worldpay

Direct Debit - ACH Frequently Asked Questions

General Direct Debit - ACH Information

What network is used to process Direct Debit - ACH electronic checks?

Direct Debit transactions process through the Automated Clearinghouse (ACH) network in the US, governed by Reg E and NACHA rules and by Electronic Funds Transfer service in Canada.

What types of accounts can be debited or credited using Direct Debit - ACH payments?

You can debit or credit consumer checking, consumer savings, corporate checking, or savings accounts

Does the ACH network have an Authorization transaction similar to the credit card networks?

No. With ACH, there is no means to confirm that a consumer has sufficient funds in his account, nor is there a means to hold the funds.

How does NACHA define authorization for Direct Debit - ACH transactions?

Authorization refers to the consumer's permission to debit or credit his account. NACHA's rules for obtaining and storing authorization vary based on the type of interaction with the consumer, e.g. web, call center. Please refer to the 2-page Direct Debit - ACH NACHA Requirements summary document included in this Welcome Kit for more information.

What is Prenotification?

> **NOTE:** Worldpay does not support Prenotification transactions for Payment Facilitators or for Canadian Direct Debit - EFT transactions.

Prenotifications are non-monetary transactions sent to the ACH network to help ensure the appropriate posting of subsequent entries. Typically you use Prenotifications during the customer set up process, in advance of taking an

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order, to determine if the consumer provided valid bank account information. This is helpful since the ACH network has no authorization mechanism like the credit card brands.

The possible ACH network responses to a prenotification are as follows:

- **No response** - applies when the account is open and the account information is correct.
- **Notification of Change** - provides updated account information, including correct routing number, e.g. C02 Incorrect routing/transit number (visible in the SSR *eCheck Notice of Change Update Report*).
- **Return code** - provides account status, e.g. R02 Account is closed, R03 No account on file, R04 Invalid account number.

> **NOTE:** To use Prenotification transactions you must use cnpAPI V9.1 or above. Also, you can only submit Prenotifications using Batch submissions.

How soon after I submit a prenotification can I submit a live entry (debit or credit)?

The settlement date of a prenotification is the day after it is submitted to the network. Per NACHA rules, if you did not receive a NOC or return in response to the prenotification by the second banking day following the settlement day, you can submit the live entry on the third banking day after the prenotification settlement day. However, given the processing timing in our system, you need to wait an additional day before submitting a live entry, i.e. do not submit live entries until the fourth banking day after the prenotification settlement day. If you receive a NOC or return, you must modify the account information prior to sending a live entry. If the account is closed, do not send an entry.

Are one time payments supported?

Yes. Per NACHA rules, one-time payments can be made via call center or the web.

Are recurring payments supported?

Per NACHA rules, recurring payments can be made via call center or the web.

What is an Direct Debit - ACH return?

See Direct Debit Returns & Redeposits section for details.

What is an Direct Debit - ACH Notification of Change (NOC)?

NOCs are account update notices sent automatically by receiving banks through the ACH network to advise that account data sent in the original Direct Debit transaction is either incorrect or has been changed. While NACHA has relaxed the rules requiring merchants to update their systems (old requirement was - within 6 banking days or prior to sending subsequent transactions for the same account, whichever is later), however, it is still good practice to change the information in the event you get repeat business from the same consumer/corporate account holder. Worldpay pushes updates to the merchant unlike credit card updates, where the merchant requests the updates.

Does NACHA define any limits related to NOCs?

NACHA does not have any limits for NOCs; however, receiving banks can file complaints with NACHA if merchants ignore NOCs and send transactions with outdated information such that NACHA may impose non-compliance fines as they see fit.

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Where can I get more information about the NACHA rules?

Please refer to the 2-page Direct Debit NACHA Requirements summary document included in this Welcome Kit. You can also go to NACHA's website: http://www.nacha.org/ or your regional ACH chapter's site.

Worldpay US eComm Direct Debit Offering

What functionality is included in Worldpay's Direct Debit offering?

