

Virtual Terminal User Guide

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Table of Content

Introduction	2
Virtual Terminal URL	3
Desktop	4
Post an ACH Sale	4
Post Sale Form	5
Transaction Response	6
Print Receipt Form	7
Post an ACH Credit.....	8
Post Credit Form.....	8
Void a Transaction	8
Void Transaction Form.....	9
Post a Recurring Transaction	9
Post Recurring Form.....	10
Manage ACH Presets	11
Manage Presets Form	12
Process Presets	13
Process Presets Form	13
Process Preset Confirmation Form.....	14
Preset History	14
Return List	15
Return List Form	16
Transaction Detail.....	17
Transaction Detail Form.....	18
ACH Statement.....	18
ACH Statement Report	18
Batch Summary	19
Edit Schedule Recurring.....	20
View Profile.....	21
Change Password	22
Maintaining your Customers.....	22
Add Users	23
ACH Frequently Asked Questions.....	24

1 Introduction

The PaymentXP Virtual Terminal Application is an online service which provides many different types of merchant payment services.

Please contact us or your sales representative about obtaining an ACH account so you can be on your way to post transactions online in no time!

Virtual Terminal URL

The web address to the PaymentXP 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 ACH transaction and 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.

Merchant Notes		News	
No Pending Issues.		<ul style="list-style-type: none"> In the third Quarter of 2007, the ACH network volume increased by 11.7%. Internet-initiated ACH payments (Web payments) grew to 1.8 billion in 2006, a 35% increase from the previous year. 16 billion commercial (non-government) ACH transactions were performed in 2006. ACH transaction dollars totaled \$33.7 trillion in 2006. The number of direct deposits grew by 5.5% to 4.7 billion in 2006 	

ACH Statistics								
Type	Yesterday		Today		MTD		YTD	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Transactions	2	\$80.00	6	\$343.00	20	\$694.90	7,573	\$494,996.82
Returns	0	\$0.00	0	\$0.00	2	(\$2,250.00)	1,018	(\$487,120.70)

3 Post an ACH Sale

This screen allows you to create a new ACH transaction which will be settled through the ACH (Automated Clearing House) network. The sample provided below illustrates an ACH transaction. The information windows will automatically depending on the Transaction Type selected.

Post Sale Form

Select Transaction Type - Post Sale

ACH Checking Account

Customer Information

Customer ID:

Customer Name:

Payment/Authorization Information

Routing Number: ⓘ *

Account Number: ⓘ *

Name on Account: ⓘ *

Process Date: ⓘ *

Order Information

Amount: ⓘ *

Reference Number: ⓘ

Description: ⓘ *

Email: ⓘ

Note: ACH orders can only be accepted for United States banks. Orders drawn on accounts with non-US banks will be rejected.

* Required field

Step-by-Step to post an ACH Sale

These are the steps needed to perform an ACH Sale. These steps go through the required fields denoted with a red * asterisk. You can view information on a particular field by moving your mouse pointer over the ⓘ information image.


1. Click the **Transaction** → **Post Sale** link
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. Next enter a description of the charge
9. Enter the charge amount
10. Enter your unique reference number (invoice #, order #, transaction #)
11. Click the “Submit” button

Transaction Response

ACH Transaction Results	
Trans ID:	53084
Payment Type:	Sale
Account Type:	Checking
Routing Number:	263281695
Account Number:	*****2345
Name on Account:	ABC Market
Merchant Name:	Test Company
Posted Date:	8/8/2008 2:05:00 PM
Date to Process:	8/8/2008 12:00:00 AM
Date Processed:	

Order Information	
Amount:	\$12.12
Reference Number:	
Description:	Test
Email:	

Customer Information	
Customer ID:	1
Customer Name:	ABC Market

New Transaction	Add Recurring	 Print Receipt
---------------------------------	-------------------------------	---

12. 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.

3.1.1 Print Receipt Form

Auth agreement for pre-arranged payments
(ACH)

I, Test Customer1, do hereby authorize the above named merchant to initiate a debit, in the amount below, to my checking/saving account at the depository financial institution (Bank) identified by the routing number below and bank to debit same to such account. I acknowledge that I have received service/goods in consideration hereof and I further agree that this authorization shall be non-revocable.

I agree to pay merchant a returned item fee in accordance with the merchant's return policy, which may be initiated to my account for the items returned unpaid.

I further acknowledge that I have completely read, understand, and received a copy of this agreement.

