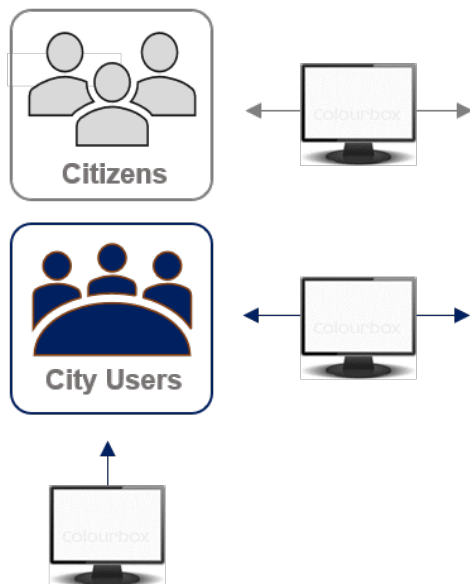


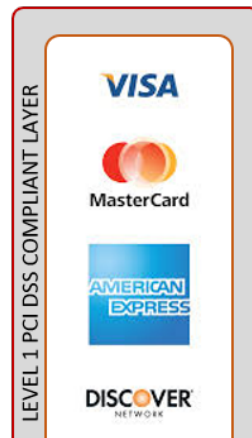


IntelliPay Payment Suite Users Guide



IntelliPay™

Front-End Processing Solutions



Technology Overview

Executive Summary

Convenient Payments, LLC dba IntelliPay ("IP") is an advanced technology provider of end-to-end payment solutions, integration platforms and stored-value products for private and public sectors; including in person (face-to-face) and online services. We offer the most complete payment processing solution for industries wanting to accept credit/debit card and ACH/ECheck transactions in person, over the phone, through the Internet or through our automated recurring payment module. We pride ourselves on the vast amount of experience we bring to the payments processing industry and the range of payment solutions we deliver to various industries such as government and municipal, property management, education, utilities, traditional merchants and more.

The company was originally created in 2004 as Government Payments. In 2011, it was acquired by US Merchant Systems (USMS) and a new subsidiary was created called Convenient Payments, LLC.

In January of 2015, Casey Leloux took over as CEO. At that time, Convenient Payments was primarily focused in the government industry. When Mr. Leloux took over, he made the decision to open their payment processing capabilities to all industries that could benefit from the company's web-based payment system.

Today, IP processes thousands of ACH and Credit Card Payments in the government, education, medical, dental, non-profit, SMB, and Enterprise industries. IP is headquartered in Draper, Utah.

Our enhanced web solution, referred to as IntelliPay includes the following features:

- **An intuitive end-user experience** – Payments can be initiated in a few simple steps
- **Custom branding opportunities** – The payment page can be customized with colors, logo and text
- **Real-time access to customer data** – Customer data can be updated in real time using web services
- **Reduced entry and processing errors** – Pre-filled payment fields based on enrolled user information or a file sent to IntelliPay from our Clients
- **Programmable to existing business rules** – Payment parameters based on our Clients business rules, such as restricting certain customers to card payments only

From the information provided, it will be readily apparent that IP has designed its service to allow our Clients to take advantage of multiple platforms and devices which suit different categories. Our strong strategic partnerships and technology solution have allowed us to represent these diverse capabilities with a consistent standard of service and single point of contact. Additionally, IP has assembled a team of industry professionals (formerly employed by companies such as First Data, FundTech, Authorize.Net, etc.) that are committed to bringing a higher level of service to the marketplace; including new innovations and industry firsts. Our goal, then, is to provide your business with a competitive advantage that would give you an edge in this important facet of your business: both today and in the ever-changing payment processing environment.

Relevant Work

The following are our five best implementations that we have completed and RFPs that we have won.

City of Plano Texas: This was an RFP awarded in 2019. The City wanted a comprehensive payment solution for city departments and agencies that integrated with existing back-end systems. The City also required a reporting and management system that support multiple locations, departments, groups and users in a parent/child hierarchy.

