



User Guide for MerchantE Invoice

A step-by-step guide to using MerchantE's electronic invoicing service with self-service customer payment center.



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MerchantE is a registered ISO/MSP of Synovus Bank, Columbus GA and Fresno First Bank, Fresno, CA

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Introduction

MerchantE (ME) Invoice is an electronic invoicing solution for businesses in the modern world. Save time and money by simplifying the process of sending invoices and receiving payments. ME Invoice removes friction from the payor-initiated payments process, reduces the Days Sales Outstanding (DSO) cycle time, and improves your accounts receivable turnover. And since invoices are sent to customers via email or SMS text, it eliminates labor and postage costs associated with paper invoices. Digital transmission also reduces the need to reissue invoices and provides an easy and secure way for customers to pay.

This step-by-step user guide will provide the information you need to access and use your new service. ME Invoice consists of a few main components: a personalized dashboard, the ability to create tailored invoices and input customer profiles, a set of organized customer activity lists, and our self-service customer payment center.

Getting Started

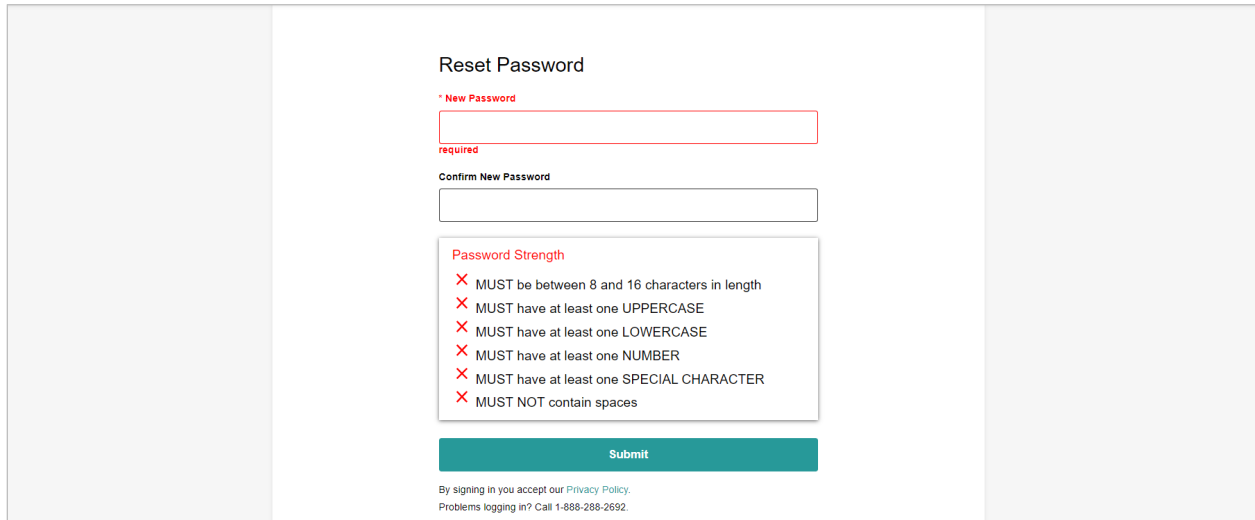
Signing In

Once your account has been created, you will receive an email with your username, temporary password, and account role. This email will also contain a personalized link that will verify your email address. Note: This activation link will expire in 24 hours and can only be used once. Click the *Verify My Email* link and you will be taken directly to the **Sign In page**. Enter your Username and Temporary Password. If your credentials provide access to **MerchantE Reporting Portal**, select **Yes** to the prompt: 'Are you a business owner?' Otherwise, select **No**. If you check the *Remember Me* box, the page will save your username for future sessions.

If you are signing in for the first time, you will be asked to choose three security questions and provide your answers. This is for authentication purposes only, in case you forget or need to reset your password in the future. Once all three questions have been selected and answered, click *Save and Continue*.



Lastly you will be asked to create a new Password. Once you have met the criteria for password strength and confirmed the new password, click *Submit* and you will be logged into your account.



Reset Password

* New Password

required

Confirm New Password

Password Strength

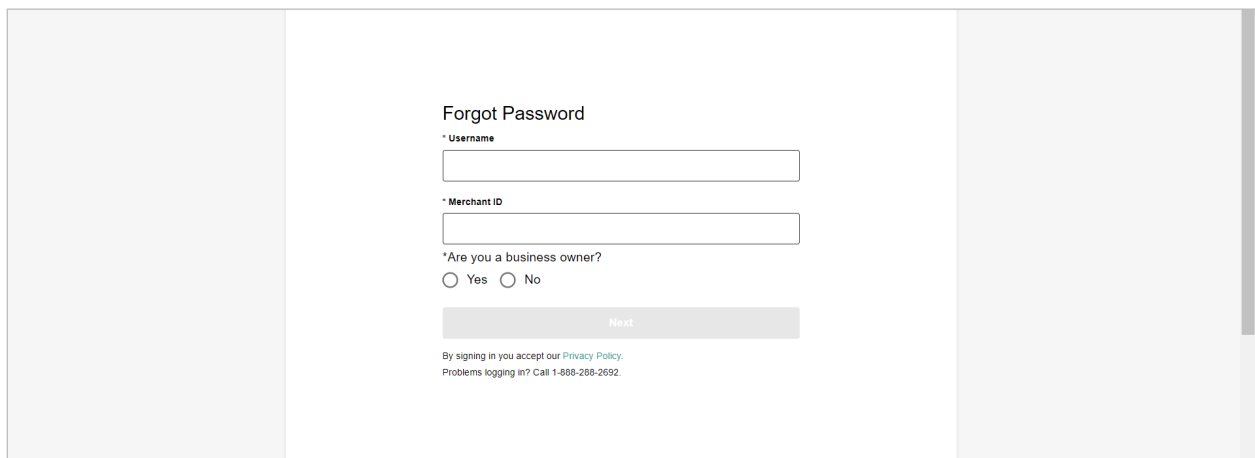
- ✗ MUST be between 8 and 16 characters in length
- ✗ MUST have at least one UPPERCASE
- ✗ MUST have at least one LOWERCASE
- ✗ MUST have at least one NUMBER
- ✗ MUST have at least one SPECIAL CHARACTER
- ✗ MUST NOT contain spaces

Submit

By signing in you accept our [Privacy Policy](#).
Problems logging in? Call 1-888-288-2692.

Resetting Your Password

If you forget your password, or if your password has been compromised, you can reset your password from the **Sign In page**. Start by clicking the *Forgot Password?* link, found directly under the password field. You will be asked to enter your Username and the Merchant ID your profile is associated with. Select the appropriate response to “Are you a business owner?” (i.e., when using your MerchantE Reporting Portal credentials, select *Yes*), and then click *Next*.



Forgot Password

* Username

* Merchant ID

*Are you a business owner?

Yes No

Next

By signing in you accept our [Privacy Policy](#).
Problems logging in? Call 1-888-288-2692.

To maintain the security of your account, you will now be asked to answer two of the three security questions that you created when you first logged in. Answer both questions, then click *Submit*.

Security Questions

First grade school attended

Food you always liked

Submit

By signing in you accept our [Privacy Policy](#).
Problems logging in? Call 1-888-288-2692.

A message will be sent to your provided email address. This email will contain a link that will bring you directly to the **Reset Password** page. *Note: This activation link will expire in 24 hours and can only be used once. If for some reason you decide not to change your password, you can ignore the email and continue to use your existing credentials.*

Reset Password

* New Password

required

Confirm New Password

Password Strength

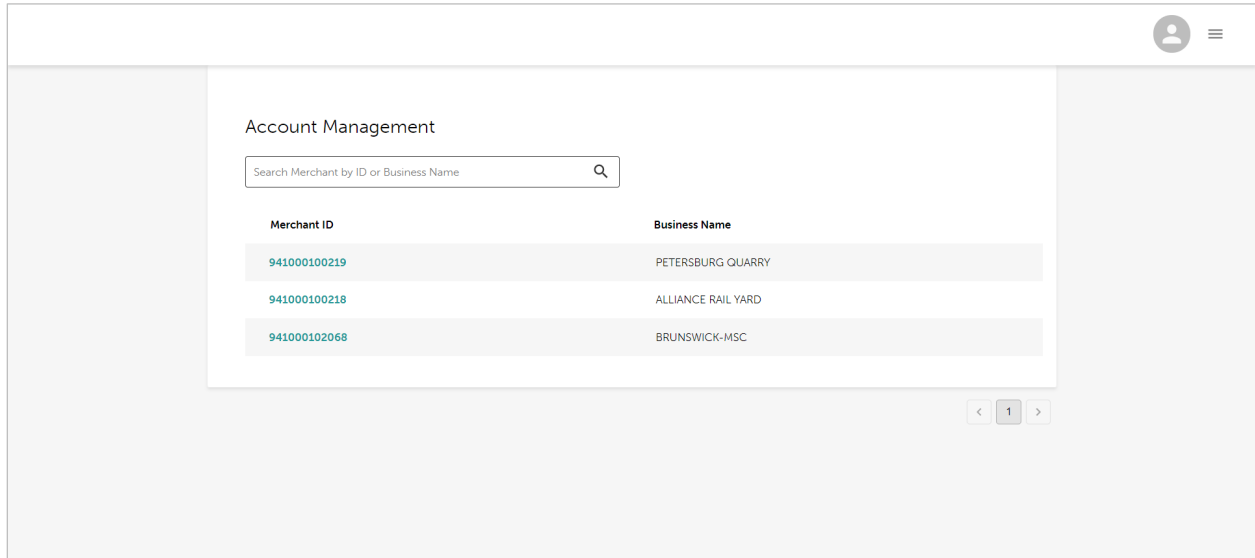
- ✗ MUST be between 8 and 16 characters in length
- ✗ MUST have at least one UPPERCASE
- ✗ MUST have at least one LOWERCASE
- ✗ MUST have at least one NUMBER
- ✗ MUST have at least one SPECIAL CHARACTER
- ✗ MUST NOT contain spaces

Submit

By signing in you accept our [Privacy Policy](#).
Problems logging in? Call 1-888-288-2692.

Account Management

If you have multiple Merchant IDs using MerchantE Invoice, and they are grouped within our system, you will land on the **Account Management** page upon logging in. Here you will see all your Merchant IDs and corresponding business names. Clicking on a *Merchant ID number* will open the ME Invoice Dashboard for that business.



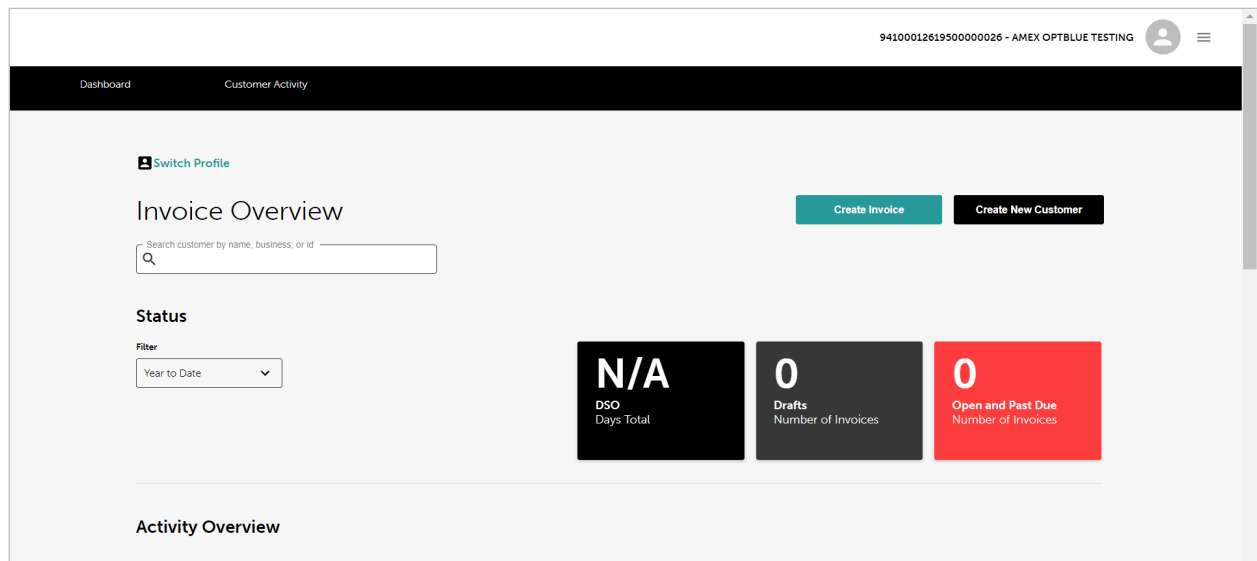
***Note:** If you only have a single account using MerchantE Invoice, this page will not display. You will instead be taken directly to the Dashboard.*

Your Dashboard

Your ME Invoice home page is your headquarters for creating and managing invoices. You can easily see important metrics and visualize the activity and report overviews. There are also shortcuts to create new invoices, as well as new customers. Let's walk through some of the features and tools available on your dashboard.

Invoice Overview and Status

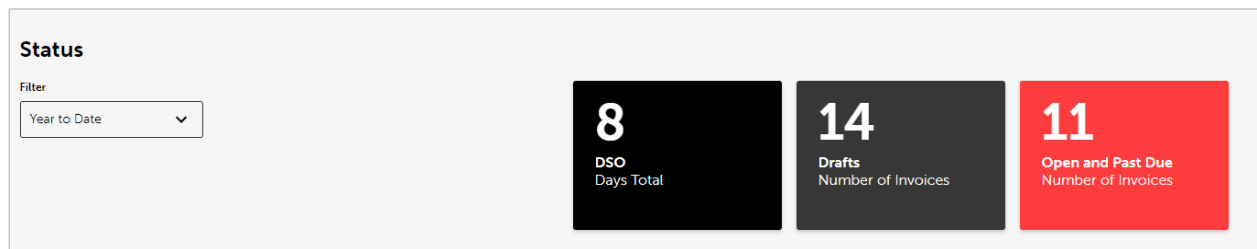
Your ME Invoice dashboard has some great features, some static and some interactive. The default metrics show your current Daily Sales Outstanding (DSO), the number of Drafted Invoices, and the total number of Open and Past Due Invoices. The default graphs show 'year-to-date' collection and payment activity, as well as a visual representation of all existing reports organized by invoice type and invoice status.



Directly under the page heading is a *search box*, where you can enter a customer name, business, or ID. You can enter a specific query in full, or, alternatively, suggested results will populate in real time as you type each character. Once you select a specific ID, the charts in the **Reports Overview** section will be updated to reflect your selection. Now you can see what types of invoices were used for that Customer ID, what the statuses are of those invoices, and their collection and payment activity. After selecting a specific customer, you will also see a *Go To Customer* link, which will take you directly to their customer profile.

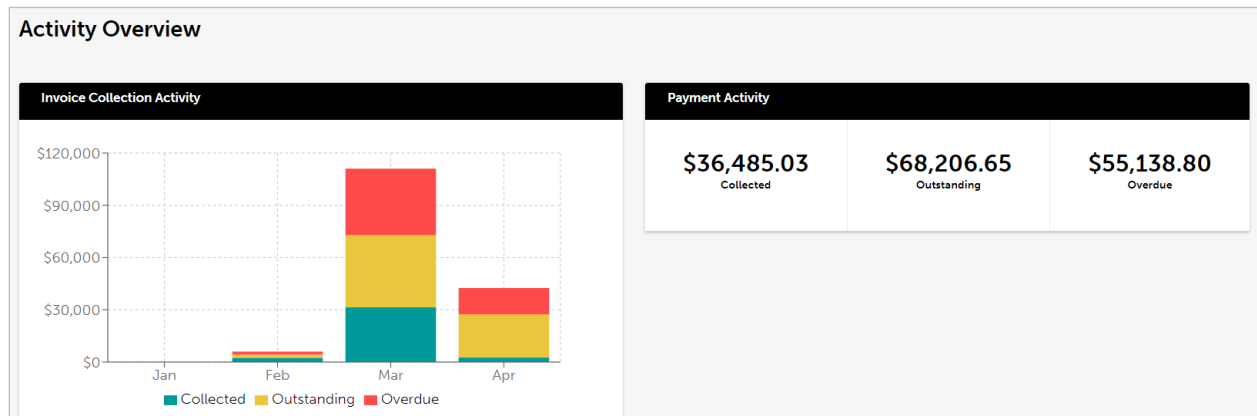


The **Status** section allows you to recalculate the displayed metrics (DSO, Drafts, and Open/Past Due Invoices) based on a chosen date range. Daily Sales Outstanding (DSO) is a financial ratio that measures the efficiency of your collection process. It accounts for how quickly receivables are paid and the impact unpaid invoices have on your cash flow. An ideal DSO value varies based on your type of business and customer base. In general, a lower DSO is favorable and reflects better efficiency in the collection process. The best way to lower DSO would be to use the *Open and Past Due Invoices* tile on the dashboard to send out payment reminders. Under the *Filter* dropdown menu, you have three available date filters: Year to Date, Month to Date, and Date Range. If you select Date Range, you will be able to define the range by clicking into the *Date Picker*. *Note: These filter options also apply to the charts in the **Activity Overview** and the **Reports Overview** sections below.*



Activity Overview

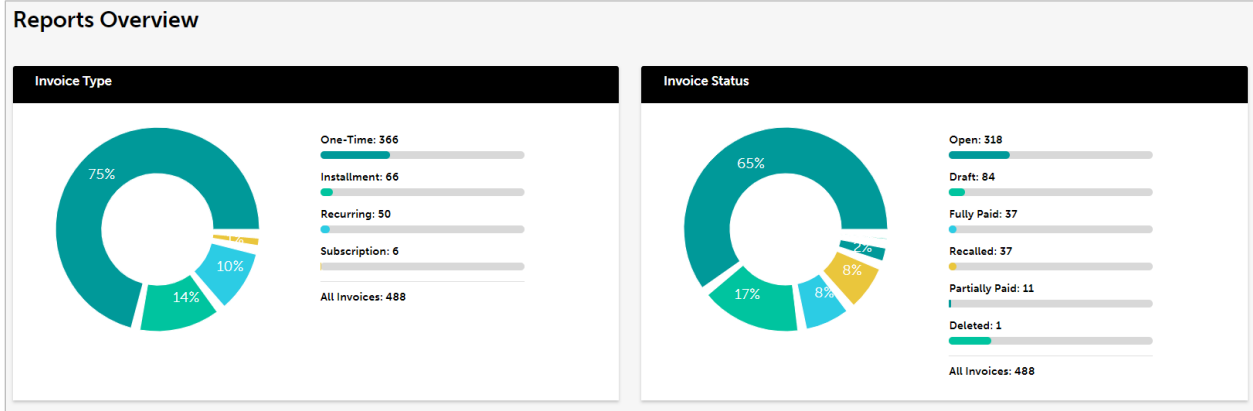
The Activity Overview section contains two activity summaries, using the default Year to Date filter. The **Invoice Collection Activity** graph is shown as a stacked histogram, displaying the number of Collected, Outstanding, and Overdue Invoices, so monthly totals can be compared easily. Remember, the date range can be adjusted using the *Filter* dropdown box, detailed above.



