EPASSPAY
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

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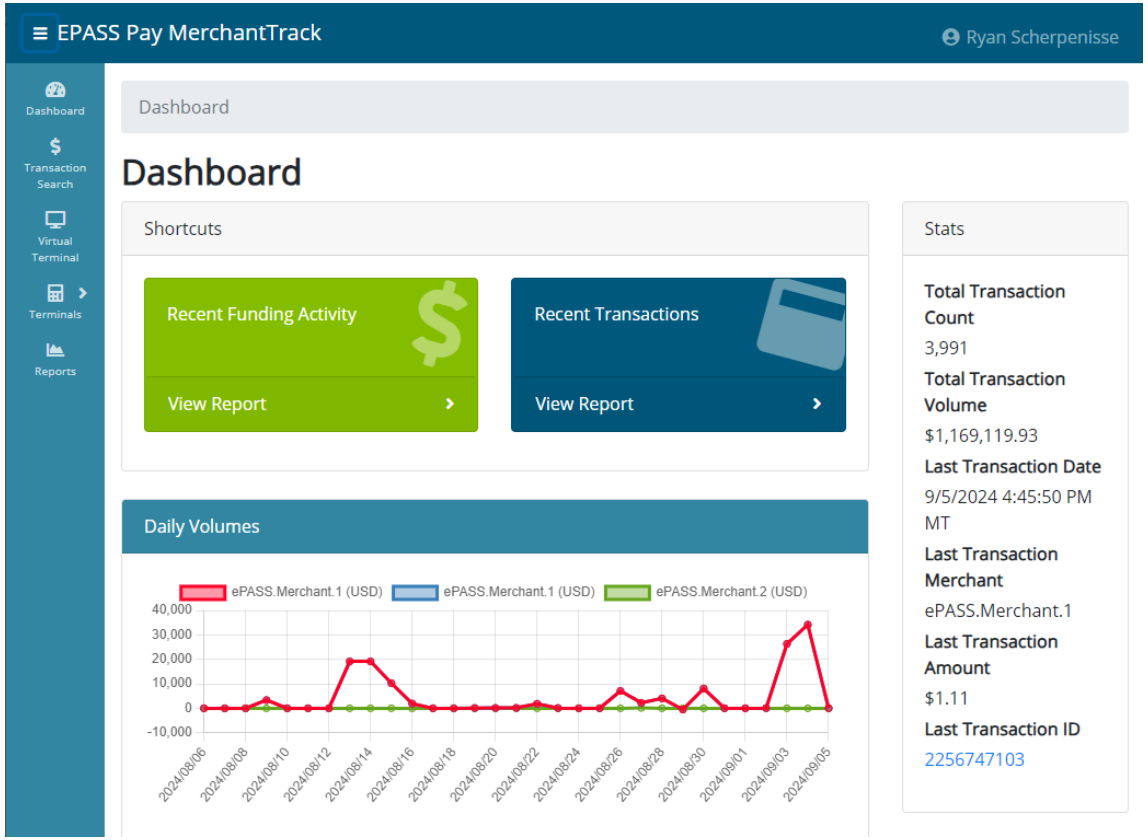
Security and Fraud prevention

- 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



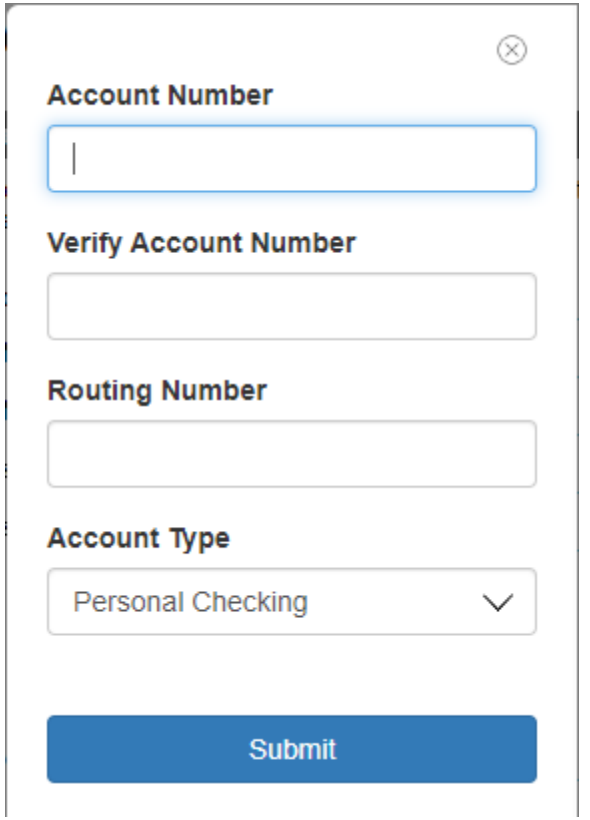
- Transaction Management
  - Search and view details of transactions
  - Print Receipts
  - Virtual Terminal / Void / Refund capabilities

