



# TES-CardSwipe™

**TES-Software**

5713 Pine Glen Lane  
Birmingham, AL 35210  
[www.TesSoftware.com](http://www.TesSoftware.com)

# TES-CardSwipe™: Integrated Credit Card Processing

TES-CardSwipe™ is a fully integrated credit card processing system for use with TES-Accounting for Windows. It allows the secretary to process credit cards and an integral part of receiving payments from students and patrons.

## Getting Started as Easy as ONE, TWO THREE

### **Step #1: Order Credit Card Scanner:**

MINIMAG™  
MAGNETIC STRIPE READER  
KEYBOARD WEDGE

User's Manual



TES has chosen to use the IdTech MiniMag Mag Magnetic Stripe reader. It is inexpensive (less than \$100), reliable and easy to use. It is easily available from several web sites. Be sure and order:

IDMB-334112B

Make sure you order the IDMB-334112B model, It is the ONLY one that works

This is the only model that will interface with TES software. The same reader can be moved from the main machine to a remote workstation at registration.

Enter IDMB-334112B in a Google Search to find the current best price. Several districts have purchased from

<http://www.barcodediscount.com/search.htm?PartNum=IDMB-334112B>.

Their price is \$55.00 as of June 15, 2009.

### **Step #2: Apply for PayWire TES-CardSwipe™ Account**

Applications are available on the web at <http://www.tessoftware.com/downloads.html>. Please read the notes on how to complete these applications. Be sure to tell your principal that he/she does **NOT** need to sign the personal guarantee. The completed application should be FAXED to **205-449-5961**. **NOTICE:** It can take up to three weeks to get approval of your account. **Please don't wait until the last minute.**

### **Step #3: Start Processing Credit Cards:**

1. As soon as your TES-CardSwipe account is approved you will receive a configuration file from TES that will automatically install in your data directory.
2. In the manager's menu >> System Definition >> Document Options >> Receipts you will click in the box "Receipt Scan Cards".
3. You are now ready to scan credit cards as part of the Tendered Processing of any receipt.
4. The credit card transaction is processed via the **INTERNET** connection on your machine; you **DO NOT** need a telephone line.
5. You will process a separate deposit for cash/checks and credit cards.
6. Credit card processing fees are deducted from your account once a month.
7. You will receive a detailed statement from PayWire to assist you in reconciling your bank.



**Merchant Application**

Date: \_\_\_\_\_ Relationship: \_\_\_\_\_

**Merchant Information**

DBA Name: \_\_\_\_\_ DBA Phone #: \_\_\_\_\_ Ext: \_\_\_\_\_  
 Contact Name: \_\_\_\_\_ DBA Fax #: \_\_\_\_\_  
 Cell Phone #: \_\_\_\_\_ Customer Service Phone #: \_\_\_\_\_  
 DBA Address: \_\_\_\_\_ Email Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ FICPA/Tax ID: \_\_\_\_\_  
 Previous Processor: \_\_\_\_\_ Year Established: \_\_\_\_\_

**Corporate Information**

Legal/Corporate Name: \_\_\_\_\_ Legal/Corporate Phone #: \_\_\_\_\_ Ext: \_\_\_\_\_  
 Legal/Corporate Contact Name: \_\_\_\_\_ Legal/Corporate Fax #: \_\_\_\_\_  
 Legal/Corporate Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
 Mail Statement to: Business Address  Legal/Corporate Address

**Business Type**

Sole Proprietor  Public Corp  C Corp/Private/Closely Held Corp  Sub S Corp  Limited Liability Company  Government  
 General Partnership  Limited Partnership  Tax Exempt Organization (include documents that support Exempt Status)  
 Other (Asset/Trust)

**Principal Information 1 (Owner/Partner/Officer)**

Owner/Partner/Percentage of Ownership: % or  Officer - Title: \_\_\_\_\_  
 First Name: \_\_\_\_\_ MI: \_\_\_\_\_ DOB: MM/DD/YYYY \_\_\_\_\_ SSN: \_\_\_\_\_  
 Last Name: \_\_\_\_\_  
 Home Address: \_\_\_\_\_ Cell Phone #: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Email Address: \_\_\_\_\_

**Principal Information 2 (Owner/Partner/Officer)**

Owner/Partner/Percentage of Ownership: % or  Officer - Title: \_\_\_\_\_  
 First Name: \_\_\_\_\_ MI: \_\_\_\_\_ DOB: MM/DD/YYYY \_\_\_\_\_ SSN: \_\_\_\_\_  
 Last Name: \_\_\_\_\_ Home Phone #: \_\_\_\_\_  
 Home Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Email Address: \_\_\_\_\_

