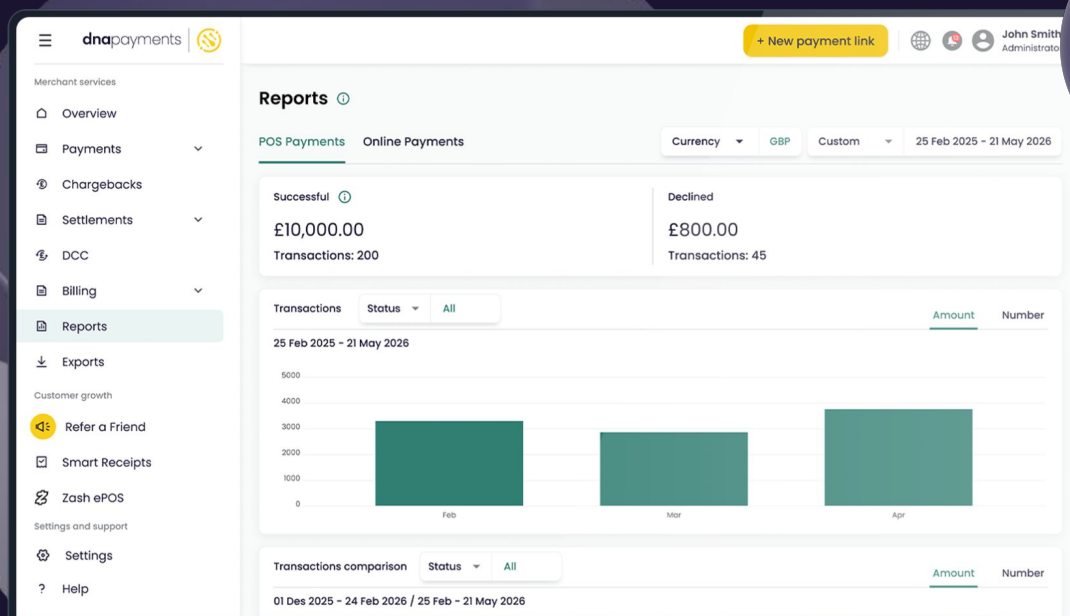


dnapayments



Net Daily Settlements Guide

Contact DNA Payments

accountmanagement@dnapaymentsgroup.com

dnapayments.com

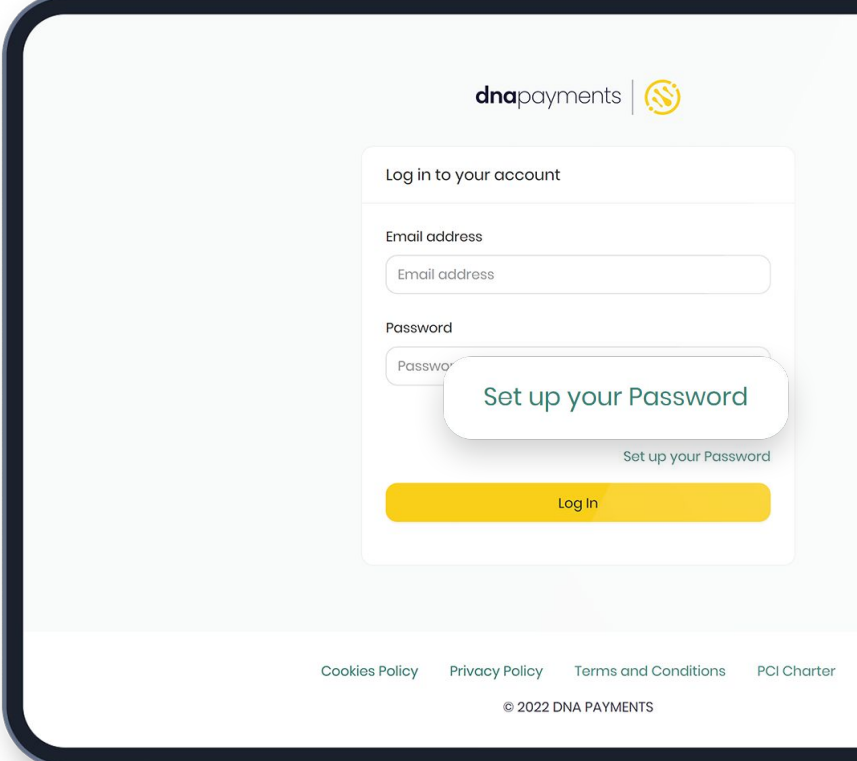
0208 102 8004

How we charge and settle payments

All transactions made online or via one of our payment terminals can be monitored via our Merchant Portal if you're a DNA Payments Acquiring merchant.

