Commerce Center

Reporting user guide

July 2024

Version 1.3.0.0

Table of contents

Commerce Center **1**

Reporting user guide 1

What's new? **5**

Getting started **6**

Merchant setup 6

Introduction to Commerce Center 6

About Merchant Services reporting 6

Overview **7**

Filter dashboard metrics 8

Select date range 8

Detailed analysis 9

Reports **10**

Insights 10

Customize Insight results 11

Apply filters across insights 14

Downloads 15

Reports Download 16

Manage Reports 18

Report types 21

Activity Log 22

View activity log report 23

Export activity log report 25

View activity response details 26

Research Transactions **28**

Transaction search 28

Advanced search 29

Customizing search results 30

What's new?

The following updates have been incorporated into the document:

Effective upon publication (v.1.3.0.0):

- Added About Merchant Services reporting to the Getting Started section.
- Added Downloads to the Reports section.
- Updated the Research Transactions section.
- Added note regarding Reporting only clients not having access to the Activity Log feature to the Reports and Activity Log sections.

Effective 06/25/2024 (v1.2.0.0):

- Added support for "customer profile activity (create, delete, update, etc.)" to the Activity Log section.

Effective 05/14/2024 (v1.1.0.0):

- Added Activity Log section
    - Added View Activity Log Report section
    - Added Export Activity Log Report section
    - Added View Activity Response Details section
- Updated Research Transactions section to include Transactions tab features.

Effective 06/23/2023 (v1.0.0.0):

- Initial publication

Getting started

Merchant setup

If you are a new merchant, complete a merchant application and receive processing approval by contacting your Merchant Services Account Executive or Sales Representative.

Note: For the best experience, it is recommended to use the Google Chrome browser to access the Commerce Center.

Introduction to Commerce Center

Commerce Center is a platform for merchants to manage the end-to-end journey of customer sales. The Commerce Center supports sales via various methods of payment, a comprehensive search mechanism for past transactions, customer profiles, and more. You can customize various settings based on your preferences to customize your experience, including the format of receipts, mandatory fields, etc.

The maker-checker admin model allows you to maintain a fine-grained control of access across different merchant IDs, applications, and functions.

Functionalities offered by Commerce Center include sales, transactions, and settings. After logging in to the Commerce Center, you will see various products based on the entitlements for which you have been granted.

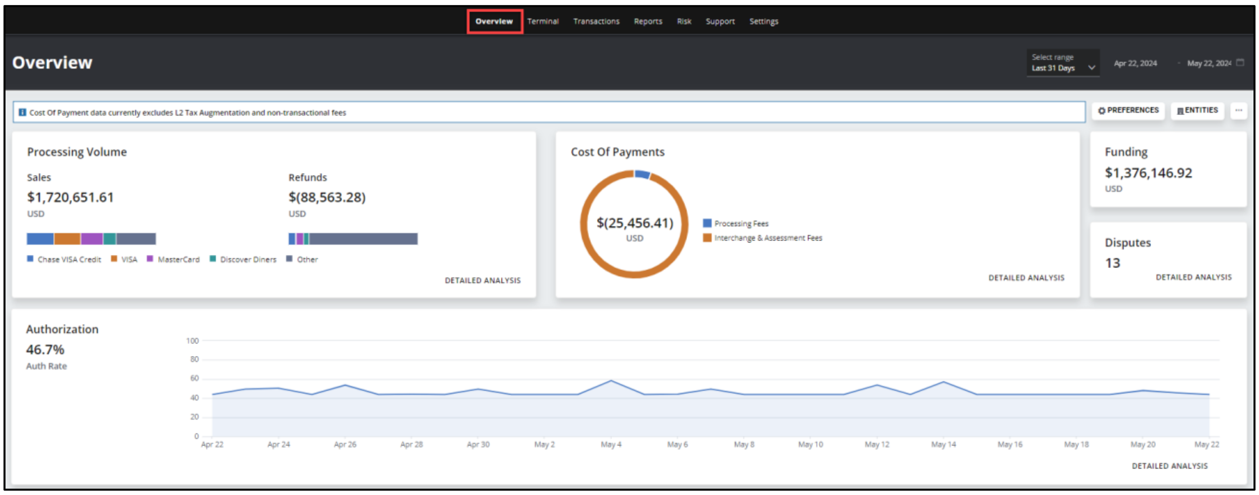
About Merchant Services reporting

The Digital reporting pages allow you to manage your end-to-end journey of client sales and reconciliations by:

- Accessing data and viewing key insights for critical business analysis.
- Receiving a consolidated view of data across various channels and markets.
- Configuring and customizing reports.
- Review payment transaction summaries and analyze trends.

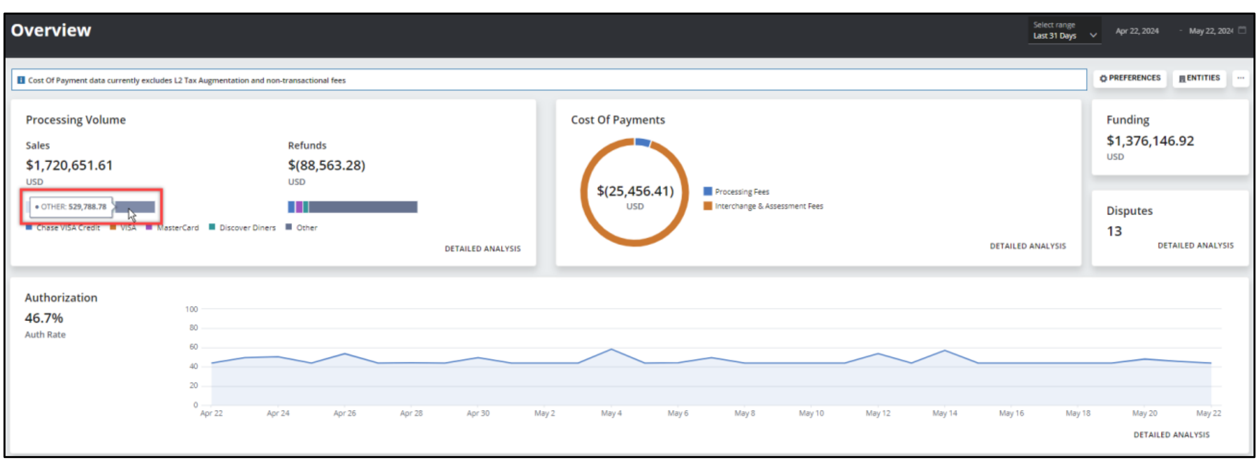
Overview

The **Overview** tab (selected by default after logging in) provides you with a summary of Processing Volume, Cost of Payments, Funding, Disputes, and Authorization information.



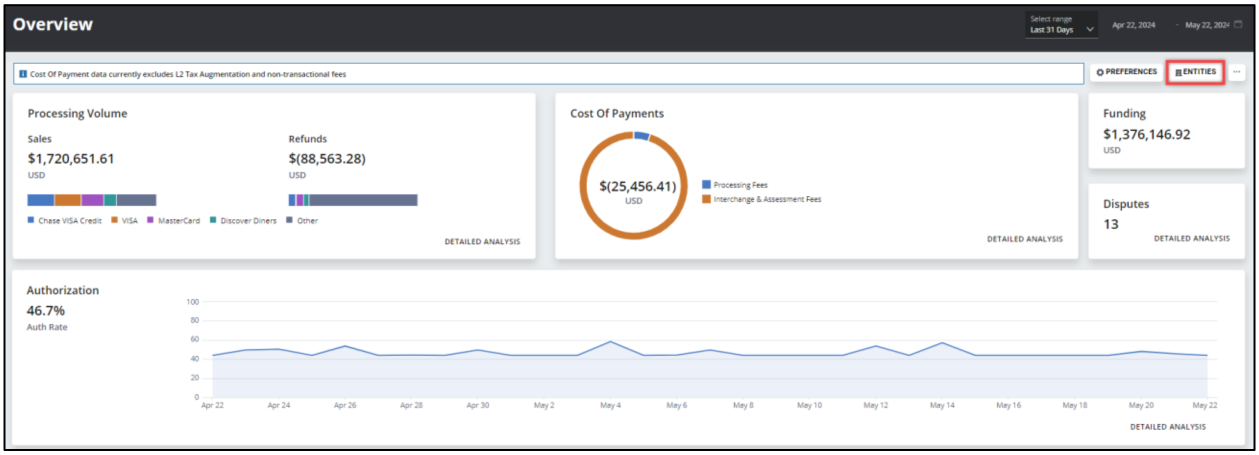
View dashboard metrics

To view high-level metrics for Processing Volume, Cost of Payments, Funding, Disputes, and Authorizations, hover the mouse pointer over the respective sections on the dashboard. For example, hover the mouse pointer over **Sales** to view the sales metrics.

