eci | NET1™

Merchant Center User Manual

Table of Contents

Introduction

1.1 GETTING SETTLED

To familiarize you with how ACH works, the following are the different steps within the ACH process:

1. When you submit a transaction, it will either be declined, or the valid items will show as processed. The valid items will show as processed until we download transactions into our system. Nuvei downloads at 12:00pm Arizona Time MST.

2. The item will show as created for a few hours during our processing. At that time, the transaction will change to either originated or BO Exception. If it received an exception, it will show an exception code with it. Refer to **BO Exception Codes** for information on the specific codes that might be associated with the BO Exception.

3. The transaction will be originated, meaning your customer's account will be debited on the next business day (effective entry date).

4. The item will remain as originated until the account is either funded on the transaction or the consumer's bank returned the item before the account was funded on it. If the customer's bank returned the transaction, then it will show as returned. Keep in mind that the consumer can still return the item after the account was funded on it.

5. Our merchants are funded/settled into their account.

Website Tour

WELCOME PAGE

The Home page contains a convenient chart that lists statistics about your recent transactions. It also contains a merchant news column, updating you on upcoming holidays and changes to the system.

PROFILE TAB

Contact Info

The Contact Info page contains a listing of the company information we have on file and that is used in our system. This includes company name, phone number, primary contact name, primary email, and company website.

Logins

The Login page lists the logins and passwords for your merchant account. This is the place to go if you want to change your password, add a new login, and edit user access. The primary account email should be give Maximum access.

Settlement Account

This page simply displays the settlement account information (the account we put your money into) for your company.

Settlement Account

Bank Name	
Bank Routing Number	
Bank Account Number	
EFT Statement Message	

Approval Scoring

This page displays the current scores assigned to FraudChek outcomes on your account. This also shows the Verification Services that are enabled on your account. If you would like to add any Verification Services, please contact your Partner Representative to inquire further details.

Approval Scoring

This page shows all the scores assigned to consumer verification outcomes for this merchant account.

Verification Services		Scoring	
LexisNexis	Inactive	Initial Score	100
MicroBiltVerbose	Inactive	Goal Score	100
PrevPay	Inactive		
Giact	Inactive		
MB OFAC	Inactive		

FEES

Below is a breakdown of the types of fees that you may see in your Profile on the Fees menu.

Fee	Description
Transaction Fee	Fee assessed for every processed transaction. This fee will not be charged if a transaction is declined.
Return Transaction Fee	Fee assessed when a transaction is returned due to insufficient funds, non-existent account, or other BO Exceptions.
Discount Fee	The percentage of the transaction that Nuvei receives.
Merchant Representment Fee	Not used
Monthly Service Fee	Monthly fee for using Nuvei's services.
Batch Processing Fee	Not used
Chargeback Fee	Fee assessed for any chargebacks that occur.
Authentication Fee	Fee for using Fraud prevention services such as Experian and StarChek.
Epic Ware Fee	Not used
Mail Notification Fee	Not used

Statistics

The Statistics page gives you a quick overview of transaction information including daily averages, information about the current month's transactions, and information about today's transactions. There are also other statistics like the date last settled and information about your credit reserve.

Statistics

Total Reserve Balance	
Credit Reserve Balance	
Wire Reserve Balance	
Settlement Reserve Balance	
Available Credit Reserve	
Current Monthly Transactions	
Current Return Percentage	
Current High Risk Return Percentage	
Today's Transaction Count	
Today's Transaction Total Amount	
Average Daily Transactions	
% of Daily Average	
Originated Status Transactions	
Days on Deposit	
Originated Amount (30 days)	
Originated % Not Settled	
Last Settled	

Thresholds

The Thresholds page lists the thresholds currently set for your (the merchant's) account. For more information, see **Thresholds.**

Thresholds

Maximum Single Entry Amount	
Maximum Daily Amount	
Maximum Monthly Amount	
Maximum Number of Daily Transactions	
Maximum Number of Monthly Transactions	
Return Percentage	
Maximum Consumer Dollar Amount	
High Risk Return Percentage	

Transaction Fields

This page shows the required fields that you must complete in order to process an ACH Debit. Such fields include Name, Address, Phone, Email, Birthday, Social Security Number, and Drivers License.

