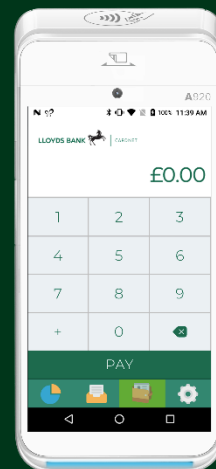


Cardnet Terminal



RAM Quick Reference User Guide

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1. About RAM



The Remote Access Module (RAM) system is the online portal through which you can access all of the management information generated by Cardnet's multi-currency payment processing platform. Payments taken on a particular day (T+0) are processed overnight and visible in RAM the following day (T+1).

The system can be accessed online via a range of browsers and devices and has 24/7 availability to allow you to monitor business performance round the clock. The site uses high grade security and is fully PCI compliant.

This guide is to help you better understand and use the RAM service and to ensure that your business can access the information that it needs

2. Logging In

You will receive your log in details via two separate emails which will look similar to the below



CARDNET

Please find below your RAM USER Password to enable you to view your transactions on Cardnet Omnipay

TRADE NAME

MERCHANT NUMBER



USER ID SENT

PASSWORD

Password

The web link is www.omnipaygroup.com/acquirer

For any queries, please can you contact the Cardnet Helpdesk on 01268567100. Kind
~ ~ ~



CARDNET

Please find below your RAM USER ID to enable you to view your transactions on Cardnet Omnipay.

TRADE NAME

MERCHANT NUMBER

USER ID

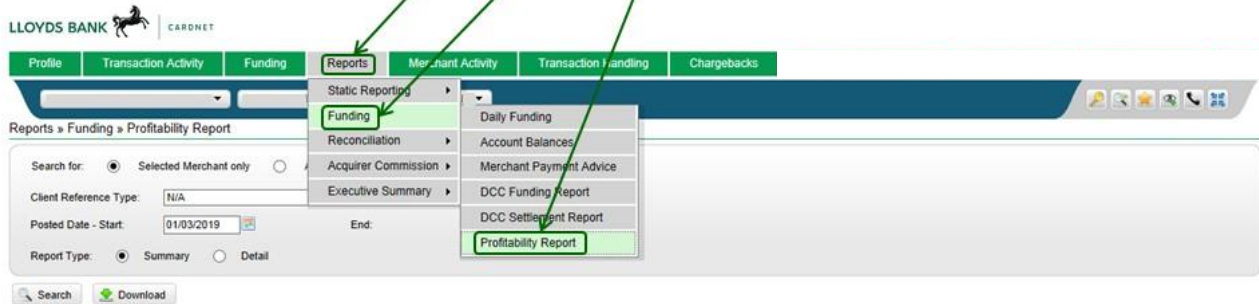
User ID

The web link is www.omnipaygroup.com/acquirer

For any queries, please can you contact the Cardnet Helpdesk on 01268 567100. Kind
~ ~ ~

3. Transaction Activity

PROFITABILITY REPORT: - can be found under REPORTS, FUNDING.



CARD SCHEME: - The type of card the transaction was taken on V = Visa & M = Mastercard

#PURCH: - the number of sales

#REFUNDS: - the number of

#CBKs: - the number of Chargebacks

#INTCHG AMOUNT: - this details the interchange portion of the merchant service charge

This is the total for each column for the date range selected

The screenshot shows the 'Reports > Funding > Profitability Report' table. The table has columns for 'Parent Client', 'Our Reference', 'Company Name', 'Zip/Postcode', 'MCC', 'Card Scheme', 'Tot Purch Amt', '# Purch', 'Tot Refund Amt', '# Refunds', 'Tot DCC Purch Amt', '# DCC Purch', 'Tot DCC Refund Amt', '# DCC Refunds', 'Tot CBK Amt', '# CBKs', 'Adm', 'Tran Fees', 'Acq Fees', 'Intchg Fees', 'Merchant Commission', 'Acquirer Commission', 'Auth Match Amount Fee', 'Assess Fee', 'Merchant Reserve', 'Gateway Fee', and 'Visa Exit Fee'. Annotations with arrows point to specific columns: 'CARD SCHEME' points to 'Card Scheme'; '#PURCH' points to '# Purch'; '#REFUNDS' points to '# Refunds'; '#CBKs' points to '# CBKs'; '#INTCHG AMOUNT' points to 'Intchg Fees'; and a box points to the 'Tot' columns for the date range selected.