**Other Merchant Information**

Average Sale Amount: \$ \_\_\_\_\_ Description of product or services offered: \_\_\_\_\_ State Mandated Fee: \_\_\_\_\_  
 Total Monthly VISA/MC/Discover Network Sales: \$ \_\_\_\_\_ MCC: \_\_\_\_\_  
 Card Present (swiped)  % For Card Present Transactions, when does the customer receive the product or service?  
 Card Present (not swiped)  %  Same Day  If not same day, \_\_\_\_\_ # of Days (include shipping time frame)  
 Mail Order  % For Card Not Present Transactions, when does the customer receive the product or service?  
 Telephone Order  %  Same Day  If not same day, \_\_\_\_\_ # of Days (include shipping time frame)  
 Internet  % For Internet Transactions, list the product web site: \_\_\_\_\_  
 Total  % 100%

Do you use a fulfillment house or warehousing company?  Yes  No  
 If yes, please provide name of company: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone #: \_\_\_\_\_

Do you operate seasonally?  Yes  No If yes, please check months  January  February  March  April  May  June  
 July  August  September  October  November  December

**Bank Account**

(Checking Accounts only)  
 Deposit Bank Name: \_\_\_\_\_ ABA/Routing #: \_\_\_\_\_ DDA Account #: \_\_\_\_\_  
 Billing Bank name (if different): \_\_\_\_\_ ABA/Routing #: \_\_\_\_\_ DDA Account #: \_\_\_\_\_

Payvive Inc. 302725 01/2008 Page 2 of 4

DBA (Doing Business As)  
School Name and address

Federal Tax ID is required.  
Usually you will use District

Year established is required

Legal Corporation is District Information

School Principal is considered the owner.  
Home Address and Phone are required.  
SSN is NOT required

Principal Information 2  
Leave Blank.

**Merchant Application**

PLEASE CHECK ONE BOX ONLY (SEE INSTRUCTIONS)

I am a new merchant and I am applying for a new account.  
 I am an existing merchant and I am applying for a new account.  
 I am an existing merchant and I am applying for a new processor.

**Business Information**

Business Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Fax: \_\_\_\_\_  
 Email: \_\_\_\_\_

**Business Type**

Sole Proprietor  Public Corp  C Corp/Private/Closely Held Corp  Sub S Corp  Limited Liability Company  Government  
 General Partnership  Limited Partnership  Tax Exempt Organization (include documents that support Exempt Status)  
 Other (Asset/Trust)

**Principal Information 1 (Owner/Partner/Officer)**

Owner/Partner/Percentage of Ownership: % or  Officer - Title: \_\_\_\_\_  
 First Name: \_\_\_\_\_ MI: \_\_\_\_\_ DOB: MM/DD/YYYY \_\_\_\_\_ SSN: \_\_\_\_\_  
 Last Name: \_\_\_\_\_  
 Home Address: \_\_\_\_\_ Cell Phone #: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Email Address: \_\_\_\_\_

**Principal Information 2 (Owner/Partner/Officer)**

Owner/Partner/Percentage of Ownership: % or  Officer - Title: \_\_\_\_\_  
 First Name: \_\_\_\_\_ MI: \_\_\_\_\_ DOB: MM/DD/YYYY \_\_\_\_\_ SSN: \_\_\_\_\_  
 Last Name: \_\_\_\_\_ Home Phone #: \_\_\_\_\_  
 Home Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Email Address: \_\_\_\_\_

**Other Merchant Information**

Average Sale Amount: \$ \_\_\_\_\_ Description of product or services offered: \_\_\_\_\_ State Mandated Fee: \_\_\_\_\_  
 Total Monthly VISA/MC/Discover Network Sales: \$ \_\_\_\_\_ MCC: \_\_\_\_\_  
 Card Present (swiped)  % For Card Present Transactions, when does the customer receive the product or service?  
 Card Present (not swiped)  %  Same Day  If not same day, \_\_\_\_\_ # of Days (include shipping time frame)  
 Mail Order  % For Card Not Present Transactions, when does the customer receive the product or service?  
 Telephone Order  %  Same Day  If not same day, \_\_\_\_\_ # of Days (include shipping time frame)  
 Internet  % For Internet Transactions, list the product web site: \_\_\_\_\_  
 Total  % 100%

Do you use a fulfillment house or warehousing company?  Yes  No  
 If yes, please provide name of company: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone #: \_\_\_\_\_

Do you operate seasonally?  Yes  No If yes, please check months  January  February  March  April  May  June  
 July  August  September  October  November  December

**Bank Account**

(Checking Accounts only)  
 Deposit Bank Name: \_\_\_\_\_ ABA/Routing #: \_\_\_\_\_ DDA Account #: \_\_\_\_\_  
 Billing Bank name (if different): \_\_\_\_\_ ABA/Routing #: \_\_\_\_\_ DDA Account #: \_\_\_\_\_

Payvive Inc. 302725 01/2008 Page 3 of 4

Page 3 has been completed for you.



