



Business Intelligence Platform

Merchant Training Manual

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I. Introduction

1. BIP Overview

The Business Intelligence Platform (BIP) is a graphical user interface for managing your payment transactions. The platform is your powerful tool for:

- Search for transactions
- Transaction Details
- Analysis and Data export
- Risk Management

Search

The Transactions page enables you to view all your transactions in a certain time period or search for specific transactions. A number of filters allow you to identify the individual or group of transactions you are looking for. The result of a specific search can then be exported in a spreadsheet format as Excel or CSV.

Transaction Details

By clicking on a transaction you are able to view details on that specific transaction. In this pop up window you are also able to execute manual actions like reversals, refunds or cancellations of subscriptions can be triggered. Note that access to manual actions may be restricted based on your user profile.

Analysis

Analysis section provides a graphical view of the merchant's performance in the selected time period. Key performance indicators (KPI) like transaction volume, transaction count, chargeback rates or other merchant specific values can be automatically charted and the data exported.

Risk Management

If the Risk Management tab is enabled for your user profile then you will be able to view the specific checks the transaction was subjected to and also the scores assigned to that transaction.

2. Navigating the BIP

A. The Organizational Tree

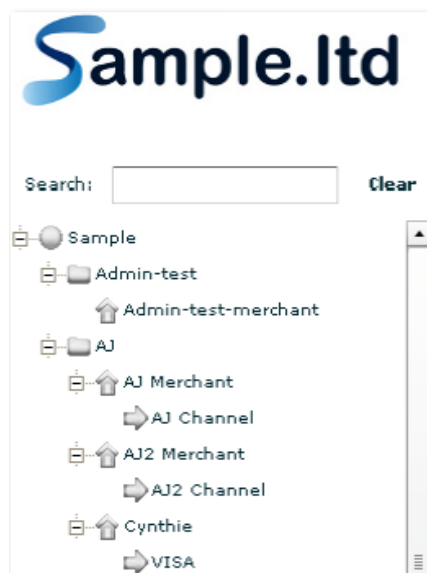


Fig 1: The organizational tree found on the left of the screen

Within the Transactions and Analysis features, the BIP is configured to show you the different shops, organizational units, sales channels (like internet, mail order / telephone order or point-of-sale), payment methods, countries in which you operate and risks management methods deployed by us within a hierarchical tree. This organizational tree will accompany you in all other menus from the main menu bar.

When clicking on a branch or channel you can further explore the Transaction and Analysis menus found on the top of each page.

The channel doesn't refer to physical installations of the software, but represents a logical business orientated subdivision.

Different channels help to analyze the entirety of transactions and to provide different system configurations for the transaction base. Moreover access rights for certain users can be assigned to a channel instead of the entire tree should you not want to give certain employees full access to your tree.

B. User Access to the BIP

For security reasons, you will receive your user name, login URL and the temporary password in 2 separate e-mails.

Please provide a new password when you login for the first time.

- Your password must be at least 8 characters long and must contain numbers and letters.
- Your password must not be longer than 24 characters.
- Your password must be changed at least every six weeks.
- Your password should be different to your last four used passwords.

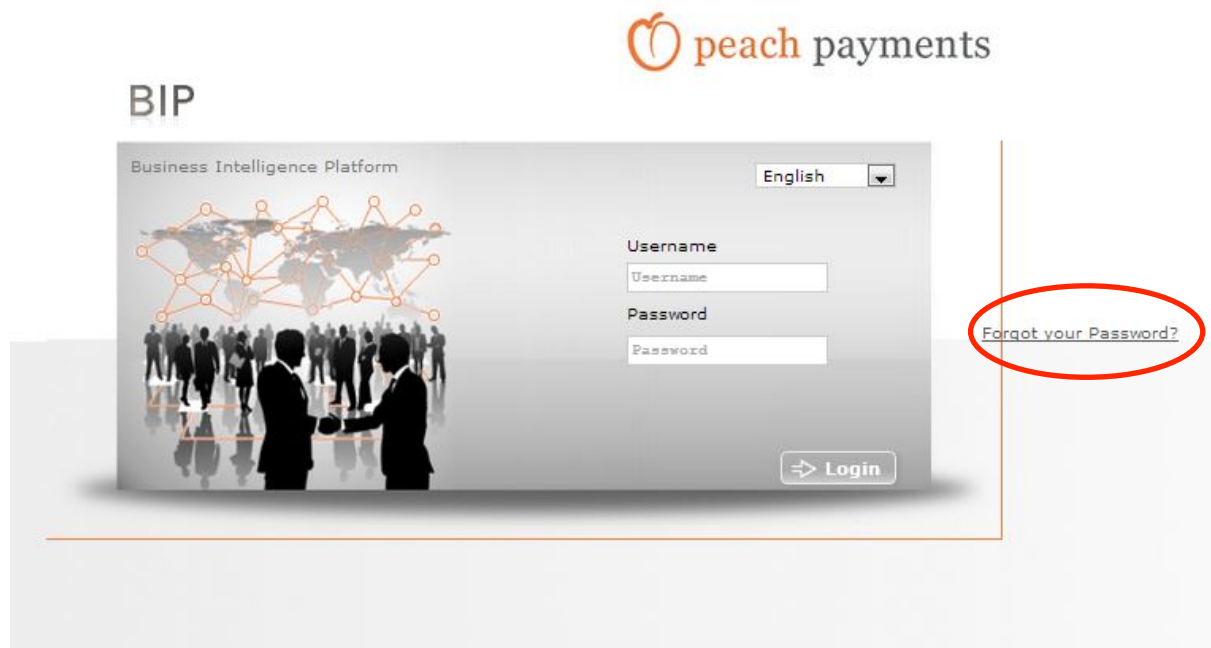
Session Time-Out

To further improve your security, the system will close your session, by default, after 20 to 30 minutes of inactivity. In that case, it will ask you to log in again.

Unauthorized Login Attempt or Loss of Password

In case you forget your password (or if you suspect unauthorized log-in or tampering), please click on the *Forgot Your Password* (encircled in red). You will then be able to reset your password.

For security reasons, we also lock your account after three consecutive login attempts with a wrong password. If your account is locked, please send an e-mail to support@peachpayments.com to receive new login credentials.



II. Dashboard: Your central control panel

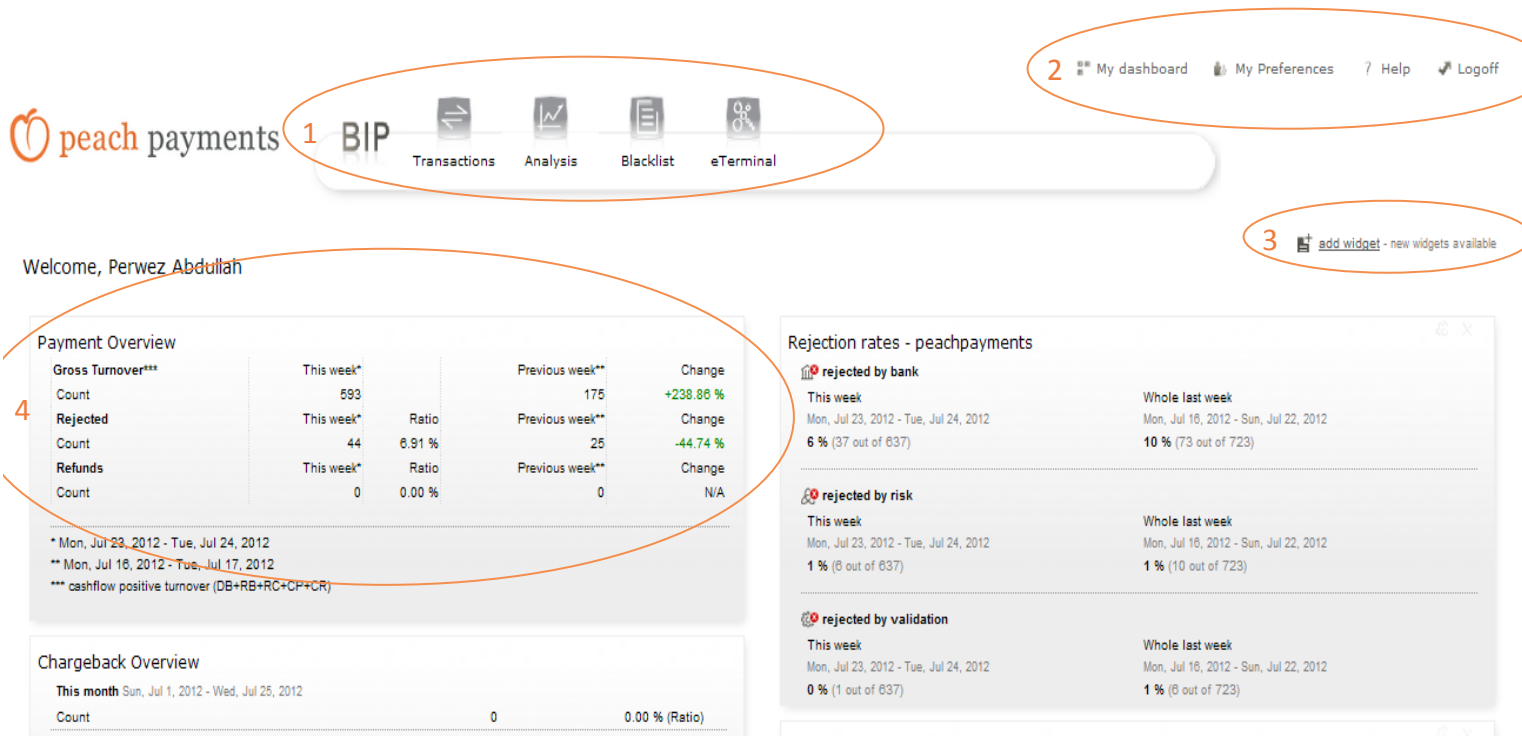
Once logged in with a strong-enough password to the Business Intelligence Platform, you will be welcomed by the central dashboard.

