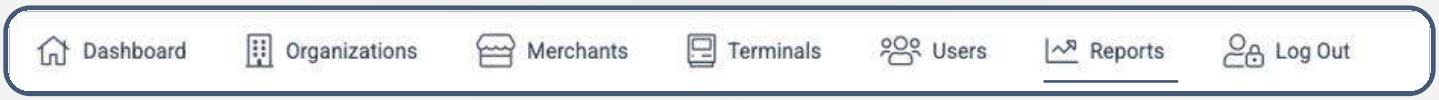
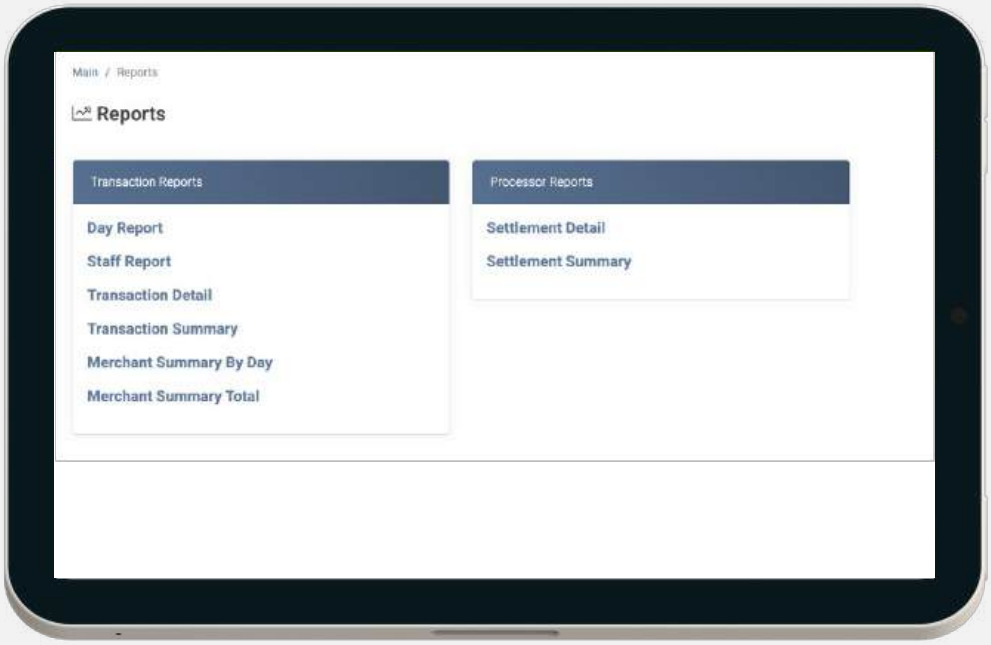
POS & Bank Reconciliation Guide

Log into your **ATM Portal** and select **REPORTS**



Once you are in your **REPORTS** section please advise that there are **2 sections** for reports.

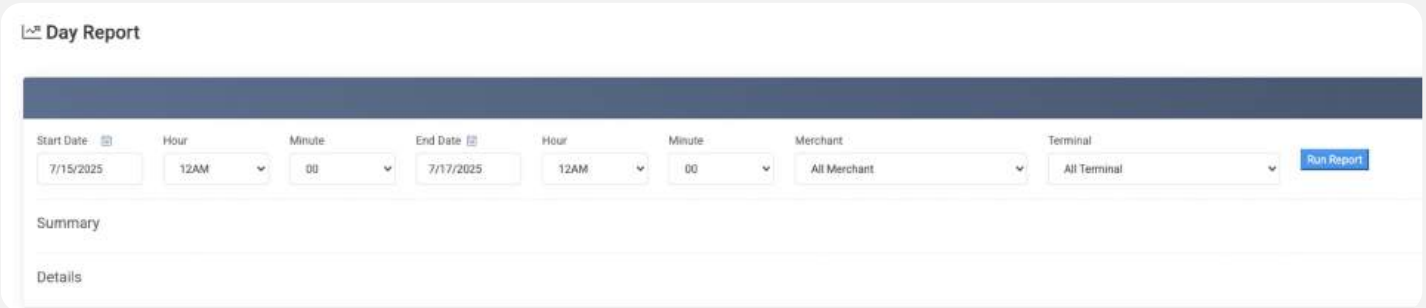


There are **TRANSACTION REPORTS** (left side) and **PROCESSOR REPORTS** (right side).

PLEASE READ THIS CAREFULLY: (This will make reconciliation much easier)

Transaction Reports: They are used to reconcile with your POS system at your store. These features give you data that is pulled directly from the terminal into the Dynamic Portal.