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

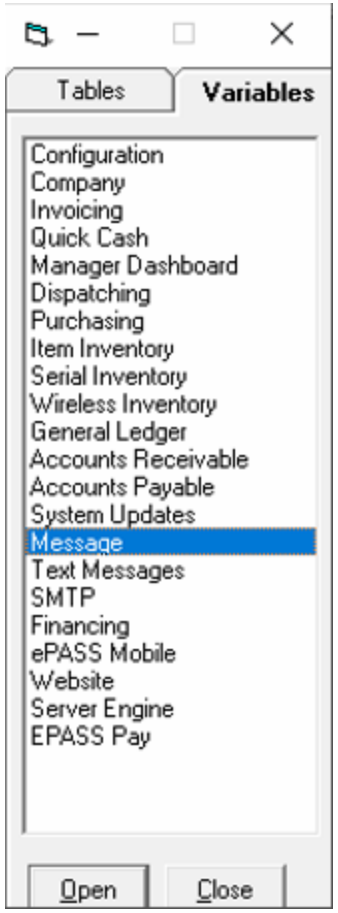


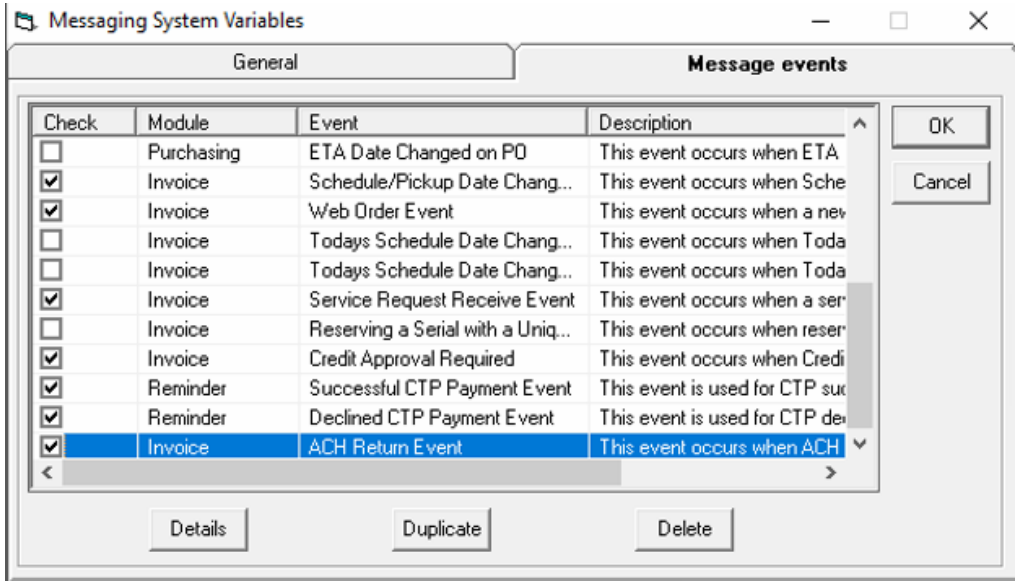
ACH setup and usage guide

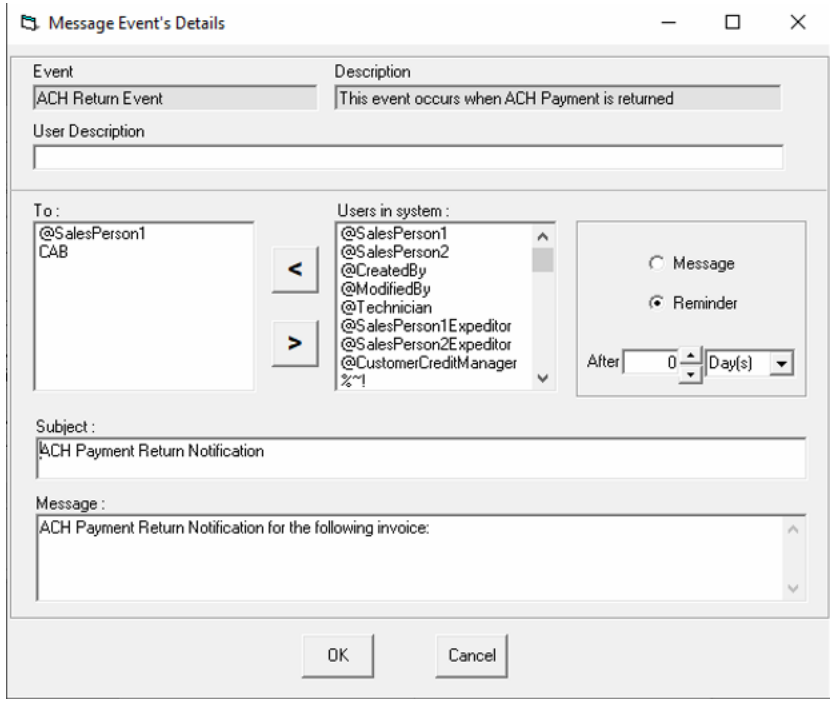
ACH Returns

