



User Guide for Business Hub

Highlights on how to navigate the Business Hub to access reporting, submit support cases, and find tools to manage your MerchantE account. And with Insights Hub, how to view and compare trends in both personal and industry processing data.

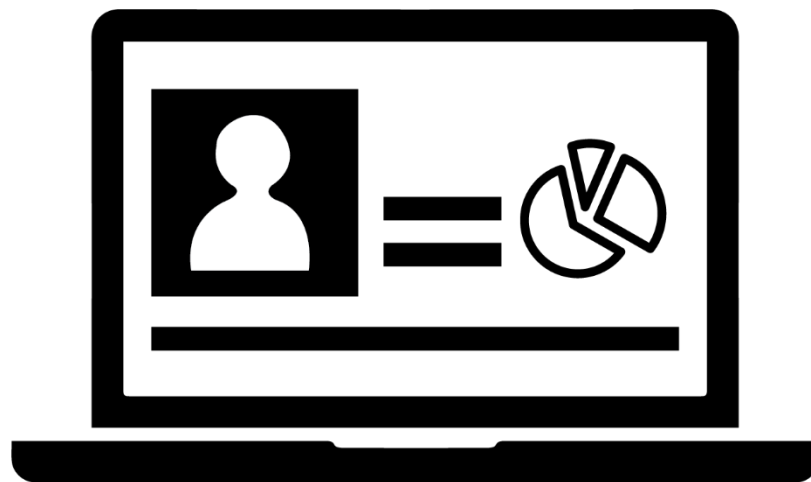


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Introduction

Business Hub, found at www.mybusiness-hub.com, is your new headquarters for reporting and managing your MerchantE account. This guide will tell you everything you need to know to navigate your hub, access reports, and submit support cases. It will also introduce you to the Insights Hub, which enables you to view trends in both personal and industry processing data.

If you have been a MerchantE customer previously, you will use the same credentials for logging into Business Hub as you have used for our Online Reporting Portal, also known as Business Platform. If you are a new customer, you should have received your login credentials in your Welcome Email. If you cannot find them, contact Customer Care at help@MerchantE.com.

Welcome Home

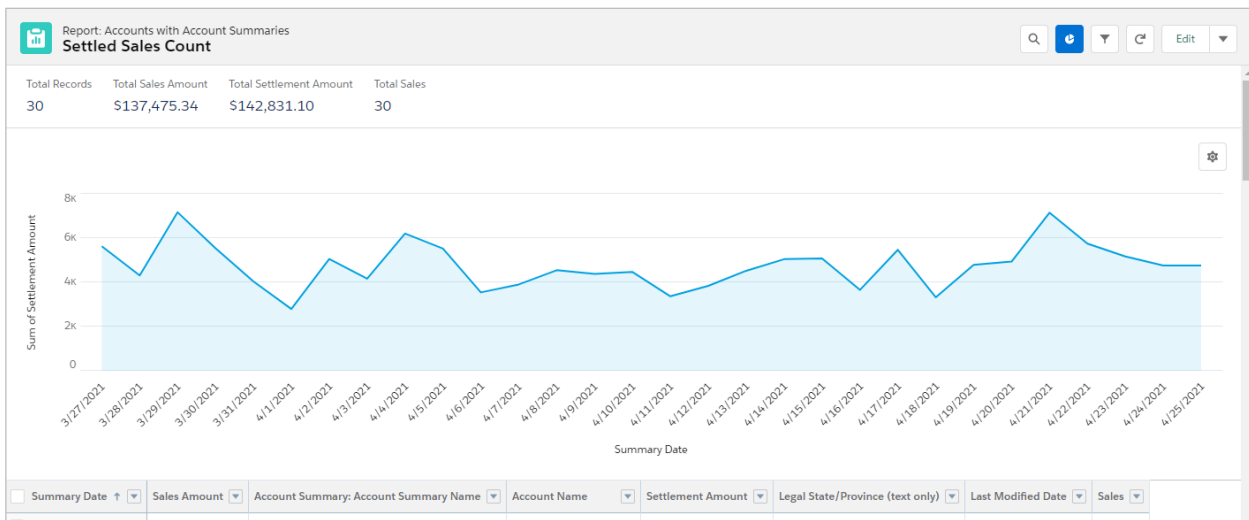
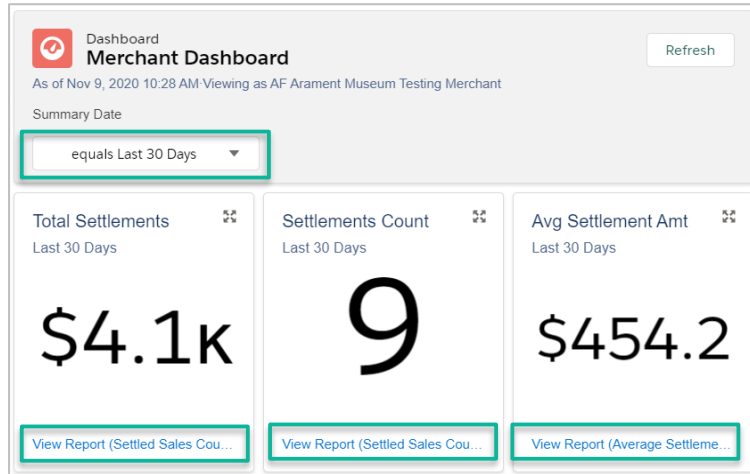
The first thing you will see when you log in is your home page. At the top center is the welcome banner. New features and announcements may be displayed here from time to time, so keep an eye on it!



Your Dashboard

Below the welcome banner, front and center, is a dashboard with a quick view of your settlements data.

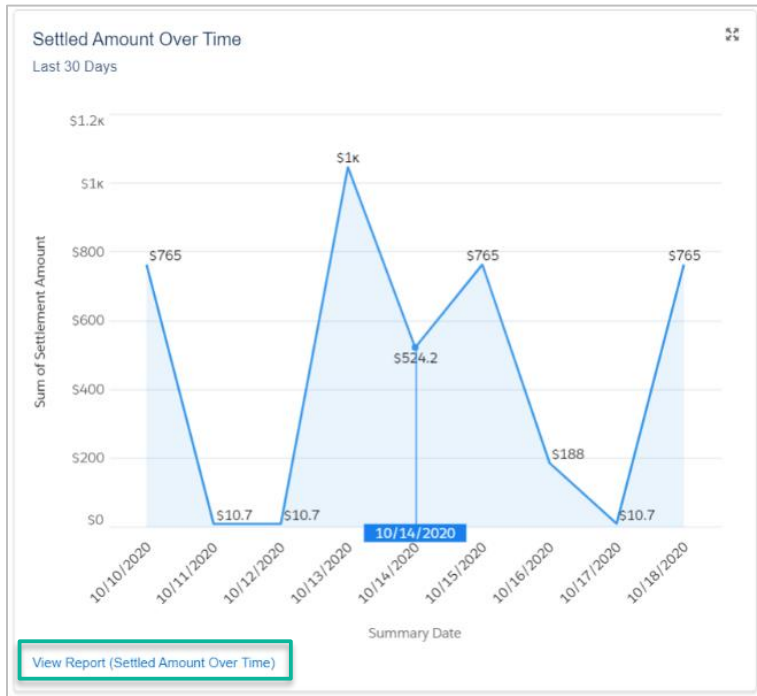
You can see “Total Settlements,” “Settlements Count,” and “Average Settlement Amount” for the last 30 days. Click **View Report** below each number to view its graph and a more detailed report, as pictured below.



The graph will display directly above its report, and it can be hidden or displayed with the **Toggle Chart** icon. By clicking the **Filters** button, you can filter the data by account, activity, and summary date.

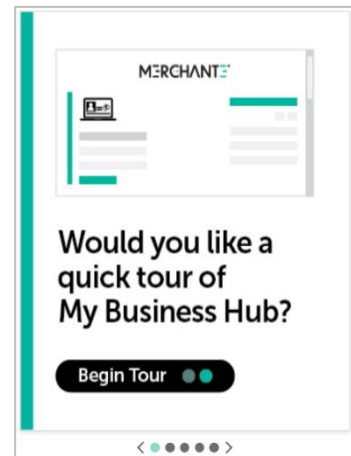


The line graph below the dashboard shows your “Settled Amount Over Time.” Click **View Report** below the chart to view a more detailed report.



To the left of your dashboard, you will notice a carousel of announcements. Check here regularly as we will add useful announcements such as new products and resources for your business.

