### NC State Merchants only have access to do Refunds



# Refunds and Dishonors: Quick Guide

This Quick Guide describes how to undo a Cashnet transaction processed on a previous business date.

In Cashnet, there are two methods to do this, known as *refunds* and *dishonors*. This guide describes the difference between refunds and dishonors, and the scenarios where you should perform each method.

**Note:** For instructions on how to undo a transaction processed on the **current business date**, refer to the *Voids & Reversals: Quick Guide*.

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# Operator permissions required to refund and dishonor

Operator permissions are known as *allowable activities* in Cashnet. There are several allowable activities that allow or prevent undo actions such as refunds and dishonors. If your operator settings do not allow you to undo transactions, please contact your campus's Cashnet Administrator for assistance.

### Viewing or modifying an operator's allowable activities

To view or modify an operator's allowable activities, in the left navigation pane, click **Operator Setup**, select an operator, and then click the **Show Allowable Activities** link at the bottom of the page. If you have permission to do so, you can modify an operator's individual allowable activities in this page.



# Allowable activities related to undoing transactions

The following allowable activities are located **Batch & Transaction Maintenance** section of the Allowable Activities list and affect an operator's ability to undo transactions:

- Void/Reverse Transactions
- Authorize Voids/Reversals
- Void Without Being in a Batch

- Bypass Void Restrictions
- Process Dishonored Items
- Process Refunds

For a detailed description of these allowable activities, hover over the ? next to the allowable activity or refer to the *System Setup User Manual* available in the Support Library.

# Determining whether to refund or dishonor

Use the table below to determine whether you should refund or dishonor a particular transaction.

REFUND THE TRANASCTION IF	DISHONOR THE TRANSACTION IF
<ul> <li>Your institution received payment for the transaction and would like to refund that payment due to a return or some other reason.</li> <li>Funds need be returned to the customer through the Cashnet payment processing system.</li> <li>The original transaction was processed on a prior business date.</li> </ul>	<ul> <li>Your institution did not receive payment for the transaction due to a credit card chargeback, a check that did not process, or an ACH payment that did not process.</li> <li>Funds should <b>not</b> be returned to the customer OR funds will be returned to the customer using a process outside of the Cashnet system and the transaction only needs to be negated in Cashnet.</li> <li>The original transaction was processed on a prior business date.</li> </ul>

#### Table 1: Criteria for determining whether to refund or dishonor.

# Important reminder on refunding credit card transactions

Credit card regulations require you to return funds to the same credit card that was used for the original transaction. If a refund involves several transactions or account changes, the refund should be processed by other means than a credit card refund. Please consult your institution's policies and procedures.

# Refunding a transaction in Cashnet

To refund a transaction through the Cashnet application:

- 1. In the top navigation pane, click **Find Transactions**.
- 2. Use the search tools to locate the transaction that you want to refund.



- 3. In the transaction details, click the **Refund** button.
  - **Tip:** For quick reference information on the requirements to perform undo actions, click the **?** next to the Undo Actions text.

Figure	1:	Refund	button	in Find	Transactions.
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New Transactions	5	Undo Actions 🕐		Email Receipt Comments		nments	s 41 4 Þ IÞ		▶ 1▶	
Cashier Dept. Deposit	No Sale	Void	Refund	Dishonor	Endorse	Reprint	Batch Opt	tions	Check	out
Trans. No: 3555 Batch No: 2092	Operator: Station: (	KRISTIE	Date: Time:	12/7/2015 9:54 AM	Busine Effectiv	ss: 11/30/2 ve: 11/30/2	2015 2015	Statu Modu	s: Close le: eMar	d 'ket

A message from webpage loads, asking if you want to process the refund.

4. Click the **OK** button.

The Refund Transaction screen loads, allowing you to set the amount to refund per item as well as the message that will be emailed to the customer. If a partial or full refund has previously been processed, the previously refunded amount will also display.

