

# Reseller Reporting Guide

Reseller Interface – Reports and Statements

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## Revision History

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PUBLISH DATE	UPDATES
January 2010	Established Document

# Section 1

## Introduction

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Welcome to the Authorize.Net Reseller Reporting Guide. This guide is designed to provide an overview of the reporting capabilities available to you through the Authorize.Net Reseller Interface. We will cover both the reports and statements features in this guide.

The format used for Authorize.Net reseller reports can be read by most spreadsheet applications. The reports provide detailed information about your reseller account status, including:

- + Lists of active and inactive merchants
- + Currently specified sell rates
- + Merchant level residual details
- + Residuals earned by each sales office or sales representative
- + Merchant billing status (late and/or non-payment of fees)

Familiarizing yourself with these reports can help you understand and optimize the residuals you are earning each month. You may also be able to import the data from these reports into your already existing account management software.

## Logging In

All of the reports and statements discussed in this guide are accessible by logging into the Authorize.Net Reseller Interface at:

<https://account.authorize.net/interfaces/reseller/frontend/login.aspx>

The Login ID and Password used are the same ones used when logging in to create new merchant accounts.

## Requesting Your Login Credentials

If you have forgotten your Login ID and/or Password, you must call our Reseller Support department. For security reasons, we cannot assist you with recovering this information via e-mail.

Reseller Support

888-437-0481

6:00 AM-5:00 PM Pacific time

When calling to request your login credentials, you will be asked to verify your identity using secure information such as your bank account number and Tax ID. Please have this information available when you call.

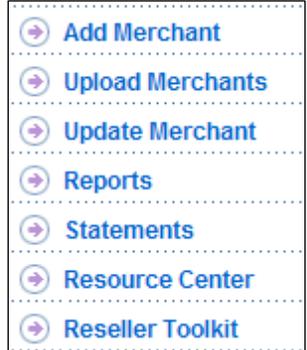
## Navigating the Reseller Interface

The Authorize.Net Reseller Interface has numerous capabilities, such as:

- + Creating or updating merchants
- + Reviewing buy rate packages
- + Customizing default sell rates
- + Enabling value-added services
- + Viewing reports and statements

For the purposes of this guide, we are only interested in the last option. For questions about any other capabilities, please log into your account and review the Reseller Interface help files by clicking **Help** from the top of any Reseller Interface page.

Once logged into your account, the Reports and Statements features can be accessed through the navigation panel found on the left side of every Reseller Interface page.




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**Note:** The precise layout of this panel may vary depending on the configuration of your reseller account.

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Once you have selected **Reports** or **Statements**, you will be presented with a drop-down box to select which report you want to run. This page will rearrange itself slightly depending upon the report or statement type that you select.

### Merchant Reports

Reports
?

Available Reports

Month

Year

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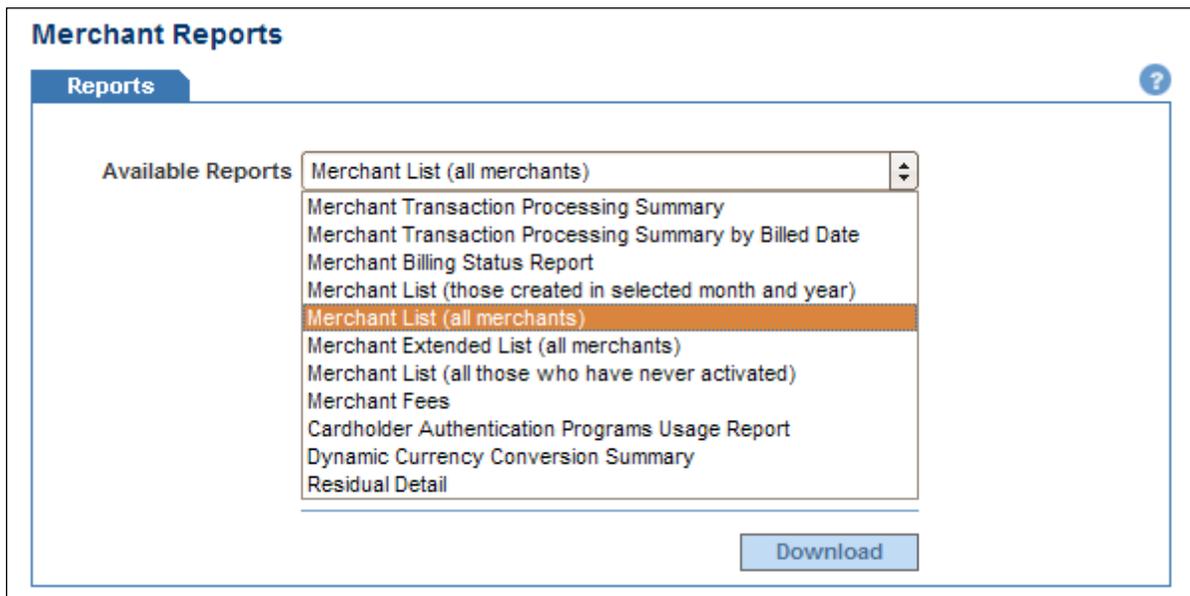
## Section 2

