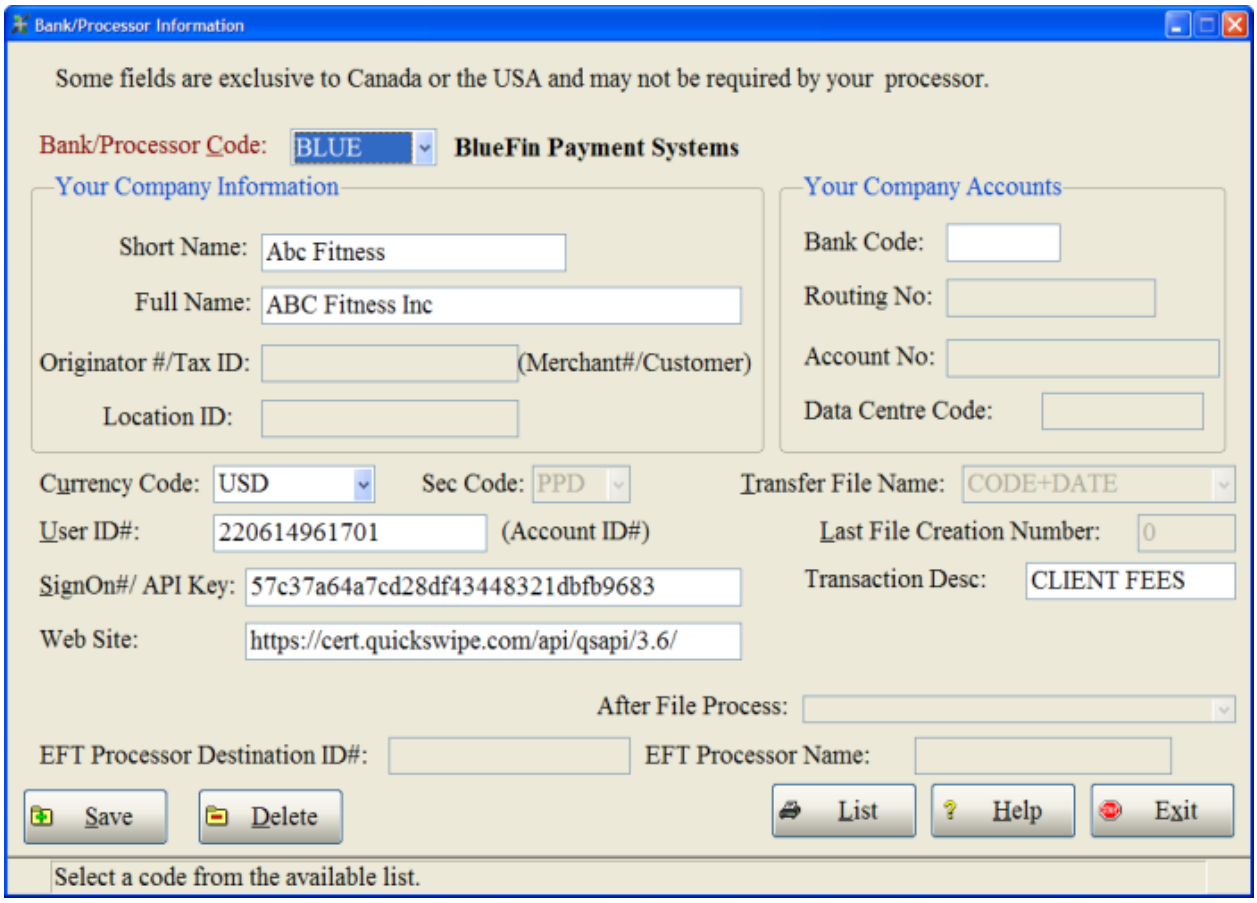
Ease-E-Club
Client Management Software by Computerease

