

# Business Point

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Merchant User Guide and  
Frequently Asked Questions (FAQ)

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## 1. What is Business Point?

With Business Point, our enhanced merchant portal, you can gain insights into your business transactions through our advanced analytics and drive more revenue by accessing the latest trends in your customers' spending patterns.

Log in anytime, anywhere, 24/7, to access and download your transactional and reporting needs through your web browser.

## 2. How do I sign up for an account?

Log on to [firstdatamerchantservices.com/oceanuiapac/users/login](https://firstdatamerchantservices.com/oceanuiapac/users/login) with the Merchant Point mobile app credentials or call on 1800-243-444 to set up your user access.

## 3. How can I get my user login details?

Once your request has been processed by our support team, an email will be sent to your registered email.

## 4. Which browsers does Business Point support?

Business Point is best optimised for Google chrome version 8 and above.

Other supported browsers include Microsoft Edge, Safari and Mozilla Firefox.

## 5. Can I access the Business Point portal on my mobile device?

You can access Business Point on the go with supported browsers on your tablet or mobile device.

## 6. Why am I getting logged out?

For security purposes, when our platform detects the same user login attempting to login for a concurrent session, you will be prompted to confirm accessing the session and terminate the other dormant/concurrent session.

## 7. How do I reset my password?/What if I forget my password?

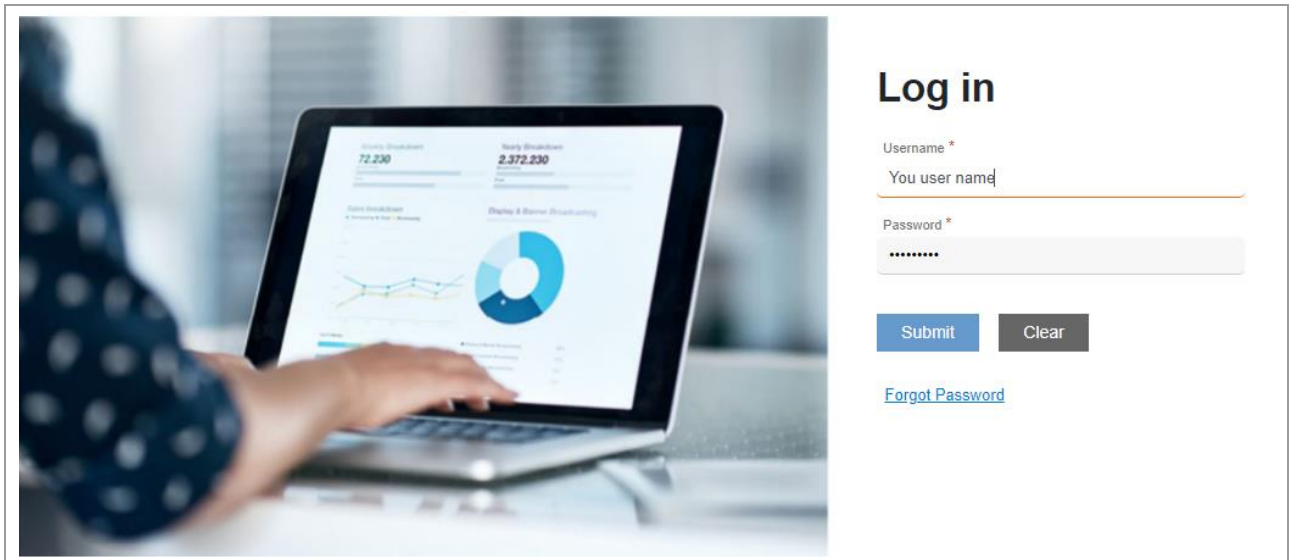


Figure 1 Business Point Login Screen

- In the main login screen (above), select “Forgot Password”
- An email will be sent to your registered email ID
- Click on the hyperlink in the email, and you will be led to Business Point to reset your password

## 8. What are the features I can access in Business Point?

- View and edit business profile details
- View real-time transactions
- Download transactions and settlement reports
- View and download monthly statements

## 9. How do I view my merchant profile?

From the business point homepage, go to Your Profile then to Details.