# Accessing Reports

The reports and statements that are available were designed to be downloaded from the Reseller Interface to your computer. Some of the statements can be viewed in a limited capacity from within the Reseller Interface, but before you can view most of the reports, you must download and save them to your computer.

## Downloading Reports

Once you have logged into your Reseller account and selected either **Reports** or **Statements** from the navigation panel, downloading a report can be as easy as selecting a report from the drop-down list and clicking the download button.



Some reports will require you to specify either a quarter, or a month and year before you can click the download button. In any case, once you have clicked **Download**, you will be presented with a dialog box confirming that you want to save the file.

## Report Formatting

All Reseller Interface reports are provided in a tab-delimited format. This means that each column of data in the file is separated by a tab character and the file is saved in a text (\*.txt) format. With most computer setups, this file will open by default in a basic text editor like Microsoft Notepad. If you would like to import the data into another existing application, you should contact the application's provider for instructions on importing

delimited data. The downloaded reports can also be readily accessed in a more readable format using most spreadsheet applications, like Excel.

## Opening as a Spreadsheet

The precise steps used to open a report with a spreadsheet will vary according to which application you are using, but the steps are usually very similar and there are generally two main methods you can use to import the data.

First, the report data can usually be formatted correctly by copying and pasting it from the text editor that it opens in by default, to your spreadsheet application.

1. Open the report that you downloaded in a text editor. This is usually the default action if you double-click the file.
2. Highlight all of the text in the file. This can be done by left-clicking and dragging your cursor over the text or by choosing **Select All** usually found under the Edit menu.
3. Select **Copy** from the Edit menu.
4. Create a new document in your spreadsheet application and click the first cell.
5. Select **Paste** from the main menu of your spreadsheet application. In most cases, the data will be automatically formatted into rows and columns.

The second method of opening the file is done from within the spreadsheet application itself.

1. Select **Open** from the main menu of your spreadsheet application.
2. In the file open dialog box, navigate to the location where you saved the downloaded report.
3. If you do not see the file that you downloaded, check for a "File Types" option and select **All Files**. Alternatively, there may simply be a checkbox to display all files.
4. Once you have found your file, select it and click **Open**.
5. At this point the file may open without any further action, or you may be asked to specify the file format, or the delimiting character.
6. If asked for the file format, find the option for "Tab-delimited." If asked for the delimiting character, select "Tab." (If asked, there is no encapsulation character.)
7. In most cases, all other settings can be left as defaults and the file will open when you choose to continue.

## Viewing Statements

Some of the statements provide a **View** button next to the **Download** button. When you click **View**, the data from the statement will be formatted and displayed to you in your Web browser. Whether you choose to view or download your statements, they will remain available for download from the Reseller Interface at any later date.

Please be aware that viewing statements online may not provide you with complete data. There is a limit to how many lines will be displayed online and if your statement exceeds that number of lines, you must download the statement for full details.

## Section 3

# Report Types

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There are nine separate reports available in one of five different categories: Merchant Transaction Processing Summaries, Merchant Lists, Merchant Billing Status Report, Merchant Fees and Residual Detail.

