

**Ecommerce Guide # 2:**

**Setting up Reporting in our  
Back-Office**



**Velocity Reporting**



**Chargeback Reporting**

## Setting up Velocity Reporting

The Merrco back-office platform provides a variety of methods for reviewing transactions. Velocity Reporting highlights transactions (both successful and unsuccessful) in order to identify suspicious transactions. The Velocity Report focuses on two items which occur more than 3 times in a 24-hour period: **1) Credit Card and 2) Email**.

Let's login by clicking on <http://login.merrco.ca>



English | Français



Secure Merchant Login

User name

Password

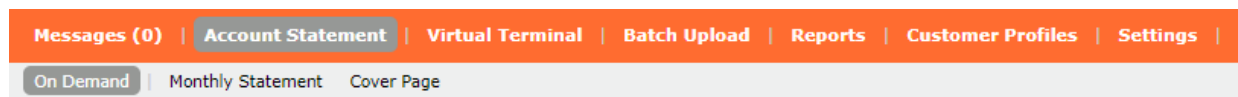
Sign In

Forgot your password?

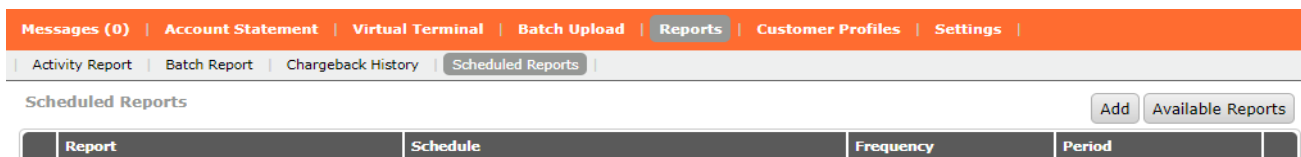
support@merrco.ca  
1-888-709-8753

## Set up Schedule Reports with Email Destination

Once you have logged into the Merrco Backoffice you will see the following menu bars. (Note: Selection options may differ depending on your access requirements).



In the main menu bar select **REPORTS** and in the Sub-menu select **SCHEDULED REPORTS**:



From this screen select the **ADD** button to choose from a list of pre-built reports. A list of reports is provided by clicking the **Available Reports** button. Please select the **Velocity CC Email 3 Attempts last 24hours by FMA**.

1. In the **Definition** section will select the schedule report name (i.e. VelocityReport).
2. Click the Enable checkbox to **enable the report**
3. Schedule Name is user defined and you can select a name of your choice
4. Frequency – **Set to daily**
5. Period – **Set to Previous Day**
6. Select Language of your choice
7. **Leave Send Zero results unchecked. (Selecting Zero results will generate a blank report when no items arise)**
8. Leave all other checkboxes unchecked also
9. On the bottom right hand corner across from Email Destinations click on the **ADD** button to add the desired email address (Click ADD multiple times should you wish to add more than 1email)
10. You can select the **FORMAT** as CSV, XLS or HTML based on your choice

*Based on the above settings, a report will only be generated daily. The Velocity report will highlight 3 or more transactions which occur in a 24-hour period. Where this condition is not met then the report will be blank.*

## Understanding the Velocity Report

Format:	Excel Spreadsheet
Purpose:	Highlights multiple transactions activity related to same credit card and email along and corresponding error, sub-error and AVS error codes.

### How to Read:

The Velocity report is produced and sent **3** times per day. There are two specific types of velocity reports:

1. The "Velocity 2" report highlights two or more transaction attempts using the same card number or email. This report covers two selected times frames of: '**5am to 11am**' and '**11am to 3pm**'.
2. The "Velocity 3" report highlights 3 or more attempts which occurred on the previous day and is usually generated and sent at the beginning of the next day at approximately 1:00am.

The velocity report tracks transactions by Card Number and Email which occur multiple times within a short time frame (usually within minutes of each other) for select time frames.

The report highlights in 2 columns: Number of attempts on CC and Number of attempts on Email. This report is generated by Merrco and contains unique formatting and sorting to aid in visual review of frequent transactions.