The **Payment Activity** chart displays the payment totals for the selected time range. Here you can check your Collected, Outstanding and Overdue payment totals for the currently displayed invoices.

Reports Overview

This section displays segmented donut charts for two data sets: Invoice Type and Invoice Status. By default, the data shown uses the Year-to-Date filter. If you want to change the time period that is displayed, you can toggle between the different options using the dropdown box below the **Activity Overview** heading.

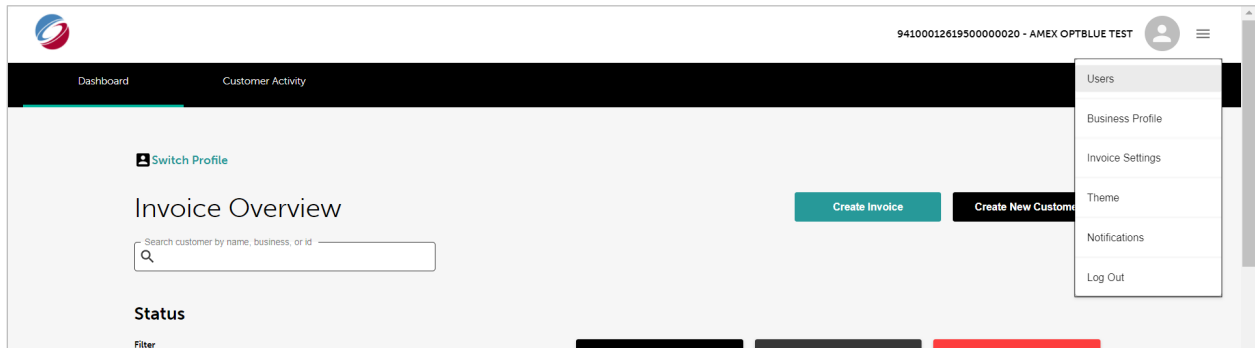


The **Invoice Type** chart gives you a breakdown of all Invoice types that have been used in the selected time range, e.g. One-Time, Installment, Subscription, and Recurring.

The **Invoice Status** chart shows you a visual overview of the number of invoices in the various statuses: Open, Draft, Recalled, and Fully Paid. It also displays the total number of invoices within the selected time range.

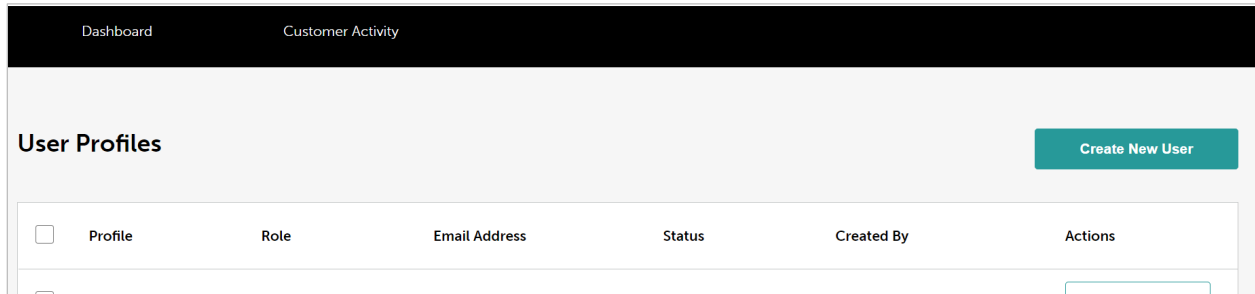
Profiles and Settings

The **Settings** menu can be found on the far-right side of the top menu bar. Clicking the *three horizontal lines icon* will expand the settings menu. From here you can access and create User Profiles, adjust Invoice Settings, set the Theme and branding of your page, and set preferences for your Notifications. And when you are ready to leave your session, the *Log Out* link is also here.



User Profiles

By clicking on *Users*, you can access all the existing user profiles associated with your merchant account and create new users.



Click *Create New User* to create a new user profile. First you will select if the user has an Admin or Local role. Then, assign a username and enter in the remaining personal details.

User Profiles > **Create New User**

Role

Username

First Name **Last Name**

Email Address

Mailing Address **City** **State** **Zip**

Below that are all the granular controls regarding Setup Permissions. Here you can turn on and off entire categories or select which specific permissions the user will be able to access. By toggling on the *Transaction* permission, you can select if the user will be permitted to issue refunds or invoice adjustments. Under *User Actions*, you set permissions for being able to edit or delete invoices. Within the *Invoice* category, you can set options for deleting and recalling invoices. Lastly, via the *Customer Record* section, a user can be granted permission to delete, activate, and deactivate specific customers.

Setup Permissions

Transaction
 Refund Invoice Adjustment

User Actions
 Create Edit Delete

Invoice
 Create Edit Delete Send Resend Recall

Customer Record
 Create Edit Delete Activate Deactivate

User Details

From the **User Profiles** page, you can view any user's details by clicking on their *User Details* button in the **Actions** column.

User Profiles [Create New User](#)

<input type="checkbox"/>	Profile	Role	Email Address	Status	Created By	Actions
<input type="checkbox"/>	andy dandy	LOCAL	asosnowski@merchante.com	IN PROGRESS	merchant-941000126195	User Details
<input type="checkbox"/>	admin user	ADMIN	adminuser@mailinator.com	IN PROGRESS	undefined undefined	User Details
<input type="checkbox"/>	chandrahas singh	ADMIN	cchouhan@merchante.com	IN PROGRESS	merch-941000126195	User Details
<input type="checkbox"/>	Test test	ADMIN	epoude@merchante.com	ACTIVE	Ekta bp user	User Details
<input type="checkbox"/>	Danielle Clinton	LOCAL	dan@mailinator.com	ACTIVE	super admin user	User Details

From any **User Details** page, you can update name, contact information, and mailing address. **Note:** *username cannot be changed once a profile is created.* You can also edit the permissions that were set when the user profile was initially created, as well as delete the account if desired.

Setup Permissions

Transaction

Refund Invoice Adjustment

User Actions

Create Edit Delete

Invoice

Create Edit Delete Send Resend Recall

Customer Record

Create Edit Delete Activate Deactivate

[Delete](#) [Update](#)

Business Profile

By clicking on *Business Profile*, you can view the details of your profile that is in MerchantE's system. This can only be used as a means of verification, and if any information needs to be changed or updated, please call ME Customer Care at 1-888-288-2692.

Business Profile ● Active Disclaimer: if this information is not accurate, please call 1-888-288-2692

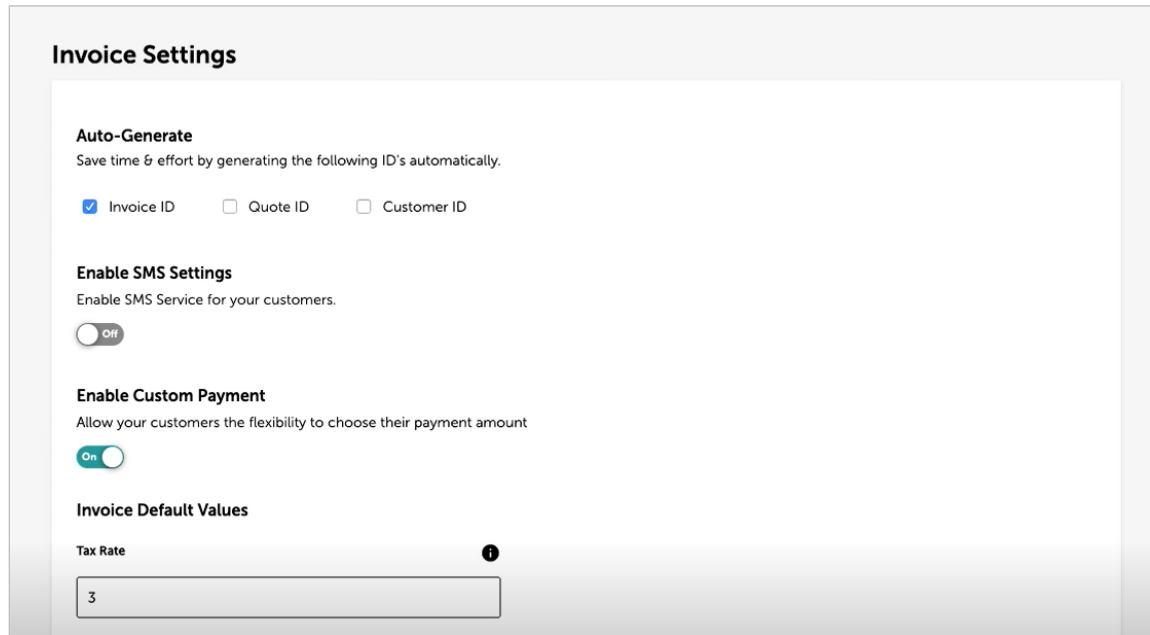
Business Name AMEX OPTBLUE TESTING		Weblink www.amexoptbluetest.com	
Business Time Zone 708 - Pacific Standard Time		Business Owner Name Amex OptBlue testing	
Business Owner Email AmexOptBlue@testng.com		Business Owner Phone (123) 123-1234	
Business Street Address N 920 ARGONNE	Business City SPOKANE	State WA	Zip Code 99216
Business Profile ID *****	Business Profile Key *****		

Payment Setup

Accepted Tender Types

Invoice Settings

These settings apply globally and whatever is selected will affect all future invoices. At the top of the page are the Auto-Generate settings. Selecting a check box will automatically generate a value for that ID number, saving you time and effort. If the check box is not selected, you will have to manually enter that ID number for every invoice, customer, or quote.



Invoice Settings

Auto-Generate
Save time & effort by generating the following ID's automatically.

Invoice ID Quote ID Customer ID

Enable SMS Settings
Enable SMS Service for your customers.

Off

Enable Custom Payment
Allow your customers the flexibility to choose their payment amount

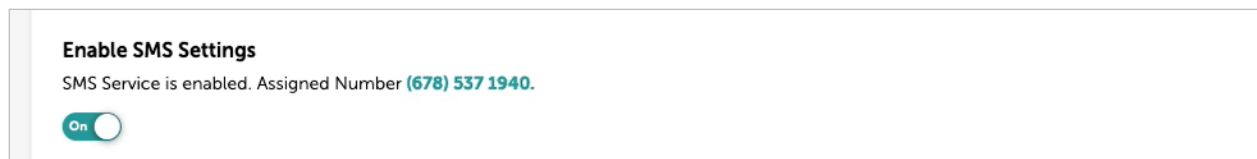
On

Invoice Default Values

Tax Rate ?

3

Below that is a toggle switch which gives you the option to enable SMS service globally, so you can send invoices and receive payments via text message. When enabled, you will have the ability to send an *Opt-In Request* to individual customers.

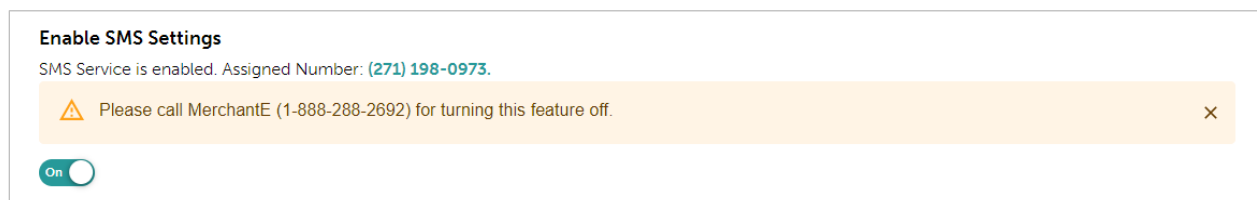


Enable SMS Settings

SMS Service is enabled. Assigned Number **(678) 537 1940**.

On

Once the SMS Service has been enabled, the toggle switch will display as 'On', and your assigned phone number will be shown. *Note: to disable the SMS service, after it has been turned on, you must call ME Customer Care (1-888-288-2692).*



Enable SMS Settings

SMS Service is enabled. Assigned Number: **(271) 198-0973**.

⚠ Please call MerchantE (1-888-288-2692) for turning this feature off. ×

On

Next is a toggle switch to Enable Custom Payment. Turning this on will allow customers the flexibility to choose their own payment amount. If this is turned off, your customer will be required to pay the full invoice amount.

Below that are a column of input boxes that allow you to set a default Tax Rate, Alternate Tax Rate, VAT Tax Rate, and Unit of Measure. *Note: All tax rates are entered as a percent value, so for a 2.5% tax rate, enter 2.50.* In the Merchant Tax ID field, enter the merchant's government assigned tax identification number. In the Unit of Measure field, you should enter the alphanumeric code for the quantity that you most often use in your business. These codes are the same as those used in international trade, e.g., pound = LBR, each = EA, ounce = ONZ and hour = HUR.

The screenshot shows a form titled "Invoice Default Values" with the following fields and values:

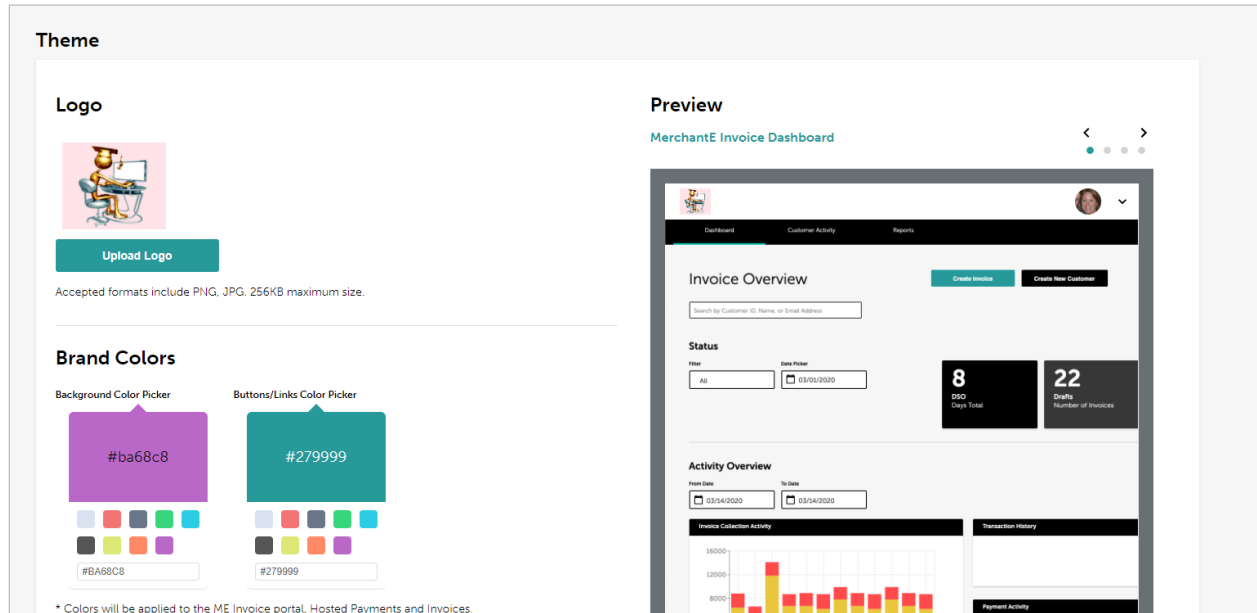
- Tax Rate: 8
- Alternate Tax Rate: 3
- Vat Tax Rate: 1.50
- Merchant Tax ID: 999433285
- Unit of Measure: (empty)

An "Update Changes" button is located at the bottom of the form.

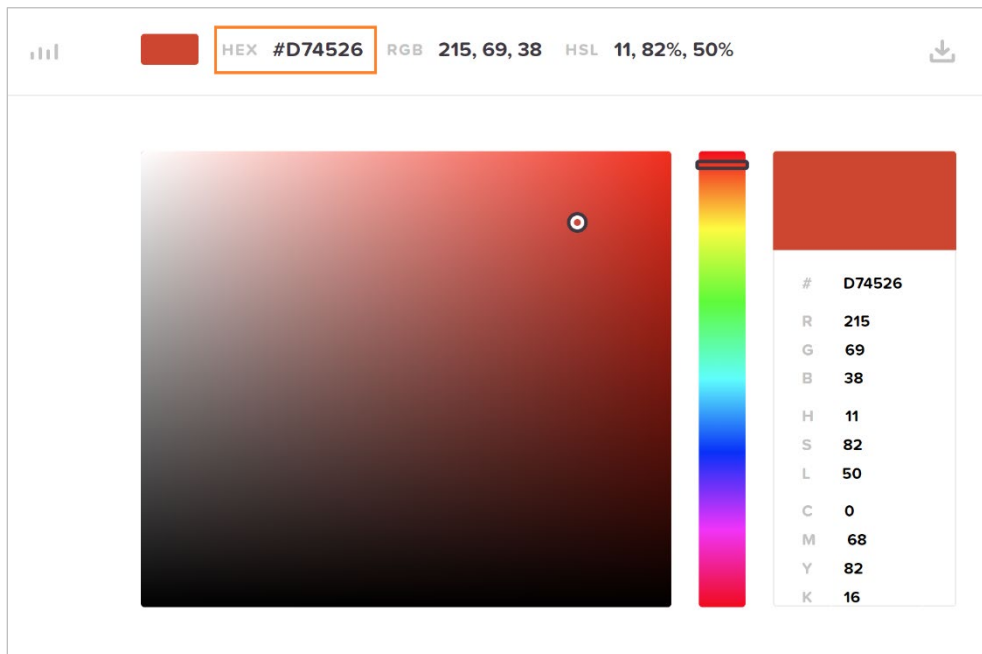
Once you have finished updating this section, be sure to click *Update Changes* to save your changes.

Theme and Branding

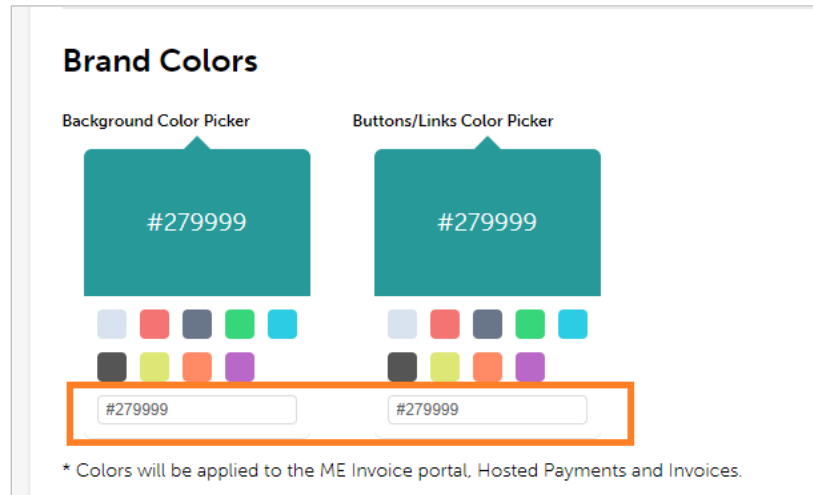
ME Invoice was designed to give you the flexibility to choose how it looks and feels. In this section, you can upload your logo and choose your brand colors by selecting a preset value or entering the desired Hex code for the background color and the buttons/links.



