



Payment XP Virtual Terminal End User Guide

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1 Introduction

Payment XP combines all the tools and features necessary for your business to maximize its payment efficiency online. Payment XP is designed for merchants that require an easy to use and intuitive system to accept everything from credits, debits, giftcards, checks, subscriptions and more. All that is required to run transactions from anywhere in the world through the virtual gateway is a web browser and internet access.

Please contact Meritus Payment Solutions or your sales representative about obtaining a Meritus merchant account so you can be on your way to post transactions online in no time!

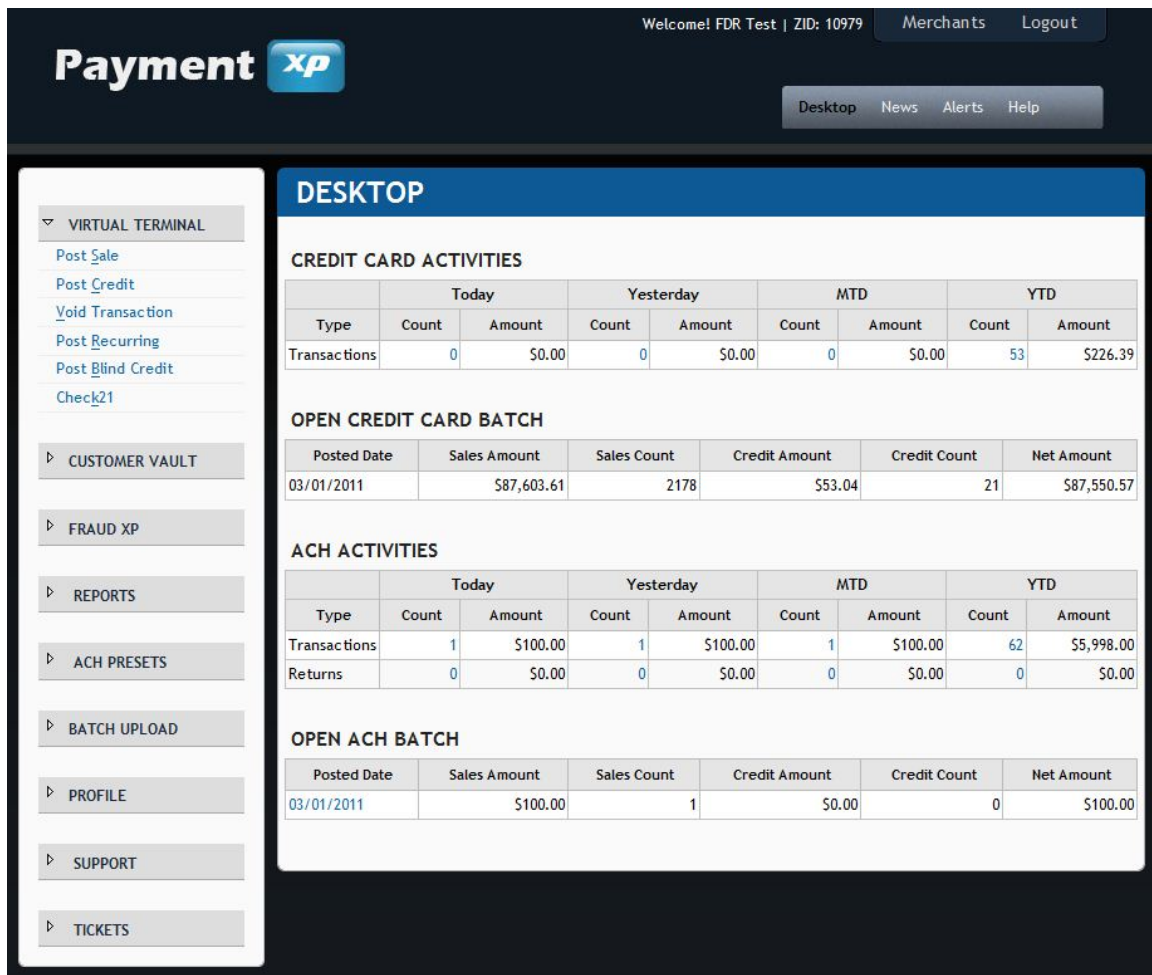
1.1 Virtual Terminal URL

The web address to the Payment XP Virtual Terminal Application is <https://www.paymentxp.com>

The Virtual Terminal requires a secure connection (SSL). The URL (web address) should start with https instead of http.

2 Desktop

The Desktop screen provides you with a snap-shot of your credit card activity and ACH transactions by providing return statistics for yesterday, today, month-to-date (MTD), and year-to-date (YTD) statistics. To view the details, click the count link under the “Count” column. From this homepage, you have access to every tool available in Payment XP which can be found on the left sidebar.



The screenshot shows the Payment XP Desktop interface. At the top, there is a navigation bar with the 'Payment xp' logo, user information 'Welcome! FDR Test | ZID: 10979', and links for 'Merchants' and 'Logout'. Below this is a secondary navigation bar with 'Desktop', 'News', 'Alerts', and 'Help'.

The main content area is titled 'DESKTOP' and is divided into several sections:

- CREDIT CARD ACTIVITIES**: A table showing transaction counts and amounts for Today, Yesterday, MTD, and YTD.
- OPEN CREDIT CARD BATCH**: A table showing sales and credit amounts for a specific date (03/01/2011).
- ACH ACTIVITIES**: A table showing transaction counts and amounts for Today, Yesterday, MTD, and YTD.
- OPEN ACH BATCH**: A table showing sales and credit amounts for a specific date (03/01/2011).

On the left side, there is a sidebar menu with the following categories:

- VIRTUAL TERMINAL
 - Post Sale
 - Post Credit
 - Void Transaction
 - Post Recurring
 - Post Blind Credit
 - Check21
- CUSTOMER VAULT
- FRAUD XP
- REPORTS
- ACH PRESETS
- BATCH UPLOAD
- PROFILE
- SUPPORT
- TICKETS

3 Virtual Terminal

The Virtual Terminal is where you can manually process all your credit card and ACH transactions. All actions regarding transactions can be performed here from crediting transactions, voiding transactions, creating recurring billing rules, and posting blind credits.

3.1 Post Sale

This screen allows you to post a new sale. From the Transaction Type, you have many different options to posting transactions to select from.

- Credit Card Sale – Charge X amount by credit or debit card.
- Credit Card Authorization Only – Place a hold for X amount on a credit card or debit card.
- ACH Sale Checking/Savings Account – Post an ACH sale which will be settled through the ACH (Automated Clearing House) network

Post Sale

POST SALE

SELECT CUSTOMER *REQUIRED FIELD

Customer ID:

PAYMENT INFORMATION


Transaction Type:

Credit Card Sale

Credit Card Authorization Only

ACH Sale - Checking Account

ACH Sale - Savings Account



* Card Number:

* Expiration Date (mm/yy):

Card Verification #:

ORDER INFORMATION

* Amount:

Reference Number:

Order Description:

PO Number:

Shipping Amount:

Tax Amount:

Tax Exempt:

BILLING INFORMATION

Customer Name:

First Name:

Last Name:

Address:

City:

State:

Zip Code:

Country:

Phone:

Fax:

Email:

Send Email:

Custom Field 1:

Custom Field 2:

Custom Field 3:

SHIPPING INFORMATION

Same as billing information

First Name:

Last Name:

Address:

City:

State:

Zip Code:

Country:

Post Sale ACH Form

POST SALE

SELECT CUSTOMER * REQUIRED FIELD

Customer ID:

PAYMENT INFORMATION

Transaction Type:

Credit Card Sale
 Credit Card Authorization Only
 ACH Sale - Checking Account
 ACH Sale - Savings Account

* Routing Number:

* Account Number:

* Description:

* Process Date:

Step-by-Step to Post a Sale

These are the steps needed to perform a Post Sale. These steps go through the required fields denoted with a blue * asterisk. You can view information on a particular field by moving your mouse pointer over any field that is dashed underlined.

