



Fifth Third Direct Support Guide for Government Agencies

Ver. 1 12/18/07

Table of Contents

Page 3. Contacts

Page 4. General Fifth Third Direct Daily Procedures

Page 7. Chargeback and Draft Retrieval Procedures

Page 9. Fifth Third Direct: Image Reports

Page 13. Fifth Third Direct: Daily Totals Search

Page 17. Fifth Third Direct: Account Review Search

Contacts:

General Questions –

US Government Agency Support 1-866-914-0558

Fifth Third Direct Questions –

1-866-914-0558

Chargeback Questions –

Barbara Hervey 513-358-4437

Chargeback Fax Number –

513-358-3450

5/3 Direct Procedures and Reports

Reports:

MD-082- Rejected Transaction Report
MD-410- Chargeback, Adjustments and Rejects that will hit your account that day
MD-413- Chargeback Prenotification
MD-414- Draft Retrievals Notification
MD-901- Bankcard Advice of Chargeback (CB)
MD-479- Reconciliation Summary- matches CASHlink debit and credit vouchers for the day.
MM-303- Monthly Statement
BIMERFIN – Services Invoice

1. Log on to 5/3 Direct
2. This should take you to a list of reports waiting to be downloaded. You may download all of the reports or you may choose to only download particular reports. To only choose certain reports click Select All at the bottom, the page should turn blue, click on the top check mark, all the check marks should disappear, then click Select None. Or you just unclick the reports you do not want to download.
3. Now click on the reports that you want downloaded. Only reports with check marks in the boxes will be downloaded. If you would like to print a report, put a check mark in the print box next to it.
4. At the bottom of the page, click download. You should get a box in the center of the screen showing that the reports are being downloaded.
5. When finished downloading, return to the screen entitled Report Viewer. It will be divided into two separate screens. The left will have a list of reports that are ready to be viewed. Single click on the report you want. It should appear in the right half of the screen. To maximize viewing, click on the Full Screen icon on the toolbar.
6. If you would like to see a report that is not in your Receive Reports section (maybe from a past date), click on the Restore Reports icon on the toolbar of Report Viewer or go to Restore Reports on the main screen and select the dates that you want. Then follow the above instructions for downloading.

To view daily totals:

Go to the main 5/3 Direct screen. Click on Transaction Inquiry, then on Daily Total Review. Choose your date criteria by selecting the proper button for Process date or Transaction date. Enter the date or use the down arrow to select the date from the calendar. Please remember that the Process date corresponds to the day the file is processed (e.g. transactions from January 4th can be found by entering the process date 01/05/2003). All dates in 5/3 Direct require a four-digit year. Click Search. This will display every batch that was submitted on a particular day. To view the transactions within a batch, select that batch, and click on batch detail. To view the activity on a particular account, click on Account Review. This will show you all transactions that the cardholder has made at any merchant location within the last eighteen months. You can also click on the header to sort in ascending order, click again to sort in descending order. Information in this section can be exported into an Excel spreadsheet.

Please keep in mind that the screens within 5/3 Direct can be arranged to best suit your needs. Except for the categories that have locks on them, most of the headings can be moved. If there are two categories that you will always find most pertinent, such as the amount and register number, simply use your mouse to pull the heading into its desired position. If a field needs extended, use your mouse to pull on the right side of the rectangle to make it shorter or longer. 5/3 Direct will save your preferences.

To research a cardholder's account:

Click on Transaction Inquiry, then on Account Review. Enter the card number and click Search. This will show you the last 18 months of credit activity on this account at all merchant locations.

There is an alternate way to view your chargeback information:

On the main 5/3 Direct screen, go to Retrievals and Chargebacks and then click on Draft Retrievals and Prenotes on the right. This will take you to a box that will allow you to do a number of searches. You can choose to look at Draft Retrievals or Prenotes or both. You can search within specific dates or choose to see outstanding items only or you can search for a particular account number. Click search. This section contains the same information as the Reports but it is organized in a different way. Some people prefer to view their information in this way. Information in this section can be exported into an Excel spreadsheet.

To view the status of a particular chargeback:

On the main 5/3 Direct screen, go to Retrievals and Chargebacks then click on Chargeback Processing on the right. This will take you to a box that will allow you to do a number of searches. Most likely you will have the account number and amount to search on, but you can do any type of search depending on the information that you have, just choose the applicable button and it will highlight the fields that need to be completed. Click search.

To export information:

Instructions for exporting information from Transaction Inquiry and Chargeback Screens:

- Once you have searched for the data you wish to export:
- Go to file and click on export
- Next to Look in: use the drop down arrow to select the drive you would like to save the data to.
- In File Name, name the document
- Highlight the field you would like to export and click on the single arrow to move the field over to Columns To Be Exported or click on the double arrow to move all fields over to be exported
- Click ok
- Go to Excel, find the file and open it (Make sure that the Files of Type category says "All Files" in the lower left hand corner of the box)
- Click the delimited button, then next
- Click comma, then next
- Click on the field with account # and click the text button, hit finish
- Save as an excel workbook file
- Several of the fields may need to be modified, click on the column, right click and select Format Cells to correct

Instructions for converting reports to Word Documents:

- Download Report in 5/3 Direct
- Go to the Directory identified in your Preferences field in 5/3 Direct (located under Edit)
- Find the file you wish to convert and open it (must be searching under ALL FILES)
- Change the font to 8 and convert to landscape view
- Save as a Word Document

Bin Search Instructions:

- Go to Bin Info on the main screen and choose Bin Search or go to Card Management and choose Bin Search
- Enter first six digits of card number
- Click Search
- There are two tabs: Contacts and General Information
- The drop down arrow on the Contacts tab will provide addition information
- You may then choose New Search to perform another BIN search

Help Screens:

On the main 5/3 Direct screen, click on the Help button in the lower left hand corner. This section contains extensive information on all 5/3 Direct features and may be used to answer any questions about the system.

