CyberSource Merchant Account Reports

Developer Guide

February 2017

Deprecated

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the power of payment

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Contents

Recent Revisions
to This Document

Release	Changes
February 2017	■ Updated to reflect reports retired in July 2016.
August 2016	■ Revised html sample for retrieving reports.
July 2015	■ This revision contains only editorial changes and no technical updates.
March 2015	■ Updated information to reflect change from SSLv3 to TLS.
September 2014	■ This revision contains only editorial changes and no technical updates.
July 2014	■ This revision contains only editorial changes and no technical updates.

Introducing the Merchant Account Reports

With a merchant account through CyberSource, you gain access to Merchant Account Reports that allow you to manage payments easily and efficiently. This comprehensive suite of reconciliation tools complements the Transaction Reports by adding the funding, fee, and chargeback perspectives that your business needs in order to achieve order-level or summary-level reconciliation, perform research, and manage the end-to-end payment lifecycle.

These reports include everything from high-level information that you can use to manage your business to detailed information about each transaction. Each report is available in several different formats and may be accessed via the CyberSource Business Center or automatically downloaded. You can choose the reports and formats that are most appropriate for your business process.

Merchant Account Reports feature a dynamic 6-level hierarchy that can be tailored to accurately reflect your company's unique business model and provide reconciliation at any level, from submission to funds transfer. By leveraging the power of CyberSource Merchant Account Reports, you can reduce the number of touch points in your payment reconciliation process, saving time and money for your business.

Payment Activity Summary Report

The Payment Activity Summary Report acts like a merchant statement and recaps all purchases and refunds, fees, and adjustments processed for a merchant entity during a particular date range. This results in the expected funding amount that will be posted to your merchant bank account. Fees will show on this report at the time they are assessed (daily or monthly).

⚠ **Important**	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.

Purchase & Refund Details Report

The Purchase & Refund Details Report lists transaction level data for all purchases and refunds processed by a merchant entity for one specific date. It also shows transaction-level fee activity that will result in an adjustment to the funding amount.

Chargeback & Representment Summary Report

The Chargeback Summary Report provides a summary of all chargebacks, representments, and other post-settlement exceptions. The summary is broken out by the method of payment and exception type enabling 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.

Chargeback & Representment Details Report

The Chargeback & Representment Details Report lists all chargeback and representment events that occurred for a merchant entity for one specific date. This report supports your chargeback collection and recovery processes by notifying you of new chargebacks and providing the status of chargebacks in process. It also provides the necessary details to support the chargeback activity shown on other reconciliation reports such as the Payment Activity Summary.

![Important]	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.

Transfer Log Report

The Transfer Log Report provides a listing of all funds transfers posted to the bank account of a merchant entity for a particular date range. This report enables you to see what funds have actually been posted to your bank account, in order to quickly and easily reconcile your bank statement or perform other cash management activities.

⚠ **Important**	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.

Chargeback Analysis Report

The Chargeback Analysis Report provides a summary of 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 may be the cause of certain chargebacks. By monitoring trends, merchants can attempt to limit their liability for chargebacks by making changes to procedures or by employing changes in 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.

⚠ **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. You can also still programmatically download this report.

Authorization Analysis Report

The Authorization Analysis Report may be used by merchants to analyze decline reasons so that they may evaluate business operations that could lead to increased approval rates. Some merchants use the practice of authorization analysis to 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. The goal of authorization analysis is to turn declined authorizations into successful sales.

> ⚠️ **Important**   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.

Interchange Qualification Analysis

This report allows 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 may be made to 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.

Retired Reports

The following reports were retired in July 2016 and are no longer available:

- Summary of Fees Report
- Retrieval Request Details Report
- PIN-less Debit Returns Detail Report

Downloading Merchant Account Reports

This chapter covers downloading the following reports via a query API or requesting reports using a client application.

Requesting a Report with a Client Application

To connect to the report server, your client application must support HTTPS connections. Your client application must support HTTP/1.0 or HTTP/1.1 and TLS 1.0, 1.1 or 1.2 connections. HTTPS libraries are available for many programming languages, including Java, C/C++, Perl, and Visual Basic. You can implement a client in any language that allows you to use HTTPS to communicate with the report server.

Your client application must use Basic Access Authentication to send the user name and password. Many HTTPS client libraries implement this authentication method. For information about Basic Access Authentication, see http://www.ietf.org/rfc/rfc2617.txt.

To send an API request with an HTML form or any script, you need this URL: https://ebc.cybersource.com/ebc/DownloadAcquiringReports

HTML Format

To use the HTML format, you write an HTML form with the same URL as below. The sample below shows the form tag with the action to send a report request to the production URL. The form includes the required fields and a Submit button.

- Production URL: https://ebc.cybersource.com/ebc/DownloadAcquiringReports
- Test URL: https://ebctest.cybersource.com/ebctest/DownloadAcquiringReports

If you use an HTML form to request a report, the form will look similar to the example below.

```html
<html>
<head>
<title></title>
</head>
<body>
    <form method="post" action="https://ebc.cybersource.com/ebc/
DownloadAcquiringReports"    name="PaymentActivitySummaryForm">
      <table>
        <tbody>
          <tr>
           <td>nodeValue</td>
           <td><input name="nodeValue" value="101010101001" type="text"></td>
          </tr>
          <tr>
           <td>startDate</td>
           <td><input name="startDate" value="04/01/2008" type="text"></td>
          </tr>
          <tr>
           <td>endDate</td>
           <td><input name="endDate" value="05/01/2008" type="text"></td>
          </tr>
          <tr>
           <td>organizationId</td>
           <td><input name="organizationId" value="rsmerchant_acct" type="text"></td>
        </tr>
          <tr>
           <td>reportId</td>
           <td><input name="reportId" value="74" type="text"></td>
          </tr>
          <tr>
           <td>format</td>
           <td><input name="format" value="xml" type="text"></td>
          </tr>
        </tbody>
      </table>
      <input type="submit">
    </form>
   </body>
</html>
```

When you post this form to the download URL, you first authenticate with your username and password. After successful authentication and authorization of the report contents based on user credentials and the parameters, the report streams back to you in the requested format.

Java Stand-Alone Application

You can also write scripts or small programs to download these reports. The sample shows a Java stand-alone application that downloads the report in the requested format.

```
public static void downloadReport(String urlStr, String Name,String Password,String
data,String filePath) throws Exception{
        // Send data
        URL url = new URL(urlStr);
        URLConnection conn = url.openConnection();
        conn.setDoOutput(true);
        conn.setRequestProperty("Authorization", "Basic " + encode(Name + ":" +
Password));
        OutputStreamWriter wr = new OutputStreamWriter(conn.getOutputStream());
        wr.write(data);
        wr.flush();
// Get the response
        DataInputStream rd = new DataInputStream(conn.getInputStream());
        FileOutputStream fos = new FileOutputStream(filePath);
        int bytesRead = -1;
        byte[] b = new byte[32];
        while ((bytesRead = rd.read(b)) != -1) {
        fos.write(b, 0, bytesRead);
        }

        wr.close();
        rd.close();
        fos.close();

}
```

Requesting a Report With a Query API

The query uses a POST method with search parameters. As with the client application, this application uses Basic Access Authentication to send the user name and password.

Supported Formats

Each report can be downloaded in four formats: XML, CSV, PDF, or Excel. You specify the format in the Report Format parameter.

Below is an example of a file name and what each section indicates. The resulting file name is based on the format requested and parameters passed in.
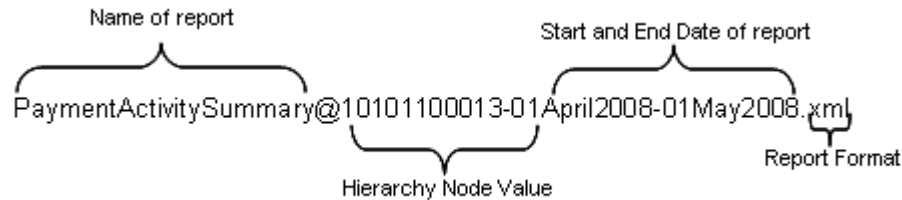
Payment Activity Summary

The Payment Activity Summary report acts like a merchant statement and recaps all purchases and refunds as well as fees and adjustments processed for a merchant entity during a particular date range. The report also shows all fee and adjustment activity resulting in an expected funding amount. Fees will show on this report at the time they are assessed (daily or monthly). The report defaults to the most current day for which information is available

Formulating the Query

The table below lists the required request information.

Table 1   Required Request Parameters for the Payment Activity Summary Report Query

Parameters	Field Names	Format
Organization ID	organizationId	—
Hierarchy Level	hierarchyLevel	—
Report ID	reportId	74
Format	format	XML, CSV, PDF, or Excel
Start Date	startDay	1-31
Start Month	startMonth	January-December
Start Year	startYear	2008
End Date	endDay	1-31

Table 1 **Required Request Parameters for the Payment Activity**
Summary Report Query (Continued)

Parameters	Field Names	Format
End Month	endMonth	January-December
End Year	endYear	2008

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is text/plain, and the body of the message contains one of the following messages:

Table 2 **Error Messages**

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

Purchase & Refund Details

The Purchase & Refund Details report lists transaction level data for all purchases and refunds processed by a merchant entity for one specific date. It also shows all transaction-level fee activity that will result in an adjustment to the proceed amount. The report defaults to the most current day for which information is available.

For merchants processing multiple currencies the XML, CSV, and XLS formats group the currencies together within the report. The PDF format paginates the report by currency. For example, page 1 displays the funds transfers posted to your bank account in USD and page 2 displays the funds transfers posted to your bank account in EUR.

Formulating the Query

The table below lists the required request information.

Table 3 **Required Request Parameters for Purchase & Refund Details Report Query**

Parameters	Field Name	Format
Organization ID	organizationId	—
Hierarchy Level	hierarchyLevel	—
Report ID	reportId	75
Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31
Start Month	startMonth	January-December
Start Year	startYear	2008
End Date	endDay	1-31
End Month	endMonth	January-December
End Year	endYear	2008

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is text/plain, and the body of the message contains one of the following messages:

Table 4 **Error Messages**

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

Chargeback & Representment Details

The Chargeback & Representment Details report lists all chargeback and representment events that occurred for a merchant entity for one specific date. The report also shows other exceptions that are part of the chargeback management process (pre-arbitration, arbitration, compliance, good faith collection). The report defaults to the most current day for which information is available.

Formulating the Query

The table below lists the required request information.

Table 5   Required Request Parameters for the Chargeback & Representment Details Report Query

Parameters	Field Name	Format
Organization ID	organizationId	—
Hierarchy Level	hierarchyLevel	—
Report ID	reportId	76
Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31
Start Month	startMonth	January-December
Start Year	startYear	2008
End Date	endDay	1-31
End Month	endMonth	January-December
End Year	endYear	2008

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is text/plain, and the body of the message contains one of the following messages:

Table 6   Error Messages

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

Transfer Log

The Transfer Log report provides a list of all funds transfers posted to the bank account of a merchant entity for a particular date range. This report enables you to see what funds have actually been posted to your bank account, in order to 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.

Formulating the Query

The table below lists the required request information.

Table 7   Required Request Parameters for the Transfer Log Report Query

Parameters	Field Names	Format
Organization ID	organizationId	—
Hierarchy Level	hierarchyLevel	—
Report ID	reportId	77
Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31
Start Month	startMonth	January-December
Start Year	startYear	2008
End Date	endDay	1-31
End Month	endMonth	January-December
End Year	endYear	2008

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is text/plain, and the body of the message contains one of the following messages:

Table 8   Error Messages

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

Chargeback Analysis

The Chargeback Analysis report provides a summary of chargeback counts and amounts grouped by card type and reason code. Each reason code is expressed as a percentage of the total chargeback volume to facilitate merchant business reviews.

Formulating the Query

The table below lists the required request information.

Table 9   Required Request Parameters for the Chargeback Analysis Report Query

Parameters	Field Names	Format
Organization ID	organizationId	—
Hierarchy Level	hierarchyLevel	—
Report ID	reportId	80
Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31
Start Month	startMonth	January-December
Start Year	startYear	2008
End Date	endDay	1-31
End Month	endMonth	January-December
End Year	endYear	2008

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is text/plain, and the body of the message contains one of the following messages:

Table 10   Error Messages

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

Authorization Analysis

The Authorization Analysis report provides a summary of authorization decline and approval rates grouped by payment method and reason code.

