

Your guide to managing your
payments online

AMERICANEXPRESS.CO.NZ/MERCHANT

Managing your payments online

Follow this step by step guide to help you understand your Merchant financials online.

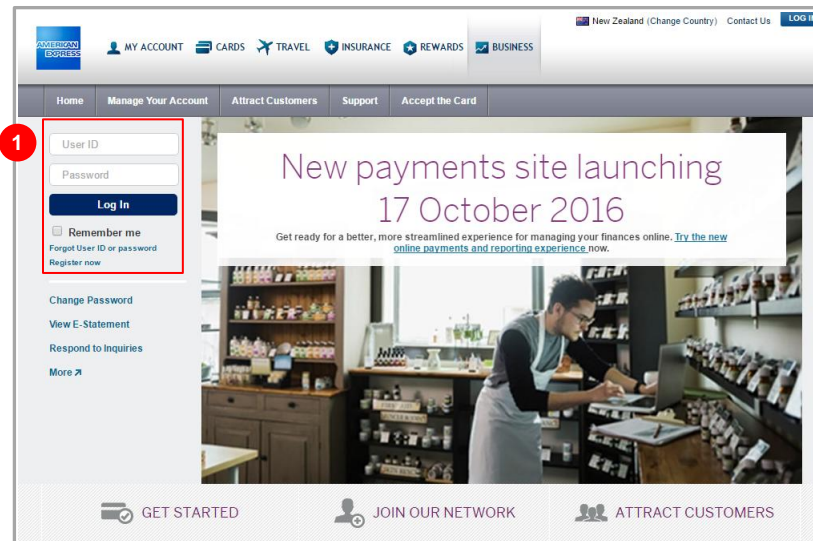


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Logging in, enrolling and accessing online payments

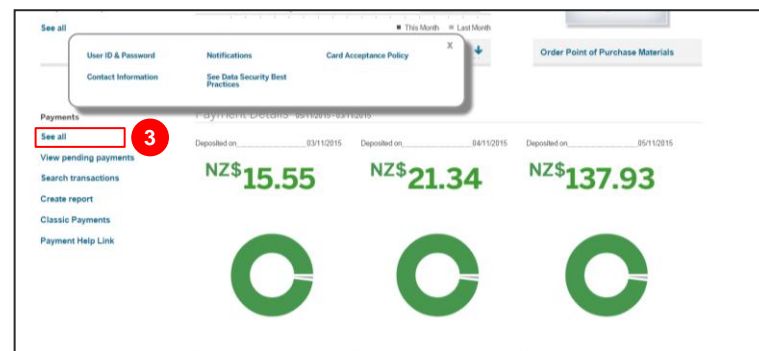
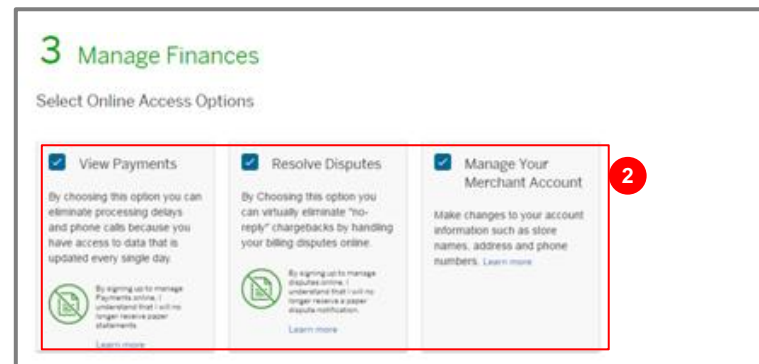
1. **Logging in** – Visit americanexpress.co.nz/merchant. If you already have a User ID and password to manage your online Merchant account, enter your details and click 'Log In.' If you are yet to register online, click 'Register now' and follow the steps to create a new profile and access your Merchant account online.



Logging in, enrolling and accessing online payments - *continued*

If you do not have an online account, see the below steps to enrol into online payment.

- 2. Registration** – after completing steps one and two of the registration page, you will reach the final step ‘manage finances’. Tick the box next to the ‘manage payments’ option to enrol to manage your financials online. By doing so you will no longer receive paper statements in the mail, they will only appear in your online account. So please make sure to check your online account regularly. You can also set up email notifications to let you know when your statement is ready to view.
- 3. Account summary page** – after logging into your account (via step 1) you will land on your account summary page. From here click ‘see all’ under payments to get to all your financial details.



Payments summary

Understanding your financial information is easy with the payments summary table. It's available for all your settlements, submissions, adjustments & chargebacks and transaction types.

When you first log in, you'll see all of your settlements for all locations for the month to date as the default view. You can then click on the range of reports below to get to the information you need.

1. **Recent settlement summary** – gives you a cumulative summary of your most recent payments from American Express for the current month. Use the + expandable function on each line to display extra details about your charges (transactions), credits (refunds), Merchant fees, debit balances or fees.
2. **Settlements¹** – shows your paid and pending settlement information for your chosen date range (more details on [page 7](#)).
3. **Submissions²** – gives you a clear view of all the submissions you have made to American Express (details on [page 10](#)).
4. **Adjustments & chargebacks³** – displays a list of all your chargebacks and other adjustments that have been applied to your submissions (details on [page 12](#)).

The screenshot shows the American Express Payments Summary interface. At the top, there are filters for 'LOCATIONS (7/27)' and 'DATE (1/5/2016 - 31/5/2016)'. Below these are four main sections: 'Settlements' (callout 1), 'Submissions' (callout 2), 'Adjustments and Chargebacks' (callout 3), and 'Transaction types' (callout 4). The 'Settlements' section is expanded, showing a table with columns: SETTLEMENT DATE, SETTLEMENT NUMBER, TOTAL CHARGE \$, CREDITS, SUBMISSION AMOUNT, DISCOUNT AMOUNT, FEES AND INCENTIVES \$, and CHARGEBACKS. The table contains six rows of data for settlements from 31/5/2016 to 27/5/2016. A 'Total settlement amount' of NZ\$ 6,769,992.91 is displayed at the bottom of the settlements section.

+	SETTLEMENT DATE	SETTLEMENT NUMBER	TOTAL CHARGE \$	CREDITS	SUBMISSION AMOUNT	DISCOUNT AMOUNT	FEES AND INCENTIVES \$	CHARGEBACKS
+	31/5/2016	10000007	NZ\$374,021.16	NZ\$15,474.15	NZ\$358,547.01	NZ\$9,142.97	NZ\$0.00	NZ\$0.00
+	31/5/2016	10000020	NZ\$650.00	NZ\$0.00	NZ\$650.00	NZ\$16.58	NZ\$0.00	NZ\$0.00
+	30/5/2016	10000008	NZ\$281,035.16	NZ\$20,706.65	NZ\$260,328.51	NZ\$6,638.40	NZ\$0.00	NZ\$0.00
+	30/5/2016	10000020	NZ\$394.00	NZ\$0.00	NZ\$394.00	NZ\$10.05	NZ\$0.00	NZ\$0.00
+	27/5/2016	10000007	NZ\$690,873.10	NZ\$42,712.54	NZ\$648,160.56	NZ\$13,978.10	NZ\$0.00	NZ\$0.00

¹Settlements = The amounts paid to you by American Express (i.e. the total of your submissions after deducting the Merchant fees, fees and any other chargebacks)

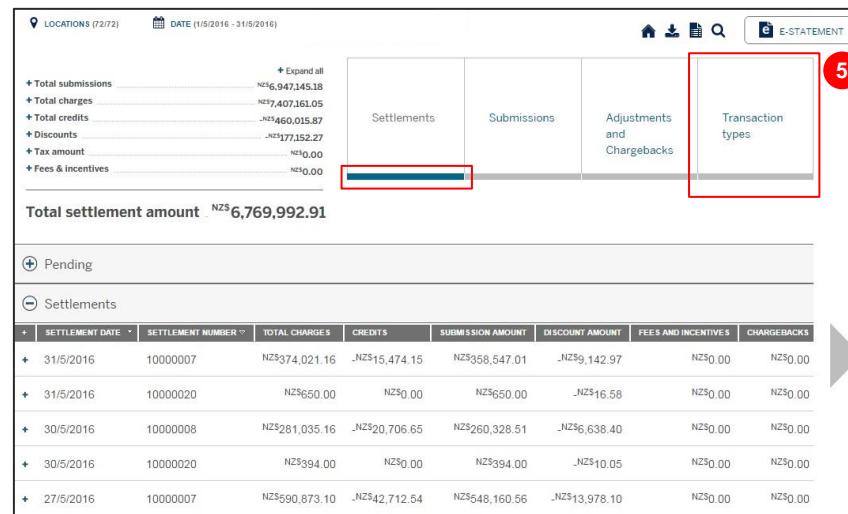
²Submissions = The total amount of transactions on American Express Cards received by you for a given period of time and submitted to American Express

³Adjustments & chargebacks = includes chargebacks and any other deductions that have been taken from your submissions, such as no-reply chargebacks or fees

Payments summary -continued

5. **Transaction Type** – here you can access your transaction type report which groups your settlements based on the type of transaction , such as regular submission, purchasing Card or internet charge. All of which may incur different fees or have a different discount rate.

