LICENSE TERMS FOR JACK HENRY/ENTERPRISE PAYMENT SOLUTIONS WHITE LABEL MATERIALS

Jack Henry & Associates, Inc., acting through its ProfitStars division ("JHA"), by providing documentation to you the licensee ("You") for private labeling (the "Materials"), grants a limited license (the "License") to You to publish and distribute the Materials under Your private label, solely in connection with Your promotion, marketing, and support to Your customers of the applicable JHA solutions purchased and/or licensed by You from JHA. Your use of the Materials indicates your acceptance of the terms of this License.

This License does not convey any rights to alter the content of the Materials other than to apply Your private labels.

The Materials covered by this License include only items that are provided to You in a word processing format appropriate for revision; such items do not include files provided in the secured portable document format (PDF). All other documentation and materials provided to You by JHA are not covered by this License and may not be altered or privately labeled by You without JHA’s prior written permission.

JHA retains all ownership rights to the Materials, including, but not limited to, in accordance with U.S. Code Title 17—Copyrights. Accordingly, You have no rights with regard to the Materials other than those rights specifically granted to You under this License. Without limiting the generality of the foregoing, JHA reserves the right to:

(a) require You to cease publication, distribution, and use of any Materials that JHA determines in its sole discretion can no longer be used due to content-related issues, including, but not limited to, outdated and inaccurate content;

(b) create new versions of the Materials and require You to replace prior versions of the Materials with the new versions;

(c) create derivatives of, or new versions of, the Materials without Your private labels for publication elsewhere without notifying You or obtaining Your permission; and

(d) monitor Your publication, distribution, and use of the Materials for compliance with the terms of this License, and take any action deemed necessary by JHA in its sole discretion to stop and/or remedy any conduct by You that violates the terms of this License, including, but not limited to, revoking the rights granted herein.

Nothing contained herein shall be construed as creating any agency, legal representative, partnership, or other form of joint enterprise between You and JHA, and neither You nor JHA shall have the authority to contract for or bind the other in any matter.

JHA warrants that it owns all copyright and other proprietary rights to the Materials, that JHA is authorized to grant the rights granted to You under this License. EXCEPT FOR THE FOREGOING WARRANTIES, JHA MAKES NO OTHER REPRESENTATIONS OR WARRANTIES OF ANY KIND, NATURE, OR DESCRIPTION, EXPRESS OR IMPLIED, WITH RESPECT TO THE MATERIALS, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, OR AS TO THE RESULTS TO BE OBTAINED BY YOU AS A RESULT OF YOUR USE OF THE MATERIALS IN YOUR BUSINESS, AND JHA HEREBY DISCLAIMS THE SAME.

The terms of this License apply to all Materials in Your possession or control now and in the future.
Payments Handbook for Merchants/Members
Portions of this software:

The MIT License (MIT)
Copyright (c) 2014-2015 Andrey Gershun (agershun@gmail.com) &
Mathias Rangel Wulff (mathiasrw@gmail.com)
Copyright (c) 2013-2015 The AngularUI Team, Karsten Sperling
Copyright (c) 2010-2015 Google, Inc. http://angularjs.org
Copyright (c) 2012-2015 the AngularUI Team, https://github.com/organizations/angular-ui/teams/291112
Copyright (c) 2014 philipp
Copyright © 2015 Philipp Alferov.
Copyright (c) 2013 danilafird
Copyright (c) 2013 Marco Rinck
Copyright (c) 2013 Mike Grabski
Copyright (c) 2014 Igor Rafael
Copyright (c) <2014> <pascal.precht@gmail.com>
Copyright (C) 2014 lisposter(Leigh Zhu)
Copyright (c) 2014 Michael Bromiley
Copyright © 2014 Eli Grey.
Copyright (c) 2011-2015 Twitter, Inc
Copyright (c) 2008-2014 Pivotal Labs
Copyright (c) 2005, 2014 jQuery Foundation, Inc. and other contributors
Copyright (c) 2007 James Newton-King
Copyright (c) 2009-2015 Modernizr
Copyright (c) 2011-2015 Tim Wood, Iskren Chernev, Moment.js contributors
Copyright (c) 2013 FeedbackHound
Copyright (c) 2015 the AngularUI Team, http://angular-ui.github.com
Copyright (c) 2009-2014 Jon Rohan, James M. Greene

Permission is hereby granted, free of charge, to any person obtaining a copy of this software and associated documentation files (the “Software”), to deal in the Software without restriction, including without limitation the rights to use, copy, modify, merge, publish, distribute, sublicense, and/or sell copies of the Software, and to permit persons to whom the Software is furnished to do so, subject to the following conditions:

The above copyright notice and this permission notice shall be included in all copies or substantial portions of the Software.

THE SOFTWARE IS PROVIDED "AS IS", WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. IN NO EVENT SHALL THE AUTHORS OR COPYRIGHT HOLDERS BE LIABLE FOR ANY CLAIM, DAMAGES OR OTHER LIABILITY, WHETHER IN AN ACTION OF CONTRACT, TORT OR OTHERWISE, ARISING FROM, OUT OF OR IN CONNECTION WITH THE SOFTWARE OR THE USE OR OTHER DEALINGS IN THE SOFTWARE.

---------------------------------------------------------------------

BSD License
Copyright (c) 2010 Terence Parr
PhantomJS
Copyright (c) 2015, Hibernating Rhinos

All rights reserved. Redistribution and use in source and binary forms, with or without modification, are permitted provided that the following conditions are met:

Redistributions of source code must retain the above copyright notice, this list of conditions and the following disclaimer. Redistributions in binary form must reproduce the above copyright notice, this list of conditions and the following disclaimer in the documentation and/or other materials provided with the distribution. Neither the name of the author nor the names of its contributors may be used to endorse or promote products derived from this software without specific prior written permission.

