



REPORTING FAQs

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Discover® eReportSM

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Activity Reports

1. How do I read my activity report?

Review the sample activity report. It explains in detail how to read your activity report.

2. What is a chargeback?

A credit card purchase from your business, that is disputed by a Discover Network Cardholder.

3. Can I get another copy of my report?

Your reports are also available online no matter what your current delivery option is. Log in, then click on the "Activity Reporting" link in the left column. When on the Activity Reporting page, select the report you would like to see, which can be downloaded and saved as a PDF.

4. What is my Discover Discount Rate?

Discover Network shows your Discount Rate and provides your calculation method on your **Monthly Activity Report** in the Discount Activity section.



Settlement

5. How can I verify my last deposit amount?

You will receive an Exception Advice or Daily Activity Report that will provide you the detail needed to balance your deposit amount. You can also view your settlement amounts if deposits are settled to your unique Discover Network Merchant Account number.

6. Why does my deposit amount not match the batch amount I submitted?

Discover Network typically settles to our Merchants a net amount that will equal your batch amount less any fees, chargebacks, or processing rejects. If your discount fees are assessed on a monthly schedule, deposits made on the second or third day of the month will include your batch amount less your discount and/or fees for the previous month.

7. Why are my monthly fees being debited from the last deposit of the month?

Monthly fees are netted with submitted deposits. On the first or second business day of the month, the net amount is sent to your account.

This method is cost effective to both the Merchant and Discover Network because:

- Many banks charge additional fees for exceeding a maximum allowed ACH debits for a given month
- The number of ACH returns Discover Network receives due to non-sufficient funds is decreased.

8. What are my monthly fees?

There are several types of monthly fees for which you may be charged. The following are types of monthly fees:

Discover Network's Discount Rate:

Discover Network's discount Rate - Discover Network charges the merchant a discount fee and a transaction fee for accepting Discover Network sales. The discount rate is usually applied to the merchant's Discover Network sales for the month, and should be added to the amount obtained from applying the nominal transaction fee to the total number of Discover Network sales transactions for the month.

Other Fees:

- Application fees, terminal and printer installment fees, terminal and printer lease fees, terminal upgrade fees, and submission error fees.

9. Why am I missing funds?

Due to the various reasons and potential research involved, in order to verify missing funds you must contact the Discover Network Merchant Service Center at 1-800-347-2000 to speak to a Discover Network Representative.

10. How long does it take to get paid after a batch is submitted?

The timeframe for payment depends on which method of sales transmission the merchant chooses to use.

Electronic/Foreign terminal - Using this method you can expect to be paid within 2 business days of submitting a batch. Submitting paper batches has the longest wait period. Payment can take up to 10 business days.



Discover® eReportSM

11. What is the cost? Free of Charge.

12. What are the requirements?

- Access to Adobe® Acrobat® Reader® 5.1 or above
- An e-mail account
- Ability to receive, launch and view a PDF (Portable Document Format) file attachment (approximately 300K)
- Ability to receive e-mails from an external source

13. What reports are available?

- Daily Exception Advice
- Daily and Monthly Summary Reports¹
- Daily and Monthly Activity Reports²

(Chargeback Notifications and Ticket Retrieval Requests are not available via Discover eReport)

14. What are the report size limitations?

Reports 35 pages or less can be sent via e-mail.

15. When are the reports available?

Delivered daily between 12:00pm and 2:00pm (ET)*

***Note:** An ISP (Internet Service Provider) failure could delay the delivery of the reports.

16. How are the reports provided and formatted?

Each report will be sent to you in a separate e-mail with the report as an attachment in a PDF (Portable Document Format) file with the following sensitive information suppressed on the report:

- A portion of the Discover Network Merchant account number is suppressed (i.e. 60110xxxx56789x)
- Your bank account number
- Discover Network Cardholders account numbers

17. How can the reports be viewed, printed and downloaded?

Adobe® Acrobat® Reader® is required to view and print the reports. Reports can be detached from the e-mail and downloaded to the user's computer as a PDF file for retention.

18. How can reports from the past be retrieved?

Your reports are also available online. Log in, then click on the "Activity Reporting" link in the left column. When on the Activity Reporting page, select the report you would like to see, which can be downloaded and saved as a PDF.

19. How many users can receive/view the same report via the same delivery method?

Multiple users can receive the same Discover eReport.

20. What are the reporting option recommendations? This product is designed for merchants whose Daily and Monthly Activity Reports are 35 pages or less.

¹Summary Reports provide totals of your activity by transaction type.

²Activity Reports provide a detailed listing of activity by transaction type.