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Remote Access Module (RAM) – Online Reporting User Guide

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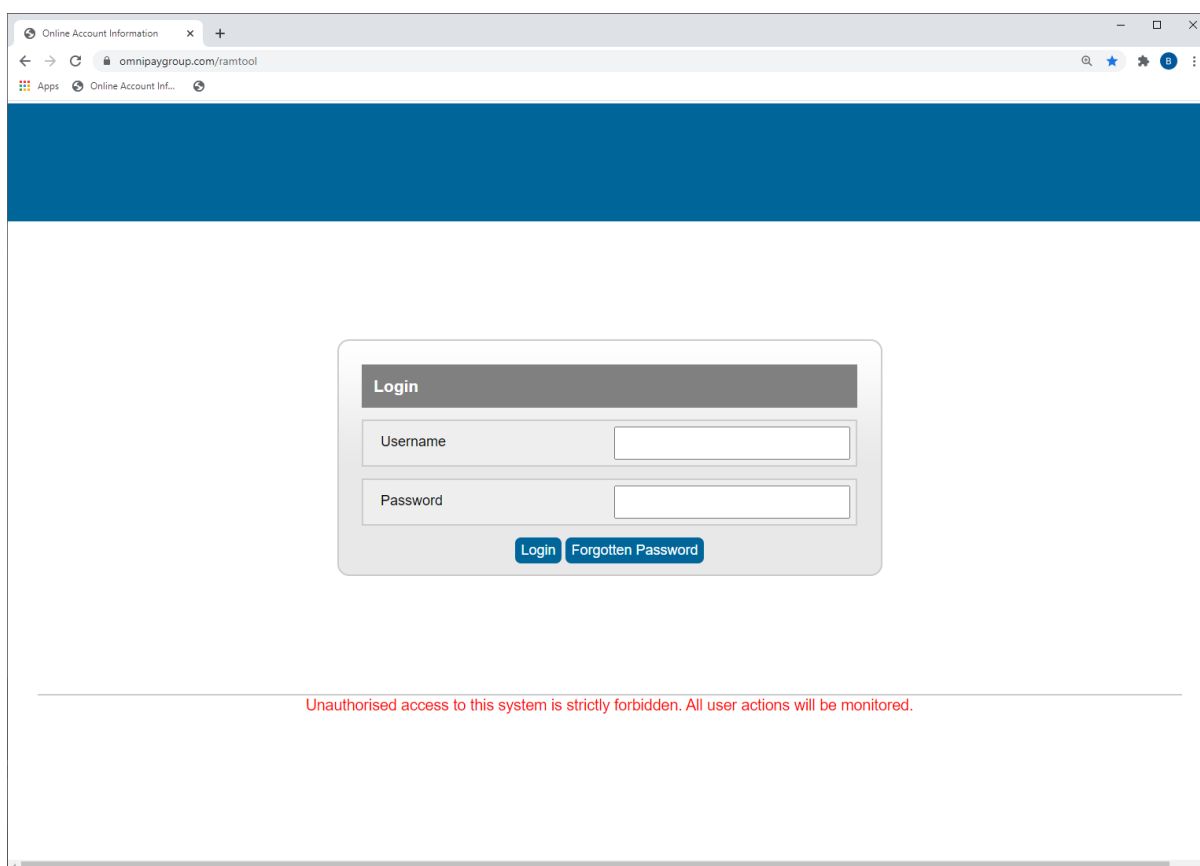
1. Remote Access Module

Remote Access Module (RAM) allows your business to access funding and transaction information through the Internet. This guide shows you how to obtain the necessary information online. It is recommended that you access RAM through a fast speed broadband connection. No special software is required to access the website.

