Total Systems Services, a Global Payments Company.

ProPay ProFac Reporting Suite

Reporting Solutions for ProFac customers

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Introduction

ProPay provides a comprehensive set of reports for our ProFac partners. The purpose of these reports is to provide updates on transactional data that can be used for data population, as well as reports that can be used to perform risk analysis on merchants and transactions. For ProFac's who wish to read these data elements into their systems automatically, this reporting suite is based on files being delivered in CSV. For reports delivered in Excel, there may be a slightly different column header name. Please review the sample reports for exact column header names. The standard naming convention of each report is "ReportName_AffiliateName Date". The reports in the ProFac suite include:

- Comprehensive Transaction Detail Report
- Comprehensive Risk Retrieval Report
- Comprehensive Risk Chargeback Report
- Daily Deposit Detail Report
- Extended Signup Report
- Residual Statement
- Interchange Qualification Report
- Affiliate ACH Return Report
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Comprehensive Transaction Detail Report

This report is produced for ProFac partners on a daily basis to provide a complete record of all new transactions for all of the ProFac partner's merchants, as well as any changes to the status of an existing transaction. These updates could include changes like authorizations, captures, voids, refunds, and funding.

By importing the data in the Comprehensive Transaction Detail Report into their System, ProFac partners are able to add all new transactions and make updates to existing transactions. This allows the partner's merchants to be able to see the state of any of that merchant's transactions and act on the transaction, if needed (for example, to refund a transaction).

It is essential for ProFac partners to keep their system synchronized with ProPay's system and the Comprehensive Transaction Detail Report provides the vehicle for exactly that.

The TransactionInfoId is a unique value for each transaction in the ProPay System. You can use the TransactionInfoId to compare and identify transactions between the different reports.

See Appendix A – Comprehensive Transaction Detail Columns for a list of all data elements included in this report.

Comprehensive Risk Retrieval Report

This is a report of all retrieval requests for a ProFac's merchants, and is produced and delivered to our ProFac partners on a daily basis. By importing this report into their system on a daily basis by matching the transaction on the report to a transaction in the ProFac partner's system, a specific transaction can be identified as having a retrieval request. In order to correctly match retrieval requests on this report to transactions in the system, both the Account ID (called AccountNum on the Transaction Detail Report) and the Transaction Number (called AttNum on the Transaction Detail Report) must be combined in order to match the retrieval request to the correct merchant transaction.   See Appendix B – Comprehensive Risk Retrieval Columns for a list of all data elements included in this report.

A retrieval request is a precursor to a chargeback, where the Cardholder is questioning a transaction but not necessarily disputing the transaction. The majority of retrieval requests will come from Discover and American Express, although merchants will occasionally receive them from Visa and MasterCard – although this is much less typical.

A merchant has 3 weeks to respond to a retrieval request. If the request is unanswered by the merchant within 3 weeks, it will immediately escalate to a Chargeback. When this happens, there is no recourse for the merchant to dispute the Chargeback, even if evidence that the transaction is valid can be presented.

Even if the merchant responds, the transaction can still be charged back. However, because the merchant responded to the Retrieval request, if it does become a Chargeback, that Chargeback can still be disputed by the merchant according to the existing Chargeback processes.

This report will contain all new and open retrieval requests, as well as status updates for retrieval for which the merchant responded. In short, the current status of any retrieval will be listed on this report until the retrieval is resolved or becomes a chargeback.

For detailed information on columns in this report, see Appendix B – Comprehensive Risk Retrieval Report.

Comprehensive Risk Chargeback Report

This is a report of all chargebacks and re-presentments for a ProFac's merchants. Like the previous reports it is produced and delivered to our ProFac partners on a daily basis. By importing this report into their system on a daily basis by matching the transaction on the report to a transaction in the ProFac partner's system, a specific transaction can be identified as having a chargeback or a re-presentment.

The TransactionInfoId is a unique value for each transaction in the ProPay System. You can use the TransactionInfoId to compare and identify transactions between the different reports.

See Appendix C – Comprehensive Risk Chargeback Columns for a list of all data elements included in this report.

This report allows the merchant to be aware of the chargeback and to begin the process of dispute, including gathering the appropriate documentation that can prove that the charge is legitimate.

The report will contain all new and open chargebacks and re-presentments, as well as status updates for re-presentments as to whether they were successful or failed. In short, the current status of any chargeback or re-presentment will be listed on this report until the transaction state is resolved either for or against the merchant.

Typically, the period of time required for a merchant to respond to the initial notification of a chargeback is as follows:

- American Express – 10 days
- Visa – 10 days
- MasterCard – 10 days
- Discover – 10 days

For explanation of the columns, see Appendix C – Comprehensive Risk Chargeback Report.

Daily Deposit Detail Report

This report is used to reconcile the activity in the ProFac's merchant's accounts with the daily deposit swept to the merchant's bank account. The data on the report will pertain directly to the sweep deposit the merchant was sent that day, and each individual transaction that constitutes the sweep amount. Each transaction in the report is associated with an affiliate and a merchant, giving a ProFac partner the ability to sort and manipulate the data to their liking.

A breakdown of the columns and data elements contained in this report can be found in Appendix D.

This report like the other reports can be delivered daily and can be delivered to an SFTP folder in Excel, CSV, or PDF format.

Extended Signup Report

This is a daily report that provides signup information for each sub-merchant attempting to board under a ProFac. From this report you will be able to see which sub-merchants boarded successfully and those that were denied, along with the reason for denial. The report also contains key information about the sub-merchant account. This report provides the same information as the 'Enhanced Account Details Transaction Type 19 API call.

A breakdown of the columns and data elements contained in this report can be found in Appendix E – Signup Report.

Residual Statement Report

This report is a monthly residuals report that summarizes the activity of each affiliation and sub merchant associated with a ProFac partner for a given month. The summaries include processing volumes, costs and fees all with the purpose of providing the ProFac partner with an understanding of their rev share and how the amount was derived.

There are two different types of the Residual Statement Report, but only one is delivered to a ProFac. Which one is delivered is determined by the contract of the ProFac. The two different types are for buy rate, or fee schedule contracts.

The reports hold the same basic information but are structured differently to accommodate the different rate structures.

In the buy rate report, a ProFac partner will find two pages:

- Page 1 – Summary of all fees, costs, rates, and revenues associated with all processing for the ProFac partner's account. This provides a quick view of what is going on.
- Page 2 – Report listing each affiliation. There are two tables which provide detailed information for each affiliate.

In the fee rate report, a ProFac partner will find multiple pages:

- Page 1 – Summary view of each affiliation associated with the ProFac. Contained are the statement totals as well as processing revenues, costs and fees for each affiliation.
- Page 2 – Report, this page provides the volumes, costs and fees for each sub-merchant associated with the ProFac
- Page 3 and on – Each page starting with page 3 is an affiliate level detail. If there are multiple affiliations associated with a ProFac, there will be continued pages, each dedicated to a specific affiliation. The detail in the page provides a further breakdown of the fees and costs for each affiliation, and based on those fees and costs what the total residual payable comes out to.

The report is delivered once a month on the 10th of each month. It will be emailed to a specified address and is in an Excel format. Descriptions of each element in the reports can be found in Appendix F – Residual Statement Report, Buy Rate or Fee Rate.

Interchange Qualification Report

This is a report of all card transactions and what interchange qualification they settled under for a ProFac's merchants. Like the previous reports it is produced and delivered to our ProFac partners on a weekly basis. By importing this report into their system on a weekly basis and matching the transaction on the report to a transaction in the ProFac partner's system, you'll be able to identify the qualification rates.

Though all card transactions will appear on the report, regardless of card brand, only Visa and MasterCard transactions can qualify for differing interchange rates. This means that only Visa and MasterCard transactions will show a value in the 'Interchange' column of the report. Amex and Discover have blended rates, and will show '0' under the 'Interchange' column.

In order to correctly tie the original transaction to the interchange qualification you can use the TransactionInfoId (a unique ProPay ID for the transaction in the ProPay System). The TransactionInfoId is included in both the Comprehensive Transaction Detail Report and the Interchange Qualification Report. For the specific data elements provided in this report, please refer to Appendix G.

It is important to note that there are very rare situations where a transaction can be re-classified for a different qualification rate by a card brand. In the event of a re-classification, we will work with our partner to update the transaction qualifications and provide an updated report. For detailed information, see Appendix G – Interchange Qualification Report.

Affiliate ACH Return Report

This is a report of all ACH Payments that have been returned to a ProFac's merchant. Like previous reports is produced and delivered to our ProFac partners on a daily basis. By importing this report into their system on a daily basis by matching the transaction on the report to a transaction in the ProFac partner's system, a specific transaction can be identified as having been returned.

The TransactionInfoId is a unique value for each transaction in the ProPay System. You can use the TransactionInfoId to compare and identify transactions between the different reports.

See Appendix H for a list of all data elements included in this report.

This report allows the merchant to be aware of the ACH Return and to begin the process of working with the customer to recover the funds.

The report is organized by customer and will contain the amount of the return, the reason for the return, date of the return, as well as payer information (payer name, payer email, and original invoice number). All ACH Payment Returns received the previous day will be available.

For detailed information, see Appendix J – Affiliate ACH Return Report.

Gross Billing Invoice

This report is provided for accounts set up on Gross Billing and will be delivered either daily or monthly, depending on how often the accounts are billed for their activity. The report will be unique for each merchant account and will provide a breakdown of the transactions processed, the fees for those transactions, as well as the total amount being billed to the merchant.

Descriptions of each element in the report can be found in Appendix I – Gross billing Invoice.

Tier Report

The tier report provides information to affiliates about the different tiers that are offered to merchants or sub-merchants. This report contains all tiers offered under an affiliation. When merchants signup they must select a tier. The tier settings are what determine merchant abilities and rights on sign-up.

The tier report displays the different tiers and settings for each, so affiliates can manage and track all tiers and settings in the system.

Descriptions of each element can be found in Appendix R – Tier Report

Affiliate Notification of Change Report

The notification of change (NOC) report details ACH transfers that were rejected by the receiving depository financial institution due to a change in the account information. Bluntly, the account type, number, or routing information is outdated and needs to be corrected.

The Affiliate Notification of Change Report shows the transaction, account, originator, and proposed recipient of any ACH transaction that returns a NOC code in the response.

To see a breakdown of the different columns in a NOC report, see Appendix S

Gross Billing Reject Reports

Reports provided to partners to help identify and track gross billing issues and processes with their sub merchants.

For individual column explanations, see Appendix T

Gross Billing Reject Summary

To provide an overall view of how many gross billing rejects per sub merchant. This provides a total count but has most value when arranged by sub merchant.

Gross Billing Reject By Invoice

This report breaks each of the gross billing reject incidents down by each invoice and displays the remaining balances.

Gross Billing Reject Payments Per Invoice

This report breaks each of the gross billing rejected payments invoices. This goes into detail on each rejected payment and includes the, date, amount, number of attempts, and provides a return error code.

Gross Settle Payment Method

This report displays the different accounts, their billing cycle, and payment type and information. This helps partners to keep track of how each of their merchants have setup their payment methods. See Appendix V for column explanations.

Affiliate 1099K Report

Merchants move, change names, and have situations that cause their information to become out of date. Sometimes this means that the information ProPay has on file no longer matches what the IRS has for the merchant. The affiliate 1099K Report shows the affiliates and partners their affiliates data, in particular, it shows which merchants have information that does not match with IRS data.

