



# PaymentMate<sup>®</sup> software makes First Data<sup>™</sup> credit and debit card processing fast and easy

PaymentMate<sup>®</sup> computer software gives a merchant the ability to receive credit and debit card authorizations from First Data<sup>™</sup> quickly and easily. PaymentMate uses a merchant's existing broadband Internet connection, so it receives authorizations in a fraction of the time that dial-up terminals do.

## How PaymentMate works

PaymentMate runs on any computer with a Windows<sup>®</sup> XP, Windows Vista, or Windows 7 operating system. If you have a device with a magnetic card reader connected to your computer (such as a MagTek<sup>®</sup> ImageSafe<sup>™</sup>, a VeriFone<sup>®</sup> MX800 Series signature capture pad, or an FD-10C PIN pad) you may process swiped credit cards, swiped debit cards, or both. You may also manually key credit cards with PaymentMate.

## Processing swiped credit or debit cards

To process a swiped credit or debit card:

- 1 Swipe the card through the card reader with the magnetic stripe of the card facing down and in the correct direction.
- 2 The PaymentMate Credit Amount dialog box pops up. In the dialog box:
  - Type the correct amount for the transaction in the **Enter Amount** box.

- If desired, type *optional* reference numbers in the **Transaction Ident/Ref** and **Customer Ident/Ref** boxes (if the boxes are enabled).
- Press the **ENTER** key on your keyboard to submit the transaction, or press the **ESC** key to cancel the transaction.



- 3 If PaymentMate asks you to confirm the amount, verify that the amount is correct and click the **Continue** button. If it is incorrect, click the **Cancel** button, type the correct amount in the **Enter Amount** box, and press the **ENTER** key on your keyboard.

**NOTE:** When you set up PaymentMate to use a credit-debit threshold, the software automatically chooses credit or debit, based on what is most cost effective for you. To force PaymentMate to prompt for credit or debit every time you swipe a

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credit-debit card, open the PaymentMate configuration and set the credit-debit threshold to zero dollars.

4

If you selected the **Debit Card** button a message pops up stating, “Waiting for PIN entry.” Ask your customer to enter the PIN number on your PIN pad, or click **Cancel** to process the transaction as credit rather than debit.

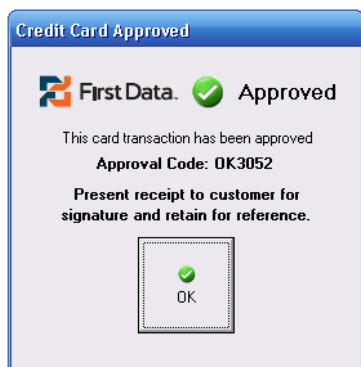


**NOTE:** Clicking **Cancel** is a convenient way to have PaymentMate process the transaction as credit instead of debit. This is useful if the customer forgets his PIN number, or changes his mind and wants it to run as credit.

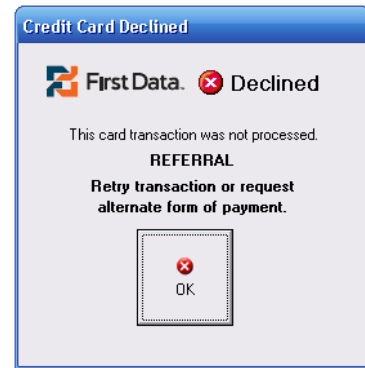
5

In just a few seconds, PaymentMate indicates whether First Data authorized the transaction. Follow the instructions of the message that pops up:

- If the message states, “Approved; this card has been approved,” then First Data authorized the payment. If it was credit, take the receipt that PaymentMate printed from your printer, have your customer sign it, and *keep the signed receipt.*



- If the message states, “Declined; this card transaction was not processed,” then First Data did *not* authorize the transaction. Try swiping the card again, or request a different form of payment from the customer.




### Manually keying a credit card

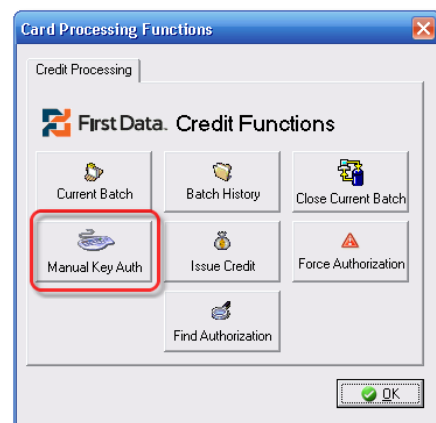
If you take a customer’s credit card number over the phone, or if you cannot swipe a card because its magnetic stripe is damaged, you may manually key a credit transaction this way:

1


Right-click the **PaymentMate** icon  (next to the date and time in the Windows® **Notification Area**) and click **Manual Key Credit**, or

2

Double-click the **PaymentMate** icon  to unhide the software and then do this:



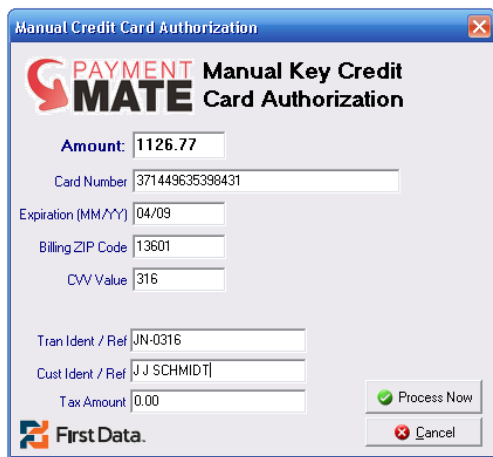
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- On the PaymentMate program, click the **FDMS Credit** button. 
- On the Card Processing Functions dialog box, click **Manual Key Authorization**. 

