Processing Refunds
User Guide v1.1

PayNearMe

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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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.
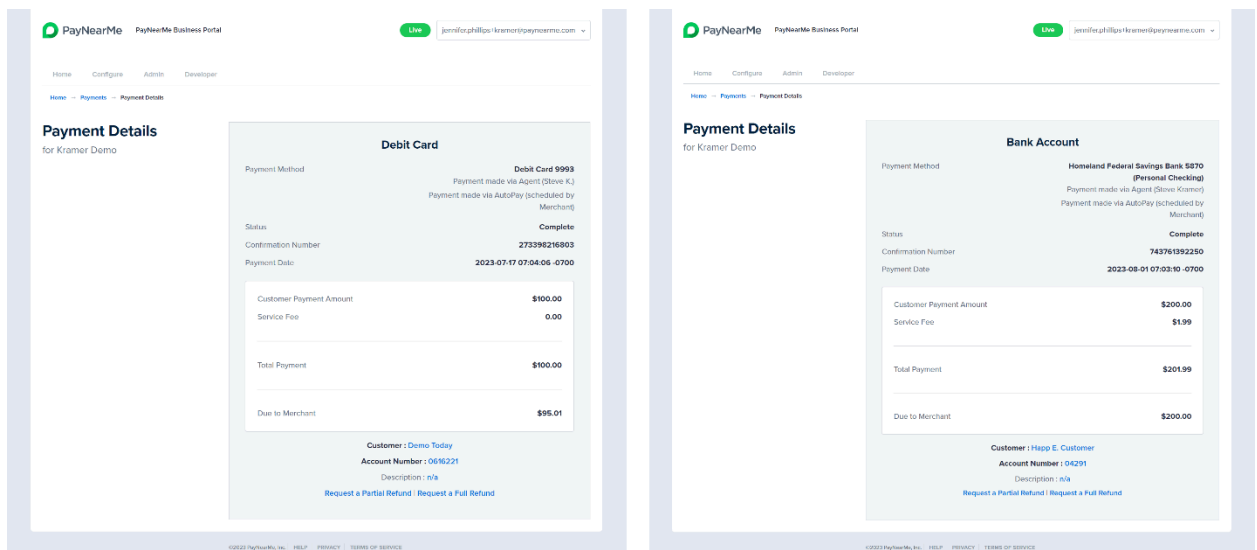
Initiate a Refund from the Payment Details Page