Each of the reports provides different information. This section will detail the purpose of each report along with the specific data fields that they provide.

### Merchant Transaction Processing Summaries

There are two options for downloading the Merchant Transaction Processing Summaries:

- + Merchant Transaction Processing Summary
- + Merchant Transaction Processing Summary by Billed Date

These two reports provide similar data, but not precisely the same. Both report options require that you specify a **Month** and **Year**, and both reports provide details about the merchant's processing activity, including transaction counts and totals.

The Merchant Transaction Processing Summary (default) report provides the count of *successful transactions* during the month selected. This report can be run for the current month to see how many successful transactions each merchant has processed so far and for what total amount.

The Merchant Transaction Processing Summary by Billed Date report provides the count of all *billable transactions* that each merchant was billed for during the month selected. Because merchants are billed on the first of each month for the transactions processed the previous month, this report generally will provide a count of all billable transactions for the month **before** the one that you selected when downloading the report.

#### Included Fields (Merchant Transaction Processing Summaries)

The following table details each report field and indicates whether it is included in each report version:

	Merchant Transaction Processing Summary (default)	Merchant Transaction Processing Summary by Billed Date
Field Name	Included?	Included?
Payment Gateway ID	Yes	Yes
Reference ID	Yes	Yes
Name	Yes	Yes

Credit Card Count Total	Yes	Yes
	<b>Note:</b> Default report counts only successful charges and refunds; report by billed date counts all billable transactions including declines and certain errors.	
Credit Card Amount Total	Yes	Yes
	<b>Note:</b> Counts the total amount of charges plus the total amount of refunds, <b>not the net amount.</b>	
eCheck Count Total	Yes	Yes
eCheck Amount Total	Yes	Yes
	<b>Note:</b> Counts the total amount of charges plus the total amount of refunds, <b>not the net amount.</b>	
FDS Monthly Transaction Count	Yes	Yes
	<b>Note:</b> Counts the total amount of transactions passed through the Advanced Fraud Detection Suite system. Effectively, the number of transactions processed through an automated connection.	
Month	Yes	No
Year	Yes	No
Settled Month	No	Yes
Settled Year	No	Yes
Billed Month	No	Yes
Billed Year	No	Yes

## Merchant Lists

There are four options for downloading Merchant Lists:

- + Merchant List (all merchants)
- + Merchant List (those created in selected month and year)
- + Merchant List (all those who have never activated)
- + Merchant Extended List (all merchants)

The merchant lists are designed to provide an overview of your merchants and their payment gateway accounts. It will provide information such as name and address, as well as each account's status (active, inactive, etc.) and pricing information.

The first three Merchant Lists all provide the same report fields. The only difference is which merchants appear in the list.

Running the Merchant List (all merchants) report will provide exactly what it says—a list of all merchants that have ever been created under your reseller account.

If you would like to see which merchants you created during a specific time period, you can run the Merchant List (all created in selected month and year) report. This report can be run up to and including the current month.

To review merchants who have never activated and you are not earning residuals on, you can run the Merchant List (all those who have never activated) report.

The Merchant Extended List (all merchants) report provides a list of all merchants. It is very similar to the regular merchant lists but contains a small number of additional fields.

### Included Fields (Merchant Lists)

The following table details each report field and indicates whether it is included in each report version:

	Merchant Lists (all merchants, those created in selected month and year, and all those who have never activated)	Merchant Extended List
Field Name	Included?	Included?
Payment Gateway ID	Yes	Yes
Reference ID	Yes	Yes
Name	Yes	Yes
Address	Yes	Yes
City	Yes	Yes
State	Yes	Yes
Zip	Yes	Yes
Phone	Yes	Yes
Fax	Yes	Yes
Bank ABA	Yes	Yes
	<b>Note:</b> Only the last 4 digits will be displayed.	
Bank Account	Yes	Yes
	<b>Note:</b> Only the last 4 digits will be displayed.	
Credit Card Number	Yes	Yes
	<b>Note:</b> Only the last 4 digits will be displayed.	
Credit Card Expiration	Yes	Yes
	<b>Note:</b> Expiration date will not be displayed, it will simply indicate if one is on file.	
Active	Yes	Yes
Created Date	Yes	Yes
Completed Survey Date	Yes	Yes
Sales Rep Name	Yes	Yes
Sales Rep ID	Yes	Yes

