

EZCare Online

Ecommerce User Guide

Connecting EZCare to your Merchant Account

EZCare Online
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How to Use this Guide – Please review before starting:

This guide is organized in the following way:

Step 1 – Gain an understanding of the overall process of HOW e-commerce works through EZCare Online.

Step 2 – Follow the Testing Instructions for your Safe Save Account.

Step 3 – Set up your chosen partner with EZCare Online and test your connection

Step 4 – Understand how to use e-commerce going forward.

After reviewing this guide, please also view the EZCare Online User Guide for more in depth descriptions on posting fees and payments and ensuring accurate revenue reporting.

Step 1 - How EZCare Online interfaces with your chosen Merchant Account and Gateway.



Watch the ecommerce Functions User Guide on our Website.

Charging credit cards and drafting bank accounts is easy when using EZCare Online alongside your Merchant Services Provider. EZCare Online stores the credit card/bank account information in your database and transmits all transactions to your processor.

From EZCare Online, you can click a button to initiate a single charge through your credit card processor or send a batch transaction of all families with a credit card or bank account on file. EZCare Online will record the payment transaction created by your processor on the family records in EZCare Online and will also update the account balance.

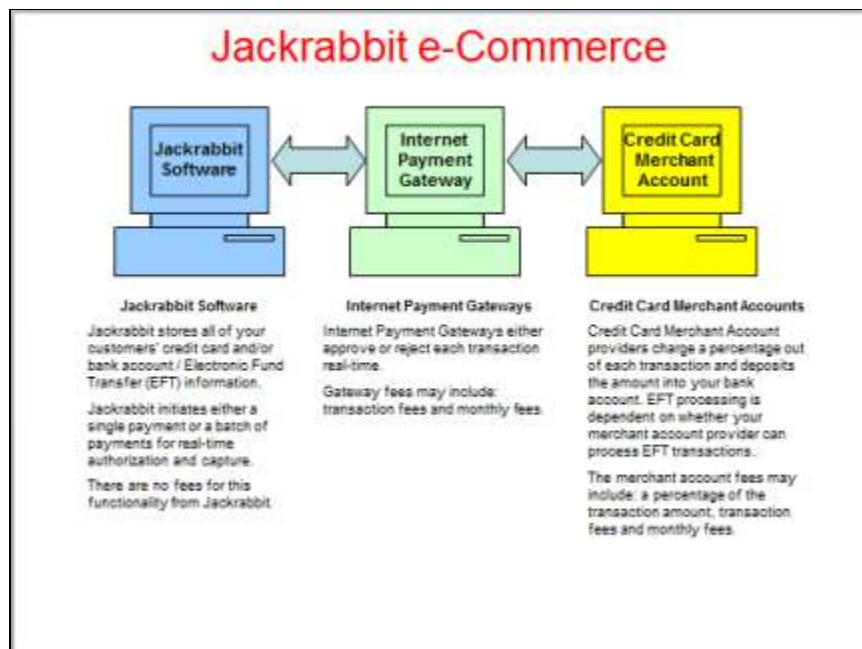


E-commerce is not available during the EZCare Online Free Trial period. If you wish to implement E-commerce and by-pass your Free Trial, fill out the BUY NOW form found on the EZCare Online website.