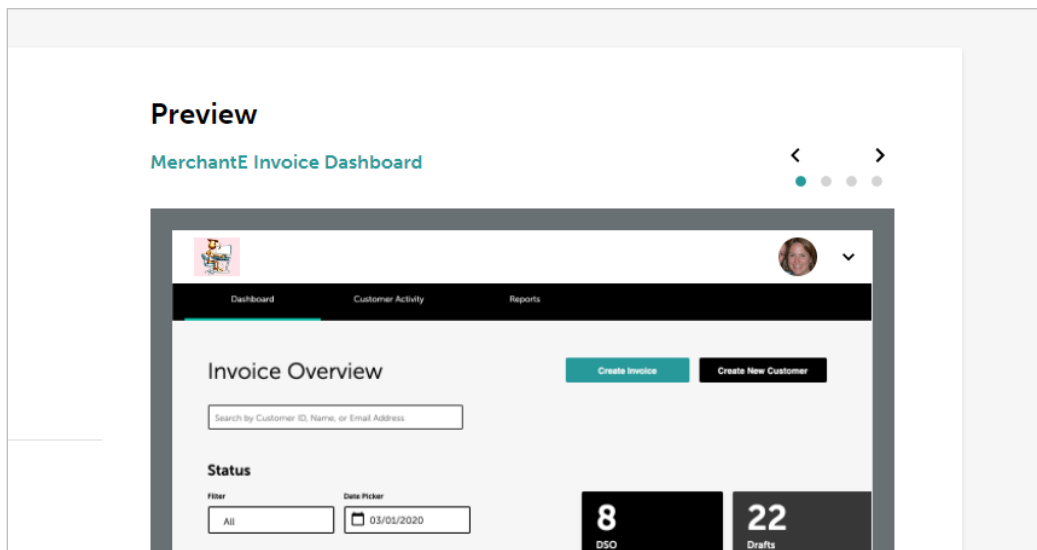
You can choose from a multitude of color options by simply copying the hex value from a color picker, like <https://htmlcolorcodes.com/>.



Once you've chosen your desired color scheme, copy and paste the Hex code(s) into the boxes below the presets.

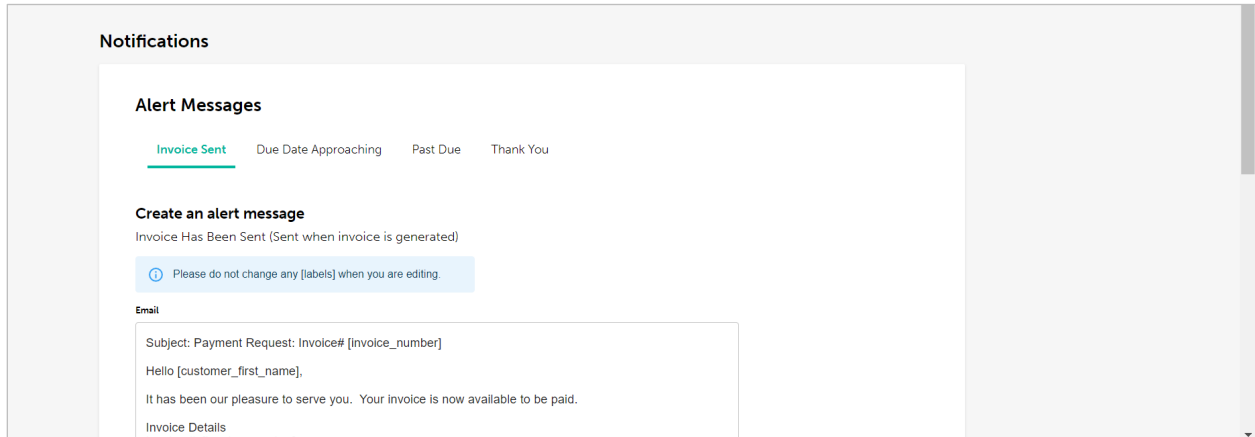


There is also a **Preview** window to the right that will allow you to see your desired changes in action before saving. Clicking the *left and right arrow symbols* in the top-righthand corner will cycle the preview between four available views: the ME Invoice Dashboard, a sample Invoice, the Hosted Payments Login page, and the Billing Details page. Be sure to click *Update Changes* to save your selections. Note: Colors will be applied to the ME Invoice portal, Hosted Payments, and all Invoices.



Notifications

Not only does ME Invoice allow you to streamline the process of sending out invoices in general, it also increases the amount of engagement between you and your customers. Here you can customize the alert messages that will inform customers that they have received an invoice, that their due date is approaching, and if they have a past due invoice. You can also create and send Thank You messages. Within each category you can create alert messages to send via Email or SMS Text.



For standardization purposes, there are [merge tags](#) or [labels] that are inserted throughout each message, which will be automatically replaced with your individualized customer and merchant data. ***Note: Please DO NOT change any [labels] when you are editing the Alert Messages. These labels are tied to your customer/merchant data. Removing them can result in missing information; editing the text within the label will cause it to display incorrectly and confuse your customers, possibly delaying payment.***

Merge Tag	Description
[invoice_number]	The assigned invoice ID number
[customer_first_name]	The customer's first name
[due_date]	The invoice due date
[invoice_balance]	The remaining balance on the invoice
[invoice_pay_link]	A hyperlink that takes the customer to Hosted payments to pay their invoice
[company_name]	Your listed company name
[customer_email_address]	The customer's email address
[business_support_email]	The listed support email address for your business
[business_mailing_address]	The listed mailing address for your business
[business_city]	The city associated with your business mailing address

Merge Tag	Description
[business_state]	The state associated with your business mailing address
[business_zip]	The zip code associated with your business mailing address

Invoice Sent

From this tab you can customize the alert message that your customer receives when you send them an invoice. This message is sent for every invoice and cannot be turned off like some of the other alert types. Please do not change any [labels] when you are editing.

Invoice Sent
Due Date Approaching
Past Due
Thank You

Create an alert message

Invoice Has Been Sent (Sent when invoice is generated)

i Please do not change any [labels] when you are editing.

Email

Subject: Payment Request: Invoice# [invoice_number]

Hello [customer_first_name],

It has been our pleasure to serve you. Your invoice is now available to be paid.

Invoice Details
 Invoice #: [invoice_number]
 Due Date: [due_date]
 Amount Due: [invoice_balance]

To pay now visit [invoice_pay_link]

Regards,
 [company_name]

This service notification is being sent to [customer_email_address] on behalf of [company_name].

Please use the following contact information if you have any questions:

[company_name]
 [business_support_email]
 [business_mailing_address]
 [business_city], [business_state] [business_zip]

SMS Text

[company_name]: Your invoice # [invoice_number] for [invoice_balance] is due by [due_date]. To view pay the invoice simply click here [invoice_pay_link]. Thank you. Reply STOP to unsubscribe.

Save Changes

Due Date Approaching

From this tab you can customize the alert message that your customer receives when their due date is approaching. This is a great way to give your customer one last reminder before payment is due. At the top of the page is a *toggle button* that allows you to turn this alert message on or off. Once this notification type has been enabled, you can set the number of days before the due date that the alert will be sent (1-7) and customize the Email or SMS message.

Invoice Sent **Due Date Approaching** Past Due Thank You

On

How many days before the due date will you like an alert to go out?

5 Days

Create an alert message

Due Date Approaching (Sent 1-7 days prior to due date)

Please do not change any [labels] when you are editing.

Email

Subject: [company_name]: Invoice# [invoice_number]

Hello [customer_first_name],

Thank you for being a valued customer of [company_name]. It's been a pleasure to serve you and hope that you have been completely satisfied.

We are reaching out as a reminder that the [invoice_balance] balance of your recent invoice is due [due_date].

You can also choose your preferred alert schedule in 3-hour windows. If none of the options are selected, the system will randomly designate a time that may or may not happen within one of the available choices. If more than one option is selected, including selecting all options, the system will randomly designate a time that fits within one of the four selected windows.

SMS Text

[company_name]: Your invoice # [invoice_number] for [invoice_balance] is due by [due_date]. To view pay the invoice simply click here [invoice_pay_link]. Thank you. Reply STOP to unsubscribe.

Alert Schedule

Choose Which Times

MORNING (8AM - 11AM) NOON (12PM - 3PM) AFTERNOON (3PM - 6PM) EVENING (6PM - 9PM)

Save Changes

Past Due

From this tab you can customize the alert message that your customer receives when their invoice is past due. This automatic reminder helps to make sure paying a late invoice is "top of mind" for your customer, while giving you the peace of mind that ME Invoice is following up to ensure you get paid. At the top of the page is a *toggle button* that allows you to turn this alert message on or off. Once this notification type has been enabled, you can set the number of days after the due date that the alert will be sent (1-7) and customize the Email or SMS message.

The screenshot shows the 'Past Due' configuration page. At the top, there are four tabs: 'Invoice Sent', 'Due Date Approaching', 'Past Due' (which is selected and underlined), and 'Thank You'. Below the tabs, there is a toggle switch labeled 'On' which is turned on. Below the toggle, the text reads 'How many days after the due date will you like an alert to go out?' followed by a dropdown menu currently set to '1 Day'. Underneath is a section titled 'Create an alert message' with the subtext 'Sent 1-7 days after the due date has passed'. A light blue informational box contains the text 'Please do not change any [labels] when you are editing.' Below this is an 'Email' section with a text area containing the subject line 'Subject: [company_name]: Invoice# [invoice_number]' and the body text 'Hello [customer_first_name],'. The text area is partially filled with these placeholder values.

You can also choose your preferred alert schedule in 3-hour windows. If none of the options are selected, the system will randomly designate a time that may or may not happen within one of the available choices. If more than one option is selected, including selecting all options, the system will randomly designate a time that fits within one of the four selected windows.

The screenshot shows the 'SMS Text' and 'Alert Schedule' configuration page. At the top, there is a section titled 'SMS Text' with a text area containing the message: '[company_name]: Your invoice # [invoice_number] for [invoice_balance] was due on [due_date]. Please pay your invoice by clicking here [invoice_pay_link]. Thank you. Reply STOP to unsubscribe.' Below this is a section titled 'Alert Schedule' with the subtext 'Choose Which Times'. There are four radio button options: 'MORNING (8AM - 11AM)', 'NOON (12PM - 3PM)', 'AFTERNOON (3PM - 6PM)', and 'EVENING (6PM - 9PM)'. All radio buttons are currently unselected. At the bottom of the section is a teal 'Save Changes' button.

Thank You

This last tab allows you to customize the alert message that is sent when an invoice is paid in full. This message is sent for every invoice and cannot be turned off like some of the other alert types. Please do not change any [labels] when you are editing.

Notifications

Alert Messages

Invoice Sent Due Date Approaching Past Due **Thank You**

Create an alert message

This message is sent when Invoice is paid in full

Please do not change any [labels] when you are editing.

Email

Subject: [company_name]: Invoice# [invoice_number]

Hello [customer_first_name],

We're sending this message today to let you know that we received your full payment for invoice # [invoice_number]. A personal thank you is important to us and want to make sure you knew that we truly appreciate your business!

We wish you all the best and look forward to serving you again soon.

Warm Regards,
[company_name]

Customer Activity

The first step to creating and sending invoices is to create or import customers. From the **Customer Activity** tab, you can fill out a new customer profile, as well as import a customer list using the provided template. Once you have finished adding your customers, this tab will show you key metrics, for both customers and invoices, and give you quick access to all your customer lists.

Customer Profiles

Creating a New Customer Profile

To add a new customer to your database, you can click the *Create New Customer* button from either the **Dashboard** or the **Customer Activity** tab. At the top of the page, you have the option to upload an image to use as the customer's avatar. Below that you will enter the Customer ID, if you elected not to autogenerate it (alphanumeric and a maximum of 16 characters), the customer's name, email address, mailing address, and if desired their business name and phone number.

Create New Customer > Customer Profile

SMS Service INACTIVE
Turn on to enable SMS messaging feature.

Mailing Address

* Customer ID

* First Name MI * Last Name

Business Name * Email Address

Mobile Phone Business Phone

* Mailing Address Apt/Suite

* City * State * Zip * Country

Shipping Address

Is this the same as your mailing address above?
 Yes

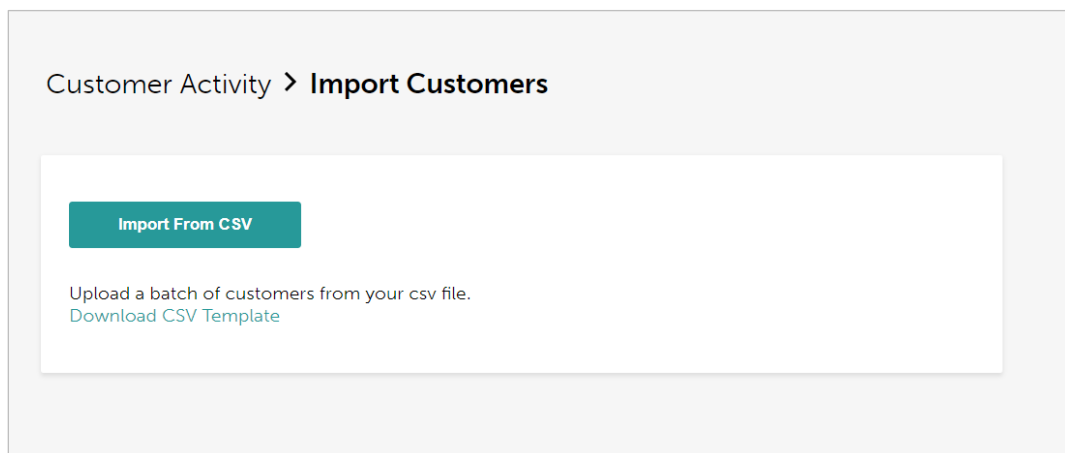
Shipping Address Apt/Suite

Below that you can enter a separate shipping address or select the *Yes* check box if it is that same as mailing address above. Once finished, click the *Create Customer Record* button at the bottom of the page.

Importing a Customer Profile

If you already maintain customer records, or wish to add multiple customer profiles at once, you can save time and circumvent the manual entry method detailed above. Simply create a [comma-separated values file](#) (.csv) using the provided template, and then upload it to ME Invoice.

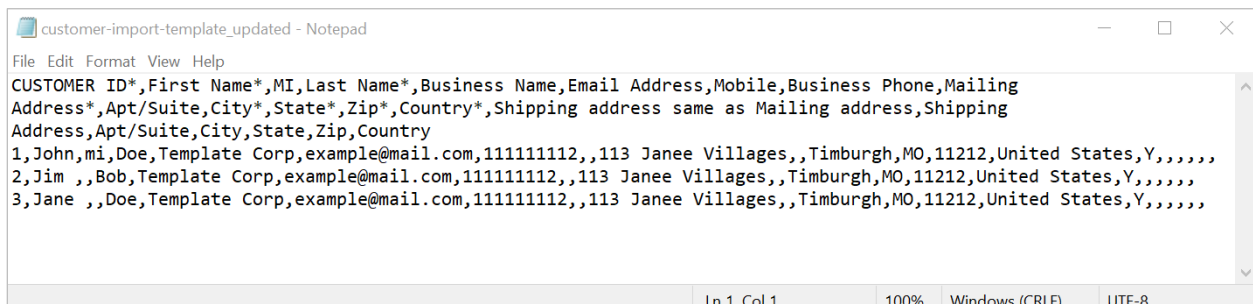
From the **Customer Activity** tab, start by clicking the *Import Customer* button in the top-right hand corner. Next, download the required customer profile template by clicking the *Download CSV Template* link.



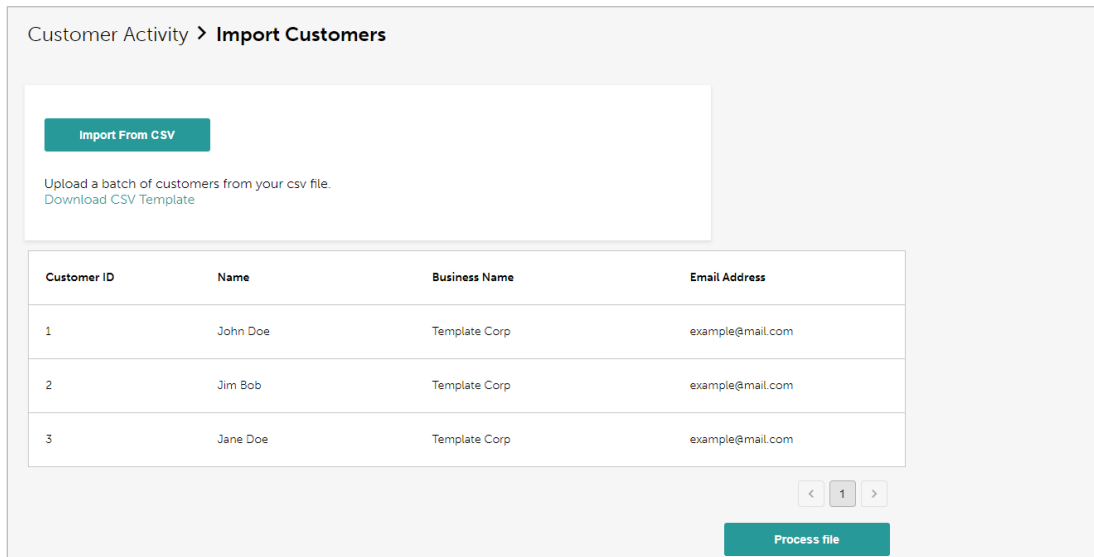
You can open the template in any spreadsheet or text editor program (e.g., Excel, Notepad, etc.). This template uses a *comma* or *'* to delineate the fields of information. Once you have opened the template, you have two options to input customer data: using a text editor or using a spreadsheet program.

Using a Text Editor

With this first method you would open the file in a text editor, like Notepad, then copy and paste the sample entry provided for as many customers as you would like to import.



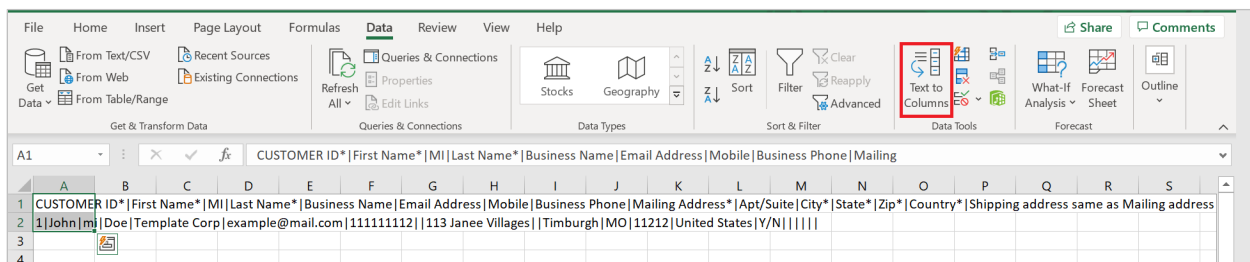
Type in the information for each customer and save the file when finished. Navigate back to the **Import Customer** page, click the *Import From CSV* button, select your .csv file, then click *Open*.



