

# Results Payments, Powered by Jupico

## Merchant FAQ

### About Results Payments

Results Software's embedded payments solution is powered by Jupico, providing integrated payment processing along with merchant funding, reporting, PCI compliance support, dispute management, and merchant support.

### Getting Paid

#### When will funds for my card and eCheck transactions be deposited?

Jupico batches credit/signature debit card transactions daily at approximately 9:00 PM Eastern Time. Card transactions included in that batch are then submitted for settlement the following day and deposited according to the general schedule below.

| Card Transactions Processed | Expected Deposit    |
|-----------------------------|---------------------|
| Monday                      | Wednesday           |
| Tuesday                     | Thursday            |
| Wednesday                   | Friday              |
| Thursday                    | Saturday* or Monday |
| Friday and Saturday         | Monday              |
| Sunday                      | Tuesday             |

For eCheck transactions, those are also batched out daily at approximately 9:00 PM Eastern Time. eCheck transactions included in that batch are settled on a two-business-day delay and deposited according to the general schedule below.

| eCheck Transactions Processed | Expected Deposit    |
|-------------------------------|---------------------|
| Monday                        | Thursday            |
| Tuesday                       | Friday              |
| Wednesday                     | Saturday* or Monday |
| Thursday                      | Tuesday             |
| Friday, Saturday, and Sunday  | Wednesday           |

*\*Saturday availability depends on whether your bank processes incoming ACH deposits on Saturdays.*

*\*\*Some merchants may have a longer funding timeframe based on their approved underwriting and risk profile.*

## How will deposits appear in my bank account?

Deposits from your payment processing account will generally appear on your bank statement under the name Jupico.

## What are the different fee types and how are they calculated?

There are two types of fees:

- › Processing fee: the percentage and per-transaction fee Jupico charges to process the payment.
- › Platform fee: the fee the platform charges for usage.

Processing and platform fees are calculated daily and deducted from your processing activity, so the amount deposited into your bank account is the net amount after applicable fees.

## How can I reconcile deposits to my transactions?

The Payouts report in Jupico Backoffice is designed to make reconciliation simple. Each payout represents a batch of transactions deposited together.

You can:

- › View each payout amount and status
- › Select an individual payout to see the transactions included in that batch, the breakdown of fees by transaction, and the total net amount by transaction
- › Match the payout amount to the corresponding deposit on your bank statement

## Where can I review my processing fees?

Along with the Payouts report, the Fees report in Jupico Backoffice provides a breakdown of fees associated with individual transactions, including applicable processing and platform fees. Fees are also shown inside Results on the payments detail for the applicable project or job.

Your specific pricing is based on the terms established for your merchant account.

## Transactions, Refunds, and Voids

### Where can I review my transactions?

Transaction activity is available through Jupico Backoffice in the Transactions report. Merchants can review transaction details and locate individual transactions when additional research, a refund, or a void is needed.

### What is the difference between a void and a refund?

A void cancels an approved transaction before it completes settlement. Voids are generally available for approximately 25 minutes after the original transaction.

Once a transaction has settled, the transaction must instead be refunded.

### How long does it take a customer to receive a refund?

Once a refund is processed, it typically takes approximately 3 to 7 business days for the credit to appear in the customer's account.

The actual timing is controlled by the customer's card issuer, so some refunds may appear sooner or take slightly longer.

## Chargebacks and Disputes

### What happens if one of my customers disputes a transaction?

When a cardholder disputes a payment with their card issuer, Jupico receives the dispute and notifies the merchant by email. Disputes can also be reviewed through the Disputes section of Jupico Backoffice.

The disputed transaction amount and applicable dispute fee are debited when the chargeback is received.

The merchant can then decide whether to accept the dispute or challenge it by providing supporting evidence.

### How do I respond to a chargeback?

If you believe the transaction is valid, you can challenge the dispute by responding to the Jupico dispute notification with the requested supporting documentation.

Response deadlines vary by card network and dispute type but are generally between 7 and 21 days. The specific deadline will be included with the dispute.

If no response is submitted by the deadline, the merchant will lose the opportunity to recover the disputed funds.