SOLUTION: IP integrated into existing city systems and with eight new software partners, including Ungerboeck, GovQA, Digitech, US Bank, Healthspace, and Pure Texas Products. Our development team worked hand in hand with the city staff to integrate city departments and associated back-end systems into a cohesive payments ecosystem, updating processes, functionality, and simplifying reporting.

State of Wyoming Game & Fish Department: This was an RFP that was awarded to IP in 2015. The Wyoming Game & Fish Department (WGFD) has an online, proprietary software application that allows hunters the ability to select specific species and hunts in order to receive proper licenses. Additionally, the system has other aspects such as boat licenses, aquatic invasive species licenses, fishing licenses, and more. WGFD needed a PCI compliant online web form to sit behind their application, enabling their customers to make secure payments with tokenization. The most important aspect of the contract was providing WGFD with the tokens and 99.95% uptime with no “dropped” connections. Lastly, WGFD had a unique situation where they needed to issue a massive amount of refunds to thousands of hunters that were not awarded specific “raffle” hunts. WGFD needed to issue batch refunds by supplying the token and the amount of the refund to maintain their PCI Compliant Status and not store or save credit card numbers in their system.

After receiving the RFP Awarded Contract, IP has successfully fulfilled all of their requirements.

SOLUTION: Our team provided their consultants with our API/Web Service Guide, a test account, and weekly project management calls to answer questions and provide support enabling them to accomplish their needs. They successfully integrated our APIs into their membership application and are processing one-time and recurring credit card and ACH payments.

Med USA, Inc.: Med USA, is a Physician Services Organization that began providing Billing Solutions and Practice Management software over 35 years ago. In addition to Billing and Practice Management software, Med USA continues to offer an integrated Electronic Medical Record (EMR), Medical Coding and Credentialing Services. Med USA needed a payment processing partner that could provide their users with a PCI compliant, centralized payment platform. Med USA's clients wanted to accept customer payments online and enable internal staff members to process payments inside the practice management system.

SOLUTION: We provided Med USA's clients with our brand-able, Online Payment Page that enabled each practice to accept payments online. Then, we worked with their engineering team to integrate our Hosted Virtual Terminal inside their practice management system. Med USA didn't want to capture the credit card information in their system at all; however, they wanted the customer's payment to be posted into their practice management system in real-time.

Therefore, we provided our Hosted Virtual Terminal in a URL that was tied to each one of their clients using a client ID. When a Med USA client was in the practice management system and wanted to process a payment (either card present/swiping or card not present/keying), they would select a “Make Payment” link that would redirect the client to our web page, pre-filling it with the Customer ID, Name, Address, and Amount. The client could swipe or key enter the payment information and process the payment on our system. Once the payment was completed, the Hosted Web Form posted back the results using a Post-back URL, which updated their practice management system in real-time. Additional benefits of the “Find” feature mentioned above, centralized reporting, and username tracking were also added according to their requests.

Medallus Medical: Medallus Medical is an “After Hours Medical, Urgent Care” Clinic that has been in business for 15 years. They have 11 locations across the state of Utah. Due to the nature of their business, they provide medical care for customers that have high deductibles or have a hard time paying for services. They created a “Membership” program that allow enrolled customers to make affordable monthly payments and receive lower payments for services during their visits. Once the customer enrolled, they wanted their system to process the initial enrollment payment and then setup a recurring monthly payment schedule for automated billing.

SOLUTION: Our team provided their consultants with our API/Web Service Guide, a test account, and weekly project management calls to answer questions and provide support enabling them to accomplish their needs. They successfully integrated our APIs into their membership application and are processing one-time and recurring credit card and ACH payments.

