

# Paymentech Online Reporting – Reference Guide for Clients

## INTRODUCTION

The purpose of this guide is to allow you to understand the use case for the PDE-0017 Chargeback Activity Paymentech Online Report. This report will allow you to track, review and take any necessary action on all activity related to transaction disputes from your card processing.

Full report details follow.

## 1. Report Name

PDE-0017 is the Chargeback Activity Report. It is a daily report that you can use to see a detailed listing of all transaction disputes (Chargebacks) received and at what stage each dispute is at in its lifecycle. There are five potential stages the dispute can be classed in on the PDE-0017 Report:

- a) **Received** – This is where we, as J.P. Morgan, receive notification of a chargeback from the issuing bank of your customer's card.  
**Funds are immediately taken from your account at this point to cover the chargeback, and we investigate if the chargeback can be represented on your behalf.**
- b) **Ending Inventory** – This is where the chargeback has been automatically represented by J.P. Morgan to prove the chargeback is unwarranted. It is sent to ending inventory to await the issuer response.
- c) **Returned to Merchant or Partial Returned to Merchant** – This is the stage where we determine that additional information needs to be gathered by you (invoices, shipping documents, proof that the transaction was legitimate, etc.) to represent the transaction. This stage therefore indicates that we are

waiting for you to work the chargeback and gather the necessary documentation and/or information. You only have a set period of time (generally 25 business days) to gather this proof as indicated on the PDE-0017 by the field – **Chargeback Due Date**.

- d) **Received for Recourse** – The chargeback has been worked by you and you have supplied the/any necessary information or documentation to prove the chargeback was unwarranted. We now have the necessary information to represent the chargeback to the issuer. It is in this temporary stage of **Received For Recourse** before we contest the chargeback with the documentation.
- e) **Represented or Partial Represented** – The chargeback has been proved to be unwarranted, and is reversed or partially reversed. We will then credit your account accordingly. However, it is still possible for a chargeback to be issued a second time by the issuing bank and end up back in category **a**) as a newly received chargeback.

## 2. Purpose of Report

The report itself is critical to help you track and action your chargebacks, which have a direct financial impact on your business.

It is also the report that you will use to know when to take appropriate action on any received chargeback, and track the outcome of any recourse actions. Effectively it guides you on when to trigger the various points in your own chargeback management process (If you have one).

## 3. Breakdown of Information Fields

Depending on your level of chargeback activity, each Transaction Division can have a number of pages in the PDE-0017 report. Each page will display the chargeback activity at the above chargeback stages outlined in section 1.

## Page 1 of the Chargeback Activity Report: Summary

The top line of this page is the **Beginning Work in Progress** detail. This gives the current financial status of all open chargeback activity, up to but not including the date the report is run for. It gives the total open chargeback count and the financial impact in presentment and settlement currency of that activity. It is the starting point, before the summary table for the day in question is taken into account.

Following this, the day's chargeback activity is displayed and the activity is classed into two overall categories:

**FINANCIAL ADJUSTMENTS** – Where there is an immediate and direct impact on your financial position.

**NON-FINANCIAL ADJUSTMENTS** – No immediate impact on your financial position. The initial financial impact will have already occurred to your balance in the previous days and weeks.

Next let's look at these two activity classes in detail:

### FINANCIAL ADJUSTMENTS

Falling into this category are any new chargebacks that have been received. The amounts here are immediately deducted from your settlement balance for the day. These are under the Received heading.

In addition, any chargebacks that have been successfully represented or successfully partially represented are listed here. This is where the chargeback contestment by J.P. Morgan or you has been successful, and the chargeback has been reversed with the funds credited back to your balance.

Both of these instances have an immediate financial impact for you, and the subtotal will impact your financial position for that day and what your overall transaction settlement amount will be.

## NON-FINANCIAL ADJUSTMENTS

These items do not have an immediate financial impact. It will already have impacted in the previous weeks and days.

Firstly, chargebacks that are returned or partially returned are listed. As above in point **c)** this is where you need to gather any documentation to prove the chargeback was unwarranted. If you do not take action there is no chance the chargeback will be successfully or partially

represented (overturned). The immediate financial impact has already occurred, as the chargeback was previously received and deducted from your balance already.

Secondly, chargebacks that are received by J.P. Morgan for recourse are listed. These are chargebacks where you have gathered the necessary documentation and are waiting for us to contest the chargeback with the provided documentation. Again the immediate financial

impact has already occurred on these transactions.

