Online Reporting

Merchant Guide

Table of Contents

Welcome to TD Merchant Solutions

The purpose of this guide

The Online Reporting Site is an exciting tool that offers a wide range of functionality and flexibility to merchants. This guide covers the features and functionality of the site. Please ensure you read this guide so that you become familiar with the capabilities of the site and how it can support your business needs.

Glossary

Chain

This is a number of merchants grouped under one business organization.

Merchant

A merchant is an individual business location or unit.

Available (Merchant) Accounts field

This field displays which accounts can be accessed by you to create reports.

Selected (Merchant) Accounts field

This field displays which accounts you want to create reports for.

User ID

This is the email address that you used to register for Online Reporting.

Password

This is the password that you created to register for Online Reporting.

- It must be at least eight alpha-numeric characters in length with at least two numbers.
- It is case sensitive.
- It must be changed every three months.

PAN First 4 Digits and PAN Last 4 Digits

PAN stands for Primary Account Number which is the card number used in a transaction. For some searches you can search by this, but you must enter both the first four and the last four digits of the card.

Report Formats

There are three types of report formats that you can receive via Online Reporting. They are:

- **Display on screen** (information is displayed in Online Reporting),
- **CSV** (an Excel report will be downloaded to your computer), and
- **PDF** (a PDF report will be downloaded to your computer).

If you request a CSV report, use the following information to help you navigate the file columns:

Card Type Codes	
AX	AMEX®
DS	Discover®
FL	Fleet
JCB	JCB®
M	MasterCard® Credit
MD	Debit Mastercard®
OT	Other
P	Interac® Debit
PV	Visa Debit®
UP	UnionPay®
V	Visa® Credit

POS Entry Mode	
C	Chip
M	Manual (Keyed in if eCommerce)
R	Contactless
S	Swiped
	Undetermined

Transaction Type Codes	
10	Purchase
11	Pre-authorization
12	Pre-authorization Completion
13	Phone/Mail Order
14	Merchandise Return
16	Card Verification
17	Balance Inquiry
18	Purchase Cash Back
21	Void Purchase
22	Void Merchandise Return
23	Cash Advance Adjustment
24	Cash Back

The Online Reporting Site

The TD Report Service is an AIS-compliant secure website. In order to log in you will need a user id and a password. You will be prompted to change your password on your first login and then every three months.

Login

1. Go to: https://www. mistgateway.com:33808/tdreport/.

2. User ID: Enter your **User ID**. This is the email address used to register for this service.

3. Password: Enter your **password**.

4. Click **Login** or press **Enter**.

Menu Structure

The online reports are organized in the following fashion:

Menu Heading	Menu Options
Transaction Reports	• Settled Transaction Details • Authorized Transaction Details • Outstanding Transaction • Details • Totals Summary • Refunds
Transaction Search	--
Exception Reports	• Retrieval Requests • Chargebacks • Rejects
Monthly/Periodic Reports	• Statements
User Management	• List User • Add User • Change User • Reset Password • Remove User

Chain/Merchant User Rights

Your user rights will define what accounts you are able to manage. These accounts will be listed in **Available Chains/Merchant Accounts** field - see below for an example.

The accounts in the boxes are arranged in two levels:

- Chains
- Merchants

Chains are identified with a **+** sign prior to the number. Double-click the **+** to expand/collapse the list of accounts under a chain.

From the list in the **Available Chains/Merchant Accounts** box, select the account or chain you wish to run a report for (this will highlight the account/chain) and click the **>>** key to move them to the **Selected Chains/Merchant Accounts** box. Click the account/chain again to remove it from this box.

Note: If you wish to run a report on multiple accounts or chains, select all the accounts or chains from the **Available Chains/Merchant Accounts** box by holding down the **Ctrl-ke**y and click the **>>** key to move them to the **Selected Chains/Merchant Accounts** box.

Screen Navigation

The screens generally have similar options when entering data to pull a report. Here are some of the common data entry options:

1. **Available Chains/Merchant Accounts** field (see below)

2. **Selected Chains/Merchant Accounts** field (see below)

3. **Transaction date**/**Settlement date** and **Date range** selectors (see below)

   Select **Transaction date** or **Settlement date** to help focus your search.

   Select a **Start Date** and an **End Date** range for your search.

