CyberSource Merchant Account Reports

User's Guide

June 2011

CyberSource®
the power of payment

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.

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Contents

Documentation Changes and Enhancements

The following table lists changes made in the recent releases of this document:

Release	Changes
June 2011	• Added new Chargeback and Representment Financial Details Report. See "Chargeback & Representment Financial Details" on page 26.
August 2010	• Updated Purchase & Refund Details Report. See "Purchase & Refund Details" on page 16.
March 2010	• Added new fields to the PIN-less Debit Returns Detail Report.
February 2010	• Added PIN-less Debit Returns Detail Report. See "PIN-less Debit Returns Details" on page 52.
August 2009	• Added new Debit Network field to the Purchase and Refund Details Reports. See "Purchase & Refund Details" on page 16.
June 2009	• You can now access Retrieval Request Case details from the Retrieval Request Detail Report. See "Retrieval Request Details" on page 36.
April 2009	• Added Chargeback and Representment Summary Report.
February 2009	• Removed date restrictions on Summary and Detail Reports. • Added new hierarchy drop-down menu.
January 2009	• Added documentation for Authorization Analysis Report and Interchange Analysis Report.
October 2008	• Added documentation for Retrieval Request Report and Chargeback Analysis Report.
August 2008	• Initial release

Chapter 1

Introduction to CyberSource 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 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 formats. You can obtain the reports in the Business Center or download them automatically. You can choose the reports and formats that are most appropriate for your business.

Merchant Account Reports feature a dynamic six-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.

Available Reports

The Payment Activity Reconciliation reports are a set of reports used to track purchases and refunds, funds posted to your bank account, and fees that have been assessed for a merchant entity. These reports include the Payment Activity Summary, Purchase & Refund Details, Transfer Log, and Summary of Fees.

The Exception Management reports are a set of reports used to track chargebacks and representment events and provide details for retrieval requests. These reports are the Chargeback & Representment Summary, Chargeback & Representment Details, Chargeback & Representment Financial Details, Retrieval Request Details, and PIN-less Debit Returns Details.

The Payment Performance reports are a set of reports used to analyze data to improve performance by analyzing the cause of chargebacks and the reasons for authorization declines. These reports include Chargeback Analysis, Authorization Analysis, and Interchange Qualification Analysis.

Self service report requests allow you to search for transactions by submission date. For acquiring transactions, the submission date is after the transactions have been settled and sent back from the processor as successful settlements. For non-acquiring transactions, the submission date is the date the transaction was submitted to CyberSource.

For information on retrieving reports via an API, see the CyberSource Merchant Account Reporting Developer's Guide. The file formats for reports is described in this guide.

Related Documentation

You can find additional information in the Business Center and advanced features in these documents:

CyberSource Merchant Account Reporting Developer's Guide

CyberSource Business Center User's Guide (Essentials package only)

Merchant Account Guide for CyberSource Gateways

Chapter 2

Getting Started

This chapter explains how to start using the CyberSource Merchant Account Reports.

Note If you have the Essentials package, you need to go live before you can configure reports in production. *Going live* means that you can accept real orders from your customers. To go live, follow the Going Live steps in the Business Center User Guide.

Logging Into the Business Center

You use the Business Center to access the Merchant Account Reports. Follow the steps below to access the reports.

1 Open a Web browser.

You can use the following browsers with the Business Center:

- Microsoft Internet Explorer 4.0 or greater

- Netscape Navigator 6.2 or greater

2 Enter the production URL for the Business Center: https://ebc.cybersource.com.

Note You may still use https://reports.cybersource.com for programmable downloads.

The Web browser prompts you for a CyberSource merchant ID, user name, and password.

3 Type your merchant ID, user name and password, and click **OK**.

4 In the navigation pane, click **Reports** > **Merchant Account Reports**.

The Merchant Account Reports page appears as shown below.

You can see the reports available for the most recent date for which data is available. The reports are listed at the bottom of the page.

- To go directly to a report, click either the report name or click View in the list of format options.

  The report opens in the Web browser. Each report is described in the next chapter.

- To download a report, click one of the links described below:

  - View: The report appears in the Web browser.

  - XLS: The report is downloaded in XLS format for viewing in Excel or similar programs.

  - CSV: The report is downloaded in CSV format (Comma-Separated Value for use with databases and other programs).

  - XML: The report is downloaded in XML format (Extensible Markup Language used by many programs to import data).

  - PDF: Downloads the report in PDF format.

  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.

5 To define a different report or set of reports, select from the menus at the top of the page:

- Hierarchy: If your company has more than one hierarchy level, you can select a new hierarchy from the drop-down menu or click the folder icon to the right of the Hierarchy field. The folder displays your hierarchy tree as shown below.
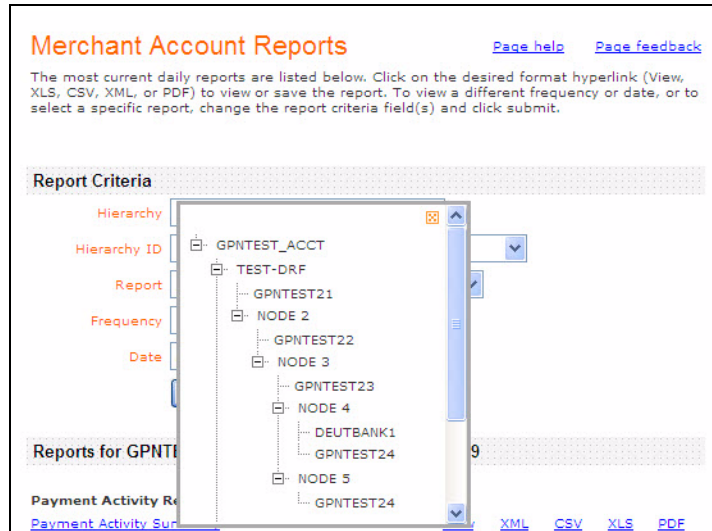
From the hierachy tree, select a new hierarchy level. For information on hierarchy structure, see "Hierarchy" below.

- Report: Choose All to display all the reports available for the date(s) you choose, or select the specific report you want to see.

  The Payment Activity Summary report and Summary of Fees report can cover up to 31 days. The other reports cover only the day specified in Start Date field.

- Frequency: Select the frequency of the report data you wish to see. You may choose Daily for a single day's report or Custom for any other date. Note that the detail reports are daily reports.

- Start Date: Select the month, day, and year or click the calendar to choose the date.

- End Date: (Only Custom Frequency) Select the month, day, and year or click the calendar to choose the end date for the period chosen.

6   Click **Submit**.

Hierarchy

Hierarchy represents the structure of your organization. You can have up to six levels with varying degrees of flexibility.

```
                          ABC Company

        North         South         East          West

   North A  North B              West A   West B   West C

                              Plant 1  Plant 2
```
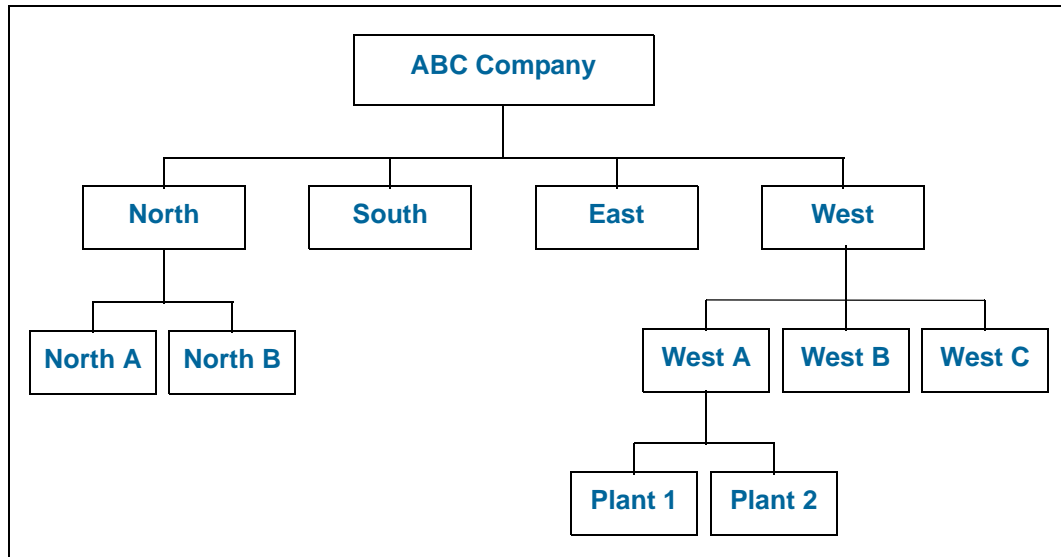
For example, the ABC Company has regional offices North, South, East, and West. North Region has two offices, North A and North B. West Region has three offices and two plants that report to one of the offices. This company has four levels of hierarchy. You can get transaction data for each of the levels. At each level, the data rolls up from the levels below. You and your CyberSource representative define your hierarchy as part of the reports configuration.

