# XinatorCC

# Payment Processing System

## USER GUIDE

Xceleran, Inc
Support@Xceleran.com

# Contents



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## Introduction

Welcome to the User Guide for XceleranCC. In this guide we will focus on getting started with the core features and an explanation of optional services. Details on set up and use of those services are in separate documents. In addition to this document, help is available in the video tutorials on the Xceleran YouTube channel and linked in our Support Section, and of course from our support staff via, chat, email, or phone.

To fully utilize all the features of XceleranCC it is necessary to use OpenEdge Payment Processing from Global Payments Integrated (GPI) and QuickBooks Online from Intuit. Additional benefits can be derived from using GPI software, most of which is free or at a nominal cost. If you already have those services or wish to purchase them yourself, we can still provide all functionality. If you would like to arrange for them through Xceleran you get the additional benefits of available discounts and Tier 1 support.

The one option, XceleranCC POS (Point of Sale) App for iOS devices is available in the Apple Store at no additional cost.

**NOTE:** *Help is available from the "?" icon and Chat feature found on every page*.

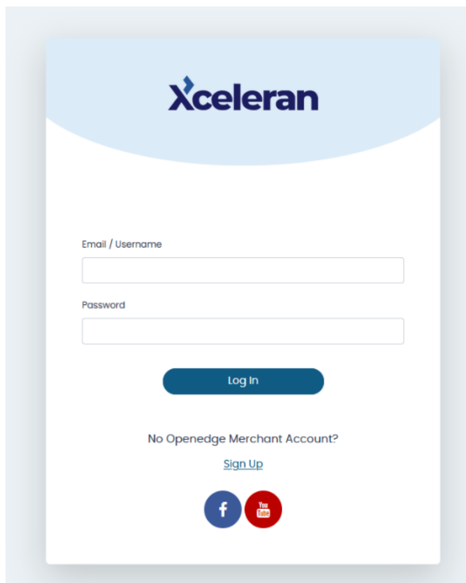
Thanks for choosing XceleranCC!

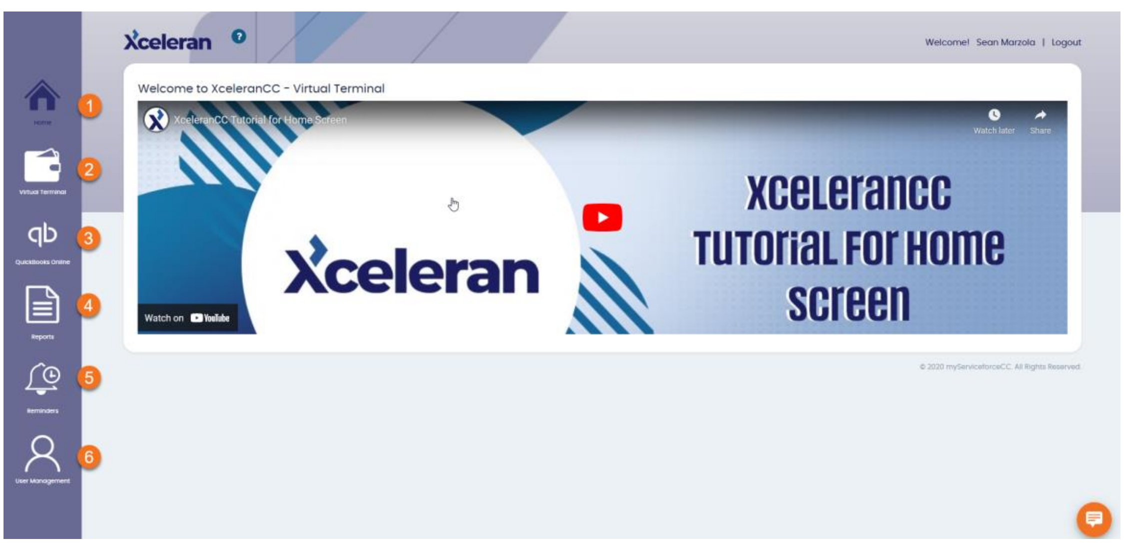
# Chapter 1: Getting Started

## Logging into your XceleranCC Dashboard.

From the XceleranCC can be accessed either independently from it's login page https://paymentportal.xceleran.com/webterminal/msf/Login.aspx or in conjunction with any of Xceleran's Business Management Software.

To begin enter the login information you were sent in the confirmation email.

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From here you have access to:

1. Home Screen with YouTube Tutorial
2. Virtual Terminal for Payment Processing and Management
3. QuickBooks Online access
4. Reports
5. Reminders tab to create reminders to customers to complete payments.
6. User Management

Each of these are covered below.

# Chapter 2: Virtual Terminal Payment Processing and Management

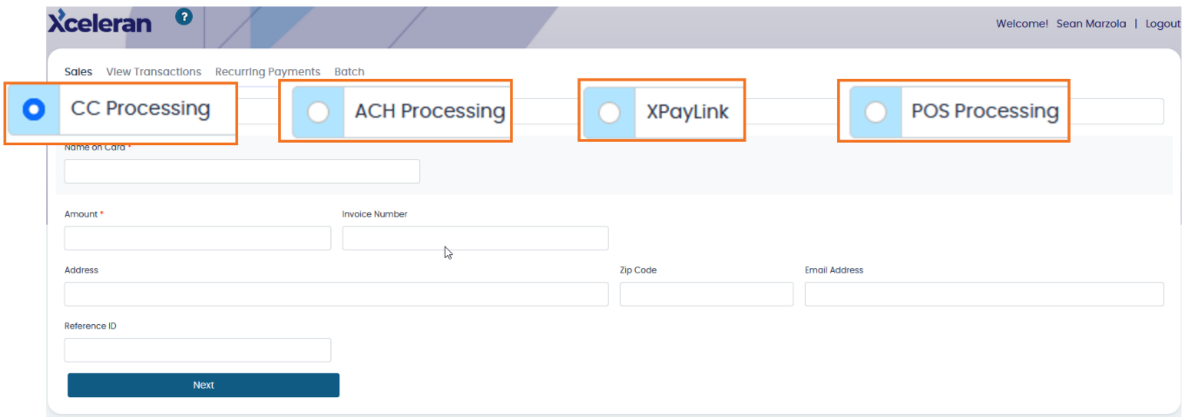
## Overview

– There are 4 tabs across the top, Sales, View Transactions, Recurring Payments, and Batch. Each is reviewed below. In general, this is where you can make manual transactions, see and manage all transactions made here or by remote device, manage refunds and voids, etc.

One important note. No sensitive payment information is stored anywhere in the Virtual Terminal. All information is sent to OpenEdge via strict encryption standards and stored in their systems.

## Sales Tab

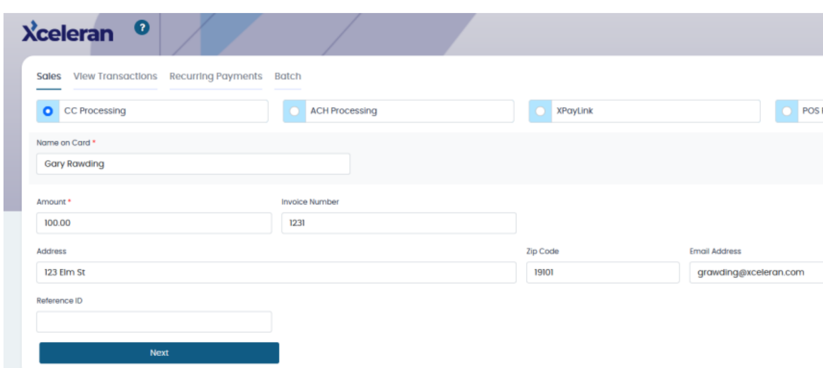
There are 4 options for processing payments: CC Processing (Credit/Debit Cards); ACH Processing (Bank Deposit using Routing Number and Bank Account); XPayLink (Customer payment link sent by *email or text message); and, POS Processing (Computer connected device or XceleranCC POS for* iOS).



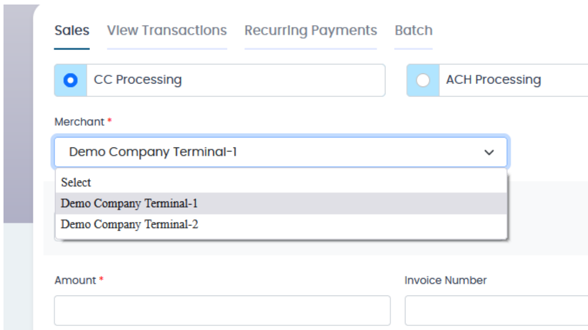

### CC Processing

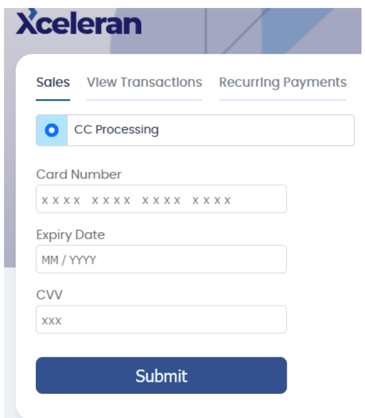
CC Processing is used for manually entering credit card information into the appropriate fields in the Virtual Terminal. Only those with an Asterix (*) are required but we advise at least adding zip code. The more information you gather the better for your costs and email is needed if you wish to send receipts.

Step 1: Complete basic information and click next.



Step 2. If you have multiple merchant accounts, select the appropriate one for this sale to be associated with.




