Insight Portal User Guide

Contents

Navigation Panel 2

User Settings 2

- Change Password 2
- Preferences 2
- Notification Settings 3

Dashboard 4

- Activity Comparison Graph 5
- Activity Statistics 5
- Transaction Summary Grid 5
- Payment Channel 5

My Reports 5

- Saved Reports Tab 6
- Scheduled Reports Tab 6
- How to Schedule a Report 7

How to run Credit Card Reports 8

- Credit Card Activity Report 8
- Credit Card Detail Report 9
- How to Void or Return a Credit Card Transaction 11
- Credit Card Dispute Report 13
- Credit Card Funding Report 14

How to run ACH Reports 16

- ACH Activity Report 17
- ACH Detail Report 17
- ACH Funding Report 19

How to save Reports 21

Navigation Panel

The Navigation panel along the left-hand side of the screen will display all related data based on the Customer configuration. By default, Dashboard and My Reports are made available to all users.

ACH Reports and Credit Card Reports will made available if the Customer account is configured to accept these payment types.

User Settings

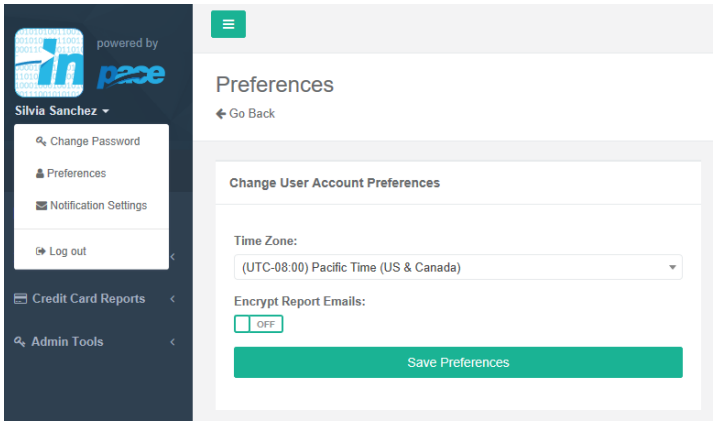
User information including name and role type will appear under the Insight logo on the top left-hand side of the screen. Clicking on the arrow next to the user role will display the option to Change Password, manage user Preferences or Log Out.

Change Password

Clicking on the arrow next to the user role will display the option to Change Password. Proceed to changing your password by following the instructions as you are prompted.

Preferences

Users can customize their Insight settings in the Preferences screen.



Time Zone: For users who are accessing Insight from a different time zone than the default time zone setting, users can update this by going to Preferences. This will update the transaction date/time that is displayed in the Detail and Bank Funding Reports.

Encrypt Report Emails: For added security, users can enable all scheduled reports to be encrypted upon delivery. When the scheduled reports are delivered, users will be prompted to

log in to Pace's secured portal using a one-time generated code or a password, only then can reports be viewed. For reports that have CC list, when encryption is enabled, all additional recipients will also have to follow the steps to view the reports in the secured portal.

Notification Settings

Users can configure notification preferences based on notification type, however regardless these settings, notifications will be made available in the Notification Center. Additionally, should a user have access to more than one merchant account, the user can apply a filter based on the notification type to receive notifications on just a specific account or all accounts the user has access to.

Users can choose how they want to be notified, whether it's an in-product pop up alert or email. Each notification type will have its own setting for the ultimate customization.

- When "Pop-up Alerts" are enabled, if there is a new notification the user will see a message pop up when their screen is refreshed.
- When "Emails" are enabled, the user will receive an email for the specific notification type configured.
- Filtering is available for users who have access to multiple processing accounts. This is controlled by the user access control defined by the customer or software partner. If the filter option is not available it means the user only has access to that specific processing account.

General Information notifications are enabled for all users and cannot be disabled. Pace will leverage this notification type to notify users about scheduled maintenance, general information regarding their Insight user account, Pace's Holiday hours of business, etc.

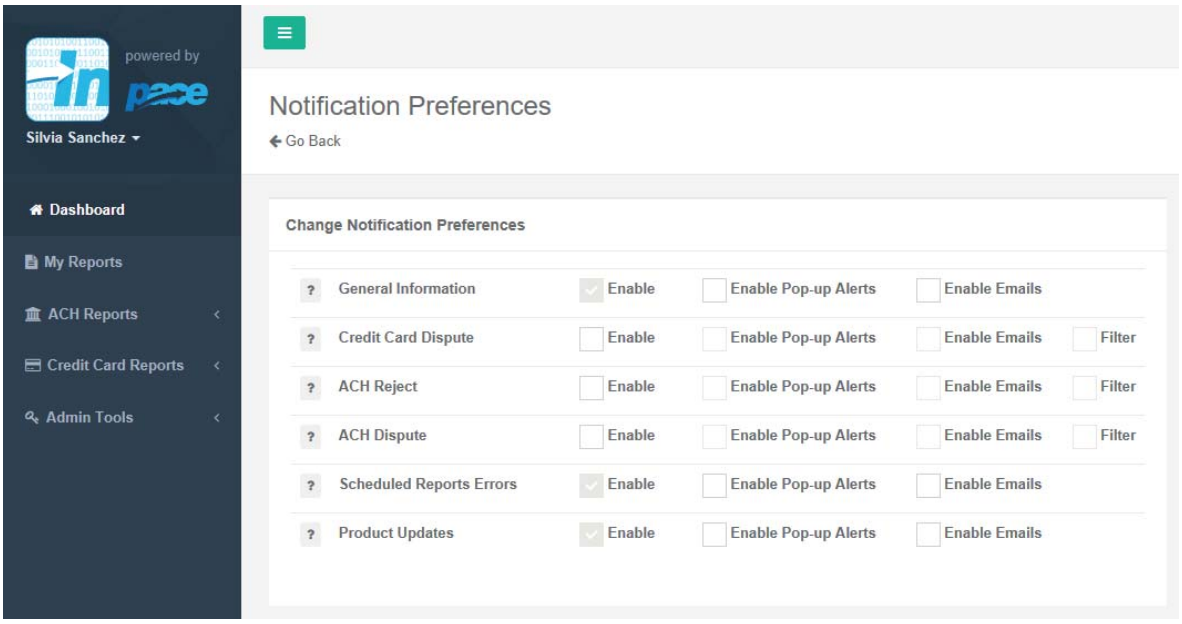
Credit Card Dispute notifications occur when a credit card transaction is disputed by a cardholder. The notification will include the original transaction date/time, original amount, disputed amount, last 4 digits of the card, dispute case date, dispute case id, dispute reason, and any custom field being passed by the partnering software vendor.

ACH Dispute notifications occur when an ACH transaction is disputed by an account holder. The notification will include the original transaction date/time, original amount, last 4 digits of the account, and any custom field being passed by the partnering software vendor.

ACH Reject notifications will occur every time an ACH transaction is rejected.

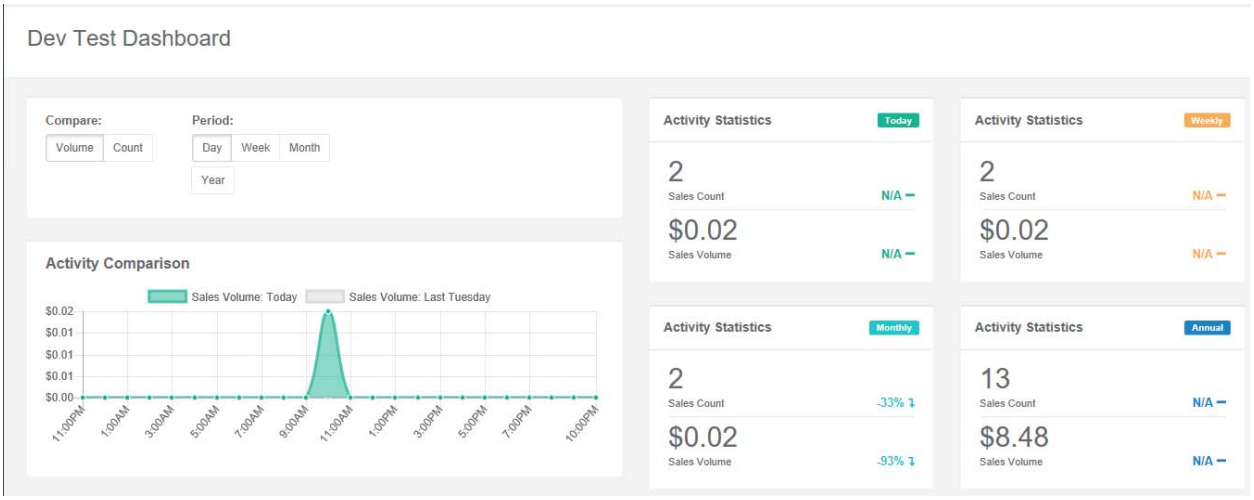
Scheduled Reports Error notifications will occur if there is an issue or error in generating scheduled reports. Typically, these issues are related to a report that was saved using an invalid date range for the type of schedule created.

