

# atgPAY TRAINING



You will learn how to use atgPay effectively in your auctions.

We will go through:

The Bidder Experience.....	3
Before an Auction.....	7
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Payrix Basics.....	21
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**Bob Customer**  
Account: Active

- Dashboard
- Watching
- Saved Searches
- Buying
- Purchased
- Events
- Invoices
- Account
- Payment Info
- Tax Exemptions

## Invoices

**Invoices** - Select an auction to view your invoice. March 2024 Go

3/19/2024 - 3/19/2024 **Utah Auction Company** | Hide Invoice  
Testing BP 2 Spanish Fork, UT

### Invoice Detail

**Invoice #:** 72    **Invoice Date:** 3/19/2024    **Buyer Paddle:** 1

Seller Information	Your Billing Address	Your Shipping Address
	Bob Customer 123 First Street Omaha, CH 25240 Mexico	Bob Customer 123 First Street Omaha, Chihuahua 25240 Mexico

Main Phone:

**Pay Now**

The bidder will see no change before or during the auction. After the auction, the “Pay Now” button will be available on both their account (shown) and the email invoice.

See [this Help Center article](#) for more info.

## Checkout

### Local Pickup

I will pick up all items directly from the auction house in accordance with the checkout instructions in the [terms of sale](#).

### Shipping Method

Free Local Pickup  [Change](#)

I will pick this up at 111 First St, Omaha, NE.

### Payment Method

[Change](#)

 Checking ...6789 \*\*\*\*6789

### Order Summary

Hammer Price	\$250.00
Internet Premium	\$25.00
Sales Tax	\$19.26
<b>Balance Due</b>	<b>\$294.26</b>
Tax Exempt ?	

[PAY NOW](#)

By paying this invoice, you agree to the terms of sale set by the auctioneer.

Due to the regulated nature of items in this order, the auctioneer may contact you for additional documentation in order to finalize the sale. By paying for this invoice, you agree to all shipping policies and terms of sale set by the auctioneer.

## The Checkout Process

- Protects the auction house. While we can't eliminate the risk of chargeback, our goal is to reduce it.
- Within this process, the bidder has no basis to file a chargeback or claim an accidental bid; they authorized the payment.
- The checkout screen is in line with eCommerce best practices. It's fast and easy and will be familiar to bidders who consistently shop online.

See [this Help Center article](#) for more info.

- The default shipping method is "Local Pickup"
  - **Note: It's easy to select the option in error, which will remove any shipping fees.**
- **If a bidder is tax exempt, they can click "Tax Exempt ?" and add certificate(s) through the following question and answer flow.**
- On the checkout screen, bidders will **not** be able to see all the line items – that will only be visible on the invoice – only the totals for fees, such as Hammer Price, Buyer's Premium, and Sales Tax.

# BIDDER EXPERIENCE | THE CHECKOUT FLOW

Bob Customer  
Account: Active

Dashboard  
Watching  
Saved Searches  
Buying  
Purchased  
Events  
Invoices  
Account  
Payment Info  
Tax Exemptions

## Invoices

Invoices - Select an auction to view your invoice. March 2024 Go

3/19/2024 - 3/19/2024 **Utah Auction Company** | Hide Invoice

Testing BP 2 Spanish Fork, UT

### Invoice Detail

Pay Now

Invoice #:	Invoice Date:	Buyer Paddle:
72	3/19/2024	1

Seller Information	Your Billing Address	Your Shipping Address
	Bob Customer 123 First Street Omaha, CH 25240 Mexico	Bob Customer 123 First Street Omaha, Chihuahua 25240 Mexico

Main Phone:



## Checkout

**Local Pickup**

I will pick up all items directly from the auction house in accordance with the checkout instructions in the terms of sale.

**Shipping Method** ✓

Free Local Pickup ● Change

I will pick this up at 111 First St, Omaha, NE.

**Payment Method** ✓

Checking ...6789 \*\*\*\*6789 Change

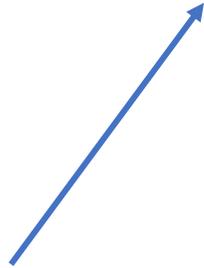
### Order Summary

Hammer Price	\$250.00
Internet Premium	\$25.00
Sales Tax	\$19.26
<b>Balance Due</b>	<b>\$294.26</b>
Tax Exempt ?	

PAY NOW

By paying this invoice, you agree to the terms of sale set by the auctioneer.

Due to the regulated nature of items in this order, the auctioneer may contact you for additional documentation in order to finalize the sale. By paying for this invoice, you agree to all shipping policies and terms of sale set by the auctioneer.



## Thank you, your payment has been accepted.

Discover more items in upcoming auctions!

