



Version 1.1

PROPAY® SSO PAGES

Instruction to embed SSO iFrame pages

Date	Version	Description	Author
	1.0		Product
4/1/24	1.1	Added UKPSRFees SSO page	Product

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1.0 How to Include ProPay Widgets on your Website

The ProPay website can be "white-labeled" so that it looks and feels much like your own. It is also possible to use "Single-Sign-On" so that users already logged in to your portal, can be taken directly to a page on ProPay's without having to log in. While you can certainly redirect a user to a specific ProPay page, it is typically more effective to place the ProPay interface in an iframe. Our pages don't redirect users back to your own site, and when you use "Single-Sign-On" all our pages lack a navigation menu. You are given the ability to control that portion of the experience.

Just about every page on the ProPay website can be white-labeled, and benefits from Single-Sign-On. Here are the parts that likely provide you, a payment facilitator, with the most benefit.

- Update account settings, and the on-file direct deposit bank account.
- Transfer money from the ProPay merchant account to his or her bank.
- Use Flash Funds to instantly transfer funds from the ProPay merchant account to a debit card.
- Provide typical "bank statement" reports to your merchants. (You don't need to build your own reporting.)
- Create a "chargeback portal" where merchants can upload documents to ProPay.

How does Single-Sign-On work?

Embedding a ProPay widget into your website using Single-Sign-On, requires two steps:

1. Use the ProPay API to obtain a working key.

- A working key is created specifically for a single ProPay account, and sign-on only works to the account number contained in your API request.
- You must also pass an IP address, or range of IP addresses. Sign-on must originate from the specified location.
- This API request requires client-side x509 certificate authentication.

2. Pass the working key into the website URL as the authToken parameter in the following example: [https://propay.merchant-portals.com/\[SupportedPage\]?authToken=3b9f65d1-d4ea-4af8-ch28-7513091923a1&accountnum=31234567](https://propay.merchant-portals.com/[SupportedPage]?authToken=3b9f65d1-d4ea-4af8-ch28-7513091923a1&accountnum=31234567) (The test version of this site is found at <https://il01merchantportals.propay.com>)

Getting an Authorization Token

The XML interface for gaining the authorization token has the following model:

Account Management SSO Pages – Authorization Elements – Required for All Merchant Methods

Request Element	Notes
certStr	Affiliation Credential for API Access or Disbursement Account Credential for Funds Disbursements
termid	ProPay Credential, omit unless directed
class	Always set value to : partner
transtype	Transtype: 300 (This method is a request for an authorization token)
accountNum	This is the account ID (account number) for the user trying to use/access the SSO pages
ReferrerUrl	This is the website URL where you are embedding the iFrame
IpAddress	Web address of the server sending the request
IpSubnetMask	Subnet mask of computer sending the request (normally 255.255.255.0)

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See Propay Appendix B for result code definitions (00 is success).
AuthToken	string	This is the authorization token needed to access SSO pages for a user
transType	string	This was the transtype completed

```
<?xml version='1.0'?>
<!DOCTYPE Request.dtd>
<XMLRequest>
  <certStr>b18f6a8ac9b7db6b8b3717fe60d2e8</certStr>
  <termid>760d2e8</termid>
  <class>partner</class>
  <XMLTrans>
    <transType>300</transType>
    <accountNum>736852317</accountNum>
    <ReferrerUrl>Your website URL</ReferrerUrl>
    <IpAddress>Web address of server</IpAddress>
    <IpSubnetMask>255.255.255.0</IpSubnetMask>
  </XMLTrans>
</XMLRequest>
```

```
<?xml version="1.0"?>
<XMLResponse>
  <XMLTrans>
    <AuthToken>c6716idc-cabf-41a7-5d66-d4e20ach4ef2</AuthToken>
    <transType>300</transType>
    <status>00</status>
  </XMLTrans>
</XMLResponse>
```

Embedded code example:

```
<html>
<body>
<iframe src="https://il01merchantportals.propay.com/Report/TransactionReport?authToken= c6716idc-cabf-41a7-5d66-d4e20ach4ef2&accountnum=736852317" width="800"
height="800"> </iframe>
</body>
</html>
```

Merchant Boarding Authorization Elements – Required for Boarding

NOTE: ONLY for Boarding. This API call will return an error code if the Partner hasn't been configured with a tier to allow online boarding. Once the merchant has been boarded, the merchant's account number must be used to get an authorization token and access the account management SSO pages.

Request Element	Notes
certStr	Affiliation Credential for API Access or Disbursement Account Credential for Funds Disbursements
termid	ProPay Credential, omit unless directed
class	Always set value to : partner
transtype	Transtype: 302 (This method is a request for an authorization token)
tier	This is the tier that the merchant will signup under (selected by the partner)

Response Elements

Element	Type	Notes
status	string	Result of the transaction request. See Propay Appendix B for result code definitions (00 is success).
transType	string	This was the transtype completed
URL	string	This is the URL to the authorized embeddable iframe – this includes the authorization token
expiration	string	This is the date and time when the authorization token provided will expire

```
<XMLRequest>
  <certStr>8ac9b7db6b8b3717fe60d2e8</certStr>
  <termid>760d2e8</termid>
  <class>partner</class>
  <XMLTrans>
    <transType>302</transType>
    <tier>Tier Name</tier>
  </XMLTrans>
</XMLRequest>
```

```
<XMLResponse>
  <XMLTrans>
    <url>https://propay.merchant-
portals.com/MerchantSignup?onboardingauthorizationtoken=859c358e-4f61-46b5-a41c-
cf6c882dd1ff</url>
    <expiration>2023-08-01T23:34:42Z</expiration>
    <transType>302</transType>
    <status>00</status>
  </XMLTrans>
</XMLResponse>
```

The URL provided in the XMLResponse is the address of the embeddable iFrame.

Embedded code example:

```
<html>
<body>
<iframe src=https://propay.merchant-portals.com/MerchantSignup?onboardingauthorizationtoken=859c358e-4f61-46b5-a41c-cf6c882dd1ff" width="800" height="800"> </iframe>
</body>
</html>
```

2.0 SINGLE SIGN ON PAGES

Merchant Boarding

1. [MerchantSignup](#)

The merchant boarding pages provide a complete boarding process with only the essential information required. This process allows partners to integrate merchant boarding directly to their site. merchants boarded in this manner will be able to gain an account and begin processing in minutes.

Manage Account Funding

1. [Account/AddUpdateCheckingAccount](#)
 - This page allows account holders to change the bank account on file, (this is the default account for bank transfers, fees, etc.).
2. [Account/ConfirmValidationDeposits](#)
 - This page is used to confirm validation for added or changed bank accounts.
3. [Account/SendValidationDeposits](#)
 - This page initiates account validation deposits.
4. [Account/AddUpdateFlashFundAccount](#)
 - This page allows the user to add or update bank account information for Flash Funds, or Visa Direct deposits.
5. [ManageFunds/TransferFundsToDebitCard](#)
 - This page allows account holders to send Flash Funds to a Visa or MasterCard debit card account (account must first have a Flash Funds account added).
6. [ManageFunds/TransferFundsToBankAccount](#)
 - This page allows account holders to transfer funds to a bank account (ACH).
7. [ManageFunds/TransferFundsToanotherpropayaccount](#)
 - This page allows merchants to transfer funds to a different ProPay account (both accounts must use the same currency).
8. [ManageFunds/AddFundsToPropayAccount](#)
 - This page allows merchants to add funds to their ProPay account.
9. [ManageFunds/ScheduledTransfers](#)
 - This page allows merchants to schedule transfers out of their account (Flash Funds/Visa Direct and ACH).

Account Maintenance

1. [Profile/EditBusinessInfo](#)
 - This page lets merchants edit their essential business information (name, location, etc.).
2. [Profile/UpdateAddressAndPhone](#)
 - This page allows account holders to update or change the account owner's personal contact information.
3. [Profile/UpdateEmail](#)
 - This page allows account holders to update or change the account owner's email address.

4. [PaymentMethod/editpaymentmethod](#)
 - This page allows merchants to change the credit card used to pay account renewal fees.

Manage Attached Debit Card (ProPay MasterCard)

1. [PropayCard/Index](#)
 - This page displays the ProPay card active on the account, or the account's ProPay card's status
2. [ProPayCard/RequestCard](#)
 - This page allows merchants to request a new ProPay MasterCard for their account.
3. [ProPayCard/ActivateCard](#)
 - This allows merchants to activate a ProPay MasterCard for their account
4. [ProPayCard/LostOrStolenCard](#)
 - This allows merchants to report their ProPay MasterCard as stolen or lost.
5. [ProPayCard/UpdatePin](#)
 - This allows merchants to update the PIN for their ProPay MasterCard.
6. [ProPayCard/ReissueCard](#)
 - This allows Merchants to order a new ProPay MasterCard for their account.

