



FIFTH THIRD PROCESSING SOLUTIONS

Fifth Third Direct Support Guide for Government Agencies (Web Based Express Version)

Ver. 4 07/01/2008

Contacts:

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Fifth Third Direct Questions – 1-866-914-0558
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Glossary

Chain - The chain number is a six digit identifier starting with 0. This chain code will allow Fifth Third to identify your agency.

Division – The division number identifies where the funding will go. Each division under a chain will mean 1 CASHlink entry.

Merchant number – Identifies the location with in the agency.

Training for Fifth Third Direct web based Express version –

Training takes place every Tuesday at 2:00 for Fifth Third Direct web based Express version.

Log into <http://webpro.53.com> It will ask for an access code which is **2079884**.

You will also need to call into 877-534-8500 with the same access code above. This will allow you to hear the instructions on the webpro. You may want to check with your IT department before the training to be sure you will be able to log into the webpro.

Fifth Third Direct Procedures and Reports

Reports:

MD-082- Rejected Transaction Report
MD-410- Chargeback, Adjustments and Rejects that will hit your account that day
MD-413- Chargeback Prenotification
MD-414- Draft Retrievals Notification
MD-900- Chargeback Prenotification
MD-901- Bankcard Advice of Chargeback (CB)
MD-479- Reconciliation Summary- matches CASHlink debit and credit vouchers for the day.
MM-303- Monthly Statement
BIMERFIN – Services Invoice

Chargeback Reports

MD-410: Chargebacks/Adjustments – details debits/credits to your account for the day
MD-413: Chargeback Notification – multiple items per page view
MD-414: Visa/MasterCard Retrievals – multiple items per page view
MD-900: Chargeback Notification – 1 item per page view
MD-901: BankCard Advice of Chargeback or Chargeback Reversal – shows what will be debited/credited from your account on a future date.

1. Log on to <http://direct.53.com>
2. Enter your user ID and password

3.1 Main menu

After the logon process is complete, you will be presented with the main screen. Near the top of the screen is a bar running horizontally across the page. This is called the main menu and contains the top level functions that are available to you within the Fifth Third Direct application. An example of the menu menu is shown below.

Figure 3.1.1 - Example main menu



You can access any of the top-level functions at any time simply by clicking on it. The highlighted item on the left of the menu represents your current function, "reports" in this example, and thus may not be clicked on.

There are some functions that are available to all users and some that are only available to users who are given access to the function. Functions that are available to all users are covered in this chapter, while each additional function is covered in its own chapter.

3. Fifth Third Direct gives you access to information about your account in the form of reports. There are many types of reports that may be available to you, depending upon your account

configuration. The Fifth Third Direct Reports function allows you to access these reports for viewing and printing purposes

When a new report is created for your account it will be added to your list of new reports. These are reports that have not yet been viewed and may require your attention. Reports will remain in this list until they have been viewed.

In order to view a report from the list, simply click on it. It will appear in the main window and will be removed from your list of new reports.

You may also sort the reports shown in this window by clicking on one of the column headings. The list will be resorted according to the column that you clicked on. The column headings are at the top of the window and in bold, as is indicated in the figure below. If the list is already sorted according to a specific column, you will not be able to click on that column.

ALL AGENCIES SHOULD REVIEW THEIR MD-479 REPORT DAILY TO ENSURE CORRECT FUNDING.

Below is an example of the MD-479

```

MD-479                                SUMMARY OF CASHLINK FILE DATA BY CHAIN/DIV/MERCHANT                05:00 THURSDAY, MAY 31, 2007  1
----- CHAIN=012345 DIV=001 -----

```

MERCH	EMD_CR	EMD_DB	CB_CR	CB_DB	ADJ_CR	ADJ_DB	EFT_CR	EFT_DB	EFT_CRADJ	EFT_DEADJ	CREDIT	DEBIT
4445000212122	27947.47	0.00	0.00	0.00	0.00	0.00	15634.30	0.00	0.00	0.00	43581.77	0.00
4445000454545	709.80	0.00	0.00	0.00	0.00	0.00	395.24	0.00	0.00	0.00	1105.04	0.00
4445000787878	8911.95	0.00	0.00	0.00	0.00	0.00	18802.45	0.00	0.00	0.00	27714.40	0.00
4445000898988	2440.70	0.00	0.00	0.00	0.00	0.00	1819.80	0.00	0.00	0.00	4260.50	0.00
	40009.92	0.00	0.00	0.00	0.00	0.00	36651.79	0.00	0.00	0.00	76661.71	0.00

```

----- CHAIN=012345 DIV=002 -----

```

MERCH	EMD_CR	EMD_DB	CB_CR	CB_DB	ADJ_CR	ADJ_DB	EFT_CR	EFT_DB	EFT_CRADJ	EFT_DEADJ	CREDIT	DEBIT
4445000985632	26792.28	0.00	0.00	0.00	0.00	0.00	32926.36	0.00	0.00	0.00	59718.64	0.00
4445000369852	67132.95	0.00	0.00	0.00	0.00	0.00	39181.35	0.00	0.00	0.00	106314.30	0.00
	93925.23	0.00	0.00	0.00	0.00	0.00	72107.71	0.00	0.00	0.00	166032.94	0.00

Below is the key to column headers in the report.

Existing Fields defined:

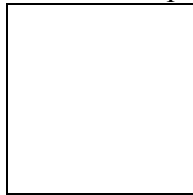
- 1 - MERCH = Fifth Third merchant number.
- 2 - EMD_CR = Credit card credit amount, sales.
- 3 - EMD_DB = Credit card debit amount, returns.
- 4 - CB_CR = Credit card chargeback credit amount.
- 5 - CB_DB = Credit card chargeback debit amount.
- 6 - ADJ_CR = Credit Card Misc adjustment credit amount.
- 7 - ADJ_DB = Credit Card Misc adjustment debit amount.
- 8 - EFT_CR = PIN Debit credit amount.
- 9 - EFT_DB = PIN Debit debit amount.

- 10 - CRADJ = PIN Debit Chargeback/Adjustment credit amount.
- 11 - CBADJ = PIN Debit Chargeback/Adjustment debit amount.
- 12 - Total Credit amount (credit cards and debit cards).
- 13 - Total Debit amount (credit cards and debit cards).

Searching for past reports

If you would like to view past reports that are more than 15 days old, you must use the Find Reports search utility. You may also use the search utility to find reports that are of a specific type. To access the search, select the Find Reports option, as indicated below.

