

THE PAYMENT SOLUTIONS EXPERTS



PowerPay
User Guide

www.skipjack.com



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About this Document

The information contained in this guide is intended for use by those who want to learn more about the Skipjack PowerPay application. The information in this document is a combination of overview information about the PowerPay application, the development requirements and inputs gathered to complete a PowerPay custom application development, and information about how to use the PowerPay application.

Please read all sections of this document before contacting Skipjack Financial Services with any support-related questions.

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Interchange Qualifications and Transaction Rates

As your Payment Solution Skipjack Financial Services cannot guarantee interchange qualification for any specific transaction. It is the responsibility of each Merchant to confirm that their transactions qualify for the correct interchange rates in consultation with their Merchant Account Provider and Payment Processor.

If you experience issues with interchange qualification, please contact the Skipjack Financial Services Support Group so that we can work with your Payment Processor to identify and correct any issues. Your Payment Processor must provide the necessary information to direct you and/or Skipjack in the resolution process.

Publication History

Date	Version	Comments
May 2007	Version 0.9 (Draft)	Issued for internal Skipjack Financial Services review only.
August 2007	Version 1.0_RevA2	First release of the document to support customized PowerPay applications.
September 2008	Version 1.0_RevA3	Minor editorial updates.

Documentation Conventions

The information presented in this guide uses the following text conventions throughout, where applicable.

Convention	Usage	Example
Courier text	Code Snippets, HTML Code, Skipjack Transaction Network Request and Response syntax	<code><form name="Button" action="https://vpos.skipjack.com/ezPay/order.asp" method="post"></code>
Bold text	Browser Elements, Fields Names, and Menu Items Emphasis Notes	...click on a Swipe Card itemmake sure you enter your HTML Serial Number ... Never delete Settled transactions..." NOTE: You must consider the following when...
<u>Bold Underline</u>	Browser Elements, Fields Names, and Menu Items in NOTE and TIP sections.	NOTE: Enter data into the <u>Amount</u> field before...
<u>Blue Underline</u>	Hyperlinks to locations on the Internet (clickable as hot links in the PDF version)	Visit http://www.skipjack.com/ to learn more about Skipjack Financial Services.
<i>Italics</i>	Titles of documents	<i>Skipjack Integration Guide</i>
"Quoted text"	Cross-references (clickable as hot links in the PDF version) to a location within this document.	See the "About this Document" section for details.

Obtaining Additional Development Information and Documentation

A complete listing of Developer resources including User Guides, Integration Guides, Developer and Merchant Resources, support links, and other resources is available from the Skipjack Financial Services Web site.

- <http://www.skipjack.com/developers.aspx>
- <http://www.skipjack.com/support.aspx>

You can obtain the latest version (in Adobe PDF format) of this document as well as all other documentation referenced by this guide from the Skipjack Financial Services Web site at <http://www.skipjack.com>.

This document references other Skipjack documentation. Consult each guide as required by clicking on the link below.

- [Skipjack Integration Guide](#)
- [Skipjack Merchant Reporting Guide](#)
- [Skipjack Merchant Services Guide](#)

Contacting Skipjack Financial Services

Use the contact information below to contact the appropriate Skipjack Financial Services personnel for your query.

	Skipjack Support	Skipjack Professional Services
Contact Info	On the Web: http://www.skipjack.com Toll-Free Phone: 1-888-368-8507 By E-mail: support@skipjack.com	Online questionnaire form at: http://www.skipjack.com/solutions.aspx Toll-Free Phone: 1-888-368-8507, option 4 E-mail: proservices@skipjack.com
Type of Query	Use this contact information if you have problems using this application, have product-specific questions, or have general questions about Skipjack Financial Services. Also use this contact info if you have questions about topics that are not covered in this documentation or any other support issues.	Use this contact information to obtain pricing for PowerPay integration, a detailed assessment of your current needs for the PowerPay application, or to inventory your needs and provide an alternative transaction processing method.

Overview of the PowerPay Application

The Skipjack PowerPay application allows Merchants to manually process large numbers of credit card and PIN-less debit transactions using a secure Web-based user interface. The PowerPay application simultaneously processes multiple transactions as they are entered, line-by-line, and displays the real-time status of each transaction and running subtotals of each transaction status type.

Who Can Use PowerPay

The Skipjack PowerPay application is designed for Merchants who require the ability to manually process large volumes of credit card and PIN-less debit transactions in an online, real-time environment. This application is suitable for a large variety of rapid key entry transaction processing environments where quick and efficient credit and PIN-less debit card transaction processing is required.

Advantages of Using PowerPay to Process Electronic Transactions

This section describes the advantages of using the PowerPay application to process transactions:

- Eliminates time consuming formatting and submission of Batches to process large volumes of credit card payment transactions.
- Reduces the total time required to manually key large numbers of transactions.
- Is more efficient than the manual, paper-based, bank authorizations used in many enterprises.
- Several levels of data entry error trapping minimize customer callbacks and expensive credit card chargebacks associated with data entry errors.
- Get Status capability may be used for real time queries of the current status of any failed or incompletely processed transactions (caused by network connectivity problems).
- Complete transaction management solution, allows users to Authorize, Delete, and Settle transactions or groups of transactions quickly and with minimal data entry effort.
- Provides real-time responses for submitted transactions so users may take immediate action for any transactions that are Declined.
- Advanced Reporting tools allows for detailed inspection of transaction data. PowerPay users can use the online Skipjack account management options including the Skipjack Merchant Register and Reports Manager tools. These online tools permit detailed inspection of all transaction data and full transaction Reporting functions.

For information about using the Merchant Register and Reporting Tools see the [Skipjack Merchant Services Guide](#) and [Skipjack Merchant Reporting Guide](#) respectively for details. To more information about obtaining these and other guides see “Obtaining Additional Development Information and Documentation”.