Finally, the bottom line of the summary page gives the **Ending Work in Progress**: Here we take the initial figures for the beginning work in progress and add or subtract (as appropriate) the day's activities, to give an end-of-day current status balance for you.

Example page as follows:

Currency Pair: Presentment: EUR - Euro/ Settlement: EUR - Euro

Reporting Period: From 10/02/2017 through 10/02/2017

| FINANCIAL SUMMARY   |   |                  |  |                                       | Chargeback Count | Chargeback Amount Presentment Currency | Chargeback Amount Settlement Currency |
|---|---|------------------|--|---------------------------------------|------------------|--|---------------------------------------|
| BEGINNING WORK IN PROCESS                                 |   |                  |  |                                       | 43               | 11,951.39                              | 8,586.09                              |
| FINANCIAL ADJUSTMENTS                                     |   |                  |  |                                       |                  |  |                                       |
|   |   | Chargeback Count | Chargeback Amount Presentment Currency | Chargeback Amount Settlement Currency |                  |  |                                       |
| Received  | + | 1                | 462.65                                 | 462.65                                |                  |  |                                       |
| Re-Presented  | - | (1)              | (262.83)                               | (262.83)                              |                  |  |                                       |
| Partial Representments                                    | - | 0                | 0.00                                   | 0.00                                  |                  |  |                                       |
| Paymentech Adjustments                                    | - | 0                | 0.00                                   | 0.00                                  |                  |  |                                       |
| Subtotal  |   | 0                | 199.82                                 | 199.82                                |                  |  |                                       |
| NON-FINANCIAL ADJUSTMENTS                                 |   |                  |  |                                       |                  |  |                                       |
| Returned to Merchant                                      | - | (5)              | (861.83)                               | (861.83)                              |                  |  |                                       |
| Partial Return to Merchant                                | - | 0                | 0.00                                   | 0.00                                  |                  |  |                                       |
| Recourse  | + | 1                | 262.83                                 | 262.83                                |                  |  |                                       |
| Subtotal  |   | (4)              | (599.00)                               | (599.00)                              |                  |  |                                       |
| ADJUSTMENT TO CHARGEBACK COUNT FOR PARTIAL REPRESENTMENTS | + | 0                |  |                                       |                  |  |                                       |
| TOTAL WORK IN PROCESS ADJUSTMENTS                         |   |                  |  |                                       | (4)              | (399.18)                               | (399.18)                              |
| ENDING WORK IN PROCESS                                    |   |                  |  |                                       | 39               | 11,552.21                              | 8,186.91                              |

The next few pages of the report go into detail on each transaction noted in the above Financial Summary:

**Detail – Received:** Firstly, any newly received chargeback is listed. The card details, original transaction date and amount are displayed.

Notably there is a field for “**Chargeback Due Date**”. This date indicates the timeframe either

J.P. Morgan – or potentially you – has to attempt to contest the chargeback before it is final. However, as above once the chargeback is received the funds are immediately deducted from your balance.

Successfully contesting the chargeback will reverse this deduction. Therefore the chargeback due date is a critical field for you, and should be seen as the date all information is due in order

to dispute the chargeback. You do not necessarily need to take any action on the transactions on this page; it is only when and if the chargeback moves to **Detail – Returned To Merchant** that action is specifically required.

Currency Pair: Presentment: EUR - Euro/ Settlement: EUR - Euro  
Reporting Period: From 10/02/2017 through 10/02/2017

| DETAIL - RECEIVED |      |                  |           |             |                |      |              |                                 |                                |                  |                           | Received Amount<br>Presentment<br>Currency | Received Amount<br>Settlement<br>Currency | Issuer<br>Chargeback<br>Amount<br>Presentment<br>Currency |
|-------------------|------|------------------|-----------|-------------|----------------|------|--------------|---------------------------------|--------------------------------|------------------|---------------------------|--|---|---|
| Sequence #        | TD # | Merchant Order # | Account # | MOP<br>Code | Reason<br>Code | MCC  | Auth<br>Date | Original<br>Transaction<br>Date | Chargeback<br>Received<br>Date | Activity<br>Date | Chargeback<br>Due<br>Date |  |   |   |
|                   |      |                  |           | VI          | 30             | 7512 | 08/10/17     | 08/10/17                        | 10/01/17                       | 10/02/17         | 11/09/17                  | 462.65                                     | 462.65                                    | 462.65  |
| RECEIVED TOTALS:  |      |                  |           |             |                |      |              |                                 |                                |                  | 1                         | 462.65                                     | 462.65                                    | 462.65  |

**Detail – Represent:** Secondly, the details of any successfully represented or partially represented transactions for the day are listed. As above, these transactions have been successfully represented to the issuing bank of the card, and the funds are credited back to your balance.

