

iPay

iPay is a Temps Plus application that provides you, the employer, with the ability to pay employees using a “pay card” in lieu of printing a physical check. Your employees can access their funds with their *iPAY* card at any ATM or POS (point-of-sale location) worldwide, write a trans check or they can simply transfer the funds to their personal bank account.

You can get more information on the iPay program at <http://www.bridgwaregold.com/webhelp/iPay/iPayIntroPage.htm>

Temps Plus iPay requires Temps Plus JKM Series version 2.0.52 or higher to be installed and registered on the system.

You can obtain the latest updates to the Temps Plus iPay program from our internet ftp site at: <http://bridgwaregold.com>

Bridgware does not charge businesses to use the iPay features of our software -- rather, we recover our development and support costs (and hopefully some profits) through receiving a small fraction of the transaction fees incurred by employees opting to use the service.

1. **Install the iPay Program** – IPaySetup.exe (IPaySetupSQL for SQL users)
This installs the necessary files on your computer. You can get the IPaySetup program from the FTP site, or call technical support.
2. **Run software updates** in Temps Plus after installing iPay to get any changes or updates to Ipay.
3. **Setup the deduction** for iPay (deduction "I" if it's available – just to keep it simple).

The screenshot shows a software window titled "INSURANCE (PR3DED)". It contains a form for setting up a deduction. The "Deduction Letter" is set to "I". The "Description" field contains "iPay". The "Automatic" checkbox is checked with "Y". The "Include In Gross" and "Before Special" checkboxes are unchecked with "N". Taxable checkboxes for both Employee and Employer (Fed, SS, State, SUI, Medi) are all unchecked with "N". Tax percentage fields (Federal, Gross) and "Amount Per Hour" are all set to "0.00". The "Math Packet" is set to "Z". The "GL Account" field contains "220.". The "Check if AEIC" checkbox is unchecked. On the right side, there are buttons for "Exit F2", "Save F5", and "Special F8". At the bottom, there are navigation arrows and a page indicator "9 of 26".

Description: Enter “ iPay Direct Deposit”

Automatic: Enter “Y”

Math packet: Enter “Z”

GL Account: Enter the GL Account number where you wish the totals for this deduction to be sent. You will have to make sure this account is already configured in your Temps Plus Chart of Accounts, as well as your accounting system, if you are integrated to GL.

4. Go to any employee screen

Employee Number: KVA345 Name: Kvandal, Douglas Lynn

Birth Date: 12/18/1947 Sex: M Date Hired: 10/1/2001 Date Terminated: 11/12/2001 Date Last Raise: Marital Status: S Activity Status: A Race: Department: Location: 20 Pay Period: 1 Pay Type: H

Federal Exemptions: 3 # of State Exemptions: 3 Federal Tax Packet: FM State Tax Packet: CS Social Sec. Tax Packet: FI Medicare Packet: MC Employer SUI Tax Packet: SU Taxing Jurisdiction: CA Fixed Federal: 5.00 Fixed State: 0.00 State Exemption Amount: -0.11 Default Locality Code: <None>

Deductions						
L	Description		Amount	Personal Description	Weekly	Res
S	SDI	- Withhold, + Add	\$0.00		\$0.00	\$0.00
X	Bonus per hour	- Withhold, + Add	\$0.00		\$0.00	\$0.00
A	ADVANCES	- Withhold, + Add	(\$18.32)	901 Medical	\$0.00	\$0.00
E	EIC	- Withhold, + Add	\$0.00		\$0.00	\$0.00

1 of 2043

Press the [iPay] button

iPay Configuration

Enter path to iPay database

g:\npath

OK Cancel

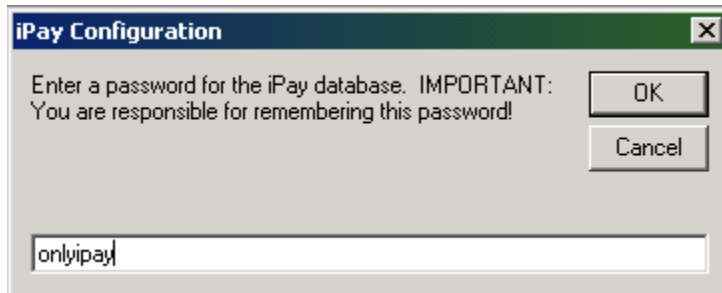
The first time you do this you will be prompted for where to store the iPay database. Enter the location where you'd like to store your iPay database (your Npath folder would be a good choice.)

