



PayFac Portal User Guide

March 2020

API Release: 13.0

Document Version 4.8

Worldpay PayFac Portal User Guide Document Version 4.8

All information whether text or graphics, contained in this manual is confidential and proprietary information of FIS and is provided to you solely for the purpose of assisting you in using a FIS product. All such information is protected by copyright laws and international treaties. No part of this manual may be reproduced or transmitted in any form or by any means, electronic, mechanical or otherwise for any purpose without the express written permission of FIS. The possession, viewing, or use of the information contained in this manual does not transfer any intellectual property rights or grant a license to use this information or any software application referred to herein for any purpose other than that for which it was provided. Information in this manual is presented "as is" and neither FIS or any other party assumes responsibility for typographical errors, technical errors, or other inaccuracies contained in this document. This manual is subject to change without notice and does not represent a commitment on the part FIS or any other party. FIS does not warrant that the information contained herein is accurate or complete.

Worldpay, the logo and any associated brand names are trademarks or registered trademarks of FIS and/or its affiliates in the US, UK or other countries. All other trademarks are the property of their respective owners and all parties herein have consented to their trademarks appearing in this manual. Any use by you of the trademarks included herein must have express written permission of the respective owner.

Copyright © 2003-2020, FIS and/or its affiliates. ALL RIGHTS RESERVED.

CONTENTS

About This Guide

Intended Audience	v
Revision History	v
Document Structure	viii
Documentation Set	viii
Typographical Conventions	viii
Contact Information.....	ix

Chapter 1 Introduction

PayFac Portal Overview	2
Legal Entity and Sub-Merchant Creation Process	3
Background Check Options	4
Accessing the PayFac Portal.....	6
Browsers Supported	6
Logging In and Logging Out.....	6
Automatic Log Out	7
If You Forget Your Password	8

Chapter 2 Using the PayFac Portal

PayFac Portal Operations.....	10
Creating a New Legal Entity Request.....	11
Adding a Sub-Merchant	13
Searching For Sub-Merchants	21
Exporting Legal Entity and Sub-Merchant Data	22
Viewing Sub-Merchants and Legal Entities	24
Sub-Merchant Summary Panel.....	26
Sub-Merchant Payment Processing Configuration Panel.....	27
Sub-Merchant Primary Contact Panel	30
Sub-Merchant Bank Account Details Panel	31
Legal Entity and Background Check Results Panels	31
Legal Entity Agreements Panel.....	34
Principal Owner and Background Check Results Panels	35
Scoring and Icons in Background Check Panels	36
Editing or Disabling a Sub-Merchant	38
Disabling a Sub-Merchant.....	40
Editing a Legal Entity or Principal Owner.....	40
Deleting a Principal Owner.....	41
Creating a Sub-Merchant Fee Profile	43

Adding a New Sub-Merchant Fee Profile..... 44

Viewing and Editing a Sub-Merchant Fee Profile 46

 Fee Profile Rules..... 47

Tax ID Validation Process..... 48

 Resolving Tax ID Validation Failures 48

 PayFac Tax ID Validation Report..... 49

Index 51

About This Guide

This guide describes how to use the Worldpay PayFac Portal, a user interface for creating, editing, viewing and searching for legal entities and sub-merchants.

Intended Audience

This document is intended for personnel in Payment Facilitators organizations who are responsible for certain payment processing activities.

Revision History

This document has been revised as follows (newest revision first):

TABLE 1 Document Revision History

Doc. Version	Description	Location(s)
4.8	Added information on required fields for Visa transactions (Principal Contact Phone and Email address). Also added notes on using P.O. boxes for sub-merchant and legal entity addresses (prohibited).	Chapter 2
4.7	Added information on concurrent limits when adding or editing sub-merchants.	Chapter 2
4.6	Added a note on maximum allowable length of account numbers.	Chapter 2
4.5	Added a note on using the paste function to enter data in the Merchant Name field.	Chapter 2
4.4	Added information on fields that trigger a manual review.	Chapter 2
4.3	Added information on the Title field for Legal Entity Principals if no value is entered.	Chapter 2

TABLE 1 Document Revision History (Continued)

Doc. Version	Description	Location(s)
4.2	Updated the description of the 'Amex Acquired' checkbox in the Adding a Sub-Merchant screen for clarification.	Chapter 2
	Added information on stake holders when the organization is a non-profit or government agency.	Chapter 2
4.1	Updated screenshots with new iQ design (due to Vantiv-Worldpay merger).	Chapter 1 and 2
	Updated Contact Information.	About this Guide
4.0	Re-branded entire document format due to the Vantiv-Worldpay merger; replaced many instances of the 'Vantiv' with 'Worldpay.' Replaced some instances of 'PayFac' to 'Payment Facilitator' due to change in product name usage.	All
3.8	Added information on supported browsers due to TLS 2.1 requirements.	Chapter 1
	Added information on maximum number of Principal Owners that can be configured; updated Add a Sub-Merchant, Edit a Sub-Merchant, and Edit a Legal Entity screenshots to reflect changes in the interface.	Chapter 2
	Added a Note and information on designating the controlling Principal when creating a Legal Entity.	Chapter 2
3.7	Updated note related to API V12 compatibility.	Chapter 1
	Updated PayFac Account Management Contact from PayFacEcomm@Vantiv.com to PayFacEcommerce@Vantiv.com	Preface
	Updated all occurrences of <i>LittleXML</i> to <i>cnpAPI</i> , due to a change to the product name.	Preface
3.6	Updated the URL for access to the PayFac Portal (due to retirement of Little domain). The URL is changed from: https://psp.little.com/metaui/ to https://payfac.vantivcnpc.com/metaui/login .	Chapter 1
3.5	Added a note about blanking out fields with the Edit Sub-Merchant function.	Chapter 2
3.4	Updated the list of Legal Entity Business types available (due to support of Canadian-domiciled sub-merchants).	Chapter 2

TABLE 1 Document Revision History (Continued)

Doc. Version	Description	Location(s)
3.3	Updated contact e-mails, phone numbers, and hours of operation in the Contact Information section.	Preface
	Added information on a new requirement to provide a title for an associated principal if your organization is boarding American Express OptBlue sub-merchants.	Chapter 2
3.2	Added two new fields to the Adding a Sub-Merchant section related to Merchant Category Code 9311: <i>Tax Authority</i> and <i>Tax Authority State</i> .	Chapter 2
3.1	Changed support@litle.com e-mail address to eCommerceSupport@vantiv.com in the Contact Information. Also added new contact information for PayFac Relationship Management/Customer Service.	Preface
	Updated information on masking of answers to security questions.	Chapter 1
	Added information to the billing descriptor and billing descriptor prefix fields in the Add Sub-Merchant screen.	Chapter 2
	Added information on whether certain fields are required under certain circumstances.	Chapter 2
3.0	Updated all chapters to incorporate changes related to PayFac API V12.0.	All

Document Structure

This manual contains the following sections:

Chapter 1, "Introduction"

This chapter provides an overview of the Worldpay PayFac Portal.

Chapter 2, "Using the PayFac Portal"

This chapter provides detailed information on using the PayFac Portal, including various operations associated with sub-merchants.

Documentation Set

The Worldpay eCommerce documentation set also include the items listed below. Please refer to the appropriate guide for information on other Worldpay product offerings.

- *Worldpay eComm PayFac API Reference Guide*
- *Worldpay eComm PayFac Integration Overview Guide*
- *Worldpay eComm PayFac Managed Payout Infosheet*
- *Worldpay eComm PayFac Dynamic Payout Infosheet*
- *Worldpay eComm PayFac Dynamic Payout Daily Operations Guide*
- *Worldpay eComm cnpAPI Reference Guide*
- *Worldpay eComm iQ Reporting and Analytics User Guide*
- *Worldpay eComm Account Updater Implementation and Operations Guide*
- *Worldpay eComm Chargeback XML and Support Documentation API Reference Guide*
- *Worldpay eComm Chargeback Process Guide*
- *Worldpay eProtect Integration Guide*
- *Worldpay eComm cnpAPI Differences Guide*
- *Worldpay eComm Scheduled Secure Reports Reference Guide*

Typographical Conventions

Table 2 describes the conventions used in this guide.

TABLE 2 Typographical Conventions

Convention	Meaning
. . .	Vertical ellipsis points in an example mean that information not directly related to the example has been omitted.

TABLE 2 Typographical Conventions

Convention	Meaning
...	Horizontal ellipsis points in statements or commands mean that parts of the statement or command not directly related to the example have been omitted.
< >	Angle brackets are used in the following situations: <ul style="list-style-type: none"> • user-supplied values (variables) • cnpAPI elements
[]	Brackets enclose optional clauses from which you can choose one or more option.
bold text	Bold text indicates emphasis.
<i>italicized text</i>	Italic type in text indicates the name of referenced external document.
blue text	Blue text indicates either a hypertext link or an element name (in cnpAPI examples).
monospaced text	Used in code examples and elsewhere to designate field/element names.

Contact Information

This section provides contact information for organizations within Worldpay.

Technical Support - For technical issues such as file transmission errors, email Technical Support. A Technical Support Representative will contact you within 15 minutes to resolve the problem. For critical production issues, use the number listed below.

TABLE 3 Technical Support Contact Information

Phone	<i>For critical production issues only:</i> 1-888-829-1907
E-mail	eCommerceSupport@worldpay.com
Hours Available	24/7 (seven days a week, 24 hours a day)

PayFac Account Management/Customer Service - For non-technical issues, including questions concerning the user interface, help with passwords, modifying merchant details, and changes to user account permissions, contact the PayFac Account Management/Customer Service Department.

TABLE 4 PayFac Account Management/Customer Service Contact Information

Telephone	1-844-843-6111 (Option 5)
E-mail	PayFacEComm@worldpay.com
Hours Available	Monday – Friday, 8:00 A.M.– 5:00 P.M. EST

Chargebacks - For business-related issues, including questions regarding financial transactions and documentation regarding chargeback cases, contact the Chargebacks Department.

TABLE 5 Chargebacks Department Contact Information

Telephone	1-844-843-6111 (option 4)
E-mail	chargebacks@vantiv.com
Hours Available	Monday – Friday, 8:00 a.m.–5:00 p.m. EST

Technical Publications - For questions or comments about this document, please address your feedback to the Technical Publications Department. All comments are welcome.

TABLE 6 Technical Publications Contact Information

E-mail	TechPubs@vantiv.com
--------	--

Introduction

NOTE: Some of the operations and functionalities described in this guide may only operate if your organization has updated their Worldpay PayFac API to V12.0.

This chapter provides an overview of the Worldpay PayFac Merchant Onboarding Portal. The PayFac Portal is a user interface that allows Payment Facilitators to easily add, edit, view, and search for legal entities and sub-merchants.

This chapter contains the following sections:

- [PayFac Portal Overview](#)
- [Accessing the PayFac Portal](#)

For more information on legal entity processing and the Worldpay PayFac API, see the latest version of the *Worldpay eComm PayFac Integration Overview Guide* and the *Worldpay eComm PayFac API Reference Guide*.

For more information on sub-merchant funding, see the *Worldpay eComm PayFac Dynamic Payout* infosheet and the *Worldpay eComm PayFac Managed Payout* infosheet.