3

In the **Manual Credit Card Authorization** dialog box that pops up:

- Type the amount in the **Amount** box.
- Type the card number in the **Card Number** box.
- Type the expiration date in the **Expiration** box.
- If available, type the customer's Zip Code in the **Billing Zip Code** box.




- If available, type the card verification value shown on the back of most credit cards in the **C.V.V.** box.

**NOTE:** It is NOT required to provide the card verification value and Zip Code, however doing so might result in lower charges for the transaction.

- If desired, enter optional info in the **Trans Ident/Ref** and **Cust Ident/Ref** boxes.

**NOTE:** The information you type in these two boxes is not sent to First Data. It is saved in the batch for you to review later.

- Click **Process Now**  to submit, or **Cancel** to NOT submit the transaction to First Data.

4

PaymentMate processes the payment and displays a message indicating whether First Data authorized or declined it. Follow the instructions of the authorization message that pops up, as explained in the previous section.

### Closing the daily credit and debit batch

You usually will not have to close the batch if you configured PaymentMate to automatically close it for you each day. However, if you choose to close the batch yourself, you may do so this way:


1

Right-click the **PaymentMate** icon  next to the date and time in the Windows **Notification Area**, and click **Manager Functions** on the menu, or

2

Double-click the **PaymentMate** icon  in to unhide the software.

3

On the PaymentMate software, click the **FDMS Credit** button  to open the **Card Processing Functions** dialog box.



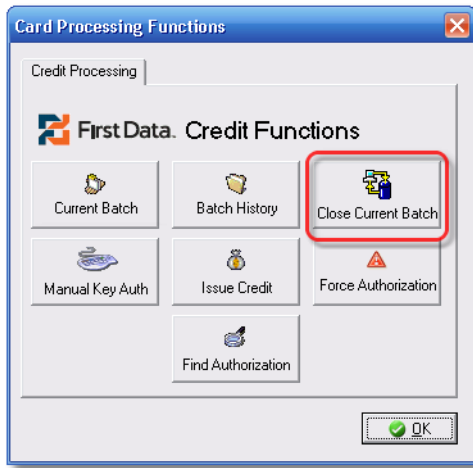
**NOTE:** You might want to view the batch before closing it, especially if you need to void an

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authorization prior to closing the batch, first. To view the current batch, click the **Current Batch** button.

4

On the **Card Processing Functions** dialog box, click the **Close Current Batch** button  to close the batch.



For more information about processing credit, debit, and other payment cards with PaymentMate, contact your First Data representative. Or, call Tempus Technologies, Inc. toll free at 800.225.8979, ext. 3. This document and other documents are available at [TempusPayment.com](http://TempusPayment.com).

5

PaymentMate closes the current credit and debit card batch and prints a batch report on your printer. Take the batch report from your printer to keep for your records.

6

If you have access to the PaymentMate Web Reporting™ website, you may also conveniently view the batch report online and print the online batch report using your own Microsoft® Internet Explorer or other Web browser.

RNID	Auth Date	Type	Amount	Auth Code	Batch Date	Batch ID	Type	Card Acct	Tran	Cust	Station
9000	11/29/2007 1:07:45 AM	SALE	\$110.00	OK6516	11/29/2007 1:24:46 AM	OK6373382901	AMEX	XXXXXXXXXXXXXXXX1111	21321		TEMPUSDEV
9000	11/29/2007 1:13:14 AM	DEBIT	\$11.00	123456	11/29/2007 1:24:46 AM	OK6373382901	VISA	XXXXXXXXXXXXXXXX091111	2132		TEMPUSDEV
9000	11/29/2007 1:29:54 AM	SALE	\$0.11	OK6520	11/29/2007 2:07:17 AM	OK6373382902	AMEX	XXXXXXXXXXXXXXXX1111			TEMPUSDEV
9000	11/29/2007 1:30:03 AM	SALE	\$12.31	OK6521	11/29/2007 2:07:17 AM	OK6373382902	AMEX	XXXXXXXXXXXXXXXX1111			TEMPUSDEV
9000	11/29/2007 1:30:13 AM	SALE	\$2.12	OK6522	11/29/2007 2:07:17 AM	OK6373382902	AMEX	XXXXXXXXXXXXXXXX1111			TEMPUSDEV
9000	11/29/2007 1:30:22 AM	SALE	\$22.00	OK6523	11/29/2007 2:07:17 AM	OK6373382902	AMEX	XXXXXXXXXXXXXXXX1111	2		TEMPUSDEV

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