

ELECTRONIC PAYMENT SYSTEM

MPay XPRESS



Ver 21.04

QUICK GUIDE

Electronic Payment Solutions: Initiate Payments 24 hours a day, 7 days a week

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ELECTRONIC PAYMENT SYSTEM

MPAY XPRESS

Overview

The MPay Xpress eSolutions product is an electronic payment system designed to collect consumer payments and credit them via direct settlement to your account at your financial institution. There are two main channels for collecting these payments: internally (via your LBS administrative website) and externally (via a custom-branded consumer EPS page). Internal payments are those initiated by employees at your company, and external payments are those initiated by consumers.

Internal payment processing can occur in two ways: via pre-authorized payment or via a telephone-initiated payment. Pre-authorized payments require written permission from your consumer. It is your company's responsibility to ensure the proper documentation is procured, completed, and retained. Telephone initiated payments may be accepted by collecting authorization from the consumer over the phone. Again, it is your financial institution's responsibility to take the appropriate measures to record authorizations as required by law.

MPay Xpress allows for you to have a website tailored to your specifications. Many of the options and features of this product are demonstrated in this manual. However, depending on the options selected on your setup form, some may not be available to you at this time. If you have any questions or concerns regarding this, you may contact our Customer Relations Department at any time.

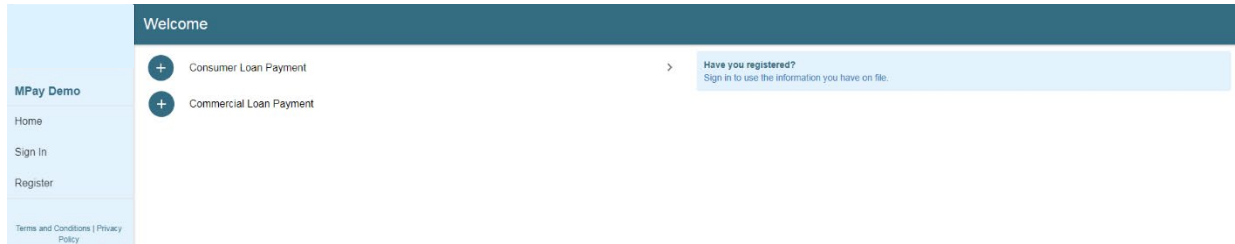
System access codes should have been provided to you. After receiving the confidential access code sheet, feel free to read through this manual, use the code sheet to log into the system and look around. You can also contact our Customer Relations Department at **866-770-5856** or csr@magicwrighter.com to ask questions or schedule a training session.

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Consumer Initiated Payments

To submit an online payment, you will need to activate your internet browser and log into the web address provided to you. You will be directed to the landing page for the company to which you would like to make a payment.



If this is your first time accessing the site to initiate a payment, select the type of payment you would like to make, then select **Register**.

If you are a returning consumer, select **Sign In** and enter the username and password you assigned yourself the first time you initiated a payment.

You may also select **Continue as Guest** to make a one-time payment. Account information will be required prior to making the payment but will not be saved.

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Consumer Initiated Payments: Adding Your Account

If this is your first time accessing the site, you will need to add your billing account prior to making a payment. This can be done by selecting the type of payment you would like to make, then selecting **Add Account**:

The screenshot shows the 'Accounts' management page in the MPay Demo system. On the left is a navigation menu with categories: 'MPay Demo', 'Home', 'PAYMENTS' (including Quick Pay, Review Recurring Payments, and View Payment History), and 'MANAGEMENT' (including Payment Methods, Billing Accounts, Contact Information, Password Change, and Sign Out). The main content area is titled 'Accounts' and contains two input fields: 'Account Number' and 'Secondary Account Number'. A tip box above the first field reads: 'TIP: Input your account information. Then you can continue to select a payment method.' Below the input fields is an 'ADD ACCOUNT' button. Underneath, it states 'You have the following accounts:' followed by a message box: 'No accounts have been added to your session. Enter your account information to continue.' At the bottom of the main area is a 'SELECT ACCOUNT' button. The footer of the page includes 'Terms and Conditions | Privacy Policy'.

You will need to enter requested account information and select **Add Account**. The account will then be saved for future use. If additional accounts need to be added, this can be done using the Billing Accounts management feature.

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Consumer Initiated Payments: Quick Pay

Selecting **Quick Pay** will display the types of payments that can be made. Select the desired type of payment. If an account has previously been added, the account can be selected here. If you would like to make a payment towards a different billing account, additional billing accounts can be added by selecting **GO TO MANAGE ACCOUNTS**.

The screenshot shows the 'Select Account' interface. On the left is a navigation menu with 'MPay Demo' at the top, followed by 'Home', 'PAYMENTS', and 'Quick Pay'. The main content area has a dark blue header 'Select Account'. Below it is a light blue tip box: 'TIP: Select the account you would like to make a payment on.' Below the tip, the account 'Styx Snow' is listed with 'Account Number: 100000017' and a right-pointing chevron. At the bottom of the main area is a dark blue button labeled 'GO TO MANAGE ACCOUNTS'.

