

## EPX – Online Reporting with AccessOne

Epicor Payment Exchange Online Reporting offers reporting tools that allow you to analyze and reconcile your bankcard activity. AccessOne and BusinessTrack's ClientLine are the choices that we offer when it comes to daily bankcard activity. Both provide information about your settled batches, funding history, processor statements, and the ability to do a transaction search. AccessOne is the more widely used of these two reporting tools. It is powerful, providing the information you need, and is easier to use than ClientLine. While a bit more complex, ClientLine offers the ability to schedule batch and funding reports.

BusinessTrack's Dispute Manager is yet another reporting tool available, but it is specifically designed to help you quickly respond to chargebacks and retrieval requests. Dispute manager may be used with either AccessOne or ClientLine.

In this course we will address the key functions and features of AccessOne. ClientLine and Dispute Manager are discussed in separate recorded training modules and documents.

AccessOne is available online, using most any web browser. It provides you with: Batch settlement confirmation, Payment History, and access to monthly processing statements. It also has a user-friendly transaction search tool. AccessOne is a reporting tool only; it does not allow you to change or delete bankcard information, and it does not allow entry of new bankcard transactions. Complete bankcard numbers are never displayed in AccessOne.

### Topics

- AccessOne Login
- Adding Users (only for Administrators!)
- Navigating AccessOne
- Dashboard, History Reports
- Other Reports
- Monthly Processing Statements

### AccessOne Login

First, let's learn how to log into your AccessOne account as an administrator or as an additional user. You need to locate and open an autogenerated email, then enter the required user information as we will illustrate. We recommend that you test your login and password after you set it up. We'll also show you how to reset your password, should you forget it.

When your business is ready for live processing, Epicor Payment Exchange will set a flag that enables the primary contact of your business to establish login credentials. This flag is set by a member of our Payment Operations Team or by one of our Implementation Team members. When the flag is set, an email is automatically generated and sent to the primary contact's email, as listed on the merchant account.

Look for a New Account Notification email. The sender is [onbehalf@youraccessone.com](mailto:onbehalf@youraccessone.com).

You may need to check your Junk Mail or Spam folder.

The initial New Account Notification email for the master account is only sent to the primary contact for your business. Once the primary contact establishes the master account, they can set up additional users.

If you are an additional user and not the administrator of the primary account, you will also receive a New Account Notification email when the administrator sets up your account.

So, if you wish to use AccessOne and you are not the Primary contact for your business please contact your owner or manager within your organization.

In the email, click on the link to set up your new password. The User Name for the main account will be the 12-digit Merchant ID for the primary business account. This will usually begin with 1911 or 1912 followed by 8 additional digits.

Later, when your administrator adds additional users, the steps are the same, except the user name will be created by the administrator who sets you up from the main account. They will have to inform you of your user name.

Enter your First Name and Last Name.

Leave the Current Password field as is.

Enter your New Password and re-type it to confirm.

Your password must be 8-20 characters and include an alpha character, a number and a special character. No more than 2 repeating characters may be used.

Verify your Email address.

Enter your contact Phone number.

Choose a security Question option, and enter your Answer in the next field. It is case-sensitive. This is only used if you have to reset your password.

Click Submit.

You are now logged into AccessOne.

You should also test your login. You can log out of AccessOne, which takes you back to the login screen. Enter your Username and Password, and press Enter or click Sign In.

If ever you forget your password, click the Forgot your password? link and follow the instructions. The system will send you an automated email just like the one you received when setting up your login.

**YOUR PASSWORD WILL NEED TO BE UPDATED ON A REGULAR BASIS. ACCESSONE WILL PROVIDE YOU WITH A NOTIFICATION BEGINNING 7 DAYS PRIOR TO THE PASSWORD EXPIRATION DATE. PLEASE MAKE SURE TO CHANGE YOUR PASSWORD BEFORE IT EXPIRES.**

What if we have multiple locations? Do we have to repeat this process for each of my ten sites? No! Multiple locations can be linked together and accessed through a single login or merchant ID. One of your merchant IDs will serve as the Chain To login, so you only receive one email, and keep one password.