BROWSE AUCTIONS NEAR ME

## Order Information

**Auction:** atgPay Test

**Invoice ID:** 6423791

If bidders struggle with the payment process, please refer them to our Customer Experience team:

- 877.505.7770 | [Support@proxibid.com](mailto:Support@proxibid.com) | Chat on Proxibid

Account: Active

Dashboard

- Dashboard
- Watching
- Saved Searches
- Buying
- Purchased
- Events
- Invoices
- Account
- Tax Exemptions**

Event Tracking:	Pre-Bidding:	Items I'm Watching:
Approved: 0	Leading: 0	Items: 0
Pending: 0	Outbid: 0	
Declined: 0		
<a href="#">View Events</a>	<a href="#">View Bids</a>	<a href="#">View Items</a>

Items I've Purchased:	Invoices:	Account:
Items: 0	You have: 0	
Awaiting feedback: 0		
<a href="#">View Items</a>	<a href="#">View Invoices</a>	<a href="#">Manage Contact Info</a> <a href="#">Manage Credit Cards</a>

Sales tax will be calculated, collected, and remitted for all atgPay sales. Tax-exempt bidders can click the “Tax Exemptions” link on their account or the “Tax Exempt ?” link on the checkout screen. If they are struggling, the auction house can send tax documents to [payments@proxibid.com](mailto:payments@proxibid.com).

Once the info has been verified, any applicable sales tax will be automatically removed from the invoice.

- Tax exemptions are state and category specific. **If it is outside the scope of the tax certificate, sales tax will apply.**

For more info about Sales Tax for bidders, see [this Help Center article](#).

For more info for tax-exempt bidders, see [this Help Center article](#).

# BEFORE THE AUCTION | ENABLING & FEES

Tuesday, June 6, 2023 9:20 AM Central

GABE'S TRAINING ACCOUNT - GABE'S TRAINING ACCOUNT

**Bidder Participation**

2 pending	4 accepted
0 in review	2 declined

**Quick Stats**

catalog views: 22,216  
pre-bid count: 13  
pre-bid total: \$6,229.00

Listing **Payment & Terms** Catalog | Reconcile | Invoice | Announcem

**atgPay will be the default for auctions created without a template.** We work with all major credit cards & the fee doesn't change

- The fee is 3.75% + \$.25 for credit cards and 1% + \$.50 for ACH
- For High-Risk sales (firearms/ammo), the credit card fee is 4.25% + \$.25
- atgPay Prohibited items will not be able to be sold through atgPay



**Payment Instructions & Options**

**Enable ATG Pay**  The fastest, easiest way to collect payments on Proxibid

**Other Accepted Payment Types**

<input checked="" type="checkbox"/> American Express	<input checked="" type="checkbox"/> Discover
<input checked="" type="checkbox"/> MasterCard	<input checked="" type="checkbox"/> Visa
<input type="checkbox"/> Check	<input type="checkbox"/> Money Order
<input checked="" type="checkbox"/> Wire Transfer	<input checked="" type="checkbox"/> Cash

PayPal    
You must have a valid PayPal account to use this feature!



**Payment Instructions & Options**

Enable ATG Pay  The fastest, easiest way to collect payments on Proxibid

atgPay Auction Registration

Enable Autopay  No Autopay  
 Enable Autopay: 24 hours  
 Enable Autopay: 72 hours

Credit Card Limit  If selected, invoices over this amount cannot be paid via credit card  
card \$1000

Allowed Payment Methods  Credit Card  
 ACH

Buyer Pays Fees

Shipping Methods  Bidder-Arranged  
Winning bidders can arrange their own shipping for their lots.  
 House-Arranged  
The house can arrange shipping for winning bidders' lots.  
 Local Pickup  
Winning bidders can come to your auction house or site to pick up their lots.

See [this Help Center article](#) for more info.

With Autopay, our system will charge the bidder's default credit card for any invoices marked "Unpaid" 24 or 72 hours after the invoices are sent.

- If a shipping fee is added, auctioneer-arranged shipping will be the default, followed by Local Pickup, then Bidder-Arranged – Common Carrier
- If invoice is re-sent, the countdown clock for charging the invoices will start over
- When any additional fees are added to the invoice, it will be added again to the autopay queue - even if the original fees were paid
- **Distinct from auctioneer-initiated charges after the sale**

Credit/debit card (CC) is the default payment method, but we have also provided ACH (bank transfer) for larger transactions.

- ACH is much more secure than a CC transaction
- **ACH processing time is typically 5-7 business days**
- CC processing time is typically 24 hours
- **Our strong recommendation is to retain possession of the lot unless payment has fully processed.**

## Payment Instructions & Options

Enable ATG Pay  The fastest, easiest way to collect payments on Proxibid

atgPay Auction Registration

Enable Autopay  No Autopay  
 Enable Autopay: 24 hours  
 Enable Autopay: 72 hours

Credit Card Limit  If selected, invoices over this amount cannot be paid via credit card  
\$ 1000

Allowed Payment Methods  Credit Card  
 ACH

Buyer Pays Fees

Shipping Methods  Bidder-Arranged  
Winning bidders can arrange their own shipping for their lots.  
 House-Arranged  
The house can arrange shipping for winning bidders' lots.  
 Local Pickup  
Winning bidders can come to your auction house or site to pick up their lots.