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

ACH Returns – Messaging Event







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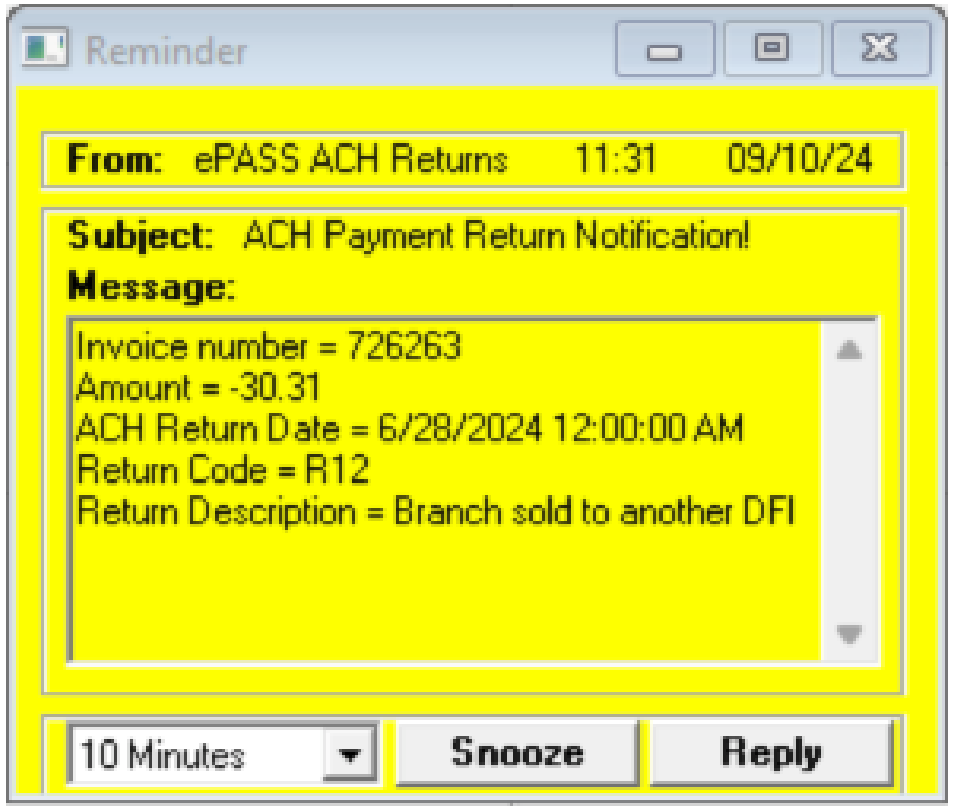
ACH Returns – EPASS Reminder