THIS SOFTWARE IS PROVIDED BY THE COPYRIGHT HOLDERS AND CONTRIBUTORS "AS IS" AND ANY EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE ARE DISCLAIMED. IN NO EVENT SHALL THE COPYRIGHT OWNER OR CONTRIBUTORS BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES (INCLUDING, BUT NOT LIMITED TO, PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES; LOSS OF USE, DATA, OR PROFITS; OR BUSINESS INTERRUPTION) HOWEVER CAUSED AND ON ANY THEORY OF LIABILITY, WHETHER IN CONTRACT, STRICT LIABILITY, OR TORT (INCLUDING NEGLIGENCE OR OTHERWISE) ARISING IN ANY WAY OUT OF THE USE OF THIS SOFTWARE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGE.

---------------------------------------------------------------------

Apache License
Copyright (c) 2009-2010 dotless project, http://www.dotlesscss.com
Copyright (C) 2012-2015 SheetJS

Unify

Version 2.0, January 2004
http://www.apache.org/licenses/

TERMS AND CONDITIONS FOR USE, REPRODUCTION, AND DISTRIBUTION

Definitions.

*“License” shall mean the terms and conditions for use, reproduction, and distribution as defined by Sections 1 through 9 of this document. *“Licensor” shall mean the copyright owner or entity authorized by the copyright owner that is granting the License. *“Legal Entity” shall mean the union of the acting entity and all other entities that control, are controlled by, or are
under common control with that entity. For the purposes of this definition, “control” means (i) the power, direct or indirect, to cause the direction or management of such entity, whether by contract or otherwise, or (ii) ownership of fifty percent (50%) or more of the outstanding shares, or (iii) beneficial ownership of such entity. “You” (or “Your”) shall mean an individual or Legal Entity exercising permissions granted by this License. “Source” form shall mean the preferred form for making modifications, including but not limited to software source code, documentation source, and configuration files. “Object” form shall mean any form resulting from mechanical transformation or translation of a Source form, including but not limited to compiled object code, generated documentation, and conversions to other media types. “Work” shall mean the work of authorship, whether in Source or Object form, made available under the License, as indicated by a copyright notice that is included in or attached to the work (an example is provided in the Appendix below). “Derivative Works” shall mean any work, whether in Source or Object form, that is based on (or derived from) the Work and for which the editorial revisions, annotations, elaborations, or other modifications represent, as a whole, an original work of authorship. For the purposes of this License, Derivative Works shall not include works that remain separable from, or merely link (or bind by name) to the interfaces of, the Work and Derivative Works thereof. “Contribution” shall mean any work of authorship, including the original version of the Work and any modifications or additions to that Work or Derivative Works thereof, that is intentionally submitted to Licensor for inclusion in the Work by the copyright owner or by an individual or Legal Entity authorized to submit on behalf of the copyright owner. For the purposes of this definition, “submitted” means any form of electronic, oral, or written communication sent to the Licensor or its representatives, including but not limited to communication on electronic mailing lists, source code control systems, and issue tracking systems that are managed by, or on behalf of, the Licensor for the purpose of discussing and improving the Work, but excluding communication that is conspicuously marked or otherwise designated in writing by the copyright owner as “Not a Contribution.” “Contributor” shall mean Licensor and any individual or Legal Entity on behalf of whom a Contribution has been received by Licensor and subsequently incorporated within the Work.

Grant of Copyright License. Subject to the terms and conditions of this License, each Contributor hereby grants to You a perpetual, worldwide, non-exclusive, no-charge, royalty-free, irrevocable copyright license to reproduce, prepare Derivative Works of, publicly display, publicly perform, sublicense, and distribute the Work and such Derivative Works in Source or Object form.

Grant of Patent License. Subject to the terms and conditions of this License, each Contributor hereby grants to You a perpetual, worldwide, non-exclusive, no-charge, royalty-free, irrevocable (except as stated in this section) patent license to make, have made, use, offer to sell, sell, import, and otherwise transfer the Work, where such license applies only to those claims pursuant to that Contributor’s contributed works.

Additional Liability. While redistributing the Work or Derivative Works thereof, You may choose to offer, and charge a fee for, additional or different warranty, warranty conditions or permissions to add to the Source and Object codes of the Work as a whole, provided Your use, reproduction, and distribution of the Work otherwise complies with the conditions stated in this License.

Submission of Contributions. Unless You explicitly state otherwise, any Contribution intentionally submitted for inclusion in the Work by You to the Licensor shall be under the terms and conditions of this License, without any additional terms or conditions. Notwithstanding the above, nothing herein shall supersede or modify the terms of any separate license agreement you may have executed with Licensor regarding such Contributions.

Trademarks. This License does not grant permission to use the trade names, trademarks, service marks, or product names of the Licensor, except as required for reasonable and customary use in describing the origin of the Work and reproducing the content of the NOTICE file.

Disclaimer of Warranty. Unless required by applicable law or agreed to in writing, Licensor provides the Work (and each Contributor provides its Contributions) on an “AS IS” BASIS, WITHOUT WARRANTIES OR CONDITIONS OF ANY KIND, either express or implied, including, without limitation, any warranties of MERCHANTABILITY, MERCHANTABILITY, OR FITNESS FOR A PARTICULAR PURPOSE. You are solely responsible for determining the appropriateness of using or redistributing the Work and assume any risks associated with Your exercise of permissions under this License.

Limitation of Liability. In no event and under no legal theory, whether in tort (including negligence), contract, or otherwise, unless required by applicable law (such as deliberate and grossly negligent acts) or agreed to in writing, shall any Contributor be liable to You for damages, including any direct, indirect, special, incidental, or consequential damages of any character arising as a result of this License or out of the use or inability to use the Work (including but not limited to damages for loss of goodwill, work stoppage, computer failure or malfunction, or any and all other commercial damages or losses), even if such Contributor has been advised of the possibility of such damages.