See [this Help Center article](#) for more info.

Credit card Limit is an option to limit the amount of risk an auctioneer will take on.

- When in use, any invoice above the limit – **not including shipping, fees, or sales tax** – will not have CC as a payment option

## Payment Instructions & Options

Enable ATG Pay  The fastest, easiest way to collect payments on Proxibid

Enable Autopay  No Autopay  
 Enable Autopay: 24 hours  
 Enable Autopay: 72 hours

Credit Card Limit  If selected, invoices over this amount cannot be paid via credit card  
\$

Allowed Payment Methods  Credit Card  
 ACH

Buyer Pays Fees

Shipping Methods  Bidder-Arranged  
Winning bidders can arrange their own shipping for their lots.  
 House-Arranged  
The house can arrange shipping for winning bidders' lots.  
 Local Pickup  
Winning bidders can come to your auction house or site to pick up their lots.

See [this Help Center article](#) for more info.

Buyer Pays Fees refers to atgPay's processing fees. If the box is checked, the bidder will have the credit card fees added to the invoice.

Shipping Methods has tax implications – carefully select the appropriate ones.

- Bidder-Arranged – bidder pays the shipper directly
- House-Arranged – bidder pays you for the shipping
- **Local Pickup will be default if it is selected – and any shipping fees will be removed if the bidder uses it to pay**

Don't forget to click "Save" after you've made your updates.

See [this Help Center article](#) for more info.

## Payment Instructions & Options

**Enable ATG Pay**  The fastest, easiest way to collect payments on Proxibid

**Enable Autopay**  No Autopay  
 Enable Autopay: 24 hours  
 Enable Autopay: 72 hours

**Credit Card Limit**  If selected, invoices over this amount cannot be paid via credit card  
\$

**Allowed Payment Methods**  Credit Card  
 ACH

**Buyer Pays Fees**

**Shipping Methods**  Bidder-Arranged  
Winning bidders can arrange their own shipping for their lots.  
 House-Arranged  
The house can arrange shipping for winning bidders' lots.  
 Local Pickup  
Winning bidders can come to your auction house or site to pick up their lots.

## UPDATE YOUR PAYMENT TERMS

- Communicate with your bidders about the updated method of payment by sending out mass communication to your bidders, whether through mass email, informational lot, social media, website banners, etc.
  - **Mention** the “Pay Now” button
  - **Request** tax-exempt bidders upload tax certificate to account before the auction to avoid tax-removal delays afterward
  - **Incentivize** bidders to pay quickly – for example, the sooner they pay, the sooner they receive their won lots
  - **Clarify** when the invoice will be sent and when payment is expected
  - **Refer** bidders with payment issues to our Customer Experience Team  
877.505.7770 | [support@proxibid.com](mailto:support@proxibid.com) | Chat on Proxibid
- **The clearer the communication, the smoother the payment process will be.**

## Verify categorization for tax purposes for these categories:

- Vehicles – if fully categorized, no sales tax will be charged. If you need to charge sales tax to the bidder, you may do so as a separate line item on the invoice, which you will collect and remit
- Coins

Friday, May 19, 2023 10:40 AM Central

AUCTION TRAINING FOR KRIS - AUCTION TRAINING FOR KRIS

**Bidder Participation**

2 pending	4 accepted
0 in review	2 declined

**Quick Stats**

catalog views: 22,155  
pre-bid count: 13  
pre-bid total: \$5,979.00

Listing | Payment & Terms | **Catalog** | Reconcile | Invoice | Announcements | Pr

Enhanced Search Editor - Single Edit Mode

TRAINING LOT 1  
Lot number: 1  
TRAINING LOT 1

Multi Lot Selection

Select Lot to View or Edit: 1

Lookup an Item [Clear Lookup](#)

Keyword  Type here to quickly find categories your item may fall under. [Category Legend](#)

Pick a Category for Your Lot

Coins & Currency → Coins → Coin Collections

Add More Detail to Your Lot [Metadata Lookup](#)

Year  Certification  Professional Grade

Coin Condition  Grading Services  Circulation

Mint Marks  Low Estimate  High Estimate  Estimate - Range

Save Save & Next Cancel

Add | Edit Lot

lot number

lot order

lot title

Item Details **Edit Item Details**

category

description

quantity

lot type

ask price

reserve

add image  No file chosen

Primary Image

Lot Selector

1	1
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	

GO

Select the most specific subcategory or category available using either the category dropdown menus or the keyword search.

See [this Help Center article](#) for more info.

