

Business Question Dictionary

ProFac Silver

Should primary business contact be added to notifications system?

Are any fees to be billed to someone other than the contact listed in the header?

What does the question mean?

Answering 'Yes' to this question will allow you to set up fee payment to a point of contact other than what you've specified while filling out this project.

Answering 'No' will act as a shortcut for you.

Who cares to know?

- Finance

Upon which documents does this question appear?

- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

Are disbursements being used to support an aggregation model?

Partner uses own account to permit participation but merchants deliver goods & services.

What does the question mean?

Choose No to this question if disbursements are being used to pay commissions. If Disbursements are being used to share the proceeds of transactions within an organization, choose yes.

We ask this question about disbursements because it is a common reason why disbursements are employed inside a program and because use of disbursements for this purpose present a significant regulatory consideration.

Some customers try to use creative ways of collecting all the money into their own merchant account and then sharing it out as they see fit within an organization of merchants that they believe belongs to them...Thing is the merchants DON'T belong to them according to Visa, MasterCard, American Express, or Discover. When a company tries to use their own merchant account to allow its users to sell stuff on consignment, using their tools, or whatever, that is called aggregation. And these companies aren't allowed to do it. (No matter what kind of great tool or idea they've come up with.)

That is why we are asking this question point blank. To get disbursements within a merchant organization set up, you've got to check this box. This box then drives an approval need by Compliance.

Who cares to know?

- Implementations needs to know in order to set this program up correctly
- Compliance needs to know why disbursements are being done

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

- Compliance approval is needed to perform approvals within a merchant affiliation because the usual reason for this ask is for programs to do something they are not normally allowed to do by Card-Brand regulation.

Additional Notes:

NA

Bin Access Tiers - Tier 2 \$5-\$10mm a month in processing:

BIN Access Tiers - Tier 3 \$10-\$15mm a month in processing:

BIN Access Tiers - Tier 4 \$15mm + a month in processing:

BIN Accss tiers - Tier 1 \$0-\$5mm a month in processing:

What does the question mean?

API signups also benefit the partner in the following ways. Among these are:

- The partner is free to create their own signup experience so long as they are prepared to require the fields required by ProPay, and understand that ProPay's automatic underwriting requirements still exist.
- When a partner sends a request to the ProPay signup API, he or she gets back a response that contains everything needed to begin processing on behalf of a new account holder. Use of other signup methods requires that the partner obtain information about each account from the account holders themselves.

API signups, however, create a technical/integration burden for customers. Carefully consider what the best choice is for this affiliate partner.

Who cares to know?

- Sales Engineer needs to know that API signups will be used so that the customer can be trained and things can be set up correctly on test.
- Implementations needs to know that API signups will be used in order to set the customer up correctly on production.

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

Partners have a large number of optional values that can be passed using the signup API. Here are a few you may not have known about:

- The INITIAL password can be set by the partner. Users who will log in to the ProPay website are still required to set their own password the first time they arrive.
- Banking information attached to the ProPay account can be set.
- Payment for the ProPay account can be passed either as a credit card number, or as a ProtectPay token. Remember, if accounts aren't to be free, and if the partner wants to immediately begin processing onto new accounts, they had better collect payment info.

What does the question mean?

Use of files to board new merchants is somewhat rare. File-based signups can be useful for an initial load, but a big administrative burden long-term. (See additional notes for some reasons why this might not be the best solution for your partner.)

Remember, too, that these aren't just any old file your customer wants us to plop into our system. Customers must conform to the ProPay spec which requires very specific info about each new merchant, and which must be provided in a specific format.

Who cares to know?

- Sales Engineer needs to know that file-based signups will be used so that the customer can be trained on our required format.
- Implementations needs to know that API signups will be used in order to set the customer up correctly on production.
- Legal needs to know about file signups
- Risk needs to know about file signups

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

- Legal must approve file-based signups because reasons! (I don't know but they say they do.)
- Risk needs to approve file-based signups because they bypass our automated underwriting.

Additional Notes:

- ProPay will only process files during normal business hours.
- Frequently, ProPay's Legal or Risk team will require that they review each file before allowing it to be processed.
- File signups bypass ProPay's automatic risk Analysis.

Boarding - Will partner ever board merchants via ProPay website?

What does the question mean?

Many partners still use ProPay's website to sign up new merchants. We can, in fact, "co-brand" our signup experience for partners that wish it.

Who cares to know?

- Sales Engineer needs to know that API signups will be used so that the customer can be trained and things can be set up correctly on test.
- Implementations needs to know that API signups will be used in order to set the customer up correctly on production.

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

While web signups are very easy to implement, by a partner, remember that the partner may want to 'facilitate' payments for new merchants eventually using their own shopping cart/portal/system. In order to do that, the partner needs to know info about each new merchant. (Makes sense, right?) If using web signups, consider how the partner is going to obtain info about each merchant and have that info "plug-in" to their own system.

Capture any text that will appear on custom card design.

What does the question mean?

With a custom card design, it is important to capture any text that the customer wants to appear on cards because MasterCard likes to review it to make sure they are OK with it. (They also review images, but they careful look at text for some reason.)

This shows up on the fact sheet that you take over to the Card Program Manager and comes into play while he or she is trying to get your customer's custom card approved.

Who cares to know?

- The Card Program Manager

Upon which documents does this question appear?

- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

NA

Define buy rate for Standard BIN Access fee per transaction (required)?

Define Pricing for Buy Rate (No Rev Share).

What does the question mean?

Asking this question provides you with the opportunity to answer a bunch of yes/no questions about fees that you may wish to charge to an affiliate partner.

Who cares to know?

- Finance will need to know about this and the sub-questions in order to charge what you want charged.

Upon which documents does this question appear?

- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

NA

Define Pricing for Rev Share with Buy Rate.

If revenue share exists under a separate parent affiliation choose no.

What does the question mean?

This feature allows for a prefix on the info we pass during authorization to the card brand.

The prefix is used to define part of the merchant descriptor, a value that typically appears on the credit card statements of cardholders when our merchants process their credit or debit cards.

Who cares to know?

- Implementations team needs to know to set up this option up.