Accepting Warranty or Additional Liability. While redistributing the Work or Derivative Works thereof, You may choose to offer, and charge a fee for, acceptance of support, warranty, indemnity, or other liability obligations and/or rights consistent with this License. However, in accepting such obligations, You may act only on Your own behalf and on Your sole responsibility, not on behalf of any other Contributor, and only if You agree to indemnify, defend, and hold each Contributor harmless for any liability incurred by, or claims asserted against, such Contributor by reason of your accepting any such warranty or additional liability.

END OF TERMS AND CONDITIONS

MICROSOFT .NET LIBRARY

These license terms are an agreement between Microsoft Corporation (or based on where you live, one of its affiliates) and you. Please read them. They apply to the software named above, which includes the media on which you received it, if any. The terms also apply to any Microsoft updates, supplements, Internet-based services, and support services for this software, unless other terms accompany those items. If so, those terms apply.

BY USING THE SOFTWARE, YOU ACCEPT THESE TERMS. IF YOU DO NOT ACCEPT THEM, DO NOT USE THE SOFTWARE. IF YOU COMPLY WITH THESE LICENSE TERMS, YOU HAVE THE PERPETUAL RIGHTS BELOW.
1. INSTALLATION AND USE RIGHTS. a. Installation and Use. You may install and use any number of copies of the software to design, develop and test your programs. You may modify, copy, distribute or deploy any.js files contained in the software as part of your programs. b. Third Party Programs. The software may include third party programs that Microsoft, not the third party, licenses to you under this agreement. Notices, if any, for the third party program are included for your information only.

2. ADDITIONAL LICENSING REQUIREMENTS AND/OR USE RIGHTS. a. DISTRIBUTABLE CODE. In addition to the.js files described above, the software is comprised of Distributable Code. “Distributable Code” is code that you are permitted to distribute in programs you develop if you comply with the terms below. i. Right to Use and Distribute. You may copy and distribute the object code form of the software. Third Party Distribution. You may permit distributors of your programs to copy and distribute the Distributable Code as part of those programs. ii. Distribution Requirements. For any Distributable Code you distribute, you must use the Distributable Code in your programs and not as a standalone distribution; require distributors and external end users to agree to terms that protect it at least as much as this agreement; display your valid copyright notice on your programs; and indemnify, defend, and hold harmless Microsoft from any claims, including attorneys’ fees, related to the distribution or use of your programs. iii. Distribution Restrictions. You may not alter any copyright, trademark or patent notice in the Distributable Code; use Microsoft’s trademarks in your programs’ names or in a way that suggests your programs come from or are endorsed by Microsoft; include Distributable Code in malicious, deceptive or unlawful programs; or modify or distribute the source code of any Distributable Code so that any part of it becomes subject to an Excluded License. An Excluded License is one that requires, as a condition of use, modification or distribution, that the code be disclosed or distributed in source code form; or others have the right to modify it. b. SCOPE OF LICENSE. The software is licensed, not sold. This agreement only gives you some rights to use the software. Microsoft reserves all other rights. Unless applicable law gives you more rights despite this limitation, you may use the software only as expressly permitted in this agreement. In doing so, you must comply with any technical limitations in the software that only allow you to use it in certain ways. You may not work around any technical limitations in the software; reverse engineer, decompile or disassemble the software, except and only to the extent that applicable law expressly permits, despite this limitation; publish the software for others to copy; rent, lease or lend the software; or transfer the software or this agreement to any third party. iv. BACKUP COPY. You may make one backup copy of the software. You may use it only to reinstall the software. v. DOCUMENTATION. Any person that has valid access to your computer or internal network may copy and use the documentation for your internal, reference purposes. vi. EXPORT RESTRICTIONS. The software is subject to United States export laws and regulations. You must comply with all domestic and international export laws and regulations that apply to the software. These laws include restrictions on destinations, end users and end use. For additional information, see www.microsoft.com/exporting. vii. SUPPORT SERVICES. Because this software is “as is,” we may not provide support services for it. viii. ENTIRE AGREEMENT. This agreement, and the terms for supplements, updates, Internet-based services and support services that you use, are the entire agreement for the software and support services. ix. APPLICABLE LAW. a. United States. If you acquired the software in the United States, Washington state law governs the interpretation of this agreement and applies to claims for breach of it, regardless of conflict of laws principles. The laws of the state where you live govern all other claims, including claims under state consumer protection laws, unfair competition laws, and in tort. b. Outside the United States. If you acquired the software in any other country, the laws of that country apply. x. LEGAL EFFECT. This agreement describes certain legal rights. You may have other rights under the laws of your country. You may also have rights with respect to the party from whom you acquired the software. This agreement does not change your rights under the laws of your country if the laws of your country do not permit it to do so. xi. DISCLAIMER OF WARRANTY. THE SOFTWARE IS LICENSED “AS-IS.” YOU BEAR THE RISK OF USING IT. MICROSOFT GIVES NO EXPRESS WARRANTIES, GUARANTEES OR CONDITIONS. YOU MAY HAVE ADDITIONAL CONSUMER RIGHTS OR STATUTORY GUARANTEES UNDER YOUR LOCAL LAWS WHICH THIS AGREEMENT CANNOT CHANGE. TO THE EXTENT PERMITTED UNDER YOUR LOCAL LAWS, MICROSOFT EXCLUDES THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. xii. LIMITATION ON AND EXCLUSION OF REMEDIES AND DAMAGES. YOU CAN RECOVER FROM MICROSOFT AND ITS SUPPLIERS ONLY DIRECT DAMAGES UP TO U.S. $5.00. YOU CANNOT RECOVER ANY OTHER DAMAGES, INCLUDING CONSEQUENTIAL, LOST PROFITS, SPECIAL, INDIRECT OR INCIDENTAL DAMAGES. This limitation applies to anything related to the software, services, content (including code) on third party Internet sites, or third party programs; and claims for breach of contract, breach of warranty, guarantee or condition, strict liability, negligence, or other tort to the extent permitted by applicable law. It also applies even if Microsoft knew or should have known about the possibility of the damages. The above limitation or exclusion may not apply to you because your country may not allow the exclusion or limitation of incidental, consequential or other damage.
Contents

Introduction ............................................................................................................................................... 1

Workflow ............................................................................................................................................... 1

System Requirements ............................................................................................................................. Error! Bookmark not defined.

