User Guide for:

A Unified Transaction Management System

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Getting Started

The Payment System is an easy to use unified payments platform used for accepting and managing credit cards, ACH cash, and check transactions. The Payment System connects to virtually every credit card processor and turbocharges standard payment gateways with powerful features like invoicing, easy to integrate APIs, custom fie creation, accounting plugins, multi-location consolidation, and automated level 2 data population.

Log into the Payment System

You can log in to the Payment System from any computer or browser with full management capabilities over the web.

1. Log in to your account**.**
2. Enter the Username and Password that your support agent provided you.
3. After you log in, we will direct you to our landing page where you can navigate the Payment System.

Changing Password and Personal Information

After logging in to the Payment System for the first time, you should update your Password.

1. Click the avatar button in the upper right corner.
2. Click My Account from the drop-down menu.
3. Update your Password by entering it twice in the form fields shown.
4. You can also change your personal information, email address, and Username.
5. Click Save to continue.

Set Up

Before you can begin processing transactions, you must create at a minimum a Merchant, at least one Location, a Gateway Account, a Device, and at least one User. The sequence is as follows:

1. Create a Merchant – See Merchant Overview.
2. Create a Location and assign it to the Merchant – See Location Overview.
3. Create a Gateway Account under Location.
4. Create a Device and assign it to a Location –See Device Overview.
5. Create a User and assign it to at least one Location – See User Overview.

Creating with Wizard

The Payment System provides a Wizard that makes creating your account very simple and quick to do. To access the Wizard from the sign-in page, click the Register button. You can also access Wizard from the left menu once you have logged into the Payment System.

1. **Tab 1 – Merchant**
   a. Enter the requested data fields.
   b. You can ignore Minority Code, Tax (%), and Tax Exempt Identifier fields if you are not sure what to enter. For further information on these fields see the Add Merchant section below.
   c. Click the Next button.
2. **Tab 2 – User**
   a. Create your User credentials by entering the data fields.
   b. Click the Next button.
   c. The Payment System will send a confirmation code to your cell phone and then prompt you to enter the activation code.
   d. Enter the activation code.
3. **Tab 3 Part 1 – Location Identification**
   a. Click Add button.
   b. Enter a Name for the Location.
   c. Enter an API Key that you create for the Location or click the Generate button to have the Payment System create one. You can press the X button to clear the API key and start over.
   d. Click the Next button.
4. **Tab 3 Part 2 – Location Address**
   a. Enter Location Address and other requested fields of data. To copy your Merchant address, click the Same as Merchant address button.
   b. Click the Next button.
5. **Tab 3 Part 3 – Location Other info**
   a. In the BCC Receivers field, enter any email addresses you want to receive bcc notice when you email a customer invoice out. To enter more than one email address, separate the addresses by a comma.

b. In the Sender display name field, enter the name you want on the email notification that goes to your customers.
c. Click the IP Restriction radio button to turn it on. When checked, Users will only be able to access the Payment System from preset IP Addresses listed in the IP Addresses box.
d. If IP Restriction Checkbox is checked, enter the IP Addresses of the hosts that you want to allow to acce the Payment System. To enter more than one IP Address, separate them by a semicolon (;).
e. You can ignore Tax Id, Minority Code, Tax (%), and Tax Exempt Identifier fields if you are not sure wh to enter. For further information on these fields see the Add Merchant section below.
f. Click Next.

6. **Tab 3 Part 4 – Location Gateway Account**
   a. Type: The gateway provider you want to use with the Payment System. Click the drop-down window, tc select the gateway provider.
   b. Turn on the Default Credentials to set up a test account for the selected gateway.
   c. Otherwise, fill in the Gateway Configuration fields of data.
   d. Username: The Username associated with the Gateway Account.
   e. Password: The Password associated with Username. Please note your Password must contain at least
      i. 8 characters
      ii. 1 number
      iii. 1 lower case character
      iv. 1 capital letter
      v. 1 special character
   f. Description: You can use this text field to label/name the Gateway Account.
   g. Additional Info: Some gateways have a merchant key or other information that is required to process transactions.
   h. Test Mode: Check this box if you want to run test transactions with this account and not live transaction
   i. Default Gateway: Check this box to make this Gateway Account the default account you use to process.
   j. Activate Surcharging: **If you are interested in turning on surcharging, please create a support ticke and we will reach out to discuss the guidelines and procedures to get started.**
   k. ACH: If your Gateway Account is set up for ACH transactions, click the radio button to turn it on.
   l. Click Add
   m. Click Save Location to move on to **Tab 4 or** Click Add to go back to **Tab 3 Part 1** and create a new Location.
   n. Click Next.
7. **Tab 4 – Roles**
   a. Click Add to create a level of permissions to tie to a Subuser or click Next to skip to **Tab 5 - Subusers**. The Payment System prepopulates three different Roles to select from:
      i. Local Administrator
      ii. Manager
      iii. Accounting
   b. If you clicked Add, enter the requested fields of data:
      i. **Name:** How you want to identify the Role.
      ii. **Rank:** Every User has the ability to see any User with a higher Rank number.

iii. **Locations:** Represents the Locations you want the Role to be able to access.
iv. **Permissions**: these determine what a Role is capable of doing. Options include but are not limited t
   - Ability to view the Card Vault
   - Ability to edit Merchants
   - Ability to access the virtual terminal

c. Click Next.

8. **Tab 5 – Subusers/Roles**
   a. Click Add to create a Subuser or Submit to finish creating your Merchant.
   b. If you clicked Add, fill in the fields of data.
      i. **Username:** Username will be how your Subuser logs in.
      ii. **Password:** The Subuser uses the Password to log in to the Payment System. Once the Subuser has logged in, they can change their Password. The Subuser Password must contain at least
         - 1 special character
         - 1 capital letter
         - 1 lower case character
         - 1 number
         - 8 characters
      iii. **Locations**: Represents the location you want the Subuser to be able to access.
      iv. **Role**: Represents the permission levels you want to assign the Subuser.
   c. Click Add to create another Subuser or Submit to finish creating your Merchant.

Configuration

Editing with Wizard

Not only can you create your account with the Wizard, but you can also use it to edit some of your information. T get started, click Wizard from the left menu. Then click Modify to edit an existing Merchant. If you have more th one Merchant, click the drop-down window to select the Merchant you want to edit.

1. **Tab 1 – Merchant**
   a. You can edit all the fields of data except the Merchant name. To do that, refer to the "Editing a Merchan documentation located under the Configuration section.
   b. Click the Next button.
2. **Tab 2 – User**
   a. Edit any fields of data you wish to edit.
   b. Click the Next button.
3. **Tab 3 Part 1 – Location Identification**
   a. Click the Location you want to edit.
   b. You can edit all the fields of data except the Location name. To do that refer to the "Editing a Location" documentation located under the Configuration section.
   c. Click the Next button.

4. **Tab 3 Part 2 – Location Address**
    a. Edit any fields of data you wish to edit.
    b. Click the Next button.
5. **Tab 3 Part 3 – Location Other info**
    a. You can edit all the fields of data except Sender Address. This is always pre-set unless you have set up a white label of the Payment System. Refer to the White Label documentation for more details.
    b. Click Next.
6. **Tab 3 Part 4 – Location Gateway Account**
    a. Click the row of the Gateway Account you want to edit.
    b. You can edit all the fields of data except the Type field.
    c. You can delete the Gateway Account by clicking the Delete button.
    d. Click Save Location.
    e. Click Next.
7. **Tab 4 – Roles**
    a. You cannot edit a Role from the Wizard. To do so, refer to the "Edit Role" documentation under the Configuration section.
    b. You can delete a Role by checking the box next to the Role or Roles you want to be followed by clicking the Delete button.
    c. Click Next.
8. **Tab 5 – Subusers/Roles**
    a. Click the Subuser you want to edit.
    b. You can edit all the fields of data except Subuser name. To do so, refer to the "Editing a User" documentation under the Configuration section.
    c. Click Save.
    d. Click Submit to finish editing.

Merchant Overview

Adding a Merchant

1. Click Configuration from the left menu.
2. Click Manage Merchants from the drop-down menu.
3. Click the Add button in the upper left corner.
4. Fill out the different Merchant fields (Company Name, Phone Number, Business Email, and Address).
    a. **Customer Terms URL:** Optionally, you can enter a URL that your customers can see on the payment page when they click on the terms and conditions link. We follow the European standard (GDPR) for privacy and data requirements. If you leave this blank, we will provide standard language. Refer to the White Label documentation for further instructions. You can also set the Customer Terms URL on a Location basis. Refer to the Location Overview section for further instructions.
    b. **Merchant Terms URL**: Optionally, you can enter a URL to replace the Systems Terms and Service and Privacy that Users can access on the login page and under Info & Support. We follow the European

standard (GDPR) for privacy and data requirements. If you leave this blank, we will provide standard language.

c. **White Label URL**: Refer to the White Label section for instructions.
d. **Support Email:** Refer to the White Label section for instructions.
e. **Minority Code:** If you qualify, you can enter WBE for woman-owned business and MBE for minority-owned business.
f. **Tax Id**: This represents your federal tax id. This is a required field. You can also enter the Tax Id at the Location level in case you have multiple locations with different tax ids.
g. **Tax (%):** This is used to calculate the sales tax on a transaction. The percentage does not impact the overall transaction amount and is used for reporting purposes and to ensure qualifying transactions for lower interchange. If you are not sure about this item, leave blank. You can also set this at the Location leve in case you have multiple locations with different tax percentages.
h. **Activate Fraud Tools**: If you would like to activate the extra fraud tools, turn on the Activate Fraud Toc slider. Refer to the Fraud Tools section for further information.
i. **Activate Surcharging**: If you would like to pass the credit card fees on to your customers, turn on the Activate Surcharging slider. If you turn on the Activate Surcharging slider at the Merchant level, all locations and gateways under the Merchant will be turned on to Activate Surcharging. You can also turn on Activate Surcharging at the Location level or at the Gateway level only. **If you are interested in turning on surcharging, please submit a support ticket and we will reach out to discuss the guidelines and procedures to get started.**
j. **Theme:** Optionally, you can select a theme that you will see while logged in to the Payment System by clicking one of the different bubbles next to the Theme button.
a. **Logo:** To customize the logo your customers see with Invoicing, click (next to Change the Logo). A pop-up box will appear over the uploaded image to ensure that it fits within the required size of 325X10 pixels.

5. Click the Save button to go back to the Merchant home page or Click the Save and Add Location button to save your changes and begin adding a new Location.