## TES-CardSwipe Fees:

Fees are based on the Credit Card type. The summary below is an estimate of the fees you will pay for the convenience of using TES-CardSwipe. All fees are debited to your bank account once per month.

Monthly Statement Fee: \$10.00 / Month  
 PCI/Compliance Fee: \$135/year

TRANSACTION Fees	Percentage Range	Plus Per Transaction
Visa	1.33% - 3.34%	.23 per Transaction
Master Card	1.43% - 3.34%	.23 per Transaction
American Express (optional)	2.95% - 3.50%	.23 per Transaction
Discover	1.43% - 3.34%	.33 per Transaction

Most of your transactions should be Qualified (Normal Account) and Rewards Qualified or Debit Cards

Rates are for all card acceptance types selected above.				Fee Type	Amt. \$	Per Authorization \$	
	VISA®	MasterCard	Discover	Application Fee	.00	VISA®	.20
	Rate% + Per Item	Rate% + Per Item	Rate% + Per Item	Installation/Training	.00	MasterCard	.20
Qualified	1.72 %+\$,00	1.88 %+\$,00	1.88 %+\$,00	Wireless Set-Up Fee	.00	Discover	.20
Rewards Qual	1.82 %+\$,00	2.02 %+\$,00	2.02 %+\$,00	Account Maintenance	20.00	Debit	.00
Mid-Qual	2.29 %+\$,03	2.49 %+\$,03	2.49 %+\$,03	Statement Fee (per mo.)	10.00	ARU Auth Fee	.65
Non-Qual	3.34 %+\$,07	3.34 %+\$,07	3.34 %+\$,07	Chargeback Fee (per occur.)	15.00	Foreign Network	
Other Tier	<input checked="" type="checkbox"/> Debit <input type="checkbox"/> Supermarket <input type="checkbox"/> Quick Pay/Small Ticket			Retrieval Fee (per occur.)		WEX	
	1.33 %+\$,13	1.43%+\$,13	1.43%+\$,13	Return Item Fee/NSF(per occur)	20.00	Voice Auth Touch Tone	.65
Comm Tier	%+\$	%+\$	%+\$	PCI Compliance Fee (annual)	135.00	Voice - Operator Assisted	.95
	VISA®	MasterCard	Discover	Membership Fee		Voice - With AVS	2.20
	Rate% + Per Item	Rate% + Per Item	Rate% + Per Item	<input type="checkbox"/> Annual <input type="checkbox"/> Quarterly		Minimum Discount (per mo.)	
	%+\$	%+\$	%+\$	Batch Header Fee Monetary		Batch Header Fee Monetary	4.00
	VISA®	MasterCard	Discover	Other		Other	
	Rate% + Per Item	Rate% + Per Item	Rate% + Per Item	Other		Other	
	%+\$	%+\$	%+\$	Other		Other	

**Very Important NOTE:** If you do not close the BATCH each day the Transactions for that day will be billed at the Non-Qualified Rate.

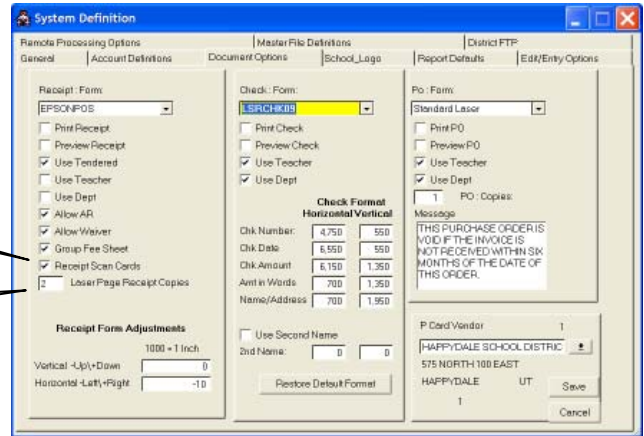
Mid Qualified and Non-Qualified rates occur on transactions where the card is NOT present. Over the telephone etc.

# TES-CardSwipe Configuration

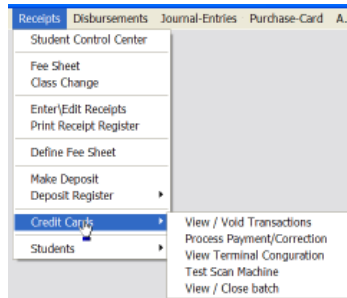
File >> Manager >> Document Options

Set "Receipt Scan Cards" to ON.