If a merchant has incorrect data when ProPay files the 1099K for affiliates' merchants, it will be under incorrect information. This report should be used by affiliates to identify and update merchant information that is incorrect, or instruct merchants to contact ProPay and update their information.

The 1099K report functions along with the ProPay 1099K filing schedule. This means that from Jan. – June, the report displays accounts that have processed a single CC or ACH transaction from the previous year and the account's current TIN validation status. From July – Dec. the 1099K Report displays accounts that have processed a single CC or ACH transaction year to date and their current TIN validation status

Descriptions of each element can be found in Appendix U – Affiliate 1099K Report

Affiliate Negative Account Balance

The Affiliate Negative Account Balance report shows affiliates which of their merchant accounts have gone negative, how long they are negative, what their negative limit is, how long until they are written off, and if Auto DDA is available for the account. This gives partners the information needed to better manage accounts and serve their merchants.

This report is run daily.

Descriptions of each element can be found in Appendix X – Affiliate Negative Balance Report

Appendix

Appendix A – Comprehensive Transaction Detail Columns

The columns included in all versions of the Comprehensive Transaction Detail report include:

AffiliateId – Unique Identifier for each individual affiliation in the ProPay System

AffiliateName – Name of the affiliation the ProPay Account is tied to

AccountNum – Unique ProPay Account Number for each merchant in the ProPay System

TransactionDate – Date/Time Stamp when a transaction was initiated in the ProPay system

FundDate – Date/Time Stamp of when the funds for a specific transaction were made available to the merchant in the ProPay system. Important note: the FundDate will be the same as the TransactionDate until the transaction funds. At that point there will be an updated FundDate.

SettleDate – Date/Time Stamp of when the transaction is batched and sent for settlement with the card schemes or appropriate organization

AttNum – Transaction number

TransDescription – Transaction Description to help identify the type of transaction (i.e., +CC, + ACH Payment, chargeback, etc.). For a complete list and explanation of Transaction Description, see Appendix J.

TransactionDetailAccount – Last 4 of the card number or first 2 of the routing number and last 4 of the checking account number

TransactionDetailType – Card brand for a card transaction or checking for an ACH transaction (i.e., Visa, MasterCard, Amex, Discover, or Checking)

AuthAmount – Amount the transaction was authorized for

GrossAmount – Amount the transaction was submitted for

DiscFee – Percentage fee for a submitted transaction (i.e., 2.79%)

PerTransFee – Transaction fee for a submitted transaction (i.e., $0.15)

Credit – Amount of any processing credit applied to the transaction

NetAmount – Amount the merchant will receive from the transaction after transaction fees

TransactionDetailName – Cardholder's name as provided at the time of the transaction

TransactionDetailEmail – Cardholder's email as provided at the time of the transaction

InvNum – Invoice Number

Comment1 – Free form field a client can use to pass information they choose along with the transaction when processing via the API

Comment2 – Free form field a client can use to pass information they choose along with the transaction when processing via the API

AVSCode – Address Verification Code returned from the card issuer on an approved card transaction. For AVS Codes and their descriptions, see Appendix K.

AVSCodeDescription – Description of the AVS code passed back by the card issuer

ResponseCode – Response code from a card issuer indicating authorized or declined

ResponseCodeDescription – Description of the response code returned from the card issuer

AuthCode – Authorization code returned from the card issuer

ExpDate – Expiration date for the card being charged

UserName – User name for the ProPay Account

TransactionInfoId – Unique ProPay ID for the transaction in the ProPay System

SweepId – Unique ProPay ID showing which sweep a transaction was associated with

BatchId – Unique ProPay ID showing which settlement file a transaction was included in

CardPresent – Indicator on a transaction when card present information is included in the authorization request

HasCVV2 – Indicator on a transaction when CVV2/CID2 information is included in the authorization

CVV2Resp – CVV2 Response Code from the card issuer (i.e., M, N, etc.). For CVV2 Response Codes and their descriptions, see Appendix L.

BillingAddress1 – Billing address 1 (usually street address) provided when the transaction was initiated

BillingAddress2 – Billing address 2 (usually suite or apartment number) provided when the transaction was initiated

BillingCity – Billing city provided when the transaction was initiated

BillingStateProvince – Billing state code provided when the transaction was initiated

BillingPostalCode – Billing postal code provided when the transaction was initiated

BillingCountry – Billing country code provided when the transaction was initiated

ShippingAddress1 – Shipping address 1 (usually street address) provided when the transaction was initiated

ShippingAddress2 – Shipping address 2 (usually suite or apartment number) provided when the transaction was initiated

ShippingCity – Shipping city provided when the transaction was initiated

ShippingState – Shipping state code provided when the transaction was initiated

ShippingPostalCode – Shipping postal code provided when the transaction was initiated

ShippingName – Name of the individual the item is being shipped to, provided when the transaction was initiated

OwnerFirstName – First name of the bank account custodian for an ACH transaction

OwnerLastName – Last name of the bank account custodian for an ACH transaction

OwnerAddress1 – Address line 1 of the bank account custodian for an ACH transaction

OwnerAddress2 – Address line 2 of the bank account custodian for an ACH transaction

OwnerAddress3 – Address line 3 of the bank account custodian for an ACH transaction

OwnerCity – City of the bank account custodian for an ACH transaction

OwnerState – State code of the bank account custodian for an ACH transaction

OwnerPostalCode – Postal code of the bank account custodian for an ACH transaction

OwnerCountryCode – Country code of the bank account custodian for an ACH transaction

BankName – Name of the bank the ACH transaction is associated with

BankAddress1 – Address line 1 of the bank the ACH transaction is associated with

BankAddress2 – Address line 2 of the bank the ACH transaction is associated with

BankCity – City of the bank the ACH transaction is associated with

BankStateProvince – State code of the bank the ACH transaction is associated with

BankPostalCode – Postal code of the bank the ACH transaction is associated with

BankTelephone – Telephone Number of the bank the ACH transaction is associated with

SendingPayerName – Name of the ProPay Account holder sending the funds via a ProPay Account to ProPay Account transaction

SendingPayerEmail – Email of the ProPay Account holder sending the funds via a ProPay Account to ProPay Account transaction

SendingAccountNum – ProPay Account Number of the ProPay Account holder sending the funds via a ProPay Account to ProPay Account transaction

ReceivingPayerName – Name of the ProPay Account holder receiving the funds via a ProPay Account to ProPay Account transaction

ReceivingPayerEmail – Email of the ProPay Account holder receiving the funds via a ProPay Account to ProPay Account transaction

ReceivingAccountNum – ProPay Account Number of the ProPay Account holder receiving the funds via a ProPay Account to ProPay Account transaction

FirstName – The ProPay Account Holder's first name

LastName – The ProPay Account Holder's last name

Email – Email address associated with the ProPay Account

BusinessLegalName – Business Legal Name associated with the ProPay Account

DoingBusinessAs – DBA associated with the ProPay Account

CardNumber – This is the number of the card used for the transaction

V3

Version 3 adds the following columns:

AuthCurrencyCode – This code designates the original currency for the transaciton

ParentTransaction infoId – This ishte parent transaction info ID. This number identifies the transaction in the ProPay system

MerchantDescriptor – This is the field used as the descriptor for credit card statements. Usually the DBA

NACHAEffectiveEntryDate – This is for ACH transactions coming into ProPay's system, (only effective for type 2 transactions). This is the date when ProPay's bank received the funds

TraceNumber – This is the trace number for ACH transactions

CardPresentType – This shows the type of card present transaction – EMV, Magstripe, NFC, or, if not card present, it will list 'Ecommerce'.

Merchant Transaction Date – This is the same as the Transaction date but in the merchant's local time zone

Merchant Fund Date – This is the same as the Fund date but in the merchant's local time zone

Merchant Settle Date – This is the same as the Settle Date but in the merchant's local time zone

Gateway Transaction Id – This is a universal gateway Id used by DTE partners

ARN – Acquirer Reference Number. This is to provide a reference number to allow partners to identify transactions in an automated chargeback system called Merlin. DTE partners will see a 'Null' value for this field

Appendix B – Comprehensive Risk Retrieval Columns

The columns included in all versions of the Comprehensive Risk Retrieval report include:

AccountId – Unique ProPay Account Number for each merchant in the ProPay System, same value as the "AccountNum" from the Comprehensive Transaction Detail Report

AccountName – First and Last Name of the ProPay Account holder

TransactionNumber – Transaction number for the transaction in question

TransactionDate – Date/Time Stamp when the transaction in question was initiated

TransactionAmount – Original transaction amount

CCLast4 – Last 4 numbers of the card processed

CardBrand – Card Brand indicator (i.e., V, MC, A, D)

PayeeName – Name of the cardholder as provided when the transaction was initiated

InvNum – Invoice Number provided at the time of the transaction

ReasonDescription – Reason for the Retrieval Request as provided by the card issuer. For a list of Retrieval Request Reason Codes and Descriptions, see Appendix M.

DaysToRespond – Number of days the merchant has to respond before the case will be escalated to a chargeback

RequestDate – The date ProPay received the request from the card issuer

ResponseDate – The response deadline provided by the card issuer for the request

Status – Status of the Retrieval Request (i.e. answered, unanswered, charged back, etc.)

- Unanswered – A retrieval request that has not been responded to. The merchant still needs to send docs.
- Answered – A retrieval request that has been answered, and documentation has been sent to the financial institution of review
- Chargeback – The retrieval request has now been turned into a chargeback, and will also be listed on the chargeback report.

CardNumber – First 6 and last 4 of the credit/debit card associated with the transaction (i.e., 123456xxxxxx1234)

AffiliateId – Unique Identifier for each individual affiliation in the ProPay System

AffiliateName – Name of the affiliation the ProPay Account is tied to

V3

Version 3 adds the following columns:

ReasonCode – Reason code for the retrieval request, provided by the issuer at the time of the Retrieval Request. For a complete list of reason codes, see Appendix M.

TransactionInfoId – Unique ProPay ID for the transaction in the ProPay System

ParentTransactionInfoId – The unique TransactionInfoId of the parent transaction. For example, a refund is a child transaction of the original payment. Therefore, the ParentTransactionInfoId of the refund (child) is the TransactionInfoId of the original sale (parent).

Merchant Transaction Date – This is the transaction date, but in the merchant's local time zone.

Merchant Request Date – This is the Request date but in the merchant's local time zone.

Merchant Response Date – This the Response date but in the merchant's local time zone.

Appendix C – Comprehensive Risk Chargeback Columns

The columns included in the Comprehensive Risk Chargeback report include:

AccountId – Unique ProPay Account Number for each merchant in the ProPay System, same value as the "AccountNum" from the Comprehensive Transaction Detail Report

AccountName – First and Last Name of the ProPay Account holder

TransactionNumber – Transaction number for the transaction in question

ChargebackDate – Date that ProPay received the chargeback notification from the card issuer

TransactionAmount – Gross Amount of the original transaction

ChargebackAmount – Amount the chargeback was issued for

CCLast4 – Last 4 numbers of the card processed

CardBrand – Card Brand indicator (i.e., V, MC, A, D)

PayeeName – Name of the cardholder as provided when the transaction was initiated

InvNum – Invoice Number provided at the time of the transaction

DaysToRepresent – Number of days the merchant has to dispute the chargeback

RepresentmentDate – Date a re-presentment was issued by ProPay

RepresentmentStatus – Information concerning the re-presentment, generally around what documentation was provided to dispute the chargeback

ChargeBackResponseCode – The description the chargeback was created by the card issuer. For a list of Chargeback Response Codes and Descriptions, see Appendix N.