Deleting a Merchant

1. Click Configuration from the left menu.
2. Click Manage Merchants from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Check the boxes next to the Merchants you want to delete or select all boxes by checking the box from the top.
5. Click the Delete button.
6. The Payment System will prompt you with a message to confirm that you want to delete the selected items.
7. Click Ok to continue.

Editing a Merchant

1. Click Configuration from the left menu.
2. Click Manage Merchants from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Select the Merchant you want to edit by clicking any part of its row.
5. Edit the fields you want to edit.
6. Click the Save button.

Exporting Merchant List

1. Click Configuration from the left menu.
2. Click Manage Merchants from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Check the boxes next to the Merchants you want to export or select all boxes by checking the box from the top.
5. Click .
6. Click the desired file type from the drop-down window.

Location Overview

A Location can represent a physical location or a department or sub-location. As previously mentioned, a Mercha must have at least one Location and a Gateway Account before processing transactions. A Merchant can have mo than one Location and a Location can have more than one Gateway Account associated with the account.

Adding a Location

1. Click Configuration from the left menu.
2. Click Manage Locations from the drop-down menu.
3. Click the Add button.
4. Fill out the Identification fields.
   a. **Active Checkbox:** Checking or unchecking this box will either activate or deactivate the Location.
   b. **Merchant:** If you have multiple Merchants that you manage on the Payment System, you can click the drop-down window to select among the different Merchants.
   c. **Location Name:** The name you want to give to the Location.
   d. **Address:** The address you want to associate with the Location.
   e. **Email:** This is required in case we need to contact you.
   f. **BCC Receivers:** To have a blind carbon copy of transaction confirmations and failures, enter one or mo email addresses (separated by a comma) in this box.

g. **Phone Number:** This is required in case we need to contact you.

a. **Support Email:** Refer to the White Label section for instructions.

b. **Day starts/ends:** The time you select will affect the transaction list reporting.

c. **Time Zone:** The time zone you select will determine the time attached to transactions.

d. **Customer Terms URL**: Optionally, you can enter a URL that your customers can see on the payment page when they click terms and conditions. We follow the European standard (GDPR) for privacy and data requirements. If you set the Customer Terms URL at the Merchant level and leave this field blank a the Location level, the Customer Terms URL from the Merchant level will apply. If you have left both tl Merchant and Location level blank for Customer Terms URL, the Payment System will provide standar language. Refer to the White Label section for further instructions

e. **Website**: Optionally, you can enter a website address for your Location.

f. **Minority Code:** If you qualify, you can enter WBE for woman-owned business and MBE for minority-owned business. If you do not enter anything, the Minority entry at the Merchant level will populate int transaction detail.

g. **Time interval for duplicate:** If you turn on the Auto-void duplicate slider, you can specify how long an interval you want for the system to consider a transaction a duplicate. We highly recommend you not change this field without contacting Support and indicating you are going to do so.

h. **API Key:** Your API Key is an identifier used throughout the Payment System. You may manually enter key or click the Generate button to auto-generate an API Key. The X button next to the Generate button clears information in the API Key field. You can also edit the generated API Key.

i. **Tax Id**: This represents your federal tax id. If you do not enter anything, the Tax Id at the Merchant leve will populate into transaction detail.

j. **Tax%**: This is used to calculate the sales tax on a transaction. The percentage does not impact the overa transaction amount and is used for reporting purposes and to ensure qualifying transactions for lower interchange. If you are not sure about this item, leave blank.

k. **Auto-void Duplicated Checkbox:** Checking this box will either activate or deactivate whether the Gateway Account automatically voids duplicate transactions.

l. **Send Confirmation Checkbox:** Turning on this slider box will either enable you to send your customer confirmation email upon a successful transaction. We recommend checking this box.

m. **Send instant alerts for duplicates:** In case a duplicate transaction occurs, you can turn this slider on so an instant email notification will be sent to the email of the Username associated with the transactions. We highly recommend that you check this box.

n. **Send only failed transactions to BCCs:** If you have entered an email in BCC Receivers, but only want to receive notices of failed transactions, turn this slider on.

o. **Activate Surcharging:** If you would like to pass the credit card fees on to your customers, turn on the Activate Surcharging slider. If you turn on the Activate Surcharging slider at the Location level, the Payment System turns on Activate Surcharging for all gateways under the Location. You can also turn o Activate Surcharging at the Gateway level only. See Add Gateway for further details. **If you are interested in turning on surcharging, please submit a support ticket and we will reach out to discu the guidelines and procedures to get started.**

p. **Send out Daily Report:** To receive a daily report of a Location's activity, turn the slider on, enter the email(s) of the recipients and the time of day the report should be delivered.

q. **Activate Chargeback Tools: If you are interested in turning on Chargeback Tools, please create a support ticket and we will reach out to discuss the guidelines and procedures to get started.**
r. **Activate Custom Checkout Message:** When turned on, a user can create and embed a custom message to be included on the invoice/hosted payment page that the customer sees when making a payment.
s. **Activate Webhooks -** For further information see the Miscellaneous/Webhooks section below.
t. **IP Restriction Checkbox:** When turned on, Users will only be able to access the Payment System from preset IP Addresses listed in the IP Addresses box.
u. **IP Addresses:** If you turn on IP Restriction, enter the IP Addresses of the hosts that you want to allow tc access the Payment System.
v. **API IP Restriction Checkbox:** When turned on, Users will only be able to make API calls to the Payment System using the preset IP Addresses listed in the API IP Addresses box.
w. **API IP Addresses:** If you turn on API IP Restriction, enter the API IP Addresses of the hosts that you want to allow to access the Payment System.

5. Click Add Gateway button under Accounts.
6. Fill in the Gateway Configuration fields of data.
   a. **Type:** The Gateway Account you want to use with the Payment System. Click the drop-down window, t select the gateway provider.
   b. **Tax%:** Represents the local sales tax associated with your business. If you do not know it, you should enter a number between 1 and 10. By doing so, you will ensure that you properly qualify the interchange for Level 2 B2B transactions. the Payment System will default this value to 5. Tax% does not affect the transaction amount in a transaction. We recommend that you do not change this field.
   c. **Currency:** If you have turned on Currency option at the Merchant Level, you can select which currency your customers see.
   d. **Test Mode:** Check this box if you want to run test transactions with this account and you do not want to run live transactions.
   e. **Default Mode:** Check this box to make this Gateway Account the default account you use to process transactions.
7. Click the Save button to save the Gateway Configuration.
8. Custom Fields (optional): enter the name of the field you want to create under the New Field box inside of Custom Fields. Click Add to create your custom field. You may repeat this step to additional Custom Fields a you want.
9. Optionally, connect the QuickBooks account. Refer to the QuickBooks Online Integration Overview section for further information.
10. Click the Save button to create the Location.

Deleting a Location

1. Click Configuration from the left menu.
2. Click Manage Locations from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Check the boxes next to the Locations you want to delete or select all boxes by checking the box from the to

5. Click the Delete button.
6. The Payment System will prompt you with a message to confirm that you want to delete the selected items.
7. Click ok to continue.

Editing a Location

1. Click Configuration from the left menu.
2. Click Manage Locations from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Select the Location you want to edit by clicking any part of its row.
5. Edit the fields you want to edit.
6. Click the Save button.

Exporting Location List

1. Click Configuration from the left menu.
2. Click Manage Locations from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Check the boxes next to the Locations you want to export or select all boxes by checking the box from the to
5. Click .
6. Click the desired file type from the drop-down window.

Gateway Account Overview

A payment gateway is the service provider that handles credit card and ACH information and transfers it to your credit card processor.

Adding a Gateway Account

1. Click Configuration from the left menu.
2. Click Manage Locations from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Select the Location you want to be associated with the Gateway Account.
5. Inside the Accounts box, click the Add Gateway button.
6. The Gateway Configuration pop box will appear.
7. Fill in the Gateway Configuration fields of data.

a. **Type:** The Gateway provider you want to use with the Payment System. Click the drop-down window, t select from a list of Gateway providers supported by the Payment System.
b. **Username:** Some Gateway providers (e.g. BridgePay) require a username to access their system. If that the case, the Payment System will present the field.
c. **Password:** Some Gateway providers (e.g. BridgePay) require a password to access their system. If that the case, the Payment System will present the field.
d. **Terminal ID:** Some Gateway providers (e.g. Anywhere Commerce) require a terminal id to access their system. If that is the case, the Payment System will present the field.
e. **Description:** You can use this text field to label/name the Gateway Account.
f. **Secret:** Some Gateway providers (e.g. Anywhere Commerce) require a secret word to access their system. If that is the case, the Payment System will present the field.
g. **MID:** Some Gateway providers (e. Nuvei) require a Merchant ID to access their system. If that is the case, the Payment System will present the field.
h. **Web portal username:** Some Gateway providers (e.g. Authorize.net) require a Web portal username to access their system. If that is the case, the Payment System will present the field.
a. **Web portal password:** Some Gateway providers (e.g. Authorize.net) require a Web portal password to access their system. If that is the case, the Payment System will present the field.
j. **Additional Info:** Some Gateway Accounts (e.g. BridgePay) require a merchant key or other informatio to access their system. You entered this information in this field.
k. **Tax%:** Represents the local sales tax associated with your business. If you do not know it, you should enter a number between 1 and 10. By doing so, you will ensure that you properly qualify the interchang for Level 2 B2B transactions. The Payment System will default this value to 5. Tax% does not affect the transaction amount in a transaction. We recommend that you do not change this field.
l. **Test Mode:** Check this box if you want to run test transactions with this account and not live transactio
m. **Allow ACH:** If your Gateway provider is set up to process ACH transactions, click the radio button to turn it on.
n. **Activate Surcharging:** If you would like to pass the credit card fees on to your customers, turn on the Activate Surcharging slider. **If you are interested in turning on surcharging, please create a support ticket and we will reach out to discuss the guidelines and procedures to get started.**
o. **Surcharger Processor Name:** Leave blank. If you set up a surcharging program, we will fill in this fiel
p. **Default Mode:** Check this box to make this Gateway Account the default account you use to process.

8. Click the Save button to save the Gateway Configuration.

Deleting a Gateway Account

1. Click Configuration from the left menu.
2. Click Manage Locations from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Select the Location that houses the Gateway Account you want to delete by clicking any part of its row.
5. Inside the Accounts box, check the boxes next to the Gateway Accounts you want to delete or select all boxe by checking the box from the top.

6. Click the Delete button.
7. The Payment System will prompt you with a message to confirm that you want to delete the selected items.
8. Click ok to continue.

