PayHub+

PAYHUB PLUS DESKTOP USER GUIDE

OVERVIEW

There are multiple ways to use and interact with PAYHUB PLUS Gateway. Depending on how you're using it, you may have different features available to you. Use this guide for simple reference material and contact us if you have detailed questions.

1. **Web Portal** – You can access the gateway through your device's web browser. You can manually enter new sales, look up reports, manage users, etc. You *cannot* process Swipe or EMV transactions through the web portal.

2. **Desktop** – This is a *locally installed software* package. You can download it from the Web Portal described above and install it like any other computer program. You can do all of the same functions as with the Web Portal. Also. you *can process Swipe and EMV transactions* if you have the appropriate hardware.

3. **Mobile Apps** – You can download mobile apps for iOS and Android by searching for "PAYHUB PLUS". The design is optimized for the smaller screens, but is the full PAYHUB PLUS gateway. Currently, you *can process Swipe transactions* if you have the appropriate mobile card reader, but you *cannot* process *EMV transactions*.

GET STARTED WITH DESKTOP

If you plan to use a card reader connected to your PC or network, you must download PAYHUB PLUS' Desktop terminal software. To do this:

1. Go to https://secure.Payhub Plusgateway.com and login with your user credentials

2. On the main navigation bar, select Modules and then click on Desktop Terminal.

3. In the box titled "Download Now", click the "Download & Install Me!" button.

4. Unzip the file you downloaded and double click the installer. Follow the prompts.

5. Desktop will appear as a shortcut on your computer (*and in your computer's list of Programs*). Double click the shortcut to open the program and log into PAYHUB PLUS Gateway.

Some computer networks are more complicated than others. You may need to contact your Administrator or IT professional if you do not have the ability to install programs.

CONNECTING TO PAX EQUIPMENT

PAX Terminals communicate with Desktop through your network. The steps to connect them are easy:

1. Get the IP address for the PAX Device

    a. Connect an Ethernet cable into the LAN Port of your PAX device.

    b. Plug in the PAX device's power cable to the unit and plug it into the wall.

    c. After the device boots, follow these steps to get the IP address:

         i. Click Menu and enter the password (today's date as MMDDYYYY)

         ii. Click the down arrow

         iii. Click Communications and enter the password (today's date as MMDDYYYY)

         iv. Click the down arrow

         v. Click on 3. LAN Parameters

         vi. Click 2. IP address

         vii. Write down the address. It will be a number formatted as xxx.xxx.xxx.xxx

2. Enter the IP Address into PAYHUB PLUS Gateway

    a. Log into your PAYHUB PLUS Gateway account – either via web browser or Desktop

    b. On the main navigation, select Settings → Hardware Configuration

    c. Click the button "Add Terminal IP"

    d. Enter the IP address from the PAX Device in to the Terminal IP field

         i. Do NOT enter *leading* zeroes. For example, if the IP address on the device is 0xx.00x.0xx.xxx, then enter the IP as xx.x.xx.xxx

    e. Enter a Nickname that will help you easily identify this device later. For example, if this device will be at your company's front desk, you could simply Nickname it "Front Desk".

    f. If you have multiple PAX devices, repeat this step for each device.

3. Get your Transaction API Key

    a. Log into your PAYHUB PLUS Gateway Account – either via web browser or Desktop

    b. On the main navigation, select Settings → Merchant Configuration

    c. In the box titled "Transaction API Key", copy the API key. It's a long, bold series of numbers and letters.

4. Select the Device on to use on Desktop

    a. Open the PAYHUB PLUS Desktop program and the Hardware Configuration dialog box should open right away. If it doesn't, click File in the upper left corner, and select Hardware Configuration

    b. Click the PAX radio button at the top

    c. Check the box for the PAX device you want to use – identified by the Nickname

    d. Paste the Transaction API Key into the box at the bottom

    e. Click Save (*Desktop will automatically close to finish the process*)

PROCESSING A CARD PRESENT SALE (*Swipe, EMV, or NFC*)

With Desktop and a PAX device, you will start the transaction in the software (Desktop) and then you, or the cardholder, will finish the transaction on the hardware (PAX).

1. <u>In PAYHUB PLUS Desktop</u>
    a. Select Process Payments → PAX Terminal
    b. The "Transaction Type" will default to Sale
    c. The "Amount" field is required – enter the full dollar amount of transaction
    d. Other fields are optional, but recommended
    e. Click the "Process Transaction" button

2. <u>On the PAX Device</u>
    a. The customer can swipe their card, insert it, or tap their card/phone
        i. If the card is inserted, it needs to be left in the device until you are *prompted to remove it*
    b. Follow the device prompts as necessary
        i. Some PAX devices, like the S300, support electronic signature capture and the cardholder may be prompted to sign on the device

3. <u>In Desktop</u>
    a. You will see the results of the transaction displayed in Desktop.
    b. Email receipts will be sent according to your Settings. If desired, you can print a receipt as well.

Important temporary payment/system functionality changes:

1. **Refunds** must be run as **Credits** and hand-keyed in the **Virtual Terminal**
2. **Voids** are processed under **PAX Transaction Options** (*located in the menu bar, at the top of PAYHUB PLUS Desktop*)
3. **Auth Only** transactions must be hand-keyed in the **Virtual Terminal**
4. **Daily Settlements** are manually initiated under **PAX Transaction Options** (*located in the menu bar, at the top of PAYHUB PLUS Desktop*). Check the box next to the particular device or check the box for Select All, then select **Settle Now**.

RECURRING BILLING

This feature is used primarily when setting up a payment plan where more than one payment will be automatically processed on a fixed schedule. It can be set up daily, weekly or monthly.