1. Under **Virtual Terminal** → **Post Sale** link
2. Begin a transaction by selecting the Transaction Type (ACH Checking Account, ACH Savings Account, Credit Card Sale, or Credit Card Auth)
3. If you have customers within your system, Click the “Lookup Customer” button to pick a customer. The CustomerID and CustomerName are optional fields. To add a new customer, click the **Profile** → **Customers** link
4. Enter all required fields indicated with a blue * asterisk
5. Click the “Submit” button

Transaction Response

RESPONSE

CREDIT CARD TRANSACTION RESULTS

| | |
|-----------------------------|--|
| Merchant Name: Demo Account | Posted Date: 3/1/2011 10:16:27 AM |
| Trans ID: 444006 | Status: Success |
| Trans Type: Sale | CVV Response: M - CVV2 match |
| Recur ID: 0 | AVS Response: Y - Address and 5-digit ZIP code m |
| Response Msg: APPROVED | Auth Code: 578065 |

PAYMENT/AUTHORIZATION INFORMATION

| | |
|----------------------------|-----------------------|
| Card Number: 4111*****1111 | Expiration Date: 0212 |
| Amount: \$45.00 | Reference Number: 111 |

CUSTOMER INFORMATION

| | |
|-----------------------|--------------------------|
| Customer ID: | Customer Name: johnsmith |
| First Name: john | Last Name: smith |
| Address: 111 main ave | City: los angeles |
| State: ca | Zip: 90005 |
| Phone: 7145551111 | Email: |

| | | | |
|---------------------------------|-------------------------------|------------------------------|--|
| New Transaction | Add Recurring | Charge Again | RECEIPT: PRINT EMAIL |
|---------------------------------|-------------------------------|------------------------------|--|

6. On the screen above, you can click the “New Transaction” button to enter more transactions or click the “Add Recurring” button to create a recurring transaction. You can also click the “Print Receipt” link to print a copy of the receipt as well as emailing it anywhere you like.

Print Receipt Form



Credit Card Receipt

Demo Account

rancho margarita
santa ana, CA 23546
123-456-7899

Transaction Type: Sale
Posted Date: 3/1/2011 10:16:27 AM
Trans ID: 444006
Card Number: *****1111
Customer Name: johnsmith
Amount: \$45.00
Reference Number #: 111
Card Type: VISA
AuthCode: 578065
Status: SUCCESS
Response Message: APPROVED
AVS Response: Y - Address and 5-digit ZIP code match
CVV Response: M - CVV2 match

Billing Address:

111 main ave
los angeles, ca 90005

Shipping Address:

111 main ave
los angeles, ca 90005

Signature:

Thank You!

3.2 Post Credit

This screen allows you to issue a refund on a previous sales transaction. Refunds can be issued on transactions that have been closed or captured (settled). These transactions will typically have a Credit link under the “Action Available” column with a Closed or Success Status.

Post Credit Form

POST CREDIT

Payment Method: Credit Card ▼

From: 2/28/2011

To: 3/3/2011

Trans ID: 444006

Acct. Last 4 Digit:

Account Name:

Advanced Options

Amount:

Account No:

Ref. #:

Customer ID:

Customer Name:

Search
Reset
PAGE SIZE: 10 ▼

Credit Card Sales History Total Records Found: 1

| Action | ID | Status | Time | Acct. # | Account Name | Amount | Type |
|---|--------|---------|---------------------------|----------|--------------|---------|------|
| Void Captured | 444006 | Success | 03/01/2011 10:16:27 AM | 4***1111 | johnsmith | \$45.00 | Sale |
| Totals: | | | | | | \$45.00 | |

Save Excel
 Save PDF
 Export: Current Page All Pages
 Note: Export contains additional fields.

Credit Card Credits History Total Records Found: 0

No data...

Step-by-Step to Post a Credit

Below are the steps needed to perform a Post Credit (Refund). These steps go through the required fields denoted with a blue * asterisk. You can view information on a particular field by moving your mouse pointer over any field that is dashed underlined.

1. Under **Virtual Terminal** → **Post Credit** link
2. Use the Search Criteria panel to locate the transaction you would like to credit
3. Under action column, click the “Credit” button
4. Next enter a credit amount
5. Click the “Credit Transaction” button.

Note: The credit amount (refund amount) cannot exceed the original sale amount.

3.3 Void a Transaction

This screen allows you to void a transaction that has not been closed or captured (settled). These transactions will typically have a Void link under the “Action Available”.

Void Transaction Form

VOID TRANSACTION

Payment Method: Credit Card ▼

From: 3/1/2011

To: 3/1/2011

Trans ID:

Acct. Last 4 Digit:

Account Name:

Advanced Options

Amount:

Account No:

Ref. #:

Customer ID:

Customer Name:

Search
Reset
PAGE SIZE: 10 ▼

Credit Card Sales History Total Records Found: 1

| Action | ID | Status | Time | Acct. # | Account Name | Amount | Type |
|--|--------|---------|---------------------------|----------|--------------|---------|------|
| Void Captured | 444006 | Success | 03/01/2011 10:16:27 AM | 4***1111 | johnsmith | \$45.00 | Sale |
| Totals: | | | | | | \$45.00 | |

Save Excel
 Save PDF
 Export: Current Page All Pages
 Note: Export contains additional fields.

Credit Card Credits History Total Records Found: 0

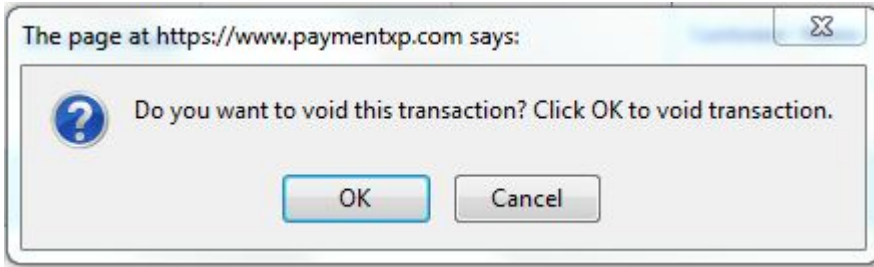
No data...

Step-by-Step to void ACH Transaction

These are the steps needed to void an ACH transaction. These steps go through the required fields denoted with a blue * asterisk. You can view information on a particular field by moving your mouse pointer over any field that is dashed underlined.

1. Under **Virtual Terminal** → **Void Transaction** link
2. Use the Search Criteria panel to locate the transaction you would like to void
3. Click the “Void” link

4. Confirm by clicking the “OK” button



3.4 Post a Recurring Transaction


Recurring billing is a perfect way to provide excellent customer service while maintaining a steady income stream. Payment XP is flexible enough to create any specific billing schedule.

