



QUICK REFERENCE GUIDE

BrandSource Credit Card Merchant Number: 60355 416 040 _____
 (This number can be found on the Welcome Letter you received with your Welcome Kit or by calling 1-888-901-1634, Option 4.)

Important Phone Numbers

Store Questions/Assistance	1-888-901-1634
New Account Applications or Transaction Processing (If POS System is Unavailable)	Option 1
New Accounts with Pending Referral Number	Option 2
Manual Sales Authorizations, Account Lookup or Credit Line Increases	Option 3
Merchant Services – Training, Store Setup, Settlement Questions/Reports and General Inquiries	Option 4
Credit Card Supplies including Cardholder Applications and Point of Sale Materials	Option 5 or go to custompoint.rrd.com/brandsource
PC/PAYware Support Questions & Access Problems	1-888-901-1634
Client Services Help Desk For PC/POS System Issues	Option 4
PAYware Connect Website	https://ipcharge.com/mc
Cardholder Assistance	1-888-653-4320
Account and Statement Questions, Change of Address & All Other General Account Questions	

New Account Processing*

Log in to the VeriFone PAYware website at <https://ipcharge.com/mc>

VeriFone PAYware Merchant Code: _____

(This number can be found on the "PAYware Connect/PAYware Mobile New Merchant Activation" email you received from support@ipcharge.com)

Before Processing The Application

- 1 Be sure the applicant has completed and signed the BrandSource Credit Card paper application.
- 2 Verify the customer's identification.

After Processing Is Complete

- Detach the **Store Copy** portion of the application at the perforations. Give the rest of the document to the customer.
- Confirm that all applicable areas of the **Store Copy** section are complete.
- After processing is complete, send the **Store Copy** portion of the application to Citi for retention:
 Datavision Resources
 4300 Westown Parkway, Suite 200
 West Des Moines, IA 50266
- Refer to **Transaction Processing** when you are ready to process the transaction.

NEW ACCOUNT APPLICATION	
Screen Display	Your Action
Any Screen	Click Transaction drop-down box and select Citi Credit Application
Credit Application	Click Yes if the customer has signed the paper application and you have verified ID
Credit Application Data	Complete each data field with the information on the paper application Click Submit to send the application to Citi for processing
If the Application Response Screen shows Approved	Write the account number and credit line on the Store Copy of the Credit Card Application
If the Application Response Screen shows Pending	Write the pending number on the paper application and call 1-888-901-1634, Option 2 to complete the processing of the application
If the Application Response Screen shows Unable to render decision	Write the reference number on the paper application and request another form of payment from the applicant. The application cannot be approved at this time.
If the Application Response Screen shows Counter Offer	A counter offer will present itself when a customer qualifies for an account with a limit that is lower than what was requested for in the application. If the customer accepts, the Approved screen will appear. If the customer declines, the Unable to Render Decision screen will appear.

CREDIT STATUS INQUIRY	
Screen Display	Your Action
Any Screen	Click Transaction drop-down box and select Citi Credit Status Inquiry
Credit Status Inquiry – Verification	Click Yes if you have verified ID (a new paper application is not required)
Credit Status Inquiry – Data	Enter the pending number for the application in question and the last 4 digits for the applicant Click Submit Status Inquiry to send the application to BrandSource Credit Card
Result	The system will display the application decision

ACCOUNT LOOKUP	
Screen Display	Your Action
Any Screen	Click Transaction drop down box and select Citi Account Lookup
Account Lookup – Verification	Click Yes if you have verified ID (a new paper application is not required)
Account Lookup – Data	Enter the BrandSource Credit Card account number OR the cardholder's Social Security Number, then enter the cardholder's zip code
Confirm Identification	Confirm the customer name and address is correct, then click Yes to continue
Result	The system will display the account number, credit line, available credit and other details Click Proceed to Sale if ready to process a sale transaction or Close

For Technical Support with PAYware Connect or for BrandSource Credit Card Program Assistance Call

1-888-901-1634, Option 4

*See operating regulations for further details.