Formulating the Query

The table below lists the required request information.

Table 11   Required Request Parameters for the Interchange Qualification Analysis Report Query

Parameters	Field Names	Format
Organization ID	organizationId	—
Hierarchy Level	hierarchyLevel	—
Report ID	reportId	82
Format	format	XML, CSV, PDF, or Excel
Start Date	startDate	1-31
Start Month	startMonth	January-December
Start Year	startYear	2008
End Date	endDay	1-31
End Month	endMonth	January-December

Interpreting Result Messages

All requests return the status code 200. If a system error occurs, you receive the HTTP error code 503 (Service unavailable). If your query contains an error, the body mime type is text/plain, and the body of the message contains one of the following messages:

Table 12   Error Messages

Error	Message
Incorrect name or password	Invalid login credentials Permission Denied
Incorrect date range	Invalid date/time range
Format	Invalid format
Other error	The server is busy

XML Report Formats

This chapter describes the XML format of the following CyberSource Merchant Account XML reports:

- Payment Activity Summary
- Purchase & Refund Details
- Transfer Log

- Chargeback & Representment Details
- Chargeback Analysis
- Authorization Analysis

See Appendix A, "XML Report DTDs," on page 63 for the document type definitions (DTDs) for XML reports.

XML Conventions

To understand how a report in XML format is constructed, you need to become familiar with the syntax and the data types used for XML reports.

![Important] The Merchant Account Reports described in this guide do not follow the standard CyberSource reporting format; therefore, do not use a namespace as the reports on the Business Center.

Syntax

Each report is described as follows.

Report Declaration

These conventions are used to describe the report:

```
<?xml version="1.0" encoding="utf-8"?>
<!DOCTYPE Report SYSTEM URIreference>
        HierarchyLevel=CDATA
        ReportStartDate=CDATA
        ReportEndDate=CDATA>
```

Element Declaration

These conventions are used to describe the syntax of each XML element:

```
<Sample Attribute=CDATA>
   (Element
   (ChoiceOne) | (ChoiceTwo
   (ComplexElement
   (RequiredRecurringElement)+
   (OptionalElement)?
   (OptionalRecurringElement)*
</Sample>
```

> **Note** The DTDs for the reports may use a syntax with the ?, +, or * character inside the parentheses. For example, instead of (OptionalElement)?, the DTD may use (OptionalElement?). Either syntax form is acceptable.

Table 13   Syntax Conventions for XML Elements

Convention	Description
<Sample>	Parent of the following elements
Attribute=CDATA	Name of the attribute, followed by the XML data format for the attribute
(Element)	Required element. Must appear only once
(ChoiceOne) | (ChoiceTwo)	Either element <ChoiceOne> or <ChoiceTwo> but not both
(ComplexElement)	Element with one or more children
(RequiredRecurringElement)+	Required element. Can appear one or more times
(OptionalElement)?	Optional element. Can appear once or be omitted
(OptionalRecurringElement)*	Optional element. Can appear zero or more times

Data Types and Lengths

This chapter uses the following terms to refer to the data type of each field. The data lengths indicate the maximum length of each field.

- Alphanumeric: String containing letters, numbers, and special characters (for example, @, #, and %). All text uses UTF-8 character encoding.

- Boolean: Single character; T for true or F for false.

- Amount: An amount, including a decimal point if necessary.

- Date: YYYY-MM-DD, where:
  - YYYY is the four-digit year

- MM is the two-digit month
- DD is the two-digit day

- Date Time: YYYY-MM-DDTHH:MM:SS[+ | -]HH:MM, where:
  - YYYY is the four-digit year.
  - MM is the two-digit month.
  - DD is the two-digit day.
  - THH:MM:SS is the time, with HH representing hours, MM representing minutes, and SS representing seconds.
  - [+ | -]HH:MM is the time zone's offset from Greenwich Mean Time (GMT), with HH representing hours and MM representing minutes. The number is prefixed by either a plus (+) or minus (-) to indicate whether the offset adds to or subtracts from GMT.

    For example, the offset for Pacific Daylight Time is -07:00.

- Numeric: string containing numbers.

Payment Activity Summary

The Payment Activity Summary report contains the following attributes and elements:

Syntax

```
<PaymentActivitySummary>
        HierarchyLevel=CDATA
        StartDate=CDATA
        HierarchyID=CDATA
        EndDate=CDATA>
   (PurchasesandRefunds, Fees, Reserves, ChargebacksAndRepresentments,
   NetTotalAmount)
</PaymentActivitySummary>
```

<PaymentActivitySummary>

The <PaymentActivitySummary> element is the root element of the report.

The table below lists the attributes of <PaymentActivitySummary>.

Table 14   Attributes of <PaymentActivitySummary>

Attribute	Description	Data Type and Length
Hierarchy Level	Node value for which the report is requested	String (44)
ReportStartDate	First date that is included in the report	String (10)
ReportEndDate	Last date that is included in the report	String (10)

Example   <PaymentActivitySummary> Element

```
<?xml version="1.0" ?>
<PaymentActivitySummary>
    <PurchasesAndRefunds>
<HierarchyLevel>SampleMerchant (101011000241000110001)</HierarchyLevel>
<StartDate>Jul 29 2008</StartDate>
<EndDate>Jul 29 2008</EndDate>
```

Table 15   Child Elements of <PaymentActivitySummary>

Element	Description
<PurchaseAndRefunds>	All purchases and refunds transactions
<Fees>	All fees for transactions that are adjusted from the Purchase/Refunds Net Total. Note: Fees will only appear on this report on day they are assessed (daily or monthly)
<Reserves>	All fees for transactions that are adjusted from the Purchase/Refunds Net Total. Note: Fees will only appear on this report on day they are assessed (daily or monthly)
<ChargebackAnd Representments>	Amount of chargeback and representment items by payment method that have financial impact during the reporting period
<NetTotalAmount>	Sum of Purchases, Refunds, Total Fees, Chargebacks & Representments that represents your expected funding amount. Note: Chargebacks and Representments can be deducted (net) from the purchases and refunds, or debited separately

<PurchasesAndRefunds>

The <PurchaseAndRefunds> element contains requests pertaining to the transaction amounts and types.

Table 16   Child Elements of <PurchasesAndRefunds>

Element	Description
<Type>	All types of transactions—purchases or refunds
<ConveyedTotalCount>	Number of transactions passed to a third party (American Express, Discover) by CyberSource on the merchant's behalf
<ConveyedTotalAmount>	Total amount of transactions passed to a third party. This amount will be funded by the third party and is not included in the total amount to be funded by CyberSource
<SettledTotalCount>	Number of transactions that will be funded by CyberSource
<SettledTotalAmount>	Amount of transactions that will be funded by CyberSource

<Type>

The <PurchaseAndRefunds> element contains the child element <Type>. The <Type> element contains the following child elements:

Table 17   Child Elements of <Type>

Element	Description
<ConveyedSubtotalAmount>	Subtotal amount for the defined type
<ConveyedSubtotalCount>	Subtotal count for the defined type
<Count>	Number of transactions that will be funded by CyberSource
<Description>	Describes the type of transaction, for example, purchase or refund
<SettledSubtotalAmount>	Subtotal amount of the number of transactions that will be funded by CyberSource
<SettledSubTotalCount>	Subtotal number of transactions that will be funded by CyberSource
<SubType>	Type of credit card used for the transactions—MasterCard or Visa

<SubType>

The <Type> element contains the child element <SubType>. The <SubType> element contains the following child elements:

Table 18   Child of Elements of <SubType>

Element	Description
Description	Describes the type of credit card—MasterCard or Visa
ConveyedTransaction Count	Number of transactions passed to a third party for the defined Subtype
ConveyedAmount	Total amount of transactions passed to a third party for the defined Subtype
SettledTransaction Count	Number of transactions that will be funded by CyberSource
SettledAmount	Amount of transactions that will be funded by CyberSource

Example   <Type> Element

```
<Type>
   <Description>Purchases</Description>
      <SubType>
            <Description>MasterCard</Description>
            <ConveyedTransactionCount />
            <ConveyedAmount>0.00</ConveyedAmount>
            <SettledTransactionCount>5<SettledTransactionCount>
            <SettledAmount>41.00</SettledAmount>
      </SubType>
   <SettledSubtotalCount>5</SettledSubtotalCount>
   <SettledSubtotalAmount>41.00</SettledSubtotalAmount>
   <ConveyedSubtotalCount>0</ConveyedSubtotalCount>
   <ConveyedSubtotalAmount>0.00</ConveyedSubtotalAmount>
</Type>
```

<Fees>

<Fees> is a child element of <PaymentActivitySummary>. Below is a list of the <Fees> child elements.

Table 19   Child Elements of <Fees>

Element	Description
Type	Desribes the type of fees
TotalAmount	Total amount of the defined fee

<Reserves>

<Reserves> is a child element of <PaymentActivitySummary>. Below is a list of the <Reserves> child elements.

Table 20   Child Elements of <Reserves>

Element	Description
Reserve Amount	Funds held from funding due to risk management

<ChargebackAndRepresentments>

<ChargebackAndRepresentments> is a child element of <PaymentActivitySummary>. Below is a list of the <ChargebackAndRepresentments> child elements.

Table 21   Child Elements of <ChargebackAndRepresentments>

Element	Description
Type	Desribes the type of chargeback and representment
TotalCount	Total count of chargeback and representment activity
TotalAmount	Total amount of chargeback and representment activity

Example   <ChargebackAndRepresentments>

```
<ChargebacksAndRepresentments>
    <Type>
        <Count>1</Count>
        <Description>MasterCard</Description>
        <Amount>(10.00)</Amount>
    </Type>
<TotalCount>1</TotalCount>
<TotalAmount>(10.00)</TotalAmount>
</ChargebacksAndRepresentments>
```

Purchase & Refund Details

The Purchase & Refunds Details report contains the following attributes and elements:

<Report>

The <Report> element is the root element of the report.

Syntax

```
<Report>
        HierarchyLevel=CDATA
        ReportStartDate=CDATA
        ReportEndDate=CDATA>
    (Request)
</Report>
```

<Report>

The table below lists the attributes of <Report>.

Table 22   Attributes of <Report>

Attribute	Description	Data Type and Length
ReportHierarchy Level	Node value for which the report is requested	String (44)
ReportStartDate	First date that is included in the report	String (10)
ReportEndDate	Last date that is included in the report	String (10)

Example   <Report> Element

```
<Report HierarchyLevel="SampleMerchant (101011000241000110001)" StartDate="7/29/2008"
EndDate="7/29/2008">
```

The table below lists the child element of <Report>.

Table 23   Child Element of <Report>

Element	Description
<Request+>	Contains all of the requests in the report. See <Requests> for a list of child elements

<Request>

The <Request> element contains all the requests that are included in the report.

The table below lists the child elements of <Request>.

