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PayFac Dynamic Payout Daily Operations Guide

This document is intended for use by operations and financial professionals to assist with day-to-day monitoring and management of the Worldpay Dynamic Payout funding model. Use this document *after* completing your integration and certification testing and have started processing live transactions.

To complete the daily steps outlined in this guide, you'll use the following Worldpay eCommerce products and tools:

- **Scheduled Secure Reports (SSR) Service** - an automated service designed to create one or more predefined reports and make them available in your merchant FTP account for retrieval.

- **eCommerce iQ Merchant Reporting and Analytics** - a simple to use, web-based interface that allows you to access a wide variety of financial data and reports for transactions processed through Worldpay.

- **cnpAPI** - the data format used for payment processing with Worldpay, as well as funds distribution via Dynamic Payout.

For comprehensive information about the features and services mentioned in this guide, see the following Worldpay eCommerce technical documents:

- *Worldpay eComm Scheduled Secure Reports Reference Guide*
- *Worldpay eComm iQ Reporting and Analytics User Guide*
- *Worldpay eComm cnpAPI Reference Guide*
- *Worldpay eComm PayFac API Reference Guide*
- *Worldpay eComm Dynamic Payout Information*
- *Worldpay eComm Dynamic Payout FAQs*
- *Worldpay eComm Dynamic Payout Same Day Funding FAQs*

About Dynamic Payout

Dynamic Payout is a solution platform that controls the distribution of funds using flexible, customized instructions defined by the developer. The solution provides a closed-loop transaction life cycle from payment to payout.

Putting the developer in control, payout is dependent upon submitting instructions each time a payout is required. Dynamic Payout requires that a balance covering the amount of each instruction be available in the developer's FBO account. A developer can submit instructions as long as funds are available to meet the request. This means

that it is not necessary to wait for the previous day's transaction activity to be deposited as long as there is a reserve in the FBO account.

Dynamic Payout funds merchants via the ACH network or Debit rails. With Dynamic Payout, merchants are boarded under the Payment Facilitator hierarchy and payment transactions are sent to Worldpay. Rather than funds being directly settled to the Payment Facilitator's merchants for the full previous business day activity amount, funds from settled transactions accumulate in an FBO (For Benefit Of) account. Developers distribute funds to merchants by submitting a Batch file or calling an API containing Funds Transfer Instructions. Instructions are based upon payout agreements between Payment Facilitator and their merchants (daily, weekly, monthly, etc.). Worldpay processes the instructions and moves the funds from the holding account to the merchants. Funding can take place as early as the next day after settlement, and within minutes of sending in the instruction.

The structure of Dynamic Payout Funding Instructions via Online transactions is identical to the Batch version, except the parent is `cnpOnlineRequest` instead of `batchRequest`. Additionally, the `cnpOnlineRequest` element includes an attribute, `sameDayFunding`, that allows you to execute the Funding Instruction for same day settlement. When you set this attribute to `true`, the funds settle to the destination account on the same day, subject to certain restrictions (see Same Day Funding on page 5).

Before You Begin

After you review the steps outlined in this guide, but before you begin your daily processes, please review the Definitions, the Scheduled Secure Reports (SSR) section, and the Frequently Asked Questions at the end of this document.

Overview of Daily Operational Steps

Integrating Dynamic Payout into your daily operations includes these steps, described in detail in the sections to follow:

1. Determine the Correct Pay-Out Amounts
2. Identify and Resolve Notices of Change (NOCs)
3. Identify and Resolve Rejects
4. Confirm Receipt of Previous Day's Funding Instructions
5. Confirm Availability of Funds to Pay Out
6. Construct Funding Instructions
7. Submit Funding Instruction Files by Cut-off
8. Confirm Successful Receipt of Batch or Online Files

Complete the steps in the following sections in the above order.

Determine the Correct Pay-Out Amounts

How much do you owe your merchants? How much is your organization owed?

Use our Scheduled Secure Report (SSR) service and your internal reports to conduct a fiscal reconciliation and help determine the amount you'll be paying your sub-merchants and your organization.

