Date	August 25, 2024
Subject	EPASS Pay and Click to Pay

Contents

EPASS Pay

Setup

Andersons Appliances signed up with EPASS Pay and received their Merchant ID from Fullsteam. They connected their payment terminals to their network and are now ready to configure their security options.

Terminal Settings
Set up Default PinPad

How do we set up the printing from a terminal?

Security Options

To complete the EPASS Pay setup, you'll need to activate several security options. After the setup, some or all of these security options will need to be activated for each person.

1. Log into EPASS.

2. Go to **Tools** > **System Maintenance**.
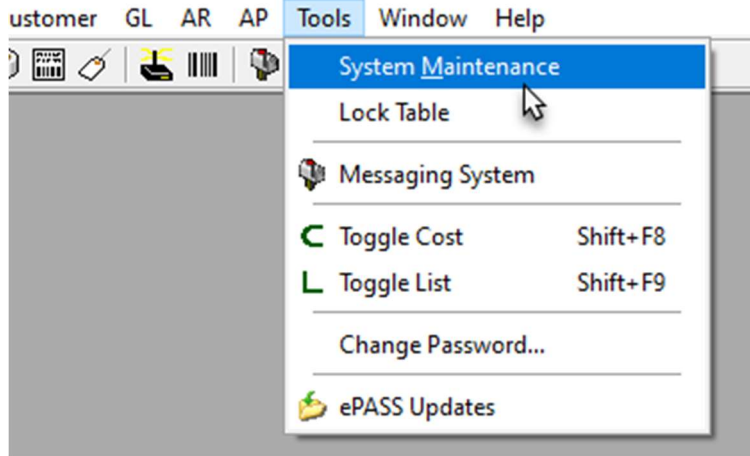
3. On the **Tables** tab, select **User Security**, and then click **Open**.
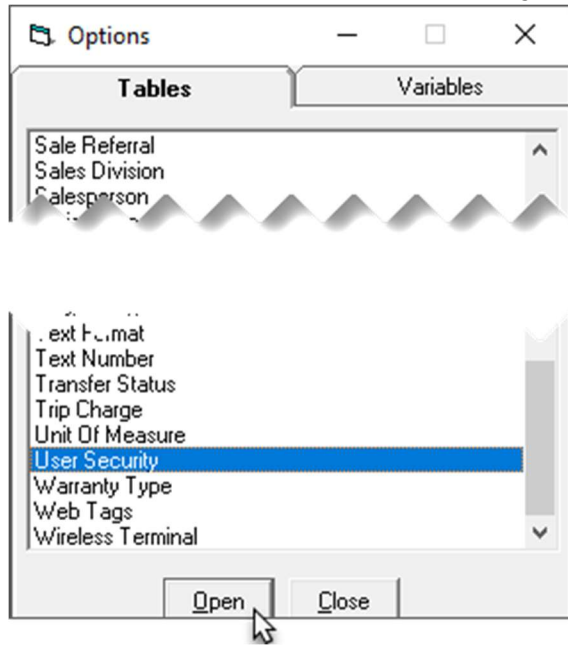
4. Select your account from the list, and then click **Security**.
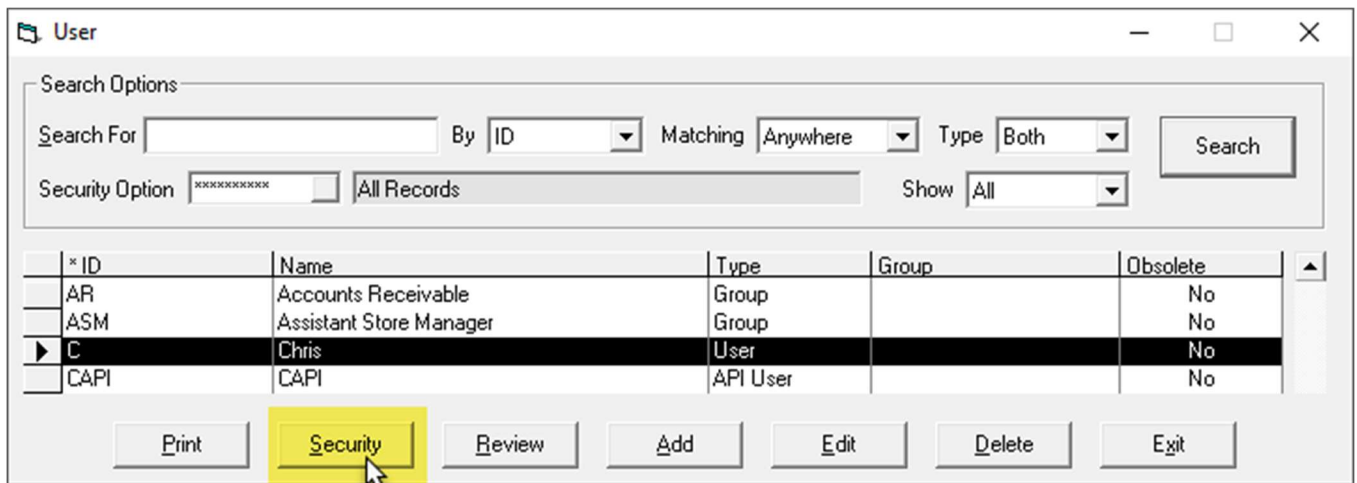
5. In the menu on the left, click EPASS Pay. Select **Merchant Track - All Branches and Merchant Track - Terminal Management**. (The additional security settings are optional and not required to complete the EPASS Pay setup. They can be activated as needed for each Merchant Track user at a later time.) Click OK.
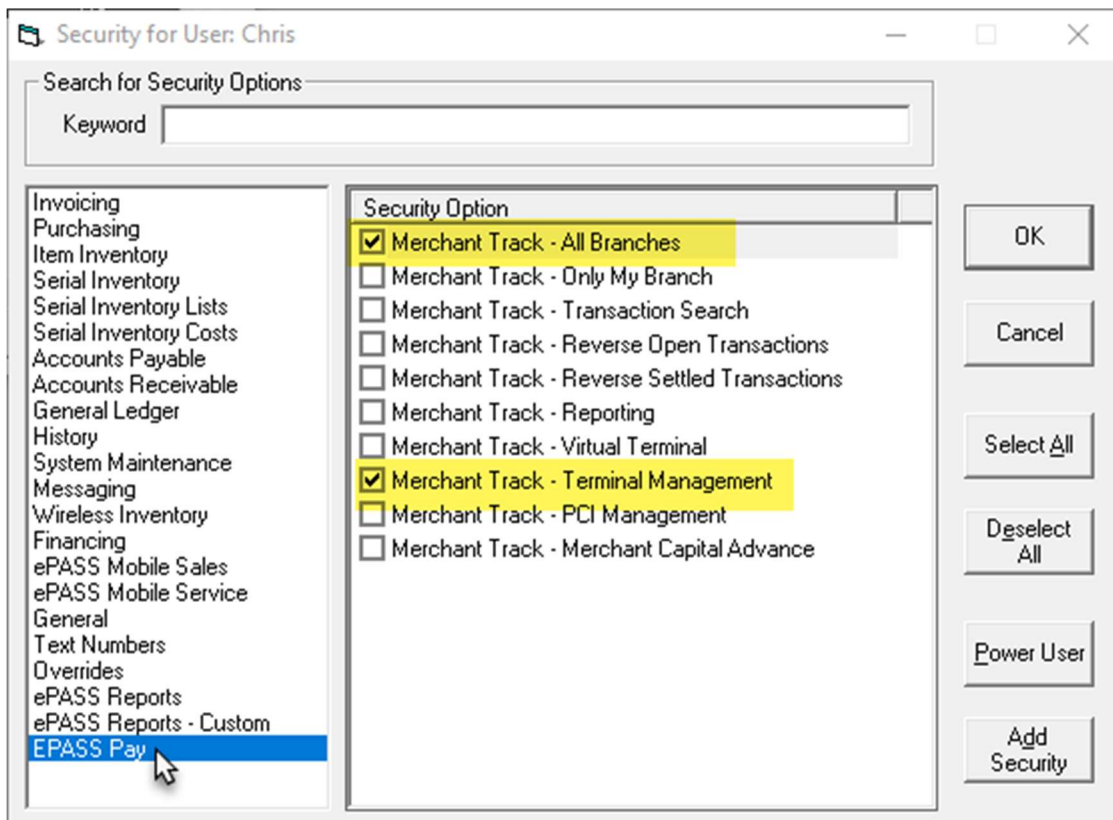
All Branches	Allows access to Merchant Track data for all branches.
Only My Branch	Allows access to Merchant Track for the User's branch only.
Transaction Search	Enables the Search For Transaction feature in Merchant Track.
Reverse Open Transactions	Allows the User to reverse payment transactions that are currently "Open" and not in a batch.
Reverse Settled Transactions	Allows the User to reverse a transaction that has already settled in a batch.
Reporting	Enables the Reports section in Merchant Track.
Virtual Terminal	Enables the Virtual Terminal in Merchant Track. Note: We recommend that you keep the virtual terminal disabled for your staff. Any transactions processed through the virtual terminal are not recorded in EPASS.
Terminal Management	Enables access to the Terminal management screen in Merchant Track.
PCI Management	Currently not used. This option will control access to a feature in a future version of Merchant Track.
Merchant Track - Merchant Capital Advance	Currently not used. This option will control access to a feature in a future version of Merchant Track.

6. Click **Invoicing** on the left menu and enable the highlighted options so that the user can see these options in the entry method drop down list.
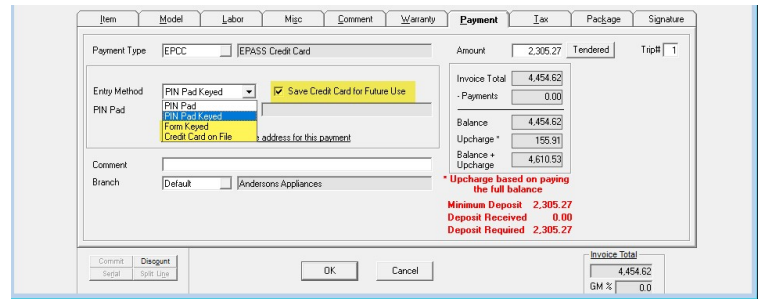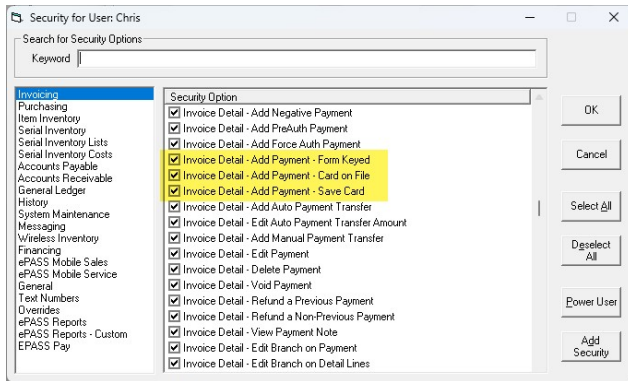
7.   Enable the highlighted security options below in order to complete an integrated refund.
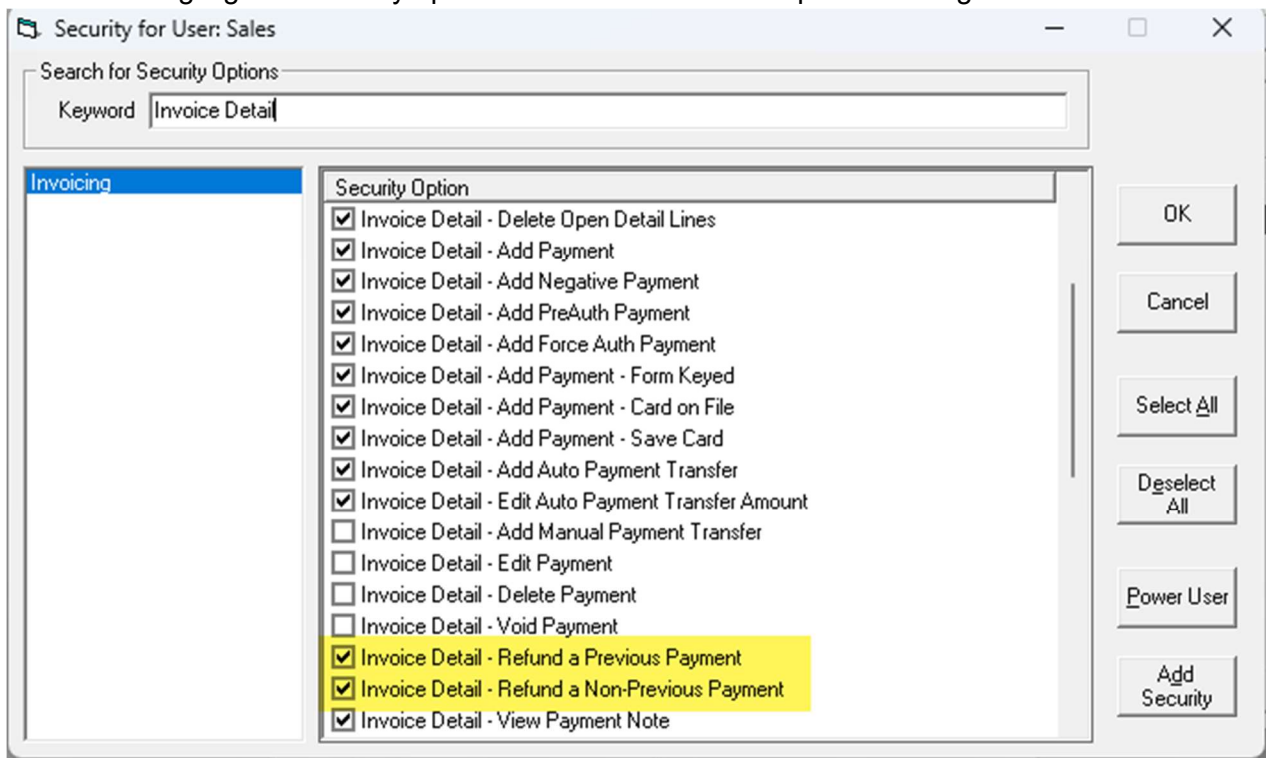
If these options are deselected, you will get the following error message.
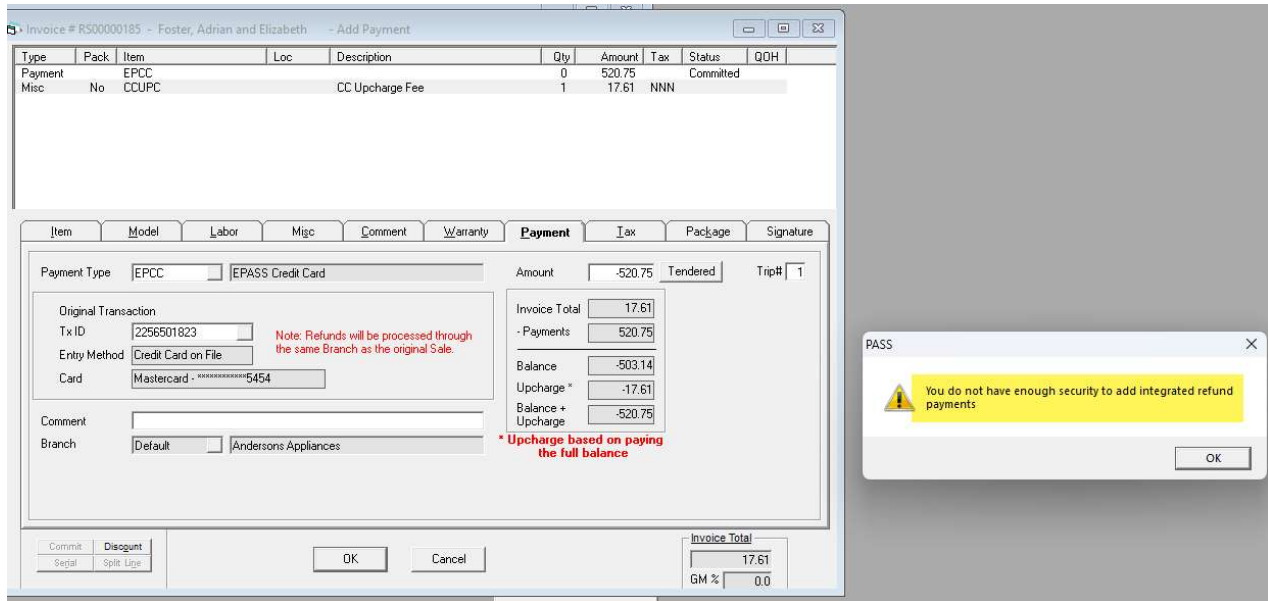
8. Enable the Pre-Auth Security Option in order to add a pre-authorized payment (which is only used to validate the card).
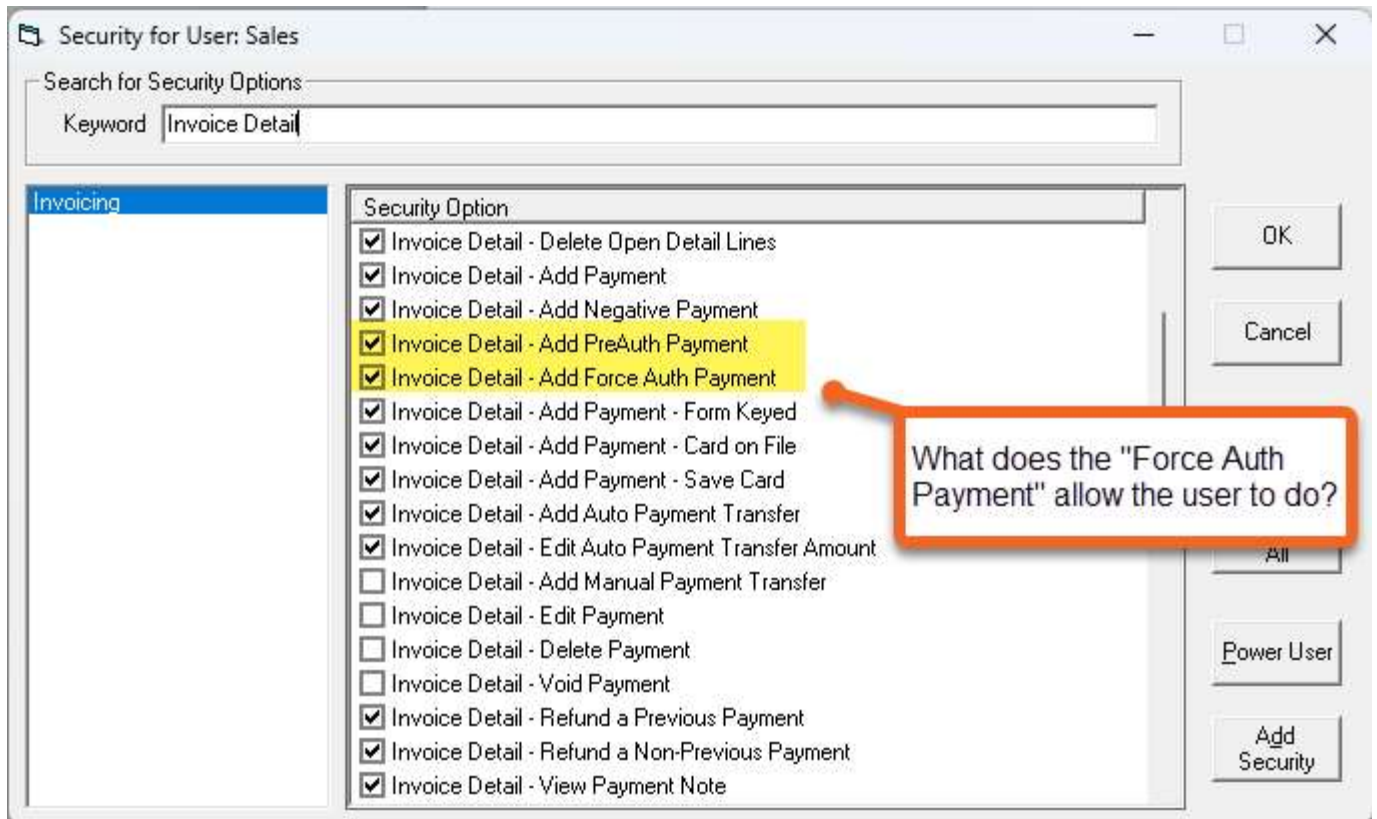
Enter User Information for Merchant Track

Each Merchant Track user will need to enter their name, phone number, email, and the branch associated with their EPASS User profile.

1. In the **User Security** window, select your account and then click **Edit**.

2. On the **Settings 1** tab, in the **EPASS Pay Merchant Track** area, enter your name and a phone number.

3. If the **Email** field is blank, enter your email address.

4. In the **Branch** dropdown, select the branch that you are associated with.

5. Click **OK**.

Customer Setup

Configuring Your "Cash" Customer

You need to make sure that the customer account that you have set up in EPASS for "quick sale" or "cash" transactions is configured for EPASS Pay. This is 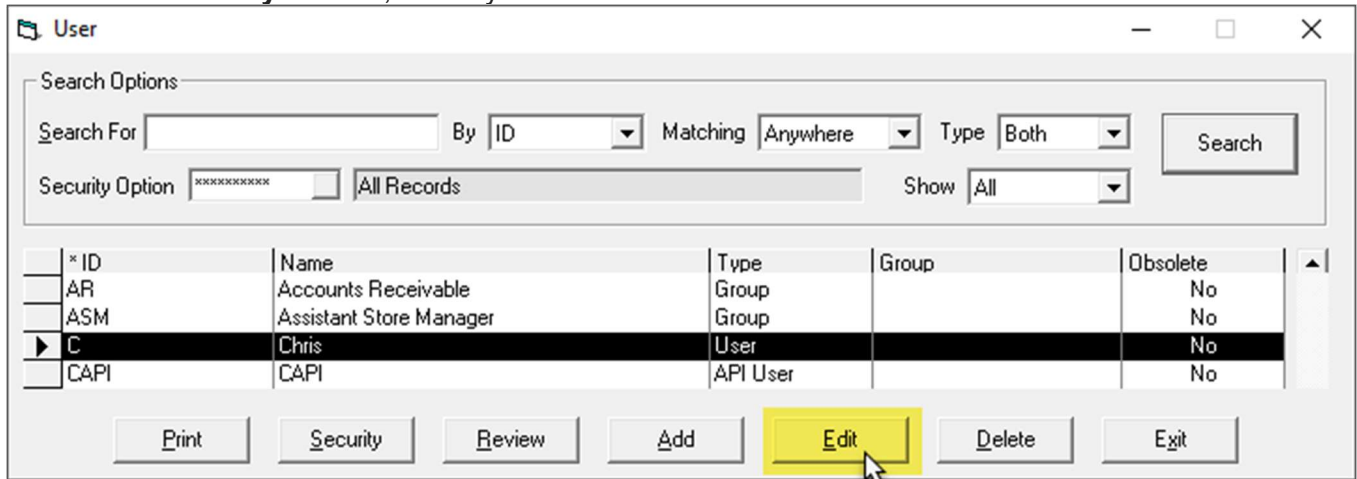necessary so that the address verification procedure is skipped when taking EPASS Pay payments on invoices that use this customer account.

1. Go to **Customer** > **Maintenance**.

2. Search for your "cash" customer, and then click **Edit**.
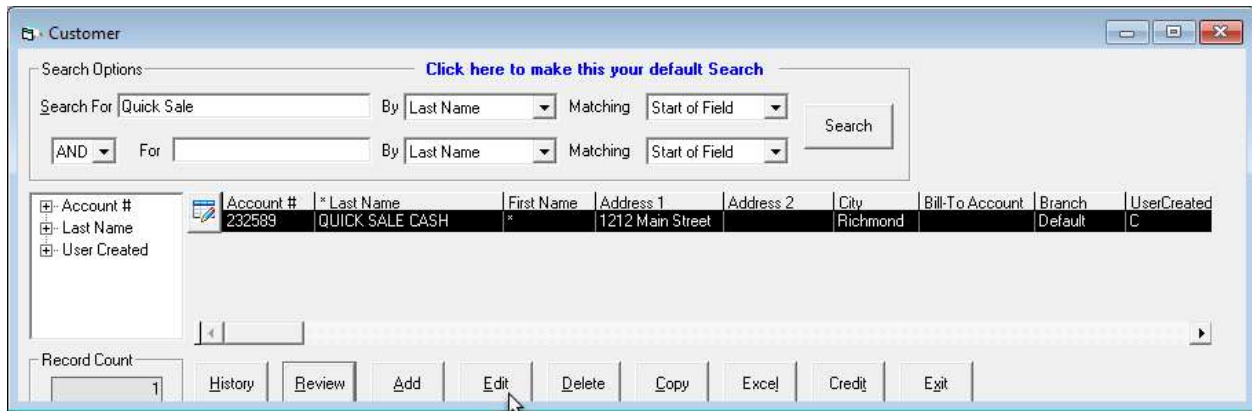
3. Click the **Credit** tab.