1.1 Accessing Remote Access Module

Login to RAM at: www2.omnipaygroup.com/acquirer

It is recommended that you save the web address in your favourites. For security reasons, decline any request from your web browser to remember your Password.
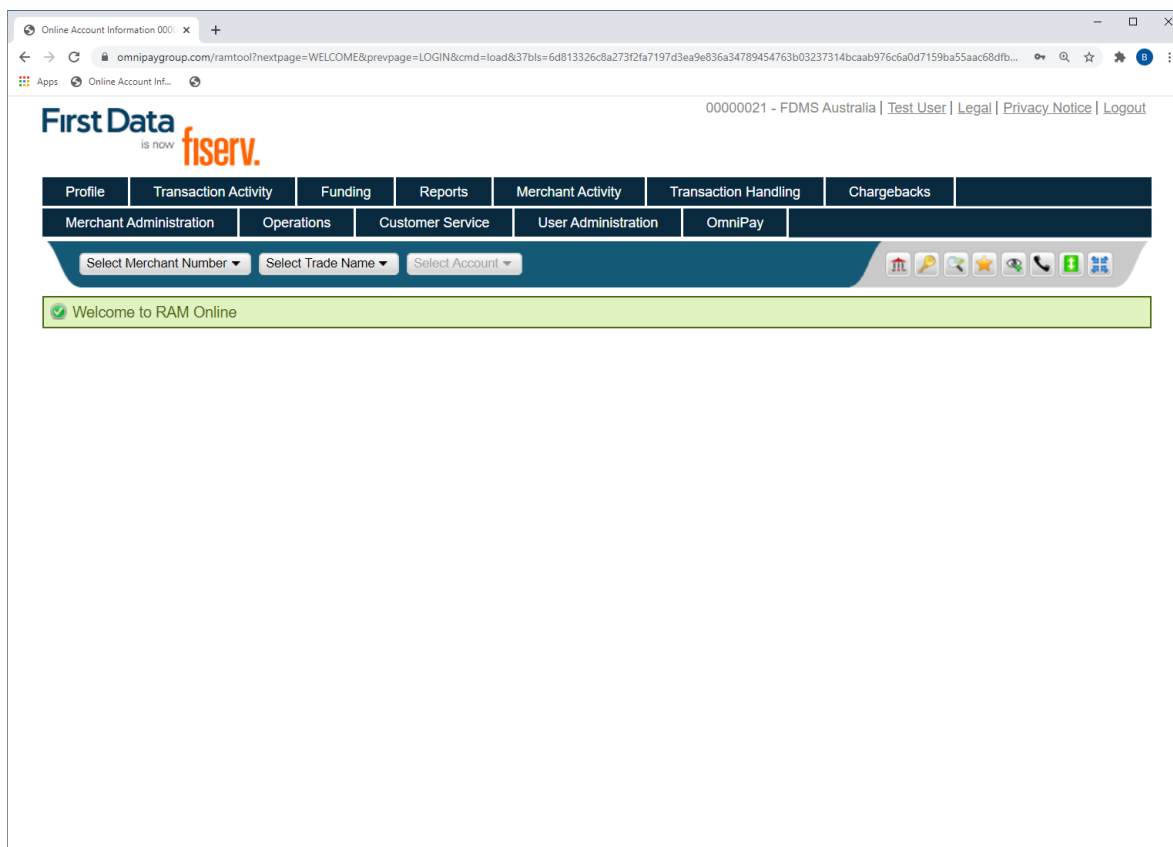
The following page will appear. Please enter the Username and Password that you have been provided with, and press enter to access RAM.

Every RAM session has an associated currently selected Merchant ID or Group ID. The login you are provided is unique to your Merchant ID or Group ID. When you login to RAM, you will have automatic access to your business details.

1.2 Using Remote Access Module

This is the first screen that will be displayed after logging in.