If you have not worked with CyberSource to define a customized hierarchy, the values in the hierarchy drop-down represent your merchant ID(s).

If your company has more than one hierarchy level, you can choose a particular level to see activity aggregated on a particular report. The Hierarchy ID is the numerical identifier used to represent a hierarchy level.

You can use either the Hierarchy or the Hierarchy ID field to choose the level you wish to view. The corresponding ID or level field will automatically be adjusted.

Chapter 3

Using Reports

This chapter describes how to obtain each report and the field definitions in the reports. In addition to the reports listed below, "Self-Service Report Requests" on page 55 are available to download by submission date.

Payment Activity Summary	Chargeback & Representment Financial Details
Purchase & Refund Details	Retrieval Request Details
Transfer Log	Authorization Analysis
Summary of Fees	Chargeback Analysis
Chargeback & Representment Summary	Interchange Qualification Analysis
Chargeback & Representment Details	PIN-less Debit Returns Details

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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

The Payment Activity Summary report acts as a statement that lists all purchases and refunds, fees, and adjustments processed during a specific date range. This report shows the expected funding amount that will be posted to your merchant bank account. Fees appear 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.

Generating the Report

To display the report directly in the Merchant Account Reports page, follow these steps:

1 From the Hierarchy menu, select a hierarchy. The values in the hierarchy drop-down represent your merchant ID(s) and hierarchy ID. The Hierarchy ID is the numerical identifier used to represent a hierarchy level. For more information on the hierarchy structure, see "Hierarchy" on page 6.

2   From the Report menu, select the **Payment Activity Summary** report, or select **All** to generate data for all the reports.

3   From the Frequency menu, select **Daily** or **Custom**.

Selecting Custom displays the Start Date field and End Date field.

   a   From the **Start Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

   b   From the **End Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

4   Click **Submit**.

A link to the report displays at the bottom of the screen.

5   To view the report in the Web browser, either click the **Payment Activity Summary** link at the bottom of the page, or click **View**.

The report displays in the Web browser.

6 To export the results in XML, CSV, XLS, or PDF formats, click the link next to the associated icon.

For merchants processing multiple currencies the report displays one currency per page in the Web browser and the PDF format. For example, page 1 displays the funds in USD and page 2 displays the funds in EUR. The XML, CSV, and XLS formats group the currencies together within the report.

If you view the report in a Web browser, the top of the report will contain the fields to select report criteria. You can select new criteria and click the **Submit** button to regenerate the report.

Viewing Additional Data

Viewing the report within a Web browser enables links that provide you with more information. These links are not active in the exported formats.

Purchase & Refunds

To view detailed information on the purchases and refunds transactions, click the dollar amount link in the Purchases/Refunds row of the report. If you selected a range of dates for this report, a pop-up window containing a list of date ranges displays, as shown below. Select a date range to see the Purchase & Refunds Details report. For more information on this report, see "Purchase & Refund Details" on page 16.

Please select an available date range to view the accompanying Purchase and Refund Details Report. The following date ranges are available.

05/12/2008 - 05/31/2008
06/01/2008 - 06/30/2008
07/01/2008 - 07/31/2008
08/01/2008 - 08/31/2008
09/01/2008 - 09/30/2008
10/01/2008 - 10/31/2008
11/01/2008 - 11/30/2008
12/01/2008 - 12/31/2008
01/01/2009 - 01/12/2009

Summary of Fees

To view detailed information on fees, click the dollar amount link in the Fees row of the report. For more information on this report, see "Summary of Fees" on page 33.

Chargeback & Representment

To view detailed information on chargebacks and representments, click the dollar amount in the Chargebacks & Representment row of the report. If you selected a range of dates for the Payment Activity Summary report, a pop-up window containing a list of date ranges displays, as shown below. Select a date range to see the Chargebacks & Representment Details report. For more information on this report, see "Chargeback & Representment Details" on page 22.

Please select an available date range to view the accompanying Chargeback and Representment Details Report. The following date ranges are available.

05/12/2008 - 05/31/2008
06/01/2008 - 06/30/2008
07/01/2008 - 07/31/2008
08/01/2008 - 08/31/2008
09/01/2008 - 09/30/2008
10/01/2008 - 10/31/2008
11/01/2008 - 11/30/2008
12/01/2008 - 12/31/2008
01/01/2009 - 01/12/2009

Transfer Log

To view a list of all funds transfers, click the dollar amount in the Net Total row of the report. For more information on this report, see "Transfer Log" on page 30.

Report Fields

The table below defines each field in the Payment Activity Summary Report.

Table 1 Payment Activity Summary Report

Payment Activity Summary Report Fields	
Header Section Fields	**Description**
Hierarchy	Hierarchy represents your organization structure. If you have not worked with CyberSource to define a customized hierarchy, the values in the hierarchy drop-down will represent your merchant IDs. If your company has more than one hierarchy level, you may choose a particular level to see activity aggregated on a particular report. You can use either the Hierarchy or the Hierarchy ID field to choose the level you wish to view. The corresponding ID or level field will automatically be adjusted.
Hierarchy ID	The numerical identifier used to represent a hierarchy level.
Start Date	Start date of report.
End Date	End date of report.
Presentation Currency	Currency presented to the customer at the time of sale.
Funding Currency	Currency of the funds transferred to your bank account.
Report Section Fields	**Description**
Conveyed Count	Number of transactions passed to a third party (American Express, Discover) by CyberSource on your behalf.
Conveyed Amount	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.
Settled Count	Number of transactions that will be funded by CyberSource.
Settled Amount Presentation Currency	Amount of transactions that will be funded by CyberSource in the currency presented to the customer at the time of sale. **Note** If the presentation and funding currency are the same, this column does not appear on the report.
Settled Amount Funding Currency	Amount of transactions that will be funded by CyberSource in the currency of the funds transferred to your bank account.
Purchases	All sales for the reporting period by payment method.

Table 1 Payment Activity Summary Report

Payment Activity Summary Report Fields	
Purchases Subtotal	Total of all purchase activity for the reporting period.
Refunds	All credits (returns) for the reporting period by payment method.
Refunds Subtotal	Total of all refund activity for the reporting period.
Purchases/Refunds Net Total	Net of all the purchases and refunds—your proceeds of payment activity for the reporting period.
Fees	All fees for transactions that are adjusted from the Purchase/Refunds Net Total. **Note** Fees appear on this report only on the day they are assessed (daily or monthly).
Interchange/Discount Fees	Fees assessed by CyberSource on behalf of the card companies (Visa and MasterCard) that are adjusted from the Purchase/Refund Net Total. **Note** Fees appear on this report only on the day that they are assessed (daily or monthly).
Fees Total	Total of all fees including Interchange and Assessments. **Note** Fees may be deducted (net) from the purchase and refunds or debited separately.
Reserves	Funds held due to risk management.
Chargebacks & Representments	Amount of chargeback and representment items by payment method that have financial impact during the reporting period.
Chargebacks & Representments Total	Total chargeback and representment activity.
Net Total	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.

Chargeback & Representment Summary

The Chargeback Summary Report provides the merchant with 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.

Generating the Report

To display the report directly in the Merchant Account Reports page, follow these steps:

1 From the Hierarchy menu, select a hierarchy. The values in the hierarchy drop-down represent your merchant ID(s) and hierarchy ID. The Hierarchy ID is the numerical identifier used to represent a hierarchy level. For more information on the hierarchy structure, see "Hierarchy" on page 6".

2 From the Report menu, select the **Chargeback & Representment Summary** report, or select **All** to generate data for all the reports.

