



Reporting Solutions

The Easy, Effective Way to Manage Your Payments.



Whether you are looking for an online tool for a single location or a powerful reporting solution to manage your enterprise, Oak Merchant Solutions provides information that's right on the money.

Information That's Right on the Money

No matter your business, or how sophisticated your accounting infrastructure, chances are, you could manage your payment activity more efficiently and effectively.

The key is having the right information when you need it, so you can make adjustments, manage unexpected issues, and take advantage of promising opportunities.

We offer a comprehensive range of flexible, effective reporting solutions to help you maximize the profits from your payment activity, track the status of specific transactions, and reduce your expenses.



MerchantConnect — The Online Window to Your Payment Processing Account

MerchantConnect, our web-based real-time tool, provides the streamlined and secure reporting you need. You can quickly and easily access payment information, while protecting cardholder and account data. It's at your fingertips when you need it.

MerchantConnect offers three service levels: Basic, Premium and Premium with OCM

MerchantConnect Basic

MerchantConnect Basic provides a single log-in for a single location and features the ability to manage your account and have convenient access to important reporting and support information.

My Account

My Account provides you with fast access to all the information you need to manage your account. Reviewing your merchant profile, viewing your statements, and maintaining account information is just a few clicks away.

My Reports

My Reports shows you timely and secure accounting information including deposit summaries, transaction activity, chargeback and retrieval status and links to reporting sites for Electronic Gift Card and Electronic Check Service programs.

You also have free access to ScoreBoard, a tool designed for small business owners that provides data tracking of key business metrics for up to 36 months, including analysis of volume, payment type, average ticket and transaction count.

Support

The Support Area makes it easy to find comprehensive information about transaction processing, industry mandates, product support and practical tips for how to control processing costs and improve your bottom line.

- The Interchange Information Area helps you better understand the rules and regulations that determine transaction pricing. Included are charts that outline qualification categories and helpful information on how to prevent downgrades.
- The Compliance and Data Security section provides valuable payment industry guidelines and best practices to help you safeguard your customer account information.

MerchantConnect Premium

MerchantConnect Premium provides a flexible solution for managing payments across multiple locations.

In addition to all the features provided in our Basic service, MerchantConnect Premium provides hierarchical reporting and the ability to aggregate data from multiple locations. This enables an individual store manager to access reports on a single outlet, while a regional or corporate executive could use one log-on to view consolidated payment information on all the stores or geographic regions under his or her authority.

MerchantConnect Premium offers more comprehensive and versatile reports. For example, most reports cover a year's worth of activity rather than the six months provided with the Basic service level. Data is searchable, and can be exported to a spreadsheet or another application for further analysis.

Other services include:

- Informative interchange qualification reports that summarize your payments, classify qualification rates, and provide insight as to why transactions are downgrading.
- The ability to easily "drill down" to view batches of transactions grouped by card type or batch reference number, or to find additional detail such as authorization information and truncated card numbers.
- An innovative transaction search feature that enables you to search by credit card number, invoice number or other criteria.

Online Case Management (OCM)

Managing chargebacks and retrievals can be a difficult, confusing and burdensome part of payment processing. Mailed or faxed notifications often get misplaced, overlooked or forgotten, resulting in unnecessary losses for your business. Our OCM solution allows you to easily receive, view, respond to and manage all your chargeback and retrieval activity through this optional service available with our online MerchantConnect Premium reporting tool.

Manage All Payment Activity

Our reporting solutions are designed to provide you with critical information that can have a big impact on your bottom line. You can access:

1 Settlement & Batch Summaries

Daily summaries for batch settlement and transaction detail, card types (including credit, debit, and fleet).

2 Online Case Management*

Receive and respond to chargebacks and retrieval requests online. Featuring event-driven notification, you can stay up-to-date on your account activity and save valuable time and money.

3 Interchange Summary*

Understand how your transactions are qualifying and minimize processing expenses by recognizing downgrades.

4 Transaction Search*

Search for authorization and settlement detail by credit card number.

* Available exclusively on MerchantConnect Premium

Reporting Tools
To Meet the Needs
of Your Business.



Easy Access to Information

Online account information and robust reporting give your business the tools needed to manage your payment processing more efficiently and effectively. Here are just a few of the valuable reports available through MerchantConnect.