Finally, it's a good idea to bookmark the webpage, or add it to your favorites. It's easier that way!

## Adding Users (only for Administrators!)

Let's see how the administrator can add (other) users. Log into the administrator account using the 12-digit merchant ID for your primary account. Only this administrator can add new users.

Good news! If you are not an administrator – you can skip this section!

Bankcard reports are confidential information - only share this data with trusted individuals in the organization who have a genuine need to access that information.

From the Admin tab, select User Maintenance > Manage Users.

Now click Create New User.

First create a new User Name. For example, firstname and surname. Note: this user name must be unique. Otherwise, the system will prompt you to come up with an alternative.

Also enter the user's email address.

(Active is set by default. Once you add a user, you cannot delete their account. So, to revoke access, you would have to set their account to Inactive in User Maintenance.)

The View Dashboard and Export Data settings allow the user to see the homepage summary and export reports to an Excel spreadsheet if needed.

Site Jump enables the user to move from one location's reports to another, if the organization has more than one merchant ID (location).

Typically, you'll select all three check boxes when setting up a new user.

When you click Submit, the system sends a New Account Notification email to the new user – to the email address you entered during the setup.

It also creates a temporary password. But you don't need to send this to the new user, as this password automatically populates when they login for the first time. However, the system does NOT send them their user name. So, make sure you let them know their new user name.

## Navigating AccessOne

### Navigation Basics

When you log into AccessOne, the Home Page / Dashboard displays, with menu options at the top, and an overview of your bankcard activity in the main body. We'll look at the main body of this page later. But now, we're going to look at the menus at the top of the screen.

Click on the Epicor Payment Exchange logo in the upper left corner to return to the Home Page/Dashboard from any other window or report view.

At the top of the page, you see five tabs:

- The Merch Info tab displays either a list of all locations that you can access from the current login, or location-specific information.
- The Reports tab is the one you'll use most often - it contains sub-menus for: Payment History, Batch History, Transaction Search, Retrievals & Chargebacks and some other useful reports.

- The Documents tab just contains an AccessOne user guide published by FirstData. (At this time it is not used for any other document retention purpose.)
- Select the Statements tab for easy access to your monthly processing statements.
- Finally, the Admin tab is your path to view important Messages, and for User Maintenance functions.

We will cover each option in greater detail when we look at the reporting tools in the following sections.

Click the EXPORT button - available on many screens and reports – to export the displayed data to an Excel® or CSV file.

Just select the format you require, and AccessOne will transfer the data. Depending on your system settings, the file may launch immediately, or show as a download you can select from your web browser. This neat example is taken from the Batch Details Report.

The current month displays on reports by default. Click the FILTER sign, when it appears at the top of a screen, to display search fields. Select the radio buttons and fill in required fields to reset or change the data selection criteria. Then click SEARCH to view the updated selection.

Another useful tool is the Drill Down feature. The mouse arrow changes to a finger pointer when you hover over these items. Click an item – more details will display, either on screen or in a new window.

### Example Navigation

Let's take a look at a practical navigation scenario where you will use multiple features when viewing your batch history reports – It is important to know how to select the location you wish to view, and how to drill down to view the details from within your AccessOne reports.

In our example, ABC Supply Company has multiple locations and a wholesale outlet. All the locations process bankcard transactions.

All merchant numbers are linked together using the merchant number for Store #1....so we only have to log into Store 1 to view reports for all the locations.

After logging in, let's navigate to the REPORTS tab, and click BATCH HISTORY.

At first, all the locations display, each with a single batch summary line. The dates at the top of the report tell us the data represent month-to-date totals.

Let's look at a couple of navigation features. Look at the bottom center of the Batch Summary report. The report is currently displaying the first of 3 pages, and shows 10 of 22 records.

