



## **PayHub Plus GATEWAY 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 the gateway by name. The design is optimized for the smaller screens, but is the full gateway. Currently, you can process *Swipe transactions* if you have the appropriate mobile card reader, but you cannot process *EMV transactions*.

### **PROCESSING PAYMENTS**

#### **Virtual Terminal**

The Virtual Terminal is a tool for processing hand keyed credit/debit card and ACH transactions.

1. For credit and debit card transactions, the required fields are the Transaction Type, Dollar Amount, Card Number, and Expiration Date. All other fields are technically optional. Complete as necessary for your transaction and then click the "Process Transaction".
  - a. Credit and debit card transactions will provide real time success or failure results.
  - b. ACH transactions require several days to complete. After passing basic verification (*like a 9-digit routing number*), they are essentially only "accepted" when the transaction is initially submitted. You will receive an email notification when the final transaction result is received from the ACH processor, typically 3-5 business days later depending on the settings at your ACH processor.
2. Supported transaction types include:
  - a. Sale
  - b. Authorization
  - c. Capture
  - d. Refund or Void – A Void is only an option *before* the transaction settles. You use Refunds *after* a transaction settles.
  - e. Credit
  - f. Tip Adjustment
3. Depending on the settings of your account, you also may see options for the following fields.
  - a. A drop down of processing accounts (if you have multiple MID's)



- b. A toggle between Credit Card and ACH transaction types
  - c. A check box to store data in SAFE
  - d. A Tip Amount field
  - e. Custom Fields
4. For the Virtual Terminal Configuration, see the **Settings** section.

### **PAX Terminal**

PAX Terminal, while visible from a standard web browser, is specific to the Desktop application. See Desktop App under the **MODULES** section for more details.

### **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. Bundle files must be in .CSV format and file content must not contain any commas.

#### To upload a Bundle:

1. From 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.

### **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.

#### To set up a new plan:

1. From 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

To see an existing plan:

1. From 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*)
  - c. Color coding is used on to identify payment plans according to their last payment status (i.e. Green indicates last payment was a success, Red indicates payment failure, and Grey indicates no payment has been collected yet).

To deactivate or reactivate a plan:

1. From Gateway main navigation, select Process Payments → Recurring Billing
2. Enter criteria (specifying if you’re searching for Active or Inactive) to find specific plans and then click “Search”.
  - a. Click the magnifying glass icon to see transactions processed under a specific plan
  - b. Click the pencil icon to edit an existing plan
    - i. If you choose to cancel an active plan, select “Deactivate” button, and “Update Plan”
    - ii. If you choose to restart a plan that has either been manually deactivated, auto-deactivated after failing payment, or deactivated due to plan completion, select “Reactivate”, and “Update Plan”.

## REPORTS

### Transaction Report

The Transaction Report is the tool to use if you need to view a single transaction or a small grouping of specific transactions. You can search for transactions using various search criteria. A couple of notes about this feature:

1. There is a *Count* and a *Net Volume* displayed at the top of the list. The Count is a raw tally of the number of transactions returned in the result set. The Net Volume is the value of the receivable income (Sales and Captures - Refunds, Voids, and Credits = Net Volume).
2. Transactions are color coded for success or failure using Green and Red backgrounds respectively.
  - a. A transaction coded with a White background means the gateway did not receive a response from the processing network. Meaning, the transaction may have succeeded or it may have failed. This is a rare result, but does need to be investigated. Contact Support for more information.
3. The results are exportable to Excel or a Text file using buttons at the top of the results page. The export includes full transaction details EXCEPT the full payment account numbers.



