# Transaction Processing Engine (TPE)

# User Guide

March 2010

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# Introduction

Texas NICUSA is pleased to introduce the Transaction Processing Engine (TPE) to our partners. TPE is a secure electronic payment solution built specifically for state and local government that provides complete transaction management services from payment to disbursement.

## Payment Methods

The primary payment types typically utilized for eGovernment transactions are Credit Cards, Debit Cards, and ACH Debit (also sometimes referred to as eCheck). Not all payment methods are appropriate for all types of transactions, nor all government entities.

## Credit Card Processing

Credit cards are well suited for Internet payments since they allow the merchant to obtain a real-time authorization which validates that the card is in good standing and has the adequate funds available.

Credit cards already provide a number of fraud prevention features, and the credit card industry is constantly working on new methods to make online credit card transactions safer.

## ACH Processing

The ACH network provides a quick, effective way of moving money from one bank account to another. A customer provides their bank routing and account number. This information is placed into an ACH file for processing. These files are processed nightly and the funds are typically deposited the following business day.

Unlike credit cards, there are limited methods to perform real-time authorization checks to ensure that a customer's bank account is in good standing and has sufficient funds. This leads to a high return rate, which can present operational challenges. To help reduce these returns, Texas NICUSA utilizes a third-party check validation service, ECHO, which can assist in the validation of check payments. The customer's routing number is validated by ECHO; however, available funds or accuracy of the account number cannot be guaranteed.

## Recurring Payments / Payment Frequency

The Payment Application supports one-time Credit Card and ACH payments. In addition, functionality exists in our billing system to all the extended storage of sensitive Credit Card and ACH data to facilitate recurring payments. This is achieved through integration with our Customer Billing Database subscriber services. However, these recurring payments are managed by the portal application. The Payment Application and Billing System are simply vehicles to facilitate the storage of the information and ultimate processing of the payment.

Through this secure method, a payee enters the required payment information once, and then has the ability to schedule recurring payments based on the application and payment rules. All payment information is kept in a separate, secure, encrypted database and the payment service invokes that service—the calling application nor the payment service never have to store nor receive the payees billing data. Instead, a secure token is utilized to make and authorize the payment.

## Fraud Prevention Features

There are several Fraud Prevention measures that can be utilized. We provide AVS checking on both Credit Card and ACH transactions. Depending on the results of the AVS check the portal application may choose to allow the transaction or fail the transaction. In addition, Credit Card transactions require a CVV to be entered which can be used to assist in validation as well. The routing number on ACH transactions is validated against a Federal database of routing numbers and our back-end processor will also “fix” routing numbers that have changed due to mergers and acquisitions.

## Settlement Process

Transactions are authorized through the Gateway and sent to the processor(s) as designated by the partner. Transactions are then settled with the processor and deposited to the designated bank account(s) as set by the contract. The system allows for a single disbursement process where funds are distributed to a single bank account and then disbursed according to accounting rules and procedures, or services may be set up to directly settle to the associated bank account.

## Reporting

Regardless of the processing method or application integration, it is imperative that agencies are able to access transaction-level financial data for internal purposes as well as customer support. Within TPE, all payment processing data is made available via a wide variety of reporting features.

Reports range from summary reports to detail reports showing line-item level data. In addition to generating reports, TPE provides a powerful order research tool that allows administrators to quickly locate transactions. This tool allows users to search and filter transactions based on a number of criteria, including:

- Transaction ID
- Transaction Date
- Merchant/Customer ID
- Service Code
- Origin (Web, IVR, etc.)
- Customer Name
- Customer Email Address
- Payment Method
- Last 4 digits of Credit Card Number
- Last 4 digits of Bank Account Number
- Username (for monthly account Users)

- Account Number (for monthly account Users)

Once a search is executed, additional detail is available by selecting an individual transaction from the search results screen. The full details of the selected transaction include:

- Payment status information
- Full financial history of the transaction including refunds and returns
- Customer contact information
- Payment method with masked account information
- Line-item details of the transaction
- Comments from other administrators regarding the transaction

TPE also provides a rich set of configurable reports. These reports are targeted towards common audit points in the funds flow process to facilitate financial audit processes. These standard reports include:

- Summary reports, rolled up by Customer and service
- Detail reports at a transaction level
- Detail reports at a line-item level
- Reports on refunds and returns
- Settlement batch and deposit reports
- Disbursement reports

Once a report is generated, it can be printed or exported as a delimited file or a PDF.

## Contact Information

If you have any questions or need additional assistance with your application, please contact your Partner Relations Representative or NIC Support at:

- tpesupport@nicusa.com

# Chapter 1: Learning the Basics

## How are Orders, Invoices, and Transactions Identified?

TPE assigns three important IDs to each transaction. The first is the **Order ID**, the second is the **Invoice ID**, and the third is the **Transaction ID**. These IDs uniquely identify the particular order, invoice, and transaction within TPE. **Transaction IDs** are items such as AUTH, PAYMENT, REFUND, RETURN, MARK, and REVERSE_RETURN. An order will always have one or more of these financial transactions associated with it.

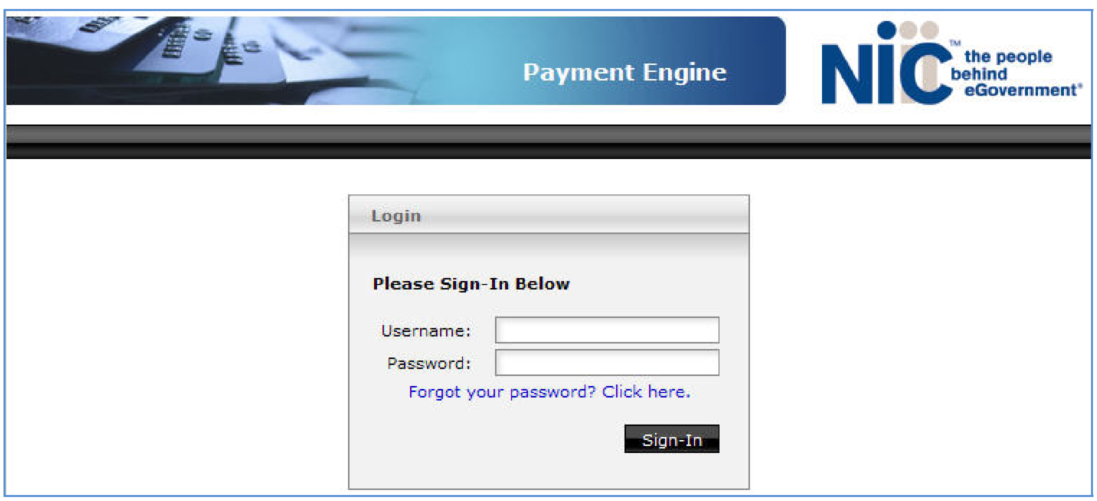
For example: When you create an invoice, you create a new invoice and a PAYMENT financial transaction. When you issue a refund, you generate a REFUND transaction. When you record a return, you create a RETURN transaction.

From time to time, customers require refunds. Agency administrators can use the administrative interface to issue a full or partial refund for any charge made by a customer. The refund cannot be larger than the total amount of the original charge.

## Starting the Administrative Interface

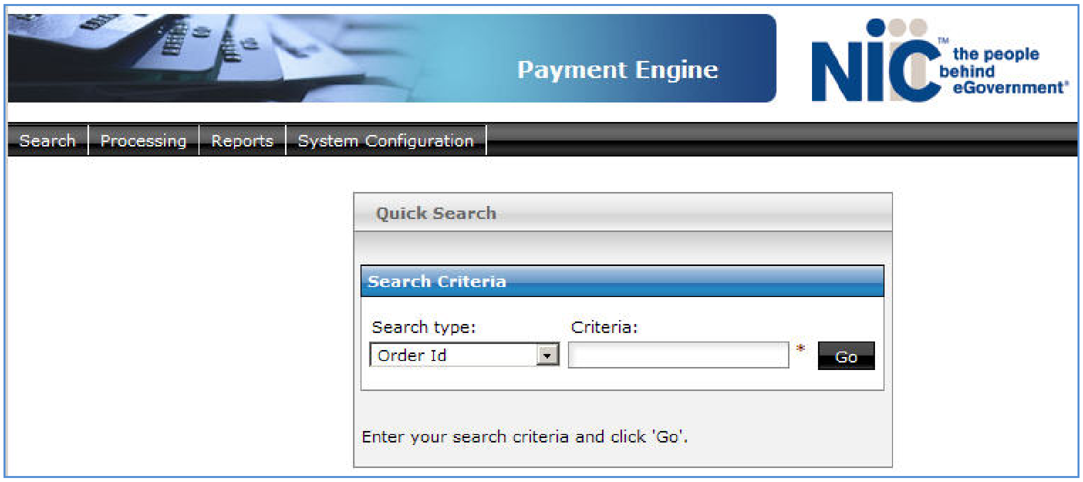
Go to the TPE website - https://tpe2admin.cdc.nicusa.com/egov/login.aspx

The TPE login page appears in your browser.




Enter your user name and password, and then click Sign-In.

The Main Menu appears and provides menu options that you can choose from. As an agency administrator, you should see options for Search and Reports.

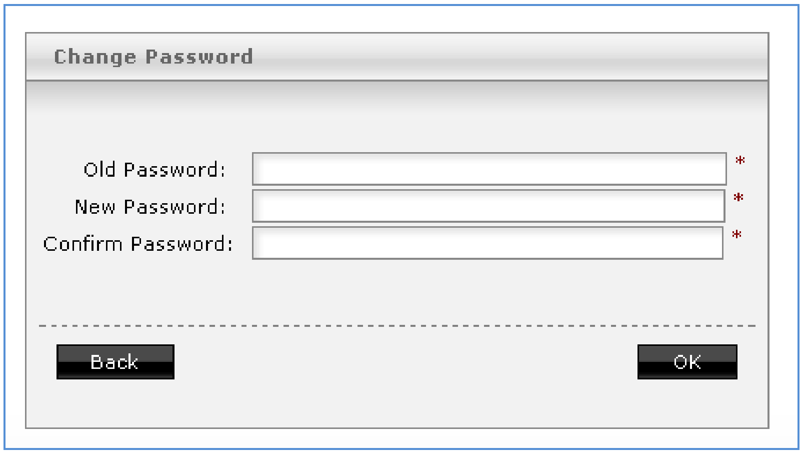



When you are done generating reports or searching, click Logout from the Welcome Menu, located in the upper right hand corner to end your session.

