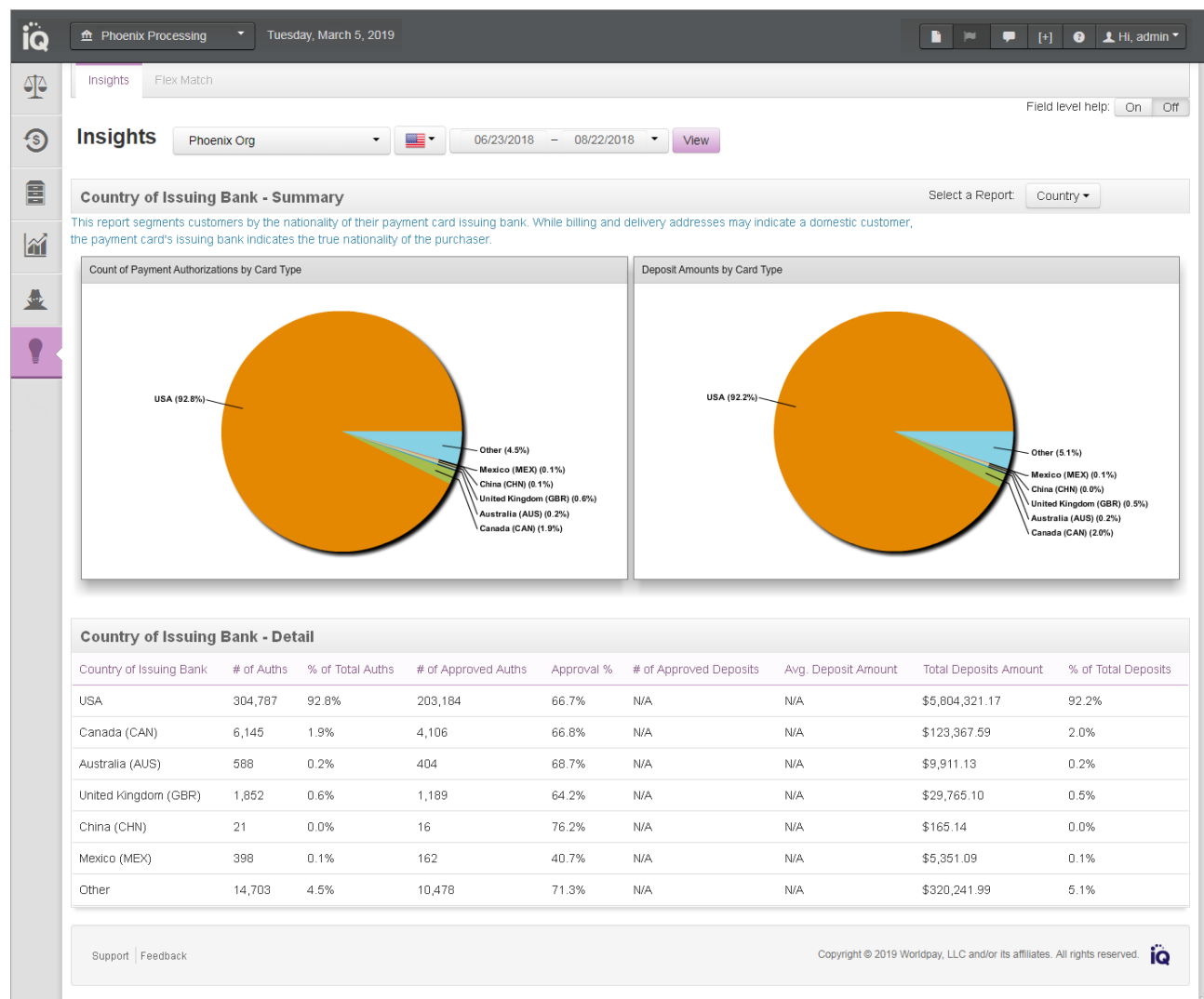
Field	Description
Card Type	The category of cardholder (Corporate , Consumer , and Unknown).
# of Auths	<p>The total number of authorization attempts for each card type for the designated reporting group and time period.</p> <p>These counts are shown in the Acquired Customers pie chart when you hover over a payment card type.</p>
% of Total Auths	<p>The share of authorization attempts segmented by 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	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.
# 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	<p>The total deposit amount for each 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 card type as a percentage of the total deposits.</p> <p>These percentages are represented in the Converted Customers pie chart.</p>

INTERIM DOC VERSION

8.1.5 Insights - Country of Issuing Bank

The Country of Issuing Bank view of the Insights Dashboard 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.

