



Century Remote Deposit User's Manual

V5

Release 2006

Purpose of this Guide

The following User's Manual is a reference tool designed to help familiarize you with Century Remote Deposit. Century Remote Deposit allows you to track the status of each electronic check transaction, manually create new transactions, modify approved transactions and track the customers or systems users who create these transactions. All you need is a computer with an Internet connection and a Web browser.

Century Remote Deposit also provides application wizards that help streamline training and reduce data entry errors. As with any computer application, the more you use it, the better you will understand it. This User's Manual is designed to help you get set up and running quickly.

About Century Remote Deposit

Century Remote Deposit delivers in one integrated system both electronic check and check conversion, online reporting and risk management to banks, third-party payment processors, utilities, government and merchants of all types—both online and offline.

Century Remote Deposit enables your business to accept and process check transactions quickly, affordably and securely. Your customers can provide their checking account information via the Internet, over the telephone, through the mail or even in person. Century Remote Deposit supports Electronic Check transactions both as one-time and recurring payments.

Our Check Conversion service allows you to convert paper checks into electronic transactions. A scanner, supplied by a third-party vendor, is used to capture the MICR line and create an image of each check. The check information is stored and then sent electronically to Century Bank for processing.

Because Century Remote Deposit is an application service provider (ASP), there is no software to purchase or install, and no additional technical staff to hire. Account access is available anytime, anywhere via the World Wide Web.

About Document Conventions in this Guide

To distinguish the types of information, this document will adhere to the following naming conventions:

- Field names, clickable links and navigation links will be represented with *italics*.
- Status codes, tabs and buttons will be represented in **bold**.
- Section names will be in **bold** and *italics* as ***shown***.
- All other conventions will conform to the Microsoft *Manual of Style for Technical Publications*.

Transaction Processing Overview

Century Remote Deposit facilitates the transfer of funds from your customer's bank account to your Century Bank account through the Automated Clearing House (ACH) Network or the appropriate check image system. The ACH Network is an essential part of the Federal Reserve System, handling billions of electronic payments annually. The check information provided by your customer is presented to the Federal Reserve in the form of an ACH transaction. Each transaction moves through a series of events that begin when a customer's check information is submitted for processing. Century Remote Deposit monitors the transaction and reports its current status at all times.

Century Remote Deposit consists of two categories of transactions, those that enter the system as a Check and those that can be processed as an ACH transaction. The specific transactions types for Check Processing are:

Check Processing

- Preauthorized Payment
- Telephone Payment
- Credit for Check Payment
- Recurring Payment and Credits
- Scan Check
- Refund

Check (Transaction Flow)

This section is for informational purposes and represent the process flow of check transactions through Century Remote Deposit.

ACH Transaction Participants (Who's Involved)

- **Century Remote Deposit**—Provides outsource ACH processing, online reporting and risk management services to businesses, utilities or government agencies.
- **Merchant**— Any organization that agrees to initiate payment entries through Century Remote Deposit, into the ACH Network, per an arrangement with its customer.
- **Check-writer**—The Customer that has authorized a Merchant to initiate an ACH entry into his account.
- **Originating Depository Financial Institution (ODFI)** —The bank that initiates ACH transactions on behalf of the Merchant. This is Century Bank.
- **Check-writer Customer Bank (RDFI)** —The bank that receives ACH entries from Century Remote Deposit and the Merchant, and then posts the entries to the Customer's account.
- **Merchant Bank** – The settlement bank. This is Century Bank.

Settled Items

Just like paper checks, a Century Remote Deposit transaction will either settle properly, or it will be returned by the customer's bank due to non-sufficient funds (NSF) or administrative errors. Administrative errors can include invalid account number, closed account, etc.

The majority of transactions will clear properly and will be assigned a status of "Settled". Companies will often wait until a transaction shows up on the "Settled" report before shipping the products that were ordered.

For more information about running this report, see *Running Reports > Commonly Used Reports*.

Using Century Remote Deposit

Introduction

Century Remote Deposit provides an online system that allows organizations to track and manage their electronic payments. Century Remote Deposit not only provides excellent reporting tools, but it also gives an organization the ability to modify pending transactions and to manually create new transactions. Creating new transactions is extremely useful for companies who want to accept electronic payments over the telephone, create recurring transactions, process check conversion, send out refunds and payments, plus a host of other useful applications.

System Requirements

Century Remote Deposit is accessible 24 hours a day, seven days a week. All that is required is an Internet connection, a Web browser and if you are converting checks a reader/scanner, if applicable.

- Operating System: Windows 98 or higher (Window 2000 or XP will be required for use with check 21.)
- Web Browser: Internet Explorer 6.0 or higher
- Check Reader/Scanner

Customer Support

Century Remote Deposit customer support representatives are available Monday through Friday, 9:00am to 6:00pm EST.

- Telephone: (877) 433-3812
- Email: epssupport@profitstars.com

Getting Started

Follow the steps below to login to Century Remote Deposit. Select Payment is Century Bank's third party vendor for this product.

Merchant Log On

Login information is case sensitive. Please enter it exactly as it was provided to you.

1. Go to: www.century-bank.com/RemoteDeposit
2. Enter your user name, password and company and click Login.

Note

The first time that you log in, you will be prompted to change your password. Enter and confirm your new password, and click Update Password.

Select Payment is Century Bank's third party vendor for this product.

The Home Page

Once logged in, you are directed to the Home Page, which serves as a launch pad to the site's main areas.

Note

Page content, buttons and functionality are dictated by the level of privileges that you are assigned. The screenshots that appear in this guide may not necessarily be as you will view them on your screen.

Select Payment
A JACK HENRY COMPANY

Search: Last/Company Name

SPP Demo

Home | Transactions | Reports

FAQ Support My Settings Logout Wednesday, March 30, 2005

Welcome

You are currently logged in to the Select Payment online system.

News

Current Transaction Summary

This is a summary report of all transactions currently in the system as of Saturday, January 29, 2005.

Transaction Status Summary

Status	Items	Debits	Credits
Approved	181	\$17,695.19	\$96.00
Processed	7	\$642.91	
Collected			
Awaiting Capture			
Awaiting Approval			
Declined	19	\$1,045.74	
Voided	8	\$169.00	
Error	2	\$1,150.00	
In Collection			
In Research			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved	1	\$14.14	

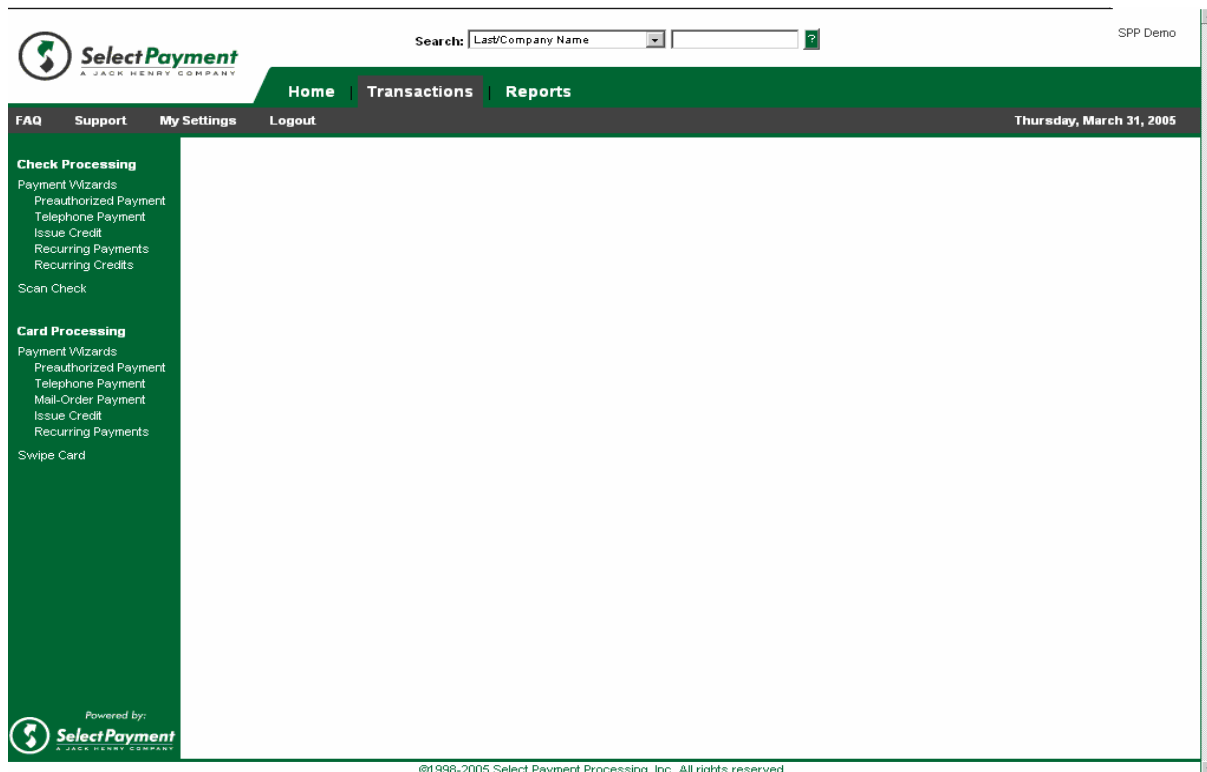
Powered by:
Select Payment
A JACK HENRY COMPANY

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Select Payment is Century Bank's third party vendor for this product.

How to Navigate the Site

- *Search* - Located at the top of the screen, the Search Function gives you the ability to quickly find customers or transactions.
- *Index Tabs* - Located directly below the Search Function, the Index Tabs provide links to the main areas of the site. The number of tabs shown depends upon the access privilege of the user.
- *Navigation Links* - Located on the left side of the screen, the Navigation Links provide access to specific activities.



Select Payment is Century Bank's third party vendor for this product.

Admin Function: View, Add, Disable User

An administrator will use the temporary user name and password to login the first time. The administrator will then be prompted to change the password. The administrator can then add new users and update the user list.

Introduction

The Admin function allows the designated “Administrator” to define the following User privileges within Century Remote Deposit:

List User	Allows the Administrator to view locations that are enabled for specific users, or Edit a specific users privileges
Add User	Allows the Administrator to add additional users to Century Remote Deposit
Disable User	Allows the Administrator to disable a specific user’s login information for a bank or merchant’s account
Unlock User	After three incorrect login attempts, the user will be locked from the account. The administrator has the privilege to unlock a user.

Note

System functionality is dictated by the level of privileges assigned to each individual user. Options that appear in this guide may not necessarily be available for all systems.

The screenshot shows the SelectPayment Admin interface. At the top, there is a search bar with the text "Search: Last/Company Name" and a "SPP Demo" label. Below the search bar is a navigation menu with "Home" and "Admin" tabs. A secondary menu includes "FAQ", "Support", "My Settings", and "Logout". The date "Tuesday, April 12, 2005" is displayed in the top right corner. The main content area features a table with the following data:

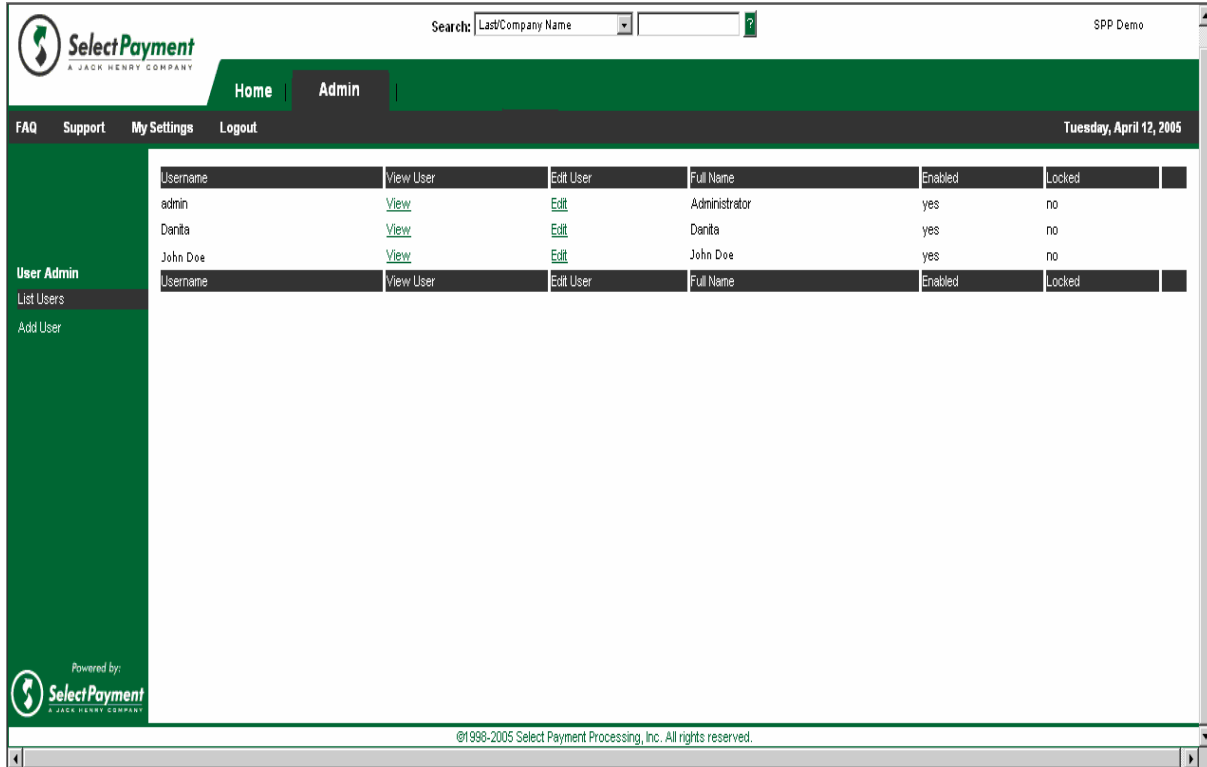
Username	View User	Edit User	Full Name	Enabled	Locked
admin	View	Edit	Administrator	yes	no
Danita	View	Edit	Danita	yes	no
John Doe	View	Edit	John Doe	yes	no

Below the table, there is a section for "User Admin" with links for "List Users" and "Add User". The footer of the interface includes the SelectPayment logo and the text "Powered by: SelectPayment" and "©1998-2005 Select Payment Processing, Inc. All rights reserved."

Select Payment is Century Bank’s third party vendor for this product.

List User

1. Click *View* to see locations enabled for a user.
2. Click *Edit* to make changes to a user's privileges.



The screenshot displays the SelectPayment Admin interface. At the top, there is a search bar with the text "Search: Last/Company Name" and a dropdown menu. The main navigation bar includes "Home" and "Admin" tabs. Below this, there are links for "FAQ", "Support", "My Settings", and "Logout". The date "Tuesday, April 12, 2005" is shown in the top right corner. The main content area features a table with the following columns: Username, View User, Edit User, Full Name, Enabled, and Locked. The table lists three users: "admin" (Administrator), "Danita" (Danita), and "John Doe" (John Doe). Each user has a "View" link and an "Edit" link. Below the table, there is a "User Admin" section with links for "List Users" and "Add User". The footer includes the SelectPayment logo and the text "Powered by: SelectPayment A JACK HENRY COMPANY" and "©1998-2005 Select Payment Processing, Inc. All rights reserved."

