

EPASS PAY

Powered by FULLSTEAM

What is EPASS Pay?

- Embedded payment processing in EPASS and Mobile Tech
- Level 2 and 3 support
- Reporting within EPASS
- Fast and Secure
- A variety of credit card terminals available
- “Form Keyed” transactions for card not present / phone transactions
- Card on File – PADSS compliant
- Non-payment signature capture
- Click to Pay (email & text) payment links
- EPASS Pay Mobile (coming soon!)

EPASS Pay Terminals



Ingenico
Lane 7000



Ingenico
Move 5000



Ingenico
Lane 3600



PAX
A920 PRO



PAX A77



Magtek
tDynamo



Magtek
iDynamo 6



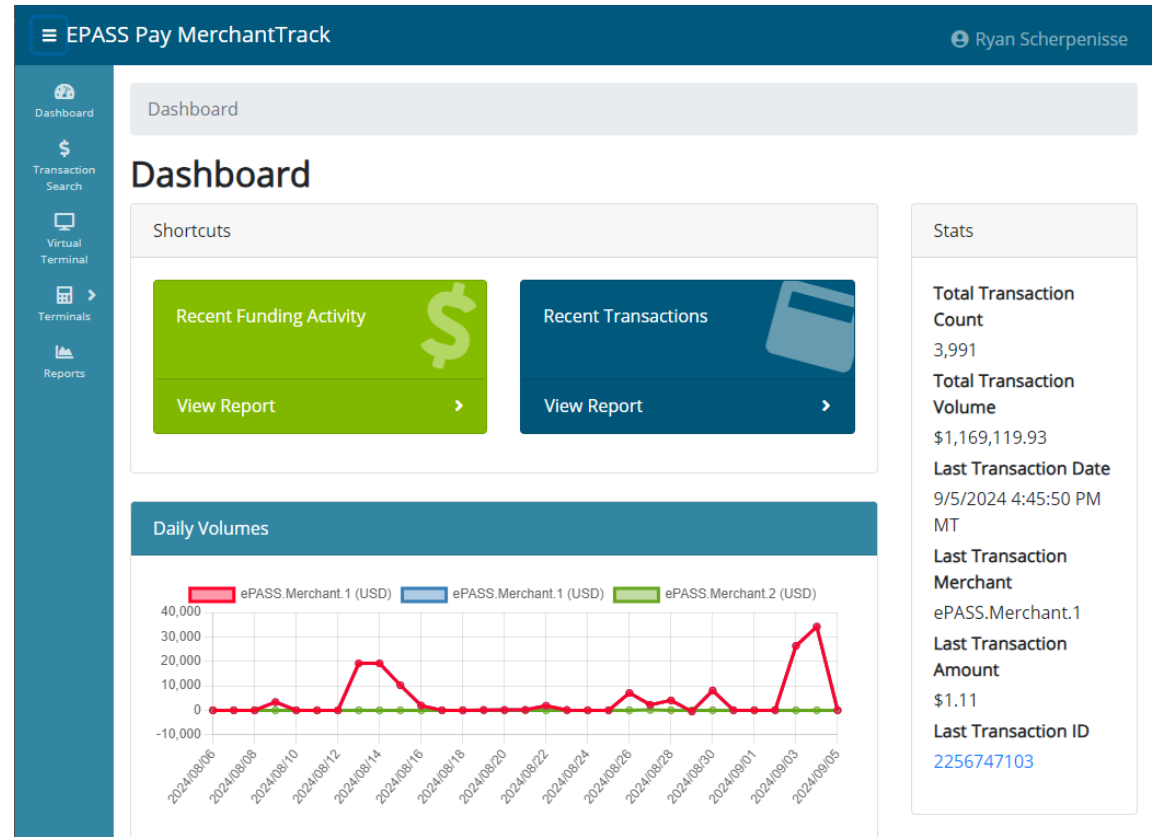
Ingenico
Link 2500

Security and Fraud prevention

- Security Metrics PCI protection for merchants
- P2PE terminals (point to point encryption)
- AVS alerts (address verification)
 - New security coming soon – prevent users from continuing if there is an AVS mismatch
- Risk Shield (coming soon!)
 - For card not present transactions – help assess the risk associated with each transaction to make informed decisions
 - Utilizes Visa's Decision Manager algorithm leveraging a vast database of transaction history
 - Offers a score of 1 to 100 which indicates the likelihood of fraud, including a recommended action (accept, review, decline)