4. Clicking the Magnifying Glass icon to the right of any transaction will take you the detail page for that particular transaction. From the Transaction Detail Page, you can:
  - a. Print a receipt
  - b. Issue a new email receipt
  - c. Issue subsequent transactions such as a Refund or New Sale

### **Settlement Report**

The Settlement Report is a tool to look at groups of transactions from a high level, typically by Daily Settlement. This report only looks at transaction types which actually move money: Captures, Sales, Credits, and Refunds. A couple of notes about Settlement Reports:

1. Transactions are reflected in the Settlement Report based on the *date the transaction ultimately settled*. By comparison, the Activity Report shows transactions based on the date they were initiated. This is a key distinction, mostly, for ACH transactions which take several days to settle. However, if your Settlement Configuration (See Settings → Merchant Configuration → Settlement Configuration) is set to close credit/debit card batches in the middle of a calendar day, you will see this distinction reflected in your Settlement reports as well.
2. The standard result set will list the Quantity and Volume for the time period or card brand type, depending on how you grouped the transactions. If you click on a Volume or Quantity in the results set, you'll be taken to a list of transactions which comprise that value.
3. The only view which shows a list of specific transactions, by default, is when you Group by Card Type and then use the Detail view. This will breakdown the transactions by issuing brand, but then also list, including the Cardholder's First/Last Name and other details, specific transactions as well.

### **Activity Report**

Similar to the Settlement Report, the Activity Report is a tool for looking at transactions from a high level. Rather than looking at specific transactions, the Activity Report is suited for look at groups of transactions. Within a date range, you can group them by Days, Weeks, Months, or Card Type.

1. The key distinction from the Settlement Report is the Activity Report displays transactions based on the date they are initiated. If you run a Sale today, it will appear on the Activity Report under today's date.

### **Invoice Report**

The Invoice Report is a breakdown of your fees for each month. Select a Month and a Year, and you'll see your total fees for that time period broken down by feature type and fee type along with sub totals and a grand total.

### **Recurring Projections Report**

The Recurring Projections report is a look at future receivables from the Recurring Billing system.

1. Select a *future* date range, and the group the report by weeks or months.



2. The initial display is a Summary Result. The Summary shows how much money will be received in each week or month, assuming all of the recurring transactions are successful. There are also counts for:
  - a. Total number of transactions found
  - b. Total volume for the transactions
  - c. The total number of active Recurring Billing Plans
  - d. The number of Recurring Plans with a transaction *during the time period* which was searched
3. From the results page, there is a button which says “All Accounts Summary”. Clicking this button will display a detailed breakdown of the individual Recurring Billing plans found during the time period which was searched. This result is exportable to Excel or a text file as well.

### **Bundle Report**

The Bundle Report will provide essentially the same results as a Transaction Report. However, the results will specifically show transactions which were processed together in a single Bundle Upload.

1. Select a Bundle from the drop down menu, based on time/date stamp and Bundle name.
2. The results will display a color coded (for success or failure) list of the transactions in the Bundle. Click on the magnifying glass icon on the right to see a specific transaction.
3. You can export the results to Excel or a text file.

### **User Event Log**

All actions a User takes will logged into the gateway are recorded. You can see their activity in the User Event Log. Search using a date range, and an optional IP address, in order to see when a person logged in, what features they accessed, what transactions they processed, and more.

### **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 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 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.

## SETTINGS

### Merchant Configuration

There are several functions on the Merchant Configuration page which affect the global functionality of your account.

*If you make any changes to any of the settings below, you must click the “Save” button at the bottom of the page in order for the change to work.*

1. View Merchant Profile Button – click here to edit your business information – name, address, phone number, etc. You can also update your Primary and Secondary Billing accounts.
2. Merchant Logo – upload a new image file, or remove the existing one. The logo will appear in a couple of locations throughout the system, primarily on Hosted Payment Pages and in the Electronic Bill Presentation and Payment (EBPP) system.
3. Transaction API Key – this key is requested by some features, and can be used with API based processing, as an extra level of verification.
4. User Management Tools
  - a. Group Permissions – Toggle this setting to turn on or off the ability to create groups of users with certain settings and permissions.
  - b. Multiple MID Permissions – If you have multiple merchant accounts or ACH accounts, toggling this setting will allow you to assign MID’s to certain Users or Groups so the accounts can only be used by the appropriate parties.
5. Customer SAFE Usage – This checkbox will suppress SAFE tokenization capabilities.
6. Card Types – Select which card types you will and will not accept. Where applicable, such as the Hosted Payment Pages, the card brand logos will be displayed or hidden as necessary.
7. Transaction Type – Use the check boxes to choose which transaction types you will allow through the system.
8. Reports – The Daily Report is an email, issued at daily 7am CST, with a list of the previous day’s Transaction Activity. This is a different report than the Daily Settlement Report which is a summary of the transactions which are batched out each night.