Step 3. Enter the Credit Card Numbers and click Submit.

Step 4. If approved, you will receive confirmation and payment details. This can be Printed, Emailed, or made available for reuse as a Card on File or regularly Recurring Transaction (covered in the Recurring Payments Tab below).

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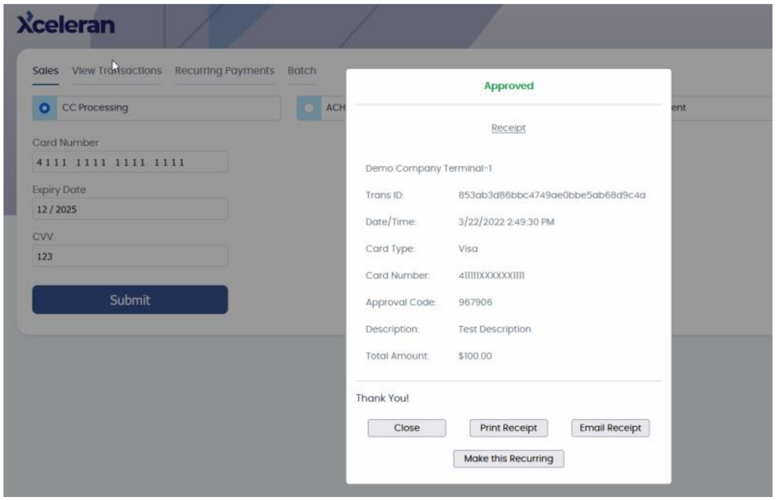
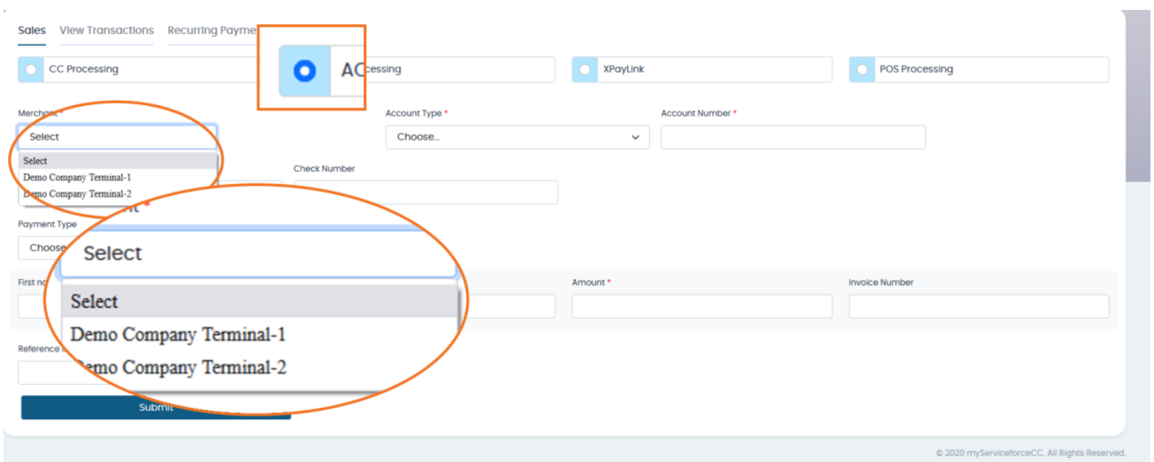



## ACH Processing

ACH means Automated Clearing House and is the banking software that is used to process checks and direct payments to and from a bank account. If you have an ACH agreement with us you can process payments from the bank account number and bank routing number that appear on a customers check. You do not need anything else from the customer to use this method.

Step 1. After Selecting the ACH Processor select the appropriate merchant account if necessary.




Step 2. Select the Account Type, Checking or Savings, and Payment Type; Personal or Business and the complete the remaining fields.

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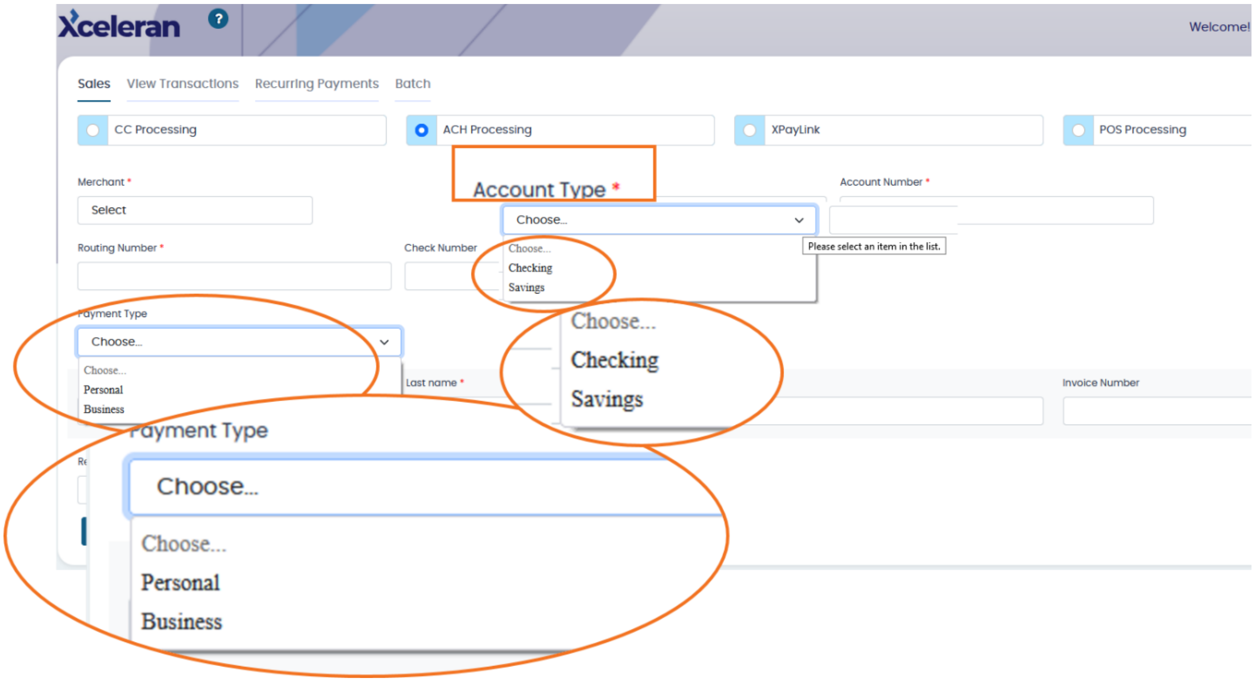


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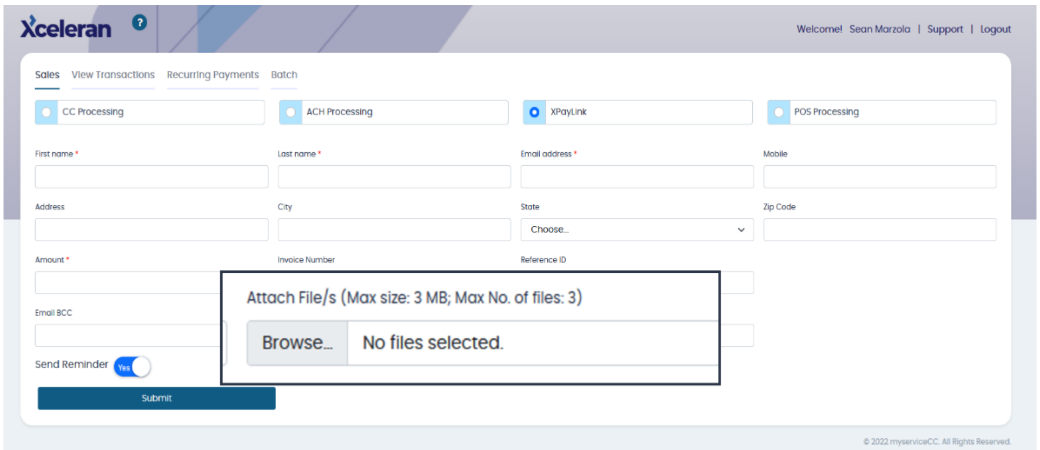
## XPayLink Processing

Use this when you want to send your customer a link in email or SMS text which when clicked takes them to a secure payment site hosted by GPI OpenEdge. Optionally, it can also be used to give a consumer financing options. For more information CLICK HERE.

Like the other options, required fields are marked with an asterix. An email address is required. If a mobile number is added a SMS/text message will also be sent. If by email you can add files to it. (Note: if integrated with QBO and you want the QBO invoice to accompany the payment link use the process in the QBO tab (see below for details)).




Customization of the XPaylink is available so that it conforms to your brand. See Appendix B for details.

## POS Processing

POS (Point of sale) is used to do card in hand transactions. To use this option you will need either the XceleranCC iOS app or a Windows computer and a POS device. While you are able to use a standard printer for receipts, you may also want to get a receipt printer as well. For more information on POS devices and thermal receipt printers contact support at support@xceleran.com or click a chat link.

### SETUP

Once you have the POS device, you must go through the setup process before using it. The POS device will plug directly into your computer via the connected USB cable. To set it up, follow the steps below.

1. Connect the POS device to the computer. Wait for the screen to say “Ready” before moving to step 2. This may take a few minutes and the POS device may make some different sounds and power off and on at least once.