NOTE: You can now set the number of receipts printed by LSRPG



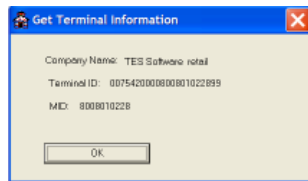
## TES-CardSwipe Test Configuration



There are two items that are used to test the configuration

1. View Terminal Configuration
2. Test Scan Machine

### View Terminal Configuration



If you do not see this screen it means that the termconfig.pw has not been installed in the data directory.

### Test Scan Machine



You should see TWO lines of data. The first character is a %.

If you see only ONE line you probably bought the wrong model of card swipe machine

# Processing a Credit Card Receipt

Code: 943056 Grade: 7 **Wav**

Name: TEA, CERA  
7778 TAWNY OWL DR  
HAPPYDALE, UT 35010

Document: ACTIVITY CARD Date: 6/08/2008

This Receipt is a Refund of a prior expenditure

Amount	Account Number Name	Comment	Teacher	Dept	P	V
12.00	00-41 60-01 5-000-0039 ADM Activity Fees	ACTIVITY CARD			0	0
		ACTIVITY CARD			0	0

Buttons: Insert, Change, Delete, Scan Credit Card, Exit, FB, Cancel

Tendered: Cash, Check, Card, Total

Change: -12.00

Enter the receipt as normal

You MUST click this button BEFORE you scan the card.

Process Transaction

State

Keyed

Transaction Type: 00 - Swipe Sale

**Please Swipe Credit Card Now...**

Amount: 12.00

Buttons: Process, Cancel

NOW you swipe the card

Process Transaction

State

Keyed

Transaction Type: 00 - Swipe Sale

**TATTON/TERESA Card Number: XXXXXXXXXXXX3450 Mastercard**

Amount: 12.00

Buttons: Process, Cancel

When you click PROCESS the card will be validated by NOVA via a secure connection to the internet.

Wait a few seconds for the response from Nova.

Response from NOVA: APPROVAL

OK

Normally this will say

Response from NOVA: APPROVED

If approved, when you click OK the receipt will be posted and the receipt(s) will be printed.

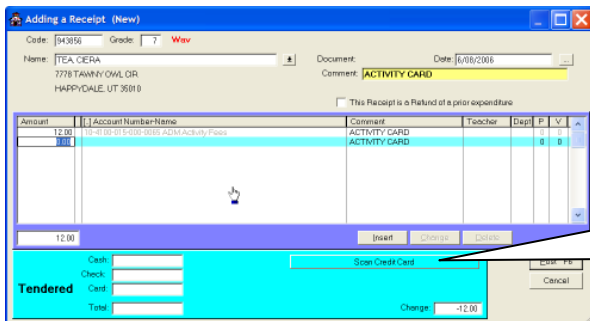
# Nova Return Codes

APPROVAL	AA	Approved
SERV NOT ALLOWED	ND	Invalid request
REQ. EXCEEDS BAL.	ND	Req. exceeds balance
NOT ON FILE	ND	Cardholder not found
EXPIRED CARD	ND	Expired Card
INCORRECT PIN	ND	Invalid PIN
PICK UP CARD	NC	Pick up card
INVALID CARD	ND	Invalid Card
DECLINED	ND	Do Not Honor
CALL AUTH. CENTER	NR	Refer to Issuer
DECLINED-HELP 9999	ND	System Error
INVALID TERM ID	ND	Invalid Terminal ID
CALL REF.; 999999	NR	Refer to Issuer
AMOUNT ERROR	ND	Tran Amount Error
INVL D TERM ID 1	ND	Invalid Merchant Number
INVL D TERM ID 2	ND	Invalid SE Number
RECORD NOT FOUND	ND	Record not on Host
INVL D VOID DATA	ND	Invalid Data
SEQ ERR PLS CALL	ND	Call for Assistance
APPL TYPE ERROR	ND	Call for Assistance
MUST SETTLE MMDD	ND	Must settle POS Device, open batch is over 7 days old.
DECLINE CVV2	N7	Do Not Honor Declined due to CVV2 mismatch \ failure
		NOTE: Batch will be Auto Settled after 10 days

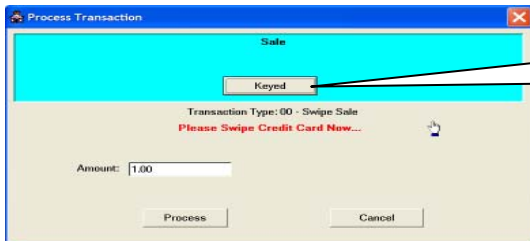
## Processing a Credit Card – When Card Won't Scan

(Can also be used for Phone In Cards)

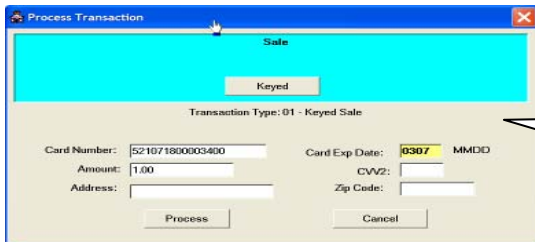
NOTICE: KEYED Transactions are processed at a HIGHER rate than SWIPE transactions.