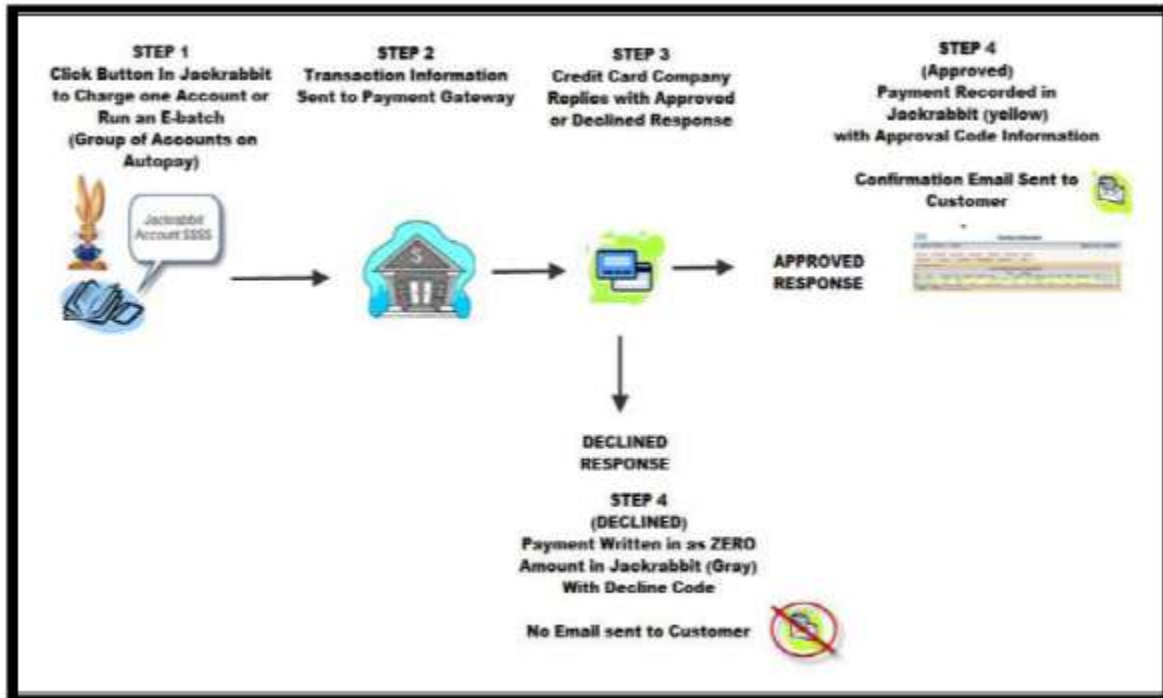


We adhere to all the security regulations regarding the handling of sensitive financial account information.

EZCare Online – E-Commerce Guide



How it Works:



1. Family Credit Card/Bank Account information is entered on the Family Billing Tab within your EZCare Online Database. EZCare Online maintains the family balance and transaction information within this Families account.
2. You initiate a charge to a family's Credit Card or Bank Account using Batch e-payments OR a single charge using the e-payment button. Either the full balance or specific transactions can be charged.
3. The transaction information is passed through the Gateway to your Merchant Account.
4. The Merchant account sends either a decline or approval code to the Gateway who in turn, sends it to EZCare Online.
5. EZCare Online records the transaction with the information received via the Gateway.
6. Both the Family contact and you the organization receive an email confirming the transaction.

Step 2 – Contact Safe Save

You must have a **Merchant account** (credit card processor) and a **Gateway Account** to process e-Commerce transactions with EZCare Online. If you are already accepting credit cards, then you already have a Merchant account.

Contact Information for Safe Save Payments

For a free comparative analysis of the discounted fees, you **MUST** speak to EZCare Online's contact at SAFE SAVE:



To Contact Safe-Save:

For a FREE – NO OBLIGATION rate quote, please contact:

Shane McMullen
Merchant Account Customer Service Specialist
Safe-Save Payments
Phone: 1-800-220-8611
Email: sales@safesave-payments.com

United Kingdom and Canadian users of EZCare Online Software

Safe Save is currently not set up to handle Canadian or UK credit card OR banking transactions. The only Merchant/Gateway compatible with EZCare Online for Canadian and UK clients is Safe Save Payments Inc. Please see their contact information below:

Safe-Save Payments – Preferred Vendor for Canadian and UK Accounts.



To Contact Safe-Save:

For a FREE – NO OBLIGATION rate quote, please contact:

Shane McMullen
Merchant Account Customer Service Specialist
Safe-Save Payments
Phone: 1-800-220-8611
Email: sales@safesave-payments.com

If you already have a Credit Card Merchant Account

If you have a credit card processor then you must still obtain: Safe Save Gateway. EZCare Online needs a gateway to “translate” information between your specific merchant and EZCare Online Software. A Gateway is like a “language interpreter”. Safe Save interfaces with most Merchant Accounts. Please contact Safe Save for details.

Merchants that are Not Compatible with EZCare Online

EZCare Online does NOT interface with Pay Pal.

If you want the Ability to Draft Bank Accounts with EZCare Online

Drafting Bank accounts requires a special application from your payment processor, please let your merchant know if you plan to draft bank accounts. If you have an older SAFE SAVE account that is not a SAFE SAVE DUAL account, you will need to create a NACHA file from within EZCare Online which can be uploaded to your bank.