9. Invoice Manager Configuration – This tile allows you to toggle options for the Invoice Manager system:
  - a. Allow future payments – if this is checked, cardholders can pick a date for the gateway to automatically run a transaction at a future time.
  - b. Allow partial payments – if this is not checked, Invoice Manager will require payment in full for each invoice. If it is checked, then the cardholder can make multiple payments for less than the full amount of the invoice.
  - c. Reminder Email Intervals – One of the Invoice Manager custom email notifications is a reminder to the cardholder that they have an outstanding invoice. You can choose when the reminder emails should be sent to the cardholder: 14, 30, 45, and/or 60 days.
10. Settlement Configuration – Choose which time of day you want the gateway to automatically settle your transactions. The time displayed is in *your local timezone*.
  - a. The “Settle Now” button allows you to manually settle a batch at any time.
  - b. If you choose to manually settle a batch, the automatic process will still run at its regularly scheduled time.
11. Multiple Processor Details – This tile will list all of the processing accounts plugged into your gateway account IF you have multiple merchant accounts and/or multiple ACH accounts.

## User and Group Management

User Management and Group Management are very closely entwined. Both are about creating and managing what Users can and cannot do in your gateway account. What you can see and control in this section will depend on your own User account’s settings. If you can’t see all of the features described here, ask your administrator for more assistance.

### Manage Users

Each gateway account can have an unlimited number of Users. There are several functions available from the Manage Users screen which ultimately surround A) Creating a new User or B) Managing an existing User. Here are a few key details about managing users.

1. The default User list is all of your Active Users. Click the “View Inactive Users” button to toggle the list.
2. Active/Inactive vs. Locked – To the right of each user is a Status column with a padlock icon. The icon, a locked or unlocked padlock, indicates whether or not that User can access their account. Click on the icon to toggle the User’s status.
3. Editing an Existing User allows you to:
  - a. Change a User’s email address and contact information
  - b. Manually update their password.
  - c. Control which features of the gateway to the User can access (Permissions)
  - d. If your account has multiple MID’s and you have MID Permissions turned on under Settings → Merchant Configuration, then you can also limit which MID’s the User can access.
  - e. Turn on the ability to Receive Email Receipts
  - f. Adjust Preferences of Default Rows Displayed (such as on a Transaction Report)



- g. If the Group Management function is turned, then you can assign a Group to a User as well.

#### Manage Group Permissions

Group Permissions are the ability to control what Users can see and do in mass, rather than uniquely managing the abilities of each individual User. For example, your company might be divided into departments like Management, Sales, and Support with many Users in each department. With the Group Permissions enabled, you can create a group for each department and then assign Users to that Group. The User will automatically be given the permissions of that Group.

1. Click the “Add Group” to start a new Group or click the Edit icon to manage an existing Group.
2. User Permissions – check the boxes for the areas of a system the Users CAN access.
3. Transaction Permissions – check the boxes for the types of transactions the User CAN process.
4. Processor Permissions (*only available to multi-MID merchants*) – check the boxes for the merchant accounts and/or ACH accounts the Users CAN access.
  - a. Processor Permissions also affects reporting. If a User can’t access a processor, they can’t see that processor’s transactions in the reports either.
5. After a Group has been created, you can add a User to the Group by editing that User and selecting the group from the Group Name drop down menu in the “User Permissions” tile.

#### **Virtual Terminal Configuration**

Virtual Terminal Configuration allows you to choose which fields are displayed when using the Virtual Terminal. A couple of notes about the fields:

1. Custom Fields are only available if you have created them under Settings → Custom Fields. Custom Fields are only available as text fields today.
2. The Tip Line will allow you to collect a tip and settle a transaction for more than the original authorization amount. However, your merchant account needs to be set up to allow this functionality as well. Its typically only reserved for classic tipping industries – restuarants, bars, hair salons/barber shops, etc. Contact your merchant account provider for details.
3. The Virtual Terminal layout is unique to each User. If you customize the view for yourself, it will NOT affect the settings of other Users.
4. If you use the PAX Terminal for EMV transactions, the configuration for that terminal is different from the Virtual Terminiunl. Each User can have unique settings for each page.
5. Making a field visible on the Virtual Terminal Configuration does not mean it is required to process a transaction.
6. Click the “Save Configuration” button to save your changes.

