DIRECT

Powered by Vantiv

Support Guide

vantiv™

DIRECT Support Guide for Government Agencies

Table of Contents

Important Contacts:

Level 1 Support: Terminal Support, Error Messages, Problems with DIRECT, Assistance with Reconciliation, Reporting Questions, Downloads, Billing Inquiries, Ordering Equipment or Supplies, and Other General Support Needs.

Federal Agency Support Line
Phone: 1-866-914-0558
Hours: 24/7

Chargeback Support Desk: All Questions Pertaining to Chargebacks.

Barbara Hervey
Phone: 513-900-6467
Email: barbara.hervey@vantiv.com
Hours: Monday through Friday 8am to 5pm eastern

Level 2 Support: Adding DIRECT ID's, DIRECT Training, Adding New Merchant Numbers, and Level 1 Escalations.

Tina Law
Phone: 513-900-3746
Email: tina.law@vantiv.com
Hours: Monday through Friday 8am to 5pm eastern

Level 3 Support: Special Projects and Level 2 Escalations.

Eric Cofer
Phone: 513-900-3711
Email: eric.cofer@vantiv.com
Hours: Monday through Friday 8am to 5pm eastern

Glossary of Terms:

Chain - The chain number is a six digit identifier starting with 0. This chain code will allow Vantiv to identify your agency.

Division – The division number identifies where the funding will go. Each division under a chain will mean 1 CIR entry.

Merchant number – Identifies the location within the agency.

Weekly DIRECT Training:

Please remember DIRECT training is still available every Tuesday from 2:00 - 3:00 pm eastern.

Web Conference: https://www.livemeeting.com/cc/fifththird/join
Web Conference Meeting ID: Q4H6R5
Web Conference Entry Code: NONE REQUIRED

Telephone Conference: 1-513-900-3344
Telephone Conference Passcode: 483894

FIRST-TIME USERS
To save time before the meeting, check your system to make sure it is ready to use Microsoft Office Live Meeting. **http://go.microsoft.com/fwlink/?LinkId=90703**

NOTICE: Microsoft Office Live Meeting can be used to record meetings. By participating in this meeting, you agree that your communications may be monitored or recorded at any time during the meeting.

DIRECT Procedures and Reports

Frequently Used Reports:

MD-082   Rejected Transaction Report

MD-410   Chargeback, Adjustments and Rejects that will hit your account that day

MD-413   Chargeback Prenotification

MD-414   Draft Retrievals Notification

MD-900   Chargeback Prenotification

MD-901   Bankcard Advice of Chargeback (CB)

MD-479   CIR Reconciliation Summary - daily voucher summary

MD-493   CIR Reconciliation Summary – daily voucher summary including voucher number

MM-303   Monthly Statement

MM-418   Monthly Intra-governmental Fee Summary

MM-428   Monthly Intra-governmental Transaction Summary

BIMERFIN   Services Invoice

BIMERFEE   Monthly Detail Fee Summary

Daily Procedure:

- Log in to DIRECT.
- You will see an alert on right side of screen informing you of how many reports you have waiting to be downloaded. Click the alert stating how many reports are outstanding.
- This should take you to a list of reports waiting to be downloaded. You may download all of the reports or you may choose to only download particular reports. To only choose certain reports click 'Select All' at the bottom, the page should turn blue, click on the top check mark, all the check marks should disappear, then click 'Select None'. Or you just unclick the reports you do not want to download.
- Now click on the reports that you want downloaded. Only reports with check marks in the boxes will be downloaded.
- At the bottom of the page, click 'Download'. You will see a box in the center of the screen showing that the reports are being downloaded.
- When finished downloading, click 'View Reports'. The Report Viewer will be divided into two separate screens. The left will have a list of reports that are ready to be viewed. Single click on the report you want. It should appear in the right half of the screen. To maximize viewing, click on the 'Full Screen' icon on the toolbar.

- If you would like to see a report that is not in your Receive Reports section (maybe from a past date), click on the 'Restore Reports' icon on the toolbar of Report Viewer or go to 'Restore Reports' on the main screen and select the dates that you want. Then follow the above instructions for downloading.

ALL AGENCIES SHOULD REVIEW THEIR MD-479 or MD-493 REPORT DAILY TO ENSURE CORRECT FUNDING. REPORT IMAGES ARE ONLY AVAILBLE IN DIRECR FOR 60 DAYS.