## 10. What information can I see under merchant profile details?

Welcome Username Last login: 31/08/2021 23:57:35		Merchant Demographics	
<b>Merchant Profile Details</b>			
<input type="text"/>		<input type="button" value="Search"/>	
<b>Merchant ID</b>	<b>Merchant Status</b>	Active	
<b>Merchant Name</b>	<b>MID Active Date</b>	24-Jul-2020	
<b>Address</b>	<b>MID Balance</b>	0.00	
	<b>Contact Number</b>	61234567, 61234566	
	<b>Email Id</b>	finance@merchants.com operations_IT@merchants.com	
<b>Payout Plans</b>	<b>Payment Frequency</b>	Daily	
<b>MSF Profile</b>			

Figure 2 Merchant Demographics – Merchant Profile Details

- **Merchant ID** – Your merchant’s ID
- **Merchant Name** – The registered name of your entity
- **Address** – The address of your business entity registered with our platform
- **MSF Profile** – The plan that you have subscribed to
- **Merchant Status** – The status of the merchant (Active, Inactive or Hold Pay)
- **MID Active Date** – The activation date of your merchant terminal
- **MID Balance** – Your merchant’s account balance
- **Email ID** – Your registered email address
- **Contact Number** – The registered contact number of the merchant with the acquirer
- **Payment Frequency** – The frequency of payments applicable to your merchant account

Information fields that are only applicable to specific regions.

## 11. What are the transaction types available for merchants to view in Business Point?

The **Transactions** menu is the third main menu on the side navigation. The five submenus in this section include:

- **Real-Time Auth (Credit/Debit)**
- **Settlement Status (Credit/Debit)**

## 12. What can I view in the real-time auth transaction details?

Transaction Details			
Actions :	-	Batch/FT No :	000100
Date & Time :	24/08/2021 20:16:06	Approval Code/IRN :	008259
Invoice No. :	001646	RRN :	000000001234
Amount :	156.19	Currency Code :	SGD
Card No :		Transaction Type :	Sale
Merchant ID :		Terminal ID :	
Card Product Type :	VISA CARD	Txn Status :	APPROVED
Non ECS Reason :	Not eligible for E-CS	Tech ID :	7023283000
Settlement Amount :	156.19	Settlement Currency :	USD
Merchant Name :			

Figure 3 Transactions – Real-Time Authorizations (Credit/Debit) – Transaction Details

- **Card No/Cust ID No.** – The card number or customer ID associated with the transaction
- **Transaction Type** – The type of transaction (sale or refund)
- **MID** – The 9 or 14-digit merchant ID
- **TID** – The eight-digit terminal identifier number
- **Merch. Ref. No.** – The merchant’s reference number associated with the transaction
- **Card Product Type** – The type of card scheme (Master Card, Visa and so on)
- **Ref. No.** – The reference number associated with the transaction
- **Status** – The status of the transaction (cleared or uncleared)
- **Non-ES Reason** – The reason for not using E-charge slip
- **Tech ID** – The technical ID assigned to a transaction
- **Settlement Amount** – The amount that will be settled with the merchant
- **Settlement Currency** – The currency in which the settlement is made with the merchant

## 13. What information can I see in the real-time auth (credit/debit) transactions?

**Welcome** Username  
Last login: 01/09/2021 10:01:40

### Transactions

**Real Time Authorisations (Credit/Debit)**  
View real time approval status of credit and debit card transactions

Merchant ID (dropdown) | Merchant Name (text, Autosearch returns matched list) | Terminal ID (8 digits) (text)

Invoice Number (text) | RRN (text) | Approval Code (text)