Session Timeouts ................................................................................................................................. 1

Payments ................................................................................................................................................... 3

Guided Payments ..................................................................................................................................... 4

Quick Pay Payments ............................................................................................................................... 7

Preauthorized Payments ......................................................................................................................... 7

Telephone Payments ............................................................................................................................... 8

Issuing Credit ........................................................................................................................................... 9

Mailed-In Payment (Card Processing Only) ............................................................................................ 10

Swipe Card (Card-Present Transactions Only) .......................................................................................... 11

Registering Customers: Creating a New Customer .................................................................................. 15

Setting up Bank Account Information .................................................................................................... 18

Setting up Credit Card Account Information .......................................................................................... 20

Processing Payments for Registered Customers ..................................................................................... 21

Preauthorized Payments .......................................................................................................................... 21

Telephone Payments ............................................................................................................................... 22

Issuing Credit ........................................................................................................................................... 23

Recurring Payments .................................................................................................................................. 24

Recurring Credits (ACH Processing only) ................................................................................................. 25

Glossary of Terms ...................................................................................................................................... 27
Introduction

This guide is for all persons who process manual ACH and credit card payment transactions through the application. Users can run manual ACH or credit card transactions. This includes the capture of a consumer’s payment information for future use. Users can also process payment requests received over the telephone, via fax, by mail, or in person. A physical document is not required. Some of these transactions, however, do have specific rules that must be followed in order to be processed.

Additionally, you may determine if a customer would like to register account information within the system for future payments. It is recommended that you look to see if there is already customer account information set up in the system for your customer, in which case only additional payment arrangements are needed. Otherwise, new customer should be setup within the system with all necessary information.

If a customer does not wish to register information, the Quick Pay option is available for a one-time payment without retaining account or card information.

Your site administrator (admin) will need to assign specific privileges and roles to access any of these functions. Please see the User Administrator Handbook for instructions on how to assign roles.

Workflow

The following workflow illustrates that the Admin user must first allocate the appropriate privilege(s) and role(s) to users before beginning to process transactions.

![Workflow Diagram]

Session Timeouts

The system will automatically log off a user who has been inactive for at least 30 minutes. A Session Timeout Warning appears two minutes before the user is set to be logged out to give them an opportunity to remain logged in. Click anywhere in the application to remain logged in.
FIGURE 2 - SESSION TIMEOUT WARNING

NOTE: Your menu options may differ slightly from those pictured throughout this document.
Payments

Payments can be made with registered customer information, and those customers wishing to make a one-time payment (Quick Pay) without registering in the system, provided you have the appropriate authorization from the customer. The following sections describe both the Quick Pay and registered user information methods for making payments.

Depending on which payment type is selected (ACH check processing or credit card processing), additional requirements may apply in order to process a payment. Once processed, a transaction can be in any one status in the system. The following table describes the statuses a transaction can go through. A brief report of all your transaction statuses within the past 60 days can be found on the Dashboard when logging in.

<table>
<thead>
<tr>
<th>Status</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approved</td>
<td>The transaction has been verified and will be processed at the designated cut-off time.</td>
</tr>
<tr>
<td>Processed</td>
<td>The transaction has been transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made, and the transaction can no longer be voided.</td>
</tr>
<tr>
<td>Collected</td>
<td><em>(ACH Only)</em> The transaction, originally returned NSF, has been re-presented to the Fed by ProfitStars, and funds were recovered.</td>
</tr>
<tr>
<td>Awaiting Capture</td>
<td>Status for credit card transactions. This status also applies to PayNearMe transactions in the process of being funded.</td>
</tr>
<tr>
<td>Awaiting Approval</td>
<td>The transaction has been verified, but the amount of the transaction exceeded the Dual Authorization limit of the user who created it. An authorized approver must review, and then either approve or void the transaction.</td>
</tr>
<tr>
<td>Declined</td>
<td>The transaction has been declined by the Enterprise Payment Solutions (EPS) system and will not be processed. The transaction exceeded either Dual Authorization limits or Velocity limits.</td>
</tr>
<tr>
<td>Voided</td>
<td>The transaction has been voided and will not be processed. Transactions may not be voided once the item is in the Processed status.</td>
</tr>
<tr>
<td>Error</td>
<td>An internal error has occurred within the EPS system. Contact your first line of support.</td>
</tr>
<tr>
<td>In Collection</td>
<td><em>(ACH Only)</em> The transaction, returned NSF, is in the process of being re-presented to the Fed by ProfitStars.</td>
</tr>
<tr>
<td>In Research</td>
<td>May be used by your support group.</td>
</tr>
<tr>
<td>Status</td>
<td>Definition</td>
</tr>
<tr>
<td>----------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| Unauthorized         | This includes the total number of transactions and total amount that have been returned with one of five Unauthorized Return Reason Codes (R05, R07, R10, R29, and R51).  
**Note:** These R codes will no longer be included in the Disputed status totals.                                                                                   |
| Uncollected NSF      | *(ACH Only)* The transaction was returned to ProfitStars NSF by the Federal Reserve, and funds could not be recovered.                                                                                                                                                                                                                     |
| Suspended            | The transaction has been verified, but it has exceeded velocity limits.                                                                                                                                                                                                                                                                   |
| Disputed             | *(ACH Only)* The transaction was returned to ProfitStars by the Federal Reserve because the account holder at the receiving financial institution has disputed its validity. The transaction will be charged back (reversed).                                                                                                     |
| Invalid/Closed Account | *(ACH Only)* The transaction was returned to ProfitStars by the Federal Reserve because the account number at the receiving financial institution was invalid or because the account was closed.                                                                               |
| Resolved             | The transaction has been moved into a Resolved status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a Resolved status from a status of: Declined, Voided, Invalid/Closed Account, Disputed, Uncollected NSF, Unauthorized, Error, or In Research. |