Currency Pair: Presentment: EUR - Euro/ Settlement: EUR - Euro  
Reporting Period: From 10/02/2017 through 10/02/2017

| DETAIL - RE-PRESENT  |      |                  |           |          |             |      |           |                           |                          |               |                     | Represented Amount Presentment Currency | Represented Amount Settlement Currency | Issuer Chargeback Amount Presentment Currency |
|----------------------|------|------------------|-----------|----------|-------------|------|-----------|---------------------------|--------------------------|---------------|---------------------|---|--|---|
| Sequence #           | TD # | Merchant Order # | Account # | MOP Code | Reason Code | MCC  | Auth Date | Original Transaction Date | Chargeback Received Date | Activity Date | Chargeback Due Date | Represented Amount Presentment Currency | Represented Amount Settlement Currency | Issuer Chargeback Amount Presentment Currency |
|                      |      |                  |           | VI       | 83          | 7512 | 09/21/17  | 09/21/17                  | 09/29/17                 | 10/02/17      | 11/07/17            | 262.83                                  | 262.83                                 | 262.83  |
| RE-PRESENTED TOTALS: |      |                  |           |          |             |      |           |                           |                          |               | 1                   | 262.83                                  | 262.83                                 | 262.83  |

**Detail – Recourse:** Thirdly, any transactions that have been received for recourse are noted for the day. In this case you have provided the necessary documentation to J.P. Morgan to

contest the chargeback on their behalf and we now will take the appropriate action.

It should be noted that there may be a crossover between transactions that have been received

for **Recourse** and have been successfully **Represented (Detail – Represent)**, due to the time lapse between the actions.

Currency Pair: Presentment: EUR - Euro/ Settlement: EUR - Euro  
Reporting Period: From 10/02/2017 through 10/02/2017

| DETAIL - RECOURSE |      |                  |           |          |             |      |           |                           |                          |               |                     | Recourse Amount Presentment Currency | Recourse Amount Settlement Currency | Issuer Chargeback Amount Presentment Currency |
|-------------------|------|------------------|-----------|----------|-------------|------|-----------|---------------------------|--------------------------|---------------|---------------------|--------------------------------------|-------------------------------------|---|
| Sequence #        | TD # | Merchant Order # | Account # | MOP Code | Reason Code | MCC  | Auth Date | Original Transaction Date | Chargeback Received Date | Activity Date | Chargeback Due Date | Recourse Amount Presentment Currency | Recourse Amount Settlement Currency | Issuer Chargeback Amount Presentment Currency |
|                   |      |                  |           | VI       | 83          | 7512 | 09/21/17  | 09/21/17                  | 09/29/17                 | 10/02/17      | 11/07/17            | 262.83                               | 262.83                              | 262.83  |
| RECOURSE TOTALS:  |      |                  |           |          |             |      |           |                           |                          |               | 1                   | 262.83                               | 262.83                              | 262.83  |

**Detail – Returned To Merchant:** Here, the transactions that have been Returned to you are listed. This is the active list of transactions where further information/proof is required from you to prove the transactions are legitimate so that they can be contested.

This is your main chargeback working list (hence generally is the largest section) where

you need to take action and gather whatever proof you can (invoice, bill of sale, goods delivery documentation) and provide it to us so the chargeback can be contested (if you do want to attempt to contest it).

You will need to pay particular attention to the **Chargeback Due Date** field. The necessary proof (information and/or documentation)

needs to be provided to us by this date, otherwise there is no recourse on the deducted funds and the loss is final.

This is a dynamic page and the chargebacks are removed from this list as the Chargeback Due Date field expires.