From Date \* (text, DD/MM/YYYY) | From Time (text, 12:00 am) | To Date \* (text, DD/MM/YYYY) | To Time (text, 11:59 pm) | Transaction Amount (text)

Select Currency (dropdown) | Card Number (Last 4 digits) (text) | Approved (dropdown)

Session ID (text)

Select either Merchant ID or Merchant Name



Search








Figure 4 Transactions – Real-Time Authorizations (Credit/Debit)

- **MID** – Your 9 or 14-digit merchant ID (This is a mandatory field to perform a search)
- **TID** – Your eight-digit terminal identifier number
- **Invoice** – The invoice number of a transaction you are searching for
- **RRN** – The retrieval request number associated with a transaction
- **Approval Code** – The approval code associated with a transaction
- **Transaction Amount** – The transaction amount
- **Card Number** – The last four digits of the card which
- **From Date** – Start of date range (mm-dd-yyyy) from where the real-time transactions are to be searched (This is a mandatory field to perform a search)
- **To Date** – Date range (mm-dd-yyyy) till which the real-time transactions is to be searched (This is a mandatory field to perform a search)
- **From Time** – Start of time range from which the real-time transactions are to be searched (This is a mandatory field to perform a search)
- **To Time** – The time range till which the real-time transactions are to be searched (This is a mandatory field to perform a search)
- **Currency** – The currency in which the transaction is performed
- **Approved/Declined** – Status of transaction to be searched

Select either Merchant ID or Merchant Name

[Search](#)

Downloads:  

View	Actions	Batch/FT No	Date & Time	Approval Code/IRN	Invoice No.	RRN	Amount	Currency Code	Card No	Transaction Type	Merchant ID
	-	000194	27/08/2021 19:54:02	F11111	001671	000000003860	204.93	SGD	559521*****0012	Sale	000001080012345
	-	000194	27/08/2021 19:35:57	412345	001670	000000003858	500.00	PHP	542550*****1000	Sale	000001080012345
	-	000194	27/08/2021 14:35:50	401111	001668	000000003854	267.65	MYR	542550*****1022	Sale	000001080012345
	-	000194	27/08/2021 14:18:11	F02222	001667	000000003852	74.47	AUD	552253*****5533	Sale	000001080012345
	-	000194	27/08/2021 14:04:25	003333	001666	000000003850	262.12	USD	426588*****3333	Sale	000001080012345
	-	000194	27/08/2021 12:58:34	006666	001665	000000003848	92.63	HKD	451297*****0000	Sale	000001080012345
	-	000194	27/08/2021 12:07:02	414567	001664	000000003846	1035.00	INR	414746*****1840	Sale	000001080012345

Showing 1 to 7 of 7

Page  of 1 [GO](#) [Previous](#) [Next](#)

Figure 4a Transactions – Real-Time Authorizations (Credit/Debit) – Search Results

The second half of the **Real-Time Transaction Details** page displays the results under the **Summary View** section on the page. The various fields that display under **Summary View** are:

- **View** – Enables you to view the details of a transaction by expanding the green plus (+) sign (For details, see Viewing Transaction Details below)
- **Actions** – Enables you to download the e-charge slip (see screenshot below) by clicking the Download button
- **Batch/FT No.** – The batch number associated with a transaction
- **Transaction Date and Time** – The date and time when a transaction was carried out
- **Approval Code/IRN** – The approval code associated with a transaction
- **Invoice No.** – The invoice number associated with a transaction
- **RRN** – The retrieval request number associated with a transaction
- **Amount** – The amount for which the transaction was carried out
- **Currency** – The currency in which the transaction is performed
- **Card Number** – Masked Card Number
- **Transaction Type**



## 14. Can I download the real-time auth transaction files?

Real-time auth transaction file downloads are supported in commonly used formats – **Excel** and **.csv**.