SCHEDULE INFORMATION

Enable:

Select Occurrence:

Set Option: Every day(s)

Duration: Start Date 

No End Date
 End Date

Note: Recurring orders are processed at 6PM (PST).

Step-by-Step to create a Recurring Transaction

Below are the steps needed to post a recurring transaction. These steps go through the required fields denoted with a blue * asterisk. You can view information on a particular field by moving your mouse pointer over any field that is dashed underlined.

1. Under **Virtual Terminal** → **Post Recurring** link
2. This screen will look very similar to the Post Sale page but includes a special section, Schedule Information, at the bottom of the page.
3. Begin a transaction by selecting the Transaction Type (ACH Checking Account, ACH Savings Account, Credit Card Sale, or Credit Card Auth)

-
4. If you have customers within your system, Click the “Lookup Customer” button to pick a customer. The CustomerID and CustomerName are optional fields. To add a new customer, click the **Profile→Customers** link
 5. Enter all required fields indicated with a blue * asterisk
 6. Next enter your schedule information for the this transaction

To set a daily payment schedule

- a. Set the Select Occurrence drop down to ‘Daily’.
- b. Set the interval value between payments. This is the number of days between each recurrence.
- c. Set the date when the scheduled payments will begin. This can be any date greater than the current date.
- d. The end date is the date of the last payment that will be processed. To enter an end date, click on the end date radio button and enter a valid date entry.

Once a schedule is successfully posted, it can be stopped at anytime from the left sidebar under **Reports→Recurring Detail**. You need to search and locate the recurring transaction and then click the “Disable” button to stop the payment.

To setup a monthly payment schedule

- a. Set the Select Occurrence drop down to ‘Monthly’.
- b. In the Set Option, you can choose the specific day of the month or a particular day of the week you want the payment processed. You can also choose the number of months between recurrences.
- c. The end date is the date of the last payment that will be processed. To enter an end date, click on the end date radio button and enter a valid date entry.

7. Click the “Submit” button
8. Click the “Print Receipt” link to print a copy of the receipt

Note: ACH recurring orders are processed at 8AM (PST). Any recurring orders created after this time will be processed the following day.

3.5 Post a Blind Credit

A blind credit allows you the ability to post credit transactions to your customers without an associated transaction. Please contact your sales representative for activation of this service.

Step-by-Step to Post a Blind Credit

These are the steps needed to perform a Post a Blind Credit. These steps go through the required fields denoted with a blue * asterisk. You can view information on a particular field by moving your mouse pointer over any field that is dashed underlined.

1. Under **Virtual Terminal** → **Post Blind Credit** link
2. Begin a transaction by selecting the Transaction Type (ACH Checking Account, ACH Savings Account, Credit Card Sale)
3. If you have customers within your system, Click the “Lookup Customer” button to pick a customer. The CustomerID and CustomerName are optional fields. To add a new customer, click the **Profile** → **Customers** link
4. Enter all required fields indicated with a blue * asterisk
5. Click the “Submit” button

4 Customer Vault

Payment XP's Customer Vault allows you to store your customers' sensitive payment information on our secure servers for future transactions. CM helps eliminate steps in the checkout process for repeat customers.

4.1 Manage Customer(s)

CUSTOMERS

ID: Name: Card No: Acct No:

| | ID | Name | Card No | Bank Acct No | City |
|--------|------------|--------------------|----------|--------------|----------|
| Select | WAGR01 | MetroOne Insurance | | *9184 | |
| Select | test10423 | John Doe2 | 4***1111 | *3456 | City |
| Select | test100426 | John Doe | 4***1111 | *3456 | City |
| Select | test100423 | John Doe | 4***1111 | *3456 | City |
| Select | test-01 | Demo Account | | *3248 | |
| Select | RES-182733 | Example Ample | | *3464 | Lawndale |
| Select | RES-182698 | Test Tested | | *5461 | Anaheim |
| Select | PIV-93971 | T P | | *3322 | Phoenix |
| Select | lakers | lakers | 4***1111 | *5555 | S |
| Select | John Doe2 | John Doe2 | | | |

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | ...
Total Records Found: 1717

CUSTOMER INFORMATION

| | |
|---|---|
| * Customer ID: <input type="text"/> First Name: <input type="text"/> Phone: <input type="text"/> Email: <input type="text"/> | * Customer Name: <input type="text"/> Last Name: <input type="text"/> Fax: <input type="text"/> |
|---|---|

BILLING ADDRESS INFORMATION

| | |
|---|---|
| Address: <input type="text"/> State: <input type="text"/> Country: <input type="text"/> | City: <input type="text"/> Zip: <input type="text"/> |
|---|---|

SHIPPING ADDRESS INFORMATION

| | |
|---|---|
| Address: <input type="text"/> State: <input type="text"/> Country: <input type="text"/> | City: <input type="text"/> Zip: <input type="text"/> |
|---|---|

BANK INFORMATION

| | |
|--|---|
| Bank Name: <input type="text"/> Routing Number: <input type="text"/> Account Type: <input type="text" value="Checking"/> | Name on Account: <input type="text"/> Account Number: <input type="text"/> |
|--|---|

CREDIT CARD INFORMATION

| | |
|-----------------------------------|--------------------------------------|
| Card Number: <input type="text"/> | Card Exp. Date: <input type="text"/> |
|-----------------------------------|--------------------------------------|



Step-by-Step to Creating and Maintaining Customer Information

These are the steps needed to perform add a new customer. These steps go through the required fields denoted with a blue * asterisk. You can view information on a particular field by moving your mouse pointer over any field that is dashed underlined.

1. Under **Customer Vault** → **Manage Customer(s)** link
2. If you have customers within your system, you can search by using the search fields at the top of the page.
3. To add a new customer to the Customer Vault, click “New Customer” button at the bottom of the page.
4. Enter all required fields indicated with a blue * asterisk
5. Click the “Save” button.

5 REPORTS

Payment XP provides comprehensive transaction details in our Reports section. This section allows you to search and review details regarding any transaction that was processed through the Payment XP gateway. All transaction details, batch details, ACH information, returns, statements, and expiring information can be found here.

5.1 Transaction Detail

The Transaction Detail report displays all of the transactions for the current month. You can filter or search transactions by modifying the search criteria and then clicking on the “Search” button. You can search transactions by the following fields: Transaction ID, Reference Number, Account Number, Account Name, Amount, Status, and Transaction Date. To view the details for an individual transaction, click the transaction’s “ID” link button.

This report also allows you to credit or void a transaction (only settled transactions can be credited and only open transactions can be voided). You can also resubmit a return transaction (NSF, closed account, etc) on this screen. To credit, void, or resubmit a transaction click the “Credit”, “Void”, or “Resubmit” button under the Action field.

TRANSACTION DETAIL

Payment Method: Credit Card

From: 3/1/2011

To: 3/1/2011

Trans ID:

Acct. Last 4 Digit:

Account Name:

Advanced Options

Amount:

Account No:

Status: Success

Ref. #:

Customer ID:

Search
Reset
PAGE SIZE: 10

Credit Card Sales History Total Records Found: 1

| Action | ID | Status | Time | Acct. # | Account Name | Amount | Type |
|-----------------|--------|---------|---------------------------|----------|--------------|---------|------|
| Voided 03/01/11 | 444006 | Success | 03/01/2011 10:16:27 AM | 4***1111 | johnsmith | \$45.00 | Sale |
| Totals: | | | | | | \$45.00 | |

Save Excel
Save PDF
Export: Current Page All Pages
Note: Export contains additional fields.