You MUST click this button BEFORE you scan the card.



Click here to manually key the cc number and expiration date



Enter the CC Number and expiration date.  
The other fields are not currently required.

# Processing Credit Card Fee Sheet

The screenshot shows a 'Fee Sheet' window with a table of items and a payment summary on the right. The table has columns for 'Qty', 'Course/Comment', 'Price', 'P', 'C', 'W', 'Paid', 'Charged', and 'R'. The payment summary on the right includes buttons for 'Use Remote Receipt Fee Sheet', 'Add Line to Fee Sheet', 'Remove Line from Fee Sheet', and 'Post'. It also shows 'Total Charged: 0.00', 'Total Waived: 0.00', and 'Total Paid: 10.00'. A 'Scan Card' button is highlighted with a callout bubble.

Click Here to process credit card.

The remaining processing is exactly the same as described on the previous pages.

## Credit Card Receipts

**NOTICE:** If you are using Credit cards there are ONLY two receipt forms available. LSRPG and EPSONPOS. The 2 on a page and 3 on a page are NOT available for processing Credit Card Payments.

### EPSON Pos Receipt

Receipt 65209  
 HAPPYDALE MIDDLE SCHOOL 05-06  
 6/09/06

From: 952241 Grade 8  
 WICKMAN, III,

CardType Master Card  
 Card Number \*\*\*\*\*3450  
 Total Credit Card: 1.00

TATTON/TERESA  
 I agree to comply with  
 the cardholder agreement  
 School Copy

The first receipt printed is for cardholder signature.

Banking regulations require you to keep these signed receipts for at least 18 months.

Receipt 65209  
 HAPPYDALE MIDDLE SCHOOL 05-06  
 6/09/06 Duplicate

From: 952241 Grade 8  
 WICKMAN, III,  
 ADM  
 LAGOON DAY  
 10-4100-051-007-0065  
 DONATION 1.00

Receipt Total 1.00

Credit Card Information  
 TATTON/TERESA  
 Type Master Card  
 Number \*\*\*\*\*3450  
 Total Credit Card: 1.00  
 Parent/Student Copy

The second receipt printed contains all the DETAIL of the receipt.

# Laser page Receipt

**Receipt**

6/09/2006 HAPPYDALE MIDDLE SCHOOL 05-06 Receipt Number 65210

Received From: **TAGGART, MALLORY**

Item	Account	Comment	Period	Amount	Changes
1	10-4100-015-000-0065 ADM Activity Fees	DONATION	12	1.00	
CC Type: Master Card				Receipt Total	1.00
Card Number: *****3450					

The first receipt is to be signed by the patron.

Banking regulations require you to keep these signed receipts for at least 18 months.

**Receipt**

6/09/2006 HAPPYDALE MIDDLE SCHOOL 05-06 Receipt Number 65210

Duplicate

Received From: **TAGGART, MALLORY**

Item	Account	Comment	Period	Amount	Changes
1	10-4100-015-000-0065 ADM Activity Fees	DONATION	12	1.00	
Credit Card 1.00 Number: *****3450				Change 0.00	Receipt Total 1.00

Second receipt is to be given to the patron

# View / Void Credit Card Transactions

Terminal	TES BatchId	Neva Batch	Start Date	Start Time	Closed Date	Closed Time	Receipts Amount	Receipts Count	Credits>Returns Amount	Credits>Returns Count	Voids Amount	Voids Count	Closed
One	15	031	5/27/06	4:05 PM	5/27/06	4:31 PM	2.00	2			1.00	1	<input type="checkbox"/>
One	16	032	5/27/06	7:20 PM	5/28/06	11:49 AM	0.83	1			2.34	2	<input type="checkbox"/>
One	17	033	5/28/06	3:33 PM	5/28/06	3:57 PM	4.00	4			1.00	1	<input type="checkbox"/>
One	18	034	5/28/06	7:41 PM	5/28/06	7:49 PM	1.00	1					<input type="checkbox"/>
One	19	036	5/29/06	11:48 AM	5/29/06	3:18 PM	3.00	2					<input type="checkbox"/>
One	20		6/09/06	11:31 AM			5.00	4					<input type="checkbox"/>