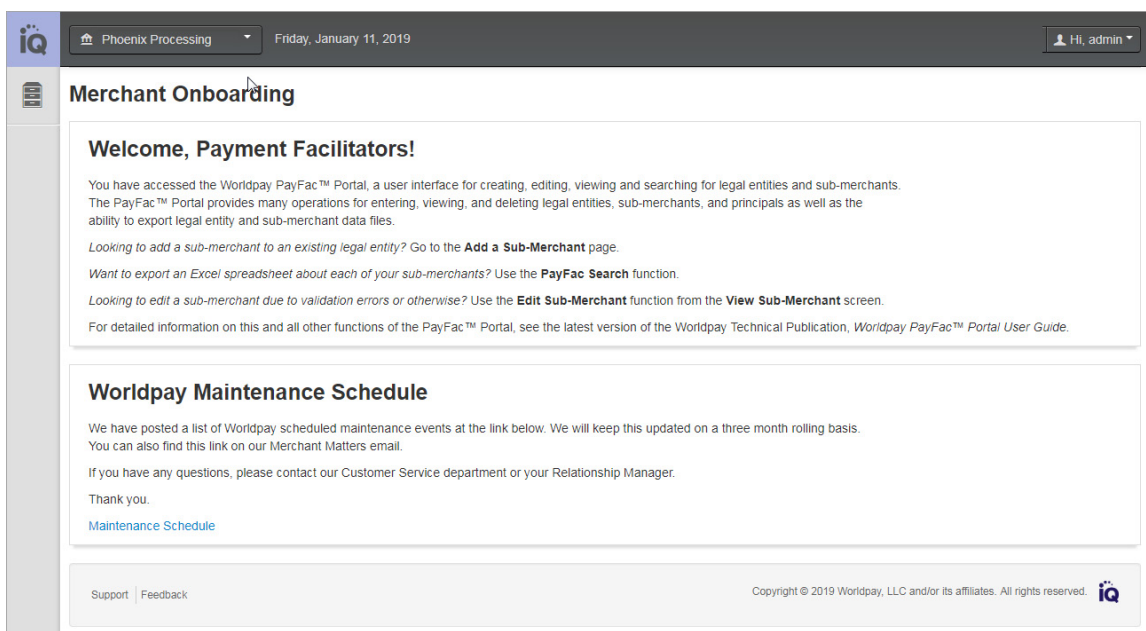
For more information on iQ and the PayFac Reconciliation Dashboard, see the *Worldpay eCommerce iQ Reporting and Analytics User Guide*.

1.1 PayFac Portal Overview

The PayFac Merchant Onboarding Portal ([Figure 1-1](#)) is a user interface based on the eCommerce iQ Reporting and Analytics framework and the Worldpay PayFac API that allows Payment Facilitators to easily add, edit, view, and search for legal entities and sub-merchants.

The PayFac Portal is designed to be used for entering a small number of sub-merchants on a one-by-one basis. If you have a large number of sub-merchants to on-board, contact your Partner Account Manager to find out how to jump-start the process by bulk uploading your sub-merchants.

FIGURE 1-1 Merchant Onboarding Home Page



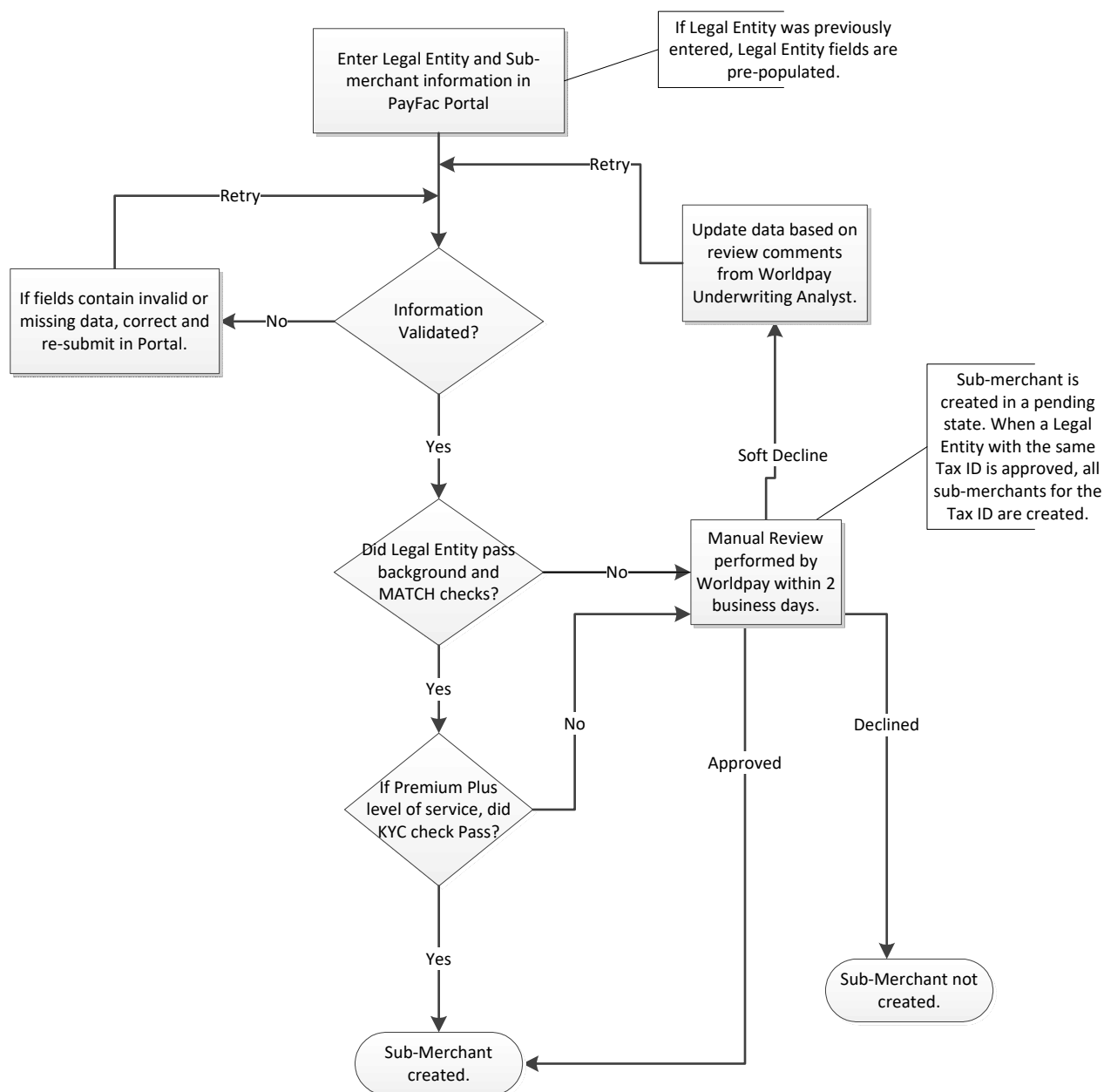
You can enter all the information for a new legal entity, principal, and sub-merchant from a single screen. Once a legal entity is *Approved*, in *Manual Review* or *Retry* state, entering additional sub-merchants is simplified, as all of the legal entity fields are pre-populated with the previously-entered data.

The PayFac Portal provides many operations for entering, viewing, and deleting legal entities, sub-merchants, and principals as well as the ability to create sub-merchant fee profiles, and export legal entity and sub-merchant data files. See [Table 2-2, "PayFac Portal Operations"](#) for a list of all operations available in the PayFac Portal, and as well as the initial screen where you can find the action buttons or links to execute the operation.

1.1.1 Legal Entity and Sub-Merchant Creation Process

Figure 1-2 illustrates the legal entity and sub-merchant creation process. A legal entity describes the parent of one or more sub-merchants. When you use the PayFac Portal to create a legal entity and/or a sub-merchant, our system performs a series of background checks. There are three levels of service available, depending on your needs and contract: Basic, Premium, and Premium Plus. See [Background Check Options](#) for more information.

FIGURE 1-2 Legal Entity and Sub-Merchant Creation Process



Depending upon your service level, the result of the background checks, and subsequent analysis if necessary, there are three possible outcomes: Accept, Decline, or Soft Decline/Retry.

1.1.2 Background Check Options

Each time you create a Legal Entity/sub-merchant, Worldpay performs background checks to assist you in vetting your client, as required by government and network regulations. As shown in [Table 1-1](#), we offer three options or tiers for background checks: Basic, Premium, and Premium Plus. Each tier offers more in-depth information and/or analysis of the sub-merchant signing up for your service. While this feature is required, in most cases, which tier you use is up to you, though Worldpay Underwriting may mandate a particular tier.

Anytime the checks result in an OFAC, MATCH, or watch list hit, the Legal Entity moves to the Manual Review queue automatically. For the Premium Plus tier, the Legal Entity can also move to the Manual Review queue based upon KYC scoring.

IMPORTANT: While Worldpay supplies tools to assist you in the underwriting process, Worldpay assumes no responsibility for underwriting your sub-merchants.

TABLE 1-1 Comparison of Background Check Tiers

Feature:	Basic	Premium	Premium Plus
Instantaneous Onboarding	Yes	Yes	Yes
OFAC Check	Yes	Yes	Yes
MATCH Check	Yes	Yes	Yes
Card Brand Reports	Yes	Yes	Yes
KYC Information	No	Yes	Yes
Validation of Sub-merchant by Worldpay Risk Analyst	No	No	Yes

The following list expands upon the information shown in [Table 1-1](#) to assist you in selecting the correct Background Check tier for your business.

- **Basic Tier**
 - OFAC check performed.
 - MATCH check performed.
 - Submission of required sub-merchant processing compliance reports to the card brands on your behalf.
- **Premium Tier**
 - All items provided by the Basic Tier.
 - Automated validation and scoring of fifteen (15) additional data points about the sub-merchant's Legal Entity and Principal(s) (e.g., bankruptcies, liens, etc.).
 - Return of validation and scoring information to you to enable full validation of the Legal Entity and Principal(s) by you.
- **Premium Plus Tier**
 - All items provided by the Basic and Premium Tiers.

- Manual validation by a Worldpay Risk Analyst of Legal Entity and Principal(s) who were not validated using automated methods (i.e., risk analyst performs a more in-depth analysis of available data in an attempt to validate the LE/Principal).

For more information on the legal entity processing and the Worldpay PayFac API, see the latest version of the *Worldpay eComm PayFac Integration Overview Guide* and the *Worldpay eComm PayFac API Reference Guide*. For more information on iQ, see the *Worldpay eCommerce iQ Reporting and Analytics User Guide*.

1.2 Accessing the PayFac Portal

You access the PayFac Portal from the Merchant Onboarding Home page, as shown in [Figure 1-1](#). To use the Merchant Onboarding system, your organization must be enabled for Merchant Onboarding, and appropriate permission must be assigned to users of the system.

Your iQ Merchant Onboarding system credentials (username and password) are the same as those used to access the eCommerce iQ Reporting and Analytics system.

1.2.1 Browsers Supported

You must use one of the following supported web browsers with JavaScript enabled. For the best user experience, use Google Chrome or Mozilla Firefox.

- Google Chrome 22 and later (recommended)
- Mozilla Firefox 27 and later
- Microsoft - Internet Explorer 11 and later, Internet Explorer Mobile 11 and later, Edge 12 and later
- Safari 7 and later, Safari Mobile 6 and later
- Opera 14 and later

While other browsers may appear to function properly, Worldpay recommends that you upgrade your client system to one of the listed browsers to eliminate the chance of unexpected behavior. If you use an unsupported browser, an error message is displayed containing links for downloading a supported browser.

1.2.2 Logging In and Logging Out

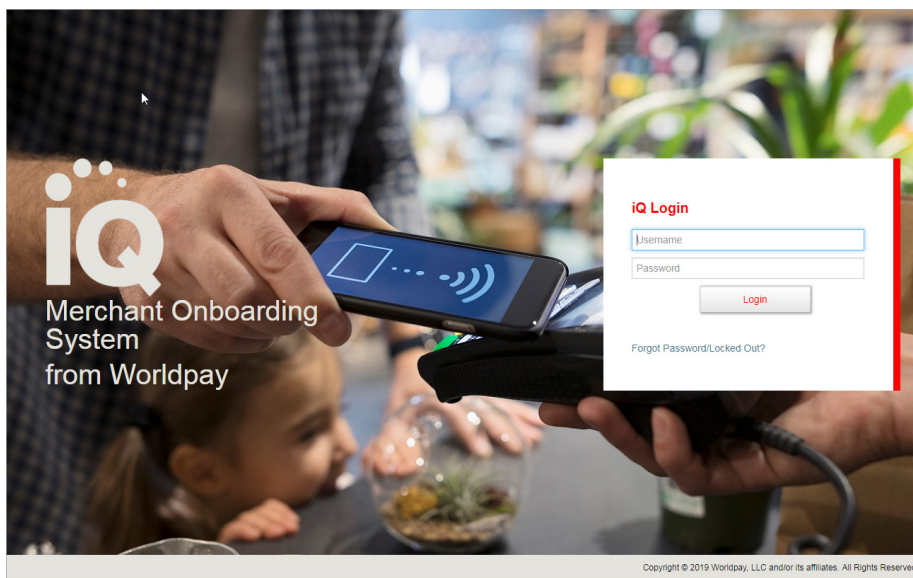
To log into the PayFac Merchant Onboarding system:

1. Launch your browser and navigate to the following URL for access to the iQ Merchant Onboarding System:

<https://payfac.vantivcnp.com/metaui/login>

The login screen displays as shown in [Figure 1-3](#).