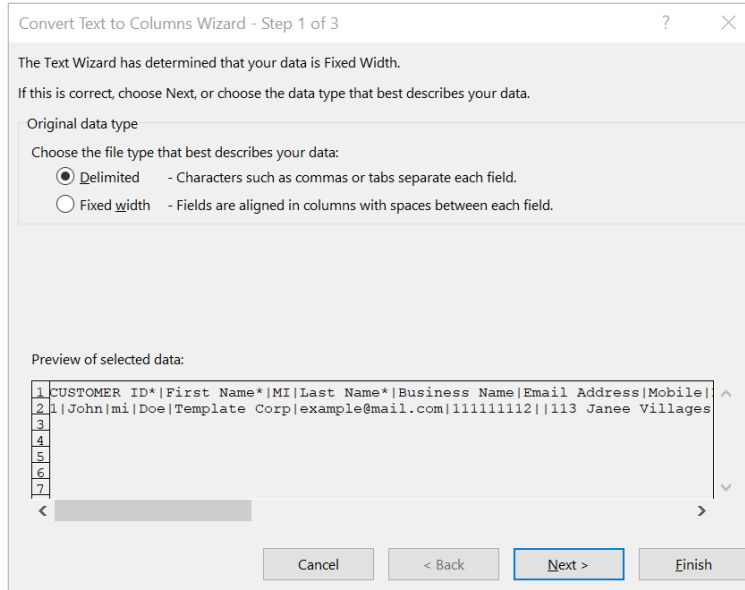
Once you have verified that all the imported customer details are accurate, click the *Process file* button to add all the listed customers to your database at once. **Note:** *To ensure efficient processing of your records, please make sure files have less than 500 customers each.*

Using a Spreadsheet Program

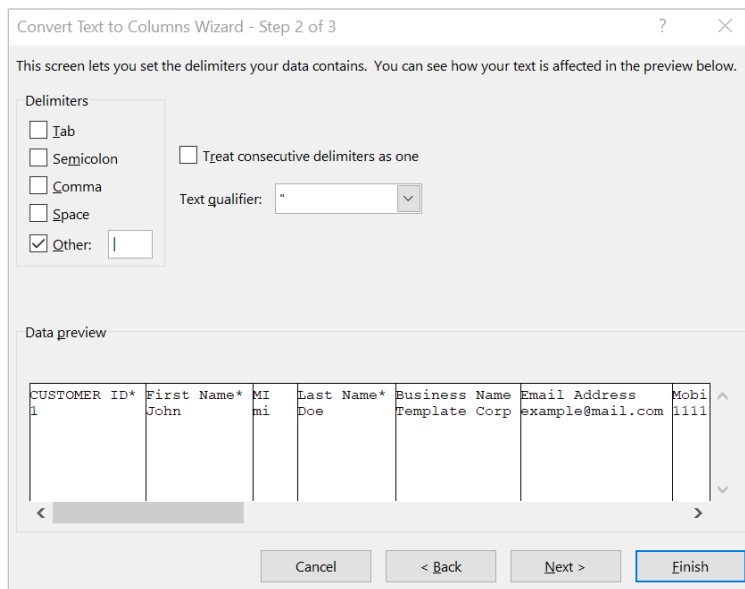
The second option is to open the template file into Excel. If you are inputting many customers at once, or utilizing your own pre-existing customer list, this is the most efficient method. In Excel, start by selecting cells A1 and A2, which selects all the information contained in the template. Navigate to the **Data** tab and select *Text to Columns*.



Select *Delimited* as the data type, then click *Next >*.



Deselect *Tab*, then select *Other:* and input the pipe symbol, |, into the adjacent box. Click *Finish*.



The information from the template has been organized into columns, with the heading for each listed in Row 1.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	CUSTOMER ID*	First Name*	MI	Last Name*	Business Name	Email Address	Mobile	Business Name	Mailing Ac	Apt/Suite	City*	State*	Zip*	Country*	Shipping Address	Apt/Suite	City	State	Zip	
2	1	John	mi	Doe	Template Corp	example@mail.com	1111111112	113 Janee Villages		Timburgh	MO	11212	United States							
3																				
4																				
5																				

Now you can fill in the data for as many customers as you would like. Once this step is complete, navigate to the **File** page in Excel, then click *Export* on the left sidebar. Select *Change File Type*, and then under the 'Other File Types' section select *CSV (Comma delimited)*, then click *Save As*. Choose your desired file name and location, then click *Save*. Navigate back to the **Import Customer** page, click the *Import From CSV* button, select your .csv file, then click *Open*. Once you have verified that all the imported customer details are accurate, click the *Process file* button to add all the listed customers to your database at once.

Potential Errors

When importing customer data using a CSV file, there are some important points to note to eliminate potential errors:

1. Ensure that all Customer ID numbers and Email Addresses are unique for each customer in the file, and are unique among previously created customer entries.
2. Ensure that all phone numbers are 10 digits, each email contains an @ symbol, and all zip codes are 5 digits.
3. For the 'shipping address same as mailing address' field, you must enter 'Y' or 'N' only. This field cannot be blank, and it cannot contain more than one letter.

If there are any issues with specific entries, you will receive a generic error message with the number of records that failed to import, and the number of customers that were successfully created. The individual customer entries listed below will show either *Needs Attention*, or *Success*, in the **Upload Status** column.

Customer Activity > Import Customers

Import From CSV

Upload a batch of customers from your csv file.
[Download CSV Template](#)

1 customers have been successfully created. Please check the Import log.
1 of records have failed to import out of 2.

Export CSV

Customer ID	Name	Business Name	Email Address	Upload Status
1980	John Doe	Template Corp	example@mail.com	Needs Attention
1980	John Doe	Template Corp	example@mail.com	Success

< 1 >

You can also click the *Export CSV* button, which will save a local copy of your original file, but with error messages added to each entry that requires correction. *Note: You will need to reupload the corrected information for customers that are listed as Needs Attention.*

Customer Lists

The tiles at the top of the **Customer Activity** tab are not only a quick way to stay informed of key invoice metrics, they also organize your primary customer lists. By clicking the *Total Customers*, *Drafts*, and *Open and Past Due* tiles, you can view the list of customers in that category. The number of *New Customers* is also shown, which is defined as total customers month to date (MTD), however this is the only non-clickable tile.

The screenshot shows the 'Customer Activity' dashboard. At the top, there are four metric tiles: 'Total Customers' (110), 'New Customers' (90), 'Drafts' (81), and 'Open and Past Due' (234). Below these is a 'Customer List' section with a search bar and a table. The table has columns for Customer ID, Name, Business Name, Email Address, Account Status, and Actions. A 'Create New Customer' button is visible in the top right.

Total Customers

This first tile, shows you the total number of customers, and is shown by default when opening the **Customer Activity** tab. If you scroll down, you can view all customers, shown from newest to oldest. This view shows you the customer's name, ID number, business name, email address, and account status. At the far-right of each customer's information is a *Create Invoice* button. Clicking here will open a new invoice, prepopulating the customer's information for you. For more information on creating invoices, see [Invoice Creation](#).

This screenshot provides a closer look at the 'Customer List' table. It includes a search bar and a table with the following data:

Customer ID	Name	Business Name	Email Address	Account Status	Actions
15314581	Jose Quinteros	Template Corp	example131@mail.com	Active	Create Invoice
15314580	Juan Quinteros	Template Corp	example130@mail.com	Active	Create Invoice

Invoice Drafts

From this tile you can manage draft invoices, to complete them and send them to your customer. Any time you save an invoice before it has been sent, it is added to this *Drafts* folder.

The displayed details are Customer ID, Invoice ID, Invoice Type, and Notes (date saved). From here you also have the option to *Open Draft*, which will open the saved invoice so you can pick up right where you left off.

<input type="checkbox"/>	Customer ID	Invoice ID	Invoice Type	Notes	Actions
<input type="checkbox"/>	23455555	777777	One-Time	Saved on 3/13/20	Open Draft
<input type="checkbox"/>	testcustomer	87654	One-Time	Saved on 3/13/20	Open Draft

Open and Past Due Invoices

You can use this final tile to ensure timely payment of past due invoices. This list shows you all the invoices that have been sent to the customer and are awaiting payment, including recurring, subscription and installment invoices that are ongoing. This list shows you the Customer ID, Invoice ID, Status, Invoice Amount, Balance Due, Due Date, and Invoice Type for each invoice. If the due date has already passed, this field will display the date in red, and include the words *Past Due* above it.

<input type="checkbox"/>	Customer ID	Invoice ID	Status	Invoice Amount	Balance Due	Due Date	Invoice Type	Actions
<input type="checkbox"/>	15314580	232232	Open	\$3.00	\$3.00	Past Due 03/29/2021	One-Time	Send Reminder
<input type="checkbox"/>	AUOCUST3746566	33194	Open	\$3.00	\$0.00	Past Due 03/26/2021	One-Time	Send Reminder
<input type="checkbox"/>	AUOCUST3746566	33155	Open	\$3.00	\$0.00	Past Due 03/26/2021	One-Time	Send Reminder
<input type="checkbox"/>	23442	333334	Open	\$6.00	\$6.00	Past Due 03/25/2021	Recurring	Send Reminder

This section also includes shortcuts to send reminders to customers. There are individualized buttons for each customer in the **Actions** column on the right side of the table.

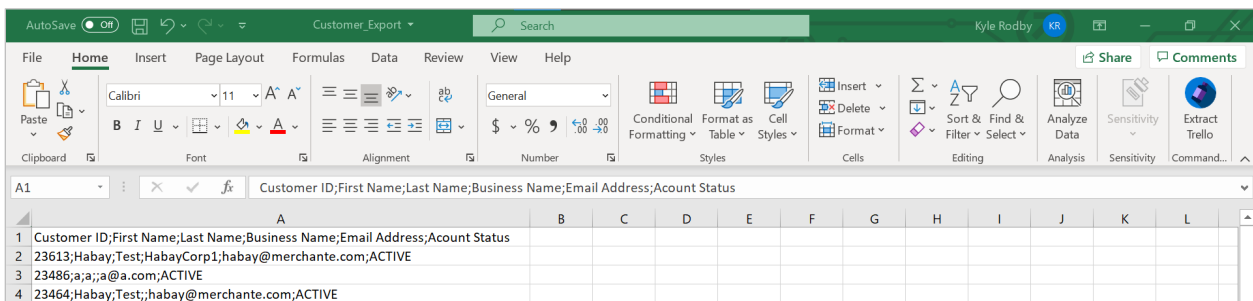
Exporting a Customer List

From any of the three customer lists detailed above, you have the option to export the list as a .csv (comma separated values) file. Just above the list on the right side of the page, you will see the *Export* button, a *cloud icon* with a down arrow inside. Clicking this button will instantly download the customer list that you are currently viewing.

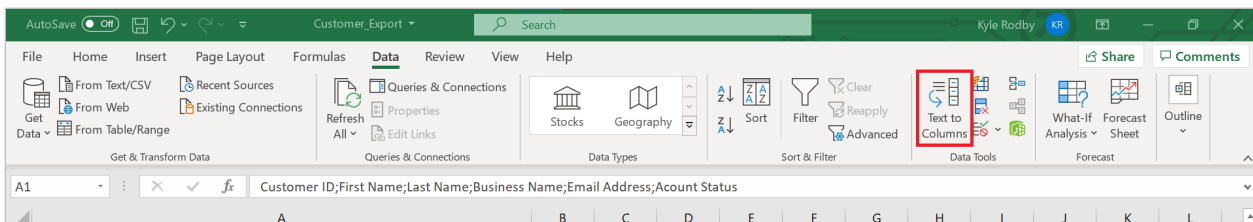
Account Status	Actions
Active	Create Invoice
Active	Create Invoice

Organizing a Customer List in Microsoft Excel

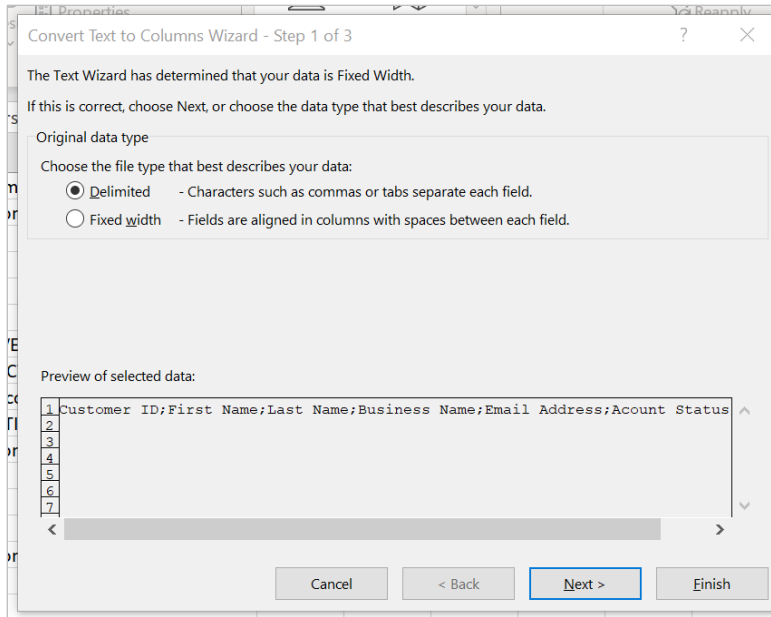
By default, a .csv file opened in a spreadsheet program will populate all the data into the first column. To organize the data for optimal viewing and usefulness, let's quickly walk through how to change the single column of data into a nice table layout. Start by opening the exported file in Excel.



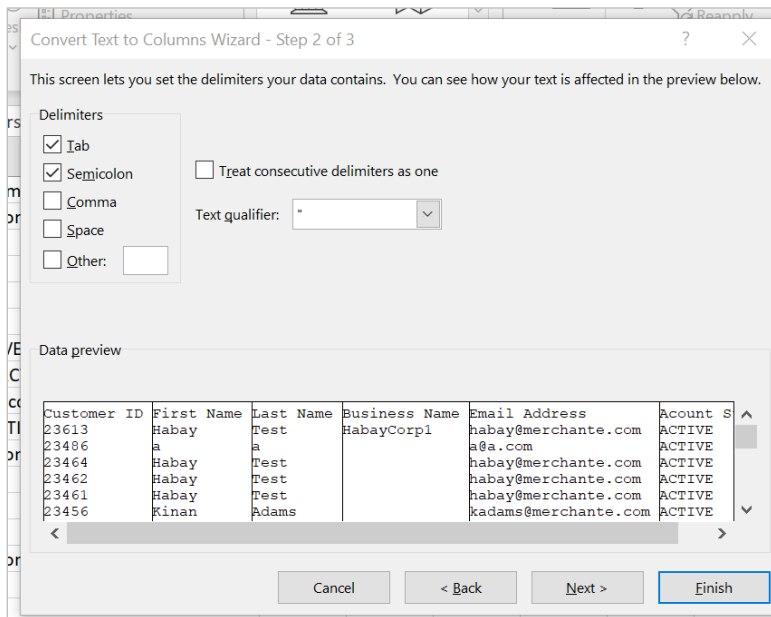
Select all the cells in Column A that contain data, or alternatively click the top edge of the column header to select the entire column at once. Open the **Data** tab on the ribbon at the top of the page. Then click the *Text to Columns* button toward the right-hand side.



In the pop-up window, first choose *Delimited* for the file type. Then click *Next >*.



Lastly, in the Delimiters section, select the check box for *Semicolon* (you will see the preview of your data update at the bottom of the window), then click *Finish*.



Your customer list data has been organized into a table layout, with the column headings now listed across the top row.

AutoSave Customer_Export Search Kyle Rodby KR

File Home Insert Page Layout Formulas Data Review View Help

Get Data: From Text/CSV, From Web, From Table/Range, Recent Sources, Existing Connections

Queries & Connections: Refresh, Properties, Edit Links

Data Types: Stocks, Geography

Sort & Filter: Sort, Filter, Reapply, Advanced

Data Tools: Text to Columns, What-If Analysis, Forecast Sheet, Outline

Share Comments

A1 fx Customer ID

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	Customer ID	First Name	Last Name	Business Name	Email Address	Account Status									
2		23613 Habay	Test	HabayCorp1	habay@merchante.com	ACTIVE									
3		23486 a	a		a@a.com	ACTIVE									
4		23464 Habay	Test		habay@merchante.com	ACTIVE									
5		23462 Habay	Test		habay@merchante.com	ACTIVE									
6		23461 Habay	Test		habay@merchante.com	ACTIVE									

Customer Records

Individual customer records can be accessed from any of the Customer Lists by clicking on the desired Customer ID number.

The screenshot shows a dashboard with four summary tiles: Total Customers (268), New Customers (226), Drafts (3), and Open and Past Due (546). Below these is a 'Customer List' section with a search bar and an 'Export CSV' button. A table lists customer records with columns for Customer ID, Name, Business Name, Email Address, Account Status, and Actions. The first record, with ID 'gryhontest118', is highlighted with a red box and has a 'Create Invoice' button next to it.

<input type="checkbox"/>	Customer ID	Name	Business Name	Email Address	Account Status	Actions
<input type="checkbox"/>	gryhontest118	gryphon test		sivaturi@merchante.com	Active	Create Invoice

A Customer Record shows you important account information at the top of the page, as well as the customer's invoice history. The tiles at the top display the customer's Account Balance on all outstanding items, Credit Amount, number of Open and Past Due invoices, and number of Draft invoices. You can click between the invoice number tiles and the customer's information tile to show different categories of invoices. Plus, there is a *Create New Invoice* button in the top-righthand corner, which will conveniently pre-populate the Recipient field with the customer's information.

The screenshot shows the 'Customer Record' page for Roman Jenner (BECust003, Active). It features a customer profile card, summary tiles for Account Balance (\$410.00), Credit Amount (\$0.00), Open and Past Due (2), and Drafts (0). There are buttons for 'Import Customer' and 'Create New Invoice'. Below is the 'Customer Invoice History' section with a toggle for 'One Time' and 'Recurring' invoices, a search bar, and a table with columns for Invoice ID, Status, Invoice Amount, Balance Due, Due Date, and Actions.

Invoice ID	Status	Invoice Amount	Balance Due	Due Date	Actions
------------	--------	----------------	-------------	----------	---------

By default, the Customer Record displays all invoices, starting with the one-time invoices. You can toggle back and forth between there and the recurring invoices by clicking the button corresponding to the desired category.

Customer Invoice History

Search by Invoice ID, Status, etc.

