



CyberSource Merchant Account Reports

Developer's Guide

June 2011

CyberSource Contact Information

For general information about our company, products, and services, go to <http://www.cybersource.com>.

For sales questions about any CyberSource Service, email sales@cybersource.com or call 650-965-6000 or 888-330-2300 (toll free in the United States).

For support information about any CyberSource Service, visit the Support Center at <http://www.cybersource.com/support>.

To provide feedback about our Business Center, go to the [Business Center Feedback](#) survey.

Copyright

© 2011 CyberSource Corporation. All rights reserved. CyberSource Corporation ("CyberSource") furnishes this document and the software described in this document under the applicable agreement between the reader of this document ("You") and CyberSource ("Agreement"). You may use this document and/or software only in accordance with the terms of the Agreement. Except as expressly set forth in the Agreement, the information contained in this document is subject to change without notice and therefore should not be interpreted in any way as a guarantee or warranty by CyberSource. CyberSource assumes no responsibility or liability for any errors that may appear in this document. The copyrighted software that accompanies this document is licensed to You for use only in strict accordance with the Agreement. You should read the Agreement carefully before using the software. Except as permitted by the Agreement, You may not reproduce any part of this document, store this document in a retrieval system, or transmit this document, in any form or by any means, electronic, mechanical, recording, or otherwise, without the prior written consent of CyberSource.

Restricted Rights Legends

For Government or defense agencies. Use, duplication, or disclosure by the Government or defense agencies is subject to restrictions as set forth in the Rights in Technical Data and Computer Software clause at DFARS 252.227-7013 and in similar clauses in the FAR and NASA FAR Supplement.

For civilian agencies. Use, reproduction, or disclosure is subject to restrictions set forth in subparagraphs (a) through (d) of the Commercial Computer Software Restricted Rights clause at 52.227-19 and the limitations set forth in CyberSource Corporation's standard commercial agreement for this software. Unpublished rights reserved under the copyright laws of the United States.

Trademarks

CyberSource, the CyberSource logo, SmartCert, and PaylinX are registered trademarks of CyberSource Corporation in the U.S. and other countries. The Power of Payment, CyberSource Payment Manager, CyberSource Risk Manager, CyberSource Decision Manager, and CyberSource Connect are trademarks and/or service marks of CyberSource Corporation. All other brands and product names are trademarks or registered trademarks of their respective owners.

Contents

Documentation Changes and Enhancements	vii
---	------------

Chapter 1

Introducing the Merchant Account Reports	1
Payment Activity Summary Report	1
Purchase & Refund Details Report	1
Chargeback & Representment Summary Report	2
Chargeback & Representment Details Report	2
Chargeback & Representment Financial Details Report.....	2
Transfer Log Report	2
Summary of Fees Report.....	2
Retrieval Request Details Report	2
Chargeback Analysis Report.....	3
Authorization Analysis Report.....	3
Interchange Qualification Analysis.....	3
PIN-less Debit Returns Detail Report	4

Chapter 2

Downloading Merchant Account Reports.....	5
Requesting a Report with a Client Application.....	5
HTML Format.....	5
Java Stand-Alone Application	7
Requesting a Report With a Query API.....	8
Supported Formats	8
Payment Activity Summary	8
Formulating the Query.....	8
Interpreting Result Messages.....	9
Purchase & Refund Details	9
Formulating the Query.....	10
Interpreting Result Messages.....	10
Chargeback & Representment Summary	11
Formulating the Query.....	11
Interpreting Result Messages.....	11
Chargeback & Representment Details	12
Formulating the Query.....	12
Interpreting Result Messages.....	12

Chargeback & Representment Financial Details	13
Formulating the Query.....	13
Interpreting Result Messages.....	14
Transfer Log.....	14
Formulating the Query.....	14
Interpreting Result Messages.....	15
Summary of Fees	15
Formulating the Query.....	15
Interpreting Result Messages.....	17
Retrieval Request Details.....	17
Formulating the Query.....	17
Interpreting Result Messages.....	18
Chargeback Analysis.....	18
Formulating the Query.....	18
Interpreting Result Messages.....	19
Authorization Analysis	19
Formulating the Query.....	19
Interpreting Result Messages.....	20
Interchange Qualification Analysis.....	20
Formulating the Query.....	20
Interpreting Result Messages.....	21
PIN-less Debit Returns Detail.....	21
Formulating the Query.....	21
Interpreting Result Messages.....	22

Chapter 3

XML Report Formats	23
XML Conventions.....	23
Syntax	23
Report Declaration.....	24
Element Declaration	24
Data Types and Lengths	25
Payment Activity Summary	26
Purchase & Refund Details	30
Chargeback & Representment Summary	38
Chargeback & Representment Details	41
Chargeback & Representment Financial Details	45
Transfer Log.....	49
Summary of Fees	52
Retrieval Request Details.....	55
Chargeback Analysis.....	58
Authorization Analysis	62
Interchange Qualification Analysis.....	67
PIN-less Debit Returns Detail.....	71

Chapter 4

CSV Report Formats	75
CyberSource CSV Conventions.....	75

First Header Record	75
Second Header Record	75
Data Records	76
Exported Search Results	77
First Line of the Report	77
Transaction Record	77
Payment Activity Summary	78
First Header Record	78
Second Header Record	79
Transaction Record	80
Purchase & Refund Details	80
First Header Record	80
Transaction Record	84
Chargeback & Representment Summary	84
First Header Record	84
Transaction Record	85
Chargeback & Representment Details	85
First Header Record	86
Transaction Record	89
Chargeback & Representment Financial Details	89
First Header Record	89
Transaction Record	92
Transfer Log	92
First Header Record	92
Transaction Record	93
Summary of Fees	94
First Header Record	94
Transaction Record	95
Retrieval Request Details	95
First Header Record	95
Transaction Record	96
Chargeback Analysis	99
First Header Record	99
Transaction Record	99
Authorization Analysis	100
First Header Record	100
Transaction Record	101
Interchange Qualification Analysis	103
First Header Record	103
Transaction Record	104
PIN-less Debit Returns Detail	105
First Header Record	105
Transaction Record	106
 Appendix A	
XML Report DTDs	109
Payment Activity Summary	110
Purchase & Refund Details	112

Chargeback & Representment Summary	114
Chargeback & Representment Details	115
Chargeback & Representment Financial Details	117
Transfer Log	119
Summary of Fees	120
Retrieval Request Details	121
Chargeback Analysis.....	123
Authorization Analysis	124
Interchange Qualification Analysis.....	125
PIN-less Debit Returns Detail	126

Appendix B

Sample Reports	127
Sample XML Reports	128
Payment Activity Summary Report.....	128
Purchase & Refunds Report.....	130
Chargeback & Representment Summary Report	132
Chargeback & Representment Details Report	133
Transfer Log Report.....	135
Summary of Fees Report	136
Retrieval Request Report	137
Chargeback Analysis Report	138
Authorization Analysis Report	139
Interchange Qualification Analysis	140
PIN-less Debit Returns Detail Report.....	141
Sample CSV Reports	142
Payment Activity Summary Report.....	142
Purchase & Refunds Report.....	142
Chargeback & Representment Summary Report	143
Chargeback & Representment Details Report	143
Transfer Log Report.....	143
Summary of Fees Report	143
Retrieval Request Report	144
Chargeback Analysis Report	144
Authorization Analysis Report	144
Interchange Qualification Analysis Report.....	144
PIN-less Debit Returns Detail Report.....	145

Documentation Changes and Enhancements

The following table lists changes made for each release of this document:

Release	Changes
June 2011	<ul style="list-style-type: none">Added documentation for Chargeback & Representment Financial Details report.
August 2010	<ul style="list-style-type: none">Added new fields to the XML version of Purchase & Refund Details Report. See “Purchase & Refund Details” on page 30.
March 2010	<ul style="list-style-type: none">Added new fields to the PIN-less Debit Returns Detail Report.
February 2010	<ul style="list-style-type: none">Added documentaion for PIN-less Debit Returns Detail Report.
August 2009	<ul style="list-style-type: none">Added new field to Purchase and Refund Details report. See Chapter 3, “Purchase & Refund Details,”
April 2009	<ul style="list-style-type: none">Added documentation for Chargeback & Representment Summary Report.
January 2009	<ul style="list-style-type: none">Added documentation for Authorization Analysis Report and Interchange Qualification Analysis Report.
October 2008	<ul style="list-style-type: none">Added documentation for Retrieval Request Report and Chargeback Analysis Report.
September 2008	<ul style="list-style-type: none">Beta release.

Chapter 1

Introducing the Merchant Account Reports

With a merchant account through CyberSource, you gain access to Merchant Account Reports that allow you to manage payments easily and efficiently. This comprehensive suite of reconciliation tools complements the Transaction Reports by adding the funding, fee, and chargeback perspectives that your business needs in order to achieve order-level or summary-level reconciliation, perform research, and manage the end-to-end payment life cycle.

These reports include everything from high-level information that you can use to manage your business to detailed information about each transaction. Each report is available in several different formats and may be accessed via the CyberSource Business Center or automatically downloaded. You can choose the reports and formats that are most appropriate for your business process.

Merchant Account Reports feature a dynamic 6-level hierarchy that can be tailored to accurately reflect your company's unique business model and provide reconciliation at any level, from submission to funds transfer. By leveraging the power of CyberSource Merchant Account Reports, you can reduce the number of touch points in your payment reconciliation process, saving time and money for your business.

Payment Activity Summary Report

The Payment Activity Summary Report acts like a merchant statement and recaps all purchases and refunds, fees, and adjustments processed for a merchant entity during a particular date range. This results in the expected funding amount that will be posted to your merchant bank account. Fees will show on this report at the time they are assessed (daily or monthly).

Purchase & Refund Details Report

The Purchase & Refund Details Report lists transaction level data for all purchases and refunds processed by a merchant entity for one specific date. It also shows transaction-level fee activity that will result in an adjustment to the funding amount.

Chargeback & Representment Summary Report

The Chargeback Summary Report provides a summary of all chargebacks, representments, and other post-settlement exceptions. The summary is broken out by the method of payment and exception type enabling the merchant to resolve the chargebacks with their general ledger.

Chargeback & Representment Details Report

The Chargeback & Representment Details Report lists all chargeback and representment events that occurred for a merchant entity for one specific date. This report supports your chargeback collection and recovery processes by notifying you of new chargebacks and providing the status of chargebacks in process. It also provides the necessary details to support the chargeback activity shown on other reconciliation reports such as the Payment Activity Summary.

Chargeback & Representment Financial Details Report

The Chargeback & Representment Financial Details report lists all chargeback and representment events that had financial impact for a merchant entity for a specific date. The report defaults to the most current day for which information is available.

Transfer Log Report

The Transfer Log Report provides a listing of all funds transfers posted to the bank account of a merchant entity for a particular date range. This report enables you to see funds that have actually been posted to your bank account, so that you can quickly and easily reconcile your bank statement or perform other cash management activities.

Summary of Fees Report

Summary of Fees Report provides a record of fees assessed for a merchant entity for a particular date range. This report only includes fees that impact funding during the reporting period. Fees displayed on this report are either net from proceeds or collected through a direct debit. Some fees may be included in a monthly statement for invoice or remittance.

Retrieval Request Details Report

A retrieval request is a request from an issuing bank for more information about a sale that occurred on a cardholder's account. The Retrieval Request Details Report gives merchants the first

indication that a chargeback may be forthcoming, and it provides the information necessary to respond to the retrieval request. Included in the report is a list of all individual transaction details for retrieval requests that have been received including masked credit card number, amount, purchase date, method of payment, retrieval request date, respond by date, and retrieval request reason so that the merchant can respond in a timely manner. If the merchant responds with the necessary information, it may prevent a chargeback from occurring.

Retrieval Requests are mailed to you directly from the processor; instructions on how to respond are included with each retrieval request.

Chargeback Analysis Report

The Chargeback Analysis Report provides a summary of chargeback counts and amounts grouped by reason code and card type. This provides information necessary for merchants to analyze their chargebacks by reason code. Conducting this type of analysis often helps merchants to identify whether fraud or operational issues may be the cause of certain chargebacks. By monitoring trends, merchants can attempt to limit their liability for chargebacks by making changes to procedures or by employing changes in order screening processes. In the report, each reason code is expressed as a percentage of the total chargeback volume to facilitate merchant business reviews.

Chargebacks are mailed to you directly from the processor; instructions on how to respond are included with each chargeback.

Authorization Analysis Report

The Authorization Analysis Report may be used by merchants to analyze decline reasons so that they may evaluate business operations that could lead to increased approval rates. Some merchants use the practice of authorization analysis to manage authorization recycling programs.

Authorization declines are typically categorized as “hard” – permanent states that will not change or “soft” temporary situations that may change over time. An example of a hard decline would be lost-stolen or account closed, whereas a soft decline would be over-credit limit or late payment. Soft declines are temporary and merchants are often successful in obtaining approvals after re-trying soft declines multiple times over a short period. The goal of authorization analysis is to turn declined authorizations into successful sales.

Interchange Qualification Analysis

This report allows merchants to manage their interchange qualification levels by monitoring the performance of payment activities over time. The report summarizes payment activity based on the qualification level. In some cases, operational changes may be made to optimize interchange qualification.

PIN-less Debit Returns Detail Report

This report lists all the PIN-less debit chargebacks that occurred for a merchant entity for one specific date. The report defaults to the most current day for which information is available.

Chapter 2

Downloading Merchant Account Reports

This chapter covers downloading the following reports via a query API or requesting reports using a client application.

Requesting a Report with a Client Application

To connect to the report server, your client application must support HTTPS connections. An HTTPS connection is similar to an HTTP connection, but it is encrypted by using Secure Sockets Layer (SSL). Your client application must support HTTP/1.0 or HTTP/1.1 and SSL v2 or SSL v3 connections. HTTPS libraries are available for many programming languages, including Java, C/C++, Perl, and Visual Basic. You can implement a client in any language that allows you to use HTTPS to communicate with the report server.

Your client application must use Basic Access Authentication to send the user name and password. Many HTTPS client libraries implement this authentication method. For information about Basic Access Authentication, see <http://www.ietf.org/rfc/rfc2617.txt>.

To send an API request with an HTML form or any script, you need this URL: <https://ebc.cybersource.com/ebc/DownloadAcquiringReports>.

HTML Format

To use the HTML format, you write an HTML form with the same URL as below. The sample below shows the form tag with the action to send a report request to the production URL. The form includes the required fields and a Submit button.

Production URL: <https://ebc.cybersource.com/ebc/DownloadAcquiringReports>

Test URL: <https://ebctest.cybersource.com/ebctest/DownloadAcquiringReports>

If you use an HTML form to request a report, the form will look similar to the one below.

```
<html>
<head>
<title></title>
</head>
<body>
  <form method="post" action="https://ebc.cybersource.com/ebc/DownloadReport"
name="PaymentActivitySummaryForm">
    <table>
      <tbody>
        <tr>
          <td>absoluteNodeValue</td>
          <td><input name="nodeValue" value="101010101001" type="text"></td>
        </tr>
        <tr>
          <td>startDate</td>
          <td><input name="startDate" value="04/01/2008" type="text"></td>
        </tr>
        <tr>
          <td>endDate</td>
          <td><input name="endDate" value="05/01/2008" type="text"></td>
        </tr>
        <tr>
          <td>organizationId</td>
          <td><input name="organizationId" value="rsmerchant_acct" type="text"></td>
        </tr>
        <tr>
          <td>reportId</td>
          <td><input name="reportId" value="75" type="text"></td>
        </tr>
        <tr>
          <td>format</td>
          <td><input name="format" value="xml" type="text"></td>
        </tr>
        <tr>
          <td>fundingCurrency</td>
          <td><input name="currency" value="usd" type="text"></td>
        </tr>
      </tbody>
    </table>
    <input type="submit">
  </form>
</body>
</html>
```

When you post this form to the download URL, you first authenticate with your username and password. After successful authentication and authorization of the report contents based on user credentials and the parameters, the report streams back to you in the requested format.

Java Stand-Alone Application

You can also write scripts or small programs to download these reports. The sample shows a Java stand-alone application that downloads the report in the requested format.

```
public static void downloadReport(String urlStr, String Name,String
Password,String data,String filePath) throws Exception{
    // Send data
    URL url = new URL(urlStr);
    URLConnection conn = url.openConnection();
    conn.setDoOutput(true);
    conn.setRequestProperty("Authorization", "Basic " + encode(Name + ":" +
Password));
    OutputStreamWriter wr = new OutputStreamWriter(conn.getOutputStream());
    wr.write(data);
    wr.flush();
    // Get the response
    DataInputStream rd = new DataInputStream(conn.getInputStream());
    FileOutputStream fos = new FileOutputStream(filePath);
    int bytesRead = -1;
    byte[] b = new byte[32];
    while ((bytesRead = rd.read(b)) != -1) {
        fos.write(b, 0, bytesRead);
    }

    wr.close();
    rd.close();
    fos.close();
}
```

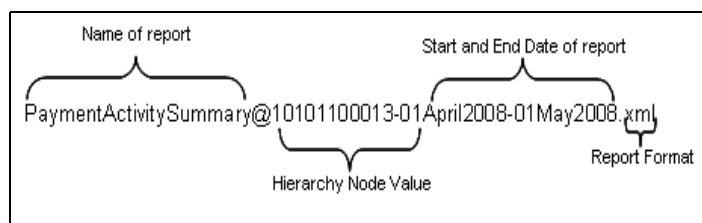
Requesting a Report With a Query API

The query uses a POST method with search parameters. As with the client application, this application uses Basic Access Authentication to send the user name and password.

Supported Formats

Each report can be downloaded in four formats: XML, CSV, PDF, or Excel. You specify the format in the Report Format parameter.

Below is an example of a file name and what each section indicates. The resulting file name is based on the format requested and parameters passed in.



Payment Activity Summary

The Payment Activity Summary report acts like a merchant statement and recaps all purchases and refunds as well as fees and adjustments processed for a merchant entity during a particular date range. The report also shows all fee and adjustment activity resulting in an expected funding amount. Fees will show on this report at the time they are assessed (daily or monthly). The report defaults to the most current day for which information is available

Formulating the Query

The table below lists the required request information.

Table 1 Required Request Parameters for the Payment Activity Summary Report Query

Parameters	Field Names	Format
Organization ID	organizationId	
Hierarchy Level	hierarchyLevel	
Report ID	reportId	74
Format	format	XML, CSV, PDF, or Excel

Table 1 Required Request Parameters for the Payment Activity Summary Report Query

Start Date	startDate	1-31
Start Month	startMonth	January-December
Start Year	startYear	2008
End Date	endDate	1-31
End Month	endMonth	January-December
End Year	endYear	2008

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is `text/plain`, and the body of the message contains one of the following messages:

Table 2 Error messages

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

Purchase & Refund Details

The Purchase & Refund Details report lists transaction level data for all purchases and refunds processed by a merchant entity for one specific date. It also shows all transaction-level fee activity that will result in an adjustment to the proceed amount. The report defaults to the most current day for which information is available.

For merchants processing multiple currencies the XML, CSV, and XLS formats group the currencies together within the report. The PDF format paginates the report by currency. For example, page 1 displays the funds transfers posted to your bank account in USD and page 2 displays the funds transfers posted to your bank account in EUR.

Formulating the Query

The table below lists the required request information.

Table 3 Required Request Parameters for Purchase & Refund Details Report Query

Parameters	Field Name	Format
Organization ID	organizationId	
Hierarchy Level	hierarchyLevel	
Report ID	reportId	75
Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31
Start Month	startMonth	January-December
Start Year	startYear	2008
End Date	endDay	1-31
End Month	endMonth	January-December
End Year	endYear	2008

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is `text/plain`, and the body of the message contains one of the following messages:

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

Chargeback & Representment Summary

The Chargeback Summary Report provides a summary of all chargebacks, representments, and other post-settlement exceptions. The summary is broken out by the method of payment and exception type enabling the merchant to resolve the chargebacks with their general ledger.

Formulating the Query

The table below lists the required request information.

Table 4 Required Request Parameters for Purchase & Refund Details Report Query

Parameters	Field Name	Format
Organization ID	organizationId	
Hierarchy Level	hierarchyLevel	
Report ID	reportId	67
Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31
Start Month	startMonth	January-December
Start Year	startYear	2008
End Date	endDay	1-31
End Month	endMonth	January-December
End Year	endYear	2008

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is `text/plain`, and the body of the message contains one of the following messages:

Table 5 Error messages

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format

Table 5 Error messages

Other error	The server is busy
-------------	--------------------

Chargeback & Representment Details

The Chargeback & Representment Details report lists all chargeback and representment events that occurred for a merchant entity for one specific date. The report also shows other exceptions that are part of the chargeback management process (pre-arbitration, arbitration, compliance, good faith collection). The report defaults to the most current day for which information is available.

Formulating the Query

The table below lists the required request information.

Table 6 Required Request Parameters for the Chargeback & Representment Details Report Query

Parameters	Field Name	Format
Organization ID	organizationId	
Hierarchy Level	hierarchyLevel	
Report ID	reportId	76
Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31
Start Month	startMonth	January-December
Start Year	startYear	2008
End Date	endDay	1-31
End Month	endMonth	January-December
End Year	endYear	2008

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is `text/plain`, and the body of the message contains one of the following messages:

Error	Message
-------	---------

Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

Chargeback & Representment Financial Details

The Chargeback & Representment Financial Details report lists all chargeback and representment events that had financial impact for a merchant entity for a specific date. The report defaults to the most current day for which information is available.

Formulating the Query

The table below lists the required request information.

