# PayLINK™

User Guide

**PayLINK User Guide**

Version 1.0

Released September 9, 2014

# Table of Contents

# Changes and Modifications

The table below lists changes made to the PayLINK User Guide:

| Version | Changes/Modifications | Pages |
|---------|----------------------|-------|
| 1.0 | Document launch with new format. | All |
| 1.1 | Change IE requirements | p. 7 |
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# Chapter 1. Introduction

PayLINK is a secure, hosted payment page BridgePay designed to easily integrate with virtually any point-of-sale (POS) system. Once receiving transaction information from the POS system, PayLINK processes the payment and returns a token to the POS system for secure retrieval and tracking.

This manual describes how to setup and use the PayLINK payment client software. The target audiences for this documentation include POS developers, resellers, and merchants.

We welcome any feedback about this manual or our products. Please contact us at **developersupport@bridgepaynetwork.com** or Integration Support at 866.531.1460 if you have any questions or comments.

# Chapter 2. Installation

## 2.1. Requirements

This section details the minimum requirements necessary prior to installing the PayLINK software.

## 2.1.1. Software Requirements

### 2.1.1.1. Operating Systems

PayLINK supports the following operating systems:

- Windows Vista Business 32 & 64-bit

- Windows Vista Ultimate 32 & 64-bit

- Windows 7 Professional 32 & 64-bit

- Windows 7 Business 32 & 64-bit

- Windows 7 Ultimate 32 & 64-bit

- Windows 8 Professional 64-bit

- Windows POSReady 2009

> ✐ PayLINK doesn't support the Home versions of the various Windows operating systems as they **do not** allow sufficient security to be fully PCI compliant.

### 2.1.1.2. Additional Software Requirements

- .NET Framework 3.5 **and** .NET Framework 4.0 (or later)

- Microsoft POS for .NET 1.12

- Internet Explorer 9 or above

- All current Microsoft updates

### Antivirus Software Interference

Before installing the PayLINK application, you **must** disable any antivirus scanning software on your machine. Antivirus scanning software may prevent the installation package's custom actions from properly executing. For example, during PayLINK installation, Norton AntiVirus Auto-Protect warns that a potentially dangerous script may execute during installation. The script must be able to run in order to complete installation successfully.

## 2.1.2. Hardware Requirements

PayLINK's hardware requirements include:

- the basic system requirements of the operating system

- a 1GHz or faster processor

- an additional 1 GB of hard disk space available.

  ⓘ Please refer to the Microsoft website for more information on the requirements for your version of Windows.

# 2.2. Installation Process

Use the following steps to guide you through the PayLINK installation process.

  ✐ You must install PayLINK using an administrator user account to ensure proper installation and registration.

1. Double-click the **PayLinksetup.exe** file to start installation.

2. The installation wizard launches. Click **Next**.

3. Indicate that you accept the terms of the EULA and click **Next.**

4. The installation directory selection screen launches. Do **one** of the following:

   a. To install PayLINK to the default location, click **Next**.

     ✐ BridgePay highly recommends that you install PayLINK to the default location whenever possible.

   b. To install PayLINK in a different directory, click on the **Change** button, choose a new destination folder, and click **OK**. Click **Next**.

5. The setup selection screen launches. Do **one** of the following:

   a. Choosing **Complete** installs PayLINK with all options. Use this option for standard installations and development environments.

   b. Choosing **Custom** allows installation without the **Test Application**. This option is preferable when deploying PayLINK in a live environment where the sample application is not needed for testing.

6. Click **Install**.

7. Click **Finish**.

8.  The PayLINK License Information screen launches. Do **one** of the following:

    a.  Enter the PayLINK registration information provided by your reseller and click **Activate** to register your software.

    b.  Click **Skip** to run PayLINK using a 30-day evaluation trial.

        ✎   During the evaluation trial, the application will run in **Demo Mode**. You must activate the PayLINK license within before the evaluation period ends to avoid software deactivation. To activate your software at any point during your trial, you can launch the license information screen by clicking **Start ‣ All Programs ‣ PayLINK ‣ Activate License**.

9.  The Settings Editor loads a new account prompt. Click **OK** to create a new admin account.

    ✎   You must create an account in order to save your settings for the PayLINK application. Failure to do so results in PA-DSS non-compliance.

10. The Settings Editor launches with the **Admin** tab selected.
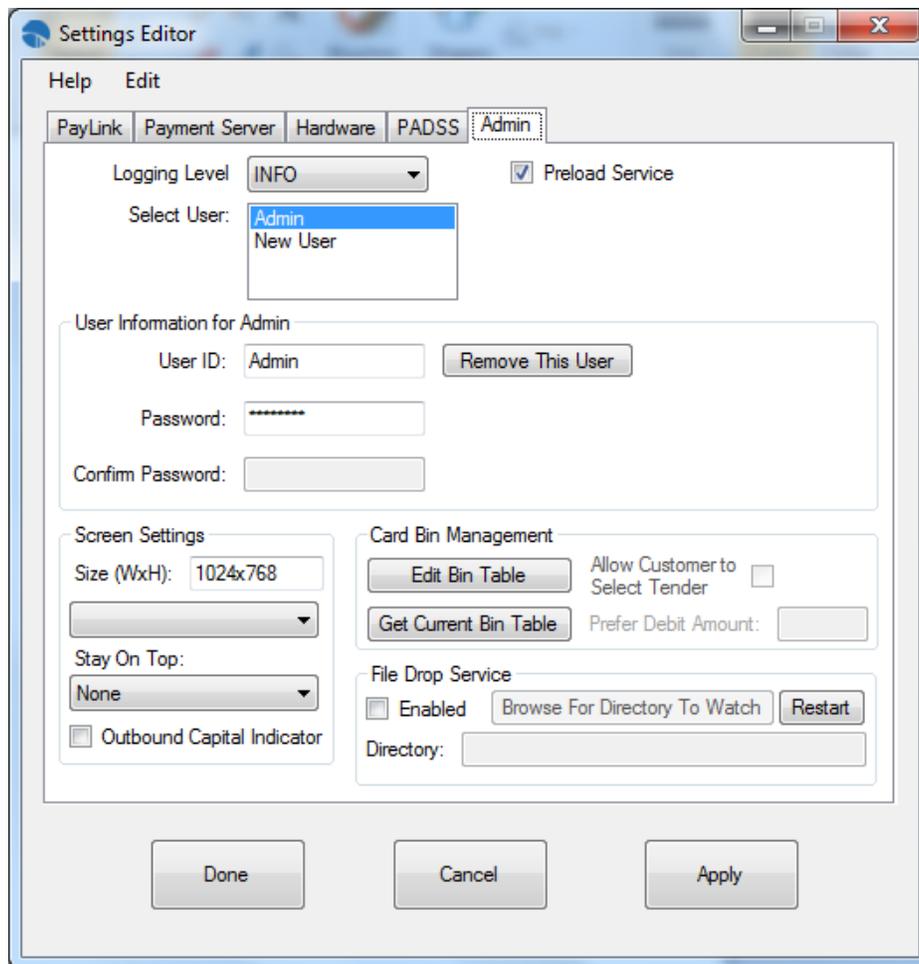
Highlight **New User** in the **Select User** field.

11. Enter the **User ID**, **Password**, and **Confirm Password** fields.

    **Passwords**…

    - Must be at least 7 characters long.

    - Can contain letters, numbers, and special characters.

    - Must contain at least one letter and one number.

    > ✎ Remember your credentials.  As a security measure, the settings application locks out all users for 30 minutes if someone attempts to login with incorrect credentials. If you forget your password, contact our support department at **developersupport@bridgepaynetwork.com** or 866.531.1460.

12. Click **Add This User**.

13. Click **Apply**. Select the **Payment Server** tab.

Do **one** of the following:

a. Click **Add Account** to add merchant account credentials for accessing your payment server.

   The account management window loads.
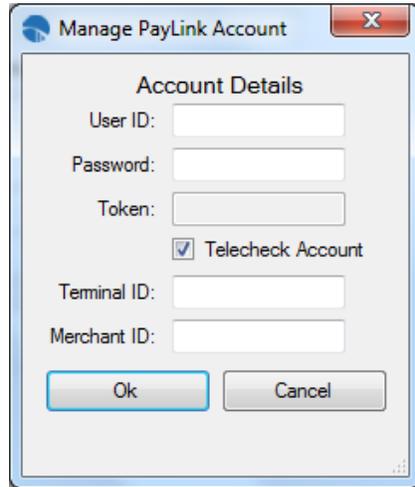


   Enter the **User ID** and **Password** from your gateway provider and click **Ok** to return to the Settings Editor.

   ⟋  If you're using a **TeleCheck** account, check **Telecheck Account** and complete the **Terminal ID** and **Merchant ID** fields.

b. Check to enable **Demo Mode** and skip setting up payment gateway information.

   ⟋  Demo Mode **does not** process live transactions. Use Demo Mode for running test transactions.

