



PayNearMe

Processing Refunds

User Guide v1.1



Revision History

Document Version	Date	Changes
1.0	08/03/2023	Initial
1.1	10/23/2023	Added a section on removing the refund permission from user accounts in the Business Portal.

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Table of Contents

Overview..... 4

Refunding via the Business Portal..... 4

 Initiate a Refund from the Payment Details Page..... 4

 Initiate a Refund from the Agent Interface..... 7

 Removing the Refund Permission from a User Account..... 10

Refunding via API..... 13

 Full Amount Refund Request..... 14

 Response..... 15

 Partial Amount Refund Request..... 16

 Response..... 16

Overview

PayNearMe enables clients to issue both partial and full-amount refunds to consumers from both the Business Portal and via the `/refund_payment` API. Refund requests can be made for both settled credit/debit card transactions and funded ACH transactions that have been fully processed. After submitting the refund request, both the consumer and client receive refund confirmation emails. PayNearMe also provides clients with a report at their desired cadence that details all the card and ACH refunds processed for a given time period.

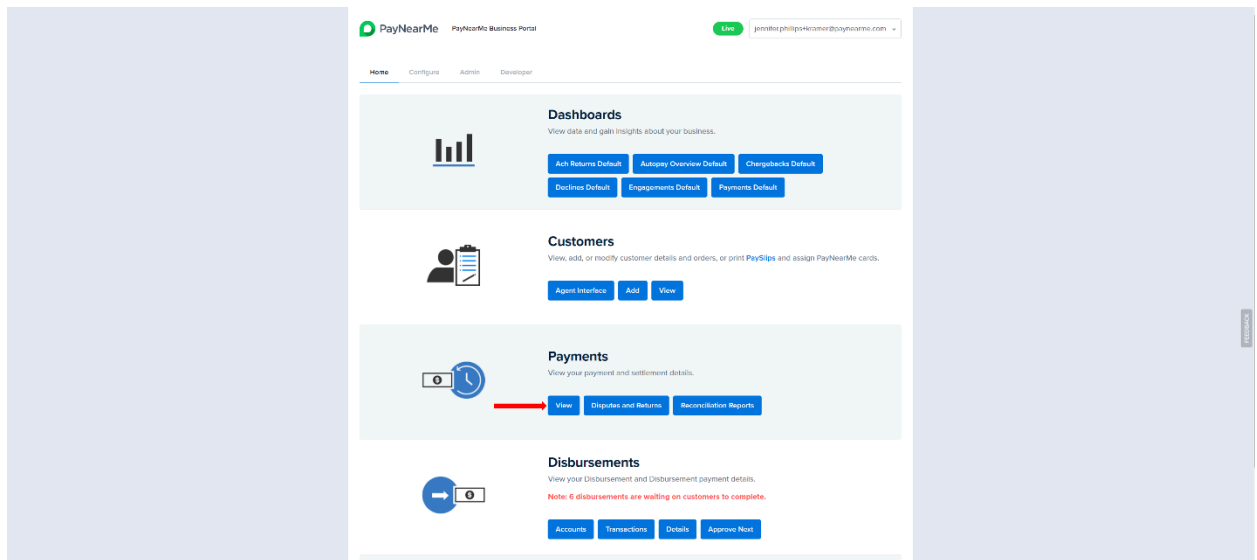
Refunding via the Business Portal

Business Portal users with the “Refund Electronic Payments” permissions can refund a credit/debit card or ACH transaction from either the Agent Interface or the Payment Details page. If allowed, refunds can be initiated once for either partial or full amounts within the configurable refund timeframe for your site, which can be between 1-120 days. Only transactions in the “Complete” status and outside the cancellation window can be refunded. The cancellation window for a transaction depends on network cutoff times (for debit and credit transactions) or your ACH payment configuration (e.g., same-day payment submissions vs next-day payment submissions). The Business Portal will display whether a transaction can be canceled or refunded. **NOTE:** For ACH transactions, refunds cannot be initiated for five business days after the last payment attempt (including retry payments). This policy ensures that clients do not refund transactions that are still subject to ACH returns.

