



iQ Quick Start Guide

May 2021

Revision History

Version	Revision Date	Change Description	Author	Approver	Approval Date
1.2	03/26/21	First publish	S. Smith	N/A	N/A
1.3	05/11/21	Updates	S. Smith	N/A	N/A

Welcome to Worldpay from FIS

Worldpay from FIS is proud to be supporting ReyPAY® payment processing with a partnership that offers you enhanced reporting, innovative technology and high-line support. We wanted to welcome you to the Worldpay from FIS platform and provide you with some helpful information as you get your payments processing up and running with us.

If you have any questions as you transition to the Worldpay platform, please call us at **866.304.4279** and select the option for ReyPAY credit card processing support. Our support is available to assist you 24/7/365.

iQ FAQs

When will my terminal batch or settle?

The default batch time is **4:00am EST**

Settlement will occur by **5:00am EST** and be visible in iQ by **8:00am EST**

You will see the deposit for settled transactions in your merchant account the **following day**.

Transaction Processed Day:	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Batches Closed By:	4:00 AM Tuesday	4:00 AM Wednesday	4:00 AM Thursday	4:00 AM Friday	4:00 AM Saturday	4:00 AM Sunday	4:00 AM Monday
Settlement By:	5:00am Tuesday	5:00am Wednesday	5:00am Thursday	5:00am Friday	5:00am Saturday	5:00am Sunday	5:00am Monday
Funding Day:	Wednesday	Thursday	Friday	Saturday	Sunday	Monday	Tuesday

I want to change the time that my terminal(s) will batch for the night. How can I do that?

Simply call our dealership assist team at 866.304.4279 and select the option for ReyPAY credit card processing support. Our support is available to assist you 24/7/365.

I want to see my transactions for the day without waiting for the settlement report to generate. How can I do that?

Transaction Research offers real time reporting for authorized transactions. Simply apply the date needed and click search. All authorized transactions will be available in iQ minutes after processing.

I am missing a deposit. Why?

If you are missing a deposit, it can be due to fraud, ACH Rejects, Settlement Rejects, etc. You can view this information under the Summary tab of Reconciliation. Enter your date range and click search. Scroll down and choose the report that reflects the amount(s) missing.

How will I know if I have a chargeback or dispute?

E-mail notifications will be sent to the Dealership when a new dispute has been opened. Dealerships can also configure iQ to receive text message notifications for new disputes.

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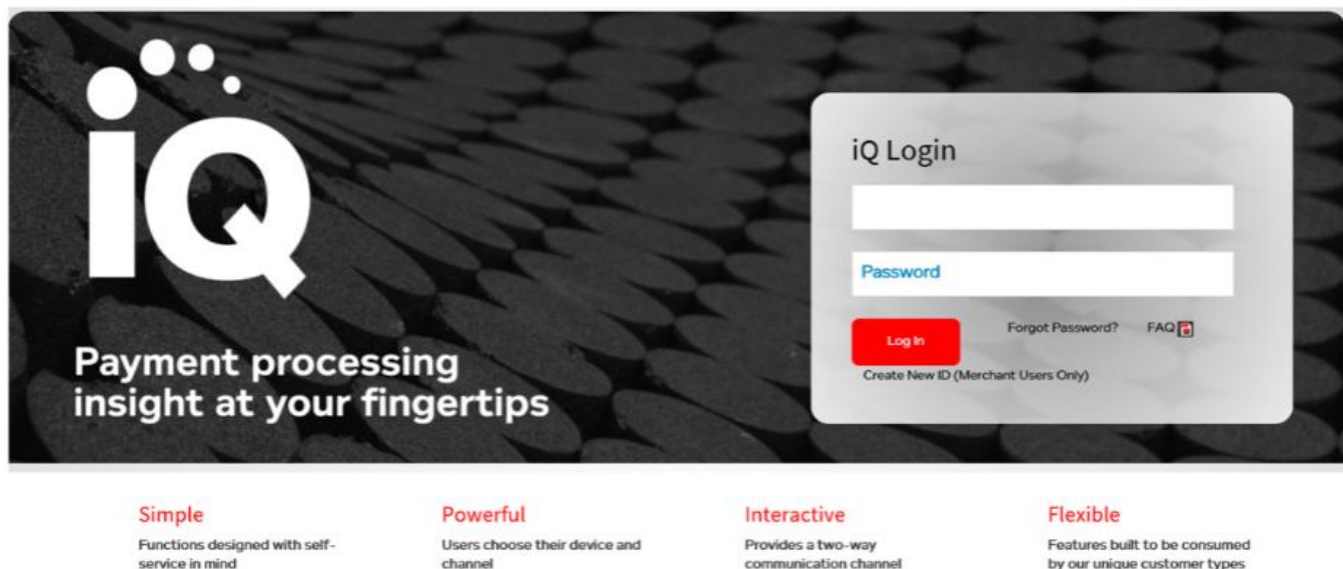
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Accessing iQ



<https://www.accessmyiq.com>

Features and best practices:

- Works best in Chrome, Internet Explorer or Firefox
- New users will receive an invitation via email to join iQ
 - This invitation will expire after 12 days
- Passwords must be reset every 60 days
- iQ provides a 7-day countdown to password expiration
- Each business is set up with one administrator and that administrator can set up additional users as needed
- You can contact an administrator at your business or you can call Dealership Assist if you are locked out
 - During your initial setup, it is advisable to add additional administrators at your business
- You can reset your password and security questions at any time through your profile
- Your account will lock for inactivity after 14 days of non-use. If you need to unlock your account, please call Dealership Assist

Dealership Assist is available 24/7/365- 1-866-304-4279 (select **Credit Card Processing Support**).

Reconciliation Summary

Funding Information

The default batch time is **4:00am EST**

Settlement will occur by **5:00am EST** and be visible in iQ by **8:00am EST**.

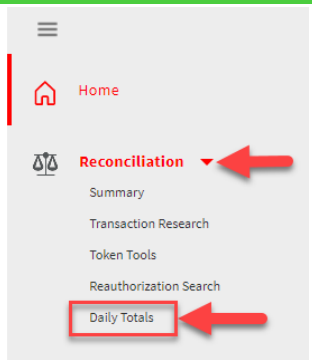
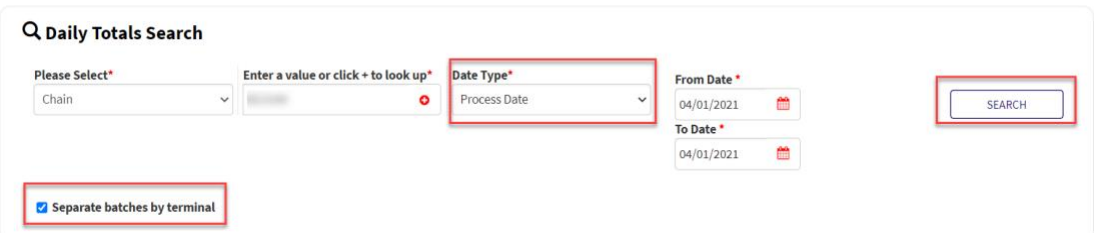
You will see the deposit for settled transactions in your merchant account the **following day**.

Daily Totals Report

Using Daily Totals in iQ will help to help simplify your reporting and reconciliation needs. The Daily Totals Report is designed to provide many different levels of data, from individual transactions to full batch information. This report is customizable and can be exported to Excel for easy filtering.

If you have any questions regarding the Daily Totals report, please call us at **1-866-3014-4279** and select the option for ReyPay Credit Card Processing Support. Our support team is available to assist you 24/7/365.

Accessing Daily Totals

Step	Action
1	<p>Log in to iQ. Then click the Reconciliation menu and select Daily Totals.</p> 
2	<p>Click the Date Type drop-down menu and select Process Date. Then select the date for which you would want to run the report, select Separate batches by terminal, and click Search.</p> 

Step Action

- 3 Once the report is generated, you will see a breakdown of the Payment Type Summary and your individual batches. The Payment Type Summary total listed under “All” should match the amount of the deposit reflected in your bank account.

Each terminal is set up to reflect two batches—one for credit and one for debit. To see which terminal corresponds to which batch, click the option to show or hide columns.

Payment Type Summary

	All	Credit	Debit	EBT	Gift Card
Number of Batches	3	2	1	0	0
Total	\$10,443.82	\$10,088.42	\$355.40	\$0.00	\$0.00

3 Results More Tips Show or Hide Columns Save View

	Payment Type	Store Number	Merchant Number	Chain Code	Batch Number	Credit Settlement Amount	Debit/EBT Settle Amount	Terminal Number	Sales Count	Return
	DEBIT	000000001			0000000026	\$0.00	\$355.40	0001	0	
	CREDIT	000000001			0000000026	\$6,604.00	\$0.00	0001	20	
	CREDIT	000000001			0000000022	\$3,484.42	\$0.00		5	

- 4 From here, you can customize the report to suit your business needs. All but the “auth amount” option will be selected—you can select different options based on your needs. The chart below indicates which fields may help with reconciliation.

Column Preferences ×

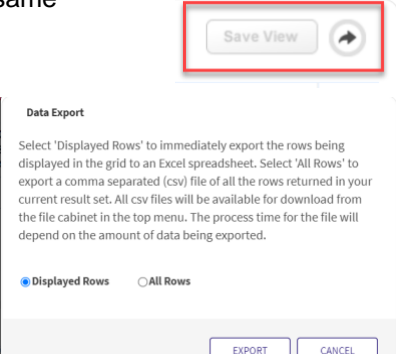
Select the columns you would like to see in your search results.