14. Click **Done**.

# Chapter 3. PayLINK Configuration

The PayLINK Settings Editor is a configuration utility consisting of the **PayLink Tab**, **Payment Server Tab**, **Hardware Tab**, **PADSS Tab**, **Admin Tab**, **Tender Select** Menu
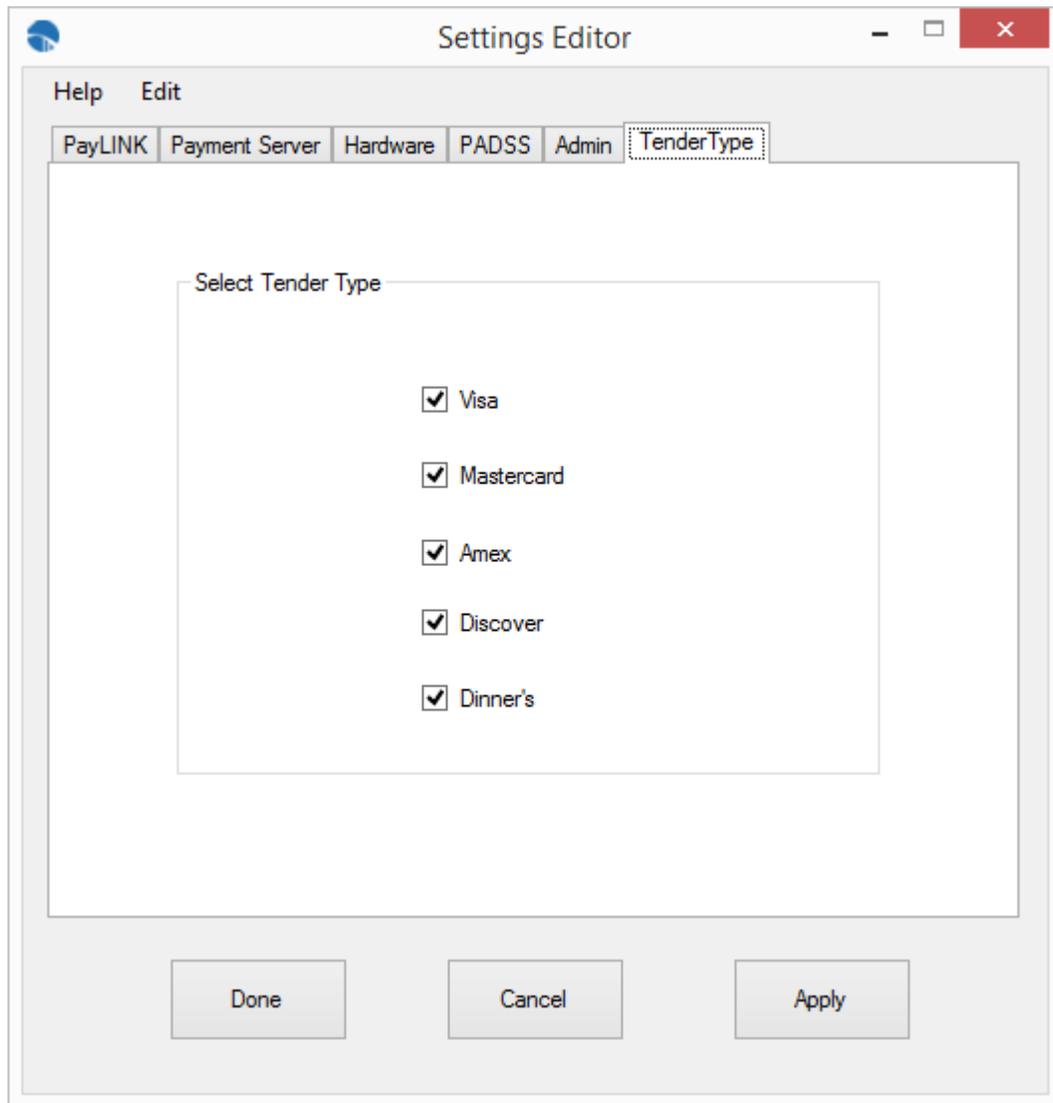
**Select Tender Service**

The following table contains field descriptions.

| Field | Description |
|---|---|
| **Visa** | Checking this box enables Visa transactions. |
| **MasterCard** | Checking this box enables MasterCard transactions. |
| **Amex** | Checking this box enables Amex transactions. |
| **Restart** | Checking this box enables Discover transactions. |
| **Dinner's** | Checking this box enables Dinners transactions. |

Help Menu, and **Edit Menu**.

# 3.1. PayLink Tab

Use this tab to configure options related to the payment window and transaction processing.
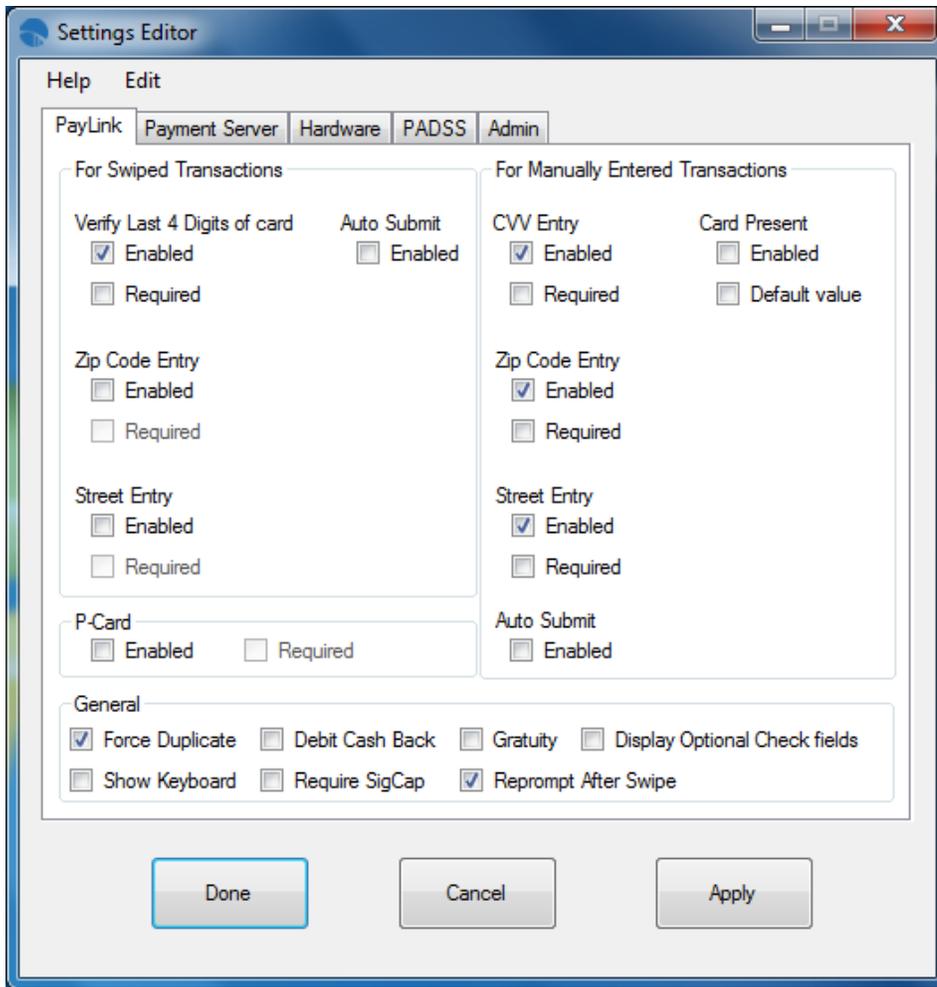
## For Swiped Transactions

The following table contains field descriptions.

| Field | Description |
|---|---|
| **Verify Last 4 Digits of card** | • **Enabled** – When checked, the **Last 4 Digits** input field is visible on PayLINK. After card swipe, the cashier types the last 4 digits of the card number from the front of the card.<br><br>   ⓘ This security measure helps ensure the data printed on the physical card matches the data contained on the magnetic strip.<br><br>• **Required** – When checked, PayLINK requires the cashier verify the last four digits of the card number before processing the transaction. |

| Field | Description |
|---|---|
| Zip Code Entry | • **Enabled** – When checked, the **Zip Code** input field is visible on PayLINK.<br>• **Required** – When checked, the cashier must enter the customer ZIP code before processing the transaction. |
| Street Entry | • **Enabled** – When checked, the **Street** input field is visible in PayLINK.<br>• **Required** – When checked, the cashier must enter the customer street address before processing the transaction. |
| Auto Submit | **Enabled** – When checked, PayLINK automatically submits the transaction to the payment gateway as soon as cashier completes the minimum fields required for processing. |

## For Manually Entered Transactions

The following table contains field descriptions.

| Field | Description |
|---|---|
| CVV Entry | • **Enabled** – When checked, the **Security code** input field is visible in PayLINK.<br>• **Required** – When checked, the cashier must enter the card security code before processing the transaction. |
| Card Present | • **Enabled** – When checked, the **Card Present** checkbox is visible in PayLINK.<br>• **Default value** – When checked, the **Card Present** checkbox is checked by default. |
| Zip Code Entry | • **Enabled** – When checked, the **Zip Code** input field is visible on PayLINK.<br>• **Required** – When checked, the cashier must enter the customer ZIP code before processing the transaction. |
| Street Entry | • **Enabled** – When checked, the **Street** input field is visible in PayLINK.<br>• **Required** – When checked, the cashier must enter the customer street address before processing the transaction. |
| Auto Submit | **Enabled** – When checked, PayLINK automatically submits the transaction to the payment gateway as soon as the cashier completes the minimum fields required for processing. |

## PCard (Purchase Card)

The following table contains field descriptions.

| Field | Description |
|---|---|
| P-Card | • **Enabled** – When checked, PayLINK uses BIN ranges to identify purchasing cards in order to display applicable fields for processing a Level II transaction.<br><br>• **Required** – When checked, the cashier must complete Level II fields for Purchase Level Cards before processing the transaction. |

### General

The following table contains field descriptions.

| Field | Description |
|---|---|
| Force Duplicate | When checked, PayLINK displays the checkbox option to force duplicate transactions through the processor. |
| Debit Cash Back | When checked, PayLINK displays a **Cash Back Amount** input field on the payment window. |
| Gratuity | When checked, PayLINK displays a **Gratuity Amount** input field on the payment window. |
| Display Optional Check fields | When checked, PayLINK displays optional check fields.<br><br>ⓘ Though optional, some merchants may want to collect this additional data. |
| Show Keyboard | When checked, PayLINK displays an onscreen keyboard whenever the payment window is open. |
| Require SigCap | When checked, PayLINK requires the cashier to capture the customer's signature following a transaction. |
| Reprompt After Swipe | When checked, PayLINK automatically prompts for another card swipe immediately after the cashier swipes a card. This feature enables the customer to use a different card if so desired. For example, a customer realizes he has a different card he can use to earn reward points.<br><br>ⓘ If you disable this feature, the payment page displays a button that you must click in order to launch the card swipe prompt. |