4. Select the **EPASS Pay – Cash Customer** checkbox.

5. Click **OK** to close the Customer record.

Note: You cannot use Click to Pay links or save cards on file with Cash Customer accounts.

Configure EPASS Pay Variables (WIP)

1. Go to **Tools** > **System Maintenance**.
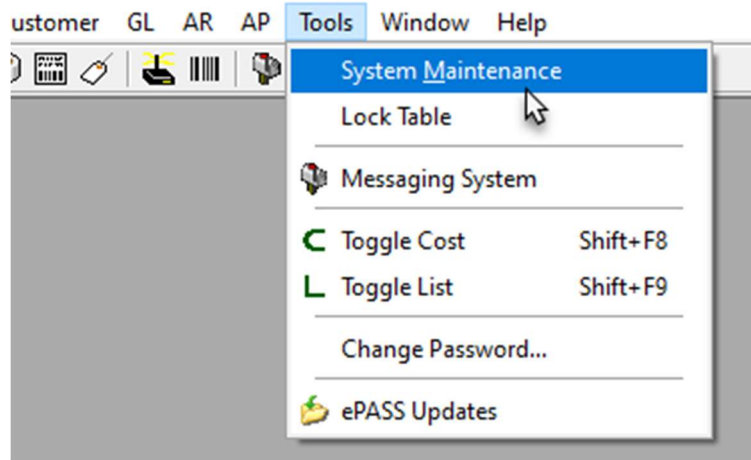
2. Click the **Variables** tab.

3. Click **EPASS Pay**, and then click **Open**.

4. Do the following:

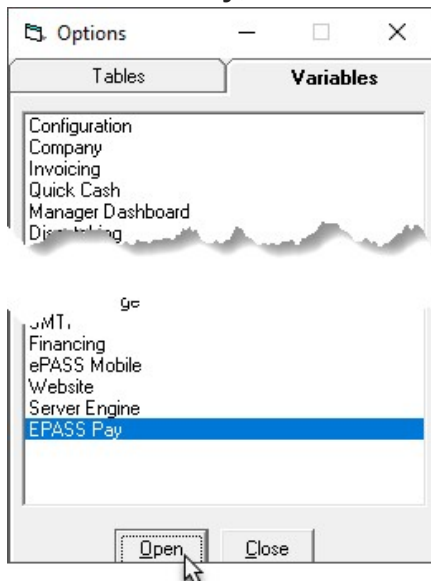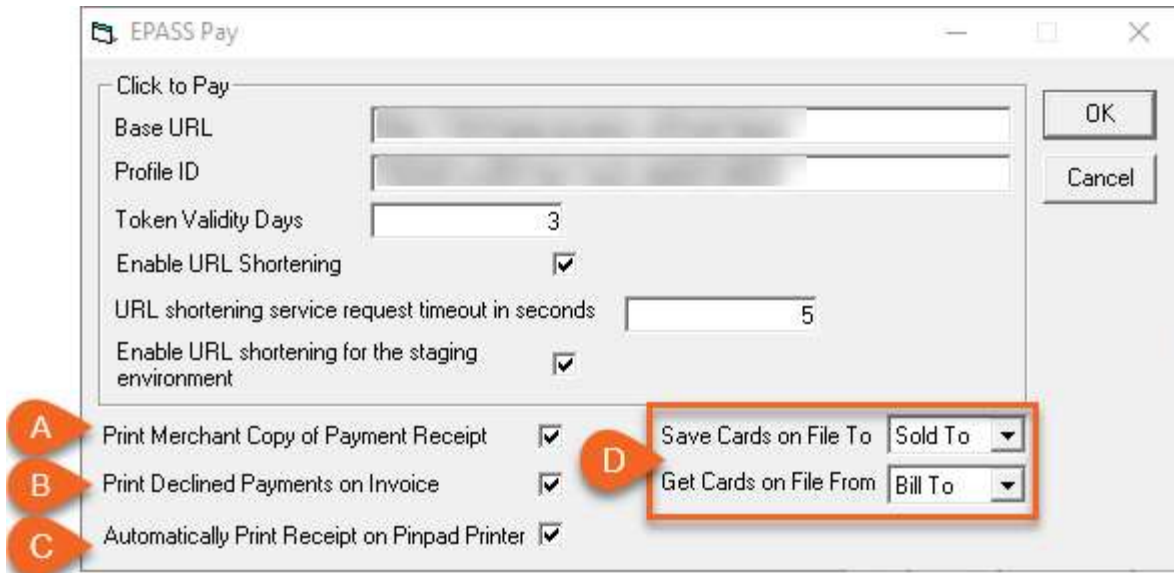|		
A	If you want EPASS to print a merchant receipt as well as the customer receipt after each payment transaction, select the **Print Merchant Copy of Payment Receipt** checkbox.
B	Select this checkbox if you want declined payments to appear on printed invoices.
C	If you're using a PinPad with a built-in printer, selecting this checkbox will print the customer's receipt from the PinPad.
D	By default, credit cards are saved to the customer record that appears in the invoice's **Sold To** field and are recalled from the customer record that appears in the invoice's **Bill To** field. You can change the defaults using the two dropdowns.

Note: EPASS always prints the customer's copy of the receipt.

5. Click **OK**.

Add the Merchant ID

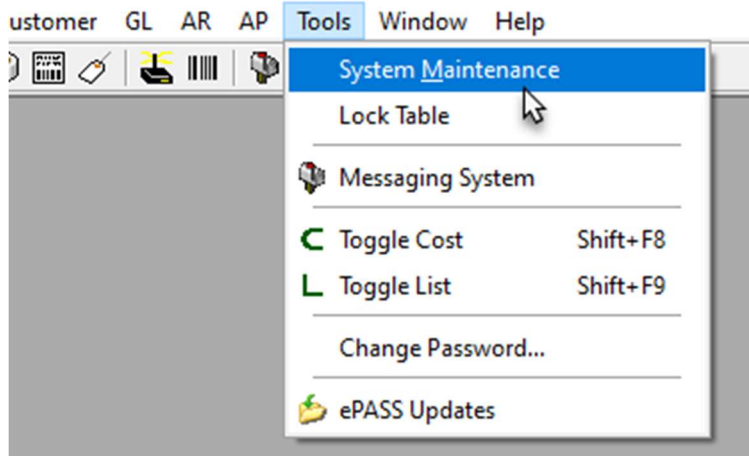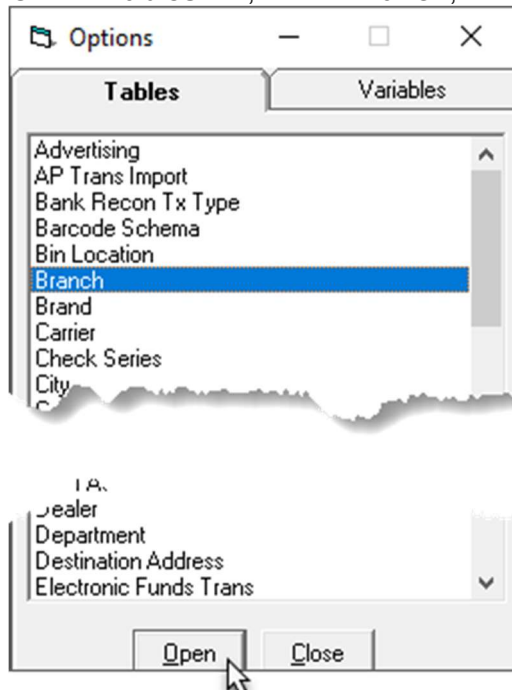The Merchant ID for your branch has been provided by Fullsteam. If you do not have the Merchant ID, contact EPASS support for help.

1. Go to **Tools** > **System Maintenance**.

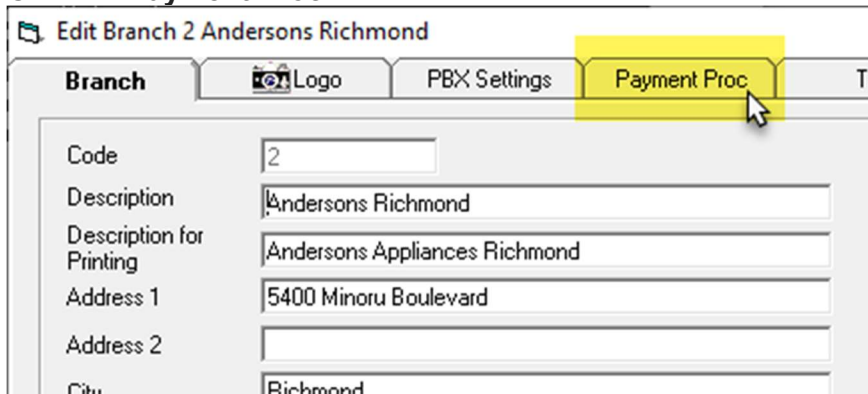2. On the **Tables** tab, select **Branch**, and then click **Open**.

3. Select a branch, and then click **Edit**.
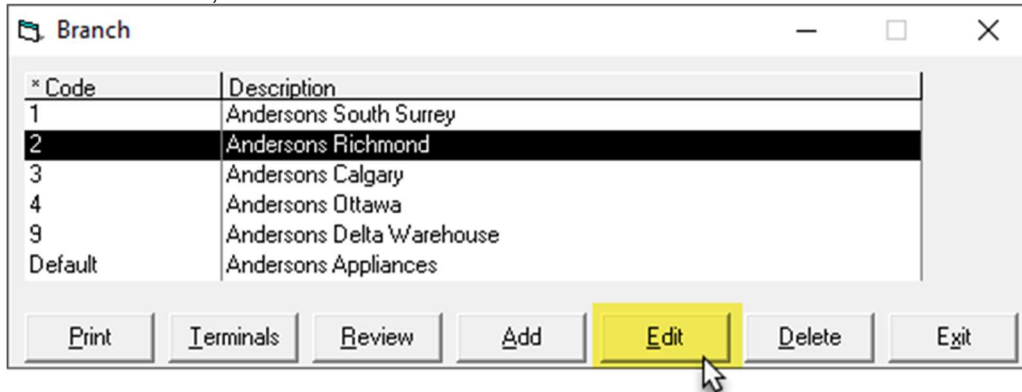
4. Click the **Payment Proc** tab.

5. In the **EPASS Pay** area, enter the **Merchant ID**. You'll notice that there are 2 fields: one for the Credit Card Merchant ID and the ACH Merchant ID. If you are using ACH, you will have a different MID that you will be adding to this field..

6. Before closing this window, continue with the next section.

Activate Payment Terminals

The final step in the setup process is to activate your payment terminals. Make sure to follow the instructions that came with your payment terminals to connect them to your network.

If you have a Move 5000 terminal, follow these instructions to connect it to your wireless network.

To Connect the Move/5000

1. If necessary, power on the terminal by holding down the green Enter key for two seconds.

2. At the terminal home screen, press [0], [0], [0], [1] on the keypad.

3. On the touchscreen, tap WIFI Parameters.
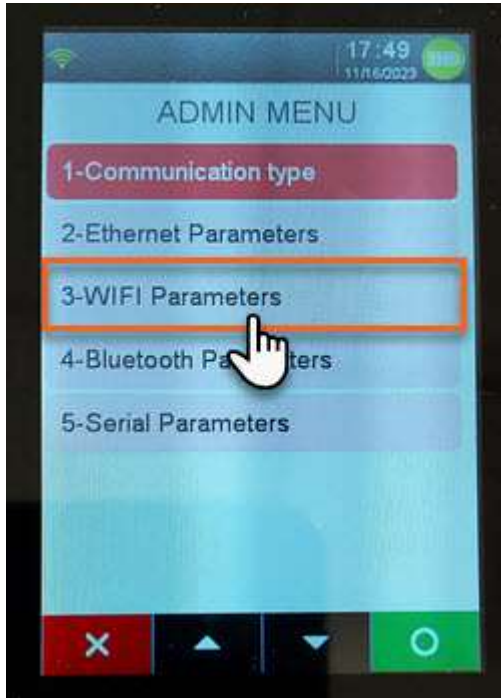
4. Tap Scan Networks.
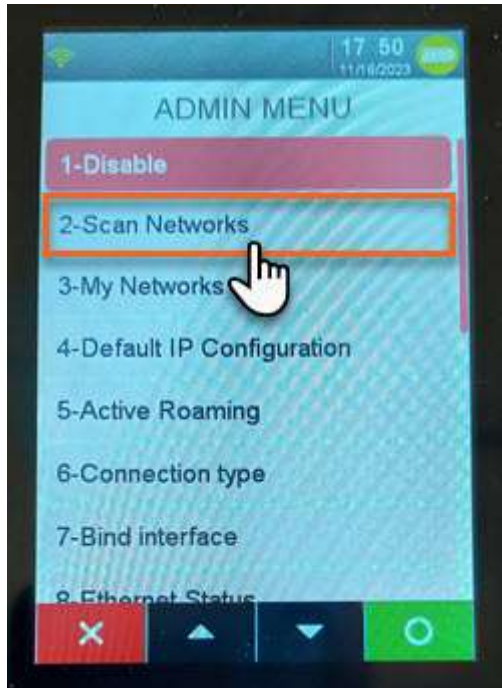
5. Tap your network.
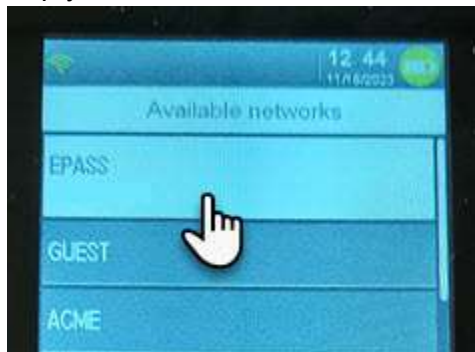
Note: Only Wi-Fi Networks that are password-protected appear in the Available Networks list.

7. Enter the Wi-Fi password and then press the green Enter key.

8. You are automatically taken back to the Terminal's home screen. Wait for at least one minute for the Wi-Fi connection to complete. The Wi-Fi symbol in the top left corner of the screen is orange while connecting and green when connected.

Activating Payment Terminals

1. In the **Payment Proc** tab of the **Branch** window, click **Online Manage**. Merchant Track opens to its Dashboard screen.
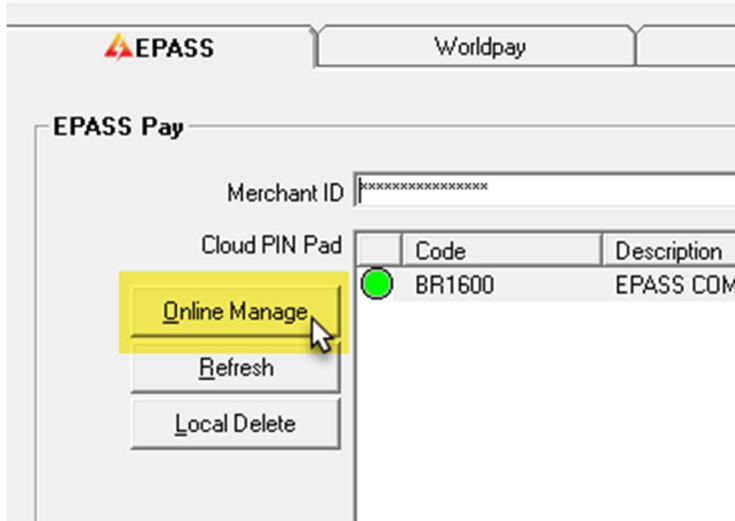
2. In **Merchant Track's** left navigation menu, click **Terminals**, and then click **Activate Terminal**.
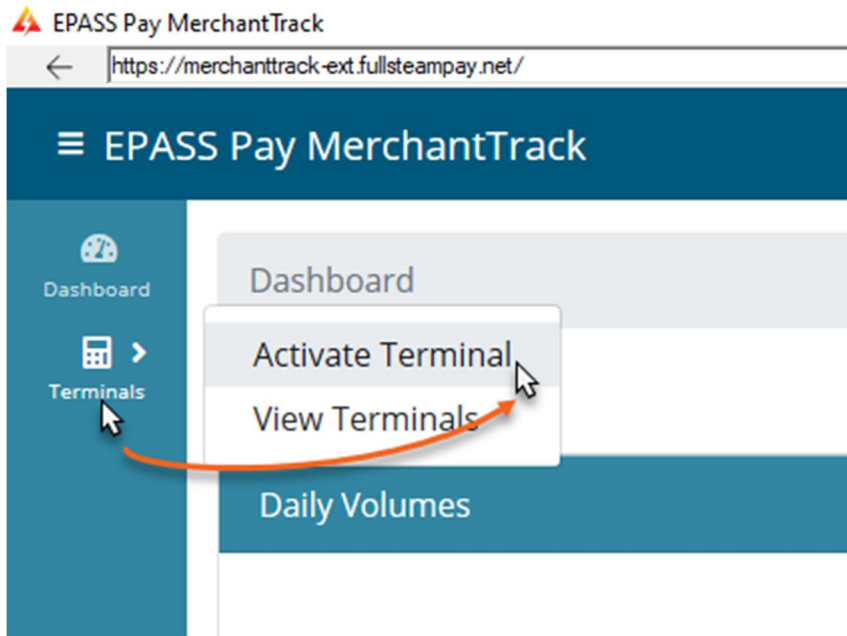
3. Enter the **Activation** code displayed on the Terminal's screen.

4. Enter a **Description** for the Terminal. (For example, Front Register, Parts Counter, etc.)
5. In the **Merchant** dropdown, select the Merchant ID that this Terminal is assigned to.
6. Click **Activate**.
7. Repeat steps 2-6 for each terminal.

Payment Types

To process payments through EPASS Pay, you'll need to add new Payment Types to EPASS. Follow these instructions to add a Payment Type for each payment method that your business requires.

Adding a Credit Card Payment Type

In this section, we'll cover instructions for creating credit card payment types with credit card upcharges and without.

When to Use Disable Debit

<mark>Use "Disable Debit" when you have the option "Add Credit Card Upcharge" enabled.</mark>

The reason being is that if you have a customer paying with a combination Visa Debit card and the payment is made using Debit, the customer will be charged a credit card upcharge fee. The bank may penalize the company for charging the customer an upcharge fee.

Using the Disable Debit setting ensures that if the customer uses a combination card, EPASS Pay will only process the payment as a credit card and won't give the customer an option to pay with debit.

When Not to Use Disable Debit

<mark>If you have the option "Add Credit Card Upcharge" disabled, then uncheck the "Disable Debit" option.</mark>

If you don't use credit card upcharges, then you can turn off Disable Debit. With this setting inactive, a customer that uses a combination card to pay is given a choice to pay by credit or debit (the payment terminal will prompt them to enter a PIN number. If they do, debit is used. If not, credit is used.)

The benefit is that you don't have to change Payment Types depending on how the customer wants to use their combination card—they can use the EPASS Pay credit payment type to process both types of transactions.
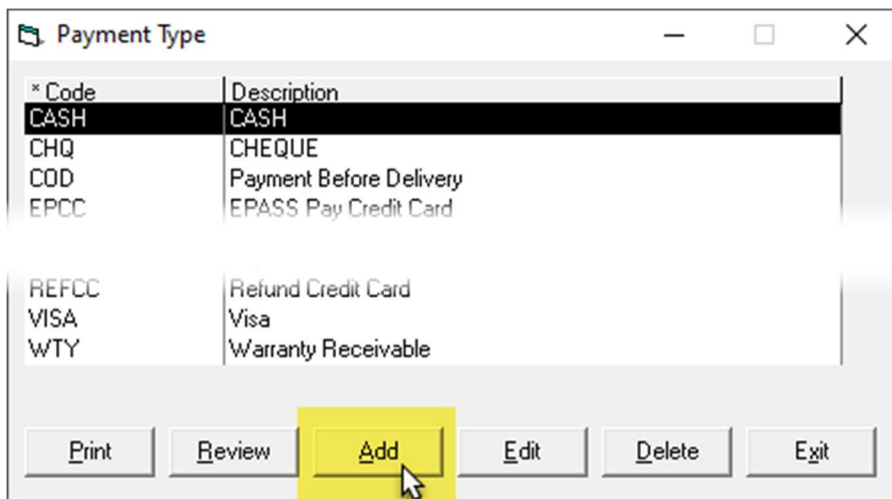
Creating a Credit Card Payment Type with Upcharges

Credit Card Upcharges are used to recoup credit card fees charged by the payment processor.

1. In EPASS, go to **Tools** > **System Maintenance**. In the **Tables** tab, click **Payment Type**, and then click **Open**.
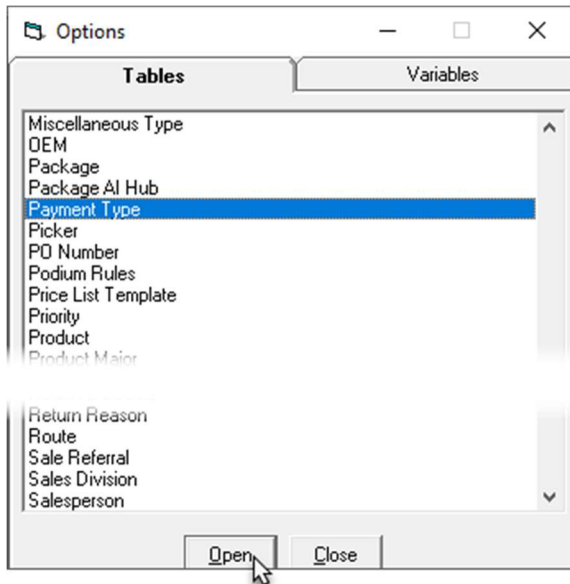
2. In the **Payment Type** window, click **Add**.

3. Fill in the required fields:

   Code: Enter a unique identifier code for the payment type. This code is used in multiple areas of EPASS to identify the payment type, including on reports.
   Description: Enter a description of this payment type.
   **G/L Account**: Select the G/L account to link this payment type to.
4. Select the **Credit Card** checkbox.

5. In the **Payment Processing** area, select **EPASS PAY - Credit** from the **Type** dropdown.

6. Verify that Disable Debit is selected.

7. If you require signature capture with credit card payments, select the Request Signature if Applicable checkbox.

Note: Prevent Duplicate Card Payments is used for fraud prevention, and we recommend that this setting is always selected.

8. Set up the "Credit Card Upcharge Fee" in the Miscellaneous table and link it to the payment type.
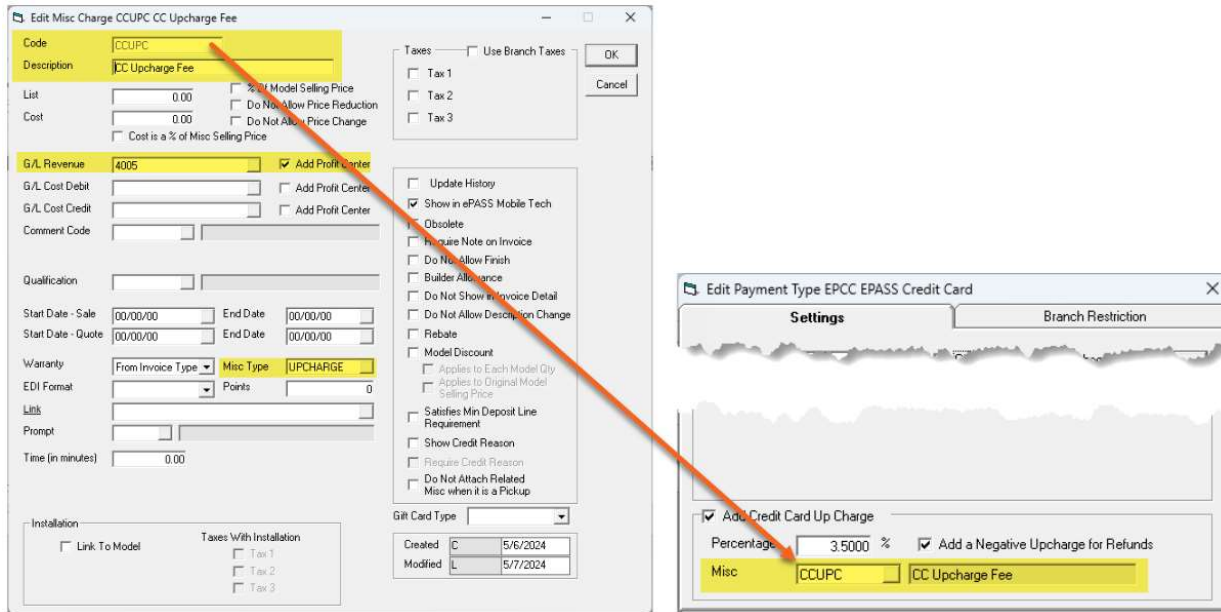
9. Near the bottom of the **Payment Type** window, select **Add Credit Card Up Charge**. This will apply a credit card upcharge at the time of payment.