The blue line shows you which table you're currently viewing – in the example it's under 'settlements'. This will move depending on which report you click on.



LOCATIONS (72/72) DATE (1/5/2016 - 31/5/2016) E-STATEMENT

Expand all

+ Total submissions	NZ\$16,947,145.18
+ Total charges	NZ\$7,407,161.05
+ Total credits	NZ\$460,015.87
+ Discounts	NZ\$177,152.27
+ Tax amount	NZ\$0.00
+ Fees & incentives	NZ\$0.00

Total settlement amount NZ\$6,769,992.91

⊕ Pending

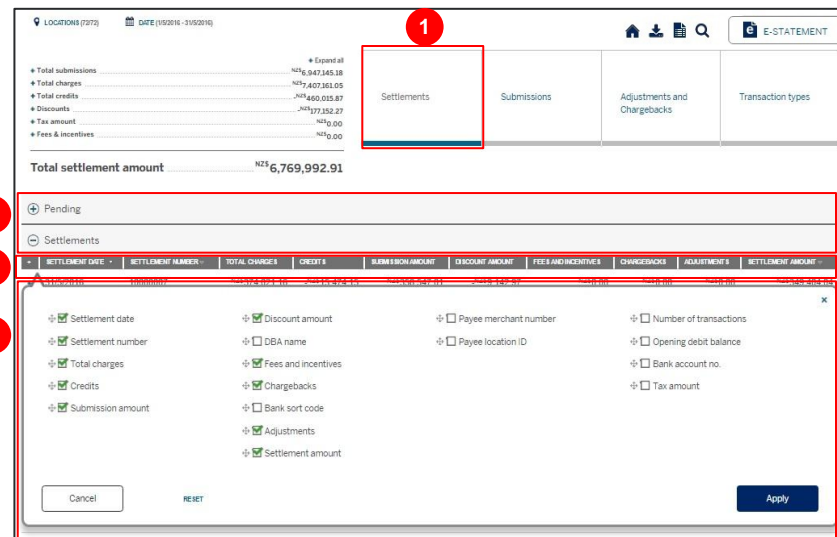
⊖ Settlements

#	SETTLEMENT DATE	SETTLEMENT NUMBER	TOTAL CHARGES	CREDITS	SUBMISSION AMOUNT	DISCOUNT AMOUNT	FEES AND INCENTIVES	CHARGEBACKS
+	31/5/2016	10000007	NZ\$374,021.16	NZ\$15,474.15	NZ\$358,547.01	NZ\$9,142.97	NZ\$0.00	NZ\$0.00
+	31/5/2016	10000020	NZ\$650.00	NZ\$0.00	NZ\$650.00	NZ\$16.58	NZ\$0.00	NZ\$0.00
+	30/5/2016	10000008	NZ\$281,035.16	NZ\$20,706.65	NZ\$260,328.51	NZ\$6,638.40	NZ\$0.00	NZ\$0.00
+	30/5/2016	10000020	NZ\$394.00	NZ\$0.00	NZ\$394.00	NZ\$10.05	NZ\$0.00	NZ\$0.00
+	27/5/2016	10000007	NZ\$690,873.10	NZ\$42,712.54	NZ\$648,160.56	NZ\$13,978.10	NZ\$0.00	NZ\$0.00

Your paid settlements view

The settlements category is an important area where you will find details on up-coming settlements and settlements already made to you. For this section we will focus on your paid settlements. Settlement payments are paid based on your submissions (Card transactions taken at your business) minus fees, Merchant fees¹ and adjustments².

1. **Settlements** – click to view all settlements from American Express to you in one table. Click here if you wish to download a settlements report.
2. **Filter by status** – see settlements that are pending (not yet paid to you) and those that have already been paid using the + and - buttons. [See page 9](#) for more information on pending payments.
3. **Settlements table** – there are several default columns in the initial view. You can use the large arrows on either side of the table or the scroll bar at the bottom of the page to see more or less data.
4. **Add or remove columns** – gives you the flexibility to view the information that is most useful to you. By clicking the + on the left of the top dark grey column you can add / remove data and customise the columns in your paid settlements view. Just drag and drop the column titles to change the order in which they appear in the summary table (columns are ordered left to right). These preferences will be saved for the next time you log in.



¹Merchant fees = transactions amount multiplied by the discount rate %

²Adjustments = includes fee, debit balances from previous months to balance your account

Getting to transaction details

Getting down to transaction level details from the settlements report is easy. Just click + on any line and it will expand to give you the list of submissions included in the settlement to you. From here click on any submission line to reveal the list of transactions from that submission.

1. **Submissions** – click + to reveal the submissions included in the settlement
2. **Transactions** – click any submission line item to view the list of transactions included in that submission which will appear as a pop up. Simply click X to return to the original view.
3. **Download transactions** – the download function allows you to download what you see on your screen at any time. In this example now that you are viewing the submissions and transaction level detail, you can download this transaction list into csv, excel or PDF.

The interface shows a summary of settlements and a detailed view of transactions. A red circle with the number 3 highlights the top navigation bar. A red box with the number 1 highlights the '+' icon next to a settlement line item. A red box with the number 2 highlights a submission line item in the expanded view. A red box highlights the 'Transactions' section at the bottom.

Settlements

+	SETTLEMENT DATE	SETTLEMENT NUMBER	TOTAL CHARGES	CREDITS	SUBMISSION AMOUNT	DISCOUNT AMOUNT	FEES AND INCENTIVES	CHARGEBACKS
+	31/5/2016	10000007	NZ\$374,021.16	NZ\$15,474.15	NZ\$358,547.01	NZ\$9,142.97	NZ\$0.00	NZ\$0.00
+	31/5/2016	10000020	NZ\$650.00	NZ\$0.00	NZ\$650.00	NZ\$16.58	NZ\$0.00	NZ\$0.00

Total settlement amount NZ\$6,769,992.91

Submissions

SUBMISSION DATE	SOC INVOICE #	SUBMITTING MERCHANT NUMBER	DISCOUNT AMOUNT	FEES AND INCENTIVES	TOTAL CHARGES	CREDITS	TRANSACTION COUNT	SUBMIT
28/5/2016	280501	9840	NZ\$53.56	NZ\$0.00	NZ\$2,100.50	NZ\$0.00	6	
28/5/2016	280501	9843	NZ\$5.46	NZ\$0.00	NZ\$214.00	NZ\$0.00	18	

Transactions

TRANSACTION DATE	TRANSACTION ID	TRANSACTION DISCOUNT AMOUNT	CHARGE AMOUNT	CHARGE REFERENCE NUMBER	CARD NUMBER	LOCATION ID
3/14/2016	0000000000000000	NZ\$0.00	NZ\$127.90	160741004005	371756XXXXX1001	
3/14/2016	0000000000000000	NZ\$0.00	NZ\$67.10	160741004005	372522XXXXX4005	
3/14/2016	0000000000000000	NZ\$0.00	NZ\$7.43	160741004005	376664XXXXX5005	
3/14/2016	0000000000000000	NZ\$0.00	NZ\$35.85	160741004006	377133XXXXX7708	
3/14/2016	0000000000000000	\$0.00	NZ\$34.25	160741012042	372545XXXXX1005	

Your pending settlements view

There are two options for viewing the settlements table – paid or pending submissions.

1. **Settlements** – click to view all settlements from American Express to you in one table.
2. **See pending payments** – click the + icon next to 'pending' to view all the submissions that you have provided to American Express that are yet to be paid. Each pending settlement appears on a separate line.
3. **Expected settlement date** – lets you know the date in which we expect to pay you for that submission. This date is a guide and is subject to change. Often numerous submissions are grouped and paid to you in one settlement.

Expected settlement amount – along with the expected payment date, this field provides an estimate of the settlement amount less fees and Merchant fees (scroll right to view).