Nacha Files are NOT recommended with EZCare Online as they cannot accurately reflect linked payments and accurate revenue reporting with our software.

Multiple Merchants and one EZCare Online Database

You have the ability to have multiple merchant accounts within one EZCare Online database. There are two important considerations before you decide to add an additional database.

- Revenue in EZCare Online is tracked by a FAMILIES location. Families are able to enroll in Classes at any location, but the money for enrollment is associated with the location found on the FAMILY page. This means you cannot bill based on a CLASSES location, but rather based on the location value assigned to the family
- Once a Family is associated with a Gateway/Merchant account they must continue to process with that Gateway/Merchant account. You cannot switch processors unless you delete and reenter credit card information for that family.
- You must use the same Gateway Processor for all accounts and each merchant account must have its own Gateway attached. You cannot have different Gateway companies.

Step 3 - Your Choice is made – Setting up your Merchant with EZCare Online

Because Safe Save is your chosen vendor, Safe Save will e-mail EZCare Online your Safe Save account User Id and password. Once support receives this information they will tie it into your EZCare Online Database.

Once your set up is complete, you will receive a letter with testing instructions. This letter provides TEST Credit Card numbers. (**If you use real credit card numbers, the credit card will be charged.**)

*For this test, use the fake credit card numbers/expiration dates given to you in the EZCare Online/Safe Save e-Commerce Testing email or use the Support button in EZCare Online to request the numbers. You only need to test each type (Visa, Amex, etc) of credit card number you are approved to accept.

Setting up a Family to test Credit Card Transactions



Action: From the Main Families Menu – Add Family

Create a test family in your database. See notation above. You can use a fake name for testing.

Add a **Contact** to the Family by selecting the **Add contact** button. This Contact must have billing contact = yes and must have an address entered. This can be a fake address. Save your information and go back to the Family Screen.

On the families **Billing Info** tab Enter:

Under the Credit Card field and enter the FAKE credit card numbers and expiration information provided to you by support.

Additionally you must enter: e-payment type, credit card type,

Save your changes!

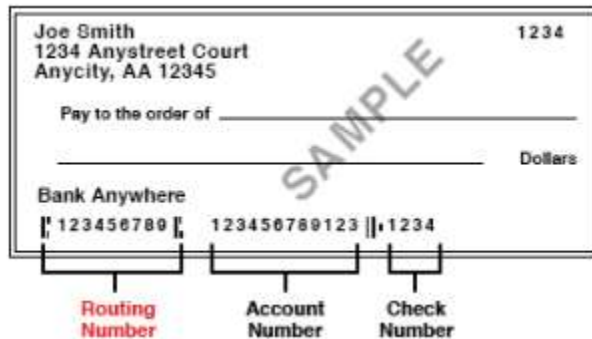
Testing Bank drafts/e-Checks

These types of transactions cannot be tested because they are not processed in “real” time. Bank account transactions in EZCare Online will always be APPROVED providing the bank account information entered is accurate. Bank account transactions are sent to the Banking institution and it takes several days for these funds to actually process. If a check is returned (for example: NSF) you will receive notification from your merchant that money was not honored.

Bank account information is entered below the credit card information on the FAMILY – BILLING INFO TAB.

For e-Check (bank draft) Families

- e-Payment field = Bank Account. (REQUIRED)
- Bank Name, Routing # = , Account # = . (REQUIRED)
- Bank Account Type = checking. (REQUIRED)
- Account Name (this is the name on the account). (REQUIRED)
- Billing Address and Name - Display only. This is pre-filled from the Billing Contact record. (REQUIRED)
- Save Changes.



Testing your Connection once your families are set up

Charging a SINGLE credit Card Transaction



Action -> From the test FAMILY PAGE- select the POST FEE button and then you will select the PAYMENT button



Watch the Entering a Payment Video on our website



You only need to test each type (Visa, Amex, etc) of credit card number you are approved to accept.

Post a FEE to your family account via the POST FEE button (Use a small amount such as .10 cents). Do Not Use the Payment Field on this page.

Select the "Payment" button on your family's page. The Payment Transaction Entry screen will display showing the unpaid fees, family information and balance.

Select the "e-Payment and Save" button. A small Post e-Payment window will pop up showing your name, credit card information and amount to be charged.