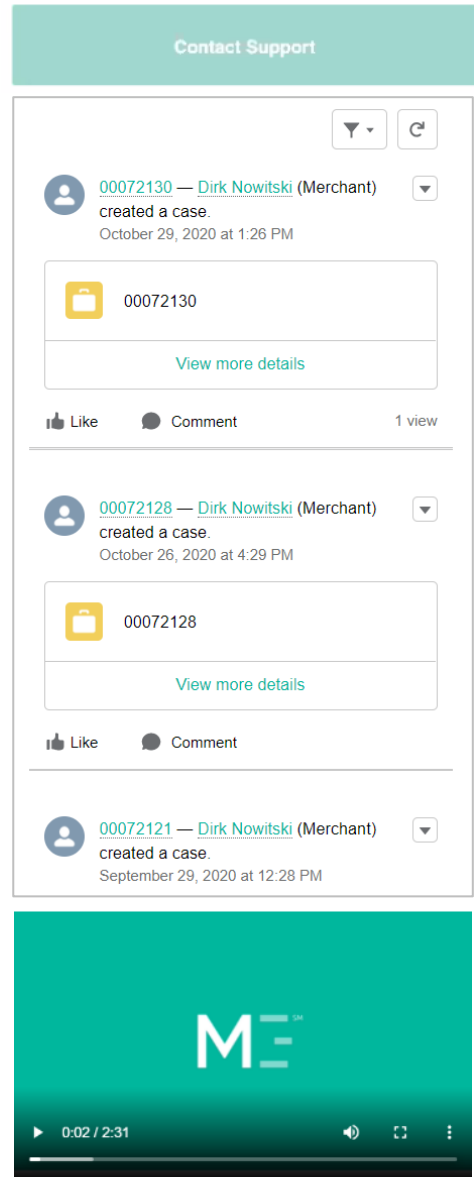
Below the carousel are some quick links. From here you can view the MerchantE User Guide Library, as well as access more information about other products and services from MerchantE.



To the right of your Dashboard, you can see an activity feed for your cases. Click on the case number in the activity feed to view more details about the case. You can also click the **Filter** button to filter these results by question/answer type or view all updates.

Click **Contact Support** above the feed to instantly create a new case.

Below the activity feed is a MerchantE informational video.



The screenshot displays the MerchantE interface. At the top, there is a teal header with the text "Contact Support". Below this is an activity feed containing three entries. Each entry shows a user profile icon, a case number (00072130, 00072128, and 00072121), the name "Dirk Nowitski (Merchant)", and the action "created a case." along with the creation date and time. Each entry also includes a "View more details" link and "Like" and "Comment" buttons. Below the activity feed is a video player with a teal background and the "ME" logo. The video player shows a progress bar at 0:02 / 2:31 and standard playback controls.

Business Details

Account Details

The Account Details page displays all accounts in your Business Hub. Click on the **Account Name** to view account information.

Account Name	MID	Phone
Modern Office Hub	123456	(404) 766-9955

From the Details tab you can view all the account and contact information associated with your account. You will see the account name, addresses, contact name and number, plus the date that the account was opened. *Note: If there is any data within the Account Details section that needs to be updated, please submit a case under the [Support Tab](#).*

The screenshot shows the MerchantE interface. At the top, there is a search bar and a navigation menu with items: Home, Business Details (selected), Reports, Resources, Products, Support, and Insights Hub. Below the navigation, the account name 'Account EXPERTS EXCHANGE LLC' is displayed with a building icon. Underneath, there are three columns of information: MID (94100058452), Website (http://www.experts-exchange.com), and Phone ((877) 211-8911). Below this, there are two tabs: 'Details' (selected) and 'Reports'. The 'Details' tab shows a list of fields and their values: Account Name (EXPERTS EXCHANGE LLC), Legal Name (EXPERTS EXCHANGE LLC), Fax ((805) 593-0275), Contact Name (RANDY REDBERG/JOHN CLAUD), Contact Number ((805) 787-0603), and Date Opened (10/1/2004 4:14 AM).

You can also view the reports associated with the account by clicking on the **Reports** tab within the Account Details page. This is especially helpful if there are multiple merchant IDs associated with your business (see [Multi-Merchant Support](#), below). For those with a single account, these same reports are also accessible from the Reports tab at the top of the page.



Multi-Merchant Support

If you have multiple merchant IDs associated with your business, you will see all your accounts listed on the Account Details page.

Account Name ↑	MID	Phone
1 ENHANCED FUNDING 2	941000126197	1231231234
2 ENHANCED FUNDING 3	941000126200	1231231234
3 ENHANCED FUNDING 4	941000126202	1231231234
4 ENHANCED FUNDING 5	941000126204	1231231234
5 ENHANCED FUNDING 6	941000126209	1231231234
6 ENHANCED FUNDING 7	941000126211	1231231234
7 ENHANCED FUNDING 8	941000126213	1231231234

By clicking on a specific account name, you can view all the contact information associated with each, as well as the full list of reports for that account.

Batch Date	Batches	Batch Amount
Mar 2, 2021	0	\$0.00
Feb 2, 2021	0	\$0.00
Jan 5, 2021	0	\$0.00

Note: The **Reports** tab at the top of the page will display a smaller set of reports that includes data from all accounts.

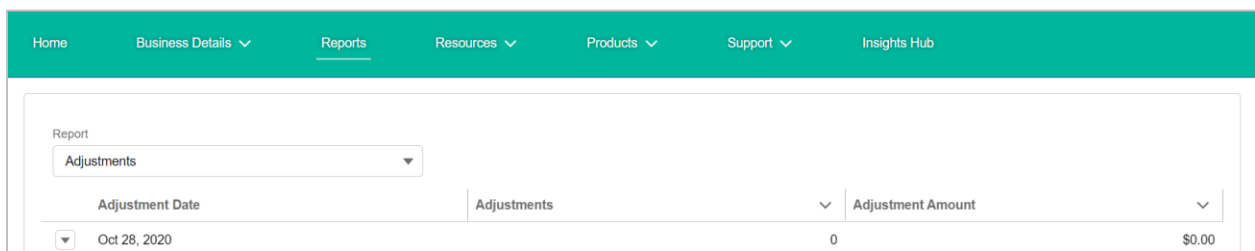


Reports

On the “Reports” tab, use the Report drop-down menu to view various reports, displayed below.

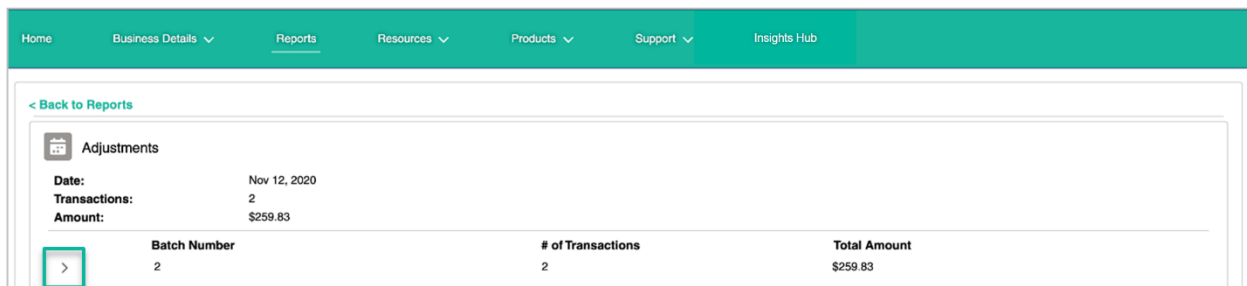
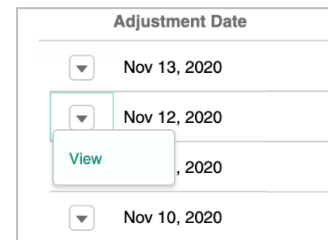
*Note: If you have multiple merchant IDs associated with your business, you will only see five of the following reports (Batches, Settlements, Reconcile Bank Transactions, Deposits, and Adjustments); however, the data will be cumulative across all accounts. To access an individual account’s reports, navigate to **Business Details > Account Details > Account Name > Reports tab**.*

Adjustments



To view more data on an Adjustments report, click the down arrow next to the report you wish to view, then click **View**. This will take you to the transaction summary level as pictured below.

You can also follow these steps to view more data on Batches, Deposits, and Settlements reports.



Click on the arrow to expand the data and see the full transaction details.



