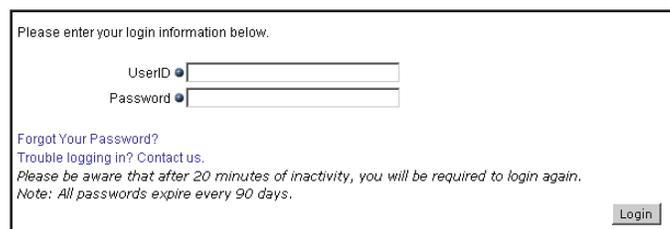


Overview

One of several applications in Resource Online, Chase Paymentech's proprietary suite of web-based products, Recon Solution serves as an access point for retrieving reconciliation data on deposits, processing fees, batch summary, transaction detail, card totals, qualification information, retrievals and chargebacks, adjustment detail, and authorization detail. You can also search by cardholder number and view statements online.

Logging In & Out

Point your browser to <http://rol.paymentech.com>, or access Resource Online from www.ChasePaymentech.com by selecting **Access My Account > Resource Online**.



Please enter your login information below.

UserID

Password

[Forgot Your Password?](#)
[Trouble logging in? Contact us.](#)

*Please be aware that after 20 minutes of inactivity, you will be required to login again.
 Note: All passwords expire every 90 days.*

▲ At the Login screen, enter the User ID and Password* provided by Chase Paymentech, and click "Login." *Passwords are case sensitive.



The Resource Online home page displays, listing the Resource Online modules to which you have access.

Select Recon Solution from either the top menu bar or from the body of the Resource Online home page.

To log out, click on the Log Out tab at the top of any screen.

System Requirements

The following are required to access Resource Online and Recon Solution from your PC:

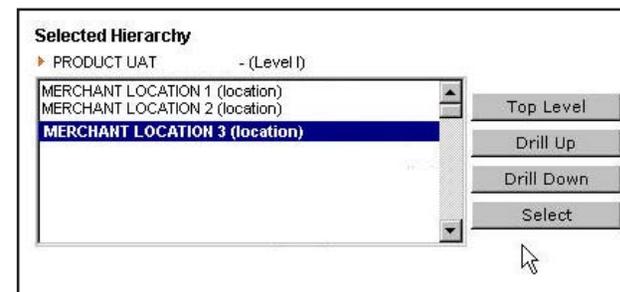
- Internet Service Provider
- Microsoft Internet Explorer 6.0 or higher
- Resource Online logon provided by Chase Paymentech
- Acrobat Adobe Reader 6.0 or higher (free download from www.adobe.com)
- Microsoft Excel & Access 2000 or higher (if need to export more than 60,000 records)
- Screen Resolution of 1024 x 768 is recommended for optimal viewing
- A valid email address

Navigating within the Hierarchy

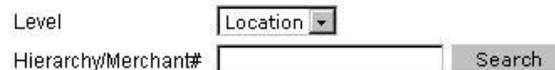
Chase Paymentech's standard hierarchy consists of multiple tiers, allowing the maximum flexibility for processing and reporting to meet your organization's needs. Before working with reports, review how to navigate the hierarchy.

To view data at a different hierarchy level:

Click the Drill Down ► button to display lower levels of the hierarchy. Click on the desired level to highlight it, and click the Select button. You can also use the Quick Search method below.



Quick Search



Level

Hierarchy/Merchant#

To use Quick Search:

◀ Click on the desired level to highlight it, enter the corresponding hierarchy or merchant number and click the Search button.

Using the Menu Features

Buttons: On each page, buttons are available to help you navigate and save or print your reports.

-  **Go to Beginning:** Click to view the first page of a report.
-  **Previous:** Click to view the previous page of a report.
-  **Next:** Click to view the next page of a report.
-  **Go to End:** Click to view the last page of a report.
-  **Print:** Click to print a report.
-  **Download:** Click to export a report in "comma delimited" format.
-  **Excel:** Click to export a report directly into Microsoft® Excel.
-  **Preferences:** Click to change the appearance of the data displayed in the Recon Solution reports.