Credit Card Credits History Total Records Found: 0

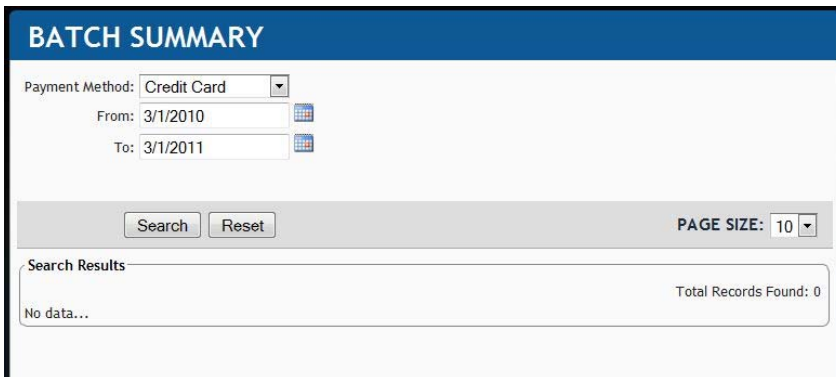
No data...

5.2 Batch Summary

This report lists the batches that have settled for the month. Each batch represents a day. For each batch, the report shows the total for:

- Sales amount
- Sales transaction count
- Credit amount
- Credit transaction count

You may view a different date range by entering the desired dates for the Search Criteria panel and clicking on the "Search" button. The details of an individual batch can be viewed by clicking on the "Posted Date" link button



The screenshot shows a web interface titled "BATCH SUMMARY". It features a search criteria panel with the following elements:

- Payment Method:** A dropdown menu currently set to "Credit Card".
- From:** A date input field containing "3/1/2010" with a calendar icon to its right.
- To:** A date input field containing "3/1/2011" with a calendar icon to its right.
- Search and Reset:** Two buttons located below the date fields.
- PAGE SIZE:** A dropdown menu set to "10".
- Search Results:** A section containing the text "No data..." and "Total Records Found: 0".

5.3 Recurring Detail

A scheduled recurring payment can be stopped at anytime to prevent further payments from being processed. To stop a recurring payment, select the recurring you want to edit from the list and click the “Disable” button.

RECURRING DETAIL

Payment Method: Credit Card

From: 3/1/2011

To: 3/1/2011

Recur ID:

Acct. Last 4 Digit:

Account Name:

Advanced Options

Enabled:

Amount:

Account No:

Ref. #:

Customer ID:

Search
Reset
PAGE SIZE: 10

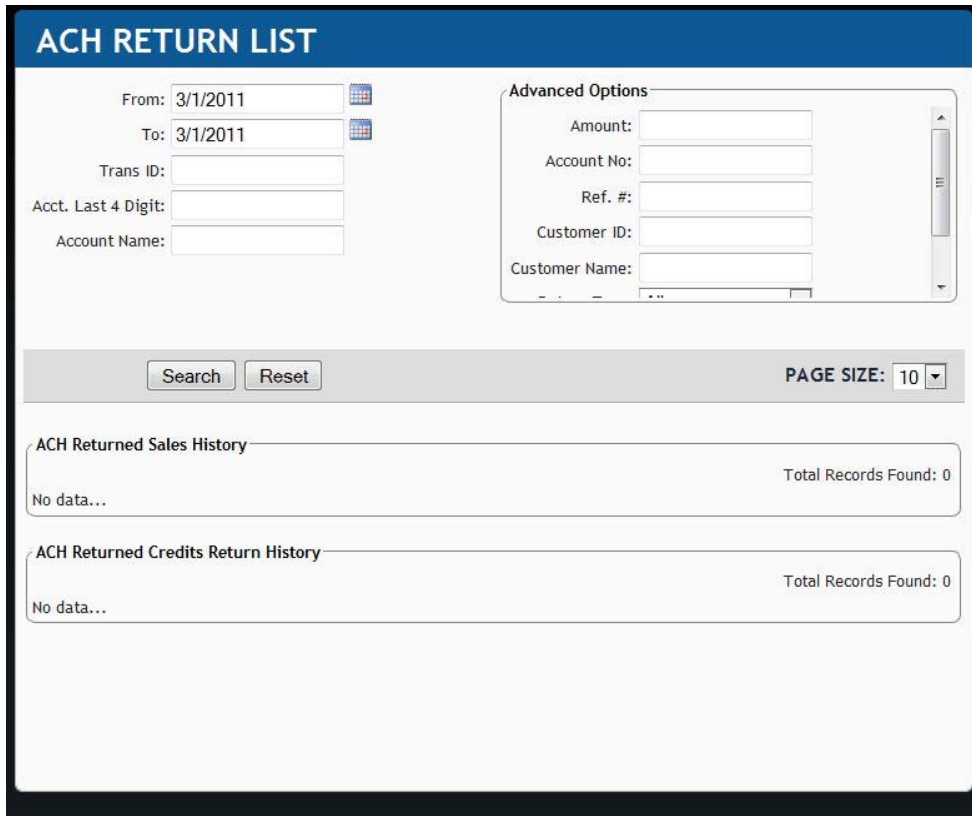
Credit Card Recurring History Total Records Found: 1

| Action | ID | Time | Acct. # | Account Name | Amount | Schedule Description | Start Date | End Date | Schedule Date |
|---------|------|---------------------------|----------|--------------|---------|----------------------|------------|----------|---------------|
| Disable | 8039 | 03/01/2011 11:28:52 AM | 4***1111 | John Doe2 | \$32.00 | Every 10 day(s). | 03/01/11 | | 03/01/11 |

Save Excel Save PDF
 Export: Current Page All Pages
 Note: Export contains additional fields.

5.4 ACH Return List

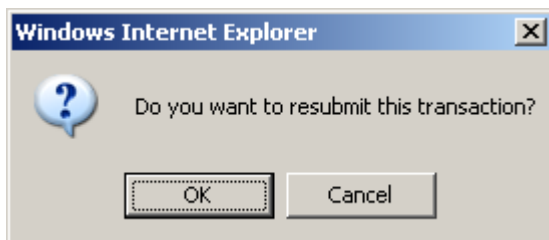
This screen displays ACH transactions that are returned from the bank. You can resubmit a return transaction (NSF, closed account, etc) on this screen. You can filter or search returns by modifying the search criteria and clicking the "Search" button. To view the details of the return, click the "TransID" link button.



The screenshot shows the 'ACH RETURN LIST' interface. It features a search panel on the left with fields for 'From' (3/1/2011), 'To' (3/1/2011), 'Trans ID', 'Acct. Last 4 Digit', and 'Account Name'. An 'Advanced Options' panel on the right includes fields for 'Amount', 'Account No.', 'Ref. #', 'Customer ID', and 'Customer Name'. Below the search panels are 'Search' and 'Reset' buttons, and a 'PAGE SIZE: 10' dropdown. Two data sections are visible: 'ACH Returned Sales History' and 'ACH Returned Credits Return History', both showing 'No data...' and 'Total Records Found: 0'.