NOTE: If the login screen does not display, contact your Account Manager as described in [Contact Information](#) on page ix.

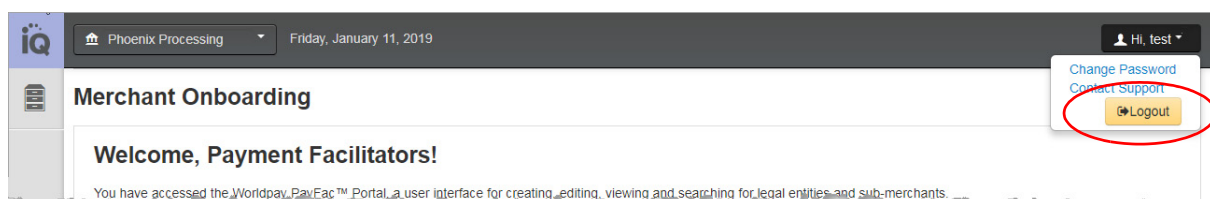
FIGURE 1-3 Login Screen

2. Enter your **Username** and **Password**, and click **Login**. If you make a mistake entering either your Username or Password, an appropriate error message appears.

Upon a successful login, the system opens to the iQ Merchant Onboarding Home page as shown in [Figure 1-1](#).

[If You Forget Your Password](#), or you have made three unsuccessful login attempts, click the **Forgot Password** link, as shown in [Figure 1-5](#), and follow the on-screen instructions

3. To log out from anywhere within iQ, click the User Drop-down button in the top navigation bar and click the **Logout** button, as shown in [Figure 1-4](#). If you wish to log back into the iQ Merchant Onboarding system, click the [here](#) link on the Logout screen.

FIGURE 1-4 iQ Logout

1.2.2.1 Automatic Log Out

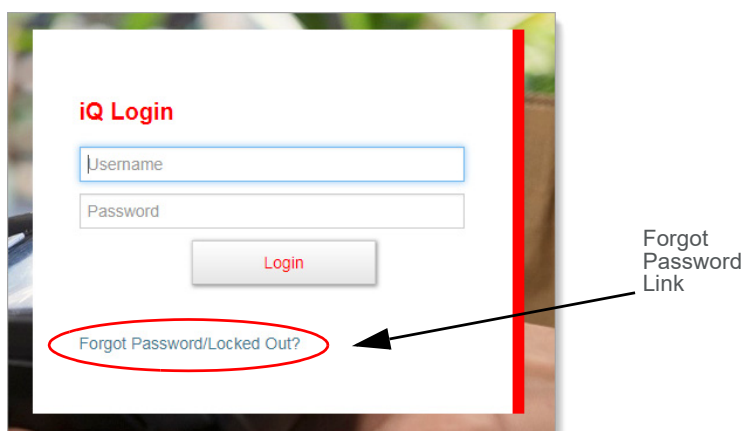
After 15 minutes of idle time, iQ automatically logs you out of the system. While you are logged in, click anywhere to restart the 15-minute timer. If you are within two minutes of automatic log-out, a yellow warning banner appears at the top of the page alerting you that your session is about to expire. Click within the yellow banner to remain logged in.

1.2.2.2 If You Forget Your Password

If you forget your iQ password, or you have made three unsuccessful login attempts, follow these steps to reset your password and regain access.

1. Click the **Forgot Password** link on the log-in screen, as shown in [Figure 1-5](#).

FIGURE 1-5 Forgot Password Link



2. Follow the on-screen instructions. You will be asked to answer one of your security questions and shown in [Figure 1-6](#).

FIGURE 1-6 Forgot Password Security Question

Forgot Password

Security Question: What is the last name of your family physician?

Your Answer

NOTE: If you forget the answers to all of your security questions, contact Customer Service (see [Contact Information](#) on page ix).

3. Enter the answer to your security question and click **Submit**. (By default, the answers to your security questions are masked. Click **Show My Answer** if you wish to un-mask your answer.)
4. Click the link in the e-mail. Your browser redirects you to the **Reset Password** screen.
5. Enter a new password and click **Submit**. iQ redirects you to the iQ Home page.
6. Return to the PayFac Portal log on page, as described in [Step 1](#) on page 6.

Using the PayFac Portal

NOTE: This guide applies only to Payment Facilitators who have updated their Worldpay PayFac API to V12.0. The operations and functionalities described do not apply to previous versions of the PayFac API.

This chapter provides detailed information on using the PayFac Portal and contains the following sections:

- [Creating a New Legal Entity Request](#)
- [Adding a Sub-Merchant](#)
- [Searching For Sub-Merchants](#)
- [Viewing Sub-Merchants and Legal Entities](#)
 - [Editing or Disabling a Sub-Merchant](#)
 - [Editing a Legal Entity or Principal Owner](#)
- [Creating a Sub-Merchant Fee Profile](#)
- [Tax ID Validation Process](#)

You can also perform the following functions from the PayFac Portal:

- [Exporting Legal Entity and Sub-Merchant Data](#)

2.1 PayFac Portal Operations

Table 2-2 lists all the operations available in the PayFac Portal as well as the initial screen where you can find the action buttons or links to execute the operation. Use the sections in this chapter (referenced by page number in the table) to navigate to the desired screen.

TABLE 2-2 PayFac Portal Operations

You can do this...	Starting from this screen...
<i>Legal Entities</i>	
Create a new legal entity request (on page 11)	Add Sub-Merchant
View a legal entity (on page 24)	View Sub-Merchant
Edit a legal entity (on page 40)	View Sub-Merchant
Export legal entity data (on page 22)	PayFac Search (results panel)
<i>Sub-Merchants</i>	
Search for a sub-merchants (on page 21)	PayFac Search
Add a sub-merchant (on page 13)	Add Sub-Merchant
View a sub-merchant (on page 24)	View Sub-Merchant
Disable a sub-merchant (on page 40)	View Sub-Merchant
Export sub-merchant Data (on page 22)	PayFac Search (results panel)
<i>Principal Owners</i>	
View a principal owner (on page 24)	View Sub-Merchant
Add principal owners (on page 12)	View Sub-Merchant
Delete a principal owner (on page 41)	View Sub-Merchant
<i>Sub-Merchant Fee Profiles</i>	
Add a fee profile (on page 44)	Fee Profile
View a fee profiles (on page 46)	Fee Profile
Edit a fee profile (on page 46)	Fee Profile

2.2 Creating a New Legal Entity Request

You enter information for a legal entity, the principal owner(s)/officer(s) of the legal entity, and the first sub-merchant using a single operation: the **Add Sub-Merchant** page of the PayFac Portal. You can enter multiple principal owners, and define the percentage stake each owner holds of the legal entity.

Legal entities may be considered exempt, non-exempt, and/or high risk, and therefore have different requirements for providing principal owner information.

NOTE: When creating a Legal Entity, you must name the *Controlling Principal* of the Legal Entity, regardless of the Legal Entity type. The controlling principal is defined as an individual who is a majority owner, a CEO/CFO, or a person with signatory rights, etc. Contact your PayFac Relationship Manager for requirements on your legal entity type.

The following are general guidelines for reporting controlling principals:

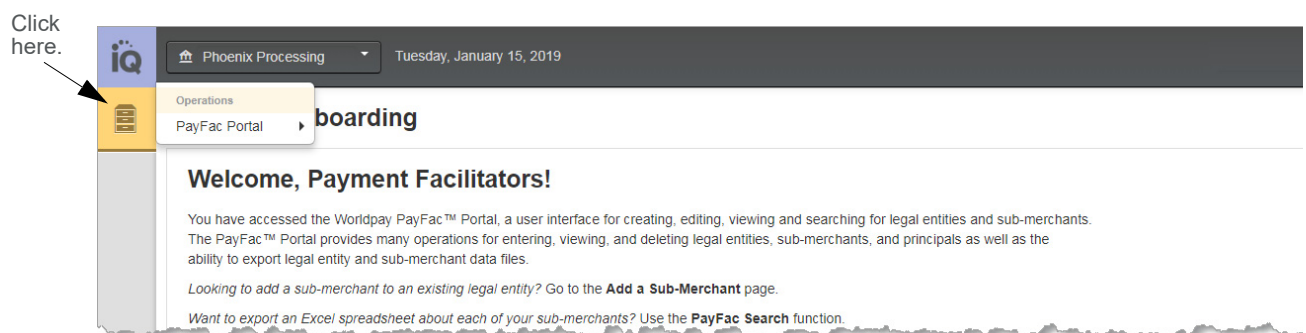
- For Legal Entities that are considered non-exempt and high risk, you must provide the name, address, date of birth, and social security number for one controlling principal and up to 10 *Beneficial Owners* (anyone with 10% or more legal ownership).
- For Legal Entities that are considered non-exempt and not high risk, you must provide the name, address, date of birth, and social security number of one controlling principal and up to four *Beneficial Owners* (anyone with 25% or more legal ownership).

For Legal Entities that are non-profits or government agencies, you can define a principal that has no stake in the business (0%). This could also be the case for a principal who is an officer of a company (publicly traded or otherwise) that does not hold stock in the company.

To create a new Legal Entity Request:

1. From the iQ Bar of the Merchant Onboarding Page, click the **Operations** icon and select **PayFac Portal**, as shown in [Figure 2-7](#).

FIGURE 2-7 PayFac Navigation



2. Select **Add Sub-Merchant**. The Add Sub-Merchant screen appears, as shown in [Figure 2-8](#).
3. Enter the appropriate information in each of the fields, as listed in [Table 2-4](#). Required fields are marked with a red asterisk (*). The PayFac Portal may require different fields based on the Legal Entity type, as well as other factors (e.g., the type of funding mechanism your organization uses: Standard, Managed Payout, or Dynamic Payout, etc.).

If the legal entity is Approved, in Manual Review or Retry state, all of the legal entity fields are pre-populated with the previously-entered data.
4. If you have multiple principal owners of your organization, click the **Add Principal** button at the bottom of the page.
5. Click **Add**. A confirmation message appears stating that the legal entity was created and provides one of the following:
 - Instructions to complete or correct missing or incorrect information, or
 - A new Sub-Merchant ID number (if the Legal Entity was approved), or
 - A message stating that the Legal Entity is in a non-approved state.

[Table 2-4](#) describes each of the Add Sub-Merchant fields. Field-Level Help is available to assist you when entering your data.

NOTE: Editing certain fields may trigger a Manual Review when the legal entity is in Retry state. See [Table 2-3](#) for a list of fields.

TABLE 2-3 Manual Review Triggered When Editing These Fields

Panel	Field Name
Legal Entity	Address (includes Street Address 1 & 2, City, State/Province, Postal Code, and Country Code)
	Doing Business As
Principal Owner	Address (includes Street Address 1 & 2, City, State/Province, Postal Code, and Country Code)
	Contact Phone

Once you have entered the initial legal entity request, and any subsequent sub-merchant creation requests, you can check the approval status using the PayFac Search function (see [Searching For Sub-Merchants](#) for more information).

2.3 Adding a Sub-Merchant

The Add a Sub-Merchant Page of the PayFac Portal is used for both creating the initial Legal Entity request (see [Creating a New Legal Entity Request](#) on page 11) and for adding additional sub-merchants after the initial legal entity request is created and approved.

To add a sub-merchant to an existing legal entity:

1. From the iQ Bar of the Merchant Onboarding Page, click the **Operations** icon and select **PayFac Portal**.
2. Select **Add Sub-Merchant**. The Add Sub-Merchant screen appears, as shown in [Figure 2-8](#).
3. Enter the appropriate information in each of the fields as listed in [Table 2-4](#). Required fields are marked with a red asterisk (*).

If the legal entity was previously approved, choose the desired **EIN/Tax ID** from the drop-down list. Legal entity fields are then pre-populated with the previously-approved legal entity information.

4. Click **Add**. A confirmation message appears stating that the legal entity was created and provides one of the following:
 - Instructions to correct missing or incorrect information (if any), or
 - A new Sub-Merchant ID number, or
 - A message stating that the sub-merchant is in a non-approved state.

NOTE: If more than three (3) users attempt to enter or edit sub-merchants simultaneously, the Portal displays an error message. Resubmit as necessary.