Parent Client	Our Reference	Company Name	Zip/Postcode	MCC	Card Scheme	Tot Purch Amt	# Purch	Tot Refund Amt	# Refunds	Tot DCC Purch Amt	# DCC Purch	Tot DCC Refund Amt	# DCC Refunds	Tot CBK Amt	# CBKs	Adm	Tran Fees	Acq Fees	Intchg Fees	Merchant Commission	Acquirer Commission	Auth Match Amount Fee	Assess Fee	Merchant Reserve	Gateway Fee	Visa Exit Fee
5411	M					24.88	2	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5411	V					1029.16	154	0.00	0	0.00	0	0.00	0	0.00	0	0.00	-4.85	0.00	2.56	0.00	0.00	0.00	0.00	0.00	0.00	2.56
						1033.88	156	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	-4.85	0.00	2.56	0.00	0.00	0.00	0.00	0.00	2.56
						1033.88	156	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	-4.85	0.00	2.56	0.00	0.00	0.00	0.00	0.00	2.56
						1033.88	156	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	-4.85	0.00	2.56	0.00	0.00	0.00	0.00	0.00	2.56

Total No. Records: 5

TOT PURCH AMT: - total value of sales

TOT REFUND AMT: - total value of refunds

TOT CBK AMT: - total value of Chargebacks

TRAN FEES: - this is the total Merchant Service Charge

To download the report

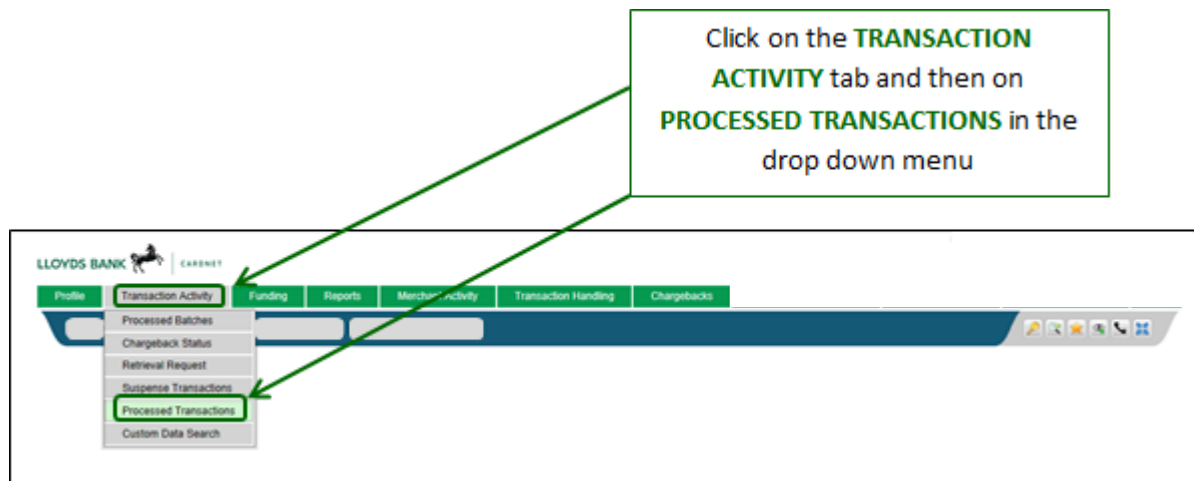
DOWNLOAD FILE: - This download box will appear, click **DOWNLOAD AS CSV**, report will open on your device.

The screenshot shows the Lloyds Bank transaction report interface. A 'Download File' dialog box is open, displaying a warning: 'WARNING: By downloading this data, you are taking responsibility for its security.' The dialog has two checked options: 'Include header' and 'Include EOF Line'. There are two buttons: 'Download as CSV' and 'Close Window'. The 'Download as CSV' button is highlighted with a green box and an arrow pointing to it from the 'DOWNLOAD FILE' text box. Below the dialog, the main interface shows search filters and a table of transactions. The 'Download' button is highlighted with a green box and an arrow pointing to it from the 'DOWNLOAD' text box. The 'CSV Download' button is also highlighted with a green box and an arrow pointing to it from the 'DOWNLOAD' text box.

DOWNLOAD: - Click the Download button and then CSV DOWNLOAD

4. Breakdown of Your Merchant Service Charges

You can view your Merchant Service Charge (total cost) for each transaction by following the process below:



Select date range of transactions required (up to a 7 day period and click **SEARCH**

The screenshot shows the 'Transaction Activity - Processed Transactions' search form. The form has a search bar at the top with a dropdown menu set to 'GBP Payment Acc Retail'. Below the search bar, there are several input fields for search criteria: Full Card No. or Last 4 digits, Full or 4 character UTM, Internal Merchant Account, FPI, Trans. Amt. - From, and Trans. Amt. - To. There are also dropdown menus for Transaction Type, Acquirer BBRCA, Merchant Name, Transaction Country, Transaction Currency, and Terminal Id. A green arrow points from the text box above to the 'Search' button at the bottom left of the form. Below the search form, there is a table with columns: Merchant No., Batch No., Transaction Date, Funding Code, Type, Card No., UTM, Status, Trans. Amt., Trans. Amount, Acct. Cnt., Acct. Amount Gross, Acct. Commission Charges, Acct. Amount Net, Capture Method, Internal Batch No., Merch. Tran. Ref., Acquirer Ref., Auth. Code, Merchant Name, Transaction Country, and Acquirer BBRCA. The table is currently empty, and there are 'First Page' and 'Next Page' buttons at the bottom.