iPay

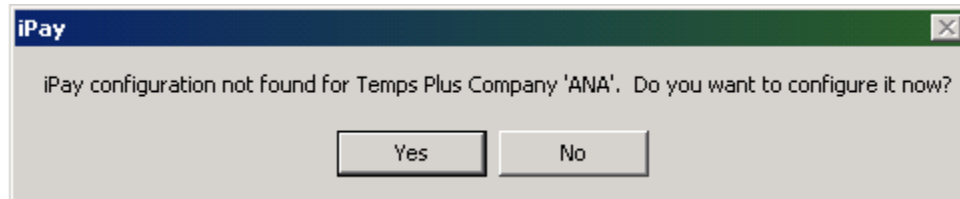
iPay database does not exist in g:\npath\. Do you want to create it?

Yes No

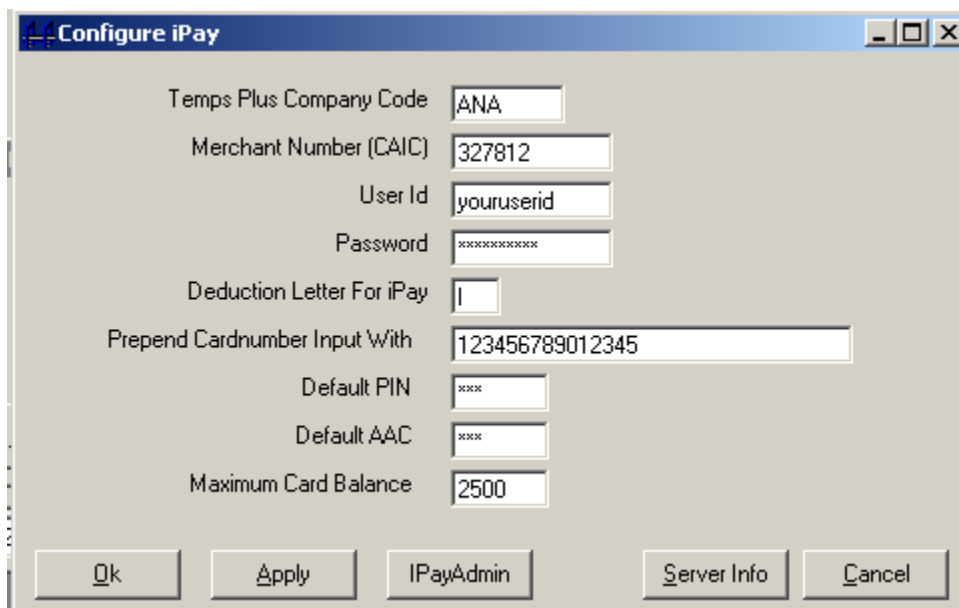
Answer "Yes" to create the database



Enter a password for the iPay database. Use something you'll remember or write it down and keep it in a safe place.



Answer "Yes" to configure the new company code



Temps Plus Company Code: This will be filled in automa

number you enter here will automatically be put ahead of your entry to arrive at the full 19 digit card number.

Default Pin: Enter 'SSN' to use the last 4 digits of the employees SSN, or 4 digits that will be used as the default for all employees. This will be the PIN that the employee will use to access his/her account at point of purchase (or ATM) This is only a default. You can always give an employee a custom PIN number.

Default AAC: Enter 'SSN' to use the last 4 digits of the employees SSN, or 4 digits that will be used as the default for all employees. This will be the Account Access Code (AAC) that the employee will use to access his/her account over the phone. This is only a default. You can always give an employee a custom AAC number.

Maximum Card Balance: If the balance after deposit exceeds this amount, the system will temporarily suspend deposits to that card. The system will continually upon each deposit request check to see if the balance before deposit on the card is less than equal to this amount. It will automatically resume deposits to the card once the amount on the card is less than or equal to this amount.

The [iPayAdmin] button allows you to specify users that can use the special iPayAdmin program. This powerful program allows you to make debit and credit adjustments to cards without using the check printing routine. It also allows you to print statements and do balance inquiries. By default, only user "SUPER" has access to the iPayAdmin program.