Posted Date:	8/8/2008 1:38:00 PM
Trans ID:	53083
Routing Number:	322271724
Account Number:	*****3456
Account Name:	Test Customer1
Amount:	\$11.00
Reference Number #:	
Date to process:	8/8/2008 12:00:00 AM

Signature

Thank You!

4 Post an ACH Credit

This screen allows you to credit (refund) an ACH transaction that has settled through the ACH network. These transactions will have a Closed status.

4.1.1 Post Credit Form

← Search Criteria - Post Credit

From: To: Trans ID: Account No:
Account Name: Amount: Ref. #: Payment Method:

ACH Sales History Total Record(s) Found: 2

TransID	Posted Date	Acct. #	Routing #	Account Name	Ref No	Status	Amount	Action
52975	07/18/08 15:25	*****1234	322271724	ABS Store		Closed 07/21/08	\$22.22	Credit 08/11/08
52970	07/18/08 13:41	*****1234	322271724	ABS Store		Closed 07/21/08	\$22.00	<input type="button" value="Credit"/>
Total:							\$44.22	

Step-by-Step to post an ACH Credit

These are the steps needed to perform an ACH Credit.

1. Click the **Transaction→Post Credit** link
2. Use the Search Criteria panel to locate the transaction you would like to credit
3. 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.

5 Void a Transaction

This screen allows you to void an ACH transaction that has not settled through the ACH network. These transactions will typically have an Open status.

Void Transaction Form

Search Criteria - Void Transaction

From: To: Trans ID: Account No:

Account Name: Amount: Ref. #: Payment Method:

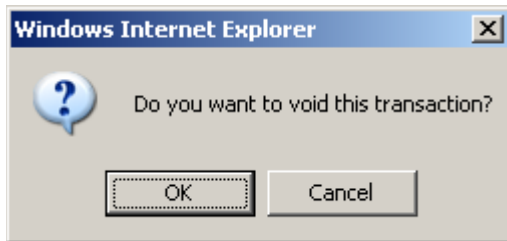
ACH Sales History Total Record(s) Found: 3

TransID	Posted Date	Acct. #	Routing #	Account Name	Ref No	Status	Amount	Action
53090	08/08/08 18:54	****2345	263281695	ABC Market		Open	\$22.00	<input type="button" value="Void"/>
53089	08/08/08 18:53	****2345	263281695	ABC Market		Open	\$11.00	<input type="button" value="Void"/>
53084	08/08/08 14:05	****2345	263281695	ABC Market		Open	\$12.12	<input type="button" value="Void"/>
Total:							\$45.12	

Step-by-Step to void ACH Transaction

These are the steps needed to void an ACH transaction.

1. Click the Transaction → Void Transaction link
2. Use the Search Criteria panel to locate the transaction you would like to void
3. Click the "Void" button
4. Confirm by clicking the "OK" button



6 Post a Recurring Transaction

A recurring sale is an automatic payment processed on a certain schedule. This screen allows you to create an ACH Recurring transaction which will be settled through the ACH (Automated Clearing House) network.

Post Recurring Form

Select Transaction Type - Post Recurring

ACH Sale Checking Account

Customer Information

Customer ID:

Customer Name:

Payment/Authorization Information

Routing Number: ⓘ *

Account Number: ⓘ *

Name on Account: ⓘ *

Process Date: 8/11/2008 ⓘ *

Order Information

Amount: ⓘ *

Reference Number: ⓘ

Description: ⓘ *

Email: ⓘ

Note: ACH orders can only be accepted for United States banks. Orders drawn on accounts with non-US banks will be rejected.

Schedule Information

Select Occurrence: Daily

Set Option: Every 1 day(s)

Duration: Start Date 8/11/2008 ⓘ

End Date ⓘ

No End Date

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

Step-by-Step to create an ACH recurring transaction

These are the steps needed to create an ACH Recurring transaction. These steps go through the required fields denoted with a red * asterisk.

1. Click the Transaction→Post Recurring link
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. Next enter a description of the charge
9. Enter the charge amount
10. Enter your unique reference number (invoice #, order #, transaction #)
11. 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 by selecting **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.

12. Click the "Submit" button

13. 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.

