Welcome to the ProPay Payment Network!

The ProPay Payment Network is an exciting suite of products that empowers companies with unique transaction processing options. ProPay commission accounts can increase the speed and frequency of commission payments while lowering associated costs; ProPay micro merchant accounts help your distributors increase sales by accepting credit cards; and the closed loop systems of SplitPay and Spendback provide significant savings when distributors purchase product from the parent organization.

Creating a great signup experience is up to you!

The secret to creating a successful payment network lays primarily in designing a great signup process. While the ProPay API (application programming interface) is well documented and easy to use, certain nuances exist with regard to signups that you as a business owner need to consider in order to ensure that your program is a success. Signups are the most challenging piece to 'get right'. Your goal as an organization should be quick approval of accounts and immediate access to those accounts by your organization for credit card processing and commission payments. This document is designed to provide you, as a new affiliate, with a guide to best practices for performing real-time signups using ProPay's API.

The importance to a business of creating a positive signup experience for its distributors cannot be overstated. A well-designed process can ensure that 97% of all applicants receive a ProPay account in mere seconds and are given immediate access to their account through both your and ProPay's systems. Commissions can be immediately sent, MasterCard cards can be mailed within a couple of days, and users can immediately begin processing credit cards. Conversely, a poorly designed signup program can lead to enormous frustration. Imagine a scenario where 50% of your distributors are denied the only means you have given them of receiving compensation for their efforts; where they must wait weeks to receive their debit card; or where half of your distributors are forced to wait several days before being given access to their own money.

Your distributor's experience is entirely up to you. The remainder of this document describes two equally viable options for signing users up for the ProPay Payment Network. As you choose one of these options, you should understand very well the pros and cons associated with your choice. You should also implement the ENTIRE solution described or your program will suffer the consequences of half measures.

Option 1 – Sign users up on the ProPay website:

ProPay provides the option for your organization to send all its distributors to a signup page hosted by us. This ProPay hosted page is often referred to as your company's 'unique link' and is designed to sign up users under your 'affiliation'. A ProPay 'affiliation' is an organizational entity that provides your company with the authority to act on a set of accounts. Companies should never send their users to the standard ProPay website to facilitate signups as they will not be able to access affiliate specific features.

Pros:

- This method requires considerably less development than a fully integrated signup process. (This does not mean 'No development needed')
- ProPay has created a signup page optimized to minimize the number of declined accounts and handles those few declined accounts correctly. ProPay will handle all identity validation and will work directly with your users to get their account created.

Cons:

- Your organization will not automatically receive critical information about newly created accounts, or even be informed that one has been set up. Your users will be able to access the virtual terminal hosted by ProPay but in order for your own system to make use of an account, you must obtain the account number.

The bottom line on option one is that anyone wishing to use it must also create a system to update their own records. At the very least, your company must learn account numbers in order to make use of them. While you would receive reports from ProPay that contain an account number, in order to make use of it, you must match up records in our system with your own. When a signup is performed wholly on the ProPay website, your system and ours are not guaranteed to share a common value that will help you to figure out which record you need to update. A better solution would allow a distributor to update your system directly. The following examples show two ways that you might accomplish this:

Please enter your ProPay account number in the space provided. If you do not know your ProPay account number, please login at the ProPay website and make note of it. If you do not already have a ProPay account, please sign up **here**.

ProPay Account Number [   ]

Link to My Account

Please enter the email address and the last four digits of the social security number you provided to ProPay when signing up for your account. We will look up your ProPay account using this information. If you do not already have a ProPay account, please sign up **here**.

Email Address [   ]

Last 4 Digits - SSN [   ]

Link to My Account

If this option will not work for you, you can choose to receive signup reports on a daily basis that contains account numbers. While this would give you the information that you need, it would affect the ability to have real-time signups, as the merchant would not be able to receive commissions or be connected to your affiliation until at least the following day.

The use of a page hosted by ProPay is a perfectly acceptable way to sign distributors up for an account so long as you also give them some way to update your system with crucial information about that account. Failure to provide this update mechanism will result in your system's inability to make use of the account for things like paying commissions.

Option 2 – Integrated signup solution:

ProPay hosts an API that supports signing up users from your own website in real time for a ProPay account. This system requires more effort to create and if a company is not willing to put the effort to address all of the moving pieces that need to be considered, they will be better off using option 1. However, if this is done correctly, the creation of a ProPay account can be completely integrated into your existing signup process.