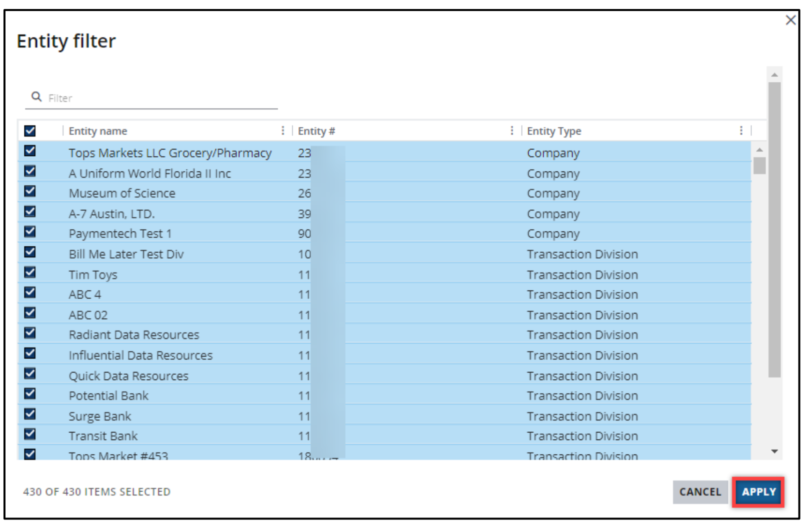


Filter dashboard metrics

You can filter metrics on the **Overview** page by clicking the **Entities** button.



The **Entity filter** pop-up allows you to filter the metrics on the **Overview** page by selecting specific business categories. Select the desired entities and then click **APPLY**.



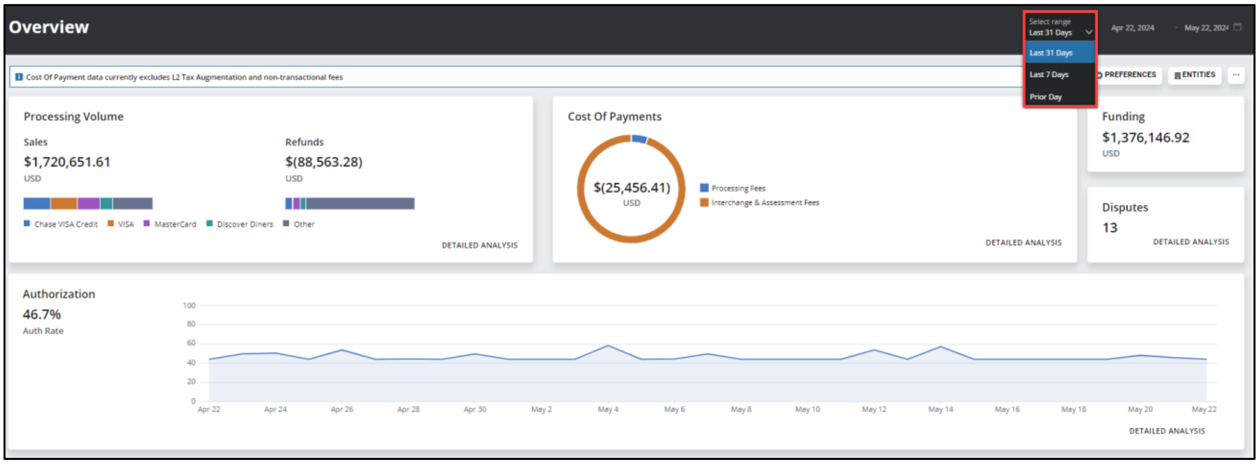
Select date range

Set the date range of the metrics displayed on the **Overview** page by making the appropriate selection from the **Select range** drop-down menu.

- Last 31 Days – default view

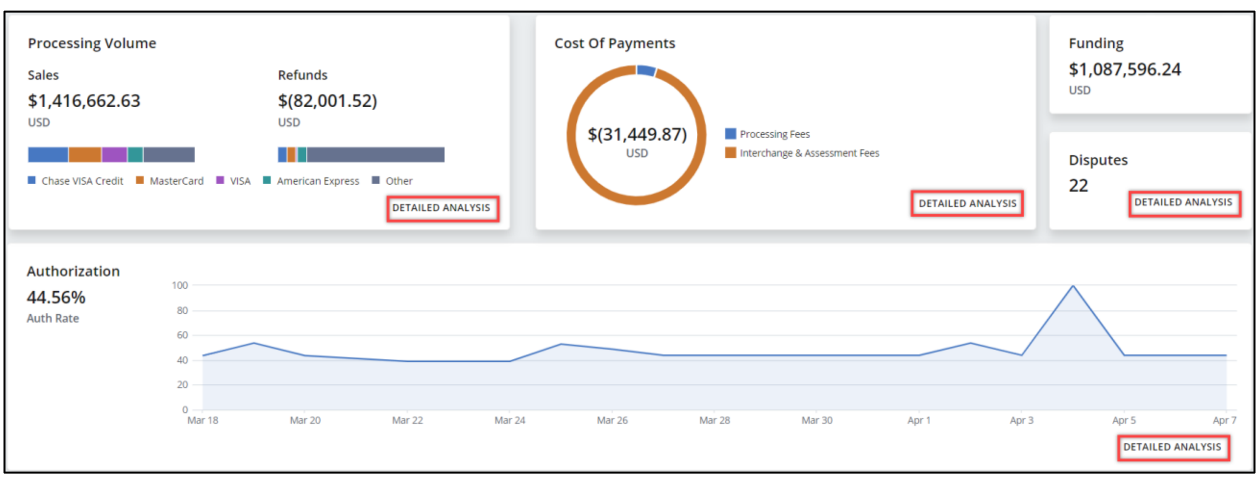
- Last 7 Days
- Prior Day

Note: Once a selection is made, the date range is displayed beside the **Select Range** drop-down menu.



Detailed analysis

To view detailed insights on the Processing Volume, Cost of Payments, Disputes, and Authorization sections, click the **Detailed Analysis** link in the respective widgets.



The **Detailed Analysis** links redirect you to the Insights tool, where you can view interactive dashboards that provide an overview of your business performance.

Reports

Use the **Reports** tab to view interactive dashboards and create custom reports for an overview of your business performance. You can also use the **Reports** tab to download reports to assist with several types of reconciliation requirements for various time periods.

Features of the **Reports** tab screen include:

- Insights
- Downloads
- Activity Log

  Note: The Activity Log feature is not available to Reporting only clients.

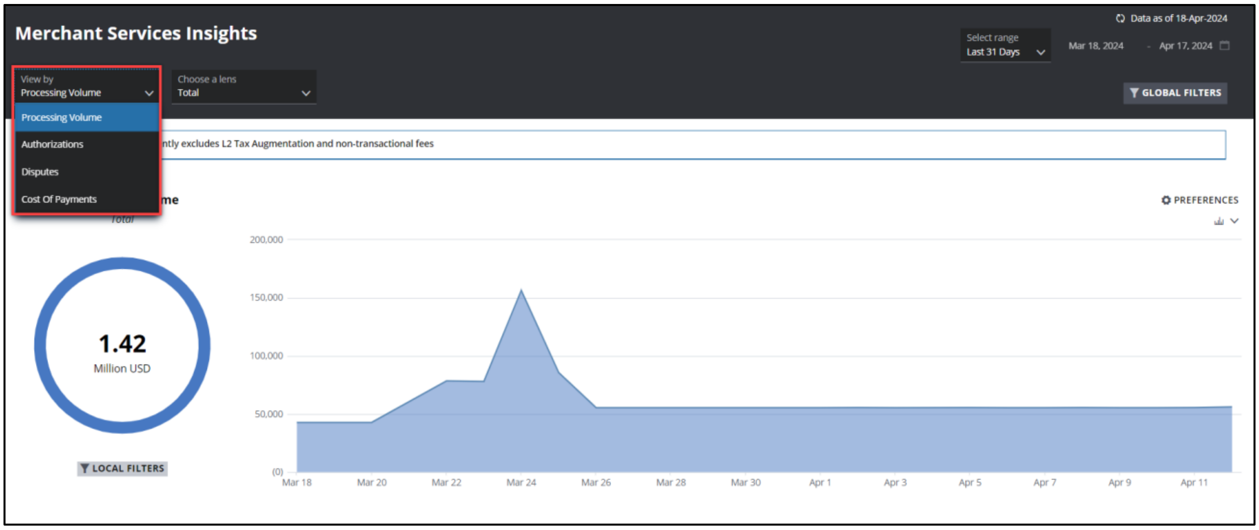
Digital Reporting includes the last six months of your organizational data.

