

# Merchant Account Reports

## User Guide

February 2017



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# Recent Revisions to This Document

<b>Release</b>	<b>Changes</b>
February 2017	■ Updated to reflect reports retired in July 2016.
September 2014	■ This revision contains only editorial changes and no technical updates.
February 2014	■ This revision contains only editorial changes and no technical updates.
July 2012	■ This revision contains only editorial changes and no technical updates.
June 2011	■ Added new Chargeback and Representment Financial Details Report. See <a href="#">"Chargeback &amp; Representment Details," page 15.</a>
August 2010	■ Updated Purchase & Refunds Details Report. See <a href="#">"Purchase &amp; Refund Details Report," page 10.</a>

# Introduction

This suite of reconciliation tools complements the transaction reports by adding funding, fee, and chargeback information needed for order-level or summary-level reconciliation, performing research, and managing the end-to-end payment life cycle.

Each report is available in several formats. You can obtain the reports in the Business Center or download them automatically.

Each report features a dynamic six-level hierarchy that you can tailor to your company's business model and provides reconciliation at any level.

## Available Reports

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Payment activity reconciliation reports track purchases and refunds, funds posted to your bank account, and fees that have been assessed for a merchant entity. These are the payment activity reconciliation reports: "[Payment Activity Summary Report](#)," "[Purchase & Refund Details Report](#)," and "[Transfer Log Report](#)."

Exception management reports track chargebacks and representment events and provide information for retrieval requests. These are the exception management reports: "[Chargeback & Representment Summary Report](#)," and "[Chargeback & Representment Details](#)."

Payment performance reports improve performance by analyzing chargebacks and authorization declines. These are the payment performance reports: "[Chargeback Analysis Report](#)," and "[Authorization Analysis Report](#)."

Self-service report requests enable you to search for transactions by submission date. For acquiring transactions, the submission date occurs after the transactions have been settled and are sent back from the processor as successful settlements. For non-acquiring transactions, the submission date is the date that the transaction was submitted to CyberSource.

For information about retrieving reports using an API, see the [CyberSource Merchant Account Reporting Developer Guide](#). Report file formats are described in this guide.

# Getting Started

**Important**

If you have the Essentials package, you need to “go live” before you can configure reports in production. *Going live* means that you can accept real orders from your customers. To go live, follow the Going Live steps in the Business Center User Guide.

## Logging in to the Business Center

Follow these steps to log in to the Business Center and access the reports:

- Step 1** Browse to <https://ebc.cybersource.com>.
- Step 2** Enter your merchant ID, user name, and password, and click **OK**.
- Step 3** In the navigation pane, choose **Reports > Merchant Account Reports**.

The most recent reports appears at the bottom of the page.

- To go directly to a report, click the report name or click **View**. The report opens in the Web browser.
- To download a report, click one of these links:
  - XLS: The report is downloaded for viewing in Excel or similar programs.
  - CSV: The report is downloaded in CSV format (comma-separated value for use with databases and other programs).
  - XML: The report is downloaded in XML format (Extensible Markup Language, used by many programs to import data).
  - PDF: Downloads the report in PDF format.

**Note**

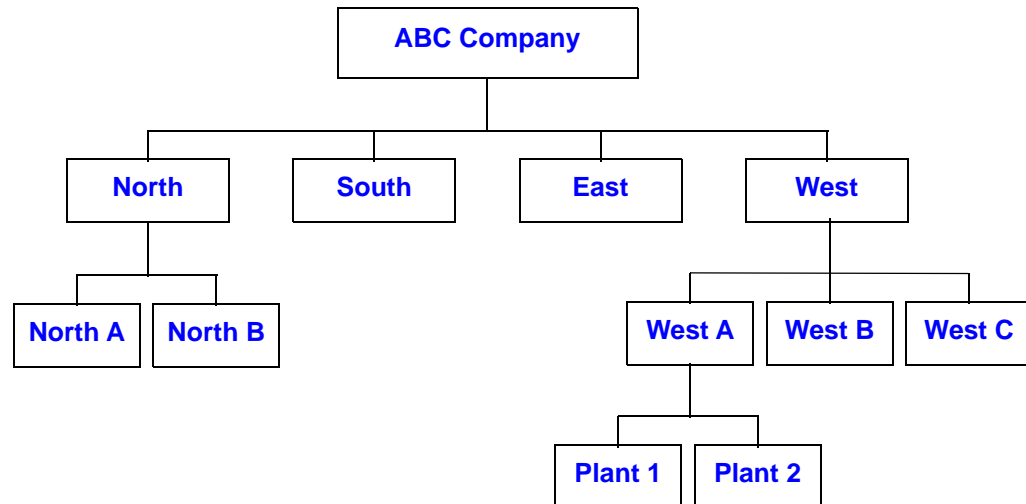
XML, CSV, and XLS formats group currencies together within the report. The PDF format organizes the report by currency.