As you can see below, the dashboard contains a variety of useful graphical elements. Next to the Peach Payments logo you will see the main menu (1), with buttons for Transactions, Analysis and Blacklist.

No matter which menu you are in: A mouse-click on 'My Dashboard' on the screen's upper right (2) will always bring you back to the dashboard.

Next to this button appear other ones for configuration, help, password change, logoff etc.

Underneath is the Add Widget link (3) that helps you to select widgets and add them to the dashboard. Widgets are the 'speed and fuel indicators' of your dashboard: They provide business-critical information on a variety of maintenance, payment or risk aspects. To open (4) or close them, click on their title bars:



The screenshot shows the Peach Payments dashboard interface. Annotations highlight key features:

- 1**: Main menu bar containing the Peach Payments logo, 'BIP', and buttons for Transactions, Analysis, Blacklist, and eTerminal.
- 2**: User navigation links in the top right corner: 'My dashboard', 'My Preferences', 'Help', and 'Logoff'.
- 3**: 'add widget - new widgets available' link in the top right corner.
- 4**: A widget titled 'Payment Overview' showing transaction statistics.

Welcome, Perwez Abdullah

Payment Overview

| | This week* | Previous week** | Change |
|--------------------------|------------|-----------------|-----------|
| Gross Turnover*** | | | |
| Count | 593 | 175 | +238.86 % |
| Rejected | | | |
| Count | 44 | 25 | -44.74 % |
| Refunds | | | |
| Count | 0 | 0 | N/A |

* Mon, Jul 23, 2012 - Tue, Jul 24, 2012
 ** Mon, Jul 16, 2012 - Tue, Jul 17, 2012
 *** cashflow positive turnover (DB+RB+RC+CP+CR)

Chargeback Overview

This month Sun, Jul 1, 2012 - Wed, Jul 25, 2012

| Count | 0 0.00 % (Ratio) |
|-------|------------------|

Rejection rates - peachpayments

rejected by bank

| This week | Whole last week |
|---------------------------------------|---------------------------------------|
| Mon, Jul 23, 2012 - Tue, Jul 24, 2012 | Mon, Jul 16, 2012 - Sun, Jul 22, 2012 |
| 6 % (37 out of 637) | 10 % (73 out of 723) |

rejected by risk

| This week | Whole last week |
|---------------------------------------|---------------------------------------|
| Mon, Jul 23, 2012 - Tue, Jul 24, 2012 | Mon, Jul 16, 2012 - Sun, Jul 22, 2012 |
| 1 % (6 out of 637) | 1 % (10 out of 723) |

rejected by validation

| This week | Whole last week |
|---------------------------------------|---------------------------------------|
| Mon, Jul 23, 2012 - Tue, Jul 24, 2012 | Mon, Jul 16, 2012 - Sun, Jul 22, 2012 |
| 0 % (1 out of 637) | 1 % (8 out of 723) |

1. My Preferences

To configure the dashboard to your individual needs, click on My Preferences also in the upper right (2). Here you can:

- Choose a Language (and if 20, 50 or 100 Transactions per Page are shown)
- Select a time zone in Change Time Zone (mark Summertime if applicable and confirm via Apply Time Zone button).
- You can also define a new password in Change Password.

2. Help

The Help button is also found in the top right where you can download the documentation for introduction, technical quick start and API integration. FAQ shows frequently asked questions related to the BIP and all return codes (useful when trying to find out why certain transaction have been unsuccessful).

3. Widgets

A Widget is an element that gives a visual summary of the data found in the BIP. Think of it as the gauges found in your car giving you important visual information on your car's functions, state and history.

A. Available Widgets:

a. Payment Overview Widget

The Payment Overview widget will inform you on gross turnover, rejected transactions and refunds. It compares the data for a given time frame, such as today vs. yesterday; this week vs. last week or this month vs. last month, and shows the change in percentage (green if positive, red if negative).

b. Chargeback Over Widget

With this widget you can compare the chargeback counts and volumes of current month versus last month. Time span and currency can be selected from drop-down lists. You can add this widget several times and place them side by side (e.g. to compare a chargeback overview in EUR with another one in USD and save them on your computer).

c. Risk Overview Widget

Risk Overview counts the average of risk checks done per channel (plus the current daily total of all transactions, risk checks and rejected transactions). In the lower right, you reach the risk management menu in more detail in the Risk Management manual.

d. Rejection Rates Widget

Rejection Rates lists all rejected transactions by bank, risk and validation. According to the time frame chosen from a drop-down menu, it compares rejections from today versus yesterday, but also from current month/week versus last week or month. All changes appear in percentage and absolute count. This widget can be added several times and placed side by side (e.g. to compare rejection rates of different time frames).

e. Transaction Count Widget

Transactions count widget shows all transactions in three time frames (today, this month, this year). For better comparison, you can place several of these widgets side by side (e.g. to compare different time spans and save them on your computer).

f. Channel Count Widget

The How many Channels widget counts all divisions (if applicable) and. This helps you see exactly how many channels you are using.

g. Maintenance Widget

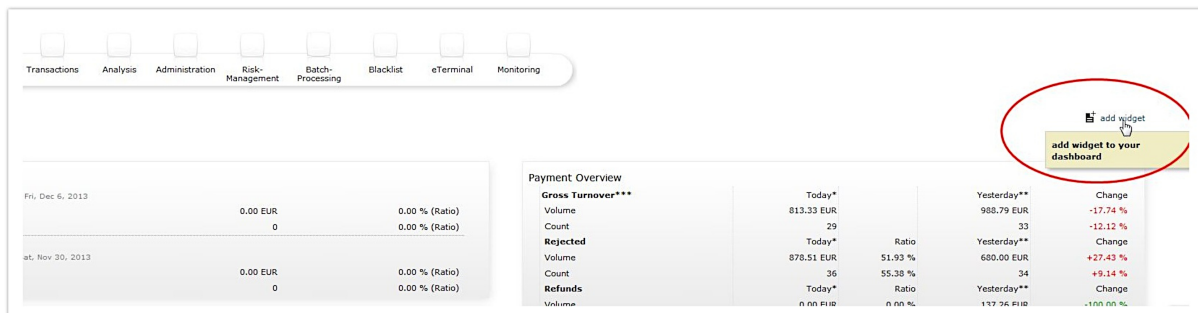
Maintenance widget lists all previous release updates and links them to a PDF file with more details. It also announces upcoming releases and updates. This gives you a tool to track and record your complete update history and have it always at hand.

h. RSS Feeder

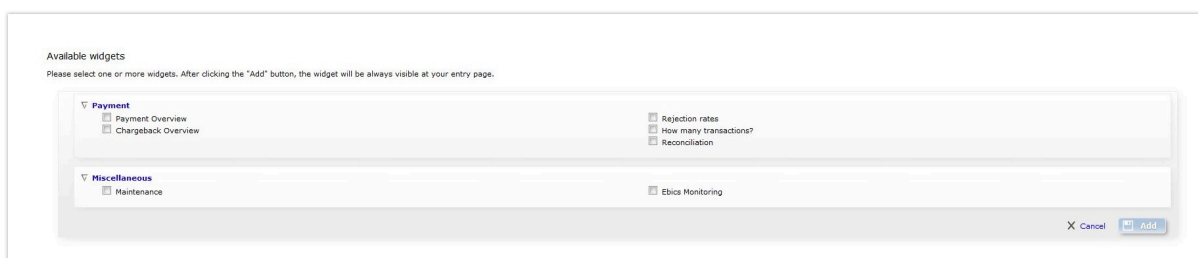
The RSS-Reader offers you a variety of news feeds on payments to keep you always up-to-date and help you find trends for tomorrow and future market potentials.

B. Adding Widgets

Basic to the dashboard is the Add Widgets button on the upper right side.

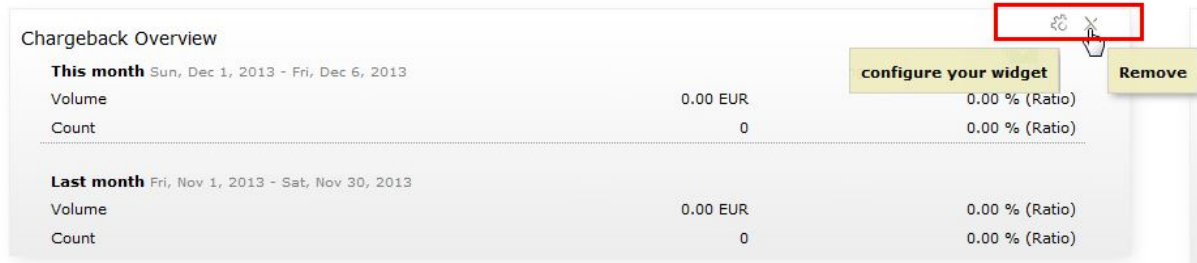


With a mouse-click it will open a new window with a list of all available widgets. This well-arranged list is enhanced with each new release – it categorizes all widgets in a constantly increasing variety. Select the ones you need and click on Add to display them on the dashboard. You can add a widget several times (very useful if you want to compare, e.g. same view with different time frames).



C. Configure widgets

To arrange widgets on the dashboard, mouse-drag them to where needed. Click on the widget's title bar (in this case: Payment Overview) to open it. For deletion, click in a widget's upper right corner. The configuration button will open a new window (e.g. to set time frames; but not all widgets are editable).

