



Quick Reference Guide



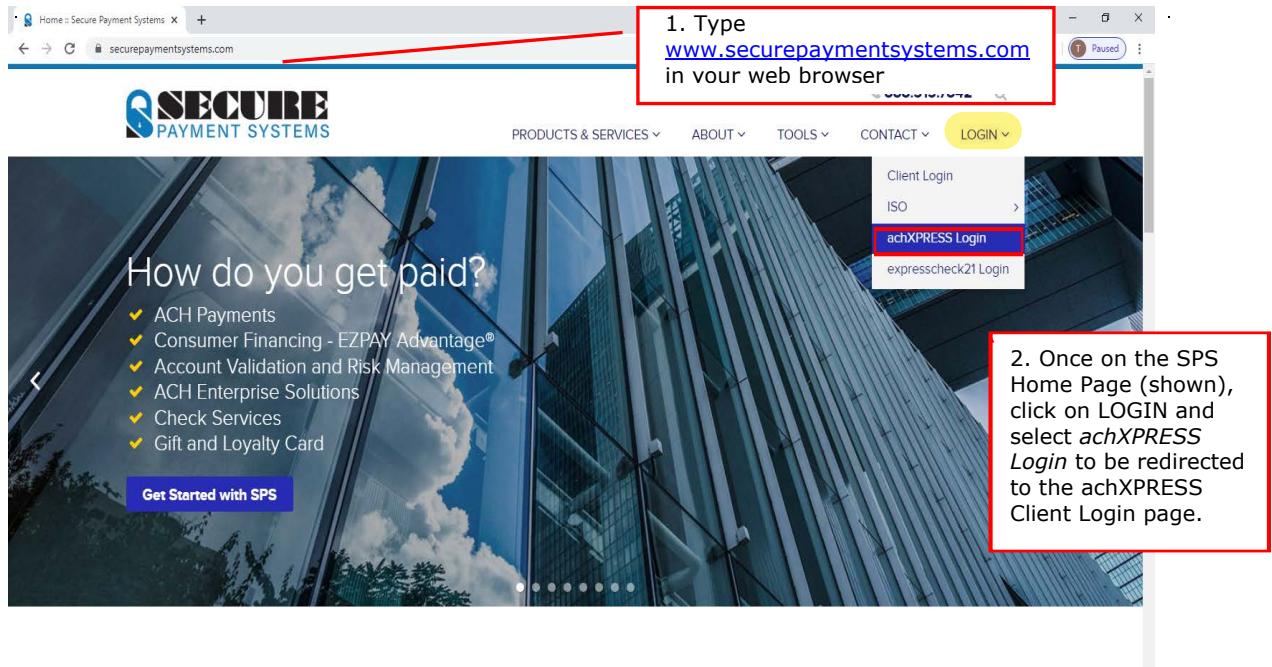
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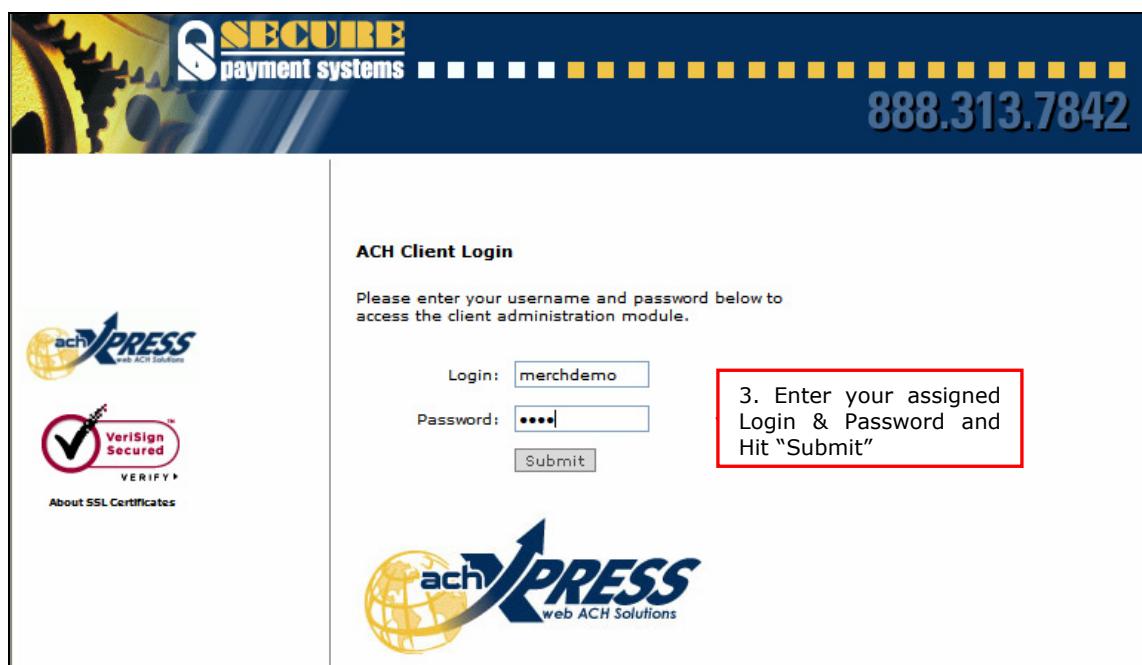
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GETTING STARTED