5. If an internal error occurs when trying to add or edit a sub-merchant, the **View Sub- Merchant** screen is displayed. Click **Resubmit** to re-try the submission.

[Table 2-4](#) describes each of the Add Sub-Merchant fields.

FIGURE 2-8 PayFac Add Sub-Merchant Screen

iq

Phoenix Processing

Tuesday, January 15, 2019

Hi, alstater

PayFac Portal

Add A Sub-Merchant

Field level help: On Off

Payment Processing Configuration

* PayFac Sub-Merchant ID :

Settlement Currency :

USD

*Default Billing Descriptor :

300*

* Merchant Name :

Purchase Currency :

USD

* Max Transaction Amount :

* Customer Service Phone :

* Address :

Street Address 1

Street Address 2 (Optional)

City

Select state

Postal Code

United States

* Url :

Amex Merchant ID :

☐ Amex Acquired

Discover Merchant ID :

*Merchant Category Code :

Select mcc

☐ Enable Fraud

☐ Enable eCheck Transactions

☐ Sub-Merchant Funding Enabled

☐ Create Connectivity Credentials

Bank Account Details

* Routing Number :

* Account Number :

Primary Contact (Operations)

* First Name :

First Name

* Email Address :

* Last Name :

Last Name

* Contact Phone :

Legal Entity (Applicable for Background checks)

* EIN/Tax ID :

Contact Phone :

* Annual Credit Card Sales Volume :

* Name :

* Address :

☐ Same as Merchant Address

Street Address 1

Street Address 2 (Optional)

City

Select a State

Postal Code

United States

* Type :

Select legal entity type

* Ownership Type :

Select legal entity ownership 1

Doing Business As :

* Accepted Credit Cards in the Past :

Yes

No

Years in Business :

Principal Owner (Applicable for Background checks)

* First Name :

First Name

* Stake Percent :

Email Address :

* Last Name :

Last Name

Address :

Street Address 1

Street Address 2 (Optional)

City

Contact Phone :

Title :

Driver's License :

Table 2-4 describes all the fields in the Add a Sub-Merchant screen.

TABLE 2-4 Add a Sub-Merchant Field Descriptions

Panel	Field	Description
Payment Processing Configuration	PayFac Sub-Merchant ID	The unique identifier that your organization has assigned for this sub-merchant.
	Merchant Name	The name of the sub-merchant. Note: Do not use the paste function when entering data in this field; it may result in a 'Disallowed Character' error.
	Customer Service Phone	The customer service number for this sub-merchant, without hyphens. This is shown on the consumer's statement if a value was not sent with the transaction.
	URL	The URL/website for this sub-merchant, for example, 'somecompany.com'. Do not include 'https://'. Note: This field is required when processing in Worldpay's PayFac Assurance Program.
	Amex Merchant ID	The Merchant ID provided by American Express.
	Amex Acquired	Indicates whether this sub-merchant is designated as an American Express OptBlue merchant (Worldpay is acquiring the transactions). Do not check this box if the sub-merchant is Amex ESA (has a direct relationship with and settles funds directly to your organization).
	Amex Seller ID	The unique identifier for this sub-merchant returned by Worldpay (read only).
	Discover Merchant ID	The Merchant ID provided by Discover. Required if Discover has a direct relationship with you and settles the funds directly to you.
	Merchant Category Code	The Merchant Category Code (MCC) for this sub-merchant. Your organization has been approved for the list of MCCs provided.
	Tax Authority	The Tax Authority (taxing body) for which this sub-merchant collects tax payments. This field is required and only seen if the sub-merchant's MCC is 9311 ('Tax Payments - Government Agencies').
	Tax Authority State	The state associated with the Tax Authority listed above. This field is required if the sub-merchant's MCC is 9311 ('Tax Payments - Government Agencies').
	Settlement Currency	The settlement currency used by this sub-merchant.
	Purchase Currency	The purchase currency of this sub-merchant (USD, unless this merchant settles outside of the US).

TABLE 2-4 Add a Sub-Merchant Field Descriptions (Continued)

Panel	Field	Description
Payment Processing Configuration (continued)	Address (includes Street Address 1 & 2, City, State/Province, Postal Code, and Country)	The street address of this sub-merchant. Note: Do not enter a P.O. box for Street Address 1 or Street Address 2.
	Billing Descriptor Prefix	The billing descriptor prefix for this sub-merchant. The prefix must: <ul style="list-style-type: none"> • Be either 3, 7, or 12 characters in length. • Contain an asterisk (*) after the prefix as a separator in the 4th, 8th, or 13th position. Do not use an asterisk in more than one position. • Contain only numerals, letters, and these special characters: ampersand, asterisk (required), comma, dash, period, or pound sign. Note: If your organization has established a specific billing descriptor prefix, this field may be pre-populated with the prefix.
	Default Billing Descriptor	The default billing descriptor for this sub-merchant, if the billing descriptor value was not sent with the transaction. This defines the text shown on the consumer's billing statement.
	Max Transaction Amount	The maximum transaction amount (in the purchase currency) allowed on a single transaction submitted by this sub-merchant. Supply the value in cents without a decimal point (for example, a value of '50000' = \$500.00).
	Enable Fraud	Indicates whether this sub-merchant should be enabled for Fraud Filters.
	Enable eCheck Transactions	Indicates whether this sub-merchant will be enabled for eCheck Transactions (only seen if your organization is enabled for eCheck payment type). If checked, you must complete the following fields: <p>eCheck Billing Descriptor - The billing descriptor used for eCheck transactions (typically, your customer service phone number). This is shown on the consumer's statement if the billing descriptor value was not sent with the transaction.</p> <p>eCheck Company Name - The billing descriptor company name for eCheck transactions. This is shown on the consumer's statement if the billing descriptor value was not sent with the transaction.</p>

TABLE 2-4 Add a Sub-Merchant Field Descriptions (Continued)

Panel	Field	Description
Payment Processing Configuration (continued)	Sub-Merchant Funding Enabled	<p>Indicates whether to enable this sub-merchant for Sub-merchant Funding, either Managed Payout or Dynamic Payout.</p> <p>For Managed Payout-configured sub-merchants:</p> <ul style="list-style-type: none"> • Leave the checkbox un-checked if you do not want to enable this sub-merchant for managed payout. • Click the checkbox to enable this sub-merchant for Managed Payout, then select a Fee Profile from the drop-down list. (See Creating a Sub-Merchant Fee Profile on page 43 and Fee Profile Rules on page 47 for more information.) <p>For Dynamic Payout funding sub-merchants, the checkbox is automatically selected. Complete the Sub-Merchant Funding ID field, described next.</p> <p>For sub-merchants with standard funding, this field is disabled and unchecked.</p>
	Sub-Merchant Funding ID	<p>The unique identifier used to designate this sub-merchant in funding instructions (Dynamic Payout). Enter one of these values:</p> <ul style="list-style-type: none"> • If you are processing transactions on the Worldpay eCommerce platform <i>only</i>, enter the value auto_generate (including the underscore). • If you are processing transactions on both the Worldpay Core and Worldpay eCommerce platforms, enter the Sub-merchant Id previously provided for use on the Worldpay platform. <p>This field is only seen if this sub-merchant is configured for Dynamic Payout funding.</p>
	Create Connectivity Credentials	Whether our system should create login credentials for this sub-merchant (username, password, and PayPage ID, if necessary).
Bank Account Details	Routing Number	The bank routing number of the merchant account used to fund the sub-merchant.
	Account Number	<p>The bank account number of the merchant account used to fund the sub-merchant.</p> <p>Note: The account number cannot exceed 17 characters.</p>

TABLE 2-4 Add a Sub-Merchant Field Descriptions (Continued)

Panel	Field	Description
Primary Contact (Operations)	First Name Last Name	The name of the primary operational contact for this sub-merchant (not necessarily the person who executes the legal contract). A contact name is required to register the sub-merchant with the card brands.
	Email Address	The email address of the primary operational contact for this sub-merchant. This field is required.
	Contact Phone	The phone number of the primary operational contact for this sub-merchant, without dashes. This field is required.

TABLE 2-4 Add a Sub-Merchant Field Descriptions (Continued)

Panel	Field	Description
Legal Entity (Applicable for Background checks)	EIN/Tax ID	The Tax ID (or EIN, if applicable) of the legal entity controlling this sub-merchant, without dashes or hyphens. This field is optional if the Legal Entity is a sole proprietorship, but required for all other legal entity types. Note that when the Legal Entity is in <i>Manual Review</i> or <i>Retry</i> state, a message is displayed above this field.
	Name	The name of the legal entity controlling this sub-merchant, as shown in the incorporation documents. Enter the name of the person in the case of a sole proprietorship.
	Type	The business type of the legal entity: <ul style="list-style-type: none"> • Corporation • Government Agency • Individual/Sole Proprietorship • Limited Liability Company • Partnership • Tax Exempt Organization • International Organization • Association Estate Trust
	Ownership Type	The type of ownership of the legal entity, either Public or Private.
	Doing Business As	The alternate name of the legal entity.
	Contact Phone	The contact phone (land line) of the legal entity or principal owner/officer, without dashes.
	Address (includes Street Address 1 & 2, City, State/Province, Postal Code, and Country Code)	The address of the legal entity controlling this sub-merchant. Note: Do not enter a P.O. box for Street Address 1 or Street Address 2.
	Annual Credit Card Sales Volume	The approximate annual credit card sales expected to process under this legal entity/Tax ID, in USD. If there are multiple merchants for this Tax ID, enter the approximate <i>total</i> amount for all merchants under this Tax ID.
	Years in Business	The number of years this legal entity has been operating. This field is required when processing in Worldpay's PayFac Assurance Program.
	Accepted Credit Cards in the Past	Indicates whether the Legal Entity has accepted credits cards in the past (Yes or No).

TABLE 2-4 Add a Sub-Merchant Field Descriptions (Continued)

Panel	Field	Description
Principal Owner (Applicable for Background checks) Note: Enter additional Principal Owners by clicking the Add Principal button at the bottom of the page.	First Name Last Name	The name of this legal entity principal owner/officer. Enter the Controlling Principal owner/officer first (see definition on page 11), followed by other beneficial owners using the Add Principal button.
	Title	The title of this Legal Entity principal owner/officer. This field is required for either of the following: <ul style="list-style-type: none"> when processing in Worldpay's PayFac Assurance Program. if you plan to board Amex OptBlue sub-merchants. Note: If you do not enter a value in this field, the default title of 'Principal' is automatically added.
	SSN	The social security number of this principal owner/officer for the legal entity. This field is required when legal entity type is 'Individual/Sole Proprietorship.'
	Date of Birth	The date of birth of this principal owner/officer for the legal entity (mm/dd/yyyy). This field is required .
	Stake Percent	The percentage of ownership this principal has in your organization. The value can be from 0 to 100. t This field is required .
	Address (includes Street Address 1 & 2, City, State/Province, Postal Code, and Country)	The address of the of this principal owner/officer for the legal entity. The Country field is required .
	Email Address	The email address of this principal owner/officer for the legal entity. This field is required for Visa transactions.
	Contact Phone	The contact phone of this principal owner/officer for the legal entity, without dashes. This field is required for Visa transactions.
	Driver's License	The driver's license number of this principal owner/officer for the legal entity.
	Driver's License State	The state that issued the driver's license of this legal entity principal owner/officer.

2.4 Searching For Sub-Merchants

Using the **PayFac Search** function, you enter search criteria and then select a sub-merchant from the results to view.

You can also export an Excel spreadsheet from the PayFac search results containing complete information about each of the sub-merchants listed in your search results. See [Exporting Legal Entity and Sub-Merchant Data](#) on page 22 for more information.

To search for sub-merchants:

1. From the iQ Bar of the Merchant Onboarding Page, click the **Operations** icon and select **PayFac Portal**.
2. Select **PayFac Search**. The PayFac Search screen appears, as shown in [Figure 2-9](#).
3. Enter search criteria for one or more of the following fields and click **Search**:
 - **PayFac Sub-Merchant ID** - the unique identifier that your organization has assigned for a sub-merchant.
 - **Vantiv Sub-Merchant ID** - the automatically-assigned unique identifier for a sub-merchant.
 - **EIN/Tax ID** - the Tax Id of the business entity controlling the sub-merchant.
 - **Status** - the approval status of the legal entity and/or sub-merchant (All, Approved, Manual Review, Retry, Declined, Validation Error, Internal Error).
 - **Legal Entity Name**
 - Sub-Merchant Name
 - Request Date Range - the desired date range for your search (default is seven days).