7 Manage 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. 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 Form

Manage Presets								Total Record(s) Found: 9
Posted Date	Customer Name	Acct. #	Routing #	Account Name	Ref No	Enabled	Pymt Method	
03/10/08 11:44	cust1	*****3456	011000138	John Doe	Ref12345	<input checked="" type="checkbox"/>	Sales	
03/10/08 11:46	cust3	*****3579	011000138	John Doe2		<input checked="" type="checkbox"/>	Sales	
03/10/08 16:55	cust4	*****1111	322271724	test1	a	<input checked="" type="checkbox"/>	Sales	
03/11/08 00:31	cust5	*****1111	322271724	test2	a	<input checked="" type="checkbox"/>	Sales	
03/11/08 00:51	cust6	*****2222	322271724	test3	a	<input checked="" type="checkbox"/>	Sales	
03/11/08 00:52	cust7	*****3333	322271724	test4	a	<input checked="" type="checkbox"/>	Sales	
03/11/08 00:53	cust8	*****5555	322271724	test5	a	<input checked="" type="checkbox"/>	Sales	
03/30/08 23:57	cust2	*****3456	011000138	test6		<input checked="" type="checkbox"/>	Sales	
07/29/08 16:32	cust9	*****6456	322271724	cust9		<input checked="" type="checkbox"/>	Sales	

Select Transaction Type

ACH Sale-Savings Account Enabled:

Customer Information

Customer ID:

Customer Name:

Payment/Authorization Information

Routing Number: *

Account Number: *

Name on Account: *

Order Information

Reference Number:

Description: *

Email:

Step-by-Step to create an ACH Preset

1. Click the **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
- Click the “Submit” button

8 Process Presets

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

Process Presets Form

Process Presets							Total Record(s) Found: 9
	Customer Name	Account #	Last Transaction	Amount	Process Date	Ref No	Pymt Method
1	cust1	123456	\$33.00 on 07/29/08		8/13/2008	Ref12345	Sales
2	cust3	13579	\$2.00 on 07/15/08	\$12.00	8/14/2008		Sales
3	cust4	1111	\$3.00 on 07/15/08	\$24.00	8/15/2008	a	Sales
4	cust5	1111	\$4.00 on 07/15/08		8/13/2008	a	Sales
5	cust6	22222	\$5.00 on 07/15/08		8/13/2008	a	Sales
6	cust7	333333	\$22.00 on 07/22/08		8/13/2008	a	Sales
7	cust8	5555			8/13/2008	a	Sales

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Process Presets

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

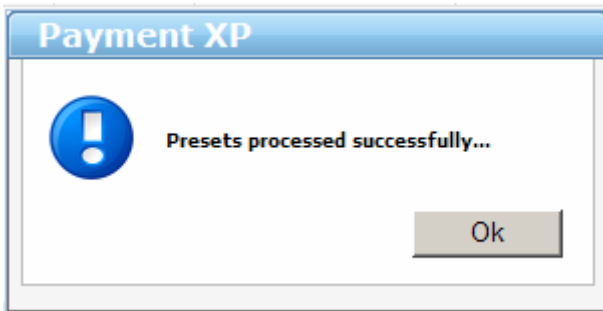
Process Preset Confirmation Form

Process Presets								Total Record(s) Found: 2
	Customer Name	Acct. #	Routing #	Account Name	Amount	Process Date	Ref No	Pymt Method
1	cust3	*****3579	011000138	John Doe2	12.0000	08/14/08		Sales
2	cust4	*****1111	322271724	test1	24.0000	08/15/08	a	Sales

Save Excel Save PDF

Confirm Amount and Create ACH Transaction(s) Cancel

5. You have successfully processed your ACH Presets!



9 Preset History

The Preset History report displays all ACH Presets that have been processed 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 "TransID" link button.

Search Criteria - Preset History

From: To: Trans ID: Account No:

Account Name: Status: Ref. #: Amount:

ACH Sales History Total Record(s) Found: 2

TransID	Posted Date	Acct. #	Routing #	Account Name	Ref No	Status	Amount	Action
53096	08/13/08 18:45	*****1111	322271724	test1	a	Open	\$24.00	Void
53095	08/13/08 18:45	*****3579	011000138	John Doe2		Open	\$12.00	Void
Total:							\$36.00	

[Save Excel](#) [Save PDF](#)

ACH Credit History Total Record(s) Found: 0

TransID	Posted Date	Acct. #	Routing #	Account Name	Ref No	Status	Amount	Action
Total:								

[Save Excel](#) [Save PDF](#)

10 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.

Return List Form

Search Criteria - Return List

From: To: Trans ID: Account No:

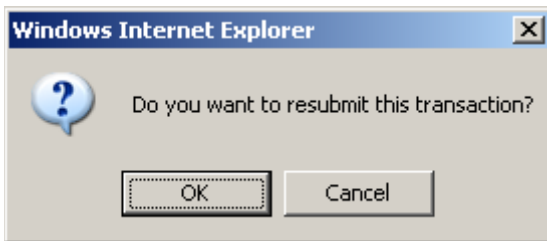
Account Name: Ref. #: Return Type: Amount:

Reason: Reviewed?

