

Welcome to PaySimple!

Congratulations on choosing PaySimple for all your payment processing needs! You will quickly notice that billing and collections is transformed into an effortless process.

With PaySimple, you're not only using industry-leading technology, you're also working with an industry-leading support and marketing team. Included in this document are tools you will need to utilize and streamline your payment processing system.

This Welcome Kit includes the following:

I. Simplifying Payment Processing

[Your PaySimple Training Manual](#) page 2

II. Authorizing Your Transactions Correctly page 6

III. Account Extras

[Guide to Error Messages](#) page 7

[Online Payment Page Integration Instructions](#) page 8

[Batch Upload Instructions](#) page 9

Section I:

Training Manual: ACH AND CREDIT CARD

For Customer Support between 8am-6pm MST, call 800-466-0992.

LOGIN

1. To begin, you must go to <http://www.paysimple.com/usaepaylogin.html>. Enter your username and password in the PaySimple 1.0 fields. (Your account representative should have sent these to you along with this attachment.)
 - a. Passwords are case sensitive and will lock the user out for excessive attempts with an incorrect username or password.
 - b. To either *unlock or reset your password* please call PaySimple Customer Care at 1-800-466-0992.

HOME

The home page of your virtual terminal is the default screen you are taken to after logging in. It has news, updates, and new features and products of payment processing.

SETTINGS

1. GENERAL SETTINGS – It is very important that in the Settings section under BATCH Settings, your batches are set to close at a specific time. Otherwise, you will need to manually close the batch every day to actually process the credit card transactions. It is recommended to close the batch by 8:00 PM PST in order to send the batch to the processor before the close of that business day.

Batch Settings			
Auto Close Batches Every:	Specific Time ▾	at	8:00 PM ▾ PST +
Send Batch Reports To:	info@company.com		
Send Batch Errors To:	info@company.com		
Expire Auths After:	10 Days ▾		

2. USERS – If you are going to have more than one user on the system, you can set up separate user names with different permissions through this section.
3. SOURCE KEYS – If you are setting up a payment page on your website, connecting your shopping cart to our system, or just changing the display of the system, a programmer can do any of these options through Source Keys.
4. CHANGE PASSWORD – In this section, you can change your current password to something you would like to use long-term. It must be at least eight characters and include one number.

VTERMINAL- Use to process one time transactions.

1. SALE: Credit/Debit card transactions – In order to ensure you receive the qualified rate, which is the best possible rate, you will need to enter in the following seven fields:
 - a. Cardholder
 - b. Card Number
 - c. Expiration
 - d. Amount
 - e. Invoice # (If you do not have invoice numbers, you can enter a 1 or any number in this field.)
 - f. Billing Street
 - g. Billing Zip

2. CHECK: ACH Transactions – For ACH transactions, your only need to enter information into five fields:
 - a. Customer
 - b. Bank Routing #
 - c. Account #
 - d. Charge Amount
 - e. Format (See Section II for further information)

All other fields are optional.

SALE FORM

What is the difference between the Sale Form and the vTerminal?

The only difference in the Sale Form section is that there are more fields available for transaction details, such as Shipping Address, full Billing Address, and a comments section.


BATCHES

1. BATCH MANAGER – You can view the status and details of your debit/credit card transactions in your Batch Manager. You can also void a transaction within this page by checking the box in the Void column and clicking, “Process Changes.”
 - a. You have the option to void a credit/debit card transaction before your batch closes. (*Batch closing can be changed in your settings*)Once the batch closes, a transaction cannot be voided.
 - b. If the transaction has already processed and you need to credit a debit/credit card, find the transaction in a closed batch and there is a “Credit” check-box located in the same column where the Void box is located in an open batch. Place a check mark in the box and click “Process Changes.”
 - c. Credit card transactions deposit to your bank account in about 48 hours for Visa/MasterCard/Discover, or 72 hours for American Express.