You will be provided with a number of User Menus. The following table details the functions that are provided in each menu option.
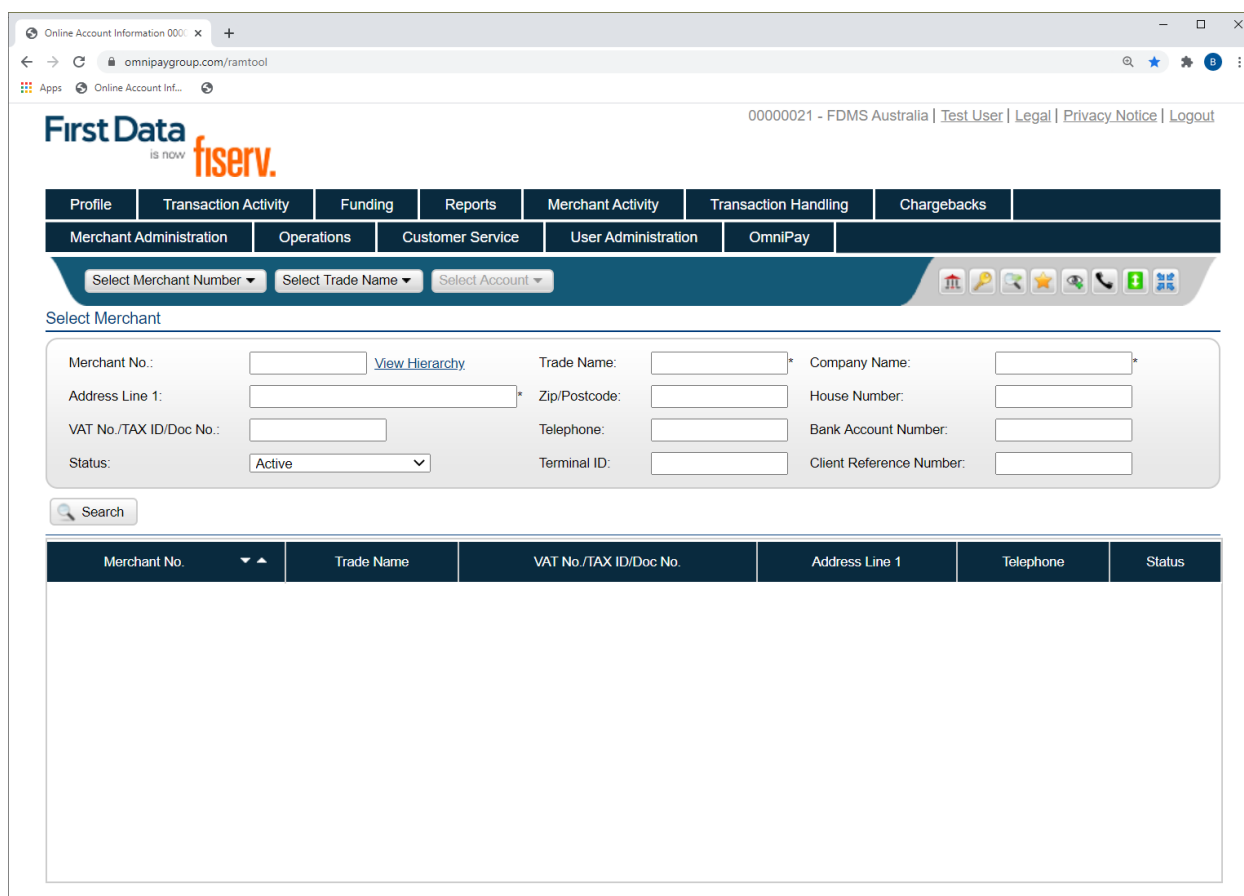
Table 1

Menu	Level Available	Function
Select Merchant	Group	This option allows a Group User to select a particular merchant
Merchant Details	Group/Individual	This page shows Demographic and Terminal information
Processed Batches	Group/Individual	Processed Batches shows the transactions that were completed at your terminals
Chargeback Status	Group/Individual	This screen shows any Chargebacks that are currently in process
Retrieval Request	Group/Individual	This screen shows any Retrieval Requests currently in process
Account	Group/Individual	This screen shows your daily funding totals
Merchant Payment Advice	Group	List credits and debits for your merchants
Authorisation History	Individual	This page shows all approved and declined authorisations completed by a merchant. It includes electronic and phone authorisations
Change Password	Group/Individual	A User can change their Password on this page

1.2.1 Select Merchant

This page is only available to a merchant that has Group Level Access. Where a merchant is not part of a Group, the user does not need to select a merchant.