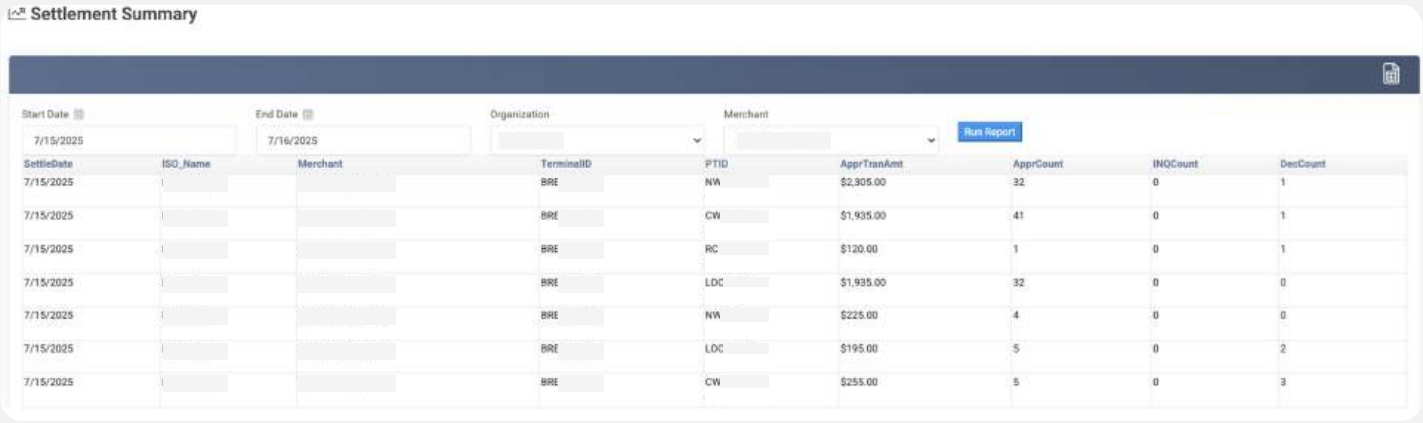
Attempting to reconcile your Day reports to your Processor reports will likely not work.*



Day Reports can be used to **find out various processing information** for a specific timeline. You can use this to match up against your Point of Sale.

Processor Reports are used to **Reconcile with your bank.** Your accountant should be using processor reports to reconcile with the bank statements and to view each transaction that is included as part of your settlement.





Settlement Summary: Use the settlement summary to match up to your bank deposits. What you see here is what will actually settle into your bank account.

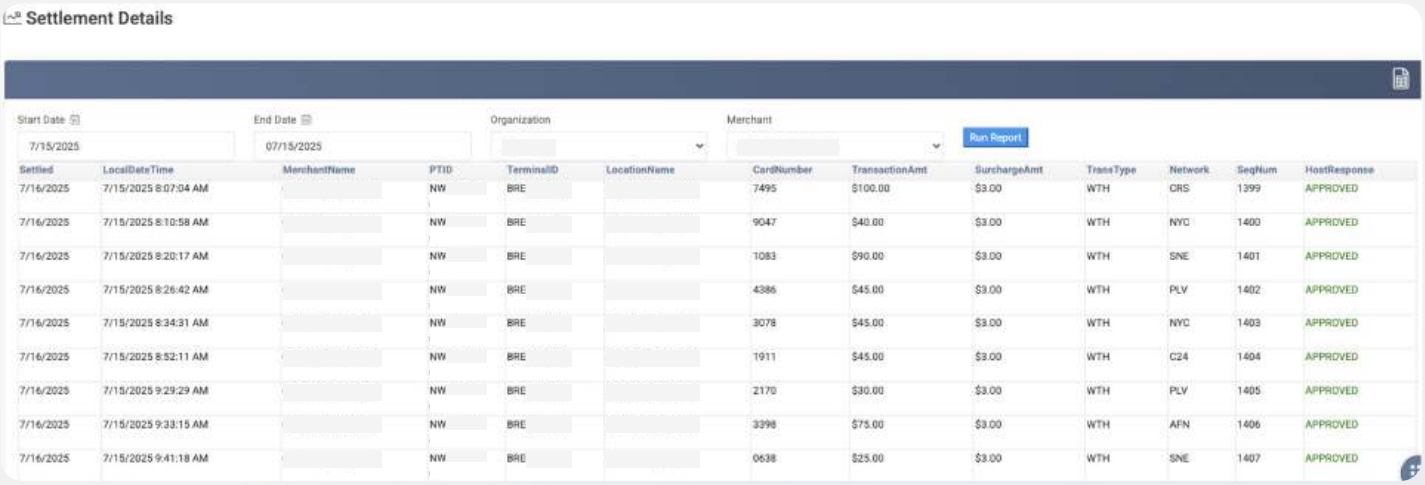
Please advise on some of the PTID codes and their respective bank descriptors: (Sample examples)
Codes starting in... will have the following payment descriptors.

- Prefix: NW = Payout descriptor "MVMT or Access Vault"
- Prefix CW = Payout descriptor "DNS"
- Prefix RC = Payout descriptor "DNS"
- Prefix LOC = Payout descriptor "DNS"

Also please note if the same prefix is used this may lump the settlement into 1. For example if you have 2 NW prefix then the total may appear lumped in your settlement.

Settlement Detail: The settlement detail is used to see which transactions are included in your total daily settlement. It will show you the time a transaction took place and the date it was settled on. It will include the terminal number, the last 4 digits of the card, the transaction amount and whether it was approved or declined.

Have your accountant use this to see all the transactions included in every given settlement from the processor.



- **Cutoff times:** Processing networks determine their own cutoff times regardless of terminal batch times. These cutoff times typically include Full Day, 3-3pm, 7-7pm
  If you need a specific cutoff times by code please email our team. (However, you can use the settlement detail and see when the cutoffs are for each processing code)
- **Payout Timelines:** Next Day, +1 Day (Settlement summary will show you)