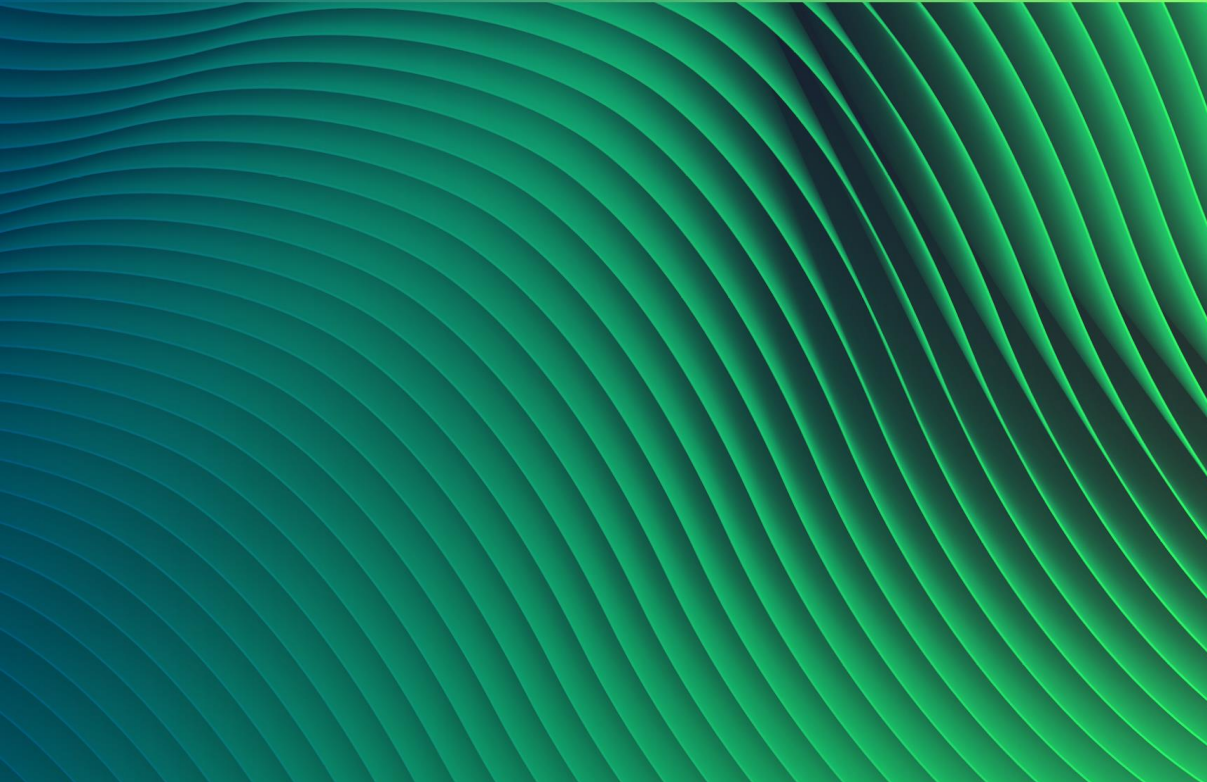




# iQ Quick Start Guide

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Feb 2023



**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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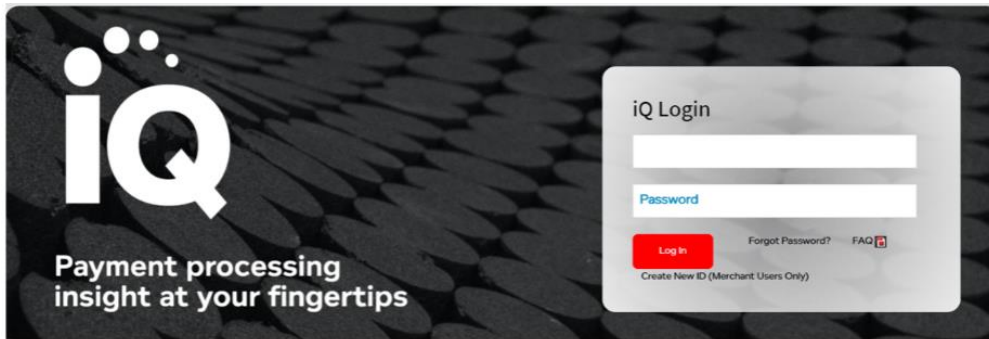
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## Accessing iQ



### Simple

Functions designed with self-service in mind

### Powerful

Users choose their device and channel

### Interactive

Provides a two-way communication channel

### Flexible

Features built to be consumed by our unique customer types

<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**.

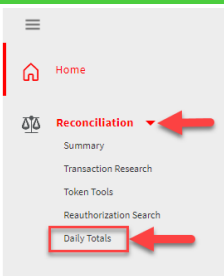
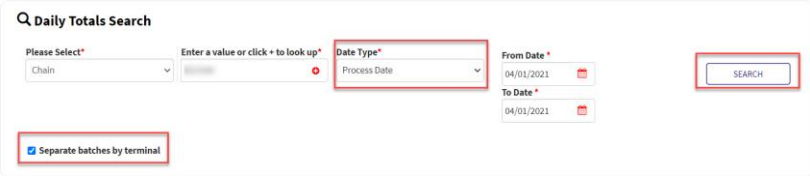
You will see the deposit for settled transactions in your merchant account the **following day**.

### 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 <b>Reconciliation</b> menu and select <b>Daily Totals</b>.</p> 
2	<p>Click the <b>Date Type</b> drop-down menu and select <b>Process Date</b>. Then select the date for which you would want to run the report, select <b>Separate batches by terminal</b>, and click <b>Search</b>.</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](#) 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	000000001	0000	0000000026	\$0.00	\$355.40	0001	0	
CREDIT	000000001	000000001	0000	0000000026	\$6,804.00	\$0.00	0001	20	
CREDIT	000000001	000000001	0000	0000000022	\$3,484.42	\$0.00	0001	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** x