Please keep in mind that 5/3 Direct only requires a single click on the mouse. Sometimes the system can move slowly and clicking on a button over and over will clog up the system.

Chargeback and Retrieval Procedures

Chargeback Reports

MD-410: Chargebacks/Adjustments – details debits/credits to your account for the day

MD-413: Chargeback Notification – multiple items per page view

MD-414: Visa/MasterCard Retrievals – multiple items per page view

MD-901: BankCard Advice of Chargeback or Chargeback Reversal – shows what will be debited/credited from your account on a future date.

7. Log on to 5/3 Direct
8. This should take you to a list of reports waiting to be downloaded - you want to download the reports listed above (if needed) - click Select All at the bottom, the page should turn blue, click on the top check mark, all the check marks should disappear, then click Select None. Or just unclick the reports you do not wish to download.
9. Now click on the reports that you want downloaded. Only reports with check marks in the boxes will be downloaded. If you would like to print a report, put a check mark in the print box next to it.
10. At the bottom of the page, click download. You should get a box in the center of the screen showing that the reports are being downloaded.
11. When finished downloading, return to the screen entitled Report Viewer. It will be divided into two separate screens. The left will have a list of reports that are ready to be viewed. Single click on the report you want. It should appear in the right half of the screen. To maximize viewing, click on the Full Screen button on the tool bar.
12. If you would like to see a report that is not in your Receive Reports section (maybe from a past date), go to Restore Reports on the main screen or click on the Restore Reports button on the tool bar. Select the dates that you want and follow the above instructions for downloading.
13. **On a daily basis, you should download the MD-413/MD-900 and MD-414/MD-907 and provide the documents to Fifth Third Bank Processing Solutions necessary to fulfill the retrievals and chargebacks.**
14. The MD-410 and MD-901 should be used to research all chargebacks to determine if you have a reversal right. Provide the documents suggested on the 901 to generate a Reversal.
15. Review all Issuer correspondence online in 5/3 Direct as you will not receive a hard copy.

There is an alternate way to view your chargeback information:

On the Merchant tab, go to Chargeback Management and then click on Draft Retrievals. This will take you to a box that will allow you to do a number of searches. You can choose to look at Draft Retrievals or Prenotes or both. You can search within specific dates or choose to see outstanding items only. This is an excellent way to monitor your progress. Or you can search for a particular account number. Click search. This section contains the same information as the Reports but it is organized in a different way. Some people prefer to view their information in this manner instead of working paper report images.

To view the status of a particular chargeback:

On the Merchant tab, go to Chargeback Management and then click on Chargeback Data. This will take you to a box that will allow you to do a number of searches. Most likely you will have the account number and amount to search on, but you can do any type of search depending on the information that you have. Choose the applicable button, and it will highlight the fields that need to be completed. Click search.

If you do not currently have the ability to scan, all documentation should be submitted to our Chargeback Department via fax:

Fax to: 513-358-3450

Reports

There are three main utilities for the Report Viewer: Receive Reports, View Reports, and Find Reports. Reports on the remote server are available for 60 days after their creation date. Reports older than 60 days are automatically removed from the report server.

Restore Reports	Allows the user to search through their remote reports to locate those that match the user-specified criteria.
Receive Reports	Used to download remote reports to the user's local PC where they can be viewed. If you click on Receive Reports without doing a Find Reports first, the Receive Reports screen will list all new reports that you have not previously downloaded.
View Reports	Used to view the contents of a local report.

The **Restore**, **Receive**, and **View** Report functions are accessed on the *Reports & Statements* tab under the User-Defined Report heading.



Restore Reports

The Restore Reports function is used to search through all remote reports for those that match the user-specified criteria. If you have a large number of custom reports, the Restore Reports function helps to quickly locate those specific reports you want to download.

When a user clicks on the Find Reports function under the User-Defined Reports heading on the *Reports & Statements* tab, the following Select Filter Criteria screen appears.

Enter the desired search criteria.

The screenshot shows a standard Windows-style dialog box titled "Select Restore Criteria". It features a title bar with a small icon on the left and standard window controls (minimize, maximize, close) on the right. The main area contains four labeled input fields: "Chain/Inst:", "Division:", "Start Date:", and "End Date:". The "Start Date" and "End Date" fields contain slashes as placeholders. Below these is a larger text box labeled "Report Name(s) (Optional)". At the bottom of the dialog are two buttons: "OK" and "Cancel".