Below is an example of the MD-479

```
MD-479                          SUMMARY OF CASHLINK FILE DATA BY CHAIN/DIV/MERCHANT        05:00 THURSDAY, MAY 31, 2007   1
----------------------------------------------------- CHAIN=012345 DIV=001 -----------------------------------------------------

                                                                                    EFT      EFT
     MERCH       EMD_CR    EMD_DB    CB_CR    CB_DB    ADJ_CR    ADJ_DB     EFT_CR   EFT_DB   CRADJ    DBADJ       CREDIT     DEBIT
  4445000212122  27947.47    0.00     0.00     0.00     0.00      0.00    15634.30    0.00    0.00     0.00      43581.77     0.00
  4445000454545    709.80    0.00     0.00     0.00     0.00      0.00      395.24    0.00    0.00     0.00       1105.04     0.00
  4445000787878   8911.95    0.00     0.00     0.00     0.00      0.00    18802.45    0.00    0.00     0.00      27714.40     0.00
  4445000898988   2440.70    0.00     0.00     0.00     0.00      0.00     1819.80    0.00    0.00     0.00       4260.50     0.00
                 ---------  -------  -------  -------  -------   -------  ---------  -------  ------   ------    ----------  --------
                 40009.92    0.00     0.00     0.00     0.00      0.00    36651.79    0.00    0.00     0.00      76661.71     0.00


----------------------------------------------------- CHAIN=012345 DIV=002 -----------------------------------------------------

                                                                                    EFT      EFT
     MERCH       EMD_CR    EMD_DB    CB_CR    CB_DB    ADJ_CR    ADJ_DB     EFT_CR   EFT_DB   CRADJ    DBADJ       CREDIT     DEBIT
  4445000985632  26792.28    0.00     0.00     0.00     0.00      0.00    32926.36    0.00    0.00     0.00      59718.64     0.00
  4445000369852  67132.95    0.00     0.00     0.00     0.00      0.00    39181.35    0.00    0.00     0.00     106314.30     0.00
                 ---------  -------  -------  -------  -------   -------  ---------  -------  ------   ------    ----------  --------
                 93925.23    0.00     0.00     0.00     0.00      0.00    72107.71    0.00    0.00     0.00     166032.94     0.00
```

Key to column headers in the MD-479 report.

Existing Fields defined:

- MERCH = Fifth Third merchant number.
- EMD_CR = Credit card credit amount, sales.
- EMD_DB = Credit card debit amount, returns.
- CB_CR = Credit card chargeback credit amount.
- CB_DB = Credit card chargeback debit amount.
- ADJ_CR = Credit Card Misc adjustment credit amount.
- ADJ_DB = Credit Card Misc adjustment debit amount.
- EFT_CR = PIN Debit credit amount.
- EFT_DB = PIN Debit debit amount.
- CRADJ = PIN Debit Chargeback/Adjustment credit amount.
- CBADJ = PIN Debit Chargeback/Adjustment debit amount.
- Total Credit amount (credit cards and debit cards).
- Total Debit amount (credit cards and debit cards).

Chargeback and Retrieval Procedures

Chargeback Reports

MD-410   Chargebacks/Adjustments – details debits/credits to your account for the day

MD-413   Chargeback Notification – multiple items per page view

MD-414   Visa/MasterCard Retrievals – multiple items per page view

MD-900   Chargeback Notification – 1 item per page view

MD-901   BankCard Advice of Chargeback or Chargeback Reversal – shows what will be debited/credited from your account on a future date.

- Log in to DIRECT
- This should take you to a list of reports waiting to be downloaded - you want to download the reports listed above (if needed) - click Select All at the bottom, the page should turn blue, click on the top check mark, all the check marks should disappear, then click Select None. Or just unclick the reports you do not wish to download.
- Now click on the reports that you want downloaded. Only reports with check marks in the boxes will be downloaded. If you would like to print a report, put a check mark in the print box next to it.
- At the bottom of the page, click 'Download'. You will see a box in the center of the screen showing that the reports are being downloaded.
- When finished downloading, click 'View Reports'. The Report Viewer will be divided into two separate screens. The left will have a list of reports that are ready to be viewed. Single click on the report you want. It should appear in the right half of the screen. To maximize viewing, click on the 'Full Screen' icon on the toolbar.
- If you would like to see a report that is not in your Receive Reports section (maybe from a past date), go to Restore Reports on the main screen or click on the Restore Reports button on the tool bar. Select the dates that you want and follow the above instructions for downloading.
- **On a daily basis, you should download the MD-413/MD-900 and MD-414/MD-907 and provide the documents to Vantiv necessary to fulfill the retrievals and chargebacks.**
- The MD-410 and MD-901 should be used to research all chargebacks to determine if you have a reversal right. Provide the documents suggested on the MD-901 to generate a Reversal.
- Review all Issuer correspondence online in DIRECT as you will not receive a hard copy.