Country of Issuing Bank Report



The table below describes each of fields in the Country of Issuing Bank table.

INTERIM DOC VERSION

Country of Issuing Bank 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.
% 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.

INTERIM DOC VERSION

Appendix A: Return Reason and Change Codes

This appendix lists the following:

- [ACH Return Reason Codes on page 547](#)
- [ACH Notice of Change \(NOC\) Codes on the next page](#)
- [Canadian Direct Debit Return Reason Codes on page 551](#)
- [Visa Claims Resolution \(VCR\) Reason Codes on page 553](#)
- [PINless Debit Adjustment Codes on page 554](#)

INTERIM DOC VERSION

ACH Notice of Change (NOC) Codes

The table below 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.

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

INTERIM DOC VERSION

NOC Reason Code	Description
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)

INTERIM DOC VERSION

ACH Return Reason Codes

The table below 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.

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

INTERIM DOC VERSION

ACH Return Reason Code	Description
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
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

INTERIM DOC VERSION

ACH Return Reason Code	Description
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
R61	Misrouted return - RDFI for original entry has placed incorrect routing/transit number in

INTERIM DOC VERSION

ACH Return Reason Code	Description
	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)

INTERIM DOC VERSION

Canadian Direct Debit Return Reason Codes

The table below lists the Canadian Direct Debit (eCheck) Return Reason Codes. These codes are also applicable to Canadian Dynamic Payout EFT instructions. 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.

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

INTERIM DOC VERSION

Canadian Direct Debit Return Reason Code	Description
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
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

INTERIM DOC VERSION

Visa Claims Resolution (VCR) Reason Codes

The table below lists the VCR dispute reason codes. Disputes/cases with reason codes other than those listed here are legacy Visa dispute cases.

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

INTERIM DOC VERSION

PINless Debit Adjustment Codes

The table below 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.

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

INTERIM DOC VERSION

Reason Code	Description
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
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

INTERIM DOC VERSION

Reason Code	Description
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

INTERIM DOC VERSION

Reason Code	Description
227	STOP PAYMENT
228	REFER TO MAKER
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

INTERIM DOC VERSION

Reason Code	Description
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
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

INTERIM DOC VERSION

Reason Code	Description
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

INTERIM DOC VERSION

Reason Code	Description
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
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

INTERIM DOC VERSION

Reason Code	Description
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
966	PLUS - DEPOSITED AMT DIFF FROM ENTRD AMT
967	PLUS - DEPOSITED FOREIGN ITEM
968	PLUS - DEPOSITED ALTERED ITEM

INTERIM DOC VERSION

Reason Code	Description
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

INTERIM DOC VERSION

Reason Code	Description
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

INTERIM DOC VERSION

Appendix B: 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.

The following table provides detailed information on each of the affected reports.

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>

INTERIM DOC VERSION

Report Name	How the Data is Displayed
PayFac Reconciliation Dashboard <i>by Activity Date</i>	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.
Activity Report	
Reconciliation Dashboard <i>by Settlement Date</i>	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.
PayFac Reconciliation Dashboard <i>by Settlement Date</i>	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.'
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.

INTERIM DOC VERSION

About this guide

Changes

Version history.

Version	Change Description	Date
5.29 (Interim PDF)	Added a note on the discontinuation of creating <i>User Accounts on page 6</i> (replaced with the enhanced <i>User Administration on page 50</i> feature).	August 2025
	Removed FAQ from the <i>User Administration on page 50</i> page related to creating multi-org users as this is now possible.	
5.28	Added information on an enhanced <i>User Administration on page 50</i> feature.	July 2025
	Updated information for the <i>Prime Savings Report on page 186</i>	
5.27	Updated the links to the jurisdiction document in the RealNet Payments footers, due to update.	June 2025

Older changes

Version	Change Description	Date
5.26	Updated the links to external documents in the RealNet Payments footers (changed to non-FIS addresses).	May 2025
	Added listing for new SSR report, Transaction-Level Fee Report.	
	Updated the field names for the <i>Transaction Detail - Advanced Fraud Check Summary on page 392</i> screen.	
5.25	Updated the address for RealNet payments in footers on pages related to Dynamic Payout.	April 2025
	Updated fields labels and description and screen shot in the <i>Transaction Detail - Fraud Check Summary on page 390</i> panel and <i>Transaction Detail - Advanced Fraud Check Summary on page 392</i> panel.	