Change Request

The Change Request page is a simple form that notifies Nuvei that you would like to update some information on your account. You may submit a request to change your company name in our system, increase your thresholds, or change the bank account where your money is sent.
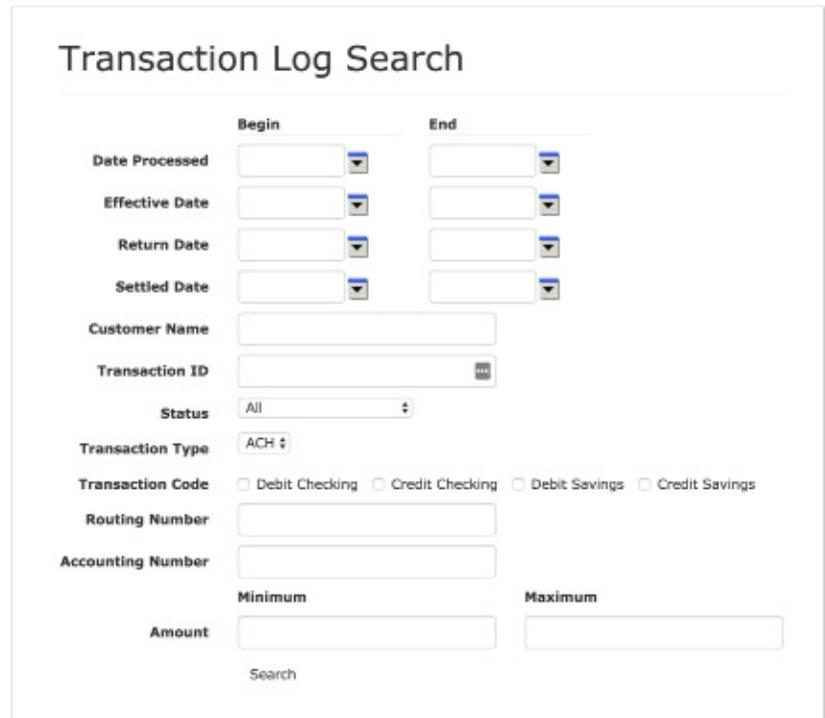
VIEW TRANSACTIONS TAB

Transaction Log

The Transaction Log allows you to search through your transactions that are stored in our database. There are many search criteria to help you find specific transactions, and the currently displayed transaction list can be downloaded in a delimited text file to an Excel. To find the details on a specific transaction, click on the magnifying glass on the Detail line of the transaction.

Transaction Search

Another way to specify your search through your Transaction Log, although you can get your searches effectively completed in the Transaction Log alone.

Transaction Log Search

	Begin	End
Date Processed		
Effective Date		
Return Date		
Settled Date		
Customer Name		
Transaction ID		
Status	All	
Transaction Type	ACH	
Transaction Code	Debit Checking Credit Checking Debit Savings Credit Savings	
Routing Number		
Accounting Number		

	Minimum	Maximum
Amount		

Search

Authorization Log

If you are utilizing your ACH account for Authentication purposes, this page will show you all the authentication details that apply.

Download Transaction Status File

This page allows you to download a detailed file containing the status of your transaction. You have the option to pull as an Excel or PDF.

Settlements

The Settlements page allows you to review all the settlements made to your account. Clicking on the magnifying glass will give you a breakdown of the settlement details.

SUBMIT TRANSACTIONS TAB

Virtual Terminal

The Virtual Terminal allows you to submit a single transaction by hand. Please do not use this function as any transactions processed directly through our Virtual Terminal will not appear in your payment portal or reporting.

MERCHANT TOOLS TAB

Documents

The Documents page lists documents available for download including this user manual, the API Specification, system exception codes, etc.

Bank Directory

The Bank Directory is simply a means of looking up a bank by its routing number.

Consumers

The Consumers page lists all consumers entered as recurring subscribers. On this screen, you can see their subscriptions, edit them, and create new consumers.

Using the Merchant Center

3.1 YOUR ACCOUNT PROFILE

3.1.1 How To: Send a Change Request

Changing your account's thresholds or other company information requires you to fill out the form listed on the Change Request page. Making any changes to your account should be an informed decision. If you would like to discuss any changes with Nuvei, our representatives are available to assist with any questions or concerns you may have.

3.1.2 How To: Change Your Password

To change a password on an account login:

1. Navigate to the Logins page and click the Edit button to the right of the account that you want to change the password for.

2. On the next page, enter the current password and the new password in the appropriate fields, and click the Save button. If the new password entered is not the same in both the New Password and Verify Password fields, an error message will display and you will be allowed to correct the values.

3.2 TRANSACTIONS

3.2.1 How To: Use Quick-Search

The Quick-Search bar will bring you to the Transaction Log page and return all transactions meeting the criteria entered. The Quick-Search bar allows you to input one of two things. You can either enter
- The name of the person on the transaction, or
- The transaction ID assigned to the transaction by our system.