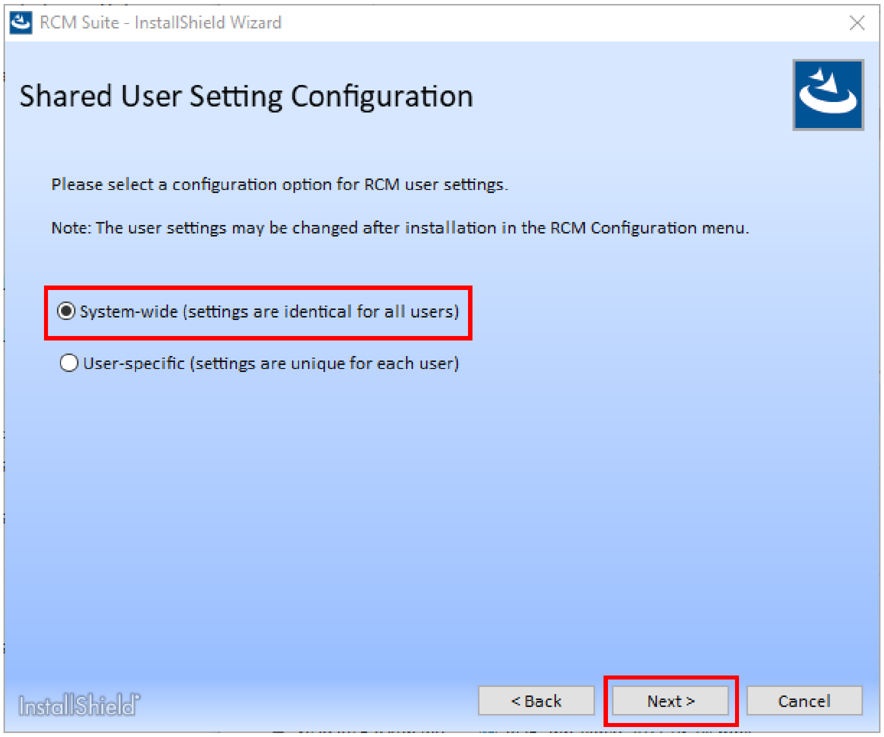
2. Download the Remote Client Manager (RCM) software by clicking on the following link. Please note that when you click on the link the file will automatically begin to download. Depending on your browser and browser settings, you may be prompted to take some sort of action before the file may be downloaded.

   https://www.x-charge.com/downloads/files/RCM%20Windows_GA.exe

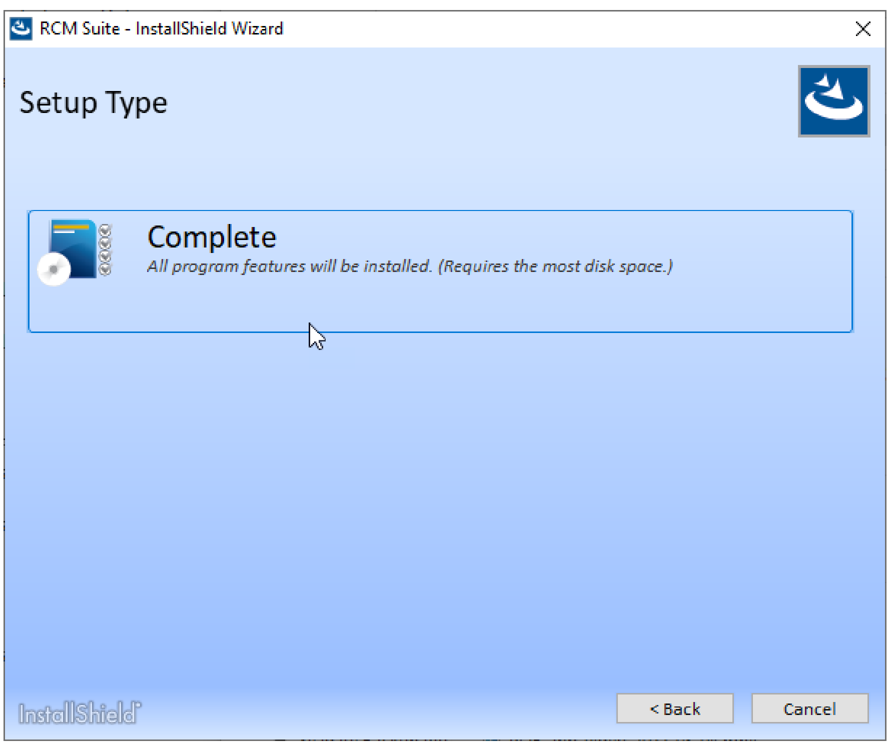
3. Locate the downloaded file (RCM Windows_GA.exe or similar) and double-click on it to run the setup program. If you see a window that asks if you want to allow the app to make changes to your device, click **Yes**.

4. Next you may see a License Agreement. If so, select “I accept the terms in the license agreement” and click **Next**.

5. On the *Shared User Setting Configuration* screen, select **System-wide** and click **Next**.




6. For Setup Type click **Complete** (the only option).

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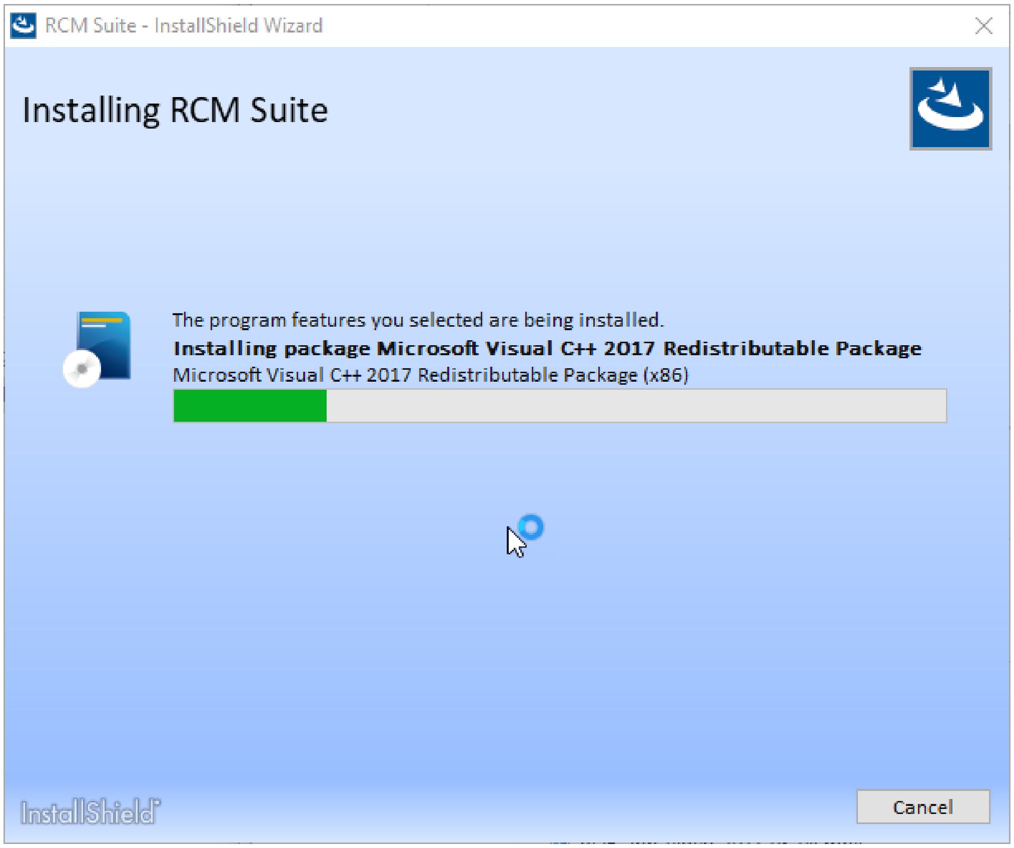
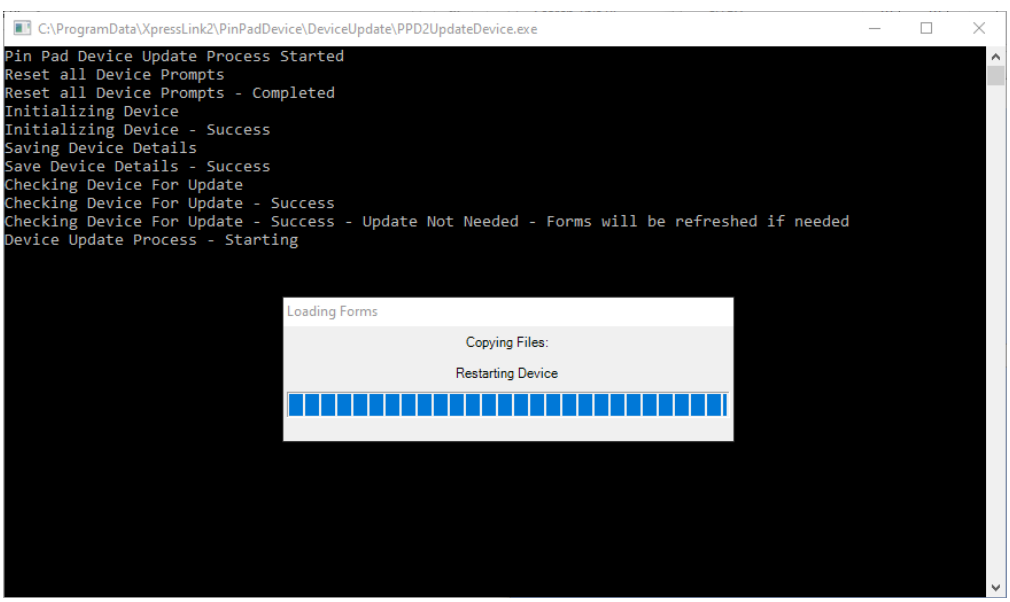
7. The installation will now begin and you will see a few different screens appear. The POS device will make some sounds and restart at least one time during this process, and the process may take a few minutes.