# Chapter 2: User Management

## First Login

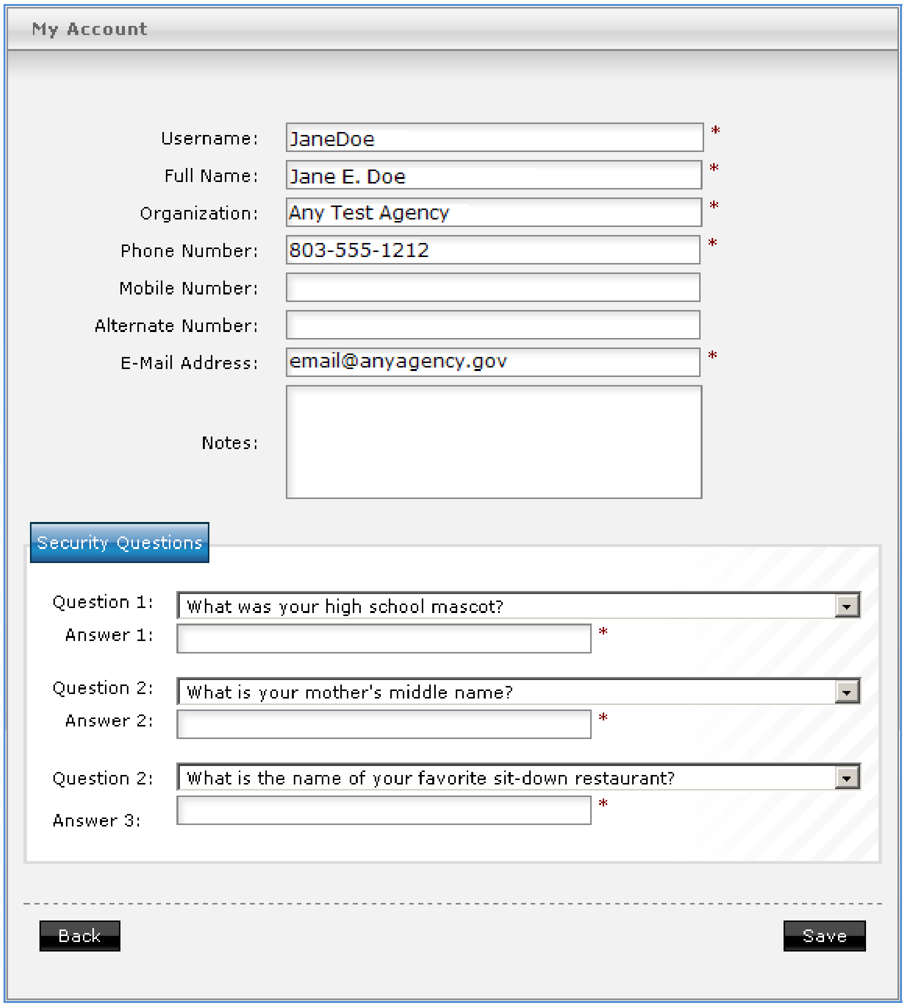
The first time you login to TPE, you will be prompted to change your initial temporary password and to set your User account settings with security questions and answers.




Enter the Old Password, New Password, and Confirm Password fields.

Click OK.

If this is your first login, the My Account settings screen is displayed for you to manage your User account settings. (see next page)




Modify your User name, if applicable. (*Required field)

Modify your Full Name.

Modify the Organization name, Phone Number, Mobile Number, and Alternate Number.

Modify the E-mail Address.

The Notes box is available to enter important notes about your User account (e.g., User role).

Select three unique Security Questions and enter an answer for each question.

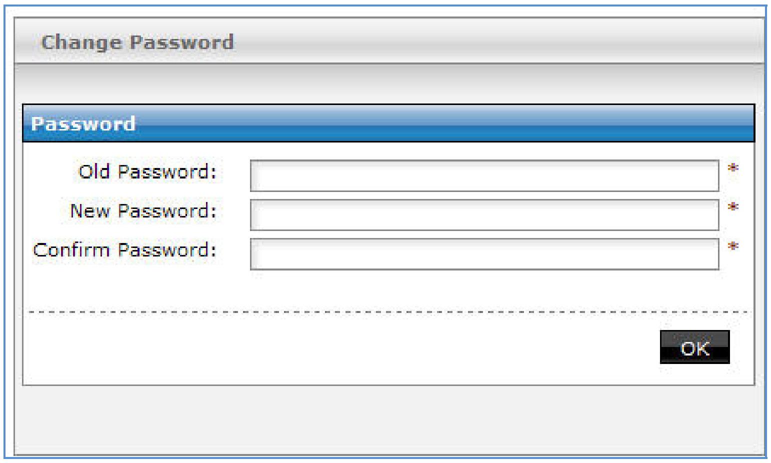
Click Save.

Note: The security questions are necessary to validate the user name in case of failed login attempts or if you forget your password.

## Changing Your Password

To change your password, do the following:


From the Welcome drop-down menu (top far right of the screen), select Change Password (your current password is required).




In the Old Password box, type your current password.

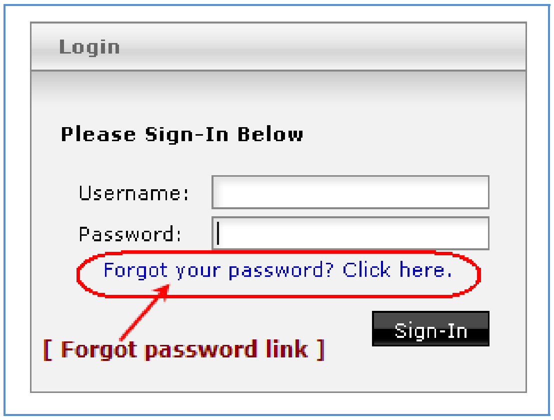
In the New Password box, type your new password.

For confirmation, type your new password again in the last box, and then click OK.

Note: For security reasons, the password does not display in the box as you type it. However, the system “remembers” whether you used upper or lower case letters in your password. Be sure you remember too – you must enter it the same way every time.

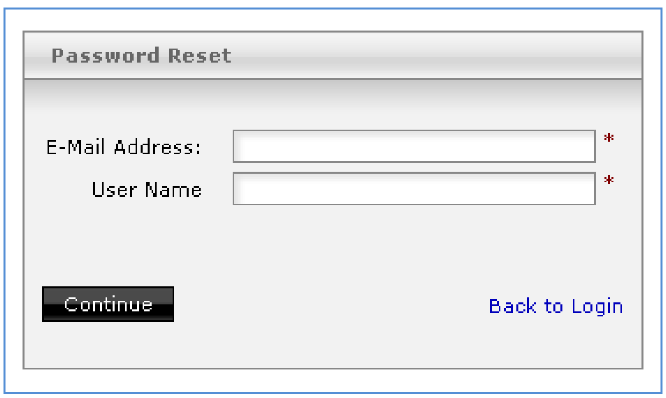
## Forgot Your Password

A link is available from the login screen to request a new temporary password to be sent to you by email.

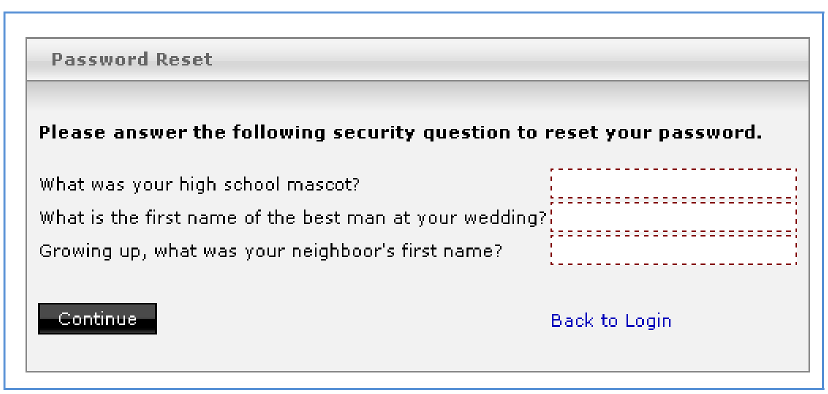



From the payment engine login screen, click the 'Forgot your password? Click here' link.

Enter your Email Address and User Name. Click Continue.




Answer the three security questions correctly and click Continue.




A temporary password is sent to your email.

At your next login, enter your User name and temporary password. The system will then prompt you to change your password for added security.

Enter the Old Password, New Password, and Confirm Password fields. Click OK.

## Forgot Your Username

If you cannot remember your User name, please contact egovsupport@nicusa.com for assistance.

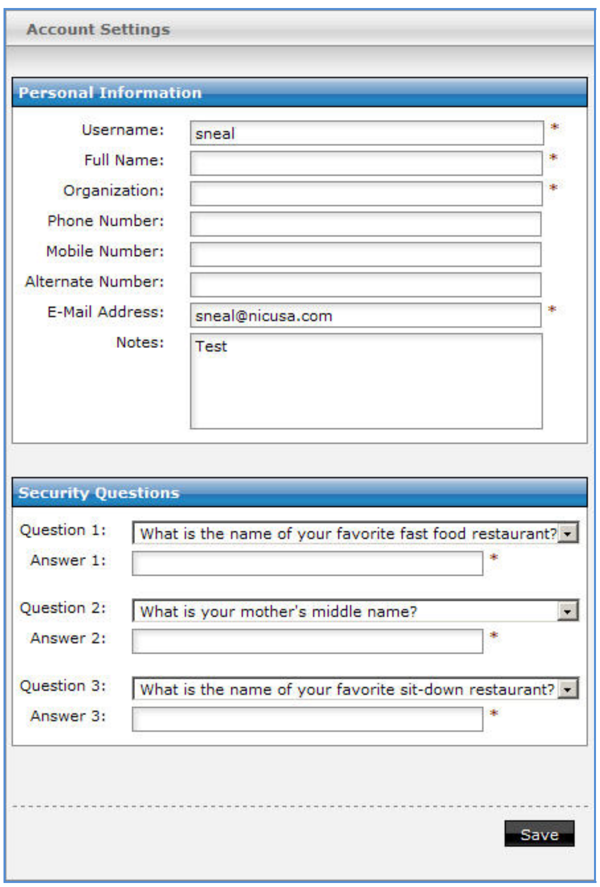
## Password Expiration

For added security, passwords are configured to expire. At that time, you will be prompted to change your password. This will be your password at the next login.

## Modifying/Viewing Your Account Profile

To view or change your account profile information, do the following:

From the Welcome menu, click Account Settings.




From the Account Settings page, make any necessary changes, and then click Save. You can change the name shown on the account, the phone numbers, and the e-mail address.

# Chapter 3: Managing Financial Transactions

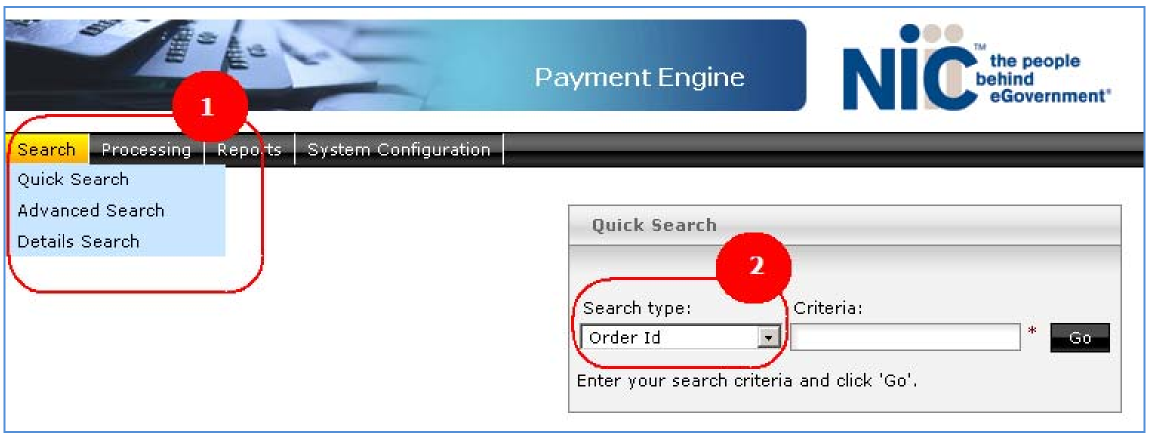
## Order Management

From the administrative interface, you can access details on an individual order or a group of orders when you have specific or even incomplete information about the transaction. If you know the Order ID number, you can perform a Quick Search. You can perform an Advanced Search using specified search criteria when you have more generalized information on the order or orders you a looking for.

