

Statement Guide

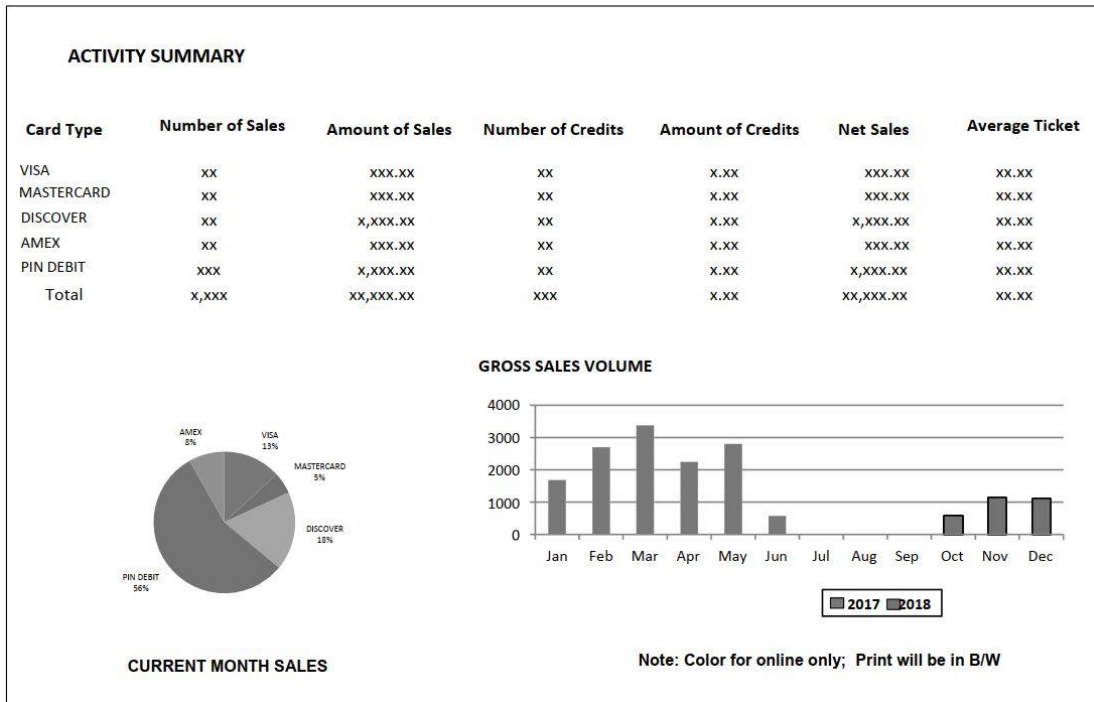
Online Statement Access in iQ

Starting today, your statements are available in a new location. As a Worldpay ISO merchant, you will benefit from the convenience of online statements and reporting in **iQ**. You will also have access to batch information, deposit details and chargeback management. If you have already registered for iQ, log in to accessmyiq.com today to view your statement and explore all the new features available to your merchant account.