The **ACCT. COMMISSION CHARGES** column details the total merchant service charge for that transaction

Full Card No. or Last 4 digits: Transaction Type: Acquirer Ref: Merchant Name:

Full or 4 character UFI: Acquirer Ref: Transaction Country:

Internal Merchant Account: Auth Code: Transaction Currency:

FFI: Batch No.: Terminal:

Trans. Amt. - From: To: Group By Merchant / Batch No.: ☐

Posting Date - Start: End:

Search Download

Transaction Code	Posting Date	Type	Card No.	UFI	Status	Trans. Cost	Trans. Amount	Acct. Cost	Acct. Amount Gross	Acct. Commission Charges	Acct. Amount Net	Capture Method	Internal Batch No.	Match Tran Ref.	Acquirer Ref.
04/02/2019	04/02/2019	Purchase			Cleared	SEK	803.00	GBP	40.21	0.18	40.03	eCommerce Channel Enrypt	90434854779		
04/02/2019	04/02/2019	Refund (Credit)			Cleared	SEK	-420.00	GBP	-40.07	-0.17	-40.24	eCommerce Channel Enrypt	90434854779		
04/02/2019	04/02/2019	Purchase			Cleared	SEK	1790.00	GBP	180.73	0.30	180.43	Telephone Order	90434854779		
04/02/2019	04/02/2019	Purchase			Cleared	SEK	488.00	GBP	40.70	0.08	40.62	eCommerce Channel Enrypt	90434854779		
04/03/2019	04/03/2019	Purchase			Cleared	SEK	1841.00	GBP	184.80	0.31	184.49	SET100-SET100 authorized	90434854779		
04/02/2019	04/02/2019	Purchase			Cleared	SEK	1362.00	GBP	134.30	0.23	134.07	Telephone Order	90434854779		
04/03/2019	04/03/2019	Purchase			Cleared	SEK	207.00	GBP	17.37	0.03	17.34	SET100-SET100 authorized	90434854779		
04/03/2019	04/03/2019	Purchase			Cleared	SEK	594.00	GBP	47.33	0.08	47.25	SET100-SET100 authorized	90434854779		
04/02/2019	04/02/2019	Purchase			Cleared	SEK	978.00	GBP	48.28	0.10	48.18	SET100-SET100 authorized	90434854779		
04/02/2019	04/02/2019	Purchase			Cleared	SEK	480.00	GBP	38.80	0.08	38.72	COF Cardholder Init	90434854779		
04/02/2019	04/02/2019	Purchase			Cleared	SEK	3042.00	GBP	282.78	0.51	282.27	COF Cardholder Init	90434854779		

From Page: Next Page: 9 / 100 (10000)

To download the report

DOWNLOAD: - Click the Download button and then **CSV DOWNLOAD**

Trans. Amt. - From: Terminal Id:

Posting Date - Start: End: Group By Merchant / Batch No.: ☐

Search Download

CSV Download

Merchant No.	Transaction Code	Posting Date	Type	Card No.	UFI	Status	Trans. Cost	Trans. Amount	Acct. Cost	Acct. Amount Gross	Acct. Commission Charges	Acct. Amount Net	Capture Method	Internal Batch No.
--------------	------------------	--------------	------	----------	-----	--------	-------------	---------------	------------	--------------------	--------------------------	------------------	----------------	--------------------

For a detailed breakdown of the interchange fee that has been applied to each transaction go to **Merchant Activity>Presentment Interchange**:

Posting Date	No Of Trans	Currency	Amount	Terminal Capability	Clearing Service	Service Type	Payment Product	Fee Tier	Billing Region	Fee %	Base	Fee Maximum	Comm
26/06/2018	1	USD	-58.65	MOTO KE	Clr VISA Int	Credit Card	Clearing - VISA	MOTO	Domestic - UK	0.3000	GBP 0.0000	0.0000	
25/06/2018	1	USD	-179.90	MOTO KE	Clr VISA Int	Credit Card	Cl - Visa Corporate	General	Domestic - UK	1.7000	GBP 0.0000	0.0000	
24/06/2018	123	USD	61244.78	POS ICC	Clr VISA Int	Credit Card	Cl - Visa Platinum	General	Domestic - UK	0.3000	GBP 0.0000	0.0000	
22/06/2018	1	USD	113.15	POS ICC	Clr VISA Int	Debit Card	Clearing - VISA	General	Domestic - UK	0.2000	GBP 0.0000	0.0000	
18/06/2018	4	USD	31.64	eCommerce	Clr Mastercard Int	Credit Card	Cl - MC New World	General	Domestic - UK	0.3000	GBP 0.0000	0.0000	

Fee %:- the interchange percentage rate applied to the transaction

Presentment Interchange Report:

	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
	No Of Trans	Settle	Settlement Amount	Transaction Amount	Terminal	Clearing	Service Type	Payment	Fee Tier	Region	Fee %	Base	Fee Maximum	Comm. Amt	Int. Amt	FPI
1	5	GBP	98.48	98.48	"POS CNTL	Clr VISA I	Debit Card	Clearing - Contactless	Domestic - UK	0.2	GBP 0.0000	0.54	0.2	0.54	0.2	631
2	24	GBP	216.83	216.83	"POS ICC"	Clr VISA I	Debit Card	Clearing - Sec<2/Ch	Domestic - UK	0.2	GBP 0.0000	1.19	0.43	1.19	0.43	P04
3	1	GBP	5.19	5.19	"POS ICC"	Clr Master	Credit Card	Cl - MC CoAuth<3/Ch	Domestic - UK	1.5	GBP 0.0000	0.11	0.08	0.11	0.08	ZV6
4	9	GBP	12.54	12.54	"POS CNTL	Clr VISA I	Debit Card	Clearing - Contactless	Domestic - UK	0.2	GBP 0.0000	0.07	0	0.07	0	Y04
5	44	GBP	237.04	237.04	"POS CNTL	Clr VISA I	Debit Card	Clearing - Contactless	Domestic - UK	0.2	GBP 0.0000	1.32	0.53	1.32	0.53	Y05
6	2	GBP	11.45	11.45	"POS CNTL	Clr VISA I	Debit Card	Cl - Visa P	Contactless Foreign - EMEA	0.2	EUR 0.0000	0.06	0.02	0.06	0.02	97A
7	1	GBP	14.59	14.59	"POS CNTL	Clr Master All	Credit Card	Cl - MC Ne	Contactless Domestic - UK	0.2	GBP 0.0000	0.08	0.03	0.08	0.03	40B
8	4	GBP	19.78	19.78	"POS CNTL	Clr Master	Debit Card	Cl - MC Pl	Contactless Domestic - UK	0.2	GBP 0.0000	0.12	0.03	0.12	0.03	41B
9	1	GBP	9.87	9.87	"POS CNTL	Clr Master	Credit Card	Cl - MC Ne	Contactless Domestic - UK	0.3	GBP 0.0000	0.1	0.03	0.1	0.03	39B
10	1	GBP	14.98	14.98	"POS CNTL	Clr VISA I	Credit Card	Cl - Visa P	Contactless Domestic - UK	0.3	GBP 0.0000	0.16	0.04	0.16	0.04	601
11	1	GBP	12.12	12.12	"POS CNTL	Clr VISA I	Debit Card	Cl - Visa P	Contactless Domestic - UK	0.2	GBP 0.0000	0.07	0.02	0.07	0.02	Y06
12	1	GBP	16.33	16.33	"POS CNTL	Clr Master	Credit Card	Clearing - Contactless	Domestic - UK	0.3	GBP 0.0000	0.17	0.05	0.17	0.05	39B
13	9	GBP	105.39	105.39	"POS CNTL	Clr VISA I	Debit Card	Clearing - Contactless	Domestic - UK	0.2	GBP 0.0000	0.57	0.21	0.57	0.21	Y06
14	1	GBP	1.29	1.29	"POS CNTL	Clr Master	Credit Card	Cl - MC Pl	Contactless Domestic - UK	0.3	GBP 0.0000	0.01	0	0.01	0	39B
15	104	GBP	775.88	775.88	"POS CNTL	Clr Master	Credit Card	Cl - MC Pl	Contactless Domestic - UK	0.3	GBP 0.0000	4.57	1.67	4.57	1.67	P2

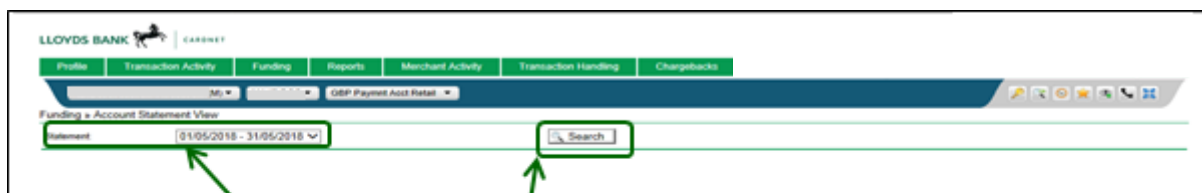
Base:- the interchange pence rate applied to the transaction (if applicable)

Comm. Amt:- The total interchange cost for the transaction

5. Accessing your statement




Click on the **FUNDING** tab and then on **ACCOUNT STATEMENT VIEW** in the drop down menu



Select the date of Statement required and click **SEARCH**

Once the Statement is open, this can be downloaded to **TIFF** or **PDF** format.

LLOYDS BANK  CARDNET

Profile Transaction Activity Funding Reports Merchant Activity Transaction Handling Chargebacks

Funding - Account Statement View

Statement: 01/03/2019 - 26/03/2019 Search **Download as TIFF or PDF**

CARDNET
GB 244 - 1535 - 76

Trading address

Merchant number
Merchant Statement Ref
VAT Details
Date of issue: 01/03/2019
Statement month: FEBRUARY 2019
Telephone enquiries: 01249 297295

Multi-Currency Merchant Statement

Summary of Transactions By Currency

Den. Fund. Coy. Coy.	Count	SALES Transaction Currency	Funding Currency	REFUNDS Transaction Currency	Funding Currency	NET Funding Currency
GBP GBP	2625	22,296.40	22,296.40	0	0.00	22,296.40
Totals	2,625			0		