Worldpay's Direct Debit offering includes the following functionality:

- **Returns:** Receiving/consumer banks can reject debit or credit entries for a variety of reasons, e.g. insufficient funds, account closed, authorization revoked, etc. This is referred to as a return. Returns are provided to merchants via reports in the eCommerce iQ Reporting and Analytics system. In addition to paying a fee per return received, merchants are liable for the amount of all returned transactions, i.e. returns negatively impact daily settlement.
- **Notifications of Change (NOC):** NOCs are account update notices sent automatically by receiving banks through the ACH network in response to receiving a transaction with outdated or incorrect data. Each day you should retrieve the *eCheck Notice of Change Update Report* from the Scheduled Secure Reports (SSR - an automated service designed to create predefined reports available in your merchant FTP account for retrieval). The information provided in the report allows you to make the necessary system updates to comply with NACHA rules, prevent future NOCs, and reduce Automatic Account Updater fees. Per NACHA rules you are required to use the NOC data to update your systems prior to sending subsequent transactions for the same account (see Note below).
- **Automatic Account Updater:** Worldpay stores account mappings based on Notifications of Change (NOCs) received from the network and automatically updates any subsequent transactions sent with outdated account data. This prevents future NOCs and potential fines from NACHA.

What optional features are available?

The following optional features are available:

> **NOTE:** Worldpay does not support Prenotification transactions for Payment Facilitators or for Canadian Direct Debits.

- **Prenotifications:** During the customer set up process, in advance of taking an order, merchants can submit prenotifications to determine if the consumer has provided valid bank account information. This is helpful since the ACH network has no authorization mechanism like the credit card brands. Prenotifications are non-monetary transactions sent to the ACH network to help ensure subsequent entries are posted appropriately. If there are changes to report, the ACH network provides a Notification of Change (NOC) and if the account is closed or invalid, a return is provided. If there are no changes to report, the ACH network provides no response (i.e., no response by the ACH network indicates the account information is correct).
- **Automatic Redeposits:** Although there is no means for representment as there is with credit cards, NACHA allows the resubmission of entries returned for insufficient funds or uncollected funds (R01 and R09) two additional times. By enrolling in this optional service, Worldpay will automatically resubmit eligible entries on a merchant's behalf in a preconfigured time frame defined by the merchant (x days after the return was received).

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This saves the merchant from generating the redeposits themselves and should improve their ability to capture sales.

- **Merchant Initiated Redeposits:** In lieu of Automatic Redeposits, you may chose to submit redeposits yourself. This is done by referencing the original deposit transaction ID in your submission. Worldpay prevents you from redepositing more than the allowable two times (NACHA rule). Initiating redeposits yourself allows you to vary the redeposit timing per transaction and eliminates any premium assessed for Automatic Redeposits.
- **Verification:** Unlike the credit card networks, the ACH network has no equivalent authorization mechanism where funds are confirmed and held prior to capturing a sale. Given this limitation it is imperative to employ risk mitigation tools that validate the account to reduce returns, thus increasing settlement. With eCheck Verification, Worldpay queries a national, third party database to confirm if an account is closed and screen for any negative history of bounced checks or fraud. When verifications are declined, merchants are contractually obligated to notify the consumers to comply with the Fair Credit Reporting Act (FCRA). The specific decline notice language is dictated by our verification provider, Certegy, and is included in the Direct Debit contract addendum/ amendment.

  You can submit verifications as Online or Batch transactions. Performing an online verification provides real time approval or rejection such that you can request another form of payment prior to completing the order. Also, you can submit verifications as a standalone transaction or as a conditional eCheck Sale. Sending a conditional eCheck Sale prevents Worldpay from submitting deposits that failed verification (i.e., If the transaction fails verification, we do not proceed with the sale.
- **Vault/Tokenization:** By replacing the sensitive account data with a token, the Vault can significantly reduce merchant risk and exposure in case of a data breach. Tokens are valid only between the merchant and Worldpay, thus they are useless when lost or stolen. Direct Debit tokens replace the account number, but represent the routing number-account number combination since account numbers alone are not unique. Direct Debit tokens are 17 digits regardless of account number length. In addition to the token, we return the last 3 digits of the account number for display purposes. Merchants send the routing number and token on subsequent transactions. When a NOC is received, we automatically generate a new token and send it in the NOC response. Merchants using Direct Debit tokenization send the routing number and token. The standard fee applies for each token generated.

Which NACHA Standard Entry Class Codes (SEC) does Worldpay eComm support?

Worldpay eComm supports the following NACHA Standard Entry Class Codes (SEC):

- **WEB** (Internet Initiated Entry) for web based transactions
- **TEL** (Telephone Initiated Entry) for call center based transactions
- **PPD** (Prearranged Payment and Deposit Entry) for refunds to consumer or corporate accounts.
- **CCD** (Corporate Credit or Debit) for corporate checking or savings account debit or credits made via the web or a call center.

> **NOTE:** Worldpay eComm doe snot support paper check SECs at this time (e.g. ARC, BOC, and POP).