The **Start Date** and **End Date** are used to identify the date range of the search. Only reports created within the specified range will be returned.

The names of your remote reports are listed in the **Report Names** box.

To select a report, click on one or more of the report names to highlight. To select multiple reports, hold the Ctrl key down on the keyboard to highlight two or more report names. If you click on a report and then decide you do not want it highlighted, click on it a second time and it will un-highlight (deselect).

Click the Search button to find those remote reports matching your search criteria. The Receive Reports screen will appear listing the matching reports.

Click the Cancel button to return to the *Reports & Statements* tab.

Receive Reports

[Back to Top](#)

The Receive Reports function is used to download remote reports to your local PC or network drive.

When a user clicks on the Receive Reports function under the User-Defined Reports heading on the *Reports & Statements* tab, the following Receive Custom Report screen appears.

Receive Reports

Items Available for Download:

Chain/Inst	Download	Print	Code	Name	Date	Estimated Time	Size	Division
0C6796	<input checked="" type="checkbox"/>	<input type="checkbox"/>	MD-479	Summary of Cashlink	12/16/2007	2.64 seconds	9,509	
0C6796	<input checked="" type="checkbox"/>	<input type="checkbox"/>	MD-480	Summary of Cashlink Interchange	12/16/2007	1.99 seconds	7,152	
0C6796	<input checked="" type="checkbox"/>	<input type="checkbox"/>	MD-479	Summary of Cashlink	12/17/2007	2.29 seconds	8,237	
0C6796	<input checked="" type="checkbox"/>	<input type="checkbox"/>	MD-480	Summary of Cashlink Interchange	12/17/2007	1.70 seconds	6,133	
0C6796	<input checked="" type="checkbox"/>	<input type="checkbox"/>	MD-479	Summary of Cashlink	12/18/2007	2.80 seconds	10,067	
0C6796	<input checked="" type="checkbox"/>	<input type="checkbox"/>	MD-480	Summary of Cashlink Interchange	12/18/2007	2.18 seconds	7,834	

Chain/Inst: 0C6796 Search

Download Delete Select All Select None Preferences Cancel Help

Downloading Remote Reports

By default, all reports listed on the Receive Reports screen are selected for download. The user has the option to deselect those remote reports that you do not want to download.

Clicking the Download button will download the remote report(s) to your local PC or network drive. The report(s) will still be stored on the remote report server for up to 60 days in case the user accidentally deletes or overwrites a local report. Use the Find Reports function to locate previously read/downloaded reports.

Deleting Remote Reports

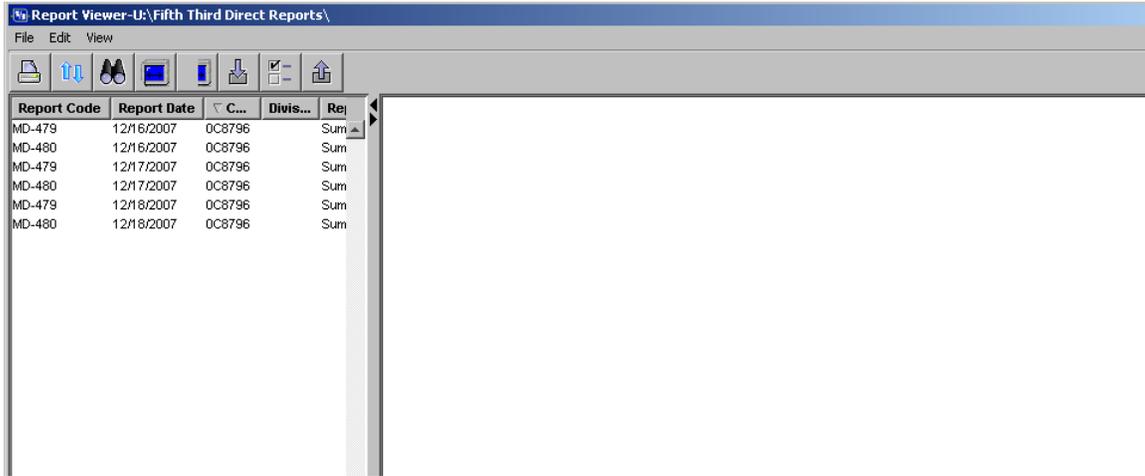
Remote reports are stored on the remote report server. You may delete reports from the remote report server if you no longer need them. First, highlight the reports you want to delete by clicking on any report. Multiple reports may be highlighted by holding down the Ctrl key and clicking on each of them. The Select All button at the bottom of the screen will highlight all reports. The Select None button will remove highlighting from all reports.

Once the desired set of reports have been highlighted, click the Delete button to remove them from the remote report server.

View Reports

The View Reports function is used to view local reports on your PC or network drive as well as delete local reports that you no longer want.

When a user clicks on the View Reports function under the User-Defined Reports heading on the *Reports & Statements* tab, the following screen appears.