There are two methods for retrieving scheduled reports. With the appropriate permissions, you can access your FTP directory, or you can download them from the list of available reports in the Scheduled Reports section accessed on the iQ Home Page. Once created, most reports are available in your sFTP account for seven (7) days. NoC (Notice of Change) reports are only available for one (1) day. If processing on eCommerce platform, use the following reports, currently available via the SSR system.

When using the Dynamic Payout feature, your organization automatically receives the following Scheduled Secure Reports.

- **Funding Reject Report by ACH Return Date** - contains data about failures to transfer funds to Sub-merchant accounts. The report is produced daily.

- **NoC Report by ACH Return Date**- contains Notice of Change (NoC) data detailing changes in Sub-merchants accounts discovered during funds transfer operations. The report is produced daily and removed after 24 hours.

- **Dynamic Payout Current Account Balance Report** - provides an accurate account of the funds available for additional Funding Instructions in your Settlement, Reserve, and Physical Check accounts. The report is produced multiple times a day.

- **Account Balance Report**- contains data about balances in various accounts used by this solution. The report is produced daily.

- **Tax ID Mismatch Report** - contains data about Legal Entity Tax Identification Numbers validation failures. The report is produced daily.

- **Funding Instruction Confirmation Report** - provides data about all settled funding instructions from the previous day.

- **Balance Summary Report** - provides a summary of the balance in the PayFac account for the previous day.

- **Declined Transactions** - contains details about deferred, declined, and (Online) duplicate transactions.

In addition to the required reports listed above, there are many other reports available via SSR that you can use to track transactional data, chargebacks, and to assist in reconciliation operations. See Scheduled Secure Reports (SSR) on page 13 for a complete listing. Note that if you are processing on Worldpay Enterprise systems (ISO 610, 8583, or Express), use the eMAF file for transaction reconciliation.

Timing of Reports and Funding

For the reports listed above, the target time for report availability is 1:00 PM ET. While we strive to always meet the target time, the reports may be delayed on occasion. Worldpay will notify you if there are delays in the report generation.

Since Dynamic Payout uses the ACH network, funding takes place one business day after you submit a funding instruction (unless you are utilizing Same Day Funding). The following example shows the minimum timing:

- Business Day 1: Process $100 Visa transaction.

- Business Day 2: $100 clears to FBO Settlement Account and Funding Instruction submitted.

- Business Day 3: Sub-merchant funds settled into their account.

Table 1 provides information on the timing of relevant Dynamic Payout Reports.

TABLE 1 SSR Reports Money Movement Timing

Transaction Type	Report	Report Availability Time	Description
Funding Instructions	Funding Instruction Confirmation Report	Mon. - Fri. 10AM ET	Shows all Funding Instruction delivered successfully to the bank on the previous business day. These funds should settle to the accounts on the current business day.
Bank Rejects/Returns	Funding Reject Report by ACH Return Date	Monday - Friday 10:00 AM ET	Shows all returns and rejects reported the previous business day.
Available Balance	Dynamic Payout Current Account Balance Report	Hourly; Monday - Friday, between10:00 AM and 9:00 PM ET	Shows the most recent Funding Instruction balance (the 'as-of' date) added to a projected pre-funded calculation.
	Account Balance Report	Hourly; Monday - Friday, between10:00 AM and 9:00 PM ET	Shows the real-time balance of all FBO accounts as of the date/time generated.
Bank Balance	Balance Summary Report	Tuesday - Saturday 10:00 AM ET	Shows the bank activity, starting balance and ending balance of the FBO Settlement account for the previous day.
Funding Instructions	NoC Report by ACH Return Date	Monday - Friday 10:00 AM ET	Shows all Notices of Change related to Funding Instructions from the previous day.

FBO Settlement Account

Table 2 lists the timing of money movement to the PayFac FBO Settlement account for each payment type with respect to the activity day. Table 3 shows the timing of Funding Instruction delivery.