Table 24   Child Elements of <Request>

Element	Description	Data Type and Length
<RequestId>	Request ID of the transaction	Numeric (26)
<CYBSMID>	CyberSource merchant ID	String (30)
<ProcessorMID>	Merchant ID assigned by the processor	Numeric (20)
<HierarchyID>	Hierarchy ID of the purchase or refund transaction	String (20)
<TransRefNo>	Transaction reference number assigned by CyberSource	Numeric (12)
<MerchantRefNo>	Reference number assigned to the purchase transaction by the merchant	String (30)
<TransactionType>	Value defining the transaction type (Purchase or Refund)	String (30)
<SubmissionDate>	Date of the purchase or refund transaction	Date (28)
<Amount>	Amount of the purchase or refund transaction	Amount (25)
<TransactionAmountCurrency>	Transaction currency code	String (3)
<PaymentMethod>	Method of payment used in the original transaction–MasterCard, Visa, Discover, American Express	String (20)
<PaymentType>	Mode of payment, such as credit card	String (20)
<AccountSuffix>	Last 4 digits of the account number	String (4)
<AuthTransRefNo>	Transaction reference number of the authorization	Numeric (12)
<AuthDate>	Date of the original authorization transaction	Date (25)
<AuthRequestId>	Request ID of the original authorization transaction	Numeric (26)
<AuthAmount>	Amount of the associated authorization transaction	Amount (25)
<AuthCurrency>	Currency code of the authorization transaction	String (3)
<AuthCode>	Authorization code returned by the issuer for the associated authorization transaction	String (10)
<AuthResponseCode>	CyberSource response code to the authorization request that was associated with the purchase	Integer (1)

Table 24   Child Elements of <Request> (Continued)

Element	Description	Data Type and Length
<CYBSBatchDateTime>	Date and time the transaction was batched at CyberSource for submission to the processor	Date and time (28)
<CYBSBatchID>	Batch ID assigned by CyberSource	Numeric (38)
<CardType>	Reference to the card product type used to define the interchange qualification level	Numeric (2)
<InterchangeDescription>*	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	String (60)
<InterchangePercentage>*	Fee paid to the issuing banks that is calculated as a percentage of the purchase amount which applies to the purchase transaction	Numeric (38)
<InterchangePercentage Amount*>	Amount calculated when the interchange percentage is applied to the value of the purchase transaction. This amount is passed on to the issuing bank	Numeric (38)
<InterchangePerItemFee>*	Portion of the interchange fee that is calculated as a peritem amount for this transaction	Numeric (38)
<DebitNetwork>	Indicates the Debit Network used for this transaction	String (20)
<DiscountPercentage>	Fee calculated as a percentage of the purchase amount which may include interchange and other fees bundled together	Numeric (38)
<DiscountAmount>	Amount calculated when the discount percentage is applied to the value of the purchase transaction	Numeric (38)
<DiscountPerItemFee>	Fee amount assessed for each transaction in addition to the discount percentage	Numeric (38)
<TotalFee>	Total of fees collected for the transaction being reported	Numeric (38)
<FeeCurrency>	Currency in which the fees were collected (this is always the same as the funding currency)	String (3)
<MerchantData1>	Merchant defined data fields	String
<MerchantData2>	Merchant defined data fields	String
<MerchantData3>	Merchant defined data fields	String
<MerchantData4>	Merchant defined data fields	String
<FundingAmount>	Amount of the transaction face value in funding currency	Numeric (38)
<FundingCurrency>	Funding currency code	String (3)
<BucketMerchant>	Indicates whether customer is a small business merchant	String (1) Yes or No

Table 24   Child Elements of <Request> (Continued)

Element	Description	Data Type and Length
<FirstName>	Customer's first name	String (60)
<LastName>	Customer's last name	String (60)
* Not applicable to bundled-pricing merchants		

Example **<Request> Element**

```
<Request>
<CYBSMID>SampleMerchant</CYBSMID>
    <RequestId>2393877730000167904567</RequestId>
    <ProcessorMID>8610007940810</ProcessorMID>
    <HierarchyID>101011000031000110003</HierarchyID>
    <TransRefNo>36385350004</TransRefNo>
    <MerchantRefNo>33557799</MerchantRefNo>
    <TransactionType>Purchases</TransactionType>
    <SubmissionDate>04/10/09</SubmissionDate>
    <Amount>2.40</Amount>
    <TransactionAmountCurrency>USD</TransactionAmountCurrency>
    <PaymentMethod>Visa</PaymentMethod>
    <PaymentType>credit card</PaymentType>

    <AccountSuffix>1111</AccountSuffix>
    <AuthTransRefNo>36385350004</AuthTransRefNo>
    <AuthDate>04/10/09</AuthDate>
    <AuthRequestId>2393877730000167904567</AuthRequestId>
    <AuthAmount>2.40</AuthAmount>
    <AuthCurrency>USD</AuthCurrency>
    <AuthCode>831000</AuthCode>
    <AuthResponseCode>1</AuthResponseCode>

    <CYBSBatchDateTime>04/10/09 01:22 PM</CYBSBatchDateTime>
    <CYBSBatchID>2500000000020465</CYBSBatchID>
    <MerchantData1 />
    <MerchantData2 />
    <MerchantData3 />
    <MerchantData4 />
    <CardType>Consumer Credit</CardType>

    <InterchangeDescription>Standard</InterchangeDescription>
    <InterchangePercentage>2.7</InterchangePercentage>
    <InterchangePercentageAmount>0.06</InterchangePercentageAmount>
    <InterchangePerItemFee>0.10</InterchangePerItemFee>
    <DiscountPercentage>5</DiscountPercentage>
    <DiscountAmount>0.12</DiscountAmount>
    <TotalFee>0.38</TotalFee>
    <FeeCurrency>USD</FeeCurrency>
    <DiscountPerItemFee>0.10</DiscountPerItemFee>
    <FundingAmount>2.40</FundingAmount>
    <FundingCurrency>USD</FundingCurrency>
    <BucketMerchant>N</BucketMerchant>
    <FirstName>Sally</FirstName>
    <LastName>Jones</LastName>
</Request>
```

Chargeback & Representment Details

The Chargeback & Representment Details report contains the following attributes and elements:

<Report>

The <Report> element is the root element of the report.

Syntax

```
<Report>
        HierarchyLevel=NMTOKEN
        ReportStartDate=CDATA
        ReportEndDate=CDATA>
    (Request)
</Report>
```

<Report>

The table below lists the attributes of <Report>.

Table 25   Attributes of <Report>

Attribute	Description	Data Type and Length
ReportHierarchy Level	Node value for which the report is requested	String (44)
ReportStartDate	First date that is included in the report	String (10)
ReportEndDate	Last date that is included in the report	String (10)

Example   <Report> Element

```
<Report HierarchyLevel="Sample Merchant (101011000241000110001)" StartDate="7/29/2008"
EndDate="7/29/2008">
```

The table below lists the child element of <Report>.

Table 26   Child Element of <Report>

Element	Description
<Request+>	Contains all of the requests in the report. See <Request> for a list of child elements

<Request>

The table below lists the child element of <Request>.

Table 27   Child Element of <Request>

Element	Description	Data Type and Length
<CYBSMID>	CyberSource merchant ID	String (30)
<OriginalCaptureRequestId>	Request ID of the original transaction	Numeric (38)
<ProcessorMID>	Merchant ID assigned by the processor	String (30)
<HierarchyID>	Hierarchy ID of the purchase or refund transaction	String (20)
<CYBSExceptionID>	Numerical identifier created by CyberSource to represent a unique chargeback, representment, or other exception	Numeric (18)
<ProcessorCaseID>	Processor-assigned case number	String (30)
<CaseAmount>	Amount of the chargeback	Numeric (25)
<CaseAmountCurrency>	Chargeback currency code	String (3)
<CBReasonCode>	Association chargeback reason code	Numeric (38)
<CBReasonDescription>	Text description of the reason code	String (255)
<FinancialImpactType>	Debit, credit, or none	String (1)
<CaseTypeDescription>	Description of the case type	String (255)
<StatusDescription>	Description of the chargeback event status	String (255
<CBInitiatedDate>	The date that the chargeback was originated by the issuing bank	Date (28)
<ResponseDate>	Date by which item must be submitted to the chargeback processor to allow sufficient time for representment	Date (28)
<PaymentMethod>	Method of payment (Visa, Mastercard) that applies to the transaction	String (30)
<AccountSuffix>	Last four digits of account number	String (4)
<ARN>	Association reference number	Numeric (38)
<Reserved>	Funds held due to risk management	Numeric
<OriginalTransactionType>	Capture type of the original transaction	String (20)
<OriginalCaptureTransRef Number>	The transaction reference number	Numeric (12)
<OriginalMerchantRefNumber>	Merchant reference number of the original transaction	String (50)
<OriginalCaptureAmount>	Capture amount of the original transaction	Numeric (8)
<OriginalCaptureCurrency>	Transaction currency code of the original transaction	String (3)
<OriginalCaptureSubmissionDate	Submission date of the transaction of the original transaction	String (8)

Table 27   Child Element of <Request> (Continued)

Element	Description	Data Type and Length
<OriginalAuthTransRefNumber>	Transaction reference number of the original authorization transaction	String (3)
<OriginalAuthDate>	Original authorization date	String (8) or Date
<CBExceptionFeeAmount>	Amount of the chargeback exception fee	Amount (25)
<CBExceptionFeeCurrency>	Currency code for the chargeback exception fee	String (3)
<IssuerMessageText>	Text message from the issuer explaining the reason for the chargeback or other exception	String (255)
<FundingCurrencyCaseAmount>	Case amount in merchant's funding currency	Numeric (38)
<FundingCurrencyCode>	Funding currency code	String (3)
<FirstName>	Customer's first name	String (60)
<LastName>	Customer's last name	String (60)

Example   <Request> Element

```
<Request>
   <CYBSMID>SampleMerchantID</CYBSMID>
   <OriginalCaptureRequestId>2172718580000167904567</OriginalCaptureRequestId>
   <ProcessorMID>8610000064411</ProcessorMID>
   <HierarchyID>101011000241000110001</HierarchyID>
   <CYBSExceptionID>107459111000000001</CYBSExceptionID>
   <ProcessorCaseID>20980575494</ProcessorCaseID>
   <CaseAmountCurrency>USD</CaseAmountCurrency>
   <CBReasonCode>4387</CBReasonCode>
   <CBReasonDescription>this is a test reason code desc</CBReasonDescription>
   <FinancialImpactType>DB</FinancialImpactType>
   <OriginalCaptureTransRefNumber>2084641061</OriginalCaptureTransRefNumber>
   <CaseTypeDescription>First Chargeback</CaseTypeDescription>
   <OriginalTransactionType>Refund</OriginalTransactionType>
   <CBInitiatedDate>07/29/08</CBInitiatedDate>
   <ResponseDate>09/07/08</ResponseDate>
   <ARN>12345678901208464100615</ARN>
   <OriginalCaptureAmount>10.00</OriginalCaptureAmount>
   <OriginalCaptureCurrency>USD</OriginalCaptureCurrency>
   <PaymentMethod>MasterCard</PaymentMethod>
   <AccountSuffix>4444</AccountSuffix>
   <OriginalCaptureSubmissionDate>07/28/08</OriginalCaptureSubmissionDate>
   <CaseAmount>10.00</CaseAmount>
   <OriginalMerchantRefNumber>33557799</OriginalMerchantRefNumber>
   <OriginalAuthTransRefNumber>1043631610</OriginalAuthTransRefNumber>
   <OriginalAuthDate>07/28/08</OriginalAuthDate>
   <CBExceptionFeeAmount>1.00</CBExceptionFeeAmount>
   <CBExceptionFeeCurrency />
   <IssuerMessageText>test member message</IssuerMessageText>
   <StatusDescription>test status code desc</StatusDescription>
   <FirstName />
   <LastName />
</Request>
```

Transfer Log

The Transfer Log report contains the following attributes and elements:

<Report>

The <Report> element is the root element of the report.

Syntax

```
<Report>
        HierarchyLevel=CDATA
        ReportStartDate=CDATA
        ReportEndDate=CDATA>
    (Request*)
</Report>
```

<Report>

The table below lists the attributes of <Report>.

Table 28   Attributes of <Report>

Attribute	Description	Data Type and Length
ReportHierarchy Level	Node value for which the report is requested	String (44)
ReportStartDate	First date that is included in the report	String (10)
ReportEndDate	Last date that is included in the report	String (10)

Example   <Report> Element

```
<Report HierarchyLevel="SampleMerchant (101011000241000110001)" StartDate="Jul 29
2008" EndDate="Jul 29 2008">
```

The table below lists the child element of <Report>.

Table 29   Child Element of <Report>

Element	Description
<Currency+>	

The table below lists the attributes of <Currency+>.

Table 30   Attributes of <Currency>

Element	Description	Date Type and Length
<PresentationCurrencyCode>	Currency in which the original transactions were submitted by the merchant	String (3)
<FundingCurrencyCode>	Currency type of the funds that will be posted to your merchant bank account	String (3)

The table below lists the child element of <Currency+>.

Table 31   Child Element of <Currency>

Element name	Description
<Request+>	

<Request>

The table below lists the child elements of <Request>.