The screenshot shows the 'Settlements' tab selected, indicated by a red box and callout 1. Below the summary, a 'Pending' filter is selected, indicated by a red box and callout 2. The main table lists pending settlements with columns for Estimated Settlement Date, Payee Merchant Number, Payee Location ID, Submitted Amount, Discount Amount, Fees and Incentives, and American Express DA. Two rows are visible, both dated 3/24/2016, with red boxes and callout 3 highlighting the date column. A scroll bar on the right indicates more data is available.

ESTIMATED SETTLEMENT DATE	PAYEE MERCHANT NUMBER	PAYEE LOCATION ID	SUBMITTED AMOUNT	DISCOUNT AMOUNT	FEES AND INCENTIVES	AMERICAN EXPRESS DA
3/24/2016	9421		NZ\$13,354.33	NZ\$277.10	NZ\$0.00	
3/24/2016	9426		NZ\$3,110.90	NZ\$64.55	NZ\$0.00	

*Amount and date subject to change based on pending account activity. Payments (settlements) may be applied to the headquarters account.

Your submissions view

This view provides a full list of the submissions you have supplied to American Express for Card transactions that are made in your business. It gives you a clear idea of the total number and \$ amount of transactions you've taken.

Unlike the settlements table that displays data at a payment level, the submissions table shows data at a submission level. Each line item represents one submission.

1. **Click submissions** to view all the submissions you have provided to American Express. Click here if you wish to download a submissions report.
2. **Your submissions table** has been sorted into default columns including: summary of charge (SOC) invoice #¹, settlement number², credits³, payee Merchant number⁴, submitting Merchant number⁵, transaction count⁶ and settlement date⁷.
3. **Add, remove or change the order of columns** by clicking on the + button in the top dark grey column. Drag and drop the + icons next to each data point to change the table ordering. Your preferences will be saved for the next time to you log in.

¹SOC invoice number = the invoice number allocated to each submission file you provide to American Express

²Settlement number = the unique number allocated to each payment American Express makes to you (this can include multiple submissions)

³Credits = any refunds or credits you have issued to Card Members, these are deducted before submitting to American Express.

⁴Payee Merchant number = the account in which American Express makes all settlement payments to

⁵Submitting Merchant number = the business location that is submitting the transactions for payment

⁶Transaction count = the number of transactions taken in your business that are included in the submission

⁷Settlement date = the date you have been paid for your submissions

The screenshot displays the 'Submissions' view in the American Express merchant portal. At the top left, there's a summary of transactions including Total submissions, Total charges, Total credits, Discounts, Tax amount, Fees & incentives, and a Total settlement amount of NZ\$ 6,769,992.91. The main navigation bar has 'Submissions' highlighted. Below this is a table of submissions with columns: SUBMISSION DATE, SOC INVOICE #, SETTLEMENT NUMBER, TOTAL CHARGES, CREDITS, SUBMISSION AMOUNT, DISCOUNT AMOUNT, FEES AND INCENTIVES, SETTLEMENT AMOUNT, SETTLEMENT DATE, and TRANSACTION COUNT. A modal window for column customization is open, allowing users to drag and drop columns to change the table's order. The modal lists various data points with plus icons for reordering. The table shows two rows of submission data for 30/5/2016.

SUBMISSION DATE	SOC INVOICE #	SETTLEMENT NUMBER	TOTAL CHARGES	CREDITS	SUBMISSION AMOUNT	DISCOUNT AMOUNT	FEES AND INCENTIVES	SETTLEMENT AMOUNT	SETTLEMENT DATE	TRANSACTION COUNT
30/5/2016	160531	10000007	NZ\$ 200.30	NZ\$ 0.00	NZ\$ 200.30	NZ\$ 2.45	NZ\$ 0.00	NZ\$ 197.85	2/6/2016	3
30/5/2016	300501	10000005	NZ\$ 111.50	NZ\$ 0.00	NZ\$ 111.50	NZ\$ 2.84	NZ\$ 0.00	NZ\$ 108.66	2/6/2016	2

Your submissions view - *continued*

4. **Downloading a submissions report** - now that the columns are customised to meet your needs, you can download what you see on the screen to generate a submissions report. Click on the download icon to download the submissions table into csv, excel or PDF.
5. **Get more details** by clicking on a line item to reveal the full transactions list for that submission. Click X to exit the transactions view and return to submissions.

4

Payments info overview

Settlements Submissions Adjustments and Chargebacks Transaction types

Total settlement amount NZ\$6,769,992.91

5

Cancel RESET Apply

Submissions

SUBMISSION DATE	SOC INVOICE #	SETTLEMENT NUMBER	TOTAL CHARGES	CREDITS	SUBMISSION AMOUNT	DISCOUNT AMOUNT	FEES AND INCENTIVES	SETTLEMENT DATE	TRANSACTION COUNT
30/5/2016	160531	10000005	NZ\$1,002.50	NZ\$0.00	NZ\$1,002.50	NZ\$25.56	NZ\$0.00	NZ\$976.94	26/2016 3
30/5/2016	300501	10000005	NZ\$111.50	NZ\$0.00	NZ\$111.50	NZ\$2.84	NZ\$0.00	NZ\$108.66	26/2016 2

Transactions

TRANSACTION DATE	TRANSACTION ID	TRANSACTION DISCOUNT AMOUNT	CHARGE AMOUNT	CHARGE REFERENCE NUMBER	CARD NUMBER	LOCATION ID
23/5/2016	0000000000000000	NZ\$0.391000	NZ\$34.00	019365230516	374285XXXXX2003	543
23/5/2016	0000000000000000	NZ\$0.148580	NZ\$12.92	019365230516	374202XXXXX2003	543
23/5/2016	0000000000000000	NZ\$1.034080	NZ\$69.92	019370230516	371782XXXXX4006	543
23/5/2016	0000000000000000	NZ\$0.344080	NZ\$29.92	019377230516	377064XXXXX0150	543
23/5/2016	0000000000000000	NZ\$1.034080	NZ\$69.92	019397230516	376014XXXXX2006	543
23/5/2016	0000000000000000	NZ\$7.638300	NZ\$664.20	019424230516	376014XXXXX3005	543

Your adjustments & chargebacks view

Adjustments and chargebacks are deducted from your submission amount before settlement.

You can use similar actions to navigate your adjustments as you use to navigate settlements and submissions.

1. Click **adjustments & chargebacks** to view a summary of all your chargebacks, fees, and other adjustments that have been applied to your account.
2. Use the **+** and **-** symbols to expand each category to see information on adjustments or chargebacks independently.
3. The **adjustments and chargebacks view** first appears with **default columns**. Use the right scroll arrow to view more data.
4. Add, remove or change the order of columns based on what's relevant to you using the **+** symbol. Your column preferences will be saved and will appear the same way the next time you log in.

LOCATIONS (21/21) DATE (3/1/2016 - 3/18/2016) 1

Settlements Submissions **Adjustments and Chargebacks** Transaction types

+ Expand all

- + Total submissions NZ\$14,756,013.91
- + Total charges NZ\$15,199,372.50
- + Total credits NZ\$443,358.59
- + Discounts NZ\$303,140.85
- + Tax amount NZ\$0.00
- + Fees & incentives NZ\$27,815.00
- Opening balance NZ\$1,400.51

Total settlement amount NZ\$14,480,688.06

2

3

4

+	SUBMITTING MERCHANT NUMBER	SUBMITTING LOCATION ID	PAYEE MERCHANT NUMBER	PAYEE LOCATION ID	SETTLEMENT NUMBER	SETTLEMENT DATE	GROSS
+	942		942			3/14/2016	
+	944		942		4206414194	3/9/2016	
+	9442		942		4206113391	3/4/2016	

Your adjustments & chargebacks view - *continued*

5. Each line item represents a single adjustment or chargeback. The summary table lets you know the settlement number and date so you can easily reconcile and trace from which submissions/payments the deductions have been taken.

LOCATIONS (21/21) DATE (3/1/2016 - 3/18/2016) E-STATEMENT

Expand all

+ Total submissions	NZ\$14,756,013.91
+ Total charges	NZ\$15,199,372.50
+ Total credits	NZ\$443,358.59
+ Discounts	NZ\$303,140.85
+ Tax amount	NZ\$0.00
+ Fees & incentives	NZ\$27,815.00
Opening balance	NZ\$400.31

Total settlement amount NZ\$14,480,688.06

Adjustments

Chargebacks

	SUBMITTING MERCHANT NUMBER	SUBMITTING LOCATION ID	PAYEE MERCHANT NUMBER	PAYEE LOCATION ID	SETTLEMENT NUMBER	SETTLEMENT DATE	GROSS
5	9442		9442			3/14/2016	
	9442		9442		4206414194	3/9/2016	
	9442		9442		4206113391	3/4/2016	

Transaction types report

The Transaction types report helps you to clearly identify the different Merchant fees that are charged for various types of transactions or account structures.