Documents and Chargebacks

1. [Document/UploadDocument](#)
 - This page is used for securely transferring important documents for the merchant to ProPay. (This is mainly used for disputing chargebacks.)
2. [Risk/ListChargeBacks](#)
 - This page lists all the retrieval requests and chargebacks for the merchant's account.

Provide Merchant Reporting (Informational Pages)

1. [Report/AdvancedTransactionSearch](#)
 - This page provides searching for a specific transaction and uses it to generate a report
2. [Report/ConsolidatedFees](#)
 - This page shows a report for all the fees for a given date range.
3. [Report/LimitsRatesAndFees](#)
 - This page displays the account limits, rates, and fees associated with the account.
4. [Report/TaxInformation](#)
 - This page shows the account summary for the stated financial year. (This report isn't generated until the financial year has ended.)
5. [Report/TransactionDetails](#)
 - This page allows merchants to generate a report showing key details for searched / selected transactions.
6. [Report/TransactionReport](#)

- This page allows account holders to view the transactions on their account - both pending and completed.
- 7. [Report/SweepReport](#)
 - This page shows account holders the different sweeps performed on their account, according to date range.
- 8. [Report/UKPSRFees](#)
 - This is the PSR fees page for UK accounts. This is only for UK accounts. This displays an account Fee's breakdown in the PSR format.

Point of Sale Devices

- 1. [Device/OrderAdditionalDevices](#)
 - This page allows account holders to order devices. This may be initial ordering or may be additional devices for their account.

Legal and Compliance

- 1. [Heartland Terms and Conditoins](#)
 - TermsAndConditions /HeartlandTermsAndConditions
- 2. [Propay terms and conditions](#)
 - TermsAndConditions/ProPayTermsAndConditions

3.0 Account Boarding SSO

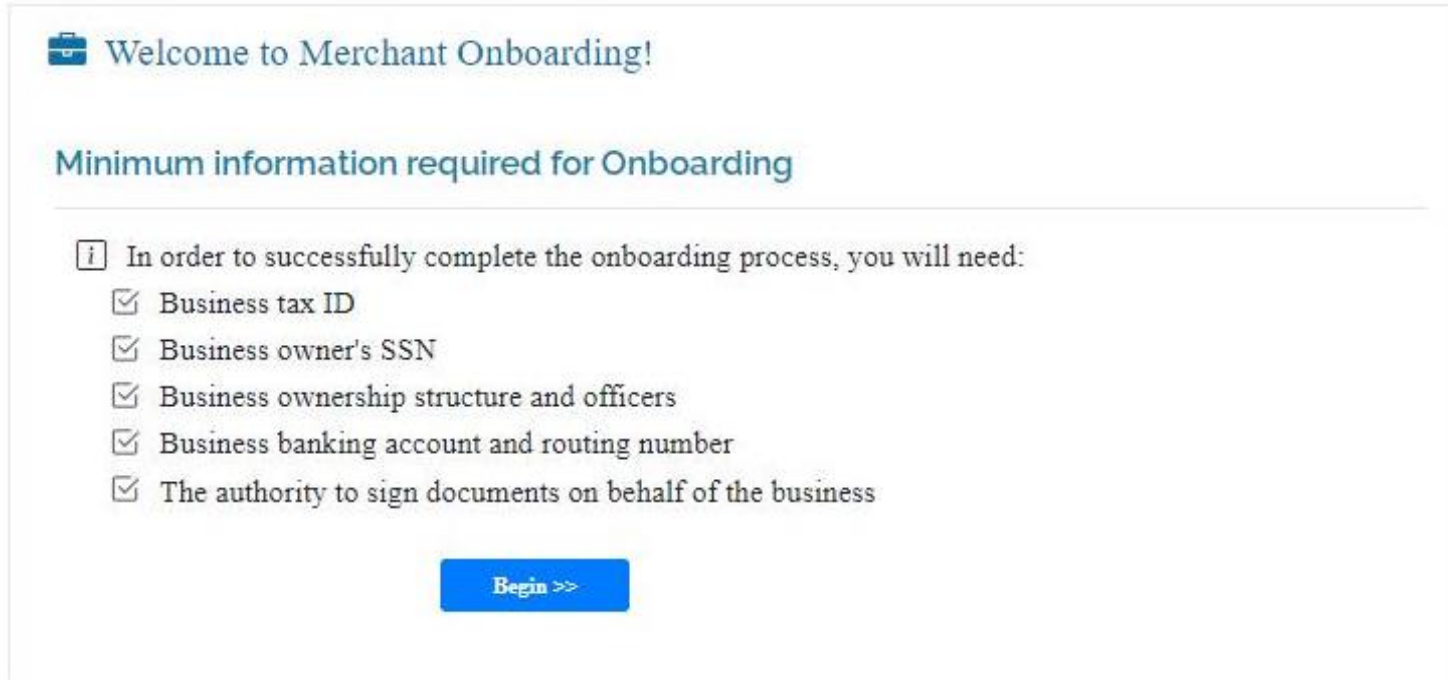
The boarding iFrame provides full boarding functionality without the full burden of implementing a complete API integration. The pages are self-contained and require minimal code changes to an existing website. They create a seamless and simple way for partners to embed merchant boarding on their site. These pages do not provide account or funds management. (That functionality is provided in the account management SSO pages.)


Account Boarding requires that the partner has a tier configured in the ProPay system to allow iFrame boarding. The tier must be specified when obtaining an authentication token and iFrame URL address. (see the Merchant Boarding Authorization section.) Tier's determine initial limitations and features of a merchant account, (limits, rates, fees, available devices, funds management options, etc.) Merchants boarded through this method will be added to that tier.

The Account Boarding SSO iFrame only has one URL to call the entire process, (MerchantSignup). The full URL is provided in the authorization token response. Once complete, the merchant will have an account created in the ProPay system and be ready to begin processing. The entire process can take up to a few minutes.


3.1 Welcome or Landing Page

The Welcome page is the initial page for signing up a merchant. This is what they see first. This iFrame lists all the necessary information a merchant needs to provide to successfully board with the partner.

A screenshot of a web page titled "Welcome to Merchant Onboarding!". The page has a light blue header with a briefcase icon. Below the header, there is a section titled "Minimum information required for Onboarding" with a horizontal line underneath. This section contains an information icon (i) followed by the text "In order to successfully complete the onboarding process, you will need:". Below this text is a list of five items, each preceded by a checked checkbox: "Business tax ID", "Business owner's SSN", "Business ownership structure and officers", "Business banking account and routing number", and "The authority to sign documents on behalf of the business". At the bottom of the list is a blue button with the text "Begin >>".

 Welcome to Merchant Onboarding!

Minimum information required for Onboarding

 In order to successfully complete the onboarding process, you will need:

- ☒ Business tax ID
- ☒ Business owner's SSN
- ☒ Business ownership structure and officers
- ☒ Business banking account and routing number
- ☒ The authority to sign documents on behalf of the business


[Begin >>](#)

The boarding process starts once a merchant selects the 'Begin' button. The process currently includes gathering all the required information, then displaying it for review. After review, the boarding call will be sent and a merchant account created in the system.

3.2 Personal Information


This page collects the personal information required for signup. If desired, this also allows the merchant to provide a separate mailing address.

This should be the person responsible for the account with the business. This account or person is the default contact for the business account and will have rights to change or access the account on behalf of the business.

 **Personal Information**

Authorized Signer Information

Please enter the following authorized signer information to begin the onboarding process.

First (given) Name:	Last (family) Name:
<input type="text"/> *	<input type="text"/> *
Address	Address2
<input type="text"/> *	<input type="text"/>
City	State
<input type="text"/> *	--Select-- ▾*
Postal Code	Country
<input type="text"/> 00000 0000*	--Select-- ▾*
Email address	Date of Birth
<input type="text"/> *	<input type="text"/> mm/dd/yyyy  *
Phone number	SSN
<input type="text"/> 8101112222*	<input type="text"/> 123456789*


☐ I have a different mailing address than my street address.

* indicates a required field.

When complete, the merchant clicks 'Next' to continue. This step is not final and merchants will have a chance to review and change this information before it is sent to the system.

3.3 Business Information

This page gathers all the business information required for signup. This should be the physical location of the business and will be used by the system to verify the business.

 **Business Information**

Business Information

Please enter the following business information to complete the boarding process.


Business Legal Name:	Doing Business As:
<input type="text" value="Jon Bob"/>	<input type="text" value="Jonbobby"/>
EIN:	Website URL:
<input type="text" value="54-9965215"/>	<input type="text" value="www.jonbobbybedpans.com"/>
Business Description:	Business Phone Number:
<input type="text" value="medical supplies"/>	<input type="text" value="365 157 8894"/>
Business Category:	
<input type="text" value="1750 Carpentry"/>	
Monthly BankCard Volume \$:	Average Ticket \$:
<input type="text" value="100000"/>	<input type="text" value="300"/>
Highest Ticket \$:	% Card Present:
<input type="text" value="50000"/>	<input type="text" value="0"/>
% Card not Present (Keyed):	% Card not Present (Ecomm):
<input type="text" value="0"/>	<input type="text" value="0"/>
Business Type:	
<input type="text" value="Sole Proprietorship , Sole Trader"/>	
Address:	Address 2:
<input type="text" value="123 N. 550 E."/>	<input type="text"/>
City:	State:
<input type="text" value="Orem"/>	<input type="text" value="Utah"/>
Postal Code:	Country:
<input type="text" value="84057"/>	<input type="text" value="United States"/>
Reporting Timezone:	
<input type="text" value="Mountain"/>	

* indicates a required field.