Home Business Details Reports Resources Products Support Insights Hub			
< Back to Reports			
Adjustments			
Date:	Nov 12, 2020		
Transactions:	2		
Amount:	\$259.83		
Batch Number	# of Transactions		Total Amount
2	2		\$259.83
Transaction Date	Description	Ref#	Amount
Nov 11, 2020	Merchant Chargeback Volume Reversal	1234567	\$239.88
Nov 11, 2020	Merchant Chargeback Volume Reversal	9876543	\$19.95

Statements

Home Business Details Reports Resources Products Support Insights Hub								
Report								
Statements								
Date	Visa/MC Sales	Visa/MC Cre...	Other Sales	Other Credits	Discounts	Fees	Total Fees	Download
Sep 1, 2020	\$291,581.67	\$19.31	\$10,864.45	\$0.00	\$248.00	\$6,194.00	\$6,442.00	pdf

Here you can see the totals for each monthly statement, or you can click the **pdf** link to download the full report.

Batches

Home Business Details Reports Resources Products Support Insights Hub			
Report			
Batches			
Batch Date	Batches	Batch Amount	
Oct 13, 2020	397	\$7,704.22	

To view more details on Batch reports, click the arrow next to the report you wish to view, then click **View**.



Deposits

Report	Deposit Date	Deposits	Deposit Amount
Deposits	Oct 13, 2020	1	\$7,337.78

To view more details on Deposit reports, click the arrow next to the report you wish to view, then click **View**.

Reconcile Bank Transactions

Report	Deposit Date	Batches	Batch Amount	Adjustments	Adjustment Am...	Deposits	Deposit Amount	Balance
Reconcile Bank Transactions	Oct 13, 2020	407	\$7,337.78	0	\$0.00	1	\$7,337.78	\$7,337.78

To view more details on a specific transaction, click the green dollar amount under the desired 'Amount' column. You can view Batch, Adjustment and Deposit Amount details.

Rejects

Report	Date	Card Type	Card Number	Reference Number	Purchase Id	Auth #	Entry Mode	Reject Reason	Amount
Rejects	Jan 29, 2020	MC	xxxxxxxxxxxxXX	123456789012345		T12345	KEYED	INVALID ACCOUNT ...	\$12.25

This page organizes the details of each rejected transaction by date, including the Entry Mode and reason for rejection.

Chargeback Adjustments

The screenshot shows the MerchantE dashboard with the 'Reports' menu selected. A dropdown menu is open, showing 'Chargeback Adjustments' as the selected report. Below the dropdown is a table with the following columns: Control #, Incoming Date, Reason, Amount, Card #, Tran Date, Auth Code, Purchase ID, Reference #, and Adj Ref #. A single row of data is visible.

Control #	Incoming Date	Reason	Amount	Card #	Tran Date	Auth Code	Purchase ID	Reference #	Adj Ref #
1002312656	Nov 18, 2020	Other Fraud - Card-Absent Environment (formerly 63)	\$29.99	xxxxxxxxXXXX	Oct 14, 2020	000000	123456	12345678901234567890	123456890

To view authorization details for a specific chargeback, click on its green Auth Code.

Retrievals

The screenshot shows the MerchantE dashboard with the 'Reports' menu selected. A dropdown menu is open, showing 'Retrievals' as the selected report. Below the dropdown is a table with the following columns: Incoming Date, Card Type, Card Number, Reference Number, Tran Amount, Tran Date, Due Date, Date Received, and Reason Code. A single row of data is visible.

Incoming Date	Card Type	Card Number	Reference Number	Tran Amount	Tran Date	Due Date	Date Received	Reason Code
Oct 2, 2019	VS	xxxxxxxxxxxxXX	12345678901234567890	\$299.88	Sep 25, 2019	2020-05-02	Oct 7, 2019	0030-Request due to Cardholder inquiry

Details for individual retrieval requests are shown in this report, organized by incoming date.

Settlements

The screenshot shows the MerchantE dashboard with the 'Reports' menu selected. A dropdown menu is open, showing 'Settlements' as the selected report. Below the dropdown is a table with the following columns: Settlement Date, Settlements, and Settlement Amount. A single row of data is visible.

Settlement Date	Settlements	Settlement Amount
Mar 10, 2021	118	\$8,356.61

To view more details on Settlement reports, click the arrow next to the report you wish to view, then click **View**.

Resources

Learn more about MerchantE and find answers to your questions under the “Resources” tab. Here are the resources you can access from your Business Hub:

User Guides

This link will take you to MerchantE’s User Guide Library. Here you will find user guides for all of MerchantE’s products and services, which will help you with setup and ongoing use of your services. Find user guides for:

- EmployeePlus Payouts
- Hosted Payments
- Magento
- NetSuite SuitePayments and other services available in NetSuite
- Pre-Imbursements
- SwipeSimple for mobile acceptance
- WebCommerce
- Surcharge
- Interchange Optimization
- Terminals

A link to the User Guide Library is also available on the left side of your Hub homepage.

Helpful Chargebacks Info

Here you will find:

- Basic timelines regarding disputed transactions and inquiries, as well as provisional credits and case results
- Information on proper disclosure of cancellation and refund policy
- Dispute Management guidelines for Visa merchants

MerchantE Blog/Insights

Providing insights to grow your business, the MerchantE blog is here to keep you a step ahead of the competition. Subscribe to our blog for alerts when new insights are posted!

FAQ’s

Visit the MerchantE FAQ page where you can find answers to common questions regarding MerchantE, payment and transaction types, selling online, and non-profits. If you do not see the question you are looking for, just click the “Let’s Talk” button to get in contact.



MerchantE Newsroom

MerchantE is in the News! Check out our press releases and news articles here, as well as all of our company news and updates.

Products

Access information about MerchantE current products and services under the “Products” tab. Learn about what MerchantE has to offer to help your business grow!

To learn more about these products, just follow the links!

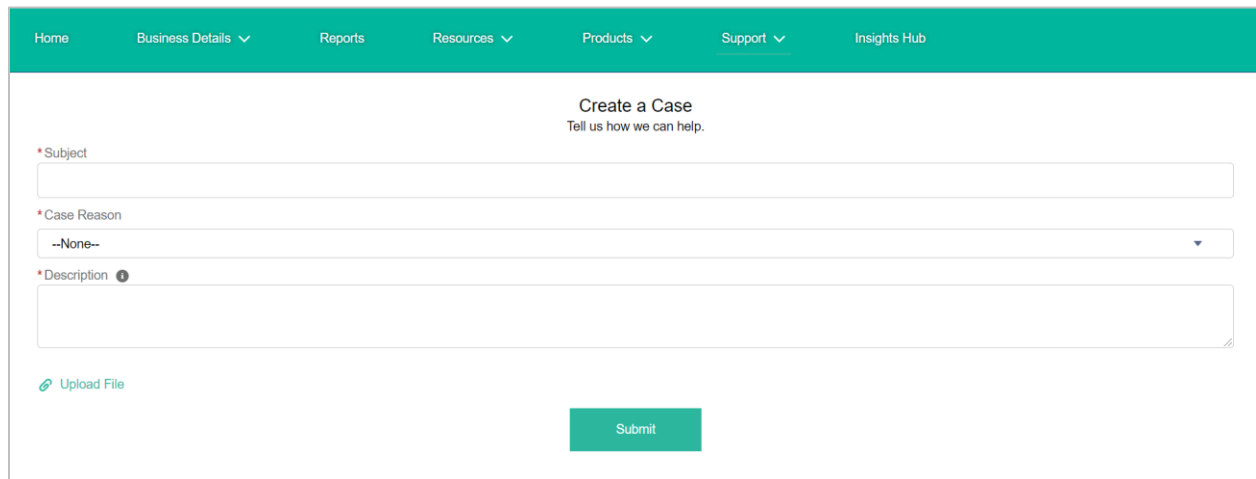


Support

Create a new support case or view all open and closed cases under the “Support” tab.

How to Create a New Case

To create a new case, go to Support → New Case.



The screenshot shows the 'Create a Case' form within the MerchantE application. The form is titled 'Create a Case' with the subtitle 'Tell us how we can help.' It features a teal navigation bar at the top with links for Home, Business Details, Reports, Resources, Products, Support, and Insights Hub. The form fields include: a text input for '* Subject', a dropdown menu for '* Case Reason' currently set to '--None--', and a text area for '* Description'. There is also an 'Upload File' link with a paperclip icon and a teal 'Submit' button at the bottom.

Fill in the case **Subject** and select a **Case Reason** from the drop-down menu.

Add a description for your case that includes a brief overview of your question or concern, any steps that have been taken to try to resolve the issue, and list anyone you have already spoken with at MerchantE.