### Performing a Quick Search

To perform a Quick Search, do the following:

1. From the Main Menu, click Quick Search from the Search menu.




2. Select the Search Type:

   Order ID *-or-*
   Local Reference ID *-or-*
   Credit Card Number (last four digits)

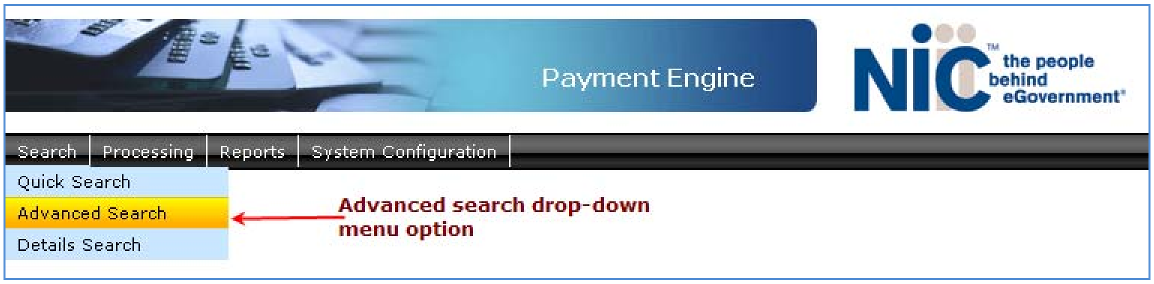
3. Enter the Search Criteria - the associated Search Type information, then click Go.

The Order Details page appears for the ID that you looked up.

### Performing an Advanced Search

Because some services can have hundreds of orders, TPE provides advanced search features that you can use to look up a select group of orders at a time. You can display orders within a specific order range or date range, show orders with a specific service code or origin, and even display open, closed, cancelled, or failed orders.

To perform an Advanced Search, do the following:

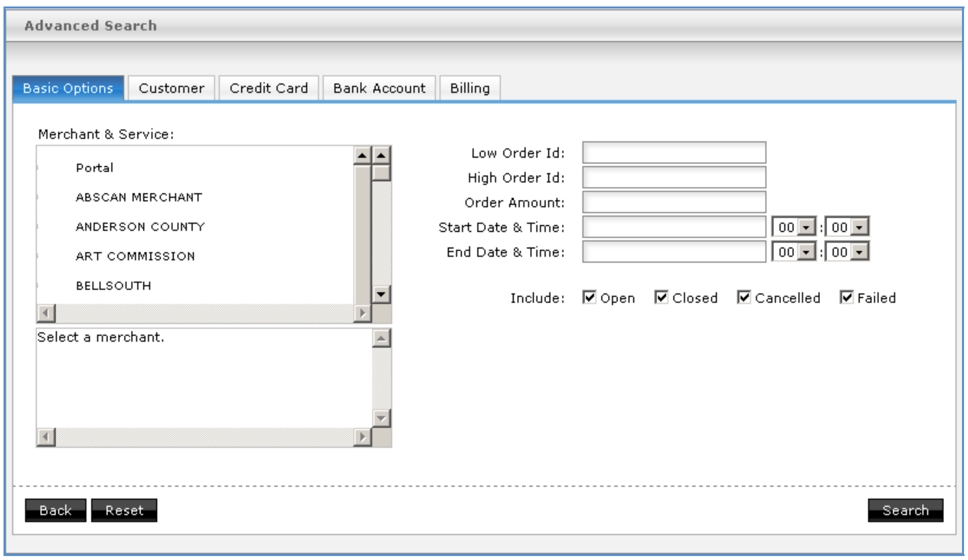



From the Main Menu, click Advanced Search from the Search menu.

Enter the search criteria desired for *each* tab for Basic Options, Customer, Credit Card, Bank Account (ACH), and/or Billing.

## Basic Options

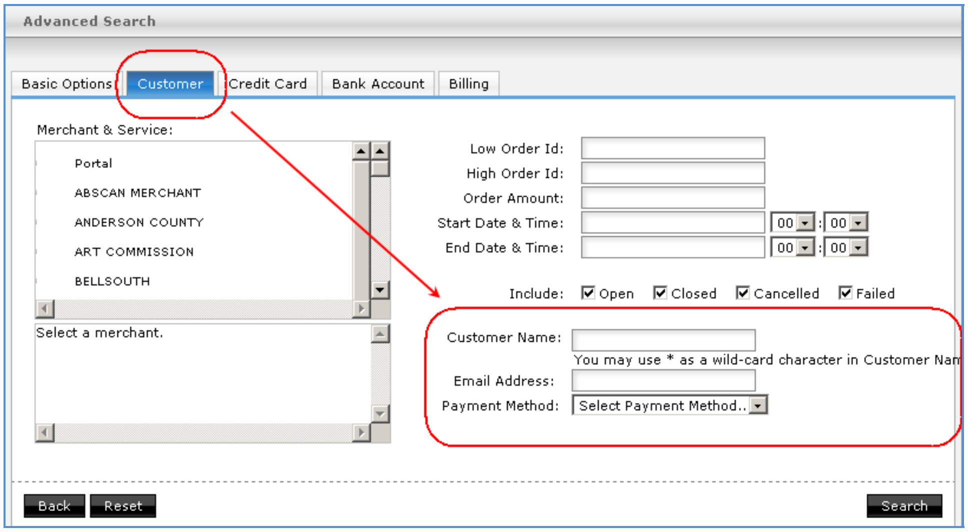
Order ID, order amount, time frame, merchant service name, origin (Web, IVR, PDA, OTC), and status.



| For This Option | Do This |
|---|---|
| Low Order ID | Use this field, together with the High Order ID field, to display a range of orders. In this field, enter the lowest order number in the range. |
| High Order ID | Use this field, together with the Low Order ID box, to display a range of orders. In this field, enter the highest order number in the range. |
| Start Date | Use this field, together with the End Date boxes, to display a group of orders in a specific date range. In these fields, enter the starting date in the range. You can select a month, day, year, and even minutes and seconds in the fields provided. |
| End Date | Use this field, together with the Start Date fields, to display a group of orders in a specific date range. You can select a month, day, year, and even minutes and seconds in the fields provided. |
| Show Open Orders | Select this option to display all orders that have not yet been fulfilled or completed. |
| Show Closed Orders | Select this option to display all orders that have been fulfilled or completed. |
| Show Cancelled Orders | Select this option to display all orders that have been cancelled. |
| Show Failed Orders | Select this option to display all orders that have not yet been fulfilled by the merchant. |

## Customer Options

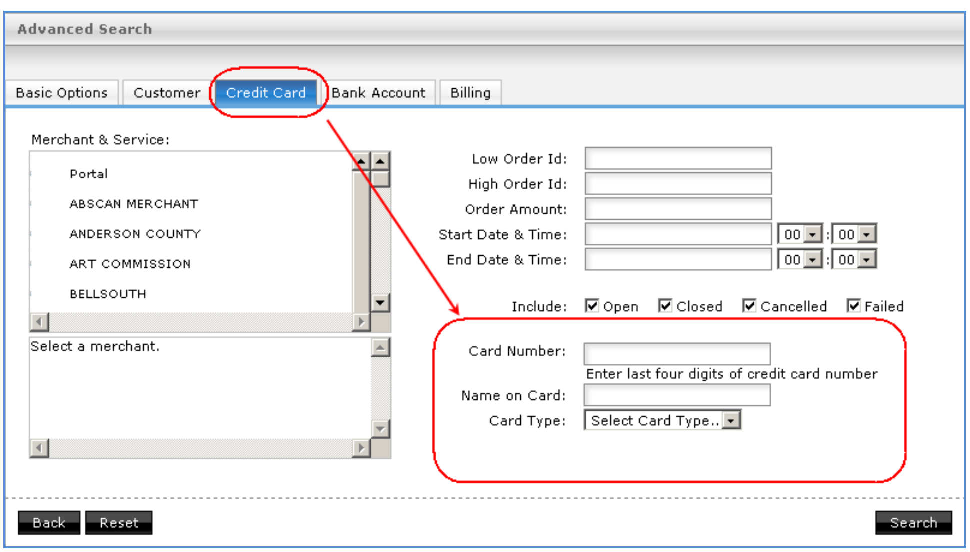
Basic options (from above) plus: customer name, email address, and payment method.




Note: The customer name field can process wildcard characters. Use a '*' character to indicate that any data is acceptable in place of the asterisk.

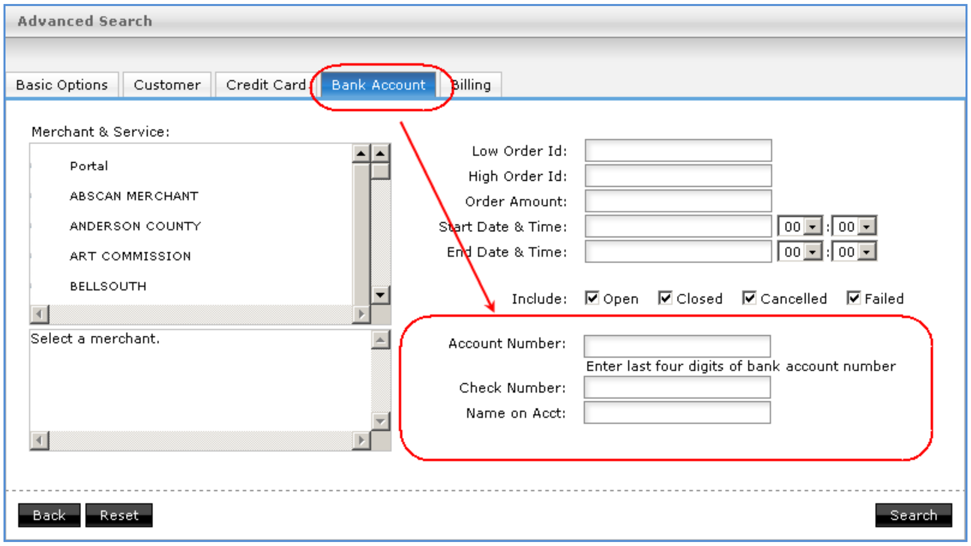
## Credit Card Options

Basic options plus: credit card number, name on the card and card type.



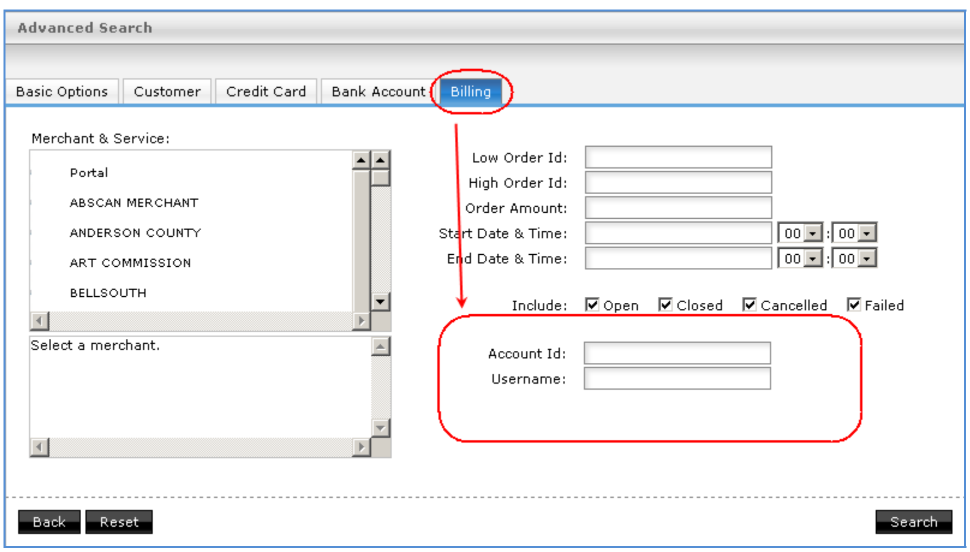
## Bank Account (Electronic Check) Options

Basic options plus: account number, check number and account holder name.