Editing a Gateway Account

1. Click Configuration from the left menu.
2. Click Manage Locations from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Select the Location that houses the Gateway Account you want to edit.
5. Inside the Accounts box, click the Gateway Account you wish to edit.
6. A pop box will appear with the Gateway Account information.
7. Edit the fields of data you wish to edit. You may not edit the Type field.
8. Click the Save button to save your changes.

Exporting Gateway Account List

1. Click Configuration from the left menu.
2. Click Manage Locations from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Select the Location that houses the Gateway Account you want to edit.
5. Check the boxes next to the Gateway Accounts you want to export or select all boxes by checking the box from the top.
6. Click .
7. Click the desired export type from the drop-down window.

Custom Fields Overview

The Payment System enables Merchants to add Custom Fields to the transaction pages including the virtual terminal, hosted payment pages, and invoicing. The Payment System attaches the data captured from the custom field to the Gateway Account's transaction data.

Adding a Custom Field

1. Click Configuration from the left menu.
2. Click Manage Locations from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific

search fields, you can also click the magnifying icon to do an advanced search.
4. Select the Location you want to add a Custom Field to by clicking any part of its row.
5. Enter the name of the field you want to create in the New Field box.
6. Optionally, you can turn the required slider next to the custom field to green to make it required on payment pages associated with the Location.
7. Press the Add button.
8. Click the Save button to confirm your addition.

Deleting a Custom Field

1. Click Configuration from the left menu.
2. Click Manage Locations from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Select the Location you want to delete a Custom Field to by clicking any part of its row.
5. Press the Delete button to the right of the custom field you want to delete.
6. The Payment System will prompt you to confirm you want to delete the field. Click Ok in the pop-up windo to
7. Click the Save button to confirm your deletion.

Reordering Custom Fields

1. Click Configuration from the left menu.
2. Click Manage Locations from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Select the Location you want to reorder the Custom Fields by clicking any part of its row.
5. Press the up arrow or down arrow to the right of the Custom Field that you want to move.
6. Click the Save button to confirm your changes.

QuickBooks Online Integration Overview

The Payment System enables Merchants to synchronize their transaction data with their QuickBooks Online ("QuickBooks") account.

Connecting to a QuickBooks Online Account

1. Click Configuration from the left menu.
2. Click Manage Locations from the dropdown window.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific

search fields, you can also click the magnifying icon to do an advanced search.

4. Select the Location you want to connect by clicking any part of its row.
5. Click the green Authorize button inside the Accounting software fields.
6. QuickBooks will open in a new tab in your web browser.
7. Log in with your QuickBooks credentials.
8. Once logged in, click the green Connect button.
9. Select your QuickBooks sales account from the Sales Account drop-down window. This account represents where the Payment System will write your sales transactions in QuickBooks.
10. Select your QuickBooks refund account from the Refund Account drop-down window. This account represents where the Payment System will write your refund transactions in QuickBooks.
11. Select your QuickBooks default product account from the Product Account drop-down window. All Payment System transactions that are not assigned a Product and Service and are synced as a Sales Receipt will show up in Quickbooks with the default product account.
12. Enter a date in the State Date to determine what date the Payment System begins synchronizing transactions QuickBooks. This date can be historical or a future date.
13. Select Transaction Type. Select Payment if you intend to match up the Payment System transaction with an invoice inside of QuickBooks or you intend to use the Payment System to create an invoice in QuickBooks. Select Sales Receipt when you only want to record the transaction inside of QuickBooks without matching u to a Quickbooks Invoice.
14. To enable the System to create Customers inside of QuickBooks, turn the Create Customers slider on. Please note, that if you selected Payment as Transaction Type, Create Customers will automatically be turned on.
15. To enable the System to create Invoices inside of QuickBooks, turn the Create Invoice slider on.
16. Press the Save button.

Syncing Transaction with QuickBooks Invoice

If you want your Transaction to close out or partially close out an invoice in QuickBooks, you need to match up either the Invoice Number or the Customer Name. In the Payment System, the Invoice Number is a field labeled Invoice#. In the Payment System, Customer Name refers to the name on the credit card, bank account, etc.

Now, if you do not properly match up one of these fields, you can manually fix it inside QuickBooks. Inside QuickBooks, you will need to find the transaction entry for the transaction run in the Payment System. Then edit the Invoice Number or Customer Name to match the invoice in QuickBooks. Please refer to QuickBooks instruction guide/customer support for further details.

Disconnecting a QuickBooks Online Account

1. Click Configuration from the left menu.
2. Click Manage Locations from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.

4. Select the Location you want to connect by clicking any part of its row.
5. Press the red Cancel The Authorization button.
6. The Payment System will prompt you with a message to confirm that you want to delete the selected items.
7. Click ok to continue.

Editing a QuickBooks Online Account

1. Click Configuration from the left menu.
2. Click Manage Locations from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Select the Location you want to connect by clicking any part of its row.
5. Edit the fields you want to change.
6. Click the Save button to confirm your changes.

Device Overview

The Payment System requires at least one Device created before you can begin processing transactions.

Adding a Device

1. Click Configuration from the left menu.
2. Click Manage Devices from the drop-down menu.
3. Click Add button.
4. Fill out the Identification and Price fields.
    a. **Name:** The Payment System uses the name field only as an identifier. Names can be for specific salespeople and multiple locations or other parameters you want to use.
    b. **Code:** The code can be alphanumeric and we recommend you keep this as short as possible. For exampl F1, Abc123.
    c. **Receipt Code:** The Payment System prints the receipt code at the top of the receipt to identify where a transaction occurred. An example of this could be a parking lot assigning certain receipt codes to entrances to identify where the customer entered – lot H, J, K.
    d. **Location:** If you have multiple Locations that you manage on the Payment System, you will be able to assign the Device to the appropriate Location. You can assign Multiple Devices to a Location.
    e. **Price** You should set the Price to 0.
5. Click the Save button to finish.

Deleting a Device

1. Click Configuration from the left menu.
2. Click Manage Devices from the drop-down menu.
3. Check the boxes next to the Devices you want to delete or select all boxes by clicking the box from the top.

4. Click the Delete button at the top of the Device list.
5. The Payment System will prompt you with a message to confirm that you want to delete the selected items.
6. Click the OK in the pop-up window to complete deleting a Device.

Editing a Device

1. Click Configuration from the left menu.
2. Click Manage Devices from the drop-down menu.
3. Locate the Device you want to edit and click any part of its row. If your list of Devices is large, you can sear for a Device by typing in the search box.
4. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
5. Select the Device you want to edit and click any part of its row.
6. Edit the fields you want to edit.
7. Click the Save button.

Exporting Device List

1. Click Configuration from the left menu.
2. Click Manage Devices from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Check the boxes next to the Devices you want to export or select all boxes by checking the box from the top.
5. Click  .
6. Click the desired file type from the drop-down window.

Users Overview

The Payment System enables you to manage multiple Users quickly and easily within your organization.

Adding a User

1. Click Configuration from the left menu.
2. Click Manage Users from the drop-down menu.
3. Click the Add button.
4. Fill out the Identification and Information fields.
   a. **Active Checkbox:** Checking or unchecking this box will either activate or deactivate a User.
   b. **Username:** The Payment System only permits the use of alphanumeric characters.
   c. **Location:** Click the box next to the Location(s) you want the User to be able to access.
   d. **Country Code and Mobile Phone:**
   e. **First Name:**

f. **Last Name:**
g. **Role:** Decide what Role to give your User. Users can see other Users with the same or lesser permission levels.
h. **Password:** Create the Password you want to be associated with the User. Username passwords must contain:
    i. 8 characters
    ii. 1 number
    iii. 1 lower case character
    iv. 1 capital letter
    v. 1 special character

5. Click the Save button at the bottom of the screen to save your changes.

Editing a User

1. Click Configuration from the left menu.
2. Click Manage Users from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Click the User you want to change by clicking any part of its row.
5. Change the Username fields you want to change.
    a. **Active Checkbox:** Checking or unchecking this box will either activate or deactivate a User.
    b. **Username:** The Payment System only permits the use of alphanumeric characters.
    c. **Location:** Click the box next to the Location(s) you want the User to be able to access.
    d. **Country Code and Mobile Phone:**
    e. **First Name:**
    f. **Last Name:**
    g. **Role:**
    h. **Password:** Username passwords must contain:
        i. 8 characters
        ii. 1 number
        iii. 1 lower case character
        iv. 1 capital letter
        v. 1 special character
6. Click the Save button at the bottom of the screen to save your changes.

Deleting a User

1. Click Configuration from the left menu.
2. Click Manage Users from the drop-down window.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.

4. Check the boxes next to the Users you want to delete or select all boxes by checking the box from the top.
5. Click the Delete button.
6. The Payment System will prompt you with a message to confirm that you want to delete the selected Users.
7. Click OK in the pop-up window to complete deleting a User.

Deactivating a User

1. Click Configuration from the left menu.
2. Click Manage Users from the drop-down window.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Locate the User you want to deactivate and click any part of its row.
5. Turn the Active slider in the upper left corner off.
6. Click the Save button

Exporting User List

1. Click Configuration from the left menu.
2. Click Manage Users from the drop-down window.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Check the boxes next to the Users you want to export or select all boxes by checking the box from the top.
5. Click .
6. Click the desired file type from the drop-down window.

Roles Overview

A Role is a grouping of specific permissions that the Payment System grants to a User. You can create different Roles, each having its own level of customized permissions. Every user needs to have at least one Role assigned t them.

Adding a Role

1. Click Configuration from the left menu.
2. Click Manage Roles from the drop-down menu.
3. Click Add button.
4. Enter a name for your Role in the Name box.
5. Select the Locations you want the Role to have access to. To select a Location click on the Location search box and scroll down the list or start typing the name of the Location inside the Locations box. Then select th Locations you want by clicking on them.
6. Select the Permissions you want the Role to have access to by sliding the appropriate sliders.

7. Click the Save button.

Editing a Role

1. Click Configuration from the left menu.
2. Click Manage Roles from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Click the Role you want to edit by clicking it.
5. Edit the fields you want to edit.
6. Click the Save button.

Deleting a Role

1. Click Configuration from the left menu.
2. Click Manage Roles from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in the Name field. If you enter a search term in Name field you can also click the magnifying icon to do an advanced search.
4. Check the boxes next to the Roles you want to delete or select all boxes by clicking the box from the top.
5. Click the Delete button.
6. The Payment System will prompt you with a message to confirm that you want to delete the selected items.
7. Click the OK in the pop-up window to complete.