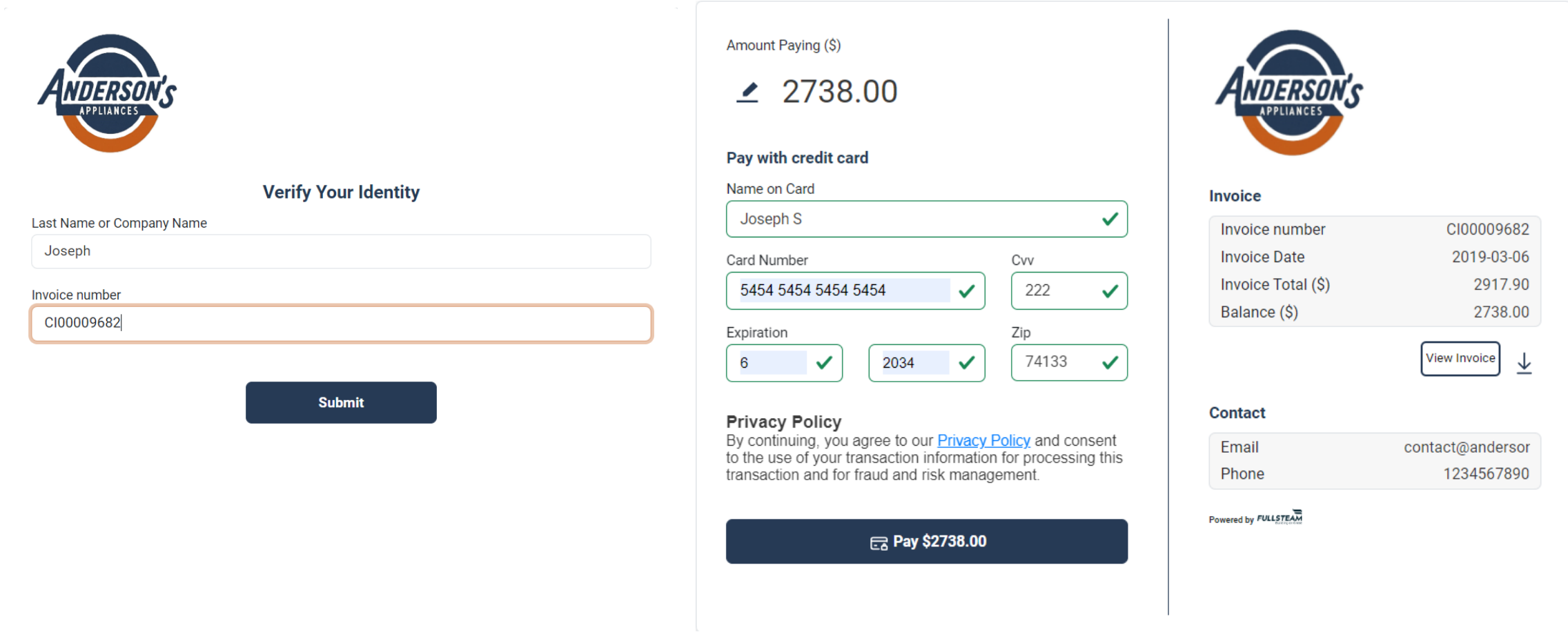
Click To Pay

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



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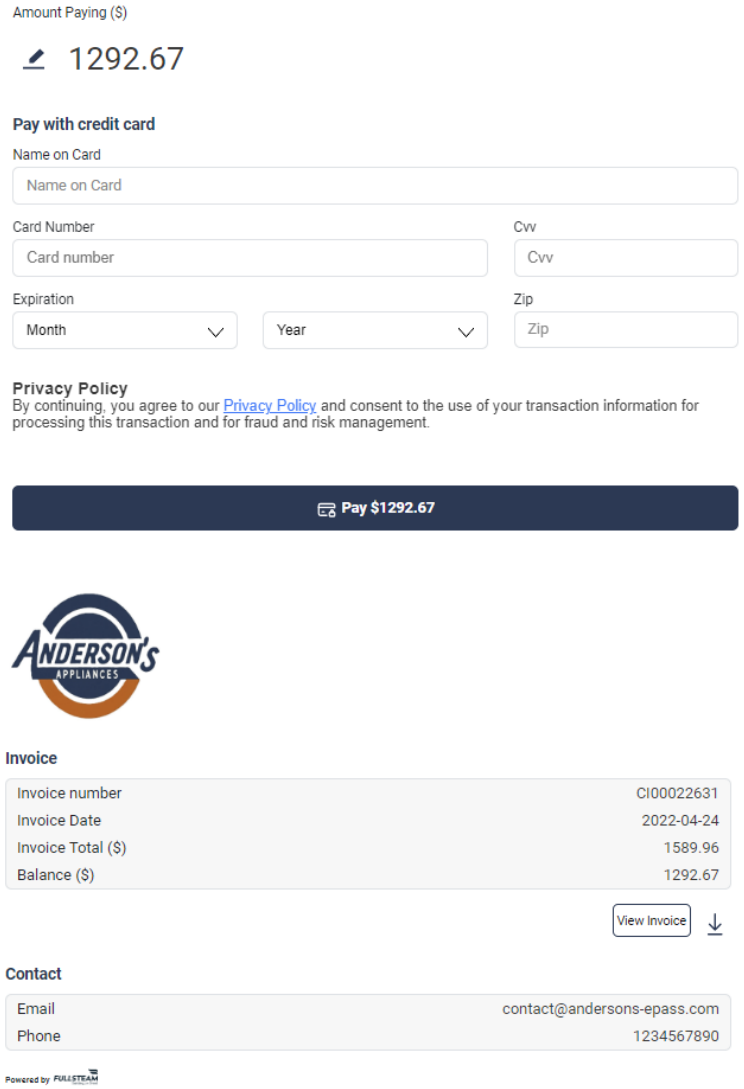
What is Click To Pay – Mobile view