Merchant Track

- Built-in reporting within EPASS
 - Funding Summary
 - Transaction Reports
 - Chargeback Reports
 - Deposit Statements
 - ACH Reports
- Transaction Management
 - Search and view details of transactions
 - Print Receipts
 - Virtual Terminal / Void / Refund capabilities



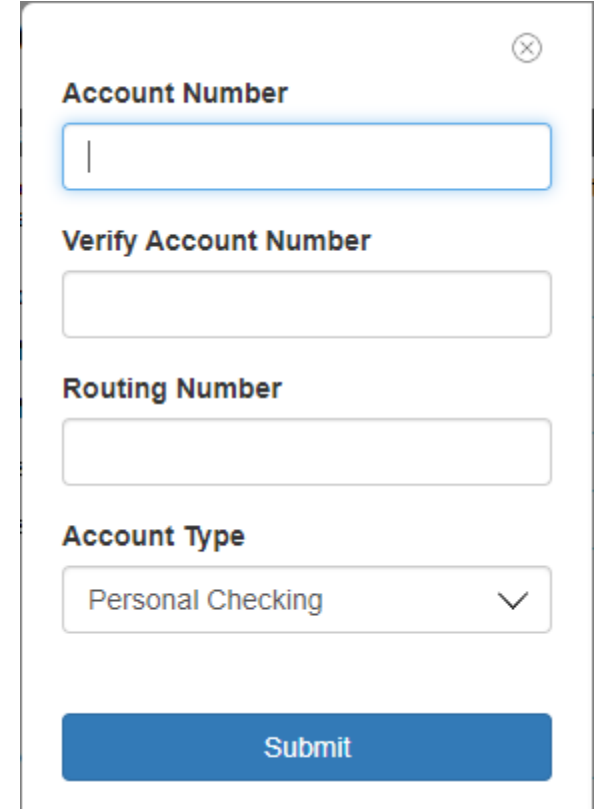
New Updates in EPASS

- New Credit Card terminals / pinpads
- Upcharge support
 - Including refunding upcharge (optional)
- Improved receipt printing
- “Cash” customers
- Faster processing
- Credit Card Fee Reconciliation
- Gift Cards (currently being explored)

ACH

- ACH = Automated Clearing House
 - An electronic money transfer between bank accounts
 - Also know as “PAD” or Pre-Authorized Debit
- In EPASS you can enter bank account details
- Can be “saved on file” like a credit card
- **IMPORTANT** – be sure to have a signed agreement
 - If there is a dispute they will ask for it
 - Attach to the invoice or customer in EPASS

[ACH setup and usage guide](#)