How are Direct Debit transactions reflected in the eCommerce iQ Reporting and Analytics system?

Direct Debit transactions are reflected in the existing Activity, Settlement and Batch Reports with other methods of payment. We include Direct Debit fees in the existing Fee Report. Direct Debit return amounts are displayed with Chargebacks in the Settlement and Activity Reports. Specific returns are shown in Returns Received Report and Chargeback & eCheck Return Financial Report. Direct Debit Returns are also displayed in Direct Debit specific

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reports as described in the next question.

The Payment Detail screen includes the following:

- Direct Debit Return reason code, description, and return date are tied to the original payment in the Payment Detail screen.
- Redeposits are tied to original deposit transactions with a Grouping ID in Transaction Detail screen. This is also true for Merchant Initiated Redeposits, if you follow the cnpAPI spec for this feature.

Additionally, there are some Direct Debit specific reports in the eComm described in the next question.

Are there any Direct Debit specific reports in the eComm iQ Reporting and Analytics system?

The eComm iQ supports the following Direct Debit specific reports:

- **NACHA Unauthorized Returns Report** provides the unauthorized return rate; helps you monitor and stay below the 0.5% NACHA threshold
  - NACHA Unauthorized Returns by Reporting Group Summary provides the unauthorized return rate by Reporting Group to help you pinpoint and address business areas of concern
- **Direct Debit Returns Received Report** lists all returned transactions along with the reason in a time frame specified by the user up to one month
- **Direct Debit Returns Received Summary Report** by Reporting Group displays the number of returns received for each Reporting Group
- **Pending Direct Debit Redeposits Report** lists all future redeposits in the queue along with their original transaction date, the date they were returned (limited to NSF (R01) and uncollected funds returns (R09) per NACHA rules), and the date they are scheduled for redeposit
  - The Session and Batch Reports show Worldpay Initiated batches on the day we make the redeposits (these batches include automatic redeposits only)

Are Direct Debit transactions processed over the weekend?

You can process Online verifications any day of the week. Also, you can submit Direct Debit sales and refunds any day of the week, but the associated funds only settle on open bank days (i.e. Direct Debit funds do not settle on Saturdays, Sundays or bank holidays.) You can submit eCheck Voids any day of the week. Whether or not they cancel a sale, refund or redeposit depends upon the status of the transaction you are trying to void (i.e. if it is already in progress, you cannot void it.)

Is Direct Debit supported on PTI?

We support the majority of Direct Debit functions and features on PTI 80, 96 and 120, but there are some limitations as described below. You need to move to the cnpAPI to process recurring TEL transactions, as well as to take advantage of Direct Debit tokenization and Verification service.

- NOC report via Scheduled Secure Reports (SSR - an automated service designed to create predefined reports available in your merchant FTP account for retrieval) is supported
- Automatic Account Updater: Worldpay will update outdated account data prior to sending transactions into the network, but you will not receive any per transaction indication that has been done. The only way you'll know we've made the changes is through the counts displayed in the Fee report. Using the cnpAPI, you receive updated account information in the response message for the individual transactions.

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- Automatic Redeposits are supported.
- Merchant Initiated Redeposits are supported, but you cannot pass the cycle count in the transaction such that Worldpay prevents you from exceeding two redeposits (NACHA rule).

Is online processing supported?

Yes. We support both Batch and Online processing for Direct Debit transactions.

Can I use a virtual terminal to send Direct Debit transactions?

Yes

Can I void an Direct Debit transaction?

Yes, you can void a deposit, refund, or automatic redeposit. Worldpay processes the void, as long as the transaction is not already in progress; You must submit voids prior to daily cut-off time.

Does the cnpAPI support non-numeric characters in the account number?

Yes. The cnpAPI schema defines the account number (accNum element) as a string. Use can use any alphanumeric character in the value. The use of special characters in the account number; however, triggers a decline.

Direct Debit Returns & Redeposits

What is a Direct Debit return?

Receiving/consumer banks can reject debit or credit entries for a variety of reasons (e.g., insufficient funds, account closed, authorization revoked, etc.) This is referred to as a return. Merchants are liable for the amount of all returned transactions (i.e., returns negatively impact daily settlement). Per NACHA rules receiving banks are supposed to send returns within 2 banking days of settlement.

What is an unauthorized Direct Debit return?

Consumers can submit a claim to their bank revoking authorization or stating they never gave authorization for a transaction. Upon receipt of such claim, the bank sends an unauthorized return through the ACH network to the merchant. Per NACHA rules receiving banks must send unauthorized returns within 60 banking days of settlement; however, the banks can accept consumers' claims beyond 60 days.