2. CHECK MANAGER – You can view the status and details of your ACH check transactions in your Check Manager

- a. ACH transactions are batched at the processor at around 5:00 pm EST. You cannot void ACH transactions within your system after the transaction has batched. The status will change from Pending to Submitted when the batch closes, so you can no longer Void an ACH transaction once it is in the Submitted status.
- b. To void an ACH transaction when it is in the Pending status, find the transaction in the Check Manager, place a checkmark in the Void/Refund column, and click “Process Changes” at the bottom of the list. The status of the transaction will change from Pending to Voided.
- c. To Refund an ACH transaction when it is in the Settled status, find the transaction in the Check Manager, place a checkmark in the Void/Refund column, and click “Process Changes” at the bottom of the list. The status of the original transaction will stay the same, but there will be a new transaction listed with the current date which reflects a negative dollar amount to reflect the funds be refunded back to the customer.
- d. An ACH transaction requires a specific number of days to process through the Federal Reserve system and deposit to your business bank account. Most accounts are approved with 3 or 5 day funding, which reflects the number of full business days before the transaction will deposit. To calculate the expected deposit date of a transaction on 3 day funding, start by counting the next business day after the transaction was entered as Business Day 1. You will likely see the funds in your bank account by the morning of Business Day 4. Funds are released from the processor later in the day on Business Day 3, but many banks will post the deposit in your bank account after midnight, reflecting the date as Business Day 4.

CUSTOMERS

1. Customer Database – You can view all of the customers you have set up on Recurring Billing in this color-coded list. An item listed in red indicates a failed payment that has been automatically disabled by the system and anyone listed in blue is enabled and running successfully so far.
2. ADD CUSTOMER – To add a new customer, click on the menu bar option, or click on  at the bottom of the Customer Database list.
 - a. Add as little or as much information as you like in the fields on the left. You need to include customer or company name, but all other fields are optional. Remember, in order to receive the best possible rate on a credit card transaction, all of the same fields will need to be entered as was covered in the vTerminal section.
 - b. To set a new schedule, **it is very important to remember that the Start Date and Next Date must always be entered as the same date.** For example, if a customer owes \$600 and you want to set up a schedule with the following attributes, here’s how the schedule would look:
 - i. \$100/month
 - ii. 6 months
 - iii. Due the 1st of every month, starting February 1st, 2012

Billing Schedule	
Schedule Enabled:	<input checked="" type="checkbox"/>
Schedule:	Monthly
Start:	02/01/2012
Next:	02/01/2012
Num Left:	6
Tax:	
Each Pmt Amt:	100.00
Order ID:	
Description	
Source:	Recurring
User:	(Auto)

After the account or card is debited on February 1st, the Next Date will automatically advance to 03/01/2012 and the Num Left will automatically reduce to 5 remaining payments.

3. BILLING HISTORY – You can view the status and details of your Recurring Billing transactions in this list, but there are multiple reports available in the Reporting section to show the same information.

REPORTS

1. PRE-MADE CREDIT CARD REPORTS and PRE-MADE CHECK REPORTS– You can utilize any of our pre-made check or credit card reports to sort and analyze data, or to settle your bank account on a regular basis.
2. CUSTOM REPORTS – You can also create custom reports to include any of the data fields that we offer.

SEARCH

1. SEARCH DATABASE – This function allows you to perform a general search for any variable of a transaction.
2. ADVANCED SEARCH – You can also search under a specific field.

Questions? You can always contact our Customer Care line at 1-800-466-0992. Thank you for choosing PaySimple!

Section II:

How to Authorize Echeck (ACH) Transactions

Obtaining the proper authorization for your Echeck (ACH) transactions is the most important step you can take to protect yourself against disputes, return fees, and reversed transactions.

According to NACHA (the organization that oversees the Automated Clearing House (ACH) network) rules, there are only three reasons people can dispute ACH charges to their account:

1. If it was never authorized by the account holder or the authorization was revoked;
2. If it was processed on a date earlier than authorized; or
3. If it is for an amount different than authorized.