   When performing a search for a **single Merchant**, the date range can be up to one month.

   When performing a search for a **multiple Merchants**, or a **Chain**, the date range can be up to one week.

4. **Report Type** radio buttons (see below)

Transaction Reports

Settled Transaction Report

The settled transaction report allows you to view transactions that have been settled and deposited in your bank account. You can search for these transactions either by: the **date of the authorization** or the **date of settlement**.

The page consists of:

- Two boxes, **Available Chains/Merchant Accounts** and **Selected Chains/Merchant Accounts**, with the **>>** and **<<** buttons to move account numbers between the two boxes.
- **Transaction date**/**Settlement date** type selector.
- A **Start Date** and an **End Date** selector to allow you to select the time period you require.

How do I run the report?

1. Select **Transaction Reports → Settled Transaction Details**.
2. Select either a **merchant**, **chain** or **multiple outlets in a chain** as applicable and move to the request box.
3. Select **Settlement date** or **Transaction date**.
4. Select a **Start Date** and an **End Date**.
5. Select how you would like to receive the information: **Display on screen**, **CSV** file, or **PDF**.
6. Click **Submit**. The information is delivered to you in the desired method. Below is the result from the **Display on screen** option.

Transaction Reports
- **Settled Transaction Details**
- **Authorized Transaction Details**
- **Outstanding Transaction Details**
- **Totals Summary**
- **Refunds**
- Transaction Search
- Exception Reports
- Periodic/Monthly Reports
- User Management
- My Profile
- Account Information Security

Transaction Reports
Settled Transaction Details

Help

Print this page

| Account Number | Starting: Dec 1, 2019 |
| Account Name | Ending: Dec 6, 2019 |

Terminal: #########

Card	Description	▼ Date	Txn Amount	Auth#
VISA 453750******7710	Purchase	Dec 05, 2019 11:47:18	$5,175.00	095910
VISA 453750******7710	Purchase	Dec 05, 2019 11:48:25	$3,037.50	027510
Card	Description	▼ Date	Txn Amount	Auth#

Card	Sales		Returns		Terminal Totals	
	#TXNs	Amount	#TXNs	Amount	#TXNs	Amount
VISA	2	$8,212.50	0	$0.00	2	$8,212.50
(Mastercard)	0	$0.00	0	$0.00	0	$0.00
(card)	0	$0.00	0	$0.00	0	$0.00
Interac	0	$0.00	0	$0.00	0	$0.00
DISCOVER	0	$0.00	0	$0.00	0	$0.00
VISA	0	$0.00	0	$0.00	0	$0.00
All Cards	2	$8,212.50	0	$0.00	2	$8,212.50

Card	Sales		Returns		Merchant Totals	
	#TXNs	Amount	#TXNs	Amount	#TXNs	Amount

Authorized Transaction Details

Depending on their setup, most customers are able to view all authorized transactions regardless of their settlement status with this report. Some large corporate customers with a customized setup may not have this feature available, but will still be able to view transactions after they have been settled.

The page consists of:

- Two boxes, **Available Chains/Merchant Accounts** and **Selected Chains/Merchant Accounts**, with the **>>** and **<<** buttons to move account numbers between the two boxes.
- A **Start Date** and an **End Date** selector to allow you to select the time period you require.

How do I run the report?

1. Select **Transaction Reports → Authorized Transaction Details**.

2. Select either a **merchant**, **chain** or **multiple outlets in a chain** as applicable and move to the request box.

3. Select a **Start Date** and an **End Date**.

4. Select how you would like to receive the information: **Display on screen**, **CSV** file, or **PDF**.

5. Click **Submit**. The information is delivered to you in the desired method. Below is the result from the **Display on screen** option.

Outstanding Transaction Details

This report will allow you to view all transactions that have been authorized but have not been settled. With this report you can have an early indication if there are some transactions that need TD help desk assistance.

The page consists of:

- Two boxes, **Available Chains/Merchant Accounts** and **Selected Chains/Merchant Accounts**, with the **>>** and **<<** buttons to move account numbers between the two boxes.
- A **Start Date** and an **End Date** selector to allow you to select the time period you require.

How do I run the report?