Insights

The **Insights** tool provides you with trend analytics for your organizational data. Leverage these trends to improve strategies or identify areas that require attention. You can view a variety of trends by selecting the following **View by** options:

- Processing Volume
- Authorizations
- Disputes
- Cost of Payments

Note: Insight metrics are not intended to be used as official financial records or reports.

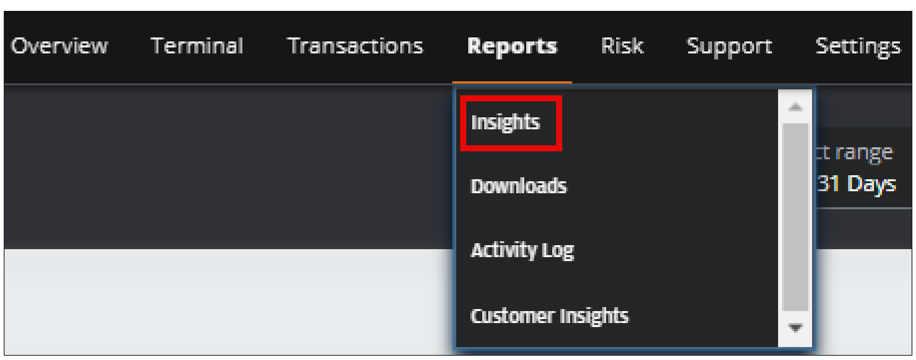


Customize Insight results

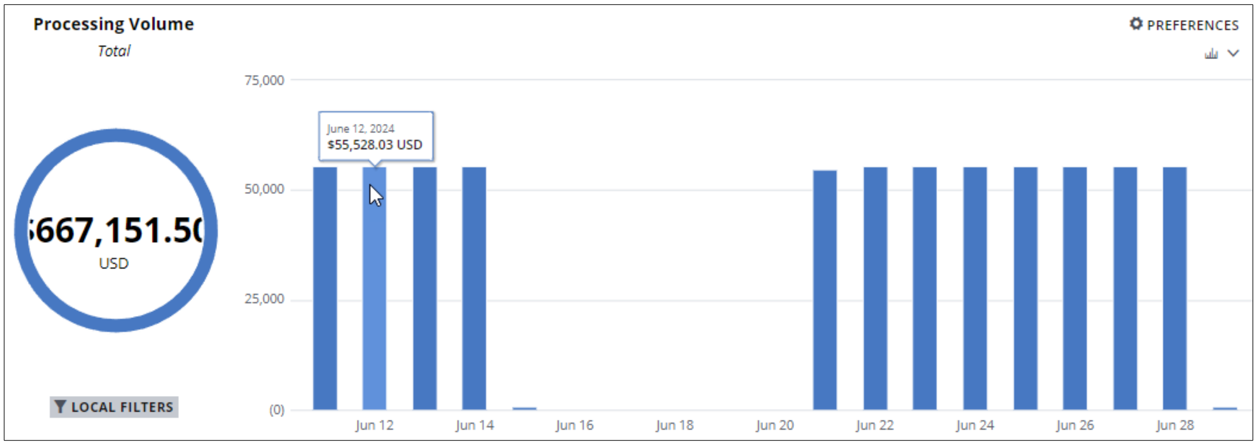
To customize the results displayed on the Insights dashboard perform the following steps:

1. From the **Reports** drop-down menu, select **Insights**.

   Note: The default view is Processing Volume. Click on the **View by** dropdown to select a different view.



2. To view individual data breakouts, hover over the elements displayed in the graph.



3. To select a different data view, use the **Choose a Lens** drop-down menu to select from the following options:

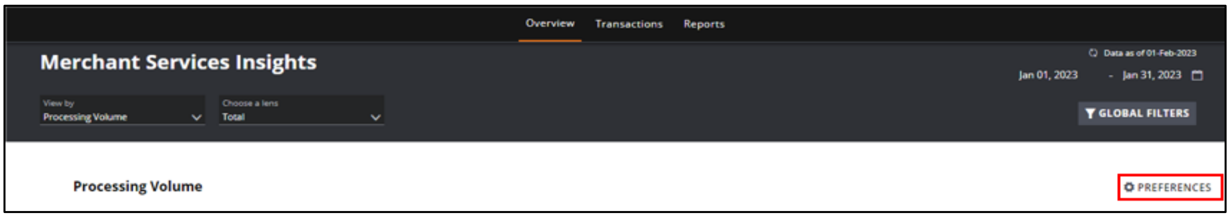
   - Total
   - Entry Mode
   - Payment Brand
   - Payment Method
   - Merchant Category Code
   - Dispute Type - available when Disputes view is selected
   - Cost Type - available when Cost of Payments view is selected

4. To view data from various date ranges, click the **Select range** drop-down menu and select from the following options:

   - Last 31 days
   - Last 6 months
   - Last 12 months
   - Last 24 months
   - Last 36 months

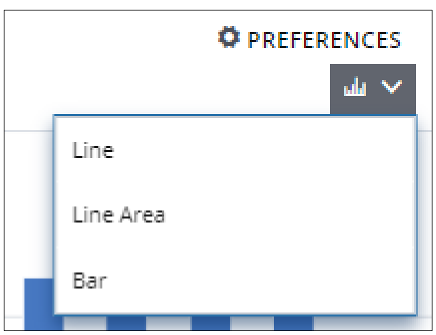
- Custom range – up to 31 days

5. Customize the data metrics displayed further by clicking the **PREFERENCES** link, selecting the desired settings, and clicking **APPLY**.



6. To view data in a different graphical representation, click on the bar graph icon drop-down menu icon below the Preferences link to select the desired graphical representation:

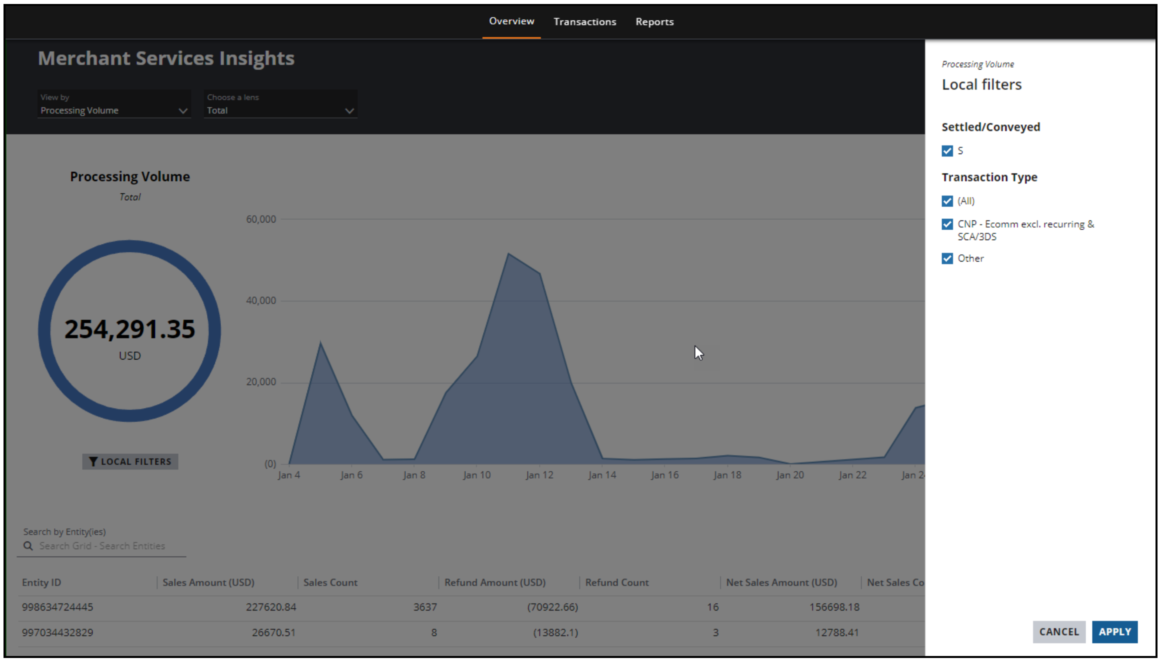
- Line
- Line Area
- Bar



Note**:** The line area and bar chart options will not be available for metrics that are percentages (for example, average sales amount).

7. To further filter data on the displayed page, click on the **LOCAL FILTERS** button. Select the desired filter options in the pop-up menu and click **APPLY**.

Note: Local filters are applied only to the screen currently being viewed and vary based on the selected view.