Breakdown Of Fees And Charges

Service Charges
Transaction Currency = GBP
Merchant Funding Currency = GBP

Service ID	Transaction Type/ Fee Type	Area of Event/Service Type	Count	Trans Amount	Fund Amount	Fee %/ Rate	Fee Count	Fee Amount
Acq - Corp/Bus	Purchase		2	19.80	19.80			
Acq - Corp/Bus	Merchant Purchase Fee - All	All/Credit Card	1	7.77	7.77	1.00%	1 GBP	-0.41
Acq - Corp/Bus	Merchant Purchase Fee - All	All/Debit Card				.55%	1 GBP	-0.04
Acq - Visa	Purchase		19	157.59	157.59			
Acq - Visa	Merchant Price Interchange	All/Credit Card	42	512.59	512.59	Assessed I/C	13 GBP	-0.47
Acq - Visa	Merchant Purchase Fee - All	All/Credit Card				1.00%	41 GBP	-3.62
Acq - Visa	Per Tran Fee Retail	All/Credit Card				1.00%	13 GBP	-1.46
Acq - Visa	Purchase		570	5423.22	5423.22			
Acq - Visa	Merchant Price Interchange	All/Debit Card				Assessed I/C	570 GBP	-10.77
Acq - Visa	Purchase		1483	18249.03	18249.03			
Acq - Visa	Merchant Purchase Fee - All	All/Debit Card				.55%	1481 GBP	-54.15
Acq - Visa	Per Tran Fee Retail	All/Debit Card				0.55%	570 GBP	-29.83
Acq - Visa Business	Purchase		1	3.78	3.78			
Acq - Visa Business	Merchant Price Interchange	All/Debit Card				Assessed I/C	1 GBP	-0.03
Acq - Visa Business	Purchase		2	11.94	11.94			
Acq - Visa Business	Merchant Purchase Fee - All	All/Debit Card				.55%	2 GBP	-0.12
Acq - Visa Business	Per Tran Fee Retail	All/Debit Card				.55%	1 GBP	-0.04
Acq - Visa Electron	Purchase		2	19.80	19.80			
Acq - Visa Electron	Merchant Purchase Fee - All	Domestic/Debit Card				.55%	2 GBP	-0.11
Acq KMD Fee	Purchase		2	20.44	20.44			
Acq KMD Fee	Merchant Purchase Fee - All	All/Credit Card				1.00%	1 GBP	-0.52
	Merchant Purchase Fee - All	All/Debit Card				.55%	3 GBP	-0.23
	Per Tran Fee Retail	All/Debit Card				0.55%	4 GBP	-0.17
Totals			2625	22296.40	22296.40		3010	-141.79

6. Chargeback Management

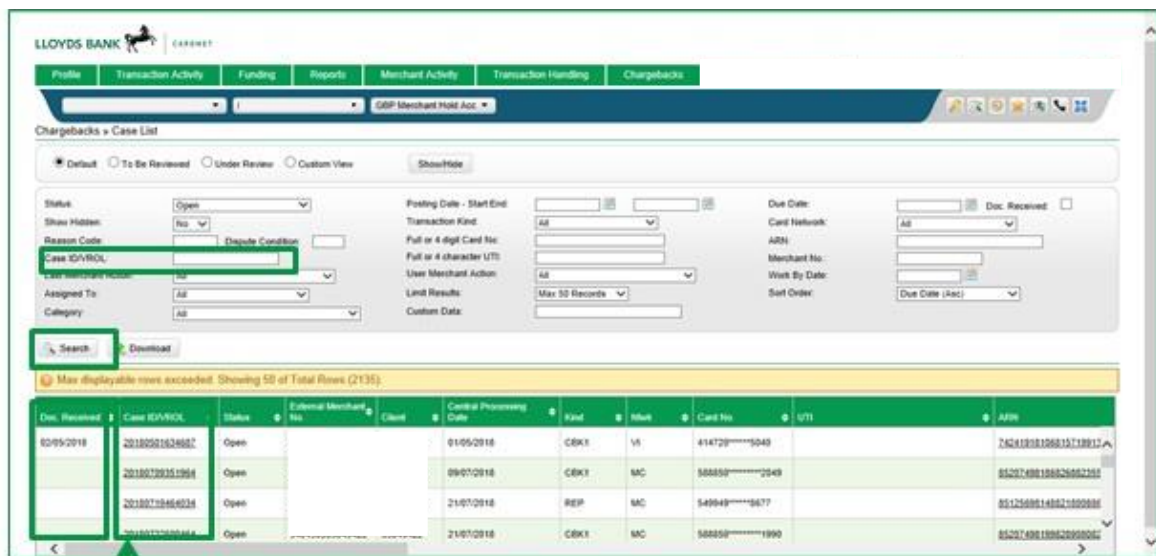
RAM enables you to view and defend Chargebacks online. If you have received a Chargeback you will be notified by letter. Alternatively, you can check in **Case List** on RAM at any time to see if you have received any Chargebacks.