Sales Rep Commission	Yes	Yes
Gateway Fee	Yes	Yes
eCheck Monthly Volume	Yes	Yes
	<b>Note:</b> Maximum number of monthly eCheck transactions approved by Authorize.Net risk department.	
eCheck Maximum Ticket	Yes	Yes
	<b>Note:</b> Maximum monthly dollar amount of eCheck transactions approved by Authorize.Net risk department.	
eCheck Discount Rate	Yes	Yes
eCheck Transaction Fee	Yes	Yes
eCheck Monthly Minimum	Yes	Yes
Credit Card Discount Rate	Yes	Yes
	<b>Note:</b> Historical Field, no longer used.	
Credit Card Transaction Fee	Yes	Yes
Credit Card Monthly Minimum	Yes	Yes
	<b>Note:</b> Historical Field, no longer used.	
Merchant Category Code	Yes	Yes
Fraud Detection Suite	Yes	Yes
	<b>Note:</b> Contains the sell rate if service is enabled.	
ARB Sign Up Date	No	Yes
ARB Deactivation Date	No	Yes
ARB Set-up Fee	No	Yes
ARB Monthly Fee	No	Yes
Authentication Programs Sign-up Date	No	Yes
	<b>Note:</b> Historical Field, no longer used.	
Credit Card Transaction Fee Threshold	No	Yes
CIM Sign-up Date	No	Yes
CIM Deactivation Date	No	Yes
CIM Monthly Fee	No	Yes

## Merchant Billing Status Report

The Merchant Billing Status report provides a list of merchants that do not currently have a good billing status. This will include merchants whose payments are late or have failed, and merchants whose payment information is invalid.

It is important to remember that if a merchant has not successfully paid Authorize.Net, then you will not earn a residual for that merchant. This report can be used to keep track of, and reach out to, these merchants and encourage them to correct their billing status.

### Included Fields (Merchant Billing Status Report)

The following table lists each field shown in the report and provides additional details when necessary:

Field Name	Notes:
Payment Gateway ID	
Reference ID	
Name	
Active	Is the account still open for processing? (Yes/No)
Bank ABA	Only the last 4 digits will be displayed.
Bank Account	Only the last 4 digits will be displayed.
Credit Card Number	Only the last 4 digits will be displayed.
Credit Card Expiration	Expiration date will not be displayed, it will simply indicate if one is on file.
Billing Status	Examples: Current, Bad Debt, Closed, Collections.
Billing Method	ACH (Bank Account) or CC (Credit Card).
Billing Method Status	The message received from the bank at the last billing attempt.
Billing Balance	The current outstanding Balance.
Collections Balance	The amount currently in collections. Note that this will not indicate a balance that has been written off to a third party collections group.

## Merchant Fees

The Merchant Fees report is designed to provide specific details on the fees set for each payment method accepted by each merchant. The information provided in the report is largely duplicated in the Merchant List in a simpler format. This report can be seen as a legacy report, but it does still provide accurate information.

The layout of the report includes each card type for each merchant on its own line. Currently, each line will be the same with the exception of the line for eCheck.

## Included Fields (Merchant Fees)

The following table lists each field shown in the report and provides additional details when necessary:

Field Name	Notes:
Payment Gateway ID	
Reference ID	
Legal Name	
Card Type	Will specify either the credit card type or eCheck.
Setup Fee	
Set Gateway Fee (\$)	
Set Disc Rate (%)	
Set Trans Fee (\$)	
Set Intl Risk Premium (%)	Historical Field, no longer used.
Set Account Reactivation Fee(\$)	
Set Late Fee (\$)	
Set Nonsufficient Fee (\$)	
Set Chargeback Fee(\$)	

## Residual Detail

The Residual Detail report provides a breakdown of the monthly residuals earned from each merchant boarded by a specific Reseller account. The residuals are broken down according to the type of fee.