Once your application with us is approved and your onboarding journey is complete, you'll receive emails to introduce you to our Merchant Portal, how to log in, and the features and tools it has to offer your business.

Once logged in, you can start tracking your payments, settlements and charges and download statements and invoices for accounting purposes.



The screenshot shows the DNA Payments Merchant Portal login interface. At the top right, the logo reads "dnapayments" with a yellow circular icon containing a stylized 'S'. Below the logo, the heading "Log in to your account" is displayed. The form contains two input fields: "Email address" and "Password". A yellow button labeled "Log In" is positioned at the bottom of the form. A modal dialog box is overlaid on the form, titled "Set up your Password", with a "Set up your Password" button inside it. At the bottom of the page, there are links for "Cookies Policy", "Privacy Policy", "Terms and Conditions", and "PCI Charter", along with the copyright notice "© 2022 DNA PAYMENTS".

How we charge and bill you with Net Daily

Net settlement is where you receive your settlement payment with the fees already deducted.

These fees can include transactional fees, authorisation fees, refund fees, etc.

Net Daily in simple terms: Your business is set up on Net Daily settlement.

This means that transaction-level charges, such as your Merchant Service Charge, authorisation fees and transaction settlement fees, are deducted before the remaining amount is paid to your bank account.

For example, if you process a £100 transaction and the applicable transaction-level charges total £1.50, the amount due for settlement would be £98.50. This amount is then paid to you in line with your agreed settlement timescale, such as T+1 or T+3.

This happens on an ongoing basis throughout the month, so you receive settlement payments regularly without waiting for a monthly reconciliation.

Monthly recurring fees are handled separately. These include charges such as your Acept service subscription fee or minimum monthly service charge. These are charged at the end of the month and deducted from your next available settlement payment, typically the first settlement of the following month.

For example, if your monthly recurring fees total £30 and your next settlement payment is £130, the £30 will be deducted from that settlement and you will receive £100. If the next settlement is not sufficient to cover the monthly fees in full, the remaining balance may be deducted from subsequent settlement payments until fully recovered.

NOTE:

The full value of refunds and chargebacks (not just the fees) are also deducted from the overall settlement amount on the date they are settled, as these are treated as transactions, along with any associated fees. This isn't unique to net settlement, as the transaction values (not the fees) are also deducted from the settlement amount for gross settlement.