Don't get confused on the Payment Trans Entry screen. The "e-Payment & Save Changes" button initiates a charge to a single family's credit card. The "Save Changes" button simply records a payment transaction on the family record in EZCare Online which indicates that a payment was made.

Select "Submit e-Payment" button to initiate the charge to your card.

While still on the Family page, select the Families Transaction Tab to view the transaction. **Important:** If the test is SUCCESSFUL, you will receive ONE of the following decline responses outlined in your testing letter. This is because you are using fake credit card numbers.

If you receive any response other than the ones outlined in your letter, use the Support button in EZCare Online to send in an email. Please include the response/reason code you received.

Here is what the transactions will look like on the families Transaction Page:

Date	Type	Sub Type	Amt	Orig Amt	Disc Amt	Note	Pmt Meth	CHK#	Date Paid	Unpaid Amt	Balance	Cnt#	Sess#	Student	Class/Event	User
10/10/11	Payment		-36.00			Approved ApprovalCode=0E5017 TranID# 1487632903	Visa		10/10/11		0.00					
10/02/11	Tuition Fee	October	36.00	36.00			Visa		10/10/11	36.00				Madison	Firewheel Montessori Academy	

Charging a Batch (group) of Families' Credit Card/Bank Account



Watch the Processing Payments Video on our website

You can charge a whole batch of credit cards and/or bank accounts at one time by using the "Batch e-Payment" function under Transactions. You also have the ability to preview and edit the list of accounts to be processed. You can also view their unpaid transactions prior to submitting the batch for processing. You will see a variety of search criteria for accounts (Families). For each account found, it will attempt to charge the outstanding balance (or the total amount of unpaid fees) against the credit card or bank account on file and, if successful, will record a "Payment" (credit) transaction. If Payment is successful and the billing contact has an Email address, an email receipt will be sent (depending on your processor - see User Guide).

If the transaction is not successful or there is a problem with the billing information, the transaction will be Recorded IN RED. The Response Code, Reason Code and Reason Text will also give you an explanation. For more information on what a Response code means, contact Safe Save.

Please see the EZCare Online User Guide – for more in-depth instructions on processing e-batch payments.

Things to Consider Before You Run a Batch e-Payment

- A User must have their PERMISSIONS set to "see" the Batch e-Payment function under the Transaction menu.
- Each family must have their "e-Payment" field = CREDIT CARD or BANK ACCOUNT on their Billing Info tab.
- Each family must have their "e-Payment schedule" field set on their Billing Info tab.
- Each family must have a contact with Billing = YES and the full address associated with that credit card/bank account.

- Use the E-payment Listing REPORT to see your family information and look for any “holes” in the information.

Running a Batch e-payment for multiple families



Action -> From the Red Menu Bar – Transactions – Batch e-Payment

- From the Red Menu Bar, select Transactions and click on Batch e-Payment
- From the field drop down boxes – select your criteria:
- Location – if you are a multi-location organization, you must run this for each location. There is FAMILY criteria and UNPAID TRANSACTION criteria
- You have the choice of posting the entire account balance or a portion of the account balance (based on the transaction criteria) that you can preview.
- Once the posting is complete, a list is returned for each family with their results.
- If your processor has declined the transaction, this transaction should be color-coded in red. The Response Code, Reason Code and Reason Text will also give you an explanation. If declined, resolve the issue and re-post until approved.

The Batch e-payment – Preview screen allows you to review what amount is charged to the family. The PREVIEW link on the right allows you to look at the family’s transaction page. You can also REMOVE people from the posting by unselecting the PROCESS box.

Step 4 – Managing and using e-Commerce



Watch the Ecommerce Functions Video on our website

EZCare Online can draft a family’s credit card or bank account individually or draft a “batch” of accounts using the batch e-Payment function. There are important considerations for both.

Important Information about e-Payments

EZCare Online itself does not charge credit cards or draft bank accounts. EZCare Online merely sends the information to your Gateway. The Gateway passes the information to your processor who actually PROCESSES the payments. They also send approval/decline codes back to EZCare Online. EZCare Online does not approve or decline credit card charges. This is done by your processor and recorded by EZCare Online.

Why Can’t I see the Credit Card Number – what is a Vault Id?

PCI Compliance requirements, implemented by Visa and Master Card mean that EZCare Online is not allowed to STORE Credit Card information. Below is an explanation of terms used as part of PCI Compliance standards that EZCare Online has.