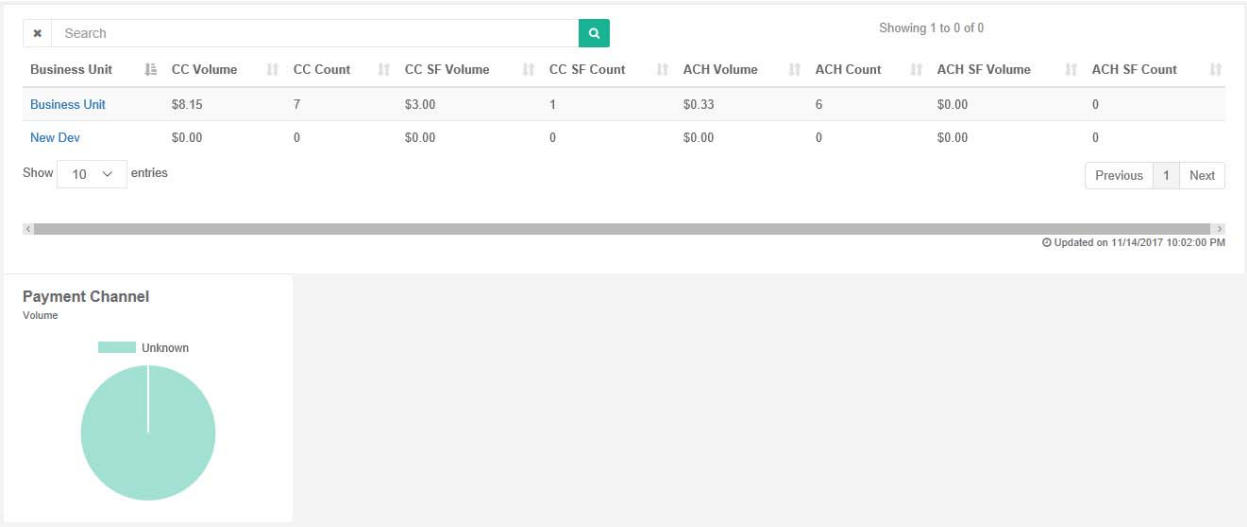
Product Updates notifications are enabled for all users and cannot be disabled. Pace will leverage this notification type to notify users about product enhancements, new features, and bug fixes.



Dashboard

The dashboard page includes 4 sections: The Activity Comparison graph, the Activity Statistics panel, the Transaction Summary Grid, and the Payment Channel pie chart.





Activity Comparison Graph

Transaction activity represented in this graph can be compared by transaction volume or transaction count. The totals are cumulative of both credit card and ACH activity if the account is configured to accept both payment types.

You can adjust time period on the dashboard to display Day, Week, Month or Year data. The turquoise color represents the present period while the gray represents the historical period.

Activity Statistics

This section summarizes the Sales count and trend by the predefined time periods, Day, Week, Month, and Year.

Transaction Summary Grid

Transaction Summary grid displays the transaction count and volume for both credit cards and ACH if the customer account is configured to accept the payment types. If the period above the Activity Comparison graph is changed, the transaction count and volume will update to reflect the new period selected.

Payment Channel

This chart represents transactions processed by various payment channels. This will be based on the customer configuration.

My Reports

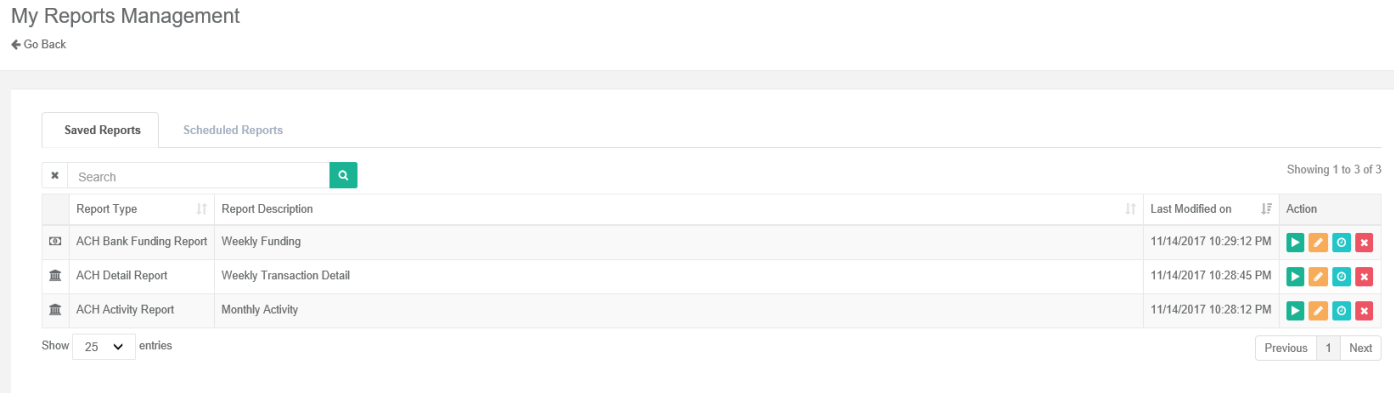
This section will contain Saved Reports tab and Scheduled Reports tab.

Saved Reports Tab

When viewing saved reports, the display will reflect the type of report, the report description, the date it was last modified and available actions that can be taken for each report. You can schedule a report from this section.

Actions Available:

- View/Edit Report
- Change Saved Report Description
- Schedule Report
- Delete
    - Note: Reports cannot be retrieved once deleted.

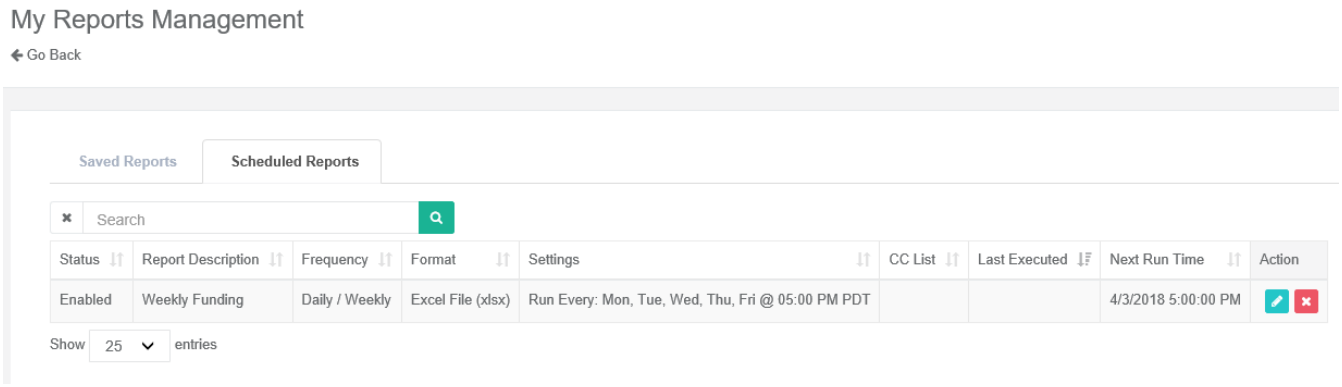


Scheduled Reports Tab

Manage your scheduled reports in this section. View the Status (Active vs Disabled), Report Description, Frequency of report delivery, Format, Settings, CC List, Last time the report was executed, the next time the report will run.

Actions Available:

- Edit
    - Disable a report
    - Change the format (excel, csv, tsv)
    - Change frequency of report delivery
    - Change the schedule run time
    - Add additional email recipients to CC List
- Delete Report
    - Deleted reports cannot be retrieved.

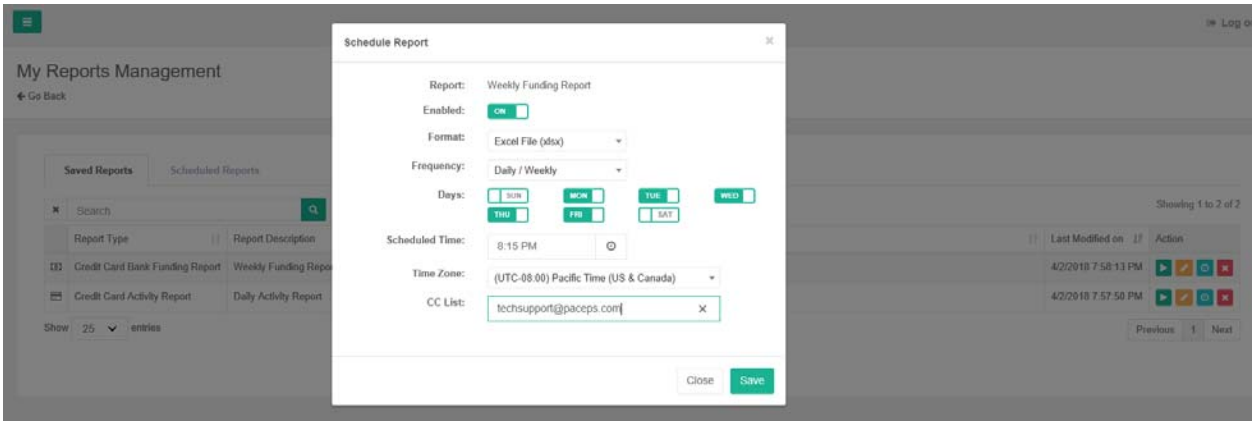


How to Schedule a Report

Click on the clock icon next to the saved report you want to automate.

Set the following parameters:

- Format: (excel, csv, tsv)
- Frequency: One-Time, Daily/Weekly, Monthly
    - For One-Time, choose the Date and Scheduled Time you want to receive the report.
    - For Daily/Weekly, choose the Days and Scheduled Time you want to receive the report.
    - For Monthly, choose the interval of 1st, 15th or last day of the month and the Scheduled Time you want to receive the report.
- Time Zone: if you are in a working in a different time zone and want to receive the report in a local time zone.
- CC List: comma delimited list of emails allows you to send the report to multiple recipients. The recipients do not have to be Insight users.