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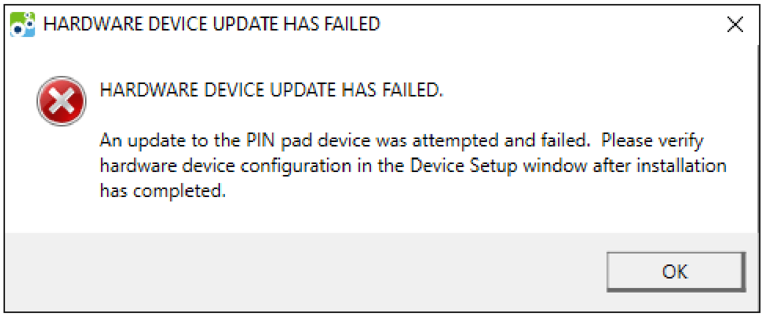
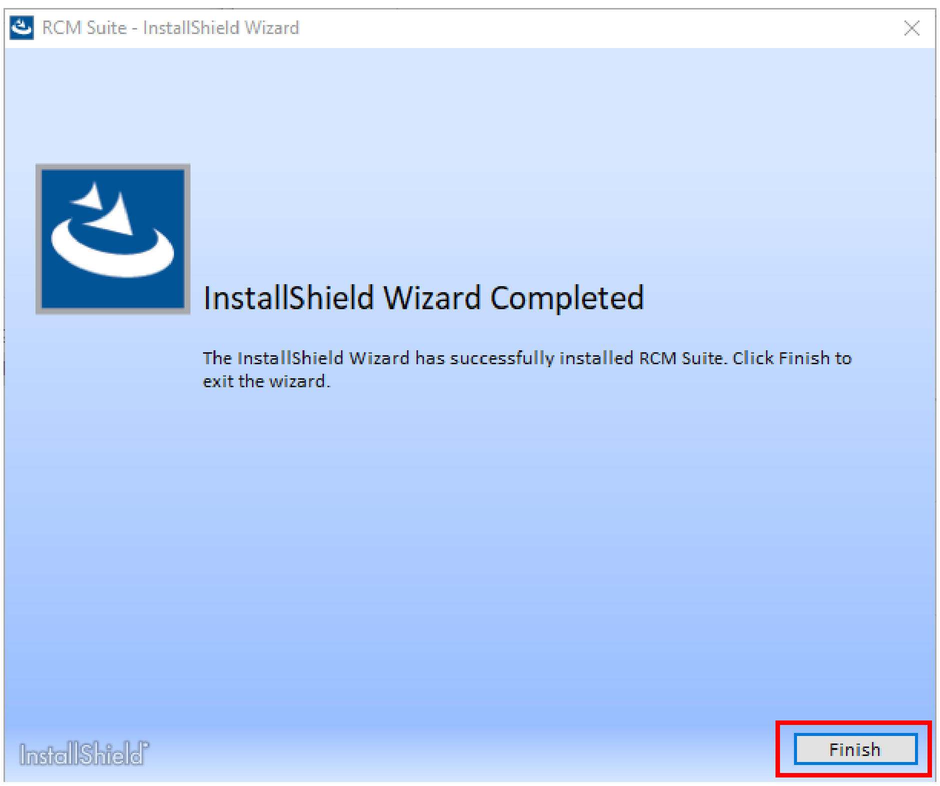
NOTE: If a message appears that says "HARDWARE DEVICE UPDATE HAS FAILED", make sure the POS device is properly connected to the computer and restart the setup process.




8. When the installation has finished successfully you will see the InstallShield Wizard Completed window. Click **Finish**.

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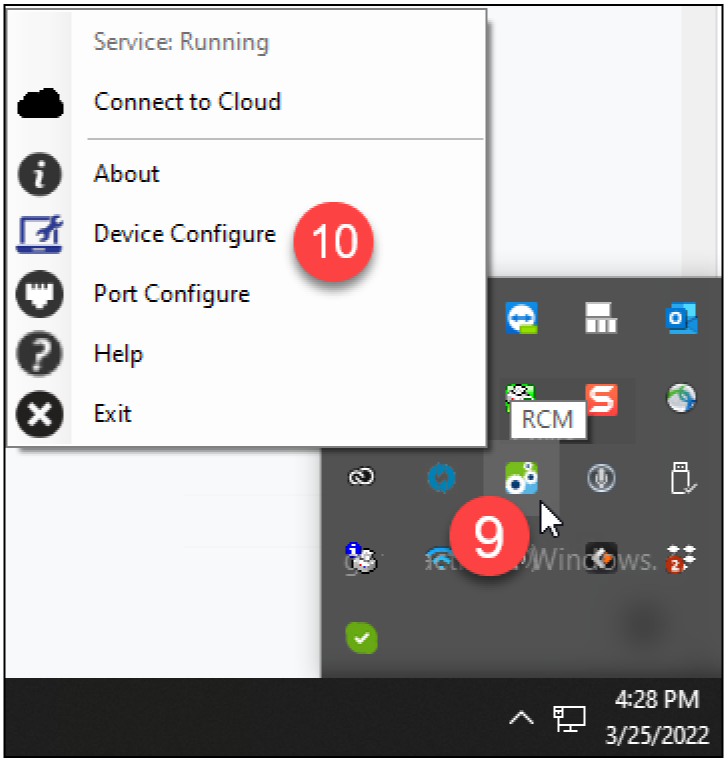
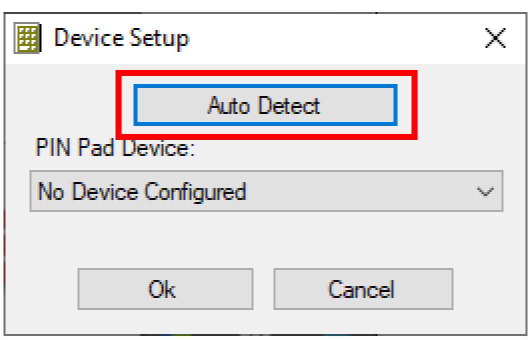
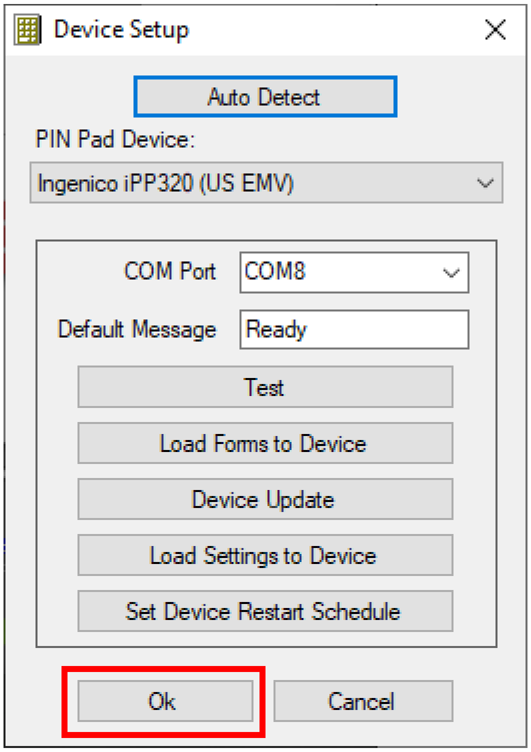
9. In the system tray (typically the lower-right corner of your screen), right-click the RCM icon.
10. In the menu that appears, click **Device Configure**.




11. In the window that opens, click **Auto Detect**.




12. Within a few seconds, the screen should change and show the settings for your POS device. Finally, click **Ok**.




That's it! Your device is ready to begin processing payments.