Step-by-Step to process to resubmitting returned ACHs

1. Click the **Reports**→**ACH Return List**
2. Use the Search Criteria panel to locate your returns
3. Click the "Resubmit" button to resubmit a transaction that has been returned by the bank
4. Confirm by clicking the "OK" button





-
5. If the original transaction contains errors such as an incorrect account number or routing number, you can correct the error and then resubmit the transaction.
 6. Click the "Resubmit Transaction" button to resubmit a transaction

5.5 ACH Statement

This report shows your ACH activities by month. You may click the amounts that are highlighted in blue to view the details of that amount. The ACH statement displays the following information:

1. Beginning account balance
2. Ending account balance
3. Batch totals
4. ACH fees
 - Item Fee
 - Discount Fee
 - Return Fee
 - Overdraft Fee
 - Statement Fee
5. Amounts held in reserve (if applicable)
6. Amounts released from reserve (if applicable)
7. Amounts on hold (if applicable)
8. Transactions returned (NSF, closed accounts, etc)



This report starts by displaying your beginning balance for the month. Then it lists all the ACH activities that occurred during the month. Finally, it shows your ending balance. You can view the statement for other months by selecting the Statement Period dropdown.

ACH STATEMENT

Select month: 2009 - 07 ▾

ACH Statement

| Date | Description | Amount | Available | Balance |
|---------------------|----------------------------------|-------------|------------|------------|
| 07/01/2009 12:00 AM | Beginning Balance | \$0.00 | \$0.00 | \$0.00 |
| 07/10/2009 04:14 PM | Total Amount of Debit (Payment) | \$1,144.29 | \$1,144.29 | \$1,144.29 |
| 07/10/2009 04:14 PM | Total Amount of Credit (Payment) | -\$1,144.29 | \$0.00 | \$0.00 |
| 07/01/2009 12:00 AM | Ending Balance | \$0.00 | \$0.00 | \$0.00 |

 Save Excel
  Save PDF

Holiday Processing

The following dates are either banking or Federal Reserve holidays. We are not able to settle on those dates. Any items received for settlement on those dates will not be settled until the first banking day after the holiday. Remember, our cut off time is 01:00PM (PST). Therefore, if you want your items processed and settled before the holiday, you must have them to us by cut off, two (2) banking days before the holiday. Items received thereafter will not be settled until after the holiday.

Typically, this is how it works. Merchant submits a batch of transactions to PaymentXP. PAYMENTXP posts the sum of the transactions as a "Batch Total" entry to the statement. This amount, minus any fees and reserve is then placed on hold for a few days while the ACH is sent out to collect funds. After the time period elapses, the amount (minus any fees and reserve) is sent to the merchant and shown on the report as "Release of funds on hold".

5.6 Expiring Cards

This report will show you which recurring cards are close to expiring and needs to be updated. Clicking on the "ID" will allow you to edit transaction details and update the card information.

| CREDIT CARD EXPIRATION REPORT | | | | | | | | |
|--|---------------------------|----------|-----------|--------------|---------|-------------------------------------|-----|---------------|
| Cards Expiring in: <input type="text" value="1 Month"/> | | | | | | | | |
| <input type="button" value="Search"/> <input type="button" value="Reset"/> | | | | | | | | |
| ID | Time | Acct. # | Exp. Date | Account Name | Amount | Schedule Description | End | Schedule Date |
| 7767 | 02/24/2011 03:09:45 PM | 4***1111 | 0211 | John Doe2 | \$1.00 | Day 1 of every 6 month(s). | | 03/01/11 |
| 7768 | 02/24/2011 03:11:12 PM | 4***1111 | 0211 | John Doe2 | \$1.00 | The 1st Monday of every 1 month(s). | | 03/07/11 |
| 8039 | 03/01/2011 11:28:52 AM | 4***1111 | 0211 | John Doe2 | \$32.00 | Every 10 day(s). | | 03/01/11 |

6 ACH Presets

An ACH Preset is pre-defined ACH transaction that allows you to create and save an ACH transaction template which can be process at any time. Ideally, ACH Presets are used for recurring transactions that have a variable amount. For example, your water and electric bill are usually different from month to month.

6.1 Manage ACH Presets

With ACH Presets you decide when you want to process the transaction and the amount of the transaction. The steps below show you how to create an ACH Preset. In the next screen, you will learn how to process an ACH Preset.

MANAGE PRESETS

| | Date | Customer ID | Customer Name | Acct. # | Acct. Name | Enabled | Pymt Method |
|--------|------------|-------------|---------------|-----------|------------|---------|-------------|
| Select | 08/12/2008 | 1 | Tenant MoGee | *****2345 | AAA Store | True | Sales |
| Select | 11/26/2008 | 1 | Tenant MoGee | *****3456 | John Doe | False | Sales |
| Select | 11/26/2008 | 2 | demo tenant | *****3456 | John Doe | False | Sales |
| Select | 11/26/2008 | 2 | demo tenant | *****3456 | John Doe4 | False | Sales |
| Select | 11/26/2008 | 2 | demo tenant | *****3456 | John Doe2 | True | Sales |
| Select | 11/26/2008 | 2 | demo tenant | *****3456 | John Doe3 | True | Refund |
| Select | 11/26/2008 | | | *****3456 | Mark | True | Sales |
| Select | 11/26/2008 | | | *****123 | John Doe4 | True | Sales |
| Select | 11/26/2008 | | | *****123 | John Doe5 | True | Sales |
| Select | 11/26/2008 | | | *****6789 | John Doe5 | True | Sales |

| 1 | 2 | 3 | 4

SELECT TRANSACTION TYPE

Enabled:

Transaction Type: ACH Sale-Checking Account *

SELECT CUSTOMER

Customer ID:

Customer Name:

PAYMENT INFORMATION

* Routing Number:

* Account Number:

* Name on Account:

ORDER INFORMATION

Reference Number:

* Description:

Note: ACH orders can only be accepted for United States banks. Orders drawn on accounts with non-US banks will be rejected. ACH cutoff time is at 01:00PM (PST). Any orders created after this time may be processed the same day or the following day.

* Required field

Step-by-Step to create an ACH Preset

1. Under **ACH Presets** → **Manage Presets**
2. Begin a transaction by selecting the Transaction Type (ACH Checking Account or ACH Savings Account)
3. Click the “Lookup Customer” button to pick a customer. The CustomerID and CustomerName are optional fields. To add a new customer, click the **Profile** → **Customers** link
4. Enter the check writer’s bank routing number
5. Enter the check writer’s bank account number



-
6. Enter the check writer's name on account
 7. Select a date you want to process this transaction
 8. Enter your unique reference number (invoice #, order #, transaction #)
 9. Next enter a description of the charge
 10. Click the "Submit" button

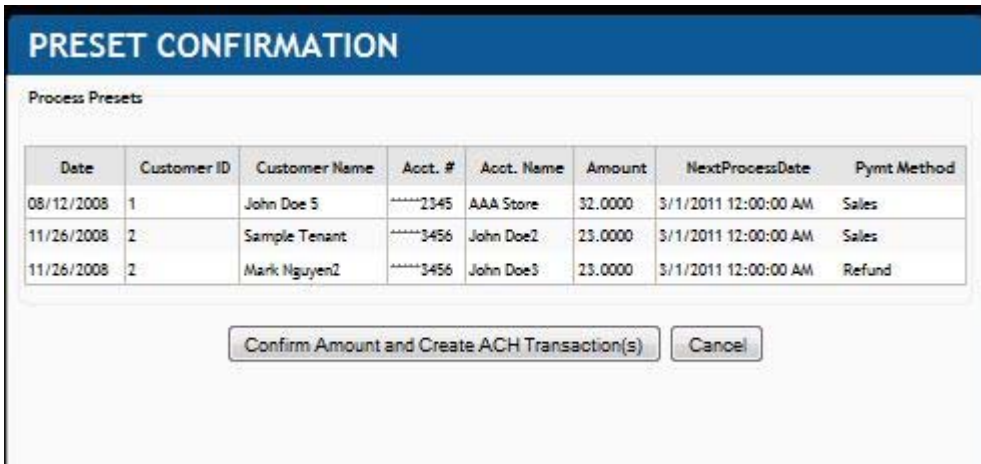
6.2 Process Presets

This screen allows you to process your Presets. Please see Manage Presets to add a new AC Preset.