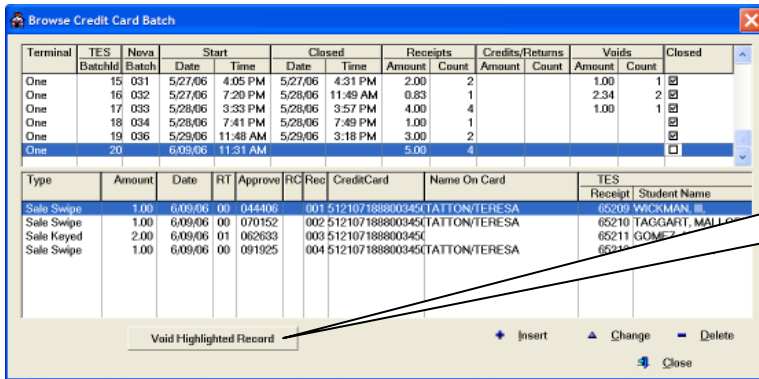
Type	Amount	Date	RT	Approve	RC	Rec	CreditCard	Name On Card	TES Receipt	Student Name
Sale Swipe	1.00	6/09/06	00	044406	001	5121071888003450	TATTON/TERESA	65209	WICKMAN, III	
Sale Swipe	1.00	6/09/06	00	070152	002	5121071888003450	TATTON/TERESA	65210	TAGGART, MALLORY	
Sale Keyed	2.00	6/09/06	01	062633	003	5121071888003450		65211	GOMEZ, AMANDA	
Sale Swipe	1.00	6/09/06	00	091925	004	5121071888003450	TATTON/TERESA	65212	LIBBY, ASHLEY	

Void Highlighted Record      + Insert      ▲ Change      - Delete      ↻ Close

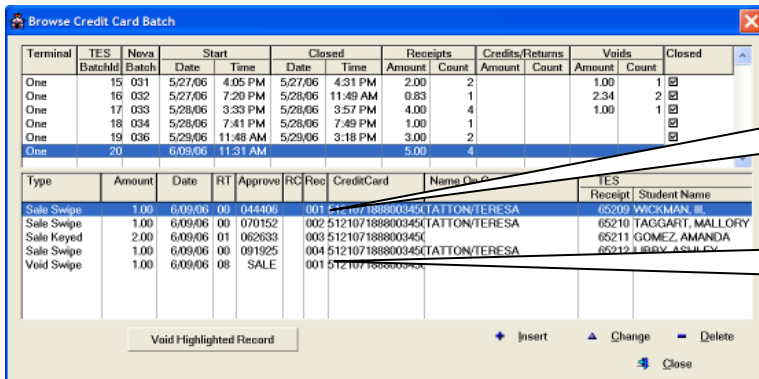
# Voiding a Credit Card Transaction

NOTICE: You can only void a transaction that is in a batch that has NOT BEEN CLOSED. After the batch has been closed you must use the Issue Credit or Refund process.

Voiding a transaction issues a second transaction that stops the original transaction from being process to the patron.



Click on "Void Highlighted Record"  
Response from Nova: APPROVED



Note the number under "Rec" This is the NOVA record Number 001.

The Void Swipe voids NOVA record number 001.

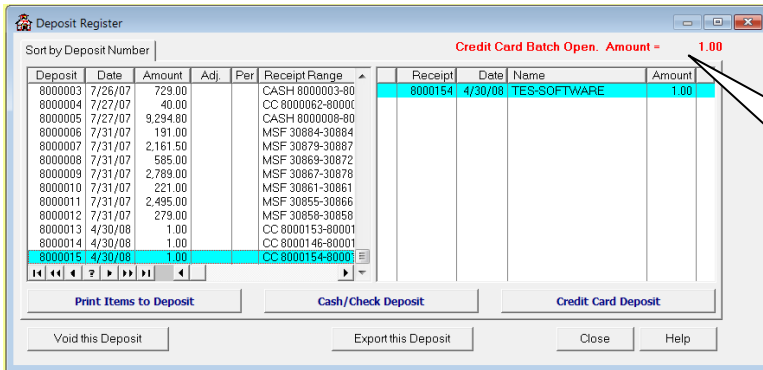
NOTICE: After voiding a record you must close this screen and reselect it to see the VOID transaction.