TIP: The transaction must be for the exact amount authorized-- it cannot be higher or lower. However, you are permitted to have customers authorize payments for variable amounts, and/or not to exceed amounts.

That's it. And, disputing an ACH charge requires that the account holder provide notice to the bank in writing (or the electronic equivalent) that one of those three conditions exists. (Note that this is significantly different from credit card transactions where a customer can have a charge reversed simply by claiming that the product or service received was not what they expected.)

The key word is **Authorized**--which according to NACHA means something very specific depending on the ACH Type used to submit the transaction. PaySimple supports the following ACH Types, also known as the **Format** (though your account may not be enabled for all of them):

- **PPD:** Used for a one-time or recurring business to consumer ACH transaction, for which you have written authorization--Meaning a signed form or contract.
- **TEL:** Used for a one-time business to consumer ACH transaction that was authorized over the phone.
- **WEB:** Used for a one-time or recurring business to consumer ACH transaction that was authorized by submitting a form over the Internet.
- **CCD:** Used for a one-time or recurring business to business ACH transaction, for which you have written (mail, email or fax) or telephone authorization in addition to having a general written agreement with the company for ACH debits to its account.

You must fulfill the authorization requirements for the ACH Type submitted, or your customer can have the charge reversed. For example, if your customer calls to place an order over the phone, and you process it as a PPD transaction instead of a TEL transaction, your customer can claim that the transaction was not authorized and have it reversed.

You CANNOT convert paper checks to Echeck (ACH) transactions using PaySimple.

PaySimple supports only PPD, TEL, WEB, and CCD ACH Types. A paper check is not acceptable authorization for any of these ACH Types.

Defining Error Messages

CREDIT CARD PROCESSING ERRORS

Your billing information does not match your credit card.

What it means: AVS refers to the Address Verification System. This means that either the card street address or the card zip code doesn't match the information on file with the credit card provider. The AVS response settings can be changed/customized in the Fraud Center section of your PaySimple terminal.

What to do: Double check the information you have entered for both the street address and zip code fields; once you confirm it was entered correctly, contact the customer to verify. When a transaction receives an AVS error message, it has typically already authorized on the customer's card, meaning those funds have been set-aside from their available balance. If you continue to attempt the transaction and receive the same error, multiple authorizations could be held against your customer's card, so it is best to not run the card multiple times once you receive this error. You can choose to override the error by going to the Details of the transaction and clicking the button that says "Capture Authorization."

Invalid Card Number

What it means: The credit card number you entered is invalid.

What to do: Double check the information you were given by the customer and re-enter the card number again to attempt the transaction. If it receives the same error, contact the customer to confirm the card number.

RECURRING BILLING ERRORS

My recurring billing customer is RED.

What it means: This means that a previous recurring transaction on this schedule failed. This can indicate an error in processing a previous recurring transaction.

What to do: Click on their name to view their record and scroll to the bottom to see their most recent transactions. The error message should tell you why it changed to disabled. Fix the problem indicated by the error, then scroll to the top of their record to ensure their schedule is enabled.

As an additional option, you can go to the "Settings" tab and increase the times to retry recurring billing transactions by 1. If the payment failed for insufficient funds available on the credit card, it might process successfully the next day if the customer had recently paid their bill.

My recurring billing customer is YELLOW.

What it means: This means the last attempted recurring billing transaction was declined, however the system will be attempting another retry.

What to do: Nothing for now. Check back in a day or two in order to ensure the customer hasn't turned red.

Linking Your Website to the Secure PaySimple Web Form

There are three steps involved in using the PaySimple hosted secure payment form:

1. Create a source key for your payment form using the “Source Keys” section located in the “Settings” tab of your PaySimple merchant console.
2. Edit and customize your payment form.
3. Put a link to the payment form on your website or in an email

Note that you will need basic html knowledge to be able to successfully complete these steps.

For instructions about how to complete these steps, please utilize the following links.