Valley OBGYN: Valley OBGYN is the largest OBGYN clinic in Utah. Valley OB/GYN has 8 medical groups featuring board certified obstetrics and gynecology physicians, family physicians, certified nurse practitioners and certified nurse midwives. They provide personalized women's healthcare through every stage of life and deliver in 6 hospitals. Valley's situation was unique in that they had multiple merchant accounts from multiple processors. Their accounting staff was having to login into multiple websites for reconciliation purposes. This was due to the fact that each location had their own bank account and they did not want to co-mingle funds.

SOLUTION: IP was able to consolidate their merchant accounts and processing into one Master Account that connected the eight groups and their merchant accounts. Each group had their own sub-account that attached to a merchant account that deposited into the specific bank account. IntelliPay enabled each location to process payments online, over the phone, and recurring or custom payment schedules for customers with large balances. It then allowed the CFO and her staff to login to one Master account and see all of the activity for the eight sub accounts.

Gold Cross Ambulance: Gold Cross is not only an ambulance company, but they also provide medical billing for thirteen counties, cities, and companies in the State of Utah. They wanted an online payment option for customers; however, they had to collect the “Customer ID” in order to tell which client they needed to apply the customer's payment to. Additionally, they needed this Customer ID to be the exactly the same as the id in their system without spaces or caps in order to post these payments via automated SFTP reports back into their system. We also created an On-line Payment Page that allowed customers select the group or location that they wanted to make a payment for using a drop down menu (www.valleyobgynutah.com).

SOLUTION: IP provided Gold Cross with their Customer Portal. We created multiple merchant accounts for Gold Cross and each one of their clients. Using our SFTP batch import process, Gold Cross is able to upload an "Invoice" file that contained the Customer ID, demographic information, and amount into our IntelliPay Payment Suite. This populated our Customer Portal and enabled customers to login, see their bill, and pay their bill online without having to enter any of the "required" information from Gold Cross. The customers can simply enter their payment information and process the payment. The rest of the relevant data passes through the system and populates the custom report that we provide back to Gold Cross, enabling them to upload the customer payments, apply them to the appropriate account, and update the customer record as paid.

Upon evaluation of this General Information Document, we believe you will find key features about our platform and services that set us apart from other payment processing vendors. Ultimately, then, we are more than just a payment gateway: we are a payments suite that enables solutions for all business sectors and industries of commerce.

Intelligent Payment Suite

Our proprietary technology is written using C#, JavaScript, and OpenBD. Our user interface is built using a Bootstrap theme that uses the latest HTML 5.0 and CSS 2.0. Our application is compatible with all web browsers and is optimized for smartphones and mobile devices. Clean user interfaces and a comprehensive dashboard allow for complete visibility into any payments ecosystem. Custom-built portals and integrations between departments or functions solve business, technical and financial challenges beyond the scope of payment acceptance.

We support 15 front end solutions to accommodate a wide variety of needs. Our payment suite was specifically designed to support many payment acceptance requirements regardless if they include over-the-counter, card-not-present, online, IVR, over-the-phone, mail, or recurring transactions.

Key Payment Suite Features and Solutions

Lightbox - Online & EMV terminal, store PAN on our server, not yours

Customer portal - Brandable & customizable payment solution allows one-time payments and auto-pay. Supports Google Pay, e-invoicing and text to pay.

One Terminal -100% EMV compliant virtual terminal for over-the-counter transactions via an integrated card reader. Supports cardholder enrollment into multiple payment schedules and recurring transactions.

Payment Wizard - Permits online registration and shopping cart features for event scheduling and ticketing, and class registration

OneLink -Secure text-to-pay and email to pay solution that works with any email host or wireless provider.

IVR- Fully automated voice and text solution.

Mobile Apps - Easy-to-use and implement payment options for Android and iOS.

Hosted Web Page/Online Payment Page - Stand-alone, easy to integrate and customizable solution for payment acceptance over any device.

Master/Sub Account Reporting - One log-in to manage/see multiple locations, choose payments options, select terminals and more. Manage down to single user.

