

Guide for Merchant Documentation

Determining how many transactions & chargebacks you have is a key consideration for where your merchant account can be placed.

Merchant Service Providers will typically ask for a recent credit card processing statement. However, none of the creator platforms generate these in the format that the processors expect or desire. This is basically my attempt at bridging that gap and trying to provide them with at least some data to their underwriting departments.

Patreon

Average Monthly Volume

- 1) Click **Insights** tab, then **Earnings** - <https://www.patreon.com/insights/earnings>
- 2) You want the gross revenue for the month (not the big number at the top) for this. Using the six month view, add the six months where full revenue is shown, then divide by six.
- 3) Optionally take a screenshot of this table for documentation.

Chargebacks

Patreon does not make it easy to see chargebacks. The only thing you can do is run the refunds report and try to manually parse out any refunds you're sure you issued.

- 1) From **Payouts**, click **Documents** <https://www.patreon.com/payouts/documents>
- 2) First, look at **Refund history CSV**
 1. Open the CSV in your favorite office program (Excel, Libre Office Calc, etc)
 2. Delete any refunds older than six months
 3. Of these, delete any refunds you are certain that you issued.
 4. Count the remainder as **possible chargebacks** (ex: if you see three rows left, enter the number 3. Even if it is multiple refunds to the same user, each refund increases the count)
 5. Optionally, if you wish to document this, you can take a screenshot – however, please delete any customer information before you do.
- 3) Now we get the total transaction count in the same timeframe. From the Payout → Documents page, choose **member transaction history csv**
 1. Delete all transactions older than six months

2. Count the **total quantity of transactions** in the remaining six months

Steam

Average Monthly Volume

- 1) Go to <https://partner.steampowered.com/>
- 2) Click **Custom**
- 3) For date range, choose six months prior to the current date up through today. So for instance, if today is 2025-10-01, enter 2025-04-01 as starting date.
- 4) Take the **Total revenue** displayed and divide by six months to get **monthly average volume**.
- 5) Optionally take a screenshot of this table for documentation.

Chargebacks

Steam does not appear to directly report charge backs. It is easy to see total refunds, but chargebacks is the key factor.

Here is what we can do to get a rough estimate.

- 1) Go to https://partner.steampowered.com
- 2) Click **Packages** at the top bar
- 3) Click one year to see sales in the past year
- 4) Open a tab for each actively sold package in the past year (where revenue column > \$0)
- 5) In the right sidebar, click **refund data**
- 6) Click Lifetime to see data for all history
- 7) Optionally take a screenshot of this table for documentation
- 8) Gross Units Returned includes all sorts of returns. What we ideally want is only chargebacks, but in the absence of this data, we can **subtract Gross Units Returned from Refunded Units** to get only chargebacks, fraud, payment issues. This at least gives us an upper bound for chargebacks.
- 9) Now, for the survey reporting, add the numbers for each tab together. So if you have two products, for “All gross units sold” report the combination of all Gross units sold. For “All non-refund returns” report the combination of all the numbers generated in previous step 8.