3 From the Frequency menu, select **Daily** or **Custom**.

Selecting Custom displays the Start Date field and End Date field.

a From the **Start Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

b From the **End Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

4 Click **Submit**.

A link to the report displays at the bottom of the screen.

5 To view the report in the Web browser, either click the **Chargeback & Representment Summary** link at the bottom of the page, or click **View**.

The report displays in the Web browser.

6 To export the results in XML, CSV, XLS, or PDF formats, click the link next to the associated icon.

For merchants processing multiple currencies the report displays one currency per page in the Web browser and the PDF format. For example, page 1 displays the funds in USD and page 2 displays

the funds in EUR. The XML, CSV, and XLS formats group the currencies together within the report.

If you view the report in a Web browser, the top of the report contains the fields to select the report criteria. You can select new criteria and click **Submit** to regenerate the report.

Report Fields

The table below defines each field in the Chargeback & Representment Summary report.

Table 2 Chargeback & Representment Summary Report

Chargeback & Representment Summary Report Fields	
Header Section Fields	**Description**
Hierarchy	Hierarchy represents your organization structure. If you have not worked with CyberSource to define a customized hierarchy, the values in the hierarchy drop-down will represent your merchant IDs. If your company has more than one hierarchy level, you may choose a particular level to see activity aggregated on a particular report. You can use either the Hierarchy or the Hierarchy ID field to choose the level you wish to view. The corresponding ID or level field will automatically be adjusted.
Hierarchy ID	The numerical identifier used to represent a hierarchy level.
Start Date	Start date of report.
End Date	End date of report.
Presentation Currency	Currency presented to the customer at the time of sale.
Funding Currency	Currency of the funds transferred to your bank account.
Report Section Fields	**Description**
Chargeback Type Description	Describes the type of chargeback.
Card Type	The card type used for the transactions for which this chargeback is associated to.
Count	Number of chargebacks for each card type.
Amount	Amount of each chargeback for each card type.

Purchase & Refund Details

The Purchase & Refund Details report lists for a specific date transaction data for all purchases and refunds processed by a merchant entity and the transaction fees that will result in an adjustment to the funding amount. The report defaults to the most current day for which information is available.

Generating the Report

To display the report directly on the Merchant Account Reports page, follow these steps:

1   From the Hierarchy menu, select a hierarchy. The values in the hierarchy drop-down represent your merchant ID(s) and hierarchy ID. The Hierarchy ID is the numerical identifier used to represent a hierarchy level. For more information on the hierarchy structure, see "Hierarchy" on page 6".

2   From the Report menu, select the **Purchase & Refunds** report, or select **All** to generate data for all the reports.

3   From the Frequency menu, select **Daily** or **Custom**.

   Selecting Custom displays the Start Date field and End Date field.

   a   From the **Start Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

4   From the **End Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

5   Click **Submit**.

   A link to the report displays at the bottom of the page.

6   To view the report in the Web browser, either click on the **Purchase & Refund Details** link at the bottom of the page, or click **View**.

   The report appears in the Web browser. Click the tabs at the top of the report to view the report data.

7 To export the results in XML or CSV formats, click the link next to the associated icon.

For merchants processing multiple currencies the XML and CSV formats group the currencies together within the report.

If you view the report in a Web browser, the top of the report will contain the fields to select the report criteria. You can select new criteria and click **Submit** to regenerate the report.

Viewing Additional Data

For detailed information on a transaction, click the Request ID number in the report. The Transaction Search Details results display for that transaction, as shown below.

Transaction Search Details

I need help with this page.

Request Information

CyberSource Merchant ID	gpntest21
Request ID	2198576960020167904567
Merchant Reference Number	33557799
Date	Aug 27 2008 01:21:31 PM
Applications	Credit Card Authorization Credit Card Settlement
Reason Code	100
Reply Message	Request was processed successfully.
Client Library	
Client Application	SCMP API
Client Application Version	
Client User	
Security Key ID	
Security Key Expiration Date	

Transaction Status Summary

Status	Amount	Action	Date
Credit Card Authorization	15.00 USD		Aug 27 2008 01:21:31 PM
Credit Card Settlement	15.00 USD	TRANSMITTED	Aug 27 2008 01:21:31 PM

Available Actions
Stand-Alone Credit
New Order
Re-Authorize
Re-Authorize and Settle
View Receipt

Similar Searches
By Name
By Email Address
Related Transactions

Customer Information

Billing Information

Name	REKHA KAUSHIK
Company	
Address	1291 Charleston Rd Palo Alto CA , 94045 US
Phone Number	6509656857
Email Address	rkaushik@cybersource.com
IP Address	127.142.005.269

Below is the Payment Information section:

Payment Information

Processor	Payment Method	Account Suffix	Expiration Date
gpn	MasterCard	4444	01/2014

Credit Card Credit

Authorization Code	Amount	Action	Trans Ref No	Reason Code
	10.00 USD	TRANSMITTED	20846410075	100

CVN   AVS

Reply Message
Request was processed successfully.
Request Token
Ahj//wCP1yI95jRe2BTcqFsmDho2aMWDBu1TXequ1aoEmu9VdrB9IFfRAJQybY4o4+VGmClhMj9ciHjWDB3KU3AA1Cfs

Offer-Line Details

Item	Quantity	SKU	Name	Type	Price	Tax	Currency
0	1	testdl	PName1	default	10.00	0.00	USD

Report Fields

The table below defines each field in the Purchase & Refunds report.

Table 3 Purchase & Refunds Details Report

Purchase & Refunds Details Report Fields

Header Section Fields	Description
Hierarchy	Hierarchy represents your organization structure. If you have not worked with CyberSource to define a customized hierarchy, the values in the hierarchy drop-down will represent your merchant IDs. If your company has more than one hierarchy level, you may choose a particular level to see activity aggregated on a particular report. You can use either the Hierarchy Level or the Hierarchy ID field to choose the level you wish to view. The corresponding ID or level field will automatically be adjusted.
Date	Date the transactions in this report were processed by CyberSource.
Report Section Fields	**Description**
Request ID	Request ID of the transaction.
CYBS MID	CyberSource merchant ID.
Processor MID	Merchant ID assigned by the processor.
Hierarchy ID	Hierarchy ID of the purchase or refund transaction.
Purchase Trans Ref Number	Transaction reference number assigned by CyberSource.
Merchant Ref Number	Reference number assigned to the purchase transaction by the merchant.
Transaction Type	Value defining the transaction type (Purchase or Refund).
Purchase/ Refund Submission Date	Date of the purchase or refund transaction.
Amount	Amount of the purchase or refund transaction. Amount in parenthesis ( ) denotes a negative number.
Transaction Amount Currency	Transaction currency code.
Payment Method	Method of payment used in the original transaction: MasterCard, Visa, Discover, or American Express.
Payment Type	Mode of payment, such as credit card.
Account Suffix	Last 4 digits of the account number.
Status	Description of the transaction status (Rejected, Suspended, or Settled).
Settlement Date	Date transaction was settled.
Reject Reason Code	Rejection code returned by the issuer for the associated transaction.

Table 3 Purchase & Refunds Details Report

Purchase & Refunds Details Report Fields	
Reject Reason Description	Description of the rejection code.
CYBS Batch Date Time	Date and time the transaction was batched at CyberSource for submission to the processor.
CYBS Batch ID	Batch ID assigned by CyberSource.
Card Type	Reference to the card product type used to define the interchange qualification level.
Debit Network	Indicates the Debit Network used for this transaction.
Auth Trans Ref Number	Transaction reference number of the authorization.
Auth Date	Date of the original authorization transaction.
Auth Request ID	Request ID of the original authorization transaction.
Auth Amount	Amount of the associated authorization transaction.
Auth Currency Code	Currency code of the authorization transaction.
Auth Code	Authorization code returned by the issuer for the associated authorization transaction.
Auth Response Code	CyberSource response code to the authorization request that was associated with the purchase.
Interchange Description *	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.
Interchange Percentage *	Fee paid to the issuing banks that is calculated as a percentage of the purchase amount which applies to the purchase transaction.
Interchange Percentage Amount *	Amount calculated when the interchange percentage is applied to the value of the purchase transaction. This amount is passed to the issuing bank.
Interchange Per Item Fee *	Portion of the interchange fee that is calculated as a per-item amount for this transaction.
Discount Percentage	Fee calculated as a percentage of the purchase amount, which may include interchange and other fees bundled together.
Discount Amount	Amount calculated when the discount percentage is applied to the value of the purchase transaction. Amount in parenthesis ( ) denotes a negative number.
Discount Per Item Fee	Fee amount assessed for each transaction in addition to the discount percentage.
Total Fee	Total of fees collected for the transaction being reported. Amount in parenthesis ( ) denotes a negative number.