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

**Select All**

<input checked="" type="checkbox"/> ACRO	<input checked="" type="checkbox"/> Credit Settlement Amount	<input checked="" type="checkbox"/> Returns Count
<input checked="" type="checkbox"/> Adjustment Amount	<input checked="" type="checkbox"/> Debit/EBT Settle Amount	<input checked="" type="checkbox"/> Sales Count
<input checked="" type="checkbox"/> Adjustment Count	<input checked="" type="checkbox"/> Discount Amount	<input checked="" type="checkbox"/> Store Number
<input checked="" type="checkbox"/> Alternate Merchant Number	<input checked="" type="checkbox"/> Division	<input checked="" type="checkbox"/> Surcharge Amount
<input checked="" type="checkbox"/> Approved Amount	<input checked="" type="checkbox"/> BATCH/Other Fees	<input checked="" type="checkbox"/> Terminal Address
<input type="checkbox"/> Auth Amount	<input checked="" type="checkbox"/> Merchant Name	<input checked="" type="checkbox"/> Terminal City
<input checked="" type="checkbox"/> Batch Number	<input checked="" type="checkbox"/> Merchant Number	<input checked="" type="checkbox"/> Terminal Number
<input checked="" type="checkbox"/> Cardholder Surcharge	<input checked="" type="checkbox"/> Net Settled Funded by Other	<input checked="" type="checkbox"/> Terminal State
<input checked="" type="checkbox"/> Chain Code	<input checked="" type="checkbox"/> Net Settled Funded by Processor	<input checked="" type="checkbox"/> Tie Breaker
<input checked="" type="checkbox"/> Completed Reversals Count	<input checked="" type="checkbox"/> Payment Type	<input checked="" type="checkbox"/> Transaction Date
<input checked="" type="checkbox"/> Completed Transactions Count	<input checked="" type="checkbox"/> Process/Business Date	

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 <b>Save View</b> 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><b>Note:</b> Ensure you export the Displayed Rows only.</p>

Save View

**Data Export**

Select "Displayed Rows" to immediately export the rows being displayed in the grid to an Excel spreadsheet. Select "All Rows" to export a comma separated (csv) file of all the rows returned in your current result set. All csv files will be available for download from the file cabinet in the top menu. The process time for the file will depend on the amount of data being exported.

Displayed Rows     All Rows

## 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  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			0000000020	\$0.00	\$355.40	0001	0	
CREDIT	000000001			0000000020	\$6,604.00	\$0.00	0001	20	
	000000001			0000000022	\$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   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	04/01/2021 09:27:00			\$178.67	AMEX	253 - SALE	
	04/01/2021	04/01/2021 07:12:00			\$930.28	AMEX	253 - SALE	
	04/01/2021	04/01/2021 15:10:00			\$67.95	AMEX	253 - SALE	
	04/01/2021	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.

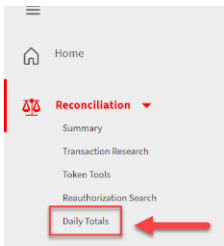
3 Results More Tips | Show or Hide Columns

	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-140-184000	ROBERTN
S-140-183295	ZACHC
S-140-183200	ROBERTN

### Issuing a Refund in Daily Totals

Step	Action
1	<p>On the iQ home screen, click the <b>Reconciliation</b> tab and select <b>Daily Totals</b>.</p> 

**Step Action**

2 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**.

3 Click the yellow play button next to the batch that has the transaction you want to refund. Then click **View Details**.

**Note:** Batches are separated by either credit or debit transactions.

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

4 Locate the transaction that you would like to refund.

**Note:** You can search for the exact amount of the transaction in the amount column.

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			\$521.98	VISA	253 - SALE	
04/01/2021	03/31/2021 14:15:00			\$64.61	VISA	253 - SALE	
04/01/2021	03/31/2021 09:08:00			\$499.49	VISA	253 - SALE	

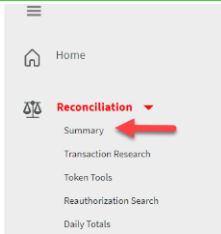
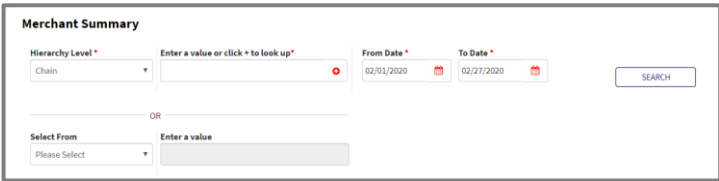
Step	Action																																																															
5	<p>Click the yellow play button next to the transaction. Then click <b>Issue Refund</b>.</p> <p><b>Settlement Details</b></p> <p>20 Results <span>More Tips (Show or Hide Columns)</span> <input type="checkbox"/> View Full Card Numbers <span>Save View</span></p> <table border="1"> <thead> <tr> <th></th> <th>Process/Business Date</th> <th>Transaction Date/Time</th> <th>Customer Field 2</th> <th>Account Number</th> <th>Amount</th> <th>Card Type</th> <th>Transaction Code</th> <th>Response/Denial Code</th> </tr> </thead> <tbody> <tr> <td>[+]</td> <td>04/01/2021</td> <td>03/31/2021 08:23:00</td> <td></td> <td></td> <td>\$10.81</td> <td>AMEX</td> <td>253 - SALE</td> <td></td> </tr> <tr> <td>[+]</td> <td>04/01/2021</td> <td>03/31/2021 15:00:00</td> <td></td> <td></td> <td>\$621.98</td> <td>VISA</td> <td>253 - SALE</td> <td></td> </tr> <tr> <td>[+]</td> <td>04/01/2021</td> <td>03/31/2021 14:15:00</td> <td></td> <td></td> <td>\$64.61</td> <td>VISA</td> <td>253 - SALE</td> <td></td> </tr> <tr> <td>[+]</td> <td>04/01/2021</td> <td>03/31/2021 09:08:00</td> <td></td> <td></td> <td>\$499.49</td> <td>VISA</td> <td>253 - SALE</td> <td></td> </tr> <tr> <td>[+]</td> <td>04/01/2021</td> <td>03/31/2021 14:45:00</td> <td></td> <td></td> <td>\$452.34</td> <td>VISA</td> <td>253 - SALE</td> <td></td> </tr> <tr> <td>[+]</td> <td>04/01/2021</td> <td>03/31/2021 09:23:00</td> <td></td> <td></td> <td>\$52.58</td> <td>VISA</td> <td>253 - SALE</td> <td></td> </tr> </tbody> </table>		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		[+]	04/01/2021	03/31/2021 09:08:00			\$499.49	VISA	253 - SALE		[+]	04/01/2021	03/31/2021 14:45:00			\$452.34	VISA	253 - SALE		[+]	04/01/2021	03/31/2021 09:23:00			\$52.58	VISA	253 - SALE	
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6	<p>Enter the amount you want to refund (it will auto default to full amount) and click <b>Submit</b>.</p> <p><b>Note:</b> The cardholder will see the refund in his or her account in the next 3-5 business days.</p> <p><b>Issue a Refund</b></p> <p>You are about to issue a refund.</p> <p>Amount: <input type="text" value="621.98"/></p> <p>Transaction Date: 03/31/2021</p> <p>Card Account Number or Token: <input type="text"/></p> <p>Merchant ID: <input type="text"/></p> <p>Notes: <input type="text" value="OPTIONAL"/></p> <p><input type="button" value="SUBMIT"/> <input type="button" value="CANCEL"/></p>																																																															