## 15. How do I download the real-time auth (debit/credit) transactions?

View	Actions	Batch/FT No	Date & Time	Approval Code/IRN	Invoice No.	RRN	Amount	Currency Code	Card No	Transaction Type	Merchant ID
	-	000194	27/08/2021 19:54:02	F11111	001671	000000003860	204.93	SGD	559521*****0012	Sale	000001080012345

Figure 5 Transactions – Real-Time Authorizations (Credit/Debit) – Downloading Transaction Details  
Above is a sample screenshot (truncated) of the downloaded Excel or .csv file

The real-time transaction details displayed on this page can also be downloaded in an Excel file format or .csv file format.

- ➔ Select **Download** button available under **Summary View**
- ➔ The downloaded .csv or Excel file display all the fields that are displayed on the search result page and in the pop-up window  
(Note: However, it doesn't include details of all the transactions retrieved in the search)

MID	TID	Batch No	Date & Time	Post Date	Approval	CRRN	Transaction	Cardholder	Card No	Cust ID No	Transaction	Card Type	Merch Ref ARN
		225	25/8/2021 15:33	2/9/2021	83097	533873333930	53.67 HKD	53.67	517234*****1234	1234	Sale	Mastercard	854933512451
		60	2/9/2021 21:11	2/9/2021	6502	124513873017	47.08 SGD	47.08	427234*****1234	1234	Sale	Visa	741030812451
		60	2/9/2021 20:56	2/9/2021	930275	90200001317	188.32 MYR	188.32	517234*****1234	1234	Sale	Mastercard	854933512451
		72016721232	2/9/2021 20:45	2/9/2021	6227	72016721232	113.84 USD	113.84	447234*****1234	1234	Sale	Visa	741030812451
		320	2/9/2021 20:06	2/9/2021	H01306	90200005177	145.01 USD	145.01	517234*****1234	1234	Sale	Mastercard	854933512451
		320	2/9/2021 19:39	2/9/2021	754	124511869607	145.01 AUD	145.01	456598*****1111	1111	Sale	Visa	741030812451
		53	2/9/2021 19:25	2/9/2021	9499	124511869065	2000 SGD	2000	411911*****2222	2222	Sale	Visa	741030812451
		53	2/9/2021 19:18	2/9/2021	3518	124511868820	2000 SGD	2000	411911*****3333	3333	Sale	Visa	741030812451
		53	2/9/2021 19:10	2/9/2021	5401	124511868525	1300 INR	1300	462845*****4444	4444	Sale	Visa	741030812451
		34	2/9/2021 19:04	2/9/2021	H27205	90200000441	2000 PHP	2000	514916*****5555	5555	Sale	Mastercard	854933512451
		320	2/9/2021 18:53	2/9/2021	975729	2861	1492.43 SGD	1492.43	436745*****6666	6666	Sale	Visa	741030812451
		60	2/9/2021 18:37	2/9/2021	4676	124510867338	5773.19 HKD	5773.19	411911*****8888	8888	Sale	Visa	741030812451

Figure 5a Downloading Transaction Details (Sample of Excel format). The above sample screenshot (truncated) of the downloaded Excel or .csv file.

## 16. Settlement status (credit/debit) – how do I view the settlement status of my transactions?

The screenshot shows a web interface for viewing transaction settlement status. At the top left, it says 'Welcome iUsername' and 'Last login: 01/09/2021 10:01:40'. The main heading is 'Transactions' with a user icon. Below this is the section 'Settlement Status (Credit/ Debit)' with the instruction 'View settlement status of credit and debit card transactions'. The form contains several input fields: 'Transaction Type \*' (a dropdown menu with 'Credit/Debit Transaction' selected), 'Select an option \*' (a dropdown menu), 'RRN' (a text input field), 'Merchant ID' (a dropdown menu), 'Merchant Name' (a text input field with '(Autosearch returns matched list)' below it), 'Approval Code' (a text input field), 'Terminal ID (8 digits)' (a text input field), a dropdown menu, and 'Card Number (Last 4 digits)' (a text input field). There are also date fields for 'From Date \*' and 'To Date \*' (both with 'DD/MM/YYYY' format), a 'Transaction Amount' text input field, and an 'Approved' dropdown menu. A 'Session ID' text input field is at the bottom left. Below the form, there are two buttons: 'Search' and 'Email CPV for Transactions'. A note says 'Select either Merchant ID or Merchant Name'. At the bottom, there is a 'Card Types' section with a grid of card logos: 'All' (selected), 'Mastercard', 'VISA', 'AMEX', 'JCB', 'UnionPay', 'Diners Club INTERNATIONAL', and 'DISCOVER'.