Table 3 Purchase & Refunds Details Report

Purchase & Refunds Details Report Fields	
Fee Currency	Currency in which the fees were collected, which is always the same as the funding currency.
Dues and Assessments	Assessment fees paid to the card associations.
Merchant Defined Field 1	Field reserved for merchant to define.
Merchant Defined Field 1	Field reserved for merchant to define.
Merchant Defined Field 1	Field reserved for merchant to define.
Merchant Defined Field 1	Field reserved for merchant to define.
Funding Amount	Amount of the transaction face value in funding currency. Amount in parenthesis ( ) denotes a negative number.
Funding Currency	Funding currency code.
First Name	Customer's first name.
Last Name	Customer's last name.
* Not applicable to bundled-pricing merchants	

Chargeback & Representment Details

The Chargeback & Representment Details report lists all chargeback and representment events that occurred for a merchant entity for a 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 and provides the necessary details to support the chargeback activity shown on other reconciliation reports such as the Payment Activity Summary. The report defaults to the most current day for which information is available.

Generating the Report

To display the report directly on the Merchant Account Reports page, follow these steps:

1 From the Hierarchy menu, select a hierarchy. The values in the hierarchy drop-down represent your merchant ID(s) and hierarchy ID. The Hierarchy ID is the numerical identifier used to represent a hierarchy level. For more information on the hierarchy structure, see "Hierarchy" on page 6".

2 From the Report menu, select the **Chargeback & Representment Details** report, or select **All** to generate data for all the reports.

3 From the Frequency menu, select **Daily** or **Custom**.

Selecting Custom displays the Start Date field and End Date field.

   a From the **Start Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

4 From the **End Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

5 Click **Submit**.

A link to the report displays at the bottom of the page.

6 To view the report in the Web browser, either click the **Chargeback & Representment Details** link at the bottom of the page, or click **View**.

The report appears in the Web browser. Initially, not all the report columns are collapsed. To collapse all the columns, click the **Click here** link above the table.

7 To export the results in XML, CSV, XLS, or PDF formats, click the link next to the associated icon.

The default report shows the relevant data fields commonly used by most merchants. To access other data elements, click the **Click here** link above the table.

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.

If you view the report in a Web browser, the top of the report contains the fields to select the report criteria. You can select new criteria and click **Submit** to regenerate the report.

Viewing Additional Data

For detailed information on a transaction, click the Original Capture Request ID number to display the Transaction Search Details for that transaction.

For detailed information on a chargeback, click the CYBS Exception ID link to display the Chargeback Case Details for that transaction.

Report Fields

The table below defines each field in the Chargeback & Representment Details report.

Table 4 Chargeback & Representment Details Report

Chargeback & Representment Details Report Fields	
Header Section Fields	**Description**
Hierarchy	Hierarchy represents your organization structure. If you have not worked with CyberSource to define a customized hierarchy, the values in the hierarchy drop-down will represent your merchant IDs. If your company has more than one hierarchy level, you may choose a particular level to see activity aggregated on a particular report. You can use either the Hierarchy Level or the Hierarchy ID field to choose the level you wish to view. The corresponding ID or level field will automatically be adjusted.
Hierarchy ID	Numerical identifier used to represent a hierarchy level.
Date	Date the transactions in this report were processed by CyberSource.
Report Section Fields	**Description**
Original Capture Request ID	Request ID of the original transaction (sale or refund).
CYBS MID	CyberSource merchant ID.
Processor MID	Merchant ID assigned by the processor.
Hierarchy ID	Hierarchy level of the chargeback transaction.
CYBS Exception ID	Numerical identifier created by CyberSource to represent a unique chargeback, representment, or other exception.
Processor Case ID	Processor-assigned case number.
Case Amount	Amount of the chargeback.
Case Amount Currency	Chargeback currency code.
CB Reason Code	Association chargeback reason code.
CB Reason Description	Text description of the reason code.
Financial Impact Type	Debit, credit, or none.
Case Type Description	Description of the case type.
CB Initiated Date	The date that the chargeback was originated by the issuing bank.
Status Description	Description of the chargeback event status.
Response Date	Date by which item must be submitted to the chargeback processor to allow sufficient time for representment.
Payment Method	Method of payment (Visa, MasterCard) that applies to the transaction.

Table 4 Chargeback & Representment Details Report

Chargeback & Representment Details Report Fields	
Account Suffix	Last four digits of the consumer's account number.
ARN	Association reference number.
Original Transaction Type	Original transaction type such as purchase or refund.
Original Capture Trans Ref Number	CyberSource assigned transaction reference number for the original transaction capture.
Original Merchant Ref Number	Merchant reference number of the original transaction.
CB Type Description	Case type as per the processor.
Original Capture Amount	Capture amount of the original transaction.
Original Capture Currency	Currency code of the original transaction.
Original Capture Submission Date	The submission date of the original transaction.
Original Auth Trans Ref Number	Transaction reference number of the original authorization transaction.
Original Authorization Date	Authorization date of the original transaction.
CB Exception Fee Amount	Amount of the chargeback exception fee.
CB Exception Fee Currency	Currency code for the chargeback exception fee.
Issuer Message Text	Text message from the issuer explaining the reason for the chargeback or other exception.
Funding Currency Case Amount	Case amount in merchant's funding currency.
Funding Currency Code	Funding currency code.
First Name	Customer's first name.
Last Name	Customer's last name.

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.

Generating the Report

To display the report directly on the Merchant Account Reports page, follow these steps:

1 From the Hierarchy menu, select a hierarchy. The values in the hierarchy drop-down represent your merchant ID(s) and hierarchy ID. The Hierarchy ID is the numerical identifier used to represent a hierarchy level. For more information on the hierarchy structure, see "Hierarchy" on page 6".

2 From the Report menu, select the **Chargeback & Representment Financial Details** report, or select **All** to generate data for all the reports.

3 From the Frequency menu, select **Daily** or **Custom**.

Selecting Custom displays the Start Date field and End Date field.

a From the **Start Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

4 From the **End Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

5 Click **Submit**.

A link to the report displays at the bottom of the page.

6 To view the report in the Web browser, either click the **Chargeback & Representment Financial Details** link at the bottom of the page, or click **View**.

The report appears in the Web browser. Initially, not all the report columns are collapsed. To collapse all the columns, click the **Click here** link above the table.

7 To export the results in XML, CSV, XLS, or PDF formats, click the link next to the associated icon.

The default report shows the relevant data fields commonly used by most merchants. To access other data elements, click the **Click here** link above the table.

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.

If you view the report in a Web browser, the top of the report contains the fields to select the report criteria. You can select new criteria and click **Submit** to regenerate the report.

Viewing Additional Data

For detailed information on a transaction, click the Original Capture Request ID number to display the Transaction Search Details for that transaction.

For detailed information on a chargeback, click the CYBS Exception ID link to display the Chargeback Case Details for that transaction.

Report Fields

The table below defines each field in the Chargeback & Representment Financial Details report.

Table 5 Chargeback & Representment Financial Details Report

Chargeback & Representment Details Report Fields	
Header Section Fields	**Description**
Hierarchy	Hierarchy represents your organization structure. If you have not worked with CyberSource to define a customized hierarchy, the values in the hierarchy drop-down will represent your merchant IDs. If your company has more than one hierarchy level, you may choose a particular level to see activity aggregated on a particular report. You can use either the Hierarchy Level or the Hierarchy ID field to choose the level you wish to view. The corresponding ID or level field will automatically be adjusted.
Hierarchy ID	Numerical identifier used to represent a hierarchy level.
Date	Date the transactions in this report were processed by CyberSource.
Report Section Fields	**Description**
Original Capture Request ID	Request ID of the original transaction (sale or refund).
CYBS MID	CyberSource merchant ID.
Processor MID	Merchant ID assigned by the processor.
Hierarchy ID	Hierarchy level of the chargeback transaction.
CYBS Exception ID	Numerical identifier created by CyberSource to represent a unique chargeback, representment, or other exception.
Processor Case ID	Processor-assigned case number.
Case Amount	Amount of the chargeback.
Case Amount Currency	Chargeback currency code.
CB Reason Code	Association chargeback reason code.
CB Reason Description	Text description of the reason code.
Financial Impact Type	Debit, credit, or none.
Case Type Description	Description of the case type.
CB Initiated Date	The date that the chargeback was originated by the issuing bank.
Status Description	Description of the chargeback event status.
Response Date	Date by which item must be submitted to the chargeback processor to allow sufficient time for representment.
Payment Method	Method of payment (Visa, MasterCard) that applies to the transaction.