To check if you have received any Chargebacks go to **CHARGEBACKS** in the main tool bar and then select **CASE LIST** from the drop down menu



Once in the **Case List** you can Search by various methods i.e. cardholder number, ARN and merchant number.

When working your disputes you will need to check the front case list screen to ascertain if the documentation has been received from the issuing bank (this is of course dependent on the reason code). The **'Doc Received'** field will remain empty until the documentation is uploaded by the Schemes



To view the Chargeback Case Detail, click on the underlined Case ID in the **Case ID/VROL** column. You can also enter a Case Number into the Case List field and click **Search**.

With the schemes (Visa and Mastercard) feeding direct to RAM, the **'Doc Received'** field will be populated with the date the chargeback documentation is received.

The **Chargeback Case Detail** shows all the relevant information relating to the Chargeback or Fulfilment. To view incoming documentation, click on **'Letter/Attachment'** tab:

Case No.: [Redacted]
 ARN: [Redacted]
 Status: Open
 Category: Chargebacks
 Chargeback Progress: CBK1 - 1st chargeback
 Network Reason Code: 4853 - CBK Cardholder Dispute
 Central Proc: 14/02/2017
 Document Indicator: '1' - Documentation will follow
 Visa Case Number: [Redacted]
 Action: [Go]

Merchant No.: [Redacted]
 Merchant DBA Name: [Redacted]
 Pres Capture Method: eCommerce, Channel Encrypt(2)
 Ticket Number: [Redacted]
 Passenger Name: [Redacted]
 Cardholder No.: [Redacted]
 Exp. Date YYYYMM: 201706
 CCH: 7041200023
 Retrieval Reference ID: [Redacted]

Due: 29/02/2017
 Work By Date: [Redacted]
 Closed Date: [Redacted]
 Case Value: GBP 44.99
 FX Protection: [Redacted]
 Suggested XPR Value: GBP 44.99

Card Network: [Redacted]
 Card Brand: [Redacted]
 Sending Bin / Member Id: [Redacted]
 Issuer Country: United Kingdom
 Issuer Name: [Redacted]
 Receiving Bin / Member Id: [Redacted]
 Refund Institution Name: [Redacted]
 Solutions Assigned To: [Redacted]

Transactions | Actions | Authorisations | **Letter/Attachment** | Merchant Information | User Notes | Merchant Notes | Attachment | Merchant Actions

Transaction	Txn Kind	Trans. Type	Posting Date	Reason Code	Document Indicator	Network Settlement Amt Gr	Message	Prd	Rev.	MC Fraud Notification
[Redacted]	Go	CBK1	Purchase	14/02/2017	4853 - CBK Cardholder Dispute	'1' - Documentation will follow	GBP 44.99	OK CANCELLED 170918	No	No
[Redacted]	Go	PRB	Purchase	31/02/2017	-	-	GBP 44.99		No	No

From the drop-down list select **'View Document'** and press **Go**. Click the **'Open'** button to view the image:

Case No.: [Redacted]
 ARN: [Redacted]
 Status: Closed
 Category: Chargebacks
 Chargeback Progress: CBK1 - 1st chargeback
 Network Reason Code: 4837 - CBK Fraudulent transac
 Central Proc: 06/12/2016
 Document Indicator: '1' - Documentation will follow
 Visa Case Number: [Redacted]
 Action: [Go]

Merchant No.: [Redacted]
 Merchant DBA Name: [Redacted]
 Pres Capture Method: eCommerce, Channel Encrypt(2)
 Ticket Number: [Redacted]
 Passenger Name: [Redacted]
 Cardholder No.: [Redacted]
 Exp. Date YYYYMM: 201906
 CCH: 0326340005
 Retrieval Reference ID: [Redacted]

Due: 16/01/2017
 Work By Date: [Redacted]
 Closed Date: 16/12/2016
 Case Value: EUR 220.95
 FX Protection: Y
 Suggested XPR Value: EUR 220.95

Card Network: [Redacted]
 Card Brand: [Redacted]
 Sending Bin / Member Id: [Redacted]
 Issuer Country: Germany
 Issuer Name: [Redacted]
 Receiving Bin / Member Id: [Redacted]
 Refund Institution Name: [Redacted]
 Solutions Assigned To: [Redacted]

Transactions | Actions | Authorisations | **Letter/Attachment** | Merchant Information | User Notes | Merchant Notes | Attachment | Merchant Actions

Letter Category: Merchant Debit Letters | Letter: 2CB Debit Advice | Generate

Name	Template Type	Template Category	Network Form Type	Status with VROL/MasterCom	Creation Date	Created By
[Redacted]	Chargeback Case	Merchant Debit Letters	N/A	N/A	16/12/2016	[Redacted]
[Redacted]	Case Uploads	N/A	Chargeback	Received	13/12/2016	Image System User

View Document [Go]

You can then ascertain if the transaction is fraudulent. Should you wish to send a response to the chargeback or fulfilment click on the **'Attachment'** tab:

The screenshot shows a web application interface for managing chargebacks. At the top, there are two main sections: 'Case No.' and 'Merchant Info'. The 'Case No.' section includes fields for Case No., Status (set to 'Closed'), Category (Chargebacks), Chargeback Progress (CBK1 - 1st chargeback), Network Reason Code (4537 - CBK: Fraudulent transac...), Central Prod (06/12/2016), Document Indicator ('1' - Documentation will follow), and Visa Case Number. The 'Merchant Info' section includes Merchant ID (0077), Merchant DBA Name, Pres Capture Method (eCommerce, Channel Encrypt0), Ticket Number, Passenger Name, Cardholder No., Exp. Date (201906), CCN (0326340005), and Retrieval Reference ID. Below these are dates for Due (16/01/2017), Work By Date (16/12/2016), and Closed Date, along with Case Value (EUR 220.95), FX Protection (Y), and Suggested XPR Value (EUR 220.95). On the right, there is a 'Card Details' section with Card Brand, Sending Bin / Member Id, Issuer Country (Germany), Issuer Name, Receiving Bin / Member Id (009871), Refund Institution Name, and Solutions Assigned To (person). A green arrow points from the text box above to the 'Attachment' tab in the bottom navigation bar. The 'Attachment' tab is highlighted with a green box. Below the navigation bar, the 'Attachment' section is visible, showing 'Attachment Category' (N/A), 'Network Form Type' (N/A (0 - Attachment(s))), 'File Type' (Tiff image (*.tiff)), 'File Directory' (Choose File), and 'Attachment Note' (No file chosen). An 'Upload' button is at the bottom right of this section.

'Attachment Category' and **'Network Form Type'** stay as they are.

'File Type' MUST be changed to TIFF IMAGE (The maximum file size for a single document that can be added is 10MB).

Click on the **Browse** button to search for the document you have scanned, highlight the item and open, this will place the scanned document in the File Directory. Click **'Upload'**.

You will see a message **'File Upload complete'**.

PLEASE NOTE YOU CAN ALSO UPLOAD WITH A FILE TYPE OF 'MICROSOFT WORD DOCUMENT' OR PDF

The screenshot shows a web application for managing chargebacks. It features several data entry fields and a callout box. The callout box, with a green border, contains the text: "You can send a message to the Chargebacks team regarding your upload by clicking on 'Merchant Notes'. The Chargebacks team will respond to you via this tab too". A green arrow points from this text to the "Merchant Notes" tab in the interface. The interface includes sections for Case Info, Merchant Info, Card Network, and a bottom section for document upload.

Case Info:
 Case No.: [blank]
 ARN: [blank]
 Status: Closed
 Category: Chargebacks
 Chargeback Progress: CBK1 - 1st chargeback
 Network Reason Code: 4537 - CBK, Fraudulent
 Central Prod: 06/12/2016
 Document Indicator: T - Documentation will follow
 Visa Case Number: [blank]
 Action: [dropdown] [Go]

Merchant Info:
 Merchant No.: [blank]
 Merchant CDA Name: [blank]
 Price Capture Method: eCommerce, Channel Encrypt(S)
 Ticket Number: [blank]
 Passenger Name: [blank]
 Cardholder No.: [blank]
 Exp. Date YYYYMM: 201906
 CGN: 0326340006
 Retrieval Reference ID: [blank]

Card Network:
 Card Brand: [blank]
 Issuing Bin / Member ID: u0945
 Issuer Country: Germany
 Issuer Name: [blank]
 Receiving Bin / Member ID: [blank]
 Refund Institution Name: [blank]
 Solutions Assigned To: [blank]

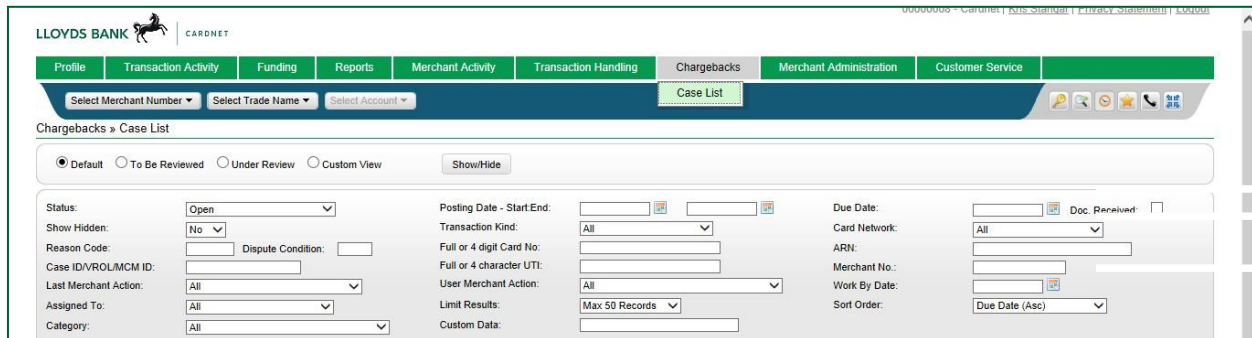
Merchant Actions:
 Merchant Notes (highlighted with a green box)
 Attachments
 Upload [button]

If you have any problems or questions please do not hesitate to call the Chargebacks Team on 01268 567160 or alternatively you can email cardnetchargebacks@firstdata.com