| PROCESS PRESETS | | | | | | |
|-----------------|-----------|----------------------|--------------------|----------------------|--------------|-------------|
| Customer Name | Acct. # | Last Transaction | Acct. Name | Amount | Process Date | Pymt Method |
| Tenant MoGee | -----2345 | \$50.00 on 06/11/10 | AAA Store | <input type="text"/> | 03/01/2011 | Sales |
| demo tenant | -----3456 | \$55.00 on 03/17/10 | John Doe2 | <input type="text"/> | 03/01/2011 | Sales |
| demo tenant | -----3456 | \$42.00 on 03/17/10 | John Doe3 | <input type="text"/> | 03/01/2011 | Refund |
| | -----3456 | \$56.00 on 03/17/10 | Mark | <input type="text"/> | 03/01/2011 | Sales |
| | -----123 | | John Doe4 | <input type="text"/> | 03/01/2011 | Sales |
| | -----123 | \$55.00 on 12/06/09 | John Doe5 | <input type="text"/> | 03/01/2011 | Sales |
| | -----6789 | | John Doe5 | <input type="text"/> | 03/01/2011 | Sales |
| | -----6456 | | test | <input type="text"/> | 03/01/2011 | Sales |
| | -----9789 | \$44.00 on 11/26/08 | test4 | <input type="text"/> | 03/01/2011 | Sales |
| | -----4444 | \$45.00 on 11/26/08 | test | <input type="text"/> | 03/01/2011 | Sales |
| demo tenant | -----3456 | \$13.50 on 12/05/08 | John Doe2 | <input type="text"/> | 03/01/2011 | Sales |
| demo tenant | -----3456 | | John Doe3 | <input type="text"/> | 03/01/2011 | Refund |
| | -----123 | \$456.00 on 12/12/08 | John | <input type="text"/> | 03/01/2011 | Sales |
| | -----123 | \$456.00 on 12/12/08 | John | <input type="text"/> | 03/01/2011 | Sales |
| demo tenant | -----3456 | | John Doe2 | <input type="text"/> | 03/01/2011 | Sales |
| John Doe 5 | -----3456 | | John Doe2 | <input type="text"/> | 03/01/2011 | Sales |
| John Doe 5 | -----3456 | | John Doe2 | <input type="text"/> | 03/01/2011 | Sales |
| | -----123 | | John | <input type="text"/> | 03/01/2011 | Sales |
| | -----4567 | | James Doe | <input type="text"/> | 03/01/2011 | Sales |
| | -----123 | | John | <input type="text"/> | 03/01/2011 | Sales |
| | -----123 | \$456.00 on 12/16/08 | John | <input type="text"/> | 03/01/2011 | Sales |
| demo tenant | -----4567 | | PayYourRent Dotoom | <input type="text"/> | 03/01/2011 | Sales |
| demo tenant | -----4567 | | PayYourRent Dotoom | <input type="text"/> | 03/01/2011 | Sales |
| | -----123 | | John | <input type="text"/> | 03/01/2011 | Sales |
| lakers | -----6456 | \$66.00 on 12/06/09 | i | <input type="text"/> | 03/01/2011 | Sales |
| lakers | -----6456 | \$55.00 on 12/06/09 | mark | <input type="text"/> | 03/01/2011 | Sales |
| Tenant MoGee | -----4545 | | mark nguyen | <input type="text"/> | 03/01/2011 | Sales |
| Tenant MoGee | -----4545 | | mark nguyen | <input type="text"/> | 03/01/2011 | Sales |

Step-by-Step to process your ACH Presets

1. Click the **ACH Presets** → **Process Presets**
2. Identify the Preset you want to process and enter the amount and select a process date
3. Click the “Process Presets” button
4. Confirm the amount and process date then click the “Confirm Amount and Create ACH Transaction(s)” button

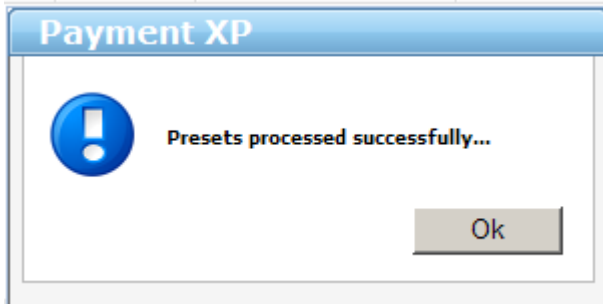


PRESET CONFIRMATION

Process Presets

| Date | Customer ID | Customer Name | Acct. # | Acct. Name | Amount | NextProcessDate | Pymt Method |
|------------|-------------|---------------|-----------|------------|---------|----------------------|-------------|
| 08/12/2008 | 1 | John Doe 5 | *****2345 | AAA Store | 32.0000 | 3/1/2011 12:00:00 AM | Sales |
| 11/26/2008 | 2 | Sample Tenant | *****3456 | John Doe2 | 23.0000 | 3/1/2011 12:00:00 AM | Sales |
| 11/26/2008 | 2 | Mark Nguyen2 | *****3456 | John Doe3 | 23.0000 | 3/1/2011 12:00:00 AM | Refund |



5. You have successfully processed your ACH Presets!



6.3 Preset History


The Preset History report displays all ACH Presets that have been processed for the current month. All basic information regarding the transaction can be found here. You can filter or search transactions by modifying the search criteria and then clicking on the “Search” button. You can search transactions by the following fields: Transaction ID, Reference Number, Account Number, Account Name, Amount, Status, and Transaction Date. To view the details for an individual transaction, click the “TransID” link button. Also you have the ability to void transactions on this page as well.