## Billing Options (Subscription Accounts)

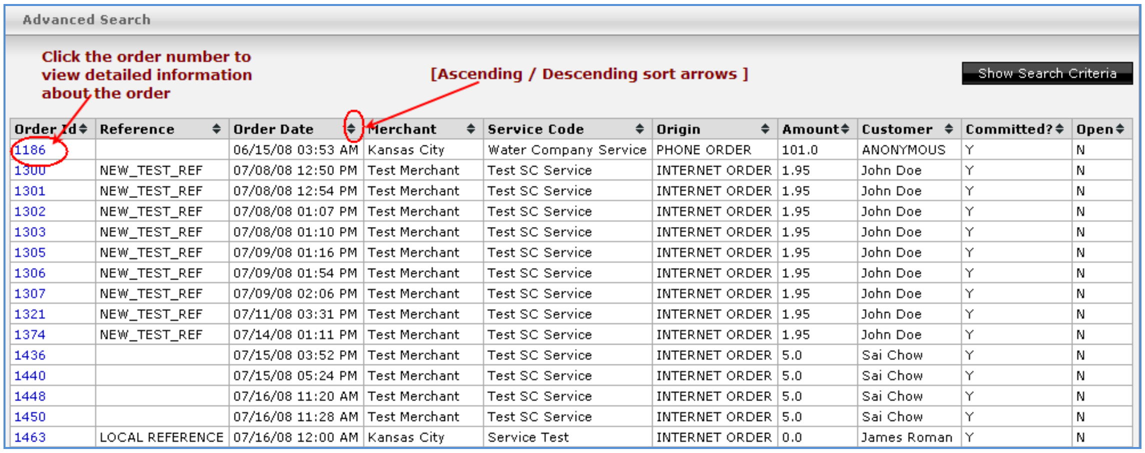
Basic options plus: account Id and User name.



# Search Results

## Multiple Matching Records

In the event that multiple matching records are located, you will be taken to an Order Search results page.




| Order Id | Reference | Order Date | Merchant | Service Code | Origin | Amount | Customer | Committed? | Open |
|---|---|---|---|---|---|---|---|---|---|
| 1186 | | 06/15/08 03:53 AM | Kansas City | Water Company Service | PHONE ORDER | 101.0 | ANONYMOUS | Y | N |
| 1300 | NEW_TEST_REF | 07/08/08 12:50 PM | Test Merchant | Test SC Service | INTERNET ORDER | 1.95 | John Doe | Y | N |
| 1301 | NEW_TEST_REF | 07/08/08 12:54 PM | Test Merchant | Test SC Service | INTERNET ORDER | 1.95 | John Doe | Y | N |
| 1302 | NEW_TEST_REF | 07/08/08 01:07 PM | Test Merchant | Test SC Service | INTERNET ORDER | 1.95 | John Doe | Y | N |
| 1303 | NEW_TEST_REF | 07/08/08 01:10 PM | Test Merchant | Test SC Service | INTERNET ORDER | 1.95 | John Doe | Y | N |
| 1305 | NEW_TEST_REF | 07/09/08 01:16 PM | Test Merchant | Test SC Service | INTERNET ORDER | 1.95 | John Doe | Y | N |
| 1306 | NEW_TEST_REF | 07/09/08 01:54 PM | Test Merchant | Test SC Service | INTERNET ORDER | 1.95 | John Doe | Y | N |
| 1307 | NEW_TEST_REF | 07/09/08 02:06 PM | Test Merchant | Test SC Service | INTERNET ORDER | 1.95 | John Doe | Y | N |
| 1321 | NEW_TEST_REF | 07/11/08 03:31 PM | Test Merchant | Test SC Service | INTERNET ORDER | 1.95 | John Doe | Y | N |
| 1374 | NEW_TEST_REF | 07/14/08 01:11 PM | Test Merchant | Test SC Service | INTERNET ORDER | 1.95 | John Doe | Y | N |
| 1436 | | 07/15/08 03:52 PM | Test Merchant | Test SC Service | INTERNET ORDER | 5.0 | Sai Chow | Y | N |
| 1440 | | 07/15/08 05:24 PM | Test Merchant | Test SC Service | INTERNET ORDER | 5.0 | Sai Chow | Y | N |
| 1448 | | 07/16/08 11:20 AM | Test Merchant | Test SC Service | INTERNET ORDER | 5.0 | Sai Chow | Y | N |
| 1450 | | 07/16/08 11:28 AM | Test Merchant | Test SC Service | INTERNET ORDER | 5.0 | Sai Chow | Y | N |
| 1463 | LOCAL REFERENCE | 07/16/08 12:00 AM | Kansas City | Service Test | INTERNET ORDER | 0.0 | James Roman | Y | N |

On the Order Search results page, results may be sorted, by category, in ascending or descending order. The ascending/descending arrows located in the table column headings allow you to sort by category.

The Order ID number serves as a hyperlink to the order's detailed record page.

## One Matching Record

In the event that only one matching record is located, you will be taken directly to the Detailed Order screen.

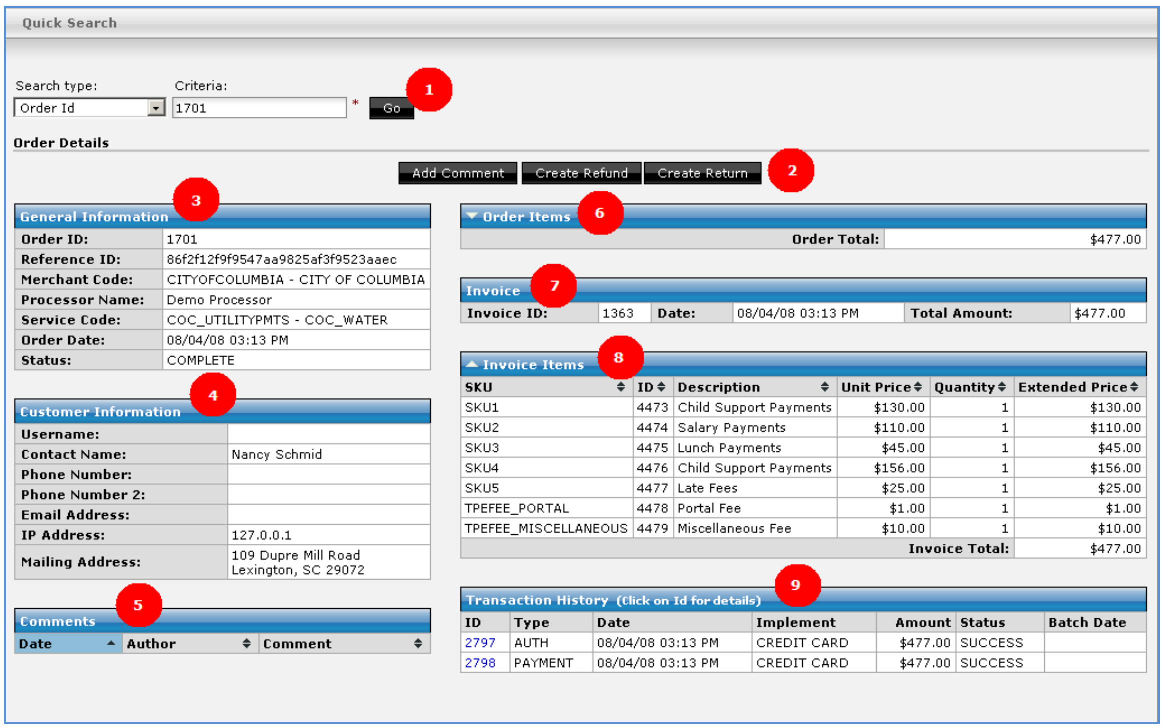
## Viewing Order Details

To help you provide quality customer service, the Administrative Interface lets you view the details of an order. This detailed view shows important information about the original order, fulfillment invoices, and financial history. With access to customer contact information, you can contact the customer if questions or issues surface about the order.

To view the details of a selected order, do the following:

If you haven't already done so, perform a Quick or Advanced search. If you perform an Advanced Search, click the appropriate Order ID in the Search Results page to display details for that order.

An order consists of four general categories of information: General Information (3), Order Items (6), Customer Information (4), and Transaction History (9).




In addition to these four categories, the Order Details page shows Invoice (7), Invoice Details (8) and Comments information (5). You can click an Invoice or financial transaction ID for additional details (see also "Viewing Invoice Details" and "Viewing Financial Transaction Details" below).

## Viewing Invoice Details

From the Order Details page, you can view the ID of the invoice, the date the invoice was generated, and the total amount of the invoice (7).

| Invoice | | | | | |
|---|---|---|---|---|---|
| **Invoice ID:** | 2295 | **Date:** | 10/13/08 09:11 AM | **Total Amount:** | $0.01 |

The Invoice Items shows additional information about the invoice, including SKU code, description of items, dollar per item, and quantity purchased (8).

**Invoice Items**

| SKU | ID | Description | Unit Price | Quantity | Extended Price |
|---|---|---|---|---|---|
| zFVG8GOUFg8= | 6827 | OGSTvap9KQo= | $0.01 | 1 | $0.01 |
| | | | | **Invoice Total:** | $0.01 |

## Viewing Financial Transaction Details

To help you manage customer relations, TPE retains historical information on the payment lifecycle, from origination to disbursement. It assigns each transaction a unique confirmation or tracking ID, which you can view from the Order Details screen (9).

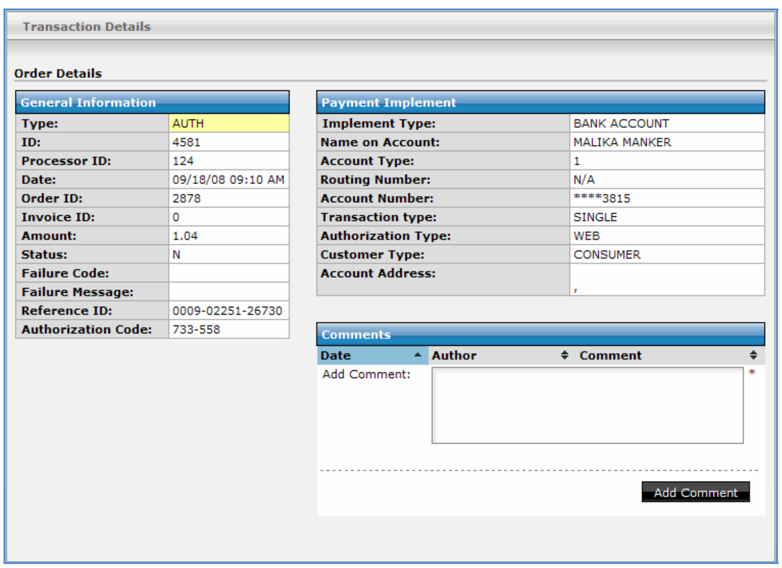
**Transaction History (Click on Id for details)**

| ID | Type | Date | Implement | Amount | Status | Batch Date |
|---|---|---|---|---|---|---|
| 4982 | AUTH | 10/13/08 09:10 AM | CREDIT CARD | $0.01 | SUCCESS | |
| 4983 | PAYMENT | 10/13/08 09:11 AM | CREDIT CARD | $0.01 | SUCCESS | |

In addition to the tracking ID, each transaction shows the date, type, amount, and status of the transaction. This example shows that two transactions occurred with the order—the first was an authorization and the second a payment.

To view additional information about the transaction from the Order Details page, simply click the tracking ID of that transaction.

A Financial Transaction Details page appears and shows general information about the transaction, payment information, and any customer support notes.