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

If you don't sent one of these, the default starts with PP*

Remember that the value we pass in its entirety is only about 28 characters long, includes ten digits worth of phone number and one of the following:

First and last name on the ProPay account

Email

DBA

The point is, you don't get much to work with. If you make this too long, then not much of a, b, or c is going to show up (which you may not care about but there you have it.)

Finally, banks are not required to put what we pass to the card brands on their own statements. USUALLY what we have in here works, but we pass a bunch of data during auth and banks are free to describe transactions however they wish.

What does the question mean?

There are some reports (most come together to form the ProFac Reporting Suite) that can be requested. If you choose "yes", you will get to choose which reports should be sent to the client.

Who cares to know?

- Sales Engineer

Upon which documents does this question appear?

- Report Request Matrix

Does this question trigger an approval requirement?

No

Additional Notes:

Do merchants under this program need a custom merchant descriptor prefix?

Or "PP*(remainder of descriptor)." Only if registered with card brand subject.

What does the question mean?

This feature allows for a prefix on the info we pass during authorization to the card brand.

The prefix is used to define part of the merchant descriptor, a value that typically appears on the credit card statements of cardholders when our merchants process their credit or debit cards.

Who cares to know?

- Implementations team needs to know to set up this option up.

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

If you don't sent one of these, the default starts with PP*

Remember that the value we pass in its entirety is only about 28 characters long, includes ten digits worth of phone number and one of the following:

First and last name on the ProPay account

Email

DBA

The point is, you don't get much to work with. If you make this too long, then not much of a, b, or c is going to show up (which you may not care about but there you have it.)

Finally, banks are not required to put what we pass to the card brands on their own statements. USUALLY what we have in here works, but we pass a bunch of data during auth and banks are free to describe transactions however they wish.

Do we need to perform "split sweeps?"

Separate transactions for Out and In monies.

What does the question mean?

Split sweeps are a special kind of sweep where the deposits from a ProPay account out to the on-file bank account are split up into two separate transactions.

During the course of a normal day, different kinds of transactions impact the available balance on a ProPay account. Some of the transactions create a positive entry (normal processing) while others create a negative entry (chargebacks, refunds, etc.)

With a normal sweep, we do a single ACH transaction out to the on-file bank account, that represents the net of those positive transactions less the negative ones.

With a split sweep, we do one transaction that GIVES the positive balance and TAKES the negative as two separate entries on the merchant's bank statement.

Split sweeps are done in order to support specific industries that expect to reconcile fees and processing separately.

Who cares to know?

- Implementations needs to know how to set up the sweep
- Risk needs to know (and approve) split sweeps because it is theoretically possible that the deposits work while the withdrawals don't (like no money in the account resulting in the equivalent of a bounced check.)

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

- Risk needs to approve because it is possible that the deposits work while the withdrawals don't.

Additional Notes:

NA

Do we need to perform clearing sweeps?

All accounts' money moves to central account which is then swept to single bank.

What does the question mean?

Clearing sweeps are a very special kind of setup where all of the monies in the accounts within a program are all automatically swept up to a single account whose funds are then swept out to one bank.

This is a very rare solution so make sure you understand that this is wanted and have worked closely with the Sales Engineer.

Who cares to know?

- The Sales Engineer needs to know about this and you should probably talk to the SE in designing your program before selecting this option.
- The Implementations Team needs to know this in order to set up the sweep solution correctly.

Upon which documents does this question appear?

- TIF

Does this question trigger an approval requirement?

No

Additional Notes:

NA

Does partner want a co-branded sign-up page?

What does the question mean?

Co-branding the signup page allows your customer to slightly modify ProPay's website so that it also tells their story. Please work with ProPay's Marketing team to learn the options for co-branding.

Who cares to know?

- Marketing

Upon which documents does this question appear?

- Marketing Work Order – Cobranded page
- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

NA

EMV or Mag Stripe?

What does the question mean?

Certain facilitators somehow end up on MasterCard's radar and then MasterCard requires that they be "registered." MasterCard then assigns the company a Payment Facilitator ID and we have to plug it into our system.

This is where you enter the ID MasterCard has assigned to your customer.

Who cares to know?

- Implementations team needs to know the payment facilitator ID, if there is one, to set it on the affiliation

Upon which documents does this question appear?

- TIF

Does this question trigger an approval requirement?

No

Additional Notes:

NA

Facilitation - Will the partner process on behalf of its merchants using an API?

Processing or other features (such as signup or account editing)?

What does the question mean?

This question drives a LOT of additional questions, and even some approvals.

Use of an API, first and foremost, defines this affiliation as a “facilitator” That is to say, the affiliate partner will “facilitate” some subset of processing on behalf of the individual merchants who sign up underneath it.

The questions driven by an answer of ‘Yes’ to this one will help the Sales Engineer design an integration program for the new affiliate partner. These additional questions become considerably more specific than this one.

The only time you should answer ‘No’ to this question is for a basic “cobranded” experience/referral relationship where there is to be no integration at all.

Who cares to know?

- Compliance needs to know this because facilitators must abide by specific rules related to PCI and other regulations
- Sales Engineers need to know this and many other questions about intended use of the APIs in order to set those up in test and to teach the customer how to make use of the same.
- Implementations Team must know this in order to set the affiliation (and potentially tiers) up properly in production

Upon which documents does this question appear?

- Fact Sheet
- TIF

Does this question trigger an approval requirement?

- Compliance needs to approve all Yes answers as facilitators who are treating sensitive data correctly, and abiding by card-brand rules. Choosing ‘No’ to this question ensures that ProPay’s own systems are there to make sure rules are followed. (We follow the rules with our security and controls.)

Additional Notes:

NA.

How is this to be billed?

Manually or system

Enter 'Manually' or system. Will appear on Fact sheet and TIF

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Enter 'Manually' or system. Will appear on Fact sheet and TIF

What does the question mean?

This suite contains the following reports (See defaults next to report name):

- Signup Report (Sent daily, shows all accounts that have been signed up under the affiliation)
- Comprehensive Transaction Detail Report (Sent daily, shows complete details of every transaction processed)
- Comprehensive Risk Retrieval Report (Sent daily, shows any transactions that have resulted in a retrieval request)
- Comprehensive Risk Chargeback Report (Sent daily, shows any transactions that have had a chargeback issued against them)
- Daily Deposit Report (Sent in the same frequency as sweeps, cannot be changed. Shows details of all sweeps/daily deposits)
- Interchange Qualification Report (Sent monthly, cannot be changed. Shows a statement for interchange clients)
- ACH Returns Report (Sent daily, shows details of all ACH returns)

Please note that specifics of each report can be found in the ProFac Reporting Suite Document.