Result – The final status of the chargeback (i.e., accepted, failed, successful, etc.)

- Blank – We have not received documents regarding the chargeback
- Submitted – Documents have been submitted to the financial institution and we are awaiting a response.
- Failed – The re-presentment was ruled in the cardholder's favor.
- Successful – The re-presentment was ruled in the merchant's favor.

- Accepted – This is a chargeback that was 'accepted'. This means that a merchant concedes the chargeback and opts not to fight it. (For instance, this may happen when a customer is due a refund but the merchant had not issued it yet.) A chargeback may be accepted for many reasons, but the system on sees a chargeback that was agreed to, or 'accepted'. This means that the ProPay risk team did not perform a representment, (fight the chargeback,) on the merchant's behalf.
- Refunded – This is an option associated with a retrieval request. This status shows that a merchant received a retrieval request and chose to issue a refund for the transaction. This avoids the $20 chargeback fee and chargeback status and process. This an be performed for many reasons, but the system only sees a merchant opting to refund a questioned transaction before a chargeback is issued.

CardNumber – First 6 and last 4 of the credit/debit card associated with the transaction (i.e., 123456xxxxxx1234)

AffiliateId – Unique Identifier for each individual affiliation in the ProPay System

AffiliateName – Name of the affiliation the ProPay Account is tied to

ChargeBackCode – Chargeback reason code provided by the issuer when the chargeback was initiated. For a complete list of chargeback reason codes, see Appendix N.

TransactionInfoId – Unique ProPay ID for the transaction in the ProPay System

ParentTransactionInfoId – The unique TransactionInfoId of the parent transaction. For example, a refund is a child transaction of the original payment. Therefore, the ParentTransactionInfoId of the refund (child) is the TransactionInfoId of the original sale (parent)

Merchant Chargeback Date – This is the Chargeback Date but in the merchant's local time zone

Merchant Representment Date – This is the Representment Date but in the merchant's local time zone

Gateway Transaction Id – This is a gateway ID for use by DTE partners

ExternalID – External identifier provided at account creation

Appendix D – Daily Deposit Detail Report

The columns included in the Daily Deposit Detail Report include:

TransactionDate – Date/Time Stamp of when the transaction was initiated

FundDate – Date/Time Stamp of when the funds for a specific transaction were made available to the merchant. Important note: the FundDate will be the same as the TransactionDate until the transaction funds, at that point there will be an updated FundDate.

AccountNum – Unique ProPay account number for each merchant account

TransactionInfoID – Unique ProPay identifier for each separate transaction

TranNum – Transaction Number

Type – Transaction Description to help identify the type of transaction (i.e., +CC, + ACH Payment, chargeback, etc.). For a complete list and explanation of Transaction Description, see Appendix H.

InvNum - Invoice Number provided at the submission of the transaction

NameandEmail – Payer Name as passed at the time of the transaction

TransactionDetailEmail – Payer Email as passed at the time of the transaction

TransactionDetailAccount – Account identifier, for a credit/debit card last 4, for a checking account first 4 of the routing number and last 4 of the checking account, for a ProPay to ProPay transaction the email address is displayed

AccountandType – Card brand for a card transaction or checking for an ACH transaction (i.e., Visa, MasterCard, Amex, Discover, or Checking)

AuthorizationAmount – Amount the transaction was originally authorized for

GrossAmount – Amount the transaction was originally submitted for

DiscFee – Discount fee associated with the transaction based on the discount rate

PerTrans – Per transaction fee associated with the transaction

Credit – Application of any processing credit used for that transaction

Fee – Total fee for the transaction (Disc Fee + Per Trans Fee)

NetAmount – Amount of the transaction after the application of the fee

UserName – Username of the ProPay Account

Comment 1 – Display of the comment 1 data passed at the time of the transaction

Comment 2 – Display of the comment 2 data passed at the time of the transaction

ExpDate – Expiration date of the credit/debit card

ResponseCode – Response code received from the card issuer on an attempted card transaction, indicates approval or decline. For approval and decline response codes and their descriptions, see Appendix O.

ResponseCodeDescription – Description of the approval or decline response code received from the card issuer. For approval and decline response codes and their descriptions, see Appendix O.

AVSCode – Code returned by the card issuer to identify how well the address passed on a card transaction matches with the address information on file with the card issuer. For AVS Codes and their descriptions, see Appendix K.

AVSCodeDescription – Description of the AVS code. For AVS Codes and their descriptions, see Appendix K.

AuthCode – Authorization code received from the card issuer for a credit/debit card transaction

SweepBatchId – Unique ProPay identifier to indicate which sweep batch the transaction is associated with

AuthCurrencyCode – The three character currency code the transaction was authorized in (i.e., USD)

AffiliateId – Unique Identifier for each individual affiliation in the ProPay System

AffiliateName – Name of the affiliation the ProPay Account is tied to

TransNumCount – Sum of the total number of transactions included in the report

GrossAmountSum – Sum of the Gross Amount of the transactions included in the report

DiscFeeSum – Sum of the Discount Fees included in the report

PerTransSum – Sum of the Per Transaction Fees included in the report

CreditSum – Sum of the Processing Credits included in the report

FeeSum – Sum of the total fee for each transaction included in the report

NetAmountSum – Sum of the Net Amount of the transactions included in the report

CardPresent - Indicator on a transaction when card present information is included in the authorization request

Merchant Tran Date – This is the transaction date but in the merchant's local time zone

Merchant Fund Date – This is the merchant's fund date but in the merchant's local time zone

Gateway Transaction Id – This is a universal gateway Id used by DTE partners

Appendix E – Extended Signup Report

The columns included in the Signup Report include:

AccountNumber – Unique ProPay Account Number for each merchant in the ProPay System

DoingBusinessAs – Account Business Name

Tier – The tier that contains the merchant

Email – The email address of the sub-merchant

ExternalId – External Identifier provided at the time of the account creation

FirstName – The ProPay Account Holder's first name

LastName – The ProPay Account Holder's last name

HomeAddress – The ProPay Account Holder's street address

ApartmentNumber – The ProPay Account Holder's apartment number

City – The city of the ProPay Account Holder

StateProvince – The state or province of the ProPay Account Holder

PostalCode – The postal or zip code associated with the ProPay Account Holder

Country – The country of the ProPay Account Holder

Phone – The phone number for the ProPay Account Holder

ApplicationDate – The date ProPay received the ProPay Account Holder's application

ExpirationDate – The date the ProPay Account will expire

NonExpiring – This indicates that the account is set to not expire

AccountStatus – The status of the ProPay Account. For an approved and activated account, the status is "Ready to Process", if the account failed validation the status is "Initial Validation Declined."

SweepAcocuntNumber – The account number provided for sweeps

SweepCanACHOut – Whether the account is enabled to use outbound sweeps

SweepCanACHIn – Whether the account can receive ACH sweeps

SweepCanProPayOut –

SweepBankAccountValidated - Whether the bank account listed has been validated

SweepInTransacitonLimit – The limit for sweep transactions

SweepInMonthlyLimit – The limit for monthly sweep amounts

SweepInMonthlyVolume – The actual volume for sweeps on this account

CCAllowed – This denotes whether the account has rights to process credit card payments

CCTransacitonLimit – the limit for each credit card transaction

CCMonthlyLimit – The monthly limit for credit card processing

CCMonthlyVolume – Actual monthly credit card processing volume

CCFundingHoldDays – The account's configured hold days for credit card payments

CCRefundLineOfCredit – The amount of a line of credit for refunding credit card processing

CCCreditTransactionLimit – The transaction limit for issuing credits to a credit card

CCCreditMonthlyLimit – The monthly limit for issuing credits to a credit card

CCCreditMonthlyVolume – The total volume of credits issued to credit cards

CCCardPresentRates – Credit Card Card Present Rates

CCCPRateVisaPerTran – Credit Card Card Present rates per transaciton for Visa

CCCPRateVisaDiscount – Credit Card Card Present rates discounts for Visa

CCCPRateMCPerTran – Credit Card Card Present rates per transaction for MasterCard

CCCPRateMCDiscount – Credit Card Card Present rate discounts for MasterCard

CCCPRateAmexPerTran – Credit Card Card Present rates per transaction for American Express

CCCPRateAmexDiscount – Credit Card Card Present rate discounts for American Express

CCCPRateDiscPerTran – Credit Card Card Present rates per transaction for Discover

CCCPRateDiscDiscount – Credit Card Card Present rate discounts for Discover

CCCPRateRefundPerTran – Credit Card Card Present rate for refunds, per transaction

CCCPChargebackFee – Credit Card Card Present chargeback fees

CCCNPRateVisaPerTran – Credit Card Card Not Present Rate for Visa

CCCNPRateVisaDiscount – Credit Card Card Not Present Rate discounts for Visa

CCCNPRateMCPerTran – Credit Card Card Not Present Rate for MasterCard

CCCNPRateMCDiscount – Credit Card Card Not Present Rate discounts for MasterCard

CCCNPRateAmexPerTran – Credit Card Card Not Present Rate for American Express

CCCNPRateAmexDiscount – Credit Card Card Not Present Rate discounts for American Express

CCCNPRateDiscPerTran – Credit Card Card Not Present Rate for Discover

CCCNPRateDiscDiscount – Credit Card Card Not Present Rate discounts for Discover

CCCNPRateRefundPerTran – Credit Card Card Not Present Refund Rate per transaction

CCCNPChargebackFee – Credit Card Card Not Present chargeback fee per transaction

ACHPaymentsAllowed – Whether the Account can receive ACH Payments

ACHPaymentsFundingHoldHours – How many hours ACH payments are configured to be held

ACHPaymentsTransacitonLimit – The limit for ACH transactions

ACHPaymentsMonthlyLimit – The monthly limit for ACH transactions

ACHPaymentsMonthlyVolume – The actual monthly volume of ACH transactions for the account

ACHPaymentsRatePerTran – Rates for ACH Payments

ACHPaymentsRateDiscount – The discount, (if any), for ACH payments

ACHPaymentsReturnFee – The fee for returning ACH payments

AchPaymentsNOCFee – The fee for a notice of change for ACH payments

GrossSettleAccount – (True/False) This is whether the account is set to use gross settlement billing

MerchantDescriptor – (this is the field used as the descriptor for credit card statements. Usually DBA)

VoidCaptured – Whether the accounts has the right to void captured transactions

MCC – Merchant Category Code. This is the MCC for the merchant in the ProPay system

AffiliateID – This is the ID number for the owning affiliate in the ProPay system. This is a unique ID for the affiliate

AffiliateName – Name of the owning affiliate in the ProPay system

DepositRoutingNumber – If present, this is the routing number for a connected deposit bank account for the merchant

DepositAccountNumber – If Present, this is the account number for a connected deposit bank account for the merchant

DepositAccountType – This is the type of account, listed in the ProPay system for deposits ie. Checking, savings, etc.

WithdrawalRoutingNumber – If present, this is the routing number for a connected withdrawal bank account for the merchant

WIthdrawalAccountNumber – If Present, this is the account number for a connected withdrawal bank account for the merchant

WIthdrawalAcountType – This is the type of account, listed in the ProPay system for withdrawals ie. Checking, savings, etc.

