



Retail ePay User Manual

USAEPAY RETAIL EPAY CHARGE

Whether you are a Windows, Mac OS or Linux/Unix user, USA ePay's ePay Charge Retail Software is your number one solution for processing retail sales using your existing computer. By simply attaching a USB or Serial Mag-Reader to the computer and then loading the ePay Charge software, the merchant can swipe cards at their computer, and through their existing internet connection, authorize retail [swiped] transactions in real-time.

One thing to keep in mind when dealing with security is the fact that no credit card information is ever stored in the ePay Charge Retail Software. The reports in the software only save reference numbers to the transactions and never store full card numbers, expiration dates, etc. All credit card information is stored securely on the USA ePay gateway; which is PCI Data Security Compliant.

Even though the software will work on any operating system, there is the requirement that the Java Runtime Environment (JRE) be installed on the machine. You can download the JRE for your machine for free off the Java Website.

SOFTWARE REQUIREMENTS

- * USAePay Retail ePay Charge software
- * PC or MAC compatible computer
- * Microsoft Windows, MAC, Linux or Unix operating systems.
- * USB or Serial Magnetic Reader
- * Java version 1.42 or higher
- * Keyboard and Mouse
- * High Speed Internet Connection (Dial-Up **NOT** recommended)

INDEX

SECTION 1	Connecting USB Magnetic Reader	Page 6
SECTION 2	Downloading USAePay Charge Retail Software	Page 7
SECTION 3	Installing USAePay Charge Retail Software	Page 8-9
SECTION 4	Activating USAePay Charge Retail Software	Page 10-11
SECTION 5	Setting Company Information	Page 12
SECTION 6	Starting USAePay Charge Retail Software	Page 13
SECTION 7	Settings - Receipt Template	Page 14
SECTION 8	Settings - Receipt Printers	Page 15
SECTION 9	Settings - Company Info	Page 16
SECTION 10	Settings - Look and Feel	Page 17
SECTION 11	Clear All Keys/Users	Page 18
SECTION 12	Delet Users	Page 19
SECTION 13	Sale - Swiped	Page 20-21
SECTION 14	Sale - Keyed	Page 22-23
SECTION 15	Credit - Swiped	Page 24-25
SECTION 16	Credit - Keyed	Page 26-27
SECTION 17	Auth Only - Swiped	Page 28-39
SECTION 18	Auth Only - Keyed	Page 30-31
SECTION 19	Post Only	Page 32-33

INDEX

SECTION 20	Electronic Check (eCheck)	Page 34-35
SECTION 21	Capture	Page 36-37
SECTION 22	Void	Page 38-39
SECTION 23	Void (Reports)	Page 40-41
SECTION 24	Reports	Page 42
SECTION 25	Logout	Page 43
SECTION 26	Exit	Page 43
SECTION 27	Preferences	Page 44-45
SECTION 28	Add New User	Page 46-47
SECTION 29	Add New Install Key	Page 48-49

SECTION 1

Connecting USB Magnetic Reader

Images in section 1 DO NOT represent the location of USB ports on your or any other computer. The images below of the USB ports and Magnetic Card Reader are for reference purpose only. Location of USB port may vary.

Step 1.

Locate the USB port on your computer (fig. 1a).

NOTE: A USB port may be located on the front and/or the back of the computer.

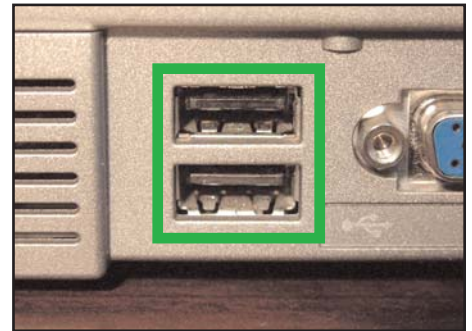


Figure 1a

Step 2.

Plug the end of the USB Magnetic Card Reader (fig. 1b) in to the USB port on your computer (fig. 1c)



Figure 1b



Figure 1c

SECTION 2

Downloading USAePay Charge Retail Software

There are two methods of receiving USAePay ePay Charge Retail Software. One is to download it and two is to receive it via e-mail. If you have received the software via e-mail, then skip to "[SECTION 2a](#)". To download the software, follow the steps below:

Step 1.

Open a web browser and go to www.usaepay.com/epaycharge/Setup.exe

NOTE: Make sure you enter "Setup.exe" with a upper case S.

Step 2.


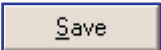
A "File Download" window will be displayed (fig. 2a). Click the "Save"  button to continue.



Figure 2a

Step 3.

When the "Save As" window is displayed, select the desktop and click the "Save"  button to save the ePay Charge Retail Software to the desktop (fig. 2b).

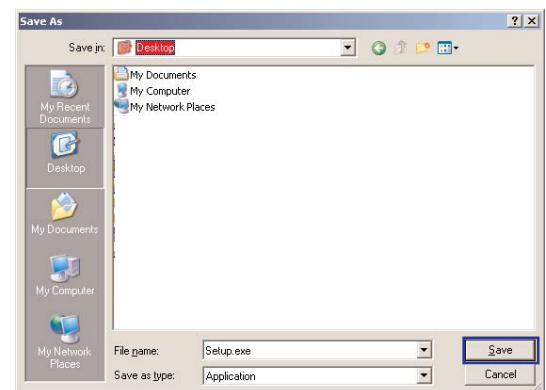


Figure 2b

NOTE: If you received USAePay ePay Charge Retail Software via e-mail, you will need to save the attached file to your desktop.

NOTE: The ePay Charge Retail file sent via e-mail is in a zip format which may require the installation of a file extractor. The most common file extractor is WinZip (www.winzip.com).

It is recommended that the Charge Retail Software is unzipped to the desktop.

SECTION 3

Installing USAePay Charge Retail Software

Step 1.

Double click on the software setup file to begin the installation. An ePay Charge Setup wizard will be displayed (fig. 3a).

Click the "Next"  button

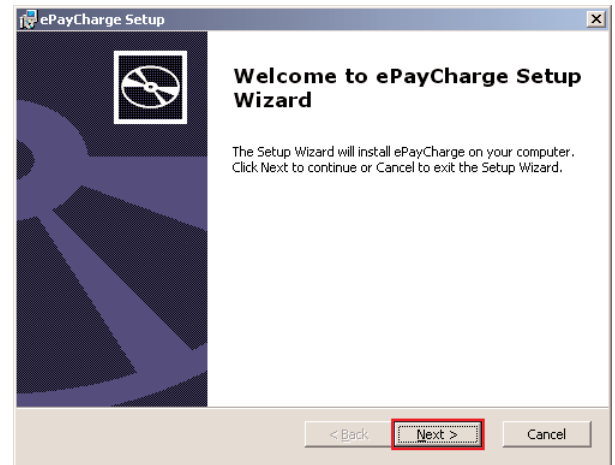



Figure 3a

Step 2.

Click the "Next"  button to continue with the software installation (fig. 3b).

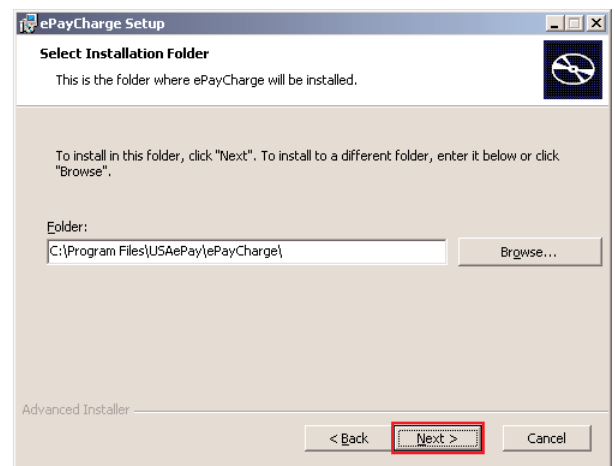



Figure 3b

Step 3.

Click the "Install"  button to complete the software installation (fig. 3c).

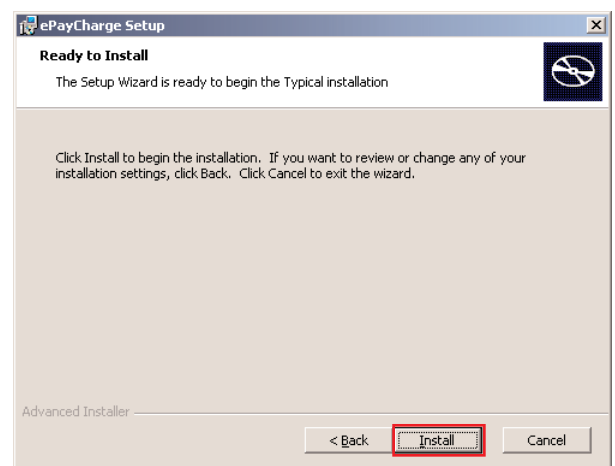



Figure 3c

SECTION 3

Installing USAePay Charge Retail Software - Cont.

Step 4.

Click the "Finish"  button to begin configuring the USAePay Charge Retail Software (fig. 3d).

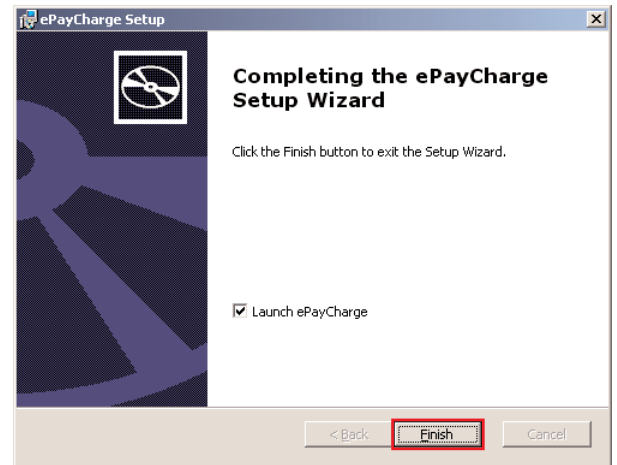


Figure 3d

SECTION 4

Activating USAePay Charge Retail Software

When starting ePay Charge retail software for the first time, you will need to activate the software and create a master user. Follow the steps below to complete this procedure.

Step 1.

To begin the activation, click the “Add New Install Key”

Add New Install Key button (fig. 4a).

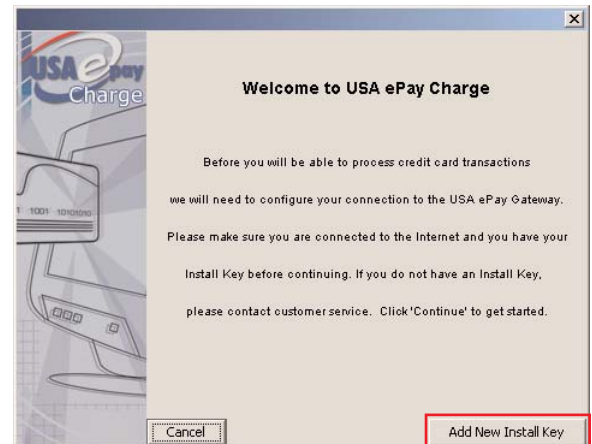


Figure 4a

Step 2.

INSTALL KEY¹: Enter the 16 digit alpha-numeric activation key (fig. 4b).

NOTE: *The activation key should have been provided to you by your MSP (Merchant Service Provider). Once a key has been activated, it cannot be re-entered.*

LOCATION NAME^{2,3}: Enter a name that will be used as a reference within the Merchant Console (fig. 4b).

NOTE: *If installing Retail Charge software on multiple computers, use a unique location name for each copy of the software (eg: Store1, Store2, PC1, PC2). By entering a unique name, it will be easier to run specific reports and assign fraud modules to each software.*



Figure 4b

1 - Mandatory, 2 - Recommended, 3 - Optional

SECTION 4

Activating USAePay Charge Retail Software - Cont.

Step 2 cont.

CHOOSE A PIN¹: By entering a unique pin, you are insuring that unauthorized personnel will not be able to process any transactions (fig. 4c).

NOTE: *The pin should be not less than 4 digits.*

USERNAME¹: Enter a username that will be associated with the PIN. Also useful when generating reports by user (fig. 4c).

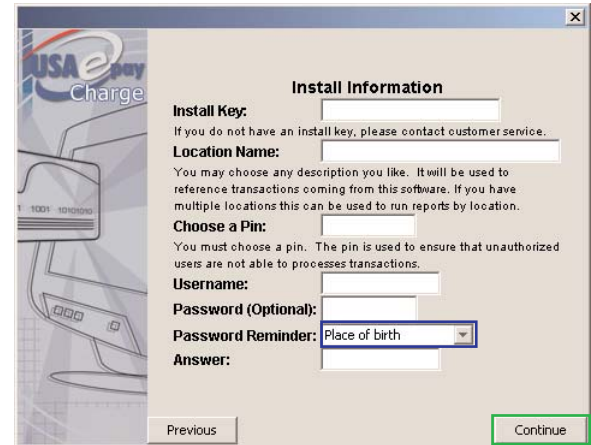


Figure 4c

PASSWORD (Optional)^{2,3}: A password can be assigned for each user (fig. 4c).