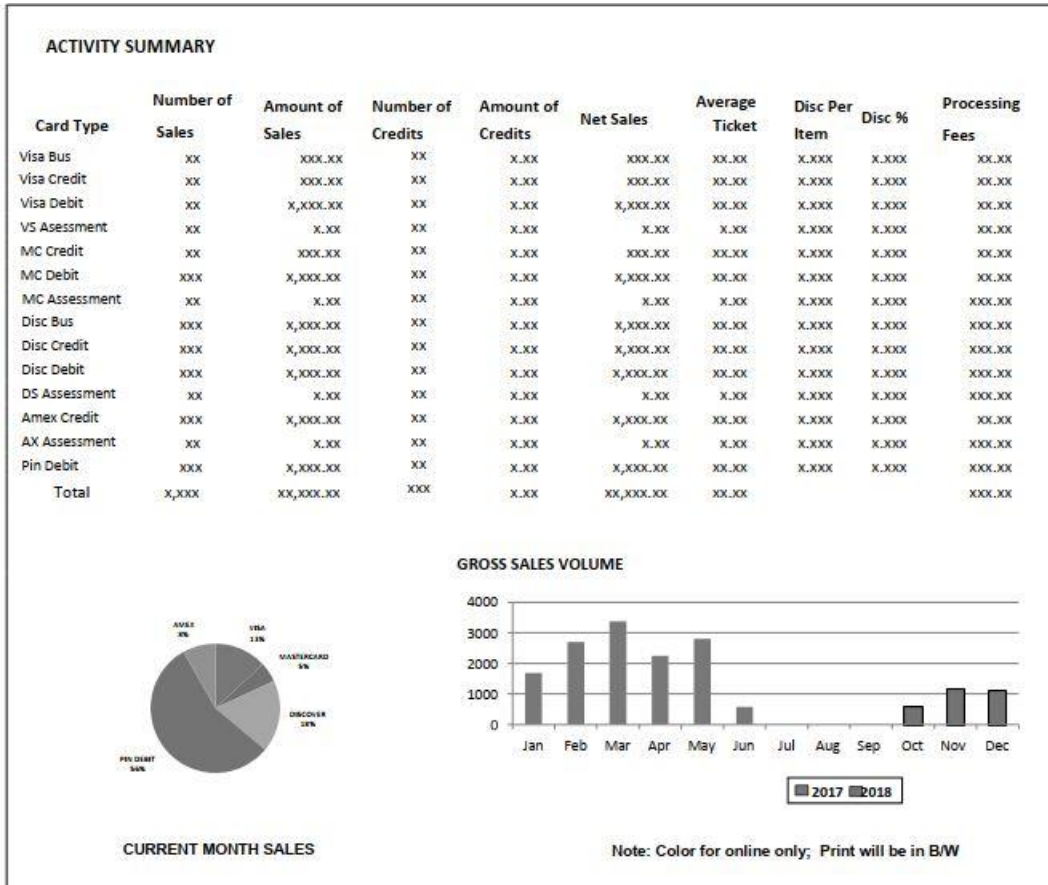
- New statements are **no longer accessible at MyMerchantData.com** (formerly My NPCData.net)
- If you still need to register for access to your online statement, instructions are available at the end of this document under **“Register for Access to iQ”**
- Contact support@accessmyiq.com for more information on iQ

ACTIVITY SUMMARY: Displays summary by card type of number of sales, sale volume, credit transaction count, credit volume, net sales, and average sales volume per transaction by card brand. In the new statement, the commercial/rewards are rolled up into credit, Regulated/Non-regulated debit is rolled up into Signature Debit, and consumer line items are rolled up into either credit or debit as applicable. In the new statement, the items are displayed by card brand. Assessments by card type from this section will be displayed in the CARD BRAND ASSESSMENTS section.

NEW STATEMENT



PRIOR STATEMENT



DEPOSIT DETAIL: The Deposit Summary section from Prior statement is renamed as: Deposit Detail. Displays daily account of all batches received and/or processed. This section includes process date, number of transactions, net sales, adjustments, chargebacks, discount (for daily billing merchants), 3rd party funded batch amount, and net deposits amount. There are no changes in this section other than the section title.

DEPOSIT DETAIL

Process Date	Number of Trans	Net Sales	Adjustments	Chargebacks	Disc	3 rd Party Funded	Net Deposits
01-Feb	XX	XXX.XX	X.XX	X.XX	XXX.XX	-XX.XX	XX.XX
28-Feb	XXX	X,XXX.XX	X.XX	X.XX	X,XXX.XX	-XX.XX	XX.XX
Deposit Total	XXX	XX,XXX.XX	X.XX	X.XX	XX,XXX.XX	-XX.XX	XXX.XX

3RD PARTY BATCH AMOUNT DETAIL: Displays volume sent to 3rd parties (i.e. Amex ESA, Discover EASI/IMAP). Section includes process date, batch amount, paid by, and amount. This section will be hidden if not applicable. ESA has been appended to the description to call out AMEX ESA. Opt blue will be displayed in the ACTIVITY SUMMARY section.