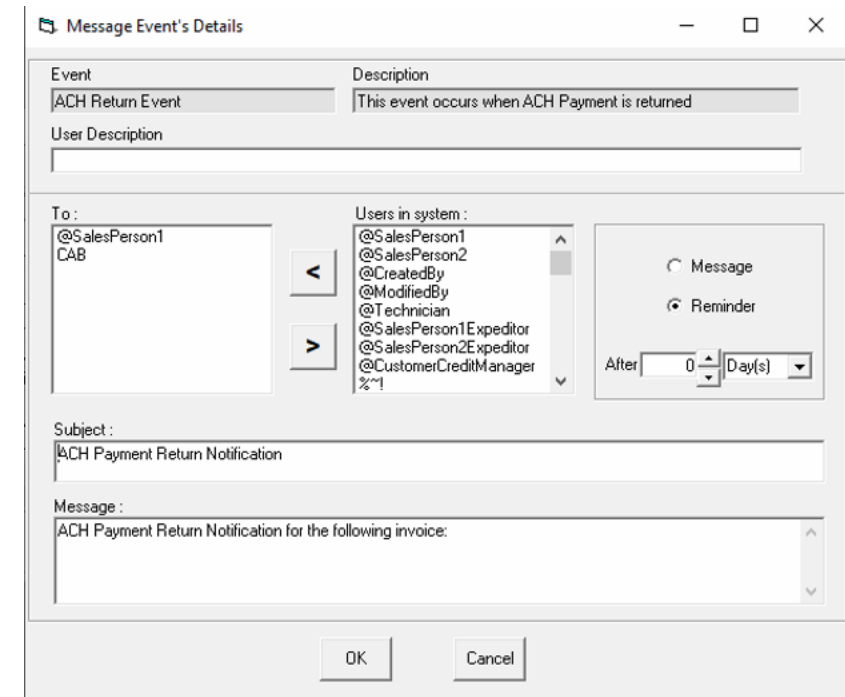
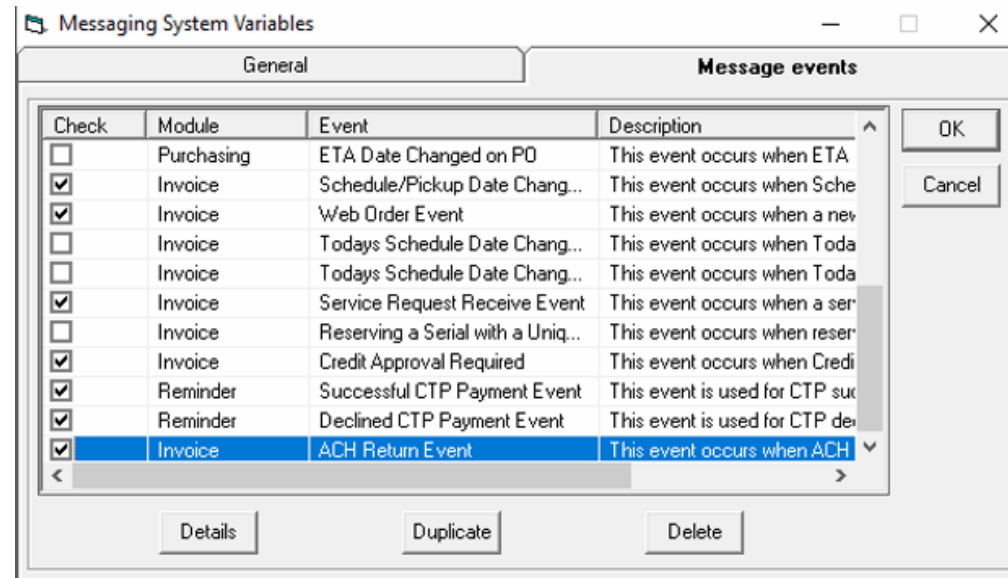
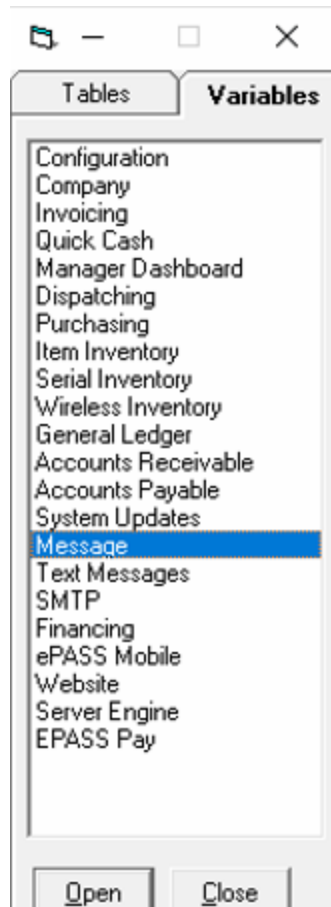
A screenshot of a web form for setting up an ACH account. The form is enclosed in a light gray border with a close button (X) in the top right corner. It contains the following fields:

- Account Number**: A text input field with a blue border and a vertical cursor.
- Verify Account Number**: A text input field.
- Routing Number**: A text input field.
- Account Type**: A dropdown menu with "Personal Checking" selected and a downward arrow.
- Submit**: A blue button with white text.

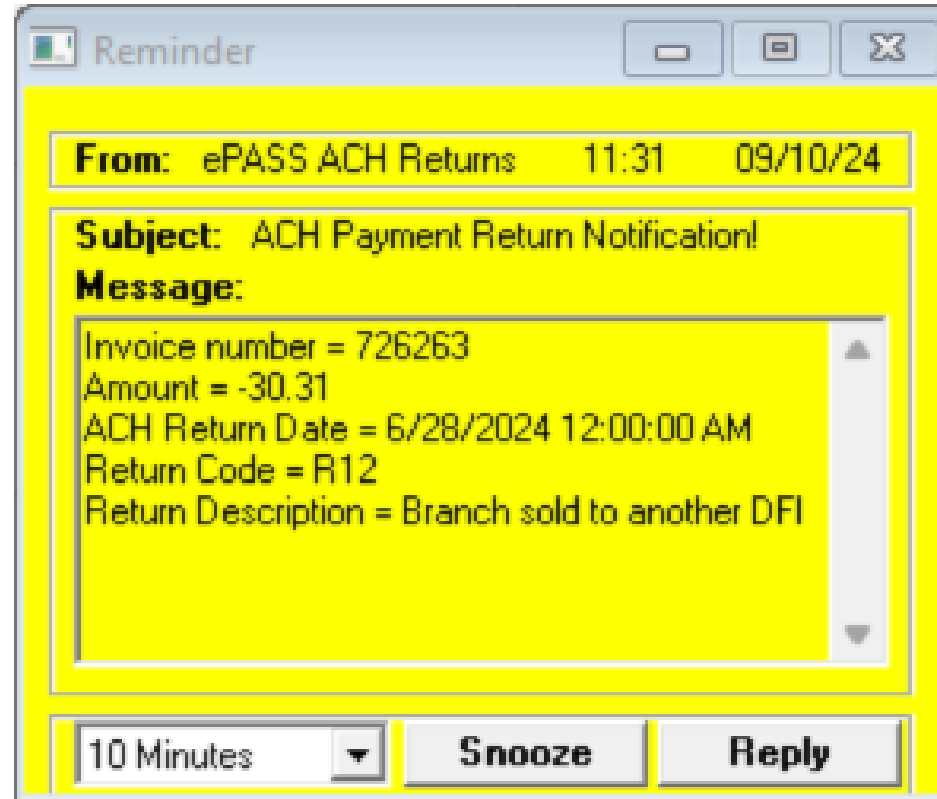
ACH Returns

- Detects ACH Returns
- Notifies recipients via EPASS Messaging
- Checks in with the payment processor every hour
- Frequency can be changed.

ACH Returns – Messaging Event



ACH Returns – EPASS Reminder











Click To Pay

Feature Highlights

What is Click To Pay

- Cloud hosted payment processing portal 
- PCI-DSS compliant and secure technology 
- Highly scalable 
- Personalized, convenient payment experience 
- Real time integration with EPASS – Payment visible in EPASS within seconds 
- Payment notifications via messages/reminders 

What is Click To Pay



Verify Your Identity

Last Name or Company Name

Joseph

Invoice number

CI00009682

Submit

Amount Paying (\$)

2738.00

Pay with credit card

Name on Card

Joseph S

Card Number

5454 5454 5454 5454

Cvv

222

Expiration

6

2034

Zip

74133

Privacy Policy

By continuing, you agree to our [Privacy Policy](#) and consent to the use of your transaction information for processing this transaction and for fraud and risk management.