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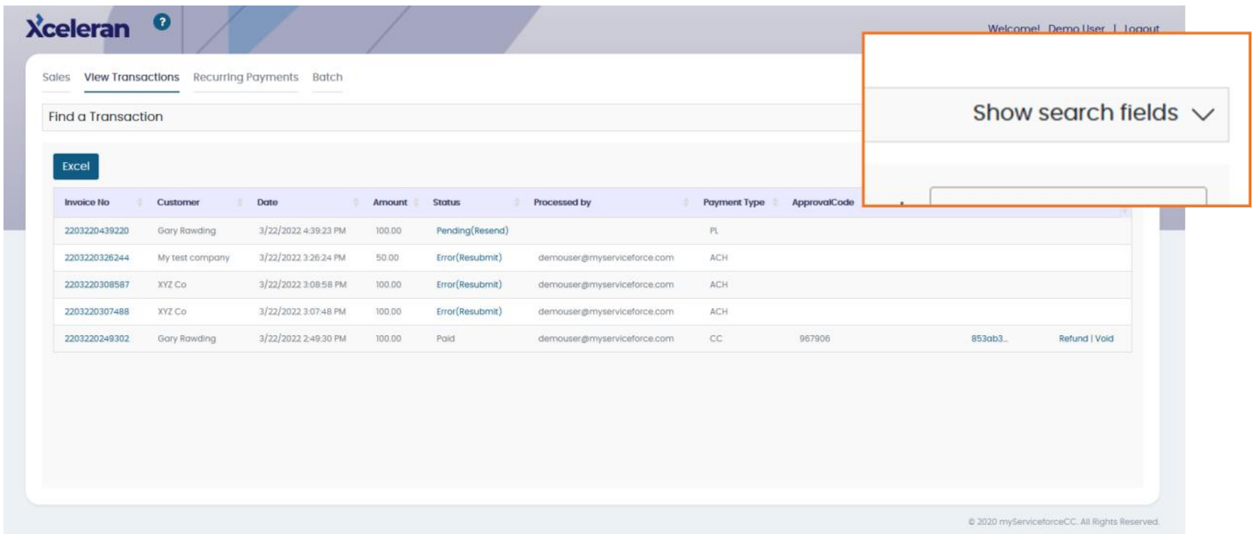
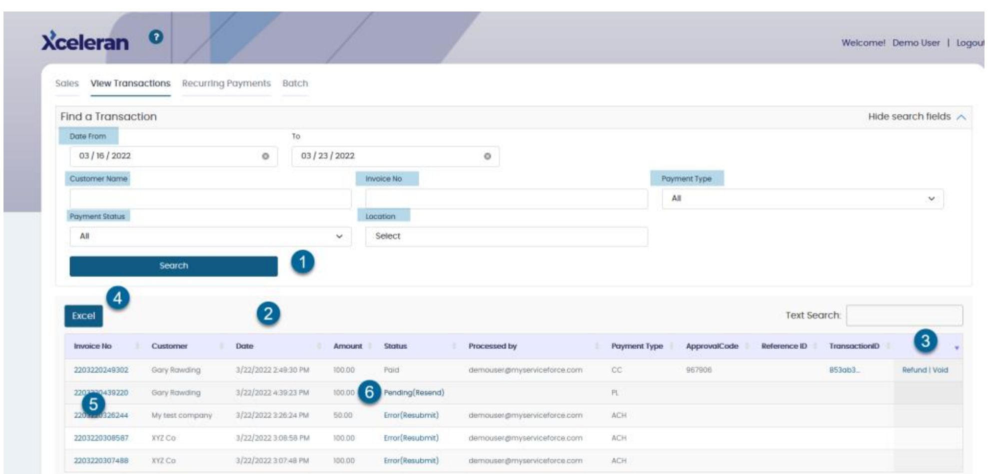
## View Transactions Tab

From this tab you are able to search for transactions and then view, open, perform specific actions, and print or export them.  To get started Click the down arrow on Search Fields.




From the Search screen you can:




1. Find transactions by using the fields available.
2. Sort columns by clicking the header.

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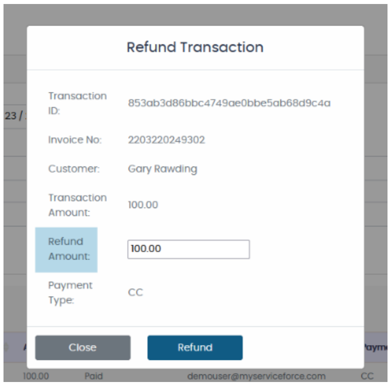
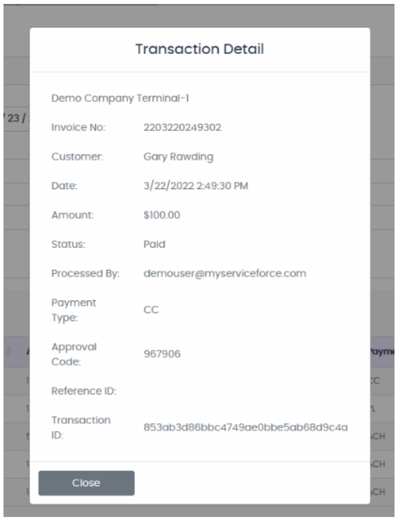
3. Refund or Void a transaction. (Note: Void is used if cancelling the transaction before it has processed in a GPI batch.) Refunds can be partial, by entering the amount to be refunded, or total.




4. Export to an Excel file.
5. Open a record.




6. Resend a XPayLink.

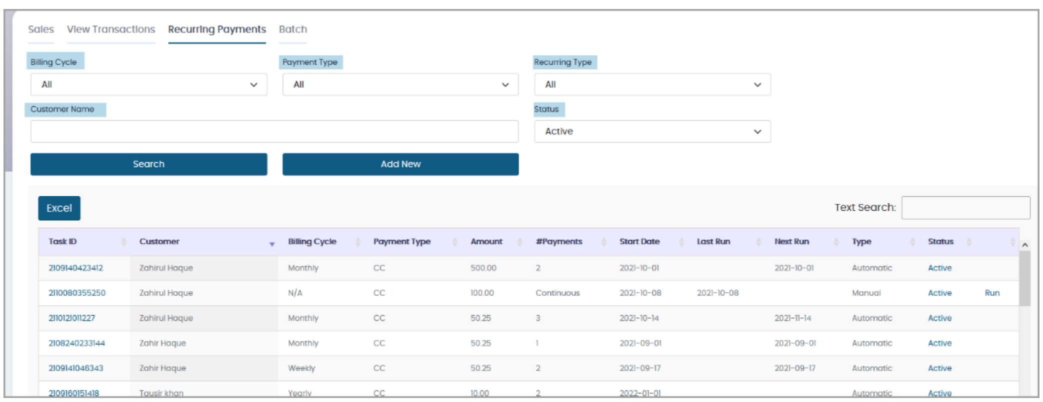
## Recurring Payments Tab

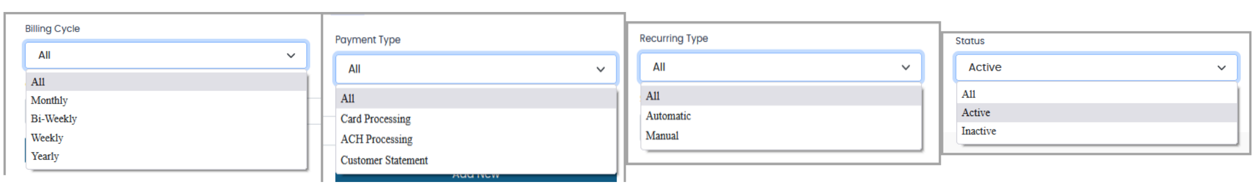
XcelranCC provides the capability to reuse payment information if added to the Recurring Payments list, i.e. store on file. This includes occasional use, referred to as "Manual" recurring or those that are processed on a regular calendar schedule. Any payment type can be stored. (Note: technically no payment details are stored in our programs, only a "token" that is sent to GPI/OpenEdge to retrieve information when called for.)

In this tab there are three primary functions, Search, Add New recurring transaction, and Process a Manual Transaction. (Note: You can also start the Add New process from the Sales tab after processing a manual transaction and clicking the Make Recurring button.)

### Search

The search fields are highlighted and are used to find an individual transaction or perhaps a batch for a given Billing Cycle which is helpful to review upcoming Automatic Recurring charges for any modifications that need to be made.




Search Field Drop Down Options

Like other Search options the columns are sortable and results can be exported to an Excel spreadsheet.

### Run a Manual Recurring Payment

After a search for a Manual Recurring transaction, you click on the transaction ID (1) to view and make any changes and then the Run button to process (2).

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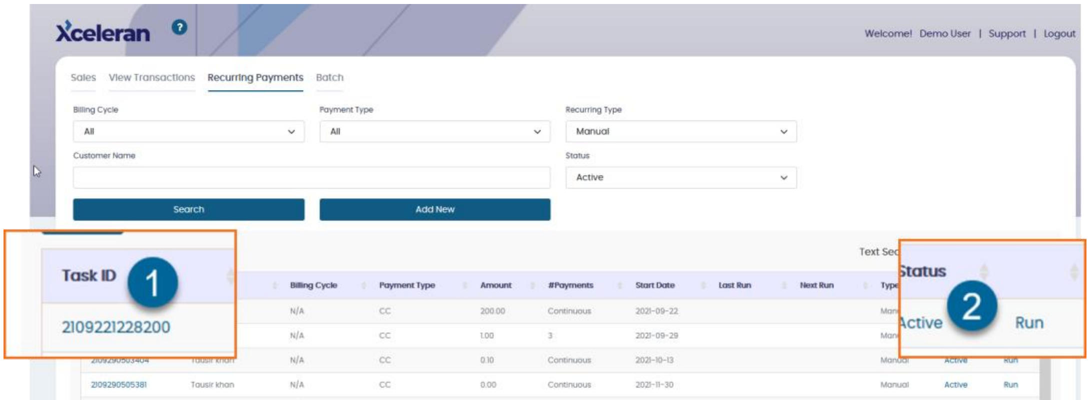
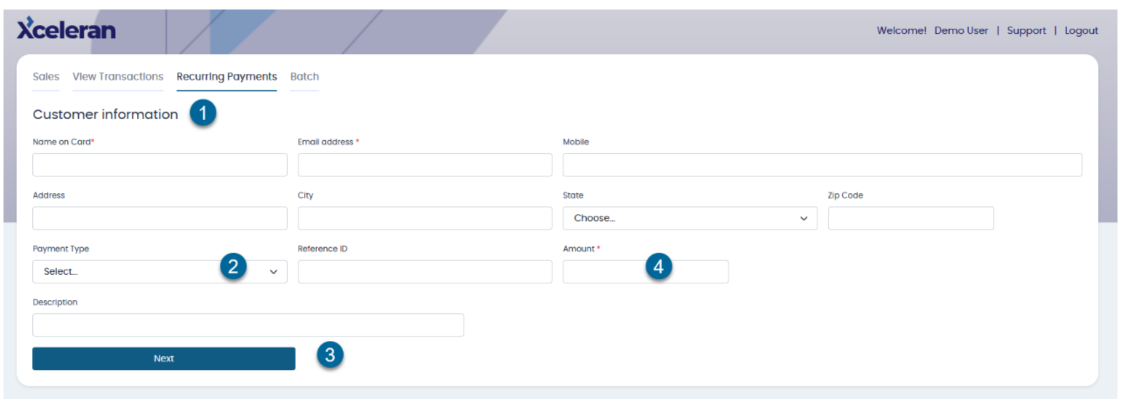