Invoice ID	Status	Invoice Amount	Balance Due	Due Date	Actions
------------	--------	----------------	-------------	----------	---------

From the **Recurring** tab, you also have the option to Stop, Resume, or Cancel a recurring invoice. Simply click the *three vertical dots icon* in the **Actions** column.

Customer Invoice History

Search by Parent Id

Filter by Invoice Type

Parent Invoice ID	Status	Start Date	End Date	# of Invoices	Invoice Type	Actions
324567	Active	09/30/20	01/31/21	5	Installment	-
44556	Active	04/10/21	-	-	Recurring	⋮
18806	Active	02/26/21	04/02/21	3	Installment	Stop Resume Cancel
18808	Active	02/26/21	09/26/21	8	Installment	

Clicking the *Open and Past Due* tile will display the invoices in that category, as will clicking the *Drafts* tile. To return to the list of paid invoices, click on the first tile that contains the Customer Name, Customer ID, and Status. These tiles have the same options as the equivalent Customer Lists in the **Customer Activity** page. You can send reminders to this customer regarding their open and past due invoices, as well as resume any of their draft invoices.

Skipping an Invoice

With recurring and installment invoices, you have the option to skip one or more of the invoices in the originally defined series. For instance, if your customer will be out of town for a specific week, or if your service is seasonal, you can easily skip those specific invoices. Doing so prevents the selected invoice(s) from being sent to the customer, without affecting the parameters of the original series. *Note: Opening the invoice details via the 'parent' Invoice ID will only allow you to edit, recall, adjust or delete the original invoice as a whole. To skip one or more invoices in a series, please follow the steps below.*

Recurring Invoices

Once a recurring invoice has been created, navigate to the recipient's **Customer Record** page. In the **Customer Invoice History** section, click on the *Recurring* tab, then click the desired *Parent Invoice ID*. This will bring you to the invoice's **Recurring Details** page. Here you will see a list of all the scheduled invoices in the series. By default, they are sorted by date, with the parent invoice listed first. If the invoice is not available to skip, the *Skip* button will be grayed out. If you are only skipping a single invoice, the quickest option is to click the *Skip* button in the **Actions** column. To skip multiple invoices at once, simply click the *check box* for each of the desired invoice IDs, then click the *Skip Invoice* button at the top of the list. In either case you will receive a confirmation dialogue; click *Yes* to confirm and *No* to cancel.

Customer Record > Recurring Details

Pradip Lamsal
AUTOCUST312319

Recurring Invoice
ID:867923200

Invoice Status: Open
Invoice Amount: \$4.00
Due Date: 03/31/2021
Invoice Type: Recurring

Recurring Invoices

Skip Invoice

Search Invoices by id:

Filter by Invoice Status:

Export CSV

Invoice ID	Date Scheduled	Sequence	Transaction Date	Status	Actions
<input checked="" type="checkbox"/>	04/12/2021	6			<input type="button" value="Skip"/>
<input checked="" type="checkbox"/>	04/12/2021	6			<input type="button" value="Skip"/>
<input checked="" type="checkbox"/>	04/12/2021	6			<input type="button" value="Skip"/>
<input type="checkbox"/>	04/12/2021	6			<input type="button" value="Skip"/>
<input type="checkbox"/>	04/12/2021	6			<input type="button" value="Skip"/>

Installment Invoices

Once an installment invoice has been created, navigate to the recipient's **Customer Record** page. In the **Customer Invoice History** section, click on the *Recurring* tab, then click the desired *Parent Invoice ID*. This will bring you to the invoice's **Recurring Details** page. Here you

will see a list of all the scheduled invoices in the series. By default, they are sorted by date, with the parent invoice listed first. If the invoice is not available to skip, the *Skip* button will be grayed out. If you are only skipping a single invoice, the quickest option is to click the *Skip* button in the **Actions** column. To skip multiple invoices at once, simply click the *check box* for each of the desired invoice IDs, then click the *Skip Invoice* button at the top of the list.

Recurring Invoices

[Skip Invoice](#)

Invoice ID	Date Scheduled	Sequence	Invoice Amount	Transaction Date	Status	Actions
<input type="checkbox"/> GRInvBE	05/20/2021	1	\$0.25		Open	<input type="button" value="Skip"/>
<input type="checkbox"/>	05/27/2021	2	\$0.25			<input type="button" value="Skip"/>
<input type="checkbox"/>	06/03/2021	3	\$0.25			<input type="button" value="Skip"/>
<input type="checkbox"/>	06/10/2021	4	\$0.0		Skipped	<input type="button" value="Skip"/>
<input type="checkbox"/>	06/17/2021	5	\$0.25			<input type="button" value="Skip"/>

< 1 >

There are two options available when skipping an installment invoice. First, you could extend the installment period, which will add an additional invoice for every skipped one, using the frequency set within the original invoice. For instance, if the original invoice was set for three monthly installments, skipping one invoice and extending the installment period will cancel the selected installment, and schedule a fourth installment one month from the previous end date. To choose this option, click *Yes* in the first dialogue box when asked if you would like to extend the installment period.

Second, you could instead add the amount(s) from the skipped invoice(s) to the final installment. For instance, if the original invoice scheduled three monthly installments of \$50.00, skipping one invoice and choosing *not* to extend the installment period would add the value of the skipped invoice to the final installment, changing its amount to \$100.00. To choose this option, click *No* in the first dialogue box when asked if you would like to extend the installment period. Then confirm in the second dialogue box that you want to skip the selected invoice by clicking *Yes*.

Updating a Customer Record

To update an existing customer profile, start by searching for the customer by name, business, or ID. Then, click on the *Customer ID* to open the Customer Record.

The screenshot shows the 'Customer Record' page for Roman Jenner (BECust003, Active). The page includes a navigation breadcrumb 'Customer Activity > Customer Record' and two buttons: 'Import Customer' and 'Create New Invoice'. The main content area displays four key metrics: Account Balance of \$410.00 (All Outstanding Items), 2 Open and Past Due Invoices, 0 Drafts (Number of Invoices), and a Credit Amount of \$0.00 (Credit to Customer). Below this is the 'Customer Invoice History' section, which has tabs for 'One Time' and 'Recurring' invoices. A search bar is present with the placeholder text 'Search by Invoice ID, Status, etc.' and a search icon. Below the search bar is a table with columns for Invoice ID, Status, Invoice Amount, Balance Due, Due Date, and Actions.

From the Customer Profile page, you can update or change mailing/shipping address, send an opt in request for SMS Service, or completely deactivate or delete the account. This page will also show you if the customer has opted in to Text to Pay, or if they have set up AutoPay.

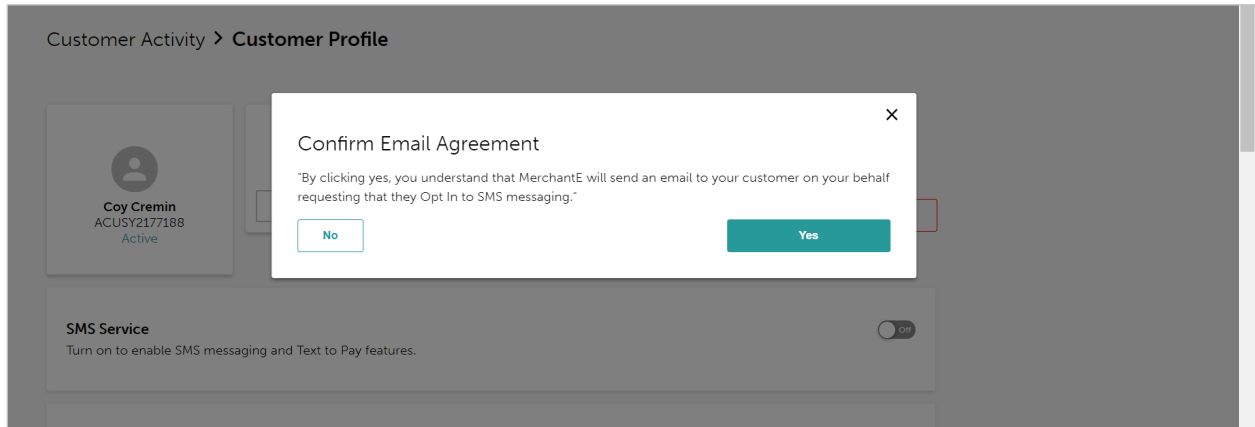
Note: Only a customer registered with a Hosted Payments account can set up Text to Pay or AutoPay. The customer has control on whether they opt in or out during the invoice payment flow. Merchants cannot auto-enroll customers for these features. Text to Pay payments will automatically be credited to the most recent open invoice. If more than one open invoice exists on the customer record, you should consider resending the payment request(s) for any outstanding invoices.

The screenshot shows the 'Customer Profile' page for Coy Cremin (ACUSY2177188, Active). The page includes a navigation breadcrumb 'Customer Activity > Customer Profile'. The main content area displays three key features: Text to Pay (INACTIVE), AutoPay (INACTIVE), and SMS Service (INACTIVE). There are two buttons: 'Deactivate Account' and 'Delete Account'. Below this is the 'Mailing Address' section, which includes a 'Customer ID' field.

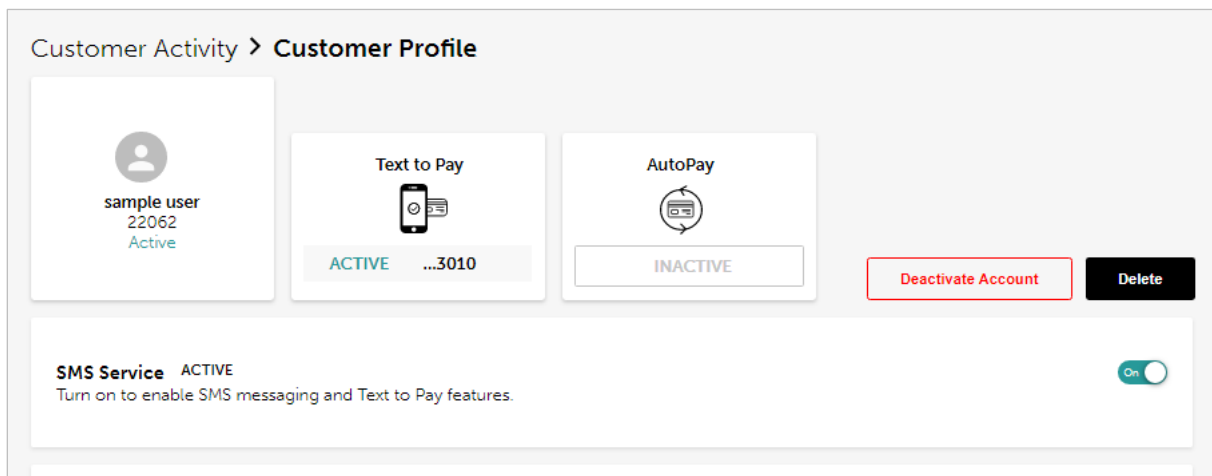
After updating the profile, be sure to click *Update Customer Record* at the bottom of the page to save your changes.

Activating SMS Service

To turn on SMS messaging and Text to Pay features, click the *toggle switch* on the SMS Service tile. A popup window will ask you to confirm that you understand that MerchantE will be sending an email to the customer on your behalf, and it is up to them if they choose to opt in to SMS messaging. Click Yes to confirm.



An Opt In email message is then sent to the selected customer with a link to accept text communications. *Note: this link will expire in 24 hours. If the customer does not use the link within that time, you will need to send it again using the process detailed above.* Upon following the link, the customer will simply enter their mobile number on the Opt In landing page if they choose to authorize this service. If a valid number for a cellular device is provided, the SMS number is added to the ME Invoice UI. The customer's profile will update to show that SMS Service has changed from *Pending* to *Active*.



After a customer opts in, they can choose to opt out at any time. For best practices and information on how to manually opt a customer out if they contact you via phone or email, see [Appendix B](#).

Invoices

Invoice Creation

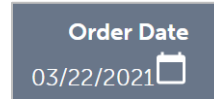
There are two ways to initiate the invoice creation process. The first access point was mentioned in the **Customer Activity** section, where you click the *Create Invoice* button next to the listed customer of your choosing. The second, and fastest, method is to click the *Create Invoice* button on your **Dashboard** (located in the top right corner).

The screenshot shows the 'Invoice Overview' dashboard. At the top left, there is a 'Switch Profile' link. The main heading is 'Invoice Overview'. To the right of the heading are two buttons: 'Create Invoice' (highlighted with a red border) and 'Create New Customer'. Below the heading is a search bar with the placeholder text 'Search customer by name, business, or id' and the letter 'a' entered. Underneath the search bar is a 'Status' section. It includes a 'Filter' dropdown menu set to 'Year to Date' and a 'Date Picker' set to '03/01/2020'. To the right of these are three large, colored boxes representing counts: a black box with '8 DSO', a dark grey box with '81 Drafts', and a red box with '234 Open and Past'.

Once you begin the process, you will be taken to the **Create Invoice** page, where you can enter all the details of your invoice. At any point you can Preview, Save, or Discard your current draft.

The screenshot shows the 'Create Invoice' page. The breadcrumb trail is 'Customer Activity > Create Invoice'. At the top left, it says 'Draft'. To the right are three buttons: 'Preview', 'Save', and 'Discard'. The main content area has an orange background and contains the following information: 'AMEX OPTBLUE TESTING', 'N. 920 ARGONNE, SPOKANE, WA, 99216', 'AmexOptBlue@testing.com', '123 123 1234', and 'www.amexoptbluetest.com'. On the right side of this area, it says 'Order Date' with a calendar icon and the date '03/22/2021'. Below the orange area, there are two sections: 'Recipient' with a pencil icon and the text 'Click to provide recipient details here.', and 'Invoice' with a pencil icon and the text 'Click to provide invoice details here.'.

First, select the Order Date for the invoice, by clicking the *calendar icon* next to today's date in the top right corner.



Next, we will select the recipient of the invoice. If you started this process from the Customer Activity tab, this step has already been completed. If you clicked the shortcut on the Dashboard, start by first clicking on the *pencil icon* next to **Recipient**.

A form titled "Recipient" with a light gray background. It contains several input fields: "Customer ID" with the value "AUTO GENERATED" and a teal eye icon; "* First Name" and "* Last Name" text boxes; "* Address" and "Apt/Suite" text boxes; "* City, State, Zip" with a "State" dropdown menu; "* Country" with a dropdown menu showing "UNITED STATES"; and "* Email" text box. At the bottom, there is a "Shipping" checkbox and the text "Shipping same as mailing".

In the Invoice Settings, you have already chosen either auto-generated or manually generated Customer ID. If you have chosen manually generated, you will enter the existing or chosen Customer ID in the first field. If the recipient is not saved in your customer database, you can enter all the details here manually and a customer profile will be created once the invoice has been saved. If the recipient is already saved, all the customer's saved information will be added to the form once you select the desired ID. If you have it set to auto-generated ID, you will click the *eye icon* to the right of the Customer ID box, which will allow you to search for a specific customer. And if the recipient is not saved in your records already, you can enter the other details as you normally would, and a Customer ID will be generated for them automatically.

Once the recipient information has been verified, click **Save**.

Next, let's input some of the Invoice details. Start by clicking the *pencil icon* next to **Invoice**.

Just like Customer ID, the Invoice ID can be set to either auto-generated or manually generated, which you will have already done in **Settings**. If you selected *Auto Generated*, an Invoice ID (or Quote ID) will be created for you once the invoice has been saved. If you selected *Manually Generated*, you should enter an Invoice ID that is alphanumeric and a maximum of 16 characters long. The options for *Invoice Type* are Installment, Subscription, One-Time, Recurring, and Quote. For a full description of each invoice type, see [Glossary](#).

Input Fields					
Invoice Type	Due Date	Frequency	Number of Invoices	Start Date	End Date
Installment	Required	Required	Conditional	Required	Conditional
Subscription	Required	Required		Required	
One-time	Required				
Recurring	Required	Required		Required	
Quote	Required				

Each option, once selected, will give you the corresponding input boxes. All required inputs are shown in red, and they will turn black once you have entered a value or selected something in that field.

Invoice

Invoice ID

Invoice Type ▼

* Frequency ▼

* No. of Invoices

* Start & End Date

* Due Date

In the **Order Details** section, you will list the products and/or services that you are charging the customer for, and all the relevant details. The included fields are Product Code, Description, Unit Cost, and Quantity. The Line Total (calculated in real time) is the total amount based on a calculation of the item quantity multiplied by the unit cost, excluding any item discounts. Note: *These default fields cannot be changed or removed. They are designed to help*

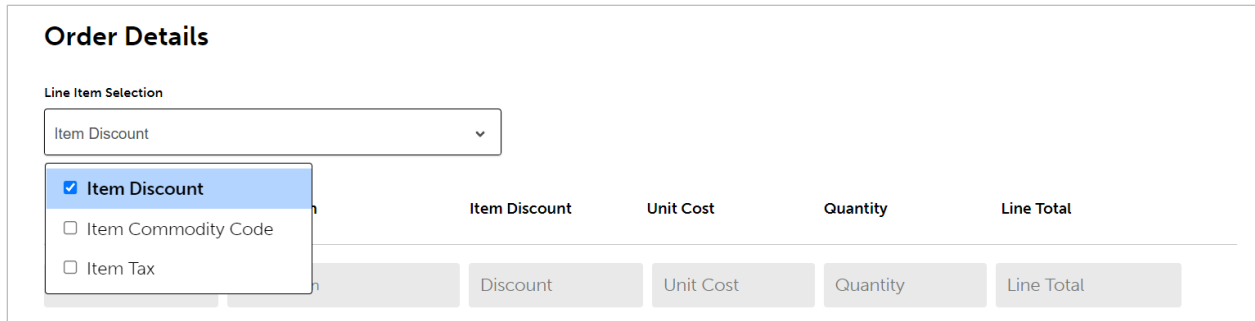
with qualifying for Level III interchange savings. For additional definitions of the Line-Item details, see [Glossary](#).

The screenshot shows the 'Order Details' form. At the top, there is a 'Line Item Selection' dropdown menu with 'Select...' as the current selection. Below this is a table with the following columns: Product Code, Description, Unit Cost, Quantity, and Line Total. The table contains one row with a plus sign icon in the first column and placeholder text in the others. To the right of the table, there is an 'Additional Invoice Details' dropdown menu with 'Select...' as the current selection. Below this dropdown is a 'Sub-Total' field and an 'Invoice Amount Due' field. At the bottom of the form, there are three buttons: 'Cancel', 'Save Invoice', and 'Preview Invoice'.

