This document is designed to assist merchants of Moneris Solutions Corporation (“Moneris”) in their use of Moneris’ Merchant Direct® online reporting tool. This guide provides explanations of the various Copy Request reports that can be generated by Merchant Direct. This document is a guide only and should not be construed in any other manner. Moneris make no representations and warranties in respect of any information contained in this guide. Moneris may change the information contained in this guide from time to time without notice and in Moneris’ sole discretion. This document is confidential and proprietary to Moneris and shall not be reproduced or disclosed in whole or in part to any third party without the express written consent of Moneris.

Note: ® Merchant Direct is a registered trademark of Moneris Solutions Corporation.
1. MERCHANT DIRECT general information

1.1 General Help for this document

1. A Table of Contents for all the Report and CSV Helps in the document should automatically appear on the left-hand side. If it does not, select the second icon on the left, which should be a bookmark over a page. The screen tip for this icon is "Bookmarks. Go to specific points of interest using bookmark links". Clicking on this icon should open the Table of Contents on the left. You can scroll up and down the Table of Contents and select a hyperlinked title to go directly to the Glossary, CSV Help Introduction, or CSV or Report Help for individual reports.

2. You can also go directly to a sub-section such as "Why Use This Report" of a Report Help.

3. Or, you can use the arrow on the right-hand side of the screen to scroll up and down the document.

4. Generally, selecting the Report Help or CSV Help Command button on a screen should present the Report Help or CSV Help for a particular report or CSV Download. On a menu screen, the CSV Help may go to CSV Help Introduction, and the Report Help to the Introduction of the document. The Table of Contents may be used as described above to go to another section of the document.

5. Selecting a hyperlinked term other than "CSV Help" or a Report Name in a Report or CSV Help will take the user to the top of the page in the Glossary which has the explanation of that word or phrase. Scroll down that page to find the explanation of the term.

6. Selecting the hyperlinked "CSV Help" in a Report Help explanation will take the user directly to the CSV Help for that report. Selecting the hyperlinked Report Name of another report in a Report Help explanation will take the user directly to the Report Help for the hyperlinked report.

1.2 CSV Explanation

1. Most Merchant Direct® reports allow the user to download data into an Excel spreadsheet or other file types using the Comma Separated Value (CSV) file format. For instructions on how to use CSV, go to the CSV Help Introduction in this document.

2. For the CSV layout and field description for fields for a particular report, select the CSV Help Command button at the top of most Merchant Direct reports or the bottom of the Daily Transaction Menu.

3. Alternatively, scroll through this document to the relevant CSV Help, or select the relevant CSV Help hyperlink in the Table of Contents in this document (see General Help above).

4. This information can be easily imported into spreadsheets and accounting packages for your business forecasting and trend analysis.
1.3 Glossary

Advice
An advice is the completion of a pre-authorization. It may be processed up to a predetermined period of time after the original pre-authorization request was approved, and if approved will result in funds being credited to the merchant’s account. Transactions processed after June 2, 2007, will not have a separate "Advice" Transaction Type; Advices will be included as "Purchases".

Authorization
An authorization confirms that the Cardholder’s account has sufficient credit available at the time of the authorization to support the proposed transaction, and the Card Issuer has approved the transaction to proceed. An authorization is the first stage of a two-stage transaction and does not in itself result in a debit or credit to a merchant’s account.

Unlike the pre-authorization, the authorization is for the full amount of the purchase or refund, and should always be immediately followed by the second stage of the transaction, which is a purchase or refund which is expected to result in the credit or debit to the merchant’s account.

Authorized Financial Transactions
 Authorized Financial Transactions refer to all transactions that were accepted for further processing at the POS device and which would be expected to result in monies being debited or credited to a merchant's account (e.g., Purchases/Advices/Refunds/Payments), as well as Authorizations.

Capture Method
The capture method describes how the transaction was sent to Moneris. Merchant Direct identifies three modes:
Online: via the point-of-sale (POS) device directly to Moneris;
Tape: includes both tape cartridges sent to Moneris by courier or similar physical transportation; and electronic files sent by secure file transfer protocol (SFTP) or other electronic means.

Card Brand Fee
A portion of the Card Brand Fee covers Assessment Fees charged directly to Moneris by Visa and MasterCard to support brand presence and to administer and maintain their payment processing infrastructure.
Card Type

Identifies the association of banks or organizations that set the rule for the merchants, acquirers and issuers that accept the type of card used by the customer to make the purchase, e.g. Visa, Mastercard, Interac.

Chargeback

A Chargeback occurs when the Card Issuer charges a transaction back to the Acquirer (Moneris) in accordance with MasterCard, Visa, Discover, American Express or JCB regulations. This could result from several reasons, including cardholder dispute, processing error or fraud.

Declined Financial Transactions

Merchant Direct uses the term Declined Financial Transactions to refer to Financial Transactions (e.g., Purchases/Advices/Refunds/Payments/Authorizations) that were rejected for further processing at the POS device.

Financial Transactions

Merchant Direct refers to two types of Financial Transactions:
(a) Authorized Financial Transactions which refer to all transactions that were accepted for further processing at the POS device and which would be expected to result in monies being debited or credited to a merchant's account (e.g., Purchases/Advices/Refunds/Payments/Purchase Corrections), as well as Authorizations; and
(b) Authorized Settled Financial Transactions which refer to all transactions that were accepted for further processing at the POS device and which would be expected to result in monies being debited or credited to the merchant's account (that is, Purchases/Refunds/Payments/Purchase Corrections but not Authorizations). Merchant Direct uses the term Declined Financial Transactions to refer to Financial Transactions (e.g., Purchases/Advices/Refunds/Payments/Authorizations) that were rejected for further processing at the POS device.

Differential

Is the difference between the interchange or wholesale discount fee associated with the Target Qualification Level and the interchange or wholesale discount fee associated with the interchange or wholesale discount level at which the Payment Brand actually processed the downgraded transaction.

Merchant Discount Rate (MDR)

Merchant Discount Rate is a percentage fee of relevant credit card transaction amounts charged in connection with the costs of settling the transaction.

Net Deposit Amount
No longer relevant. For all transactions processed after May, 2007, Net Deposit is the same as Net Total. Net Deposit no longer displayed on reports, but can still be seen on certain CSV Downloads and Helps.

Non-Financial Transactions
Merchant Direct refers to transactions that are not expected to result in monies being debited or credited to a merchant’s account as non-financial transactions. Merchant Direct identifies Pre-Authorizations and Voids as Non-Financial Transactions.

Online transactions
Transactions that are executed electronically using Moneris point of sale equipment and settled to the Merchant’s account through Moneris.

Payment Reversals
A transaction used to negate or cancel a Payment transaction that has been sent through interchange in error.

Payments
On Merchant Direct, unless otherwise stated, Payment counts generally include Payments and Payment Reversals (Payment Corrections). Payment totals are generally net of Payments minus Payment Corrections. Payments showing on Merchant Direct are payments on a store's own charge card deposited through a cashier at the store.

POT (Point of Transaction) Code
Point of Transaction (or POS) Code indicates if an online transaction was manually entered (keyed) through a terminal or non-manually (swiped or chip-read) entered. The POT code is not shown for standard swiped transactions. For more information, see CSV Help.

Pre-authorization
A pre-authorization occurs at a POS device when the merchant does a preliminary swipe of the credit card to confirm the cardholder has sufficient funds available, and to hold those funds for a pre-determined period of time. The pre-authorization is valid for the amount swiped, plus another 15% (useful for restaurants where a 15% tip may be added). Unlike an authorization, a pre-authorization is not necessarily followed immediately by an actual transaction (i.e. purchase or refund) that would be expected to result in a debit or credit. For example, a hotel may do a pre-authorization using one credit card, and the cardholder may choose to pay several dates by another card or another means of payment. A "completed pre-authorization" (also called an advice) results in the actual monies being debited or credit to a merchant's account. After June 2, 2007, advices will be included as a
"Purchase".

Private Label Payment
A transaction that transfers value towards the outstanding balance of a Private Label credit card through the Merchant that issued the card. A "Private Label" card is a card issued by a store or store chain, not an association credit card such as Visa or MasterCard.

Product Fees
These are fees that are charged per transaction processed through IVR, Moneris Gateway or integrated products.

Purchase Reversals
A transaction used to negate or cancel a Purchase transaction that has been sent through interchange in error. Note that Authorized Purchase Reversals may be displayed on Merchant Direct as Refunds.

Purchases
A transaction that increases the Merchant’s account (and decreases the customer’s available line of credit) in exchange for the Merchant’s product or service.

Qualification Fee
Transactions that are not fully qualified are transactions for which Visa and MasterCard charge a higher interchange rate and have a higher risk of fraud and chargeback. These transactions include but are not limited to: manually-keyed transactions, corporate cards, premium cards and card not present transactions.

A qualification fee is applied to these transactions and is intended to help compensate for higher costs associated with these transactions. The qualification fee is a percentage based fee that is charged against the dollar volume for transactions that are not fully qualified (e.g. 1.00% x $50 = $0.50).

Refund Reversals
A transaction used to negate or cancel a Refund transaction that has been sent through interchange in error. Note that Authorized Refund Reversals may be displayed on Merchant Direct as Purchases.

Refunds
Create a credit to a cardholder account, usually as a result of a product return or to correct an error. On Merchant Direct Summary Reports, unless otherwise stated, Refunds generally include Refunds and Purchase Reversals (Purchase Corrections).

Sales
On Merchant Direct Summary Reports unless otherwise stated, Sales or Purchases generally include Purchases, Advices (Completed Pre-Authorizations), and Refund Reversals (Refund Corrections).

**Settlement Date**

Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris.

**Tape transactions**

Credit card transactions executed using non-Moneris point of sale equipment that are settled to the Merchant’s account through Moneris.

**Tier ID**

The Tier ID field will either be blank or show a Tier ID such as CNEL (Consumer Electronic). The Tier ID to which the transaction is assigned is determined by the type of Card used (Consumer, Corporate, Domestic, Foreign), whether the Card was swiped or keyed, or other factors. If a Tier ID is shown, it may be used in calculating the Merchant Discount Rate (MDR). For all possible Tier IDs, see Tier ID in CSV Help.

**Transaction Date**

Transaction Date on Merchant Direct is the date of the original transaction between merchant and end-customer.

**Transaction Type**

Transaction Type refers to the type of processing the merchant is performing for the end-customer, that is, a refund, purchase, purchase correction, refund correction, payment, etc.

**Void**

A Void cancels out a previous transaction that has been recorded for settlement but not yet settled. This removes the transaction from the same open batch of transactions to be settled.

i. **Terms Related to Moneris Gift Card Monthly Liability Reports**

**Activated Amount**

The total dollar ($) value of gift cards that have been activated (i.e. sold) by the Merchant during the reporting month.

**Closing Balance**

The total liability that the merchant has for gift cards that have been activated (i.e. Sold) but not fully used by the cardholders. The Closing Balance is calculated as:
Starting Balance plus Activated Amount minus Purchase Amount plus/minus Void Adj Amount minus Deactivation Amount minus Expired Cards Amount.
The Closing Balance in the current reporting month will become the Starting Balance in the next month.

Deactivation Amount
The total dollar ($) value of gift cards that have been deactivated by the merchant. Once a merchant deactivates a gift card, that gift card cannot be used again. It is assumed that deactivated amounts are returned to the cardholder. Note that the Deactivated Amount does not show on the Daily Transaction Report, though the Deactivated Transaction itself is shown.

Expired Cards Amount
The total dollar ($) value remaining on gift cards that have expired in the reporting month. For the Moneris Gift Card program, all gift cards expire 24 months after they are activated (i.e. Sold) by the merchant at the Point-of-Sale.

Program Name
The name(s) of any Moneris gift card program(s) that the Merchant accepts through their Point-of-Sale device. For example, if a Franchisee participates in a program that has been set-up by the Franchisor, the Franchisee will see the Franchisor’s gift card name in this column. (e.g. Tiny Toys Gift Card). If a merchant accepts their own Gift Card, as well as the Gift Card of someone else (e.g., a Franchisor), they could have two gift card programs.

Purchase Amount
The total dollar ($) value of gift cards that have been activated (i.e. sold) by the Merchant during the reporting month.

Starting Balance
The dollar ($) amount of unused value on gift cards that have been activated but not fully redeemed by cardholders as of the beginning of the month. The Starting Balance in the current month is the same as the Closing Balance in the previous month.

Void Adj Amount
The Void Adjustment Amount is the total dollar ($) value of any void transactions performed by the Merchant or at the Processing Centre to correct previous transactions.
2. MERCHANT DIRECT MAIN MERCHANT REPORTS

2.1 Transaction Details

ii. 3.1.1 Report Description

This report is divided into two sections – a Summary section and a Detail section.

Summary Section
1. The Summary section provides Total Number of Transactions and Total dollar amount of Transactions by Capture Method per Card Type for each selected Transaction Category (Transaction Categories are Authorized Financial Transactions, Declined Financial Transactions, and Non-Financial Transactions).
2. Sum totals (number of transactions and dollar value) are also provided per selected Transaction Category and for the Merchant Number on the user-specified date.

Detail Section
1. The Detail section displays transactions grouped by Transaction Category with sub-groups of Device Number/ Settlement Date. Within the Device Number/Settlement Date sub-group, transactions are grouped by Batch Number.
2. The report contains transaction-oriented line-item information such as cardholder number, transaction type, transaction amount, and POT Code (Point of Transaction Code). This information is sorted by transaction time within Batch Number and device number.
3. Transaction amount sums are reported by Device Number, Transaction Category, and Merchant Number for the specified date.

If the "mouse" is placed for several seconds, over a column heading with a dark green triangle in the upper right-hand corner, a "Screen tip" will appear with a brief description of the data in that column.

This report has a CSV Download and a CSV Help.

iii. 3.1.2 Why Use This Report

1. View Authorized and Declined transaction details. The Transaction Details allows a user to quickly see relevant details for authorized and declined transactions.

2. Determine if Transactions are Missing. This report may be used to identify transactions that are not shown on the report but which the merchant thinks should be present. Much of the same information can be found in the Transaction Inquiry function available on most devices (if the Capture Method is Online).

3. Identify Pre-Authorizations. This feature lets a user quickly identify pre-authorizations. The Find a Transaction could then be used to see if pre-authorizations
were completed or not completed if they were not completed on the same day.

iv. 3.1.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,

2. Under the sub-heading DAILY AND DATE RANGE REPORTS
   Click on the radio button to the left of DAILY TRANSACTION REPORT MENU.

3. Click on the “Select Report” Command button at the bottom of the screen.

4. From the DAILY TRANSACTION REPORT MENU
   Select radio button to left of TRANSACTION DETAILS (the default upon entering).