- You will be directed to the achXPRESS login page as shown below:



HOME PAGE

Once logged in, you will see your achXPRESS home page:

The screenshot shows the achXPRESS Home Page with various sections highlighted by red boxes:

- Top Navigation:** HOME, VIRTUAL TERMINAL, RECURRING, REPORTING, CUSTOMER SERVICE, SUPPORT, ADMIN, Help, and Online Manual.
- Left Column:** ABC Company - Joe Doe. Includes Transaction Stats (Customers: 24, One Time Debits: 0, Recurring Debits: 17, One Time Credits: 1, Recurring Credits: 0), Misc (Affiliates: 0, Affiliate Transactions: \$0.00), and Customer Service Issues (0 Unresolved, 0 Resolved).
- Right Column:** New Transactions This Week (listing dates from 3/21/2004 to 3/27/2004 with 0 transactions each) and Total Transactions (Num: 0 | Average Per Day: 0). Below it is Responses This Week (listing dates from 3/21/2004 to 3/27/2004 with 0 responses each) and Total Responses (Num: 0 | Average Per Day: 0). At the bottom is Last 5 Transactions (listing 5 entries: Snow White, Jack Sprat, Raj Singh, Rani Mudhar, Sue Faion, all debit transactions on 01/27/2004).
- Bottom Left:** A red box contains the text: "Click these links to navigate to other pages".
- Bottom Right:** A red box contains the text: "Click this button for online manual". Another red box contains the text: "Click this button to log out of the system".
- Bottom Center:** A red box contains the text: "This page provides a snapshot of recent transaction stats, affiliates or sub-accounts info, transaction logs, and activity meters. It also allows you to view & manage consumer issues".
- Bottom Left:** A red box contains the text: "Upload your transactions file to achXPRESS".
- Bottom Right:** A red box contains the text: "Upload Transactions" with a "Upload Transactions File" button.

VIRTUAL TERMINAL PAGE

The Virtual Terminal page is where you can add, look-up and change consumer data. Consumer data also includes transaction type and consumer's bank & billing information. The screenshot below shows the upper half of the Virtual Terminal page:

The screenshot shows the achXPRESS Virtual Terminal Page with various sections highlighted by red boxes:

- Top Navigation:** HOME, VIRTUAL TERMINAL (highlighted), RECURRING, REPORTING, CUSTOMER SERVICE, SUPPORT, ADMIN, Help, and Switch Account.
- Logo:** achXPRESS web ACH Solutions.
- Customer Account Information:** Select Existing Customer: Choose Customer (Account No. in brackets) dropdown, Populate Fields button. A red box highlights the dropdown menu with the text: "You can select an existing client from the drop down menu".
- Secure Payment Systems:** Transaction Type: Debit (radio button selected), Credit. Account Type: Select Type dropdown. ABA/Routing#: 123456789. Accounts#: 123456789. Verification#: 123456789. Affiliate ID: 123456789. Invoice#: 123456789. Amount: 10.24. Initial Process Date: 01/27/2006. Expiration Date: 01/27/2006. To the right is a sample check image with fields labeled: YOUR NAME, Pay to the Order of, YourBank, For, ABA or Bank Routing Number, Bank Account Number, and Check Number.
- Bottom:** A red box contains the text: "Access your other achXPRESS accounts by clicking here" with a "Switch Account" button.
- Bottom Left:** A red box contains the text: "Choose type of transaction & enter consumer's bank information (sample check above) and dollar amount to be debited or credited. For recurring transactions, enter initial process date and expiration date (if applicable). Please ensure the name matches the checking account information."