#### Figure 2: Refund Transaction screen.

Cashiering					т	est Database		
	F	Refund: Transa	ction 283					
					[	Full Amount		
Items Paid	Original Cha	rge Previo	usly Refunded	Available		Amount		
HOUSING-Housing Payment	100	.00	100.00	0.00	0.00			
TUITION-Tuition	250	.00	0.00	250.00	250.00			
Totals	350	.00	100.00	250.00	250.00			
Memo         Image: Send an email to the user at Email Subject       Customer@uni.edu         Email Subject       Test Database - Refund         Image: A refund to your account has been processed through CASHNet for Test Database (the original payment was receipt \$283 on 06/03/2016 at 10:47:03 AM). Please log on to check your payment history for details, or call the Test Database cashier's office.         Image: Process       Process								

5. To quickly default to the full amount, click the **Full Amount** button. Alternatively, you can enter the individual amounts to refund for each item.



- **Note:** If your institution is using SmartPay, service charges are not refundable. Cashnet will automatically prevent the operator from refunding more than the available item amount(s).
- 6. If multiple payment methods were used, the **Select Payment Code** drop-down menu will appear, requiring you to select the payment method to use for the refund. You must select one payment method for refunds—the system will not allocate refunds between multiple forms of payment.
- 7. The **Refund Memo** field can be used to enter up to 50 characters of text to help explain the purpose of the refund. The text entered here will display in the refund transaction when accessed from Find Transactions by the Cashnet operator. This text will not display to the customer.
- 8. In the email fields, you can edit the customer's email address and the default email message text that will be sent to the customer.
- 9. To complete the refund, click **Process**. The system will create a new transaction number that is linked to the original as shown in Figure 3 below.

New Transactions Undo Ac		Actions ?	Email Receipt Comment	is 41 4 <b>&gt;</b> 1>
Cashier Dept. Deposit	No Sale Void Re	fund Dishonor	Endorse Reprint Batch C	Options Checkout
Trans. No: 3243	Operator: DAN	Date: 5/26/2015	Business: 2/26/2015	Status: Closed
Batch No: 1925	Station: 000	Time: 1:52 PM	Effective: 2/26/2015	Module: Refund
This transaction is a refun	d of transaction <u>3176</u> .			

#### Figure 3: Example refund transaction number.

# Dishonoring a transaction in Cashnet

To dishonor a transaction through the Cashnet application:

- 1. In the top navigation pane, click **Find Transactions**.
- 2. Use the search tools to locate the transaction that you want to dishonor.
- 3. In the transaction details, click the **Dishonor** button.
  - Note: For quick reference information on the requirements to perform undo actions, click the 💽 next to the Undo Actions text.

New Transactions	5	Undo Actions ?		Email Rec	eipt Cor	nments	4 4 Þ IÞ	
Cashier Dept. Deposit	No Sale	Void	Refund	Dishonor	Endorse	Reprint	Batch Options	Checkout
Trans. No: 3555 Batch No: 2092	Operator: Station: 0	KRISTIE	Date: Time:	12/7/2015 9:54 AM	Busine Effecti	ess: 11/30/2 ve: 11/30/2	2015 Stati 2015 Modu	ıs: Closed ıle: eMarket

#### Figure 4: Dishonor button in Find Transactions.

A message from webpage loads, asking if you want to process the dishonor.

4. Click the **OK** button.



The Dishonored Item Transaction screen loads, allowing you to set the amount to dishonor per item as well as the message that will be emailed to the customer. If a partial or full refund has previously been processed, the previously refunded amount will also display.

Cashiering				Test Database		
	Dishonored	Item: Transaction 4190				
Items Paid	Original Charg	e Previously Refunded	Available	Amount		
TUITION-Tuition	500.0	0.00	500.00	500.00		
COFFEECUP-Create-Your-Own Mug	14.9	5 0.00	14.95	14.95		
SALESTAX-SALESTAX Print Desc	1.4	2 0.00	1.42	1.42		
Totals	516.3	7 0.00	516.37	516.37		
To add a note to this customer, select the note code from the drop-down menu and enter note comments in the box below.         Select note code         Note Comments         Memo						
✓ Send an email to the user at       customer@uni.edu         Email Subject       Test Database - Reversal         TXNO: 4190       RTXNO: @RTXNO         DATE: 09/27/2016       TIME: 08:11:20 AM         AMT: \$516.37       OPER: @OPER						
	REFV	AL: @REFVAL	Ρ	rocess Cancel		

#### Figure 5: Dishonored Item Transaction screen.

- 5. To quickly default to the full amount, click the **Full Amount** button. Alternatively, you can enter the individual amounts to dishonor for each item.
- 6. If multiple payment methods were used, the **Select Payment Code** drop-down menu will appear, requiring you to select the payment method to use for the dishonor. You must select one payment method for the dishonor.
- 7. If you would like to add a Note Code for informational purposes, or to prevent the customer from using a certain method or methods in the future, click the **Select note code** drop-down menu and select the appropriate Note Code. You may also enter Note Code comments below.