1. You can access the Transaction types report from the payments categories at the top of the page.
2. You can also add, remove or change the order columns by clicking on the + sign.
3. Each line item represents a different transaction type. The table summarises the number of transactions, total submission and settlement amounts for each transaction type (each line can represent numerous submissions and transactions).
4. Click a line item to see the full submission list for your selected type.

LOCATIONS (7/72) DATE (15/2016 - 31/5/2016) E-STATEMENT

Settlements Submissions Adjustments and Chargebacks Transaction types

Total settlement amount NZ\$6,769,992.91

SUBMISSION TYPE	TRANSACTION COUNT	SUBMISSION AMOUNT	TOTAL CHARGES	CREDITS	DISCOUNT AMOUNT	FEES AND INCENTIVES	SETTLEMENT AMOUNT
Total Card	13487	NZ\$6,949,709.30	NZ\$7,407,161.05	NZ\$457,451.75	NZ\$177,217.65	NZ\$0.00	NZ\$6,772,491.65
Chargebacks	...	NZ\$2,564.12	NZ\$0.00	NZ\$2,564.12	NZ\$65.38	NZ\$0.00	NZ\$2,498.74
Summary totals	13,487	NZ\$6,947,145.18	NZ\$7,407,161.05	NZ\$460,015.87	NZ\$177,152.27	NZ\$0.00	NZ\$6,769,992.91

SUBMISSION TYPE	TRANSACTION COUNT	SUBMISSION AMOUNT	TOTAL CHARGES	CREDITS	DISCOUNT AMOUNT	FEES AND INCENTIVES	SETTLEMENT AMOUNT
Total Card	13487	NZ\$6,949,709.30	NZ\$7,407,161.05	NZ\$457,451.75	NZ\$177,217.65	NZ\$0.00	NZ\$6,772,491.65
SETTLEMENT NUMBER	SETTLEMENT DATE	TRANSACTION COUNT	TOTAL CHARGES	CREDITS	DISCOUNT AMOUNT	SUBMISSION AMOUNT	SETTLEMENT AMOUNT
10000004	2/5/2016	4	NZ\$314.07	NZ\$0.00	NZ\$8.01	NZ\$314.07	NZ\$306.06
10000004	2/5/2016	4	NZ\$4,248.80	NZ\$0.00	NZ\$108.34	NZ\$4,248.80	NZ\$4,140.46
10000004	2/5/2016	3	NZ\$891.79	NZ\$0.00	NZ\$22.74	NZ\$891.79	NZ\$869.05
10000004	2/5/2016	21	NZ\$254.00	NZ\$0.00	NZ\$6.48	NZ\$254.00	NZ\$247.52

Filter by location or date

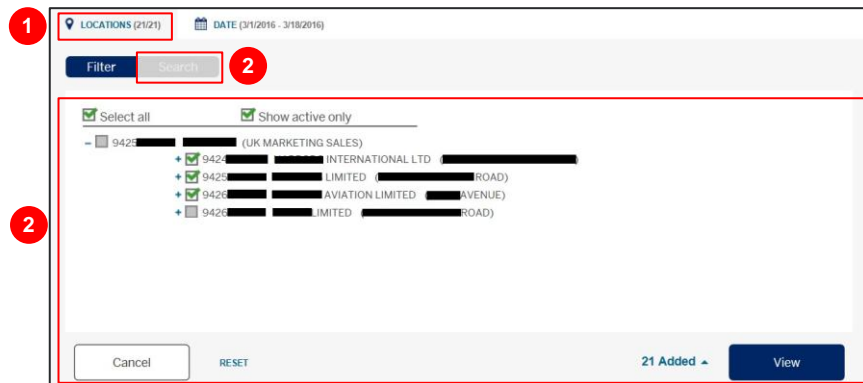
You can filter your payment information in any of the 4 key categories: settlements, submissions, adjustments and chargebacks or transaction type by location or date ranges. Your financial information will automatically update on the page based on your selection.

1. **Location filter** – clicking the locations tab will produce a drop down tree structure displaying all the business locations linked to your account.

The number and level of locations you see will depend on the account number used for enrolment. Tick or un-tick the accounts in which you wish to view financials for.

The tree structure displays 'top of chain/head office' location at the top which you can expand by clicking + to browse Merchant locations underneath. The financially active locations are shown in black and the non financially active locations as greyed out. There is also a "show active only" filter to remove non-financially active accounts from the view.

2. **Location search** – you can also search for a particular location by selecting search and entering your desired account number.



Filter by location or date

3. **Date filter** – click here to filter payment information by date, where you will be able to view up to the past 13 months. When you log in the system will default to show you payments for the month to date.

Use the calendar tool to select a custom date range, or use the selection of quick links to quickly filter the data for today, this week, last week, month to date, last month. The date filter tool is based on the settlement date only (the date American Express paid you for your submissions).

The screenshot shows a web interface for filtering data. At the top, there is a 'DATE' filter button with a calendar icon, labeled 'DATE (1/5/2016 - 31/5/2016)', which is highlighted by a red box and a red circle with the number '3'. Below this, a modal window is open, also containing a red box and a red circle with the number '3'. This modal has a 'Quick links' sidebar on the left with options: 'Today', 'This Week', 'Last Week', 'Month to date', and 'Last month'. The main area of the modal displays two calendar views for May 2016. The left calendar is titled 'From: 1/5/2016' and shows the date '1' highlighted in green. The right calendar is titled 'To: 31/5/2016' and shows the date '31' highlighted in green. At the bottom of the modal, there are 'Cancel', 'RESET', and 'View' buttons.

Download reports

As well as viewing payments data online, you have the option to download the data to generate reports.

1. **Click on the report type** – you can download any report based on your current screen view. There are 4 types of reports available for download: 1) Settlements, 2) Submission, 3) Adjustment & Chargebacks and 4) Transaction Types reports. Click on the type of report you wish to download.
2. **Define column set up** – your current screen view will be downloaded into a report. If you need to adjust the column set up for downloading reports, click on the '+' icon, tick or un-tick the type of information required for the report. You can also drag and drop the columns to change the order they appear in the table. Your column order will automatically be reflected in your downloaded file.
3. **Click 'download' (downward arrow icon)** - to export your current screen into .csv, .xlsx or PDF. You can download up to 5000 records at a time. The system will default to download the columns in the order in which they are displayed on the screen. However if you wish to add or remove any columns before you download click 'customise column selections' to tick or un-tick the data you wish to download (there is a limit of 8 columns for downloading into PDF).

LOCATION(S) (7/7) DATE (19/01/16 - 19/01/16) E-STATEMENT

Total submissions: NZ\$ 3,947,585.58
Total charges: NZ\$ 2,077,581.05
Total credits: NZ\$ 1,777,352.27
Tax amount: NZ\$ 0.00
Fees & incentives: NZ\$ 0.00

Total settlement amount: NZ\$ 6,769,992.91

Pending

Settlements

SETTLEMENT DATE	SETTLEMENT NUMBER	TOTAL CHARGES	CREDITS	DISCOUNT AMOUNT	DISCOUNT AMOUNT	FEES AND INCENTIVES	CHARGEBACKS	ADJUSTMENTS	SETTLEMENT AMOUNT
19/01/2016	1000000000	NZ\$ 1,000,000.00	NZ\$ 1,000,000.00	NZ\$ 1,000,000.00	NZ\$ 1,000,000.00	NZ\$ 1,000,000.00	NZ\$ 1,000,000.00	NZ\$ 1,000,000.00	NZ\$ 1,000,000.00

Customise column selection

Settlement date ☒ Discount amount ☒ Payee merchant number ☐ Number of transactions ☐
Settlement number ☒ DBA name ☐ Payee location ID ☐ Opening debit balance ☐
Total charges ☒ Fees and incentives ☒ Chargebacks ☐ Bank account no. ☐
Credits ☒ Bank sort code ☐ Tax amount ☐
Submission amount ☒ Adjustments ☒ Settlement amount ☒

Cancel RESET Apply

DATE (1/5/2016 - 31/5/2016) E-STATEMENT

Settlements ☒
☐ Download with details?