The Select Merchant page allows a group level merchant to search for details on an individual merchant. By default, a group level user will access group information unless an individual merchant is selected on the Select Merchant page.

If you know your eight, fourteen or fifteen-digit merchant number, it can be entered in the first Merchant No. field on this page and the change button selected. The result if successful, will show you Merchant Details page.

If you do not know your merchant number, you can enter information in one of the other fields. Where an * is shown next to a field, you do not need to enter the exact name but the * should be used at the end of the fields as a wildcard. Once the information has been keyed into one of the fields, the search button needs to be selected. The results that match your selection will appear in the bottom table on this page. Please select the appropriate Merchant No. hyperlink.

![fiserv. logo]

Table 2

Field Name	Description
Merchant No.	The exact eight, fourteen or fifteen digit merchant number should be entered in this field
Trade Name	Trade Name is the name printed on the Merchant receipts. Please enter the exact name or part of the name and an *. For example, you could enter Merchant 1 or Merchant*
Address Line 1	Address Line 1 is the first address line of your address. An* can be used as a wildcard for your searches on this field
VAT No./TAX No.	This is your ABN, if provided
Telephone	The exact telephone number stored in Merchant Services is required to be entered in this field
Status	This option allows you to restrict your search to closed or active merchants
Terminal ID	The exact eight-digit terminal ID must be entered in this field
Company Name	The Company Name is usually your Legal Name. An * can be used as a wildcard for your searches in this field
Bank Account Number	The bank account number that your daily funding is credited to
Client Reference Number	Not used

1.3   Profile Pages

1.3.1   Merchant Details

The Merchant Details page is located under the profile tab and displays the merchant information held in the system.

The screen shown above displays the following information:

- Company and contact details

- Bank account information

- Merchant account status

Further details are available by clicking on certain tabs displayed:

- Addresses – Used for mailing statements and so on

- Services/Entitlements – Card types accepted

- Terminal Information – If applicable

1.4   Transaction Activity Pages

1.4.1   Processed Batches

The Processed Batches page shows the batches that were submitted for a merchant or merchant group within a particular date range. It is possible to download this page into Excel or CSV format by selecting the 'Download' icon, which is located to the right of the search button.

Table 3

Field Name	Description
Batch Date	The date assigned to the batch when it was submitted for processing
Posting date	The date on which the batch was processed by the system
Batch No.	The number assigned when the batch is submitted. These numbers need not be unique
Terminal ID	The terminal ID of the point of sales system that created the batch of transaction
Description	A text description of the transaction type. The two most common values seen will be 'Misc. DR transaction' for purchases and 'Misc. C transaction' for refunds/credits
No. of Items	The number of transactions in the batch
Amount Total	The total value (net) of the batch
Batch Detail	'View Batch' is displayed as a hyperlink, and when selected, brings the user to the Processed Transactions 'Transactions' page, which displays the individual transactions that make up a batch

1.4.2 Processed Transactions – Transactions Page

The Processed Transactions – Transactions page is accessed by selecting a Batch Detail 'View Batch' hyperlink on the Processed Batches page or the 'Batch No'. hyperlink on the Processed Transactions page. The Transactions page displays all the transaction information for a particular batch.

It is possible to search for transactions with a particular card number or item within the batch. For security reasons, the full card number will not be displayed. Please note that to search for a particular card number across all batches, it is necessary to use the Processed Transactions page.

It is possible to download this page in CSV format by selecting the 'Download' icon, which is located to the right of the search button.

1.4.3 Transaction Addendum Page

If the transaction has addendum records, or additional information, an 'Addendum' hyperlink will be shown. Selecting this link displays the Transaction Addendum page.

1.4.4 Chargeback Status

The Chargeback Status page shows the transactions involved in the chargeback lifecycle. The transactions are grouped together by the ARN (Acquirer Reference Number), which is assigned to the original transaction. This number is unique.