#### **Custom Fields**

Custom Fields are a great tool for collecting and storing additional information, such as internal customer ID numbers, with your transactions. To create a Custom Field:



1. Go to the Settings menu on the main navigation and click “Custom Fields”
2. You can create up to 10 Custom Fields. Simply enter a label for each field you want to use. The Custom Fields you don’t use (the ones left blank) will not be displayed anywhere in the system.
3. Click Save to complete any changes.
4. Custom Fields can be displayed on the Virtual Terminal and Hosted Payment pages and also be submitted in via API or Bundle Processing.
5. All Custom Fields are searchable in the Transaction Reports and can be exported to Excel, where applicable, along with the rest of the transaction data.

### Custom Email Notifications

The gateway can automatically send various notifications and receipts for different events. Each notification has standard, default content populated, but you can completely customize the language to suit your own purposes. All system notifications are currently sent as plain text.

1. At the top of the “Custom Email Notification” page, there is a row of buttons for each of the available notifications. Click the button for the notification you wish to modify.
2. The body of the message for your selected notification will be display in the large, plain text window. You can add/edit/delete any of the language as you see fit.
  - a. To include specific gateway data into the message body, click the link below the row of email buttons that says “Custom Field Key: View Transaction Fields”. A pop up will display a list of all relevant data in the gateway which you can use in the notification you are editing. Simply copy the label in brackets for the field you want to use and paste it into your email body.
    - i. For example, to display the Transaction Amount in your email, enter **{amount}** in your email.
3. The “From Address” field is the email address from which your customers, employees, and others will receive their notification. For example, you could enter [sales@yourwebsite.com](mailto:sales@yourwebsite.com) and your email inbox will show that address as the Sender of the email.
  - a. NOTE – Even though the default content of all the emails starts with “AUTO MESSAGE – DO NOT REPLY”, people will reply on a regular basis. It is recommended that whatever email address is used as your “From Address” is an email box that someone checks on a regular basis.
4. You can choose who will receive a copy of each notification by checking the boxes for “Merchant”, “Customer”, and “Other”.
  - a. Merchant: Email Receipts will be sent to all of *your Users* that have “Receive Email Receipts” checked in their User Profile.
  - b. Customer: Email Receipts will be sent to the Billing Email Address submitted with the transaction.
  - c. Other: Email Receipts can be sent to any other preferred email address of your choice. Please note that when entering multiple “Other” email addresses, they should be separated by a semicolon and no spaces.

NOTE – You can display a logo on the “Print Successful” receipts as an option. Go to Settings → Merchant Configuration → upload an image of your logo in the Merchant Logo tile. Click the “Save” button at the bottom of the page to store the image.



All emailed receipts are plain text and do not contain any images.

## Hardware Configuration

*The following information is only relevant to users of the Desktop app and PAX Terminals for processing EMV transactions. See the Desktop App section of this User Guide for more information.*

The purpose of the Hardware Configuration page is to identify and list your PAX hardware devices in your Gateway account so the Desktop application and the PAX devices can communicate across your network.

1. Click the button “Add Terminal IP”
2. Enter the IP address from the PAX Device in to the Terminal IP field
3. 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
4. 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”.
5. If you have multiple PAX devices, repeat this step for each device.

## 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 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.

### To use an HPP:

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. Quick Link Email – 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. Link – 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. HTML Code – 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. IFRAME Code – 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. QR Code – 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.



#### To edit an HPP:

1. From 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.

### **INVOICE MANAGER**

Invoice Manager is an Electronic Bill Presentment & Payment (EBPP) system. In short, you can upload invoice data to Invoice Manager, 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.