# 3.2. Payment Server Tab

Use this tab to configure the user account(s) that route transactions for processing.
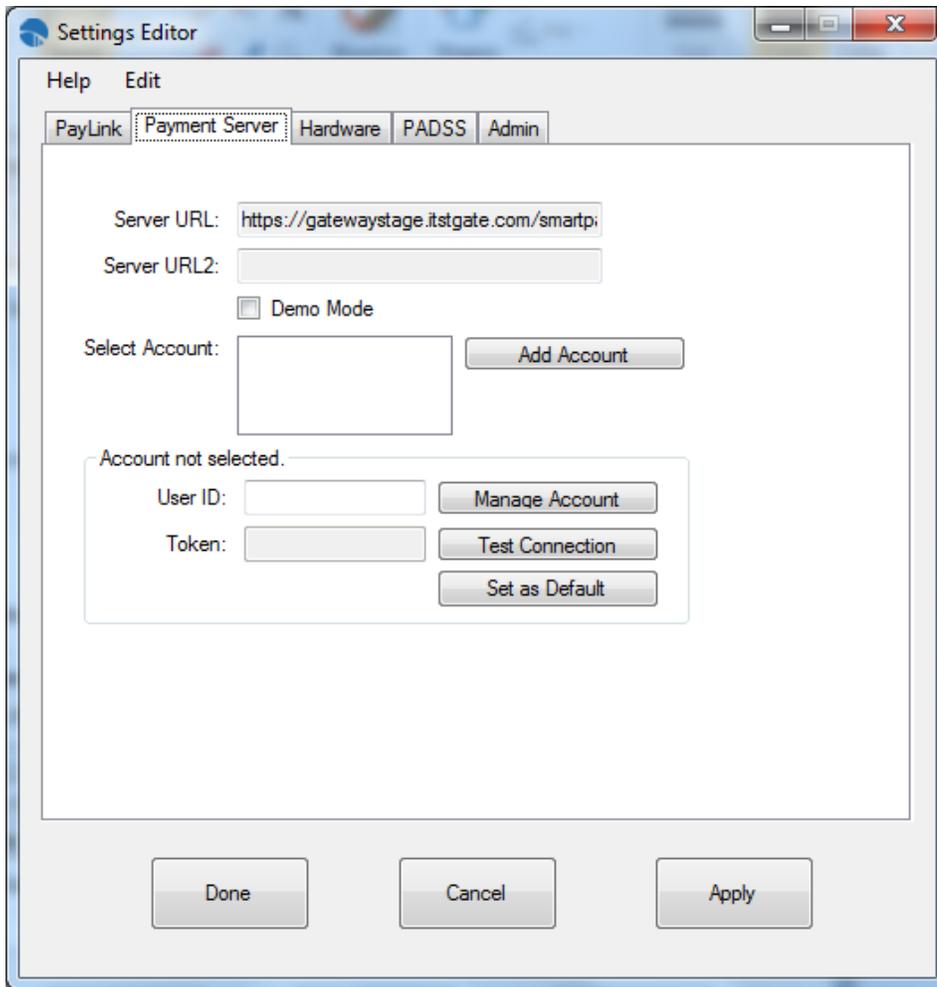
The following table contains field descriptions.

| Field | Description |
|---|---|
| **Server URL** | The URL address for the server.<br><br>   ⓘ  PayLINK automatically determines this field using the license code you entered when activating the application. You cannot edit this value. |
| **Server URL2** | The URL address for the server in the event that the primary URL is not available.<br><br>   ⓘ  PayLINK automatically determines this field using the license code you entered when activating the application. You cannot edit this value. |

| Field | Description |
|---|---|
| **Demo Mode** | When checked, PayLINK runs in Demo Mode. <br><br> &#9432; Demo Mode does not process live transactions. Use Demo Mode for running test transactions. |
| **Select Account** | Select an account to edit. |
| **Add Account** | Click to add a new merchant account. Launches the Account Management Window. <br><br> &#9432; This button displays as **Manage Account** if highlighting an existing account in the **Select Account** field. |
| **User ID** | The username for accessing the payment gateway. |
| **Token** | The unique identifier PayLINK automatically generates for all user accounts. <br><br> &#9432; Token for the default user is always **DEFAULT**. |
| **Manage Account** | Click to edit merchant account information or delete account. Launches the Account Management Window. |
| **Test Connection** | Tests the connection and checks to see if the account credentials are valid at the processing host. |
| **Set as Default** | Designates the default user account. <br><br> &#9432; This button is only available when PayLINK has multiple accounts stored; if you only have one account saved, it is the default. |

## Multiple Merchant Accounts and the Default User

When you have multiple merchant accounts stored in PayLINK, one account serves as the default user. If the integrated POS system doesn't pass a User ID with the transaction information, PayLINK processes the transaction with the default user.

PayLINK automatically designates the first merchant account you add as the default user. To reassign the default user, click the **Set as Default** button when editing the merchant account information.

PayLINK generates tokens for all non-default user accounts. When using a non-default merchant account, you **must** pass this token along with the User ID and transaction information. To process a transaction using the default user, do not pass a User ID or token.

&#9586; PayLINK rejects the payment request if the User ID or token is invalid.

### Demo Mode

Demo Mode **does not** process live transactions. When operating in Demo Mode, PayLINK simulates a host response, approving transactions for even amounts and declining transactions for odd amounts (e.g., $1.00 – Approved, $1.01 – Declined). For Approved transactions, the Auth Code will include "DEMO-X" where X is a number.

# 3.2.1. Account Management Window

This window launches when adding or editing merchant account information on the Payment Server tab.
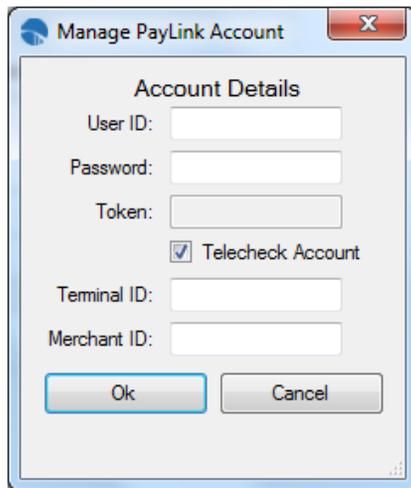
The following table contains field descriptions for this window.

| Field | Description |
|---|---|
| **User ID** | The username for accessing the payment gateway. |
| **Password** | The password for accessing the payment gateway. |
| **Token** | The unique identifier PayLINK automatically generates for all user accounts. <br><br> ⓘ Token for default user is always **DEFAULT**. |
| **Telecheck Account** | Check to indicate if this is a Telecheck account. |
| **Terminal ID** | Required for Telecheck. The ID number of the terminal. |
| **Merchant ID** | Required for Telecheck. The merchant's ID number. |
| **Ok** | Click to save changes. |
| **Cancel** | Click to discard changes and close window. |

| Field | Description |
|---|---|
| Delete | Click to delete account from PayLINK. ⓘ This button only displays if editing the information of an existing account. It is not present in the sample screen. |

# 3.3. Hardware Tab

Use this tab to configure any hardware devices driven by PayLINK.
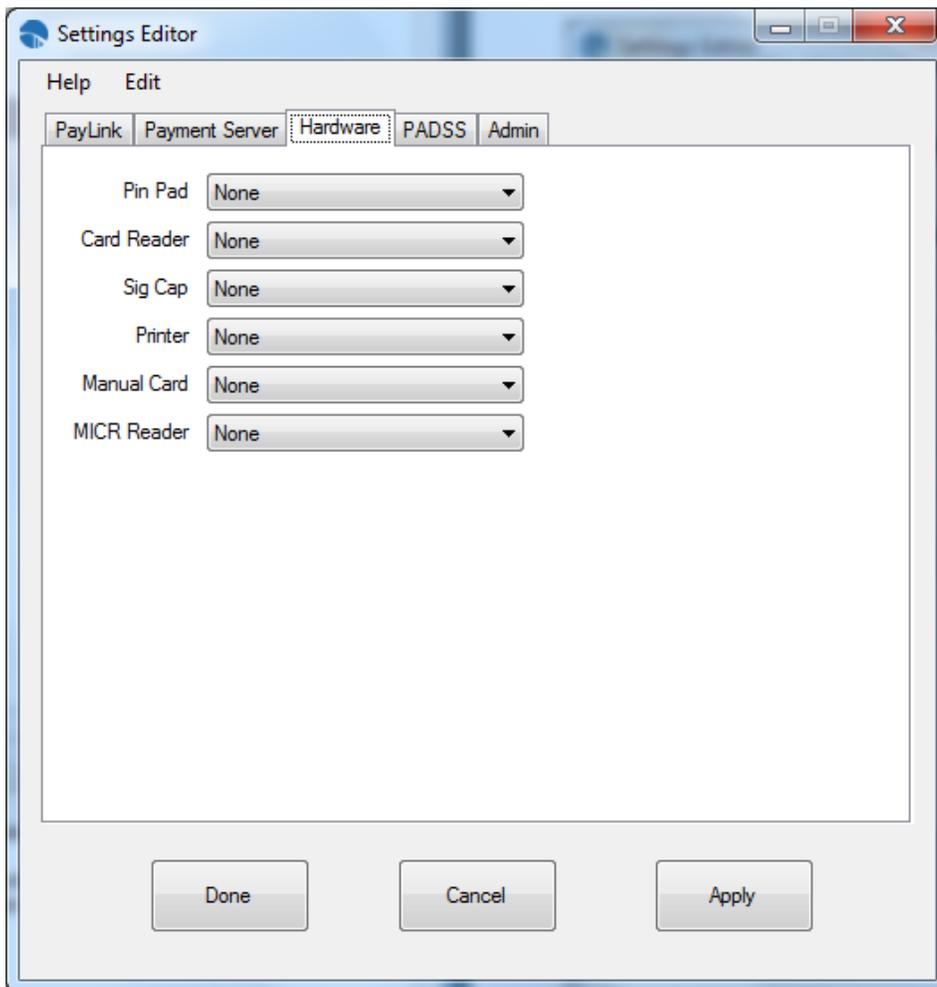


The following table contains field descriptions.

| Field | Description |
|---|---|
| Pin Pad | Select your PIN pad from the menu. |
| Card Reader | Select your card reader from the menu. |

| Field | Description |
|---|---|
| Sig Cap | Select your signature capture device from the menu. |
| Printer | Select your printer from the menu. |
| Manual Card | Select your manual card entry device from the menu. |
| MICR Reader | Select your MICR reader from the menu. |

⚡ If you are using the **Ingenico 6780**, please see Using Ingenico 6780 on page 51 for additional instructions.