Who cares to know?

- Sales Engineer

Upon which documents does this question appear?

- Report Request Matrix

Does this question trigger an approval requirement?

No

Additional Notes:

Is the insert customized?

What does the question mean?

If accounts under this program receive a card, they also get an insert in the mailer that contains the card when it is shipped. This insert can actually be customized. If the customer wants a custom insert, then you will have to work with them to get the inserts designed. (You know...to design the insert.)

Who cares to know?

- The card Program Manager needs to know about this and needs the design documents to start working on approval for that design, and to work with the print house so that the custom cards can be sent out.
- The Implementation team needs to know this to set the program up to reference the custom card in question. Frequently, though, the implementation team is just asked to set the program up initially with no card. Later on, the card program manager will have the implementations team change the setting (once the print house can deliver.)

Upon which documents does this question appear?

- TIF
- Fact Sheet
- Artwork Specifications for Custom Insert

Does this question trigger an approval requirement?

- The Card program manager needs to approve custom cards to go live. This is because they, in turn, have to organize approvals with MasterCard and our sponsor bank.

Additional Notes:

NA

Is the payee an existing vendor in our system?

What does the question mean?

Is the person who referred this client to ProPay an existing vendor?

Who cares to know?

- Legal
- Finance

Upon which documents does this question appear?

- Agreement Request Form
- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

Is this affiliation for merchants outside of the US?

What does the question mean?

ProPay maintains a second platform specific to Canada and there are a few processes specific to setting up an account on our Canadian platform.

The most important thing for you to understand about ProPay's Canadian platform is that, rather than all merchants sharing a single merchant ID (MID), each Canadian affiliate partner needs its own. This requirement is imposed by our sponsor bank for Canada.

When you answer yes to this question, you will be expected to obtain a MID from ProPay's underwriting department who works with our sponsor bank to get one assigned. (That's going to be the next question if you answer yes.)

Who cares to know?

- Risk needs to know in order to help you get a MID assigned to this affiliation (without which, your partners' merchants cannot process credit cards.
- The implementations team needs to know this to set the program up on the right platform and to know that they will need to enter a MID when doing so.

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

- No, but if you don't get help from Risk, your customers' merchants won't work. They don't need to approve this, but you need their help.

Additional Notes:

NA

Is this for Australia?

Is this for Canada?

Is this for New Zealand?

Is this Partner a MasterCard registered facilitator?

What does the question mean?

Certain facilitators somehow end up on MasterCard's radar and then MasterCard requires that they be "registered." MasterCard then assigns the company a Payment Facilitator ID and we have to plug it into our system.

When any merchant under this facilitator processes a MasterCard, the Payment Facilitator ID is passed as part of the authorization message. Who knows what MasterCard does with this. We are just told we have to do it.

In most cases, you can choose 'No' to this question. You will know about it if the answer is 'Yes.'

Who cares to know?

- Implementations team needs to know the payment facilitator ID, if there is one, to set it on the affiliation

Upon which documents does this question appear?

- TIF

Does this question trigger an approval requirement?

No

Additional Notes:

NA

Number of Devices?

Please define the frequency in which this report should be sent.

Processing : Will partner perform disbursements to its member accounts?

For commissions to a merchant or to automate sharing of sales proceeds.

What does the question mean?

Processing feature – How will this company process transactions? Please engage a Sales Engineer resource to help design a facilitator model that works for your customer. As the sales rep understands the nature of the specific Profac, he or she should select, from the PMA, the correct transaction types/processing features.

Disbursements: Money that exists in a master ProPay account can be pushed out to member accounts. Money must be maintained in the source account for this feature to work so has significant impact on whether or not sweeps should be configured for the source account.

Who cares to know?

- Sales Engineer needs to know that disbursements will be used in order to train the customer and set them up correctly on test.
- Implementations needs to know that disbursements will be used in order to set the customer up correctly on production.

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

Typically, Spendback carries a cost of 1% as a money-making instrument for ProPay.

Processing: Will accounts authorize and capture separately?

This will give the merchant more control over void times.

What does the question mean?

Separating authorizations and captures sometimes is used by merchants to help control their own business processes. It is common practice, for example, not to capture until a company's warehouse team pulls product to be shipped. That way they can void authorizations without having to concern themselves with the status of those auths having been sent through the card brand systems for settlement.

Who cares to know?

- The Sales Engineer needs to know about this so that they can teach the partner how to send the auth and capture requests separately.
- The Account Management team needs to know about this to effectively manage the customers and understand how they operate

Upon which documents does this question appear?

- TIF
- Account Management Engagement form

Does this question trigger an approval requirement?

No

Additional Notes:

ProPay sometimes allows transactions to be voided even after they've been captured. (We allow it until transactions have been sent off, by us, for settlement; or until transactions have been funded into merchants' available balances.) That said, the option to separately authorize and capture can be useful if the merchant wants ultimate control over the ability to void, or to stop transactions after an internal fraud review, or to prevent a charge if merchandise is not "in stock"

Processing: Will partner perform SplitPay against its merchants' transactions?

Partner will take a portion of certain transactions.

What does the question mean?

Processing feature – How will this company process transactions? Please engage a Sales Engineer resource to help design a facilitator model that works for your customer. As the sales rep understands the nature of the specific Profac, he or she should select, from the PMA, the correct transaction types/processing features.

SplitPay: A portion of a credit card transaction can be pulled away from the merchant of record/processing account to a second (but not third) account when that transaction is funded into the processing account.

Who cares to know?

- Sales Engineer needs to know that SplitPay is going to be used in order to train the customer and set them up correctly on Integration.
- Legal needs to know because there are specific contract changes to the affiliate agreement when the partner is going to use SplitPay

Upon which documents does this question appear?

- TIF
- Fact Sheet
- Agreement request form

Does this question trigger an approval requirement?

- Legal needs to approve SplitPay because they will need to have made sure that the correct affiliate agreement has been executed.

Additional Notes:

NA

Select Enhanced Signup Report.

What does the question mean?