# AFTER THE AUCTION | SEND INVOICES

Tuesday, June 6, 2023 9:20 AM Central

GABE'S TRAINING ACCOUNT - GABE'S TRAINING ACCOUNT

**Bidder Participation**

2 pending	4 accepted
0 in review	2 declined

**Quick Stats**

catalog views: 22,218  
pre-bid count: 13  
pre-bid total: \$6,229.00

[Listing](#) | [Payment & Terms](#) | [Catalog](#) | [Reconcile](#) | [Invoice](#) | [Announcements](#) | [Pre](#)



**CUSTOMER BILLING**

**Invoicing:** [Customer Billing Home](#)

GABE'S TRAINING ACCOUNT  
Auction #243864  
GABE'S TRAINING ACCOUNT  
9:20pm Central  
Tuesday June 6, 2023

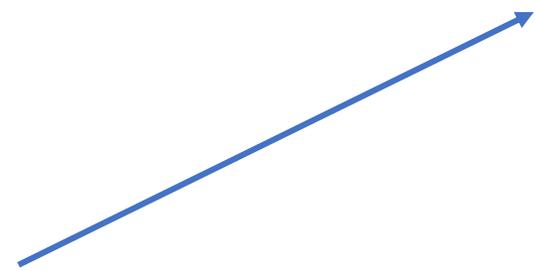
sort by: ----

name	username	Card	high	edit view
phone #	e-mail	On	risk	invoice
		File		
<input type="checkbox"/> test test		1003	\$176.50	No N [edit]

check all | uncheck all

Unique Online Bidders : 4 [click here to view sent invoices](#)  
Online Total Hammer \$ : \$13,065.00  
Gross Auction Total : \$16,065.00  
Sales tax will be calculated once invoices are sent and updated if bidder changes their shipping address

[SEND YOU WON EMAIL](#) [SEND INVOICES](#)



Lot #	Qty	Title	
27	1	TRAINING LOT 27	\$150.00

Lot comments go here

Buyer's Fee	15 %	\$22.50
Lot Fee	\$1.00	\$1.00
Shipping	\$1.00	\$1.00
Custom fee	\$2.00	\$2.00
<b>Sub-Total</b>		<b>\$176.50</b>

**Lot Fee Summary**

Hammer Price	\$150.00
Buyer's Fee	\$22.50
Lot Fee	\$1.00
Shipping	\$1.00
Custom fee	\$2.00

**Totals**

Miscellaneous Charges	Fee type: None	\$0.00	\$0.00
Shipping (only needed if not using lot level shipping fees)		\$0.00	\$0.00
Processing Fee		\$0.00	\$0.00
Sales Tax		\$0.00	\$0.00
<b>Lots (1) Qty (1)</b>		<b>Total (USD)</b>	<b>\$176.50</b>

Cash Discount: 0 % -\$0.00

**Total if paid in cash (USD) \$176.50**

Tax Override   
Invoice Paid

\*Sales tax will be calculated when invoices are sent and updated if invoice is modified or bidder changes their shipping address

[Print Invoice](#) [Send Invoice](#) [File Dispute](#) [Save](#)

- Update invoices with necessary fees, then click “Send Invoice”
- If no fees need to be added, simply select the checkbox next to the bidders’ name and click “Send Invoices”
- **The bidder will not be able to pay until the invoice has been sent**

See [this Help Center article](#) for more info.

# AFTER THE AUCTION | VIEW STATUS

**Invoicing:** [Customer Billing Home](#)

GABE'S TRAINING ACCOUNT  
Auction #243864  
GABE'S TRAINING ACCOUNT  
9:20pm Central  
Tuesday June 6, 2023

sort by: ----

name phone #	username e-mail	ID #	total (\$)	Card On File	high risk	edit view invoice
no unsent invoices						

check all | uncheck all

Unique Online Bidders : 4  
Online Total Hammer \$ : \$13,065.00  
Gross Auction Total : \$16,065.00  
Sales tax will be calculated once invoices are sent and updated if bidder changes their shipping address

[click here](#) to view sent invoices

Once you have sent out the invoices, view the sent invoices to see the status of the payments.

- Invoices paid through atgPay will show a shipping method on the invoicing page, while invoices paid directly to the auction house will have the shipping method blank
  - **Mark non-atgPay invoices as paid; otherwise, bidders will receive reminder emails 2 and 4 days after the invoices are sent**
- PAID means that the entire invoice has been paid
  - If there is a single unpaid line item, it will not show as PAID
  - PAID does **not** mean that the payment process is complete
  - The payment process is only complete when it shows as paid in the Transaction Summary

See [this Help Center article](#) for more info.