TaxID – This is the taxID of the business or merchant

GrossBillingAccountNumber – If on Gross Billing, this is the connected account routing number

GrossbillingRoutingNumber – If on Gross Billing, this is the connected account number

ACHToManualHold – 1 or 0, (on or off) This is whether a manual hold has been placed on ACH transfers

ACHToAPIHold – 1 or 0, (on or off) This is whether a manual hold has been placed on ACH API transfers

CKOutRejectHold – 1 or 0, (on or off) This is whether a hold has been placed on outbound ( )

CCSoftLimitsHold – 1 or 0, (on or off) This is whether a hold has been triggered by exceeding soft limits for credit card processing

ACHSoftLimitHold – 1 or 0, (on or off) This is whether a hold has been triggered by exceeding soft limits for ACH transactions

ACHFromManualHold – 1 or 0, (on or off) This is whether a hold has been manually placed on ACHFrom transfers

ACHFromAPIHold – 1 or 0, (on or off) This is whether a hold has been placed on ACHFrom API transfers

CKInRejectHold – 1 or 0, (on or off) This is whether a hold has been placed

BusinessLegalName – This is the legal name of the business. This field will be blank if there is no legal name listed for the business

NotificationEmail – This is the notification email associated with the account

CurrentAvailableBalance – The current available balance of the account

ReserveBalance – The reserve balance placed on the account, if any

ACHToUKBACSMandateHold – The functionality that allows the merchant to be paid has been disabled due to the UK BACS Mandate. The BACS Mandate has not been completed.

ACHFromUKBACSMandateHold – The functionality that allows ProPay to collect funds form the merchant bank account has been disabled due to the UK BACS Mandate. The BACS Mandate has not been completed.

Appendix F – ProFac Residual Statement Report

Buy Rate

The columns included in the buy rate Residual Statement report include:

Summary page:

ProFac Line Item – This is the different types of fees, services, or transactions.

Rate – This is the rate for each item listed.

Volume – Total amounts associated with the line item.

Split – Percentage of the split.

Quantity – Number of instances for each line item.

Merchant Paid Fees – total amount of fees paid by all merchants.

Buy Rate – This is the contracted buy rate of the ProFac.

Net Proceeds – This is the net proceeds of the merchant paid fees.

Split % - This is the contracted split rate.

Split $ Amt – This is the dollar value of the split amount.

Residual – This is the total residual amount per line item.

Rows included:

V/MC/D – Fee for processing Visa, MasterCard, and Discover card transactions.

Amex – Fee for processing American Express card transactions.

Standard Bin Access Fees – Fee on the total volume of transactions in a month. Applies to all card brands.

V/MC/D/Amex Authorizations – Fee for whenever an authorization is attempted for Visa, MasterCard, Discover, and American Express cards. Fee incurs regardless of authorization approval.

Misc. card brand, network charges, losses, fees, fines, etc. – Any associated fees, losses, fines, etc. not otherwise defined. These fees would come from the card brands, not ProPay.

Voice/IVR per Auth – Fee for each authorization through the ProPay IVR system.

SplitPay per Transaction – Fee for every successful or completed SplitPay transaction.

ACH per tran – Fee for a successful authorization, per transaction.

ProtectPay Storage – Monthly fee based on total stored cards at the end of the month. Fee is for each number stored.

ProtectPay transaction – Fee for transactions using the ProtectPay service.

ProtectPay transaction (gateway) – Fee for transactions submitted through the ProtectPay Gateway without using ProPay API, (utilizing another processor).

Monthly Support Fee – Monthly fee for ProPay customer service

Chargeback Fee – Fee assessed per chargeback instance.

Retrieval Fee – Fee for when a card issuer requests additional information on a transaction. This is prior to a chargeback.

DDA Change Fee – Fee for whenever a ProPay service agent manually updates bank account information on a ProPay account.

ACH Return Fee – Fee for failed ACH transactions

Merchant Deposits – Fee for a funds', when the funds are transferred from the ProPay Account to the merchant's bank account. This is an ACH transaction.

Monthly Account on File Fee – Fee for every active account on file at the end of the month. Not determined if they have activity. This is determined if they are listed as an active account.

Annual Fee – Fee assessed to ProFac on the anniversary of signing date.

Application and underwriting fee per account boarded – Fee for any signup which occurs in the ProPay system during the calendar month. This fee is assessed for every account boarding attempt, not just successful accounts.

1099k Issuance Fee per document – Fee for issuing a 1099k document to merchants. (Issued for any account processing over $20,000 and 200 transactions per calendar year.

1099k Reject Fee per document – Fee for an issued 1099k document which is returned by the IRS. (This is usually due to an incorrect address on file for a merchant.) ProPay is required to correct and reissue the document.

TSYS EnsureBill setup fee – Fee for setting up the EnsureBill service for a boarded merchant.

TSYS EnsureBill per item update fee – Fee for validating and updating a credit card account on file. This is per credit card updated.

The report page takes these same items but goes into specific detail for each affiliated merchant. Affiliates are listed in the rows, the columns contain the following information:

Table 1

Year – The calendar year the merchant activity took place.

Month – The calendar month the merchant activity took place.

AffiliateID – Unique identifier for each individual affiliation in the ProPay System.

Affiliation – Name of the affiliate partner associated with the ProFac.

AccountId – Unique ProPay Account Number for each merchant in the ProPay System.

Name – First and last name of the ProPay Account holder.

Type – Type of transaction

Vol – Gross card processing volume for the month specified.

Trans – Total number of successful card transactions for the month specified.

Gross Processing Rev – Total revenue derived from each card transaction based on the discount fee and discount rate charged to the merchant.

Interchange – Cost of each transaction charged by the card brands.

Cross Border Fees – Pass through fees from a transaction where the cardholder is international and is paying a merchant who is domestic.

Network Access Fees – Gateway fees for the card processing network.

Assessments – Basis point fees assessed from the card brands.

Cost – Sum of Interchange, Cross Border Fees, Network Access Fees, Assessments.

AGR – Adjusted Gross Revenue, Gross Processing Rev minus Cost.

Table 2

Other Rev – Other revenue not accounted for in any other column.

AuthCnt – Number of authentications.

AuthCost – Cost of authentication.

Merchant Deposit Cnt – Count of transfers from the ProPay account to a merchant bank account. .

Merchant Deposit Cost – Fee rate for a funds' withdrawal, when the funds are transferred from the ProPay Account to the merchant's bank account.

 Standard BIN Access Fee – This is the rate for merchants accessing the payment network.

Chargeback Count – Number of chargebacks

Chargeback Buy Rate – Contracted buy rate for the merchant.

Monthly Customer Service Fee – Monthly fee for merchant support via ProPay's Customer Service Department.

ACH Returns – Number of ACH returns.

ACH Return buy Rate – contracted rate for ACH returns.

SplitPay Trans – This is the number of SplitPay transactions.

SplitPay Fees – This is the total fees paid for each SplitPay transaction.

ProtectPay Storage Fees – This is the total fees for the ProtectPay service.

ProtectPay Transaction Fees – This is the total fees for processing through ProtectPay.

Fee Rate

The columns included in the fee rate Residual Statement report include:

Page 1:

Statement Total – The total rev share to the ProFac based on merchant activity and costs

Processing Revenues – Derived from the difference between the gross amount and net amount each card transaction, based on discount fee and discount rate.

Processing Costs – Interchange costs passed on from the card brands for each transaction.

Processing Fees – Fees associated with processing cards and accessing the payment networks, such as gateway fees, access fees, etc.

Page 2:

Year – The calendar year the merchant activity took place.

Month – The calendar month the merchant activity took place.

AffiliateID – Unique identifier for each individual affiliation in the ProPay System.

Affiliation – Name of the affiliate partner associated with the ProFac.

AccountId – Unique ProPay Account Number for each merchant in the ProPay System.

Name – First and last name of the ProPay Account holder.

Vol – Gross card processing volume for the month specified.

Trans – Total number of successful card transactions for the month specified.

Gross Processing Rev – Total revenue derived from each card transaction based on the discount fee and discount rate charged to the merchant.

Interchange – Cost of each transaction charged by the card brands.

Cross Border Fees – Pass through fees from a transaction where the cardholder is international and is paying a merchant who is domestic.

Network Access Fees – Gateway fees for the card processing network.

Assessments – Basis point fees assessed from the card brands.

Cost – Sum of Interchange, Cross Border Fees, Network Access Fees, Assessments.

AGR – Adjusted Gross Revenue, Gross Processing Rev minus Cost.

Page 3:

Auth – Fee for a successful authorization.

SplitPay – Fee for every successful/completed SplitPay transaction.

ProtectPay Gateway – Fee for transactions submitted through the ProtectPay Gateway to a ProPay merchant account.

Non ProPay ProtectPay – Fee for transactions submitted through the ProtectPay Gateway to another processor.

ACH – Fee for any ACH Payment transaction submitted through the account.

Standard BIN Access Fee – Access fee that is charged on all VISA, MasterCard, Discover, and Amex volume.

Voice/ARU Authorization – Fee for each authorization through the ProPay IVR system.

Monthly Customer Service Fee – Monthly fee for merchant support via ProPay's Customer Service Department.

Merchant deposits – Fee for a funds' withdrawal, when the funds are transferred from the ProPay Account to the merchant's bank account.

Monthly ProtectPay Gateway Fee – Monthly fee for access and utilization of the ProPay ProtectPay gateway

Monthly ProtectPay Non ProPay – Monthly fee to maintain the gateway connectivity to the ProFac's non ProPay Gateway/Processing partners

ProtectPay Storage – Monthly fee based on total stored cards at the end of the month.

Chargeback Fee – Fee assessed for each individual chargeback received by a merchant(s).

Retrieval Fee – Fee assessed for each individual Retrieval Request received by a merchant(s).

Monthly Minimum – Monthly minimum fee.

Batch Fee – Fee for each batch of transactions settled for the ProFac.

Affiliate Processing Revenues – Derived from the difference between the gross amount and net amount of each card transaction, based on discount fee and discount rate.

Affiliate Processing Costs – Interchange costs passed on from the card brands for each transaction.

Split – Pre-defined percentage of the revenues shared with the ProFac partner.

Less ProFac Processing fees – Fees associated with processing cards and accessing the payment networks, such as gateway fees, access fees, etc.

Appendix G – Interchange Qualification Report

The columns included in the Interchange Qualification Report include:

TranDate – The date the transaction was initiated

Affiliation – The name of the affiliation the merchant is associated with, also known as AffiliateName

MerchantName – The first and last name of the merchant account

AccountNum – Unique ProPay Account Number for each merchant in the ProPay System

TransactioninfoId – Unique ProPay ID for the transaction in the ProPay System

TranNumber – Transaction number

InvoiceNumber – Invoice Number provided at the time of the transaction

Cardtype – Card Brand indicator (i.e., V, MC, A, D)

Debit_Credit – Whether the transaction was on a credit or debit card (could there be other options, prepaid, commercial, etc.)