Bluefin Payment Setup and Processing

The Bank Export, Point of Sale and Client file are integrated with **Bluefin Payment Systems**: http://bluefin.com/computerease. Using this payment processor ensures that Ease-E-Club application is PCI compliant.
WARNING: If you store Credit Card numbers in the Client file and do not use Bluefin Payment Systems you will NOT be PCI compliant and may be subject to merchant termination and fines if the system is compromised. Even though the Credit Card numbers are encrypted, the application has not been audited for PCI compliance.
Bluefin Payment Systems provide Credit Card Transaction Processing for the US and Canada. They also provide direct Bank account payments (ACH) for all US banks. If you are in Canada and want to process direct bank withdrawals, use the appropriate Bank Processor code in the Bank Export for that chartered bank.
To apply for a Bluefin account: On Line: http://bluefin.com/computerease, Email: sales.group@bluefin.com, Phone: 800-675-6573 ext 1.
If you also process Direct Deposits you need to tell Bluefin this and request an ACH Application; See ACH requirements at the end of this document.

NOTE: You should NOT set up recurring payments on the Bluefin web site. The Computerease system keeps track of all payment schedules.

Bluefin Payment Systems Setup:
After creating an account with Bluefin Payment Systems you will be given an Account ID, User Name, Password and API Access Key. You Credit Card Merchant Number is NOT required in the Computerease setup.
To Activate the Credit Card processing with Bluefin for both the Bank Export and the Point of Sale, this information must be entered using the following procedure.



1. Go to the Reports Menu in the Ease-E-Club application and select the "**Bank Export**" option.

2. On the Bank Export screen selected "**BLUE**" from the drop down list in the "**Processor**" field.
3. Press the "**Bank Setup**" button on the right.
4. On the Bank Setup information screen make sure the "**Bank/Processor Code**" is "**BLUE**".
5. Enter the Short Name and Full Name of your facility/company.
6. Select the Currency Code: "**CAD**" for Canada, "**USD**" for United States. Use **USD** for International.
7. Enter the **Bluefin Account ID** into the **User ID Field**. This will be emailed to you from Bluefin. This is NOT your merchant number.
8. Enter the **Bluefin API Access Key** into the **SignOn#/API Key Field**. This should be copied and pasted from the email you receive from Bluefin.
9. The **Web Site** field should automatically get filled in with "https://secure.quickswipe.com/api/qsapi/3.6/". If it does not, enter it.
10. Enter the **Transaction Description**. Default is "**CLIENT FEES**".
11. The User Name and Password does not need to be entered in the Ease-E-Club application. It is required for the Bluefin Quickswipe Virtual Terminal only.
12. Press the "**Save**" button and you will be returned to the main Bank Export screen.
13. On the Main Bank Export screen you should check "**Check ACH Returns on Start Up**". We recommend this is checked. When this is checked the system will check the Bluefin site for any Pending ACH payments. If not checked you must run this check manually from the top menu option on the Bank Export screen. This automatic check will be run ONCE per day at start up.

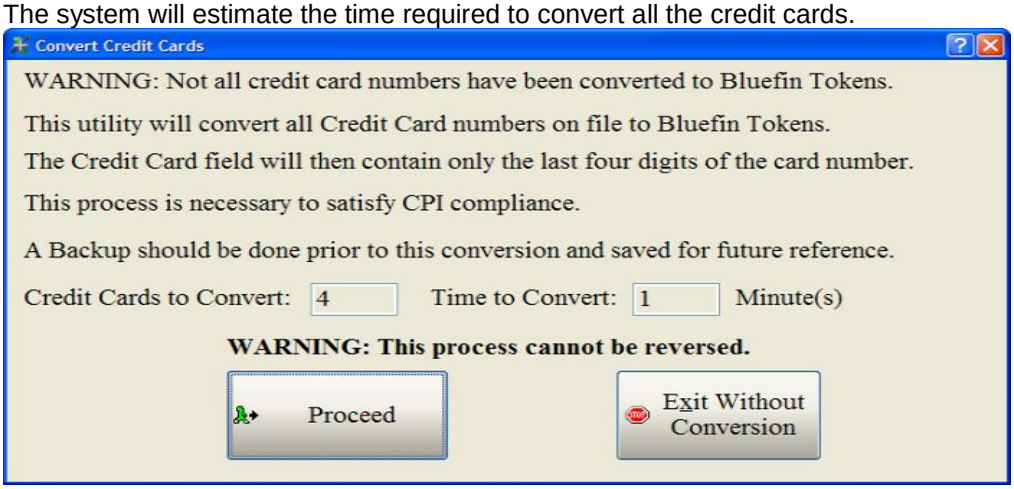
If you are in Canada you will need to do a separate Bank Export for Direct Deposits. The system provides for all chartered banks in Canada and CPA for Credit Unions. Please see the Bank Export Help file for details.
NOTE: You should not set up recurring payments on the Bluefin web site. The Computerease system keeps track of all payment schedules.