Integrations

Our APIs/Web services are in RESTful format, but we also support SOAP and other options. The common APIs our partners use is “Card Payment” for credit card processing and “Bank Payment” for ACH processing. For recurring or future dated payments, “Create Customer” and “Create Schedule” are commonly used. We provide many additional APIs that our partners can use to list payments, list customers, query reports and issue voids and refunds. See intelliPay.com/developers for libraries, definitions and examples.

The flagship integration product that IntelliPay provides is our Lightbox Modal Terminal. The technology enables the customer to enter their credit card or PAN information on our system while giving the appearance that they have not left the site. We feel its best feature is the ease of integration because we’ve already created the code that developers can use to drop the Lightbox into their application.

System Reliability

The Google cloud provides an environment for the IntelliPay platform that is backed up with multiple providers for Internet connectivity, multiple virtual machines and firewall protection. We share the same enterprise-tested platform that powers Gmail, YouTube, Google Search and more. Google provides our software platform with a 99.95% availability SLA, 24x7 tech support, and round-the-clock service health monitoring.

Payment Options

Traditional - Traditional or absorb fee is the fee model where the merchant pays or absorbs the processing costs associated with accepting credit and debit card and ACH transactions. This is the model most merchants are using today.

Service Fee - A two transaction revenue neutral model for all presentment methods where the Government or Higher Education entity receives their funds without incurring card or ACH processing costs. The payment MID is deposited into the merchant’s DDA. The Fee MID is deposited into an account held by IntelliPay.

Convenience Fee - A modest fee added to each transaction made outside of the merchant’s traditional way of accepting payments. For example: buying movie tickets online versus in the theater lobby.

Surcharge Fee (FairPay) - A Surcharge fee is applied to a credit card transaction by the merchant to help offset the higher costs associated with processing credit cards. The surcharge amount can be fixed or variable but can not exceed the merchant’s credit card acceptance fees or 4%(2% Colorado), whichever is lower. In practice, surcharges are a variable amount. For example, a fixed fee of \$3 would exceed the 4% cap on transactions less than \$75. IntelliPay assesses the fee only where permitted and applicable.

Site Fee - Is a two transaction revenue neutral model that enables IntelliPay to charge a separate fee (percentage or flat) to the customer for using our services, software, maintenance, processing, and customer support that we provide on behalf of the merchant. Our Site Fee Model bridges the gap for merchants who can’t or don’t want to offer credit cards due to the costs associated with merchant processing.

Processing Visa/MC/Discover/Amex Transactions

The IntelliPay Payment Suite currently processes Visa, MasterCard, Discover, and American Express transactions. This includes all debit and prepaid cards.

Batch Settlement Times

Our current credit card batches automatically settle at 10:30 pm MST. However, this can be customized to settle at any time. In the case of a specific Client request, we can configure the account to automatically settle the batch file at 2:00 am MST. Each Batch Settlement process is separate for each merchant account.

We would like to point out that our IntelliPay Payment Suite offers next day funding on Visa, MasterCard, and Discover credit card payments. In order to receive next day funding, we would need to settle the batch file by 3:30 pm MST.

Continuity Plan

IntelliPay Payment Suite is utilizing Google's Web Platform for application deployment and server provisioning. IntelliPay currently manages its Google system environments through the deployment of the Google Web Services and their certified technicians.

Focal Points:

- An availability set is a group of virtual machines that are deployed across fault domains
- An availability set makes sure that our application is not affected by single points of failure, like the network switch or the power unit of a rack of servers

Systems in each region are capable of working together with the systems of any other region. Therefore, if the Western region experiences an outage, the Eastern region can operate separately on its own or, it can attach to the database, web servers, etc. of any other region.

The databases in the East and West regions are redundant hot-backups that sync simultaneously. The database data from the availability sets above are backed up on multiple times throughout the day and placed on a server at the Salt Lake facility. This provides us with "snapshots" of our system every hour during the week and every four hours on the weekends.

