

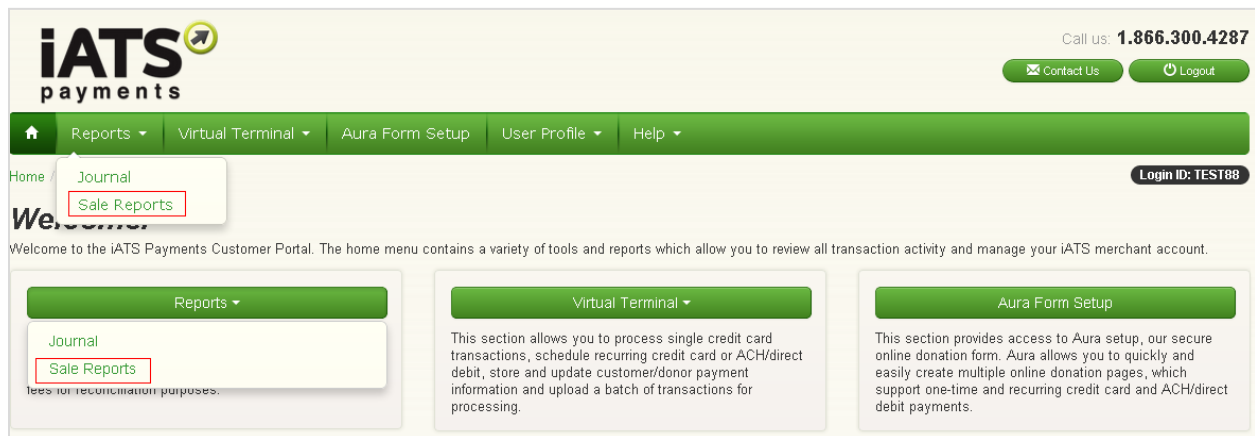
## US Reconciliation Instructions

US payment deposits are done separately for Visa/MC/American Express and Discover. This is because the Visa/MC/American Express deposit is done daily and **GROSS** (no fees deducted) by our acquirer, whereas the Discover deposit is done weekly and **NET** (fees already deducted) by iATS. Please find below instructions on how to reconcile both types of deposits.

### 1 Visa/MC/Amex **GROSS** Payment Deposit and Fee Deductions:

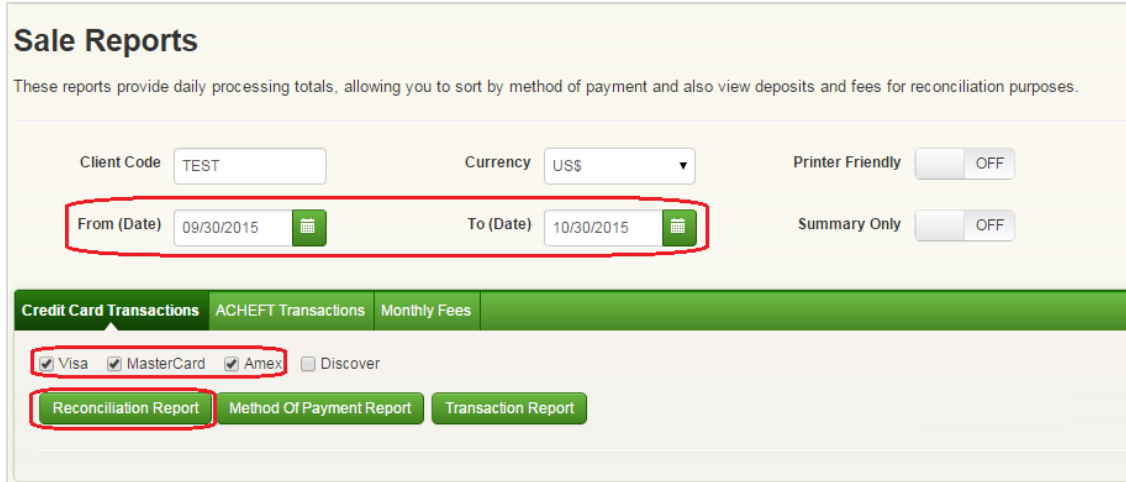
The Sales Total reports total transactions processed within a specified date range for your User ID/Client Code(s). Use this report to determine how much money you can expect to have deposited to your bank account each day for Visa/MC/Amex transactions and how much you will be deducted for Visa/MC/Amex fees each month.

