

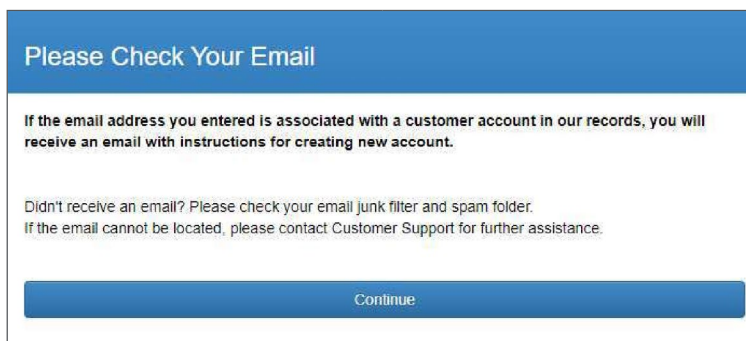
Section 2: EBizCharge Customer Payment Portal

EBizCharge Customer Payment Portal allows users to manage their customer payment settings and is a customer facing portal. To understand and assist customers, this section covers the customer-facing experience in the Customer Payment Portal.

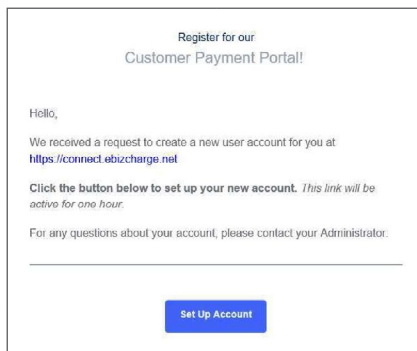
New User

Customers can create their own accounts for the Customer Payment Portal. To do so, the customer record inside the Customer Payment Portal needs to have an email address and zip/postal code saved on file.

1. Navigate browser to <https://connect.ebizcharge.net/>.
2. Click on the **Create Account** link under the login button.
3. Enter the email address associated with the customer's account inside the merchant's instance and hit **Next**.
4. Input the zip/postal code associated with the customer account inside the merchant's instance and hit **Register**.



5. Click **Continue** and the email is sent to the customer's inbox.



6. From the received email, press the **Set Up Account** button.
7. Enter optional profile details such as first and last name, company name, and any phone numbers.
8. Choose and enter a **Username**. The username is used at the login screen.
9. Enter the desired **Password** and then re-enter it in the **Confirm Password** field.

New User Account

First Name

Last Name

Company Name

Phone

Cell Phone

User Name
User Name to log in to the Portal. Spaces and special characters are not allowed.

Password
Password (8-14 characters long) Spaces are not allowed.

Confirm Password

10. Press the **Submit** button.
11. At the success message, click **Continue** to return to the login page.
12. Insert credentials to log in.

Log In

When the customer has completed registration or has been configured from within the Admin Portal, they will do the following:

1. Navigate browser to <https://connect.ebizcharge.net/>.
2. Enter **Username**.
3. Input **Password**.
4. Press the **Log In** button.

The customer's front page will show their **Payment Information**, with open invoices already displayed. Customers can return to this page at any time by clicking **Select and Pay Invoices** in the top menu.