Figure 4.4.1 - Find Reports option



This will bring up a window allowing you to enter the search criteria, as shown in the example below.

Figure 4.4.2 - Past reports search

Find Reports

Include reports from after this date. (MM/DD/YYYY)

Include reports from before this date. (MM/DD/YYYY)

Include reports of these types.

Bankcard Chargeback Prenotification

Monthly Services Invoice

Monthly Statement

PAPERCHRGBK

To perform a search, follow these steps.

- Enter a starting date for the search in the first field. The format of the date should be MM/DD/YYYY, i.e. 12/31/2000 for December 31, 2000. If you do not wish to specify a starting date, you may leave the field blank.
- Enter an ending date for the search in the second field. The format of the date should be MM/DD/YYYY, i.e. 12/31/2000 for December 31, 2000. If you do not wish to specify an ending date, you may leave the field blank.
- Select from the list the reports types that you would like the search to find. You may select as many report types as you like, but you must select at least one.

- Click the "Search" button to begin the search.

After the search completes, a new window with the results will be displayed, as shown in the following example.

Figure 4.4.3 - Past reports search results

Past Reports		
Report Name	Report Code	Report Date
Bankcard Chargeback Prenotification	MD-900	Friday December 31, 2010
Monthly Services Invoice	BLSTMTS000	Friday December 31, 2010

To view a report from the search results, simply click on it. You may also sort the reports shown in this window by clicking on one of the column headings. The list will be resorted according to the column that you clicked on. The column headings are at the top of the window and in bold. If the list is already sorted according to a specific column, you will not be able to click on that column.

Viewing past reports

Even after a report no longer appears in your list of new reports, it may still be accessible by using the Past Reports window. Using this window you may view any report that you have received during the past 60 days.

Figure 4.3.1 - Past reports window

Recent Dates
• Wednesday January 1, 3000
• Tuesday December 31, 2999
• Monday December 30, 2999
• Sunday December 29, 2999
• Saturday December 28, 2999
• Friday December 27, 2999
• Thursday December 26, 2999
• Wednesday December 25, 2999
• Tuesday December 24, 2999
• Monday December 23, 2999

You can quickly view the reports that were received on any of the last fifteen days by clicking on the desired date in the Past Reports window. This will bring up a list of all of the reports that were received for that day, as seen in the example below.

Figure 4.3.2 - Past reports for a specific day

Past Reports		
Report Name	Report Code	Report Date
Bankcard Chargeback Prenotification	MD-900	Friday December 31, 2010
Monthly Services Invoice	BLSTMTS000	Friday December 31, 2010

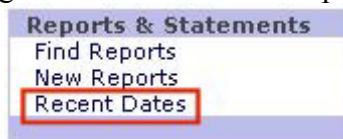
To view any of the reports in this window, click on the desired report. You may also sort the reports shown in this window by clicking on one of the column headings. The list will be resorted according to the column that you clicked on. The column headings are at the top of the window and in bold, as is indicated in the figure below. If the list is already sorted according to a specific column, you will not be able to click on that column.

Figure 4.3.3 - Past reports window column headings

Past Reports		
Report Name	Report Code	Report Date
Bankcard Chargeback Prenotification	MD-900	Friday December 31, 2010
Monthly Services Invoice	BLSTMTS000	Friday December 31, 2010

If you would like to see a more detailed view of the last fifteen days, click on the Recent Dates link, as indicated below.

Figure 4.3.4 -recent dates option



This will open a new window allowing you to see how many reports are available for each day. An example is shown below.

Figure 4.3.5 - Expanded past reports window

Recent Dates	
Date	Number Of Reports
Wednesday January 1, 3000	0
Tuesday December 31, 2999	0
Monday December 30, 2999	0
Sunday December 29, 2999	0
Saturday December 28, 2999	0
Friday December 27, 2999	0
Thursday December 26, 2999	0
Wednesday December 25, 2999	0
Tuesday December 24, 2999	0
Monday December 23, 2999	0
Sunday December 22, 2999	0
Saturday December 21, 2999	0
Friday December 20, 2999	0
Thursday December 19, 2999	0
Wednesday December 18, 2999	0

To view the reports that were received for any of the days, click on the desired date.

Printing reports

If you would like a printed copy of a report that you are viewing, you may use the printing option to print a copy. Follow these steps to print either the current page or the whole report.

- Press the Print Page control if you would like to print the current page, or press the Print Report control if you would like to print the whole report. These controls are located below the report name as is indicated in the figure below.

Figure 4.6.1 - Print controls

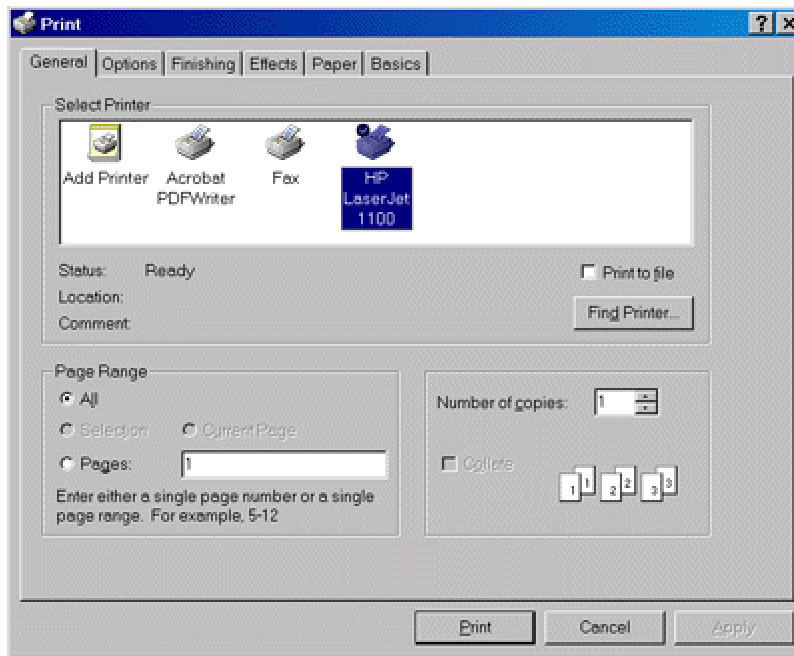


- A new page will load into the browser. The steps from this point on depend upon the browser version you are using. [Internet Explorer 5 and higher](#) or [Internet Explorer 4.X](#).