Note: If you select "Add Credit Card Up Charge", ensure that the "Credit Card" checkbox located next to the Code field is enabled.
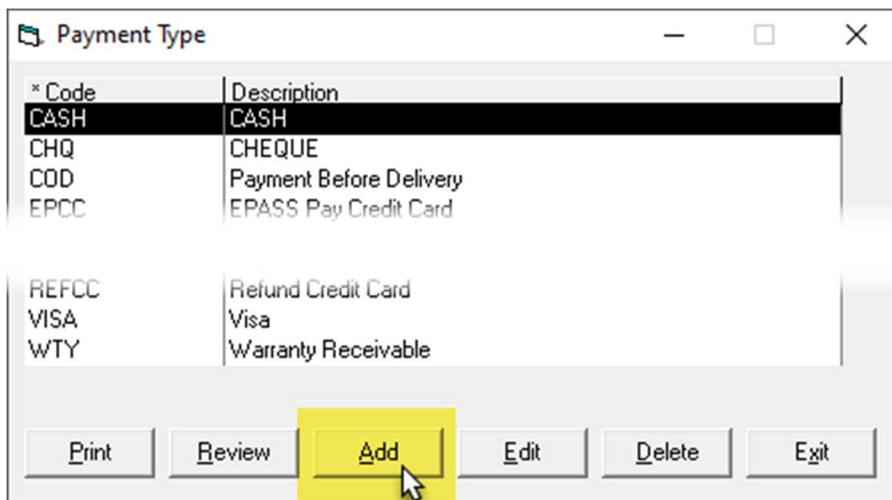
10. Fill in the percentage.

11. *(Optional)* Select **Add a Negative Upcharge for Refunds** if your policy is to reverse the credit card upcharge on refunds.

12. Click OK.
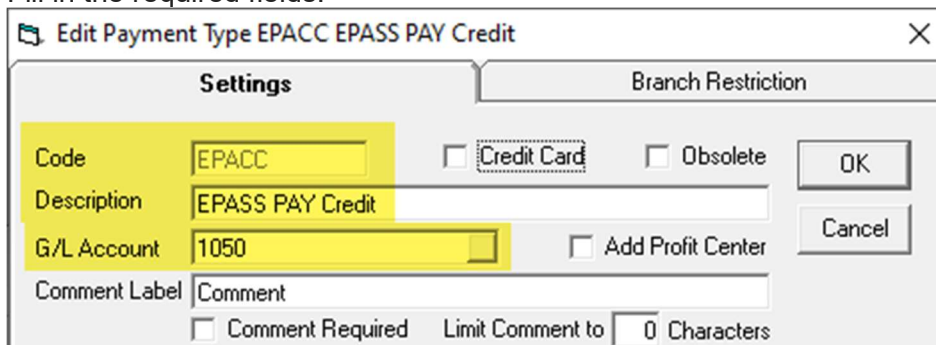
Creating a Credit Card Payment Type without Upcharges

1.   In EPASS, go to **Tools** > **System Maintenance**. In the **Tables** tab, click **Payment Type**, and then click **Open**.

2. In the **Payment Type** window, click **Add**.

3. Fill in the required fields:

- **Code**: Enter a unique identifier code for the payment type. This code is used in multiple areas of EPASS to identify the payment type, including on reports.
- **Description**: Enter a description of this payment type.
- **G/L Account**: Select the G/L account to link this payment type to.

4. In the **Payment Processing** area, select **EPASS PAY - Credit** from the **Type** dropdown.

5. Clear the **Disable Debit** checkbox.

6. If you require signature capture with credit card payments, select the **Request Signature if Applicable** checkbox.

7. Click OK.

Note: "Prevent Duplicate Card Payments..." is used for fraud prevention, and we recommend that this setting is always selected.
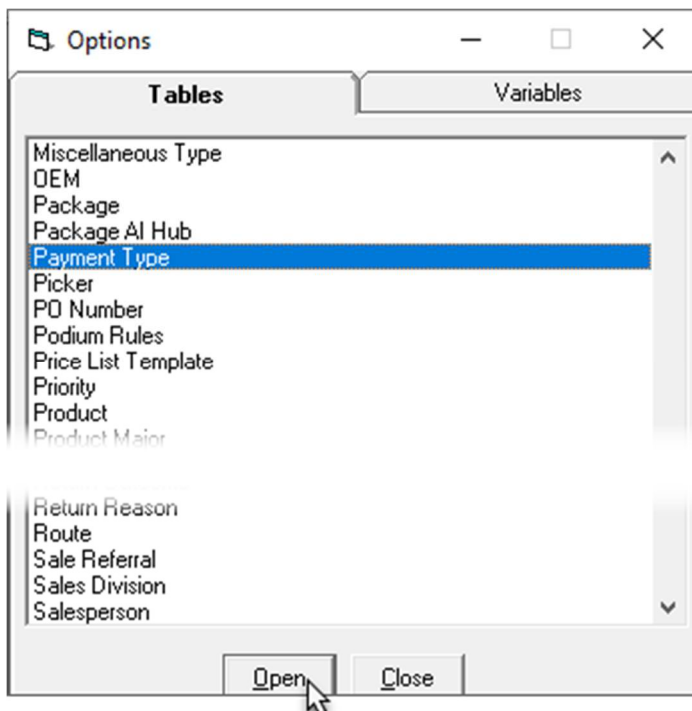
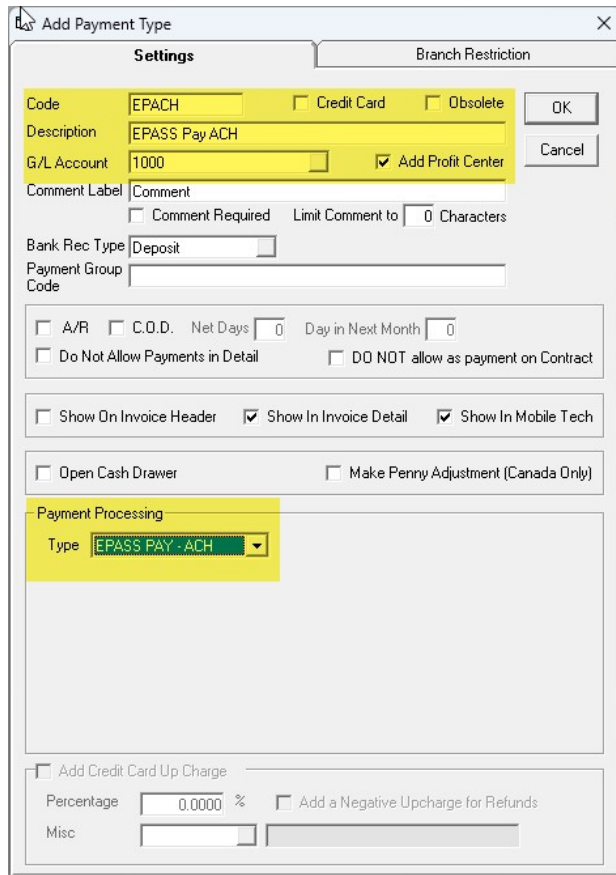## Adding Debit Card Payment Type

1. In EPASS, go to **Tools** > **System Maintenance**. In the **Tables** tab, click **Payment Type**, and then click **Open**.
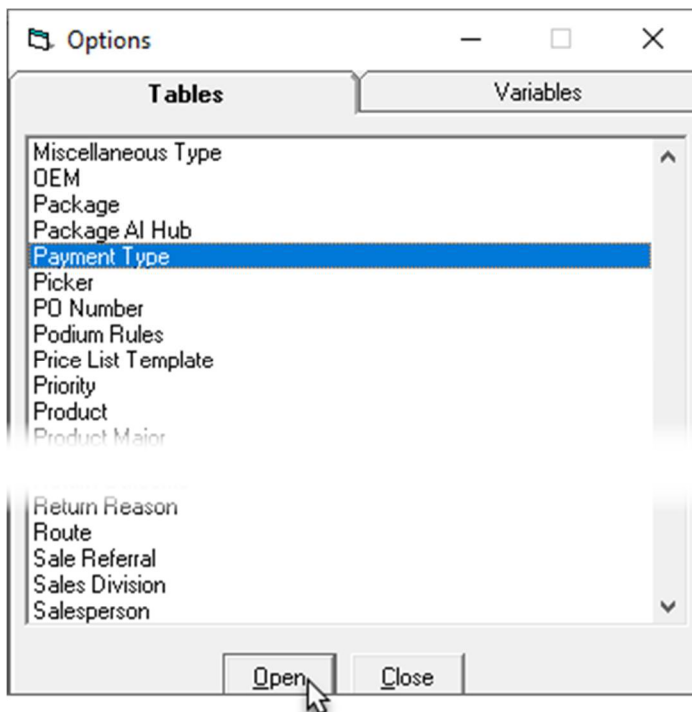
2. In the **Payment Type** window, click **Add**.
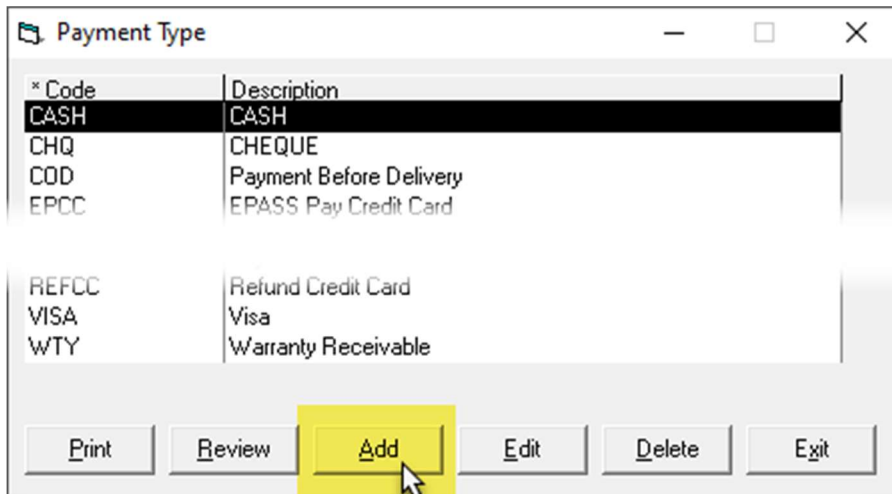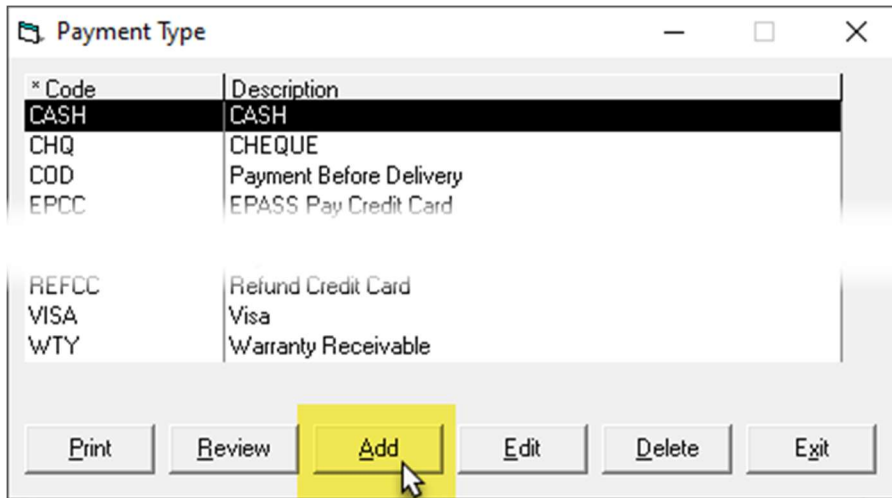
3. Fill in the required fields:

- **Code**: Enter a unique identifier code for the payment type. This code is used in multiple areas of EPASS to identify the payment type, including on reports.
- **Description**: Enter a description of this payment type.
- **G/L Account**: Select the G/L account to link this payment type to.

4. In the **Payment Processing** area, select **EPASS PAY - Debit** from the **Type** dropdown.

Note: Prevent Duplicate Card Payments is used for fraud prevention, and we recommend that this setting is always selected.

5. Click **OK**.

Adding an ACH (Automatic Clearing House) Payment Type

Pre-Authorized Debit (PAD) Agreement

Before using EPASS Pay ACH to take payments from your customer, you must have a Pre-Authorized Debit (PAD) agreement on file between your business and the customer.

EPASS does not generate PAD agreements. Follow your local and state laws and consult with your financial institution to create a document that you can use with your customers before using EPASS Pay ACH.

1. In EPASS, go to **Tools** > **System Maintenance**. In the **Tables** tab, click **Payment Type**, and then click **Open**.

2. In the **Payment Type** window, click **Add**.
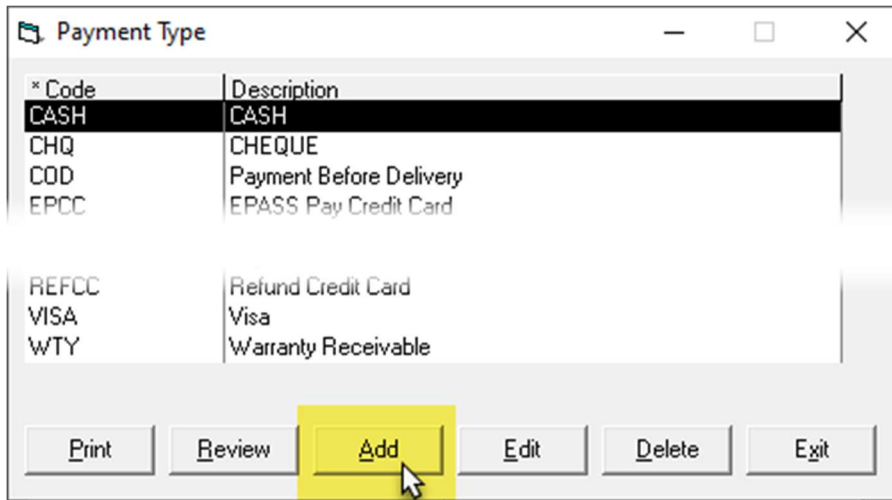
3. Fill in the highlighted fields. Select "EPASS PAY – ACH" in the Payment Processing section.

- **Code**: Enter a unique identifier code for the payment type. This code is used in multiple areas of EPASS to identify the payment type, including on reports.
- **Description**: Enter a description of this payment type.
- **G/L Account**: Select the G/L account to link this payment type to.

Adding a Pre-Authorization Payment Type

1. In EPASS, go to **Tools** > **System Maintenance**. In the **Tables** tab, select **Payment Type**, and then click **Open**.

2. In the **Payment Type** window, click **Add**.

3. Fill in the required fields:

- **Code**: Enter a unique identifier code for the payment type. This code is used in multiple areas of EPASS to identify the payment type, including on reports.
- **Description**: Enter a description of this payment type.
- **G/L Account**: Select the G/L account to link this payment type to.

4. In the **Payment Processing** area, select **EPASS PAY - Pre-Auth** from the **Type** dropdown.

5. Click **OK**.

Marking a Payment Type Obsolete

Tip: Have a Payment Types that you no longer use? Don't delete them! Instead, we recommend marking these unused Payment Types as "Obsolete". This maintains the integrity of your payment history data.

To mark a Payment Type as "Obsolete", go to Tools > System Maintenance. On the Tables tab, click Payment Type, and then click Open. Select the Payment Type, and then click Edit. On the Settings tab, click the Obsolete

checkbox, and then click OK.

Pre-Authorizing A Credit Card

Running a pre-authorization in EPASS is used to verify the authenticity of the customer's credit card. It is not used to create a temporary hold for a specific amount.

If the pre-authorization is successful and the card is valid, EPASS adds a $0.00 payment line to the Invoice Details. If not, a "Declined" payment line is added instead.

Before Starting

You need to do the following before you can pre-authorize credit cards:

1. Create a dedicated Payment Type for pre-authorizations.
2. Activate the Add PreAuth security setting (see below).

Activating the Add PreAuth Security Setting

1. Go to **Tools** > **System Maintenance**.
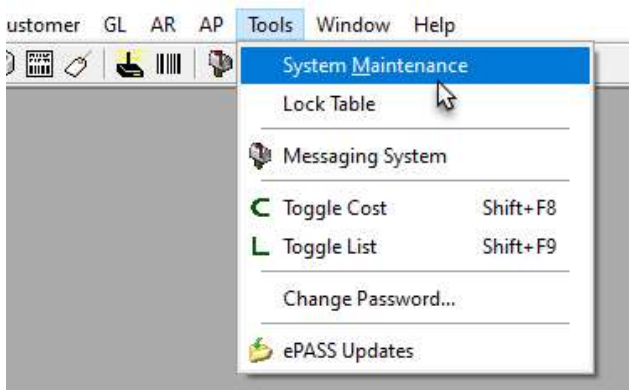
2. On the **Tables** tab, select **User Security**, and then click **Open**.
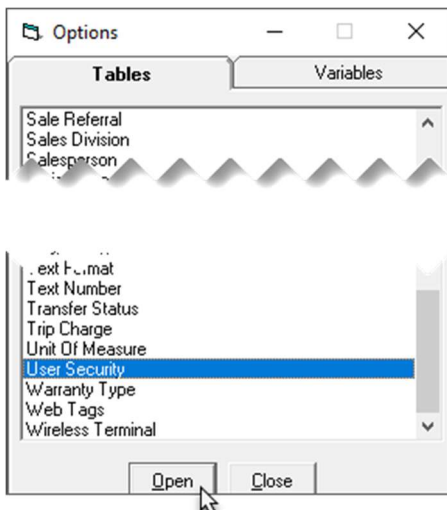
3. Select a **User** or **Group** from the list, and then click **Security**.
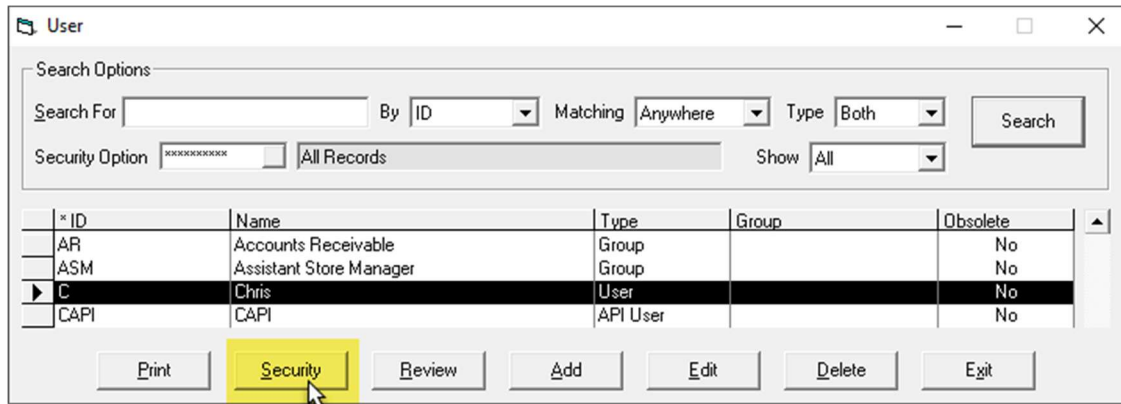
4. In the **Keyword** search box, enter PreAuth. Select **Invoice Detail - Add PreAuth Payment**.
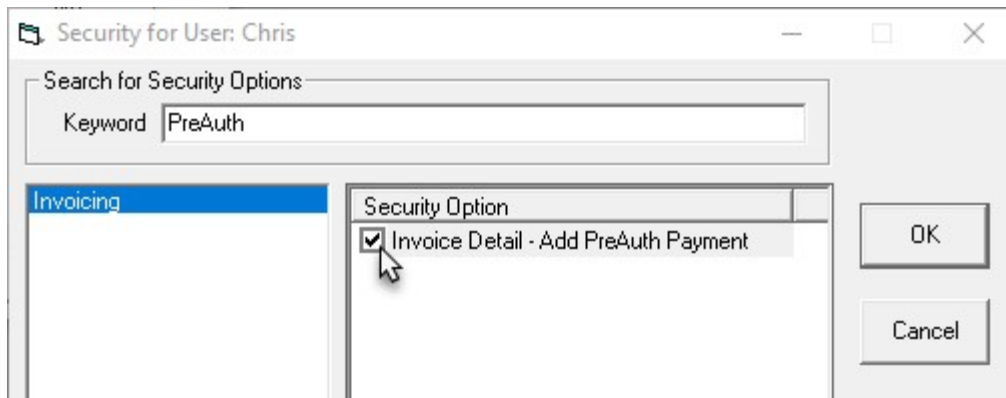
5. Click **OK**.

Pre-Authorizing A Credit Card

1. Go to the Details of the customer's invoice. Make sure that you are in **Edit** mode.

2. Click the **Payment Tab**.

3. In the **Payment Type** dropdown, select your pre authorization Payment Type.

4. Do the following:
    *   If you have the physical card, select **PIN Pad** from the **Entry Method** dropdown, and then select the PIN Pad that you want to use from the **PIN Pad** dropdown.

-OR-

- If you don't have the physical card, select **PIN Pad Keyed** or **Form Keyed** from the **Entry Method** dropdown.

5. Verify that **Click Save Credit Card for Future Use** to save the card on file.

6. Click **OK**. Enter the card information depending on the Entry Method you chose: either through a PIN Pad or through the Form Keyed window in EPASS.

7. Once the pre-authorization is processed, the result appears in the Invoice Details.

Taking a Payment

PIN Pad

1. In the Entry Method dropdown, select **PIN Pad**

2. If necessary, select the terminal from the **PIN Pad** dropdown.

3. Enter the payment **Amount**, and then click **OK**.

4. On the PIN Pad terminal, have the customer swipe, tap, or insert their payment card.

5. If necessary, have the customer sign on the terminal, and touch **OK**.

6. A payment line is added to the invoice. The card, authorization and transaction ID appear below the "Entry Method" in the highlighted area

Form Keyed

Adrian and Elizabeth Foster sauntered into Andersons Appliances hand in hand looking for the beverage center **KUBR214KSB** recommended to them by their interior designers, Inderjeet and Priyanka Chopra. Fred Nickerson, the General Manager, happily greeted them and showed them the product. Adrian and Elizabeth Foster agreed to take it and gave Fred a 50% minimum deposit.

1. Create Inv RS00000173 and collect 50% deposit. Select the payment type, fill in the amount, choose the entry method and click OK.

2. The EPASS payment screen appears after clicking OK. The Billing Information auto populates based on the bill to information. Click Next.

3. Fill in the credit card number and click Submit.

4. The card, authorization and transaction ID appear below the "Entry Method" in the highlighted area.
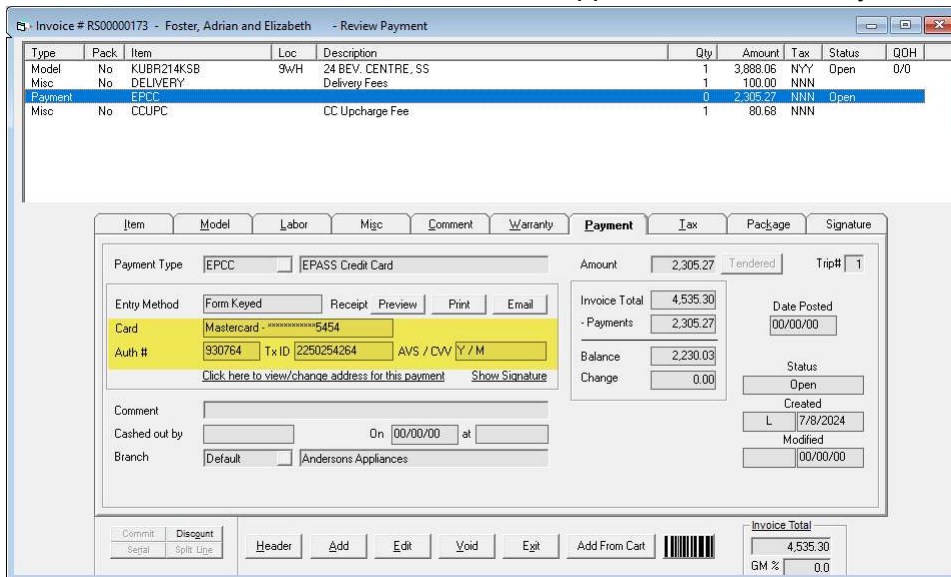
International Card

Jim Nelson is a Canadian resident who owns a property in Bellingham, WA. He purchased a new fridge for his US property with his Canadian credit card.