- Step 4** To generate a different report or set of reports, select from the menus at the top of the page:
- **Hierarchy:** If your company has more than one hierarchy level, you can select a new hierarchy from the drop-down menu or click the folder icon to the right of the Hierarchy field. From the hierarchy menu, select a new hierarchy level. For information on hierarchy structure, see "[Hierarchy](#)".
  - **Report:** Choose All to display all the reports available for the date(s) you choose, or select a specific report. The Payment Activity Summary report and Summary of Fees report can span 31 days. The other reports cover only the day specified in the Date field.
  - **Frequency:** Select the frequency of report data. You may choose Daily for a single day's report or Custom. Note that the detail reports are daily reports.
  - **Date: (Daily Only)** Select the month, day, and year, or click the calendar to choose the date.
  - **Start Date: (Custom Frequency Only)** Select the month, day, and year, or click the calendar to choose the start date.
  - **End Date: (Custom Frequency Only)** Select the month, day, and year, or click the calendar to choose the end date.

- Step 5** Click **Submit**.

# Hierarchy

Hierarchy represents the structure of your organization. You can have up to six levels with varying degrees of flexibility.



For example, the ABC Company has regional offices North, South, East, and West. North Region has two offices, North A and North B. West Region has three offices and two plants that report to one of the offices. This company has four levels of hierarchy. You can get transaction data for each level. At each level, the data rolls up from the levels below. You and your CyberSource representative define your hierarchy as part of the report configuration.

If you have not worked with CyberSource to define your hierarchy, the values in the hierarchy drop-down menu represent your merchant IDs.

If your company has more than one hierarchy level, you can choose a level to view activity aggregated on a report. The Hierarchy ID is the numerical identifier that represents a hierarchy level.

You can use either the Hierarchy or the Hierarchy ID field to choose a level to view. The corresponding ID or level field will automatically be adjusted.



# Obtaining and Using Reports

In addition to the reports listed below, you can download self-service report requests by submission date (see "[Self-Service Report Requests](#)," page 19).

## Payment Activity Summary Report

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The Payment Activity Summary report lists all purchases and refunds, fees, and adjustments processed during a specific date range. This report shows the expected funding amount that will be posted to your merchant bank account. Fees appear on this report at the time that they are assessed (daily or monthly). The report defaults to the most current day for which information is available..



This report was moved in July 2016. You can now find the data in the Net Funding Analytics screen in the new Business Center. See [Migrating to the New Reporting Platform](#) for more information. You can also still programmatically download this report.

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# Chargeback & Representment Summary Report

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The Chargeback & Representment Summary Report provides the merchant with a summary of all chargebacks, representments, and other post-settlement exceptions. The summary is organized by the method of payment and exception type, which enables the merchant to resolve the chargebacks with their general ledger. .



**Important**

This report was moved in July 2016. You can now find the data in the Analytics screen in the new Business Center. See [Migrating to the New Reporting Platform](#) for more information.

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# Purchase & Refund Details Report

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The Purchase & Refund Details report lists (for a specific date) transaction data for all purchases and refunds processed by a merchant entity and the transaction fees that will result in an adjustment to the funding amount. The report defaults to the most current day for which information is available.