There is an alternate way to view your chargeback information:

On the Merchant tab, go to Chargeback Management and then click on Draft Retrievals. This will take you to a box that will allow you to do a number of searches. You can choose to look at Draft Retrievals or Prenotes or both. You can search within specific dates or choose to see outstanding items only. This is an excellent way to monitor your progress. This section contains the same information as the Reports but it is organized in a different way. Some people prefer to view their information in this manner instead of working paper report images.

To view the status of a particular chargeback:

On the Merchant tab, go to Chargeback Management and then click on Chargeback Data. This will take you to a box that will allow you to do a number of searches. Most likely you will have the account number and amount to search on, but you can do any type of search depending on the information that you have. Choose the applicable button, and it will highlight the fields that need to be completed. Click search.

If you do not currently have the ability to scan, all documentation should be submitted to our Chargeback Department via fax:

Fax to: 513-900-3450

Reports

There are three main utilities for the Report Viewer: Receive Reports, View Reports, and Find Reports. Reports on the remote server are available for 60 days after their creation date. Reports older than 60 days are automatically removed from the report server.

Restore Reports	Allows the user to search through their remote reports to locate those that match the user-specified criteria.
Receive Reports	Used to download remote reports to the user's local PC where they can be viewed. If you click on Receive Reports without doing a Find Reports first, the Receive Reports screen will list all new reports that you have not previously downloaded.
View Reports	Used to view the contents of a local report.

The **Restore**, **Receive**, and **View** Report functions are accessed on the *Reports & Statements* tab under the User-Defined Report heading.
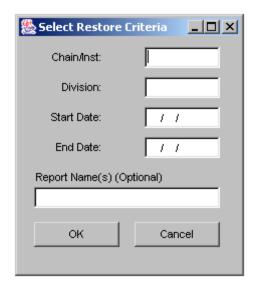
Restore Reports

The Restore Reports function is used to search through all remote reports for those that match the user-specified criteria. If you have a large number of custom reports, the Restore Reports function helps to quickly locate those specific reports you want to download.

When a user clicks on the Restore Reports function under the User-Defined Reports heading on the *Reports & Statements* tab, the following Select Filter Criteria screen appears.

Enter the desired search criteria.

The **Start Date** and **End Date** are used to identify the date range of the search. Only reports created within the specified range will be returned. The names of your remote reports are listed in the **Report Names** box.

To select a report, click on one or more of the report names to highlight. To select multiple reports, hold the Ctrl key down on the keyboard to highlight two or more report names. If you click on a report and then decide you do not want it highlighted, click on it a second time and it will un-highlight (deselect).

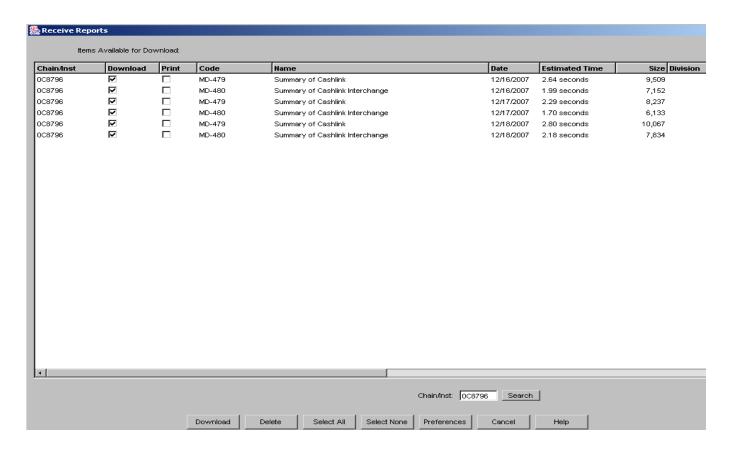Click the Search button to find those remote reports matching your search criteria.

The Receive Reports screen will appear listing the matching reports.

Receive Reports

The Receive Reports function is used to download remote reports to your local PC or network drive.

When a user clicks on the Receive Reports function under the User-Defined Reports heading on the *Reports & Statements* tab, the following Receive Custom Report screen appears.

Downloading Remote Reports

By default, all reports listed on the Receive Reports screen are selected for download. The user has the option to deselect those remote reports that you do not want to download.