PowerPay Features

- Is **fully customizable** to ensure that it fits the specific needs of any business that requires line-by-line processing of large volumes of credit card and PIN-less debit card transactions.
- **Multiple Merchant Account Selection** permits users to select from a list of Merchant Accounts to assign transactions to for Authorization and Settlement.
- **MOD10 Check of credit card information when entered** to validate automatically whether or not the credit card number is complete and valid prior to sending the transaction for processing.
- **Expiry Date Validation** allows the application to automatically validate the expiry date to determine whether the card is current and prompts the user for action when the expiry date has passed.
- **Amount Verification during entry** to help prevent data entry errors in the amount fields. If the amounts entered do not match, the application will prompt the user to enter the correct amount(s).
- **Next Field Navigation** using the + key as well as the **TAB** key to simplify and speed form navigation and advance the cursor to the next field and process transaction data using minimal key strokes.
- **Get Transaction Status** is available to be used for those uncompleted transactions to definitively determine the status of all transactions submitted. This allows the user to identify the status of affected transactions and take action if network or connectivity failures occur during transaction processing.
- **Delete** function is available for transactions that have been Authorized but not yet Settled so that no funds are removed from the Customer's credit card for a transaction that may require immediate cancellation.
- **Flexible Settlement options. Settle and Wait** allows transactions to be marked for Settlement without sending them to the Bank for immediate Settlement. **Settle and Go** submits all processed and marked transactions to Settle immediately.
- **Full access to** all of Skipjack Financial Services online tools including the Skipjack **Merchant Register** and the **Skipjack Reports Manager** to view and access transaction records for all transactions processed using the PowerPay application.
- **Customized Training and Documentation** is available for those organizations that require professional training and documentation to support their custom version of the PowerPay application.

Information Required from Merchants for PowerPay Application Customization

Skipjack Professional Services will conduct a questionnaire to determine the needs of new PowerPay users prior to developing a customized PowerPay application for their use. Skipjack Professional Services personnel will discuss all required details to ensure that your PowerPay development and integration progresses efficiently and without interrupting to your day-to-day business operations.

Merchants must provide the following information to the Skipjack Professional Services Group to facilitate the timely development of a customized PowerPay application.

1. Information about the software applications you are currently using and want replaced by PowerPay. This information includes the type of data that you are collecting and processing.

For efficient PowerPay application development Skipjack needs to determine the following:

- General look-and-feel of the application
 - Logos and branding you want applied to the PowerPay interface
 - Type of validation you want in the PowerPay application form (For example checking whether the credit card number is properly formatted).
 - How totals of transaction types should be calculated and displayed in the application.
 - Number of columns required and labels required for each columns and buttons.
 - Number of transactions (rows) you need to display per screen. (25 to 50 is most common)
 - User segmentation and customization required. For example different users may have different privileges and functions assigned to meet the needs dictated by job or department duties.
 - Settlement options required (Settle Immediately or Mark for Settlement only)
 - Customized Reports required including the details you want displayed and related information for each report.
 - Additional Documentation and Training requirements.
2. Information technology contact name(s) and information to assist in answering any questions or providing additional information, as required during the application development cycle.
 3. Whether a test environment is available to test the PowerPay application prior to deploying the application in a Live (Production) environment.
 4. What the hours of operation of the business and any special business needs that must be considered during the Live deployment. This is used to determine the most appropriate time to deploy the application.
 5. Any network limitations that must be addressed or considered during development or usage.
 6. Access to an SSL connection from where the PowerPay application will be used.

Costs of Obtaining a Customized PowerPay Application

Costs vary with each Merchant's requirements and the complexity of the integration required, however the costs of a PowerPay customization and deployment typically is less than \$1500.00.

NOTE 1: Costs will depend on complexity of the customization required.

NOTE 2: Costs do not include any required additional training or documentation. If additional Training or Documentation is required, request a quote of these costs from Skipjack Financial Services Professional Services Group.

To determine the actual costs for your needs, Skipjack Professional Services must determine the following:

- The exact specification that the PowerPay application must be designed to address as described in "Information Required from Merchants for PowerPay Application Customization".
- Whether or not a similar or existing PowerPay application has been developed by Skipjack Professional Services personnel that can be modified to support your specific application and business needs.
- Access to Information Technology staff at your business to provide timely and effective information to the Skipjack Professional Services application development personnel to help streamline the development timelines and keep customization and deployment costs to a minimum.
- Requirement to have additional Documentation or Training developed to support your PowerPay application.

Once these items are determined, Skipjack Professional Services will provide you with a final cost for developing a custom PowerPay integration for use in your enterprise.

NOTE: PowerPay application development will not begin until a signed Statement of Work is received by the Skipjack Financial Services Professional Services Group.

System Requirements for Using the PowerPay Application

The PowerPay application requires a computer with the following hardware and software:

- Microsoft Internet Explorer 6.0 (or later) installed and functioning properly.
- Internet connectivity, preferably dedicated, high-speed connection.
- A color computer monitor with a resolution set to at least 1024 by 768 pixels.
- Memory Requirements (RAM):
 - Microsoft Windows XP: 512 MB minimum, 1 GB Recommended
 - Microsoft Vista: 1 GB minimum, 2 GB Recommended

Overview of the PowerPay Transaction Processing Cycle

This section provides an overview of the PowerPay application processing cycle.