If no payment methods have been saved, you will be presented with the options to add new payment methods. If you have previously saved payment methods, those methods will be available for selection.

The screenshot shows the 'Select Payment Method' interface. On the left is a navigation menu with 'MPay Demo' at the top, followed by 'Home', 'PAYMENTS', 'Quick Pay', and 'Review Recurring Payments'. The main content area has a dark blue header 'Select Payment Method'. Below it, under the heading 'Credit Cards', there are two options: '+ New Credit Card' and a card icon with 'MCRD ending in 0004 Exp 12/18'. Under the heading 'Direct Debit', there is one option: '+ New Direct Debit'.

Enter the payment method information and select **CONTINUE TO CHECKOUT**. Payment methods entered here will be saved for future use.

The screenshot shows the 'New Credit / Debit Card' form. On the left is a navigation menu with 'MPay Demo' at the top, followed by 'Home', 'PAYMENTS', 'Quick Pay', and 'Review Recurring Payments'. The main content area has a dark blue header 'New Credit / Debit Card'. Below it are three input fields: 'Cardholder Name', 'Card Number', and 'Expiration Date (MM/YY)'. Below the 'Card Number' field are icons for American Express, Discover, and VISA. At the bottom is a grey button labeled 'CONTINUE TO CHECKOUT'.

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Consumer Initiated Payments: Quick Pay (Continued)

You will then need to select your payment amount, payment date, and, if this is a recurring payment, how often you would like the payment to be made:

	Make A Payment
	100000017 Styx Snow \$300 Due on 07/15/2017
MPay Demo	
Home	Payment Amount 300.00
PAYMENTS	Payment Date 07/28/2017
Quick Pay	<input checked="" type="checkbox"/> Recurring Payment
Review Recurring Payments	Payment Frequency Weekly ▾
View Payment History	
MANAGEMENT	CONTINUE CHECKOUT

Select **CONTINUE CHECKOUT**. Next, you will be asked to confirm your contact information. The information you entered when creating your account will auto-fill on this page. If any information is incorrect, it can be changed on this screen. When the information is correct, select **CONTINUE AND CONFIRM**.

	Contact Information	
	Name Styx Snow	Address 1234 Street
MPay Demo		
Home	Email Address Styx@email.com	City City
PAYMENTS	Phone (555) 555-5555	State MI
Quick Pay		Zip Code 12345
Review Recurring Payments		
View Payment History		
	CONTINUE AND CONFIRM	


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Consumer Initiated Payments: Quick Pay (Continued)

The payment review page will include any necessary information including your billing account number, payment date, frequency, amount due, any convenience fees, and the total due.

If paying with a credit card, enter the CVV code and select **PAY NOW & AGREE TO TERMS**.

Confirm Payment													
Mpay Demo Home PAYMENTS Quick Pay Review Recurring Payments View Payment History MANAGEMENT Payment Methods Billing Accounts Contact Information Password Change Sign Out Terms and Conditions Privacy Policy	<p>Please review all the information entered before submitting your payment request. If the information entered below is incorrect, your payment may be rejected by your financial institution, not applied to your payment, and subsequent charges and late fees may be assessed. We strongly recommend that you also review the Terms and Conditions. Click here to view the Terms and Conditions</p>												
	<table border="0"> <tr> <td>Account Number</td> <td>100000017</td> </tr> <tr> <td>Payment Date</td> <td>08/30/2017</td> </tr> <tr> <td>Frequency</td> <td>One-Time</td> </tr> <tr> <td>Amount Due</td> <td>\$10.00</td> </tr> <tr> <td>Convenience Fee</td> <td>\$2.00</td> </tr> <tr> <td>Total</td> <td>\$12.00</td> </tr> </table>	Account Number	100000017	Payment Date	08/30/2017	Frequency	One-Time	Amount Due	\$10.00	Convenience Fee	\$2.00	Total	\$12.00
	Account Number	100000017											
	Payment Date	08/30/2017											
	Frequency	One-Time											
	Amount Due	\$10.00											
	Convenience Fee	\$2.00											
	Total	\$12.00											
	<p>By clicking "Pay Now", I confirm the above listed payment is correct, agree to the convenience fee, the terms of service, and the privacy policy.</p>												
	<p>In order to verify your credit card, please enter the CVV code, which can be found on the back of the card</p>												
<p>CVV</p>													
													
<p>PAY NOW & AGREE TO TERMS</p>													

After your payment has been accepted, a receipt screen will display:

Your payment has been accepted											
Mpay Demo Home PAYMENTS Quick Pay Review Recurring Payments	<table border="0"> <tr> <td>Account Number</td> <td>100000017</td> </tr> <tr> <td>Amount</td> <td>\$12.00</td> </tr> <tr> <td>Process Date</td> <td>08/30/2017</td> </tr> <tr> <td>Confirmation Number</td> <td>10381416</td> </tr> <tr> <td>Frequency</td> <td>One-Time</td> </tr> </table>	Account Number	100000017	Amount	\$12.00	Process Date	08/30/2017	Confirmation Number	10381416	Frequency	One-Time
	Account Number	100000017									
	Amount	\$12.00									
	Process Date	08/30/2017									
	Confirmation Number	10381416									
Frequency	One-Time										
<p>MAKE ANOTHER PAYMENT</p>											

ELECTRONIC PAYMENT SYSTEM

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Consumer Initiated Payments: Review Recurring Payments

When **Review Recurring Payments** is selected from the side menu, associated accounts will be displayed. Select the billing account whose recurring payments you would like to view.