Who cares to know?

- Sales Engineer

Upon which documents does this question appear?

- Report Request Matrix

Does this question trigger an approval requirement?

No

Additional Notes:

Select Gross Billing Invoice Report.

What does the question mean?

Who cares to know?

- Sales Engineer

Upon which documents does this question appear?

- Report Request Matrix

Does this question trigger an approval requirement?

No

Additional Notes:

Select NOC Report.

What does the question mean?

Who cares to know?

- Sales Engineer
- Legal

Upon which documents does this question appear?

- Report Request Matrix

Does this question trigger an approval requirement?

Yes-Legal

Additional Notes:

Select ProFac Report Suite.

What does the question mean?

This suite contains the following reports:

- Signup Report (Shows all accounts that have been signed up under the affiliation)
- Comprehensive Transaction Detail Report (Shows complete details of every transaction processed)
- Comprehensive Risk Retrieval Report (Shows any transactions that have resulted in a retrieval request)
- Comprehensive Risk Chargeback Report (Shows any transactions that have had a chargeback issued against them)
- Daily Deposit Report (Shows details of all sweeps/daily deposits)
- Interchange Qualification Report (Shows a statement for interchange clients)
- ACH Returns Report (Shows details of all ACH returns)

Please note that specifics of each report can be found in the ProFac Reporting Suite Document.

Who cares to know?

- Sales Engineer

Upon which documents does this question appear?

- Report Request Matrix

Does this question trigger an approval requirement?

No

Additional Notes:

Select Residual Statement Report.

What does the question mean?

Who cares to know?

- Sales Engineer

Upon which documents does this question appear?

- Report Request Matrix

Does this question trigger an approval requirement?

No

Additional Notes:

Should accounts be prevented from changing on file banking information?

This feature can be used by banks who are ProPay's customers to ensure that money goes back to them.

What does the question mean?

This feature allows us to block customers from changing their own bank accounts.

Who cares to know?

- Implementations team needs to know to set up this option up.

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

This feature can be used by banks who are ProPay's customers to ensure that money goes back to them.

In order to make this feature feasible, our customer (the partner) needs to make sure they can:

Edit ProPay accounts using our API

.Set the bank account, via the API, during signup

Should affiliation be set up under an existing partner program?

Parent affiliations are often used to support a revenue sharing arrangement.

What does the question mean?

Affiliations maintain the settings that are applied to new accounts and establish a logical set of controls over money movement within the ProPay System.

Parent affiliations, on the other hand, **ONLY** exist to help group up accounts for two purposes:

- Certain reports can go to a parent affiliation. These reports can contain details of transactions, signups, etc. of accounts under multiple affiliations.
- Revenue sharing can be organized and applied against multiple affiliations under a single parent.

That is it! While Parent affiliations may also facilitate transaction processing and act as a “Payfac” this is not really a thing we do. It is a thing they do. The **ONLY** two reasons you might want to specify a parent affiliation using this question, are:

- To make sure that this new affiliation’s accounts are included as part of a set of reports that a parent gets.
- To make sure that revenue sharing includes accounts under this new affiliation.
- Just to make sure we are properly tracking our own profit for a group of affiliations.

Who cares to know?

- Finance (especially if there is to be a revenue share that includes the activities of this affiliation’s accounts.)
- Sales Engineer needs to know this because it will inform how they work with the new affiliation. (Is a partner already doing this stuff? Do I already know how this works? Do we even have a new integration to do at all?)
- Implementations Team in order to set it up properly in production

Upon which documents does this question appear?

- Fact Sheet
- TIF

Does this question trigger an approval requirement?

No

Additional Notes:

NA.

Should customer be allowed to turn services on and off?

Should funds of accounts under this program be swept?

What does the question mean?

Monies that fund into accounts under this affiliation will all be “swept” out to the on-file bank account on a scheduled basis.

Who cares to know?

- Implementations team needs to know to set up the sweep.

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

Remember, also, that many of the reports you may wish to send to your partner customers, require that sweeps are set up.

In order for sweeps to work, the customers must have entered on-file bank accounts. Make sure you talk to customers about the need, during their boarding process, to ensure that information is being collected.

Finally, remember that sweeping accounts may not be viable if you have, as part of your design of a facilitator model, some sort of Spendback program to move money around. (Can’t pull money from the ProPay account when it is already gone every time you pull it.) Sometimes Spendback can still work, but a really wonky timing issue then comes into play when trying to automate some sort of weird business logic that includes both Spendback and sweeps.

Should merchants receive a custom signup email?

Should merchants under this affiliation use a custom ACH descriptor for deposits?

What does the question mean?

Custom ACH descriptors appear on deposit statements when money is moved out of accounts under this affiliation to those accounts' on-file bank account.

Without this feature, the statements will refer back to ProPay.

Who cares to know?

- Implementations team needs to know to set up these descriptors.

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

Remember, this is for an entire affiliation. It does not allow each account to have its own custom descriptor.

Should partner have ability to edit accounts via API?

X509 should be signed

What does the question mean?

There are a large number of account settings that can be edited. Highlights include:

- The on-file banking info (useful for facilitators who want to host this last piece of functionality normally only available on our own website)
- The address and contact info
- Passwords to log into our website
- Some services that can control risk by preventing customers from moving money out of an account when fraud is discovered.

There are significant security implications of allowing this feature, so use of the ProPay API to edit accounts creates the need for a significant change to technical integration and drives our Legal team to a specific contract addendum that indemnifies us.

The technical integration for this feature is also quite a bit more difficult than normal use of our API because of controls we have put in place to “harden” our system against changes to accounts. (We wouldn’t want people to be able to steal a credential then change ProPay accounts on-file bank just before money is swept out of those accounts.)

Who cares to know?

- Risk needs to know this for the reasons stated above
- Legal needs to know this because of the need to add an addendum to the contract that indemnifies ProPay.
- Sales Engineers need to know this so that they can set the affiliation up properly and train the customer on the extra integration steps needed to make this work.
- Implementations Team must know this in order to set the affiliation up properly in production

Upon which documents does this question appear?

- Fact Sheet
- TIF

Does this question trigger an approval requirement?

- Risk (see above)
- Legal (see above)

Additional Notes:

There should be a form on the PMA that lets you print out a request for a certificate. Please complete this form along with the TIF so that the SE and implementations team has all the info they need to set up this feature.