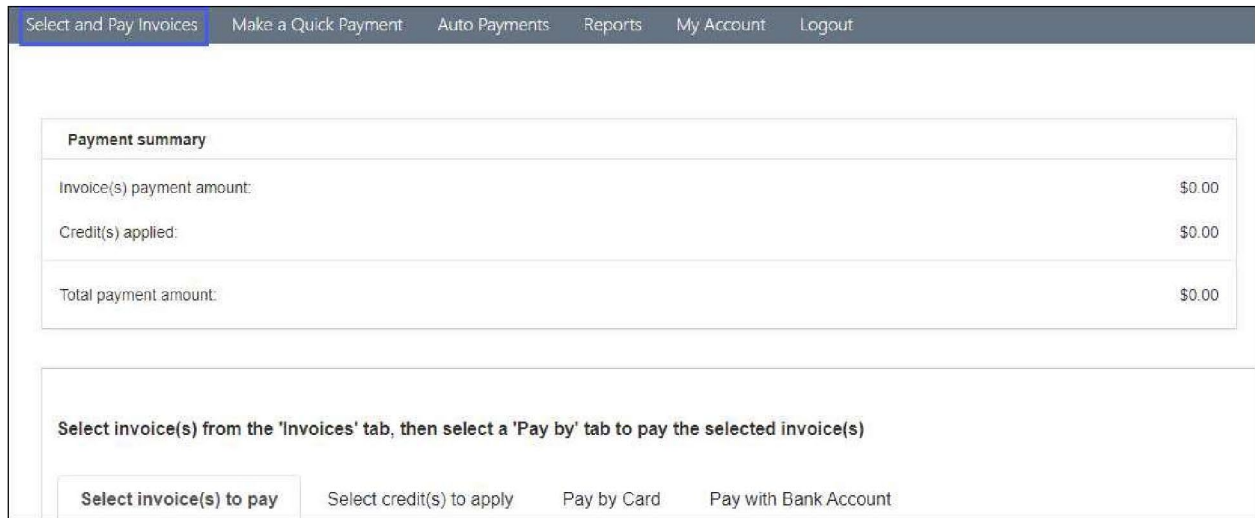
On the **Payment Information** page, customer can select a date range using the **From Date** and **To Date** fields to narrow down results.

EBizCharge Customer Payment Portal is updated with a new **Auto Payments** tab added to the top navigation menu:

Select and Pay Invoices

The **Select and Pay Invoices** page is the first screen customers will see once they successfully log into the Customer Payment Portal. A list of open invoices will appear on the customer's **Select and Pay Invoices** page.

These are invoices generated inside of the integration that automatically sync up with the **Customer Payment Portal**.



There are two summary boxes on the **Select and Pay Invoices** page:

1. **Payment Summary**
2. **Account Summary**

Payment Summary

The **Payment Summary** will show the total payment amount indicated by the selected invoice(s). If partial payments are turned off, the full balance of the invoice will display. Otherwise, the amount entered as a partial payment will display.

Payment summary	
Invoice(s) payment amount:	\$159.00
Credit(s) applied:	\$0.00
Total payment amount:	\$159.00

Account Summary

The **Account Summary** will display the total amount due on the customer's open invoices.

Your account summary	
Total invoice(s) amount due:	\$0
Total credits:	\$0
<hr/>	
Total amount due:	\$0

There are four tabs available here to select and pay invoices along with credits to apply:

- a. **Select Invoice(s) to pay**
- b. **Select credits(s) to apply**
- c. **Pay by Card**
- d. **Pay with Bank Account**

Select invoice(s) from the 'Invoices' tab, then select a 'Pay by' tab to pay the selected invoice(s)


From Invoice Date:
 To Invoice Date:

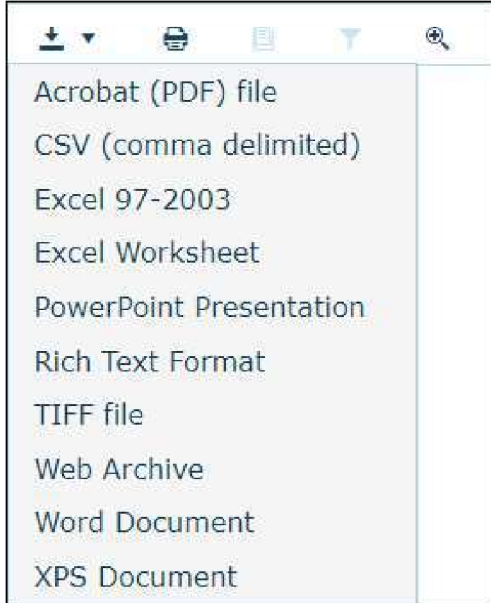
 Invoice#:

<input type="checkbox"/>	Invoice#	Date	Due Date	Currency	Orig. Amount	Amount Due *	Payment	R
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View Invoices

If the configuration **Allow View Invoice** is turned on in the Admin Portal, customer can review their invoices anywhere they are connected to the Internet.