PRESET HISTORY

From: 
 To: 
 Trans ID:
 Acct. Last 4 Digit:
 Account Name:

Advanced Options



Amount:
 Account No:
 Ref. #:
 Customer ID:
 Customer Name:

PAGE SIZE: 10 

ACH Sales History Total Records Found: 37



| Action | ID | Time | Acct. # | Routing # | Account Name | Status | Amount |
|-------------------------------------|--------|---------------------------|---------|-----------|-------------------|--------|------------|
| <input type="button" value="Void"/> | 525256 | 03/01/2011 11:56:00 AM | *3456 | 263281695 | John Doe2 | Open | \$23.00 |
| <input type="button" value="Void"/> | 525255 | 03/01/2011 11:56:00 AM | *2345 | 122000247 | AAA Store | Open | \$32.00 |
| <input type="button" value="Void"/> | 525243 | 03/01/2011 11:46:00 AM | *3456 | 122000661 | John Doe2 | Open | \$54.00 |
| <input type="button" value="Void"/> | 525239 | 03/01/2011 11:33:00 AM | *4567 | 456789124 | AGDKfnBK AGDKInBK | Open | \$145.40 |
| <input type="button" value="Void"/> | 525231 | 03/01/2011 11:07:00 AM | *4567 | 456789124 | ABKRfnBK ABKRInBK | Open | \$124.53 |
| <input type="button" value="Void"/> | 525230 | 03/01/2011 11:07:00 AM | *4567 | 456789124 | ACYOfnBK ACYOfnBK | Open | \$145.40 |
| <input type="button" value="Void"/> | 525229 | 03/01/2011 11:06:00 AM | *4567 | 456789124 | AXNGfnBK AXNGInBK | Open | \$138.56 |
| <input type="button" value="Void"/> | 525228 | 03/01/2011 11:06:00 AM | *4567 | 456789124 | ASHFfnBK ASHFInBK | Open | \$122.83 |
| <input type="button" value="Void"/> | 525227 | 03/01/2011 11:06:00 AM | *4567 | 456789124 | AEXGfnBK AEXGInBK | Open | \$122.83 |
| <input type="button" value="Void"/> | 525226 | 03/01/2011 11:06:00 AM | *4567 | 456789124 | ABERfnBK ABERInBK | Open | \$183.22 |
| Totals: | | | | | | | \$1,091.77 |

1 | 2 | 3 | 4

 Save Excel  Save PDF Export: Current Page All Pages Note: Export contains additional fields.

ACH Credits History Total Records Found: 1

| Action | ID | Time | Acct. # | Routing # | Account Name | Status | Amount |
|-------------------------------------|--------|---------------------------|---------|-----------|--------------|--------|---------|
| <input type="button" value="Void"/> | 525257 | 03/01/2011 11:56:00 AM | *3456 | 263281695 | John Doe3 | Open | \$23.00 |
| Totals: | | | | | | | \$23.00 |

 Save Excel  Save PDF Export: Current Page All Pages Note: Export contains additional fields.

7 Profile

This section contains your general account information and settings.

MERCHANT PROFILE

MERCHANT INFORMATION

Merchant ID: **10012**

Legal Name: **Demo Account**

DBA Name: **Demo Account**

Contact Name: **rachel**

Contact Title:

Address: **rancho margarita**

City: **santa ana**

State: **CA**

Zip Code: **23546**

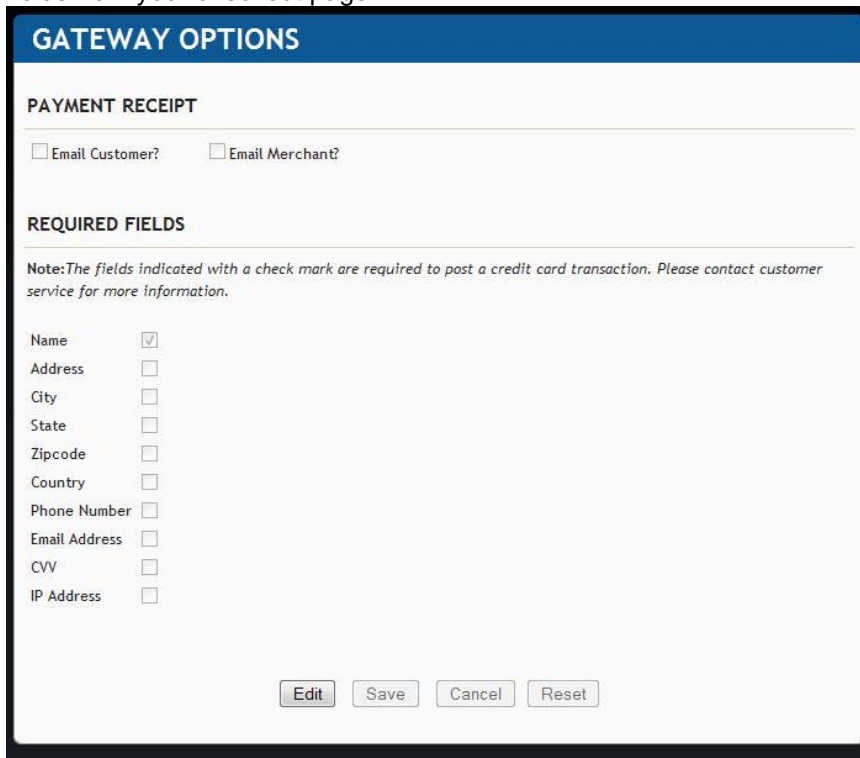
Email: **rlopez@merituspayment.com**

Phone: **123-345-4567**

Fax: **344-778-84**

7.1 Gateway Options

From this screen, you have the option to set certain requirements and functions from the payment gateway such as sending automated receipts through the “Payment Receipts” or setting required fields from your checkout page.



The screenshot shows a web interface titled "GATEWAY OPTIONS". It is divided into two main sections: "PAYMENT RECEIPT" and "REQUIRED FIELDS".

PAYMENT RECEIPT

Email Customer? Email Merchant?

REQUIRED FIELDS

Note: The fields indicated with a check mark are required to post a credit card transaction. Please contact customer service for more information.

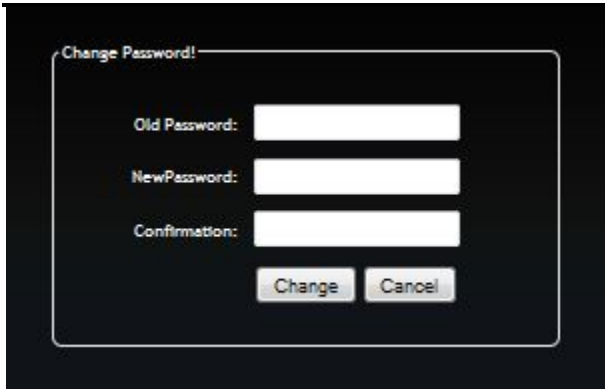
| | |
|---------------|-------------------------------------|
| Name | <input checked="" type="checkbox"/> |
| Address | <input type="checkbox"/> |
| City | <input type="checkbox"/> |
| State | <input type="checkbox"/> |
| Zipcode | <input type="checkbox"/> |
| Country | <input type="checkbox"/> |
| Phone Number | <input type="checkbox"/> |
| Email Address | <input type="checkbox"/> |
| CVV | <input type="checkbox"/> |
| IP Address | <input type="checkbox"/> |

At the bottom of the form are four buttons: Edit, Save, Cancel, and Reset.