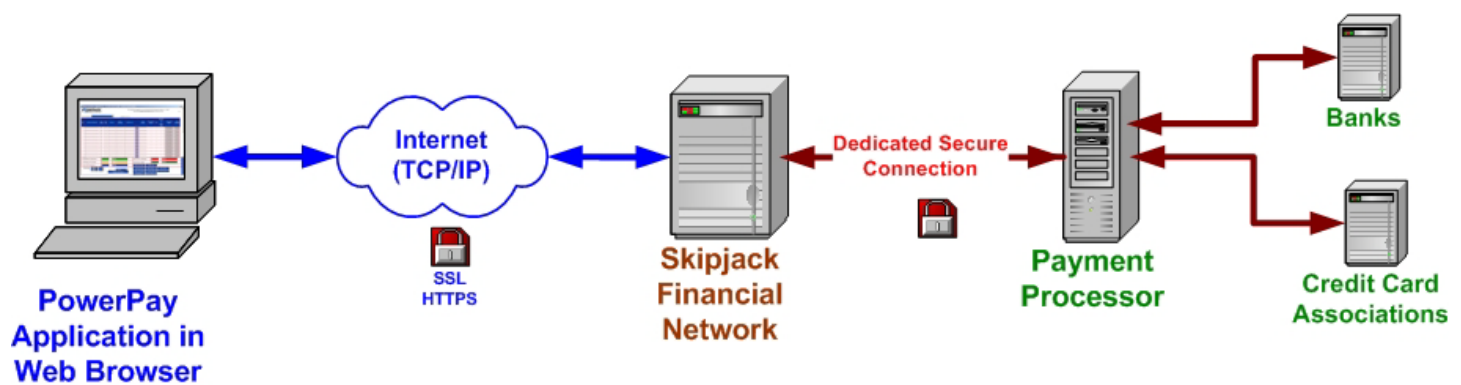
Accessing the PowerPay Application

PowerPay is a custom Web-based software application that runs on any supported Web browser. Therefore, PowerPay does not require any software installation on computers in your network. With the appropriate login credentials, users can access and use the PowerPay application wherever there is Internet access.

HTTPS and SSL Security

PowerPay sends the transaction data to the Skipjack Transaction Network over a Secure Socket Layer (SSL) HTTPS connection via the Internet, therefore an Internet connection with an SSL connection is required from the location where PowerPay will be used. This secure connection ensures that the Skipjack Transaction Network can receive data and forward transaction data (as applicable to the request type) securely to the Payment Processor. The Payment Processor will route this data via its direct connections to the appropriate Banks and Credit

The illustration below shows a graphical overview of the PowerPay transaction processing.



Overview of the PowerPay Transaction Processing Cycle

PowerPay users typically follow these steps to process electronic transactions.

1. Users Logon to the PowerPay application on the Skipjack Financial Services secure Web server (using SSL connection on HTTPS).
2. Transaction data is entered into the Web-based online PowerPay form, line by line and processed in near real-time. (Transaction processing typically takes less than 3 seconds per transaction.)
3. Transactions are processed and the final status is displayed in the PowerPay application.
4. Users can Delete, or query (Get Status) the status of Approved and Processing transactions.
5. Transactions are marked and/or submitted for Settlement.
6. Transaction results may be viewed using the Merchant Reporting tools included in the PowerPay application or using the Skipjack Report Manager.

Using the PowerPay Application

Follow the steps described in this section to use the PowerPay application. Keep in mind that each PowerPay application is a custom application developed for the specific needs of a particular business need. As such, these instructions should be considered general instructions. Your PowerPay application may have functionality and options other than those described here. If applicable, please consult any additional documentation or training materials related to your specific PowerPay application.

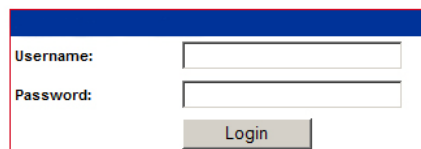
NOTE 1: To use the PowerPay application with Internet Explorer you may need to configure your Internet Explorer Browser to allow pop-up windows. The actual steps required to enable pop-ups will depend on your Browser version and your Operating System software. Please consult your computer's Help file for instructions on how to allow pop-ups to display in your Web browser.

Step 1: Logging onto the PowerPay User Interface

1. In your Web browser, type (or copy-and-paste) the URL to the location of your hosted PowerPay application into the address field, for example `https://PowerPayDemo.asp`.

NOTE: The PowerPay application is hosted at a specific URL on the Skipjack Financial Services secure server (Secure SSL connection is denoted by the `https://` prefix in the URL string). For your specific custom application you will be provided with URLs for Development (training) and Live (Production) use. Ensure that you are using the correct logon credentials for each environment you are attempting to logon to.

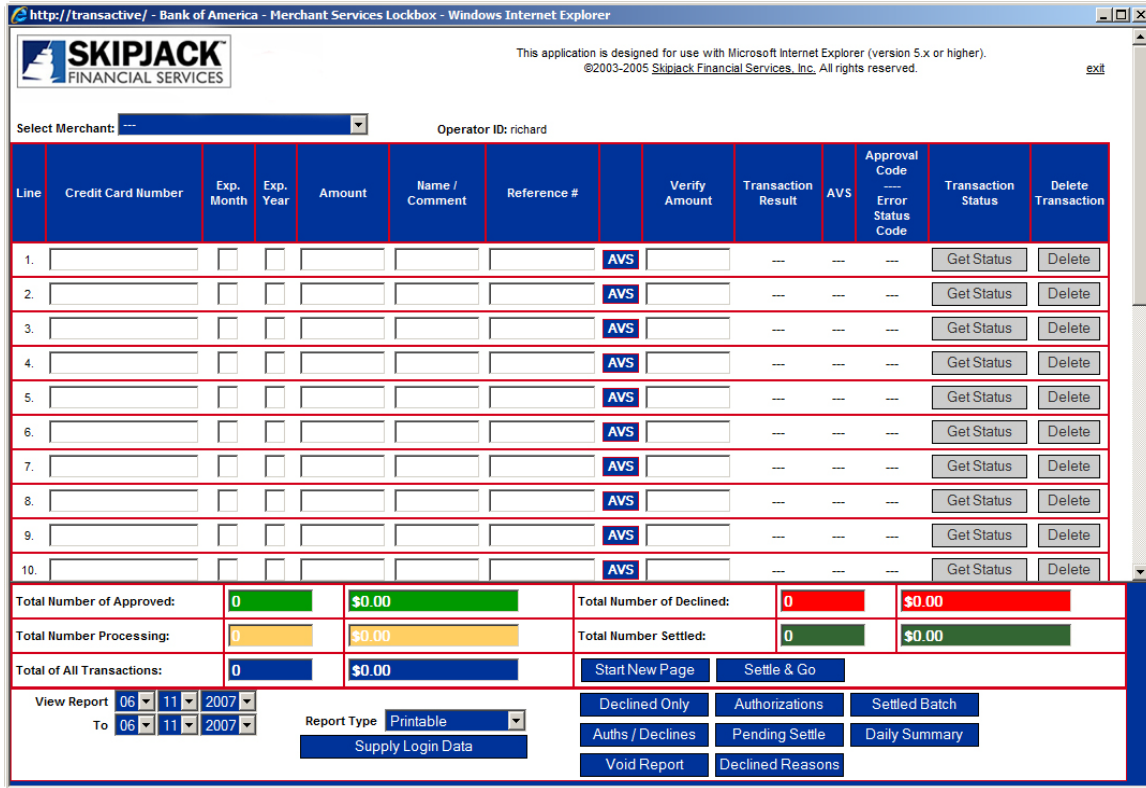
2. Enter your **Username** and **Password** into the appropriate fields in logon pop-up window and select the **Login** button.