1. Select **Transaction Reports → Outstanding Transaction Details**.

2. Select either: **merchant**, **chain** or **multiple outlets in a chain** as applicable and move to the request box.

3. Select a **Start Date** and an **End Date**.

4. Select how you would like to receive the information: **Display on scree**n, **CSV** file, or **PDF**.

5. Click **Submit**. The information is delivered to you in the desired method. Below is the result from the **Display on screen** option.

Transaction Reports

▼ **Transaction Reports**				
• **Settled Transaction Details**				
• **Authorized Transaction Details**				
• **Outstanding Transaction Details**				
• **Totals Summary**				
• **Refunds**				
▶ **Transaction Search**				
▶ **Exception Reports**				
▶ **Periodic/Monthly Reports**				
▶ **User Management**				
▶ **My Profile**				
▶ **Account Information Security**				

Transaction Reports
Outstanding Transaction Details

Help

Print this page

Account Number	Starting: Dec 8, 2019
Account Name	Ending: Dec 13, 2019

Terminal: ###########

Card	Description	▼ Date	Txn Amount	Auth#
515520******2572	Return	Dec 12, 2019 13:10:39	$80.48	219142
Card	Description	▼ Date	Txn Amount	Auth#

Card	Sales		Returns		Terminal Totals	
	#TXNs	Amount	#TXNs	Amount	#TXNs	Amount
VISA	0	$0.00	0	$0.00	0	$0.00
(mastercard)	0	$0.00	1	$80.48	1	-$80.48
(mastercard)	0	$0.00	0	$0.00	0	$0.00
Interac	0	$0.00	0	$0.00	0	$0.00
DISCOVER	0	$0.00	0	$0.00	0	$0.00
VISA	0	$0.00	0	$0.00	0	$0.00
All Cards	0	$0.00	1	$80.48	1	-$80.48

Card	Sales		Returns		Merchant Totals	
	#TXNs	Amount	#TXNs	Amount	#TXNs	Amount
VISA	0	$0.00	0	$0.00	0	$0.00

Totals Summary

This report applies to your Settled Transactions and provides you a breakdown of the Visa, MasterCard, Amex and Interac transactions that you have done over the selected date range. Returns and Voids are subtracted from the totals displayed.

The page consists of:

- Two boxes, **Available Chains/Merchant Accounts** and **Selected Chains/Merchant Accounts**, with the **>>** and **<<** buttons to move account numbers between the two boxes.
- A **Start Date** and an **End Date** selector to allow you to select the time period you require.

How do I run the report?

1. Select **Totals Summary**.

2. Select either: **merchant**, **chain** or **multiple outlets in a chain** as applicable and move to the request box.

3. Select a **Start Date** and an **End Date**.

4. Select how you would like to receive the information: **Display on scree**n, or **CSV** file.

5. Click **Submit**. The information is delivered to you in the desired method. Below is the result from the **Display on screen** option.

Refunds

This report applies to your Settled Transactions and lists the Refund transactions that you performed over the given date range.

The page consists of:

- Two boxes, **Available Chains/Merchant Accounts** and **Selected Chains/Merchant Accounts**, with the **>>** and **<<** buttons to move account numbers between the two boxes.
- **Transaction date/Settlement date** type selector.
- A **Start Date** and an **End Date** selector to allow you to select the time period you require.

How do I run the report?

1. Select **Refunds**.
2. Select either: **merchant**, **chain** or **multiple outlets in a chain** as applicable and move to the request box.
3. Select **Settlement date** or **Transaction date**.
4. Select a **Start Date** and an **End Date**.
5. Select how you would like to receive the information: **Display on screen**, **CSV** file, or **PDF**.
6. Click **Submit**. The information is delivered to you in the desired method. Below is the result from the **Display on screen** option.

Transaction Reports

- **Settled Transaction Details**
- **Authorized Transaction Details**
- **Outstanding Transaction Details**
- **Totals Summary**
- **Refunds**
- ▸ Transaction Search
- ▸ Exception Reports
- ▸ Periodic/Monthly Reports
- ▸ User Management
- ▸ My Profile
- ▸ Account Information Security

Transaction Reports

Refunds

Help

Print this page

Account Number	Starting: Dec 8, 2019
Account Name	Ending: Dec 13, 2019

Terminal: ##########

Card	Description	▾ Date	Txn Amount	Auth#
515520******2572	Return	Dec 12, 2019 13:10:39	$80.48	219142
Card	Description	▾ Date	Txn Amount	Auth#