### Issuing a Refund in OmniFlex

**Note:** Please view the OmniFlex guide for running Virtual Terminal transactions and returns.

### Summary

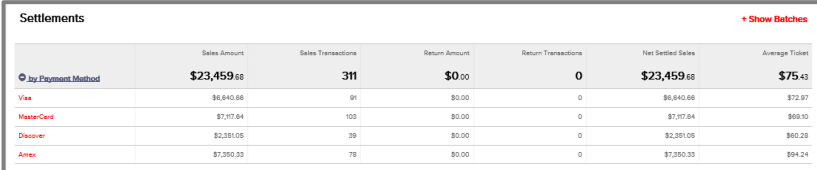
Within Reconciliation, the summary function allows you to start at a summary view of payment categories for a specified hierarchy and, in some cases, drill down to specifics. This function can be useful when trying to reconcile your accounts, identify rejects, obtain batch information, and more. The 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 <b>Reconciliation</b> tab and select <b>Summary</b>.</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 <b>SEARCH</b>.</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 <b>Show Batches</b> to see a list of batches submitted within the specified period of time.

	Sales Amount	Sales Transactions	Return Amount	Return Transactions	Net Settled Sales	Average Ticket
<b>By Payment Method</b>	<b>\$23,459.68</b>	<b>311</b>	<b>\$0.00</b>	<b>0</b>	<b>\$23,459.68</b>	<b>\$75.43</b>
Via	\$6,840.88	91	\$0.00	0	\$6,840.88	\$72.97
MasterCard	\$7,107.64	103	\$0.00	0	\$7,107.64	\$69.10
Discover	\$2,351.05	39	\$0.00	0	\$2,351.05	\$60.28
Amex	\$7,350.33	78	\$0.00	0	\$7,350.33	\$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	<p>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.</p> <div style="border: 1px solid black; padding: 5px;"> <p><b>Authorizations</b></p> <table border="1"> <thead> <tr> <th></th> <th>Total Amount</th> <th>Authorized Transactions</th> <th>Declined Amount</th> <th>Declined Transactions</th> </tr> </thead> <tbody> <tr> <td><a href="#">By Payment Method</a></td> <td>\$6,149,373.11</td> <td>152,942</td> <td>\$919,059.80</td> <td>11,429</td> </tr> </tbody> </table> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p><b>Interchange, Surcharge and Discounts</b></p> <table border="1"> <thead> <tr> <th></th> <th>Interchange Amount</th> <th>Surcharge Amount</th> <th>Discount Amount</th> <th>Net Settled Sales</th> </tr> </thead> <tbody> <tr> <td><a href="#">By Payment Method</a></td> <td>\$44.58</td> <td>\$3.01</td> <td>\$0.00</td> <td>\$4,072.04</td> </tr> <tr> <td>VISA</td> <td>\$28.53</td> <td>\$2.10</td> <td>\$0.00</td> <td>\$2,830.71</td> </tr> <tr> <td>MASTERCARD</td> <td>\$14.48</td> <td>\$0.91</td> <td>\$0.00</td> <td>\$1,350.47</td> </tr> <tr> <td>AMEX</td> <td>\$1.54</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$108.86</td> </tr> </tbody> </table> </div>		Total Amount	Authorized Transactions	Declined Amount	Declined Transactions	<a href="#">By Payment Method</a>	\$6,149,373.11	152,942	\$919,059.80	11,429		Interchange Amount	Surcharge Amount	Discount Amount	Net Settled Sales	<a href="#">By Payment Method</a>	\$44.58	\$3.01	\$0.00	\$4,072.04	VISA	\$28.53	\$2.10	\$0.00	\$2,830.71	MASTERCARD	\$14.48	\$0.91	\$0.00	\$1,350.47	AMEX	\$1.54	\$0.00	\$0.00	\$108.86
	Total Amount	Authorized Transactions	Declined Amount	Declined Transactions																																
<a href="#">By Payment Method</a>	\$6,149,373.11	152,942	\$919,059.80	11,429																																
	Interchange Amount	Surcharge Amount	Discount Amount	Net Settled Sales																																
<a href="#">By Payment Method</a>	\$44.58	\$3.01	\$0.00	\$4,072.04																																
VISA	\$28.53	\$2.10	\$0.00	\$2,830.71																																
MASTERCARD	\$14.48	\$0.91	\$0.00	\$1,350.47																																
AMEX	\$1.54	\$0.00	\$0.00	\$108.86																																