## Add New Recurring Information

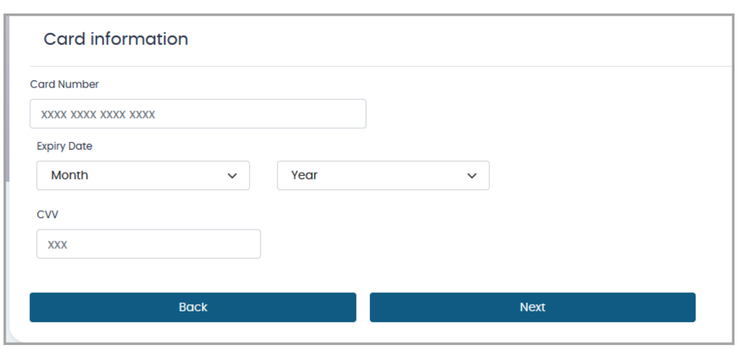
Adding a new transaction is a 3 step process. First ad Customer Information. Second, the payment details. Third designate as Automatic or Manual and set the schedule if automatic.

Step 1 -After clicking the Add New button simply start by adding the Customer Information including the Payment Type from the drop down, amount to be processed, and click next. (Note: the amount can be $0.00 to be updated when you process a future transaction.)




Step 2- Add the payment information.

The payment information will be slightly different based upon the payment type and does not apply to XPayLink as that is added by the customer directly. Here is CC Processing:

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Step 3 – Recurring Settings.

First select the Recurring Type, i.e., Manual or Automatic.  If Manual then select the current date for starting, N/A (not applicable) for billing cycle, zero (0) for number of payments which means it will be available until made Inactive, and save.


If Automatic, then:

- Select the date for first payment.  This will determine when future dates will be made.
- Pick the Billing cycle from the drop down from these choices.


- Select the number of payment cycles with (0) for payments to continue until made Inactive,
- and save.

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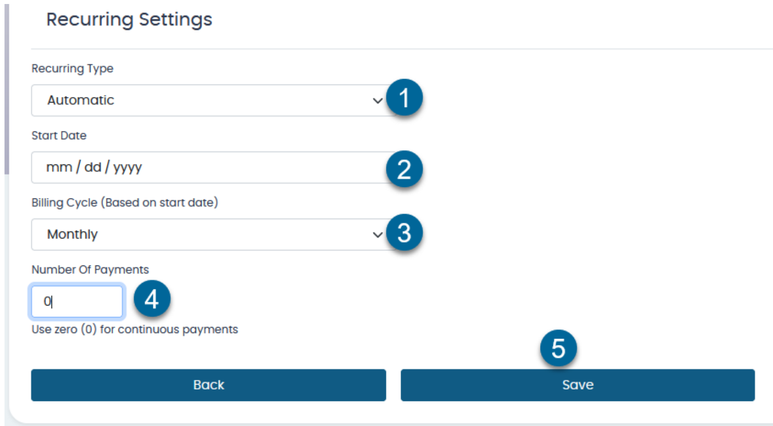


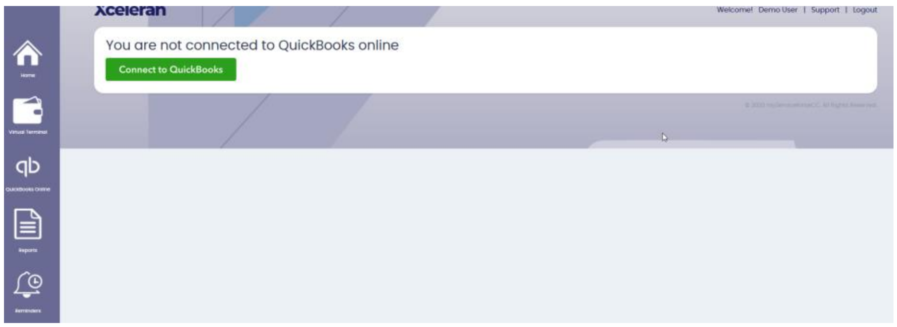

## Batch Tab

In the payment process world transactions are accumulated and send to the corresponding banks in batches, typically of not exclusively twice a day.  Payments that are received into your bank account are based upon those batches.  So, to closely reconcile payments the Batch process details are necessary.

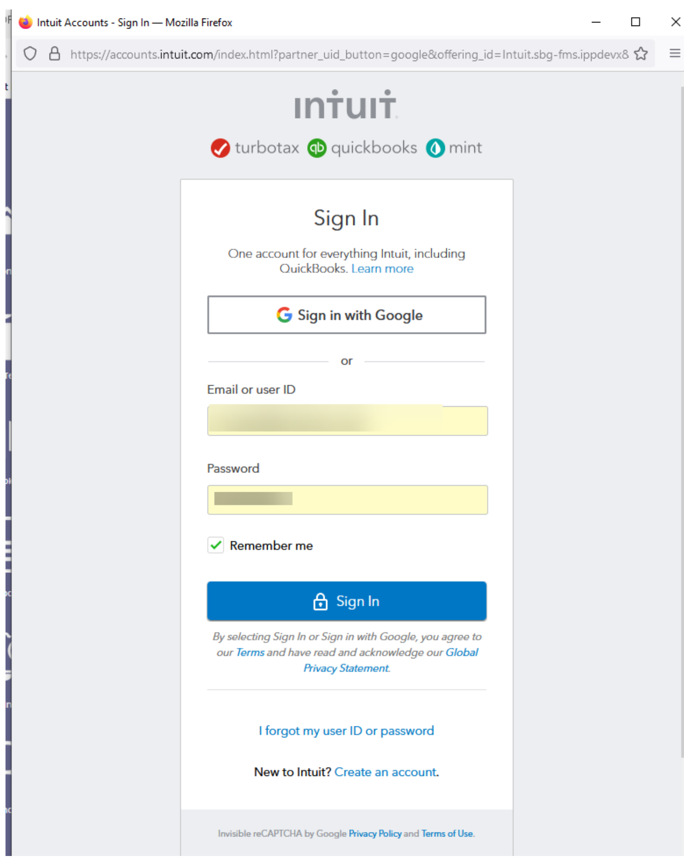
# Chapter 3: QuickBooks Online

One of the major features of XceleranCC is the integration with QuickBooks Online. This has many benefits in terms of efficiency and accuracy. This integration also extends to any of the Business Management Software options.

Set up is very simple. When you firs click on the QBO icon you will pe asked to Connect to your QuickBooks account.




You will be presented with a login screen from Intuit in which you will enter your QBO login details.




When completed the Intuit process you will be ready to Proceed.