Pay \$2738.00



Invoice

Invoice number	CI00009682
Invoice Date	2019-03-06
Invoice Total (\$)	2917.90
Balance (\$)	2738.00

View Invoice



Contact

Email	contact@andersor
Phone	1234567890

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What is Click To Pay – Mobile view

Amount Paying (\$)

 1292.67

Pay with credit card

Name on Card

Card Number

Cvv

Expiration

Zip

Privacy Policy


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 Pay \$1292.67




Invoice

Invoice number	C100022631
Invoice Date	2022-04-24
Invoice Total (\$)	1589.96
Balance (\$)	1292.67

[View Invoice](#) 

Contact

Email	contact@andersons-epass.com
Phone	1234567890

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What is Click To Pay

✔ Your payment was processed successfully!

You can print the receipt for your record.

**The
Andersons®**

R&D

1331 E St Peter Street
New Iberia, LA 70560
Phone: 337-364-0495

** TRANSACTION RECORD **

Date/Time (UTC)	2024-08-30 11:00:57 PM
Invoice#	RS00000170
Payment Method	Mastercard
Card Number	*****5454
Payment Location	Default
Auth Code	183045
Entry Context	WebConsumerInitiated
Entry Method	ManualEntryCardNotPresent
Payment Ref	240830225958517079014416698707
Total Amount	\$4782.72





APPROVED - THANK YOU

-- IMPORTANT --
RETAIN THIS COPY FOR YOUR RECORDS
-- CARDHOLDER COPY --

Print

Done

What is Click To Pay

- Requires a simple browser to access  
- Integrable in your website as an iframe 
- Accessible via a custom EPASS generated link to your website <https://andersonsappliance.com/click-to-pay>
- Also accessible directly via a custom EPASS generated link <clicktopay-stage.epass.software/epass?tn=005abcd0-1234-5678-9abc-abc0abc0ab99>
- Customizable look & feel 

Secure Access

- User Authentication
 - Manual
 - Automatic via EPASS generated custom link
- Customizable Authentication fields
 - Default fields
 - *Customer Last Name*
 - *Invoice Number*

Click To Pay – Salient Features

- Ability to request specific amount for an invoice
- Restrict max amount payable by credit card per invoice
- Ability to view and download an invoice
- Display sales contact info
- Print payment receipt
- Customizable authentication fields
- Numerous address and CVV verification options
- Choice of color themes to match your website

Prerequisites


- EPASS Software
- Operational EPASS Pay

Click To Pay v1 - Limitations

- Somewhat unattractive user interface
- Pop up screen for entering payment info
- Displayed only Invoice balance
- Could not view/print Invoice prior to payment
- No contact info
- Did not allow to pay more than invoice balance

Click To Pay v1 – Payment flow

1



DEMO APPLIANCE


Verify Your Identity

Last Name or Company Name

Invoice number

Submit

2



DEMO APPLIANCE

Payment Details

Last Name or Company Name

Invoice number

Outstanding Balance (\$)

Amount Paying (\$)

Pay

3



Name on Account

Zip

Card Number

Expiration

CVV

Submit



Privacy Policy

By clicking Submit, you agree to our [Privacy Policy](#) and consent to the use of your transaction information for processing this transaction and for fraud and risk management.