Username	View User	Edit User	Full Name	Enabled	Locked
admin	View	Edit	Administrator	yes	no
Danita	View	Edit	Danita	yes	no
John Doe	View	Edit	John Doe	yes	no

Select Payment is Century Bank's third party vendor for this product.

Add User

1. Click the **Admin** Tab.
2. Under *User Admin*, click *Add User*.
3. Fill the required fields for a new user.
4. Check the privileges for the new user.
 - a. Check the “roles” for the user
 - b. Check the “locations” this user should have access to.
5. Click **Update**.

The screenshot shows the Select Payment Admin interface. At the top, there is a search bar with the text "Search: Last/Company Name" and a "SPP Demo" label. Below the search bar is a navigation menu with "Home" and "Admin" tabs. The "Admin" tab is active. On the left side, there is a sidebar with "User Admin" and "Add User" selected. The main content area contains a form for adding a user. The form includes fields for "Full Name:", "Username:", "Email Address:", and "Auto Disable:". The "Auto Disable" field has a checked "Enabled" checkbox and a "Reset Password" button. Below the form, there is a section titled "Privileges for this User" with a table of privileges. The table has columns for "Enabled", "Privilege", and "Description". There are two rows: "Administrator" and "Merchant Services". The "Merchant Services" row is checked. Below the privileges section, there is a section titled "Locations for this User" with a table of locations. The table has columns for "Enabled", "Name", and "Location Enabled". There is an "Update" button at the bottom of the form. The footer of the page includes the Select Payment logo and the text "©1998-2005 Select Payment Processing, Inc. All rights reserved."

Search: Last/Company Name SPP Demo

Home Admin

FAQ Support My Settings Logout Tuesday, April 12, 2005

User Admin
List Users
Add User

Full Name:
Username:
Email Address:
Auto Disable:
 Enabled
Reset Password Temporary Password: Kkjp10935

Privileges for this User

Enabled	Privilege	Description
<input type="checkbox"/>	Administrator	User can add/edit Users and Roles.
<input checked="" type="checkbox"/>	Merchant Services	User can add/edit Customers, create payments and run reports.

Locations for this User

Enabled	Name	Location Enabled
---------	------	------------------

Update

Powered by: Select Payment A JACK HENRY COMPANY

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6. Make a note of the temporary password to email a new user before exiting screen.

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Add Privileges and Roles

1. Click the **Admin** tab.
2. Under *User Admin*, click *List Users*.
3. Check the Privilege or Privileges for User.
4. Check the Role or Roles for User.
5. Check the Location or Locations for User.
6. Click **Update**.

The screenshot displays the Select Payment Admin interface. At the top, there is a search bar with the text "Last/Company Name" and a "SPP Demo" label. The navigation menu includes "Home" and "Admin" tabs, with "Admin" selected. Below the navigation, there are links for "FAQ", "Support", "My Settings", and "Logout", along with the date "Wednesday, April 27".

The main content area is titled "User Admin" and contains the following sections:

- User Information:** Fields for Full Name (John Doe), Username (JDoe), Email Address (jdoe@abc.com), and Auto Disable (8/30/2005). There is a checked "Enabled" checkbox and a "Reset Password" button.
- Privileges for this User:** A table with columns "Enabled", "Privilege", and "Description".

Enabled	Privilege	Description
<input type="checkbox"/>	Administrator	User can add/edit Users and Roles.
<input checked="" type="checkbox"/>	Merchant Services	User can add/edit Customers, create payments and run reports.
- Roles within the Merchant Services Privilege:** A table with columns "Enabled", "Group Name", and "Description".

Enabled	Group Name	Description
<input checked="" type="checkbox"/>	Call Center	Typical Call Center Role
<input type="checkbox"/>	Supervisor	Typical Call Center Supervisor
<input checked="" type="checkbox"/>	POS	Clerk
- Locations for this User:** A table with columns "Enabled", "Name", and "Location".

Enabled	Name	Location
<input checked="" type="checkbox"/>	Corporate Office	yes

At the bottom left, there is a "Powered by:" logo. At the bottom right, there are "Lock" and "Enable" buttons.

Select Payment is Century Bank's third party vendor for this product.

Disable/Enable User

For the designated administrator to disable a user, follow the steps below.

1. Click the **Admin** tab.
2. Under *User Admin*, click *List Users*.
3. Clear *Enabled* checkmark for user to be disabled.
4. Click **Update**.

The screenshot displays the Select Payment Admin interface. At the top, there is a search bar with the text "Last/Company Name" and a "SPP Demo" label. The navigation bar includes "Home" and "Admin" tabs, with "Admin" selected. Below the navigation bar, there are links for "FAQ", "Support", "My Settings", and "Logout", along with the date "Wednesday, April 27".

The main content area is titled "User Admin" and contains the following sections:

- User Information:** Full Name: John Doe, Username: JDoe, Email Address: jdoe@abc.com, Auto Disable: 8/30/2005. There is a checked "Enabled" checkbox and a "Reset Password" button.
- Privileges for this User:** A table with columns "Enabled", "Privilege", and "Description".

Enabled	Privilege	Description
<input type="checkbox"/>	Administrator	User can add/edit Users and Roles.
<input checked="" type="checkbox"/>	Merchant Services	User can add/edit Customers, create payments and run reports.
- Roles within the Merchant Services Privilege:** A table with columns "Enabled", "Group Name", and "Description".

Enabled	Group Name	Description
<input checked="" type="checkbox"/>	Call Center	Typical Call Center Role
<input type="checkbox"/>	Supervisor	Typical Call Center Supervisor
<input checked="" type="checkbox"/>	POS	Clerk
- Locations for this User:** A table with columns "Enabled", "Name", and "Location".

Enabled	Name	Location
<input checked="" type="checkbox"/>	Corporate Office	yes

At the bottom left, there is a "Powered by:" logo. At the bottom right, there are "Lock" and "Enable" buttons.

Select Payment is Century Bank's third party vendor for this product.

Unlock User

For the designated administrator to unlock a user, follow the steps below.

1. Click the **Admin** tab.
2. Under *Admin*, click *List Users*.
3. Find User name to unlock.
4. Drag the horizontal scroll bar to the right to view the *Lock* column (may be necessary, depending on screen resolution).
5. Click on *Locked* to reset the user.

The screenshot shows the SelectPayment Admin interface. At the top, there is a search bar with the text 'Last/Company Name' and a dropdown arrow. The date 'Tuesday, April 12, 2005' is displayed on the right. The main navigation bar includes 'Home' and 'Admin' tabs. Below this, there are links for 'FAQ', 'Support', 'My Settings', and 'Logout'. The 'User Admin' section is active, showing 'List Users' and 'Add User' options. The main content area displays a table of users:

Username	View User	Edit User	Full Name	Enabled	Locked
admin	View	Edit	Administrator	yes	no
JDoe	View	Edit	John Doe	yes	Locked

At the bottom of the page, there is a footer with the text '©1998-2005 Select Payment Processing, Inc. All rights reserved.'

Select Payment is Century Bank's third party vendor for this product.

Payment Wizards

Introduction

Century Remote Deposit provides a variety of ways to send and receive electronic Check payments. The online system includes a set of simple-to-use Payment Wizards that make it easy for merchants to process both one-time and recurring payments. The Payment Wizards also make it easy to create Customers and their accounts, enabling fast payment processing and account reconciliation.

Regardless of what type of payment you are setting up, each Payment Wizard works basically the same. You are given a choice between setting up a payment for a new Customer, or a Customer who you have already added to Century Remote Deposit. After you make your selection, the Payment Wizard will walk you through the process step-by-step. The number of steps required depends upon whether you are processing a payment for a new Customer or an existing Customer.

Century Remote Deposit allows you to issue and process the following types of check transactions:

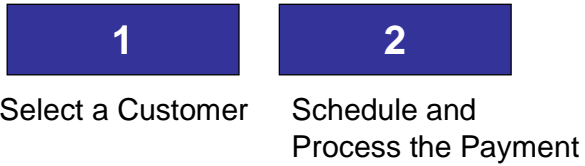
Check Processing

- Preauthorized Payment
- Telephone Payment
- Credit for Check Payment
- Recurring Check Payment
- Recurring Credit Payment
- Scan Check

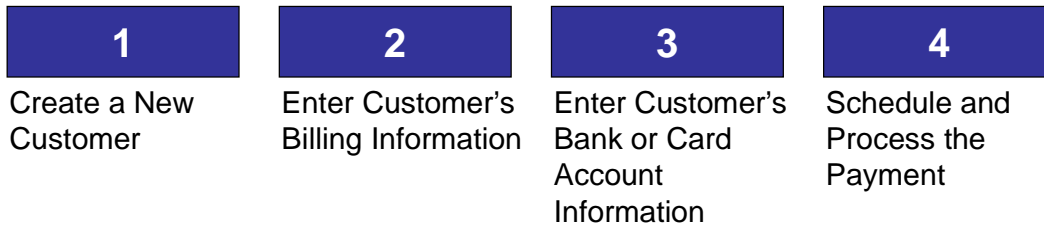
When you select the Transactions index tab at the top of the screen, you are presented with transaction type links (along the vertical) axis. These links represent the check transaction types that you may work with. For example, when you select the "Preauthorized Payment" for check, you will be presented the preauthorized screen view that will allow you to, for example, issue and process a preauthorized check payment.

Payment Wizard Step-by-Step Transaction Processing

Existing Customer 



New Customer 



How to Create a New Customer for Check

Use the instructions in the following sections to create new customers.

Step 1: Create a New Customer

You can create a new Customer and immediately process a payment from any Payment Wizard.

1. Click the **Transactions** tab.
2. Select a *Payment Wizard* (Navigation Links on left panel).
3. Click **New Customer**.

The screenshot displays the Select Payment web application interface. At the top left is the Select Payment logo (A JACK HENRY COMPANY). To the right is a search bar with a dropdown menu set to 'Last/Company Name' and a search button. The date 'Wednesday, April 13, 2005' is shown in the top right corner. Below the logo is a navigation bar with tabs for 'Home', 'Transactions', and 'Reports'. A secondary navigation bar contains links for 'FAQ', 'Support', 'My Settings', and 'Logout'. The main content area is titled 'Check Processing: Preauthorized Payment' and includes a description: 'With a customer's authorization you can create and process a one-time debit to their account. The first step is to either create a new customer, or search the database for an existing customer.' Below this, there are two options: 'Create a new customer:' with a 'New Customer >>' button, and '-- Or --'. Underneath is a 'Search database for existing customer:' section with a search bar and a 'Find >>' button. A left sidebar lists various 'Check Processing' and 'Card Processing' options, with 'Preauthorized Payment' highlighted. The footer contains the Select Payment logo and the text '©1998-2005 Select Payment Processing, Inc. All rights reserved.'

Select Payment is a third Party Vendor for Century Bank.

Step 2: Enter Customer's Billing Information

1. Enter the required Customer information.
2. Click **Save and Continue**.

Note

For more details, see *Payment Wizards > The Customer Information Screen*.

The screenshot shows the 'Check Processing: Preauthorized Payment' screen in the Select Payment system. The page has a green header with the Select Payment logo and navigation tabs for Home, Transactions, and Reports. A sidebar on the left contains a menu for 'Check Processing' and 'Card Processing'. The main content area is titled 'Check Processing: Preauthorized Payment' and includes a sub-header 'Customer Information'. Below this, there is a form with various fields for customer data, including Relationship, Customer ID, Customer Type, First Name, Last Name, Email Address, Address, Suite/Apt #, City, State/Region, Postal Code, Country, Daytime Phone, Evening Phone, Fax Number, Drivers License, and Social Security No. At the bottom of the form are 'Cancel' and 'Save and Continue' buttons. The footer of the page contains the copyright notice: '©1998-2005 Select Payment Processing, Inc. All rights reserved.'

Search: Last/Company Name

SPP Demo

Home Transactions Reports

FAQ Support My Settings Logout Thursday, March 31, 2005

Check Processing: Preauthorized Payment
To create a New Customer, please complete the fields below and click 'Continue'. Required fields are marked with an (*).

Customer Information

Relationship: Customer
Customer ID: 777777
Customer Type: Individual
First Name: Beau
Last Name: Buffington
Email Address: buffpiper@somewhere.com
Address: 3131 Mockingbird Lane
Suite/Apt #:
City: Monett
State/Region: MO Postal Code: 65904
Country: USA
Daytime Phone: 417.555.5555 Ext:
Evening Phone: 417.444.4444 Ext:
Fax Number:
Drivers License: LBJ4567 State: MO
Social Security No.: 456-456-4569

Cancel Save and Continue

Powered by: Select Payment

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Note

For more details, see *Payment Wizards > The Bank Account Information Screen*, or see *Payment Wizard*.

Select Payment is a third Party Vendor for Century Bank.

How to Search for an Existing Customer

The Search database feature may be used to locate a customer previously created within Century Remote Deposit.

Search by Last/ Company Name:

1. Click the **Transactions** tab.
2. Click a Payment Wizard.
3. In the *Search database for existing customer* drop-down menu, click *Last/ Company Name*.
4. Enter, at minimum, the first 3 letters of the Customer's Last Name or Company Name and click **Find**.
5. View the Search Results and click *Select* to choose the Customer.

Note

The customer information may also be edited and viewed by clicking on the *Edit* and *View* link within the search results.

The screenshot displays the Select Payment web application interface. At the top, there is a search bar with a dropdown menu set to "Last/Company Name" and a search button. The navigation bar includes "Home", "Transactions", and "Reports". The left sidebar contains a menu with "Check Processing" and "Card Processing" sections. The main content area is titled "Card Processing: Issue Credit" and includes a "Search database for existing customer:" section with a search input field containing "Jon" and a "Find >>" button. Below this, there is a table titled "Select a customer from the list below" with columns for "Customer Name", "Customer ID", and "Address". The table lists two customers: Bob Jones (Customer ID: 12245) and Tom Jones (Customer ID: TJ123, Address: 123 Main Street Anytown, TX 75240). Each row has "Edit", "View", and "Select" links. The footer contains the Select Payment logo and copyright information: "©1998-2005 Select Payment Processing, Inc. All rights reserved."

Select Payment is a third Party Vendor for Century Bank.

You can also search by number using one of the drop-down boxes. See below:

Search Using the drop-down box at the top of the screen listing:

- Customer Number
- Account Number (Last 4 digits)
- Reference Number
- Transaction Number

Search by Database

- Last/Company Name
- Customer Number
- Account Number (Last 4 digits)

Note

The Customer Number and Transaction Number fields may be labeled differently, depending upon your individual preferences.

Making Corrections and Changes

Century Remote Deposit allows you to make changes to customer contact and account information, and to cancel or modify certain transactions. Corrections should be input before transactions are sent to the Federal Reserve. Corrections may also be input after the transaction(s) are returned from the Federal Reserve due to account errors.

Note

Check 21 will be posted "real-time" and will not be correctable.

For example, if a transaction is flagged as **Invalid/Closed Account** due to an administrative error, you should contact the customer to obtain the correct bank account information, and then do the following:

1. Correct the bank account information.
2. Cancel or resolve the existing transaction marked as **Invalid/Account Closed**
3. Create a new transaction to receive payment.

The Customer Information Screen (ACH Customer)

The Customer Information screen is where you enter a Customer's billing information. See below for an explanation of the on-screen fields.