**NOTE:** On *Current Transaction Summary* reports, debits are a debit to the check writer and a credit to the merchant while credits are a credit to the check writer and a debit to the merchant.

**Guided Payments**

Guided Payments is a tool that asks a series of questions to ensure you are taking steps toward processing the right transaction for your customer. These questions cover what method of payment will be made (ACH or check processing), what kind of customer you are processing payment for (new or existing within the application), and the payment type (telephone, preauthorized, etc.). While not required, you may find using Guided Payments useful for making payments.

1. Log in to the system, and select *Transactions* from the left main menu.
2. On the Transactions page, under the Guided Payments heading, select how the customer will be paying. For example, select ACH.
NOTE: Depending on the selection you make, there may be more questions. Options with a radio button indicate there are more questions to come, while options that display as a hyperlink will navigate you a page where you may enter payment information. At any time, select Back to return to the previous question.
3. Follow the series of questions until you come to a payment screen.

Quick Pay Payments

Quick Pay payments allow you to process a one-time payment from a customer, provided that you have the appropriate customer authorization to run a payment. For information about registering a new customer or modifying existing registered customers, please refer to the “Registering Customers: Creating a New Customer” section below.

Preauthorized Payments

With a signed authorization, you may process a one-time electronic check payment using the Preauthorized Payments option. Follow the steps below to process a one-time preauthorized payment.

1. Log in to the system, and select Transactions from the left main menu.

![Dashboard with Transactions Tab](image)

**FIGURE 6 - TRANSACTIONS TAB**

2. Select **Preauthorized Payment**, either under ACH processing or card processing, depending on the type of payment you wish to process.
3. Fill out all required payment and customer information fields, which are designated by an asterisk. Once all required fields have been filled out, complete any optional fields as desired. Select Continue at the bottom of the page.

4. ACH payments have a NACHA requirement for customer authorization compliance. For ACH payments, follow the prompts to specify the appropriate authorization you have. This is not a requirement for credit card payments. Select Process Payment to continue.

5. A payment confirmation appears. To see the transaction, select View Transaction, or select Process Another Transaction to run an additional payment.

**Telephone Payments**

1. Log in to the system, and select Transactions from the left menu bar.

2. Select a Telephone Payment, either from under ACH processing or Card processing, depending on the type of payment you wish to process.
3. Fill out all required payment and customer information fields, which are designated by an asterisk. Once all required fields have been filled, complete any optional fields as desired. Select Continue at the bottom of the page.

4. ACH payments have a NACHA requirement for customer authorization compliance. For ACH payments, follow the prompts to specify the appropriate authorization you have. This is not a requirement for credit card payments. Select Process Payment to continue.

5. The system will generate a payment confirmation. Select View Transaction to see more information about the transaction. You may also select Process Another Transaction to run an additional payment.

Issuing Credit

1. Log in to the system, and select Transactions from the left main menu.
2. Select **Issue Credit**, whether from ACH processing or credit card processing, depending on the credit you wish to issue.

![Figure 13 - Quick Pay Issue Credit, ACH](image1)

![Figure 14 - Quick Pay Issue Credit, Card](image2)

3. Fill out all the required fields to issue the credit, designated by an asterisk.

4. Select **Continue** at the bottom of the page.

**NOTE:** If you need to process a same-day ACH credit, choose the **Same Day ACH** option under the **Credit/Refund Amount** field on the **Issue Credit** page via **ACH Processing**.

**Mailed-In Payment (Card Processing Only)**

1. Log in to the system, and select **Transactions** from the left main menu.

2. Select **Card Processing**, and select the **Mailed-In Payment** option.

![Figure 15 - Mailed-In Payment Option](image3)
3. On the *Card Processing* page, fill in all required information, designated by an asterisk.

![Card Processing Page](image)

**FIGURE 16 – CARD PROCESSING PAGE**

4. Select **Continue** from the bottom of the page.

**Swipe Card (Card-Present Transactions Only)**

Card-present transactions allow users to process payments/donations with a physical credit card. If you enter customer information with the payment, the customer record will repopulate the next time the customer's card is presented and swiped.

1. Log in, and select **Transactions** from the left main menu.
2. Under the Card Processing section, select **Swipe Card**.

3. The Card Processing: Swipe Card page displays. Select a **Location** where the credit card transaction will be deposited and a **Payment Origin**.
4. Swipe the credit card. The **Card Type**, **Card Account Number**, **Expires On**, and **Name On Card** fields will automatically populate. Enter an **Amount** for this transaction. Optionally, you may enter a value for the **Card Verification Number**. Be sure to fill out any required fields, designated by a red asterisk.

**NOTE:** If no customer information populates because this is a new card and/or customer, you may decide to **Add** customer information or **Search** for an existing customer to associate with this transaction (see figure below).
5. Select **Process Payment**. The system will confirm the transaction with a receipt.
NOTE: The reference number in the payment confirmation window (Ref Num) can be used to search for this particular transaction at a later time.