The screenshot below shows the lower half of the Virtual Terminal page:

Consumer Information:

- Merchant Customer ID: [Input Field] * (Enter unique customer ID here.)
- First Name: [Input Field] * (If company, insert complete name here.)
- Last Name: [Input Field]
- Address Line1: [Input Field]
- Address Line2: [Input Field]
- City: [Input Field]
- State: Select State [Dropdown]
- Country: Select Country [Dropdown]
- Zip/Postal Code: [Input Field]
- Phone Number: [Input Field]
- Reference: [Input Field]
- Memo: [Text Area]

Billing Information:

- Billing Schedule: Select Schedule [Dropdown]
- Automatic Authorization: [checkbox] (you will not need to authorize transaction through banking/recurring module)

Transaction Register for this Session (OXDTTT5JUFEHOFH):

Transaction ID	Time	Amount	Name	Account Type	Register
✓ 874	12:32:02 PM	\$50.00	Scooby Doo	Checking	Debit

RECURRING PAGE

ACH Recurring Administration

Action Key:

- Skip Transaction Once
- Void This Series
- Authorize Transaction
- Hold Transaction

Transactions Summary:

UnAuthorized Transactions		Authorized Transactions	
Debits \$	Debits	Debits \$	Debits
\$500.00	1	\$21.25	8
\$0.00	0	\$13.50	5

Action Buttons:

- Show Authorized Only
- Show Non-Authorized Only
- Show Both

Transaction List:

Transaction ID	Process Date	Name	Inst.#	Account	Amount
1139	12/1/2006	USA - Bush, George	123345567	12378945600	\$1.00

Notes:

All consumer recurring transactions, which were not set for automatic authorization, will appear on this page. A next recurring transaction for a consumer will be generated at 12:01 a.m. the day after the previous transaction process date. All recurring transactions appearing here on the Recurring page require your authorization prior to being sent for processing.

REPORTING PAGE

HOME VIRTUAL TERMINAL RECURRING **REPORTING** CUSTOMER SERVICE SUPPORT ADMIN 🔍 🎯

Transaction Report
Update August, 2006: Selection filters (Approvals, Declines, Chargebacks, Voids, Recurring & Pending) added to generate very fine-tuned reports. This is the "all-inclusive, multi-purpose" first stop when requiring past, present and future Transaction Data.
Details:
The Transaction Report details all transactions entered into the database for current and future processing. Data contained on the Transaction Report will include items already cleared by bank and their associated bank response, in addition to those that have not been sent for processing and are waiting in queue.

Response Report
The Response Report blocks out all future transactions and instead lists those that have been processed and received a corresponding bank response. Clients have the ability to develop reports using different response filters, and various date ranges.

Representment Report
Use this Report to view automatic Representments for Rejected Transactions.

Response Status Report - Fatal/Non Fatal
Use this Report to view the Final Status - Fatal or Non Fatal - for transactions that have been Returned.

This screen allows you to customize, view, print & export (to Excel) **4** detailed reports: Transaction Report, Response Report, Representment Report, and Response Status Report - Fatal/Non-Fatal. You can pull reports for past, present, and future debits, credits, voids, returns, and re-presentments. Advanced reporting allows for specific results and the ability to filter out unwanted data. Extremely helpful is the automatic and manual representment management tool and tracking report

CUSTOMER SERVICE PAGE

HOME VIRTUAL TERMINAL RECURRING REPORTING **CUSTOMER SERVICE** SUPPORT 🔍 🎯



AchXpress

Customer Search Utility

AchXpress

Use this tool to lookup information on your Customers and their transactions by entering one of the search criteria below.

Transaction ID

Search

On this screen you have the ability to query the system for your consumer's information based on any of these parameters: transaction id, consumer id, account number, first name, last name, phone, and invoice number. You can also track open and closed consumer service issues efficiently and view complete detailed transaction history for any consumer.

Customer Information									
Cust ID	DBA Name	First Name	Last Name	Phone	City	State	Account	Date Added	Status

SUPPORT PAGE



Click on support to open your default email application and send an email to technical support (achsupport@securepaymentsystems.com)

ADMIN PAGE



Client Administration Screen:

For security reasons, the Admin link is only visible to the Administrator. Clicking on the "Client Profile" link will allow the Administrator to perform updates to your user information. The Administrator can also grant tiered level access for multiple users and set automatic, single user and multiple user authorization options for high dollar transactions

You are logged in as the Administrator for this account. Please use the links below to manage this account.

[Modify CLIENT info](#) | [Modify existing users](#) | [Modify My Profile - Account Manager](#),
[Add new USER role](#) | [Add new SUPPORT role](#) | [Add new SUPER AUTHORIZER role](#)

LOG OUT & HELP



Click on this button to log out of achXPRESS. To log on again, you need to re-enter your assigned login and password

You can access the online web manual (pdf version) by clicking on this help button. It provides a more complete and comprehensive coverage of achXPRESS and its functionalities