Please select the row range you want to download
1-39

Customise column selection

Pending settlements
No rows to download

Select format
☒ CSV ☐ XLSX ☐ PDF


Include Currency Symbols ☒ ☒ Yes ☐ No

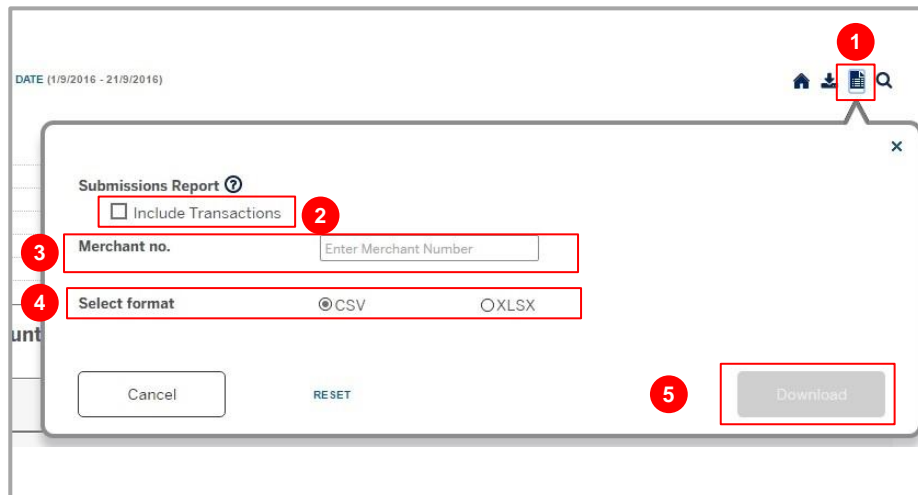
Cancel RESET Download

Export reports (Submission and Transaction detail reports)

If you were using 'Export report' menu in the previous Payments site, you can continue to download the reports in the new site as well.

1. Click on the 'report' icon.
2. **Transaction details** – Tick or untick 'Include transactions'.
3. Click on 'Merchant' no box – This will reveal a drop down of all your available Merchant numbers. Select one from the drop down, or enter the number if you know it.
4. **Select file format** – either CSV or XLSX.
5. **Click download.** Button will be blue when all fields are selected correctly. The file will commence to download (make sure you have pop up blockers turned off).

 **TIP:** If you choose to include transaction details, you can download up to 6,000 transaction records at a time. If you have more than 6,000 records, the button will say 'Next'. This will allow you to download the next batch of 6,000 records.




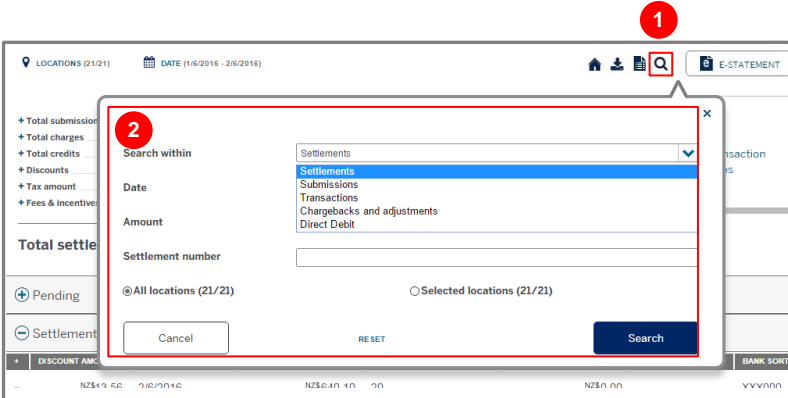
The screenshot shows the 'Submissions Report' export interface. At the top right, a red circle with the number 1 points to the 'report' icon in the navigation bar. Below this, a modal window titled 'Submissions Report' contains several elements: a checkbox labeled 'Include Transactions' with a red circle 2 next to it; a 'Merchant no.' field with a dropdown arrow and a text input, with a red circle 3 next to the dropdown; a 'Select format' section with radio buttons for 'CSV' (selected) and 'XLSX', with a red circle 4 next to the section; and at the bottom, a 'Download' button with a red circle 5 next to it. Other buttons visible are 'Cancel' and 'RESET'. The date range 'DATE (1/9/2016 - 21/9/2016)' is shown at the top left of the modal.

Search

Search allows you to find specific settlement, adjustment, chargeback or transaction information. You can narrow the search by amount, location or date.

1. **Click on search icon**, and use the 'Search within' drop-down menu to determine which report you wish to search through.
2. **The search criteria options** will change depending on which report you wish to search within.

 **TIP: Downloading search information** - You can use the search function to download a list of transactions for up to 35 days. Select transactions from 'Search within' drop down and enter a 35 day period (or less) from the date selection tool. Continue to set the amount parameters and click search. All transactions for this period will appear in the table. Once the data is present in the table, click the download icon to download the transactions you see on screen.



The screenshot shows a web application interface for searching transactions. At the top right, there is a search icon (magnifying glass) labeled with a red circle and the number 1. Below this, a modal window is open, titled 'Search within', which is labeled with a red circle and the number 2. This modal contains a dropdown menu with the following options: Settlements (selected), Submissions, Transactions, Chargebacks and adjustments, and Direct Debit. Below the dropdown, there are input fields for 'Date', 'Amount', and 'Settlement number'. At the bottom of the modal, there are radio buttons for '@ All locations (21/21)' and 'Selected locations (21/21)', along with 'Cancel', 'RESET', and 'Search' buttons. The background interface shows a sidebar with various filters like 'Total submission', 'Total charges', 'Discounts', 'Tax amount', and 'Fees & incentives'. The main area displays a table with columns for 'DISCOUNT AMT', 'TRANSACTION', and 'BANK SORT C'.

E-statement

As well as viewing payments data online, you have the option to download, search or generate your E-statement/ E-invoice.

1. Click on E-statement icon.
2. Choose report type, location and date of report from each drop-down menu.
3. Choose the format of report, either PDF or XLS.
4. Click 'download'

The screenshot shows a web application interface for generating an E-statement. A modal window titled "Download report" is open, overlaying a background dashboard. The dashboard includes a sidebar with a list of metrics (Total submissions, Total charges, Total credits, Discounts, Tax amount, Fees & Incentives, Opening balance) and a table of settlements. The modal window contains the following elements:

- Step 1:** An "E-STATEMENT" icon in the top right corner of the dashboard, highlighted with a red box and a red circle with the number 1.
- Step 2:** The "Report type" dropdown menu in the modal, set to "E-statement", highlighted with a red box and a red circle with the number 2.
- Step 3:** The "Format" section in the modal, showing radio buttons for "PDF" and "XLS", with "XLS" selected. This section is highlighted with a red box and a red circle with the number 3.
- Step 4:** A blue "Download" button at the bottom right of the modal, highlighted with a red box and a red circle with the number 4.

The background dashboard also shows a "Total settlement amount" section with a table of settlements:

	DISCOUNT AMOUNT	SETTLEMENT DATE
+	NZ\$4.85	5/4/2016
+	NZ\$96.82	5/4/2016
+	NZ\$8.27	5/4/2016

Appendix

Replicate reports

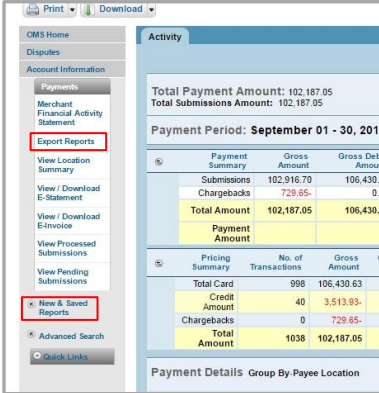
Overview

The new payments site has all the same information as the previous payments site. However, the way to download and the format of the reports has changed.

What's changed?

In the new payments site, you define the information you need in your report on the screen and click the '**Download**' icon to download directly what you see on the screen. This is different to the previous site where you had to click separate links to download reports. Some of the labels have also been changed.

The following pages provide step by step instructions on how to replicate reports in the new site.