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Version	Change Description	Date
	Added new column to the Fee Export Report in Exporting Fee Data .	
5.24	Added information to various reports and screens on additional support for Amex (for managed Account Updater merchants who do not receive card updates), including Break Account updater functionality.	March 2025
	Added note for pre-and post-live URLs in Logging In and Logging Out on page 7 .	
5.23	Added a new column, <i>Processing Endpoint</i> , to the NSS by Transaction (Activity and Settlement) export report to support PINless debit processing.	February 2025
5.22	Reworked the Logging In and Logging Out section. Removed references to MFA (now mandatory). Moved the section, <i>To log into iQ for the first time: on page 7</i> from the User Accounts section to the Logging In and Logging Out on page 7 topic.	December 2024
5.21	Removed section on Logging in without MFA; removed notes in the Logging In and Logging Out on page 7 topic.	November 2024
5.20	Added additional information on Adding or Resetting a Security Device on page 13 to the MFA topic.	October 2024
5.19	Added additional information on Multi-Factor Authentication (MFA) in the Logging In and Logging Out on page 7 topic.	October 2024
5.18	Added information on new Same Day ACH columns and indicators to the Session Activity Report on page 331 and Instruction Detail Screens on page 413 . Added information on new Push to Card fields in the Reconciliation Dashboard on page 62 , Settlement Report on page 86 , and Activity Report on page 97 , as well as the Transaction Search Results on page 311 .	August 2024
5.17	Added information on certain messages for Visa Claims Resolution reason codes in Responding to an Allocation Dispute (File Pre-Arbitration) on page 295 and Responding to a Collaboration Dispute on	June 2024

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Version	Change Description	Date
	page 298.	
5.16	Updated information on Fee Categories in the <i>Worldpay Fees by Presenter</i> on page 119 panel of the Fee Report.	May 2024
	Updated the required criteria for <i>Transaction Search</i> on page 308 to include additional fields.	
5.15	Added information on <i>Logging In and Logging Out</i> on page 7	April 2024
	Removed all referenced to the Account Summary Report (recently replaced by the <i>Dynamic Payout Dashboard</i>).	
5.14	Updated the <i>Declined Transactions</i> on page 327 report with an additional field (Real-time Declines) and updated labelling to the remaining fields. Updated the <i>Exporting Declined Transaction Data</i> on page 329 topic.	October 2023
5.13	Added a new SSR Report to <i>Scheduled Reports</i> on page 41: <i>Dynamic Payout Wallet Projected Available Balance Report</i> (replaces Dynamic Payout Current Account Balance Report).	September 2023
	Changed labelling of two Type categories in the Account Details As of panel of the <i>Dynamic Payout Dashboard</i> . <i>Vantiv eComm activity</i> and <i>Vantiv Core activity</i> is changed to <i>Worldpay eComm activity</i> and <i>Worldpay eComm activity</i> .	
5.12	Updated and re-ordered some field names for certain <i>Instruction Detail Screens</i> on page 413.	August 2023
	Updated the <i>Chargeback Search</i> on page 207 to include a new field, <i>Chargeback Filter</i> .	
	Added information to <i>Case Detail Associated Cases</i> on page 231 panel of the Chargeback Case Detail screen and the <i>Transaction Detail - Associated Transaction Stream</i> on page 393 in the Transaction Detail screen on chargeback won/loss symbols (thumbs-up/thumbs-down).	
	Updated the default search range in the <i>Transaction Search</i> on page 308 to 90 days (previously shown as 432 days).	

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Version	Change Description	Date
5.11	Added information on a new report, the Dynamic Payout Dashboard (replaces the Account Summary Report).	June 2023
	Added information to the Chargebacks section on a new process for Disputing a PINless Debit Adjustment .	
5.10	Added further information on to the Account Summary Report .	January 2023
	Added additional information on the results in the AAU column of Transaction Search Results on page 311	
5.9	Added further detail to the on Held Funding Instructions .	September 2022
	Added information on new data included on the downloadable receipt from the Instruction Detail Screens on page 413.	
5.8	Removed Check Payment Account field from the due to removal of support for Physical Checks.	August 2022
	Added information on a new field, Dynamic Payout Fee to the Instruction Detail Screens on page 413	
5.7	Added information on and the related report exportable from the .	July 2022
	Updated the list of data fields included in the downloadable Instruction Detail Screens on page 413 receipt from the Account Summary Report.	
	Add a listing to Scheduled Reports on page 41 for a new Dynamic Payout Report: Dynamic Payout Held Funding Instructions.	
	Added information on a new field added to the Case Detail Additional Data on page 227 panel of the Chargeback Case Detail Screen (Guaranteed Payments Status).	
5.6	Updated guide to reflect changes due to the transfer of U.S. Dynamic Payout processing services to RealNet Payments LLC (RNPLLC), a licensed money transmitter in the jurisdictions listed here .	June 2022
	The following topics were updated: Instruction Search on page 317,	