When complete, the merchant clicks 'Next' to continue. This step is not final and merchants will have a chance to review and change this information before it is sent to the system.

3.4 Deposit Bank Information

This page collects the deposit bank account information. This account is the default account used for settlement and deposits to the business. This account will not be used for payment but may be used for DDA, Sweeps, and general ACH transfers.

 Deposit Bank Information

Deposit Bank Information

Account Name (Nickname)
*

Account Number
*

Confirm Account Number
*

Account Ownership Type
*

Account Type
*

Bank Routing Number
*

Bank Name

Reset


<<Previous

Next>>

When complete, the merchant clicks 'Next' to continue. This step is not final and merchants will have a chance to review and change this information before it is sent to the system.

3.5 Beneficial Owner

This page collects all the beneficial owner information as required by FinCEN / OFAC. This allows up to five (5) different beneficial owners. Once the info is filled out, the add button stores the data below and clears the fields allowing for an additional owner to be added. Users can edit or review the data before moving to the next step.

 Merchant Beneficial Owner (Max 5)

Beneficial Owner

Check if person on personal information page is a Beneficial Owner

☐

Owner

Title:

*

First Name:

*

Address:

*

City:

*

Postal Code:

*

Country:

--Select--

▼

*

SSN/Passport:

*

Percentage:

*

Email:

*

Last Name:

*

Address2:

State:

--Select--

▼

*

Date Of Birth:

mm/dd/yyyy

📅

*

* indicates a required field.

Add

Summary of Beneficial Owners

Name: President Jon Bob

Address: 123 N 550 E Orem UT 84057 USA

Address2:

Email: jonbob@jonbobbybedpans.com DOB: 0925-03-17

Ownership %: 100 SSN/Passport #: 564851234

Edit

Remove



I attest that the information provided is correct and complete to the best of my knowledge and that there are no other owners with 25% ownership (or greater) except those which have been provided if applicable based on my business type.

Reset


<<Previous

Next>>

When complete, the merchant clicks 'Next' to continue. This step is not final and merchants will have a chance to review and change this information before it is sent to the system.

3.6 Device

The device page lists all devices available to the merchant and their prices. (This is set in the tier - please contact your account relationship manager or Implementations for help.) The merchant can choose the device and quantity desired. Shipping address for devices is prepopulated with the person address - but can be modified. Additionally, the merchant can choose to change the time zone which defaults to the time zone of the business address. This time zone is used for settlement and transaction purposes. (Reports and Heartland supplied information will utilize this time zone.)

 **Device Information**

Boarding Device Information

Please select one or more devices, enter a quantity, and then click add.

Device * Quantity *

Shipping address for the devices(Same as Personal Address).

Address * Apt

City * State *

Zipcode * Timezone *

Summary


Device: 68673de9 Qty: 2 Price: \$450.00 Subtotal: \$900.00

Total: \$900.00

When complete, the merchant clicks 'Next' to continue. This step is not final and merchants will have a chance to review and change this information before it is sent to the system.

3.7 Payment

This is where the merchant inputs the payment method that will be used to pay for devices and account setup fees. For convenience, this method only currently supports a credit card.

 **Payment Information**

Credit Card Information

Even though we will not be charging you at this time, we do require a payment method on file. Please provide your payment information. In doing so, you acknowledge that we will be securely storing this information on file.

Card Holder Name

Jon Bob

*

Card Number

*****1234

*

Expiration Date

12/26

*

CVV

837

*

Billing Postal Code

84057

*

Reset

<<Previous

Next>>

When complete, the merchant clicks 'Next' to continue. This step is not final and merchants will have a chance to review and change this information before it is sent to the system.

Review and Submit Information

Review and Submit Information

Please review the information you have entered and submit to complete the onboarding process.

Personal Information

First (given) Name:	Last (family) Name:
<input type="text" value="Jon"/>	<input type="text" value="Bob"/>
Address	Address2
<input type="text" value="1234"/>	<input type="text"/>
City	State
<input type="text" value="Orem"/>	<input type="text" value="UT"/>
Postal Code	Country
<input type="text" value="84057"/>	<input type="text" value="United States"/>
Email address	Date of Birth
<input type="text" value="jonbob@notreal.com"/>	<input type="text" value="1925-03-17"/>
Phone number	SSN
<input type="text" value="8013108812"/>	<input type="text" value="564851234"/>

[<< Edit Personal Information](#)

Business Information

Business Legal Name:	Doing Business As:
<input type="text" value="Jon Bob"/>	<input type="text" value="Jonbobby"/>
EIN:	Website URL:
<input type="text" value="549965215"/>	<input type="text" value="www.jonbobbybedpans.com"/>
Business Description:	Business Phone Number:
<input type="text" value="medical supplies"/>	<input type="text" value="365 157 8894"/>
Category:	
<input type="text" value="1750 Carpentry"/>	
Monthly BankCard Volume \$:	% Card Present:
<input type="text" value="100000"/>	<input type="text"/>
Average Ticket \$:	% Card not Present (Keyed):
<input type="text" value="300"/>	<input type="text"/>
Highest Ticket \$:	% Card not Present (Ecomm):
<input type="text" value="50000"/>	<input type="text"/>
Business Type:	
<input type="text" value="Sole Proprietorship , Sole Trac"/>	
Address:	Address 2:
<input type="text" value="123 N. 550 E."/>	<input type="text"/>
City:	State:
<input type="text" value="Orem"/>	<input type="text" value="UT"/>
Postal Code:	Country:
<input type="text" value="84057"/>	<input type="text" value="United States"/>
Reporting Timezone:	
<input type="text" value="MT"/>	

[<< Edit Business Information](#)

3.8 Review and Submit

The review and submission page displays all the information submitted on the previous six pages. This is to allow the merchant to view and edit any of the information through the process.

To edit any of the different pages, the merchant can select the linked buttons leading to each section. Once complete, the process will return them to the review page.

Deposit Bank Information

Account Name (Nickname)

jonbob

Account Number

123547

Account Ownership

Business

Account Type

Checking

Routing Number

124001545

Bank Name

JPMORGAN CHASE BANK

[<< Edit Bank Account Information](#)

Summary

Device Order \$0.00

Account Setup Fee \$0.00

Total Cost \$0.00 (you will be billed this amount)

Payment Information

Card Holder Name

Jon Bob

Card Number

*****1234

Expiration Date

12/26

CVV

837

Billing Postal Code

84057

[<< Edit Payment Information](#)

☐ By checking this box, you agree to Propay's Terms and Conditions . *

[Confirm information and Submit >>](#)

When complete, the merchant clicks 'Confirm information and Submit'. This sends the boarding information to the system and creates a merchant account.

Automatic account approval can take up to a minute. Once complete, the system displays a notification on the success of account creation, or a notice to check for further instructions in an email. This notice email will be sent to the address supplied in the 'Personal Information' section.

4.0 Account Maintenance

The account maintenance pages allow partners to quickly offer basic account maintenance options for their merchants. Each of these pages is an individual process and requires a separate embedded process. This allows partners to tailor their merchant's experience.

4.1 Edit Business Info

SSO page: Profile/EditBusinessInfo

This page allows account holders to change the basic contact and identity information of the business. This is used in verification, billing, and payment processing.

This page allows you to change the basic contact and identity information of the business. This is used in verification, billing, and payment processing. This needs to be kept current to avoid a problem with verifications and holds. To change the business information provide the following:

Business Information


- Business Name (DBA)
- Legal Business Name
- Tax Identification Number
- Matching Tax Identification Number

Business Address

- Address (No PO Box)
- City
- State
- Zip Code

Once complete, select the 'Submit' button.

(For customer service agents: changing the business information starts a new verifications review.)

 **Business Information**

Keep your business information up to date.

Business Information

Business Name (DBA)
GQEnterprises

Legal Business Name
GQEnterprises

Tax Identification Number (Optional)

Confirm Tax Identification Number (Optional)

Business Phone Number
0116 2524014

Select a Time Zone ▼

Business Address

Address (No PO Box)
123 Nottingham Road

Address 2 (Optional)

City
Birmingham

Postal Code
B23 7SJ

UPDATE

4.2 Update Address and Phone

SSO page: Profile/UpdateAddressAndPhone

This page allows account holders to update or change the account owner's personal contact information on the account. This information needs to be accurate and correct for account verification and communication.

This information needs to be accurate and correct for account verification. Names and addresses can change due to marriage, a move, ownership change, etc. This is used to contact the account holder, for billing, and verification purposes. Only use characters from the standard alphabet, spaces, and ONLY the following: # - , .