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

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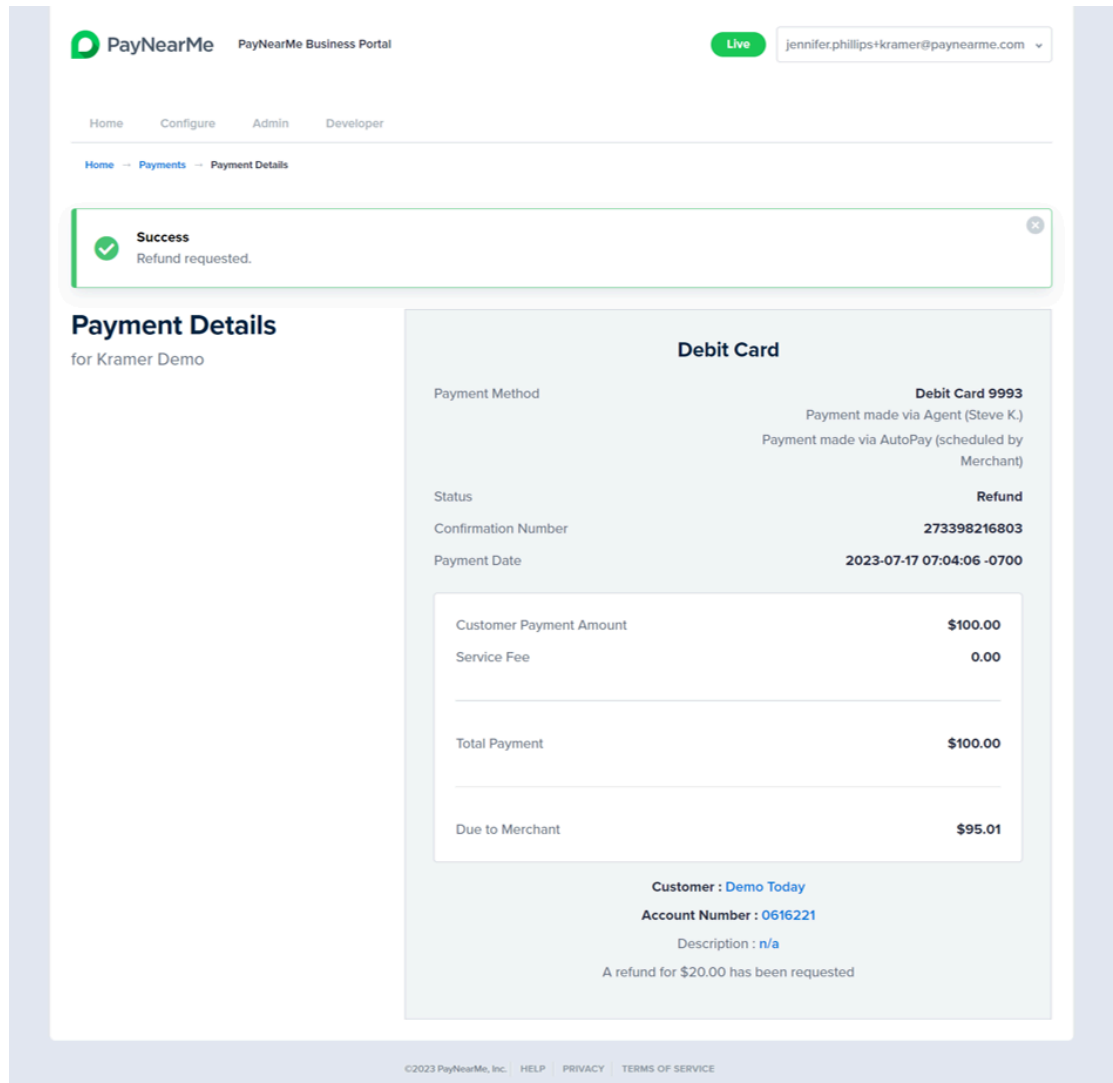1. From the portal homepage, click **View** in the Payments section.
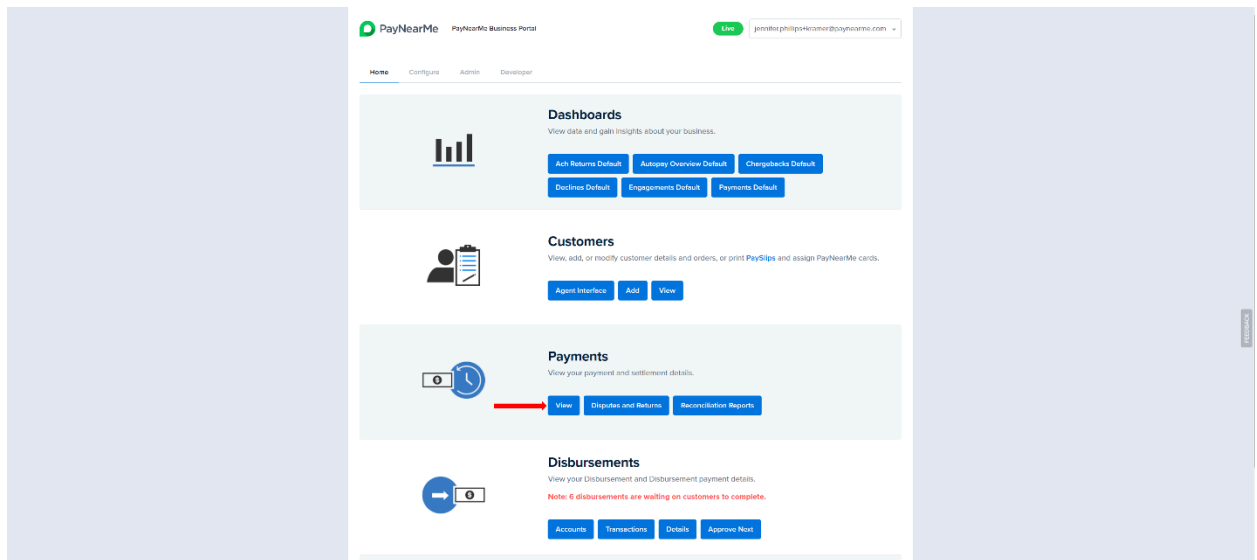
2. Search for the desired payment by the following:
   - **Status** (**NOTE:** Only "**Completed**" payments can be refunded).
   - **Payment Date**
   - **Member Name**
   - **Email**
   - **Phone**
   - **Confirmation Number**

3. Select the desired transaction from the Payments data grid. That transaction's Payment Details screen displays.

4. Click one of the following refund options:

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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).

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).

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.

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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).

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).

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.

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 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

Max number: 10000

Amount

0.0

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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4. Deselect the checkbox that displays next to the **Refund Electronic Payments** permission.
5. 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.

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"
        }
    }
}
```