For example, if you are viewing Insights for **Processing Volume**, you will see Local Filters for Settled and Conveyed transactions, and various other transaction types.

- "S" represents transactions settled by J.P. Morgan Merchant Services
- "C" represents conveyed transactions. Conveyed transactions are those which have only been authorized and not captured.

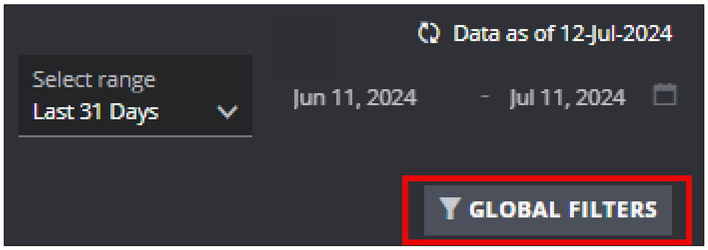
If you are viewing Insights for **Authorizations**, you will see filters for Auth Type, Transaction Type, and EEA Region.

Apply filters across insights

To apply filters across Insights:

1. From the **Insights** screen, click the **GLOBAL FILTERS** button.

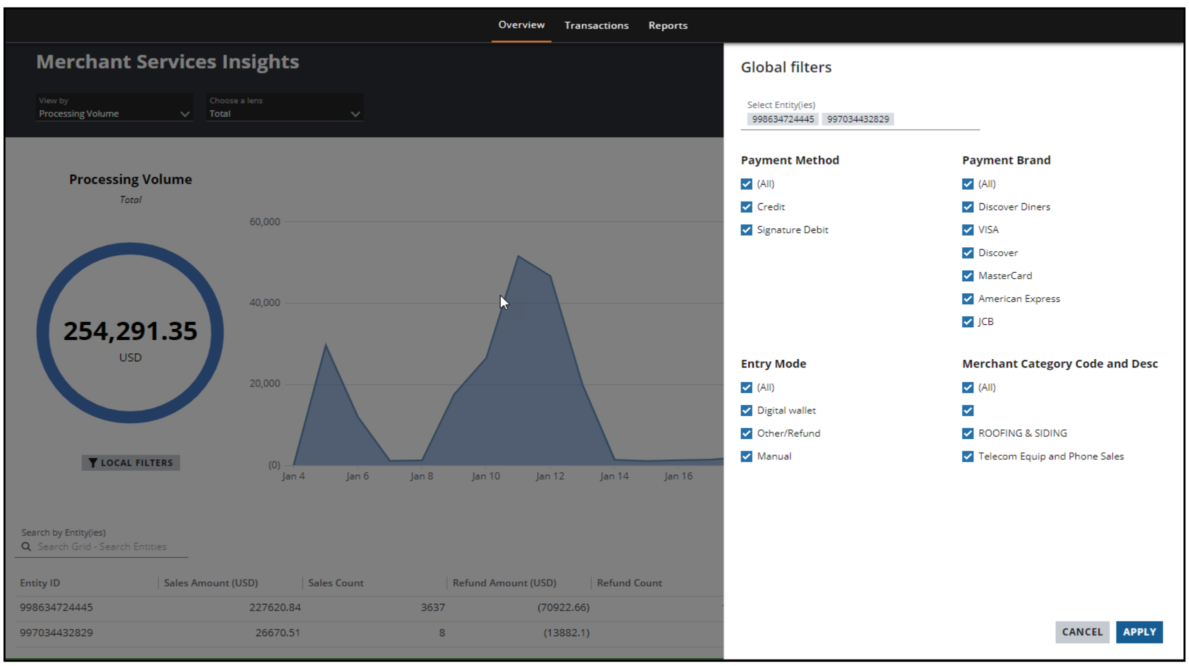
   Note: Global filters are applied across the various screens within the function. For example, when a global filter is applied to Insights, all screens will reflect the filter; however, the filter is not applied to the Overview and Reports Center pages.



2. The **Global Filters** pane displays. Click on the **Select Entity(ies)** box and select the entities for which you want to see data.

3. Select the required fields to include in the **Payment Method**, **Entry Mode**, **Payment Brand**, **Merchant Category Code** sections and then click **APPLY**.

   Note: All fields are selected by default. You are required to deselect specific fields to hide them.



Downloads

The **Reports Center** dashboard allows you to download, manage, and create a variety of reports. View your standard reports and create custom reports specific to your needs.

- Standard reports - view daily reconciliation or details of assessed fees.

- Custom reports – build and schedule reports for specific use cases (Example: month end reconciliations or disputes by payment method). Refer to Create custom reports.

Reports Download

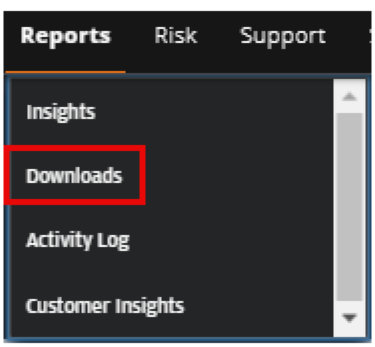
The **Reports Download** tool allows you to view standard reports produced for various payment areas, including the following:

- Transaction details
- Fee details
- Settlement details
- Submission details
- Dispute details

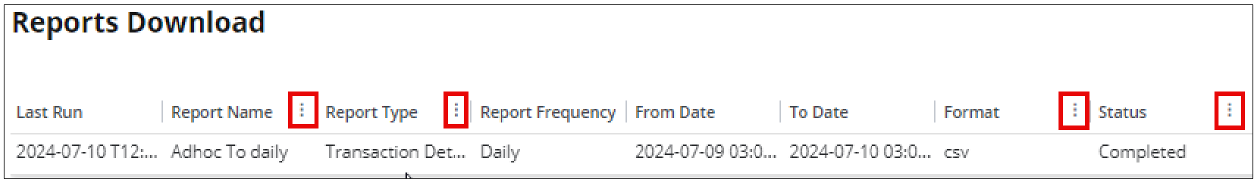
To download a report:

Note: Reports are downloaded in CSV and/or PDF format.

1. From the **Reports** drop-down menu, select **Downloads**.



2. To filter the reports displayed on the table, click on the ellipsis (three dots) icon next to the Report Name, Report Type, Format, and Status column headings.



3. To view reports from a specific date range, click the **Select range** drop-down menu and select from the following options:

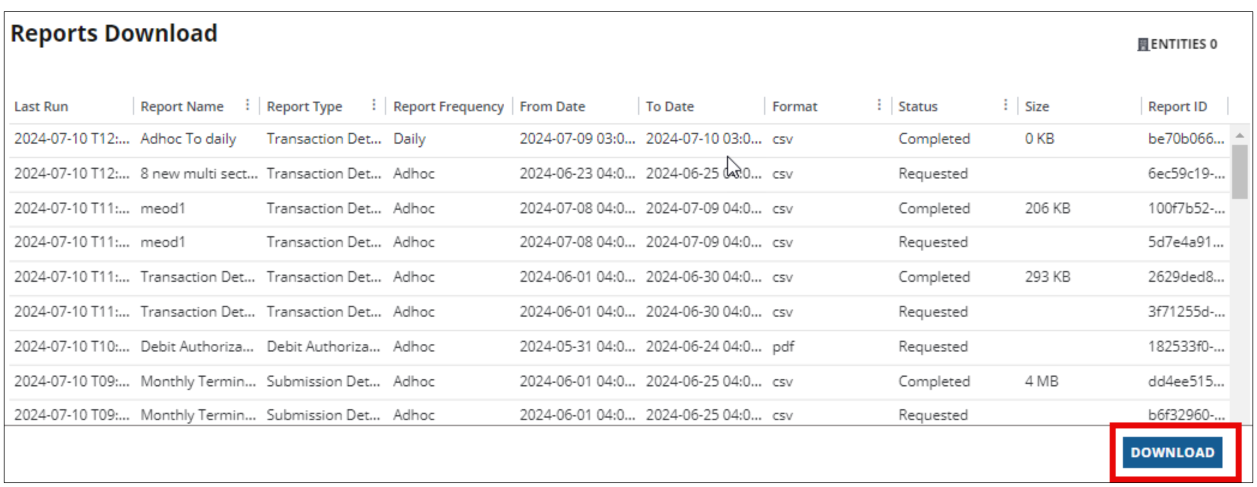
- Last Day
- Last 7 Days
- Last 30 Days
- Custom Range - select a date range, then click **APPLY**

4. To view reports for a specific entity, click the **ENTITIES** link:

    a. Select an **Entity Type** from the drop-down menu: Company, Business Unit, or Transaction Division.

    b. Select between 1-100 entities and then click **APPLY**.