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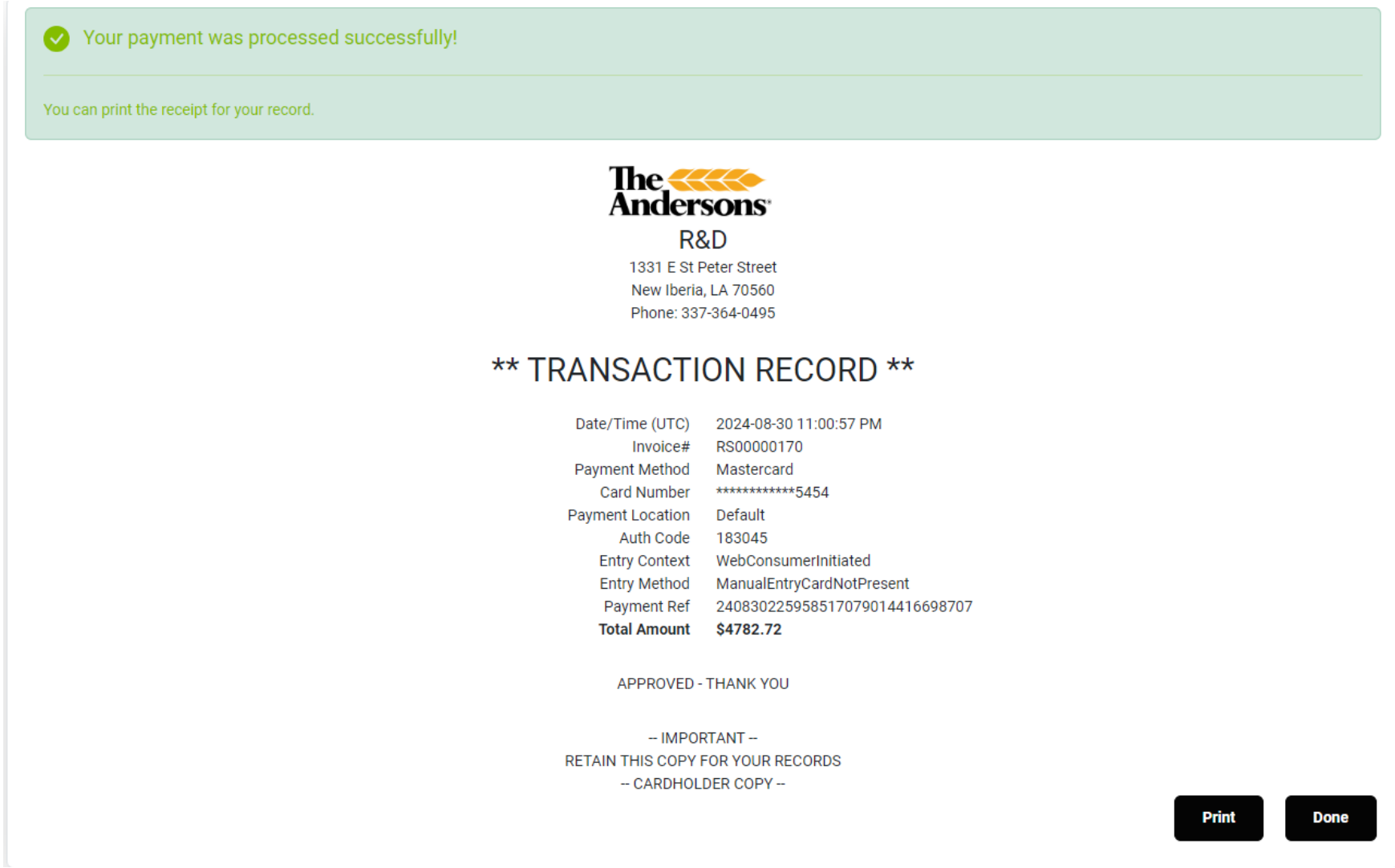
What is Click To Pay



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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

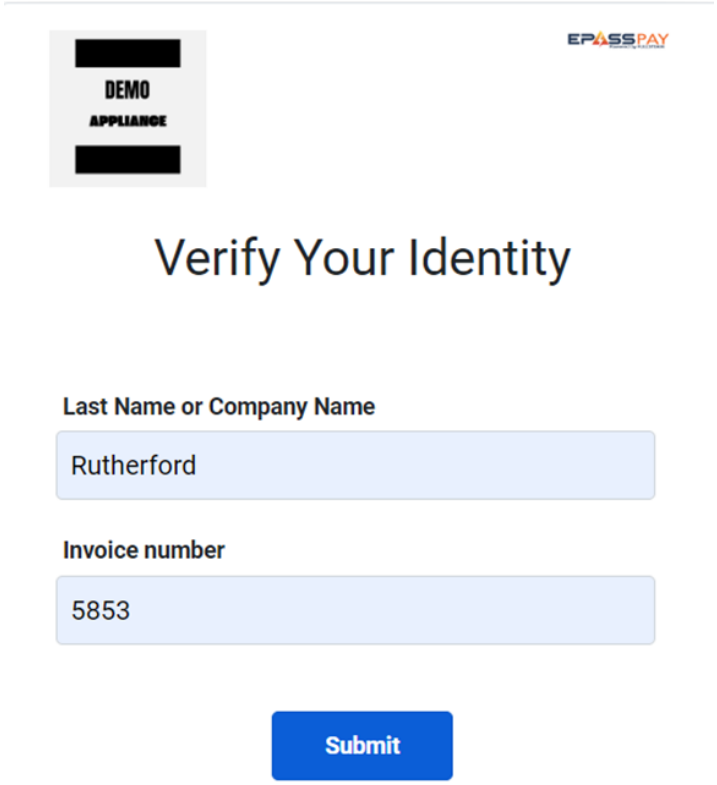
- EPASS Software
- Operational EPASS Pay

