Information in the Reports:

The first key to understanding ProPay's report offering lies in a grasp of the criteria used to select information for each report. Multiple report selection paradigms exist.

1. Some reports' information is chosen based entirely on the state of transactions:

   - Auth-only report – Any transaction in the auth-only state will be included.

   - Pending report – Any transaction in the captured but not yet settled/funded state will be included.

2. Some reports' information is based entirely on a date range:

   - Completed report – Any transaction initiated during time window specified will be listed.

   - Interchange qualification reports – All transactions during time window will be listed.

3. Some reports' information is based on both a date range and a specific type of transaction:

   - Declined report – Any declined transaction initiated during time window specified will be listed.

   - Chargeback reports – Any chargebacks or retrieval requests initiated during time window specified will be listed.

4. Some reports' information is based on a special event called a "sweep". Sweeps occur on a scheduled basis and gather all transactions whose proceeds have been "funded" into a ProPay account together into a "batch". The sweep event then moves the sum of those monies to a bank account outside of the ProPay system. Sweep reports will include all of the transactions that comprise a single batch, and will reconcile to the amount of money moved to an outside bank account.

How Reports are Delivered:

The next key to understanding ProPay's report offering is to know how each report can be delivered.

1. Some reports are available only on ProPay's website, and are as such available only to individual merchants. Often these reports are there to give a real-time snapshot of information that is of a transitory nature.

   - Auth-only report – These transactions will eventually become completed and are often swept.

   - Pending report – These transactions will eventually become completed and are often swept.

   - Completed report – This information is often repeated on sweep reports.

   - Declined report – This information is also repeated on sweep reports.

   - A transaction search mechanism – For obvious reasons, this feature must be included as part of an interface with which the user can interact.

2. Sime reports are available both on ProPay's website and can also be delivered directly via FTP or email:

   - Sweep reports – Users who log in to the ProPay website can run these reports themselves and can also run past sweep reports when needed.

3. Some reports are only able to be delivered via FTP or email:

   - Interchange qualification reports require data that is not available to ProPay in real-time. (ProPay receives detailed information from the various card-brands on a delayed basis. This information is used to calculate costs and is needed to provide interchange qualification data to ProPay's customers.) This report can only be sent via email.

   - Chargeback reports – There is currently no report on the web that displays only chargebacks.

Who Can Receive Which Reports:

The final key to understanding ProPay's report offering lies in knowing for which entities a report can be selected:

1. Reports that can be delivered to individual merchants:

2. Reports that can be delivered to a group of merchants (called an "Affiliation" in ProPay terminology):

3. Reports that can be delivered to a group of affiliations:

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