Figure 6 Transactions – Settlement Status (Credit/Debit)

The **Settlement Status (Credit/Debit) Card Transactions** menu gives a detailed view of all the carded transactions pertaining to a merchant’s account.

On the Homepage, select **Transactions > Settlement Status (Credit/Debit) Card Transactions** to display the Transaction Details page as shown above.

## 17. What does the status, “posted” and “settled” or “unsettled” mean in Business Point?

There are three types of transaction settlement status that you can view/download:

- **Not Posted Unsettled** – Not applicable to Australian merchants
- **Posted Not Settled** – The transactions which have been posted, but have not been settled by merchant
- **Posted-Settled** – The transactions which are settled by the merchant and posted to Business Point

The settlement status above applies to all **Debit, Credit** and **Digital Wallets** transactions in Business Point Portal.

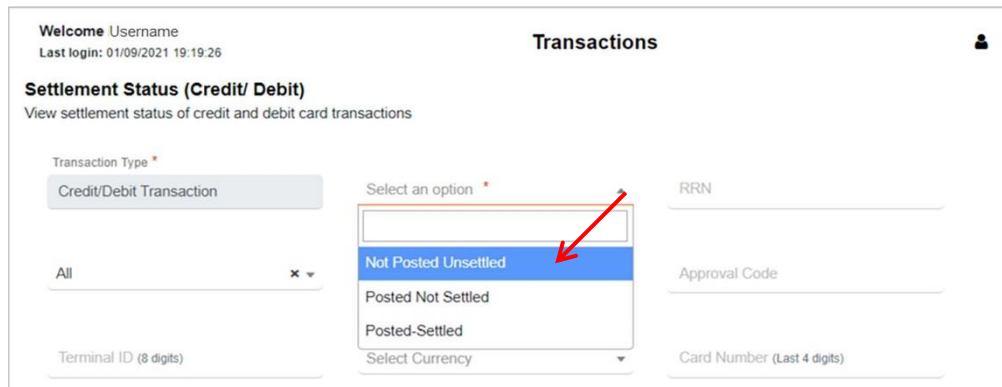


Figure 7. Transactions – Settlement Status (Credit/Debit) – Options Available

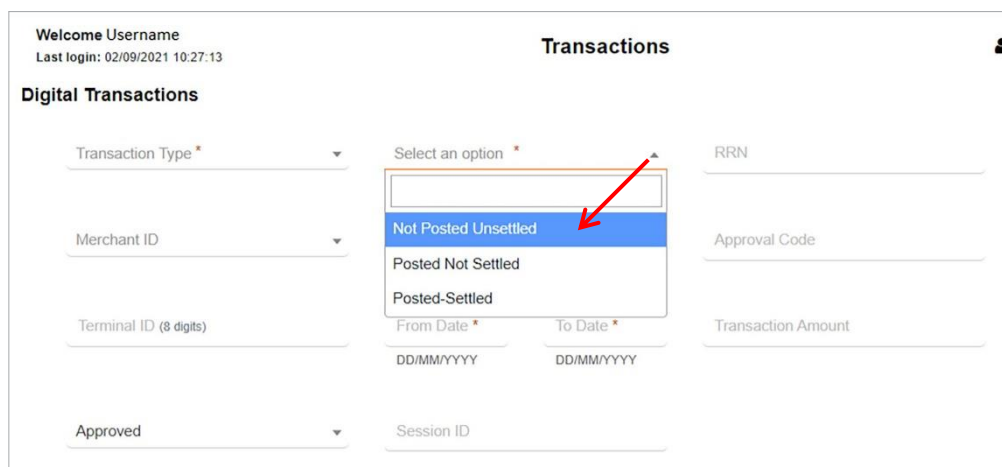


Figure 7a. Transactions – Settlement Status (Credit/Debit) – Options Available