Registering Customers: Creating a New Customer

Registered customers will need to be entered into the system before any payments can be made for that customer.

1. Log in to the system, and select **Transactions** from the left menu bar.
2. Select a payment type, such as an ACH preauthorized payment. You will not be required to run a payment when creating a customer.
3. From the top of the payment page, select **Add/Search Customer**.
4. A Customer panel appears, as shown below. Select Add Customer from the bottom of the panel.

5. An Add Customer window appears, with a variety of information that can be entered for a customer. Required fields are designated by an asterisk. While not all fields are necessary, more information about a new customer will make it easier to search and find this particular customer in the future. Fill in all required fields and select Save.
6. Once you have saved the customer information, you have the opportunity to enter payment information for this customer, depending on the type of payment originally selected. Fill in any required account information for the customer. You will not be required to make a payment for this customer at this time. Select **Save and Continue**.

**NOTE:** If at this time you wish to process a payment for the customer, move forward with processing the payment. If you do not wish to process a payment for the customer, select **Dashboard** from the left main menu to return to the main page.
Setting up Bank Account Information

Bank information can be set up for a registered customer at any time.

1. Log in to the system, and select Transactions from the left main menu.
2. Select an ACH payment type. You will not be required to process a payment for the customer at this time.
3. Once you have chosen a payment type, select Add/Search Customer from the top of the page.
4. Search for the customer you wish to update. Select the radio button under the Select column for that customer.
5. Once you have chosen a customer, select **Edit** next to **Account Information**. You may also add accounts to the customer profile by choosing **Add** next to **Account Information**, as shown below.

![Figure 26 - Add Account Icon](image)

6. Enter the appropriate information for adding an account, or make any changes to an existing account as needed. Select **Save** to finish.

![Figure 27 - Add Account](image)
Setting up Credit Card Account Information

Credit card information for a registered customer can be set up at any time.

1. Log in to the system, and select **Transactions** from the left main menu.

2. Select a credit card payment type. You will not be required to process a payment for the customer at this time.

3. Once you have chosen a payment type, select **Add/Search Customer** from the top of the page.

4. Search for the customer you wish to update. Select the radio button under the **Select** column for that customer.

5. Once you have chosen a customer, select **Edit** next to **Account Information** to edit exiting account information. You may also add accounts to the customer profile by selecting **Add** next to **Account Information**.

![Screen shot of Add/Search Customer page]
6. Enter the appropriate information for adding an account, or make any changes to an existing account as needed. Select **Save** to finish.

### Processing Payments for Registered Customers

#### Preauthorized Payments

A customer can request a payment be debited from an account electronically instead of having to write a check or use a card. The user will need signed authorization from the customer.

1. Log in to the system, and select **Transactions** from the left menu bar.
2. Select **Preauthorized Payment**, either from **Card Processing** or **ACH Processing**.
3. Select **Add/Search Customer** from the top of the page.
4. Locate and select the customer for which you intend to run the payment.
5. Once you have selected a customer, enter any payment information as needed and select **Continue**.
6. For ACH check processing, specify the NACHA-required customer authorization obtained for this payment. This is not a requirement for credit card payments.
7. Select **Process Payment** to finish.

**Telephone Payments**

A user can receive a request to have a payment taken electronically from a customer's account over the telephone.

1. Log in to the system, and select **Transactions** from the left main menu.
2. Select **Telephone Payment**, either from *ACH Processing* or *Card Processing*.
3. Select **Add/Search Customer** from the top of the page.
4. Locate and select the customer you intend to run the payment for.
5. Once you have selected a customer, enter any payment information as needed and select **Continue**.
6. For ACH check processing, specify the NACHA-required customer authorization obtained for this payment. This is not a requirement for credit card payments.

   ![NACHA Requirements](image)

   **Figure 32 - NACHA Requirement, Telephone**

7. Select **Process Payment** to finish.

**Issuing Credit**

The Issue Credit function allows a user to pay one of the vendors or issue a credit to a customer.

1. Log in to the system, and select **Transactions** from the left main menu.
2. Select **Issue Credit**, either from under *ACH Processing* or *Card Processing*. 
3. Complete the required fields designated by an asterisk and any additional fields, if relevant.

4. Select Continue to finish.

**NOTE:** If you need to process a same-day ACH credit, choose the **Same Day ACH** option under the Credit/Refund Amount field on the Issue Credit page via ACH Processing.

**Recurring Payments**

Customers can request that continuing payments be electronically debited from their account. The user must obtain signed authorization from a customer before processing the payment.

**NOTE:** Recurring transactions are prepared for processing the night before. For a recurring payment to be on time, set up the payment at least 24 hours before the first payment must be sent for processing. For example, set up a recurring payment on the 4th before the payment runs on the 6th.

1. Log in to the system, and select **Transactions** from the left main menu.

2. Select **Recurring Payments**, either from **ACH Processing** or **Card Processing**.

3. Search for and select a customer.

4. Fill out all of the billing and account information for a recurring payment, as needed.

5. For ACH recurring payments, specify whether there is a NACHA-required authorization obtained from the customer about the recurring payment.
6. Select **Process Payment** to finish.

**Recurring Credits (ACH Processing only)**

The **Recurring Credits** option enables a user to create continuing payments for vendors or issue continuous credits to a customer.

1. Log in to the system, and select **Transactions** from the left menu bar.
2. Under **ACH Processing**, select **Recurring Credits**.

3. Search for and select a customer.
4. Complete the required billing, account, and payment information fields designated by an asterisk.