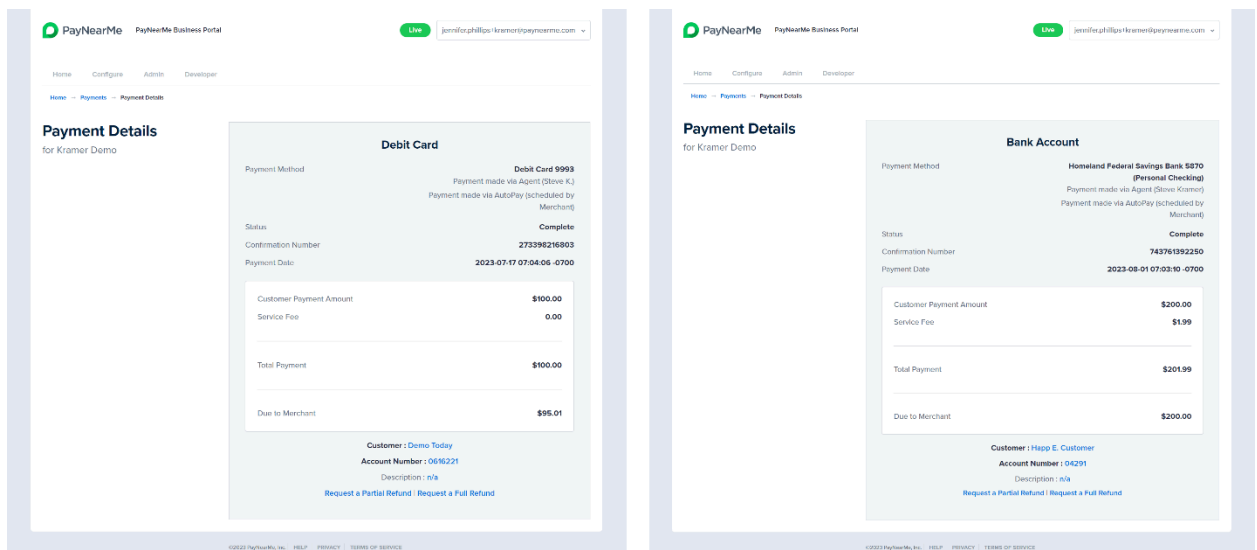
Initiate a Refund from the Payment Details Page

To process a refund from the Payment Details page, complete the following steps:

- From the portal homepage, click **View** in the Payments section.