Card	Sales		Returns		Terminal Totals	
	#TXNs	Amount	#TXNs	Amount	#TXNs	Amount
VISA	0	$0.00	0	$0.00	0	$0.00
(mastercard)	0	$0.00	1	$80.48	1	-$80.48
(card)	0	$0.00	0	$0.00	0	$0.00
(interac)	0	$0.00	0	$0.00	0	$0.00
DISCOVER	0	$0.00	0	$0.00	0	$0.00
VISA	0	$0.00	0	$0.00	0	$0.00
All Cards	0	$0.00	1	$80.48	1	-$80.48

Card	Sales		Returns		Merchant Totals	
	#TXNs	Amount	#TXNs	Amount	#TXNs	Amount
VISA	0	$0.00	0	$0.00	0	$0.00

Transaction Search

This function allows you to search for a given transaction based upon: amount, authorization code, or the first four or last four digits of the card number.

The page consists of:

- Two boxes, **Available Chains/Merchant Accounts** and **Selected Chains/Merchant Accounts**, with the **>>** and **<<** buttons to move account numbers between the two boxes.
- **Amount** box to enter the amount you wish to search for.
- **Auth Code** box to enter the code you wish to search for.
- You must enter both the **PAN First 4 Digits** and **PAN Last 4 Digits** to search by a card number.
- A **Start Date** and an **End Date** selector to allow you to select the time period you require.

How do I run the report?

1. Select **Transaction Search**.

2. Select either a **merchant**, **chain** or **multiple outlets in a chain** as applicable and move to the request box.

3. Enter one of the following pieces of information: **Amount**, **Auth Code**, or **Pan First 4 Digits** and **Pan Last 4 Digits**.

4. Select a **Start Date** and an **End Date**.

5. Click **Submit**. The information is delivered to you in the desired method. Below is the result from the **Display on screen** option.

	Transaction Reports
	Transaction Search
	Exception Reports
	Periodic/Monthly Reports
	User Management
	My Profile
	Account Information Security

Online Reporting   Help

Transaction Search   Print this page

Card	Description	Date	Amount	Auth#
515520******2572	Return	Dec 12, 2019 13:10:39	$80.48	219142

Exception Reports

Retrieval Requests

A request for a copy of a transaction record or the sales draft relating to a Visa or MasterCard transaction, presented by the acquiring financial institution to the merchant on behalf of the cardholder's issuing financial institution. The request must be fulfilled by the merchant within the time specified, failure to provide a copy within such time may result in a chargeback.

The page consists of:

- Two boxes, **Available Chains/Merchant Accounts** and **Selected Chains/Merchant Accounts**, with the **>>** and **<<** buttons to move account numbers between the two boxes.
- A **Start Date** and an **End Date** selector to allow you to select the time period you require.

How do I run the report?

1. Select **Exception Reports → Retrieval Requests**.

2. Select either: **merchant**, **chain** or **multiple outlets in a chain** as applicable and move to the request box.

3. Select a **Start Date** and an **End Date**.

4. Select how you would like to receive the information: **Display on scree**n, **CSV** file, or **PDF**.

5. Click **Submit**. The information is delivered to you in the desired method. Below is the result from the **Display on screen** option.

Chargebacks

The reversal of a disputed transaction resulting in the amount for the transaction being debited from the merchant's current account.

The page consists of:

- Two boxes, **Available Chains/Merchant Accounts** and **Selected Chains/Merchant Accounts**, with the **>>** and **<<** buttons to move account numbers between the two boxes.
- A **Start Date** and an **End Date** selector to allow you to select the time period you require.

How do I run the report?

1. Select **Exception Reports → Chargebacks**.

2. Select either a **merchant**, **chain** or **multiple outlets in a chain** as applicable and move to the request box.

3. Select a **Start Date** and an **End Date**.

4. Select how you would like to receive the information: **Display on scree**n, **CSV** file, or **PDF**.

5. Click **Submit**. The information is delivered to you in the desired method. Below is the result from the **Display on screen** option.

6. To see more details on a chargeback, click on the associated link. In this case we will look at the Visa transaction for **423223******9597** for $288.52.