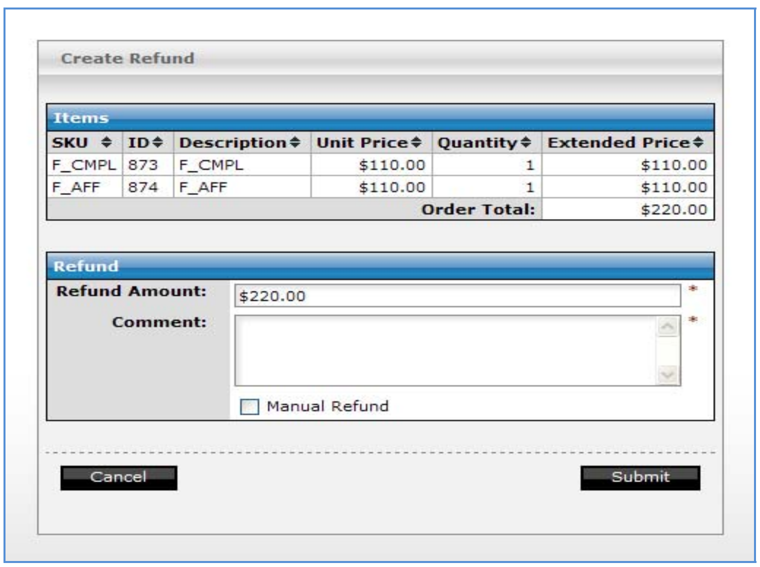
## Issuing Refunds

A refund can be issued from the Order Details page using the Create Refund button. Merchant administrators can use this feature to issue a refund after determining their department has overcharged a customer.

From the Order Details page select Create Refund.  In the Amount of Refund box, adjust the amount to refund as needed, and then enter any Comments regarding the refund, click Submit. You cannot enter an amount greater than the amount shown in the Maximum Refund Amount box.

> Note:  The “Manual Refund” box should only be checked if the refund was issued outside TPE. Money will not be moved back to the customer if checked.)

After you click Create Refund, a new line item for the refund transaction appears on the Order Details page under Financial History.



## Returned Items Processing

The NIC payment processing of electronic check (ACH) includes handling of returns and notices of change (NOC). NIC obtains returns and NOC's from respective bank or processor (via electronic transmission) and loads return status and reason code into the transaction processing engine (TPE). This allows the state to have the full life cycle of the original transaction. In addition, an email can be sent daily to notify the state of ACH returns or NOC's to allow for action to be taken. A Detailed Returns Report can also be generated out of TPE for ad hoc reporting.

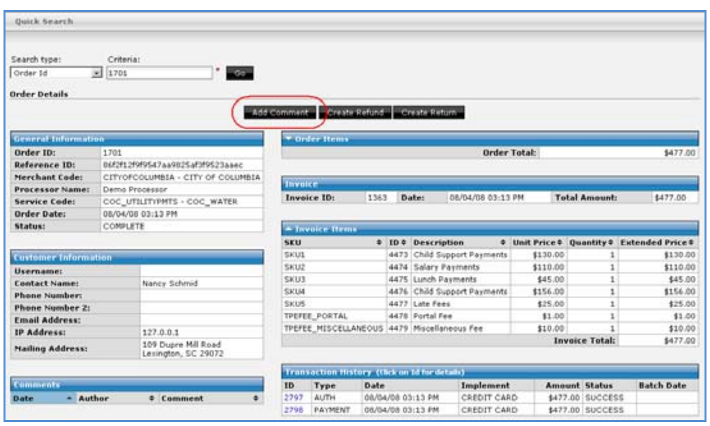
## Adding Comments

As you already know, a transaction is not necessarily over at the time the transaction was made. Follow up is often required due to customer interactions, including disputes, refunds, and returns.

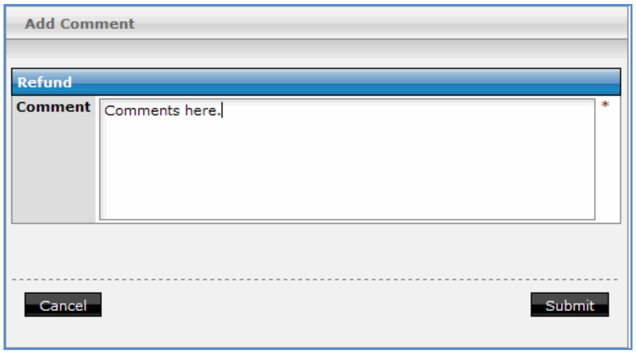
For orders and financial transactions, you can add special instructions or other comments for a particular item. These comments can be particularly useful. For example, if a fulfillment dispute surfaces about an invoice, you can record the dispute as a comment. TPE permanently maintains comments as part of the order history.

To add a comment, do the following:

Click the **Add Comment** button from the appropriate **Details** page (from Order Details, Invoice Details, or Financial Transaction Details).




The **Add Comment** page appears.




In the **Comment Text** box, type your comment, and then click **Submit**.

Your comment appears in the details page. To help you track comments, TPE lists the date the comment was entered and the name of the author that entered the comment.

**Comments**

| Date | Author | Comment |
|---|---|---|
| 09/19/08 03:42 PM | admin | VYvIaVFFYeYxbzsTRH9wCfQH58nWu0qZ |
| 12/17/08 11:48 AM | sneal | Comments here. |

# Chapter 4: Generating Reports

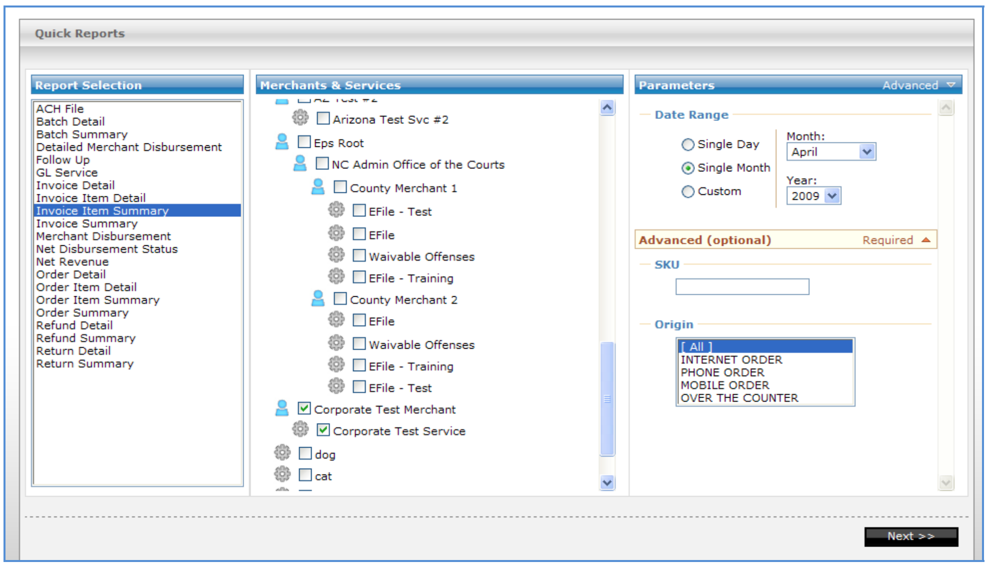
TPE provides financial summary reports, detailed activity reports, and disbursement reports. For a brief description of each of these reports, refer to the Glossary of Reports.

The remainder of this section explains how to create a typical report.

To create a New report in TPE, do the following:

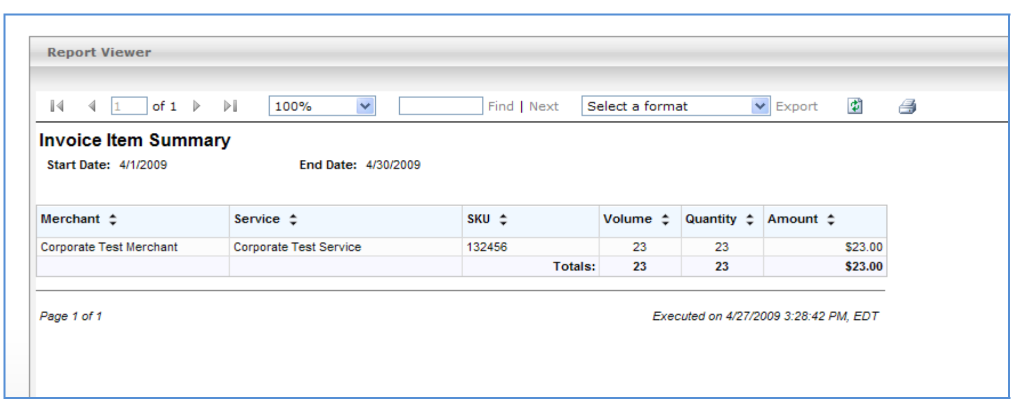
From the **Main Menu**, click **Reports/Quick Reports**, and then click a report that you would like to create from the available list.

A report setup page appears for the report you chose. The following graphic shows the Invoice Item Summary Report Setup page.




In the setup page, specify the appropriate parameters for the report. Setup options vary, depending on the report that you choose, but most are similar in that they let you specify a service code, and a date range. Order and Invoice reports provide additional origin and SKU code parameters.

After specifying the parameters, click **Next** to view the results.



To export the report data, select a format in the drop-down list; click **Export**. You can import the data into another application, such as a spreadsheet, for further manipulation or analysis, or into PDF for a more printable format.

## Glossary of Reports

The following tables list the reports as they appear on the Reports page in TPE and provide a brief description of the report.

| Financial Summary Reports | Description |
|---|---|
| Invoice Summary | Shows the volume of invoices generated, invoice amounts, merchant cost of sales (COS), and total profit (or loss). |
| Invoice Item Summary | Shows the sum of dollar and volume of items invoiced by merchant/service and SKU |
| Net Revenue | Shows the total revenue, merchant cost of sale, and net profit for a selected merchant/service, as well as the total volume of invoices, refunds, and returns processed. |
| Order Summary | Shows the volume of orders generated, order amounts, invoice amounts, and total profit. |
| Order Item Summary | Shows the sum of dollar and volume of items ordered by merchant/service and SKU |
| Refund Summary | Shows the volume of refunds processed, the total refund amount, and the amount paid back to the merchant. |
| Returns Summary | Shows the volume of returns, the total return amount, and the amount the merchant paid back. |

| Detailed Activity Reports | Description |
|---|---|
| Invoice Detail | Shows the order and invoice dates, invoice amounts, merchant and processor cost of sales (COS), and total profit (or loss) by Order ID |
| Invoice Item Detail | Shows the dollar and volume of items invoiced by merchant/service and SKU |
| Order Detail | Detail of orders including, reference ID, payment type, invoice amounts, merchant and processor cost of sales (COS), and total profit (or loss) |
| Order Item Detail | Detail of order items including quantity and amount by Order ID. |
| Refund Detail | Shows refunds made for a particular service or set of services. |
| Returns Detail | Shows returns made for a particular service or set of services. |

| Disbursement Reports | Description |
|---|---|

| | |
|---|---|
| Merchant Disbursement | Shows disbursements made to merchants listed by service. |

## Invoice Detail

Use this report to view invoices created in TPE. You can show invoices for a particular merchant, service, date range, and even filter a report to include invoices generated from a particular source. The report shows sum totals for the invoices you choose to display.