Exporting Role List

1. Click Configuration from the left menu.
2. Click Roles from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Check the boxes next to the Roles you want to export or select all boxes by checking the box from the top.
5. Click .
6. Click the desired file type from the drop-down window.

Email Templates

The Payment System comes with standard payment and refund email templates that you can use to email your customers. In addition, you can send emails to a preset list of recipients when there is a failed or duplicate transaction. The Payment System also provides the ability to customize these email templates.

1. Click Configuration from the left menu.

2. Click Email Template from the drop-down window.
3. Fill in the information fields for the Location Configuration sections.
    a. **Merchant:** If your business has multiple Merchants, select the drop-down window to select the Mercha you would like to edit.
    b. **Locations:** If your business has multiple Locations, select the drop-down window to select the Location you would like to edit.
    c. **Sender Display Name:** Unless you have white labeled the system, the Payment System email server sends the email receipt to your customer. However, you can change the Sender's name to reflect either your business name or anything else you would like to display. We recommend you use your business name in this field.
    d. **Sender Address**: This will always be set unless you are white labeling the system. Refer to the White Label section for further information.
    e. **Bcc Receiver:** Enter the email address of any person you want to include as a bcc (blind carbon copy) recipient. To add more than one address, add a comma and a space after the first address and then type t second address.
4. Fill in the information fields.
    a. **Type**: This determines which template you are editing. There are 8 different templates available from a drop-down window.
    b. **Subject:** This determines what will appear in the emails subject line. We recommend you select the nam of your business followed by Payment Confirmation, Refund Confirmation or Duplicates as applicable.
    c. **WYSIWYG Editor:** The WYSIWYG editor allows you to customize the text on the receipt form. You can use the tags provided to insert transaction-specific data into the email receipts. You can also use rich text editing to customize the email. Furthermore, HTML shortcodes are accepted. However, if you are n familiar with using HTML shortcodes, we do not suggest you try to use them.
5. Click the Save button to finish.

Processing Transactions

There are several ways to process a transaction with the Payment System including through a Virtual Terminal, Invoicing, Recurring Billing, and Card Vault. You can process Credit, Credit with a Reader, ACH (if activated), Check, and Cash. With Check and Cash, the Payment System is simply used as a reporting tool. The Payment System does not actually process checks.

Virtual Terminal Overview

The Virtual Terminal is a manual online checkout system. Some fields of data are required to process a transactio and some are optional. To ensure properly qualifying at the lowest interchange rate for a transaction, we recommend that you fill out all the data fields.

Virtual Terminal Credit Card Transaction

1. Click Payment from the left menu.
2. Click New Transaction from the drop-down menu.
3. If your business manages multiple Merchants, click the Merchants drop-down menu to select your Merchant
4. If your business Merchant Account contains multiple Locations, click the Locations drop-down menu to sele a Location.
5. Select Credit Card from the different payment options.
6. If you have more than one Gateway Account associated with the Location, you can select the appropriate one from the drop-down menu.
7. To be able to set recurring billing for the transaction, turn on the Recurring Billing slider.
8. To be able to enter products and services, turn on the Products & Services slider.
9. To be able to enter the billing address, turn on the Billing Address slider.
10. To be able to enter a shipping address, turn on the Shipping Address slider.
11. To be able to enter some additional options, turn on the Additional Info slider.
12. Fill out the required fields including customer name, and account info. If you have created any Custom Fiel in the Location setup, you will see those in this tab. Unless they are set to required, Custom Fields are optional fields that a user can fill out.
13. If you turned on the Recurring Billing Slider, fill in the required fields of data (Frequency, Beginning Date ar End Date). If you turn Fixed Billing Date slider to on, you will no longer have to enter a beginning date. Instead, the beginning date will always be the date a customer runs its first transaction.
    a. If you turn Fixed Billing Date slider on and select recurring billing option of monthly, every two months every three months or every six months, a field will open up that allows you to select the day of the month the recurring billing transactions process. If you leave this field blank, the transactions will run the applicable anniversary of the initial Transaction.
14. If you turned on Products & Services, click an option from the Product or Service drop-down window. Pleas note, you add products and services in the Product and Services section.
    a. Select the number of units you want.
    b. Click the Add Product button.
    c. Repeat to add more products.
15. If you turned on Billing Information, you have the option to fill out the billing address.
16. If you turned on Shipping Information, you have the option to fill out the shipping address. If you do not select a shipping address, the Payment System will assume the billing address and shipping address are the same.
17. If you turned on Additional Info fields, you have the option to fill out:
    a. **Shipping & Handling:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
    b. **Duty:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
    c. **Tax Exempt:** If your business is a tax-exempt entity, you can turn the slider on.
    d. **Commodity Code:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
    e. **Customer VAT#:** An option field. If you do not fill this field out, the Payment System will auto-generat an entry.

18. Click the Process button to process the transaction.

Virtual Terminal Pre-Authorization Credit Card Transaction

A pre-authorization is a temporary hold placed on a credit or debit card. It is not an actual charge, although it does temporarily make the hold amount unavailable until the settlement or transaction clears. The Payment System allows you to pre-authorize a transaction and then later process it.

1. Click Payment from the left menu.
2. Click New Transaction from the drop-down menu.
3. If your business manages multiple Merchants, click the Merchants drop-down menu to select your Merchant
4. If your business Merchant Account contains multiple Locations, click the Locations drop-down menu to sele a Location.
5. Select Credit Card from the different payment options.
6. If you have more than one Gateway Account associated with the Location, you can select the appropriate one from the drop-down menu.
7. To be able to set recurring billing for the transaction, turn on the Recurring Billing slider.
8. To be able to enter products and services, turn on the Products & Services slider.
9. To be able to enter the billing address, turn on the Billing Address slider.
10. To be able to enter a shipping address, turn on the Shipping Address slider.
11. To be able to enter some additional options, turn on the Additional Info slider.
12. Turn on the Auth Only slider.
13. Fill out the required fields including customer name, and account info. If you have created any Custom Fiel in the Location setup, you will see those in this tab. Unless they are set to required, Custom Fields are optional fields that a user can fill out.
14. If you turned on the Recurring Billing Slider, fill in the required fields of data (Frequency, Beginning Date a End Date). If you turn Fixed Billing Date slider to on, you will no longer have to enter a beginning date. Instead, the beginning date will always be the date a customer runs its first transaction.
    a. If you turn Fixed Billing Date slider on and select recurring billing option of monthly, every two months every three months or every six months, a field will open up that allows you to select the day of the month the recurring billing transactions process. If you leave this field blank, the transactions will run the applicable anniversary of the initial Transaction.
15. If you turned on Products & Services, click an option from the Product or Service drop-down window. Pleas note, you add products and services in the Product and Services section.
    a. Select the number of units you want.
    b. Click the Add Product button.
    c. Repeat to add more products.
16. If you turned on Billing Information, you have the option to fill out the billing address.
17. If you turned on Shipping Information, you have the option to fill out the shipping address. If you do not select a shipping address, the Payment System will assume the billing address and shipping address are the same.
18. If you turned on Additional Info fields, you have the option to fill out:

a. **Shipping & Handling:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
b. **Duty:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
c. **Tax Exempt:** If your business is a tax-exempt entity, you can turn the slider on.
d. **Commodity Code:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
e. **Customer VAT#:** An option field. If you do not fill this field out, the Payment System will auto-generat an entry.

19. Click the Process button to process the transaction.
20. At a later date, go
21. to the Transaction List and open the transaction. For instructions on how to find a transaction see Transactior List Advanced Search and Transaction List Details.
22. Click green Capture button.
23. A pop-up window will appear. From here, enter the amount of the transaction. You have the option to enter an amount less than the original capture, but you cannot increase the amount.
24. Click the second green Capture button.

Virtual Terminal Credit Card Capture (Store) Transaction

A Store transaction creates a token at the gateway level without running an authorization at the gateway. It is not an actual charge. The Payment System allows you to store a credit card and then later process it from the Card Vault.

1. Click Payment from the left menu.
2. Click New Transaction from the drop-down menu.
3. If your business manages multiple Merchants, click the Merchants drop-down menu to select your Merchant
4. If your business Merchant Account contains multiple Locations, click the Locations drop-down menu to sele a Location.
5. Select Credit Card from the different payment options.
6. If you have more than one Gateway Account associated with the Location, you can select the appropriate one from the drop-down menu.
7. To be able to enter the billing address, turn on the Billing Address slider.
8. To be able to enter a shipping address, turn on the Shipping Address slider.
9. Turn on the Store Only slider.
10. Fill out the required fields including customer name, and account info. If you have created any Custom Fielc in the Location setup, you will see those in this tab. Unless they are set to required, Custom Fields are optional fields that a user can fill out.
11. If you turned on Billing Information, you have the option to fill out the billing address.
12. If you turned on Shipping Information, you have the option to fill out the shipping address. If you do not select a shipping address, the Payment System will assume the billing address and shipping address are the same.
13. Click the Process button to store the card.

Virtual Terminal Swiped Card Transaction

Users can connect a Magtek USB EMV Reader to a computer and swipe credit cards with the Virtual Terminal. **If you are interested in using a Magtek USB EMV Reader, please submit a support ticket and we will reach out to discuss how to get started.**

Virtual Terminal ACH Transaction

1. Click Payment from the left menu.
2. Click New Transaction from the drop-down menu.
3. If your business manages multiple Merchants, click the Merchants drop-down menu to select your Merchant
4. If your business Merchant Account contains multiple Locations, click the Locations drop-down menu to sele a Location.
5. Select ACH from the different payment options.
6. If you have more than one Gateway Account associated with the Location, you can select the appropriate one from the drop-down menu.
7. To be able to set recurring billing for the transaction, turn on the Recurring Billing slider.
8. To be able to enter products and services, turn on the Products & Services slider.
9. To be able to enter the billing address, turn on the Billing Address slider.
10. To be able to enter a shipping address, turn on the Shipping Address slider.
11. To be able to enter some additional options, turn on the Additional Info slider.
12. Fill out the required fields including customer name, and account info. If you have created any Custom Fiel in the Location setup, you will see those in this tab. Unless they are set to required, Custom Fields are optional fields that a user can fill out.
13. If you turned on the Recurring Billing Slider, fill in the required fields of data (Frequency, Beginning Date a End Date). If you turn Fixed Billing Date slider to on, you will no longer have to enter a beginning date. Instead, the beginning date will always be the date a customer runs its first transaction.
    a. If you turn Fixed Billing Date slider on and select recurring billing option of monthly, every two months every three months or every six months, a field will open up that allows you to select the day of the month the recurring billing transactions process. If you leave this field blank, the transactions will run the applicable anniversary of the initial Transaction.
14. If you turned on Products & Services, click an option from the Product or Service drop-down window. Pleas note, you add products and services in the Product and Services section.
    a. Select the number of units you want.
    b. Click the Add Product button.
    c. Repeat to add more products.
15. If you turned on Billing Information, you have the option to fill out the billing address.
16. If you turned on Shipping Information, you have the option to fill out the shipping address. If you do not select a shipping address, the Payment System will assume the billing address and shipping address are the same.
17. If you turned on Additional Info fields, you have the option to fill out:

   a. **Shipping & Handling:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
   b. **Duty:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
   c. **Tax Exempt:** If your business is a tax-exempt entity, you can turn the slider on.
   d. **Commodity Code:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
   e. **Customer VAT#:** An option field. If you do not fill this field out, the Payment System will auto-generat an entry.
18. Click the Process button to process the transaction.