5. Select a report and then click the **DOWNLOAD** button. The selected report file downloads to the browser.



Manage Reports

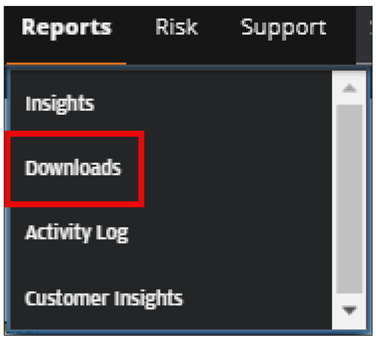
The Manage Reports page provides the ability to create custom reports, view and edit reports, activate reports, deactivate reports, and duplicate reports.

Create custom reports

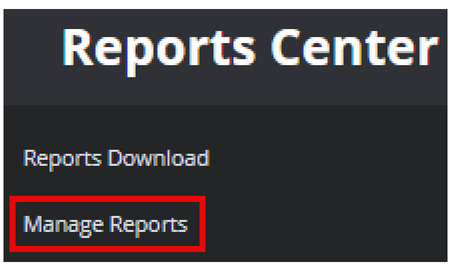
Create custom reports in the format and schedule that works best for you and specify which entities to include.

To create custom reports:

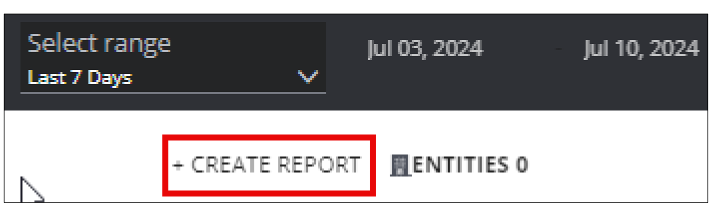
1. From the **Reports** drop-down menu, select **Downloads**.



2. Click the **Manage Reports** tab.



3. Click the **+CREATE REPORT** link.



- Note: You can also copy an active report by selecting the report, and then clicking **DUPLICATE** button.

4. Complete the **Basic Details** section:

   a. Select a **Report type** from the drop-down menu.

   b. Enter a **Report name**.

   c. Select the report's format from the drop-down menu: **CSV**, **PDF**, and **CSV & PDF**

5. Complete the **Schedule** section:

   Select a **Report frequency** from the drop-down menu:

   - Adhoc – select a date range
   - Daily
   - Weekly – select day of week
   - Monthly – select day of month

6. Complete the entity section:

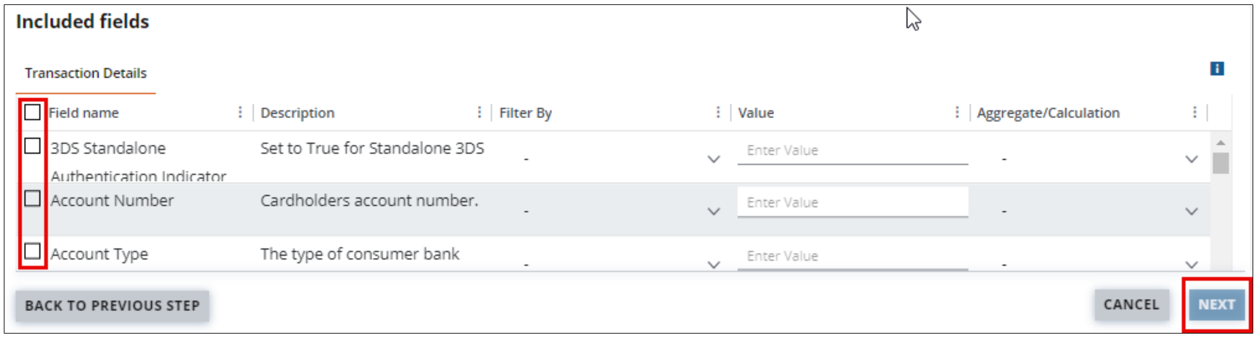
   a. Select the desired **Entity Type** from the drop-down menu: **Company**, **Business Unit**, **Transaction Division, Processing Entity** and **Reporting Group** .

   b. Select between 1-100 entities to include in your report.

7. Click the **NEXT** button to view the Included fields page.

8. Select the fields you would like to include in the report and click the **NEXT** button.

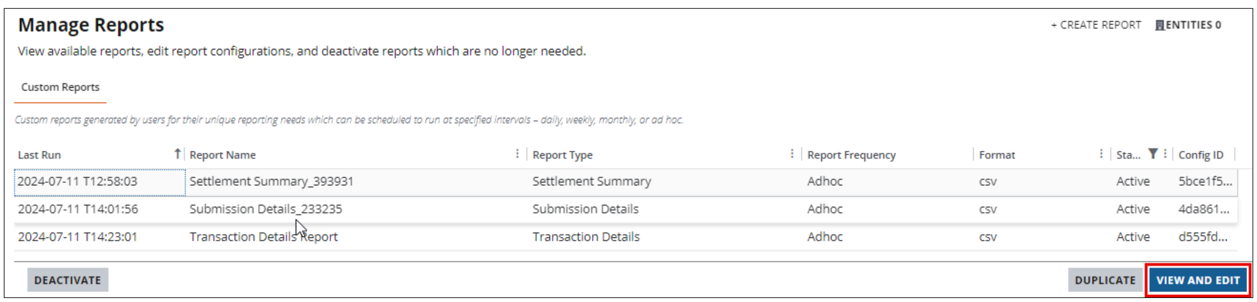
   Note: To filter the fields displayed on the table, click on the ellipsis (three dots) icon next to the column headings.



9. Click **Submit Report** or click **Back to Previous Step** to make changes. The newly created report will appear in the Reports Download list when available.

View and Edit reports

You can view and edit active reports by selecting a report from the Manage Reports screen and clicking the **VIEW AND EDIT** button.



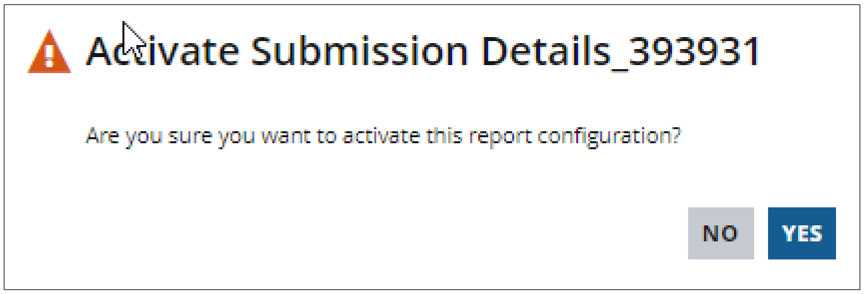
Activate reports

You can activate a report that has been previously deactivated by performing the following steps.

1. Select an inactive report.

2. Click the **ACTIVATE** button.

3. Confirm activation by clicking on the **YES** button.



Deactivate reports

You can deactivate a report that is currently active by performing the following steps.

1. Select an active report.
2. Click the **DEACTIVATE** button.
3. Confirm deactivation by clicking on the **YES** button.

Duplicate reports

You can duplicate a report that is currently active by performing the following steps.

1. Select an active report.
2. Click the **DUPLICATE** button to create a copy of the selected report.
3. Modify the fields in the duplicated report as needed. Refer to the Create custom reports section for more information on the various report fields.

Report types

The following table provides details on the different types of available reports that can be customized.