The formatting is as follows:

Multiple Transactions on Same Card	Red font indicates Failed Transactions
Multiple Transactions on Same Email	Black font indicates Authorized transactions
Highlighted Settlement Amt indicates amounts > \$2000	Highlighted Major or Minor Codes indicates a concern such as Stolen Card or Negative Database

### Legend:

**Major Column** = Card Error Codes

**Minor Column** = Card sub-error codes

*(Refer to the end of this guide for Major Error Codes)*

**Process:**

The Velocity 3 report should be reviewed at the beginning of the day to identify concerning transactions. The earlier its reviewed will increase the time needed to investigate and either verify or cancel the transaction. Transactions may be valid but can indicate unwanted fraudulent attempts. Once you've identified the concerning transactions, review the previous days reports or transaction history in the Merrco Backoffice platform to gather further information on the transaction and also provide code details listed in the report.

You will receive the Velocity 2 reports at 11:30 am and 3:30pm. Review these files during the day similar to the Velocity 3 Report and compare previous day transactions. These reports may be used to identify repeated attempts through-out the next few days.

**Warning Signs:**

- + Major codes of 3016 (Stolen Card), 4001 (Negative Database), 3050 & 3054 (Fraud) etc.
- + Amounts which exceed historical norms as to average transaction size and Volume
- + IP Country code does not match Card Bin, Address, City or Zip or is from outside Area of Service (Country/Province) etc.
- + Same Email connected to Multiple Cards

**Action:**

Upon identifying suspicious transactions, call the customer to confirm that they are the cardholder and have authorized the transactions.

**General Rule:** Where you can't verify cardholder or feel uncomfortable, we would recommend refunding the transaction and cancelling the order.

Should the transactions be identified as fraudulent or suspicious then please alert Merrco as soon as possible for assistance.



Should you determine that the transaction is valid, please document your findings and the verification steps taken.

Generally, the Velocity report is a broad tool to narrow the scope of transactions to those falling into a suspicious pattern, but are not necessarily illicit or fraudulent. The report should be used in conjunction with other reporting to advance the analysis of irregular transaction.

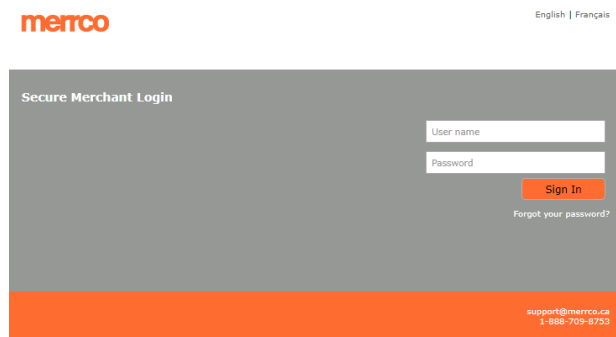
Error Code	Description
1200	The API call has been denied as it has exceeded the permissible call rate limit.
3002	You submitted an invalid card number or brand or combination of card number and brand with your request.
3004	The zip/postal code must be provided for an AVS check request.
3005	You submitted an incorrect CVV value with your request.
3006	You submitted an expired credit card number with your request.
3007	Your request has failed the AVS check. Note that the amount has still been reserved on the customer's card and will be released in 3–5 business days. Please ensure the billing address is accurate before retrying the transaction.
3009	Your request has been declined by the issuing bank.
3011	Your request has been declined by the issuing bank because the card used is a restricted card. Contact the cardholder's credit card company for further investigation.
3012	Your request has been declined by the issuing bank because the credit card expiry date submitted is invalid.
3014	Your request has been declined - the issuing bank has returned an unknown response. Contact the card holder's credit card company for further investigation.
3016	The bank has requested that you retrieve the card from the cardholder – it may be a lost or stolen card.
3019	Your request has failed the CVV check. The amount may have been reserved on the customer's card, which will be released in 3–5 business days.
3022	The card has been declined due to insufficient funds.
3032	Your request has been declined by the issuing bank or external gateway because the card is probably in one of their negative databases.
3050/54	The transaction was declined due to suspected fraud.
3204	The requested Settlement amount exceeds the remaining Authorization amount.
3206	The external processing gateway has rejected the transaction.
3207	Due to issuer policies, this type of transaction is not allowed.
4001	The card number or email address associated with this transaction is in our negative database
4002	The transaction was declined by our Risk Management department
5001	The submitted currency code is invalid or your account does not support this currency.
5003	You submitted an invalid amount with your request.
5021	Your transaction request has been declined.

Where you may have questions please contact Merrco directly at [risk@merrco.ca](mailto:risk@merrco.ca).

MERCHANT NAME **5** **Reviewing and Setting up Chargeback Reporting** MID: XXXXXXXXXXXX

The Merrco back-office platform provides a variety of methods for reviewing transactions, fees and chargebacks. **Given the short timeframes to respond to chargebacks which may arise (5 days from occurrence) it is strongly suggested that you enable scheduled reporting in the Merrco platform.** By setting up scheduled reporting you can also receive reports via email. This guide will show you how set up reporting and also view chargebacks.