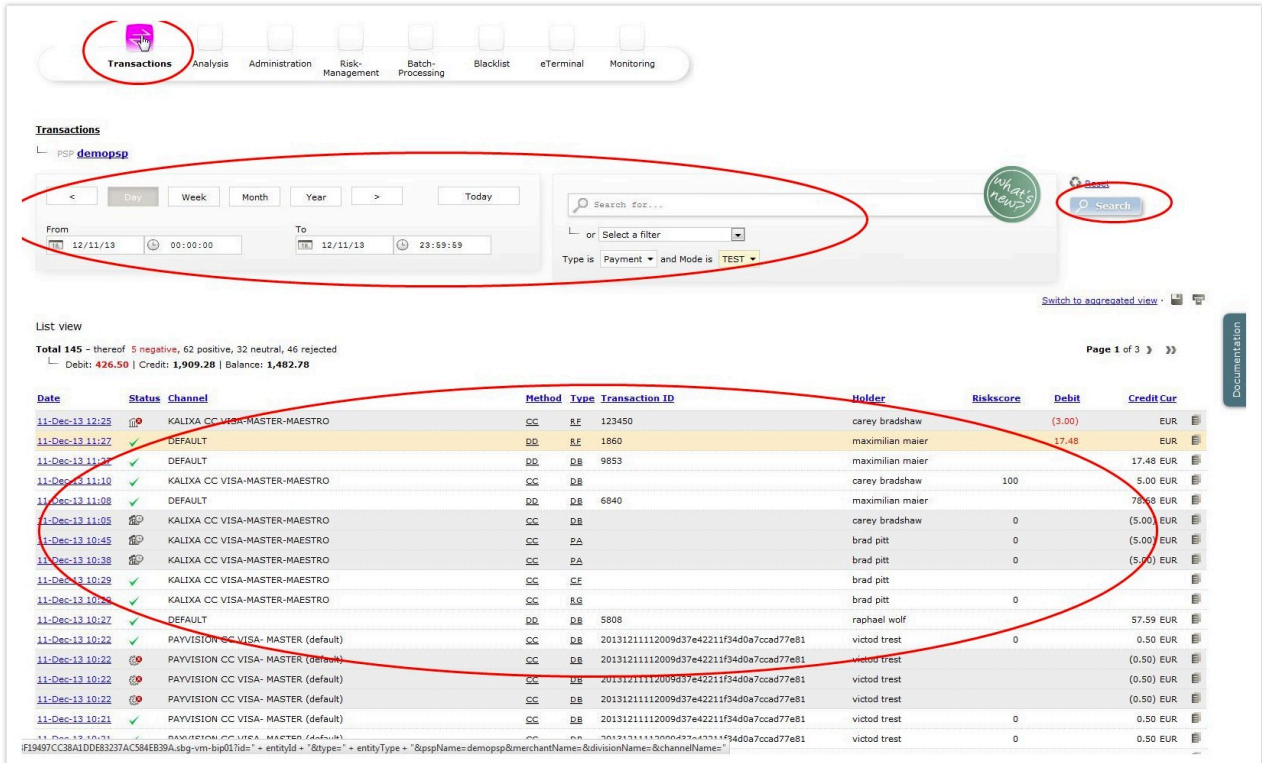


| Chargeback Overview | | |
|--|----------|----------------|
| This month Sun, Dec 1, 2013 - Fri, Dec 6, 2013 | | |
| Volume | 0.00 EUR | 0.00 % (Ratio) |
| Count | 0 | 0.00 % (Ratio) |
| Last month Fri, Nov 1, 2013 - Sat, Nov 30, 2013 | | |
| Volume | 0.00 EUR | 0.00 % (Ratio) |
| Count | 0 | 0.00 % (Ratio) |

III. Transactions Menu

This powerful tool helps you to search and view your transactions in detail. In addition, you can adjust, test, change or even block a transaction. Furthermore, you can create transaction exports for enhanced analysis of your transactions.

A wide number of very specific filters will allow you to sort or group all transactions exactly to your individual needs. These filter options ranges from individual time frames, payment channels or methods to different risk scores and currencies, just to mention a few.



The screenshot displays the 'Transactions' menu in the Peach Payments interface. At the top, a navigation bar includes icons for Transactions, Analysis, Administration, Risk-Management, Batch-Processing, Blacklist, eTerminal, and Monitoring. The 'Transactions' icon is circled in red. Below the navigation bar, the 'Transactions' section is active, showing a filter interface. This interface includes a time range selector (From/To) and a search bar, both circled in red. A 'Search' button is also circled in red. Below the filter interface, a table of transactions is displayed. The table has columns for Date, Status, Channel, Method, Type, Transaction ID, Holder, Riskscore, Debit, and Credit Cur. The table shows various transactions with their details. A red circle highlights the search and filter area, and another red circle highlights the table header area.

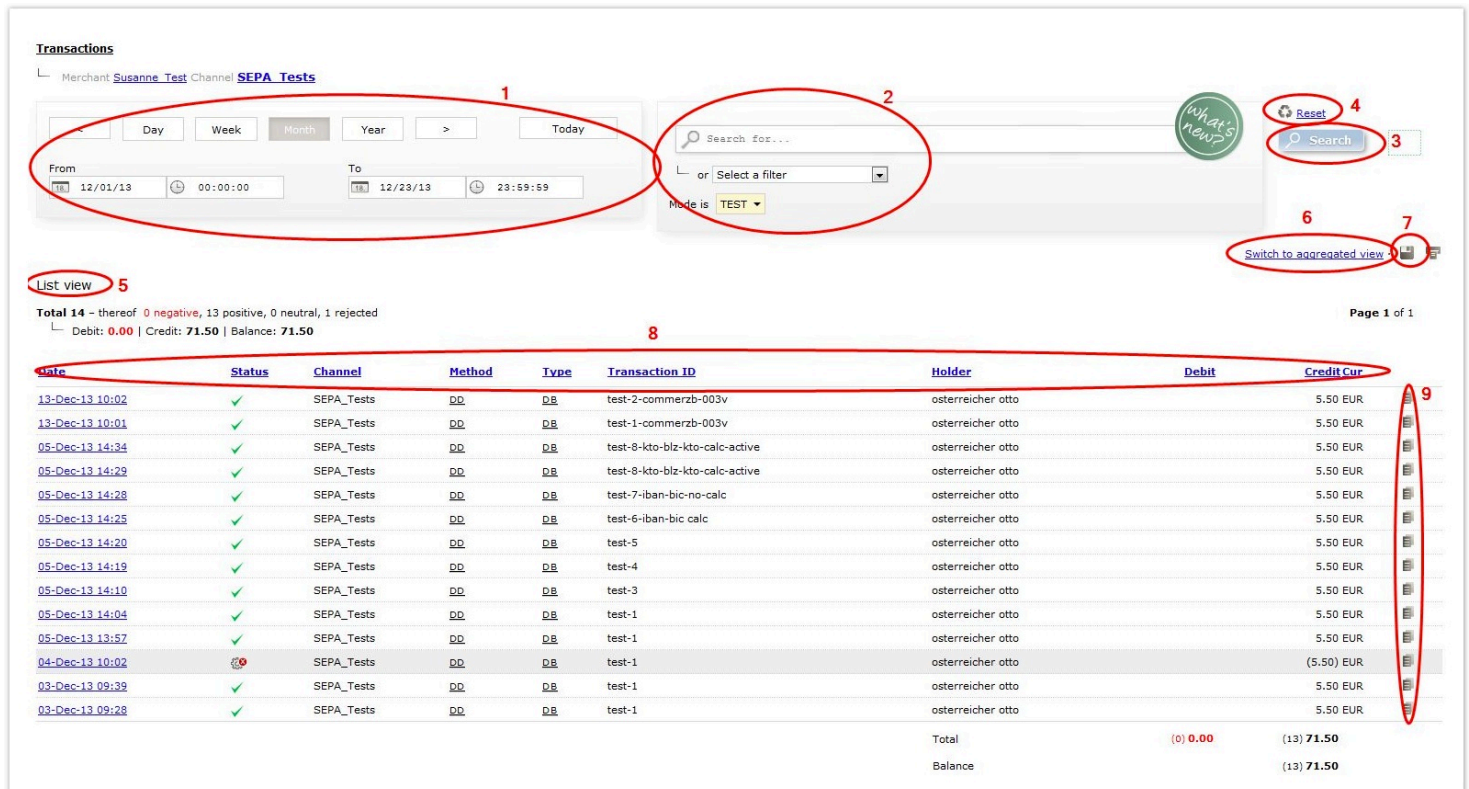
| Date | Status | Channel | Method | Type | Transaction ID | Holder | Riskscore | Debit | Credit Cur |
|-----------------|--------|-------------------------------------|--------|------|--|------------------|-----------|--------|------------|
| 11-Dec-13 12:25 | ✓ | KALIXA CC VISA-MASTER-MAESTRO | CC | R.F | 123450 | carey bradshaw | | (3.00) | EUR |
| 11-Dec-13 11:27 | ✓ | DEFAULT | DD | R.F | 1860 | maximilian maier | | 17.48 | EUR |
| 11-Dec-13 11:27 | ✓ | DEFAULT | DD | D.B | 9853 | maximilian maier | | 17.48 | EUR |
| 11-Dec-13 11:10 | ✓ | KALIXA CC VISA-MASTER-MAESTRO | CC | D.B | | carey bradshaw | 100 | 5.00 | EUR |
| 11-Dec-13 11:08 | ✓ | DEFAULT | DD | D.B | 6840 | maximilian maier | | 78.68 | EUR |
| 11-Dec-13 11:05 | ✓ | KALIXA CC VISA-MASTER-MAESTRO | CC | D.B | | carey bradshaw | 0 | (5.00) | EUR |
| 11-Dec-13 10:45 | ✓ | KALIXA CC VISA-MASTER-MAESTRO | CC | P.A | | brad pitt | 0 | (5.00) | EUR |
| 11-Dec-13 10:38 | ✓ | KALIXA CC VISA-MASTER-MAESTRO | CC | P.A | | brad pitt | 0 | (5.00) | EUR |
| 11-Dec-13 10:29 | ✓ | KALIXA CC VISA-MASTER-MAESTRO | CC | C.F | | brad pitt | | | |
| 11-Dec-13 10:29 | ✓ | KALIXA CC VISA-MASTER-MAESTRO | CC | R.G | | brad pitt | 0 | | |
| 11-Dec-13 10:27 | ✓ | DEFAULT | DD | D.B | 5808 | raphael wolf | | 57.59 | EUR |
| 11-Dec-13 10:22 | ✓ | PAYVISION CC VISA- MASTER (default) | CC | D.B | 20131211112009d37e4221f34d0a7ccad77e81 | victod trest | 0 | 0.50 | EUR |
| 11-Dec-13 10:22 | ✓ | PAYVISION CC VISA- MASTER (default) | CC | D.B | 20131211112009d37e4221f34d0a7ccad77e81 | victod trest | | (0.50) | EUR |
| 11-Dec-13 10:22 | ✓ | PAYVISION CC VISA- MASTER (default) | CC | D.B | 20131211112009d37e4221f34d0a7ccad77e81 | victod trest | | (0.50) | EUR |
| 11-Dec-13 10:22 | ✓ | PAYVISION CC VISA- MASTER (default) | CC | D.B | 20131211112009d37e4221f34d0a7ccad77e81 | victod trest | | (0.50) | EUR |
| 11-Dec-13 10:22 | ✓ | PAYVISION CC VISA- MASTER (default) | CC | D.B | 20131211112009d37e4221f34d0a7ccad77e81 | victod trest | | (0.50) | EUR |
| 11-Dec-13 10:21 | ✓ | PAYVISION CC VISA- MASTER (default) | CC | D.B | 20131211112009d37e4221f34d0a7ccad77e81 | victod trest | 0 | 0.50 | EUR |
| 11-Dec-13 10:21 | ✓ | PAYVISION CC VISA- MASTER (default) | CC | D.B | 20131211112009d37e4221f34d0a7ccad77e81 | victod trest | 0 | 0.50 | EUR |