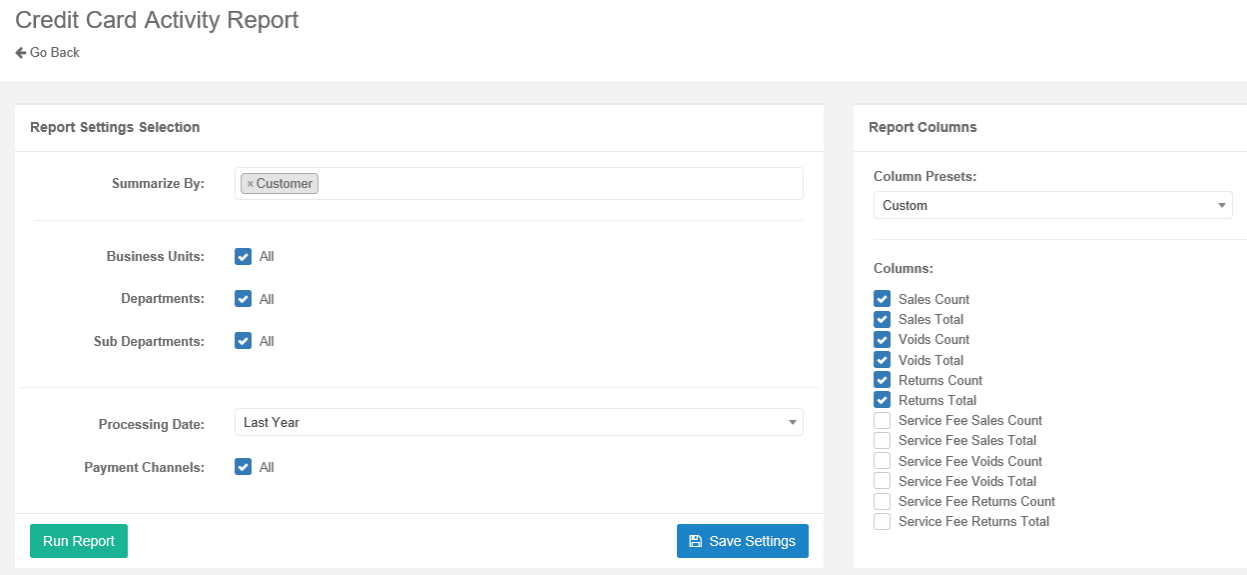
How to run Credit Card Reports

The 3 types of reports available are listed below with a brief description of each.

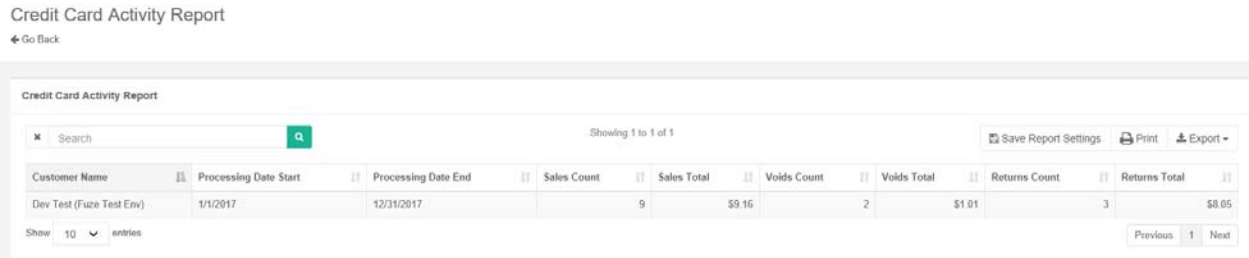
- **Activity report** provides a summary transaction counts and totals for Sales, Voids and Returns.
- **Detail report** provides detailed information on all transactions such as customer information, payment channel and any custom/unique tracking information. Additionally, you can run a “Dispute” (also known as Chargeback) report.
- **Bank Funding report** provides a summary of bank funding deposits along with the details of all the transactions that make up a specific deposit. If refunds are processed within the same batch, the total is netted out of the total deposit. If the refund amount exceeds to total amount of sales, the Funding Deposit amount will reflect a negative number.

Credit Card Activity Report

- Credit card activity report can be customized by the following fields and a date range as well as several predefined date range options.



- Individual MIDs will only have access to the level of detail defined in the user setup. All levels above will be prepopulated.
- Departments and Sub Departments can be included or excluded as well as Payment Channels and Integration Methods.
- Each report can be printed and/or exported to Excel, CSV (comma delimited) or TSV (tab delimited) and will include the columns chosen to be displayed on the report.



Credit Card Detail Report

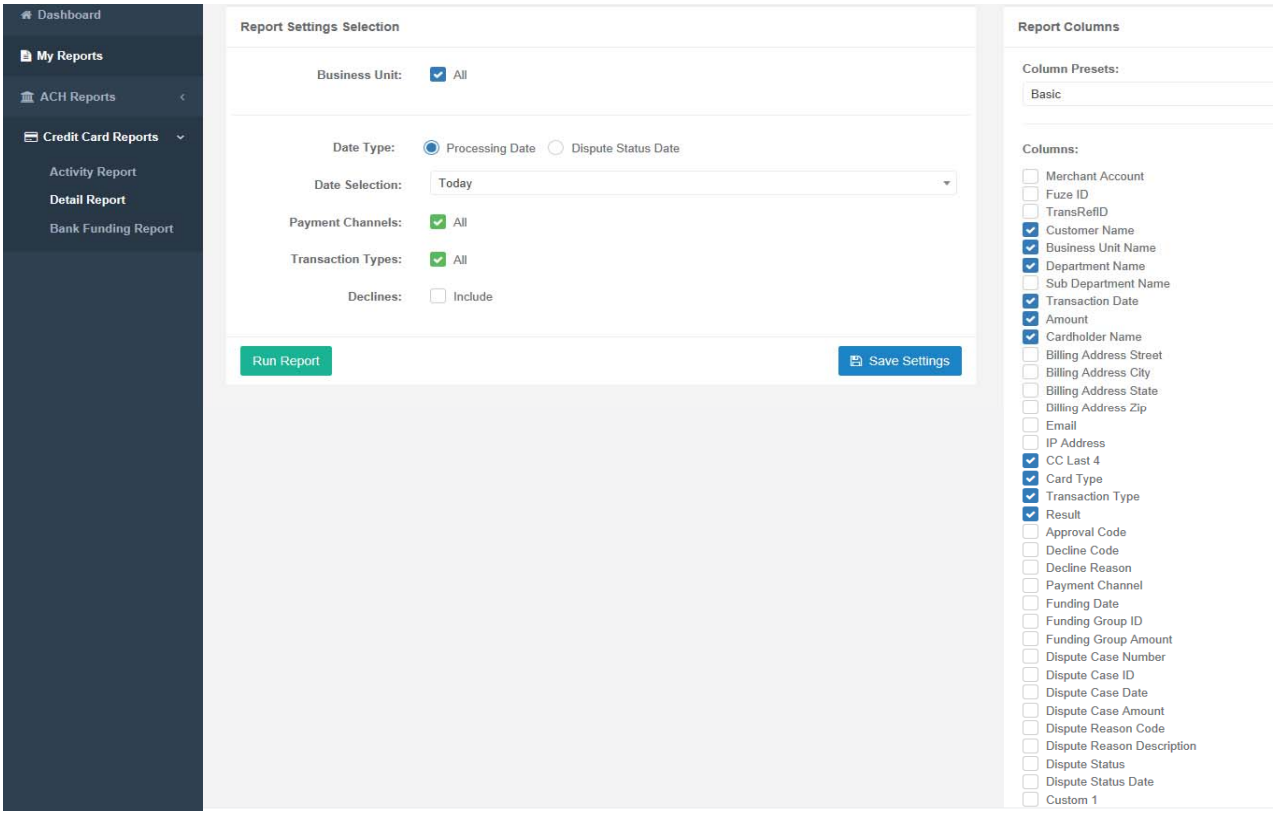
The Credit Card Detail report contains detailed transaction information, which includes dispute details (also known as Chargeback). Additionally, you can perform a credit card "Dispute" only report.

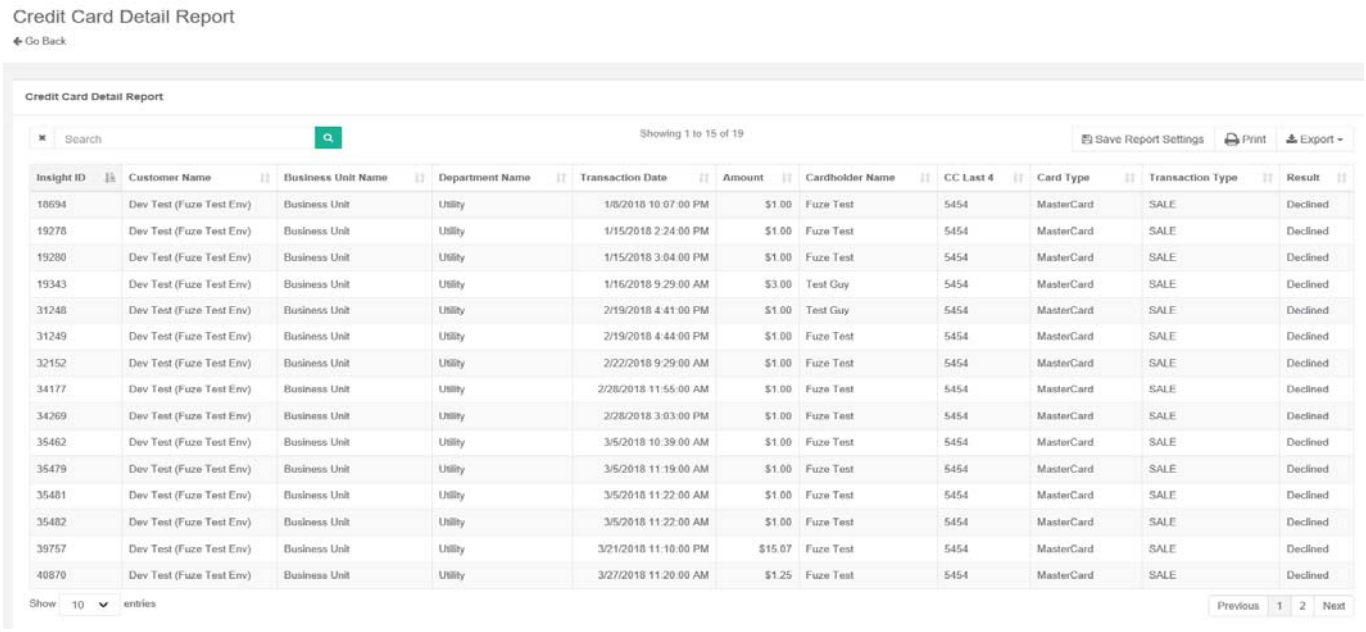
- There are a few preset options available under "Column Presets" however you can customize to show any combination of the available columns. Custom fields as defined by the software vendor during the integration are also available.
- Individual MIDs will only have access to the level of detail defined in the user setup, all levels above will be prepopulated.
- Departments and Sub Departments can be included or excluded as well as Payment Channels and Transaction Types. Declines can be included as well.
- Each report can be printed and/or exported to Excel, CSV (comma delimited) or TSV (tab delimited) and will include the columns chosen to be displayed on the report.