The screenshot shows the Select Payment web interface. At the top, there is a search bar with the text 'Last/Company Name' and a 'SPP Demo' label. Below the search bar is a navigation menu with 'Home', 'Transactions', and 'Reports'. A secondary menu includes 'FAQ', 'Support', 'My Settings', and 'Logout'. The main content area is titled 'Check Processing: Preauthorized Payment' and includes a sub-header 'Customer Information'. The form contains the following fields: Relationship (dropdown menu), Customer ID (text box), Customer Type (dropdown menu), First Name (text box), Last Name (text box), Email Address (text box), Address (text box), Suite/Apt # (text box), City (text box), State/Region (text box), Postal Code (text box), Country (text box, pre-filled with USA), Daytime Phone (text box with Ext. field), Evening Phone (text box with Ext. field), Fax Number (text box), Drivers License (text box with State dropdown), and Social Security No. (text box). At the bottom of the form are 'Cancel' and 'Save and Continue' buttons. The footer of the page includes the Select Payment logo and the copyright notice '©1998-2005 Select Payment Processing, Inc. All rights reserved.'

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Note

- The above view shows customer billing information using the Preauthorized Payment view of the Customer Information Screen.
- Fields can be configured to be either optional or required.

Relationship - Use the dropdown menu to select either, Customer, Vendor or Employee.

Customer Number - Enter the number used to identify this Customer in your own customer database.

Customer Type - Use the dropdown menu to select either Individual or Business.

First Name - Enter the Customer's first name.

Last Name - Enter the Customer's last name.

***Company Name** - If the Customer is a company, enter their business name.

Email Address - Enter the Customer's email address.

Address - Enter the Customer's street address.

Suite/Apt # - Enter the Customer's suite or apartment number.

City - Enter the city.

State/Region - Enter the state, region or province.

Country - Enter the country of residence.

Daytime Phone - Enter the area code and phone number.

Evening Phone - Enter the area code and phone number.

Fax Number - Enter the area code and fax number.

Drivers License - Enter the Customer's driver license number and state.

Social Security No. - Enter the Customer's SSN.

Federal Tax ID # - If the Customer is a company, enter their federal tax ID number.

Note

* 'Company Name' and 'Federal Tax ID #' only appears on screen if you select Business as the 'Customer Type'.

The Bank Account Information Screen

The Bank Account Information screen is the place where you enter a Customer's bank account information. See below for an explanation of the on-screen fields.

The screenshot shows the 'Check Processing: Preauthorized Payment' screen. At the top, there is a search bar with 'Last/Company Name' and a date 'Monday, April 18, 2005'. The main navigation bar includes 'Home', 'Transactions', and 'Reports'. A left sidebar contains 'Check Processing' and 'Card Processing' sections with various payment options. The main content area is titled 'Bank Account Information' and includes a 'Copy' button with the instruction 'Click to copy name and address from the customer information.' Below this are several input fields: 'Name On Account', 'Account Type' (dropdown), 'Routing Number', 'Account Number', 'Account Nickname', 'Address', 'Suite/Apt #', 'City', 'State/Region', 'Postal Code', and 'Country' (set to USA). At the bottom of the form are 'Cancel' and 'Save and Continue' buttons. The footer contains the Select Payment logo and copyright information: '©1998-2005 Select Payment Processing, Inc. All rights reserved.'

Select Payment is a third Party Vendor for Century Bank.

Copy - Click this button if the name and address listed on the bank account is the same as the information entered on the Customer Information screen.

Name On Account - Enter the name listed on the bank account.

Account Type - Use the dropdown menu to select either Checking or Savings.

Routing Number - Enter the bank's 9-digit routing number.

Account Number - Enter the bank account number.

Account Nickname - This field is useful if a Customer makes payments from more than one bank account. For example, a roommate's bank account could be identified this way.

Address - Enter the street address listed on the bank account.

Suite/Apt # - Enter the suite or apartment number listed on the bank account.

City - Enter the city listed on the bank account.

State/Region - Enter the state, region or province listed on the bank account.

Postal Code - Enter the ZIP or postal code listed on the bank account.

Country - Enter the country

Check Processing (How to Enter and Process Check Transactions)

Introduction

Once a new customer is created within Century Remote Deposit, use the process described in the ***Creating New Customer*** section of this manual. ACH transactions may then be created and approved for posting to the customer's bank account.

The system functionality described in this section illustrates how to select a specific customer and to define the type and timing of an ACH transaction that will be either debited from or credited to the customer's bank account.

These transactions types include the following:

- Preauthorized Payments
- Telephone Payments
- Issue Credits
- Recurring Payments
- Recurring Credits

Creating New Transactions

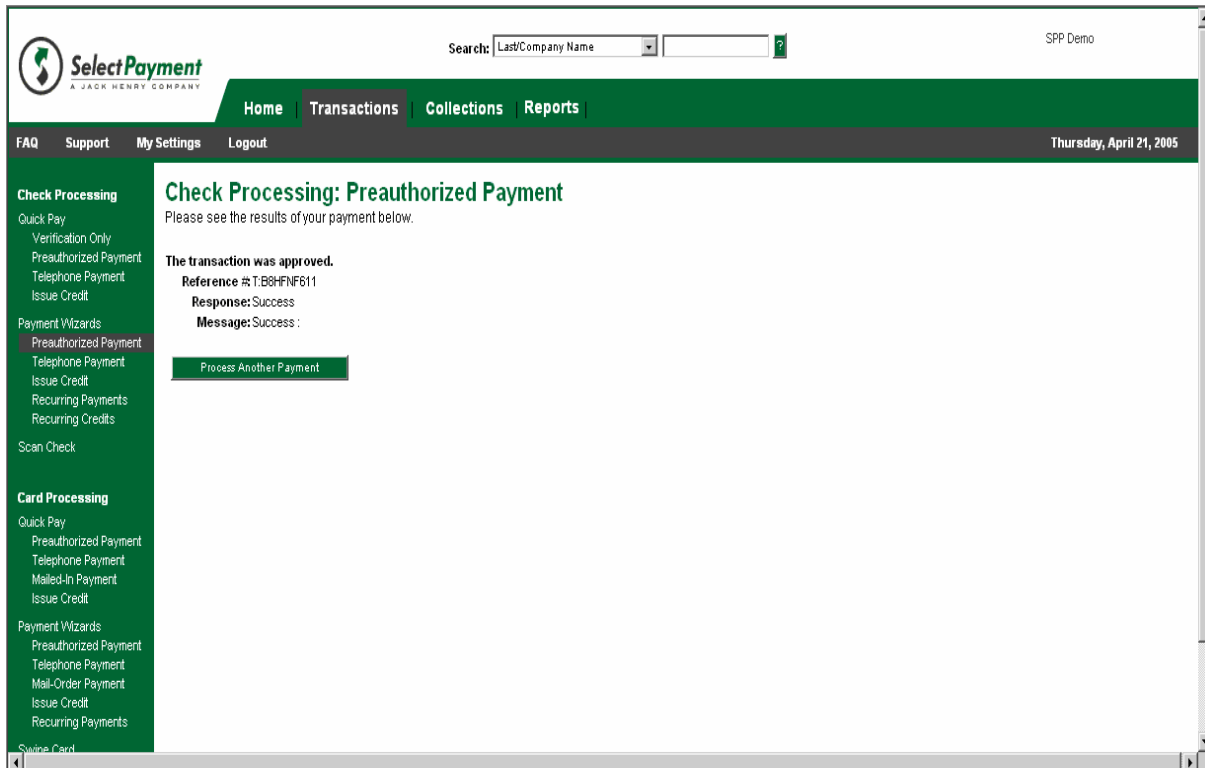
Century Remote Deposit not only tracks every electronic check transaction submitted into the system; it also allows you to manually create new check transactions. Manually creating new transactions is extremely useful if you want to accept checks over the phone, issue payments to employees/vendors, refund customers or create recurring transactions for people who owe you the same amount for each billing period.

Creating new payments and refunds is easy. Each process has been designed as a step-by-step wizard that walks you through the entire process. After you locate an existing customer or add a new customer to the system, you will be presented with that customer's information screen (Customer screen).

The Check Processing Payment Wizards allow you to, based on your user privileges, select the appropriate payment link. Upon selecting a payment link you may perform specific tasks related to that customer's account.

Once a new check transaction has been entered through Century Remote Deposit, you will receive a "transaction approved" screen.

The Transactions Section shows a history of every transaction created by or for that customer and the current status of that transaction. It is also possible to click on the process another payment link that brings up a new payment screen enabling you to enter another payment. The *Transaction Results Screen* is shown below:



Select Payment is a third Party Vendor for Century Bank.

Note

To learn more about modifying transactions, see ***Check Processing > Modifying Existing Transactions > Modifying Existing Transactions***.

Preauthorized Payment

With signed written authorization from a Customer, you can use Century Remote Deposit to create and accept a one-time electronic payment.

How it Works

1. Merchant gets signed authorization from the Customer.
2. Merchant logs in Century Remote Deposit, key-enters the payment information and processes the payment.
3. Funds are electronically withdrawn from the Customer's bank account and deposited in the Merchant's bank account.

Step 1: Enter a Preauthorized Check Payment

1. Click the **Transactions** tab.
2. Under *Check Processing*, click *Preauthorized Payment*.

The screenshot shows the Select Payment web interface. At the top left is the Select Payment logo (A JACK HENRY COMPANY). To the right is a search bar with the text 'Last/Company Name' and a dropdown arrow. Further right is 'SPP Demo'. Below the logo is a navigation bar with 'Home', 'Transactions', and 'Reports' tabs. Underneath is a secondary navigation bar with 'FAQ', 'Support', 'My Settings', and 'Logout'. The date 'Wednesday, April 13, 2005' is on the right. The main content area is titled 'Check Processing: Preauthorized Payment'. It contains the following text: 'With a customer's authorization you can create and process a one-time debit to their account. The first step is to either create a new customer, or search the database for an existing customer.' Below this are two sections: 'Create a new customer:' with a 'New Customer >>' button, and 'Search database for existing customer:' with a search bar containing 'Last/Company Name', a dropdown arrow, and a 'Find >>' button. A sidebar on the left lists 'Check Processing' and 'Card Processing' categories with sub-items. At the bottom, it says 'Powered by: Select Payment A JACK HENRY COMPANY' and '©1998-2005 Select Payment Processing, Inc. All rights reserved.'

Select Payment is a third Party Vendor for Century Bank.

3. Search database for the Customer; or Create a new Customer*.
4. View the Search Results, and click *Select* to choose the Customer

You will be sent to the Payment Information page.

Note

* For instructions on how to create a new Customer, refer to *Payment Wizards > How to Create a New Customer for Check Transactions.*

Step 2: Process a Preauthorized Check Payment

1. Verify *Customer* information at the top of the page.
2. Verify the last four digits of the *From Account*.
3. Enter *Check Number*, if applicable (optional).
4. Select the *Location* (if necessary).
5. Enter the *Debit/Payment Amount*.
6. Enter or select the *Effective Date* (defaults to today's date).
7. Enter a *Description* (optional).
8. Enter a *Transaction Number* (Optional)
9. Click **Process Payment**.

The screenshot shows the 'Check Processing: Preauthorized Payment' form in a web browser. The page header includes the Select Payment logo, a search bar, and navigation tabs for Home, Transactions, and Reports. The left sidebar contains a menu with options like 'Check Processing', 'Card Processing', and 'Scan Check'. The main content area is titled 'Check Processing: Preauthorized Payment' and includes a sub-header 'Payment Information'. The form fields are as follows:

Customer:	Tom Jones - 123 Main Street Anytown, TX 75240		
From Account:	Personal (9999) ▼	Edit Account	New Account
Check Number:	<input type="text"/>		
Location:	Corporate Office ▼		
Debit/Payment Amount:	<input type="text" value="1.00"/>		
Effective Date:	03/31/2005	<input type="button" value="Calendar"/>	<input type="button" value="Help"/>
Description:	<input type="text" value="property tax"/>		
Transaction Number:	<input type="text" value="2020"/>		

Below the form fields is a section titled 'Customer authorization compliance: (NACHA requirement)' with a checkbox labeled 'Merchant has signed customer authorization on file for this specific transaction.' At the bottom of the form are 'Cancel' and 'Process Payment' buttons.

10. View Transaction Results at the top of the page.

Note

If the customer does not have an account setup for this payment type, the user will be prompted to create one.

Telephone Payment

Step 1: Enter a Telephone Payment

1. Click **Transactions**.
2. Under *Check Processing*, click *Telephone Payment*.

The screenshot shows the Select Payment web interface. At the top, there is a search bar with the text "Search: Last/Company Name" and a "SPP Demo" label. Below the search bar is a navigation bar with tabs for "Home", "Transactions", and "Reports". Underneath the navigation bar are links for "FAQ", "Support", "My Settings", and "Logout", along with the date "Wednesday, April 13, 2005".

The main content area is titled "Check Processing: Telephone Payment". It includes the following text: "With a customer's authorization you can create and process a one-time debit to their account. The first step is to either create a new customer, or search the database for an existing customer."

There are two main sections for customer selection:

- Create a new customer:** A button labeled "New Customer >>" is visible.
- Or --**
- Search database for existing customer:** A search bar with a dropdown menu labeled "Last/Company Name" and a "Find >>" button.

On the left side, there is a sidebar with two main categories: "Check Processing" and "Card Processing". Under "Check Processing", the "Telephone Payment" option is highlighted. Under "Card Processing", several other options are listed.

At the bottom of the page, there is a footer with the text: "©1998-2005 Select Payment Processing, Inc. All rights reserved."

3. Search database for the Customer; or Create a new Customer*.
4. View the Search Results, and click *Select* to choose the Customer

You will be sent to the Payment Information page.

Note

For instructions on how to create a new Customer, refer to *Payment Wizards > How to Create a New Customer for Check Transactions*.

Step 2: Process a Telephone Payment

1. Verify Customer Information at the top of the page.
2. Verify the *From Account*.
3. Enter *Check Number*, if applicable.
4. Select the *Location*. (Unless there are multiple locations the system will default to the one location you have set up)
5. Enter the *Debit/Payment Amount*.
6. Enter or select the *Effective Date*.
7. Enter a *Description (Optional)*.
8. Enter a *Transaction Number (Optional)*.
9. Select a method for how the *customer will be notified*.
10. Read the script to the customer and obtain authorization.
11. Select the customer's response.
12. Click **Process Payment**.

Check Processing[Payment Wizards](#)
[Preauthorized Payment](#)
[Telephone Payment](#)
[Issue Credit](#)
[Recurring Payments](#)
[Recurring Credits](#)
[Scan Check](#)**Card Processing**[Payment Wizards](#)
[Preauthorized Payment](#)
[Telephone Payment](#)
[Mail-Order Payment](#)
[Issue Credit](#)
[Recurring Payments](#)
[Swipe Card](#)**Check Processing: Telephone Payment**

To create a new payment from a customer, please complete the fields below and click 'Continue'. Required fields are marked with in an (*).

Payment Information

Customer: Bob Jones - 3590 Cynthia Way Dallas, Tx 75252

From Account: [Edit Account](#) [New Account](#)

Check Number:

Location:

Debit Payment Amount:

Effective Date:

Description:

Transaction Number:

How will customer be notified? (NACHA requirement)

- Merchant will notify customer via mail, fax, email or place notification in with shipped products.
- Merchant is recording this phone call and will retain recording for two years.
- Select Payment will notify customer by sending a postcard via U.S. mail. (Additional Cost)
- Select Payment will notify customer via electronic mail. (Additional Cost)

Read the following to the customer to obtain authorization: (NACHA requirement)

Bob Jones, Select Payment Demo is requesting your authorization to electronically debit \$ from your account named **personal checking (7777)** on or about **04/13/2005**.