5. Using the check boxes, select one, two, or all of the following Transaction Categories noted in bold:

   - **Authorized Financial Transactions** (the default upon entering) If this category is selected, then select one, two, or all of the following:
     i. Settlements & Authorizations (Approved Settled Financial Transactions and Authorizations)
     ii. Settlements Only (Approved Settled Financial Transactions e.g., sales, refunds, payments)
     iii. Authorizations Only (Approved Authorizations only)
   - **Declined Financial Transactions**
   - **Non-Financial Transactions** (All pre-authorizations and voids, approved or declined)

     *Note: If Declined Financial Transactions or Non-Financial Transactions are selected, the totals are Gross Totals (sum of all dollar transaction amounts, ignoring the sign), not Net Totals (debits minus credits).*

5. Using the **Report Transactions By**: list box, select either **Settlement Date** or **Transaction Date**.
6. Specify a valid date using the drop down list boxes.

7. Click on the "View Report" Command Button at the bottom of the screen.

Users may also access a report similar to the Detailed section of this report (showing only **Authorized Settled Financial Transactions**) by clicking on the Batch ID hyperlink on
the End of Day/Batch Summary report.

v. 3.1.4 Report Availability
View one day at a time. Report data is available for the last twelve months.
2.2 End of Day/Batch Summary

vi. 3.2.1 Report Description

1. This report lists the number and net amount (Debits minus Credits) for Authorized Settled Financial Transactions by Card Type within a specific batch that was settled on the specified day.

2. For Online transactions, the associated POS(Point-of-Sale) Device ID, and the date and time the batch was opened and closed, are also shown.

3. Transaction Count and Net Amounts are also summed by Batch Number, by Device ID(if relevant), and for those merchants who have more than one Capture Method, by Capture Method.

4. There is one total for all batches for the merchant for the specified day.

5. The report also includes a hyperlink per Batch ID. Clicking on the hyperlink will display the Detailed Batch Transaction Report which shows the transaction details for all Settled Financial Transactions associated with the Batch ID for that day. The Detailed Batch Transaction Report is very similar to the Transaction Details, except it has only Authorized Settled Financial Transactions.

Both the Batch Summary Report and the Batch Transaction Details have CSV Download and CSV Help.

vii. 3.2.2 Why Use This Report

1. Identify Batch Close Time. The time the batch was closed can be very useful to determine whether the deposit may have been made a day later than the merchant expected.

2. View Device Totals. Totals of dollar amounts can be checked against device totals.

3. View Transactions in a Specific Batch. If transactions were dropped, a user can focus on a batch where report totals do not match device totals. By clicking the hyperlink, a user can see the detailed transactions for the batch.

4. View Transactions in a Large Batch. The Transaction Details will not display batches that have more than 2,500 transactions. But the Detailed Batch Transaction Report will display as many transactions as it can without having a time-out problem. So it can, depending on the time-of-day, display up to 30,000 transactions.

viii. 3.2.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,

2. Under sub-heading DAILY AND DATE RANGE REPORTS,
Click on the radio button to the left of DAILY TRANSACTION REPORT MENU.

3. Click on the “Select Report” Command Button at the bottom of the screen.

4. From the DAILY TRANSACTION REPORT MENU,
   Select radio button to the left of END OF DAY/BATCH SUMMARY.

5. Specify a valid date using the "FROM" drop down date list boxes.

6. Click on the "View Report" Command button at the bottom of the screen.

   ix. 3.2.4 Report Availability
View one date at a time. Report data is available for the last twelve months.
2.3 Sales Summary

x. 3.3.1 Report Description

This report has both a Date Range Summary section and a Daily Section. Users who select a single day will see only the Daily Summary section.

Summary
1. The Date Range summary shows the total number of transactions and dollar amounts, by Card Type and Capture Method, for Sales, Refunds, and Payments, for the entire date range. It also shows Net Total (Sales minus Refunds) amounts.
2. If the user has selected a sort by Card Type, and the user has more than one Capture Method, there will also be a total by Card Type for all Capture Methods. Similarly, if the user has selected a sort by Capture Method, and there is more than one Card Type, there will also be a total by Capture Method for all Card Types.
3. Grand totals for all of transaction counts and dollar amounts are provided for the Merchant Number for the entire date range.

Daily
1. The Daily section of this report shows the total number of transactions and dollar amounts, by Card Type and Capture Method, for Sales, Refunds, and Payments, for each day in the date range.
2. It also shows Net Total amounts. The Settlement Date field is hyperlinked to the Transaction Details – Authorized Financial Transactions, Settleme...s of transaction counts and transaction amounts are provided for the Merchant Number on the specified day.

Users who indicate a Date Range will see a Daily version of the report and Summary by Card Type and Capture Method for all the days in the range. Sums of transaction counts and transaction amounts are provided for the Merchant Number on the specified date range.

Information is sorted based on the user-specified criteria of Card Type or Capture Method.

This report has CSV Download and CSV Help.

xi. 3.3.2 Why Use This Report

1. Match Deposit Totals. A User can match deposit totals against their bank statement.
2. Month-to-date Report. A User can use this report as a "Month-to-date" report.
3. Customized Monthly Reporting. Merchants who do not use calendar month can
create their own monthly report by using a suitable date range.

xii. 3.3.3 How To Use This Report
1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
   Select DAILY TRANSACTION REPORT MENU and click on the Select Report button
   at the bottom of the screen.

2. From the DAILY TRANSACTION REPORT MENU,
   Select radio button to the left of SALES SUMMARY.

3. Specify a Date Option by clicking on either Daily (Default) or Date Range.

4. Specify a Sort Option by clicking on either by Card Type (default) or by Capture Method.

5. Specify a valid date using the drop down list boxes. For a single date (Daily) only the
   “From” date needs to be specified. For a date range both "From" and "To" dates need
   to be specified.

6. Click on the "View Report" Command Button at the bottom of the screen.

xiii. 3.3.4 Report Availability
Can view a date range of up to 45 days at a time. Report data is currently available for
up to two years.
2.4 Merchant Financial Adjustments

xiv. 3.4.1 Report Description
1. This report has a listing of all Visa and MasterCard Chargebacks, and all Financial Adjustments such as Imprinter Charges or Fax Charges for the merchant.
2. The report shows, for each debit or credit, the reporting date, deposit date, Reason Code, brief description of the Reason Code for each Debit or Credit, the amount of each debit or credit, and Chargeback Fee, if any.
3. It also gives, below the reason, additional details such as the Cardholder Number and original Transaction date for Visa Chargebacks.
4. For most MasterCard Chargebacks, user can select a hyperlinked Cardholder Number to display the MasterCard Chargeback Detail screen which has original Transaction Date, Cardholder Number, original Transaction Amount, and other details such as Merchant Reference Number where available.
5. Sorted by Report Date ascending, Deposit Date ascending, and then by Card Type ascending.

xv. 3.4.2 Why Use This Report
2. Background Information. Understand reasons for Financial Adjustments and Chargebacks.
3. Assist in Possible Remedies. Additional details may assist in quicker identification of relevant transactions and paperwork.

xvi. 3.4.3 How To Use This Report
1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
2. Under DAILY AND DATE RANGE REPORTS,
   Select radio button to the left of DAILY TRANSACTION REPORT MENU.
3. Then click on the “Select Report” Command Button at the bottom of the screen.
4. From the DAILY TRANSACTION REPORT MENU,
   Select radio button to left of FINANCIAL ADJUSTMENT report.
5. Select the "From Date" and the "To Date" using the date list boxes at the bottom of the screen.
6. Click on the “View Report” Command Button to initiate the retrieval of the report information

xvii. 3.4.4 Report Availability

Can view a date range of up to 31 days at a time. Report data available for the last twelve months.
2.5 Merchant Summary by Clerk ID

3.5.1 Report Description

This report is divided into two parts, a Summary and a Breakdown by Clerk.

Summary
1. The top part of the report displays a summary of transaction count and dollar amount of Sales, Refunds, and Payments by Card Type for the Merchant on the specified Settlement Date.
2. The per Card Type Transaction Counts and Dollar amounts are then summed to provide a total for the Merchant.

Breakdown by Clerk
1. The second part of this report, below this summary is a breakdown of Sales, Refunds, and Payments for each active Clerk ID by Card Type for the specified Settlement Date.
2. If a Clerk ID has processed transactions from more than one Card Type, Clerk ID transaction counts and dollar amounts will be summed to provide totals per Clerk ID.
3. Clerk ID transaction counts and dollar will be reported only for Online transactions where the merchant’s device is set up for clerk sub-totalling
4. Will match the Clerk Subtotal Inquiry from device if device set up correctly.
5. Clerk ID totals are not available for Tape transactions.
6. If the merchant’s device(s) has(have) not been set up for Clerk ID sub-totalling or if the Merchant has processed only Tape transactions, then the Summary part of the report will be identical to the Clerk ID part of the report.

3.5.2 Why Use This Report

1. Overview of Daily Transactions. This provides the merchant with an overview of the transaction volumes for each Clerk.
2. Staff Performance. This report can be used for commission calculations and transaction volume comparisons between sales staff.

3.5.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
2. Under DAILY AND DATE RANGE REPORTS,
   Select the radio button to the left of MERCHANT SUMMARY by CLERK ID.
3. Click on the "Select Report" Command Button at the bottom of the screen.
4. At the top of the MERCHANT SUMMARY BY CLERK ID screen,
   Specify a valid date range using the drop down date list boxes.

5. Click on "View Report" Command Button to initiate the retrieval of the report information.

xxi. 3.5.4 Report Availability
View one day at a time. Report data is available for the last twelve months.
2.6  Sales Summary by Card Type

xxii.  3.6.1 Report Description
This report contains two parts, a monthly summary and a daily summary.

**Monthly Summary**
1. The Monthly Summary reports the number of transactions, and dollar amounts, by Card Type and Capture Method, for Sales, Refunds, Net Sales totals (Purchases, Advices and Refund Corrections) minus Refunds and Purchase Corrections, Payments and Voids for the entire month.
2. Sub-totals per Card Type are provided for Merchants who process transactions with more than one Capture Method during the month.
3. This report also shows average Sales and average Refund.
4. All count and dollar amount columns are summed to provide Monthly Totals for the Merchant.

**Daily Summary**
1. The Daily Summary provides the same categories of information as the Monthly Summary for each day in the month.
2. The per-Card Type transaction count and dollar amount totals are also summed for each day in the month.
3. A monthly total for the Merchant is also provided at the bottom of the Daily Summary.

This report has CSV Download and CSV Help.

xxiii.  3.6.2 Why Use This Report
1. **Monthly Summary Information.** To match Sales Net totals. The report also shows summary information on a monthly basis.

xxiv.  3.6.3 How To Use This Report
1. On the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,
2. Under MONTHLY REPORTS sub-heading,
   Select radio button to the left of MONTHLY MERCHANT SUMMARY.
3. Click on the "Select Report" Command button at the bottom of the screen.
4. At the top of the SALES SUMMARY BY CARD TYPE Report screen
   Specify a valid date using the drop down list boxes.
5. Click on "View Report" Command Button to initiate the retrieval of the report information.

xxv. 3.6.4 Report Availability
Can view one month at a time. Report data is available for the last two years.
2.7 Find a Transaction

xxvi. 3.7.1 Report Description

1. This report searches for and displays details of all transactions that match user-specified criteria.
2. Required Search criteria are Date Type of Transaction Date or Settlement Date, date range, and one or more of Cardholder Number (full or truncated), Batch Number, Authorization Number, Transaction Amount, Tier ID, Type of Rate and Rate % and Fee Program.
3. Optional Search criteria are Transaction Category (Authorized (Financial) Transactions, Declined Transactions, or Non-Financial Transactions), Card Type, Invoice number, Device number, or Clerk ID.
4. Search returns a report with Transaction details such as Merchant Number, Transaction Date, Transaction Time, Transaction Type, Merchant Settled Transaction Amount, Cardholder Transaction Amount, and POT Code (Point of Transaction Code).

This report has a CSV Download and a CSV Help.

xxvii. 3.7.2 Why Use This Report

1. Confirm Double-Charged Transaction. Quickly identify if customers were double-charged.
2. Verify Information when Performing a Refund. Find the authorization number to complete a refund.
3. Confirm Status of Pre-Authorization. Check if a pre-auth was not completed.

xxviii. 3.7.3 How To Use This Report

1. This feature is accessible from the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen or the DAILY TRANSACTION MENU screen.

2. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen, Under SPECIAL REPORTS sub-heading,
   a) Select radio button to the left of FIND A TRANSACTION and
   b) Click on the Select Report Command Button at the bottom of the screen to display the Find a Transaction (criteria input screen).

   OR

3. From the DAILY TRANSACTION MENU screen
   a) Select radio button to left of FIND A TRANSACTION;
a) Specify the Date or Date Range using the date list boxes at the bottom of the screen (optional) and
b) Click on the "View Report" Command Button to display the Find a Transaction (criteria input screen).

4. From the FIND A TRANSACTION (criteria input screen).
   Update (if necessary) the Date/Date Range using the date list boxes.

5. Select by **Transaction Date** or **Settlement Date**, and choose **at least one** (can choose more than one) of these Additional Criteria
   a. Full Cardholder Number
   b. Partial (masked) Cardholder Number (useful if Cardholder number masked on merchant’s invoice)
   c. Transaction Amount
   d. Batch Number
   e. Authorization Number
   f. Settlement Date x or more days greater than the Transaction Date
   g. Tier ID
   h. Type of Rate (**Qualification, Card Brand, MDR**) and Rate %.
   i. Fee Program

5. **May** select one or more of the following Optional Criteria:
   a. Transaction Category (**Authorized Financial Transactions, Declined Financial Transactions, Non-Financial Transactions**) 
   b. Card Type (from drop-down list)
   c. Invoice Number
   d. Device Number
   e. Clerk ID

6. Click "Search" Command Button to initiate the search of transactions.

   xxix. 3.7.4 Report Availability

   Can view up to 60 days at a time. Report data is available for the last twelve months.
2.8 Authorization Error Report

xxx. 3.8.1 Report Description
1. This report includes details of transactions that were rejected (prior to being authorized) during the last three months (91 days from current date).

2. Report details include cardholder number, amount of transaction, transaction type and error message.

xxxi. 3.8.2 Why Use This Report
1. Identify Unsuccessful Transactions. Can be helpful in identifying transactions that were not successfully processed.

xxxii. 3.8.3 How To Use This Report
1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,

2. Under DAILY AND DATE RANGE REPORTS,
   Click on the radio button to the left of DAILY TRANSACTION REPORT MENU.

3. Click on the “Select Report” Command Button at the bottom of the screen.

4. From the DAILY TRANSACTION REPORT MENU
   Select radio button to the left of AUTHORIZATION ERROR REPORT.

5. Click on the "View Report" Command Button to initiate retrieval of report information.

xxxiii. 3.8.4 Report Availability
Can view one day at a time. Report data is available for the last three months (91 days from current date).
2.9 Monthly Statement

xxxiv. 3.9.1 Report Description

This report displays all of your card processing activity in key sections and each section provides you with details of your daily and monthly transactions. These key sections appear in the following order, if applicable.