Virtual Terminal Cash or Check Transaction

Users can record cash and checks Transactions in the Payment System. Unlike ACH, the Payment System does n process checks or cash. This feature is strictly for reporting and providing receipts to customers.

1. Click Payment from the left menu.
2. Click New Transaction from the drop-down menu.
3. If your business manages multiple Merchants, click the Merchants drop-down menu to select your Merchant
4. If your business Merchant Account contains multiple Locations, click the Locations drop-down menu to sele a Location.
5. Select Check or Cash from the different payment options.
6. If you have more than one Gateway Account associated with the Location, you can select the appropriate one from the drop-down menu.
7. To be able to set recurring billing for the transaction, turn on the Recurring Billing slider.
8. To be able to enter products and services, turn on the Products & Services slider.
9. To be able to enter the billing address, turn on the Billing Address slider.
10. To be able to enter a shipping address, turn on the Shipping Address slider.
11. To be able to enter some additional options, turn on the Additional Info slider.
12. Fill out the required fields including customer name, and account info. If you have created any Custom Fielc in the Location setup, you will see those in this tab. Unless they are set to required, Custom Fields are optional fields that a user can fill out.
13. If you turned on the Recurring Billing Slider, fill in the required fields of data (Frequency, Beginning Date ar End Date). If you turn Fixed Billing Date slider to on, you will no longer have to enter a beginning date. Instead, the beginning date will always be the date a customer runs its first transaction.
    a. If you turn Fixed Billing Date slider on and select recurring billing option of monthly, every two months every three months or every six months, a field will open up that allows you to select the day of the month the recurring billing transactions process. If you leave this field blank, the transactions will run the applicable anniversary of the initial Transaction.
14. If you turned on Products & Services, click an option from the Product or Service drop-down window. Pleas note, you add products and services in the Product and Services section.
    a. Select the number of units you want.
    b. Click the Add Product button.
    c. Repeat to add more products.

15. If you turned on Billing Information, you have the option to fill out the billing address.
16. If you turned on Shipping Information, you have the option to fill out the shipping address. If you do not select a shipping address, the Payment System will assume the billing address and shipping address are the same.
17. If you turned on Additional Info fields, you have the option to fill out:
    a. **Shipping & Handling:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
    b. **Duty:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
    c. **Tax Exempt:** If your business is a tax-exempt entity, you can turn the slider on.
    d. **Commodity Code:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
    e. **Customer VAT#:** An option field. If you do not fill this field out, the Payment System will auto-generat an entry.
18. Click the Process button to process the transaction.

Invoicing/Hosted Payment Page Overview

The Payment System's Invoicing is a quick and easy way to generate a custom payment page. (URL) Either you can paste the page into your website or you can send this custom page to your customer via email or text message Once your customer clicks the link, the Payment System will redirect your customer to a page where they will finalize the transaction by entering their credit card number. This mitigates PCI Compliance risk because employees cannot directly access to customer's credit card information.

Hosted Payment Page

To create a Hosted Payment Page, follow the instructions in Adding Invoice. Instead of emailing out the invoice, you will copy the URL and use that as your Hosted Payment Page.

Adding an Invoice

1. Click Payment from the left menu.
2. Click New Transaction from the drop-down menu.
3. If your business manages multiple Merchants, click the Merchants drop-down menu to select your Merchant
4. If your business Merchant Account contains multiple Locations, click the Locations drop-down menu to sele a Location.
5. Select Invoice from the different payment options.
6. If you have more than one Gateway Account associated with the Location, you can select the appropriate on from the drop-down menu.
7. To be able to set recurring billing for the transaction, turn on the Recurring Billing slider.
8. To be able to enter products and services, turn on the Products & Services slider.
9. To be able to enter the billing address, turn on the Billing Address slider.
10. To be able to enter a shipping address, turn on the Shipping Address slider.

11. To be able to enter some additional options, turn on the Additional Info slider.
12. If the selected Gateway Account is set up to process ACH, select the Payment Mode.
    a. **Allow All**: This will allow the customer to pay with either ACH or Credit Card at check out.
    b. **Credit:** This will only allow the customer to pay with a credit card.
    c. **ACH:** This will only allow the customer to pay with ACH.
13. To keep the invoice active for repeat uses, turn off the Single use slider. The default setting is to deactivate th invoice after one use. We strongly suggest you do not change the default setting unless you are sure you will want to process the Invoice again.
14. Optionally, enter the amount of the transaction. You can leave the amount blank to enable your customer to enter the amount.
15. Optionally, if you have prior customers, you can select one from the drop-down window insides the Custome field. Certain fields like billing address will prepopulate when you select prior customer.
16. Enter the email address in the email address box to the recipient you want to receive the link. If you want to send to multiple emails, put a comma between each email address.
17. Optionally, enter a success URL where the Payment System will redirect the customer after the transaction is complete.
18. If you created any Custom Fields, you can fill them out. Unless they are set to required, Custom Fields are optional fields that a user can fill out.
19. If you turned on the Recurring Billing Slider, fill in the required fields of data (Frequency, Beginning Date ar End Date). If you turned Fixed Billing Date slider to on, you will no longer have to enter a beginning date. Instead, the beginning date will always be the date a customer runs its first transaction.
    a. If you turn Fixed Billing Date slider on and select recurring billing option of monthly, every two months every three months or every six months, a field will open up that allows you to select the day of the month the recurring billing transactions process. If you leave this field blank, the transactions will run the applicable anniversary of the initial Transaction.
20. If you turned on Products & Services, click an option from the Product or Service drop-down window. Pleas note, you add products and services in the Product and Services section.
    a. If you want to give the customer to change the number of units, uncheck Fixed Number of Units slider.
    b. Select the number of units you want.
    c. Optionally, you can select a Discount Type based on a set amount or a percentage of the transaction. Once selected enter the amount or percentage of the discount in the Discount Value field.
    d. Click the Add Product button.
    e. Repeat to add more products.
21. If you turned on Billing Information, you have the option to fill out the billing address.
22. If you turned on Shipping Information, you have the option to fill out the shipping address. If you do not select a shipping address, the Payment System will assume the billing address and shipping address are the same.
23. If you turned on Additional Info fields, you have the option to fill out:
    a. **Shipping & Handling:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
    b. **Duty:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
    c. **Tax Exempt:** If your business is a tax-exempt entity, you can turn the slider on.

   d. **Commodity Code:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
   e. **Customer VAT#:** An option field. If you do not fill this field out, the Payment System will auto-generat an entry.
24. Click the Generate button.
25. You can also click the Preview button to see how the link will appear to the customer. After pressing the Preview button, you also have the option to enter the information manually for your customer.
26. You can also copy the link by clicking the Copy Link button. Then you can manually paste into an email or a text message. You can also use the link as a pay now button on your website.
27. Click the Send button.
28. You can customize your message to your customer by adding language to the Additional Content field.
29. Click the Send button.

Adding a Pre-Authorization Invoice

1. Click Payment from the left menu.
2. Click New Transaction from the drop-down menu.
3. If your business manages multiple Merchants, click the Merchants drop-down menu to select your Merchant
4. If your business Merchant Account contains multiple Locations, click the Locations drop-down menu to sele a Location.
5. Select Invoice from the different payment options.
6. If you have more than one Gateway Account associated with the Location, you can select the appropriate one from the drop-down menu.
7. To be able to set recurring billing for the transaction, turn on the Recurring Billing slider.
8. To be able to enter products and services, turn on the Products & Services slider.
9. To be able to enter the billing address, turn on the Billing Address slider.
10. To be able to enter a shipping address, turn on the Shipping Address slider.
11. To be able to enter some additional options, turn on the Additional Info slider.
12. If the selected Gateway Account is set up to process ACH, select the Payment Mode.
    a. **Allow All**: This will allow the customer to pay with either ACH or Credit Card at check out.
    b. **Credit:** This will only allow the customer to pay with a credit card.
    c. **ACH:** This will only allow the customer to pay with ACH.
13. To keep the invoice active for repeat uses, turn off the Single use slider. The default setting is to deactivate th invoice after one use. We strongly suggest you do not change the default setting unless you are sure you will want to process the Invoice again.
14. Turn on the Auth Only slider.
15. Optionally, enter the amount of the transaction. You can leave the amount blank to enable your customer to enter the amount.
16. Optionally, if you have prior customers, you can select one from the drop-down window insides the Custome field. Certain fields like billing address will prepopulate when you select prior customer.
17. Enter the email address in the email address box to the recipient you want to receive the link. If you want to send to multiple emails, put a comma between each email address.