Select All

- ☒ ACRO
- ☒ Adjustment Amount
- ☒ Adjustment Count
- ☒ Alternate Merchant Number
- ☒ Approved Amount
- ☐ Auth Amount
- ☒ Batch Number
- ☒ Cardholder Surcharge
- ☒ Chain Code
- ☒ Completed Reversals Count
- ☒ Completed Transactions Count
- ☒ Credit Settlement Amount
- ☒ Debit/EBT Settle Amount
- ☒ Discount Amount
- ☒ Division
- ☒ INTCH/Other Fees
- ☒ Merchant Name
- ☒ Merchant Number
- ☒ Net Settled Funded by Other
- ☒ Net Settled Funded by Processor
- ☒ Payment Type
- ☒ Process/Business Date
- ☒ Returns Count
- ☒ Sales Count
- ☒ Store Number
- ☒ Surcharge Amount
- ☒ Terminal Address
- ☒ Terminal City
- ☒ Terminal Number
- ☒ Terminal State
- ☒ Tie Breaker
- ☒ Transaction Date

APPLY SELECTIONS RESET DEFAULTS CANCEL


Batch Number	Chain Code	Credit Settlement Amount	Debit/EBT Settle Amount	Merchant Number
Net Settled Funded by Other	Net Settled Funded by Processor	Payment Type	Process/Business Date	Terminal Number




Step	Action
5	<p>Once you have customized your report, click Save View to see the same selections each time.</p> <p>After saving your view, use the arrow next to “Save View” to export the report and generate it as an Excel file.</p> <p>Note: Ensure you export the Displayed Rows only.</p> <div>  </div>


Daily Totals FAQs

How can I see more detailed information regarding my batches?

Click the yellow “play” button next to the appropriate batch. Then click **View Details**.

3 Results More Tips [Show or Hide Columns] Save View 

	Payment Type	Store Number	Merchant Number	Chain Code	Batch Number	Credit Settlement Amount	Debit/EBT Settle Amount	Terminal Number	Sales Count	Return
	DEBIT	000000001			00000000026	\$0.00	\$355.40	0001	0	
	CREDIT	000000001			00000000026	\$6,604.00	\$0.00	0001	20	
		000000001			00000000022	\$3,484.42	\$0.00		5	


 View Details







You can now see the Card Types Summary as well as the Settlement Details for each transaction.

Card Types Summary

	All	VISA	MASTERCARD	AMEX
Transaction Count	20	15	4	1
Total Amount	\$6,604.00	\$6,108.67	\$484.52	\$10.81

Settlement Details

20 Results More Tips [Show or Hide Columns] ☐ View Full Card Numbers Save View 

		Process/Business Date	Transaction Date/Time	Customer Field 2	Account Number	Amount	Card Type	Transaction Code	Response/Denial Code
		04/01/2021	03/31/2021 08:23:00			\$10.81	AMEX	253 - SALE	
		04/01/2021	03/31/2021 15:00:00			\$621.98	VISA	253 - SALE	
		04/01/2021	03/31/2021 14:15:00			\$64.61	VISA	253 - SALE	

What if I need additional details regarding a specific transaction?

Pull the Daily Totals report using the instructions above. Then click the yellow play button next to the batch you want to see. When individual transactions appear, click the yellow play button next to the transaction you want to research. From here, you can go to transaction details, issue a refund, look at the card history, card dispute history and add or view any notes that may have been added.

Settlement Details

27 Results More Tips | Show or Hide Columns Save View

	Process/Business Date	Transaction Date/Time	Customer Field 2	Account Number	Amount	Card Type	Transaction Code	Response/Denial Code
	04/02/2021	04/01/2021 09:17:00			\$1,251.37	AMEX	253 - SALE	
	04/02/2021	04/01/2021 09:17:00			\$1,251.37	AMEX	253 - SALE	
		04/01/2021 09:27:00			\$178.67	AMEX	253 - SALE	
		04/01/2021 07:12:00			\$930.28	AMEX	253 - SALE	
		04/01/2021 15:10:00			\$67.95	AMEX	253 - SALE	
		04/01/2021 13:57:00			\$1,167.91	VISA	253 - SALE	
	04/02/2021	04/01/2021 12:25:00			\$67.95	VISA	253 - SALE	

Go To Transaction Details

Issue Refund

Card History

Card Disputes History

Notes

Best Practices for Daily Totals

- After you select your column preference, you may need to use the scroll bar to see your column selection.

3 Results More Tips | Show or Hide Columns

	Payment Type	Store Number	Merchant Number	Chain Code	Batch Number	Credit Settlement Amount	Debit/EBT Settle Amount	Terminal Number
	DEBIT					\$0.00	\$355.40	
	CREDIT					\$6,604.00	\$0.00	
	CREDIT					\$3,484.42	\$0.00	

- You can move each column by clicking and dragging it to the correct place.

3 Results More Tips | Show or Hide Columns

	Payment Type	Store Number	Merchant Number	Credit Settlement Amount	Batch Number	Credit Settlement Amount	Debit/EBT Settle Amount	Terminal Number
	DEBIT			\$0.00		\$0.00	\$355.40	
	CREDIT			\$6,604.00		\$6,604.00	\$0.00	
	CREDIT			\$3,484.42		\$3,484.42	\$0.00	

- The ERA-Ignite USER ID is available at the end of Customer Field 1

Customer Field 1	
A-140-205502	BRADM
S-140-185529	ZACHC
S-140-184008	ROBERTN
S-140-183255	ZACHC
S-140-183200	ROBERTN

Issuing a Refund

There are two different options for issuing refunds in iQ:

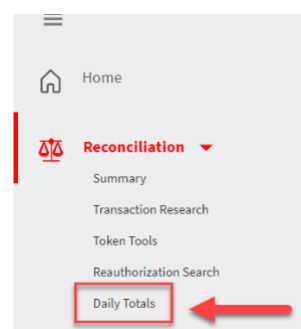
- Daily Totals (does not require the full card number)
- Virtual Terminal (requires a full card number)

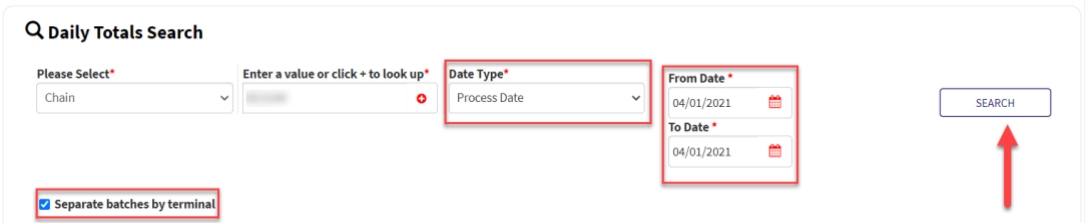
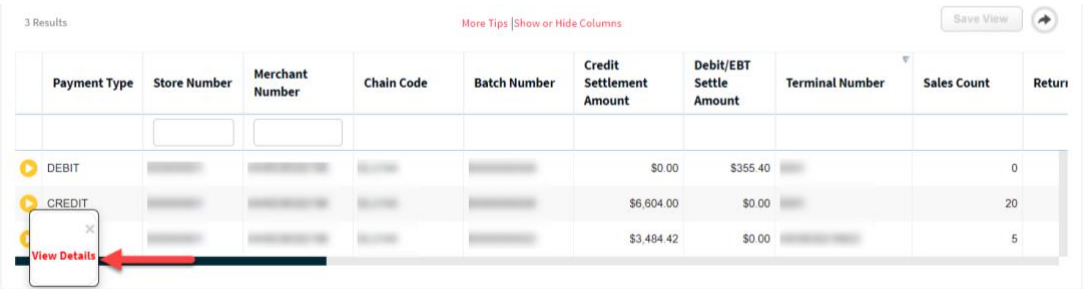
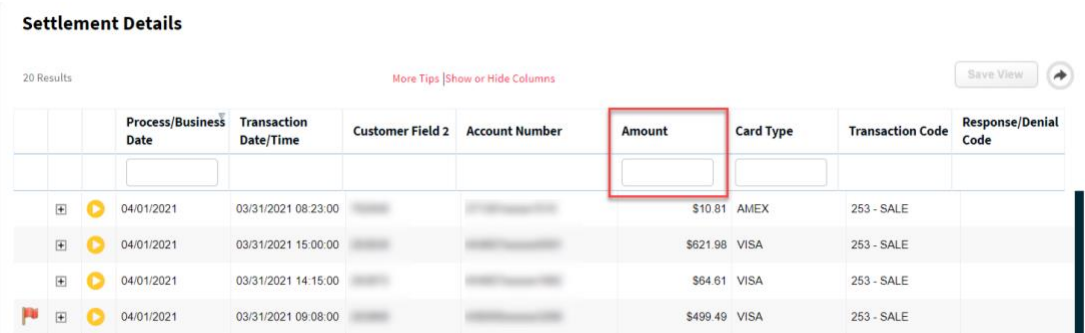
Please Note:

- You can only issue a refund on a settled transaction
- Only External User Administrators will have the option to refund. If you need to give this functionality to one of your employees, please refer to the section on Administration.

Issuing a Refund in Daily Totals

Step	Action
1	On the iQ home screen, click the Reconciliation tab and select Daily Totals .



Step	Action
2	<p>Click the Date Type drop-down menu and select Process Date. Then select the date range for the transaction you want to refund. Select Separate batches by terminal and click Search.</p> 
3	<p>Click the yellow play button next to the batch that has the transaction you want to refund. Then click View Details.</p> <p>Note: Batches are separated by either credit or debit transactions.</p> 
4	<p>Locate the transaction that you would like to refund.</p> <p>Note: You can search for the exact amount of the transaction in the amount column.</p> 

Step

Action

5

Click the yellow play button next to the transaction. Then click **Issue Refund**.

Settlement Details

20 Results

More Tips | Show or Hide Columns

☐ View Full Card Numbers

Save View

		Process/Business Date	Transaction Date/Time	Customer Field 2	Account Number	Amount	Card Type	Transaction Code	Response/Denial Code
		04/01/2021	03/31/2021 08:23:00			\$10.81	AMEX	253 - SALE	
		04/01/2021	03/31/2021 15:00:00			\$621.98	VISA	253 - SALE	
			03/31/2021 14:15:00			\$64.61	VISA	253 - SALE	
			03/31/2021 09:08:00			\$499.49	VISA	253 - SALE	
			03/31/2021 14:45:00			\$452.34	VISA	253 - SALE	
			03/31/2021 09:23:00			\$52.58	VISA	253 - SALE	

Go To Transaction Details

Issue Refund

Card History

Card Disputes History

Notes

6

Enter the amount you want to refund (it will auto default to full amount) and click **Submit**.