1. **Account Details** includes your mailing address, store number and merchant account number.
2. **Important Notices** that details any updates or changes to your merchant account.
3. **Special Notices** for important information about special offers or promotions.
4. **Sales Summary by Card Type** provides a monthly summary of transactional activity for Moneris and non-Moneris card types.
5. **Interchange & Wholesale Discount Fees** – Provides a breakdown of interchange or wholesale discount fees charged by the fee program and type of card. Visit moneris.com/rates for more information on interchange/wholesale discount fees provided by the card brands you accept.
6. **Assessment & Other Card Fees** provides a detailed breakdown of the assessment fees and other card brand fees charged by the card networks.
7. **Transaction Fees** provides a detailed breakdown of per transaction cost for the different card types you accept.
8. **Service Fees** summarizes per transaction service cost for the different card types you accept.
9. **Fee Summary** provides a summary of all fees charged by card type.
10. **Effective Merchant Discount Rate (eMDR)** – This is the average cost of card acceptance based on the volume processed in the month, expressed as a percentage.
11. **Monthly Summary** contains the total of the fees that have been applied to your account as they relate to your monthly transactions.
12. **Daily Activity Summary** shows the daily summary totals of card transaction activity for Moneris Card Types (Visa, MasterCard, Discover, American Express, JCB, Interac). Non-Moneris Card Types will show as ‘other activity’ and are detailed in the Moneris Fees section.
13. **Financial Details** shows the daily credits and debits to your designated business bank account.
14. **Differential Analysis** shows the monthly summary of differential fees charged to the merchant. This section is only displayed on statements for specific merchants.
15. **Chargeback Summary** shows the summary of chargebacks by card type that occurred during the billing cycle.
16. **13-Month Bar Chart** that can be used to quickly view monthly net sales trends.
17. **Peer Group Reporting**, a valuable Moneris tool that compares merchant’s monthly sales trends against industry peer group sales trends allowing merchant to make more informed business decisions.

xxxv. 3.9.2 Why Use This Report
1. To quickly see a summary of all of your card processing activity including deposits, fees and credit and debit adjustments.

2. To help reconcile merchant processing credits and debits against your business bank account statement.

xxxvi. 3.9.3 How To Use This Report

1. This feature is accessible from the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen.

2. Under MONTHLY REPORTS sub-heading,
   Select Radio button to left of MONTHLY STATEMENT.
4. From the top of the MONTHLY STATEMENT report screen
   Specify a month/year using the FROM date list boxes.
5. Click on the ‘View Report’ Command button.

xxxvii.

3.9.4 Report Availability

Can view one calendar month at a time. Report is available only for month preceding current month. Report data is available for the last two years.

2.10 Merchant Gift Card Transactions

xxxviii. 3.10.1 Report Description

1. This report shows details for each Moneris Gift Card Transaction for a specified date including Gift Card Number, Amount, and Type of Gift Card Transaction.
2. The total number of transactions for the specified date is indicated at the top of the report.

This report has CSV Download and CSV Help.

xxxix. 3.10.2 Why Use This Report

1. View Gift Card Activity. To quickly see which Gift Cards were activated and which Gift Cards had purchases on them.

xl. 3.10.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,

2. Under SPECIAL REPORTS sub-heading,
   Select radio button to left of MONERIS GIFT CARD FOR MERCHANTS.
3. Click on the "Select Report" Command Button at the bottom of the screen.

4. From the GIFT CARD MENU FOR MERCHANT,
   Select radio button to left of MERCHANT GIFT CARD TRANSACTIONS.

5. Specify a valid date using the "From Date" list boxes at bottom of screen.

6. Click on the "View Report" Command Button.

   xli. 3.10.4 Report Availability
View one day at a time. Report data is available for the last six months.

   xlii. 3.10.5 Enhanced Gift
If you have purchased or been switched to Enhanced Gift please access your reports via the Moneris Merchant Web Portal.

2.11 Merchant Gift Card Summary

   xliii. 3.11.1 Report Description
This report contains two parts, a Summary for the entire date range and a Daily Summary. If only one day is selected, only the Date Range Summary is presented.

1. The Date Range Summary provides the total number of transactions and dollar amount of transactions for Purchases, Activations, Deactivations and Voids for the entire date range selected. The Average Purchase Amount for the period is also provided.

2. The Daily Summary provides a per day summary of the same categories of information reported in the Date Range Summary.

3. Totals for the entire date range daily summary are also provided at the bottom of the report.
This report has CSV Download and CSV Help.

xli. 3.11.2 Why Use This Report
1. **View Daily Totals.** To quickly see the total number and amount of Gift Transactions by Type (e.g., Activations or Purchases) for a specific day or range of days.

2. **Month To Date Report.** Can use as a monthly report or a month-to-date report. To use as a month-to-date report, enter the first of the month as the "From Date", and yesterday's date as the "To Date". To use as a monthly report, enter the first of the month as the "From Date", and the last day of the month as the "To Date".

xl. 3.11.3 How To Use This Report
1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,

2. Under SPECIAL REPORTS sub-heading,
   select radio button to left of MONERIS GIFT CARD FOR MERCHANTS.

3. Click on the "Select Report" Command Button at the bottom of the screen.

4. From the GIFT CARD MENU FOR MERCHANT
   Select radio button to the left of MERCHANT GIFT CARD SUMMARY.

5. Specify a valid date range using the "From" and “To” list boxes at bottom of screen.

6. Click on the "View Report" Command Button.

xlvii. 3.11.4 Report Availability
Can view a Date Range of up to 31 days. Report data available for the last two years.

xlviii. 3.11.5 Enhanced Gift
If you have purchased or been switched to Enhanced Gift please access your reports via the Moneris Merchant Web Portal.
2.12 Merchant Gift Card Liability

xliv. 3.12.1 Report Description

1. This is a monthly summary report.
2. The report shows for each Moneris Gift Card Program associated with the merchant, the **Program Name**, **Starting Balance** at the beginning of the month, Summary of amounts in all Transaction Categories during the month (e.g., **Activation Amounts**, **Purchase Amounts**, **Void Adjustment Amounts**, **Deactivation Amounts**, **Expired Amounts**), and **Closing Balance** at the end of the month.

3. Totals for all the merchant's Moneris Gift Card Programs are provided for the specified month.

4. This report has a CSV Download and a CSV Help.

xliv. 3.12.2 Why Use This Report

1. **View Total Liability.** Merchant can see total liability owing to clients at the end of a specified month.

lv. 3.12.3 How To Use This Report

1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,

2. Under SPECIAL REPORTS sub-heading,
   Select radio button to the left of MONERIS GIFT CARD FOR MERCHANTS

3. Click on the "Select Report" Command Button at the bottom of the screen.

4. From the GIFT CARD MENU FOR MERCHANT screen,
   Select radio button to left of MERCHANT GIFT CARD LIABILITY.

5. Specify a valid Month/Year combination using the "From Date" list boxes at bottom of screen.

6. Click on the "View Report" Command Button. In the case where the current month/year is specified, the preceding month’s information will be displayed.

lv. 3.12.4 Report Availability

Report for the previous month can be seen on the third calendar day of the current month (may be available on first or second day). Can view one month at a time. Report data is available for the preceding two years.
l.ii. 3.12.5 Enhanced Gift

If you have purchased or been switched to Enhanced Gift please access your reports via the [Moneris Merchant Web Portal](http://example.com).
2.13 Transaction Fee Breakdown Report

liii. 3.13.1 Report Description

1. This report shows for each card type the Transaction Fees that settle at the merchant level.
2. The report breaks down, for each card type, the total transaction fee by Discount Fee, Flat Fee, Qualification Fee, Differential Fee, Card Brand Fee and Product Fee for the selected month.
3. It also shows the total transaction fee by card type for the selected month, and the total transaction fees for all card types.

liv. 3.13.2 Why Use This Report
1. See the breakdown of total transaction fees for each card type.

Iv. 3.13.3 How To Use This Report
1. On the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,

2. Under MONTHLY REPORTS sub-heading,
   a) Select radio button to the left of TRANSACTION FEE BREAKDOWN
   b) Click on the "Select Report" Command button at the bottom of the screen.

4. At the top of the TRANSACTION FEE BREAKDOWN Report screen
   Specify a month/year using the STATEMENT DATE list boxes.

5. Click on "View Report" Command Button to initiate the retrieval of the report information.

Ivi. 3.13.4 Report Availability

This report is available for one calendar month at a time. The report is available only for months prior to the current month. Report data is available for the previous two years.
2.14 Merchant Financial Details

lvii. 3.14.1 Report Description

1. This report shows the deposits, chargebacks, adjustments and charges for fees made to the merchant’s bank account.
2. The report is able to display for a range of dates, up to 31 days.
3. By default it will display Deposits, Chargebacks & Adjustments and Fees. There is the ability to select any combination of these seven types of bank account changes.
4. For reconciliation there is the ability to specify a specific Original Settlement Amount and/or Payment Amount. This type of filtering is not used by default.
5. This report is ordered first by currency and then by payment date.
6. For each payment the payment date, description of transaction, original settlement date, original settlement amount, retained amount, payment amount, PST/QST, GST/HST and deposit account number are displayed.
7. If the entry is for fees charged to the merchant’s bank account the description will be displayed as a hyperlink. If the hyperlink is clicked a new window will appear that displays the component charges that were aggregated together as a single charge.
8. If the merchant is subject to delayed deposit or deposit retention on the last day of the date range then for each card type the delayed deposit settings, deposit retention settings and current retention balance are displayed.
9. This report has a CSV Download and a CSV Help.

lviii. 3.14.2 Why Use This Report

1. Perform bank account reconciliation on a daily, date range or monthly basis.
2. Determine delayed deposit and/or deposit retention settings.
3. Determine the amount of deposits that have been retained and the current retention balance for each card type.
4. Determine the component charges that were aggregated together as a single fee charged to the merchant’s bank account.

lix. 3.14.3 How To Use This Report

1. On the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,

2. Under DAILY AND DATE RANGE REPORTS sub-heading,
   a) Select radio button to the left of FINANCIAL DETAILS
   b) Click on the "Select Report" Command button at the bottom of the screen.

4. At the top of the FINANCIAL DETAILS screen
   Specify a date range using the Payment Dates To and From list boxes.
   Specify an Original Settlement Amount and/or Payment Amount, if required.
   Select from the seven types of bank account changes – by default all seven are selected.
5. Click on "View Report" Command Button to initiate the retrieval of the report information.

lx. 3.14.4 Report Availability

Able to view a date range of up to 31 days. Report data is available for the last 13 months. Report data is not available prior to November 1, 2010. Every day, the data for the previous day will be added until a total of 13 month’s data is available.
2.15 Service Fees Report

lxi. 3.15.1 Report Description
1. This report displays each service fee that was charged to the merchant.
2. Report shows only those fees that were settled to the merchant.
3. This report has a CSV Download and a CSV Help.

lxii. 3.15.2 Why Use This Report
1. To obtain a complete breakdown of service fees charged to the merchant.

lxiii. 3.15.3 How To Use This Report
1. From the CUSTOMER REPORT SELECTION - MERCHANT LEVEL screen,

2. Under MONTHLY REPORTS sub-heading
   a) Select the radio button to the left of SERVICE FEES REPORT
   b) Then click on the “Select Report” Command Button at the bottom of the screen.

3. From the top of the SERVICE FEES REPORT screen, Specify a month/year using the STATEMENT DATE list boxes.

4. Click on the "View Report" Command button.

lxiv. 3.15.4 Report Availability
This report is available for one calendar month at a time. The report is available only for months prior to the current month. Report data is available for the previous two years. Report is not available prior to April 2011, after which data will become available each month until there is data available for the past two years.
2.16 Merchant Differential Transaction Report

lxv. 3.16.1 Report Description
1. Identify those transactions which had a qualification or differential rate in addition to the standard MDR Rate within a specific time range, such as the monthly Statement period.
2. Only transactions which Moneris “settles” for a customer using the Differential method of billing could have a differential rate.
3. Transactions which Moneris "settles" for a customer using the Qualified/Non-Qualified method of billing could have a qualification rate. The surcharge fee charged on Differential transactions appears as the qualification rate on this report.
4. The user can choose to display only Visa, MasterCard, Discover, American Express, JCB transactions or to display transactions for all four. The default is to display all.
5. The transactions are sorted by currency, settlement date and then transaction date & time.
6. The report contains the merchant's store number, as well as transaction-oriented line-item information such as device number, batch number, card type, cardholder number, POT code, transaction type, transaction amount, authorization number, Fee Program, Tier ID, Card Brand Rate %, Qualification Rate % and Differential Rate %.
7. The report shows all transactions that were not fully qualified for the merchant for the dates in question.
8. This report has a CSV Download and a CSV Help.

lxvi. 3.16.2 Why Use This Report
1. Identify Qualification & Differential Transactions. Identify which transactions in a given time-period had either a Qualification rate or a Differential rate.
2. Help Identify Why Transactions Were Not Fully Qualified. Fields such as the bin range of the Cardholder Number, the POT Code, the Tier ID and the Fee Program may help identify why transactions were assigned a Qualification rate.

lxvii. 3.16.3 How To Use This Report
1. From the CUSTOMER REPORT SELECTION – MERCHANT LEVEL screen,

2. Under the sub-heading “SPECIAL REPORTS”
   Click on the radio button to the left of “DIFFERENTIAL TRANSACTION REPORT”.

3. Click on the “Select Report” Command button at the bottom of the screen.

4. “DIFFERENTIAL TRANSACTION REPORT" screen appears.

5. Select the Card Types:
   a. All Card Types - default
   b. Visa Only
   c. MasterCard only
   d. Discover only
e. American Express only
f. JCB only

7. Specify a valid date or date range using the drop down list boxes.

8. Click on the "View Report" Command Button at the bottom of the screen.

Ixviii. 3.16.4 Report Availability

View up to 31 days at a time. Report data is available for the last twelve months.
2.17 Merchant Taxable Fees

lxix. 3.17.1 Report Description
1. This report displays each transaction or service fee that was charged to the merchant to which taxes were applied.
2. Report shows only those fees that were settled to the merchant.
3. This report has a CSV Download and a CSV Help.

lxx. 3.17.2 Why Use This Report
1. To obtain a complete breakdown of taxes applied to transaction and/or service fees charged to the merchant.

lxxi. 3.17.3 How To Use This Report
1. From the CUSTOMER REPORT SELECTION - MERCHANT LEVEL screen,
2. Under DAILY AND DATE RANGE REPORTS sub-heading
   a) Select the radio button to the left of TAXABLE FEES
   b) Then click on the “Select Report” Command Button at the bottom of the screen.
3. From the top of the TAXABLE FEES screen,
   Specify valid date(s) using the “From” and “To” Date drop-down list boxes at the top of the screen.
4. Click on the "View Report" Command button.

lxxii. 3.17.4 Report Availability
Reports for a date range of up to 31 days. Report data is available for the last 13 months. Report is not available prior to October 1, 2011.
3. CSV HELP INTRODUCTION

3.1 CSV Format (Comma Separated Value)

1. This is a simple text format that separates the data using commas so that it can be easily downloaded into any spreadsheet application that supports CSV file format such as Microsoft Excel. Most, but not all, Merchant Direct reports have this CSV functionality.
2. For each CSV Download, Merchant Direct provides, in the CSV Help for that download, the order of the data being downloaded, and a brief description of each field, including an explanation of the codes if relevant.
3. Except for Transaction Search, if the value of a field does not fill the entire field, it is padded with leading or trailing spaces (or sometimes zeros) on the CSV download.
4. Count and Digit (numeric) fields are padded with leading spaces, and default to zero if no value is available. Dollar amount fields are padded with leading spaces and default to .00 if no value is available.
5. Other fields generally have trailing spaces (or are blank if no value is available).
6. Exceptions are indicated in the CSV Help for that field.
7. Please note that for those new CSV Downloads identified as "true" CSV downloads (currently only Transaction Search), the size of the field is not fixed. The length of the field can vary depending on the size of its contents. Any CSV Downloads originally set up as fixed length will remain fixed length.