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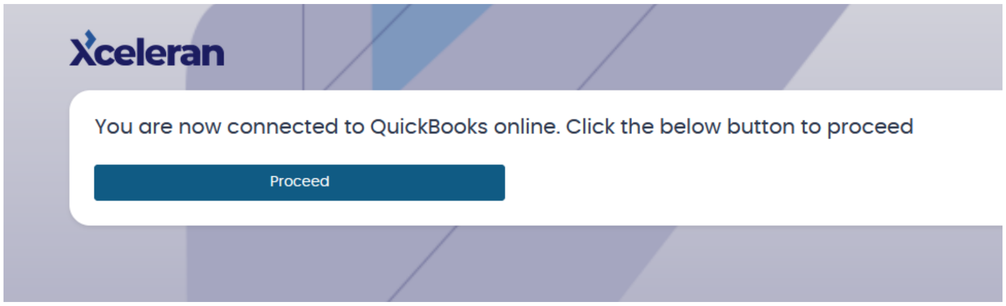
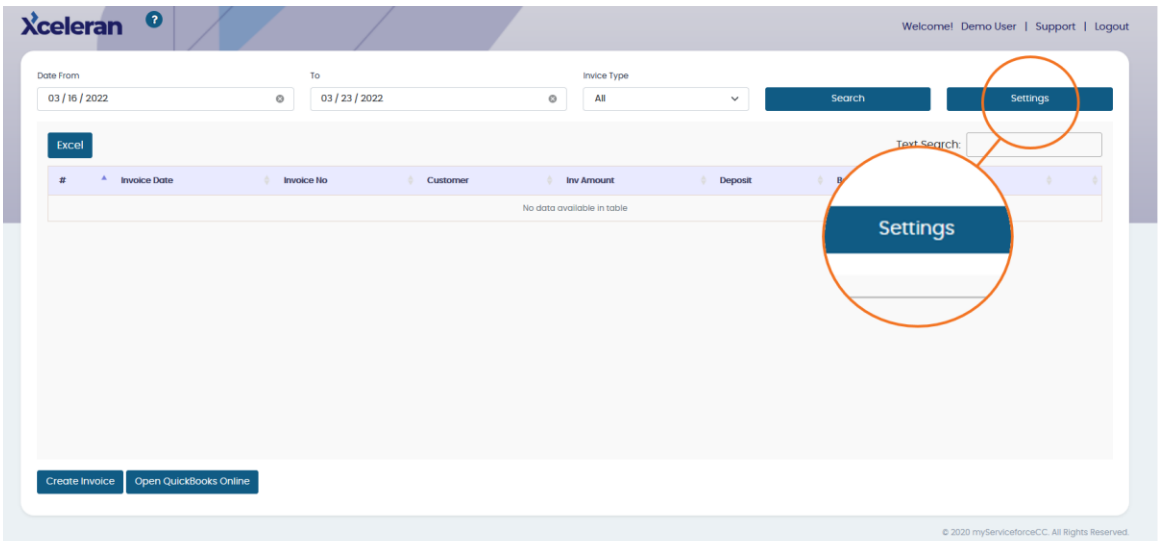
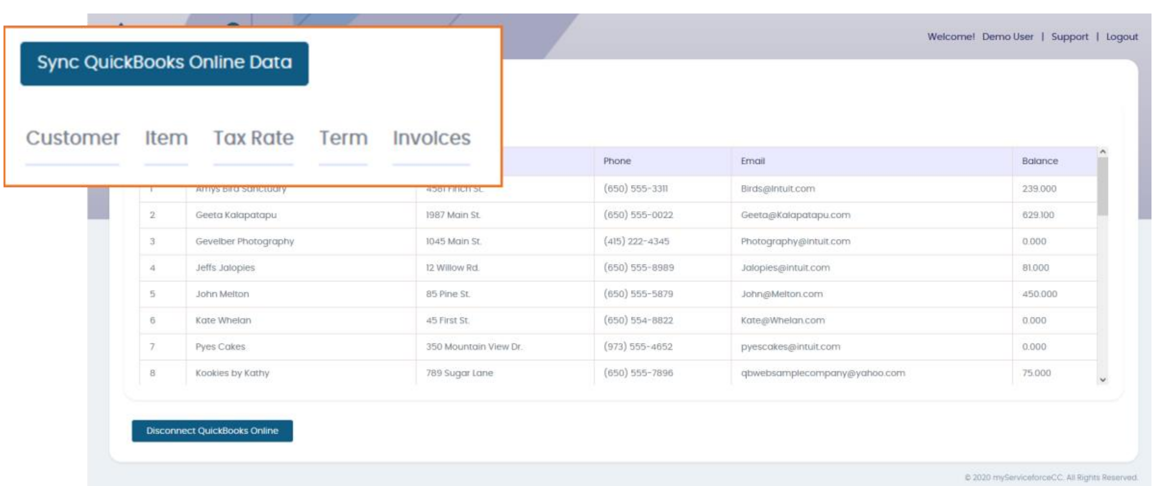



This brings you to the QBO search screen, but first we need to Synchronize your data. You will need to do this anytime you disconnect from your QBO account otherwise it is done automatically.




Click on Settings and then click the Sync button. A sample of your data will appear under each of the tabs so you can be assured the data sync has occurred. It's not a bad idea to Disconnect from QBO when you will not be using XceleranCC for a period of time for security purposes.

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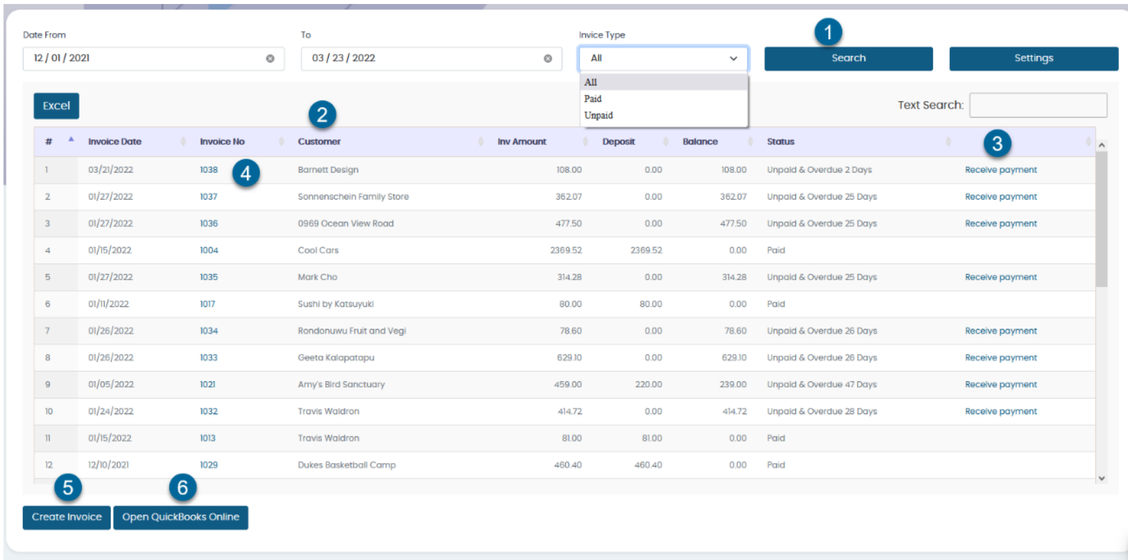
Clicking the QBO Icon in the Side panel or clicking Invoices will return you to the Search screen.

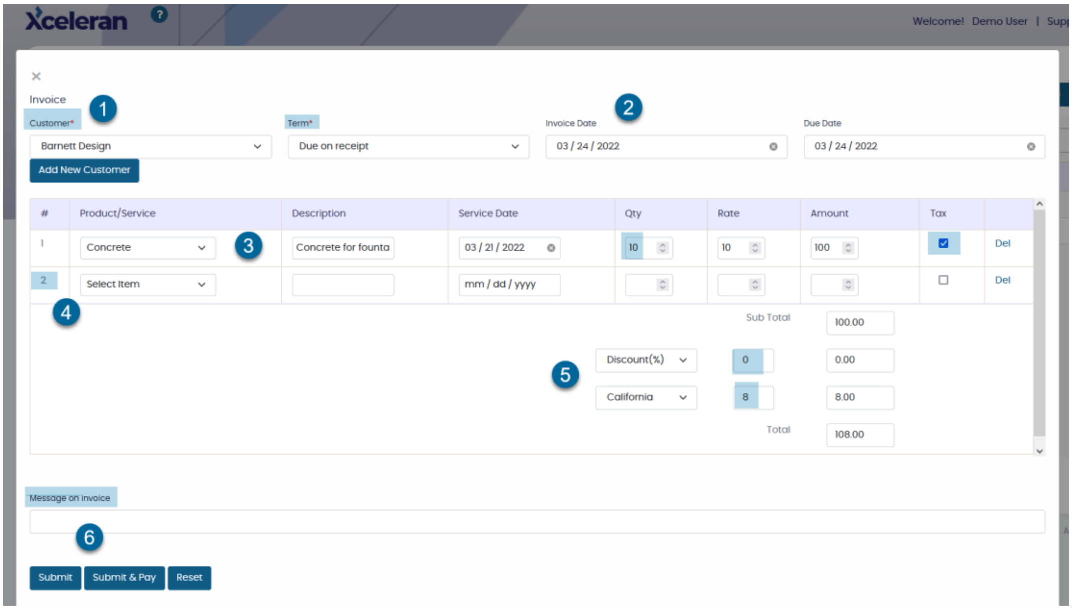



There are 6 functions that can be done from this screen all pertaining to Invoice and Collections.

1. Search by date and invoice type, i.e., Paid or Unpaid.
2. Sort information by clicking a columns header.
3. Receive payment for an unpaid invoice which opens the Virtual Terminal and populates the data fields.
4. Clicking the Invoice field to opens the QBO invoice.
5. Create Invoice button is used to create a new invoice which can then be either be Saved to QBO for future payment or Saved and Submitted to open the Virtual Terminal for collection. (NOTE: The information to create the invoice comes from QBO. With the exception of a new customer any other new items must be added through QBO.) See more below.
6. For convenience a link is provided to open your QBO account.

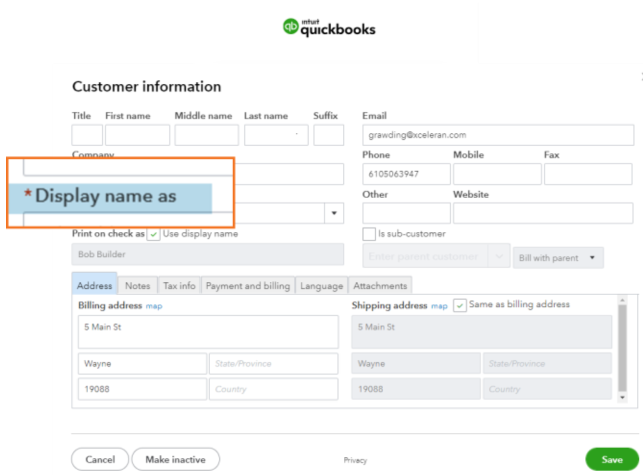
## Invoices

Invoices have the same general format and fields as QBO invoices. As mentioned above, clicking the Invoice Number of an existing invoice will open it. You can modify it and it will update QBO when you click one of the two Submit option buttons. Creating a New Invoice uses the fields and data from QBO. With the exception of a New Customer all other items are created in QBO. The Connect to QBO button makes that convenient.