To turn off the Bluefin Activation remove the Bluefin Account ID from the Bank Export Information screen.
Detail information on the Bank Export process is contained within the Bank Export Help file.

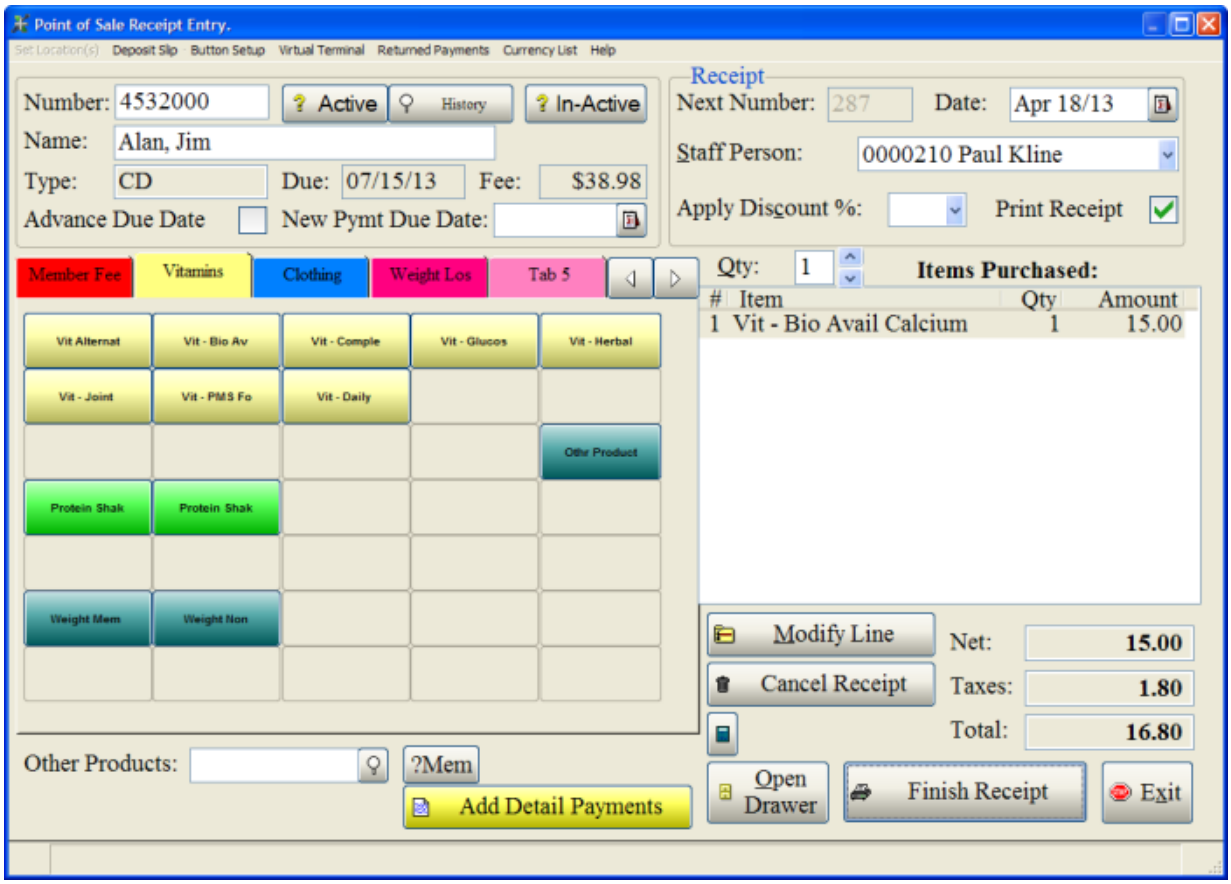
When the first Bank Export is done for Bluefin it may display full credit card numbers. This is normal. These numbers will be replaced with "*" plus the last 4 digits of the credit card number after the first charge goes through.
Bluefin provides a credit card Transaction Token that is stored in the member file instead of the Credit Card Number. This takes the Ease-E-Club application out of PCI scope.
If you want to preserve the full credit card number you must export the numbers to an Excel file; print this list and delete the file. This list must be stored in a secure locked filing system.
Note: There is no way to recover the full credit card numbers after the system converts them to a Bluefin Token.

