



PROPAY: MONEY OUT
Exigo Setup and Instructions Guide

v1.0

Contents

Overview.....	2
ProPay Integration	2
Client Expectations / Integration Checklist.....	2
Account Sweep Service	3
How the Sweep Service Works.....	3
ProPay Distributor Account Qualifications.....	3
Account Signup Process.....	3
Payment Card Provider – Exigo Admin Configuration.....	4
Using ProPay for Commissions in Exigo	4
Paying Commission	4
How to Void a Payment Card Payment.....	6
Request a ProPay Account from the Customer Screen.....	7
Manually Enter ProPay Account from the Customer Screen.....	8
Lookup ProPay Account Number	9
Reporting	10
Appendix	11
Success or Failure Status	11

Overview

This document outlines how to (1) configure ProPay as a payment card method in Exigo and (2) how to use ProPay for commissions in Exigo Admin.

To configure Propay in Exigo, it requires involvement from your web developer (may be Exigo), Exigo custom services resources (configure account sweep service) and you (the client) to coordinate with ProPay.

ProPay Integration

CLIENT EXPECTATIONS / INTEGRATION CHECKLIST

1. Configure Payment Card Provider (you) with the cert strings and URL provided by ProPay. Note: If you have multiple Accounts/Credentials(Cert String Pairs) then you will need to specify how they are used in exigo (via custom services ticket) ex: by country/currency
2. Notify ProPay of the below Exigo IP's and IP Ranges that need to be whitelisted.
 - a) Individual Addresses (199.83.189.2, 208.90.227.9)
 - b) The following IP Ranges:

From	Through	Note
207.210.210.97	207.210.210.110	
208.90.224.1	208.90.224.254	208.90.224.0/24
108.59.34.1	108.59.34.254	108.59.34.0/24
208.90.226.1	208.90.227.254	208.90.226.0/23

3. Provide the below details to exigo (via a ticket to custom services) to configure the account sweep service as needed.
 - a. Define the account criteria that qualify a distributor account for a ProPay payment card. (Ex: Customer Type, Status, User defined fields, First Commission Payment etc.)
 - b. Determine how often the sweep should run (frequency). Hourly, Every two hours, Every four hours, Every twelve hours, Daily, Every two days, Weekly, or Every two weeks, Monthly, Every Two Months, Quarterly, Every 6 Months, Yearly.
4. Work with your web developer (may be exigo, if so via ticket to web team) to setup the link to ProPay in your back office website. ProPay will provide the URL "Manual signups for commission accounts:" Note: If you want the content to be dynamic based on the customers qualification of receiving a ProPay account, include the criteria mentioned above. (ex: hide the ProPay link until they qualify for an account)
5. Ongoing – You are expected to review the log table data using the report builder for any issues and handle the exceptions accordingly.

ACCOUNT SWEEP SERVICE

The account sweep service runs on exigo servers and pings ProPay to retrieve any new card accounts. There is a Payment Card Request Schedule table that can be updated that controls the frequency of how often this sweep runs. The options you can choose from: Hourly, Every two hours, Every four hours, Every twelve hours, Daily, Every two days, Weekly, or Every two weeks, Monthly, Every Two Months, Quarterly, Every 6 Months, Yearly.

HOW THE SWEEP SERVICE WORKS

Exigo sends the customer ID number and email address that is on file for any distributor that qualifies for a ProPay Account. If ProPay has a record of the account for the distributor, it will return a card number and Exigo will store the information in the Vendor Payment Card table. The payable type flag for the distributor then gets set to Payment Card. If you support multiple money out payment methods, or do not want the payable type to be automatically updated, please specify that in the custom services ticket when requesting the sweep service configuration. If ProPay does not have a record of the distributor, then the response will include a status code. Please see Appendix A for the definition of the status codes.

Exigo will update a stored procedure GetPaymentCardTaskList that outlines the selection criteria of the customer records that are inserted into an Integration Out Queue for processing.

PROPAY DISTRIBUTOR ACCOUNT QUALIFICATIONS

You (the client) will need to decide what the criteria is for allowing the distributor to sign up for the ProPay account. It can be available for all active Distributors who login to their back office or can be conditionally offered based on other account data elements (Ex: Customer Type, Status, Has Received a Commission, etc....)

ACCOUNT SIGNUP PROCESS

For distributors to get a ProPay account, they will need to sign up for an account via the ProPay application form from the link exposed within the back office. ProPay will provide this link to you as the URL for "Manual signups for commission accounts"

The web developer will use this URL from ProPay for the signup page and link it into the back office. The URL contains the email address and customer ID of the distributor so that it is captured by ProPay for the account creation.

Example:

www.propaypayments.com/?refid=COMPANY&exid=123456&email=###@###.com

(where COMPANY is the client's assigned company key and exid is the distributor ID and

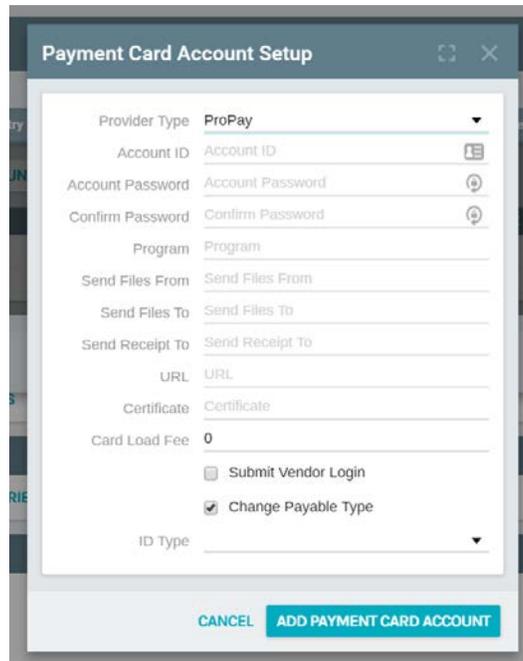
the email is the prepopulated email from Exigo, so that Exigo can collect ProPay account numbers and match them up with your distributor IDs).

PAYMENT CARD PROVIDER – EXIGO ADMIN CONFIGURATION

Administration>> Settings>> Accounting Settings>> Modify Payment Card Settings

(Add/Edit/Delete)

To configure ProPay as a payment card provider in Exigo, you will need to enter the credentials (cert strings) for both the **account creation** and **commission disbursement provided by ProPay**.



Form Field	Value
Provider Type	ProPay
Account ID	"cert string" for Account Creation. (PING Credentials)
Account Password	Any Value - No longer used, but must be entered to save the settings
URL	"Posting URL for MS API real time processing" provided by ProPay
Certificate	"cert string" for Commission Disbursements

Using ProPay for Commissions in Exigo

PAYING COMMISSION

After a commission run is accepted in Exigo and the vendor bills have been created, you may now load the funds to the ProPay accounts.

To do this, follow these steps:

Go to **Accounting>>Accounting Overview** and click on **Pay Net in the Bills to Pay Section**:

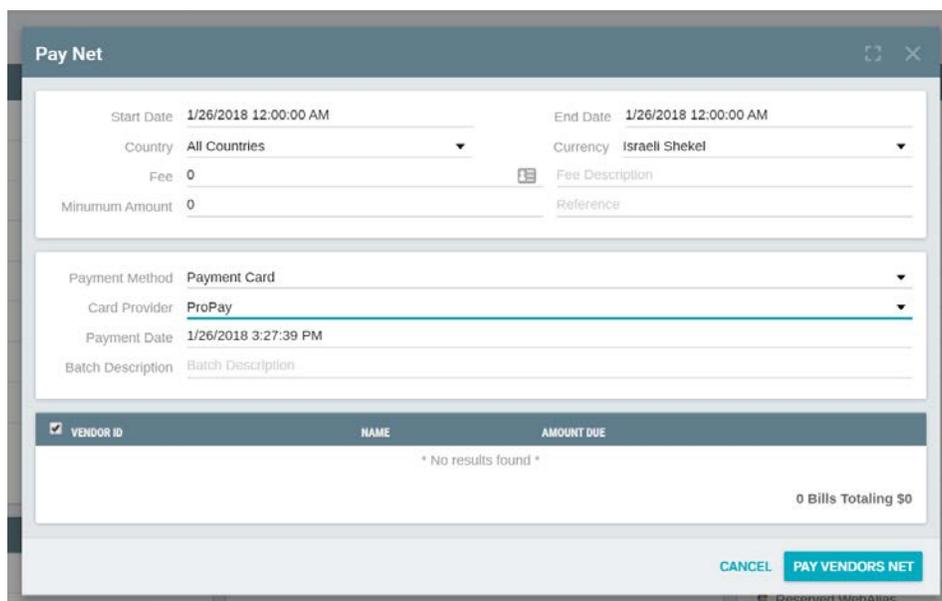
Bills To Pay - Israeli Shekel	
Within 10 days:	\$0.00
Within 15 days:	\$0.00
Within 30 days:	\$0.00
Within 15 days overdue:	\$0.00
15 days overdue:	\$0.00
30 days overdue:	\$0.00
60 days overdue:	\$0.00
90 days overdue:	\$1,250.00
<input type="button" value="PAY NET"/>	
<input type="button" value="PAY WITH POINTS"/>	

From the Pay Vendors screen, you would **select the date range of the vendor bills to pay** and the rest of the selection criteria. Keep in mind that only vendor bills that are in **unpaid status** that have a **Payment Due Date in the range you provide will be selected**.

Be sure that your from date includes the earliest date of when you may have entered manual vendor bills (recommend going back to your launch date with Exigo).

Note that if you specify a fee amount, a vendor bill with the negative value will be created and included in the net payout.

Select the Payment Method as **“Payment Card”** and Card Provider as **“ProPay”**:



Other settings on the Pay Vendors screen:

- **Payment Date** – will default to today’s date, but you can click on the box to the right of the date to use the calendar popup to change it.
- **Batch Description** – Optional
- **Select All** – this box will be checked so that all bills listed will be paid. You can remove this and then scroll through the records and uncheck any vendors you do not wish to pay at this time.

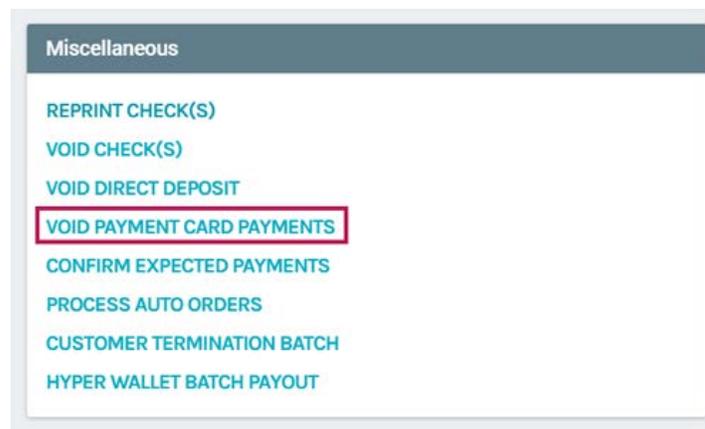
Once you click on OK at the bottom of the Pay Vendors screen, there will be a progress screen to show the loading for each account.

The requests for the loading of the commission amounts will be sent to ProPay via their API found at <https://epay.propay.com/api/propayapi.aspx>.

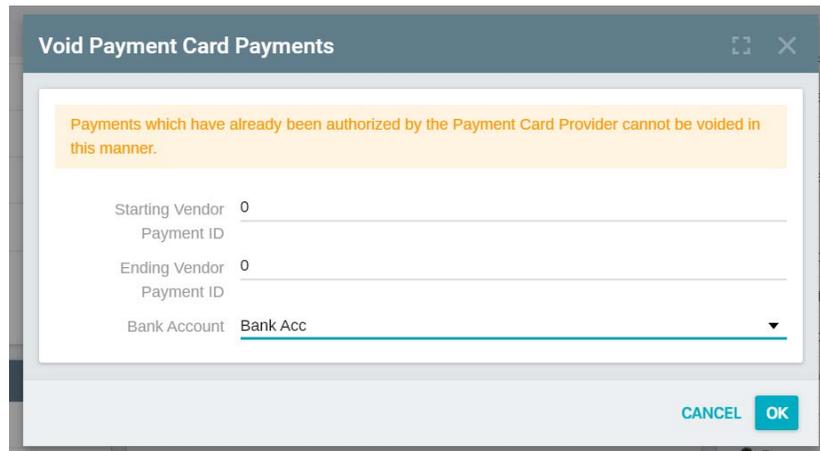
The requests and corresponding responses received from ProPay are stored in the Vendor Payment Card Log table in Exigo. If an approved response is received from ProPay for the request, a Vendor Payment record is created and the vendor bill is marked with a Paid status in Exigo.

HOW TO VOID A PAYMENT CARD PAYMENT

Go to **Accounting>>Accounting Overview** and click on **Void Payment Card Payments** in the Misc. section at the bottom of the middle column.



From the popup, enter the starting **Vendor Payment ID number** and the **ending Vendor Payment ID number**. If there is only one payment to void, it can be listed in both boxes. Once you click on OK, the payment is **zeroed out** and the Vendor Bills that were paid with this payment will now be **changed to unpaid status**.