Table 7 Required Request Parameters for the Chargeback & Representment Financial Details Report Query

Parameters	Field Name	Format
Organization ID	organizationId	
Hierarchy Level	hierarchyLevel	
Report ID	reportId	76
Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31
Start Month	startMonth	January- December
Start Year	startYear	2008
End Date	endDay	1-31
End Month	endMonth	January- December
End Year	endYear	2008

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is `text/plain`, and the body of the message contains one of the following messages:

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

Transfer Log

The Transfer Log report provides a list of all funds transfers posted to the bank account of a merchant entity for a particular date range. This report enables you to see what funds have actually been posted to your bank account, in order to quickly and easily reconcile your bank statement or perform other cash management activities. The report defaults to the most current day for which information is available.

Formulating the Query

The table below lists the required request information.

Table 8 Required Request Parameters for the Transfer Log Report Query

Parameters	Field Names	Format
Organization ID	organizationId	
Hierarchy Level	hierarchyLevel	
Report ID	reportId	77
Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31
Start Month	startMonth	January- December
Start Year	startYear	2008
End Date	endDay	1-31

Table 8 Required Request Parameters for the Transfer Log Report Query

End Month	endMonth	January-December
End Year	endYear	2008

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is `text/plain`, and the body of the message contains one of the following messages:

Table 9 Error messages

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

Summary of Fees

Summary of Fees report provides a record of fees assessed for a merchant entity for a particular date range. This report only includes fees that impact funding during the reporting period. Fees displayed on this report are either not from proceeds or collected through a direct debit. Some fees may be included in a monthly statement for invoice or remittance.

Formulating the Query

The table below lists the required request information.

Table 10 Required Request Parameters for the Summary of Fees Report Query

Parameters	Field Names	Format
Organization ID	organizationId	
Hierarchy Level	hierarchyLevel	
Report ID	reportId	78
Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31

Table 10 Required Request Parameters for the Summary of Fees Report Query

Start Month	startMonth	January- December
Start Year	startYear	2008
End Date	endDay	1-31
End Month	endMonth	January- December
End Year	endYear	2008

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is `text/plain`, and the body of the message contains one of the following messages:

Table 11 Error messages

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

Retrieval Request Details

The Retrieval Request Details report list all individual transaction details for retrieval request that have been received including masked credit card number, amount, purchase date, method of payment, retrieval request date, respond by date, and retrieval request reason so that the merchant can respond in a timely manner.

Formulating the Query

The table below lists the required request information.

Table 12 Required Request Parameters for the Retrieval Request Details Report Query

Parameters	Field Names	Format
Organization ID	organizationId	
Hierarchy Level	hierarchyLevel	
Report ID	reportId	79
Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31
Start Month	startMonth	January-December
Start Year	startYear	2008
End Date	endDay	1-31

Table 12 Required Request Parameters for the Retrieval Request Details Report Query

End Month	endMonth	January-December
End Year	endYear	2008

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is `text/plain`, and the body of the message contains one of the following messages:

Table 13 Error messages

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

Chargeback Analysis

The Chargeback Analysis report provides a summary of chargeback counts and amounts grouped by card type and reason code. Each reason code is expressed as a percentage of the total chargeback volume to facilitate merchant business reviews.

Formulating the Query

The table below lists the required request information.

Table 14 Required Request Parameters for the Chargeback Analysis Report Query

Parameters	Field Names	Format
Organization ID	organizationId	
Hierarchy Level	hierarchyLevel	
Report ID	reportId	80
Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31

Table 14 Required Request Parameters for the Chargeback Analysis Report Query

Start Month	startMonth	January-December
Start Year	startYear	2008
End Date	endDay	1-31
End Month	endMonth	January-December
End Year	endYear	2008

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is `text/plain`, and the body of the message contains one of the following messages:

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

Authorization Analysis

The Authorization Analysis report provides a summary of authorization decline and approval rates grouped by payment method and reason code.

Formulating the Query

The table below lists the required request information.

Table 15 Required Request Parameters for the Interchange Qualification Analysis Report Query

Parameters	Field Names	Format
Organization ID	organizationId	
Hierarchy Level	hierarchyLevel	
Report ID	reportId	82

Table 15 Required Request Parameters for the Interchange Qualification Analysis Report Query

Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31
Start Month	startMonth	January-December
Start Year	startYear	2008
End Date	endDay	1-31
End Month	endMonth	January-December

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is `text/plain`, and the body of the message contains one of the following messages:

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

Interchange Qualification Analysis

The Interchange Qualification Analysis report provides a summary of the rates associated with qualification categories.

Formulating the Query

The table below lists the required request information.

Table 16 Required Request Parameters for the Interchange Qualification Analysis Report Query

Parameters	Field Names	Format
Organization ID	organizationId	
Hierarchy Level	hierarchyLevel	

Table 16 Required Request Parameters for the Interchange Qualification Analysis Report Query

Report ID	reportId	83
Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31
Start Month	startMonth	January- December
Start Year	startYear	2008
End Date	endDay	1-31
End Month	endMonth	January- December

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is `text/plain`, and the body of the message contains one of the following messages:

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

PIN-less Debit Returns Detail

This PIN-less Debit Returns Detail report lists all the PIN-less debit chargebacks that occurred for a merchant entity for one specific date. The report defaults to the most current day for which information is available.

Formulating the Query

The table below lists the required request information.

Table 17 Required Request Parameters for the PIN-less Debit Returns Detail Report

Parameters	Field Names	Format
------------	-------------	--------

Table 17 Required Request Parameters for the PIN-less Debit Returns Detail Report

Organization ID	organizationId	
Hierarchy Level	hierarchyLevel	
Report ID	reportId	86
Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31
Start Month	startMonth	January- December
Start Year	startYear	2008
End Date	endDay	1-31
End Month	endMonth	January- December

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is `text/plain`, and the body of the message contains one of the following messages:

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

Chapter 3

XML Report Formats

This chapter describes the XML format of the following CyberSource Merchant Account XML reports:

[Payment Activity Summary](#)

[Summary of Fees](#)

[Purchase & Refund Details](#)

[Retrieval Request Details](#)

[Chargeback & Representment Summary](#)

[Chargeback Analysis](#)

[Chargeback & Representment Details](#)

[Authorization Analysis](#)

[Chargeback & Representment Financial Details](#)

[Interchange Qualification Analysis](#)

[Transfer Log](#)

[PIN-less Debit Returns Detail](#)

See Appendix A, “[XML Report DTDs](#),” on page 109 for the document type definitions (DTDs) for XML reports.

Important The fields defined in this guide may not all display on your report. Different fields are displayed depending on your processor.

XML Conventions

To understand how a report in XML format is constructed, you need to become familiar with the syntax and the data types used for XML reports.

Important The Merchant Account Reports described in this guide do not follow the standard CyberSource reporting format and therefore, do not use a namespace as the reports on the Business Center.

Syntax

Each report is described as follows.

Report Declaration

These conventions are used to describe the report:

```
<?xml version="1.0" encoding="utf-8"?>
<!DOCTYPE Report SYSTEM URireference>
    HierarchyLevel=CDATA
    ReportStartDate=CDATA
    ReportEndDate=CDATA>
```

Element Declaration

These conventions are used to describe the syntax of each XML element:

```
<Sample Attribute=CDATA>
    (Element)
    (ChoiceOne) | (ChoiceTwo)
    (ComplexElement)
    (RequiredRecurringElement)+
    (OptionalElement)?
    (OptionalRecurringElement)*
</Sample>
```

Note The DTDs for the reports may use a syntax with the ?, +, or * character inside the parentheses. For example, instead of (OptionalElement)?, the DTD may use (OptionalElement?). Either syntax is acceptable.

Table 18 Conventions for XML Syntax

Convention	Description
<Sample>	Parent of the following elements
Attribute=CDATA	Name of the attribute, followed by the XML data format for the attribute
(Element)	Required element. Must appear only once
(ChoiceOne) (ChoiceTwo)	Either element <ChoiceOne> or <ChoiceTwo> but not both
(ComplexElement)	Element with one or more children
(RequiredRecurringElement)+	Required element. Can appear one or more times
(OptionalElement)?	Optional element. Can appear once or be omitted
(OptionalRecurringElement)*	Optional element. Can appear zero or more times

Data Types and Lengths

This chapter uses the following terms to refer to the data type of each field:

- **Alphanumeric:** String containing letters, numbers, and special characters (for example, @, #, and %). All text uses UTF-8 character encoding.
- **Boolean:** Single character; T for true or F for false.
- **Amount:** An amount, including a decimal point if necessary.
- **Date:** *YYYY-MM-DD*, where:
 - *YYYY* is the four-digit year
 - *MM* is the two-digit month
 - *DD* is the two-digit day
- **Date Time:** *YYYY-MM-DDTHH:MM:SS[+|-]HH:MM*, where:
 - *YYYY* is the four-digit year.
 - *MM* is the two-digit month.
 - *DD* is the two-digit day.
 - *THH:MM:SS* is the time, with *HH* representing hours, *MM* representing minutes, and *SS* representing seconds.
 - *[+|-]HH:MM* is the time zone's offset from Greenwich Mean Time (GMT), with *HH* representing hours and *MM* representing minutes. The number is prefixed by either a plus (+) or minus (-) to indicate whether the offset adds to or subtracts from GMT.
For example, the offset for Pacific Daylight Time is -07:00.
- **Numeric:** string containing numbers.

The data lengths indicate the maximum length of each field.

Payment Activity Summary

The Payment Activity Summary report contains the following attributes and elements:

Syntax

```
<PaymentActivitySummary>
  HierarchyLevel=CDATA
  StartDate=CDATA
  HierarchyID=CDATA
  EndDate=CDATA>
  (PurchasesandRefunds, Fees, Reserves, ChargebacksAndRepresentments,
NetTotalAmount)
</PaymentActivitySummary>
```

<PaymentActivitySummary>

The <PaymentActivitySummary> element is the root element of the report.

The table below lists the attributes of <PaymentActivitySummary>.

Table 19 Attributes of PaymentActivitySummary

Attribute Name	Description	Data Type and Length
Hierarchy Level	Node value for which the report is requested	String (44)
ReportStartDate	First date that is included in the report	String (10)
ReportEndDate	Last date that is included in the report	String (10)

Example of <PaymentActivitySummary> element.

```
<?xml version="1.0" ?>
<PaymentActivitySummary>
  <PurchasesAndRefunds>
<HierarchyLevel>SampleMerchant (101011000241000110001)</HierarchyLevel>
<StartDate>Jul 29 2008</StartDate>
<EndDate>Jul 29 2008</EndDate>
```

The table below lists the child elements of <PaymentActivitySummary>.

Table 20 Child Elements of <PaymentActivitySummary>

Element name	Description
<PurchaseAndRefunds>	All purchases and refunds transactions

Table 20 Child Elements of <PaymentActivitySummary>

Element name	Description
<Fees>	All fees for transactions that are adjusted from the Purchase/Refunds Net Total. Note: Fees will only appear on this report on day they are assessed (daily or monthly)
<Reserves>	All fees for transactions that are adjusted from the Purchase/Refunds Net Total. Note: Fees will only appear on this report on day they are assessed (daily or monthly)
<ChargebackAndRepresentments>	Amount of chargeback and representment items by payment method that have financial impact during the reporting period
<NetTotalAmount>	Sum of Purchases, Refunds, Total Fees, Chargebacks & Representments that represents your expected funding amount. Note: Chargebacks and Representments can be deducted (net) from the purchases and refunds, or debited separately

<PurchasesAndRefunds>

The <PurchaseAndRefunds> element contains requests pertaining to the transaction amounts and types.

Table 21 Child Elements of <PurchasesAndRefunds>

Element Name	Description
<Type>	All types of transactions – purchases or refunds
<ConveyedTotalCount>	Number of transactions passed to a third party (American Express, Discover) by CyberSource on the merchant's behalf
<ConveyedTotalAmount>	Total amount of transactions passed to a third party. This amount will be funded by the third party and is not included in the total amount to be funded by CyberSource
<SettledTotalCount>	Number of transactions that will be funded by CyberSource
<SettledTotalAmount>	Amount of transactions that will be funded by CyberSource

<Type>

The <PurchaseAndRefunds> element contains the child element <Type>. The <Type> element contains the following child elements:

Table 22 Child elements of <Type>

Element Name	Description
<ConveyedSubtotalAmount>	Subtotal amount for the defined Type
<ConveyedSubtotalCount>	Subtotal count for the defined Type
<Count>	Number of transactions that will be funded by CyberSource
<Description>	Describes the type of transaction for example, purchase or refund
<SettledSubtotalAmount>	Subtotal amount of the number of transactions that will be funded by CyberSource
<SettledSubTotalCount>	Subtotal number of transactions that will be funded by CyberSource
<SubType>	Type of credit card used for the transactions – MasterCard or Visa

<SubType>

The <Type> element contains the child element <SubType>. The <SubType> element contains the following child elements:

Table 23 Child of elements of <SubType>

Element Name	Description
Description	Describes the type of credit card – MasterCard or Visa
ConveyedTransactionCount	Number of transactions passed to a third party for the defined Subtype
ConveyedAmount	Total amount of transactions passed to a third party for the defined Subtype
SettledTransactionCount	Number of transactions that will be funded by CyberSource
SettledAmount	Amount of transactions that will be funded by CyberSource

Example of the <Type> element.

```
<Type>
  <Description>Purchases</Description>
  <SubType>
    <Description>MasterCard</Description>
    <ConveyedTransactionCount />
    <ConveyedAmount>0.00</ConveyedAmount>
    <SettledTransactionCount>5</SettledTransactionCount>
    <SettledAmount>41.00</SettledAmount>
  </SubType>
  <SettledSubtotalCount>5</SettledSubtotalCount>
  <SettledSubtotalAmount>41.00</SettledSubtotalAmount>
  <ConveyedSubtotalCount>0</ConveyedSubtotalCount>
  <ConveyedSubtotalAmount>0.00</ConveyedSubtotalAmount>
</Type>
```

<Fees>

<Fees> is a child element of <PaymentActivitySummary>. Below is a list of the <Fees> child elements.

Table 24 Child elements of <Fees>

Element Name	Description
Type	Describes the type of fees
TotalAmount	Total amount of the defined fee

<Reserves>

<Reserves> is a child element of <PaymentActivitySummary>. Below is a list of the <Reserves> child elements.

Table 25 Child elements of <Reserves>

Element Name	Description
Reserve Amount	Funds held from funding due to risk management

<ChargebackAndRepresentments>

<ChargebackAndRepresentments> is a child element of <PaymentActivitySummary>. Below is a list of the <ChargebackAndRepresentments> child elements.

Table 26 Child elements of <ChargebackAndRepresentments>

Element Name	Description
Type	Describes the type of chargeback and representment
TotalCount	Total count of chargeback and representment activity
TotalAmount	Total amount of chargeback and representment activity

Example of <ChargebackAndRepresentments>.

```
<ChargebacksAndRepresentments>
  <Type>
    <Count>1</Count>
    <Description>MasterCard</Description>
    <Amount>(10.00)</Amount>
  </Type>
  <TotalCount>1</TotalCount>
  <TotalAmount>(10.00)</TotalAmount>
</ChargebacksAndRepresentments>
```

Purchase & Refund Details

The Purchase & Refunds Details report contains the following attributes and elements:

<Report>

The <Report> element is the root element of the report.

Syntax

```
<Report>
  HierarchyLevel=CDATA
  ReportStartDate=CDATA
  ReportEndDate=CDATA>
  (Request)
</Report>
```

<Report>

The table below lists the attributes of <Report>.

Table 27 Attributes of Report

Attribute Name	Description	Data Type and Length
ReportHierarchyLevel	Node value for which the report is requested	String (44)
ReportStartDate	First date that is included in the report	String (10)
ReportEndDate	Last date that is included in the report	String (10)

Example of <Report> element.

```
<Report HierarchyLevel="SampleMerchant (101011000241000110001)" StartDate="7/29/2008"
EndDate="7/29/2008">
```

The table below lists the child element of <Report>.

Table 28 Child Element of <Report>

Element name	Description
<Request+>	Contains all of the requests in the report. See <Requests> for a list of child elements

<Request>

The <Request> element contains all the requests that are included in the report.

The table below lists the child element of <Request>.

Table 29 Child Element of <Request>

Element name	Description	Data Type and Length
<RequestId>	Request ID of the transaction	Numeric (26)
<CYBSMID>	CyberSource merchant ID	String (30)
<ProcessorMID>	Merchant ID assigned by the processor	Numeric (20)
<HierarchyID>	Hierarchy ID of the purchase or refund transaction	String (20)
<TransRefNo>	Transaction reference number assigned by CyberSource	Numeric (12)
<MerchantRefNo>	Reference number assigned to the purchase transaction by the merchant	String (30)
<TransactionType>	Value defining the transaction type (Purchase or Refund)	String (30)
<SubmissionDate>	Date of the purchase or refund transaction	Date (28)
<Amount>	Amount of the purchase or refund transaction	Amount (25)
<TransactionAmountCurrency>	Transaction currency code	String (3)
<PaymentMethod>	Method of payment used in the original transaction—MasterCard, Visa, Discover, American Express	String (20)
<PaymentType>	Mode of payment, such as credit card	String (20)
<AccountSuffix>	Last 4 digits of the account number	String (4)
<AuthTransRefNo>	Transaction reference number of the authorization	Numeric (12)
<AuthDate>	Date of the original authorization transaction	Date (25)

Table 29 Child Element of <Request>

Element name	Description	Data Type and Length
<AuthRequestId>	Request ID of the original authorization transaction	Numeric (26)
<AuthAmount>	Amount of the associated authorization transaction	Amount (25)
<AuthCurrency>	Currency code of the authorization transaction	String (3)
<AuthCode>	Authorization code returned by the issuer for the associated authorization transaction	String (10)
<AuthResponseCode>	CyberSource response code to the authorization request that was associated with the purchase	Integer (1)
<CYBSBatchDateTime>	Date and time the transaction was batched at CyberSource for submission to the processor	Date and time (28)
<CYBSBatchID>	Batch ID assigned by CyberSource	Numeric (38)
<CardType>	Reference to the card product type used to define the interchange qualification level	Numeric (2)
<InterchangeDescription>*	Description of the interchange qualification level. Interchange Qualification is used to determine the fees due to the card issuing banks for processing of payment transactions through the payment networks	String (60)
<InterchangePercentage>*	Fee paid to the issuing banks that is calculated as a percentage of the purchase amount which applies to the purchase transaction	Numeric (38)
<InterchangePercentageAmount*>	Amount calculated when the interchange percentage is applied to the value of the purchase transaction. This amount is passed on to the issuing bank	Numeric (38)
<InterchangePerItemFee>*	Portion of the interchange fee that is calculated as a per item amount for this transaction	Numeric (38)

Table 29 Child Element of <Request>

Element name	Description	Data Type and Length
<DebitNetwork>	Indicates the Debit Network used for this transaction	String (20)
<DiscountPercentage>	Fee calculated as a percentage of the purchase amount which may include interchange and other fees bundled together	Numeric (38)
<DiscountAmount>	Amount calculated when the discount percentage is applied to the value of the purchase transaction	Numeric (38)
<DiscountPerItemFee>	Fee amount assessed for each transaction in addition to the discount percentage	Numeric (38)
<TotalFee>	Total of fees collected for the transaction being reported	Numeric (38)
<FeeCurrency>	Currency in which the fees were collected (this is always the same as the funding currency)	String (3)
<MerchantData1>	Merchant defined data fields	String
<MerchantData2>	Merchant defined data fields	String
<MerchantData3>	Merchant defined data fields	String
<MerchantData4>	Merchant defined data fields	String
<FundingAmount>	Amount of the transaction face value in funding currency	Numeric (38)
<FundingCurrency>	Funding currency code	String (3)
<BucketMerchant>	Indicates whether customer is a small business merchant	String (1) Yes or No
<FirstName>	Customer's first name	String (60)
<LastName>	Customer's last name	String (60)

Table 29 Child Element of <Request>

Element name	Description	Data Type and Length
<Status>	Description of the transaction status. Possible values: <ul style="list-style-type: none">• Rejected• Suspended• Settled	String (10)
<SettlementDate>	Date transaction was settled.	String (8)
<RejectReasonCode>	Rejection code returned by the issuer for the associated transaction.	String (10)
<RejectReasonDescription>	Description of the rejection code.	String (255)
* Not applicable to bundled-pricing merchants		

Example of <Request> element is below.

```

<Request>
<CYBSMID>SampleMerchant</CYBSMID>
  <RequestId>2393877730000167904567</RequestId>
  <ProcessorMID>8610007940810</ProcessorMID>
  <HierarchyID>101011000031000110003</HierarchyID>
  <TransRefNo>36385350004</TransRefNo>
  <MerchantRefNo>33557799</MerchantRefNo>
  <TransactionType>Purchases</TransactionType>
  <SubmissionDate>04/10/09</SubmissionDate>
  <Amount>2.40</Amount>
  <TransactionAmountCurrency>USD</TransactionAmountCurrency>
  <PaymentMethod>Visa</PaymentMethod>
  <PaymentType>credit card</PaymentType>
  <AccountSuffix>1111</AccountSuffix>
  <AuthTransRefNo>36385350004</AuthTransRefNo>
  <AuthDate>04/10/09</AuthDate>
  <AuthRequestId>2393877730000167904567</AuthRequestId>
  <AuthAmount>2.40</AuthAmount>
  <AuthCurrency>USD</AuthCurrency>
  <AuthCode>831000</AuthCode>
  <AuthResponseCode>1</AuthResponseCode>
  <CYBSBatchDateTime>04/10/09 01:22 PM</CYBSBatchDateTime>
  <CYBSBatchID>2500000000020465</CYBSBatchID>
  <MerchantData1 />
  <MerchantData2 />
  <MerchantData3 />
  <MerchantData4 />
  <CardType>Consumer Credit</CardType>
  <InterchangeDescription>Standard</InterchangeDescription>
  <InterchangePercentage>2.7</InterchangePercentage>
  <InterchangePercentageAmount>0.06</InterchangePercentageAmount>
  <InterchangePerItemFee>0.10</InterchangePerItemFee>
  <DiscountPercentage>5</DiscountPercentage>
  <DiscountAmount>0.12</DiscountAmount>
  <TotalFee>0.38</TotalFee>
  <FeeCurrency>USD</FeeCurrency>
  <DiscountPerItemFee>0.10</DiscountPerItemFee>
  <FundingAmount>2.40</FundingAmount>
  <FundingCurrency>USD</FundingCurrency>
  <BucketMerchant>N</BucketMerchant>
  <FirstName>Sally</FirstName>
  <LastName>Jones</LastName>
</Request>

```

Chargeback & Representment Summary

The Chargeback & Representment Summary report contains the following attributes and elements:

<Report>

The <Report> element is the root element of the report.