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	<p><i>Instruction Detail Screens on page 413, , Exporting Fee Data, Funding Instruction Void Detail Screen on page 422, Instruction Search on page 317, Exporting Transaction-Level Held Instruction Data on page 183</i></p> <p>Removed all references to Physical Check Credit, Physical Check Debit, and Vendor Debit transaction types due to removal of support.</p>	
5.5	<p>Added information on a change to the way the <i>User Accounts for Multiple Organizations on page 19</i> feature functions.</p> <p>Removed Manual Adjustment as a transaction type in the . Replaced with (M) flag next to transaction type.</p> <p>Added a note on reducing the number of results when performing a <i>Transaction Search on page 308</i>.</p>	March 2022
5.4	Updated display names of two Dynamic Payout Managed <i>Scheduled Reports on page 41</i> .	October 2021
5.3	Added information on access to the <i>FraudSight</i> User Interface.	September 2021
5.2	<p>Removed the SSR Report: PayFac Account Balance (replaced by Dynamic Payout FBO Settlement Balance Report).</p> <p>Removed sections and references to the Live Chat feature as it is no longer supported.</p> <p>Updated information on User Accounts page including the email address for Customer Service, (changed from ecc@worldpay.com to ecommcustomer@worldpay.com.)</p>	June 2021
5.1	<p>Updated to the 'Reply by date' for most chargeback cycles to 25 days (from 20) across all card networks.</p> <p>Added information for Canadian Dynamic Payout Payment Facilitators:</p> <ul style="list-style-type: none"> Updated information on the Account Summary report (Reserve account, Check Payment Account, and Amex Account not shown for Canadian merchants). 	April 2021

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Version	Change Description	Date
	<ul style="list-style-type: none"> Added information on new Canada-only SSR reports for Canadian Dynamic Payout PayFacs. Added information to the Canadian Direct Debit Reason Code table on applicability for Canadian Dynamic Payout. 	
5.0	Updated entire guide with FIS branding and converted to on-line format.	February 2021
	Added information on new transaction types, Deposit Reversals and Refund Reversals.	
	Corrected information on movement of expired chargeback cases.	
4.18	Added information on Access to the Pazien Analytics and Reconciliation platform.	January 2021
	Added information on two new SSR Reports, PINless Debit Summary Report and PINless Debit Detail Summary Report.	
4.17	Added information on the Product Type field in the Transaction Detail screen.	October 2020
4.16	Updated information about the SSR Fraud Alert Report, which was moved from the Shared Reports to the My Reports tab.	August 2020
	Updated information on the PayFac TIN Validation SSR Report: it is not specific to Dynamic or Managed Payout (available to all regular payout merchants).	
4.15	Added information on a new Visa chargeback cycle, Rapid Dispute Resolution Case, to the Chargeback Search, Chargeback Case Detail Screen, and the Returned Payments Report.	July 2020
	Added information on new chargeback activity buttons - Pre-arbitration Response and Arbitration Response that appear on the Dispute Inbox and Chargeback Case Detail screen.	
	Added information on a new field, Merchant Category Code, added to the Transaction Detail Screen summary panel.	

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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.	June 2020
	Added information on a new Dynamic Payout SSR: the Dynamic Payout Balance Summary Report.	
	Added information on the Account Suffix field in the Session Export by Transaction Data report.	
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.	April 2020
	Updated allowable date range in Fraud Snapshot report for the Fraud Alert Count Export report.	
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.	March 2020
	Updated Account Summary report with new transfer type (Amex Passthrough).	
4.11	Added information on additional transaction data now included in the Associated Transaction panel of Chargeback Detail screen.	January 2020
	Updated the Virtual Terminal section to highlight Token usage.	

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