Print Download

CMS Home

Disputes

Account Information

Payments

Merchant

Financial Activity

Statement

Export Reports

View Location Summary

View / Download E-Statement

View / Download E-Invoice

View Processed Submissions

View Pending Submissions

New & Saved Reports

Advanced Search

Quick Links

Activity

Total Payment Amount: 102,187.05

Total Submissions Amount: 102,187.05

Payment Period: September 01 - 30, 2016

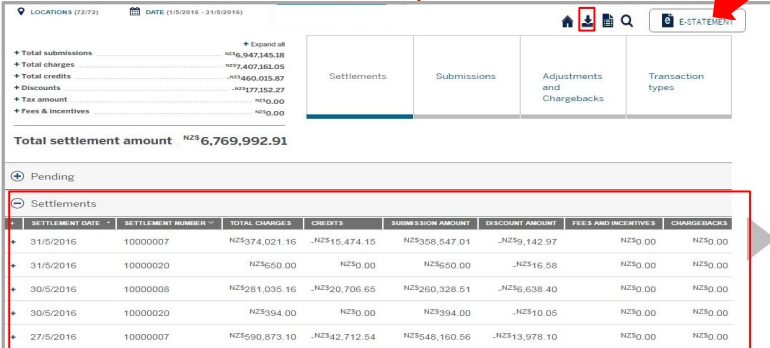
	Payment Summary	Gross Amount	Gross Debit Amount
Submissions	102,916.70		106,430.63
Chargebacks	729.65		0.00
Total Amount	102,187.05		106,430.63
Payment Amount			

	Pricing Summary	No. of Transactions	Gross Amount	Gross Debit Amount
Total Card	998		106,430.63	10
Credit Amount	40		3,513.93	
Chargebacks	0		729.65	
Total Amount	1038		102,187.05	10

Payment Details Group By: Payee Location

Previous site:

You had to click a separate links to download reports



LOCATIONS (21/72) DATE (10/09/16 - 31/09/16)

Expand all

- + Total submissions: NZ\$6,677,445.18
- + Total charges: NZ\$407,603.05
- + Total credits: NZ\$460,015.87
- + Discounts: NZ\$177,152.27
- + Tax amount: NZ\$0.00
- + Fees & Incentives: NZ\$0.00

Total settlement amount NZ\$ 6,769,992.91

Pending

Settlements

SETTLEMENT DATE	SETTLEMENT NUMBER	TOTAL CHARGES	CREDITS	SUBMISSION AMOUNT	DISCOUNT AMOUNT	FEES AND INCENTIVES	CHARGEBACKS
31/5/2016	10000007	NZ\$374,021.16	NZ\$15,474.15	NZ\$358,547.01	NZ\$9,142.97	NZ\$0.00	NZ\$0.00
31/5/2016	10000020	NZ\$650.00	NZ\$0.00	NZ\$650.00	NZ\$16.58	NZ\$0.00	NZ\$0.00
30/5/2016	10000008	NZ\$281,035.16	NZ\$20,706.65	NZ\$260,328.51	NZ\$6,638.40	NZ\$0.00	NZ\$0.00
30/5/2016	10000020	NZ\$394.00	NZ\$0.00	NZ\$394.00	NZ\$10.05	NZ\$0.00	NZ\$0.00
27/5/2016	10000007	NZ\$590,873.10	NZ\$42,712.54	NZ\$548,160.56	NZ\$13,978.10	NZ\$0.00	NZ\$0.00

New site:

Define what you need on the screen and click 'download' icon

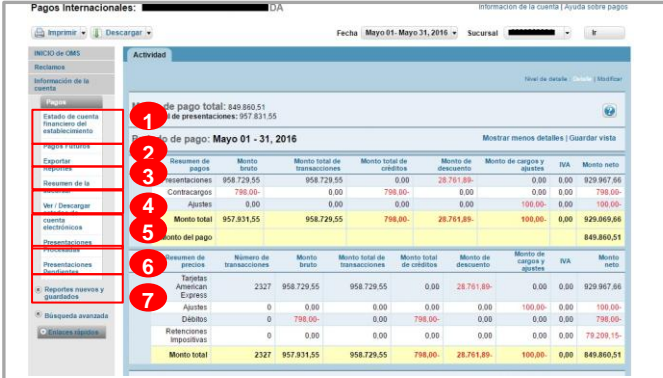
Replicate reports from the previous payments site

Before you start:

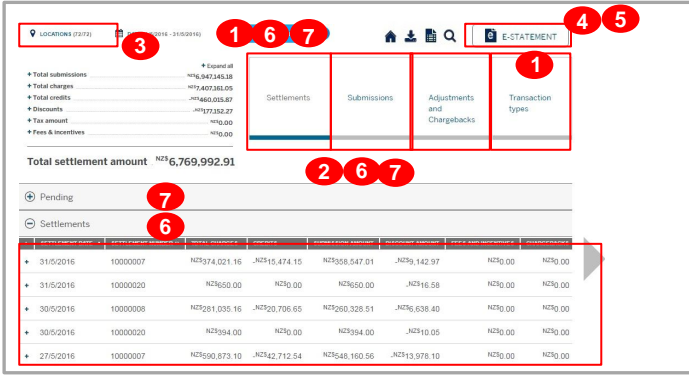
It is important to understand how you can access your data in the new site in comparison to the previous site. The below table provides general guidance on how you can locate information from the old to new.

	Previous	New
1	Merchant Financial Activity Statement	Settlements summary and Transaction Type
2	Export Reports	Submissions, click download and tick download with transactions
3	View Location Summary	Location filter (icon at the top left)
4	View/Download E-Statement	E-Statement (Icon at the top right)
5	View/Download E-Invoice	E-Statement (Icon at the top right)
6	View Processed Submissions	Settlements and expand settlement section
7	View Pending Submissions	Settlements and expand settlement section

Previous site



New site



Replicate reports from the previous payments site

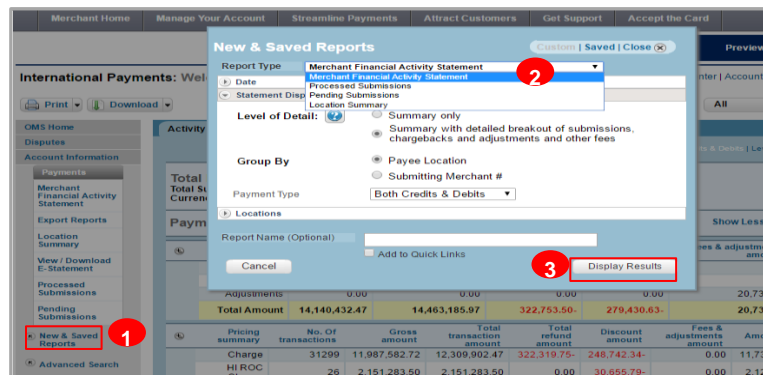
Now that you have general idea on what type of information can be found where in the new site, please follow the below steps to replicate your reports.

STEP 1:

Find out the type of report you currently download and the specific columns within that report. Please complete this step before the new site launch.

For new reports:

1. Click on 'New & saved reports' from the Payments menu on the left side.
2. Click the drop down menu to select the report type that you usually download. Then continue to make your usual settings for date, statement display and locations..
3. Click 'Display results' for the report to appear on screen. Then click 'Download' to download the file into excel or .csv.



International Payments: Welcome [Merchant Name]

Access Secure Message Center | Account Information | User guides

Print | Download

Date: Jun 01 - Jun 30, 2016 | Location: All | Go

Total Payment Amount: 13,881,731.84
Total Submission Amount: 14,161,162.47
Currency = GBP