▸ Transaction Reports	**Exception Reports**			Help
▸ Transaction Search	**Chargebacks**			Print this page
▾ Exception Reports				
• Retrieval Requests	Account Number			Starting: Nov 8, 2019
• Chargebacks				
• Rejects	Account Name			Ending: Nov 14, 2019
▸ Periodic/Monthly Reports				
▸ User Management	Merchant: ##########			
▸ My Profile	Card	Marked Date	Amount	
▸ Account Information Security	VISA 423223******9597	Nov 12, 2019	$288.52	
	Card	Marked Date	Amount	
	Merchant: ##########			
	Card	Marked Date	Amount	
	528061******0972	Nov 12, 2019	$473.69	
	Card	Marked Date	Amount	

Export to: Adobe Acrobat (PDF) ▾

Exception Reports

Exception Reports
Chargebacks

Merchant Name:	Account Name
Merchant Number:	################
Cardholder Account Number:	423223******9597
Chargeback Transaction Type:	Sale Chargeback
Transaction Amount:	$288.52
Transaction Date:	Jun 27, 2019
Chargeback Date	Sep 02, 2019
Merchant Reference Number:	###################
Chargeback Status:	First Chargeback
Bank Reference Number:	######################
Chargeback Reason:	0086 - Paid by Other Means
Chargeback Reference Number:	0000827126
Member Message Text:	VCN 1819550217 COND CODE
Authorization Code:	######################
Due Date:	Nov 27, 2019
Marked Date:	Nov 12, 2019

Heading	Explanation
Merchant Name	This is the Merchant Name on the account that received the chargeback.
Merchant Number	This is the Merchant Number on the account that received the chargeback.
Cardholder Account Number	This is the masked card number that is associated with the chargeback.
Chargeback Transaction Type	This is the transaction type that incurred the chargeback.
Transaction Amount	This is the amount of the chargeback transaction.
Transaction Date	This is the initial transaction date (not necessarily the settlement date) of the chargeback transaction.
Chargeback Date	This is the date the chargeback was entered on the TD system.
Merchant Reference Number	This is the Merchant reference number.
Chargeback Status	This is the overall status of the chargeback.
Bank Reference Number	This is the TD Bank reference number for this chargeback.

Heading	Explanation
Chargeback Reason	This is the chargeback code and a short explanation of why the chargeback has occurred.
Chargeback Reference Number	This is the chargeback reference number. This should be used whenever communicating about the chargeback.
Member Message Text	This is a unique code provided by the PCN and reason code.
Authorization Code	This is the authorization code received for the initial transaction.
Due Date	This is the date that the requested information must be received by to challenge the chargeback.
Marked Date	This is the date that the date that the Merchant is debited for the chargeback and posted to their bank account..

Rejects

Transactions that were not processed and the merchant did not receive payment for. Examples such as, Card number not a Visa number, invalid card length, etc.

The page consists of:

- Two boxes, **Available Chains/Merchant Accounts** and **Selected Chains/Merchant Accounts**, with the **>>** and **<<** buttons to move account numbers between the two boxes.
- A **Start Date** and an **End Date** selector to allow you to select the time period you require.

How do I run the report?

1. Select **Exception Reports → Rejects**.
2. Select either a **merchant**, **chain** or **multiple outlets in a chain** as applicable and move to the request box.
3. Select a **Start Date**.
4. Select an **End Date**.
5. Select how you would like to receive the information: **Display on scree**n, **CSV** file, or **PDF**.
6. Click **Submit**. The information is delivered to you in the desired method.

Periodic/Monthly Reports

Using the TD Reporting Service you can view various Periodic/Monthly Reports as PDF files. Your user rights will determine which accounts you manage (chain level or for specific location/s).

Statements

This report contains summary and details of all your aggregate sales, applicable fees and effective rates across all card and transaction types for the given period.

How do I run the statement?

1. Select **Periodic/Monthly Reports → Statements**.

2. Select one of the following:

   a) If there is only a **Single Merchant Account** visible, select a provided statement link and the PDF will be automatically downloaded.

   OR

   a) If there is one or more **Chains** setup, select the appropriate **Chain**.

   b) Select a **Statement Type**. If applicable, select **Chain Summary** to see a consolidated statement, or select a **Single Merchant Account**.

   c) Select a provided statement link and the PDF will be automatically downloaded.