Disaster Recovery & System Fail Over

The IntelliPay Payment Suite environment uses Multi-VM deployment. With this, Google automatically provisions and maintains a synchronous standby replica of the DB instance in a different Availability Zone. The primary DB instance runs in midwest-1a. The primary database is synchronously replicated across Availability Zones to the standby replica in us-east-1a to provide data redundancy, failover support, eliminate I/O freezes, and minimize latency spikes during system backups.

Recovery Steps

RDS failover in the IntelliPay Payment Suite environment doesn't require any human intervention. It happens automatically.

Recovery Time

Recovery time is ≤ 1 hour after disaster start time.

Failover to Secondary System

In the event that Google Platform fails on the East Coast and West Coast, the IntelliPay Payment Suite staff will perform the following steps to bring a secondary system online at the Salt Lake City office.

Recovery Steps

Once the admin is notified of the failure, the following steps are taken to recover from this situation –

- System Administrators are notified of failure
- Image of latest database backup is downloaded into SLC DB.
- Test transactions and validations are confirmed
- DNS settings are changed at GoDaddy.com
- Traffic is rerouted to SLC NOC
- Test transactions are processed and validated to confirm site and database are working

Recovery Time

Recovery time is ≤ 4 hours after disaster start time.

Security and PCI Information

To ensure that the IntelliPay Payment Suite is as secure as modern technology will allow, Convenient Payments partners with Google's Network Security Team. Additionally, we have hired S3 Security Services, a professional security-consulting agency, to ensure we are following the PCI-DSS Security Requirements.

Services provided by Google

Google's Network Security Team provides many security features for their clients. Some of which include the following:

- Use intrusion-detection systems, and/or intrusion-prevention systems to monitor all traffic at the perimeter of the cardholder data environment as well as at critical points inside of the cardholder data environment, and alert personnel to suspected compromises. Keep all intrusion-detection and prevention engines, baselines and signatures up-to-date.
- Deploy file-integrity monitoring tools to alert personnel to unauthorized modification of critical system files, configuration files, or content files; and configure the software to perform critical file comparisons at least weekly

- Perform internal and external scans after any significant change
- Run internal and external network vulnerability scans at least quarterly and after any significant change in the network (such as new system component installations, changes in network topology, firewall rule modifications, product upgrades)
- Test for the presence of wireless access points and detect unauthorized wireless access points on a quarterly basis
- Retain audit trail history for at least one year, with a minimum of three months immediately available for analysis
- Use appropriate facility entry controls to limit and monitor physical access to systems in the cardholder data environment
- Incorporate two-factor authentication for remote access (network-level access originating from outside the network to the network by employees, administrators, and third-parties)
- Ensure that all anti-virus programs are capable of detecting, removing, and protecting against all known types of malicious software
- Deploy anti-virus software on all systems commonly affected by malicious software (particularly personal computers and servers)
- Ensure that all anti-virus mechanisms are current, actively running, and capable of generating audit logs

Services Provided by S3 Services

S3 Services is a qualified security consultant for PCI-DSS Audits and Attestations. Convenient Payments selected S3 as their partner for the following reasons:

Experience

They have more than 10 years of experience with data security and compliance.

Accreditations

Their employees hold certifications like Certified Information Systems Security Professional (CIS-SP), PCI Forensic Investigator (PFI), Qualified Security Assessor (QSA), Approved Scanning Vendor (ASV), Payment Application Qualified Security Assessor (PA-QSA), and Point-to-Point Encryption Qualified Security Assessor (P2PE QSA).

S3 has provided us with direction, best practices, and the necessary requirements our platform needs in order to be at the highest level of PCI-DSS compliancy.