Throughout this report, a positive amount indicates that you will be receiving a residual. A negative amount indicates that you owe that amount to Authorize.Net. Usually, a negative amount on the residual report indicates that the merchant in question is being subsidized.

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**Note:** Residuals are paid to resellers the month **after** they are collected from the merchant and many fees are charged to the merchant the month **after** they are incurred. This means that the fees shown in the residual report may have been incurred up to two months prior to the report date.

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### Included Fields (Residual Detail)

The following table lists each field shown in the report and provides additional details when necessary:

Field Name	Notes:
Payment Gateway ID	
Reference ID	
Setup Fee	
Gateway Fee	
CC Transaction Fee	
eCheck Fees	
FDS Fee	
ARB Fee	
Other Fee	As of the date of this guide, the Other Fee section currently includes batch fees, CIM and Advanced FDS related fees.
Residual Adjustment	Provides details on any residuals being corrected due to merchant refunds.
Collection Attempts	Shows the total amount of residuals that were attempted to be collected.
Collection Returns	Shows the amount (if any) that was not successfully collected from the merchant.
Residual Amount	The total paid residuals for the month for all merchants, can be calculated by totaling the collection attempts and returns.
Collection Month	
Collection Year	

### Legacy Reports

In addition to the reports documented above, there are two legacy reports that are no longer used. For most resellers, these reports will contain no data. If you do see data in these reports and have any questions, please contact reseller support directly.

The reports that are no longer used are:

- + Cardholder Authentication Programs Usage Report
- + Dynamic Currency Conversion Summary

## Section 4

# Statement Types

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There are six separate statements available in one of three different categories: Residual Totals, Billing and Residual Commission.

Each of the statements provides different information. This section will detail the purpose of each of the statements along with the specific data fields that they provide.

### Residual Totals

There are three separate versions of the Residual Total statement. Each option requires that a month is specified and calculates the total residuals earned that month by one of three criteria:

- + Payment Gateway ID
- + Sales Rep Name
- + Sales Rep ID

The Sales Rep ID, Sales Rep Name and Sales Rep Split are all fields that are specified by the reseller at the time that a merchant's payment gateway account is created. This information cannot be modified once an account has been established.

#### Included Fields (Residual Totals)

The following table details each report field and indicates whether it is included in each report version:

	Residual Totals by Payment Gateway ID	Residual Totals by Sales Rep Name	Residual Totals by Sales Rep ID
Field Name	Included?	Included?	Included?
Payment Gateway ID	Yes	No	No
Sales Rep Name	No	Yes	No
Sales Rep ID	No	No	Yes
Reseller Residual	Yes	Yes	Yes
	<b>Note:</b> This is the total amount calculated for one of the above columns.		
Sales Rep Split	Yes	Yes	Yes
	<b>Note:</b> This field displays exactly what was entered in the Sales Rep Split field at the time the merchant's payment gateway account was created. It is <b>not</b> a calculated field.		
Month	Yes	Yes	Yes
Year	Yes	Yes	Yes

## Billing

The Billing statement can be viewed online or downloaded. Both versions provide the same level of detail, but viewing the statement online provides only the recent history. Downloading the statement will provide a full history of your account.

The purpose of the billing report is to see what Authorize.Net is charging your reseller account. There are two primary sources of a negative billing balance:

- + The cost of setups for a month is greater than the residuals earned.
- + A reseller is subsidizing merchants.

In both of these cases, an “Intra Account Transfer” will be listed to represent the transfer of negative residuals from the Residual Commission statement to the Billing statement.

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**Note:** Past billing statements may list gateway account setup fees individually. These fees now show on the Residual Commission statement as a negative residual.

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### Included Fields (Billing)

The following table lists each field shown in the report and provides additional details when necessary:

Field Name	Notes:
Date	
Item	Indicates balance transfer or payment attempt.
Type	Indicates item type, Transfer, Payment or Billing.
Amount	
Balance	
Description	Additional details on the line item indicating the source of the transfer and/or results of collection attempt.

## Residual Commission

The Residual Commission statement actually consists of two separate components: a statement showing monthly residual totals, and a sub-report for each month providing merchant level details. Each of these components can be either viewed online or downloaded. The same level of detail is available whether the reports are viewed or downloaded, but viewing the report online will only provide the most recent entries on the monthly account statement, and the first 100 merchants in the monthly details.