1. Posting Invoice Data
  - a. There are two ways you can get invoice data into Invoice Manager. Posting invoice data will automatically generate your Customers’ information as well.
    - i. API Integration – There is an API available for Invoice Manager specifically. It will allow you to dynamically post invoice data from any system. Note - Invoice Manager was previously named “Billpay” so you may see API references to that name.
    - ii. Manual File Upload – Click the “Upload New Invoices” link to upload a .CSV file of invoice data.
      1. The CSV file needs to be formatted in a certain way. Click the link which says “View Sample File Format” to download a blank CSV to see the appropriate column headings.
  - b. PDF Versions – Invoice Manager will automatically generate PDF invoices for viewing throughout the system using the data you upload. Your logo will be pulled from your gateway settings on the invoice as well. If you’re posting invoice data via API, you also have the option of supplying your own PDF versions to display instead.

#### 2. Customer Notifications

Your customers will automatically be emailed the appropriate notification based on the invoice data you upload.

- a. New Customers (not previously loaded into Invoice Manager) will receive the “Invoice Manager New Customer” custom notification.
- b. Existing Customers will receive the “Invoice Manager Subsequent” custom notification.



### 3. Customer Login Credentials

The login credentials for each customer will be automatically created and sent to them in their Welcome Email. Their username will be their email address and a temporary, automatically generated password.

- a. Upon logging into Invoice Manager for the first time, Customers will need to create a new, permanent password.
- b. Resetting a Customer's Password:
  - i. Manually
    1. Go to Modules → Invoice Manager → and click the link to "Manage Customer Users. OR Go to Settings → Manage Users → and click the button "View My Customers"
    2. Click "Edit" next to the User in question.
    3. Enter a password in the "Password" field and enter it again in the "Confirm Password" field.
    4. Click the "Save" button and then contact the User to provide them with the new password you created. The manual process will NOT email the customer. You must contact them in some other manner with the new password.
  - ii. Customer Initiated
    1. On the gateway login page, you can direct Customers to click the Lost Password link.
    2. Once the Customer enters their Account Number and email address, the Gateway will email them the "Invoice Manager Reset Password" Custom Email Notification.
    3. Your customer can log into their Invoice Manager account with the temporary password from the Reset email. The first and only thing they can do upon logging in will be to create a new, permanent password.
4. Viewing Invoices – After invoice data has been posted via manual file upload, it will take about 5 minutes to process the data. You'll receive an email notification when the process is done and invoices are ready for view. Go to Settings → Invoice Manager → View Invoices to search for an invoice. Click the magnifying glass icon to the right of any invoice to open the PDF version for viewing.

### 5. Customer Management

Invoice Manager supports Business to Business and Business to Consumer organizations in two different ways. The main difference between B2B and B2C structures, is that B2B allows multiple users to log into and share one account. You can toggle whether your gateway is set up as B2B or B2C by going to Settings → Merchant Configuration → and changing the setting in the Customer SAFE Usage tile.

- a. Business to Business



- i. Invoice Manager adds a “Customer Account” structure for B2B organizations. The “Customer Account” is, typically, the customer’s business name and the “Customers Users” are the people that work that business.
- b. Business to Consumer
  - i. With B2C, the consumer is the account unto themselves. Therefore, Customers are simply “Customer Users” in the B2C setting.

## 6. View Reports

There are three different reports available at this time:

- a. Transactions by Invoice – The results of this report are a listing of invoices. Clicking on any invoice will display a list of all transactions which were paid against that invoice.
  - i. You can filter the report by several criteria, or simply click the “Search” button to get all results.
- b. Transactions by Payment – The results of this report are a listing of transactions. Clicking on any transaction will display a list of an invoices paid by that transaction.
  - i. You can filter the report by several criteria, or simply click the “Search” button to get all results.
- c. Aging Report – This is a grid which shows invoices which are current and 30, 60 and 90 past due. You can click on any of the dollar values in order to see a list of invoices which make up that dollar amount.