ProductId – VISA specific indicator identifying which card product the transaction was performed on

ProductDescription – VISA specific description providing more detail concerning the ProductId

MCC – Merchant Category Code the merchant is set up on

Qual – The specific qualification description the transaction settled under

Amount – Original amount of the transaction

PerTranRev – Per transaction fee withheld at the time of the transaction

DiscRev – Discount rate withheld at the time of the transaction

DiscRate – Interchange percentage rate based on qualification level

PerTranRate – Interchange per transaction fee based on qualification level

Discount – This is Amount times DiscRate

Interchange – This is Amount times DiscRate plus PerTranRate

Diff – This is the PerTranRev plus DiscRev minus Interchange

AffiliateId – Unique Identifier for each individual affiliation in the ProPay System

ParentTransacitonInfoId – This is the information ID for the parent transaction

SettlementDate – This is the date when the transaction was settled

ExternalID – External identifier provided at account creation

Appendix H – Affiliate ACH Return Report

AffiliateId – Unique Identifier for each individual affiliation in the ProPay System

AffiliateName – Name of the affiliate partner associated with the ProFac

AccountNum – Unique ProPay Account Number for each merchant in the ProPay System

ExternalID – External Identifier provided at the time of the account creation

TransactionDate – The date the return was received

FundDate – The date the return was applied to the ProPay Account

TransNum – Transaction number

TransType – The type of transaction (i.e., +CC, + ACH Payment, chargeback, etc.).

GrossAmount – Amount of the original transaction

Net_Amount – Amount of the ACH return

PayerLast4 – Last 4 digits of the bank account number

InvNum – Invoice Number provided at the submission of the transaction

PayerName – Name of the customer as provided at the time of the transaction

PayerEmail – Email address of the customer as provided at the time of the transaction

ReturnCode – The return reason code for the ACH return (for example, R01, R03, etc.). For a list of ACH return codes and their descriptions, see Appendix P and below.

ReturnCodeDescription – Detailed description of the ACH return (or example, Insufficient Funds, No Account, etc.). For a list of ACH return codes and their descriptions, see Appendix P and below.

Code	Reason	Description
C01	Incorrect bank account number	Bank account number incorrect or formatted incorrectly
C02	Incorrect transit/routing number	Once valid transit/routing number must be changed
C03	Incorrect transit/routing number and bank account number	Once valid transit/routing number must be changed and causes a change to bank account number structure
C04	Bank account name change	Customer has changed name or ODFI submitted name incorrectly
C05	Incorrect payment code	Entry posted to demand account should contain savings payment codes or vice versa
C06	Incorrect bank account number and transit code	Bank account number must be changed and payment code should indicate posting to another account type (demand/savings)
C07	Incorrect transit/routing number, bank account number and payment code	Changes required in three fields indicated
C09	Incorrect individual ID number	Individual's ID number is incorrect
C10	Incorrect company name	Company name is no longer valid and should be changed.
C11	Incorrect company identification	Company ID is no longer valid and should be changed
C12	Incorrect company name and company ID	Both the company name and company id are no longer valid and must be changed

Appendix I – Gross Billing Invoice

AffiliateName – Name of the affiliate partner associated with the ProFac

AccountNum – Unique ProPay Account Number for each merchant in the ProPay System

MerchantName – First and last name of the merchant

PropayInvoiceNumber – Unique Invoice number associated with the billing event

InvoiceDate – Date the invoice was created

PaymentDate – Date the payment was initiated from the ProPay system

PaymentAmount – Total amount of the invoice

InvNum – Invoice Number provided at the submission of the transaction

TransDescription – Transaction Description to help identify the type of transaction (i.e., +CC, + ACH Payment, chargeback, etc.). For a complete list and explanation of Transaction Description, see Appendix H.

TransactionDate – The date the transaction was initiated

GrossAmount – Gross amount of the original transaction

NetAmount – Net Amount of the original transaction

InvoiceAmount – Billing amount of the unique transaction

cardtype – type of card that was billed

SweepBatchID – ID for the sweep batch for the invoice

SweepBatchDate – Date for the sweep batch for the invoice

Merchant Transaction Date – This is the transaction date, but in the merchant's local time zone

Merchant Invoice Date – This is the invoice date but in the merchant's local time zone

Merchant Payment Date – This is the payment date but in the merchant's local time zone

Merchant Sweep Batch Date – This is the sweep batch date but in the merchant's local time zone

Gateway Transaction Id – This is a universal gateway Id used by DTE partners

Appendix J – Transaction Types

+ PP Spendback – Completed: Spendback transaction that has completed successfully, funds have been moved from one ProPay Account to another ProPay Account.

+ PP Spendback – Failed: Spendback transaction that failed due to insufficient funds, no funds were moved between ProPay Accounts.

+ PP Spendback – Pending: Spendback transaction has been successfully initiated, system is waiting for funds to become available to complete the transaction.

+ PP Spendback – Voided: Spendback transaction that was initiated, then cancelled by the affiliate or Risk before the transaction completed.

+ACH Payment: Successfully completed ACH Payment that has been posted to the ProPay Account.

+ACH Payment – Held: Initiated ACH Payment that has been placed on hold by the ProPay Risk group.

+ACH Payment – Pending: Successfully initiated ACH Payment that has not yet completed.

+ACH Payment – Rejected: Submitted ACH Payment that has been rejected after the ACH file has been submitted.

+ACH Payment - Rejected Fee: Fee for the rejected ACH Payment.

+ACH Payment – Returned: ACH Payment that has been returned by the receiving institution for Insufficient funds, incorrect account number, closed account, etc.

+ACH Payment – Revoked: ACH Payment that was placed on hold, now reversed back to the bank account.

+ACH Payment – Voided: ACH Payment that has been cancelled before being built into the ACH file.

+ACH Rejected: ACH in transaction that has been rejected after the ACH file has been submitted.

+ACH Returned: ACH in transaction that has been returned by the receiving institution for Insufficient funds, incorrect account number, closed account, etc.

+Adjustment: ProPay fee reversal

+Card Replacement Fee: ProPay fee reversal for a ProPay issued MasterCard re-issuance

+CC: Successful credit/debit card transaction that brings funds into the ProPay Account.

+CC Auth: Credit/debit card transaction that has been authorized but has not been captured.

+CC Capture: Only applies to Direct Ledger Transactions. Credit/debit card transaction that has been requested for capture, but not yet captured/settled.

+CC Decline: Attempted credit/debit card transaction that was declined by the card issuer.

+CC Exp Auth: Credit/Debit card transaction that was authorized, never captured, and the time to capture the transaction has expired.

+CC Fail: Attempted credit/debit card transaction that timed out during authorization.

+CC Proc Fee Reversal: Reversal of a processing fee for a credit/debit card transaction.

+CC Void: Authorization reversal for a successfully authorized credit/debit card transaction that had not been captured or settled.

+CC Settlement Reject: This transaction was rejected at settlement. Any incorrectly attributed funds have been debited from the applicable ProPay account.

+CC Refund Reject: When a +CC Refund is rejected as part of Settlement.

+Chargeback Fee Reversal: Reversal of the chargeback fee.

+Chargeback Reversal: Reversal of a chargeback after a successful dispute.

+CK: ACH in transaction that has cleared the ACH file and the funds have been applied to the ProPay Account

+CK – Held: ACH in transaction that has been initiated, but placed on hold by our Risk group before being submitted in an ACH file.

+CK Fee Reversal: Reversal of an ACH in processing fee

+CK Pending: ACH in transaction that has been initiated, but has not yet been included in an ACH file.

+CK Return: ACH in transaction that has been returned by the receiver (insufficient funds, account not on file, etc.)

+CK Return Fee: Fee associated with the return of the ACH transaction.

+CK Revocation: ACH out transaction that was submitted, but was automatically revoked due to insufficient funds or exceeding a negative limit.

+CK Revoked: ACH in transaction that was submitted, but automatically or manually denied by our Risk group.

+CK Void: ACH in transaction that was submitted, but was manually revoked by our Risk group.

+Clearing Adjustment: Adjustment credited back to a merchant depending on how a transaction clears.

+Cross Border Fee: Cross Border Fee Credit – Transaction that refunds a Cross Border Fee to a merchant.

+Manual Check: Check from customer received and accepted as payment for account.

+PP: Receipt of funds from another ProPay Account via a ProPay to ProPay transaction.

+PP Dispute: Transfer of funds into a ProPay Account due to a dispute or fee issue.

+PP Expiration Fee: Transfer of funds into a ProPay Account to refund an expiration fee.

+PP Fee/Fine: Transfer of funds into a ProPay Account due to a fee or fine.

+PP Spendback: Transfer of funds into a ProPay Account from a Spendback transaction.

+PP Split Pay: Split transaction payout to a ProPay Account.

+PP Statement Fee: Transfer of funds into a ProPay Account for a Statement Fee.

+PPMC Debit: Successfully submitted refund on a ProPay-issued MasterCard.

+PPMC Expired ATM Auth: Expired ATM authorization due to no settlement request.

+PPMC Expired Auth: Expired authorization due to no settlement request.

+Reserve: Movement of funds from reserve balance to the available balance.

+SP: A settled SplitPay transaction from an affiliated account.

+SP Refund: Refunded SplitPay transaction from an affiliated account.

+Visa FANF Fee: Refund in full or partial of a previously debited VISA Network Access Fee.

+Wire Transfer: Wire transfer credited to the ProPay Account

- PP Spendback – Completed: Spendback transaction that has completed successfully, funds have been moved from one ProPay Account to another ProPay Account.

- PP Spendback – Failed: Spendback transaction that failed due to insufficient funds, no funds were moved between ProPay Accounts.

- PP Spendback – Pending: Spendback transaction has been successfully initiated, system is waiting for funds to become available to complete the transaction.

- PP Spendback – Voided: Spendback transaction that was initiated, then cancelled by the affiliate or Risk before the transaction completed.

-ACH NOC Fee: Fee charged to a ProPay Account due to an ACH Notification of Change.

-ACH Payment Return Fee: Fee charged to a ProPay Account due to an ACH return.

-ACH Payment Revocation: ACH Payment that was placed on hold, now reversed back to the bank account.

-Adjustment: ProPay fee

-Card Replacement Fee: Fee charged to a ProPay Account to replace a lost ProPay issued MasterCard.

-CC: Credit/Debit card transaction that removes funds from the ProPay Account.

-CC Refund: Refund of a previous Credit/Debit card transaction.

-CC Void: Authorization reversal for a successfully authorized credit/debit card transaction that had not been captured or settled.

-Chargeback: Chargeback of a previous successful Credit/Debit card transaction.

-Chargeback Fee: Fee transaction associated with a chargeback.

-Chargeback Reversal: Reversal of a chargeback when the issuing bank erroneously charges back a refund transaction.

-CK: Completed ACH transfer of funds out of the ProPay Account to a bank account.

-CK – Held: ACH transfer of funds out of the ProPay Account to a bank account that has been held by our Risk group.

-CK Fee Reversal: Reversal of an ACH return fee

-CK NOC Fee: Fee associated with a Notification of change from a previous ACH transaction.

-CK NOC Fee Refund: Reversal of a Notification of Change fee.

-CK Pending: Initiated ACH transfer of funds out of the ProPay Account to a bank account.

-CK Return: ACH return of a previous ACH transaction.

-CK Return Fee: Fee associated with the return of an ACH transaction.

-CK Revocation: ACH transfer of funds out of the ProPay Account that is reversed due to a balance issue, such as a chargeback being posted.

-CK Revoked: ACH transfer of funds out of the ProPay Account that has been reversed by our Risk group due to fraudulent or questionable activity.

-CK Void: Initiated ACH transfer of funds out of the ProPay Account that was cancelled before being sent through the NACHA system.

-Cross Border Fee: Cross Border Fee Debit – Transaction that takes money from a merchant because the transaction qualified for an international ICHG rate and Cross Border Fees apply

-Foreign PPMC ATM Fee: ATM fee charged for use of a ProPay-issued MasterCard at an ATM located outside of the USA.