1. Transaction Search & View

The search-and-view function provides you maximum flexibility and highly detailed insight of every transaction.



A. Search and View

After you have organized all your client folders in the tree structure, you might want to search and view the transactions of one specific client. To do so, just click on a particular entity in the tree structure to open a screen that will display all transactions under it, as the screenshot shows below:



The screenshot shows the 'Transactions' page for merchant 'Susanne_Test' on the 'SEPA_Tests' channel. The interface includes filters for time period (Day, Week, Month, Year, Today), date range (From: 12/01/13, To: 12/23/13), and a search bar. Callouts 1-9 highlight specific features: 1. Date and Time filters; 2. Transaction filters; 3. Search button; 4. Reset button; 5. List view button; 6. Aggregated view button; 7. Transaction export button; 8. Transaction summary button; 9. Transaction details button.

| Date | Status | Channel | Method | Type | Transaction ID | Holder | Debit | Credit Cur |
|-----------------|--------|------------|--------|------|--------------------------------|-------------------|------------|------------|
| 13-Dec-13 10:02 | ✓ | SEPA_Tests | DD | DB | test-2-commerz-003v | osterreicher otto | 5.50 EUR | |
| 13-Dec-13 10:01 | ✓ | SEPA_Tests | DD | DB | test-1-commerz-003v | osterreicher otto | 5.50 EUR | |
| 05-Dec-13 14:34 | ✓ | SEPA_Tests | DD | DB | test-8-kto-blz-kto-calc-active | osterreicher otto | 5.50 EUR | |
| 05-Dec-13 14:29 | ✓ | SEPA_Tests | DD | DB | test-8-kto-blz-kto-calc-active | osterreicher otto | 5.50 EUR | |
| 05-Dec-13 14:28 | ✓ | SEPA_Tests | DD | DB | test-7-iban-bic-no-calc | osterreicher otto | 5.50 EUR | |
| 05-Dec-13 14:25 | ✓ | SEPA_Tests | DD | DB | test-6-iban-bic-calc | osterreicher otto | 5.50 EUR | |
| 05-Dec-13 14:20 | ✓ | SEPA_Tests | DD | DB | test-5 | osterreicher otto | 5.50 EUR | |
| 05-Dec-13 14:19 | ✓ | SEPA_Tests | DD | DB | test-4 | osterreicher otto | 5.50 EUR | |
| 05-Dec-13 14:10 | ✓ | SEPA_Tests | DD | DB | test-3 | osterreicher otto | 5.50 EUR | |
| 05-Dec-13 14:04 | ✓ | SEPA_Tests | DD | DB | test-1 | osterreicher otto | 5.50 EUR | |
| 05-Dec-13 13:57 | ✓ | SEPA_Tests | DD | DB | test-1 | osterreicher otto | 5.50 EUR | |
| 04-Dec-13 10:02 | ✗ | SEPA_Tests | DD | DB | test-1 | osterreicher otto | (5.50) EUR | |
| 03-Dec-13 09:39 | ✓ | SEPA_Tests | DD | DB | test-1 | osterreicher otto | 5.50 EUR | |
| 03-Dec-13 09:28 | ✓ | SEPA_Tests | DD | DB | test-1 | osterreicher otto | 5.50 EUR | |
| Total | | | | | | | (0) 0.00 | (13) 71.50 |
| Balance | | | | | | | | (13) 71.50 |

- Date and Time filters:** On the upper left side of the screen is where you can conduct a search using Date and Time.
- Transaction filters:** Next to that, you will find a variety of filter options that are explained under Time Period Filters (see below).
- Search button:** After coming up with particular search details, click 'Search' for the system to start generating results.
- Reset button:** A click on the 'Reset' button will clear all entries.
- List view:** By default, your search results will appear in 'List View'. In this view you will find all transactions neatly structured. The list falls into several categories such as Date, Status, and Channels etc. A click on such a category will sort the transactions accordingly.
- Aggregated view:** You may also switch the transaction results page to an 'Aggregated View' by clicking on the hyperlink to the right. In this view you will find the transactions sorted by different payment methods.
- Transaction export:** To export your search result(s) into an Excel File, please click on the 'Export'  button to the far right:
- Transaction summary:** With the  button to the far right of each transaction, you can copy its details to the clipboard – and paste them elsewhere.

Time Period Filters

1: You might want to change the time period for your search. To do this, simply click one of the period buttons, i.e. 'Day', 'Week', 'Month', 'Year' or 'Today' to set the time period respectively. You may also toggle on the arrows provided to easily move from one period to another. Additionally, you can click on the 'From' and 'To' boxes to manually change the dates. A calendar opens that allows you to select your desired dates.

Search values

2: The search box and filters allow you to search transactions by any value. The easiest way is to type any search value, e.g. transaction ID, email, credit card brand, etc. in the 'Search for...' field.

To combine search values, type them in double quotes. The system sets the right filters for you. If the system matches multiple filters for a certain search value, you will get a list with all matched filters. Please specify the exact filter to search for. You may also select filters manually.

Examples:

If you want to search transactions made with Credit Card Visa, type: cc Visa

To search for combined values, e.g. Deutsche Bank type: "Deutsche bank"

2. Transaction Details

When you click on a single transaction, a summary of the specific transaction will pop up. This new window shows all transaction details from general (unique/short ID, clearing institute, reason/return code etc.) to specific (processing, transaction log etc.). Several tabs structure the details into seven categories. These help you find exactly the information you need: from customer and processing data, to connector result and transaction log.

DD/DB – 78.68 EUR – maximilian maier – 444534324/ 10000000/BBk Berlin, GERMANY (DE)

✓ Request successfully processed in 'Merchant in Integrator Test Mode'

Summary

Unique ID

ff80808142d6da620142e157acf046e5

IP address

91.123.45.69 (NORWAY)

Short ID

0871.1064.0290

Transaction ID

6840

Clearing Institute

HypoVereinsBank Test (DE)

Source

POST

Merchant/Channel

demomerchant/DEFAULT

Reason/Return

Successful Processing (00)

Request successfully processed in 'Merchant in Integrator Test Mode' (000.100.110)

Add to blacklist
Change transaction result
Change transaction amount

Customer information
Actions
Processing
Connector Result
Transaction log
Advanced

Account

Card or account holder

maximilian maier

Bank

BBk Berlin, GERMANY (DE)

Account Number

444534324

BIN

Bank Code

10000000

Usage

#1002312/my-shop.de

Customer

Name

maximilian maier

Adresse

Leopoldstraße 33
80827 München
Bayern
DE-GERMANY

Birth date

Phone

+49 179 520 2990

Company

Mobile

+49 98 520 2990

Sex

E-Mail

dev.null@ctpe.net

Identity Paper

IDCARD

Identity Number

ID07639462

IP address

91.123.45.69 (NORWAY)

Presentation

Memo

Bitte bei der Lieferung bei 'Heinrich' klingeln!

A. Transaction Details: Summary

Upon selecting on a particular 'Transaction Date' from the search results, it will redirect you to a new window showing the transaction details. The 'Summary box' is located at the top of the page and it shows the following:

- 32-digit Unique ID and the 12-digit Short IDs that are generated by the system, used for identification of a particular transaction
- Clearing Institute
- Merchant and Channel where the transaction came from
- Return Code and Reason for the status of the transaction
- IP address
- Transaction ID created by the Merchant, also used for identification
- Source Code used for a particular transaction

CC/DB – 88.20 EUR – martin pöck – 4200000000000000/ VISA/ <name not available>

✓ Request successfully processed in 'Merchant in Integrator Test Mode'

Summary

| | | | |
|--------------------|--|----------------|---------------|
| Unique ID | ff80808142e643620142f9dfdf6321cd | IP address | 43.251.245.86 |
| Short ID | 1502.6715.9202 | Transaction ID | 9559 |
| Clearing Institute | Postbank P.O.S. Transact GmbH (DE) | Source | POST |
| Merchant/Channel | demomerchant/DEFAULT | | |
| Reason/Return | Successful Processing (00) Request successfully processed in 'Merchant in Integrator Test Mode' (000.100.110) | | |

[Add to blacklist](#)
[Change transaction result](#)
[Change transaction amount](#)

B. Transaction Details: Customer Information

Under the 'Summary' box are a set of tabs showing more details about the transaction.