Table 5 Chargeback & Representment Financial Details Report

Chargeback & Representment Details Report Fields	
Account Suffix	Last four digits of the consumer's account number.
ARN	Association reference number.
Original Transaction Type	Original transaction type such as purchase or refund.
Original Capture Trans Ref Number	CyberSource assigned transaction reference number for the original transaction capture.
Original Merchant Ref Number	Merchant reference number of the original transaction.
CB Type Description	Case type as per the processor.
Original Capture Amount	Capture amount of the original transaction.
Original Capture Currency	Currency code of the original transaction.
Original Capture Submission Date	The submission date of the original transaction.
Original Auth Trans Ref Number	Transaction reference number of the original authorization transaction.
Original Authorization Date	Authorization date of the original transaction.
CB Exception Fee Amount	Amount of the chargeback exception fee.
CB Exception Fee Currency	Currency code for the chargeback exception fee.
Issuer Message Text	Text message from the issuer explaining the reason for the chargeback or other exception.
Funding Currency Case Amount	Case amount in merchant's funding currency.
Funding Currency Code	Funding currency code.
First Name	Customer's first name.
Last Name	Customer's last name.

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 so that you can 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.

Generating the Report

To display the report directly on the Merchant Account Reports page, follow these steps:

1 From the Hierarchy menu, select a hierarchy. The values in the hierarchy drop-down represent your merchant ID(s) and hierarchy ID. The Hierarchy ID is the numerical identifier used to represent a hierarchy level. For more information on the hierarchy structure, see "Hierarchy" on page 6.

2 From the Report menu, select the **Transfer Log** report, or select **All** to generate data for all the reports.

3 From the Frequency menu, select **Daily** or **Custom**.

Selecting Custom displays the Start Date field and End Date field.

   a From the **Start Date** menu, select a month, day and year, or click the calendar icon to select a date from the calendar.

   b From the **End Date** menu, select a month, day and year, or click the calendar icon to select a date from the calendar.

4 Click **Submit**.

A link to the report displays at the bottom of the screen.

5 To view the report in the Web browser, either click on the **Transfer Log** link at the bottom of the page, or click **View**.

The report displays in the Web browser.

6 To export the results in XML, CSV, XLS, or PDF formats, click the link next to the associated icon.

For merchants processing multiple currencies the report displays one currency per page in the Web browser and the PDF format. For example, page 1 displays the funds in USD and page 2 displays the funds in EUR. The XML, CSV, and XLS formats group the currencies together within the report.

If you view the report in a Web browser, the top of the report contains the fields to select the report criteria. You can select new criteria and click **Submit** to regenerate the report.

Report Fields

The table below defines each field in the Transfer Log report.

Table 6 Transfer Log Report

Transfer Log Report Fields	
Header Section Fields	**Description**
Hierarchy	Hierarchy represents your organization structure. If you have not worked with CyberSource to define a customized hierarchy, the values in the hierarchy drop-down will represent your merchant IDs. If your company has more than one hierarchy level, you may choose a particular level to see activity aggregated on a particular report. You can use either the Hierarchy Level or the Hierarchy ID field to choose the level you wish to view. The corresponding ID or level field will automatically be adjusted.
Hierarchy ID	Numerical identifier used to represent a hierarchy level.
Start Date	Start date of report.
End Date	End date of report.
Report Section Fields	**Description**
Presentation Currency	Currency in which the original transactions were submitted by the merchant.
Funding Currency	Currency type of the funds that will be posted to your merchant bank account.
Transfer Reference Number	Unique reference number for this fund transfer.
Origination Date	Funding origination date.
Processor MID	Merchant ID assigned by the processor.
CYBS MID	CyberSource merchant ID.
Effective Date	Funding effective date; the date the funds should post to your bank account.
Amount	Amount of the funds transfer.
Currency Code	Currency code of the funds transfer.
Type	Description of events included in this funds transfer.
Hierarchy ID	Numerical identifier used to represent a hierarchy level.
Masked DDA	Bank account number to which the funds transfer will be deposited. For security purposes, all but the last 4 digits are masked.
Routing Number	Routing number for the account to which the funds transfer will be deposited.
Transfer Method	Funds transfer method.
Acquirer	Name of the acquirer for the activity included in this funds transfer.

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.

Generating the Report

To display the report directly on the Merchant Account Reports page, follow these steps:

1   From the Hierarchy menu, select a hierarchy. The values in the hierarchy drop-down represent your merchant ID(s) and hierarchy ID. The Hierarchy ID is the numerical identifier used to represent a hierarchy level. For more information on the hierarchy structure, see "Hierarchy" on page 6.

2   From the Report menu, select the **Summary of Fees** report, or select **All** to generate data for all the reports.

3   From the Frequency menu, select **Daily** or **Custom**.

Selecting Custom displays the Start Date field and End Date field.

   a   From the **Start Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

   b   From the **End Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

4   Click **Submit**.

A link to the report appears at the bottom of the page.

5   To view the report in the Web browser, either click on the **Summary of Fees** link at the bottom of the page, or click **View**.

The report appears in the Web browser.

6 To export the results in XML, CSV, XLS, or PDF formats, click the link next to the associated icon.

For merchants processing multiple currencies the report displays one currency per page in the Web browser and the PDF format. For example, page 1 displays the funds in USD and page 2 displays the funds in EUR. The XML, CSV, and XLS formats group the currencies together within the report.

If you view the report in a Web browser, the top of the report contains the fields to select the report criteria. You can select new criteria and click **Submit** to regenerate the report.

Viewing Additional Data

For detailed information on fee transactions, see "Purchase & Refund Details" on page 16.

Report Fields

The table below defines each field in the Summary of Fees report.

Table 7 Summary of Fees Report

Summary of Fees Report Fields	
Header Section Fields	**Description**
Hierarchy	Hierarchy represents your organization structure. If you have not worked with CyberSource to define a customized hierarchy, the values in the hierarchy drop-down will represent your merchant IDs. If your company has more than one hierarchy level, you may choose a particular level to see activity aggregated on a particular report. You can use either the Hierarchy Level or the Hierarchy ID field to choose the level you wish to view. The corresponding ID or level field will automatically be adjusted.
Hierarchy ID	Numerical identifier used to represent a hierarchy level.
Start Date	Start date of report.
End Date	End date of report.
Report Section Fields	**Description**
Presentation Currency	Currency in which the original transactions were submitted by the merchant
Funding Currency	Currency type of the funds that will be posted to your merchant bank account
Fee Type	Category that describes the type of fee being assessed.
Transaction Type	Describes the original transaction type for which this fee is being assessed, such as purchase or refund. This field may be null for non-transaction based fees.
Payment Method	Method of payment used in the original transaction–MasterCard, Visa, Discover, American Express.
Card Type	Reference to the consumer card product type for the transactions for which this fee is being assessed. This field may be null for non-transaction based fees.
Fee Description	Description of the fee being assessed.
Count	Number of transactions for which this fee was assessed.
Per Item Fee	Fee amount applied per transaction or other billable event.
Transaction Amount	Total face value of the original transactions for which this fee is being assessed. This field may be null for non-transaction based fees.
Percentage Fee	Fee calculated as a percentage of the transaction amount.
Dues & Assessments Amount	Assessment fees paid to the card associations.
Total Fee Amount	Total amount of fees assessed.

Retrieval Request Details

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.

Generating the Report

To display the report directly on the Merchant Account Reports page, follow these steps:

1 From the Hierarchy menu, select a hierarchy. The values in the hierarchy drop-down represent your merchant ID(s) and hierarchy ID. The Hierarchy ID is the numerical identifier used to represent a hierarchy level. For more information on the hierarchy structure, see "Hierarchy" on page 6.