It is possible to search for chargebacks using the following criteria:

- Merchant Number

- Card Number

- ARN

- Reason Code

- Card Scheme (card type)

In all cases, a date range must be specified. To avoid delays, restrictions are imposed on the size of the date range that may be searched.

Table 4

Field Name	Description
Merchant No.	The merchant number assigned to each merchant
Posting Date	The date on which the batch was processed by the system
Item Type	Possible values are: • **First Chargeback:** First time this item has been received as a chargeback • **Chargeback Transfer:** Transfer of a Chargeback, usually debited to the merchant • **Transfer Reversal:** A reversal of a previous chargeback transfer • **Second Chargeback:** The second time the transaction has been received as a chargeback
Card No.	Card Number
ARN	Acquirer Reference Number. A unique number assigned to each transaction
Reason Code Reason Description	The card scheme chargeback reason code and a description of the reason code
Cur	The currency the merchant transacts in
Amount	The amount of the transaction
CCN	Chargeback Control Number
Orig Post Date	The posting date of the original transaction
Orig Tran Date	The transaction date of the original transaction
Orig Type	The type of original transaction
Orig Tran Amt	The currency and amount of the original transaction
Merch Sett Amt	The amount settled with the merchant for the original transaction
Netwk Sett Amt	The currency and amount settled with the card scheme
Orig Slip	Internal system reference of the original transaction
Item Slip	Internal system reference for the chargeback transaction
Auth Code	The authorisation code for the original transaction
Batch no.	The batch number in which the original transaction is located
Merchant DBA Name	The merchant's trading name
Merchant Tran Ref.	The merchant's transaction reference number
Capture Method	How the original transaction was processed

1.4.5 Chargeback Status Detail Page

The Chargeback Status Detail page shows the transaction details for a particular transaction involved in a chargeback's lifecycle. Selecting the ARN hyperlink accesses the Chargeback Status Detail page.

1.4.6 Retrieval Requests

The Retrieval Request page displays incoming retrieval requests from the card schemes. It is possible to search for requests for a particular card number or ARN.

Table 5

Field Name	Description
Merchant No.	The merchant number assigned to each merchant
Item type	Always 'Retrieval Request'
RR Date	The date the request was loaded to the system
Reason Code Reason Description	The card scheme chargeback reason code and a description of the reason code
ARN	Acquirer Reference Number. A unique number assigned to each transaction
Issuer No.	The issuer reference number
Item Slip Number	Internal system reference for the retrieval request transaction
Card Scheme	Visa or Mastercard
Fulfilment Date	The date on which the transaction information provided by the merchant was sent back to the card scheme
Description	A free-form text note entered by your bank and associated with the request
Orig Post Date	The posting date of the original transaction
Orig Tran date	The transaction date of the original transaction
Orig Tran Curr/Amt	The currency and amount of the original transaction
Merch Sett Curr/Amt	The amount settled with the merchant for the original transaction
Netwrk Sett Curr/Amt	The currency and amount settled with the card scheme
Card No.	Card Number
Original Type	Original transaction type that is Purchase/Refund
Orig Slip Number	Internal system reference of the original transaction
Auth Code	The authorisation code for the original transaction
Orig Batch No.	The batch number in which the original transaction is located
RAN	Car rental agreement number, if supplied with the original

1.4.7 Processed Transactions

The Processed Transactions page shows all processed transactions for all merchants within your merchant group or only for a particular merchant.

It is possible to restrict the search to a particular card number, ARN, transaction type, Acquirer BIN, authorisation code and date range. The authorisation code must be used in conjunction with the card number and/or ARN. Restrictions are placed on the date range that can be searched at any one time.

If the 'Order Results' checkbox is ticked, the results will be ordered by:

- Ascending by merchant number

- Descending by posting date

- Ascending by batch number

It is possible to download this page into a CSV format by selecting the 'Download' icon, which is located to the right of the search button.

