How-to Guide

Find (pending/approved/declined/rejected), Refund, Stop Payments

Once a customer makes a payment, it will immediately show in Real-Time Payments. Depending on where in the electronic transmission process a payment is, you may be able to stop or cancel a payment on behalf of your customer or you can issue a refund. Determine the best option below.

Find Out If Your Customer Made a Payment

1. Log onto the PSN Account Management Center
2. In QUICK LINKS, select Real-time Payments
3. Search by customer name, customer ID, payment amount, etc. (make sure to change the date range for the time period being considered)
4. If the payment doesn't display, return to QUICK LINKS, select Declined/Rejected Payments to see if their payment was unsuccessful
5. Search by customer name, customer ID, payment amount, etc. (make sure to change the date range for the time period being considered)
6. If the payment is not there, verify with customer that they received a confirmation number from PSN
   a. *If they did,* call your PSN Service Account Manager to investigate further. Make sure you get the confirmation number from your customer to provide to PSN.
   b. *If they did not* receive a confirmation number, the payment was not processed and they should make the payment "again."

Handling a Declined/Rejected Transaction

1. You can view declined/rejected payments in the PSN Account Management Center. An email notice is also sent to you when an ACH payment is declined or rejected.
2. Since ACH payments are posted each day to your software, you must "back out" the declined/rejected payments from your software. Banks have up to 5 business days to approve or decline check transactions
3. Credit card payments that are declined/rejected are not posted to your software, so you don't have to take any action

Stop/Cancel or Refund Payment

If a payment is still pending, you can cancel it. However, if the payment has already processed, you can issue a refund, but not until that payment has cleared. You must have an "Administrator" role in the PSN Account Management Center to stop or refund payments; if you don't, contact your supervisor.

1. STOP/CANCEL a Payment
   a. Log onto the PSN Account Management Center
   b. In QUICK LINKS, select Stop/Cancel Payment
   c. Search for the customer payment; verify the Payment Status is "Pending;" Select "Options." Follow the prompts to complete the cancelation
2. REFUND a Payment
   a. Log onto the PSN Account Management Center
   b. In QUICK LINKS, select Issue a Refund
   c. Search for the customer payment; then select options. Follow the prompts to complete the refund. NOTE: The option to refund a payment will only appear once the payment has been cleared, you are unable to refund a payment until then.

Still need assistance…

If you require additional help, please submit a TICKET by logging into the PSN Account Management Center; in QUICK LINKS, select "Submit/Monitor Tickets." Your question will be addressed within one business day.

PSN