PROFIT STARS GUIDE

The Xpress-pay Team endeavors to educate and inform our clients how to use all available tools to ensure that vital information is readily available and your experience with ePayments is positive. To this end, this information will help you in performing common functions such as voids, refunds, and reconciliation.

This guide was authored and is being provided as a courtesy by the Xpress-pay Team. It contains a synopsis of information you'll commonly need in the course of accepting ePayments.
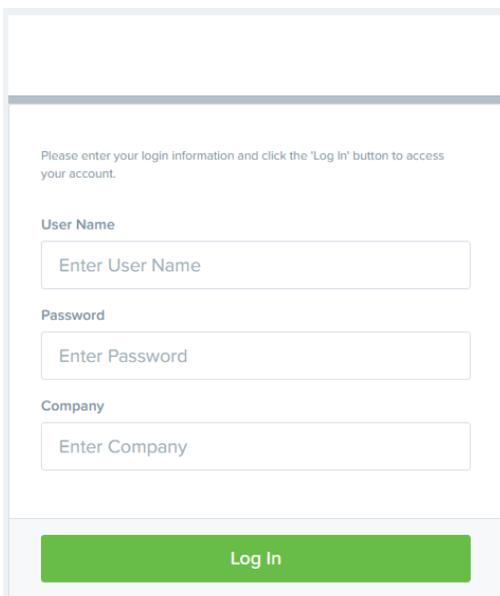
For additional assistance, please contact the Profit Stars Support Department at (800) 299-4467. For security reasons, you will be asked for the physical address to which your account is registered. Please have this information available before calling.

Logging into the Profit Stars Gateway

To process refunds or voids, review declined payments, or view batch settlements, visit the PROFIT STARS website:
https://smartpay.profitstars.com/business/login/

The PROFIT STARS login screen will require your username, password and company name. These credentials were provided during the initial Xpress-pay setup.

It's important to note the company name is what was provided by the Xpress-pay Team and must be entered exactly as shown.

Click *Log In* to proceed.

Profit Stars Gateway Home/Landing Page

After signing in, you will arrive at the PROFIT STARS Home/Landing page. Information and functions you'll commonly need will be on this Dashboard.

To access the menus, move your mouse pointer over the menu to the left side of your screen. The menus you'll need are **DASHBOARD, REPORTS** and **ADMIN**.

For now, let's cover how to read your dashboard, as this allows you to verify customer payments, issue refunds, and void payments.
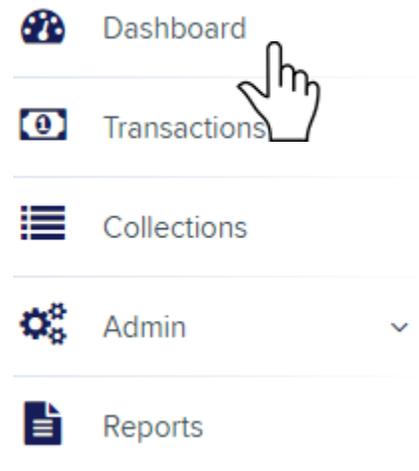
DASHBOARD

The Dashboard landing page has many status options, but you will typically only need three: Approved, Processed, and Declined.

Transaction Details

This page allows you to review all transactions details, including customer name, transaction number, date, time, amount paid and the ability to void/refund the eCheck.

Current Transaction Summary

This is a summary report of all transactions currently in the system as of 12/31/2016. All times are displayed in Central Time (CT).

Status	Items	Debits	Credits
Approved	1	$8,519.05	
Processed	28	$7,788.25	
Collected			
Awaiting Capture			
Awaiting Approval			
Declined	3	$615.00	
Voided			
Error			
In Collection			
Other ACH Returns			
Unauthorized			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account	1	$603.00	
Resolved	1	$175.00	
Other Check21 Returns			

APPROVED – eChecks processed today appear here, these are unsettled and can be voided.

PROCESSED – eChecks that have been settled appear here, these can be fully refunded.

DECLINED – eChecks that Profit Stars declined and will not process, these can be "RESOLVED".

VOIDED – eChecks that have been voided will appear here.

RESOLVED – eChecks that have been marked as resolved will appear here.

While browsing each section on the DASHBOARD, you will see a column labeled "VIEW", under which will be a picture icon, clicking this will show details for the e-Check on that row.

View	Transaction Da
🖼	03/01/2017 08:0
🖼	03/01/2017 01:06:34 PM CT

Actions ˅   When viewing the details of an eCheck, each typically has an ACTIONS button in the top right, depending on the section you're under, you can VOID, REFUND or RESOLVE.

VOID – This can only be done to unsettled eChecks in the APPROVED section

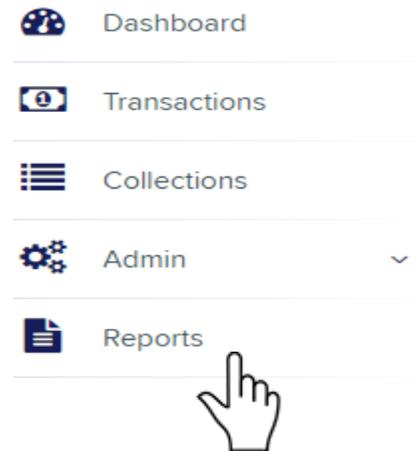**REFUNDED** – This can only be done to settled eChecks in the PROCESSED section