If this debit is returned for **Insufficient Funds**, this same account will be debited for a returned check fee in the amount of **\$25.00**.

At any time prior to the processing of this transaction, you may cancel or revoke this authorization by calling us back at **214-333-6400**.

Do I have your authorization to process this transaction?

Customer's Response was: Yes No

Note

If the customer does not have an account setup for this payment type, the user will be prompted to create one.

Issue a Credit for Check Payment

You can use Century Remote Deposit to issue a credit electronically by depositing funds into a payee's bank account.

How it Works

1. Merchant logs in Century Remote Deposit, key-enters the payment information and processes the payment.
2. Funds are electronically deposited into the payee's bank account.

Step 1: Issue a Credit for a Check

1. Click the **Transactions** tab.
2. Under *Check Processing*, click *Issue Credit*.

The screenshot displays the Select Payment web interface. At the top, there is a search bar with the text "Search: Last/Company Name" and a dropdown menu. The date "Wednesday, April 13, 2005" is shown in the top right corner. The main navigation bar includes "Home", "Transactions", and "Reports". Below this, there are links for "FAQ", "Support", "My Settings", and "Logout". The left sidebar contains a menu for "Check Processing" with options like "Payment Wizards", "Preauthorized Payment", "Telephone Payment", "Issue Credit", "Recurring Payments", "Recurring Credits", "Scan Check", "Card Processing", "Payment Wizards", "Preauthorized Payment", "Telephone Payment", "Mail-Order Payment", "Issue Credit", "Recurring Payments", and "Swipe Card". The main content area is titled "Check Processing: Issue Credit" and contains the following text: "This wizard is used to create a credit to a customer, vendor or employee. The first step is to either create a new customer, vendor or employee, or search the database for an existing one." Below this text, there are two sections: "Create a new customer:" with a "New Customer >>" button, and "Search database for existing customer:" with a search bar containing "Last/Company Name" and a "Find >>" button. The footer of the page includes the Select Payment logo and the text "©1998-2005 Select Payment Processing, Inc. All rights reserved."

3. Search database for the Customer; or Create a new Customer*.
4. View the Search Results and click *Select* to choose the Customer.

You will be sent to the Payment Information page.

Note

For instructions on how to create a new Customer, refer to **Payment Wizards > How to Create a New Customer for Check Transactions**.

Step 2: Process a Credit for a Check Payment

1. Verify *Customer* information at the top of the page.
2. Verify the *From Account*.
3. Enter *Check Number*, if applicable.
4. Select the *Location* (Unless there are multiple locations the system will default to the one location you have set up)
5. Enter the *Credit/Refund Amount*.
6. Enter or select the *Effective Date*.
7. Enter a *Description* (Optional).
8. Enter a *Transaction Number* (Optional).
9. Click **Process Payment**.

The screenshot displays the Select Payment web application interface. At the top, there is a search bar with the text "Search: Last/Company Name" and a "SPP Demo" label. Below the search bar is a navigation menu with "Home", "Transactions", and "Reports" tabs. A secondary menu includes "FAQ", "Support", "My Settings", and "Logout". The main content area is titled "Check Processing: Issue Credit" and includes a sub-header "Payment Information". Below this, there are several form fields: "Customer" (Bob Jones -), "From Account" (personal checking (7777)), "Check Number" (empty), "Location" (-- SELECT --), "Credit/Refund Amount" (empty), "Effective Date" (03/31/2005), "Description" (empty), and "Transaction Number" (empty). At the bottom of the form are "Cancel" and "Process Payment" buttons. A footer at the bottom of the page reads "©1998-2005 Select Payment Processing, Inc. All rights reserved."

View Transaction Results at the top of the page.

Note

If the customer does not have an account setup for this payment type, the user will be prompted to create one.

Issue a Recurring Check Payment

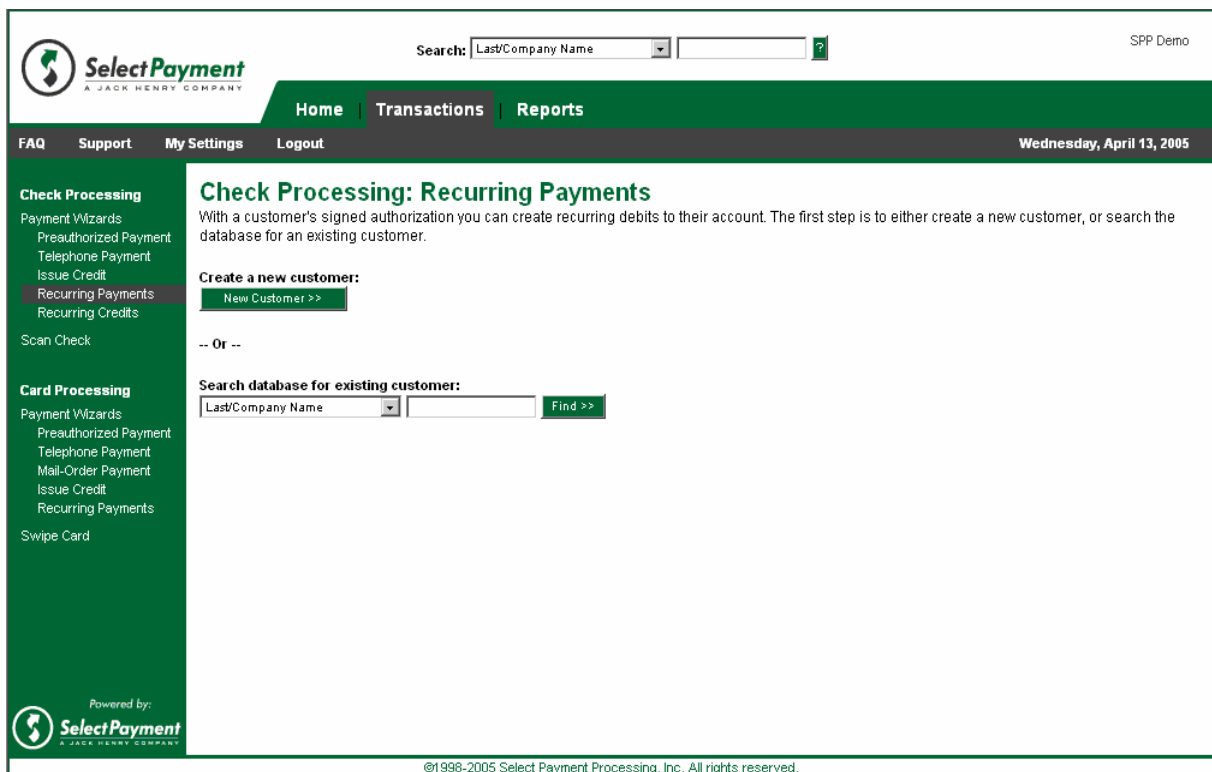
With signed written authorization from a Customer, you can use Century Remote Deposit to schedule automatic recurring payments. Payments can be scheduled for once a month, twice a month, once a week and every two weeks.

How it Works

1. Merchant obtains a signed authorization from the Customer.
2. Merchant logs in to Century Remote Deposit, key-enters payment information and schedules the payment.
3. Funds are electronically withdrawn from the Customer's bank account each pay period.

Step 1: Issue a Recurring Check Payment

1. Click the **Transactions** tab.
2. Under *Check Processing*, click *Recurring Payments*.



The screenshot shows the Select Payment web interface. At the top, there is a search bar with the text "Search: Last/Company Name" and a "SPP Demo" label. Below the search bar is a navigation bar with tabs for "Home", "Transactions", and "Reports". Underneath the navigation bar is a secondary menu with "FAQ", "Support", "My Settings", and "Logout". The date "Wednesday, April 13, 2005" is displayed in the top right corner. The main content area is titled "Check Processing: Recurring Payments" and includes the following text: "With a customer's signed authorization you can create recurring debits to their account. The first step is to either create a new customer, or search the database for an existing customer." Below this text are two options: "Create a new customer:" with a "New Customer >>" button, and "Search database for existing customer:" with a search input field containing "Last/Company Name" and a "Find >>" button. A sidebar on the left lists various payment processing options, with "Recurring Payments" highlighted. At the bottom of the page, there is a footer with the Select Payment logo and the text "©1998-2005 Select Payment Processing, Inc. All rights reserved."

3. Search database for the Customer; or Create a new Customer*.
4. View the Search Results, and click *Select* to choose the Customer.

You will be sent to the Payment Information page.

Note

For instructions on how to create a new Customer, refer to *Payment Wizards > How to Create a New Customer for Check Transactions*.


Step 2: Process a Recurring Check Payment

1. Verify Customer Information at the top of the page.
2. Verify the *From Account*.
3. Enter *Check Number*, if applicable (optional).
4. Select the *Location*. (Unless there are multiple locations the system will default to the one location create)
5. Enter the *Debit/Payment Amount*.
6. Enter a *Description (Optional)*.
7. Check *Enabled*.
8. Select the payment *Frequency*.
9. Select the *Payment Day*.
10. Enter the payment's *Start Date*.
11. Select the *Number of Payments**.
12. Select the *Payment Origin*.
13. Enter a *Transaction Number*
14. Click **Process Payment**.
15. View Transaction Results at the top of the page.

Process continued on next page

Note

*If you need to stop or suspend a recurring payment, select **Stop Recurring** on the *Number of Payments* dropdown menu.



Search:

SPP Demo

Home
Transactions
Reports

FAQ
Support
My Settings
Logout
Thursday, March 31, 2005

Check Processing

- Payment Wizards
- Preauthorized Payment
- Telephone Payment
- Issue Credit
- Recurring Payments
- Recurring Credits
- Scan Check

Card Processing

- Payment Wizards
- Preauthorized Payment
- Telephone Payment
- Mail-Order Payment
- Issue Credit
- Recurring Payments
- Swipe Card

Check Processing: Recurring Payments


To create a new payment from a customer, please complete the fields below and click 'Continue'. Required fields are marked with an (*).

Payment Information

Customer:	Bob Jones - ,	
From Account:	<input type="text" value="personal checking (7777)"/>	Edit Account New Account
Check Number:	<input type="text"/>	
Location:	<input type="text" value="-- SELECT --"/>	
Debit Payment Amount:	<input type="text"/>	
Description:	<input type="text"/>	
Enabled:	<input checked="" type="checkbox"/>	
Frequency:	<input type="text" value="Once a Month"/>	
Payment Day:	<input type="text" value="1st"/>	
Start Date:	<input type="text" value="04/01/2005"/>	<input type="button" value="Calendar"/>
# of Payments:	<input type="text" value="Indefinite"/>	
Next Payment Date:	4/1/2005	
Payments Made to Date:	0	
Payment Origin:	<input type="text" value="Signature Original"/>	
Transaction Number:	<input type="text"/>	

Customer authorization compliance: (NACHA requirement)

Merchant has signed customer authorization on file for this specific transaction.



Powered by:

©1998-2005 Select Payment Processing, Inc. All rights reserved.

Note
 If the customer does not have an account setup for this payment type, the user will be prompted to create one.

Issue a Recurring Credit Payment

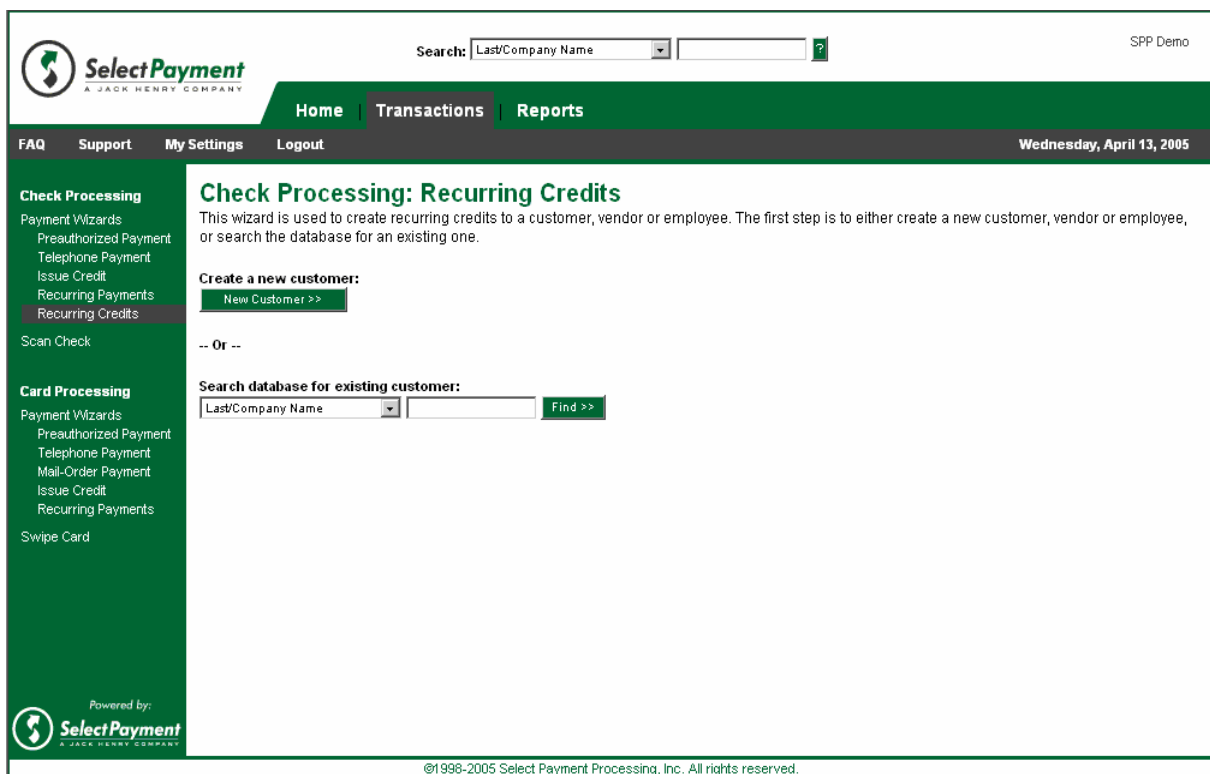
You can use Century Remote Deposit to automatically deposit funds into a payee's bank account on a recurring basis. Payments can be scheduled for once a month, twice a month, once a week and every two weeks.

How it Works

1. Merchant logs in to Century Remote Deposit, key-enters the payment information and processes the payment.
2. Funds are electronically deposited into the payee's bank account each period.

Step 1: Issue a Recurring Credit Payment

1. Click the **Transactions** tab.
2. Under *Check Processing*, click *Recurring Credits*.



The screenshot displays the Select Payment web application interface. At the top, there is a search bar with the text "Search: Last/Company Name" and a "SPP Demo" label. Below the search bar is a navigation bar with tabs for "Home", "Transactions", and "Reports". A secondary navigation bar includes links for "FAQ", "Support", "My Settings", and "Logout", along with the date "Wednesday, April 13, 2005".

The main content area is titled "Check Processing: Recurring Credits". It includes a sidebar menu on the left with categories "Check Processing" and "Card Processing", each containing several sub-options. The "Check Processing" sub-options include "Payment Wizards", "Preauthorized Payment", "Telephone Payment", "Issue Credit", "Recurring Payments", and "Recurring Credits" (which is highlighted). The "Card Processing" sub-options include "Payment Wizards", "Preauthorized Payment", "Telephone Payment", "Mail-Order Payment", "Issue Credit", "Recurring Payments", and "Swipe Card".