The image shows a login form with a blue header bar. Below the header, there are two input fields: one for 'Username:' and one for 'Password:'. Below these fields is a 'Login' button.

3. The PowerPay application is displayed in a new window, as shown below.

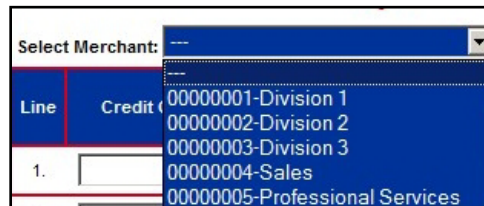
NOTE: Your customized PowerPay application may have a slightly different appearance than the example application displayed below. This figure shows a typical PowerPay application interface.



Step 2: Selecting a Merchant Account

You must select the Skipjack Account you want to use to submit your transactions. Please follow the correct internal guidelines within your organization for selecting the correct Skipjack account if they are not defined by your user access privileges.

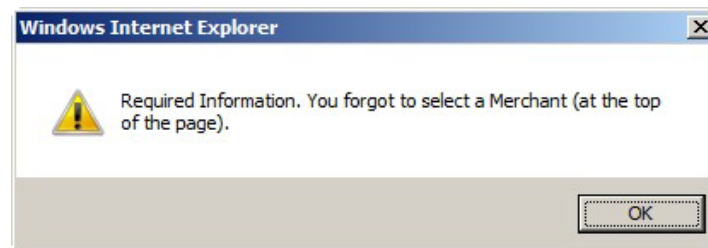
1. Use the **Select Merchant** drop-down list to choose a Skipjack Account you wish to submit transactions to.



The screenshot shows a web form with a 'Select Merchant' drop-down menu. The menu is open, displaying a list of merchant accounts. The list has two columns: 'Line' and 'Credit'. The first row is '1.' followed by an empty input field. The 'Credit' column lists five options: '00000001-Division 1', '00000002-Division 2', '00000003-Division 3', '00000004-Sales', and '00000005-Professional Services'.

Line	Credit
1.	
	00000001-Division 1
	00000002-Division 2
	00000003-Division 3
	00000004-Sales
	00000005-Professional Services

NOTE: If you do not select a Merchant Account from the drop-down list before processing the transaction, an error message is displayed in a pop-up window immediately after entering the transaction amount in the Verify Amount field.



NOTE: You require a Skipjack Account for each item listed in the Merchant Account drop-down list. Contact Skipjack Financial Services, as described in “Contacting Skipjack Financial Services” section.

Step 3: Entering and Submitting Transaction Data

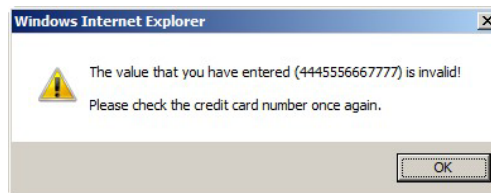
Enter transaction data into each PowerPay field and submit the transaction for processing as described in the steps below.

1. Transaction data is entered into each row of the PowerPay form and a single row is used for each transaction. You must enter data into each required field and advance to the next field by pressing the **TAB** or the **+** keys. When the last field is populated and the **TAB** or **+** **KEY** is pressed, the transaction is submitted for processing.

If required information is not entered into a field you will be prompted with a pop-up window to enter valid data before continuing or processing the transaction.

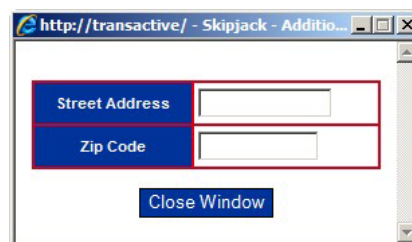
NOTE 1: If a value you enter into any field in the PowerPay window is invalid, such as an invalid credit card number, a pop-up window alerts you of the error. You must re-enter a valid value to proceed to the next field or to submit the transaction for processing.

NOTE 2: The validation of the card's expiry date is dependent on the System Time and Date set on your computer. Please ensure that the time and date settings on your computer is correctly set.



2. To enter AVS information for the transaction, select the **AVS** button to display the AVS pop-up window. Enter valid (numerical portion only) data of the AVS information into the **Street Address** (Street Number) and **Zip Code** (Zip or Postal Code) fields and select the **Close Window** button.

NOTE: If your PowerPay implementation is set to make AVS a Required field you will be prompted to enter AVS Street Address and Zip Code for each transaction.



- Transaction processing is started as soon as the transaction data is submitted to the Skipjack Transaction Network, in this case when a valid amount is entered into the **Verify Amount** field and the **TAB** or **+** key is pressed. Once submitted the status of each transaction is displayed in the **Transaction Result** column, as shown below.