**CUSTOMER BILLING**

**Invoicing:** [Customer Billing Home](#)

Testing - Live Event recheck tax exemption  
Auction #4342  
Delete after \_\_\_\_ - \_\_\_\_  
2:40am Central  
Tuesday June 6, 2023

sort by: ----

name phone #	username e-mail	ID #	total (\$)	Card On File	shipping method	high risk	edit view invoice
<input type="checkbox"/>		1001	\$30.95	Yes		N	[edit]

check all | uncheck all

Unique Online Bidders : 1  
Online Total Hammer \$ : \$5.00  
Gross Auction Total : \$5.00

[click here](#) to view unsent invoices

**CUSTOMER BILLING**

**Invoicing:** [Customer Billing Home](#)

Testing - Live Event recheck tax exemption  
Auction #4342  
Delete after \_\_\_\_ - \_\_\_\_  
2:40am Central  
Tuesday June 6, 2023

sort by: ----

name phone #	username e-mail	ID #	total (\$)	Card On File	shipping method	high risk	edit view invoice
<input type="checkbox"/>		1001	\$30.95	Yes	Self- Arranged Common Carrier	N	[edit] PAID

check all | uncheck all

Unique Online Bidders : 1  
Online Total Hammer \$ : \$5.00  
Gross Auction Total : \$5.00

[click here](#) to view unsent invoices

# AFTER THE AUCTION | CHARGE CARD(S)

- Charging the winning bidder's card
  - **Best practice is to give the winning bidder time to pay on their own**
  - Our system will prevent double-charging bidders
    - If the additional charge is the only thing left, the system will only charge that outstanding amount
  - You can charge as many invoices as you want simultaneously
  - Charging the winning bidder's cards will include all fees, including shipping (**unless Local Pickup is selected as the shipping method**)
  - If a bidder makes an initial payment outside of atgPay, they will **not** be able to do an additional payment – such as an insurance fee – through atgPay

name	username	ID #	total (\$)	Card On File	shipping method	high risk	edit view invoice
phone #	e-mail	1001	\$30.95	Yes		N	[edit]

check all | uncheck all

Billing Address [ ] Shipping Method [ Edit ] Shipping Address [ Edit ]

Edit Shipping Method and Shipping Address (if applicable), then click "Save" and go back to the Invoicing Screen

name	username	ID #	total (\$)	Card On File	shipping method	high risk	edit view invoice
phone #	e-mail	1001	\$30.95	Yes		N	[edit]

check all | uncheck all

Unique Online Bidders : 1  
Online Total Hammer \$ : \$5.00  
Gross Auction Total : \$5.00

click here to view unsent invoices

RESEND PROCESS PAYMENT

See [this Help Center article](#) for more info.

# AFTER THE AUCTION | ADD CHARGE TO PAID INVOICE

name phone #	username e-mail	ID #	total (\$)	Card On File	shipping method	high risk	edit view invoice
<input type="checkbox"/>		1001	\$30.95	Yes	Self- Arranged Common Carrier	N	<a href="#">[edit]</a> PAID

check all | uncheck all

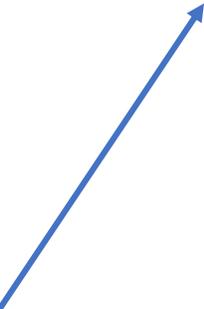
Type in the name of the charge, select the fee type, and the amount, then click “Add”.

**New Charges** Sub-Total **\$8.75**

Please click "Confirm & Send" to save the changes to this invoice

Shipping Fee type: Shipping \$ 15.00 [Add](#)

\* Sales tax and totals will be calculated when additional charge is sent to bidder Cancel  Confirm & Send



Invoice Date: 6/6/2023

**Billing Address** **Shipping Method** Edit

**Shipping Address** Edit

Arranged by auction house

[Add New Charge to Invoice](#)

**DETAILS OF PURCHASED ITEMS**

Lot #	Qty	Title	
1	1	test1	\$5.00

**New Charges**

Please click "Confirm & Send" to save the changes to this invoice

Please provide a description Fee type: None \$ 0.00 [Add](#)

Shipping Fee type : Shipping \$15.00 \$15.00

\* Sales tax and totals will be calculated when additional charge is sent to bidder Cancel Transaction [Confirm & Send](#)

Double-check that the total is correct, then click “Confirm & Send”.

- You can add multiple charges before clicking “Confirm & Send”.
- You can send as many additional charges as needed.

# AFTER THE AUCTION | VIEW PAYMENT STATUS

Verify transaction has finished processing at the bottom of the individual invoices

- “Paid” means the funds have arrived in your Payrix account and are ready to be disbursed
- **Best for ACH transactions because of the 5-7 business-day processing period**
- If still processing, the Transaction Summary will read: “Payment Initiated-Processing”

Shipping (only needed if not using lot level shipping fees)	\$ 0.00
Processing Fee	\$1.20
Sales Tax	\$ 0.00
<b>Lots (1) Qty (1)</b>	<b>Total (USD)</b>
Cash Discount	0
<b>Total if paid in cash (USD)</b>	
<b>Transactions Summary</b>	
#23735	Paid
#23976	Paid

If you need to issue a refund, DO NOT do so through Payrix – use [this form](#) to request one.