Report Setting Selection:
Date Type:

  - Processing Date would result transactions "processed" within the date selection. Transaction "processed" would be all transaction authorized in the same batch. The batch settlement time by default is 11pm pst, although custom times are available per customer. Selecting a report with a selection date of "Today" will include any transactions processed yesterday after 11pm pst because those transactions are considered "processed" today.
  - Dispute Status Date would result transactions that were "disputed" within the date selection.
- Payment Channels will default to all payment channels. To filter by a specific payment channel, "Online" for example, simply uncheck the "All" box and select the "Online" box.
- Transaction Types are Sales, Returns, and Voids. By default, all transaction types are selected however to filter, simply uncheck the "All" box and select the specific Transaction type.

- Declines: By default, credit card transactions that are declined are not included in the search criteria, to include Declines, check the “Include” box.

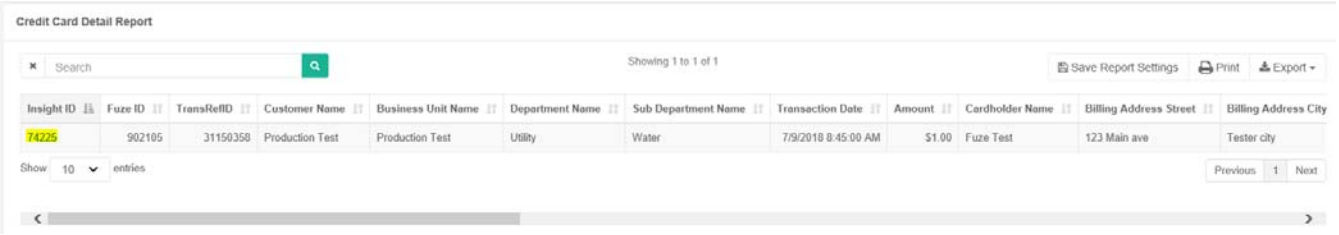




Use the Search function to locate a specific transaction by entering a dollar amount, Insight ID or Cardholder Name. This feature supports alpha numeric characters which allows is to search across all the columns.

How to Void or Return a Credit Card Transaction

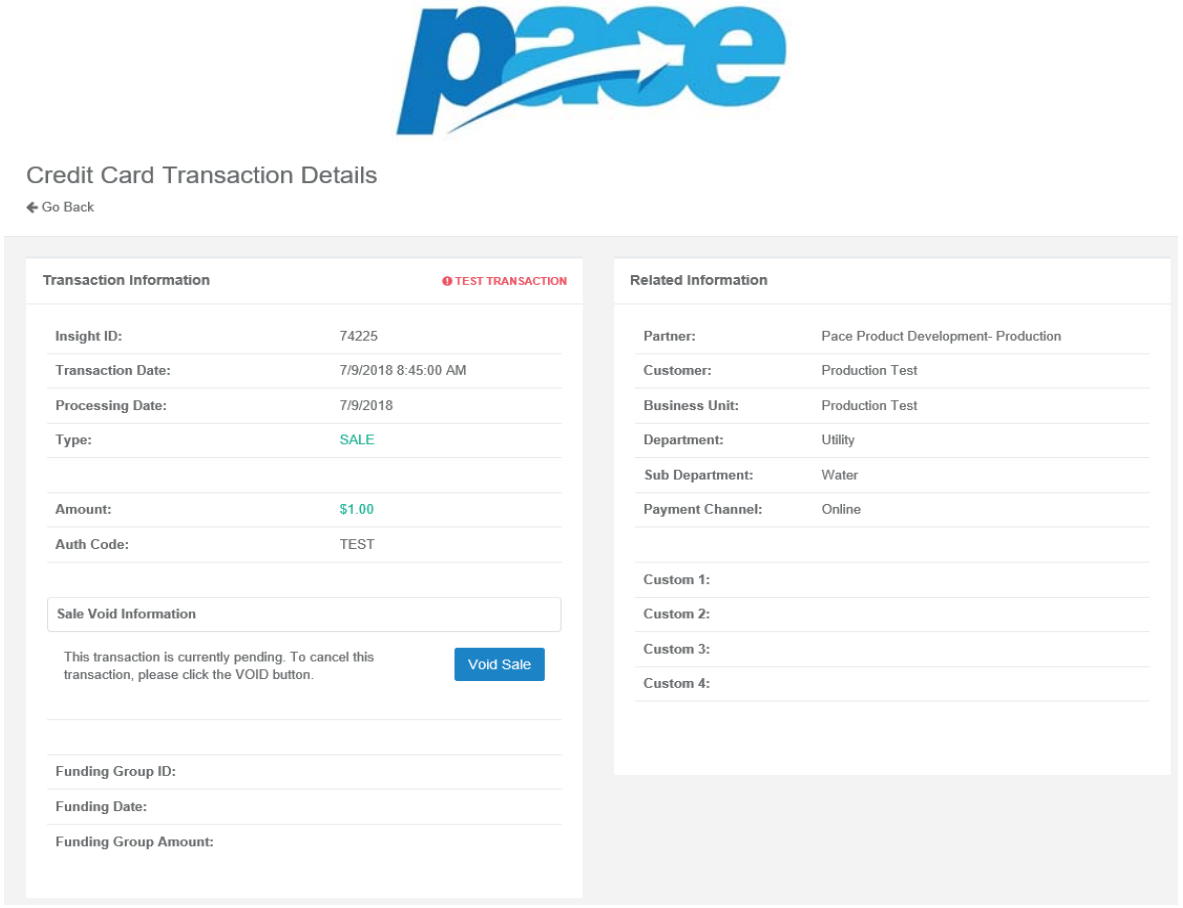
To Void or Return a credit card transaction you must first run a CC Detail Report based on transaction filter criteria. Once you have located the transaction you want to Void or Return, click on the Insight ID hyperlink at which point the Transaction Detail screen will appear.