Clicking the Download button will download the remote report(s) to your local PC or network drive. The report(s) will still be stored on the remote report server for up to 60 days in case the user accidentally deletes or overwrites a local report. Use the Restore Reports function to locate previously read/downloaded reports.
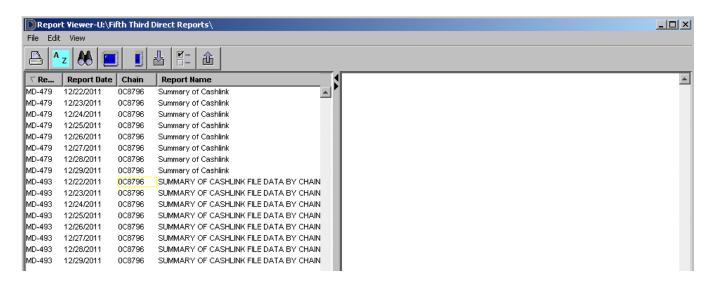
Deleting Remote Reports

Remote reports are stored on the remote report server. You may delete reports from the remote report server if you no longer need them. First, highlight the reports you want to delete by clicking on any report. Multiple reports may be highlighted by holding down the Ctrl key and clicking on each of them. The Select All button at the bottom of the screen will highlight all reports. The Select None button will remove highlighting from all reports.

Once the desired set of reports has been highlighted, click the Delete button to remove them from the remote report server.

View Reports

The View Reports function is used to view local reports on your PC or network drive as well as delete local reports that you no longer want.

When a user clicks on the View Reports function under the User-Defined Reports heading on the *Reports & Statements* tab, the following screen appears.

Deleting Local Reports

Local reports are stored on your local PC or network drive. You may manually delete local reports if you no longer need them. First, highlight the reports you want to delete by clicking on any report. Multiple reports may be highlighted by holding down the Ctrl key and clicking on each of them. Once the desired set of reports has been highlighted, click the Delete button to remove them.

You may also delete custom reports automatically. On the Admin tab, click the Set Preferences option. The Preferences screen will display. Click the Reports tab at the top to view and select Deletion Preferences options.
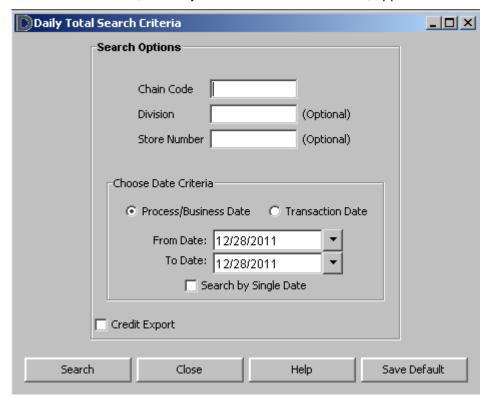
Daily Totals

To review settlement totals and/or transaction detail for a specific batch of transactions within the last 18 months, the Daily Totals feature may be used. To utilize this feature, the user must research the Chain Code and the Date of the batch in question.

Daily Total Step-by-Step Procedures

To use the Daily Totals function, the user will select the 'Merchant' tab and the corresponding 'Daily Totals' button at the Main Menu**.**

The first screen that the user will encounter, the Daily Total Search Criteria screen, appears below.

The **Daily Total Search Criteria** screen will allow the user to research settlement totals and/or transaction detail for a specific batch of transactions via the following:

- **Chain Code** - the user may research either all chain codes (the Vantiv assigned, five-digit merchant chain number) for which he or she has access or may research each chain code separately
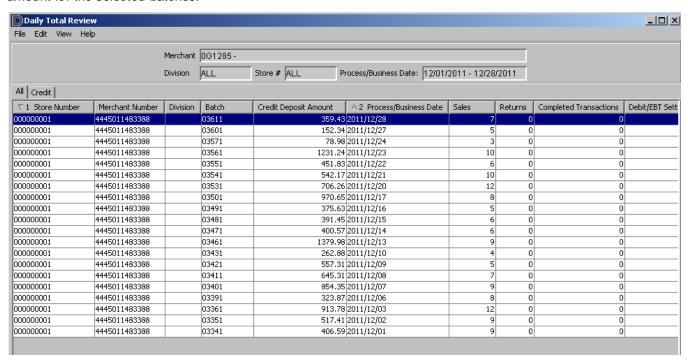
- **Division -** the user may narrow the search by specifying a division code (the merchant division from which the batch occurred). For those user's set-up with Division security, the "Division" field will appear as a drop-down box.
- **Store Number** (optional) - the user may narrow the search by specifying the store number
- **Process/Business Date** – the date Vantiv processes the payments for settlement
- **Transaction Date** – will match the point of sale transaction date

Note: The "credit export" button gives the user the ability to export all transactions to a comma delimited data file for the user defined date range. The user should specify a "Start Date," and an "End Date" (defaulted to the previous day). It is recommended to limit your search to a few days at a time to for fastest results.