If the address listed here is incorrect, a check on the address will cause a verification problem. This could result in a possible hold on the account.

To update phone and address information:

Specify the physical address:

- Provide the street address
- City
- State
- Zip Code

Specify the Mailing address (Cannot be a PO box):

- Provide the street Address
- City
- State
- Zip

Specify a new Home and Mobile Phone numbers

- Provide new Mobile Phone in the Mobile Phone field
- Provide new Home phone number in Home Phone field

Once Complete, Select the 'Update' button.

(For customer support agents: changing the address and phone number starts a new verification review.)

Addresses can change due to marriage, a move, ownership change, etc. This is used to contact the account holder, for billing, and verification purposes. Names can't be changed on this page. Account holder names must be changed by contacting ProPay Risk.

Update Address & Phone

Physical Address

Update your physical address below :

Street Address
IDVERIFIER ST

Street Address 2

Street Address 3

City
Ely

Postal Code
CB6 2AG

Mailing Address

☒ My Mailing Address is different than my Street Address

Mailing Address
1234 Mail Street

Mailing Address 2

Mailing Address 3

Mail City
Birmingham

Postal Code
B23 7SJ

Update Home & Mobile Phone

Mobile Phone
01162524001

Home Phone
01162524001

UPDATE

4.3 Update Email

Profile/UpdateEmail

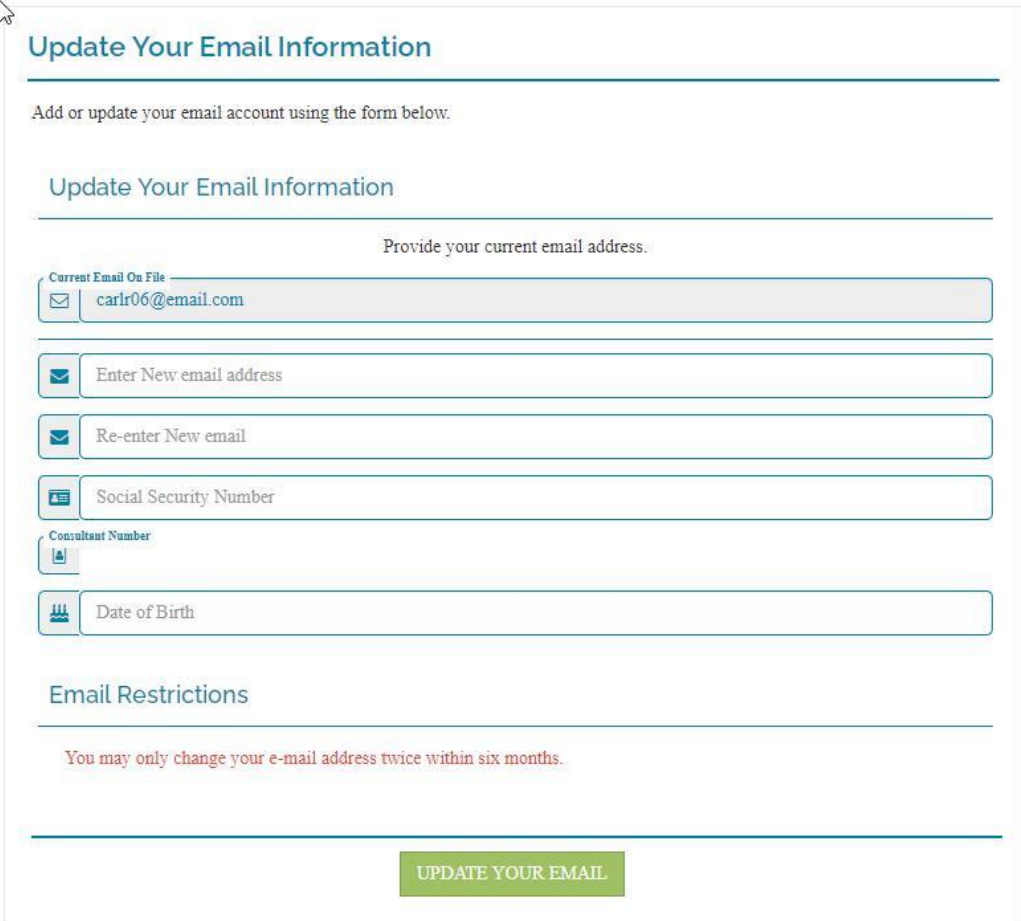
This page allows merchants to change the account owners' email address. This address is utilized for document communications and notifications with the account.

Having an updated email address for the primary contact on an account is important. This SSO page provides that need. While keeping the contact address is important, changing the email address is limited to twice each six months.

Updating the primary contact is more than simply adding a new email address, this includes other identifying information.

To change the primary contact address, input the old address, the desired new address, social security number and date of birth. With this information the account can be verified and the address changed.

Selecting the 'Update Your Email'



Update Your Email Information

Add or update your email account using the form below.

Update Your Email Information

Provide your current email address.

Current Email On File
carlr06@email.com

Enter New email address

Re-enter New email

Social Security Number

Consultant Number

Date of Birth

Email Restrictions

You may only change your e-mail address twice within six months.

UPDATE YOUR EMAIL

4.4 Edit Payment Method

SSO page: PaymentMethod/Editpaymentmethod

This is where you change the credit card used to pay account renewal fees. Accounts are renewed each month. Fees are charged first to the account balance. If there aren't enough funds in the account, the fee will be charged to the card on file.

If you need to change the card on file, you can change it here. Only one card is kept on file for the account. Changing the card number here removes the previous one from the account.

To update the card on file, provide the following:

- Card Brand
- Credit Card Number
- Expiration Date
- Zip Code
- Name on Card

NOTE: make sure the information is correct. Incorrect information will result in non-payment and the account will not be renewed.

Once the correct information has been entered and reviewed, click the 'Submit' button to save the card.

Edit Payment Method

Credit Card Information

Enter Card Number *

mm ▼ *

yy ▼ *

ZIP/Postal Code *

Cardholder Name *

Requirements

* All fields are required.

UPDATE CREDIT CARD

5.0 Manage Account Funding

5.1 Add or Update the Checking Account

SSO page: Account/AddUpdateCheckingAccount

This page allows account holders to change the bank account on file. The bank account on file is the default account for bank transfers, fees, etc. For security reasons, bank transfers in, (ACH In transfers), are only allowed from the account on file. Whenever there is a change in the bank account, or there needs to be a change of accounts, use this page to update the account on file. To change or specify a new account, complete a few steps:

Specify the account type.

- There are 4 radio buttons showing 4 different account types. (Business, Personal, Checking, Savings) Select the appropriate one.

Provide the bank and account information:

- Input the Bank name
- Input the Bank routing number
- Confirm the Bank routing number
- Input the account number
- Confirm the account number

Double check all information to make sure it is correct. Incorrect information will result in rejected bank transfer and fee.

Once you have verified that everything is correct, click the 'Update' button. (For customer support agents: changing the bank account information automatically triggers a new verification review.)

-Pic-

Addresses can change due to marriage, a move, ownership change, etc. This is used to contact the account holder, for billing, and verification purposes. Names can't be changed on this page. Account holder names must be changed by contacting ProPay Risk.

Checking Account Information

To add or change a bank account in your profile complete the form below. You must have a bank account on file to transfer funds from your ProPay Account to a bank account or to add funds from a bank account into your ProPay Account.

Add/Update Checking Account

Checking ☒ Personal ☐
Saving ☐ Business ☒

Routing Number

772255

Confirm Routing Number

Bank Account Number

****2361

Confirm Account Number

Recommended Information

Please note the following requirements.

- › You may change the bank account in your profile no more than twice every 90 days.
- › You may only enter a U.S. account. Foreign bank accounts are prohibited.
- › Please ensure the routing and bank account numbers are correct or may be subject to a \$10 'ACH Return' fee. If you have any doubt as to the accuracy of the routing or bank account numbers, please call your bank to verify them.
- › DO NOT use a deposit slip to determine your routing number.

If you have already added/updated your bank details [Click here to confirm your validation deposits.](#)

 UPDATE

5.2 Confirm Validation Deposits

SSO Page: Account/ConfirmValidationDeposits

In order to validate the bank account information, ProPay sends two deposits to the specified account. These are very small amounts. Merchants are required to specify the transaction amounts, in order, to validate that the account information is correct.

Once specified the merchant selects the 'submit' button to verify the account.

If correct, the system displays a success screen. If already validated, the system states that the account has already been validated.

However, If the the validation amounts are incorrect, or if the amounts are entered incorrectly, the system will send an error message and redirect the merchant to the Checking Account Information SSO page to correct / check the account information.

Bank Account Validation

Enter the amount for the two (2) deposits that were sent to your bank account in order to validate that bank account. You are only allowed one opportunity to verify the deposit amounts. and any incorrect response will require you to start the validation process over again.

Please verify the deposit amounts before pressing the submit button.