The 'Customer Information' tab shows the customer's contact and credit card details. It also shows you the customer's IP address and the shop's frontend URL. The following example shows a credit card debit transaction. Note: Under the Merchant's access, only the BIN (first six digits) and last four digits of the credit card are shown.

Customer information | Actions | Processing

Account

| | | | |
|------------------------|---------------------|--------|----------------------|
| Card or account holder | 2-no-risk-active-aw | Bank | <name not available> |
| Card Number | *****4242 | BIN | 424242 |
| Brand | VISA | Expiry | 07 / 2016 |
| Usage | Test-1 | | |

Customer

| | | | |
|------------|-------------------------|---------|--|
| Name | nina niderlands | Adresse | Kanalstr. 12345 Amsterdam NL-NETHERLANDS |
| Birth date | --- | Phone | 1234567890 |
| Company | - | Mobile | --- |
| Sex | --- | E-Mail | shopper@sample.com |
| IP address | 82.135.34.186 (GERMANY) | | |

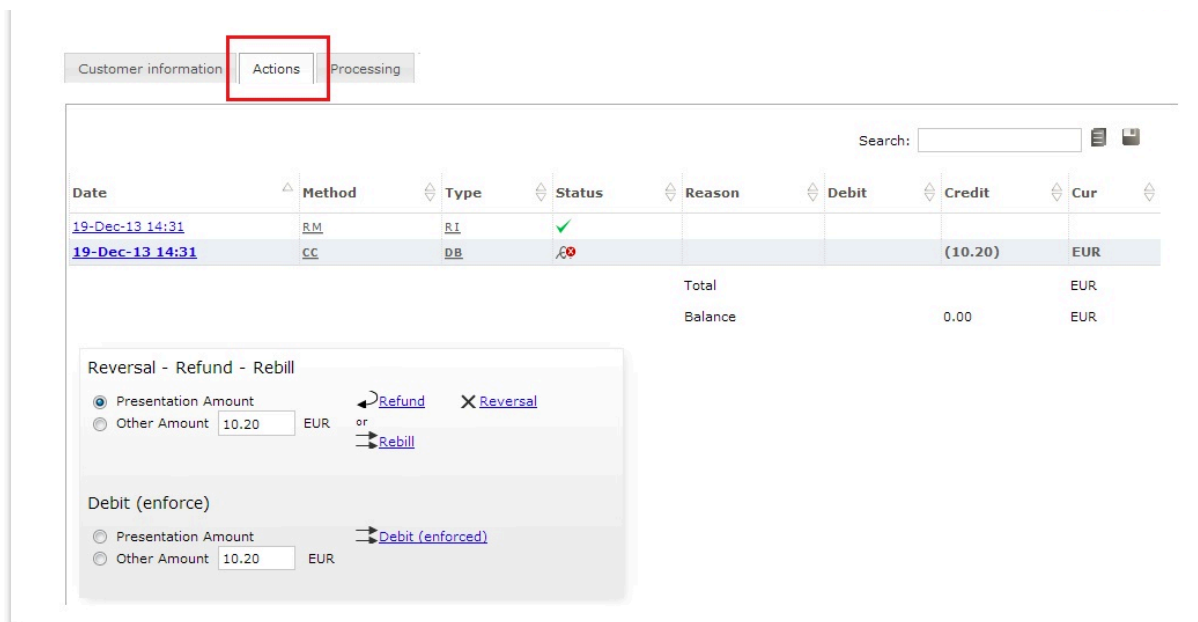
Presentation

| | |
|------|-----|
| Memo | --- |
|------|-----|

C. Transaction Details: Actions

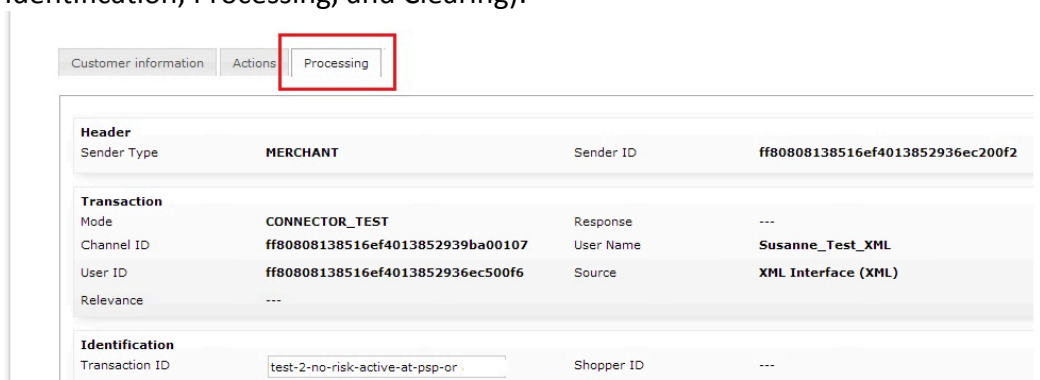
In this tab, you can either initiate a Reversal, Refund, Rebill, or trigger an internal action such as Receipt or Chargeback. You can also define a Presentation Amount or a New Amount (but not more than the original transaction amount). A Reversal (RV) usually cancels a transaction before the bank has processed it: It can only be initiated before the cut-off time of the bank and/or the file processing is reached (cut-off times may vary between different credit card acquirers). A transaction successfully reversed will not appear on the shopper's account statement.

If the transaction (debit/charge) has already been processed and exported to the receiving connection, only a refund (RF) can be triggered. Refund is a payback/credit to the shopper's payment instrument (e.g. credit card or bank account). A transaction successfully refunded should appear as a credit transaction on the shopper's account statement. A rebill (RB) is needed to process a successful transaction again or to make a subscription payment. RB is fully automated within our system.



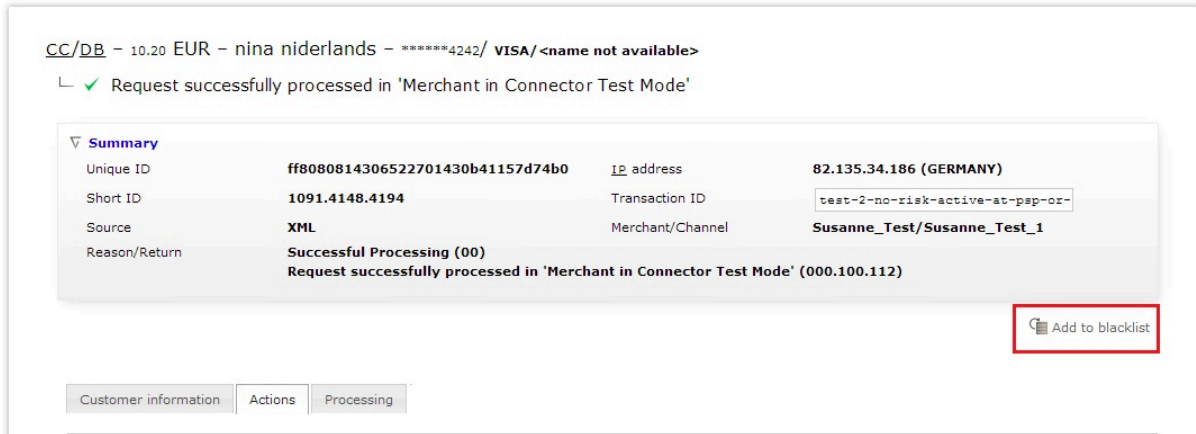
D. Transaction Details: Processing

The 'Processing' tab in the transaction details provides you the transaction's source and identification (merchant, internal, and towards clearing network). It also gives you clearing information and details of a transaction's result (broken down into Header, Transaction, Identification, Processing, and Clearing):



E. Transaction Details: Add to Blacklist

From anywhere in the 'Transaction Details' window, you can add a sender to a blacklist and block all future transactions of this sender.



CC/DB - 10.20 EUR - nina niderlands - *****4242/ VISA/ <name not available>

✓ Request successfully processed in 'Merchant in Connector Test Mode'

| Summary | | | |
|---------------|---|------------------|----------------------------------|
| Unique ID | ff8080814306522701430b41157d74b0 | IP address | 82.135.34.186 (GERMANY) |
| Short ID | 1091.4148.4194 | Transaction ID | test-2-no-risk-active-at-psp-or- |
| Source | XML | Merchant/Channel | Susanne_Test/Susanne_Test_1 |
| Reason/Return | Successful Processing (00) Request successfully processed in 'Merchant in Connector Test Mode' (000.100.112) | | |

Add to blacklist

Customer information Actions Processing

After clicking on 'Add to Blacklist', a second pop-up opens. Choose a blacklist reason from the drop-down list and then click 'Submit' to finish (the correlating risk check must be activated):



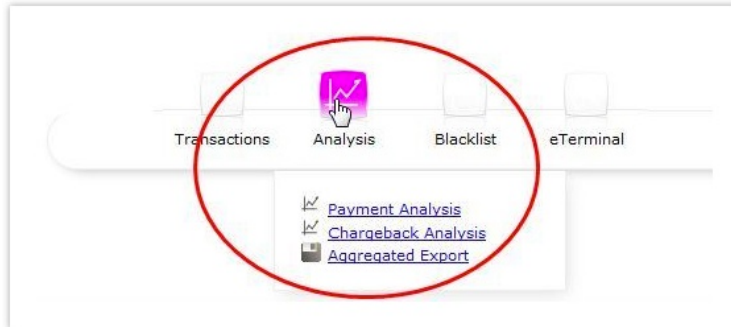
Add to blacklist

Reason CHARGEBACK_NO_REASON

Cancel Submit

IV. Analysis Menu

These tools provide a variety of information about transaction count, turnovers and chargebacks. They split up into three sub-menus: Payment Analysis, Chargeback Analysis and Aggregated Export.