## What information should I provide when challenging a chargeback?

The best evidence depends on why the customer disputed the transaction, but helpful documentation may include:

- › Order or transaction details
- › Receipts
- › Customer communications
- › Proof the customer authorized the purchase
- › Signed agreements or contracts
- › Proof of delivery or service
- › Relevant refund or cancellation policies
- › Evidence that the customer agreed to applicable terms
- › AVS or CVV results, when applicable
- › System records or other documentation showing the product or service was provided

Evidence should be concise, organized, easy to read, and directly related to the customer's dispute reason.

## What can I do to help prevent chargebacks?

Good practices include:

- › Clearly displaying refund and cancellation policies before purchase
- › Making customer service contact information easy to find
- › Responding quickly to customer concerns
- › Issuing legitimate refunds promptly rather than allowing complaints to become disputes
- › Using clear billing descriptors customers will recognize
- › Using available card verification tools such as CVV and AVS
- › Retaining documentation showing the customer authorized the transaction
- › Maintaining proof that products or services were delivered

No business can eliminate chargebacks entirely, but good documentation and customer service practices can significantly reduce avoidable disputes.

## ACH Returns

### What happens when an eCheck or ACH payment is returned?

If a customer's financial institution returns an ACH transaction after the funds have already been deposited to you, Jupico will notify you by email.

Because the original transaction was previously funded, the returned transaction amount must be reversed. Your account will be debited for:

- › The original ACH transaction amount
- › The applicable ACH return fee

### What should I do if an ACH transaction is returned?

We recommend contacting the affected customer directly to resolve the returned payment. This may include arranging an alternate form of payment or, when appropriate, obtaining updated bank account information before attempting another ACH transaction.

Unlike a card chargeback, an ACH return is generally not something the merchant can challenge through a dispute process. The next step is typically to work directly with the customer to collect the amount owed.

## PCI Compliance and Security

### Do I have to complete PCI compliance?

Yes. Businesses that accept payment cards are required to validate their compliance with the Payment Card Industry Data Security Standard (PCI DSS) each year.

Because payments are integrated through Results Software and Jupico, much of the PCI responsibility associated with the payment technology is handled for you.

Merchants are still required to complete a short annual compliance attestation covering the responsibilities that remain with their business.

### How difficult is the PCI questionnaire?

For merchants using the supported integration, Jupico pre-populates most of the applicable questionnaire based on how payments are being accepted.

The current merchant process has 8 of 14 questions already completed, leaving only a small number of questions for the merchant to review and answer. For most merchants, the annual questionnaire takes less than five minutes.

Jupico's support team is also available if you have questions while completing it.

## How often do I need to complete PCI compliance?

PCI compliance must generally be validated annually. Jupico will notify merchants when their next validation is required.

## Account and Banking Changes

### Can I change the bank account where my deposits are sent?

Yes. The account owner can submit updated banking information through Jupico Backoffice.

Once submitted, Jupico reviews and verifies the new bank account information before changing where merchant deposits are sent.

If the account can be successfully verified electronically, the update can be completed without additional documentation. If additional verification is required, Jupico may request documentation such as a permanent voided check or bank letter.

### What if my business ownership, legal name, or Employer Identification Number (EIN) changes?

Certain changes to a merchant's legal entity or ownership may require additional review or a new merchant account rather than a simple profile update.

Contact Results Software or Jupico before making a significant ownership, legal-name, or tax-ID change so the appropriate process can be determined.

## Tax Documents

### How do I access my Form 1099-K?

When applicable, Jupico provides merchants access to Form 1099-K through its tax-document provider, Tax1099 / Zenwork xForce.

Merchants are provided instructions for securely accessing their tax documents electronically. Merchants should consult their tax professional regarding how Form 1099-K applies to their business.

## Support

### How do I access my Form 1099-K?

Results Software remains your primary partner for the software experience, while Jupico supports the underlying payment-processing account, including areas such as funding, PCI compliance, disputes, account verification, and payment-processing questions.

We are open Monday – Friday 8:30 AM – 5:00 PM CST and can be reached by the ways below:

- › **Email:** [support@jupico.com](mailto:support@jupico.com)
- › **Phone:** (469) 445-4970
- › **Submit Support Ticket:** Select **ONLINE SUPPORT** on the login screen of Jupico Backoffice.

Additional how-to guides and merchant resources are also available through the [Jupico Merchant Help Docs](#).