Vaulting:

This is the service provided and controlled by the Payment Gateway. When you input a Credit Card number into JR and save, it is sent to the gateway and the gateway will add this new Customer and Credit Card # to its vault for this merchant. When added, the Gateway gives back to JR a "Vault ID" which JR holds on to in lieu of the Credit Card #. You will notice on the Billing Info Page – edit Credit Card Screen (i) that the information appears differently than originally entered. The Credit Card is "Masked" and only shows the first digit and last 4 digits. A Vault ID has also been added. There is a (?) next to the vault Id field on the screen that explains this.

What is a Vault or Vault ID?

Credit Card details are "vaulted" (securely stored) with some PCI-certified Payment Gateways/Processors. A Vault ID number signifies that the credit card number and details have been securely stored with your payment processor and no longer resides within your database. Only the first digit and last 4 digits are stored within your database. Processors that provide this feature typically allow you to see and manage your vaulted customer information within your Virtual Terminal, and they mask the full card number there as well.

Safe Save has a "List Customers" link in their Virtual Terminal. You can also manually add/edit/delete information.

Can I set schedule batches to occur?

E-Payments (Single family or Batch) cannot be "scheduled" to occur automatically at a certain time of the month. You must click the "e-Payment & Save Changes" button (single family) or run the "batch e-Payment" function for the charges to occur. This is typically done AFTER you have posted your tuition fees for a specific time period (example: monthly)

The e-payment schedule found on a families' BILLING INFO Tab allows you to select a time to bill a batch of people. For example: First of the month.

The e-payment schedule is assigned to a each family and then this criteria is selected in the batch e-payment screen. EZCare Online will find anyone with a matching e-payment schedule and bill them.

E-payment schedules must first be added to the e-payment drop down criteria. (Tools – Edit Drop Down Lists – e-payment schedule)

The screenshot shows the EZCare Online interface for a family named Anderson. The page title is "Family: Anderson" and the user is identified as "User: 4CATSHEADSUPPORT". The interface includes navigation buttons for "Return", "Save Changes", and "Delete", along with "Video Help", "Support", and "Send Idea". A toolbar contains buttons for "Post Fees", "Payment", "Refund", "Statement", "Speed Trans", "Add Student", "Add Contact", "Lead File", "Family Name", and "Email". The "Billing Info" tab is active, displaying fields for "Billing Delivery" (set to "e"), "Membership Type", "e-Payment" (set to "Credit Card"), "e-Payment Schedule" (set to "15th of Month"), and "Credit Card Type" (set to "Visa"). The credit card number is masked as "4*****1520". Other fields include "Exp Mth/Year: 07 / 2013" and "Name on Card: Jennifer anderson".

On the Batch e-payment Screen:

Batch e-Payment - Search

✔ **Create Batch & Preview**

Search Criteria
 8-18-2009 Enhancement: You now **preview and edit** the list of accounts to be processed and view their unpaid transactions prior to submitting the batch for processing.

This function will search for accounts (Families) based on criteria below. For each account found, it will attempt to charge the outstanding balance (or the total amount of unpaid fees) against the credit card or bank account on file and, if successful, will record a "Payment" (credit) transaction. If Payment is successful and the billing contact has an Email address, an email receipt will be sent (depending on your processor - see User Guide). If the transaction is not successful or there is a problem with the billing information, the transaction will be **color-coded in red**. The Response Code, Reason Code and Reason Text will also give you an explanation. For more information, please consult the User Guide.

Your Payment Processor: Authorize.net

Family/Account Balances Search Criteria

Location: Membership Type:
 e-Payment Method: e-Payment Schedule:

Note: To post Full Account Balances, stop here and click the "Create Batch & Preview" button.

If you are charging credit cards for some clients and drafting bank accounts for other clients, you will run the Batch function two times (once for Credit cards and once for bank drafts).

What happens if you receive a DECLINE Response from Safe Save

Once you are set up with ecommerce, you may occasionally receive a DECLINE code. If you receive a declined response, check the information for the Family first to ensure that you have filled in all of the required fields. Here are the fields you should check:

- You have created a Contact and that contact has Billing Contact = yes
- E-payment type is set
- E-payment schedule is set
- Credit Card Number and Expiration Date are entered
- Name and Billing Address MATCH the credit card statement

These Decline Response and Reason codes are generated by your processor/gateway: Safe Save, not by EZCare Online. You must contact your processor/gateway account for an explanation. To receive an explanation for the Declined Reason code, contact Safe Save.