# 3.4. PADSS Tab

Use this tab to configure auditing settings in the event PayLINK fails to do so automatically during setup.

The following table contains field descriptions.

| Field | Description |
|---|---|
| **Configure Auditing** | Click this button if one or more of the following are true:<br>• The text above the button says anything other than **Audit Policy is Correct.**<br>• Any files have an auditing registration status of **Fail**.<br><br>ⓘ If you do not get a success message after clicking the Configure Auditing button, contact support at **developersupport@bridgepaynetwork.com** or 866.531.1460. |
| **File Registration Status** | List of files and their auditing registration statuses. Scroll the list and verify all files have a status of **Pass**.<br><br>✐ If any files have a status of **Fail**, click the **Configure Auditing** button. |

# 3.5. Admin Tab

Use this tab to configure application logging, manage administrator accounts, and customize screen settings.

✐ Administrator accounts are different than the accounts managed on the Payment Server tab. Admin accounts only control access to PayLINK settings.
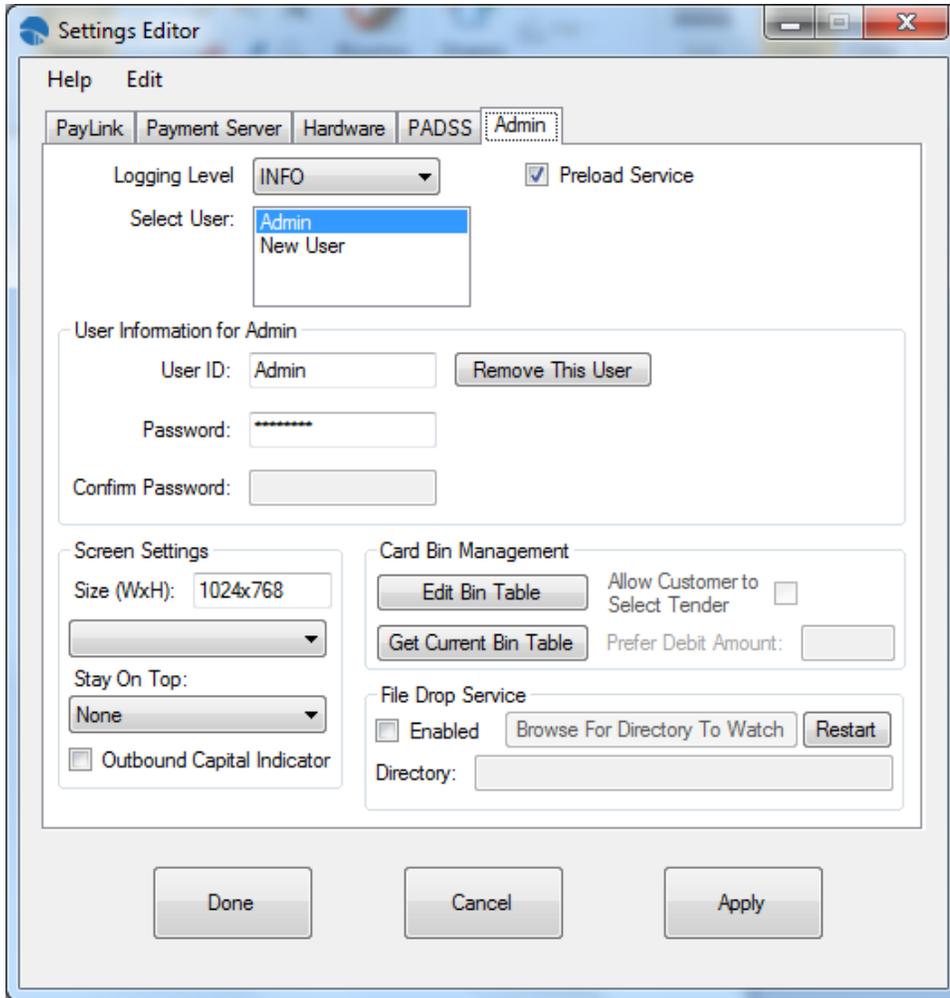
The following table contains field descriptions.

| Field | Description |
|---|---|
| Logging Level | • **INFO** – Logs all application usage information.<br>• **DEBUG** – Logs all application usage and error information. This option is useful for troubleshooting. |
| Select User | Highlight an account for editing or select **New User** to create a new account.<br><br>ⓘ  The settings application supports up to 5 users. |
| Preload Service | Check to preload the PayLINK service. This shortens the time it takes PayLINK to launch. |

## User Information for Admin

The following table contains field descriptions.

| Field | Description |
|---|---|
| User ID | Enter a username for the merchant account. |
| Password | Enter a password for the merchant account.<br><br>**Passwords…**<br>• Must be at least 7 characters long.<br>• Can contain letters, numbers, and special characters.<br>• Must contain at least one letter and one number.<br><br>   ✎ Remember your credentials. As a security measure, the settings application locks out all users for 30 minutes if someone attempts to login with incorrect credentials. If you forget your password, contact our support department at **developersupport@bridgepaynetwork.com** or 866.531.1460.<br><br>**Changing a Password**<br>To change the password of an existing merchant account, highlight the account in the **Select User** box, enter the new password in the **Password** and **Confirm Password** fields, and click **Apply**.<br><br>   ✎ The new password cannot be the same as your previous 4 passwords. |
| Confirm Password | Reenter the password for the merchant account. |
| Add/Remove This User | Adds or removes a merchant account. |

## Screen Settings

The following table contains field descriptions.

| Field | Description |
|---|---|
| Size | Specifies the default resolution of the PayLINK window.<br><br>**Dropdown Menu Presets**<br>You can use the dropdown menu to set PayLINK to display **Full Screen** or select from a list of standard dimensions.<br><br>**Custom Resolution Box**<br>You can enter any custom resolution provided it is greater than or equal to 800x600 and less than or equal to your screen's maximum resolution. |

| Field | Description |
|---|---|
| Stay On Top | Defines how PayLINK displays relative to the integrated POS system.<br><br>ⓘ BridgePay recommends you force PayLINK to stay on top. |
| Outbound Capital Indicator | When checked, PayLINK displays the transaction name with red highlighting if the transaction results in money going to the customer (e.g., Return).<br><br>ⓘ This feature makes it easier to spot when transactions result in payments to the customer. |

## Card BIN Management

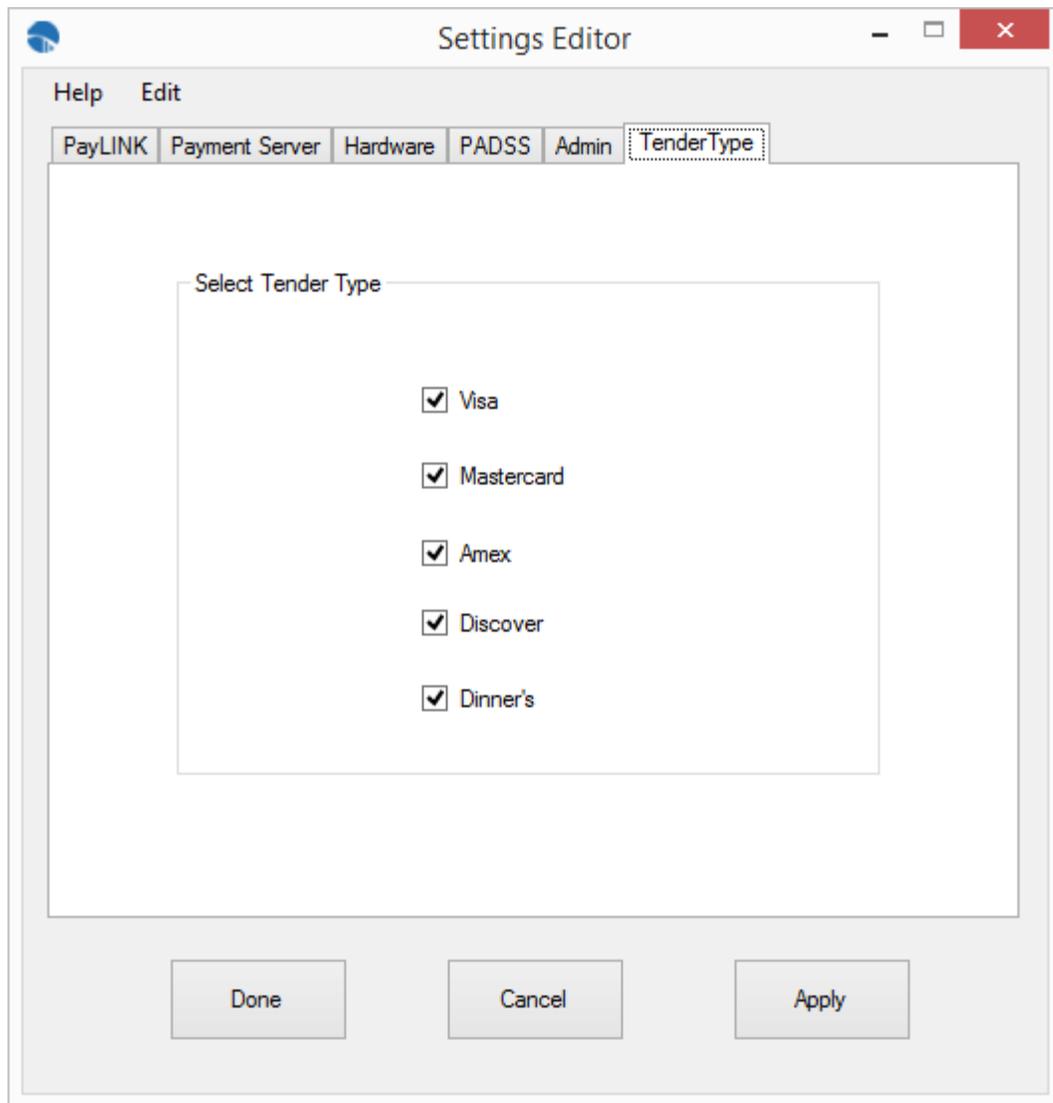The following table contains field descriptions.

| Field | Description |
|---|---|
| Edit Bin Table | Click this button to edit the stored BIN tables, including Debit and Purchase Level II BINs. |
| Get Current Bin Table | Click this button to pull the most current BIN files from the remote host. |
| Allow Customer to Select Tender | This option only applies to systems using a multi-lane device. Checking this box enables cardholders, rather than the POS system, to select which tender type to use for the transaction. |
| Prefer Debit Amount | When specified, transactions with amounts above this value automatically process as debit. |

## File Drop Service

The following table contains field descriptions.

| Field | Description |
|---|---|
| Enable | Checking this box enables file drop integration.<br><br>ⓘ A separate file drop service runs in the background. |
| Browse For Directory To Watch | Click to browse for and select a directory to monitor for new input transaction files. |
| Directory | Displays the directory selected for file drop monitoring. |
| Restart | Click to restart the file drop monitoring service. |

# 3.6. Tender Select Menu



## Select Tender Service

The following table contains field descriptions.

| Field | Description |
|---|---|
| **Visa** | Checking this box enables Visa transactions. |
| **MasterCard** | Checking this box enables MasterCard transactions. |
| **Amex** | Checking this box enables Amex transactions. |

| Field | Description |
|---|---|
| **Restart** | Checking this box enables Discover transactions. |
| **Dinner's** | Checking this box enables Dinners transactions. |

## 3.7. Help Menu

Use this menu to access support documentation, software updates, and software registration.