1. First, we need to set up the Bill To Customer and Ship To Customer for Jim Nelson's Canadian and US addresses.

2. Create an invoice with the Bill To Customer Number 232595. Use the US address customer number 232595-1 for the Ship To Customer.

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3. Customer is making a minimum deposit. Process the partial payment using the entry method "Form Keyed". The Billing Information is populated with the Bill To Customer information.
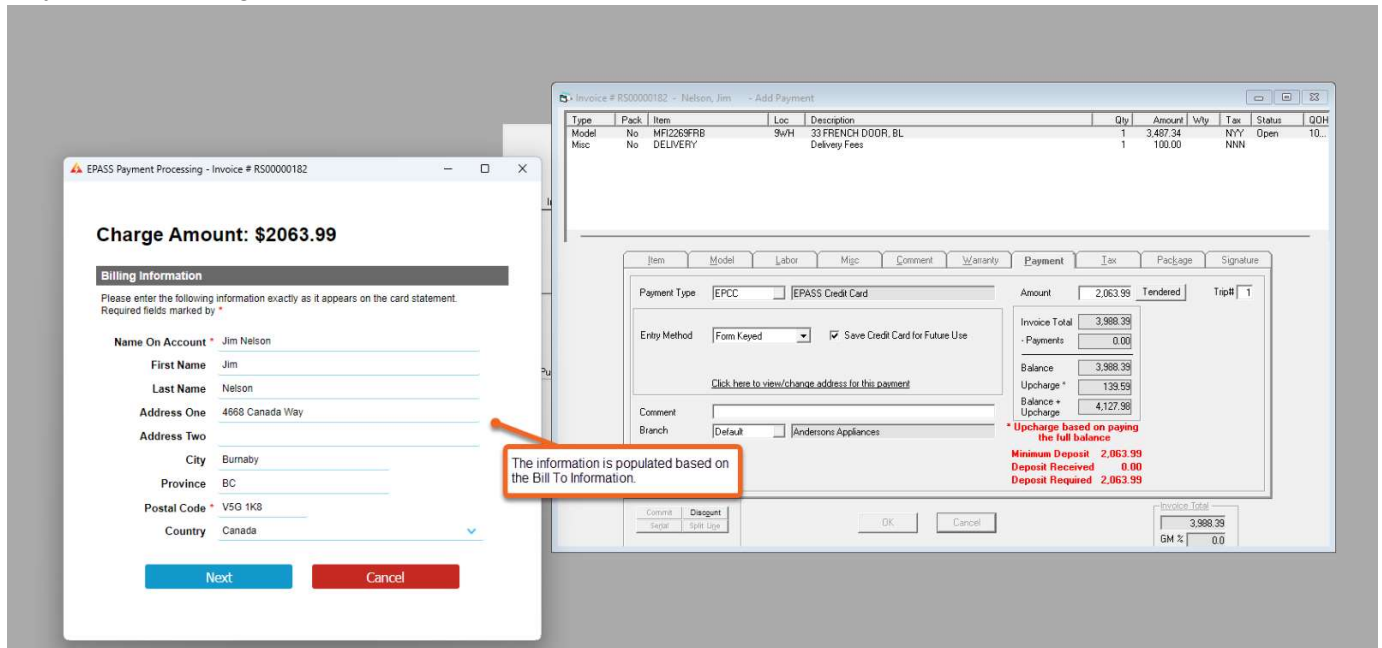
4. Enter the Canadian credit card number.

5. The payment is processed.

Credit Card on File

1. Select the **Credit Card on File** entry method.

2. Select the card number from the dropdown list.

3. Click **OK**.

4. Once the transaction is processed, you'll see the card, authorization and transaction ID below the entry method.

Automatic Clearing House (ACH)
Pre-Authorized Debit (PAD) Agreement

Before using EPASS Pay ACH to take payments from your customer, you must have a Pre-Authorized Debit (PAD) agreement on file between your business and the customer.

EPASS does not generate PAD agreements. Follow your local and state laws and consult with your financial institution to create a legally binding document before using EPASS Pay ACH.

1. Click the **Payment** tab, select ACH as your payment type and enter the amount.

2. Verify the customer's information, and then click **Next**.

The billing information is pulled from the Bill To Information from the invoice.

3. Enter and verify the customer's **Account Number**, **Routing Number**, and select the **Account Type**.

4. Click **Submit**. The ACH payment is processed and added to the invoice.

Invoice # RS00000213 – Foster, Adrian and Elizabeth – Review Payment

Type	Pack	Item	Loc	Description	Qty	Amount	Tax	Status	QOH
Model	No	KRBL109ESS	9WH	30 BOTTOM MOUNT, SS	1	2,857.65	NYY	Open	98/...
Misc	No	STA000001		MANUFACTURERS PROMOTION	1	0.00	NYY		
Misc	No	TRIP80		Delivery Fees	1	80.00	NNN		
Payment		EPACH			0	600.00	NNN	Open	

Item | Model | Labor | Misc | Comment | Warranty | **Payment** | Tax | Package | Signature

Payment Type [EPACH] [EPASS Pay ACH]   Amount [600.00] Tendered   Trip# [1]

Entry Method [Form Keyed]   Receipt Preview Print Email

Account [Personal Checking - ****************56]

Auth # [ ] Tx ID [2258680216] AVS / CVV [ ]

Click here to view/change address for this payment   Show Signature

Comment [ ]

Cashed out by [ ]   On [00/00/00] at [ ]

Branch [Default] [Andersons Appliances]

Invoice Total [3,280.57]
- Payments [600.00]
Balance [2,680.57]
Change [0.00]

Date Posted [00/00/00]

Status [Open]
Created [L] [9/13/2024]
Modified [00/00/00]

Minimum Deposit   1,640.29
Deposit Received   600.00
Deposit Required 1,040.29

Commit | Discount
Serial | Split Line

Header Add Edit Void Exit Add From Cart

Invoice Total [3,280.57]
GM % [0.0]

Declined Payments

What happens when you have a declined payment?

When a payment is declined, EPASS will write a payment line with the description "Declined Amount Requested: (dollar amount)" and 0.00 under the amount.

In this example, we used an expired card. Click OK.

EPASS Payment Processing

Transaction request was declined.

Response Code: 1021
Description: Transaction declined due to expired card
Card Issuer Response Code: 54
Card Issuer Response Description: Expired card

- 61 -

A declined payment line record is written on the invoice.

The transaction appears in Merchant Track with a "Failed" status and the error message.

A declined payment line record is written on the invoice.

Note: You can hide declined payments on the invoice print form through the EPASS Pay Variables.

Andersons Appliances

Andersons Appliances
6971 Chelmsford Street
Richmond, BC V7C 4J1
Phone: (604) 274-9984
GST #:   79494 2580

--Invoice--

INVOICE #:   RS00000184

Date Ordered:	8/28/2024
Date Finished:	
Date Purchased:	
Reference #:	
PO #:	
Job #:	UNCONFII
Page:	1 L
Date Printed:	Sep 13, 2024 12:33:46PM

Bill To: 3602458596
             Foster, Adrian and Elizabeth
             2514 Kulshan Street
             Bellingham, WA   98244

Ship To: 3602458596
             Foster, Adrian and Elizabeth
             2514 Kulshan Street
             Bellingham, WA   98244

Phone: (360) 245-8596

Phone: (360) 245-8596

Tax Exemption #'s:	BCP:	
Delivery Date:	Wednesday, August 28, 2024	Map/Zone: / MEV
Payment Type:	Payment Before Delivery	Inv Type: Retail Sales
Salesperson:	Clara Choo	Tax Code: BC PST

Description	Qty	Extended Cost
		*= BCP Exempt
YWMC30516HZ 1.6 CU FT COUNTERTOP MICROWAVE, SS	1	377.80
JENNAIR, APPLIANCE		
Delivery Fees	1	80.00 *

The declined amount does not show on the invoice.

Sub Total		457.80
7% BCP tax on	377.80	26.45
GST tax on	377.80	18.89
Invoice Total		503.14
Payment		0.00
Balance		503.14

Printing or Emailing a Payment Receipt

Note: If you are using a PIN Pad terminal with a built-in receipt printer, you can choose to have it print a transaction receipt automatically.

1. Go to Tools > System Maintenance > Variables > EPASS Pay, and then select Automatically Print Receipt on PinPad Printer.

After a payment transaction has been processed, you can print or email a receipt for the customer.

1. Click the **Payment** line on the Invoice.

2. In the **Payment** tab area, do one of the following:

- Click **Print**. This will send a payment receipt to the printer selected as the **Receipt Printer** in **Terminal Settings**. (**File** > **Terminal Settings** > **Printers** tab.)

-OR-

- Click **Email**. This will open your default Email app and create a new email message with a copy of the receipt attached as a PDF file.
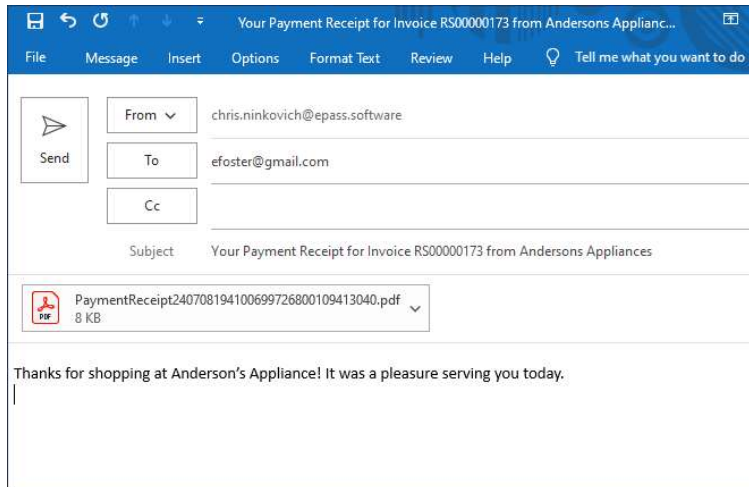
-OR-

- Click **Preview.** This opens a preview of the receipt that you can print or export as a file.

Print or Export to File
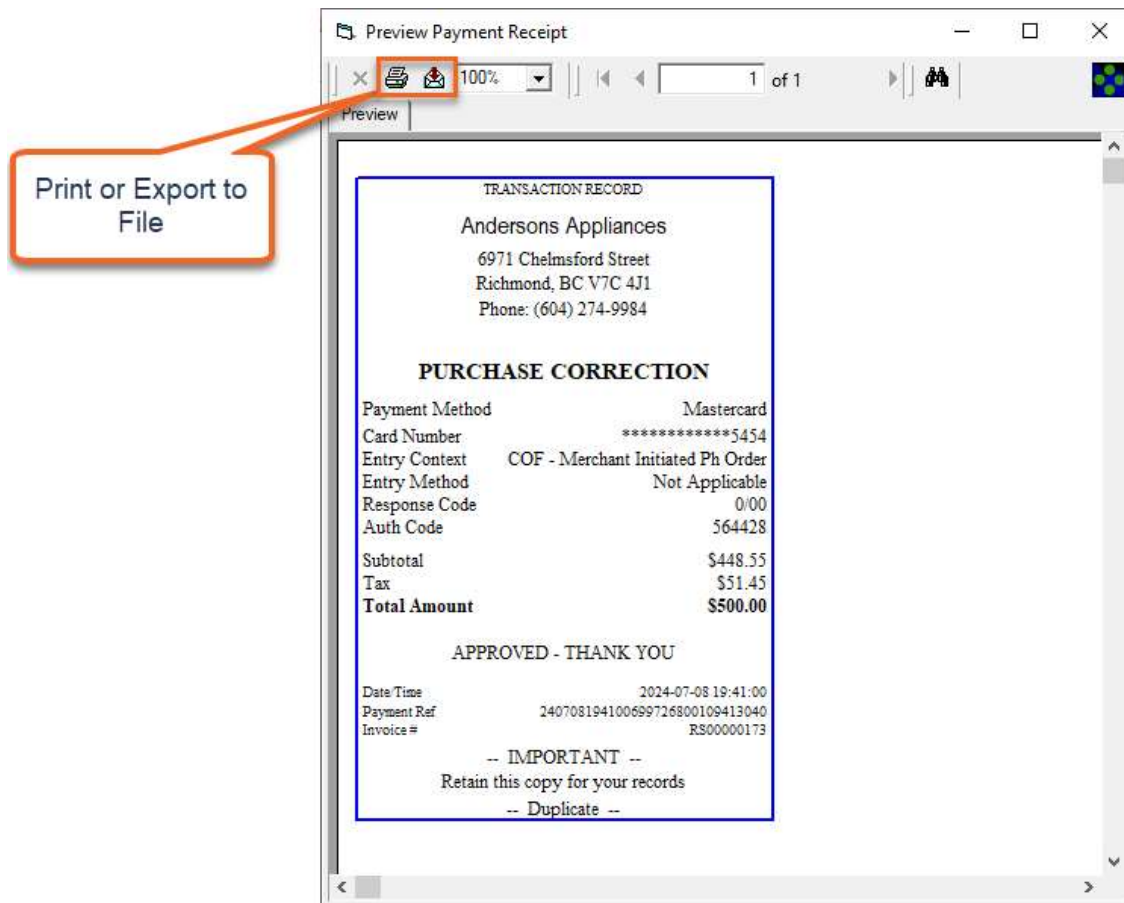
Refunding a Payment

You can refund a customer's previous EPASS Pay transaction back to their original payment method once the payment has been batched. This means that you cannot refund a payment on the same day that you take the payment. Usually, the waiting period is a day.

What if the original payment wasn't made through EPASS Pay?

Any payments made before you started using EPASS Pay do not have a transaction ID and are refunded using an alternative method.

Note: You can only refund payments without a transaction ID within 180 days of your EPASS Pay onboarding date. After 180 days, you can't refund any payment that doesn't have an EPASS Pay transaction ID.

Refunding an EPASS Pay Payment on the Invoice

1. Open the Invoice Detail in Edit mode.

2. Click the **Payment** tab.

3. In the **Payment Type** dropdown, select the EPASS Pay Payment Type you are refunding to.

4. Enter the **Amount** of the refund as a negative. This triggers the refund function in EPASS.

With a negative amount entered, this area automatically changes to accommodate the refund process.

5. Click the **Tx ID** browse button.

Original Transaction

Tx ID [   ]   Note: Refunds will be processed through
                                 the same Branch as the original Sale.
Entry Method [   ]

Card [   ]

6. Select the original transaction from the list, and then click **Return**.

Select Payment Transaction

Bill to Customer
Code 232583   Name Oliver Queen

Branch: Default   Record: 1 / 1   Return   Cancel

Trans ID	* Date Time	Invoice #	Branch	Amount $	Card Brand	Card #	Entry Method	Auth #	Payment Type	User
2217777148	2023-09-14 15:59:06	RS00000092	Default	3960.34	Mastercard	*5454	Form Keyed	121141	EPCC	C

7. (Optional) Enter a **Comment** for this transaction. The comment appears on the invoice payment line.

8. If not already selected, select your **Branch** from the dropdown.

9. Click **OK**. Once the refund is processed, the result is applied to the invoice.

Refunding a Payment Not Made Through EPASS Pay

Transactions not made through EPASS Pay are refunded to a customer's credit card.

Note: Refunding a transaction without the original transaction ID is only allowed for 180 days starting from the date you on-boarded with EPASS Pay.

1. Open the **Invoice Detail** in **Edit** mode.

2. Click the **Payment** tab.
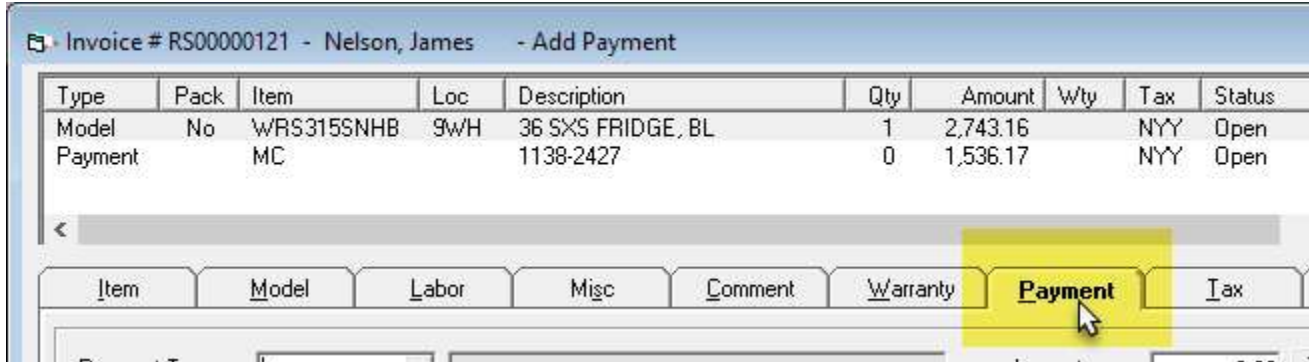
3. In the **Payment Type** dropdown, select the EPASS Pay Credit Card.
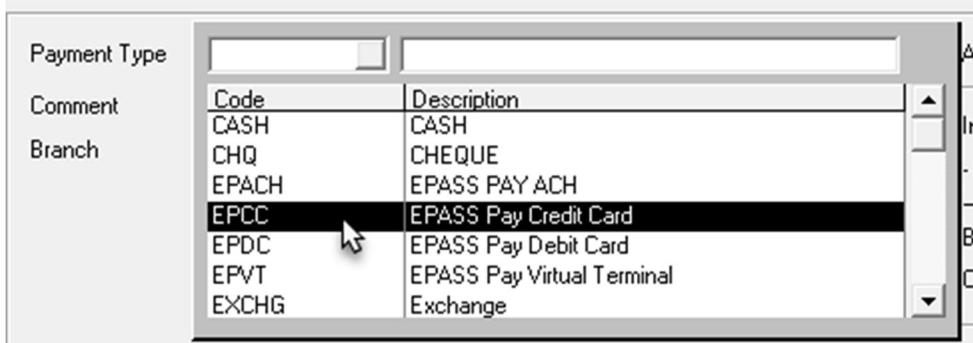
4. Enter the **Amount** of the refund as a negative. This triggers the refund function in EPASS.

With a negative amount entered, this area automatically changes to accommodate the refund process.

5. Select **Refund without original transaction**.

6. Select the **Entry Method** from the dropdown. If PIN Pad is selected, select the **PIN Pad** you are using from the dropdown.

7. Click **OK**. Once the refund is processed, the result is applied to the invoice.

Viewing the Refund in Merchant Track

1. Click the **Merchant Track** button on the toolbar.

2. Click **Recent Transactions – View Report**.
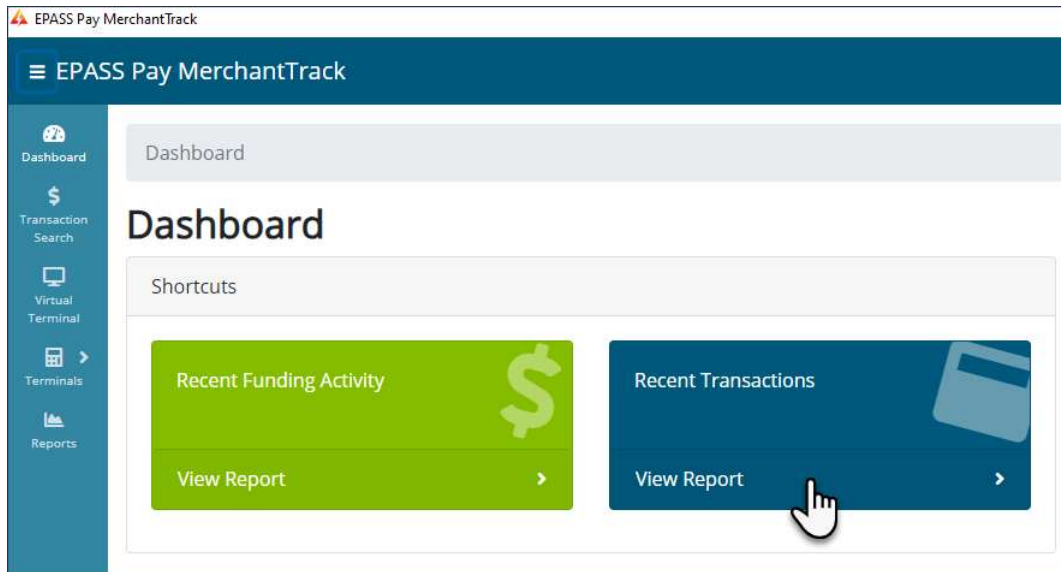
3. The refund appears in the Transaction Report. Click the Transaction ID link to view the complete refund details.

Viewing the Refund in AR – Customer Balance

1. After the invoice has been posted, click **AR** > **Balance**.

2. Enter the customer's code in the **Customer** search box, and then click **Search**.

3. The refund appears in the **Current A/R** list.

Refunding an ACH Payment

1. Edit the invoice and click the Payment tab.

2. In the **Payment Type** dropdown, select **EPASS ACH**.

3. Enter the **Amount** of the refund as a negative.

4. Click the **Tx ID** browse button.

5. Select the original transaction from the list, and then click **Return.**

6. (Optional) Enter a **Comment** for this transaction. The comment appears on the invoice payment line.

7. If not already selected, select your **Branch** from the dropdown.

8. Click **OK**. Once the refund is processed, the result is applied to the invoice.

Refunding Using AR Transaction

How do you refund a customer using AR Transaction?

Adrian and Elizabeth Foster received their fridge and noticed a big dent on the side. They contacted Andersons Appliances. Andersons offered them a $100 concession. Because the fridge was installed into cabinetry and wasn't visible, they agreed to take the offer. Clara, the salesperson at Andersons Appliances, created a negative invoice (credit note) for the concession damage before helping another client. Clara forgot to process the refund and by the time, she remembered the negative invoice (credit note) was finished and posted.

Steps to Process a Refund using AR Transaction

1. Create the Negative Invoice (Credit Note).

Create the credit and link it to the original invoice.

Add a $100 concession for the dented fridge.

2. Post the AR transaction

3. Check the AR Balance.

4. Check the transaction in Merchant Track.

5. View the "Transactions Report".

6. Export to CSV

	F2		× ✓ fx	7/22/2024																
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
1	Transaction ID	Merchant Identifier	Merchant Display Name	Auth Date	Capture Date	Issuer Settlement Date	Reporting Update Date	Amount	Status	Error Message	Invoice Number	Name on Account	Last 4	Processing Network	Funded Date	Funding ID	Card BIN	Issuer Response Code	Issuer Response Description	Digital Wallet	Region
2	2252635889	ePASS.Merchant.1	ePASS.Merchant.1	2024-07-23T11:52:31.0470000+00:00	2024-07-23T11:52:31.0470000+00:00	7/22/2024	2024-07-23T12:25:30.0166667+00:00	-112	Refunded		RS00000178	Adrian and Elizabeth Foster	5454	Credit			545454	00	Transaction Approved		US
3	2252634429	epass.merchant.1	ePASS.Merchant.1	2024-07-23T11:36:10.6170000+00:00	2024-07-23T11:36:10.6170000+00:00	7/22/2024	2024-07-23T12:25:30.0166667+00:00	7376.89	Partially Refunded		RS00000177	Adrian and Elizabeth Foster	5454	Credit			545454	00	Transaction Approved		US
4	2252547997	ePASS.Merchant.1	ePASS.Merchant.1	2024-07-22T18:05:04.7270000+00:00		7/23/2024	2024-07-22T19:25:30.0133333+00:00	19	Failed	Transaction declined - Invalid Data	W00001010	JOAN SMITH	**56	ACH							US
5	2252547705	ePASS.Merchant.1	ePASS.Merchant.1	2024-07-22T18:02:38.0430000+00:00		7/23/2024	2024-07-22T19:25:30.0133333+00:00	23.68	Failed	Transaction declined - Invalid Data	W00001010	JOAN SMITH	**56	ACH							US
6	2252546829	ePASS.Merchant.1	ePASS.Merchant.1	2024-07-22T17:56:25.7600000+00:00	2024-07-22T17:56:25.7600000+00:00	7/22/2024	2024-07-22T18:25:30.0233333+00:00	29.99	Batched		W00001010	JOAN SMITH	**56	ACH							US
7	2252546756	ePASS.Merchant.1	ePASS.Merchant.1	2024-07-22T17:55:09.7400000+00:00		7/22/2024	2024-07-22T18:25:30.0233333+00:00	21	Failed	An error has occurred. Please try again later or contact support	W00001010	JOAN SMITH	6789	ACH							US
8	2252546610	ePASS.Merchant.1	ePASS.Merchant.1	2024-07-22T17:50:20.1470000+00:00	2024-07-22T17:50:20.1470000+00:00	7/22/2024	2024-07-22T18:25:30.0233333+00:00	-5	Refunded		W00001010	JOAN SMITH	**56	ACH							US
9	2252545077	ePASS.Merchant.1	ePASS.Merchant.1	2024-07-22T17:44:26.8800000+00:00	2024-07-22T17:44:26.8800000+00:00	7/22/2024	2024-07-22T18:25:30.0233333+00:00	70	Batched		W00001010	JOAN SMITH	6789	ACH							US
	2252544785	ePASS.Merchant.1	ePASS.Merchant.1	2024-07-22T17:43:37.9700000+00:		7/22/2024	2024-07-22T18:25:30.0233333+00:00	65	Failed	An error has occurred. Please try again later	W00001010	JOAN SMITH	6789	ACH							US

Report has been exported to CSV.