For Internet Explorer 5 and higher, perform the following steps.

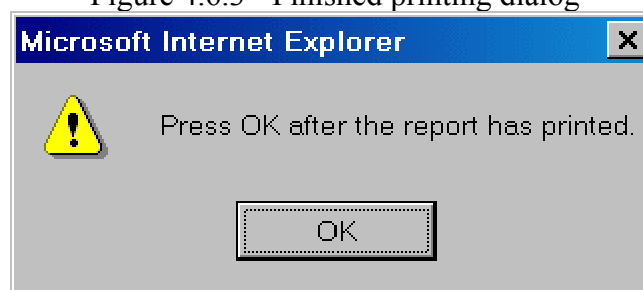
- The standard Internet Explorer print dialog should appear. It may look something like the following figure, but may look completely different, depending on your printer.

Figure 4.6.2 - Print dialog



- Important: at this point you must set the printer orientation to portrait or landscape, depending upon the report you are printing. Internet Explorer does not automatically detect the orientation of the page and, if you do not set it properly, may cut off a portion of the printout.
- Once you have made sure the orientation is set properly, press the "Print" or "OK" button on the print dialog to print the report.
- After the report has printed, there should be a dialog box like the following. Press the "OK" button to return to the report page.

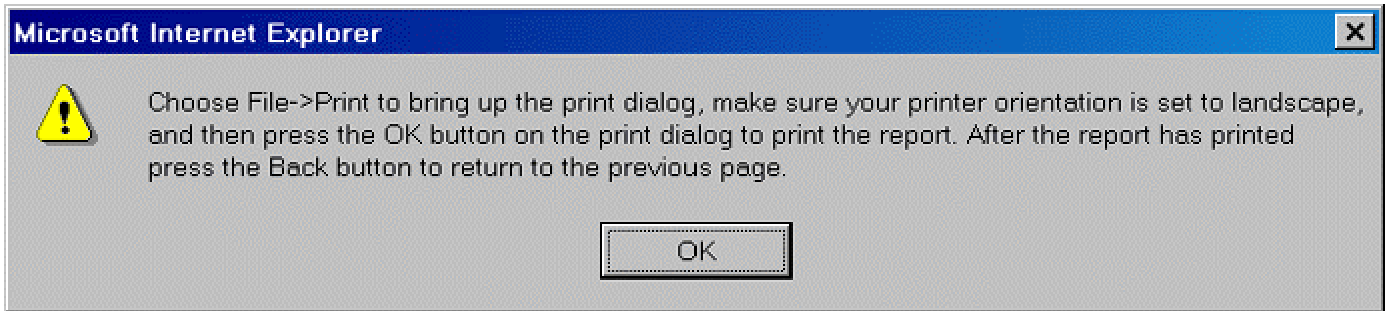
Figure 4.6.3 - Finished printing dialog



For Internet Explorer 4.X, perform the following steps.

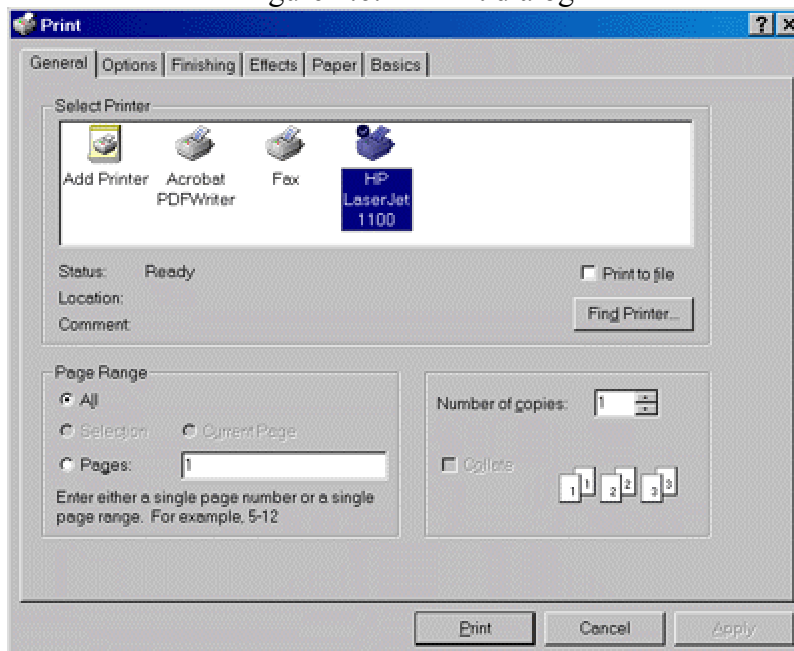
- The following dialog box should appear, informing you of the steps to follow.

Figure 4.6.4 - Print instructions dialog



- After reading the dialog, press the "OK" button.
- From the Internet Explorer menu choose "File" and then "Print".
- The standard Internet Explorer print dialog should appear. It may look something like the following figure, but may look completely different, depending on your printer.

Figure 4.6.2 - Print dialog



- Important: at this point you must set the printer orientation to portrait or landscape, depending upon the report you are printing. Internet Explorer does not automatically detect the orientation of the page and, if you do not set it properly, may cut off a portion of the printout.
- Once you have made sure the orientation is set properly, press the "Print" or "OK" button on the print dialog to print the report.
- After the report has printed, press Internet Explorer's "Back" button to return to the report page.

Help Screens:

On the main Fifth Third Direct screen, click on the Help button in the upper right hand corner. This section contains extensive information on all Fifth Third Direct features and may be used to answer any questions about the system.

Merchant Summary

When you click on the “Merchant Summary” menu option, the following screen will appear. At this point you must:

1. Select your chain code and division (optional) from the drop-down list or enter your merchant number in the appropriate box.
2. Select the desired date range of the report you would like to create.
3. Select the reporting options that you would like to pull from the database into your report, such as Settlements or Authorizations. (Note: the default Reporting option is set to “All”, but reports will run faster if you deselect unwanted options.)
4. To initiate the report, click the “search” button at the bottom.

Merchant Summary Report Search Criteria

Enter a chain, division or merchant number and date range, then click the Search button. The report will run faster if you uncheck boxes for sections of the report you do not need to see. The date range that you enter will be used to search for Auth Transactions by Transaction Date, for Chargebacks and Retrievals by Report Date, and for all other sections by Process Date.

Search by chain, division.

Chain Code: (Required if division value is entered)

Division: (Optional)

OR search by merchant.