Should primary technical contact be added to notifications system?

Should Risk notices be sent to the partner rather than individual merchants?

Should the entire ProPay experience be hidden from each merchant?

What does the question mean?

Some partnership arrangements include a solution where the entire ProPay experience (websites) is hidden from its merchants.

If you choose this solution, you have MUCH to consider:

- Signups (this one is obvious.)
- Customer Service. Who do merchants with questions call? Some questions might be about the ProPay account, while others are about the experience hosted by our partner. The solution must consider this and guide merchants as appropriate.
- Providing reports to merchants becomes the responsibility of the partner. How do they do that? Where do they get the data to create reports from? They will know some data points before we do, and we will know some data points before they do. How to combine all data into a single experience?
- Giving the ability to change settings on accounts (including the all-important changes to bank accounts)

There are also legal implications because our sponsors and back-end partners require ProPay merchants to agree to certain terms. How those terms must be communicated to merchants when customer-partners want to host their own experience becomes a significant consideration.

Who cares to know?

- Implementations needs to know in order to set this program up correctly
- Account Management needs to know how to support this program
- Legal needs to know (and approve) because of the above-mentioned issues with sponsor partnerships
- Sales Engineer needs to know because that team member will be heavily involved in answering the “how” of the above considerations. The SE will also ensure that the partner adequately integrates solutions for all of the above.

Upon which documents does this question appear?

- TIF
- Fact Sheet
- Agreement request form
- Account Management Engagement form

Does this question trigger an approval requirement?

- Legal approval is required because of the sponsor banking contractual needs mentioned above.

Additional Notes:

NA

Should we ship domestic cards to corporate?

What does the question mean?

With a card program, it is possible that, instead of shipping each PPMC to the account holder, we can send them all to a centralized address. This allows a company to include the card in some sort of initial packet, or to take advantage of better ways of getting cards into the hands of their users than we use.

This option is to do so for domestic cards. It is less common to ship to corporate for these than for international cards because we are actually pretty good at getting cards into the hands of US and Canadian users.

Who cares to know?

- Implementations needs to know this in order to set up corporate shipping in production.

Upon which documents does this question appear?

- TIF

Does this question trigger an approval requirement?

No

Additional Notes:

NA

Should we ship international cards to corporate?

What does the question mean?

With a card program, it is possible that, instead of shipping each PPMC to the account holder, we can send them all to a centralized address. This allows a company to include the card in some sort of initial packet, or to take advantage of better ways of getting cards into the hands of their users than we use.

This option is to do so for international cards and is more common than having us ship domestic cards to the company.

Who cares to know?

- Implementations needs to know this in order to set up corporate shipping in production.

Upon which documents does this question appear?

- TIF

Does this question trigger an approval requirement?

No

Additional Notes:

You can also request a separate ship-to address for each country. The PMA doesn't support this option, so if you need this done, you should talk to the Implementations Team to ask that they set something up. Make sure to come prepared with that address though.

To whom should this be billed?

Merchant or affiliate?

Enter Merchant or affiliate? Appears on Fact Sheet to bring to Finance.

To whom should this be billed?

Merchant or affiliate?

Enter Merchant or affiliate? Appears on Fact Sheet to bring to Finance.

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Merchant or affiliate?

Enter Merchant or affiliate? Appears on Fact Sheet to bring to Finance.

To whom should this be billed?

Affiliate or merchant?

Enter Merchant or affiliate? Appears on Fact Sheet to bring to Finance.

What is the ACH-In monthly limit?

What does the question mean?

What is the maximum amount that a customer should be allotted to transfer FROM his/her bank account TO his/her ProPay account in one month?

Who cares to know?

- Sales Engineer
- Finance

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

For loading of funds or to support automated pulls for negative balances. Not for E-Check processing.

What is the ACH-In per transaction limit?

What does the question mean?

What is the maximum amount that a customer should be allotted to transfer FROM his/her bank account TO his/her ProPay account at one time?

Who cares to know?

- Sales Engineer
- Finance

Upon which documents does this question appear?

- New Tier Form
- New Tier Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

For loading of funds or to support automated pulls for negative balances. Not for E-Check processing.

What is the artwork resubmission fee?

Another fee that can be manually charged by Finance and that will appear on the Fact sheet that you can take to Finance if you wish to be charged.

What is the billing address?

What does the question mean?

What is the billing address of the person who should be billed for the fees associated with this affiliation?

Who cares to know?

- Finance

Upon which documents does this question appear?

- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

Please enter the street address, City, State and Zip will be asked next.

What is the billing city, state and zip code?

What is the billing street address of payee?

What does the question mean?

What is the billing street address of the person who should receive the revenue share?

Who cares to know?

- Finance

Upon which documents does this question appear?

- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

Please just enter the street address. City, State and Zip will be asked for next.

What is the buy rate for 1099K Issuance Fee per document?

What is the buy rate for 1099K Issuance Fee per document?

What is the buy rate for 1099K Reject Fee per document?

I've no idea what this is. Something to be charged manually by Finance if you need to use it as a profit instrument.

What is the buy rate for 1099K Reject Fee per document?

What is the buy rate for ACH as acceptance method per transaction?

What is the buy rate for ACH as acceptance method per transaction?

What is the buy rate for ACH Notification of Change Fee (per item)?

What is the buy rate for ACH Notification of Change Fee (per item)?

What is the buy rate for ACH Return Fee?

What is the buy rate for ACH return fee?

What is the buy rate for ACH stop Payment/Customer Cancelation Fee (per item)?

What is the buy rate for ACH stop payment/customer cancellation fee (per item)?

What is the buy rate for American Express fees?

What is the buy rate for American Express fees?

What is the buy rate for Annual Fee (over \$100 must receive prior approval from ProPay)

What is the buy rate for Annual Fee (Over \$100 must receive prior approval from ProPay)?

What is the buy rate for Application and Underwriting Fee per account boarded?

What is the buy rate for Application and Underwriting Fee per account boarded?

What is the buy rate for Chargeback Fee?

Another fee that can be manually charged by Finance and that will appear on the Fact sheet that you can take to Finance if you wish to be charged.

What is the buy rate for Chargeback Fee?