Table 32   Child Element of <Request>

Element	Description	Data Type and Length
<TransferReference Number>	Unique reference number for this fund transfer	String (20)
<OriginationDate>	Funding origination date	Date (28)
<ProcessorMID>	Merchant ID assigned by the processor	Numeric (20)
<CYBSMID>	CyberSource merchant ID	String (30)
<EffectiveDate>	Funding effective date; the date the funds should post to your bank account	Date (28)
<Amount>	Amount of the funds transfer	Numeric (25)
<CurrencyCode>	Currency code of the funds transfer	String (3)
<TypeDescription>	Description of events included in this funds transfer	String (60)
<HierarchyID>	Numerical identifier used to represent a hierarchy level	String (40)
<MaskedDDA>	Bank account number to which the funds transfer will be deposited. For security purposes, all but the last 4 digits are masked	String (20)
<RoutingNumber>	Routing number for the account to which the funds transfer will be deposited	String (20)

Table 32   Child Element of <Request> (Continued)

Element	Description	Data Type and Length
<TransferMethod>	Funds transfer method	String (15)
<Acquirer>	Name of the acquirer for the activity included in this funds transfer	String (30)

Example   <Request> Element

```
<Request>
    <TransferReferenceNumber>107526224000000001</
TransferReferenceNumber>
    <OriginationDate>07/29/08</OriginationDate>
    <ProcessorMID>8610000064411</ProcessorMID>
    <CYBSMID>SampleMerchantID</CYBSMID>
    <EffectiveDate>07/30/08</EffectiveDate>
    <Amount>(10.00)</Amount>
    <CurrencyCode>USD</CurrencyCode>
    <TypeDescription>Chargebacks/Representments</TypeDescription>
    <HierarchyID>101011000241000110001</HierarchyID>
    <MaskedDDA>xxxxxx7717</MaskedDDA>
    <RoutingNumber>026012881</RoutingNumber>
    <TransferMethod>ACH</TransferMethod>
    <Acquirer>CyberSource</Acquirer>
</Request>
```

Chargeback Analysis

The Chargeback Analysis report contains the following attributes and elements:

<ChargebackAnalysisReport>

The <ChargebackAnalysisReport> element is the root element of the report.

Syntax

```
<ChargebackAnalysisReport>
        HierarchyLevel=CDATA
        ReportStartDate=CDATA
        ReportEndDate=CDATA>
    (Currency*)
</ChargebackAnalysisReport>
```

The table below lists the attributes of <ChargebackAnalysisReport>.

Table 33   Attributes of Report

Attribute	Description	Data Type and Length
Hierarchy Level	Node value for which the report is requested	String (44)
ReportStart Date	First date that is included in the report	String (10)
ReportEndDate	Last date that is included in the report	String (10)

Example   <ChargebackAnalysisReport> Element

```
<ChargebackAnalysisReport HierarchyLevel="SampleHierarchy (101011000031000110003)"
StartDate="Jul 30 2008" EndDate="Jul 30 2008">
```

The table below lists the child element of <ChargebackAnalysisReport>.

Table 34   Child Element of <ChargebackAnalysisReport>

Element	Description
<PresentationCurrency*>	Currency in which the original transactions were submitted by the merchant

<PresentationCurrency>

The <PresentationCurrency> element contains the element that declares the currency used in the transaction.

The table below lists the attribute of <PresentationCurrency>.

Table 35   Attribute of <PresentationCurrency>

Attribute	Description	Data Type and Length
<CurrencyCode>	Currency in which the original transactions were submitted by the merchant	String (3)

The table below lists the child element of <PresentationCurrency>.

Table 36   Child Element of <PresentationCurrency>

Element	Description
<PaymentMethod+>	Contains information pertaining to a card type used in the transaction. See <PaymentMethod> for a list of attributes and child elements

Example   <PresentationCurrency> Element

```
<PresentationCurrency CurrencyCode="USD">
    <PaymentMethod Description="MasterCard">
```

<PaymentMethod>

The table below lists the attribute of <PaymentMethod>.

Table 37   Attribute of <PaymentMethod>

Attribute	Description	Data Type and Length
<Description>	Type of card used in the original transaction	String (30)

The table below lists the child elements of <PaymentMethod>.

Table 38   Child Elements of <PaymentMethod>

Element	Description
<Reason+>	
<Totals>	

<Reason>

The table below lists the attribute of <Reason>.

Table 39   Attribute of <Reason>

Attribute	Description	Data Type and Length
<CBReasonCode>	Association chargeback reason code	Numeric (38)

The table below lists the child elements of <Reason>.

Table 40   Child Elements of <Reason>

Element	Description	Data Type and Length
<ReasonDescription>	Text description of the reason code	String (255)
<Count>	Number of chargebacks for each reason code	Numeric (38)
<CountPercentage>	Percentage of chargeback for each payment type per currency	Numeric (38)
<Amount>	The total face value of the chargebacks received for each reason code	Numeric (25)

Table 40 Child Elements of <Reason> (Continued)

Element	Description	Data Type and Length
<AmountPercentage>	The percentage of the total chargebacks volume that is attributable to each reason code per payment type and currency (authorization transaction volume for each reason code divided by the total chargeback transaction volume for the reporting period)	Numeric (38)

<Totals>

The table below lists the child elements of <Totals>.

Table 41 Child Elements of <Totals>

Element	Description	Data Type and Length
<TotalCount>	Total number of chargebacks for all reason code	Numeric (38)
<TotalAmount>	Total face value of the chargebacks received for all the reason code	Numeric (25)

Example   <PaymentMethod> Attribute and Elements

```
<PaymentMethod Description="MasterCard">
   <CBReason Code="4387">
      <ReasonDescription>this is a test reason code desc</ReasonDescription>
      <Count>2</Count>
      <Amount>22.00</Amount>
      <AmountPercentage>100%</AmountPercentage>
   </CBReasonCode>
   <Totals>
      <TotalCount>2</TotalCount>
      <TotalAmount>22.00</TotalAmount>
   </Totals>
</PaymentMethod>
```

Authorization Analysis

The Authorization Analysis report contains the following attributes and elements:

<AuthorizationAnalysisReport>

The <AuthorizationAnalysisReport> element is the root element of the report.

Syntax

```
<AuthorizationAnalysisReport>
        HierarchyLevel=CDATA
        StartDate=CDATA
        EndDate=CDATA>
   (Currency*)
</AuthorizationAnalysisReport>
```

The table below lists the attributes of <AuthorizationAnalysisReport>.

Table 42   Attributes of Report

Attribute	Description	Data Type and Length
Hierarchy Level	Node value for which the report is requested	String (44)
StartDate	First date that is included in the report	String (10)
EndDate	Last date that is included in the report	String (10)

Example   <AuthorizationAnalysisReport> Element

```
<AuthorizationAnalysisReport HierarchyLevel="SampleHierarchy (101011000031000110003)"
StartDate="Jul 30 2008" EndDate="Jul 30 2008">
```

The table below lists the element of <AuthorizationAnalysisReport>.

Table 43   Child Element of <ChargebackAnalysisReport>

Element	Description
<PresentationCurrency*>	Currency in which the original transactions were submitted by the merchant

<PresentationCurrency>

The <PresentationCurrency> element contains the element that declares the currency used in the transaction.

The table below lists the attribute of <PresentationCurrency>.

Table 44   Attribute of <PresentationCurrency>

Attribute	Description	Data Type and Length
<CurrencyCode>	Currency in which the original transactions were submitted by the merchant	String (3)

The table below lists the child elements of <PresentationCurrency>.

Table 45   Child Elements of <PresentationCurrency>

Element	Description
<PaymentMethod+>	Reference to the consumer card type used for the transaction
<AllPaymentMethods>	

Example   <PresentationCurrency> Attribute and Elements

```
<PresentationCurrency CurrencyCode="USD">
   <PaymentMethod="MasterCard">
```

<PaymentMethod>

The table below lists the attribute of <PaymentMethod>.

Table 46   Attribute of <PaymentMethod>

Attribute	Description	Data Type and Length
<Description>	Type of card used in the original transaction	String (30)

The table below lists the child elements of <PaymentMethod>.

Table 47   Child Elements of <PaymentMethod>

Element	Description
<Reason+>	
<Totals>	

<Reason>

The table below lists the attribute of <Reason>.

Table 48   Attribute of <Reason>

Attribute	Description	Data Type and Length
<AuthReasonCode>	Association authorization reason code	Integer (10)

The table below lists the child elements of <Reason>.

Table 49   Child Elements of <Reason>

Element	Description	Data Type and Length
<AuthReasonDescription>	Text description of the reason code	String (255)
<Count>	Number of authorizations for each reason code	Integer (38)
<CountPercentage	The percentage of the total authorization volume that is attributable to each reason code per payment type and currency (authorization transaction volume for each reason code divided by the total authorization transaction volume for the reporting period)	Numeric (38)
<Amount>	Total face value of the authorizations received for each reason code	Numeric (25)
<AmountPercentage>	Percentage of the total authorization volume that is attributable to each reason code per payment type and currency	Numeric (38)
<DeclinePercentage>	Percentage of the total declined authorization volume that is attributable to each reason code per payment type and currency	Numeric (38)

<Totals>

The table below lists the child elements of <Totals>.

Table 50   Child Elements of <Totals>

Element	Description	Data Type and Length
<TotalCount>	Total number of authorizations for all reason code	Numeric (38)
<TotalAmount>	Total face value of the authorizations received for all the reason code	Numeric (25)

Example   <PaymentMethod> Attribute and Elements

```
<PaymentMethod Description="American Express">
   <Reason AuthReasonCode="234">
      <ReasonDescription>Error in CyberSource merchant
configuration</ReasonDescription>
      <Count>1</Count>
      <Amount>1.00</Amount>
      <CountPercentage>100</CountPercentage>
      <DeclinePercentage>100</DeclinePercentage>
   </Reason>
   <Totals>
      <TotalCount>1</TotalCount>
      <TotalAmount>1.00</TotalAmount>
   </Totals>
</PaymentMethod>
```

<AllPaymentMethods>

The table below lists the child elements of <AllPaymentMethods>.

Table 51   Child Element of <AllPaymentMethods>

Element	Description
<Reason+>	
<Totals>	

<Reason>

The table below lists the attribute of <Reason>.

Table 52   Attribute of <Reason>

Attribute	Description	Data Type and Length
<AuthReasonCode>	Association authorization reason code	Integer (10)

The table below lists the child elements of <Reason>.

Table 53   Child Elements of <Reason>

Element	Description	Data Type and Length
<ReasonCodeDescription>	Text description of the reason code.	String (255)
<Count>	Number of authorizations for each reason code	Integer (38)
<CountPercentage>	Total face value of the authorizations received for each reason code	Numeric (38)
<Amount>	Percentage of the total authorization volume that is attributable to each reason code	Numeric (25)
<AmountPercentage>	The percentage of the total authorization volume that is attributable to each reason code per payment type and currency (authorization transaction volume for each reason code divided by the total authorization transaction volume for the reporting period)	Numeric (38)
<DeclinePercentage>	Percentage of the total declined authorization volume that is attributable to each reason code	Numeric (38)

<Totals>

The table below lists the child elements of <Totals>.

Table 54   Child Elements of <Totals>

Element	Description	Data Type and Length
<TotalCount>	Total number of chargebacks for all reason code	Numeric (38)
<TotalAmount>	Total face value of the chargebacks received for all the reason code	Numeric (25)

Example   <AllPaymentMethods> Attribute and Elements

```
<AllPaymentMethods>
   <Reason AuthReasonCode="234">
      <ReasonCodeDescription>Error in CyberSource merchant configuration
      </ReasonCodeDescription>
      <Count>1</Count>
      <Amount>1.00</Amount>
      <CountPercentage>100</CountPercentage>
      <DeclinePercentage>100</DeclinePercentage>
   </Reason>
   <Totals>
      <TotalCount>1</TotalCount>
      <TotalAmount>1.00</TotalAmount>
   </Totals>
</AllPaymentMethods>
```

CSV Report Formats

This chapter describes the comma-separated values (CSV) format of the following CyberSource Merchant Account CSV reports:

- Payment Activity Summary
- Purchase & Refund Details
- Chargeback & Representment Details
- Chargeback Analysis
- Authorization Analysis
- Transfer Log

CyberSource CSV Conventions

First Header Record

The first header record describes the name and version of the report and indicates which dates are included in the report.