Merchant Number: (Required if chain and division values are not entered)

Date Range:

From Date: (MM/DD/YYYY) Search by Single Date

To Date: (MM/DD/YYYY)

Reporting options.

<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> Settlement
<input checked="" type="checkbox"/> Settlement Rejects	<input checked="" type="checkbox"/> ACH Deposits
<input checked="" type="checkbox"/> ACH Rejects	<input checked="" type="checkbox"/> Miscellaneous Adjustments
<input checked="" type="checkbox"/> Chargebacks/Retrievals	<input checked="" type="checkbox"/> Discount Fees
<input checked="" type="checkbox"/> Auth Transactions	<input checked="" type="checkbox"/> Month End Fees
<input checked="" type="checkbox"/> Premier Giftcard	<input checked="" type="checkbox"/> Bank Card Rejects

(Merchant Summary initial Search Criteria screen)

The next screen will display a Merchant Summary Report based upon the Reporting options that you previously selected. This first screen represents a summary of the different reporting items. For example, this screen would show you the total number of Visa transactions that were settled for your location within the time period you searched on.

Transaction Research
Account Review
Merchant Summary
[return to main](#)

Tools
[Print this page](#)

Merchant Summary Report
Help
Report Search
From Date: 06/02/2005
To Date: 08/01/2005
[Refresh Report](#)

DRT ARTWORKS (0123456789012345)
Settlement type: D - DAILY BUNDLED
Open Date: 3/15/2001
Close Date: N/A
Merchant Summary Report for 6/02/2005 - 8/01/2005

Transaction Type	Count	Amount	Total
Settlements	594		\$ 138,433.02
MASTERCARD	5	\$ 1,212.50	
VISA	5	\$ 1,525.00	
Settlement Rejects	8		\$ 470.31
Miscellaneous Adjustments	12		\$ -3,919.00
Discount Fees			\$ 3,455.00
Month End Fees	71		\$ 3,559.89
ACH Deposits	12		\$ 8,703.13
M - MONTH DISCOUNT	2	\$ -4,848.30	
S - UDSDEP	10	\$ 13,551.43	
ACH Rejects	1		\$ 61.35
Auth Transactions	15		\$ 3,888.18
AMEX	5	\$ 1,343.18	
VISA	5	\$ 1,331.00	
MASTERCARD	5	\$ 1,214.00	
Chargebacks / Retrievals	3		\$ 1,277.00
Premier Giftcards	23		\$ 310.50
Activations	5	\$ 306.00	
Purchases/Unloads/Closed	7	\$ -110.50	
Refunds/Reloads	8	\$ 115.00	
Other	3	N/A	

If you wish to view more detailed information (for example to see the detailed Visa transactions that make up the summary record) on any of the items that appear in the report, click on the magnifying glass icon to the left of the item you wish to view more information on.

The “Settlements” detail view will bring up the following Settlement Batches screen.

Fifth Third Direct
 DRT ARTWORKS (0123456789012345)
 Settlement type: D - DAILY BUNDLED
 Open Date: 3/15/2001
 Close Date: N/A
 Settlement Batch for 6/02/2005 - 8/01/2005

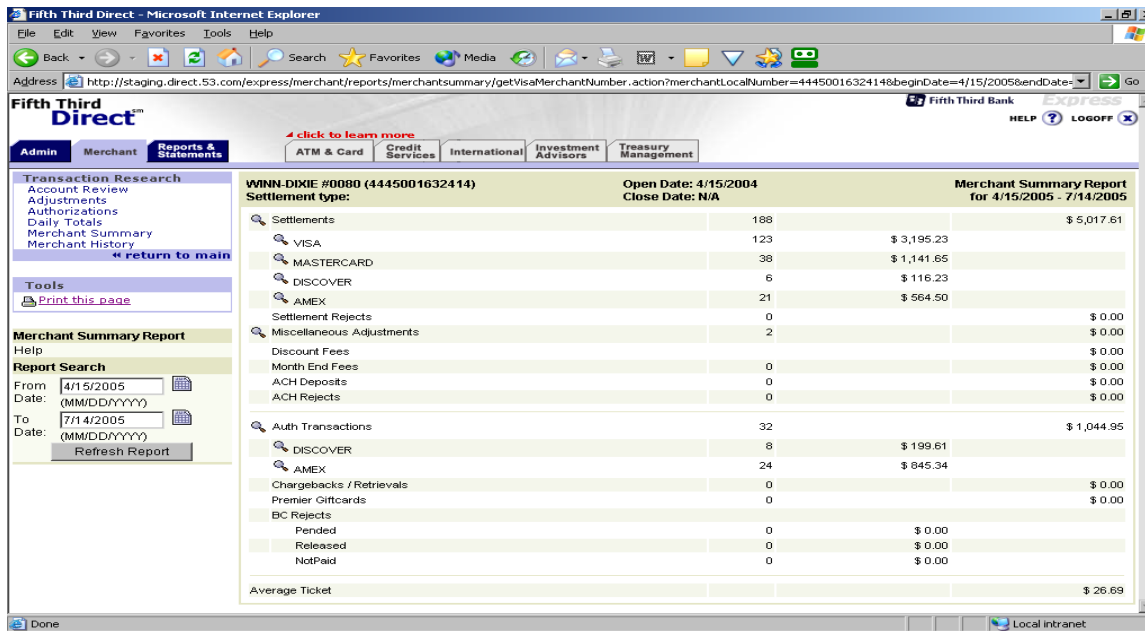
Sales Count	Sales Amount	Return Count	Return Amount	Cash Adv Count	Cash Adv Amount
530	154,692.61	64	-16,259.59	0	0.00

