



PAYMENTLOCK 101

Thank you for purchasing the PaymentLOCK Enterprise Edition. The industries most robust Card-Not-Present payment platform. An integrated Payment Platform that delivers military grade security with real-time transaction management. PaymentLOCK keeps your business out of PCI scope by removing all sensitive data while adhering to all PCI and GDPR guidelines.

Key Information To Know About PaymentLOCK:

Gateway Information: Once you have an established merchant account for processing payments your PaymentLOCK account will be created based on one of our compatible gateway providers. Upon setup of paymentLOCK on the gateway it is always good to login and familiarize yourself with this portal. Your processing provider will provide access to your daily or weekly batches and will traditionally provide information around refunds, chargebacks ect. You will also be able to validate some transactional data directly from the processor portal.

Please keep in mind that our integrated Gateway providers may take up to 48 hours to post your initial transactions within paymentLOCK as part of their new customer setup and account validation

First Data URL: <https://globalgateway4.firstdata.com>

TSYS URL: <https://tsysgateway.com>

Credentials: The gateway login information for TSYS and First Data will be provided directly from that processor. Again, This is good information to keep on hand for additional transactional information.

PaymentLOCK Login: <https://access1.paymentlock.com>

Your login to the PaymentLOCK Portal will be provided by your processor or directly from the PaymentLOCK Support team.

PaymentLOCK Support: PaymentLOCK offers 24x7 support to all active merchants with any processors. To log a request or open a ticket please login to:

<https://poshelpdesk.supportsystem.com>.

You will find helpful support links like this document on the bottom of your home dashboard page at access1.paymentlock.com. General inquiries can also be sent to

support@paymentlock.com.

paymentLOCK GUIDE



DASHBOARD

- **Daily, Weekly, Monthly & Yearly Information:**
 - The information on your dashboard is designed to give you a quick snapshot of your Application and Card-Not-Present total volume, Card types, and your most recent transactional information such as number of authorizations, charges, and pending charges. For more detailed reporting please refer to the REPORTS tab in the left hand column. You will also find shortcut links located at the bottom of your dashboard page.



NEW TRANSACTION



- **PaymentLOCK** is designed to give you the ability to interact with your customers in real-time and accomplish all of the core functionalities of doing business with any customer through any type of transaction. Below are the functions for creating new transactions.
 - **Quick Charge** – Send the known dollar amount to your customer for immediate charge upon CC Form submission.
 - **Authorize Customer Card** – Make sure your customer has the funds available to charge for future goods and services.
 - **Card On File** – Make sure a customer has a valid card that you can charge goods and services to at a later date.
 - **Repeat Billing** – Send a summary link out for repeat billing services and acquire the card on file information.
 - **Invoice** – When sending out any of the above transaction types you have the option to attach a document or Invoice for signature prior to capturing the requested card information.

CHARGE

START NEW QUICK CHARGE

- **Quick Charge** – New Customer with known billing amount. Automatically charges upon customer submission.

AUTHORIZATION

START NEW AUTHORIZATION

- **New Authorization** – New Customer – Estimated amount to charge at a later date.

CARD ON FILE

START NEW CARD ON FILE

- **Card on File** – This tab is used to capture and store customer data. Upon submission from the customer the card data will be validated and stored under your card on file dashboard for repeat billing, authorizations and charges at a future date.

SENDING A LINK

- **Send Link** – After clicking on the appropriate method of transaction for your customer, select the send link tab for email or an SMS text. Both links will send your customer the Credit Card app via a secure link that will prompt them to open. Once your customer submits the form it will show up under the appropriate transaction dashboard that you requested. (Quick Charge, Authorize, Card On File or Repeat Billing).
- **Invoice** – The invoice tab allows you to attach any document that you are requesting a signature on. When your customer opens their secure link they will see your document and be prompted for signature. Once they sign and click Next they will be asked to submit their credit card details which will be returned back to your appropriate dashboard ready for an Authorization or Charge.

