

Bill Payment

WELCOME TO BOSS REVOLUTION BILL PAYMENT



PRODUCTS AND SERVICES BROUGHT TO YOU BY IDT AND VARY BY MARKET.
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Why Bill Payment ?

Consumer	Retailer
Convenience	Foot Traffic
Cash	One Stop Shop
Proof of Payment	Revenue



Bill Payment Benefits

1. 3000 Billers
2. Nationwide
3. Full Integration
4. Post Paid
5. Three payment types



NOTE: BILL PAYMENT WILL NOT HAVE ANY EFFECT ON YOUR AVAILABLE CREDIT OR CASH WALLET.



Payment Types

1. Next Day (all billers)
2. Three Day (all billers)
3. MasterCard & Visa Next Day Only



Billers



How To:

1. Scout
2. Apply
3. Train
4. Pay



Bill Payment

Scouting & Selecting Stores



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#1 - Location Information

1. What type of Store?
2. Is it in a good location?
3. Other financial services?



#2 - Can Retailer Provide Documents: `

1. **Driver's License**
2. **Business License**
3. **Voided Business Check**



#3 - Credit Score & History

1. **Good credit history?**
2. **Ever declared bankruptcy ?**
3. **Is their credit score around (650)?**



#4 - Services Offered

- 1. Money transfer**
- 2. Money orders**
- 3. Bill Payment**
- 4. Check Cashier**
- 5. Currency Exchange**



Money Service Providers



FAST, RELIABLE, WORLDWIDE MONEY TRANSFER

payXchange



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Bill Payment

APPLYING



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Application

Don't Freak Out!

1. Agent Fax Cover Sheet
2. Exhibit A
3. Master Agent Agreement
4. Credit Application
5. W9 Tax Form

Required State Regulatory Documents



Need copies of...

1. Drivers License (each owner)
2. Utility Bill (each location)
3. Business License
4. Voided Business Check
5. Certificate of Incorporation*



Homework

Before Going To The Retailer, get:

- Legal name of business
- Address of the store
- Social Security Number
- Federal Tax ID
- Type of business (LLC or Corporation)
- Number of owners



Save Gas. Confirm Before Going:

- **Owners will be there**
- **Copies of documents**
- **You filled out most of The application**



Retailer Scenarios

Multiple stores in different States

- Retailer will need to file an application for each State

Multiple stores in the same State

- Retailer only needs to file one application

Multiple computers (terminals)

- Retailer only needs to file one application
- The store will get one terminal ID that will be used for all computers (terminals)

Multiple stores in the same State but with different TAX ID's

- Retailer will need to file an application for each location that has their own Tax ID.