What is the buy rate for Daily Detail File (per month per file)?

What is the buy rate for Daily Detail File (per month per file)?

What is the buy rate for DDA Change Fee (cannot be modified)?

What is the buy rate for DDA Change Fee (Cannot be modified)?

What is the buy rate for Guardian Cybershield Original ID per Sub-merchant?

What is the buy rate for Guardian Cybershield Original ID per Sub-merchant?

What is the buy rate for Guardian Cybershield SSL Certification Fee per Sub-merchant?

What is the buy rate for Guardian Cybershield SSL Certification Fee per Sub-merchant?

What is the buy rate for Guardian Cybershield SSL per transaction?

What is the buy rate for Guardian Cybershield SSL per transaction?

What is the buy rate for Intensive Investigation Fee (per hour)?

What is the buy rate for Intensive Investigation Fee? (per hour)

What is the buy rate for Investigation Fee (e.g. ACH trace, bank confirmations, etc) (per

What is the buy rate for Investigation Fee (e.g. ACH trace, bank confirmations, etc.) (per

What is the buy rate for Monthly Account on File Fee?

Another manually billed, by finance, fee that will appear on the Fact Sheet that you can bring to finance, if you want charged.

What is the buy rate for Monthly Account on File Fee?

What is the buy rate for Monthly Minimum Fee (for the portfolio, applies to Network/Risk Fees

What is the buy rate for Monthly Minimum Fee (for this portfolio, applies to Network/Risk Fees

What is the buy rate for Monthly Support Fee (per MID)?

What is the buy rate for Monthly Support Fee (per MID)?

Another fee that can be manually charged by Finance and that will appear on the Fact sheet that you can take to Finance if you wish to be charged.

What is the buy rate for PCI Validation through ControlScan (monthly, if required)?

What is the buy rate for PCI Validation through ControlScan (monthly, if required)?

What is the buy rate for Printed Monthly Statement Fee (if requested) (per month)?

What is the buy rate for Printed Monthly Statement Fee (if requested) (per month)?

What is the buy rate for Processing Fee (for unclaimed property transferred to a governmental

What is the buy rate for Processing Fee (for unclaimed property transferred to a governmental

What is the buy rate for ProtectPay Gateway per Transaction?

What is the buy rate for ProtectPay Gateway per transaction?

What is the buy rate for ProtectPay tokenization and storage (per card stored and on file per

What is the buy rate for ProtectPay tokenization and storage (per card stored and on file per

What is the buy rate for ProtectPay tokenization extraction (per card stored and on file, one

What is the buy rate for ProtectPay tokenization extraction (per card stored and on file, one

What is the buy rate for Retrieval Request Fee?

What is the buy rate for Retrieval Request Fee?

What is the buy rate for Spendback (per transaction)?

What is the buy rate for SpendBack (per transaction)?

What is the buy rate for SplitPay per transaction?

What is the buy rate for SplitPay per transaction?

What is the buy rate for Sub-merchant Boarding via ProPay API (per month per interface to

What is the buy rate for Sub-merchant Boarding via ProPay API (per month per interface to

What is the buy rate for sub-merchant deposits?

What is the buy rate for Sub-merchant Deposits?

What is the Buy Rate for the Standard BIN Access fee per transaction?

What is the buy rate for TSYS EnsureBill per item updated?

What is the buy rate for TSYS EnsureBill per item updated?

Billed quarterly

Another manually billed, by finance, fee that will appear on the Fact Sheet that you can bring to finance, if you want charged.

What is the buy rate for TSYS EnsureBill setup per sub-merchant?

Billed monthly (if required)

Another manually charged fee that I'm not sure when or why we charge. It is done by finance and shows up on the Fact sheet if you want to use it. I hear it is typically charged monthly.

What is the buy rate for TSYS EnsureBill setup per Sub-merchant?

What is the buy rate for Visa/MasterCard/Discover/American Express authorization fee per

What is the buy rate for Visa/MasterCard/Discover/American Express authorization fee per

What is the buy rate for Voice/IVR per authorization?

What is the buy rate for Voice/IVR per authorization?

What is the Canadian MID?

What does the question mean?

ProPay maintains a second platform specific to Canada and there are a few processes specific to setting up an account on our Canadian platform.

The most important thing for you to understand about ProPay's Canadian platform is that, rather than all merchants sharing a single merchant ID (MID), each Canadian affiliate partner needs its own. This requirement is imposed by our sponsor bank for Canada.

Who cares to know?

- Risk needs to know in order to help you get a MID assigned to this affiliation (without which, your partners' merchants cannot process credit cards.
- Implementations needs to know the MID in order to set it on the affiliation

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

- No, but if you don't get help from Risk, your customers' merchants won't work. They don't need to approve this, but you need their help.

Additional Notes:

NA

What is the city, state and zip code of the payee?

What is the contact email address of the payee?

What does the question mean?

What is the email address of the person who should receive the revenue share?

Who cares to know?

- Finance

Upon which documents does this question appear?

- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

What is the custom insert change fee?

Another fee that can be manually charged by Finance and that will appear on the Fact sheet that you can take to Finance if you wish to be charged.

What is the custom insert fee?

Another fee to be charged manually by finance and appearing on the Fact Sheet that you can bring to them if you want to charge it.

What is the default MCC for new accounts?

Set to "0000" if no default. User will select on signup.

What does the question mean?

This question is used to set a default MCC code for each new account that signs up under your partner's affiliation. You must enter a value in this field. If no default is to be set, you should enter 0000. If you do so, your customer will need to enter a MCC code when they log in to the ProPay website for the first time.

If your customer is going to use API signups and hide the ProPay experience, altogether, you cannot use 0000 because the merchants will never log in. Merchants cannot process without a MCC code.

Who cares to know?

- Implementations needs to know the default MCC code to set it up on production.

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

This question is actually pretty important and we tend to have a bad habit of entering 5499 or 0000 for way too many affiliations. If your partners' merchants can qualify for special interchange based on the kind of business they do, you should carefully consider this question. MCC can also impact approval rates.

Work with ProPay's Finance team if you need help determining the appropriate MCC code for your new program.

What is the descriptor?

What does the question mean?

Custom ACH descriptors appear on deposit statements when money is moved out of accounts under this affiliation to those accounts' on-file bank account.

