

Secure Payment Systems
HYPERCOM OPTIMUM ELECTRONIC RETAIL PAYDAY EXPRESS INSTRUCTIONS

Rev 1.0

FIRST: After filling out the Retail Payday Agreement form with the consumer, call Customer Service to obtain the Voice Authorization. Voice Authorization MUST be received prior to running the transactions through the terminal.

Please run the transaction through the terminal before the consumer leaves, to avoid possible processing difficulties.

A. Performing a Sale Transaction

State Codes

- 41 Alabama
- 42 Alaska
- 43 Arizona
- 45 Arkansas
- 46 California
- 47 Colorado
- 48 Connecticut
- 91 Wash DC
- 77 Delaware
- 49 Florida
- 50 Georgia
- 51 Hawaii
- 52 Idaho
- 53 Illinois
- 54 Indiana
- 56 Iowa
- 57 Kansas
- 58 Kentucky
- 59 Louisiana
- 60 Maine
- 61 Maryland
- 62 Massachusetts
- 63 Michigan
- 64 Minnesota
- 65 Mississippi
- 67 Missouri
- 68 Montana
- 69 Nebraska
- 70 Nevada
- 71 New Hamp
- 66 New Jersey
- 72 New Mexico
- 55 New York
- 73 N Carolina
- 74 N Dakota
- 75 Ohio
- 76 Oklahoma
- 78 Oregon
- 44 Pennsylvania
- 79 Rhode Island
- 80 S Carolina
- 81 S Dakota
- 82 Tennessee
- 83 Texas
- 84 Utah
- 85 Vermont
- 86 Virginia
- 87 Washington
- 88 W Virginia
- 89 Wisconsin
- 90 Wyoming
- 92 Amer Samoa
- 93 Military ID
- 94 Guam
- 95 Puerto Rico
- 96 Virgin Islands
- 28 Alberta
- 29 Brit Columbia
- 30 Manitoba
- 31 New Bruns
- 32 Newfoundland
- 33 NW Terr
- 34 Nova Scotia
- 35 Ontario
- 36 Pr Edward Isl.
- 37 Quebec
- 38 Saskatchewan
- 39 Yukon Terr

1. **From the Check menu press the key corresponding to SALE**
2. **Drivers License Number**
 - a) Swipe the magnetic strip license. If a good swipe the terminal proceeds to (3) below
 - (i) If a bad swipe or no magnetic strip then begin manual entry of the customer's driver's license number as exactly seen on the license. If letters are required, see the explanation box on the other side.
When finished, press "**ENTER**" to see:
 - a. State Code – Enter the two digit state code and press "**ENTER**" (the state code table is located to the left of this page)
 - b. Enter the date of birth in **mmddy** format and press "**ENTER**"
3. **Phone number**
 - a) Enter the phone number and press "**ENTER**"
4. **Check Number**
 - a) Enter the check number of the first check and press "**ENTER**"
5. **Check Amount**
 - a) Enter the amount of the sale for the first check and press "**ENTER**"
6. **Insert Check**
 - a) Slide the check through the imager If a bad read (red light) then try again until a good read is obtained.
7. **Check Number**
 - a) Enter the check number of the second check and press "**ENTER**"
8. **Check Amount**
 - a) Enter the amount of the sale for the second check and press "**ENTER**"
9. **Insert Check**
 - a) Slide the check through the imager If a bad read (red light) then try again until a good read is obtained.
10. **Run another check? Confirm Yes or No**
 - a) Press the key corresponding to "**Yes**" to run another check or the key corresponding to "**No**" to decline (If "**Yes**" selected at this prompt, Steps 7-10 are repeated. If "**No**" selected, the terminal will directly proceed to step 11)
11. **Check Summary**
 - a) Confirm that the check summary is correct and press the key corresponding to "**Yes**" to go to the next prompt

12. Confirm Details? Confirm Yes or No

- a) Confirm that all details are correct and press "**ENTER**"

13. Insert Payday Agreement

- a) Slide the payday agreement through the imager or check reader
 - i If a bad read (red light) then try again until a good read is obtained. If incorrect payday agreement scanned then the terminal will prompt to reinsert it until the correct agreement is scanned. Running only the top copy sometimes has more success.

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14. Terminal Begins Dialing Sequence (Dial Primary, Connecting, Receiving etc.)

- a) The terminal displays: **“CHECKS PROCESSED”** and will finish printing the authorization receipt after which it will prompt for the customer copy

B. Miscellaneous Administrative Issues

- 1. Reprint Last Receipt (in case there was a printer problem)
 - a) From the check menu, press the key corresponding to Reprint Last to reprint the last transaction
 - b) If the terminal displays: **“Call Ctr – NN”** (where NN = a two digit number) immediately call the SPS voice authorization center for operator approval.
- 2. If the terminal displays an error response such as: **“Micr/Chk # Error”** or **“DL Error”**, **“DOB Error”**, **“Phone # Error”**, or **“State Code Error”** rerun the transaction from the beginning

If letters are required when using the T4100, press the **“Shift”** key followed by the letter to be typed

If letters are required when using T4210/4220, press the key which contains the letter to be typed followed by the **“Alpha”** key until the desired letter appears

C. SPS Batch Close

- 1. From the Check menu, press the key corresponding to Batch Close and then the key corresponding to **“Yes”** to confirm Batch Close.

D. Printing a Batch Summary Report and Host Detail Report

- 1. From the Check menu, press the key corresponding to Reports, then the key corresponding to Batch Summary and type in the required date in **mmddyy** format (or press **“ENTER”** to print from the current, open batch)
- 2. From the Check menu, press the key corresponding to Reports, then the key corresponding to Host Detail Report and type in the required date in **mmddyy** format (or press **“ENTER”** to print from the current, open batch)

E. Automatic Image transmission --- The terminal automatically causes images to be transmitted at the time specified by the auto upload. Please call the SPS Customer Service line if image uploads are unsuccessful.

F. Manual Image Transmission (in case of failed automatic transmission – if using an imager)

- 1. From the check menu press the key corresponding to Scanner and select Upload Images, and the key corresponding to **“Yes”** to confirm

Cable Requirements:

Supported check readers and imagers for T4100:

Magtek MICR Imager	Cable Part Number:	22410311
RDM EC6000 series	Cable Part Number:	810306-001 A

Supported check readers and imagers for T4210/4220:

Magtek MICR Imager	Cable Part Number:	22410326 REV.A
RDM EC6000 series	Cable Part Number:	6000-6105 REV.B

PLEASE NOTE: Payday transactions are generally representative of significantly higher than normal risk, and while the billing % rate may be high, it does not compensate nor account for approving every consumer attempting to use this service. As a result, you should expect that a number of transactions may be declined, determined individually on a case by case basis surrounding each consumer that shops in your establishment. In many cases we may be utilizing a credit report to augment other of our internal databases to ensure that your customer has the capacity to repay the transactions that are contemplated, and is not seriously in debt and past due as a result of a host of other business entities or tax authorities.