The screenshot shows a window titled "Report Viewer-U:\Fifth Third Direct Reports\" with a menu bar (File, Edit, View) and a toolbar. Below the toolbar is a table with the following data:

Report Code	Report Date	C...	Divis...	Rej
MD-479	12/16/2007	0C8796	Sum	▲
MD-480	12/16/2007	0C8796	Sum	
MD-479	12/17/2007	0C8796	Sum	
MD-480	12/17/2007	0C8796	Sum	
MD-479	12/18/2007	0C8796	Sum	
MD-480	12/18/2007	0C8796	Sum	

Viewing Local Reports

To view a local report, highlight the desired report by clicking on it. Then click the View button. The custom report will display in the appropriate application.

Deleting Local Reports

Local reports are stored on your local PC or network drive. You may manually delete local reports if you no longer need them. First, highlight the reports you want to delete by clicking on any report. Multiple reports may be highlighted by holding down the Ctrl key and clicking on each of them. Once the desired set of reports have been highlighted, click the Delete button to remove them.

You may also delete custom reports automatically. On the Admin tab, click the Set Preferences option. The Preferences screen will display. Click the Reports tab at the top to view and select Deletion Preferences options.

Daily Totals

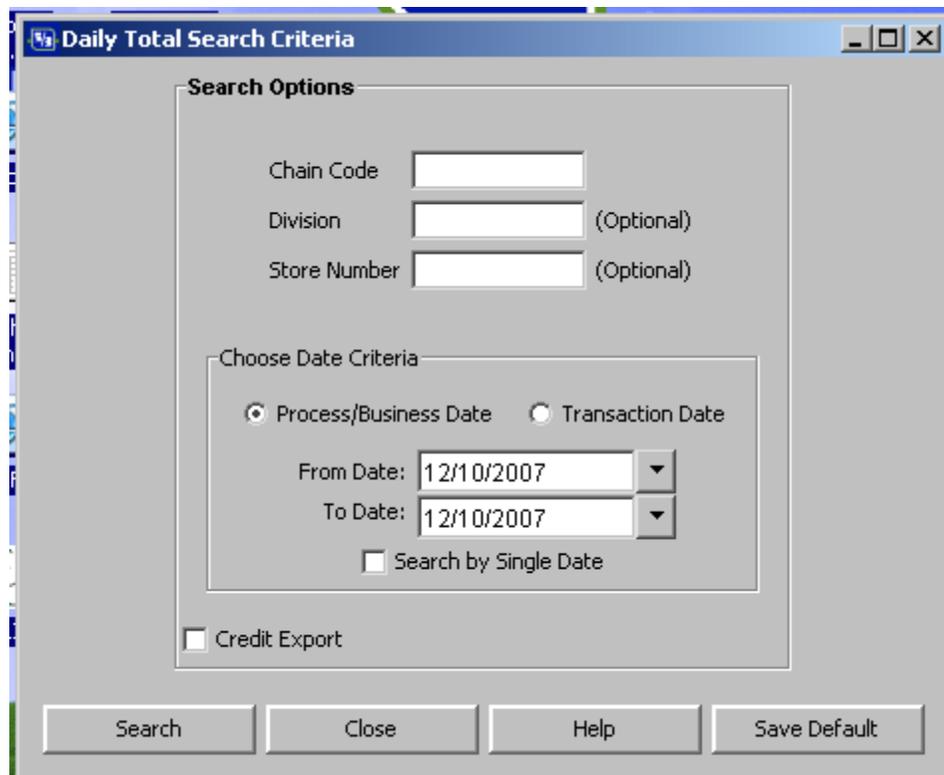
To review settlement totals and/or transaction detail for a specific batch of transactions within the last 7 years, the Daily Totals feature may be used. To utilize this feature, the user must research the Chain Code and the Date of the batch in question.

Daily Total Step-by-Step Procedures

To use the Daily Totals function, the user will select, via his or her mouse, the "Merchant" tab and the corresponding "Daily Totals " button at the **Main Menu**.

The Daily Total Search Criteria Screen

The first screen that the user will encounter, the **Daily Total Search Criteria** screen, appears below.



The **Daily Total Search Criteria** screen will allow the user to research settlement totals and/or transaction detail for a specific batch of transactions via the following:

- **Chain Code**--the user may research either all chain codes (the MPS-assigned, five-digit merchant chain number) for which he or she has access or may research each chain code separately
- **Division**--the user may narrow the search by specifying a division code (the merchant division from which the batch occurred). For those user's set-up with Division security, the "Division" field will appear as a drop-down box.
- **Store Number** (optional)--the user may narrow the search by specifying the store number (the merchant store number from which the batch occurred)
- **Process/Business Date** – will match the CASHlink date

- **Transaction Date** – will match the point of sale transaction date.
- **Date Criteria**--the user must specify the desired date criteria

Note: The "credit export" button gives the user the ability to "Export All transactions to a comma delimited data file" for a span of days. The user should specify a "Start Date," and an "End Date" (defaulted to the previous day). It is recommended to limit your search to a few days at a time to for fastest results.

The Daily Total Review Screen

The **Daily Total Review** screen will be generated, as below, and the user will note that all information fitting the criteria suggested in the **Daily Total Search Criteria** screen is listed. This screen will detail the store number, merchant number, terminal ID, and batch numbers, as well as the deposit amount, transaction count, and rejected amount for the selected batches.

Note: The first record will now be selected by default, as shown below.