Without this feature, the statements will refer back to ProPay.

Who cares to know?

- Implementations team needs to know to set up these descriptors.

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

Remember, this is for an entire affiliation. It does not allow each account to have its own custom descriptor.

What is the descriptor?

What does the question mean?

Custom ACH descriptors appear on deposit statements when money is moved out of accounts under this affiliation to those accounts' on-file bank account.

Without this feature, the statements will refer back to ProPay.

Who cares to know?

- Implementations team needs to know to set up these descriptors.

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

Remember, this is for an entire affiliation. It does not allow each account to have its own custom descriptor.

What is the disbursement per transaction fee?

What does the question mean?

Also known as a load fee. One of the primary money-making instruments for a commission program, this can also be charged when disbursements are being performed within a merchant affiliation.

Who cares to know?

- Finance needs to know this because the only way to charge it is manually as billed by that team.

Upon which documents does this question appear?

- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

NA

What is the frequency?

Daily, weekly, monthly, etc.

What does the question mean?

We just need to know how often sweeps should occur. Typically, this is set to 'Daily' Just enter 'Daily', 'Weekly', 'Monthly' or whatever.

Who cares to know?

- Implementations team needs to know in order to set up the sweep job

Upon which documents does this question appear?

- TIF

Does this question trigger an approval requirement?

No

Additional Notes:

NA

What is the name of the existing parent affiliation?

Must exist in ProPay's system. If affiliation not present, create another project.

What does the question mean?

Affiliations maintain the settings that are applied to new accounts and establish a logical set of controls over money movement within the ProPay System.

Parent affiliations, on the other hand, **ONLY** exist to help group up accounts for two purposes:

- Certain reports can go to a parent affiliation. These reports can contain details of transactions, signups, etc. of accounts under multiple affiliations.
- Revenue sharing can be organized and applied against multiple affiliations under a single parent.

That is it! While Parent affiliations may also facilitate transaction processing and act as a “Payfac” this is not really a thing we do. It is a thing they do. The **ONLY** two reasons you might want to specify a parent affiliation using this question, are:

- To make sure that this new affiliation’s accounts are included as part of a set of reports that a parent gets.
- To make sure that revenue sharing includes accounts under this new affiliation.
- Just to make sure we are properly tracking our own profit for a group of affiliations.

Who cares to know?

- Finance (especially if there is to be a revenue share that includes the activities of this affiliation’s accounts.)
- Sales Engineer needs to know this because it will inform how they work with the new affiliation. (Is a partner already doing this stuff? Do I already know how this works? Do we even have a new integration to do at all?)
- Implementations Team in order to set it up properly in production

Upon which documents does this question appear?

- Fact Sheet
- TIF

Does this question trigger an approval requirement?

No

Additional Notes:

NA.

What is the payment contact email?

What does the question mean?

What is the email address of the person who should be billed?

Who cares to know?

- Finance

Upon which documents does this question appear?

- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

What is the payment contact name?

What does the question mean?

What is the name of the person who should be billed?

Who cares to know?

- Finance

Upon which documents does this question appear?

- Corporate Merchant Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

What is the payment method type?

Checking, ProPay-ProPay, Pay-by-Check

Enter Checking, ProPay-ProPay, or Pay-by-Check

What is the ProtectPay per transaction rate?

What does the question mean?

ProtectPay's per-transaction fee is one of the primary instruments for ProtectPay's revenue model.

Who cares to know?

- Finance: this has to be billed manually

Upon which documents does this question appear?

- Fact Sheet
- Legal Agreement request form

Does this question trigger an approval requirement?

- If less than 3 cents per transaction, this requires approval from a member of ProPay's pricing committee.

Additional Notes:

NA

What is the requested referral ID?

Must be 7 or 8 characters long. Leave blank if it doesn't matter.

What does the question mean?

Programs who use ProPay's website to sign up need their own unique link so that new users who go to that link are put under the right partner's program. (Referred to, by ProPay, as an affiliation.) Off of the root of www.propay.com a specific "referral ID" is passed which defines that unique link. Example: www.propay.com/?refid=PROGRAM1

This field can be left blank if you don't care what it is.

Who cares to know?

- Implementations needs to know how to set this on production.
- SE needs to know how to set this in integration because they often have to make sure it's the same as it will end up in production

Upon which documents does this question appear?

- TIF

Does this question trigger an approval requirement?

No

Additional Notes:

For technical, and slightly stupid reasons that we've still never bothered to fix, referral IDs need to be either 7 or 8 characters long.

6 is too short.

9 is too long.

(It's kind of like the holy hand grenade of Antioch, and I can't tell you how excited I am to put a Monty Python reference into this dictionary.)

What is the residual for ACH as acceptance method per transaction?

What is the residual for ACH Return Fee?

What is the residual for American Express fees?

What is the residual for Annual Fee?

Another manually billed, by finance, fee that will appear on the Fact Sheet that you can bring to finance, if you want charged.

What is the residual for Chargeback Fee?

I don't know what this fee is for. I guess its something you can charge and Finance will bill it.

What is the residual for Guardian Cybershield Original ID per Sub-merchant?

What is the residual for Guardian Cybershield SSL Certification Fee per Sub-merchant?

What is the residual for Guardian Cybershield SSL per transaction?

What is the residual for Monthly Support Fee (per MID)?

Another fee that can be manually charged by Finance and that will appear on the Fact sheet that you can take to Finance if you wish to be charged.

What is the residual for PCI Validation through ControlScan (monthly, if required)?

What is the residual for ProtectPay Gateway per transaction?

What is the residual for ProtectPay tokenization and storage (per card stored and on file per

What does the question mean?

The primary money-making instruments for SplitPay are that you can apply a per-transaction or percentage fee for the feature. This is one of those. Unfortunately, at this time, fees for SplitPay must be manually billed by ProPay's Finance team because our system doesn't do it.

Who cares to know?

- Finance needs to know this if you want it billed.

Upon which documents does this question appear?

- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

NA

What is the residual for Retrieval Request Fee?

What is the residual for Spendback (per transaction)?

What is the residual for SplitPay per transaction?

I have no idea what this fee is. Something Finance says you can charge.

What is the residual for Sub-merchant Deposits?

What is the residual for TSYS EnsureBill per item updated?

