



Frequently Asked Questions

For Merchants

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General

What is Paysafe?

Paysafe is your platform's payment provider which provides the technology, merchant accounts, and risk and fraud mitigation that merchants need to accept integrated payments through their platform.

Who can use Paysafe?

Many organizations use Paysafe to accept payments in mobile apps and websites. From startups, to not-for-profits, to some of the largest online retailers, we have more experience working with new business models than any other payments provider.

Is Paysafe available everywhere?

Paysafe is available for merchants located in the United States, Canada, Europe and the United Kingdom (GB). In legal terms, you must be domiciled in a supported country to use Paysafe.

What is Netbanx?

Netbanx is the name of Paysafe's payments platform. It refers to both the gateway technology and the merchant Back Office.

What is the difference between Paysafe and Netbanx?

Much like Apple > iPad, or Honda > Civic, Paysafe is the name of the company and Netbanx is the name of our technology or product.

How do I contact Paysafe (North America)?

Customer Queries

- Password resets
- Statements
- Fees
- Account questions
- Changes to your account
- Account maintenance

Phone: 1-888-709-8753 (**Option 1**)

Email: customersupport@paysafe.com

Technical Support Enquiries

- Inability to process
- Error codes
- Integration challenges
- Gateway issues

Phone Number: 1-888-709-8753 (**Option 2**)

Email: technicalsupport@paysafe.com

What are Paysafe's support hours (North America)?

Paysafe's support covers an extended business day for US and Canadian merchants:

Days: Monday through Friday

Hours: 9 am (EST) to 6 pm (EST)

On Boarding

Why do merchants validate their banking info via void check or microdeposit?

Merchants provide their routing information when completing the online application, however, there is potential for human error. For example, if an applicant entered an incorrect digit, Paysafe would not be able to deposit the funds. As a responsible payment provider, Paysafe uses either a microdeposit or void check to double-check that the right person is getting paid in the right bank account.

Payment Questions

What are "Days in Arrears"?

"Days in Arrears" is the number of days that funds will be held in the merchant's account before being released. If you are not sure how many days in arrears your merchants are, please contact our support team, who will be happy to assist you.

Here are some examples to help you understand the timing and set merchant expectations:

- **For merchants One Day in Arrears**

Monday: Merchant processes transactions

Monday night: Monday's transactions are settled or "batched out"

Tuesday: Funds held (Day 1)

Wednesday: Paysafe releases the funds, triggering the EFT or ACH process.

Within 3 business days, the funds show up in the merchant's destination account.

- **For merchants Two Days in Arrears**

Monday: Merchant processes transactions

Monday night: Monday's transactions are settled or "batched out"

Tuesday: Funds held (day 1)

Wednesday: Funds held (day 2)

Thursday: Paysafe releases the funds, triggering the EFT or ACH process. Within 3 business days, the funds show up in the merchant's destination account.

How do Payment Schedules work?

Payment schedules are the days that Paysafe will release the funds to the merchant.

The following are the payment schedules available with Paysafe depending on the merchant:

- Every day Monday through Friday
- Every Monday, Tuesday, Wednesday, Thursday
- Every Monday and Wednesday
- Every Tuesday and Thursday
- Every Tuesday and Friday
- Every Monday, Wednesday and Friday
- Every week
- Every 2 weeks
- Every 4 weeks

Note: These are the days on which Paysafe will release the funds. It can take up to 3 business days for the bank to post said funds to the merchant's account.

Are there minimum payment amounts?

There is a \$5 minimum balance, however this can be increased at the request of the merchant.

Why do the funds show up in the merchant's bank account several days later than the payment date specified in Netbanx?

If the merchant logs into their Paysafe Merchant Portal, they will see their next payment in the Account Statement Tab. This allows them to know when their next payout will be.

NETBANX [20180513-2309] Welcome, teolip | [Help](#) | [Sign Out](#)

Messages (24) | **Account Statement** | Virtual Terminal | Batch Upload | Reports | Customer Profiles | Accounts | Settings |

On Demand | Monthly Statement | Cover Page

Account: [REDACTED]

Account Information			
Current Balance	0.00 CAD	Next Payment Date	Monday Jul 02, 2018
Security Balance	0.00 CAD	Visa Credit Ratio	Jun 18 0.00 %
Reserve Balance	0.00 CAD	Settlement Count: 174331 / Credit Count: 0	

Start Date: End Date: Sub-Account: Show Summary

The **Next Payment Date** is when Paysafe will release the funds to the merchant. On the account statement, the merchant will see "EFT sent" (Canada) or "ACH sent" (US). This initiates an EFT or ACH (or E-check) process that involves Paysafe, the acquiring bank, a processing bank for EFT/ACH, and the merchant's own bank.