What is new in Click To Pay v2

- Compact and attractive User Interface – No Pop ups
- Invoice and Payment related info on one screen
- Invoice info at a glance
- New Sales Contact info – Email Address and Phone Number
- Two new buttons
 - View Invoice – Opens a PDF invoice and displays in new tab
 - Download Invoice – Downloads and displays Invoice file
- Short Payment Link URL
- Allow Payment Amount > the Invoice Balance
- Lock CTP payments after X declines (coming soon)


Compact and Attractive UI

Amount Paying (\$)


 2738.00

Pay with credit card

Name on Card

Joseph S 

Card Number

5454 5454 5454 5454 

Cvv

222 

Expiration

6 

2034 

Zip

74133 

Privacy Policy

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 Pay \$2738.00



Invoice

Invoice number	CI00009682
Invoice Date	2019-03-06
Invoice Total (\$)	2917.90
Balance (\$)	2738.00

View Invoice



Contact

Email	contact@andersor
Phone	1234567890

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Shorter Payment Link

Click to Pay Payment Link

Invoice #

Bill To Last Name

Expiry Days

Requested Amount

Link

Generate Link

Cancel

Copy

Shorter Payment Link

← → ↻ 🏠 <https://pay.epass.software/2p94k6yt>

Amount Paying (\$)

 1904.00

Pay with credit card

Name on Card

Card Number


Cvv

Expiration

Zip

Privacy Policy


By continuing, you agree to our [Privacy Policy](#) and consent to the use of your transaction information for processing this transaction and for fraud and risk management.

 Pay \$1904.00

**The
Andersons**

Invoice

Invoice number	B00000004
Invoice Date	2023-10-30
Invoice Total (\$)	1904.00
Balance (\$)	1904.00

[View Invoice](#) 

Contact

Email	sales@andersonappliances.com
Phone	4135858544

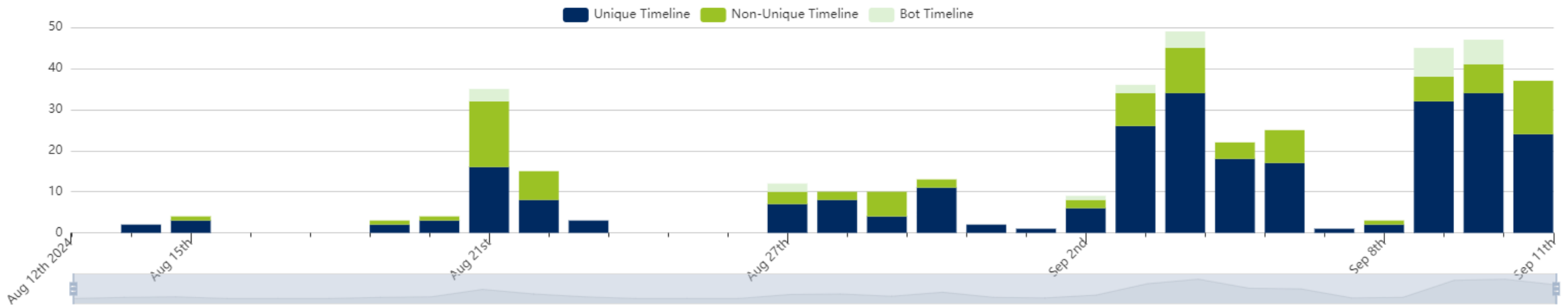
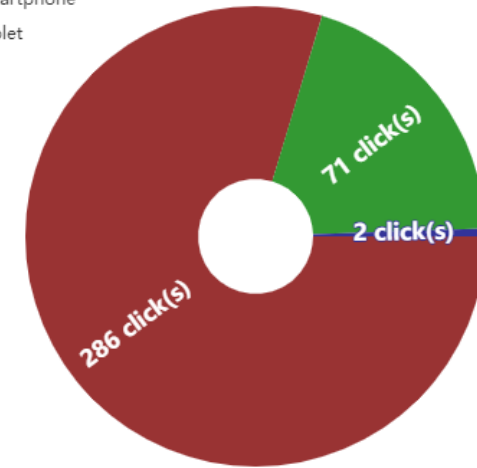
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CTP Usage (in the last month)

- 80% from desktop
- 20% from mobile / tablet

Top Devices

- Desktop
- Smartphone
- Tablet



Demo