2 From the Report menu, select the **Retrieval Request Detail** report, or select **All** to generate data for all the reports.

3 From the Frequency menu, select **Daily** or **Custom**.

Selecting Custom displays the Start Date field and End Date field.

    a From the **Start Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

    b From the **End Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

4 Click **Submit**.

A link to the report appears at the bottom of the page.

5 To view the report in the Web browser, either click on the **Retrieval Request Detail** link at the bottom of the page, or click **View**.

The report appears in the Web browser.

If you view the report in a Web browser, the top of the report contains the fields to select the report criteria. You can select new criteria and click **Submit** to regenerate the report.

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.

Viewing Additional Data

For detailed information on a transaction, click the **Original Capture Request ID** number in the report. The Transaction Search Details results display for that transaction, as shown below.

Below is the Payment Information section.

The transaction details page can show many links for available possible follow-on actions, such as stand-alone credit, new order, re-authorize, re-authorize and settle, and view receipt. The View

Receipt links you to the Substitute Receipt. For information on the other follow-on actions, see the CyberSource Business Center User's Guide.

For detailed information on a retrieval request, click the **CYBS Exception ID** number in the report. The Retrieval Request Case details display for that transaction, as shown below. For more information, see the Chargeback Management User's Guide.

Report Fields

The table below defines each field in the Retrieval Request Details report.

Table 8 Retrieval Request Details Report

Retrieval Request Details Report Fields	
Header Section Fields	**Description**

Table 8 Retrieval Request Details Report

Retrieval Request Details Report Fields	
Hierarchy	Hierarchy represents your organization structure. If you have not worked with CyberSource to define a customized hierarchy, the values in the hierarchy drop-down will represent your merchant IDs. If your company has more than one hierarchy level, you may choose a particular level to see activity aggregated on a particular report. You can use either the Hierarchy Level or the Hierarchy ID field to choose the level you wish to view. The corresponding ID or level field will automatically be adjusted.
Hierarchy ID	Numerical identifier used to represent a hierarchy level.
Date	Date the transactions in this report were processed by CyberSource.
Results Per Page	Number of transactions to display on the page.
Report Section Fields	**Description**
Original Capture Request ID	Request ID of the original transaction (sale or refund).
CYBS MID	CyberSource merchant ID.
Processor MID	Merchant ID assigned by the processor.
Hierarchy ID	Hierarchy level of the retrieval request transaction.
CYBS Exception ID	Numerical identifier created by CyberSource to represent a specific retrieval request, chargeback, or other exception.
Processor Case ID	Processor-assigned case number.
Case Amount	Amount of the retrieval request.
Case Amount Currency	Retrieval currency code.
Reason Code	Association retrieval request reason code.
Reason Description	Text description of the reason code.
Retrieval CPD	The Central Processing Date, or origination date, of the retrieval request as per the card association (Visa or MasterCard).
Status Description	Description of the retrieval request event status.
Response Date	Date by which your response must be submitted to the processor.
Payment Method	Method of payment (Visa, MasterCard) that applies to the transaction.
Account Suffix	Last four digits of the consumer's account number.
ARN	23-digit unique Association Reference Number that was assigned to the original transaction.
Original Transaction Type	Original transaction type - purchase or refund.

Table 8 Retrieval Request Details Report

Retrieval Request Details Report Fields	
Original Capture Trans Ref Number	CyberSource assigned transaction reference number for the original transaction capture.
Original Merchant Ref Number	Merchant reference number of the original transaction.
Original Capture Amount	Capture amount of the original transaction.
Original Capture Amount Currency	Currency code of the original transaction.
Original Capture Submission Date	Submission date of the original transaction.
Original Auth Trans Ref Number	CyberSource assigned transaction reference number of the original authorization transaction.
Original Auth Code	Authorization code assigned to the original transaction.
Response Action	Indicates whether a merchant needs to respond to the retrieval request (RESPOND) or whether it was auto-fulfilled (AUTO).

Substitute Receipt

When an issuing bank requests additional information regarding a retrieval request, you can provide a substitute receipt of the transaction in question. You can print this receipt, download a PDF or TIFF format, or email a copy of the receipt. The information provided in the substitute receipt helps merchants respond to retrieval requests and possibly prevent a chargeback. Below is a sample receipt.

Chargeback Analysis

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.

Generating the Report

To display the report directly on the Merchant Account Reports page, follow these steps:

1 From the Hierarchy menu, select a hierarchy. The values in the hierarchy drop-down represent your merchant ID(s) and hierarchy ID. The Hierarchy ID is the numerical identifier used to represent a hierarchy level. For more information on the hierarchy structure, see "Hierarchy" on page 6

2 From the Report menu, select the **Chargeback Analysis** report, or select **All** to generate data for all the reports.

3 From the Frequency menu, select **Daily** or **Custom**.

Selecting Custom displays the Start Date field and End Date field.

a From the **Start Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

b From the **End Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

4 Click **Submit**.

A link to the report appears at the bottom of the page.

5 To view the report in the Web browser, either click on the **Chargeback Analysis** link at the bottom of the page, or click **View**.

The report appears in the Web browser.
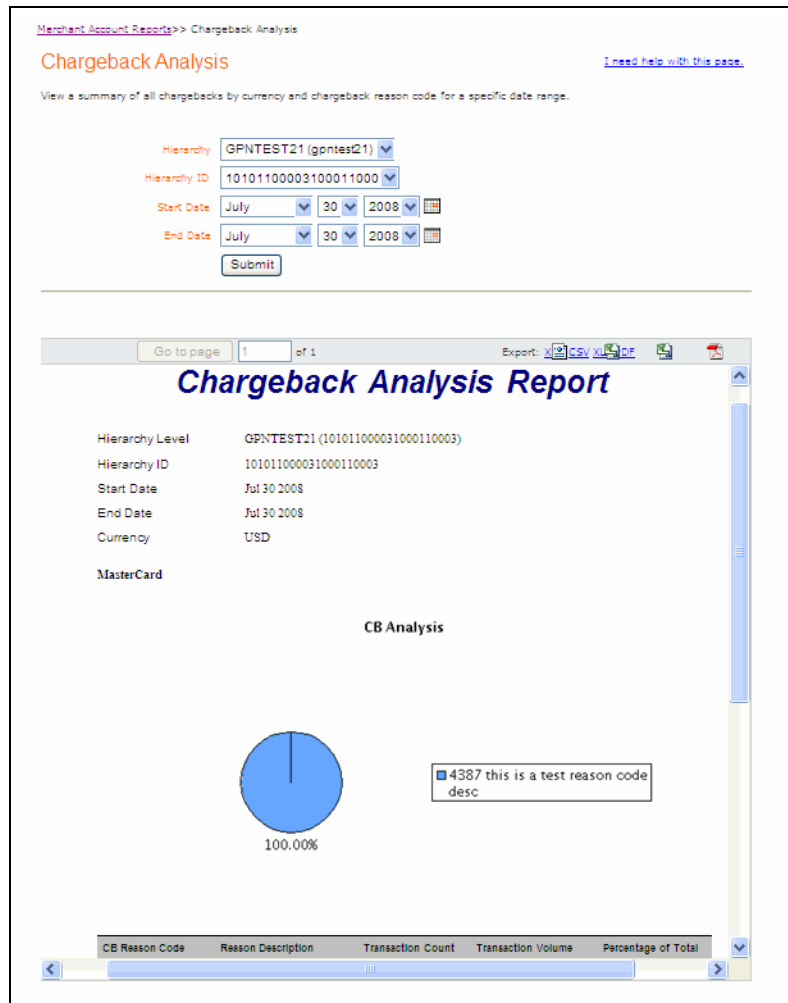
The pie chart provides a quick visualization of the Count Percentage and Amount Percentage per reason code. Below the pie chart, a table displays the fields in the report as shown below.

CB Reason Code	Reason Description	Count	Count %	Amount	Amount %
4387	this is a test reason code desc	6	100 %	85.64	100 %
	Total	6	100 %	85.64	100 %

Report Fields

The table below defines each field in the Chargeback Analysis report.