Syntax

```
<Report>
  HierarchyLevel=NMTOKEN
  ReportStartDate=CDATA
  ReportEndDate=CDATA>
  (Request)
</Report>
```

<Report>

The table below lists the attributes of <Report>.

Table 30 Attributes of Report

Attribute Name	Description	Data Type and Length
ReportHierarchyLevel	Node value for which the report is requested	String (44)
ReportStartDate	First date that is included in the report	String (10)
ReportEndDate	Last date that is included in the report	String (10)

Example of <Report> element.

```
<Report HierarchyLevel="SampleMerchant (101011000241000110001)" StartDate="Jul 29 2008" EndDate="Jul 29 2008">
```

The table below lists the child element of <Report>.

Table 31 Child Element of <Report>

Element name	Description
<Currency+>	

The table below lists the attributes of <Currency+>.

Table 32 Attributes of <Currency>

Element name	Description	Date Type and Length
<PresentationCurrencyCode>	Currency in which the original transactions were submitted by the merchant	String (3)
<FundingCurrencyCode>	Currency type of the funds that will be posted to your merchant bank account	String (3)

The table below lists the child element of <Currency+>.

Table 33 Child Element of <Currency>

Element name	Description
<Request+>	

<Request>

The table below lists the child elements of <Request>.

Table 34 Child Element of <Request>

Element name	Description	Data Type and Length
ChargebackTypeDescription	Describes the type of chargeback.	String (255)
VisaCount	Number of chargebacks for each Visa card type.	Numeric (38)
VisaAmount	Amount of each chargeback for Visa card type.	Numeric (25)
MasterCardCount	Number of chargebacks for each MasterCard card type.	Numeric (38)
MasterCardAmount	Amount of each chargeback for MasterCard card type.	Numeric (25)
DinerCount	Number of chargebacks for MC Diners card type.	Numeric (38)
DinerAmount	Amount of each chargeback for MC Diners card type.	Numeric (25)

Chargeback & Representment Details

The Chargeback & Representment Details report contains the following attributes and elements:

<Report>

The <Report> element is the root element of the report.

Syntax

```
<Report>
  HierarchyLevel=NMTOKEN
  ReportStartDate=CDATA
  ReportEndDate=CDATA>
  (Request)
</Report>
```

<Report>

The table below lists the attributes of <Report>.

Table 35 Attributes of Report

Attribute Name	Description	Data Type and Length
ReportHierarchyLevel	Node value for which the report is requested	String (44)
ReportStartDate	First date that is included in the report	String (10)
ReportEndDate	Last date that is included in the report	String (10)

Example of <Report> element.

```
<Report HierarchyLevel="Sample Merchant (101011000241000110001)" StartDate="7/29/2008"
EndDate="7/29/2008">
```

The table below lists the child element of <Report>.

Table 36 Child Element of <Report>

Element name	Description
<Request+>	Contains all of the requests in the report. See <Request> for a list of child elements

<Request>

The table below lists the child element of <Request>.

Table 37 Child Element of <Request>

Element name	Description	Data Type and Length
<CYBSMID>	CyberSource merchant ID	String (30)
<OriginalCaptureRequestId>	Request ID of the original transaction	Numeric (38)
<ProcessorMID>	Merchant ID assigned by the processor	String (30)
<HierarchyID>	Hierarchy ID of the purchase or refund transaction	String (20)
<CYBSExceptionID>	Numerical identifier created by CyberSource to represent a unique chargeback, representment, or other exception	Numeric (18)
<ProcessorCaseID>	Processor-assigned case number	String (30)
<CaseAmount>	Amount of the chargeback	Numeric (25)
<CaseAmountCurrency>	Chargeback currency code	String (3)
<CBReasonCode>	Association chargeback reason code	Numeric (38)
<CBReasonDescription>	Text description of the reason code	String (255)
<FinancialImpactType>	Debit, credit, or none	String (1)
<CaseTypeDescription>	Description of the case type	String (255)
<StatusDescription>	Description of the chargeback event status	String (255)
<CBInitiatedDate>	The date that the chargeback was originated by the issuing bank	Date (28)
<ResponseDate>	Date by which item must be submitted to the chargeback processor to allow sufficient time for representment	Date (28)
<PaymentMethod>	Method of payment (Visa, MasterCard) that applies to the transaction	String (30)
<AccountSuffix>	Last four digits of account number	String (4)
<ARN>	Association reference number	Numeric (38)
<Reserved>	Funds held due to risk management	Numeric

Table 37 Child Element of <Request>

Element name	Description	Data Type and Length
<OriginalTransactionType>	Capture type of the original transaction	String (20)
<OriginalCaptureTransRefNumber>	The transaction reference number	Numeric (12)
<OriginalMerchantRefNumber>	Merchant reference number of the original transaction	String (50)
<OriginalCaptureAmount>	Capture amount of the original transaction	Numeric (8)
<OriginalCaptureCurrency>	Transaction currency code of the original transaction	String (3)
<OriginalCaptureSubmissionDate>	Submission date of the transaction of the original transaction	String (8)
<OriginalAuthTransRefNumber>	Transaction reference number of the original authorization transaction	String (3)
<OriginalAuthDate>	Original authorization date	String (8) or Date
<CBExceptionFeeAmount>	Amount of the chargeback exception fee	Amount (25)
<CBExceptionFeeCurrency>	Currency code for the chargeback exception fee	String (3)
<IssuerMessageText>	Text message from the issuer explaining the reason for the chargeback or other exception	String (255)
<FundingCurrencyCaseAmount>	Case amount in merchant's funding currency	Numeric (38)
<FundingCurrencyCode>	Funding currency code	String (3)
<FirstName>	Customer's first name	String (60)
<LastName>	Customer's last name	String (60)

Example of <Request> element.

```
<Request>
  <CYBSMID>SampleMerchantID</CYBSMID>
  <OriginalCaptureRequestId>2172718580000167904567</OriginalCaptureRequestId>
  <ProcessorMID>8610000064411</ProcessorMID>
  <HierarchyID>101011000241000110001</HierarchyID>
  <CYBSEExceptionID>1074591110000000001</CYBSEExceptionID>
  <ProcessorCaseID>20980575494</ProcessorCaseID>
  <CaseAmountCurrency>USD</CaseAmountCurrency>
  <CBReasonCode>4387</CBReasonCode>
  <CBReasonDescription>this is a test reason code desc</CBReasonDescription>
  <FinancialImpactType>DB</FinancialImpactType>
  <OriginalCaptureTransRefNumber>20846410061</OriginalCaptureTransRefNumber>
  <CaseTypeDescription>First Chargeback</CaseTypeDescription>
  <OriginalTransactionType>Refund</OriginalTransactionType>
  <CBInitiatedDate>07/29/08</CBInitiatedDate>
  <ResponseDate>09/07/08</ResponseDate>
  <ARN>12345678901208464100615</ARN>
  <OriginalCaptureAmount>10.00</OriginalCaptureAmount>
  <OriginalCaptureCurrency>USD</OriginalCaptureCurrency>
  <PaymentMethod>MasterCard</PaymentMethod>
  <AccountSuffix>4444</AccountSuffix>
  <OriginalCaptureSubmissionDate>07/28/08</OriginalCaptureSubmissionDate>
  <CaseAmount>10.00</CaseAmount>
  <OriginalMerchantRefNumber>33557799</OriginalMerchantRefNumber>
  <OriginalAuthTransRefNumber>1043631610</OriginalAuthTransRefNumber>
  <OriginalAuthDate>07/28/08</OriginalAuthDate>
  <CBExceptionFeeAmount>1.00</CBExceptionFeeAmount>
  <CBExceptionFeeCurrency />
  <IssuerMessageText>test member message</IssuerMessageText>
  <StatusDescription>test status code desc</StatusDescription>
  <FirstName />
  <LastName />
</Request>
```

Chargeback & Representment Financial Details

The Chargeback & Representment Financial Details report contains the following attributes and elements:

<Report>

The <Report> element is the root element of the report.

Syntax

```
<Report>
  HierarchyLevel=NMTOKEN
  ReportStartDate=CDATA
  ReportEndDate=CDATA>
  (Request)
</Report>
```

<Report>

The table below lists the attributes of <Report>.

Table 38 Attributes of Report

Attribute Name	Description	Data Type and Length
ReportHierarchyLevel	Node value for which the report is requested	String (44)
ReportStartDate	First date that is included in the report	String (10)
ReportEndDate	Last date that is included in the report	String (10)

Example of <Report> element.

```
<Report HierarchyLevel="Sample Merchant (101011000241000110001)" StartDate="7/29/2008"
EndDate="7/29/2008">
```

The table below lists the child element of <Report>.

Table 39 Child Element of <Report>

Element name	Description
<Request+>	Contains all of the requests in the report. See <Request> for a list of child elements

<Request>

The table below lists the child element of <Request>.

Table 40 Child Element of <Request>

Element name	Description	Data Type and Length
<CYBSMID>	CyberSource merchant ID	String (30)
<OriginalCaptureRequestId>	Request ID of the original transaction	Numeric (38)
<ProcessorMID>	Merchant ID assigned by the processor	String (30)
<HierarchyID>	Hierarchy ID of the purchase or refund transaction	String (20)
<CYBSExceptionID>	Numerical identifier created by CyberSource to represent a unique chargeback, representment, or other exception	Numeric (18)
<ProcessorCaseID>	Processor-assigned case number	String (30)
<CaseAmount>	Amount of the chargeback	Numeric (25)
<CaseAmountCurrency>	Chargeback currency code	String (3)
<CBReasonCode>	Association chargeback reason code	Numeric (38)
<CBReasonDescription>	Text description of the reason code	String (255)
<FinancialImpactType>	Debit, credit, or none	String (1)
<CaseTypeDescription>	Description of the case type	String (255)
<StatusDescription>	Description of the chargeback event status	String (255)
<CBInitiatedDate>	The date that the chargeback was originated by the issuing bank	Date (28)
<ResponseDate>	Date by which item must be submitted to the chargeback processor to allow sufficient time for representment	Date (28)
<PaymentMethod>	Method of payment (Visa, MasterCard) that applies to the transaction	String (30)
<AccountSuffix>	Last four digits of account number	String (4)
<ARN>	Association reference number	Numeric (38)
<Reserved>	Funds held due to risk management	Numeric

Table 40 Child Element of <Request>

Element name	Description	Data Type and Length
<OriginalTransactionType>	Capture type of the original transaction	String (20)
<OriginalCaptureTransRefNumber>	The transaction reference number	Numeric (12)
<OriginalMerchantRefNumber>	Merchant reference number of the original transaction	String (50)
<OriginalCaptureAmount>	Capture amount of the original transaction	Numeric (8)
<OriginalCaptureCurrency>	Transaction currency code of the original transaction	String (3)
<OriginalCaptureSubmissionDate>	Submission date of the transaction of the original transaction	String (8)
<OriginalAuthTransRefNumber>	Transaction reference number of the original authorization transaction	String (3)
<OriginalAuthDate>	Original authorization date	String (8) or Date
<CBExceptionFeeAmount>	Amount of the chargeback exception fee	Amount (25)
<CBExceptionFeeCurrency>	Currency code for the chargeback exception fee	String (3)
<IssuerMessageText>	Text message from the issuer explaining the reason for the chargeback or other exception	String (255)
<FundingCurrencyCaseAmount>	Case amount in merchant's funding currency	Numeric (38)
<FundingCurrencyCode>	Funding currency code	String (3)
<FirstName>	Customer's first name	String (60)
<LastName>	Customer's last name	String (60)

Example of <Request> element.

```
<Request>
  <CYBSMID>SampleMerchantID</CYBSMID>
  <OriginalCaptureRequestId>2172718580000167904567</OriginalCaptureRequestId>
  <ProcessorMID>8610000064411</ProcessorMID>
  <HierarchyID>101011000241000110001</HierarchyID>
  <CYBSEExceptionID>1074591110000000001</CYBSEExceptionID>
  <ProcessorCaseID>20980575494</ProcessorCaseID>
  <CaseAmountCurrency>USD</CaseAmountCurrency>
  <CBReasonCode>4387</CBReasonCode>
  <CBReasonDescription>this is a test reason code desc</CBReasonDescription>
  <FinancialImpactType>DB</FinancialImpactType>
  <OriginalCaptureTransRefNumber>20846410061</OriginalCaptureTransRefNumber>
  <CaseTypeDescription>First Chargeback</CaseTypeDescription>
  <OriginalTransactionType>Refund</OriginalTransactionType>
  <CBInitiatedDate>07/29/08</CBInitiatedDate>
  <ResponseDate>09/07/08</ResponseDate>
  <ARN>12345678901208464100615</ARN>
  <OriginalCaptureAmount>10.00</OriginalCaptureAmount>
  <OriginalCaptureCurrency>USD</OriginalCaptureCurrency>
  <PaymentMethod>MasterCard</PaymentMethod>
  <AccountSuffix>4444</AccountSuffix>
  <OriginalCaptureSubmissionDate>07/28/08</OriginalCaptureSubmissionDate>
  <CaseAmount>10.00</CaseAmount>
  <OriginalMerchantRefNumber>33557799</OriginalMerchantRefNumber>
  <OriginalAuthTransRefNumber>1043631610</OriginalAuthTransRefNumber>
  <OriginalAuthDate>07/28/08</OriginalAuthDate>
  <CBExceptionFeeAmount>1.00</CBExceptionFeeAmount>
  <CBExceptionFeeCurrency />
  <IssuerMessageText>test member message</IssuerMessageText>
  <StatusDescription>test status code desc</StatusDescription>
  <FirstName />
  <LastName />
</Request>
```


Transfer Log

The Transfer Log report contains the following attributes and elements:

<Report>

The <Report> element is the root element of the report.

Syntax

```
<Report>
  HierarchyLevel=CDATA
  ReportStartDate=CDATA
  ReportEndDate=CDATA>
  (Request*)
</Report>
```

<Report>

The table below lists the attributes of <Report>.

Table 41 Attributes of Report

Attribute Name	Description	Data Type and Length
ReportHierarchyLevel	Node value for which the report is requested	String (44)
ReportStartDate	First date that is included in the report	String (10)
ReportEndDate	Last date that is included in the report	String (10)

Example of <Report> element.

```
<Report HierarchyLevel="SampleMerchant (101011000241000110001)" StartDate="Jul 29
2008" EndDate="Jul 29 2008">
```

The table below lists the child element of <Report>.

Table 42 Child Element of <Report>

Element name	Description
<Currency+>	

The table below lists the attributes of <Currency+>.

Table 43 Attributes of <Currency>

Element name	Description	Date Type and Length
<PresentationCurrencyCode>	Currency in which the original transactions were submitted by the merchant	String (3)
<FundingCurrencyCode>	Currency type of the funds that will be posted to your merchant bank account	String (3)

The table below lists the child element of <Currency+>.

Table 44 Child Element of <Currency>

Element name	Description
<Request+>	

<Request>

The table below lists the child elements of <Request>.

Table 45 Child Element of <Request>

Element name	Description	Data Type and Length
<TransferReferenceNumber>	Unique reference number for this fund transfer	String (20)
<OriginationDate>	Funding origination date	Date (28)
<ProcessorMID>	Merchant ID assigned by the processor	Numeric (20)
<CYBSMID>	CyberSource merchant ID	String (30)
<EffectiveDate>	Funding effective date; the date the funds should post to your bank account	Date (28)
<Amount>	Amount of the funds transfer	Numeric (25)
<CurrencyCode>	Currency code of the funds transfer	String (3)
<TypeDescription>	Description of events included in this funds transfer	String (60)
<HierarchyID>	Numerical identifier used to represent a hierarchy level	String (40)
<MaskedDDA>	Bank account number to which the funds transfer will be deposited. For security purposes, all but the last 4 digits are masked	String (20)
<RoutingNumber>	Routing number for the account to which the funds transfer will be deposited	String (20)
<TransferMethod>	Funds transfer method	String (15)
<Acquirer>	Name of the acquirer for the activity included in this funds transfer	String (30)

Example of <Request> element.

```
<Request>
  <TransferReferenceNumber>107526224000000001</TransferReferenceNumber>
  <OriginationDate>07/29/08</OriginationDate>
  <ProcessorMID>8610000064411</ProcessorMID>
  <CYBSMID>SampleMerchantID</CYBSMID>
  <EffectiveDate>07/30/08</EffectiveDate>
  <Amount>(10.00)</Amount>
  <CurrencyCode>USD</CurrencyCode>
  <TypeDescription>Chargebacks/Representments</TypeDescription>
  <HierarchyID>101011000241000110001</HierarchyID>
  <MaskedDDA>xxxxxxx7717</MaskedDDA>
  <RoutingNumber>026012881</RoutingNumber>
  <TransferMethod>ACH</TransferMethod>
  <Acquirer>CyberSource</Acquirer>
</Request>
```

Summary of Fees

The Summary of Fees report contains the following attributes and elements:

<Report>

The <Report> element is the root element of the report.

Syntax

```
<Report>
  HierarchyID=NMToken
  HierarchyLevel=CDATA
  ReportStartDate=CDATA
  ReportEndDate=CDATA>
  (DiscountTotalFees, InterchangeTotalFees, Request)
</Report>
```

<Report>

The table below lists the attributes of <Report>.

Table 46 Attributes of Report

Attribute Name	Description	Data Type and Length
Hierarchy Level	Node value for which the report is requested	String (44)
ReportStartDate	First date that is included in the report	String (10)

Table 46 Attributes of Report

Attribute Name	Description	Data Type and Length
ReportEndDate	Last date that is included in the report	String (10)

Example of <Report> element.

```
<Report HierarchyLevel="SampleMerchant (101011000241000110001)" StartDate="Jul 29 2008" EndDate="Jul 29 2008">
```

The table below lists the child elements of <Report>.

Table 47 Child Elements of <Report>

Element name	Description
<Currency+>	

<Currency>

The table below lists the attributes of <Currency>.

Table 48 Child Elements of <Currency>

Element name	Description	Data Type and Length
<FundingCurrencyCode>	Currency in which the original transactions were submitted by the merchant	String (3)
<PresentationCurrencyCode>	Currency type of the funds that will be posted to your merchant bank account	String (3)

The table below lists the child elements of <Currency>.

Table 49 Child Elements of <Currency>

Element name	Description
<Type+>	

<Type>

The table below lists the child elements of <Type>.

Table 50 Child Elements of <Type>

Element name	Description
<Request+>	
<InterchangeTotalFees?>	Fees exchanged between a merchant's acquiring bank and the cardholder's issuing bank for the privilege of using the Visa and MasterCard network to exchange payments
<DiscountTotalFees?>	Fees assessed by CyberSource on behalf of the card companies (Visa and MasterCard) that are adjusted from the Purchase/Refund Net Total
<MonthlyTotalFees?>	Total amount of the monthly fees

The table below lists the child element of <Request>.

Table 51 Child Element of <Request>

Element name	Description	Data Type and Length
<FeeType>	Type of fee based on your agreements with CyberSource	String (30)
<TransactionType>	Transaction type of the original transaction	String (30)
<PaymentMethod>	Card type description	String (30)
<CardType>	Type of card used in the original transaction	String (30)
<FeeDescription>	Description of fee based on your arrangement with CyberSource	String (60)
<Count>	Number of transactions	Numeric (38)
<PerItemFee>	Fee for a single item	Numeric (38)
<TransactionAmount>	Total transaction amount	Numeric (25)
<PercentageFee>	Percentage rate based on your agreement with CyberSource	Numeric (38)
<TotalFeeAmount>	Total amount of all fee transactions for the specified date range	Numeric (25)

Example of <Request> element.

```
<Request>
  <FeeType>Discount</FeeType>
  <TransactionType>Purchases</TransactionType>
  <PaymentMethod>MasterCard</PaymentMethod>
  <CardType>Consumer Credit Core Value</CardType>
  <FeeDescription>Qualified</FeeDescription>
  <Count>2</Count>
  <PerItemFee>0</PerItemFee>
  <TransactionAmount>20.00</TransactionAmount>
  <PercentageFee>5.00</PercentageFee>
  <DuesAssessmentsAmount>0.00</DuesAssessmentsAmount>
  <TotalFeeAmount>0.00</TotalFeeAmount>
</Request>
```

Retrieval Request Details

The Retrieval Request Detail report contains the following attributes and elements:

<Report>

The <Report> element is the root element of the report.

Syntax

```
<Report>
  HierarchyLevel=NMToken
  ReportStartDate=CDATA
  ReportEndDate=CDATA>
  (Request*)
</Report>
```

<Report>

The table below lists the attributes of <Report>.