7. Troubleshooting

NO ONLINE CHARGEBACK ACCESS

If you see the error message: **Not CBK USER** when accessing Chargebacks Case List:

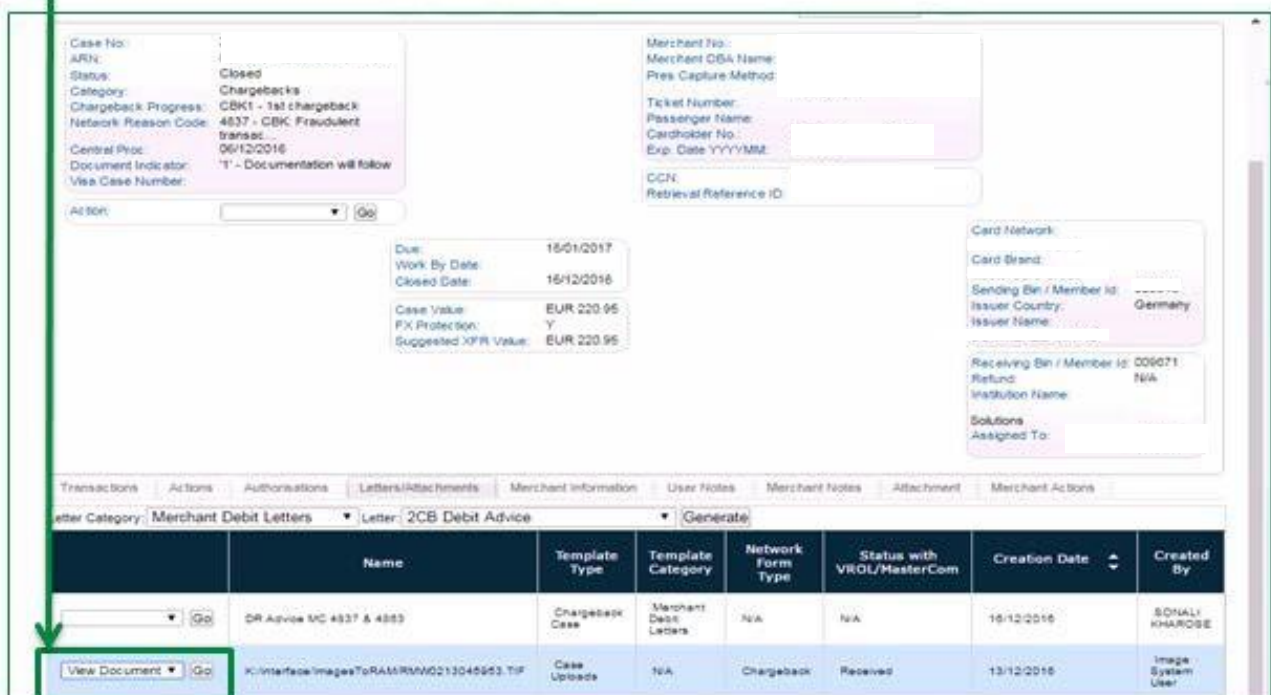


This indicates that your RAM access does not have the online Chargeback service enabled. Please call **01268567160** to request this feature added to your account. You will need to have your Cardnet Merchant Number and RAM USER ID to hand.

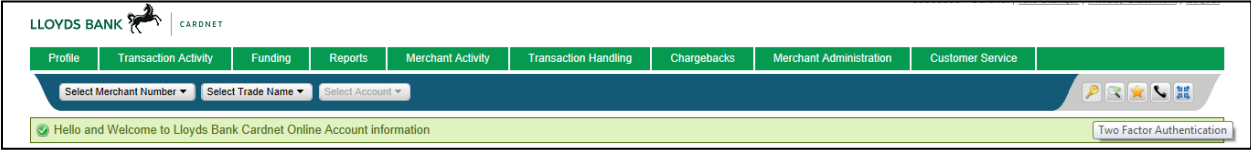
CANNOT VIEW ONLINE CHARGEBACK DOCUMENTATION

If you do not have **“View Document”** as a drop down options please follow the steps for two factor authentication:

From the drop-down list select **‘View Document’** and press **Go**. Click the **‘Open’** button to view the image:



TWO FACTOR AUTHENTICATION



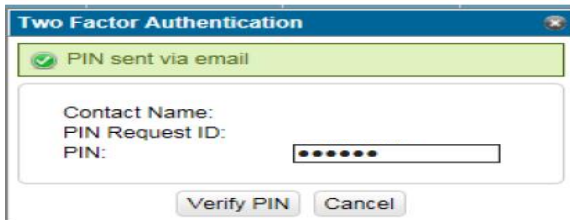
1. Select the two factor authentication icon on the right-hand corner of the page:



2. Select 'Generate PIN':



3. Enter the PIN received via email and select 'Verify PIN':



4. Select again the two factor icon:



5. Choose the privileges you require for your user session and click 'Update Privileges':



To view documents please select: "View Sensitive Document/Report-PCI"

6. Refresh your access:

