



Quick guide to processing refunds/credits with the Optimal's Netbanx Back Office

After you process card payments with PayStation, online or with the Optimal virtual terminal, you may find that you need to refund part or all of a transaction. This is not difficult and only takes a few minutes to process. We've created this brief guide to walk you through the steps to issuing partial or full refunds, also called credits, by using the Back Office, Optimal's portal to managing transactions and reports for your merchant account. This guide is not a replacement for consulting with Optimal Support Team for your day to day questions on how to use the Back Office. If you have any questions that are not answered by this guide, or if the steps illustrated below don't match what you're seeing on your screen after logging into the Back Office, please consult the comprehensive guides located under the Back Office help menu or call Optimal support at 1-888-709-8753 (9-5 EST). You may also submit a support ticket by email at: support@paysafe.com.

Step 1.

Log in to your Optimal Back Office

Optimal Payments PLC (IM) <https://login.netbanx.com/office/public/preLogin.htm> Search

NETBANX® English | Français

Welcome to the NETBANX Merchant Back Office

Here you will be able to use the virtual terminal to process credit/debit cards and direct debit transactions, make adjustments to Individual transactions, manage your customer profiles, set recurring billing schedules, upload batches, view your account statement, run reports and send a technical support ticket. Use the Getting Started Guide for more information on how to use these and other useful features.

User name
Password
Sign In
Forgot your password?

UK: customerservice@optimalpayments.co.uk
+44 (0) 1223 238 060
CA/US: support@optimalpayments.com
888 709-8753

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PART OF **OPTIMAL PAYMENTS**

Enter your username and password to login.

Step 2.

After logging in, click on the Reports menu in the navigation bar at the top to open this screen:

The screenshot shows the NETBANX interface. At the top, there is a navigation bar with 'Reports' highlighted. Below it, a sub-menu shows 'Activity Report' selected. The main content area is titled 'Payment method' and is set to 'Credit Card'. There are two tabs: 'Summary' and 'Lookup'. The 'Lookup' tab is active, showing a search box with the text 'Lookup by Txn ID / NETBANX Ref. ID' and a 'Go' button. Below the search box, there are several filters: 'Date Range' (2015-11-05 00:00 to 2015-11-05 23:59), 'Account' (1001178394 - AuctionZoom Ltd (USD)), 'Currency' (All), and 'Card brand' (Discover, Maestro, MasterCard, Visa). There are 'Reset' and 'Generate Summary' buttons at the bottom.

Change the Date Range to include the date of the transaction that you are crediting or refunding and click Generate Summary. In a moment, you will be presented with a summary of transactions that occurred during the specified Date Range.

The screenshot shows the results of a search for credit card valid requests. The date range is 'From 2015-10-01 00:00 PDT To 2015-11-05 23:59 PDT'. There is a 'Download All' link. The results are shown in two tables: 'Credit Card Valid Requests' and 'Credit Card Declined Requests'.

Transaction	Status	Count	Amount
Authorizations	Fully Settled	4	1,006.00
Settlements	Completed	4	1,006.00
Credits	Completed	2	115.00

Transaction	Count	Amount
Purchase	1	379.00

Click on the Completed link, in the Settlements row. This will open a page with a link to a list of transactions from the date range.



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Messages (8) Account Statement Virtual Terminal Batch Upload Reports Customer Profiles Settings		
Activity Report Batch Report Chargeback History Scheduled Reports		
Credit Card Settlements Completed		From 2015-10-01 To 2015-11-05
Account	Count	Amount
AuctionZoom Ltd - 1001178394 (USD)	4	1,006.00

Click the link to see the list of transactions.



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Messages (8) Account Statement Virtual Terminal Batch Upload Reports Customer Profiles Settings								
Activity Report Batch Report Chargeback History Scheduled Reports								
Credit Card Settlements Completed - 4 Record(s)		From 2015-10-01 00:00 PDT To 2015-11-05 23:59 PDT						
Rows per page	25							
Date	Txn ID	Merchant Trans. ID	Name	Card Details	Auth Code	AVS	CVD	Amount
2015-10-03 06:57:08	2H4DQDXMGQR026JT92	Order ID 1443880567	G ER	VI Credit xxxx 7899	01243B	Y	M	99.00
2015-10-06 12:14:42	2H4DQD3L6S35EDKZYT	Order ID 1444158844	S E	VI Credit xxxx 9823	416041	Y	M	99.00
2015-10-27 14:27:15	2H4DQE6N8V7E7ZPZZ6	Order ID 1445981095	SI D	VI Credit xxxx 4497	01482C	Y	M	379.00
2015-10-28 11:16:31	2H4DQE895LH19OVZYR	Order ID 1446056151	AI A	VI Credit xxxx 1380	089217	Y	M	429.00

Find the transaction that you're looking for, and click the link in its row under Txn ID.