Table 9 Chargeback Analysis Report

Retrieval Request Details Report Fields	
Header Section Fields	**Description**
Hierarchy Level	Hierarchy Level represents your organization structure including the numerical identifier used to represent the hierarchy level.
	If you have not worked with CyberSource to define a customized hierarchy, the values in the hierarchy drop-down will represent your merchant IDs. If your company has more than one hierarchy level, you may choose a particular level to see activity aggregated on a particular report. You can use either the Hierarchy Level or the Hierarchy ID field to choose the level you wish to view. The corresponding ID or level field will automatically be adjusted.
Start Date	Start date of report.
End Date	End date of report.
Presentation Currency	Currency in which the original transactions were submitted by the merchant.
Report Section Fields	**Description**
CB Reason Code	Association chargeback reason code.
Reason Description	Text description of the reason code.
Count	Number of chargebacks for each reason code.
Count Percentage	Percentage of chargeback for each payment type per currency.
Amount	The total face value of the chargebacks received for each reason code.
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).

Authorization Analysis

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 prog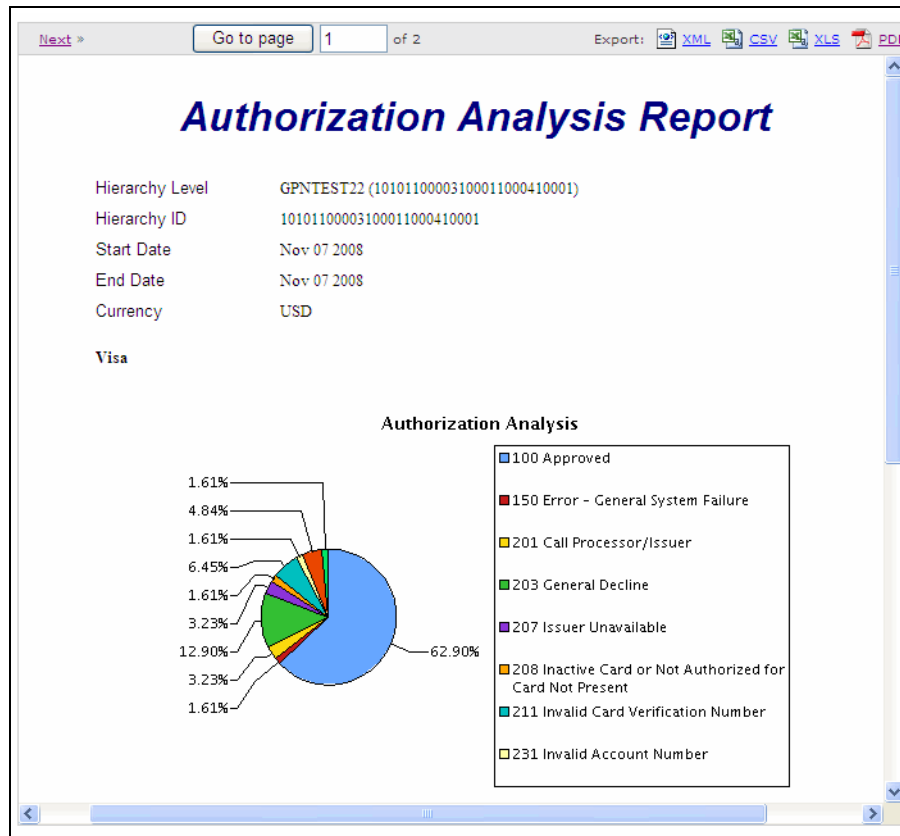rams. Authorization declines are typically categorized as "hard" permanent states that will not change or "soft" temporary situations that may change over time. An example of a hard decline would be lost-stolen or account closed, whereas a soft decline would be over-credit limit or late payment. Soft 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.

Generating the Report

To display the report directly on the Merchant Account Reports page, follow these steps:

1 From the Hierarchy menu, select a hierarchy. The values in the hierarchy drop-down represent your merchant ID(s) and hierarchy ID. The Hierarchy ID is the numerical identifier used to represent a hierarchy level. For more information on the hierarchy structure, see "Hierarchy" on page 6.

2 From the Report menu, select the **Authorization Analysis** report, or select **All** to generate data for all the reports.

3 From the Frequency menu, select **Daily** or **Custom**.

Selecting Custom displays the Start Date field and End Date field.

a From the **Start Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

b From the **End Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

4 Click **Submit**.

A link to the report appears at the bottom of the page.

5 To view the report in the Web browser, either click on the **Authorization Analysis** link at the bottom of the page, or click **View**.

The report appears in the Web browser.

The pie charts provide a quick visualization of the Count Percentage and Amount Percentage per reason code. Below the pie charts, a table displays the fields in the report as shown below.

For merchants processing multiple currencies the report displays one currency per page in the Web browser and the PDF format. For example, page 1 displays the funds in USD and page 2 displays the funds in EUR. The XML, CSV, and XLS formats group the currencies together within the report.

Report Fields

The table below defines each field in the Authorization Analysis report.

Table 10 Authorization Analysis Report

| Retrieval Request Details Report Fields	
Header Section Fields	**Description**
Hierarchy Level	Hierarchy Level represents your organization structure including the numerical identifier used to represent the hierarchy level.
	If you have not worked with CyberSource to define a customized hierarchy, the values in the hierarchy drop-down will represent your merchant IDs. If your company has more than one hierarchy level, you may choose a particular level to see activity aggregated on a particular report. You can use either the Hierarchy Level or the Hierarchy ID field to choose the level you wish to view. The corresponding ID or level field will automatically be adjusted.
Start Date	Start date of report.
End Date	End date of report.
Presentation Currency	Currency in which the original transactions were submitted by the merchant.
Report Section Fields	**Description**
Payment Method	Method of payment used in the original transaction: MasterCard, Visa, Discover, or American Express.
Auth Reason Code	Association authorization analysis reason code.
Reason Description	Text description of the reason code.
Count	The number of authorizations for each reason code
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).
Amount	The total face value of the authorization received for each reason code.
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).
Decline Percentage	The percentage of the total authorization declines that is attributable to each reason code per payment type and currency.
Total Count	Total number of authorizations.
Total Amount	Total of the amount of all authorizations for the reporting period.

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.

Generating the Report

To display the report directly on the Merchant Account Reports page, follow these steps:

1 From the Hierarchy menu, select a hierarchy. The values in the hierarchy drop-down represent your merchant ID(s) and hierarchy ID. The Hierarchy ID is the numerical identifier used to represent a hierarchy level. For more information on the hierarchy structure, see "Hierarchy" on page 6.

2 From the Report menu, select the **Interchange Qualification Analysis** report, or select **All** to generate data for all the reports.

3 From the Frequency menu, select **Daily** or **Custom**.

Selecting Custom displays the Start Date field and End Date field.

a From the **Start Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

b From the **End Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

4 Click **Submit**.

A link to the report appears at the bottom of the page.

5 To view the report in the Web browser, either click on the **Interchange Qualification Analysis** link at the bottom of the page, or click **View**.