Void Payment Card Payments

Payments which have already been authorized by the Payment Card Provider cannot be voided in this manner.

Starting Vendor: 0
Payment ID: _____

Ending Vendor: 0
Payment ID: _____

Bank Account: Bank Acc

CANCEL OK

REQUEST A PROPAY ACCOUNT FROM THE CUSTOMER SCREEN

You will notice on the Customer Screen in the lower right section under Payment Section a link for **Create Payment Card**.

Note: This doesn't "Create" a payment card at ProPay, it simply checks for an account if one exists (similar to the Sweep Process).

After submitting the **"Add Payment Card" form**, refresh the account to see if **"Edit ProPay payment card or DELETE" link** has been **added to the account**. If so, then an account was found at ProPay and linked to the account. **If the link was not added, then no account was found**. In this case you can review the logs to see the exact response provided by ProPay.

Payment	
DESCRIPTION	
 ProPay	EDIT DELETE
 IPayout	EDIT DELETE
 HyperWallet	EDIT DELETE
CREATE PAYMENT CARD	
MANUALLY ENTER PAYMENT CARD RECORD	

Add Payment Card

Select a Payment Card ProPay

The Customer's information will also be updated.

First Name

Last Name

DOB

SSN/Tax ID

Address

City County

State Country

Zip

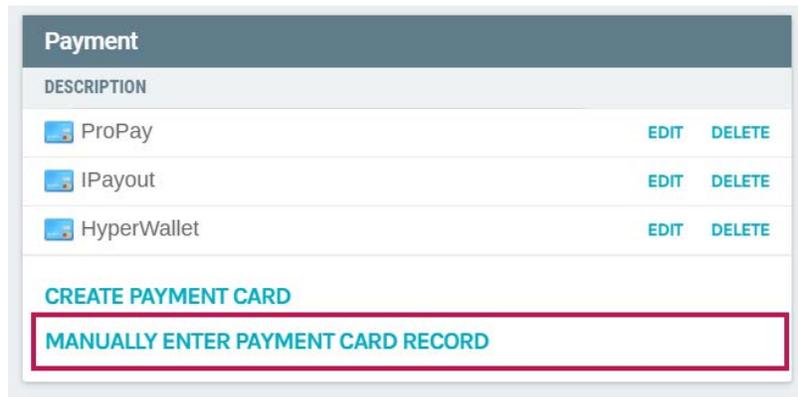
Phone

Email

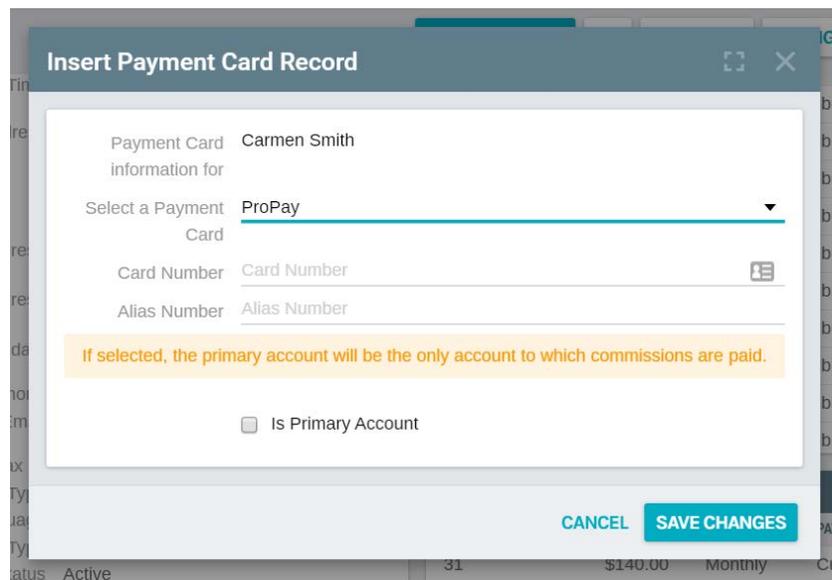
Payment		
DESCRIPTION		
ProPay	EDIT	DELETE
IPayout	EDIT	DELETE
HyperWallet	EDIT	DELETE
CREATE PAYMENT CARD MANUALLY ENTER PAYMENT CARD RECORD		

MANUALLY ENTER PROPAY ACCOUNT FROM THE CUSTOMER SCREEN

If you login to your ProPay account and you are able to find the distributor's account information, you can manually enter it in Exigo. You will notice on the Customer Screen in the lower right section under accounting a **link for Manually Enter Payment Card Record**.