## 7. Customer Portal

- a. Manage Payment Methods
  - i. The first time a Customer logs into Invoice Manager, they’ll need to create a Payment Method, which is to store a credit/debit card or checking account information on file. Customers can only store the payment types which you are able to accept.
  - ii. Entering a card or checking account does NOT process and authorization or validate the account information in any way. Invoice Manager will simply store the information the Customer enters.
  - iii. Customers can create as many Payment Methods as they would like. The Nick Name they enter for each account will be displayed when they enter payments.
- b. Enter Payments
  - i. Each Invoice is represented as its own line. Customers can choose which invoice they want to pay by checking the box in the “Pay” column on the right.
  - ii. For the Invoices a Customer is going to pay, they need to select their payment method from the drop down menu. They can use a unique payment method for each invoice if desired.
  - iii. If you allow for partial payments and future payments, then the Customer will also have to pick the date for the transaction(s) and the dollar amount they want to pay for each invoice.
  - iv. When the Customer clicks the “Continue→ Review Payments” button, they’ll be taken to a review page which narrows the list down to the specific invoices and transactions settings for each invoice that was checked to “Pay”.



- v. Clicking the “Confirm Payments” button will immediately process all of the transactions entered with today’s date and create Scheduled Payments for all transactions entered with a future date.
- vi. The payment results will show the Customer real time information about the success or failure of each transaction.
- c. Review Scheduled Payments (if enabled)
  - i. Customers can click the “Schedule” button on the Invoice Manager main navigation to see a list of all the pending transactions which they have scheduled.
  - ii. Customers cannot edit a scheduled payment, but they can cancel any of the pending payments.
- d. Review History
  - i. Customers can search for any past payment processed through Invoice Manager. They cannot see other payments which you may have manually processed for them through the Virtual Terminal, for example.
  - ii. They can filter the results by Invoice Number, PO Number, Start / End Date, and Amount Range.
  - iii. The results will list each transaction and the Customer can click the “View” link on the right to see a PDF version of the updated invoice.
- e. Manage Users
  - i. B2C Customers can only edit their own profile, including password and contact details.
  - ii. B2B customers can add/edit/delete multiple Users. Users can have unique and specific permissions:
    1. Administrator permissions – Users with this ability can add/edit/delete other Users attached to the Customer Account.
    2. View and Pay Invoices – This ability gives the User the ability to...\*drum roll\*... view and pay invoices.
    3. Manage Payment Methods – The ability allows a User to add/edit/delete the cards and checking accounts saved on file.

## Desktop App

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

1. Log into the Gateway 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 your Gateway account just as you would in a standard Internet browser.



*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 Gateway
  - a. Log into your 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 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 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. In Desktop
  - 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. On the PAX Device
  - 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. In Desktop
  - 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 Desktop / PAX EMV functionality notes:**

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 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 Desktop*). Check the box next to the particular device or check the box for Select All, then select Settle Now.

#### **Mobile App**

For your convenience, Mobile Apps for the Gateway are available for Android and IOS Systems. If you're logged into the gateway on your mobile device, you can simply click on the applicable iOS or Android link and you will be connected to either Google Play or the App Store to download the mobile app. A couple of key notes:

1. The only difference between using a mobile app vs. your device's mobile browser is the ability to swipe cards for card present transactions. You need to use the mobile app to swipe cards.



2. The mobile apps currently support these card readers. Apple iPhone compatibility is generally fine. However, there are a wide variety of Android devices and Android software versions and not all of them support the swipe hardware. Check with the card reader manufacturers to verify compatibility with your specific Android device.
  - a. Magtek uDynamo
  - b. ID Tech Shuttle

## INTEGRATION

Here you can find tools to integrate the Gateway with a variety of software to suit your individual needs. We provide sample code, demo modules, and very thorough documentation for a wide variety of programming languages and database types.

1. There are 6 major API's:
  - a. Transaction – standard transaction processing capabilities
  - b. Querying – provides a platform for getting data out of the Gateway to create your own custom reports
  - c. Hosted Payment Page – generate HPP's on the fly and, as an option, pre-fill data with information from your own system.
  - d. SAFE – tokenization management
  - e. Recurring Billing – add/edit/deactivate recurring billing customers and their plans.
  - f. Invoice Manage (previously Billpay) – Manage Customers and Invoices dynamically.

### 2. Transaction API Key

This can be used as an extra credentialing tool for security purposes. It is a long series of numbers and letters.

- a. Only one Transaction API Key exists at any one time. If you generate a new Transaction API Key, you will have to replace the existing Transaction API Key everywhere it is currently used in your software.