Example **First Header Record**

```
Payment Activity Summary Report,1.0,2008-08-15 to 2008-08-15,,,,,,,
```

Second Header Record

The Payment Activity Summary is the only report with a second header record. This record indicates the name of each field in the report.

Data Records

These conventions apply to the data:

- The CSV version of each report uses quotation marks around each of the report's values (for example: "request_id", "06/09/08", "100.00").

■ If the value of a field contains a comma, the contents of the field are surrounded by additional double quotes ("). For example, the value A,B,C is represented as: ""A,B,C"".

■ If the value of a field contains a double quote ("), the contents of the field are surrounded by double quotes, and the double quote is represented as two double quotes. For example, the value Sample "value" is represented as: "Sample ""value""".

■ Records are separated with a carriage return followed by a line feed.

This chapter uses the following terms to refer to the data type of each field:

■ Alphanumeric: String containing letters, numbers, and special characters (for example, @, #, and %). All text uses UTF-8 character encoding.

■ Boolean: Single character; T for true or F for false.

■ Amount: An amount, including a decimal point if necessary.

■ Date: DD-MM-YYYY, where:
  ● DD is the two-digit day
  ● MM is the two-digit month
  ● YYYY is the four-digit year

■ DateTime: DD-MM-YYYY-THH:MM:SS[+ | -]HH:MM, where:
  ● DD is the two-digit day.
  ● MM is the two-digit month.
  ● YYYY is the four-digit year.
  ● THH:MM:SS is the time, with HH representing hours, MM representing minutes, and SS representing seconds.
  ● [+ | -]HH:MM is the time zone's offset from Greenwich Mean Time (GMT), with HH representing hours and MM representing minutes. The number is prefixed by either a plus (+) or minus (-) to indicate whether the offset adds to or subtracts from GMT. For example, the offset for Pacific Daylight Time (PDT) is -07:00.

    For example,"2008-07-31T16:31:18-07:00" represents July 31, 2008 at 4:31:18 PM PDT.

■ Numeric: String containing numbers.

> The data lengths indicate the maximum length of each field. If a field is shorter than the maximum length, it is not padded in any way.
>
> **Note**

Exported Search Results

This section describes the exported search results.

First Line of the Report

The first line of the report describes the column headings with the name of each field. The data type and length of each field is alphanumeric.

Example   First Line of the Report

```
report_name, version_number, hierarchy_level, report_activity_start_date, report_
activity_end_date
```

Transaction Record

Each transaction record includes information about a CyberSource payment transaction. For information about possible values for each field, see the implementation guide for the services that you use.

Example   Transaction Record

```
 Purchases, Settled, MasterCard, 5, 41, USD"
```

Each line of the report is described in the table below.

Table 55   Fields in the Transaction Record

Position (Column)	Field Name	Description	Data Type and Length
3 (A)	category	Category of transaction, such as purchase or refund	String (60)
3 (B)	type	Description of funding event	String (50)
3 (C)	subtype	Description of the type of funding event	String (30)
3 (D)	count	Number of transactions	Numeric (10)
3 (E)	amount	Original transaction amount	Amount (25)
3 (F)	currency	Funding currency code	String (3)

Sample Record

Each record includes information about an order.

```
Purchases,  Settled,  MasterCard,  5,  41,  USD

Refunds,  Settled,  MasterCard,  3,  -21,  USD

Purchases,  Settled,  Subtotal,  5,  41,  USD

Purchases,  Conveyed,  Subtotal,  00,  USD

Refunds,  Settled,  Subtotal,  3,  -21,  USD

Refunds,  Conveyed,  Subtotal,  l00,  USD

Net_Purchase_Refund,  Settled,  Subtotal,  8,  20,  USD

Net_Purchase_Refund,  Conveyed,  Subtotal,  00,  USD

Fees,  Settled,  Subtotal,  USD

Chargebacks_Representments,  Settled,  MasterCard,  1,  -10,  USD

Chargebacks_Representments,  Settled,  Subtotal,  1,  -10,  USD

Net_Total,  Settled,  Total,  10,  USD
```

Payment Activity Summary

The Payment Activity Summary report contains the following records and fields:

First Header Record

The first header record describes the report name, version, hierachy level, hierarcy ID, and indicates which dates are included in the report.

Example   First Header Record

```
Payment Activity Summary, 1, SampleMerchant (101011000241000110001),
101000000000000000000, Jul 29 2008, Jul 29 2008
```

The table below lists the fields in the first header record.

Table 56   Fields in the First Header Record

Position	Field Name	Decription	Data Type and Length
1 (A)	report_name	Name of the report	
1 (B)	version_number	Version of the report	Numeric

Table 56 Fields in the First Header Record

1 (C)	hierarchy_level	Absolute hierarchy node value for which the report is requested	String (44)
1 (D)	report_activity_start_date	Start date of report	String (10)
1 (E)	report_activity_end_date	End date of report	String (10)

Second Header Record

The second header record contains the fields in the report.

The table below lists the fields in second header record.

Table 57 Fields in the Second Header Record

Position	Field Name	Description	Data Type and Length
1 (A)	category	Category of transaction, for example purchase or refund	String (60)
1 (B)	type	Description of funding event	String (50)
1 (C)	subtype		String (30)
1 (D)	count	Number of transactions	Numeric (10)
1 (E)	amount	Original Transaction Amount	String (10)
1 (F)	currency	Funding currency code	String (3)
1 (G)	funding_amount	Amount of the transaction face value in funding currency	Numeric (25)
1 (H)	funding_currency	Currency of the funds transferred to your bank account	String (3)
1 (I)	rate	Effective foreign exchange rate	Numeric (25)
1 (J)	reserved		

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

Example Transaction Record

```
Purchases, Settled, MasterCard, 5, 41, USD
```

Purchase & Refund Details

The Purchase & Refund Details report contains the following records and fields:

First Header Record

The first header record contains the fields in the report.

Example   First Header Record

```
request_id, cybs_mid, processor_mid, hierarchy_level, trans_ref_no,
merchant_ref_no, transaction_type, submission_date,,,,,,
```

The table below lists the fields in the first header record.

Table 58   Fields in the First Header Record

Position	Field Names	Description	Data Type and Length
1 (A)	request_id	Request ID of the original transaction	Numeric
1 (B)	cybs_mid	CyberSource merchant ID	String (30)
1 (C)	processor_mid	Gateway Merchant ID	Numeric (20)
1 (D)	hierarchy_level	Hierarchy level of the purchase or refund transaction	String (20)
1 (E)	trans_ref_no	The transaction reference number assigned by CyberSource	Numeric (12)
1 (F)	merchant_ref_no	Reference number assigned to the purchase transaction by the merchant	String (30)
1 (G)	transaction_type	Value defining the transaction type (purchase or refund)	String (30)
1 (H)	submission_date	Date of the purchase or refund transaction	Date (28)
1 (I)	amount	Original Transaction Amount	Amount (25)
1 (J)	transaction_amount_currency	Original transaction currency code	String (3)
1 (K)	payment_method	Method of payment used in the original transaction – Mastercard, Visa, Discover, American Express	String (20)
1 (L)	payment_type	Mode of payment, such as credit card	String (20)
1 (M)	account_suffix	Last 4 digits of the credit card	String (4)
1 (N)	auth_trans_ref_no	The transaction reference number of the original auth transaction	Numeric (12)
1 (O)	auth_date	The transaction date of the original auth transaction	Date (28)

Table 58   Fields in the First Header Record (Continued)

Position	Field Names	Description	Data Type and Length
1 (P)	auth_request_id	Request ID of the original auth transaction	Numeric (26)
1 (Q)	auth_amount	Original auth Transaction Amount	Amount (25)
1 (R)	auth_currency_code	Original auth transaction currency code	String (3)
1 (S)	auth_code	Authorization Code	String (10)
1 (T)	auth_rcode	Response code of the original auth transaction	Integer (1)
1 (U)	cybs_batch_date_time	The date and time the transaction was batched at CyberSource	Date and time (28)
1 (V)	cybs_batch_id	The batch ID in which this transaction was included	Numeric (38)
1 (W)	card_type	Card type used in the original transaction	Numeric (2)
1 (X)	charge_type	Charge type associated with the original transaction	Numeric (4)
1 (Y)	interchange_description *	Text description of the interchange category	String (60)
1 (Z)	interchange_percentage *	Interchange percentage charged for this transaction	Numeric (38)
1(AA)	interchange_percentage_amount *	Interchange amount charged for this transaction	Numeric (38)
1(AB)	interchange_per_item_fee *	Per-item fee that was charged for this transaction	Numeric (38)
1(AC)	debit_network	Indicates the Debit Network used for this transaction	String (20)
1(AD)	discount_percentage	Discount rate added	Numeric (38)
1(AE)	discount_amount	Discount amount added	Numeric (38)
1(AF)	dicsount_per_item_fee	Fee amount assessed for each transaction in addition to the discount percentage.	Numeric (38)
1(AG)	total_fee	Total of fees collected for the transaction being reported. Amount in parenthesis ( ) denotes a negative number.	Numeric (38)
1(AH)	fee_currency	Currency in which the fees were collected, which is always the same as the funding currency.	String (3)
1(AI)	merchant_defined_data2	Reserved for future use	
1(AJ)	merchant_defined_data2	Reserved for future use	
1(AK)	merchant_defined_data3	Reserved for future use	
1(AL)	merchant_defined_data4	Reserved for future use	
1(AM)	funding_amount	Amount of the transaction face value in funding currency. Amount in parenthesis ( ) denotes a negative number	Numeric (25)

Table 58   Fields in the First Header Record (Continued)

Position	Field Names	Description	Data Type and Length
1(AN)	funding_currency	Funding currency code	String (3)
1 (AO)	bucket_merchant	Indicates whether customer is a small business merchant	String (1)
1(AP)	first_name	Customer's first name	String (60)
1(AQ)	last_name	Customer's last name	String (60)
1(AR)	reserved6	Reserved for future use	
1(AS)	reserved7	Reserved for future use	
1(AT)	reserved8	Reserved for future use	
1(AU)	reserved9	Reserved for future use	
1(AV)	reserved10	Reserved for future use	
* N/A to Bundled-pricing merchants			

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

Example   Transaction Record

```
2173546600000167904567, SampleMerchant, 8610000000000, 101011000000000000000,
20846410061, 33557799, Purchases, 7/28/2008, 10, USD, MasterCard, credit
card,,,,,,,,,,,
```

Chargeback & Representment Details

The Chargeback & Representment Details report contains the following records and fields:

First Header Record

The first header record contains the fields in the report.

Example **First Header Record**

```
orig_capture_request_id, cybs_mid, processor_mid, hierarchy_level, cybs_exception_id,
processor_case_id,,,,,,,,,,
```

The table below lists the fields in the first header record.