The fields you need to enter or can modify are highlighted above. Steps to complete a new invoice are similar to those in QBO:

1. Select a customer existing in QBO. (Note: The name that is used in XceleranCC is the Display Name in QBO.




2. Invoice Date default is current day ant the Due date is based upon your Terms with the default being Due Upon Receipt.
3. Product and Service field is selected from the drop-down menu. Quantity is required to be entered. Other fields can be modified and will be saved to that invoice but will not change the billable item in QBO for future use. The tax check box default is no tax.
4. A new line item is made available automatically after an entry is made.

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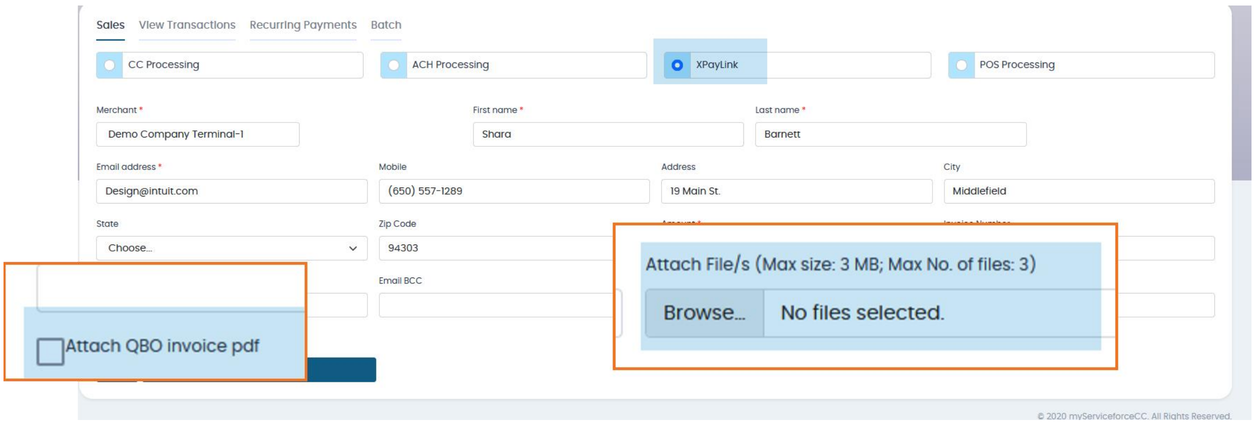
5. You can select a Discount by % or amount and if taxable an jurisdiction can be added from the drop-down menu.
6. Complete the Invoice by clicking Submit which saves it in XceleranCC and QBO or Submit and Pay which saves and then opens the Virtual Terminal for selection of payment method. (Note: as shown below, when requesting payment by XPaylink you can attach a copy of the invoice to the email by clicking the check box.  You can also add other files from Attach Files.



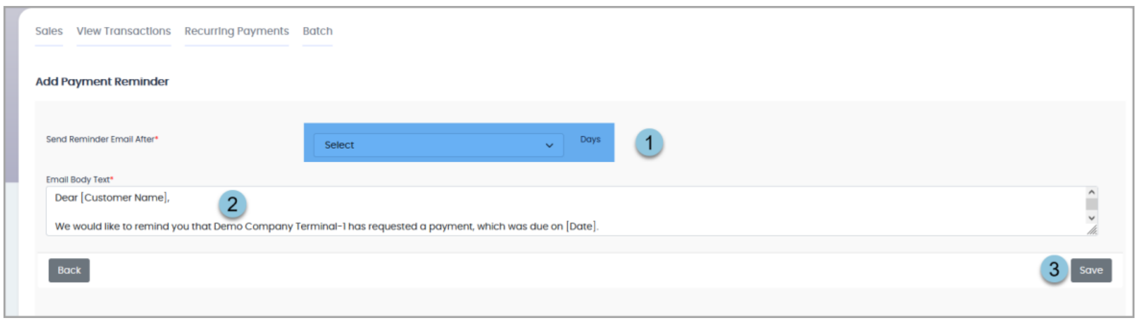
# Chapter 4: Reports Tab

The reports tab is another way to search and export data.

# Chapter 5: Reminders Tab

Reminders can be created and sent automatically to customers that have been sent XPaylinks and have not responded. They are activated from the Send Reminders Check box on the XPayling page. The emails will include a XPaylink and attachments like the original link. The default is checked, i.e., they will send.

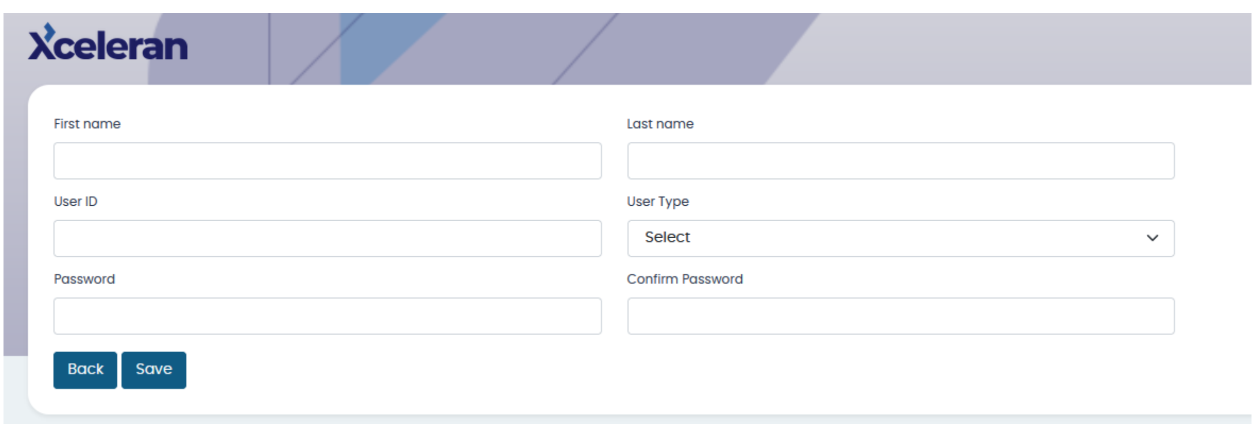
The content and timing of the Reminder is created from this tab. Select the Days after the initial XPaylink was sent, customize your message, and Save. (NOTE: Fields from the data base in [ ] brackets will be customized to the data. A list of the fields is in Appendix A.




# Chapter 6: User Management

Users are added and their roles defined here. There are three standard classes of uesrs:

- **Payment Processor** - They can see everything and create payments via manual entry in CC, ACH, XPaylinks, POS. They do not have access to QBO.
- **Bookkeeper** – The have the same rights as a Payment Processor plus the ability to access QBO functions.
- **Administrator** – All the above plus User Management.

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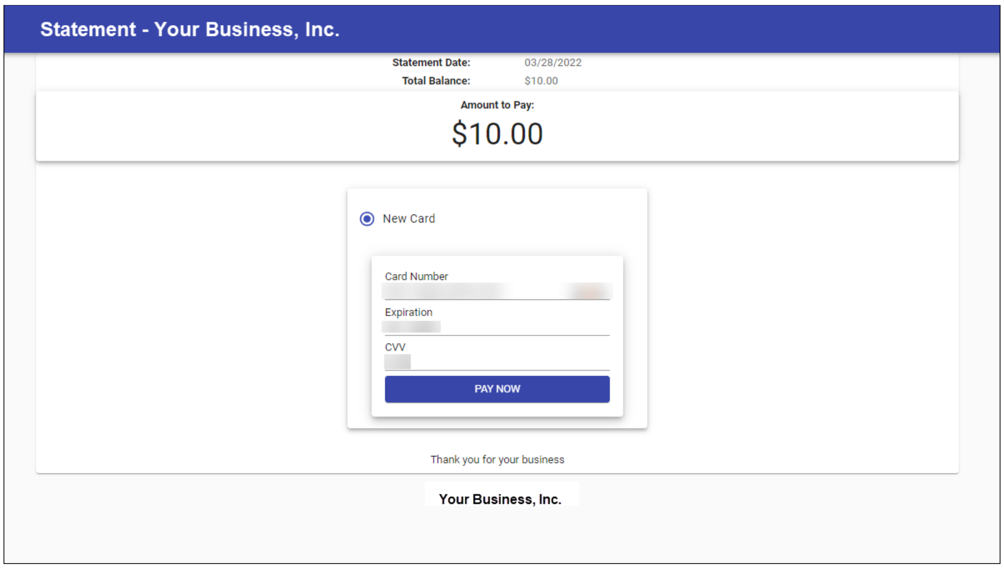
# Appendix A – Content Fields

# Appendix B – XPayLink Customization

With XPayLink your customers will receive an SMS (text) message and/or email with a link where they can go to make their payment on-line. By default, the page will contain the basic information about the payment and your company name like in the example below.




It is best to customize this “on-line statement” to match your company branding to provide your customers with the best possible customer experience. To customize your on-line statement, simply provide us the following:

1. Your company logo (or other graphic) for the header/top of the statement.
2. A logo or graphic for the bottom/footer of the statement.
3. Your choice of banner/button color from the list below.

| | | |
|---|---|---|
| cyan - #00bcd4 | orange - #ff9800 | purple - #9c27b0 |
| teal - #009688 | brown - #795548 | deep purple - #673ab7 |
| green - #4caf50 | blue grey - #607d8b | blue - #2196f3 |
| light green - #8bc34a | grey - #9e9e9e | light blue - #03a9f4 |
| lime - #cddc39 | deep orange - #ff5722 | indigo - #3f51b5 |
| amber - #ffc107 | red - #f44336 | pink - #e91e63 |

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