3 rd PARTY BATCH AMOUNT DETAIL							
Date	Batch Amount	Paid By	Amount	Date	Batch Amount	Paid By	Amount
01-Feb	x,xxx.xx	AMEREXPRESS ESA	x,xxx.xx	15-Feb	x,xxx.xx	AMEREXPRESS ESA	xxx.xx
02-Feb	x,xxx.xx	AMEREXPRESS ESA	xxx.xx	16-Feb	xxx.xx	AMEREXPRESS ESA	x.xx
14-Feb	x,xxx.xx	AMEREXPRESS ESA	x,xxx.xx	28-Feb	x,xxx.xx	AMEREXPRESS ESA	x,xxx.xx

ADJUSTMENT DETAIL: Displays adjustments to payment, including payment corrections, and transactions that failed edits and were not processed or paid. Section includes process date, batch amount, adjustment reason, deposit correction number, and amount. This section will be hidden if no adjustments to be displayed. No changes to this section.

ADJUSTMENT DETAIL				
Date	Batch Amount	Reason	Deposit Correction	Amount
02/01	xxx,xxx.xx	TRAN AMOUNT EXCEEDS INTERNAL LIMIT – PENDED	XXXXXXXXXX	xxx,xxx.xx
02/11	xxx.xx	ACQUIRER NETWORK FEE	XXXXXXXXXX	xxx.xx
02/15	xxx,xxx.xx	TRAN AMOUNT EXCEEDS INTERNAL LIMIT – PENDED	XXXXXXXXXX	xxx,xxx.xx
02/29	xxx,xxx.xx	Batch Review	XXXXXXXXXX	xxx,xxx.xx
Total Adjustments				x,xxx.xx

CHARGEBACK DETAIL: Displays chargeback transactions, including process date, total chargeback amount, card type, chargeback reason, case number, and case amount. This section will be hidden if no chargebacks are to be displayed. No changes to this section.

CHARGEBACK DETAIL					
Date	Total Chargeback	Card	Reason	Case Number	Amount
02/01	x.xx	VISA	FRAUDULENT TRANSACTION – CARD ABSENT ENVIRON	XXXXXXXXXX	xx.xx
02/01	x.xx	VISA	FRAUDULENT TRANSACTION – CARD ABSENT ENVIRON	XXXXXXXXXX	xx.xx
02/12	x.xx	VISA	FRAUDULENT TRANSACTION – CARD ABSENT ENVIRON	XXXXXXXXXX	xx.xx
02/12	x.xx	MASTERCARD	FRAUDULENT TRANSACTION NO CARDHOLDER AUTH	XXXXXXXXXX	xx.xx
02/20	x.xx	VISA	CREDIT NOT PROCESSED	XXXXXXXXXX	xx.xx

AUTHORIZATION DETAIL: This section has been removed from the new statement as the Amount from this section is reflected in OTHER DETAIL section.

SURCHARGE: This is a new section that displays interchange amount and surcharge rates for all products. Section includes description, number of sales, amount of sales, interchange amount, discount per item, discount % columns, and total fees.

INTERCHANGE & SURCHARGE							
Description	Number of Sales	Amount of Sales	Dis	Disc%	Discount	Interchange	Total
VISA Consumer Credit Mid Qual VISA	XX	XXX.XX	X.XX	X.XXXX	X.XXXX	X.XX	XX.XX
Cons Sig Debit Regulated Qual	XX	XXX.XX	X.XX	X.XXXX	X.XXXX	X.XX	XX.XX
Pin Debit Returns/Refunds Qual All Networks	XX	XXX.XX	X.XX	X.XXXX	X.XXXX	X.XX	XX.XX
Pin Debit Returns/Refunds Non Qual All Networks	XX	XXX.XX	X.XX	X.XXXX	X.XXXX	X.XX	XX.XX
EBT Returns All Networks	XX	XXX.XX	X.XX	X.XXXX	X.XXXX	X,XXX.XX	XXX.X
Total	XX	XX,XXXX					X,XXX.X

CARD BRAND ASSESSMENTS: This is a new section that displays assessments by card type. Section includes amount, description, rate, and fees. Items in this section represent assessments that are charged by card brands.