Settlement Report

Settlement Report					
Reporting Level: Client Group & Chain					
Level Value: 10 & 60					
From Date: 01-MAY-2005					
To Date: 07-MAY-2005					
Download Options: Microsoft Excel 97, Comma Separated Value (CSV)					
Merchant No.	Business Name	Deposit Date	Paid by Merchant Services	Paid by Others	Total Deposited
4002307542	JUNCTION RIVER ELECTRICAL	5/7/2005	\$396.63	\$0.00	\$396.63
88540000088112	TALLULAH RIVER ELECTRIC	5/7/2005	\$475.73	\$0.00	\$475.73
4002317450	HOUSTON ELECTRICAL	5/8/2005	\$3,489.65	\$0.00	\$3,489.65
4002307542	JUNCTION RIVER ELECTRICAL	5/8/2005	\$5,356.39	\$63.24	\$5,419.63
88540000081569	TRI COUNTY EC FL	5/8/2005	\$1,512.58	\$0.00	\$1,512.58
88540000088112	TALLULAH RIVER ELECTRIC	5/8/2005	\$7,114.04	\$0.00	\$7,114.04
4002317450	HOUSTON ELECTRICAL	5/8/2005	\$3,293.62	\$0.00	\$3,293.62
4002307542	JUNCTION RIVER ELECTRICAL	5/8/2005	\$2,629.73	\$0.00	\$2,629.73
88540000088112	TALLULAH RIVER ELECTRIC	5/8/2005	\$1,520.24	\$100.80	\$1,621.04
88540000088112	TALLULAH RIVER ELECTRIC	5/8/2005	\$6,065.69	\$0.00	\$6,065.69
4002317450	HOUSTON ELECTRICAL	5/4/2005	\$3,680.82	\$0.00	\$3,680.82
4002307542	JUNCTION RIVER ELECTRICAL	5/4/2005	\$3,615.38	\$0.00	\$3,615.38
88540000081569	CATO ELECTRIC	5/4/2005	\$1,483.48	\$114.28	\$1,597.76
88540000081539	TRI COUNTY EC FL	5/4/2005	\$1,513.17	\$0.00	\$1,513.17
88540000088112	TALLULAH RIVER ELECTRIC	5/4/2005	\$5,945.51	\$0.00	\$5,945.51
4002317450	HOUSTON ELECTRICAL	5/3/2005	\$3,774.58	\$0.00	\$3,774.58
4002307542	JUNCTION RIVER ELECTRICAL	5/3/2005	\$3,608.50	\$0.00	\$3,608.50
88540000088112	CATO ELECTRIC	5/3/2005	\$2,883.08	\$0.00	\$2,883.08

Chargeback Detail

Download Options: Text (Will likely open in Microsoft Word)

Merchant Information		Case Information	
Merchant ID:	6548874656	Case ID:	1007522275
Merchant Name:	SPORTS TIME AT THE GROVE	Usage Code/Desc.:	First Chargeback
Store No.:	342	Response Status:	Pending
DDA:		Case Created:	2/9/2006
Transaction Information		Case Age:	-8
Transaction Amount:	\$330.13	Response Expiration:	3/15/2006
Transaction (Auth) Date:	1/3/2006	Days Left To Respond:	26
Account No.:	536225*****980	Debit/Credit Amount:	\$330.13
Credit Card Type:	MC	Financial Action Date:	2/9/2006
Issuing Bank:	CITIBANK N.A.	Financial Status:	Posted
Airline Ticket No.:		Financial Action:	Debit
ARN No.:	55417346004690042999999	Chargeback Critical Date:	3/25/2006
Authorization Code:	11052B	Reason Code:	4837
		Code Desc.:	No Cardholder Authorization

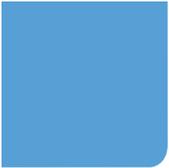
Chargeback Detail

Interchange Qualification Summary

Card Type	Interchange Level	No. of Transactions	Net Sales	Average Ticket	Percent of Trans
MASTER	C DATA	38	\$3,175.18	\$83.56	1.28%
	CORP RWL	1	\$54.13	\$54.13	0.03%
	INTL ELEC	75	\$8,665.60	\$115.54	2.54%
	INTL STND	2	\$163.83	\$81.92	0.07%
	KEY ENTER	27	\$2,296.11	\$85.04	0.91%
	KEY ENTER	29	\$2,594.76	\$89.47	0.96%
	MC REF G3D	78	\$7,236.41	\$92.77	2.64%
	MC REF G3M	215	\$19,522.78	\$90.80	7.27%
	MC REF G3P	5	\$297.81	\$59.56	0.17%
	MCW KEVED	3	\$129.55	\$43.18	0.10%
	MCW MERITS	499	\$69,275.90	\$138.79	18.87%
	MERIT 3 D	636	\$68,344.90	\$81.66	23.33%
	MERIT 1	1	\$84.22	\$84.22	0.03%
	MERIT III	1,147	\$114,447.14	\$99.78	38.78%

Interchange Qualification Summary





Custom Reporting — The Reporting Solution Matched to Your Specific Needs

For retailers with specific report requirements, we offer fully customized solutions. Providing in-depth analysis of virtually any information that you might need — produced for any time period, in any format. Data can be summarized or detailed through a variety of hierarchies - from chain, to region, to store and to individual batch. Integration with enterprise systems eases overall accounting functions.

Another Reason to Count on Oak Merchant Solutions

Whatever reporting solution suits your needs, you can count on Oak Merchant Solutions. All of our offerings comply with card association requirements related to data security. Equally important, our easy, flexible reporting solutions will grow as your payment needs expand — from credit and debit card processing to electronic gift cards.