

## Essentials for RFMSccs

- 1) Turn on the “Switch”
  - a. Order Entry – Utilities – Credit Card Setup
  - b. Turn ON – “RFMS Credit Card Services by ONTOP”
  - c. No other fields on this form should be changed
  - d. Press – OK
  - e. This only needs to be done once, however, if it gets turned off, you will see this quickly, because the RFMS Payment Form will operate “normally” when the Switch is off
- 2) Run cards from the “Invoice” List, not from Invoice Form, by pressing the Green Money button. This is a “best practice” but is not mandatory.
- 3) Card NOT Present (Seven fields of Data)
  - a. Card Number in the Reference Field (ALWAYS DO THIS FIRST!)
  - b. Exp Date (4-digits ‘0418’ becomes 4/18)
  - c. Name on Card (RFMS primes the name from the invoice)
  - d. Address (only first numeric portion matters)
  - e. Zip Code
  - f. CVV code (3 digits on V/MC/D, 4 digits on Amex)
  - g. \$ Dollar Amount of Transaction

### Card Present (One field of Data)

- a. Press the EMV Button
  - b. Enter the Dollar Amount
  - c. The Receipt Register is handled by RFMS
  - d. Process on the Terminal or Use a Token
- 4) Always look for the Green Check (or Yellow Caution if AVS is incorrect).
- 5) ‘05’ Declines – Call the Card holder bank
- 6) Rates and Fees Notes:
  - a. Card Present – Debit 0.05% (if Regulated\*) - Settled w/in 24 hours
  - b. Card Present – Credit 1.5% - Must be settled w/in 48-72 hours
  - c. Card Not Present (Adds 0.5%)
  - d. Card Not Present w/o AVS (Address Verification) - (Adds 0.3-.5%)
  - e. Debit\* Card Rates (Two Types):
    - i. \* Regulated (\$10B Assets Wells,BofA,Regions,Chase,USBank)
    - ii. Non-Regulated (Smaller banks and CUs - Anything Goes) are not restricted and can charge anything on the transaction
- 7) TSys 800-228-2443
- 8) END of DAY
  - a. Preview (Batch Settlement)
  - b. Recap (RFMS Receipt Recap)
  - c. Compare (a and b)
  - d. Settle (Batch Settlement)
  - e. Bank (RFMS AP/Banking)