Note: The cardholder will see the refund in his or her account in the next 3-5 business days.

Issue a Refund

You are about to issue a refund.

Amount:

\$ 621.98

Transaction Date:

03/31/2021

Card Account Number or Token:

Merchant ID:

Notes:

OPTIONAL

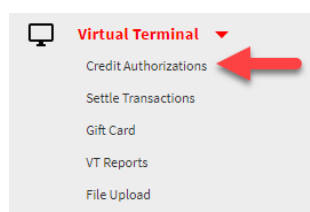
SUBMIT

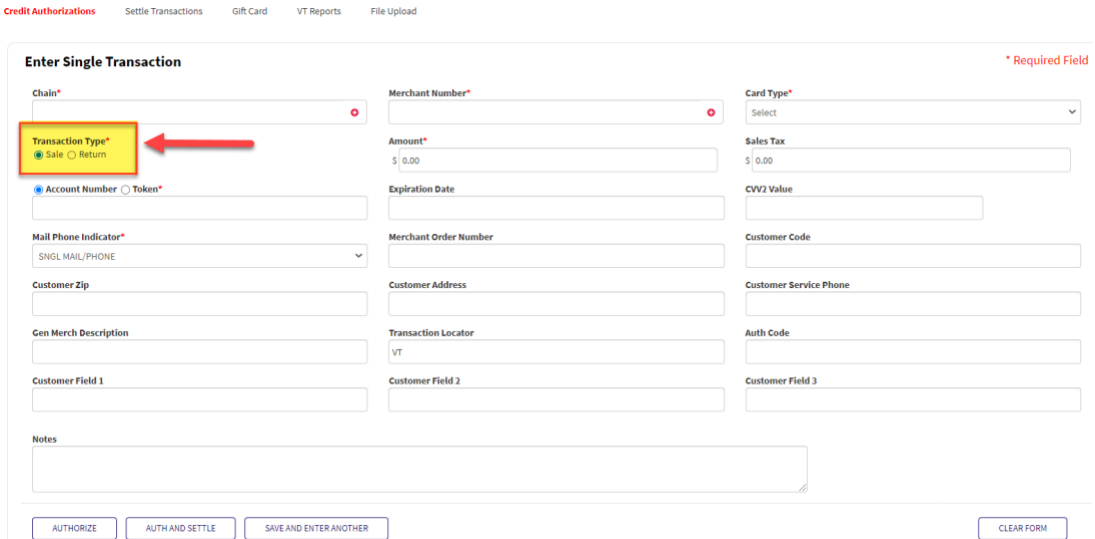
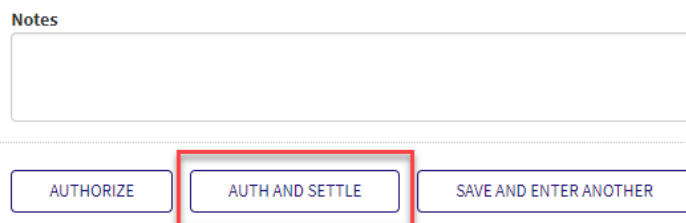
CANCEL

the

Issuing a Refund in Virtual Terminal

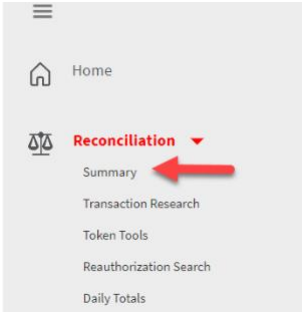
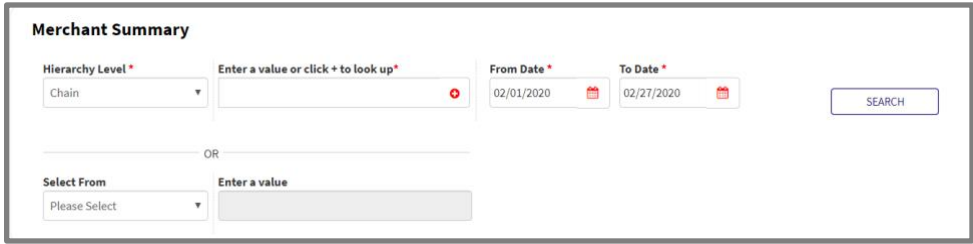
Note: You will need the full card number for this option.

Step	Action
1	<p>On the iQ home screen, click the Virtual Terminal tab and select Credit Authorizations.</p>  <p>Virtual Terminal</p> <ul style="list-style-type: none"> Credit Authorizations Settle Transactions Gift Card VT Reports File Upload

Step	Action
2	<p>Enter all information marked with a red asterisk (*). Then, in the Transaction Type section, select Return.</p> 
3	<p>Click Auth and Settle. The refund will process and the cardholder will see his or her funds in the next 3-5 business days.</p> 

Summary

Within Reconciliation, the summary function allows you to start at a summary view of payment categories for a specified hierarchy and, in some cases, drill down to specifics. This function can be useful when trying to reconcile your accounts, identify rejects, obtain batch information, and more. The items displayed within the Summary search will vary according to the products in which you are enrolled (such as gift cards) and the user profile.

Step	Action
1	<p>On the iQ home screen, click the Reconciliation tab and select Summary.</p> 
2	<p>The Merchant Summary view will default to today's date. However, you can change it based on your needs. Enter your chain code, choose your dates, and click SEARCH.</p> <p>You can view settlements, authorizations, interchange fees, checking account activity and settlement rejects on this screen.</p> 

Settlement

The first section displayed will be the Settlement transaction summary. A settled transaction is one that has been deposited into the DDA.

Step	Action
1	Click the "By Payment Method" link to reveal a summary by payment type. Only the payment types accepted within the specified date range will be listed.
2	Click a specific payment method to launch the transaction research screen. The link will automatically load a list of transactions for that payment method and for the specified date range.
3	Click Show Batches to see a list of batches submitted within the specified period of time.

Settlements + Show Batches						
	Sales Amount	Sales Transactions	Return Amount	Return Transactions	Net Settled Sales	Average Ticket
By Payment Method	\$23,459.68	311	\$0.00	0	\$23,459.68	\$75.43
Visa	\$6,640.66	91	\$0.00	0	\$6,640.66	\$72.97
MasterCard	\$7,117.64	103	\$0.00	0	\$7,117.64	\$69.10
Discover	\$2,361.05	39	\$0.00	0	\$2,361.05	\$60.28
Amex	\$7,360.33	78	\$0.00	0	\$7,360.33	\$94.24

Authorizations

Authorizations are transactions where the merchant has requested funds to be put on hold with the customers issuing financial institution. An authorization can include a decline. These will appear near real time in iQ.


Step

Action


1

Click the “By Payment Method” link to reveal a list of the payment methods received within the search period. You will see a summary of Interchange, surcharges and discounts by payment method.

Authorizations

	Total Amount	Authorized Transactions	Declined Amount	Declined Transactions		
 By Payment Method	\$6,149,373.15	152,942	\$919,059.90	11,429		

Interchange, Surcharge and Discounts

	Interchange Amount	Surcharge Amount	Discount Amount	Net Settled Sales
 By Payment Method	\$44.98	\$3.01	\$0.00	\$4,072.04
VISA	\$28.33	\$2.10	\$0.00	\$2,610.71
MASTERCARD	\$14.49	\$0.91	\$0.00	\$1,352.67
AMEX	\$1.94	\$0.00	\$0.00	\$108.66

Checking Account Activity

Step

Action

1

To view a summary of the checking account activity and drill down to more detail for the specified period of time, click the **Date** | **Account** | **Settlement** links on the upper right.

Checking Account Activity

Date

Account

Settlement

Amount Credited in Period	Total Activity Credits	Amount Debited in Period	Total Activity Debits	Net Position for Period
\$133,875.95	1,003	-\$4,945.02	605	\$128,930.93

Date

Account

Settlement

14 Results

Tips for Using the Grid

Save View

Date	Credited Amount	Deposits	Debited Amount	Debits	Net Position	
04/08/2020	\$88.73	18		-\$2.01	9	\$84.72
04/18/2020	\$115.23	16		-\$2.16	11	\$113.07
04/03/2020	\$253.40	33		-\$137.48	18	\$115.92
04/04/2020	\$283.98	28		-\$565.80	14	\$N.aN
04/09/2020	\$497.79	31		-\$115.30	16	\$382.49
04/14/2020	\$72.42	16		-\$228.66	10	\$N.aN
04/10/2020	\$42,548.31	272		-\$508.46	185	\$42,039.85
04/15/2020	\$278.69	21		-\$114.35	14	\$164.34
04/01/2020	\$730.70	25		-\$493.04	14	\$237.66
04/11/2020	\$87,980.41	442		-\$413.42	272	\$87,566.99
04/16/2020	\$522.79	24		-\$201.14	16	\$321.65
04/02/2020	\$121.48	27		-\$1,097.07	12	\$N.aN
04/07/2020	\$224.74	29		-\$437.51	21	\$N.aN
04/17/2020	\$199.28	21		-\$28.82	13	\$170.46

Results 1 - 14 of 14

Page 1 of 1

Go to page

GO

25 rows per page

Step Action

1
Cont'd

Date	Account	Settlement
2 Results		
Tips for Using the Grid		
Account	Credited Amount	Deposits
*****187	\$74,279.20	507
*****792	\$59,598.75	498
Results 1 - 2 of 2		

Date	Account	Settlement
4 Results		
Tips for Using the Grid		
Settlement Type	Credited Amount	Total Credits
DEPOSIT	\$59,573.78	485
CHARGEBACKS		
DEBIT	\$74,279.20	507
INTRCHANGE	\$22.97	11
Results 1 - 4 of 4		

Miscellaneous Adjustments

From time to time you may receive various adjustments put into the miscellaneous category.