The report appears in the Web browser.
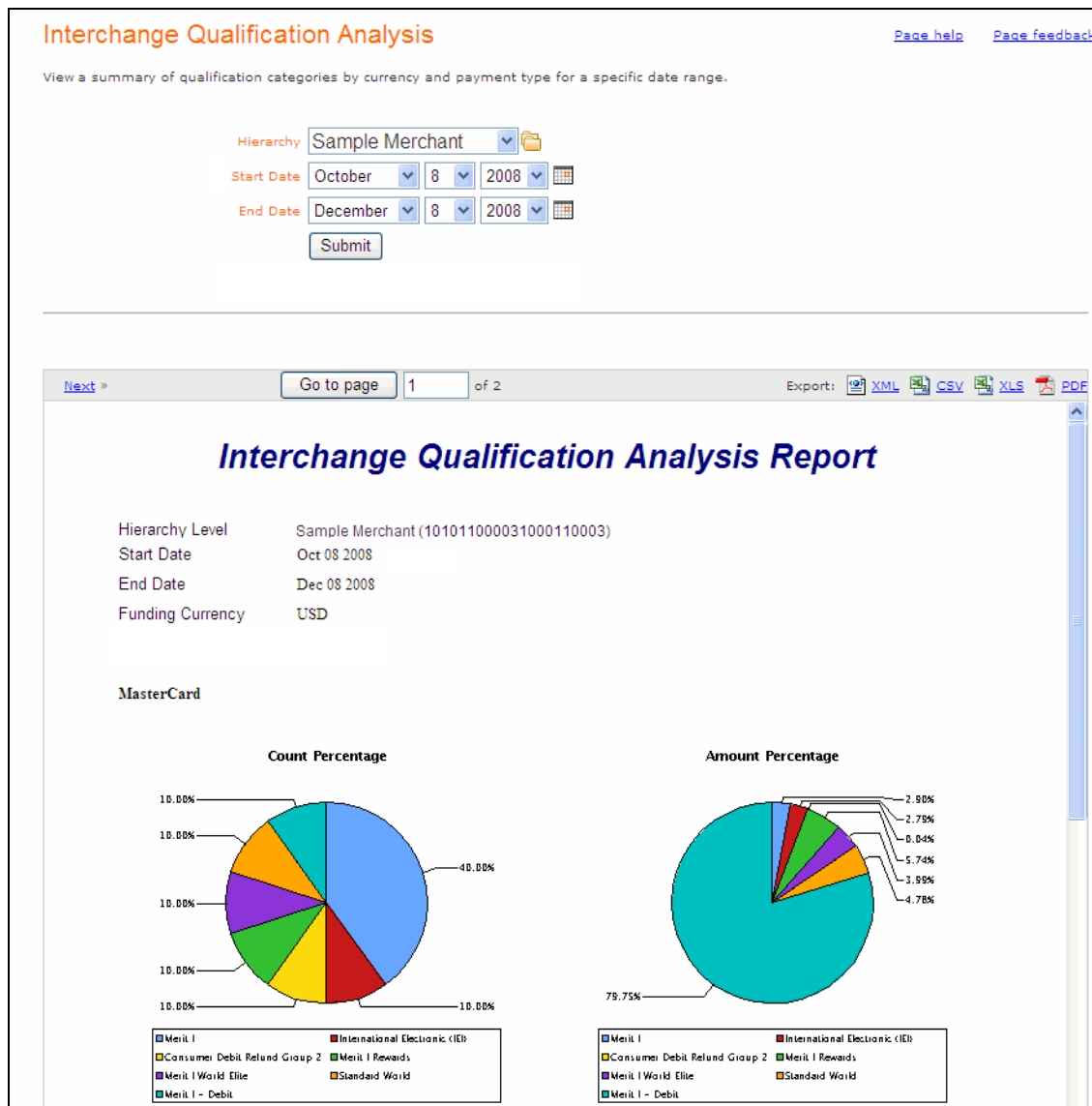
For merchants processing multiple currencies the report displays one currency per page in the Web browser and the PDF format. For example, page 1 displays the funds in USD and page 2 displays the funds in EUR. The XML, CSV, and XLS formats group the currencies together within the report.

The pie charts provide a quick visualization of the Count Percentage and Amount Percentage per reason code. Below the pie charts, a table displays the fields in the report as shown below.

Qualification Category	Count	Count %	Per Item Fee	% Rate	Amount	Amount %
Merit I	4	40 %	0.10	1.89 %	36.43	2.9 %
International Electronic (IEI)	1	10 %	0.00	1.37 %	35.00	2.79 %
Consumer Debit Refund Group 2	1	10 %	0.00	-1.68 %	0.53	0.04 %
Merit I Rewards	1	10 %	0.10	2.04 %	72.00	5.74 %
Merit I World Elite	1	10 %	0.10	2.5 %	50.00	3.99 %
Standard World	1	10 %	0.10	2.95 %	60.00	4.78 %
Merit I - Debit	1	10 %	0.16	1.64 %	1,000.12	79.75 %
Total	10	100 %			1,254.08	100 %

Page 1 of 2   *Report Generation Date:*   *Tuesday, December 09, 2008*

Report Fields

The table below defines each field in the Interchange Qualification Analysis report.

Table 11 Interchange Qualification Analysis Report

Retrieval Request Details Report Fields

Header Section Fields	Description
Hierarchy Level	Hierarchy Level represents your organization structure including the numerical identifier used to represent the hierarchy level.
	If you have not worked with CyberSource to define a customized hierarchy, the values in the hierarchy drop-down will represent your merchant IDs. If your company has more than one hierarchy level, you may choose a particular level to see activity aggregated on a particular report. You can use either the Hierarchy Level or the Hierarchy ID field to choose the level you wish to view. The corresponding ID or level field will automatically be adjusted.
Start Date	Start date of report.
End Date	End date of report.
Funding Currency	Currency type of the funds that will be posted to your merchant bank account.
Report Section Fields	**Description**
Payment Method	Method of payment used in the original transaction: MasterCard, Visa, Discover, or American Express.
Qualification Category	Association qualification category code.

Table 11 Interchange Qualification Analysis Report

Retrieval Request Details Report Fields	
Count	Number of transactions for each qualification category.
Amount	The total face value of the interchange qualification received for each qualification category.
Per Item Fee	Fee amount applied per transaction event.
Percentage Rate	The percentage rate that is attributable to each qualification category per payment type and currency.
Count Percentage	The percentage of the total transactions that is attributable to each qualification category per payment type and currency.
Amount Percentage	The percentage of the total interchange volume that is attributable to each reason code per payment type and currency.
Total Count	Total number of qualifications.
Total Amount	Total of the amount of all qualifications for the reporting period.

PIN-less Debit Returns Details

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.

Generating the Report

To display the report directly on the Merchant Account Reports page, follow these steps:

1 From the Hierarchy menu, select a hierarchy. The values in the hierarchy drop-down represent your merchant ID(s) and hierarchy ID. The Hierarchy ID is the numerical identifier used to represent a hierarchy level. For more information on the hierarchy structure, see "Hierarchy" on page 6.

2 From the Report menu, select the **PIN-less Debit Returns Detail** report, or select **All** to generate data for all the reports.

3 From the Frequency menu, select **Daily** or **Custom**.

Selecting Custom displays the Start Date field and End Date field.

    a From the **Start Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

    b From the **End Date** menu, select a month, day, and year, or click the calendar icon to select a date from the calendar.

4 Click **Submit**.

A link to the report appears at the bottom of the page.

5 To view the report in the Web browser, either click on the **PIN-less Debit Returns Detail** link at the bottom of the page, or click **View**.

The report appears in the Web browser.

Report Fields

The table below defines each field in the PIN-less Debit Returns Detail report.

Table 12 PIN-less Debit Returns Detail Report

Retrieval Request Details Report Fields	
Header Section Fields	**Description**

Table 12 PIN-less Debit Returns Detail Report

Retrieval Request Details Report Fields	
Hierarchy Level	Hierarchy Level represents your organization structure including the numerical identifier used to represent the hierarchy level.
	If you have not worked with CyberSource to define a customized hierarchy, the values in the hierarchy drop-down will represent your merchant IDs. If your company has more than one hierarchy level, you may choose a particular level to see activity aggregated on a particular report. You can use either the Hierarchy Level or the Hierarchy ID field to choose the level you wish to view. The corresponding ID or level field will automatically be adjusted.
Start Date	Start date of report.
End Date	End date of report.
Results Per Page	Number of transactions to display on the page.
Report Section Fields	**Description**
Original Capture Request ID	Request ID of the original transaction (sale or refund).
CYBS MID	CyberSource merchant ID.
CYBS Exception ID	Numerical identifier created by CyberSource to represent a unique chargeback, representment, or other exception.
Return Initiated Date	Date the return was initiated by the issuing bank.
Processor MID	Merchant ID assigned by the processor.
Network	Indicates the debit network used for this transaction.
Transaction Date	Date of the transaction.
Payment Type	Mode of payment.
Transaction Amount	Amount of the original transaction.
Adjustment Amount	Amount of the adjustment made to the transaction amount.
Purchase Currency	Transaction currency code.
Chargeback Fee	Amount of the chargeback fee.
Network Fee	Amount of the network fee.
Total Debit Amount	Total debit amount includes the adjustment amount, chargeback fee, and network fee.

Self-Service Report Requests

Self-service reports allow you to search for transactions by payment type and submission date. For acquiring transactions, the submission date is after the transactions have been settled and sent back from the processor as successful settlements. For non-acquiring transactions, the submission date is the date the transaction was submitted to CyberSource.

The reports available to download as a self-service request are on the Merchant Account Reports page and can be exported in XML or CSV format.