Report Viewer

1 of 1 Select a format Export

**Invoice Detail Report**

**Start Date:** 10/1/2008 **End Date:** 10/31/2008

| Invoice Id | Order Id | Invoice Date | Order Date | Reference | Merchant | Service | Invoice Amount | Gross Revenue | Cost of Sale | Profit (Loss) |
|---|---|---|---|---|---|---|---|---|---|---|
| 2315 | 3143 | 10/14/2008 | 10/14/2008 | | Kansas City | Test Utility Service 2 | $0.06 | $0.06 | $0.06 | $0.00 |
| 2342 | 3163 | 10/16/2008 | 10/16/2008 | | Kansas City | Test Utility Service 2 | $0.08 | $0.08 | $0.08 | $0.00 |
| 2384 | 3244 | 10/22/2008 | 10/22/2008 | | Kansas City | Test Utility Service 2 | $0.06 | $0.06 | $0.06 | $0.00 |
| 2389 | 3250 | 10/22/2008 | 10/22/2008 | | Kansas City | Test Utility Service 2 | $0.06 | $0.06 | $0.06 | $0.00 |
| 2390 | 3251 | 10/22/2008 | 10/22/2008 | | Kansas City | Test Utility Service 2 | $0.06 | $0.06 | $0.06 | $0.00 |
| 2299 | 3122 | 10/13/2008 | 10/13/2008 | p+29nm09/mY= | Kansas City | Water Company Service | $0.12 | $0.12 | $0.12 | $0.00 |
| 2303 | 3126 | 10/13/2008 | 10/13/2008 | | Kansas City | Water Company Service | $0.12 | $0.12 | $0.12 | $0.00 |
| 2304 | 3127 | 10/13/2008 | 10/13/2008 | | Kansas City | Water Company Service | $0.12 | $0.12 | $0.12 | $0.00 |
| 2309 | 3134 | 10/13/2008 | 10/13/2008 | | Kansas City | Water Company Service | $0.08 | $0.08 | $0.08 | $0.00 |
| 2311 | 3136 | 10/13/2008 | 10/13/2008 | | Kansas City | Water Company Service | $0.09 | $0.09 | $0.09 | $0.00 |
| 2312 | 3137 | 10/13/2008 | 10/13/2008 | | Kansas City | Water Company Service | $0.12 | $0.12 | $0.12 | $0.00 |
| 2321 | 3149 | 10/15/2008 | 10/15/2008 | | Kansas City | Water Company Service | $0.07 | $0.07 | $0.07 | $0.00 |
| 2366 | 3208 | 10/20/2008 | 10/20/2008 | | Kansas City | Water Company Service | $0.03 | $0.03 | $0.03 | $0.00 |
| 2367 | 3209 | 10/20/2008 | 10/20/2008 | | Kansas City | Water Company Service | $0.12 | $0.12 | $0.12 | $0.00 |
| 2385 | 3245 | 10/22/2008 | 10/22/2008 | | Kansas City | Water Company Service | $0.06 | $0.06 | $0.06 | $0.00 |
| 2386 | 3246 | 10/22/2008 | 10/22/2008 | | Kansas City | Water Company Service | $0.07 | $0.07 | $0.07 | $0.00 |
| 2388 | 3249 | 10/22/2008 | 10/22/2008 | | Kansas City | Water Company Service | $0.07 | $0.07 | $0.07 | $0.00 |
| | | | | | | **Totals:** | **$1.39** | **$1.39** | **$1.39** | **$0.00** |

## Invoice Item Detail

Use this report to show the details of individual items associated with an invoice. The report provides the same filtering options as the Invoice Detail Report, but provides an additional SKU field that you can use to show a particular item. The report shows a sum total for the items you choose to display.

Report Viewer

1 of 1 Select a format Export

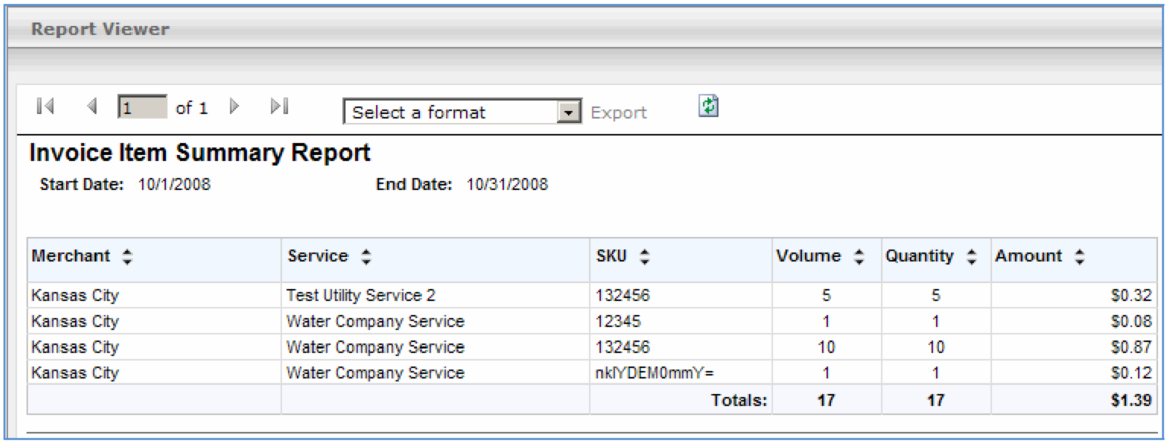
**Invoice Item Detail Report**

**Start Date:** 10/1/2008 **End Date:** 10/31/2008

| Invoice Id | Order Id | Order Date | Invoice Date | Reference | Merchant | Service | SKU | Instance ID | Quantity | Amount |
|---|---|---|---|---|---|---|---|---|---|---|
| 2315 | 3143 | 10/14/2008 | 10/14/2008 | | Kansas City | Test Utility Service 2 | 132456 | | 1 | $0.06 |
| 2342 | 3163 | 10/16/2008 | 10/16/2008 | | Kansas City | Test Utility Service 2 | 132456 | | 1 | $0.08 |
| 2384 | 3244 | 10/22/2008 | 10/22/2008 | | Kansas City | Test Utility Service 2 | 132456 | | 1 | $0.06 |
| 2389 | 3250 | 10/22/2008 | 10/22/2008 | | Kansas City | Test Utility Service 2 | 132456 | | 1 | $0.06 |
| 2390 | 3251 | 10/22/2008 | 10/22/2008 | | Kansas City | Test Utility Service 2 | 132456 | | 1 | $0.06 |
| 2299 | 3122 | 10/13/2008 | 10/13/2008 | p+29nm09/mY= | Kansas City | Water Company Service | nklYDEM0mmY= | | 1 | $0.12 |
| 2303 | 3126 | 10/13/2008 | 10/13/2008 | | Kansas City | Water Company Service | 132456 | | 1 | $0.12 |
| 2304 | 3127 | 10/13/2008 | 10/13/2008 | | Kansas City | Water Company Service | 132456 | | 1 | $0.12 |
| 2309 | 3134 | 10/13/2008 | 10/13/2008 | | Kansas City | Water Company Service | 12345 | | 1 | $0.08 |
| 2311 | 3136 | 10/13/2008 | 10/13/2008 | | Kansas City | Water Company Service | 132456 | | 1 | $0.09 |
| 2312 | 3137 | 10/13/2008 | 10/13/2008 | | Kansas City | Water Company Service | 132456 | | 1 | $0.12 |
| 2321 | 3149 | 10/15/2008 | 10/15/2008 | | Kansas City | Water Company Service | 132456 | | 1 | $0.07 |
| 2366 | 3208 | 10/20/2008 | 10/20/2008 | | Kansas City | Water Company Service | 132456 | | 1 | $0.03 |
| 2367 | 3209 | 10/20/2008 | 10/20/2008 | | Kansas City | Water Company Service | 132456 | | 1 | $0.12 |
| 2385 | 3245 | 10/22/2008 | 10/22/2008 | | Kansas City | Water Company Service | 132456 | | 1 | $0.06 |
| 2386 | 3246 | 10/22/2008 | 10/22/2008 | | Kansas City | Water Company Service | 132456 | | 1 | $0.07 |
| 2388 | 3249 | 10/22/2008 | 10/22/2008 | | Kansas City | Water Company Service | 132456 | | 1 | $0.07 |
| | | | | | | | | **Totals:** | **17** | **$1.39** |

## Invoice Item Summary

Use this report to view a summary of items that have been invoiced. You can show the items invoiced for a particular merchant, service, date range, and even filter a report to include orders generated from a particular source. The report shows sum totals for the items you choose to display.


Report Viewer

1 of 1 Select a format Export

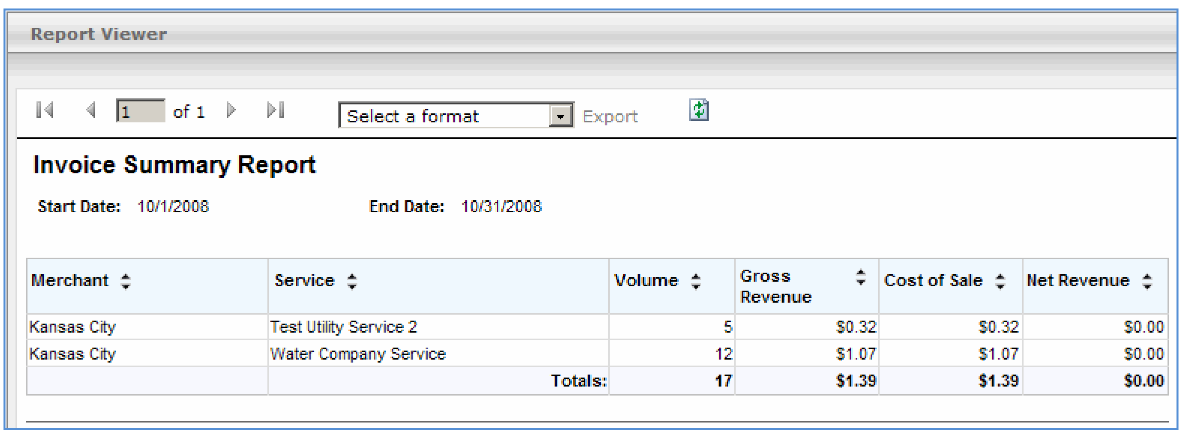
**Invoice Item Summary Report**

**Start Date:** 10/1/2008 **End Date:** 10/31/2008

| Merchant | Service | SKU | Volume | Quantity | Amount |
|---|---|---|---|---|---|
| Kansas City | Test Utility Service 2 | 132456 | 5 | 5 | $0.32 |
| Kansas City | Water Company Service | 12345 | 1 | 1 | $0.08 |
| Kansas City | Water Company Service | 132456 | 10 | 10 | $0.87 |
| Kansas City | Water Company Service | nklYDEM0mmY= | 1 | 1 | $0.12 |
| | | **Totals:** | **17** | **17** | **$1.39** |

## Invoice Summary

Use this report to view an invoice summary. For a particular merchant, service, date range, or origin, the invoice summary shows the volume of invoices generated, invoice amount, merchant and processor cost of sales (COS), and total profit (or loss). The report shows sum totals for the invoices you choose to display.


Report Viewer

1 of 1 Select a format Export

**Invoice Summary Report**

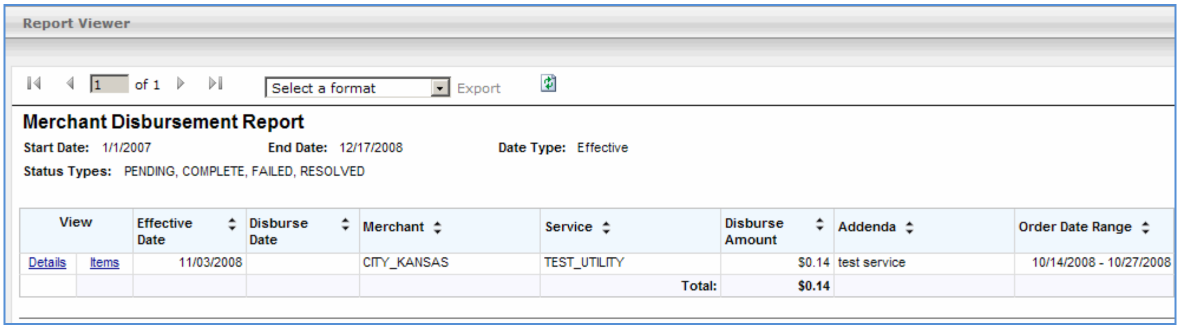
**Start Date:** 10/1/2008 **End Date:** 10/31/2008

| Merchant | Service | Volume | Gross Revenue | Cost of Sale | Net Revenue |
|---|---|---|---|---|---|
| Kansas City | Test Utility Service 2 | 5 | $0.32 | $0.32 | $0.00 |
| Kansas City | Water Company Service | 12 | $1.07 | $1.07 | $0.00 |
| | **Totals:** | **17** | **$1.39** | **$1.39** | **$0.00** |

## Merchant Disbursement

Use this report to view the disbursements made to your agency listed by service. This report allows you to verify that fund transfers have been completed and identify transfers that are pending. For a particular time frame, merchants can generate a report of all disbursements made to them by TPE. This report will equal the amount of your bank deposit.