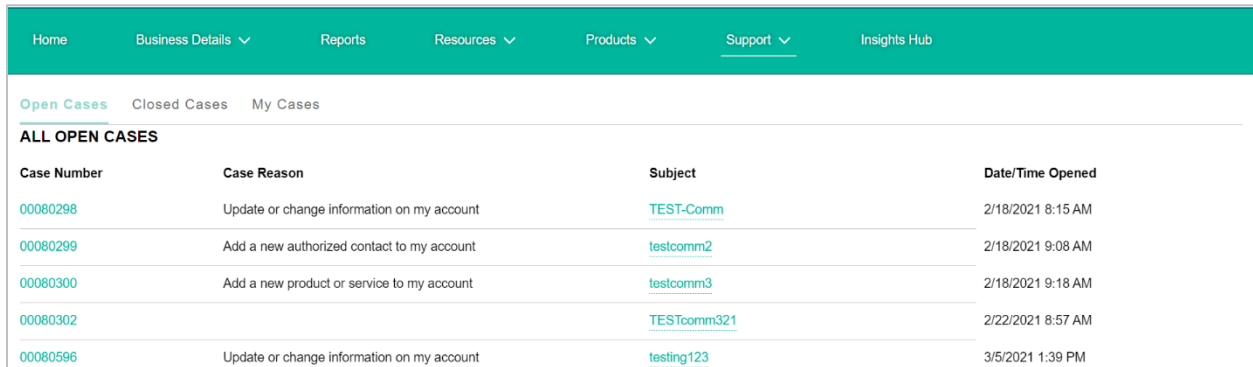
Click **Upload File** if you have any screenshots or documents you would like to add to your case.

When finished, click **Submit**.



How to View, Sort and Search for Cases

To view your cases, go to Support → Cases.



The screenshot shows the MerchantE Support interface. At the top is a teal navigation bar with links for Home, Business Details, Reports, Resources, Products, Support, and Insights Hub. Below this is a sub-navigation bar with 'Open Cases', 'Closed Cases', and 'My Cases' tabs. The 'Open Cases' tab is active, displaying a table titled 'ALL OPEN CASES'. The table has four columns: Case Number, Case Reason, Subject, and Date/Time Opened. It lists five cases with their respective details.

Case Number	Case Reason	Subject	Date/Time Opened
00080298	Update or change information on my account	TEST-Comm	2/18/2021 8:15 AM
00080299	Add a new authorized contact to my account	testcomm2	2/18/2021 9:08 AM
00080300	Add a new product or service to my account	testcomm3	2/18/2021 9:18 AM
00080302		TESTcomm321	2/22/2021 8:57 AM
00080596	Update or change information on my account	testing123	3/5/2021 1:39 PM

The **Open Cases** tab will show you all open cases. Click on the **Closed Cases** tab to view closed cases. The **My Cases** tab shows only those specific cases linked to the active user, whereas the previous two tabs show all cases submitted by all users associated with the merchant account.

By default, the Open and Closed Cases lists are sorted by Case Number. These Case lists show you:

- Case Number
- Case Reason
- Subject
- Date/Time Opened

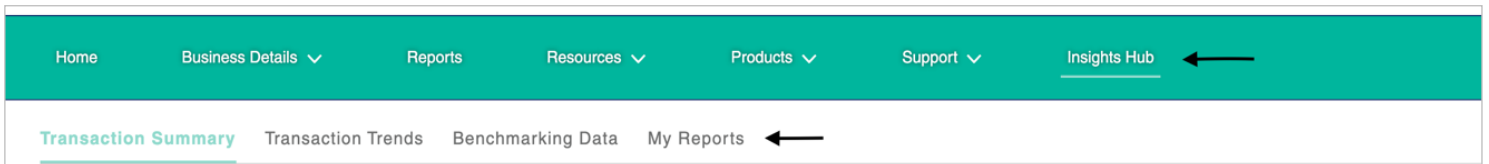
By default, the My Cases list is sorted by Subject. This Case list shows you:

- Subject
- Case Reason
- Case Status
- Date/Time Opened

To view case details quickly, from any of the three tabs, hover your cursor over the “Subject” hyperlink for that case. Click on the hyperlink to view the case in full detail or add files.

Insights Hub

The Insights Hub is your new favorite tool for maximizing the potential of your business. It enables you to view trends in both your processing data and industry processing data. Additionally, you can compare your monthly and yearly data to other businesses in your field, to assess the performance of your business against current industry standards. The data accessed in the Insights Hub will empower you to make decisions on how to set and achieve goals that will ensure top performance.



Things to Note

- Your business data displayed is not real-time transactional data; there is a 24–48-hour period for the latest cleared transactions to be loaded.
- Benchmarking data dashboards are refreshed on a monthly basis, by the 10th of each month.
- If you are a new Merchant with MerchantE, data collection takes approximately 2 - 4 months to appear in the Insights dashboards; in the meantime, you may see limited or no data.

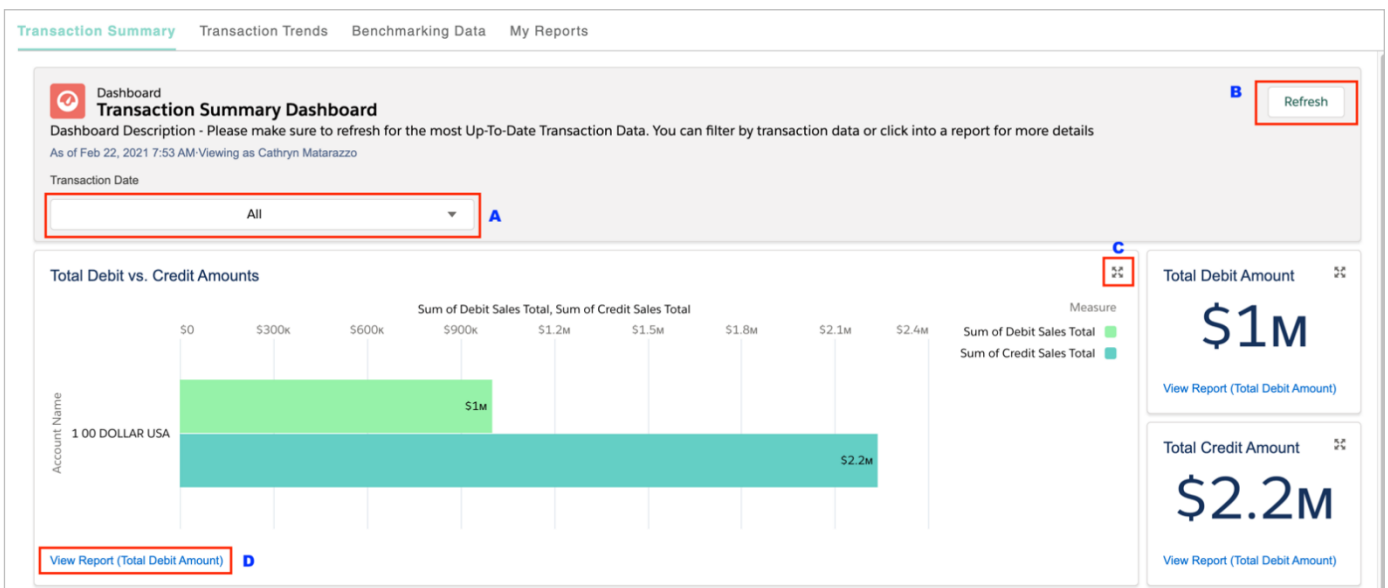


Navigating Dashboards

Before we get going into the features of each dashboard, here are some tips for navigating the visual graphs and outputs shown within Insights Hub.

On the first dashboard, which highlights elements of your Transaction Summary, you have the option to specify a date range by clicking on the down arrow under Transaction Date (A in the image below). You can select the last 7 days, last 30 days, last 3 months, this year or last year as date ranges, or all your data from the past 1 year.

At the top of each of the main three dashboards, you can click the refresh button (B) to obtain the most up-to-date available data. In the top right corner of every graph, you will see an expansion icon (C) which allows you to expand each one into a larger view. It also gives you the option to download the graph. There is also a 'view report' link (D) in the bottom left of every graph. It will show you a detailed report of that specific dashboard's data.





To better understand the graphs in each dashboard, **hover** over any bar to access additional details.

Navigating Reports

Once you click the View Report link on a graph, you will be shown all the data that was used to create it. Let's go through the features that are available for each report.