PASSWORD REMINDER³: Drop down the menu and select a reminder question (fig. 4c, fig. 4d).

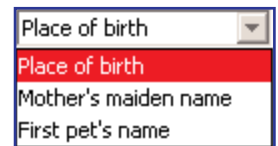


Figure 4d

ANSWER^{2,3}: Enter the answer to "Password Reminder" (fig. 4c).

Step 3

When all the activation information has been completed, click the "Continue"  button.

1 - Mandatory, 2 - Recommended, 3 - Optional

SECTION 5

Setting Company Information

After the software activation is complete, a “Setting Company Information” window will be displayed (fig. 5a). Enter all the appropriate contact information which you will have the option of printing on the merchant and customer receipt. Click the check box next to the description of the fields you wish to have printed on the receipt.

To add a company logo to the receipt, simply click on the “Choose” button and select the image file which will be printed on both the merchant and customer receipt.



Figure 5a

NOTE: The logo image must be either a JPG or JPEG format. Any other format will be disregarded and not printed on the receipt(s).

After all the company information has been entered, click the “Save” button.

SECTION 6

Starting USAePay Charge Retail Software

Step 1.

Click on the “ePay Charge” icon from your desktop to start the software.

Step 2.

Click on the drop down menu and select the proper username (fig. 6b).

NOTE: To add additional users, refer to section 2

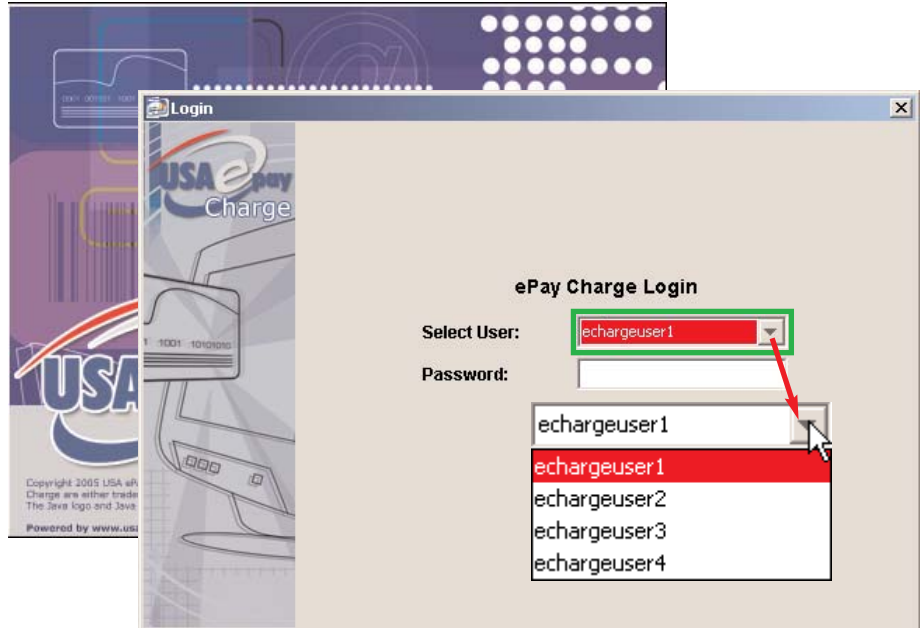



Figure 6b

Step 3.

Enter a password into the “Password” text box (fig. 6c).

NOTE: If a password was not created initially, leave the Password field blank.

Step 4.

Once step 2 and 3 are complete, click the “Login”  button (fig. 6c).

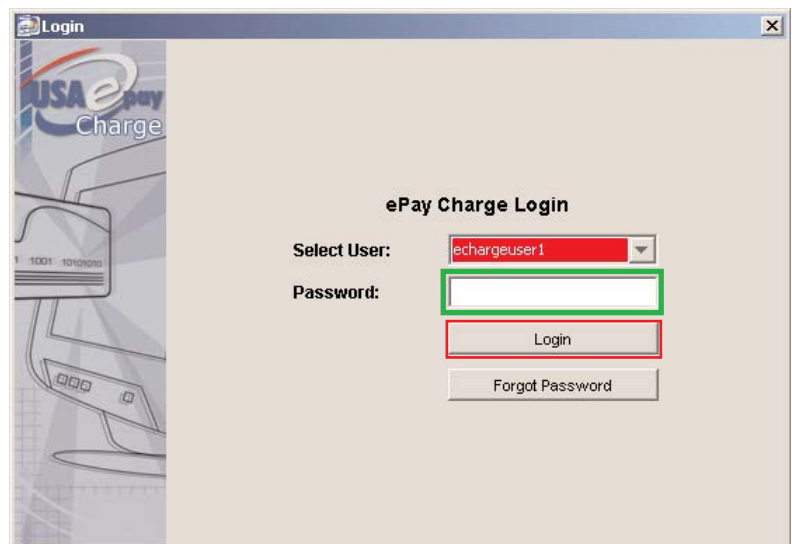


Figure 6c

SECTION 7

Settings - Receipt Template

Receipt template allows the merchant to pick a receipt style.

The "Receipt Template" in the "Settings" menu (fig. 7a) allows the merchant to specify the customer and merchant layout of the printed receipt (fig. 7b, 7c, 7d).

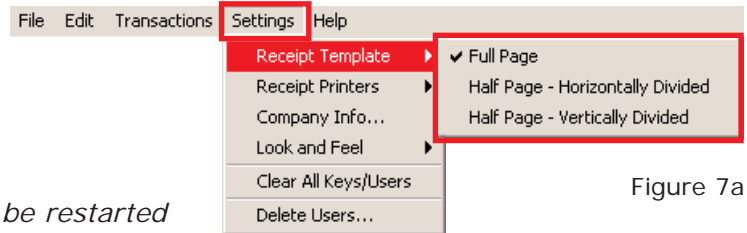


Figure 7a

NOTE: The USAePay Charge Retail Software must be restarted for the receipt settings to take place if processing a transaction just after program installation. Receipt information will not be available if program is not restarted after the initial installation.

To select the receipt template, click the "Settings" tab and drag the mouse icon over the "Receipt Template" menu. A sub menu will appear which will allow you to select the desired receipt template. Once selected, a check mark will appear next to the selected template.

Full Page



Figure 7b

Half Page - Horizontally Divided



Figure 7c

Half Page - Vertically Divided



Figure 7d

SECTION 8

Settings - Receipt Printer's

The "Receipt Printers" in the "Settings" menu (fig. 8a) allows the merchant to select which printer to use as a default receipt printer.

NOTE: Refer to section 5 "Setting Company Info" for receipt logo and header printing options.

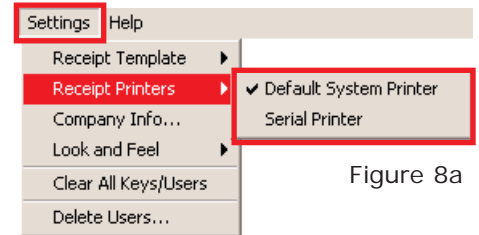


Figure 8a

Default System Printer (*default*) - refers to a standard windows printer. A printer that is used for daily printing needs (HP, Epson, Lexmar...)

Serial Printer - is a thermal printer that is specifically designed to work with the ePay Retail Software.

NOTE: The serial printer requires special printer drivers to be installed.

To select a Serial Printer, click on Settings -> Receipt Printers -> Serial Printer. A Serial Printer Settings window will be displayed.

SERIAL PRINTER SETTINGS

USAPay recommends that Serial Port (COM1) and Baud Rate (9600) are left at their default setting. If you know that the COM1 Serial Port is not available (used) then click on the Serial Port drop down menu (fig 8b) and select an available port. Click the "Save" button if any settings have been changed.

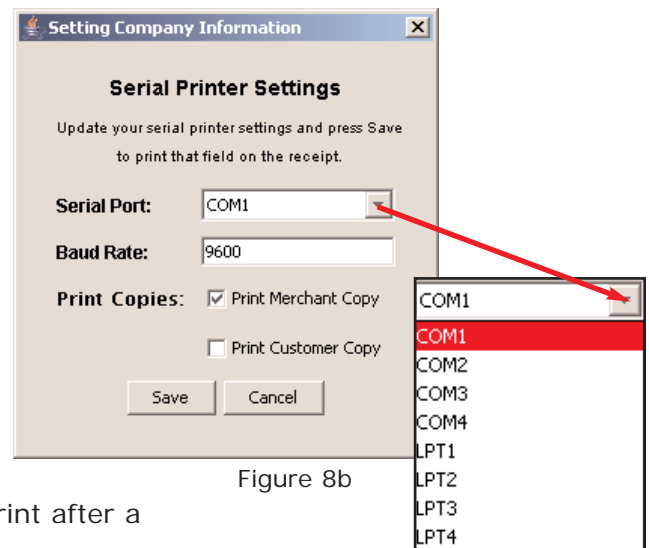
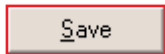


Figure 8b

PRINT COPIES

This allows the merchant to select which receipt copy to print after a transaction has been completed. Both Merchant and Customer copy are selected by default.

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 9

Settings - Company Info

Allows the merchant to select what company information and logo is printed on the merchant and/or customer receipt.

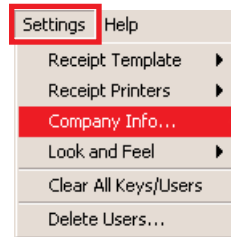
A screenshot of the 'Setting Company Information' dialog box. It contains several fields with checkboxes to the left. The fields are: Company Name (checked), Address 1 (checked), Address 2, City, State, Zip Code, Phone (checked), Fax (checked), Email (checked), Website (checked), and Logo (checked). The Logo field contains the path 'C:\USAePay\USAePay_Smallest.jpeg' and has a 'Choose' button next to it. At the bottom are 'Save' and 'Cancel' buttons. A red arrow points from the 'Choose' button to the 'Invoice' screenshot in Figure 9b.

Figure 9a

COMPANY INFO.

This is the same screen (fig 9a) that was displayed when running the Retail ePay for the first time.

Click and select the check box next to the description which will allow the entered field to be printed on the receipt.

To add a company logo to the receipt, simply click on the "Choose" button and point to the image file which will be printed on both the merchant and customer receipt.

NOTE: The logo image must be either a JPG or JPEG format. Any other format will be disregarded and not printed on the receipt(s).

After all the company information has been entered, click the "Save" button.

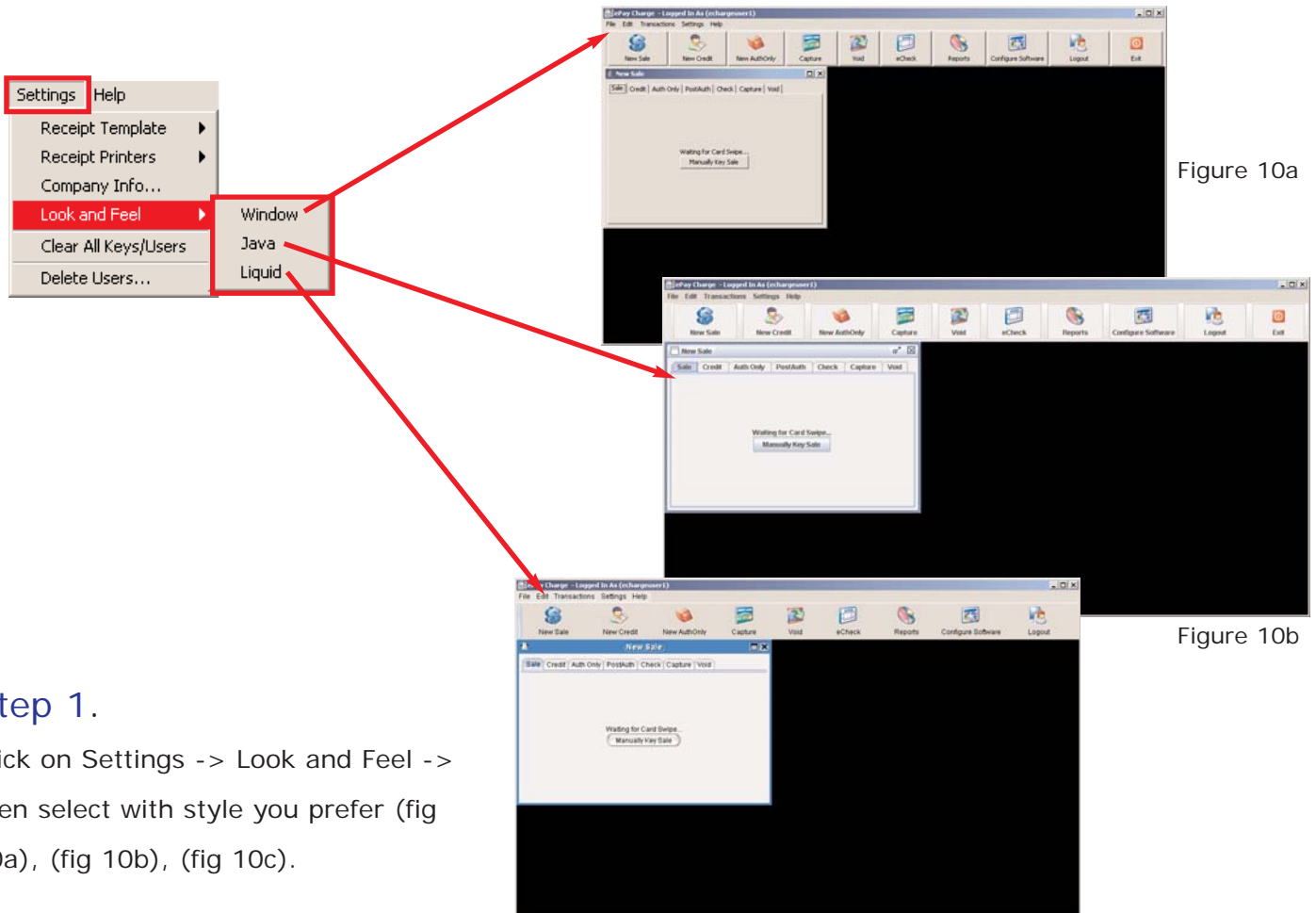
A screenshot of an 'Invoice' window. At the top is the USAePay logo. Below it is the company name 'USAePay' and address: '5900 Wilshire Blvd Suite 1425 Los Angeles, CA 90036'. Contact information includes 'Phone: 866-872-3729', 'Fax: 323-931-2231', 'info@usaepay.com', and 'www.usaepay.com'. The invoice details include: Order Result: Approved, Amount: \$1.00, Date: Oct 24, 2005, Authorization #: 000017, Transaction Type: Sale, Card Number #: ****1881, Tax: \$0.08, Order No: 1234, Reference Number: 14454612, Card Type: Visa. At the bottom, there is a signature line for 'Name: null VERIFON' and 'Print' and 'Close' buttons. A red arrow points from the 'Choose' button in Figure 9a to the USAePay logo in this screenshot.