Let us know if you need a refund by clicking [here](#) and filling out the pictured form.

## Notes:

- **It will take 3-7 business days for the funds to reappear in the buyer's account**
- Credit card processing fees will be charged to the auction house
  - They are nonrefundable because though the situation might have changed, the service required will have been rendered.
- Sales tax will be temporarily charged to the auction house but refunded through a credit the following month
- **If an auctioneer initiates a refund through Payrix, sales tax will not be refunded to the auctioneer**

## atg Pay Refund Request Form

Please provide the following information to help our team execute bidder refunds.

Bidder username or email address:\*

Kindly provide the following information for each refund request. Thank you!

Invoice number or transaction ID:\*

i.e. p1\_bxn...

Auction date, auction title, or auction ID:\*

Lot(s), shipping charge:\*

Please list all

Amount to be refunded:\*

Refund reason:

[Add another refund request](#)

Confirmation email:\*

Used for refund request and/or clarifying questions

Verification\*

 I'm not a robot   
reCAPTCHA  
Privacy \* Terms

# AFTER THE AUCTION | REPORTING

proxibid AuctionBuilder

Salesforce Account | AppletLaunch

**AuctionTools**  
create new event  
edit existing event  
prebuilt event templates  
bulk loader  
item category legend  
event linking  
live streaming test  
notices & downloads  
event keywords  
event archives  
**reporting**  
marketing  
downloads  
Email Log  
HUD Currency Tool

**Clerking**  
edit account  
user management  
registered bidders  
bidder automation  
reconcile & invoice  
invoice review  
dispute status report

**Sunsetting APN on August 31**  
apn auction payment network

Starting August 31, APN will no longer...  
All clients should have received emails w...  
information regarding this chan...

QUESTIONS?  
[View this support article](#) or reach o...  
customer success manage...

**AUCTION DASHBOARD** A quick summary of all your Proxi...  
Select Date Range

Filter By Category  
My Categories

Show dashboard by clicking Show Report above

- The 'atgPay Auction Reconciliation' report is meant to provide info – such as sales tax, processing fees, etc. – about individual transactions for accounting.
- The report will compile and be sent to the email address on file when an auction is selected.
  - Contact Client Services for the specifics on which email address is on file.

See [this Help Center article](#) for more info.

**REPORT SELECTION**

View Pre-Bids ----

View Auction Stats ----

Bidder List ----

LotID Export ----

Activity log ----

Winning Bidders ----

atgPay Auction Reconciliation 9/18/23 - John Michael's training auction - do no...

The screenshot shows the Payrix dashboard interface. At the top left is the Payrix logo. To the right are navigation icons for Messages, Notifications, Profile, and Log Off. A search bar is also present. The main content area is divided into several sections: a 'Today's Sales' chart showing a total of \$0.00, an 'Account Balance' card showing \$0.00 with a 'Next Withdrawal' date of 06-16-2023, a 'Sales' chart for the last 7 days, and a 'Funds Snapshot' table. A blue arrow points from the 'Today's Sales' chart to the 'Account Balance' card.

YTD DETAILS	TOTAL	COUNT
Sales	\$0.00	0
Refunds	\$0.00	0
Declines	\$0.00	0
Rejects	\$0.00	0
Disputes	\$0.00	0

- Login information was created when signing up for atgPay
- Your username is included in the Welcome Email
- See [this Help Center article](#) for more info.

The Account Balance - where you can see amount to disburse and the date of disbursement

- Disbursements occur at around 6 PM Eastern, assuming there is a minimum of \$200 in the balance.
  - If there is less than \$200, and you need it immediately, let us know, and we can have it sent to you that day
- Disbursements are called “Withdrawals” in Payrix.
- **The first disbursement – including the first disbursement for sales of high-risk items - will be subject to a 5-business-day hold.**

The screenshot shows the 'Disbursement Txn Details' report generation interface. On the left is a navigation sidebar with categories: Dashboard, Payments (Payment History, Disputes, Payment Returns), Management (Users), and Admin (Withdrawals, Reports, Create Reports, Report History, Web Alerts, Email Alerts, Settings, Knowledge Base). The 'Reports' item in the Admin section is highlighted with a red box. The main content area is titled 'Disbursement Txn Details' and includes a descriptive paragraph: 'The transactions within a Disbursement determine what will be paid out or credited to an entity bank account. This report provides a break down of the Sales and Refunds within the last processed disbursement.' Below this are 'ADVANCED FILTERS' and a 'CLEAR FILTERS' button. The 'Select Report' dropdown is set to 'Disbursement Txn Details'. The question 'How would you like to generate your report?' has two options: 'Quick Reports' (unselected) and 'Include all up to date data' (selected). The 'Report Date' dropdown is set to 'Today'. There are also 'Templates' and 'Filter By (Optional)' dropdowns. A 'GENERATE REPORT' button is visible. At the bottom right, there are download icons for '.CSV' and '.XLS' files. Red arrows point from the 'Reports' sidebar item to the 'Select Report' dropdown, from the 'Include all up to date data' option to the 'Report Date' dropdown, from the 'Report Date' dropdown to the 'GENERATE REPORT' button, and from the 'GENERATE REPORT' button to the download icons.