TABLE 2 FBO Settlement Account Money Movement by Activity Day

Transaction Types	Activity Date	Funds Available in FBO Settlement Account
MasterCard, Visa, Discover, and Amex	Monday - Thursday	Next Day 1:00 PM ET
	Friday - Sunday	Monday 1 PM ET or Tuesday 1:00 PM ET (depending upon your configuration; consult your PAM for additional information)

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TABLE 2   FBO Settlement Account Money Movement by Activity Day

Transaction Types	Activity Date	Funds Available in FBO Settlement Account
Direct Debit*	Monday - Thursday	Next Day 1:00 PM ET
	Friday	Monday 1:00 PM ET
	Saturday and Sunday	Tuesday 1:00 PM ET

* For Direct Debit processed by the Worldpay eCommerce platform, not the Worldpay Express Interface.

TABLE 3   Funding Instruction Delivery Timing

Funding Instruction	Submitted	Bank Settlement Day
All	Monday	Tuesday
	Tuesday	Wednesday
	Wednesday	Thursday
	Thursday	Friday
	Friday	Monday
	Saturday and Sunday	Monday

Same Day Funding

Starting with cnpAPI V11.1, Worldpay provides an additional funding instruction submission window that adds the capability of same day funding. This means you can submit funding instruction files before 11:00 AM ET and the funds move the same day. Submissions must also meet the following conditions to be processed the same day:

- The cumulative same-day disbursement to a single merchant cannot exceed $25,000. If the cumulative amount is over $25,000, the instructions are sent as Next Day ACH and deposited the next business day.

> **NOTE:** If you include a transaction over $25,000, we mark the transactions as same day, but processing takes place next day. Because you set the sameDayFunding flag to *true*, we assess fees for same day funding. To avoid excess fees, do not attempt to use same day funding for these transactions.

- We only process same day funding files on non-holiday weekdays (i.e., no weekends or holidays).
- Batch or Online instructions submitted outside the allowed window are processed as next day funding instructions.
- You must set the `sameDayFunding` attribute (of the `batchRequest` or `cnpOnlineRequest`) to **true**.
- If you miss the submission window with a batch or online file marked for same day funding, we process it as a normal, next day funded batch or instruction and apply only the normal next day funding fee.

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FastAccess Funding

FastAccess Funding, a feature of Dynamic Payout, is a method for developers to disburse money to a recipient's debit card within minutes, leveraging Visa and MasterCard's debit networks instead of the traditional ACH framework.

An instruction created as a FastAccess instruction can be submitted and settled every day of the week (vs. ACH, which only supports weekday settlement). Funds become available in a recipient's account within 30 minutes of the developer receiving the authorization confirmation message.

For additional information on same day and Fast Access funding, see the document, *Worldpay Dynamic Payout Same Day Funding FAQs*.

Identify and Resolve Notices of Change (NOCs)

Did any of your sub-merchants bank accounts change?

Review the daily SSR report, **NOC Report by ACH Return Date** to determine if any bank account or other information changed. If you discover changes, make the necessary adjustments to your records for use with future funding instructions.

Notices of Change (NOCs) are account update notices sent automatically through the ACH network by receiving banks to advise that account data sent in the original transaction is either incorrect or has been changed. Per NACHA rules, you are required to update the account information on your systems within six (6) banking days or prior to sending subsequent transactions for the same account, whichever is later.

There are situations where a funding instruction can succeed, but a NOC is also issued. Depending upon the reason for the NOC, the receiving bank could accept the funding instruction and issue a NOC so you can correct your records for future instructions.

See Table B-2, "ACH NOC Change Codes" in the *Worldpay eCommerce iQ Reporting and Analytics User Guide* for additional information. The daily NOC SSR report include these codes, as does the Transaction Detail and the Funding Instruction Detail screens in iQ.

Identify and Resolve Rejects

Did any of your merchants refuse (reject) your transfer?

Review your rejected transfers using the SSR **Funding Reject Report by ACH Return Date** report. This report shows all returns and rejects from the previous business day and may include rejected instructions from earlier dates. The report includes the return date, the original date, and the attempted funds transfer date. The return date is the date the issuing bank processed the funding instruction. The original date is the original date of the transaction (i.e., batch or online transaction post date). The Attempted Funds Transfer Date is the date the bank attempted to settle funds.