The main content area contains the following text and form elements:

- Create a new customer:** A green button labeled "New Customer >>".
- Or --**
- Search database for existing customer:** A search bar with a dropdown menu containing "Last/Company Name" and a green button labeled "Find >>".

At the bottom of the page, there is a footer with the text "©1998-2005 Select Payment Processing, Inc. All rights reserved."

3. Search database for the Customer; or Create a new Customer*.
4. View the Search Results and click *Select* to choose the Customer.
5. You will be sent to the Payment Information page.

Note

* For instructions on how to create a new Customer, refer to *Payment Wizards > How to Create a New Customer for Check Transactions*.

Step 2: Process a Recurring Credit Payment

1. Verify Customer Information at the top of the page.
2. Select the *From Account*.
3. Enter a *Check Number*.
4. Select the *Location*.
5. Enter the *Credit/Refund Amount*.
6. Enter a *Description*.
7. Check *Enabled*.
8. Century Remote Deposit *Frequency*.
9. Select the *Payment Day*.
10. Enter the payment *Start Date*.
11. Select the *Number of Payments**.
12. Enter the *Payment Origin*.
13. Enter a *Transaction Number*.
14. Click **Process Payment**.

Select Payment
A JACK HENRY COMPANY

Search: Last/Company Name

SPP Demo

Home Transactions Reports

FAQ Support My Settings Logout Wednesday, April 13, 2005

Check Processing

- Payment Wizards
 - Preauthorized Payment
 - Telephone Payment
 - Issue Credit
 - Recurring Payments
 - Recurring Credits
- Scan Check

Card Processing

- Payment Wizards
 - Preauthorized Payment
 - Telephone Payment
 - Mail-Order Payment
 - Issue Credit
 - Recurring Payments
- Swipe Card

Check Processing: Recurring Credits

To credit a customer or pay a vendor, please complete the fields below and click 'Continue'. Required fields are marked with an (*).

Payment Information

Customer: Bob Jones - 3590 Cynthia Way Dallas, Tx 75252

From Account: personal checking (7777) [Edit Account](#) [New Account](#)

Check Number:

Location: -- SELECT --

Credit Refund Amount:

Description:

Enabled:

Frequency: Once a Month

Payment Day: 1st

Start Date: 06/01/2005

of Payments: Indefinite

Next Payment Date: 5/1/2005

Payments Made to Date: 0

Payment Origin: Signature Original

Transaction Number:

Powered by: **Select Payment**
A JACK HENRY COMPANY

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15. View Transaction Results at the top of the page.

Note

- If you need to stop or suspend a recurring credit, select **Stop Recurring** on the “Number of Payments” dropdown menu.
- If the customer does not have an account setup for this payment type, the user will be prompted to create one.

Modifying Existing Transactions

It will sometimes be necessary to modify or cancel an existing transaction. Century Remote Deposit gives users the ability to view the lowest level of detail, make modifications or cancel a particular transaction prior to being sent to the appropriate ACH Clearinghouse (e.g. the Federal Reserve). Transactions are sent to the ACH Clearing at a predetermined time each day.

Only transactions with a status of **Approved** or **Awaiting Approval** can be modified or changed or cancelled prior to being sent to the ACH Clearinghouse for settlement.

Use the following steps to modify an existing transaction:

1. Perform a search for the customer that initiated the transaction to view his/her Customer screen.

Note

A search cannot be done from the Scan Check screens.

The screenshot displays the Select Payment web application interface. At the top, there is a search bar with a dropdown menu set to 'Last/Company Name' and a text input field containing 'jones'. The date 'Wednesday, May 04, 2005' is shown in the top right corner. The main navigation bar includes 'Home', 'Transactions', and 'Reports'. A secondary navigation bar contains 'FAQ', 'Support', 'My Settings', and 'Logout'. The left sidebar lists various payment processing options, with 'Recurring Credits' highlighted under the 'Check Processing' section. The main content area is titled 'Check Processing: Recurring Credits' and contains the following text: 'This wizard is used to create recurring credits to a customer, vendor or employee. The first step is to either create a new customer, vendor or employee, or search the database for an existing one.' Below this text, there are two options: 'Create a new customer:' with a 'New Customer >>' button, and 'Search database for existing customer:' with a dropdown menu set to 'Last/Company Name', a text input field, and a 'Find >>' button. The footer of the page includes the Select Payment logo and the copyright notice: '©1998-2005 Select Payment Processing, Inc. All rights reserved.'

2. Scroll down to the customer you want to modify and click on *View* (or you can use Control + F (Find) to find your customer.)


The screenshot displays the Select Payment web application interface. At the top left is the Select Payment logo (A JACK HENRY COMPANY). To the right is a search bar with the text "Search: Last/Company Name" and a search button. The date "SPP Demo" is visible in the top right corner. Below the search bar is a navigation menu with tabs for "Home", "Transactions", and "Reports". A secondary navigation bar contains links for "FAQ", "Support", "My Settings", and "Logout", along with the date "Wednesday, May 04, 2005".

The main content area is titled "Search Results" and includes the text "The following results matched your query." Below this is a table titled "Customers matching your query".

Edit	View	Customer Name	Customer ID	Address
Edit	View	Bob Jones	12245	3590 Cynthia Way Dallas, Tx 75252
Edit	View	Tom Jones	TJ123	123 Main Street Anytown, TX 75240
Edit	View	Jones Construction Co.		

On the left side of the page, there are two sections: "Check Processing" and "Card Processing". "Check Processing" includes links for Payment Wizards, Preauthorized Payment, Telephone Payment, Issue Credit, Recurring Payments, and Recurring Credits. "Scan Check" is also listed. "Card Processing" includes links for Payment Wizards, Preauthorized Payment, Telephone Payment, Mail-Order Payment, Issue Credit, Recurring Payments, and Swipe Card. At the bottom left is the Select Payment logo with the text "Powered by:". At the bottom center is the copyright notice: "©1998-2005 Select Payment Processing, Inc. All rights reserved."

3. Scroll down to the *Transactions* section.



Search:

SPP Demo

Home
Transactions
Reports

FAQ
Support
My Settings
Logout
Wednesday, May 04, 2005

Check Processing

- Payment Wizards
- Preauthorized Payment
- Telephone Payment
- Issue Credit
- Recurring Payments
- Recurring Credits
- Scan Check

Card Processing

- Payment Wizards
- Preauthorized Payment
- Telephone Payment
- Mail-Order Payment
- Issue Credit
- Recurring Payments
- Swipe Card

Customer Information

This page provides details on the customer listed below.

Relationship: Customer

Customer ID: 12245

Customer Type: Individual

Customer Name: Bob Jones

Address: 3590 Cynthia Way

Suite/Apt #:

City: Dallas

State Region: Tx

Postal Code: 75252

Country: USA

Email Address:

Daytime Phone:

Evening Phone:

Fax Number:

Drivers License:

Social Security No.:

Manage This Customer Account:

[Edit Customer Information](#)

Accounts

	Edit	View	Account Name	Account Type	Account Number (Last 4)
	Edit	View	personal checking (7777)	Checking	XXXXXX7777
	Edit	View	Visa XXXXXXXXXXXX1111	Visa	XXXXXXXXXX1111

Recurring

	Edit	View	Account Name	Amount	Frequency	Next Payment Date	# Payments	Payment Origin
	Edit	View	personal checking (7777)	\$1.00	Once a Month	5/7/2005	0 of *	Signature Original

Transactions

	View	Transaction Date	Status	Response	Payment Type	Operation	Name On Account (Number)	Transaction Number	Ref. Number	Amount
	View	4/22/2005 2:40:16 PM	Approved	Success	Checking	Sale	Bob Jones	2	T:CCSFNF611	\$1.00
	View	4/22/2005 1:04:59 PM	Approved	Success	Checking	Sale	Bob Jones	1	T:HBNFNF611	\$1.00
	View	4/22/2005 12:44:37 PM	Approved	Success	Checking	Credit	Bob Jones	7	T:H9NFNF611	(\$1.00)
	View	4/19/2005 4:09:29 PM	Approved	Success	Checking	Credit	Bob Jones	{fd3bb8cc-e707-426f-8fe1-2ccd47902dc4}	T:37BFNF611	(\$2.00)
	View	4/19/2005 3:52:47 PM	Approved	Success	Checking	Sale	Bob Jones	20	T:PY9FNF611	\$100.00
	View	4/4/2005 2:07:34 PM	Processed	Success	Visa	Sale	Bob Jones	{51723510-8ce1-49e9-85cb-612c0ec01371}	T:F18TMR411	\$1.00
	View	3/31/2005 2:28:25 PM	Approved	Success	Checking	Sale	Bob Jones	{a0e22480-adf1-4e03-8b70-233f02c05241}	T:V6BMBP411	\$25.00
	View	3/30/2005 3:19:04 PM	Approved	Success	Checking	Credit	Bob Jones	999999	2GM3ZK411	(\$1.00)
	View	11/9/2004 3:53:40 PM	Approved	Success	Checking	Sale	Bob Jones	br757575757	VHSGBTN1	\$50.00
	View	10/5/2004 5:20:43 PM	Processed	Success	Visa	Sale	Bob Jones	1254747	LWNS8DL1	\$50.00

Audit History


Date	Time	User	Reason	Original Values
4/27/2005	10:47:21 AM	jouffington	Updated	
4/11/2005	11:45:16 AM	Guest	Updated	
3/31/2005	2:27:18 PM	Carolyn (SPP)	Updated	CustStateRegion=""CustPostalCode=""CustAddress1=""CustCity=""
10/5/2004	5:16:18 PM	Craig (SPP)	Created	

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- Find the transaction that needs to be modified or cancelled and click on *View* to view the **Transaction Detail** page.

Transactions									
View	Transaction Date	Status	Response	Payment Type	Operation	Name On Account (Number)	Transaction Number	Ref. Number	Amount
View	4/22/2005 2:40:16 PM	Approved	Success	Checking	Sale	Bob Jones	2	T:CCSFNF611	\$1.0
View	4/22/2005 1:04:59 PM	Approved	Success	Checking	Sale	Bob Jones	1	T:HBNFNF611	\$1.0
View	4/22/2005 12:44:37 PM	Approved	Success	Checking	Credit	Bob Jones	7	T:H9NFNF611	(\$1.0)
View	4/19/2005 4:09:29 PM	Approved	Success	Checking	Credit	Bob Jones	{fd3bb8cc-e707-426f-8fe1-2ccd47902dc4}	T:37BFNF611	(\$2.0)
View	4/19/2005 3:52:47 PM	Approved	Success	Checking	Sale	Bob Jones	20	T:PY9NFNF611	\$100.0
View	4/4/2005 2:07:34 PM	Processed	Success	Visa	Sale	Bob Jones	{517235f0-8ce1-49e9-85cb-612c0ec01371}	T:F18TMR411	\$1.0
View	3/31/2005 2:28:25 PM	Approved	Success	Checking	Sale	Bob Jones	{a0e22480-adf1-4e03-8b70-233f02c05241}	T:W6BMBP411	\$25.0
View	3/30/2005 3:19:04 PM	Approved	Success	Checking	Credit	Bob Jones	999999	2GM3ZK411	(\$1.0)
View	11/9/2004 3:53:40 PM	Approved	Success	Checking	Sale	Bob Jones	br757575757	VHSGBTN1	\$50.0
View	10/5/2004 5:20:43 PM	Processed	Success	Visa	Sale	Bob Jones	1254747	LWNS8DL1	\$50.0

- View the **Transaction Detail** screen. It provides all information pertaining to that transaction and an audit history of all that has occurred to date with that transaction.
- Click the *Edit* link next to a field to edit the transaction information on the Transaction Detail screen.



Search:

SPP Demo

Home | Transactions | Reports

FAQ Support My Settings Logout
Wednesday, May 04, 2005

Check Processing

- Payment Wizards
- Preauthorized Payment
- Telephone Payment
- Issue Credit
- Recurring Payments
- Recurring Credits

Scan Check

Card Processing

- Payment Wizards
- Preauthorized Payment
- Telephone Payment
- Mail-Order Payment
- Issue Credit
- Recurring Payments

Swipe Card

Transaction Details [<< Back](#)

This page displays the detailed information for a particular transaction.

Transaction Information ?

Customer (ID): Jones, Bob (12245)	Operations you can perform:
Effective Date: Friday, April 22, 2005 edit	Void This Transaction
Sale: \$1.00 edit	
Payment Method: ACH	
From Account Type: Checking	
Account Number: XXXXX0025 / XXXXXX7777	
To Location: Corporate Office	
Current Status: Approved	
Source Application: Merchant Portal	
Auth. Response: Success	
Transaction Number: 1	
Reference #: T:HBNFNF611	
Payment Origin: Signature Original	
Settlement Status: To Be Originated	
Description: rent	
Notification Method: Merchant Notify	
Email Address:	

Event History

Date	Time	Application	Event Type	Description
4/22/2005	1:04 PM	Merchant Portal	Approved	Success

Audit History

Date	Time	User	Reason	Original Value(s)
4/22/2005	1:04 PM	Jason Buffington	Created	

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7. Make the appropriate changes to the field

The screenshot shows the Select Payment web interface. At the top, there is a search bar with the text "Last/Company Name" and a "SPP Demo" label. The navigation menu includes "Home", "Transactions", and "Reports". Below the navigation menu, there are links for "FAQ", "Support", "My Settings", and "Logout", along with the date "Wednesday, May 04, 2005".

The main content area is titled "Transaction Details" and includes a "Transaction Information" section. The "Transaction Information" section contains the following details:

- Customer (ID):** Jones, Bob (12245)
- Effective Date:** 04/22/2005
- Reason:** (empty field)
- Sale:** \$1.00
- Payment Method:** ACH
- From Account Type:** Checking
- Account Number:** XXXXX0025 / XXXXXX7777
- To Location:** Corporate Office
- Current Status:** Approved
- Source Application:** Merchant Portal
- Auth. Response:** Success
- Transaction Number:** 1
- Reference #:** T:HBINF611
- Payment Origin:** Signature Original
- Settlement Status:** To Be Originated
- Description:** rent
- Notification Method:** Merchant Notify
- Email Address:** (empty field)

Operations you can perform: [Void This Transaction](#)

The "Event History" section contains the following table:

Date	Time	Application	Event Type	Description
4/22/2005	1:04 PM	Merchant Portal	Approved	Success

The "Audit History" section contains the following table:

Date	Time	User	Reason	Original Value(s)
4/22/2005	1:04 PM	Jason Buffington	Created	

At the bottom of the page, there is a copyright notice: "©1998-2005 Select Payment Processing, Inc. All rights reserved."

8. Enter a *Reason* for the edit.

9. Click on *Save* to save your changes or click on *Void This Transaction* to cancel the transaction.

Refund an Original Check Transaction

The refund link is used to refund an ACH transaction that has processed.

Use the following steps to refund an ACH Transaction:

1. Search for customer
2. Scroll to the customer you want to issue a refund.
3. Click *View*
4. Scroll to the transaction you need to refund.
5. Click *View*
6. Click the *Refund This Transaction* link.

SelectPayment
A JACK HENRY COMPANY

Search: Last/Company Name

SPP Demo

Home | Transactions | Collections | Reports

FAQ | Support | My Settings | Logout

Wednesday, Ap

Transaction Details

This page displays the detailed information for a particular transaction.