You, as the affiliate, can host the entire merchant experience.
Partners who wish to host an entire merchant experience need to provide a replacement for much of what each user would normally do on ProPay's website. This typically means that a partner asks for additional information, and provides it during signup:

- Partners who don't want their customers logging in to ProPay's website to enter banking information (needed so that customers can gain access to their funds) need to provide bank account data during signup.

- Most ProPay accounts are not free for the customer and require that an annual fee is collected before the customer is allowed to begin processing credit cards. Partners can elect to pay for these fees, or can require that the merchant pay him or herself. If a partner chooses this latter option, payment data should be collected and provided as part of the signup process. Options for fee payment are also available for renewal. A partner can choose to pay for signups then require that customers pay for renewals themselves.

- Gross billing is a feature that allows processing fees to be collected monthly, or weekly rather than immediately as transactions are funded to the merchant. If Gross Billing is desired, partners will need to collect payment information that can be used to collect processing fees.

- The DBA (doing business as) field is an optional value for signup. If a DBA is provided, it will appear on cardholder's bank statements. If, however, a DBA is missing, the first and last name of the merchant will be listed.

Getting it right means validating data before sending.
In order to create an effective signup page, a developer needs to quickly adopt the mindset that it is crucial to protect distributors from themselves. Otherwise they will be denied an account. ProPay uses a real-time identity checking system to ensure that users are in fact who they claim to be; so if incorrect information is provided, distributors WILL be declined. A decline means that an email will be necessary in order to manually approve an account. All of these steps take time and users cannot be relied upon to complete them. Additionally, once a previously denied account has been set up, your organization will need to obtain the account number in order to begin making use of it. ProPay also disallows multiple attempts per user as each attempt costs us; so you need to get the data right before submitting it the first time. Ultimately it is best to do just that: Get the data right before submitting it the first time. The most common elements that users provide incorrect values for are as follows:

- First and Last name – Believe it or not, users often struggle with their own name. After four years of medical school, some users begin to believe that their first name is actually Dr. In fact, users must provide their full legal name in order to be immediately approved, and are not permitted to establish an account using a nickname or a title.

- Social Security Number – (US only) The SSN is required only to verify identity. It should go without saying that the use of a spouses social security number instead of one's own will cause an account to be denied.

- EIN – Should you choose to validate EIN rather than SSN, the same logic applies. The EIN must be connected to the business that is being signed up.

- In Canada, real-time validation can be performed without requiring the equivalent of a Social Security Number. The rest of the personal information is sufficient.

- In Australia and New Zealand, certain forms of government issued identification can be used to facilitate real-time validation as well.

- The double entry of key data fields such as SSN, and birth date, will prevent a user from 'fat fingering' information and failing identity checks.

In all of the cases where real-time validation can be performed, accounts can be provisioned, and are able to process transactions immediately. However, in these markets, accounts are sometimes declined. If an account is declined via automated processes, merchants can provide additional documentation to ProPay who can conduct a secondary, manual validation. Documentation requirements to perform manual validation vary by market, but for the US, ProPay typically asks for:

- A copy of government-issued photo ID
- A copy of a voided check (with current address visible). If a voided check is not available, a copy of a signed social security card can be used instead.
- If validating EIN for regular business, a copy of the SS4 document is required.
- If validating EIN for a non-profit organization, a copy of the SS4 and 501c3 are required.

If secondary validation is required, an email will be sent from customerservice@propay.com to the email account on file explaining which is needed. The documents will need to be sent to verify@propay.com. Another email will be sent to the email address on file once the account has been approved (or to notify that the account cannot be approved).

Outside of the above-named markets, ProPay cannot currently validate in real-time, and documentation will need to be provided before accounts are provisioned. Documentation requirements for manual validation vary by market and you should ask for specifics from your ProPay Sales Representative.

There is really only one way to make sure users are entering data that follows the rules. You, as an organization, need to educate each user about what is permitted. Verbiage on your page next to each input field should be used to teach the user what to enter. Consider the following examples:

Name [____]
Last Name [____]
Email [____]
Address [____]
[____]
City [____]
State [____]
Zip [____]
SSN [____]

Sign Up

This is a poorly designed signup page because it does nothing to prevent users from business names, nicknames or titles. It also does not worn them against entering an incorrect ssn or a tax ID instead of a ssn.

