

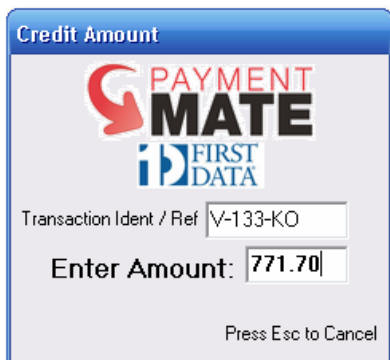
PaymentMate® makes credit and debit card processing fast and easy

It's quick and simple to process a credit or debit card with PaymentMate®. Just follow these steps:

1. Swipe the credit or debit card through the card swipe of the MagTek® check and card reader with the magnetic stripe of the card facing down and toward the thick edge of card swipe.

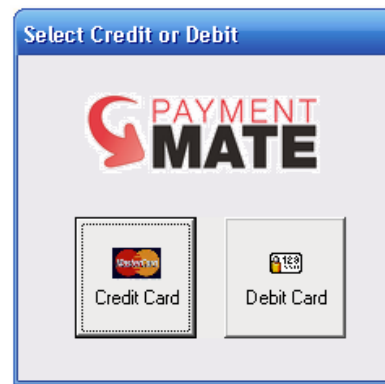


2. The MagTek indicator light flashes green to indicate you swiped the card the right way. If it flashes red, make sure you are swiping it correctly and try again.
3. In the **Credit Amount** dialog box:
 - Enter an optional reference number in the **Transaction Ident/Ref** box.
 - Enter the correct amount for the transaction in the **Enter Amount** box.

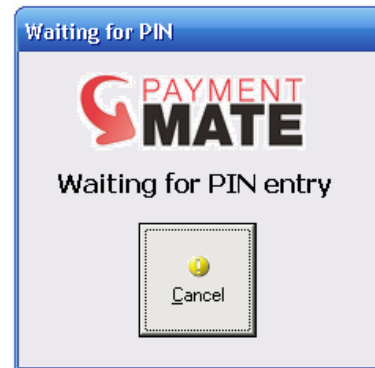


- Verify the amount and press the *Enter* key on your keyboard to process the transaction, or press *Esc* to cancel.

4. If this is the first time the customer has used the debit card at your business, PaymentMate asks you to select credit or debit. Click **Credit Card** or **Debit Card**.

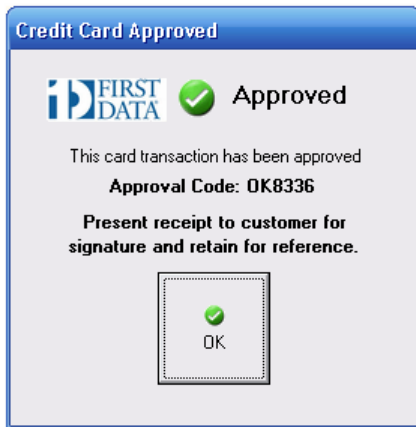


5. When the “Waiting for PIN entry” message pops up, ask the customer to enter the PIN number on the PIN pad, or click **Cancel** if she forgets the number. (Clicking **Cancel** will process the sale as a credit, rather than debit, transaction.)

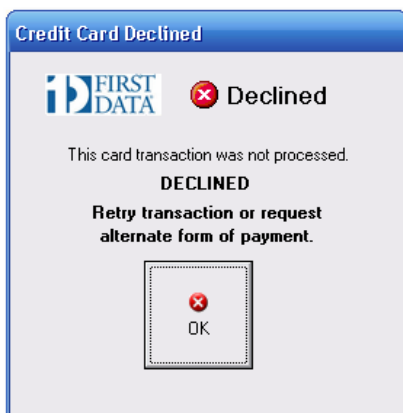


6. PaymentMate lets you know if the credit or debit transaction was approved. Follow the instructions of the pop-up message:

- If the message reads, "Approved; this card transaction has been approved" First Data® authorized the transaction. Take the receipt from your printer, give it to the customer to sign, and *keep the signed receipt*.




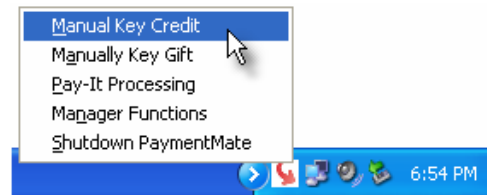
- If it the message reads, "Declined; this card transaction was not processed" First Data did *not* authorize the card. Try swiping the card again, or request a different form of payment. If desired, manually key the transaction as explained in the next section.