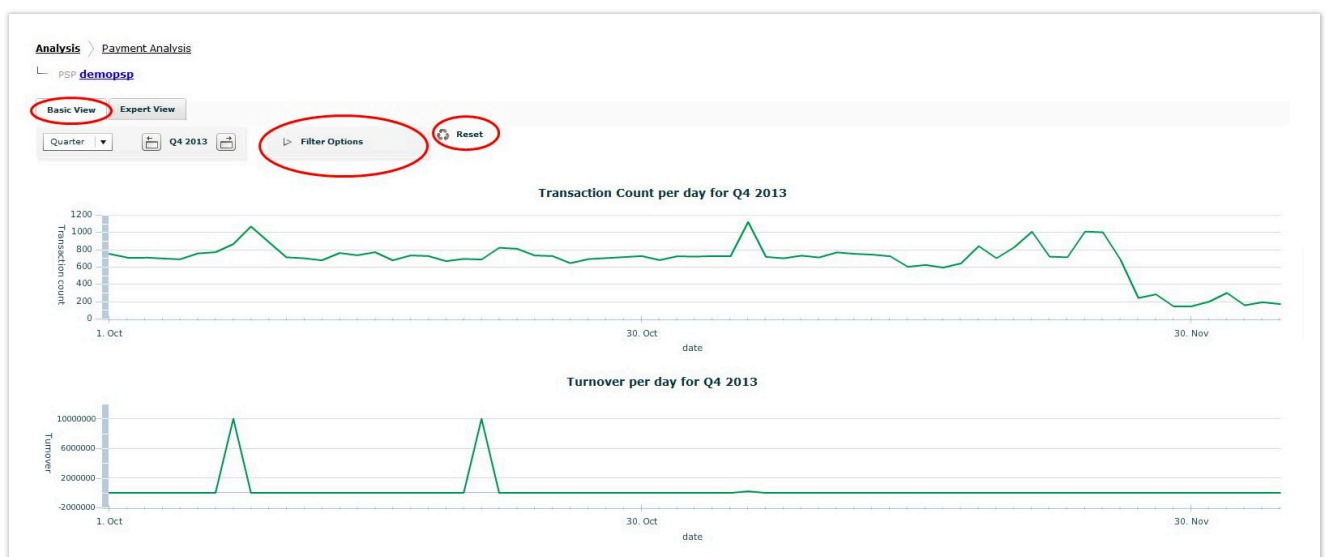
1. Payment Analysis

A. Introduction

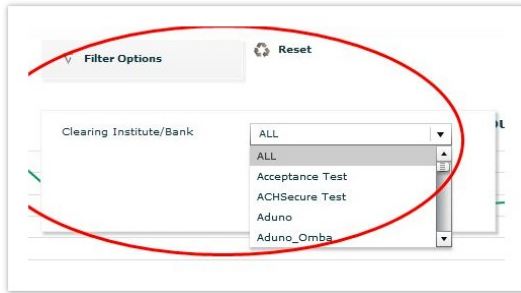
Based on state-of-the-art data warehouse technologies, the 'Payment Analysis' submenu allows you to conduct real-time analyses of aggregated payment data. Interactive graphical visualizations (in Basic and Expert view) help you detect and understand important trends. They also summarize essential information or help you interpret and review suspicious transactions. This gives you highly detailed insights into your payment flows that are vital to optimizing your business.

B. Basic View

In 'Basic View' you can choose a time frame from the drop-down list. Two graphs (transaction count and turnover) will show the most essential payment analysis data at a quick glance.

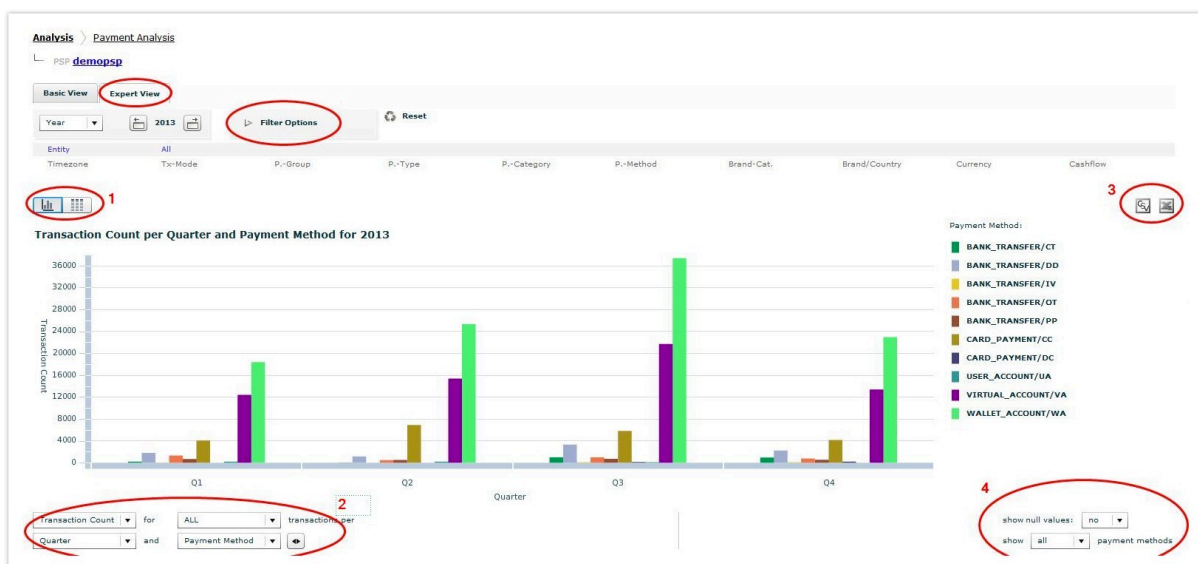



In 'Filter Options' you can select the Connector (aka: Clearing Institute) and merchant/bank account. Click 'Reset' to delete the filters.



C. Expert View

The 'Expert View' displayed below offers you even more detailed 'Filter Options' (see bold frame below). These include time zone, transaction mode, payment type group, payment category, payment method, brand category and currency. With these filters, you can refine your payment analysis data for even more precise evaluation. For filter deletion, please click 'Reset'.



1: The leftmost  buttons above the chart will switch you between the present chart and a tabular view.

2: With the four leftmost drop-down menus to the very bottom of the screen, you can choose between transaction count, volume or turnover:

- For all, positive, negative, neutral or rejected transactions
- Per year, quarter, month, day, payment group or type etc.
- Per provider, division, merchant, channel etc.
- The button next to the third and forth drop-down menus will switch these back and forth

3: On the far right, above the chart, two buttons   export the data to CSV or Excel.


4: To the bottom right of the screen, you can choose if you want to show (or not show) the null values and if you want to see only your top 3, top 5 or top 10 providers.

2. Chargeback Analysis

A. Introduction

The 'Chargeback Analysis' is a flexible tool to quickly spot discrepancies in the payment process. It also helps analyze the reasons for such an anomaly and find probable solutions to constantly improve and defend your business.

Similar to 'Payment Analysis', you can choose from a drop-down list if you want to see your chargeback counts and volumes per year, per quarter, per month or day etc. This gives you a fast overview on the most essential information for analyzing your chargebacks and helps you identify a possible need for counter-strategies. The screen is self-explanatory; you will need no illustration here.

Also, similar to 'Payment Analysis' the  buttons above the chart will switch you from chart to tabular view and back. To the bottom right of the screen, you can choose if you want to show (or not show) the null values and if you want to see only your top 3, top 5 or top 10 providers.

The options for time frame and filters are also the same as 'Payment Analysis'. In the very bottom of the screen, you can choose between chargeback volume, chargeback count and their respective turnover rates:

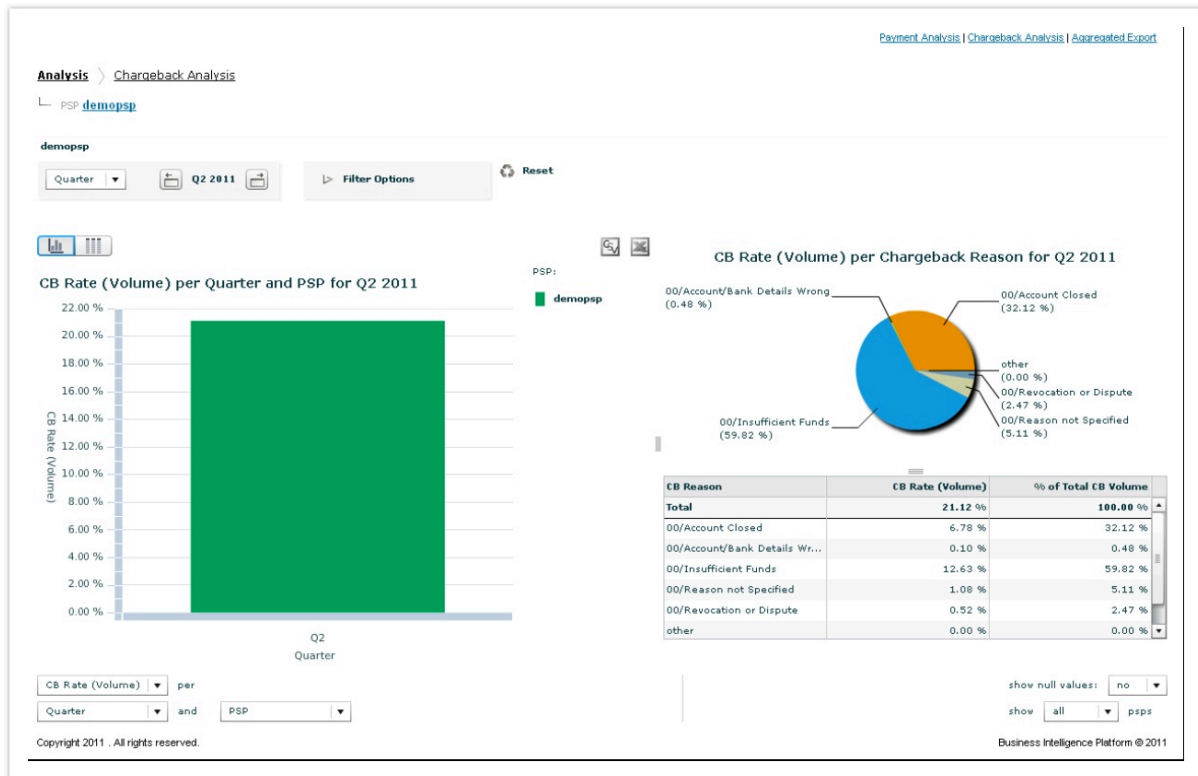
- Per year, quarter, month, day etc.
- Per entity, clearing institute, merchant account or chargeback reason
- And per provider, division, merchant, channel etc.