Currency Pair: Presentment: EUR - Euro/ Settlement: EUR - Euro  
Reporting Period: From 10/02/2017 through 10/02/2017

| DETAIL - RETURNED TO MERCHANT |        |                  |           |          |             |      |           |                           |                          |               |                     | RTM Amount Presentment Currency | RTM Amount Settlement Currency | Issuer Chargeback Amount Presentment Currency |
|-------------------------------|--------|------------------|-----------|----------|-------------|------|-----------|---------------------------|--------------------------|---------------|---------------------|---------------------------------|--------------------------------|---|
| Sequence #                    | TD #   | Merchant Order # | Account # | MOP Code | Reason Code | MCC  | Auth Date | Original Transaction Date | Chargeback Received Date | Activity Date | Chargeback Due Date | RTM Amount Presentment Currency | RTM Amount Settlement Currency | Issuer Chargeback Amount Presentment Currency |
|                               | 316840 |                  |           | MC       | 37          | 7512 | 08/10/17  | 08/10/17                  | 09/23/17                 | 10/02/17      | 11/01/17            | 228.59                          | 228.59                         | 228.59  |
|                               | 316840 |                  |           | VI       | 86          | 7512 | 06/18/17  | 06/18/17                  | 09/27/17                 | 10/02/17      | 11/05/17            | 209.29                          | 209.29                         | 209.29  |
|                               | 316840 |                  |           | MC       | 37          | 7512 | 07/06/17  | 07/06/17                  | 09/29/17                 | 10/02/17      | 11/07/17            | 25.01                           | 25.01                          | 25.01   |
|                               | 316840 |                  |           | MC       | 37          | 7512 | 07/26/17  | 07/26/17                  | 09/29/17                 | 10/02/17      | 11/07/17            | 30.70                           | 30.70                          | 30.70   |
|                               | 316840 |                  |           | MC       | 34          | 7512 | 07/06/17  | 07/06/17                  | 09/30/17                 | 10/02/17      | 11/08/17            | 368.24                          | 368.24                         | 368.24  |
| RETURNED TO MERCHANT TOTALS:  |        |                  |           |          |             |      |           |                           |                          |               | 5                   | 861.83                          | 861.83                         | 861.83  |

## Detail – Ending Inventory

Here the chargebacks are listed where J.P. Morgan has automatically represented the transaction to the issuing bank on your behalf. Ending Inventory indicates we are awaiting the response from the issuer.

Currency Pair: Presentment: AUD - Australian Dollar/ Settlement: AUD - Australian Dollar

Reporting Period: From 10/04/2017 through 10/04/2017

| DETAIL - ENDING INVENTORY |      |                  |           |          |             |      |           |                           |                          | Ending Inventory Amount Presentment Currency | Ending Inventory Amount Settlement Currency | Original Chargeback Amount Presentment Currency |
|---------------------------|------|------------------|-----------|----------|-------------|------|-----------|---------------------------|--------------------------|--|---|---|
| Sequence #                | TD # | Merchant Order # | Account # | MOP Code | Reason Code | MCC  | Auth Date | Original Transaction Date | Chargeback Received Date | Activity Date                                |   |   |
|                           |      |                  |           | VI       | RJ          | 7512 |           | 06/15/17                  | 06/16/17                 | 07/01/17                                     | 0.01  | 0.01  |
|                           |      |                  |           | VI       | RJ          | 7512 |           | 09/29/17                  | 09/30/17                 | 10/04/17                                     | (0.01)                                      | (0.01)  |
| ENDING INVENTORY TOTALS:  |      |                  |           |          |             |      |           |                           |                          | 2  | 0   | 0   |

## 4. Interaction with Other Reports

The main interaction with other reports for the PDE-0017 is with the FIN-0010 – The Deposit Activity Summary Report.

In the FIN-0010 report there is a section titled **Fee & Adjustments Summary**. If the FIN-0010

report is run on any day where there is chargeback activity that has a net financial impact to the client, it will be displayed in this section.

For example, in the **Financial Summary** screenshot above we can see that when the nominal value for chargebacks received (€462.65) is taken away from the chargebacks

that were successfully represented (€262.83) there is a negative adjustment for the day to the client of €199.82.

For this same client on that date, the Fee and Adjustments Summary on the FIN-0010 therefore displays as follows:

| Fees & Adjustments Summary        |            |
|-----------------------------------|------------|
| Total Settled Deposits Net Amount | 366,925.78 |
| Interchange & Assessment Fees     | (2,773.21) |
| Paymentech Fees                   | (715.19)   |
| Chargeback Adjustments            | (199.82)   |
| Total Fees & Adjustments          | (3,688.22) |
| Net Financial Activity            | 363,237.56 |

The negative adjustment of €199.82 is displayed and taken from the **Total Settled Deposits Net Amount** in the line **Chargeback Adjustments**.

The reports can therefore be reconciled on a daily basis.

## Conclusion

Should you have any further questions or queries on the details of the PDE-0017 report, please contact our European Merchant Support team at this email address:  
[eumerchantsupport@jpmorgan.com](mailto:eumerchantsupport@jpmorgan.com)

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