Line	Credit Card Number	Exp. Month	Exp. Year	Amount	Name / Comment	Reference #	Verify Amount	Transaction Result	AVS	Approval Code --- Error Status Code	Transaction Status	Delete Transaction
1.	4003000123456781	09	09	\$1.09			AVS \$1.09	Approved	N	TAS608	Get Status	Delete
2.	4003000123456781	07	09	\$10.99			AVS \$10.99	Approved	N	TAS610	Get Status	Delete
3.	4003000123456781	01	10	\$1,000.00			AVS \$1,000.00	Declined	---	---	Get Status	Delete
4.							AVS	---	---	---	Get Status	Delete
5.							AVS	---	---	---	Get Status	Delete

- As transactions are processed, a running total, by transaction type, is kept in the bottom portion of the PowerPay application window, as shown below.

Total Number of Approved:	2	\$12.08	Total Number of Declined:	1	\$1,000.00
Total Number Processing:	0	\$0.00	Total Number Settled:	0	\$0.00
Total of All Transactions:	3	\$1,012.08	Start New Page Settle & Go		
View Report	08	01	2007	Declined Only Authorizations Settled Batch	
To	08	01	2007	Auths / Declines Pending Settle Daily Summary	
Report Type: Printable			Supply Login Data Void Report Declined Reasons		

- After each transaction has finished processing the transaction response is returned and displayed in the **Transaction Result** column.

- An **Approved** transaction will return a 6 character (alphanumeric) Approval Code with the text displayed in green.
- A **Declined** transaction, such as when there are insufficient funds in the account, will return no Approval Code with the text displayed in red. An explanation for the Decline is displayed when the pointer is placed over the **Declined** text.

Transaction Result	AVS	Approval Code --- Error Status Code	Transaction Status
Declined	---	---	Get Status
Authorization failed, card declined.			

- A **Failed** transaction will return an error code in the **Approval Code** field with text displayed in red on a black background. For failed transactions you can display the table describing the response codes by clicking on the hyperlink which is the numerical response code.

A table of all possible transaction Return Codes can be displayed by clicking on the error code in the **Error Code Approval Code Status** column in the row for a specific transaction. Use this table to determine the reason for a transaction Failure.

Error Return Codes	
szReturnCode	Explanation
1	Success
-35	Error invalid credit card number
-37	Error failed communication
-39	Error length serial number
-51	Error length zip code
-52	Error length shipto zip code
-53	Error length expiration date
-54	Error length account number date
-55	Error length street address
-56	Error length shipto street address
-57	Error length transaction amount
-58	Error length name
-59	Error length location
-60	Error length state
-61	Error length shipto state
-62	Error length order string
-64	Error invalid phone number
-65	Error empty name
-66	Error empty email
-67	Error empty street address
-68	Error empty city
-69	Error empty state
-79	Error length customer name
-80	Error length shipto customer name
-81	Error length customer location
-82	Error length customer state
-83	Error length shipto phone
-84	Pos error duplicate ordernumber
-91	Pos_error_CVV2
-92	Pos_error_Error_Approval_Code
-93	Pos_error_Blind_Credits_Not_Allowed
-94	Pos_error_Blind_Credits_Failed
-95	Pos_error_Voice_Authorizations_Not_Allowed

[Close Window](#)

6. You can view and interpret the AVS results returned for the transaction by selecting the hyperlinked text of the AVS Code in the **AVS** column. The possible AVS codes and their explanation is shown in the **AVS Response Codes** table, shown below.

AVS Response Codes		
Code	Summary	Value Description
X	Match	Street address and 9-digit ZIP code both match.
Y	Match	Street address and 5-digit ZIP code both match.
A	Partial match	Street address matches, but both 5-digit ZIP code and 9-digit ZIP code do not match.
W	Partial match	Street address does not match, but 9-digit ZIP code matches.
Z	Partial match	Street address does not match, but 5-digit ZIP code matches.
N	No Match	Street address, 5-digit ZIP code, and 9-digit ZIP code all do not match.
U	System unavailable	Address information unavailable. Returned if non-U.S. AVS is not available or if the AVS in a U.S. bank is not functioning properly.
R	System unavailable	System unavailable
E	Invalid	AVS data is invalid.
S	Not supported	U.S. issuing bank does not support AVS.

[Close Window](#)

7. Continue to process transactions until you are done or until all transactions rows are processed. After you have processed all transactions apply a Settlement option using details described in “Step 4: Settling Transactions” section.

Alternatively you can select the **Start a New Page** button to continue processing transactions. See the section “Step 4: Settling Transactions” for information about how to Settle your transactions.

Using the Get Status Query Option

Depending on the reliability of your Internet connection you may occasionally encounter instances where a transaction is submitted for processing but processing does not complete within the normal interval (usually less than 3 seconds). In such cases the PowerPay application will display the **Processing** status for an extended period of time.

When this occurs, the final status of the transaction is not known and should be determined before proceeding to the next transaction. The PowerPay application provides a method to determine the current transaction status for stalled transactions using the **Get Status** button. You should select the **Get Status** button whenever transactions are submitted but not processed completely (for stalled transactions).

Using the Get Status Option to Query a Transaction Status

To use the Get Transaction option follow these steps.

1. For the transaction that has not completed processing, select the **Get Status** button to submit a query to determine the current status of the transaction. The button is highlighted to indicate that it is available for use. Normally, this button is only active for the few seconds when transactions are being processed. If this button is highlighted for an extended period the transaction has been interrupted before completion.



2. The status of the transaction associated with the Get Transaction button is displayed in a pop-up window, as shown below. This message is for a transaction returned as No Records Found.



In this example the transaction has failed. For failed transactions you must resubmit the transaction for processing by re-entering the transaction data on a separate line in the PowerPay application.

Get Status Response Values

Value	Description
Approved	The transaction was received and processed successfully by Skipjack Financial Services and the customer's card was successfully charged for the transaction amount.
Declined	The transaction was received and processed successfully by Skipjack Financial Services but the customer's credit card was Declined. No charge was placed on the card.
No Records Found	The transaction was not received or processed by Skipjack Financial Services. This transaction should be resent for processing. No charge was placed on the card.