Refunding a Transaction where all Lines except the Payment Line is Removed

Adrian and Elizabeth Foster ordered a microwave and paid the invoice in full. A few days later, they were at Home Depot and noticed that the same microwave was on clearance for $100 off. They decided to cancel their order with Andersons Appliances. But by then, the payment was already posted. Clara, the salesperson, had to cancel the order and refund the client.

Note: The model and delivery charges were deleted from the invoice with the credit card upcharge remaining.

1. Enter the Payment Type.
2. Enter the refund.
3. Click the gray box to open up the "Select Payment Transaction".
4. Select the original transaction.

The original transaction ID is populated.

Note: Refunds will be processed through the same Branch as the original Sale.

* Upcharge based on paying the full balance

Enable this option on the payment type in order for the negative upcharge to appear when doing a refund.

Voiding a Payment

If an error is made when taking a payment, the transaction can be voided and removed from the invoice.

⚠ **Caution: We recommend that you void payments through EPASS only and not through Merchant Track. Transactions voided in Merchant Track are not reflected in EPASS and this may cause errors in your data and reporting.**

📄 **Note: You can only void EPASS Pay transactions on the same day that they were taken and before they are placed in your daily batch. To see if a transaction has already been batched, you can search for the transaction in Merchant Track and view its status. If you can't void the transaction, you will have to refund it instead.**

1. Open the **Invoice Detail** in **Edit** mode.
2. Click the **Payment** line that you want to void.

Click "Yes" to void the highlighted transaction.

3. Click OK after the payment has been voided successfully.

4. The refund is automatically printed to your default printer.

The refund is printed automatically. In this example, the terminal settings are defaulted to the PDF printer.
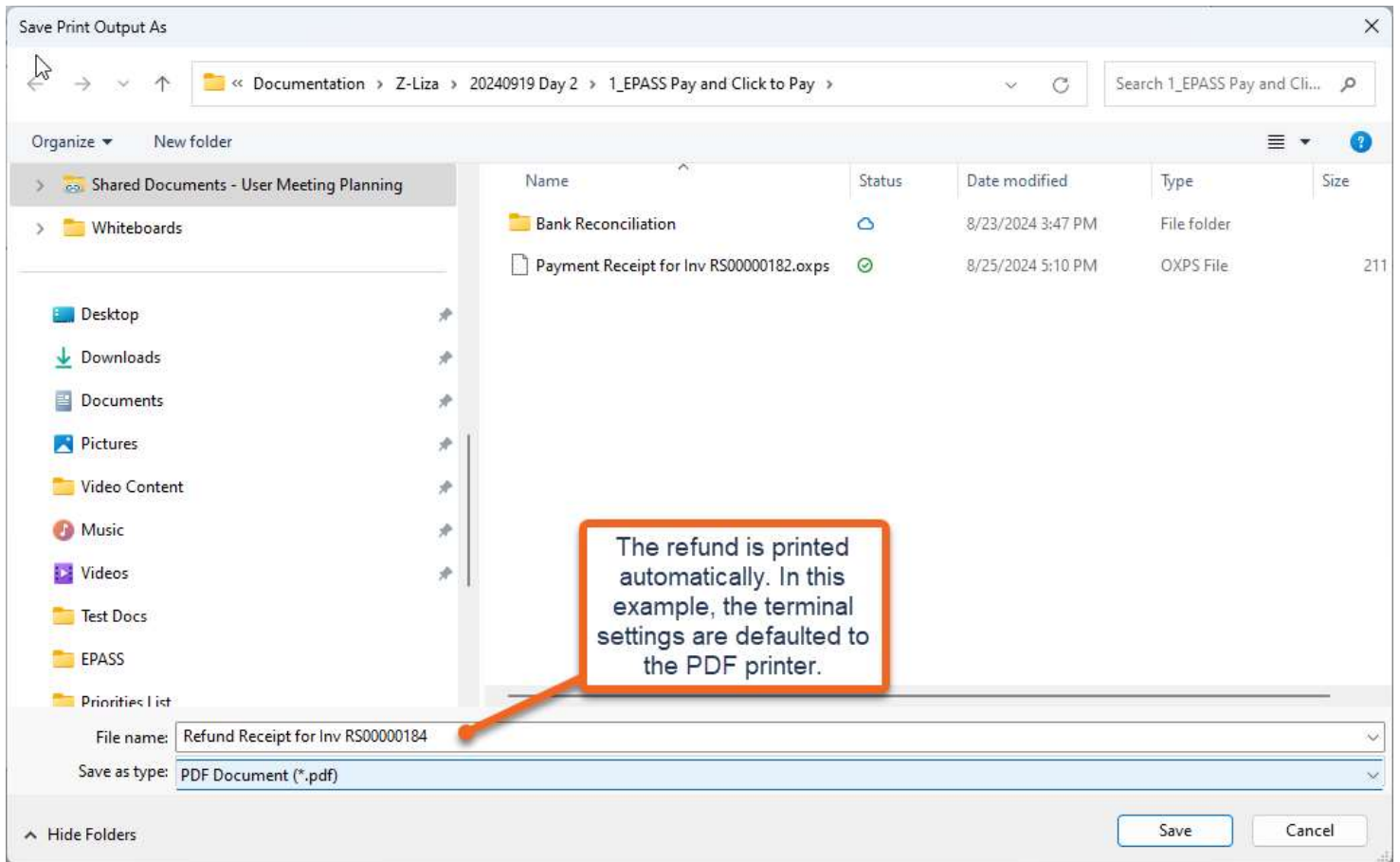
Transaction Receipt

ePASS.Merchant.1
123 test st
phoenix, AZ 85048
555-555-5555

Transaction Date	8/25/2024 7:36:16 PM
Customer ID	3602458596
Invoice	RS00000184
Account Last 4	5454
Payment Method	Mastercard Credit
Card Entry Context	Card on File - Merchant Entered Phone Order
Card Entry Method	Manual Entry, Card-Not-Present
Verification Type	Signature Not Required
Name on Account	Adrian and Elizabeth Foster
Transaction ID	2256334288
Host Response Code	0/00
Approval Number	598499

Approved

Transaction Type	Sale
Status	Voided
Original Amount	$2,305.27
Amount	$0.00

I agree to pay the above total amount according to the card issuer agreement

Thank You

5. You'll see on the audit trail that the payment has been voided.

Andersons Appliances
Invoice Audit Trail   OE-38

Invoice From:	RS00000184	To:	RS00000184	Code From:		To:	zzzzzzzzzzzzzzzzzzzz
Date From:	Jan 1, 2001	To:	Aug 25, 2024	Transaction Type:		Sort by:	Date
Use Cost:	Written		Replace Zero Cost With:	Last		Users:	All

Report Date: Aug 25, 2024   System Date: Aug 25, 2024   System Time: 6:37 pm   Page: 1

Date	Time	Invoice	Action	Line Type	Line Code		Line Description				
Salesperson		User		Quantity	Cost	Price	Tax 1	Tax 2	Tax 3	In Package
8/25/2024	18:35:35:072	RS00000184	Copy Inv - Add	Model	KUBR214KSB		24 BEV. CENTRE, SS				
FRED		L	Old Values	0	2,559.81	0.00	N	N	N	No
			New Values	1	2,559.81	3,888.06	N	Y	Y	No
8/25/2024	18:35:35:073	RS00000184	Copy Inv - Add	Misc	DELIVERY		Delivery Fees				
FRED		L	Old Values	0	0.00	0.00	N	N	N	No
			New Values	1	0.00	100.00	N	N	N	No
8/25/2024	18:35:35:074	RS00000184	Copy Inv - Add	Misc	CCUPC		CC Upcharge Fee				
FRED		L	Old Values	0	0.00	0.00	N	N	N	No
			New Values	1	0.00	83.51	N	N	N	No
8/25/2024	18:35:47:917	RS00000184	Delete	Misc	CCUPC		CC Upcharge Fee				
FRED		L	Old Values	1	0.00	83.51	N	N	N	No
			New Values	0	0.00	0.00	N	N	N	No
8/25/2024	18:36:16:564	RS00000184	Add	Payment	EPCC						
FRED		L	Old Values	0	0.00	0.00	N			
			New Values	0	0.00	2,305.27	N			
8/25/2024	18:36:16:615	RS00000184	Add	Misc	CCUPC		CC				
FRED		L	Old Values	0	0.00	0.00	N			
			New Values	1	0.00	80.68	N			
8/25/2024	18:36:44:742	RS00000184	Delete	Payment	EPCC						
FRED		L	Old Values	0	0.00	2,305.27	N	N	N	No
			New Values	0	0.00	0.00	N	N	N	No

> On the audit trail, you'll see a deleted record for the voided payment.

6. In Merchant Track, you'll see the voided transaction.
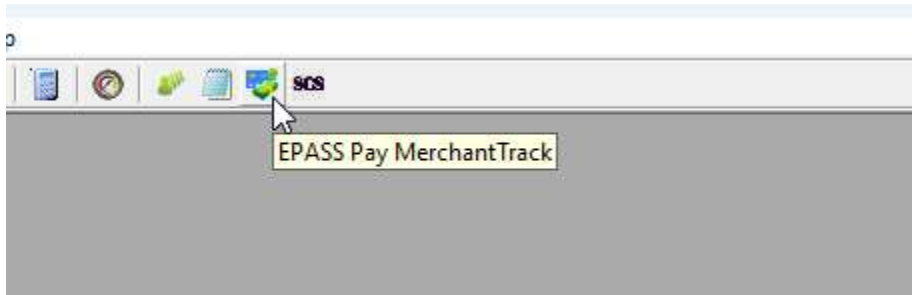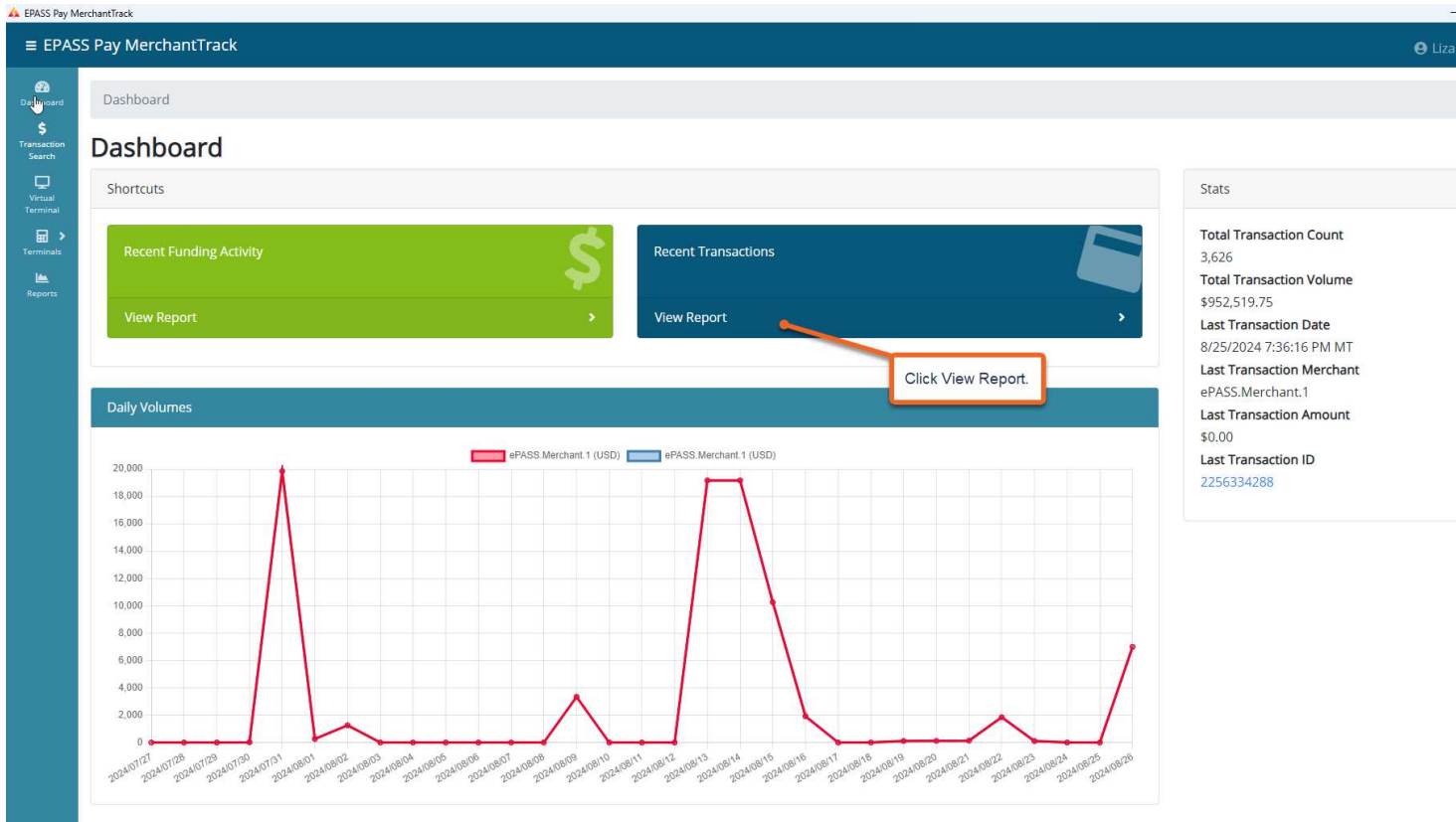
7. You can also view and reprint the "Voided" transaction from Merchant Track. Click the "Transaction ID" to access the screen to view the receipt.

Transactions Report

Search Parameters

Merchants: ePASS.Merchant.1	Date Type: Auth Date	Transaction Types: All	Time Zone: Mountain
	Start Date: 8/20/2024		
	End Date: 8/26/2024		

Report Data

Showing Records 1 - 62 of 62

Results per page: 100

Time Zone: Mountain

Click the "Transaction ID".

Export to CSV   Export to PDF

Merchant Display Name	Transaction ID	Auth Date	Invoice Number	Name on Account	Last 4	Processing Network	Amount	Status	Error Message	Funded Date	Funding ID
ePASS.Merchant.1	2256334288	8/25/2024 7:36:16 PM	RS00000184	Adrian and Elizabeth Foster	5454	Credit	$2,305.27	Voided			

Transaction Details

Time Zone * Mountain

Transaction Details

Transaction ID	2256334288
Transaction Date	8/25/2024 7:36:16 PM
Issuer Settlement Date	8/25/2024
Status	Voided
Merchant	ePASS.Merchant.1
Request ID	240825183615565483100109419332
Customer ID	3602458596
Subtotal Amount	$2,063.82
Tax Amount	$241.45
Total Amount	$2,305.27
Create Source	API
Update Source	API
Created By	ePASS-Test-API
Creator IP	64.180.66.83
Store and Forward	FALSE

Shipping Information

Business Name	
First Name	Adrian and Elizabeth
Last Name	Foster
Address 1	2514 Kulshan Street
Address 2	
Address 3	
City	Bellingham
State	WA
Zip	98244
Country	US
Phone	(360) 245-8596
Email Address	efoster@gmail.com

Actions
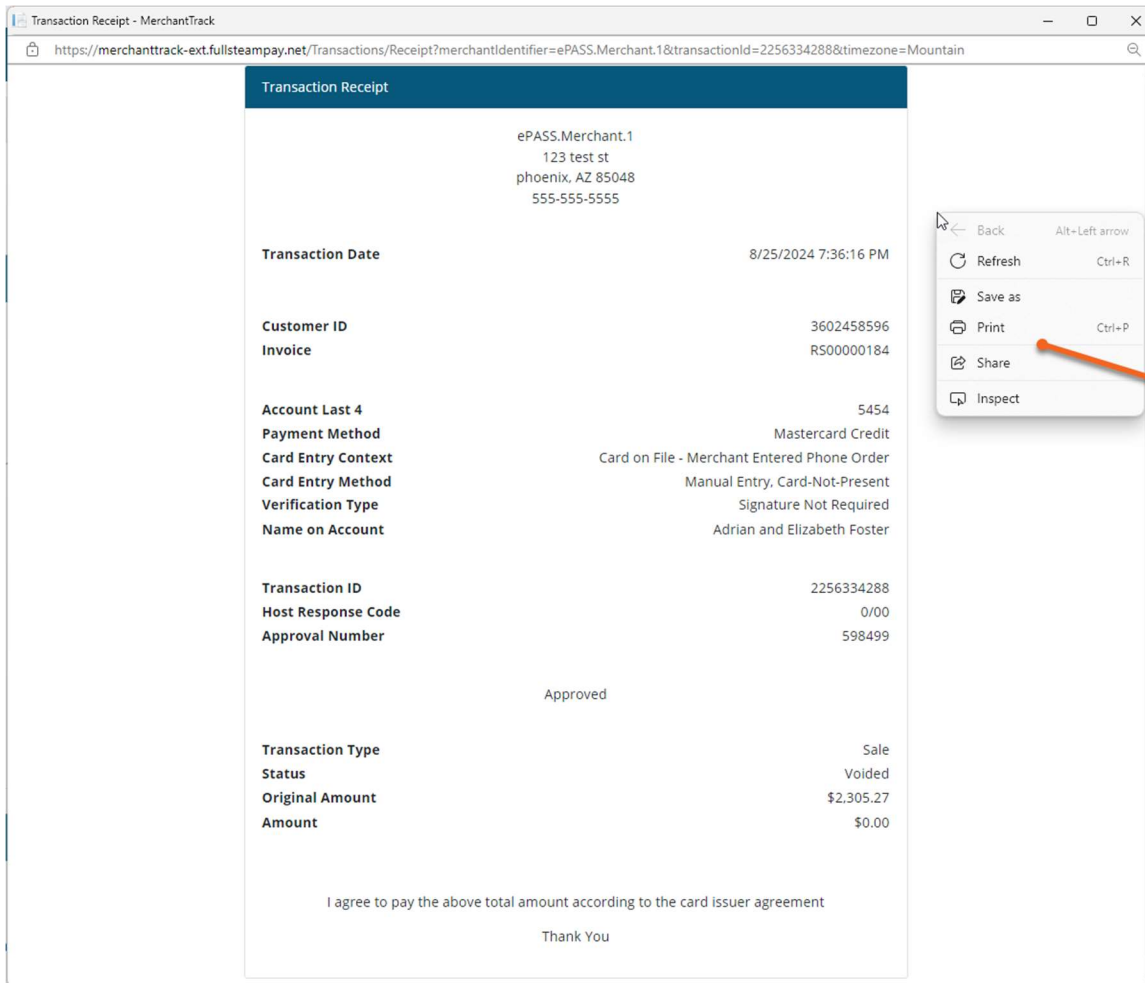
Receipt

Click Receipt.

Reconciliation Details

Invoice Number	RS00000184
Commodity Code	85
Discount Amount	$0.00
Shipping Amount	$0.00
Duty Amount	$0.00
VAT Amount	$0.00
VAT Rate	0.00
Shipped From	V7C 4J1
Order Date	8/26/2024

Processing Details

Payment Method	Mastercard
Network Type	Credit
Card Entry Context	Card on File - Merchant Entered

Account Owner Information

Right click anywhere on the screen and select Print.

This is the Windows default printer setting. If you want to print it to a different printer, click the drop down to select from the list.

In this example, we are saving it to PDF. Type in the name of the file and click Save.

Transaction Receipt

ePASS.Merchant.1
123 test st
phoenix, AZ 85048
555-555-5555

This is the saved receipt.

Transaction Date

8/25/2024 7:36:16 PM

Customer ID

3602458596

Invoice

RS00000184

Account Last 4

5454

Payment Method

Mastercard Credit

Card Entry Context

Card on File – Merchant Entered Phone Order

Card Entry Method

Manual Entry, Card-Not-Present

Verification Type

Signature Not Required

Name on Account

Adrian and Elizabeth Foster

Transaction ID

2256334288

Host Response Code

0/00

Approval Number

598499

Approved

Transaction Type

Sale

Status

Voided

Original Amount

$2,305.27

Amount

$0.00

I agree to pay the above total amount according to the card issuer agreement

Thank You

Capturing a Non-Payment Signature

EPASS Pay credit card terminals support signature capture from EPASS for non-payment related items, such as "Terms and Conditions" or contracts.

For example, you can have EPASS Pay send a "Terms and Conditions" agreement with a signature line to a Pin Pad terminal. The customer can scroll through the terms, accept them, and sign with EPASS capturing their signature. Signatures are saved in EPASS along with a copy of the signed contract and can be printed on your invoices.

Tip:

💡 **Tip**: *Learn how to create a "Terms and Conditions" agreement that you can add to your Invoices with this* tutorial.

If you are using a separate device for signatures, you can eliminate one device and do it all through EPASS Pay. We recommend using the Lane 7000 if you plan to capture signatures for terms and conditions, as it has a larger screen, though it does also work on the Lane 3000 and Move 5000.

1. With an open invoice in **Edit** mode, click the **Signature** tab.
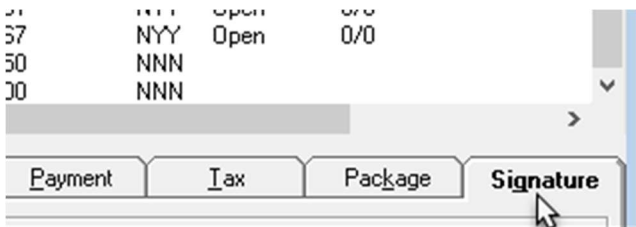
2. Make sure that the **EPASS Pay** checkbox is selected.
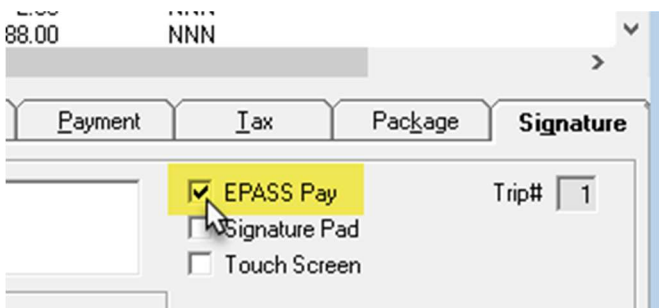
3. Do one of the following:
   - In the **Comment** field, enter a message that you want to appear on the invoice above the signature line (for example, "The undersigned agrees to the terms of sale.")

-OR-

- If you have a <u>pre-generated message</u> saved in the **Comment** table, select it from the **Comment** dropdown.

4.   (Optional) Enter a **Header** and **Sub-Header**.