Once Paysafe releases the funds, we have no control over how quickly the different banks move. It could take up to three business days for the funds to show up in the Merchant's account. This is similar to having accounts at two different banks and wanting to transfer funds from one bank to the other.

What could prevent a merchant from being paid?

There can be many reasons why a payout is not made. Here are a few examples:

- **Payments on Hold:**

The merchant's bank account information has not been validated.

There are 3 ways that a merchant can validate their bank account information:

- Micro-deposit
- Void check
- Bank letter

- **Threshold not met:**

Insufficient balance in the merchant account.

- **Security:**

Transactional activity is closely monitored by the Paysafe Risk department and certain events may trigger a review. In those cases, it is possible that flagged transactions are placed on hold pending the investigation.

Integration

How do I get a Test account?

You can create a test account in the [Developer Centre](#) by pressing the 'Sign-Up' button. The test account is compatible with our REST-based APIs – including Card Payments, Customer Vault, and Direct Debit API – and you can test your integration with a wide variety of transaction request types. If you need more information, you can contact our Integrations team at integrations@paysafe.com.

Note: If you would like an extensive list of our test account offerings, please reach out to our sales team at sales@paysafe.com.

How do I get my API keys?

Production Account

Once the Production account is approved, the merchant will receive a Welcome email with the account information and credentials for the [Paysafe Merchant Back Office](#). Here they will be able to retrieve their API key for their Production account.

Test Account

Once the merchant signs up for a test account through the Paysafe [Developer Centre](#), they will receive a welcome email with their Back Office credentials and important links. Once they log in, they'll have access to their test API key.

I am an existing Paysafe merchant with an older integration, how do I upgrade and take advantage of the most up to date features?

Paysafe has various tools available for existing merchants to migrate to our most recent technology. For more details, contact integrations@paysafe.com.

Which shopping carts does Paysafe support?

Paysafe officially supports 3 shopping cart platforms:

- Magento 2.0
- WooCommerce
- NopCommerce

For more details on these platforms, click [here](#).

Note: Many different platforms have integrated Paysafe's solutions over the years. Ask your platform provider if they have been integrated into any of the following:

- Firepay
- Optimal Payments
- Paysafe

PCI Compliance

What is PCI Compliance

PCI compliance refers to the Payment Card Industry Data Security Standard (PCI DSS). A worldwide benchmark mandated by card schemes to ensure that any merchant processing, transmitting, or storing credit card information provides and maintains a secure payments environment.

You can read our whitepaper [here](#) or you can find more information in the [resources and support](#) section of the Developer Centre.

Do I have to be PCI Compliant?

PCI DSS applies to any business organization, regardless of size or number of transactions, that accepts, transmits, or stores any cardholder data. Paysafe's payment platform and solutions are PCI DSS Level 1 3.2 compliant.

Note: It is much easier to achieve compliance if your business model doesn't require storing payment card data. Let Paysafe take care of it for you!

What do I need to become PCI Compliant?

The process of becoming PCI compliant includes:

- Completing a Self-Assessment Questionnaire (SAQ)
- Passing a vulnerability scan with a PCI SSC Approved Scanning Vendor (ASV)
- Completing an "Attestation of Compliance".

Paysafe has partnered with several ASVs to simplify the process by offering a portal where you can determine your SAQ level, complete the appropriate SAQ, do the required scanning, and receive your "Attestation of Compliance".

Further details can be found [here](#).

What are the charges for PCI Compliance?

There are two options for demonstrating PCI compliance for your e-commerce site.

- You can arrange and pay for your own PCI-compliance solution and provide Paysafe with an annual letter of attestation to prove you are PCI compliant.
- Take advantage of Paysafe's relationships with our own PCI compliant partners and enjoy the preferred rates we can pass on to you as the result of our high volumes.

Credit Cards

What card brands can I accept with Paysafe?

Paysafe merchants can accept all major credit and debit card brands. With Paysafe's extensive banking relationships, we can offer transaction processing with card brands such as Visa, MasterCard, American Express, Discover, JCB, Maestro, and more.

Can I accept prepaid debit or gift cards?

Yes. With Paysafe you can accept major brands of prepaid cards, including MasterCard, Maestro, Visa Debit, and Visa Electron.

Do you support 3D Secure?

Yes. Details can be found [here](#).

Can I see the BIN (Bank Identification Number) for the cards that I process with Paysafe?

Yes. Paysafe's merchant Back Office offers robust transaction reporting tools. When you drill down to the Transaction Details of any card transaction, the BIN of the card used for that request is clearly displayed. These reports can also be exported in .CSV (comma separated value) format.

Am I able to see the AVS (Address Verification System) and CVV (Card Verification Value) when processing cards with Paysafe?

When you process a card transaction with Paysafe, you will receive the AVS and CVV values in the response returned from our Card Payments API.