Validate Bank Account Deposits

\$	First Bank Deposit	?
\$	Second Bank Deposit	?

How to Validate

Look into your bank account as we have made two small deposits to validate both routing and account numbers.

SUBMIT

Checking Account Already Validated

The bank account in your profile has already been validated. Click the button to transfer funds to your bank account.

START TRANSFER

5.3 Send Validation Deposits

SSO Page: Account/SendValidationDeposits

This is the process of how ProPay validates bank account details. In order to validate an account, the merchant must have access to and be able to see and report different transactions into the specified business account.

Once the process has been started, ProPay will automatically send two, random small amounts into the specified account. This is an ACH transaction and will not be immediate. How long it takes is dependent on many variables, but is mainly controlled by the host bank. The transactions should show up in the account between 1 and 3 business days.

If the transactions do not show up in the account, then the account details were likely input incorrectly. The merchant should review and correct any faulty information on the account details SSO page.

To begin the process, merchants simply select the 'continue' button. ProPay then begins the process of validation by sending the two small deposits to the account.

Bank Validation Started

You have successfully started the bank validation process and two (2) small deposit were sent to the bank account on file and should arrive within 2-3 business days. Although you can begin transferring funds to your bank account immediately, we recommend that you complete the bank validation before initiating a transfer, your bank must be validated successfully before adding funds from your bank account.

Please review your bank statement or online account history and locate the two deposits. You may also be able to learn what the amounts are from your bank's automated system of website, if available. Once you know the two deposit amounts, complete the following steps:

- Return to the "Change/Add Checking Account" page.
- Choose the option to complete the validation process at the bottom of the page.
- Enter the two (2) deposit amounts when prompted.

Once you have entered the correct deposit amounts you will be able to add funds from your bank account to your ProPay account.

CONTINUE

Checking Account Validation Started Successfully

You have successfully started the Checking Account Validation process. We will now send two small deposits into your checking account. It may take 1-3 business days before the deposits show in your bank account.

5.4 Add or Update the Flash Funds Account

SSO page: [Account/AddUpdateFlashFundAccount](#)

This page allows account holders to add a destination card to use with Visa Direct transfers (Flash Funds). Visa Direct requires that destination accounts be verified before transfers are allowed. Through this SSO page, account holders can add and get cards verified for use with Visa Direct transfers.

-pic-

- Debit/ Prepaid Card Number
- Expiration date
- CVV/CID number
- Name printed on the card
- Cardholder information:
 - Street Address
 - City
 - State
 - Zip Code

Make sure to check all information and make sure it is correct.


(For Customer Service Agents: there is a check to verify the card data and that the owner match.) Debit Card transfers are subject to a minimum \$0.50 fee, or 1% for transfers over \$50.00. Once you are sure the information is correct, click the 'Submit' button to add the card. You are now ready to transfer funds. Funds are transferred through the 'Transfer Funds to Debit Card' page.

Visa Direct transfers only to Visa or MasterCard debit card accounts.

Flash Funds Card

Please enter a participating Visa or MasterCard debit card or reloadable prepaid card as the destination of Flash Funds transfers out of your merchant account. Enter the card information exactly as printed on your card and provide the address information that would correspond to the Billing Address on the card account. Flash Funds transfers should become available in your financial institution within 30 minutes.


Enter Destination Card Details




Card Number

Expiration Month

Expiration Year



CVV/CVC Code



Name (as it appears on card)

Billing Address

City

State

Postal Code

Restrictions

NOTE: You are required to correctly complete all fields on this page.

SUBMIT

5.5 Transfer Funds to a Debit Card Account

SSO page: ManageFunds/TransferFundsToDebitCard

This page allows account holders to send funds to a bank account associated with a Visa or MasterCard debit card. The account must have a debit card associated with it for a Visa Direct transfer. Funds transferred this way arrive to the debit account in about 30 minutes or less.

To use this page you must have already put a debit account on file. To add an account, use the 'Update Debit Card for Transfers page.

This page allows you to send funds to a bank account associated with a Visa or MasterCard debit card. The account must have a debit card associated with it.

This transfer page shows your account balances and the transfer fee.

To transfer funds, enter the:

- Card Brand (Visa or MasterCard)
- Card Number
- Expiration Date
- Transfer Amount

When entering the amount, remember the transfer fee. If you must have a specific amount, make sure to transfer enough to cover the amount plus the fee.


- Click 'Review' to check the information before sending the transfer. Once confirmed, the transfer is immediate.

NOTE: There is no recovery option once the funds have been transferred. The money is now in the control of the debit account holder. You re-enter card information here to make sure that it matches the debit card(s) on file. If the information doesn't match, the transfer will fail.

Flash Funds Card

Please enter a participating Visa or MasterCard debit card or reloadable prepaid card as the destination of Flash Funds transfers out of your merchant account. Enter the card information exactly as printed on your card and provide the address information that would correspond to the Billing Address on the card account. Flash Funds transfers should become available in your financial institution within 30 minutes.


Enter Destination Card Details




Card Number

Expiration Month

Expiration Year



CVV/CVC Code



Name (as it appears on card)

Billing Address

City

State

Postal Code

Restrictions

NOTE: You are required to correctly complete all fields on this page.

SUBMIT

5.6 Transfer Funds to Bank Account

SSO page: ManageFunds/TransferFundstoBankAccount

Using this page, partners can provide their merchants easy access to transfer their funds to their bank accounts.

This page only allows transferring funds to the verified bank account on record for the merchant. To transfer to a different account, merchants will need to change and verify their account.

This page displays the currently available balance as well as any fees associated with the transfer.

Merchants specify the desired transfer amount and then selects the 'Review' button. If the information is correct, the merchant can initiate the transfer.

Transfer Funds

Manage your account balance by transferring funds to your bank account

Banking Information

Bank Name

America First Credit Union

Bank Routing Number

324377516

Bank Account Number

****6458

Your Account Balances

Balance:	\$0.00
Transfer Fee:	\$0.00
Available to Transfer:	\$0.00
Minimum Transfer Amount:	\$0.01

Amount to Transfer:

\$

Amount to Transfer

0.00

*

REVIEW

5.7 Transfer Funds to Another ProPay Account

SSO Page: ManageFunds/TransferFundsToanotherpropayaccount

This SSO page allows merchants to transfer funds between ProPay accounts. A ProPay to ProPay transfer is an effective way to move funds between merchants and is instantaneous.

ProPay uses the email address to identify the correct account and transfers the specified amount. The only required fields are the email address and amount to transfer. This removes the need for account holders to memorize or use account numbers.

The full options for identifying the account and providing records of the transfer are:

- First name
- Last name
- Email Address
- Amount to transfer
- Invoice number (for merchant's records only)
- Note to Recipient

Once the desired information has been provided, selecting the 'Submit' button initiates the transaction. If the email address is tied to a valid ProPay account, the funds will be instantly transferred. If not, the transaction will be declined.

Transfer Funds to Another ProPay Account

Fill out this form to transfer funds from your ProPay Account to another ProPay Account using the Accountholder's email address.

Your Account Balance: **£300.00**

Recipient's Information

Amount to Transfer

£

0.00

Note To Recipient

Note To Recipient



(300)

Restrictions

If the email address belongs to a ProPay member, your payment will immediately move from your ProPay Account to their ProPay Account. If the email address does not belong to a ProPay member, the transaction may be declined.

SUBMIT

5.8 Add Funds to ProPay Account

ManageFunds/AddFundsToPropayAccount

Merchants sometimes need to add funds to their ProPay accounts. This can be due to many reasons including merchant to merchant transfers (transfers to another ProPay account), flash funds (visa direct) transfers, fees, or refunded transactions, etc. Use this page if the merchant needs or desires to add more funds to their Propay account.

Transfers into the ProPay account utilize an ACH 'pull' from the verified bank account. Account holders specify the desired amount and review the transaction. If the information is correct, the merchant can initiate the transaction.

Once initiated, ProPay will pull the specified amount from the verified bank account into the merchant's account.

Add Funds

This feature allows you to transfer money from your bank account to your ProPay Account.

How To Add Funds

Enter the amount below that you would like to transfer.

Your Account Balance:

\$0.00

Amount to Transfer:

Amount to Transfer \$ 0.00 *

Requirements

The funds will be withdrawn electronically from the bank account stored in your ProPay profile and deposited into your ProPay Account.

REVIEW

5.9 Scheduled Transfers

ManageFunds/ScheduledTransfers

Merchants can create regular transfers that will remove all funds from their ProPay account and send them to the specified account.

Scheduled transfers work on a daily schedule. Scheduling transfers for all the available balance means that the merchant will never have available funds in their account.

This can be an issue if the merchant provides credits or refunds past the settlement time or incurs fees. In that case, the ProPay account may go negative and cause issues depending on the merchant's account and tier settings. Additionally, whenever the merchant checks their account, there will never be a positive balance.

Merchants need to be aware of the possible implications before they setup a scheduled transfer. Merchants must first verify that they do understand daily transfers. Once verified, the scheduling options are enabled.