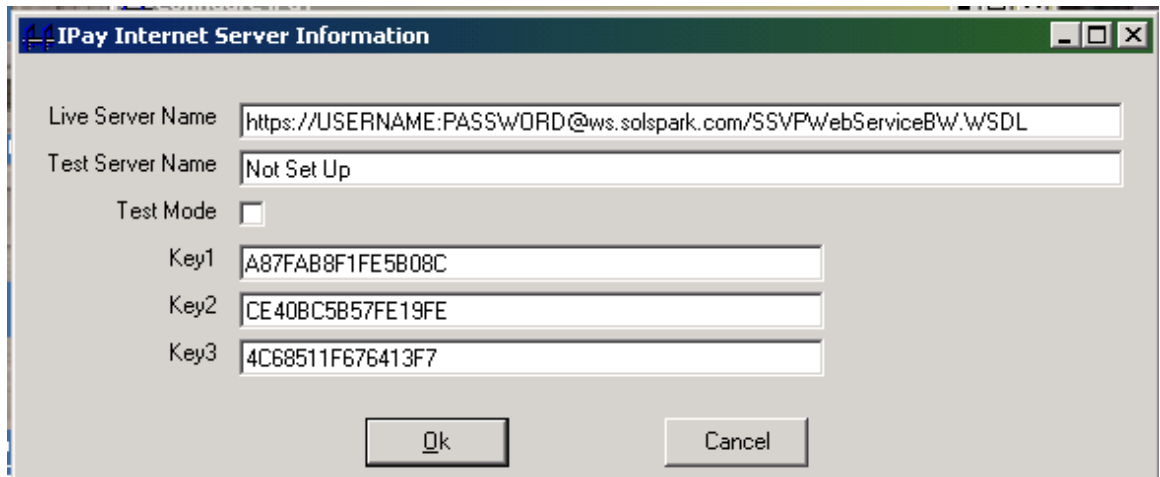
The screenshot shows a window titled "Configure iPay" with the following fields and values:

Temps Plus Company Code	ANA
Merchant Number (CAIC)	327812
User Id	youruserid
Password	*****
Deduction Letter For iPay	1
Prepend Cardnumber Input With	123456789012345
Default PIN	***
Default AAC	***
Maximum Card Balance	2500

Buttons at the bottom: Ok, Apply, IPayAdmin, Server Info, Cancel.

Next choose [Server Info]

The server information is the same regardless of how many Temps Plus companies you have. Thus, you only need to configure the server information once.

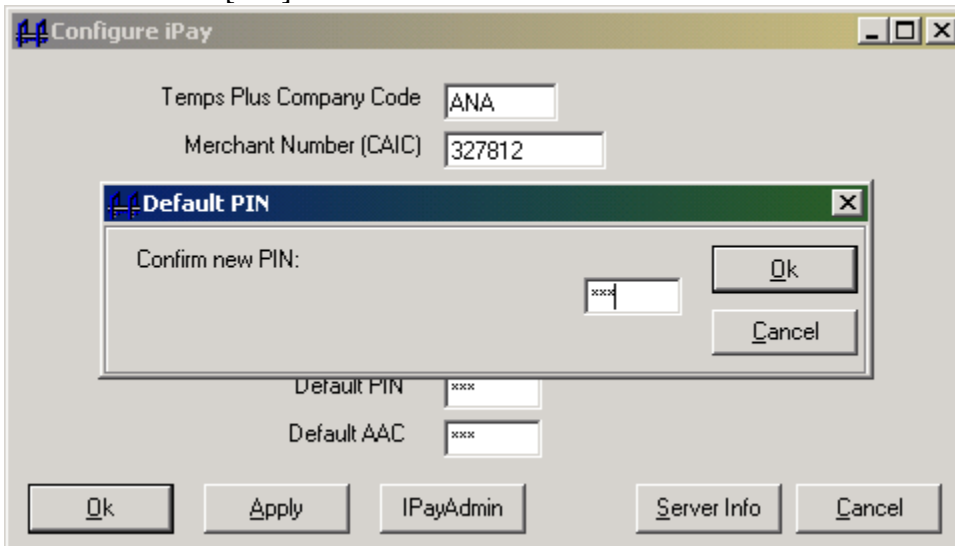


The dialog box titled "IPay Internet Server Information" contains the following fields and controls:

- Live Server Name:
- Test Server Name:
- Test Mode:
- Key1:
- Key2:
- Key3:
- Buttons: [Ok] and [Cancel]

Live Server Name: Enter the server name provided by Bridgewater
Test Server Name: Leave at “Not Set Up”
Test Mode: Uncheck this box
Key1, Key2, Key3: Enter the 3 key numbers provided by Bridgewater

Click the [OK] button and answer “Yes” to save.