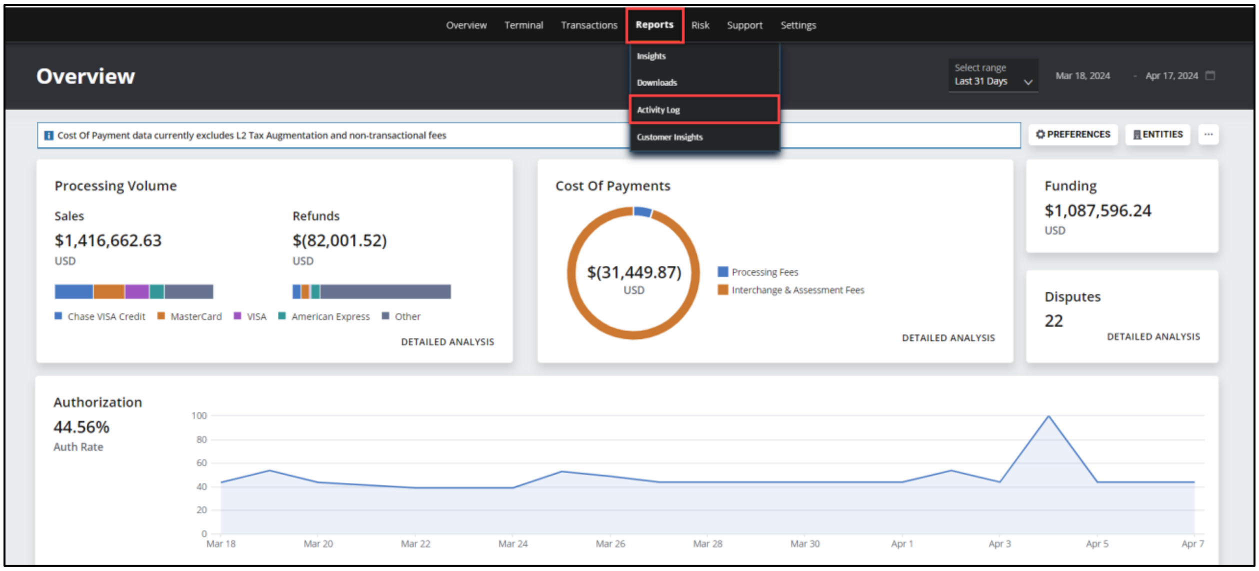
Reports	Description	How to use
Transaction Details	Optimize your authorization rates and preview sales activity before settlement occurs.	Configure to see a summary of transactions daily by MOP, country, and category and view count of authorizations, voids, rejects, and declines.
Settlement Details	Review transaction-related fees and settlements, and track bank deposits—including refunds and chargebacks—in a single view.	Configure to verify what was sent for clearing and funding.
Submission Details	Understand the details of all transactions—including ones not yet submitted for funding.	Configure to validate gross sales on a daily, weekly, or monthly basis.
Dispute Details	Track dispute activity with new and incoming disputes, status changes and financial impact of chargebacks.	Configure to identify new chargebacks received.
Settlement Summary	Summarize bank deposits over longer periods of time.	Configure to view successful deposits into your account today.
Fee Details	View transaction-level fees—such as requalification, disputes, etc.—to perform cost optimization.	Configure to identify the total service charges posted for the specified timeframe by category.

Activity Log

Note: The Activity Log feature is not available to Reporting only clients.

The **Activity Log** tool logs all activities performed by each user on the Commerce Center, including sales transactions, customer profile activity (such as create, delete, update, etc.), or making changes to the Settings pages.

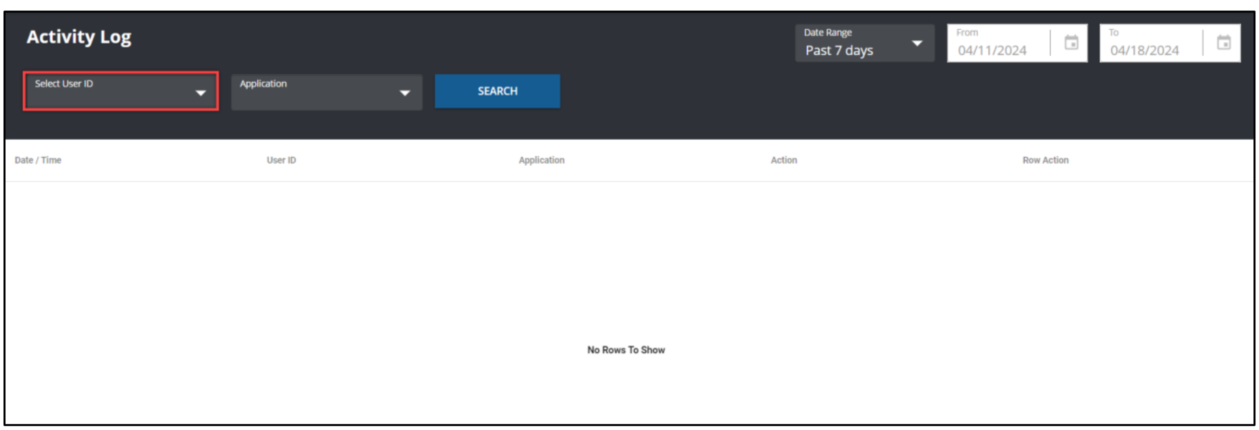
To access the **Activity Log** page, click **Reports** from the toolbar, and then click **Activity Log** from the drop-down menu.



View activity log report

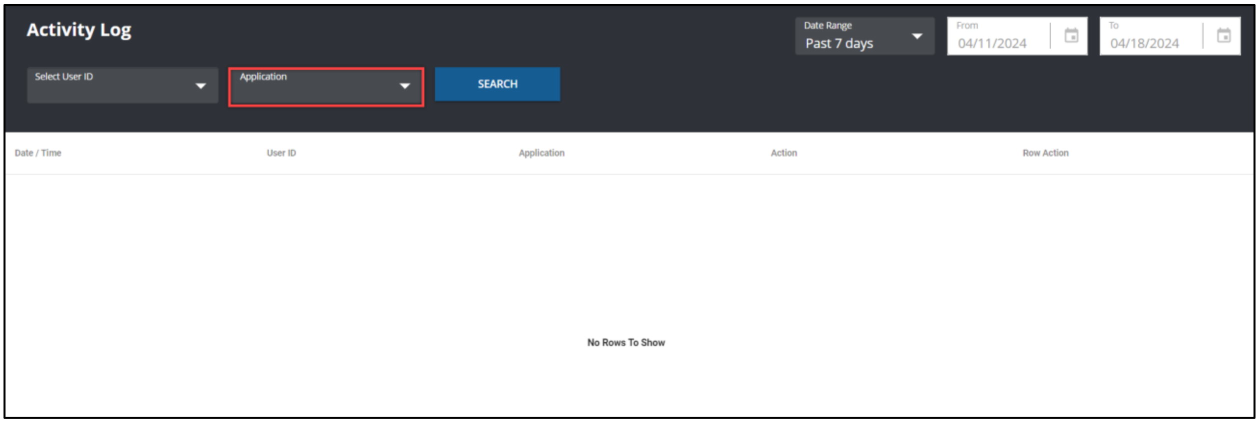
To view an activity log report:

1. Select a desired user ID from the **Select User ID** drop-down menu (required).



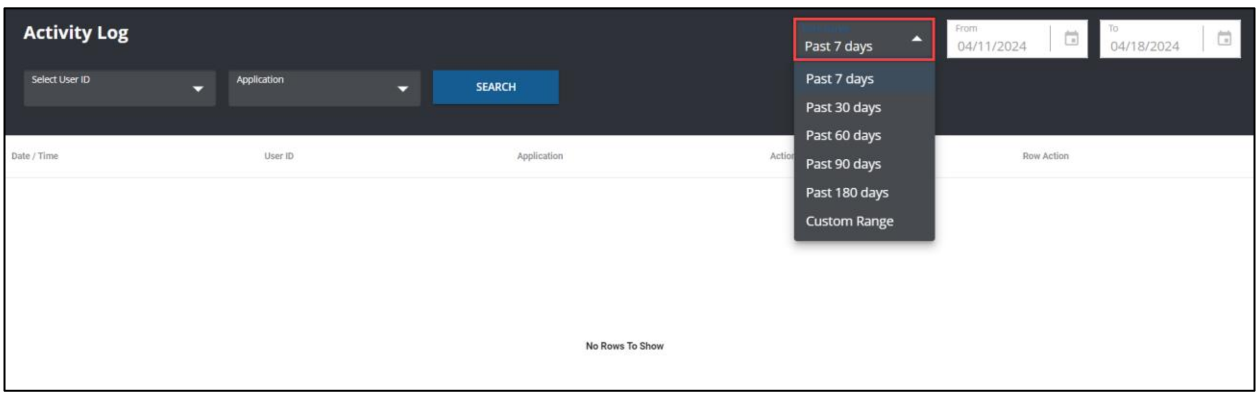
2. Select the desired application from the **Application** drop-down menu (optional).

   Note: To view an activity log of all applications, leave the **Application** drop-down menu blank.