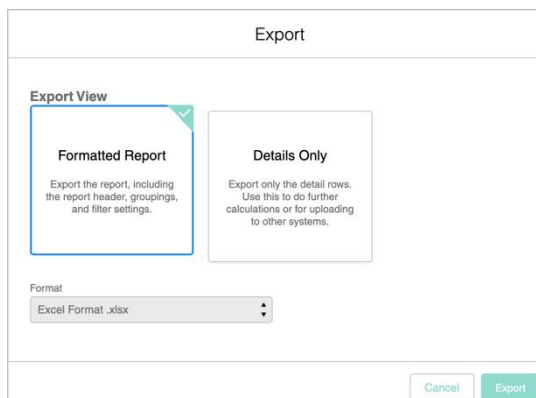
Report: Accounts with Account Summaries
Total Debit Amount

Total Records: 272 Total Debit Sales Total: \$0.00 Total Credit Sales Total: \$136,294.00

Account Name	Transaction Date	Debit Sales Total	Credit Sales Total
WINGS N MORE (272)	10/28/2017	\$0.00	\$0.00
	3/28/2018	\$0.00	\$0.00
	4/4/2018	\$0.00	\$0.00
	9/20/2019	\$0.00	\$0.00
	9/24/2019	\$0.00	\$0.00
	1/18/2018	\$0.00	\$0.00
	2/17/2018	\$0.00	\$0.00
	6/15/2018	\$0.00	\$0.00
	7/10/2018	\$0.00	\$0.00
	7/11/2018	\$0.00	\$0.00
	8/3/2018	\$0.00	\$0.00
	8/10/2018	\$0.00	\$0.00
	11/1/2018	\$0.00	\$0.00
	2/5/2019	\$0.00	\$0.00
10/22/2019	\$0.00	\$0.00	

Row Counts: Detail Rows: Subtotals: Grand Total:

- A. The **search** button allows you to search through the report for specific account name or transaction date.
- B. The **Add Chart** button allows you to create and then toggle a chart based on the report, which can be modified.
- C. The **filter** button allows filtering on activity, dates, and accounts.
- D. The **refresh** button refreshes the data in the report.
- E. The **Edit** button allows you to modify the report if needed and save a copy.
- F. Clicking the **Down Icon** next to *Edit* gives you the choice to save or export the report. Clicking on **Export** allows you to export the report in a formatted or 'details only' view in. Both are created as an Excel file.

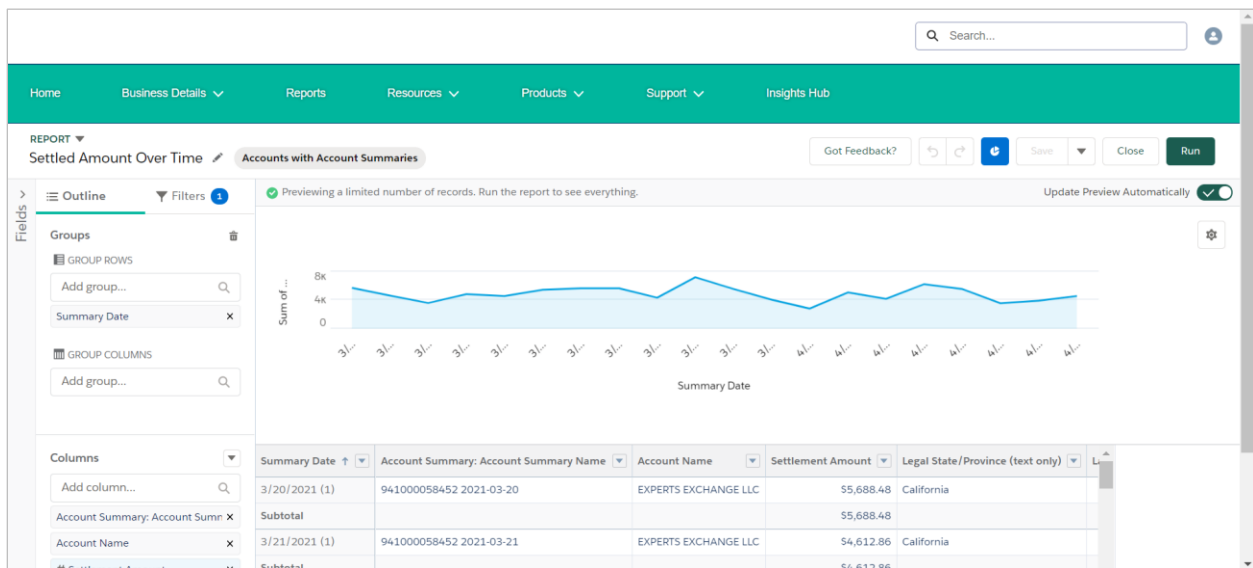


- G. If you have multiple accounts, they are sorted alphabetically A-Z by default. Selecting the **Up Arrow** will reverse the order and sort them Z-A.
- H. Clicking the **Down Icon** next to *Account Name* allows you to further sort your accounts by ascending/descending order, account name, sum of debit or credit sales total, and record count. You can also add a detail column or remove a group.
- I. At the bottom of each chart are several **toggle buttons**. With these you can hide or show the following settings: row counts, detail rows, subtotals and grand total.

Edit Reports

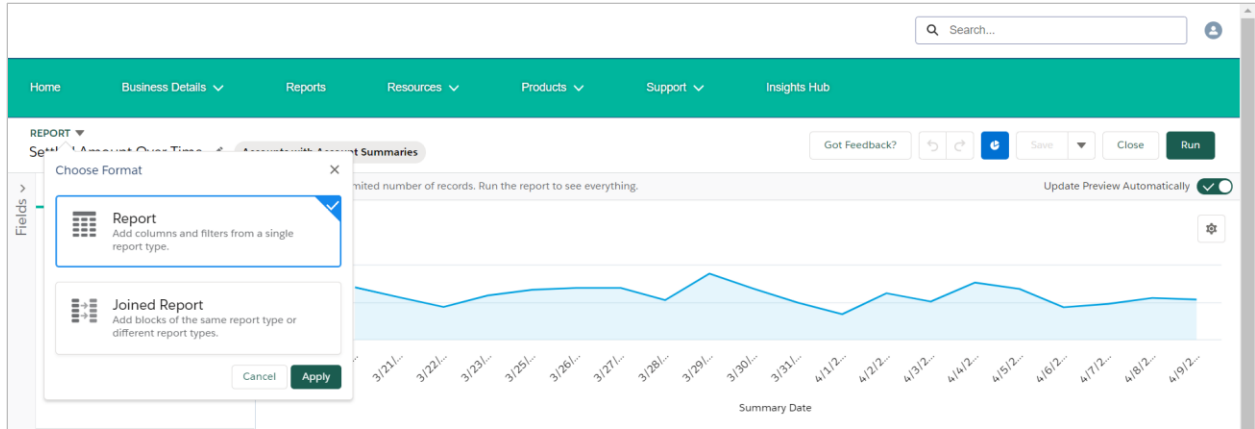
While viewing any of the graphical reports available within Insights Hub (or on the [Business Hub Dashboard](#)), you have the option to edit the report. This functionality allows you to not only view customized reports, but also save them to the [My Reports](#) tab. *Note: editing the reports displayed on the BH Dashboard or within Insights Hub will not affect the default graphs or tiles shown on those pages.*

Clicking the **Edit** button in the top right corner of a report opens the Report Builder. As in the original report, you are shown both a graph of the data and a detailed table of the data below it.

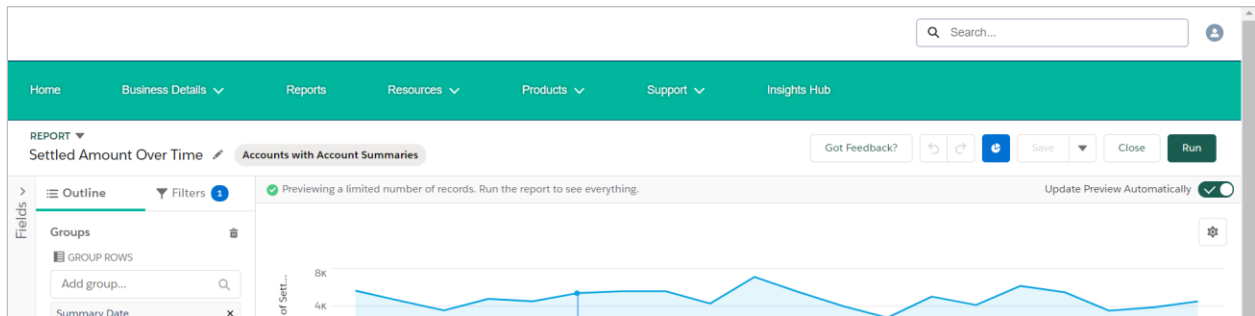


In the top left of the screen directly under the menu bar, is a **Report** button which allows you to choose the format of the report. The default format adds columns and filters from a single report type. The Joined Report format allows you to add blocks of the same report type or different report types.