Table 52 Attributes of Report

Attribute Name	Description	Data Type and Length
Hierarchy Level	Node value for which the report is requested	String (44)
ReportStartDate	First date that is included in the report	String (10)
ReportEndDate	Last date that is included in the report	String (10)

Example of <Report> element.

```
<Report HierarchyLevel="SampleMerchant (101011000031000110003)" StartDate="09/10/08"
EndDate="09/10/08">
```

The table below lists the child elements of <Report>.

Table 53 Child Elements of <Report>

Element name	Description
<Request>	Contains all of the requests in the report. See <Requests> for a list of child elements

<Request>

The table below lists the child element of <Request>.

Table 54 Child Element of <Request>

Element name	Description	Data Type and Length
<OriginalCaptureRequestId>	Request ID of the original transaction (sale or refund)	Numeric (26)
<CYBSID>	CyberSource merchant ID	String (30)
<CYBSExceptionID>	Numerical identifier created by CyberSource to represent a specific retrieval request, chargeback, or other exception	Numeric (18)
<ProcessorCaseID>	Processor-assigned case number	String (30)
<CaseAmount>	Amount of the retrieval request	Numeric (8)
<CaseAmountCurrency>	Retrieval currency code	String (3)
<ReasonCode>	Association retrieval request reason code	Numeric (4)
<ReasonDescription>	Text description of the reason code	String (255)
<ResponseDate>	Date by which your response must be submitted to the processor	String (8) or Date
<OriginalCaptureTransRefNumber>	CyberSource assigned transaction reference number for the original transaction capture	String (60)

Table 54 Child Element of <Request>

Element name	Description	Data Type and Length
<ResponseAction>	Indicates whether a merchant needs to respond to the retrieval request (RESPOND) or whether it was auto-fulfilled (AUTO)	String (30)
<StatusDescription>	Description of the retrieval request event status	String (50)
<ARN>	23-digit unique Association Reference Number that was assigned to the original transaction	String (30)
<RetrievalCPD>	The Central Processing Date, or origination date, of the retrieval request as per the card association (Visa or MasterCard)	String (8) or Date
<OriginalCaptureAmount>	Capture amount of the original transaction	Numeric (8)
<OriginalCaptureCurrency>	Currency code of the original transaction	String (3)
<PaymentMethod>	Method of payment (Visa, MasterCard) that applies to the transaction	String (30)
<AccountSuffix>	Last four digits of the consumer's account number	String (30)
<OriginalCaptureSubmissionDate>	Submission date of the original transaction	String (8)
<OriginalTransactionType>	Original transaction type: purchase or refund	String (20)
<OriginalMerchantRefNumber>	Merchant reference number of the original transaction	String (50)
<OriginalAuthTransRefNumber>	CyberSource assigned transaction reference number of the original authorization transaction	String (60)
<OriginalAuthDate>	Original date of the authorization	String (8) or Date
<OriginalAuthCode>	Authorization code assigned to the original transaction	String (15)

Example of <Request> element.

```
<Request>
  <CYBSMID>SampleMerchantID</CYBSMID>
  <OriginalCaptureRequestId>2206516990000167904567</OriginalCaptureRequestId>
  <ProcessorMID>8610007940810</ProcessorMID>
  <CYBSEExceptionID>101088607000000001</CYBSEExceptionID>
  <ProcessorCaseID>1822101547</ProcessorCaseID>
  <CaseAmountCurrency>USD</CaseAmountCurrency>
  <ReasonCode />
  <ReasonDescription>15</ReasonDescription>
  <OriginalCaptureTransRefNumber>20556780021</OriginalCaptureTransRefNumber>
  <ResponseAction>RESPOND</ResponseAction>
  <OriginalTransactionType>Purchase</OriginalTransactionType>
  <ARN>20556780021205567800216</ARN>
  <OriginalCaptureAmount>16.00</OriginalCaptureAmount>
  <OriginalCaptureCurrency>USD</OriginalCaptureCurrency>
  <PaymentMethod>MasterCard</PaymentMethod>
  <AccountSuffix>4492</AccountSuffix>
  <OriginalCaptureSubmissionDate>09/05/08</OriginalCaptureSubmissionDate>
  <CaseAmount>80.29</CaseAmount>
  <OriginalMerchantRefNumber>33557799</OriginalMerchantRefNumber>
  <OriginalAuthTransRefNumber>4953892036</OriginalAuthTransRefNumber>
  <OriginalAuthDate>09/05/08</OriginalAuthDate>
  <StatusDescription />
  <ResponseDate>09/05/08</ResponseDate>
  <RetrievalCPD>08/07/08</RetrievalCPD>
  <OriginalAuthCode>831000</OriginalAuthCode>
</Request>
```

Chargeback Analysis

The Chargeback Analysis report contains the following attributes and elements:

<ChargebackAnalysisReport>

The <ChargebackAnalysisReport> element is the root element of the report.

Syntax

```
<ChargebackAnalysisReport>
  HierarchyLevel=CDATA
  ReportStartDate=CDATA
  ReportEndDate=CDATA>
  (Currency*)
```

</ChargebackAnalysisReport>

The table below lists the attributes of <ChargebackAnalysisReport>.

Table 55 Attributes of Report

Attribute Name	Description	Data Type and Length
HierarchyLevel	Node value for which the report is requested	String (44)
ReportStartDate	First date that is included in the report	String (10)
ReportEndDate	Last date that is included in the report	String (10)

Example of <ChargebackAnalysisReport> element.

```
<ChargebackAnalysisReport HierarchyLevel="SampleHierarchy (101011000031000110003)" StartDate="Jul 30 2008" EndDate="Jul 30 2008">
```

The table below lists the element of <ChargebackAnalysisReport>.

Table 56 Child Element of <ChargebackAnalysisReport>

Element name	Description
<PresentationCurrency*>	Currency in which the original transactions were submitted by the merchant

<PresentationCurrency>

The <PresentationCurrency> element contains the element that declares the currency used in the transaction.

The table below lists the attribute of <PresentationCurrency>.

Table 57 Attribute of <PresentationCurrency>

Attribute name	Description	Data Type and Length
<CurrencyCode>	Currency in which the original transactions were submitted by the merchant	String (3)

The table below lists the child element of <PresentationCurrency>.

Table 58 Child Element of <PresentationCurrency>

Element name	Description
<PaymentMethod+>	Contains information pertaining to a card type used in the transaction. See <PaymentMethod> for a list of attributes and child elements

Example of <PresentationCurrency> attribute and elements.

```
<PresentationCurrency CurrencyCode="USD">  
  <PaymentMethod Description="MasterCard">
```

<PaymentMethod>

The table below lists the attribute of PaymentMethod.

Table 59 Attribute of <PaymentMethod>

Attribute name	Description	Data Type and Length
<Description>	Type of card used in the original transaction	String (30)

The table below lists the child elements of <PaymentMethod>

Table 60 Child Elements of <PaymentMethod>

Element name	Description
<Reason+>	
<Totals>	

<Reason>

The table below lists the attribute of <Reason>.

Table 61 Attribute of <Reason>

Attribute name	Description	Data Type and Length
<CBReasonCode>	Association chargeback reason code	Numeric (38)

The table below lists the child elements of <Reason>.

Table 62 Child elements of <Reason>

Element name	Description	Data Type and Length
<ReasonDescription>	Text description of the reason code	String (255)
<Count>	Number of chargebacks for each reason code	Numeric (38)
<CountPercentage>	Percentage of chargeback for each payment type per currency	Numeric (38)
<Amount>	The total face value of the chargebacks received for each reason code	Numeric (25)
<AmountPercentage>	The percentage of the total chargebacks volume that is attributable to each reason code per payment type and currency (authorization transaction volume for each reason code divided by the total chargeback transaction volume for the reporting period)	Numeric (38)

<Totals>

The table below lists the child elements of <Totals>.

Table 63 Child elements of <Totals>

Element name	Description	Data Type and Length
<TotalCount>	Total number of chargebacks for all reason code	Numeric (38)
<TotalAmount>	Total face value of the chargebacks received for all the reason code	Numeric (25)

Example of <PaymentMethod> attribute and elements.

```
- <PaymentMethod Description="MasterCard">
- <CBReason Code="4387">
  <ReasonDescription>this is a test reason code desc</ReasonDescription>
  <Count>2</Count>
  <Amount>22.00</Amount>
  <AmountPercentage>100%</AmountPercentage>
  </CBReasonCode>
- <Totals>
  <TotalCount>2</TotalCount>
  <TotalAmount>22.00</TotalAmount>
  </Totals>
</PaymentMethod>
```

Authorization Analysis

The Authorization Analysis report contains the following attributes and elements:

<AuthorizationAnalysisReport>

The <AuthorizationAnalysisReport> element is the root element of the report.

Syntax

```
<AuthorizationAnalysisReport>
  HierarchyLevel=CDATA
  StartDate=CDATA
  EndDate=CDATA>
  (Currency*)
</AuthorizationAnalysisReport>
```

The table below lists the attributes of <AuthorizationAnalysisReport>.

Table 64 Attributes of Report

Attribute Name	Description	Data Type and Length
HierarchyLevel	Node value for which the report is requested	String (44)
StartDate	First date that is included in the report	String (10)
EndDate	Last date that is included in the report	String (10)

Example of <AuthorizationAnalysisReport> element.

```
<AuthorizationAnalysisReport HierarchyLevel="SampleHierarchy (101011000031000110003)" StartDate="Jul 30 2008" EndDate="Jul 30 2008">
```

The table below lists the element of <AuthorizationAnalysisReport>.

Table 65 Child Element of <ChargebackAnalysisReport>

Element name	Description
<PresentationCurrency*>	Currency in which the original transactions were submitted by the merchant

<PresentationCurrency>

The <PresentationCurrency> element contains the element that declares the currency used in the transaction.

The table below lists the attribute of <PresentationCurrency>.

Table 66 Attribute of <PresentationCurrency>

Attribute name	Description	Data Type and Length
<CurrencyCode>	Currency in which the original transactions were submitted by the merchant	String (3)

The table below lists the child element of <PresentationCurrency>.

Table 67 Child Element of <PresentationCurrency>

Element name	Description
<PaymentMethod+>	Reference to the consumer card type used for the transaction
<AllPaymentMethods>	

Example of <PresentationCurrency> attribute and elements.

```
<PresentationCurrency CurrencyCode="USD">
  <PaymentMethod="MasterCard">
```

<PaymentMethod>

The table below lists the attribute of PaymentMethod.

Table 68 Attribute of <PaymentMethod>

Attribute name	Description	Data Type and Length
<Description>	Type of card used in the original transaction	String (30)

The table below lists the child elements of <PaymentMethod>

Table 69 Child Element of <PaymentMethod>

Element name	Description
<Reason+>	
<Totals>	

<Reason>

The table below lists the attribute of <Reason>.

Table 70 Attribute of <Reason>

Attribute name	Description	Data Type and Length
<AuthReasonCode>	Association authorization reason code	Integer (10)

The table below lists the child elements of <Reason>.

Table 71 Child elements of <Reason>

Element name	Description	Data Type and Length
<AuthReasonDescription>	Text description of the reason code	String (255)
<Count>	Number of authorizations for each reason code	Integer (38)
<CountPercentage>	The percentage of the total authorization volume that is attributable to each reason code per payment type and currency (authorization transaction volume for each reason code divided by the total authorization transaction volume for the reporting period)	Numeric (38)

Table 71 Child elements of <Reason>

Element name	Description	Data Type and Length
<Amount>	Total face value of the authorizations received for each reason code	Numeric (25)
<AmountPercentage>	Percentage of the total authorization volume that is attributable to each reason code per payment type and currency	Numeric (38)
<DeclinePercentage>	Percentage of the total declined authorization volume that is attributable to each reason code per payment type and currency	Numeric (38)

<Totals>

The table below lists the child elements of <Totals>.

Table 72 Child elements of <Totals>

Element name	Description	Data Type and Length
<TotalCount>	Total number of authorizations for all reason code	Numeric (38)
<TotalAmount>	Total face value of the authorizations received for all the reason code	Numeric (25)

Example of <PaymentMethod> attribute and elements.

```

<PaymentMethod Description="American Express">
- <Reason AuthReasonCode="234">
  <ReasonDescription>Error in CyberSource merchant
configuration</ReasonDescription>
  <Count>1</Count>
  <Amount>1.00</Amount>
  <CountPercentage>100</CountPercentage>
  <DeclinePercentage>100</DeclinePercentage>
</Reason>
- <Totals>
  <TotalCount>1</TotalCount>
  <TotalAmount>1.00</TotalAmount>
</Totals>
</PaymentMethod>

```

<AllPaymentMethods>

The table below lists the child elements of <AllPaymentMethods>

Table 73 Child Element of <AllPaymentMethods>

Element name	Description
<Reason+>	
<Totals>	

<Reason>

The table below lists the attribute of <Reason>.

Table 74 Attribute of <Reason>

Attribute name	Description	Data Type and Length
<AuthReasonCode>	Association authorization reason code	Integer (10)

The table below lists the child elements of <Reason>.

Table 75 Child elements of <Reason>

Element name	Description	Data Type and Length
<ReasonCodeDescription>	Text description of the reason code.	String (255)
<Count>	Number of authorizations for each reason code	Integer (38)
<CountPercentage>	Total face value of the authorizations received for each reason code	Numeric (38)
<Amount>	Percentage of the total authorization volume that is attributable to each reason code	Numeric (25)
<AmountPercentage>	The percentage of the total authorization volume that is attributable to each reason code per payment type and currency (authorization transaction volume for each reason code divided by the total authorization transaction volume for the reporting period)	Numeric (38)

Table 75 Child elements of <Reason>

Element name	Description	Data Type and Length
<DeclinePercentage>	Percentage of the total declined authorization volume that is attributable to each reason code	Numeric (38)

<Totals>

The table below lists the child elements of <Totals>.

Table 76 Child elements of <Totals>

Element name	Description	Data Type and Length
<TotalCount>	Total number of chargebacks for all reason code	Numeric (38)
<TotalAmount>	Total face value of the chargebacks received for all the reason code	Numeric (25)

Example of <AllPaymentMethods> attribute and elements.

```

<AllPaymentMethods>
- <Reason AuthReasonCode="234">
  <ReasonCodeDescription>Error in CyberSource merchant
configuration</ReasonCodeDescription>
  <Count>1</Count>
  <Amount>1.00</Amount>
  <CountPercentage>100</CountPercentage>
  <DeclinePercentage>100</DeclinePercentage>
</Reason>
- <Totals>
  <TotalCount>1</TotalCount>
  <TotalAmount>1.00</TotalAmount>
</Totals>
</AllPaymentMethods>

```

Interchange Qualification Analysis

The Interchange Qualification Analysis report contains the following attributes and elements:

<InterchangeQualificationAnalysisReport>

The <InterchangeQualificationAnalysisReport> element is the root element of the report.

Syntax

```

<InterchangeQualificationAnalysisReport>
  HierarchyLevel=CDATA
  StartDate=CDATA
  EndDate=CDATA>
  (Currency*)
</InterchangeQualificationAnalysisReport>

```

The table below lists the attributes of <InterchangeQualificationAnalysisReport>.

Table 77 Attributes of Report

Attribute Name	Description	Data Type and Length
HierarchyLevel	Node value for which the report is requested	String (44)
StartDate	First date that is included in the report	String (10)
EndDate	Last date that is included in the report	String (10)

Example of <InterchangeQualificationAnalysisReport> element.

```

<InterchangeQualificationAnalysisReport HierarchyLevel="SampleHierarchy (101011000031000110003)"
StartDate="Jul 30 2008" EndDate="Jul 30 2008">

```

The table below lists the element of <InterchangeQualificationAnalysisReport>.

Table 78 Child Element of <ChargebackAnalysisReport>

Element name	Description
<FundingCurrency*>	Currency in which the original transactions were submitted by the merchant

<FundingCurrency>

The <FundingCurrency> element contains the element that declares the currency used in the transaction.

The table below lists the attribute of <FundingCurrency>.

Table 79 Attribute of <FundingCurrency>

Attribute name	Description	Data Type and Length
<CurrencyCode>	Currency in which the original transactions were submitted by the merchant	String (5)

The table below lists the child element of <FundingCurrency>.

Table 80 Child Element of <FundingCurrency>

Element name	Description
<PaymentMethod+>	Reference to the consumer card type used for the transaction

Example of <FundingCurrency> attribute and elements.

```
<FundingCurrency CurrencyCode="USD">
  <PaymentMethod Description="MasterCard">
```

<PaymentMethod>

The table below lists the attribute of <PaymentMethod>

Table 81 Attribute of <PaymentMethod>

Attribute name	Description	Data Type and Length
<Description>	Type of card used in the original transaction	String (30)

The table below lists the child elements of <PaymentMethod>

Table 82 Child Element of <PaymentMethod>

Element name	Description
<Qualification+>	
<Totals>	

<Qualification>

The table below lists the attribute of <Qualification>.

Table 83 Attribute of <Qualification>

Attribute name	Description	Data Type and Length
<QualificationCategory>	Association qualification category code	Integer (38)

The table below lists the child elements of <Qualification>.

Table 84 Child elements of <Qualification>

Element name	Description	Data Type and Length
<Count>	Number of transactions for each qualification category	Integer (38)
<CountPercentage>	The percentage of the total transactions that is attributable to each qualification category per payment type and currency	String (8)
<PerItemFee>	Fee amount applied per transaction event	Numeric (25)
<PercentageRate>	The percentage rate that is attributable to each qualification category per payment type and currency	String (8)
<Amount>	The total face value of the interchange qualification received for each qualification category	Numeric (25)
<AmountPercentage>	The percentage of the total interchange volume that is attributable to each reason code per payment type and currency	String (8)

<Totals>

The table below lists the child elements of <Totals>.

Table 85 Child elements of <Totals>

Element name	Description	Data Type and Length
<TotalCount>	Total number of transactions for all categories	Numeric (38)
<TotalAmount>	Total face value of the transactions for all the categories	Numeric (25)

PIN-less Debit Returns Detail

The PIN-less Debit Returns Detail report contains the following attributes and elements:

<Report>

The <Report> element is the root element of the report.

Syntax

```
<Report>
  HierarchyLevel=NMTOKEN
  ReportStartDate=CDATA
  ReportEndDate=CDATA>
  (Request)
</Report>
```

<Report>

The table below lists the attributes of <Report>.

Table 86 Attributes of Report

Attribute Name	Description	Data Type and Length
ReportHierarchyLevel	Node value for which the report is requested	String (44)
ReportStartDate	First date that is included in the report	String (10)
ReportEndDate	Last date that is included in the report	String (10)

Example of <Report> element.

```
<Report HierarchyLevel="Sample Merchant (101011000241000110001)" StartDate="7/29/2008"
EndDate="7/29/2008">
```

The table below lists the child element of <Report>.

Table 87 Child Element of <Report>

Element name	Description
<PresentationCurrency+>	Contains all of the requests in the report. See <PresentationCurrency> for a list of child elements

<PresentationCurrency>

The table below lists the attributes of <PresentationCurrency>.

Table 88 Attributes of <PresentationCurrency>

Attribute Name	Description	Data Type and Length
CurrencyCode	Currency in which the original transactions were submitted by the merchant	String (5)

Child element of <PresentationCurrency> is <Request+>

The table below lists the child elements of <Request>

Table 89 Child Elements of <Request>

Element name	Description	Data Type and Length
<RequestID>	Request ID of the original transaction (sale or refund).	Numeric (26)
<CYBSMID>	CyberSource merchant ID.	String (30)
<CYBSExceptionID>	Numerical identifier created by CyberSource to represent a unique chargeback, representment, or other exception.	Numeric (18)
<ReturnInitiatedDate>	Date the return was initiated by the issuing bank.	String (10)
<AdjustmentID>	Identification number associated to the adjustment made to the transaction.	String (20)
<ProcessorMID>	Merchant ID assigned by the processor.	Numeric (20)
<DebitNetwork>	Indicates the debit network used for this transaction.	String (20)
<TransactionDate>	Date of the transaction.	String (10)
<PaymentType>	Mode of payment.	String (20)
<TransactionAmount>	Amount of the original transaction.	Numeric (19)
<AdjustmentAmount>	Amount of the adjustment made to the transaction amount.	Numeric (19)
<ChargebackFee>	Amount of the chargeback fee.	Numeric (19)

Table 89 Child Elements of <Request>

Element name	Description	Data Type and Length
<NetworkFee>	Amount of the network fee.	Numeric (19)
<TotalDebitAmount>	Total debit amount includes the adjustment amount, chargeback fee, and network fee.	Numeric (19)

Chapter 4

CSV Report Formats

This chapter describes the comma-separated values (CSV) format of the following CyberSource Merchant Account CSV reports:

[Payment Activity Summary](#)

[Summary of Fees](#)

[Purchase & Refund Details](#)

[Retrieval Request Details](#)

[Chargeback & Representment Summary](#)

[Chargeback Analysis](#)

[Chargeback & Representment Details](#)

[Authorization Analysis](#)

[Chargeback & Representment Financial Details](#)

[Interchange Qualification Analysis](#)

[Transfer Log](#)

[PIN-less Debit Returns Detail](#)

Important The fields defined in this guide may not all display on your report. Different fields are displayed depending on your processor.

CyberSource CSV Conventions

First Header Record

The first header record describes the name and version of the report and indicates which dates are included in the report.

Example First Header Record:

Payment Activity Summary Report,1.0,2008-08-15 to 2008-08-15,,,,,,

Second Header Record

The Payment Activity Summary is the only report with a second header record. This record indicates the name of each field in the report.