After the initial setup go to the Virtual Terminal (Point of Sale Screen; Top Menu) and login to verify that your account has been set up. The Account, User ID and password will be supplied by Bluefin.

Credit Card Conversion:
After the Bluefin information is set up the system will check to see if you have any Credit Card information in your Member/Client file. The system does this check every time you go to the Member file (Click on Members/Clients button on the Main Menu). If Credit Cards numbers are found it will prompt you to Convert these to Bluefin Token ID's.
ALL CREDIT CARDS MUST BE CONVERTED TO BLUEFIN TOKEN ID'S TO BE PCI COMPLIENT.
This conversion will also produce a list of INVALID or EXPIRED credit cards. It cannot obtain a TOKEN for these. It will prompt at the end to automatically clear these credit card numbers from the system. You should answer YES to this.
The system will estimate the time required to convert all the credit cards.



Point of Sale:
After the Bluefin Account ID and API Access Key have been set up in the Bank Export option the Credit Card functions within the POS system will activate. Removing the Account ID will deactivate the Bluefin Enhancements.
WARNING: DO NOT USE THE OLDER RECEIPT ENTRY SCREEN. THIS HAS NO LINK TO BLUEFIN.
Bluefin will provide an Encrypted Card Swipe keypad for use with our Point of Sale screens. When a Credit Card is swiped for the first time a Bluefin Token Transaction ID or Token is captured and updated to the Member file. From then on the system can use the special Bluefin Token to make future charges to the member's credit card. When credit card numbers are entered directly in the Member file the number is converted to a Bluefin Token and the card number is not saved. This ensures PCI compliance.



Virtual Terminal:
This can be found on the top menu of the Point of Sale screen and on the bottom of the Payment Method screen. The Bluefin Virtual Terminal provides online access to all the Bluefin payment records and also provides a method to process Credit Cards directly if something happens to the Computerease application or your computer. Normally the Virtual Terminal will only be used to check on the status of payments or verify payment processing.

Monthly procedure: Once every month a report should be printed from the Virtual Terminal for the month and compared to the Computerease Daily Receipt Report for the Month. This will verify that all Bluefin charges, credits and charge backs have been processed correctly.
On the Virtual Terminal: Select “Tools”; “Reports”; “Transaction Search”.
Enter Start Date: First day of the Month.
Enter End Date: Last day of the month.
CHECK: Download to CSV.
Press the “Submit” button.
Open with Excel or Save the file.
In Excel… Add up the Amount column to get the report total.
You can Print this report and compare to the Cash receipt report to find any missing transactions.

Check ACH Returns:
This option can be found on the top menu of the Point of Sale screen and the Bank Export screen. It is used to check on the status of PENDING ACH deposit payments. It is also run automatically every time the system is started up. This ensures that the receipt history records are up to date at all times.
Run this when you want to manually change the starting date to include older receipt transactions.
When this is run PENDING ACH transactions that have been approved are marked as "SETTLED" in Receipt History. If an ACH transaction is rejected it is marked as "RETURNED" in Receipt History and a REVERSAL Receipt Transaction is created. If the Payment was for a membership the Payment Due date is set back. This will cause the

payment to come up on the next Bank Export. All "RETURNED" payments will be printed on a Returned Payments alert report. This Returned Payment Alert function will run every time the application is started. The report should be used for follow up on the returned payment.
NOTE: Only ACH payments will be returned because all credit card transactions are approved in real time.