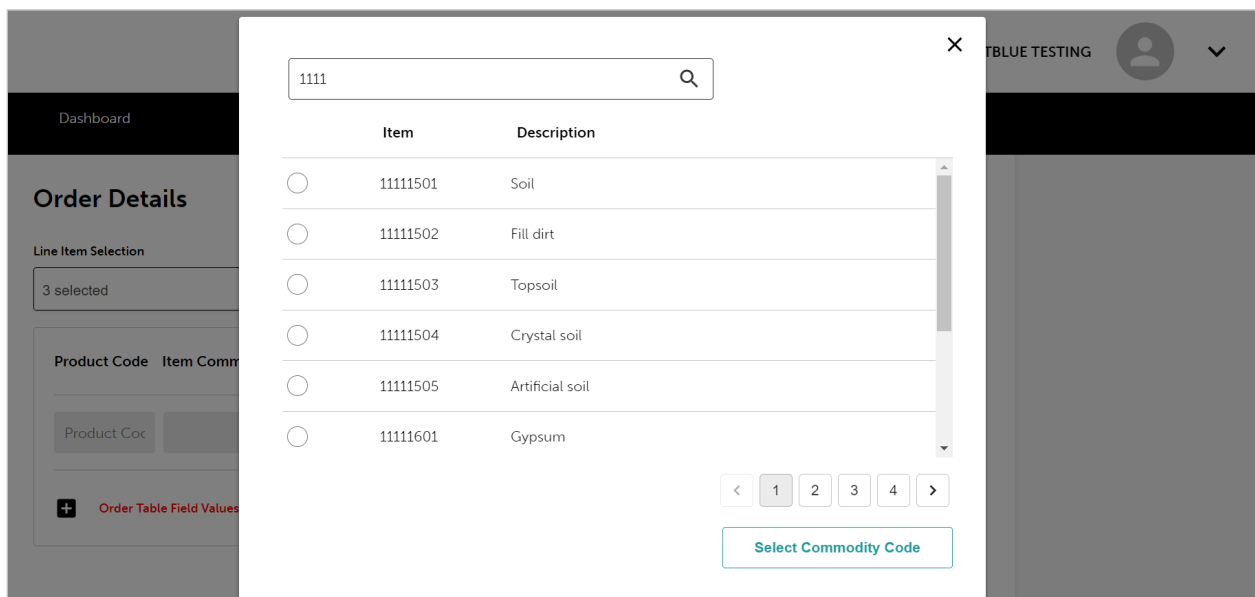
The *Line Item Selection* box allows you to select which additional line-item fields you want to add to your invoice. The available options are Item Discount, Item Commodity Code, and Item Tax. The Item Discount is the amount of any discount that applies to an individual line item (remember to add Discount Amount in *Additional Invoice Details*). The Item Commodity Code is the international description code of the individual good or service provided (the lookup function should be used to select codes communicated by Visa). And the Item Tax allows you to identify whether an item is taxable (remember to add the Tax Rates that apply in *Additional Invoice Details*).

This screenshot shows the 'Order Details' form with the 'Line Item Selection' dropdown menu open. The dropdown menu lists three options: 'Item Discount', 'Item Commodity Code', and 'Item Tax', each with an unchecked checkbox. The table below the dropdown menu is partially visible, showing the same columns as in the previous screenshot: Product Code, Description, Unit Cost, Quantity, and Line Total. The table contains one row with a plus sign icon in the first column and placeholder text in the others.

Each option is instantly added to the table once selected.



To select an Item Commodity Code (after adding the line item), click the *eye icon*, which will open a pop-up window that will allow you to search by Item Number or Description.



Once the line-item information is complete, we can select any desired *Additional Invoice Details*. Any of the options can be selected together or individually. Once you have made your selection(s), those fields will be added to the invoice, and the selection dropdown menu will display the total number of selected items. The Discount Amount is the ME Invoice calculated total amount of any discount that applies to the invoice. The Shipping Amount is the user-entered total shipping fees associated with the products being shipped to your customer. The Duty Amount is the user-entered total amount of any fees associated with importing the products into the customer’s country. The various tax-related fields (Tax Rate and Tax Amount, VAT Rate and VAT Amount, Alt Tax Rate and Alt Tax Amount) are the ME Invoice calculated tax amount(s) that are applied to the overall invoice. The Credit Amount is the user-entered total of any credits that should be applied to the total invoice amount.

Additional Invoice Details

Select...

- Discount Amount
- Shipping Amount
- Duty Amount
- Tax Rate and Tax Amount
- VAT Rate and VAT Amount
- Alt Tax Rate and Alt Tax Amount
- Credit Amount

Sub-Total: \$0.00

Buttons: Cancel, Save Invoice

The *Sub-Total* field is the sum of all the *Line Totals* and will be updated as changes to *Unit Cost* and *Quantity* are made. As you add the values to each of the additional selected fields, you will see the total *Invoice Amount Due* being calculated in real time.

Additional Invoice Details

2 selected

Sub-Total
\$40.00

Tax Rate	Tax Amount
5%	\$2.00

Discount Amount
\$5.00

Invoice Amount Due: \$37.00

If at any time you need to switch tracks or step away from an invoice before sending it, simply click *Save Invoice*. The current state of your invoice will be saved as a draft and can be accessed later by going to the **Customer Activity** page and clicking on the *Drafts* tile.

You can also preview the invoice at any point during the process, and you must also click *Preview Invoice* before sending it to the customer.

Sub-Total	\$300.00
Discount Amount	\$15.00
Invoice Amount Due	\$285.00

[Continue Editing](#) [Send Via Text](#) [Send Via Email](#)

After verifying the accuracy of the information shown in the Preview, you can choose whether you want to send the invoice via text/SMS or via Email. If there is anything that needs to be changed before sending, you can click *Continue Editing* to go back to the original **Create Invoice** interface. Once the customer receives the invoice, they can make a payment easily by clicking the included *Pay Now* link, which will take them to **Hosted Payments**. Here they can sign in if they are a member, or alternatively they can utilize the guest check out.

Invoice Details

There are multiple locations from which you can view the details of an individual invoice once it has been sent, usually by clicking on the *Invoice ID*. The *Invoice ID* is a clickable link on the **Drafts** and **Open and Past Due** Customer List pages, as well as from within a **Customer Record** page. There is also a *View Invoice Details* button for each invoice in the Customer Invoice History lists within an individual customer's record. From any given **Invoice Details** page, you can view or resend the original invoice, and even adjust the invoice or issue a refund if needed. Plus, you can see the transaction history, which also displays remaining balance and payment status.

Customer Record > Invoice Details

[Edit Invoice](#)
[Recall Invoice](#)
[Adjust Invoice](#)
[Delete Invoice](#)

Roman Jenner
BECust003

Invoice
ID:34850

Invoice Status
Partially Paid

Invoice Amount
\$411.66

Due Date
04/01/2021

Last Payment
03/30/2021

Transaction History

Transaction ID	Transaction Date	Amount	Balance	Payment Type	Payment Status	Adjustment Reason	Actions
629f7010e8f93ea8b5862fdf6cf040ab	03/30/2021	\$11.66	\$400.00	VISA .3010	Processed		⋮

To view the invoice details, click the *Invoice ID* which is shown in blue. This link opens the same PDF file that the customer originally received and gives you the option to download or print the invoice.

ME Library

1 / 1 | 80% +

NOTIFICATION TESTING
N. 920 ARGONNE, SPOKANE, WA 99216
AmexOptBlue@testing.com
123 123 1234
www.amexoptbluetest.com

Order Date
05/10/2021

Recipient

Mailing Information
CID: 44922
Habay Test
123 St, Alpharetta, GA 30009
habay@merchante.com

Shipping Information
Habay Test
123 St, Alpharetta, GA 30009
habay@merchante.com

Invoice

Invoice ID
73220

Invoice Type
One-Time

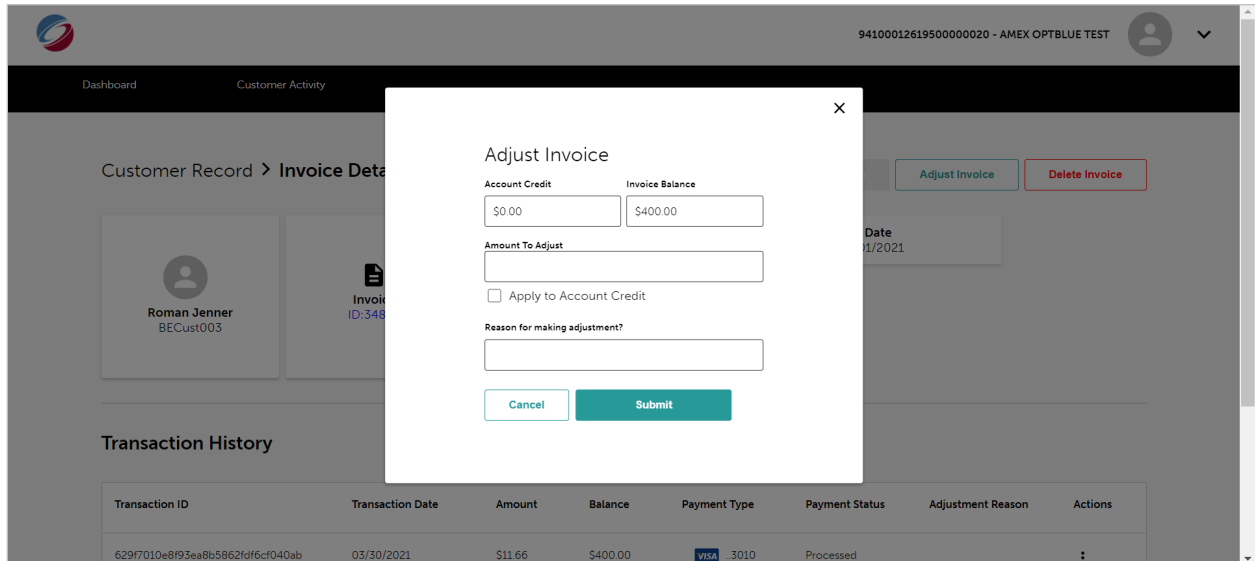
Due Date
5/31/2021

Order Details

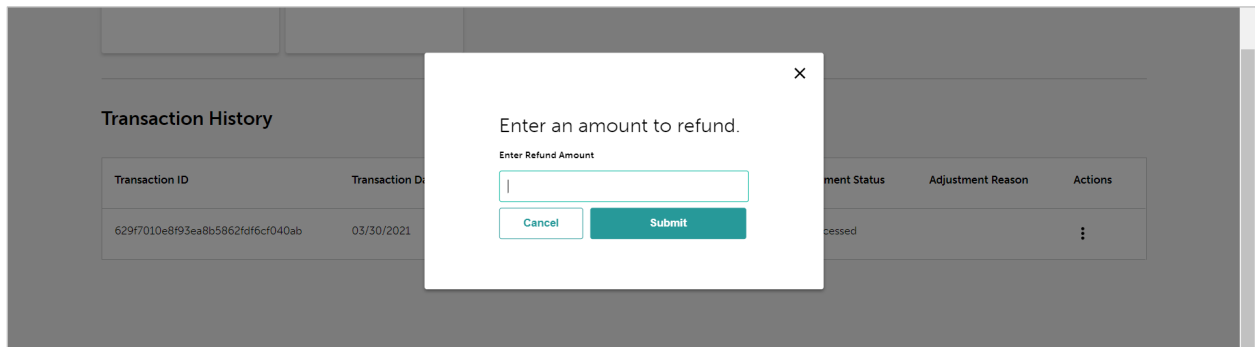
Clicking the *Edit Invoice* button takes you back to the Preview Invoice view, where you can see all the original details. If the invoice is open and the due date is in the future, you can edit the invoice by clicking the *Continue Editing* button at the bottom of the page. Then once you have made the desired changes, you can resend via email, or via SMS if the customer has opted in. If the invoice is open and past due, you can only resend the invoice. If you would like to cancel the invoice and notify the customer, click the *Recall Invoice* button. Note: *Once you have recalled an invoice, the customer will not be able to pay it.* Clicking the *Delete Invoice* button will only remove the invoice from your records, so make sure that the invoice is fully paid before doing so.

If you want to make any changes after the invoice has been sent, simply click the *Adjust Invoice* button. The customer's total Account Credit is shown, as well as the remaining invoice balance,

and will update in real time depending on the Amount to Adjust that you enter. There is an option to apply the adjustment amount to their account credit, and a field where you can enter and keep track of the reason for making the adjustment.



Lastly, you can refund part, or all, of the customer’s payment by going to the Transaction History and locating the specific transaction you wish to refund. In the **Actions** column, click the *three vertical dots*, and then *Refund Payment*. You then have a blank entry box that will allow you to enter any refund amount. Note: Refunds are not immediate and require time to process.



If a payment is refunded to a customer, a Reason column will be added to the Transaction History table. This will give a brief description as to why the refund was issued or the adjustment was made.

Transaction ID	Transaction Date	Amount	Balance	Payment Type	Payment Status	Reason	Actions
	04/19/2021	\$190.00	\$20.00	CASH	Processed	The adjustment was made...	
	04/19/2021	\$1.00	\$19.00	CASH	Processed	The adjustment was made...	
	04/19/2021	\$17.00	\$2.00	CASH	Processed	The adjustment was made...	

By default, this column only displays 24 characters. If you hover over the text in that column, however, it will display the remaining message (up to 99 characters).

Transaction History							
Transaction ID	Transaction Date	Amount	Balance	Payment Type	Payment Status	Reason	Actions
	04/19/2021	\$190.00	\$20.00	CASH	Processed	The adjustment was made...	
	04/19/2021	\$1.00	\$19.00	CASH	Processed	The adjustment was made...	

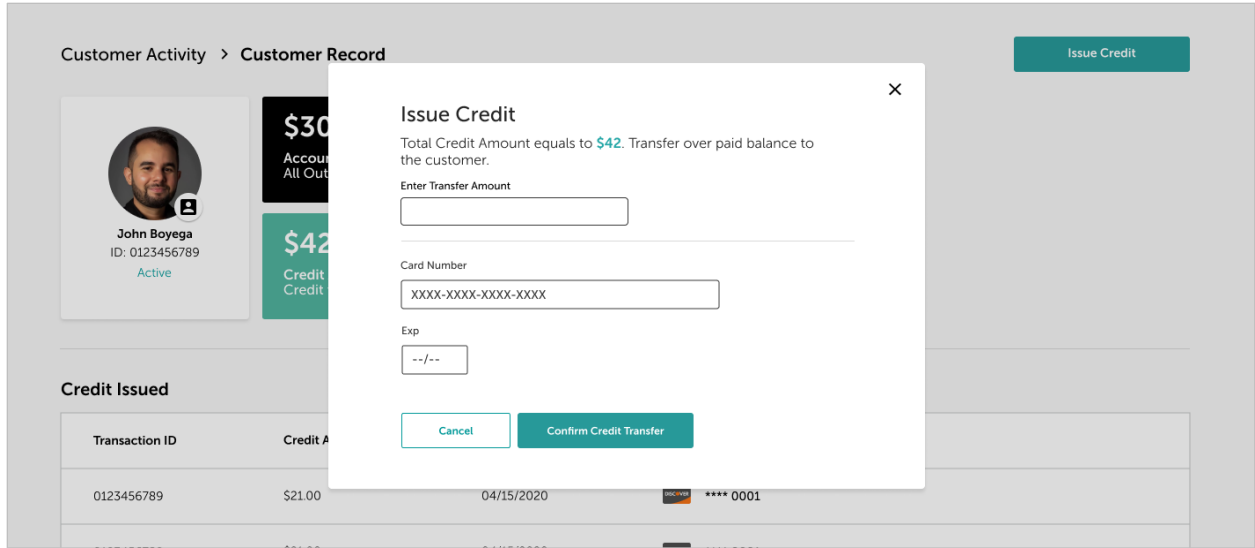
Issue Credit

Once a credit has accrued on a customer's account, from refunded payments and/or adjusted invoices, this amount can be transferred directly to the customer's credit card. From any **Customer Record** page, start by clicking on the *Credit Amount* tile, which will open a list of all previously issued credit.

The screenshot shows the 'Customer Record' page for John Boyega. It features a navigation bar with 'Dashboard' and 'Customer Activity'. The main content area includes a customer profile card, four summary tiles (Account Balance: \$300.00, Open and Past Due: 2, Drafts: 0, Credit Amount: \$42.00), and a table of issued credits. An 'Issue Credit' button is located in the top right corner.

Transaction ID	Credit Amount	Issue Date	Credit Card #
0123456789	\$21.00	04/15/2020	**** 0001
0123456789	\$21.00	04/15/2020	**** 0001

Clicking the *Issue Credit* button in the top right corner will display the Total Credit Amount available for that customer, along with the card number and expiration date for the credit card they have on file. Enter the Transfer Amount, then click *Confirm Credit Transfer*.

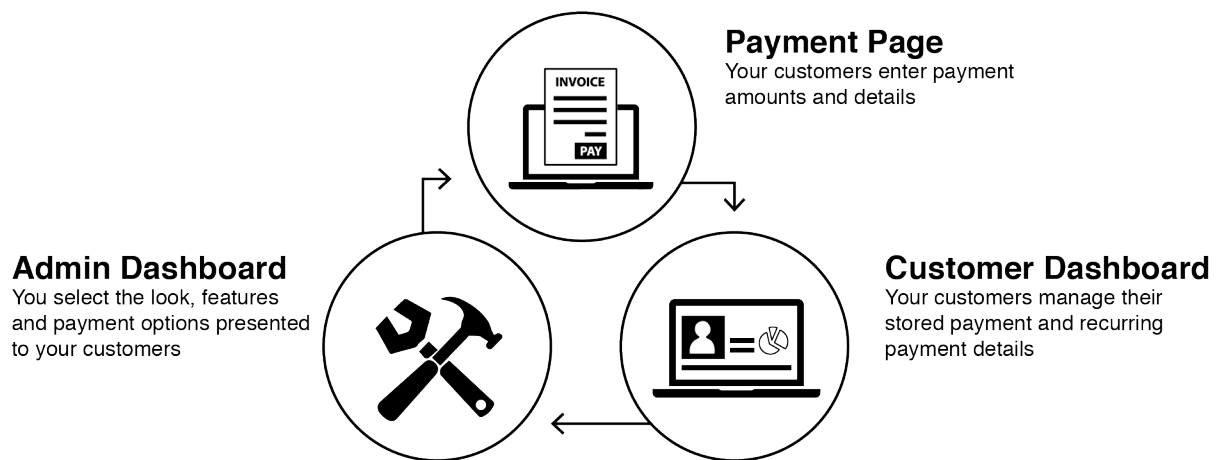


Once confirmed, a notification will display stating that the transaction was submitted successfully.

Hosted Payments

Hosted Payments, using MerchantE's secure payment server, allows your customers to easily pay electronically sent invoices. Once on our secure payment page, the cardholder types their payment details, and they will receive a confirmation email after the payment is submitted and verified.

This section of the guide will provide some information you may need to set up and use Hosted Payments with ME Invoice. The Hosted Payments product has three main components: Payment Page, Customer Dashboard, and Admin Dashboard.



Admin Dashboard

The Administration dashboard is the admin section of the hosted payment page. It enables you to configure payment options, customize the payment page, view transaction history, and handle minor exception processing such as issuing refunds, unlock accounts, and more. You can access the merchant dashboard by visiting here:

<https://hostedpayments.merchante.com/hpp/admin/sign-in>

Settings and Configurations

Important: Please ensure that the **Recurring Payments** toggle switch is turned **off**. ME Invoice manages all recurring invoices/payments.