The monthly residual totals can be downloaded or viewed directly from the **Statements** section of the Reseller Interface. However, the sub-report is only accessible from the

online version of the monthly statement. When viewing the monthly statement online, the date for each residual line item is a link to the monthly details statement.

### Included Fields (Residual Commission – Monthly Totals)

The following table lists each field shown in the report and provides additional details when necessary:

Field Name	Notes:
Date	
Item	Residual, Transfer to Billing or ACH Deposit.
Type	Residual or Transfer (A transfer can be either a deposit or transfer to billing statement).
Balance	
Description	Indicates source of residuals or target of transfer.

### Included Fields (Residual Commission – Monthly Details)

The following table lists each field shown in the report and provides additional details when necessary:

Field Name	Notes:
Payment Gateway ID	
Reference ID	
Date	
Item	Line Item types include: <i>ACH Payment</i> – Received merchant payment via ACH. <i>Credit Card Payment</i> – Received merchant payment via CC. <i>Split Adjustment</i> – Residual is deducted, this could be due to a bounced payment or a subsidized merchant. Split adjustments due to bounced payments should offset a payment line item for the same gateway ID. <i>Billing Transfer from Reserve</i> – May be displayed for merchants using eCheck. Residuals are not calculated for this line item.
Type	Payment or Transfer.
Merchant Payment	Amount collected from merchant – negative amount means payment was received, positive amount would indicate a refund occurred.
Residual Split	Residual earned – Negative amount indicates that Authorize.Net owes a residual to the Reseller, positive amount means that the residual is deducted from the total. Positive amounts can be caused by refunds, bounced payments or subsidized merchants.

# Appendix A

## Glossary

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### **Advanced Fraud Detection Suite (AFDS or Advanced FDS)**

Authorize.Net's current solution for identifying, managing and preventing suspicious transactions. AFDS is a value-added service that provides you with an additional monthly residual for every merchant who signs up.

### **Automated Recurring Billing (ARB)**

Authorize.Net solution for creating and managing recurring or subscription-based transactions. ARB is a value-added service that provides you with an additional monthly residual for every merchant who signs up.

### **Billable Transaction**

Any transactions processed that Authorize.Net bills for. This includes charges, refunds, declines and some error transactions.

### **Buy Rate**

The base amount of a merchant fee, not including the Reseller markup.

### **Customer Information Manager (CIM)**

Authorize.Net solution that allows your merchants to store their customers' sensitive payment information on the Authorize.Net secure servers. CIM is a value-added service that provides you with an additional monthly residual for every merchant who signs up.

### **eCheck.Net or eCheck**

Authorize.Net's exclusive electronic check payment method. eCheck.Net is a value-added service that provides you with an additional monthly residual for every merchant who signs up.

### **Fraud Detection Suite (FDS)**

Authorize.Net's legacy solution for identifying, managing and preventing suspicious transactions. FDS is no longer available to new merchants—they can use AFDS instead (see entry for Advanced Fraud Detection Suite). However, you may still have merchants who are enabled for the legacy service. FDS is a value-added service that provides you with an additional monthly residual for every merchant who signs up.

### **Payment Gateway ID**

The Authorize.Net assigned reference number for identifying merchants in our system.

**Reference ID**

A Reseller-assigned reference for the merchant. This can be specified by the Reseller at the time the account is created or at any time using the Update Merchant section of the Reseller Interface.

**Reseller Interface**

A password-protected Web site where you can access your reseller account, create and manage merchants' payment gateway accounts, run reports and more.

**Residual**

The money Authorize.Net pays resellers each month for each qualifying, active merchant.

**Sell Rate**

The total amount that a merchant is charged, including the base buy rate and the Reseller markup.

**Subsidized Merchant**

For the purposes of this document, a subsidized merchant is any merchant who has had their Sell Rate set to a lower amount than their Buy Rate.

**Successful Transaction**

Transactions that were successfully settled, meaning they were sent to the processor and funds were transferred for the transaction. This includes all charge and refund transactions.