Manually keying a credit transaction

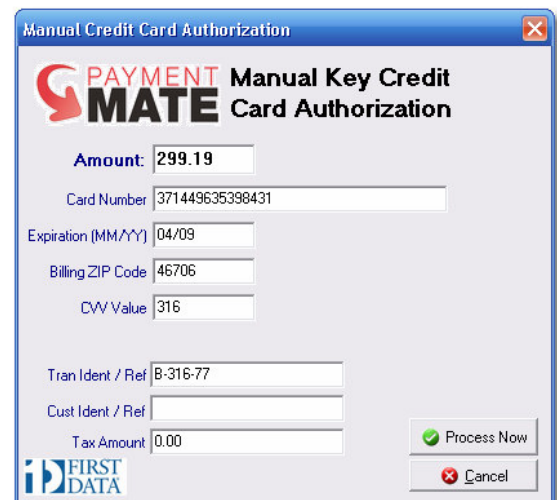
If a customer's credit card is damaged or you take a credit card number over the phone, you can manually key the credit transaction this way:

1. Right-click the PaymentMate icon  in the Windows Notification Area and click **Manual Key Credit** on the menu.



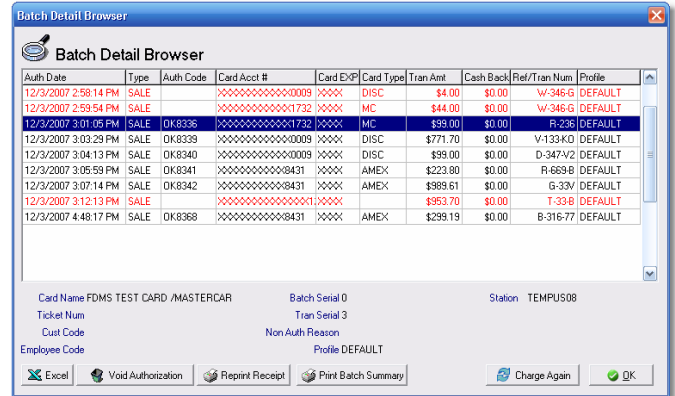
2. In the **Manual Credit Card Authorization** dialog box:

- Enter the amount in the **Amount** box.
- Enter the credit card number in the **Card Number** box and the expiration date in the **Expiration** box.
- If available, enter the customer's Zip code in the **Billing Zip Code** box and the card verification value (such as the three-digit number on the back of some credit cards) in the **CVV Value** box.




- If desired, enter optional numbers in the **Trans Ident/Ref** and **Cust Ident/Ref** boxes, and enter a tax amount in the **Tax Amount** box.
- Click **Process Now** to submit, or **Cancel** to *not* submit, the transaction to First Data for authorization.

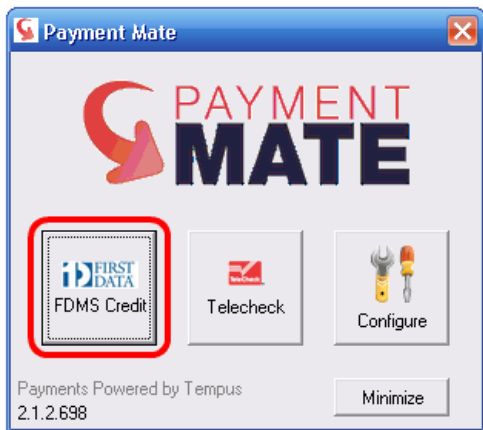
3. Follow the previous instructions regarding the authorization message that pops up.



Viewing the batch, voiding a transaction, and charging a card again

To view the current batch, void transaction, or charge a card again:

1. Double-click the PaymentMate icon  in the Windows Notification Area.
2. On the **PaymentMate** program, click the **FDMS Credit** button.




3. On the **Card Processing Functions** dialog box, click the **Current Batch** button. This opens the **Batch Detail Browser**.
4. Use the **Batch Detail Browser** to perform the tasks you desire:

- Click the credit or debit transaction you want, to highlight its row and select it.
- *To void* the selected transaction, click **Void Authorization**.
- *To reprint a receipt* for the selected transaction, click **Reprint Receipt**.
- *To charge the selected card again*, click **Charge Again**, and follow the previous steps to manually key credit.
- *To copy the batch* to paste into a spreadsheet, such as Microsoft® Excel®, click the **Excel** button.
- *To print a batch report*, click **Print Batch Summary**.

Closing the daily credit and debit batch

IMPORTANT: Before closing a batch, void any transactions as needed and as explained in the previous section. To close the current batch:

1. Double-click the PaymentMate icon  in the Windows Notification Area.
2. Click the **FDMS Credit** button.
3. On the **Card Processing Functions** dialog box, click the **Close Current Batch** button.

Daily batch closing flowchart