Very detailed filter options help you in developing equally effective counter-strategies.

Note: The total number of chargebacks in 'Chargeback Analysis' may differ from the total number of chargebacks in 'Payment Analysis'. The reason is that in 'Chargeback Analysis' only successful chargebacks are counted whereas in 'Payment Analysis' all (including rejected) chargebacks are counted.


B. True-to-Life Charts for Real-Time Visualization

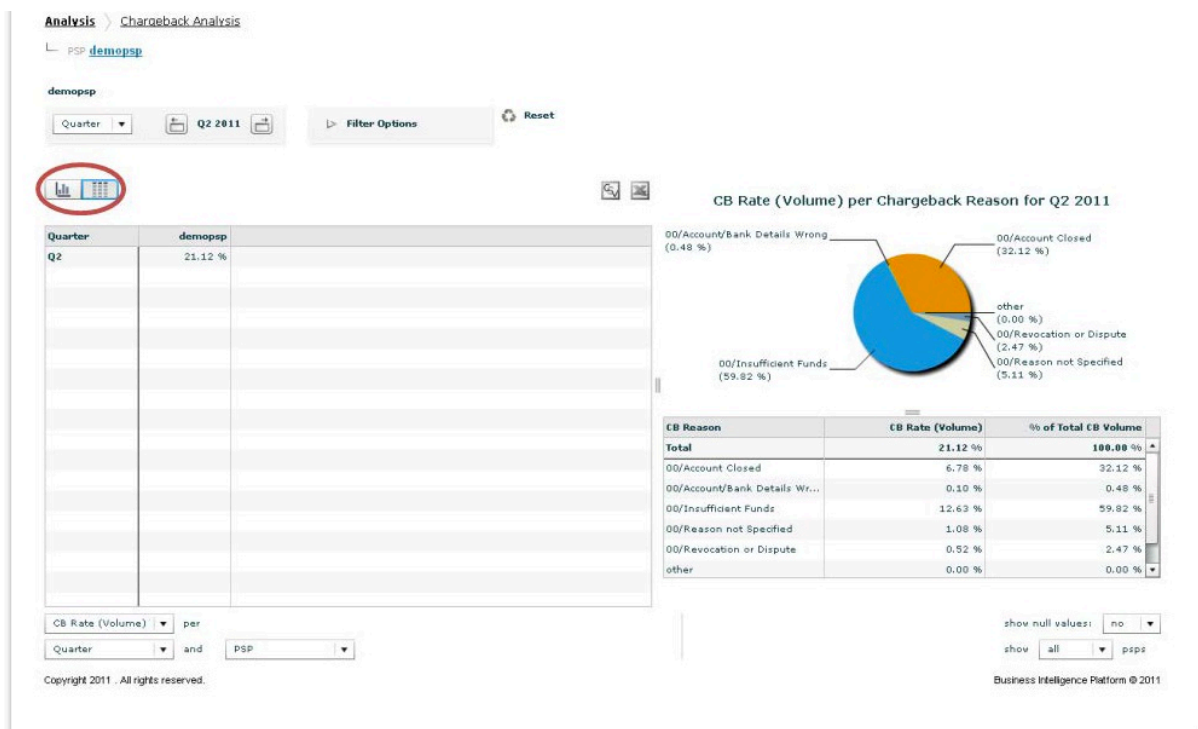
Applying these filters will, by default, result in two charts as seen below. To the left, you see the CB volume per quarter and PSP for Q2 2011; a pie chart to the right will show you the CB volume per chargeback reason. This user-friendly visualization by bar and pie charts will ease your decision-making:



C. Tabular view for neat lists

Sometimes, you might want your chargeback analysis data listed neatly in well-organized spreadsheets. Switching the expert view to tabular form will show the data as follows. The

 buttons to the far left (encircled in red) will switch the expert view from spreadsheets to charts and back:



3. Aggregated Export

A. Introduction

With the aggregated export function you can filter and summarize (i.e.: aggregate) all transactions according to your individual needs and export them as a MS Excel file. This is of great use for instances like billing your clients, because it will export all transactions of a specific entity, neatly divided by payment methods and types.

Your major benefit: Instead of petty details (useful for analysis but not for weekly or monthly billing), you will now get transparently aggregated sums.

To filter the data for your actual business needs, there are four consecutive steps, each of them reached by an individual tab.

B. How to use it

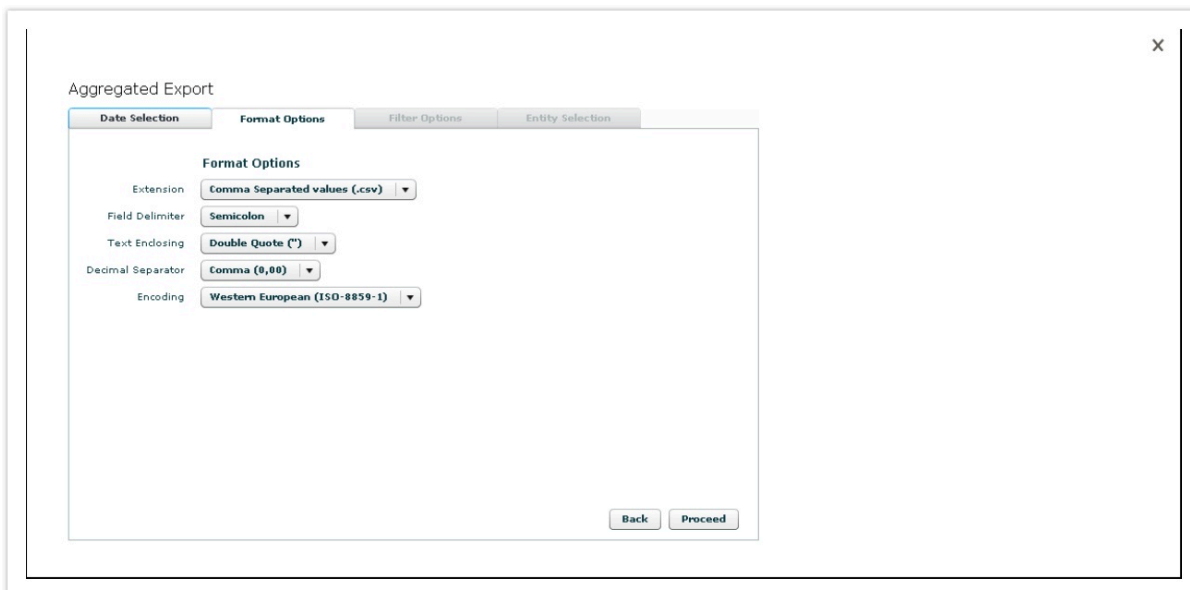
Step 1: Date Selection

The 'Date Selection' allows you to define a data range per month, week and time zone or to customize it via drop-down calendar. After having defined your data range, please click 'Proceed'.



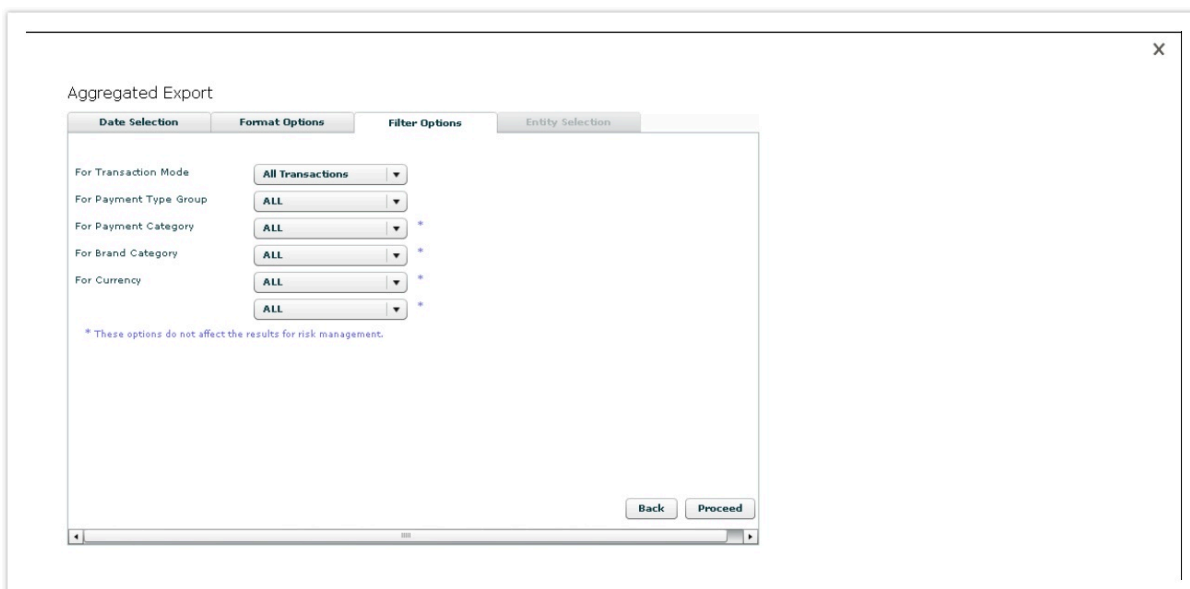
Step 2: Format Selection

The next tab to open is 'Format Options'. In this step, you can choose from a variety of extensions, field delimiters, text enclosures, decimal separators and encodings. After your choice is complete, click 'Proceed':



Step 3: Filter Options Selection

Filter Options is the third tab/step that opens. These filters will structure your export data by transaction mode, payment type group and category, and by brand (including country). You can also filter your data by currency for all, positive, negative, neutral or rejected transactions. To open the next tab/step, click 'Proceed':



Step 4: Entity Selection

The 'Entity Selection' step/tab is fourth in line and allows you to specify divisions and clearing institutes/banks. This allows you to create different reports for each single receiver connection, perfectly customized to the individual needs of each of your business units. When finished, click 'Export' and open the export file with MS Excel. Or store it to your computer:

Aggregated Export

Date Selection

Format Options

Filter Options

Entity Selection

Division

ALL

Clearing Institute/Bank

ALL

Back

Export

V. Glossary of Terms

1. General Terms

3-D Secure: Common technological standard (3 Domain Secure) of Visa and MasterCard, set up to make online credit card payments more secure. For commercial reasons, Visa and MasterCard use different brand names: Verified by Visa and MasterCard Secure Code.