## 18. Can I search settlement by individual schemes like Visa or Mastercard and so on?

Yes, you can do so. Fiserv empowers our merchants in **Business Point** with the capability to filter your Credit/Debit transaction and settlement search down to the scheme level.

In the Settlement Status (Credit/Debit) Transactions, you can:

- Click on the **individual card scheme(s)** required in your search, after selecting the MID(s) that you are searching for; or
- Click "All" to get results for all card types that your business entity has subscribed to

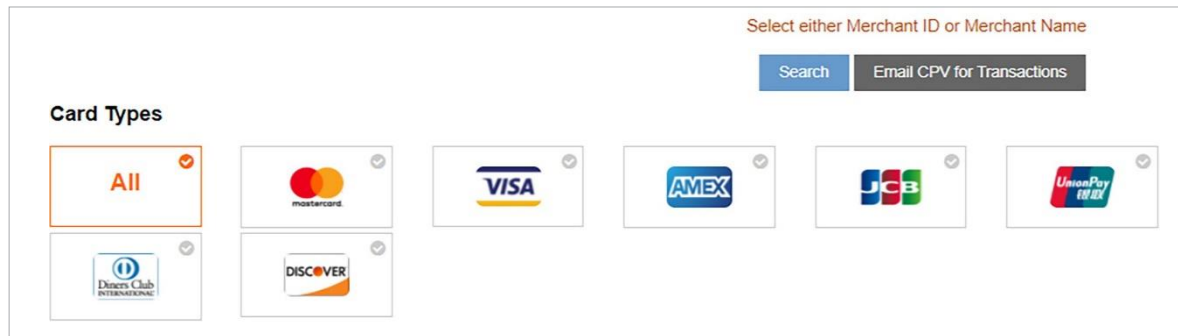


Figure 8. Transactions – Settlement Status (Credit/Debit) > Search by Card Types

## 19. How do I download the settlement (debit/credit) transactions?



Figure 9. Transactions – Settlement Transactions (Credit/Debit) – Downloading Transaction Details. Above Is a Sample Screenshot (truncated) of the Downloaded Excel or .csv file

The real-time transaction details displayed on this page can also be downloaded in Excel or .csv file format. For simple illustration purposes, you may refer to this section:

- Select **Download** button available under **Summary View**
- The downloaded .csv or Excel file display all the fields on the search result page and in the pop-up window (Note: However, it doesn't include details of all the transactions retrieved in the search)