The following table contains description of menu options.

| Option | Description |
|---|---|
| **User Guide** | Select to launch the **PayLINK User Guide**. |
| **Implementation Guide** | Select to launch the **PayLINK Implementation Guide**. |
| **About** | Select to open the **About** window to display the registered serial number and release notes. |
| **Check for Updates** | Select to search for the latest product version. |
| **Register** | Select to launch the PayLINK software activation/registration screen.<br><br>ⓘ Only displays if you're running PayLINK as a trial in the evaluation period. |
| **Update registration** | Select to launch the PayLINK software activation/registration screen. Use option if you want to change any of your registration information (e.g., new serial number, contact information, etc.).<br><br>ⓘ Only displays if you've registered your software. |

## 3.8. Edit Menu

Use this menu to import or export PayLINK settings.

The following table contains descriptions of menu options.

| Option | Description |
|---|---|
| **Import** | Select to import settings. |
| **Export** | Select to export settings. |

# Chapter 4. Transaction Processing

This chapter details fields, options, and procedures specific to the different transactions for each payment type. Please take time to understand each of the payment types your organization supports.

## 4.1. Credit Card Transactions

PayLINK supports **Credit Sale**, **Credit Return**, **Credit Void, Credit Pre-Auth**, **Credit Post-Auth**, **Credit Force Auth**, **Credit Repeat Sale**, and **Credit Adjust (Tip Adjust)** transactions.

The following sections describe the payment screens for different credit transactions. Depending on your specific configuration in the PayLINK Settings Editor, you may see more or less fields, and some fields may or may not be required. Please refer to **PayLINK Configuration** on page 12 for more information.

## 4.1.1. Credit Sale

In a credit **Sale** transaction, the payment host authorizes the transaction and PayLINK adds the completed transaction to the batch for settlement.

**Credit Sale Screen**

The following table contains field descriptions for this window. Once you complete filling in the transaction data, click the **Process Securely** button. The host returns a response to the POS system, and the POS system determines how to handle the results.

> ⓘ If **Auto Submit** is enabled, PayLINK automatically sends the transaction for processing as soon as you satisfy all required data fields.

| Field | Description |
|---|---|
| **Amount** | The transaction amount. The POS system completes this field. |
| **Invoice number** | The ticket or invoice number. The POS system completes this field. |
| **Gratuity Amount** | The tip amount. |
| **Credit card number** | The credit card number. Manually enter this value or swipe card to have PayLINK automatically complete this field. |
| **Expiration Date** | The credit card's expiration date in **MM/YY** format. Manually enter this value or swipe card to have PayLINK automatically complete this field. |
| **Card type** | The card issuer. PayLINK automatically determines this value from the credit card number. |
| **Card member name** | The customer's name on card. Manually enter this value or swipe card to have PayLINK automatically complete this field. |
| **Security code** | The card's CVV security code. For: <ul><li>**Visa/MasterCard/Discover cards**: Enter the last 3 digits printed on the back of the card on the signature panel.</li><li>**American Express cards**: enter the 4 digits printed on the front of the card (above the embossed account number).</li></ul> |
| **Street** | The cardholder's street address. The card issuer verifies if the address matches the card and returns a response. |
| **Zip Code** | The cardholder's ZIP code. The card issuer verifies if the ZIP code matches the card and returns a response. |
| **Force Duplicates** | Check this box to force duplicate transaction* processing. <br><br> > ⓘ If you receive a duplicate transaction rejection message, verify the transaction should indeed be run and reprocess the payment with the Force Duplicates box checked. |

\* Duplicate transactions share the same card number, expiration date, and amount as another transaction made the same day.

# 4.1.2. Credit Return

A credit **Return** transaction credits a value back to a card involved in a previous transaction.

PayLINK uses the reference number (**Reference** field) of the original transaction to pull up customer and payment information. You don't need to reenter these fields.

If the POS system doesn't pass a dollar amount with the reference number, PayLINK returns the **full amount** of the sale back to the credit card. The POS system can also perform a **partial return** by passing a portion of the original sale amount with the reference number.

> ⓘ The time it takes for a customer's bank account to reflect a credit transaction depends on the card issuer. Refer cardholders to their issuing banks if they have any questions regarding timeframes or funds availability.

## Credit Return Screen



The following table contains field descriptions for this window. Once you complete filling in the transaction data, click the **Process Securely** button. The host returns a response to the POS system, and the POS system determines how to handle the results.

> ⓘ If **Auto Submit** is enabled, PayLINK automatically sends the transaction for processing as soon as you satisfy all required data fields.

| Field | Description |
|---|---|
| **Amount** | The transaction amount. The POS system completes this field. |

| Field | Description |
|---|---|
| **Reference** | The original transaction's reference number.<br><br>    ⓘ If the POS system doesn't complete this field, you can obtain this number from the original transaction's printed receipt and enter it manually. |
| **Invoice number** | The ticket or invoice number. The POS system completes this field. |
| **Credit card number** | The credit card number.<br><br>    ⚡ PayLINK uses the reference number to gather this information. Leave this field blank. |
| **Expiration Date** | The credit card's expiration date in **MM/YY** format.<br><br>    ⚡ PayLINK uses the reference number to gather this information. Leave this field blank. |
| **Card type** | The card issuer.<br><br>    ⚡ PayLINK uses the reference number to gather this information. Leave this field blank. |
| **Card member name** | The customer's name on card.<br><br>    ⚡ PayLINK uses the reference number to gather this information. Leave this field blank. |
| **Force Duplicates** | Check this box to force duplicate transaction* processing.<br><br>    ⓘ If you receive a duplicate transaction rejection message, verify the transaction should indeed be run and reprocess the payment with the Force Duplicates box checked. |

\* Duplicate transactions share the same card number, expiration date, and amount as another transaction made the same day.

# 4.1.3. Credit Void

A credit **Void** transaction removes an authorized but unsettled Sale from the open batch.

    ⚡ PayLINK does not support partial Voids.

PayLINK uses the reference number (**Reference** field) of the original transaction to pull up customer and payment information.

> ⓘ The time it takes for a customer's bank account to reflect a credit transaction depends on the card issuer. Refer cardholders to their issuing banks if they have any questions regarding timeframes or funds availability.

## Credit Void Screen



The following table contains field descriptions for this window. Once you complete filling in the transaction data, click the **Process Securely** button. The host returns a response to the POS system, and the POS system determines how to handle the results.

> ⓘ If **Auto Submit** is enabled, PayLINK automatically sends the transaction for processing as soon as you satisfy all required data fields.

| Field | Description |
|---|---|
| **Reference** | The original transaction's reference number. <br><br> ⓘ If the POS system doesn't complete this field, you can obtain this number from the original transaction's printed receipt and enter it manually. |
| **Invoice number** | The ticket or invoice number. The POS system completes this field. |

| Field | Description |
|-------|-------------|
| Force Duplicates | Check this box to force duplicate transaction* processing.<br><br>ⓘ If you receive a duplicate transaction rejection message, verify the transaction should indeed be run and reprocess the payment with the Force Duplicates box checked. |

\* Duplicate transactions share the same card number, expiration date, and amount as another transaction made the same day.

# 4.1.4. Credit Pre-Auth

A credit **Pre-Auth** transaction verifies the availability of funds but does not place the transaction in a batch for settlement.

The fields of the credit Pre-Auth screen are identical to the fields of the credit **Sale** screen. Please refer to Credit Sale on page 28 for an example screen and field descriptions.

# 4.1.5. Credit Post-Auth

A credit **Post-Auth** transaction completes a Pre-Auth transaction and places it in the current batch.

PayLINK uses the reference number (**Reference** field) of the original transaction to pull up customer and payment information.

The fields of the credit Post-Auth screen are identical to the fields of the credit **Void** screen **plus** the following additional field:

| Field | Description |
|-------|-------------|
| **Amount** | The transaction amount. The POS system completes this field. |

Please refer to Credit Void on page 31 for an example screen and field descriptions.

# 4.1.6. Credit Force Auth

A credit **Force Auth** moves a transaction authorized outside of the PayLINK application (e.g., by phone) and puts it into the open batch.

The fields of the credit Force Auth screen are identical to the fields of the credit **Sale** screen **plus** the following additional field:

| Field | Description |
|-------|-------------|
| **Approval Code** | The authorization code obtained outside of PayLINK. |

Please refer to **Credit Sale** on page 28 for an example screen and field descriptions.

# 4.1.7. Credit Repeat Sale

A credit **Repeat Sale** transaction processes a new sale using the transaction information from a previous sale's reference number.

**PayLINK** uses the reference number (**Reference** field) of the original transaction to pull up customer and payment information.

The fields of the credit Repeat Sale screen are identical to the fields of the credit **Void** screen **plus** the following additional field:

| Field | Description |
|---|---|
| **Amount** | The transaction amount. The POS system completes this field. |

Please refer to **Credit Void** on page 31 for an example screen and field descriptions.

# 4.1.8. Credit Adjust (Tip Adjust)

A credit **Adjust** transaction adjusts the amount authorized for a transaction with the addition of a tip.