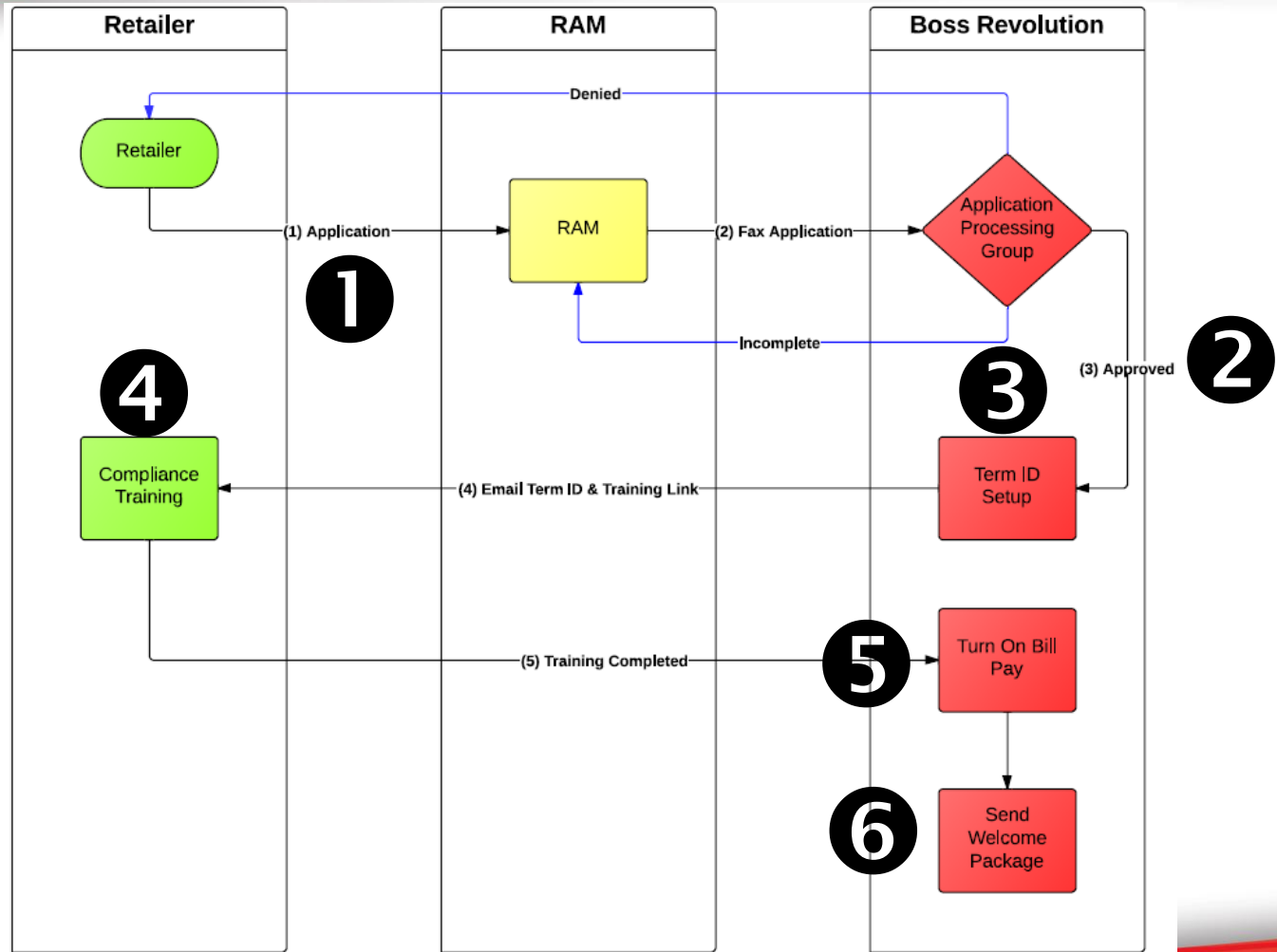
Before Faxing Application

- **Application is fully completed**
- **Copies of required documents**
- **Applications are sent in the correct order**



Application TimeLine

5 Business Days



Approved Retailer POP

Boss Revolution	CheckFreePay
2x Poster	Regulatory POP
2x Decal	
1x Cheat Sheet	

NEW

POWER WATER
PHONE GAS
CREDIT CABLE

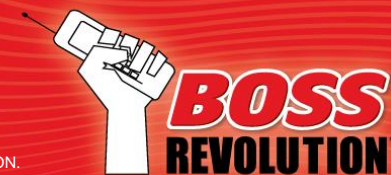
PAY YOUR BILLS HERE

BOSS REVOLUTION

YOUR BOSS REVOLUTION RETAILER NOW OFFERS CHECKFREEPAY BILL PAYMENT SERVICES

Porting times vary by biller. Standard non-Contracted transactions are delivered within 3 business days. NextDay transactions are delivered on the following business day. Business days exclude weekends and other days bills are highly cleared. Not all bills are available at this location and are subject to change. Fees may apply and are subject to change. See sites for details. Bill payment services are provided by CheckFreePay Corporation, a licensed money transmitter, and CheckFreePay Corporation of New York, which is licensed as a Money Transmitter for payment services by the New York State Department of Financial Services collectively. CheckFreePay's Other products, referenced in this material may be trademark or registered trademarks of their respective companies. © Copyright 2012 CheckFreePay Corporation. All rights reserved.

CheckFreePay
When you need to pay it now.