Also, if you want your customers to utilize the **AutoPay** feature via ME Invoice, you must turn this toggle switch **on** in Hosted Payments.

User Management

On the **User Management** tab of the merchant dashboard, you have the ability to perform some basic troubleshooting on your users' accounts as well as see the activation status of users registered to your Hosted Payments page. Users can be in one of three states:

Active – Customer has completed registration for HP

Pending – Customer has begun the registration process but has not confirmed via email

Inactive – Customer has not logged into HP for a long period of time

The screenshot shows the 'Hosted Payments Page' with a navigation bar containing 'Transaction History', 'HPP Customization', 'Settings & Configuration', and 'User Management'. Below the navigation bar, there is a search section with an 'Email Address' input field containing 'jenscooner@gmail.com', a 'Search' button, and a 'Clear' button. Below the search section is a table with the following data:

Name	Email	Date added	Status	Actions
Jens Cooner	jenscooner@gmail.com	02-19-2021	Pending	

Customers that have not been actively using HP for a while and have become inactive can be reactivated by you simply click on their record in the **Actions** column. From there, you can proceed with the reactivation process.

Payment Page

MerchantE’s Hosted Payments will guide your customers through the checkout process to ensure their experience is as simple as possible. When your customer is redirected to your payment page, your customer will have the option to checkout as a guest, create a payment account, or he/she can log in to make a payment. This experience has been designed to be mobile responsive to accommodate a wide variety of devices that a user could potentially be using for checkout.

The checkout experience between guest checkout and a payment account holder checkout is slightly different. Customers “Checkout as Guest” have a limited view of Hosted Payments. They will not have the ability to store the card for future use, set recurring payments or opt in to Text to Pay or Autopay. These features are only available for account holders. Additionally, an account holder gains access to the Customer Dashboard, which allows the account holder to manage their payments.

From the login page of the Payment Page, customers can sign in, check out as a guest, or create an account.

MARM

Sign In

Email Address
user@emailaddy.com

Password
Password

[Forgot password?](#)

Member Sign In

Guest Checkout

[Don't have an account? Sign Up!](#)

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Guest Checkout

When customers choose to check out as a guest, they will not be able to store their card for future payments nor will they have the ability to set recurring payments.

1. The customer clicks **Guest Checkout** from the Host Payments login page. The following page is displayed.

Discover/VISA/Mastercard/AMEX.

MERCHANT

\$500.00
Enter Amount

Add credit/debit card.

DISCOVER VISA MASTERCARD AMERICAN EXPRESS

Card Number
4111111111111111

Expiration MMYE
1122

CVV/CVC/CID
111

Continue to Billing Details >

UnionPay SecurePlus

MERCHANT

\$500.00
Enter Amount

Add credit/debit card.

DISCOVER VISA MASTERCARD UNIONPAY

VISA/Mastercard/AMEX/Discover

UnionPay

Card Number
6250946000000016

Expiration MMYE
1233

Country Code
+1-United State

Phone Number
4123698243

Continue to Billing Details >

2. The customer types the following payment information:
 - **Amount** of the payment
 - The card number
 - **Expiration date** in MMYE format
 - The **CVV/CVC/CID** for the card; or phone number for UnionPay SecurePlus enabled merchantsThe customer then clicks **Continue to Billing Details >** and the following screen is displayed.

MERCHANT eSOLUTIONS
Your Account

\$5.00
Amount

Add Billing Details

First Name: Last Name:

Email Address:

Street Address:

City: State:

Zip Code: Country:

[Continue To Checkout >](#)

3. The customer provides the following **billing details**:

- First and Last Name
- Email address
- Streets address
- City, State, ZIP code, and Country

The customer then clicks **Continue to Checkout >** and the following screen is displayed.

Traditional Payment Confirmation

MERCHANT eSOLUTIONS
Your Account

\$5.00
Total Amount

Confirm your payment

Payment Summary

Name	guest cc user
Payment Plan	One-Time Payment
Amount	\$5.00
Card Number	418908xxxxx1656

I'm not a robot

[Confirm Order >](#)

UnionPay SecurePlus

\$500.00
Total Amount

Confirm your payment

Payment Summary

Name	FName LName
Payment Plan	One-Time Payment
Amount	\$500.00
Card Number	xxxxxxxxxxxx0017
Time Zone	<input type="text" value="Choose a Timezone"/>
SMS	<input type="text" value="Enter SMS ex:123456"/> Resend SMS
CVV	<input type="text" value="Enter CVV ex:123"/>

[Confirm Order >](#)


* Please check your phone for a One-Time code to complete your China Unionpay Transaction.
SMS code is valid for only one attempt. If entered incorrectly, you will need to resend to receive a new code.

- The customer is able review the **Payment Summary** before submitting the payment. If a Customer has opted to check out with a UnionPay Card with a Merchant that has opted in to UnionPay SecurePlus, then this is where they would enter the SMS code that has been sent to their phone as well as at the CVV code if applicable. (**Only UnionPay credit cards have a CVV value**). The customer must successfully complete the reCAPTCHA challenge before the can click **Confirm Order >**.

They will then see the **Payment Confirmation** (next page):

Merchant Information	
Name	Your DBA
City & State	SPOKANE, WA
Zip Code	992122721
Phone Number	(509) 232-5651

Transaction Information	
Date & Time	23/04/20 17:31:48
Payment Plan	One-Time Payment
Amount	\$5.00
Currency Code	USD
Approval Code	T7340H

Card Information	
Card Number	 418908xxxxxx1656
Billing Address	123 street
Zip Code	12345

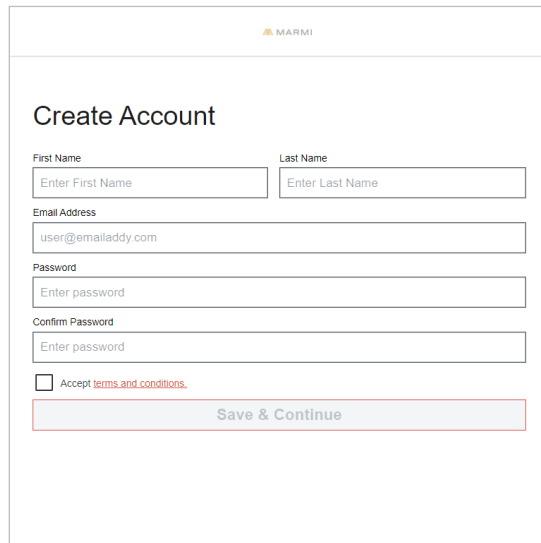
[Exit](#)

- The customer is able to review the confirmation that the payment has been successfully submitted. This screen specifies where the email invoice has been sent. Customers can click **Exit** once they are done reviewing this page.

Creating an Account

Customers that create an account have the ability to log in on subsequent payments, add stored card information, as well as opt in to Text to Pay or Autopay.

1. From the Hosted Payments sign in page, the customer clicks **Sign Up!** The **Create Account** screen is displayed.



The screenshot shows a web form titled "Create Account" with the MARM logo at the top. The form contains the following fields and elements:

- First Name**: Input field with placeholder text "Enter First Name".
- Last Name**: Input field with placeholder text "Enter Last Name".
- Email Address**: Input field with placeholder text "user@emailaddy.com".
- Password**: Input field with placeholder text "Enter password".
- Confirm Password**: Input field with placeholder text "Enter password".
- Accept terms and conditions**: A checkbox followed by the text "Accept terms and conditions".
- Save & Continue**: A button at the bottom of the form.

2. On the **Create Account** screen, the customer must then:
 - Type their **First** and **Last Name**.
 - Type their Email address.
 - Type their **Password**.
 - Confirm their **Password**.
 - Click the check box to Accept terms and conditions.
 - Click the **Save & Continue** button.The following screen is displayed.

MARM

Security Questions

Choose your security questions and provide your answers in the form below

Question

Answer

Question

Answer

Question

Answer

Register

- The customer then selects three **security questions** and provides the **answers** for future use in case they forget their password. They must select three different security questions. After selecting the questions, the customer clicks **Register** and the following confirmation screen is displayed:

MARM

Check Your Email!

You have been registered! Please check your email to complete account verification. You can also proceed with your checkout by clicking the button below.

Continue Checkout >

- A confirmation email will be sent to the email address that the customer used for registration. The customer has two options available:
 - The customer can click the unique **Verify My Email** link within the confirmation email to verify their account.
 - The customer can click the **Continue Checkout** button to go the payment information screens.

5. If the customer has opted to continue submitting their payment, the customer types the amount to be paid and selects **Credit/Debit Card** since there is no card on file. The customer clicks **Continue >** and the following screen is displayed.

Discover/VISA/Mastercard/AMEX

Twenty & Oak

\$225.00
Amount

Add credit/debit card.

Card Number

Expiration MMY CVC/CVC/CID

Save card for future use

Continue >

UnionPay SecurePlus

MERCHANT

\$500.00
Enter Amount

Add credit/debit card.

VISA/Mastercard/AMEX/Discover

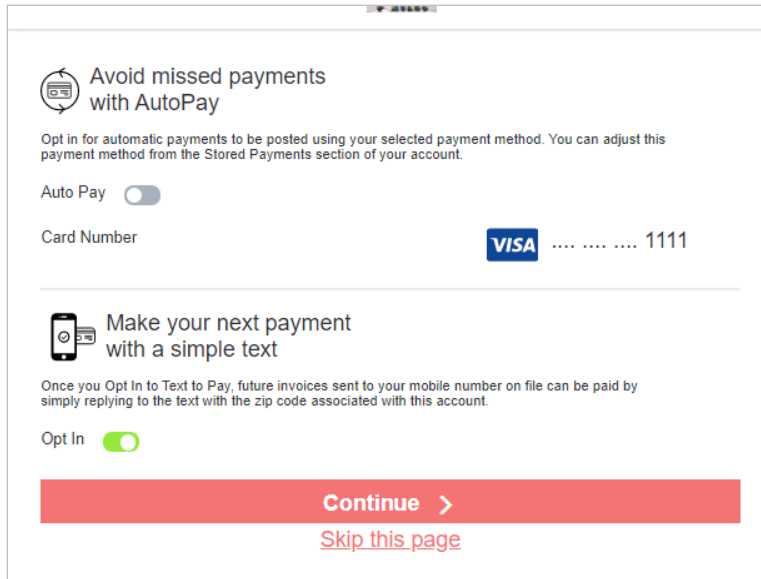
UnionPay

Card Number

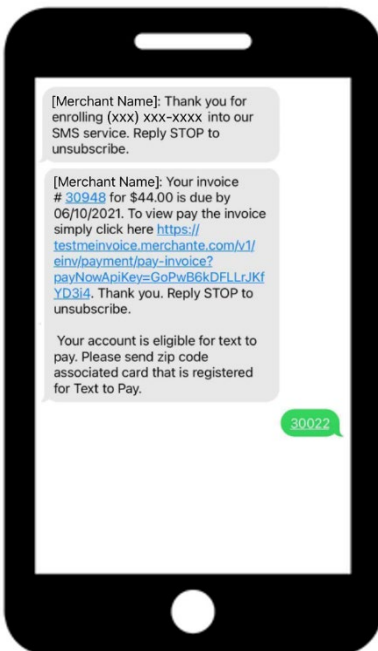
Expiration MMY Country Code Phone Number

Continue to Billing Details >

6. The customer types the following payment information:
- **Amount** of the payment
 - The card number
 - **Expiration date** in MMY format
 - The **CVV/CVC/CID** for the card (or phone number for UnionPay SecurePlus).
 - If using UnionPay SecurePlus, the customer then clicks **Continue to Billing Details >** and the Billing Details screen will display.
 - If using one of the other card brands, the customer then clicks **Continue >** and the following screen is displayed.



- The customer can choose to Opt In to Text to Pay or Autopay, or to skip this step altogether. Of these two payment options, they can only opt in to *one* of them. If a customer chooses **Autopay** for a qualifying recurring or subscription invoice, they will be billed on the due date at each of the specified intervals using the card number on file.



If a customer chooses **Text to Pay**, they will first receive a text message to confirm their mobile number. Once confirmed, all future invoices will trigger a text message to be sent to the customer's phone. The customer will be asked to type in the ZIP code of card on file. This initiates the transaction using the card they previously saved to their Hosted Payments account. They will then receive a thank you text message confirming that the payment has been processed.

- Once the customer selects an option and clicks **Continue >** or chooses **Skip to Next Step**, the following screen is displayed.

8. The customer provides the following **billing details**:

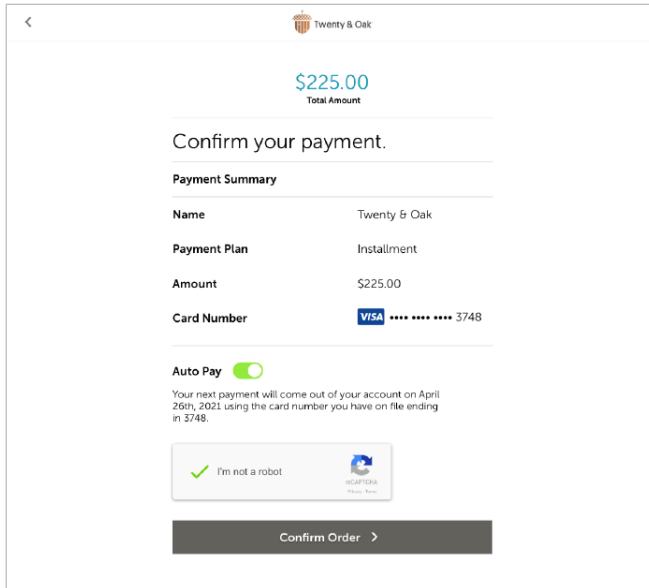
- First and Last Name
- Email address
- Streets address
- City, State, ZIP code, and Country

The customer then clicks **Continue to Checkout >** and the following screen is displayed (next page).

Traditional Payment Confirmation


UnionPay SecurePlus


- If the customer previously opted in to **Auto Pay**, the following screen will be displayed.



9. The customer is able review the **Payment Summary** before submitting the payment. If a Customer has opted to check out with a UnionPay Card with a Merchant that has opted in to UnionPay SecurePlus, then this is where they would enter the SMS code that has been sent to their phone as well as at the CVV code if applicable. (**Only UnionPay credit cards have a CVV value**). The customer must successfully complete the reCAPTCHA challenge before the can click **Confirm Order >**.

They will then see the **Payment Confirmation** (next page):

MERCHANT SOLUTIONS a QBE company Your Account 



Payment Confirmation

Confirmation #5002. Thanks for shopping with us.
An email invoice has been sent to testuser@g.com.


Merchant Information

Name	Your DBA
City & State	SPOKANE, WA
Zip Code	992122721
Phone Number	(509) 232-5651

Transaction Information

Date & Time	23/04/20 17:31:48
Payment Plan	One-Time Payment
Amount	\$5.00
Currency Code	USD
Approval Code	T7340H

Card Information

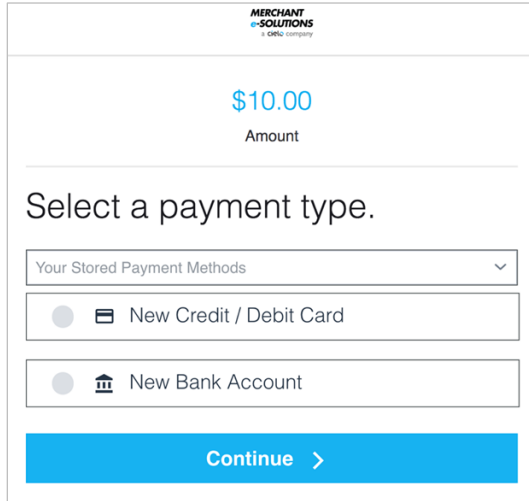
Card Number	 418908xxxxx1656
Billing Address	123 street
Zip Code	12345

[Exit](#)

10. The customer is able to review the confirmation that the payment has been successfully submitted. This screen specifies where the email invoice has been sent. Customers can click **Exit** once they are done reviewing this page.

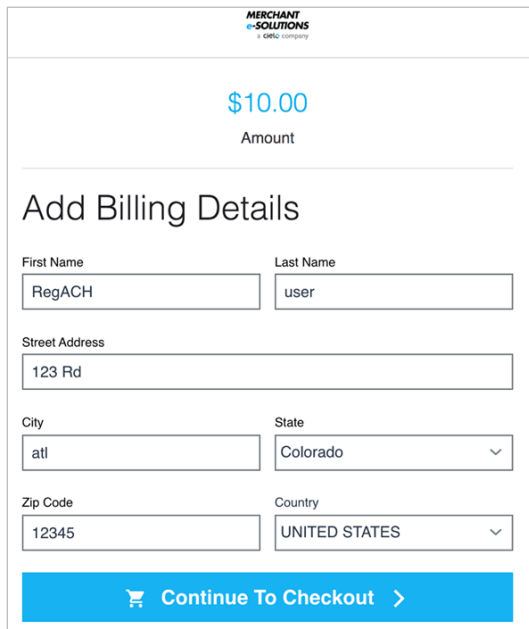
Account Holder Adding an ACH Account

On the Hosted Payments sign in page, the customer types their **Email Address** and **Password**. The customer clicks **Member Sign In** and the following page is displayed.



The screenshot shows a payment screen with the Merchant e-Solutions logo at the top. Below the logo, the amount "\$10.00" is displayed in blue, with "Amount" written below it. The main heading is "Select a payment type." Below this heading is a dropdown menu labeled "Your Stored Payment Methods" with a downward arrow. There are two radio button options: "New Credit / Debit Card" with a card icon, and "New Bank Account" with a bank icon. At the bottom is a blue button labeled "Continue >".

11. The customer types the amount to be paid and selects **New Bank Account**. The customer clicks **Continue >** and the **Add Billing Details** screen is displayed.



The screenshot shows the "Add Billing Details" screen. At the top, the Merchant e-Solutions logo is visible. Below it, the amount "\$10.00" is displayed in blue, with "Amount" written below it. The main heading is "Add Billing Details". Below the heading are several input fields: "First Name" with the value "RegACH", "Last Name" with the value "user", "Street Address" with the value "123 Rd", "City" with the value "atl", "State" with a dropdown menu showing "Colorado", "Zip Code" with the value "12345", and "Country" with a dropdown menu showing "UNITED STATES". At the bottom is a blue button labeled "Continue To Checkout >" with a shopping cart icon.

12. The customer provides the following information:

- First and Last Name
- Street Address
- City, State, ZIP code, and Country

The customer then clicks **Continue to Checkout** > and the following screen is displayed.