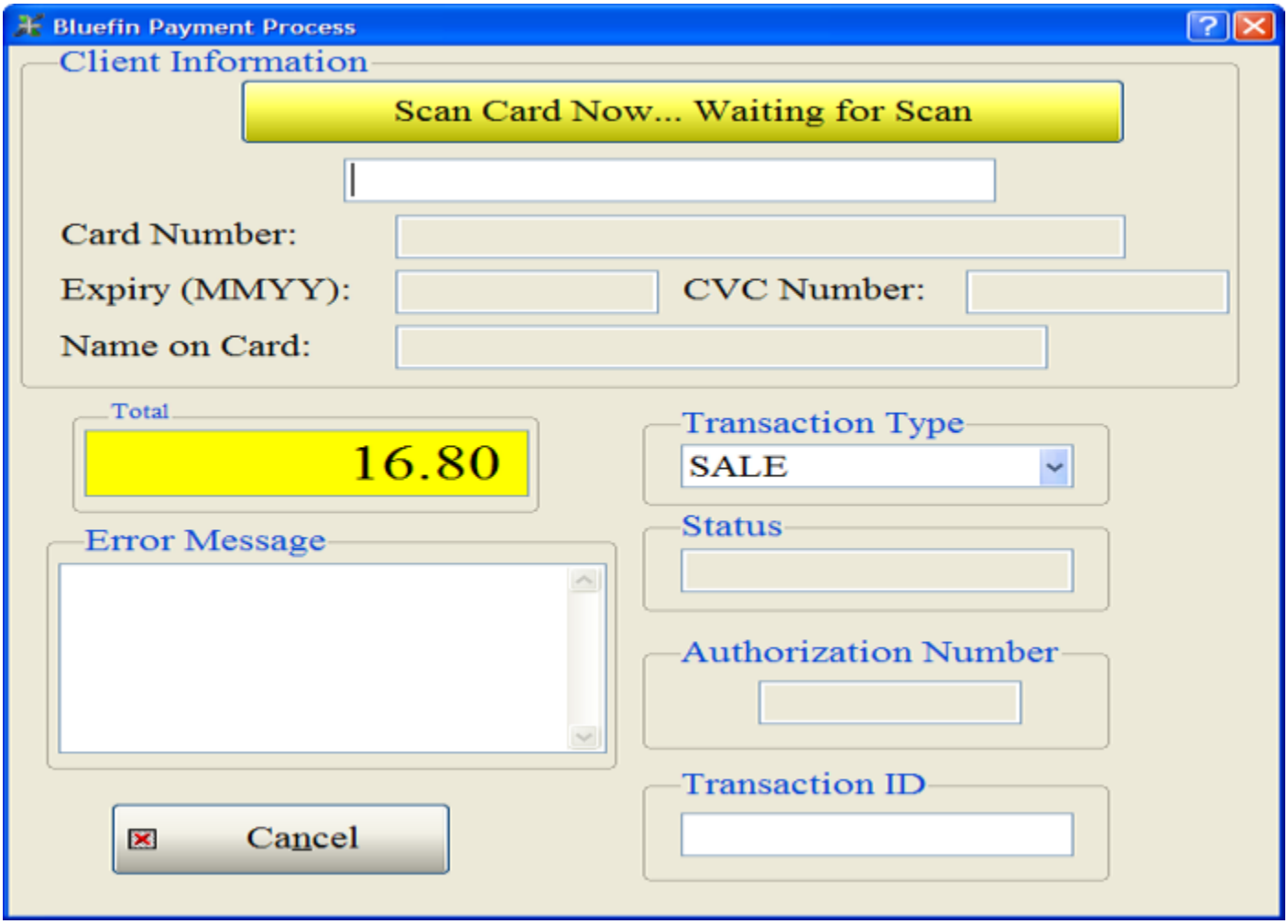
Select Payment Method Screen:
On this screen when a Credit Card Payment button is pressed the screen shifts to a Bluefin Payment Process scan screen which only accepts entry from the Encrypted Bluefin keypad. If you try to enter any numbers from your computer keyboard a message is displayed that this is not allowed. It will not shift to the Bluefin Payment Process if the Payment Method is not flagged as a Credit Card type transaction in the Payment Method Table. Payment Methods such as Cash and Checks normally do not go through the Bluefin Payment process.

