



Quick Reference Guide

Property of:



Toll Free: 1-888-313-7842

Email: achsupport@securepaymentsystems.com

www.securepaymentsystems.com

GETTING STARTED

1. Type www.securepaymentsystems.com in your web browser

2. Once on the SPS Home Page (shown), click on *achXPRESS Website*, located under *Product Links*, to go to the achXPRESS login page

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

3. Enter your assigned Login & Password and Hit "Submit"

HOME PAGE

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

The screenshot shows the achXPRESS home page with a navigation menu at the top: HOME, VIRTUAL TERMINAL, RECURRING, REPORTING, CUSTOMER SERVICE, SUPPORT, ADMIN. The main content area is titled "ABC Company - Joe Doe" and includes several sections:

- 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.
- Customer Service Issues:** 0 Unresolved, 0 Resolved.
- New Transactions This Week:** A table showing transactions from 3/21/2004 to 3/27/2004, all with amounts of \$0.00. Summary: Total Transactions (Num): 0 | Average Per Day: 0; Total Transactions (Amt): \$0.00 | Average Per Day: \$0.00.
- Responses This Week:** A table showing responses from 3/21/2004 to 3/27/2004, all with amounts of \$0.00. Summary: Total Responses (Num): 0 | Average Per Day: 0; Total Responses (Amt): \$0.00 | Average Per Day: \$0.00.
- Last 5 Transactions:** A list of transactions: 1. Snow White (03/19/2004, Debit), 2. Jack Sprat (02/13/2004, Debit), 3. Raj Singh (01/27/2004, Credit), 4. Rani Mudhar (01/27/2004, Debit), 5. Sue Faion (01/27/2004, Debit).
- Upload Transactions:** A section with a text input field and an "Upload Transactions File" button.

Callouts provide instructions: "Click these links to navigate to other pages" (pointing to the navigation menu), "Click this button for online manual" (pointing to a help icon), "Click this button to log out of the system" (pointing to a user icon), and "Upload your transactions file to achXPRESS" (pointing to the upload button).

VIRTUAL TERMINAL PAGE

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

The screenshot shows the Virtual Terminal page with a navigation menu at the top: HOME, VIRTUAL TERMINAL, RECURRING, REPORTING, CUSTOMER SERVICE, SUPPORT, ADMIN. The main content area includes:

- Customer Account Information:** A section with a "Select Existing Customer:" dropdown menu (containing "Choose Customer (Account No. in brackets)"), a "Populate Fields" button, and a "Switch Account" button.
- Secure Payment Systems:** A section with a "Transaction Type:" radio button (Debit selected, Credit unselected), an "Account Type:" dropdown menu, and several input fields for ABA/Routing#, Account#, Verification#, Affiliate ID, Invoice#, and Amount. It also includes "Initial Process Date:" and "Expiration Date:" dropdown menus.
- Sample Check:** A check from "YOUR NAME" (123 Your St., Your Town, CA 12345) for "Pay to the Order of" (YourBank). The check number is 1026. The MICR line at the bottom is: ⑆ 123456789 ⑆ 123456789101 ⑆ 1026. Callouts identify the ABA or Bank Routing Number, Bank Account Number, and Check Number.

Callouts provide instructions: "Access your other achXPRESS accounts by clicking here" (pointing to the Switch Account button), "You can select an existing client from the drop down menu" (pointing to the Select Existing Customer dropdown), and "Choose type of transaction & enter customer'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)" (pointing to the transaction type and date fields).

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

The screenshot displays the lower half of the Virtual Terminal page. It includes a form for entering customer information, a section for billing information, and a transaction register for the current session.

Customer Information Form:

- Merchant Customer ID: * (Enter unique customer ID here.)
- First Name: * (If company, insert complete name here.)
- Last Name:
- Address Line 1:
- Address Line 2:
- City:
- State:
- Country:
- Zip/Postal Code:
- Phone Number:
- Reference:
- Memo:

Billing Information:

- Billing Schedule:
- Automatic Authorization: (you will not need to authorize transaction through banking/recurring module)
- Buttons:

Transaction Register for this Session (OXD.TTT5.JUFERH0FH):

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

Annotations:

- Enter new customer or change existing customer data here. Data entered here is displayed on the **Recurring** page
- Select billing schedule and authorization type, then submit or reset page
- View list of transactions registered during the current session

RECURRING PAGE

The screenshot displays the Recurring Page. It includes a navigation menu, a transactions summary, an action key, and a list of recurring transactions.

Navigation Menu: HOME | VIRTUAL TERMINAL | **RECURRING** | REPORTING | CUSTOMER SERVICE | SUPPORT

ACH Recurring Administration

Transactions Summary:

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

Action Key:

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

Filters:

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

Date Range: From Date: To Date:

Buttons:

Transaction List:

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

Transaction Details:

- Transaction Type: Credit - Misc. Payment
- Account: Checking Account
- Phone: 619-555-0101
- Address: 1234 United States Street, San Diego, CA, 92111
- Recurring Schedule: Monthly (30 Days)
- Expiration Date: 12/1/2008

Transaction Authorized - Automatic Authorization:

-
- Buttons:

Annotations:

- Transaction Summary
- Action Buttons
- All customer recurring transactions, which were not set for automatic authorization, will appear on this page. A next recurring transaction for a customer 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



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.

Representation 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 have been Returned.

Done

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



CUSTOMER SERVICE PAGE



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.

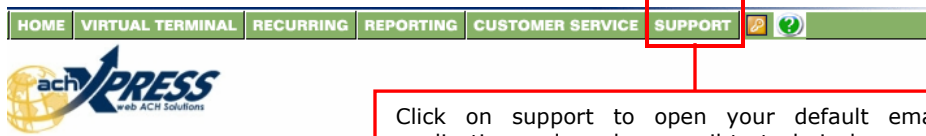
Transaction ID

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

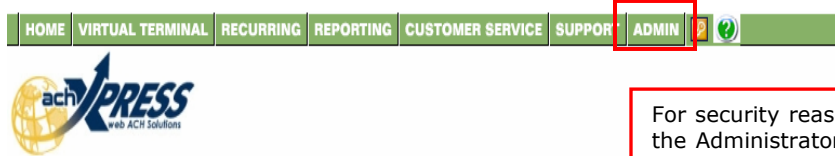


SUPPORT PAGE



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

ADMIN PAGE



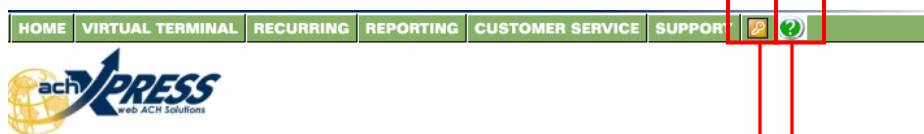
For security reasons, the Admin link is only visible to the Administrator. Clicking on the "Client Profile" link will allow the Administrator to perform updates to your user information. The Administrator can also grant tiered level access for multiple users and set automatic, single user and multiple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

Client Administration Screen:

****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