ACH Sales Return History Total Record(s) Found: 1

TransID	Posted Date	Acct. #	Routing #	Account Name	Ref #	Reason	Amount	Action
52609	08/07/08 15:09	****6456	122201198	John Doe	FC2688-1678	Insufficient Fur	\$1,250.00	<input type="button" value="Resubmit"/>
Total:							\$1,250.00	

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. See below.

ACH Resubmit	
Original Trans ID:	52609
Original Payment Type:	Sale
Account Type:	Savings
Routing Number:	122201198
Account Number:	4090624
Name on Account:	John Doe
Merchant Name:	Test Company
Process Date:	8/11/2008

Order Information	
Amount:	1250.0000
Reference Number:	FC2688-16781-01
Description:	GSF ACH
Email:	

6. Click the "Resubmit Transaction" button to resubmit a transaction

11 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 "TransID" 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 Form

Transaction Detail - Search Criteria

From: To: Trans ID: Account No:
 Account Name: Status: Ref. #: Amount:
 Payment Method:

ACH Sales History Total Record(s) Found: 0

TransID	Posted Date	Acct. #	Routing #	Account Name	Ref No	Status	Amount	Action
<input type="button" value="Save Excel"/> <input type="button" value="Save PDF"/>								

ACH Credit History Total Record(s) Found: 0

TransID	Posted Date	Acct. #	Routing #	Account Name	Ref No	Status	Amount	Action
<input type="button" value="Save Excel"/> <input type="button" value="Save PDF"/>								

12 ACH Statement

ACH Statement Report

Statement Period

Select month:

ACH Statement

Date	Description	Amount	Available	Balance
07/01/08 00:00	Beginning Balance	\$0.00	(\$2,377.00)	\$34,061.01
07/21/08 14:53	Total Amount of Debit ()	\$81,420.49	\$79,043.49	\$115,481.50
07/21/08 14:53	Total Amount of Credit ()	-\$19,670.45	\$59,373.04	\$95,811.05
07/21/08 14:53	0000334 items @ 0.35	-\$116.90	\$59,256.14	\$95,694.15
07/21/08 14:53	Held Until 07/23/08	-\$59,256.14	\$0.00	\$95,694.15
07/21/08 14:53	Release of Funds On Hold	\$36,438.01	\$36,438.01	\$95,694.15
07/21/08 14:53	EFT TO 122105359:1001366123	-\$36,438.01	\$0.00	\$59,256.14
07/22/08 14:58	Total Amount of Debit (test)	\$5,383.00	\$5,383.00	\$64,639.14
07/22/08 14:58	Total Amount of Credit (test)	-\$55.00	\$5,328.00	\$64,584.14
07/22/08 14:58	0000021 items @ 0.35	-\$7.35	\$5,320.65	\$64,576.79
07/22/08 14:58	Held Until 07/24/08	-\$5,320.65	\$0.00	\$64,576.79
07/22/08 14:58	Release of Funds On Hold	\$59,256.14	\$59,256.14	\$64,576.79
07/22/08 14:58	EFT TO 122105359:12345	-\$59,256.14	\$0.00	\$5,320.65
07/29/08 09:57	Total Amount Returned	\$114,572.28	\$114,572.28	\$119,892.93
07/29/08 09:57	000042 items Rtn Fee @3.50	-\$147.00	\$114,425.28	\$119,745.93
07/29/08 09:57	Total Amount Returned (PREPROC)	-\$4,498.48	\$109,926.80	\$115,247.45
07/29/08 09:57	000010 items Rtn Fee @3.50 (PREPROC)	-\$35.00	\$109,891.80	\$115,212.45
07/01/08 00:00	Ending Balance	\$0.00	\$109,891.80	\$115,212.45

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 10:30am Pacific Standard Time. 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.

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.

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".

13 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.

Search Criteria - Batch Summary

From: To:

Search Results

Posted Date	Sales Amount	Sales Count	Credit Amount	Credit Count	Daily Total
07/21/08	\$81,420.49	298	\$19,670.45	36	\$61,750.04
07/22/08	\$5,383.00	19	\$55.00	2	\$5,328.00
Total:	\$86,803.49	317	\$19,725.45	38	\$67,078.04

14 Edit Schedule Recurring

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 - Search Criteria

From: 8/1/2008 To: 8/31/2008 Account No: Enabled:

Recur ID: Ref. #: Amount: Account Name:

Payment Method: ACH

ACH Recurring Sales Total Record(s) Found: 1

RecurID	Posted Date	Acct. #	Schedule Description	Account Name	Ref No	Amount	Action
1236	08/07/08 10:31	*****2345	Every 1 day(s).	ABC Market		\$22.00	<input type="button" value="Disable"/>
Total:						\$22.00	

[Save Excel](#) [Save PDF](#)

ACH Recurring Credits Total Record(s) Found: 0

RecurID	Posted Date	Acct. #	Schedule Description	Account Name	Ref No	Amount	Action
Total:							

[Save Excel](#) [Save PDF](#)

15 View Profile

This screen displays your account information.