-PP: Transfer of funds to another ProPay Account via a ProPay to ProPay transaction.

-PP Fee/Fine: Transfer of funds out of a ProPay Account due to a fee or fine.

-PP Statement Fee: Fee for ProPay to produce and send a paper monthly statement.

-PPMC ATM: Completed ATM transaction on a ProPay-issued MasterCard.

-PPMC ATM Decline: Declined ATM transaction on a ProPay-issued MasterCard.

-PPMC ATM Fee: ATM fee charged for use of a ProPay-issued MasterCard.

-PPMC Auth: An authorized but not settled transaction on a ProPay-issued MasterCard.

-PPMC Balance Inquiry: Balance inquiry fee when checking a ProPay balance via an ATM.

-PPMC Debit: Completed transaction on a ProPay-issued MasterCard.

-PPMC Debit Decline: Declined transaction attempted on a ProPay-issued MasterCard.

-PPMC Expired ATM Auth: Expired ATM authorization due to no settlement request.

-PPMC Expired Auth: Expired authorization due to no settlement request.

-Reserve: Movement of funds from available balance to the reserve balance.

-SP: A settled SplitPay transaction from an affiliated account.

-SP Refund: Refunded SplitPay transaction from an affiliated account.

-Visa FANF Fee: VISA Network Access Fee.

-Wire Transfer: Wire transfer debited from the ProPay Account.

ACH NOC Fee: Fee applied to the ProPay Account due to a Notification of Change for an ACH transaction.

ACH Payment – Pending: ACH payment that has been initiated but not completed.

ACH Payment Processing Fee Reversal: A reversal of the fee charged for an ACH Payment.

ACH Payment Reject: ACH Payment that has been returned by the receiving institution for Insufficient funds, incorrect account number, closed account, etc.

ACH Payment Reject Fee Refund: A reversal of the fee charged when an ACH Payment is returned.

ACH Payment Return: ACH Payment that has been returned by the receiving institution for insufficient funds, incorrect account number, closed account, etc.

ACH Payment Return Fee Refund: A reversal of the fee charged when an ACH Payment is returned.

ACH Payment Risk Declined: ACH Payment that has been voided by the ProPay Risk group.

CC Credit: A completed transaction that pushes funds from the ProPay Account to a credit/debit card and is not associated with a prior payment.

CC Credit Needs Review: A CC Credit transaction that is under review by the ProPay Risk group.

CC Credit Reviewed: A CC Credit transaction that has been reviewed and cleared by the ProPay Risk group.

CC Credit Unsettled: An initiated CC Credit transaction that has not been sent to settlement.

CC Refund: Refund of a previous Credit/Debit card transaction.

Email Inv Expired: An email invoice that has not been completed by the cardholder, email invoices expire after 14 days.

Email Inv Renewed: An email invoice that was going to renew that the merchant extended to give their customer additional time to complete.

Email Inv Sent: Initiated email invoice that has not yet expired, but has not been completed by the cardholder.

Email Inv Settled: Completed credit/debit card transaction via our email invoice product where a merchant can send an email to a customer that contains the details of the sale as well as a secure link for a cardholder to follow and enter their card information.

PP: Transfer of funds from one ProPay Account to another ProPay Account via a ProPay to ProPay transaction.

Proc. Fee (for Unclaimed Prop): Fee associated with Unclaimed Property disbursement or escheatment.

Reverse Unclaimed Prop. Sent to State: Reversal of escheatment.

SP – Failed: Reversal of a SplitPay transaction due to a balance or services issue.

SP – Pending: Initiated SplitPay transaction that has not yet completed.

SP Refused: SplitPay transaction that has been rejected.

Unclaimed Prop. Sent to State: Escheatment or transfer of funds to the state for unclaimed property.

Appendix K – AVS Codes and Descriptions

AVS Code	AVS Code Description
0	No Data Provided to perform AVS check
A	Street address matches, but 5-digit and 9-digit postal code do not match.
B	Street address matches, but postal code not verified.
C	Street address and postal code do not match.
D	Street address and postal code match. Code "M" is equivalent.
E	AVS data is invalid or AVS is not allowed for this card type.
F	Card member's name does not match, but billing postal code matches.
G	Non-U.S. issuing bank does not support AVS.
H	Card member's name does not match. Street address and postal code match.
I	Address not verified.
J	Card member's name, billing address, and postal code match.
K	Card member's name matches but billing address and billing postal code do not match.
L	Card member's name and billing postal code match, but billing address does not match.
M	Street address and postal code match. Code "D" is equivalent.
N	Street address and postal code do not match.
O	Card member's name and billing address match, but billing postal code does not match.
P	Postal code matches, but street address not verified.
Q	Card member's name, billing address, and postal code match.
R	System unavailable.
S	Bank does not support AVS.
T	Card member's name does not match, but street address matches.
U	Address information unavailable. Returned if the U.S. bank does not support non-U.S. AVS or if the AVS in a U.S. bank is not functioning properly.
V	Card member's name, billing address, and billing postal code match.
W	Street address does not match, but 9-digit postal code matches.
X	Street address and 9-digit postal code match.
Y	Street address and 5-digit postal code match.
Z	Street address does not match, but 5-digit postal code matches.

Appendix L – CVV2 Response Codes and Descriptions

CVV2 Code	CVV2 Code Description
Blank	CVV2 was not provided
M	CVV2 Match
N	CVV2 No Match
P	Not Processed
S	Merchant indicates CVV2 not present on card
U	Issuer is not certified and/or has not provided appropriate encryption keys

Appendix M – Retrieval Request Reason Codes and Descriptions

Retrieval Reason Code	Retrieval Reason Code Description
1	Cardholder/Issuer requests all documentation related to this transaction which they believe is invalid.
7	Cardholder/Issuer requests all documentation related to this transaction which they believe is invalid.
24	Cardholder/Issuer requests all documentation related to this transaction which they believe is invalid.
30	The Cardholder has requested Credit for goods / services that were not received from your Establishment. Please issue Credit or provide Proof of Delivery, or a copy of the signed purchase agreement indicating the cancellation policy and an explanation of why Credit is not due.
31	The Cardholder claims the charge exceeds the amount owed. Please issue credit or provide proof that the cardholder's payment was not related to the disputed charge or prove the amount owed by the cardholder is correct.
37	The Cardholder claims this charge was unauthorized. Please issue credit or provide support for the charge and an explanation of why credit is not due.
41	The Cardholder claims the goods / services were cancelled / expired or the Cardholder has been unsuccessful in an attempt to cancel the goods / services. Please issue Credit, or provide a copy of your cancellation policy or contract signed by the Cardholder and discontinue future billings.
53	The Cardholder indicates that the quality of the service/product received was not as advertised or expected.
54	Cardholder/Issuer requests all documentation related to this transaction which they believe is invalid.
55	The Cardholder has requested Credit for goods that were returned to your Establishment. Please issue Credit or explain why Credit is not due along with a copy of your return policy.
56	The Cardholder claims the goods received are damaged or defective and requests return authorization. If a return is not permitted, please provide a copy of your return or refund policy.
75	The Cardholder does not recognize this transaction. Please provide support and itemization. In addition, if the charge relates to shipped goods, please include proof of delivery with the full delivery address. If this documentation is not available, please issue credit.
79	Cardholder/Issuer requests all documentation related to this transaction which they believe is invalid.
82	The Cardmember requests Credit from your Establishment for a duplicate billing. If your records show this is correct, please issue Credit. If Credit is not due, provide support and itemization of both charges and explain fully in the space below.
83	The Cardholder claims the charge incurred at your establishment is fraudulent. For a card present charge, provide a copy of the charge record and an imprint of the card, if one was taken. For a card not present charge, provide a copy of the charge records (or substitute charge record), any contracts or other details associated with the purchase, and proof of delivery (when applicable) with the full shipping address.
85	The Cardholder claims that a Credit was expected but has not appeared on his/her account. Please issue Credit or provide support for the Charge and an explanation of why Credit is not due.
86	The Cardholder claims the charge was paid by another form of payment. Please issue credit or provide proof that the cardholder's payment was not related to the disputed charge or that you have no record of the cardholder's other payment.

Appendix N – Chargeback Response Codes and Descriptions

Chargeback Reason Code	Chargeback Reason Code Description
1	Requested transaction information not received
8	Requested/required authorization not obtained
12	Account number not on file
30	Card holder claims services not performed
31	Transaction amount differs
34	Duplicate processing
36	Incorrect account number
37	No Cardholder Authorization
40	Fraudulent processing of transactions
41	Cancel recurring transaction
42	Late presentment
46	Correct transaction currency code not provided
49	Questionable merchant activity
51	Incorrect transaction amount
52	Mail/phone order transaction on expired account number
53	Not as described or Merchandise/service not as described
54	Cardholder dispute
55	Non-receipt of merchandise
56	Defective merchandise
57	Fraudulent processing of multiple transactions
59	Services not rendered
60	Credit not processed
61	Fraudulent mail/phone order transaction
62	Counterfeit transaction magnetic stripe POS fraud
63	Cardholder does not recognize transaction
71	Authorization Request Declined
72	No authorization - transaction exceeds floor limit
73	Expired card
74	Transaction not deposited within prescribed time frame
75	Cardholder does not recognize transaction
76	Incorrect Curr/Tran Cd/Dom Trans Proc Violation
77	Account number not on card issuer's file
79	Requested transaction receipt not received
80	INCORRECT TRANSACTION AMOUNT
81	Fraudulent transaction - no imprint obtained
82	Duplicate processing
83	Non-possession of card (international)
84	Fraudulent transaction - no signature obtained
85	Credit issued but not posted, or credit not issued
90	Merchandise not received

Appendix O – Approval and Decline Response Codes and Descriptions

Response Code	Response Code Description
00	Approved and completed.
01	This means that the card holder's credit card company has blocked the transaction.
03	Invalid merchant info
04	Pick up the card. There is a problem with the card. Call the 800 number on the back of the card to determine the issue.
05	Do Not Honor. The bank is telling you there is a problem with their account.
06	Customer requested stop of specific recurring payments.
07	Customer requested stop of all recurring payments.
12	Invalid transaction
13	Referral
14	Invalid card number.
15	No such issuer
19	Re-Enter transaction
25	Invalid terminal
28	Fraud Filter for review
30	Invalid amount format field validation error
39	No credit Account
41	Lost Card
43	Stolen Card
51	Insufficient funds. They do not have enough money in their account.
52	No checking account.
53	No savings account.
54	Expired card.
55	Incorrect PIN
57	The bank that has issued this card does not allow this type of purchase.
58	The merchant account provider does not allow this type of purchase.
61	Exceeds issuer withdrawal limit.
62	Invalid service code, restricted. The customer's credit card company does not allow them to purchase products from your business type.
63	Security Violation
65	Activity limit exceeded.
75	PIN tries exceeded
78	Account not recognized.
80	Invalid Date
82	The CVV2 Value supplied is invalid.
91	Issuer or switch is unavailable
92	Destination not found
93	Violation, cannot complete. Have the customer call the 800 number on the back of the card to determine the issue.
96	System malfunction - Issuer
EA	Acct Length Err
EC	CID Format Error
HV	Hierarchy Verification Error
N7	CVV2 Mismatch
R0	Customer request stop of specific recurring payment
R1	Customer request stop of all recurring payment