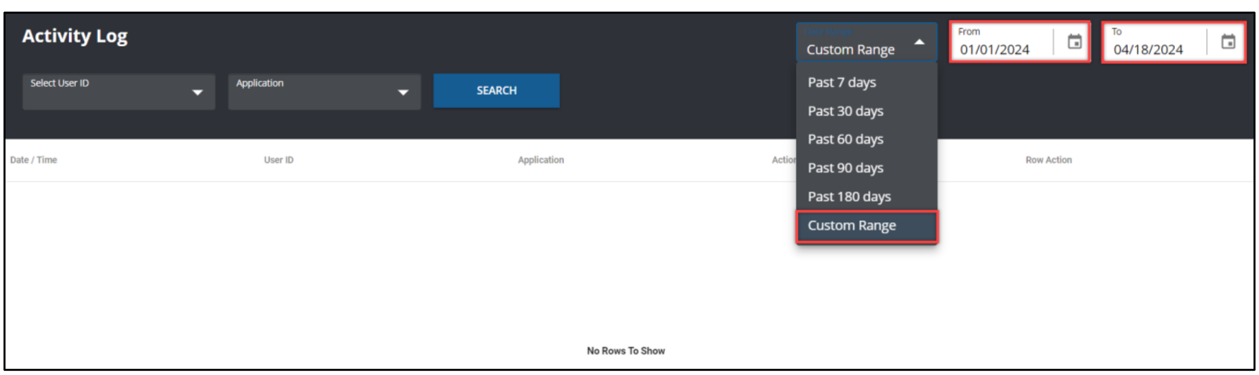


3. Select the desired date range from the **Date Range** drop-down menu (optional).

   Note: The default date range is seven days prior to the current date.



4. To select a custom date range for the activity log report (optional):

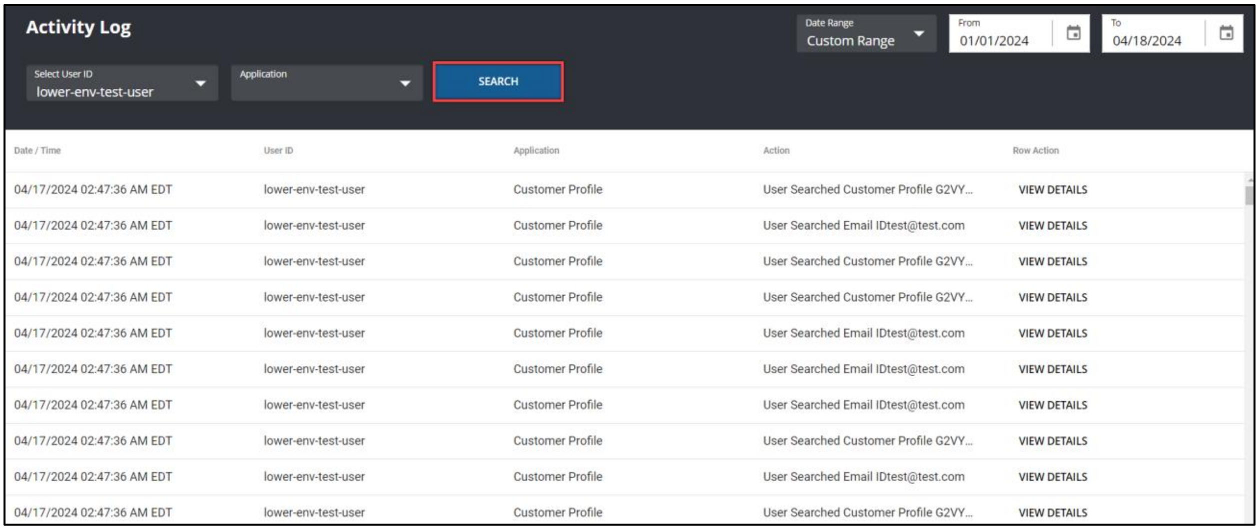


   a. Select **Custom Range** from the **Date Range** drop-down menu.

   b. Enter the starting date into the **From** field. Alternatively, the date can be selected by selecting the **calendar** icon.

c. Enter the ending date into the **To** field. Alternatively, the date can be selected by selecting the **calendar** icon.

5. Click **Search**.

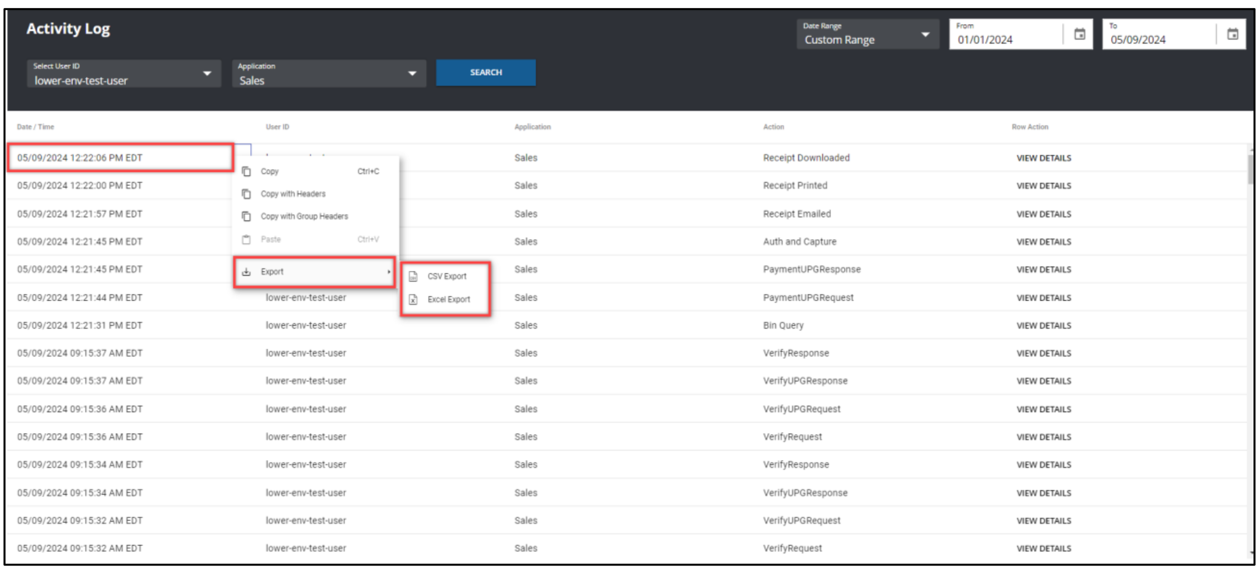


Export activity log report

To export an activity log:

1. From the **Activity Log** page, perform the steps listed in the [View Activity Log Report]() section.

2. From the search results, locate and right-click on the row corresponding to the desired activity log.



3. From the shortcut menu, hover the mouse pointer **Export**, and then select the desired export format.

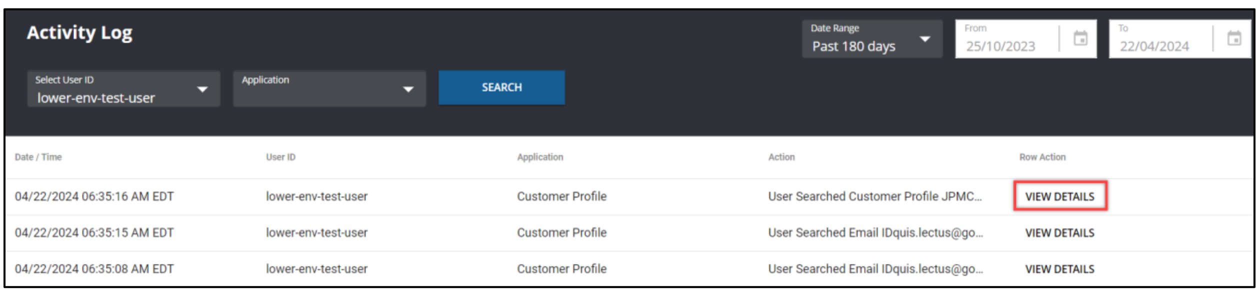
   Note: Currently, activity logs can only be exported in Excel™ or comma-separated value (CSV) format.

View activity response details

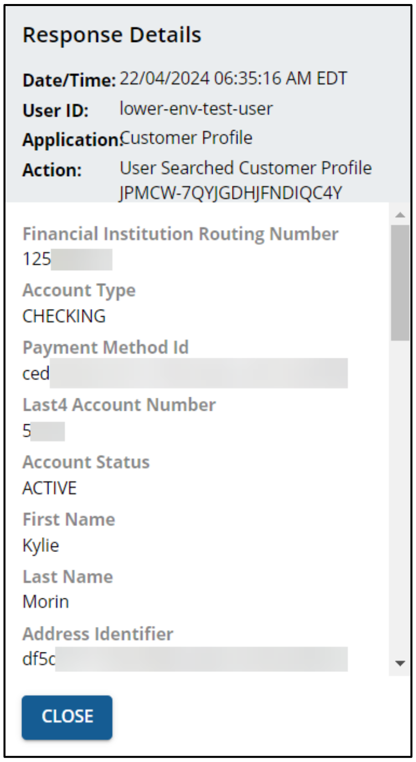
To view activity response details:

1. Perform the steps listed in the View Activity Log Reports section.

2. From the search results, select the row corresponding to the desired activity log and click **View Details**.



3. From the **Response Details** panel, scroll down to view the details of the activity log.

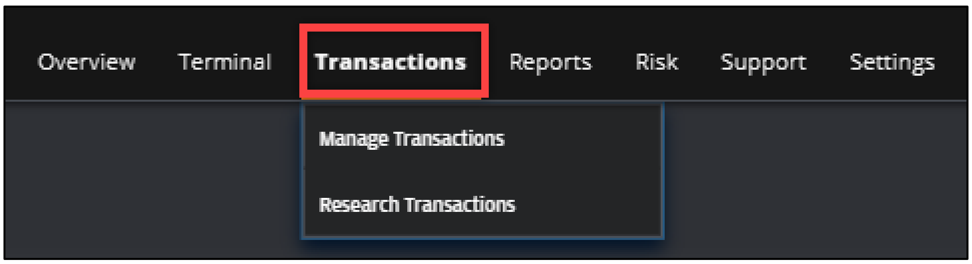


4. Once complete, click **Close**.

Research Transactions

You can use the **Transactions** tab to navigate to the **Manage Transactions** and **Research Transactions** features.