Data Records

These conventions apply to the data:

- The CSV version of each report uses quotation marks around each of the report's values (for example: "request_id", "06/09/08", "100.00").
- If the value of a field contains a comma, the contents of the field are surrounded by additional double quotes ("). For example, the value A,B,C is represented as: ""A,B,C"".
- If the value of a field contains a double quote ("), the contents of the field are surrounded by double quotes, and the double quote is represented as two double quotes. For example, the value Sample "value" is represented as: "Sample ""value""".
- Records are separated with a carriage return followed by a line feed.

This chapter uses the following terms to refer to the data type of each field:

- **Alphanumeric:** String containing letters, numbers, and special characters (for example, @, #, and %). All text uses UTF-8 character encoding.
- **Boolean:** Single character; T for true or F for false.
- **Amount:** An amount, including a decimal point if necessary.
- **Date:** DD-MM-YYYY, where:
 - DD is the two-digit day
 - MM is the two-digit month
 - YYYY is the four-digit year
- **DateTime:** DD-MM-YYYY-THH:MM:SS[+|-]HH:MM, where:
 - DD is the two-digit day.
 - MM is the two-digit month.
 - YYYY is the four-digit year.
 - THH:MM:SS is the time, with HH representing hours, MM representing minutes, and SS representing seconds.
 - [+|-]HH:MM is the time zone's offset from Greenwich Mean Time (GMT), with HH representing hours and MM representing minutes. The number is prefixed by either a plus (+) or minus (-) to indicate whether the offset adds to or subtracts from GMT. For example, the offset for Pacific Daylight Time (PDT) is -07:00.
For example, "2008-07-31T16:31:18-07:00" represents July 31, 2008 at 4:31:18 PM PDT.
- **Numeric:** String containing numbers.

Note The data lengths indicate the maximum length of each field. If a field is shorter than the maximum length, it is not padded in any way.

Exported Search Results

This section describes the exported search results.

First Line of the Report

The first line of the report describes the column headings with the name of each field. The data type and length of each field is alphanumeric.

Example First line of the report

```
report_name, version_number, hierarchy_level, report_activity_start_date, report_activity_end_date
```

Transaction Record

Each transaction record includes information about a CyberSource payment transaction. For information about possible values for each field, see the implementation guide for the services that you use.

Example Transaction record. Each line of the report is described in the table below.

```
Purchases, Settled, MasterCard, 5, 41, USD"
```

Table 90 Fields in the Transaction Record

Position (Column)	Field Name	Description	Data Type and Length
3 (A)	category	Category of transaction, for example purchase or refund	String (60)
3 (B)	type	Description of funding event	String (50)
3 (C)	subtype	Description of the type of funding event	String (30)
3 (D)	count	Number of transactions	Numeric (10)
3 (E)	amount	Original Transaction Amount	Amount (25)
3 (F)	currency	Funding currency code	String (3)

Sample Record. Each record includes information about an order.

```
Purchases, Settled, MasterCard, 5, 41, USD
Refunds, Settled, MasterCard, 3, -21, USD
Purchases, Settled, Subtotal, 5, 41, USD
Purchases, Conveyed, Subtotal, 00, USD
Refunds, Settled, Subtotal, 3, -21, USD
Refunds, Conveyed, Subtotal, 100, USD
Net_Purchase_Refund, Settled, Subtotal, 8, 20, USD
Net_Purchase_Refund, Conveyed, Subtotal, 00, USD
Fees, Settled, Subtotal, USD
Chargebacks_Representments, Settled, MasterCard, 1, -10, USD
Chargebacks_Representments, Settled, Subtotal, 1, -10, USD
Net_Total, Settled, Total, 10, USD
```

Payment Activity Summary

The Payment Activity Summary report contains the following records and fields:

First Header Record

The first header record describes the report name, version, hierarchy level, hierarchy ID, and indicates which dates are included in the report.

Example First Header Record.

```
Payment Activity Summary, 1, SampleMerchant (101011000241000110001),
1010000000000000000000, Jul 29 2008, Jul 29 2008
```

The table below lists the fields in First Header Record.

Table 91 Fields in the First Header Record

Position	Field Name	Description	Data Type and Length
1 (A)	report_name	Name of the report	
1 (B)	version_number	Version of the report	Numeric
1 (C)	hierarchy_level	Absolute hierarchy node value for which the report is requested	String (44)
1 (D)	report_activity_start_date	Start date of report	String (10)
1 (E)	report_activity_end_date	End date of report	String (10)

Second Header Record

The second header record contains the fields in the report.

The table below lists the fields in Second Header Record.

Table 92 Fields in the Second Header Record

Position	Field Name	Description	Data Type and Length
1 (A)	category	Category of transaction, for example purchase or refund	String (60)
1 (B)	type	Description of funding event	String (50)
1 (C)	subtype		String (30)
1 (D)	count	Number of transactions	Numeric (10)
1 (E)	amount	Original Transaction Amount	String (10)
1 (F)	currency	Funding currency code	String (3)
1 (G)	funding_amount	Amount of the transaction face value in funding currency	Numeric (25)
1 (H)	funding_currency	Currency of the funds transferred to your bank account	String (3)
1 (I)	rate	Effective foreign exchange rate	Numeric (25)
1 (J)	reserved		

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

Example Transaction Record

```
Purchases, Settled, MasterCard, 5, 41, USD
```

Purchase & Refund Details

The Purchase & Refund Details report contains the following records and fields:

First Header Record

The First Header Record contains the fields in the report.

Example First Header Record

```
request_id, cybs_mid, processor_mid, hierarchy_level, trans_ref_no, merchant_ref_no,  
transaction_type, submission_date,,,,,
```

The table below lists the fields in the First Header Record.

Table 93 Fields in the First Header Record

Position	Field Name	Description	Data Type and Length
1 (A)	request_id	Request ID of the original transaction	Numeric
1 (B)	cybs_mid	CyberSource merchant ID	String (30)
1 (C)	processor_mid	Gateway Merchant ID	Numeric (20)
1 (D)	hierarchy_level	Hierarchy level of the purchase or refund transaction	String (20)
1 (E)	trans_ref_no	The transaction reference number assigned by CyberSource	Numeric (12)
1 (F)	merchant_ref_no	Reference number assigned to the purchase transaction by the merchant	String (30)

Table 93 Fields in the First Header Record

1 (G)	transaction_type	Value defining the transaction type (purchase or refund)	String (30)
1 (H)	submission_date	Date of the purchase or refund transaction	Date (28)
1 (I)	amount	Original Transaction Amount	Amount (25)
1 (J)	transaction_amount_currency	Original transaction currency code	String (3)
1 (K)	payment_method	Method of payment used in the original transaction – Mastercard, Visa, Discover, American Express	String (20)
1 (L)	payment_type	Mode of payment, such as credit card	String (20)
1 (M)	account_suffix	Last 4 digits of the credit card	String (4)
1 (N)	auth_trans_ref_no	The transaction reference number of the original auth transaction	Numeric (12)
1 (O)	auth_date	The transaction date of the original auth transaction	Date (28)
1 (P)	auth_request_id	Request ID of the original auth transaction	Numeric (26)
1 (Q)	auth_amount	Original auth Transaction Amount	Amount (25)
1 (R)	auth_currency_code	Original auth transaction currency code	String (3)
1 (S)	auth_code	Authorization Code	String (10)
1 (T)	auth_rcode	Response code of the original auth transaction	Integer (1)

Table 93 Fields in the First Header Record

1 (U)	cybs_batch_date_time	The date and time the transaction was batched at CyberSource	Date and time (28)
1 (V)	cybs_batch_id	The batch ID in which this transaction was included	Numeric (38)
1 (W)	card_type	Card type used in the original transaction	Numeric (2)
1 (X)	charge_type	Charge type associated with the original transaction	Numeric (4)
1 (Y)	interchange_description *	Text description of the interchange category	String (60)
1 (Z)	interchange_percentage *	Interchange percentage charged for this transaction	Numeric (38)
1(AA)	interchange_percentage_amount *	Interchange amount charged for this transaction	Numeric (38)
1(AB)	interchange_per_item_fee *	Per-item fee that was charged for this transaction	Numeric (38)
1(AC)	debit_network	Indicates the Debit Network used for this transaction	String (20)
1(AD)	discount_percentage	Discount rate added	Numeric (38)
1(AE)	discount_amount	Discount amount added	Numeric (38)
1(AF)	discount_per_item_fee	Fee amount assessed for each transaction in addition to the discount percentage.	Numeric (38)
1(AG)	total_fee	Total of fees collected for the transaction being reported. Amount in parenthesis () denotes a negative number.	Numeric (38)

Table 93 Fields in the First Header Record

1(AH)	fee_currency	Currency in which the fees were collected, which is always the same as the funding currency.	String (3)
1(AI)	merchant_defined_data2	Reserved for future use	
1(AJ)	merchant_defined_data2	Reserved for future use	
1(AK)	merchant_defined_data3	Reserved for future use	
1(AL)	merchant_defined_data4	Reserved for future use	
1(AM)	funding_amount	Amount of the transaction face value in funding currency. Amount in parenthesis () denotes a negative number	Numeric (25)
1(AN)	funding_currency	Funding currency code	String (3)
1 (AO)	bucket_merchant	Indicates whether customer is a small business merchant	String (1)
1(AP)	first_name	Customer's first name	String (60)
1(AQ)	last_name	Customer's last name	String (60)
1(AR)	reserved6	Reserved for future use	
1(AS)	reserved7	Reserved for future use	
1(AT)	reserved8	Reserved for future use	
1(AU)	reserved9	Reserved for future use	
1(AV)	reserved10	Reserved for future use	
* N/A to Bundled-pricing merchants			

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

Example Transaction Record

```
2173546600000167904567, SampleMerchant, 8610000000000, 1010110000000000000000,
20846410061, 33557799, Purchases, 7/28/2008, 10, USD, MasterCard, credit
card,,,,,,,,,
```

Chargeback & Representment Summary

The Chargeback & Representment Summary report contains the following records and fields:

First Header Record

The First Header Record contains the fields in the report.

Example First Header Record

```
ChargebackRepresentmentSummary, 1, sample merchant ID (101011000031000110003), Feb 01
2009, Feb 28 2009
```

The table below lists the fields in First Header Record.

Table 94 Fields in the First Header Record

Position	Field Name	Description	Data Type and Length
1 (A)	report_name	Name of the report	
1 (B)	version_number	Version of the report	Numeric
1 (C)	hierarchy_level	Absolute hierarchy node value for which the report is requested	String (44)
1 (D)	report_activity_start_date	Start date of report	String (10)
1 (E)	report_activity_end_date	End date of report	String (10)

Transaction Record

Each transaction record includes information about a chargeback.

Example Transaction Record

```
First Chargeback, 2, 15.2, 3, 31.68, 0, 0
```

The table below lists the fields in the Transaction Record.

Table 95 Fields in the Transaction Record

Position	Field Name	Description	Data Type and Length
3 (A)	chargeback_type_description	Describes the type of chargeback	String (255)
3 (B)	visa_count	Number of chargebacks associated to Visa card type	Numeric (38)
3 (C)	visa_amount	Amount of each chargeback for Visa card type	Numeric (25)
3 (D)	mastercard_count	Number of chargebacks associated to MasterCard card type	Numeric (38)
3 (E)	mastercard_amount	Amount of each chargeback for MasterCard card type	Numeric (25)
3 (F)	diner_count	Number of chargebacks associated to Diners MasterCard card type	Numeric (38)
3 (G)	diner_amount	Amount of each chargeback for Diners MasterCard card type	Numeric (25)

Chargeback & Representment Details

The Chargeback & Representment Details report contains the following records and fields:

First Header Record

The First Header Record contains the fields in the report.

Example First Header Record

```
orig_capture_request_id, cybs_mid, processor_mid, hierarchy_level, cybs_exception_id,
processor_case_id,,,,,,,,,
```

The table below lists the fields in the First Header Record.

Table 96 Fields in the First Header Record

Position	Field Name	Description	Data Type and Length
1 (A)	orig_capture_request_id	Request ID of the original transaction	Numeric (38)
1 (B)	cybs_mid	CyberSource merchant ID	String (30)
1 (C)	processor_mid	Merchant ID assigned by the processor	Numeric (30)
1 (D)	hierarchy_level	Hierarchy id of the original transaction	String (20)
1 (E)	cybs_exception_id	Unique exception identifier created by CyberSource	Numeric (18)
1 (F)	processor_case_id	Processor-assigned case number	String (30)
1 (G)	case_amount	Chargeback amount	Amount (25)
1 (H)	case_amount_currency	Chargeback currency	String (3)
1 (I)	cb_reason_code	Association chargeback reason code	Numeric (38)
1 (J)	cb_reason_description	Text description of the reason code	String (255)
1 (K)	financial_impact_type	debit, credit, or none	String (1)
1 (L)	case_type_description	Description of the case type	String (255)
1 (M)	cb_initiated_date	Chargeback or representment central processing date	Date (28)

Table 96 Fields in the First Header Record

1 (N)	status_description	Description of the chargeback event status	String (255)
1 (O)	response_date	Date by which item must be submitted to the chargeback processor to allow sufficient time for representment	String (28)
1 (P)	payment_method	Method of payment (Visa, Mastercard) that applies to the transaction	String (30)
1 (Q)	account_suffix	The last 4 digits	String (4)
1 (R)	arn	Association reference number	Numeric (38)
1 (S)	Reserved	Funds held due to risk management	
1 (T)	orig_transaction_type	Transaction type of the original transaction	String (20)
1 (U)	orig_capture_trans_ref_number	The transaction reference number	Numeric (12)
1 (V)	orig_merchant_ref_number	The merchant reference number of the original transaction	String (30)
1 (W)	orig_capture_amount	Capture amount of the original transaction	String (25)
1 (X)	orig_capture_currency	Transaction currency code of the original transaction	String (3)
1 (Y)	orig_capture_sub_date	Submission date of the transaction of the original transaction	String (28)
1 (Z)	orig_auth_trans_ref_number	Transaction reference number of the original authorization transaction	String (3)
1(AA)	orig_auth_date	Authorization date of the original transaction	String (28)

Table 96 Fields in the First Header Record

1(AB)	cb_exception_fee_amount	Amount of the Chargeback exception fee	Numeric (25)
1(AC)	cb_exception_fee_currency	Currency code for the chargeback exception fee	String (3)
1(AD)	issuer_message_text	Text message from the issuer explaining the exception	String (255)
1(AE)	Funding Currency Case Amount	Case amount in merchant's funding currency	Numeric (38)
1(AF)	Funding Currency Code	Funding currency code	String (3)
1(AG)	First Name	Customer's first name	String (60)
1(AH)	Last Name	Customer's last name	String (60)

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

Example Transaction Record

```
2.17271858000016E+21, SampleMerchant, 8610000064411, 101011000241000000000,
107459111000000000, 2098057549410, USD,,,,,,,,,
```

Chargeback & Representment Financial Details

The Chargeback & Representment Financial Details report contains the following records and fields:

First Header Record

The First Header Record contains the fields in the report.

Example First Header Record

```
orig_capture_request_id, cybs_mid, processor_mid, hierarchy_level, cybs_exception_id,
processor_case_id,,,,,,,,,
```

The table below lists the fields in the First Header Record.

Table 97 Fields in the First Header Record

Position	Field Name	Description	Data Type and Length
1 (A)	orig_capture_request_id	Request ID of the original transaction	Numeric (38)
1 (B)	cybs_mid	CyberSource merchant ID	String (30)
1 (C)	processor_mid	Merchant ID assigned by the processor	Numeric (30)
1 (D)	hierarchy_level	Hierarchy id of the original transaction	String (20)
1 (E)	cybs_exception_id	Unique exception identifier created by CyberSource	Numeric (18)
1 (F)	processor_case_id	Processor-assigned case number	String (30)
1 (G)	case_amount	Chargeback amount	Amount (25)

Table 97 Fields in the First Header Record

1 (H)	case_amount_currency	Chargeback currency	String (3)
1 (I)	cb_reason_code	Association chargeback reason code	Numeric (38)
1 (J)	cb_reason_description	Text description of the reason code	String (255)
1 (K)	financial_impact_type	debit, credit, or none	String (1)
1 (L)	case_type_description	Description of the case type	String (255)
1 (M)	cb_initiated_date	Chargeback or representment central processing date	Date (28)
1 (N)	status_description	Description of the chargeback event status	String (255)
1 (O)	response_date	Date by which item must be submitted to the chargeback processor to allow sufficient time for representment	String (28)
1 (P)	payment_method	Method of payment (Visa, Mastercard) that applies to the transaction	String (30)
1 (Q)	account_suffix	The last 4 digits	String (4)
1 (R)	arn	Association reference number	Numeric (38)
1 (S)	Reserved	Funds held due to risk management	
1 (T)	orig_transaction_type	Transaction type of the original transaction	String (20)
1 (U)	orig_capture_trans_ref_number	The transaction reference number	Numeric (12)
1 (V)	orig_merchant_ref_number	The merchant reference number of the original transaction	String (30)
1 (W)	orig_capture_amount	Capture amount of the original transaction	String (25)

Table 97 Fields in the First Header Record

1 (X)	orig_capture_currency	Transaction currency code of the original transaction	String (3)
1 (Y)	orig_capture_sub_date	Submission date of the transaction of the original transaction	String (28)
1 (Z)	orig_auth_trans_ref_number	Transaction reference number of the original authorization transaction	String (3)
1(AA)	orig_auth_date	Authorization date of the original transaction	String (28)
1(AB)	cb_exception_fee_amount	Amount of the Chargeback exception fee	Numeric (25)
1(AC)	cb_exception_fee_currency	Currency code for the chargeback exception fee	String (3)
1(AD)	issuer_message_text	Text message from the issuer explaining the exception	String (255)
1(AE)	Funding Currency Case Amount	Case amount in merchant's funding currency	Numeric (38)
1(AF)	Funding Currency Code	Funding currency code	String (3)
1(AG)	First Name	Customer's first name	String (60)
1(AH)	Last Name	Customer's last name	String (60)

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

Example Transaction Record

```
2.17271858000016E+21, SampleMerchant, 8610000064411, 101011000241000000000,
107459111000000000, 2098057549410, USD,,,,,,,,,
```

Transfer Log

The Transfer Log report contains the following records and fields:

First Header Record

The First Header Record contains the fields in the report.

Example First Header Record

```
transfer_ref_no, origination_date, processor_mid, cybs_mid, effective_date, amount,
currency_code,,,,,,,,
```

The table below lists the fields in First Header Record.

Table 98 Fields in the First Header Record

Position	Field Name	Description	Data Type and Length
1 (A)	transfer_ref_no	Unique reference number for this fund transfer	String (20)
1 (B)	origination_date	Funding origination date	String (28)
1 (C)	processor_mid	Processor Merchant ID	Numeric (20)
1 (D)	cybs_mid	CyberSource merchant ID	String (30)
1 (E)	effective_date	Funding effective date	String (28)
1 (F)	amount	Funding amount	Numeric (25)
1 (G)	currency_code	Funding currency code	String (3)
1 (H)	type_description	Description of funding event	String (60)

Table 98 Fields in the First Header Record

1 (I)	hierarchy_level	Hierarchy level and numerical identifier used to represent a hierarchy level	String (40)
1 (J)	masked_dda	Masked bank account number	String (20)
1 (K)	routing_number	Bank routing number	String (20)
1 (L)	transfer_method	Fund transfer method	String (15)
1 (M)	acquirer	Acquirer	String (30)

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

Example Transaction Record

```
107526000000000000, 7/29/2008, 86100000000000, SampleMerchant, 17/30/2008, -10,
USD,,,,,,,,,
```

Summary of Fees

The Summary of Fees report contains the following records and fields:

First Header Record

The First Header Record contains the fields in the report.

Example First Header Record

```
fee_type, transaction_type, payment_method, card_type, fee_description, count, per_
item_fee, transaction_amount,,,,,
```

The table below lists the fields in First Header Record.

Table 99 Fields in the First Header Record

Position	Field Name	Description	Data Type and Length
1 (A)	fee_type	Type of fee based on your agreements with CyberSource	String (30)
1 (B)	transaction_type	Transaction type of the original transaction	String (30)
1 (C)	payment_method	Card type description	String (30)
1 (D)	card_type	Type of card used in the original transaction	String (30)
1 (E)	fee_description	Description of fee based on your arrangement with CyberSource	String (60)
1 (F)	count	Number of transactions	Numeric (38)
1 (G)	per_item_fee	Fee for a single item	Numeric (38)
1 (H)	transaction_amount	Total transaction amount	Numeric (25)
1 (I)	percentage_fee	Percentage rate based on your agreement with CyberSource	Numeric (38)

Table 99 Fields in the First Header Record

1 (J)	dues_assessments_amount	Dues and assessments amount based on your agreement with CyberSource	Numeric (25)
1 (K)	total_fee_amount	Total amount of all fee transactions for the specified date range	Numeric (25)

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

Example Transaction Record

```
Discount, Purchases, MasterCard, Consumer, Credit Core Value, Qualified, 2, 0, 20, 5, 0, 0
```

Retrieval Request Details

The Retrieval Request Details report contains the following records and fields:

First Header Record

The first header record describes the report name, version, hierarchy level, hierarchy ID, and indicates which dates are included in the report.

Example First Header Record

```
RetrievalRequestDetails, 1, 101011000031000000000, Sep 10 2008, Sep 10 2008
```

The table below lists the fields in First Header Record.