You can also use the **Instruction Search** tool in iQ (as shown in Figure 1) to find information on funding instructions processed by Worldpay, including credits and debits for Payment Facilitator, sub-merchant, reserve, and vendor accounts, and well as physical check credits and debits.

The Instruction Search Results provides a color-coded list based on your search criteria, of all exact, partial, and mis-matched data points. Instruction Search results also include a **trace number** – the unique identifier of the

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funds transfer assigned by the bank. To navigate to the associated Instruction Detail Screen, click the Worldpay Payment ID. The Instruction Detail screens display comprehensive information about the selected funding instruction transaction.

The **Batch Detail report** in iQ provides a detailed breakdown of transactions contained within a batch and includes a summary of batches in the top panel as well as a detailed data table below. From the same report window, you can click a link to navigate to the Batch Detail Screen and then click a link to navigate to the Instruction Detail Screen for further details on a Dynamic Payout funding instruction.

FIGURE 1   iQ Tool - Instruction Search

Table B-1 in the *Worldpay eCommerce iQ Analytics and Reporting Guide* lists the ACH Return Reason codes. Worldpay iQ displays these codes on the Transaction Detail screen and the Funding Instruction Detail screen; however, they are not returned in cnpAPI response messages.

Confirm Receipt of Previous Day's Funding Instructions

Were yesterday's instructions delivered to the ACH network successfully?

Before you submit today's instructions, use the SSR Report, **Funding Instruction Confirmation** to verify the delivery of yesterday's instructions to the ACH network. This report shows all funding instructions delivered successfully to the bank on the previous business day and includes the trace numbers. These funds should settle to the accounts on the current business day.

If you do not submit your funding instructions by the cut-off, the system generates an empty Funding Instruction Confirmation Report the next day (i.e., headers, but with no data).

Confirm Availability of Funds to Pay Out

How much money do I have available?

Use these reports to help determine your account balances:

The **SSR Dynamic Payout Current Account Balance Report** provides the current balance in various PayFac accounts. This report includes all submitted instructions received and accepted based upon the *As Of Date* field, even though the delivery of some instructions may not have occurred at the time of the report. By including Funding Instructions that we have queued for delivery, the report gives an accurate account of the funds available for additional Funding Instructions in your Settlement, Reserve, and Physical Check accounts. Worldpay produces the report daily, each hour between 10:00AM ET and 9:00PM ET, Monday through Friday.

The **SSR Account Balance Report** provides your FBO Settlement balance and Reserve balance. The system produces this report every hour between 1:00 PM ET and 9:00 PM ET. The Account Balance Report does not reflect pending funding instructions that you have submitted successfully, but have not been delivered to the ACH Network for processing. To determine your full available balance, including pending instructions, subtract any funding instruction requests that you submit successfully after the prior business day's 7:00 PM ET cut-off and before the current business day's 7:00 PM cut-off (or after 11:00 AM ET today, if you are using Same Day Funding).

The iQ **Account Summary Report** (as shown in Figure 2) includes account balances and detailed information on the instructions and activities for each of your Dynamic Payout accounts (FBO Settlement, FBO Reserve, and Check Payment), as well as your PayFac Operating account. The **Projected and Available FBO Settlement Account Balance** field includes th most recent funding instruction balance (the 'as-of' date) added to a projected pre-funded calculation.The current day's data in the Account Summary report changes frequently throughout the day due to the receipt of the various transaction data files.

Note on Discarded Batches

If you request that we discard a previously-submitted batch of funding instructions, you must wait 30 minutes to introduce a new batch to ensure that the available balance in the FBO Settlement Account is up to date. The system adjusts the available balance information every 15-30 minutes; if there is not a sufficient balance to cover the transactions, the system declines the batch. Therefore, by waiting 30 minutes, you ensure that the available balance is up-to-date.