Name [____] *Please enter your full legal name. Nicknames, titles, or business names will cause your ProPay account to be declined.*
Last Name [____]
Email [____]
Address [____]
[____]
City [____]
State [____]
Zip [____]
SSN [__]–[__]–[__] *Please enter YOUR social security number, not your Tax ID. Doing so will cause your account to be declined.*
Re-enter SSN [__]–[__]–[__]

Sign Up

This is a much better signup page because it prevents users from entering values incorrectly.

Explain the process further. See above if you don't want merchants logging into ProPay website.
Setting up a ProPay or ProPay Payment account actually requires two steps. In addition to an initial request sent to the API, users must log in to their ProPay account at least once. Upon first login, users are prompted to change their password, and agree to ProPay's terms and conditions. Logging into the ProPay website is not optional and failure to do so will result in a user not receiving their card and not being given access to their account. (Affiliate access to pay commissions to an account is actually made available prior to first login.)

The email address passed during signups serves 2 important purposes.

The email address passed is the primary means for ProPay to communicate important information. ProPay reserves the right to communicate to merchants even when partners wish to host the majority of the merchant experience. Such is important when merchants' accounts are driven to a negative balance due to excessive chargebacks and similar important risk-related situations. Many less critical emails can be turned off.

An email address also becomes the username that customers use to log in to ProPay's website. As such, email addresses must be unique across ProPay's entire system. If a partner attempts to use an email attached to an existing ProPay account, an error will be thrown and the whoever is performing the signup will need to provide a different value.

Understand and act on the response you receive.

Every time ProPay's API receives an account creation request, it will immediately respond to inform your system of the disposition of the signup. It is up to your website to communicate account status to distributors in a meaningful way so that they know what steps to take next. Here is a list of the most common responses and an appropriate message to display to a potential user:

- 00 = Congratulations! Your ProPay account has been approved. Please log in now at www.propaypayments.com to complete your signup. Your login name will be someone@somewhere.com and your password will be ~O1vX45. Upon first login, you will be provided the opportunity to change your password. Please remember also to check the box requesting that a MasterCard card be sent to you.
- 99 = Congratulations! Your ProPay account has been approved. You will still need to pay for your account before it is fully active, but you may now do so at www.propaypayments.com. Your login name will be someone@somewhere.com and your password will be ~O1vX45. Upon first login, you will be provided the opportunity to change your password and pay for your account. Please understand that ProPay is the only approved means of receiving your commissions and payment for your account is not optional.
- 87 = It appears someone has already created a ProPay account using the credentials provided. This might very well have been you! If you already have a ProPay account, please enter your account number in the space provided below. If you have been previously denied an account using these credentials, you will need to contact ProPay to get your account approved before returning to enter your account number.
- 66 = We are sorry, but a ProPay account cannot be established using the information you have provided. (ProPay has been unable to confirm your identity.) Please print out the following form https://epay.propay.com/pdf/ProPay-Exception-Form.pdf and email it, and requested documents to verify@propay.com to

have your account created. Once you have done so and received an account number, please return here and update your records so that we can get you paid.

There are additional codes that apply specifically to international account signups, but these are adequate to explain the process domestically. If the API returns any but one of the above codes as a response to a signup request, you should work with your own developer to resolve the issue as it is something that must be fixed within your code.

Provide a back door to update your system after issues are resolved

Users will be declined even when you do everything you can to prevent it from happening. You will absolutely need a process that allows users to update their own record once the reason for a decline has been resolved. This same process might also allow users who have already established a ProPay account through a different organization to use that account as a payment vehicle within your own. It may be an idea to insert something like the following into the page flow before actually collecting the data needed to create a new account:

Click **here** if you already have a ProPay account and know your account number or were initally denied an account but have now obtained one.

Click **here** to create a new Propay account.

The first link allows them to link to an account with their account number, the second link takes them to the sign up page.

ProPay helps your company to prosper!

In today's competitive market, companies thrive on effective distributor recruiting and retention in order to boost sales and grow revenues. By building a successful signup program your organization can make the most of the ProPay Payment Network and ensure maximum loyalty and effectiveness in your force.

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For more information on how the flexible services of the ProPay Payment Network can help your organization reach its objectives, please call 1-888-227-9856 or visit www.propay.com.