Store Number	Merchant Number	Division	Batch	Deposit Amount	Auth Amount	Sales	Returns	Corr
000090	45689541256845584	0110		0	15.84	0	0	0
000110	5468954215678542	0001		0	85.45	0	0	0
000110	5468954215678542	0001		0	12.22	0	0	0
000110	5468954215678542	0001		0	85.45	0	0	0
000110	5468954215678542	0001		0	99.44	0	0	0
000110	5468954215678542	0001		0	155.45	0	0	0
000110	5468954215678542	0001		0	1248.44	0	0	0
000110	5468954215678542	0001		0	5985.44	0	0	0
000110	5468954215678542	0001		0	115.48	0	0	0
000110	5468954215678542	0001		0	123.11	0	0	0
000110	5468954215678542	0001		0	111.05	0	0	0
000110	5468954215678542	0001		0	885.64	0	0	0
000110	5468954215678542	0001		0	8873.71	0	0	0
000110	5468954215678542	0001		0	15.70	0	0	0
000110	5468954215678542	0001		0	1288.56	0	0	0
000110	5468954215678542	0001		0	233.44	0	0	0
000110	5468954215678542	0001		0	548.44	0	0	0
000331	0000000090335802	0025	00001	153.84	0	808466744	808464947	
000301	0000000090335802	0025	00002	1258.84	0	808466744	808464947	

Number of Credit Batches: 15 Total Credit Deposit Amount: 4,871.94
 Premier Issue Store Summary Count: 51 Total Premier Issue Amount: 59,648.58

New Search Batch Detail Close

The fields and descriptions within the **Daily Total Review** screen are the following:

- **Store Number**-- merchant store number
- **Merchant Number**-- merchant bankcard account number (unique client identifier for a specific store location)
- **Division**--merchant division indicator (000-999)
- **Batch**-- batch number (merchant assigned)
- **Deposit Amount**--net deposit amount (sales less returns)
- **Auth Amount**--authorization amount
- **Sales**--gross sales (purchases / debits)
- **Completed Transactions**--the Fifth Third-assigned, five-digit merchant chain number at which the batch transaction was performed
- **Chain Code**--the Fifth Third-assigned, five-digit merchant chain number at which the batch transaction was performed
- **Process/Business Date**--matches the CASHlink voucher date
- **Tran Date**--transaction date (calendar date of transactions)
- **Card Type**--type of processing activity (credit, debit, etc)
- **Interchange Fee**--net interchange fees assessed to FMS
- **Surcharge Amount**--additional processing charges assessed by Visa and MasterCard for transactions that do not meet the qualification requirements of the base interchange program established at the merchant level
- **Discount Amount**--zeros

The bottom portion of the Daily Total Review screen allows the user to view a specific batch detail record. To utilize this option, the user will either highlight a specific record, and at the lower portion of the screen, he or she will press the "Batch Detail" button or will double click the record. In this scenario, the user highlights the record associated with batch number "331" and presses "Batch Detail" to reach the **Batch Detail Review** screen.

UUU11U	0408954210078542	UUU1			U	233.44		U		U
000110	5468954215678542	0001			0	548.44		0		0
000331	0000000090335802	0025	00001			153.84		0	808466744	808464947
000301	0000000090335802	0025	00002			1258.84		0	808466744	808464947

Number of Credit Batches:	<input type="text" value="5"/>	Total Credit Deposit Amount:	<input type="text" value="1,623.98"/>
Premier Issue Store Summary Count:	<input type="text" value="17"/>	Total Premier Issue Amount:	<input type="text" value="19,882.86"/>

The Batch Detail Review Screen

The **Batch Detail Review** screen will show the record number, transaction date, card account number, transaction type, and transaction amount for each transaction listed within the specified batch. Additionally, the screen will detail the authorization number, register number, draft location, and entry mode for all transactions.

*Note: All key-entered transactions will appear in **Red**. Additionally, the first record in a grid will now be selected by default, as shown below.*

Batch Detail Review

File Edit View Help

Merchant: 000206 -
 Store: 000331 Process/Business Date: 12/18/2000 Batch: 00001

All Types Amex Diners Discover MasterCard Visa

Account Number	Tran Date	Tran Type	Tran Amount	Auth Number	Entry Mode	Registe
46548761544654...	04/12/2001 15:22	Sale	12.55	112233	90 - Complete Mag ...	0003
55646815764861...	04/12/2001 11:49	Sale	165.50	112233	90 - Complete Mag ...	0003
54440001507897...	04/12/2001 01:35	Sale	804.10	112233	90 - Complete Mag ...	0003
39879180187948...	04/12/2001 12:42	Sale	13.57	112233	90 - Complete Mag ...	0003
46804879801589...	04/12/2001 13:08	Sale	2.99	112233	90 - Complete Mag ...	0003
65489048940154...	04/12/2001 18:26	Sale	84.46	112233	02 - Mag Stripe Read	0003
56480489415687...	04/12/2001 18:07	Sale	68.10	112233	90 - Complete Mag ...	0003
45980490465404...	04/12/2001 13:44	Sale	10.55	112233	02 - Mag Stripe Read	0003
54980498790135...	04/12/2001 17:13	Sale	13.43	112233	90 - Complete Mag ...	0003
38980798405684...	04/12/2001 16:41	Sale	53.09	112233	Not Specified	0003
64894089018948...	04/12/2001 19:52	Sale	48.47	112233	90 - Complete Mag ...	0003
38049709841890...	04/12/2001 15:55	Sale	46.80	112233	90 - Complete Mag ...	0003
56540894051654...	04/12/2001 14:00	Sale	248.43	112233	Not Specified	0003
45907890486789...	04/12/2001 11:35	Sale	185.31	112233	90 - Complete Mag ...	0003
54089046848904...	04/12/2001 17:41	Sale	12.33	112233	90 - Complete Mag ...	0003
43849374834644...	04/12/2001 13:08	Sale	125.94	112233	90 - Complete Mag ...	0003
43989374384657...	04/12/2001 13:08	Sale	11.01	112233	90 - Complete Mag ...	0003