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FIGURE 2   iQ Account Summary Report

Click one of these icons to export transaction-level CSV reports.
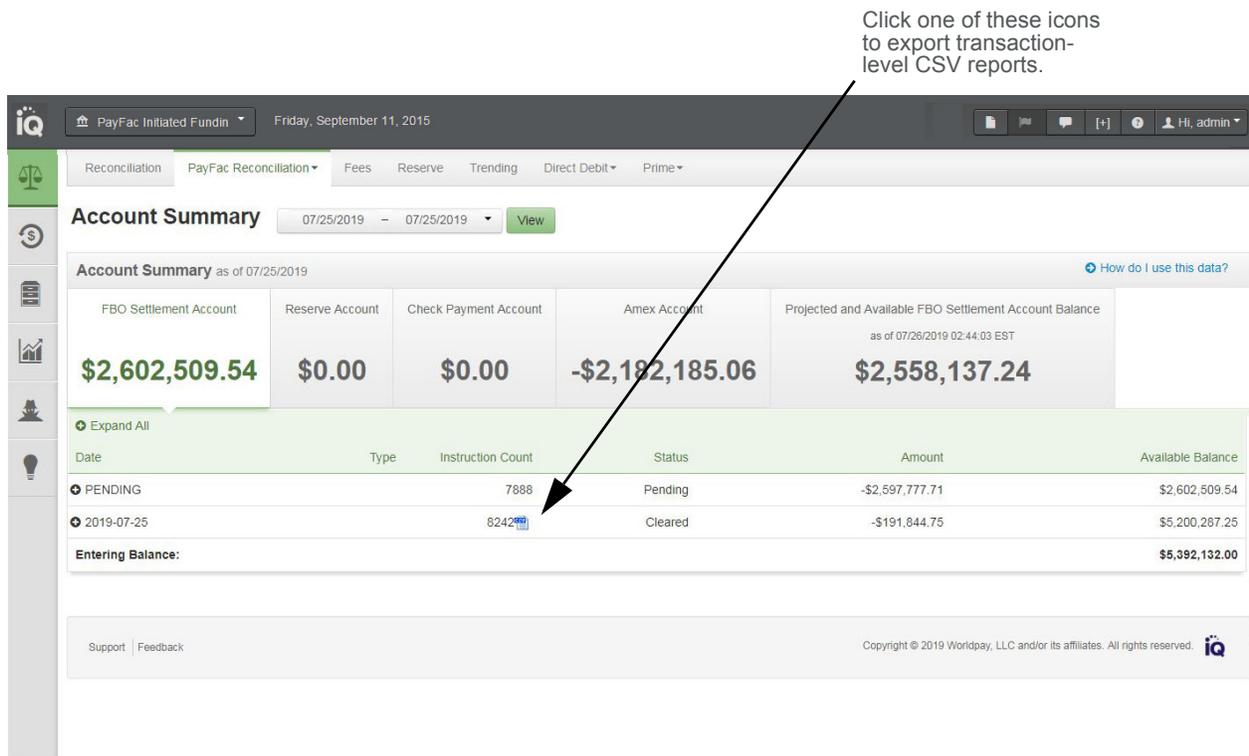
Tracing the Receipt of Funds

To determine if funds from a particular transaction settled to your FBO Settlement Account, use exported data from the iQ Account Summary report, located under the Financial Reports. Select the FBO Settlement Account and click the CSV export icon ( ) next to the instruction count for the activity that applies to the transaction (as shown in Figure 2). In the exported file, you can locate the transaction using the Vantiv Payment ID.

Construct Funding Instructions

Have you structured your Funding Instructions properly?

You create ACH Funding Instructions to credit and debit the FBO Settlement account. These are the batch or online transactions you use to move funds between various accounts. Ensure that the files follow the proper cnpAPI format. The following instructions are available for use:

- Funding Instruction Sub-Merchant Credit/Debit (FISC/ FISD) - used to fund or recover money from merchants.

- Funding Instruction PayFac Credit/Debit (FIPC/ FIPD) - used to collect fees or pre-fund account.