Payment Period: June 01 - 30, 2016

Show Less Details | Save View

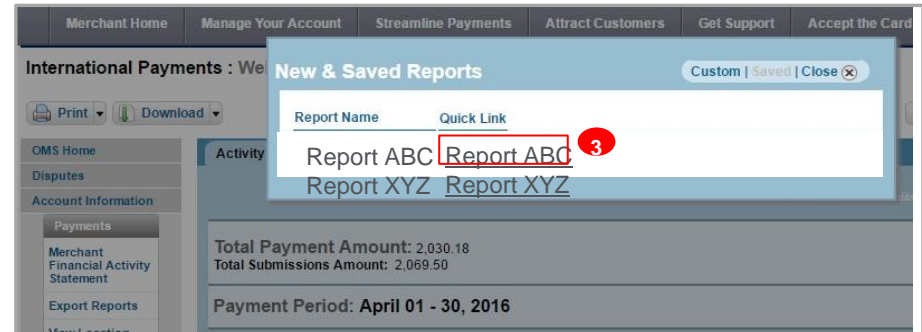
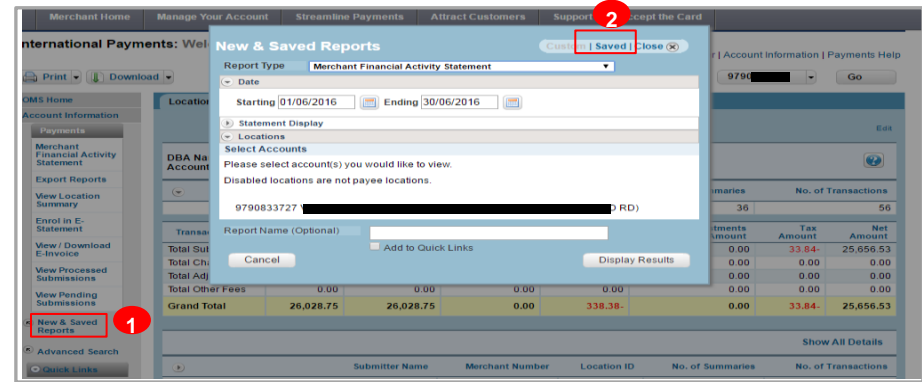
	Payment summary	Gross amount	Total transaction amount	Total refund amount	Discount amount	Fees & adjustments amount	Amount paid
Submissions		14,138,896.22	14,461,185.97	322,319.75	279,398.13	0.00	13,859,468.09
Chargebacks		1,566.25	2,000.00	433.75	32.50	0.00	1,533.75
Adjustments		0.00	0.00	0.00	0.00	20,730.00	20,730.00
Total Amount		14,140,432.47	14,463,185.97	322,753.50	279,430.63	20,730.00	13,881,731.84

	Pricing summary	No. Of transactions	Gross amount	Total transaction amount	Total refund amount	Discount amount	Fees & adjustments amount	Amount paid	Discount rate
Charge		31299	11,987,582.72	12,309,902.47	322,319.75	248,742.34	0.00	11,738,840.38	2.08%
H/ROC Charge		26	2,151,283.50	2,151,283.50	0.00	30,655.79	0.00	2,120,627.71	1.42%
Adjustments		0	0.00	0.00	0.00	0.00	20,730.00	20,730.00	0.00%
Chargebacks		0	1,566.25	2,000.00	433.75	32.50	0.00	1,533.75	0.00%

Replicate reports from the previous payments site

For saved reports:

1. Click on 'New & saved reports' from the Payments menu on the left side.
2. Click 'Saved' option at the top.
3. Now you see the list of the saved report. Click on a report name under 'Quick link'.



Replicate reports from the previous payments site

- Whether you generate new or saved reports, a file similar to this will be downloaded. Here you see the kinds of data and the order of the columns in your report.

In this example we have downloaded a Merchant Submission Activity report that include the following data points:

- Submitting Merchant's location ID
- Submitting location name
- Submission date
- Gross amount
- Gross debit amount
- Merchant fees
- Fee & adjustment amount
- Net amount

Please keep this list of required data and the order in which they appear with you and log into the new payments site to replicate the same report.

[illegible]

Replicate reports from the previous payments site

STEP 2

Switch to the new payments site by clicking 'Take an early look' button at the top right of the screen. Then your screen will switch to the new payments site that looks like the one on the bottom right of this page.

The screenshot shows the 'International Payments' section of an older website. At the top, there are navigation tabs: 'Merchant Home', 'Manage Your Account', 'Streamline Payments', 'Attract Customers', 'Get Support', and 'Accept the Card'. A message states 'New changes have been made to your payments experience.' with a 'Preview the changes' button. The main content area is titled 'International Payments: Welcome [Merchant Name]' and includes links for 'Access Secure Message Center', 'Account Information', and 'User guides'. A left sidebar contains links like 'CMS Home', 'Account Information', 'Payments', 'Merchant Financial Activity Statement', 'Export Reports', 'Location Summary', 'Enrol in E-Statement', 'Processed Submissions', 'Pending Submissions', 'New & Saved Reports', 'Advanced Search', and 'Quick Links'. The main area displays a summary for 'May 01 - May 31, 2016' with a 'Total Payment Amount' of 10,432,645.96. Below this is a table with columns: Payment summary, Gross amount, Total transaction amount, Total refund amount, Discount amount, Fees & adjustments amount, and Amount paid. The table shows a total amount of 10,554,149.64 and a total transaction amount of 11,211,706.85.

Payment summary	Gross amount	Total transaction amount	Total refund amount	Discount amount	Fees & adjustments amount	Amount paid
Submissions	10,555,483.13	11,211,669.05	656,185.92	121,534.10	0.00	10,433,948.83
Chargebacks	2,449.31	37.80	1,357.16	30.62	0.00	2,418.69
Adjustments	1,115.82	0.00	0.00	0.00	0.00	1,115.82
Total Amount	10,554,149.64	11,211,706.85	657,543.08	121,503.68	0.00	10,432,645.96



The screenshot shows the 'Payments site overview' of a newer website. It features a top navigation bar with 'LOCATIONS (2/12)', 'DATE (1/5/2016 - 31/5/2016)', 'Payments site overview', and an 'E-STATEMENT' button. A left sidebar lists summary items: 'Total submissions' (NZ\$9,947,145.18), 'Total charges' (NZ\$7,407,161.05), 'Total credits' (NZ\$460,015.87), 'Discounts' (NZ\$177,152.27), 'Tax amount' (NZ\$0.00), and 'Fees & incentives' (NZ\$0.00). The main area displays a 'Total settlement amount' of NZ\$6,769,992.91. Below this is a table with columns: Settlement date, Settlement number, Total charges, Credits, Submission amount, Discount amount, Fees and incentives, and Chargebacks. The table lists several settlement entries for May 2016.

Settlement date	Settlement number	Total charges	Credits	Submission amount	Discount amount	Fees and incentives	Chargebacks
31/5/2016	10000007	NZ\$374,021.16	NZ\$15,474.15	NZ\$358,547.01	NZ\$9,142.97	NZ\$0.00	NZ\$0.00
31/5/2016	10000020	NZ\$650.00	NZ\$0.00	NZ\$650.00	NZ\$16.58	NZ\$0.00	NZ\$0.00
30/5/2016	10000008	NZ\$281,035.16	NZ\$20,706.65	NZ\$260,328.51	NZ\$6,638.40	NZ\$0.00	NZ\$0.00
30/5/2016	10000020	NZ\$394.00	NZ\$0.00	NZ\$394.00	NZ\$10.05	NZ\$0.00	NZ\$0.00
27/5/2016	10000007	NZ\$690,873.10	NZ\$42,712.54	NZ\$648,160.56	NZ\$13,978.10	NZ\$0.00	NZ\$0.00

Replicate reports from the previous payments site

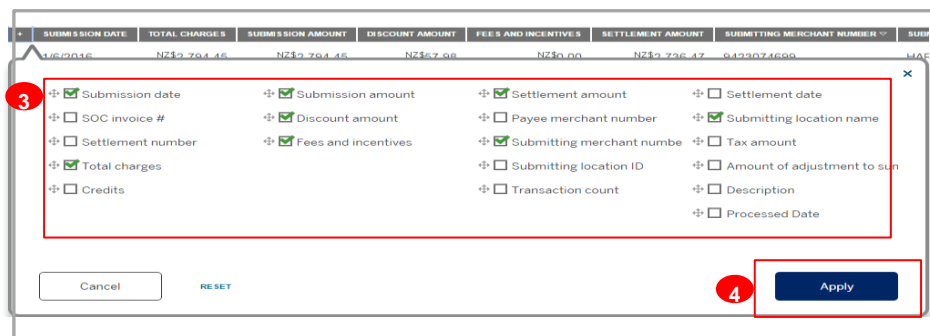
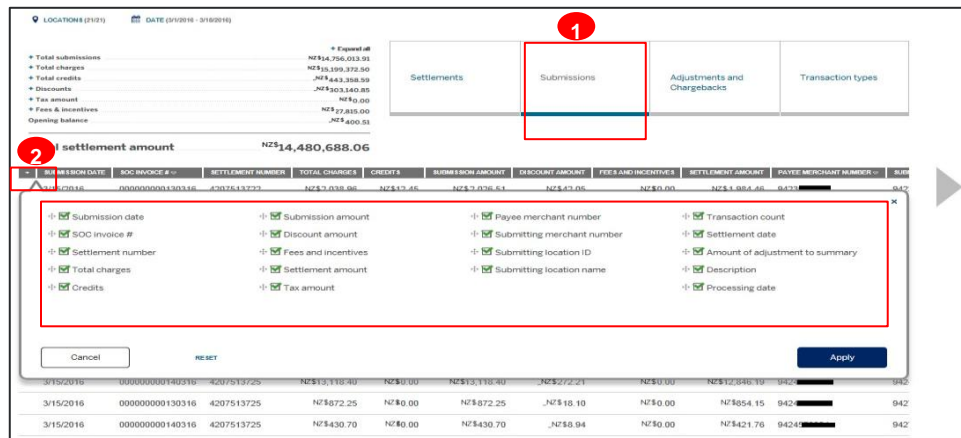
STEP 3:

Replicate the report data and column order in the new site.