Charge CC/Account On File Button:
If the Client already has a Credit Card Bluefin Token on File or has a US Bank Account you can charge this number without swiping the card again. This makes it convenient for members because they do not need to carry their credit card to purchase items or pay their member fees. When this button is pressed the system will ask if you want to charge the existing credit card on file.

Rejected Transactions with the message: "RDFI Not Qualified" usually mean the Bank Routing Number is incorrect.

Disable Bluefin:
It may be necessary to record receipt transactions and NOT have them recorded on the Bluefin Payment site. This may be because you computer was down and a receipt had to be recorded through the Bluefin Virtual Terminal or there are Bluefin adjustments that are not recorded in Receipt History. **ONLY DO THIS IF YOU WANT TO RECORD ADJUSTMENTS OR RECEIPTS THAT ARE ALREADY AT THE BLUEFIN PAYMENT SITE AND NOT IN RECEIPT HISTORY.** To disable the Bluefin integration remove the account number from the Bank Info setup in Bank Export for the Processor Code: "BLUE". When this is disabled you can post credit card transactions through Point of Sale without having the receipt recorded at the Bluefin Payment site. As an alternative you can post the receipt through the old Receipt Entry screen that has NO connection to Bluefin.
An alternative method is the use the older Receipt Entry screen. This screen has no connection to Bluefin.

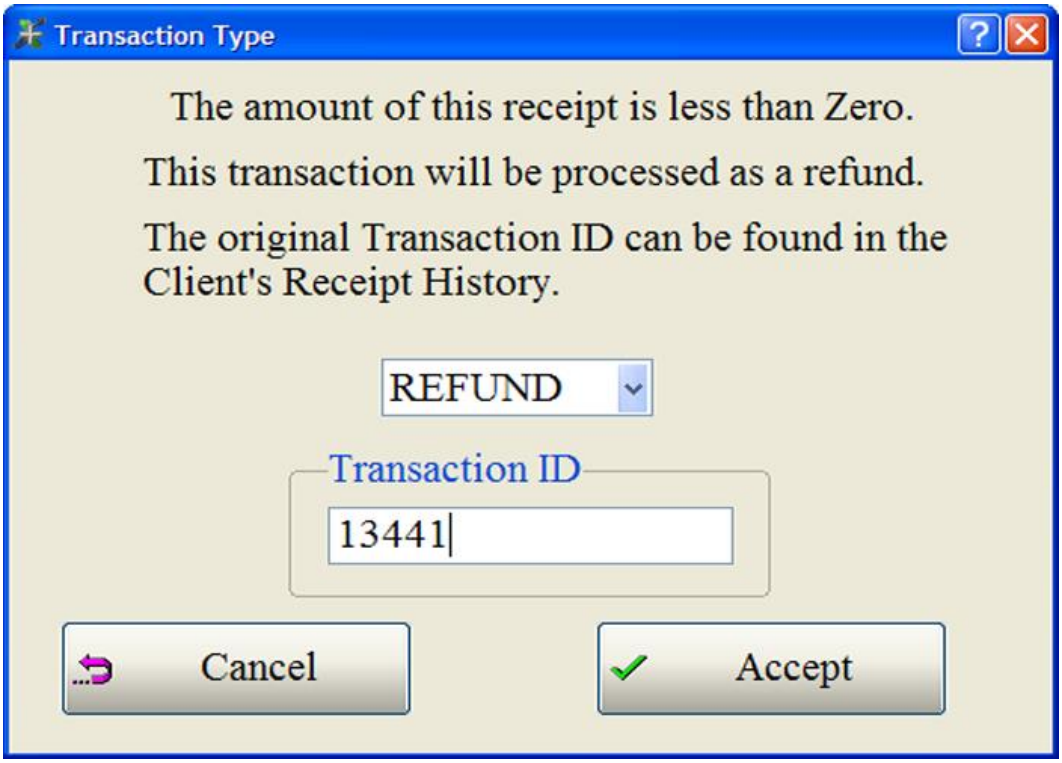
Bluefin Payment Process Screen:
This screen ONLY accepts entry from the Bluefin swipe keypad. A credit card may be swiped and processed for payment. or you may enter a credit card number on the keypad; then the expire date and press the enter key. This is processed like swiping a credit card.
If the payment is approved a message is displayed for 3 seconds then the screen returns to Select Payment Method screen and all buttons will be disabled except for the Print Selection drop list and the Finalize button.
The receipt can then be printed or "No Print" selected.
If the Payment is not approved a message will display and the reason why it was not approved will be displayed. When this happens the system shifts back to the Payment Method screen and asks if you want to process a different card. If you answer no the screen will terminate and the receipt will not be processed.