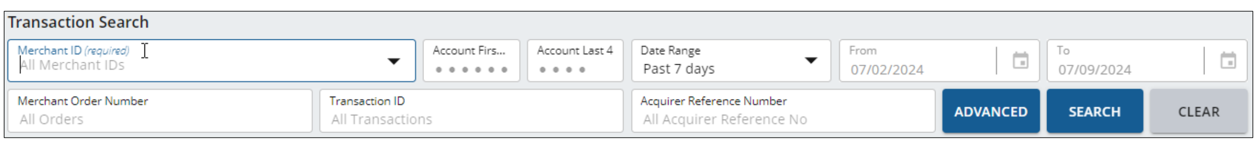
The **Research Transactions** feature allows you to search for merchant ID (MID)-specific transactions, as well as view summaries of transaction life cycles.



Note: For additional information regarding the **Manage Transaction** feature, refer to the **Commerce Center User Guide**.

Transaction search

The transaction search feature allows you to view a summary of the transaction's payment lifecycle.



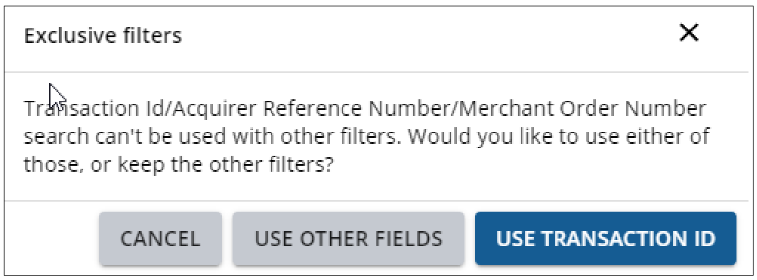
To search for a transaction, enter the transaction's search filter criteria, and then click **Search** to apply the filters. To reset your filters, click **Clear**.

Note: If there are no matches to your search, you will see a message that states **No Rows To Show**.

Transaction Search filter fields:

- **Merchant ID** - select the desired merchant IDs (MIDs) from the drop-down menu.
    - **Account First 6** - First six digits of the card number.
    - **Account Last 4** - Last four-digits of the card number.

- **Date Range** - Select one of the preset options from the drop-down menu, or select the **Custom Range** option and use the **From** and **To** date boxes to search within a specific date range.
- **Merchant Order Number**– the transaction's merchant order number.
- **Transaction ID**– the transaction's ID.
    - Note: If you choose to search by Transaction ID, the filters on all the other fields will be ignored, and only records matching on transaction ID will display.



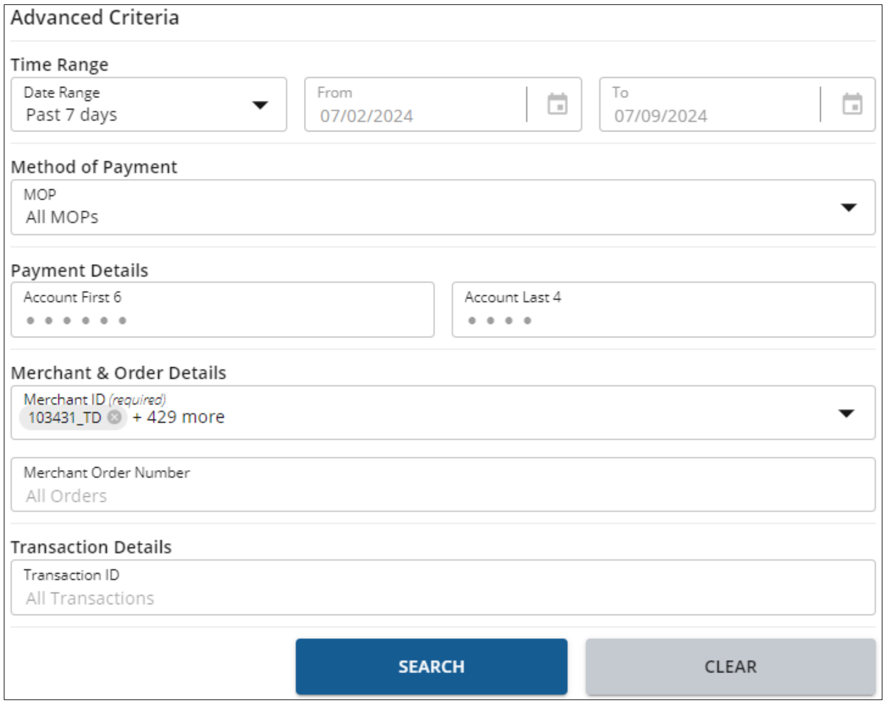
- **Acquirer Reference Number** – The acquirer reference number assigned to the transaction at the time of the sale or refund.
    - Note: If you choose to search by Acquirer Reference Number, the filters on all the other fields will be ignored, and only records matching on transaction ID will display.

Advanced search

The Advanced Search feature contains additional filters to search for transactions including **Method of Payment**.

To search using the advanced search filters:

1. Click **Advanced** and then enter the desired filters.

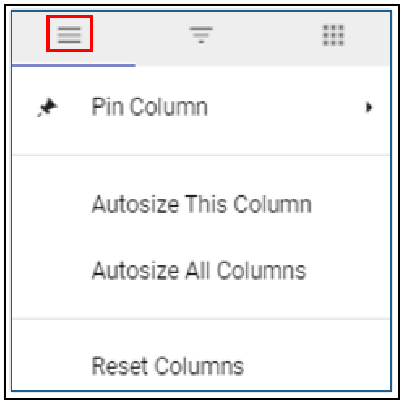


2. Click **Search** to search with the applied filter or click **Clear** to reset all the filters. All fields populated in the **Advanced Search** window will be included in the search criteria.

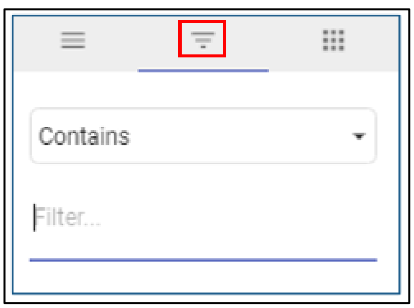
Customizing search results

You have several options to customize the search results view:

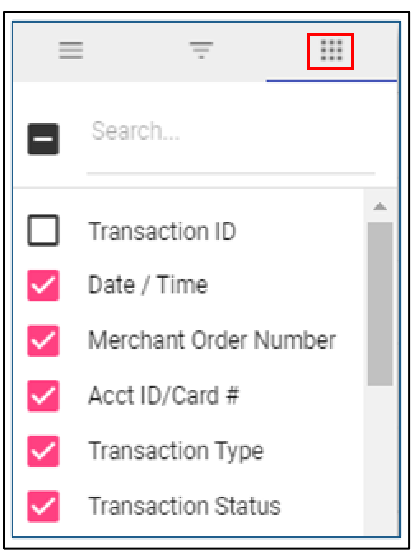
- Sort the results in any column by ascending or descending order. Simply click on the column name and click again to toggle between ascending and descending.
- Reorder the columns by dragging them horizontally to the desired position.
- Customize the columns by clicking on the icon next to each column name. This opens a menu of options for customizing the view for that column.
    - The first set of options allows you to **Pin** the column to your preferred position, **Autosize** it, or **Reset** all custom view settings applied to that column.



- The second set of options allows you to further filter the results of a specific column by applying textual filters, such as "**Contains**," "**Starts with,**" "**Equals,**" etc.



- The third set of options allows you to change the visibility of each column.



Note: This same set of options can also be opened by clicking the **Columns** icon on the side of the results.

- To Copy or Export the search results, right-click anywhere on the results table and select your desired action from the menu that opens.