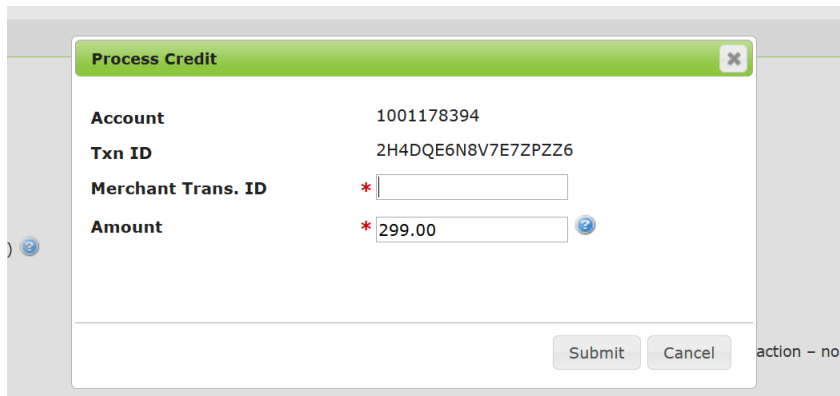
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Messages (8) Account Statement Virtual Terminal Batch Upload Reports Customer Profiles Settings										
Activity Report Batch Report Chargeback History Scheduled Reports										
Settlement Completed										
Txn ID: 2H4DQE6N8V7E7ZPZZ6 Account: 1001178394 AuctionZoom Ltd										
Consumer Information										
Name	Address									
Email address	Address (cont'd)									
Phone number	City									
IP Address	State									
	Country	US								
	Zip code									
Authorization Information										
Merchant Trans. ID	Order ID 1445981095	Frequency	One Time							
Date	2015-10-27 14:27:14	Auth Code	01482C							
Auth. Conf. No.	4536784170	Auth Mode	Purchase							
Amount	379.00 USD	Auth Type	Final							
Remaining to Settle	0.00 USD	AVS Response	Y							
Card Details	VI Credit (Exp. 0417)	CVD Response	M							
Txn ID	2H4DQE6N8V7E7ZPZZ6	Pay Proc Response								
Apple Pay		ECL Code	Failed authentication or not a 3D Secure transaction - no liability shift							
Settlements										
Date	Txn ID	Merchant Trans. ID	Status	Remaining	Amount	Batch ID	Batch Date	ARN	Acquirer Txn ID	
2015-10-27 14:27:15	2H4DQE6N8V7E7ZPZZ6	Order ID 1445981095	Completed	299.00	379.00	13397110	2015-10-28 00:16:14	24643275301000569733576		
Credits										
Date	Txn ID	Merchant Trans. ID	Status	Amount	Batch ID	Batch Date	ARN	Acquirer Txn ID		
2015-10-28 11:19:47	F5eb803c-9bb5-483f-8774-04c4371e7be3	shlprefund	Completed	80.00	13413380	2015-10-29 00:05:13				

Find the + plus icon located near the bottom right. Click this icon to open the credit/refund window.

This window will provide you with an optional transaction ID field. Use this to make a short reference note, if desired.

Enter the amount to credit or refund, up to the full amount.



Account	1001178394
Txn ID	2H4DQE6N8V7E7ZPZZ6
Merchant Trans. ID	* <input type="text"/>
Amount	* 299.00

Submit Cancel action - no

After you click submit, you will be presented with a receipt page. On the page will be a print icon, to allow you to print and save the credit/refund transaction receipt, which you may provide a copy of to your cardholder. The process takes 1 business day to complete and show up on the cardholder's account.

Note that if the transaction has not yet been settled, you will not yet be able to issue the refund or credit. You will need to wait until the day following processing to apply credits and refunds. Also, if your merchant account does not have sufficient funds available to process the refund, Optimal will debit the refund amount from your bank account.

Please note, this is not a definitive guide to processing refunds. If you are unsure about processing refunds or any other function of your merchant account, please contact Optimal's support team.