Step Action

1 To see a more detailed list, click **View All Miscellaneous Adjustments**.

Miscellaneous Adjustments										
Total Debit Amount	Total Credit Amount	Total \$ Amount	Total Number							
-\$114.48	\$0.00	-\$114.48	2							

2 Results										
Tips for Using the Grid Show or Hide Columns										
Process Date	Tran Date	Transaction Type	Card Type	Activity Type	Debit Amount	Credit Amount	Chain Code	Store	Division	Merchant Number
04/02/2020	01/04/2020	40 - CHARGEBACK	6 - DISCOVER	CHARGE MERCHANT	-\$33.00	\$0.00		000000323	008	
04/02/2020	02/02/2020	40 - CHARGEBACK	6 - DISCOVER	CHARGE MERCHANT	-\$81.48	\$0.00		000000481	008	
Results 1 - 2 of 2										

Settlement Rejects

Although rare, settlement rejects do occur.

Step	Action																																																																																																																																																														
1	<p>To view rejects and details within the summary search, click View All Settlement Rejects.</p> <div> <div> Settlement Rejects View All Settlement Rejects </div> <table border="1"> <thead> <tr> <th>Total \$ Amount</th> <th>Total Number</th> </tr> </thead> <tbody> <tr> <td>\$535.48</td> <td>18</td> </tr> </tbody> </table> </div> <div> <div> 18 Results </div> <div> <table border="1"> <thead> <tr> <th>Process Date</th> <th>Tran Date</th> <th>Account Number</th> <th>Reject Reason</th> <th>Amount</th> <th>Resubmit Date</th> <th>DDA</th> <th>Chain</th> <th>Store</th> <th>Division</th> <th>Merchant Number</th> </tr> </thead> <tbody> <tr><td>04/02/2020</td><td>04/01/2020</td><td>491288*****0799</td><td>332 - PEND FRAUD/RISK</td><td>\$40.40</td><td></td><td>*****759</td><td></td><td>000000226</td><td>006</td><td></td></tr> <tr><td>04/02/2020</td><td>04/01/2020</td><td>414720*****9157</td><td>332 - PEND FRAUD/RISK</td><td>\$21.44</td><td></td><td>*****759</td><td></td><td>000000226</td><td>006</td><td></td></tr> <tr><td>04/02/2020</td><td>04/01/2020</td><td>424717*****1074</td><td>332 - PEND FRAUD/RISK</td><td>\$30.43</td><td></td><td>*****759</td><td></td><td>000000226</td><td>006</td><td></td></tr> <tr><td>04/02/2020</td><td>04/01/2020</td><td>440066*****3543</td><td>332 - PEND FRAUD/RISK</td><td>\$17.15</td><td></td><td>*****759</td><td></td><td>000000226</td><td>006</td><td></td></tr> <tr><td>04/02/2020</td><td>04/01/2020</td><td>440066*****3543</td><td>332 - PEND FRAUD/RISK</td><td>\$4.00</td><td></td><td>*****759</td><td></td><td>000000226</td><td>006</td><td></td></tr> <tr><td>04/02/2020</td><td>04/01/2020</td><td>440066*****3543</td><td>332 - PEND FRAUD/RISK</td><td>\$2.61</td><td></td><td>*****759</td><td></td><td>000000226</td><td>006</td><td></td></tr> <tr><td>04/02/2020</td><td>04/01/2020</td><td>537993*****0408</td><td>332 - PEND FRAUD/RISK</td><td>\$19.06</td><td></td><td>*****759</td><td></td><td>000000226</td><td>006</td><td></td></tr> <tr><td>04/02/2020</td><td>04/01/2020</td><td>537993*****0408</td><td>332 - PEND FRAUD/RISK</td><td>\$3.09</td><td></td><td>*****759</td><td></td><td>000000226</td><td>006</td><td></td></tr> <tr><td>04/02/2020</td><td>04/01/2020</td><td>426684*****9742</td><td>332 - PEND FRAUD/RISK</td><td>\$19.98</td><td></td><td>*****759</td><td></td><td>000000226</td><td>006</td><td></td></tr> <tr><td>04/02/2020</td><td>04/01/2020</td><td>403905*****3520</td><td>332 - PEND FRAUD/RISK</td><td>\$229.34</td><td></td><td>*****759</td><td></td><td>000000226</td><td>006</td><td></td></tr> <tr><td>04/02/2020</td><td>04/01/2020</td><td>440066*****3189</td><td>332 - PEND FRAUD/RISK</td><td>\$19.44</td><td></td><td>*****759</td><td></td><td>000000226</td><td>006</td><td></td></tr> <tr><td>04/02/2020</td><td>04/01/2020</td><td>512107*****9276</td><td>332 - PEND FRAUD/RISK</td><td>\$12.32</td><td></td><td>*****759</td><td></td><td>000000226</td><td>006</td><td></td></tr> <tr><td>04/02/2020</td><td>04/01/2020</td><td>512107*****9276</td><td>332 - PEND FRAUD/RISK</td><td>\$7.24</td><td></td><td>*****759</td><td></td><td>000000226</td><td>006</td><td></td></tr> </tbody> </table> </div> </div>	Total \$ Amount	Total Number	\$535.48	18	Process Date	Tran Date	Account Number	Reject Reason	Amount	Resubmit Date	DDA	Chain	Store	Division	Merchant Number	04/02/2020	04/01/2020	491288*****0799	332 - PEND FRAUD/RISK	\$40.40		*****759		000000226	006		04/02/2020	04/01/2020	414720*****9157	332 - PEND FRAUD/RISK	\$21.44		*****759		000000226	006		04/02/2020	04/01/2020	424717*****1074	332 - PEND FRAUD/RISK	\$30.43		*****759		000000226	006		04/02/2020	04/01/2020	440066*****3543	332 - PEND FRAUD/RISK	\$17.15		*****759		000000226	006		04/02/2020	04/01/2020	440066*****3543	332 - PEND FRAUD/RISK	\$4.00		*****759		000000226	006		04/02/2020	04/01/2020	440066*****3543	332 - PEND FRAUD/RISK	\$2.61		*****759		000000226	006		04/02/2020	04/01/2020	537993*****0408	332 - PEND FRAUD/RISK	\$19.06		*****759		000000226	006		04/02/2020	04/01/2020	537993*****0408	332 - PEND FRAUD/RISK	\$3.09		*****759		000000226	006		04/02/2020	04/01/2020	426684*****9742	332 - PEND FRAUD/RISK	\$19.98		*****759		000000226	006		04/02/2020	04/01/2020	403905*****3520	332 - PEND FRAUD/RISK	\$229.34		*****759		000000226	006		04/02/2020	04/01/2020	440066*****3189	332 - PEND FRAUD/RISK	\$19.44		*****759		000000226	006		04/02/2020	04/01/2020	512107*****9276	332 - PEND FRAUD/RISK	\$12.32		*****759		000000226	006		04/02/2020	04/01/2020	512107*****9276	332 - PEND FRAUD/RISK	\$7.24		*****759		000000226	006	
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Bankcard Rejects

A BankCard reject or ACH Reject is even more rare than a settlement reject.

BankCard Rejects		View All BankCard Rejects			
Total \$ Amount	Total Cases				
\$0.00	18				

ACH Rejects

A change in account information is the most common reason for an ACH reject.

ACH Rejects
No ACH rejects records found.

Disputes Activity

At the bottom of the summary search, you will see a summary of disputed items.

Step

Action

1

Click **By Dispute Type** to see the types of disputes received. Click the blue hyper link of the dispute type to see the details. Or, click **View All Dispute Activity** to see all.

Disputes Activity

View All Dispute Activity

	Total Amount	Total Cases			
By Dispute Type	\$4,983.03	52			
Chargebacks and Reversals	\$4,845.03	49			
Retrievals	\$158.20	2			
Pre-arbitration	\$479.80	1			


Transaction Research

Through Transaction Research, you can view **real time** authorizations and settled transactions through a broad or specific search.

Common Questions and Requests Answered Through Transaction Research

- I want to view my transaction history in real time before my batch settles, how can I do that?
- Can you tell me if this transaction was approved or declined?
- Did I successfully void that transaction out?

Use the following steps to view a list of all settled transactions, by card type, for each day:

Step	Action
1	<p>Click the Reconciliation menu and select Transaction Research.</p> <p>iQ allows you to perform a broad and specific search.</p> <p>Note: The ability to view full card numbers is a feature that must be enabled at the user level in iQ. To see full card numbers, you must select that option for each search.</p> <div> <p> Reconciliation ▼</p> <ul style="list-style-type: none"> Summary Transaction Research Token Tools Reauthorization Search Daily Totals </div>

Step Action

- 2 Once you have selected the appropriate criteria, click **Search**. If you are searching for anything other than “Today,” the search will display two grids—Authorizations and Settlements. It is important to understand that a transaction may appear on both grids as it was authorized at one point and then became a settled transaction once you received payment.

Transaction Research

Hierarchy Level: Chain Enter a value or click + to look up Select From: Please Select Enter a value Date Type: Transaction Date From Date: To Date:


Additional Criteria

☒ Card Number ☐ Token Payment Type: All Payment Types Card Network: All Networks Transaction Type: All Transaction Types Tran ID: Reference/Locator Value:

Full Card/Last 4 Digits/First 6 & Last 4 Digits

Customer Field 1: Customer Field 2: Customer Field 3: Transaction Amount: From \$ To \$

From Time: hr min AM To Time: hr min AM

- 3 You can export any list by clicking the  icon in the upper right side of the grid. All grids can be exported to a .CSV or Excel file.