### Checking Account Activity

Step	Action																																																																																																				
1	<p>To view a summary of the checking account activity and drill down to more detail for the specified period of time, click the <b>Date</b>   <b>Account</b>   <b>Settlement</b> links on the upper right.</p> <div style="border: 1px solid black; padding: 5px;"> <p><b>Checking Account Activity</b> <span style="float: right;"><a href="#">Date</a>   <a href="#">Account</a>   <a href="#">Settlement</a></span></p> <table border="1"> <thead> <tr> <th>Amount Credited in Period</th> <th>Total Activity Credits</th> <th>Amount Debited in Period</th> <th>Total Activity Debits</th> <th>Net Position for Period</th> </tr> </thead> <tbody> <tr> <td>\$133,875.85</td> <td>1,003</td> <td>-\$4,945.02</td> <td>605</td> <td>\$128,930.83</td> </tr> </tbody> </table> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p><a href="#">Date</a>   <a href="#">Account</a>   <a href="#">Settlement</a></p> <p>14 Results <span style="float: right;">Save View</span></p> <p style="text-align: center; font-size: small;">Tips for Using the Grid</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Credited Amount</th> <th>Deposits</th> <th>Debited Amount</th> <th>Debits</th> <th>Net Position</th> </tr> </thead> <tbody> <tr><td>04/08/2020</td><td></td><td>888.79 18</td><td></td><td>-32.01 9</td><td>\$84.72</td></tr> <tr><td>04/13/2020</td><td></td><td>\$118.23 16</td><td></td><td>-32.18 11</td><td>\$115.07</td></tr> <tr><td>04/03/2020</td><td></td><td>\$263.40 33</td><td></td><td>-\$137.48 18</td><td>\$115.62</td></tr> <tr><td>04/04/2020</td><td></td><td>\$283.98 28</td><td></td><td>-\$585.80 14</td><td>\$N/A</td></tr> <tr><td>04/06/2020</td><td></td><td>\$497.78 31</td><td></td><td>-\$115.50 18</td><td>\$382.49</td></tr> <tr><td>04/14/2020</td><td></td><td>\$72.42 18</td><td></td><td>-\$228.88 10</td><td>\$N/A</td></tr> <tr><td>04/10/2020</td><td></td><td>\$42,548.31 272</td><td></td><td>-\$508.48 185</td><td>\$42,039.83</td></tr> <tr><td>04/15/2020</td><td></td><td>\$278.96 21</td><td></td><td>-\$114.35 14</td><td>\$164.34</td></tr> <tr><td>04/01/2020</td><td></td><td>\$730.70 25</td><td></td><td>-\$403.04 14</td><td>\$327.66</td></tr> <tr><td>04/11/2020</td><td></td><td>\$87,980.41 442</td><td></td><td>-\$413.42 272</td><td>\$87,566.99</td></tr> <tr><td>04/16/2020</td><td></td><td>\$522.78 24</td><td></td><td>-\$201.14 18</td><td>\$321.64</td></tr> <tr><td>04/02/2020</td><td></td><td>\$121.48 27</td><td></td><td>-\$1,607.07 12</td><td>\$N/A</td></tr> <tr><td>04/07/2020</td><td></td><td>\$324.74 29</td><td></td><td>-\$437.51 21</td><td>\$N/A</td></tr> <tr><td>04/17/2020</td><td></td><td>\$198.28 21</td><td></td><td>-\$28.82 13</td><td>\$170.46</td></tr> </tbody> </table> <p style="text-align: center; font-size: x-small;">Results 1 - 14 of 14   Page 1 of 1   Go to page GO 25 rows per page</p> </div>	Amount Credited in Period	Total Activity Credits	Amount Debited in Period	Total Activity Debits	Net Position for Period	\$133,875.85	1,003	-\$4,945.02	605	\$128,930.83	Date	Credited Amount	Deposits	Debited Amount	Debits	Net Position	04/08/2020		888.79 18		-32.01 9	\$84.72	04/13/2020		\$118.23 16		-32.18 11	\$115.07	04/03/2020		\$263.40 33		-\$137.48 18	\$115.62	04/04/2020		\$283.98 28		-\$585.80 14	\$N/A	04/06/2020		\$497.78 31		-\$115.50 18	\$382.49	04/14/2020		\$72.42 18		-\$228.88 10	\$N/A	04/10/2020		\$42,548.31 272		-\$508.48 185	\$42,039.83	04/15/2020		\$278.96 21		-\$114.35 14	\$164.34	04/01/2020		\$730.70 25		-\$403.04 14	\$327.66	04/11/2020		\$87,980.41 442		-\$413.42 272	\$87,566.99	04/16/2020		\$522.78 24		-\$201.14 18	\$321.64	04/02/2020		\$121.48 27		-\$1,607.07 12	\$N/A	04/07/2020		\$324.74 29		-\$437.51 21	\$N/A	04/17/2020		\$198.28 21		-\$28.82 13	\$170.46
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1 Cont'd	<div style="border: 1px solid black; padding: 5px;"> <p><b>Date</b> <b>Account</b> <b>Settlement</b></p> <p>2 Results <span style="float: right;">Save View</span></p> <p style="text-align: center;"><small>Tips for Using the Grid</small></p> <table border="1"> <thead> <tr> <th>Account</th> <th>Credited Amount</th> <th>Deposits</th> <th>Debit Amount</th> <th>Debits</th> <th>Net Position</th> <th>Funding Method</th> </tr> </thead> <tbody> <tr> <td>*****197</td> <td>\$74,279.20</td> <td>507</td> <td></td> <td>\$48.12</td> <td>1</td> <td>\$74,231.08 ACH</td> </tr> <tr> <td>*****192</td> <td>\$69,999.75</td> <td>490</td> <td></td> <td>\$4,899.90</td> <td>804</td> <td>\$64,899.85 ACH</td> </tr> </tbody> </table> <p style="text-align: center;">Results 1 - 2 of 2   Page 1 of 1   Go to page <input type="text"/> GO 25 rows per page</p> </div> <div style="border: 1px solid black; padding: 5px;"> <p><b>Date</b> <b>Account</b> <b>Settlement</b></p> <p>4 Results <span style="float: right;">Save View</span></p> <p style="text-align: center;"><small>Tips for Using the Grid</small></p> <table border="1"> <thead> <tr> <th>Settlement Type</th> <th>Credited Amount</th> <th>Total Credits</th> <th>Debit Amount</th> <th>Total Debits</th> </tr> </thead> <tbody> <tr> <td>DEPOSIT</td> <td></td> <td>\$69,973.78</td> <td>488</td> <td></td> </tr> <tr> <td>CHARGEBACKS</td> <td></td> <td></td> <td></td> <td>-\$4,141.71</td> </tr> <tr> <td>DEBIT</td> <td></td> <td>\$74,279.20</td> <td>507</td> <td></td> </tr> <tr> <td>INTRCHANGE</td> <td></td> <td>\$22.97</td> <td>11</td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>-\$69,581.58</td> </tr> </tbody> </table> <p style="text-align: center;">Results 1 - 4 of 4   Page 1 of 1   Go to page <input type="text"/> GO 25 rows per page</p> </div>	Account	Credited Amount	Deposits	Debit Amount	Debits	Net Position	Funding Method	*****197	\$74,279.20	507		\$48.12	1	\$74,231.08 ACH	*****192	\$69,999.75	490		\$4,899.90	804	\$64,899.85 ACH	Settlement Type	Credited Amount	Total Credits	Debit Amount	Total Debits	DEPOSIT		\$69,973.78	488		CHARGEBACKS				-\$4,141.71	DEBIT		\$74,279.20	507		INTRCHANGE		\$22.97	11						-\$69,581.58
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### Miscellaneous Adjustments

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

Step	Action																																									
1	<p>To see a more detailed list, click <b>View All Miscellaneous Adjustments</b>.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p><b>Miscellaneous Adjustments</b></p> <table border="1"> <thead> <tr> <th>Total Debit Amount</th> <th>Total Credit Amount</th> <th>Total \$ Amount</th> <th>Total Number</th> </tr> </thead> <tbody> <tr> <td>-\$114.48</td> <td>\$0.00</td> <td>-\$114.48</td> <td>2</td> </tr> </tbody> </table> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>2 Results <span style="float: right;">Save View</span></p> <p style="text-align: center;"><small>Tips for Using the Grid   Show or Hide Columns</small></p> <table border="1"> <thead> <tr> <th>Process Date</th> <th>Tran Date</th> <th>Transaction Type</th> <th>Card Type</th> <th>Activity Type</th> <th>Debit Amount</th> <th>Credit Amount</th> <th>Chain Code</th> <th>Store</th> <th>Division</th> <th>Merchant Number</th> </tr> </thead> <tbody> <tr> <td>04/02/2020</td> <td>01/04/2020</td> <td>40 - CHARGEBACK</td> <td>6 - DISCOVER</td> <td>CHARGE MERCHANT</td> <td>-\$33.00</td> <td>\$0.00</td> <td></td> <td>000000323</td> <td>000</td> <td></td> </tr> <tr> <td>04/02/2020</td> <td>02/02/2020</td> <td>40 - CHARGEBACK</td> <td>6 - DISCOVER</td> <td>CHARGE MERCHANT</td> <td>-\$81.48</td> <td>\$0.00</td> <td></td> <td>000000481</td> <td>000</td> <td></td> </tr> </tbody> </table> <p style="text-align: center;">Results 1 - 2 of 2   Page 1 of 1   Go to page <input type="text"/> GO 25 rows per page</p> </div>	Total Debit Amount	Total Credit Amount	Total \$ Amount	Total Number	-\$114.48	\$0.00	-\$114.48	2	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	000		04/02/2020	02/02/2020	40 - CHARGEBACK	6 - DISCOVER	CHARGE MERCHANT	-\$81.48	\$0.00		000000481	000	
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## Settlement Rejects

Although rare, settlement rejects do occur.