Transaction Information	
Customer (ID):	Jones, Tom
Effective Date:	Friday, April 08, 2005
Sale:	\$850.00
Payment Method:	ACH
From Account Type:	Checking
Account Number:	XXXXXXXXXXXXXXXXXXXX 1230
Check Number:	0401
To Location:	Corporate Office
Current Status:	Processed
Source Application:	Merchant Portal
Auth. Response:	Success
Transaction Number:	0401
Reference #:	DX7N58511
Payment Origin:	Signature Original
Settlement Status:	Settled
Description:	April Payment
Notification Method:	Merchant Notify
Email Address:	

Operations you can perform:
[Refund This Transaction](#)

Event History				
Date	Time	Application	Event Type	Description
4/14/2005	12:00 AM	ACH Processing	Settled	
4/8/2005	7:00 PM	ACH Processing	Originated	
4/8/2005	7:00 PM	Merchant Portal	Processed	
4/8/2005	9:08 AM	Merchant Portal	Approved	Success

Audit History	
---------------	--

Scan Paper Checks

Introduction

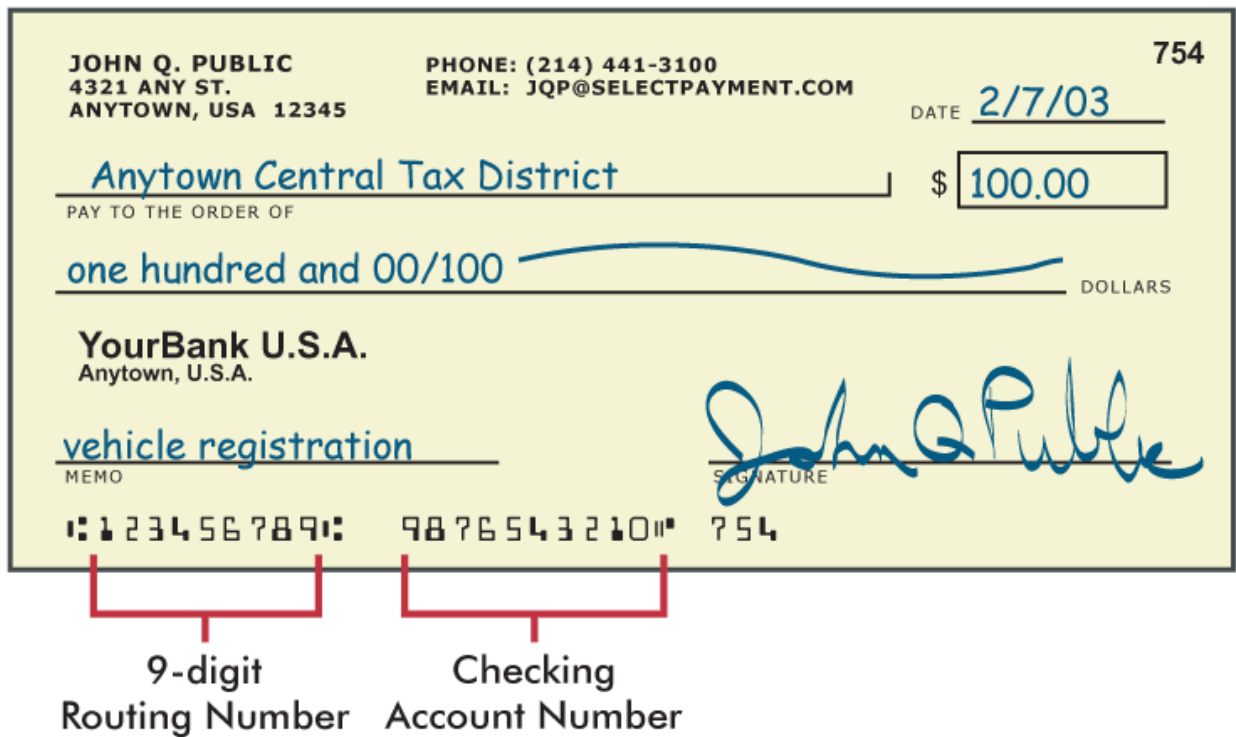
The following sections describe how to scan paper checks for conversion into either ACH or Check 21 transactions.

Getting Prepared

Using a scanner and Century Remote Deposit, you can streamline your payment processing by converting paper checks into electronic payments.

By scanning a check, you are capturing bank account information and an electronic image of the check. Century Remote Deposit will take information captured from the check and process it as an electronic payment. Funds will be electronically withdrawn from the Customer's bank account on the following business day and deposited.

The original paper check may not be used for payment again.



How it Works

1. Customer sends the check by mail, or leaves it in the merchant's drop box.
2. Merchant logs in to Century Remote Deposit.

3. Merchant feeds the Customer's check into a scanner, capturing the Image and MICR information from the bottom of the check.
4. If Century Remote Deposit recognizes the checking account it will populate the screen with the previously provided customer information.
5. Merchant key-enters the dollar amount and processes the payment.
6. Funds are electronically withdrawn from the Customer's bank account on the next business morning.
7. Funds deposited into Merchant account.



LS 100

Note

The above graphic represents a generic scanning device.

Before you begin

ACH regulations only allow you to scan and process consumer checks. Other types of paper checks (business checks, third-party checks, money orders, etc.) may be scanned and processed as Check 21 transactions.

If you are not set up for Check 21, separate the day's batch of checks by type, making sure that **only Consumer Checks** will be scanned.

Step-by-Step Instructions for Scanning Paper Checks

Use the instructions in the following sections to scan paper checks.

Step 1: Set Up the Scan Check Page

This step is only necessary at the beginning of a batch.

1. Under *Check Processing*, click *Scan Check*.
2. Select the *Location*.
3. Select the *Payment Origin*.
4. Verify that the window at the bottom of the screen reads, *Imager Ready*.

Note

If the system does not properly connect to your scanner, click **Reset Scanner**, and then click **Find Scanner**.

Select Payment
A JACK HENRY COMPANY

SPP Demo

Home | Transactions | Reports

FAQ Support My Settings Logout Thursday, March 31, 2005

Check Processing: Scan Check

This page allows you to utilize a check scanner or mag-stripe reader to capture payment information.

Location: Corporate Office

Payment Origin: Mailed In/Dropped Off

Name On Account:

Account Type: Checking

Amount:

Customer ID:

Transaction Number:

Description:

Customer Type: Individual

First Name:

Last Name:

Address:

Suite/Apt #:

City:

State/Region: Postal Code:

Country:

Daytime Phone: Ext:

Evening Phone: Ext:

Drivers License: State:

Social Security No.:

Process Payment Find Customer

Insert Front of Check

Front of Check Image 1 Image 2 Rescan

RTII/Acct/Check #: XXXXXXXX XXXXXXXXXXXXXXXX 1556

Imager Ready. Reset Scanner Find Scanner

Powered by: **Select Payment**
A JACK HENRY COMPANY

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Step 2: Scan the Check

1. Place the check into the scanner with the front of the check in accordance with the manufacturer's instructions.
2. Verify that an image of the check appears in the *Front of Check* field.
3. Verify that the checking account information appears in the *RTN/Acct/Check #* fields.

Note

If the check image or checking account information does not appear on-screen correctly, click **Rescan** and try again.

Does the Customer's billing information appear in the fields on the right hand column? See below:

Yes - Go to Step 5: Process the Payment.

No - Go to Step 3: Create a New Customer.

The screenshot displays the 'Check Processing: Scan Check' interface. At the top, there is a navigation bar with 'Home', 'Transactions', and 'Reports' tabs. Below this is a secondary navigation bar with 'FAQ', 'Support', 'My Settings', and 'Logout' links. The main content area is titled 'Check Processing: Scan Check' and includes a sub-header 'This page allows you to utilize a check scanner or mag-stripe reader to capture payment information.'

The form contains several sections:

- Check Information:** Includes dropdown menus for 'Location' (set to 'Corporate Office'), 'Payment Origin' (set to 'Mailed In/Dropped Off'), 'Name On Account' (set to 'Tim Blue'), and 'Account Type' (set to 'Checking').
- Check Image:** A central area showing a scanned check image. Below the image are buttons for 'Front of Check', 'Image 1', 'Image 2', and 'Rescan'. The check image shows 'SAMPLE' and 'DEMO CHECK'.
- Customer Information:** A series of input fields on the right for 'Amount', 'Customer ID', 'Transaction Number', 'Description', 'Customer Type', 'First Name', 'Last Name', 'Address', 'Suite/Apt #', 'City', 'State Region', 'Postal Code', 'Country', 'Daytime Phone', 'Evening Phone', 'Drivers License', and 'Social Security No.'.
- RTN/Acct/Check #:** Three input fields at the bottom left for 'RTN/Acct/Check #' with values 'XXXXXXXX', 'XXXXXXXXXXXXXXXX', and '1556'.
- Buttons:** 'Process Payment' and 'Find Customer' buttons are located at the bottom right of the form.

At the bottom of the page, there is a footer with '©1998-2005 Select Payment Processing, Inc. All rights reserved.' and a status bar with 'Imager Ready.', 'Reset Scanner', and 'Find Scanner' buttons.

Step 3: Create a New Customer

The first time you scan a check for a particular Customer, you must key-enter their billing information into the system. This step only has to be performed once per Customer. The system will recognize the customer when another check with the same MICR is processed.

1. Enter the Customer's required billing information (Customer Number, Name, Address, Phone Number, etc.)
2. Go to Step 5: Process the Payment.

Step 4: Search for an Existing Customer

Sometimes when you scan a check from an existing Customer, the Customer information fields still do not populate. For example, this can occur when a Customer opens a new checking account or if a payment is made on your customer's behalf. Century Remote Deposit allows you to create multiple bank accounts for a single Customer. No matter who makes the payment, you can easily apply it to the Customer's account.

You can search by **Customer ID**. See below:

Search by Customer ID:

1. Enter the Customer Number.
2. Click **Find Customer**.
3. Go to Step 5: Process the Payment.

Step 5: Process the Payment

Follow the steps below to complete a payment.

1. Enter the Dollar Amount of the check.
2. Enter any other required information.
3. Click **Process Payment**.

The screenshot displays the 'Check Processing: Scan Check' interface. At the top, there is a navigation bar with 'Home', 'Transactions', and 'Reports' tabs. Below this is a sidebar with 'Check Processing' and 'Card Processing' sections. The main content area is titled 'Check Processing: Scan Check' and contains a form for entering check details. The form includes fields for 'Amount' (1.00), 'Customer ID' (99999), 'Transaction Number' (11111), 'Description' (payment for dental bill), 'Customer Type' (Individual), 'First Name' (Tim), 'Last Name' (Blue), 'Address' (683 Union St.), 'Suite/Apt #', 'City' (Abilene), 'State/Region' (TX), 'Postal Code' (75240), 'Country' (USA), 'Daytime Phone', 'Evening Phone', 'Drivers License', and 'Social Security No.'. There are buttons for 'Process Payment' and 'Find Customer'. A scanned check image is displayed in the center of the form, showing the front of the check with the amount \$1.00 and the name 'TIM BLUE'. Below the check image are buttons for 'Front of Check', 'Image 1', 'Image 2', and 'Rescan'. The interface also includes a footer with 'Powered by: SelectPayment' and '©1998-2005 Select Payment Processing, Inc. All rights reserved.'

4. View the transaction results.

Note

Clicking **Process Payment** will update the Customer's information in Century Remote Deposit.

The Scan Check Screen

The Scan Check screen works in conjunction with a scanner to capture check information and a digital image of the check. The user completes a transaction by entering any required fields a Customer's billing and payment information. See below for an explanation of the on-screen fields.

The screenshot shows the 'Check Processing: Scan Check' screen. The page title is 'Check Processing: Scan Check' and the subtitle is 'This page allows you to utilize a check scanner or mag-stripe reader to capture payment information.' The form includes the following fields and controls:

- Location:** Corporate Office (dropdown)
- Payment Origin:** Mailed In/Dropped Off (dropdown)
- Name On Account:** (text input)
- Account Type:** Checking (dropdown)
- Amount:** (text input)
- Customer ID:** (text input)
- Transaction Number:** (text input)
- Description:** (text input)
- Customer Type:** Individual (dropdown)
- First Name:** (text input)
- Last Name:** (text input)
- Address:** (text input)
- Suite/Apt #:** (text input)
- City:** (text input)
- State/Region:** (text input)
- Postal Code:** (text input)
- Country:** (text input)
- Daytime Phone:** (text input) and **Ext:** (text input)
- Evening Phone:** (text input) and **Ext:** (text input)
- Drivers License:** (text input) and **State:** (text input)
- Social Security No.:** (text input)

Below the form, there are buttons for 'Process Payment' and 'Find Customer'. At the bottom of the page, there is a footer bar with 'Imager Ready.', 'Reset Scanner', and 'Find Scanner'.

Location - Use the dropdown menu to select the location that is accepting the payment.

Payment Origin - Use the dropdown menu to select how the paper check was received. This field is used to satisfy a NACHA requirement.

Name On Account - Enter the full name of the consumer who is listed on the bank account.

Account Type - This field defaults to 'Checking'.

Image Fields - After a check is scanned, the digital image appears in the 'Front of Check' field. Depending on which scanner you are using, an image of the back of the check may appear in the 'Image 1' fields.

RTN/Acct/Check # - After a check is scanned, the routing, bank account and check numbers appear.

Amount - Enter the check's dollar amount.

Customer Number - Enter the number used to identify this Customer (should always enter customer ID).

Transaction Number - Enter the number used to identify this payment.

Description - Enter a brief description (Optional).

Customer Type - This field defaults to 'Individual'.

First Name - Enter the Customer's first name (Optional).

Last Name - Enter the Customer's last name (Optional).

Email Address - Enter Customer's email address (Optional).

Address/Suite/Apt # - Enter the Customer's street address and apartment number. (Optional).

City/State/Country - Postal Code - Enter the Customer's City, State and ZIP code. (Optional).

Daytime/Evening Phone - Enter the Customer's phone number(s) (Optional).

Drivers License - Enter the Customer's driver's license number and state (Optional).

Social Security No. - Enter the Customer's SSN (Optional).

Note

Any of the above fields can be assigned a "required" status.

Running Reports

Introduction

Century Remote Deposit provides both commonly used reports (5) and also allows you to create custom reports using select criteria that you define. Century Remote Deposit Reports function tracks individual transactions and defined “Events” that occur to these transactions as they move through the system.

The types of “Events” the system assigns are listed in **Appendix E**. If you are viewing an event report, it will always be based on a specific day or range of days. An example of a type event that might occur to a transaction as it moves through the system is “Voided”. This is when an authorized individual with your organization has marked the transaction as “Void”, which means that it will not be processed.

In addition to tracking transactions by specific events, Century Remote Deposit also assigns status codes to transactions based on the last event that occurred to the transaction. When you run a report based on a specific status code, the report that is produced will show you all transactions sharing that status value on the specific day requested. The current status value of a transaction will change as it moves through each system defined “Event”. See **Appendix C: Transaction Status Code (Definitions)**.

Running Reports

Reports are accessed by clicking the **Reports** tab at the top of the screen:

1. Click the **Reports** tab.
2. Click on *Commonly Used Reports* link.
3. Choose a location from the drop-down menu (The default is to Corporate).