1. Log into the iATS website [www.iatspayments.com](http://www.iatspayments.com) with your iATS Client Code (User ID) and Password.
2. Click on Sale Reports (found under the Reports tab *or* the Reports box on the home page).



3. The Reconciliation Report shows daily processed amounts, both **GROSS** and **NET**.
4. Choose a date span in the *From* and *To* fields. To reconcile the daily deposits as well as see what the fee deduction will be, select a one month span. The *From* date should be the day prior to the first day of the month, and the *To* date should be the day prior to the last day of the month. Our reports reflect the processed date of the transaction, though the fee is calculated based on the posted date (the next day) of transaction.

5. Select your card types (Visa/MC/Amex). Uncheck Discover.



**Sale Reports**  
 These reports provide daily processing totals, allowing you to sort by method of payment and also view deposits and fees for reconciliation purposes.

Client Code: TEST      Currency: US\$      Printer Friendly: OFF

From (Date): 09/30/2015      To (Date): 10/30/2015      Summary Only: OFF

**Credit Card Transactions** | ACHEFT Transactions | Monthly Fees

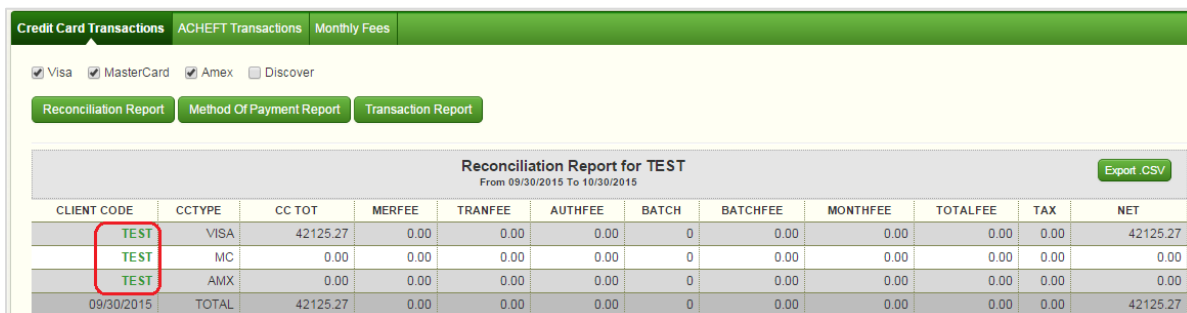
Visa    MasterCard    Amex    Discover

Reconciliation Report   Method Of Payment Report   Transaction Report

6. The report is organized into Daily Totals for each sub-code and card type that processed each day:

- The CCTYPE indicates the type of credit cards processed.
- The CC TOT indicates the **GROSS** daily amounts. These are the amounts you will receive as deposits into your bank account within 48 business hours. The description for the Visa/MC/Amex deposit is "Bankcard Settlement" and may include the Merchant Number of your iATS account.
- The TOTALFEE at the bottom of the report indicates the total Visa/MC/Amex fees that will be deducted. As the deposits are **GROSS** throughout the month, the fees are calculated and deducted within the first 3 or 4 business days of the following month. The Visa/MC/Amex fee deduction description is "Bankcard Monthly Fee".