Appendix P – ACH Return Codes and Descriptions

ACH Return Code	ACH Return Code Description
R01	Insufficient Funds
R02	Account Closed
R03	No Account/Unable To Locate Account
R04	Invalid Account Number
R05	Unauthorized Debit to Consumer Account Using Corporate SEC Code
R06	Returned per ODFIs Request
R07	Authorization Revoked by Customer
R08	Payment Stopped
R09	Uncollected Funds
R10	Customer Advises Not Authorized, Improper, or Ineligible
R12	Account sold to another DFI
R13	Invalid ACH Routing Number
R14	Representment payee deceased or unable to continue in that capacity
R15	Beneficiary of account holder deceased
R16	Account Frozen
R17	File Record Edit Criteria
R20	Non-Transaction Account
R23	Credit entry refused by receiver
R24	Duplicate entry
R25	Incorrect Individual Name/Receiving Company Name
R27	Trace Number Error
R29	Corporate customer advises not authorized
R34	Limited participation DFI
R45	Invalid Individual Name/Company Name
R82	Invalid Foreign Receiving DFI Identification
R83	Foreign Receiving DFI Unable to Settle

UK ACH Return Codes and Descriptions

UK ACH Code	UK ACH Return Code Description
0	The Payer's bank wasn't in a position to pay the Direct Debit / Insufficient funds / Invalid Bank Details
1	Payment was tried against a cancelled Direct Debit Instruction
2	Unable to setup Direct Debit Instruction on the account of someone who is deceased
3	Attempted to set up on a customer's old bank details. Account Transferred. Submit a new Direct Debit Instruction using new details
4	Payer has disputed having been notified of the Direct Debit
5	Account number provided does not match any bank account at the branch identified by their sort code
6	No Direct Debit instruction to cancel matching the details that were submitted
7	Payer states the amount of the Direct Debit differs from the amount in the advance notice to payer
8	Submission of payment before a Direct Debit Instruction is fully set up, or attempted to take payment before the date the customer was notified
9	Attempted to collect payment more than 3 working days after the date of notified customer
A	Details of Service user does not match details on payer's Direct Debit Instruction
B	Account Closed. Provide new Direct Debit Instruction for different or new account
C	New bank details. No need to send a new Direct Debit Instruction and should update records

NOC Codes

Code	Code Reason	Description
C01	Incorrect bank account number	Bank account number incorrect or formatted incorrectly
C02	Incorrect transit / routing number	Once valid transit / routing number must be changed
C03	Incorrect transit / routing number and bank account number	Once valid transit / routing number must be changed and causes a change to bank account structure
C04	Bank account name change	Customer has changed name or ODFI submitted name incorrectly
C05	Incorrect payment code	Entry posted to demand account should contain savings payment codes or vice versa
C06	Incorrect bank account number and transit code	Bank account number must be changed and payment code should indicate posting to another account type (demand/savings)
C07	Incorrect transit / routing number, bank account number and payment code	Changes required in three fields indicated
C09	Incorrect individual ID number	Individual's ID number is incorrect
C10	Incorrect company name	Company name is no longer valid and should be changed
C11	Incorrect company identification	Company ID is no longer Failed and should be changed
C12	Incorrect company name and company ID	Both the company name and company id are no longer valid and must be changed

Appendix Q – Document Version Control

Version	Date	Comments
1.0	3/11/2016	Initial Document Creation
1.1	6/20/2016	Detailed Column Descriptions
1.2	6/21/2016	Included Interchange Report
1.3	7/28/2016	Transaction Types definitions
1.4	8/09/2016	Included Daily Deposit Detail Report
1.5	8/16/2016	Included ProFac Residual Statement Report
1.6	10/21/2016	Affiliate ACH Return Report and Appendix Updates
1.7	10/31/2016	Minor text updates
1.8	03/10/2017	Included the Gross Billing Invoice
1.9	04/17/2017	Included Signup Report
2.0	01/16/2018	Content update
2.1-2.4	Misc.	Misc. report updates
2.5	10/15/2019	Added Tier Report
2.6	1/24/2020	Updated Comprehensive Detail Transaction Report, removed unused reports
2.7	2/5/2020	Updated CDTR, Affiliate Signup Detail Report, and added ACH Reject Codes
2.8	3/2/2020	Added Affiliate NOC Report
2.9	4/1/2020	Updated CTDR fields
3.0	5/5/2020	Added info to Comprehensive Risk Chargeback report
3.1	5/28/2020	Added info into transaction types
3.2	9/28/2020	Corrected frequency of report generation for Interchange Qualification Report
3.3	2/8/2021	Added Gross Invoice Reject Reports
3.4	3/12/21	Added 1099K Affiliate Report
3.5	5/26/21	Added Gross Settle Payment Method Report
3.6	5/5/22	Modified Affiliate 1099K Report info
3.7	9/12/22	Correct bad Appendix link for DDR
3.8	10/13/22	Add new fields to CTDR, CRCR, and DDR
3.9	10/14/22	Added UK ACH Return codes and descriptions, ISO Codes and Descriptions
4.0	10/24/22	Added new fields to Affiliate NOC Report
4.1	12/2/22	Added Affiliate Negative Balance Report
4.2	01/12/23	Update Gross billing invoice, Comprehensive Risk Retrieval, 1099K, and Extended signup report
4.3	02/10/23	Added description to Appendix J for +CC Capture
4.4	06/2/2023	Added ExternalID to multiple reports
4.5	10/13/2023	Added new 1099K report definitions
4.6	11/30/2023	added 1099k - two new duplicate report definitions

Appendix R – Tier Report

Affiliation – This is the affiliation to which the tier belongs

Tier ID – This is the ID for the tier in ProPay's system. (This ID is used to identify the tier through ProPay API's.)

Tier Name – This is the name of the tier. This name is seen by the merchant on signup and in the ProPay system

Sponsor Bank – This is the sponsor bank in the ProPay system. (This cannot be changed by the affiliate.)

Bill Affiliate On Signup – This setting causes the account fee to be billed to the affiliate instead of the merchant. This is only for initial signup

Bill Affiliate On Renewal – This causes the account fee to be billed to the affiliate for all account renewals (usually a yearly fee) instead of being billed to the merchant. This is only for account renewal fees.

Signup Fee – This is the cost of an account on signup to the merchant

Renewal Fee – This is the cost of renewing an account to the merchant

Bypass Risk Analysis – This setting causes all signups to bypass the risk analysis, KYC, process. This is usually only used for disbursement accounts or affiliates that hold all liability for their merchants

Non Expiring – This setting determines whether accounts expire in the ProPay system

Auto Refund Fees On Payment Return – This causes the fees paid for processing a transaction to be returned as well as the payment. The fees are not removed, they are covered by the ((affiliate)) ((merchant))

Auto Debit DDA – This setting causes the ProPay system to automatically debit the direct deposit account if the merchant's ProPay account goes negative

Auto Debit DDA Immediate – If a chargeback or fee causes the ProPay account to go negative, the ProPay system will immediately debit the direct deposit account on record to resolve the negative balance. (This requires the Auto Debit DDA setting to be enabled)

CC Multiple Settlements – This allows for multiple settlements for credit card transactions

CC Merchant Descriptor – The Merchant Descriptor is the name that shows up on the customer's credit card statement. This is either DBA, Email, or Name

CC Default MCC – This sets the merchant category code for the tier. The MCC describes the category of business for the merchant

CC CNP Visa Discount – This is the Credit Card Card Not Present Visa Discount amount. This is the cost for processing Visa cards in Card Not Present methods

CC CNP Visa Per Trans – This is the minimum cost for each transaction. This minimum amount will be a dollar value

CC CNP MC Discount – This is the Credit Card Card Not Present MasterCard Discount amount. This is the cost for processing MasterCard in Card Not Present methods

CC CNP MC Per Trans – This is the minimum cost for each transaction. This minimum amount will be a dollar value

CC CNP Disc. Discount – This is the Credit Card Card Not Present Discover Discount amount. This is the cost for processing Discover cards in Card Not Present methods

CC CNP Discover Per Trans – This is the minimum cost for each transaction. This minimum amount will be a dollar value

CC CNP Amex Discount – This is the Credit Card Card Not Present American Express Discount amount. This is the cost for processing American Express cards in Card Not Present methods

CC Card Present – This states whether card present credit card transactions are allowed or enabled

CC CP Visa Per Trans – This is the Credit Card Card Present Visa Discount amount. This is the cost for processing Visa cards in Card Present methods

CC CP MC Per Trans – This is the minimum cost for each transaction. This minimum amount will be a dollar value

CC CP MC Discount – This is the Credit Card Card Present MasterCard Discount amount. This is the cost for processing MasterCards in Card Present methods

CC CP Amex Per Trans – This is the minimum cost for each transaction. This minimum amount will be a dollar value

CC CP Amex Discount – This is the Credit Card Card Present American Express Discount amount. This is the cost for processing American Epxress cards in Card Present methods

CC CP Discover Per Trans – This is the minimum cost for each transaction. This minimum amount will be a dollar value

CC CP Discover Discount – This is the Credit Card Card Present Discover Discount amount. This is the cost for processing Discover cards in Card Present methods

CC Refund Per Trans – This is the rate or fee for refunding a transaction

CC Hold Days – This is the amount of hold days set at the tier for credit card transactions

CC Per Tran Limit – This is the number of credit card transactions a merchant can process in a month.

CC Monthly Limit – This is how much money a merchant can process through credit cards in a month.

CC Soft Limits – This setting details whether the tier offers soft limits to merchants

CC Charge FAN Fee – This determines whether the tier is set to allow credit card FANF Fees to be charged to the merchant

CC Charge Cross Border Fee – This setting determines whether the fees for processing cards from processing in other nations, or accepting cards from other nations

CC Credit Enabled – This setting determines if credits are allowed for credit card payments. A credit card credit is a payment made to the card which is not a refund or a return. It is simply a payment to a credit card account. This setting shows whether a merchant can proactively send or put money onto a credit card without having to have a payment first. (Consolation, customer appreciation drive, etc.)

CC Credit Per Tran Limit – This limits the maximum amount of credits a merchant can perform in a month

CC Credit Per Trans – This limits the maximum amount a merchant can credit to a credit card account in one transaction

CC Credit Discount – This is the interchange rate a merchant is subject to for credit transactions

CC Can Void Captured – This setting allows a merchant to void a captured credit card transaction

CC Gross Settle – This setting states whether accounts on a tier are set to gross settle. Gross settle accounts are not charged a fee rate at the time of transaction. Gross accounts are charged the total amount due for all their transactions at the end of the month

Service Premium Account – This denotes a card processing account. If a tier doesn't have this, they are a disbursements account and do not have the ability to process credit cards

Service Discover Active – This provides the ability to process Discover Credit Cards

Service API Ready – This setting allows users of the tier to access their account via an API. This allows merchants to integrate ProPay credit card payments into a merchant website

Service XLMCC Auth – This allows Authorize-only card transactions over an XML interface

Service XMLCC – This allows merchants to process credit cards over an xml interface. (internet and reader transactions)

Service Hold ACH In – This turns off or on the ACH In capability

Service Hold ACH Out – This turns on or off the ACH Out capability

Service Bank Account Validated – This flag would automatically set the entire tier to not require validation of the merchant's bank account

Service P2P in – This allows ProPay to ProPay transactions to push money into the merchant's ProPay account

Service P2P Out – This allows ProPay to ProPay transactions to push money out of merchant's ProPay account

Service ACH In – This turns off or on the ACH In capability. (This allows ACH transactions to push funds into the ProPay account.)