Commonly Used Reports

The *Show Items with Current Status Report* is the only commonly used report that allows you to select one of twelve events that have occurred to your customer’s transaction based on a drop down menu. For example if you choose “Declined” as the “Event” as the selected criteria from the drop-down menu the resulting report will show all of the customer’s transactions marked “Declined) for the previous sixty (60) days. These reports can be generated for any one or all locations selected by the user.

Following, is a list of Century Remote Deposit commonly used reports and a brief definition of information provided on these reports:

The **Show Items that Settled Today Report** lists all transactions for the funds deposited into the merchant’s account on that day.

The **Show Items with Current Status Report** allows you to individually select the following events that you would like to view on the resulting report:

- Declined
- Processed
- Collected
- Awaiting Capture
- Awaiting Approval
- Suspended
- In Collection
- In Research
- Disputed
- Uncollected NSF
- Invalid/ Closed Account
- Resolved

Note

- The *Show Items with the Current Status Report* will give you sixty (60) days of transaction history.
- The event codes that are used in these reports may be found in **Appendix G**.

The **Show Recurring Payments that Are Disabled Report** allows you to create a report listing all customers having payments that have been disabled as a result of completing all scheduled payments. Additionally, the system will disable transactions due to, for example account closed or invalid or not authorized account number.

Custom Reports

In addition to the above commonly used reports Century Remote Deposit allows you to generate the following custom reports based on the select criteria you define:

Date Range Report	Allows you to view transactions based on where a user specified event occurred. This report prompts you to input a date range, location and date and allows you to select one of multiple views from a drop-down selection box.
Transaction Report Builder	Allows you to build a report listing transactions you identify from a select criteria provided in a drop-down box. The system prompts you to input a date range
Event Report Builder	Allows you to build a report showing the events encountered by a transaction as it moves through the system. The select criteria are listed on the screen and require that you enter a date range.

Status Type Report

Generating a Report based on Current Status of

This report allows you to create a report showing all transactions based on the status-type you choose from the drop-down menu *Show items with the Current Status of*.

- Declined
- Approved
- Error
- Voided
- Processed
- Collected
- Awaiting Capture
- Awaiting Approval
- Suspended



Search: Last/Company Name

SPP Demo

Home | Transactions | Reports

FAQ Support My Settings Logout

Thursday, March 31, 2005

Transaction Processing

- Commonly Used Reports
- Date Range Reports
- Transaction Report Builder
- Event Report Builder

Commonly Used Reports

This page allows you to run commonly used reports.

Location: Corporate Office

[Show Items that Cleared Today](#)

[Show Items that Returned NSF Today](#)

[Show Items that Returned Bad Account Today](#)

[Show Items that Charged Back Today](#)

[Show Items that Settled Today](#)

Show Items with Current Status of: Declined

[Show Recurring Payments That Are Disabled](#)



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Date Range Report

This report allows you to run different reports over specified date ranges.

1. Click the **Reports** tab.
2. Under *Transaction Processing*, click *Date Range Reports*.
3. Choose the *Location*.
4. Choose *Quick Pick* to specify the date range automatically

-or-

5. Click the calendars to choose a *Start Date* and an *End Date*. You can even choose the hour of day.
6. Additional select criteria are available in the "Find Transactions Where Event Occurred" drop-down menu.

The screenshot displays the Select Payment web application interface. At the top left is the Select Payment logo (A JACK HENRY COMPANY). To the right is a search bar with the text "Search: Last/Company Name" and a magnifying glass icon. Further right is the text "SPP Demo". Below this is a green navigation bar with tabs for "Home", "Transactions", "Collections", and "Reports". Underneath is a dark grey bar with links for "FAQ", "Support", "My Settings", and "Logout", and the date "Thursday, April 28, 2005". The main content area has a left sidebar with "Transaction Processing" selected, containing links for "Commonly Used Reports", "Date Range Reports", "Transaction Report Builder", and "Event Report Builder". The main panel is titled "Date Range Reports" and contains the text "This page allows you to run various reports over date ranges." Below this are several form fields: "Location" (a dropdown menu showing "-- SELECT --"), "Quick Pick" (a dropdown menu showing "Custom"), "Start Date" (a date input field with a calendar icon, showing "04/28/2005" and a time dropdown showing "12:00 AM"), "End Date" (a date input field with a calendar icon, showing "04/29/2005" and a time dropdown showing "12:00 AM"), and "Find Transactions Where Event Occurred" (a dropdown menu showing "Declined"). There are also three links: "Credits and Debits to Your Merchant Bank Account", "Recurring Payments Due", and "Event Report Builder". At the bottom left is the "Powered by: Select Payment A JACK HENRY COMPANY" logo. At the bottom center is the copyright notice "©1998-2005 Select Payment Processing, Inc. All rights reserved." The browser's address bar is visible at the very bottom.

Following, is a report generated using the Date Range Report Screen. (See above)

The screenshot shows the SelectPayment web interface. At the top, there is a search bar and the text 'SPP Demo'. The navigation menu includes 'Home', 'Transactions', 'Collections', and 'Reports'. The left sidebar lists various report builders. The main content area is titled 'Batch Details' and contains a table of transaction details.

Status	Effective Date	Batch ID	Description	Reason	Debit	Credit
Processed	4/8/2006	10460	Settlement			\$793.00
Transaction Detail	Type	Description	Reason	Debit	Credit	
View	Sale	Jeffrey Jones			\$20.00	
View	Sale	Diane Smith			\$100.00	
View	Sale	Peter Sellers			\$89.00	
View	Sale	Tracy Chapman			\$64.00	
View	Sale	Dana Carvey			\$79.98	
View	Sale	Troy McClure			\$200.00	
View	Sale	Donna Summers			\$14.00	
View	Sale				\$67.00	
View	Sale	Deborah Winger			\$39.00	
View	Sale				\$150.00	
View	Return	Dana Fox (R01)				
					Insufficient Funds	\$79.98

Summary:

Debits	
Total Count:	1
Total Amount:	(\$79.98)
Credits	
Total Count:	10
Total Amount:	\$842.88

Export: Save the contents of this report to a file of tab separated values on your local hard drive.

Transaction Report Builder

This report allows you to build customer reports listing transactions based on specific event you identify from screen defined select criteria provided in a drop-down box.

1. Click the **Reports** tab.
2. Under *Transaction Processing*, click *Transaction Report Builder*.
3. Choose a *Location*.
4. Select a Date filter.
 - a. (Shows the Effective Date of transactions that have been created) The Effective date of the transaction is when it is received at the customer's bank.
 - b. The Transactions Created is the date that the transaction is created by the Merchant on Century Remote Deposit.
5. Choose starting dates and ending dates by selecting the *Between* and the *and* dates.
6. Select Report Filters or "All".
7. Enter *Batch Number*, if applicable.

8. Click **Run Report**.

The screenshot shows the Select Payment Transaction Report Builder interface. At the top left is the Select Payment logo (A JACK HENRY COMPANY). To the right is a search bar with the text "Last/Company Name" and a search icon. Further right is "SPP Demo". Below this is a navigation bar with "Home", "Transactions", and "Reports" tabs. A secondary navigation bar contains "FAQ", "Support", "My Settings", and "Logout", with the date "Wednesday, April 06, 2005" on the right. The main content area is titled "Transaction Report Builder" and includes the text "This page allows you to build custom reports." Below this is a form with the following fields: Location (dropdown: "All Locations"), Date Filter (dropdown: "Transactions Created"), Between (date pickers: "04/06/2005" and "04/07/2005"), Transaction Status (dropdown: "-- ALL --"), Settlement Status (dropdown: "-- ALL --"), Origin of Transaction (dropdown: "-- ALL --"), Originatd As (dropdown: "-- ALL --"), Account Type (dropdown: "-- ALL --"), Operation (dropdown: "-- ALL --"), Auth Response Code (dropdown: "-- ALL --"), Terminal (dropdown: "-- ALL --"), and Batch Number (text input). A "Run Report" button is located at the bottom right of the form. On the left side, there is a sidebar menu with "Transaction Processing" and "Commonly Used Reports" (Date Range Reports, Transaction Report Builder, Event Report Builder). At the bottom left is the "Powered by: Select Payment A JACK HENRY COMPANY" logo. At the bottom center is the copyright notice: "©1998-2005 Select Payment Processing, Inc. All rights reserved."

Following, is a report generated using the Transaction Report Builder Report Screen. (See above)

Transaction Report Builder
This page allows you to build custom reports.

Location: ** All Locations

Date Filter: Transactions Created

Between: 04/01/2005 and 04/02/2005

Transaction Status: -- ALL --

Settlement Status: -- ALL --

Origin of Transaction: -- ALL --

Originatd As: -- ALL --

Account Type: -- ALL --

Operation: -- ALL --

Auth Response Code: -- ALL --

Terminal: -- ALL --

Batch Number:

Report By User: Order By User:

Run Report

Transactions matching your query

View	Transaction Date	Status	Response	Payment Type	Operation	Name On Account (Number)	Transaction Number	Ref. Number	Amount
View	4/1/2005 11:48:51 AM	Approved	Success	Checking	Sale	Bob Smith	(b4cee1d7-46df-4123-9e53-34fbdac6b6d)	T:F34TMR411	\$125.00
View	4/1/2005 2:49:28 PM	Declined	Declined	Visa	Sale	Tom Jones	545454s:1:126	2P4TMR411	\$25.00
View	4/1/2005 2:49:31 PM	Approved	Success	Checking	Sale	Bob Smith	:20.3840	S14TMR411	\$100.00
View	4/1/2005 2:49:31 PM	Approved	Success	Checking	Sale	Tom Jones	:16.4195	T14TMR411	\$25.00
View	4/1/2005 2:49:43 PM	Declined	Data Not Valid	Visa	Sale	John Doe	:1.6112	VT4TMR411	\$16.16
View	4/1/2005 2:49:44 PM	Approved	Success	Savings	Sale	Tom Jones	0317051441:2:6082	LY4TMR411	\$1,414.14
									Debits
									Total Count: 6
									Total Amount: \$1,705.30

Export
Save the contents of this report to a file of tab separated values on your local hard drive.

Export

Powered by: **SelectPayment**
A JACK HENRY COMPANY

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Event Report Builder

This report allows you to build a report showing the events encountered by a transaction as it moves through the system. This report is created using screen defined select criteria and requires that you enter a date range.

This report allows you to build customer reports based on the screen defined select criteria.

1. Click the **Reports** tab.
2. Under *Transaction Processing*, click *Event Report Builder*.
3. Select a *Location*.
4. Select Event filters or "All".
5. Select starting and ending dates by selecting the *Occurring Between* and the *And* dates.
6. Select Report filters or "All".


7. Enter Batch number, if applicable.
8. Click **Run Report**.

The screenshot shows the Select Payment Event Report Builder interface. At the top left is the Select Payment logo (A JACK HENRY COMPANY). To the right is a search bar with the text "Last/Company Name" and a question mark icon. Further right is the text "SPP Demo". Below the logo is a navigation bar with "Home", "Transactions", and "Reports" tabs. Below that is a secondary navigation bar with "FAQ", "Support", "My Settings", and "Logout" links, and the date "Wednesday, April 06, 2005". On the left side, there is a vertical menu under "Transaction Processing" with options: "Commonly Used Reports", "Date Range Reports", "Transaction Report Builder", and "Event Report Builder" (which is highlighted). The main content area is titled "Event Report Builder" and contains the text "This page allows you to build custom reports." Below this text is a form with the following fields:

- Location: -- SELECT --
- Event: -- ALL --
- Occuring Between: 04/06/2005 and 04/07/2005
- Transaction Status: -- ALL --
- Settlement Status: -- ALL --
- Origin of Transaction: -- ALL --
- Originatd As: -- ALL --
- Account Type: -- ALL --
- Operation: -- ALL --
- Auth Response Code: -- ALL --
- Terminal: -- ALL --
- Batch Number: [text input field]

A green "Run Report" button is located below the Batch Number field. At the bottom left of the page is the "Powered by: Select Payment A JACK HENRY COMPANY" logo. At the bottom center is the copyright notice: "@1998-2005 Select Payment Processing, Inc. All rights reserved."

Following, is a report generated using the Event Report Builder Report Screen.
(See above)



Search:

SPP Demo

Home | Transactions | Collections | **Reports**

FAQ | Support | My Settings | Logout
Thursday, April 28, 2005

Transaction Processing
 Commonly Used Reports
 Date Range Reports
 Transaction Report Builder
Event Report Builder

Event Report Builder

This page allows you to build custom reports.

Location:

Event:

Occuring Between: and

Transaction Status:

Settlement Status:

Origin of Transaction:

Originatd As:

Account Type:

Operation:

Auth Response Code:

Terminal:

Batch Number:


Transactions matching your query:

View	Event Occurred	Event Type	Description	Status	Payment Type	Name On Account (Number)	Transaction Number	Ref. Number	Amount
View	4/4/2005 1:41:08 PM	Approved	Success	Resolved	ACH	Tom Jones	{M9873nm-9982-56n9-v987-4nn9879}	4USHMK522	\$250.00
View	4/4/2005 1:42:54 PM	Approved	Success	Approved	ACH	Beau Buffington	{N8798JK-4561-89M4-J654-6LK8912}	J:U9WJK893	\$65.00
View	4/4/2005 1:44:36 PM	Resolved	Consumer changed mind	Resolved	ACH	John Doe	{J983bb4-9982-45b4-n450-4mn0981}	G-V13BHN41	\$250.00
View	4/4/2005 1:45:46 PM	Approved	Success	Approved	ACH	John Doe	{c789ml9-2312-67mn-c347-9kl4561}	PlY9ERTD	\$45.00
View	4/4/2005 1:45:47 PM	Approved	Success	Approved	ACH	Jane Doe	{b98ml-1234-12f2-b456-4mn1231e}	N-B98TKH93	\$1,414.14
View	4/4/2005 1:46:13 PM	Voided	Success	Resolved	ACH	Beau Buffington	{j456ml-3453-89n0-b456-3kl12345}	G:23D2D23	\$250.00
View	4/4/2005 2:07:34 PM	Approved	Approved(O) TEST APPROVAL	Processed	Card Transfer	John Doe	{v49787-4379-34d2-6hm154654}	BJ90DNKS65	\$1.00
View	4/4/2005 2:07:34 PM	Processed		Processed	Card Transfer	Tom Jones	{e3234e-m890-12k2-2j1234445}	LR7JKS231	\$1.00

Total Count: 8
Total Amount: \$2,276.14

Export

Save the contents of this report to a file of tab separated values on your local hard drive.


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Appendix A

Glossary of Industry Terms

ACH (The Automated Clearing House) - An electronic payment network which exchanges funds via Electronic Funds Transfer (EFT) throughout the U.S. fifty states and territories. Over 98% of the nation's banks including the Federal Reserve belong to the ACH.

ARC (Accounts Receivable Entry) - Also called Check Conversion or Lockbox Check Truncation. The process of turning checks received in the mail by a creditor into electronic ACH items. ARC is the Standard Entry Class Code (SEC Code) recognized by NACHA to identify this type of ACH transaction.

ASP (Application Service Provider) - A company that provides applications or services that are distributed through a network to many customers in exchange for ongoing smaller payments, as opposed to one fixed, upfront price.

Batch Processing - A type of data processing and data communications transmission in which related transactions are grouped together and transmitted for processing, usually by the same computer and under the same application.

CCD (Cash Concentration or Disbursement) - An ACH transaction that is initiated, based upon a standing authorization between a business entities. It can be used for both debit and credit applications. CCD is the Standard Entry Class Code (SEC Code) recognized by NACHA to identify these types of ACH transactions.