Tabs: Located at the top of each page, the tabs are your navigation tools.



- Home:** Click to return to the Main Screen for Resource Online.
- Recon Solution:** Click to return to the main Recon Solution page.
- Log Out:** Click to exit Recon Solution and Resource Online.
- Admin:** Click to access the administration module of Resource Online.
- Help:** Click to access the Online Help function.

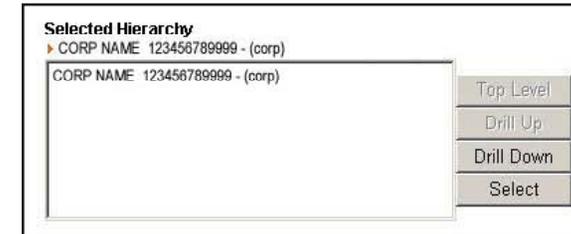
Support

Recon Solution's help system provides reference information for each report available for viewing. Select the 'Help' tab at the top of the screen.

For Technical Support, call **1-800-254-9556**, 24 hours a day and 7 days a week. Note: If you need training or assistance in interpreting data in the Recon Solution reports, please contact your Chase Paymentech Representative.

Viewing Reports

1. From the Recon Solution home page or tool bar at the top of the screen, click on the report you wish to view (see "Available Reports").
2. When the Report Screen appears, select the hierarchy or merchant level for the data you wish to view.



◀ When you log into Recon Solution, you are automatically at the highest hierarchy/merchant level available. To view data at a different hierarchy/merchant level, see "Navigating within the Hierarchy" on page 1.

3. Enter the report criteria and any optional criteria. Click Generate Report. ▶

Report Criteria

Process Date: from: 1/1/2005 to: 2/10/2005

Generate Report

Optional Criteria

Cardholder #:

Paid By:

Trans Type:

Amount: min: max:

Custom Data:

4. The Results Screen appears with the data records matching the specified criteria entered.

When entering report criteria: For date selection, the 'from' and 'to' dates should be at least one day prior to the current date to ensure that complete data is being viewed.

Helpful Hints for Working with Reports

1. While viewing a report, you may sort data under each column in ascending or descending order by clicking on the column heading.
2. To make changes to your report criteria or optional criteria, click on the Edit icon.
3. To print or export a report, see "Using the Menu Features" above.
4. To view a different report, position your cursor over Recon Solution in the top menu bar, then over the appropriate report category, then click on the appropriate report name. (See "Available Reports")

Available Reports by Category

DAILY REPORT REVIEW

The Daily Report Review section provides summary and detail reports that should be reviewed daily to verify that transactions have been processed and settled.

Recap Summary:

Summary of the total dollar amount paid, including submitted batches of settled and non-settled amounts, exceptions and fees for all locations in the selected hierarchy level.

Batch Summary:

Summary for each batch of transactions submitted, with counts and amounts of the batch total, including settled, non-settled and adjustment amounts. Drill down from each batch to view the underlying transaction detail records.

Batch Exception: Information on batches that were closed more than two days after they were opened.

All Transactions:

Contains records of every transaction processed, including both settled and non-settled.

Card Type Summary:

Summary of submitted deposit totals by card type, including settled (paid by Chase Paymentech) and non-settled (paid by a 3rd party) amounts, for all the merchants in the selected hierarchy level.

Card Type Summary by Merchant:

Summary of submitted deposit totals, including settled and non-settled item counts and dollar amounts, by merchant by card type.

Private Label:

Summary of private label activity broken down by merchant by private label card type. Includes dollar amounts and item counts.

SETTLEMENT REVIEW

The Settlement Review section provides summary and detail reports for verification of the monies paid to you by Chase Paymentech, including any deductions for fees and adjustments. View these reports regularly as part of your reconciliation process.