Step	Action
1	To view rejects and details within the summary search, click <b>View All Settlement Rejects</b> .

**Settlement Rejects** [View All Settlement Rejects](#)

Total \$ Amount	Total Number
<b>\$535.48</b>	<b>18</b>

18 Results [Save View](#)

Process Date	Tran Date	Account Number	Reject Reason	Amount	Resubmit Date	DDA	Chain	Store	Division	Merchant Number
04/02/2020	04/01/2020	491288****7959	332 - PEND FRALC/RISK	\$40.40		7959		00000226	006	
04/03/2020	04/01/2020	414720****9107	332 - PEND FRALC/RISK	\$21.44		7959		00000226	006	
04/02/2020	04/01/2020	424717****1074	332 - PEND FRALC/RISK	\$30.43		7959		00000226	006	
04/02/2020	04/01/2020	440066****3543	332 - PEND FRALC/RISK	\$17.15		7959		00000226	006	
04/02/2020	04/01/2020	440066****3543	332 - PEND FRALC/RISK	\$4.00		7959		00000226	006	
04/02/2020	04/01/2020	440066****3543	332 - PEND FRALC/RISK	\$2.61		7959		00000226	006	
04/02/2020	04/01/2020	537993****0408	332 - PEND FRALC/RISK	\$19.06		7959		00000226	006	
04/02/2020	04/01/2020	537993****0408	332 - PEND FRALC/RISK	\$3.09		7959		00000226	006	
04/02/2020	04/01/2020	426664****9742	332 - PEND FRALC/RISK	\$19.98		7959		00000226	006	
04/02/2020	04/01/2020	403805****3020	332 - PEND FRALC/RISK	\$229.34		7959		00000226	006	
04/02/2020	04/01/2020	440066****3189	332 - PEND FRALC/RISK	\$19.44		7959		00000226	006	
04/02/2020	04/01/2020	512107****9276	332 - PEND FRALC/RISK	\$12.32		7959		00000226	006	
04/02/2020	04/01/2020	512107****9276	332 - PEND FRALC/RISK	\$7.24		7959		00000226	006	

Results 1 - 18 of 18 Page 1 of 1  GO 25 rows per page

## 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
<b>\$0.00</b>	<b>18</b>

## 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	<p>Click <b>By Dispute Type</b> to see the types of disputes received. Click the blue hyper link of the dispute type to see the details. Or, click <b>View All Dispute Activity</b> to see all.</p> <div data-bbox="232 659 1040 819"> <table border="1"> <caption>Disputes Activity</caption> <thead> <tr> <th></th> <th>Total Amount</th> <th>Total Cases</th> </tr> </thead> <tbody> <tr> <td><b>By Dispute Type</b></td> <td><b>\$4,983.03</b></td> <td><b>52</b></td> </tr> <tr> <td><a href="#">Chargebacks and Remarks</a></td> <td>\$4,347.03</td> <td>49</td> </tr> <tr> <td><a href="#">Retrieval</a></td> <td>\$159.20</td> <td>2</td> </tr> <tr> <td><a href="#">Pre-Validation</a></td> <td>\$479.80</td> <td>1</td> </tr> </tbody> </table> </div>		Total Amount	Total Cases	<b>By Dispute Type</b>	<b>\$4,983.03</b>	<b>52</b>	<a href="#">Chargebacks and Remarks</a>	\$4,347.03	49	<a href="#">Retrieval</a>	\$159.20	2	<a href="#">Pre-Validation</a>	\$479.80	1
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## 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 <b>Transaction Research</b>.</p> <p>iQ allows you to perform a broad and specific search.</p> <p><b>Note:</b> 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 data-bbox="857 1360 1076 1512"> </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.

The image shows the 'Transaction Research' search interface. It includes a search bar at the top, a 'Hierarchy Level' dropdown set to 'Chain', and several input fields for 'Select From', 'Enter a value', 'Date Type', 'From Date', and 'To Date'. Below these are 'Additional Criteria' sections for 'Card Number' (with a 'Token' checkbox), 'Payment Type', 'Card Network', 'Transaction Type', 'Tran ID', and 'Reference/Locator Value'. There are also fields for 'Customer Field 1', 'Customer Field 2', 'Customer Field 3', and 'Transaction Amount' (with 'From \$' and 'To \$' inputs). A 'From Time' and 'To Time' section with 'hr', 'min', and 'AM/PM' dropdowns is also present. A 'SEARCH' button is located at the bottom right.

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.

The image shows a grid of transaction results. The grid has columns for Process Date, Tran Date, Account Number, Subject Reason, Amount, Resubmit Date, DDA, Chain, Store, Division, and Merchant Number. A red box highlights the 'Export' icon in the top right corner of the grid. Below the grid, there is a pagination bar showing 'Results 1 - 18 of 18', 'Page 1 of 1', and '25 rows per page'.