Service ACH Out – This turns on or off the ACH Out capability. (This allows ACH transactions to push money out of the ProPay account.) This also disables sweeps

ACH Delay Hours – This setting dictates how long an ACH payment will be delayed before sending it out

ACH NOC Fee – This is the notice of change fee for ACH transactions, charged to the merchant

ACH Return Fee – This is the fee charged when an ACH is returned, charged to the merchant

ACH Out Per Trans – This is the fee charged to merchants for ACH Out transactions

ACH Payments API Enabled – This is whether merchant's can process ACH payments or not

ACH Payments Per Tran Limit – This is the limit of ACH payments per transaction

ACH Payments Monthly Limit – This is the monthly limit for ACH payments

ACH Payments Per Trans – This is the minimum cost for each ACH Payment transaction. This minimum amount will be a dollar value

ACH Payments Discount – This is the interchange rate for each ACH payment

Appendix S – Affiliate NOC Report (Notification Of Change)

AccountNum – This is the ProPay account number the ACH transaction originated from

AffiliateName – This is the affiliate that the originating account belongs to

AffiliateID – This is the ID of the affiliate that the originating account belongs to

ConsumerId – This is the value that identifies the Consumer record of the account. It should match the Account ID, (as of March 2018)

ExternalId – This is an external Identifier provided at the time of the account creation

TransactionDate – This is the date when the transaction was sent

FundDate – This is the date that the transaction was funded to the ProPay account

TransDescription – Transaction Description to help identify the type of transaction (i.e., +CC, + ACH Payment, chargeback, etc.). For more information, see appendix J.

GrossAmount – This is the total amount of the transaction

NetAmount – This is the Net amount of the transaction

TransNum – This is the transaction number

 InvNum – Invoice number provided at the time of the transaction submission

PayerName – This is the name of the payer whose bank account was charged

PayerEmail – This is the email for the payer whose bank account was charged

NewAccountNumber – This is the new bank account number, if applicable

OldAccountNumber – This is the out of date bank account number, if applicable

NewRoutingNumber – This is the new bank routing number, if applicable

OldRoutingNumber – This is the out of date bank routing number, if applicable

AccountType – This is the type of the destination bank account

OldAccountType – This is the out of date bank account type

MerchantTransactionDate – This is the transaction date, but in the merchant's local time zone

MerchantFundDate – This is the fund date but in the merchant's local time zone

GatewayTransactionId – This is a universal gateway Id used by DTE partners

Appendix T – Gross Billing Reject Reports

Gross Billing Reject Summary

Affiliate Name **–** This is the name of the partner or affiliate that has boarded the merchant

Account Number – This is the Merchant ID, or ProPay account ID for the individual merchant

Name – This is the merchants DBA name

Number of Gross Billing Rejects – This is the amount of gross billing rejects the merchant has on record

Last Invoice Date – This is the last date the merchant was invoiced

Gross billing Payment Info- This is the gross billing payment info on record for the merchant (90 day period)

Total Outstanding Balance – This is the full amount the merchant still owes

ExternalID – External identifier provided at account creation

Gross Billing Reject By Invoice

Affiliate Name – This is the name of the partner or affiliate who has boarded the merchant

Account Number – This is the Merchant ID, or ProPay account ID for the individual merchant

Name – This is the merchant's DBA name

Invoice ID – This is the individual invoice ID for the record

Invoice Date – This is the date of the invoice in question

Balance – This is the remaining amount of the invoice

ExternalID – External identifier provided at account creation

Gross Billing Reject Payments Per Invoice

Affiliate Name – This is the name of the partner or affiliate who has boarded the merchant

Account Number – This is the Merchant ID, or ProPay account ID for the individual merchant

Name – This is the merchant's DBA name

Invoice ID – This is the ID for the invoice in question

Type – This shows the payment type, It is either a payment (success) or a return (failure)

Date - This is the date the payment was attempted

Amount – This is the amount of the invoice or attempted payment

Bank Routing Number – This is the destination bank routing number ProPay has on record for the merchant

Bank Account last 4 – This is the last 4 digits of the bank account ProPay has on record for the merchant

Return Code – This is the error return code accompanying the failed payment attempt. Error codes come with simple explanations

ExternalID – External identifier provided at account creation

Appendix U – Affiliate 1099K Report

NOTE: The 1099K report changes every 6 months:

- Jan. – June: Report displays data from the previous year for corrections and filing
- July – Dec.: Report displays data for the current year for affiliates to ensure correct data

Account #– This is the ProPay account ID, or merchant ID for the account

Affiliation – This is the affiliate or partner that the merchant belongs to (This is most useful for parent affiliates or affiliations which have several different child affiliates in the ProPay system)

First Name – Account signer's first name

Last Name – Account signer's last name

Tax Id – This is the Tax Identification Number for the merchant. If an EIN is provided on the account and sent to the IRS for validation. If no EIN is present, the signer's SSN is used

Tax Id Source – This indicates where we sourced the Tax Id from – the EIN or the signer's SSN. This is designed to help partners identify possible gaps in merchant records

Legal Name – This is the legal business name provided to ProPay. If not business legal name was provided on the application (or added to the account post-boarding), the signer's first and last name is submitted as the legal name for the merchant account

Legal Name Source – This indicates where ProPay sourced the legal name from – the business or the signer. This is designed to help partners identify possible gaps in merchant records

Business Type – Indicates the account business type on file with ProPay

TINValidation Status – This indicates the current validation status of the Tax Id and Legal Name listed previously. The possible values are:

- IRS Match: TIN and Name combination matches IRS records.

- IRS Invalid Format: TIN was missing or TIN not 9-digit numeric.
- IRS Not Issued: TIN entered is not currently issued.
- IRS Invalid Combination: TIN and Name combination does not match IRS records.
- IRS Invalid Request: Invalid TIN Matching request.
- IRS Duplicate Request: Duplicate TIN Matching request.
- IRS SSN Match: TIN and Name combination matches IRS SSN records.
- IRS EIN Match: TIN and Name combination matches IRS EIN records.
- IRS SSN & EIN Match: TIN and Name combination matches IRS SSN and EIN records.
- No TIN: No TIN (SSN or EIN) is on file.
- Invalid Format: ProPay identified the TIN is invalid and did not provide it to the IRS.
- Not Validated: No validation has occurred.
- Duplicate Legal Name: ProPay identified that this account has the same Legal Name as another account but both accounts have different TINs. This account was not included in the file to the IRS for validation.
- Duplicate TIN: ProPay identified that this account has the same TIN as another account but both accounts have different Legal Names. This account was not included in the file to the IRS for validation.

Submission Date Time – This is the date and timestamp when the account data was sent to the IRS

Response Date Time – This is the date and timestamp when ProPay received data back from the IRS and updated the account status

Address1 **– Street Address

Address2 **– Apt Number, Biulding, etc.

City **– Postal City

State **– Postal State

Zip Code **– Postal Zip Code

External Id – This value can be used to tie a ProPay account back to a partner's system. This is set by the partner and is passed to ProPay through API in the External Id field

[Year]BNotice Status Number – This indicates if ProPay received a B notice for the specified merchant the last time ProPay received B notices. (This is usually over the last year.)

** These fields will look first for a business Address if present. If it is not present, the fields will take the Home Address fields provided when the account was created.

Appendix V – Gross Settle Payment Method

AccountNum – This is the merchant's ProPay account number

NextBillDate – This is the next due date for the current billing cycle

BillingCycle – This is the billing period for the specified merchant. Ex. Monthly, weekly, daily, etc.

PaymentType – This is the method of payment for the merchant. Ex. ACH – checking

RoutingNumber – This is the bank routing number for the payment type (account)

AccountNumber – This is the last 4 digits of the payment bank account. This is intentionally obfuscated.

ExternalID – External identifier provided at account creation.

Appendix W – ISO Error Codes and Descriptions

ISO Code	ISO Error Description
FF02	Syntax error reason is provided as narrative information in the additional reason information.
AM01	Specified message amount is equal to zero
DT03	Invalid non-bank processing date (e.g., weekend or local public holiday)
DT05	Associated message, payment information block or transaction was received after agreed processing cut-off date, i.e., date in the past.
DU04	End To End ID is not unique.
BE09	Country code is missing or Invalid. Generic usage if cannot specifically identify debtor or creditor
DU05	Instruction ID is not unique.
AC04	Account number specified has been closed on the Receiver's books
AC06	Account specified is blocked, prohibiting posting of transactions against it.
AC07	Creditor account number closed
AC08	Branch code is invalid or missing
AC12	Account type missing or invalid. Generic usage if cannot specify between group and payment information levels
AC13	Debtor account type missing or invalid
AM04	Amount of funds available to cover specified message amount is insufficient.
AM05	Duplication
AM09	Amount received is not the amount agreed or expected
BE20	Name length exceeds local rules for payment type.
CH16	Content is incorrect
CH21	Mandatory element is missing
CURR	Currency of the payment is incorrect
CUST	Cancellation requested by the Debtor
DS14	The user is unknown on the server
DU03	Transaction is not unique.
DUPL	Payment is a duplicate of another payment
FF06	Category Purpose code is missing or invalid
FF08	End to End Id missing or invalid
RC07	Creditor BIC identifier is invalid or missing
RC04	Creditor bank identifier is invalid or missing
RC12	Creditor Scheme Id is invalid or missing
RR02	Specification of the debtor's name and/or address needed for regulatory requirements is insufficient or missing.
RR09	Structured creditor reference invalid or missing.
TD03	The file format is incomplete or invalid
FF07	Purpose is missing or invalid
RR12	Invalid or missing identification required within a particular country or payment type.
BE05	Party who initiated the message is not recognized by the end customer
FF10	File or transaction cannot be processed due to technical issues at the bank side
AG03	Transaction type not supported/authorized on this account
AC03	Creditor account number invalid or missing
AC02	Debtor account number invalid or missing
AM02	Specific transaction/message amount is greater than allowed maximum
DT01	Invalid date (e.g., wrong or missing settlement date)
RC10	Creditor Clearing System Member identifier is invalid or missing
AM11	Transaction currency is invalid or missing

Appendix X – Affiliate Negative Balance Report

The Affiliate Negative Balance Report holds the following columns:

AccountId – Unique ProPay Account Number for each merchant in the ProPay System, same value as the "AccountNum" from the Comprehensive Transaction Detail Report

Affiliation – Name of the affiliation the ProPay Account is tied to

TierName – The name of the tier for the merchant account

LegalBusinessName – Business Legal Name associated with the ProPay Account

DBAName – DBA associated with the ProPay Account – the name the merchant or business uses when working with customers

Merchant_Descriptor – This is the field used as the descriptor for credit card statements. Customers will see this name on their statements. This is usually the DBA

AchFrom – True/False – This indicates whether the merchant is allowed to accept ACH payments

AchTo – True/False – This indicates whether the merchant is allowed to send funds via ACH

DaysNegative – How long, in days, the account has been negative

Days_Until_Writeoff – How long, in days, until the account's negative balance is charged to the affiliate account

Negative_Limit – The negative balance amount, if any, the merchant is allowed to have in their account

Account_Balance – The current balance of the account

Auto_Debit_DDA – True/False – This indicates whether ProPay is configured to automatically pull necessary funds from the merchant's associated bank account

ExternalID – External identifier provided at account creation