3.2 HOW TO DOWNLOAD REPORTS TO CSV FORMAT

Step 1. Click on "CSV Download" Command Button on a Menu or Report screen.

Step 2. A pop-up screen, not under Moneris control, will appears that asks if you want to save the file. The exact appearance of this screen, and the instructions, depend on the Browser and Operating system used by your PC.

Step 3. Save the file with a .csv extension. Ensure you save it to a location on your PC where you can find it, such as your desktop. (You can give your file name a ".csv" extension if the "csv" does not automatically pop up as a file type.) It is then accessible through Excel, or other software, though you might have to increase the width of some of the fields to show the whole
number. **Note:** if a number is very large, such as the 16 digit cardholder number, you may have to save the file as a text file, and then import into Excel, identifying that field as a "text" field to see the number properly.

### 3.3 Transaction Reporting Limit

Users may receive the following message when trying to view a report with more than 2,500 transactions. The user has an option of selecting the CSV Download Command Button to download the report in CSV format.

*There were ## transactions settled on YYYY/MM/DD.*

*This exceeds the reporting limit of 2500 transactions.*

*Do you want to download the report as a CSV format file?*

### 3.4 Support Contacts

For assistance with any problems or concerns contact the Moneris Contact Center at 1-866-319-7450.
4. READING THE CSV FILES

4.1 Reading the CSV File for ‘Transaction Details’

This Merchant report lists all transactions which match selected criteria, sorted by Capture Method (Online /Tape), Device Number, and Batch Number. The transactions downloaded match the transactions selected. The user can select by either transactions that match a selected Transaction date (date of the transaction between the merchant and the customer) or transactions that match the settlement date.

The transactions selected can be any or all of:

a) Authorized Financial Transactions
b) Declined Financial Transactions
c) Non-Financial Transactions (pre-authorizations and void).

Authorized Financial Transactions can be:

a) All Authorized Financial Transactions
b) All authorized Financial Transactions except for Authorizations (that is, settlements only)
c) Authorizations only

The report also shows totals and device and capture type, but the totals are not downloaded.

<table>
<thead>
<tr>
<th>Field Name - Daily Detailed</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Number (field length 14 digits)</td>
<td>Unique 13 digit number assigned by Moneris identifying the Merchant (leading zeroes suppressed; padded with leading spaces)</td>
</tr>
<tr>
<td>Store Number (field length 8 characters within quotations)</td>
<td>Identifier assigned by the merchant identifying the store</td>
</tr>
<tr>
<td>Capture Method (field length 1 character within quotations)</td>
<td>The type of device that originally captured the transaction.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CSV Value</th>
<th>Capture Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>O</td>
<td>Online/POS</td>
</tr>
<tr>
<td>T</td>
<td>Tape</td>
</tr>
</tbody>
</table>


<table>
<thead>
<tr>
<th>Field Name - Daily Detailed</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Site Number (field length 10 digits)</td>
<td>Defaults to 1; No longer used</td>
</tr>
<tr>
<td>Device Number (field length 8 digits within quotations)</td>
<td>Device number of device where the transaction takes place. First 2 digits indicate device type and the next 6 are serial number as assigned by manufacturer. The field is blank for tape.</td>
</tr>
<tr>
<td>Settlement Date (field length 8 digits)</td>
<td>Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris. Format (YYYYMMDD)</td>
</tr>
<tr>
<td>Batch Number (field length 6 digits)</td>
<td>Up to 5 Digit Number assigned by Moneris to a group of transactions from a customer sent to Moneris for settlement at the same time. May include multiple transactions.</td>
</tr>
<tr>
<td>Transaction Date (field length 8 digits within quotations)</td>
<td>The date of the original transaction between merchant and end-customer – Format (“YYYYMMDD”)</td>
</tr>
<tr>
<td>Transaction Time (field length 8 within quotations)</td>
<td>Time the transaction takes place at the Point of Sale terminal Format (“HH:MM:SS”) ”00:00:00” if Time not available.</td>
</tr>
<tr>
<td>Currency Literal (field length 1 character within quotations)</td>
<td>CSV Value</td>
</tr>
<tr>
<td></td>
<td>C</td>
</tr>
<tr>
<td></td>
<td>U</td>
</tr>
<tr>
<td>CSV Value</td>
<td></td>
</tr>
<tr>
<td>Field Name - Daily Detailed</td>
<td>Description</td>
</tr>
<tr>
<td>----------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Card Type</td>
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</tr>
<tr>
<td>(field length 2 digits within quotations)</td>
<td></td>
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<tr>
<td>CSV Value</td>
<td>Card Type</td>
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<td>MasterCard</td>
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<td>Amex</td>
</tr>
<tr>
<td>06</td>
<td>Discover</td>
</tr>
<tr>
<td>07</td>
<td>Sears</td>
</tr>
<tr>
<td>08</td>
<td>HSBC Card</td>
</tr>
<tr>
<td>09</td>
<td>PWB Card</td>
</tr>
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<td>10</td>
<td>Interac</td>
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<td>Air Miles</td>
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<td>12</td>
<td>CITICOMM</td>
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<tr>
<td>13</td>
<td>Cheque Authorization</td>
</tr>
<tr>
<td>14</td>
<td>Maestro</td>
</tr>
<tr>
<td>15</td>
<td>JCB</td>
</tr>
<tr>
<td>16</td>
<td>UnionPay</td>
</tr>
<tr>
<td>PG</td>
<td>PetroTrak</td>
</tr>
<tr>
<td>Cardholder's Financial Institution</td>
<td>Cardholder's Financial Institution (not meaningful for Visa and MasterCard transactions). Padded with leading zeroes; spaces if no value.</td>
</tr>
<tr>
<td>(field length 4 digits within quotations)</td>
<td></td>
</tr>
<tr>
<td>Cardholder Number</td>
<td>Credit/Debit card number used by the cardholder to process transactions (Padded with leading zeroes)</td>
</tr>
<tr>
<td>(field length 19 digits within quotations)</td>
<td></td>
</tr>
<tr>
<td>Field Name - Daily Detailed</td>
<td>Description</td>
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<tr>
<td>-----------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td><strong>Transaction Type</strong> (field length 2 digits within quotations)</td>
<td><strong>Transaction Type</strong></td>
</tr>
<tr>
<td>Purchase</td>
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</tr>
<tr>
<td>Refund</td>
<td>4</td>
</tr>
<tr>
<td>Refund Correction</td>
<td>6</td>
</tr>
<tr>
<td>Purchase Correction</td>
<td>7</td>
</tr>
<tr>
<td>Payment</td>
<td>8</td>
</tr>
<tr>
<td>Payment Correction</td>
<td>9</td>
</tr>
<tr>
<td>Padded with trailing spaces.</td>
<td></td>
</tr>
</tbody>
</table>

Transaction Amount (field length 13 including decimal point, and leading minus sign if negative) | Amount of the transaction. Note that it shows as negative if a Payment, Refund, or Purchase Correction even if does not show as negative on the report (amounts do not show as negative on report if selected transactions include Declined or Non-Financial)
Approved are '00', '01', '04', '77', "Z3" or '. All others are declined. Some of the more common declined are:

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>'E1'</td>
<td>'Not Initialized'</td>
</tr>
<tr>
<td>'E2'</td>
<td>'Unknown Device-Call'</td>
</tr>
<tr>
<td>'E3'</td>
<td>'Unknown Merchant'</td>
</tr>
<tr>
<td>'E4'</td>
<td>'Invalid Transaction'</td>
</tr>
<tr>
<td>'E5'</td>
<td>'Device Disabled-Call'</td>
</tr>
<tr>
<td>'E6'</td>
<td>'Cannot Close Batch'</td>
</tr>
<tr>
<td>'E7'</td>
<td>'Invalid Amount'</td>
</tr>
<tr>
<td>'R1'</td>
<td>'Device Initialized'</td>
</tr>
<tr>
<td>'R2'</td>
<td>'Retry Later'</td>
</tr>
<tr>
<td>'R3'</td>
<td>'No Resp - Retry'</td>
</tr>
<tr>
<td>'R4'</td>
<td>'Please Close Batch'</td>
</tr>
<tr>
<td>'S1'</td>
<td>'System Problem-Retry'</td>
</tr>
<tr>
<td>'S2'</td>
<td>'Sys Prob 96-Call'</td>
</tr>
<tr>
<td>'S5'</td>
<td>'Unmatched Merch Id'</td>
</tr>
<tr>
<td>'T1'</td>
<td>'Initialized Tested'</td>
</tr>
<tr>
<td>'T2'</td>
<td>'Authorize Tested'</td>
</tr>
<tr>
<td>'V0'</td>
<td>'Invalid Prov Code'</td>
</tr>
<tr>
<td>'V1'</td>
<td>'Invalid License'</td>
</tr>
<tr>
<td>'V2'</td>
<td>'Account Frozen'</td>
</tr>
<tr>
<td>'V3'</td>
<td>'Call Tellcheck'</td>
</tr>
<tr>
<td>'V4'</td>
<td>'Lost/Verify ID'</td>
</tr>
<tr>
<td>'V5'</td>
<td>'Decline/Call'</td>
</tr>
<tr>
<td>'V6'</td>
<td>'DOB Error'</td>
</tr>
<tr>
<td>'V7'</td>
<td>'Excess Activity'</td>
</tr>
<tr>
<td>'V8'</td>
<td>'Do Not Accept'</td>
</tr>
<tr>
<td>'06'</td>
<td>'Invalid Expiry Date'</td>
</tr>
<tr>
<td>'06'</td>
<td>'Invalid Expiry Date'</td>
</tr>
<tr>
<td>'12'</td>
<td>'Declined'</td>
</tr>
<tr>
<td>'14'</td>
<td>'Call bank for Auth'</td>
</tr>
<tr>
<td>'41'</td>
<td>'Hold Card-Call Bank'</td>
</tr>
<tr>
<td>'42'</td>
<td>'Hold Card-Call Bank'</td>
</tr>
<tr>
<td>'43'</td>
<td>'Hold Card-Call Bank'</td>
</tr>
<tr>
<td>'50'</td>
<td>'Declined'</td>
</tr>
<tr>
<td>'54'</td>
<td>'Expired Card-Refused'</td>
</tr>
<tr>
<td>'60'</td>
<td>'Call bank for Auth'</td>
</tr>
<tr>
<td>'69'</td>
<td>'Call Bank for Auth'</td>
</tr>
<tr>
<td>'78'</td>
<td>'Unable to Reverse'</td>
</tr>
<tr>
<td>'81'</td>
<td>'Declined'</td>
</tr>
<tr>
<td>'82'</td>
<td>'Declined'</td>
</tr>
<tr>
<td>'84'</td>
<td>'Declined'</td>
</tr>
<tr>
<td>'85'</td>
<td>'Declined'</td>
</tr>
<tr>
<td>'91'</td>
<td>'Issuer Off Line'</td>
</tr>
<tr>
<td>Point of Transaction Code (1 char within quotations)</td>
<td>MSR refers to Magnetic Stripe Recognition device</td>
</tr>
<tr>
<td>-----------------------------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>CSV Value</td>
<td>Description</td>
</tr>
<tr>
<td>Blank</td>
<td>Swiped, MS Card, MSR Device, Track II Available</td>
</tr>
<tr>
<td>A</td>
<td>Swiped, EMV-enabled Device, Track II not available</td>
</tr>
<tr>
<td>C</td>
<td>Chip Card Read, EMV-enabled Device, Track II Available, offline PIN verified</td>
</tr>
<tr>
<td>D</td>
<td>Chip Card Read, EMV-enabled Device, Track II Available, no PIN verification</td>
</tr>
<tr>
<td>E</td>
<td>Swiped, MSR device, Track II may not be available</td>
</tr>
<tr>
<td>F</td>
<td>Contactless, MSR Device, Track II Available</td>
</tr>
<tr>
<td>G</td>
<td>Swiped, Chip Card, MSR Device, Track II may not be available</td>
</tr>
<tr>
<td>H</td>
<td>Swiped, Chip Card, EMV-enabled device, Track II may not be available</td>
</tr>
<tr>
<td>I</td>
<td>Contactless, EMV-enabled Device, Track II Available</td>
</tr>
<tr>
<td>J</td>
<td>Chip Card read, EMV-Enabled device, Track II may not be available</td>
</tr>
<tr>
<td>K</td>
<td>Chip Card Read, EMV-enabled device, No Track II, Offline PIN verified</td>
</tr>
<tr>
<td>L</td>
<td>Chip Card Read, EMV-enabled device, No Track II, no PIN Verification</td>
</tr>
<tr>
<td>M</td>
<td>Manual, EMV-enabled Device, No Track II</td>
</tr>
<tr>
<td>N</td>
<td>Manual, EMV-enabled Device, Chip Card</td>
</tr>
<tr>
<td>O</td>
<td>Manual, MSR Device, no Track II</td>
</tr>
<tr>
<td>P</td>
<td>Swiped, MS Card, MSR Device, Track II Available</td>
</tr>
<tr>
<td>Q</td>
<td>Swiped, MS Card, MSR Device, Track II Available, No referrals</td>
</tr>
<tr>
<td>R</td>
<td>Manual, MSR Device, No Track II, no referrals</td>
</tr>
<tr>
<td><strong>Field Name - Daily Detailed</strong></td>
<td><strong>Description</strong></td>
</tr>
<tr>
<td>-------------------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>S</td>
<td>Manual, EMV-enabled Device, no Track II, no referrals</td>
</tr>
<tr>
<td>T</td>
<td>Swiped, MS Card, EMV-enabled Device, Track II Available</td>
</tr>
<tr>
<td>U</td>
<td>Swiped, Chip Card, MSR Device, Track II Available</td>
</tr>
<tr>
<td>V</td>
<td>Swiped, Chip Card, EMV-enabled Device, Track II Available</td>
</tr>
<tr>
<td>W</td>
<td>Swiped, MS Card, EMV-enabled Device, Track II Available, No Referrals</td>
</tr>
<tr>
<td>X</td>
<td>Indicates Tape</td>
</tr>
<tr>
<td>Y</td>
<td>Swiped, Chip Card, MSR Device, Track II Available, No Referrals</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Authorization Number</strong></th>
<th><strong>Description</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>(Field Length 6 characters within quotations)</td>
<td>An alphanumeric field that indicates the Authorization identifier of the transaction.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Merchant Reference Number</strong></th>
<th><strong>Description</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>(Field length 23 characters within quotations)</td>
<td>This may be entered by merchant and sent to Moneris to uniquely identify transaction. Currently usually available only for transactions Merchant Direct defines as &quot;tape&quot;. May be available for POS transaction, if terminal has relevant functionality and merchant enters.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Merchant Terminal ID</strong></th>
<th><strong>Description</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>(Field length 10 characters within quotations)</td>
<td>Available only if entered by merchant who has Merchant-Link. N/A for tape</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Clerk ID</strong></th>
<th><strong>Description</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>(field length 6 characters within quotations)</td>
<td>This is the ID assigned by the Merchant to the Clerk/Operator of the terminal which processed the transaction. Available only if entered by merchant and the POS device has the relevant functionality. N/A for /tape.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Invoice Number</strong></th>
<th><strong>Description</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>(Field length 10 characters within quotations)</td>
<td>Identifies this particular purchase to the merchant. Available only if entered by merchant and the POS device has the relevant functionality. N/A for tape. Zero filled if POS and no value available.</td>
</tr>
</tbody>
</table>
### Field Name - Daily Detailed