Table 59 **Fields in the First Header Record**

Position	Field Name	Description	Data Type and Length
1 (A)	orig_capture_request_id	Request ID of the original transaction	Numeric (38)
1 (B)	cybs_mid	CyberSource merchant ID	String (30)
1 (C)	processor_mid	Merchant ID assigned by the processor	Numeric (30)
1 (D)	hierarchy_level	Hierarchy id of the original transaction	String (20)
1 (E)	cybs_exception_id	Unique exception identifier created by CyberSource	Numeric (18)
1 (F)	processor_case_id	Processor-assigned case number	String (30)
1 (G)	case_amount	Chargeback amount	Amount (25)
1 (H)	case_amount_currency	Chargeback currency	String (3)
1 (I)	cb_reason_code	Association chargeback reason code	Numeric (38)
1 (J)	cb_reason_description	Text description of the reason code	String (255)
1 (K)	financial_impact_type	debit, credit, or none	String (1)
1 (L)	case_type_description	Description of the case type	String (255)
1 (M)	cb_initiated_date	Chargeback or representment central processing date	Date (28)
1 (N)	status_description	Description of the chargeback event status	String (255)
1 (O)	response_date	Date by which item must be submitted to the chargeback processor to allow sufficient time for representment	String (28)

Table 59   Fields in the First Header Record (Continued)

Position	Field Name	Description	Data Type and Length
1 (P)	payment_method	Method of payment (Visa, Mastercard) that applies to the transaction	String (30)
1 (Q)	account_suffix	The last 4 digits	String (4)
1 (R)	arn	Association reference number	Numeric (38)
1 (S)	Reserved	Funds held due to risk management	
1 (T)	orig_transaction_type	Transaction type of the original transaction	String (20)
1 (U)	orig_capture_trans_ref_number	The transaction reference number	Numeric (12)
1 (V)	orig_merchant_ref_number	The merchant reference number of the original transaction	String (30)
1 (W)	orig_capture_amount	Capture amount of the original transaction	String (25)
1 (X)	orig_capture_currency	Transaction currency code of the original transaction	String (3)
1 (Y)	orig_capture_sub_date	Submission date of the transaction of the original transaction	String (28)
1 (Z)	orig_auth_trans_ref_number	Transaction reference number of the original authorization transaction	String (3)
1(AA)	orig_auth_date	Authorization date of the original transaction	String (28)
1(AB)	cb_exception_fee_amount	Amount of the Chargeback exception fee	Numeric (25)
1(AC)	cb_exception_fee_currency	Currency code for the chargeback exception fee	String (3)
1(AD)	issuer_message_text	Text message from the issuer explaining the exception	String (255)
1(AE)	Funding Currency Case Amount	Case amount in merchant's funding currency	Numeric (38)
1(AF)	Funding Currency Code	Funding currency code	String (3)
1(AG)	First Name	Customer's first name	String (60)
1(AH)	Last Name	Customer's last name	String (60)

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

Example   Transaction Record

```
2.17271858000016E+21, SampleMerchant, 8610000064411, 101011000241000000000,
107459111000000000, 2098057549410, USD,,,,,,,,,,,
```

Transfer Log

The Transfer Log report contains the following records and fields:

First Header Record

The first header record contains the fields in the report.

Example   First Header Record

```
transfer_ref_no, origination_date, processor_mid, cybs_mid, effective_date, amount,
currency_code,,,,,,,,,,,
```

The table below lists the fields in first header record.

Table 60   Fields in the First Header Record

Position	Field Name	Decription	Data Type and Length
1 (A)	transfer_ref_no	Unique reference number for this fund transfer	String (20)
1 (B)	origination_date	Funding origination date	String (28)
1 (C)	processor_mid	Processor Merchant ID	Numeric (20)
1 (D)	cybs_mid	CyberSource merchant ID	String (30)
1 (E)	effective_date	Funding effective date	String (28)
1 (F)	amount	Funding amount	Numeric (25)
1 (G)	currency_code	Funding currency code	String (3)
1 (H)	type_description	Description of funding event	String (60)
1 (I)	hierarchy_level	Hierarchy level and numerical identifier used to represent a hierarchy level	String (40)
1 (J)	masked_dda	Masked bank account number	String (20)
1 (K)	routing_number	Bank routing number	String (20)
1 (L)	transfer_method	Fund transfer method	String (15)
1 (M)	acquirer	Acquirer	String (30)

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

Example   Transaction Record

```
107526000000000000, 7/29/2008, 8610000000000, SampleMerchant, 17/30/2008, -10,
USD,,,,,,,,
```

Chargeback Analysis

The Chargeback Analysis report contains the following records and fields.

First Header Record

The first header record describes the report name, version, hierachy level, hierarcy ID, and indicates which dates are included in the report.

Example   First Header Record

```
Chargeback Analysis Report, 1, SampleMerchant (101011000241000110001), Jul 29 2008,
Jul 29 2008
```

The table below lists the fields in first header record.

Table 61   Fields in the First Header Record

Position	Field Name	Decription	Data Type and Length
2 (A)	report_name	Name of the report	
2 (B)	version_number	Version of the report	Numeric
2 (C)	hierarchy_level	Absolute hierarchy node value for which the report is requested	String (44)
2 (D)	report_activity_start_date	Start date of report	String (10)
2 (E)	report_activity_end_date	End date of report	String (10)

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

The table below lists the fields in the transaction record.

Table 62   Fields in the Transaction Record

Position	Field Name	Decription	Data Type and Length
3 (A)	cb_reason_code	Association chargeback reason code	Numeric (38)
3 (B)	cb_reason_description	Text description of the reason code	String (255)
3 (C)	count	Number of chargebacks for each reason code	Numeric (38)
3 (D)	count_percentage	Percentage of chargeback for each payment type per currency	Numeric (38)
3 (E)	amount	The total face value of the chargebacks received for each reason code	Numeric (25)
3 (F)	amount_percentage	The percentage of the total chargebacks volume that is attributable to each reason code per payment type and currency (authorization transaction volume for each reason code divided by the total chargeback transaction volume for the reporting period)	Numeric (38)

Authorization Analysis

The Authorization Analysis report contains the following records and fields.

First Header Record

The first header record describes the report name, version, hierachy level, hierarcy ID, and indicates which dates are included in the report.

Example   First Header Record

```
Chargeback Analysis Report, 1, SampleMerchant (101011000241000110001), Jul 29 2008,
Jul 29 2008
```

The table below lists the fields in first header record.

Table 63   Fields in the First Header Record

Position	Field Name	Decription	Data Type and Length
2 (A)	report_name	Name of the report	
2 (B)	version_number	Version of the report	Numeric
2 (C)	hierarchy_level	Absolute hierarchy node value for which the report is requested	String (44)
2 (D)	report_activity_start_date	Start date of report	String (10)
2 (E)	report_activity_end_date	End date of report	String (10)

Transaction Record

Each transaction record includes information about a CyberSource payment transaction.

The table below lists the fields in the transaction record.

Table 64   Fields in the Transaction Record

Position	Field Names	Description	Data Type and Length
3 (A)	presentation_currency	Currency in which the original transactions were submitted by the merchant	String (5)
3 (B)	payment_method	Method of payment used in the original transaction – Mastercard, Visa, Discover, American Express	String (50)
3 (C)	auth_reason_code	Association authorization reason code	Integer (10)
3 (D)	auth_reason_description	Text description of the reason code	String (255)
	count	The number of authorizations for each reason code	Integer (38)
3 (E)	count_percentage	The percentage of the total authorization volume that is attributable to each reason code per payment type and currency (authorization transaction volume for each reason code divided by the total authorization transaction volume for the reporting period)	Numeric (38)
	amount	Total face value of the authorizations received for each reason code	Numeric (25)
3 (F)	amount_percentage	The percentage of the total authorization volume that is attributable to each reason code per payment type and currency (authorization transaction volume for each reason code divided by the total authorization transaction volume for the reporting period)	Numeric (38)

Table 64   Fields in the Transaction Record (Continued)

Position	Field Names	Description	Data Type and Length
3 (G)	decline_percentage	The percentage of the total authorization declines that is attributable to each reason code per payment type and currency	Numeric (38)
3 (H)	total_count	Total number of authorizations	Numeric (38)
3 (I)	total_amount	Total of the amount of all authorizations for the reporting period	Numeric (25)

XML Report DTDs

This appendix provides the document type definitions (DTDs) for the following CyberSource Merchant Account XML reports:

- Payment Activity Summary
- Purchase & Refund Details
- Chargeback & Representment Details

- Chargeback Analysis
- Authorization Analysis
- Transfer Log

Payment Activity Summary

```
<!ELEMENT PaymentActivitySummary ( PurchasesAndRefunds, Fees, Reserves,
ChargebacksAndRepresentments, NetTotalAmount ) >
<!ATTLIST PaymentActivitySummary HierarchyLevel CDATA #REQUIRED >
<!ATTLIST PaymentActivitySummary StartDate CDATA #REQUIRED >
<!ATTLIST PaymentActivitySummary EndDate CDATA #REQUIRED >
<!ELEMENT Currency ( PurchasesAndRefunds, Fees, Reserves,
ChargebacksAndRepresentments, NetTotalAmount ) >
<!ATTLIST Currency PresentationCurrencyCode CDATA #REQUIRED >
<!ATTLIST Currency FundingCurrencyCode CDATA #REQUIRED >
<!ATTLIST Currency EffectiveForeignExchangeRate NMTOKEN #REQUIRED >
<!ELEMENT PurchasesAndRefunds (Type+, ConveyedTotalCount, ConveyedTotalAmount,
SettledTotalCount, SettledTotalAmount ) >
<!ELEMENT Type ( Amount | ConveyedSubtotalAmount | ConveyedSubtotalCount | Count |
Description | SettledSubtotalAmount | SettledSubtotalCount | SubType | TotalAmount )* >
<!ELEMENT Amount ( #PCDATA ) >
<!ELEMENT ConveyedSubtotalAmount ( #PCDATA ) >
<!ELEMENT ConveyedSubtotalCount ( #PCDATA ) >
<!ELEMENT Count ( #PCDATA ) >
<!ELEMENT Description ( #PCDATA ) >
<!ELEMENT SettledSubtotalAmount ( #PCDATA ) >
<!ELEMENT SettledSubtotalCount ( #PCDATA ) >
<!ELEMENT SubType ( Description, ConveyedTransactionCount, ConveyedAmount,
SettledTransactionCount, SettledAmount ) >
<!ELEMENT ConveyedTransactionCount ( #PCDATA ) >
<!ELEMENT ConveyedAmount ( #PCDATA ) >
<!ELEMENT SettledTransactionCount ( #PCDATA ) >
<!ELEMENT SettledAmount ( #PCDATA ) >
<!ELEMENT TotalAmount ( #PCDATA ) >
<!ELEMENT ConveyedTotalAmount ( #PCDATA ) >
<!ELEMENT ConveyedTotalCount ( #PCDATA ) >
<!ELEMENT SettledTotalAmount ( #PCDATA ) >
<!ELEMENT SettledTotalCount ( #PCDATA ) >
<!ELEMENT Fees ( Type, TotalAmount ) >
<!ELEMENT Reserves (ReserveAmount) >
<!ELEMENT ReserveAmount ( #PCDATA ) >
<!ELEMENT ChargebacksAndRepresentments ( Type+, TotalCount, TotalAmount ) >
<!ELEMENT TotalCount ( #PCDATA ) >
<!ELEMENT NetTotalAmount ( #PCDATA ) >
```

Purchase & Refund Details

Fields in red are not applicable to bundled-pricing merchants.

```
<!ELEMENT Report ( Request+ ) >
<!ATTLIST Report HierarchyLevel CDATA #REQUIRED >
<!ATTLIST Report StartDate CDATA #REQUIRED >
<!ATTLIST Report EndDate CDATA #REQUIRED >
<!ELEMENT Request (CYBSMID, RequestId, ProcessorMID, TransRefNo, MerchantRefNo,
TransactionType, SubmissionDate, Amount, TransactionAmountCurrency, PaymentMethod,
PaymentType, AccountSuffix, AuthTransRefNo, AuthDate, AuthRequestId, AuthAmount,
AuthCurrency, AuthCode, AuthResponseCode, CYBSBatchDateTime, CYBSBatchID,
MerchantData1, MerchantData2, MerchantData3, MerchantData4, CardType, ChargeType?,
InterchangeDescription?, InterchangePercentage?, InterchangePercentageAmount?,
InterchangePerItemFee?, DiscountPercentage, DiscountAmount, TotalFee, FeeCurrency,
DiscountPerItemFee, FundingAmount, FundingCurrency, BucketMerchant, FirstName,
LastName) >
<!ELEMENT RequestId ( #PCDATA ) >
<!ELEMENT CYBSMID ( #PCDATA ) >
<!ELEMENT ProcessorMID ( #PCDATA ) >
<!ELEMENT HierarchyLevel ( #PCDATA ) >
<!ELEMENT TransRefNo ( #PCDATA ) >
<!ELEMENT MerchantRefNo ( #PCDATA ) >
<!ELEMENT TransactionType ( #PCDATA ) >
<!ELEMENT SubmissionDate ( #PCDATA ) >
<!ELEMENT Amount ( #PCDATA ) >
<!ELEMENT TransactionAmountCurrency ( #PCDATA ) >
<!ELEMENT PaymentMethod ( #PCDATA ) >
<!ELEMENT PaymentType ( #PCDATA ) >
<!ELEMENT AccountSuffix ( #PCDATA ) >
<!ELEMENT AuthTransRefNo ( #PCDATA ) >
<!ELEMENT AuthDate ( #PCDATA ) >
<!ELEMENT AuthRequestId ( #PCDATA ) >
<!ELEMENT AuthAmount ( #PCDATA ) >
<!ELEMENT AuthCurrency ( #PCDATA ) >
<!ELEMENT AuthResponseCode ( #PCDATA ) >
<!ELEMENT AuthCode ( #PCDATA ) >
<!ELEMENT CYBSBatchDateTime ( #PCDATA ) >
<!ELEMENT CYBSBatchID ( #PCDATA ) >
<!ELEMENT CardType ( #PCDATA ) >
<!ELEMENT InterchangeDescription ( #PCDATA ) >
<!ELEMENT InterchangePercentage ( #PCDATA ) >
<!ELEMENT InterchangePercentageAmount ( #PCDATA ) >
<!ELEMENT InterchangePerItemFee ( #PCDATA ) >
<!ELEMENT DiscountPercentage ( #PCDATA ) >
<!ELEMENT DiscountAmount ( #PCDATA ) >
<!ELEMENT DiscountPerItemFee ( #PCDATA ) >
<!ELEMENT TotalFee ( #PCDATA ) >
<!ELEMENT FeeCurrency ( #PCDATA ) >
<!ELEMENT MerchantData1 ( #PCDATA ) >
```

```
<!ELEMENT MerchantData2 ( #PCDATA ) >
<!ELEMENT MerchantData3 ( #PCDATA ) >
<!ELEMENT MerchantData4 ( #PCDATA ) >
<!ELEMENT FundingAmount ( #PCDATA ) >
<!ELEMENT FundingCurrency ( #PCDATA ) >
<!ELEMENT BucketMerchant ( #PCDATA ) >
<!ELEMENT FirstName ( #PCDATA ) >
<!ELEMENT LastName ( #PCDATA ) >
<!ELEMENT DebitNetwork (#PCDATA ) >
```