Table 100 Fields in the First Header Record

Position	Field Name	Description	Data Type and Length
2 (A)	report_name	Name of the report	
2 (B)	version_number	Version of the report	Numeric
2 (C)	hierarchy_level	Absolute hierarchy node value for which the report is requested	String (44)

Table 100 Fields in the First Header Record

2 (D)	report_activity_start_date	Start date of report	String (10)
2 (E)	report_activity_end_date	End date of report	String (10)

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

The table below lists the fields in the Transaction Record.

Table 101 Fields in the First Header Record

Position	Field Name	Description	Data Type and Length
3 (A)	orig_capture_request_id	Request ID of the original transaction	Numeric (26)
3 (B)	cybs_mid	CyberSource merchant ID	String (30)
3 (C)	processor_mid	Merchant ID assigned by the processor	Numeric (20)
3 (D)	cybs_exception_id	Unique exception identifier created by CyberSource	Numeric (18)
3 (E)	processor_case_id	Processor-assigned case number	String (30)
3 (F)	case_amount	Chargeback amount	Amount (25)
3 (G)	case_amount_currency	Chargeback currency	String (3)
3 (H)	rr_reason_code	Association chargeback reason code	Numeric (38)
3 (I)	rr_reason_description	Text description of the reason code	String (255)
3 (J)	reserved		
3 (K)	reserved1		
3 (L)	retrieval_cpd	The Central Processing Date, or origination date, of the retrieval request as per the card association (Visa or MasterCard)	String (8) or Date

Table 101 Fields in the First Header Record

3 (M)	status_description	Description of the chargeback event status	String (255)
3 (N)	response_date	Date by which item must be submitted to the chargeback processor to allow sufficient time for representment	String (8) or Date
3 (O)	payment_method	Method of payment (Visa, Mastercard) that applies to the transaction	String (30)
3 (P)	account_suffix	The last 4 digits	String (4)
3 (Q)	arn	Association reference number	String (30)
3 (R)	Reserved2	Funds held due to risk management	
3 (S)	orig_transaction_type	Transaction type of the original transaction	String (20)
3 (T)	orig_capture_trans_ref_number	The transaction reference number	Numeric (32)
3 (U)	orig_merchant_ref_number	The merchant reference number of the original transaction	String (30)
3 (V)	orig_capture_amount	Capture amount of the original transaction	Amount (25)
3 (W)	orig_capture_currency	Transaction currency code of the original transaction	String (3)
3 (X)	orig_capture_sub_date	Submission date of the transaction of the original transaction	String (28)
3 (Y)	orig_auth_trans_ref_number	Transaction reference number of the original authorization transaction	String (3)
3(Z)	orig_auth_date	Authorization date of the original transaction	String (28)

Table 101 Fields in the First Header Record

3(AA)	orig_auth_code	Amount of the Chargeback exception fee	Amount (25)
3(AB)	response_action	Currency code for the chargeback exception fee	String (3)
3(AC)	reserved3		
3(AD)	reserved4		
3(AE)	reserved5		
3(AF)	reserved6		
3(AG)	reserved7		

Example Transaction Record

```
2173546600000167904567, SampleMerchant, 8610007940810, 101011000031000000000,
101088607000000000, 1822101547, 80.29, USD, 33, 15, 8/7/2008, Request Submitted
Retrieval, 9/5/2008, MasterCard, 4492,,,,,
```

Chargeback Analysis

The Chargeback Analysis report contains the following records and fields.

First Header Record

The first header record describes the report name, version, hierarchy level, hierarchy ID, and indicates which dates are included in the report.

Example First Header Record.

```
Chargeback Analysis Report, 1, SampleMerchant (101011000241000110001),Jul 29 2008, Jul 29 2008
```

The table below lists the fields in First Header Record.

Table 102 Fields in the First Header Record

Position	Field Name	Description	Data Type and Length
2 (A)	report_name	Name of the report	
2 (B)	version_number	Version of the report	Numeric
2 (C)	hierarchy_level	Absolute hierarchy node value for which the report is requested	String (44)
2 (D)	report_activity_start_date	Start date of report	String (10)
2 (E)	report_activity_end_date	End date of report	String (10)

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

The table below lists the fields in the Transaction Record.

Table 103 Fields in the Transaction Record

Position	Field Name	Description	Data Type and Length
3 (A)	cb_reason_code	Association chargeback reason code	Numeric (38)
3 (B)	cb_reason_description	Text description of the reason code	String (255)

Table 103 Fields in the Transaction Record

3 (C)	count	Number of chargebacks for each reason code	Numeric (38)
3 (D)	count_percentage	Percentage of chargeback for each payment type per currency	Numeric (38)
3 (E)	amount	The total face value of the chargebacks received for each reason code	Numeric (25)
3 (F)	amount_percentage	The percentage of the total chargebacks volume that is attributable to each reason code per payment type and currency (authorization transaction volume for each reason code divided by the total chargeback transaction volume for the reporting period)	Numeric (38)

Authorization Analysis

The Authorization Analysis report contains the following records and fields.

First Header Record

The first header record describes the report name, version, hierarchy level, hierarchy ID, and indicates which dates are included in the report.

Example First Header Record.

```
Chargeback Analysis Report, 1, SampleMerchant (101011000241000110001), Jul 29 2008, Jul 29 2008
```

The table below lists the fields in First Header Record.

Table 104 Fields in the First Header Record

Position	Field Name	Description	Data Type and Length
2 (A)	report_name	Name of the report	
2 (B)	version_number	Version of the report	Numeric
2 (C)	hierarchy_level	Absolute hierarchy node value for which the report is requested	String (44)
2 (D)	report_activity_start_date	Start date of report	String (10)
2 (E)	report_activity_end_date	End date of report	String (10)

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

The table below lists the fields in the Transaction Record.

Table 105 Fields in the Transaction Record

Position	Field Name	Description	Data Type and Length
3 (A)	presentation_currency	Currency in which the original transactions were submitted by the merchant	String (5)
3 (B)	payment_method	Method of payment used in the original transaction – Mastercard, Visa, Discover, American Express	String (50)
3 (C)	auth_reason_code	Association authorization reason code	Integer (10)
3 (D)	auth_reason_description	Text description of the reason code	String (255)

Table 105 Fields in the Transaction Record

	count	The number of authorizations for each reason code	Integer (38)
3 (E)	count_percentage	The percentage of the total authorization volume that is attributable to each reason code per payment type and currency (authorization transaction volume for each reason code divided by the total authorization transaction volume for the reporting period)	Numeric (38)
	amount	Total face value of the authorizations received for each reason code	Numeric (25)
3 (F)	amount_percentage	The percentage of the total authorization volume that is attributable to each reason code per payment type and currency (authorization transaction volume for each reason code divided by the total authorization transaction volume for the reporting period)	Numeric (38)
3 (G)	decline_percentage	The percentage of the total authorization declines that is attributable to each reason code per payment type and currency	Numeric (38)
3 (H)	total_count	Total number of authorizations	Numeric (38)
3 (I)	total_amount	Total of the amount of all authorizations for the reporting period	Numeric (25)

Interchange Qualification Analysis

The Interchange Qualification Analysis report contains the following records and fields.

First Header Record

The first header record describes the report name, version, hierarchy level, hierarchy ID, and indicates which dates are included in the report.

Example First Header Record.

```
Interchange Qualification Analysis Report, 1, SampleMerchant (101011000241000110001),  
Jul 29 2008, Jul 29 2008
```

The table below lists the fields in First Header Record.

Table 106 Fields in the First Header Record

Position	Field Name	Description	Data Type and Length
2 (A)	report_name	Name of the report	
2 (B)	version_number	Version of the report	Numeric
2 (C)	hierarchy_level	Absolute hierarchy node value for which the report is requested	String (44)
2 (D)	report_activity_start_date	Start date of report	String (10)
2 (E)	report_activity_end_date	End date of report	String (10)

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

The table below lists the fields in the Transaction Record.

Table 107 Fields in the Transaction Record

Position	Field Name	Description	Data Type and Length
3 (A)	funding_currency	Currency type of the funds that will be posted to your merchant bank account	String (5)
3 (B)	payment_method	Method of payment used in the original transaction – Mastercard, Visa, Discover, American Express	String (50)
3 (C)	qualification_category	Association qualification reason code	String (100)
3 (D)	count	Number of transactions for each qualification category	Integer (38)
3 (E)	amount	The total face value of the interchange qualification received for each qualification category	Numeric (25)
3 (F)	per_item_fee	Fee amount applied per transaction event	Numeric (25)
3 (G)	percentage_rate	The percentage rate that is attributable to each qualification category per payment type and currency	Numeric (8)
4 (H)	count_percentage	The percentage of the total transactions that is attributable to each qualification category per payment type and currency	Numeric (8)

Table 107 Fields in the Transaction Record

5 (I)	amount_percentage	The percentage of the total interchange volume that is attributable to each reason code per payment type and currency	Numeric (8)
-------	-------------------	---	-------------

PIN-less Debit Returns Detail

This report lists all the PIN-less debit chargebacks that occurred for a merchant entity for one specific date. The report defaults to the most current day for which information is available.

First Header Record

The first header record describes the report name, version, hierarchy level, hierarchy ID, and indicates which dates are included in the report.

Example First Header Record.

```
PIN-less Debit Returns Detail Report, 1, SampleMerchant (101011000241000110001), Jul 29
2008, Jul 29 2008
```

The table below lists the fields in First Header Record.

Table 108 Fields in the First Header Record

Position	Field Name	Description	Data Type and Length
2 (A)	report_name	Name of the report	
2 (B)	version_number	Version of the report	Numeric
2 (C)	hierarchy_level	Absolute hierarchy node value for which the report is requested	String (44)
2 (D)	report_activity_start_date	Start date of report	String (10)
2 (E)	report_activity_end_date	End date of report	String (10)

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

The table below lists the fields in the Transaction Record.

Table 109 Fields in the First Header Record

Position	Field Name	Description	Data Type and Length
3 (A)	orig_request_id	Request ID of the original transaction	Numeric (26)
3 (B)	cybs_mid	CyberSource merchant ID	String (30)
3 (C)	cybs_exception_id	Unique exception identifier created by CyberSource	Numeric (18)
3 (D)	return_initiated_date	Date the return was initiated by the issuing bank.	String (10)
3 (E)	adjustment_id	Identification number associated to the adjustment made to the transaction.	String (20)
3 (F)	processor_mid	Merchant ID assigned by the processor	Numeric (20)
3 (G)	debit_network	Indicates the debit network used for this transaction.	String (20)
3 (H)	transaction_date	Date of the transaction.	String (10)
3 (I)	payment_type	Mode of payment.	String (20)
3 (J)	transaction_amount	Amount of the original transaction.	Numeric (19)
3 (K)	adjustment_amount	Amount of the adjustment made to the transaction amount.	Numeric (19)
3 (L)	purchase_currency_code	Transaction currency code.	String (3)
3 (M)	chargeback_fee	Amount of the chargeback fee.	Numeric (19)

Table 109 Fields in the First Header Record

3 (N)	network_fee	Amount of the network fee.	Numeric (19)
3 (O)	total_debit_amount	Total debit amount includes the adjustment amount, chargeback fee, and network fee.	Numeric (19)

Appendix A

XML Report DTDs

This appendix provides the document type definitions (DTDs) for the following CyberSource Merchant Account XML reports:

[Payment Activity Summary](#)

[Summary of Fees](#)

[Purchase & Refund Details](#)

[Retrieval Request Details](#)

[Chargeback & Representment Summary](#)

[Chargeback Analysis](#)

[Chargeback & Representment Details](#)

[Authorization Analysis](#)

[Chargeback & Representment Financial Details](#)

[Interchange Qualification Analysis](#)

[Transfer Log](#)

[PIN-less Debit Returns Detail](#)

Important The fields defined in this guide may not all display on your report. Different fields are displayed depending on your processor.

Payment Activity Summary

```
<!ELEMENT PaymentActivitySummary ( PurchasesAndRefunds, Fees, Reserves,
ChargebacksAndRepresentments, NetTotalAmount ) >
<!ATTLIST PaymentActivitySummary HierarchyLevel CDATA #REQUIRED >
<!ATTLIST PaymentActivitySummary StartDate CDATA #REQUIRED >
<!ATTLIST PaymentActivitySummary EndDate CDATA #REQUIRED >
<!ELEMENT Currency ( PurchasesAndRefunds, Fees, Reserves,
ChargebacksAndRepresentments, NetTotalAmount ) >
<!ATTLIST Currency PresentationCurrencyCode CDATA #REQUIRED >
<!ATTLIST Currency FundingCurrencyCode CDATA #REQUIRED >
<!ATTLIST Currency EffectiveForeignExchangeRate NMTOKEN #REQUIRED >
<!ELEMENT PurchasesAndRefunds (Type+, ConveyedTotalCount, ConveyedTotalAmount,
SettledTotalCount, SettledTotalAmount ) >
<!ELEMENT Type ( Amount | ConveyedSubtotalAmount | ConveyedSubtotalCount | Count
| Description | SettledSubtotalAmount | SettledSubtotalCount | SubType |
TotalAmount ) * >
<!ELEMENT Amount ( #PCDATA ) >
<!ELEMENT ConveyedSubtotalAmount ( #PCDATA ) >
<!ELEMENT ConveyedSubtotalCount ( #PCDATA ) >
<!ELEMENT Count ( #PCDATA ) >
<!ELEMENT Description ( #PCDATA ) >
<!ELEMENT SettledSubtotalAmount ( #PCDATA ) >
<!ELEMENT SettledSubtotalCount ( #PCDATA ) >
<!ELEMENT SubType ( Description, ConveyedTransactionCount, ConveyedAmount,
SettledTransactionCount, SettledAmount ) >
<!ELEMENT ConveyedTransactionCount ( #PCDATA ) >
<!ELEMENT ConveyedAmount ( #PCDATA ) >
<!ELEMENT SettledTransactionCount ( #PCDATA ) >
<!ELEMENT SettledAmount ( #PCDATA ) >
<!ELEMENT TotalAmount ( #PCDATA ) >
<!ELEMENT ConveyedTotalAmount ( #PCDATA ) >
<!ELEMENT ConveyedTotalCount ( #PCDATA ) >
<!ELEMENT SettledTotalAmount ( #PCDATA ) >
<!ELEMENT SettledTotalCount ( #PCDATA ) >
```

```
<!ELEMENT Fees ( Type, TotalAmount ) >
<!ELEMENT Reserves (ReserveAmount) >
<!ELEMENT ReserveAmount ( #PCDATA ) >
<!ELEMENT ChargebacksAndRepresentments ( Type+, TotalCount, TotalAmount ) >
<!ELEMENT TotalCount ( #PCDATA ) >
<!ELEMENT NetTotalAmount ( #PCDATA ) >
```

Purchase & Refund Details

```
<!ELEMENT Report ( Request+ ) >
<!ATTLIST Report HierarchyLevel CDATA #REQUIRED >
<!ATTLIST Report StartDate CDATA #REQUIRED >
<!ATTLIST Report EndDate CDATA #REQUIRED >
<!ELEMENT Request (CYBSMID, RequestId, ProcessorMID, TransRefNo,
MerchantRefNo, TransactionType, SubmissionDate, Amount,
TransactionAmountCurrency, PaymentMethod, PaymentType, AccountSuffix,
AuthTransRefNo, AuthDate, AuthRequestId, AuthAmount, AuthCurrency, AuthCode,
AuthResponseCode, CYBSBatchDateTime, CYBSBatchID, MerchantData1,
MerchantData2, MerchantData3, MerchantData4, CardType, ChargeType?,
InterchangeDescription?, InterchangePercentage?,
InterchangePercentageAmount?, InterchangePerItemFee?, DiscountPercentage,
DiscountAmount, TotalFee, FeeCurrency, DiscountPerItemFee, FundingAmount,
FundingCurrency, BucketMerchant, FirstName, LastName) >
<!ELEMENT RequestId ( #PCDATA ) >
<!ELEMENT CYBSMID ( #PCDATA ) >
<!ELEMENT ProcessorMID ( #PCDATA ) >
<!ELEMENT HierarchyLevel ( #PCDATA ) >
<!ELEMENT TransRefNo ( #PCDATA ) >
<!ELEMENT MerchantRefNo ( #PCDATA ) >
<!ELEMENT TransactionType ( #PCDATA ) >
<!ELEMENT SubmissionDate ( #PCDATA ) >
<!ELEMENT Amount ( #PCDATA ) >
<!ELEMENT TransactionAmountCurrency ( #PCDATA ) >
<!ELEMENT PaymentMethod ( #PCDATA ) >
<!ELEMENT PaymentType ( #PCDATA ) >
<!ELEMENT AccountSuffix ( #PCDATA ) >
<!ELEMENT AuthTransRefNo ( #PCDATA ) >
<!ELEMENT AuthDate ( #PCDATA ) >
<!ELEMENT AuthRequestId ( #PCDATA ) >
<!ELEMENT AuthAmount ( #PCDATA ) >
<!ELEMENT AuthCurrency ( #PCDATA ) >
<!ELEMENT AuthResponseCode ( #PCDATA ) >
<!ELEMENT AuthCode ( #PCDATA ) >
<!ELEMENT CYBSBatchDateTime ( #PCDATA ) >
<!ELEMENT CYBSBatchID ( #PCDATA ) >
```



```
<!ELEMENT CardType ( #PCDATA ) >
<!ELEMENT InterchangeDescription ( #PCDATA ) >
<!ELEMENT InterchangePercentage ( #PCDATA ) >
<!ELEMENT InterchangePercentageAmount ( #PCDATA ) >
<!ELEMENT InterchangePerItemFee ( #PCDATA ) >
<!ELEMENT DiscountPercentage ( #PCDATA ) >
<!ELEMENT DiscountAmount ( #PCDATA ) >
<!ELEMENT DiscountPerItemFee ( #PCDATA ) >
<!ELEMENT TotalFee ( #PCDATA ) >
<!ELEMENT FeeCurrency ( #PCDATA ) >
<!ELEMENT MerchantData1 ( #PCDATA ) >
<!ELEMENT MerchantData2 ( #PCDATA ) >
<!ELEMENT MerchantData3 ( #PCDATA ) >
<!ELEMENT MerchantData4 ( #PCDATA ) >
<!ELEMENT FundingAmount ( #PCDATA ) >
<!ELEMENT FundingCurrency ( #PCDATA ) >
<!ELEMENT BucketMerchant ( #PCDATA ) >
<!ELEMENT FirstName ( #PCDATA ) >
<!ELEMENT LastName ( #PCDATA ) >
<!ELEMENT DebitNetwork ( #PCDATA ) >
<!ELEMENT Status ( #PCDATA ) >
<!ELEMENT SettlementDate ( #PCDATA ) >
<!ELEMENT RejectReasonCode ( #PCDATA ) >
<!ELEMENT RejectReasonDescription ( #PCDATA ) >
```

Fields in red are not applicable to Bundled-pricing merchants.