- **To Account**: Select into what account the funds will be submitted.
• **Location**: Indicate from what location funds will be taken.
• **Credit/Refund Amount**: Indicate the dollar amount for the credit/refund.
• **Frequency**: Indicate how often the customer’s account will be credited (once a month, every two weeks, once a quarter, etc.).
• **Payment Day**: Indicate on what day of the month the credit will occur. Available days range from the 1st to the 31st.
• **Start Date**: Specify on what date the credits will begin by using the calendar option or typing a date in MM/DD/YYYY format in the field provided.
• **# of Payments**: Indicate how many credits/refunds will be processed. You may select a number of credits or **Indefinite**. This field also includes the option **Stop Recurring** in the event credits to a customer must come to a halt.
• **Payment Origin**: Indicate how the payment was originated (fax signature, signature original).

![Image of platform](image)

**FIGURE 37 - RECURRING CREDITS INFORMATION**

5. Select **Continue** to finish.
# Glossary of Terms

These definitions describe the various fields available to users working within the system. They are listed in alphabetical order for quick reference.

<table>
<thead>
<tr>
<th>Field</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Nickname</td>
<td>This field is an optional name for an account.</td>
</tr>
<tr>
<td>Account Number</td>
<td>This is a required field and contains the account number to be debited.</td>
</tr>
<tr>
<td>Account Type</td>
<td>This field is required and contains either <strong>Checking</strong> or <strong>Savings</strong> to distinguish the type of account.</td>
</tr>
<tr>
<td>ACH Deposit Amount</td>
<td>The total amount of ACH items in the deposit.</td>
</tr>
<tr>
<td>ACH Deposit Count</td>
<td>The number of ACH items in the deposit.</td>
</tr>
<tr>
<td>ACH Deposit Date</td>
<td>The deposit date of the ACH items within the deposit.</td>
</tr>
<tr>
<td>Address</td>
<td>The mailing address of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.</td>
</tr>
<tr>
<td>Amount</td>
<td>The amount of the transaction in decimal form, with the amount two digits beyond the decimal.</td>
</tr>
<tr>
<td>C21 Deposit Amount</td>
<td>The total amount of the Check 21/ Image Replacement Document (IRD) items in the deposit.</td>
</tr>
<tr>
<td>C21 Deposit Count</td>
<td>The number of Check 21/ Image Replacement Document items in the deposit.</td>
</tr>
<tr>
<td>C21 Deposit Date</td>
<td>The deposit date of the Check 21/ Image Replacement Document items within the deposit.</td>
</tr>
<tr>
<td>Card Type</td>
<td>This is a required field and contains Visa, MasterCard, Discover/Novus, or American Express.</td>
</tr>
<tr>
<td>Card Verification Number</td>
<td>This field is required and contains the 3-4 digit verification code found on the back of the credit card. For American Express credit cards, this is located on the front of the card.</td>
</tr>
<tr>
<td>CCVS Number</td>
<td>This field is optional and contains the 3-4 verification code found on the back of the credit card. For American Express cards, this is located on the front of the card.</td>
</tr>
<tr>
<td>Check Number</td>
<td>The check serial number.</td>
</tr>
<tr>
<td><strong>Field</strong></td>
<td><strong>Definition</strong></td>
</tr>
<tr>
<td>------------------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>City</td>
<td>This field is found on various user screens and contains the city where the customer resides. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.</td>
</tr>
<tr>
<td>Company Name</td>
<td>This field is found on various user screens and replaces the Last Name field when the Customer Type field is set to Business. This field will repopulate the next time a check or credit card from the same customer is scanned, and users can search by this field. This field does not appear on reports.</td>
</tr>
<tr>
<td>Country</td>
<td>This field is found on various user screens and contains the country where the customer resides. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.</td>
</tr>
<tr>
<td>Credit/Refund Amount</td>
<td>This field is found on various user screens and contains the amount of each credit/refund in decimal form. The amount is two digits beyond the decimal. This is a required field.</td>
</tr>
<tr>
<td>Custom Deposit ID</td>
<td>This field is found on various user screens and contains a unique name for each deposit. This is a required field if displayed.</td>
</tr>
<tr>
<td>Customer Number</td>
<td>This field is found on various user screens and must be unique for all customers. This field will repopulate the next time a check or credit card from the same customer is scanned. This field is available to appear on reports, and users can search by this field.</td>
</tr>
<tr>
<td>Customer Type</td>
<td>This field is found on various user screens and is a required field that defaults to Individual. This field can be changed to Business.</td>
</tr>
<tr>
<td>Daytime Phone</td>
<td>This field is found on various user screens and contains the customer’s daytime phone number. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.</td>
</tr>
<tr>
<td>Debit/Payment Amount</td>
<td>This field is found on various user screens and contains the amount of the debit/payment in decimal form, with the amount two digits beyond the decimal.</td>
</tr>
<tr>
<td>Deposit Name</td>
<td>This field is found on various user screens and contains the time, unique deposit ID, and date the deposit is being created. This field can be changed by the user to contain a unique deposit name.</td>
</tr>
<tr>
<td>Deposit Status</td>
<td>This field is found on various user screens and contains the status of the deposit.</td>
</tr>
<tr>
<td>Description</td>
<td>This field is found on various user screens. This field is informational only. This field will not appear on reports, but it will appear on the Transaction Details screen.</td>
</tr>
<tr>
<td>Field</td>
<td>Definition</td>
</tr>
<tr>
<td>---------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Driver's License</td>
<td>This field is found on various user screens and contains the driver's license number of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.</td>
</tr>
<tr>
<td>Effective Date</td>
<td>This field is found on various user screens and contains the date the transaction is to be processed.</td>
</tr>
<tr>
<td>Email Address</td>
<td>This field is found on various user screens and contains the email address of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.</td>
</tr>
<tr>
<td>Enabled</td>
<td>This field is found on various user screens and must contain a check mark if the payment is to be taken.</td>