Number of Transactions: 22 Total Amount: 2,695.63

Account Review Order Facsimile Close

The fields and descriptions within the **Batch Detail Review** screen are the following:

- **Account Number**--cardholder account number (card number)
- **Tran Date**--Transaction Date (calendar date of transaction)
- **Tran Type**--transaction type (sale, return, etc.)
- **Tran Amount**--transaction amount
- **Auth Number**--authorization number / approval code
- **Entry Mode**--POS transaction entry mode (swipe/mag stripe, key entered, etc.)
- **Register Number**--POS register number (provided by merchant)
- **Process Date**--system defined processing date (not always transaction date)
- **Merchant Number**--merchant bankcard account number (unique client identifier for a specific store location)
- **Card Type**--type of bankcard (Visa, MasterCard, etc.)
- **Auth Currency Code**--currency code provided in authorization message
- **Category Code**--merchant SIC / MCC code
- **Terminal Sequence Number**--transaction sequence number (merchant assigned - should not repeat within terminal transaction batch)
- **Sales Person**--clerk / sales representative ID (merchant assigned)
- **Terminal ID**--terminal identifier / number
- **Merchant Ref Num**--Agency tracking ID provided by Pay.gov (merchant assigned)
- **Mail/Phone Ind**--Mail / Phone order identifier
- **Terminal Capability**--merchant POS terminal capability indicator (mag stripe capable, key entry only, etc.)

Account Review

To access the last 7 years of transaction detail information for a specific cardholder account number, the Account Review Function may be used. To view transaction detail for a cardholder, the card number and Fifth Third-assigned merchant chain code must be researched. The user's search may be narrowed significantly if he or she should specify a starting search date (either processing date or transaction date), returned sales only criteria, a division number, and/or a store number.

Account Review Step-by-Step Procedures

To use the Account Review function, the user will select, via his or her mouse, the "Merchant" tab and the corresponding "Account Review" button at the **Main Menu**.

The Account Search Criteria Screen

The first screen that the user will encounter, the **Account Search Criteria** screen, appears below.

The screenshot shows a dialog box titled "Account Search Criteria" with a standard Windows window title bar. The dialog contains several input fields and options:

- Chain Code:** A dropdown menu with "ALL" selected.
- Division:** A dropdown menu with "ALL" selected.
- Account Number:** A text input field containing "541000012343120".
- Store Number:** A text input field containing "000015" with "(Optional)" text to its right.
- Date Criteria (Optional):** A group box containing three radio buttons: "Process Date:", "Tran Date:", and "No Date". The "No Date" option is selected. Each radio button is followed by a date selection field (a text box with a dropdown arrow) and a "To:" label followed by another date selection field.
- Search Type:** A group box containing three radio buttons: "Auth", "Settlement", and "Both". The "Both" option is selected.
- Credit Settlement Options:** A group box containing three radio buttons: "Show All Transaction Types", "Show Returns Only", and "Show Purchases Only". The "Show All Transaction Types" option is selected.
- Auth Options:** A group box containing three radio buttons: "Show All Transaction Types", "Show Approvals Only", and "Show Denials Only". The "Show All Transaction Types" option is selected.

At the bottom of the dialog are four buttons: "Search", "Close", "Help", and "Save Default".

The **Account Search Criteria** screen will allow the user to research a cardholder account via the following:

- **Chain Code**--the user may research either all chain codes (the Fifth Third-assigned, five-digit merchant chain number) for which he or she has access or may research each chain code separately. *Note: Should the user only have access to one chain code, "All" will not appear within the drop-down list. If a particular chain code does not appear, although the user believes that it should, he or she should contact Client Services at 1-866-914-0558.*
- **Division**--the user may narrow the search by specifying a division code (the merchant division at which a transaction was performed). For those user's set-up with Division security, the "Division" field will appear as a drop-down box.
- **Account Number**--the user must specify a cardholder account number
- **Store Number** (optional)--the user may narrow the search by specifying the store number (the merchant store number at which a transaction was performed)
- **Date Criteria** (optional)--the user may narrow the search by specifying a Process Date range and/or Tran Date range
- **Search Type**--the user may search by Authorized Transactions, Settled Transactions or both
- **Credit Settlement Options**--additionally, the user may indicate to the system that all transactions, return transactions only, or purchases only should be viewed
- **Auth Options**--additionally, the user may indicate to the system that all authorizations, approved authorizations only, or denied authorizations only should be viewed

In the above example, the user has indicated to view all chains and all divisions; has entered an account number, and a store number; has not specified a date; has indicated that both authorized and settled transaction types should be shown; and has indicated that all transaction types should be shown. Because the user has no questions and because the user wishes to continue, the "Search" button is pressed.