7. Processing details can be found by clicking on the hyperlinked User ID above each date.



**Reconciliation Report for TEST**  
 From 09/30/2015 To 10/30/2015      [Export CSV](#)

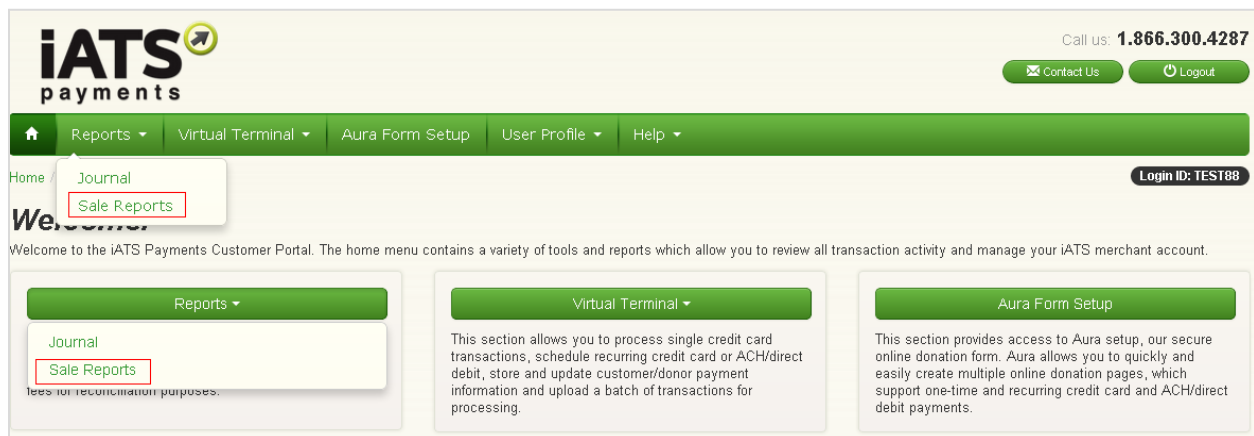
CLIENT CODE	CCTYPE	CC TOT	MERFEE	TRANFEE	AUTHFEE	BATCH	BATCHFEE	MONTHFEE	TOTALFEE	TAX	NET
TEST	VISA	42125.27	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	42125.27
TEST	MC	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
TEST	AMX	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
09/30/2015	TOTAL	42125.27	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	42125.27

**\*\*Important Note:** *On November 1st, 2015, iATS made a change to how your American Express transactions are deposited into your bank account. Therefore if reconciling your Amex transactions prior to November 1st, 2015, please follow the Discover Card Reconciliation Instructions detailed on the next page(s). Please be sure to select both Amex and DSC Card Types for this option.*

## 2 Discover **NET** Weekly Deposit:

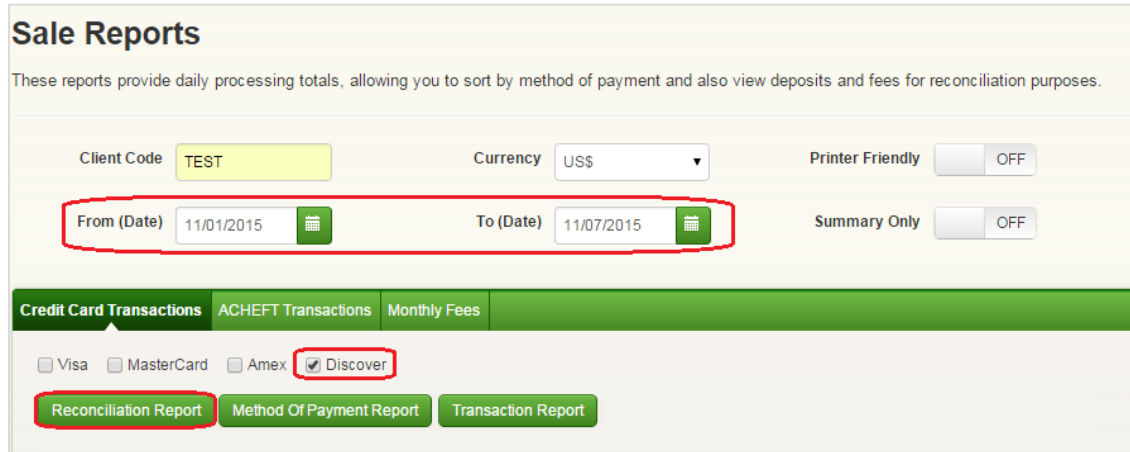
The Sale Reports total transactions processed within a specified date range for your User ID/Client Code(s). Use this report to determine how much money you can expect to have deposited to your bank account each week for DSC transactions.

1. Log into the iATS website [www.iatspayments.com](http://www.iatspayments.com) with your User ID and Password.
2. Click on Sale Reports (found under the Reports tab *or* the Reports box on the home page).