Click on the "Details" link to view information on the individual transactions that make up the disbursement dollars.  Any returns being netted off the disbursement will be included under Details.


Report Viewer

1 of 1 Select a format Export

**Merchant Disbursement Report**

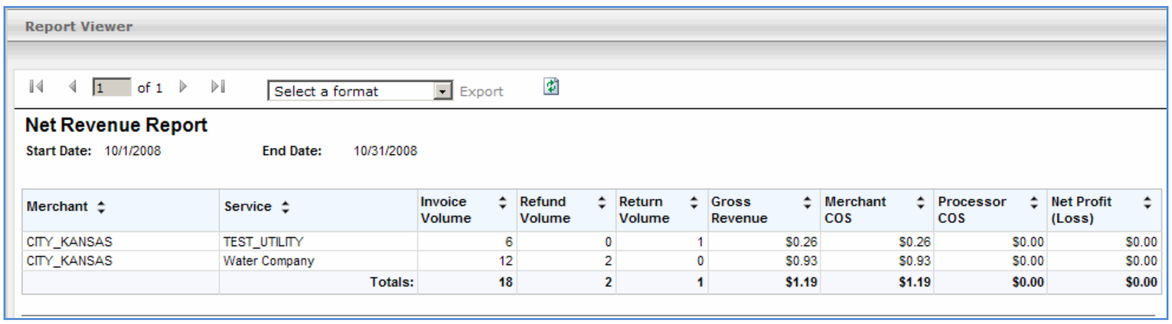
**Start Date:** 1/1/2007 **End Date:** 12/17/2008 **Date Type:** Effective

**Status Types:** PENDING, COMPLETE, FAILED, RESOLVED

| View | | Effective Date | Disburse Date | Merchant | Service | Disburse Amount | Addenda | Order Date Range |
|---|---|---|---|---|---|---|---|---|
| Details | Items | 11/03/2008 | | CITY_KANSAS | TEST_UTILITY | $0.14 | test service | 10/14/2008 - 10/27/2008 |
| | | | | | Total: | $0.14 | | |

## Net Revenue

Use this report to view total revenue for a selected merchant and service, as well as the total volume of invoices, refunds, and returns processed for a selected service. This report highlights the net revenue of specific merchant services by showing a one-line total per service, plus sum totals.


Report Viewer

1 of 1 Select a format Export

**Net Revenue Report**

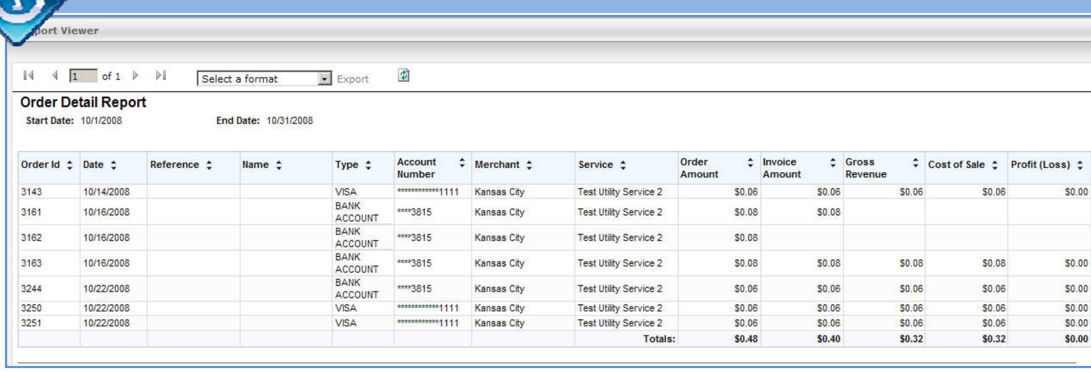
**Start Date:** 10/1/2008 **End Date:** 10/31/2008

| Merchant | Service | Invoice Volume | Refund Volume | Return Volume | Gross Revenue | Merchant COS | Processor COS | Net Profit (Loss) |
|---|---|---|---|---|---|---|---|---|
| CITY_KANSAS | TEST_UTILITY | 6 | 0 | 1 | $0.26 | $0.26 | $0.00 | $0.00 |
| CITY_KANSAS | Water Company | 12 | 2 | 0 | $0.93 | $0.93 | $0.00 | $0.00 |
| | Totals: | 18 | 2 | 1 | $1.19 | $1.19 | $0.00 | $0.00 |

## Order Detail

To help you track orders and provide quality customer service, use this report to view the details of orders in TPE. You can show orders for a particular merchant, service, date range, and even filter a report to include open orders, closed orders, or orders generated from a particular source. The report shows sum totals for the orders you choose to display.

Note:  To access the detail screen for an order, you must use the Search menu option.


Report Viewer

1 of 1 Select a format Export

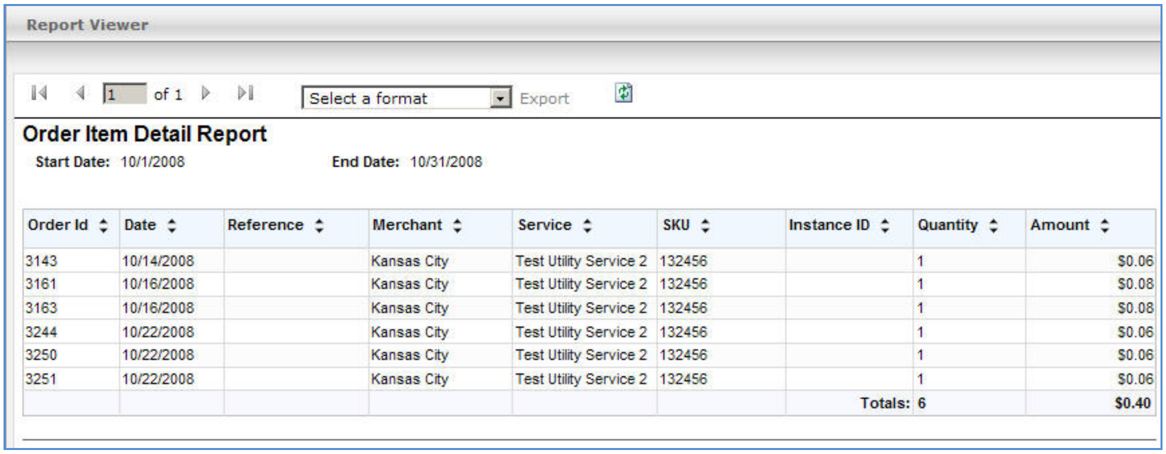
**Order Detail Report**

**Start Date:** 10/1/2008 **End Date:** 10/31/2008

| Order Id | Date | Reference | Name | Type | Account Number | Merchant | Service | Order Amount | Invoice Amount | Gross Revenue | Cost of Sale | Profit (Loss) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3143 | 10/14/2008 | | | VISA | ************1111 | Kansas City | Test Utility Service 2 | $0.06 | $0.06 | $0.06 | $0.06 | $0.00 |
| 3161 | 10/16/2008 | | | BANK ACCOUNT | ****3815 | Kansas City | Test Utility Service 2 | $0.08 | $0.08 | | | |
| 3162 | 10/16/2008 | | | BANK ACCOUNT | ****3815 | Kansas City | Test Utility Service 2 | $0.08 | | | | |
| 3163 | 10/16/2008 | | | BANK ACCOUNT | ****3815 | Kansas City | Test Utility Service 2 | $0.08 | $0.08 | $0.08 | $0.08 | $0.00 |
| 3244 | 10/22/2008 | | | BANK ACCOUNT | ****3815 | Kansas City | Test Utility Service 2 | $0.06 | $0.06 | $0.06 | $0.06 | $0.00 |
| 3250 | 10/22/2008 | | | VISA | ************1111 | Kansas City | Test Utility Service 2 | $0.06 | $0.06 | $0.06 | $0.06 | $0.00 |
| 3251 | 10/22/2008 | | | VISA | ************1111 | Kansas City | Test Utility Service 2 | $0.06 | $0.06 | $0.06 | $0.06 | $0.00 |
| | | | | | | | Totals: | $0.48 | $0.40 | $0.32 | $0.32 | $0.00 |

## Order Item Detail

Use this report to show the details of individual items associated with an order. The report provides the same filtering options as the Order Detail Report, but provides an additional SKU field that you can use to show a particular item. The report shows a sum total for the items you choose to display.



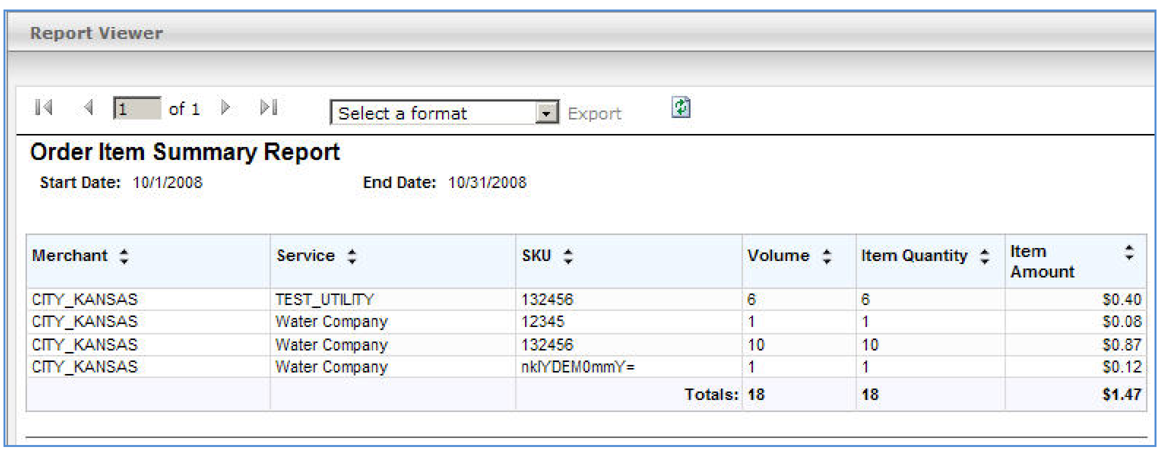

**Order Item Detail Report**

**Start Date:** 10/1/2008 **End Date:** 10/31/2008

| Order Id | Date | Reference | Merchant | Service | SKU | Instance ID | Quantity | Amount |
|---|---|---|---|---|---|---|---|---|
| 3143 | 10/14/2008 | | Kansas City | Test Utility Service 2 | 132456 | | 1 | $0.06 |
| 3161 | 10/16/2008 | | Kansas City | Test Utility Service 2 | 132456 | | 1 | $0.08 |
| 3163 | 10/16/2008 | | Kansas City | Test Utility Service 2 | 132456 | | 1 | $0.08 |
| 3244 | 10/22/2008 | | Kansas City | Test Utility Service 2 | 132456 | | 1 | $0.06 |
| 3250 | 10/22/2008 | | Kansas City | Test Utility Service 2 | 132456 | | 1 | $0.06 |
| 3251 | 10/22/2008 | | Kansas City | Test Utility Service 2 | 132456 | | 1 | $0.06 |
| | | | | | | **Totals:** | **6** | **$0.40** |

## Order Item Summary

Use this report to view a summary of items ordered. You can show the items ordered for a particular service, date range, and even filter a report to include open orders, closed orders, or orders generated from a particular source. The report shows sum totals for the orders you choose to display.