Bill Pay

English | Español

RETAILER'S SITE

Home | Contact Us

My Account Logout

Store Name:

My IP Number:

Account Number:

Balance: **\$100.00** Recharge

Transaction Activity for

Sales:	\$0.00
Commissions:	\$0.00
Debits/Credits:	\$0.00
Loads:	\$0.00

2 new message(s) [View all \(2\)](#) Contact my Distributor

News View All

05.06.2013
Mother's Day Promotion, ONE DAY ONLY!
May 10, 2013 Boss Revolution PINLESS Recharge \$15-\$24, Get 15% BONUS
Recharge \$25 or more, Get 25% BONUS
[Click here for more details](#)

05.06.2013
Cubacel Double your Balance Promotion!
May 8th - May 11th
Buy \$24 (20 CUC) and GET 40 CUC
Buy \$31 (25 CUC) and GET 50 CUC

My Products

Pinless

International Mobile Recharges


Domestic Mobile Recharges

Bill Pay APPLY NOW!

Retailers will see the Bill Pay Apply Now button

All Bill Pay notices will be sent to the retailers inbox

Bill Payment Inquiry

Requesting Bill Payment Agreement 

Send

These settings will be used by your Distributor to contact you. Please verify that they are correct.


My Work Phone **(908) 908-9088**
My Mobile Phone **(973) 438-3112**
My Email **sita.rangarajan+us8@idt.net**

To edit these settings, [click here](#).



0 unread messages



Date	Title	Attachment
 5/21/2013	Retailer requested contact	
Retailer sita stores (5557098547) would like help with the following: Requesting Bill Payment Agreement Click here to view retailer account information.		



Compliance

Training



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Compliance Registration

A

LEARNING LINK Learning M

New Users Registration

Welcome! If this is your first time visiting this site, please click the link below to register for BSA training.

Please note. You will only need to register one time.

Register Here

C

B

LEARNING LINK Learning M

Welcome to CheckFree Agent's Registration Page

Please enter the Terminal ID of your agent location. If you do not know you Checkfreepay's customer service number or look on a receipt.

NY2567

Total: 1

State	City, Zip	Telephone	Agny Name/ID	Enroll
NY	BRONX, 10452	(718) 329-0939	CARMEN MULTISERVICE, NY2567	

Add Student (* mandatory)

Student Name * (Example: John Smith) Please type your

User ID * (Example: AK0013_JohnSmith) User ID

Password * Password must be at least 8 characters

Confirm Password * Please re-enter your password.

Email Email address must be valid. This is wh

Language

1. 45 Minutes
2. English & Spanish
3. BSA Regulations

NOTE: You must use Internet Explorer browser to run the training program.

Start Training

LEARNING LINK *Learning Management System*

CheckFreePay
Welcome Jansy Jimenez

Refresh Page

Required Courses

<u>Course</u>	<u>Profile</u>	<u>Due Date</u>	<u>Status</u>	<u>Date</u>	<u>Action</u>
CheckFreePay - Focus on Compliance for MSBs	CheckFreePay - Focus on Compliance - 2012		Not Started		

Past Courses

<u>Course</u>	<u>Profile</u>	<u>Status</u>	<u>Date</u>	<u>Action</u>
---------------	----------------	---------------	-------------	---------------

Click on rocket



Compliance Program



Focus on Compliance for MSBs



Topic

Test

Menu

TITLE	SCORE	STATUS	ATTEMPTS
Module 1 - The Laws			
Topic 1 - Our Compliance Commitment	100%	Completed	1
Topic 2 - Compliance and the Money Services Business	100%	Completed	1
Topic 3 - Money Laundering	100%	Completed	1
Topic 4 - Complying with BSA Regulations	100%	Completed	1
Topic 5 - The Anti-Money Laundering Compliance Program	100%	Completed	1
Test: Module 1 - The Laws	100%	Passed	2
Module 2 - Complying with the Laws			
Topic 1 - Currency Transaction Reports (CTRs)	100%	Completed	1
Topic 2 - Suspicious Activity Reporting	100%	Completed	1
Topic 3 - Funds Transfer Rule	100%	Completed	1
Topic 4 - Identification Requirements	100%	Completed	1
Topic 5 - Focus on OFAC	100%	Completed	1
Topic 6 - Additional Compliance Information	100%	Completed	1
Topic 7 - Specific State Agent Information	100%	Completed	1
Test: Module 2 - Complying with the Laws	92%	Passed	1



Notepad

Regs

Glossary

Library



Click here to complete the program.