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Transaction Processing*

Log in to the VeriFone PAYware website at <https://ipcharge.com/mc>

VeriFone PAYware Merchant Code: _____

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CREDIT PLANS/MINIMUM PURCHASE**

Regular Revolving	6 Months Deferred Interest	12 Months Deferred Interest	18 Months Deferred Interest
\$1 Minimum	\$159 Minimum	\$299 Minimum	\$599 Minimum

Additional credit plans may also be available. See current BrandSource rate sheet for plans and pricing.

SALE	
Screen Display	Your Action
Private Label Sale NOTE: Private Label Sale cannot be processed prior to the customer taking delivery of all products.	Enter the required information (Account Number, Transaction Amount) and select the applicable credit plan from the Credit Plan Number drop-down menu. (The Exp Month, Exp Year, Invoice Number, Customer Zip, Customer Street and CVV2 codes are optional and can be completed as desired.) Click the Process button
Receipt Copy and Print Receipt Screens Display	On the Print Receipt screen, change #copies to 2 and click OK to print receipt Close pop-up windows to return to main PL menu Complete Sale by having customer sign one receipt copy for your retention and give the other copy to the customer

RETURN	
Screen Display	Your Action
Private Label Sale	Click drop-down box and select Private Label Return
Private Label Return	Enter the required information (Account Number, Transaction Amount) and select the Regular Revolve plan from Credit Plan Number drop-down menu. (The Exp Month, Exp Year, Invoice Number and CVV2 codes are optional and can be completed as desired.) Click the Process button
Receipt Copy and Print Receipt Screens Display	On the Print Receipt screen, change #copies to 2 and click OK to print receipt Close pop-up windows to return to main PL menu Complete Return by having customer sign one receipt copy for your retention (if customer present) and give the other copy to the customer

VOID	
Screen Display	Your Action
	Obtain the CTROUTID number from the receipt copy or Transaction Detail of the transaction to be voided
Private Label Sale	Click drop down box and select Private Label Void
Private Label Void	Enter the CTROUTID for the transaction to be voided into the Transaction ID field Click the Process button
Receipt Copy and Print Receipt Screens Display	On the Print Receipt screen, change #copies to 2 and click OK to print receipt Close pop-up windows to return to main PL menu Complete VOID by having customer sign one receipt copy for your retention (if customer present) and give the other copy to the customer

POST AUTH (MANUAL AUTH)	
Screen Display	Your Action
Private Label Sale	Click drop-down box and select Private Label Post Authorization
Private Label Post Authorization	Enter the required information (Account Number, Transaction Amount and the approved Authorization code and Purchase APR given during the manual authorization process) and select the applicable credit plan from the Credit Plan Number drop-down menu. (The Exp Month, Exp Year, Invoice Number, Customer Zip, Customer Street and CVV2 codes are optional and can be completed as desired.)
Receipt Copy and Print Receipt Screens Display	On the Print Receipt screen, change #copies to 2 and click OK to print receipt Close pop-up windows to return to main PL menu Complete Post Auth Sale by having customer sign one receipt copy for your retention and give the other copy to the customer

RECEIPT REPRINTS	
Screen Display	Your Action
Private Label Sale	Click on the Report menu button at the top of the Merchant Console toolbar, then click on Transaction Search from the drop-down menu
Transaction Search	Enter the desired start date/time and end date/time for the transaction in question Click the View button
Transaction Search Results Report	Locate the desired transaction to be reprinted Click on the blue R symbol located at the right of the transaction detail (next to User ID)
Receipt Copy and Print Receipt Screens Display	On the Print Receipt screen, change #copies and click OK to print receipt if needed Close pop-up windows to return to main PL menu

MANUAL SETTLEMENT	
Screen Display	Your Action
Private Label Sale	Click on the Settlement menu button at the top of the Merchant Console toolbar, then click Manual Settlement from the drop-down menu
Select Date and Time Cutoffs for Transactions	Enter the desired cutoff date/time in the boxes Click the Submit button
Manual Settlement	Review the transaction details to confirm batch is complete Click the Submit for Manual Settlement button
Confirmation Notice that Settlement Successfully Scheduled	Click Back or other menu options as desired. After the selected cutoff time, you should receive a Settlement Email notice to confirm batch submitted for processing Review settlement email to confirm status as "Success"

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**As of January 1, 2012. Subject to change.