

ProPay, a TSYS 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
- Signup Report
- Residual Statement
- Interchange Qualification Report
- Affiliate ACH Return Report
- Gross Billing Invoice

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 TransactionInfold is a unique value for each transaction in the ProPay System. You can use the TransactionInfold 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 TransactionInfold is a unique value for each transaction in the ProPay System. You can use the TransactionInfold 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.

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.

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 monthly basis. By importing this report into their system on a monthly 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.

In order to correctly tie the original transaction to the interchange qualification you can use the TransactionInfold (a unique ProPay ID for the transaction in the ProPay System). The TransactionInfold 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 I – 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 TransactionInfold is a unique value for each transaction in the ProPay System. You can use the TransactionInfold 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](#).

Appendix

Appendix A – Comprehensive Transaction Detail Columns

The columns included in 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 of an initiated transaction

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.

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

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 H.

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

TransactionInfold – 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

BillingAddress3 – Billing address 3 provided when the transaction was initiated

BillingCity – Billing city provided when the transaction was initiated

BillingState – 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 – First 6 and last 4 of the credit/debit card associated with the transaction (i.e., 123456xxxxx1234)

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

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

Appendix B – Comprehensive Risk Retrieval Columns

The columns included in 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 date provided by the card issuer that the request must be responded by

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

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.

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

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

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

RepresentationDate – Date a re-presentation was issued by ProPay

RepresentationStatus – Information concerning the re-presentation, 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-presentation was ruled in the cardholder’s favor.
- Successful – The re-presentation was ruled in the merchant’s favor.

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.

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

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

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

TransactionInfold – 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

Appendix E – Signup Report

The columns included in the Signup Report include:

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

DeniedReason – Simple explanation as to why a sub-merchant was denied, such as OFAC math, or unable to validate SSN

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

Address – 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

CardStatus – The status of the ProPay issued MasterCard that ties to the ProPay Account (i.e., active, lost, stolen, expired, suspended, or being manufactured)

CardOrdered – This indicates if the ProPay MasterCard has been ordered

CardDate – The date the ProPay MasterCard was issued

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.”

CurrencyCode – The three digit currency code associated with the ProPay Account (generally USD)

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' withdrawal, 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

TransactionInfolD – 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

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

TransNum1 – Transaction number

TransDescription – Transaction Description to help identify 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.

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

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

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

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

GrossAmountSum – Sum of the Gross Amount for each transaction on the report

NetAmountSum – Sum of the Net Amount for each transaction on the report

InvoiceAmountSum – Sum of the Invoice Amount for each transaction on the report

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

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 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.
- +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 in transaction that was submitted, but was manually revoked by our Risk group.

- +CK Revoked: ACH in transaction that was submitted, but was manually revoked 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

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