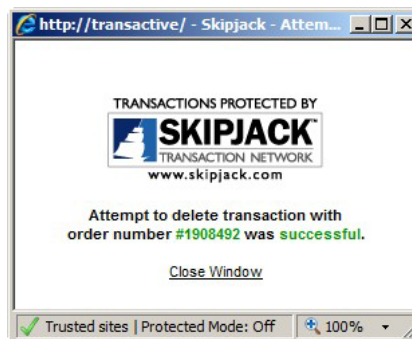
Deleting an Approved Transaction

You can delete any Approved transactions that have not yet Settled. To delete a transaction, follow the step below.

1. Select the **Delete** button in the transaction row to select the transaction you want to delete and to submit the Delete request.



2. When the transaction is successfully deleted the following pop-up window is displayed. Select the **Close Window** link to close the pop-up window and return to the main PowerPay application window to continue processing.



3. After the transaction is successfully deleted it is marked as **Deleted** in the **Transaction Result** column and the background behind each field is blacked out, as illustrated below.



NOTE: Deleted transactions are immediately subtracted from the totals displayed in the bottom of the PowerPay application window.

Step 4: Settling Transactions

Once transactions are Approved, they must be Settled so that the funds are transferred to the Merchant's bank account. The PowerPay application offers two Settlement options, as described below. These Settlement options in conjunction with the Skipjack Account Settlement configuration settings, plus the exact implementation of your PowerPay application will determine the most appropriate (and available) Settlement options that you should use.

NOTE 1: The Settlement options available on your custom PowerPay application will depend on your specific PowerPay application. Some implementations of PowerPay do not include both Settlement options.

NOTE 2: For additional information about credit card processing topics including the Settlement process, see the appropriate sections of the [Skipjack Integration Guide](#).

PowerPay Settlement Option	Description and Usage
Settle and Wait (Mark for Settlement only)	<p>Marks transactions for Settlement but does not send the marked transactions to the Merchant Bank for deposit.</p> <p>After selecting Settle and Wait, the application will:</p> <ul style="list-style-type: none"> • Launch a window that will highlight each transaction successfully marked for Settlement, AND • Change the status of the transactions from Approved to Settled and display this change in the application.
Settle and Go (Settle Immediately)	<p>Marks all Authorized transactions for Settlement AND submits the Settlement batch (consisting of all marked transactions) for Settlement.</p> <p>Transactions handled in this manner are immediately sent to a Settlement queue and Settled within a few minutes, depending on the environment (Production or Development).</p>

NOTE: The Skipjack Account must be configured for Manual/None Settlement in order for these Settlement options to operate correctly. Contact Skipjack Financial Services if you encounter issues you cannot resolve related to transaction Settlement.

Transaction Settlement

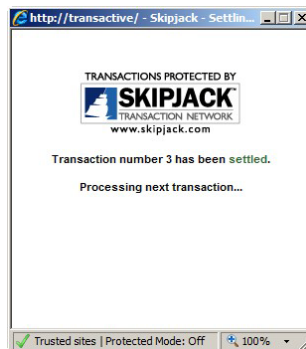
Follow the instructions below to mark and submit transactions for Settlement using your PowerPay application. This section assumes that your PowerPay application includes both Settlement options described previously (**Settle and Go** and **Settle and Wait**).

NOTE 1: The Settlement options available on your custom PowerPay application will depend on the requirements of your PowerPay application. Some implementations of PowerPay do not include both Settlement options.

NOTE 2: When processing more than a single page of transactions (25 transactions per page) you should select Settle and Wait on all pages except the final page. On the last page you should select the Settle and Go option to submit the transactions for Settlement. This approach will close the Settlement Batch and submit the entire Settlement Batch for immediate processing.

Submitting Transactions for Settlement

1. Select the Settlement option you want, either the **Settle and Go** or **Settle and Wait** button when you have finished processing a single page of transactions or when you have completed all transaction processing.
2. As each transaction is Settled, a pop-up window is displayed confirming this is displayed on screen, as shown below.



3. Additionally, as each transaction is Settled, the **Transaction Result** column is updated to denote **Settled**, as shown below, for each transaction successfully processed. When the last transaction has Settled, processing stops and all transactions are marked as Settled.

Line	Credit Card Number	Exp. Month	Exp. Year	Amount	Name / Comment	Reference #	Verify Amount	Transaction Result	AVS Error Code	Approval Code	Transaction Status	Delete Transaction	
1	400000123456781	00	00	\$1.00			AVS \$1.00	Declined	--	--	Get Status	Delete	
2	400000123456781	00	00	\$10,000.00			AVS \$10,000.00	Declined	--	--	Get Status	Delete	
3	400000123456781	07	09	\$10.00			AVS \$10.00	Settled	TA5170		Get Status	Delete	
4	400000123456781	09	10	\$2.00			AVS \$2.00	Settled	TA5173		Get Status	Delete	
5	400000123456781	09	10	\$22.00			AVS \$22.00	Settled	TA5173		Get Status	Delete	
6		00					AVS				Get Status	Delete	
7							AVS				Get Status	Delete	
8							AVS				Get Status	Delete	
9							AVS				Get Status	Delete	
Total Number of Approved:				0	\$0.00	Total Number of Declined:				1	\$10,000.00		
Total Number Processing:				0	\$0.00	Total Number Settled:				3	\$34.00		
Total of All Transactions:				4	\$10,034.00	Start New Page		Settle & Go					
View Report		06	12	2007	Report Type		Printable	Declined Only		Authorizations		Settled Batch	
To		06	12	2007	Supply Login Data			Auths / Declines		Pending Settle		Daily Summary	
						Void Report		Declined Reasons					

Customized PowerPay Reporting Options

The PowerPay application offers a number of customized reporting options that can be used to examine transactions processed using the PowerPay application. This flexibility allows an effective way to reconcile and analyze transaction processing.