Note that there are no required fields when using the PayFac Search; when you click the Search button, a search is performed based on all activities performed in the previous seven days (default).

4. From the **Search Results** panel, double-click the row for the desired sub-merchant. The **View Sub-Merchant** screen appears, as shown in [Figure 2-11](#).

Note that the PayFac Sub-Merchant ID changes to reflect the disabled status and date. For example, PayFac Sub-Merchant ID *Merchant_25* becomes *d_Merchant_25_2015_04-14.54.02*.

FIGURE 2-9 PayFac Search

The screenshot shows the PayFac Search interface. At the top, there's a header with the 'iq' logo, 'Phoenix Processing', the date 'Tuesday, January 15, 2019', and a user profile 'Hi, aslater'. Below the header is a 'PayFac Portal' dropdown. The main section is titled 'PayFac Search' and contains a 'Search Criteria' panel. This panel has several input fields: 'PayFac Sub-Merchant ID', 'Worldpay Sub-Merchant ID', 'EIN/Tax ID', 'Status' (a dropdown menu set to 'All'), 'Your ID of Sub-Merchant', 'Worldpay's Sub-Merchant ID', 'Tax ID of Legal Entity', 'Sub-Merchant's Status', 'Legal Entity Name', 'Sub-Merchant Name', and 'Request Date Range' (set to '01/08/2019 - 01/15/2019'). There are 'Clear' and 'Search' buttons. Below the search criteria is a 'Search Results' panel. It contains a table with the following data:

PayFac Sub-Merchant ID	Tax ID	Sub-Merchant Name	Worldpay Sub-Merchant ID	Legal Entity Name	Request Date	Status
1010	157957979	B Fit	04300007	B FIT LLC	01/10/2019	Approved
1111	67676767	Flight Fitness	0808080	FLI FIT LLC	01/10/2019	Approved
2222	40404040	Coos Fitness	0505050	Coos LLC	01/09/2019	Approved

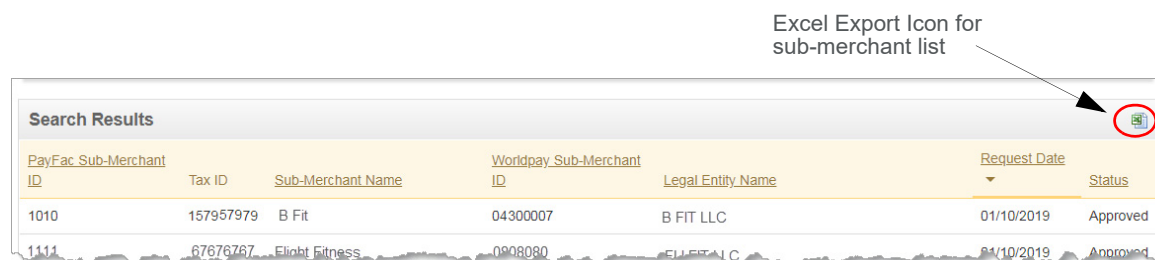
At the bottom of the results panel are 'Prev', '1', and 'Next' buttons. Below the results panel is a footer with 'Support | Feedback', 'Copyright © 2019 Worldpay, LLC and/or its affiliates. All rights reserved.', and the 'iq' logo.

2.4.1 Exporting Legal Entity and Sub-Merchant Data

You can export an Excel spreadsheet containing complete information on all sub-merchants that you have entered via the PayFac Portal and defined in a search.

To export a list of sub-merchants to an Excel Spreadsheet:

1. Follow the steps outlined in [Searching For Sub-Merchants](#) on page 21.
2. Click the Excel icon (📄) in the top right corner of the PayFac Search Results panel, as shown in [Figure 2-10](#).

FIGURE 2-10 Excel Export from Search Results

Depending on your browser, the File Download dialog box may appear.

3. Choose an option as follows:
 - **Open** - opens the report in Microsoft Excel.
 - **Save** - saves the file to your computer.
 - **Cancel**

The data listed in [Table 2-4](#) are included in the file.

2.5 Viewing Sub-Merchants and Legal Entities

The **View Sub-Merchant** screen ([Figure 2-11](#)) contains information previously entered while [Adding a Sub-Merchant](#), as well as action buttons to perform various operations, including:

- [Editing or Disabling a Sub-Merchant](#)
- [Editing a Legal Entity or Principal Owner](#)
- Adding, editing, or deleting principal owners

Additional panels on the View Sub-merchant screen provide status and background check information.

To open the View Sub-Merchant screen:

1. Follow the steps outlined in [Searching For Sub-Merchants](#) on page 21.
2. From the Search Results panel, double-click the row for the desired sub-merchant. The **View Sub-Merchant** screen appears, as shown in [Figure 2-11](#).

The View Sub-Merchant screen comprises the panels listed below. The sections to follow describe each of the data panels, the additional operations you can perform, and the descriptions for fields within each panel:

- [Sub-Merchant Summary Panel](#)
 - [Sub-Merchant Payment Processing Configuration Panel](#)
 - [Sub-Merchant Bank Account Details Panel](#)
 - [Sub-Merchant Primary Contact Panel](#)
 - [Legal Entity and Background Check Results Panels](#)
 - [Legal Entity Agreements Panel](#)
 - [Principal Owner and Background Check Results Panels](#)
3. If edits are required due to validation errors or otherwise, click the **Edit** button and follow the instructions outlined in [Editing or Disabling a Sub-Merchant](#) on page 38.

[Table 2-5](#) through [Table 2-13](#) describe each of the panels in the View Sub-Merchant Screen.

FIGURE 2-11 View Sub-Merchant

Phoenix Processing
Tuesday, January 15, 2019
Hi, aslate

PayFac Portal

View Sub-Merchant

Sub-Merchant

Disable Edit

Summary

Sub-Merchant Id: 826051884462489611	Request Date: 01/10/2019	Underwriting Analyst Decision Date:
Last Modified Date: 06/07/2016 08:16 AM	Background Check Status: Approved	Processing Status: Active
Vantiv Sub-Merchant ID: 09270065	Connectivity Credentials:	Paypage Credentials:

Payment Processing Configuration

PayFac Sub-Merchant ID: 12345611	Merchant Name: TestUS	Merchant Category Code: 6513
Default Billing Descriptor: RTM*	Customer Service Phone: 2154567891	Url: abc.com
Amex Merchant ID:	Discover Merchant ID:	Create Connectivity Credentials: No
Enable eCheck Transactions: No	eCheck Billing Descriptor:	eCheck Company Name:
Sub-Merchant Funding Enabled: No	Fee Profile:	
Purchase Currency: USD	Settlement Currency: USD	Amex Seller ID: 825524112727162927
Max Transaction Amount : 1000		Amex Acquired: No
Annual Credit Card Sales Volume: 1000	Accepted Credit Cards in the Past: Yes	Address: 900 Chelmsford Street Lowell AR 01851 USA

Primary Contact (Operations)

Name: PSP Merch	Email Address: abc.com	Contact Phone: 2154567891
--------------------	---------------------------	------------------------------

Bank Account Details

Routing Number: 121000248	Account Number: XXXXXX-1223
------------------------------	--------------------------------

Legal Entity Details

Add Principal

Legal Entity (Applicable for Background checks) ☒ Score -

Edit

Legal Entity ID:	Name:	FIN/Tax ID:
------------------	-------	-------------

2.5.1 Sub-Merchant Summary Panel

The Sub-Merchant Summary panel provides information on a specified sub-merchant along with the status of your initial legal entity request. In addition, you can disable the current sub-merchant (see [Disabling a Sub-Merchant](#) on page 40), or edit the current sub-merchant (see [Editing or Disabling a Sub-Merchant](#) on page 38) using the buttons at the top of the panel, as shown in [Figure 2-12](#).

Table 2-5 describes the fields in the Sub-Merchant Summary panel.

FIGURE 2-12 View Sub-Merchant - Summary Panel

The screenshot shows the 'View Sub-Merchant' panel in the PayFac Portal. The panel has a header with the 'iQ' logo, 'Phoenix Processing' dropdown, and the date 'Tuesday, January 15, 2019'. Below the header, there's a 'PayFac Portal' dropdown and a 'View Sub-Merchant' section. The 'Sub-Merchant' section is expanded, showing a 'Summary' table. The table has three columns and three rows of data. The 'Disable' and 'Edit' buttons are circled in red.

Sub-Merchant Summary		
Sub-Merchant Id: 820418327257327257	Request Date: 06/07/2016	Underwriting Analyst Decision Date:
Last Modified Date: 06/07/2016 08:16 AM	Background Check Status: Approved	Processing Status: Active
Worldpay Sub-Merchant ID: 07138138	Connectivity Credentials:	Paypage Credentials:

TABLE 2-5 View Sub-Merchant: Sub-Merchant Summary Panel Field Descriptions

Field	Description
Sub-Merchant ID	The merchant-created identifier for this sub-merchant.
Request Date	The date the original legal entity request was created.
Underwriting Analyst Decision Date	The date when the Worldpay Underwriting Analyst rendered a decision.
Last Modified Date	The date the sub-merchant was last modified
Background Check Status	The status of the legal entity creation request: <ul style="list-style-type: none"> • Approved • Manual Review • Retry • Declined • Validation Error • Internal Error

TABLE 2-5 View Sub-Merchant: Sub-Merchant Summary Panel Field Descriptions (Continued)

Field	Description
Processing Status	The Processing Status of this sub-merchant: <ul style="list-style-type: none"> • Active • Disabled • Not Yet Boarded
Vantiv Sub-Merchant ID	The automatically-generated unique identifier for this sub-merchant within the legal entity.
Connectivity Credentials	The credentials assigned to this sub-merchant, including username, password, and credentials expiration date.
PayPage Credentials	The PayPage Credentials for the sub-merchant, (for processing PayPage transactions, including username(s) and PayPage IDs).

2.5.2 Sub-Merchant Payment Processing Configuration Panel

The Payment Processing Configuration panel ([Figure 2-13](#)) provides more detailed information on the sub-merchant related to payment processing.

[Table 2-6](#) describes the fields in the Payment Processing Configuration panel.

FIGURE 2-13 View Sub-Merchant - Payment Processing Configuration Panel

▼ Payment Processing Configuration		
PayFac Sub-Merchant ID: 820418327257327257	Merchant Name: A Merchant	Merchant Category Code: 7299
Default Billing Descriptor: Exe*My Parkway	Customer Service Phone: 18888888888	Url: www.fastasfasdf.com
Amex Merchant ID:	Discover Merchant ID:	Create Connectivity Credentials: No
Purchase Currency: USD	Settlement Currency: USD	Amex Seller ID: 041804189704189768
Max Transaction Amount : 9999999		Amex Acquired: No
Annual Credit Card Sales Volume: 300000	Accepted Credit Cards in the Past: Yes	Address: 13 N Dear St Chicago IL 60610 USA

TABLE 2-6 Payment Processing Configuration Panel Field Descriptions

Field	Description
PayFac Sub-Merchant ID	The unique identifier that your organization has assigned for this sub-merchant.
Merchant Name	The name of the sub-merchant.
Merchant Category Code	The Merchant Category Code (MCC) for this sub-merchant. Your organization has been approved for the list of MCCs provided.
Default Billing Descriptor	The default billing descriptor for this sub-merchant. This is shown on the consumer's statement if the billing descriptor value was not sent with the transaction.
Customer Service Phone	The customer service number for this sub-merchant, without hyphens. This is shown on the consumer's statement if a value was not sent with the transaction.
URL	The URL/website for this sub-merchant, for example, 'somecompany.com'.
Amex Merchant ID	The Merchant ID provided by American Express.
Discover Merchant ID	The Merchant ID provided by Discover (if Discover has a direct relationship with you and settles the funds directly to you).
Amex Seller ID	The unique identifier for this sub-merchant returned by Worldpay (read only).
Amex Acquired	Indicates whether this sub-merchant is designated as an American Express OptBlue merchant (Worldpay is acquiring the transactions). Do not check this box if the sub-merchant is Amex ESA (has a direct relationship with and settles funds directly to your organization).
Create Connectivity Credentials	Whether our system should create login credentials for this sub-merchant (username, password, and PayPage ID, if necessary).
Purchase Currency	The purchase currency of this sub-merchant (USD, unless this merchant settles outside of the US).
Settlement Currency	The settlement currency used by this sub-merchant.
Enable Fraud	Indicates whether this sub-merchant should be enabled for Fraud Filters.