## Generating the Report

To display the report directly on the Merchant Account Reports page, follow these steps:

- Step 1** From the Hierarchy menu, select a hierarchy. The values in the hierarchy represent your merchant ID(s) and hierarchy ID. The hierarchy ID is the numerical identifier used to represent a hierarchy level. For more information on the hierarchy structure, see "[Hierarchy](#)," page 8".
- Step 2** From the Report menu, select the **Purchase & Refunds** report, or select **All** to generate all reports.
- Step 3** From the Frequency menu, select **Daily** or **Custom**.  
Selecting Custom displays the Start Date field and End Date field, in which you enter appropriate dates.
- Step 4** Click **Submit**.  
A link to the report appears at the bottom of the page.

**Step 5** To view the report in the Web browser, click on the **Purchase & Refund Details** link at the bottom of the page, or click **View**.

The report appears in the Web browser. Click the tabs at the top of the report to view the report data.

**Step 6** To export the results in XML or CSV formats, click the associated link.

For merchants processing multiple currencies, the XML and CSV formats group the currencies together within the report.

If viewed in a Web browser, the top of the report will contain the fields for selecting the report criteria. You can select new criteria and click **Submit** to regenerate the report.

## Viewing Additional Information

For detailed information about a transaction, click the Request ID number in the report. The Transaction Search Details results appear for that transaction, as shown below.

### Transaction Search Details

[I need help with this page.](#)

Request Information		Transaction Status Summary			
CyberSource Merchant ID	gpntest21	Status	Amount	Action	Date
Request ID	2198576960020167904567	Credit Card Authorization	15.00 USD		Aug 27 2008 01:21:31 PM
Merchant Reference Number	33557799	Credit Card Settlement	15.00 USD	TRANSMITTED	Aug 27 2008 01:21:31 PM
Date	Aug 27 2008 01:21:31 PM	Available Actions: <a href="#">Stand-Alone Credit</a> , <a href="#">New Order</a> , <a href="#">Re-Authorize</a> , <a href="#">Re-Authorize and Settle</a> , <a href="#">View Receipt</a>			
Applications	Credit Card Authorization Credit Card Settlement	Similar Searches: <a href="#">By Name</a> , <a href="#">By Email Address</a> , <a href="#">Related Transactions</a>			
Reason Code	100				
Reply Message	Request was processed successfully.				
Client Library					
Client Application	SCMP API				
Client Application Version					
Client User					
Security Key ID					
Security Key Expiration Date					

### Customer Information

#### Billing Information

Name	REKHA KAUSHIK
Company	
Address	1291 Charleston Rd Palo Alto CA , 94045 US
Phone Number	6509656857
Email Address	rkaushik@cybersource.com
IP Address	127.142.005.269

Below is the Payment Information section:

Payment Information					
Processor	Payment Method	Account Suffix	Expiration Date		
gpn	MasterCard	4444	01/2014		
Credit Card Credit	<b>Authorization Code</b>	<b>Amount</b>	<b>Action</b>	<b>Trans Ref No</b>	<b>Reason Code</b>
	CVN	10.00 USD AVS	TRANSMITTED	20846410075	100
<b>Reply Message</b>					
Request was processed successfully.					
<b>Request Token</b>					
Ahj//wCP1yI95jRe2BTcqFsmDho2aMWDBu1TXequ1aoEmu9VdrB91FFRAJQybY4o4+VGmClHmJ9ciHjWDB3KU3AA1Cfs					

Offer-Line Details							
Item	Quantity	SKU	Name	Type	Price	Tax	Currency
0	1	testdl	PName1	default	10.00	0.00	USD

## Report Fields

The table below describes each field in the Purchase & Refunds report.

**Table 1 Purchase & Refunds Details Report**

Header Section Fields	Description
Hierarchy	Hierarchy represents your organization structure. If you have not worked with CyberSource to define a customized hierarchy, the values in the hierarchy drop-down will represent your merchant IDs. If your company has more than one hierarchy level, you may choose a particular level to see activity aggregated on a particular report. You can use either the Hierarchy Level or the Hierarchy ID field to choose the level you wish to view. The corresponding ID or level field will automatically be adjusted.
Date	Date the transactions in this report were processed by CyberSource.

