

Paymentech Online Reporting – Reference Guide for Clients

INTRODUCTION

The purpose of this guide is to allow the user to understand the use case for the ACT-0010 Deposit Detail Paymentech Online Report. This report allows the user to view all of their successfully processed transactions for the date specified at the individual transaction level.

Full report details follow.

1. Report Name

ACT-0010 Deposit Detail Report

2. Purpose of Report

The ACT-0010 report shows all successfully submitted and processed transactions at the individual transaction (line-by-line) level for the date specified.

NOTE: A full list of transaction types can be viewed on the report by clicking on the header “Action Code”.

Depending on the number of transactions you have processed, this report can vary in size as it is based at the transaction level.

3. Use Case for Clients

You can use the report to reconcile what was sent and processed successfully against your own internal reports. Specifically, it can be used for reconciliation of deposit activity.

The key point here is that the report only shows successfully processed transactions, specifically **Deposits** and **Refunds**. For each transaction displayed the following information is detailed:

4. Breakdown of Information Fields

Submission Date: The date the transaction was settled after an authorisation of a deposit. Alternatively the date the transaction was refunded to a customer (when the file was fully received by J.P. Morgan).

PID: Payment ID: This denotes the submitter you are using for transactions (J.P. Morgan Internal or External). It is the number J.P. Morgan assigns to a presenter.

PID Short Name: Short name of PID that is assigned.

Submission: Batch ID the transaction will form a part of.

Record and TD: The sequential number of the transaction and the MID/TD under which it was processed.

Merchant Order: Unique identifier for the transaction as assigned by you and submitted to J.P. Morgan.

Account: Masked card details.

Expiry Date: Date of expiration of card.

Amount: Total transaction amount.

MOP: Card Type.

Action Code: The request action for the transaction. (DP=Deposit/RF=Refund/AR=Authorization Reversal). A full list is populated by clicking on the header.

Transaction Type: What type of transaction is this? Options are – 1: Single Txn Moto / 2: Recurring Txn / 3: Instalment / 7: Unsecured ECOM / 5: ECOM 3D Secure (Full) / 6: ECOM 3D Secure (Partial) / 4: Deferred MOTO / 8: Unencrypted ECOM / R: Retail

Auth Date: Date of transaction initiation.

Auth Code: Six-digit authorisation code associated with the transaction – provided by the issuing bank.

Auth Response Code: Three-digit response from submission (100=Successful). *See Figure 1*

Interchange Qualification Code: Mnemonic assigned to identify interchange classification for the transaction. This will drive the Interchange fees. (Card Type/Card Product/Interchange Region/Transaction Type) Based on this, the Interchange fee is set.

Durbin Regulated: Does the card fall under the Durbin regulations (set by the US regulations) which caps the Interchange fee charged by the issuing bank. **(US-issued debit cards only)**

Depending on the card mnemonic, the fee applied will be one of the following two:

1. Interchange Unit Fee: Fee per item assessed by the card associations.

2. Interchange Face Value % Fee: This is the fee percentage charged by the card issuer for interchange.

Total Interchange Amount: interchange nominal amount charged.

Total Assessment Amount: Assessment fee by the card issuer for the transaction. **(US-centric Scheme fee – Not applicable outside of the US)**

Submission Date	PID #	PID Short Name	Submission #	Record # TD #	Merchant Order #	RDFI #	Account #	Expire Date	Amount	MOP	Action Code	Transaction Type	Auth Date	Auth Code	Auth Response Code
07/01/2017								05/20	12.50	VI	DP	2	07/01/2017		100
07/01/2017								04/20	30.00	VI	DP	5	07/01/2017		100

Figure 1

Other Debit Passthrough Fees: (Not applicable to Europe.)

Settlement Currency: The currency in which the transaction is being settled in. *See Figure 2*

5. Interaction with Other Reports

The ACT-0010 is a high-level report and gives a daily summary of transactions at the submission level that were successfully processed. In essence, it provides deposit information for all your daily submissions.

Although it doesn't detail the full fee breakout, it does give the Interchange fee charged by

item. This fee is charged by the card issuers and is passed through directly.

FIN-0010 – Totals will match the Total Successful Deposits line on the FIN-10.

FIN-0025 – Also will match the FIN-25 total of the Net Conveyed Deposits plus Net Settled Deposits.

ACT-0012 – It will match the Successful Net Deposit Amount on the Act-0012 at the settlement bank account level.

FIN-0011 – Total interchange amount should equal total interchange amount as per the FIN 11.

Conclusion

Should you have any further questions or queries on the details of the ACT-0010 report, please contact our European Merchant Support team at this email address:

eumerchantsupport@jpmorgan.com

Interchange Qualification Code	Durbin Regulated	Interchange Unit Fee	Interchange Face Value % Fee	Total Interchange Amount	Total Assessment Amount	Other Debit Passthrough Fees	Settlement Currency
MIS	Exempt	0	1.60%	(229.82)	0	0	JPY
VEAY	Exempt	0	1.60%	(123.12)	0	0	JPY

Figure 2

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Directors: Catherine Moore (UK), Carin Bryans, Dara Quinn, Steven Beasty (US), Eilish Finan.

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