18. Optionally, enter a success URL where the Payment System will redirect the customer after the transaction is complete.
19. If you created any Custom Fields, you can fill them out. Unless they are set to required, Custom Fields are optional fields that a user can fill out.
20. If you turned on the Recurring Billing Slider, fill in the required fields of data (Frequency, Beginning Date ar End Date). If you turned Fixed Billing Date slider to on, you will no longer have to enter a beginning date. Instead, the beginning date will always be the date a customer runs its first transaction.
    a. If you turn Fixed Billing Date slider on and select recurring billing option of monthly, every two months every three months or every six months, a field will open up that allows you to select the day of the month the recurring billing transactions process. If you leave this field blank, the transactions will run the applicable anniversary of the initial Transaction.
21. If you turned on Products & Services, click an option from the Product or Service drop-down window. Pleas note, you add products and services in the Product and Services section.
    a. If you want to give the customer to change the number of units, uncheck Fixed Number of Units slider.
    b. Select the number of units you want.
    c. Optionally, you can select a Discount Type based on a set amount or a percentage of the transaction. Once selected enter the amount or percentage of the discount in the Discount Value field.
    d. Click the Add Product button.
    e. Repeat to add more products.
22. If you turned on Billing Information, you have the option to fill out the billing address.
23. If you turned on Shipping Information, you have the option to fill out the shipping address. If you do not select a shipping address, the Payment System will assume the billing address and shipping address are the same.
24. If you turned on Additional Info fields, you have the option to fill out:
    a. **Shipping & Handling:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
    b. **Duty:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
    c. **Tax Exempt:** If your business is a tax-exempt entity, you can turn the slider on.
    d. **Commodity Code:** An option field. If you do not fill this field out, the Payment System will auto-generate an entry.
    e. **Customer VAT#:** An option field. If you do not fill this field out, the Payment System will auto-generat an entry.
25. Click the Generate button.
26. You can also click the Preview button to see how the link will appear to the customer. After pressing the Preview button, you also have the option to enter the information manually for your customer.
27. You can also copy the link by clicking the Copy Link button. Then you can manually paste into an email or a text message. You can also use the link as a pay now button on your website.
28. Click the Send button.
29. At a later date, go to the Transaction List and open the transaction. For instructions on how to find a transaction see Transaction List Advanced Search and Transaction List Details.
30. Click green Capture button.

31. A pop-up window will appear. From here, enter the amount of the transaction. You have the option to enter an amount less than the original capture, but you cannot increase the amount.
32. Click the second green Capture button.

Adding a Credit Card Capture (Store) Invoice

1. Click Payment from the left menu.
2. Click New Transaction from the drop-down menu.
3. If your business manages multiple Merchants, click the Merchants drop-down menu to select your Merchant
4. If your business Merchant Account contains multiple Locations, click the Locations drop-down menu to sele a Location.
5. Select Invoice from the different payment options.
6. If you have more than one Gateway Account associated with the Location, you can select the appropriate one from the drop-down menu.
7. To be able to enter the billing address, turn on the Billing Address slider.
8. To be able to enter a shipping address, turn on the Shipping Address slider.
9. Turn on the Store Only slider.
10. Optionally, if you have prior customers, you can select one from the drop-down window insides the Custome field. Certain fields like billing address will prepopulate when you select prior customer.
11. Enter the email address in the email address box to the recipient you want to receive the link. If you want to send to multiple emails, put a comma between each email address.
12. Optionally, enter a success URL where the Payment System will redirect the customer after the transaction is complete.
13. If you turned on Billing Information, you have the option to fill out the billing address.
14. If you turned on Shipping Information, you have the option to fill out the shipping address. If you do not select a shipping address, the Payment System will assume the billing address and shipping address are the same.
15. Click the Generate button.
16. You can click the Preview button to see how the link will appear to the customer. After pressing the Preview button, you also have the option to enter the information manually for your customer.
17. You can also copy the link by clicking the Copy Link button. Then you can manually paste into an email or a text message. You can also use the link as a pay now button on your website.
18. Click the Send button and follow the instructions.

Editing an Invoice

1. Click Payment from the left menu.
2. Click Invoice List from the drop-down window.
3. Enter the date range in the From and To fields to pull up your invoice.
4. If you want to refine your search, you can enter characters into the Search field or you can enter a search terr in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search. You can also clear your search entry by clicking the Reset.

5. Select the invoice you want to edit by clicking any part of its row.
6. Edit the fields you want to edit. Please note you cannot edit the previously selected Merchant and Location.
7. Click the Update button.
8. To send out, enter the email address in the email address box to the recipient you want to receive the link and click the Send button. If you want to send to multiple emails, put a comma between each email address.
    a. You can also copy the link by clicking the Copy Link button. Then you can manually paste into an emai or text message.
    b. You can also click the Preview button to see how the link will appear to the customer. After clicking the Preview button, you have the option to enter the information for your customer.

Please note you do not have to send the edited page. Click any tab from the left menu to exit. At this point, the Payment System has already saved the Invoice.

Deleting an Invoice

1. Click Payment from the left menu.
2. Click Invoice List from the drop-down window.
3. Enter the date range in the From and To fields to pull up your invoice.
4. If you want to refine your search, you can enter characters into the Search field or you can enter a search terr in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search. You can also clear your search entry by clicking the Reset.
5. Select the Invoices you want to delete by checking the boxes to the left of the Invoices you want to delete or all the Invoices by checking the box at the top.
6. Click the Delete button.
7. The Payment System will prompt you with a pop window to confirm you want to delete the selected Invoice:
8. Click OK in the pop-up window to complete deleting the selected Invoices.

Deactivating Invoice

1. Click Payment from the left menu.
2. Click Invoice List from the drop-down window.
3. Enter the date range in the From and To fields to pull up your invoice.
4. If you want to refine your search, you can enter characters into the Search field or you can enter a search terr in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search. You can also clear your search entry by clicking the Reset.
5. Select the Invoices you want to deactivate by checking the boxes to the left of the Invoices you want to deactivate or all the Invoices by checking the box from the top.
6. Click the Deactivate button.
7. The Payment System will prompt you with a pop window to confirm you want to deactivate the selected Invoices.
8. Click OK in the pop-up window to complete deactivating the selected Invoices.

Activating Invoice

1. Click Payment from the left menu.
2. Click Invoice List from the drop-down window.
3. Enter the date range in the From and To fields to pull up your invoice.
4. If you want to refine your search, you can enter characters into the Search field or you can enter a search terr in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search. You can also clear your search entry by clicking Reset.
5. Select the Invoice you want to activate by checking the boxes to the left of the Invoices you want to activate all the Invoices by checking the box from the top.
6. Click the Activate button.
7. Click OK in the pop-up window to complete activating the selected Invoices.

Reviewing Invoice

1. Click Payment from the left menu.
2. Click Invoice List from the drop-down window.
3. Enter the date range in the From and To fields to pull up your invoice.
4. If you want to refine your search, you can enter characters into the Search field or you can enter a search terr in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search. You can also clear your search entry by clicking the Reset.

Exporting Invoice List

1. Click Payment from the left menu.
2. Click Invoice List from the drop-down window.
3. Enter the date range in the From and To fields to pull up your invoice.
4. If you want to refine your search, you can enter characters into the Search field or you can enter a search terr in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search. You can also clear your search entry by clicking the Reset.
5. Select the Invoices you want to export by checking the boxes to the left of the Invoices you want to export or all the Invoices by checking the box at the top.
6. Click .
7. Click the desired file type from the drop-down window.

Card Vault Overview

The card vault stores the encrypted tokens of your customer's credit cards. While you never have access the full credit card number (for PCI compliance reasons), you can use the card vault to process new transactions without having to reenter the customer's credit card and without asking the customer to reenter the card number. In addition, you can use the Card Vault to set up recurring billing – Refer to the Recurring Billing section for more information.

Card Vault Transaction Processing

1. Click Customer from the left menu.
2. Click Card Vault from the drop-down window.
3. Enter the date range in the From and To fields to pull up your token.
4. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
5. Click any part of the selected token by clicking any part of its row.
6. Enter the information in the New Payment boxes including the amount. The default will be the same amount as the original transaction amount.
7. Click the Process button.

Adding a Card to Card Vault

1. Click Customers from the left menu.
2. Click Card Vault from the drop-down menu.
3. Click the Add Button.
4. Enter the card information fields from the pop-up window.
5. Click the Add Card button at the bottom.

Card Vault Search

1. Click Customers from the left menu.
2. Click Card Vault from the drop-down menu.
3. Enter the date range in the From and To fields to pull up your token.
4. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
5. Scroll through the list to find the record you are looking to view.

Card Vault Export

1. Click Customers from the left menu.
2. Click Card Vault from the drop-down menu.
3. Enter the date range in the From and To fields to pull up your token.
4. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
5. Click .

6. Click the desired file type from the drop-down window.

Recurring Billing Overview

Recurring Billing enables you to set up customers for repeat payments over a specific period and with a predetermined frequency.

Adding Recurring Billing Method 1

1. Click Recurring Billing from the left menu.
2. Click the Add button.
3. Enter the date range in the From and To fields to pull up your token.
4. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
5. Locate the customer's account you want to use to create a recurring billing by scrolling down the list of transactions and clicking any part of the transaction row.
6. Click Add under Recurring Billing.
7. Fill in the Recurring Billing Settings and Payment Information fields.
   a. **Frequency:** This box represents how often you want to bill a customer's credit card.
   b. **Beginning Date:** When the first payment on the account will occur.
   c. **Ending Date:** When is the last payment due on the account.
   d. **Next Payment Date:** This box will auto-populate with the information based on the three factors listed above. You are not able to change this data.
   e. **Amount:** This will be the individual amount charged on a customer's credit card based on the paramete selected above.
   f. **Number of Payments Expected:** This field will auto-populate after you have saved the billing program It will show the number of total payments during the time selected in the previous fields.
   g. **Number of Payments Done:** This column will show how many payments the Payment System has processed to date. This field will populate after you have saved all other fields of information.
   h. **Active:** Checking this box will activate the recurring billing program to the customer's credit card. If yo leave it unchecked, the Payment System will save the billing program as a draft waiting.
8. Click the Save button.

Adding Recurring Billing Method 2

1. Click Customers from the left menu.
2. Click Card Vault from the drop-down window.
3. Enter the date range in the From and To fields to pull up your token.
4. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.

5. Locate the customer's account you want to use to create a recurring billing by scrolling down the list of transactions and clicking any part of the transaction row.
6. Click the Add button under Recurring Billing.
7. Fill in the Recurring Billing Settings and Payment Fields.
    a. **Frequency:** This box represents how often you want to bill a customer's account.
    b. **Beginning Date:** When the first payment on the account will occur.
    c. **Ending Date:** When is the last payment due on the account.
    d. **Next Payment Date:** This box will auto-populate with the information based on the three factors listed above.
    e. **Amount:** This will be the individual amount charged on a customer's credit card based on the paramete selected above.
    f. **Number of Payments Expected:** This field will auto-populate after you have saved the billing program It will show the number of total payments during the time selected in the previous fields.
    g. **Number of Payments Done:** This column will show how many payments the Payment System has processed to date. This field will populate after you have saved all other fields of information.
    h. **Active:** Checking this box will activate the recurring billing program to the customer's credit card. If yo leave it unchecked, the Payment System will save the billing program as a draft waiting.
8. Click the Save button.

Deleting a Recurring Billing

1. Click Recurring Billing from the left menu.
2. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
3. Check to box next to the recurring billings you want to delete or select all boxes by checking the box from th top.
4. Click Delete.
5. The Payment System will prompt you with a message confirming that you want to delete the selected items.
6. Click Ok to confirm.