Process Date	Batch Number	Batch Type	Sale Count	Sale Amount	Return Count	Return Amount	Cash Advance Count	Cash Advance Amount	Net Count	Net Amount	Chain Code	Store	Division	Merchant
03/12/2003	00001	CREDIT	21	5,390.00	2	-788.00	0	0.00	23	4,602.00	008022	000000010	001	4445890123456
03/23/2003	00001	CREDIT	23	6,227.00	1	-309.00	0	0.00	24	5,918.00	008022	000000010	001	4445890123456
04/11/2003	00001	CREDIT	11	3,149.00	1	-100.00	0	0.00	12	3,049.00	008022	000000010	001	4445890123456
05/01/2003	00001	CREDIT	10	2,922.50	0	0.00	0	0.00	10	2,922.50	008022	000000010	001	4445890123456
03/13/2003	01001	CREDIT	17	4,539.00	3	-670.25	0	0.00	20	3,868.75	008022	000000010	001	4445890123456
04/02/2003	01001	CREDIT	16	4,417.00	1	-309.00	0	0.00	17	4,108.00	008022	000000010	001	4445890123456
04/13/2003	01001	CREDIT	12	4,024.50	0	0.00	0	0.00	12	4,024.50	008022	000000010	001	4445890123456
04/22/2003	01001	CREDIT	7	2,153.00	2	-429.00	0	0.00	9	1,724.00	008022	000000010	001	4445890123456
03/04/2003	02001	CREDIT	8	2,019.00	1	-199.00	0	0.00	9	1,820.00	008022	000000010	001	4445890123456
03/14/2003	02001	CREDIT	14	3,662.50	2	-344.50	0	0.00	16	3,318.00	008022	000000010	001	4445890123456
04/03/2003	02001	CREDIT	11	2,653.00	1	-259.00	0	0.00	12	2,394.00	000150	000000001	005	54440008901234

Report Options
 Column Preferences
 All Rows [Go]

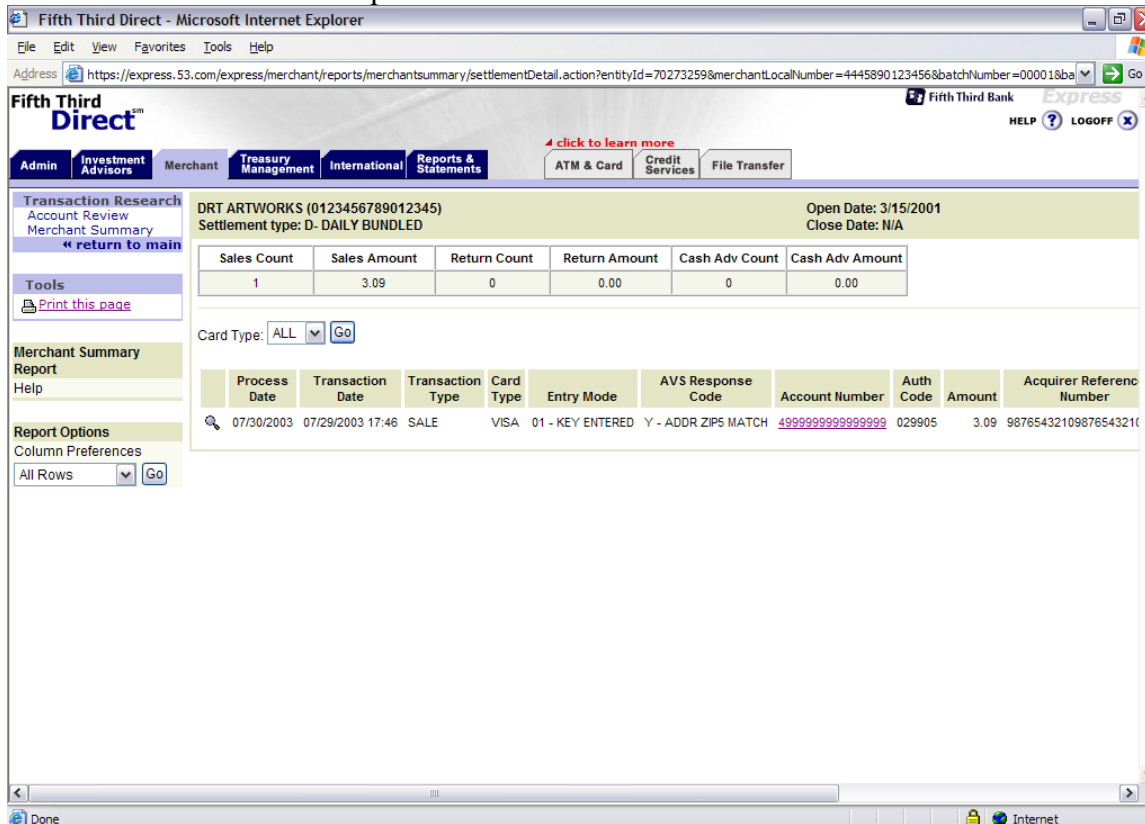
The bottom left-hand side of the screen contains Reporting options. By clicking on “Column Preferences”, the user can dictate which columns appear in their report.

the user may also select (by clicking) the “Merchant Number” (shown in blue) to bring up the Settlement report for that individual merchant number or location. If more detailed information is desired on any of the individual batches, the magnifying glass icon to the left of the item can be selected in order to access the additional batch information.



Above: new Merchant Summary screen.

Below: more detail on a particular batch.



From here, if the user selects the blue hyper-link in the “Account Number” column, the Account Review screen for that particular customer card number will appear. (Please access the Account Review section, and select “Help” for more information on the Account Review feature.)

Fifth Third Direct - Microsoft Internet Explorer

Address: http://staging.direct.53.com/express/merchant/reports/accountreview/accountReview.action?dateType=N&authTransactionType=B&settlementTransactionType=A&settlementSeq=

Fifth Third Direct Fifth Third Bank Express

Admin Merchant **Reports & Statements** ATM & Card Credit Services International Investment Advisors Treasury Management

Transaction Research Account Review Adjustments Authorizations Daily Totals Merchant Summary Merchant History

Account Review Report for 6011008650665646

Total Auths	Total Settlements	Total Settlement Amount
18	19	248.25

Authorization

Auth Number	Card Type	Transaction Date	Amount	Transaction Code	Response Code	Chain	Store	Division	Merchant	Merchant Name
003241	DISCOVER	09/03/2004 21:26	3.42	IP - Purchase	AA - APPROVAL	000294	000000080	001	4445001632414	VMNN-DIXIE #0080
022769	DISCOVER	08/22/2004 20:49	3.42	IP - Purchase	AA - APPROVAL	000294	000000080	001	4445001632414	VMNN-DIXIE #0080
029679	DISCOVER	08/29/2004 20:14	4.27	IP - Purchase	AA - APPROVAL	000294	000000080	001	4445001632414	VMNN-DIXIE #0080
005479	DISCOVER	08/05/2004 18:54	4.81	IP - Purchase	AA - APPROVAL	000294	000000080	001	6000001632414	VMNN-DIXIE #0080
013010	DISCOVER	08/13/2004 17:17	4.81	IP - Purchase	AA - APPROVAL	000294	000000080	001	4445001632414	VMNN-DIXIE #0080
026433	DISCOVER	08/26/2004 11:59	4.81	IP - Purchase	AA - APPROVAL	000294	000000080	001	4445001632414	VMNN-DIXIE #0080
012409	DISCOVER	09/12/2004 17:07	7.64	IP - Purchase	AA - APPROVAL	000294	000000141	001	4445001632703	VMNN-DIXIE #0141
012483	DISCOVER	06/28/2004 20:31	8.55	IX - Reversal	NX - ACK REFUND RGST	000294	000000080	001	6000001632414	VMNN-DIXIE #0080
025279	DISCOVER	08/25/2004 12:26	9.28	IP - Purchase	AA - APPROVAL	000294	000000080	001	4445001632414	VMNN-DIXIE #0080
029848	DISCOVER	07/29/2004 20:21	9.29	IP - Purchase	AA - APPROVAL	000294	000000080	001	6000001632414	VMNN-DIXIE #0080