13 Results Tips for Using the Grid | Show or Hide Columns

Process Date	Tran Date	Account Number	Reject Reason	Amount	Resubmit Date	DDA	Chain	Store	Division	Merchant Number
04/02/2020	04/01/2020	491288*****0799	332 - PEND FRAUDRISK	\$40.40		*****759		000000226	006	
04/02/2020	04/01/2020	414720*****9157	332 - PEND FRAUDRISK	\$21.44		*****759		000000226	006	
04/02/2020	04/01/2020	424717*****1074	332 - PEND FRAUDRISK	\$30.43		*****759		000000226	006	
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04/02/2020	04/01/2020	537993*****0408	332 - PEND FRAUDRISK	\$19.06		*****759		000000226	006	
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04/02/2020	04/01/2020	512107*****9276	332 - PEND FRAUDRISK	\$7.24		*****759		000000226	006	

Results 1 - 13 of 13 Page 1 of 1 Go to page: GO 25 rows per page

After you click the search button, use the chart below to customize your grid view:

Date Type	Payment Type	Card Network	Transaction Type
Transaction Date: Date the authorization occurred	All Payment Types	All Networks	All Transaction Types
Process/Business Date: Date the transaction was closed within its batch (date requested for settlement)	Credit and Signature Debit	Mastercard	Authorizations Only
	PIN Debit	Visa	Settlements Only
	EBT/WIC	Discover	Sales Only
	Gift Card	Amex	Returns Only
Today: Search only for transactions authorized today	Private Label	JCB	Approved Only
		WEX	Declined Only
		Voyager	Payment on Account
		POS Check	
		Bill Me Later	
		Private Label	
		Gift Card	
		POSA Gift Cards	
		Interlink	
		Pulse	
		Star	
		Jeanie	
		Other	
		EBT	
		WIC	
		ACH Card	

Authorizations

Authorizations are requests to the cardholder's issuing financial institution to verify and hold funds. That said, an authorization request can result in a decline. The authorization grid will display all attempts on a transaction and the result.

A flag to the left of a transaction indicates there is an associated exception such as a keyed or declined transaction. Hover your mouse over the flag to reveal the acknowledged exception.

Authorization Details

4075 Results

More Tips [Show or Hide Columns]

Save View

	Transaction Date/Time	Card Type	Card Account Number	Auth Code	Auth Amount	Response Code	Denial	Store Number	Merchant Number	Merchant Name	Entry Mode	Chain Code	Transaction Code	Merchant Transaction ID	Fraud Score
	04/21/2020 12:22:12	MASTERCARD	548540xxxx		\$10.69	000000	APPROVAL				05 - INTEGRATED CREDIT CARD READ - CVV DATA RELIABLE		IP - Purchase		
	04/21/2020 12:22:09	MASTERCARD	511960xxxx		\$1	AA	APPROVAL				05 - INTEGRATED CREDIT CARD READ - CVV DATA RELIABLE		IP - Purchase		
	04/21/2020 12:21:37	DEBIT	400022xxxx		\$3.76	000	TRANSACTION AUTHORIZED	000000209			90 - COMPLETE MAG STRIPE READ		10 - POS DEBIT CARD PURCHASE		
	04/21/2020 12:21:32	DEBIT	473702xxxx		\$9.62	000	TRANSACTION AUTHORIZED	000000481			05 - INTEGRATED CREDIT CARD READ - CVV DATA RELIABLE		10 - POS DEBIT CARD PURCHASE		
	04/21/2020 12:21:17	VISA	443041xxxx		\$14.85	NK	ACKNOWLEDGEMENT OF REFUND REQUEST				01 - KEY ENTERED		0X - Return		
											05 - INTEGRATED				

Each report grid has specific fields that are available. You can customize your view by clicking on the Show or Hide Columns link at the top of your view.

Click the Save View button after customizing your view so that it will be saved for the next time you pull a list of authorizations.

More Tips [Show or Hide Columns]

Save View

Check and uncheck the columns you want to see within Authorizations and then select **Apply Selections**. At any time, you can reset your grid report to the default columns.

Select All

☐ Account Ending
☐ ACI
☐ Acro
☐ Affiliate
☐ Alternate Merchant Number
☐ Application Identifier
☒ Auth Amount
☒ Auth Code
☐ Auth Comm Type
☐ Auth Currency Code
☐ Auth Response Code
☐ Auth Source
☐ AVS
☐ BankNet Date
☐ BankNet Ref Number
☐ Call Type
☐ Campaign
☒ Card Account Number
☐ Card Act Term
☐ Card EMV
☐ Card Product Results
☒ Card Type
☐ Cardholder Bank/ACRO
☐ Cardholder ID
☐ Cardholder Surchage
☐ Cardholder Verification Method
☐ Cashback Amount
☐ CAVV Response
☒ Chain Code
☒ Customer Field 1
☐ Customer Field 2
☐ Customer Field 3
☐ Customer ID
☐ CVV2 Presence Indicator
☐ CVV2 Response Code
☐ DCC/MCP Currency Conversion Rate

☐ DCC/MCP Settlement Markup Rate
☐ Division
☐ EMV Transaction
☒ Entry Mode
☐ Expiration Date
☐ Force Post
☐ Fraud Response Code
☐ Fraud Response Time
☐ Fraud Rule
☐ Fraud Rule Result
☐ Fraud Score
☐ From Account
☐ GC Retrieval Reference Number
☐ Has Adjustment Records
☐ Issuer Country Code
☐ Last 4 of PAN
☐ Mail Phone Indicator
☐ Market Specific Data Indicator
☐ Mass Transaction ID
☐ MasterCard TIC Indicator
☐ MCC Code
☐ Merchant Grouping ID
☒ Merchant Name
☒ Merchant Number
☐ Merchant Order #
☐ Merchant Transaction ID
☐ Network Group
☐ Network ID
☐ Offline EMV
☐ Old Auth Amount
☐ Online Timestamp
☐ Origin Type
☐ Pin-Less
☐ POS Cond Code
☐ Premium Payback Eligible
☐ Premium Payback Eligible BIN

☐ Premium Payback Indicator Passed
☐ Premium Payback Redemption Accepted
☐ Premium Payback Redemption Amount
☐ Process Date
☐ Process Location
☐ Register Number
☐ Remaining Balance
☐ Report Group
☐ Requested Amount
☒ Response/Denial Code
☐ Retrieval Ref Num
☐ Sequence Number
☐ Settled
☐ Settlement Type
☐ Sig Debit Conversion
☐ Stand-in Ind
☐ Stand-in Level
☒ Store Number
☐ Term EMV
☐ Terminal Capability
☐ Terminal Number
☐ To Account
☐ Token
☐ Token Assurance Level
☐ Token Expiry
☐ Token ID
☐ Token Requestor ID
☐ Tran ID
☐ Transaction Code
☒ Transaction Date/Time
☐ Transaction Status
☐ Unique Serial Device #
☐ Validation Code
☐ Void Ind
☐ Voucher Num

APPLY SELECTIONS

RESET DEFAULTS

CANCEL


Suggested Column Preferences

Card Account Number	Card used in purchase
Card Type	Type of card used in purchase
*Customer Field 1	This option is not a default option. Choosing this option allows you to see the RO#/Invoice number. See below for additional information on Customer Field 1
Entry mode	Chip, Manually Keyed, Swiped, etc.
Response/Denial Code	Indicates whether the transaction was approved or declined
Store Number	Specific to your DBA and usually used with multiple stores under one Chain Code (for example, Bob's Ford Dealership #3423).
Transaction Date/Time	Date and time the transaction took place

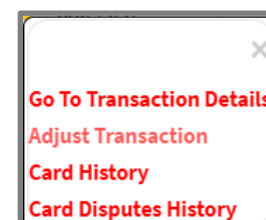
***Customer Field 1** will display the RO# / Invoice # as "S0671120450000162153."

In this example, the S is the application:

- S=Service
- P=Parts
- A=Accounting
- The last 10 digits are the RO#, Invoice Number or Receipt Number

Click  to see a drop-down menu of options, which may vary according to the type of transaction and user.

- **Go To Transaction Details** lists processing details for the transaction.
- **Adjust Transaction** is used for settled PIN/Debit transactions only.
- **Card History** shows your history with the card.
- **Card Disputes History** shows whether the cardholder has a history of disputing transactions with you.
- **Notes** allows you to place, post, and view notes made to the individual transaction



Go to Transaction Details

Within Transaction Details you can customize the order of the detail categories by clicking on the heading the section and dragging the category to a different order. Your changes will be saved for the next view.

Authorization Details

Transaction Date/Time 04/21/2020 02:55:59	Transaction Code IM-Mail Order	Auth Amount \$35.94
Card Account Number 479851*****	Token	Card Type A-VISA
Response Code AA-APPROVAL	Entry Mode 01-KEY ENTERED	Auth Code 201255
Auth Currency Code 840-840 - USA	Auth Response Code 00-Transaction approved	Business Date
Cashback Amount	Requested Amount \$35.94	Token ID
Token Requestor ID		

Location Information

Store	Chain Code 7201	Merchant Name 7201
Merchant Number	AlterNate Merchant Number	Clerk ID
Division	MCC Code 5814	Terminal Capability 1-NO TERMINAL

Card Information

AVS Z-FIVE DIGIT ZIP MATCHES BUT ADDRESS DOESN'T MATCH	CAVV Response	CVV2 Response Code NOT PROCESSED
CVV2 Presence Indicator N/A	ExpirationDate 10/21	Remaining Balance
MasterCard TIC Indicator		

Other Services

DCC Currency Conversion Rate 0	DCC Settlement Markup Rate \$0.00	Old Auth Amount \$0.00
Stand-in Ind 0	Stand In Level 9-NO STAND IN	

Additional Details

ACI V	Auth Source 5-ISSUER APPROVAL	BankNet Date 10/2021
Banknet Ref Number	Call Type 3	Card Act Term
Card Emv NO	Card Product Results G4	Cardholder ID 4-MAIL/PHONE
EMV Transaction NO	GC Retrieval Reference Number	Mail Phone Indicator 1-SINGLE TRANSACTION FOR A MAIL/PHONE ORDER
Market Specific Data Indicator	Offline EMV NO	Origin Type E
POS Cond Code 8-MAIL/PHONE	Retrieval Ref Num 0112	Settlement Type
Term EMV YES	Tran ID 300	Validation Code ZBQW
Customer Field 1	Customer Field 2	Customer Field 3
Void Ind	Auth Comm Type 1 - DIRECT IP	Cardholder Verification Method
Application Identifier	Issuer Country Code	Unique Serial Device #
Token Assurance Level	Token Expiry	Last 4 of PAN
Merchant Transaction ID	Customer ID	Merchant Order #
Campaign	Affiliate	Merchant Grouping ID
Report Group	Charge ID	

Petro Data

Vehicle ID	Driver ID	Odometer
PO Number	Driver Number	

Fraud Sight

Fraud Score	Fraud Rule	Fraud Response Code Fraud system approved (or fraud system not enabled)
Fraud Rule Result FraudSight not invoked	Fraud Response Time	

Activity Summary

To see a history of transactions the card has made within your business, click **CARD HISTORY**.