Table 6

Field Name	Description
Merchant No.	The merchant number assigned to each merchant. Selecting the hyperlink takes you to the Merchant Details page
Batch No.	The number assigned when the batch is submitted. These numbers need not be unique. The batch number is displayed as a hyperlink, and when selected, brings the user to the 'Transactions' page, which displays the individual transactions that make up the batch.
Transaction Date	The date the transaction was performed
Posting Date	The date on which the transaction was processed by the system
Type	The type of transactions. Usually 'Purchase' or 'Refund (Credit)'
Card No.	Card number
Status	Transaction status. Possible values include: • **Cleared:** The transaction has been processed and the value credited to the merchant • **Processed:** The transaction has been loaded into the system but not yet funded to the merchant • **Reprocessed:** The transaction initially was rejected by the system when first loaded, but has since been corrected or declined The status may also show as an error status such as 'Service Not Assigned', which may indicate an issue with the transaction itself or with the configuration of the merchant account on the system. Your bank will investigate these and advise you of the need arises.
Trans Curr	The transaction currency at the point of sale
Trans Amt	The transaction amount at the point of sale, expressed in the transaction currency
Acct Curr	The account currency
Acct Amount Gross	The gross value of the transaction, before the deduction of charges
Acct Total Charges	Calculated as 'Acct Amount Gross' minus 'Acct Amount Net'
Acct Amount Net	The net value of the transaction, after the deduction of charges
Value Date	If populated, contains the date on which a payment to the merchant will be generated. If not filled, the information is not available.
Capture Method	How the transaction was processed
Internal Batch No.	A system reference number for the batch that contains the transaction
Merch Tran Ref	The merchant's transaction reference
Acquirer Ref	The bank's reference number
Auth Code	The authorisation Code
Merchant Name	Merchant Name that appears as the Trade Name
Transaction Country	Country in which the transaction was processed
Acquirer BIN/ICA	Scheme ID
Expiry Date	Expiry date

1.5   Funding Pages

1.5.1   Account Page

The Account page shows the postings to merchant accounts for the specified range of posting dates. All monetary items affecting a merchant's account(s) can be viewed through this page.

It is possible to download this page into a CSV format by selecting the 'Download' icon, which is located to the right of the search button.

Table 7

Field Name	Description
Posted Date	The date on which the item was posted to the account
Trans Type	The type of transaction. For example: • **Merchant Purchase Deposit:** Deposited transactions credited to the Payment Account Retail • **Merchant Payments:** A payment to the merchant debited from the Payment Account Retail
Slips	The number of transactions covered by this item
Ref No	An internal reference number for the item
Rev	Reversal – If '**Yes**' this item is a reversal
Trans Curr/Amt	Transaction currency and amount
Acc. Amt.	The gross amount posted to the account
Acc. Charges	Applicable charges for the item
Acc. Amt. Net	The net amount
Card Type	The type of card the transaction relates to, if applicable
Batch No.	The batch number of the transaction, if applicable
ARN	Acquirer Reference Number – used for chargebacks debited to the merchant
Addendum ARN	ARN created by transferring a transaction or by an adjustment to your account
Fee Sequence Code	Fee code for the transaction
Fee Sequence Description	A description relating to the Fee Sequence Code

Note: In order to ensure consistent response times, the number of rows that will be displayed is limited to a maximum of 200. If more than 200 rows are available, the first 200 rows are displayed along with a message, **'Can't show all lines from the database, shows first 200'**. However, the CSV download is not limited and will display all available data.

1.6 Reports

1.6.1 Merchant Payment Advice Page

This page is available to Merchant Group users only. The Merchant Payment Advice Page lists merchant payments and collections. It is possible to download this page into a CSV format by selecting the 'Download' icon, which is located to the right of the search button.

Table 8

Field Name	Description
Cur	The currency the merchant transacts in
Merchant No.	The merchant number assigned to each merchant
Merchant Name	Merchant Name that appears as the Trade Name
BSB No.	The BSB of your bank branch
Account	The account where the money will be deposited
Net Amount	The net amount of the account
Value Date	Date the settlement took place
Funding Date	Date the funding will take place
Payment Status	The payment status: • **Held:** Payment will be held until the Funding Date occurs • **Released:** Payment has been released to the merchant

1.7 Merchant Activity Pages

1.7.1 Authorisation History Page

The Authorisation History page allows users to search and view historical authorisation information. It is possible to download this page into a CSV format by selecting the 'Download' icon, which is located to the right of the search button.