The Daily Total Review Screen

The Daily Total Review screen will be generated, as below, and the user will note that all information fitting the criteria suggested in the Daily Total Search Criteria screen is listed. This screen will detail the store number, merchant number, terminal ID, and batch numbers, as well as the deposit amount, transaction count, and rejected amount for the selected batches.
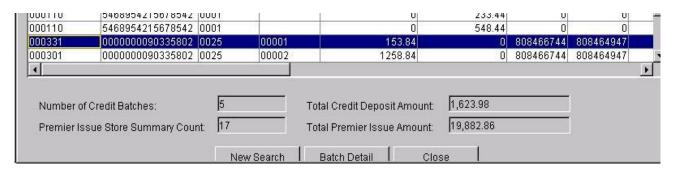
Daily Total Review

File Edit View Help

Merchant 0G1285 -

Division ALL   Store # ALL   Process/Business Date: 12/01/2011 - 12/28/2011

All | Credit

▽ 1 Store Number	Merchant Number	Division	Batch	Credit Deposit Amount	△ 2 Process/Business Date	Sales	Returns	Completed Transactions	Debit/EBT Sett
000000001	4445011483388		03611	359.43	2011/12/28	7	0	0	
000000001	4445011483388		03601	152.34	2011/12/27	5	0	0	
000000001	4445011483388		03571	78.98	2011/12/24	3	0	0	
000000001	4445011483388		03561	1231.24	2011/12/23	10	0	0	
000000001	4445011483388		03551	451.83	2011/12/22	6	0	0	
000000001	4445011483388		03541	542.17	2011/12/21	10	0	0	
000000001	4445011483388		03531	706.26	2011/12/20	12	0	0	
000000001	4445011483388		03501	970.65	2011/12/17	8	0	0	
000000001	4445011483388		03491	375.63	2011/12/16	5	0	0	
000000001	4445011483388		03481	391.45	2011/12/15	6	0	0	
000000001	4445011483388		03471	400.57	2011/12/14	6	0	0	
000000001	4445011483388		03461	1379.98	2011/12/13	9	0	0	
000000001	4445011483388		03431	262.88	2011/12/10	4	0	0	
000000001	4445011483388		03421	557.31	2011/12/09	5	0	0	
000000001	4445011483388		03411	645.31	2011/12/08	7	0	0	
000000001	4445011483388		03401	854.35	2011/12/07	9	0	0	
000000001	4445011483388		03391	323.87	2011/12/06	8	0	0	
000000001	4445011483388		03361	913.78	2011/12/03	12	0	0	
000000001	4445011483388		03351	517.41	2011/12/02	9	0	0	
000000001	4445011483388		03341	406.59	2011/12/01	9	0	0	

The fields and descriptions within the Daily Total Review screen are the following:

- **Store Number** - merchant store number
- **Merchant Number** - merchant bankcard account number (unique client identifier for a specific store location)
- **Division** - merchant division number (000-999)

- **Batch** - batch number (merchant assigned)
- **Deposit Amount** - net deposit amount (sales less returns)
- **Auth Amount** - authorization amount
- **Sales** - gross sales (purchases / debits)
- **Chain Code** - the Vantiv assigned, five-digit merchant chain number
- **Process/Business Date** - the date Vantiv processes the payments for settlement
- **Tran Date -** transaction date (calendar date of transactions)
- **Card Type** - type of processing activity (credit, debit, etc)
- **Interchange Fee** - net interchange fees assessed to Fiscal Service
- **Surcharge Amount** - additional processing charges assessed by Visa and MasterCard for transactions that do not meet the qualification requirements of the base interchange program established at the merchant level

The bottom portion of the Daily Total Review screen allows the user to view a specific batch detail record. To utilize this option, the user will either highlight a specific record, and at the lower portion of the screen, he or she will press the "Batch Detail" button or will double click the record. In this scenario, the user highlights the record associated with batch number "331" and presses "Batch Detail" to reach the **Batch Detail Review** screen**.**

000110	5468954215678542	0001		0	233.44	0	0
000110	5468954215678542	0001		0	548.44	0	0
000331	0000000090335802	0025	00001	153.84	0	808466744	808464947
000301	0000000090335802	0025	00002	1258.84	0	808466744	808464947