Find the invoice to view and press the eye icon () to open a new window.



From here, the customer can:

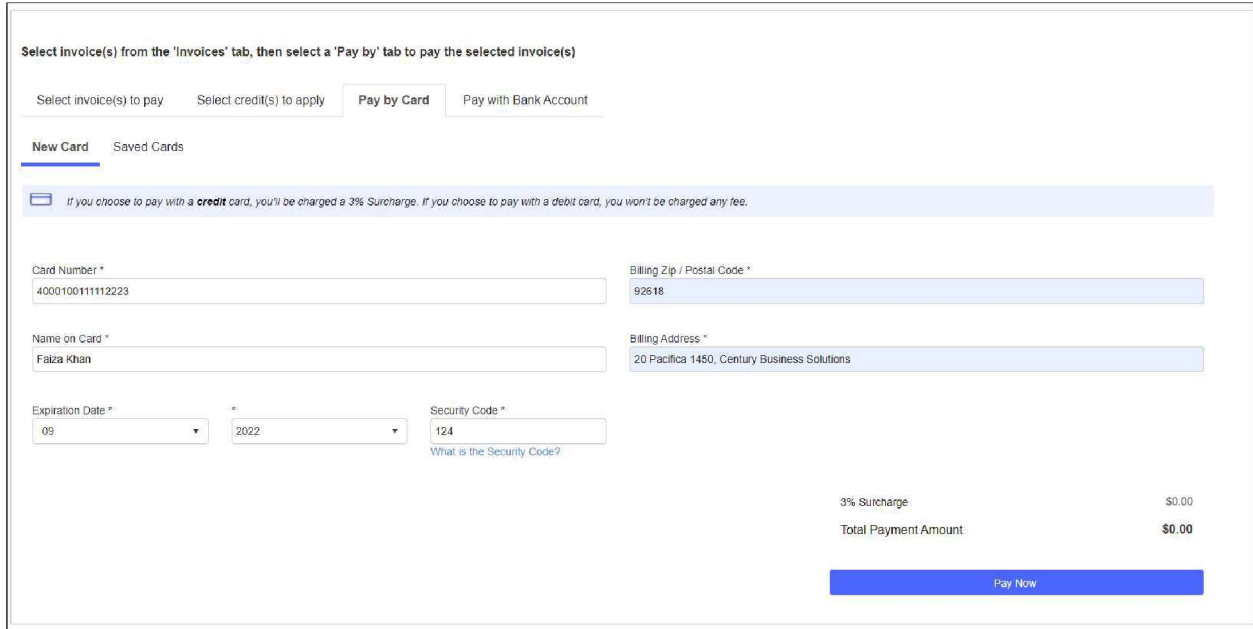
- Download the invoice.
- Print the invoice.
- Multiple formats are available for easy use.

How to Pay Invoices?

To pay by credit card, begin from the **Select and Pay Invoices** page:

1. Select the applicable invoice(s) to mark eligible for payment.
2. Click on the **Pay by Card** tab.
3. Select from the **Saved Cards** tab or enter the required information for a **New Card**.
4. Press the **Pay Now** button.

When the **New Card** option is selected the following information has to be populated as shown in the screenshot before selecting **Pay Now**. The credit card fee disclaimer will only display if the merchant has opted into surcharging their customers.