Another manually billed, by finance, fee that will appear on the Fact Sheet that you can bring to finance, if you want charged.

What is the residual for Visa/MasterCard/Discover Fees?

What is the residual for Visa/MasterCard/Discover/American Express authorization fee per

What is the residual for Voice/IVR per authorization?

Who is the revenue share payable to?

What does the question mean?

What is the name of the person who should receive the revenue share?

Who cares to know?

- Finance

Upon which documents does this question appear?

- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

Will account holders under this program receive ProPay MasterCard?

What does the question mean?

(as written) Should account holders under this affiliation receive a PPMC.

Who cares to know?

- Implementations team needs to know to set up these up.

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

No

Additional Notes:

If you answer yes to this question, many other questions will need to be answered. Some of those additional questions will require approval.

Will merchants under this affiliation agree to terms on ProPay website?

Will partner "URL Scheme" our mobile app to prepopulate transaction data?

Will partner build integrated app for mobile (using SDK and APIs)?

Will partner need to purchase swipe devices for its users?

Will partner use ProtectPay for processing onto their merchants?

If ProtectPay will be used at all, select yes.

What does the question mean?

You've indicated that your customer is going to process on behalf of its merchants using one of ProPay's APIs. This question asks you to further specify whether or not your customer intends to use ProtectPay (ProPay's tokenization solution.)

You should select 'Yes' if your customer is going to use ProtectPay even if they aren't going to use one of the ProtectPay Payer Management Interfaces.

Who cares to know?

- Implementations needs to know this in order to set up corporate shipping in production.

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

- Choosing 'No' to this question will require that ProPay's Compliance Team approves your project.

Additional Notes:

Customers who facilitate transactions and process on behalf of other merchants are considered Third Party Processors by the credit card brands. So-called TPPs must be PCI compliant, and demonstrate that compliance via a more stringent mechanism than what is typically required for individual merchants.

Use of ProtectPay might provide ProPay with the certainty it needs about a TPP but you will notice that answering 'Yes' to this question causes you to further specify the pieces of ProtectPay that your customer intends to use. Selecting 'Yes' to this question might still leave the partner with the need to validate compliance. Selecting 'No' always will.

Will ProtectPay customer use any PMI other than HPP?

Enter yes if you previously specified they are using the HPP.

What does the question mean?

The ProtectPay [Payer Management Interfaces] are special controls used to further limit exposure of sensitive credit card data to the merchants who wish to process using ProtectPay.

While use of ProtectPay in itself can benefit customers who need to STORE sensitive data (by replacing that data with tokens) it is only by using a PMI that the customer benefits from ALL of what ProtectPay can offer. Multiple PMI options exist (see additional notes for the PCI compliance validation implications associated with each option)

Who cares to know?

- The Sales Engineer needs to know about this so that they can teach the partner how to integrate the PMI.
- The Account Management team needs to know about this to effectively manage the customers and understand how they operate
- The Compliance Team needs to know this in order to inform their decisions about PCI compliance approvals

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

- Answering 'No' to this question requires that PCI compliance approval be granted for the TPP. Keep in mind that answering 'Yes' to ProtectPay and 'No' to this still provides some value towards being compliant, but use of the HPP gives the most benefit towards avoiding the need to validate.

Additional Notes:

Compliance obligations:

- ProPay MS API: ROC or PCI validation schedule D (the long form)
- ProtectPay without use of any PMI: ROC or PCI validation schedule D
- ProtectPay with SPI: Schedule AEP
- ProtectPay with HPP, Frameable control, or FFR: Schedule A

If you need help understanding what these different interfaces are (and if you haven't been here a long time, you probably do) you should sit down and talk with the Sales Engineer who can explain this stuff to you. It will be useful and enlightening!

Will the cards be customized?

What does the question mean?

If accounts under this program receive a card, they can either be generic or custom. If the customer wants customized cards, then you will have to work with them to get those cards designed. Not only will there be several other questions that you need to answer. You will also have to work with your client to complete some additional documents. (You know...to design the card.)

Who cares to know?

- The card Program Manager needs to know about this and needs the design documents to start working on approval for that design, and to work with the print house so that the custom cards can be sent out.
- The Implementation team needs to know this to set the program up to reference the custom card in question. Frequently, though, the implementation team is just asked to set the program up initially with no card. Later on, the card program manager will have the implementations team change the setting (once the print house can deliver.)

Upon which documents does this question appear?

- TIF
- Fact Sheet
- Artwork Specifications for Custom Card

Does this question trigger an approval requirement?

- The Card program manager needs to approve custom cards to go live. This is because they, in turn, have to organize approvals with MasterCard and our sponsor bank.

Additional Notes:

NA

Will the partner build a solution for Mobile processing?

Will the partner build Master mobile for their merchants?

Will they integrate Guardian Cybershield into signup requirements?

Will they integrate Guardian Cybershield into signup requirements?

Will they use hosted payment page?

What does the question mean?

The ProtectPay [Payer Management Interface: Hosted Payment Page] is the ProtectPay tool that provides the most validation for PCI compliance. It is a solution hosted on ProPay which is then embedded on a customer's website.

Who cares to know?

- The Sales Engineer needs to know about this so that they can teach the partner how to integrate the HPP.
- The Account Management team needs to know about this to effectively manage the customers and understand how they operate
- The Compliance Team needs to know this in order to inform their decisions about PCI compliance approvals

Upon which documents does this question appear?

- TIF
- Fact Sheet

Does this question trigger an approval requirement?

- Answering 'No' to this question requires that PCI compliance approval be granted for the TPP. Keep in mind that answering 'Yes' to ProtectPay and 'No' to this still provides some value towards being compliant, but use of the HPP gives the most benefit towards avoiding the need to validate.

Additional Notes:

Compliance obligations:

- ProPay MS API: ROC or PCI validation schedule D (the long form)
- ProtectPay without use of any PMI: ROC or PCI validation schedule D
- ProtectPay with SPI: Schedule AEP
- ProtectPay with HPP, Frameable control, or FFR: Schedule A

If you need help understanding what these different interfaces are (and if you haven't been here a long time, you probably do) you should sit down and talk with the Sales Engineer who can explain this stuff to you. It will be useful and enlightening!

Will this affiliation act as a ProFac Gold? (Partner assumes all Risk responsibility.)