Is there an additional fee for unauthorized returns?

Beginning in November 2017, Worldpay will passthrough a NACHA/RDFI imposed fee of $4.50 for each unauthorized return. NACHA added this fee to ensure merchants only charge customers who are properly informed and have authorized the charges for goods supplied and/or services rendered. Worldpay recommends you employ the following best practices to avoid this expensive fee and remain compliant.

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- Provide a recognizable merchant name for each transaction, so the consumer recognizes the origin of the charge.
- Provide a correct contact phone number, so consumers can contact you with inquiries.
- Capture and retain a proof of authorization record for use if the consumer does dispute the charge.

Can I dispute an Direct Debit return?

Yes and no. The ACH network has no dispute resolution process; however, in cases where the consumer disputes the charge based upon not authorizing the charge, the RDFI notifies Worldpay and requests Proof of Authorization. We, in turn, notify you and must forward us the Proof of Authorization. This typically take the form of the consumer agreed to terms and conditions from your site or other evidence that the consumer agreed to have their account debited the amount of the transaction. The final decision to reverse the return or reject the evidence submitted by you rests with the RDFI. As such, if the bank rejects the evidence, you can opt to arbitrate outside the payments system.

Can I represent an Direct Debit return?

Although there is no representment process similar to credit cards, NACHA allows the resubmission of entries returned for insufficient funds (R01) or uncollected funds (R09) two additional times. Resubmissions must be sent within 180 days of settlement of the original entry. Also, as noted in the previous question, certain returns may resolve in your favor after providing Proof of Authorization.

Does NACHA define any limits related to Direct Debit returns?

NACHA requires merchants to keep their unauthorized return rate below 0.5%. If a merchant exceeds this limit, NACHA may impose non-compliance fines. There are no limits on other types of returns. The unauthorized return rate is computed by dividing the number of debit entries returned as unauthorized for the preceding 60 days or 2 calendar months by the total number of debit entries originated for the preceding 60 days or 2 calendar months.

When will I receive Direct Debit returns?

Per NACHA rules, receiving banks are supposed to provide returns within 2 banking days of settlement, but merchants processing Direct Debits often see returns later than this. The 2-day rule applies to all but unauthorized returns, which can be provided up to 60 banking days after settlement per NACHA rules. It is important to note that unauthorized returns could be received later than 60 days since it is up to the receiving bank's discretion whether or not to accept a claim by the consumer.

When will I have visibility into my Direct Debit returns?

Visibility is delayed by one day, e.g. returns received from the ACH network by Worldpay on Monday will be visible to you in the eComm iQ on Tuesday.

I am a hard goods merchant. Given the timing of returns, when should I ship product for an Direct Debit order?

Worldpay recommends waiting 7 days after settlement.

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Does Worldpay support any mechanism for monitoring my unauthorized return rate?

Yes, the iQ has two reports. Recall that NACHA requires merchants to keep unauthorized returns below 0.5%. If a merchant exceeds this limit, NACHA may impose non-compliance fines. The unauthorized return rate is computed by dividing the number of debit entries returned as unauthorized for the preceding 60 days or 2 calendar months by the total number of debit entries originated for the preceding 60 days or 2 calendar months, respectively. Based on this definition, the return rate may be skewed high for the first 60 days of processing Direct Debit.

- **NACHA Unauthorized Returns Report**: displays the unauthorized return rate for a user entered date; the system automatically calculates the beginning of the 60 day window. Although NACHA is only concerned about the volume of unauthorized returns and not the dollar value, our Unauthorized Returns Report also shows you the dollar value of these returns and the return rate as a percentage of the sales during the time frame.
- **NACHA Unauthorized Returns Report** by Reporting Group: displays the same information by Reporting Group

Can I represent an Direct Debit return?

Although there is no representment process similar to credit cards, NACHA allows the resubmission of entries returned for insufficient funds or uncollected funds (R01 and R09) two additional times within 180 days of settlement of the original entry.

How does Worldpay's Automatic Redeposit feature work?

This is an optional service that requires you to specify one or two redeposits and the time frame for each. Upon receipt of an insufficient funds (R01) or uncollected funds (R09) return, Worldpay automatically queues a redeposit transaction in the time frame you define (e.g. 3 days later, days are banking days.) Worldpay then submits the queued redeposits on the scheduled date. If you are configured for two redeposits and a second R01 or R09 return is received, Worldpay automatically queues a second redeposit transaction in the time frame you define. The time frame for the second redeposit can be the same or different. If another R01 or R09 return is received, you have no additional recourse except to deal with the consumer.