Anti-Intrusion/Anti Theft

Per our partnership with Google, we have the following Anti Intrusion/Anti-Theft modules in place:

- Anti virus/Anti malware protection. Google has enabled Anti virus and Anti malware on our Virtual Machines to help identify and remove viruses, spyware and other malicious software and provide real time protection
- Intrusion detection and DDoS. Intrusion detection and prevention systems, denial of service attack prevention, regular penetration testing, and forensic tools are enabled. This allows us to identify and mitigate threats from both outside and inside of Google
- Zero standing privileges. Access to customer data by Google operations and support personnel is denied by default. When granted, access is carefully managed and logged. Data center access to the systems that store customer data is strictly controlled via lock box processes
- Isolation. Convenient Payments and Google use a network isolation process to prevent unwanted communications between deployments and access controls to block unauthorized users. Our Virtual Machines do not receive inbound traffic from the Internet unless we have approved the IP address from our merchants. This would apply in cases of APIs/Web Services
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- Isolation. Convenient Payments and Google use a network isolation process to prevent unwanted communications between deployments and access controls to block unauthorized users. Our Virtual Machines do not receive inbound traffic from the Internet unless we have approved the IP address from our merchants. This would apply in cases of APIs/Web Services

User-based Provisioning

The IntelliPay payment suite supports user-based provisioning. This feature is found inside our “Users” Tile from the main dashboard. When a IntelliPay Account is created, we provide an “Admin” username and password. The admin is then able to login and create user profiles for their employees. A screenshot of our user profile process is shown on the top of the next page.

[Credit Card](#)
[ACH](#)
[Invoices](#)
[Help](#)

[Dashboard](#)
[0/0 Alerts](#)
[Research](#)
[Reports](#)
[Terminals](#)
[Users](#)

Dale's Demo Company

*Home / User

New User Save User Setup

Username ⓘ
 Name or Description
 User Email
 Confirm Email

☐ **This User does not have access to email.** ⓘ

If the above box is not checked, the User Email address is required and will be used to email a temporary password to the User when a password reset is requested. Users cannot reset their password via email if there is no email address on file or if the email address on file has not been validated. Checking the above box and saving the User Setup will allow an Admin User to reset a password for this User.

Settings
☒ Login: User can log in.
☒ Password: User must change their password next time they log in.
☐ Payments: User can create payments.
☐ Reports: User can run reports.
☐ Research: User can search for and view Customer Accounts but not their payment history.
☐ Refunds: User can void payments and issue refunds.
☐ Sessionless Terminals: User can use hosted terminals without a session.
☐ Administrator: Grants all privileges regardless of other settings.

Device ID Override:

User List + Add User

Item	Username	Name	Email	MerchantID	Entry Date	Last Login	IP Address	Login	
1	admisdem	Admin User		m2601	03/09/2017 09:37 AM	08/07/2018 10:50 AM	96.72.161.106	Enabled	Edit Delete
2	daleerling		dale.erling@intellipay.com	m2601	09/23/2021 09:41 AM	10/08/2021 08:52 AM	104.37.250.195	Enabled	Edit

From this screen, the Admin can give the following user permissions:

- **Payments** – This provides the user with access to the payment terminals where they can enter payments into the system
- **Reports** – This allows the user to access our reports module where they can view data in real-time
- **Research** – This entitles the user to look up customer records and payment history
- **Refunds** – This allows a user to void a payment or issue a refund
- **Admin** – This grants a user all privileges and access to the system

The administrator can create generic passwords for the users and then check the box to require the end user to reset their own password the next time they login. Additionally, users can be deleted from the system or their user access can be “unchecked” which will disable them from accessing the system. Users that forget their password will have to contact the administrator who will reset the password to a generic password and then force the end user to recreate their individual password.

For users that are enabled to process transactions, the system will provide a report that tracks payments by User. The client will be able to see who entered any payment into the system.