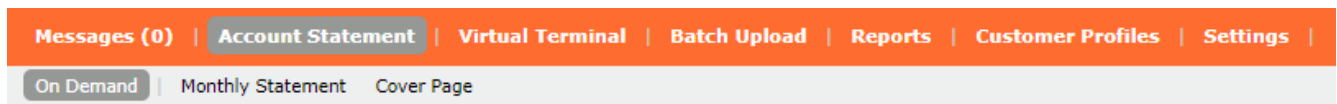
Let's login by clicking on <http://login.merrco.ca>



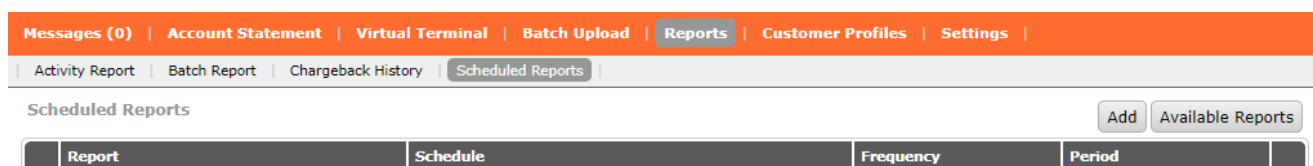
The image shows the Merrco login page. At the top left is the Merrco logo. At the top right, it says "English | Français". The main heading is "Secure Merchant Login". Below this, there are two input fields: "User name" and "Password". To the right of the "Password" field is an orange "Sign in" button. Below the "Sign in" button is a link that says "Forgot your password?". At the bottom right, there is contact information: "support@merrco.ca" and "1-888-709-8753".

### ***Set up Schedule Reports with Email Destination***

Once you have logged into the Merrco Backoffice you will see the following menu bars. (Note: Selection options may differ depending on your access requirements) ...



In the main menu bar select **REPORTS** and in the Sub-menu select **SCHEDULED REPORTS** (see diagram below):



MERCHANT NAME

MID: XXXXXXXXXX

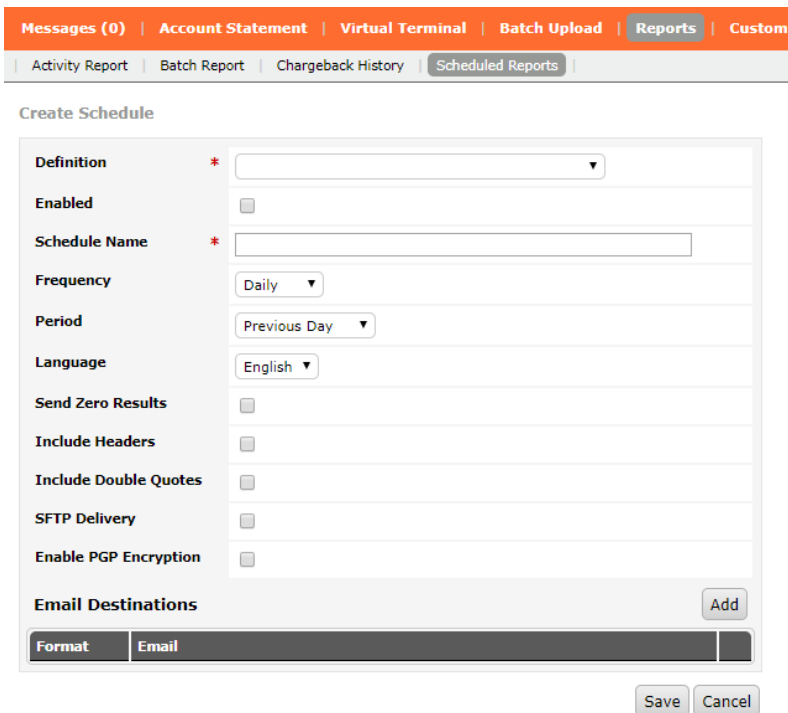
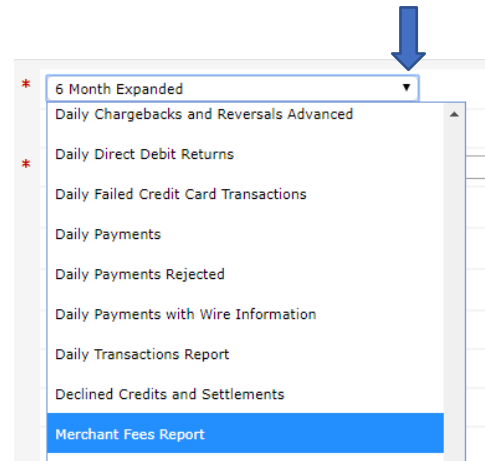
From this screen select the **ADD** button to choose from a list of pre-built reports. A list of reports is provided by clicking the **Available Reports** button. Please note that there are multiple reports, the main chargeback reports are as follows:

**Daily Chargeback**  
**Daily Chargebacks & Reversals Advanced**

**Daily Chargebacks and Reversals**  
**NEW Chargeback report**

Each report contains different levels of detail to suit your needs. The most detailed reports are the **New Chargeback report** or **Daily Chargebacks and Reversals advanced**. (Report Selections may change from time to time).

By Selecting Add you will see the following dialogue box.

- 1) In the **Definition** section will select the schedule report name (i.e. Daily Chargebacks and Reversals).
- 2) Click the Enable checkbox to **enable the report**
- 3) Schedule Name is user defined and you can select a name of your choice
- 4) Frequency – **Set to daily**
- 5) Period – **Set to Previous Day**
- 6) Select Language of your choice
- 7) Leave Send Zero results unchecked. (Selecting Zero results will generate a blank report when no chargeback



arose)

8) Leave all other checkboxes unchecked also

9) **MERCHANT NAME**

On the bottom right hand corner across from Email Destinations click on the **ADD** button to add the desired email address (Click ADD multiple times should you wish to add more than 1 email)

10) You can select the **FORMAT** as CSV, XLS or HTML based on your choice

Based on the above settings, a report will only be generated when a chargeback occurs. We strongly recommend that you review all transactions in the account on a regular basis to ensure you are aware of activity against your account.

For your convenience we have added the following guide to reviewing chargeback activity online in the Merrco Backoffice.

## Reviewing Chargeback Activity in your Account

Once you have logged into the Merrco Backoffice you will see the following menu bars. Select **ACCOUNT STATEMENT** and **ON DEMAND**. Once you click on the generate button you will see a list of activity, chargebacks are labelled accordingly. AN excel file is attached to each chargeback and is indicated by a Paperclip image.

2019-04-03 20:49:43		Chargebacks	1,499.98		28,500.02	
2019-04-03 20:49:43		Chargeback Fee	80.00		28,420.02	
2019-04-04 04:56:18		Settlements		5,107.90	33,527.92	
2019-04-04 04:56:18		Credits	499.99		33,027.93	
2019-04-04 04:56:18		Discount Fees	354.99		32,672.94	
2019-04-04 04:56:18		Transaction Fees	12.60		32,660.34	
2019-04-04 04:56:18		Transaction Fees (TDS)	1.80		32,658.54	
2019-04-04 04:56:18		MC Digital Commerce Development Fee	0.64		32,657.90	



Clicking on the Paperclip will download a an excel file with the following sample

MERCHANT NAME

MID: XXXXXXXXXXXX

Details										
From Date	YYYY-MM-DD	To Date	YYYY-MM-DD							
All responses must be received within 5 business days.										
If no response to this letter is received , the case will be accepted and your merchant account debited with no recourse available.										
Please consult the chargeback guide in the help section of the back-office.										
Credit Card Number	Transaction Date	Posting Date	CB Posting Amount	Original Transaction Amount	Original Transaction Currency	Transaction ID	Bank Code	Name Cardholder Name	Reason Code	Reason Description
XXXX XXX XXX XXX	YYYY-MM-DD	YYYY-MM-DD	\$xx.xx	\$xx.xx	CAD	000000000-000			13.1	Collaboration - Merchandise/Services Not Received

**Alternatively:** Select **CHARGEBACK HISTORY** in REPORTs which generates activity reporting for a custom date range.

Should you wish to dispute a chargeback. Please refer to the chargeback guide attached in this document. Contact Email for chargeback is [chargebackmanagement@paysafe.com](mailto:chargebackmanagement@paysafe.com).

Messages (0) | Account Statement | Virtual Terminal | Batch Upload | Reports | Customer Profiles | Settings |

Activity Report | Batch Report | Chargeback History | Scheduled Reports |

Chargeback History

Account

Start Date \* 2019-05-02

End Date \* 2019-05-02

Report Type All Retrieval Requests

Download