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier ID (4 characters within quotations)</td>
<td>List of Tier ID codes and descriptions. If a Tier ID is shown, it may be used in calculating the Merchant Discount Rate (MDR).</td>
</tr>
</tbody>
</table>

### 4.2 Reading the CSV File for 'Daily Batch Summary'

This Merchant report identifies key information for all batches settled on a specific date. The batch information is sorted by Capture Method (Online/POS, Tape), and Device Number, with transaction count and transaction totals by card type. Only approved transactions for settlements (that is, all Authorized transactions except Authorizations) are included in batch totals.

The report has a summary for each batch, device, and the merchant but this summary is not included on the CSV download.

This report has a hyperlink to the "Detailed Batch Summary Report", whose CSV download description is given above under the Transaction Details, above.

### Field Name - Batch Summary

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Number (Field length 14 digits)</td>
<td>Unique 13 digit Number assigned by Moneris identifying the Merchant (leading zeroes suppressed; padded with leading spaces)</td>
</tr>
<tr>
<td>Store Number (Field length 8 characters within quotations)</td>
<td>Identifier assigned by the merchant identifying the store</td>
</tr>
<tr>
<td>Settlement Date (Field length 8 digits)</td>
<td>Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris. Format (YYYYMMDD)</td>
</tr>
<tr>
<td>Field Name - Batch Summary</td>
<td>Description</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Capture Method (field length 1 character within quotations)</td>
<td>The type of device that originally captured the transaction.</td>
</tr>
<tr>
<td></td>
<td><strong>CSV Value</strong></td>
</tr>
<tr>
<td></td>
<td>O</td>
</tr>
<tr>
<td></td>
<td>T</td>
</tr>
<tr>
<td>Site Number (10 digits)</td>
<td>No longer used; defaults to 1.</td>
</tr>
<tr>
<td>Device Number (field length 8 digits within quotations)</td>
<td>Two digit device type and Serial Number of the Device where the transaction takes place (as assigned by manufacturer). Blank for tape transactions.</td>
</tr>
<tr>
<td>Batch Number (field length 6 digits)</td>
<td>5 Digit Number assigned by Moneris to a group of transactions from a customer sent to Moneris for settlement at the same time. May include multiple transactions.</td>
</tr>
<tr>
<td>Batch Balance Indicator (1 char within quotations)</td>
<td>No longer used; defaults to blank</td>
</tr>
<tr>
<td>Batch Open Date (8 digits)</td>
<td>Format YYYYMMDD; 22991231 if not available (tape transactions)</td>
</tr>
<tr>
<td>Batch Open Time (8 characters within quotations)</td>
<td>Format “HH.MM.SS”; 01:01:01 if not available (tape transactions)</td>
</tr>
<tr>
<td>Batch Close Date (8 digits)</td>
<td>Format YYYYMMDD; 22991231 if not available (tape transactions)</td>
</tr>
<tr>
<td>Batch Close Time (8 within quotations)</td>
<td>Format “HH.MM.SS”; 01:01:01 if not available (tape transactions)</td>
</tr>
<tr>
<td>Field Name - Batch Summary</td>
<td>Description</td>
</tr>
<tr>
<td>---------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Card Type (Field length 2 digits within quotations)</td>
<td>CSV Value</td>
</tr>
<tr>
<td>01</td>
<td>Visa</td>
</tr>
<tr>
<td>02</td>
<td>MasterCard</td>
</tr>
<tr>
<td>03</td>
<td>Amex</td>
</tr>
<tr>
<td>06</td>
<td>Discover</td>
</tr>
<tr>
<td>07</td>
<td>Sears</td>
</tr>
<tr>
<td>08</td>
<td>HSBC Card</td>
</tr>
<tr>
<td>09</td>
<td>PWB Card</td>
</tr>
<tr>
<td>10</td>
<td>Interac</td>
</tr>
<tr>
<td>11</td>
<td>Air Miles</td>
</tr>
<tr>
<td>12</td>
<td>CITICOMM</td>
</tr>
<tr>
<td>13</td>
<td>Cheque Authorization</td>
</tr>
<tr>
<td>14</td>
<td>Maestro</td>
</tr>
<tr>
<td>15</td>
<td>JCB</td>
</tr>
<tr>
<td>16</td>
<td>UnionPay</td>
</tr>
<tr>
<td>PG</td>
<td>PetroTrak</td>
</tr>
<tr>
<td>Total Number of Transactions (Field length 8 digits)</td>
<td>Total number of transactions for this card type for this batch</td>
</tr>
<tr>
<td>Total Transaction Amount (field length 12 including decimal point, and leading negative sign if relevant)</td>
<td>Total Transaction amount processed for this card for this batch (DR-CR, that is, Payments/Refunds/Purchase corrections are subtracted from total)</td>
</tr>
</tbody>
</table>
4.3 Reading the CSV File for 'Sales Summary'

The user can request either a sort by Capture Method, in which case the primary sort is Capture Method, with a sort within Capture Method by Card Type, and totals by Card Type, Capture Method, Settlement Date and Merchant (all in ascending order), or the user can request a sort by Card Type, with a sort within Card Type by Capture Method, and totals by Capture Method, Card Type, Settlement Date, and Merchant.

The downloaded CSVs correspond to the sort requested. Only the basic summary information is downloaded; that is, totals by Settlement Date and merchant, and totals by Card Type if basic summary is by Capture Method, or vice-versa, are not downloaded.

**Sort by Card Type**

<table>
<thead>
<tr>
<th>Field Name - Merchant Summary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Settlement Date (field length 8)</td>
<td>Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris. Format (YYYYMMDD)</td>
</tr>
<tr>
<td>Merchant Number (field length 14 digits)</td>
<td>Unique 13 digit number assigned by Moneris identifying the Merchant (leading zeroes suppressed; padded with leading spaces)</td>
</tr>
<tr>
<td>Store Number (field length 8 characters within quotations)</td>
<td>Identifier assigned by the merchant identifying the store</td>
</tr>
<tr>
<td>Currency Literal (Field length 1 character within quotations)</td>
<td>CSV Value</td>
</tr>
<tr>
<td></td>
<td>C</td>
</tr>
<tr>
<td></td>
<td>U</td>
</tr>
<tr>
<td>Field Name - Merchant Summary</td>
<td>Description</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Card Type (Field length 2 digits within quotations)</td>
<td><strong>CSV Value</strong></td>
</tr>
<tr>
<td>01</td>
<td>Visa</td>
</tr>
<tr>
<td>02</td>
<td>MasterCard</td>
</tr>
<tr>
<td>03</td>
<td>Amex</td>
</tr>
<tr>
<td>06</td>
<td>Discover</td>
</tr>
<tr>
<td>07</td>
<td>Sears</td>
</tr>
<tr>
<td>08</td>
<td>HSBC Card</td>
</tr>
<tr>
<td>09</td>
<td>PWB Card</td>
</tr>
<tr>
<td>10</td>
<td>Interac</td>
</tr>
<tr>
<td>11</td>
<td>Air Miles</td>
</tr>
<tr>
<td>12</td>
<td>CITICOMM</td>
</tr>
<tr>
<td>13</td>
<td>Cheque Authorization</td>
</tr>
<tr>
<td>14</td>
<td>Maestro</td>
</tr>
<tr>
<td>15</td>
<td>JCB</td>
</tr>
<tr>
<td>16</td>
<td>UnionPay</td>
</tr>
<tr>
<td>PG</td>
<td>PetroTrak</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Capture Method (Field length 1 character within quotations)</th>
<th>The type of device that originally captured the transaction</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CSV Value</strong></td>
<td><strong>Capture Type</strong></td>
</tr>
<tr>
<td>O</td>
<td>Online/POS</td>
</tr>
<tr>
<td>T</td>
<td>Tape</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sales Amount (Field length 12 digits including decimal point)</th>
<th>Total dollar amount of sales.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales Count (Field length 7 digits)</td>
<td>Total number of sales transactions.</td>
</tr>
<tr>
<td>Refund Amount (Field length 9 including decimal point)</td>
<td>Total dollar amount of refunds</td>
</tr>
<tr>
<td>Refund Count (Field length 6 digits)</td>
<td>Total number of refund transactions</td>
</tr>
<tr>
<td>Net Total (Field length 12 including decimal point, and leading negative sign if relevant)</td>
<td>Net Total = Sales/Payment Corrections/Refund Corr. -(minus) Refunds/Payments/Purchase Corr</td>
</tr>
<tr>
<td>Net Deposit (Field length 12 )</td>
<td>No longer relevant; defaults to Net Total</td>
</tr>
<tr>
<td>Field Name - Merchant Summary</td>
<td>Description</td>
</tr>
<tr>
<td>------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Payment and Payment Corrections Transactions Count (Field length 6 digits)</td>
<td>Total number of Payment AND Payment Corrections transactions.</td>
</tr>
<tr>
<td>Payment minus Payment Corrections Amount (Field length 9 including decimal point, and leading negative sign if relevant)</td>
<td>Total amount of Payments MINUS Payment Corrections (shows as negative if Payment Corrections greater than Payments)</td>
</tr>
</tbody>
</table>

**Sort by Capture Method**

<table>
<thead>
<tr>
<th>Field Name - Merchant Summary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Settlement Date (field length 8)</td>
<td>Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris. Format (YYYYMMDD)</td>
</tr>
<tr>
<td>Merchant Number (field length 14 digits)</td>
<td>Unique 13 digit number assigned by Moneris identifying the Merchant (leading zeroes suppressed; padded with leading spaces)</td>
</tr>
<tr>
<td>Store Number (field length 8 characters within quotations)</td>
<td>Identifier assigned by the merchant identifying the store</td>
</tr>
<tr>
<td>Currency Literal (field length 1 character within quotations)</td>
<td><strong>CSV Value</strong></td>
</tr>
<tr>
<td>C</td>
<td>CAD</td>
</tr>
<tr>
<td>U</td>
<td>USD</td>
</tr>
<tr>
<td>Capture Method (field length 1 character within quotations)</td>
<td>The type of device that originally captured the transaction</td>
</tr>
<tr>
<td><strong>CSV Value</strong></td>
<td><strong>Capture Type</strong></td>
</tr>
<tr>
<td>O</td>
<td>Online/POS</td>
</tr>
<tr>
<td>T</td>
<td>Tape</td>
</tr>
<tr>
<td>Field Name - Merchant Summary</td>
<td>Description</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Card Type (field length 2 digits within quotations)</td>
<td>CSV Value</td>
</tr>
<tr>
<td>01</td>
<td>Visa</td>
</tr>
<tr>
<td>02</td>
<td>MasterCard</td>
</tr>
<tr>
<td>03</td>
<td>Amex</td>
</tr>
<tr>
<td>06</td>
<td>Discover</td>
</tr>
<tr>
<td>07</td>
<td>Sears</td>
</tr>
<tr>
<td>08</td>
<td>HSBC Card</td>
</tr>
<tr>
<td>09</td>
<td>PWB Card</td>
</tr>
<tr>
<td>10</td>
<td>Interac</td>
</tr>
<tr>
<td>11</td>
<td>Air Miles</td>
</tr>
<tr>
<td>12</td>
<td>CITICOMM</td>
</tr>
<tr>
<td>13</td>
<td>Cheque Authorization</td>
</tr>
<tr>
<td>14</td>
<td>Maestro</td>
</tr>
<tr>
<td>15</td>
<td>JCB</td>
</tr>
<tr>
<td>16</td>
<td>UnionPay</td>
</tr>
<tr>
<td>PG</td>
<td>PetroTrak</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sales Amount (field length 12 including decimal point)</th>
<th>Total dollar amount of sales.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales Count (field length 7 digits)</td>
<td>Total number of sales transactions.</td>
</tr>
<tr>
<td>Refund Amount (Field length 9 including decimal point)</td>
<td>Total dollar amount of refunds</td>
</tr>
<tr>
<td>Refund Count (Field length 6 digits)</td>
<td>Total number of refund transactions</td>
</tr>
<tr>
<td>Net Total (Field length 12 including decimal point, and leading negative sign if relevant)</td>
<td>Net Total = Sales/Payment Corrections/Refund Corr. -(minus) Refunds/Payments/Purchase Corr</td>
</tr>
<tr>
<td>Net Deposit (Field length 12)</td>
<td>No longer relevant; defaults to Net Total</td>
</tr>
<tr>
<td>Payment and Payment Corrections Transactions Count (Field length 6 digits)</td>
<td>Total number of Payment AND Payment Corrections transactions.</td>
</tr>
<tr>
<td>Field Name - Merchant Summary</td>
<td>Description</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Payment minus Payment Corrections Amount (Field length 9 including decimal point, and leading negative sign if relevant)</td>
<td>Total dollar amount of Payments MINUS Payment Corrections (shows as negative if Payment Corrections greater than Payments)</td>
</tr>
</tbody>
</table>
4.4 Reading the CSV File for 'Sales Summary by Card Type'

This Merchant Report summarizes the total number of sales transactions, the total dollar amount of sales transactions, the average sale, and the total number of refund transactions, the total dollar amount of refunds, and the total dollar average for all the transactions, by card and capture method (online/paper/tape) for the merchant for a given month. Sales are Purchases, Advices, and Refund Corrections. Refunds are Refunds and Purchase Corrections. Net Sales are Sales minus Refunds. Payment Amount Totals are Payments MINUS Payment Corrections. Payment Number totals are Payments and Payment Corrections. Voids are also separated out.