Aggregated Export: Tool to download aggregated payment data as CSV or XLS.

AVS: Address Verification Service

BIN: Bank Identification Number

Chargeback: Reversal of a credit card payment. Chargeback is only possible after settlement to the merchant has taken place.

Chargeback Analysis: Flexible tool to quickly spot anomalies in the volume and distribution of your chargeback transactions (also for a drill-down to analyze the causes of such anomalies).

Chargeback Rate (Volume): The sum of the amounts of successful chargeback transactions for a given grouping and selection, divided by the sum of the amounts of all transactions with positive turnover for the same grouping and selection, given as a percentage.

Chargeback Rate (Count): The number of successful chargeback transactions for a given grouping and selection, divided by the number of all transactions with positive turnover for the same grouping and selection, given as a percentage.

Chargeback Volume: The sum of the amounts of successful chargeback transactions for a given grouping and selection, given in the currency of the respective transactions.

Chargeback Count: The number of successful chargeback transactions for a given grouping and selection.

CSV: Comma-Separated Values, a simple file format for tabular data

Holder: Owner of a credit card, account etc.

MSC: MasterCard Secure Code

Null values: When *no* is selected (default), the data rows (as shown in the legend) for which all values are zero for the current selection are hidden. Only data rows that have a non-zero value somewhere are shown. When *yes* is selected, all data rows are included in the chart and in the legend, even if for one such data row all values are zero. This is valid for either Payment Analysis or Chargeback Analysis.

Payment Analysis: Real-time tool to analyze aggregated payment data.

Payment Method: A generic way in which a payment is carried out, for instance by PIN card, credit card, Internet banking, COD, premium SMS. When a payment method is not generic but specific, it is called a payment product.

Payment Product: A specific version of a payment method used by a (commercial) provider, for instance Visa and MasterCard.

PCI DSS: Payment Card Industry Data Security Standard

Rejected: Transaction was rejected by the Acquiring Bank (e.g. due to a blacklist).

Risk Management: Peach Payments helps you analyze and develop your specific risk profile in order to develop a tailored risk management solution to protect you and your customers from fraud while minimizing the impact on “conversion” on your website.

Risk Score: Result of all proceeded risk checks, weighted in risk logic.

SSL: Secure Socket Layer. A method designed to ensure the safe exchange of Internet data between a website and your browser. The data are encrypted to ensure that nobody else can see or track them, for instance credit card data. As soon as you open a website with SSL, you are alerted by your browser, and a small key or padlock (depending on the type of browser you use) is visible as long as the security is operational. By clicking on the key or padlock you can check the authenticity of the provider.

Success: Transaction proceeded as advertised and envisaged. The customer’s bank account debited and money credited to the merchant.

Transaction Count: Number of a certain processed transaction type.

Transaction Volume: Sum of the monetary amount of certain transactions.

VbV: Verified by Visa

WPF: Web Payment Frontend

2. Entities

Acquiring Bank: The bank or financial institution that processes credit and or debit card payments for products or services for a merchant. The term acquirer indicates that the bank accepts or acquires credit card transactions from the card-issuing banks (customer’s bank) within an association.

Issuing Bank: An issuing bank is a bank that offers card association branded payment cards directly to consumers.

Merchant Account: Needed for processing and connecting to banks, risk management providers, acquirers etc. Defines where merchant transactions from the same entity are sent to (bank, acquirer etc.), if configured respectively. Can also be used for any lower entities.

Merchant: That would be you, our client!

PSP: Payment Service Provider, this is us! Peach Payments.

3. Payment Methods

- **CC** = Credit Card: Payment card issued by a credit card company and often distributed by licensed banks to customers for buying goods and services. The end-customer's credit card is debited with the payment amount. In regular intervals the customer receives an invoice from the credit card issuer.
- **DD** = Direct Debit: The merchant collects money from the bank account of the customer. This usually requires in general an authorization by the customer in any form. Online, the customer electronically gives the merchant the collection authorization; the merchant directly debits the customer account. Providers of direct debit payment are banks that accept this method of payment. Direct debit basically works the same offline as online. As there is no security measure such as entering a PIN or signing a document, direct debit is not considered legally binding, which is why the customer can relatively easily revert the payment. This is one reason why this method is so popular with customers.
- **PP** = Prepayment: With the prepayment method, the merchant provides his goods or services to the customer only after receiving the money. The end customer receives all the credit transfer details necessary from the merchant and transfers money to the bank account of the merchant. The incoming money is matched manually or automatically and subsequently the goods or services are delivered to the end customer.
- **IV** = Invoice: The customer purchases something on account and pays after being invoiced. This is possible in combination with other methods of payment (cash, cheque, electronic money transfer etc.).
- **CT** = Credit Transfer: The customer transfers money to the bank account of the merchant directly from his banking account. Credit transfer over the Internet (conventional method of payment: invoice, prepayment). The importance of internet credit transfers is rising as online banking booms. Customers are familiar with this payment method in the form of conventional offline credit transfers. Confirmation happens through entering the account number plus PIN/TAN.
- **VA** = Virtual Account
- **DC** = Debit Card: The customer's debit card is debited with the payment amount. Only if the customer account is in sufficient funds, the transaction is authorized. A debit card (also known as a bank card or check card) is a plastic card that provides the cardholder electronic access to his or her bank account(s) at a financial institution. Some cards have a stored value with which a payment is made, while most relay a message to the

cardholder's bank to withdraw funds from a designated account in favor of the payee's designated bank account.

- **OT** = Online Transfer: offers merchants a real-time payment method (publicized as virtually risk-free) to accept internet payments. The level of security depends on the participating bank. Some German banks offer two-factor authentication, such as a challenge-response access token based on the chip embedded in the debit card or ATM card. Others, however, offer simpler PIN and TAN based online banking services. No sensitive information is being shared with the merchant, such as credit card or giro account numbers. There is no chargeback right however, which can be considered a disadvantage for the consumer using this payment method. This is considered an advantage to the merchants. The customer performs an online credit transfer via home banking interface. On successful authorization, the merchant receives an acknowledgement.
- **RM** = Risk Management: Also includes risk management checks non-related to a real payment process.
- **VA** = Virtual Account: The customer first credits and then debits a virtual account within the merchant shop. The account can be credited with all methods above and is usually debited with micro amounts.

4. Transaction Types and Codes

| Payment Types | Code | Description |
|------------------|------|---|
| Capture | CP | Captures a preauthorized (PA) amount. |
| Chargeback | CB | A negative booking on the merchant account, usually triggered by a customer or bank returning a Debit (DB) or Rebill (RB) transaction. |
| Credit | CD | Credits the customer and debits the merchant account. |
| Debit | DB | Debits the customer and credits the merchant account. |
| Preauthorization | PA | Performs all risk management validations and stores all transaction data for later retrieval. Additionally reserves (blocks) the payment amount on the customer's credit card. A later Capture (CP) or Credit (CD) with reference to the Preauthorization (PA) triggers the actual booking. |
| Rebill | RB | Debits the customer account with a reference to a prior Debit (DB) transaction. Usually rebills an already processed Debit (DB) transaction in case of a chargeback or to add more products to an already processed order. |
| Receipt | RC | A positive booking on the merchant account, usually triggered by a bank returning a Credit (CD) or Refund (RF) transaction, or by a customer's credit transfer to the merchant's bank account. Such a receipt appears especially in conjunction with prepayment or invoice transactions. |

| | | |
|----------|----|--|
| Refund | RF | Credits the customer account with a reference to a prior Debit (DB) or Credit (CD) transaction, so the customer's account statement will show two bookings. Some receivers and senders don't support Refunds. |
| Reversal | RV | Reverses an already processed Preauthorization (PA), Debit (DB) or Credit (CD) transaction, so the customer's account statement will not show the booking. Reversals are possible only until a predefined cut-off time. Some senders and receivers don't support them. |

5. Transaction ID's Explained

For a more detailed analysis on the rejected transaction, click on the entry and you will be taken to the *Processing* tab to see all the different IDs assigned to each transaction. Below is an explanation of these IDs:

- **Unique ID:** A globally unique transaction identification number. Usually hidden from the customer in favor of the Short ID (but may be used as well). The format is: <32 digit hex number> (e.g. 8a09123487649304df34501b4ce1000a) and has to be entered exactly like that to be found
- **Transaction ID:** Transaction identification defined by the merchant. Usually used when a merchant picks transactions from the system to learn more about the processing status. The search entry 'order no. 123456_' will find all transactions with that exact ID or starting with the same string (e.g. 'order no. 123456_1324'). Such an ID search has to be at least 4 digits long.
- **Short ID:** Identifies a transaction and is listed in *Transaction Details*. Usually appears on the customer's bank statement (or the processing error notification). The Short ID format is: <4 digits>.<4 digits>.<4 digits> (e.g. 5444.2331.0980) and has to be entered exactly like that to be found.
- **Sender ID:** The ID of the merchant, every merchant will have a separate identification number.
- **Reference ID:** The ID number of the established link between transactions.
- **Return Code:** These show the result of a transaction