



NETbilling's Best Practices for Merchants using NBcheck (ACH processing)

NETbilling has developed some solutions to help you comply with the latest NACHA dispute rules which require all ACH merchants maintain a dispute ratio less than 1%.

1. One of the features that NETbilling is providing to help you track “not-authorized” chargebacks is the “NBCheck ‘Not-Authorized’ Monitor”. It is found under the “Standard Reports” link in the navigation menu in the NETbilling Administration Area. In this report, the “not-authorized” percent column should never exceed 1.0 percent within 60 days or two calendar months, respectively. This convenient tool will give you the ability to monitor your percentages closely.
2. To help reduce exposure to “not authorized” chargebacks, NETbilling also requires that some changes occur within your website for merchant using the Direct Mode API.
 - To assist in creating a clear record of approval by the consumer, any cross-selling and up-selling selections on the payment page must be un-checked by default. NETbilling will review this requirement upon your successful processing under 1.0 percent of “not-authorized” transactions within the given period.
 - Also, a telephone number should be available to the consumer for inquiries, and must be answered by appropriate personnel during normal business hours.
3. The JavaScript includes an agreement checkbox image, which can be added to your payment form with ease. The agreement states that the consumer is the legal owner of the checking account and they approve of the current and recurring debit amount in accordance with the subscriber agreement, if applicable. This tool will help solidify documents and create a clear authorization by the consumer. Using this JavaScript feature will ensure that a transaction cannot go through unless the box has been checked.

For further reference, this JavaScript can be located at:

https://secure.netbilling.com/public/docs/agent/public/directmode/assent_key.html

NETbilling has developed some options within this JavaScript that will allow you to improve the appearance and behavior of the agreement box. This will give you the ability to keep your payment form consistent and create the look and feel of your choice for your website. It will be your preference to change the size, color and face of the font in the text. You will also have the option to specify the size and color of the actual agreement box.

Please note: All Merchants using NBcheck must upgrade to Direct Mode 3.1.

All call centers are responsible for following *The NACHA Operating Rules*, Section 2.17 [ODFI Reporting Requirements](#).