A screenshot of the 'Pay by Card' form. The form is titled 'Select invoice(s) from the 'Invoices' tab, then select a 'Pay by' tab to pay the selected invoice(s)'. It has four tabs: 'Select invoice(s) to pay', 'Select credit(s) to apply', 'Pay by Card', and 'Pay with Bank Account'. The 'Pay by Card' tab is selected. Below the tabs, there are two sub-tabs: 'New Card' and 'Saved Cards'. The 'New Card' sub-tab is selected. A disclaimer is shown: 'If you choose to pay with a credit card, you'll be charged a 3% Surcharge. If you choose to pay with a debit card, you won't be charged any fee.' The form fields are: Card Number * (4000100111112223), Billing Zip / Postal Code * (92618), Name on Card * (Faiza Khan), Billing Address * (20 Pacifica 1450, Century Business Solutions), Expiration Date * (09 / 2022), and Security Code * (124). A summary table shows '3% Surcharge' for '\$0.00' and 'Total Payment Amount' for '\$0.00'. A blue 'Pay Now' button is at the bottom right.

A success message will display. From this screen, you can email a receipt of the transaction.

To pay by Bank Account, if enabled, begin from the **Payment Information** page:

1. Select the applicable invoice(s) to mark eligible for payment.
2. Click on the **Pay with Bank Account** tab.

3. Select from the **Saved Bank Accounts** tab or enter the required information for a **New Bank Account**.
4. Agree to the **Terms and Conditions**.
5. Press the **Pay Now** button.

Make a Quick Payment

The **Make a Quick Payment** tab allows users to enter payment information and pay the outstanding amounts in a single page. The purpose of this page is more that it allows a customer to pay any amount they would like as opposed to selecting a specific invoice with an outstanding balance to pay.

Select and Pay Invoices **Make a Quick Payment** Auto Payments Reports My Account Logout

Quick Payment Information

Amount: 50.00
Invoice Number: 100-001
Description: Invoice

Pay by Card Pay with Bank Account

New Card Saved Cards

If you choose to pay with a **credit** card, you'll be charged a 3% Surcharge. If you choose to pay with a debit card, you won't be charged any fee.

The **Make a Quick Payment** tab allows users to enter payment information and pay the outstanding amounts in a single page.

Auto Payments

The **Auto Payments** tab allows access to **Statement Auto Payments** which includes:

1. **Create New**
2. **Scheduled Payments**
3. **Received Payments**

1. Create New

Select **Auto Payments > Statement Auto Payments > Create New** to access this option.

The merchant can decide whether they want their customers to have the ability to create just one auto payment a month, or multiple auto payments.

Customers can create an auto payment to pay off their outstanding balance on the designated payment day. They can create one auto payment to pay off their balance monthly, or multiple auto payments to pay off the balance multiple times a month.

Important

The 2-26 days option can be changed at any time as preferred via **Settings** in the Admin Portal under **My Account** tab.

The **Settings** menu is located in the Admin Portal and can be reached by these simple steps.

- a. Log in to the Admin Portal.
- b. Select **My Account**.
- c. Click on Portal Settings.
- d. The **Settings** page appear as shown below.
- e. Select the checkboxes as desired.
- f. Changes will reflect in the Customer Payment Portal for the **Statement Auto Payments** section in the **Create New** option.

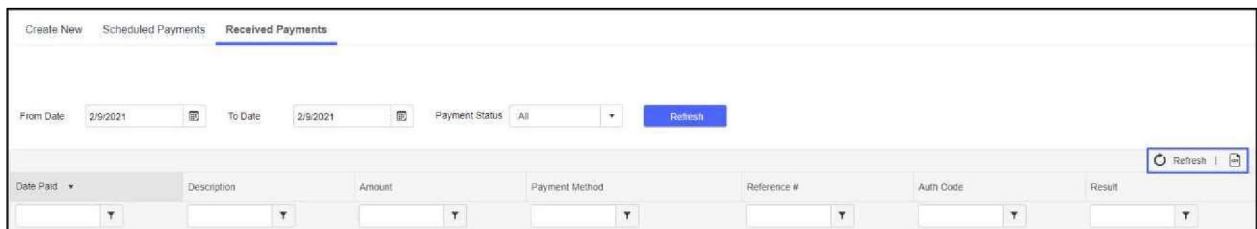
2. Scheduled Payments

The **Scheduled Payments** option shows a list of all auto payments a customer has created. The **Refresh** button allows the list to populate any changes made and can be downloaded in an Excel or PDF format, as desired. The customer can click on the edit icon and manage the auto payment to update their payment method or any of their details related to this auto payment.