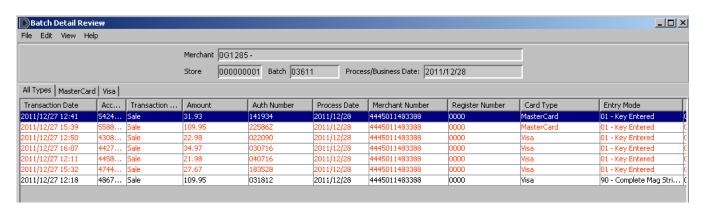|		
Number of Credit Batches:	5	Total Credit Deposit Amount: 1,623.98
Premier Issue Store Summary Count:	17	Total Premier Issue Amount: 19,882.86

New Search | Batch Detail | Close

The Batch Detail Review Screen

The Batch Detail Review screen will show the record number, transaction date, card account number, transaction type, and transaction amount for each transaction listed within the specified batch. Additionally, the screen will detail the authorization number, register number, draft location, and entry mode for all transactions.

Note: All key-entered transactions will appear in *Red*. Additionally, the first record in a grid will now be selected by default, as shown below.

The fields and descriptions within the Batch Detail Review screen are the following:

- **Account Number** - cardholder account number (card number)
- **Tran Date** - transaction date (calendar date of transaction)
- **Tran Type** - transaction type (sale, return, etc.)
- **Tran Amount** - transaction amount
- **Auth Number** - authorization number / approval code
- **Entry Mode -** POS transaction entry mode (swipe/mag stripe, key entered, etc.)
- **Register Number** - POS register number (provided by merchant)
- **Process Date** - the date Vantiv processes the payments for settlement
- **Merchant Number** - merchant bankcard account number, unique client identifier for a specific store location
- **Card Type** - type of bankcard (Visa, MasterCard, etc.)
- **Auth Currency Code** - currency code provided in authorization message
- **Category Code** - merchant SIC / MCC code
- **Sales Person** - clerk / sales representative ID (merchant assigned)
- **Terminal ID** - terminal identifier / number
- **Merchant Ref Num** - **Agency tracking ID provided by Pay.gov**
- **Mail/Phone Ind** - Mail / Phone order identifier
- **Terminal Capability** - merchant POS terminal capability indicator (mag stripe capable, key entry only, etc.)
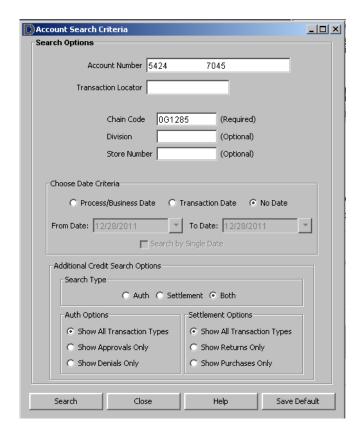
Account Review

To access the last 18 months of transaction detail information for a specific cardholder account number, the Account Review Function may be used. To view transaction detail for a cardholder, the card number and Vantiv assigned merchant chain code must be used as search criteria. The user's search may be narrowed significantly if he or she should specify a starting search date (either processing date or transaction date), returned sales only criteria, a division number, and/or a store number.

Account Review Step-by-Step Procedures

To use the Account Review function, the user will select, via his or her mouse, the "Merchant" tab and the corresponding "Account Review" button at the **Main Menu**.

The **Account Search Criteria** screen will allow the user to research a cardholder account via the following:

- **Chain Code** - the Vantiv assigned, five-digit merchant chain number
- **Division** - merchant division number (000-999)
- **Account Number** - the user must specify a cardholder account number
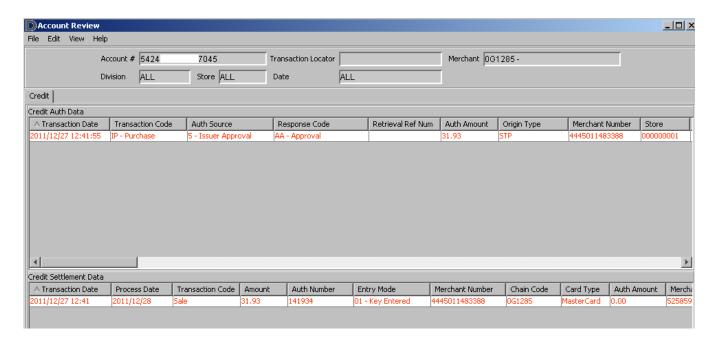
- **Store Number** (optional) - the user may narrow the search by specifying the store number (the merchant store number at which a transaction was performed)
- **Date Criteria** (optional) - the user may narrow the search by specifying a Process Date range and/or Tran Date range
- **Search Type** - the user may search by Authorized Transactions, Settled Transactions or both
- **Credit Settlement Options** - additionally, the user may indicate to the system that all transactions, return transactions only, or purchases only should be viewed
- **Auth Options** - additionally, the user may indicate to the system that all authorizations, approved authorizations only, or denied authorizations only should be viewed

The Account Review Screen

The Account Review screen will be generated, as below, and the user will note that all transactions are shown. This screen will detail the date and time transactions occurred; will show the merchant division, register number, and store number at which transactions occurred; will verify the type and amount of transactions; and will show authorization numbers for most transactions (not valid for returns).