3. The Sales Reports details daily processed amounts, both **GROSS** and **NET**.
4. Choose a weekly date span in the *From* and *To* fields. As iATS has a weekly payment system, all transactions processed between Sunday to Saturday of any given week will be transferred into your bank account as a **NET** total on the following Thursday. For example, if you process a transaction this Tuesday and Wednesday, you will receive the **NET** total on Thursday of the following week.

5. Select your card type (Discover only). Uncheck Visa/MC/Amex.



**Sale Reports**  
 These reports provide daily processing totals, allowing you to sort by method of payment and also view deposits and fees for reconciliation purposes.

Client Code: TEST      Currency: US\$      Printer Friendly: OFF

From (Date): 11/01/2015      To (Date): 11/07/2015      Summary Only: OFF

**Credit Card Transactions**    ACHEFT Transactions    Monthly Fees

Visa     MasterCard     Amex     Discover

Reconciliation Report    Method Of Payment Report    Transaction Report

6. The report is organized into Daily Totals for each sub-code and card type that processed each day.

- The CCTYPE indicates the type of credit cards processed.
- The CC TOT indicates the **GROSS** daily amounts. These amounts are totaled at the bottom of the report.
- The **NET** total at the bottom right of the report indicates the net total DSC that will be deposited into your account the following Thursday.
- The description for the DSC deposit is "iATS Payments". Your User ID may also be included with the deposit description.
- The DSC deposit is always netted of fees.

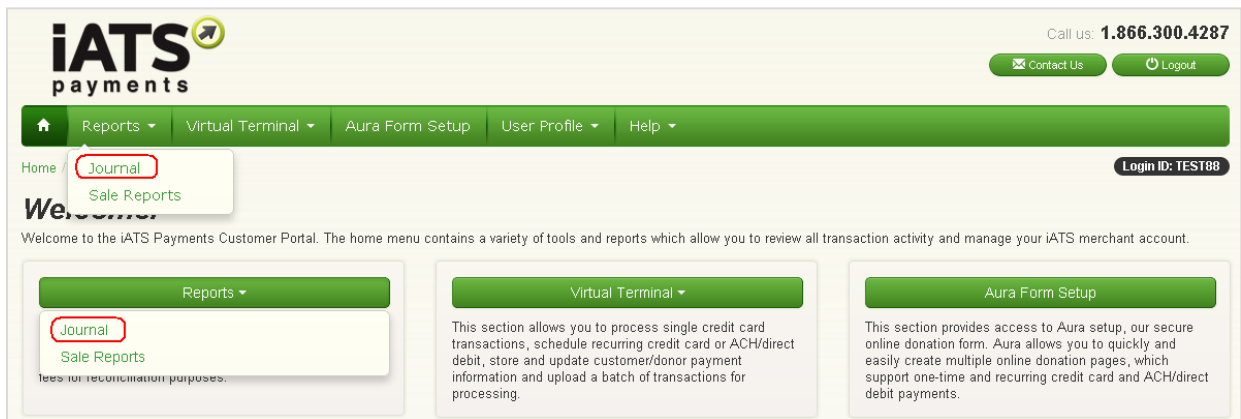
7. Processing details can be found by clicking on the hyperlinked User ID above each date.

Reconciliation Report for TEST											
From 11/01/2015 To 11/03/2015											
CLIENT CODE	CCTYPE	CC TOT	MERFEE	TRANFEE	AUTHFEE	BATCH	BATCHFEE	MONTHFEE	TOTALFEE	TAX	NET
TEST	VISA	10629.72	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	10629.72
TEST	MC	1.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	1.00
TEST	AMX	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
TEST	DSC	0.00	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
11/01/2015	TOTAL	10630.72	0.00	0.00	0.00	0	0.00	0.00	0.00	0.00	10630.72