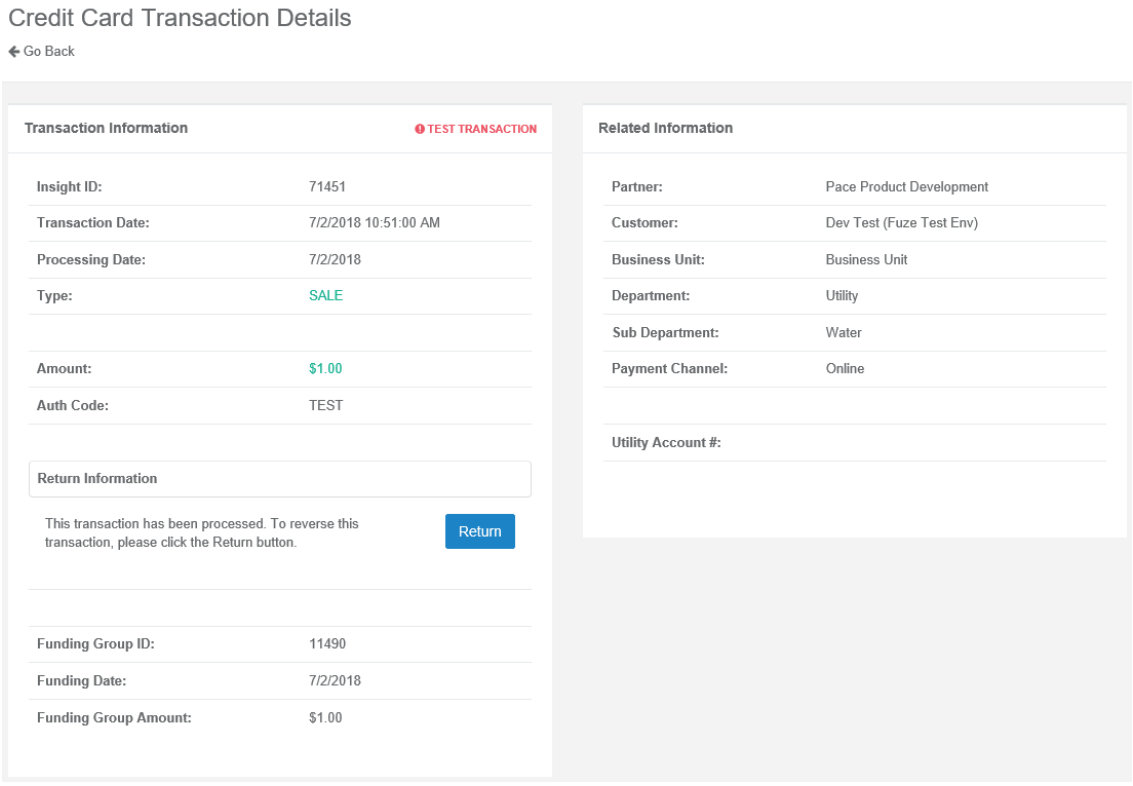


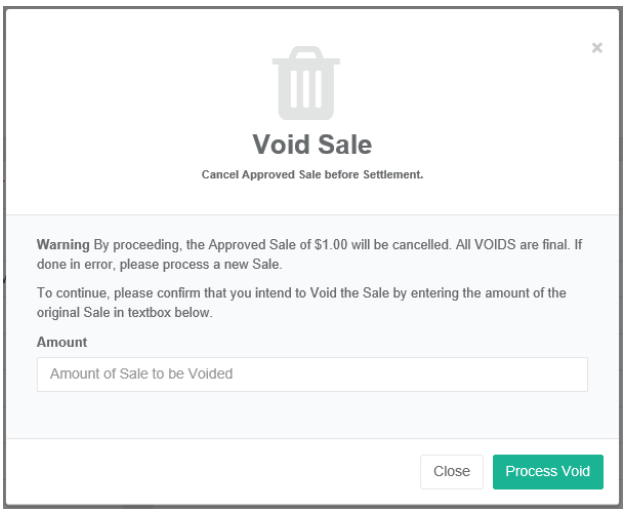
The system will automatically display the option (Void or Return) available to you based on the original transaction date/time. If you are attempting to cancel a transaction the same day of the original sale and the batch is yet to settle, then the system will display the “Void” button. If the transaction has already settled and been funded, then the system will display the “Return” button. Both options will require for the original sale amount to be entered by the user as a way of acknowledgement that the specific transaction does indeed need to be voided or returned

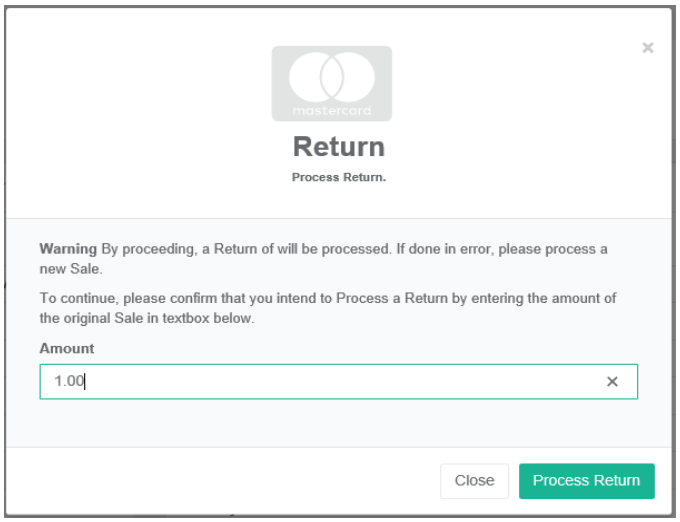
Note on Returns: Partial returns are supported, the confirmation screen will allow amounts equal to or less than the original sale. You can issue multiple partial returns against an originating sale if the combined amount of the returns does not exceed the original sale.

Important: Once a Return is processed, it cannot be cancelled.


Credit Card Transaction Details
Go Back
Transaction Information
TEST TRANSACTION
Insight ID: 74225
Transaction Date: 7/9/2018 8:45:00 AM
Processing Date: 7/9/2018
Type: SALE
Amount: $1.00
Auth Code: TEST
Sale Void Information
This transaction is currently pending. To cancel this transaction, please click the VOID button.
Void Sale
Funding Group ID:
Funding Date:
Funding Group Amount:
Related Information
Partner: Pace Product Development- Production
Customer: Production Test
Business Unit: Production Test
Department: Utility
Sub Department: Water
Payment Channel: Online
Custom 1:
Custom 2:
Custom 3:
Custom 4:


Credit Card Transaction Details
Go Back
Transaction Information
TEST TRANSACTION
Insight ID: 71451
Transaction Date: 7/2/2018 10:51:00 AM
Processing Date: 7/2/2018
Type: SALE
Amount: $1.00
Auth Code: TEST
Return Information
This transaction has been processed. To reverse this transaction, please click the Return button.
Return
Funding Group ID: 11490
Funding Date: 7/2/2018
Funding Group Amount: $1.00
Related Information
Partner: Pace Product Development
Customer: Dev Test (Fuze Test Env)
Business Unit: Business Unit
Department: Utility
Sub Department: Water
Payment Channel: Online
Utility Account #:



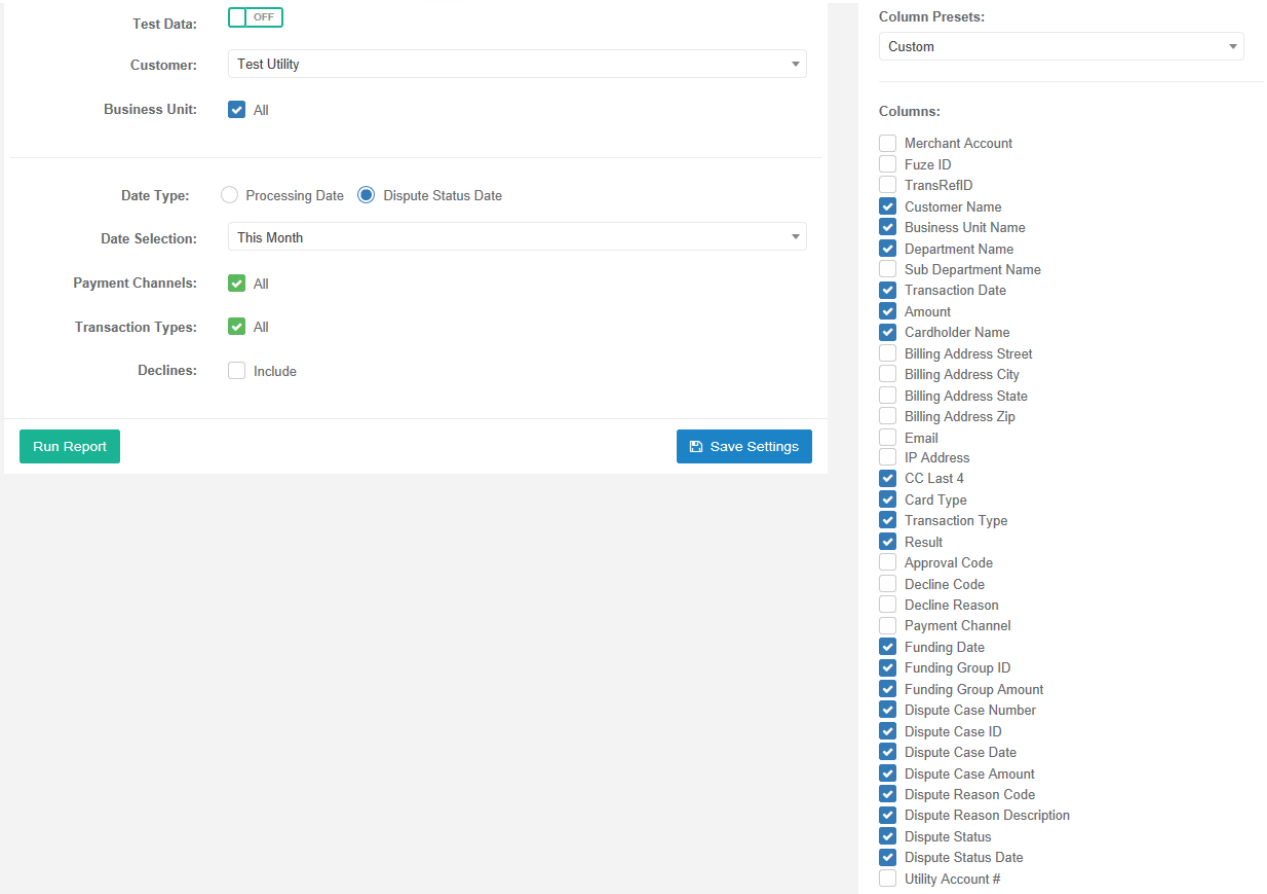


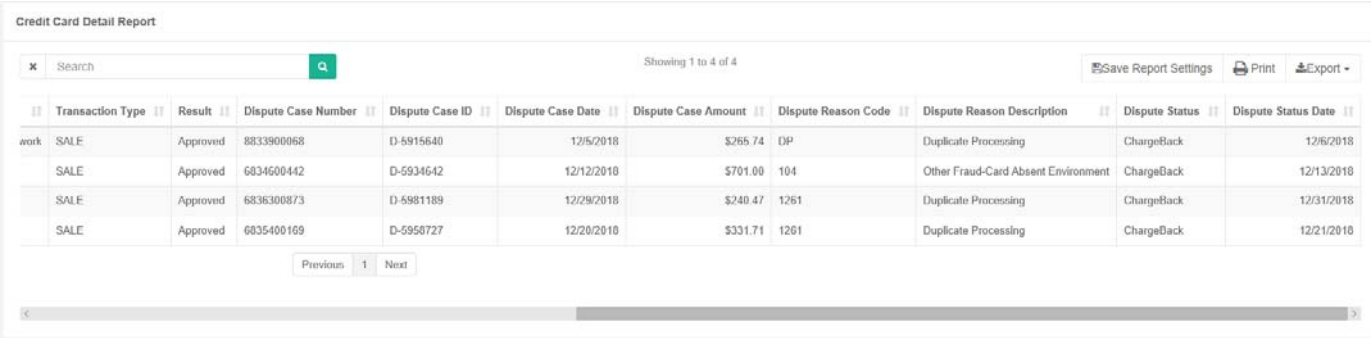
Credit Card Dispute Report

When a cardholder charges back a credit card transaction they are disputing the transaction for the full or partial amount. Because this information lives in the Credit Card Detail report, the original transaction information, funding information and dispute information is available by running a single report.