The schedule times are presented in both UTC and the local timezone specified on the account.

The different methods are either an ACH (bank account), or Flash Funds (Visa direct to a debit card account). Selecting a method for the transfer will cause the page to display the different settings for each method. If the desired method has not been verified or added, then the system will state the issue and present the merchant with a link to the appropriate SSO page to address the issue.

After reviewing the information, merchants can set a scheduled transfer by selecting 'Confirm & Submit'.

Scheduled Transfers

You can schedule a time to automatically initiate a transfers each day, removing the need to manually transfer money out of your merchant account. Just select a Transfer Time below and we will direct our sponsor bank to send your full available balance to your preferred account at the specified time each day.

Funds Transfer Scheduler

☐ I want to setup ScheduledTransfers. I acknowledge that at the selected Transfer Time the full available account balance in my merchant account will be sent to my Preferred Transfer Method.

Scheduled Transfers

Schedule Funds Transfer at

Requirements

Please use the drop down list below to select your Preferred Transfer Method:

Select your Preferred Transfer Method

CONFIRM & SUBMIT

6.0 Manage Attached Debit Card (ProPay MasterCard)

6.1 Index

PropayCard/Index

This page shows the merchant information regarding their ProPay MasterCard that is connected to their account. The status, expiration date, last 4 digits and current balance will be displayed.

From this page, merchants can easily manage their card by using the links at the bottom to either, report a stolen card, activate their requested card, or order a replacement (replacement fee is displayed). Each of these links takes the merchant to the corresponding page without having to re-load the iframe with a new address.

ProPay MasterCard® Card

Review your account and card information, including additional card services.

Current Card Information

Card Status:	REQUESTED
Expiration Date:	
Last 4 digits:	****
Current Account Balance:	\$0.00

Manage Your MasterCard® Card

- > [Report Card Stolen](#)
- > [Activate My Card](#)
- > [Order a Replacement Card \(\\$4.95 Fee Applies\)](#)

6.2 Request Card

ProPayCard/RequestCard

Merchants use this page to request a PPMC. Unless specified by the tier, ProPay will not automatically issue a PPMC to merchants on signup. Merchants will need to request a PPMC in order to utilize the card with their account balance. Requeusing a card is simple.

6.3 Activate Card

ProPayCard/ActivateCard

Merchants must activate their ProPay MasterCard before it can be used. Merchants can activate their card through this SSO page. The process is simple, merchants provide the requested information and select 'Activate'. The card will immediately be activated in the ProPay system.

After activation, the PPMC provides direct access to the merchant's available funds in the ProPay account. Merchants will not have access to funds which are still pending in their account. When used, the PPMC acts as a debit card for the ProPay account.

Merchants must activate their PPMC before it can be reported lost or stolen, or have the PIN updated. Until the card is activated by the merchant, it will not connect to their account or be usable.

Activate Your PPMC

Activate My ProPay Card


By activating your card you agree to the terms and conditions found in the Cardholder Agreement.

In order to activate and use your ProPay MasterCard® Card, you will need to choose a four-digit personal identification number (PIN). Please choose your PIN number below:

XXXX - XXXX - XXXX -

VALID /
THRU

ProPay Card PIN



PIN Number Security Recommendations

Your PIN number is very important as it allows access to the funds in your Account from ATM machines. Transactions completed with the use of your PIN number, even without your authorization, cannot be disputed.

As you are selecting your PIN number, please keep in mind the following security recommendations:

- Select a secure PIN number that cannot be easily predicted by anyone else
- Take all reasonable steps to ensure that your PIN number is only even known by you
 - You should memorize your PIN number
 - Do not write your PIN number on your card or in any other easily accessible place
- Do not allow other to observe your PIN number when entering it into an ATM machine
- Do not use an ATM machine that appears to have been tampered with
- Only use an authorized PIN entry device to communicate your PIN number to anyone, including representatives of ProPay or its sponsor financial institutions.

ACTIVATE

CANCEL

6.4 Lost Or Stolen Card

PropayCard/LostOrStolenCard

Merchants can report a PPMC as lost or stolen through this SSO page. Merchants are only required to select the 'Deactivate My Card' to report their card lost or stolen.

As soon as a card is reported as lost or stolen, it is deactivated and a new card is automatically requested. The card will no longer work and the merchant will need to activate the new card on the account. Success of deactivation will be displayed.

Manage my ProPay MasterCard®

Pressing '**Deactivate My Card**' will cause your card to be deactivated. After your card is deactivated, you may order a replacement card for \$4.95 by returning to the ProPay card menu and clicking the link to '**Order A Replacement Card**'.

DEACTIVATE MY CARD

CANCEL

Success!

Thank you for promptly notifying ProPay that your card has been lost or stolen.

OK

6.5 Update Card Pin

ProPayCard/UpdatePin

Updating the PIN of a card requires more than simply logging into the system. The account status needs to be set to allow the PIN to be reset. This can be done by following the instructions shown:

If the account status is already set to allow a PIN reset, the following page will be displayed. This allows merchants to update their own 4 digit PIN directly. Once a card's PIN has been changed, it is activated. Do not change a PIN for a card that has not yet arrived, that activates the card in the mail.

Account holders must provide the last 4 digits of their ProPay MasterCard along with the expiration date along with the new desired PIN number in order to update.

If the provided expiration or last 4 digits of the PPMC are not correct, the PIN will not be updated and the result page will show an error.

Update Your PPMC Pin

In order to update pin, your card status should be RESET PIN. Please contact a customer service representative at (866) 573-0951 and try again.

Update Your PPMC Pin

Update My ProPay Card Pin

You will need to choose a four-digit personal identification number (PIN). Please choose your PIN number below:

XXXX-XXXX-XXXX-

VALID

THRU


mm

yy

mm

yy

ProPay Card PIN



PIN Number Security Recommendations

Your PIN numbers is very important as it allows access to the funds in your Account from ATM machines. Transactions completed with the use of your PIN number, even without your authorization, cannot be disputed.

As you are selecting your PIN number, please keep in mind the following security recommendations:

- Select a secure PIN number that cannot be easily predicted by anyone else
- Take all reasonable steps to ensure that your PIN number is only even known by you
 - You should memorize your PIN number
 - Do not write your PIN number on your card or in any other easily accessible place
- Do not allow other to observe your PIN number when entering it into an ATM machine
- Do not use an ATM machine that appears to have been tampered with
- Only use an authorized PIN entry device to communicate your PIN number to anyone, including representatives of ProPay or its sponsor financial institutions.

UPDATE

CANCEL

6.6 Reissue Card

ProPayCard/ReissueCard

Reissuing cards is a simple process of requesting the card be re-issued. The cost or fee for reissuing the card will be deducted from the ProPay account. If there are insufficient funds for the fee, ProPay will prompt the merchant to add funds to the ProPay account.

Order a Replacement ProPay Card

To order replacement card, please contact the Customer Service at ☎ (866) 573-0951.

NOTE: Existing PPMC's will be deactivated while the new card is activated on the account. ProPay does not issue or send cards unless the existing card has been deactivated. The only exception is for a naturally expiring card. In that case, ProPay sends a new card ahead of the expiration date, which will need to be activated. Activating a new card on an account deactivates any existing card.

7.0 Documents and Chargebacks

1. Document/UploadDocument
 - This page is used for securely transferring important documents for the merchant to ProPay. (This is mainly used for disputing chargebacks.)
2. Risk/ListChargeBacks
 - This page lists all the retrieval requests and chargebacks for the merchant's account.

Notes on Using the chargeback portal

While Single-Sign-On to ProPay's chargeback document upload page is a great way for your merchants to represent a chargeback, the first step is, of course, to make them aware of a need to do so.

7.1 Document Upload

SSO Page: Document/UploadDocument

The Document Upload page is used for securely transferring important documentation from the merchant, to ProPay. This is mainly for use when disputing chargebacks. Signed receipts, invoices, or and other proofs of purchase or an agreement between the merchant and the disputing customer. When uploaded, a member of ProPay risk assigned to the matter will have access to the documents. All documents uploaded here are tied to the merchant's account.

Upload Documents

Upload documentation to support a transaction or verify your identity. Select the document category below and upload all related files.

Select a Document Category

Select a Document Category
Transaction Review

Choose Files No file chosen Upload

File Restrictions

- Please upload a file with valid extension : bmp, gif, png, jpg, jpeg, doc, pdf, tiff, tif or docx.
- File size should be less than 10 MB and should be greater than 0 KB.

Select a Document Category

Select a Document Category
Account Verification
Not Specified
Transaction Review
Limit Increase
Account Verification

7.2 Chargebacks Report

SSO Page: Risk/ListChargeBacks

Chargebacks and retrieval requests are a part of accepting credit card payments. A chargeback happens when a customer disputes a charge as fraudulent. A retrieval request is a request for information about a charge. Retrieval requests proceed a chargeback..

When a chargeback happens, the brands charge you a \$20 fee and take back the transaction funds. You have the chance to dispute the chargeback and recover the funds.