RESOLVED – You can contact your customers/patients letting them know an eCheck was not successfully processed and after you've resolved this, you can click RESOLVE and type in a resolution description. This shows you've acknowledged it and solved the problem. Resolved issues will then appear in the RESOLVED section.
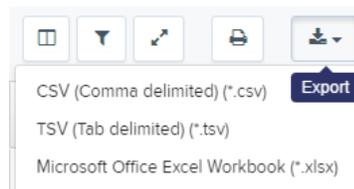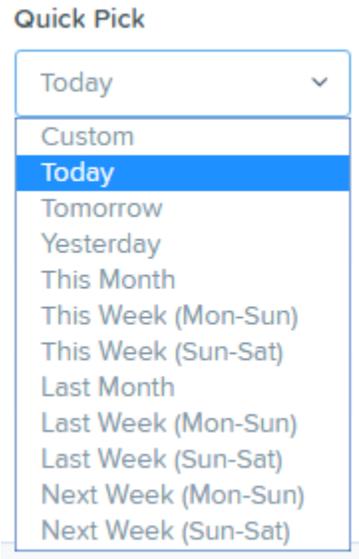
REPORTS

Batch Reports

To see Batch Reports, go to the left side menu to REPORTS tab. On the far right near the bottom, you'll see "Merchant Settlement Account Reports", under that section is a link CREDITS AND DEBITS TO YOUR MERCHANT SETTLEMENT ACCOUNT.

Remote Deposit Capture Reports

To view batch settlements, click here

Standard Report

Recurring Payment Report

Merchant Settlement Account Reports

Credits and Debits to Your Merchant Settlement Account

You'll to select a date range, if you select something under "Quick Pick" it will offer typical options.

It will batch all payments together and show how much was credited (or debited if a return was done). To see a breakdown of individual eChecks involved, click the picture icon under the "Batch Details" column.

Dashboard

Transactions

Collections

Admin

Reports

Quick Pick

Today

Custom
Today
Tomorrow
Yesterday
This Month
This Week (Mon-Sun)
This Week (Sun-Sat)
Last Month
Last Week (Mon-Sun)
Last Week (Sun-Sat)
Next Week (Mon-Sun)
Next Week (Sun-Sat)

CSV (Comma delimited) (*.csv)   Export

TSV (Tab delimited) (*.tsv)

Microsoft Office Excel Workbook (*.xlsx)

This page allows you to print or export your details. You can export as an .CSV, .TSV, or .XLSX (a Microsoft Excel file).
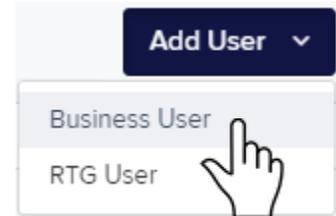
You will also see a symbol that looks like a funnel. This is the *filter* icon, and it allows you to limit your report to specific information.

ADMIN

To access the Admin menu, move your mouse pointer over the menu to the left side of your screen, click "Admin", then click "Users" in the sub-menu for that section.
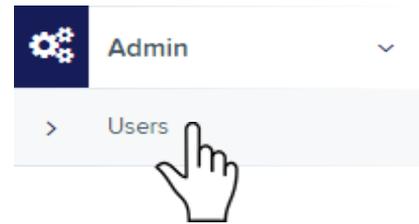
While there are multiple options in this section, we'll focus on setting up secondary users to help you administer your Profit Stars Gateway.

To do so, click the "Add User" button in the top right of this section, then click "Business User".

✓ Checkmark need to in CUSTOMER SERVICES
✓ Full Name, User Name, are required, e-mail address is recommended as well
✓ Write down/copy TEMPORARY PASSWORD for the user you're creating to login with, then click ADD in the bottom right

Changing Password, Security Question, and Identification Phrase

Move cursor over your name in the top right, click and go to MY SETTINGS.

PROFIT STARS require that you change your password at least once a month. We always recommend that a completely new password be selected, and that it follow prudent rules for financial systems.

Your password must be a minimum of eight (8) characters long, have one uppercase letter, one lowercase letter, one number and one special character.

👤 Your Name Here ⌄

? FAQs

👤 My Settings

📹 Videos

↪ Logout
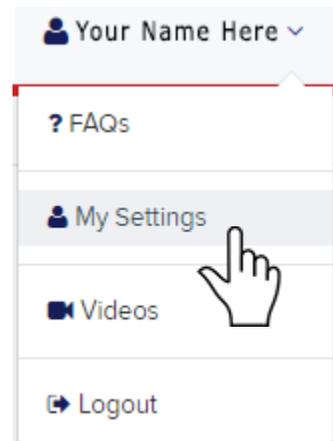
Change Password

Enter New Password

Confirm New Password

Create / Update Secret Question and Answer

Secret Question

Enter New Secret Answer

Confirm New Secret Answer

Create / Update Authorized Caller Identification Phrase and Response

Identification Phrase

What is your mother's maiden name? ⌄

Enter New Identification Phrase Response

Confirm New Identification Phrase Response

Update

Don't forget to save by clicking Update

Additional Questions/Answers

How long does it take to deposit into my bank?
- 24 to 48 hours, does not count the weekends or bank holidays

Will the amount they deposit into my account be separated or batched together?
- Batched as one lump sum, they can see the breakdowns in BATCH DETAILS

The sign-on of one of my users has been locked out, how do I unlock them?
- Your company Administrator can unlock the user sign-on. Under the "Admin" tab your Administrator will need to list the users on the system, locate the specific user, and click "Unlock".

How many times can I try to log in before I get locked out?
- After three failed attempts, Profit Stars will lock your account. If this occurs, you will then need to call (800) 299-4467 for a release.

I forgot my password. Can I have it reset?
- Yes, your administrator can reset it for you or, if you have supplied an email address, you can use the password auto-recover feature to reset it.

I'm not able to see the same options as someone else when I login! What should I do?
- Being able to access the different areas is a role that is assigned by the Administrator of your user account. Contact your Administrator for changes.

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