Figure 9b

SECTION 10

Settings - Look and Feel


The look and feel setting changes the visual layout of the Retail software. Depending on the option chosen, the software will change colors and button looks.



Step 1.

Click on Settings -> Look and Feel -> then select with style you prefer (fig 10a), (fig 10b), (fig 10c).

Step 2.

A restart program notification will be displayed (fig 10d). Click the "OK"  button to continue.

NOTE: The software must be restarted for new settings to take effect.



Figure 10d

SECTION 11

Clear All Keys / Users

Clear All Keys / Users will erase all users and activation keys entered into the retail software. Use **EXTREME CAUTION** when clearing all keys / users since this will erase all users including the master user and reset the software to its initial state. If the software has been reset, you will then have to contact customer support for new activation key(s). The software will not function until a valid activation key has been installed.

Step 1.

Click on Settings -> Clear All Keys / Users (fig 11a). A "Removing All Users and Keys" confirmation message will be displayed.

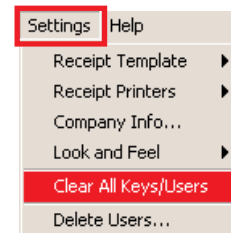



Figure 11a

Step 2.

To continue with the software/user reset, click the "Yes"  button.

NOTE: Once the software has been reset, you will not be able to log-in and process any transactions until the software has been reactivated.

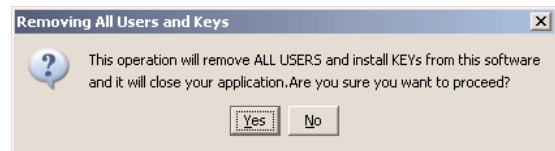


Figure 11a

SECTION 12

Delete Users

Delete Users allows the master account to delete unwanted users from the retail software.

Step 1.

Click on Settings -> Delete Users... (fig 12a)

Step 2.

Select the username to be deleted and click the "Remove" button. (fig 12b)

Step 3.

To proceed with a user deletion, click the "Yes" button on the "Removing User" confirmation window (fig 12c).

NOTE: Once a user has been deleted from the retail software, they will no longer be able to login in to the software.

NOTE: Once a user is deleted, they cannot be undeleted.

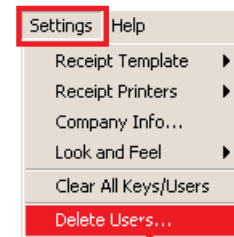


Figure 12a



Figure 12b

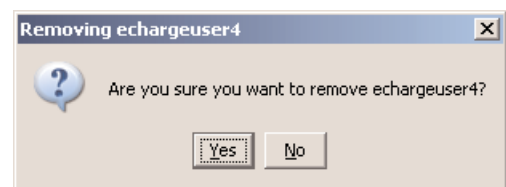


Figure 12c

SECTION 13

Sale - Swiped

The Sale window allows the merchant to process credit card transactions and DOES require a magnetic strip card reader. Section 13 covers sale swiped transaction. By swiping the credit card, you are attaining the best possible transaction rate. Refer to section 1 for mag. reader setup. For a manually keyed Sale transaction, skip to section 14

Step 1.

If the Sale window is not already open, click on the "New Sale" button (fig 13a) or from the menu, select Transactions -> Sale (fig 13b).



Figure 13a

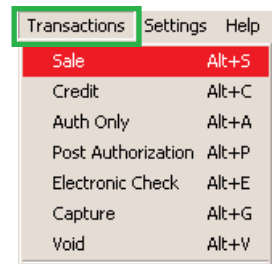


Figure 13b

Step 2.

With in the Sale window, a "Waiting for Card Swipe" text will be displayed (fig 13c). At this time, swipe the credit card through the magnetic reader (fig 13d),(fig 13e).

NOTE: If "Error reading card, please re-try or manually key data" error message is displayed, re-swipe the card. Make sure the card is flat on the reader base and swipe steadily. This message may also be displayed if the magnetic strip on the back of the card is de-magnetized or is corrupt. Swipe the card from left to right.

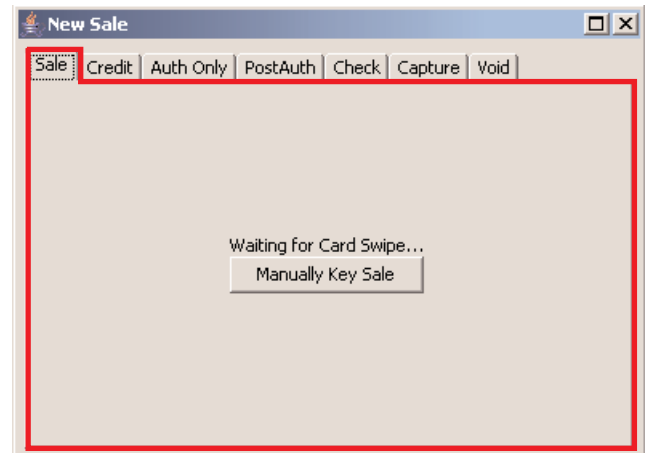


Figure 13c



Figure 13d



Figure 13e

SECTION 13

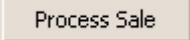
Sale - Swiped - Cont.

Step 3.

When properly swiped, the Card Holder, Card Number and Expiration will be filled in.

Enter the Charge Amount and all other fields as needed.

Step 4.

Click the Process Sale  button to process the current transaction.

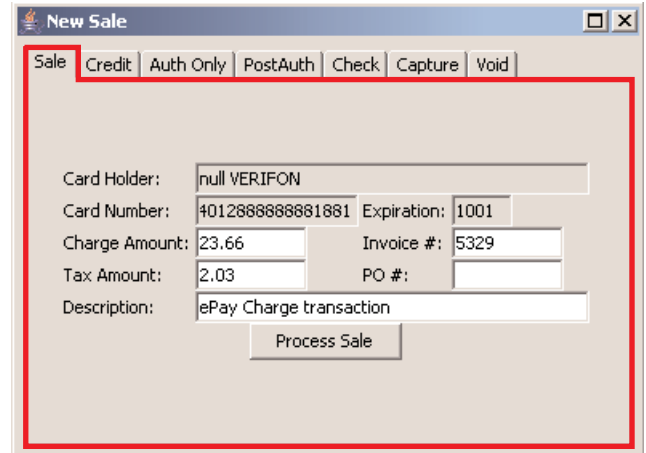




Figure 13f

APPROVED TRANSACTIONS:

A "Transaction Approved" window will be displayed for all approved transactions. Processor results will be displayed. To view or print a

transaction receipt, click the "View/Print

Receipt  button. To process a new transaction click the "New Sale"  button.

NOTE: For receipt templates/layout settings, refer to section 7, Receipt Settings.

NOTE: To view previous transaction and for receipt reprint, refer to section 24, Reports.

DECLINED TRANSACTIONS:

If for any reason a transaction has been declined, a Transaction Declined message windows will be displayed with a decline reason.



Figure 13g

SECTION 14

Sale - Keyed

A keyed Sale transaction is very similar in process as the swiped transaction except that a mag. reader is NOT required. The credit card information is manually keyed in to the Retail software. By keying in the transaction, a higher processing rate may be incurred.

Step 1.

If the Sale window is not already open, click on the "New Sale" button (fig 14a) or from the menu, select Transactions -> Sale (fig 14b).



Figure 14a

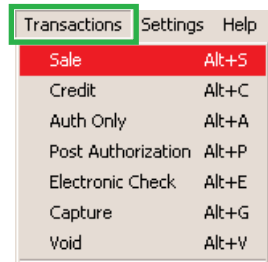


Figure 14b

Step 2.

With in the Sale window, Click on the "Manually Key Sale" button (fig 14c) to enter manual mode (fig 14d).

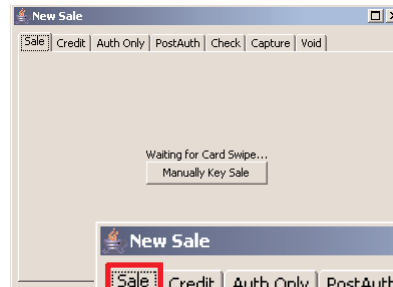


Figure 14c

Step 3.

Enter customer information and click the "Process Sale" button to process the current transaction.

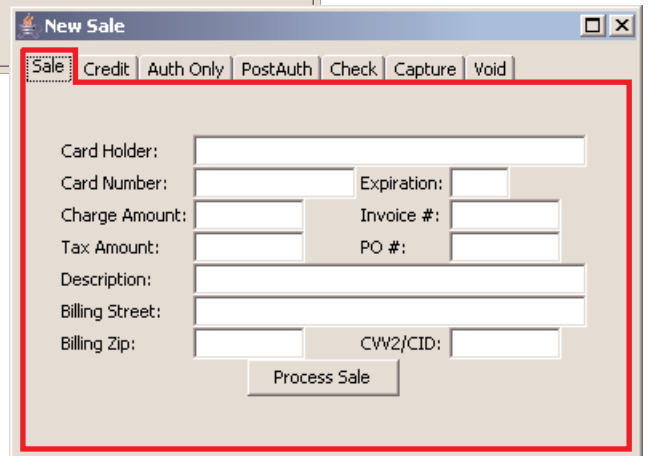


Figure 14d

Card Holder^{1,2}

Card Number³

Expiration³

Charge Amount³

Invoice#¹

Tax Amount¹

PO#¹

Description¹

Billing Street^{1,2}

Billing Zip^{1,2}

CVV2/CID^{1,2}

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 14

Sale - Keyed - Cont.

APPROVED TRANSACTIONS:

A "Transaction Approved" window will be displayed for all approved transactions. Processor results will be displayed. To view or print a transaction receipt, click the "View/Print Receipt" button. To process a new transaction click the "New Sale" button.

NOTE: For receipt templates/layout settings, refer to section 7, Receipt Settings.

NOTE: To view previous transaction and for receipt reprint, refer to section 24, Reports.

DECLINED TRANSACTIONS:

If for any reason a transaction has been declined, a Transaction Declined message windows will be displayed with a decline reason.

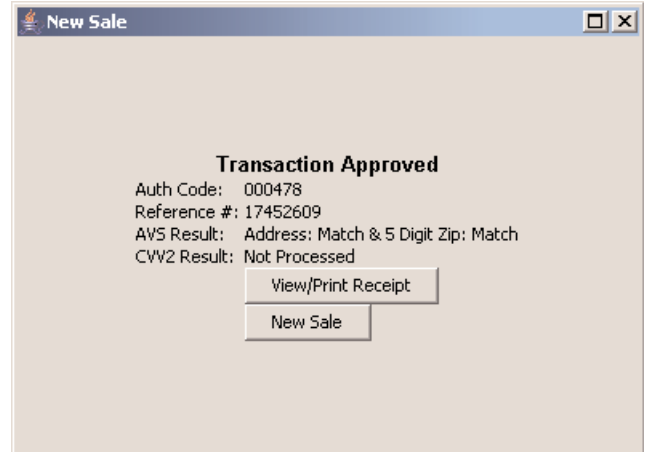


Figure 14e

SECTION 15

Credit - Swiped

The Credit window allows the merchant to credit a transaction and DOES require a magnetic stripe card reader. Section 15 covers credit swiped transaction. By swiping the credit card, you are attaining the best possible transaction rate. Refer to section 1 for mag. reader setup. For a manually key Credit transaction, skip to section 16

Step 1.