- Funding Instruction Reserve Credit/Debit (FIRC/ FIRD) - used to fund or recover your reserve accounts on merchants.

- Funding Instruction Vendor Credit/Debit (FIVC /FIVD) - used to pay fees to third-party Vendors in the payment flow.

- Funding Instruction Check Credit/Debit (FICC/ FICD) - used to pay or recover paper checks.
- Funding Instruction Void - used to void a submitted, but not yet processed ACH funding instruction (cannot be used for FastAccess Funding).

> **NOTE:** The money movement into the PayFac Settlement account from card and Direct Debit transactions is the Net Settled Sales (i.e., Deposits - Refunds). The funds debited from the PayFac Operating account is the total of Interchange + chargebacks + assessments and Worldpay fees for Payment Facilitators processing on the eCommerce platform, or just Worldpay fees, if processing on the Worldpay Core platform.

Submit Funding Instruction Files by Cut-off

Is there enough time to submit instructions before cut-off?

You distribute the funds to your merchants by submitting a Batch and/or Online file containing Funds Transfer Instructions (that file can contain only funding instructions). You submit these instruction files based upon your payout agreements with your sub-merchants (daily, weekly, monthly, etc.). The cutoff time for submission of funding instructions is 7:00 PM ET (or 11:00 AM ET today, if your are using Same Day Funding).

If you are using same day funding, you must submit the Batch and/or Online files prior to 11:00 AM ET, allowing adequate time for the processing of the transactions (i.e., it is unlikely a batch of 100,000 same day funding instructions submitted at 10:59 AM would make the cut-off.)

Confirm Successful Receipt of Batch or Online Files

Did Worldpay successfully retrieve your instructions?

After submitting your Dynamic Payout funding instructions, confirm that your batch and/or online files were successfully received by Worldpay. Use the following methods and reports:

The **Funding Instruction `<response>` cnpAPI element** returns a three digit numeric code which specifies either that the transaction is approved (000 code) or declined. Worldpay includes the response element in all response messages, whether online and/or batch. The message element provides a brief definition of the response code. See the *Worldpay eComm cnpAPI Reference Guide* for additional information.

Response File - Worldpay produces an response file shortly after receiving the batch. The timing depends upon the size of the submitted file; larger files take longer.

To retrieve the response file:

1. Open your FTP connection to the Worldpay outbound directory.
2. Locate the response file, which will have the same name as the file you submitted. If the response file has a **.prg** extension, it is still transferring. The extension changes to **.asc** when the transfer to the outbound directory completes.
3. Retrieve the response file.

   For file transmission errors, email Technical Support at ecommercesupport@vantiv.com. A Technical Support Representative will contact you within 15 minutes to resolve the problem. Available 24 hours a day, seven days a week.

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The **Session Activity Report** in iQ can also help you determine if your funding instructions were received successfully. The Session Activity report provides a real-time view of the data you present for processing, to ensure that the data has been transmitted correctly to Worldpay. From the Session Activity report, you can monitor sessions in different states of completion for the selected date range (Sessions Started, Sessions with Activity, and Sessions Ended), including a summary of all batches, transactions in the batch and a table detailing the batches contained in the selected session type.

The **Batch Detail Report** in iQ provides a detailed breakdown of transactions contained within a batch. From within each of the tabs in the Batch Detail report, you can click a link to navigate to the **Instruction Detail Screen** for details on a Dynamic Payout funding instruction.

Definitions

Bank Balance: Balance of funds actually settled into the FBO Settlement Account. This is reflected in the SSR Balance Summary Report.

Available Balance: Balance of funds available to use towards sending funding instructions. This balance is a real time balance that is reflected in the SSR Balance Summary Report.

Bank Rejects/Returns: When a Funding Instruction (ACH) is returned or rejected by either sending or receiving bank. Corresponding funding instructions are be reversed with new transaction.

Activity Date: The date in which the transaction was sent to the network (VI/MC/DI/AX) or financial institution (EC/Funding Instructions).

Bank Settlement Date: Bank business day that funds settle into affected bank account.

Available Date: The day funds are counted towards the available balance.