While there are other reports, the 'Disbursement Txn Details' report is the most detailed and includes info about fees for the individual bidders.

Dashboard > Email Alerts

## Email Alerts

Disbursements Merchants Chargebacks **Transactions** Invoices Subscriptions

- Transaction Created
- Transaction Approved
- Transaction Failed
- Transaction Captured
- Transaction Settled
- Transaction Returned

The standard email setup will send three emails for every single good transaction; adjust the email notifications by toggling the notification on or off in Payrix.

- **At minimum, you should keep the Transaction Failed (CC failure) and Transaction Returned (ACH failure) turned on to be aware of any potential problems**

See [this Help Center article](#) for more info.

Best for reviewing suspicious buyers, such as buyers with multiple failed attempts

- **Approved** – Funds verified in bidder's account but not yet processing
- **Captured** – Funds removed from bidder's account but not yet in auction house's account; currently processing
- **Settled** – Funds arrived in auction house's Payrix account

Dashboard > Payment History

## Payment History

Authorizations (Last 30)  
**0**

Sales (Last 30)  
**\$0.00**

Refunds (Last 30)  
**0 / \$0.00**

Avg. Transaction  
**\$0.00**

Failure Ratios  
Count: 0.00% Vol: 0.00%

Refund Ratios  
Count: 0.00% Vol: 0.00%

Sales Authorizations Refunds SORT BY TXN ID Batch Actions

Amount	Status	Cardholder	Payment	Created
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## Before

- Communicate with the bidders proactively, frequently, and through different media about atgPay.

## During

- If lots could be tax exempt – specifically Coins and Vehicles - review the categorization for the lots.

## After

- Give the bidders a clear and specific amount of time to pay for their item (such as 24 hours, 48 hours, etc.) before charging the card.
- Keep the Transaction Failed and Transaction Returned notifications turned on in Payrix.
- Pay attention to failed transactions (particularly on bidders new to Proxibid and have different names or addresses or both for the shipping address). Be willing to cancel the transaction if there are too many red flags.
- Do not release lots to bidders until the payment has fully processed – particularly for ACH transactions.
- Use the atgPay Auction Reconciliation Report in AuctionBuilder in conjunction with the Disbursement Txn Details Report in Payrix to get a full picture of your payments

Use the [Help Center](#). It's a great resource for questions about functionality, usage, and features.

- Share your feedback about atgPay – we need it to keep making atgPay better.

While chargebacks are not a preferred aspect of the payment process, they are something that can occur. Please use the information below as a reference guide for the chargeback process.

## Chargeback Process:

- Bidder files chargeback with the CC company
- CC company notifies auction house and simultaneously removes funds from the auctioneer's account
- Auction Company has opportunity to respond (typically about two weeks)
  - Responses typically require a copy of the Terms of Sale, as well as evidence that the auction house acted with good faith, reasonableness, and care, such as tracking info, the online listing, etc.
  - **Note: Any chargeback with "fraud" as a part of the reason code will be covered through atgPay's fraud protection.** The only thing required would be tracking info – at which point you can be confident you will be reimbursed, no matter the outcome of the chargeback.
- CC company will decide on the chargeback
  - The credit card company will be biased in favor of their primary customer, the bidder, so be sure you have adequate documentation to support your position.
- If the CC company decides against the bidder, and the bidder remains adamant about wanting to continue the process, the chargeback will go into "Pre-Arbitration." In Pre-Arbitration, a third party gets involved in the case, and assuming both sides agree to continuing the dispute, a charge of up to \$750 will be charged to the loser of the case.
  - Unless the chargeback in question is high value, it is rarely in the auction house's best interest to continue with the chargeback process - pre-arbitration is difficult to win and can have a high penalty for losing.

Our fraud insurance reviews transactions to determine risk.

- The process typically takes 24 hours
- It can mean that transactions which looked perfectly fine (are approved and captured) could be declined
- **Once the transaction is declined by our insurance provider, it cannot go through atgPay; it must be collected outside of atgPay**
- Our strong suggestion is to not release an item to a bidder until it shows as “Paid” under the Transactions Summary on the invoice in AuctionBuilder or “Settled” in Payrix
- **Declines will only affect a tiny fraction of total transactions**

## About Fraud Protection

**This spectacular and unique offering is available as a reimbursement whenever fraud is the reason for the chargeback.** Examples include stolen credit cards, hacked accounts, and identity theft.