MERCHANT eSOLUTIONS
Amount: \$10.00

Add bank account

Account Type: Personal Checking

Routing Number: 011000028

Account Number: 1111111111111111

Confirm Account Number: 1111111111111111

Save info for future use

[Continue To Billing Details >](#)

13. The customer:

- Selects the **account type** from the drop-down list.
- Types the routing number.
- Types the account number.
- Confirms the account number by typing it again.
- Clicks **Save info for future use** if they wish to save their ACH information to their account.

The customer then clicks **Continue to Billing Details** and the following screen is displayed.


MERCHANT eSOLUTIONS
A CIBC COMPANY

\$10.00
Total Amount

Confirm your payment

Payment Summary

Name	RegACH user
Payment Plan	One-Time Payment
Amount	\$10.00
Routing Number	xxxxx0028
Account Number	xxxxxxxxxxxx1111

I'm not a robot 
reCAPTCHA
Privacy - Terms

Confirm Order >

- The customer is able review the **Payment Summary** before submitting the payment. The customer must successfully complete the reCAPTCHA challenge before the can click **Confirm Order >**. They will then see the **Payment Confirmation** page.
- The customer is able to review the confirmation that the payment has been successfully submitted. This screen specifies where the email invoice has been sent. Customers can click **Exit** once they are done reviewing this page.

Account Holder Checkout

Subsequent visits to the Host Payment page allow Account Holders to quickly submit payments.

- On the Hosted Payments sign in page, the customer types their **Email Address** and **Password**. The customer clicks **Member Sign In** and the following page is displayed.

17. The customer types the amount they wish to pay and selects their desired payment method from the drop-down list. The customer clicks **Continue >** and the following screen is displayed.

18. The customer is able review the **Payment Summary** before submitting the payment. The customer must successfully complete the reCAPTCHA challenge before the can click **Confirm Order >**.

They will then see the **Payment Confirmation** page:

MERCHANT SOLUTIONS
Your Account

Payment Confirmation

Confirmation #5002. Thanks for shopping with us.
An email invoice has been sent to testuser@g.com.

Merchant Information

Name	Your DBA
City & State	SPOKANE, WA
Zip Code	992122721
Phone Number	(509) 232-5651

Transaction Information

Date & Time	23/04/20 17:31:48
Payment Plan	One-Time Payment
Amount	\$5.00
Currency Code	USD
Approval Code	T7340H

Card Information

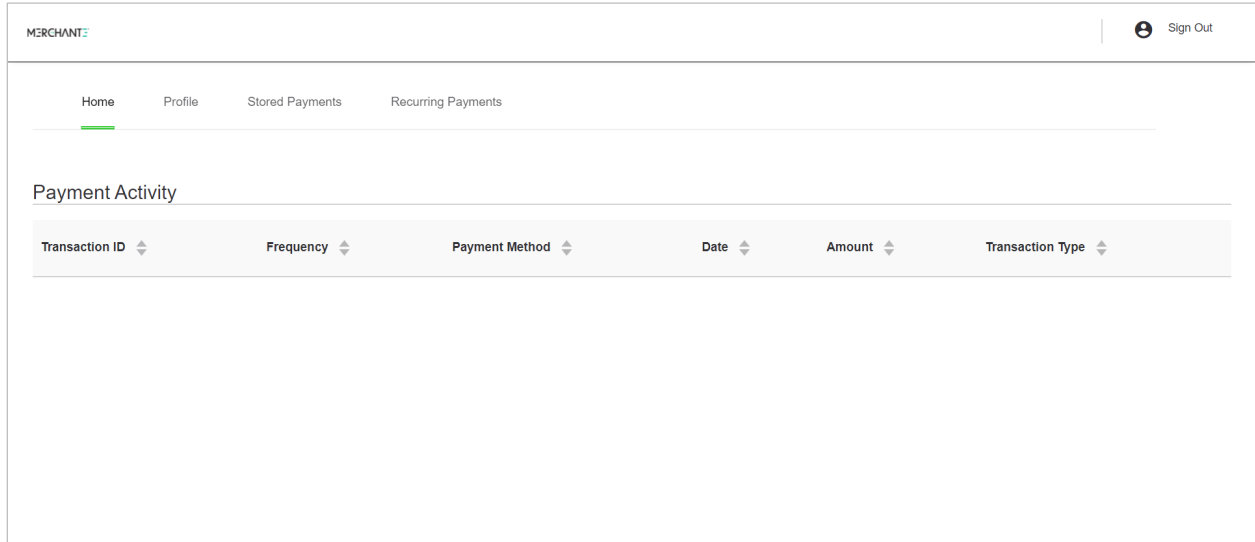
Card Number	418908xxxxxx1656
Billing Address	123 street
Zip Code	12345

[Exit](#)

19. The customer is able to review the confirmation that the payment has been successfully submitted. This screen specifies where the email invoice has been sent. Customers can click **Exit** once they are done reviewing this page.

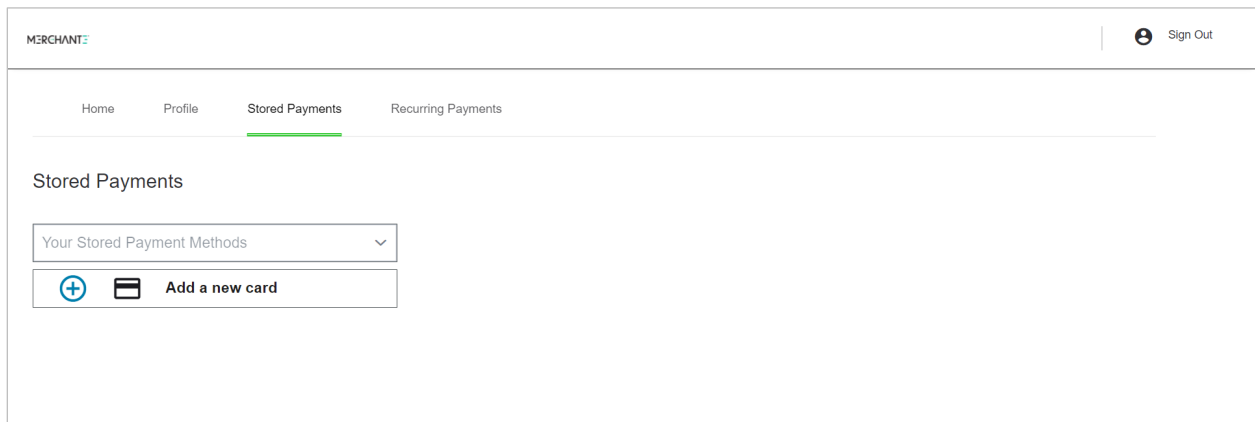
Customer Dashboard

The **Customer Dashboard** is the consumer section of the Hosted Payment page. It allows your consumers to view their payment history, manage their stored payment options, manage recurring payment options and more.



Stored Payments

The Stored Payments tab enables your customers to manage their stored payment options. Your customers will have the ability to view their existing stored payment options, delete their existing stored payment options, or add new store payment options.



Existing Stored Payment Option

A customer can select an existing stored payment option by selecting an option from the drop-down menu.


When an item is selected from the drop-down list, the webpage will display the payment details and give the customer the option to remove the card.

If the customer clicks the Remove Card button, a warning message will appear.

If the customer clicks the Remove Card button, and the card is linked with an active recurring payment plan, a warning will appear advising the customer that the payment method is tied to an active payment plan and it cannot be removed.

If the customer still wants to delete the payment option, they will need to modify their payment method from their active recurring payment first.

Stored Payments

 ... 6258

Card Information

Name on Card

Card Number Expiration MMY

Street Address

City State

Zip Code Country

Add New Stored Payment Options

A user can add a new stored payment in the customer dashboard. When the user clicks Add a New Card or Add a New Bank Account button, the webpage will display the necessary fields for the user to enter their payment information. When the user clicks Save, Hosted Payments will validate the card information. If the validation is successful, the payment information will be available to use using the customer signs in for checkout.

Example of the Card and Bank Information Fields:

Card Information		Bank Information	
Name on Card	Card Number	Account Type	Routing Number
<input type="text"/>	<input type="text"/>	Checking	00000000
Expiration MMY	CVV/CVC/CID	Account Number	Confirm Account Number
<input type="text"/>	<input type="text"/>	00000000	00000000
Street Address		Add Bank Account	
<input type="text"/>		<input type="button" value="Cancel"/>	
City	State		
<input type="text"/>	<input type="text"/>		
Zip	Country		
<input type="text"/>	<input type="text"/>		
Add Card		<input type="button" value="Cancel"/>	

Example of a UnionPay Card Information Fields:

Card Information	
<input type="radio"/> VISA/Mastercard/AMEX/Discover	
<input checked="" type="radio"/> China UnionPay	
Name on Card *	Card Number *
<input type="text"/>	<input type="text"/>
Expiration MMY *	Country Code *
<input type="text"/>	Country Code <input type="text"/>
Phone Number *	
<input type="text"/>	
Street Address *	
645 Street Ave	
City *	State
City <input type="text"/>	State <input type="text"/>
Zip Code *	Country
00000	Choose a Country <input type="text"/>
Add Card	Cancel

Note (UnionPay SecurePlus Enabled Merchants): UnionPay cards that are stored here, when the customer selects the stored UnionPay card from the Stored Payments drop-down at time of checkout, a valid SMS code will be sent to the phone number entered to complete the SecurePlus transaction, if authenticated.

Profile

The profile tab will allow your customer to modify their account settings. They can change their password and update security questions.

Change the password

To change the password, the customer needs to enter their current password, new password, and re-enter their new password.

Change Password

Current Password

New Password

Confirm New Password

The password must have a minimum of 7 characters and at least 1 number. When the information is entered, click the save changes button at the bottom of the screen.

Update Security Questions

To change the security questions or the answers to a security question, the customer can scroll down to the security question section of the Profile tab.

Security Question

Enabling this will provide an extra layer of security for your account and allow us to verify your identity if you need to reset your password.

Question 01

What is your favorite childhood movie? ▼

Answer 01

.....

Question 02

What is your favorite restaurant? ▼

Answer 02

.....

Question 03

Who is your favorite Hollywood celebrity? ▼

Answer 03

.....

Glossary

- **Alpha (A):** Refers to the type of Latin and Arabic characters representing the letters A - Z (both uppercase and lowercase).
- **Alphanumeric (AN):** Refers to the type of Latin and Arabic characters representing the numbers 0 - 9, the letters A - Z (both uppercase and lowercase), and some common symbols such as @ # * and &.
- **Alternate Tax Rate:** Tax rate that applies to taxable supply of goods and services sold. An example may be this may be special local or county sales taxes.
- **Comma-Separated Values File (.csv):** A text file that uses a comma (or other symbol e.g., ; or |) to separate values. Each line of the file is a data record, and each record contains one or more fields, all separated by the chosen delimiter. Often used to store and transfer customer profile information.
- **Daily Sales Outstanding (DSO):** A financial ratio that measures the efficiency of your collection process. It not only accounts for how quickly receivables are paid, but also the impact unpaid invoices have on your cash flow.
- **Installment Invoice:** This type of invoice divides up the total amount due into equal segments, and the customer is charged at a set frequency (e.g., monthly, annually, quarterly).
- **Item Description:** A short description of the product or service. Line-Item detail.
- **Merge Tags:** A segment of code that allows for insertion of personalized user data into email or SMS messages (also known as personalization fields, data tags, and substitution strings).
- **Month to Date (MTD):** The period of time beginning the first day of the current calendar month up to the current date.
- **Numeric (N):** Relating to characters representing the numbers 0 – 9.
- **One-Time Invoice:** An invoice that charges the customer for goods or services once and does not repeat.
- **Product Code:** Merchant-defined description code of the product or service being purchased. This could be an inventory, catalog, or UPC code based on how the merchant records their products or services. Line-Item detail.
- **Recurring Invoice:** This type of invoice collects payment from the customer at a set frequency and continues until the customer decides to cancel.
- **Subscription Invoice:** This type of invoice collects payment from the customer at a set frequency and continues until the customer decides to cancel.
- **Unit Cost:** The cost per unit of the product or service being billed to the customer. Line-Item detail.

- **Year to Date (YTD):** The period of time beginning the first day of the current calendar year (January 1st) up to the current date.

Appendix A - Hosted Payments

Admin Dashboard

Settings and Configurations

The Setting and Configuration tab allows you to set up allowable payment options and manage the URLs needed to make your payment page fully functional.

Configuration Options

Hosted Payments Page

Transaction History HPP Customization **Settings & Configuration** User Management

Custom Amount
TURN ON

Recurring Payments
TURN ON
 weekly
 biweekly
 monthly

Auto-Pay
TURN ON

Manage URLs
Payment Page URL

```
<form action="http://local.k8s.merchante.com/hpp/checkout/sign-in" method="post">  
<input name="payment_amount" value="TODO - fill in the Payment Amount"/>  
<input name="profile_id" value="TODO - fill in the Merchants_Profile.Id"/>
```


Recurring Payments


Important: Please ensure that the Recurring Payments toggle switch is turned **off**. ME Invoice manages all recurring invoices/payments.

Manage URLs

The Manage URLs section allows you to manage the various URLs needed to make your payment page fully functional.

Manage URLs

Payment Page URL 

Redirect URL 

Each transaction is listed with the Customer Name, Email Address, Transaction ID, Payment Method, Transaction Date, Transaction Type, Result, Transaction Amount, and **More** (a link) in the action column. You can sort any of these columns except for the email address. It is important to note here that sorting by Payment Method sorts by the entire card or account number, but the page only displays the last four digits for security purposes. When performing a searching on this value, the Admin will enter the last four digits of the card or account number. When you click on the More link, a drop-down menu will appear, displaying a range of actions you can select for that transaction:

Menu Option	Function
Resend Receipt	The receipt for the selected transaction will be sent to the email address entered during checkout.
Refund Payment	A refund for the selected transaction will be initiated.

Merchants Enabled with UnionPay Secure

There are two new transaction types:


Transaction Types	Function
Initialize	Performs the two-factor authentication to establish cardholder identity based upon verification of phone entered, corresponding with mobile phone number on file with card-brand.
Finalize	Authentication has been established and the authorization is being processed.

For merchants enabled with UnionPay SecurePlus, the actions are available on the Finalize transaction and not the Initialize transaction:

The screenshot shows the 'Transaction History' page with the following search filters: Transaction ID (1234567...), Start Date (02/18/2021), End Date (02/18/2021), Card/Account Number (4567), and Email Address (bob@disney.com). The table below shows two transactions:

Customer Name	Email	Transaction ID	Payment Method	Date	Type	Result	Amount	Actions
LName FName	needsdefrauds@mailinator.com	61a54945648340329832084c36c0ce4f	UnionPay ...0017	02/18/2021	Finalize	Approved	\$500.00	...
LName FName	needsdefrauds@mailinator.com	aaba4f73d5ca47b3a52ba24ae67fa47c	UnionPay ...0017	02/18/2021	Initialize	Approved		<ul style="list-style-type: none"> Refund Resend Email Receipt

Any recurring plans set up with UnionPay SecurePlus will appear slightly different than the other card brands. For the initial transaction of a recurring plan through UnionPay SecurePlus you will see the following transaction type **Finalize Recurring**:

LName FName	needsdefrauds@mailinator.com	61a54945648340329832084c36c0ce4f	 ...0017	02/18/2021	Finalize Recurring	Approved	\$500.00	...
-------------	------------------------------	----------------------------------	---	------------	--------------------	----------	----------	-----

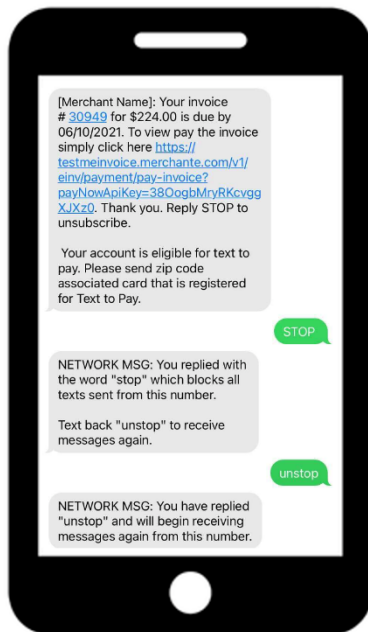
All the subsequent transactions as part of this UnionPay SecurePlus recurring plan will show up as **Recurring**.

Appendix B

SMS Opt Out

Opt-out mechanisms facilitate customer choice to terminate messaging communications, regardless of whether customers have consented to receive the message. Message Senders (Merchants) should acknowledge and respect customers' opt-out requests consistent with the following guidelines:

- Customers can opt-out of receiving Messages at any time.
- Message Senders should support multiple mechanisms of opt-out, including phone call, email, or text.
- MerchantE enables the customer to opt out via text through our SMS solution. Message Senders are responsible for phone call or email opt out requests.
- Message Senders should acknowledge and honor all customer opt-out requests by sending one final opt-out confirmation message per campaign to notify the customer that they have opted-out successfully. No further messages should be sent following the confirmation message.



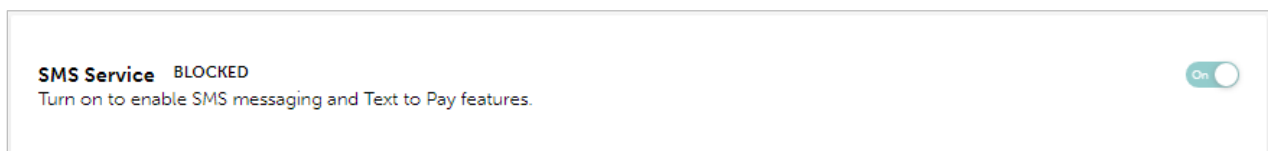
MerchantE's SMS solution includes wording in the message stating how and what words affect an opt-out. Standardized "STOP" wording should be used for opt-out instructions.

How to Opt Out for Email/Phone Requests

Customers have the option to opt out via text message at any point after opting in. From time to time, you may have a customer that is unaware of, or chooses not to use, this method. When you are notified via email or phone that a customer wishes to opt out, navigate to their **Customer Profile** (Customer Activity > Customer ID link > Profile Avatar link).

Near the top of the page, you will see a tile titled **SMS Service**, and a status of Active. Click the *toggle button* on the right side of that tile to disable SMS messaging and Text to Pay features.

Once you do so, a confirmation banner will display in the top right corner of the screen, and the tile will now show a status of Blocked.



Appendix C

Field Data Definitions

Create New Customer > Customer Profile		
Mailing Address		
Field Name	Character Limit	Character Type*
Customer ID	16	AN
First Name	24	A
MI	24	A
Last Name	24	A
Business Name	24	AN
Email Address	50	AN
Mobile Phone	10	N
Business Phone	10	N
City	24	A
Zip	10	N
Shipping Address		
Field Name	Character Limit	Character Type*
Shipping Address	50	AN
Apt/Suite	50	AN
City	24	A
Zip	10	N

Invoice Creator > Order Details		
Field Name	Character Limit	Character Type*
Product Code	12	AN
Description	27	AN
Discount	10	N
Unit Cost	10	N
Quantity	10	N
Duty Amount	10	N
Shipping Amount	10	N

*See Glossary