

NETELLER Direct v4.1 - Messaging to Members

Error 1010 – “Insufficient Funds in your NETELLER Account”

After Merchants implement NETELLER Direct v4.1, their Members will experience enhanced error handling for Error 1010 which is expected to proceed as follows:

- The Member tries to transfer funds to the Merchant and the amount requested exceeds the Member’s available NETELLER account balance.
- Once the error has occurred a pop-up window will appear inviting the Member to sign into their NETELLER account. Once signed in, the Member can see limited account information, including last attempted transaction value (which failed) and available balance. At this point, the Member has two options:
 1. To close the window and return to the Merchant site and enter a new “transfer to” amount lower than the given NETELLER balance.

OR

 2. Sign in to NETELLER from www.neteller.com, add funds to the NETELLER account and then return to the Merchant site to transfer funds.

Because this error appears in a pop-up window from a Merchant site, there are two issues that may arise:

- The Member’s browser security settings might suppress the pop-up window. In this case the Member will not see the pop-up window; thus, no change to the user experience will be evident.
- The Member may interpret the pop-up window as a ‘phishing’ attempt since it requests a NETELLER password.
 - If a Member contacts you with the above concern, communicate the following information:
 - The pop-up is SSL encrypted and comes directly from NETELLER. It contains a VeriSign logo ensuring this is a legitimate NETELLER communiqué.
 - This feature is intended to provide Members with easier, more seamless access to NETELLER account information. Members can still log in to NETELLER from www.neteller.com and transact as before.

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Messaging to Members

Error 1013 – “Insufficient Funds Available for instaCASH.”

After Merchants implement NETELLER Direct v4.1, their Members will experience enhanced error handling for Error 1013 which is expected to proceed as follows:

- The Member tries to transfer instaCASH funds to the Merchant and the amount requested exceeds available instaCASH limits.
- Once the error has occurred a pop-up window will appear inviting the Member to sign into their NETELLER account. Once signed in, the Member can see account information, including last attempted transaction value (which failed) and available instaCASH balance.

Any issues arising from the pop-up window can be treated the same as in Error 1010.

- After signing in via the pop-up, the Member has two options:
 1. To close the window and return to the Merchant site where a request for a transaction within existing instaCASH limits can be made.

OR, if the Member is eligible for an increase to the existing instaCASH limit,
 2. To accept the increase by selecting “Yes”.
 - a. If the Member chooses this option, the instaCASH limit will be instantly updated.
- If the Member is not eligible, an increase to the instaCASH will not be offered.

Appendix A – Summary of External Messages

Talking Points

These are the key points you will want to communicate Members if you receive any questions regarding this new error handling functionality.

- This feature provides Members with easier, more seamless access to their NETELLER account information from Merchant sites when an Error 1010 or 1013 has occurred.
- This feature includes a link to sign in to NETELLER; clicking on this link causes a pop-up window to appear. This pop-up window may be blocked by Members' browsers or third-party pop-up blocking tools.
 - If Members do not see the pop-up window, they can either lower their browser security settings to "Medium" or add www.neteller.com to their "safe sites" list. If the pop-up window still does not appear, it is likely that the Merchant has not yet implemented this feature.
 - The pop-up is SSL encrypted and comes directly from NETELLER. It contains a VeriSign logo ensuring that it is a legitimate NETELLER communiqué.
- This feature might not be available on every Merchant site since not all Merchants are deploying this feature simultaneously.
- The option to instantly increase instaCASH limits will only be offered to Members who are eligible for an increase.
- Members are still able to log in to their NETELLER accounts from www.neteller.com and view them as before.