Once you click the **"Go"** button, you will be brought to the Transaction Log page where you can either view the transaction you were looking for, or further refine your search.

3.2.2 How To: View Transactions in the Transaction Log

To view transactions, you need to use the Transaction Log page. This page will allow you to search for transactions that have been processed with your account. This page does not require any of the fields to be filled in but limiting your search will improve your odds of finding the transaction you are looking for. Below is a description of the different search options available to you and what they do.

- **Date Type** – This lets you choose which date to search for in the system. The most common one is Processed Date, which happens to be the default option. Generally, you can leave this field as is.

- **Date Range** – Using the date range, you can search for transactions that happened between a specific period of time. If you enter a date in the "Begin" textbox but not in the "End" textbox, you will receive a list of all transactions made between that date and today. Likewise, if you enter a date in the "End" textbox, but not the "Begin" textbox, you will receive a list of the transactions made before that date.

- **Consumer Name** – The consumer's name as listed on the transaction.

- **Reference** – The reference number that you assigned to the transaction for your own records.

- **Transaction ID** – The identifier given to the transaction by Nuvei.

- **Status** – The status checkboxes allow you to narrow your selection by their status in our system.

- **Routing Number** – Your client's bank routing number as it was entered into our system.

- **Account Number** – Your client's bank account number as it was entered into our system.

- **Amount** – This allows you to specify a minimum or maximum dollar amount to search for.

3.2.3 How To: Cancel a Transaction

Canceling a transaction may only happen before the transaction has been originated. To do this, find the transaction you wish to cancel using the Transaction Log. Click on the "Cancel Transaction" button.

To cancel a transaction:

1. From the Transaction Log, select the transaction in question by using the View button on the right-hand side.

2. At the bottom of the Transaction Details page, there should be a button to cancel the transaction.

3. If you see an exclamation point, you will not be able to cancel the transaction since it is already in the process of being sent to the Federal Reserve.

   - In this event, you must wait until the transaction has been funded to issue a refund.
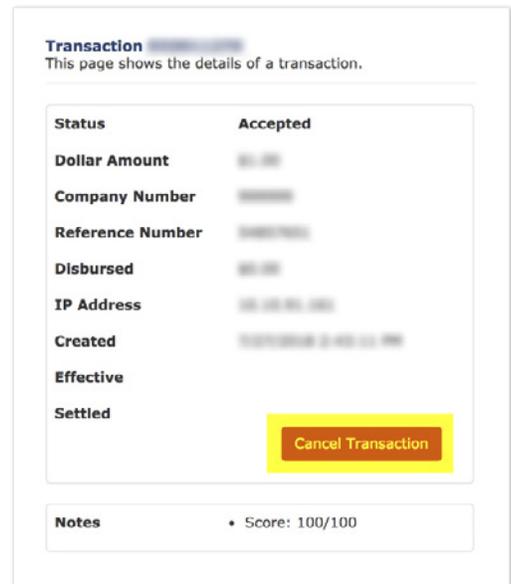
3.3 DUPLICATE TRANSACTIONS

A Transaction is considered a duplicate if it matches another transaction made on the same day, for the same amount and on the same bank account. If two or more transactions match in this way, the first will go through, and the rest will be marked with a BO Exception 61. (See **BO Exception Codes**)

3.4 SETTLEMENTS

3.4.1 How To: View Settlements

When you are settled, information about the settlement is listed on the Settlements page. The main view of the Settlements Log shows you an overview of your settlement information by month. To drill down into a particular month, click on the details icon to the left of that month. Once you drill down into that month, you get a similar view by date settled.

3.4.2 How To: View Settlement Transactions

To view a settlement's transactions, click on the details icon in the remittance column next to a settlement you'd like to view the data for. A list of transactions contained in the settlement will be displayed in detail. For a view of a particular transaction, you can follow the transaction ID link to view the transaction's details.

Appendix A **Glossary**

ACH

Automated Clearing House. An electronic funds transfer network.

APPROVAL SCORING

The approval scores are values assigned to different verification outcomes from sources used by the merchant. The verification is used to look at the consumer's history for fraud before allowing them to buy something.

AUTH ONLY ACCOUNT

Merchant accounts used only for Authorization and Fraud detection. This account does not have the ability to perform transactions.

BO EXCEPTION

Back Office Exception. We were unable to process these transactions for one or more reasons. You can find the code under the Communication History tab for that transaction. Refer to **BO Exception Codes** for a list of exceptions.

CHARGEBACK

The consumer has advised their bank that the transaction was not authorized or revoked the authorization. This weighs heavily against the consumer in future transaction fraud checks.