If the Credit window is not already open, click on the "New Credit" button (fig 15a) or from the menu, select Transactions -> Credit (fig 15b).

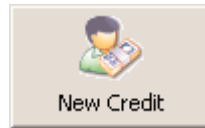


Figure 15a

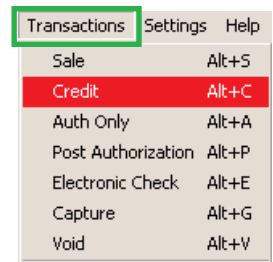


Figure 15b

Step 2.

Within the Credit window, a "Waiting for Card Swipe" text will be displayed (fig 15c). At this time, swipe the credit card through the magnetic reader (fig 15d), (fig 15e).

NOTE: If "Error reading card, please re-try or manually key data" error message is displayed, re-swipe the card. Make sure the card is flat on the reader base and swip steadily. This message may also be displayed if the magnetic stirp on the back of the card is de-magnetized or is corrupt. Swipe the card from left to right.

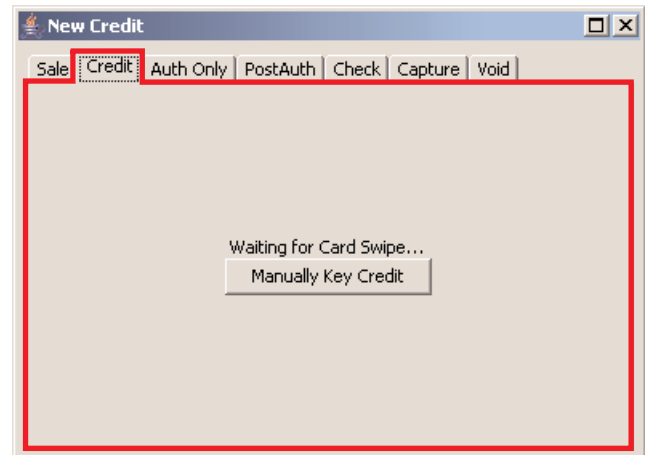


Figure 15c



Figure 15d

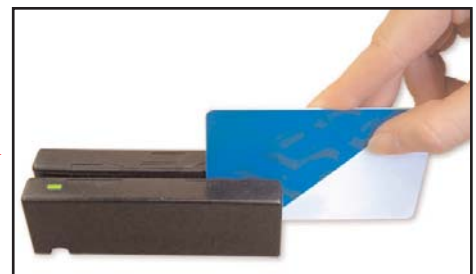


Figure 15e

SECTION 15

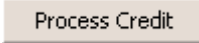
Credit - Swiped - Cont.

Step 3.

When properly swiped, the Card Holder, Card Number and Expiration will be filled in.

Enter the Charge Amount and all other fields as needed.

Step 4.

Click the "Process Credit"  button to process the current transaction.

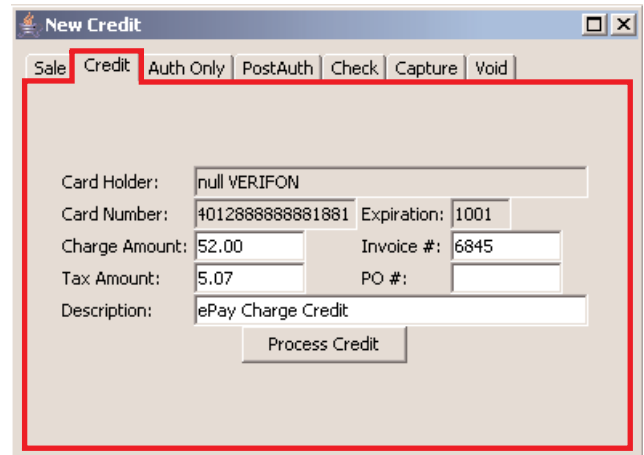




Figure 15f

APPROVED TRANSACTIONS:

A "Transaction Approved" window will be displayed for all approved transactions. Processor results will be displayed. To view or print a transaction receipt, click the "View/Print Receipt"  button. To process a new transaction click the "New Credit"  button.

NOTE: For receipt templates/layout settings, refer to section 7, Receipt Settings.

NOTE: To view previous transaction and for receipt reprint, refer to section 24, Reports.

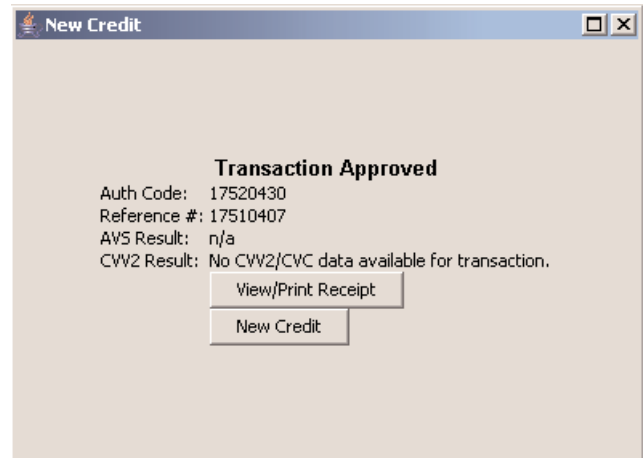


Figure 15g

DECLINED TRANSACTIONS:

If for any reason a transaction has been declined, a Transaction Declined message windows will be displayed with a decline reason.

SECTION 16

Credit - Keyed

A keyed Credit transaction is very similar in process as the swiped transaction except that a mag. reader is NOT required. The credit card information is manually keyed in to the Retail software. By keying in the transaction, a higher processing rate may be incurred.

Step 1.

If the Credit window is not already open, click on the "New Credit" button (fig 16a) or from the menu, select Transactions -> Sale (fig 16b).

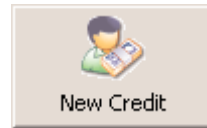


Figure 16a

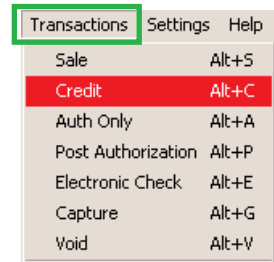


Figure 16b

Step 2.

With in the Credit window, Click on the "Manually Key Credit" button (fig 16c) to enter manual mode (fig 16d).

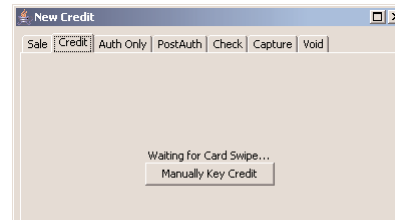


Figure 16c

Step 3.

Enter customer information and click the "Process Credit" button to process the current transaction.

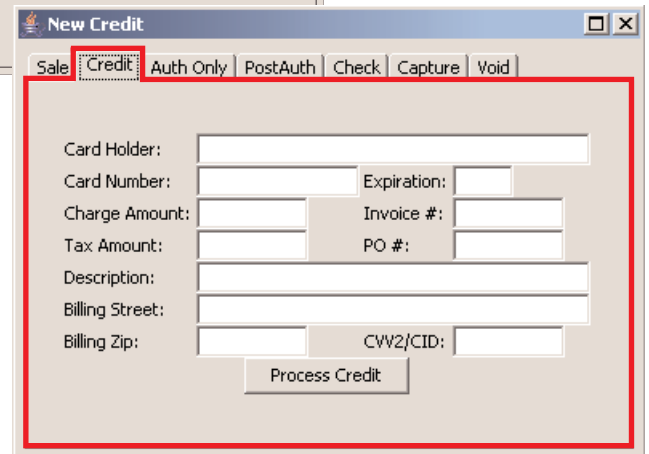


Figure 16d

Card Holder^{1,2}

Card Number³

Expiration³

Charge Amount³

Invoice#¹

Tax Amount¹

PO#¹

Description¹

Billing Street^{1,2}

Billing Zip^{1,2}

CVV2/CID^{1,2}

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 16

Credit - Keyed - Cont.

APPROVED TRANSACTIONS:

A "Transaction Approved" window will be displayed for all approved transactions. Processor results will be displayed. To view or print a transaction receipt, click the "View/Print Receipt" button. To process a new transaction click the "New Credit" button.

NOTE: For receipt templates/layout settings, refer to section 7, Receipt Settings.

NOTE: To view previous transaction and for receipt reprint, refer to section 24, Reports.

DECLINED TRANSACTIONS:

If for any reason a transaction has been declined, a Transaction Declined message windows will be displayed with a decline reason.

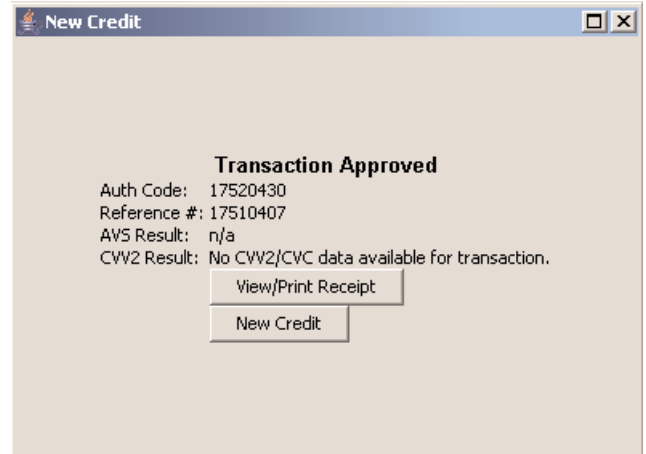


Figure 16e

SECTION 17

Auth Only - Swiped

The Auth Only window allows the merchant to pre-authorize a transaction and DOES require a magnetic strip card reader. Pre-authorizing the transaction places the transaction into the Queued Transactions (refer to the Merchant Console User Guide) instead of the Batch Manager. Section 17 covers Auth Only swiped transactions. Refer to section 1 for mag. reader setup. For a manually keyed Auth Only transaction, skip to section 18.

Step 1.

If the Auth Only window is not already open, click on the "Auth Only" button (fig 17a) or from the menu, select Transactions -> Auth Only (fig 17b).



Figure 17a

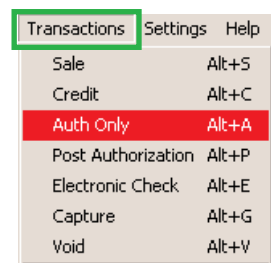


Figure 17b

Step 2.

Within the Auth Only window, a "Waiting for Card Swipe" text will be displayed (fig 17c). At this time, swipe the credit card through the magnetic reader (fig 17d), (fig 17e).

NOTE: If "Error reading card, please re-try or manually key data" error message is displayed, re-swipe the card. Make sure the card is flat on the reader base and swipe steadily. This message may also be displayed if the magnetic strip on the back of the card is de-magnetized or is corrupt. Swipe the card from left to right.

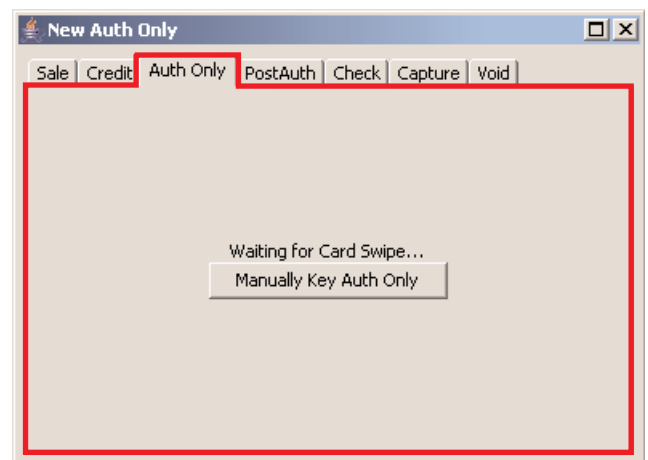


Figure 17c

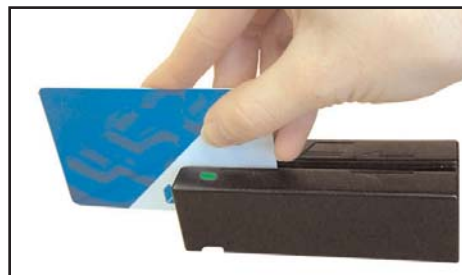


Figure 17d



Figure 17e

SECTION 17

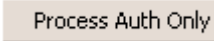
Auth Only - Swiped - Cont.

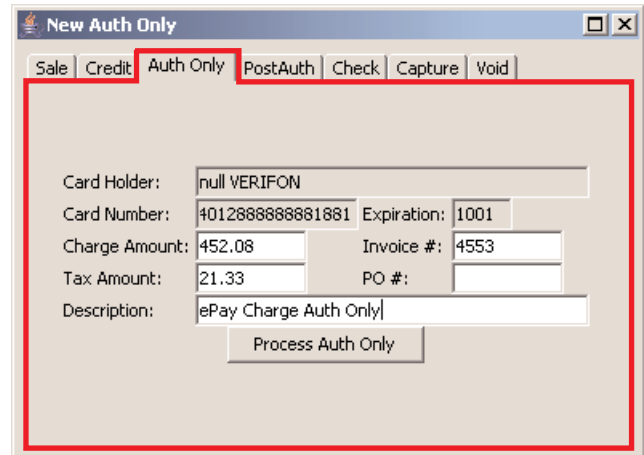
Step 3.