Activity Summary		CARD HISTORY
Account Activity		
# Approved	2	
\$ Approved	\$71.88	
# Declined	0	
\$ Declined	\$0.00	
# Returns	0	
\$ Returns	\$0.00	
# Settled Items	1	
\$ Settled Items	\$255.23	

Card Dispute History

To see whether there is a dispute history with the card, click **CARD HISTORY**.

Disputes Activity	
# Retrievals	0
\$ Retrievals	\$0.00
# Chargebacks	0
\$ Chargebacks	\$0.00

Notes

Use the notes section to add or view any notes attached to the transaction.

Notes

Card Number : 406068xxxx

Process Date : 04/20/2020

Transaction Amount : \$20.98

Last Updated :

Last Updated By :

Notes :

Characters Available : 500

SUBMIT

CANCEL

Settlement Details

The Settlement Details grid lists transactions that have been paid. Paid transactions are the result of closing your batch. While most point of sale devices are set up to close automatically once a day, others are set to be manually triggered. If you are unsure if your point of sale device closes automatically or manually, contact Dealership Assist.

Authorization Details

4033 Results

More Tips (Show or Hide Columns) Save View

	Transaction Date/Time	Card Type	Card Account Number	Auth Code	Auth Amount	Response Code	Denial	Store Number	Merchant Number	Merchant Name	Entry Mode	Chain Code	Transaction Code	Merchant Transaction ID	Fraud Score
	04/21/2020 12:22:12	MASTERCARD	546540xxx		\$10.69	APPROVAL					05 - INTEGRATED CIRCUIT CARD READ - CVV DATA RELIABLE		IP - Purchase		
	04/21/2020 12:22:09	MASTERCARD	511960xxx		\$11.00	AA - APPROVAL					05 - INTEGRATED CIRCUIT CARD READ - CVV DATA RELIABLE		IP - Purchase		
	04/21/2020 12:21:37	DEBIT	400022xxx		\$13.76	000 - TRANSACTION AUTHORIZED		000000239			90 - COMPLETE MAG STRIPE READ		10 - POS DEBIT CARD PURCHASE		
	04/21/2020 12:21:32	DEBIT	475702xxx		\$9.62	000 - TRANSACTION AUTHORIZED		000000481			05 - INTEGRATED CIRCUIT CARD READ - CVV DATA RELIABLE		10 - POS DEBIT CARD PURCHASE		
	04/21/2020 12:21:17	VISA	443041xxx		\$14.65	NK - ACKNOWLEDGEMENT OF REFUND REQUEST					01 - KEY ENTERED		0X - Return		
											05 - INTEGRATED				

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Click the Save View button after customizing your view so that it will be saved for the next time you pull a list of authorizations.

More Tips | Show or Hide Columns

Save View

The following columns are available for Settlement Details:


Column Preferences

Select the columns you would like to see in your search results.

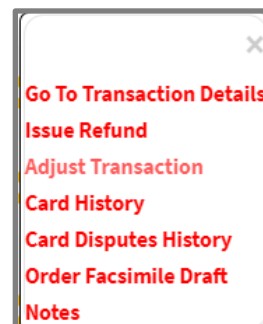
Select All

- ☐ Account Number
- ☐ ACI
- ☐ ACID
- ☐ Affiliate
- ☐ Agent Bank
- ☐ Alternate Merchant Number
- ☐ Amount
- ☐ Approved Amount
- ☐ Approval Date
- ☐ Auth Code
- ☐ Auth Currency Code
- ☐ AIC Response Code
- ☐ BankNet Date
- ☐ BankNet Ref Number
- ☐ Batch Number
- ☐ Billing Indicator
- ☐ Campaign
- ☐ Card EMV
- ☐ Card Product Results
- ☐ Card Product Type
- ☐ Card Type
- ☐ Cardholder Bank Acro
- ☐ Cardholder ID
- ☐ Cardholder Surcharges
- ☐ Cash Back
- ☐ Chain Code
- ☐ Customer Field 1
- ☐ Customer Field 2
- ☐ Customer Field 3
- ☐ Customer ID
- ☐ CVV2 Presence Indicator
- ☐ CVV2 Response Code
- ☐ Day Life
- ☐ DCC/MCP Indicator
- ☐ Departure Date
- ☐ Discount Amount
- ☐ Division
- ☐ EMV Transaction
- ☐ Entry Mode
- ☐ Expiration Date
- ☐ Force Post
- ☐ From Account
- ☐ Has Adjustment Record(s)
- ☐ Interchange Code
- ☐ Interchange Fee
- ☐ International Ind
- ☐ Last Card No
- ☐ Level 3/18 Indicator
- ☐ Mail Phone Indicator
- ☐ MasterCard TIC Indicator
- ☐ MasterCard Wallet ID
- ☐ MCC Code
- ☐ Merchant Grouping ID
- ☐ Merchant Name
- ☐ Merchant Number
- ☐ Merchant Order #
- ☐ Merchant Transaction ID
- ☐ Network Group
- ☐ Network ID
- ☐ Num Reauth Attempt
- ☐ Offline EMV
- ☐ Old Auth Amount
- ☐ Original Reauth Reason
- ☐ Original Interchange Indicator
- ☐ Pin-Less
- ☐ POS Card Code
- ☐ Pre-auth Interchange Amt
- ☐ Pre-auth Interchange Code
- ☐ Process/Business Date
- ☐ Reference Number
- ☐ Register Number
- ☐ Remaining Balance
- ☐ Report Group
- ☐ Response Detail Code
- ☐ Salesperson
- ☐ Sequence Number
- ☐ Settled By
- ☐ Settlement Type
- ☐ Sig Debit Compression
- ☐ Signature Cap Ind
- ☐ Signature Compression
- ☐ Signature Encrypt Key
- ☐ Signature Encrypt Method
- ☐ Signature Pin
- ☐ Stand-in Ind
- ☐ Stand-in Level
- ☐ Store Number
- ☐ Surchage Amount
- ☐ Surchage Reason
- ☐ Terminal Address
- ☐ Terminal Capability
- ☐ Terminal City
- ☐ Terminal EMV
- ☐ Terminal Number
- ☐ Terminal State
- ☐ Tie Breaker
- ☐ To Account
- ☐ Token
- ☐ Token Assurance Level
- ☐ Token Entry
- ☐ Token ID
- ☐ Transaction Code
- ☐ Transaction Date/Time
- ☐ Transaction Location
- ☐ Transaction Status
- ☐ Transaction Type
- ☐ Unmatched Credit
- ☐ Validation Code
- ☐ Visa Reversed
- ☐ Visa Reversed Date
- ☐ Voucher Number

APPLY SELECTIONS RESET DEFAULTS CANCEL

Click  to see a drop-down menu of options, which may vary according to the type of transaction and user.

- **Go To Transaction Details** lists processing details for the transaction.
- **Issue Refund** allows you to issue a refund on a processed transaction (only available for those who also have iQ Virtual Terminal).
- **Adjust Transaction** allows you to initiate PIN Debit adjustments.
- **Card History** shows your history with the card.
- **Card Disputes History** shows whether the cardholder has a history of disputing transactions with you.
- **Notes** allow you to place, post, and view notes made to the individual transaction.



Go to Transaction Details

Within Transaction Details, you can customize the order of the detail categories by clicking the section heading and dragging the category to a different order. Your changes will be saved for the next view.

Transaction Details		
Process/Business Date 04/21/2020	Transaction Date/Time 04/20/2020 20:23:00	Amount \$4.41
Account Number 465080xxxx	Token	Transaction Code 253-SALE
Auth Number 152630	Card Type 4-VISA	Entry Mode 07-SWIPE MIC/CONTACTLESS CHIP
Sequence Number 000413	Token ID	Settled By Processor

Location Information		
Reference Number 24137460 941	Store Number 000000470	Merchant Number
Alternate Merchant Number	MCC Code 5812	(POS) Register Number 0003
Sales Person 017585598	Terminal Capability 5-INTEGRATED CIRCUIT CARD READER	Terminal Number 000031716

Other Services		
DCC/MCP Indicator	Level II/III Indicator N	Num ReAuth Atmpt
Orig ReAuth Reason	Signature Cap Ind	Signature Compression
Signature Encrypt Key	Signature Encrypt Method	Signature Pen

Card Information

CVV2 Response Code N/A	CVV2 Present Indicator NOT PROCESSED	Expiration Date 12/23
International Ind NO	AVS Response Code N/A	Master Card Wallet
MasterCard TIC Indicator		

Interchange

Card Product Results F-Visa Classic	Card Product Type D-Debit	Days Late 000
Discount Amount \$0.00	Interchange Code 000146253-VS DEBIT CPS SMALL TICKET REGULATED	Interchange/Other Fees \$0.23
Orig Interchange Ind 7	Surcharge Amount \$0.06	Surcharge Reason
Bundling Indicator U-UNBUNDLED	Pre-reauth Intchg Code	Pre-reauth Intchg Amt

Additional Details

ACI E	Agent Bank 0000	Arrival Date
Auth Currency Code 840-840 - USA	BankNet Date	Banknet Ref Number
Card Act Term G	Cardholder ID 1-SIGNATURE	Departure Date
Mail Phone Indicator N/A	Merchant Ref Num 006003	Origin Type
Settlement Type	Tie Breaker	Tran ID 4601120
Unmatched Credit No	Validation Code FCV4	Visa Reversed No
Customer Field 1	Customer Field 2	Customer Field 3
Token Assurance Level	Token Expiry	Last 4 of PAN
Visa Reversed Date	Merchant Transaction ID	Customer ID
Merchant Order #	Campaign	Affiliate
Merchant Grouping ID	Report Group	Charge ID

Residual Information

Sales Group/Payee Number	Merchant Number	Merchant Name
Tier	Product Description	Product
Card Type		

Activity Summary

To see a history of transactions made with the card at your business, click **CARD HISTORY**.