Editing Recurring Billing

1. Click Recurring Billing from the left menu.
2. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
3. Locate the Recurring Billing you want to edit and click any part of its row.
4. Change the Recurring Billing settings that you want to change. You cannot change some fields manually including Gateway Account, Next Payment Date, Number of Payments Expected, and Number of Payments Done. Except for the Gateway Account, those fields are populated based on information put in the other fielc
5. Click the Save button.

Reviewing Recurring Billing

1. Click Recurring Billing from the left menu.
2. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
3. Scroll up or down to locate any specific Recurring Billings.
4. To view a Recurring Billing's detail, click any part of its row.

Review Recurring Billing – Calendar View

1. Click Recurring Billing from the left menu.
2. Click the View transactions calendar button.
3. You can adjust the view from monthly, weekly, daily.
4. To view a Recurring Billing's detail, click the box containing the upcoming transaction's detail.

Exporting Recurring Billing List

1. Click Recurring Billing from the left menu.
2. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
3. Check the boxes next to the Users you want to export or select all boxes by checking the box from the top.
4. Click .
5. Click the desired file type from the drop-down window.

Products & Services Overview

The Payment System allows you to add products or services to invoices. To do so, you must first have created one.

Adding Products & Services

1. Click Configuration from the left menu.
2. Click Products & Services from the drop-down window.
3. Click the Add button.
4. Select a Location. If you have more than one Merchant account, you can click the drop-down window next t the Location box and select the Location you want to use.
5. Enter the price in the Price field.
6. Enter a product a name in the Name field.
7. Enter a Product SKU.
8. Optionally, enter a Description.
9. Optionally, enter a Product UPC.

10. Optionally, enter a Commodity Code.
11. Click the Save button.

Deleting Products & Services

1. Click Configuration from the left menu.
2. Click Products & Services from the drop-down window.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Check the boxes next to the products or services you to delete or select all boxes by clicking the box from the top.
5. Click the Delete button.
6. Click Ok in the pop-up window to delete.

Editing Products & Services

1. Click Configuration from the left menu.
2. Click Products & Services from the drop-down window.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Select the products or service you want to edit by clicking any part of its row.
5. Edit any items you want to edit.
6. Click the Save button.

Exporting Products & Services

1. Click Configuration from the left menu.
2. Click Products & Services from the drop-down window.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Check the boxes next to the Products and Services you want to export or select all boxes by checking the box from the top.
5. Click .
6. Click the desired file type from the drop-down window.

Customers Overview

You can create customer profiles and attach credit card tokens to them. You can also import customer profiles if your gateway supports exporting card vault tokens. Later you can run Card Vault transactions from the Custome profile.

Adding Customers

1. Click Customers from the left menu.
2. Click Manage Customers from the drop-down window.
3. Click the Add button.
4. Enter the requested data fields.
5. Enter the Customer fields
6. Click Save.

Importing Customers

1. Click Customers from the left menu.
2. Click Manage Customers from the drop-down window.
3. Click the Import button.
4. If you have more than one Merchant, click the drop-down window to select the Merchant you want to edit.
5. If you have more than one Location, click the drop-down window to select the Location you want to edit.
6. If you have more than one Gateway, click the drop-down window to select the Account you want to edit.
7. Select Choose File and select file to upload.
8. Click Import.

Editing a Customer

1. Click Customers from the left menu.
2. Click Manage Customers from the drop-down window.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Select the Customer you want to edit by clicking any part of its row.
5. Edit the fields you want to edit.
6. Click the Save button.

Adding a Card to a Customer

1. Click Customers from the left menu.
2. Click Manage Customers from the drop-down window.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Select the Customer you want to add a card to by clicking any part of its row.
5. Click the Add Card button under Customer Cards section
6. Enter the card information fields from the pop-up window.
7. Click the Add Card button at the bottom of the pop-up

Deleting Customers

1. Click Customers from the left menu.
2. Click Manage Customers from the drop-down window.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Select the Customers you want to delete by checking the boxes to the left of the Customer you want to delete or all the Customers by checking the box at the top.
5. Click the Delete button.
6. The Payment System will prompt you with a pop window to confirm you want to delete the selected Customers.
7. Click OK in the pop-up window to complete deleting the selected Customers.

Validate Payment for Customers

1. Click Customers from the left menu.
2. Click Manage Customers from the drop-down window.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Select the Customer you want.
5. Validate any credit cards or ACH that apply to the Customer.
6. Click Save.

Customers Search

1. Click Customers from the left menu.
2. Click Manage Customers from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Scroll through the list to find the record you are looking to view.

Exporting Customer List

1. Click Customers from the left menu.
2. Click Manage Customers from the drop-down window.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Click 
5. Click the desired file type from the drop-down window.

Process Transaction from Customers List

1. Click Customers from the left menu.
2. Click Manage Customers from the drop-down menu.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Click the Customer you want to use by clicking any part of its row.
5. Click New Transaction next to the Validated Card token.
6. Enter the amount.
7. If you created any Custom Fields, you can fill them out. Unless they are set to required, Custom Fields are optional fields that a user can fill out.
8. Click the Process button.

Reporting

Transaction List Overview

From the Transaction List, you can customize your view of the transactional data you see. This includes the ability to search parameters of the data you see, add up to 4 rows of widgets providing summary transaction data, and add, remove or switch the order of the columns of data.

Transaction List Advanced Search

1. Click Transaction List from the left menu.
2. Click on the upper right side to pull up the Transaction List advanced search screen.
3. Select the Merchants you want to report on by clicking the Merchants box and either typing in the letters of the Merchant and clicking the one you want or scroll down the list and click the Merchants you want. You ca select more than one Merchant. If you leave the box blank, all Merchants are included as the default.
4. Select the Locations you want to report on by clicking the Locations box and either typing in the letters of th Location and clicking the one you want or scroll down the list and click the Locations you want. You can select more than one Location. If you leave the box blank, all Locations are included as the default.
5. Select the Gateways you want to report on by clicking the Gateway box and either typing in the letters of the Gateway and clicking the one you want or scroll down the list and click the Gateway you want. You can sele more than one Gateway. If you leave the box blank, all available Gateways are included as the default.
6. Select the Devices you want to report on by clicking the Device box and either typing in the letters of the Device and clicking the one you want or scroll down the list and click the Device you want. You can select more than one Device. If you leave the box blank, all available Devices are included as the default.
7. Select the Date and Time range you want to use.
8. Select the Filters you want on by sliding the buttons to green and the ones you want off by sliding those buttons to grey.

9. Select the Payment Modes you want on by sliding the buttons to green and the ones you want off by sliding those buttons to grey.
10. Click the Search button.
11. To confirm the Locations you have selected, click the location icon right of the word Transactions in the upp left and to the left of the date range shown. A pop window will then show the selected Locations on the right side of the screen.

Transaction Details

1. Click inside any part of the row of a transaction you want to see the details from the Transaction List.
2. You can turn on Billing Address, Shipping Address, Product & Services or Additional Info to see more information associated with the transaction.

Transaction Widget Configuration

1. Click inside any widget box to enter edit widget mode.
2. Select the data field you want from the drop-down window by clicking its bubble.
3. Click any area outside the pop-up window to exit edit mode.
4. You can have up to 4 rows of widgets. To add a row click Add New Widget Row button. To remove the last row, click the Delete Last Widget Row button.

Transaction List Column Configuration

1. Click Transaction List from the left menu.
2. Click .
3. Check the boxes next to the column titles you want to include in your list. Uncheck the box next to any column titles you do not want to include in your list.
4. Click the X button next to Column Selecter to exit.
5. Click and drag a column header to left or right to change the location of the column.
6. Click and drag a column header size to change the width of a column.

Searching Transactions

1. Click Transaction List from the left menu.
2. Click on the upper right side to pull up the Transaction List Advanced Search. See Transaction List Advance Search for further details on how to change date range and other advance parameters.
3. If you want to search Duplicate Transactions, click the Duplicate Transaction button located below the main top line of widgets.
4. To search for one or more transactions, you can enter a search term in the Search box or you can enter a searc term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
5. Click inside any part of the row of a transaction you want to see the details for from the Transaction List.

6. Once inside the details page, you can turn on Billing Address, Shipping Address, Product & Services or Additional Info sliders to see more information associated with the transaction.

Sorting Transactions

1. Click Transaction List from the left menu.
2. Click on the upper right side to pull up the Transaction List Advanced Search. See Transaction List Advance Search for further details on how to change date range and other advance parameters.
3. If you want to sort Duplicate Transactions, click the Duplicate Transaction button located below the main top line of widgets.
4. Click any of the column headers to sort by such item. Please note that some columns do not sort.
5. Click the same column header to reverse the direction of the sorting.
6. Click inside any part of the row of a transaction you want to see the details for from the Transaction List.
7. Once inside the details page, you can turn on Billing Address, Shipping Address, Product & Services or Additional Info sliders to see more information associated with the transaction.

Exporting Transaction List

1. Click Transactions List from the left menu.
2. Click on the upper right side to pull up the Transaction List Advanced Search. See Transaction List Advance Search for further details on how to change date range and other advance parameters.
3. If you want to export Duplicate Transactions, click the Duplicate Transaction button located below the main top line of widgets.
4. To narrow your transaction list, you can enter a search term in the Search box or you can enter a search term one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
5. To narrow your export, check the boxes next to the transactions you want to export.
6. Click .
7. Click the desired file type from the drop-down window.

Void/Refund Overview

You can perform void, refunds, partial refunds, and resend transaction confirmations from the Transaction List. You can only void transactions on the same day they were processed. If your transaction has batched, usuall set at the end of the calendar day, you have to refund it instead. To confirm when you batch your transactions, please contact your credit card processor and/or gateway provider.

Voiding Transactions – Method 1

1. Click Transactions List from the left menu.
2. Click on the upper right side to pull up the Transaction List Advanced Search. See Transaction List Advance Search for further details on how to change date range and other advance parameters.

3. To search for one or more transactions, you can enter a search term in the Search box or you can enter a searc term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Check the boxes next to the Transactions you want to void or select all boxes by checking the box from the top.
5. Click the Void button.
6. Click OK from the drop-down window.

Void Transactions – Method 2

1. Click Transactions List from the left menu.
2. Click on the upper right side to pull up the Transaction List Advanced Search. See Transaction List Advance Search for further details on how to change date range and other advance parameters.
3. To search for one or more transactions, you can enter a search term in the Search box or you can enter a searc term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Locate the Transaction you want to void from the Transaction list and click any part of the row of the Transaction.
5. The Payment System will take you to a detailed summary of the selected Transaction.
6. Click the Void button.