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



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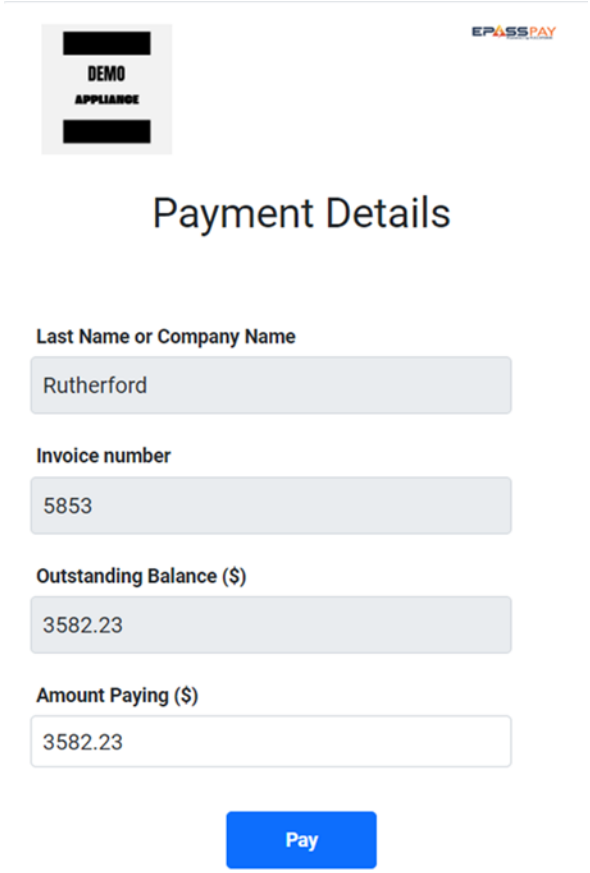

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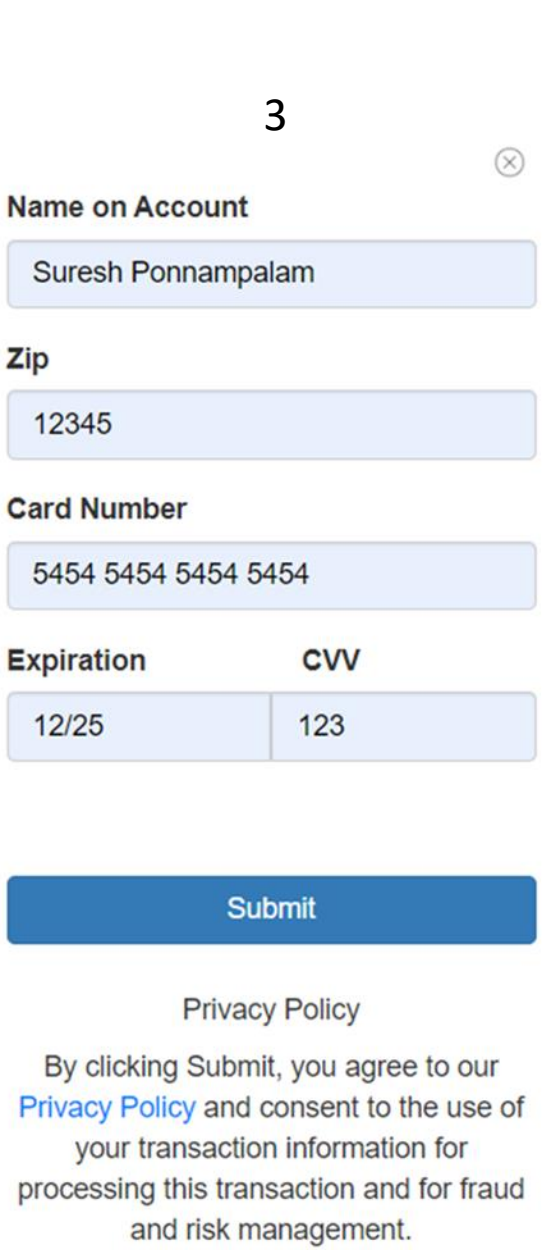