With the **Description**, **Header**, and **Sub-Header** fields filled, the layout on the payment terminal will look similar to the following:
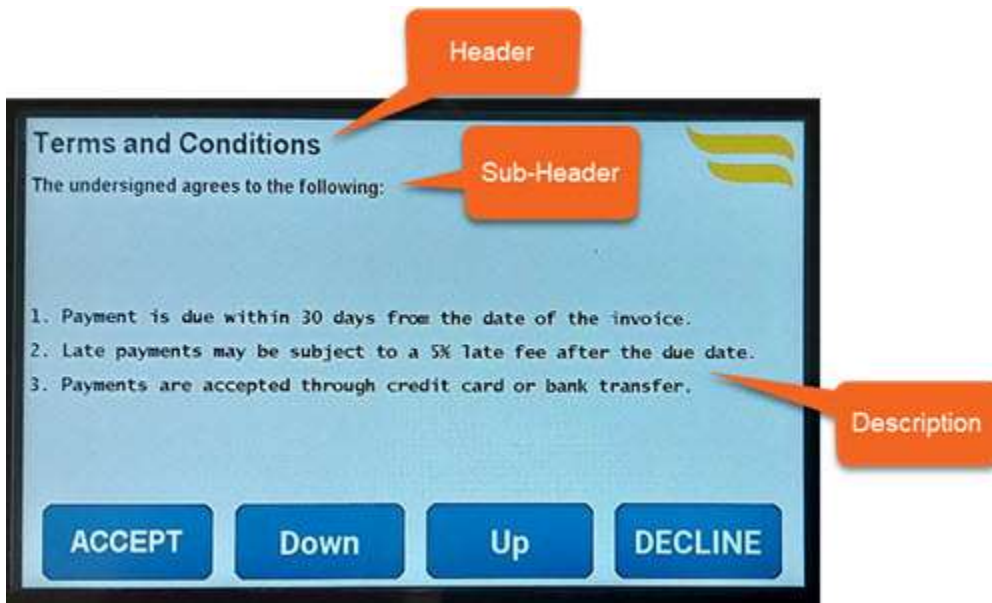
5. If necessary, select the **Pin Pad** terminal that you are sending the signature line to from the dropdown.
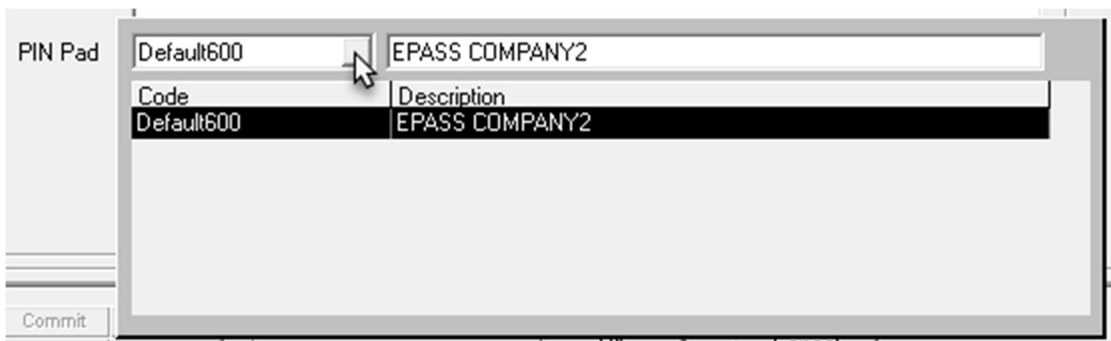
6. Click **OK**. The signature is sent to the Pin Pad for the customer to agree to and sign.

Once the customer agrees and signs on the Pin Pad, their signature is added to the Invoice.

Tutorial: Creating A Terms And Conditions Agreement

Overview

This tutorial walks you through the steps to create a "Terms and Conditions" agreement in EPASS, which you can send to a Pin Pad for the customer's signature. These same steps can be applied to create other agreements or contracts as well.

Step 1 - Creating the Terms and Conditions in the Comment Table

Contracts, agreements, or any other documents that you want to send to a Pin Pad terminal for a customer to sign are added to the **Comment** table. Our first step is to create our Terms and Conditions agreement in this table.

1. In EPASS, go to **Tools** > **System Maintenance**.
2. Click **Comment**, and then click **Open**.
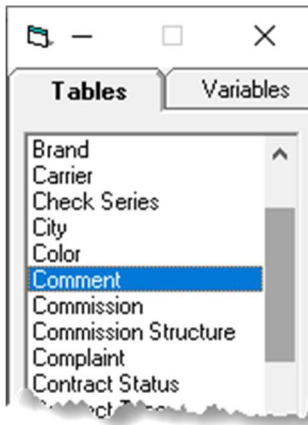
3. Click **Add**.
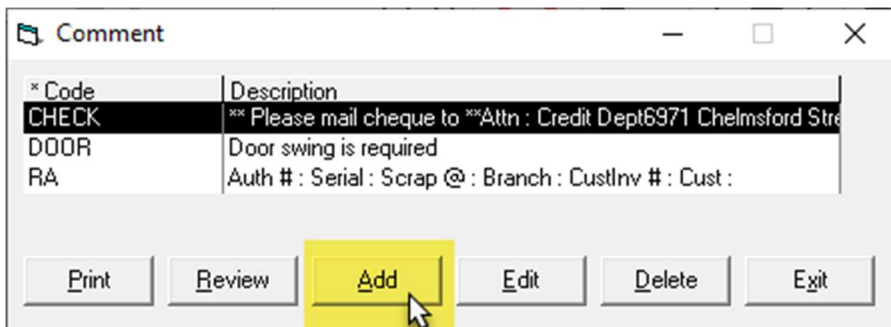
4. Enter a unique **Code** to identify the Terms and Conditions. For this tutorial, we're going to use **TAC**.
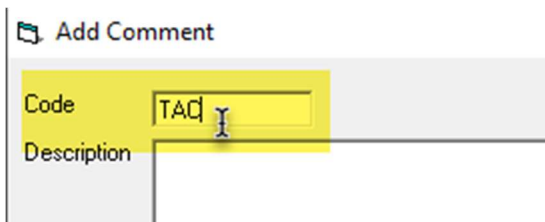
5. Click the **Signature Comment** checkbox, and then click the **EPASS Pay Signature** checkbox when it appears.

The **Signature Comment** checkbox adds a signature line to the comment, and the **EPASS Pay Signature** checkbox adds a **Header** and **Sub-Header** field.

6. In the **Description** field, enter the body of the Terms and Conditions.

💡 *Tip: When entering text into the Description field, to start a new line, press SHIFT + ENTER.*

7. The **Header** and the **Sub-Header** fields are optional. We could leave them blank, or we could use them to add titles to our Terms and Conditions.
    a. We'll use the **Header** field as our main title, and we'll enter *Terms and Condition*.
    b. We'll use the **Sub-Header** field as an introductory statement, before the list of terms. We'll enter *The undersigned agrees to the following.*

With the **Description**, **Header**, and **Sub-Header** fields filled, the layout on the payment terminal will look similar to the following:
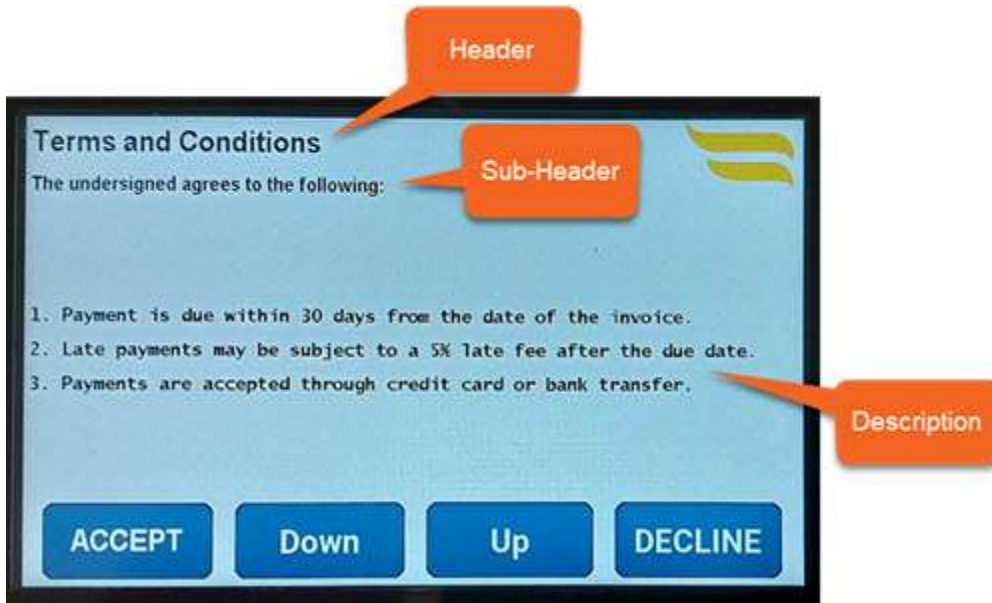
9. In the **Departments** area, we'll select the **Departments** in our organization that can add these Terms and Conditions to an invoice.
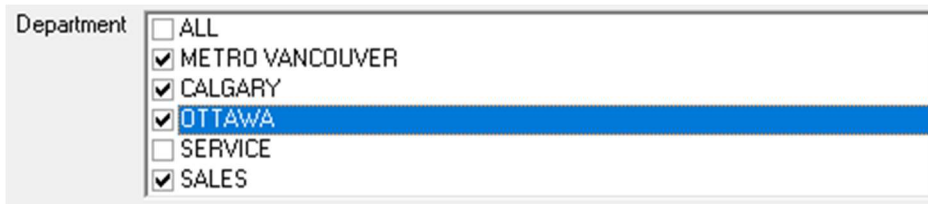
Click **OK** to save the Terms and Conditions, and then click **Exit** to close the **Comment** window.

Step 2 - Adding the Terms and Conditions to an Invoice and Sending it to a Terminal for Signature
Now that we've created the Terms and Conditions agreement, it's ready for us to add to an invoice and send it to a payment terminal for signature.

1. With an open invoice in **Edit** mode, click the **Signature** tab.
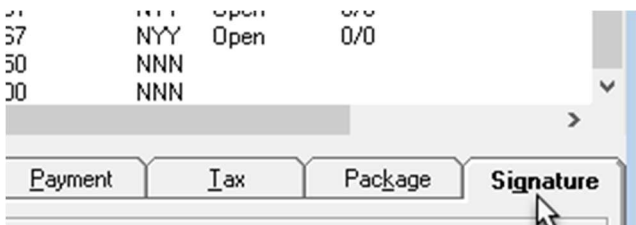
2. Make sure that the **EPASS Pay** checkbox is selected.
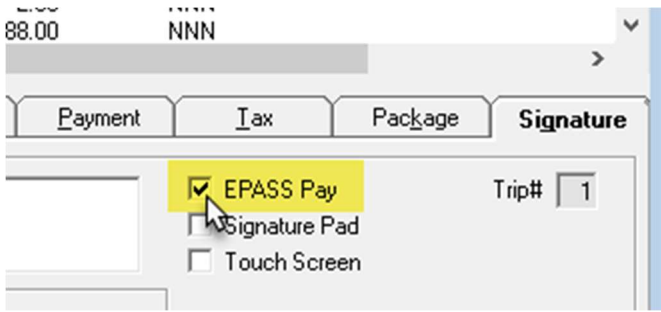
3. In the **Comment** dropdown, select **Terms and Conditions (TAC).** Our Terms and Conditions text is automatically entered in the **Comments** field, as well as the **Header** and **Sub-Header** field.
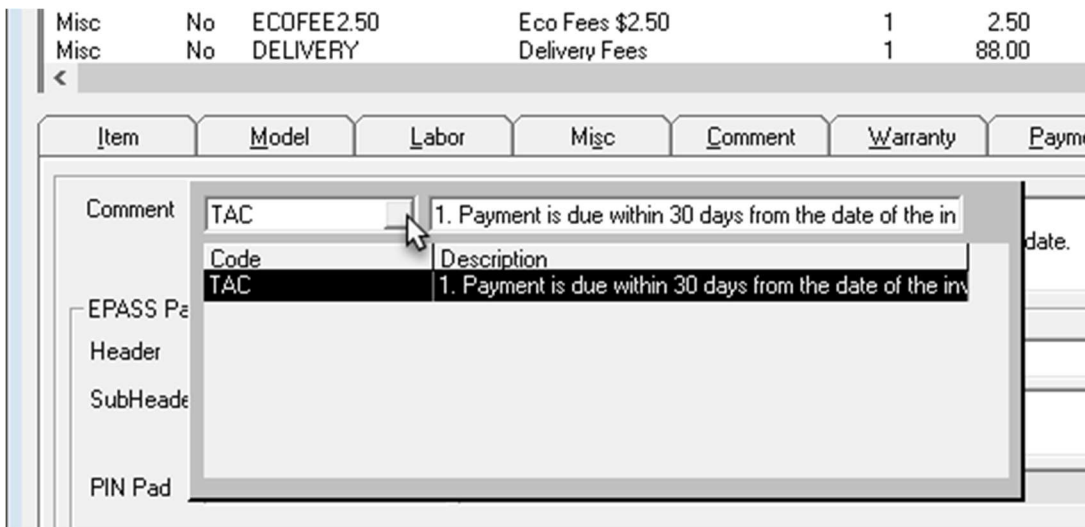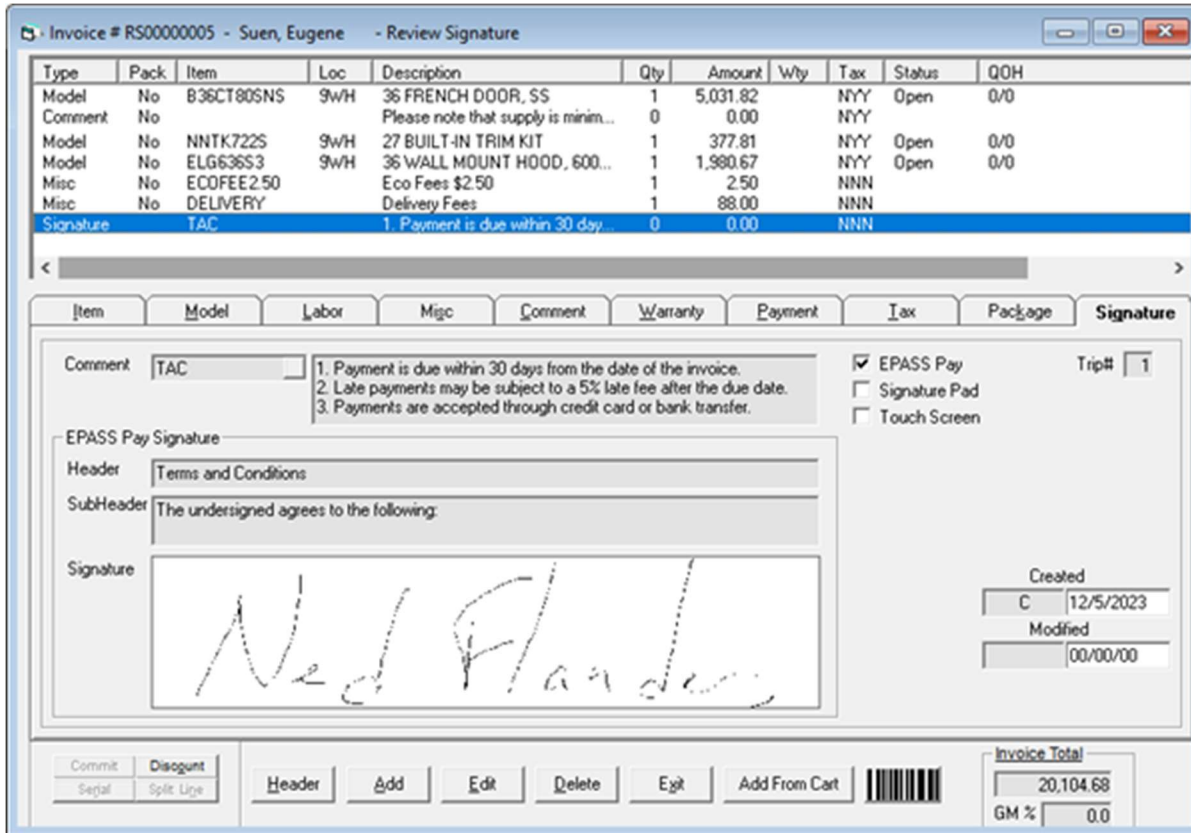
4. Make sure that the Pin Pad we want to send the agreement to for customer signing is selected in the **Pin Pad** dropdown. If not, we can select a Pin Pad from the dropdown.
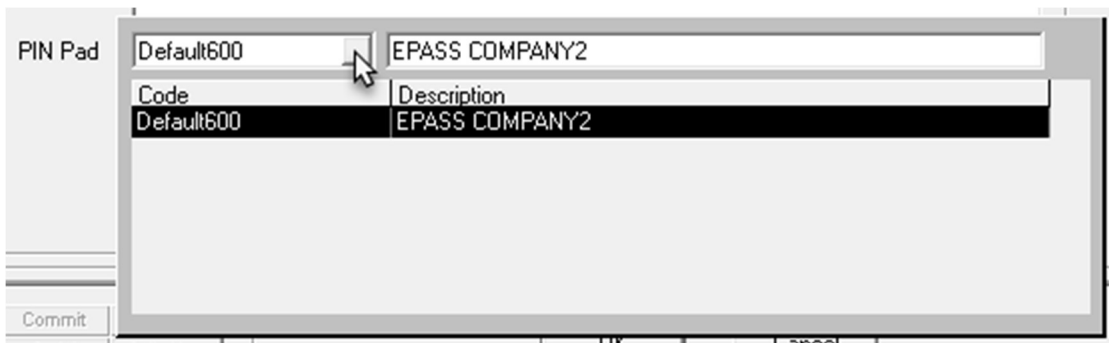
5. Click **OK**.

Our Terms and Conditions agreement is sent to the Pin Pad. On the Pin Pad, the customer can scroll through and read the agreement, choose to "Agree" to it, and sign it. Once they sign it, their signature is captured in EPASS and is added to the Invoice. The Terms and Conditions, along with the customer's signature, can also be printed on the invoice.

Note: *Custom programming may be required to print signatures on your invoice.*

Mobile Tech

In the detail section of the workorder, click "Add". Select "Payment".
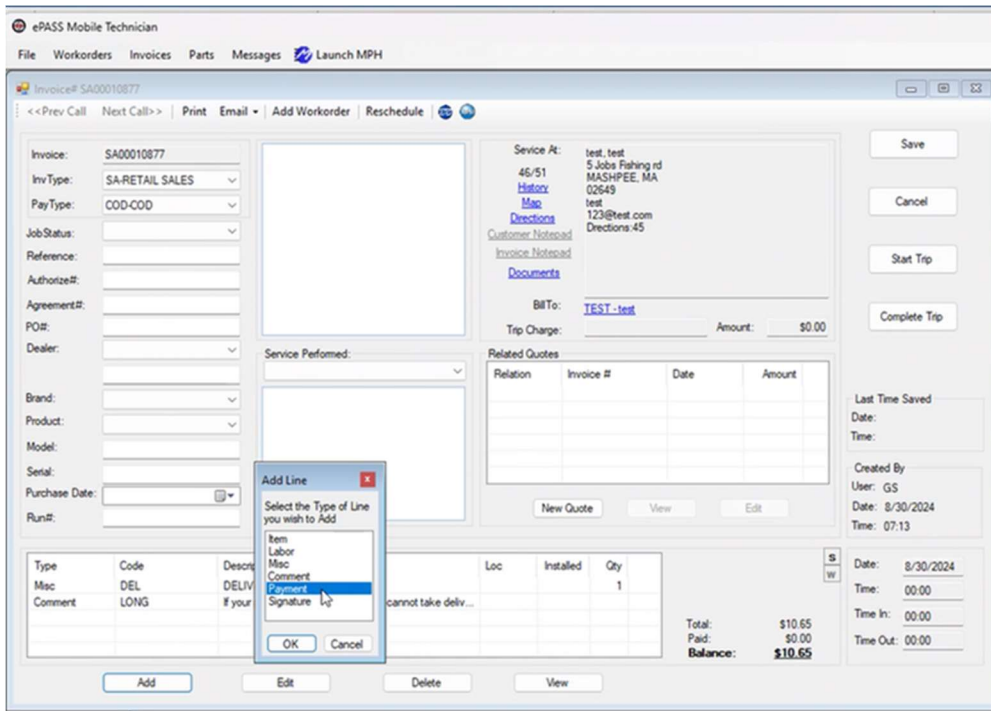
Select the payment type and entry method. Enter the payment and click OK.
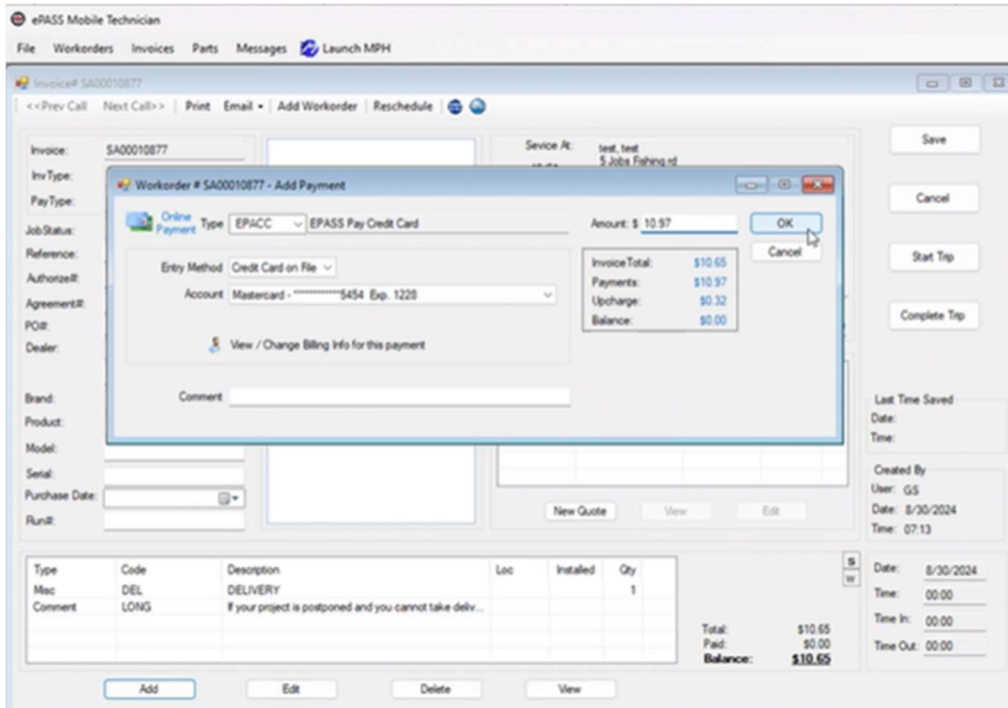
Click to Pay
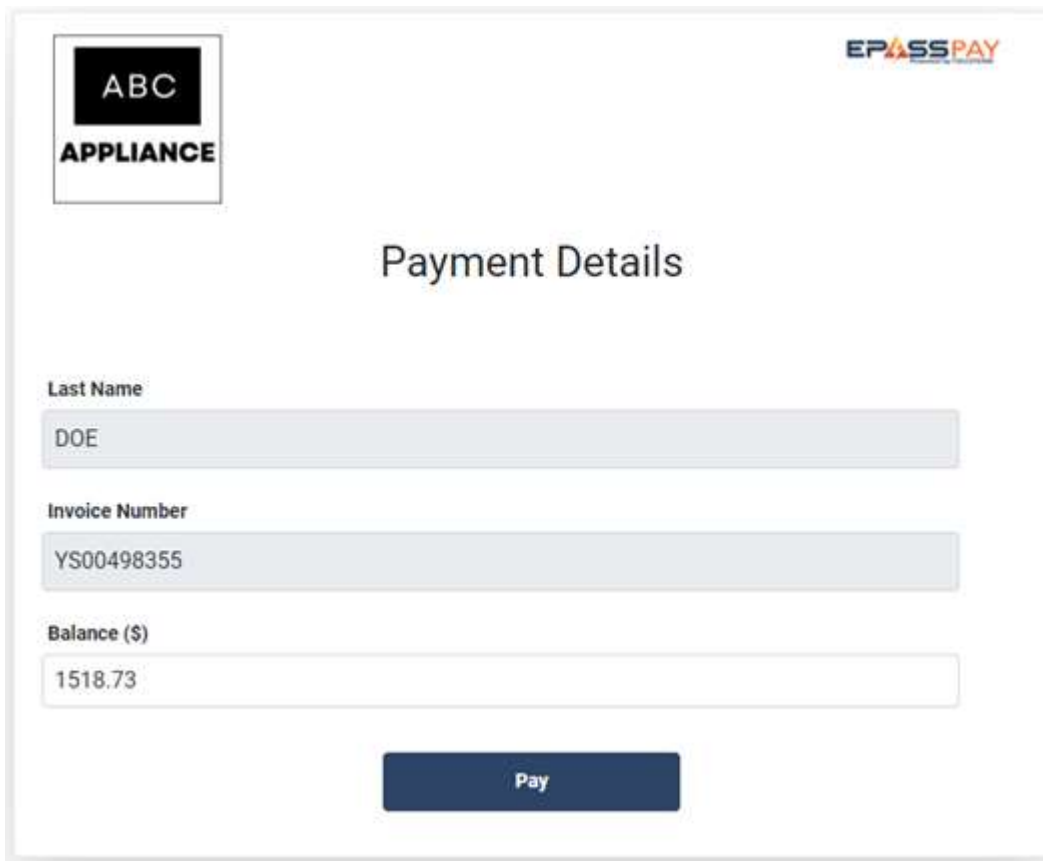
With EPASS Click to Pay, you can send your customers a link to a secure, cloud-hosted payment portal where they can enter their payment information and send it directly to your EPASS system.

Click to Pay links are generated in EPASS and can be used in various ways: you can add them to an email, send them in a text, or add them to a button on your website.

Click to Pay is fully integrated into EPASS, which means payment is automatically added to the invoice. You'll no longer have to look at a report or get individual emails for each payment made on your website.

How It Works

EPASS Support will work with you to develop your payment portal. Once it's ready, you can add a link to the portal from your website or embed the portal directly inside one of your site's pages. Customers can be directed to these links where they are prompted to enter their name, invoice number, and payment information.