<u>To set up a new plan:</u>

1. From PAYHUB PLUS Gateway main navigation, select Process Payments → Recurring Billing
2. Click the "Add New Recurring" button
3. Fill out the form as necessary. The fields with a red star (*) are required.
4. Click the "Create Plan" button

RECURRING BILLING (*continued*)

To see an existing plan:

1. From PAYHUB PLUS Gateway main navigation, select Process Payments → Recurring Billing

2. Enter criteria (such as First Name) to find specific plans and then click "Search". If you don't enter any criteria, click "Search" will pull up a list of all existing Recurring Billing Plan.

   a. Click the magnifying glass icon to see transactions processed under a specific plan

   b. Click the pencil icon to edit an existing plan (*such as amounts and next run dates*)

SAFE

This feature, otherwise known as tokenization, is used to safely store cardholder data, such as credit card numbers, expiration dates, billing addresses, etc. This way you can charge a customer again in the future without recollecting their payment information.

To create a SAFE ID:

1. From PAYHUB PLUS Gateway main navigation, select SAFE → New SAFE Customer

2. Complete the form and click the 'Save' button.

   a. Whatever information you enter as part of a Customer's SAFE record will be used for all of their future transactions processed using the SAFE ID, which is automatically generated.

To create a SAFE ID while processing a transaction:

1. When processing a Sale (*such as through the Virtual Terminal*), the Credit Card Information tile has a check box for "Customer SAFE / Save Data for Rebilling". If you check this box, whatever information you have entered for the transaction will be used to create a new SAFE record for your Customer.

To manage an existing SAFE ID:

1. From PAYHUB PLUS Gateway main navigation, select SAFE → Manage SAFE

2. You can simply click the "Search" button to pull up a list of all SAFE records or you can enter information into any Search criteria in order to narrow your results.

3. From the Search results page, you'll have 3 options:

   a. History (Icon looks like a bar graph) – Will pull up a list of all transactions which we processed using that SAFE ID.

   b. Edit (icon looks like a pencil) – Will allow you to edit the information of the SAFE record such as updating an Expiration Date.

   c. New Transaction (icon is a shopping cart) – Will allow you to process a new transaction, such a Sale, using the selected SAFE.

BUNDLE PROCESSING

This is a feature which allows you to upload a spreadsheet of data in order to execute many tasks at one time. It can be used to upload transactions to process, create SAFE records, and/or edit SAFE records.

To upload a Bundle:

1. From PAYHUB PLUS Gateway main navigation, select Process Payments → Bundle Processing

2. Create your File Format (*If you have previously created the File Format you want to use, you can skip this step*). Your files need to be saved as in the CSV format.

    a. Click the "Manage File Formats" button.

    b. Click the "Choose File" button and select your spreadsheet from your computer.

    c. Click the "Upload File & Continue" button.

    d. Enter a Format Name so you reuse this format later.

    e. For each of "Your Columns" from your spreadsheet, select via the drop down menus the corresponding name in "Our Columns". For example, if you have a column for "Amount", then select the field "Amount Total" for Our Columns.

    f. Click the "Save File Format" button.

3. Upload your Bundle

    a. Click the "Choose File" button to select the spreadsheet from your computer

    b. Enter a "Bundle Name" to identify it later. The default name is a time and date stamp.

    c. Select the "File Format" you want to use from the drop down menu.

    d. Click the "Process Bundle" button.

HOSTED PAYMENT PAGES

A Hosted Payment Page, or HPP, is a page generated by the gateway which allows your customers to securely make a payment online. You can create an unlimited number of HPP's and post them to your website or distribute them in a number of different ways.

To create an HPP:

1. From PAYHUB PLUS Gateway main navigation, select Modules → Hosted Payment Page

2. Click the "Add New Hosted Payment Page Button"

3. Fill out the form. You can choose which fields you display on the HPP and which fields are also required.

4. Click the "Generate Link" button.

HOSTED PAYMENT PAGES (*continued*)

<u>To use an HPP:</u>

1. Immediately after you create an HPP, you'll be taken the Link Generator page. You can also get to this page by clicking on the magnifying glass icon from the list of existing HPP's.

2. There are 5 ways you can use any HPP:

    a. <u>Quick Link Email</u> – Simply fill out small form and the system will email a link to the specific HPP you're working on along with the brief message you entered.

    b. <u>Link</u> – This is a simple, direct link to the HPP. You can share it the same as you would share any other link – post it to your webpage, email it, etc.

    c. <u>HTML Code</u> – This is a snippet of code which you can copy/paste into a webpage in order to generate a purchasing button. The text of the button will show whatever you entered as "Link Text" when you created the HPP.

    d. <u>IFRAME Code</u> – Similar to the HTML code, this is a snippet of code that you can use to connect to the HPP from your website. Instead of creating a button on your page however, the IFRAME Code will imbed the HPP into the page of your site.

    e. <u>QR Code</u> – A unique QR Code is generated for every HPP. It's an image that you can save to your computer and distribute however you'd like. Print it on flyers, business cards, posters, invoices, etc. You customers can scan the QR Code with their smart phone or tablet and automatically pull up the HPP, optimized for their mobile device.

<u>To edit an HPP:</u>

1. From PAYHUB PLUS Gateway main navigation, select Modules → Hosted Payment Page

2. Click the Edit icon next to the HPP you want to manage.

3. Make changes to the HPP as necessary.

4. Click the "Update Link" button.

BILLPAY

BillPay is an Electronic Bill Presentment & Payment (EBPP) system. In short, you can upload invoices to BillPay, it will email your customers about the new invoice, and your customers can log into their own web portal to see the invoice and make payments. BillPay is a powerful tool that can be used in many ways. If you are interested in this ability, please contact your Sales Representative for more information about how BillPay can be deployed for your business.