The sort is by Card Type, with a sub-sort and total by Capture Method, and a total by Card Type.

Below the Monthly Summary, the report has the daily summary for each day by Card Type, with a sub-sort and total by Capture method, a sort and total by Card Type, and a total for the store for the day.

The CSV download is the daily summary only, by Card Type and Capture Method, with no sub-totals by Card Type or store totals for the day.

<table>
<thead>
<tr>
<th>Field Name- Monthly Summary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Number (Field length 14 digits)</td>
<td>Unique 13 digit number assigned by Moneris identifying the Merchant (leading zeroes suppressed; padded with leading spaces)</td>
</tr>
<tr>
<td>Currency Literal (Field length 1 character within quotations)</td>
<td>CSV Value</td>
</tr>
<tr>
<td>C</td>
<td>CAD</td>
</tr>
<tr>
<td>U</td>
<td>USD</td>
</tr>
<tr>
<td>Store Number (Field length 8 characters within quotations)</td>
<td>Identifier assigned by the merchant identifying the store</td>
</tr>
<tr>
<td>Field Name- Monthly Summary</td>
<td>Description</td>
</tr>
<tr>
<td>----------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Settlement Date (Field length 8 digits within quotations)</td>
<td>Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris. Format (&quot;YYYYMMDD&quot;)</td>
</tr>
<tr>
<td>Card Type (Field length 2 digits within quotations)</td>
<td>CSV Value</td>
</tr>
<tr>
<td></td>
<td>01</td>
</tr>
<tr>
<td></td>
<td>02</td>
</tr>
<tr>
<td></td>
<td>03</td>
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<td>06</td>
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<td>14</td>
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<td></td>
<td>15</td>
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<tr>
<td></td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>PG</td>
</tr>
<tr>
<td>Capture Method (Field length 1 character within quotations)</td>
<td>The type of device that originally captured the transaction</td>
</tr>
<tr>
<td>Capture Type</td>
<td>CSV Value</td>
</tr>
<tr>
<td>Online/POS</td>
<td>O</td>
</tr>
<tr>
<td>Tape</td>
<td>T</td>
</tr>
<tr>
<td>Sales Amount (length is 15 digits including decimal point)</td>
<td>Total dollar amount of sales. Purchases, Advices, and Refund Corrections</td>
</tr>
<tr>
<td>Field Name- Monthly Summary</td>
<td>Description</td>
</tr>
<tr>
<td>----------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Sales Count (length is 9 digits).</td>
<td>Total number of sales transactions. Purchases, Advices, and Refund Corrections.</td>
</tr>
<tr>
<td>Sales Average (field length 15 including decimal point)</td>
<td>Average dollar amount of sales per sales transactions.</td>
</tr>
<tr>
<td>Refund Amount (field length 15 digits including decimal point)</td>
<td>Total dollar amount of refunds. Refunds and Purchase Corrections.</td>
</tr>
<tr>
<td>Refund Count (field length 9 digits)</td>
<td>Total number of refund transactions. Refunds and Purchase Corrections.</td>
</tr>
<tr>
<td>Refund Average (Field length 15 including decimal point)</td>
<td>Average dollar amount of refunds per refund transactions.</td>
</tr>
<tr>
<td>Net Sales Total (Field length 15 including decimal point, and leading negative sign if relevant)</td>
<td>Total of Sales, Advices, and Refund Corrections minus Refunds and Purchase Corrections.</td>
</tr>
<tr>
<td>Payment Less Reversal Amount (Field length 15 digits including decimal point, and leading negative sign if relevant)</td>
<td>Total dollar amount of Payments MINUS Payment Corrections.</td>
</tr>
<tr>
<td>Payment (Payment + Payment Corrections) Number. (Length is 9.)</td>
<td>Total number of Payments AND Payment Corrections Transactions.</td>
</tr>
<tr>
<td>Void Amount (Field length is 15 including decimal point)</td>
<td>Total Dollar Amount of Void Transactions</td>
</tr>
<tr>
<td>Void Number (Length is 9 digits)</td>
<td>Total Number of Void Transactions</td>
</tr>
</tbody>
</table>
4.5 Reading the CSV File for 'Moneris Gift Card Transactions'

This report contains relevant details of all processed gift card transactions that are received for a particular transaction date for a particular merchant.

<table>
<thead>
<tr>
<th>Field Name - Daily Gift</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Number (Length 14)</td>
<td>Unique 13 digit Number assigned by Moneris identifying the Merchant (leading zeroes suppressed; padded with leading spaces)</td>
</tr>
<tr>
<td>Currency (Length 3 characters surrounded by quotes)</td>
<td>CAD - Canadian dollars USD - US Dollars</td>
</tr>
<tr>
<td>Transaction Date (Length 8 digits)</td>
<td>YYYYMMDD format. Date of transaction between merchant and end-customer (local date/time)</td>
</tr>
<tr>
<td>Transaction Time (8 characters surrounded by quotes)</td>
<td>&quot;HH.MM.SS&quot; format</td>
</tr>
<tr>
<td>Gift Card Number (Length 32 digits surrounded by quotes)</td>
<td>Unique 32 digit number Identifying the Gift Card; padded with leading zeroes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transaction Category (3 digits surrounded by quotes)</th>
<th>Numeric Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>000</td>
<td>Purchase</td>
<td></td>
</tr>
<tr>
<td>004</td>
<td>Void-Ernex origination</td>
<td></td>
</tr>
<tr>
<td>010</td>
<td>Void-Terminal origination</td>
<td></td>
</tr>
<tr>
<td>011, 160</td>
<td>Activation</td>
<td></td>
</tr>
<tr>
<td>012</td>
<td>Deactivation</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transaction amount (length 14 including decimal point)</th>
<th>Format 999999999999.99</th>
</tr>
</thead>
</table>

<p>| Transaction ID (Field length 9 digits) | Identifier uniquely identifying each Gift Card Transaction (filled with trailing spaces) |</p>
<table>
<thead>
<tr>
<th>Entry Method (1 character surrounded by quotes)</th>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>Swiped</td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>Keyed</td>
</tr>
<tr>
<td></td>
<td>Blank</td>
<td>Unknown</td>
</tr>
</tbody>
</table>
This report provides a summary of a merchant's valid transactions by transaction type for the selected reporting date or dates. Only the Daily Summaries are downloaded.

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Number (14 digits)</td>
<td>Unique 13 digit Number assigned by Moneris identifying the merchant (leading zeroes suppressed; padded with leading spaces)</td>
</tr>
<tr>
<td>Store Number (8 characters surrounded by quotations)</td>
<td>Identifier of store assigned by merchant</td>
</tr>
<tr>
<td>Currency (3 characters surrounded by quotations)</td>
<td>CAD or USD</td>
</tr>
<tr>
<td>Transaction Date (8 digits)</td>
<td>YYYYMMDD format. Date of transaction between merchant and end-customer</td>
</tr>
<tr>
<td>Activated Transaction Amount (14 including decimal point)</td>
<td>Total Amount of Gift Cards Activated</td>
</tr>
<tr>
<td>Activated Transaction Number (8 digits)</td>
<td>Total Number of Gift Cards Activated</td>
</tr>
<tr>
<td>Deactivated Transaction Amount (Length 14 including decimal point)</td>
<td>Total Amount of Gift Cards Deactivated</td>
</tr>
<tr>
<td>Deactivated Transaction Number (Field Length 8 digits)</td>
<td>Total Number of Gift Cards Deactivated</td>
</tr>
<tr>
<td>Purchase Amount (Field length 14 including decimal point)</td>
<td>Total Amount of Items Purchased with a Gift Card</td>
</tr>
<tr>
<td>Purchase Number (Field length 8 digits)</td>
<td>Total Number of Items Purchased with a Gift Card</td>
</tr>
<tr>
<td>Average Purchase (Length 14 including decimal point)</td>
<td>Amount of items purchased with a Gift Card Divided by number of Items purchased with Gift Card</td>
</tr>
<tr>
<td><strong>Field Name Gift Date Range</strong></td>
<td><strong>Description</strong></td>
</tr>
<tr>
<td>-------------------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>Void Amount (Length 14 including decimal point)</td>
<td>Total Amount of Items Voided</td>
</tr>
<tr>
<td>Number of Items Voided (Field length 8 digits)</td>
<td>Total Number of items voided</td>
</tr>
</tbody>
</table>
4.7 Reading the CSV File for 'Moneris Merchant Gift Card Liability'

The Liability Report provides a summary of how much value in dollars that has not yet been used for purchases or redemptions remains on gift cards that have been activated (i.e. sold) by the merchant. Merchants are responsible for the outstanding liability until each gift card expires.

<table>
<thead>
<tr>
<th>Field Name-Gift Liability</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Number (14 digits)</td>
<td>Unique 13 digit Number assigned by Moneris identifying the Merchant (leading zeroes suppressed; padded with leading spaces)</td>
</tr>
<tr>
<td>Currency (3 characters within quotations)</td>
<td>CAD or USD</td>
</tr>
<tr>
<td>Program Name (30 characters within quotations)</td>
<td>The name of any Moneris gift card program that the Merchant accepts through their Point-of-Sale device</td>
</tr>
<tr>
<td>Year (Length 4 digits within quotations)</td>
<td>Format YYYY. Reporting Year for the Liability Report.</td>
</tr>
<tr>
<td>Month (Length 2 digits within quotations)</td>
<td>MM. Reporting Month for the Liability Report. Format &quot;06&quot;.</td>
</tr>
<tr>
<td>Starting Balance Format (Length 13 including decimal point, and leading minus sign if negative)</td>
<td>The dollar amount of unused value on gift cards that have been activated but not fully redeemed by cardholders as of the beginning of the month. May be negative amount.</td>
</tr>
<tr>
<td>Activated Amount Format (Length 13 including decimal point)</td>
<td>The total dollar ($) value of gift cards that have been activated (i.e. sold) by the Merchant during the reporting month</td>
</tr>
<tr>
<td>Field Name-Gift Liability</td>
<td>Description</td>
</tr>
<tr>
<td>---------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Purchase Amount Format (Length 13 including decimal point and leading negative sign if not zero)</td>
<td>The total dollar value of gift cards that have been used by cardholders for purchases during the reporting month.</td>
</tr>
<tr>
<td>Void Adj Amount Format (Length 13 including decimal point, and leading negative sign if relevant)</td>
<td>The Void Adjustment Amount is the total dollar value of any void transactions performed by the merchant or at the Processing Centre to correct previous transactions. May be negative amount.</td>
</tr>
<tr>
<td>Deactivated Amount Format (Length 13 including decimal point and leading negative sign if not zero)</td>
<td>The total dollar value of gift cards that have been deactivated by the merchant.</td>
</tr>
<tr>
<td>Expired Cards Amount Format (Length 13 including decimal point and leading negative sign if not zero)</td>
<td>The total dollar value remaining on gift cards that have expired in the reporting month.</td>
</tr>
<tr>
<td>Closing Balance Format (Length 13 including decimal point, and leading negative sign if not zero)</td>
<td>The total liability that the merchant has for gift cards that have been activated (ie. Sold) but not fully used by the cardholders. May be negative amount.</td>
</tr>
</tbody>
</table>
4.8 Reading the CSV Download for 'Merchant Transaction Search Facility'

This report searches for and displays transaction-level information based on user specified criteria.

This download is a "true" CSV (Comma Separated Value) download. The size of a given field is not fixed; it will vary according to the size of its contents. Character fields that are blank appear as "". A numeric non-decimal field that could contain a value up to 999999999 will appear as "0" if it has a value of zero. A numeric field with two decimal places that could contain a value of 999999999.99 will appear as .00 if it has a value of zero.

Because it is comma separated format, rather than fixed length format, the current maximum lengths are given only for information.

<table>
<thead>
<tr>
<th>Field Name - Transaction Search</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Number (max length 11)</td>
<td>Unique Number assigned by Moneris identifying the Merchant</td>
</tr>
<tr>
<td>Store Number (max length 8 within quotes)</td>
<td>Identifier assigned by the merchant identifying the store</td>
</tr>
<tr>
<td>Transaction Date (max field length 8)</td>
<td>The date of the original transaction between merchant and end-customer - Format YYYYMMDD</td>
</tr>
<tr>
<td>Transaction Time (max field length 8 characters within quotes)</td>
<td>Time the transaction takes place at the Point of Sale terminal - Format (HH:MM:SS) 00:00:00 if time not available (tape).</td>
</tr>
<tr>
<td>Settlement Date (max field length 8)</td>
<td>Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris - Format YYYYMMDD</td>
</tr>
<tr>
<td>Device Number (max field length 8 within quotes)</td>
<td>Device number where the transaction takes place. First 2 digits indicate device type and the next 6 are serial number as assigned by manufacturer. Appears as &quot;&quot; if tape.</td>
</tr>
<tr>
<td>Batch Number (max length 5 digits)</td>
<td>Number assigned to a group of transactions from a customer sent to Moneris for settlement at the same time. May contain multiple transactions.</td>
</tr>
<tr>
<td>CSV Value</td>
<td>Card Type</td>
</tr>
<tr>
<td>-----------</td>
<td>-------------------------</td>
</tr>
<tr>
<td>01</td>
<td>Visa</td>
</tr>
<tr>
<td>02</td>
<td>MasterCard</td>
</tr>
<tr>
<td>03</td>
<td>Amex</td>
</tr>
<tr>
<td>06</td>
<td>Discover</td>
</tr>
<tr>
<td>07</td>
<td>Sears</td>
</tr>
<tr>
<td>08</td>
<td>HSBC Card</td>
</tr>
<tr>
<td>09</td>
<td>PWB Card</td>
</tr>
<tr>
<td>10</td>
<td>Interac</td>
</tr>
<tr>
<td>11</td>
<td>Air Miles</td>
</tr>
<tr>
<td>12</td>
<td>CITICOMM</td>
</tr>
<tr>
<td>13</td>
<td>Cheque Authorization</td>
</tr>
<tr>
<td>14</td>
<td>Maestro</td>
</tr>
<tr>
<td>15</td>
<td>JCB</td>
</tr>
<tr>
<td>16</td>
<td>UnionPay</td>
</tr>
<tr>
<td>PG</td>
<td>PetroTrak</td>
</tr>
<tr>
<td>AK</td>
<td>Akita Drilli</td>
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<tr>
<td>AR</td>
<td>ARI</td>
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<td>CR</td>
<td>Corp Rate</td>
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<tr>
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<td>Corp</td>
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<tr>
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<td>CorpRate</td>
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<td>JI</td>
<td>Emkay</td>
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<td>EH</td>
<td>Enchanced Dr</td>
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<td>OP</td>
<td>Ensign Testi</td>
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<tr>
<td>FC</td>
<td>Fas Gas Comm</td>
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<tr>
<td>FG</td>
<td>Fas Gas Flee</td>
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<tr>
<td>FV</td>
<td>Fleet Vehicl</td>
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<tr>
<td>FO</td>
<td>FOSS</td>
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<tr>
<td>GE</td>
<td>GE Capital</td>
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<td>GE</td>
<td>GE</td>
</tr>
<tr>
<td>GY</td>
<td>Govt of Yuko</td>
</tr>
<tr>
<td>Field Name - Transaction Search</td>
<td>Description</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>JP</td>
<td>Jim Pattison</td>
</tr>
<tr>
<td>JP</td>
<td>JPLlease</td>
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<tr>
<td>NB</td>
<td>NB Gov</td>
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<tr>
<td>OT</td>
<td>OTHER</td>
</tr>
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<td>PT</td>
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<tr>
<td>PD</td>
<td>Phelps Drill</td>
</tr>
<tr>
<td>PH</td>
<td>PHH</td>
</tr>
<tr>
<td>RT</td>
<td>Race Trac Fl</td>
</tr>
<tr>
<td>TR</td>
<td>TLS</td>
</tr>
</tbody>
</table>

**Capture Method**
(max field length 1 character within quotes)

<table>
<thead>
<tr>
<th>CSV Value</th>
<th>Capture Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>O</td>
<td>Online/POS</td>
</tr>
<tr>
<td>T</td>
<td>Tape</td>
</tr>
<tr>
<td>Field Name - Transaction Search</td>
<td>Description</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Cardholder Number (max field length 19 digits within quotes)</td>
<td>Credit/Debit card number used by the cardholder to process transactions</td>
</tr>
<tr>
<td>Value</td>
<td>Description</td>
</tr>
<tr>
<td>-------</td>
<td>-------------</td>
</tr>
<tr>
<td>Blank</td>
<td>Swiped, MS Card, MSR Device, Track II Available</td>
</tr>
<tr>
<td>A</td>
<td>Swiped, EMV-enabled Device, Track II not available</td>
</tr>
<tr>
<td>C</td>
<td>Chip Card Read, EMV-enabled Device, Track II Available, offline PIN verified</td>
</tr>
<tr>
<td>D</td>
<td>Chip Card Read, EMV-enabled Device, Track II Available, no PIN verification</td>
</tr>
<tr>
<td>E</td>
<td>Swiped, MSR device, Track II may not be available</td>
</tr>
<tr>
<td>F</td>
<td>Contactless, MSR Device, Track II Available</td>
</tr>
<tr>
<td>G</td>
<td>Swiped, Chip Card, MSR Device, Track II may not be available</td>
</tr>
<tr>
<td>H</td>
<td>Swiped, Chip Card, EMV-enabled device, Track II may not be available</td>
</tr>
<tr>
<td>I</td>
<td>Contactless, EMV-enabled Device, Track II Available</td>
</tr>
<tr>
<td>J</td>
<td>Chip Card read, EMV-Enabled device, Track II may not be available</td>
</tr>
<tr>
<td>K</td>
<td>Chip Card Read, EMV-enabled device, No Track II, Offline PIN verified</td>
</tr>
<tr>
<td>L</td>
<td>Chip Card Read, EMV-enabled device, No Track II, no PIN Verification</td>
</tr>
<tr>
<td>M</td>
<td>Manual, EMV-enabled Device, No Track II</td>
</tr>
<tr>
<td>N</td>
<td>Manual, Chip Card, EMV-enabled Device</td>
</tr>
<tr>
<td>O</td>
<td>Manual, MSR Device, no Track II</td>
</tr>
<tr>
<td>P</td>
<td>Swiped, MS Card, MSR Device, Track II Available</td>
</tr>
<tr>
<td>Field Name - Transaction Search</td>
<td>Description</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Q</td>
<td>Swiped, MS Card, MSR Device, Track II Available, No referrals</td>
</tr>
<tr>
<td>R</td>
<td>Manual, MSR Device, No Track II, no referrals</td>
</tr>
<tr>
<td>S</td>
<td>Manual, EMV-enabled Device, no Track II, no referrals</td>
</tr>
<tr>
<td>T</td>
<td>Swiped, MS Card, EMV-enabled Device, Track II Available</td>
</tr>
<tr>
<td>U</td>
<td>Swiped, Chip Card, MSR Device, Track II Available</td>
</tr>
<tr>
<td>V</td>
<td>Swiped, Chip Card, EMV-enabled Device, Track II Available</td>
</tr>
<tr>
<td>W</td>
<td>Swiped, MS Card, EMV-enabled Device, Track II Available, No Referrals</td>
</tr>
<tr>
<td>X</td>
<td>Indicates Tape</td>
</tr>
<tr>
<td>Y</td>
<td>Swiped, Chip Card, MSR Device, Track II Available, No Referrals</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transaction Type (max field length 2 characters within quotes)</th>
<th>CSV Value</th>
<th>Transaction Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Purchase</td>
<td>Purchase</td>
<td></td>
</tr>
<tr>
<td>4 Refund</td>
<td>Refund</td>
<td></td>
</tr>
<tr>
<td>6 Refund Correction</td>
<td>Refund Correction</td>
<td></td>
</tr>
<tr>
<td>7 Purchase Correction</td>
<td>Purchase Correction</td>
<td></td>
</tr>
<tr>
<td>8 Payment</td>
<td>Payment</td>
<td></td>
</tr>
<tr>
<td>9 Payment Correction</td>
<td>Payment Correction</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Merchant Settled Transaction Amount (max field length 13 including decimal point, and leading minus sign if relevant)</th>
<th>Amount of the transaction settled to the merchant. Negative transaction amounts displayed with a leading minus sign</th>
</tr>
</thead>
</table>

<p>| Authorization Code (max field length 6 characters within quotes) | An alphanumeric field that indicates the Authorization number of the transaction |</p>
<table>
<thead>
<tr>
<th>Field Name - Transaction Search</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Invoice Number (max field length 10 characters within quotes)</td>
<td>Identifies this particular purchase to the merchant. Available only if entered by merchant and the POS device has the relevant functionality. Blank if tape and not available. Zero-filled if not available and POS.</td>
</tr>
</tbody>
</table>
Approved are '00', '01', '04', '77', 'Z3', or '. All others are declined.

Some of the more common declined are:

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>'E1'</td>
<td>'Not Initialized'</td>
</tr>
<tr>
<td>'E2'</td>
<td>'Unknown Device-Call'</td>
</tr>
<tr>
<td>'E3'</td>
<td>'Unknown Merchant'</td>
</tr>
<tr>
<td>'E4'</td>
<td>'Invalid Transaction'</td>
</tr>
<tr>
<td>'E5'</td>
<td>'Device Disabled-Call'</td>
</tr>
<tr>
<td>'E6'</td>
<td>'Cannot Close Batch'</td>
</tr>
<tr>
<td>'E7'</td>
<td>'Invalid Amount'</td>
</tr>
<tr>
<td>'R1'</td>
<td>'Device Initialized'</td>
</tr>
<tr>
<td>'R2'</td>
<td>'Retry Later'</td>
</tr>
<tr>
<td>'R3'</td>
<td>'No Resp - Retry'</td>
</tr>
<tr>
<td>'R4'</td>
<td>'Please Close Batch'</td>
</tr>
<tr>
<td>'S1'</td>
<td>'System Problem-Retry'</td>
</tr>
<tr>
<td>'S2'</td>
<td>'Sys Prob 96-Call'</td>
</tr>
<tr>
<td>'S5'</td>
<td>'Unmatched Merch Id'</td>
</tr>
<tr>
<td>'T1'</td>
<td>'Initialized Tested'</td>
</tr>
<tr>
<td>'T2'</td>
<td>'Authorize Tested'</td>
</tr>
<tr>
<td>'V0'</td>
<td>'Invalid Prov Code'</td>
</tr>
<tr>
<td>'V1'</td>
<td>'Invalid License'</td>
</tr>
<tr>
<td>'V2'</td>
<td>'Account Frozen'</td>
</tr>
<tr>
<td>'V3'</td>
<td>'Call Tellcheck'</td>
</tr>
<tr>
<td>'V4'</td>
<td>'Lost/Verify ID'</td>
</tr>
<tr>
<td>'V5'</td>
<td>'Decline/Call'</td>
</tr>
<tr>
<td>'V6'</td>
<td>'DOB Error '</td>
</tr>
<tr>
<td>'V7'</td>
<td>'Excess Activity'</td>
</tr>
<tr>
<td>'V8'</td>
<td>'Do Not Accept'</td>
</tr>
<tr>
<td>'06'</td>
<td>'Invalid Expiry Date'</td>
</tr>
<tr>
<td>'12'</td>
<td>'Declined'</td>
</tr>
<tr>
<td>'14'</td>
<td>'Call bank for Auth'</td>
</tr>
<tr>
<td>'41'</td>
<td>'Hold Card-Call Bank'</td>
</tr>
<tr>
<td>'42'</td>
<td>'Hold Card-Call Bank'</td>
</tr>
<tr>
<td>'43'</td>
<td>'Hold Card-Call Bank'</td>
</tr>
<tr>
<td>'50'</td>
<td>'Declined'</td>
</tr>
<tr>
<td>'54'</td>
<td>'Expired Card-Refused'</td>
</tr>
<tr>
<td>'60'</td>
<td>'Call bank for Auth'</td>
</tr>
<tr>
<td>'69'</td>
<td>'Call Bank for Auth'</td>
</tr>
<tr>
<td>'78'</td>
<td>'Unable to Reverse'</td>
</tr>
<tr>
<td>'81'</td>
<td>'Declined'</td>
</tr>
<tr>
<td>'82'</td>
<td>'Declined'</td>
</tr>
<tr>
<td>'84'</td>
<td>'Declined'</td>
</tr>
<tr>
<td>'85'</td>
<td>'Declined'</td>
</tr>
<tr>
<td>'91'</td>
<td>'Issuer Off Line'</td>
</tr>
<tr>
<td>Field Name - Transaction Search</td>
<td>Description</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Merchant Settled Transaction Currency (max field length 3 characters within quotes)</td>
<td><strong>CSV Value</strong></td>
</tr>
<tr>
<td>CAD</td>
<td>Canadian</td>
</tr>
<tr>
<td>USD</td>
<td>U.S.</td>
</tr>
<tr>
<td>Swipe/Keyed Indicator (max field length 1 character within quotes)</td>
<td>This field is obsolete, will always be blank</td>
</tr>
<tr>
<td>Merchant Reference Number (max field length 23 characters within quotes)</td>
<td>This may be entered by merchant and sent to Moneris to uniquely identify transaction. Currently usually available only for transactions Merchant Direct defines as &quot;tape&quot;. May be available for POS transaction, if terminal has relevant functionality and merchant enters.</td>
</tr>
<tr>
<td>Clerk ID (max field length 6 characters within quotes)</td>
<td>This is the ID assigned by the Merchant to the Clerk/Operator of the terminal which processed the transaction. Available only if the POS device has the relevant functionality.</td>
</tr>
<tr>
<td>Tier ID (4 characters within quotes)</td>
<td>List of Tier ID codes and descriptions</td>
</tr>
<tr>
<td>Merchant Discount Rate % (MDR %) (Format 0.00000)</td>
<td>See explanation in Glossary above. <strong>MDR</strong>. .00000 if zero.</td>
</tr>
<tr>
<td>Card Brand Rate % (Format 0.00000)</td>
<td>See explanation in Glossary above. <strong>Card Brand</strong> .00000 if zero.</td>
</tr>
<tr>
<td>Qualification Rate % (Format 0.00000)</td>
<td>See explanation in Glossary above. <strong>Qualification</strong> .00000 if zero.</td>
</tr>
<tr>
<td>Fee Program Region (max field length 6 characters within quotes)</td>
<td><strong>CSV Value</strong></td>
</tr>
<tr>
<td>INT</td>
<td>International</td>
</tr>
<tr>
<td>CAN</td>
<td>Canadian</td>
</tr>
<tr>
<td>Fee Program Code (max field length 4 characters within quotes)</td>
<td>The combination of Card Type, Fee Program Region &amp; Fee Program Code identifies the interchange applied to the transaction.</td>
</tr>
<tr>
<td>Field Name - Transaction Search</td>
<td>CSV Value</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-----------</td>
</tr>
<tr>
<td>Cardholder Origin (max field length 6 characters within quotes)</td>
<td>IERR</td>
</tr>
<tr>
<td></td>
<td>IRAC</td>
</tr>
<tr>
<td></td>
<td>IRAR</td>
</tr>
<tr>
<td></td>
<td>ONUS</td>
</tr>
<tr>
<td>Differential Rate % (Format 0.00000)</td>
<td>See explanation in Glossary above. <strong>Differential</strong></td>
</tr>
<tr>
<td>Card Brand Rate $ (Format 0.00000)</td>
<td>See explanation in Glossary above. <strong>Card Brand</strong></td>
</tr>
<tr>
<td>Differential Amount (Format 0.0000)</td>
<td>Is the difference between the interchange/wholesale discount fee associated with the Target Qualification Level and the interchange/wholesale discount fee associated with the interchange level at which the Payment Brand actually processed the downgraded transaction.</td>
</tr>
<tr>
<td>Cardholder Transaction Amount (max field length 18 including decimal point, and leading minus sign if relevant)</td>
<td>Amount of the transaction settled to the cardholder. Negative transaction amounts displayed with a leading minus sign</td>
</tr>
<tr>
<td>Cardholder Transaction Currency (3 characters within quotes)</td>
<td>ISO 3 character currency code.</td>
</tr>
<tr>
<td>CC Indicator (max length 1 characters within quotes)</td>
<td>Dynamic Currency Conversion Indicator</td>
</tr>
<tr>
<td>Possible Values</td>
<td>Definition</td>
</tr>
<tr>
<td>D</td>
<td>DCC transaction (dynamic currency conversion)</td>
</tr>
<tr>
<td>M</td>
<td>MCP transaction (multi-currency pricing)</td>
</tr>
<tr>
<td>**</td>
<td>Single Currency Transaction</td>
</tr>
<tr>
<td>Transaction Reference ID (17 characters)</td>
<td>Is the reference number to uniquely identify transactions, it consist of: Bytes 1-8 – ECR/Terminal Number Bytes 9-11 = shift # Bytes 12-14 = batch number Bytes 15-17 = Sequence Number</td>
</tr>
</tbody>
</table>
4.9 Reading the CSV Download for 'Financial Details'

This report searches for and displays payment information based on user specified criteria.

This download is a "true" CSV (Comma Separated Value) download. The size of a given field is not fixed; it will vary according to the size of its contents. Character fields that are blank appear as "". A numeric non-decimal field that could contain a value up to 999999999 will appear as 0 if it has a value of zero. A numeric field with two decimal places that could contain a value of 999999999.99 will appear as .00 if it has a value of zero.

Because it is comma separated format, rather than fixed length format, the maximum field lengths are given only for information.

<table>
<thead>
<tr>
<th>Field Name – Financial Details</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Date (max field length 10 characters within quotes)</td>
<td>The date that the payment transaction was issued - Format YYYY/MM/DD</td>
</tr>
<tr>
<td>Description of Transaction (max field length 60 characters within quotes)</td>
<td>Description of the payment transaction as it would have appeared on the statement.</td>
</tr>
<tr>
<td>Original Settlement Date (max field length 10 characters within quotes)</td>
<td>Original Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris - Format YYYY/MM/DD</td>
</tr>
<tr>
<td>Original Settlement Amount (max field length 13 including decimal point, and leading minus sign if relevant)</td>
<td>Amount of the original settlement, prior to performing deposit retention.</td>
</tr>
<tr>
<td>Retained Amount (max field length 13 including decimal point, and leading minus sign if relevant)</td>
<td>Amount retained due to deposit retention.</td>
</tr>
<tr>
<td>Payment Amount (max field length 13 including decimal point, and leading minus sign if relevant)</td>
<td>Amount of the payment transaction, after deposit retention. This is the amount that will actually be deposited into the bank account.</td>
</tr>
<tr>
<td>PST/QST Amount (max field length 11 including decimal point, and leading minus sign if relevant)</td>
<td>Amount of PST or QST that is included in the payment amount for fee payment transactions.</td>
</tr>
<tr>
<td>Field Name – Financial Details</td>
<td>Description</td>
</tr>
<tr>
<td>---------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>GST/HST Amount</td>
<td>Amount of GST or HST that is included in the payment amount for fee payment transactions.</td>
</tr>
<tr>
<td>Deposit Account Number (max field length 30 characters within quotes)</td>
<td>Identifies the bank account which the payment is to be credited to or debited from.</td>
</tr>
<tr>
<td>Deposit Retention Percent (max field length 10 including decimal point, and leading minus sign if relevant)</td>
<td>Percentage of deposit that will be retained.</td>
</tr>
<tr>
<td>Deposit Retention Limit (max field length 18 including decimal point, and leading minus sign if relevant)</td>
<td>Maximum amount that can be retained</td>
</tr>
<tr>
<td>Current Retention Balance (max field length 18 including decimal point, and leading minus sign if relevant)</td>
<td>Current amount that has been retained.</td>
</tr>
<tr>
<td>Currency (max field length 1 character within quotes)</td>
<td><strong>CSV Value</strong></td>
</tr>
<tr>
<td></td>
<td>C</td>
</tr>
<tr>
<td></td>
<td>U</td>
</tr>
<tr>
<td>Store Number (length 8 within quotes)</td>
<td>Unique number assigned by the merchant identifying the store</td>
</tr>
</tbody>
</table>
4.10 Reading the CSV Download for 'Monthly Service Fees'

This report searches for and displays service fees charged to the merchant.

This download is a "true" CSV (Comma Separated Value) download. The size of a given field is not fixed; it will vary according to the size of its contents. Character fields that are blank appear as "". A numeric non-decimal field that could contain a value up to 999999999 will appear as 0 if it has a value of zero. A numeric field with two decimal places that could contain a value of 999999999.99 will appear as .00 if it has a value of zero.

Because it is comma separated format, rather than fixed length format, the maximum field lengths are given only for information.

<table>
<thead>
<tr>
<th>Field Name – Monthly Service Fees</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Number ( length 11)</td>
<td>Unique Number assigned by Moneris identifying the Merchant</td>
</tr>
<tr>
<td>Statement Year (max field length 4 characters within quotes)</td>
<td>Format YYYY</td>
</tr>
<tr>
<td>Statement Month (max field length 2characters within quotes)</td>
<td>Format MM</td>
</tr>
<tr>
<td>Store Number (length 8 within quotes)</td>
<td>Unique number assigned by the merchant identifying the store</td>
</tr>
<tr>
<td>Description (max field length 60 characters within quotes)</td>
<td>Description of the service for which a fee was charged</td>
</tr>
<tr>
<td>Items (maximum length 9 digits)</td>
<td>Number of units of service that the merchant is being charged for</td>
</tr>
<tr>
<td>Per Item (max field length 10 including decimal point, and leading minus sign if relevant)</td>
<td>Fee charged per unit of service</td>
</tr>
<tr>
<td>Total (max field length 15 including decimal point, and leading minus sign if relevant)</td>
<td>Total amount of service fee charged to the merchant</td>
</tr>
<tr>
<td>Fee Settled By (length 1 within quotes)</td>
<td>CSV Value</td>
</tr>
<tr>
<td></td>
<td>Description</td>
</tr>
<tr>
<td></td>
<td>M</td>
</tr>
<tr>
<td></td>
<td>Merchant</td>
</tr>
<tr>
<td>Field Name – Monthly Service Fees</td>
<td>Description</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td>Currency (max field length 1 character within quotes)</td>
<td>CSV Value</td>
</tr>
<tr>
<td>C</td>
<td>Canadian</td>
</tr>
<tr>
<td>U</td>
<td>U.S.</td>
</tr>
</tbody>
</table>
4.11 Reading the CSV Download for ‘Differential Transactions Report

This report searches for and displays transactions which had a non-qualified or differential fee for the card types and date range specified.

This download is a "true" CSV (Comma Separated Value) download. The size of a given field is not fixed; it will vary according to the size of its contents. Character fields that are blank appear as "". A numeric non-decimal field that could contain a value up to 999999999 will appear as 0 if it has a value of zero. A numeric field with two decimal places that could contain a value of 999999999.99 will appear as .00 if it has a value of zero.

Because it is comma separated format, rather than fixed length format, the maximum field lengths are given only for information.

<table>
<thead>
<tr>
<th>Field Name – Non-Qualified &amp; Differential Transactions</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Number ( length 11)</td>
<td>Unique Number assigned by Moneris identifying the Merchant</td>
</tr>
<tr>
<td>Settlement Date (max field length 8 characters within quotes)</td>
<td>Settlement Date on Merchant Direct means the date the transactions were first processed at Moneris - Format YYYYMMDD</td>
</tr>
<tr>
<td>Transaction Date (max field length 8 characters within quotes)</td>
<td>The date of the original transaction between merchant and end-customer - Format YYYYMMDD</td>
</tr>
<tr>
<td>Transaction Time (max field length 8 characters within quotes)</td>
<td>Time the transaction takes place at the Point of Sale terminal - Format (HH:MM:SS)</td>
</tr>
<tr>
<td>Device Number (max field length 8 within quotes)</td>
<td>Device number where the transaction takes place. First 2 digits indicate the device type and the next 6 are serial number as assigned by manufacturer. Blank if tape transaction.</td>
</tr>
<tr>
<td>Batch Number (max length 5 digits)</td>
<td>Number assigned by Moneris to a group of transactions from a customer sent to Moneris for settlement at the same time. May include multiple transactions.</td>
</tr>
<tr>
<td>Field Name – Non-Qualified &amp; Differential Transactions</td>
<td>Description</td>
</tr>
<tr>
<td>-------------------------------------------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Card Type (max field length 2 digits within quotes)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CSV Value</td>
</tr>
<tr>
<td></td>
<td>01</td>
</tr>
<tr>
<td></td>
<td>02</td>
</tr>
<tr>
<td></td>
<td>06</td>
</tr>
<tr>
<td></td>
<td>14</td>
</tr>
<tr>
<td>Cardholder Number (max field length 19 digits within quotes)</td>
<td>Credit/Debit card number used by the cardholder to process transactions</td>
</tr>
</tbody>
</table>
### Point of Transaction Code
(max field length 1 character within quotes)

MSR refers to Magnetic Stripe Recognition device

EMV refers to Eurocard MasterCard Visa chip device

<table>
<thead>
<tr>
<th>Value</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blank</td>
<td>Swiped, MS Card, MSR Device, Track II Available</td>
</tr>
<tr>
<td>A</td>
<td>Swiped, EMV-enabled Device, Track II not available</td>
</tr>
<tr>
<td>C</td>
<td>Chip Card Read, EMV-enabled Device, Track II Available, offline PIN verified</td>
</tr>
<tr>
<td>D</td>
<td>Chip Card Read, EMV-enabled Device, Track II Available, no PIN verification</td>
</tr>
<tr>
<td>E</td>
<td>Swiped, MSR device, Track II may not be available</td>
</tr>
<tr>
<td>F</td>
<td>Contactless, MSR Device, Track II Available</td>
</tr>
<tr>
<td>G</td>
<td>Swiped, Chip Card, MSR Device, Track II may not be available</td>
</tr>
<tr>
<td>H</td>
<td>Swiped, Chip Card, EMV-enabled device, Track II may not be available</td>
</tr>
<tr>
<td>I</td>
<td>Contactless, EMV-enabled Device, Track II Available</td>
</tr>
<tr>
<td>J</td>
<td>Chip Card read, EMV-Enabled device, Track II may not be available</td>
</tr>
<tr>
<td>K</td>
<td>Chip Card Read, EMV-enabled device, No Track II, Offline PIN verified</td>
</tr>
<tr>
<td>L</td>
<td>Chip Card Read, EMV-enabled device, No Track II, no PIN Verification</td>
</tr>
<tr>
<td>M</td>
<td>Manual, EMV-enabled Device, No Track II</td>
</tr>
<tr>
<td>N</td>
<td>Manual, Chip Card, EMV-enabled Device</td>
</tr>
<tr>
<td>O</td>
<td>Manual, MSR Device, no Track II</td>
</tr>
<tr>
<td>P</td>
<td>Swiped, MS Card, MSR Device, Track II Available</td>
</tr>
<tr>
<td>Field Name – Non-Qualified &amp; Differential Transactions</td>
<td>Description</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Q</td>
<td>Swiped, MS Card, MSR Device, Track II Available, No referrals</td>
</tr>
<tr>
<td>R</td>
<td>Manual, MSR Device, No Track II, no referrals</td>
</tr>
<tr>
<td>S</td>
<td>Manual, EMV-enabled Device, no Track II, no referrals</td>
</tr>
<tr>
<td>T</td>
<td>Swiped, MS Card, EMV-enabled Device, Track II Available</td>
</tr>
<tr>
<td>U</td>
<td>Swiped, Chip Card, MSR Device, Track II Available</td>
</tr>
<tr>
<td>V</td>
<td>Swiped, Chip Card, EMV-enabled Device, Track II Available</td>
</tr>
<tr>
<td>W</td>
<td>Swiped, MS Card, EMV-enabled Device, Track II Available, No Referrals</td>
</tr>
<tr>
<td>X</td>
<td>Indicates Tape</td>
</tr>
<tr>
<td>Y</td>
<td>Swiped, Chip Card, MSR Device, Track II Available, No Referrals</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transaction Type (max field length 2 characters within quotes)</th>
<th>CSV Value</th>
<th>Transaction Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Purchase</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Refund</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Refund Correction</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Purchase Correction</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Payment</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Payment Correction</td>
<td></td>
</tr>
</tbody>
</table>

<p>| Transaction Amount (max field length 13) | Amount of the transaction. Negative transaction amounts displayed with a leading minus sign |
| Authorization Code (max field length 6 characters within quotes) | An alphanumeric field that indicates the Authorization number of the transaction |</p>
<table>
<thead>
<tr>
<th>Field Name – Non-Qualified &amp; Differential Transactions</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fee Program Region (max field length 6 characters within quotes)</td>
<td><strong>CSV Value</strong></td>
</tr>
<tr>
<td>INT</td>
<td>International</td>
</tr>
<tr>
<td>CAN</td>
<td>Canadian</td>
</tr>
<tr>
<td>Fee Program Code (max field length 4 characters within quotes)</td>
<td>The combination of Card Type, Fee Program Region &amp; Fee Program Code identifies the interchange/wholesale discount applied to the transaction.</td>
</tr>
<tr>
<td>Tier ID (4 characters within quotes)</td>
<td><strong>Fee Program Descriptions</strong></td>
</tr>
<tr>
<td></td>
<td>List of Tier ID codes and descriptions</td>
</tr>
<tr>
<td></td>
<td>If a Tier ID is shown, it may be used in calculating the Merchant Discount Rate (MDR).</td>
</tr>
<tr>
<td>Merchant Discount Rate % (MDR %) (Format 0.00000)</td>
<td>See explanation in Glossary above. MDR.</td>
</tr>
<tr>
<td>Card Brand Rate % (Format 0.00000)</td>
<td>See explanation in Glossary above. Card Brand</td>
</tr>
<tr>
<td>Qualification Rate % (Format 0.00000)</td>
<td>See explanation in Glossary above. Qualification</td>
</tr>
<tr>
<td>Differential Rate % (Format 0.00000)</td>
<td>See explanation in Glossary above. Differential</td>
</tr>
<tr>
<td>Currency Literal (max field length 1 character within quotes)</td>
<td><strong>CSV Value</strong></td>
</tr>
<tr>
<td>C</td>
<td>Canadian</td>
</tr>
<tr>
<td>U</td>
<td>U.S.</td>
</tr>
</tbody>
</table>
4.12 Reading the CSV Download for ‘Taxable Fees’

This report displays each transaction or service fee that was charged to the merchant to which taxes were applied.

This download is a "true" CSV (Comma Separated Value) download. The size of a given field is not fixed; it will vary according to the size of its contents. Character fields that are blank appear as "". A numeric non-decimal field that could contain a value up to 999999999 will appear as 0 if it has a value of zero. A numeric field with two decimal places that could contain a value of 999999999.99 will appear as .00 if it has a value of zero.

Because it is comma separated format, rather than fixed length format, the maximum field lengths are given only for information.

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<tr>
<th>Field Name – Non-Qualified &amp; Differential Transactions</th>
<th>Description</th>
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<tbody>
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<td>Merchant Number ( length 11)</td>
<td>Unique Number assigned by Moneris identifying the Merchant</td>
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<tr>
<td>Description (max field length 50 characters within quotes)</td>
<td>Description of the transaction or service fee</td>
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<tr>
<td>Pre-tax amount (max field length 15 including decimal point, and leading minus sign if relevant)</td>
<td>Amount of transaction or service fee excluding applicable taxes</td>
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<tr>
<td>PST/QST percentage (max field length 9 - Format 0.00000)</td>
<td>The PST/QST tax percentage applied to the transaction or service fee</td>
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<td>PST/QST amount (max field length 11 including decimal point, and leading minus sign if relevant)</td>
<td>Amount of PST/QST tax applied to the transaction or service fee</td>
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<td>GST/HST percentage (max field length 9 - Format 0.00000)</td>
<td>The GST/HST tax percentage applied to the transaction or service fee</td>
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<td>GST/HST amount (max field length 11 including decimal point, and leading minus sign if relevant)</td>
<td>Amount of GST/HST tax applied to the transaction or service fee</td>
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### Code | Meaning
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5Q03 | Mid-Qualified Credit
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