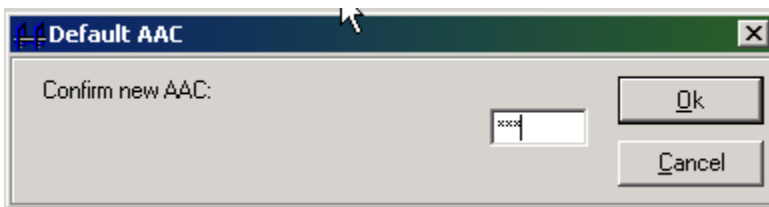
The "Configure iPay" dialog box contains the following fields and controls:

- Temps Plus Company Code:
- Merchant Number (CAIC):
- Default PIN:
- Default AAC:
- Buttons: [Ok], [Apply], [IPayAdmin], [Server Info], [Cancel]

An overlaid "Default PIN" dialog box contains:

- Confirm new PIN:
- Buttons: [Ok], [Cancel]

Confirm new PIN: Enter the default PIN you entered on the configuration screen.



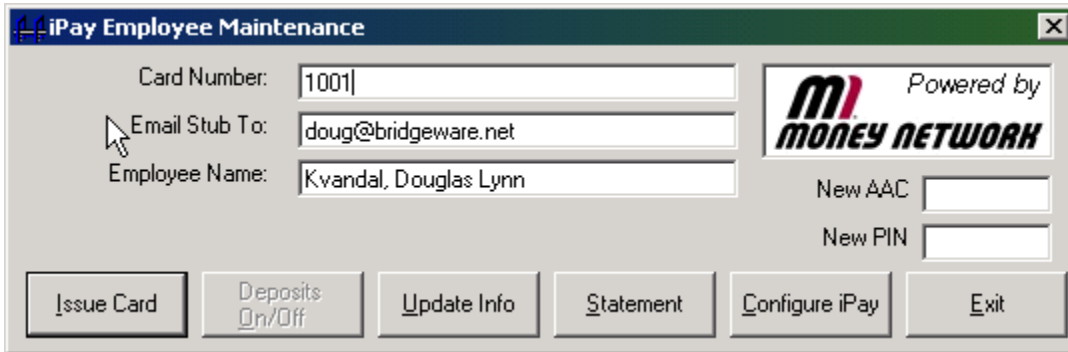
The "Default AAC" dialog box contains:

- Confirm new AAC:
- Buttons: [Ok], [Cancel]

Confirm new AAC: Enter the default AAC you entered on the configuration screen.

Your system is now configured to use iPay.

Employee Maintenance



Once configured, you can simply press the iPay button on the Employee Maintenance screen and you will be presented with the standard iPay maintenance screen displayed above. At this point you may enroll employees by entering the last 4 or 5 digits of the card number you assign to them (the actual number of digits you must enter will depend on how much of the card number you stored in the “Prepend” during setup). Then press [Issue Card] to assign the card number to the employee. When you issue a card to an employee, the system will automatically assign the iPay deduction to the employee so that 100% of the employee’s net pay will be deposited to the card.

When you have issued a card to an employee, you can turn deposits on/off by pressing the “Deposits On/Off” button. Remember that when you first issue the card, the deposits are automatically turned on for the employee as a standard part of issuing the card.

You can use the “Statement” button to get employee statements and/or card balances. The “Update Info” button can be used to change the PIN and/or AAC number for an employee. Just enter the new PIN and/or AAC and press “Update Info.” You will be prompted to confirm the newly entered PIN/AAC.

If an employee is enrolled in iPay the “Issue Card” button’s caption will be changed to “Replace Card”. This option can be used to replace lost/stolen cards.

The “Configure iPay” button can be used to view/edit the configuration information for the current Temps Plus company.

Pay Stubs

If you enter an email address for the employee card, their pay stub will be emailed to them in lieu of a physical pay stub (see next paragraph). This field defaults to the email address on their employee screen, if one exists.

Important information about using Bridgeware's iPay Direct Deposit Software

You may wish to make a simple modification to your check and deposit advices formats to add a formula named “CardBalance”. When a deposit is made this formula is filled with the Card balance after the deposit. This can then be printed on the employee pay stub if so desired. Also, iPay supports mailing the check stub to an employee. You can create a special check format for emailing by naming the format Estub.rpt (or Estub???.rpt where ??? is the company code).