MID	TID	Batch No	Date & Time	Post Date	Approval C	RRN	Transaction	Transaction Cardholder	Card No/ Cust ID No	Transaction Card Type	Merch Ref ARN
1		225	25/8/2021 15:33	2/9/2021	83097	53387333930	53.67 HKD	53.67 517234*****1234	Sale Mastercard	-	854933512451
2		60	2/9/2021 21:11	2/9/2021	6502	124513873017	47.08 SGD	47.08 427234*****1234	Sale Visa	-	741030812451
3		60	2/9/2021 20:56	2/9/2021	930275	9020001317	188.32 MYR	188.32 517234*****1234	Sale Mastercard	-	854933512451
4		7201672122	2/9/2021 20:45	2/9/2021	6227	7201672122	113.84 USD	113.84 447234*****1234	Sale Visa	-	741030812451
5		320	2/9/2021 20:06	2/9/2021	H01306	90200005177	145.01 USD	145.01 517234*****1234	Sale Mastercard	-	854933512451
6		320	2/9/2021 19:39	2/9/2021	754	124511869607	145.01 AUD	145.01 456598*****1111	Sale Visa	-	741030812451
7		53	2/9/2021 19:25	2/9/2021	9499	124511869065	2000 SGD	2000 411911*****2222	Sale Visa	-	741030812451
8		53	2/9/2021 19:18	2/9/2021	3518	124511868820	2000 SGD	2000 411911*****3333	Sale Visa	-	741030812451
9		53	2/9/2021 19:10	2/9/2021	5401	124511868525	1300 INR	1300 462845*****4444	Sale Visa	-	741030812451
10		34	2/9/2021 19:04	2/9/2021	H27205	90200000441	2000 PHP	2000 514916*****5555	Sale Mastercard	-	854933512451
11		320	2/9/2021 18:53	2/9/2021	975729	2861	1492.43 SGD	1492.43 436945*****6666	Sale Visa	-	741030812451
12		60	2/9/2021 18:37	2/9/2021	4676	124510867338	5773.19 HKD	5773.19 411911*****8888	Sale Visa	-	741030812451

Figure 9a. Downloading Transaction Details (Sample of Excel format). Above is a sample screenshot (truncated) of the downloaded Excel or .csv file.

## 20. What can I view within the downloads section?

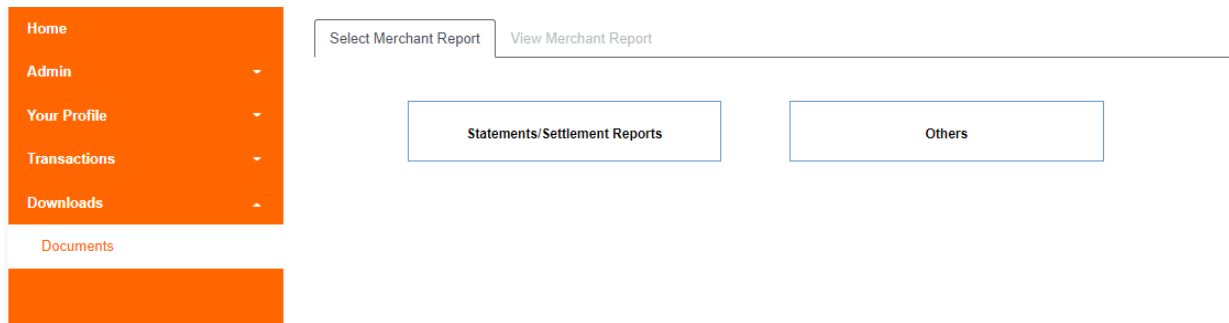


Figure 10. Downloads section – SR Dashboard – Statistics

Under the **Downloads section**, you will be able to view the following sections under Merchant Report:

- ➔ **Statements/Settlements Reports** – monthly statements
- ➔ **Others** – Others reports, only if applicable

## 21. When can I see my merchant statement?

You will receive an email notification once your next statement is ready for viewing and download in Business Point.

Generally, any new monthly statement appears in Business Point between the second and the fourth day of the subsequent month.

## 22. Is there a maximum number of settlement transactions records I can view/download from Business Point?

In Business Point, merchants can search up to **5,000 records** per search result.

The speed of loading the transactions is subject to your search criteria. If there are more records of transactions, there may be a longer loading time.


## 23. What is the maximum number of days I can view any transaction details?

- For real-time transactions, the searchable data would up to **180 days** from the date of search
- For all other transactions data, the searchable data is up to **13 months**


Disclaimer: All images used are for illustrative purposes only. Information captured are correct at time of print and may vary as we continue to improve and enhance our platform. For further clarifications, please feel free to contact our support team at [merchantservicesAU@fiserv.com](mailto:merchantservicesAU@fiserv.com).

# Connect With Us

For more information about  
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