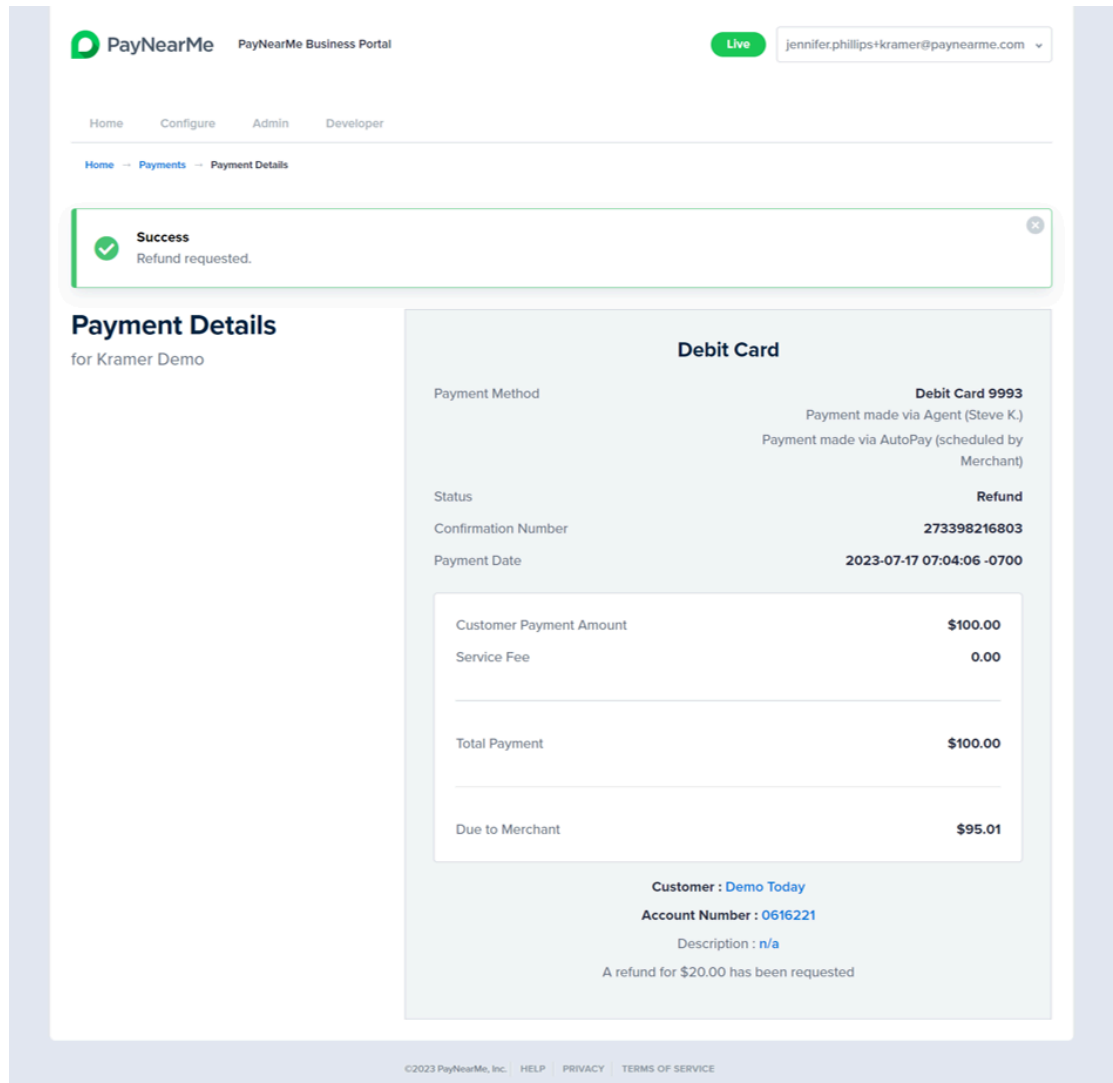


- Search for the desired payment by the following:
 - Status** (NOTE: Only "**Completed**" payments can be refunded).
 - Payment Date**
 - Member Name**
 - Email**
 - Phone**
 - Confirmation Number**
- Select the desired transaction from the Payments data grid. That transaction's Payment Details screen displays.



- Click one of the following refund options:

- a. For partial amount refunds, click **Request a Partial Refund**. A Partial Refund page displays where you can enter the amount you'd like to refund. After entering the amount, click **Submit** and then **OK** on the confirmation message. The portal returns you to the Payment Details screen with a message indicating if the partial-amount refund request was successful (**NOTE:** Once you've initiated a refund request, the portal removes the option to refund more money to the consumer for this transaction).



The screenshot displays the PayNearMe Business Portal interface. At the top, the header includes the PayNearMe logo, the text "PayNearMe Business Portal", a "Live" status indicator, and a user email dropdown menu showing "jennifer.phillips+kramer@paynearme.com". Below the header is a navigation bar with links for "Home", "Configure", "Admin", and "Developer". A breadcrumb trail shows "Home > Payments > Payment Details". A green success message box at the top of the main content area states "Success Refund requested." with a checkmark icon. The main content area is titled "Payment Details for Kramer Demo". It features a "Debit Card" section with the following information:

- Payment Method:** Debit Card 9993
- Status:** Refund
- Confirmation Number:** 273398216803
- Payment Date:** 2023-07-17 07:04:06 -0700

Below this information is a table summarizing the payment and refund details:

Customer Payment Amount	\$100.00
Service Fee	0.00
Total Payment	\$100.00
Due to Merchant	\$95.01

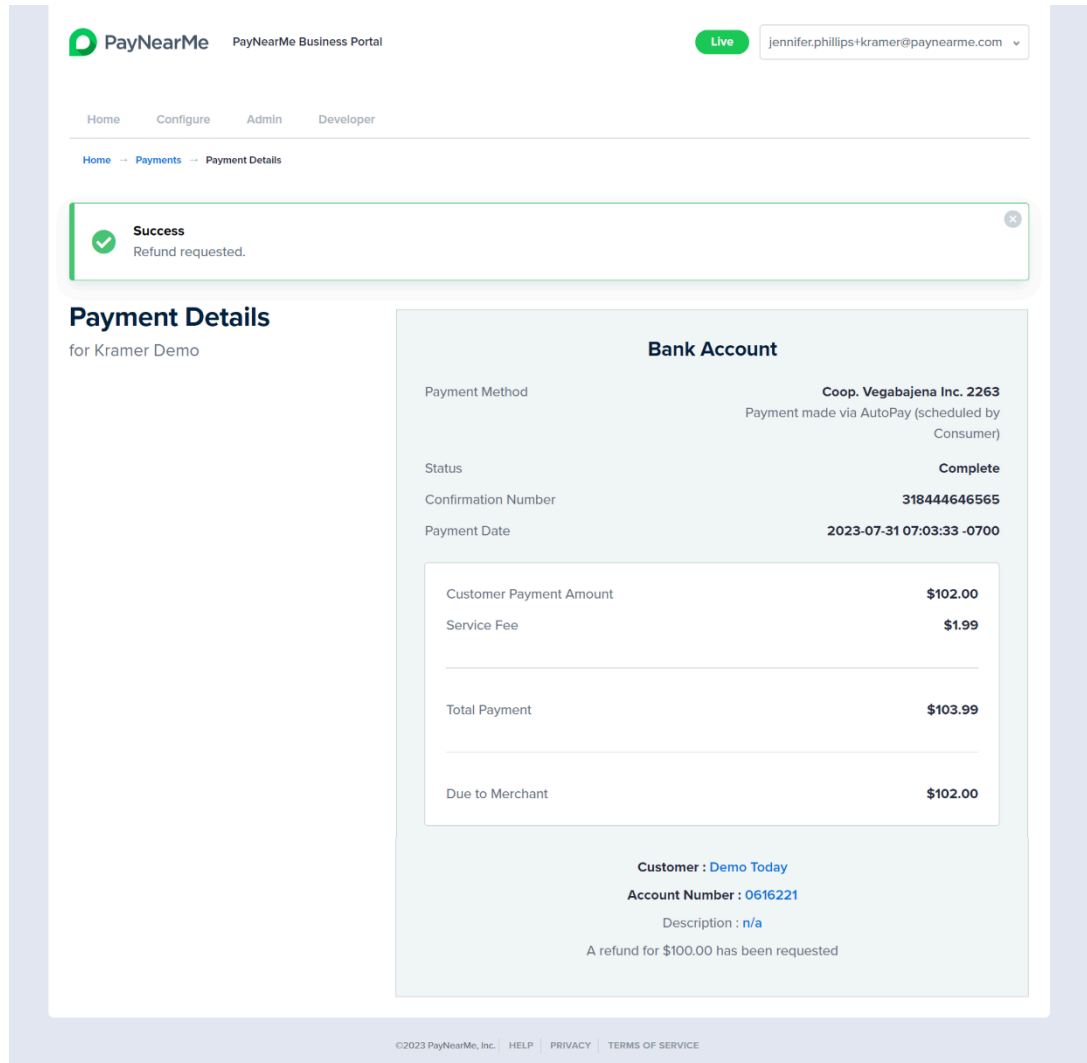
At the bottom of the "Debit Card" section, the following customer information is displayed:

- Customer :** Demo Today
- Account Number :** 0616221
- Description :** n/a

A final message states: "A refund for \$20.00 has been requested". The footer of the page contains the copyright notice "©2023 PayNearMe, Inc." and links for "HELP", "PRIVACY", and "TERMS OF SERVICE".

- b. For full-amount refunds, click **Request a Full Refund**. The portal displays a message asking you to confirm the refund. Click **OK** to confirm the refund. The portal returns you to the Payment Details screen with a message indicating if the full-amount refund request was successful (**NOTE:** Once you've initiated a refund request, the portal removes the option to refund

more money to the consumer for this transaction).



The screenshot displays the PayNearMe Business Portal interface. At the top, the header includes the PayNearMe logo, the text "PayNearMe Business Portal", a "Live" status indicator, and a user email dropdown menu showing "jennifer.phillips+kramer@paynearme.com". Below the header is a navigation bar with links for "Home", "Configure", "Admin", and "Developer". A breadcrumb trail shows "Home > Payments > Payment Details". A green success message box at the top left states "Success Refund requested." with a close button. The main content area is titled "Payment Details for Kramer Demo". It features a "Bank Account" section with the following details: Payment Method: Coop. Vegabajena Inc. 2263; Status: Complete; Confirmation Number: 318444646565; Payment Date: 2023-07-31 07:03:33 -0700. Below this is a table showing payment breakdown: Customer Payment Amount (\$102.00), Service Fee (\$1.99), Total Payment (\$103.99), and Due to Merchant (\$102.00). At the bottom, it identifies the Customer as "Demo Today", provides the Account Number "0616221", and includes a description "A refund for \$100.00 has been requested". The footer contains copyright information and links for HELP, PRIVACY, and TERMS OF SERVICE.

PayNearMe PayNearMe Business Portal Live jennifer.phillips+kramer@paynearme.com

Home Configure Admin Developer

Home > Payments > Payment Details

Success
Refund requested.

Payment Details
for Kramer Demo

Bank Account

Payment Method Coop. Vegabajena Inc. 2263
Payment made via AutoPay (scheduled by Consumer)

Status Complete

Confirmation Number 318444646565

Payment Date 2023-07-31 07:03:33 -0700

Customer Payment Amount	\$102.00
Service Fee	\$1.99
<hr/>	
Total Payment	\$103.99
<hr/>	
Due to Merchant	\$102.00

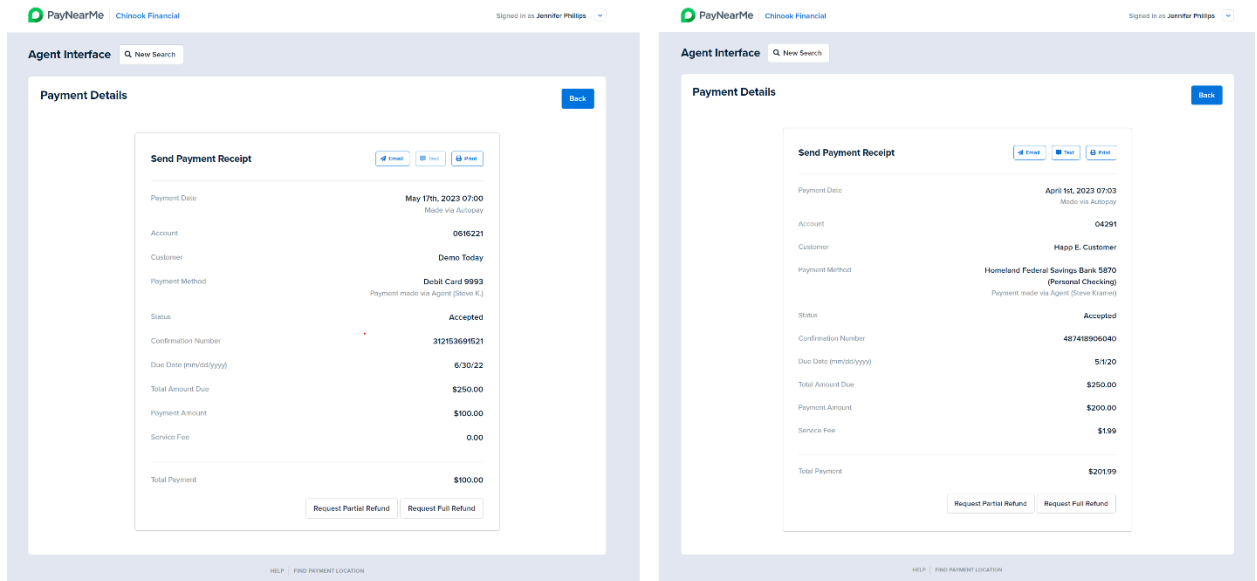
Customer : Demo Today
Account Number : 0616221
Description : n/a
A refund for \$100.00 has been requested