Using the iPay feature

Whenever you wish to pay an employee using iPay simply enter time as you have always done, queue all unpaid entries and print checks. Temps Plus JKM will automatically read that the employee is on IPAY and load the card (realtime) with the pay amount. It's as simple as that.

Check Queue - ANA

Main Check Queue

Date Of Checks: 4/26/2004

Beginning Of Period: 4/26/2004

End Of Period: 4/26/2004

Starting Check Number: 100195

Printers

Check Printer: Bogus HP DeskJet 970Cse() on Ne03:

Advice Printer: Bogus HP DeskJet 970Cse() on Ne03:

Ordering Options

First In First Out

By Employee

By Queue Id

Begin at: []

End at: []

Queued Employees

Exit F2

Run F5

View Errors F8

Ck No. F10

iPay F9

Idle ANA: Contemporary Temporaries User: SUPER iPay: Enabled

MONEY NETWORK

When you are ready to print your checks, your iPay items will be sent at the same time as your normal checks and deposit advices.

If you setup a special deposit advice format setup, the system will use this deposit advice format when you email stubs to employees.

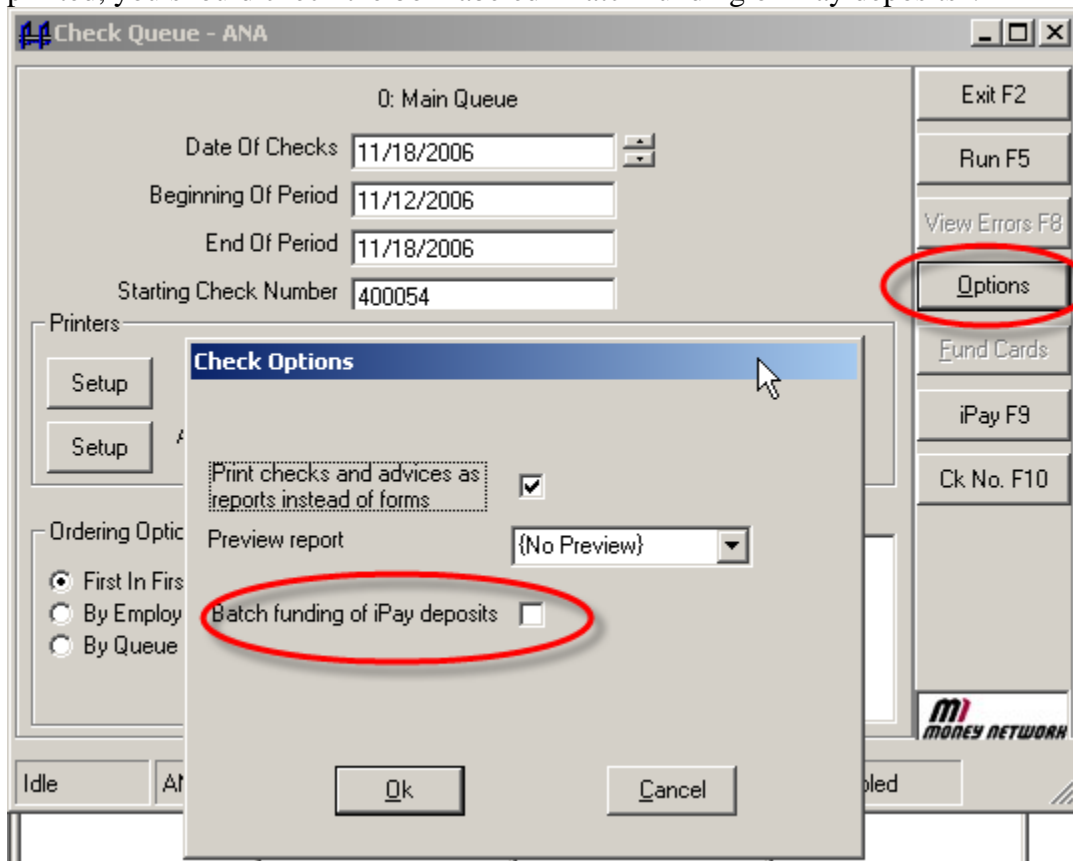
(See “Important information about using Bridgewater's iPay Direct Deposit Software” above)

[iPay F9] button – This button will take you to the iPay configuration program.

Check Printing Notes

If you wish to show the card balance on the deposit advice for the employee, add the field “CurrentCheckInfo.CardBalance” to the deposit advice format.

Also, if you wish to batch your iPay fundings at a later date than when the checks are printed, you should check the box labeled “Batch funding of iPay deposits”.