**PayLINK** uses the reference number (**Reference** field) of the original transaction to pull up customer and payment information.

The fields of the credit Adjust screen are identical to the fields of the credit **Void** screen **plus** the following additional field:

| Field | Description |
|---|---|
| **Gratuity Amount** | The tip amount. |

Please refer to **Credit Void** on page 31 for an example screen and field descriptions.

# 4.2. Debit Transactions

PayLINK supports **Debit Sale** and **Debit Return** transactions.

The following sections describe the payment screens for different debit transactions. Depending on your specific configuration in the PayLINK Settings Editor, you may see more or less fields, and some fields may or may not be required. Please refer to **PayLINK Configuration** on page 12 for more information.

# 4.2.1. Debit Sale

A debit **Sale** transaction processes a sale against a PIN-secured debit card.

**Debit Sale Screen**



The following table contains field descriptions for this window. Once you complete filling in the transaction data, click the **Process Securely** button. The host returns a response to the POS system, and the POS system determines how to handle the results.

> ⓘ If **Auto Submit** is enabled, PayLINK automatically sends the transaction for processing as soon as you satisfy all required data fields.

| Field | Description |
|-------|-------------|
| **Amount** | The transaction amount. The POS system completes this field. |
| **Invoice number** | The ticket or invoice number. The POS system completes this field. |
| **Cash Back Amount** | The amount of cash back. |
| **Gratuity Amount** | The tip amount. |
| **Debit card number** | The debit card number. Swipe card to have PayLINK automatically complete this field. |
| **Expiration Date** | The debit card's expiration date in **MM/YY** format. PayLINK automatically completes this field on card swipe. |

| Field | Description |
|---|---|
| Card type | The card issuer. PayLINK automatically determines this value from the debit card number. |
| Card member name | The customer's name on card. PayLINK automatically completes this field on card swipe. |
| Force Duplicates | Check this box to force duplicate transaction* processing.<br><br>ⓘ If you receive a duplicate transaction rejection message, verify the transaction should indeed be run and reprocess the payment with the Force Duplicates box checked. |

\* Duplicate transactions share the same card number, expiration date, and amount as another transaction made the same day.

## 4.2.2. Debit Return

A debit **Return** transaction credits funds back to a PIN-secured debit card account.

The fields of the debit Return screen are identical to the fields of the debit **Sale** screen. Please refer to **Debit Sale** on page 35 for an example screen and field descriptions.

# 4.3. Gift Transactions

PayLINK supports **Gift Sale**, **Gift Return**, **Gift Activate**, **Gift Deactivate**, **Gift Balance Inquiry**, and **Gift Void** transactions.

The following sections describe the payment screens for different gift transactions. Depending on your specific configuration in the PayLINK Settings Editor, you may see more or less fields, and some fields may have different requirements. Please refer to **PayLINK Configuration** on page 12 for more information.

# 4.3.1. Gift Sale

A gift **Sale** transaction processes a sale against the balance of a gift card.

### Gift Sale Screen



The following table contains field descriptions for this window. Once you complete filling in the transaction data, click the **Process Securely** button. The host returns a response to the POS system, and the POS system determines how to handle the results.

> ⓘ If **Auto Submit** is enabled, PayLINK automatically sends the transaction for processing as soon as you satisfy all required data fields.

| Field | Description |
|---|---|
| **Amount** | The transaction amount. The POS system completes this field. |
| **Invoice number** | The ticket or invoice number. The POS system completes this field. |
| **Gift card number** | The gift card number. Manually enter this value or swipe card to have PayLINK automatically complete this field. |
| **Expiration Date** | The gift card's expiration date in **MM/YY** format. Manually enter this value or swipe card to have PayLINK automatically complete this field. |

| Field | Description |
|---|---|
| Card type | The card issuer. PayLINK automatically completes this field. |
| Card member name | The customer's name on card. Manually enter this value or swipe card to have PayLINK automatically complete this field. |
| Security code | The validation or PIN from the gift card, if applicable.<br><br>    ↗ This feature is unique to some processors. It is not a required field. |
| Force Duplicates | Check this box to force duplicate transaction* processing.<br><br>    ⓘ If you receive a duplicate transaction rejection message, verify the transaction should indeed be run and reprocess the payment with the Force Duplicates box checked. |

\* Duplicate transactions share the same card number, expiration date, and amount as another transaction made the same day.

## 4.3.2. Gift Return

A gift **Return** transaction refunds money to the gift cardholder's account.

The fields of the gift Return screen are identical to the fields of the gift **Sale** screen **plus** the following additional field:

| Field | Description |
|---|---|
| Reference | The original transaction's reference number.<br><br>    ⓘ If the POS system doesn't complete this field, you can obtain this number from the original transaction's printed receipt and enter it manually. |

Please refer to <span style="color:blue">Gift Sale</span> on page 37 for an example screen and field descriptions.

## 4.3.3. Gift Activate

A gift **Activate** transaction activates a new card and adds value to the account.

The fields of the gift Activate screen are identical to the fields of the gift **Sale** screen. Please refer to <span style="color:blue">Gift Sale</span> on page 37 for an example screen and field descriptions.

## 4.3.4. Gift Deactivate

The gift **Deactivate** transaction shuts off a gift card in the event it is lost or stolen.

The fields of the gift Deactivate screen are identical to the fields of the gift **Sale** screen. Please refer to **Gift Sale** on page 37 for an example screen and field descriptions.

## 4.3.5. Gift Balance Inquiry

The gift **Balance Inquiry** transaction determines the value remaining in a gift card account.

The fields of the gift Balance Inquiry screen are identical to the fields of the gift **Sale** screen. Please refer to **Gift Sale** on page 37 for an example screen and field descriptions.

## 4.3.6. Gift Void

A gift **Void** transaction removes an authorized but unsettled gift transaction from the open batch.

ⓘ   Not all gift card processors support Void transactions.

The fields of the gift Void screen are identical to the fields of the gift **Sale** screen. Please refer to **Gift Sale** on page 37 for an example screen and field descriptions.

# 4.4. EBT Transactions

PayLINK supports **EBT Food Stamp Sale**, **EBT Food Stamp Return**, **EBT Voucher Clear, EBT Inquiry**, and **EBT Cash Benefit Sale** transactions.

The following sections describe the payment screens for different EBT transactions. Depending on your specific configuration in the PayLINK Settings Editor, you may see more or less fields, and some fields may have different requirements. Please refer to **PayLINK Configuration** on page 12 for more information.

## 4.4.1. EBT Food Stamp Sale

An EBT **Food Stamp Sale** transaction processes a sale against the food stamp balance remaining on an EBT card.

### EBT Food Stamp Sale Screen



The following table contains field descriptions for this window. Once you complete filling in the transaction data, click the **Process Securely** button. The host returns a response to the POS system, and the POS system determines how to handle the results.

> ⓘ If **Auto Submit** is enabled, PayLINK automatically sends the transaction for processing as soon as you satisfy all required data fields.

| Field | Description |
| --- | --- |
| **Amount** | The transaction amount. The POS system completes this field. |

| Field | Description |
|---|---|
| Invoice number | The ticket or invoice number. The POS system completes this field. |
| EBT card number | The EBT card number. Manually enter this value or swipe card to have PayLINK automatically complete this field. |
| Expiration Date | The EBT card's expiration date in **MM/YY** format. Manually enter this value or swipe card to have PayLINK automatically complete this field. |
| Card type | The card issuer. PayLINK automatically determines this value from the EBT card number. |
| Card member name | The customer's name on card. Manually enter this value or swipe card to have PayLINK automatically complete this field. |
| Force Duplicates | Check this box to force duplicate transaction* processing. ⓘ If you receive a duplicate transaction rejection message, verify the transaction should indeed be run and reprocess the payment with the Force Duplicates box checked. |

\* Duplicate transactions share the same card number, expiration date, and amount as another transaction made the same day.

# 4.4.2. EBT Food Stamp Return

An EBT **Food Stamp Return** transaction credits back an EBT card account for returned items.

The fields of the EBT Food Stamp Return screen are identical to the fields of the EBT **Food Stamp Sale** screen. Please refer to EBT Food Stamp Sale on page 40 for an example screen and field descriptions.

# 4.4.3. EBT Voucher Clear

An EBT **Voucher Clear** transaction processes voice-authorized EBT transaction.

### EBT Voucher Clear Screen



The following table contains field descriptions for this window. Once you complete filling in the transaction data, click the **Process Securely** button. The host returns a response to the POS system, and the POS system determines how to handle the results.

> ⓘ If **Auto Submit** is enabled, PayLINK automatically sends the transaction for processing as soon as you satisfy all required data fields.

| Field | Description |
|---|---|
| **Amount** | The transaction amount. The POS system completes this field. |
| **Invoice number** | The ticket or invoice number. The POS system completes this field. |
| **Voucher Num** | The EBT voucher number. |
| **Approval Code** | The approval code obtained in the voice authorization of the transaction. |
| **EBT card number** | The EBT card number. Manually enter this value or swipe card to have PayLINK automatically complete this field. |

| Field | Description |
|-------|-------------|
| Expiration Date | The EBT card's expiration date in **MM/YY** format. Manually enter this value or swipe card to have PayLINK automatically complete this field. |
| Card type | The card issuer. PayLINK automatically determines this value from the EBT card number. |
| Card member name | The customer's name on card. Manually enter this value or swipe card to have PayLINK automatically complete this field. |
| Force Duplicates | Check this box to force duplicate transaction* processing.<br><br>ⓘ If you receive a duplicate transaction rejection message, verify the transaction should indeed be run and reprocess the payment with the Force Duplicates box checked. |

\* Duplicate transactions share the same card number, expiration date, and amount as another transaction made the same day.

# 4.4.4. EBT Inquiry

An **EBT Inquiry** transaction returns the current food stamp and cash benefit balances available on an EBT cardholder's account.

The fields of the EBT Inquiry screen are identical to the fields of the EBT **Food Stamp Sale** screen. Please refer to EBT Food Stamp Sale on page 40 for an example screen and field descriptions.

# 4.4.5. EBT Cash Benefit Sale

An EBT **Cash Benefit Sale** transaction processes a sale against the cash benefit balance remaining on an EBT card.