Note: As the user will note from the picture below, all key-entered transactions now appear in Red.

The fields and descriptions within the **Account Review** screen are the following:
- **Merchant** - name of the merchant at which the transaction occurred
- **Account Number** - cardholder account number specified by the user within the Account Search Criteria screen
- **Division** - merchant division specified by the user within the Account Search Criteria screen
- **Store** - merchant store number specified by the user within the Account Search Criteria screen

- **From Date** - start date specified by the user within the Account Search Criteria screen
- **To Date** - end date specified by the user within the Account Search Criteria screen

AUTH DATA
- **Tran Date** - calendar date of transaction
- **Tran Type** - type of transaction; sale, return, etc.
- **Auth Amount** - authorization amount
- **Merchant Number** - merchant bankcard account number (unique client identifier for a specific store location)
- **Store Number** - merchant store number
- **Div Code** - merchant division indicator (000-999)
- **Chain Code** - the Vantiv assigned, five-digit merchant chain number
- **Card Type** - type of bankcard (visa, mastercard, etc.)
- **Expiration Date** - card expiration date
- **Response Code** - authorization response code (approved, declined, etc.)
- **Auth Code** - authorization number/approval code
- **Auth Source** - authorization source
- **Auth Currency Code** - currency code provided in authorization message
- **Old Auth Amount** - original authorization amount (partial reversals, etc.)
- **MCC Code** - merchant SIC / MCC code
- **Origin Type** - authorization request origin
- **Call Type** - authorization call type (950, 800, etc.)
- **Terminal Capability** - merchant POS terminal capability indicator (mag. stripe capable, key entry only, etc.)
- **Card Act Term** - cardholder activated terminal indicator
- **Entry Mode** - POS entry mode (swipe/mag. stripe, key entered, etc.)
- **Mail/Phone Ind** - mail/phone order identifier
- **Cardholder ID** - cardholder ID method (signature, mail/phone, etc.)
- **AVS** - address verification service request response (n/a if not submitted in authorization request)
- **CVV2 Presence Ind** - card verification value 2 / card verification code 2 request indicator
- **CVV2 Ind** - card verification value 2 / card verification code 2 request response
- **Stand-in Ind** - stand-in authorization processing indicator
- **Stand-in Level** - stand-in authorization level indicator (9=none)
- **Void Ind** - transaction void indicator
- **POS Cond Code** - POS condition code; describes the transaction environment
- **Business Date** - transaction business date
- **Remaining Balance** - remaining card balance (gift card)
- **Banknet Ref Number** - Banknet reference number (MasterCard transaction field - assigned by MasterCard)
- **Banknet Date** - MasterCard transaction field - assigned by MasterCard
- **Tran ID** - transaction identifier (Visa transaction field - assigned by Visa)
- **Validation Code** - transaction validation code (Visa transaction field - assigned by Visa)

- **ACI** - authorization characteristics indicator
- **Auth Response Code** - authorization response code (approve, decline, etc.)
- **Retrieval Ref Number** - retrieval reference number (Visa only)