On the bottom left side of our report, click the right and left arrows to move one page at a time, or click on a specific page number. You can see the batch summary lines for other stores.

If you prefer to see as much data as possible displayed on the screen – for example, all 22 stores, use the Results per page drop-down list (in the bottom right) to determine how many lines display on each page. (The more data you display, the smaller the font.)

At the top of the window, click the FILTER link to view the sort fields. You can see the date range there as well. You can also see that ALL merchant IDs are currently included on the screen.

By the way, on the graphs, the blue parts represent data for the currently-selected date range.

To select just the daily totals for all of the stores, click on the Daily radio button, (select the date,) and click SEARCH. Daily totals display for all locations. You can modify the range to choose any date you wish from the last 13 months.

If you want to view the batch history for just one single location, you could enter that location's Merchant number and click SEARCH. But there's a much easier way...

When you display the Batch History screen, each Merchant Number has a drill down indicator - those ellipsis dots. If you click on the indicator for the merchant number you wish to view, AccessOne will lock into that merchant number/location. So, if we want to see batch reports just for Store 1, simply click its merchant number.

Now, instead of a single summary line, we can see each day's batch totals for Store 1.

Now, if you move to other reports or screens, AccessOne remains locked into the chosen merchant number - until you change it to view another location.

The easiest way to change location is to go back to the FILTER link at the top of the screen and display the selection fields. Store 1's merchant number currently displays. Delete the merchant number, then click Search. ALL now displays, and the report screen once again displays all locations. Now you can click another merchant ID to view that location's data.

Another useful tool when viewing reports is the ability to sort the data.

Just click on a specific column header to sort the data in descending order. And click again to sort in ascending order.

The little arrow to the right of the field header indicates that the field is sorted (up for ascending, and down for descending order).

## Dashboard, History Reports

Let's take a look at the more commonly utilized reporting features of AccessOne, starting with the Dashboard and two key history reporting tools.

### Dashboard

When you log into AccessOne, you see the dashboard, which displays your bankcard data overview. We can divide this window into 4 sections:

- At the top is a graphical display of the month end totals of your bankcard activity. This graph is updated at the end of each month. Just below the graph you will see your 12month, 90 day, and Month to Date bankcard totals. The Card Proportion bar graph on the right displays your bankcard volume graphically by card type.

The Monthly Card Volume section keeps track of your Net Volume and Transaction count for up to 13months. Notice the EXPORT link that enables you to easily transfer these totals to a spreadsheet.

- If you wish to see your Net Volume and number of transactions broken down by card type, refer to the Card Volume section. Information displays for 3 time periods: Last Cycle (or your last settled batch); Month To Date; and Year To Date. Each card type has a drill-down option, and there's an EXPORT link for this section as well.

- Finally, in the bottom right section of your Dashboard, you find the Volume Analysis and Ratio to Sales section. This is a powerful at-a-glance tool that provides you with a snapshot of your bankcard sales and returns, along with an analysis of keyed transactions, chargebacks, and retrieval requests.

## Payment History

The Dashboard is great for a quick overview, but you will need some more detailed information to reconcile bankcard funds to your bank statement.

The Reports tab contains the bulk of your reporting tools. Let's start with the Payment History report.

If you access any report immediately after logging in, you will find a summary line for each location or merchant number. If your organization has just a single location, then only a single summary line and merchant ID will display. The dates included in the summary will default to the current month, but you can select alternative date range values in the FILTER fields. Of course, you will want to see more details, not only by store, but by date of deposit.

Use the drill down feature and select the desired store by clicking on the Merchant number.

Each individual deposit displays for the selected location. The Report Date field represents the date that the funds should be available to your business.

This field also has a drill down option. When you click on a specific date, you can see what makes up the deposits for that day. The Payment Details window includes deposit amount by card type, and individual processing fees that may be subtracted each month. In Payment History, fees subtracted display on the third day of the month. And the handy EXPORT button enables you to copy the information into a spreadsheet!