The fields of the EBT Cash Benefit Sale screen are identical to the fields of the EBT **Food Stamp Sale** screen. Please refer to EBT Food Stamp Sale on page 40 for an example screen and field descriptions.

# 4.5. Check Transactions

PayLINK supports Check Sale and Check Authorization transactions.

The following sections describe the payment screens for different check transactions. Depending on your specific configuration in the PayLINK Settings Editor, you may see more or less fields, and some fields may have different requirements. Please refer to PayLINK Configuration on page 12 for more information.

# 4.5.1. Check Sale

A check **Sale** transaction transfers money from a customer's checking account to the merchant.

**Check Sale Screen**



The following table contains field descriptions for this window. Once you complete filling in the transaction data, click the **Process Securely** button. The host returns a response to the POS system, and the POS system determines how to handle the results.

> ⓘ If **Auto Submit** is enabled, PayLINK automatically sends the transaction for processing as soon as you satisfy all required data fields.

| Field | Description |
|---|---|
| **Amount** | The transaction amount. The POS system completes this field. |
| **Invoice number** | The ticket or invoice number. The POS system completes this field. |

| Field | Description |
|---|---|
| Name on Check | The account holder's name as it appears on the check. Manually enter this value or insert check in reader to have PayLINK automatically complete this field. |
| Check number | The check number. Manually enter this value or insert check in reader to have PayLINK automatically complete this field. |
| Transit Number | The first group of numbers on the bottom-left of a check's MICR line. Manually enter this value or insert check in reader to have PayLINK automatically complete this field. |
| Account Number | The second group of numbers on the bottom-left of the check's MICR line. Manually enter this value or insert check in reader to have PayLINK automatically complete this field. |
| Force Duplicates | Check this box to force duplicate transaction* processing. ⓘ If you receive a duplicate transaction rejection message, verify the transaction should indeed be run and reprocess the payment with the Force Duplicates box checked. |
| Hide/Show Check Data | Click to hide or display additional check data fields for TeleCheck. ⓘ Additional check data displayed in sample screen. |

* Duplicate transactions share the same card number, expiration date, and amount as another transaction made the same day.

## 4.5.2. Check Authorization

A check **Authorization** transaction checks the customer's information against bad check databases to determine whether to accept the check.

The fields of the check Authorization screen are identical to the fields of the check **Sale** screen. Please refer to **Check Sale** on page 44 for an example screen and field descriptions.

# 4.6. Batch Processing

PayLINK supports **Capture All** batch processing for credit transactions.

# 4.6.1. Capture All

A **Capture All** transaction sends an inquiry to the payment host and returns the current batch totals for credit transactions.

### The Capture All/Settlement Screen
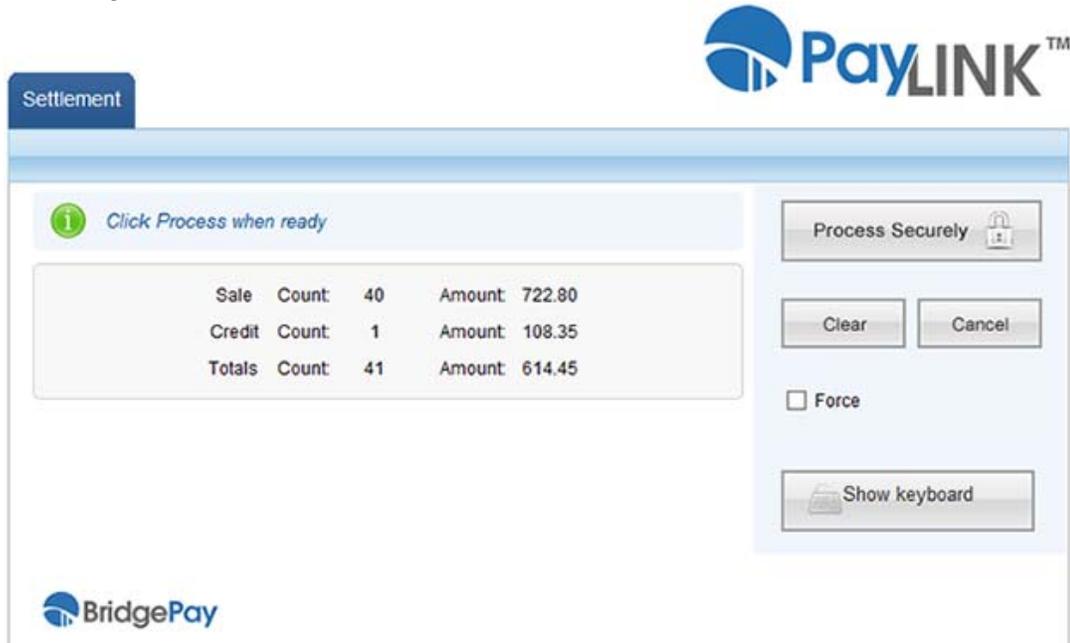


The following table contains action descriptions for this window.

| Button | Description |
|---|---|
| **Process Securely** | Click to close the batch at the host. |
| **Cancel** | Click to close the settlement window without closing the batch. |
| **Force** | Check this box before clicking **Process Securely** to force the batch to close at the host regardless of whether or not the totals match. |

# Chapter 5. Testing Information

## 5.1. Test Application

BridgePay includes a sample application to allow you to send a test transaction through the PayLINK application without having a POS system installed or integrated. To access the sample application, go to **Start ‣ All Programs ‣ PayLink ‣ Test PayLink**.

You can use this sample application to test the input parameters and process test transactions. You should not use this application to process live transactions.

If you would like a complete list of input parameters, please refer to the **PayLINK Developer API Guide**.

The following table contains descriptions of the minimum parameters required to run basic test transactions, verify your peripherals are working, and to ensure you've correctly configured the PayLINK application.

| Parameter | Description |
| --- | --- |
| **Amount** | Transaction amount. |
| **OrigRefNum** | The original PNRef from payment server.  Required for follow-on transactions (i.e., Void, Return, Post-Auth, Adjust, Repeat Sale). |
| **ClerkID** | Employee/ClerkID. |
| **Tender Type** | Tender type. |
| **TransType** | Transaction type. |

**PayLINK Test Application Screen**



# 5.2. Test Card Information

These standard test cards work with most payment processors. You can use any future expiration date. Your reseller or processor may have additional test card information available.

| Test Card | Number |
|---|---|
| **Visa** | 4055016727870315 |
| **MasterCard** | 5439750001500347 |
| **American Express** | 370000000000002 |
| **Discover/Novus** | 6011000000000012 |

### Testing in Demo Mode

When operating in Demo Mode, PayLINK simulates a host response, approving transactions for even amounts and declining transactions for odd amounts (e.g., $1.00 – Approved, $1.01 – Declined).

# Chapter 6. Troubleshooting

This chapter contains commonly asked questions and solutions to help you avoid errors in the future.

## 6.1. Error Processing Payment

**I keep receiving the following error message when trying to process a transaction:**
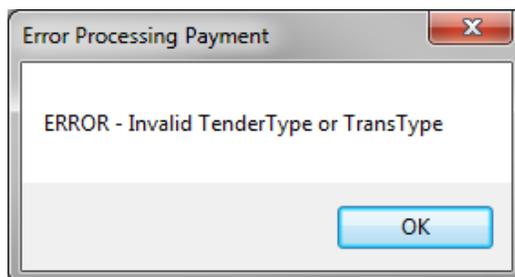


You selected an invalid transaction type for the tender type you selected (e.g., Debit Void). Do one of the following:

- Change your tender type to match the kind of transaction you're attempting.

- Change your transaction type to match the kind tender type you've selected.

## 6.2. PayLINK Locks with Transaction Response

**Why does PayLINK lock when receiving a transaction response? The response is displays in the status bar on the PayLINK window.**

This typically results from a setting in Internet Explorer. To adjust this configuration, do the following:

1. Launch Internet Explorer.

2. Click on the gear icon ⚙ to access the **Tools** menu.

3. Select **Internet options**.

4. Select the **Security** tab.

5. Click on the **Internet** zone icon.

6. Click **Custom level**.

7. Scroll down to **Scripting – Allow status bar updates via script**. Make sure this option is enabled.

8. Click **OK**.

9. On the **Security** tab, click on the **Trusted sites** zone icon.

10. Click **Custom level**.

11. Scroll down to **Scripting – Allow status bar updates via script**. Make sure this option is enabled.

12. Click **OK**.
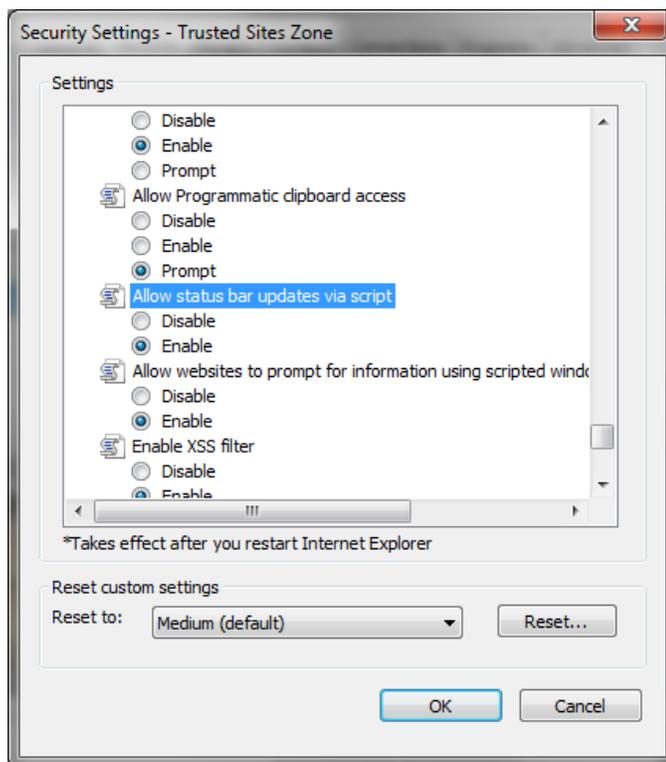
# A. Appendix

## A.1. Using Ingenico 6780

The **Ingenico 6780** signature capture device requires additional configuration. Please perform the following procedure:

1. Plug in the Ingenico 6780 into a wall or power strip, but do not connect the device to the computer.

2. In the Settings Editor, select **Ing6XXX** from the **Pin Pad** menu on the **Hardware** tab.

3. Click the **Check for Drivers** button.

4. Download and install the driver.

5. Connect the **Ingenico 6780** to computer.

6. Select the **Advanced** tab next to the **Check for Drivers** button.

7. Select the appropriate connection type.

8. Click the **Set Keys** button.

9. Click the **Download Forms** button.

10. Select **Ing6XXX** from the **Card Reader** menu.

11. Select **Ing6XXX** from the **Sig Cap** menu.

12. Click **Apply**.

13. Click **Done**.

14. PayLINK asks to restart the service. Select **Yes** to restart the service and activate the Ingenico device.

## A.2. Terms of Use Agreement

1. **ACKNOWLEDGMENT AND ACCEPTANCE OF AGREEMENT**

   The Terms of Use Agreement "TOU" is provided by BridgePay to you as an end user "USER" of the information obtained from BridgePay, any amendments thereto, and any operating rules or policies that may be published from time to time by BridgePay, all of which are hereby incorporated by reference. The TOU comprises the entire agreement

between USER and BridgePay and supersedes any prior agreements pertaining to the subject matter contained herein.