For accurate results, it is important that the report settings and columns are properly set.

- Date Type set to “Dispute Status Date” will search the dispute date.
- Column Presets set to “Disputes” will automatically select all dispute related columns.
- Dispute Column Definitions:
    - **Dispute Case Number** is the processor assigned number to be used in all correspondence about the dispute.
    - **Dispute Case ID** is the identification number for the retrieval case.
    - **Dispute Case Date** is the date the dispute is received and created by the processor.
    - **Dispute Case Amount** is the specific amount the cardholder is disputing. This could be different than the transaction amount.
    - **Dispute Reason Code** is the card brand specific dispute code.
    - **Dispute Reason Description** is the definition of the Dispute Reason Code.
    - **Dispute Status** is the status of the dispute.
    - **Dispute Status Date** is when the merchant is debited the amount of the dispute.

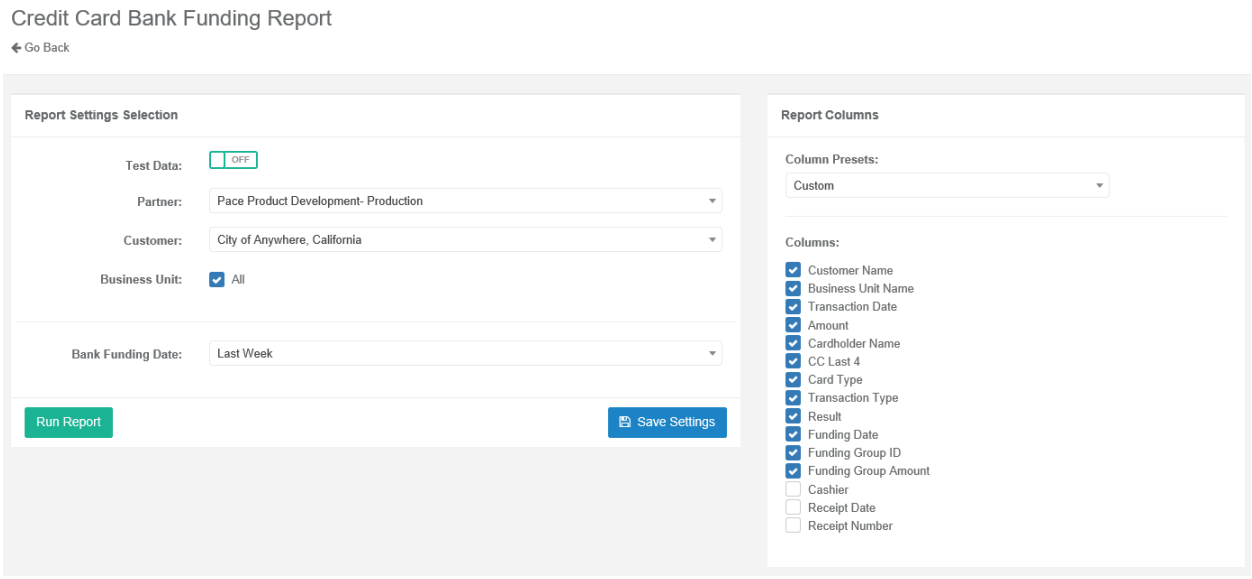




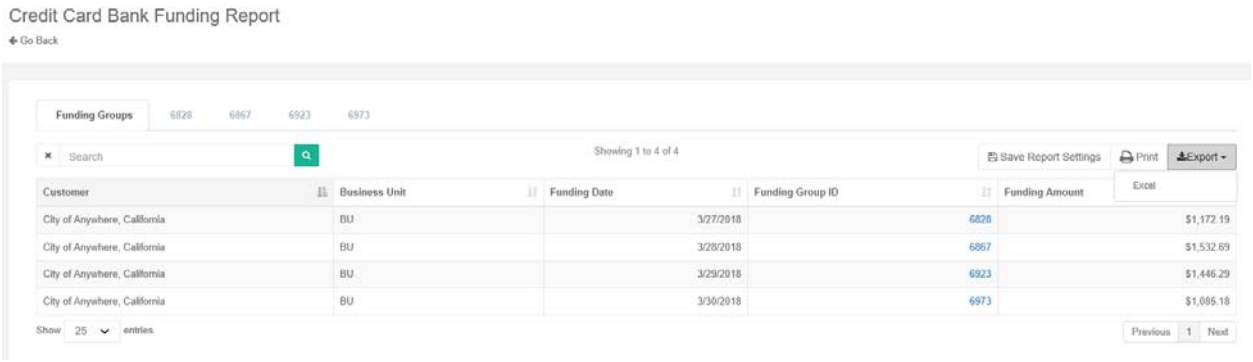
Credit Card Funding Report

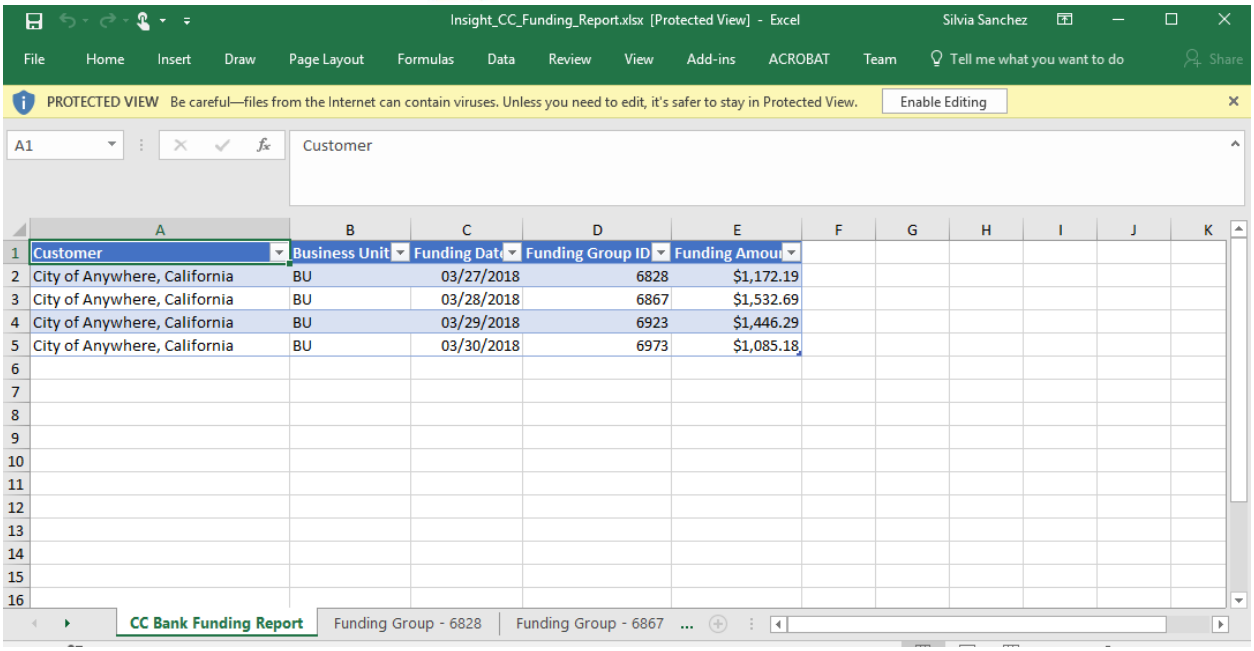
- Credit Card Funding Report is by funding date and has the available data below on the right to be included on the report and there are a few preset options available and can be customized to show any combination of the available fields. This report also includes any custom fields as defined by the partner in the initial integration.

- Returns are netted out of the total deposit and will be included in the detail breakdown of the Funding Group.
    - The only time a deposit is a negative amount is if the dollar amount of a Return transaction exceeds the dollar amount of the Sales in that deposit.
- Individual MIDs will only have access to the level of detail defined in the user setup, all levels above will be prepopulated.
- This report can be printed and/or exported to Excel and will include the columns chosen to be displayed on the report.