## Batch History

Bankcard transactions posted each day will batch and are automatically settled each evening after midnight. By late morning the following day, you should be able to see your Batch History reports – from the Reports drop-down list, select Batch History.

Just like on the Payment History screen, you can reset the date fields and select a location by clicking on its merchant number.

There may be multiple batches with the same date, as you can see here.

Debit card transactions, where a 4-digit PIN is used, are settled in a separate batch.

You can compare the Batch Summary totals to your bankcard entry system reports, to make sure that all transactions were submitted for processing and funding.

The Report Date for a batch will usually be 1 day after the transaction date. This is because automatic settlement occurs after midnight.

Each Batch number has a drill down link. When you click to drill down, the Batch Details window displays, along with information for each bankcard transaction contained in the batch.

You can clearly see the transaction date and time, the transaction type, whether the card number was keyed or electronically read, the card number, and you can see the 6-character approval code in the Auth # field.

You should investigate any authorization numbers with less than 6 characters, as they could indicate a forced transaction at point of sale, using a fictitious approval code. Forced transactions represent a potential chargeback!

Notice that each card number displays only the first 6 and last 4 digits of the card number. If you ever require the complete card number, the primary contact listed on your account must contact Epicor Payment Exchange support.

If you click on the card number and drill down, you can view the history of that card over the past 13 months.

The Invoice number is pulled from your point of sale system. You can use this to locate the invoice and transaction history from your point of sale platform.

When you close the Batch Details screen and return to the Batch Summary view, you may notice other sections labeled Voided/Declined Transactions, Monetary Rejected Transactions, and Transaction Qualification.

The Voided/Declined Transaction section will never contain data. This does not reference Voids or Declines at point of sale, but rather those that occur after the batch is posted. Epicor Payment Exchange does not void posted batches.

Monetary Rejected Transactions are very rare, but can occur. Rejected transactions are monitored by our Risk Management group and in most cases are re-posted the following day. Please check the 'comments' section in the Merchant Info tab to find out if the amount shown here has been re-posted.

The Transaction Qualification section provides you with many fields of information related to each bankcard transaction. Most importantly, you can see the Clearing Expense, and the percentage of that expense to the net sale.

The clearing expense is based on the bankcard's interchange rate, plus the per transaction fee. The interchange rate is based on the card's Clearing Program, also listed in this section. For a more detailed description of Clearing Programs and Interchange Rates, visit the Epicor Payment Exchange resources at the website listed on screen.

<https://www.epicor.com/en-us/business-need/ecommerce-and-pos/payment-exchange/resources/>

## Other Reports

### Returns

If you closely monitor Returns, there is a great AccessOne viewer to help with that. From the Reports tab, click Returns.

At a glance, you can see a list of your non-verified or unmatched bankcard returns. As each credit is batched it is compared to previous sales or charge transactions. If a match to the bankcard and transaction amount is found, the transaction is considered a Full match. If the bankcard used on the credit cannot be found on a previous sale transaction, it is considered a non-verified return. These transactions can be further investigated to determine whether they were purchased legitimately, or why the original card number was not used. A checkbox is provided to select if you choose to manually verify returns.

When you first begin processing, keep in mind that returns of previous purchases made outside of your current merchant number will display as unmatched. But, in time, you should see the number of unmatched returns steadily decrease.

At the top of the Returns page, you can see two pie charts. The chart on the left graphically illustrates the proportion of bankcard returns to bankcard sales. The Matched Returns chart on the right typically has 3 segments. The Green represents FULL matched returns, where both bankcard and amount match. The small red section represents NO match or Non-Verified Returns. The yellow section indicates a Partial Match, where the card number was found on a previous sale, but the dollar amount on the return did not match the dollars sold. Partially-matched returns may simply indicate that the customer returned only part of what was purchased.

You can hover your mouse over the pie charts to display the % ratio for the particular section.