You can also send unique payment links to customers directly from EPASS. These links include the URL for the payment portal as well as an authentication token that pre-fills the customer's invoice and amount owing when the customer clicks the link.

You have two options for sending a payment link:

1. You can generate a link for the customer from their invoice, which you can then copy and paste into an email or text message.
2. If you use EPASS Batch Email and Texting, you can create a message template that includes a unique Click-to-Pay link for each customer in the email or text batch.

When the customer clicks the link, they are taken to your payment page, where their invoice number and amount owing are automatically filled in for them.

Once your customer completes entering their payment information, the payment is sent to your EPASS system via our xAPI, which adds the payment to the invoice.

Next Steps

Click to Pay is exclusively available for EPASS Pay users. If you are interested in implementing Click To Pay, contact EPASS Support.

Once your payment portal is live, you can follow the information in these topics to start using Click to Pay:

Configuring Click to Pay

Click to Pay requires some initial configuration steps before it can be used to generate payment links.

1. Activate Click to Pay Security Options
2. Add Click to Pay Variables
3. Activate Click to Pay for Invoice Types
4. Configure Click to Pay event messaging.

Before Starting
You'll need:

- The full URL address of your Click to Pay page.
- Your Click to Pay Profile ID. This was provided to you by EPASS. If you don't have this ID, contact EPASS Support.

Activate Click to Pay Security Options

1. Go to **Tools** > **System Maintenance**. On the **Tables** tab, select **User Security**, and then click **Open**.
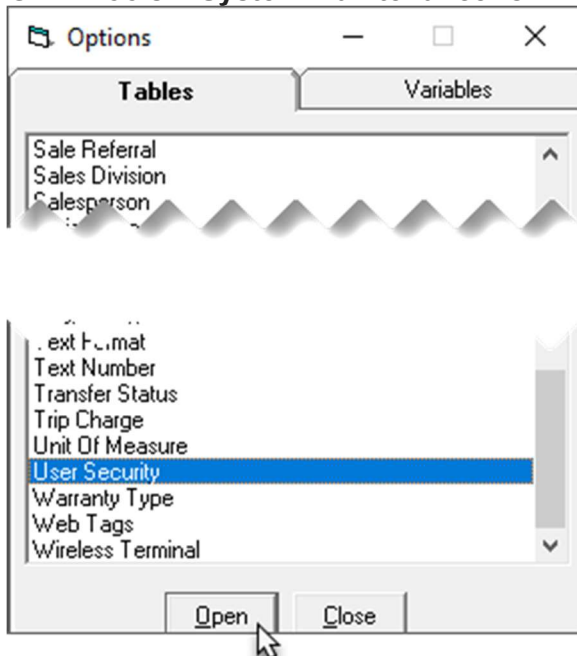
2. Select a User or Group from the list, and then click **Security**.
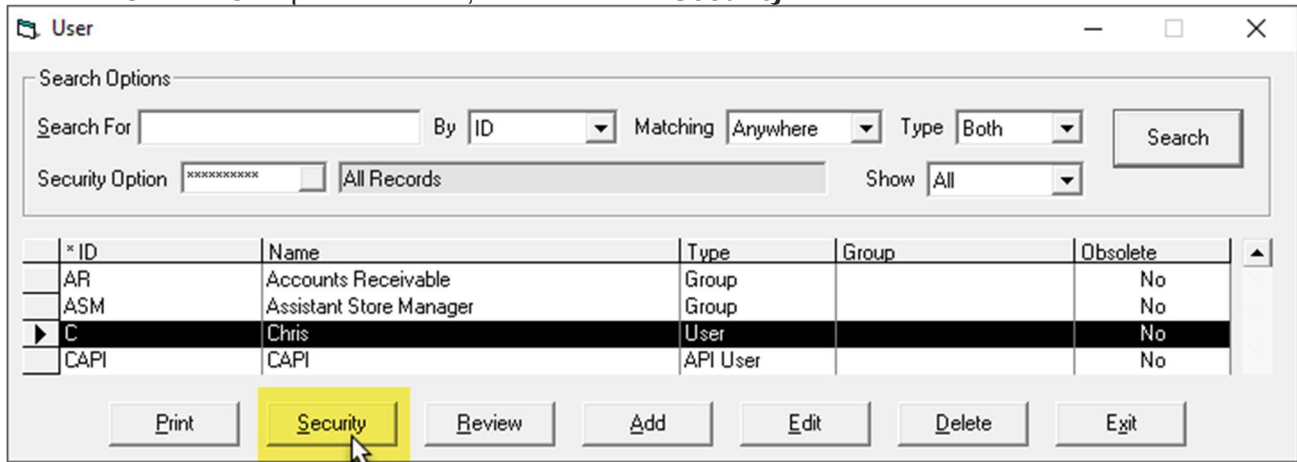
3. In the **Keyword** search box, enter CLICK TO PAY and select the following options:
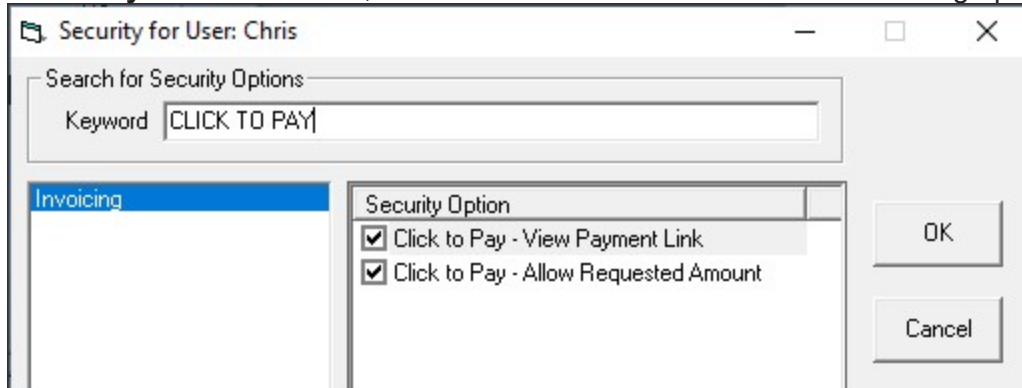
- **Click to Pay - View Payment Link**: Enables the Click to Pay link in the Invoice Header. Without this option, the EPASS User can not generate a payment link.

- **Click to Pay - Allow Requested Amount**: Allows the EPASS User to generate a Click to Pay link that forces the customer to pay a specific amount. If this is not enabled, the Click to Pay link will request the amount owing on the invoice, but the customer can choose to pay a lesser amount.

4. Click **OK**.

Add Click to Pay Variables

1. Go to **Tools** > **System Maintenance**.
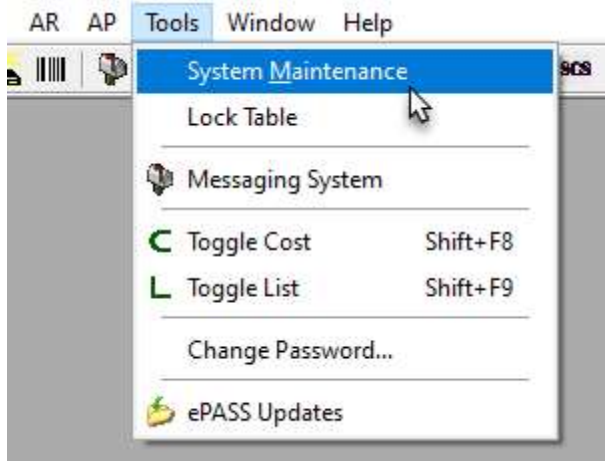
2. Click the **Variables** tab.

3. Click **EPASS Pay**, and then click **Open**.

Enter the URL address where your Click to Pay page is hosted.

Enter your Click to Pay Profile ID.

If necessary, change the default number of days the authentication token is valid for. If the authentication token expires, the user can still follow the link to pay their invoice, however, they will need to manually enter their name and invoice number at the payment portal.

Note: If you set the Token Validity Days to 0, the Click to Pay link is generated without an authentication token.

About URL Shortening

Click to Pay URL links are "shortened" using the TinyURL service. You can choose to disable this service and instead have Click to Pay generate an "expanded" URL link.

Tiny URL Link

Expanded URL Link

Some network services and business block shortened URLs. If your Click to Pay recipients are having trouble receiving shortened URL links, you may need to disable URL shortening.

Select URL Shortening Variables

1. Select the following:

A	Click to enable or disable URL shortening.
B	This is how long EPASS will wait for a response from the TinyURL service. If a response isn't returned in time, an error is generated. We recommend leaving this set to 5 seconds, but if you have a slower internet connection or are experiencing multiple timeout errors, you can try increasing the time.
C	Select this checkbox if you want to use shortened URLs in your staging environment.

Activate Click to Pay for Invoice Types

By default, Click to Pay is disabled for all Invoice Types. You'll need to decide which Invoice Types can generate Click to Pay payment links and then activate the Click to Pay feature in each one.

1. Go to **Tools** > **System Maintenance**.
2. On the **Tables** tab, click **Invoice Type**, and then click **Open**.
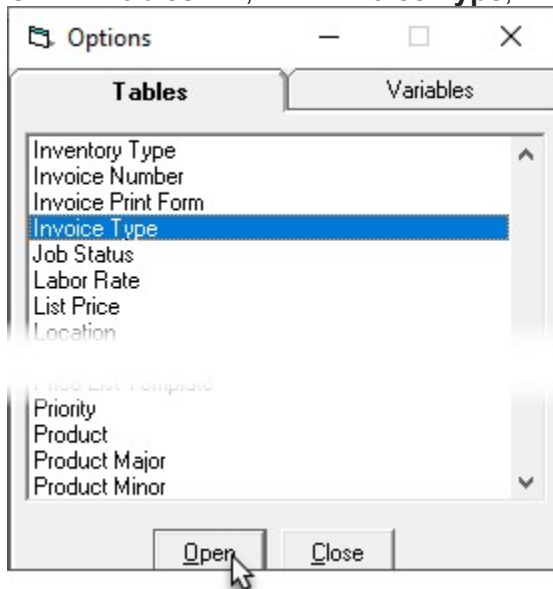
3. Click an Invoice Type, and then click **Edit**.
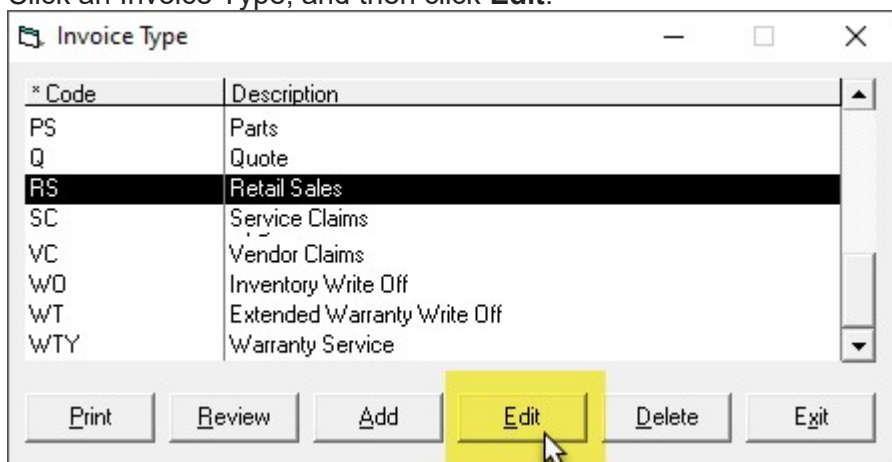
4. On the **Settings 1** tab near the bottom, click **Show Click to Pay Payment Link**.

5. Click **OK**.
6. Repeat steps 3–5 for each Invoice Type that will use Click to Pay payment links.

Click to Pay configuration is now complete and ready to use.

Configure Click to Pay Event Messaging

EPASS can send a message or notification to a list of EPASS users or groups when a Click to Pay payment is successfully made or declined by a customer. These messages, and the list of users that receive them, are configured in the EPASS Messaging System.
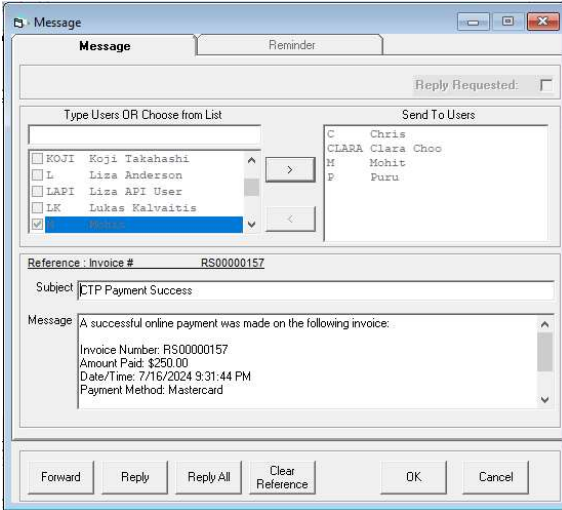
Click to Pay Event Message
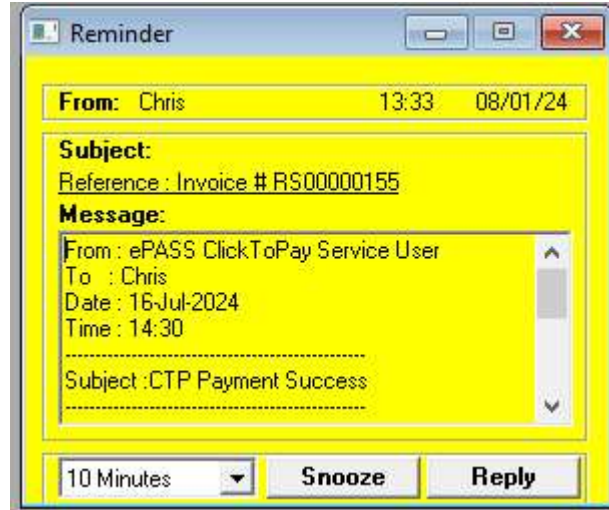
Click to Pay Event Notification Reminder

To Configure Click to Pay Event Messaging

Go to **Tools** > **System Maintenance**, and then click the **Variables** tab.

4029 Hastings Street • Burnaby, BC • V5C 2J1
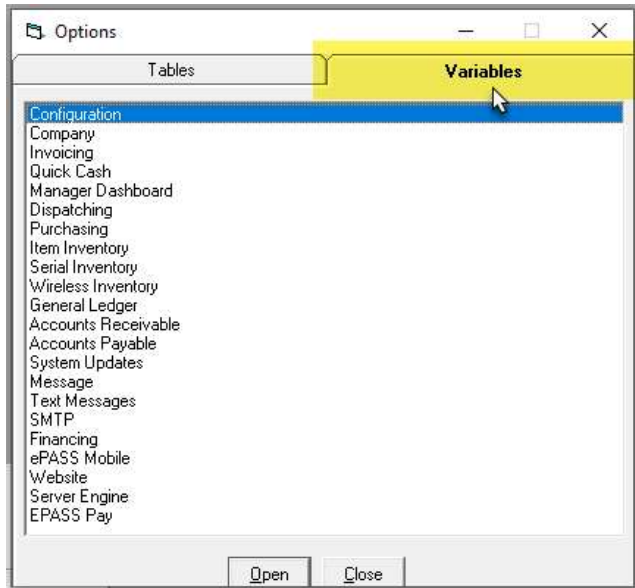
Click **Message**, and then click **Open**.
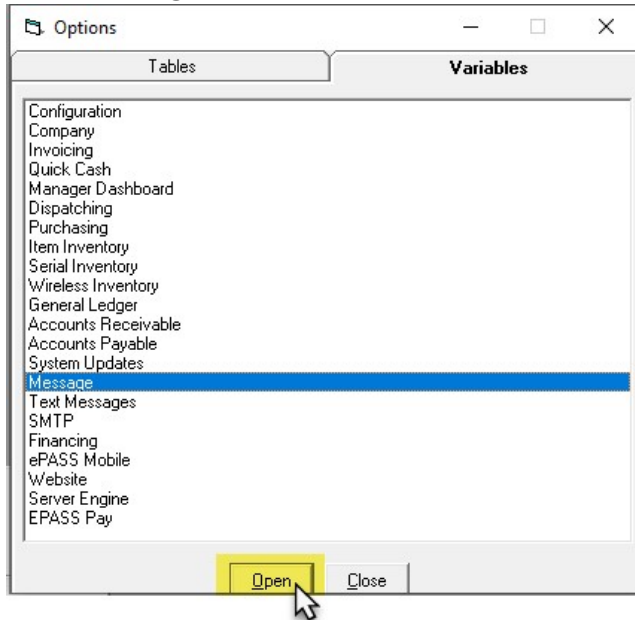
Click the **Message Events** tab.
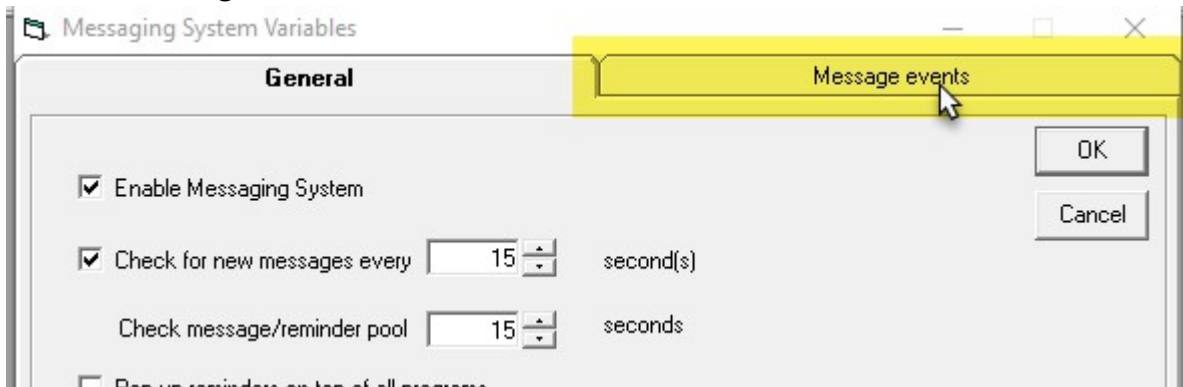
In the **Message Events** list, scroll down until you see **Successful CTP Payment Event** and **Declined CTP Payment Event**. Select their checkboxes to activate these events.

Select the **Successful CTP Event** and then click **Details**.

Do the following:

For each user or group that should receive this message, click their name in the **Users in System** list,

and then click the left arrow ![<] to move them into the **To** list.

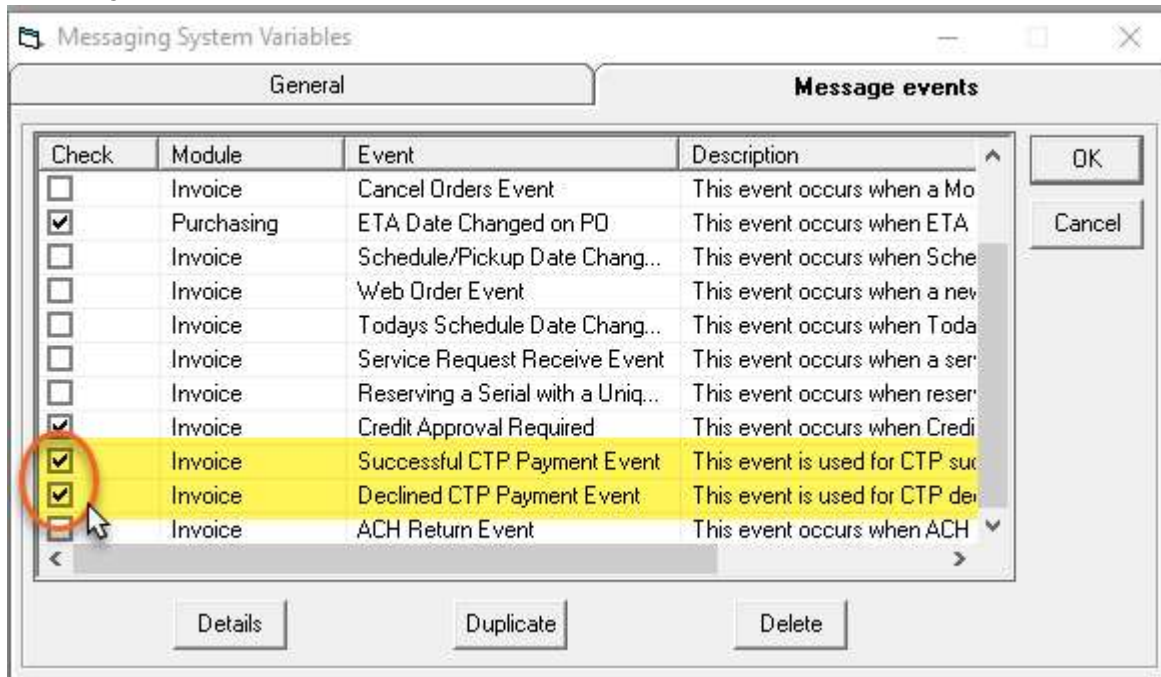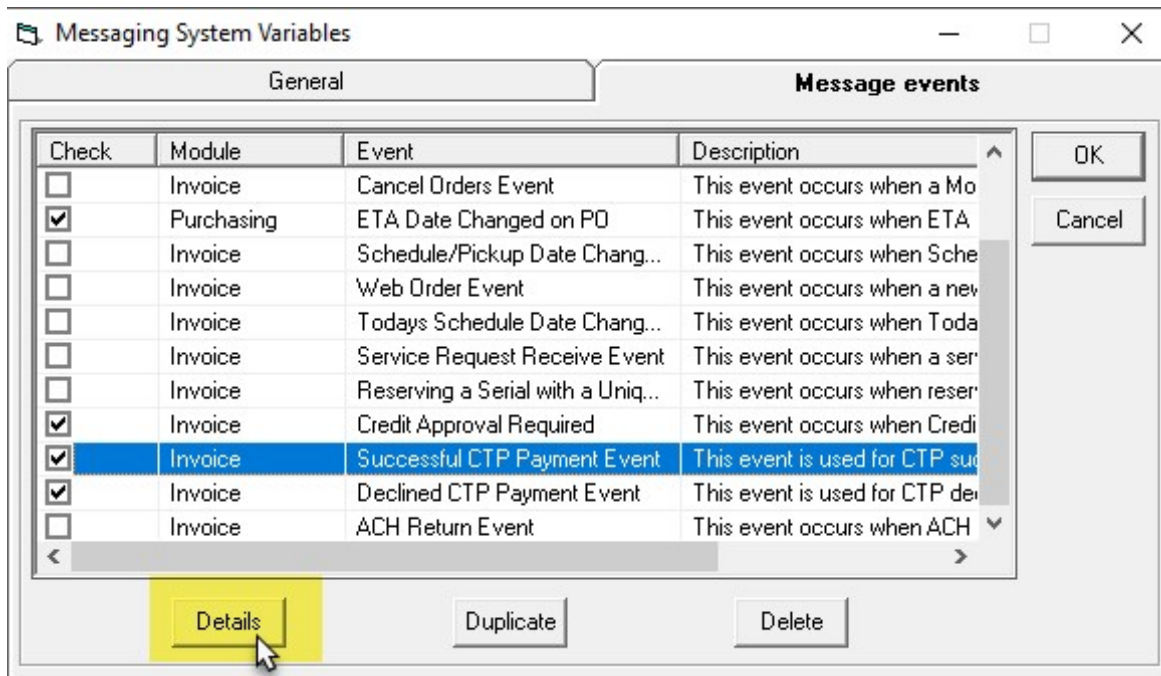Select whether the recipients receive a message in their EPASS Messaging Inbox (select **Message**) or a notification reminder pop-up when they log in (select **Reminder**). If **Reminder** is selected, enter the number of hours or days that will pass before the user receives the pop-up notification.

If necessary, edit the default **Subject** line and **Message** body.

Click **OK** and repeat step 6 for the **Declined CTP Message Event**.

Generating A Payment Link

Payment links are generated from the customer's invoice header. Once the link is generated, you can copy it to the clipboard and then paste it into an email, a text field, or document. The link contains the URL of your Click to Pay page and an authentication token that automatically loads the customer's invoice number and amount owing.

📄 **Note: Before you can generate a payment link, you need to <u>configure Click to Pay</u>.**

1. Navigate to the <u>Invoice Header</u>.
2. Click **Payment Link**.

3. Do one of the following:
    1. **If you are using URL shortening**, click **Generate Link** first, then click **Copy** to copy the link to the clipboard.

-OR-

If you are not using URL shortening, the URL is automatically generated. Click **Copy** to copy the link to the clipboard.