Chargeback & Representment Summary

```
<!ELEMENT Report ( Currency+ ) >
<!ATTLIST Report HierarchyLevel CDATA #REQUIRED >
<!ATTLIST Report StartDate CDATA #REQUIRED >
<!ATTLIST Report EndDate CDATA #REQUIRED >
<!ELEMENT Currency ( Request+ ) >
<!ATTLIST Currency PresentationCurrencyCode NMTOKEN #REQUIRED >
<!ATTLIST Currency FundingCurrencyCode CDATA #REQUIRED >
<!ELEMENT Request ( ChargebackTypeDescription, VisaCount, VisaAmount,
MasterCardCount, MasterCardAmount, DinerCount, DinerAmount ) >
<!ELEMENT ChargebackTypeDescription ( #PCDATA ) >
<!ELEMENT VisaCount ( #PCDATA ) >
<!ELEMENT VisaAmount ( #PCDATA ) >
<!ELEMENT MasterCardCount ( #PCDATA ) >
<!ELEMENT MasterCardAmount ( #PCDATA ) >
<!ELEMENT DinerCount ( #PCDATA ) >
<!ELEMENT DinerAmount ( #PCDATA ) >
```

Chargeback & Representment Details

```

<!ELEMENT Report ( Request+ ) >
<!ATTLIST Report EndDate CDATA #REQUIRED >
<!ATTLIST Report HierarchyLevel NMTOKEN #REQUIRED >
<!ATTLIST Report StartDate CDATA #REQUIRED >
<!ELEMENT Request ( CYBSMID, OriginalCaptureRequestId, ProcessorMID,
CYBSExceptionID, ProcessorCaseID, CaseAmountCurrency, CBReasonCode,
CBReasonDescription, FinancialImpactType, OriginalCaptureTransRefNumber,
CaseTypeDescription, OriginalTransactionType, CBInitiatedDate, ResponseDate,
ARN, OriginalCaptureAmount, OriginalCaptureCurrency, PaymentMethod,
AccountSuffix, OriginalCaptureSubmissionDate, CaseAmount,
OriginalMerchantRefNumber, OriginalAuthTransRefNumber, OriginalAuthDate,
CBExceptionFeeAmount, CBExceptionFeeCurrency, IssuerMessageText,
StatusDescription, FundingCurrencyCaseAmount, FundingCurrency, FirstName,
LastName ) >
<!ELEMENT CYBSMID ( #PCDATA ) >
<!ELEMENT OriginalCaptureRequestId ( #PCDATA ) >
<!ELEMENT ProcessorMID ( #PCDATA ) >
<!ELEMENT CYBSExceptionID ( #PCDATA ) >
<!ELEMENT ProcessorCaseID ( #PCDATA ) >
<!ELEMENT CaseAmountCurrency ( #PCDATA ) >
<!ELEMENT CBReasonCode ( #PCDATA ) >
<!ELEMENT CBReasonDescription ( #PCDATA ) >
<!ELEMENT FinancialImpactType ( #PCDATA ) >
<!ELEMENT OriginalCaptureTransRefNumber ( #PCDATA ) >
<!ELEMENT CaseTypeDescription ( #PCDATA ) >
<!ELEMENT OriginalTransactionType ( #PCDATA ) >
<!ELEMENT CBInitiatedDate ( #PCDATA ) >
<!ELEMENT ResponseDate ( #PCDATA ) >
<!ELEMENT ARN ( #PCDATA ) >
<!ELEMENT OriginalCaptureAmount ( #PCDATA ) >
<!ELEMENT OriginalCaptureCurrency ( #PCDATA ) >
<!ELEMENT PaymentMethod ( #PCDATA ) >
<!ELEMENT AccountSuffix ( #PCDATA ) >
<!ELEMENT OriginalCaptureSubmissionDate ( #PCDATA ) >
<!ELEMENT CaseAmount ( #PCDATA ) >
<!ELEMENT OriginalMerchantRefNumber ( #PCDATA ) >

```

```
<!ELEMENT OriginalAuthTransRefNumber ( #PCDATA ) >
<!ELEMENT OriginalAuthDate ( #PCDATA ) >
<!ELEMENT CBExceptionFeeAmount ( #PCDATA ) >
<!ELEMENT CBExceptionFeeCurrency ( #PCDATA ) >
<!ELEMENT IssuerMessageText ( #PCDATA ) >
<!ELEMENT StatusDescription ( #PCDATA ) >
<!ELEMENT FundingCurrencyCaseAmount ( #PCDATA ) >
<!ELEMENT FundingCurrency ( #PCDATA ) >
<!ELEMENT FirstName ( #PCDATA ) >
<!ELEMENT LastName ( #PCDATA ) >
```

Chargeback & Representment Financial Details

```

<!ELEMENT Report ( Request+ ) >
<!ATTLIST Report EndDate CDATA #REQUIRED >
<!ATTLIST Report HierarchyLevel NMTOKEN #REQUIRED >
<!ATTLIST Report StartDate CDATA #REQUIRED >
<!ELEMENT Request ( CYBSMID, OriginalCaptureRequestId, ProcessorMID,
CYBSExceptionID, ProcessorCaseID, CaseAmountCurrency, CBReasonCode,
CBReasonDescription, FinancialImpactType, OriginalCaptureTransRefNumber,
CaseTypeDescription, OriginalTransactionType, CBInitiatedDate, ResponseDate,
ARN, OriginalCaptureAmount, OriginalCaptureCurrency, PaymentMethod,
AccountSuffix, OriginalCaptureSubmissionDate, CaseAmount,
OriginalMerchantRefNumber, OriginalAuthTransRefNumber, OriginalAuthDate,
CBExceptionFeeAmount, CBExceptionFeeCurrency, IssuerMessageText,
StatusDescription, FundingCurrencyCaseAmount, FundingCurrency, FirstName,
LastName ) >
<!ELEMENT CYBSMID ( #PCDATA ) >
<!ELEMENT OriginalCaptureRequestId ( #PCDATA ) >
<!ELEMENT ProcessorMID ( #PCDATA ) >
<!ELEMENT CYBSExceptionID ( #PCDATA ) >
<!ELEMENT ProcessorCaseID ( #PCDATA ) >
<!ELEMENT CaseAmountCurrency ( #PCDATA ) >
<!ELEMENT CBReasonCode ( #PCDATA ) >
<!ELEMENT CBReasonDescription ( #PCDATA ) >
<!ELEMENT FinancialImpactType ( #PCDATA ) >
<!ELEMENT OriginalCaptureTransRefNumber ( #PCDATA ) >
<!ELEMENT CaseTypeDescription ( #PCDATA ) >
<!ELEMENT OriginalTransactionType ( #PCDATA ) >
<!ELEMENT CBInitiatedDate ( #PCDATA ) >
<!ELEMENT ResponseDate ( #PCDATA ) >
<!ELEMENT ARN ( #PCDATA ) >
<!ELEMENT OriginalCaptureAmount ( #PCDATA ) >
<!ELEMENT OriginalCaptureCurrency ( #PCDATA ) >
<!ELEMENT PaymentMethod ( #PCDATA ) >
<!ELEMENT AccountSuffix ( #PCDATA ) >
<!ELEMENT OriginalCaptureSubmissionDate ( #PCDATA ) >
<!ELEMENT CaseAmount ( #PCDATA ) >
<!ELEMENT OriginalMerchantRefNumber ( #PCDATA ) >

```

```
<!ELEMENT OriginalAuthTransRefNumber ( #PCDATA ) >
<!ELEMENT OriginalAuthDate ( #PCDATA ) >
<!ELEMENT CBExceptionFeeAmount ( #PCDATA ) >
<!ELEMENT CBExceptionFeeCurrency ( #PCDATA ) >
<!ELEMENT IssuerMessageText ( #PCDATA ) >
<!ELEMENT StatusDescription ( #PCDATA ) >
<!ELEMENT FundingCurrencyCaseAmount ( #PCDATA ) >
<!ELEMENT FundingCurrency ( #PCDATA ) >
<!ELEMENT FirstName ( #PCDATA ) >
<!ELEMENT LastName ( #PCDATA ) >
```

Transfer Log

```

<!ELEMENT Report ( Currency+ ) >
<!--ATTLIST Report StartDate CDATA #REQUIRED -->
<!--ATTLIST Report EndDate CDATA #REQUIRED -->
<!--ATTLIST Report HierarchyLevel CDATA #REQUIRED -->
<!ELEMENT Currency ( Request+ ) >
<!--ATTLIST Currency PresentationCurrencyCode NMTOKEN #REQUIRED -->
<!--ATTLIST Currency FundingCurrencyCode CDATA #REQUIRED -->
<!ELEMENT Request ( TransferReferenceNumber, OriginationDate, ProcessorMID,
CYBSMID, EffectiveDate, Amount, CurrencyCode, TypeDescription, MaskedDDA,
RoutingNumber, TransferMethod, Acquirer ) >
<!ELEMENT TransferReferenceNumber ( #PCDATA ) >
<!ELEMENT OriginationDate ( #PCDATA ) >
<!ELEMENT ProcessorMID ( #PCDATA ) >
<!ELEMENT CYBSMID ( #PCDATA ) >
<!ELEMENT EffectiveDate ( #PCDATA ) >
<!ELEMENT Amount ( #PCDATA ) >
<!ELEMENT CurrencyCode ( #PCDATA ) >
<!ELEMENT TypeDescription ( #PCDATA ) >
<!ELEMENT HierarchyID ( #PCDATA ) >
<!ELEMENT MaskedDDA ( #PCDATA ) >
<!ELEMENT RoutingNumber ( #PCDATA ) >
<!ELEMENT TransferMethod ( #PCDATA ) >
<!ELEMENT Acquirer ( #PCDATA ) >

```

Summary of Fees

```
<!ELEMENT Report ( Currency ) >
<!ATTLIST Report HierarchyLevel CDATA #REQUIRED >
<!ATTLIST Report StartDate CDATA #REQUIRED >
<!ATTLIST Report EndDate CDATA #REQUIRED >
<!ELEMENT Currency ( Type+ ) >
<!ATTLIST Currency FundingCurrencyCode CDATA #REQUIRED >
<!ATTLIST Currency PresentationCurrencyCode CDATA #REQUIRED >
<!ELEMENT Type ( Request+, InterchangeTotalFees?, DiscountTotalFees? ,
MonthlyTotalFees?) >
<!ELEMENT InterchangeTotalFees ( #PCDATA ) >
<!ELEMENT DiscountTotalFees ( #PCDATA ) >
<!ELEMENT MonthlyTotalFees ( #PCDATA ) >
<!ELEMENT Request ( FeeType, TransactionType, PaymentMethod, CardType,
FeeDescription, Count, PerItemFee, TransactionAmount, PercentageFee,
TotalFeeAmount ) >
<!ELEMENT FeeType ( #PCDATA ) >
<!ELEMENT TransactionType ( #PCDATA ) >
<!ELEMENT PaymentMethod ( #PCDATA ) >
<!ELEMENT CardType ( #PCDATA ) >
<!ELEMENT FeeDescription ( #PCDATA ) >
<!ELEMENT Count ( #PCDATA ) >
<!ELEMENT PerItemFee ( #PCDATA ) >
<!ELEMENT TransactionAmount ( #PCDATA ) >
<!ELEMENT PercentageFee ( #PCDATA ) >
<!ELEMENT TotalFeeAmount ( #PCDATA ) >
```


Retrieval Request Details

```

<!ELEMENT Report ( Request+ ) >
<!--ATTLIST Report HierarchyLevel NMTOKEN #REQUIRED -->
<!--ATTLIST Report StartDate CDATA #REQUIRED -->
<!--ATTLIST Report EndDate CDATA #REQUIRED -->
<!--ELEMENT Request (
OriginalCaptureRequestId,
CYBSID,
ProcessorMerchantID,
CYBSExceptionID,
ProcessorCaseID,
CaseAmount,
CaseAmountCurrency,
ReasonCode,
ReasonDescription,
ResponseDate,
OriginalCaptureTransRefNumber,
ResponseAction,
Status,
StatusDescription,
ARN,
RetrievalCPD,
OriginalCaptureAmount,
OriginalCaptureCurrency,
PaymentMethod,
AccountSuffix,
OriginalCaptureSubmissionDate,
OriginalTransactionType,
OriginalMerchantRefNumber,
    OriginalAuthTransRefNumber,
    OriginalAuthDate,
    OriginalAuthCode)>

```

```

<!ELEMENT OriginalCaptureRequestId (#PCDATA)>
<!ELEMENT CYBSID (#PCDATA)>
<!ELEMENT ProcessorMerchantID (#PCDATA)>
<!ELEMENT HierarchyID (#PCDATA)>
<!ELEMENT CYBSExceptionID (#PCDATA)>
<!ELEMENT ProcessorCaseID (#PCDATA)>
<!ELEMENT CaseAmount (#PCDATA)>
<!ELEMENT CaseAmountCurrency (#PCDATA)>
<!ELEMENT ReasonCode (#PCDATA)>
<!ELEMENT ReasonDescription (#PCDATA)>
<!ELEMENT ResponseDate (#PCDATA)>
<!ELEMENT OriginalCaptureTransRefNumber (#PCDATA)>
<!ELEMENT ResponseAction (#PCDATA)>
<!ELEMENT Status (#PCDATA)>
<!ELEMENT StatusDescription (#PCDATA)>
<!ELEMENT ARN (#PCDATA)>
<!ELEMENT RetrievalCPD (#PCDATA)>
<!ELEMENT OriginalCaptureAmount (#PCDATA)>
<!ELEMENT OriginalCaptureCurrency (#PCDATA)>
<!ELEMENT PaymentMethod (#PCDATA)>
<!ELEMENT AccountSuffix (#PCDATA)>
<!ELEMENT OriginalCaptureSubmissionDate (#PCDATA)>
<!ELEMENT OriginalTransactionType (#PCDATA)>
<!ELEMENT OriginalMerchantRefNumber (#PCDATA)>
<!ELEMENT OriginalAuthTransRefNumber (#PCDATA)>
<!ELEMENT OriginalAuthDate (#PCDATA)>
<!ELEMENT OriginalAuthCode (#PCDATA)>

```

Chargeback Analysis

```

<!ELEMENT ChargebackAnalysisReport (PresentationCurrency*) >
<!--ATTLIST ChargebackAnalysisReport HierarchyLevel CDATA #REQUIRED -->
<!--ATTLIST ChargebackAnalysisReport StartDate CDATA #REQUIRED -->
<!--ATTLIST ChargebackAnalysisReport EndDate CDATA #REQUIRED -->
<!ELEMENT PresentationCurrency (PaymentMethod+) >
<!--ATTLIST PresentationCurrency CurrencyCode CDATA #REQUIRED -->
<!ELEMENT PaymentMethod (Reason+, Totals) >
<!--ATTLIST PaymentMethod Description CDATA #REQUIRED -->
<!ELEMENT Reason (CBReasonDescription, Count, CountPercentage, Amount,
AmountPercentage) >
<!--ATTLIST Reason CBReasonCode CDATA #REQUIRED -->
<!ELEMENT CBReasonDescription ( #PCDATA ) >
<!ELEMENT Count ( #PCDATA ) >
<!ELEMENT CountPercentage ( #PCDATA ) >
<!ELEMENT Amount ( #PCDATA ) >
<!ELEMENT AmountPercentage ( #PCDATA ) >
<!ELEMENT Totals (TotalCount, TotalAmount) >
<!ELEMENT TotalCount ( #PCDATA ) >
<!ELEMENT TotalAmount ( #PCDATA ) >

```

Authorization Analysis

```
<!ELEMENT AuthorizationAnalysisReport (PresentationCurrency*) >
<!ATTLIST AuthorizationAnalysisReport HierarchyLevel CDATA #REQUIRED >
<!ATTLIST AuthorizationAnalysisReport StartDate CDATA #REQUIRED >
<!ATTLIST AuthorizationAnalysisReport EndDate CDATA #REQUIRED >
<!ELEMENT PresentationCurrency (PaymentMethod+, AllPaymentMethods) >
<!ATTLIST PresentationCurrency CurrencyCode CDATA #REQUIRED >
<!ELEMENT PaymentMethod (Reason+, Totals) >
<!ATTLIST PaymentMethod Description CDATA #REQUIRED >
<!ELEMENT AllPaymentMethods (Reason+, Totals) >
<!ELEMENT Reason (AuthReasonDescription, Count, CountPercentage, Amount,
AmountPercentage, DeclinePercentage) >
<!ATTLIST Reason AuthReasonCode CDATA #REQUIRED >
<!ELEMENT AuthReasonDescription ( #PCDATA ) >
<!ELEMENT Count ( #PCDATA ) >
<!ELEMENT CountPercentage ( #PCDATA ) >
<!ELEMENT Amount ( #PCDATA ) >
<!ELEMENT AmountPercentage ( #PCDATA ) >
<!ELEMENT DeclinePercentage ( #PCDATA ) >
<!ELEMENT Totals (TotalCount, TotalAmount) >
<!ELEMENT TotalCount ( #PCDATA ) >
<!ELEMENT TotalAmount ( #PCDATA ) >
```

Interchange Qualification Analysis

```

<!ELEMENT InterchangeQualificationAnalysisReport (FundingCurrency*) >
<!--ATTLIST InterchangeQualificationAnalysisReport HierarchyLevel CDATA
#REQUIRED -->
<!--ATTLIST InterchangeQualificationAnalysisReport StartDate CDATA
#REQUIRED -->
<!--ATTLIST InterchangeQualificationAnalysisReport EndDate CDATA
#REQUIRED -->
<!ELEMENT FundingCurrency (PaymentMethod+) >
<!--ATTLIST FundingCurrency CurrencyCode CDATA #REQUIRED -->
<!ELEMENT PaymentMethod (Qualification+, Totals) >
<!--ATTLIST PaymentMethod Description CDATA #REQUIRED -->
<!ELEMENT Qualification (Count, CountPercentage, PerItemFee,
PercentageRate, Amount, AmountPercentage) >
<!--ATTLIST Qualification QualificationCategory CDATA #REQUIRED -->
<!ELEMENT Count ( #PCDATA ) >
<!ELEMENT CountPercentage ( #PCDATA ) >
<!ELEMENT PerItemFee ( #PCDATA ) >
<!ELEMENT PercentageRate ( #PCDATA ) >
<!ELEMENT Amount ( #PCDATA ) >
<!ELEMENT AmountPercentage ( #PCDATA ) >
<!ELEMENT Totals (TotalCount, TotalAmount) >
<!ELEMENT TotalCount ( #PCDATA ) >
<!ELEMENT TotalAmount ( #PCDATA ) >

```

PIN-less Debit Returns Detail

```
<!--ELEMENT Report ( PresentationCurrency+ ) >
<!--ATTLIST Report HierarchyLevel CDATA #REQUIRED >
<!--ATTLIST Report StartDate CDATA #REQUIRED >
<!--ATTLIST Report EndDate CDATA #REQUIRED >
<!--ELEMENT PresentationCurrency ( Request+ ) >
<!--ATTLIST PresentationCurrency CurrencyCode CDATA #REQUIRED >
<!--ELEMENT Request ( RequestID, CYBSMID, CYBSEExceptionID,
ReturnInitiatedDate, AdjustmentID, ProcessorMID, DebitNetwork,
TransactionDate, PaymentType, TransactionAmount, AdjustmentAmount ) >
<!--ELEMENT RequestID ( #PCDATA ) >
<!--ELEMENT CYBSMID ( #PCDATA ) >
<!--ELEMENT CYBSEExceptionID ( #PCDATA ) >
<!--ELEMENT ReturnInitiatedDate ( #PCDATA ) >
<!--ELEMENT AdjustmentID ( #PCDATA ) >
<!--ELEMENT ProcessorMID ( #PCDATA ) >
<!--ELEMENT DebitNetwork ( #PCDATA ) >
<!--ELEMENT TransactionDate ( #PCDATA ) >
<!--ELEMENT PaymentType ( #PCDATA ) >
<!--ELEMENT TransactionAmount ( #PCDATA ) >
<!--ELEMENT AdjustmentAmount ( #PCDATA ) >
<!--ELEMENT ChargebackFee ( #PCDATA ) >
<!--ELEMENT NetworkFee ( #PCDATA ) >
<!--ELEMENT TotalDebitAmount ( #PCDATA ) >
```

Appendix B

Sample Reports

This appendix provides sample reports in XML and CSV formats.

[Sample XML Reports](#)

[Sample CSV Reports](#)

Sample XML Reports

Payment Activity Summary Report

```
<?xml version="1.0" ?>
  <PaymentActivitySummary>
    <PurchasesAndRefunds>
      <HierarchyLevel>SampleMerchant (1010210003010001)</HierarchyLevel>
      <StartDate>Jun 01 2008</StartDate>
      <EndDate>Jun 30 2008</EndDate>
      <Type>
        <Description>Purchases</Description>
      <SubType>
        <Description>MasterCard</Description>
        <ConveyedTransactionCount />
        <ConveyedAmount>0.00</ConveyedAmount>
        <SettledTransactionCount>9</SettledTransactionCount>
        <SettledAmount>7,523.48</SettledAmount>
      </SubType>
        <SettledSubtotalCount>9</SettledSubtotalCount>
        <SettledSubtotalAmount>7,523.48</SettledSubtotalAmount>
        <ConveyedSubtotalCount>0</ConveyedSubtotalCount>
        <ConveyedSubtotalAmount>0.00</ConveyedSubtotalAmount>
      </Type>
    <Type>
      <Description>Refunds</Description>
    <SubType>
      <Description>MasterCard</Description>
      <ConveyedTransactionCount />
      <ConveyedAmount>0.00</ConveyedAmount>
      <SettledTransactionCount>2</SettledTransactionCount>
      <SettledAmount>(131.34)</SettledAmount>
```



```
</SubType>
  <SettledSubtotalCount>2</SettledSubtotalCount>
  <SettledSubtotalAmount>(131.34)</SettledSubtotalAmount>
  <ConveyedSubtotalCount>0</ConveyedSubtotalCount>
  <ConveyedSubtotalAmount>0.00</ConveyedSubtotalAmount>
</Type>
  <ConveyedTotalCount>0</ConveyedTotalCount>
  <ConveyedTotalAmount>0.00</ConveyedTotalAmount>
  <SettledTotalCount>11</SettledTotalCount>
  <SettledTotalAmount>7,392.14</SettledTotalAmount>
</PurchasesAndRefunds>
<Fees>
  <Type>
    <TotalAmount>0.00</TotalAmount>
    <Description>Interchange & Assessments</Description>
  </Type>
  <TotalAmount>0.00</TotalAmount>
</Fees>
<ChargebacksAndRepresentments />
</PaymentActivitySummary>
```

Purchase & Refunds Report

```
<?xml version="1.0" ?>
  <Report HierarchyLevel="SampleMerchant (10101001)"
  ReportStartDate="5/7/2008" ReportEndDate="5/7/2008">
    <Request>
      <RequestId>2101105640780167905077</RequestId>
      <CYBSMID>SampleMerchantID</CYBSID>
      <ProcessorMID>8610000060036</ProcessorMID>
      <TransRefNo>11662390036</TransRefNo>
      <MerchantRefNo>B221</MerchantRefNo>
      <TransactionType>Refunds</TransactionType>
      <SubmissionDate>05/06/08</SubmissionDate>
      <Amount>100.00</Amount>
      <TransactionAmountCurrency>USD</TransactionAmountCurrency>
      <PaymentMethod >Visa</PaymentMethod>
      <PaymentType>credit card</PaymentType>
      <AccountSuffix>6947</ AccountSuffix >
      <AuthTransRefNo>8798789798<AuthTransRefNo/>
      <AuthDate>05/06/08</AuthDate>
      <AuthRequestId> 2101105640780167905077</AuthRequestId>
      <AuthAmount>100.00</AuthAmount>
      <AuthAmountCurrency>USD</AuthAmountCurrency>
      <AuthCode>1</AuthCode >
      <AuthResponseCode>1</AuthResponseCode>
      <CYBSBatchDateTime>05/06/08 04:49 PM</CYBSBatchDateTime>
      <CYBSBatchID>18660000000005104</CYBSBatchID>
      <CardType>41</CardType>
      <ChargeType>1041</CardType>
      <InterchangeDescription>Sample Text</InterchangeDescription>
      <InterchangePercentage>2.1</InterchangePercentage>
      <InterchangePercentageAmount>2.00</InterchangePercentageAmount>
      <InterchangePerItemFee>0.20</InterchangePerItemFee>
      <DuesAssessmentsAmount>2.00</DuesAssessmentsAmount>
```

```
<DiscountPercentage>1.0</DiscountPercentage>
<DiscountAmount>0/10</DiscountAmount>
  <DiscountPerItemFee>0.10</DiscountPerItemFee>
  <TotalFee>3.00</TotalFee>
  <FeeCurrency>USD</FeeCurrency>
  <MerchantData1/>
  <MerchantData2/>
  <MerchantData3/>
  <MerchantData4/>
</Request>
</Report>
```

Fields in **red** are not applicable to bundled-pricing merchants.