For example, you are configured for two redeposits with 3 day and 4 day intervals respectively. You send a deposit on Monday, 10/1. It settles into your account on Wednesday, 10/3, but an R01 return is received on Friday, 10/5. The system automatically queues the first redeposit for 3 (banking) days later. Worldpay submits the redeposit on Wednesday, 10/10. An R01 return is received on Friday, 10/12. The second redeposit is automatically queued and then sent to the network by Worldpay 4 days later on Thursday, 10/18. The deposit settles on Friday, 10/19. If another R01 return is received, the only recourse is to work with the consumer.

Can I submit redeposits myself?

Yes. In lieu of Automatic Redeposits, you may choose to submit redeposits yourself. We refer to this as Merchant Initiated Redeposits. This is done by referencing the original deposit transaction ID in your submission. Worldpay prevents you from redepositing more than the allowable two times (NACHA rule). Initiating redeposits yourself allows you to vary the redeposit timing per transaction and eliminates any premium assessed for Automatic Redeposits.

Does NACHA have any rules about the timing for submitting redeposits?

Redeposits must be submitted within 180 days of settlement of the original entry.

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Do I have visibility into queued redeposits in the iQ Reporting and Analytics system?

The Pending Direct Debit Redeposits Report lists all automatic redeposits in the queue along with their original transaction date, the date they were returned, and the date they are scheduled for redeposit. The report does not reflect Merchant Initiated Redeposits. The system removes Queued redeposits from this report and shows them in the Session and Batch Report in Worldpay Initiated batches on the day of submission. Worldpay Initiated batches include automatic redeposits only.

Can I void an Direct Debit automatic redeposit?

Yes, as long as the transaction has not yet settled. This applies to both automatic redeposits and merchant initiated redeposits. This is only supported in online mode, not batch mode.

Verification Service

> **NOTE:** Worldpay does not support the verification service for Payment Facilitators or for Canadian Direct Debits.

How does Direct Debit Verification service work?

With eCheck Verification, Worldpay queries a national, third party database to determine if an account is closed and screen for any negative history of bounced checks or fraud. Upon receipt of a verification transaction or a conditional sale, Worldpay sends a query to Certegy's PayNet database. Based on their response, we pass an approval, decline, or administrative response to you.

Is an approved verification a guarantee that an Direct Debit will settle?

No. Verifications are a means to mitigate risk, but they do not guarantee the check will settle. The only way to do so is to use check warranty/check guarantee service from Certegy or another provider; these services tend to have fees that are comparable or even higher than interchange.

Does Verification service cover all US bank accounts?

The third party database queried (Certegy) has account closed information for 80-90% of all US bank accounts. This information is updated daily from Early Warning Systems. It does not include a list of open accounts.

Is there such a thing as a soft decline of a verification?

No. Verifications are either approved or declined or not processed for some administrative reason.

Do I need to inform the consumer when a verification is declined?

Yes. In order to comply with Fair Credit Reporting Act (FCRA), merchants are contractually obligated to notify the consumers when a verification is declined. The specific decline notice language is dictated by Certegy, our verification

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provider, and is included in the Direct Debit contract addendum/ amendment. Merchants are required to provide this notification verbally, electronically, or via US mail. Refer to the Direct Debit contract addendum/amendment or the cnpAPI guide for the specific language.

Can I change the decline notification language?

No. By contract you must communicate it exactly as stated. Though we don't anticipate frequent changes, Certegy could change this language at which point you will be notified.

Are online verifications supported?

Yes. Performing an online verification provides real time approval or rejection such that you can request another form of payment prior to completing the order.

Are conditional sales supported?

A conditional sale is a single transaction instructing Worldpay to perform verification prior to sending a transaction into the ACH network. Sending an eCheck Sale transaction with the `verify` element set to **true** prevents Worldpay from submitting deposits that fail verification.

Notifications of Change & Automatic Account Updater

How do I access Notification of Change (NOC) data?

Each day you should retrieve the *eCheck Notice of Change Update Report* from the Scheduled Secure Reports, either from iQ or via sFTP. Please contact your Relationship Manager with any questions.

How does Automatic Account Updater work?

Every time you receive a Notification of Change (NOC), Worldpay stores the account mapping in our system. Account mappings are stored by merchant and are not shared across merchants. When you send an Direct Debit transaction, we check the account information mappings to see if there are any updates. We correct any outdated information prior to sending the transaction into the ACH network. We send the updated account information in the response to you.