When a retrieval request happens, the brands are asking for more information on a transaction. There is no fee or removal of funds. However, if a retrieval request goes unanswered, it will turn into a chargeback.

You have 30 days to respond to a chargeback. The card brands have 60 days after your response to render a decision. The decision is final.

When a chargeback happens, we send you a notification email with instructions on what to do. We also do this for retrieval requests.

This page lists the chargebacks and retrieval requests and allows you to take action on them.

Chargeback & Retrieval Request Summary Report

Review your outstanding Chargebacks and Risk Retrievals. Click on "Take Action" to dispute a chargeback and to upload supporting documentation or to accept the Chargeback and issue a refund to your customer. You can also click the "Remove" link to remove the transaction from the report if you no longer want or need to take action on that transaction.

Retrieval Request Report

Show 10 entries

Status	Transaction Number	Retrieval Request Amount	Transaction Date	Retrieval Request Date
No data available in table				

Showing 0 to 0 of 0 entries

Previous Next

Chargeback Report

Show 10 entries

Status	Transaction Number	Chargeback Amount	Transaction Date	Chargeback Date
+ Take Action	7747	\$31.45	6/3/2022	7/12/2022

Showing 1 to 1 of 1 entries

Previous 1 Next

Each item lists:

- Current Status
- Transaction Number
- Amount
- Transaction Date
- Chargeback or Retrieval Request Date
- Cardholder Name
- Last four digits of card number
- Stated Reason for Chargeback

Items can be removed from the list only after they resolve or complete. You can manually remove them from the list by selecting the 'Remove' link on each line.

Status

There are five different status states, described below:

- Take Action

This is always the first status. This is a received chargeback or retrieval request which is waiting for your action.

- Pending

These are chargebacks which you've acted on and you are waiting for a decision.

- Charged Back

You lost the dispute. (Funds will not be returned.)

- Credited Back

You won the dispute. (Funds are immediately credited back to your account.)

- Refunded

This is a retrieval request which you accepted. (You refunded the transaction instead of disputing a chargeback. This avoids the \$20 chargeback fee.)

How to Take Action

To take action on a listed chargeback or retrieval request, click on the status words 'Take Action'. This takes you to a new page only displaying the selected item. This new page is the 'Chargeback Item

Chargeback Item Resolution

Transaction Number:	7747
Chargeback Amount:	\$31.45
Trans. Date:	6/3/2022
Chargeback Date:	7/12/2022
Cardholder Name:	Lucia Ochoa
Card Number:	*****9123
Reason Description:	Other fraud - Card Absent Environment

TAKE AN ACTION

- ☐ Accept Chargeback
- ☐ Dispute Chargeback

Notes: (1500 characters max.)

Please enter any notes that will provide support for the action you choose to take. Then upload any supporting documents below.

Resolution' page.

This is where you either accept or dispute a retrieval request or chargeback. If you wish to dispute the chargeback, any evidence you can provide to support your side helps. This includes your side of the story.

Signed invoices, contracts, any correspondence with the customer, receipts, etc. all help. You can upload those files directly to the chargeback on this page.

To add files, click in the upload window to open a file selection window. Browse to, and select the files, then click on the 'Upload' button.

The 'Notes' section is where you tell your side of the story. Use the notes section to describe the files and documents you uploaded. Also use this section to defend yourself and provide any needed explanations. This is a required field. The 'Submit' button will won't become available until you have added at least five characters to the notes.

What are the Actions?

Accepting or disputing a retrieval request or chargeback

Chargeback

- Accepted:

If a chargeback is accepted it will automatically change to 'charged back'.

- Disputed:

If a chargeback is not disputed it will usually be lost. If a chargeback is disputed it will change to 'Pending' and we will present the evidence to the card brands on your behalf. We are trying to get the transaction funds back. The status will stay pending until the card brand comes to a decision.

Retrieval Request

- Accepted:

If a retrieval request is accepted the transaction will automatically be refunded. (This is the only option which avoids the \$20 chargeback fee, but the transaction funds are lost.)

- Disputed:

If a retrieval request is disputed it will become a chargeback.

- Left alone:

If a retrieval request is ignored it usually becomes a chargeback.

Once you have completed your action, uploaded files and added notes, click the 'Submit' button. Once an action is completed, the status will change.

This is used to empower account holders to directly handle all chargeback related issues on their accounts.

Both the merchant and the partner see the same chargeback report data, but there are some differences in terms. These differences are due to the different audience. A simple explanation of the different terms is displayed in the following table:

Chargeback Report terms

Partner Report Chargeback Status	Merchant SSO List Chargeback page	Notes
Blank	Take Action	Chargeback exists - no documents received or action taken (up to 30 days)
Submitted	Pending	Documents submitted to financial institution, awaiting response (up to 60 days)
Failed	Charged Back	Representment was ruled in favor of cardholder
Successful	Credited Back	Representment was ruled in favor of merchant
Accepted	Charged Back (this is Selected on Actions menu)	Chargeback excepted - merchant conceded chargeback and chose not to fight - ProPay did not perform a representment on merchant's behalf.
Refunded	Refunded	(Retrieval Request only) Merchant received a retrieval request and refunded the transaction before a chargeback was issued. This avoids the \$20 chargeback fee. (This can be done for many reasons but the system only sees the merchant opting to refund a transaction tied to a retrieval request.

8.0 Provide Merchant Reporting (Informaitonal Pages)

8.1 Advanced Transaction Search

SSO page: Report/AdvancedTransactionSearch

This page generates a report for a specific transaction by searching for a specific transaction information (e.g. Amounts, Last 4 of Card, Invoice Number, etc.).

To be able to search for a specific transaction, you must already know at least one of the following:

- Gross Amount
- Transaction Number
- Last 4 Digits of Account (Credit Card)
- Authorization Currency
- Transaction Type
- Invoice Number
- Payer Name
- Payer Email
- Comments

The screenshot shows a web interface titled "Advanced Transaction Search Report". Below the title, a prompt says "To search for a specific transaction, please enter any of the information below:". The form is divided into two main sections. The first section, "Select Date Range For This Report", contains two date pickers: "Starting Date" with the value "6/22/2022" and "Ending Date" with the value "7/22/2022", separated by a "To" label. The second section, "Search Criteria", contains a list of search fields: "Gross Amount", "Invoice Number", "Transaction Number", "Username", "Last 4 Digits of Account", "Payer Name", "Authorization Currency" (a dropdown menu), "Payer Email", "Type To Display" (a dropdown menu with "All" selected), "Comment #1", and "Comment #2". Each field is represented by a text input box or a dropdown menu.

Advanced Transaction Search Report

To search for a specific transaction, please enter any of the information below:

Select Date Range For This Report

Starting Date: 6/22/2022 To Ending Date: 7/22/2022

Search Criteria

Gross Amount

Invoice Number

Transaction Number

Username

Last 4 Digits of Account

Payer Name

Authorization Currency

Payer Email

Type To Display: All

Comment #1

Comment #2

At least one identifying criteria is required to search effectively. The more unique and specific the criteria is, the better the results will be. The more search terms entered, the more specific the results will be.

Advanced Transaction Search Report

Generate custom advanced transaction search reports and follow up on each item.

Advanced Transaction Search Results

Explanation of Headings

Excel

EXPORT

Show

50

entries

Trans Date	Fund Date	AccountNum	TransactionInfoId	Trans #
<div>+</div> 7/6/2022 12:15:14 PM	7/6/2022 12:15:14 PM	718033306	313715228	238
<div>+</div> 7/19/2022 9:52:32 AM	7/19/2022 9:52:32 AM	718033306	313793108	239
<div>+</div> 7/19/2022 9:52:32 AM	7/19/2022 9:52:32 AM	718033306	313793108	239
<div>+</div> Total				3

Showing 1 to 4 of 4 entries

Previous

1

Next

BACK

You can also use this to view all transactions, or all in a date range, for a specific customer. To do this, search with the payer name or the last 4 digits of their account or credit card.

Once you've filled-out the search criteria, select the 'Search' button to see the results.

8.2 Consolidated Fees

SSO Page: Report/ConsolidatedFees

This page shows a report for all the fees for a given date range. This report shows only transaction related fees. The report also allows account holders to view specific fees for the stated date range. This is an informational page.

To view the fees associated with a specific transaction, specify the correct date range and select 'Search'. Filter the results by any criteria in the 'Filter Records' bar.

The 'Reset' button removes all filters and search terms.

Consolidated Fees Report

Generate custom consolidated fees reports and follow up on each item.