Process Date	Tran Date	Account Number	Subject Reason	Amount	Resubmit Date	DDA	Chain	Store	Division	Merchant Number
04/02/2020	04/01/2020	491288****3799	302 - PEND FRAUD/RISK	\$40.40		759		00000226	006	
04/02/2020	04/01/2020	414702****3437	302 - PEND FRAUD/RISK	\$21.44		759		00000226	006	
04/02/2020	04/01/2020	424717****3074	302 - PEND FRAUD/RISK	\$30.43		759		00000226	006	
04/02/2020	04/01/2020	440066****3543	302 - PEND FRAUD/RISK	\$17.15		759		00000226	006	
04/02/2020	04/01/2020	440066****3543	302 - PEND FRAUD/RISK	\$4.00		759		00000226	006	
04/02/2020	04/01/2020	440066****3543	302 - PEND FRAUD/RISK	\$2.61		759		00000226	006	
04/02/2020	04/01/2020	537993****6408	302 - PEND FRAUD/RISK	\$19.06		759		00000226	006	
04/02/2020	04/01/2020	537993****6408	302 - PEND FRAUD/RISK	\$3.09		759		00000226	006	
04/02/2020	04/01/2020	426684****3742	302 - PEND FRAUD/RISK	\$19.98		759		00000226	006	
04/02/2020	04/01/2020	403905****3520	302 - PEND FRAUD/RISK	\$229.34		759		00000226	006	
04/02/2020	04/01/2020	440066****3189	302 - PEND FRAUD/RISK	\$19.44		759		00000226	006	
04/02/2020	04/01/2020	512107****9276	302 - PEND FRAUD/RISK	\$12.32		759		00000226	006	
04/02/2020	04/01/2020	512107****9276	302 - PEND FRAUD/RISK	\$7.24		759		00000226	006	

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	Mastercard	Authorizations Only
	Debit	Visa	Settlements Only
	PIN Debit	Discover	Sales Only
	EBT/WIC	Amex	Returns Only
	Gift Card	JCB	Approved Only
	Private Label	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.

4033 Results

[More Tips \(Show or Hide Columns\)](#) [Save View](#)

	Transaction Data/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
⊕	04212020 12:22:12	MASTERCARD	54554xxxx		\$10.89	APPROVAL					05 - INTEGRATED CIRCUIT CARD READ - CVV DATA RELIABLE		IP - Purchase		
⊕	04212020 12:22:09	MASTERCARD	51190xxxx		\$1.00	AA - APPROVAL					05 - INTEGRATED CIRCUIT CARD READ - CVV DATA RELIABLE		IP - Purchase		
⊕	04212020 12:21:37	DEBIT	40022xxxx		\$3.76	000 - TRANSACTION AUTHORIZED		00000299			05 - COMPLETE MACH STRIPE READ	10 - POS DEBIT CARD PURCHASE			
⊕	04212020 12:21:32	DEBIT	47370xxxx		\$9.62	000 - TRANSACTION AUTHORIZED		00000541			05 - INTEGRATED CIRCUIT CARD READ - CVV DATA RELIABLE	10 - POS DEBIT CARD PURCHASE			
⊕	04212020 12:21:17	VISA	44304xxxx		\$14.85	NK - ACKNOWLEDGEMENT OF REFUND REQUEST					01 - KEY ENTERED	05 - RETURN			

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
- ACIR
- Affilia
- Alternate Merchant Number
- Application Identifier
- Auth Group
- 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 ACID
- Cardholder ID
- Cardholder Surcharge
- 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
- Entry Transaction
- Entry Mode
- Expiration Date
- Force Post
- Fraud Response Code
- 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 Conversion Rate
- 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 Debt Conversion
- Stand-in Ind
- Stand-in Level
- Store Number
- Term LMY
- Terminal Capability
- Terminal Number
- To Account
- Token
- Token Assurance Level
- Token Expiry
- Token ID
- Token Requestor ID
- Tran ID
- Transaction Code
- Transaction Data/Time
- Transaction Status
- Unique Serial Device #
- Validation Code
- Void Ind
- Voucher Num


## 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

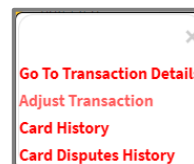
\***Customer Field 1** will display the RO# / Invoice # as "S0671120450000162153."

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

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

Location Information

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

Card Information

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

Other Services

<b>DCC Currency Conversion Rate</b> 0	<b>DCC Settlement Markup Rate</b> \$0.00	<b>Old Auth Amount</b> \$0.00
<b>Stand-in Ind</b> 0	<b>Stand In Level</b> 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	CC 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
<b>Account Activity</b>		
# 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**.

<b>Disputes Activity</b>	
# 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** [X]

Card Number: 406068xxxxx

Process Date: 04/20/2020

Transaction Amount: \$20.98

Last Updated:

Last Updated By:

Notes:

Characters Available: 500

### 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.

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	54856xxxx		\$10.89	APPROVAL					05 - INTEGRATED CREDIT CARD READ - CVV DATA RELIABLE				
04/21/2020 12:22:09	MASTERCARD	61190xxxx		\$1	AA - APPROVAL					05 - INTEGRATED CREDIT CARD READ - CVV DATA RELIABLE				
04/21/2020 12:21:37	DEBIT	49022xxxx		\$3.76	000 - TRANSACTION AUTHORIZED		00000239			95 - COMPLETE MAG STRIPE		10 - POS DEBIT CARD PURCHASE		
04/21/2020 12:21:32	DEBIT	47370xxxx		\$9.62	000 - TRANSACTION AUTHORIZED		00000481			05 - INTEGRATED CREDIT CARD READ - CVV DATA RELIABLE		10 - POS DEBIT CARD PURCHASE		
04/21/2020 12:21:17	VISA	40341xxxx		\$14.88	NX - ACKNOWLEDGEMENT OF RESCIND 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](#)

The following columns are available for Settlement Details:

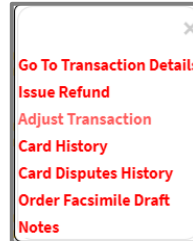
Select the columns you would like to use in your search results.