# Closing a Credit Card Batch

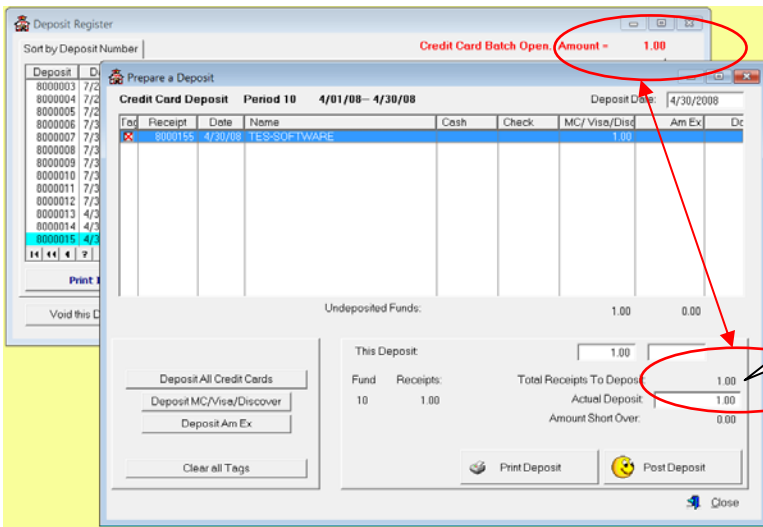
**Close Credit Card Batch:** Closing the credit card batch tells the credit card processor to deposit the funds to the school's bank account. It is vital that the Credit Card Batch is closed EACH DAY. In the past the secretary had to do a TWO step process. This new release links the two processes together.

This new process should solve the problem where credit card batches were inadvertently left unclosed.

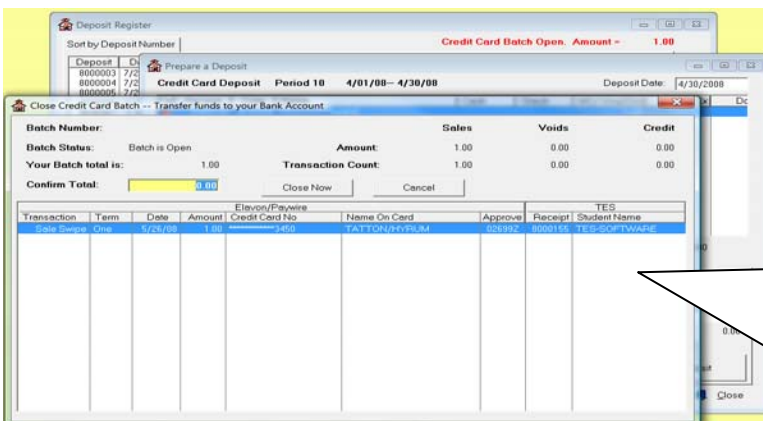
## Processing a Deposit:



The process will now test the open credit card batch and display the total to be closed



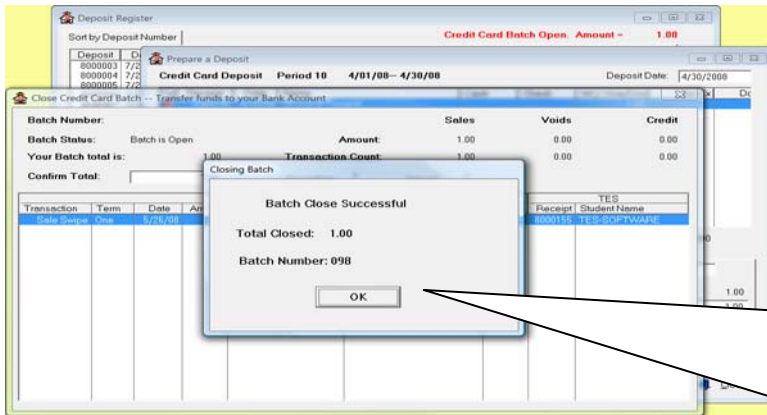
It is now possible to compare the amount open in the credit card batch with Total Receipts to be deposited



When the secretary clicks [Post Deposit] the "Close Credit Card Batch" screen will appear.

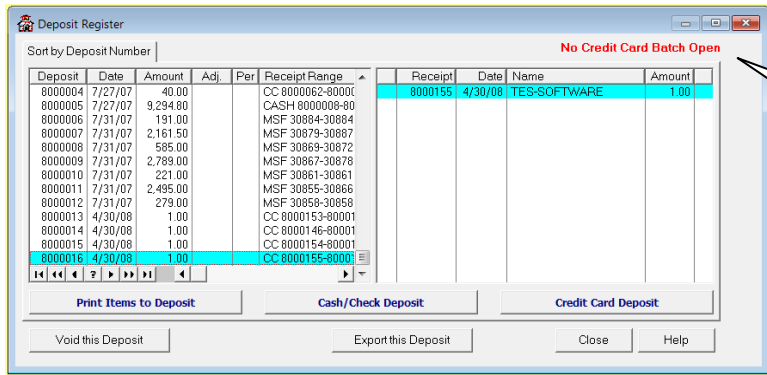
To close the batch:

- 1- Enter the confirmed batch total.
- 2- Click [Close Now]