Step 1: Creating Your Source Key

http://wiki.usaepay.com/merchant/console/sources#merchant_console_sources_and_keys_settings

Step 2: Editing and Customizing your Payment Form

<http://wiki.usaepay.com/merchant/epaymentform>

Step 3:

<http://wiki.usaepay.com/merchant/epaymentform/buynowlink>

If you don't have a website—you can simply add your payment form URL address into an email and send to your customers. To access the URL address to include in an email, click Edit next to your key and copy the URL address from the Payment Form Template section:

Payment Form Template

Payment Form Link:
<https://secure.usaepay.com/interface/epayform/6qUVUW66RPaOz543R41O1WNfHiH6V513/>

Form Title

Page Background <input type="color" value="#D4D7E4"/>	Links Color <input type="color" value="#000080"/>
Header Background <input type="color" value="#9999FF"/>	Header Text Color <input type="color" value="#FFFFFF"/>
Section Header <input type="color" value="#C4C7D4"/>	Form Background <input type="color" value="#F0F0F0"/>
Text Color <input type="color" value="#000000"/>	

Batch Upload Instructions

I. Format and Save your file to upload

1. Save the file as a Tab Delimited text file, if you are using Microsoft word
2. Save the file as a CSV or comma delimited file, if you are using Microsoft Access or Excel/
3. Any columns with numerical values (**with the exception of the amount column**) should be formatted to **text** rather than general
4. Include a column for invoice number (even if you do not have an invoice number)
5. Create a header row to contain each column description.
6. Name one column UMcommand: By default this column will be set to credit card. If you are charging a customer's checking account insert the word "check" in this column. If you are charging a customer's credit card, insert the word "sale" in this column. These must be in all lower case.

Name	RT	Acct	Umcommand	Invoice	Amount	Credit Card number	Billing address	Billing zip	Exp. Date
Tim Jordon	61000010	32200098	check	1	19.99				
Jason Beckman	61191877	3211263456	check	1	16.05				
Sharon Boone	61000052	32586411	check	1	17.99				
Eric Smith			sale	1	17.99	5454545454545454	1517 Blake	80209	1012
Allen Isaacson			sale	1	17.99	4111111111111111	1517 Blake	80209	912
Mary Jane			sale	1	17.99	5454545454545454	1517 Blake	80209	1212

II. Order of Fields and Mapping Filters:

The "Upload Batch" option is located in the Batches section of the PaySimple Terminal.

The first time you upload a file, you will be required to "map" the file. This will assign the appropriate heading to each column allowing the system to accurately read and process the data. There is no particular order in which your fields or columns must be organized, but once you save your "map," you must duplicate the order of the fields/columns in future files if you want to re-use the saved mapping.

Step 2: Map Fields

Available Fields:

Card Number	Expiration	- Select Field -	- Select Field -
-------------	------------	------------------	------------------

Your Data:

UMcard	UMexpir	- Select Field -	UMinvoice
4005550000000019	0404	(Ignore Field)	12345
4005550000000019	0404	Invoice	12347
4005550000000019	0404	Cardholder	12346
4005550000000019	0404	Card Number	12348
		Expiration	
		AVS Street	
		AVS Zip	
		CVC/CVV2	
		Amount	
		Tax	

Once you have completed this process for the first time, you can save the "map" as an import filter for use with future files, and it will not be necessary to go through the "mapping" process again. You can also create more than one map to be saved for use with different file types and/or differently ordered data.

III. Confirmation of Upload

Once the mapping is complete, the system will ask you to review the upload one last time. It will list the file format, the file size (in KB), the number of transactions to be processed, total number of columns, and number of errors (if any). Double check that the information is mapped correctly and complete your upload.

An error may be something as simple as an empty field, or an incorrect file type.

IV. Tracking your transactions

Once your batch has been successfully uploaded and the transactions have been processed, you can view all of the approved transactions in your current open batch in the [Batch Manager](#) where they will be awaiting settlement. Transactions that resulted in error or were declined can be views in the uploaded file report in the [Uploaded Manager](#) or the [Reports](#) section of your Merchant Console.