When properly swiped, the Card Holder, Card Number and Expiration will be filled in.

Enter the Charge Amount and all other fields as needed.

Step 4.

Click the Process Auth Only  button to process the current transaction.




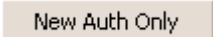
The screenshot shows the 'New Auth Only' window with the 'Auth Only' tab selected. The window contains the following fields and values:

Card Holder:	null VERIFON		
Card Number:	4012888888881881	Expiration:	1001
Charge Amount:	452.08	Invoice #:	4553
Tax Amount:	21.33	PO #:	
Description:	ePay Charge Auth Only		

At the bottom of the window is a button labeled 'Process Auth Only'.

Figure 17f

APPROVED TRANSACTIONS:

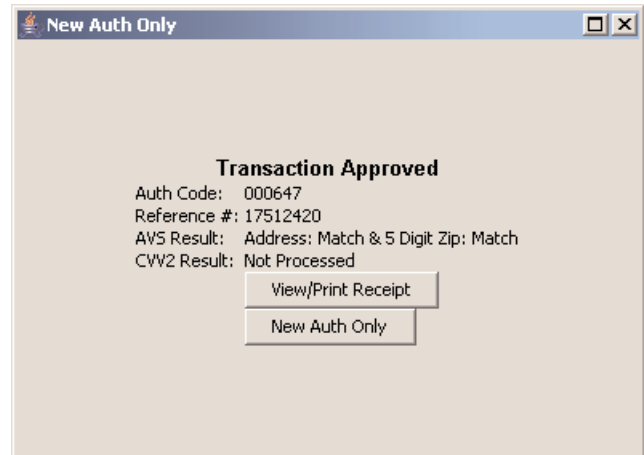
A "Transaction Approved" window will be displayed for all approved transactions. Processor results will be displayed. To view or print a transaction receipt, click the "View/Print Receipt"  button. To process a new transaction click the "Auth Only"  button.

NOTE: For receipt templates/layout settings, refer to section 7, Receipt Settings.

NOTE: To view previous transaction and for receipt reprint, refer to section 24, Reports.

DECLINED TRANSACTIONS:

If for any reason a transaction has been declined, a Transaction Declined message windows will be displayed with a decline reason.



The screenshot shows the 'Transaction Approved' window with the following details:

Transaction Approved
Auth Code: 000647
Reference #: 17512420
AVS Result: Address: Match & 5 Digit Zip: Match
CVV2 Result: Not Processed

At the bottom of the window are two buttons: 'View/Print Receipt' and 'New Auth Only'.

Figure 17g

SECTION 18

Auth Only - Keyed

The Auth Only window allows the merchant to pre-authorize a transaction and DOES require a magnetic strip card reader. Pre-authorizing the transaction places the transaction into the Queued Transactions (refer to the Merchant Console User Guide) instead of the Batch Manager. Refer to section 1 for mag. reader setup.

Step 1.

If the Credit window is not already open, click on the “New Auth Only” button (fig 18a) or from the menu, select Transactions -> Auth Only (fig 18b).



Figure 18a

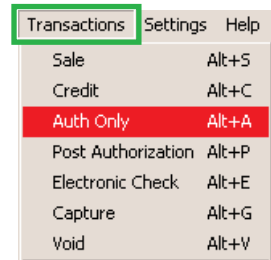


Figure 18b

Step 2.

Within the Credit window, Click on the “Manually Key Auth Only” button (fig 18c) to enter manual mode (fig 18d).

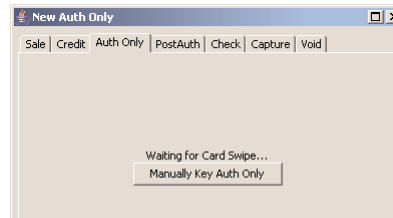


Figure 18c

Step 3.

Enter customer information and click the “Process Auth Only” button to process the current transaction.

Card Holder^{1,2}

Card Number³

Expiration³

Charge Amount³

Invoice#¹

Tax Amount¹

PO#¹

Description¹

Billing Street^{1,2}

Billing Zip^{1,2}

CVV2/CID^{1,2}

A screenshot of the "New Auth Only" window. The "Auth Only" tab is selected and highlighted with a red box. The form contains fields for Card Holder, Card Number, Expiration, Charge Amount, Invoice #, Tax Amount, PO #, Description, Billing Street, Billing Zip, and CVV2/CID. A "Process Auth Only" button is at the bottom.

Figure 18d

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 18

Auth Only - Keyed - Cont.

APPROVED TRANSACTIONS:

A "Transaction Approved" window will be displayed for all approved transactions. Processor results will be displayed. To view or print a transaction receipt, click the "View/Print Receipt" button. To process a new transaction click the "New Auth Only" button.

NOTE: For receipt templates/layout settings, refer to section 7, Receipt Settings.

NOTE: To view previous transaction and for receipt reprint, refer to section 24, Reports.

DECLINED TRANSACTIONS:

If for any reason a transaction has been declined, a Transaction Declined message windows will be displayed with a decline reason.

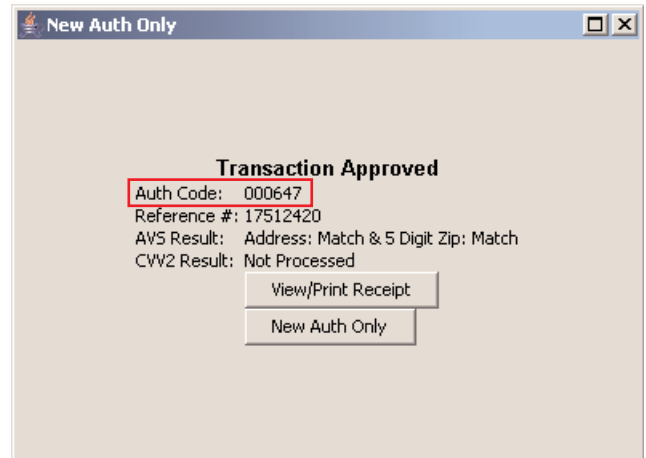


Figure 18g

SECTION 19

Post Auth - Keyed

The Post Auth window allows the merchant to post a previously pre-authorized transaction (Auth Only) and DOES NOT require a magnetic stripe card reader. Use Post Auth when receiving a verbal authorization number.

Step 1.

From the menu, select Transactions -> Post Only (fig 19a).

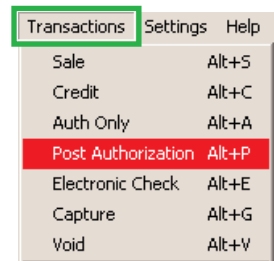
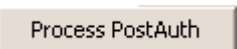


Figure 19a

Step 2.

Enter customer information and click the "Process PostAuth"

 button to process the current transaction (fig 19b).

- Card Holder^{1,2}
- Card Number³
- Expiration³
- Charge Amount³
- Invoice#¹
- Tax Amount¹
- PO#¹
- Description¹
- Billing Street^{1,2}
- Billing Zip^{1,2}
- CVV2/CID^{1,2}

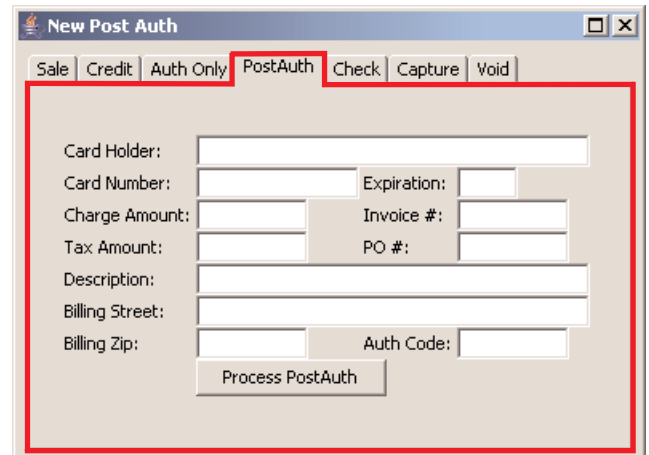
A screenshot of the 'New Post Auth' window. The 'PostAuth' tab is selected and highlighted with a red box. The window contains several input fields for Card Holder, Card Number, Expiration, Charge Amount, Invoice #, Tax Amount, PO #, Description, Billing Street, Billing Zip, and Auth Code. A 'Process PostAuth' button is located at the bottom of the form.

Figure 19b

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 19

Post Auth - Keyed - Cont.

APPROVED TRANSACTIONS:

A "Transaction Approved" window will be displayed for all approved transactions. Processor results will be displayed. To view or print a transaction receipt, click the "View/Print Receipt" button. To process a new transaction click the "New Post Auth" button.

NOTE: An authorization code (auth code) will not be displayed for a Post Auth transaction

NOTE: For receipt templates/layout settings, refer to section 7, Receipt Settings.

NOTE: To view previous transaction and for receipt reprint, refer to section 24, Reports.

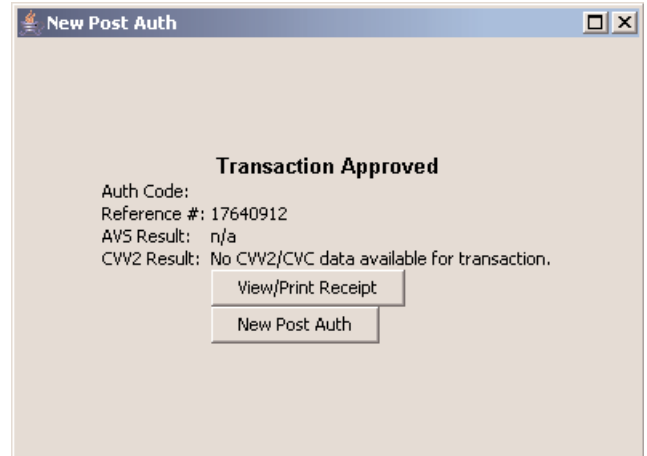


Figure 18g

DECLINED TRANSACTIONS:

If for any reason a transaction has been declined, a Transaction Declined message windows will be displayed with a decline reason.

SECTION 20

Electronic Check (eCheck)

The eCheck window allows the merchant to process checks directly through Retail ePay Charge and DOES NOT require a magnetic stripe card reader. An eCheck transaction does not require a credit card but a valid routing and account number from where the funds will be drafted from. **An eCheck account must be established to process eChecks.**

Step 1.

If the eCheck window is not already open, click on the “eCheck” button (fig 20a) or from the menu or select Transactions -> Electronic Check (fig 20b).



Figure 20a

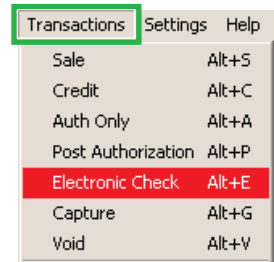


Figure 20b

Step 2.

Within the eCheck window, enter customer information and click the “Process eCheck” button to process the current eCheck transaction (fig 20b).

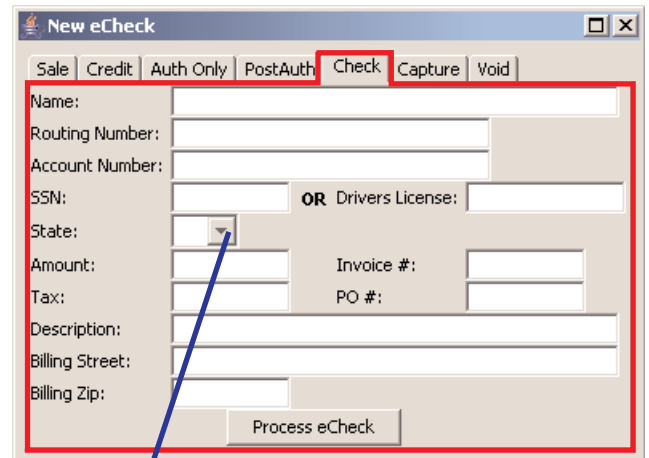


Figure 20c

Name³

Routing Number³

Account Number³

SSN³ OR Drivers License³

*NOTE: Enter either the Social Security Number (SSN) **OR** the customers Drivers License. **DO NOT** enter both as the transaction will error.*

State³ (Use the drop down menu to select state)

Amount³

Invoice#¹

Tax Amount¹

PO#¹

Description¹

Billing Street^{1,2}

Billing Zip^{1,2}

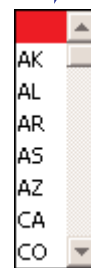


Figure 20d

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 20

Electronic Check (eCheck) - Cont.

APPROVED TRANSACTIONS:

A "Transaction Approved" window will be displayed for all approved transactions. Processor results will be displayed. To view or print a transaction receipt, click the "View/Print Receipt" button. To process a new transaction click the "New eCheck" button.

NOTE: For receipt templates/layout settings, refer to section 7, Receipt Settings.

NOTE: To view previous transaction and for receipt reprint, refer to section 24, Reports.