- 8. The **Refund Memo** field can be used to enter up to 50 characters of text to help explain the purpose of the dishonor. The text entered here will display in the dishonor transaction when accessed from Find Transactions by the Cashnet operator. This text will not display to the customer.
- 9. In the email fields, you can edit the customer's email address and the default email message text that will be sent to the customer.
- 10. To complete the refund, click **Process**. The system will create a new transaction number that is linked to the original as shown in Figure 6 below.

#### Figure 6: Example dishonor transaction number.

New Transactions	Transactions Undo Actions 💽		Email Receipt Cor	nments
Cashier Dept. Deposit	No Sale Void	Refund Dishonor	Endorse Reprint	Batch Options Checkout
Trans. No: 4255	Operator: DAN	Date: 12/7/2016	Business: 10/20/	2016 Status: Closed
Batch No: 2330	Station: 000	Time: 9:27 AM	Effective: 10/20/	2016 Module: Refund
This transaction is a dishonore	ed item of transactio	n <u>283</u> .		

# Additional tips and features

# Adding comments when undoing a transaction

In Find Transactions, operators can add comments to transactions, which could be useful in storing store details about why a transaction was refunded or dishonored.

To add comments, operators must have the "Allow Transaction Comments" allowable activity set to *at least* Add **Only**. Keep in mind that the Publish option will allow the operator to enter messages that can display to payers on the ePayment site or the electronic receipt.

To add a comment to a transaction in Cashnet:

- 1. In the top navigation pane, click **Find Transactions**.
- 2. Use the search tools to locate the transaction that you want to comment on.
- 3. In the transaction details, click the **Comments** button.

#### Figure 7: Comments button.

New Transactions Undo Actions		o Actions ?	Email Receipt	Comments	
Cashier Dept. Deposit	No Sale Void R	efund Dishonor	Endorse Reprint	t Batch Opti	ons Checkout
Trans. No: 3241	Operator: EPAYMEN	T Date: 5/18/2015	Business: 2/2	6/2015	Status: Closed
Batch No: 1913	Station: EPAYMENT	Time: 11:06 AM	Effective: 2/2	6/2015	Module: Web

The Transaction Comments window loads.

4. In the text area, enter your comment.



5. If you have permission to do so, and would like this comment to be visible to the payer on the ePayment site and the electronic receipt, check the **Publish** checkbox.

💋 CASHNet Webpage Dialog	×						
Transaction Comments							
Student ID: JIM - Test User Transaction Number: 3241 New Comment							
Click on the 'New Comment' button to add a transaction comment. Enter text and then click on the 'Save' button. If the customer should see the transaction comment in email receipts and when viewing the transaction in ePayment/eMarket, check the 'Publish' checkbox. Operators must be granted permission to access the 'New Comment' button, 'Publish' checkbox and 'Modify' and 'Delete' buttons.							
Publish							
Jim called to request this be reversed due to the wrong payment method for the transaction.							
Close							

Figure 8. Transaction comments webpage.

6. Click Save.

### Receiving an administrator email when refunds are processed

Administrators can receive automatic email notifications whenever refund or dishonor transactions are processed. To do this, set the email addresses in the Control Parameters **Refund Notification Email** field. If you would like to update this field, contact Cashnet Deployment or Support for assistance.

### Sending an email to customers from a default email address

In order to send refund notification emails to customers through Cashnet, a valid email address must be entered in Control Parameters in the **Refund Email From Address** field. In most cases, colleges and universities elect to use a "noreply" email address. If this field is blank, a warning message will appear above the **Send an email to the user at** checkbox when processing the refund. If you would like to update this field, contact Cashnet Deployment or Support.