<input checked="" type="checkbox"/> Account Number	<input checked="" type="checkbox"/> Entry Mode	<input checked="" type="checkbox"/> Receipt Number
<input type="checkbox"/> ADI	<input type="checkbox"/> Expiration Date	<input checked="" type="checkbox"/> Settled By
<input type="checkbox"/> ADI2	<input type="checkbox"/> From Post	<input type="checkbox"/> Settlement Type
<input checked="" type="checkbox"/> Affiliate	<input type="checkbox"/> From Account	<input checked="" type="checkbox"/> Signature Compression
<input type="checkbox"/> Agent Back	<input type="checkbox"/> Home Adjustment Reason(s)	<input type="checkbox"/> Signature Card Ind.
<input type="checkbox"/> Alternate Merchant Number	<input type="checkbox"/> Interchange Code	<input type="checkbox"/> Signature Compression
<input checked="" type="checkbox"/> Amount	<input type="checkbox"/> Interchange Fee	<input type="checkbox"/> Signature Encrypt Method
<input type="checkbox"/> Approved Amount	<input type="checkbox"/> International Ind.	<input type="checkbox"/> Signature Free
<input type="checkbox"/> Auth Code	<input type="checkbox"/> Jamb E10 Indicator	<input type="checkbox"/> Standard Ind.
<input type="checkbox"/> Auth-Currency Code	<input type="checkbox"/> Mail/Phone Indicator	<input type="checkbox"/> Standard Ind.
<input type="checkbox"/> Auth-Response Code	<input type="checkbox"/> MasterCard 1C Indicator	<input type="checkbox"/> Standard Level
<input type="checkbox"/> Batch Ref Date	<input type="checkbox"/> MasterCard Hybrid ID	<input type="checkbox"/> Store Number
<input type="checkbox"/> Batch Ref Number	<input type="checkbox"/> MCC Code	<input type="checkbox"/> Surcharge Amount
<input checked="" type="checkbox"/> Batch Number	<input type="checkbox"/> Merchant Grouping ID	<input type="checkbox"/> Surcharge Reason
<input type="checkbox"/> Billing Indicator	<input type="checkbox"/> Merchant Name	<input type="checkbox"/> Terminal Address
<input type="checkbox"/> Campaign	<input type="checkbox"/> Merchant Number	<input type="checkbox"/> Terminal City
<input type="checkbox"/> Card EMV	<input type="checkbox"/> Merchant Status	<input type="checkbox"/> Terminal ID
<input type="checkbox"/> Card Product Results	<input type="checkbox"/> Merchant Transaction ID	<input type="checkbox"/> Terminal Number
<input type="checkbox"/> Card Product Type	<input type="checkbox"/> Network Email	<input type="checkbox"/> Terminal State
<input type="checkbox"/> Card Type	<input type="checkbox"/> Network ID	<input type="checkbox"/> The Broker
<input type="checkbox"/> Cardholder ID	<input type="checkbox"/> Network ID2	<input type="checkbox"/> To Account
<input type="checkbox"/> Cardholder Bank Acct	<input type="checkbox"/> Non-Auth Amount	<input type="checkbox"/> Teller
<input type="checkbox"/> Cardholder Bank Acct	<input type="checkbox"/> Original Amount	<input type="checkbox"/> Teller-Auth/Account Level
<input type="checkbox"/> Cardholder Bank Acct	<input type="checkbox"/> Original-Auth Amount	<input type="checkbox"/> Teller-Entry
<input type="checkbox"/> Card-Auth	<input type="checkbox"/> Original-Interchange Indicator	<input type="checkbox"/> Teller-ID
<input type="checkbox"/> Card-Auth	<input type="checkbox"/> PIN Code	<input type="checkbox"/> Term ID
<input type="checkbox"/> Card-Auth	<input type="checkbox"/> POS Card Code	<input type="checkbox"/> Transaction Code
<input type="checkbox"/> Card-Auth	<input type="checkbox"/> Pre-Auth-Linking Code	<input type="checkbox"/> Transaction Date/Time
<input type="checkbox"/> Card-Auth	<input type="checkbox"/> Pre-Auth-Linking Code	<input type="checkbox"/> Transaction Location
<input type="checkbox"/> Card-Auth	<input type="checkbox"/> Pre-Auth-Response Code	<input type="checkbox"/> Transaction Status
<input type="checkbox"/> Card-Auth	<input type="checkbox"/> Reference Number	<input type="checkbox"/> Transaction Type
<input type="checkbox"/> Card-Auth	<input type="checkbox"/> Register Number	<input type="checkbox"/> Unlinked Code
<input type="checkbox"/> Card-Auth	<input type="checkbox"/> Reporting Balance	<input type="checkbox"/> Validation Code
<input type="checkbox"/> Card-Auth	<input type="checkbox"/> Report Group	<input type="checkbox"/> Visa Network
<input type="checkbox"/> Card-Auth	<input type="checkbox"/> Response Detail Code	<input type="checkbox"/> Visa Network Date
<input type="checkbox"/> Card-Auth	<input type="checkbox"/> Subsequent	<input type="checkbox"/> Visa Network Number

APPLY SELECTIONS    RESET DETAILS    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**

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

**Location Information**

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

**Other Services**

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

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
<b>Account Activity</b>		
# 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.

<b>Disputes Activity</b>	
# 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 <b>GET STATEMENT</b>.</p> <p>Daily, weekly and monthly reports are stored for 90 days. Monthly billing statements are available by the 8<sup>th</sup> of the month.</p>
2	<p>Enter your Merchant Identification number.</p>

**Get Billing Statements**

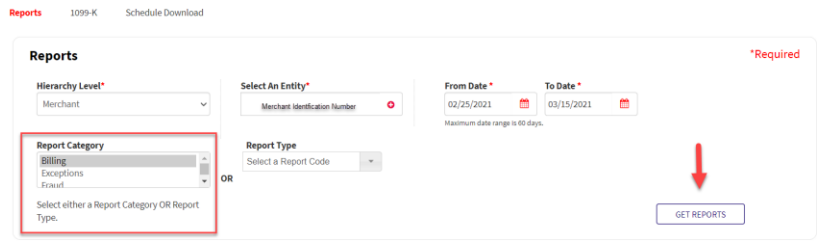
Select Month:  ▼

Available only for past 12 months

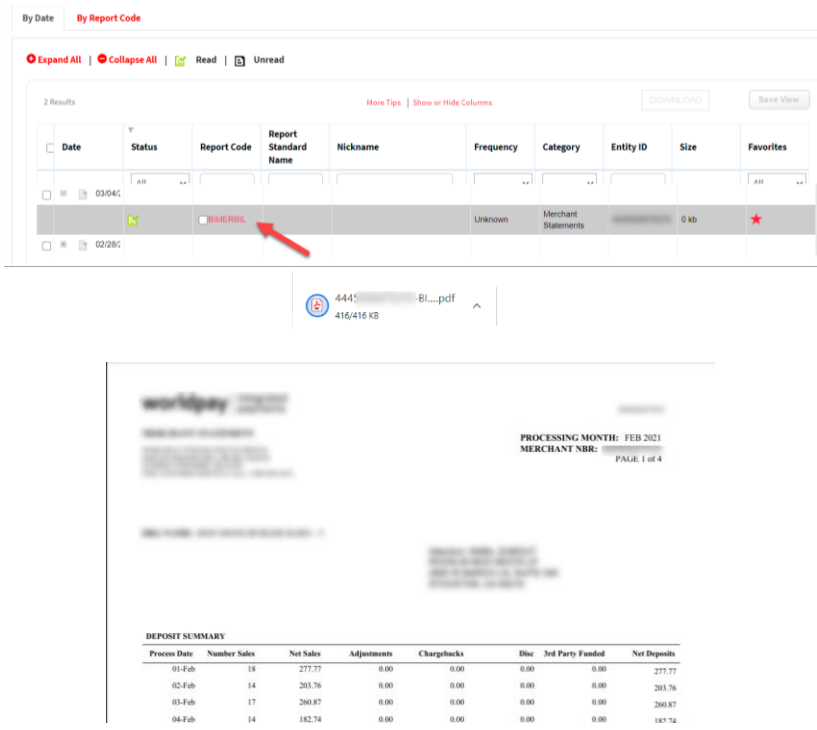
[GET STATEMENT](#)

**Step Action**

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



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.