Activity Summary		CARD HISTORY
Account Activity		
# Approved	2	
\$ Approved	\$71.88	
# Declined	0	
\$ Declined	\$0.00	
# Returns	0	
\$ Returns	\$0.00	
# Settled Items	1	
\$ Settled Items	\$255.23	

Card Dispute History

Click **Card Dispute History** to see the details behind any disputes with the card.

Disputes Activity	
# Retrievals	0
\$ Retrievals	\$0.00
# Chargebacks	0
\$ Chargebacks	\$0.00

Billing Statements

Use the following steps to view your monthly billing statements:

Step	Action
1	<p>Locate the Get Billing Statements box on the iQ home screen. Select the month you would want to view and click GET STATEMENT.</p> <p>Daily, weekly and monthly reports are stored for 90 days. Monthly billing statements are available by the 8th of the month.</p> <div> <p>Get Billing Statements</p> <p>Select Month February 2021 ▼</p> <p>Available only for past 12 months</p> <p>GET STATEMENT</p> </div>
2	Enter your Merchant Identification number.

Step

Action

3

Select the report category you want to view and click **GET REPORTS**. Your statement will appear as a red hyperlink.

Reports

1099-K

Schedule Download

Hierarchy Level*

Merchant

Report Category

Billing

Exceptions

Fraud

Select either a Report Category OR Report Type.

Select An Entity*

Merchant Identification Number

From Date*

02/25/2021

To Date*

03/15/2021

Report Type

Select a Report Code

OR

GET REPORTS

*Required

4

Click on the report name and your it will automatically start to download. Once finished, you can click the completed download in the bottom left of your screen. Your report will populate in a separate screen for you to view. You can print or save your reports as needed. iQ will keep and store these reports for 12 months.

By Date

By Report Code

Expand All

Collapse All

Read

Unread

2 Results

More Tips

Show or Hide Columns

DOWNLOAD

Save View

Date	Status	Report Code	Report Standard Name	Nickname	Frequency	Category	Entity ID	Size	Favorites
03/04/21	All								All
02/28/21		BIMERBIL			Unknown	Merchant Statements		0 kb	

4445...-BI....pdf

416/416 KB

Processing Month: FEB 2021

Merchant NBR:

PAGE: 1 of 4

DEPOSIT SUMMARY

Process Date	Number Sales	Net Sales	Adjustments	Chargebacks	Disc	3rd Party Funded	Net Deposits
01-Feb	18	277.77	0.00	0.00	0.00	0.00	277.77
02-Feb	14	203.76	0.00	0.00	0.00	0.00	203.76
03-Feb	17	260.87	0.00	0.00	0.00	0.00	260.87
04-Feb	14	182.74	0.00	0.00	0.00	0.00	182.74


Click [here](#) for more information on viewing your monthly statement.

Disputes

A dispute, also known as a chargeback, occurs when a cardholder finds fault with a transaction. He or she contacts the bank and requests the transaction to be charged back. When that happens, you will receive a dispute notification.

Your dispute notifications can come either by mail or electronically through iQ.

Use the following steps to view a Dispute in iQ:

Step	Action
1	<p>Locate the Get Billing Statements box on the iQ home screen. Select the month you would want to view and click Get Statement.</p> <p>Daily, weekly and monthly reports are stored for 90 days. Monthly billing statements are available by the 8th of the month.</p>
2	<p>Click  on the dispute. A text box will appear with your options.</p> <ul style="list-style-type: none"> If you want additional info on the dispute, click Case Details. To accept the dispute (indicating you agree with the details and will accept the monetary debit from your merchant account), click Accept Dispute. If you do not agree to the dispute and want to submit documentation proving why you should not be debited, click Respond to Case. From there, you will answer the questionnaire, attach your documentation, and submit your response.

Dispute Items - Last 14 Days


Total Dispute Amount	Number of Items/Outstanding
\$23.73	1/1

[VIEW DETAILS](#)

Dispute Details

1 Results

Report Date	Respond By Date
02/20/2021	04/03/2021

 **Case Details**
Accept Dispute
Respond to Case
Case Activity
Card History
Card Disputes History
View Transaction Notes

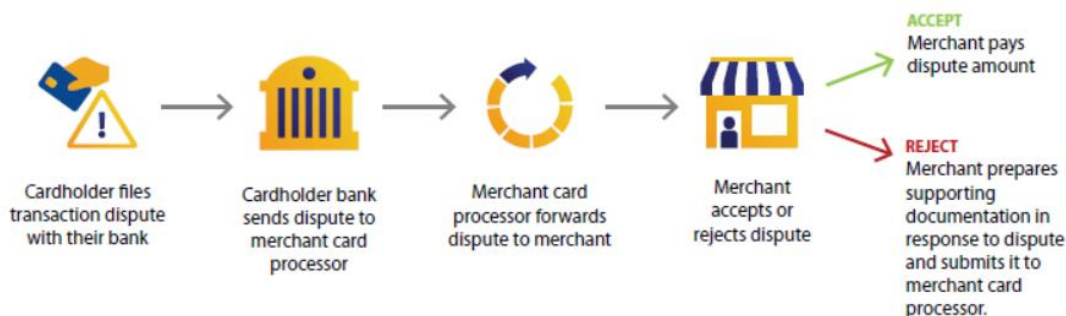
Results 1

Click [here](#) to view an instructional video on Disputes in iQ.

What Is the Dispute/Chargeback Process?

- The cardholder will file a Dispute (also known as a chargeback) with his or her bank. The bank then sends a notification of an incoming chargeback to the merchant's processor (in this case, FIS). For most chargeback reasons, cardholders have up to 120 days to file a dispute.
- The funds in question are pulled from the merchant's account. If you choose to accept the dispute, those funds are given back to the cardholder and the dispute is closed in his or her favor.

3. If you choose not to accept the dispute, you can respond to the case. If you choose to respond, the funds that were pulled from your merchant account are given back to you in the form of a provisional credit.
4. **You have 30 calendar days to respond to the initial chargeback. If you choose NOT to respond, the case will be closed in favor of the cardholder.**
5. The cardholder is given the option to either accept your documentation or escalate to pre-arbitration.
6. **The cardholder has 30 calendar days to respond.**
7. If the cardholder responds, you can do the same. You can accept the case or escalate by filing a pre-arbitration response.
8. **You have 30 calendar days to respond.**
9. The final step is Arbitration. Arbitration will determine who is financially responsible for the dispute. The consumer has 10 days to decide if they want to take the case to Arbitration. If you are found to be financially responsible for the transaction, the additional arbitration fee (usually \$500+) may be assessed.



Administration

You will utilize the Administration tab for inviting new users, resetting passwords, and adding or revoking user access.

Inviting a New User

Step	Action
1	<p>On the iQ home screen, click the Administration tab and select User Administration. Then click INVITE A NEW USER and follow the six outlined steps.</p>

Step

Action

2

To select Entity Access for the user, click the red hyperlinked “select” button for the chain code to which you want to add a user. Then click **Next**.

User Administration

Manage Organizations

Track Invited Users

Usage Access Report

User Search

Invite User

1 Entity Access

2 User Type

3 Select Applications

4 Special Functions

5 Select Reports

6 Invite User

Step 1 - Select Entity Access for the user

Note:
☒ Denotes your selection

0 Selected

	Hierarchy Type	Chain Number	Chain Name	Super Chain Number
<div>Select</div>	Chain	0LU144	Clark Chevrolet Cadillac	

Results 1 - 1 of 1 | < > Page 1 of 1 | Go to page GO | 25 rows per page ▾

NEXT »

3

Select the User Type according to your business needs. It is advisable to have at least two External User Administrators within your organization. Then click **NEXT**.

User Administration

Manage Organizations

Track Invited Users

Usage Access Report

User Search

Invite User

1 Entity Access

2 User Type

3 Select Applications

4 Special Functions

5 Select Reports

6 Invite User

Standard User

No ability to view or edit users within their organization.