Notes:

- **If you want the customer to pay a specific amount, click the Requested Amount checkbox, and then enter the amount you want them to pay. On the payment portal, the customer will not be able to change the payment amount when entering their payment information. To use this option, the EPASS User needs the <u>Click to Pay - Allow Requested Amount</u> security option.**

- **If you want to change how long the link will remain active, enter an amount in the Expiry Days field, and then generate a new link by clicking Generate Link. If you set the Token Validity Days to 0, the Click to Pay link is generated without an authentication token.**

4. Close the Invoice. You can now paste the payment link into an email or text message.

⚠ **Important: Make sure to close the invoice before sending the payment link to the customer. If the customer submits payment through Click to Pay while the invoice is open, payment will not appear on the invoice until it is closed.**

Sending a Payment Link via Batch Email Or Text

You can send a Click to Pay link using the EPASS Batch Email and Text feature. Refer to Batch Email & Text for instructions on configuring and sending batch emails and texts.

Sending the Click to Pay link in a batch email or text is done by including one of the following Special Fields in the Email Format message:

- **{EPASSPayURL}:** This field adds a link to your Click to Pay payment page. Clicking the link takes the customer to your Click to Pay page where they will need to enter their name, invoice number, and payment amount.

-OR-

- **{EPASSPayAuthenticatedURL}:** This field provides a link with a token. Clicking the link takes the customer to your Click to Pay page and automatically authenticates invoice payment details by prefilling the customer's name, invoice number, and payment amount.
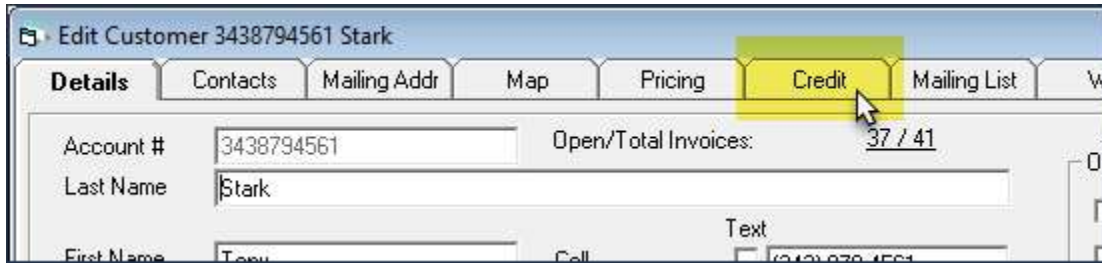
Example

Disabling Click to Pay for a Customer

If you have a customer that you do not want to use Click to Pay with, you can disable the payment link on any invoice where the customer is the Bill To. Doing this can prevent staff from mistakenly generating and sending a payment link to the customer.

1. Open the Customer's record in **Edit** mode.
2. Click the **Credit** tab.

3. Select **Do Not Allow Click to Pay Payment Links**.

4. Click **OK** to close the customer record.

The Click to Pay link is now disabled on any invoices where the customer is the Bill To.

About Merchant Track

Merchant Track is our online payment portal used to access transactions made with EPASS Pay. You can use this tool as a way to view detailed information on all of your transactions, fees, and deposits.
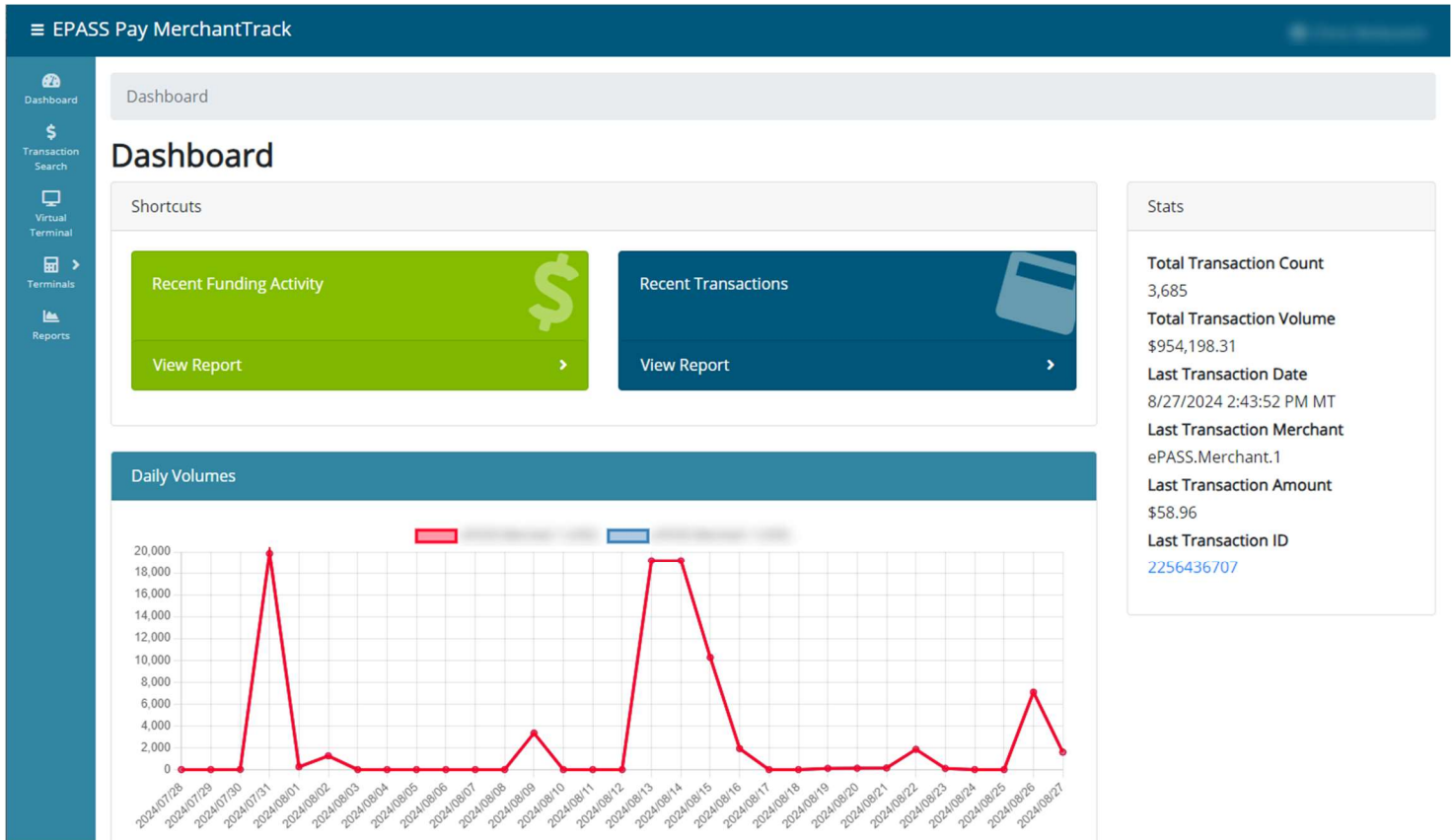
📄 **Note: Merchant Track includes a virtual terminal that can process transactions, however, we recommend that you do not use this option to process payments. Any transactions processed through the virtual terminal are not recorded in EPASS. To prevent staff from accessing the virtual terminal, make sure that you disable access in their EPASS User Security Settings. See EPASS Pay Security Options for more information.**

Accessing Merchant Track

You can access Merchant Track from within EPASS:

1. Log into EPASS.
2. On the toolbar, click the **Merchant Track** button. Merchant Track opens at the Dashboard.

Note: If the Merchant Track button is unavailable, you might not be correctly set up to use Merchant Track or have the correct security permissions. Contact your IT department for help with configuring your EPASS user account or view <u>Setting Up EPASS Pay</u>.

Dashboard

The dashboard provides you with a quick glance at your business or locations' recent activity. You can look at recent transactions, recent funding, and get a quick graph of daily sales volumes. This is the first screen you'll see when logging into Merchant Track and is a great snapshot of information.


Tip: If you have multiple locations, you can reduce the number of graph lines you see by clicking the color blocks next to each location name located at the top of the graph.

Viewing Recent Funding Activity And Recent Transactions

At the top of the dashboard is the **Recent Funding Activity** and **Recent Transactions** shortcuts. These two reports can provide you with a quick snapshot of the week's EPASS Pay data.
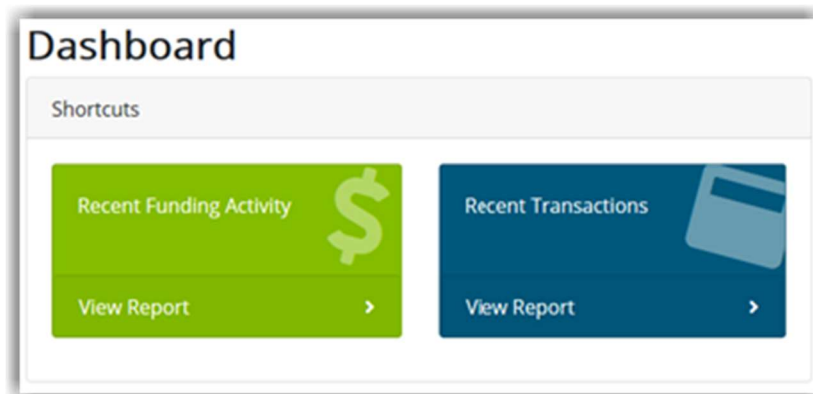
Clicking **View Report** for either of these will show you a <u>Funding Summary</u> or <u>Transactions</u> report from the past 6 days, including the current day. You can also export these reports as a PDF or a CSV file.
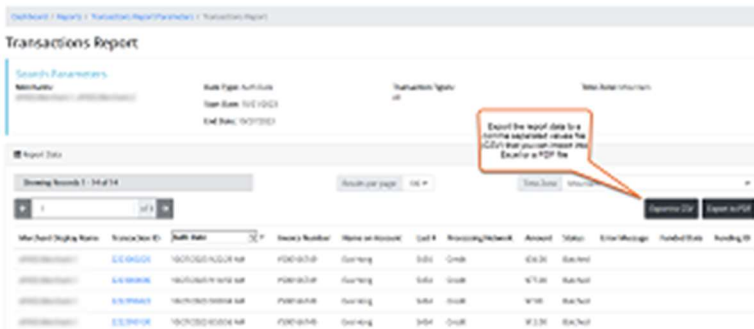
Searching For Transactions

The transaction search is the most used feature in Merchant Track because you can find a specific transaction or set of transactions. Additionally, you can confirm a refund for a customer went through or find out why a customer's payment failed.

Note: To search for a transaction, the EPASS user needs the Merchant Track – Transaction Search security option. See **Security Options** for more information.
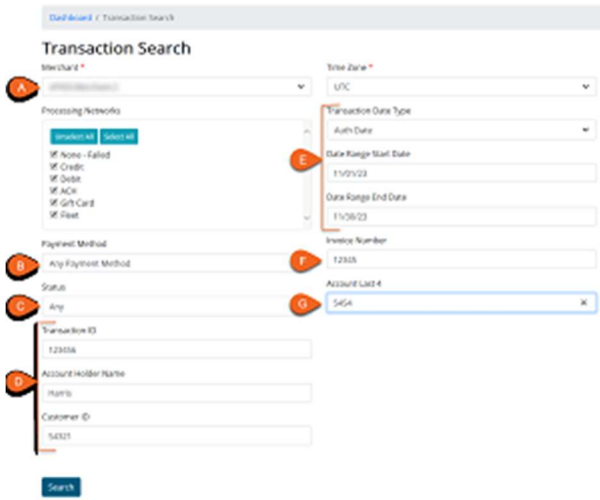
1. Start Merchant Track by clicking its button on the toolbar.

2. On the left side menu, **click Transaction Search**.
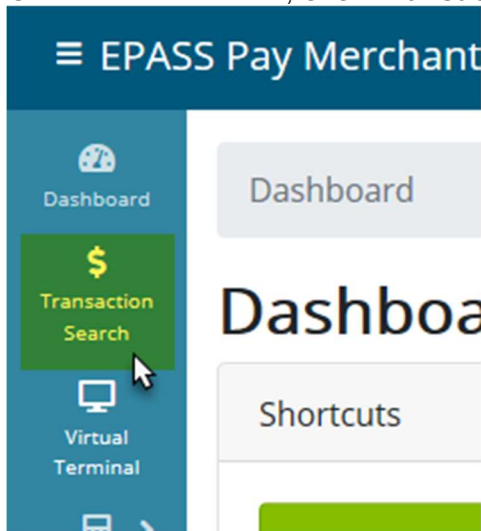
There are a several filter options to narrow your search of a transaction.

A. **Merchant:** If you have access to multiple locations, you can select a single location from the dropdown menu. If there are multiple locations, the menu list will be in Alphabetical order.
B. **Payment Method**: Filter the search results by payment method (for example, VISA, Mastercard, American Express).
C. **Status:** Each transaction has a status associated with it. You can filter your search by status type here. For a complete list of statuses and what they mean, ▶click here.
D. **Transaction ID/Account Holder Name/Customer ID**: Every payment made in EPASS Pay is associated with a transaction ID, account holder name, and customer ID. If you need the status of a specific transaction, you can enter one or more of these pieces of information here.
E. **Transaction Date Type/Range**: If you'd like to search for transactions within a certain date range, enter a start and end date here. If a date range is not selected the entire transaction history is returned in the search results. You can also select which date is used from the **Transaction Date** dropdown: the Authorization Date or the Capture Date.
F. **Invoice Number**: If you'd like to search for a payment on a specific invoice, enter the invoice number here.
G. **Account Last 4**: Enter the last four numbers of a card used for payment to find all transactions associated with that card.

Viewing Reports

Merchant Track and EPASS Pay have several built-in reports that you can use to review deposit, sales transaction, and chargeback activity in addition to monthly statements and general reports.

1. Start Merchant Track by clicking its button on the toolbar.

2. On the left side menu, click **Reports**.
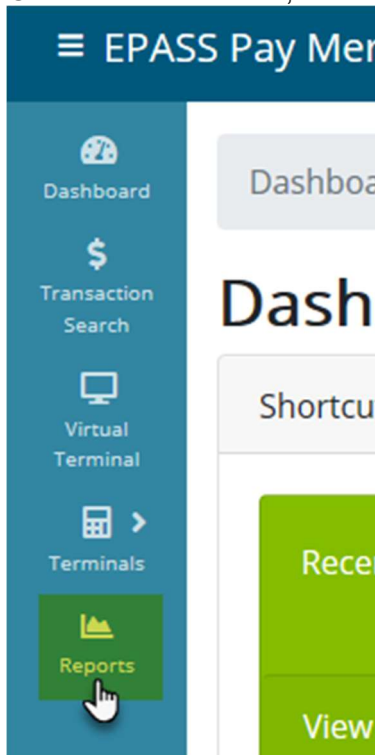
Report Types and Details

Funding Summary Report	Shows the funding information in summary per funding batch and provides links to the Funding Detail Report that shows the contents of the funding batch selected
Transaction Summary Report	Shows total transaction count and volume per day for each payment method
Funding by Transaction Report	Shows the transactions that have been funded in the specified date range
Funding By Line Item Report	Shows the transaction Line Items that have been funded in the specified date range
Chargeback Summary Report	Shows the count and volume of chargebacks for the given date range
Chargeback Report	Shows the details of chargebacks for the specified date range

Chargeback Action Report	Shows the details of chargeback actions for the specified date range
Transactions Report	Shows all transaction (successful and failed) that occurred during the specified date range
Merchant Statement	Provides summaries by day and payment method of transactions processed during the month selected plus deposit summaries and listings of the fees, chargebacks, and ACH returns in the deposits during the month selected
Merchant Deposit Report	Provides deposit summaries and listings of the fees, chargebacks, and ACH returns in the deposits during the month selected
ACH Returns Summary Report	Shows the count and volume of ACH Returns for the given date range
ACH Returns Report	Shows the details of ACH Returns for the specified date range
Gift Card Operations Report	Shows all gift card operations (successful and failed) that occurred during the specified date range
Gift Card Operation Summary Report	Shows total gift card operation count and volume per day for each payment method

Exporting Reports

In addition to viewing reports within Merchant Track (complete with hyperlinks to each transaction's details), you can also download each report for offline viewing. Click the **Export to CSV** or **Export to PDF** buttons to download a CSV (comma separated values) file, which can be opened in MS Excel, or PDF.

CSV Example

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	Funding ID	Merchant Identifier	Merchant Display Name	Date	Sales Count	Sales Total	Sales Fees	Refund Count	Refund Total	Refund Fees	Chargeback Count	Chargeback Total	Chargeback Fees
2	30126			7/23/2024	7	214.41	37.14	0	0	0	0	0	0
3	30133			7/23/2024	2	371	13.06	0	0	0	0	0	0
4	30103			7/22/2024	8	384.07	13.98	0	0	0	0	0	0
5	30119			7/22/2024	6	91.86	30.92	0	0	0	0	0	0
6	30071			7/19/2024	2	61.22	10.61	0	0	0	0	0	0
7	30088			7/19/2024	1	16.02	1.02	0	0	0	0	0	0
8	29943			7/12/2024	2	80.62	3.62	0	0	0	0	0	0
9	29971			7/12/2024	7	217.23	37.17	0	0	0	0	0	0
10	29854			7/2/2024	1	1	0.53	0	0	0	0	0	0
11	29786			6/27/2024	5	4	1.13	0	0	0	0	0	0

PDF Example

Funding Summary Report

Merchant Display Name	Funding ID	Date	Processing Type	Sales Count	Sales Total	Refund Count	Refund Total
	30126	7/23/2024	ACH	7	$214.41	0	$0.00
	30133	7/23/2024	Card	2	$371.00	0	$0.00
	30103	7/22/2024	Card	8	$384.07	0	$0.00
	30119	7/22/2024	ACH	6	$91.86	0	$0.00
	30071	7/19/2024	ACH	2	$61.22	0	$0.00
	30088	7/19/2024	Card	1	$16.02	0	$0.00
	29943	7/12/2024	Card	2	$80.62	0	$0.00
	29971	7/12/2024	ACH	7	$217.23	0	$0.00
	29854	7/2/2024	Card	1	$1.00	0	$0.00
	29786	6/27/2024	Card	5	$4.00	0	$0.00

Note: Not all exported columns are shown in the examples.

Bank Reconciliation

Before the EPASS customer can start the bank reconciliation, they need to print the "Funding Summary Report" from Merchant Track. This report shows a batched list of gross transactions with the credit card fees based on the funding date. The user compares these transactions to their bank statement and bank reconciliation. The difference should be the credit card fees but this is not always the case.

Let's look at how this works.

Andersons Appliances runs the Funding Summary Report in Merchant Track and exports it to CSV.

≡ EPASS Pay MerchantTrack   👤 Liza Anderson

Dashboard / Reports / Funding Summary Report Parameters

Funding Summary Report Parameters

Merchants

ePASS.Merchant.1

Time Zone

| Pacific | ⌄ |

Date Range Start Date

| 06/01/2024 | 📅 |

Date Range End Date

| 06/30/2024 | 📅 |

Fill in the date parameters and click Submit.

Submit

Andersons Appliance opens the Bank Reconciliation in EPASS and looks for the transaction on the bank statement. The Bank Reconciliation shows the gross amounts that were deposited. The gross amounts are defined as the amounts before the credit card fees. Let's use the Jun 17/24 funding date to illustrate this example.

Between Jun 12-14/24, Fullsteam deposited a total of $48,309.33 which is funded on Jun 17/24. Andersons compares the Bank Reconciliation to the Funding Summary Report to find the corresponding batched deposits.

Bank Reconciliation

Search Options

Closing Date	06/30/24	Bank Account	1001	Checking	Check Number		Matching	Equal
Show Reconciled		Supplier	*********	All Records	Batch Number		Matching	Equal
Since: Transaction Date	00/00/00							Search

CheckNumber	Supplier	Date	BatchNumber	Amount	Transaction Type	Reconciled
	Summary - CREDIT CAR	6/12/2024	765	2,882.72	Deposit	
	Summary - CREDIT CAR	6/13/2024	767	33,886.31	Deposit	
	Summary - CREDIT CAR	6/16/2024	772	11,540.30	Deposit	
	Summary - CREDIT CAR	6/17/2024	775	11,012.57	Deposit	
	Summary - CREDIT CAR	6/18/2024	779	10,338.18	Deposit	
			780	3,284.80	Deposit	
			787	1,447.11	Deposit	
			789	12,086.38	Deposit	
			792	19,984.94	Deposit	
			795	1,144.50	Deposit	
			795	21,762.92	Deposit	
	Summary - CHK	6/25/2024	803	123,953.51	Deposit	
	Summary - CREDIT CAR	6/26/2024	803	11,691.62	Deposit	
	Summary - CHK	6/27/2024	805	5,635.59	Deposit	
	Summary - CREDIT CAR	6/27/2024	805	3,430.37	Deposit	
	Summary - CHK	6/28/2024	807	13,036.59	Deposit	
	Summary - CASH	6/30/2024	807	3,250.00	Deposit	
	Summary - CHK	6/30/2024	807	35,781.28	Deposit	
	Summary - CREDIT CAR	6/30/2024	807	12,474.98	Deposit	

In the EPASS Bank Reconciliation, the total of these 3 transactions = $48,309.33

Reconciliation Summary

Fiscal Year	2024
Fiscal Month	1
Closing Date	6/30/2024
Bank	1001
ePass Closing Balance	270,611.44

| Check | + | 44,315.57 |
| Deposit | - | -338,624.67 |

New Closing Balance	-23,697.66
Bank Statement Balance	0.00
Variance	-23,697.66

Print

None of the batched totals from the Bank Reconciliation match the Funding Summary Report due to the daily cut off times. Review each individual transaction by drilling down further into the details in Merchant Track. The highlighted transactions below total to $48,309.33. Now, it's time to record the related credit card fees.

Funding ID	Merchant Identifier	Merchant Display Name	Date	Sales Count	Sales Total	Sales Fees	Refund Co	Refund To	Refund Fe	Chargeba	Chargeba	Chargeba	Return Fe	Gross Amo	Other Fee	Other Fee	Total Fees	Net Amou	Funding S	Region
11483648	EPASS.AndersonsAppliances.397512	Andersons Appliances	6/17/2024	3	5091.1	92.91	0	0	0	0	0	0	0	5091.1	0	0	-92.91	4998.19	Funded	US
11499231	EPASS.AndersonsAppliances.397512	Andersons Appliances	6/17/2024	6	40224.52	1044.44	0	0	0	0	0	0	0	40224.52	0	0	-1044.44	39180.08	Funded	US
11520611	EPASS.AndersonsAppliances.397512	Andersons Appliances	6/17/2024	1	3025.13	69.43	0	0	0	0	0	0	0	3025.13	0	0	-69.43	2955.7	Funded	US
11468547	EPASS.AndersonsAppliances.397512	Andersons Appliances	6/14/2024	0	0	0	1	-31.42	0	0	0	0	0	-31.42	0	0	0	-31.42	Funded	US

The Funding Summary Report shows a total of $48,309.33 for these four highlighted transactions.

Notice that the net daily total on the bank statement does not match the Funding Summary Report. This is because the refund ($31.42) is not included in the Jun 17/24 funding totals.

| 06-17 | ACH Credit | | 2,955.70 |
| | FULLSTEAM | | |

The Bank Statement shows a Daily Net Funding Total of $47,133.97 which doesn't include the $31.42

| 06-17 | ACH Credit | | 4,998.19 |
| | FULLSTEAM | | |

| 06-17 | ACH Credit | | 39,180.08 |
| | FULLSTEAM | | |

Enter the credit card fee in GL Transactions.

Go to GL > Transactions. Click Add.

Fill in the highlighted areas and click OK.

Check the bank reconciliation to make sure the GL transaction for the credit card fees is visible.

EPASS Pay Trouble Shooting

How does EPASS handle incomplete transactions due to a power or network interruption?

1. Create Inv RS00000182 and collect full payment. Select the payment type, fill in the amount, choose the entry method and click OK.

The EPASS payment screen appears after clicking OK. The Billing Information auto populates based on the bill to information. Click Next.

Fill in the credit card number and click Submit.

Immediately after clicking Submit, I encountered a processing error. Click OK on the message.

EPASS explains that there was an issue with the payment but has kept it in the list and that the user should recover it ASAP. Click OK.

EPASS adds a payment line with an incomplete payment description and the credit card upcharge. Click Exit.

Edit the invoice immediately after exiting. The system notes that there are incomplete payments and asks if you want them to check with the merchant to see if it was processed. Click "Yes" to continue.

Customer's card or amount could not be saved as the token was not returned. Click "OK" to continue.

The amount is processed.

Why can't I void the payment?

A: If the transaction is not on a same day open batch, then you can't void the payment. The only option is to refund.

Click "Void".

Click "Yes" to void.

The transaction can't be voided. Click OK to proceed with a refund.

What do I do if I get this specific response code?

Before troubleshooting, check:

Ensure that each line item has a description.

What happens if a client has an expired card coming up?

We need to investigate the report. We don't save a second card. We update the existing one.