

# Merchant Services

## MERCHANT ACCOUNTING DETAIL (MAD) REPORTS

iPayment, Inc. (iPayment) offers daily reporting of account activity available directly through the Internet. The Merchant Accounting Detail (MAD) report will provide you with information on deposits, transaction detail, chargebacks, and retrieval requests. The MAD report information is available through a secure site requiring a unique password assigned to your iPayment merchant account for access. Please note this password is confidential and must not be disclosed to unauthorized personnel. If you are unaware of what your password is, please contact our Customer Service Department at (800) 324-9825 for assistance. You may also contact our Customer Service Department to arrange for an alternate method of obtaining this information if you are unable to access the Internet.

This guide will provide you with instructions for accessing the online MAD report as well as a field-by-field description of the information provided.

### Accessing the MAD Report

---

1. For direct access to the MAD report log onto the address at: <https://reports.ipaymentinc.com/madreport> or log onto the home page of the iPayment website at [www.ipaymentinc.com](http://www.ipaymentinc.com) and select the *Merchant Reports* option from the *Credit Card Processing* section of the menu. If you are unable to view the MAD report, you may utilize the site link provided to update your web browser.
2. Enter your iPayment merchant account number.
3. Enter the unique password assigned to your iPayment merchant account.
4. The MAD report message will appear. Please review these messages on a regular basis as they contain important information regarding your merchant account.
5. From the menu at the left, select the type of information to be searched. See the individual sections below for an outline of the available information.
6. Enter the first date of the time span to be searched utilizing the *mm/dd/yyyy* format for the date.
7. Enter the last date of the time span to be searched utilizing the *mm/dd/yyyy* format. If only one date is requested, that date must be entered in both the *From* and *To* fields.
8. Click on the *Submit* button or tab to the *Submit* button and press the [ENTER] key.

## Transaction/Processing Information

---

The Transaction/Processing section contains merchant contact information as well as processing limits and totals for the date span requested. Information reflects MasterCard and Visa totals only. American Express, Diners Club, and Discover transactions are deposited directly from the Issuers.

*To* – Merchant contact information currently on file with iPayment

*Fax* – Merchant facsimile contact number currently on file with iPayment

*Email* – Merchant email address currently on file with iPayment

*Message* – Important alerts, reminders, and messages pertaining to your iPayment merchant account

*Discount Rate* – Qualified discount percentage assigned to your merchant account

*Reserve Rate* – Percentage set aside as reserve funds for your merchant account

*Sales Limit* – The Approved Monthly Volume (AMV) for your merchant account.

*Sales* – Dollar amount total of sale transactions for the date span requested

*Date* – Settlement date of data reflected

*Sale Count* – Item count total of sale transactions for specified date

*Sales* – Dollar amount total of sale transactions for specified date

*Return Count* – Item count total of credit transactions for specified date

*Returns* – Dollar amount total of credit transactions for specified date

*Cleared CB Count* – Item count total of chargeback items for the specified date

*Cleared CBs* – Net dollar amount total of chargeback items for the specified date

*Discount* – Dollar amount total of the Qualified discount rate deducted from sale and credit transactions for the specified date

*Reserve* – Dollar amount total of funds held in a Reserve account for the specified date

*Net* – Dollar amount total of deposit transferred to your checking or savings account based upon the *Sales*, *Returns*, and *Cleared CB's* data<sup>1</sup>

*Total* – Total item count and dollar amount figures of each field for the date span requested

---

<sup>1</sup> The actual deposit to your checking or savings account **may** vary with any manual adjustments, credit or debit, not reflecting in this data. For example, a credit for a chargeback reversal due to a valid rebuttal is not reflected in the data above.

## Transaction Detail

---

The Transaction Detail section provides information on each transaction processed for the date span requested. All card types accepted will appear in this section.

*Settlement Date* – Date the batch containing the recorded transaction was settled

*Credit Card Number* – Account number of the card used for the transaction

*Transaction Amount* – Total dollar amount of the transaction

*Transaction Date* – Recorded date of the transaction

*Transaction Time* – Recorded time of the transaction

*Transaction Type* – *SALE* (credit to merchant) or *RETURN* (debit to merchant)

*Auth Code* – Authorization number, if any, obtained with the transaction

## Chargeback/Retrieval Information

---

The Chargeback/Retrieval section provides information on all chargebacks received and processed against your merchant account as well as all retrieval requests received for your merchant account. Chargeback and retrieval request information will contain MasterCard and Visa items only. American Express, Diners Club, and Discover items are handled directly through the Issuers. This section is the primary form of notification provided regarding chargebacks and retrieval requests. Courtesy letters are also mailed as secondary forms of notification.

### Chargebacks

*Current Disp As of* – The date the chargeback was processed against your merchant account. A rebuttal must be received within ten (10) days from this date to qualify for reversal.

*SeqNo* – A unique number assigned to each chargeback for identification purposes. Please refer to this number and the credit card number when inquiring about the chargeback.

*Credit Card NO* – The card number used for the transaction for which the chargeback has been received

*Trans Date* – The date of the transaction for which the chargeback has been received

*Trans Amount* – The dollar amount of the chargeback. This is not necessarily the amount of the entire transaction as a partial amount may be charged back.

*CB Type* – The current point of the chargeback cycle – Type 1 chargebacks are the first chargebacks received from the cardholder's bank. If the Type 1 chargeback is reversed, the cardholder's bank may then send a Type 3 chargeback with additional information to support the cardholder's dispute.

*Current Disp* – PM indicates the debit of the chargeback against the merchant account

*Total* – Item count and dollar amount totals of processed chargebacks for the date span requested

## Retrieval Requests

*Report Date* – The date the cardholder’s bank requested a copy of the sales documentation. A valid and legible sales draft must be received within ten (10) days from this date. If no response or an invalid or illegible response is received, the transaction may be charged back for which there is no recourse available. Additional fees may also be imposed.

*Seq NO-* A unique number assigned to each retrieval request for identification purposes

*Credit Card NO* – The card number used for the transaction for which the retrieval request has been received

*Trans Date* – The date of the transaction for which the retrieval request has been received

*Trans Amount* – The dollar amount of the transaction for which the retrieval request has been received. This may reflect the foreign currency amount as United States dollars for transactions made with foreign cards.

*Total* –Item count and dollar amount totals of retrieval requests received for the date span requested

## Credit Card Search

---

The credit card search function will display all *Transaction Detail*, *Chargeback*, and *Retrieval* information matching the card number requested.