</tr>
<tr>
<td>Evening Phone</td>
<td>This field is found on various user screens and contains the customer’s evening phone number. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not print on reports.</td>
</tr>
<tr>
<td>Expires On</td>
<td>This field is found on various user screens and contains the Month/Year the credit card will expire.</td>
</tr>
<tr>
<td>Fax Number</td>
<td>This field is found on various user screens and contains the customer’s fax number. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.</td>
</tr>
<tr>
<td>Federal Tax ID No.</td>
<td>This field is found on various user screens and replaces the Social Security No. field when the Customer Type field is set to Business. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.</td>
</tr>
<tr>
<td>First Name</td>
<td>This field is found on various user screens and contains the customer’s first name. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.</td>
</tr>
<tr>
<td>Frequency</td>
<td>This field is found on various user screens and contains how often a payment is to be taken. Choices include:</td>
</tr>
<tr>
<td></td>
<td>- Once a Month</td>
</tr>
<tr>
<td></td>
<td>- Twice a Month</td>
</tr>
<tr>
<td></td>
<td>- Once a Week</td>
</tr>
<tr>
<td></td>
<td>- Every 2 Weeks</td>
</tr>
<tr>
<td></td>
<td>- Once a Quarter</td>
</tr>
<tr>
<td></td>
<td>- Once a Year</td>
</tr>
<tr>
<td></td>
<td>- Twice a Year</td>
</tr>
<tr>
<td>Field</td>
<td>Definition</td>
</tr>
<tr>
<td>-----------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>From Account</td>
<td>This field is found on various user screens and contains the account number to be debited or the credit card account number to be charged. This is a required field.</td>
</tr>
<tr>
<td>Last Name</td>
<td>This field is found on various user screens and contains the customer’s last name. This field will repopulate the next time a check or credit card from the same customer is scanned and users can search by this field. This field does not appear on reports.</td>
</tr>
<tr>
<td>Location</td>
<td>This field is found on various user screens and contains the account to be debited/credited with the payment. This is a required field.</td>
</tr>
<tr>
<td>Name on Account</td>
<td>This field is found on various user screens and contains the name of the person from whom the item was received or the actual name used on the credit card or bank account. This field will repopulate the next time a check or credit card with the same account information is scanned. This field will appear on reports.</td>
</tr>
<tr>
<td>Name on Card</td>
<td>This field is found on various user screens and contains the name that is shown on the credit card. This is a required field.</td>
</tr>
<tr>
<td>Next Payment Date</td>
<td>This field is found on various user screens and contains the date the next payment will take place.</td>
</tr>
<tr>
<td>Number of Checks</td>
<td>This field is found on various user screens and contains the number of checks in the deposit to be scanned.</td>
</tr>
<tr>
<td>Number of Payments</td>
<td>This field is found on various user screens and contains the specific number of payments to be taken.</td>
</tr>
<tr>
<td>Payment Day</td>
<td>This field is found on various user screens and contains the day(s) of the month the payment is to be taken.</td>
</tr>
</tbody>
</table>
| Payment Origin        | This field is found on various user screens and is **required** if displayed. It contains one of the following:  
  - Internet  
  - Telephone IVR  
  - Telephone Operator  
  - Mailed-In  
  - Drop Box  
  - Signature Faxed  
  - Signature Original  
  - Retail/Point of Purchase Sale  
  - Back office |
<p>| Payments Made to Date | This field is found on various user screens and contains the counter number of payments taken to date. |</p>
<table>
<thead>
<tr>
<th>Field</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received Amount</td>
<td>This field is found on various user screens and contains the amount of the deposit after review.</td>
</tr>
<tr>
<td>Received Count</td>
<td>This field is found on various user screens and contains the number of items identified in the deposit.</td>
</tr>
<tr>
<td>Relationship</td>
<td>This field is found on various user screens and contains either Customer or Vendor to distinguish the type of relationship of the account. This is a required field.</td>
</tr>
<tr>
<td>Routing Number</td>
<td>This field is found on various user screens and contains the ABA (American Bankers Association) number of the bank where the account is located. This is a required field.</td>
</tr>
<tr>
<td>Same Day ACH</td>
<td>This field can be used for same-day credit transactions.</td>
</tr>
<tr>
<td>Social Security No.</td>
<td>This field is found on various user screens and contains the social security number of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.</td>
</tr>
<tr>
<td>Start Date</td>
<td>This field is found on various user screens and contains the date to take the first payment.</td>
</tr>
<tr>
<td>State</td>
<td>This field is found on various user screens and contains the state from which the customer’s driver’s license was issued. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.</td>
</tr>
<tr>
<td>State/Region</td>
<td>This field is found on various user screens and contains the state or region in which the customer resides. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.</td>
</tr>
<tr>
<td>Suite/Apt. #</td>
<td>This field is found on various user screens and contains the suite or apartment number of the customer. This field will repopulate the next time a check or credit card from the same customer is scanned. This field does not appear on reports.</td>
</tr>
<tr>
<td>To Account</td>
<td>This field displays on various user screens and contains the account number to be credited. This is a required field.</td>
</tr>
<tr>
<td>Total Amount</td>
<td>This field displays on various user screens and contains the total dollar amount of the deposit being scanned.</td>
</tr>
<tr>
<td>Total Deposit Amount</td>
<td>This field is found on various user screens and contains the total amount of the deposit.</td>
</tr>
<tr>
<td>Total Deposit Count</td>
<td>This field is found on various user screens and contains the total number of items in the deposits.</td>
</tr>
<tr>
<td>Field</td>
<td>Definition</td>
</tr>
<tr>
<td>-----------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Transaction Number</td>
<td>This field is found on various user screens and must be unique for each transaction processed. This field will be automatically populated if left blank and will appear on reports.</td>
</tr>
</tbody>
</table>