FBO Settlement Account: Bank account where payment processing funds settle to and all funding instructions are initiated through.

Reserve Account: This is the bank account that a Payment Facilitator can use to hold reserves on their merchants. Money moves in and out of this account only through the use of Funding Instruction Credits and Debits.

Check Payment Account: Bank Account that you can move money into and out of using FICC and FICD. Approved third party vendors such as Bill.com use this account to pull funds to cut and mail paper checks.

Amex Account:

> **NOTE:** The pre-funding feature for Amex conveyed merchants is deprecated and no longer offered to new merchants. Contact your Partner Relationship Manager for additional information.

This tracks the amount Worldpay has advanced to you in the case of American Express conveyed if you are a Payment Facilitator for whom Worldpay conveys Amex transactions (no servicing or settlement) and who uses our Dynamic Payout product to settle funds to your sub-merchants. In these cases, the Payment Facilitator, via a *Bank Assignment Letter* provided to Amex, instructs Amex to deposit settled funds to Worldpay. In turn, the Payment Facilitator agrees to disburse those funds, less their fees, to the sub-merchant using out Dynamic Payout product. Worldpay funds you for your Amex volume daily, in advance of receiving funds from Amex. There could be up to three (3) days before we see funds from Amex.

Amex Account Balance (Float): Since we float funds ahead of Amex settling for conveyed transactions this balance is always negative. For example, on Monday, you have $220 in Amex deposits; Tuesday, we float $220 into the FBO Settlement Account. Your Amex Account Balance is now ($220) on Tuesday. On Wednesday, Amex settles $220 to Worldpay. Your balance then goes back to $0.

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Scheduled Secure Reports (SSR)

In addition to the required PayFac reports listed in the Determine the Correct Pay-Out Amounts step, there are many reports available via SSR that you can use to track transactional data, chargebacks, and to assist in reconciliation operations. Some of these reports are:

- **Net Settled Sales by Transaction Report** - includes all settled and conveyed transactions (deposits and refunds), including Direct Debit transactions. The report can be scheduled based upon either Activity (post) or Settlement (funds transfer) day. For Enterprise (ISO 8583/610/Express), this is handled by the eMAF file.

- **Session Report** - includes all transactions for a particular activity post day and allows reconciliation against submitted transactions. This report is run daily and is used primarily for transaction reconciliation.

- **Transaction Summary Report** - contains the summarized deposits and refunds submitted by the merchant for both settled and conveyed methods of payment, broken down by purchase currency. This report is run daily.

- **Activity Report** - includes summarized financial data for transactions (deposits and refunds) based upon activity post date and broken down by Reporting Group and payment type. The report is produced either daily or for the previous calendar month.

- **Settlement Report** - includes summarized financial data for settled transactions (deposits and refunds) based upon settlement (funds transfer) date and broken down by Reporting Group and payment type. The report is produced either daily or for the previous calendar month.

- **Chargeback Financial Report** - includes detailed information about financial impacting chargeback activities for a given activity (post) or fund transfer (settlement) date. This report is run daily. For Enterprise (ISO 8583/610/Express), this is handled by the CHARTS file.

- **Chargeback Status Report** - provides details of all chargeback activities for a designated activity (post day) date or date range in the case of a monthly report. This report is run daily or monthly.

- **Fee Report** - provides a detailed breakdown of all Worldpay and Passthrough (Interchange) fees associated with transactions. The report can be scheduled based upon either activity (post) or settlement (funds transfer) day. The report is produced either daily or for the previous calendar month.

- **eCheck NoC Report** - provides updated account information for your use in updating your customer files, including bank routing numbers, account numbers, and account names. The report is produced daily and only applies to merchants processing Direct Debits.

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Frequently Asked Questions

This section contains select common questions related to Dynamic Payout daily operations.

What is the maximum number of instructions I can submit in a single Batch?

In general, you should keep the following recommendations and rules in mind when determining the number of transactions you submit in an Session/Batch file:

- A Batch should not exceed 20,000 transactions. If the number of transaction for a single merchant exceeds 20,000, you should create multiple batches for the same merchant, each batch containing not more than 20,000 transactions.