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What is new in Click To Pay v2

- 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

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

ANDERSON'S APPLIANCES

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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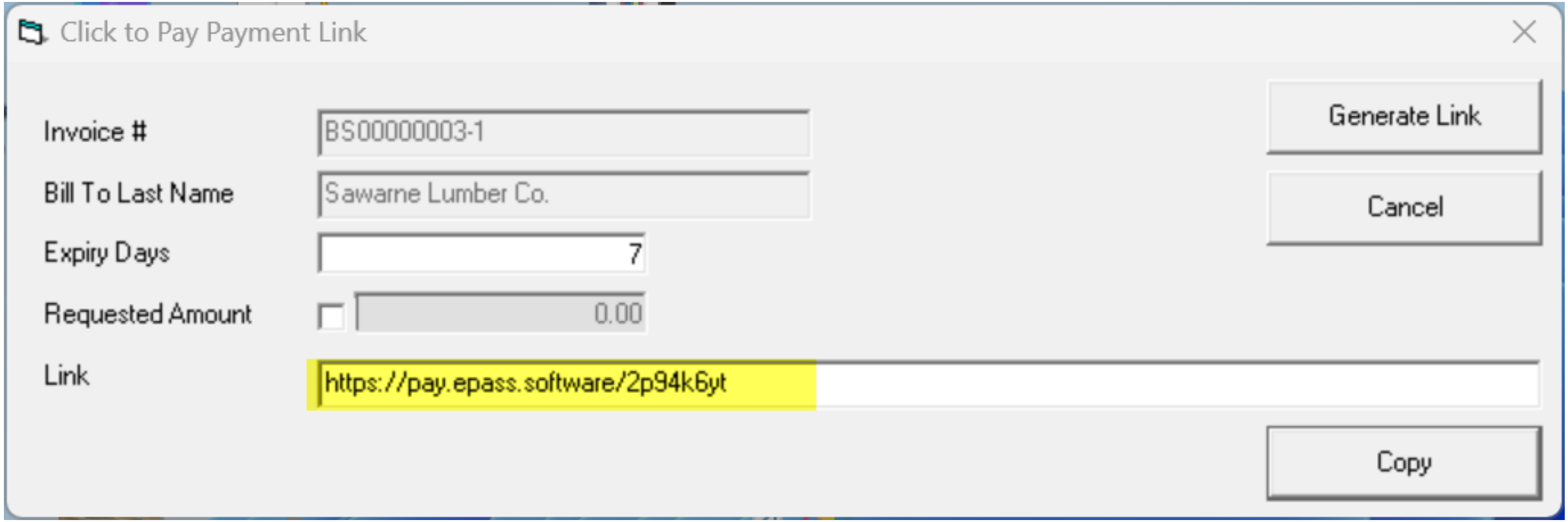
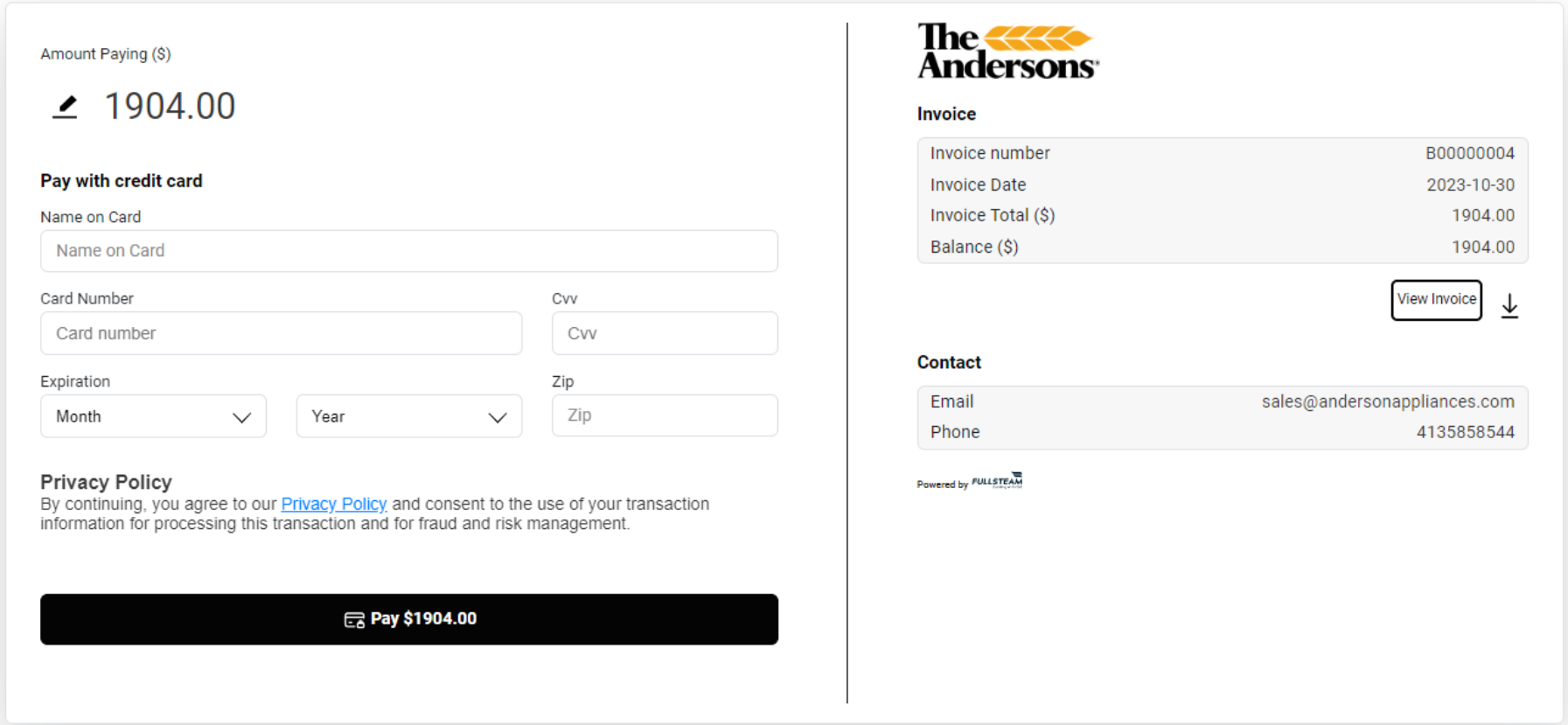
Shorter Payment Link