TABLE 2-6 Payment Processing Configuration Panel Field Descriptions (Continued)

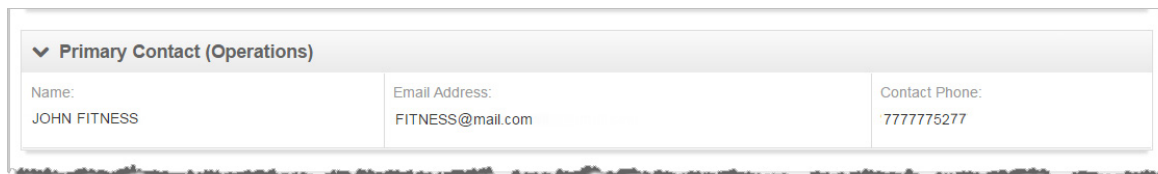
Field	Description
Enable eCheck Transactions	<p>Indicates whether this sub-merchant is enabled for eCheck Transactions. Includes the following additional fields:</p> <p>eCheck Billing Descriptor - The billing descriptor used for eCheck transactions (typically, your customer service phone number). This is shown on the consumer's statement if the billing descriptor value was not sent with the transaction.</p> <p>eCheck Company Name - The billing descriptor company name for eCheck transactions. This is shown on the consumer's statement if the billing descriptor value was not sent with the transaction.</p>
Sub-Merchant Funding Enabled	<p>Indicates whether this sub-merchant is enabled for Sub-Merchant funding, either Managed Payout or Dynamic Payout.</p> <p>If this sub-merchant is enabled for Managed Payout, the box is checked and the Fee Profile field indicates the Fee Profile assigned to this sub-merchant. (See Creating a Sub-Merchant Fee Profile on page 43 and Fee Profile Rules on page 47 for more information.)</p> <p>If this sub-merchant is enabled for Dynamic Payout, the box is checked and a Sub-Merchant Funding ID field is indicated.</p> <p>For sub-merchants with standard funding, this field is unchecked.</p>
Fee Profile	<p>The unique identifier for the pre-set profile associated with this sub-merchant used to configure how to charge your sub-merchants for transactions (for example, by method of payment, by transaction type, a flat fee versus a percentage fee, etc.), in order to facilitate Managed Payout sub-merchant funding.</p> <p>This field is only seen if this sub-merchant is configured for Managed Payout funding.</p>
Sub-Merchant Funding ID	<p>The unique identifier used to designate this sub-merchant in funding instructions:</p> <ul style="list-style-type: none"> If you are processing transactions on the Worldpay eCommerce platform <i>only</i>, this is the 'auto-generated' value assigned by Worldpay eCommerce. If you are processing transactions on both the Worldpay Core and Worldpay eCommerce platforms, this is the Sub-merchant Id previously provided for use on the Worldpay platform. <p>This field is only seen if this sub-merchant is configured for Dynamic Payout sub-merchant funding.</p>
Max Transaction Amount	<p>The maximum transaction amount (in the purchase currency) allowed on a single transaction submitted by this sub-merchant, in cents without a decimal point (for example, a value of '50000' = \$500.00).</p>

TABLE 2-6 Payment Processing Configuration Panel Field Descriptions (Continued)

Field	Description
Annual Credit Card Sales Volume	The approximate annual credit card sales expected to process under this legal entity/Tax ID, in USD. If there are multiple merchants for this Tax ID, this is the approximate <i>total</i> amount for all merchants under this Tax ID.
Accepted Credit Cards in the Past	Indicates whether the Legal Entity has accepted credits cards in the past (Yes or No).
Address	The street address of this sub-merchant.

2.5.3 Sub-Merchant Primary Contact Panel

The Primary Contact panel provides information on the operational contact registered with the cards brands for this sub-merchant (not necessarily the person who executes the legal contract).

FIGURE 2-14 Primary Operations Contact panel


The screenshot shows a web interface for the 'Primary Contact (Operations)' panel. It contains three input fields with the following data:

Name:	Email Address:	Contact Phone:
JOHN FITNESS	FITNESS@mail.com	7777775277

TABLE 2-7 Primary Operations Contact Panel Field Descriptions

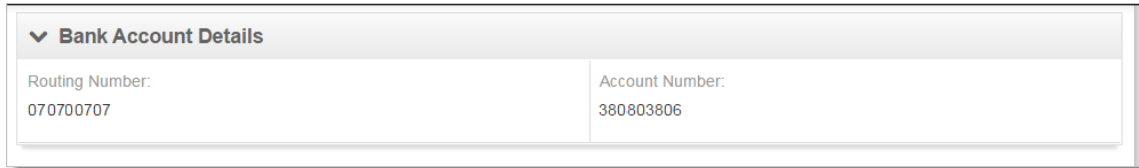
Field	Description
Name	The name of the primary operational contact for this sub-merchant (not necessarily the person who executes the legal contract).
Email Address	The email address of the primary operational contact for this sub-merchant.
Contact Phone	The phone number of the primary operational contact for this sub-merchant.

2.5.4 Sub-Merchant Bank Account Details Panel

The Bank Account Details panel ([Figure 2-15](#)) provides information on bank routing and account number of the merchant account used to fund the sub-merchant.

[Table 2-8](#) describes the fields in the Bank Account Details Panel

FIGURE 2-15 View Sub-Merchant - Bank Account Details Panel



The screenshot shows a panel titled "Bank Account Details" with a dropdown arrow. Below the title, there are two fields: "Routing Number:" with the value "070700707" and "Account Number:" with the value "380803806".

TABLE 2-8 Bank Account Details Panel Field Descriptions

Field	Description
Routing Number	The bank routing number of the merchant account used to fund the sub-merchant.
Account Number	The bank account number of the merchant account used to fund the sub-merchant.

2.5.5 Legal Entity and Background Check Results Panels

The Legal Entity and Legal Entity Background Check Results panels ([Figure 2-16](#) and [Figure 2-17](#)) provide information and results of the background check for the legal entity and the overall score assigned to the business, or the business-to-principal association. An auto-generated **Legal Entity ID** is also included along with Underwriting Analyst notes, Potential Risk Factors, Bankruptcy Filings, and Recent Judgments and Lien Filings.

You can also add additional principal owners, or edit the current legal entity using the buttons at the top of the Legal Entity panel, as shown in [Figure 2-16](#). See [Editing a Legal Entity or Principal Owner](#) on page 40 for more information.

The score displayed in the header of the Legal Entity panel summarizes the level of identity verification, as indicated by the background check performed by Worldpay. The Legal Entity panel also uses icons to quickly define background check information. For more information, see [Scoring and Icons in Background Check Panels](#) on page 36.

FIGURE 2-16 View Sub-Merchant - Legal Entity Panel

Legal Entity Details

Legal Entity (Applicable for Background checks) ⓘ Score - 0 Nothing found to confirm existence of business

Legal Entity ID: 2231223122312231	Name: Chicago Research ⓘ	EIN/Tax ID: 000000000 ⓘ
IRS Tax ID Validation Status: Failed	Type: Individual/Sole Proprietorship	Doing Business As:
Contact Phone:	Address: 13 N Dear St ⓘ Chicago ⓘ IL ⓘ 60610 ⓘ USA	Years in Business:

Legal Entity Background Check Results (additional information)

Action Buttons (Add Principal, Edit)

TABLE 2-9 Legal Entity Panel Field Descriptions

Field	Description
Legal Entity ID	The auto-generated ID for the Legal Entity.
Name	The name of the legal entity controlling this sub-merchant, as shown in the incorporation documents.
EIN/Tax ID	The Tax ID (or EIN, if applicable) of the legal entity controlling this sub-merchant.
IRS Tax ID Validation Status	Provides the results of the Tax ID Validation Process performed through the Internal Revenue Service (Approved, Pending, or Failed). You can re-submit the sub-merchant request when certain Tax ID validation errors occur. If present, click the Edit button at the top of the View Sub-merchant page to edit and re-submit (see Editing or Disabling a Sub-Merchant).
Type	The business type of the legal entity: <ul style="list-style-type: none"> Individual/Sole Proprietorship Corporation Limited Liability Company (LLC) Partnership Association Estate Trust Tax Exempt Organization (501C) International Organization Government Agency
Doing Business As	The alternate name of the legal entity.
Contact Phone	The contact phone (land line) of the legal entity or principal owner/officer, without dashes.

TABLE 2-9 Legal Entity Panel Field Descriptions (Continued)

Field	Description
Address (includes Street Address 1 & 2, City, State/Province, Postal Code, and Country Code)	The address of the legal entity controlling this sub-merchant.
Years in Business	The number of years this legal entity has been operating.

FIGURE 2-17 View Sub-Merchant - Legal Entity Background Check Results Panel

Legal Entity Background Check Results (additional information)

Underwriting Analyst Notes:	Name, Address, and Tax ID Association:	Name, Address, and Phone Association:
Business & Principal Relationship: No association found	Potential Risk Indicators: <ul style="list-style-type: none"> Unable to verify name, address, SSN/TIN and phone Unable to verify address Unable to verify SSN / TIN Unable to verify name The input business address may be a residential address (single family dwelling) The input phone was missing or incomplete 	Recent Bankruptcy Filing:
Recent Judgment/Lien Filing:		

TABLE 2-10 Legal Entity Background Check Results Panel Field Descriptions

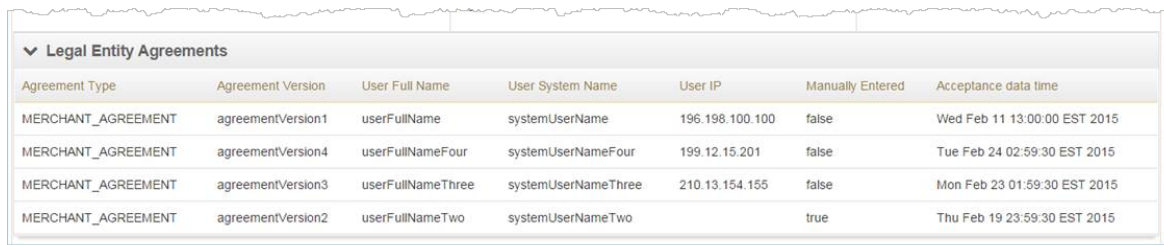
Field	Description
Underwriting Analyst Notes	Additional information on the background check performed by Worldpay.
Name, Address, and Tax ID Association	Describes the association between the name to the Tax Id and address provided, as indicated by the background check performed by Worldpay.
Name, Address, and Phone Association	Describes the association between the name to the phone number and address provided, as indicated by the background check performed by Worldpay.
Business & Principal Relationship	Describes the association between the Principal owner/officer and the legal entity, if any, as indicated by the background check performed by Worldpay.
Potential Risk Indicators	Indicates the potential risks as indicated by the background check performed by Worldpay (for example, <i>Unable to verify name, address, SSN/TIN, and phone</i>).

TABLE 2-10 Legal Entity Background Check Results Panel Field Descriptions (Continued)

Field	Description
Recent Bankruptcy Filing	Describes bankruptcy history of the company as indicated by the background check performed by Worldpay.
Recent Judgment/Lien Filing	Describes the lien history of the company as indicated by the background check performed by Worldpay.

2.5.6 Legal Entity Agreements Panel

If your organization is processing under the *PayFac Assurance* model, the View Sub-Merchant screen displays the **Legal Entity Agreements** panel, which lists the operating agreements currently in place that have been accepted by sub-merchants during the sign-up process.