Chargeback & Representment Summary Report

```
<?xml version="1.0" ?>
- <Report HierarchyLevel="GPNTTEST21 (101011000031000110003)" StartDate="Feb 01
2009" EndDate="Feb 28 2009">
- <Currency FundingCurrencyCode="USD" PresentationCurrencyCode="EUR">
- <Request>
  <ChargebackTypeDescription>First Chargeback</ChargebackTypeDescription>
  <VisaCount>2</VisaCount>
  <VisaAmount>15.20</VisaAmount>
  <MasterCardCount>3</MasterCardCount>
  <MasterCardAmount>31.68</MasterCardAmount>
  <DinerCount>0</DinerCount>
  <DinerAmount>0.00</DinerAmount>
</Request>
  <TotalVisaCount>2</TotalVisaCount>
  <TotalVisaAmount>15.20</TotalVisaAmount>
  <TotalMasterCardCount>3</TotalMasterCardCount>
  <TotalMasterCardAmount>31.68</TotalMasterCardAmount>
  <TotalDinerCount>0</TotalDinerCount>
  <TotalDinerAmount>0.00</TotalDinerAmount>
</Currency>
- <Currency FundingCurrencyCode="USD" PresentationCurrencyCode="GBP">
- <Request>
  <ChargebackTypeDescription>First Chargeback</ChargebackTypeDescription>
  <VisaCount>1</VisaCount>
  <VisaAmount>8.58</VisaAmount>
  <MasterCardCount>1</MasterCardCount>
  <MasterCardAmount>12.88</MasterCardAmount>
  <DinerCount>0</DinerCount>
  <DinerAmount>0.00</DinerAmount>
</Request>
</Currency>
</Report>
```

Chargeback & Representment Details Report

```
<?xml version="1.0" ?>
<Report HierarchyLevel="SampleMerchant (10101100015)"
ReportStartDate="5/11/2008" ReportEndDate="5/11/2008">
<Request>
  <CYBSMID>SampleID</CYBSMID>
  <CaptureRequestId>2096628984170167905103</CaptureRequestId>
  <ProcessorMID>8600000060034</ProcessorMID>
  <CYBSEExceptionID>1234</CYBSEExceptionID>
  <ProcessorCaseID>1234</ProcessorCaseID>
  <CBAmountCurrency>USD</CBAmountCurrency>
  <CBReasonCode>1</CBReasonCode>
  <CBReasonDescription>ABC</CBReasonDescription>
  <CBIndicator>01</CBIndicator>
  <OriginalCaptureTransRefNumber>2237835840</
<?xml version="1.0" ?>
<Report HierarchyLevel="SampleMerchant (10101100015)"
ReportStartDate="5/11/2008" ReportEndDate="5/11/2008">
<Request>
  <CYBSMID>SampleID</CYBSMID>
  <CaptureRequestId>2096628984170167905103</CaptureRequestId>
  <ProcessorMID>8600000060034</ProcessorMID>
  <CYBSEExceptionID>1234</CYBSEExceptionID>
  <ProcessorCaseID>1234</ProcessorCaseID>
  <CBAmountCurrency>USD</CBAmountCurrency>
  <CBReasonCode>1</CBReasonCode>
  <CBReasonDescription>ABC</CBReasonDescription>
  <CBIndicator>01</CBIndicator>
  <OriginalCaptureTransRefNumber>2237835840</
<CBType>1</CBType>
  <TransactionType>Purchase</TransactionType>
  <CBInitiatedDate>05/01/08</CBInitiatedDate>
```

```
<ResponseDate>05/01/08</ResponseDate>
<RepresentmentAmount>10.00</RepresentmentAmount>
  <RepresentmentCurrency>USD</RepresentmentCurrency>
<CBStatus>1</CBStatus>
  <ARN>123456</ARN>
  <OriginalCaptureAmount>30.00</OriginalCaptureAmount>
  <OriginalCaptureCurrency>USD</OriginalCaptureCurrency>
  <PaymentMethod>Visa</PaymentMethod>
  <AccountSuffix>7977</AccountSuffix>
  <OriginalCaptureSubmissionDate>05/01/08</OriginalCaptureSubmissionDate>
  <CBAmount>30.00</CBAmount>
  <FinancialStatus>Y</FinancialStatus>
  <OriginalMerchantRefNumber>007</OriginalMerchantRefNumber>
  <OriginalAuthTransRefNumber>2237835840</
OriginalCaptureTransRefNumber>
OriginalAuthTransRefNumber>
  <OriginalAuthDate>05/01/08</OriginalAuthDate>
  <CBExceptionFeeAmount />
  <CBExceptionFeeCurrency />
  <IssuerMessageText>aaa</IssuerMessageText>
</Request>
</Report>
```

Transfer Log Report

```
<?xml version="1.0" ?>
  <Report HierarchyLevel="SampleMerchant (10102100030)" StartDate="Jun 01 2008"
    EndDate="Jun 21 2008">
    <Request>
      <TransferReferenceNumber>103657377000000001</TransferReferenceNumber>
      <OriginationDate>6/2/2008</OriginationDate>
      <ProcessorMID>8610000060036</ProcessorMID>
      <CYBSMID>SampleMerchantID</CYBSMID>
      <EffectiveDate>6/3/2008</EffectiveDate>
      <Amount>410.65</Amount>
      <CurrencyCode>USD</CurrencyCode>
      <TypeDescription>Purchase/Refund</TypeDescription>
      <HierarchyID>101021000301000210001</HierarchyID>
      <MaskedDDA>xxxxxxxxx7717</MaskedDDA>
      <RoutingNumber>026012881</RoutingNumber>
      <TransferMethod>ACH</TransferMethod>
      <Acquirer>CyberSource</Acquirer>
    </Request>
  </Report>
```

Summary of Fees Report

```
<Report HierarchyLevel="SampleMerchant (10102100030)" StartDate="Jun 01 2008"
EndDate="Jun 30 2008">
  <Request>
    <FeeType>Interchange</ FeeType >
    <TransactionType>Purchase</ TransactionType >
    <PaymentMethod>Visa</ PaymentMethod >
    <CardType>World Card</ CardType >
    <FeeDescription>Merit World</ FeeDescription >
    <Count>40</ Count >
    <PerItemFee>0.10</ PerItemFee >
    <TransactionAmount>200.00</ TransactionAmount >
    <PercentageFee>2.1</ PercentageFee >
    <DuesAssessmentsAmount>0.10</ DuesAssessmentsAmount >
    <TotalFeeAmount>5.0</ TotalFeeAmount >
  </Request>
</Report>
```


Retrieval Request Report

```

<Report HierarchyLevel="SampleMerchant (10102100030)" StartDate="Jun 01 2008"
EndDate="Jun 30 2008">
  <Request>
    <CYBSMID>gpntest21</CYBSMID>
    <OriginalCaptureRequestId>2206516990000167904567</OriginalCaptureRequestId>
    <ProcessorMID>8610007940810</ProcessorMID>
    <CYBSEExceptionID>1010837000000000003</CYBSEExceptionID>
    <ProcessorCaseID>1822101547</ProcessorCaseID>
    <CaseAmountCurrency>USD</CaseAmountCurrency>
    <ReasonCode>33</ReasonCode>
    <ReasonDescription>Fraud analysis request</ReasonDescription>
    <OriginalCaptureTransRefNumber>20556780021</OriginalCaptureTransRefNumber>
    <ResponseAction>RESPOND</ResponseAction>
    <OriginalTransactionType>Purchase</OriginalTransactionType>
    <ARN>20556780021205567800216</ARN>
    <OriginalCaptureAmount>16.00</OriginalCaptureAmount>
    <OriginalCaptureCurrency>USD</OriginalCaptureCurrency>
    <PaymentMethod>MasterCard</PaymentMethod>
    <AccountSuffix>4492</AccountSuffix>
    <OriginalCaptureSubmissionDate>09/05/08</OriginalCaptureSubmissionDate>
    <CaseAmount>80.29</CaseAmount>
    <OriginalMerchantRefNumber>33557799</OriginalMerchantRefNumber>
    <OriginalAuthTransRefNumber>4953892036</OriginalAuthTransRefNumber>
    <OriginalAuthDate>09/05/08</OriginalAuthDate>
    <StatusDescription>Request Submitted Retrieval</StatusDescription>
    <ResponseDate>09/05/08</ResponseDate>
    <RetrievalCPD>08/07/08</RetrievalCPD>
    <OriginalAuthCode>831000</OriginalAuthCode>
  </Request>
</Report>

```

Chargeback Analysis Report

```
<ChargebackAnalysisReport HierarchyLevel="SampleMerchant
(101011000031000110003)" StartDate="Jul 30 2008" EndDate="Jul 30 2008">
<Currency CurrencyCode="USD">
  <CardType Description="MasterCard">
    <CBReason Code="4387">
      <ReasonDescription>this is a test reason code desc</ReasonDescription>
      <TransactionCount>2</TransactionCount>
      <TransactionVolume>22.00</TransactionVolume>
      <PercentageOfTotal>100%</PercentageOfTotal>
    </CBReason>
  <Totals>
    <TotalTransactionCount>2</TotalTransactionCount>
    <TotalTransactionVolume>22.00</TotalTransactionVolume>
  </Totals>
</CardType>
</Currency>
</ChargebackAnalysisReport>
```

Authorization Analysis Report

```

<AuthorizationAnalysisReport HierarchyLevel="SampleMerchant
(1010110000310008)" StartDate="Oct 01 2008" EndDate="Oct 30 2008">
  - <Currency CurrencyCode="BRL">
    - <CardType Description="American Express">
      - <Reason AuthReasonCode="234">
        <ReasonDescription>Error in CyberSource merchant
configuration</ReasonDescription>
        <Count>1</Count>
        <Amount>1.00</Amount>
        <PercentageOfTotalCount>100</PercentageOfTotalCount>
        <PercentageOfDeclines>100</PercentageOfDeclines>
      </Reason>
    - <Totals>
      <TotalCount>1</TotalCount>
      <TotalAmount>1.00</TotalAmount>
    </Totals>
  </CardType>
- <AllPaymentTypes>
  - <Reason AuthReasonCode="234">
    <ReasonDescription>Error in CyberSource merchant
configuration</ReasonDescription>
    <Count>1</Count>
    <Amount>1.00</Amount>
    <PercentageOfTotalCount>100</PercentageOfTotalCount>
    <PercentageOfDeclines>100</PercentageOfDeclines>
  </Reason>
- <Totals>
  <TotalCount>1</TotalCount>
  <TotalAmount>1.00</TotalAmount>
</Totals>
</AllPaymentTypes>
</Currency>
</AuthorizationAnalysisReport>

```

Interchange Qualification Analysis

```
<?xml version="1.0" ?>
- <InterchangeQualificationAnalysisReport HierarchyLevel="SampleMerchant
(101011000031000110003)" StartDate="Nov 08 2008" EndDate="Dec 08 2008">
- <FundingCurrency CurrencyCode="USD">
- <PaymentMethod Description="MasterCard">
- <Qualification QualificationCategory="Merit I">
  <Count>4</Count>
  <CountPercentage>40 %</CountPercentage>
  <PerItemFee>0.10</PerItemFee>
  <PercentageRate>1.89 %</PercentageRate>
  <Amount>36.43</Amount>
  <AmountPercentage>2.9 %</AmountPercentage>
</Qualification>
- <Qualification QualificationCategory="International Electronic (IEI)">
  <Count>1</Count>
  <CountPercentage>10 %</CountPercentage>
  <PerItemFee>0.00</PerItemFee>
  <PercentageRate>1.37 %</PercentageRate>
  <Amount>35.00</Amount>
  <AmountPercentage>2.79 %</AmountPercentage>
</Qualification>
- <Qualification QualificationCategory="Consumer Debit Refund Group 2">
  <Count>1</Count>
  <CountPercentage>10 %</CountPercentage>
  <PerItemFee>0.00</PerItemFee>
  <PercentageRate>-1.68 %</PercentageRate>
  <Amount>0.53</Amount>
  <AmountPercentage>0.04 %</AmountPercentage>
</Qualification>
- <Totals>
  <TotalCount>6</TotalCount>
  <TotalAmount>71.96</TotalAmount>
</Totals>
</PaymentMethod>
</FundingCurrency>
</InterchangeQualificationAnalysisReport>
```

PIN-less Debit Returns Detail Report

```
<?xml version="1.0" ?>
- <Report HierarchyLevel="RR_GPNTTEST (101011000491000110001)" StartDate="Jan 03
2010" EndDate="Feb 01 2010">
-   <PresentationCurrency CurrencyCode="EUR">
-       <Request>
           <RequestId>2639310621350000132020</RequestId>
           <CYBSMID>rr_gpntest</CYBSMID>
           <CYBSEExceptionID>104559344000000004</CYBSEExceptionID>
           <ReturnInitiatedDate>01/19/10</ReturnInitiatedDate>
           <AdjustmentID>12347</AdjustmentID>
           <ProcessorMID>8610000064480</ProcessorMID>
           <DebitNetwork>NYCE</DebitNetwork>
           <TransactionDate>07/01/11</TransactionDate>
           <PaymentType>Debit</PaymentType>
           <TransactionAmount>32.00</TransactionAmount>
           <AdjustmentAmount>(32.00)</AdjustmentAmount>
       </Request>
-       <Request>
           <RequestId>2639310621350000132020</RequestId>
           <CYBSMID>rr_gpntest</CYBSMID>
           <CYBSEExceptionID>104559344000000008</CYBSEExceptionID>
           <ReturnInitiatedDate>01/19/10</ReturnInitiatedDate>
           <AdjustmentID>12346</AdjustmentID>
           <ProcessorMID>8610000064480</ProcessorMID>
           <DebitNetwork>NYCE</DebitNetwork>
           <TransactionDate>01/19/10</TransactionDate>
           <PaymentType>Debit</PaymentType>
           <TransactionAmount>21.41</TransactionAmount>
           <AdjustmentAmount>(21.41)</AdjustmentAmount>
           <ChargebackFee>10.00</ChargebackFee>
           <NetworkFee>10.00</NetworkFee>
           <TotalDebitAmount>(1.41)</TotalDebitAmount>
       </Request>
-   </PresentationCurrency>
- </Report>
```

Sample CSV Reports

Payment Activity Summary Report

The following Payment Activity Summary report shows all purchases and refunds, fees, and adjustments processed for the SampleMerchant merchant ID on July 29, 2008.

```
Payment Activity Summary, 1, SampleMerchant (101011000241000110001),
1010000000000000000000, Jul 29 2008, Jul 29 2008
Refunds, Settled, MasterCard, 3, -21, USD
Purchases, Settled, Subtotal, 5, 41, USD
Purchases, Conveyed, Subtotal, 00, USD
Refunds, Settled, Subtotal, 3, -21, USD
Refunds, Conveyed, Subtotal, 100, USD
Net_Purchase_Refund, Settled, Subtotal, 8, 20, USD
Net_Purchase_Refund, Conveyed, Subtotal, 00, USD
Fees, Settled, Subtotal, USD
Chargebacks_Representments, Settled, MasterCard, 1, -10, USD
Chargebacks_Representments, Settled, Subtotal, 1, -10, USD
Net_Total, Settled, Total, 10, USD
```

Purchase & Refunds Report

The following Purchase & Refund Details Report lists transaction level data for all purchases and refunds processed by the Sample Merchant for July 28, 2008.

```
request_id, cybs_mid, processor_mid, hierarchy_level, trans_ref_no,
merchant_ref_no, transaction_type, submission_date,,,,,
2.17272E+21, SampleMerchant, 8610000000000, 1010110000000000000000, 20846410061,
33557799, Purchases, 7/28/2008, 10, USD, MasterCard, credit card, 444,
043631610, 7/28/2008, 2.17272E+21, 10, USD, 831000, 7/28/2008 14:04,
250000000000000000, 50, 1213, 5, 0, USD
```

Chargeback & Representment Summary Report

The following Chargeback & Representment Summary Report lists the chargebacks processed by the SampleMerchant merchant for February 1, 2009 through February 28, 2009.

```
ChargebackRepresentmentSummary, 1, SampleMerchant (101011000031000110003), Feb
01 2009, Feb 28 2009
chargeback_type_description, visa_count, visa_amount, mastercard_count,
mastercard_amount, diners_count, diners_amount
First Chargeback, 1, 8.58, 1, 12.88, 0, 0
Second Chargeback, 1, 21.45, 1, 22.9, 0, 0
```

Chargeback & Representment Details Report

The following Chargeback & Representment Details Report lists all chargeback and representment events that occurred for the SampleMerchant merchant on July 29, 2008.

```
orig_capture_request_id, cybs_mid, processor_mid, hierarchy_level,
cybs_exception_id, processor_case_id,,,,,,,,,
2.17271858000016E+21, SampleMerchant, 8610000000000, 101011000000000000000,
1074590000000000000, 20980575494, 10, USD, 4387, DB, First Chargeback, 7/29/2008,
9/7/2008, MasterCard, 4444, 1.23456789012084E+22, Refund, 20846410061,
33557799, 10, USD, 7/28/2008, 1043631610, 7/28/2008, 1,
```

Transfer Log Report

The following Transfer Log Report provides a listing of all funds transfers posted to SampleMerchant's bank account for July 29, 2008.

```
transfer_ref_no, origination_date, processor_mid, cybs_mid, effective_date,
amount, currency_code, type_description, hierarchy_level, masked_dda,
routing_number, transfer_method, acquirer
1075260000000000000, 7/29/2008, 8610000000000, SampleMerchant, 7/30/2008, -10,
USD, Chargebacks/Representments, 10101100000000000000, xxxxxx7717, 26012881,
ACH, CyberSource
```

Summary of Fees Report

The following Summary of Fees Report provides a record of fees assessed for the merchant on July 29, 2008. This report only includes fees that impact funding during the reporting period.

```
fee_type, transaction_type, payment_method, card_type, fee_description, count,
per_item_fee, transaction_amount, percentage_fees, dues_assessments_amount,
total_fee_amount
Discount,Purchases, MasterCard, Consumer, Credit Core Value, Qualified, 2, 0,
20, 5, 0,0
```

Retrieval Request Report

The following Retrieval Request Report provides transaction details for retrieval request that occurred on Sept 10, 2008.

```
101011000031000000000, Sep 10 2008, 8610007940810, 101011000031000000000,
1010886070000000000, 1822101547, 80.29, USD, 33, Fraud analysis request,
8/7/2008, Request Submitted Retrieval, 9/5/2008, MasterCard, 4492,
2.05567800212055E+22, Purchase, 20556780021, 33557799, 16, USD, 9/5/2008,
4953892036, 9/5/2008, 831000, RESPOND
```

Chargeback Analysis Report

The following Chargeback Analysis Report provides a summary of chargeback counts and amounts for a sample reason code for MasterCard.

```
Chargeback Anaylsis Report, 1, SampleMerchant (101011000031000110003), Sep 10
2008, MasterCard, 4387, test reason code, 2, 22, USD
```

Authorization Analysis Report

The following Authorization Analysis Report provides a summary of authorization counts and amounts for a sample reason code for American Express.

```
Authorization Anaylsis Report, 1, SampleMerchant (101011000031000110003), Oct
01 2008, Oct 30 2008, American Express, 234, test reason code, 1, 1, USD, 100,
100
```

Interchange Qualification Analysis Report

The following Interchange Qualification Analysis report provides a summary of the rates associated with the Merit I, International Electronic (IEI), and Cash Disbursement - International qualification categories.

```
Interchange Qualification Anaylsis Report, SampleMerchant
(101011000031000110003)1.01011E+20, Oct 08 2008, Dec 08 2008
USD, MasterCard, Merit I, 4, 40%, 0.1, 1.89%, 36.43, 2.90%
USD, MasterCard, International Electronic (IEI), 1, 10%, 0, 1.37%, 35, 2.79%
USD, Visa, Cash Disbursement - US Cardholder, 27.41%, -1.5, -0.18%, 2, 0.08
```


PIN-less Debit Returns Detail Report

The following PIN-less Debit Returns report lists all the PIN-less debit chargebacks that occurred for a merchant entity for one specific date. The report defaults to the most current day for which information is available.

```
<?xml version="1.0">
- <Report HierarchyLevel="SampleMerchant (101011000491000110001)"
StartDate="Jan 03 2010" EndDate="Feb 01 2010">
- <PresentationCurrency CurrencyCode="EUR">
- <Request>
  <RequestId>2639310621350000132020</RequestId>
  <CYBSMID>rr_gpntest</CYBSMID>
  <CYBSEExceptionID>104559344000000004</CYBSEExceptionID>
  <ReturnInitiatedDate>01/19/10</ReturnInitiatedDate>
  <AdjustmentID>12347</AdjustmentID>
  <ProcessorMID>8610000064480</ProcessorMID>
  <DebitNetwork>NYCE</DebitNetwork>
  <TransactionDate>07/01/11</TransactionDate>
  <PaymentType>Debit</PaymentType>
  <TransactionAmount>32.00</TransactionAmount>
  <AdjustmentAmount>(32.00)</AdjustmentAmount>
</Request>
</PresentationCurrency>
</Report>
```