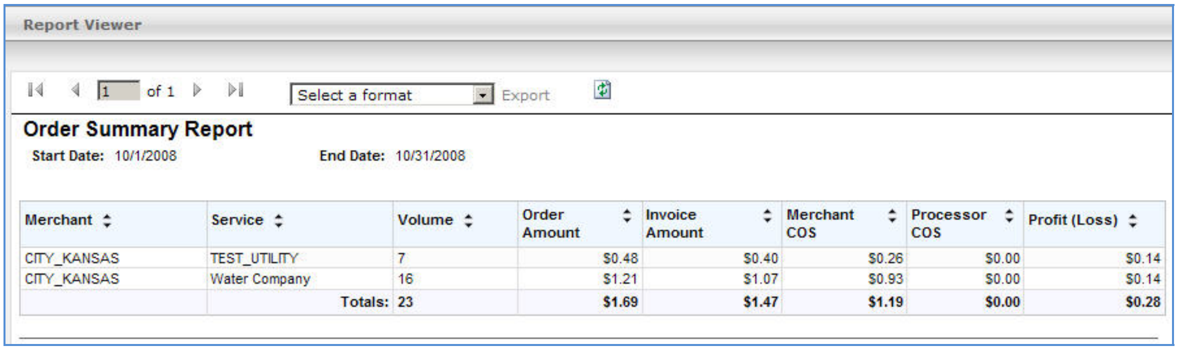

**Order Item Summary Report**

**Start Date:** 10/1/2008 **End Date:** 10/31/2008

| Merchant | Service | SKU | Volume | Item Quantity | Item Amount |
|---|---|---|---|---|---|
| CITY_KANSAS | TEST_UTILITY | 132456 | 6 | 6 | $0.40 |
| CITY_KANSAS | Water Company | 12345 | 1 | 1 | $0.08 |
| CITY_KANSAS | Water Company | 132456 | 10 | 10 | $0.87 |
| CITY_KANSAS | Water Company | nkIYDEM0mmY= | 1 | 1 | $0.12 |
| | | **Totals:** | **18** | **18** | **$1.47** |

## Order Summary

Use this report to view an order summary. For a particular service or date range, the order summary shows the volume of orders generated, order amount, invoice amount, and total profit. The report shows sum totals for the orders you choose to display.


Report Viewer

1 of 1 Select a format Export

**Order Summary Report**

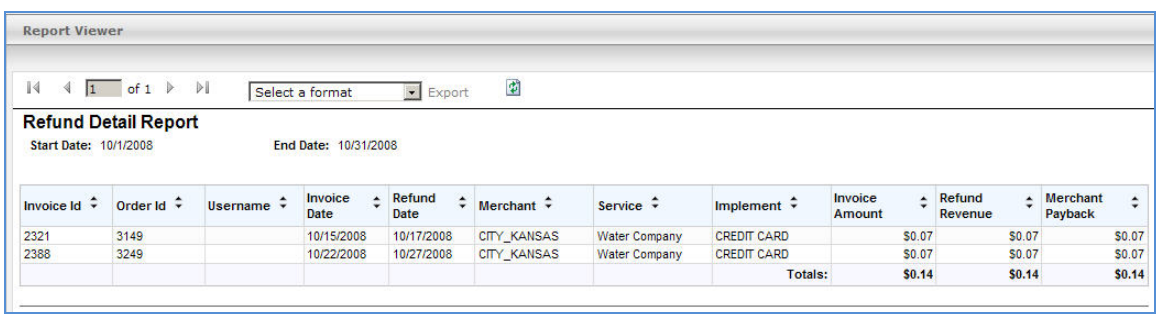
Start Date: 10/1/2008 End Date: 10/31/2008

| Merchant | Service | Volume | Order Amount | Invoice Amount | Merchant COS | Processor COS | Profit (Loss) |
|---|---|---|---|---|---|---|---|
| CITY_KANSAS | TEST_UTILITY | 7 | $0.48 | $0.40 | $0.26 | $0.00 | $0.14 |
| CITY_KANSAS | Water Company | 16 | $1.21 | $1.07 | $0.93 | $0.00 | $0.14 |
| | Totals: | 23 | $1.69 | $1.47 | $1.19 | $0.00 | $0.28 |

## Refund Detail

A refund occurs when the merchant determines it has over-charged a customer. Since the money has already been transferred to the merchant, the money needs to be remitted back to the customer. You can generate a report of all refunds made for a particular service or set of services. The report contains:

- Reference information to tie the refund to an invoice or an order.
- The invoice date and amount.
- The refund date and amount.
- The amount that the merchant owes the credit card holder.


Report Viewer

1 of 1 Select a format Export

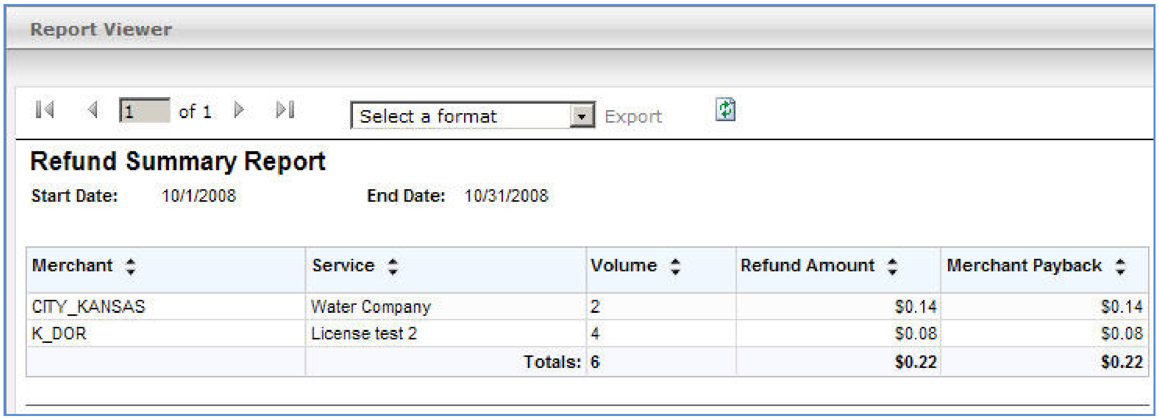
**Refund Detail Report**

Start Date: 10/1/2008 End Date: 10/31/2008

| Invoice Id | Order Id | Username | Invoice Date | Refund Date | Merchant | Service | Implement | Invoice Amount | Refund Revenue | Merchant Payback |
|---|---|---|---|---|---|---|---|---|---|---|
| 2321 | 3149 | | 10/15/2008 | 10/17/2008 | CITY_KANSAS | Water Company | CREDIT CARD | $0.07 | $0.07 | $0.07 |
| 2388 | 3249 | | 10/22/2008 | 10/27/2008 | CITY_KANSAS | Water Company | CREDIT CARD | $0.07 | $0.07 | $0.07 |
| | | | | | | | Totals: | $0.14 | $0.14 | $0.14 |

## Refund Summary

Use this report to view a summary of all refunds processed for a particular service. For a particular service, the report shows the volume of refunds processed, the total refund amount, and the amount that the merchant owes the credit card holder.




**Refund Summary Report**

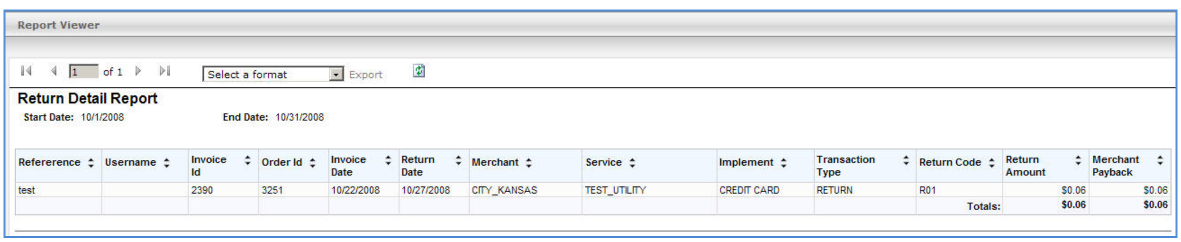
**Start Date:** 10/1/2008 **End Date:** 10/31/2008

| Merchant | Service | Volume | Refund Amount | Merchant Payback |
|---|---|---|---|---|
| CITY_KANSAS | Water Company | 2 | $0.14 | $0.14 |
| K_DOR | License test 2 | 4 | $0.08 | $0.08 |
| | Totals: | 6 | **$0.22** | **$0.22** |

## Returns Detail

A return can be associated with a failed and reversed electronic check payment or even with a credit card charge back because of a cardholder dispute. When a return is encountered, the general ledger is first updated. Afterwards, the merchant associated with the return is notified of the return so that the money originally disbursed to the merchant can be returned.

You can use the return report to research and keep track of returns in order to initiate the in-office process associated with a bounced payment.



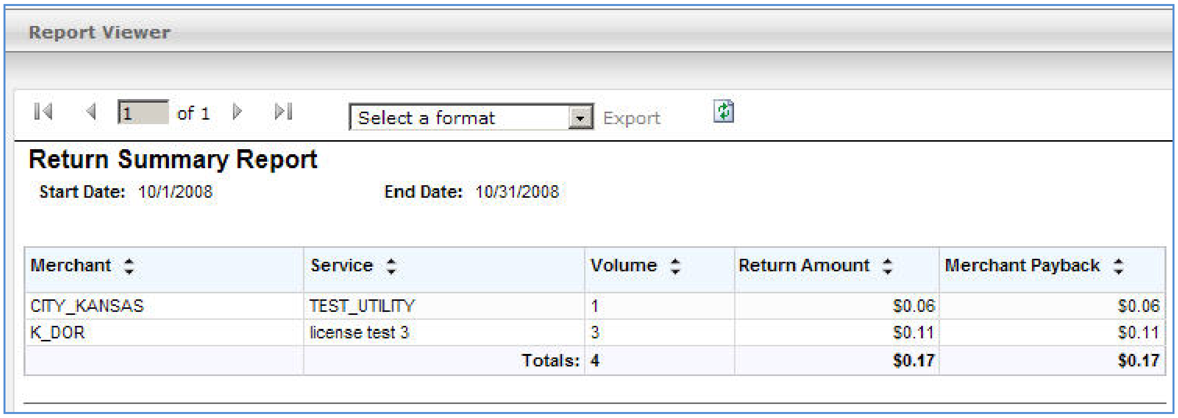

**Return Detail Report**

**Start Date:** 10/1/2008 **End Date:** 10/31/2008

| Refererence | Username | Invoice Id | Order Id | Invoice Date | Return Date | Merchant | Service | Implement | Transaction Type | Return Code | Return Amount | Merchant Payback |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| test | | 2390 | 3251 | 10/22/2008 | 10/27/2008 | CITY_KANSAS | TEST_UTILITY | CREDIT CARD | RETURN | R01 | $0.06 | $0.06 |
| | | | | | | | | | | Totals: | **$0.06** | **$0.06** |

## Returns Summary

Use this report to view a summary of all returns received for a particular service. For each service, the report shows the volume of returns, the total return amount, and the uncollected amount.


Report Viewer

1 of 1 Select a format Export

**Return Summary Report**

**Start Date:** 10/1/2008 **End Date:** 10/31/2008

| Merchant | Service | Volume | Return Amount | Merchant Payback |
|---|---|---|---|---|
| CITY_KANSAS | TEST_UTILITY | 1 | $0.06 | $0.06 |
| K_DOR | license test 3 | 3 | $0.11 | $0.11 |
| | **Totals:** | **4** | **$0.17** | **$0.17** |

# Attachment A

## Merchant Disbursements

If a partner chooses to adopt TPE's enterprise disbursement model, then daily, weekly, or monthly disbursements will be made to a partner's account for a predetermined day, week, or month.

For example, Monday's transactions will be batched for disbursement on Wednesday and will deposit on Thursday (see matrix below). Disbursements are batched by calendar day (time zone determined by TPE instance) and will equal all invoiced orders for a given calendar day (less refunds and returns if disbursement profile is set up for netting).

Partners will receive a deposit in their designated bank the following business day after a disbursement has been batched in TPE. Therefore, when selecting a merchant disbursement report a partner should choose the prior business day, by "Disbursement Date", and select "Completed".