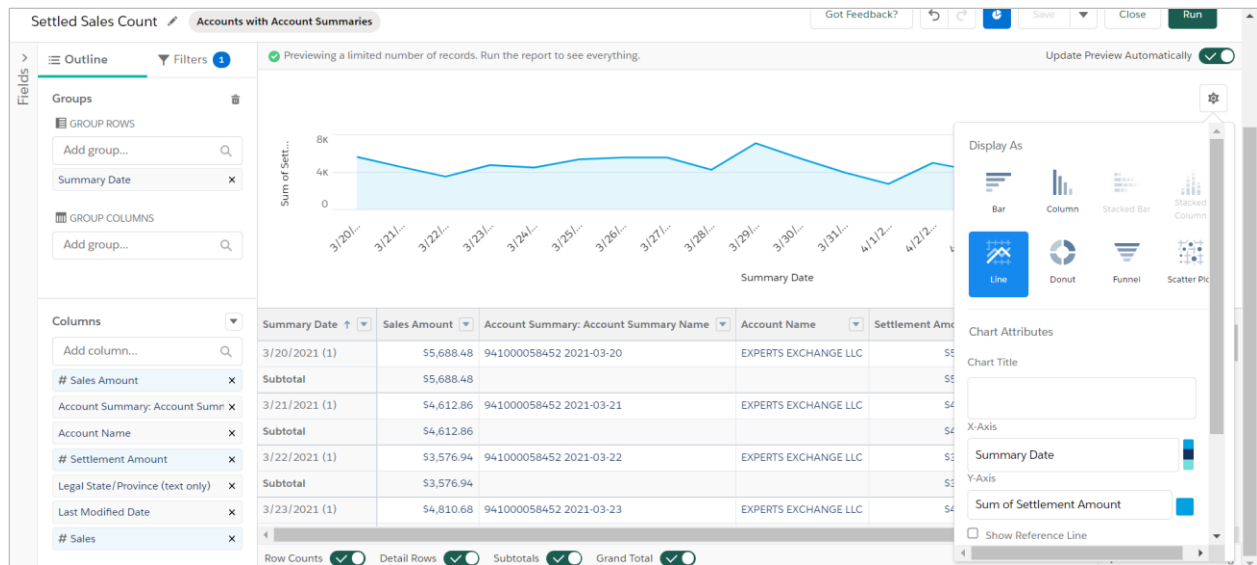




Directly below the Report format dropdown, you can edit the name of the report by clicking on the current name of the report, or the adjacent **pencil icon**. In line with the title on the right-hand side, you will see two curved arrows facing away from each other. You may need to reverse your recent changes if you are not happy with the results. The left-facing arrow is the **Undo** button, and the right-facing one is the **Redo** button. The graph of the selected data is shown by default; however, it can be hidden by clicking the **toggle chart** button (pie chart icon). You can also press the **Close** button at any point to close the report and discard any changes that have been made.



Along the top of the graph, you will see an **Update Preview Automatically** toggle switch. Turning this on will display the changes you make in real time. If this switch is off, you will not be able to see the changes you have made until you click **Run** and exit the editing interface. Just below this toggle switch is the **chart properties** button (gear icon). This menu contains the same options that are available when viewing a report/chart. You can select any of these graphical displays: Bar, Column, Stacked Bar, Stacked Column, Line, Donut, Funnel, and Scatter Plot. You can also add a Chart Title, select the data and color schemes used on the x and y axes, show a reference line, add a Measure, and make the chart Cumulative.



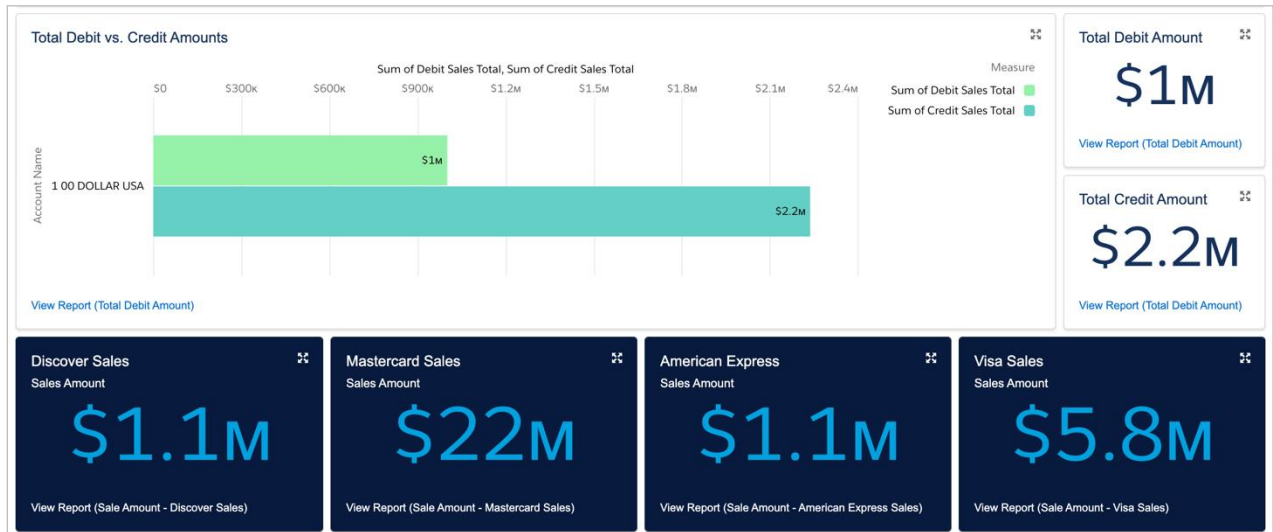
In the left-hand pane we have two available tabs, Outline and Filters. The Outline tab allows you to add groups as well as additional columns to the data set. The Filters tab allows you to add customized filters to the data set. The four toggle buttons at the bottom of the screen give you the option to view or hide row counts, detail rows, subtotals, and the grand total.

If at any point you would like to save the current configuration of your report for later viewing, follow the instructions in the [Saving Reports](#) section of this guide. Any reports that you save with this method will be available in the My Reports section of your Insights Hub. Once you have finished editing the report, click the **Run** button to close the Report Builder and display the selected data with your chosen groups and filters.

Transaction Summary

The Transaction Summary page displays a variety of dashboards of your Debit and Credit Transaction Sales information. You have access to a summarized view of the Debit & Credit transactions, as well as total sales amounts for each card brand (Visa, Mastercard, etc.).

Debit vs Credit Sales Amounts



Sales Amount & Transaction Counts

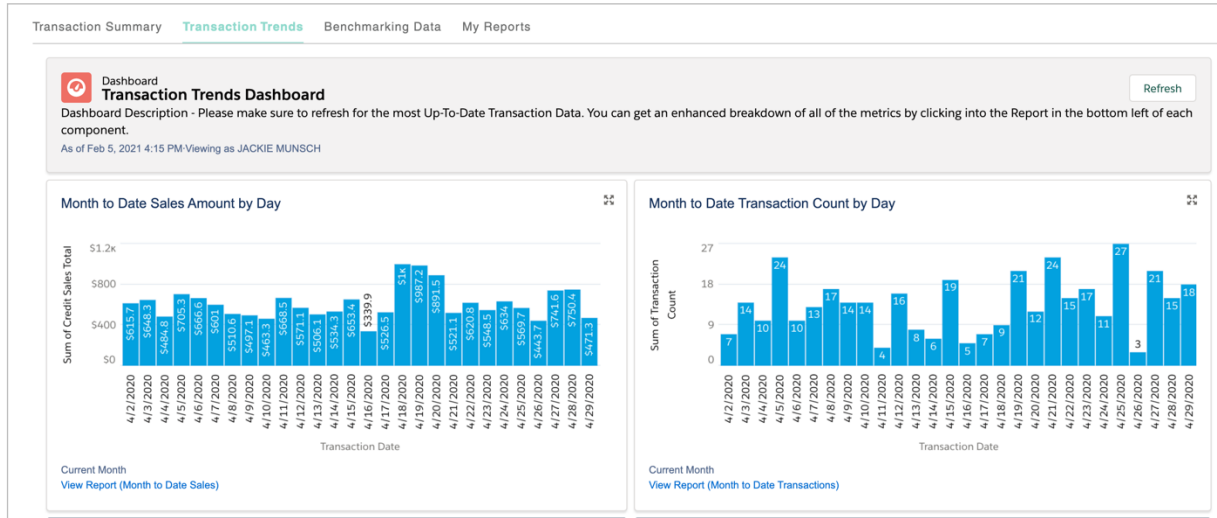


Here you can view the sales amounts of each card brand in two views: Total Sales Amount and Total Transaction Count.



Transaction Trends

The Transaction Trends page gives you a deeper look into your sales. Available graphs include Sales Amount, Transaction Count and Growth Rate, with each able to utilize a variety of date ranges. Let's go through the graphs that this dashboard has to offer.