Chargeback & Representment Details

```
<!ELEMENT Report ( Request+ ) >
<!ATTLIST Report EndDate CDATA #REQUIRED >
<!ATTLIST Report HierarchyLevel NMTOKEN #REQUIRED >
<!ATTLIST Report StartDate CDATA #REQUIRED >
<!ELEMENT Request ( CYBSMID, OriginalCaptureRequestId, ProcessorMID, CYBSExceptionID,
ProcessorCaseID, CaseAmountCurrency, CBReasonCode, CBReasonDescription,
FinancialImpactType, OriginalCaptureTransRefNumber, CaseTypeDescription,
OriginalTransactionType, CBInitiatedDate, ResponseDate, ARN, OriginalCaptureAmount,
OriginalCaptureCurrency, PaymentMethod, AccountSuffix, OriginalCaptureSubmissionDate,
CaseAmount, OriginalMerchantRefNumber, OriginalAuthTransRefNumber, OriginalAuthDate,
CBExceptionFeeAmount, CBExceptionFeeCurrency, IssuerMessageText, StatusDescription,
FundingCurrencyCaseAmount, FundingCurrency, FirstName, LastName ) >
<!ELEMENT CYBSMID ( #PCDATA ) >
<!ELEMENT OriginalCaptureRequestId ( #PCDATA ) >
<!ELEMENT ProcessorMID ( #PCDATA ) >
<!ELEMENT CYBSExceptionID ( #PCDATA ) >
<!ELEMENT ProcessorCaseID ( #PCDATA ) >
<!ELEMENT CaseAmountCurrency ( #PCDATA ) >
<!ELEMENT CBReasonCode ( #PCDATA ) >
<!ELEMENT CBReasonDescription ( #PCDATA ) >
<!ELEMENT FinancialImpactType ( #PCDATA ) >
<!ELEMENT OriginalCaptureTransRefNumber ( #PCDATA ) >
<!ELEMENT CaseTypeDescription ( #PCDATA ) >
<!ELEMENT OriginalTransactionType ( #PCDATA ) >
<!ELEMENT CBInitiatedDate ( #PCDATA ) >
<!ELEMENT ResponseDate ( #PCDATA ) >
<!ELEMENT ARN ( #PCDATA ) >
<!ELEMENT OriginalCaptureAmount ( #PCDATA ) >
<!ELEMENT OriginalCaptureCurrency ( #PCDATA ) >
<!ELEMENT PaymentMethod ( #PCDATA ) >
<!ELEMENT AccountSuffix ( #PCDATA ) >
<!ELEMENT OriginalCaptureSubmissionDate ( #PCDATA ) >
<!ELEMENT CaseAmount ( #PCDATA ) >
<!ELEMENT OriginalMerchantRefNumber ( #PCDATA ) >
<!ELEMENT OriginalAuthTransRefNumber ( #PCDATA ) >
<!ELEMENT OriginalAuthDate ( #PCDATA ) >
<!ELEMENT CBExceptionFeeAmount ( #PCDATA ) >
<!ELEMENT CBExceptionFeeCurrency ( #PCDATA ) >
<!ELEMENT IssuerMessageText ( #PCDATA ) >
<!ELEMENT StatusDescription ( #PCDATA ) >
<!ELEMENT FundingCurrencyCaseAmount ( #PCDATA ) >
<!ELEMENT FundingCurrency ( #PCDATA )
<!ELEMENT FirstName ( #PCDATA ) >
<!ELEMENT LastName ( #PCDATA ) >
```

Transfer Log

```
<!ELEMENT Report ( Currency+ ) >
<!ATTLIST Report StartDate CDATA #REQUIRED >
<!ATTLIST Report EndDate CDATA #REQUIRED >
<!ATTLIST Report HierarchyLevel CDATA #REQUIRED >
<!ELEMENT Currency ( Request+ ) >
<!ATTLIST Currency PresentationCurrencyCode NMTOKEN #REQUIRED >
<!ATTLIST Currency FundingCurrencyCode CDATA #REQUIRED >
<!ELEMENT Request ( TransferReferenceNumber, OriginationDate, ProcessorMID, CYBSMID,
EffectiveDate, Amount, CurrencyCode, TypeDescription, MaskedDDA, RoutingNumber,
TransferMethod, Acquirer ) >
<!ELEMENT TransferReferenceNumber ( #PCDATA ) >
<!ELEMENT OriginationDate ( #PCDATA ) >
<!ELEMENT ProcessorMID ( #PCDATA ) >
<!ELEMENT CYBSMID ( #PCDATA ) >
<!ELEMENT EffectiveDate ( #PCDATA ) >
<!ELEMENT Amount ( #PCDATA ) >
<!ELEMENT CurrencyCode ( #PCDATA ) >
<!ELEMENT TypeDescription ( #PCDATA ) >
<!ELEMENT HierarchyID ( #PCDATA ) >
<!ELEMENT MaskedDDA ( #PCDATA ) >
<!ELEMENT RoutingNumber ( #PCDATA ) >
<!ELEMENT TransferMethod ( #PCDATA ) >
<!ELEMENT Acquirer ( #PCDATA ) >
```

Chargeback Analysis

```
<!ELEMENT ChargebackAnalysisReport (PresentationCurrency*) >
<!ATTLIST ChargebackAnalysisReport HierarchyLevel CDATA #REQUIRED >
<!ATTLIST ChargebackAnalysisReport StartDate CDATA #REQUIRED >
<!ATTLIST ChargebackAnalysisReport EndDate CDATA #REQUIRED >
<!ELEMENT PresentationCurrency (PaymentMethod+) >
<!ATTLIST PresentationCurrency CurrencyCode CDATA #REQUIRED >
<!ELEMENT PaymentMethod (Reason+, Totals) >
<!ATTLIST PaymentMethod Description CDATA #REQUIRED >
<!ELEMENT Reason (CBReasonDescription, Count, CountPercentage, Amount,
AmountPercentage) >
<!ATTLIST Reason CBReasonCode CDATA #REQUIRED >
<!ELEMENT CBReasonDescription ( #PCDATA ) >
<!ELEMENT Count ( #PCDATA ) >
<!ELEMENT CountPercentage ( #PCDATA ) >
<!ELEMENT Amount ( #PCDATA ) >
<!ELEMENT AmountPercentage ( #PCDATA ) >
<!ELEMENT Totals (TotalCount, TotalAmount) >
<!ELEMENT TotalCount ( #PCDATA ) >
<!ELEMENT TotalAmount ( #PCDATA ) >
```

Authorization Analysis

```
<!ELEMENT AuthorizationAnalysisReport (PresentationCurrency*) >
<!ATTLIST AuthorizationAnalysisReport HierarchyLevel CDATA #REQUIRED >
<!ATTLIST AuthorizationAnalysisReport StartDate CDATA #REQUIRED >
<!ATTLIST AuthorizationAnalysisReport EndDate CDATA #REQUIRED >
<!ELEMENT PresentationCurrency (PaymentMethod+, AllPaymentMethods) >
<!ATTLIST PresentationCurrency CurrencyCode CDATA #REQUIRED >
<!ELEMENT PaymentMethod (Reason+, Totals) >
<!ATTLIST PaymentMethod Description CDATA #REQUIRED >
<!ELEMENT AllPaymentMethods (Reason+, Totals) >
<!ELEMENT Reason (AuthReasonDescription, Count, CountPercentage, Amount,
AmountPercentage, DeclinePercentage) >
<!ATTLIST Reason AuthReasonCode CDATA #REQUIRED >
<!ELEMENT AuthReasonDescription ( #PCDATA ) >
<!ELEMENT Count ( #PCDATA ) >
<!ELEMENT CountPercentage ( #PCDATA ) >
<!ELEMENT Amount ( #PCDATA ) >
<!ELEMENT AmountPercentage ( #PCDATA ) >
<!ELEMENT DeclinePercentage ( #PCDATA ) >
<!ELEMENT Totals (TotalCount, TotalAmount) >
<!ELEMENT TotalCount ( #PCDATA ) >
<!ELEMENT TotalAmount ( #PCDATA ) >
```

Sample Reports

This appendix provides sample reports in XML and CSV formats.

- Sample XML Reports
- Sample CSV Reports

Sample XML Reports

Payment Activity Summary Report

```xml
<?xml version="1.0" ?>
   <PaymentActivitySummary>
   <PurchasesAndRefunds>
   <HierarchyLevel>SampleMerchant (1010210003010001)</HierarchyLevel>
   <StartDate>Jun 01 2008</StartDate>
   <EndDate>Jun 30 2008</EndDate>
   <Type>
   <Description>Purchases</Description>
   <SubType>
      <Description>MasterCard</Description>
      <ConveyedTransactionCount />
      <ConveyedAmount>0.00</ConveyedAmount>
      <SettledTransactionCount>9</SettledTransactionCount>
      <SettledAmount>7,523.48</SettledAmount>
   </SubType>
   <SettledSubtotalCount>9</SettledSubtotalCount>
   <SettledSubtotalAmount>7,523.48</SettledSubtotalAmount>
   <ConveyedSubtotalCount>0</ConveyedSubtotalCount>
   <ConveyedSubtotalAmount>0.00</ConveyedSubtotalAmount>
   </Type>
```

```
<Type>
   <Description>Refunds</Description>
<SubType>
   <Description>MasterCard</Description>
   <ConveyedTransactionCount />
   <ConveyedAmount>0.00</ConveyedAmount>
   <SettledTransactionCount>2</SettledTransactionCount>
   <SettledAmount>(131.34)</SettledAmount>
</SubType>
   <SettledSubtotalCount>2</SettledSubtotalCount>
   <SettledSubtotalAmount>(131.34)</SettledSubtotalAmount>
   <ConveyedSubtotalCount>0</ConveyedSubtotalCount>
   <ConveyedSubtotalAmount>0.00</ConveyedSubtotalAmount>
</Type>
<ConveyedTotalCount>0</ConveyedTotalCount>
<ConveyedTotalAmount>0.00</ConveyedTotalAmount>
<SettledTotalCount>11</SettledTotalCount>
<SettledTotalAmount>7,392.14</SettledTotalAmount>
</PurchasesAndRefunds>
<Fees>
<Type>
<TotalAmount>0.00</TotalAmount>
<Description>Interchange & Assessments</Description>
</Type>
<TotalAmount>0.00</TotalAmount>
</Fees>
<ChargebacksAndRepresentments />
</PaymentActivitySummary>
```