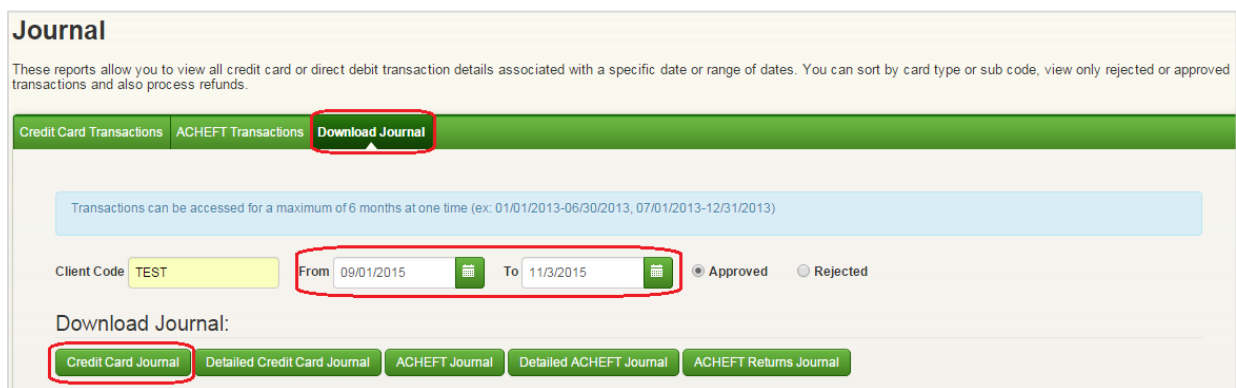
### 3 Download Journal Report:

The Download Journal is a report which will show you all of the details of the daily “Journal Report”, but will allow you to run a report for a date range to assist you with reconciling details with your software as well as your bank statements. This report will show you all of the details of the transaction(s) in the date span entered in the date box. You are able to search for approved and rejected transactions.

1. Click on Journal (found under the Reports tab or the Reports box on the home page).



2. Click on the “Download Journal” sub-tab.



3. Enter the date range which you wish to search.
4. Choose if you would like to search for "Approved" or "Rejected" transactions.
5. Click on the green button which reads "Credit Card Journal"
6. The report will then open in an Excel Spreadsheet format.
7. You may now use the transaction detail to reconcile your statements.
8. The spreadsheet includes such details as: Transaction ID, Invoice Number, Date/Time, The Client Code, Method of Payment, Cardholder Name, Card Number, Expiry Date, the Amount of Transaction, and the Authorization Code.

	A	B	C	D	E	F	G	H	I	J
1	Transaction ID	Invoice Number	Date Time	Client Code	Method of Payment	Card holder Name	Account Number	Expiry Date	Amount	Result
2	A538ACC6	123ABCd	8/1/2012 3:05	TEST88	VISA	Serge Testing	'411*****1111	'01/17	10	OK:678594:N
3	A538ADB0	123ABCe	8/1/2012 3:07	TEST88	VISA	GivingVisaMonthly IATS LSC Dev	'411*****1111	'03/13	10	OK:678594:N
4	A538B6BA	123ABCf	8/1/2012 3:30	TEST88	VISA	Yonders Yankers	'411*****1111	'01/12	1	OK:678594:
5	A538B8C9	123ABCg	8/1/2012 3:36	TEST88	VISA	TESTER USER	'411*****1111	'10/12	1	OK:678594:
6	A538B8E9	123ABCh	8/1/2012 3:36	TEST88	VISA	JOE SMITH	'411*****1111	'10/12	1	OK:678594:
7	A538B90C	123ABCi	8/1/2012 3:36	TEST88	VISA	Mark Anthony	'422*****2220	'03/15	1	OK:678594:
8	A538B92C	123ABCj	8/1/2012 3:37	TEST88	VISA	Tom Eppllett	'422*****2220	'12/12	5	OK:678594:
9	A538B93B	123ABck	8/1/2012 3:37	TEST88	VISA	jen Cole	'411*****1111	'12/12	1	OK:678594:
10	A538B9AC	123ABCl	8/1/2012 3:38	TEST88	VISA	Jen Cole	'411*****1111	'10/15	1	OK:678594:
11	A538BD29	123ABCm	8/1/2012 3:46	TEST88	VISA	Chandra Musterer	'422*****2220	'12/12	3	OK:678594:

iATS Customer Care Team:

1-888-955-5455 / 1-866-300-4287, option 1 or

[iatssc@iatspayments.com](mailto:iatssc@iatspayments.com)

7:30am-5:00pm Pacific Standard Time, Monday through Friday