7.2 Change Password

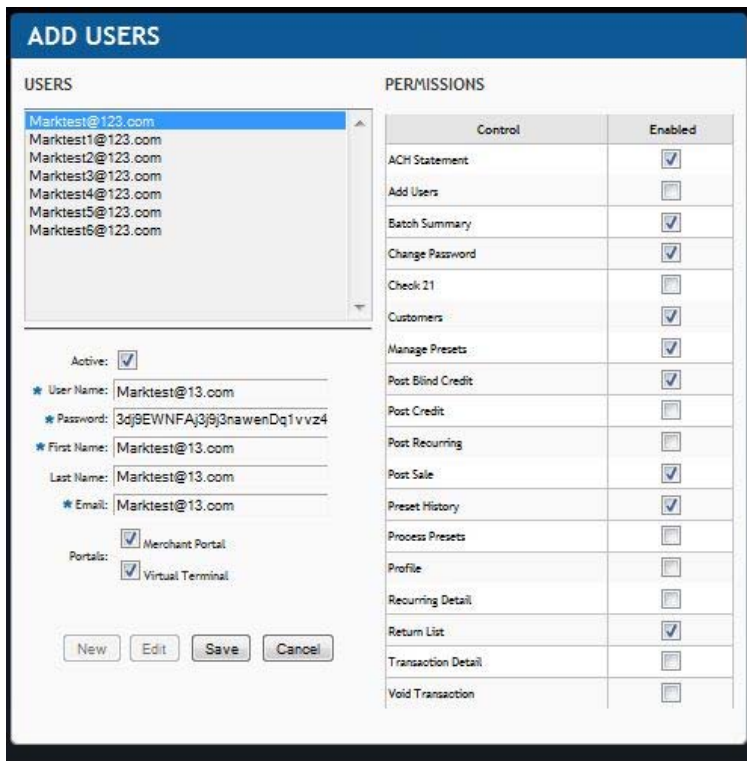
Use this screen to change your password. Your new password must follow these rules:

- Is 8 characters long
- Contains letters and numbers
- Must be at least 1 uppercase letter.



7.3 Add Users

This section allows you to add new users to access your Payment XP gateway. All controls and settings for the new user can be edited from this page.



Step-by-Step to add a new user

These are the steps needed to add a new user. These steps go through the required fields denoted with a red * asterisk.

1. Under **Profile** → **Add User**
2. Click the "New" button

3. Enter the user name. Please enter an email address as the user name.
4. Enter the a password following the rules on section 16
5. Enter the user's first name
6. Enter the user's last name
7. Enter the user's email
8. Next assign user permissions by setting the "Enabled" column
9. Click the "Save" button

8 Support

This section is located on the left sidebar. It contains support documents and ticket help so that you can reach customer service quickly and efficiently. A basic FAQ is available as well as a Ticket System to send help requests instantly to our customer service team.



9 Tickets

To provide quick and efficient customer service, Payment XP actively maintains a ticketing system to assist customers with any issues that may arise. Every ticket that is submitted will be answered within 24-48 hours by a dedicated customer service representative.

9.1 Create New Ticket

This section begins the ticket process. Create a new ticket here by selecting the appropriate fields and entering a detailed description of the issue.

A screenshot of a web form titled "CREATE NEW TICKET" in a blue header. The form is titled "Ticket Information" and contains three fields: "Department: *" with a dropdown menu showing "--Select-", "Priority: *" with a dropdown menu showing "Low", and "Description: *" with a large text area. Below the fields, it says "Responses will be submitted to: snguy@merituspayment.com" and there is a "Submit Ticket" button.

9.1.1 Edit Ticket Form

Clicking on each ticket will show this edit ticket form. From here, you can review all the information and correspondences between Customer Service and yourself.

EDIT TICKET

This ticket is closed. If you feel that this is not the correct solution, you have the ability to [reopen](#) the ticket.

Ticket Information

| | |
|---|--|
| <p>Department: * <input type="text" value="Customer Service"/></p> <p>Category: * <input type="text" value="Account Change Request"/></p> <p style="color: red; font-size: small;">Change Request forms can be found on the Services Tab. Once signed you can attach the form to the Ticket.</p> <p>Priority: * <input type="text" value="Low"/></p> <p>Description: * <input style="width: 100%;" type="text" value="test"/></p> <p style="font-size: x-small;">Responses will be submitted to: snguy@merituspayment.com</p> | <p>Ticket #: 003123</p> <p>Date Created: 2/21/2011 3:04:40 PM</p> <p>User Created: 10979</p> <p>Status: Closed</p> |
|---|--|

Ticket Notes

Solution:

Add Notes:

Meritus says... 2/21/2011 3:45:03 PM

Requires Attention

testy

10979 says... 2/21/2011 3:23:29 PM

test3

10979 says... 2/21/2011 3:19:57 PM

test2

Status History

2/21/2011 3:04:41 PM - Open

2/21/2011 3:45:08 PM - Closed

Step-by-Step to process your Tickets

1. Under **Tickets** → **Create New Ticket**
2. From this page, you can select the various fields to send your ticket to the correct department for a response.
3. Select the appropriate fields and enter in a detailed description.
4. Click Submit Ticket. Tickets will be answered within 24-48 hours.

9.2 Open Ticket

Review your open tickets here. These are tickets that you have opened that have yet to be assigned. Tickets are normally assigned within two hours.

9.3 Requiring Attention

This page will contain your tickets that have follow up questions from our Customer Service representatives. Until we receive an answer to the follow up question we will not be able to supply you with an answer to the initial question.

9.4 In Progress

This page contains tickets that are under review from our Customer Service representative. They are currently researching the answer/solution and will provide it shortly.

9.5 Search Tickets

This page is where you can search through multiple tickets. You may search by various fields such as Ticket ID, priority level, and status.

SEARCH TICKETS

This is where you can find all the tickets that you have ever created, whether they are currently Open, Requiring Attention, in Progress or Closed.

Ticket ID: Priority: Status:

Page Size: Total Records Found: 6

| ID | Problem | User Created | Status | Date Created | Date Modified |
|--------|---|--------------|--------|-----------------------|-----------------------|
| 003189 | test | wnguy | Open | 3/1/2011 12:11:24 PM | 3/1/2011 12:11:24 PM |
| 003123 | test | 10979 | Closed | 2/21/2011 3:04:40 PM | 2/21/2011 3:45:08 PM |
| 003108 | test. another test. please disregard. | 10979 | Closed | 2/18/2011 3:31:46 PM | 2/18/2011 3:40:14 PM |
| 003106 | Protesters run from a cloud of tear gas during a clash with Bahraini security forces near the Pearl Roundabout in | 10979 | Closed | 2/18/2011 3:04:18 PM | 2/18/2011 3:39:52 PM |
| 003105 | I like to change my account. | 10979 | Closed | 2/18/2011 2:48:47 PM | 2/18/2011 5:00:07 PM |
| 003100 | this is a test ticket. please disregard and close. (sent by tol) | 10979 | Closed | 2/18/2011 10:58:06 AM | 2/18/2011 11:39:10 AM |

9.6 Closed Tickets

This page is where you can look up previous tickets that you have submitted that we have provided answers to. All these tickets are answered, closed, and archived.

CLOSED TICKETS

This is where you can look up previous tickets that you have submitted that we have provided answers to.

Page Size: Total Records Found: 5

| ID | Problem | User Created | Status | Date Created | Date Modified |
|--------|---|--------------|--------|-----------------------|-----------------------|
| 003123 | test | 10979 | Closed | 2/21/2011 3:04:40 PM | 2/21/2011 3:45:08 PM |
| 003108 | test. another test. please disregard. | 10979 | Closed | 2/18/2011 3:31:46 PM | 2/18/2011 3:40:14 PM |
| 003106 | Protesters run from a cloud of tear gas during a clash with Bahraini security forces near the Pearl Roundabout in | 10979 | Closed | 2/18/2011 3:04:18 PM | 2/18/2011 3:39:52 PM |
| 003105 | I like to change my account. | 10979 | Closed | 2/18/2011 2:48:47 PM | 2/18/2011 5:00:07 PM |
| 003100 | this is a test ticket. please disregard and close. (sent by tol) | 10979 | Closed | 2/18/2011 10:58:06 AM | 2/18/2011 11:39:10 AM |