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Initiate a Refund from the Agent Interface

Complete the following steps to refund a consumer payment from the Agent Interface:

1. From the Agent Interface homepage, enter the required search term. The portal displays the Account Details screen.
2. Click the **Transactions** tab to view the account's transaction history. Scroll through the list in the data grid to find the desired transaction and then click its Confirmation Number. The transaction's Payment Details page displays.



Payment Details

Send Payment Receipt

Payment Date: May 17th, 2023 07:00
Made via Autopay

Account: 0616221

Customer: Demo Today

Payment Method: Debit Card 9993
Payment made via Agent (Steven K.)

Status: Accepted

Confirmation Number: 312153691521

Due Date (mm/dd/yyyy): 6/30/22

Total Amount Due: \$250.00

Payment Amount: \$100.00

Service Fee: 0.00

Total Payment: \$100.00

[Request Partial Refund](#) [Request Full Refund](#)

Payment Details

Send Payment Receipt

Payment Date: April 1st, 2023 07:03
Made via Autopay

Account: 04291

Customer: Happy E. Customer

Payment Method: Homeland Federal Savings Bank 5870
(Personal Checking)
Payment made via Agent (Steven K.)

Status: Accepted

Confirmation Number: 48748906040

Due Date (mm/dd/yyyy): 5/1/20

Total Amount Due: \$250.00

Payment Amount: \$200.00

Service Fee: \$1.99


Total Payment: \$201.99

[Request Partial Refund](#) [Request Full Refund](#)

3. Click one of the following refund options:
 - a. For partial amount refunds, click the **Request a Partial Refund** button. A Partial Refund page displays where you can enter the amount you'd like to refund. After entering the amount, click **Submit** and then **Confirm** on the confirmation message. The portal returns you to the Payment Details screen with a message indicating if the partial-amount refund request was successful (**NOTE:** Once you've initiated a refund request, the portal removes the option to refund more money to the consumer for this transaction).

PayNearMe | Chinook Financial Signed in as Jennifer Phillips

Agent Interface

 **Success**
Refund requested.

Payment Details [Back](#)


Send Payment Receipt [Email](#) [Text](#) [Print](#)

Payment Date	May 17th, 2023 07:00 Made via Autopay
Account	0616221
Customer	Demo Today
Payment Method	Debit Card 9993 Payment made via Agent (Steve K.)
Status	Refunded
Confirmation Number	312153691521
Due Date (mm/dd/yyyy)	6/30/22
Total Amount Due	\$250.00
Payment Amount	\$100.00
Service Fee	0.00
Total Payment	\$100.00
Refund Status	Started
Refund Date	August 2nd, 2023 14:01
Refund Amount	\$25.00

[HELP](#) [FIND PAYMENT LOCATION](#)

- b. For full-amount refunds, click the **Request Full Refund** button. The portal displays a message asking you to confirm the refund. Click **Confirm** to confirm the refund. The portal returns you to the Payment Details screen with a message indicating if the full-amount refund request was successful (**NOTE:** Once you've initiated a refund request, the portal removes the

option to refund more money to the consumer for this transaction).

 PayNearMe | Chinook Financial

Signed in as Jennifer Phillips

Agent Interface

Success

Refund requested.