Charge Page



Charge Card On File

- **Charge Tab -**
The charge tab gives you a complete snapshot of all authorizations, charges or customer info requests that have been received as a result of your customer clicking on the secure link that you provided and submitting their information back to you.
- **Pending Charge Tab**
The pending charge tab shows you every transaction that has been sent out to your customers. This tab allows you to validate the sent request to your customer. You will also see a “LINK” tab on this page as well. You can right click this link and copy or open the link and copy the url and send this link to your customer via email or any other method. Companies will often use this feature to personalize the request via their own email.

Payment Page



View Details Link

- Here you will find the customers details including cardholder data such as name, email, phone number and address.
- **Refund Full or Partially Charged Amount** – If you need to refund existing charges to your customer you would do that here at the bottom of the page where you will see the history of charges.
- **Charge History** – Each transaction for that customer is documented at the bottom of this page for reference. This is also a snapshot of what will be generated for your Invoice.
- **View / Send Invoice** – If you click on Send Invoice from this page you will be able to view it, edit it, save it, and download it to PDF.



New Order Link

- If you have already charged for services and would like to create a simple way to charge for additional services without requesting all new CC information you would fill out the New Order form and send to the desired email. The customer will be prompted to ACCEPT to view the new order, sign and submit for additional payment.



Send Invoice Link –

- When you are ready to send an invoice to your customers, simply add the email address to the recipient and click send.

Reports

- **Reports Tab** – The reports tab allows you to take all transactions from a specific time period and sort them via any of the tabs located on the top toolbar. For example: If you wanted to sort the last 30 days for card type or dollar amount you would enter the requested dates and then click the top toolbar to sort. You can then export the report via XLS or CSV. This is a great tool used for accounting purposes.

Settings

- **General Settings Tab** – The general settings tab is used to help create a unique custom feel for every person or business you work with.
 - **Header Logo** – This logo will be presented on the top bar within your software and at the top of your Credit Card processing form that goes out with your secure link to your customers.
 - **Background Image** – This background image shows up behind your credit card form that goes out with your secure link to your customers.
 - **Policy Field** – The policy field is designed to give you the ability to add your own Terms and Conditions to the last page of the Credit Card form which has to be checked prior to your customer signing and submitting the form. This helps give your business flexibility and added security.
 - **Venue management** – “show venues during checkout” – You have the ability to remove this from the front page of your CC form that you are sending out to your customers. If you don’t wish for them to see this you can click on “Do not show venues during checkout”
- **Venue Tab** – The venue tab allows you to add multiple locations and additional venues within that location. This will appear on your Credit Card form as a drop down menu for your customers to choose. This can help you decipher where your customers are rendering services from and provide another level of detail when reporting.
 - **View / Notify** – By checking these boxes within the Venue setup you will be notified when your customer submits their CC data and when they have been charged or authorized.

- **User Tab** – Create, Edit and Delete Users in this tab. Prior to creating a new User you will want to create a specific role for a user which will allow specific permissions for that user. When creating a new user you will select the role from the drop down menu and proceed to add a new user name and password which will be used to login on the paymentLOCK main page. access1.paymentlock.com
- **Profile** – The profile tab is a snapshot of the current user logged in. You can edit and save changes to this profile.
- **Role** – The role tab is designed to allow the Administrator to create new roles within the software. Start by labeling your role. For example; SALES. Then click SALES from the drop down menu and click on the permissions below that you would like a SALES role to have. For example; the SALES role can send secure links but cannot charge or refund customers.
- **Logs** – The logs tab is an extremely important tool for understanding what is happening within the software in real time and for historical data.
 - **System Log** – The system log gives you a snapshot into every function that is being applied within your paymentLOCK software. This log provides visibility into the time stamp of a function, who initiated the function and what the result was.
 - **Transaction Log** – The transaction tab provides even more details about the transaction for review. This information can be used to thwart potential chargebacks through IP address and additional details.