☐ Basic Administrator

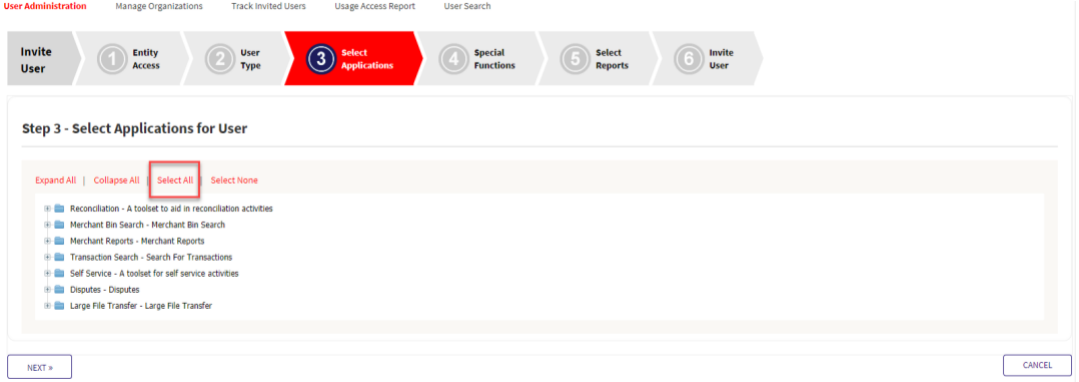
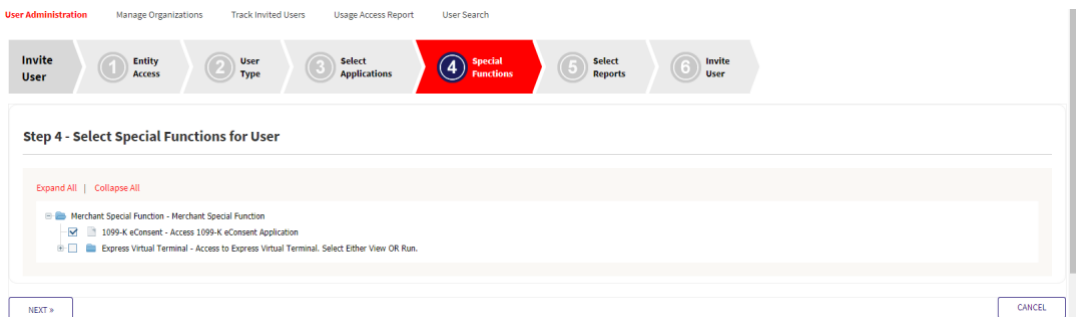
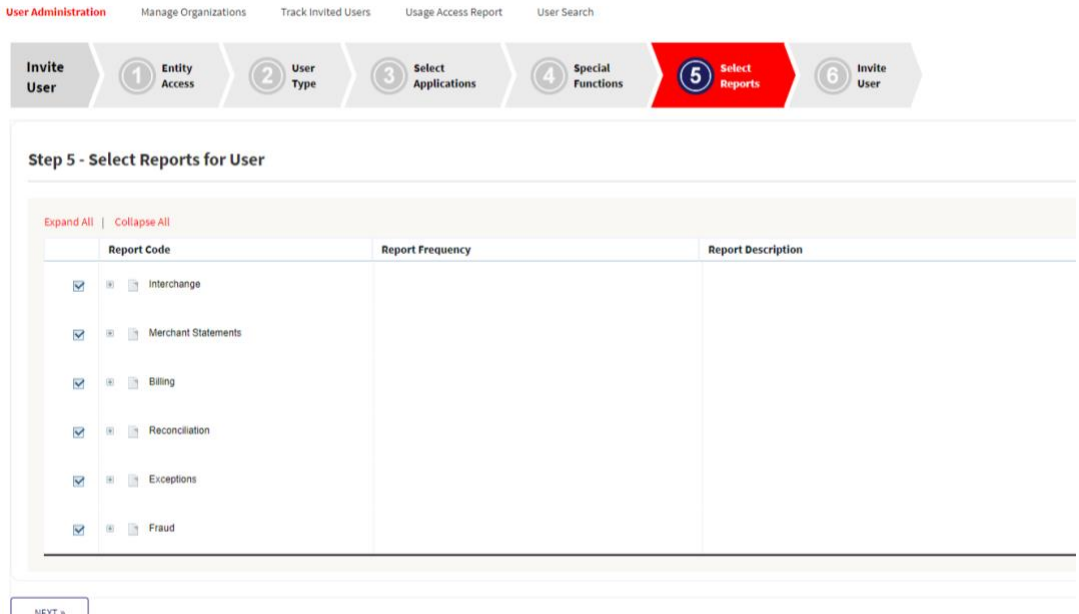
Ability to view but not edit users within their organization. Can unlock/lock, reset password, reset security questions or resend an invite but cannot modify email address of any user within their organization.

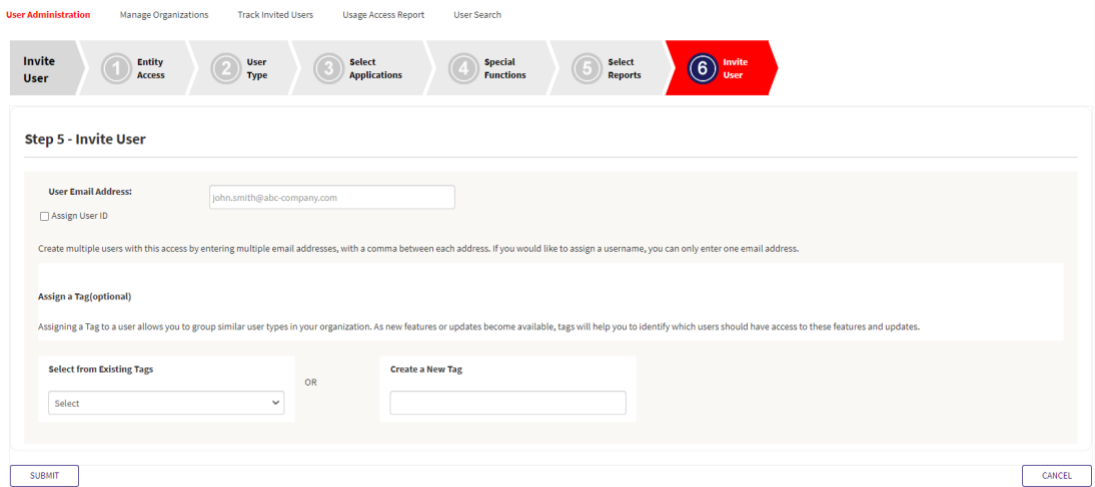
☐ External User Administrator

Ability to view, modify and invite any new users within their organization. Can unlock/lock, reset password, reset security questions, clone a user and resend an invite with ability to change the email address of any user within their organization.

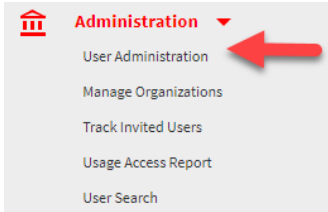
NEXT »

CANCEL

Step	Action
4	<p>Select applications. If you want the user to access all applications, click Select All. Then click NEXT.</p> 
5	<p>Select the special functions that you want the user to have (such as access to 1099k eConsent or Express Virtual Terminal). Then click Next.</p> 
6	<p>Select the Reports to which you want the user to have access. Then click Next.</p> 

Step	Action
7	<p>Invite the user and click SUBMIT. The new user will receive an emailed invitation from iQ requesting him or her to register. Click here to here to view a detailed instructional video on inviting and tracking new users.</p> 

Resetting Passwords and Security Questions

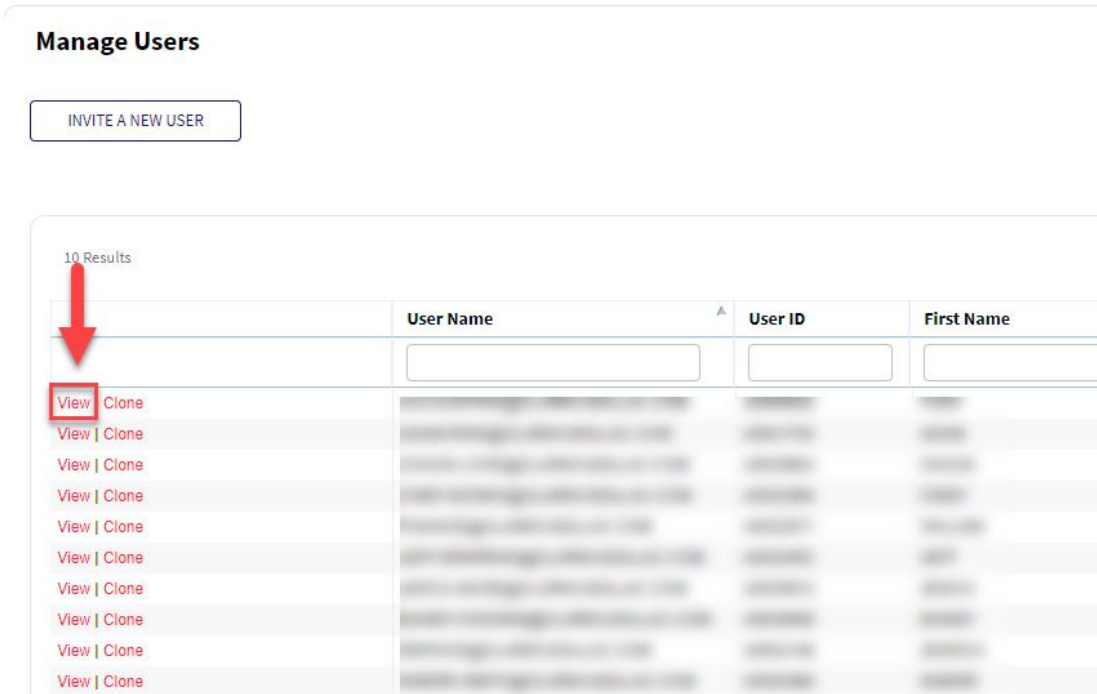
Step	Action
1	<p>On the iQ home screen, click the Administration tab and select User Administration.</p> 

Step

Action

2

On the Manage Users screen, click **View** next to the username you want to reset.

The screenshot shows the 'Manage Users' interface. At the top, there's a button labeled 'INVITE A NEW USER'. Below it, a table displays a list of users. The first row of the table has a 'View' button highlighted with a red box, and a red arrow points to it from above. The table has columns for 'User Name', 'User ID', and 'First Name'. The first row of data is partially visible, showing a user with a name starting with 'J...' and a user ID of '1000

Self Service Videos

[Introduction to iQ](#)

[Disputes 101](#)

[Interchange Basics](#)

[User Administration](#)

Questions? Contact us!

Dealership Assist is available 24/7/365

1-866-304-4279 (select Credit Card Processing Support)