The Authorization Number, Transaction Token and Status is added to the receipt history and updated.
The Credit Card field in the Member file will contain "*" and the last 4 digits of the card number.

To verify that a charge was processed through the Bluefin Payment gateway look up the receipt in the receipt History and see that an Authorization code and Transaction ID is recorded. If this is not there the payment did NOT get processed and the receipt should be cancelled and posted again.

Refunds:
Refunds are processed by entering a NEGATIVE receipt in the Point of Sale screen.
Before posting the negative receipt you will need to look up the original Transaction ID or CC Token ID recorded in Receipt History. This will be needed for processing. Look up the original receipt in the member File; History menu; Receipt option. Double click the receipt you want to reverse. Write down the CC Token ID number.
Post the receipt as normal through the Point of Sale screen using the original Product Code and click on the Item from the list on the Main POS screen. When the Receipt Adjustment screen displays, change the amount field to negative and press the Save and Exit button.
Press the Finish Receipt button and press the Payment Method button.
Because this is a Negative Receipt, a Refund screen will ask for the original Transaction ID which is the CC Token ID from the Receipt History.
Enter this and press the Accept button.
The system will process the Refund and return with a new Transaction ID and approval.
Refunds can be processed against the original Credit Card or Bank Account number on file.
If you want to REFUND against a Transaction ID that already has a refund; change the Transaction Type from REFUND to CREDIT and re-enter the same Transaction ID. NOTE: This CREDIT function requires approval and setup by Bluefin; so if it does not initially work ask Bluefin to allow your account to process CREDITS.



ACH Requirements for setup:
NACHA (National Automated Clearing House Association) has documentation requirements that must be met when you want to process Direct Deposits or ACH transactions through the Bluefin Gateway.
These are as follows:

- Merchant needs to complete and sign an ACH application (which includes BlueFin APPLICATION FOR ACH SERVICES, COPY OF BLUEFIN SERVICE AGREEMENT
- Three (3) months of most recent business bank statements for the current deposit account on file
- COPY OF CITY, COUNTY, STATE LICENSE OR STATE CERTIFICATE OF GOOD STANDING (may get from secretary of state website)
- COPY OF COMPANY'S ARTICLES OF INCORPORATION OR A COPY OF THE STATE'S STAMP DATED ACKNOWLEDGEMENT, OR IF NON-PROFIT ORG WILL NEED 501C3
- Depending on how the merchant will be processing ACH, we will need a copy of the authorization they will be obtaining from their customer to debit their bank account.
    - PPD Debit (Consumer EFT, written authorization signature required)
    - CCD Debit (Business EFT, written authorization signature required)
    - TEL Debit (Telephone, voice recording authorization OR e-mail notification required)
    - WEB Debit (Internet Authorization required, including: Identity Verification & Security Certificate)
    - RCK Debit (Represented NSF Paper Check, written notification posted at location where original paper check was accepted)