CREDIT SETTLEMENT DATA
- **Transaction Date** - calendar date of transaction
- **Transaction Type** - type of transaction; sale, return, etc.
- **Tran Amount** - transaction amount
- **Auth Number** - authorization number/approval code
- **Auth Amount** - authorization amount
- **Entry Mode** - POS entry mode (swipe/mag. stripe, key entered, etc.)
- **Register Number** - POS register number (provided by merchant)
- **FACS Available** - facsimile draft information availability detail, summary, none)
- **Process Date** - system defined processing date (not always transaction date)
- **Merchant Number** - merchant account number (unique client identifier for a specific store location)
- **Card Type** - type of bankcard (Visa, MasterCard, etc.)
- **Division** - merchant division number (000-999)
- **Store Number** - merchant store number
- **Chain Code** - the Vantiv assigned, five-digit merchant chain number
- **Auth Currency Code** - currency code provided in authorization message
- **Category Code** - merchant SIC / MCC code
- **Terminal Seq Number** - transaction sequence number (merchant assigned - should not repeat within terminal transaction batch)
- **Sales Person** - clerk / sales representative ID (merchant assigned)
- **Terminal ID** - terminal identifier / number
- **Merchant Ref Number - will contain AGENCY TRACKING NUMBER from Pay.gov**
- **Mail/Phone Ind** - mail / phone order identifier
- **Terminal Capability** - merchant POS terminal capability indicator (mag. stripe capable, key entry only, etc.)
- **ACI** - authorization characteristics indicator (card present, etc.)
- **Cardholder ID** - cardholder ID method (signature, mail / phone, etc)
- **Orig Interchange Ind** - original interchange indicator (name of the base interchange program assigned to merchant number)
- **Interchange Code** - name of the actual interchange category (CPS retail, Merit III, etc.) assigned to transaction based on information provided in authorization and settlement data
- **Interchange Fee** - interchange fee amount
- **Surcharge Amount** - additional processing charges assessed by Visa and MasterCard for transactions that do not meet the qualification requirements of the base interchange program established at the merchant number level.
- **Surcharge Reason** - interchange surcharge reason code (key entered, late, no authorization, etc.)
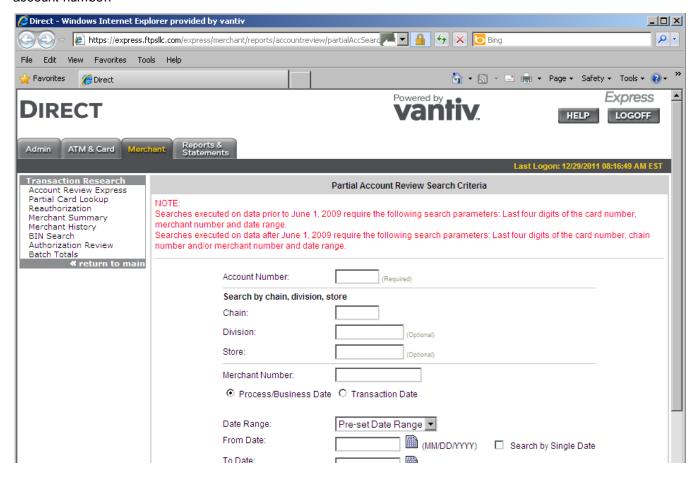
- **Days Late** - number of days late compared to processing standards associated with the Original Interchange Ind assigned to the transaction
- **Expiration Date** - card expiration date
- **Tran ID** - transaction identifier (Visa transaction field - assigned by Visa)
- **Validation Code** - transaction validation code (Visa transaction field - assigned by Visa)
- **Banknet Ref Number** - Banknet reference number (MasterCard transaction field - assigned by MasterCard)
- **Banknet Date** - MasterCard transaction field - assigned by MasterCard
- **AVS Response Code** - address verification service request response (n/a if not submitted in authorization request)
- **CVV2 Response Code** - card verification value 2 (CVV2) / card verification code 2 (CVC2) request response - "not processed" if not submitted in authorization request
- **CVV2 Value** - card verification value 2 (CVV2) / card verification code 2 (CVC2) presence indicator - "n/a" if not submitted in authorization request
- **Signature Capture Ind** - signature capture information indicator
- **Reference Number** - 23 digit reference number assigned by the network for the transaction
- **Level III Indicator** - purchasing card level III information indicator
- **Signature Pen** - signature capture device type
- **Signature Encryption Method** - signature encryption method - blank if not using signature capture
- **Signature Encryption Key** - signature capture encryption key identifier
- **Signature Compression** - signature capture compression method
- **International IND** - international card indicator - blank for domestic cards
- **AgentBank** - identifies agent bank assigned to merchant number (if applicable)
- **Card Product Type** - identifies type of card (Visa Gold, MasterCard Purchasing, etc.)
- **Discount Amount** - discount fees assessed based on rates established for merchant's Visa and MasterCard processing (zero if not discount based)
- **Billing Indicator** - indicates billing method (unbundled/bundled discount)
- **Number of Settled Transactions** - number of settled transactions appearing within the screen record
- **Number of Auth Transactions** - number of authorized transactions appearing within the screen record
- **Total Settled Amount** - total settled monetary amount fitting the criteria of the complete record

Partial Account Number Search

From the Main Menu screen under Transaction Research, select "Partial Card Lookup". The partial card lookup feature will allow user to query for a credit card by only using the chain code, merchant ID, and last 4 digit of the account number.

Run a search a by entering the last 4 digits of the account number in question. You will need to restrict your search by both merchant ID and a 5 day date range.