Settlement Summary: Daily summary funding data, broken down by merchant with subtotals at hierarchy levels.

Settlement Summary Select:

Summary of funding and adjustment amounts by category by merchant. Allows you to select the hierarchy level and the date range you wish to view.

Settlement Fees Summary:

Provides total fees assessed by Chase Paymentech by merchant location. Fees are reported when assessed.

Settlement Fees Detail:

Displays fee data by category: Discount/Service Charge, Fees (authorization fees, equipment charges, report usage, miscellaneous fees) and Interchange/Assessment by merchant. Fees are reported when assessed.

Summary of Fees: Displays fee data by individual fee type by merchant.

DCN:

Provides detail of the deposit correction notices (DCNs) that occur when transactions reject and adjustments are made to the dollar amount of a batch. Card number detail and the reason why the transaction rejected are included.

Financial Adjustments:

Provides detail on adjustments that are made to the funded amount, including the reason for the adjustment, by merchant

TRANSACTION RESEARCH

Use any of our research tools to obtain detailed information on transactions. Find answers to questions on authorizations, card numbers, and which transactions did and did not qualify for the best available interchange rate.

Card Number Search:

Provides the ability to search by card number to obtain detail on processed transactions associated with that card. If an entire card number is not available, partial card number searches can be executed.

Card Number History:

Provides the ability to search card number to obtain detail on the authorizations, transaction detail, retrievals and chargebacks associated with a particular card number.

Authorization Search:

Provides the ability to search for authorization detail on processed transactions.

Qualification Summary:

An overview of activity by qualification level by merchant. Use this report to help identify locations that are experiencing excessive downgrades that may indicate equipment failure or training issues.

Non-Qualified Transactions: Transactions that did not meet all requirements for the best interchange rate and were downgraded.

Qualified Transactions: Transactions that meet all requirements for the best interchange rate.

CHARGEBACK REVIEW

The Chargeback Review section provides summary and detail reports that help you track chargebacks as they move through the chargeback process. Keep track of chargebacks that you have successfully disputed and were reversed, as well as those that you disputed but were not accepted for reversal.

Exceptions Summary:

A summary of exception items for all locations in the selected hierarchy level. Use this report to track and monitor exception items processing and identify those exceptions that have a financial impact.

Dispositions:

A listing of chargebacks that were disputed and settled in favor of the cardholder, with a financial impact to the merchant.

Reversals:

A listing of chargebacks that were originally settled as dispositions, but were disputed and settled in favor of the merchant. Any accompanying financial impacts are reversed as well.

Denied Reversals:

A listing of chargebacks that were originally settled as dispositions, for which rebuttals were submitted but proved insufficient to reverse the original chargebacks. This data is informational only and has no financial impact.

Representments:

A listing of chargebacks that Chase Paymentech represented to the issuing bank on the merchant's behalf. This data is informational only and has no financial impact.

Pending Chargebacks:

A listing of chargebacks with a pending status that may occur during certain arbitration conditions. These chargebacks have no financial impact until the cases are resolved.

RETRIEVAL REVIEW

The Retrieval Review section provides detailed information to assist in reviewing, researching and fulfilling retrieval requests. Retrievals, requests for copies of the sales receipt, if fulfilled in a timely manner, can help you avoid costly chargebacks.

Outstanding Retrievals:

Displays retrieval requests that have yet to be fulfilled and the due date has not been reached.

Expired Retrievals:

Displays retrieval requests not fulfilled in the time allotted.

Fulfilled Retrievals:

Displays retrievals to which you, or your agent, have responded with a copy of the original sales transaction documentation.

STATEMENTS

Print Images:

Displays a print image of your statement online without having to wait for a hard copy to arrive in the mail.