The Account Review Screen

The **Account Review** screen will be generated, as below, and the user will note that all transactions are shown. This screen will detail the date and time transactions occurred; will show the merchant division, register number, and store number at which transactions occurred; will verify the type and amount of transactions; will show authorization numbers for most transactions (not valid for returns); and will indicate whether or not a facsimile draft is available for the transactions.

*Note: As the user will note from the picture below, all key-entered transactions now appear in **Red**. Additionally, the first row is automatically selected by default.*

The screenshot displays the 'Account Review' window with the following details:

Merchant: ALL CHAINS - Elder Beerman Account Num: 541000012343120
 Division: ALL Store: 000015 From Date: ALL To Date: ALL

Auth Data

Tran Date	Tran Type	Auth Amount	Merchant Number	Store	Division	Chain	Card Type
03/23/2001 11:30:23	GA - Activation	100.00	5648574215635845	000110	0001	000206	Premier Issu
03/23/2001 11:31:55	GP - Purchase	38.88	5648574215635845	000110	0001	000203	Premier Issu
03/23/2001 11:31:54	GP - Purchase	22.12	5648574215635845	000110	0001	000206	Premier Issu
03/23/2001 11:35:34	GP - Purchase	92.22	5648574215635845	000110	0001	000206	Premier Issu
03/23/2001 11:41:54	GP - Purchase	33.22	5648574215635845	000110	0001	000206	Premier Issu
03/23/2001 11:55:48	GP - Purchase	373.22	5648574215635845	000110	0001	000206	Premier Issu
03/23/2001 11:29:03	GP - Purchase	494.22	5648574215635845	000110	0001	000209	Premier Issu
03/23/2001 11:41:22	GP - Purchase	404.55	5648574215635845	000110	0001	000204	Premier Issu

Credit Settlement Data

Tran Date	Tran Type	Tran Amount	Auth Number	Auth Amount	Entry Mode	Register
04/12/2001 15:22	Sale	12.55	112233	16.00	90 - Complete Mag ...	0003
04/12/2001 11:49	Sale	165.50	112233	16.00	90 - Complete Mag ...	0003
04/12/2001 01:35	Sale	804.10	112233	16.00	90 - Complete Mag ...	0003
04/12/2001 12:42	Sale	13.57	112233	16.00	90 - Complete Mag ...	0003
04/12/2001 13:08	Sale	2.99	112233	16.00	90 - Complete Mag ...	0003
04/12/2001 18:26	Sale	84.46	112233	16.00	02 - Mag Stripe Read	0003
04/12/2001 18:07	Sale	68.10	112233	16.00	90 - Complete Mag ...	0003
04/12/2001 12:44	Sale	10.55	112233	16.00	02 - Mag Stripe Read	0003

Number of Settlement Transactions: 66 Total Settlement Amount: 8,086.89
 Number of Auth Transactions: 66

Buttons: New Search Order Facsimile Close

The fields and descriptions within the **Account Review** screen are the following:

- **Merchant**--name of the merchant at which the transaction occurred
- **Account Number**--cardholder account number specified by the user within the Account Search Criteria screen
- **Division**--merchant division specified by the user within the Account Search Criteria screen
- **Store**--merchant store number specified by the user within the Account Search Criteria

screen

- **From Date**--start date specified by the user within the Account Search Criteria screen
- **To Date**--end date specified by the user within the Account Search Criteria screen

AUTH DATA

- **Tran Date**--calendar date of transaction
- **Tran Type**--type of transaction; sale, return, etc.
- **Auth Amount**--authorization amount
- **Merchant Number**--merchant bankcard account number (unique client identifier for a specific store location)
- **Store Number**--merchant store number
- **Div Code**--merchant division indicator (000-999)
- **Chain Code**--merchant chain (unique client identifier for the merchant relationship)
- **Card Type**--type of bankcard (visa, mastercard, etc.)
- **Expiration Date**--card expiration date
- **Response Code**--authorization response code (approved, declined, etc.)
- **Auth Code**--authorization number/approval code
- **Auth Source**--authorization source
- **Auth Currency Code**--currency code provided in authorization message
- **Old Auth Amount**--original authorization amount (partial reversals, etc.)
- **MCC Code**--merchant SIC / MCC code
- **Origin Type**--authorization request origin
- **Call Type**--authorization call type (950, 800, etc.)
- **Terminal Capability**--merchant POS terminal capability indicator (mag. stripe capable, key entry only, etc.)
- **Card Act Term**--cardholder activated terminal indicator
- **Entry Mode**--POS entry mode (swipe/mag. stripe, key entered, etc.)
- **Mail/Phone Ind**--mail/phone order identifier
- **Cardholder ID**--cardholder ID method (signature, mail/phone, etc.)
- **AVS**--address verification service request response (n/a if not submitted in authorization request)
- **CVV2 Presence Ind**--card verification value 2 / card verification code 2 request indicator
- **CVV2 Ind**--card verification value 2 / card verification code 2 request response
- **Stand-in Ind**--stand-in authorization processing indicator
- **Stand-in Level**--stand-in authorization level indicator (9=none)
- **Void Ind**--transaction void indicator
- **POS Cond Code**--POS condition code; describes the transaction environment
- **Business Date**--transaction business date
- **Remaining Balance**--remaining card balance (gift card)
- **Banknet Ref Number**--Banknet reference number (MasterCard transaction field--assigned by MasterCard)
- **Banknet Date**--MasterCard transaction field--assigned by MasterCard
- **Tran ID**--transaction identifier (Visa transaction field--assigned by Visa)
- **Validation Code**--transaction validation code (Visa transaction field--assigned by Visa)
- **ACI**--authorization characteristics indicator
- **Auth Response Code**--authorization response code (approve, decline, etc.)
- **Retrieval Ref Number**--retrieval reference number (Visa only)