The precise Reporting options available in your PowerPay application’s implementation will vary depending on your requirements. This section describes typical customized reports available from PowerPay applications.

These Reports may also be output in a number of formats, as required by your business needs. The PowerPay Customized Reports supports the following formats:

- **HTML Formatting:** Produces a detailed Report displayed in a Web browser. This is the most frequently used report format.
- **Printer Friendly Formatting:** Produces a printer friendly Report displayed in a Web browser optimized for printing.
- **CSV Formatting:** Returns comma-delimited values (CSV) for use with applications such as Microsoft Excel (or similar) spreadsheet and business software.

Example: Auths/Declined Report

This customized report shows the Authorization and Declined transactions and the totals by credit card type.

00000111-Skipjack Test				
Auths/Declined Report				
Reporting Period: 06/12/2007 - 06/12/2007				
Card Type	Approved Dollars	# Approved Transactions	Declined Dollars	# Declined Transactions
VISA	\$47.84	4	\$10,477.97	2
MasterCard	\$0.00	0	\$0.00	0
Total	\$47.84	4	\$10,477.97	2

00000111-Skipjack Test				
Auths/Declined Report				
Reporting Period: 06/12/2007 - 06/12/2007				
Card Type	Approved Dollars	# Approved Transactions		
VISA	\$47.84	4		
MasterCard	\$0.00	0		
Total	\$47.84	4		

Transaction Detail - Approvals							
Batch ID	Row ID	Order Number	Date	Card Type	Card Last 4	Amount	Approval Code
00000317531	1	6489237	6/12/2007 3:14:54 PM	VISA	8781	\$10.00	TAS917
00000317531	2	6489238	6/12/2007 3:15:55 PM	VISA	8781	\$21.13	TAS922
00000317531	3	6489239	6/12/2007 3:17:51 PM	VISA	8781	\$6.72	TAS843
00000317531	4	6489240	6/12/2007 3:19:02 PM	VISA	8781	\$9.99	TAS880

00000111-Skipjack Test				
Auths/Declined Report				
Reporting Period: 06/12/2007 - 06/12/2007				
Card Type	Declined Dollars	# Declined Transactions		
VISA	\$10,477.97	2		
MasterCard	\$0.00	0		
Total	\$10,477.97	2		

Transaction Detail - Declined						
Batch ID	Row ID	Order Number	Date	Card Type	Card Last 4	Amount
00000317521	1	602421	6/12/2007 1:48:27 PM	VISA	8781	\$10,000.00
00000317531	2	6489238	6/12/2007 3:16:45 PM	VISA	2225	\$477.97

Print Report

Standard Skipjack Online Report Manager

The Skipjack Report Manager is a Web-based reporting tool that is used to display transaction data for any transactions processed by the Skipjack Transaction Network. This tool is available for use by all Skipjack Financial Services users with active Skipjack account credentials and may be used to augment any PowerPay custom Reports.

To view transactions using the Report Manager:

1. Enter the following address into your Web browser address field: <https://secure.skipjack.com>.
2. Enter your Skipjack Account credentials into the appropriate fields: **(Vendor (Login) Serial #, User Name, and Password)**.

NOTE: To use the online Report Manager, you must use the login credentials that were assigned to your Merchant Account by Skipjack Financial Services. These are contained in the welcome e-mail you received when you obtained your Skipjack account(s). If you have multiple Skipjack Accounts ensure that you are using the correct credentials for that account.

3. Select the **Reports** radio button for the appropriate environment, either Live (Production) or Development (Demo), and click on the **Login** button. The window will refresh with the results returned for your Merchant Account, as shown below.

SKIPJACK FINANCIAL SERVICES REPORT MANAGER

Step 1: Select a Predefined Period or Custom Date Range Test Account

Select Predefined Period Select Custom Date Range (Note: you can select a maximum 3 month date range)

Today Starting Date: 06/14/2007 Ending Date: 06/14/2007

Step 2: Select the Output Format for Your Report

Screen Display (HTML) Comma-delimited Printer-friendly

Step 3: Select a Report Type (Note: you can change the default searched data fields by clicking on "(fields)")

Sales Detail Reports

- Transaction Report (fields):** Displays all settled and approved transactions.
- Settlement Detail Report (fields):** Displays all settled and credited transactions.
- Pending Settlement Report (fields):** Displays all transactions that have not yet settled.
- Declined Report (fields):** Displays all declined transactions.
- Frozen Transaction Report (fields):** Displays all transactions that have been frozen.
- Credit Card Type (fields):** Displays all transactions of a selected credit card type.
 - Visa MasterCard American Express Discover
 - Diners JCB All Others

Sales Summary Reports

- Daily Summary Report:** Displays settlement totals by date range and card type.
- Batch Summary Report:** Display settlement totals by batch number and card type.

Transaction Search Reports

Search for: (fields)

Enter Value:

Enter Range of Values: From: To:

Step 4: Create Your Report

To access the previous version of reports, click [here](#) | [Send Feedback](#) | [Help](#)

User Access Control

PowerPay users can administer many aspects of their PowerPay application independently of Skipjack Financial Services using the Skipjack User Access Control tool, available with most customized PowerPay implementations.

User Access Control is used to organize users into groups and grant access rights and privileges based on their Group, as well as user-specific privileges.

There are 4 levels of User Access Control users. These are defined and described below. Note that only the last three user types are available to non-Skipjack personnel.

Account Type	Description
Administrator	<p>Administrator users have complete access rights for one group only. This user has all access privileges Create, Edit, and Delete user accounts and access to the management interface. These users have full access to their PowerPay application but have administrative access to advanced features.</p> <p>This level of access is normally reserved for a single user or very small number of individuals within an enterprise who maintain user accounts for other users within the enterprise.</p>
User With Extra Privileges	<p>User With Extra Privileges users have segmented privileges assigned to them allowing administrators to grant specialized access rights and functions to their accounts. These users have full access to their PowerPay application but have no administrative or access advanced features.</p>
User	<p>User users have standard privileges assigned to them. These users have full access to their PowerPay application but have no administrative or access advanced features.</p>

Access Control Example – Creating a New User

This section is intended to give a brief example of the look and feel of the User Access Control. Additional documentation about the use of the User Access Control can be provided if required by your PowerPay application.