Settlements and Statements

Settlements via the left-hand menu

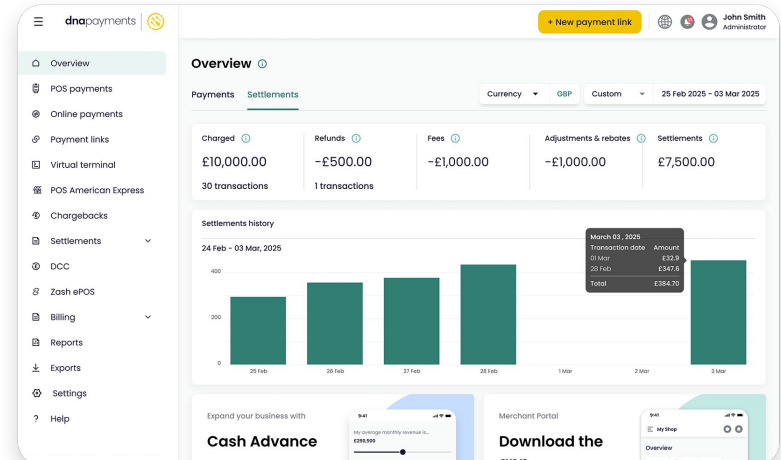
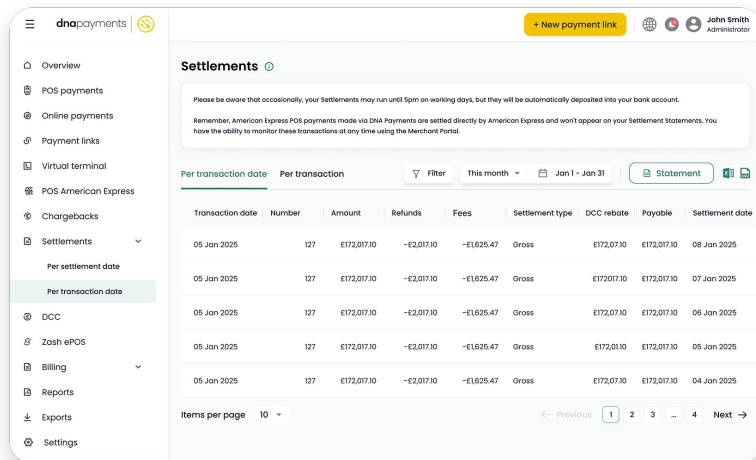
You can view your Settlements **Per Settlement Date** or **Per Transaction Date** using the dropdown on the left-hand menu of your Merchant Portal.

Each of these views provides a snapshot chart of your transactions Charged, Refunds, Fees, Adjustments & rebates and Settlements over the previous 31 days period, plus a chart of your Settlements history by **Per Settlement Date** or **Per Transaction Date**, depending on which view you've selected.

Settlements via the Overview page

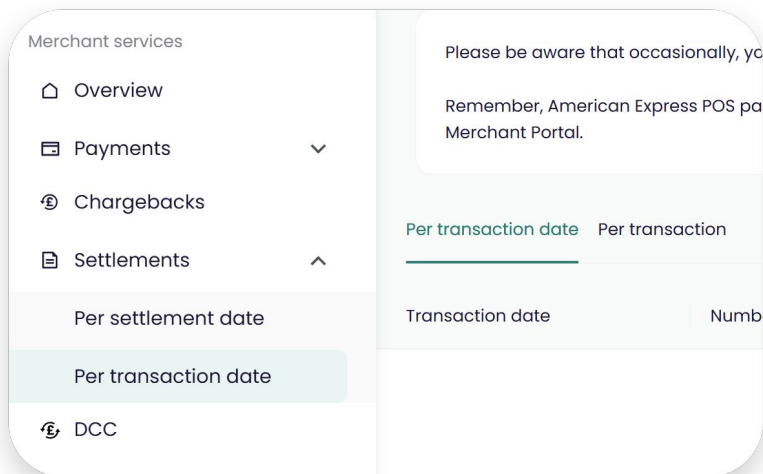
You can also view your Settlements snapshot data on the Overview page.

The **Settlements** view on the Overview page lets you see how much is being settled to your bank account each day, with fees, adjustments, and refunds, as well as your settlement frequency. If you're on T+2 settlement - a sale you make on Monday will appear in the Monday view on the Payments view. Then, when it reaches your bank account on Wednesday, it'll appear on the Settlements view accordingly.