Though EZCare Online updates the family's record with the transaction information generated and received from your processor, you should always log into your processor's virtual terminal to see what has occurred (settled, been voided, received, etc) concerning your e-Payments.

Stopping a Bank Draft/e-check once Submitted

EZCare Online DOES NOT DO ANY actual processing of the draft and we cannot credit an account or stop a draft. (EZCare Online stores the information and sends it to the processors to

be drafted.) To give your client a refund (put money BACK into their bank account), you must go through your processor. Once a NACHA file has been uploaded or a bank draft initiated, there are usually a few hours before the draft goes into processing by your merchant provider. During this window of time you can log into your processor's virtual terminal and delete the draft waiting to be processed. If you have any questions about how to do this, you must contact your Processor. You must then make changes to the family records in EZCare Online to reflect what you and your processor have done.

Switching your customers from one Gateway to another

Once a customer has been vaulted their credit card is "store in their Gateway's Vault". It is not simple to switch a family from one vault to another. This process would require you to:

- Ensure the family is set to their ORIGINAL Vault Location
- Delete the Vault Id (you cannot edit it)
- Switch the family to the NEW Vault Location/Gateway – save
- RE-ENTER the Credit Card information and select the edit link on the credit Card field which will VAULT the credit card to the NEW Gateway*.

*This requires the customer obtaining the Credit card information from the family.

Confirmation Emails sent to Your Client

Once you are set up and using EZCare Online's e-commerce. A confirmation email is sent to the client whose credit card was used when an e-Commerce transaction is processed. Who you have selected as your processor determines where the email is generated.

Because Safe Save is your processor, Safe Save does not send an email, EZCare Online sends it for them. The email address for the BILLING CONTACT on the FAMILY page is used.

Having the Credit Card type show on each transaction

On the transaction field of each transaction, if you want the card type to show (ie: visa, Master Card, Amex, Discover) please let customer support know by emailing them through the SUPPORT BUTTON.

Otherwise the term Credit Card will show in the Type field.

Reconciling your Bank Deposits with your Bank Account Drafts

Because Bank Drafts are not done in "real time" and may take 5-10 business days to actually "settle". Bank Drafts are APPROVED initially (unless the bank or routing number is invalid). When we receive this response from your merchant, this is what is recorded in EZCare Online. We do not receive further information from your merchant after the transaction has settled (declined or accepted).

For Example the Transaction WILL have an approval Code:

Transaction Inserted Successfully. Approval Code= Trans ID# 1275520313

This just means the transaction was successfully INSERTED and accepted by the ach system and does not mean the bank draft actually settled. and the transaction was approved and successfully settled. If it does NOT settle for example, you will receive a notification from the gateway (as long as you are set up for this)

You will need to follow up with Safe Save or your bank to find out if any of the bank drafts were actually DECLINED.

The easiest way to do this is to run a deposit slip report (in EZCare Online) with Bank Drafts as the Payment Type and match this to actual Bank Deposits. Any deposits missing would need to be checked in your virtual terminal to see if they were declined.

If an account has been declined, you must edit the family's transaction in EZCare Online to reflect that the payment did not go through and they still owe the balance. You must delete the payment.

See the Main EZCare Online User Guide on how to adjust an account that must have a payment removed. Unlinking Fees and Payments section

Crediting a Credit Card or Voiding a Credit Card Transaction

Because EZCare Online does not process e-Commerce transactions (EZCare Online stores the information and sends it to your credit card processor for processing), posting credits or voiding credit card charges (e-Payment transactions) CANNOT be done through EZCare Online. This must be performed through your gateway account.

Using your gateway's virtual terminal, you can credit the credit card or if caught in time, void the e-Payment transaction before it is processed. Please contact your credit card processor/gateway if you have questions. This will record a refund on your client's credit card, which you will also need to record in EZCare Online. Using this procedure will keep revenue reports balanced.

Please see the EZCare Online User Guide section on Recording Refunds and Credits in EZCare Online.

Nacha Files

If you are using a merchant that processes bank drafts using NACHA Files – please see the EZCARE ONLINE USER GUIDE for information on this feature.