Shorter Payment Link

https://pay.epass.software/2p94k6yt



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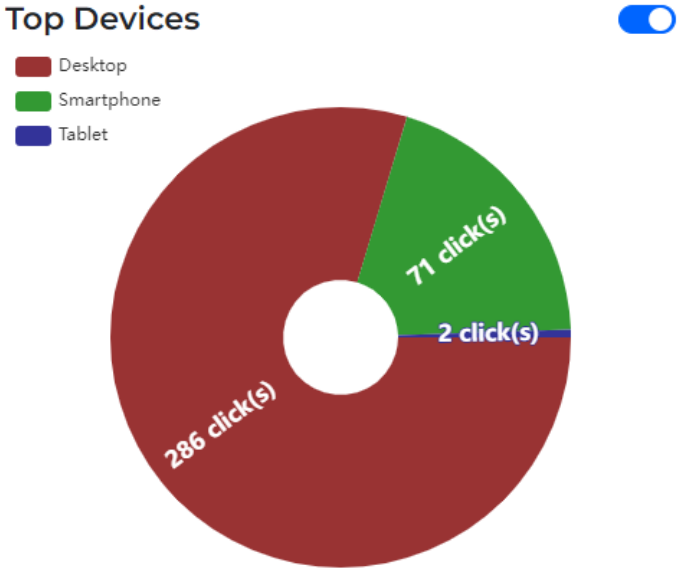
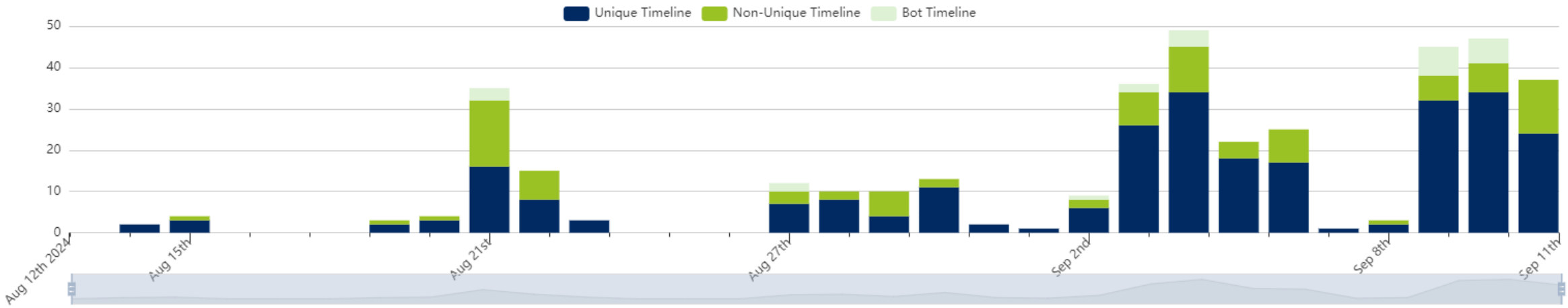
CTP Usage (in the last month)

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





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