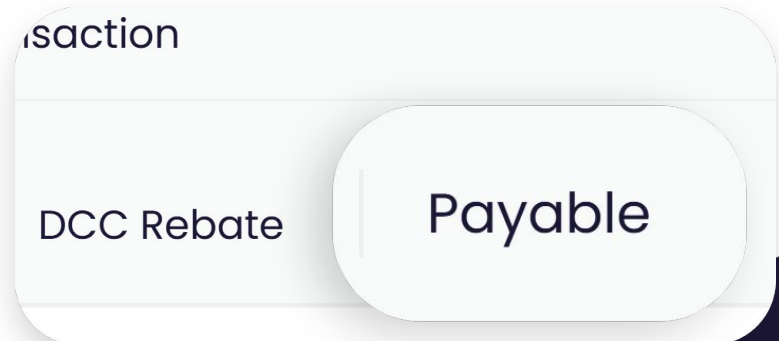
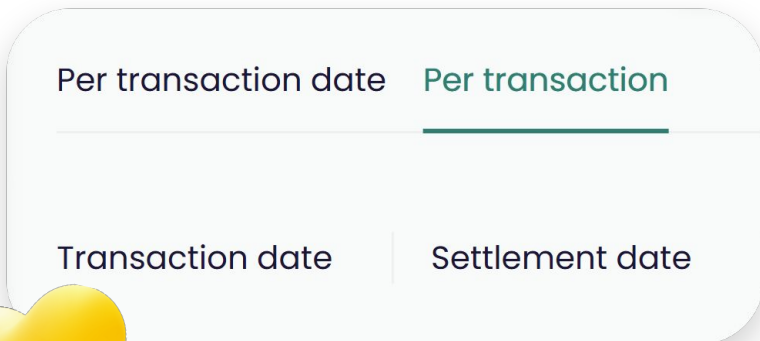
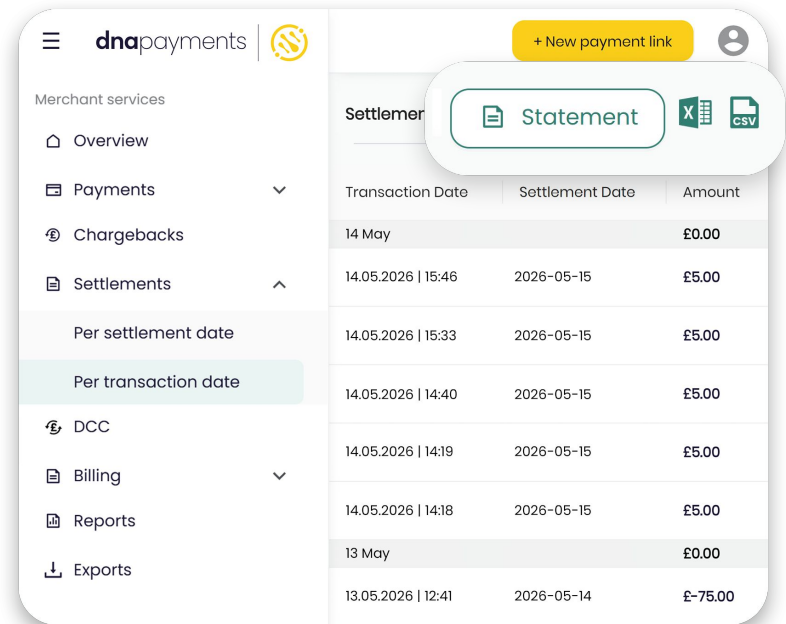
Viewing your Net Daily transactions

You can view more granular detail on each transaction, with the fees and amount payable view the **Per transaction** tab via the **Per transaction date** menu dropdown:



This view will give you access to search all your transactions using the date and set filters to your desired output and gives detail on the **Total Fee** and amount **Payable** for reconciliation purposes, by scrolling to the right.

Once the data view is set to your desired date range, you can export this data as an **Excel** or **.CSV** for accounting purposes, which will appear on the Exports menu option once ready.



Where do I view and download my Settlement Statements?

All transactions settled are itemised and outlined on your Settlement Statements. Your Statement includes data on the following:

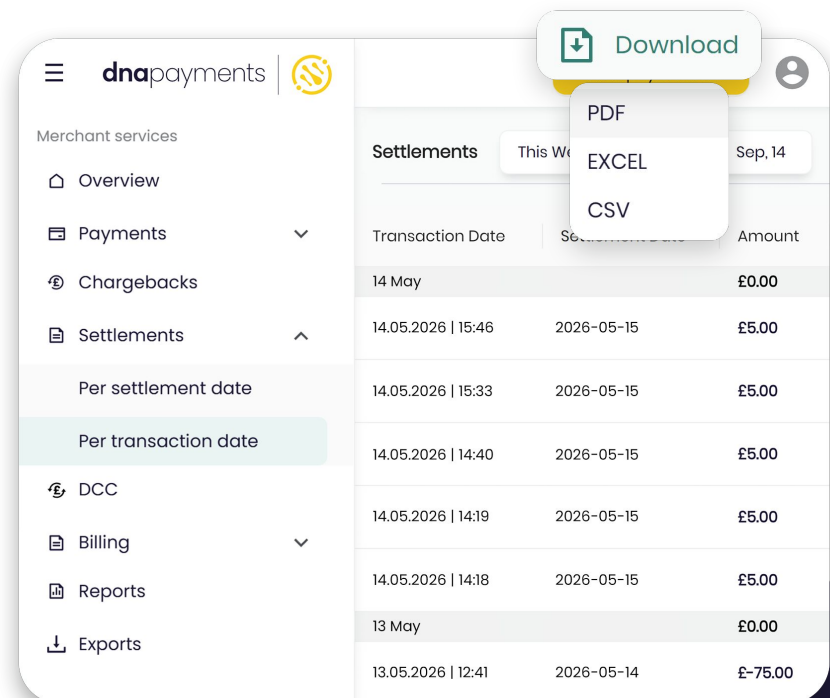
- 1 Card type
- 2 Volume of transactions
- 3 Value of transactions

All of this data is itemised and consolidated by the transaction date.

Downloading your Settlement Statements

To download your Settlements Statements, please log in to our Merchant Portal and:

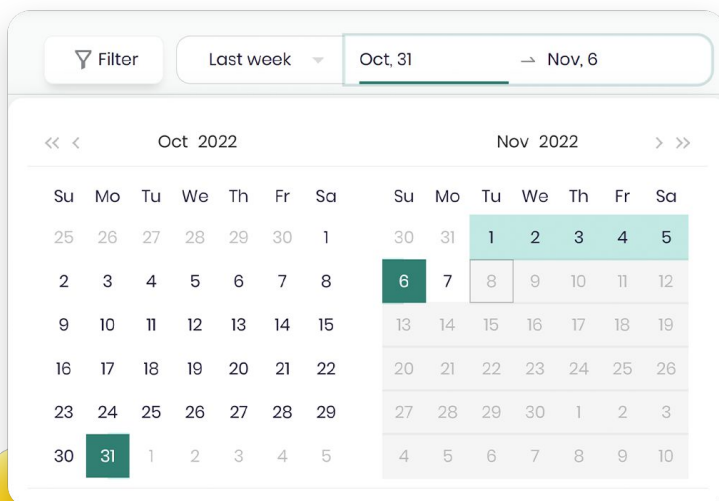
- 1 Select the **“Settlements”** page on the menu bar.
- 2 Go to the **“Download”** button on the top right-hand side of the screen.
- 3 Download either as a **PDF, Excel, or CSV** file.



Set date parameters for custom downloads

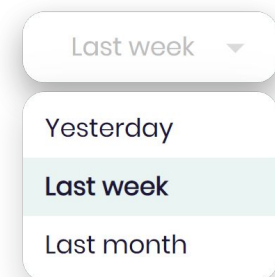
To set custom date parameters:

- 1 Go to the top search toolbar on your **"Settlements"** page.
- 2 Click on the dates shown.
- 3 Select your start and end date period using the calendar.
- 4 Select the **"Download"** button on the top right-hand side of the screen.
- 5 Select the format of the document (PDF, Excel, or CSV file).
- 6 Your Statement will download to your device.



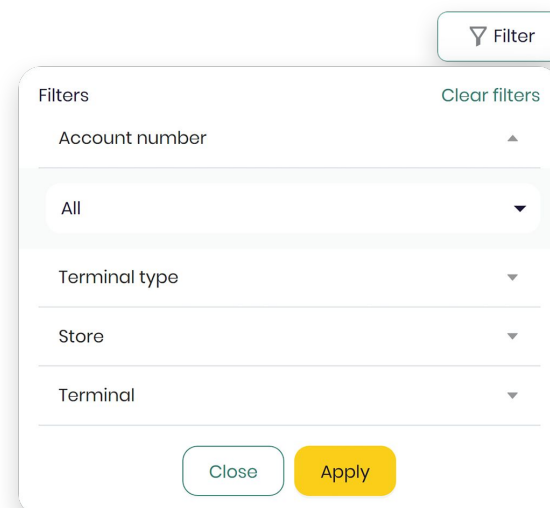
Alternatively, you can use the quick date parameter results button next to the calendar, just to the left, which gives you the option to search by:

- **Yesterday**
- **Last week**
- **Last month**



You can also search using the Filter dropdown option on the toolbar, where you can search by:

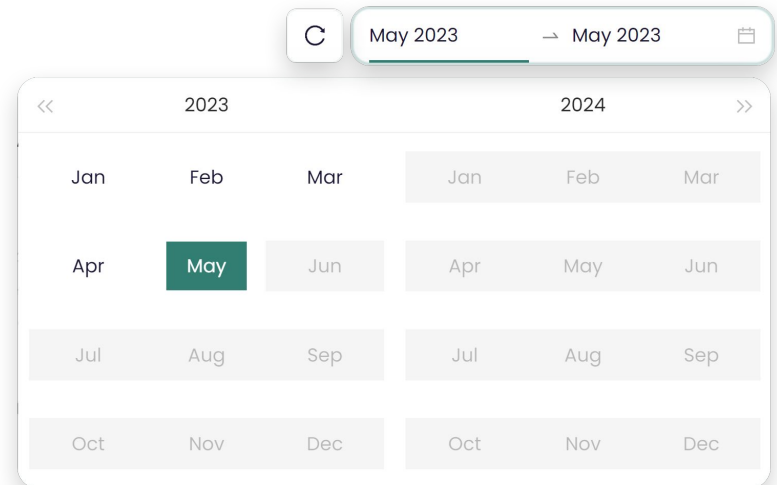
- **Account number**
- **Terminal type** (POS or any other type)
- **Store**
- **Terminal** (terminal ID)



Set date parameters for custom downloads

To set custom date parameters:

- 1 Go to the top search toolbar on your **"Billing"** page.
- 2 Click on the dates shown by month only.
- 3 Select your start and end date period using the calendar.
- 4 From the **Actions**, select the **"Download"** button.
- 5 Your **Invoice** will download to your device.



How do refunds work?

A customer's refund, whether via a POS payment terminal or an online payment solution, gets netted immediately from the same day it's processed, and you, as a merchant, will be charged 50p (for example) per refund, which is in line with your monthly rates and fees on your monthly billing cycle.

EXAMPLE:

Merchant A processes a refund of £70 on the 6th of July; this £70 gets netted from their transactions processed on the 6th of July - it's taken immediately to give back to the cardholder. The 50p charge related to this refund action is then netted on the 1st of August (if the billing term is Net Daily or Net Monthly).

Settlements and Statements

Your Statement deduction summaries

Once downloaded, your Statement is colour coded on page 1 showing the breakdown of charges for monthly fees, plus much more, and will look like:

{Merchant name}
Settlements Statement Summary
{ID}, {Period}

{Merchant name} Merchant number (UBER ID)
{Address line 1} Billing period {Period}
{Address line 2} Statement date {Date}
{Post-code}

Statement Summary

Start balance, GBP	50.00
Processed volume, GBP	29 000.00
Refunds and chargebacks volume, GBP	-2 000.00
NET Processed volume, GBP	27 000.00

Fees summary

	GBP
A Transactional fees	2 385.00
B Recurring fees	0.00
C Non-recurring / One-off fees	0.00
D Other merchant fees	80.00
E Tip/Jar Gratuity	80.00
Total fees	2 385.00

VAT summary, GBP 10.00

Settled amount, GBP 24 665.00

End balance, GBP 1 000.00

Important information

- Monthly statements are generated on the 1st day of each Month and can be viewed and downloaded from the Dna Payments Merchant Portal
- This statement represents averaged Interchange and Acquiring fees. Detailed breakdown of Interchange and Acquiring fees can be found on the Merchant portal
- All monthly fees are charged on the 1st of each month
- Statement is based on the processed date
- "Processed date" is the day when transaction was processed and completed