CREDIT SETTLEMENT DATA

- **Transaction Date**--calendar date of transaction
- **Transaction Type**--type of transaction; sale, return, etc.

- **Tran Amount**--transaction amount
- **Auth Number**--authorization number/approval code
- **Auth Amount**--authorization amount
- **Entry Mode**--POS entry mode (swipe/mag. stripe, key entered, etc.)
- **Register Number**--POS register number (provided by merchant)
- **FACS Available**--facsimile draft information availability detail, summary, none)
- **Process Date**--system defined processing date (not always transaction date)
- **Merchant Number**--merchant account number (unique client identifier for a specific store location)
- **Card Type**--type of bankcard (Visa, MasterCard, etc.)
- **Division**--merchant division indicator (000-999)
- **Store Number**--merchant store number
- **Chain Code**--merchant chain (unique client identifier for the merchant relationship)
- **Auth Currency Code**--currency code provided in authorization message
- **Category Code**--merchant SIC / MCC code
- **Terminal Seq Number**--transaction sequence number (merchant assigned--should not repeat within terminal transaction batch)
- **Sales Person**--clerk / sales representative ID (merchant assigned)
- **Terminal ID**--terminal identifier / number
- **Merchant Ref Number**--will contain **AGENCY TRACKING NUMBER** from **Pay.gov** (merchant assigned)
- **Mail/Phone Ind**--mail / phone order identifier
- **Terminal Capability**--merchant POS terminal capability indicator (mag. stripe capable, key entry only, etc.)
- **ACI**--authorization characteristics indicator (card present, etc.)
- **Cardholder ID**--cardholder ID method (signature, mail / phone, etc)
- **Orig Interchange Ind**--original interchange indicator (name of the base interchange program assigned to merchant number)
- **Interchange Code**--name of the actual interchange category (CPS retail, Merit III, etc.) assigned to transaction based on information provided in authorization and settlement data
- **Interchange Fee**--interchange fee amount
- **Surcharge Amount**--additional processing charges assessed by Visa and MasterCard for transactions that do not meet the qualification requirements of the base interchange program established at the merchant number level.
- **Surcharge Reason**--interchange surcharge reason code (key entered, late, no authorization, etc.)
- **Days Late**--number of days late compared to processing standards associated with the Original Interchange Ind assigned to the transaction
- **Expiration Date**--card expiration date
- **Tran ID**--transaction identifier (Visa transaction field--assigned by Visa)
- **Validation Code**--transaction validation code (Visa transaction field--assigned by Visa)
- **Banknet Ref Number**--Banknet reference number (MasterCard transaction field--assigned by MasterCard)
- **Banknet Date**--MasterCard transaction field--assigned by MasterCard
- **AVS Response Code**--address verification service request response (n/a if not submitted in authorization request)
- **CVV2 Response Code**--card verification value 2 (CVV2) / card verification code 2 (CVC2) request response--"not processed" if not submitted in authorization request
- **CVV2 Value**--card verification value 2 (CVV2) / card verification code 2 (CVC2) presence indicator--"n/a" if not submitted in authorization request
- **Signature Capture Ind**--signature capture information indicator
- **Reference Number**--23 digit reference number assigned by the network for the transaction

- **Level III Indicator**--purchasing card level III information indicator
- **Signature Pen**--signature capture device type
- **Signature Encryption Method**--signature encryption method--blank if not using signature capture
- **Signature Encryption Key**--signature capture encryption key identifier
- **Signature Compression**--signature capture compression method
- **International IND**--international card indicator--blank for domestic cards
- **AgentBank**--identifies agent bank assigned to merchant number (if applicable)
- **Card Product Type**--identifies type of card (Visa Gold, MasterCard Purchasing, etc.)
- **Discount Amount**--discount fees assessed based on rates established for merchant's Visa and MasterCard processing (zero if not discount based)
- **Billing Indicator**--indicates billing method (unbundled/bundled discount)
- **Number of Settled Transactions**--number of settled transactions appearing within the screen record
- **Number of Auth Transactions**--number of authorized transactions appearing within the screen record
- **Total Settled Amount**--total settled monetary amount fitting the criteria of the complete record