Click on the Funding Group ID hyperlink or the tab at the top to view transaction details for that specific deposit. If you export to Excel, you will see the Funding Group Summary on the first sheet with the transaction details for each funding group broken out





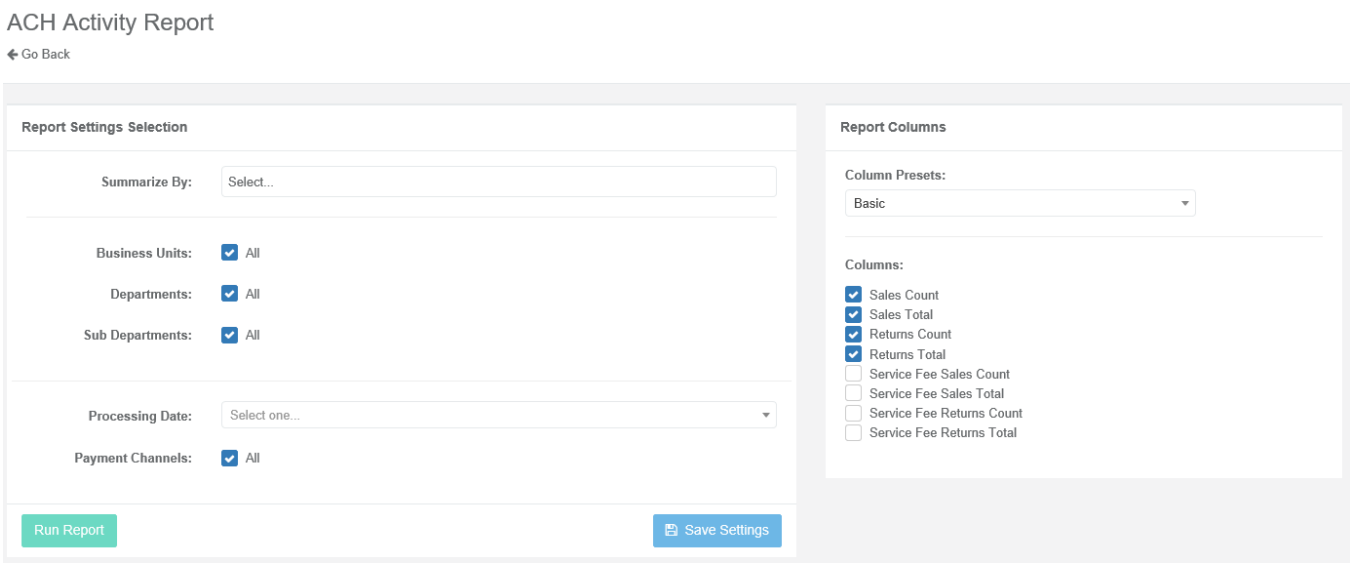
How to run ACH Reports

The 3 types of reports available are listed below with a brief description of each.

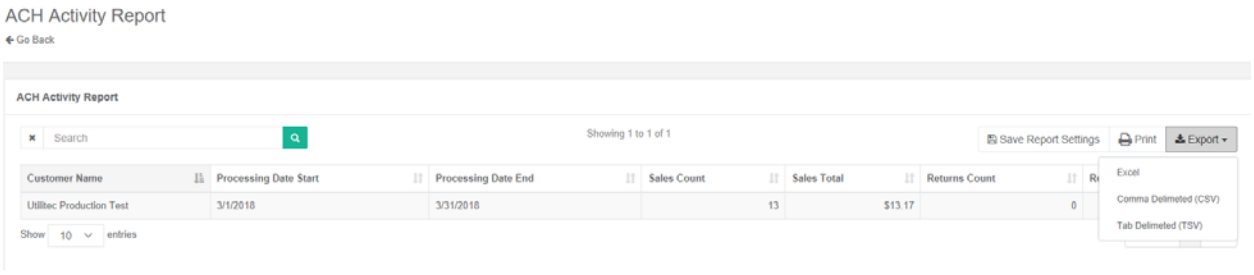
- **Activity report** provides a summary transaction counts and totals for Sales, and Returns.
- **Detail report** provides detail information on all transactions such as customer information, payment channel, and any custom/unique tracking information. Most importantly, for ACH this report will provide transaction status updates and/or if a transaction is returned and reversed.
- **Bank Funding report** provides a summary of bank funding deposits along with the details of all the transactions that make up a specific deposit.
    - ACH transactions are funded to the merchant ahead of being cleared by the account holder's bank.
    - It's possible to receive funding for a transaction and then a reject which results in funds being taken back out of the merchant's bank.
    - Transactions that are being funded together are grouped and assigned a funding group id; while all transactions that are being reversed and result as a negative amount are grouped together and assigned their own group id.

ACH Activity Report

- ACH activity report can be customized by the following fields and a date range as well as several predefined date range options.



- Individual MIDs will only have access to the level of detail defined in the user setup, all levels above will be prepopulated.
- Departments and Sub Departments can be included or excluded as well as Payment Channels and Integration Methods.
- Each report can be printed and/or exported to Excel, CSV (comma delimited) or TSV (tab delimited) and will include the columns chosen to be displayed on the report.

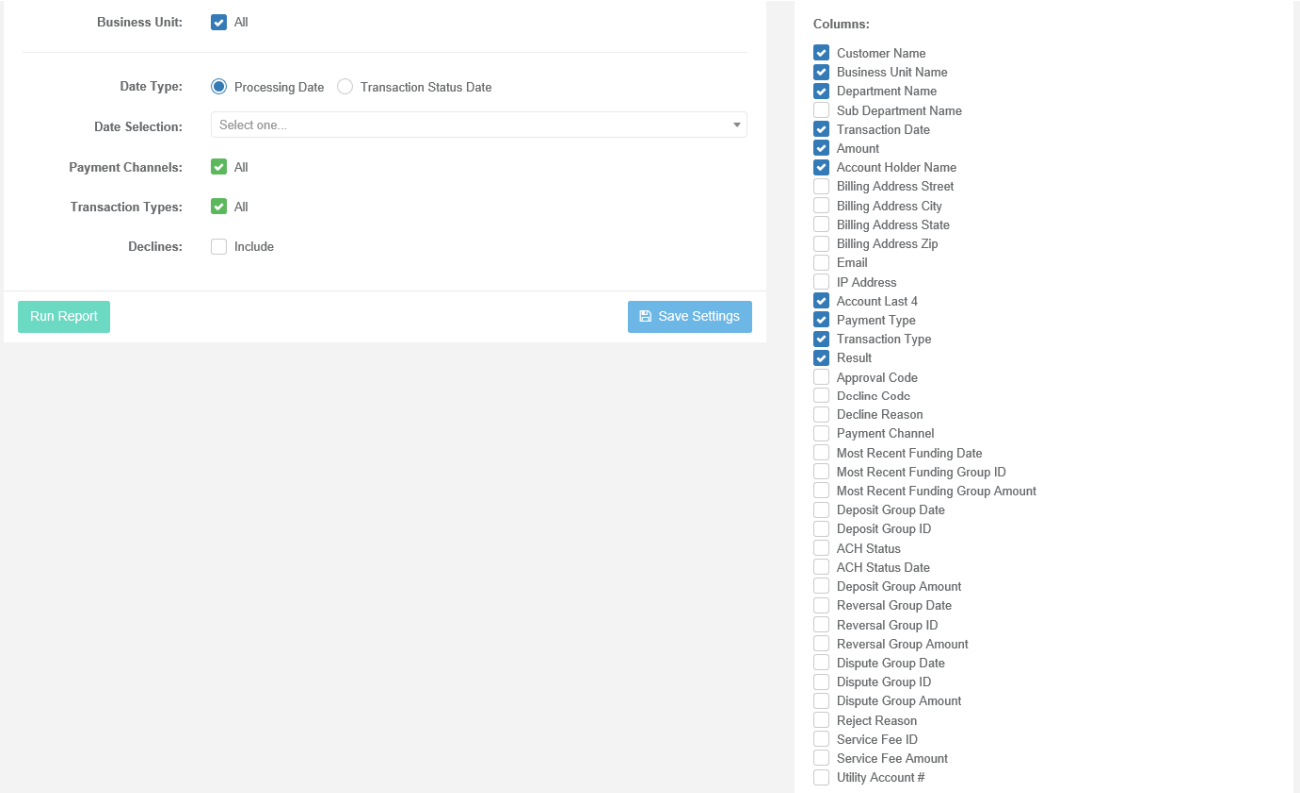


ACH Detail Report

- ACH Detail Report contains details of each individual transaction, these are the report columns with data that can be made visible on the report. There are a few preset options available. However, you can customize to show any combination of the available

fields. This report also includes any custom fields as defined by the software vendor during the integration.

- **Date Type:** Processing Date vs Transaction Status Date
    - Processing date is when the transaction was originally authorized
    - Transaction Status date, which will provide a true status of the transaction based on the ACH lifecycle. If you want to run a report containing ACH rejects, use the Transaction Status Date.
- Individual MIDs will only have access to the level of detail defined in the user setup, all levels above will be prepopulated.