Monitor online
Monitor transactions in real-time and access transparent fee breakdowns for optimised control with Dna Payments Merchant Portal portal.dnapayments.com

FAQ on a website
Discover answers to your questions by exploring our informative FAQ section on the website. dnapayments.com/faq

Get in touch
dnapayments.com
support@dnapaymentsgroup.com
0208 822 8100

Dna Payments Limited (Company No 1184868 / FCA No 609533)
Registered office: 10 Lower Grosvenor Place, London, SW1W 0EN, Dna Payments Limited is authorised by the Financial Conduct Authority under the Payment Services Regulations 2017 for the provision of payment services.

Page 1 of 5

Your summaries include

- 1 Start balance, GBP
- 2 Processed volume, GBP
- 3 Refunds and chargebacks volume, GBP
- 4 NET Processed volume, GBP
- 5 Colour coded deductions and DCC Rebates summary, plus total amount, which has full summary sections for:
 - Transactional fees
 - Recurring fees
 - Non-recurring / One-off fees
 - Other merchant fees
 - DCC Rebates
- 6 VAT summary, GBP
- 7 Settled amount, GBP
- 8 End balance, GBP

Settlement period

Any transactions successfully processed through our Payment Solutions are automatically settled in your Bank Account within the Settlement period as per your Acquiring Agreement.

Your Settlement period is outlined on your MSA and will either be:

- 1 T1: Your funds will be settled the next business/working day
- 2 T2: Your funds will be settled on the second business/working day
- 3 T3: Your funds will be settled on the third business/working day

If your Settlement dashboard shows a transaction stating 'Not yet settled', this will be due to the above settlement period, and you'll need to refer to your MSA to find out when funds will be settled in your bank account.

All charges related to your transactions and MMSC will be available on your billing invoice, sent to you monthly, and also available to download via the Billing section of our Merchant Portal.

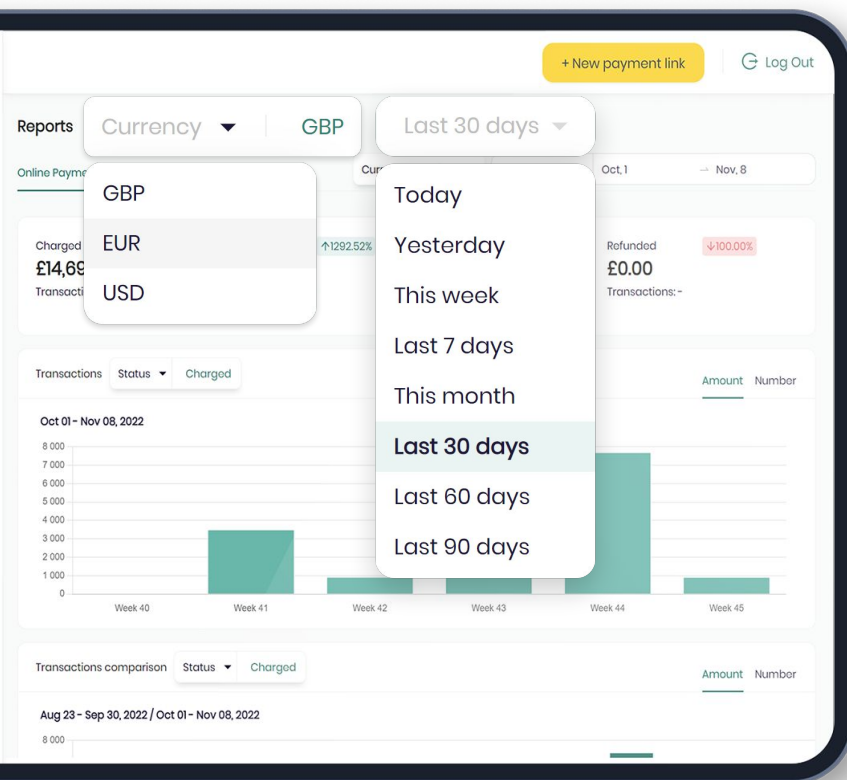
NOTE:

T+N is based on your banking date, not your transaction date. However, for most transactions, the transaction date and banking date are the same.