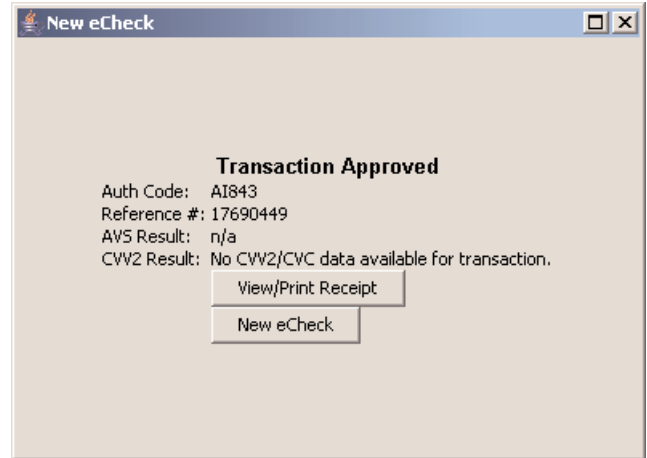


Figure 20e

DECLINED TRANSACTIONS:

If for any reason a transaction has been declined, a Transaction Declined message windows will be displayed with a decline reason.

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 21

Capture

The Capture window allows the merchant to move previously authorized transactions from Queued Transaction to the batch manager. Capture DOES NOT require a magnetic strip card reader. Refer to the Merchant Console User Guide for Queued Transaction information.

Step 1.

If the Capture window is not already open, click on the “Capture” button (fig 21a) or from the menu, select Transactions -> Capture (fig 21b).

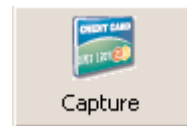


Figure 21a

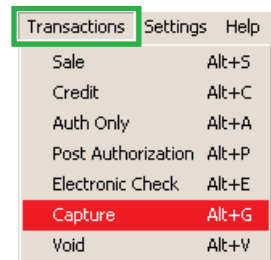


Figure 21b

Step 2.

Within the Capture window, enter customer information and click the “Process Capture” button to process the current Capture transaction (fig 21b).

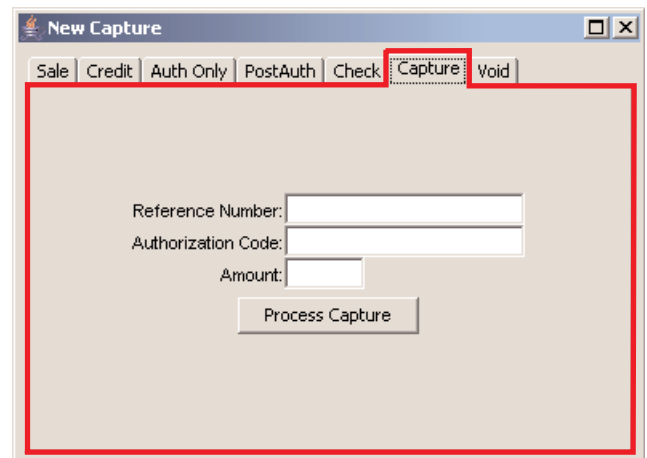


Figure 21c

Reference Number³

Authorization Code³

Amount³

NOTE: If the Reference Number (Transaction ID) is not at hand, it can be retrieved from the Retail Charge Reports or Transaction results within the Transaction Details in the Merchant Console.

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 21

Capture - Cont.

APPROVED TRANSACTIONS:

A "Transaction Approved" window will be displayed for all approved transactions. Processor results will be displayed. To view or print a transaction receipt, click the "View/Print Receipt" button. To process a new transaction click the "New Capture" button.

NOTE: For receipt templates/layout settings, refer to section 7, Receipt Settings.

NOTE: To view previous transaction and for receipt reprint, refer to section 24, Reports.

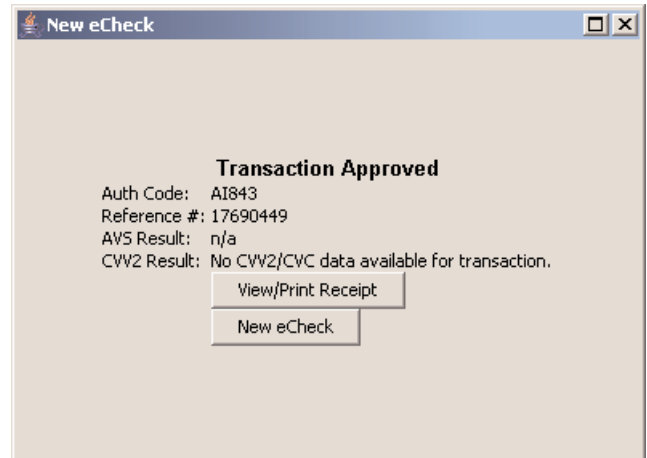


Figure 21d

DECLINED TRANSACTIONS:

If for any reason a transaction has been declined, a Transaction Declined message windows will be displayed with a decline reason.

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 22

Void

The Void window allows the merchant to cancel a previously authorized transaction as long as the transaction being voided is within an open batch. Void DOES NOT require a magnetic stripe card reader.

Step 1.

If the Void window is not already open, click on the “Void” button (fig 22a) or from the menu, select Transactions -> Void (fig 22b).



Figure 22a

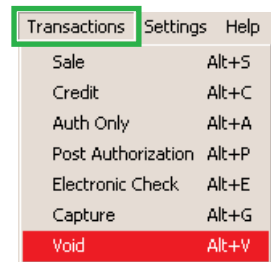
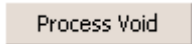


Figure 22b

Step 2.

Within the Void window, enter customer information and click the “Process Void”  button to process the current Capture transaction (fig 22b).

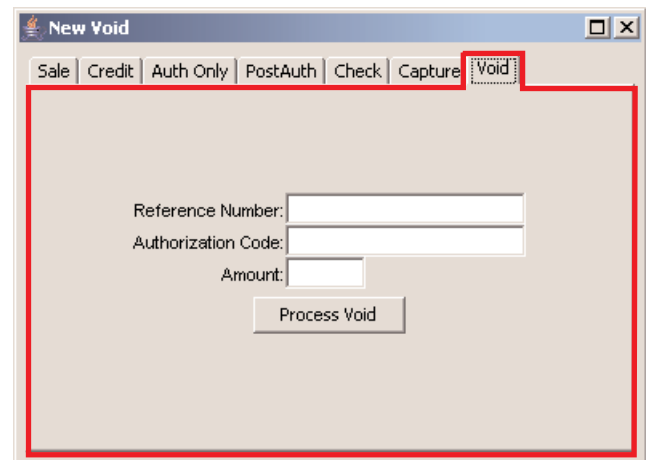


Figure 22c

Reference Number³

Authorization Code³

Amount³

NOTE: *If the Reference Number (Transaction ID) is not at hand, it can be retrieved from the Retail Charge Reports or Transaction results within the Transaction Details in the Merchant Console.*

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 22

Void - Cont.

APPROVED TRANSACTIONS:

A "Transaction Approved" window will be displayed for all approved transactions. Processor results will be displayed. To view or print a transaction receipt, click the "View/Print Receipt" button. To process a new transaction click the "New Void" button.

NOTE: For receipt templates/layout settings, refer to section 7, Receipt Settings.

NOTE: To view previous transaction and for receipt reprint, refer to section 24, Reports.

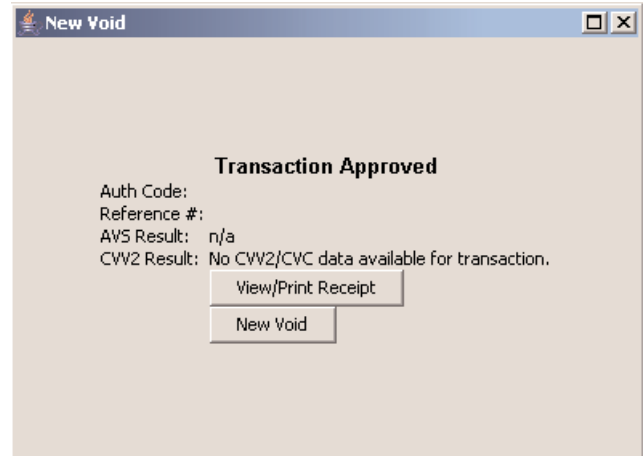


Figure 22d

DECLINED TRANSACTIONS:

If for any reason a transaction has been declined, a Transaction Declined message windows will be displayed with a decline reason.

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 23

Void (Quick)

The Void through Reports is a short cut which allows the merchant to cancel a previously authorized transaction as long as the transaction being voided is within an open batch. Voiding a transaction from the reports window prevents error and fills in all the necessary information to process a void. Void DOES NOT require a magnetic stripe card reader.


Step 1.

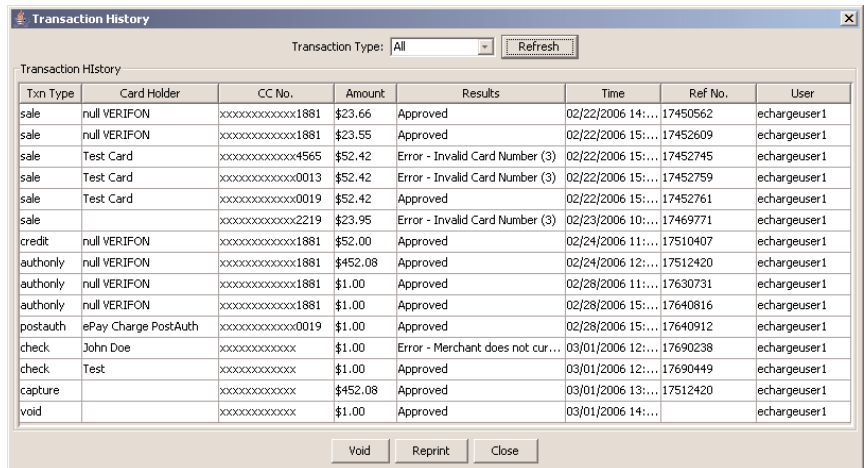
Click on the Reports Button (fig 23a) to open the "Transaction History window (fig 23b).



Figure 23a

Step 2.

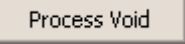
Locate the transaction to be voided, select it and click the "Void"  button (fig 23b).

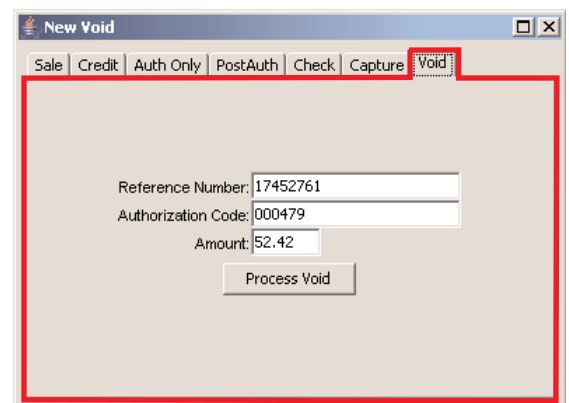
A screenshot of the "Transaction History" window. It features a table with columns: Txn Type, Card Holder, CC No., Amount, Results, Time, Ref No., and User. The table contains 18 rows of transaction data. Below the table are buttons for "Void", "Reprint", and "Close".

Txn Type	Card Holder	CC No.	Amount	Results	Time	Ref No.	User
sale	null VERIFON	xxxxxxxxxxxx1881	\$23.66	Approved	02/22/2006 14:...	17450562	echargeuser1
sale	null VERIFON	xxxxxxxxxxxx1881	\$23.55	Approved	02/22/2006 15:...	17452609	echargeuser1
sale	Test Card	xxxxxxxxxxxx4565	\$52.42	Error - Invalid Card Number (3)	02/22/2006 15:...	17452745	echargeuser1
sale	Test Card	xxxxxxxxxxxx0013	\$52.42	Error - Invalid Card Number (3)	02/22/2006 15:...	17452759	echargeuser1
sale	Test Card	xxxxxxxxxxxx0019	\$52.42	Approved	02/22/2006 15:...	17452761	echargeuser1
sale		xxxxxxxxxxxx2219	\$23.95	Error - Invalid Card Number (3)	02/23/2006 10:...	17469771	echargeuser1
credit	null VERIFON	xxxxxxxxxxxx1881	\$52.00	Approved	02/24/2006 11:...	17510407	echargeuser1
authorly	null VERIFON	xxxxxxxxxxxx1881	\$452.08	Approved	02/24/2006 12:...	17512420	echargeuser1
authorly	null VERIFON	xxxxxxxxxxxx1881	\$1.00	Approved	02/28/2006 11:...	17630731	echargeuser1
authorly	null VERIFON	xxxxxxxxxxxx1881	\$1.00	Approved	02/28/2006 15:...	17640816	echargeuser1
postauth	ePay Charge PostAuth	xxxxxxxxxxxx0019	\$1.00	Approved	02/28/2006 15:...	17640912	echargeuser1
check	John Doe	xxxxxxxxxxxx	\$1.00	Error - Merchant does not cur...	03/01/2006 12:...	17690238	echargeuser1
check	Test	xxxxxxxxxxxx	\$1.00	Approved	03/01/2006 12:...	17690449	echargeuser1
capture		xxxxxxxxxxxx	\$452.08	Approved	03/01/2006 13:...	17512420	echargeuser1
void		xxxxxxxxxxxx	\$1.00	Approved	03/01/2006 14:...		echargeuser1

Figure 23b

Step 3.