Check Conversion - Also called Check Truncation. Stopping or truncating a paper check by turning it into an electronic item at the Point of Purchase (POP) or in lockbox check truncation (ARC).

Check Truncation - Also called Check Conversion. Stopping or truncating a paper check by turning it into an electronic item at the Point of Purchase (POP) or in lockbox check truncation (ARC).

Data Encryption - The scrambling of sensitive information, such as account numbers or access codes, to prevent unauthorized use.

DES (Data Encryption Standard) - The encryption format adopted by the financial industry, requires that information scrambling take place in a computer or terminal before transmission.

E-Check (electronic check) - The electronic equivalent of a paper check.

E-commerce (Electronic Commerce) - The transacting of business electronically rather than via paper.

EFT (Electronic Funds Transfer) - A transfer of funds between bank accounts by electronic means rather than conventional paper-based payment methods.

Electronic Payment - An alternative to paper checks for paying bills. Consumers can use PCs, telephones, screen phones or ATMs to send electronic instructions to their bank or bill payment provider to withdraw funds from their accounts and pay merchants. Payments may be made either electronically or by a paper check issued by the bill payment provider.

Federal Reserve Bank - The bank of the United States of America. Loans and provides money to banking institutions and establishes interest borrowing rates.

MICR (Magnetic Ink Character Recognition) - The technology that uses high-speed magnetic and/or optical recognition equipment to recognize magnetic ink printed characters. Usually associated with reading, routing, transit and demand information from checks.

MOTO (Mail Order/Telephone Order) - Merchants, like catalog companies for instance, who take orders via mail order or over the telephone.

NACHA (National Automated Clearing House Association) - The national association that establishes the standards, rules and procedures that enable depository financial institutions to exchange ACH payments on a national basis.

NOC (Notification of Change) - An advice from an RDFI to an ODFI that entry information requires corrections and includes the correction details.

NSF Check - A check that has been returned by the banking system due to non-sufficient funds.

ODFI (Originating Depository Financial Institution) - The bank that initiates an electronic funds transfer through the ACH Network on behalf of the originator.

OCR (Optical Character Recognition) - The technology by which characters and symbols imprinted in non-reflective ink are optically read by remittance processing workstations. The OCR system reads characters by detecting differences in the reflected light from the document as it passes through the processing workstations. These differences are interpreted by OCR electronics, converted to a binary code, and transferred to the system processor. This term is usually associated with retail lockbox processing.

Operating Rules - Rules and business practices meant to increase consistency and interoperability among the various financial service providers that will interact with each other and end-users. Examples of operating rules include: settlement timing requirements, authorization procedures, audit & accounting rules and credit limits.

Originator - A financial institution that initiates a wire transfer or ACH payment.

Payment Posted Date - The date by which a payment is posted to an account.

POP (Point of Purchase Entry) - An ACH transaction initiated at the point-of-sale by converting a paper check into an ACH transaction - for example at a supermarket check out counter. POP is the Standard Entry Class Code (SEC Code) recognized by NACHA to identify this type of ACH transaction.

PPD (Prearranged Payment and Deposit Entry) - An ACH transaction that is initiated, based upon a standing authorization between a consumer and business entity. It can be used for both debit and credit applications. PPD is the Standard Entry Class Code (SEC Code) recognized by NACHA to identify these types of ACH transactions.

Recurring Payment Authorization - An individual or company authorizes the periodic debit of their account for the same period and amount.

Remittance Information - The information required by the Biller to effectively post customer bill payments.

Remittance Method - The method used to deliver funds and remittance information.

R Codes (Return Reason Codes) - Rejections of original ACH entries by the RDFI.

RDFI (Receiving Depository Financial Institution) - The Financial Institution that receives an ACH transaction for a holder of an account

RCK (Re-Presented Check Entry) - The process of electronically re-presenting paper checks that have been returned for insufficient funds. RCK is the Standard Entry Class Code (SEC Code) recognized by NACHA to identify this type of ACH transaction.

Settlement - As the sales transaction value moves from the merchant to the acquiring bank to the issuer, each party buys and sells the sales ticket. Settlement is what occurs when the acquiring bank and the issuer exchange data or funds during that function.

Telephone Bill Payment - A service that permits a customer to pay bills electronically. The customer gives a corporation the authority to debit his or her account for a specific amount or within a specified range of amounts.

TEL (Telephone Initiated Entry) - An entry initiated through a telephone authorization for a one-time debit for collection of funds for payment of goods and services. A TEL is valid only when there is a relationship between the parties or if no existing relationship, the consumer initiates the telephone call. TEL is the Standard Entry Class Code (SEC Code) recognized by NACHA to identify this type of ACH transaction.

Transaction Fee - A small flat fee that is paid on each transaction. This fee is collected by the acquiring bank or ISO and pays for the toll-free dial out number and the processing network.

WEB (Web Initiated Entry) - The electronic check process for accepting and processing checks over the World Wide Web. WEB is the Standard Entry Class Code (SEC Code) recognized by NACHA to identify this type of ACH transaction.

Appendix B

Origin of Transaction Definitions

Transaction Origin	Definition
Internet	A transaction was authorized and initiated via your organization's Internet / e-commerce site.
Telephone IVR	A transaction was authorized over the phone via your organization's interactive voice response system.
Telephone Operator	A transaction was authorized over the phone to an individual with your organization.
Mailed In	A transaction was created, based upon a scanned check or some other form of authorization received through the mail.
Drop Box	A transaction was created, based upon a scanned check or some other form of authorization received through a drop box location.
Signature Faxed	A transaction was created, based upon signed authorization received by fax.
Signature Original	A transaction was created, based upon signed authorization.
Bounced Check	A transaction was created, based upon information from a check that was returned for insufficient funds.
Retail / POS	A transaction was created, based upon information captured from a scanned check, or swiped card.

Appendix C

Originated as Status Definitions

Originated As	Definitions
None	A transaction was not originated.
ACH	A transaction was originated via the Automated Clearing House system.
Paper Draft	A paper draft, based on the account holder's banking information, was created for traditional deposit.
Wire Transfer	A wire transfer was processed.
Card Transfer	A credit card transaction was processed.
Image Exchange	A transaction was originated under Check 21 law.
Third Party	A third party transaction was processed (PayPal, etc.)

Appendix D

Account Type Definitions

Account Type	Definitions
Checking	An account which allows the holder to write checks against deposited funds.
Savings	A deposit account which pays interest, but cannot be withdrawn by check writing.
Treasury Check	A check drawn by a U.S. disbursing officer or other authorized disbursing officer on the Treasurer of the United States.
Money Order	A form of cash bought for a specific amount and signed over by the purchaser to the person or firm named on the money order.
Travelers Check	A letter of credit issued by a bank or express company that is payable on presentation to any correspondent of the issuer
Convenience Check	A check used to access a credit card's available credit.
Visa	A credit or debit card issued by Visa.
MasterCard	A credit or debit card issued by MasterCard.
Discover / Novus	A credit card issued by Discover / Novus.
Diners / Carte Blanche	A credit card issued by Diners Club / Carte Blanche
enRoute	A credit card issued by enRoute.
JCB	A credit card issued by JCB.
Bank Card	An ATM card.
Gift Card	A gift card issued by a store, for example.
On Us Card	Internal network.
Payroll Card	A payroll card issued by an employer.
Pay Pal	Third-party.
Cash	Cash

Appendix E

System Event Definitions

Event	Definitions
Declined	An item has been declined by the system. A transaction will not be processed.
Approved	Payment information has been verified and a transaction will be processed at a later time.
Processing Error	An internal error has occurred in the system. Please contact customer service.
Voided	An individual with your organization has marked the item as void. A transaction will not be processed.
Captured	An individual with your organization has marked an item as Captured. A credit card transaction will be processed.
Refunded	An individual in your organization has initiated a refund for the face amount (or less) of a previous transaction.
Reversed	An erroneous transaction has been reversed.
Processed	A transaction has been transmitted to the applicable network. Changes cannot be made.
Collected	The collection system has recovered funds for a NSF check.
Collection Failed	The collection system was not able to recover the NSF check.
Originated	The transaction has been originated. Funds settlement into your organization's bank account is pending, based upon the established hold time.
Settled	Funds have settled into your organization's bank account.
Represented	A NSF item has been re-presented to the check-writer's bank for electronic re-deposit.
Held for Approval	Payment information has been is verified, but a secondary individual with your organization must approve the item before processing.
Suspended	A transaction has been suspended by the system because the dollar amount exceeds the preset limit. Please contact customer service for approval.
Research Complete	Customer service has successfully resolved an item that was in research.
Research Failed	Customer service performed research on an item, but was not able to determine the problem.
Disputed	An account holder has disputed a transaction due to fraud. The transaction will be charged back (reversed).
Returned NSF	A check has been returned due to insufficient funds.
Returned Bad Account	A check has been returned because the bank account number was not valid; or the account was closed.
Resolved	An individual with your organization has marked this item as resolved. A transaction will not be processed.

Appendix F

Transaction Status Code (Definitions)

Transaction Status	Definitions
Approved	Payment information has been verified and a transaction will be processed at a later time.
Processed	A transaction has been transmitted to the applicable network. Changes cannot be made.
Collected	The collection system has recovered funds for a NSF check.
Awaiting Capture	A credit card transaction has been authorized, but a secondary individual with your organization must capture the item before processing.
Awaiting Approval	Payment information has been is verified, but a secondary individual with your organization must approve the item before processing.
Declined	An item has been declined by the system. A transaction will not be processed.
Voided	An individual with your organization has marked the item as void. A transaction will not be processed.
Error	An internal error has occurred in the system. Please contact customer service.
In Collection	A NSF check is in the collection system. Additional attempts are being made to recover funds, plus any applicable fees.
In Research	Customer service is researching a transaction.
Suspended	The system has suspended a transaction because the dollar amount, or number of transactions exceeds the preset limit. Please contact customer service for approval.
Uncollected NSF	The collection system was not able to recover the NSF check.
Disputed	An account holder has disputed the transaction due to fraud. The transaction will be charged back (reversed).
Invalid / Closed Account	A check has been returned because the bank account number was not valid; or the account was closed.
Resolved	An individual with your organization has marked this item as resolved. A transaction will not be processed.

Appendix G

Settlement Status Codes (Definitions)

Settlement Status	Definitions
No Settlement Needed	A transaction did not occur. Funds will not settle into your organization's bank account.
To Be Originated	The transaction is approved and will be transmitted to the applicable network for origination.
Originating	The transaction has been transmitted to the applicable network for origination.
Originated Settlement Pending	The transaction has been originated. Funds settlement into your organization's bank account is pending, based upon the established hold time.
Settled	Funds have settled into your organization's bank account.
Charged Back	A transaction was charged back to your organization's merchant account.

Appendix H

Operations Definitions

Operation	Definitions
Sale	The system was used to accept a payment.
Auth	The system was used to authorize a transaction. A secondary individual with your organization can either Approve, Capture or Void the item.
Auth Only	The system was used only for authorization. A transaction will not be processed.
Credit	The system was used to make or send a payment.
ACH Eligible	The system was used to determine if an item was eligible to be processed as an ACH transaction.
Capture	An individual in your organization has marked an item as Captured, enabling a credit card transaction to be processed.
Void	An individual in your organization has marked an item as Void. A transaction will not be processed.
Refund	An individual in your organization has initiated a refund for the face amount (or less) of a previous transaction.
Force	Real-time gateway only
Reversal	Real-time gateway only
Enquiry	Real-time gateway only
Batch Close	Real-time gateway only
Batch Reconcile	Real-time gateway only
Ping	Real-time gateway only
Admin	Real-time gateway only

Appendix I

Authorization Codes Definitions

Authorization Response Code	Definitions
Success	Authorized: Reference Number
Account Validated	Based upon data provided at the time of authorization, the Account has been found and is in good standing.
Funds Available	Based upon data provided at the time of authorization, the {0} has the funds available to satisfy this transaction.
Duplicate Transaction	This transaction is a duplicate of a previously run transaction. This transaction was ignored.
Declined	This transaction was declined.
Data Not Valid	Invalid data was provided for this authorization.
NSF	This {0} has been flagged as to not be accepted due to outstanding unpaid items.
Uncollected	This {0} has been flagged as to not be accepted due to outstanding unpaid items.
Fraud Multiple	This {0} has been flagged as to not be accepted due to recent fraudulent activity.
Fraud Single	This {0} has been flagged as to not be accepted due to recent fraudulent activity.
Stop Payment	The consumer has placed a 'Stop Payment' on this transaction.
Non Participant	The {0} to be verified is not held at a participating agency.
Velocity Count	Your organization has exceeded the number of transactions allowed for this period.
Velocity Amount	Your organization has exceeded the total dollar amount of transactions allowed for this period.
Law Prohibits	A state or federal law prohibits the acceptance of this transaction.
Customer Opt Out	This customer's account is prohibited from processing.
Customer Opt Out	This customer's account is prohibited from check conversion.
Merchant Opt Out	The {0} has been flagged by your organization to not be accepted.
AVS Declined	This transaction was declined because the AVS information did not match this account.
CCVS Declined	This transaction was declined because the CCVS information did not match this account.
Expired	This account number has expired.
Authorizer	The data was suppressed by the ultimate authorizer of this transaction.
Account Closed	The account specified in this transaction is a closed account.
Account Invalid	The account specified in this transaction does not exist.
Account Not an ACH table	The account specified in this transaction does not support electronic check transactions.

Account Holder	The account holder specified in this transaction is deceased. No more
Account Frozen	The account specified in this transaction has been frozen. Transactions to this account have been temporarily suspended.
Account Not DDA	The account specified in this transaction is not a Demand Deposit Account, and does not support electronic check transactions.
Account Invalid Routing	The bank routing number specified in this transaction is not valid or does not support electronic check transactions.
Account New	The {0} is a new account.
Account Unknown	The account specified in this transaction was unable to be verified
Account No Debits	This {0} does not allow debit transactions.
Manager Approval	A manager's approval is required to complete this transaction.
Processor Approval Required	The processor has requested additional information before approving this transaction. Please contact customer service.
Error Invalid Format	The data provided for authorization is invalid.
Error Timeout	The transaction has timed out. Please retry transaction.
Account New	The {0} is a new account.
Account Unknown	The account specified in this transaction was unable to be verified
Account No Debits	This {0} does not allow debit transactions.
Manager Approval	A manager's approval is required to complete this transaction.
Processor Approval Required	The processor has requested additional information before approving this transaction. Please contact customer service.
Error Invalid Format	The data provided for authorization is invalid.
Error Timeout	The transaction has timed out. Please retry transaction.
Error Connection	A server connection error has occurred. Please retry transaction.
Error Not Supported	This service you requested is not supported.
Error Batch Closed	The batch number specified in this transaction is already closed and cannot be modified. Please verify the batch number.
Error Invalid Batch	The batch number specified in this transaction does not exist. Please verify the batch number or issue the batch open command.
Error Invalid Terminal	Unable to locate terminal. Please contact customer service to configure the terminal.
Error Transaction	The original transaction reference number was not found.
Error Terminal Disabled	This terminal has been disabled. Please contact customer service to configure the terminal.
Error Invalid State	The original transaction cannot have this operation performed on it at this time.
Error Unspecified	Unspecified error while processing this request.

Online Support

For online technical support or user assistance, click on the **Support** button on the navigation bar. It will take you to an email screen where you enter your name, email address, phone number and your question.