Payment Details

Back

Send Payment Receipt

EmailTextPrint

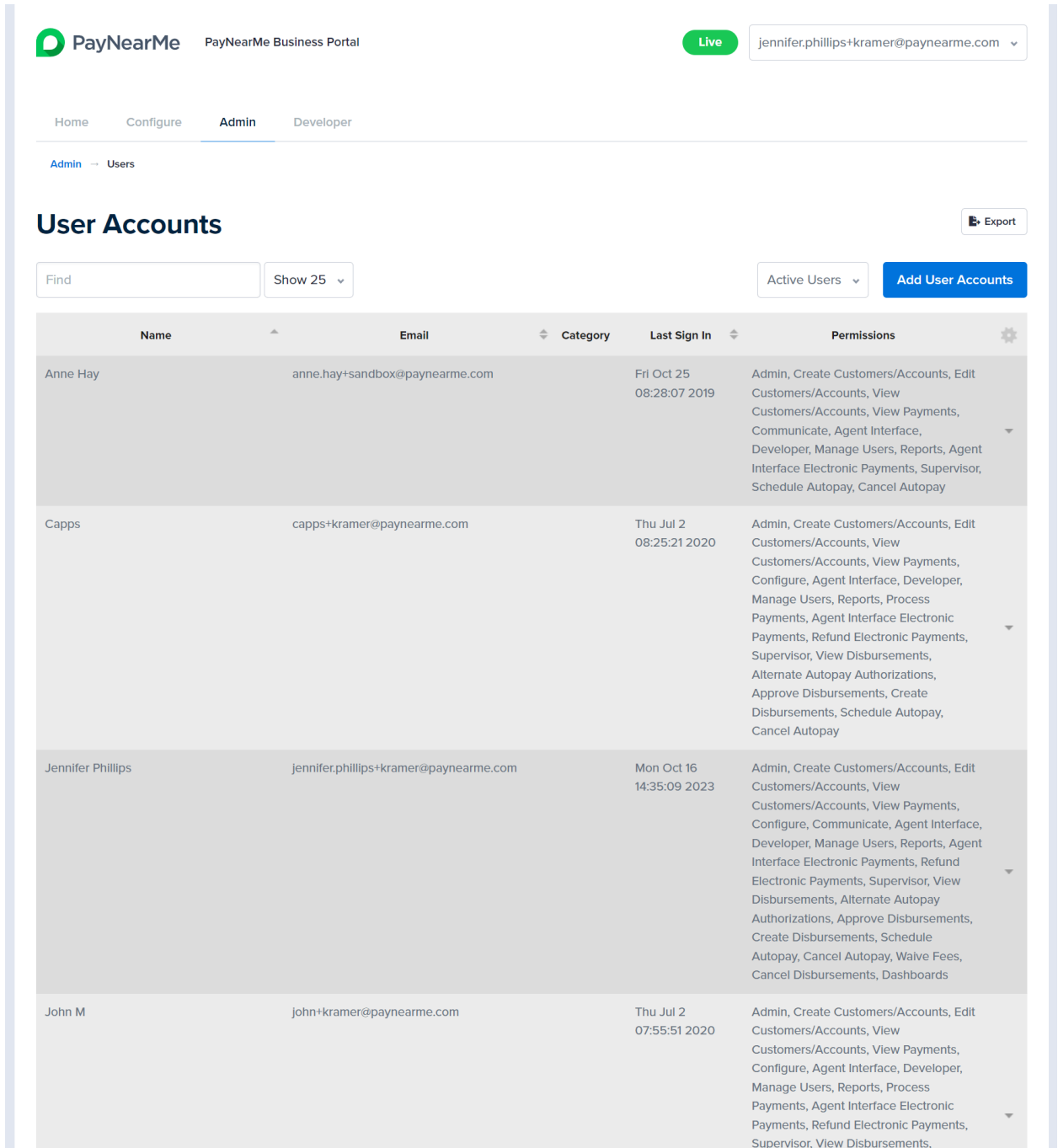
Payment Date	October 13th, 2022 06:07 Made via Agent (Steve K.)
Account	09201
Customer	Happ E Customer
Payment Method	PNC Bank, National Association 4723 (Business Savings) Payment made via Agent (Steve K.)
Status	Refunded
Confirmation Number	725910295909
Payment Amount	\$400.00
Service Fee	0.00
Total Payment	\$400.00
Refund Status	Started
Refund Date	August 2nd, 2023 14:06
Refund Amount	\$400.00

HELP | FIND PAYMENT LOCATION

Removing the Refund Permission from a User Account

To remove the ability to refund a transaction from a specific user account, log into the Business Portal and complete the following steps:


1. Click the **Admin** tab.



The screenshot shows the PayNearMe Business Portal interface. At the top, there's a header with the PayNearMe logo, "PayNearMe Business Portal", a "Live" status indicator, and a user profile dropdown for "jennifer.phillips+kramer@paynearme.com". Below the header is a navigation bar with tabs: "Home", "Configure", "Admin" (selected), and "Developer". Under the "Admin" tab, there's a breadcrumb "Admin → Users". The main section is titled "User Accounts" with an "Export" button. Below the title are filters: a "Find" input field, a "Show 25" dropdown, an "Active Users" dropdown, and a blue "Add User Accounts" button. The main content is a table with columns: "Name", "Email", "Category", "Last Sign In", and "Permissions". The table lists four users: Anne Hay, Capps, Jennifer Phillips, and John M. Each user row has a dropdown arrow next to the "Permissions" column, indicating that a menu can be opened for each user.