Page 1 of 2

Settled Transactions

Transaction Date	Amount	Transaction Code	Card Type	Process Date	Auth Number	Chain	Store	Division	Merchant
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Account Review Report (may also be accessed separately from Merchant Summary)

Fifth Third Direct - Microsoft Internet Explorer

Address: http://staging.direct.53.com/express/merchant/reports/accountreview/accountReview.action?dateType=N&authTransactionType=B&settlementTransactionType=A&settlementSeq=

Fifth Third Direct Fifth Third Bank Express

Admin Merchant **Reports & Statements** ATM & Card Credit Services International Investment Advisors Treasury Management

Transaction Research Account Review Adjustments Authorizations Daily Totals Merchant Summary Merchant History

Account Review Report for 6011008650665646

Total Auths	Total Settlements	Total Settlement Amount
18	19	248.25

Authorization

Auth Number	Card Type	Transaction Date	Amount	Transaction Code	Response Code	Chain	Store	Division	Merchant	Merchant Name
003241	DISCOVER	09/03/2004 21:26	3.42	IP - Purchase	AA - APPROVAL	000294	000000080	001	4445001632414	VMNN-DIXIE #0080
022769	DISCOVER	08/22/2004 20:49	3.42	IP - Purchase	AA - APPROVAL	000294	000000080	001	4445001632414	VMNN-DIXIE #0080
029679	DISCOVER	08/29/2004 20:14	4.27	IP - Purchase	AA - APPROVAL	000294	000000080	001	4445001632414	VMNN-DIXIE #0080
005479	DISCOVER	08/05/2004 18:54	4.81	IP - Purchase	AA - APPROVAL	000294	000000080	001	6000001632414	VMNN-DIXIE #0080
013010	DISCOVER	08/13/2004 17:17	4.81	IP - Purchase	AA - APPROVAL	000294	000000080	001	4445001632414	VMNN-DIXIE #0080
026433	DISCOVER	08/26/2004 11:59	4.81	IP - Purchase	AA - APPROVAL	000294	000000080	001	4445001632414	VMNN-DIXIE #0080
012409	DISCOVER	09/12/2004 17:07	7.64	IP - Purchase	AA - APPROVAL	000294	000000141	001	4445001632703	VMNN-DIXIE #0141
012483	DISCOVER	06/28/2004 20:31	8.55	IX - Reversal	NX - ACK REFUND RGST	000294	000000080	001	6000001632414	VMNN-DIXIE #0080
025279	DISCOVER	08/25/2004 12:26	9.28	IP - Purchase	AA - APPROVAL	000294	000000080	001	4445001632414	VMNN-DIXIE #0080
029848	DISCOVER	07/29/2004 20:21	9.29	IP - Purchase	AA - APPROVAL	000294	000000080	001	6000001632414	VMNN-DIXIE #0080

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Settled Transactions

Transaction Date	Amount	Transaction Code	Card Type	Process Date	Auth Number	Chain	Store	Division	Merchant
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If we selected the magnifying glass icon again (instead of the Account Number) on the previous screen we would be at our most detailed screen (the 3rd level of detail).

Transaction Information

Transaction Date:	Sun 4/18/2004 16:57	Amount:	\$ 14.70
Process Date:	Mon 4/19/2004	Auth Number:	180093
Account Number:	5999999999999999	Transaction Code:	253 - SALE
Card Type/Network:	MASTERCARD	Chargeback?	NO

Location Information

Chain:	008022	Register Number:	0001
Division:		Terminal Number:	81871
Store:	000000010	Batch Number:	00365
Merchant Number:	4445890123456	Sequence Number:	000000
MCC Code:	5995 - PET SHOPS, PET SUPPLIES STORES	Settlement Processor:	
Sales Person:	075609597		

Interchange/MOTO Information

Entry Mode:	90 - COMPLETE MAG STRIPE READ	AVS Response Code:	
Level III Indicator:	NO	CVV Response Code:	
Card Product Type:	MPL - PLATINUM MASTERCARD		
Activity Type:			
CVV Value:	- N/A		

From the “Credit Settlement Detail” screen (above), some users will have the option to “Start Virtual Terminal”. This option is located on the left side of the screen. Please refer to the Virtual Terminal’s “Help” section, for more detail.

This drill down process of Summary and detail review can be repeated for all of the choices on the initial Merchant Summary Report screen.

Merchant Summary Report for 6/02/2005 - 8/01/2005

Transaction Type	Count	Amount	Total
Settlements	594		\$ 138,433.02
MASTERCARD	5	\$ 1,212.50	
VISA	5	\$ 1,525.00	
Settlement Rejects	8		\$ 470.31
Miscellaneous Adjustments	12		\$ -3,919.00
Discount Fees			\$ 3,455.00
Month End Fees	71		\$ 3,559.89
ACH Deposits	12		\$ 8,703.13
M - MONTH DISCOUNT	2	\$ -4,848.30	
S - UDSDEP	10	\$ 13,551.43	
ACH Rejects	1		\$ 61.35
Auth Transactions	15		\$ 3,888.18
AMEX	5	\$ 1,343.18	
VISA	5	\$ 1,331.00	
MASTERCARD	5	\$ 1,214.00	
Chargebacks / Retrievals	3		\$ 1,277.00
Premier Giftcards	23		\$ 310.50
Activations	5	\$ 306.00	
Purchases/Unloads/Closed	7	\$ -110.50	
Refunds/Reloads	8	\$ 115.00	
Other	3	N/A	