Table 9

Field Name	Description
Merchant No.	The merchant number assigned to each merchant
Card No	Card Number
Exp MMYY	Card expiry date
Amount	Transaction currency and amount
Auth Code	Authorisation Code
Auth Date	Authorisation date and time
Resp Code	A free-form text description of the response code
Int RC	An internal response code
Ext RC	The response code received from the card issuer
R(eversed)	Contains the 'R' if the authorisation has been reversed
POS Entry Mode	A code representing how the transaction was performed. The most common values are: • 010 to 019 – Manually keyed • 020 to 029 – Magnetic stripe read • 050 to 059 – ICC (integrated circuit card) • 070 to 079 – Contactless • 800 to 809 – Technical Fallback (chip read error so reverts to magnetic stripe) • 810 to 819 – Electronic commerce • 900 to 919 – Magnetic stripe read and transmitted unaltered No value displayed of POS Entry Mode is not available
V(oice)	Contains the letter 'V' if this is a voice authorisation
AVS Rslt	Address verification Service result code. No value is displayed if code is not available or service is not used
CV2 Rslt	The CVC2 Result Code (Mastercard) or CVV2 Result Code (Visa). For Visa, the expected values are: • M – CVV2 Match • N – CVV2 No Match • P – Not Processed • S – The CVV2 should be on the card but the merchant has indicated that it is not present • U – The issuer does not participate For Mastercard, the expected values are: • Y – CVC1 incorrect (magnetic stripe error) • M – Matched (correct) CVC2 • N – Not Valid CVC2 • P – Processing Not Performed • U – Unregistered – The Issuer does not participate
Code 10	'Y' if this is a 'Code 10' (Merchant suspicious) authorisation request
T	Card type: M – Mastercard, V – Visa
Ecomm Type	Electronic commerce transactions. Possible values are: • Blank – Not an electronic commerce transaction • Ecomm – An electronic commerce transaction • VbV – A Verified by Visa electronic commerce transaction • UCAF – A Mastercard Secure Code electronic transaction
Visa ECI	Verified by Visa transaction code
VbV CAVV Rslt	Verified by Visa Result Code
ICAF Ind	Mastercard Secure Code transaction code
Ret Ref No.	Retrieval Reference Number for the transaction
Subm Tran ID	Submitter Transaction ID

1.7.2 Merchant Commission Report Page

The Merchant Commission Report page is used exclusively to report on DCC Dynamic Currency Conversion (DCC) merchant commission. The page lists a breakdown of the merchant DCC commission by card network and original transaction currency for a specified date range. The report also distinguishes between merchant deposits and merchant commission reversals. The page displays summary figures on a merchant's overall account postings for the day.