A Void window will be displayed (fig 23c) with all the necessary transaction information filled in. Click the "Process Void"  button to void the transaction.

A screenshot of the "New Void" window. It has a menu bar with "Sale", "Credit", "Auth Only", "PostAuth", "Check", "Capture", and "Void". The "Void" menu item is highlighted. Below the menu bar are three input fields: "Reference Number: 17452761", "Authorization Code: 000479", and "Amount: 52.42". A "Process Void" button is at the bottom.

Reference Number: 17452761
Authorization Code: 000479
Amount: 52.42
Process Void

Figure 23c

Reference Number³
Authorization Code³
Amount³

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 23

Void (Quick) - Cont.

APPROVED TRANSACTIONS:

A "Transaction Approved" window will be displayed for all approved transactions. Processor results will be displayed. To view or print a transaction receipt, click the "View/Print Receipt" button. To process a new transaction click the "New Void" button.

NOTE: For receipt templates/layout settings, refer to section 7, Receipt Settings.

NOTE: To view previous transaction and for receipt reprint, refer to section 24, Reports.

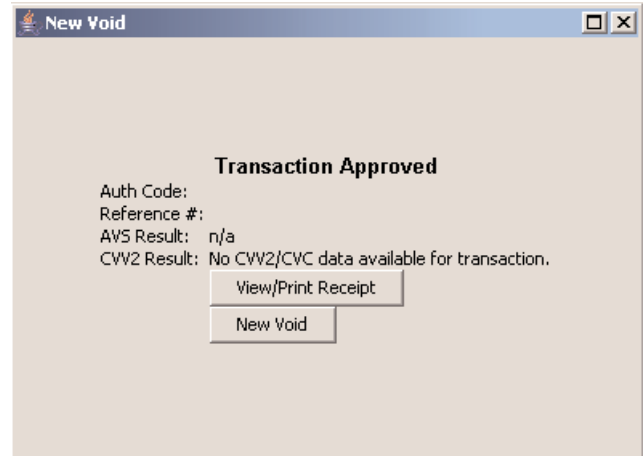


Figure 23d

DECLINED TRANSACTIONS:

If for any reason a transaction has been declined, a Transaction Declined message windows will be displayed with a decline reason.

SECTION 24

Reports

Reports allow the merchant to view and reprint past transactions processed through the Retail ePay Charge software. Transaction reports will be available for 90 days at which time the new transactions will be replace the old transactions. For more detail on transactions processed through the Retail software, refer to the Merchant Console transaction details.

To view the "Transaction History", click on the "Reports" button (fig 24a)



Figure 24a

The Transaction History is a basic, straight forward layout (fig 24b). By default, transaction history displays all the transactions processed through the retail software.

To view specific transactions, click on the "Transaction Type" drop down menu box and select the type of transaction report to view (fig 24c).

NOTE: To void a transaction through the Transaction History, refer to section 24

The screenshot shows a window titled "Transaction History" with a "Transaction Type" dropdown set to "All" and a "Refresh" button. Below is a table of transactions.

Txn Type	Card Holder	CC No.	Amount	Results	Time	Ref No.	User
sale	null VERIFON	xxxxxxxxxxxx1881	\$23.66	Approved	02/22/2006 14:...	17450562	echargeuser1
sale	null VERIFON	xxxxxxxxxxxx1881	\$23.55	Approved	02/22/2006 15:...	17452609	echargeuser1
sale	Test Card	xxxxxxxxxxxx4565	\$52.42	Error - Invalid Card Number (3)	02/22/2006 15:...	17452745	echargeuser1
sale	Test Card	xxxxxxxxxxxx0013	\$52.42	Error - Invalid Card Number (3)	02/22/2006 15:...	17452759	echargeuser1
sale	Test Card	xxxxxxxxxxxx0019	\$52.42	Approved	02/22/2006 15:...	17452761	echargeuser1
sale		xxxxxxxxxxxx2219	\$23.95	Error - Invalid Card Number (3)	02/23/2006 10:...	17469771	echargeuser1
credit	null VERIFON	xxxxxxxxxxxx1881	\$52.00	Approved	02/24/2006 11:...	17510407	echargeuser1
authonly	null VERIFON	xxxxxxxxxxxx1881	\$452.08	Approved	02/24/2006 12:...	17512420	echargeuser1
authonly	null VERIFON	xxxxxxxxxxxx1881	\$1.00	Approved	02/28/2006 11:...	17630731	echargeuser1
authonly	null VERIFON	xxxxxxxxxxxx1881	\$1.00	Approved	02/28/2006 15:...	17640816	echargeuser1
postauth	ePay Charge PostAuth	xxxxxxxxxxxx0019	\$1.00	Approved	02/28/2006 15:...	17640912	echargeuser1
check	John Doe	xxxxxxxxxxxx	\$1.00	Error - Merchant does not cur...	03/01/2006 12:...	17690238	echargeuser1
check	Test	xxxxxxxxxxxx	\$1.00	Approved	03/01/2006 12:...	17690449	echargeuser1
capture		xxxxxxxxxxxx	\$452.08	Approved	03/01/2006 13:...	17512420	echargeuser1
void		xxxxxxxxxxxx	\$1.00	Approved	03/01/2006 14:...		echargeuser1

Figure 24b



Figure 24c

- All
- Auth Only
- Capture
- Check
- Credit
- Post Auth
- Sale
- Void

SECTION 25

Logout

Logout allows the user to login and out of the software.

To Logout click on the "Logout" button (fig 25a)



Figure 25a

The Login will be displayed (fig 25b) when the user has successfully logged out.

To log back into the retail software, click on the Select User drop down menu box and select a username (fig 25c). Click the Login button Login.

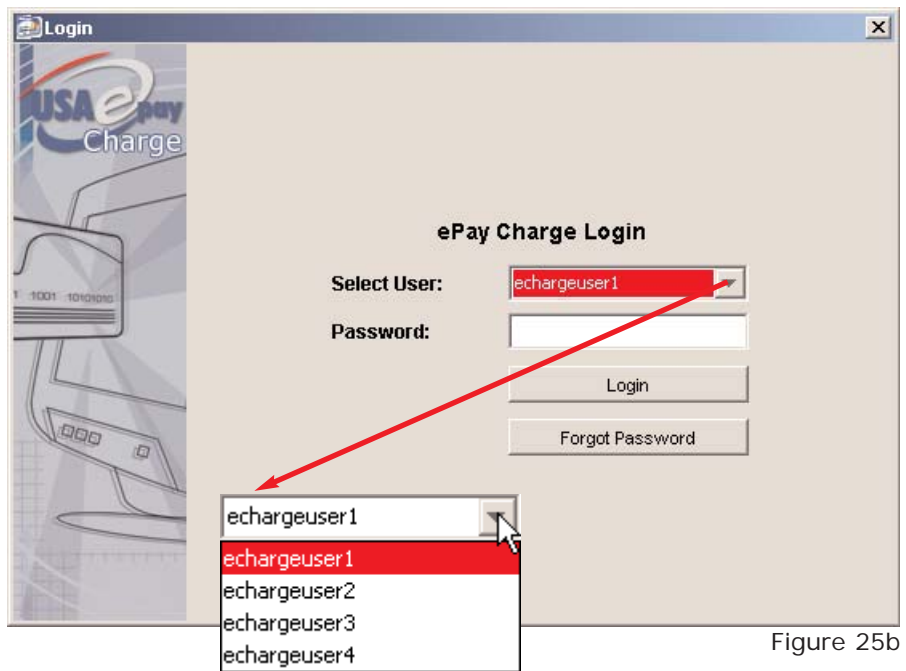


Figure 25b

Figure 25c

SECTION 26

Exit

To Exit out of the software, click on the Exit Button (fig 26a) or select Exit from the File menu (fig 26b).



Figure 26a

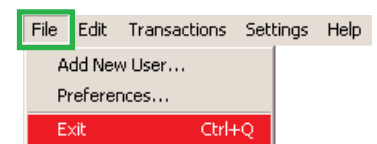


Figure 26b

SECTION 27

Preferences

Preferences allows the merchant to configure the Retail ePay Charge Software.

To access the software preferences, click on File -> Preferences (fig 27a).

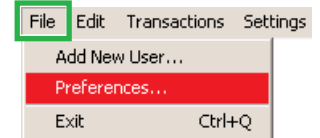


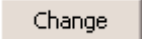
Figure 27a

Background Color: Changes the color of the work area (fig 27b) (fig 27c).

Background Image: Allows the merchant to add an image to the work area (fig 27b).

BACKGROUND COLOR:

Step 1.

Click on the "Change"  button (fig 27b).

A "Choose Background Color" window will be displayed. Three choices are available for color selection: "Swatches", "HSB" and "RGB" (fig 27d).

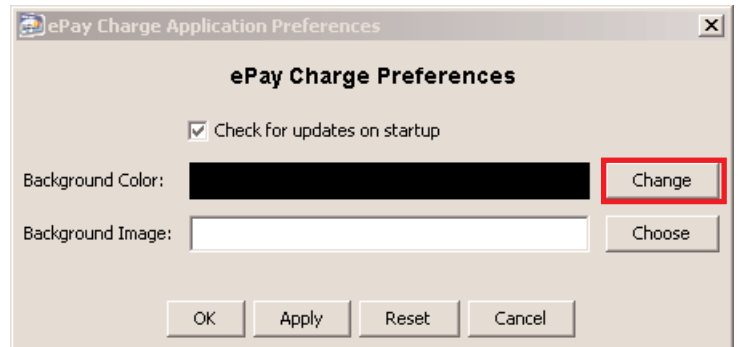


Figure 27b

Step 2.

After the proper color has been selected, click the "Apply" or "Save" button to take new color effect (fig. 27c).

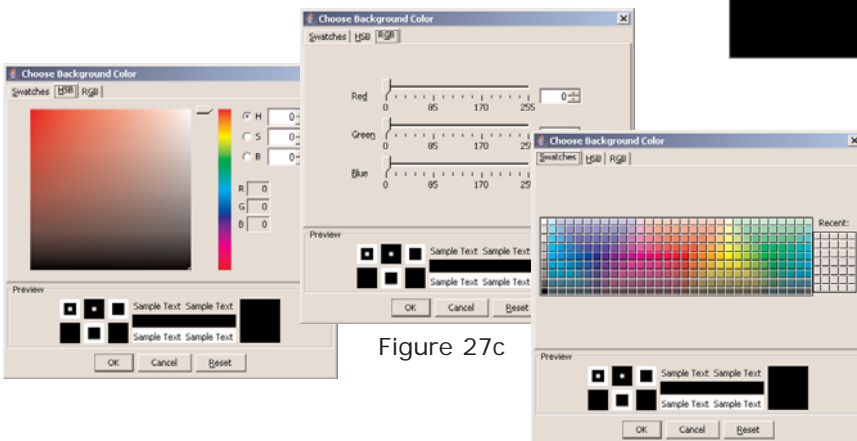


Figure 27c

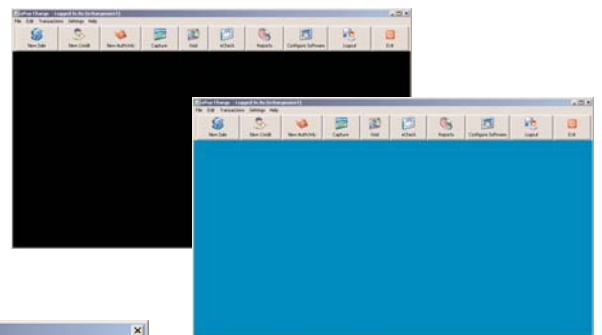


Figure 27d

SECTION 27

Preferences - Cont.

BACKGROUND IMAGE:

Step 1.

Click on the "Chose"  button (fig 27e).

A "Open" selection window will be displayed.

(fig 27f)

Step 2.

Select an image file and click "Open" (fig 27f)

NOTE: The image file must be in a JPG or JPEG file format. All other formats will be disregarded.

Step 3.

Click the "OK" or "Apply" buttons for the image to take affect.

(fig 27e) (fig 27g).