Purchase & Refunds Report

Fields in red are not applicable to bundled-pricing merchants.

```xml
<?xml version="1.0" ?>
 <Report HierarchyLevel="SampleMerchant (10101001)" ReportStartDate="5/7/2008"
 ReportEndDate="5/7/2008">
   <Request>
<RequestId>2101105640780167905077</RequestId>
    <CYBSMID>SampleMerchantID</CYBSID>
    <ProcessorMID>8610000060036</ProcessorMID>
    <TransRefNo>11662390036</TransRefNo>
    <MerchantRefNo>B221</MerchantRefNo>
    <TransactionType>Refunds</TransactionType>
    <SubmissionDate>05/06/08</SubmissionDate>
    <Amount>100.00</Amount>
    <TransactionAmountCurrency>USD</TransactionAmountCurrency>
    < PaymentMethod >Visa</PaymentMethod>
    <PaymentType>credit card</PaymentType>
    <AccountSuffix>6947</ AccountSuffix >
    <AuthTransRefNo>8798789798<AuthTransRefNo/>
    <AuthDate>05/06/08</AuthDate>
    <AuthRequestId> 2101105640780167905077</AuthRequestId>
    <AuthAmount>100.00</AuthAmount>
    <AuthAmountCurrency>USD</AuthAmountCurrency>
    <AuthCode>1</AuthCode >
    <AuthResponseCode>1</AuthResponseCode>
<CYBSBatchDateTime>05/06/08 04:49 PM</CYBSBatchDateTime>
    <CYBSBatchID>18660000000005104</CYBSCBatchID>
    <CardType>41</CardType>
    <ChargeType>1041</CardType>
    <InterchangeDescription>Sample Text</InterchangeDescription>
    <InterchangePercentage>2.1</InterchangePercentage>
    <InterchangePercentageAmount>2.00</InterchangePercentageAmount>
    <InterchangePerItemFee>0.20</InterchangePerItemFee>
<DuesAssessmentsAmount>2.00</DuesAssessmentsAmount>
<DiscountPercentage>1.0</DiscountPercentage>
<DiscountAmount>0/10</DiscountAmount>
    <DiscountPerItemFee>0.10</DiscountPerItemFee>
    <TotalFee>3.00</TotalFee>
    <FeeCurrency>USD</FeeCurrency>
    <MerchantData1/>
    <MerchantData2/>
    <MerchantData3/>
    <MerchantData4/>
   </Request>
</Report>
```

Chargeback & Representment Details Report

```
<?xml version="1.0" ?>
<Report HierarchyLevel="SampleMerchant (10101100015)" ReportStartDate="5/11/2008"
ReportEndDate="5/11/2008">
<Request>
    <CYBSMID>SampleID</CYBSMID>
    <CaptureRequestId>2096628984170167905103</CaptureRequestId>
    <ProcessorMID>8600000060034</ProcessorMID>
    <CYBSExceptionID>1234</CYBSExceptionID>
    <ProcessorCaseID>1234</ProcessorCaseID>
    <CBAmountCurrency>USD</CBAmountCurrency>
    <CBReasonCode>1</CBReasonCode>
    <CBReasonDescription>ABC</CBReasonDescription>
    <CBIndicator>01</CBIndicator>
    <OriginalCaptureTransRefNumber>2237835840</
<?xml version="1.0" ?>
<Report HierarchyLevel="SampleMerchant (10101100015)" ReportStartDate="5/11/2008"
ReportEndDate="5/11/2008">
<Request>
    <CYBSMID>SampleID</CYBSMID>
    <CaptureRequestId>2096628984170167905103</CaptureRequestId>
    <ProcessorMID>8600000060034</ProcessorMID>
    <CYBSExceptionID>1234</CYBSExceptionID>
    <ProcessorCaseID>1234</ProcessorCaseID>
    <CBAmountCurrency>USD</CBAmountCurrency>
    <CBReasonCode>1</CBReasonCode>
    <CBReasonDescription>ABC</CBReasonDescription>
    <CBIndicator>01</CBIndicator>
    <OriginalCaptureTransRefNumber>2237835840</
<CBType>1</CBType>
    <TransactionType>Purchase</TransactionType>
    <CBInitiatedDate>05/01/08</CBInitiatedDate>
```

```
    <ResponseDate>05/01/08</ResponseDate>
 <RepresentmentAmount>10.00</RepresentmentAmount>
    <RepresentmentCurrency>USD</RepresentmentCurrency>
 <CBStatus>1</CBStatus>
    <ARN>123456</ARN>
    <OriginalCaptureAmount>30.00</OriginalCaptureAmount>
    <OriginalCaptureCurrency>USD</OriginalCaptureCurrency>
    <PaymentMethod>Visa</PaymentMethod>
    <AccountSuffix>7977</AccountSuffix>
    <OriginalCaptureSubmissionDate>05/01/08</OriginalCaptureSubmissionDate>
    <CBAmount>30.00</CBAmount>
    <FinancialStatus>Y</FinancialStatus>
    <OriginalMerchantRefNumber>007</OriginalMerchantRefNumber>
    <OriginalAuthTransRefNumber>2237835840</
OriginalCaptureTransRefNumber>
OriginalAuthTransRefNumber>
    <OriginalAuthDate>05/01/08</OriginalAuthDate>
    <CBExceptionFeeAmount />
    <CBExceptionFeeCurrency />
    <IssuerMessageText>aaa</IssuerMessageText>
    </Request>
    </Report>
```

Transfer Log Report

```
<?xml version="1.0" ?>
    <Report HierarchyLevel="SampleMerchant (10102100030)" StartDate="Jun 01 2008"
    EndDate="Jun 21 2008">
    <Request>
    <TransferReferenceNumber>103657377000000001</TransferReferenceNumber>
    <OriginationDate>6/2/2008</OriginationDate>
    <ProcessorMID>8610000060036</ProcessorMID>
    <CYBSMID>SampleMerchantID</CYBSMID>
    <EffectiveDate>6/3/2008</EffectiveDate>
    <Amount>410.65</Amount>
    <CurrencyCode>USD</CurrencyCode>
    <TypeDescription>Purchase/Refund</TypeDescription>
    <HierarchyID>101021000301000210001</HierarchyID>
    <MaskedDDA>xxxxxxxx7717</MaskedDDA>
    <RoutingNumber>026012881</RoutingNumber>
    <TransferMethod>ACH</TransferMethod>
    <Acquirer>CyberSource</Acquirer>
</Request>
</Report>
```

Chargeback Analysis Report

```
<ChargebackAnalysisReport HierarchyLevel="SampleMerchant (101011000031000110003)"
StartDate="Jul 30 2008" EndDate="Jul 30 2008">
<Currency CurrencyCode="USD">
<CardType Description="MasterCard">
    <CBReason Code="4387">
        <ReasonDescription>this is a test reason code desc</ReasonDescription>
        <TransactionCount>2</TransactionCount>
        <TransactionVolume>22.00</TransactionVolume>
        <PercentageOfTotal>100%</PercentageOfTotal>
        </CBReason>
    <Totals>
        <TotalTransactionCount>2</TotalTransactionCount>
        <TotalTransactionVolume>22.00</TotalTransactionVolume>
    </Totals>
    </CardType>
    </Currency>
</ChargebackAnalysisReport>
```

Authorization Analysis Report

```
<AuthorizationAnalysisReport HierarchyLevel="SampleMerchant (1010110000310008)"
StartDate="Oct 01 2008" EndDate="Oct 30 2008">
  <Currency CurrencyCode="BRL">
    <CardType Description="American Express">
       <Reason AuthReasonCode="234">
           <ReasonDescription>Error in CyberSource merchant configuration
           </ReasonDescription>
           <Count>1</Count>
           <Amount>1.00</Amount>
           <PercentageOfTotalCount>100</PercentageOfTotalCount>
           <PercentageOfDeclines>100</PercentageOfDeclines>
       </Reason>
    <Totals>
       <TotalCount>1</TotalCount>
       <TotalAmount>1.00</TotalAmount>
    </Totals>
    </CardType>
  <AllPaymentTypes>
    <Reason AuthReasonCode="234">
       <ReasonDescription>Error in CyberSource merchant configuration
       </ReasonDescription>
       <Count>1</Count>
       <Amount>1.00</Amount>
       <PercentageOfTotalCount>100</PercentageOfTotalCount>
       <PercentageOfDeclines>100</PercentageOfDeclines>
    </Reason>
  <Totals>
    <TotalCount>1</TotalCount>
    <TotalAmount>1.00</TotalAmount>
  </Totals>
  </AllPaymentTypes>
  </Currency>
</AuthorizationAnalysisReport>
```

Sample CSV Reports

Payment Activity Summary Report

The following Payment Activity Summary report shows all purchases and refunds, fees, and adjustments processed for the SampleMerchant merchant ID on July 29, 2008.

```
Payment Activity Summary, 1, SampleMerchant (101011000241000110001),
101000000000000000000, Jul 29 2008, Jul 29 2008

Refunds, Settled, MasterCard, 3, -21, USD
Purchases, Settled, Subtotal, 5, 41, USD
Purchases, Conveyed, Subtotal, 00, USD
Refunds, Settled, Subtotal, 3, -21, USD
Refunds, Conveyed, Subtota, 100, USD
Net_Purchase_Refund, Settled, Subtota, 8, 20, USD
Net_Purchase_Refund, Conveyed, Subtotal, 00, USD
Fees, Settled, Subtotal, USD
Chargebacks_Representments, Settled, MasterCard, 1, -10, USD
Chargebacks_Representments, Settled, Subtotal, 1, -10, USD

Net_Total, Settled, Total, 10, USD
```

Purchase & Refunds Report

The following Purchase & Refund Details Report lists transaction level data for all purchases and refunds processed by the SampleMerchant merchant for July 28, 2008.

```
request_id, cybs_mid, processor_mid, hierarchy_level, trans_ref_no, merchant_ref_no,
transaction_type, submission_date,,,,,,

2.17272E+21, SampleMerchant, 8610000000000, 101011000000000000000, 20846410061,
33557799, Purchases, 7/28/2008, 10, USD, MasterCard, credit card, 444, 043631610, 7/
28/2008, 2.17272E+21, 10, USD, 831000, 7/28/2008 14:04, 2500000000000000, 50, 1213, 5,
0, USD
```

Chargeback & Representment Details Report

The following Chargeback & Representment Details Report lists all chargeback and representment events that occurred for the SampleMerchant merchant on Juy 29, 2008.

```
orig_capture_request_id, cybs_mid, processor_mid, hierarchy_level, cybs_exception_id,
processor_case_id,,,,,,,,,,

2.17271858000016E+21, SampleMerchant, 8610000000000, 101011000000000000000,
107459000000000000, 20980575494, 10, USD, 4387, DB, First Chargeback, 7/29/2008, 9/7/
2008, MasterCard, 4444, 1.23456789012084E+22, Refund, 20846410061, 33557799, 10, USD,
7/28/2008, 1043631610, 7/28/2008, 1,
```

Transfer Log Report

The following Transfer Log Report provides a listing of all funds transfers posted to SampleMerchant's bank account for July 29, 2008.

```
transfer_ref_no, origination_date, processor_mid, cybs_mid, effective_date, amount,
currency_code, type_description, hierarchy_level, masked_dda, routing_number,
transfer_method, acquirer

107526000000000000,7/29/2008, 8610000000000, SampleMerchant, 7/30/2008, -10, USD,
Chargebacks/Representments, 101011000000000000000, xxxxxx7717, 26012881, ACH,
CyberSource
```

Chargeback Analysis Report

The following Chargeback Analysis Report provides a summary of chargeback counts and amounts for a sample reason code for MasterCard.

```
Chargeback Anaylsis Report, 1, SampleMerchant (101011000031000110003), Sep 10 2008,
MasterCard, 4387, test reason code, 2, 22, USD
```

Authorization Analysis Report

The following Authorization Analysis Report provides a summary of authorization counts and amounts for a sample reason code for American Express.

```
Authorization Anaylsis Report, 1, SampleMerchant (101011000031000110003), Oct 01 2008,
Oct 30 2008, American Express, 234, test reason code, 1, 1, USD, 100, 100
```