2. **DESCRIPTION OF SPECIFICATIONS AND INFORMATION**

BridgePay is providing USER with the information concerning the technical requirements for allowing point of sale software to send and receive electronic transaction data to the BridgePay network for authorization and/or settlement. To utilize the Specifications, USER must: (i) provide for USER's own access to the World Wide Web and pay any fees associated with such access, and (ii) provide all equipment necessary for USER to make such connection to the World Wide Web, including a computer, modem and Web browser.

3. **USER'S REGISTRATION OBLIGATIONS**

In consideration of use of the Specifications, USER agrees to: (i) provide true, accurate, current, and complete information about USER as requested on the Registration Form, and (ii) to maintain and update this information to keep it true, accurate, current and complete. This information about a USER shall be referred to as "Registration Data". If any information provided by USER is untrue, inaccurate, not current, or incomplete, BridgePay has the right to terminate USER's access to the Specifications and refuse any and all current or future use of the Specifications.

4. **MODIFICATIONS TO AGREEMENT**

BridgePay may change the TOU from time to time at its sole discretion. Changes to the TOU will be announced and publicly available to all USERs.

5. **MODIFICATIONS TO SPECIFICATIONS**

BridgePay reserves the right to modify or discontinue, temporarily or permanently, the use of any of the Specifications with or without notice to USER. USER agrees that BridgePay shall not be liable to USER or any third party for any modification or discontinuance of a Specification.

6. **USER ACCOUNT, PASSWORD AND SECURITY**

USER will receive a password when registering their company (account) to become a Partner. Upon approval, that password will allow USER access into the Partner Portal. USER is responsible for maintaining the confidentiality of the password and account, and is fully responsible for all activities that occur under USER's password or account. USER agrees to immediately notify BridgePay of any unauthorized use of USER's password or account or any other breach of security.

7. **LICENSE GRANT**

    a. Subject to the terms and conditions of this Agreement, BridgePay hereby grants to USER a personal, limited, perpetual, non-exclusive, non-transferable, annual subscription license to make and use the SOFTWARE accompanying this TOU to be installed on CPUs residing on Licensee's premises, solely for Licensee's internal use.

BridgePay and its suppliers shall retain title and all ownership rights to the product and this Agreement shall not be construed in any manner as transferring any rights of ownership or license to the SOFTWARE or to the features or information therein, except as specifically stated herein. use and reproduce the following solely to develop, manufacture, test and support the products: (i) in object code form (except as may be agreed by the parties in writing or as otherwise set forth in this Agreement), (ii) the applicable software in object code form, except as may be agreed by the parties in writing or as otherwise set forth in this Agreement, (iii) BridgePay materials which shall include all documentation.

b.  Upon the annual anniversary date of the activation of the license, the USER will be responsible the renewal of the subscription of the license either through their RESELLER or directly to BridgePay.

8.  **TRADEMARKS**

USER acknowledges that BridgePay owns exclusive rights in the BridgePay trademarks. USER will not use BridgePay as part of any of its product, service, domain or company names and will not take nor authorize any action inconsistent with BridgePay's exclusive trademark rights during the term of this Agreement or thereafter. Nothing in this Agreement grants USER ownership or any rights in or to use the BridgePay trademarks except in accordance with this license. USER will use a legend on its website and, where commercially feasible, on all printed materials and products bearing the BridgePay trademarks similar to the following: "(USER name) uses the BridgePay™ mark under express license from BridgePay, LLC."

9.  **USER OBLIGATIONS**

a.  USER shall utilize its BridgePay assigned developer ID in each application utilizing the BridgePay specification

b.  USER shall not reverse-engineer, reverse-compile or disassemble any BridgePay software or otherwise attempt to derive the source code to any BridgePay software.

c.  USER shall have no right to (i) disclose any BridgePay source code or BridgePay source code documentation to any third party, (ii) use or reproduce any BridgePay source code or BridgePay source code documentation other than as permitted or contemplated by this Agreement. No licenses are granted by BridgePay to USER by implication or estoppels to the BridgePay source code or BridgePay source code documentation.

d.  USER shall comply with all applicable card association regulations, applicable federal, state and local statutes and BridgePay required procedures and identified best practices. USER agrees (i) not to use the Specifications for illegal purposes; and (ii) to comply with all applicable laws regarding the transmission of technical data exported from the United States.

10. **DISCLAIMER OF WARRANTIES**

   USER expressly agrees that use of the Specifications is at USER's sole risk. The

   Specifications are provided on an "as is" basis.

   a. BRIDGEPAY EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.

   b. BRIDGEPAY MAKES NO WARRANTY THAT THE SPECIFICATION WILL MEET USER'S REQUIREMENTS, NOR DOES BRIDGEPAY MAKE ANY WARRANTY AS TO THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SPECIFICATIONS OR AS TO THE ACCURACY OR RELIABILITY OF ANY INFORMATION OBTAINED THROUGH USE OF THE SPECIFICATIONS. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, SO SOME OF THE ABOVE EXCLUSIONS MAY NOT APPLY TO YOU.

11. **TERMINATION BY BridgePay**

   USER agrees that BridgePay may terminate USER's password, account or use of the Specifications:

   a. If BridgePay determines in its sole discretion that USER has violated or acted inconsistently with the letter or spirit of the TOU;

   b. If the USER has violated the rights of BridgePay, or that USER's continued use of the Specifications poses a material threat to the security, stability or ongoing operation of the System or Specifications.

   c. BridgePay may terminate this Agreement for cause at anytime upon providing not less than ten (10) business day's prior written notice to USER. USER acknowledges and agrees that any termination of access privileges to the Specifications under any provision of the Agreement may be effected without prior notice.

   d. BridgePay shall in the event that a license has not been renewed  and BridgePay has not received and validated payment from either the USER or the RESELLER within 30 days of the anniversary date of the original activation the deactivate or terminate the usage of the license.

12. **LIMITATION OF LIABILITY**

   In no event shall BridgePay be liable to USER for any incidental, consequential or punitive damages related to this Agreement or the use of BridgePay software or specifications. The liability of BridgePay hereunder shall be limited to the fees paid to BridgePay pursuant to this Agreement.  USER agrees that BridgePay shall not be liable for any direct, indirect, incidental, special, or consequential damages, resulting from the use or the inability to use the Specifications, including but not limited to, damages for loss of profits, use, data or other intangibles, even if BridgePay has been advised of the possibility of such damages. Some jurisdictions do not allow the limitation or exclusion of liability for incidental or consequential damages so some of the above limitations may not apply to you.

**NOTICE**: Any notice to USER or to BridgePay shall be made via either e-mail or regular mail. BridgePay may also provide notices of changes to the TOU or other matters by displaying notices to USERs, generally on the Specifications.

13. **SPECIAL DAMAGES**

In no event will BridgePay be liable to the USER, consequential or punitive damages, including but not limited to, lost profits, even if such party knew of the possibility of such damages.

14. **INDEMNIFICATION**

USER shall be liable to and shall indemnify and hold BridgePay, its employees, representatives, successors and permitted assigns harmless from and against any and all claims, demands by third parties, losses, liability, cost, damage and expense, including litigation expenses and reasonable attorneys' fees and allocated costs for in-house legal services, to which BridgePay, its employees, representatives, successors and permitted assigns may be subjected or which it may incur in connection with any claims which arise from or out of or as the result of (i) USER's breach of this Agreement, (ii) the performance by USER of its duties and obligations under this Agreement or (iii) the negligent or willful misconduct of USER, its officers, employees, agents and affiliates in the performance of their duties and obligations under this Agreement.

15. **PROTECTION OF CONFIDENTIAL INFORMATION**

All information of a business nature relating to the BridgePay specification, software, application interfaces, services, processes, merchant and cardholder data, product or programming techniques of either party shall be deemed confidential ("Confidential Information"). This shall not prohibit each party from disclosing such Confidential Information to persons required to have access thereto for the performance of this Agreement; provided, however, that such persons shall be required to keep such Confidential Information confidential to the same standard that the disclosing party is obligated to keep the Confidential Information confidential.

16. **FORCE MAJEURE**

In no event shall BridgePay be liable with respect to the failure of its duties and obligations under this Agreement (other than an obligation to pay money) which is attributable to acts of God, war, terrorism, conditions or events of nature, civil disturbances, work  stoppages, equipment failures, power failures, fire or other similar events beyond its control.

17. **GENERAL**

   a.  The Specifications Agreement and the relationship between USER and BridgePay shall be governed by the laws of the State of Illinois without regard to its conflict of law provisions.

   b.  The failure of BridgePay to exercise or enforce any right or provision of the TOU shall not constitute a waiver of such right or provision. If any provision of the TOU is found

by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties' intentions as reflected in the provision, and the other provisions of the TOU remain in full force and effect.

c. USER agrees that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the Specifications or the Specifications Agreement must be filed within ninety (90) days after such claim or cause of action arose or be forever barred.

18. **SECTION TITLES**

The section titles in the TOU are for convenience only and have no legal or contractual effect.