Account Review Users Guide

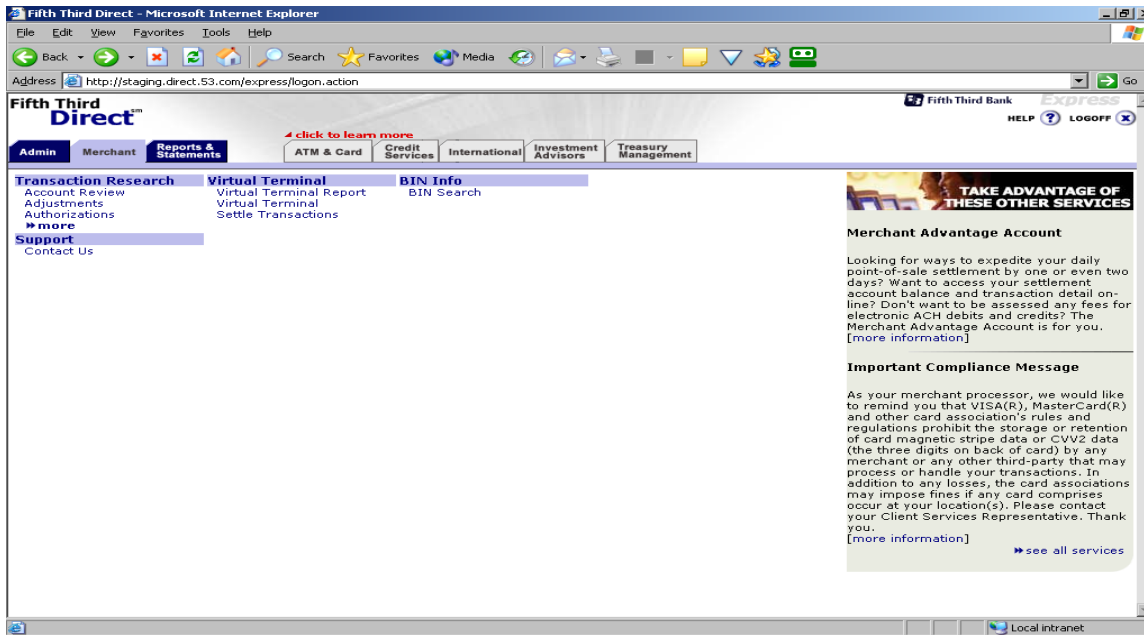
The Account Review function of Fifth Third Direct, allows authorized users the ability to access transaction detail information for a specific cardholder (credit, debit, giftcard, etc.). This feature will mainly be used to resolve customer inquiries about charges made to their account at the merchant's place of business (note: settled transaction data is retained for a period of 18 months, authorized transaction data is retained for a period of 6 months). To view transaction detail for a cardholder, the customer's credit card number must be entered. The search may be narrowed significantly by specifying a starting search date range, and any additional credit card search options desired.

When performing the account review function, all of the customer's transactions at any of the merchant's locations will appear. The Account Review section will display an "Authorizations" and a "Settled Transaction" section. This offers a source of comparison that helps identify if a transaction was authorized more than once, settled more than once or settled but never authorized. This is a helpful tool when troubleshooting customer service issues.

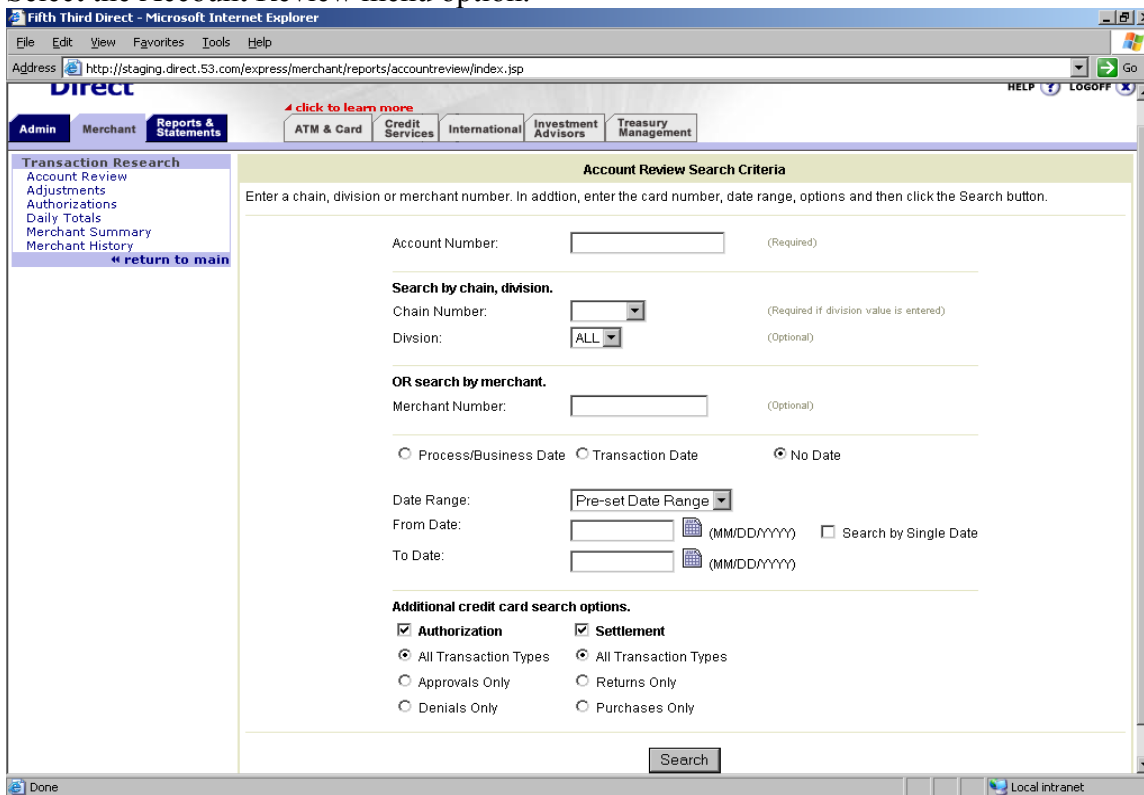
Within each section, information regarding each transaction will be provided, such as: date and time transactions occurred, the merchant's division, register number, and store number at which the individual transactions occurred; the type and amount of the transactions; authorization number obtained for each transaction (if it was approved; not valid for returns or declined transactions). The Account Review feature also allows, exporting data to Excel, printing the transactions, sorting by columns, and customization of which columns will shown or hidden.