▸ Transaction Reports	**Periodic/Monthly Reports**	**Help**
▸ Transaction Search		
▸ Exception Reports	**Statements**	**Print this page**
▾ Periodic/Monthly Reports		
▪ Statements	**Chain Number**	
▸ User Management	**Merchant Number**	
▸ My Profile		
▸ Account Information Security	Jun 01 - Jun 30, 2020	
	May 01 - May 31, 2020	
	Apr 01 - Apr 30, 2020	
	Mar 01 - Mar 31, 2020	
	Feb 01 - Feb 29, 2020	
	Jan 01 - Jan 31, 2020	
	Dec 01 - Dec 31, 2019	
	Nov 01 - Nov 30, 2019	
	Oct 01 - Oct 31, 2019	
	Sep 01 - Sep 30, 2019	
	Aug 01 - Aug 31, 2019	
	Jul 01 - Jul 31, 2019	
	Jun 01 - Jun 30, 2019	
	May 01 - May 31, 2019	
	Apr 01 - Apr 30, 2019	
	Mar 01 - Mar 31, 2019	
	Feb 01 - Feb 28, 2019	

User Management

Merchants using the TD Reporting Service can add, delete and reset passwords for their own users. List User. The page consists of:

- A list of existing users.

How do I list the existing users?

1. Select **User Management → List User**.

2. A list of users will appear.

   Note: The System Administrator will not appear in this list. If you do not know who they are, you must contact TD Merchant Solutions Help Desk at **1-800-363-1163** to determine who this is.

Add User

The page consists of:

- **User ID (Email address)** box to enter the email address for the new user.
- **Re-enter User ID** box to re-enter the email address for the new user.
- **Language** drop-down menu to select the new user's language preference.
- **Role** check boxes to select the new user's permissions. Select one or more of the following: **User Management**, **View Settled Reports** and **View Authorized Reports**.
- Two boxes, a **Available Accounts** and **Selected Accounts box**, with the **>>** and **<<** buttons to move account numbers between the two boxes.

How do I add a user?

1. Select **User Management → Add User**.

2. Enter the new user's **email address**.

3. Re-enter the **email addres**s.

4. Select the **language** preference.

5. Select the user's **role**. Please note, you may not see all of the options listed here due to your account set up.

6. Select either a: **merchant**, **chain**, or **multiple outlets in a chain** as applicable and move to the request box.

7. Click **Submit**. The screen displays a message stating the user has been added and an email has been sent to them.

Change User

The page consists of:

- **User ID** drop-down menu.
- **Re-enter User ID** box to re-enter the email address for the new user.
- **Language** drop-down menu to select the new user's language preference.
- **Role** check boxes to select the new user's permissions. Select one or more of the following: **User Management**, **View Settled Reports**, and **View Authorized Reports**.
- Two boxes, a **From** and **To** box, with **>>** and **<<** buttons to move account numbers between the two boxes.

How do I change a user?

1. Select **User Management → Change User**.
2. Select the **user** from the drop-down menu. The screen adds more options.
3. Change the **language** preference if appropriate.
4. Change the user's **role** if appropriate.
5. Change either current setting to a: **merchant**, **chain**, or **multiple outlets in a chain** as applicable.
6. Click on **Submit**. The screen displays a message stating the user has been changed.

Reset Password

The page consists of:

- **User ID** drop-down menu.

How do I reset a password?

1. Select **User Managemen**t → **Reset Password**.

2. Select the **user** from the drop-down menu.

3. Click on **Submit**. The screen displays a message stating the user has had their password reset and an email has been sent to them.

Remove User

The page consists of:

- **User ID** drop-down menu.

How do I remove a user?

1. Select **User Management** → **Remove User**.

2. Select the **user** from the drop-down menu.

3. Click on **Submit**. The screen displays a message stating the user has been removed.

Contact Information

Please call the TD Merchant Solutions Help Desk at **1-800-363-1163**. We would be happy to answer any questions you may have.

Authorizations:

24 hours a day, seven days a week

Terminal Inquiries:

24 hours a day, seven days a week

General Merchant Inquiries:

Monday – Friday, 8 a.m. – 8 p.m. ET

Printer/Stationery Supplies:

Monday – Friday, 8 a.m. – 5 p.m. ET

Documentation Portal

www.tdmerchantsolutions.com/posresources