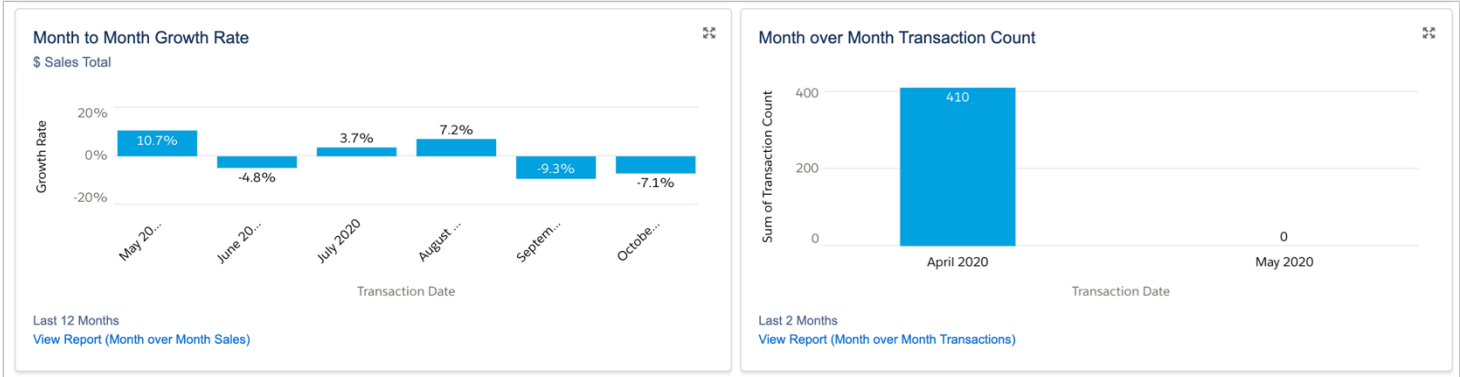


Here you can view the month to date sales amount by day & month to date transaction counts by day from the current month.

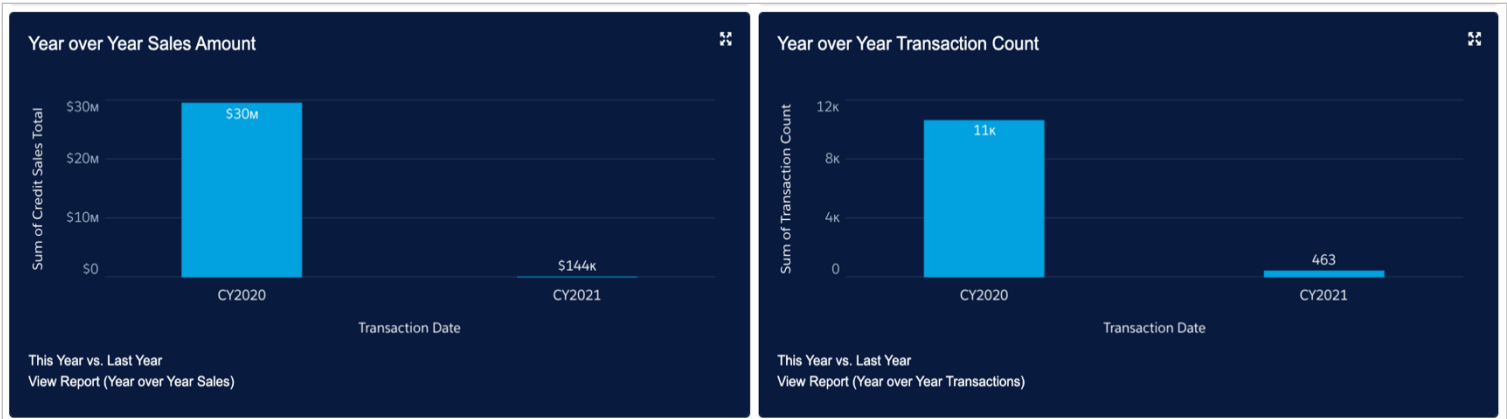


View the year-to-date sales amount by month & year to date transaction counts by month.





Here your month-to-month growth rate from the last 12 months is shown, **plus** your month over month transaction count from the last 12 months.



You can also view your year over year sales amount, and your year over year transaction count from both this year and last year in the same graph.

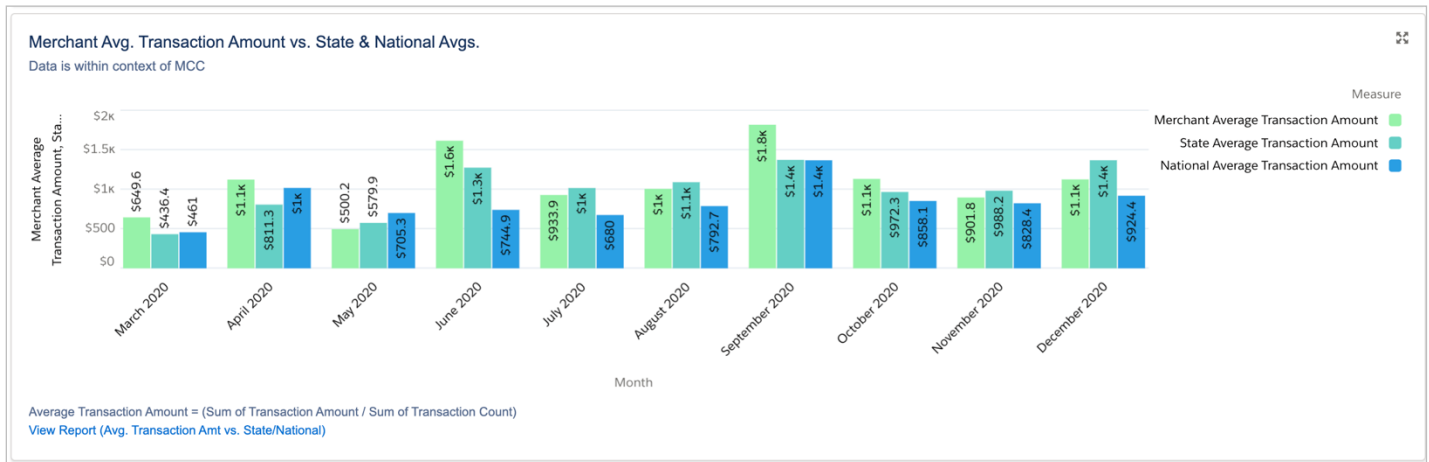


Benchmarking Data

The Benchmarking Data dashboard allows you to compare your processing data to other businesses in your industry to assess your business performance. Benchmarking data is updated by the 10th of every month.

The benchmark data provided is within your MCC (Merchant Category Code). Merchant category codes are used by credit card issuers to categorize types of businesses. Your monthly averages are compared to the state and national averages for transaction amounts, transaction volume, chargeback rates and fraud rates.

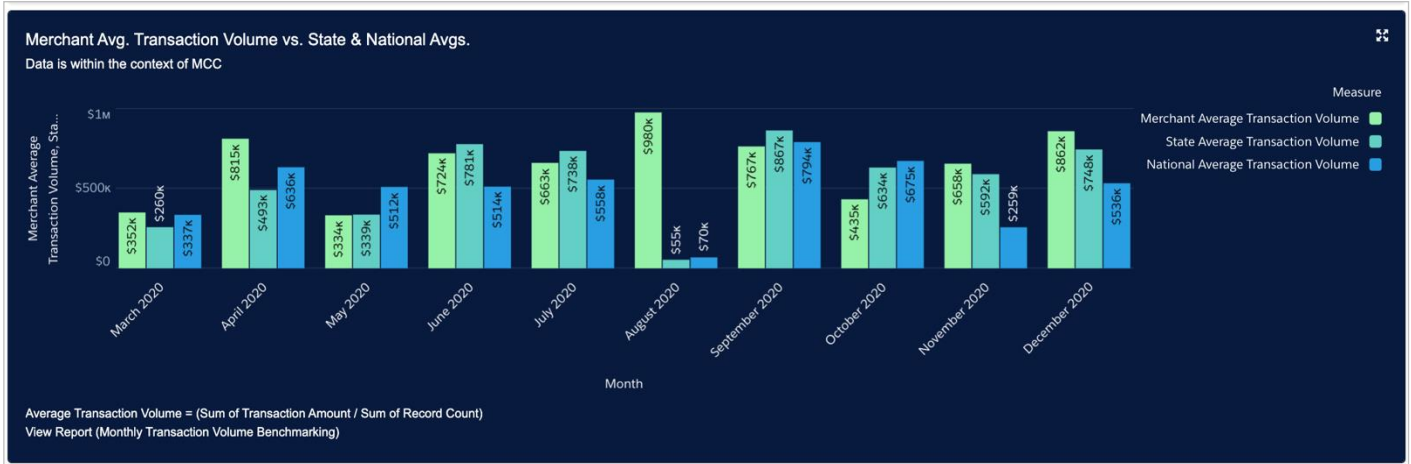
Merchant Average Transaction Amount vs. State & National Averages



View your monthly average transaction amounts compared to industry trends, the average is calculated as Sum of Transaction Amount/ Sum of Transaction Count= Average Transaction Amount.