Getting Started

Logon to Fifth Third Direct, click on the "Merchant" tab. A submenu will appear labeled "Transaction Research".



Select the Account Review menu option.



Account Review Search Criteria

The Account Review section contains all authorizations and settlements made on a user's credit, debit, or gift card (within your chain). Thus, in order to perform an account review, the merchant must have the customer's Account Number (full card number is required). If the user

has access to the customer's account number, they can perform the account review by following these steps:

- 1) Enter the customer's account number in the box labeled "Account Number".
- 2) Then, the user may specify the chain (to see data from all of their merchant locations) or they may enter a particular store/location. Note: The user may research either all chain codes for which the merchant has access to by selecting "All" or they may research each chain code separately. If the merchant only has one chain code, that chain code will be pre-populated in the chain code box and "All" will not appear as an option in the drop down box. If a particular chain code does not appear, although the user believes that it should, he or she should contact their relationship manager or FTPS Client Services at 1-866-914-0558.

A merchant may also chose to narrow a search by specifying a "Division" in order to only search a sub-set of the chain. This is optional and not all merchants have a division established. However, if the user does enter a division, they must also enter the chain code as well.

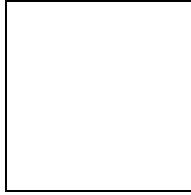
- 3) The user must also establish a "Date Range" for the account review. This date range can be up to 18 months prior and can be set to run by transaction date or process date.
- 4) Additional search options, under the categories of both Authorizations and Settlement can also be selected to minimize the Account Review search. This allows the user to specify, for example, that they want to search only for approvals or only for denials or only for returns. This helps insure that the user receives only the pertinent data they are looking for.
- 5) Once the search criteria are entered, the user must click on the "Search" button in order to perform the account review based upon the information and criterion that they have established on the "Account Review Search Criteria" screen. This will result in the production of an "Account Review Report".

Account Review Report

The initial report screen shows a large amount of information, and may be used along with several options (see image below);

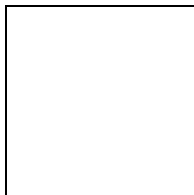
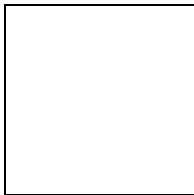
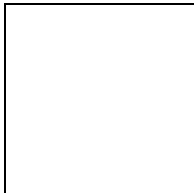
- 1 Total Authorizations, and/or total Settlements, (depending on which search options were used), and a breakdown of each individual Authorization and/or Settlement, for further research.
- 2 Each individual item (transaction) may be further examined by clicking on the magnifying glass icon to the left of each row.

- 3 By clicking on any of the **bold** column headings, the user can sort the information from low to high (or vice versa if they click again).
- 4 There is also a “Report Options” section on the left side to show\hide the column headings that list on the page for Authorizations and\or Settlements.
- 5 An option to export the data (if the user ID is setup to perform this function) to Excel

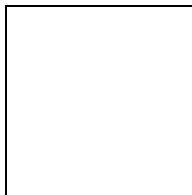


or a text file by clicking on the disk icon that appears in the upper right corner of the screen.

- 6 Selecting a Merchant number will take you into the Merchant Summary Report function.

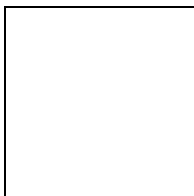


above: **Authorization Detail**

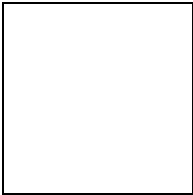


screen -- below: **Credit Settlement Detail**

Screen

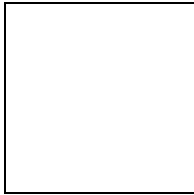


The Authorization and Settlement Detail screens (above) show what happens when

the  magnifying glass icon is selected.

Report Options

The left side of the initial Account Review Report screen (option #4 above) contains, Report Options. The Report Options allow the user to choose a customized viewable report by choosing from either the “Column Preferences (Auth)”, or “Column Preferences (Settlement)” options in order to adjust which columns are displayed on the report.



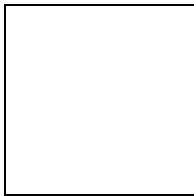
The default options for Authorizations are:

Auth Number, Card Type, Transaction Date, Amount, Transaction Code, Response Code, Chain, Store, Division, Merchant, Merchant Name, and Entry Mode

The user can remove from view any of the above fields or they may also add any of the following:

Card Number, AVS Response, Processor

The user can also select the view order for the columns by highlighting one of the options in the Visible Columns on the left side, and selecting either “move up” or “move down”. Once all of the options are chosen, the user should click on the View Report button to see the information they have requested.

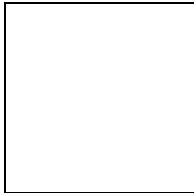


The same process applies to the Settlement section, however the options are different. In the settlement section, the default view will show the following:

Transaction Date, Amount, Transaction Code, Card Type, Process Date, Auth Number, Chain, Store, Division, Merchant, and Merchant Name

The user can remove from view any of the above fields or they may also add any of the following:

Acquirer Reference Number, AVS Response Code, Card Number, Entry Mode, Interchange Code, Processor, Draft Locator, and/or Cash Back

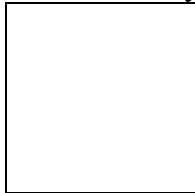


For both of these view options, there is a button that says “Restore Default Report Preferences” and selecting this button will re-set the screen back to the default options for the respective sections.

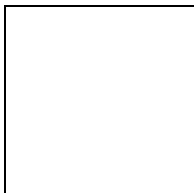
Below the Column Preferences for Auth and Settlement, there is also option to show a set amount of Rows per page, the default will be to display the maximum 100 rows per page. However, the user may chose to reduce the number of rows per page and can specify that each page only show 10 rows, 20 rows, 30 rows, 50 rows or the maximum of 100 rows (default).

Exporting Data

If a user wishes to export data directly from the initial Account Review Report screen to their



computer, click on the disk icon in upper right hand side of the page (option #5 above). The following screen will appear. Note: Some users may not have access to the Export option.



From here the user may either export directly into MS Excel, or in a text document with Comma delimited Values. The text file may then be imported into MS Excel at specific locations (Data\Import External Data\Import Data\navigate to saved .txt file), or into most other database\spreadsheet programs.

Users should contact FTPS Client Services at 1-866-914-0558 for information.