Name	Email	Category	Last Sign In	Permissions
Anne Hay	anne.hay+sandbox@paynearme.com		Fri Oct 25 08:28:07 2019	Admin, Create Customers/Accounts, Edit Customers/Accounts, View Customers/Accounts, View Payments, Communicate, Agent Interface, Developer, Manage Users, Reports, Agent Interface Electronic Payments, Supervisor, Schedule Autopay, Cancel Autopay
Capps	capps+kramer@paynearme.com		Thu Jul 2 08:25:21 2020	Admin, Create Customers/Accounts, Edit Customers/Accounts, View Customers/Accounts, View Payments, Configure, Agent Interface, Developer, Manage Users, Reports, Process Payments, Agent Interface Electronic Payments, Refund Electronic Payments, Supervisor, View Disbursements, Alternate Autopay Authorizations, Approve Disbursements, Create Disbursements, Schedule Autopay, Cancel Autopay
Jennifer Phillips	jennifer.phillips+kramer@paynearme.com		Mon Oct 16 14:35:09 2023	Admin, Create Customers/Accounts, Edit Customers/Accounts, View Customers/Accounts, View Payments, Configure, Communicate, Agent Interface, Developer, Manage Users, Reports, Agent Interface Electronic Payments, Refund Electronic Payments, Supervisor, View Disbursements, Alternate Autopay Authorizations, Approve Disbursements, Create Disbursements, Schedule Autopay, Cancel Autopay, Waive Fees, Cancel Disbursements, Dashboards
John M	john+kramer@paynearme.com		Thu Jul 2 07:55:51 2020	Admin, Create Customers/Accounts, Edit Customers/Accounts, View Customers/Accounts, View Payments, Configure, Agent Interface, Developer, Manage Users, Reports, Process Payments, Agent Interface Electronic Payments, Refund Electronic Payments, Supervisor, View Disbursements,

2. Scroll to the desired user account and hover over the arrow that displays next to its listing.
3. Select the **Edit** option from the menu that pops up. The Update User screen displays.

 PayNearMe Business Portal

Live

jennifer.phillips+kramer@paynearme.com

[Home](#)
[Configure](#)
[Admin](#)
[Developer](#)

[Admin](#) → [Users](#) → Update User

Update User

Name

Luan Tran

Email

luan+kramerdemo@paynearme.com

Category (optional)

ex: Sales

Daily Disbursement Limits

Set the maximum number and amount of disbursements allowed for this user.

Number

5

Amount

0.0

Max number: 10000

Max amount: \$10000

Permissions


- ☒ Admin
- ☒ Create Customers/Accounts
- ☒ Edit Customers/Accounts
- ☒ View Customers/Accounts
- ☒ View Payments
- ☒ Configure
- ☒ Communicate
- ☒ Agent Interface
- ☒ Developer
- ☒ Manage Users
- ☒ Reports
- ☒ Agent Interface Electronic Payments
- ☒ Refund Electronic Payments
- ☒ Supervisor
- ☒ View Disbursements
- ☐ Alternate Autopay Authorizations
- ☒ Approve Disbursements
- ☒ Create Disbursements
- ☒ Schedule Autopay
- ☒ Cancel Autopay
- ☒ Waive Fees
- ☒ Cancel Disbursements
- ☐ Dashboards
- ☐ No Card Entry
- ☐ No ACH Entry
- ☐ Agent Cannot Edit
- ☐ Cannot Cancel Payments

Cancel

Update


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- Deselect the checkbox that displays next to the **Refund Electronic Payments** permission.
- Click Update. The Business Portal returns you to the User Accounts page and displays a message indicating whether or not the user account was successfully updated.

 PayNearMe Business Portal
 Live
jennifer.phillips+kramer@paynearme.com

[Home](#)
[Configure](#)
[Admin](#)
[Developer](#)

[Admin](#) → [Users](#)

 **Success**
User updated

User Accounts

Show 25
Active Users
Add User Accounts
Export

Name	Email	Category	Last Sign In	Permissions
Anne Hay	anne.hay+sandbox@paynearme.com		Fri Oct 25 08:28:07 2019	Admin, Create Customers/Accounts, Edit Customers/Accounts, View Customers/Accounts, View Payments, Communicate, Agent Interface, Developer, Manage Users, Reports, Agent Interface Electronic Payments, Supervisor, Schedule Autopay, Cancel Autopay
Capps	capps+kramer@paynearme.com		Thu Jul 2 08:25:21 2020	Admin, Create Customers/Accounts, Edit Customers/Accounts, View Customers/Accounts, View Payments, Configure, Agent Interface, Developer, Manage Users, Reports, Process Payments, Agent Interface Electronic Payments, Refund Electronic Payments, Supervisor, View Disbursements, Alternate Autopay Authorizations, Approve Disbursements, Create Disbursements, Schedule Autopay, Cancel Autopay
Jennifer Phillips	jennifer.phillips+kramer@paynearme.com		Mon Oct 16 14:35:09 2023	Admin, Create Customers/Accounts, Edit Customers/Accounts, View Customers/Accounts, View Payments, Configure, Communicate, Agent Interface, Developer, Manage Users, Reports, Agent Interface Electronic Payments, Refund Electronic Payments, Supervisor, View Disbursements, Alternate Autopay Authorizations, Approve Disbursements, Create Disbursements, Schedule Autopay, Cancel Autopay, Waive Fees, Cancel Disbursements, Dashboards
John M	john+kramer@paynearme.com		Thu Jul 2 07:55:51 2020	Admin, Create Customers/Accounts, Edit Customers/Accounts, View