Reports

Our **Reports** page provides a detailed overview and breakdown of your transactions where you can:

- View analytics as real-time charts of your Online Payments and POS Payments
- Monitor and report on the progress of your business's payment activity
- Get valuable insight into your growth, trends and much more



Using the top search toolbar bar on your Reports page, you can access your business's common day-to-date payment workflows and search by:

- **Currency**
- **Date**

Set date parameters

To set custom date parameters:

- 1 Go to the top search toolbar.
- 2 Click on the dates shown.
- 3 Select your desired start and end date period on the calendar that is then displayed, or you can use the quick set date parameter results button next to the calendar dates, just to the left, which gives you the option to search by:

- **Today**
- **Yesterday**
- **This week**
- **Last 7 days**
- **This month**
- **Last 30 days**
- **Last 60 days**
- **Last 90 days**

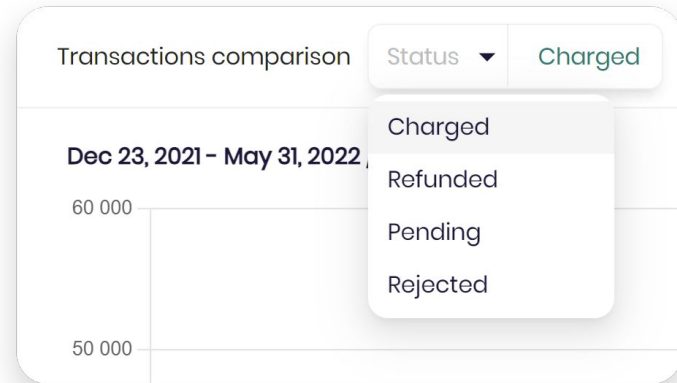
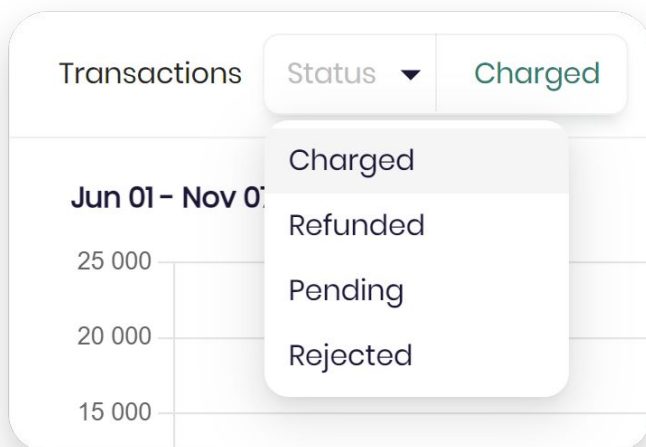
Reports (continued)

Once you've set the custom dates and highlighted your date period in yellow, your data will be ready to monitor or manage.

The top of your Reports page will display your search results: Charged transactions, Pending transactions, Cancelled transactions and Refunded transactions.

Your transaction search results are also displayed as line charts, which can be viewed as:

- **Transactions** (viewed either as Amount or Number of transactions)
- **Transactions comparison** (viewed either as Amount or Number of transactions)



You can also search for transactions on these charts by using the Status dropdown, which shows your transactions by:

- **Charged**
- **Refunded**
- **Pending**
- **Rejected**

The circular charts show you your transactions by:

- **Payment methods**
- **Card methods**
- **Issuing banks** (card payments only)

Again, these can be refined using the Status dropdown, which shows your transactions by:

- **Charged**
- **Refunded**
- **Pending**
- **Rejected**

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Pioneering payment solutions, powering businesses to thrive

DNA Payments Limited (Company No.11154668 /FCA No.806630).
Registered office: 10 Lower Grosvenor Place, London, SW1W 0EN.
DNA Payments Limited is authorised by the Financial Conduct
Authority under the Payment Service Regulations 2017 for the
provision of payment services.

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