Voiding Duplicate Transactions – Method 1

1. Click Transaction List from the left menu.
2. Click on the upper right side to pull up the Transaction List Advanced Search. See Transaction List Advance Search for further details on how to change date range and other advance parameters.
3. Click the Duplicate Transactions button to switch to duplicate transaction view.
4. To search for one or more transactions, you can enter a search term in the Search box or you can enter a searc term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
5. Check the boxes next to the Transactions you want to void or select all boxes by checking the box from the top.
6. Click the Void button.
7. Click OK from the drop-down window.

Voiding Duplicate Transactions – Method 2

1. Click Transaction List from the left menu.
2. Click on the upper right side to pull up the Transaction List Advanced Search. See Transaction List Advance Search for further details on how to change date range and other advance parameters.
3. Click the Duplicate Transactions button to switch to duplicate transaction view.
4. To search for one or more transactions, you can enter a search term in the Search box or you can enter a searc term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.

column-specific search fields, you can also click the magnifying icon to do an advanced search.

5. Locate the Transaction you want to void from the Duplicate Transaction list and click any part of the row of the Transaction.
6. The Payment System will take you to a detailed summary of the selected Transaction. Click the Void button.

Refunding Transactions – Method 1

1. Click Transaction List from the left menu.
2. Click on the upper right side to pull up the Transaction List Advanced Search. See Transaction List Advance Search for further details on how to change date range and other advance parameters.
3. To search for one or more transactions, you can enter a search term in the Search box or you can enter a searc term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Check the boxes next to the Transactions you want to refund or select all boxes by checking the box from the top.
5. Click the Refund button.
6. Click OK from the drop-down window.

Refunding Transactions – Method 2

1. Click Transaction List from the left menu.
2. Click on the upper right side to pull up the Transaction List Advanced Search. See Transaction List Advance Search for further details on how to change date range and other advance parameters.
3. To search for one or more transactions, you can enter a search term in the Search box or you can enter a searc term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Locate the Transaction you want to refund from the Transaction list and click any part of the row of the Transaction.
5. The Payment System will take you to a detailed summary of the selected Transaction. Enter the amount of th Refund in the Refund Amount box. Please note that most gateways do not allow a merchant to refund a transaction above the original transaction amount.
6. Click the Refund button.

Refunding Duplicate Transactions – Method 1

1. Click the Transactions List from the left menu.
2. Click on the upper right side to pull up the Transaction List Advanced Search. See Transaction List Advance Search for further details on how to change date range and other advance parameters.
3. Click the Duplicate Transactions button to switch to duplicate transaction view.
4. To search for one or more transactions, you can enter a search term in the Search box or you can enter a searc term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.

5. Check the boxes next to the Transactions you want to refund or select all boxes by checking the box from the top.
6. Click the Refund button.
7. Click OK from the drop-down window.

Refunding Duplicate Transactions – Method 2

1. Click the Transaction List from the left menu.
2. Click on the upper right side to pull up the Transaction List Advanced Search. See Transaction List Advance Search for further details on how to change date range and other advance parameters.
3. Click the Duplicate Transactions button to switch to duplicate transaction view.
4. To search for one or more transactions, you can enter a search term in the Search box or you can enter a searc term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
5. Locate the Transaction you want to refund from the Transaction list and click any part of the row of the Transaction.
6. The Payment System will take you to a detailed summary of the selected Transaction. Enter the amount of th Refund in the Refund Amount box. Please note that most gateways do not allow a merchant to refund a transaction above the original transaction amount.
7. Click the Refund button.

Resending a copy of a Transaction

1. Click Transactions List from the left menu.
2. If you want to search Duplicate Transactions, click the Duplicate Transaction button located below the main top line of widgets.
3. To search for one or more transactions, you can enter a search term in the Search box or you can enter a searc term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Locate the Transaction you want to resend from the Transaction List and click any part of the row of the Transaction.
5. The Payment System will take you to a detailed summary of the selected Transaction.
6. Click the Resend button to email another receipt copy of the transaction. You can also enter additional or different addresses in the Email field. To enter more than one email address, separate the email addresses by comma.

Miscellaneous

API Keys

The Payment System uses your API Key for transacting purposes. It is used as the identifier to the account you wish to process for. In a Development environment, you can only activate this key using the API Username and Password. These keys are private and you should not share them with anyone that does not have access to manag your Account. To view your API keys, click Info and Support from the left menu. Then click API Keys from the drop-down menu.

API Documentation

To access the Payment System API documentation, go to https://payx1.com/Documents/apidoc (https://payment.froogalpay.com/JSON/apidoc.html). You can also access our API documentation by clicking Inf & Support from the left menu followed by API Documentation from the drop-down menu.

Create a Support Ticket

1. Click the Info & Support from the left menu.
2. Click Create a Support Ticket from the drop-down window.
3. Fill in the text fields and upload any supporting images.
4. Select the Merchant and Location associated with your support ticket (in case the user is part of multiple Merchants and Locations).
5. Click the Send button.

Surcharging

The Payment System provides surcharging capabilities to our merchants. There are numerous requirements and restrictions before a merchant can begin surcharging. **If you are interested in turning on surcharging, please submit a support ticket to get started.**

Fraud Tools

The Payment System provides extra protection to our merchants at no cost to them through a service that hel identify and block potentially fraudulent transactions.

When the Fraud Tools are activated, the system utilizes an extremely large data co-op of shared reputational da on IP addresses, email addresses, shipping addresses, phone numbers, devices, and more. This network data represents over 2 billion transactions and events annually generated by thousands of global businesses rangi from independent online stores to Fortune 100 companies. Each transaction is evaluated against billions of scor transactions from the network, drawing on machine learning as well as years of expert review to provide numerical score between 0 and 100. The higher the score, the more likely a transaction is fraudulent. The defa for all merchants is a threshold score of 30. When a score exceeds 30, the Payment System will block t transaction from processing and send out an email notification to the Location email on file indicating a transacti was blocked.

If you would like to set your own threshold score and/or access blocked transaction data, please submit a suppo ticket. Please note, that a Merchant must also sign up for the premium version of Fraud Tools to set a thresho and access data. Refer to our Terms and Conditions for pricing information.

Webhooks

The Payment System enables a Merchant to create a webhook that sends the transactional data to a pre-determin URL selected by the Merchant.

1. Click Configuration from the left menu.
2. Click Manage Locations from the drop-down window.
3. To narrow your list, you can enter a search term in the Search box or you can enter a search term in one or more of the column-specific search fields. If you enter a search term in one or more of the column-specific search fields, you can also click the magnifying icon to do an advanced search.
4. Select the Location you want to enable webhooks for by clicking any part of its row.
5. Turn the Activate Webhooks slider on.
6. To limit the Webhook for recurring billing transactions only, turn the Recurring BIlling Only slider on.
7. Enter the Webhooks URL, where you want to data sent.
8. Enter the Webhooks Username and Password that will be used by the Payment system to authenticate using Basic Authentication header.
9. Click the Save button.

Chargeback Tools

The Payment system offers tools to enable merchants to efficiently prevent and win more chargebacks. When s up, the payment system will send instant emails to a preset email list when a chargeback is filed by a customer. addition, the payment system enables a merchant to enroll in the Alert program offered by Visa/MasterCard automatically refund transactions preventing them from becoming chargebacks. **If you are interested in turni on Chargeback Tools, please submit a support ticket to get started.**

Smart Routing

The Payment System enables you to create automated logic rules(region, amount, card type, chargeback rat dollar amount, etc) to process across multiple payment gateways. Please note, there is an additional charge f using this service. **If you are interested in turning on Smart Routing, please submit a support ticket to g started.**

White Label

The Payment System enables Resellers, ISOs, software developers, and Merchants to create a fully white-labeled version of the Payment System including custom color scheme, a custom logo, a unique URL, a custom email address used for payment confirmation emails and an email for receiving support tickets. **Before you get started inform us that you intend to do a White Label by submitting a support ticket.**

Email Receipts

You can customize the email address that the Payment System uses to send out payment receipts to the customers

1. To change the email address, click Info and Support from the left menu.
2. Click Create a Support Ticket from the drop-down window.
3. Provide us with your domain name. We will send you a TXT entry to add to your DNS Server.
4. Also, provide us with the email address you want to use. We will send an activation email to that email. If the email address is not provided, the Payment System will use the default email currently in use.
5. Click Submit.

Support Ticket Email

The support section is where Users go to email support ticket requests. Follow the instructions below to change th default email address.

Setting the Support Ticket e-mail settings at Merchant Level

1. To change the email address click Configuration from the left menu.
2. Click Manage Merchants from the drop-down window.
3. Select the Merchant you want to change.
4. Enter the email address you want to use in the Support Email field.
5. Click the Save button.

Setting the Support Ticket e-mail settings at Location Level

1. To change the email address where Users send support tickets, click Configuration from the left menu.
2. Click Manage Locations from the drop-down window.
3. Select the Location you want to change
4. Enter the email address you want to use in the Support Email (confirm) field.
5. Click the Save button.

Setting the Color Theme

1. To change the color theme, click Configuration from the left menu.
2. Click Manage Merchant from the drop-down window.
3. Select any Merchant.
4. Click a color box next to the Theme box
5. Click the Save button.

Setting the Logo

1. To change the color theme, click Configuration from the left menu.
2. Click Manage Merchant from the drop-down window.
3. Select the Merchant you want to customize.
4. Upload the image of the logo you want to use by clicking on .
5. Once Uploaded, you can adjust the image.
6. Click the Save changes button.

URL Login

Software developers, resellers and ISO can change the login URL their customers use to log in into the Payment System.

1. Click Configuration from the left menu.
2. Click Manage Merchants from the drop-down window.
3. Select the Merchant.
4. Enter the custom URL in the URL field.

5. Click Save.
6. Create a support ticket and inform the support team that you have completed steps 1-5 and the email you wan to be associated with system notifications.
7. We will send you a CNAME to use and where to direct it.

Merchant Terms URL and Customer Terms URL

You will want to create your own System Users Terms of Service and Privacy and Customer Terms of Conditions

1. Click Configuration from the left menu.
2. Click Manage Merchants from the drop-down window.
3. Select the Merchant.
4. Enter Merchant Terms URL in the Merchant Terms URL field.
5. Enter Customer Terms URL in the Customer Terms URL field.
6. Click Save.