Refunding via API

Refunding a payment through the API follows the same timing parameters and requirements as Business Portal refunds. All payments must be settled or funded to use the `/refund_payment` endpoint. Use the `pnm_payment_identifier` to find the payment you want to refund and include the following parameters:

Parameter	Description	Type	Req
pnm_payment_identifier	A unique ID generated for each transaction.	string	R
refund_amount	The decimal amount that you want to refund. This parameter is only required for partial-amount refunds.	dec	O
refund_currency	The three-letter currency code. Currently the only supported value is USD. This parameter is only required for partial-amount refunds.	enum	O
site_identifier	The merchant's unique Site ID.	string	R
timestamp	The Unix Epoch time of the call.	string	R
version	The version of the API you're using. This version must match the version associated with your API key pair.	string	R
signature	The HMAC signature that is calculated by running your API Secret Key and the alphabetized, concatenated parameters of the request's payload through the SHA256 message digest algorithm.	string	R

Full Amount Refund Request

```
curl -X POST
https://api.paynearme-sandbox.com/json-api/refund_payment -L \
  -d pnm_payment_identifier=4706328482 \
  -d version=3.0 \
  -d timestamp=1642708833 \
  -d site_identifier=S2155373459 \
  -d
signature=ef8ae6347bf5c04985f859d382a98f193fc90348ef0c2e41161682273ef
303cd
```

Response

```
{
  "response_code": "0",
  "status": "ok",
  "payment": {
    "payment_made": "2021-10-27 15:00:50 -0700",
    "payment_amount": "104.99",
    "payment_currency": "USD",
    "payment_status": "refunded",
    "payment_type": "debit",
    "payment_account": "Debit Card 9998",
    "payment_method_identifier": "d94aea72f7359",
    "net_payment_amount": "100.00",
    "net_payment_currency": "USD",
    "payment_processing_fee": "4.99",
    "payment_processing_fee_currency": "USD",
    "pnm_processing_fee": "4.99",
    "pnm_processing_fee_currency": "USD",
    "settled_to_site": "true",
    "date_settled_to_merchant": "2021-11-04",
    "pnm_payment_identifier": "470632848248",
    "retailer_identifier": "FM346217710",
    "pricing_schedule_name": "consumer",
    "site_channel": "consumer",
    "merchant_settlements": {
      "merchant_settlement": {
        "settlement_method_identifier": "SM736220738",
        "settlement_type": "net_payment",
        "settlement_amount": "100.00",
        "settlement_currency": "USD"
      }
    }
  },
  "refund": {
    "refund_status": "started",
    "refund_amount": "104.99",
    "refund_currency": "USD",
    "unsettle_to_merchant_amount": "100.00",
    "unsettle_to_merchant_currency": "USD",
    "unsettled_from_collector_amount": "0.00"
  }
}
```

Partial Amount Refund Request

```
curl -X POST
https://api.paynearme-sandbox.com/json-api/refund_payment -L \
  -d pnm_payment_identifier=207197026867 \
  -d refund_amount=20 \
  -d refund_currency=USD \
  -d version=2.0 \
  -d timestamp=1688658094 \
  -d site_identifier=CARDAMOM \
  -d signature=83a8fbe36f4782294a43cd016434e6ee
```

Response

```
{
  "response_code": "0",
  "status": "ok",
  "payment": {
    "payment_made": "2023-07-06 08:29:56 -0700",
    "payment_amount": "59.54",
    "payment_currency": "USD",
    "payment_status": "refunded",
    "payment_type": "ach",
    "payment_account": "CNB Bank 3660",
    "payment_method_identifier": "57d082bff821e",
    "net_payment_amount": "55.55",
    "net_payment_currency": "USD",
    "payment_processing_fee": "3.99",
    "payment_processing_fee_currency": "USD",
    "pnm_processing_fee": "3.99",
    "pnm_processing_fee_currency": "USD",
    "settled_to_site": "false",
    "date_settled_to_merchant": "",
    "pnm_payment_identifier": "207197026867",
    "retailer_identifier": "FM967382862",
    "site_payment_identifier": "SPI-123",
    "pricing_schedule_name": "consumer",
    "site_channel": "consumer",
    "merchant_settlements": {
      "merchant_settlement": {
        "settlement_method_identifier": "SM389129453",
        "settlement_type": "net_payment",
        "settlement_amount": "55.55",
        "settlement_currency": "USD"
      }
    },
    "refund": {
      "refund_status": "started",
      "refund_amount": "20.00",
      "refund_currency": "USD",
      "unsettle_to_merchant_amount": "20.00",
    }
  }
}
```



```
    "unsettle_to_merchant_currency": "USD",  
    "unsettled_from_collector_amount": "0.00"  
  }  
}
```