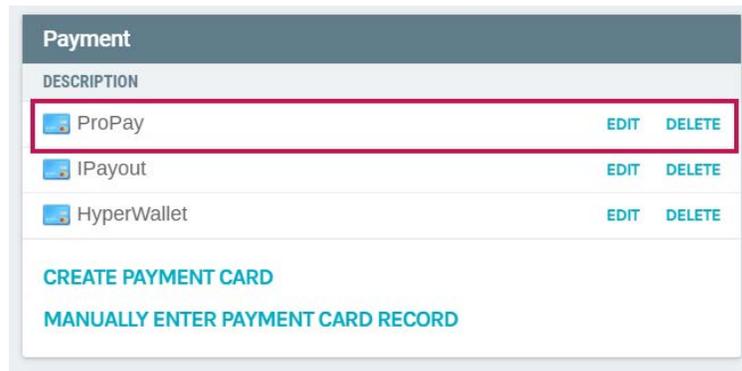
From the popup screen, you can enter the account information after you select ProPay from the drop down for the Payment Card:



- **Card Number** – enter the ProPay Account number.
- **Alias Number** – enter the ProPay Account number.
- **Is Primary Account** – if you allow more than one payment card provider for your distributors to choose from, only the account that is marked as Primary will be used for the commission payout.

LOOKUP PROPAY ACCOUNT NUMBER

From the Customer screen in the Accounting section, you should see the links for **Create Payment Card** and **Manually Enter Payment Card Record** links be replaced with an Edit ProPay link:



You can click on the link to view the account information from the popup screen. **You will need to have permission to be able to Edit or DELETE the account and allow the distributor to get a new account.**

The permission is under **Customer>>Customer Search>>Allow Edit Payment Card.**

REPORTING

To help you manage the ProPay process, we provide the tables and fields that track the information in the report builder. The following tables contain data you can report against and share with other Users.

- Payment Card Requests** – This is the transaction log table that records the request and response information for the ‘sweep’ attempts to confirm payment card accounts for your distributors.
Please monitor this log to look for any distributor that is due a commission and unable to get an account created. The Is Authorized field tells you if there is an account or not.
- Vendor Payment Card** – Table that contains the ProPay Card Account information for your distributors that has been stored in Exigo and used to pay out commission earnings.
- Payment Card Transactions** – This is the transaction log table that records the request and responses from the attempts to load commissions from Pay Vendors feature in Exigo. Please monitor this log to look for any attempt to load the commission earning that failed.

Appendix

SUCCESS OR FAILURE STATUS

- 00 - Success
- 20 - Invalid username
- 21 - Invalid transType or service not allowed
- 22 - Invalid Currency Code
- 23 - Invalid accountType
- 24 - Invalid sourceEmail
- 25 - Invalid firstName
- 26 - Invalid mInitial
- 27 - Invalid lastName
- 28 - Invalid billAddr
- 29 - Invalid aptNum
- 30 - Invalid city
- 31 - Invalid state
- 32 - Invalid billZip
- 33 - Invalid mailAddr
- 34 - Invalid mailApt
- 35 - Invalid mailCity
- 36 - Invalid mailState
- 37 - Invalid mailZip
- 38 - Invalid dayPhone
- 39 - Invalid evenPhone
- 40 - Invalid ssn
- 41 - Invalid dob
- 42 - Invalid recEmail
- 43 - Invalid knownAccount
- 44 - Invalid amount
- 45 - Invalid invNum
- 46 - Invalid rtNum
- 47 - Invalid acctNum
- 48 - Invalid ccNum
- 49 - Invalid expDate
- 50 - Invalid cvv2
- 51 - Invalid transNum or unavailable to act on transNum due to funding
- 52 - Invalid splitNum
- 53 - A ProPay account with this e-mail address already exists or User has no AccountNumber
- 54 - A ProPay account with this social security number already exists
- 55 - The email address provided does not correspond to a ProPay account
- 56 - Recipient's e-mail address shouldn't have a ProPay account and does
- 57 - Cannot settle transaction because it already expired
- 58 - Credit card declined (the responseCode element will provide info on the decline reason)
- 59 - Invalid Credential or IP address not allowed
- 60 - Credit card authorization timed out; retry at a later time
- 61 - Amount exceeds single transaction limit

62 - Amount exceeds monthly volume limit

63 - Insufficient funds in account

From table 4.2 – Elements Returned from ProPay – ProPay Merchant Services API Manual 5.3.4