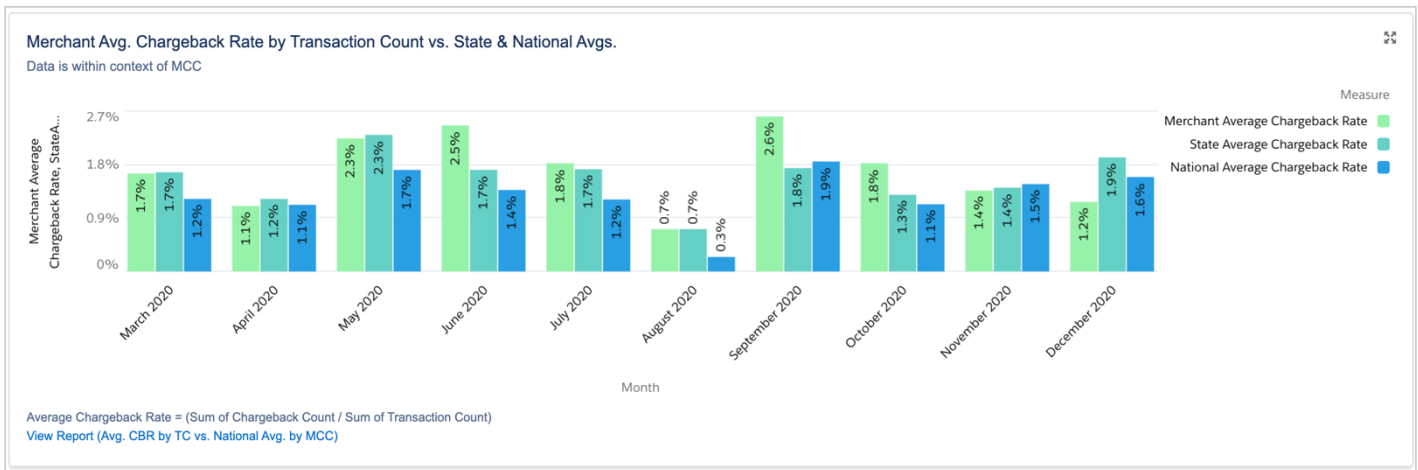


Merchant Average Transaction Volume vs. State & National Averages



View your monthly average transaction volume compared to industry trends, the volume is calculated as Sum of Transaction Amount/ Sum Record Count= Average Transaction Volume.

Merchant Average Chargeback Rate by Transaction Count



View your monthly average chargeback rates compared to industry trends, the rate is calculated as Sum of Chargeback Count/ Sum of Transaction Count= Average Chargeback rates.



Merchant Average Fraud Rate by Transaction Count



View your monthly average fraud rates compared to industry trends, the rate is calculated as $\text{Sum of Fraud Count} / \text{Sum of Transaction Count} = \text{Average Fraud rates}$.



My Reports

Within the Insights Hub, any time you save a report it gets stored here. From My Reports you can not only access previously saved reports, you can also see when you created the report and the last run date.

Name	Created Date	Last Run Date
Benchmarking Chargeback Report	Feb 1, 2021	Feb 1, 2021
Copy of Avg. Transaction Amt vs. State/N	Feb 1, 2021	Feb 1, 2021
Total Debit vs. Total Credit - May 2020	Feb 1, 2021	Feb 1, 2021

Saving Reports

Let's briefly go through how to save a report that you can pull up within My Reports. On any graph from any dashboard, click on the View Report link in the bottom left corner. Once the report has opened, you will have the option to save the report.

Report: Accounts with Account Summaries
Total Debit Amount

Total Records: 3
Total Debit Sales: \$0.00

Account Name: ALLIED MOTOR PARTS (3)

Subtotal

Total (3)

Row Counts Detail Rows Subtotals Grand Total

Save Report As

* Report Name
Copy of Total Debit Amount

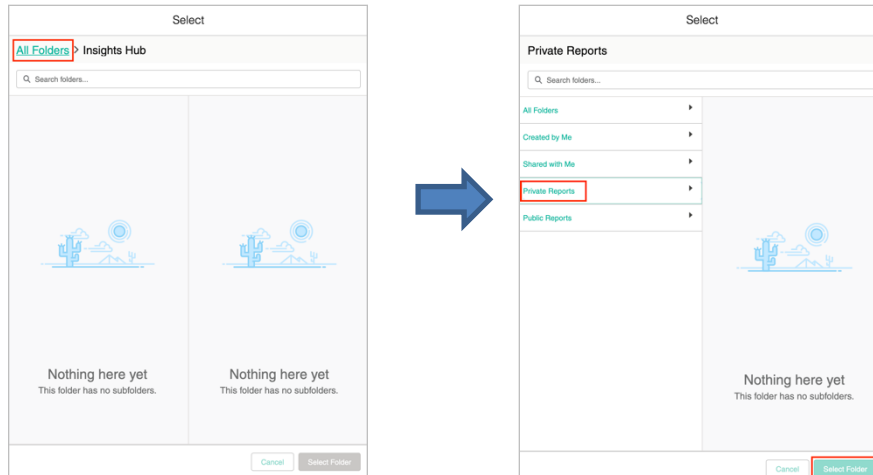
Report Unique Name **B**
Copy_of_Total_Debit_Amount_CTI

Report Description

Folder
Insights Hub **C** Select Folder

Cancel Save

In the top right hand corner, you will see a **down icon** (A). Click this button, and then click **Save As**. Now you have the option to change the name and folder. The **Report Unique Name** (B) is not required, however, this field will be auto-generated if left blank. Lastly, to save the report it is *required* to change the folder from Insights Hub to *Private Reports*. Click on **Select Folder** (C).



A new dialog box will open on top of the previous one, allowing you to choose a location for your report. In left pane, click **Private Reports** to choose this as the new location. Now that the **Select Folder** button is available, click it to save your choice and return to the previous form. Click **Save** to complete the process. Now you will be able to access your saved report under the *My Reports* tab.

Glossary

- **All Credit:** Group indicating transactions funded by Credit Products.
- **All Debit:** Group indicating transactions funded by Debit Products.
- **Transaction Amount per Card:** Average transaction amount per unique account number.
- **Average Transaction Count per Card:** Average transaction count per unique account number.
- **Chargeback:** A sales draft or other item that has been examined by the issuer center, found to be improper, and sent back to the acquirer center with other outgoing interchange.
- **Chargeback Count:** Count of Chargeback (Transaction Code 15 and 17) transactions.
- **Chargeback Rate (Count):** Member total chargeback count divided by Member total sales count, expressed as a percentage.
- **Fraud:** Transaction Type value: indicates whether a transaction has been classified as Fraud
- **Fraud Count:** Count of fraud (Transaction Code 40) transactions.
- **Fraud Rate:** Member total fraud amount divided by Member total sales amount, expressed as a percentage.
- **Merchant Category Code (MCC):** Contains a code which is looked up to find the description of the merchant's type of business product or service, also known as the merchant category code (MCC).
- **Region Chargeback Rate (Count):** Region benchmark chargeback count divided by total sales count, expressed as a percentage.
- **Region Chargeback Rate (Count):** Region benchmark chargeback count divided by total sales count, expressed as a percentage.
- **Sales:** Transaction Type value: indicates if a transaction was in the form of Sales Draft, opposed to a Cash Advance or Withdrawal.
- **Transaction Count:** Count of transactions based upon the selected Transaction Codes and any other criteria used.
- **Transaction Amount:** Aggregated number of transactions based upon the selected Transaction Codes and any other criteria used.
- **Amount MoM Growth Rate:** Growth rate of monthly transaction amount for selected time period (month, quarter, year), based upon period selected versus previous period.
- **Year over Year (YoY):** Percent change of the selected metric based on the same month in the previous year.
- **12-month Transaction Amount:** Total amount of transactions during the past 12 months, based upon attribute displayed and any other criteria selected.
- **12-month Transaction Count:** Total count of transactions during the past 12 months, based upon attribute displayed and any other criteria selected.