CONSUMER

The customer of a merchant.

CREDIT

A transaction that credits the consumer, placing money into the consumer's account, such as in the case of a refund.

CREDIT ORIGINATED

A credit transaction that has been originated to the receiver's account. (This is usually a new transaction created as a result of a separate transaction that was refunded).

CREDIT RESERVE

A deposit paid to Nuvei so that merchants may give Credits to the consumers at their own risk.

DEBIT

A transaction that debits the consumer, taking money from the consumer's account.

DECLINED

Status of a transaction that did not pass our authentication service (StarChek, Experian, etc).

DOWNLOADED

Status of a transaction that has been downloaded from the web in preparation to transmit the transaction files to the Federal Reserve for processing. A transaction that is labeled as "Downloaded" will then be updated to "Originated" later that same day.

EFFECTIVE ENTRY DATE

The Effective Entry Date (EED) is the date on which the funds are released from the consumer's account. This is the next business day AFTER the transactions were entered.

FUNDED/SETTLED

Status of a transaction for which you (the merchant) have been paid.

HIGH RISK RETURN

See **Chargeback**.

INVALID

Status of a transaction that was returned by the bank because there is something wrong with the specified bank account.

NOC

Notice of Change. A response from the bank indicating that the transaction was accepted, although some of the information submitted was not quite right and needs to be corrected.

NSF

Non-Sufficient Funds.

ORIGINATED

Status of a transaction that has been transmitted to the Federal Reserve for processing. The consumer's account will be debited the next day.

PROCESSED

Status of a transaction successfully validated and verified. We have received the transaction from the merchant but it has not yet been transmitted to the Federal Reserve for processing.

PROCESSED DATE

The Processed Date is the date that the transaction was entered into our system.

RETURN

The transaction was returned by the bank; i.e. credit issued, Chargeback, Invalid, NSF, etc. Refer to **Transaction Return Codes** for a list of descriptions and codes.

SETTLEMENT

A payment from Nuvei to a merchant. A settlement is calculated as the sum of Debits minus Credits minus Fees.

SETTLEMENT ACCOUNT

The merchant bank account that Nuvei will fund.

THRESHOLDS

Safety limits applied to Merchant Accounts such as number of transactions allowed per day, etc. These are put into place in order to help prevent fraud or any unexpected activity on an account. A Change Request form may be filled out to have these limits increased as needed. See **3.1.1. How To: Send a Change Request** for more information.

VERIFICATION

See Approval Scoring.

WIRE

For international merchants only. Merchants are funded once per week, then a wire is sent the following day.

Appendix B **Download File Formats**

The Batch Status File Download can be output in two different formats (text and XML). This is available from the "View Transactions > Download Status File" menu.

Download Transaction Status File

Here you can retrieve a file containing the status of your transactions.

Format	● Text ○ XML
Delimiter	● Comma ○ Semicolon ○ Pipe
Empty Tags	☐
Incremental	○ New/Changed Transactions Only ● Any/All Transactions
Date to Compare	● Processed Date ○ Effective Entry Date
From	
Till	
Returns Only	☐
Batch Upload ID	

[Download] [Help]

XML is eXtensible Markup Language. It is a format that is computer and human readable to transmit the transaction data.

The example on the right displays the CompanyId (or CompanyNumber), the ResponseType (Status), and other information about the transaction.

You can get this same report in Text format. The Text format shown below is a comma separated file.

```
123456,Processed,911111111,,,
Invoice 10A,Ted Tester,,,,,
D,49.05,,,081517732,,,,
```

The full information on the download format can be found in the **API Specification**.

```xml
<?xml version="1.0"?>
<ResponseFile>
 <Transactions>
  <Transaction>
   <CompanyID>123456</CompanyID>
   <ResponseType>Processed</ResponseType>
   <TransID>911111111</TransID>
   <ExternalClientID>Invoice 10A</ExternalClientID>
   <BankAccountName>Ted Tester</BankAccountName>
   <EED/>
   <TransmitTime/>
   <TransType>D</TransType>
   <Amount>49.05</Amount>
   <TRN>081517732</TRN>
   <DDA/>
   <CheckNumber/>
   <ResponseCode/>
   <AddInfo/>
  </Transaction>
 </Transactions>
</ResponseFile>
```

Appendix C **Contact List**

Feel free to contact us with any questions, to learn more about how Nuvei can help you, or to schedule a technology demo with one of our Account Managers. We look forward to talking with you.

CUSTOMER SERVICE & MERCHANT SUPPORT

1-888-263-0467

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