NOTE: Only Administrative users are granted the access privileges to login to the User Access Control.

1. Logon to the **User Access Control** site provided for your PowerPay application by entering or copy-and-pasting the URL into the address field of your browser. This URL is specific for your enterprise. For example https://powerpay/user_access_control.aspx.

Access Control: Administrator Login

Site Name:

Username:

Password:

Login

Once successfully logged in you see the following screen displayed. Administrators can create and delete Groups and view the User List using the buttons and fields provided.

Create Group Delete Group

GROUPA

Force all users to change Password

90 # Days Before Passwords Expire

Maintain Deleted User Records

[CSV User Report](#) | [Locked Out Report](#)

Username	Status	Last Login	First Name	Last Name	Email	Access Level	Department	Extra	Force Password Change	Edit	History	Delete
jdough	Inactive		Jane	Dough	jdough@salesoffice.com	User	Sales	Tier 1 Access	<input type="checkbox"/>	<input type="button" value="Edit"/>	<input type="button" value="History"/>	<input type="button" value="Delete"/>
jsmth	Inactive		John	Smith	jsmth@headoffice.com	User	Marketing		<input type="checkbox"/>	<input type="button" value="Edit"/>	<input type="button" value="History"/>	<input type="button" value="Delete"/>

2. To view the **User List**, select a Group from the drop-down list and select the **Get User List** button. Select the **Create User** button on the new display. The window below is displayed. Enter information into each field. Select the **Create User** button. You are prompted with a pop-up window message of an error if the information you entered is invalid.

The window on the right shows a successfully created new user with **User** access level privileges. Select the **Close Window** button to continue working.

CREATE USER	
Username:	tbrown
Password:	*****
First Name:	Anthony
Last Name:	Brown
Email:	tb@service.com
Access Level:	User With Extra Privileges
Department:	Service
Extra:	Tier2
Create User	
Close Window	

CREATE USER CONFIRMATION	
Success! The user record has been created.	
Username:	tbrown
Password:	*****
First Name:	Anthony
Last Name:	Brown
Email:	tb@service.com
Access Level:	User With Extra Privileges
Department:	Service
Extra:	Tier2
Close Window	

Frequently Asked Questions

This section contains the frequently asked questions (and their answers) related to the PowerPay application. Please read this section carefully, along with all other supporting documentation, including the Help file and readme.txt files included with the application before contacting Skipjack Financial Services with your support-related questions.

How do I determine if PowerPay is right for my transaction processing needs and my business?

PowerPay is a flexible and effective alternative to any existing batch processing software application. Depending on the transaction processing needs of your business, the PowerPay application may or may not be the best choice. Typically this can be determined quickly by a brief discussion with a Skipjack Professional Services person or Skipjack Financial Services salesperson. Contact Skipjack Professional Services as detailed in the “Contacting Skipjack Financial Services” section.

How do I request PowerPay for use in my business?

Because PowerPay is a custom application, the first step is to contact Skipjack Professional Services. The Skipjack Professional Services personnel will ask you a series of questions to fully assess your business needs and ensure that you know what you need to do next. A detailed description of the process is described in the “Overview of the PowerPay Application”.

To request PowerPay for your enterprise:

1. Contact Skipjack Professional Services as described in the “Contacting Skipjack Financial Services” section.
2. Sign the **Skipjack Statement of Work** used to describe the exact specifications required of your custom integration to the PowerPay application. This document must be signed before integration work will begin. Estimated timelines for development will be provided when the Statement of Work is received.

What information and data do I need to supply to Skipjack Financial Services to aid in the PowerPay customization and integration for my business?

Skipjack Financial Services personnel will ask you questions aimed at determining your precise needs and to assess your business requirements. These questions include details about your computing system and network, the transaction processing software you are currently using, and your complete transaction processing requirements.

For more details about the information you must provide Skipjack Financial Services, see the section “Information Required from Merchants for PowerPay Application Customization”.

What is the typical time required to complete a new PowerPay integration?

A PowerPay custom integration requires specific inputs from you, the Merchant, so that the Skipjack Professional Services application developer knows your complete operational requirements that your PowerPay integration must address.

Assuming these details are complete at the time your development work begins, your PowerPay application development will take approximately 5 business days, or less, excluding testing and deployment activities. However scheduling this work depends upon work in the Professional Services work queue and will be scheduled according to availability of resources. Estimated timelines will be provided when the signed **Statement of Work** is received. See “How do I request PowerPay for use in my business?” for details.

Which Payment Processors are currently supported by Skipjack Financial Services?

The following Payment Processors are supported by Skipjack Financial Services:

- Concord (EFS NET)
- Comdata
- Evertec
- Fifth Third (St. Pete)
- First Data Nashville
- First Tennessee Bank
- Global Payments East
- Nova
- Paymentech Salem
- Paymentech Tampa
- RBSLynk
- TSYS (Vital)

For more information about Payment Processors see the “Payment Processors Supported by Skipjack Financial Services” section of the [Skipjack Integration Guide](#).

What are the costs involved in customizing PowerPay for my specific applications needs?

Typically, it will cost less than \$1500 to do a fully-customized integration of the PowerPay application. Simpler integration efforts will require less time and cost.

See also “Costs of Obtaining a Customized PowerPay Application” for additional details.

How do I review the transactions I have submitted my customized PowerPay application?

You can use the PowerPay reporting functions that are accessed from within your PowerPay application or you can use the online Skipjack Report Manager tool for viewing and accessing any transactions and related transaction data.

For information about using the internal PowerPay reporting functions contained in your PowerPay application, see the “Customized PowerPay Reporting Options”. For more information about using the Standard Report Manager tools see the “Standard Skipjack Online Report Manager” section.