Firstly you need to click on the report in the new tool that is most suited to the report you had before. Refer to [page 23](#) for general guidance on this.


As an example, see below the steps to replicate the report generated on [page 25](#).

1. Click on 'Submission' box at the top right, since the previous report was at a submission level.
2. Click on **+** icon on the very left of the top grey column. You will then see the list of data points you can include under the 'Submission' report.
3. Referring to the list of data points you took note on [page 25](#), tick or untick the data points you need in your report from this list. In this example you will need to tick the ones displayed here. If you need to change the order of the columns, you can do so by dragging and dropping the column titles so they appear to your needs.
4. Once you are happy that the data and order matches your previous report set up, click 'Apply.'




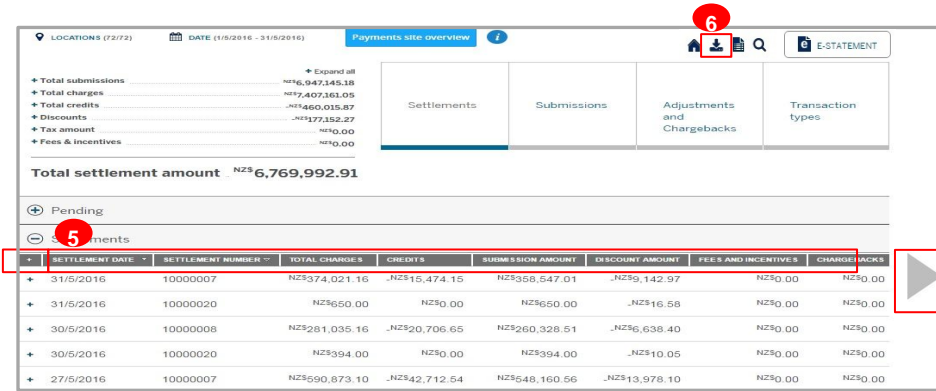
Replicate reports from the previous payments site

5. Now you will see that the online report on your screen has adjusted accordingly showing only the information you have selected in the order you need.

 TIP: Click the grey left and right arrows to see more data columns. This report set up will be saved for your future log ins.

6. Click 'download' button to download what is being shown on the screen. Chose the file type from 'csv', 'xlsx' and 'pdf', and click 'download'. Please remember, for 'pdf' option, maximum 8 columns is allowed for download.

 TIP: You can change the column set up at this stage too, by clicking on 'Customise column selection'. The changes you make at this stage also will be saved for future log-in.



LOCATIONS (72/72) DATE (1/5/2016 - 31/5/2016) Payments site overview

Expand all

- + Total submissions NZ\$6,947,145.18
- + Total charges NZ\$7,407,161.05
- + Total credits NZ\$460,015.87
- + Discounts NZ\$177,152.27
- + Tax amount NZ\$0.00
- + Fees & Incentives NZ\$0.00

Total settlement amount NZ\$6,769,992.91

Pending

Submissions

SETTLEMENT DATE	SETTLEMENT NUMBER	TOTAL CHARGES	CREDITS	SUBMISSION AMOUNT	DISCOUNT AMOUNT	FEES AND INCENTIVES	CHARGEBACKS
31/5/2016	10000007	NZ\$374,021.16	NZ\$15,474.15	NZ\$358,547.01	NZ\$9,142.97	NZ\$0.00	NZ\$0.00
31/5/2016	10000020	NZ\$650.00	NZ\$0.00	NZ\$650.00	NZ\$16.58	NZ\$0.00	NZ\$0.00
30/5/2016	10000008	NZ\$281,035.16	NZ\$20,705.65	NZ\$260,329.51	NZ\$6,638.40	NZ\$0.00	NZ\$0.00
30/5/2016	10000020	NZ\$394.00	NZ\$0.00	NZ\$394.00	NZ\$10.05	NZ\$0.00	NZ\$0.00
27/5/2016	10000007	NZ\$590,873.10	NZ\$42,712.54	NZ\$548,160.56	NZ\$13,978.10	NZ\$0.00	NZ\$0.00



Submissions

Please select the row range you want to download

1-89

Customise column selection

Select format

☒ CSV ☐ XLSX ☐ PDF

Cancel RESET

Download

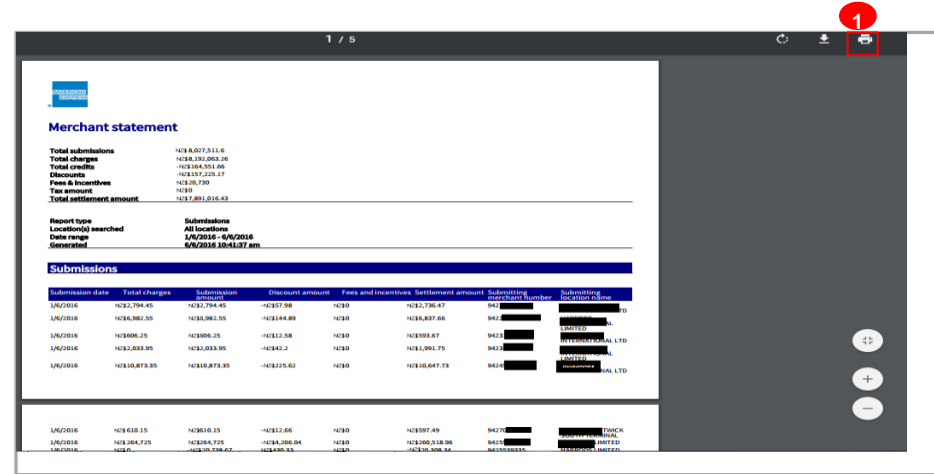
Replicate reports from the previous payments site

STEP 4:

Save and print the report.

1. After you click 'download' button, you will see a report that looks like the one on the right side of this page (if you choose pdf as the file type). Save the file where you need. To print it, simply click on the printer icon at the top right.

ⓘ Please note that **there is no 'print' icon in the new payments site**. If you need to print any report, please first download it and click on the printer icon. It is recommended to choose 'pdf' file type for printing purpose as 'csv' and 'xlsx' will require you to adjust print setting such as 'fit in X pages'.



1 / 5

Merchant statement

Total submissions: 1218,807,511.6
Total charges: 1218,192,003.26
Total credits: 1218,684,351.66
Discounts: 1218,57,225.17
Fees & incentives: 1218,0,730
Tax amount: 1218,0
Total settlement amount: 1217,891,016.43

Report type: Submissions
Location(s) searched: All locations
Date range: 1/6/2016 - 6/6/2016
Generated: 6/6/2016 10:41:07 am

Submissions

Submission date	Total charges	Submission amount	Discount amount	Fees and incentives	Settlement amount	Submitting ID	Submitting Name
1/6/2016	1218,2794.45	1218,2794.45	-1218,7,508	1218,0	1218,2,786.47	941,800,000	1218,2,786.47
1/6/2016	1218,582,35	1218,582,35	-1218,44,89	1218,0	1218,5,827.66	941,800,000	1218,5,827.66
1/6/2016	1218,006,35	1218,006,35	-1218,12,58	1218,0	1218,003,87	941,800,000	1218,003,87
1/6/2016	1218,003,95	1218,003,95	-1218,42,2	1218,0	1218,1,991,75	941,800,000	1218,1,991,75
1/6/2016	1218,0,873,35	1218,0,873,35	-1218,275,82	1218,0	1218,0,647,73	941,800,000	1218,0,647,73
1/6/2016	1218,630,15	1218,630,15	-1218,12,66	1218,0	1218,007,49	941,800,000	1218,007,49
1/6/2016	1218,084,725	1218,084,725	-1218,4,006,04	1218,0	1218,080,318,96	941,800,000	1218,080,318,96
1/6/2016	1218,0	1218,0	-1218,0,0,0	1218,0	1218,0,0,0	941,800,000	1218,0,0,0

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