
PayFac Sub-Merchants On-boarding FAQ

Here are some answers to common questions about the process used by Payment Facilitators to on-board Sub-merchants on the Worldpay eCommerce platform. If you have additional questions, or need clarification on any of these answers, contact your Implementation Consultant or the Implementation team at implementation@vantiv.com.

This document is divided into the following sections:

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General Questions

Should I use the Merchant Provisioner API or the PayFac Portal to provision Legal Entities and Sub-merchants?

You can use which ever interface you find most convenient. Typically, Payment Facilitators use the Portal when provisioning small numbers of Legal Entities and Sub-merchants, but use the API to provision larger numbers programmatically.

Why do I notice some differences between fields in the Portal as compared to the my API implementation?

We always update the PayFac Portal to correspond to the latest version of the API. It is possible that you coded to an older version of the API and because of this, you may not have all the features/fields available in the latest version of the API.

If I only plan on using the PayFac Portal, do I need to code to use the Merchant Provisioner API?

While we recommend everyone code to use the API, there is no requirement that you do so.

If I do plan on using the API, what are the steps for certification?

The testing and certification process involves submitting Worldpay-supplied data for specific fields in a request, and

receiving specific data back in a response. The process verifies that your order entry and supporting systems construct and send XML messages that comply with the API requirements. The response returned by Worldpay allows you to verify that you parse the response file correctly.

Chapter 2 of the *Worldpay eComm PayFac API Reference Guide* "PayFac API Certification Tests" provides the data you use while testing. Typically, Worldpay assigns an Implementation Consultant to work with you after the completion of contract negotiations. Before you begin the testing phase, your assigned Implementation Consultant establishes a test account and supplies you with instruction for accessing the account along with the username and password. You must supply the IP address from which the data originates so we can grant access.

Creating Legal Entities and Sub-merchants

What are the different statuses possible for a Legal Entity and what do they mean?

The response to an attempt to create a Legal Entity can be any of the following:

- Approved - The account is ready for processing transactions.
- Declined - The Legal Entity either failed background checks or has been disabled by either you or Worldpay. A LE/Sub-merchant cannot process transactions in this state.
- Manual Review - We cannot verify the supplied information or received a (suspected) false positive from the MATCH/Lexus Nexus checks. The Worldpay Risk Team must review the information manually.
- Manual Review - Background Check Error - An error occurred in the background check system preventing immediate verification of the information. Typically, we rerun the checks no later than the following morning.
- Manual Review - End Point Down - A communication error occurred in the background check system preventing immediate verification of the information. Typically, we rerun the checks once we reestablish communication, but no later than the following morning.
- Retry - Supply/update the information per the instructions in the Risk Underwriting Notes section. Usually, this status results from a manual review.

For a Legal Entity with a Retry status, how do I retrieve the Notes added by your Risk Team?

You can access the note from either the Portal or the API. Using the API, you submit a Legal Entity Retrieval request (GET /legalentity/legalEntityId) and parsing the <backgroundCheckDecisionNotes> field. In the Portal, use the PayFac Search function to retrieve the Legal Entity information. The Notes display in the Legal Entity and Background Check Results Panel. Please keep in mind that the manual review and therefore the notes may not appear for up to 48 hours and you must use the same method (API or Portal) used to create the Legal Entity to perform the update.

Why can't I use the Portal to edit a Legal Entity in the Retry state?

Until the Legal Entity achieves an Approved status, you must use the same method (API or Portal) to edit as you did to create. The likely issue in this case is that you created the Legal Entity via the API and as a result, you cannot edit it via the Portal while in the Retry state.

In the Portal, why do I see a Legal Entity without an associated Sub-merchant?

This can occur when you create a Legal Entity via the API and it initially goes to Manual Review before moving to Approved. Because the Legal Entity/Sub-merchant creation is a two step process when using the API, the Sub-merchant creation could not proceed, while the LE was in the Manual Review state. Since the LE is now approved, you must create any associated Sub-merchants via the API.

Once a Legal Entity becomes approved, how do I edit the information?

Once in an Approved state, you can edit the Legal Entity using either the Portal or the API. Please keep in mind, you are not allowed to edit certain fields. For example, you cannot change the Tax Id. To apply a new Tax Id, you must create a new Legal Entity and disable the old one.

Can I change the name of an approved Legal Entity?

Yes, but you must first supply documentation demonstrating that the name was changed with the IRS and is properly associated with the Tax Id.