Table 10

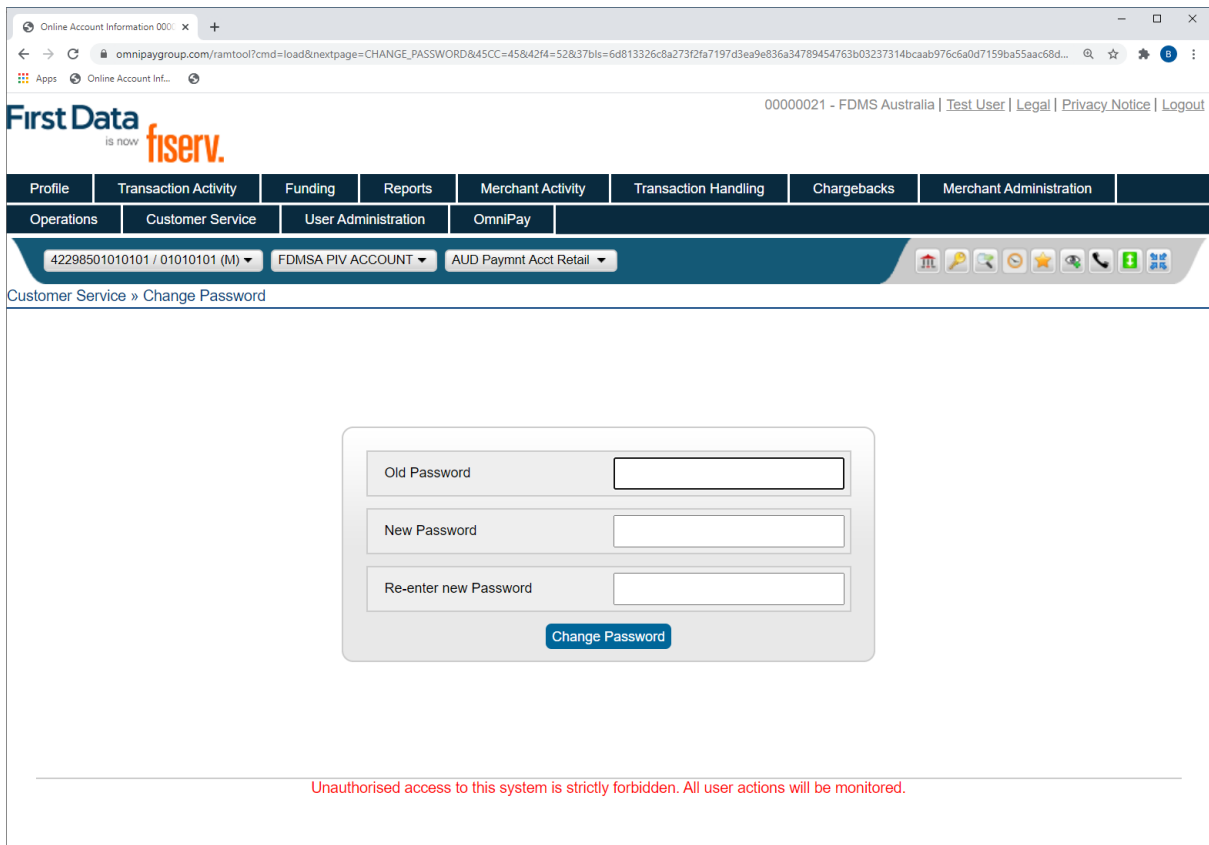| Field Name	Description
Item Description	Allows you to distinguish between merchant deposits "DEP" and merchant commission reversals as a result of a chargeback "CBK"
Currency	Original transaction currency
Calculated FX. Rate	This is the original transaction amount divided by the posted merchant account amount
Slips	Number of transactions Refunds and Sales are listed as separate rows
Account Currency Net Amt.	Posted transaction value in merchant account currency
Account Currency Gross Amt.	Transaction value in merchant account currency before the deduction of charges
Card Amt.	Posted transaction value in original transaction currency
Comm. Merchant	DCC merchant commission
	The following fields are not specific to a card network and are configurable per institution as to content. All fields are expressed in merchant account currency
Expected Lodgement	Total value presentments posted to merchant in merchant account currency
Fees & Charges	Total fees and charges applied to merchant in merchant account currency
Merchant Adjustments	Any adjustments posted to merchant in merchant account currency
Net Lodgement	"Expected Lodgement" – "Fees and Charges" – "Merchant Adjustments"

1.8   Customer Service

1.8.1   Contact Details Page

The Contact Details page contains contact details for the helpdesk.

The phone number for the helpdesk is: 1800-243-444

1.8.2   Change Password

Access this page at any time, if you wish to change your Password.

Users will be forced to change their Password on first time login and also, every 30 days, all users will be forced by the system to reset their Password.

When you change your Password, it must conform to the following rules:

- The Password must be between eight and 20 characters

- It must be a minimum of four alpha characters and one numeric character

- The system will check Your last five Passwords, so you cannot re-use any of these Passwords

- After three consecutive failed login attempts, your user's logon will be blocked

If your logon becomes blocked, or you have forgotten your Password, please call the helpdesk at **1800-243-444**.

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