**Table 2 Purchase & Refunds Details Report**

Report Section Fields	Description
Request ID	Request ID of the transaction.
CYBS MID	CyberSource merchant ID.
Processor MID	Merchant ID assigned by the processor.
Hierarchy ID	Hierarchy ID of the purchase or refund transaction.
Purchase Trans Ref Number	Transaction reference number assigned by CyberSource.
Merchant Ref Number	Reference number assigned to the purchase transaction by the merchant.
Transaction Type	Value defining the transaction type (Purchase or Refund).

**Table 2 Purchase & Refunds Details Report (Continued)**

<b>Report Section Fields</b>	<b>Description</b>
Purchase/ Refund Submission Date	Date of the purchase or refund transaction.
Amount	Amount of the purchase or refund transaction. Amount in parentheses ( ) denotes a negative number.
Transaction Amount Currency	Transaction currency code.
Payment Method	Method of payment used in the original transaction: MasterCard, Visa, Discover, or American Express.
Payment Type	Mode of payment, such as credit card.
Account Suffix	Last 4 digits of the account number.
CYBS Batch Date Time	Date and time the transaction was batched at CyberSource for submission to the processor.
CYBS Batch ID	Batch ID assigned by CyberSource.
Card Type	Reference to the card product type used to define the interchange qualification level.
Debit Network	Indicates the Debit Network used for this transaction.
Auth Trans Ref Number	Transaction reference number of the authorization.
Auth Date	Date of the original authorization transaction.
Auth Request ID	Request ID of the original authorization transaction.
Auth Amount	Amount of the associated authorization transaction.
Auth Currency Code	Currency code of the authorization transaction.
Auth Code	Authorization code returned by the issuer for the associated authorization transaction.
Auth Response Code	CyberSource response code to the authorization request that was associated with the purchase.
Interchange Description *	Description of the interchange qualification level. Interchange Qualification is used to determine the fees due to the card issuing banks for processing of payment transactions through the payment networks.
Interchange Percentage *	Fee paid to the issuing banks that is calculated as a percentage of the purchase amount which applies to the purchase transaction.
Interchange Percentage Amount *	Amount calculated when the interchange percentage is applied to the value of the purchase transaction. This amount is passed to the issuing bank.
Interchange Per Item Fee *	Portion of the interchange fee that is calculated as a per-item amount for this transaction.
Discount Percentage	Fee calculated as a percentage of the purchase amount, which may include interchange and other fees bundled together.

**Table 2 Purchase & Refunds Details Report (Continued)**

<b>Report Section Fields</b>	<b>Description</b>
Discount Amount	Amount calculated when the discount percentage is applied to the value of the purchase transaction. Amount in parentheses ( ) denotes a negative number.
Discount Per Item Fee	Fee amount assessed for each transaction in addition to the discount percentage.
Total Fee	Total of fees collected for the transaction being reported. Amount in parentheses ( ) denotes a negative number.
Fee Currency	Currency in which the fees were collected, which is always the same as the funding currency.
Dues and Assessments	Assessment fees paid to the card associations.
Merchant Defined Field 1	Field reserved for merchant to define.
Merchant Defined Field 1	Field reserved for merchant to define.
Merchant Defined Field 1	Field reserved for merchant to define.
Merchant Defined Field 1	Field reserved for merchant to define.
Funding Amount	Amount of the transaction face value in funding currency. Amount in parentheses ( ) denotes a negative number.
Funding Currency	Funding currency code.
First Name	Customer's first name.
Last Name	Customer's last name.
* Not applicable to bundled-pricing merchants	

## Chargeback & Representment Details

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The Chargeback & Representment Details report lists all chargeback and representment events that occurred for a merchant entity for a specific date. This notifies you of new chargebacks, provides the status of chargebacks in process, and provides the necessary details to support the chargeback activity shown on other reconciliation reports such as the Payment Activity Summary. The report defaults to the most current day for which information is available.