In addition, you can use the **Activity Reports** tool in the [Merchant Back Office](#) to drill down to a **Transaction Details page** for every request you process with Paysafe. There, you can also view the AVS and CVV responses.

Note: This service is supported in the U.S., Canada, and the U.K.

Consumer Information		Billing Details	
Name	--	Address	226-46095 Bole Ave
Email address	--	Address (cont'd)	--
Phone number	--	City	Chilliwack
IP Address	70.70.18.177	Province	BC
		Country	CA
		Postal code	V2P2V9

Authorization Information	
Merchant Trans. ID	f4e7920b-1ddd-4bc0-bc4a-0372fd387312
Date	2018-10-17 00:00:29
Auth. Conf. No.	7495328692
Amount	80.00 CAD
Remaining to Settle	0.00 CAD
Card Details	MC Debit 551029 xxxxx 2251 (Exp. 0621)
Txn ID	2PVESY0EVKHWUFBRK1
Apple Pay	
Frequency	One Time
Auth Code	002842
Auth Mode	Purchase
Auth Type	Final
AVS Response	Y
CVD Response	H
Pay Proc Response	APPROVED * = 027 01

Recurring Billing

Does Paysafe support recurring or subscription billing?

Paysafe offers recurring billing tools for SaaS, media subscriptions, recurring donations, and other cyclical billing. You can store your customers' payment information in the Paysafe Vault, and we'll automatically handle it each billing cycle.

What happens if a recurring transaction fails?

You can customize your retry logic and Paysafe will use those settings to automatically retry past-due subscriptions. You can also create custom emails to automatically notify customers of failed transactions and past-due charges. These features are sometimes referred to as "dunning" management.

Migration

Can I migrate existing card / payment data from another provider to Paysafe?

If you have card or payment data stored with another payment provider, Paysafe can easily and securely migrate that data to our system, where we will tokenize it for your use.

Can Paysafe export my existing stored card / payment details to another payment provider?

Absolutely – it is your data. We are confident at Paysafe that you will love our services and we work to earn your business every day. However, if you ever need to leave, you can easily request to take all your customer data with you – we evaluate each request on an individual basis. Just have the main contact associated with your merchant account email the request to us at technicalsupport@paysafe.com.

Tokenization

Does Paysafe offer tokenization?

Yes. Paysafe's Customer Vault API lets you create profiles that contain all of your customer's sensitive data, including payment and address information. You can then use the payment token generated for that profile to process credit card and / or Direct Debit transactions without having to handle your customer's data again.

How is tokenization different from recurring billing?

- **Recurring billing** is when a merchant automatically charges a cardholder for specified goods or services on a prearranged schedule.
- **Tokenization** is the process of replacing sensitive data with unique identification symbols that retain all the essential information about the data without compromising its security.

Risk

Do you provide Risk Management?

Paysafe has a dedicated Risk Management team that is available to help you with any of your Risk concerns. We can build a solution that fits your business and industry. Find out more [here](#).

How does Paysafe help protect against fraud?

Paysafe leverages sophisticated fraud-protection measures for all our merchants, regardless of size, at no additional cost. To read more about how we protect you, check out our Risk Management features [here](#).

Can I automatically add cards involved in chargebacks to the blocked list?

Yes. If any credit card has had a previous chargeback with any of our merchants or if it is determined by the bank to have been compromised, then it will automatically be entered into our Negative Database. In this case, it cannot be used to process any transactions through Paysafe.

Can I block shoppers from other countries?

Paysafe maintains a list of blocked countries, based on a comprehensive matrix of risk and fraud considerations. If you would like to add to this list of countries blocked due to high risk, contact us at customersupport@paysafe.com and we will work with our Risk team to see how we can accommodate you.

How can I remove a card from the blocked or card referral list?

You can temporarily remove a credit card from our Negative Database by sending a request to our Support team at customersupport@paysafe.com. However, please note that this removal is not permanent. Once you have completed your transaction request, Paysafe will put the card back into our Negative Database.

Where can I find more information about Risk configurations on my merchant account?

Paysafe offers a variety of state-of-the-art services and tools to safeguard merchants and businesses against fraud, including our customizable Risk Rules Engine, positive and negative database checks, geo-IP address verification, BIN validation, and transaction velocity monitoring, to name a few. For more information on the Risk features we deploy for your merchant account transactions, contact our Support team at customersupport@paysafe.com.

Which countries does Paysafe Block due to security reasons?

The list can be found below.

VALUE	Country
AF	Afghanistan
CU	Cuba
ER	Eritrea
IR	Iran
IQ	Iraq
KG	Kyrgyzstan
LY	Libya
KP	North Korea
SS	South Sudan
SD	Sudan
SY	Syria