		Recurring Payments				
MPay Demo		100000017				
Home		Frequency	Post Date	Amount	Fee	Confirmation
PAYMENTS		Monthly	08/30/2017	\$15.00	\$2.00	10373033
Quick Pay		Monthly	08/03/2017	\$10.00	\$2.00	10372258
Review Recurring Payments		PREVIOUS		Page 1	NEXT	

All recurring payments for the selected account will be displayed with the following information: frequency, next postdate, amount, fees, and a confirmation number.

You will also have the option to cancel any recurring payments. Cancellations of recurring payments are effective immediately.

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Consumer Initiated Payments: View Payment History

After selecting the account whose payment history, you would like to view, the information will be organized by postdate.

Status	Post Date	Amount	Fee	Confirmation	Frequency	
Deleted	08/30/2017	\$15.00	\$2.00	10373033	Monthly	
Pending	08/15/2017	\$10.00	\$2.00	10373157	Once	CANCEL
Deleted	08/07/2017	\$10.00	\$2.00	10337913	Monthly	
Pending	08/03/2017	\$10.00	\$2.00	10372258	Monthly	CANCEL

The following information will be displayed: status, postdate, amount, fee, confirmation number, and frequency.

You will also have the option to cancel any pending payments. Cancellations of payments are effective immediately.

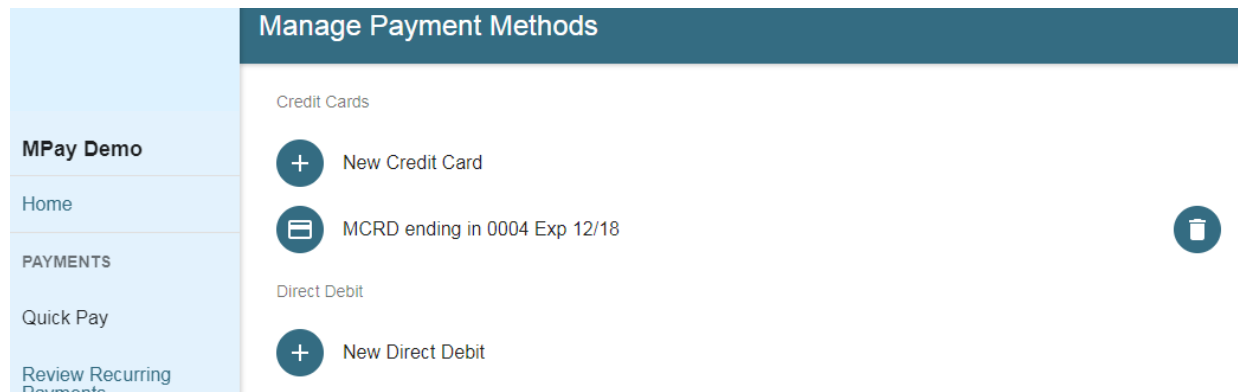
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Consumer Initiated Payments: Management

PAYMENT METHODS:

Managing your payment methods allows you to add a new credit card or direct debit account that will be saved for future use, or remove existing credit cards or direct debit accounts.



BILLING ACCOUNTS:

Selecting **Billing Accounts** from the side menu will allow you to add new billing accounts or remove existing billing accounts. When an existing billing account is removed, all pending payments for that account will be canceled.



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Consumer Initiated Payments: Management (Continued)

CONTACT INFORMATION:

Contact information can be changed by entering the new information and selecting **UPDATE INFORMATION**.

	Contact Information	
Mpay Demo Home PAYMENTS Quick Pay Review Recurring Payments View Payment History	Name	Address
	Styx Snow	Street
	Email Address	City
	email@email.com	City
	Phone	State
	555-555-5555	MI
		Zip Code
		12345
	UPDATE INFORMATION	

PASSWORD CHANGE:

To change your password, enter your current password, new password, and confirm your new password. Select **SUBMIT NEW PASSWORD**.

	Password Change
Mpay Demo Home PAYMENTS Quick Pay Review Recurring Payments View Payment History	Please enter a new password. Passwords must be at least 8 characters long and contain a lowercase letter, an uppercase letter, and a number or symbol.
	Current Password
	Password
	Confirm Password
	SUBMIT NEW PASSWORD

Thank You for Choosing



PLEASE CONTACT US WITH ANY QUESTIONS OR CONCERNS!

Customer Relations Information

csr@magicwrighter.com	Phone Number 866.770.5856	Fax Number 616.784.2376
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PLEASE VISIT US AT
www.magicwrighter.com