



INTRODUCING **H-PAY SOLD!**

In the tradition of creating market leading products such as **H-PAY Advantage**, our highly successful deferred payment program which enables merchants to offer their customers competitive financing options over 3, 6, and 12 month payment terms, and with our goal of continuing to refine and enhance our product offering, we are pleased to introduce **H-PAY SOLD!** the “Secure On-Line Device” that is a tablet based application using the versatile Android™ operating system to quickly and easily authorize and process **H-PAY Advantage** transactions. The following information provides you with all the necessary details needed to include **H-PAY SOLD!** in your next sale.

CERTIFIED EQUIPMENT

Hardware (tablet): Google Nexus 7 2013 (Second Generation)

Hardware (keyboard): Mini (Bluetooth) keyboard

Operating System: Android 4.2.2 through 4.4.4

Communications: Wi-Fi Internet Access

The Bluetooth mini keyboard and holding case are included in the hardware bundle.

KEY FEATURES

There are several key features of **H-PAY SOLD!** which will make this the platform of choice for the merchant. These include:

- **Size:** 7” screen and integrated mini-keyboard and protective case footprint takes little counter space
- **Portability:** Being a wireless device allows the tablet to be used anywhere in the business with Wi-Fi access
- **Ease of Use:** Paper consumer agreements are eliminated due to the internal template that is automatically populated during the entry / data capture process, and upon approval emailed or texted to both the consumer and merchant
- **Scanning Capability:** Built in 5mp rear camera captures excellent document images reducing manual data entry
- **Data Entry:** Consumer information can be typed on screen or via included Bluetooth keyboard



FUNCTIONALITY

Processing for **H-PAY SOLD!** is similar to the stand-alone POS terminal process used in today’s environment. We anticipate making an update in the summer of 2015 that will eliminate the voice authorization request making **H-PAY SOLD!** a single step authorization and capture process.

To use **H-PAY SOLD!**, the following steps are followed:

LOGGING IN

1. After receiving the traditional voice authorization approval, the merchant will start the application on the tablet and log in using the MID number and password provided in the Welcome email.
2. The merchant must decide in the administration area of the application whether (a) to “include” or “exclude” **H-PAY** fees during the transaction process and (b) to “enable” or “disable” the optical character recognition (“OCR”) data capture process when reading driver license (“DL”) name and address data.

Note: The current “default” settings are to “include” **H-PAY** fees and “disable” OCR for DL number and text (name/address) capture.

PROCESSING A TRANSACTION

3. The amount of the transaction is entered and the term of the transaction selected.
4. The down payment check is photographed causing the check information to auto-populate the data entry screen which allows the user to edit any data, if necessary. The data is then auto-filled into the Security Agreement template.
5. After the check information has been confirmed the consumer’s DL is photographed, and if the OCR is enabled, the captured DL information auto-populates the data entry screen which allows the user to edit any data, if necessary.

The data is then auto-filled into the Security Agreement template.

6. Personal and employment information is collected and entered and a virtual Security Agreement is displayed on screen for confirmation. When satisfied that all appears correct the merchant and consumer accept the template agreement and sign their respective names on the tablet display when prompted prior to sending the transaction to the **HYPAY** servers for processing.
7. A copy of the completed **HYPAY** Security Agreement is sent via email or text to the consumer and to the merchant to complete the transaction.

EQUIPMENT AVAILABILITY & USE

The tablet is distributed directly from SPS and comes preloaded with the **HYPAY SOLD!** application. Since this is a fully functional Wi-Fi tablet, it may also be used for traditional tablet activities such as internet access, email, or downloading other apps and even games from the Google Play Store!

DEPLOYMENT PROCESS

Once a contract is approved and internally forwarded to Technical Support, a merchant login will be created in much the same manner that downloads are currently built for POS terminals. The tablet will be formatted with SPS wallpaper, links, User Guide, icons, and the application will be loaded. The application will then be tested to ensure it is fully operational. Shipping timeframes will be the same as POS terminals.

SPS TECHNICAL SUPPORT PROCESS

A Technical Support Representative will contact the merchant and provide the product training on the service and use of the device and application. Technical Support will also be available to answer questions about the tablet and application. Although SPS is well versed on the technical connection process, the merchant should be able to access their wireless network, passwords, etc. to complete the installation or have a technical representative on site to assist in the set up.

TABLET UPDATES

In order to take advantage of automatic application updates, SPS will create a Google Gmail account on the merchant's behalf which will enable automatic updates for future version releases. Updates to the application will be prompted via the standard Android update process and the merchant will simply

accept the update request. In advance of any such update SPS will send an email to all clients as to the nature of any update that is either an enhancement to the current process or in any way changes the look or feel of the application.

QUICK REFERENCE GUIDE

A comprehensive Quick Reference Guide is available and will be deployed with the merchant Starter Kit. A complete version will also be installed on the tablet for easy access and is additionally available online in the marketing material section on the **HYPAY** Advantage website. The Quick Reference Guide includes:

- Key product processing rules and SPS contact information
- Detailed screen shots and processing instructions
- Tablet settings
- Reminders of Do's and Don'ts
- Terms and Conditions of Use

OFFICIAL RELEASE DATE

January 20, 2015

CONTACT INFORMATION

For additional information or technical assistance, please contact SPS at the following numbers:

Technical Support	1.888.313.7842	menu option 2
ISO Sales Support	1.888.313.7841	Michael Pruitt, Manager
ISO Sales Management	1.866.300.3376	Steve Eazell, Vice Pres