CARD BRAND ASSESSMENTS			
Amount	Description	Rate	Fees
XX,XXX.XX	MASTERCARD ASSESSMENT	X.XXXX	XX.XX
XX,XXX.XX	VISA ASSESSMENT	X.XXXX	XX.XX
XX,XXX.XX	DISCOVER ASSESSMENT	X.XXXX	XX.XX
XX,XXX.XX	AMEX ASSESSMENT	X.XXXX	XX.XX
	Total Card Brand Assessments		XXX.XX

OTHER DETAIL: Displays authorizations, chargebacks, and other miscellaneous billable items such as statement fee, retrieval fee, and card brand fees, etc. Section includes number of items, amount, description, rate, and fees charged.

OTHER DETAIL				
Number	Amount	Description	Rate	Fees
XXX	XXX	AMEX INQUIRIES	X.XXXX	XXX.XX
XX	XX	DECLINED AUTHORIZATIONS	X.XXXX	X.XX
X	X	INCOMING CHARGEBACKS - 6960	XX.XXXX	XX.XX
X	X	RETRIEVAL REQUEST - 6964	X.XXXX	X.XX
X	X	STATEMENT FEE	XX.XXXX	XX.XX
		Total Other Fees		XXX.XX

TOTAL FEES DEDUCTED: This section displays grand total of interchange, processing, card brand fees, other assessments, and daily discount to be deducted from the merchant's bank account. Changes to this section include additional groupings of fees based on card brand, card brand assessments, and daily discounts collected which were included in the processing fees/other fees section in the prior statement.

NEW STATEMENT

TOTAL FEES DEDUCTED	
INTERCHANGE FEES	XXX.XX
PROCESSING FEES (TOTAL LESS INTERCHANGE)	XXX.XX
CARD BRAND ASSESSMENTS	XXX.XX
OTHER DETAIL	XXX.XX
DAILY DISCOUNT COLLECTED	X.XX
TOTAL FEES	X,XXX.XX

PRIOR STATEMENT

TOTAL FEES DEDUCTED	
Processing Fees	XXX.XX
Other Fees	XXX.XX
Total Fees	X,XXX.XX

Register for Access to iQ

If you have not registered for iQ, please follow the two-step process below to request a secure login for your account:

Step 1 – Register for access to iQ

- Navigate to accessmyiq.com/enroll
- Enter the required information, and submit your registration request
- Once submitted, you will receive a time-sensitive welcome email with a link to activate your account

Note: You must complete Step 2 to fully activate your account.

The screenshot shows a registration form for iQ. At the top left is the iQ logo with the tagline "Payment processing insight at your fingertips". At the top right is a "Logout" link. The main form area is titled "Please Register" and contains the following fields: "Protection Code", "Email Address", "Confirm Email Address", "Tax ID Number", and "Merchant Number". Below these fields is a "Submit" button and a link that says "Click here to learn more about iQ". At the bottom of the form, there is a small note: "For questions or feedback, please contact: support@accessmyiq.com".

- Your promo code is **accessiq** (enter the promo code in all lowercase as shown)
- Enter and confirm your email address
- Enter your Tax ID
- Enter your existing Merchant Number
- Click Submit

Step 2 – Activate your Account (**this step is time-sensitive**)

- Your invitation to iQ will expire 6 days after you receive the welcome email
- Click the **Activate Your Account Now!** link in the welcome email to access your personal registration page
- Choose your User ID and Password, set your security questions, and submit your registration

Once the registration process is complete, you are ready to access your new online statement and reporting tool! You can navigate to the helpful links on the iQ home page to view quick reference guides and user training videos. If you have any questions about the registration process or the features of iQ, please contact **support@accessmyiq.com** for more information.