## How it works

When there's a chargeback with a "fraud" reason code (Such as "Transaction not recognized, Fraud (Card Not Present)/No cardholder authorization"), simply submit tracking information to the Payments team ([payments@proxibid.com](mailto:payments@proxibid.com)) **within 7 calendar days of the notification.** You will be reimbursed. It's that easy!

## Fraud Protection Best Practices

- Send out items in a timely manner (within 72 hours of confirmation of payment).
- Require signature on item pickup or delivery.
- Require shipping partners, particularly UPS and FedEx, to not allow a change of delivery address or any address changes post-payment.
- Include shipping insurance to make sure items are not damaged or lost in the shipping process.

## Important Notes

- Non-fraudulent chargebacks, such as "item not as described," are not included with the fraud protection.
- Our fraud protection insurer also reviews payment transactions for potential fraud. They will flag any risky transactions, which our team will review. Any payment deemed too high risk to insure will be declined, and we will be in touch with you by email within one business day.

See [this Help Center article](#) for more info about Fraud Protection

Sales tax will be automatically calculated, collected, and remitted when you are using atgPay in your sale.

- **You will not have the ability to adjust sales tax amounts, except for vehicles (see below).**
- If you find that the sales tax on a specific invoice is incorrect, please let us know, so we can review and adjust, if necessary.

Sales tax will automatically adjust based on the item, where the item is shipped, and the tax status of the bidder.

Any income collected through atgPay is non-taxable and exempt.

- Auction houses are only liable for sales tax collected outside of atgPay.
- Even if you are not liable for sales tax, you will likely still need to file to confirm with the state that the income collected was tax exempt/nontaxable.

When atgPay is used, ATG becomes the Marketplace of Record (Also known as the Marketplace Facilitator - legally, the merchant), and tax exemptions that apply to auction houses are not applicable.

## **Vehicle sales tax is the exception**

- When a vehicle is properly categorized, it will not have sales tax added.
- You can calculate, collect, and remit sales tax (and fees) specifically for vehicles by adding the “Vehicle Sales Taxes and fees” line item to your invoice.
- See [this Help Center article](#) for more info about Vehicle sales tax.

See [this Help Center article](#) for more info about sales tax.

- You must be approved by Payrix to sell high-risk items (firearms and ammunition).
- You must have an FFL in-house – that is, have an employee with an FFL – to be approved by Payrix for high-risk sales.
- atgPay Prohibited Items – cannot be sold through atgPay under any circumstances.
  - Pornographic/mature content
  - Alcohol/Tobacco
  - Offensive or discriminatory items (including Nazi memorabilia)
- Any high-risk or prohibited items sold by an auctioneer without high-risk approval will remove the “Pay Now” button on the invoice.
- **If a high-risk item (without an FFL) or an atgPay Prohibited item is discovered to have been processed through atgPay, your account with atgPay is at risk of being closed immediately.**
- ATG’s Compliance team can review an item to help determine if it would be considered high risk.
- Please coordinate the review through your CSM.
  - [Listing.compliance@proxibid.com](mailto:Listing.compliance@proxibid.com)

See [this Help Center article](#) for more info about FFL policy.

See [this Help Center article](#) for more info about High-Risk items.

## atgPay Help Center

proxibid AuctionBuilder

Salesforce Account | AppletLauncher | **Help** | Log Off

**AuctionTools**  
create new event  
edit existing event  
prebuilt event templates  
bulk loader  
item category legend  
event linking  
live streaming test  
notices & downloads  
event keywords  
event archives  
reporting  
marketing  
downloads  
Email Log  
HUD Currency Tool

**Clerking**  
edit account  
user management  
registered bidders  
bidder automation  
reconcile & invoice  
invoice review  
dispute status report

Now Available:  
**Bank Transfers (ACH)**

Buyers are **one click** away from automated bank-to-bank transfers.

**atgPay**  
Fast. Easy. Secure.

The trusted payments platform built for auctioneers.

LEARN MORE

**CUSTOMER BILLING**  
Invoice Detail: Back to Invoicing | Customer Billing Home

INVOICE #: **28540**

Buyer's Fee (%)

We are constantly updating our Help Center with articles about the newest features and the best ways to use atgPay for your sales.

proxibid AuctionBuilder

Seller Login

What can we help you find?

Search for anything e.g. upload images, change end times, etc.

**atgPay**  
Getting Started

**Auction Management**  
AuctionBuilder Release Notes

**Account Management**  
Wavebid

Our Help Center is available 24/7.

# NEED HELP OR HAVE QUESTIONS?

[atgPay Help Center](#)

[Clientservices@proxibid.com](mailto:Clientservices@proxibid.com)

**(833) 616-7370**