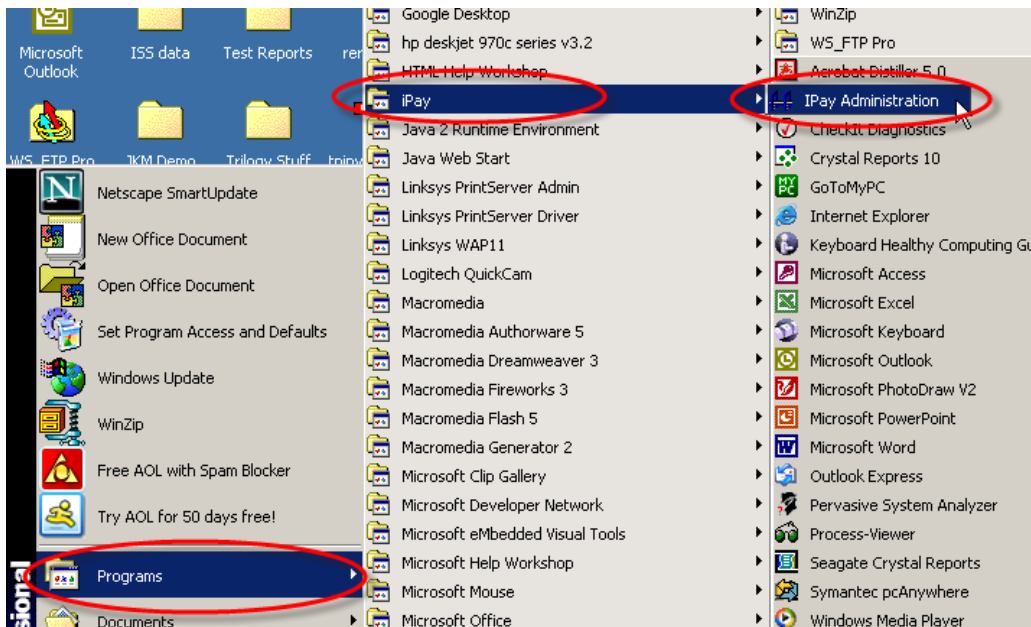


This can be found by pressing the [Options] button under Process, Print Checks.

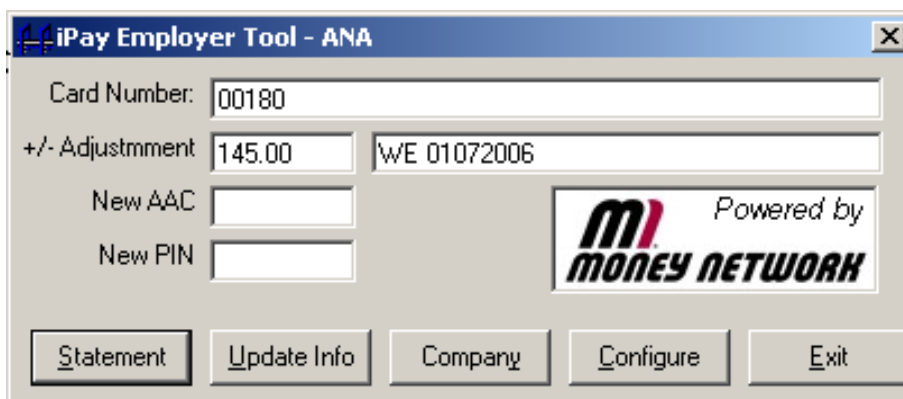
If you use this feature, you can fund the iPay deposits anytime after processing checks by pressing the [Fund Cards] button, which will be enabled if there are iPay deposits to be funded.

iPay Administration Program

You can make adjustments of monies into and out of a cardholder's account using the iPayAdmin.exe program.



1. Enter the last number of digits (just as you do when enrolling an employee) of the cardholder account you wish to adjust.
2. Enter the Adjustment amount, and any comment you wish to attach.
3. Now press the [Update Info] button. You will receive a preliminary prompt, as well as a confirmation prompt when the amount is posted.



You may use this feature to change the AAC number, PIN number, or print a statement.

You may also change the company code you are working in, or go to the iPay configuration information screen.

Your iPay configuration information:

You may wish to make a note of the configuration for each company code:

Merchant ID (Merchant Number): _____

User Id (User Name): _____

Password: _____

Live Server Name: _____

Key 1: _____

Key 2: _____

Key 3: _____