MERCHANT INFORMATION

The Merchant Information section provides access to information about your merchant setup on Chase Paymentech's back-office system. View your hierarchy structure or search for a particular merchant location to review the name, merchant number and address information as it exists on the Chase Paymentech system.

Available Reports by Category (continued)

Hierarchy Structure:

A listing of merchant locations within your Chase Paymentech hierarchy. View hierarchy levels and their corresponding hierarchy or merchant names and numbers.

Location Search:

Search for merchant detail by entering various criteria. Includes merchant name and number, address, phone and fax numbers.

TRENDING & ANALYSIS

Our Trending and Analysis reports help you to view trends and identify variations in your processing data. Review these reports to help identify areas for making process improvements and improving your bottom line.

Card Type Analysis:

Summary of submitted deposit totals by merchant by card type, including dollar amounts, item counts, corresponding percentages and average ticket amounts.

Debit Card Analysis:

Displays item counts and dollar amounts of online (pin # based) and offline (signature based) debit activity with corresponding percentages by merchant number.

Debit Card Monthly Analysis: Displays comparative dollar amounts and item counts of offline and online debit activity with an accompanying graph.

DCN Analysis:

Summary of the deposit correction notices (DCNs) that occur when transactions reject and adjustments are made to the dollar amount of a submitted batch. Includes counts and amounts of the DCNs, the submitted batch counts and amounts and corresponding percentages by merchant.

Dispositions Analysis:

Provides dispositioned chargeback amounts as a percentage of submitted batch amounts by merchant on a monthly basis, with a graph to identify trends.

Reversals Analysis:

Provides reversed chargeback amounts as a percentage of dispositioned chargeback amounts by merchant on a monthly basis, with a graph to identify trends.

Frequently Asked Questions

What can I do to protect my account information?

- Memorize your password; do not write it down.
- Log off from the Recon Solution application when you are finished viewing your data, or when you will be away from your PC.
- Do not share your logon information with others.

What if I forget my user ID?

Contact Technical Support.

What if I forget my password?

Click on the "Forgot Password" link on the Login Page screen. You will be required to confirm your email address and user ID. Then you will be emailed a temporary password within approximately 5 minutes. Once you have logged on successfully, you will be prompted to change the temporary password.

Frequently Asked Questions (continued)

Will my password expire?

Yes. Passwords expire every 90 days. Upon expiration you will be prompted to enter a new password.

Is my logon information case sensitive?

The user ID is not case sensitive but the password is case sensitive.

Will my logon be locked out if I am unsuccessful in attempting to log in?

After 5 unsuccessful attempts, you will be locked out. Contact Technical Support.

Is there an automatic user time out?

Yes. If you are logged in but have not accessed the application for 20 minutes, you will automatically be logged out for security purposes.

What is the most recent data that can be viewed?

Processed data for the previous day.

How much data is available for viewing?

Data retention is determined by the data type:

- Summary financial data, transaction detail data, retrieval and chargeback data, and online statements accumulate up to 13 months.
- Authorization data accumulates up to 3 months.

How long does it take for the data to appear in Recon Solution?

Typically, transaction and financial data will be available in Recon Solution 48 hours after the batch has been settled.

I've selected a date range and hierarchy level to retrieve data, but I receive a message that says "there are no records available for the input criteria given." What have I done wrong?

You will receive this message if no data matches your selection criteria. If you believe you have received this message in error, contact Technical Support.

When should I contact my Chase Paymentech representative?

Contact your Chase Paymentech representative if you:

- need assistance understanding the content of any report
- would like to subscribe to additional reporting
- have questions or issues with hierarchy, set up, or access levels
- need training on the application

When should I contact Technical Support?

Contact Technical Support if you:

- have a problem accessing <http://rol.paymentech.com>
- have forgotten your user ID
- have problems accessing any reports or modules in Recon Solution
- need assistance with printing or exporting data
- need assistance with using any of the special features in Recon Solution such as setting preferences, or sorting and filtering data
- receive an unexpected error message