Refunds

In the IntelliPay Payment Suite, there are strict rules for issuing refunds. Those rules include the following:

- Clients can only issue refunds back into the account or credit card from which the original transaction was processed. In other words, when issuing refunds, clients are not allowed to change the bank account or credit card number and then push the refund into the new account. For customers that want a refund disbursed into a different account or credit card, our Clients will need to issue a physical check
- Refunds can be processed for any amount and multiple times up to the original amount of the initial transaction. In other words, if a customer processed a transaction for \$100, they can receive multiple partial refunds that add up to \$100, or a one-time refund for \$100, but they will not be able to receive a refund for an amount over \$100

IntelliPay is confident that our Refund Rules will prevent unnecessary fraud or malicious activity.

Security Breach Plan

IntelliPay adheres to a rigorous set of security controls that govern operations and support. This increases our ability to prevent, detect, contain, and respond to operational security threats specific to our platform.

One key operational best practice that we use with Google is their “Assume Breach” strategy. This strategy works with a dedicated “red team” of software security experts that simulate real-world attacks at the network, platform, and application layers, testing our ability to detect, protect against and recover from breaches. By constantly challenging the security capabilities of the service, we can stay ahead of emerging threats.

Incident Response Procedures: IntelliPay and Google have a global, 24x7 incident response service that works to mitigate the effects of attacks and malicious activity. However, in the event that a security breach occurs, we will initiate the following procedure:

1. Notify Google’s Network Security Team and open an investigation ticket into our availability set of virtual machines.
 - a. The team will perform several scans and tests to identify or discover the problem.
2. IntelliPay engineers will begin an analysis off our log files to identify or discover any issues.
3. If a breach is identified, the following steps will be taken and we will notify the following organizations:
 - a. Notify Client of suspicious activity.
 - b. Work with Google’s team to identify breach and culprit (if possible).
 - c. Work with Google’s team to eliminate threat and prevent further damage.
 - d. Notify acquirer/back-end processor
 - e. Notify US Postal Service and Secret Service who are responsible for Cyber Crimes.
 - f. Assess damage and report to proper authorities..

Please note that IntelliPay is responsible for all internal and external security breaches. However, IntelliPay is not responsible for malicious behavior by the Client's employees. In the event that any employee of our Clients who has the proper authority and permission changes relevant information (i.e. a deposit DDA account), IntelliPay will not be liable for such actions.

PCI Acknowledgment

IntelliPay is PCI DSS Level 1 Compliant.

Technical Support

IntelliPay has several levels of customer support. We provide our Clients with an Account Manager's cell phone number, where you will have access to that individual 24 x 7/365. In the event that the Account Manager is not available, we will have the following contingency plan:

- Normal Customer Support Hours: 8 am to 8 pm Eastern Standard Time
- After Hours/Weekend Answering Service

Batched Partial Refunds

As stated previously, batches can be loaded into the IntelliPay Payment Suite directly through our user-interface or an SFTP process can be created to automate the process. In order to upload a batch file for partial refunds, the user must include the \$ and the word "Refund" in the first line of the batch (\$Refund), as this file must ONLY contain refunds. In other words, our Clients would not be able to contain payments and refunds in the same file. Additional requirements will include the customer account number, transaction ID and the amount of the refund.

The batch process will open the file and read it against the information contained therein and ensure that the payments follow the "Refund Rules" outlined earlier. In other words, the system will check to make sure that there was a prior transaction to refund against and ensure that the amount contained in the batch file is not greater than the original amount processed. Once the batch has been processed, the user (who has the correct permission) will be allowed to view the results of the file in the "Batch Reports" section.

Batch Process by Token

Processing payments via batch processing using a “Token” is very simple. The batch files can be loaded via the user-interface or an SFTP process.