## Transaction Search

Do you ever have a situation where a customer questions a bankcard charge, or wants to know how much they have charged on a particular card? Or perhaps there is an error in reconciliation and you need to find a specific amount. The Transaction Search feature under the Reports tab is a powerful time-saving tool.

At the top of the page, select FILTER to display the search fields. Enter the date range within which you wish to search, and then enter the last 4 digits of the card number. If you want, you can enter the first 6 digits as well, but typically the last 4 will be sufficient if you are searching by card number. Click SEARCH.

Transactions that meet the search criteria will display. If you used only the last 4 digits of the card number, you may wish to verify the first 6 digits of the card number as displayed on the screen. It doesn't happen often, but there may be cards that have matching last 4 digits. Note that both returns and sales transactions display, giving you a complete picture of the activity on this bankcard within the selected time period.

There are also other ways to search for transactions. You can search by Transaction Amount as well. The drop-down offers several options - an exact amount, a range of dollar values, or a set maximum or minimum. When you select an option from the Transaction Amount drop-down list, the appropriate fields will display, where you can enter your desired search values. Click SEARCH, and the transactions within your specified values will display.

If you need further information on the sale, you should have enough detail from this screen to check your POS or receipt.

## Retrievals/Chargebacks

Have you ever had to respond to a chargeback on a bankcard transaction? If so, you know how important it is to respond quickly! A retrieval request, or a bank's request for additional information, is also highly time-sensitive. Chargebacks and Retrieval requests are sent to you by mail, which can consume the time that you have to respond. AccessOne provides a reporting tool that may provide an early warning. If a chargeback is issued, you will notice a withdrawal from your bank account as soon as it occurs – with a chargeback, in the eyes of the issuing bank, the merchant is responsible until proven otherwise. So, it is important to monitor your Payment History reports as well as your bank statement.

AccessOne's Retrieval and Chargeback reporting tool is easy to run, and enables you to see which transaction has been charged back or requires additional detail.

If the search fields do not display, click the FILTER link at the top of the page. Notice that the Date Range defaults to the current month, but you can reset the dates if you need to. On the left side of the search tools, select the All Merchants check box to display results for all locations, and then click APPLY FILTERS.

Results are listed by merchant number below the search fields. Click on the merchant number to drill down and view more detail.

Notice that there are several drill-down fields where you can view more information about the chargeback. For example, select the drill down in the Chargeback Sequence Number field.

Although you may gather useful information from the AccessOne Retrievals and Chargebacks screen, you cannot dispute or respond electronically to chargebacks here.

If you find a chargeback in AccessOne and need help in disputing it, you can contact our FirstData Chargeback line at 1-800-443-4651 for assistance.



You may also consider enrolling in Dispute Manager, which allows you to work a dispute online and is offered at no extra cost ....See our Dispute Manager training on demand for further details.

## Monthly Processing Statements

Each month you will receive a Processing Statement, either by email with a pdf attachment, or through the US mail. Statements are usually available by the 4th business day of the following month. When you attempt to open the pdf statement you will be prompted for a password. The 5 digit zip code for your business location, the address on the statement, serves as your password.

Your current statements, along with the previous 12 months, are available to you in AccessOne.

From the Statements tab select the only option.

The Statements window displays a line for each location. You can find each location's merchant number on the left hand side, with a drill down link.

If you just want to view or print the most recent statement, there is no need to select the merchant number link. Just locate the Last Statement column and select View statement.

You can then view or download the pdf image of the most recent statement for that location.

Each browser has a different way of displaying downloaded files. For Google Chrome, shown here, look in the lower left corner to find the file.

If you need to view a past statement, you can click on the merchant number link to select the location, or enter the merchant number in the FILTER and click Search.

The window changes slightly. You now have a Report Period field with a drop-down that allows you to choose the statement date you wish to view. Just make a selection and click SEARCH.

AccessOne retains 13 months of statements.

For additional information about your statements, check out our documents in the Epicor Payment Exchange resources web site.

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