- A Batch should not contain only one transaction, unless the merchant has only one transaction for the day.

- A Session file must never contain more than 9,999 Batches.

- A Session file must never contain more than 1,000,000 transactions across all Batches.

- Always allow sufficient time between your submission time and your cut-off time for the processing of the Session. Larger files take longer to process

What happens if either my Settlement account does not have sufficient available balance to cover the funding instructions or one of the Batches has an over balance issue? Do you reject the Batch?

No. Worldpay performs a front-end check on each Funding Instruction within a Batch, as well as Online instructions, verifying sufficient account balances to cover the money movement from each account. If the system detects insufficient funds in any account impacted by the a funding instruction, Worldpay rejects the individual Online instruction or any individual instruction from the Batch that would result in a negative balance. The returned error message provides information about the account lacking funds. For examples of this situation, see Appendix D of the *Worldpay cnpAPI Reference Guide*, cnpAPI v12.1 and later.

> **NOTE:** To avoid possible account balance verification issues, Worldpay recommends you submit debit transactions first, in a separate Session file from the credit transactions.
>
> Also, keep in mind that the system may not handle transactions within a Batch sequentially. This is likewise true for Batches within a Session, but we do handle Session files in the order sent. To guarantee sequential handling of Batch files, you must submit the Batch individually in Session files.

Do you perform dupe checks on funding instructions?

Dupe checking for funding instructions takes place at the batch level. That is, batches submitted and accepted on the same day with the same totals and counts will fail dupe checking and be rejected. If you resubmit a previously rejected batch, it will not fail dupe checking, because the initial submission was not accepted, it is not included in dupe checking comparisons. If you believe we rejected a batch in error, please contact your Partner Account Manager, as the dupe check feature can be disabled for a particular batch, if necessary.

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Is there a way to void a submitted funding instruction?

You can use the Funding Instruction Void transaction type to void/remove a designated instruction from a submitted batch of instructions provided the following conditions are met:

- You must be coded to cnpAPI V10.1 or above.
- Submit the Funding Instruction Void transaction prior to your cutoff time.
- The funding instruction you wish to void must be in a Funding Instruction Batch submitted the same day as the void. This rule also applies to weekends.

For example, if your cutoff time is 6:00 PM and you submit a batch of funding instructions at 2:00 PM, you have until 6:00 PM to submit `<fundingInstructionVoid>` transaction(s) to remove one or more of the submitted funding instructions submitted in the original batch. If you are using same day funding, you must submit a void prior to 11:00 AM ET.

For additional information about other cnpAPI elements, as well as the structure and submission of Batch files, please refer to the latest version of the *Worldpay cnpAPI Reference Guide*.

How do you calculate my available balance when executing funding instructions?

When you submit a set of funding instructions, we calculate your available balance as PayFac Settlement Account current balance + Reserve Debits (from funding instructions). The total funding instruction credits must be less than your calculated available balance for us to execute the submitted instructions. See the examples below.

Example: Instruction Batch that Passes Front-End Checks
- Current balance of FBO Settlement Account = $300
- Current balance of Reserve Account = $300
- PayFac Credits (FIPC) = $100
- Sub-merchant Credits (FISC) = $300
- Sub-merchant Debits (FISD) = $300
- Reserve Debits (FIRD) = $200

Calculation:

$100 (FIPC) + $300 (FISC) = $400 total credits

$300 (Current Balance) + $200 (FIRD) = $500 available balance

Example: $400 total credits <= $500 available balance

Example: Instruction Batch that Fails Front-End Checks
- Current balance of Settlement Account = $300
- Current balance of Reserve Account = $300
- PayFac Credits (FIPC) = $100
- Sub-merchant Credits (FISC) = $300
- Sub-merchant Debits (FISD) = $300

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Calculation:

$100 (FIPC) + $300 (FISC) = $400 total credits

$300 (Current Balance) = $300 available balance

$400 total credits > $300 available balance

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