Why is Automatic Account Updater mandatory?

Although NACHA rules no longer require merchants (Originators) to update their system within 6 banking days of receipt of a NOC or prior to initiating another entry to the receiver's account, whichever is later, repeated use of old account information could still result in excessive charges and/or rejected payments. The Automatic Account Updater ensures that entries we send to the network include correct information.

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Implementation

Do I need to make coding changes to implement Direct Debit?

Maybe. It depends upon the version of cnpAPI you implemented and whether you coded for eCheck transaction. As shown in the following table, some eCheck features/functions require minimum levels of cnpAPI. For example, coding to version 8.8 or above is required to send recurring call center transactions (TEL Recurring).

Feature/Function	cnpAPI Coding Requirement
Sale/Refund * (TEL Recurring is an exception - see below)	No
Sale/Refund for TEL Recurring	Yes - Requires cnpAPI V8.8 or above.
Returns	No
Notification of Change	No, but Requires SFTP account.
Automatic Account Update	No, but cnpAPI is required to receive updated account info in response.
Automatic Redeposits	No
Verification	Per Verification
Prenotification	Yes - requires cnpAPI V9.1 or above.

What else do I need to do to implement Direct Debit?

You need to sign the two page Direct Debit contract amendment that includes Direct Debit pricing, Direct Debit terminology definitions, language regarding verification service, and language related to obtaining consumer authorization for compliance with NACHA rules.

Financial

When do Direct Debit funds settle?

You can have next day settlement for your Direct Debit funds, if your credit cards settle next day **and** your cut-off time is 10:00 PM ET/8:00 PM ET or earlier for merchants/Payment Facilitators respectively. For later cut-off times, Direct Debit funds settle in two days. If your credit cards settle in 2 or 3 days, then your Direct Debit transactions will settle at the same time.

What is the pricing structure for Direct Debit?

Price structure is as follows:

- Worldpay fees only; no interchange or pass through fees

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- Per transaction or item received (see table below)
- The Direct Debit contract addendum/amendment includes all pricing elements. The optional services are included even if you are not currently using them to eliminate the need for another amendment if you choose to add these services later.

Feature/Function	Unit	Mandatory/Optional
Sales/Refund	Per Transaction	Mandatory
Returns	Per Return received	Mandatory
Notification of Change	Per NOC received	Mandatory
Automatic Account Updater	Per Transaction updated by Worldpay	Mandatory
Prenotifications	Per Prenote submitted	Optional
Automatic Redeposits	Per Redeposit	Optional
Verification	Per Verification	Optional

Which currencies are supported?

Only USD is supported as purchase and settlement currency.

Are Direct Debit transactions included in the reserve calculation?

Yes.

Miscellaneous

Are custom billing descriptors supported?

Yes. We do support custom billing descriptors on Direct Debits.

> **NOTE:** Support for custom billing descriptors does not apply to Payment Facilitators.

What billing descriptor is shown on the consumer's bank statement?

There is a 16 character field used to display the merchant's default Direct Debit billing descriptor and a 10 character field used to display the merchant's customer service number. Unfortunately these field lengths are defined by NACHA such that they are not extensible. Thus, the phone number will not have dashes.

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How long should I wait before issuing a refund?

Worldpay recommends waiting up to seven days to confirm the transfer of funds from the customer's account. If your customer cannot wait seven days, ensure that you get a copy of their bank statement confirming the amount was debited from their account. This is to ensure that fraudsters do not claim refunds for amounts not debited from their accounts. For example, someone could claim they paid $1000 by mistake while their account balance only contained $10, so no settlement for $1000 could occur. In this case, refunding too quickly results in you refunding $1000 that you never collected. You may find it difficult to retrieve these funds.

Is Check 21 supported?

No.

What is an ACH Block?

An ACH Block is a feature most banks offer to account holders allowing them to block or filter ACH transactions. Typically, the account holder can block transactions from all merchants or only some merchants either through a black list (transactions denied for some/all IDs) or a white list (transactions allowed for certain IDs). You should provide your Worldpay created ID to consumers using ACH Blocks, so that they can add you to their Allowed list. Blocked transaction can result in R08, R10, or R16 Returns. If you do receive one of these return codes, verify that the consumer has the correct ID, get a new authorization for the transaction from the consumer, and submit a fresh eCheck Sale transaction.

If you need your ID value, please contact either your Relationship Manager or your Implementation Analyst.

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