Merchant Information

Merchant ID:	<input type="text" value="10001"/>
Legal Name:	<input type="text" value="Test Company"/>
DBA Name:	<input type="text" value="Test Company"/>
Contact Name:	<input type="text"/>
Contact Title:	<input type="text"/>
Address:	<input type="text" value="9841 Irvine Center Dr."/>
City:	<input type="text" value="Irvine"/>
State:	<input type="text" value="CA"/>
Zip Code:	<input type="text" value="92618"/>
Email:	<input type="text"/>
Phone:	<input type="text"/>
Fax:	<input type="text"/>

16 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.

Change Password!

Old Password:	<input type="password" value="••••••••"/>
NewPassword:	<input type="password" value="••••"/>
Confirmation:	<input type="password" value="••••"/>

17 Maintaining your Customers

PaymentXP's Customer Manager (CM) allows you to store your customers' sensitive payment information on our secure servers for use in future transactions. CM helps eliminate steps in the checkout process for repeat customers.

Manage Customers					Total Record(s) Found: 1
Customer ID	Customer Name	Address	City	Phone	
➔ 1	ABC Market	Address 1	City 1	123-123-1234	

Customer Information	
Customer ID:	<input type="text" value="1"/> * Customer Name: <input type="text" value="ABC Market"/> *
First Name:	<input type="text" value="John"/> Last Name: <input type="text" value="Doe"/>
Address:	<input type="text" value="Address 1"/>
City:	<input type="text" value="City 1"/> State: <input type="text" value="CA"/> Zip: <input type="text" value="12345"/>
Phone:	<input type="text" value="123-123-1234"/> Fax: <input type="text" value="123-123-1234"/>
Email:	<input type="text" value="test@test.com"/>

Bank Information	
Bank Name:	<input type="text" value="BofA"/> Name on Account: <input type="text" value="Test Company"/>
Routing Number:	<input type="text" value="263281695"/> Account Number: <input type="text" value="****2345"/>

Credit Card Information	
Card Number:	<input type="text" value="*****"/> Card Expiration Date: <input type="text"/>

* Required field

Step-by-Step to add a customer

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

1. Click the Profile➔Customers
2. Click the "New Customer" button
3. Enter your customer information
4. Enter the customer's bank information
5. Enter the customer's card information
6. Click the "Save" button

18 Add Users

User List

- Users
- Test Company (Super User)
 - test16
 - test1 test1
 - test10 test10
 - test11 test11
 - test12 test12
 - test13 test13
 - test14 test14
 - test15 test15
 - test17 test17
 - test18 test18

User Information

Parent User:

Active:

User Name: *

Password: *

First Name: *

Last Name:

Email: *

User Permissions

Control	Enabled
ACH Statement	<input checked="" type="checkbox"/>
Batch Summary	<input checked="" type="checkbox"/>
Change Password	<input checked="" type="checkbox"/>
Customers	<input checked="" type="checkbox"/>
Manage Presets	<input checked="" type="checkbox"/>
Post Credit Card	<input checked="" type="checkbox"/>
Post Recurring ACH	<input checked="" type="checkbox"/>
Post Sale	<input checked="" type="checkbox"/>
Preset History	<input checked="" type="checkbox"/>
Process Presets	<input checked="" type="checkbox"/>
Profile	<input checked="" type="checkbox"/>

Step-by-Step to add a new user

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

1. Click the **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

19 ACH Frequently Asked Questions

Question: What is the cut-off time for ACH?

Answer: 11AM PST

Question: Can I create a batch file and upload it to PAYMENTXP for processing?

Answer: PAYMENTXP provides 2 batch file formats (comma-delimited and NACHA). Please contact PAYMENTXP for details.

Question: Can PAYMENTXP generate a response file?

Answer: Upon request, a merchant can be setup to receive a response file daily on the PAYMENTXP FTP server.

Question: Can PAYMENTXP generate a return file?

Answer: Upon request, a merchant can be setup to receive a return file daily on the PAYMENTXP FTP server.