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

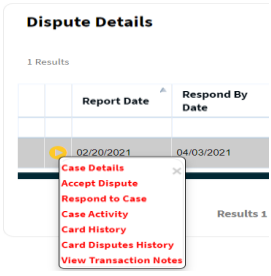
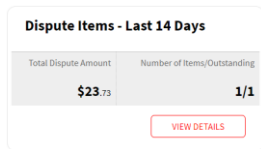
## Disputes

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 <b>Get Statement</b>.</p> <p>Daily, weekly and monthly reports are stored for 90 days. Monthly billing statements are available by the 8<sup>th</sup> 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"> <li>If you want additional info on the dispute, click <b>Case Details</b>.</li> <li>To accept the dispute (indicating you agree with the details and will accept the monetary debit from your merchant account), click <b>Accept Dispute</b>.</li> <li>If you do not agree to the dispute and want to submit documentation proving why you should not be debited, click <b>Respond to Case</b>. From there, you will answer the questionnaire, attach your documentation, and submit your response.</li> </ul>



Commented [SP1]: Take out Disputes team number as we want them to be going through Dealership Assist

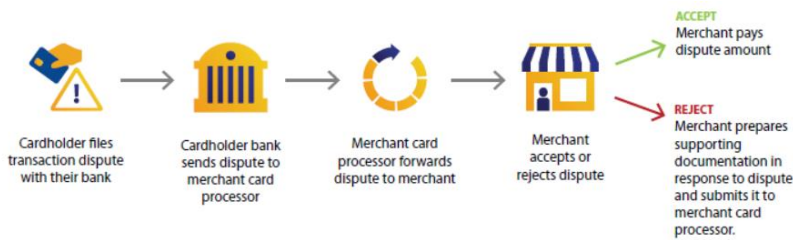
Click [here](#) to view an instructional video on Disputes in iQ.

## What Is the Dispute/Chargeback Process?

1. 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.
2. 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 <b>Administration</b> tab and select <b>User Administration</b>. Then click <b>INVITE A NEW USER</b> and follow the six outlined steps.</p>

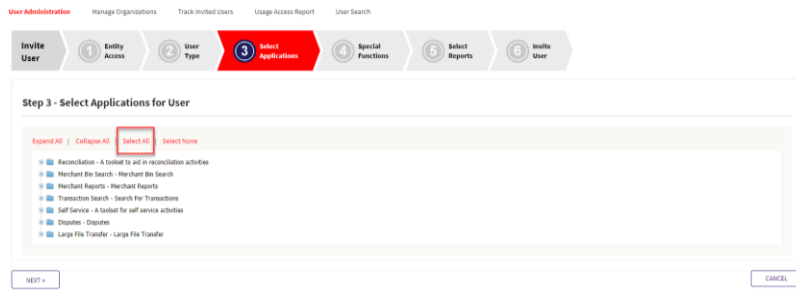
**Step Action**

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**.

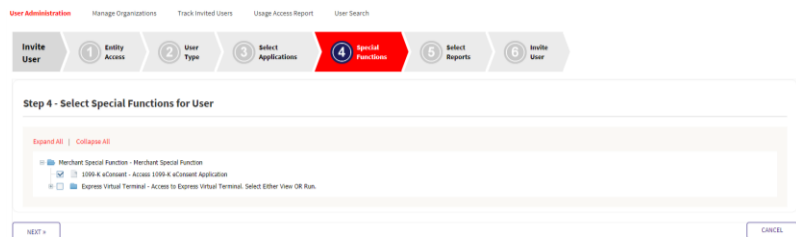
3 Select the User Type according to your business needs. It is advisable to have at least two External User Administrators within your organization. Then click **NEXT**.

**Step**    **Action**

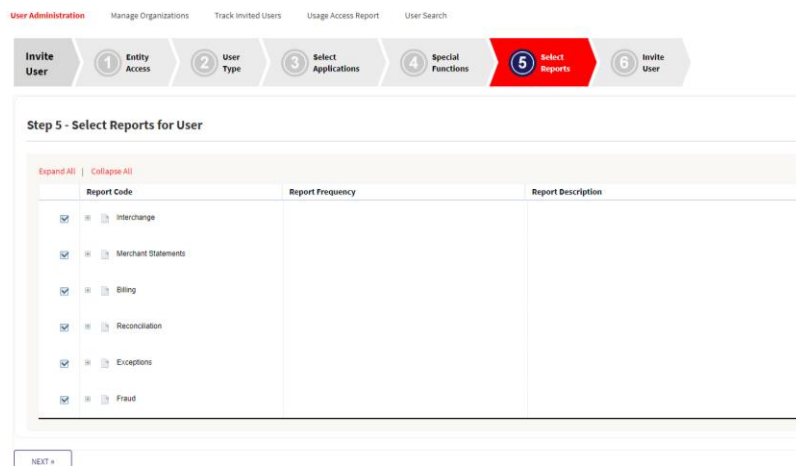
4        Select applications. If you want the user to access all applications, click **Select All**. Then click **NEXT**.



5        Select the special functions that you want the user to have (such as access to 1099k eConsent or Express Virtual Terminal). Then click **Next**.



6        Select the Reports to which you want the user to have access. Then click **Next**.



Step	Action
7	<p>Invite the user and click <b>SUBMIT</b>. The new user will receive an emailed invitation from iQ requesting him or her to register. Click <a href="#">here</a> 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 <b>Administration</b> tab and select <b>User Administration</b>.</p>

**Step Action**

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

**Manage Users**

INVITE A NEW USER

10 Results

	User Name	User ID	First Name
<b>View</b>   Clone			
View   Clone			
View   Clone			
View   Clone			
View   Clone			
View   Clone			
View   Clone			
View   Clone			
View   Clone			
View   Clone			

3 Locate the Actions table on the right side of the screen. Then click the action you want to perform for the user.

You can also use this screen to update the user's email address and role.

**Profile**

Basic Information | Data Access | Application Access | Special Functions | Report Access | External Application Access | Alert Preferences

**Basic Information**

First Name: [Text Field] Email: [Text Field]

Last Name: SMITH Phone: [Text Field]

User Name: [Text Field] User ID: [Text Field]

Role:  Basic Administrator  External User Administrator  Basic Administrator  Standard User

Select from Existing Tags: [Dropdown] OR Create a New Tag: [Text Field]

**System Information**

Last Modified: 04/22/2021 - 07:43 AM Created: 04/21/2021 - 09:54 PM

Last Modified By: [Text Field] Created By: [Text Field]

UPDATE PROFILE

**Actions**

LOCK USER

RESET PASSWORD

RESET SECURITY QUESTIONS

CLONE USER

## Self Service Videos

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### Questions? Contact us!

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