Search Criteria

Starting Date

6/22/2022

to

Ending Date

7/22/2022

SEARCH

RESET

Excel

EXPORT

Transaction Fee

Showing 50 entries

Account ID	Tran #	Fee Amount	Per Transaction Processing Credit	Per Transaction Fee
<div>+</div> 718033306	238	\$0.00	\$0.00	\$0.00
<div>+</div> 718033306	239	\$-0.30	\$0.00	\$-0.30
<div>+</div> Total		\$-0.30	\$0.00	\$-0.30

Showing 1 to 3 of 3 entries

Previous

1

Next

IN CASE IF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFER: Telephone us at 866-573-0951 or write us at 3400 Ashton Blvd Suite 200, Lehi, Utah 84043 ATTN: Dispute Resolution as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we

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8.3 Limits Rates and Fees

SSO page: Reports/LimitsRatesAndFees

This page allows account holders to view the account limits, rates, and fees. Each topic has its own tab. The tabs and information here are only informational. No account actions are available on this page.

The **'Limits'** tab displays the different limits for the account. This page shows total limits and current amounts, used and remaining. These limits include credit card processing, bank transfers (ACH out), bank payments (ACH in), and internal transfers.

The **'Rates'** tab displays the credit card and money transfer processing rates. This is the account holder's for processing payments.

The **'Fees'** tab displays the different fees associated with the different incidents, like chargebacks.

The **'Funding'** tab displays information about the timing for when a merchant's processed funds will become available in their account.

Limits, Rates And Fees

Review the processing limits, rates and fees for your account. For questions about this topic, please visit our [Knowledge Center](#) or contact Customer Service.

LIMITS

RATES

FEES

FUNDING

Credit Card

Limit Processed:	\$301,442.57
Limit Remaining:	\$9,698,557.43
Per Transaction Limit:	\$500,000.00
Monthly Limit:	\$10,000,000.00

Account to Account Transfer

Limit Processed:	No Limit
Limit Remaining:	No Limit
Per Transaction Limit:	No Limit
Monthly Limit:	No Limit

ACH In (add funds)

Limit Processed:	\$0.00
Limit Remaining:	\$1,000,000.00
Per Transaction Limit:	\$100,000.00
Monthly Limit:	\$1,000,000.00

ACH to Any (transfer funds to any bank account)

Limit Processed:	No Limit
Limit Remaining:	No Limit
Per Transaction Limit:	No Limit
Monthly Limit:	No Limit

Issue Card Credits

Limit Processed:	\$301,442.57
Limit Remaining:	\$-298,442.57
Per Transaction Limit:	\$500.00
Monthly Limit:	\$3,000.00

8.4 Tax Information

SSO page: Report/TaxInformation

This page shows the account summary for the stated financial year. This report isn't generated until the financial year has ended. This report page is used for 1099K tax filing, and will be blank until the calendar year has passed.



The report shows all financial actions on the account including all processing, transfers, and fees. This report is for tax and accounting purposes. Account holders can export the information as an excel, csv, or word file.

To export, select the desired format and then select the 'Export' button. The report file will automatically start downloading.

8.5 Transaction Details


Report/TransactionDetails **


****Note:** The TransactionDetails page presents the user with information specific to a single transaction. It is necessary, as a result, to pass an additional parameter (the transNum) into the redirect URL. Simply pass this number as an additional parameter into the URL before continuing with the rest of the name-value pairs. In addition, you can add reportid=1& to add a button that will redirect to the full transaction report. Ex. Report/TransactionDetails/2?reportId=1&authToken=1236547897e-db5c-49e0-1234-290a2eff760c&accountnum=31234567

This page displays specific details about a single transaction. Details include the payer name, cart time, transaction type, last 4 of the account number, amount, net amount, transaction fee, dates (initial, funding), etc. This allows a merchant to inspect a transaction and provide specific details about the transaction. If a merchant decides that the transaction was fraudulent, they may report it by using the red 'report fraud' button at the top right.

Transaction Details

If you suspect this a fraudulent transaction, please contact resolutions@propay.com to have the transaction refunded. Please copy the information on this page and past it unto the email along with an explanation of why you suspect fraud.

 Detailed Report for Transaction 1

 Explanation of Headings
  Explanation Of Options

 Report Fraud

<div>Payer's Name</div> <div>a84507d</div>	<div>Initial Date</div> <div>5/12/2022</div>	<div>Funding Date</div> <div>5/12/2022</div>
<div>Invoice</div> <div>test</div>	<div>Amount</div> <div>\$10.00</div>	<div>Discount Fee</div> <div>\$0.00</div>
<div>Account #</div> <div>XXXX-XXXX-XXXX-1881</div>	<div>Type</div> <div>+CC Auth</div>	<div>Per Transaction Fee</div> <div>\$0.00</div>
<div>Card Type</div> <div>Visa</div>	<div>AVS Code</div> <div>T</div>	<div>Net to Account</div> <div>\$0.00</div>
<div>Auth Code</div> <div>A11111</div>	<div>Comment 1</div>	
<div>Comment 2</div>	<div>Cardholder Signature</div>	
<div>Response Code</div> <div><u>00</u></div>		

SETTLE TRANSACTION

If you suspect that this is a fraudulent transaction, please contact resolutions@propay.com to have the transaction refunded. Please copy the information on this page and paste it into the email along with an explanation of why you suspect fraud.

8.6 Transaction Report

SSO page: <Report/TransactionReport>

The transaction page allows account holders to view the transactions on their account. This includes pending credit card processing and completed transactions. This page makes it easy to see all credit card transaction, fees and transfers on the account within a date range.

This is an informational page.

This page helps you find a specific transaction. If you don't know exactly when it was or what the amount was, use a date range to locate the transaction. You can sort the results page by each column or variable.

To search through the record, specify a date range and then select the 'Search' button. Sort the results as desired to find what you are looking for.

To view more details on a specific transaction, select the blue '+' for 'View' under the transaction detail column. This spawns a new window to see detailed information.

Selecting the 'Reset' button clears the search and results fields.

Transaction Report

Click the transaction number for details about the transaction.

Search Criteria

Starting Date

7/24/2022

to

Ending Date

8/23/2022

SEARCH

RESET

Excel

EXPORT

Completed Transactions (Summary)

Beginning Balance	\$0.00
Additions	\$45,539.45
Subtractions	\$-45,539.45
Ending Balance	\$0.00

Processing Volumes

Card	\$46,428.29
Transfer	\$0.00
ACH	\$0.00

Pending Transactions

Explanation of Headings

Show 10 entries

Trans Date	Fund Date	Trans #	Type
+ 8/22/2022 7:16:05 AM	8/22/2022 7:16:06 AM	9201	+CC
+ 8/22/2022 7:16:06 AM	8/22/2022 7:16:06 AM	9202	SP - Pending
+ 8/22/2022 7:32:35 AM	8/22/2022 7:32:36 AM	9203	+CC
+ 8/22/2022 7:32:36 AM	8/22/2022 7:32:36 AM	9204	SP - Pending

8.7 Sweep Report

Report/SweepReport

Sweeps are regular, scheduled transfers to a bank account. These ACH transactions automatically transfer all the funds, or all to a certain amount, out of an account on a regular basis.

Because sweeps have no set limit, merchants may want to see what sweep or transfer occurred and how much was sent to the bank account on file.

The Sweep Report displays the automatic ACH transfers which have been performed for their account. These sweeps are sent to the bank account on file, the bank account associated with the ProPay account.

To see details on a specific sweep transaction, merchants can select the '+' button next to the desired transfer.

Sweep Report

Search Criteria

Starting Date: 8/23/2022

Sweep Report Type: Advanced

CONTINUE

Excel EXPORT

Sweep Report ResultsBatch Id: 3034825Explanation of Headings

Show 50 entries

Trans Date	Fund Date	Account Number	Transaction Info Id
+ 8/21/2022 6:59:56 AM	8/21/2022 6:59:56 AM	33118540	720799241
+ 8/21/2022 6:59:56 AM	8/21/2022 6:59:56 AM	33118540	720799243
+ 8/21/2022 9:33:10 AM	8/21/2022 9:33:10 AM	33118540	720819195
+ 8/21/2022 9:33:11 AM	8/21/2022 9:33:11 AM	33118540	720819199
+ 8/21/2022 11:12:14 AM	8/21/2022 11:12:14 AM	33118540	720835966
+ 8/21/2022 11:12:16 AM	8/21/2022 11:12:16 AM	33118540	720835969

9.0 Devices

9.1 Order Devices

Device/OrderAdditionalDevices

This page allows account holders to order devices. This may be initial ordering or may be additional devices for their account. The available devices and their prices are configured with ProPay and are dependent on the merchant’s tier. To have different devices available to the merchants, please work with your relationship manager.

Merchants will need to select:

- the desired device, (available devices are set by the tier)
- Timezone

Merchants will need to provide:

- Quantity
- Office Key
- Shipping information
- Credit Card billing information

Multiple devices can be added to an order by selecting the ‘Add Device’ button. Once the merchant has provided the required information, they can select the ‘Place Order’ button at the bottom of the page and the device order will be submitted.

Once the order is submitted, a new device will be shipped to the merchant.

Purchase extra devices

Fill out this form to order extra devices.

Summary

\$0.00

Total

Order Device

Select Device

Select One

Select Timezone (optional)

Select One

Enter Quantity

1

Office key

Add Device