FIGURE 2-18 View Sub-Merchants - Legal Entity Agreements Panel


Legal Entity Agreements						
Agreement Type	Agreement Version	User Full Name	User System Name	User IP	Manually Entered	Acceptance data time
MERCHANT_AGREEMENT	agreementVersion1	userFullName	systemUserName	196.198.100.100	false	Wed Feb 11 13:00:00 EST 2015
MERCHANT_AGREEMENT	agreementVersion4	userFullNameFour	systemUserNameFour	199.12.15.201	false	Tue Feb 24 02:59:30 EST 2015
MERCHANT_AGREEMENT	agreementVersion3	userFullNameThree	systemUserNameThree	210.13.154.155	false	Mon Feb 23 01:59:30 EST 2015
MERCHANT_AGREEMENT	agreementVersion2	userFullNameTwo	systemUserNameTwo		true	Thu Feb 19 23:59:30 EST 2015

TABLE 2-11 Legal Entity Agreements Panel Field Descriptions

Field	Descriptions
Agreement Type	The type of agreement the legal entity has accepted with the Payment Facilitator.
Agreement Version	The version number or name associated with the agreement.
User Full Name	This is the full name of the user who accepted the agreement with the Payment Facilitator.
User System Name	The system user name of the user who accepted the agreement with the Payment Facilitator.
User IP	The IP address of the user who accepted the legal entity agreement with the Payment Facilitator.
Manually Entered	Indicates whether the agreement was entered electronically or manually.
Acceptance Data Time	The date and time (with time zone offset) the user accepted the legal entity agreement with the Payment Facilitator.

2.5.7 Principal Owner and Background Check Results Panels

The Principal Owner (Figure 2-19) and Principal Owner Background Check Results (Figure 2-20) panels provide information and results of the background check for the principal owner/officer, as well as the overall score assigned of the principal or the business-to-principal association. Also included are Potential Risk Factors, Bankruptcy Filings, and Recent Judgments and Lien Filings.

The score displayed in the header of the Company panel summarizes the level of identity verification, as indicated by the background check performed by Worldpay. The Principal Owner panel also uses icons to quickly define background check information. For more information, see [Scoring and Icons in Background Check Panels](#) on page 36.

FIGURE 2-19 View Sub-Merchant - Principal Owner Background Check Information

▼ Principal Owner ! Score - 10 Critical ID elements not verified, are associated with different person(s), or indications such as OFAC matches, deceased/invalid SSN, or SSN issued prior to birth date provided, etc. exist Delete Edit

Principal ID: 1	Name: JOHN FITNESS !	SSN: 000000000 !	Date of Birth: 01/01/1963 !
Address: USA	Title:	Email Address: FITNESS@mail.com !	Contact Phone: 777775277 !
	Driver's License:	Driver's License State:	Stake Percent: 45

Company Representative Background Check Results (Additional information)

TABLE 2-12 Principal Owner Panel Field Descriptions

Field	Description
Principal ID	The automatically-generated unique identifier for this principal owner.
Name	The name of this legal entity principal owner/officer.
SSN	The social security number of this principal owner/officer for the legal entity.
Date of Birth	The date of birth of this principal owner/officer for the legal entity (mm/dd/yyyy).
Address	The address of this principal owner/officer for the legal entity.
Title	The title of this principal owner/officer for the legal entity.
Email Address	The email address of this principal owner/officer for the legal entity.
Contact Phone	The contact phone of this principal owner/officer for the legal entity, without dashes.
Driver's License	The driver's license number of this principal owner/officer for the legal entity.
Driver's License State	The state that issued the driver's license of this principal owner/officer for the legal entity.
Stake Percent	The percentage of ownership this principal has in your organization.

FIGURE 2-20 Principal Owner Background Check Results Panel

Principal Owner Background Check Results (additional information)		
Name, Address and SSN Association:	Name, Address, and Phone Association:	Potential Risk Indicators: <ul style="list-style-type: none"> • The input SSN is invalid • Unable to verify SSN / TIN • Unable to verify phone number • The input last name is not associated with the input SSN • The input SSN is associated with a different name and address • Address mismatch on secondary address range
Recent Bankruptcy Filing:	Recent Judgment/Lien Filing:	

TABLE 2-13 Principal Owner Background Check Results Panel Field Descriptions

Field	Description
Name, Address, and SSN Association	Describes the association between the name to the social security number and address provided, as indicated by the background check performed by Worldpay.
Name, Address, and Phone Association	Describes the association between the name to the phone number and address provided, as indicated by the background check performed by Worldpay.
Potential Risk Indicators	Indicates the potential risks of this principal owner as indicated by the background check performed by Worldpay (for example, <i>Unable to verify name, address, SSN/TIN, and phone</i>).
Recent Bankruptcy Filing	Describes bankruptcy history of this principal owner as indicated by the background check performed by Worldpay.
Recent Judgment/Lien Filing	Describes the lien history of this principal owner as indicated by the background check performed by Worldpay.

2.5.7.1 Scoring and Icons in Background Check Panels

The Legal Entity and Principal Owner panels (shown in [Figure 2-16](#) and [Figure 2-19](#)) display a score with a brief description in the header that summarizes the level of identity verification, as indicated by the background check performed by Worldpay. [Table 2-14](#) lists the overall scores that could be assigned based on the background checks of either the business, the principal, or the business-to-principal association.



TABLE 2-14 Possible Scores after Background Check

Score	Business Background Check	Principal Background Check	Business-to-Principal Association
0	Nothing found to confirm existence of business.	Nothing verified - ID elements not found or are associated with a different person.	No information found to link principal to business.

TABLE 2-14 Possible Scores after Background Check (Continued)

Score	Business Background Check	Principal Background Check	Business-to-Principal Association
10	One or more of the following: <ul style="list-style-type: none"> Significant contradictory findings OFAC match exists Input address and phone are invalid 	One or more of the following: <ul style="list-style-type: none"> Critical ID elements not verified or are associated with a different person OFAC matches deceased/invalid SSNs SSN issued prior to DOB records with invalid addresses and phones 	Principal's verified name partially matches input business name.
20	Partial verification of the input data; the business may exist, but cannot be positively confirmed.	Minimal verifications; critical ID elements not verified or are associated with a different person.	Principal's verified address matches input business address.
30	Business identity is confirmed, but failure to verify all identity elements.	Several ID elements verified; SSN or address verification failures exist.	Principal's verified address matches input business address and principal's verified name partially matches input business name.
40	Business identity is confirmed at the input address.	Last name, address, and SSN verified; first name or phone verification failures.	Principal linked to business by SSN/Tax Id match.
50	Business is verified using multiple sources. No contradictory findings.	Full name, address, phone, and SSN verified.	Principal is likely an officer or employee of business confirmed by public records.

The Legal Entity and Principal Owner panels also use the following icons to help quickly define background check information:

-  **Check mark** - in the header, the check mark indicates that the overall score assigned as a result of the background check is greater than 10. In a field, the check mark indicates that the information in that field has been verified.
-  **Exclamation Point** - in the header, the exclamation point indicates that the overall score assigned as a result of the background check is 10 or less. In a field, the exclamation point indicates that the information in that field has *not* been verified.

2.5.8 Editing or Disabling a Sub-Merchant

If you wish to edit a sub-merchant due to validation errors or otherwise, use the **Edit Sub-Merchant** function from the View Sub-Merchant screen to perform this operation. If you wish to suspend all processing activities of a sub-merchant, use the **Disable** function (see [Disabling a Sub-Merchant](#) on page 40).

NOTE: When editing a sub-merchant, you cannot completely remove data by simply blanking out an editable field. It may appear that it has been removed from the Portal, however the information is not (and cannot be) removed from the underlying data record for the sub-merchant.

To edit fields for an existing sub-merchant:

1. Follow the steps outlined in [Searching For Sub-Merchants](#) on page 21.
2. From the Search Results panel, double-click the row for the desired sub-merchant. The **View Sub-Merchant** screen appears, as shown in [Figure 2-11](#).
3. Click the **Edit** button on the top right of the page (see [Figure 2-12](#)). The PayFac Portal displays the **Edit Sub-Merchant** screen. The Portal displays editable fields as input or drop-down boxes; non-editable fields are text only, as shown in [Figure 2-21](#).
4. Re-input the necessary fields and click **Save** at the bottom of the page. Required fields are marked with an asterisk (*).

If more than three (3) users attempt to enter or edit sub-merchants simultaneously, the Portal displays an error message. Retry as necessary.

NOTE: A manual review may be triggered if you edit certain fields when the legal entity is in **Retry** status. See [Table 2-3](#) for a list of those fields.

FIGURE 2-21 Edit Sub-Merchant Screen

iq Phoenix Processing Tuesday, January 15, 2019 Hi, aslater

PayFac Portal

Edit Sub-Merchant Field level help: ☒ On ☐ Off

Payment Processing Configuration

* PayFac Sub-Merchant ID : 1000*

* Merchant Name : ActiveV

* Customer Service Phone : 8888888888

* Url : www.wwwww.com

Amex Merchant ID : 1141511414

Amex Seller ID : 651465167651665196

☒ Amex Acquired :

Discover Merchant ID :

* Merchant Category Code : 7997

Settlement Currency : USD

Purchase Currency : USD

* Address : 15 Cerce St

Street Address 2 (Optional)

Fort

Texas

10202

United States

* Default Billing Descriptor : AAA* ActiveV

* Max Transaction Amount : 10000

☐ Enable Fraud

☐ Enable eCheck Transactions

☐ Sub-Merchant Funding Enabled

Bank Account Details

* Routing Number : 111111111

* Account Number : 999999992

Primary Contact (Operations)

* First Name : Stephen

* Last Name : Newt

* Email Address : steve@mail.com

* Contact Phone : 8888888888

Cancel Save

Support | Feedback

Copyright © 2019 Worldpay, LLC and/or its affiliates. All rights reserved. **iq**

2.5.8.1 Disabling a Sub-Merchant

If you wish to suspend all processing activities of a sub-merchant, use the **Disable** function to perform this operation.

NOTE: Disabled sub-merchants can no longer process transactions. Disabled sub-merchants cannot be re-enabled.

To disable a sub-merchant:

1. Follow the steps outlined in [Searching For Sub-Merchants](#) on page 21.
2. From the Search Results panel, double-click the row for the desired sub-merchant. The **View Sub-Merchant** screen appears, as shown in [Figure 2-11](#).
3. Click the **Disable** button on the top right of the page. The PayFac Portal displays a warning message confirming that you wish to disable this merchant.

Disabled merchants remain in our system with the status 'Disabled.' You can continue to view a disabled merchant, but you cannot re-enable the merchant. Note that the PayFac Sub-Merchant ID changes to reflect the disabled status and date. For example:

PayFac Sub-Merchant ID **Merchant_25** becomes **d_Merchant_25_2015_04-14.54.02**.

4. Click **Disable**.

2.5.9 Editing a Legal Entity or Principal Owner

If you wish to edit a Legal Entity due to validation errors or otherwise, use the **Edit Legal Entity** function from the **View Sub-Merchant** screen to perform this operation. You can also **Edit** or **Delete a Principal Owner** on this screen.

NOTE: You cannot edit the Legal Entity field if the legal entity is in retry state, or if you are attempting to create a new principal from the View Sub-Merchant screen. In addition, when the legal entity is in retry state, any principal added is saved only; the principal is not subject to background verification, and no Principal ID is generated.

To edit fields for an existing legal entity or principal owner:

1. Follow the steps outlined in [Searching For Sub-Merchants](#) on page 21.
2. From the Search Results panel, double-click the row for the desired sub-merchant. The **View Sub-Merchant** screen appears, as shown in [Figure 2-11](#).
3. Click the **Edit** button at the top right corner of the Legal Entity panel. The PayFac Portal displays the **Edit Legal Entity and Principal Owner** screen ([Figure 2-22](#)).
4. Edit principal owner(s) in the Principal Owner panel as necessary.
5. Re-input the necessary fields and click **Save** at the bottom of the page. Required fields are marked with an asterisk (*).

FIGURE 2-22 Edit Legal Entity and Principal Owner Screen

iq Phoenix Processing Tuesday, January 15, 2019 Hi, aslafer

PayFac Portal

Edit Legal Entity and Principal Owner Field level help: On Off

Legal Entity (Applicable for Background checks)

* EIN/Tax ID : 4436443443

Contact Phone : 5555555555

* Annual Credit Card Sales Volume : 100000

* Name : Fast Inc

* Address : 1050 Beet Road

Years in Business :

* Type : Corporation

Street Address 2 (Optional)

* Accepted Credit Cards in the Past : Yes No

* Ownership Type : Private

Gran

Background Check Status : Approved

Doing Business As : Fast Inc

Indiana

00000

United States

Principal Owner (Applicable for Background checks)

* First Name : First Name

* Stake Percent :

Email Address :

* Last Name : Last Name

* Address : Street Address 1

Contact Phone :

* Title : Street Address 2

Driver's License :

* SSN :

City

Driver's License State :

* Date of Birth :

Select a country

If Legal Entity Ownership Type is Private then this field is required.