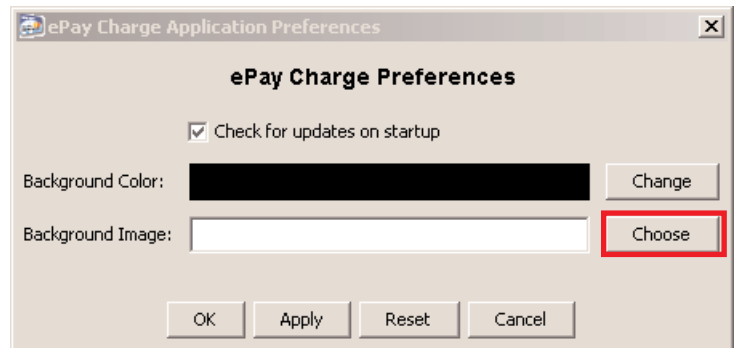


Figure 27e

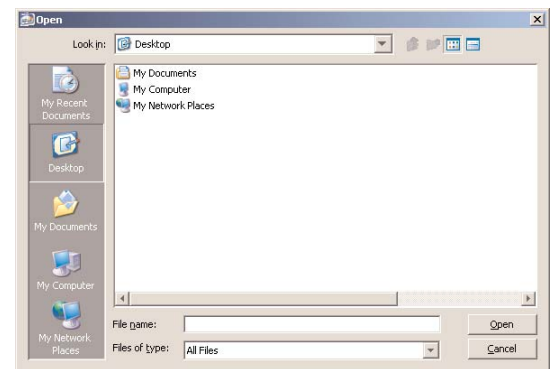


Figure 27f

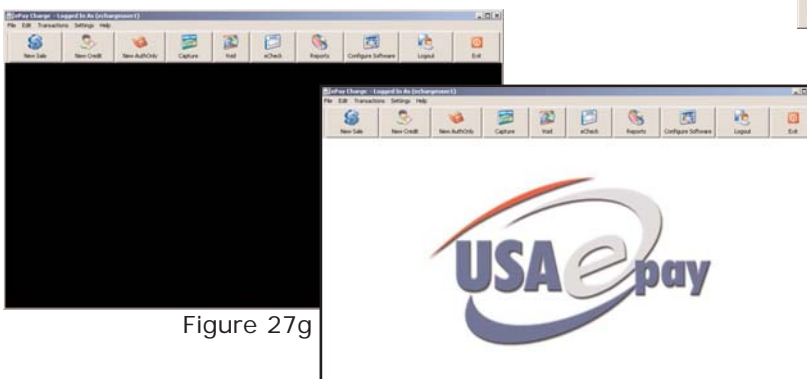


Figure 27g

CHECK FOR UPDATES ON STARTUP:

This feature will automatically check for newer versions of the software every time the Retail ePay Charge starts. To disable this feature, uncheck the check box.

SECTION 28

Add New User

Add New User allows the Master User to add, delete, and modify user rights as well as add additional source/activation keys.

Select File -> Add New User... (fig. 28a). A "Welcome to USAePay Charge" window will be displayed. This is the same window that was displayed when starting the software for the first time. Here you will see two (2) options, "Add User Only" and "Add New Install Key" (fig. 28b).

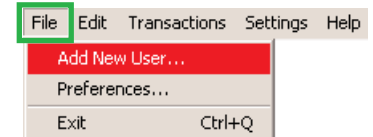
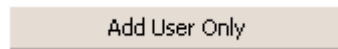


Figure 28a

ADD USER ONLY:

Step 1.

Click on the "Add User Only" button (fig. 28a).



Step 2.

SELECT INSTALL KEY¹: Select Key for new user.

SELECT USERNAME¹: Enter a username that will be associated with the Key.

PASSWORD^{1,2}: A password can be assigned for each user.

PASSWORD REMINDER³: Drop down the menu and select a reminder question.

ANSWER^{2,3}: Enter the answer to the "Password Reminder".

Step 3

When all the new user information has been completed, click the "Continue" button (fig. 28c).



Figure 28b

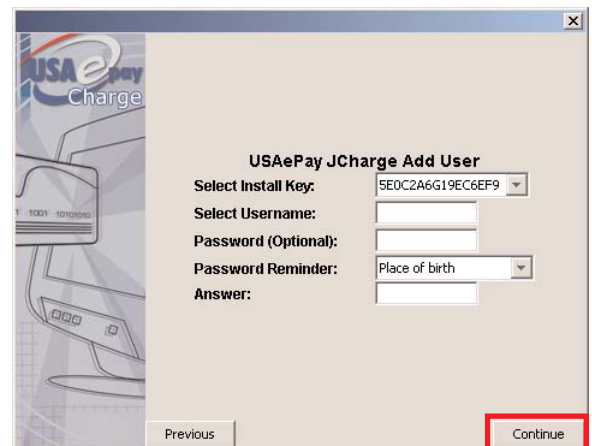


Figure 28c

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 28

Add New User - Cont.

Step 4

Check/Uncheck the box(s) that the new user will be allowed/not allowed to access. Click the "Continue"

Continue button (fig. 28d).

Step 5

Once the setup has been completed, click the "Finish"

Finish button (fig. 28e).

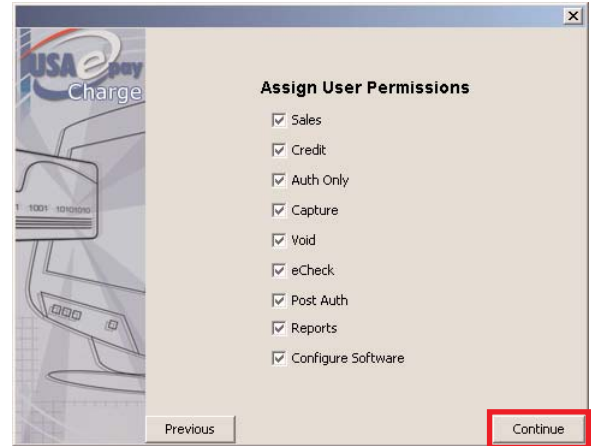


Figure 28d

The tabs, buttons and menus will be grayed out for users with restrictions (fig. 28f).

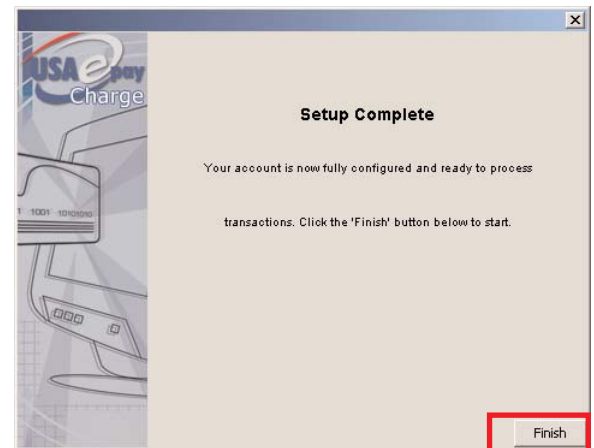


Figure 28e

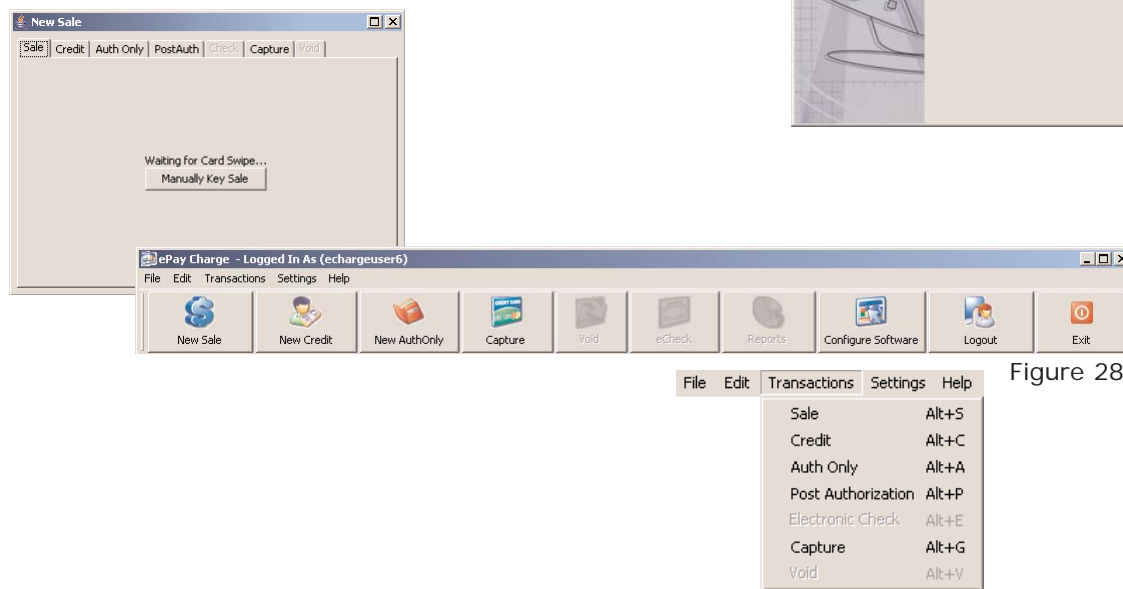


Figure 28f

SECTION 29

Add New Install Key

Add New User allows the Master User to add, delete, and modify user rights as well as add additional source/activation keys.

Select File -> Add New User... (fig. 29a). A "Welcome to USAePay Charge" window will be displayed. This is the same window that was displayed when starting the software for the first time. Here you will see two (2) options, "Add New Install Key" and "Add New Install Key" (fig. 29b).

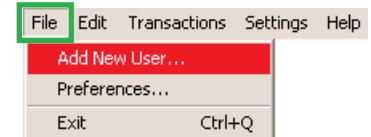


Figure 29a

Step 2.

INSTALL KEY¹: Enter the 16 alpha-numeric activation key (fig. 29c).

NOTE: The activation key should have been provided to you by your MSP (Merchant Service Provider). Once a key has been activated, it cannot be re-entered.

LOCATION NAME^{1,2}: Enter a name that references transactions from the software (fig. 29c).

NOTE: If installing Retail Charge software on multiple computers, use a unique location name for each copy of the software (eg: Store1, Store2, PC1, PC2). By entering a unique name, it will be easier to run specific reports and assign fraud modules to each software.

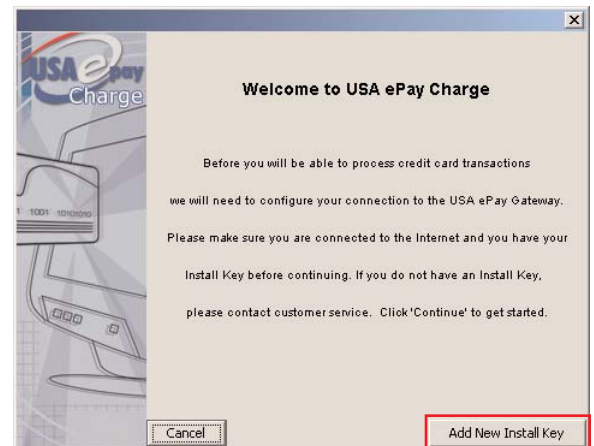


Figure 29b

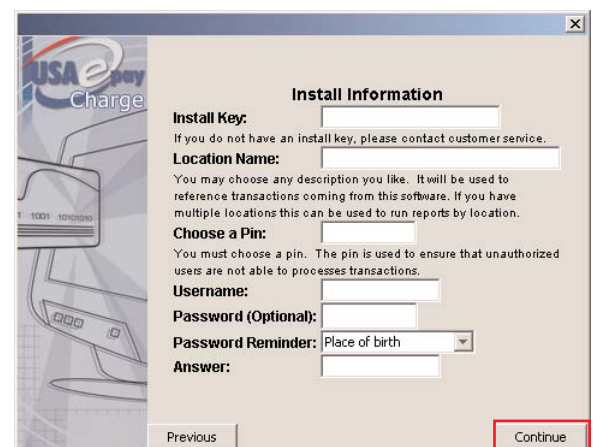


Figure 29c

1 - Optional 2 - Recommended 3 - Mandatory

SECTION 29

Add New Install Key - Cont.

Step 2 cont.

CHOOSE A PIN¹: By entering a unique pin, you are ensuring that unauthorized personnel will not be able to process any transactions (fig. 29d).

NOTE: *The pin should be not less that 4 digits*

USERNAME¹: Enter a username that will be associated with the PIN (fig. 29d).

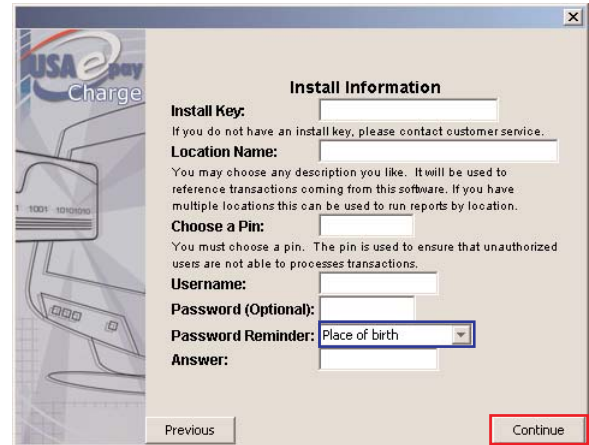


Figure 29d

PASSWORD (Optional)^{2,3}: A password can be assigned for each user (fig. 29d).

PASSWORD REMINDER³: Drop down the menu and select a reminder question (fig. 29e).

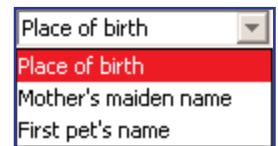


Figure 29e

ANSWER^{2,3}: Enter the answer to "Password Reminder" (fig. 29d).

Step 3

When all the activation information has been completed, click the "Continue"  button.

1 - Mandatory, 2 - Recommended, 3 - Optional