3. Received Payments

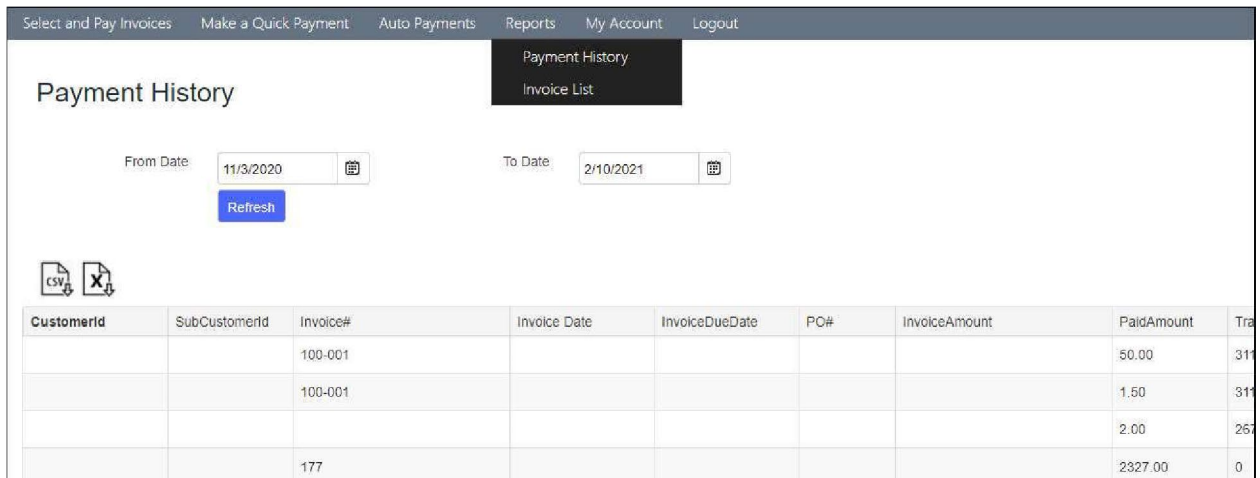
The **Received Payments** option shows a list of all the auto payments that have occurred. The **Refresh** button allows the list to populate any changes made and can be downloaded in an Excel or PDF format, as desired.



Reports

The **Reports** tab has two reports to view:

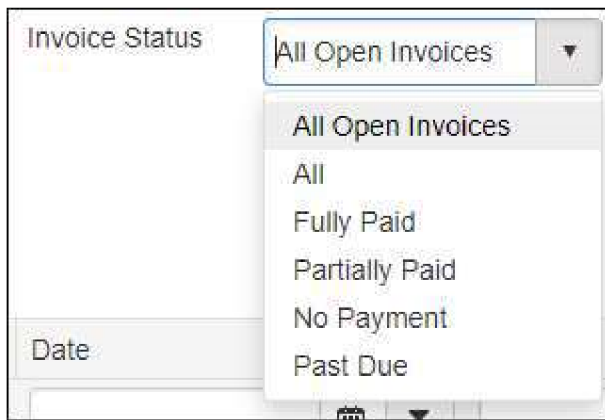
1. **Payment History**
2. **Invoice List**



Payment History

- a. Hover on the **Reports** tab.
- b. Click on **Payment History**.

- c. Select a **From Date** for the starting date range.
- d. Select a **To Date** for the ending date range.
- e. Press the **Refresh** button to display results.



Invoice List

- a. Hover on the **Reports** tab.
- b. Click on **Invoice List**.
- c. Select a **From Invoice Date** for the starting date range.
- d. Select a **To Invoice Date** for the ending date range.
- e. Optional: Filter the invoice results with the **Invoice Status** dropdown.
- f. Press the **Refresh** button.

My Account

The **My Account** tab allows customers to manage their payment methods, update their account information, and change their Customer Payment Portal password.