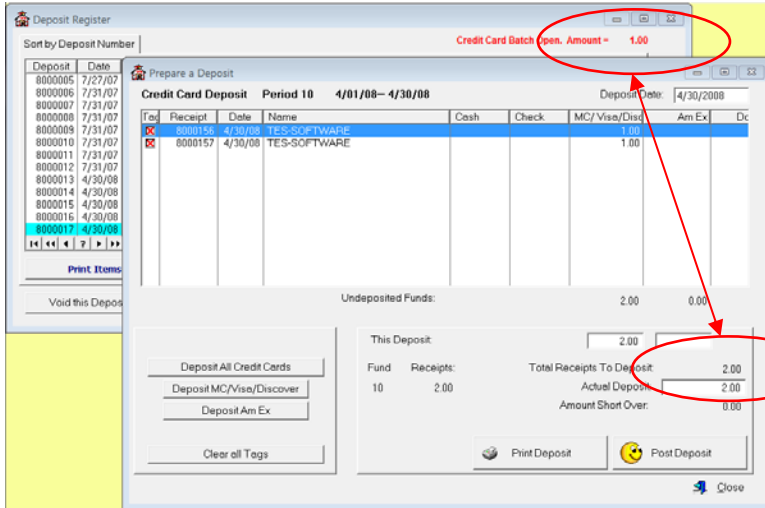
The system will contact Elavon (NOVA), close the batch and begin the transfer to your bank account.

If this fails to close you will need to contact TES-Support for assistance in closing the batch.

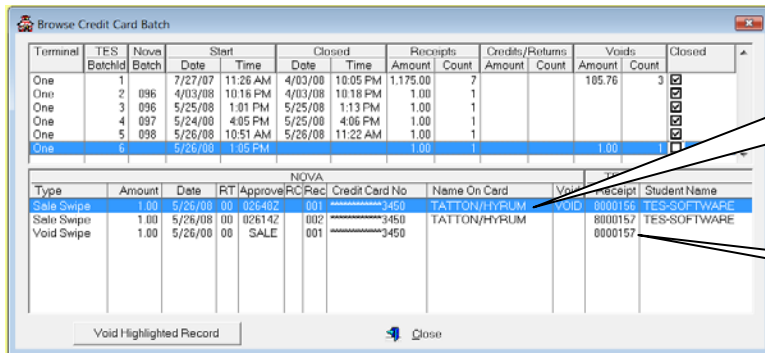


The deposit screen will now show "No Credit Card Batch Open"

# What Happens when the Credit Card Batch doesn't match the Deposit?



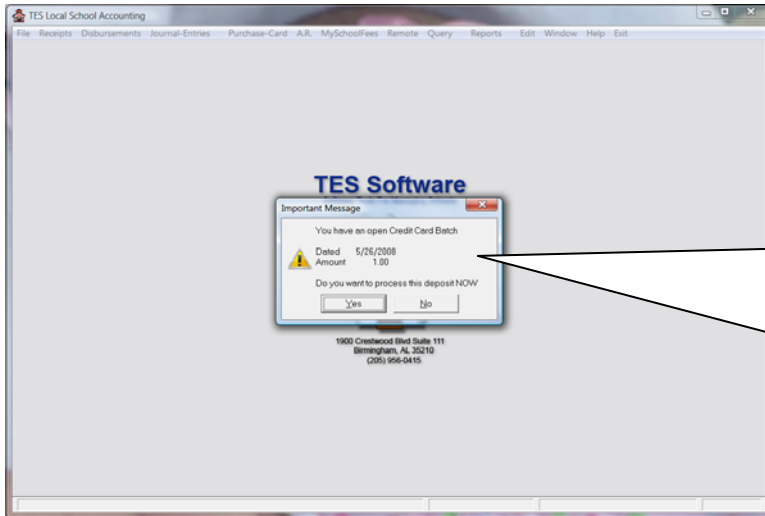
Possible Reason	What you should do
There are BOTH Master Card/Visa and American Express transactions in the deposit. The total at the top of the deposit register is the combination of BOTH.	Just continue with the deposit. This is normal behavior.
You have VOIDED some credit card transactions with NOVA using the CREDIT CARD screen, but have not Voided the Receipt in TES.	Void the Receipt in TES and make sure the totals match.
You have VOIDED some receipts in TES but have not VOIDED the transactions with NOVA using the CREDIT CARD SCREEN.	Go to Receipts → Credit Cards → View/Void Transactions and void the credit card transaction with NOVA.



This line was voided by clicking on [Void Highlighted Record]

This line was created when NOVA processed the void. (I have no idea why they return SALE in the authorization code)

## What happens if I forget to close my Credit Card Batch?



If there is an open Credit Card Batch you will receive the following warning when you start your system in the morning.

If you answer YES you will be transferred to the deposit screen to process the batch.

If you answer NO you will receive the warning show below.