In this instance, the user will upload a batch file with the customer account number (data field #2) and enter the letter “Q” in data field #20. This instructs the Batch Loader to query the system for an existing customer with the same customer account number etc. and only create a new customer record if an existing customer does not exist. If this is the desired behavior, then the override value is ‘Q’ followed by a comma-delimited list of field numbers to search for the customer. For example: Q2,9 will tell the batch loader to search for a customer with an account number which matches the one you have provided in field 2 and a postal code which matches the postal code you have provided in field 9. If it finds a match, then that is the customer record or token which this payment is going to be made with. A copy of our SFTP Batch Processing Guide and more details can be made available for our Clients upon request.

Point of Sale Transactions

Our IntelliPay Payment Suite can work with both credit card machines and card readers that plug into a computer via USB port to process Point of Sale Transactions.

When processing a payment through our virtual terminal or USB reader, the user is prompted to enter a “Customer Account Number.” This number is crucial in storing and tying the customer’s payment information for future payments. One of the benefits of using a credit card terminal or virtual terminal that processes transactions through our IntelliPay Payment Suite is the reporting provided in the IntelliPay Payment Suite . Our Clients have the ability to view the “Payments by User” Report and view a list of payments that were processed by each terminal. Payments that are successfully processed by a terminal or USB reader produce receipts for the both the customer and the Client. Payments processed through a USB reader can also generate an email receipt for the customer.

Additionally, the terminals can be locked down so that users can only process payments through them. A “non-sale” function (i.e. voids/refunds) would have to be generated through a manager or user with the proper permissions in the IntelliPay Payment Suite.

Multiple Payment Methods

Our payment-processing platform has the ability to process multiple types of payment methods. Merchants and integrated software providers can have the flexibility of using one or more of the following options:

- **Traditional Processing** – merchants pay the credit card processing fees.
- **Site Fee Processing** - a fee is added to cover technology and services costs to customers invoice.
- **Surcharge Fee Processing** - merchants add up to 4% to cover credit card processing costs.
- **Convenience Fee Processing** – merchants add a flat fee to the amount owed by the customer and use that amount to offset their credit card fees.
- **Service Fee Processing** – This is our \$0 cost processing solution. Contact us for more details

Custom/Aggregate Reporting

Enterprise organizations and other merchants with multiple accounts can have their sub accounts rolled into one main, aggregate report for quick and easy reconciling. We can customize our reports to match any format. This is especially necessary when integrating our reports back into a management software provider. We can match their format enabling you to upload the report for automatic posting.

Terminal Integrations

The IntelliPay Payment Suite is integrated with the VX Verifore line of terminals (i.e. VX520 and VX680) and ID Tech Auguta reader. Semi-integrated with Verifone V200c and V400C terminals. In addition, our system allows our Clients to name those terminals and then view each terminal's transactions in our reporting system.

Easy to Integrate Solutions

Increasingly more Clients want to process payments in their management software to eliminate manual posting efforts. Our APIs and Web services were designed to integrate to your software provider with the latest and greatest technology. Please see our developers on our website section (intellipay.com/developers) for more information.

We currently offer the following methods:

- **API/Web Services 2.6**– this provides the full feature/functionality that the user interface provides using web services.
- **Hosted Web Form/Online Payment Page** – Using a brand able, online payment page, merchants can post data into this form, including the payment amount, enabling the consumer to enter their card or banking information to process their payment. We provide a “Post” back via URL that can update the software provider's system in real –time. This takes the PCI scope away from the software partner.
- **LightBox** – IntelliPay's Lightbox Terminal displays a payment form that floats over your existing website content. The form makes it easy for your customer to submit a payment without having to leave your billing portal. Lightbox Terminal pulls customer ID numbers and payment amounts from the elements on your website. It then calculates fees and processes transactions using other information you identify on your page.
- **One App** – allows you to easily make a payment through your own app. To enable this feature within your own app involves three parts. The first is to download the IntelliPay app from the iOS App Store or Google Play Store. The second part is to configure your own application to open a deep link into our IntelliPay app along with the appropriate parameters. The third part is to interpret the response back from our app so you can track (or at least display) the status on your end.