There are two options under the My Account tab:

1. **Manage Payment Methods**
2. **Account Information**

To access the **My Account** tab:

- a. Hover on the **My Account** tab.
- b. Select either **Manage Payment Methods**, **Account Information**, or **Change your password**.

Manage Payment Methods

Customers can:

- Add new credit cards or bank accounts.
- Modify existing credit cards or bank accounts.
- Remove existing credit cards or bank accounts.

Customers can navigate between the **Manage Credit Cards** and **Manage Bank Accounts** tabs to add new credit cards or bank accounts and to manage saved credit cards or bank accounts.

For new credit cards:

These fields are required to add new credit cards:

1. Enter the **Card Number**.
2. Input the **Name on Card**.
3. Enter the **Expiration Date** in MMY format.
4. Input the **Billing Zip/Postal Code** address.
5. Enter the **Billing Address**.
6. Add the **Security Code**.
7. Press the **Save Card** button.

For saved credit cards:

1. Click on **Select** to populate the field data.
2. Optional: Update credit card information if desired. **Note:** The **Credit Card Number** cannot be edited.
3. Select the **Save Selected Card** button if updates were made or the **Delete Selected Card** button to remove.

Adding and managing **Bank Accounts** works similarly.

Account Information

In the **Account Information** option customers can update their personal information within EBizCharge.

Note

If a password reset is needed, please email [Support](#) to receive an activation email.

Logout

The **Logout** tab allows users to securely log out of the Customer Payment Portal after navigating through EBizCharge. Click on the **OK** button to go back to the landing page.

connect.ebizcharge.net says

Thank you for using EBizCharge Online Portal

OK

Glossary

Some commonly used terms in the EBizCharge integrations are defined below:

Term	Definition
ACH	Automated Clearing House is a network used for electronically moving money between bank accounts across the United States.
API	Application Programming Interface is a software intermediary that delivers a user response to a system and sends the system's response back to a user.
Capture	A payment is captured when a pending payment completes after a payment authorization, to move the authorized transaction funds from the account of the issuing bank into the merchant account.
CRM	Customer Relationship Management is a technology for managing the company's relationships and interactions with customers to aid in growing the business.
eCommerce	Electronic Commerce is a business model that allows the firms and individuals buy and sell things over the internet.
ERP	Enterprise Resource Planning is a form of business process management that streamlines systems and software.
Integration	Integration is a way of connecting ERP software to other systems to ensure that consistent information is shared while also automating workflows.
Invoices	An invoice is a record of a sale or shipment made by a vendor to a customer that typically lists the customer's name, items sold or shipped, sales price, and terms of the sale.
Merchant	A merchant is any type of business that accepts card payments in exchange for goods or services. A merchant bank establishes and maintains merchant accounts. Merchant banks allow merchants to accept deposits from credit and debit card payments.
Payment Methods	Payment methods are ways in which customers pay for their subscription services. A customer can choose a payment method based on your company's list of preferred payment methods.
Point of sale	A point of sale (POS) transaction occurs between a merchant and a customer when a product or service is purchased, commonly using a point-of-sale system to complete the transaction.

Pre-authorization	Pre-authorization places a hold on the customer's credit card for a specified dollar amount based on a projected sale amount. This guarantees access to their credit limit for the specified amount. Also known as pre-auth, authorization, or payment authorization.
Sales order	A sales order is a document generated by the seller upon receiving a purchase order from a buyer specifying the details about the product or service along with price, quantity, buyer details like the shipping address, billing address, mode of payment and terms and conditions.
Tokenization	Tokenization is the process of replacing sensitive data with unique identification symbols that retain all the essential information about the data without compromising its security. This includes debit and credit card numbers.
Sync	Sync or synch is a shortened term for "synchronize" and refers to an exchange between multiple devices or programs making the data on all devices identical. This process also involves updating any information that differs on either of the two devices. Syncing keeps the data backed up and current.
Virtual Terminal	A virtual terminal (VT) is a web-based payment application that makes it possible to accept credit and debit card payments without a traditional credit card terminal.