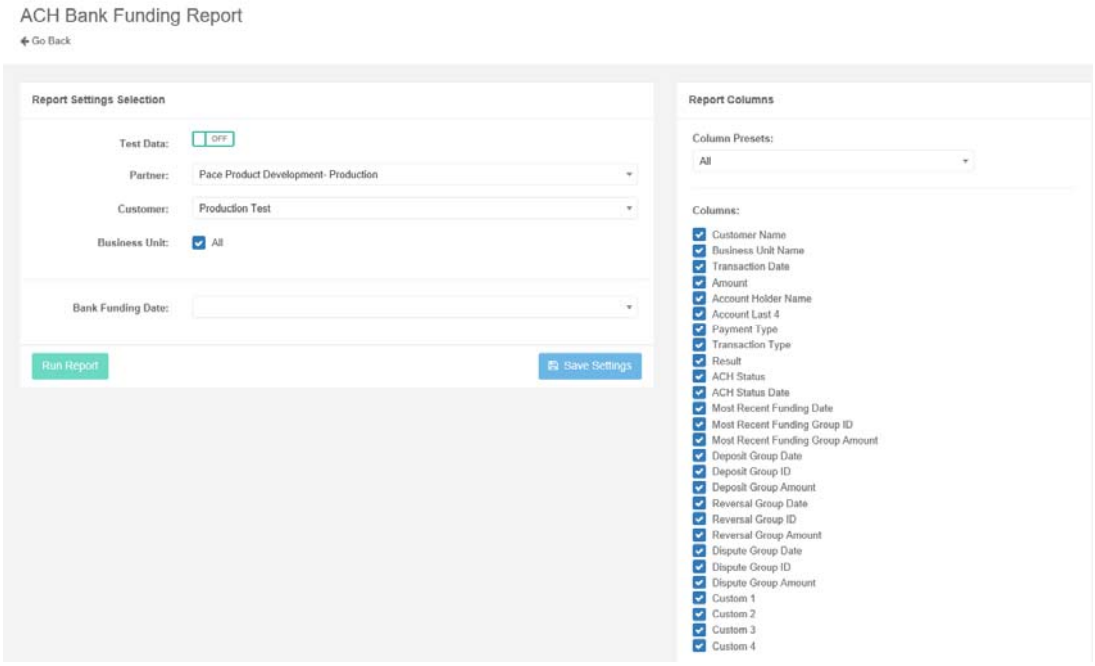


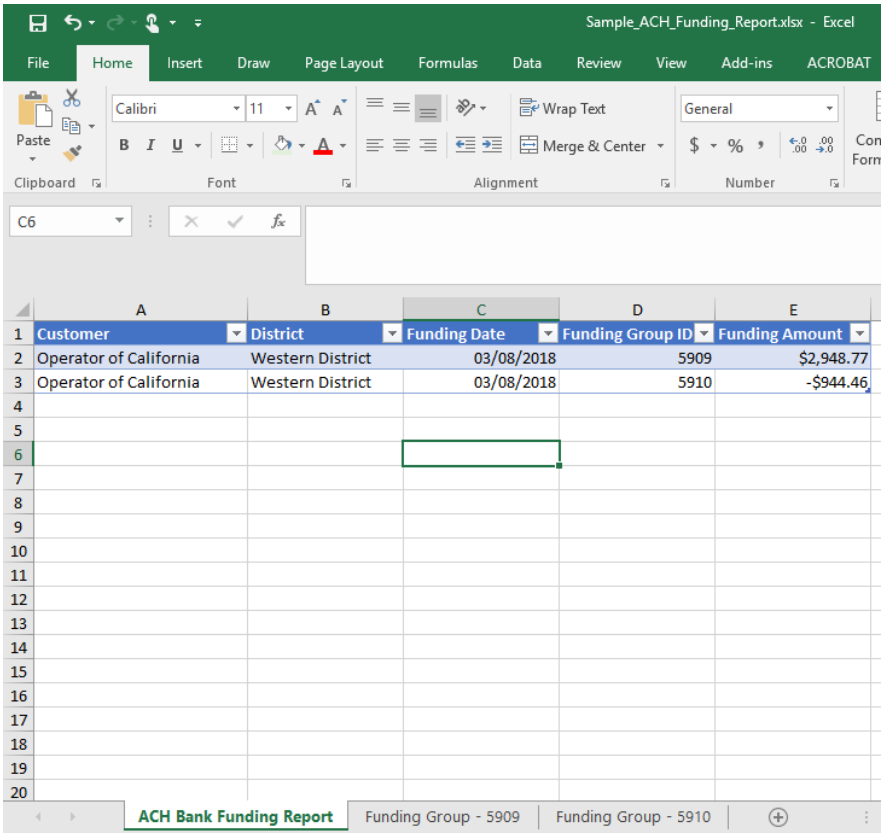
- Departments and Sub Departments can be included or excluded as well as Payment Channels and Transaction Types. Declines can be included as well.
- The report can be printed and/or exported to Excel, CSV (comma delimited) or TSV (tab delimited) and will include the columns chosen to be displayed on the report.
- Transaction Status Types:
    - “New” are all transactions that were authorized but have not been settled or funded.
    - “Processing” are transactions that were authorized and settled and are in the process of being funded.

- “Rejected” are transactions that have been rejected.
- “Funded” are transactions that have been deposited to the Merchant’s bank account. These transactions can still come back as rejected by the end users bank account.
- “Cancelled” are transactions that have been authorized and settled but rejected prior to being funded.
- “Reversal” are transactions that were funded but later rejected and as a result the transaction amount reversed out of the Merchant’s bank account.
- “Disputed” are transactions that were funded and the end user is disputing the charge and as a result the transaction amount is reversed out of the Merchant’s bank account.
- “On Reserve” if Pace is unable to deposit funds into the Merchant’s bank account due to invalid account # or there being a block on the Merchant’s account, the funds will be on reserve until the banking issue is resolved.

ACH Funding Report

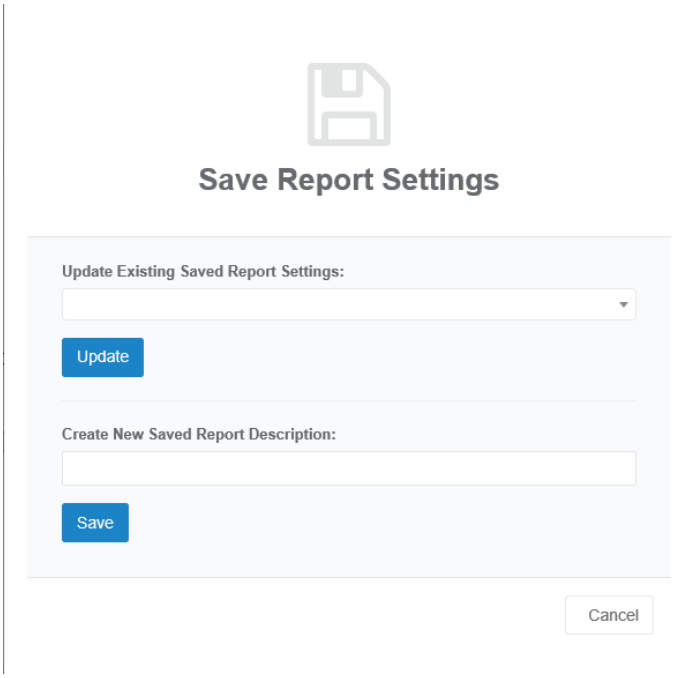
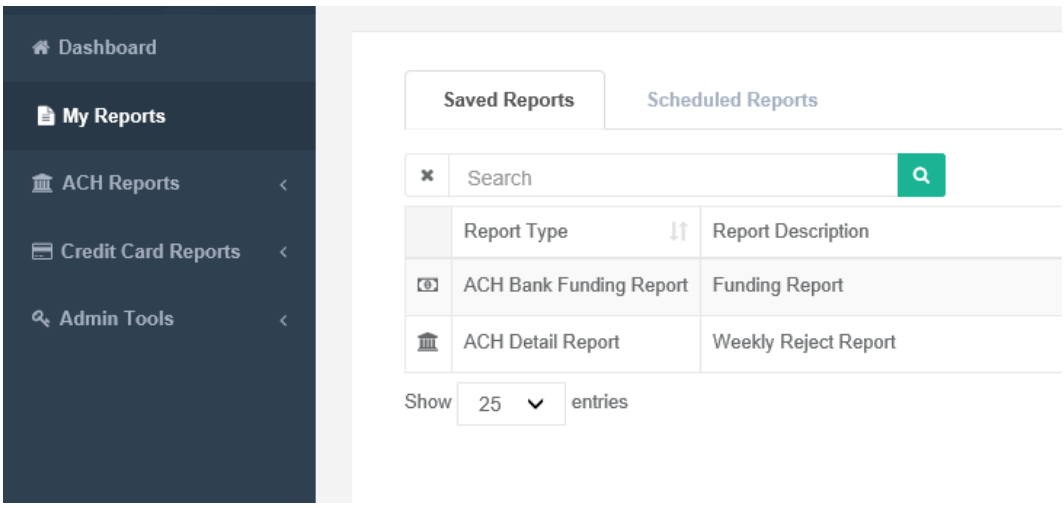
- ACH Funding Report is arranged by funding date and has the available data below on the right to be included on the report and there are a few preset options available and can be customized to show any combination of the available fields. This report also includes any custom fields as defined by the partner in the initial integration.
- Rejects and Returns are reported as separate Funding Groups and are not netted out of the Sales totals for that day. All debits are grouped together in one-line item of the bank statement and all credits are grouped together in a separate line item however Insight will reflect the transaction details for those amounts.
- Individual MIDs will only have access to the level of detail defined in the user setup, all levels above will be prepopulated.
- This report can be printed and/or exported to Excel and will include the columns chosen to be displayed on the report.


ACH Bank Funding Report
Go Back
Report Settings Selection
Test Data:
OFF
Partner:
Pace Product Development- Production
Customer:
Production Test
Business Unit:
All
Bank Funding Date:
Run Report
Save Settings
Report Columns
Column Presets:
All
Columns:
Customer Name
Business Unit Name
Transaction Date
Amount
Account Holder Name
Account Last 4
Payment Type
Transaction Type
Result
ACH Status
ACH Status Date
Most Recent Funding Date
Most Recent Funding Group ID
Most Recent Funding Group Amount
Deposit Group Date
Deposit Group ID
Deposit Group Amount
Reversal Group Date
Reversal Group ID
Reversal Group Amount
Dispute Group Date
Dispute Group ID
Dispute Group Amount
Custom 1
Custom 2
Custom 3
Custom 4


Sample_ACH_Funding_Report.xlsx - Excel
File
Home
Insert
Draw
Page Layout
Formulas
Data
Review
View
Add-ins
ACROBAT
Paste
Calibri
11
Wrap Text
General
Merge & Center
Clipboard
Font
Alignment
Number
C6
A
B
C
D
E
1 Customer
District
Funding Date
Funding Group ID
Funding Amount
2 Operator of California
Western District
03/08/2018
5909
$2,948.77
3 Operator of California
Western District
03/08/2018
5910
-$944.46
ACH Bank Funding Report
Funding Group - 5909
Funding Group - 5910

How to save Reports

Reports can be saved for future use without having to choose settings each time. Click on Save Settings and the following pop up box will appear. Either choose an existing report to update, if available, and click “update” or enter the name/description under “create new saved report description” and click “save”.



Navigate to “My Reports” from the Menu to view your saved reports.