Select a state

Postal Code

Select a state

Cancel Save

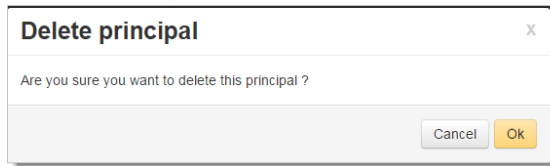
2.5.9.1 Deleting a Principal Owner

If you wish to delete a Principal Owner, use the **Delete** button on the Principal Owner panel of the View Sub-Merchant screen.

To delete a Principal Owner:

1. Follow the steps outlined in [Searching For Sub-Merchants](#) on page 21.
2. From the Search Results panel, double-click the row for the desired sub-merchant. The **View Sub-Merchant** screen appears, as shown in [Figure 2-11](#).

3. Click the **Delete** button at the top right corner of the Principal Owner panel. The Portal displays a dialog box confirming your action.



4. Click OK.

2.6 Creating a Sub-Merchant Fee Profile

A *Sub-Merchant Fee Profile* is used to configure how to charge your sub-merchants for transactions (for example, by method of payment, by transaction type, a flat fee versus a percentage fee, etc.) in order to facilitate Sub-Merchant Funding. You create custom fee profiles using the PayFac Portal, then assign a fee profile to each sub-merchant.

After associating a fee profile with a sub-merchant, and the sub-merchant starts processing transactions, Worldpay calculates the fees the sub-merchant owes you and disperses the funds to you and the sub-merchant accordingly. This enables you to fund sub-merchants as early as the next day, and avoids the need to establish a banking relationship, separate integrations, and a complex billing engine.

You can configure a fee profile to contain any of the following fees for approved and declined transactions for Visa, MasterCard, Discover acquired, American Express acquired, and eChecks:

For Approved Transactions:

- **Deposits** - flat rate and/or a percent rate for each method of payment.
- **Chargebacks** - flat rate for first chargebacks and refund chargebacks for each credit card payment type, and flat rate for eCheck returns.
- **Refunds** - flat rate for each method of payment.
- **Authorizations** - flat rate for authorizations and authorization reversals for each method of payment.

For Declined Transactions:

- **Deposits** - flat rate and/or a percent rate for each method of payment.
- **Refunds** - flat rate for each method of payment.
- **Authorizations** - flat rate for authorizations and authorization reversals for each method of payment.

The **Fee Profiles** page of the PayFac Portal ([Figure 2-23](#)) lists the Fee Profiles that were previously created, along with the number of Sub-Merchants associated with each profile.

FIGURE 2-23 PayFac Fee Profiles Page

Name	Number of Sub-Merchants
default_bill_profile_18	1
default_bill_profile_7	1
default_bill_profile_80	1
default_bill_profile_83	1
default_bill_profile_86	1
default_bill_profile_95	1
default_bill_profile_98	1

2.6.1 Adding a New Sub-Merchant Fee Profile

To add a new sub-merchant fee profile:

1. From the iQ Bar of the Merchant Onboarding Page, click the Operations icon and select **PayFac Portal**.
2. Select **Fee Profiles**. The Fee Profiles screen appears, as shown in [Figure 2-23](#).
3. Click the **Add** button at the top right of the page. The **Add Fee Profile** screen appears, as shown in [Figure 2-24](#).
4. In the **Basic Details** panel, enter a unique identifier for this fee profile in the **Name** field (150 characters maximum).
5. In each of the **Fees for Approved Transactions** panels, enter the desired amount for the item specified.
6. In each of the **Fees for Declined Transactions** panels, enter the desired fee amount for the item specified.

NOTE: New Fee Profiles are available for assignment to Sub-Merchants starting next day (tomorrow). See [Fee Profile Rules](#) on page 47 for more information.

After completing a new fee profile, it is available for selection from the Fee Profile **Sub-Merchant Funding Enabled** field drop-down list in the Add a Sub-Merchant and Edit a Sub-Merchant screens (see the [Add a Sub-Merchant Field Descriptions](#) for more information).

FIGURE 2-24 Add Fee Profile Screen

iq Phoenix Processing Tuesday, January 15, 2019 HI, aslater

PayFac Portal

Add Fee Profile

Please note that the fee profile will be available from tomorrow to assign it to a Sub-Merchant

Basic Details

Name:

Fees for Approved Transactions

Deposits

Fee	Flat Rate	Percent Rate
PayFac Fee for Visa Deposit	\$ <input type="text"/>	<input type="text"/> %
PayFac Fee for MasterCard Deposit	\$ <input type="text"/>	<input type="text"/> %
PayFac Fee for eCheck Deposit	\$ <input type="text"/>	<input type="text"/> %
PayFac Fee for Discover Card Deposit	\$ <input type="text"/>	<input type="text"/> %
PayFac Fee for Amex Deposit	\$ <input type="text"/>	<input type="text"/> %

Chargebacks

Fee	Flat Rate
PayFac Fee for Visa Refund 1st Chargeback	\$ <input type="text"/>
PayFac Fee for Visa 1st Chargeback	\$ <input type="text"/>
PayFac Fee for MasterCard Refund 1st Chargeback	\$ <input type="text"/>
PayFac Fee for MasterCard 1st Chargeback	\$ <input type="text"/>
PayFac Fee for eCheck Return-Refunds	\$ <input type="text"/>
PayFac Fee for eCheck Return-Deposits	\$ <input type="text"/>
PayFac Fee for Discover Refund 1st Chargeback	\$ <input type="text"/>
PayFac Fee for Discover 1st Chargeback	\$ <input type="text"/>
PayFac Fee for American Express Refund 1st Chargeback	\$ <input type="text"/>
PayFac Fee for American Express 1st Chargeback	\$ <input type="text"/>

Refunds

Fee	Flat Rate
PayFac Fee for Visa Refund	\$ <input type="text"/>
PayFac Fee for MasterCard Refund	\$ <input type="text"/>
PayFac Fee for eCheck Refund	\$ <input type="text"/>
PayFac Fee for Discover Card Refund	\$ <input type="text"/>
PayFac Fee for Amex Refund	\$ <input type="text"/>

2.6.2 Viewing and Editing a Sub-Merchant Fee Profile

To view a new sub-merchant fee profile:

1. From the iQ Bar of the Merchant Onboarding Page, click the Operations icon and select **PayFac Portal**.
2. Select **Fee Profiles**. The Fee Profiles screen appears, as shown in [Figure 2-23](#). All previously-created fee profiles are listed, along with the number of sub-merchants associated with each profile.
3. Double-click the desired Fee Profile row. The **Edit Fee Profile** screen appears, as shown in [Figure 2-25](#).
4. Completed the desired changes. All fields are editable, including the Fee Profile name.
5. Click **Cancel** to abandon the edit, or **Save** to save the changes.

NOTE: Changes to Fee Profiles are effective next day (tomorrow). See [Fee Profile Rules](#) on page 47 for more information.

FIGURE 2-25 Edit Fee Profile Screen

PayFac Portal | Phoenix Processing | Tuesday, January 15, 2019 | Hi, aslater

Edit Fee Profile

Please note that any changes to the fee profile will be effective from tomorrow

Basic Details

Name:

Fees for Approved Transactions

Deposits

Fee	Fiat Rate	Percent Rate
PayFac Fee for Visa Deposit	<input type="text" value="\$ 0.00"/>	<input type="text" value="0.00 %"/>
PayFac Fee for MasterCard Deposit	<input type="text" value="\$ 0.00"/>	<input type="text" value="0.00 %"/>
PayFac Fee for eCheck Deposit	<input type="text" value="\$ 0.00"/>	<input type="text" value="0.00 %"/>
PayFac Fee for Discover Card Deposit	<input type="text" value="\$ 0.00"/>	<input type="text" value="0.00 %"/>
PayFac Fee for Amex Deposit	<input type="text" value="\$"/>	<input type="text" value=" %"/>

Chargebacks

Fee	Fiat Rate
PayFac Fee for Visa Refund 1st Chargeback	<input type="text" value="\$ 0.00"/>

2.6.2.1 Fee Profile Rules

Note the following processing rules when configuring Fee Profiles for sub-merchants:

When a new Fee Profile is created:

- The newly-created fee profile can not be selected with a create sub-merchant request until the next day.
- The newly-created fee profile can be selected when editing a sub-merchant, however it will not be active until next day. Current day processing would continue to use the existing fee profile tied to the sub-merchant.

When a Fee Profile is edited:

- The edited fee profile can be selected when creating a sub-merchant request, however, current day processing would use the pre-edit fee profile.
- The edited fee profile can be selected when editing a sub-merchant, however, current day processing would use the pre-edit fee profile.

2.7 Tax ID Validation Process

The Internal Revenue Service requires that “...a payment settlement entity (PSE) must file Form 1099-K, *Payment Card and Third Party Network Transactions*, for payments made in settlement of reportable payment transactions for each calendar year.”

Worldpay issues 1099-Ks to e-commerce merchants, Payment Facilitators, and sub-merchants who are enabled for sub-merchant funding. Prior to issuing 1099-Ks, it is the responsibility of the Payment Facilitator to provide and validate sub-merchant Tax ID information to ensure that the validation process performed by Worldpay through IRS.gov is successful.

2.7.1 Resolving Tax ID Validation Failures

If the Tax ID validation fails, the PayFac Portal indicates the status in the Legal Entity Background Check Results panel of the **View Sub-Merchant** page (Figure 2-11). You can re-submit the sub-merchant request when certain Tax ID validation errors occur and depending upon the stage of approval. In some cases, depending upon which fields you edit, a new background check is initiated, as listed in Table 2-15.

NOTE: If you created the legal entity using the PayFac API, additional fields may require updating.

Click the **Edit** button (if present) at the top of the View Sub-Merchant page to edit, update the necessary fields, and re-submit (see [Editing or Disabling a Sub-Merchant](#)).

TABLE 2-15 New Background Check Triggers

Edit Sub-Merchant Panel	Field
When the Tax ID is not yet validated , updates to these fields trigger a new background check:	
Legal Entity	Name
	EIN/Tax ID
	Type
Principal Owner	First Name/Last Name
	SSN
	Date of Birth
	Driver's License
	Driver's License State
When the Legal Entity is in Retry status , updates to these fields trigger a new background check:	
Legal Entity	Doing Business As
	Address
	Contact Phone

TABLE 2-15 New Background Check Triggers (Continued)

Edit Sub-Merchant Panel	Field
Principal Owner	Address
	Contact Phone

2.7.1.1 PayFac Tax ID Validation Report

You can also view the **PayFac Tax Id Validation Report**, available through the Scheduled Secure Report (SSR) service, to determine if a Legal Entity Tax ID Validation has failed. This report only applies to legal entities that have a sub-merchant funded through the Worldpay, and is produced daily.

Index

A

About This Guide, v

B

Background Checks, 4
 Basic Tier, 4
 Premium Plus Tier, 4
 Premium Tier, 4
 Scoring, 36
Beneficial Owners, 11

C

Controlling Principal, 11, 20

D

Documentation Set, viii
Dynamic Payout, 12

F

Fee Profile, 43
Forgot Password, 7

I

Intended Audience, v

L

Legal Entity
 creating a new request, 11
 exporting data, 22
 viewing, 24
Logging In and Logging Out, 6

M

Managed Payout, 12, 17
Merchant Onboarding Portal, 2

P

Password, 8
PayFac Search, 21
Portal
 accessing, 6
 operations, 10
 overview, 2
Principal Owners, 10
 adding, 12
 Background Check Results Panel, 35
 viewing, 35

R

Revision History, v

S

Searching For Sub-merchants, 21
Sub-Merchant
 adding
 Legal Entity
 adding, 13
 disabling, 40
 editing, 38
 exporting data, 22
 searching for, 21
 viewing, 24
Sub-Merchant Fee Profile, 43

T

Tax ID Validation, 48

V

View Sub-Merchant, 24
 Bank Account Details Panel, 31
 Legal Entity Agreements, 34
 Legal Entity and Background Check Results
 Panels, 31
 Payment Processing Configuration Panel, 27
 Principal Owner and Background Check
 Results Panels, 35