This report was moved in July 2016. You can now find the data in the Chargeback and Retrieval Detail Report in the new Business Center. See [Migrating to the New Reporting Platform](#) for more information. You can also still programmatically download this report.

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## Transfer Log Report

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The Transfer Log report lists all funds transfers posted to the bank account of a merchant entity for a particular date range. This report enables you to see the funds that have actually been posted to your bank account so that you can quickly and easily reconcile your bank statement or perform other cash management activities. The report defaults to the most current day for which information is available.



This report was moved in July 2016. You can now find the data in the Transfer Log Report in the new Business Center. See [Migrating to the New Reporting Platform](#) for more information. You can also still programmatically download this report.

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## Summary of Fees Report

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The Summary of Fees report provides a record of fees assessed for a merchant entity for a particular date range. This report includes only fees that impact funding during the reporting period. Fees displayed on this report are neither from proceeds nor collected through direct debit. Some fees may be included in a monthly statement for invoice or remittance..



This report was retired in July 2016.

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# Retrieval Request Details Report

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A retrieval request is a request from an issuing bank for more information about a sale that occurred on a cardholder's account. The Retrieval Request Details report gives merchants the first indication that a chargeback may be forthcoming, and it provides the information necessary to respond to the retrieval request. The report includes all individual transaction details for retrieval requests that have been received including masked credit card number, amount, purchase date, method of payment, retrieval request date, respond-by date, and retrieval request reason so that the merchant can respond in a timely manner. If the merchant responds with the necessary information, a chargeback may be prevented.

Retrieval requests are mailed to you directly from the processor; instructions on how to respond are included with each retrieval request..



This report was retired in July 2016.

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## Chargeback Analysis Report

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The Chargeback Analysis report summarizes chargeback counts and amounts grouped by reason code and card type. This provides information necessary for merchants to analyze their chargebacks by reason code. Conducting this type of analysis often helps merchants to identify whether fraud or operational issues are causing certain chargebacks. By monitoring trends, merchants can attempt to limit their liability for chargebacks by changing procedures or order screening processes. In the report, each reason code is expressed as a percentage of the total chargeback volume to facilitate merchant business reviews.

Chargebacks are mailed to you directly from the processor; instructions on how to respond are included with each chargeback.



This report was moved in July 2016. You can now find the data in the Analytics screen in the new Business Center. See [Migrating to the New Reporting Platform](#) for more information. You can also still programmatically download this report.

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## Authorization Analysis Report

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The goal of authorization analysis is to turn declined authorizations into successful sales. Merchants use the Authorization Analysis report to analyze decline reasons so that they may evaluate business operations that could lead to increased approval rates. Using authorization analysis, merchants can manage authorization recycling programs. Authorization declines are typically categorized as “hard” permanent states that will not change or “soft” temporary situations that may change over time. An example of a hard decline would be *lost-stolen* or *account closed*, whereas a soft decline would be *over-credit limit* or *late payment*. Soft declines are temporary, and merchants are often successful in obtaining approvals after re-trying soft declines multiple times over a short period.



This report was moved in July 2016. You can now find the data in the Authorization Analytics screen in the new Business Center. See [Migrating to the New Reporting Platform](#) for more information. You can also still programmatically download this report.

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# Interchange Qualification Analysis Report

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This report enables merchants to manage their interchange qualification levels by monitoring the performance of payment activities over time. The report summarizes payment activity based on the qualification level. In some cases, operational changes can optimize interchange qualification.



**Important**

This report was moved in July 2016. You can now find the data in the Fee Detail Report in the new Business Center. See [Migrating to the New Reporting Platform](#) for more information.

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## Self-Service Report Requests

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Self-service reports enable you to search for transactions by payment type and submission date. For acquiring transactions, the submission date occurs after the transactions are settled and sent back from the processor as successful settlements. For non-acquiring transactions, the submission date is the date that the transaction is submitted to CyberSource.

The reports available to download as self-service request are on the Merchant Account Reports page and can be exported in XML or CSV format.