Learning Mode ON / Reference Mode OFF

Powered by The Edcomm Group Banker's Academy © 2013



Bill Payment

Making A Payment



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How Bill Payment Works

1. Consumer **takes bill** to retailer
2. Retailer **collects the payment** slip
3. Retailer **collects cash** from customer
4. **Enters payment** information into BR portal
5. Retailer **gives receipt** to the consumer



Bill Payment Search

CLICK



Bill Pay

FIND

Billers Name

Find

**SELECT
BILLER**

Billers Name

verizon

Find

Name

Verizon Online

Select biller

Verizon Wireless

Select biller



Enter Payment Info

Bill Payment

American Express

Bill Amount

Account ID

Confirm Account ID

Payment Type

Estimated Post Date 4/1/2013

Service Fee \$2.00

Total Amount \$12.00

[Next Day, 1 Business Day](#)
[Standard, 3 Business Days](#)

Cancel

Next



Additional Information

- Based on
- Biller
 - Amount
 - State

American Express	
Bill Amount	\$10.00
Account ID	*****1000
Payment Type	NextDay, 1 business day (NC)
Estimated Post Date	4/1/2013
Service Fee	\$2.00
Total Amount	\$12.00
Additional information is required to process this payment:	
First Name	<input type="text"/>
Last Name	<input type="text"/>



Bill Payment Receipt

Transaction Date/Time	5/21/2013 12:15 AM
Estimated Post Date	5/23/2013
Biller	American Express
Account ID	*****1000
Bill Amount	\$10.00
Service Fee	\$2.25
Total Paid	\$12.25
Confirmation ID	NY2385:38:5
Transaction ID	12081207
Store Name	IDT Nwk Test CFP
Terminal ID	NY2385
Store Address	550 Broad Street Newark, NJ 07102
Customer Service	(855) 739-0860



Retailer must **Print** and give receipt to the consumer.

Please allow 2 business days, excluding holidays and weekends, for bill payment delivery. Keep your bill stub and receipt until the payment is applied to your account. The bill stub and receipt must be presented for any inquiry or change to the payment. Payment Receipt Number: 1410000051 Money transmission and liability for non delivery or delayed delivery is provided by CheckFreePay Corporation of New York, 15 Sterling Dr, Wallingford, CT 06492 (800) 309-7668. Not all transactions may be cancelled. Please see clerk for details. The fee is non-refundable.




[Transaction History Report](#)

[Print](#)

[Void Payment](#)



Customer Service

Transaction Date/Time	3/29/2013 11:49 AM	
Estimated Post Date	4/1/2013	
Biller	American Express	
Account ID	*****1000	
Bill Amount	\$10.00	
Service Fee	\$2.00	
Total Paid	\$12.00	
Confirmation ID	8549260	
Store Name	IDT Nwk Test CFP	
Terminal ID	NJ1441	
Store Address	550 Broad Street Newark, NJ 07102	
Customer Service	(855) 739-0860	

Please allow 1 business day, excluding holidays and weekends, for bill payment delivery. Keep your bill stub and receipt until the payment is applied to your account. The bill stub and receipt must be presented for any inquiry or change to the payment. Payment Receipt Number: 0880000011
CheckFreePay Corporation

Print

Void Payment

Transaction History Report



Bill Payment Timeline

1. Payments can be taken **all day**
2. The daily invoice close time is **11:59 PM Eastern Time**
3. Payments after **7:00 PM Eastern Time** are pushed off by one business day.
4. Payments are **not** delivered on weekends and bank holidays.



Next Day Bill Payment Timeline

Payment Day	Delivery if Payment is Transmitted Before 7 p.m. Eastern Time	Delivery if Payment is Transmitted After 7:00 p.m. Eastern Time
Sunday	Tuesday	Tuesday
Monday	Tuesday	Wednesday
Tuesday	Wednesday	Thursday
Wednesday	Thursday	Friday
Thursday	Friday	Monday
Friday	Monday	Tuesday
Saturday	Tuesday	Tuesday



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Three Day Timeline

Payment Day	Delivery if Payment is Transmitted Before 7 p.m. Eastern Time	Delivery if Payment is Transmitted After 7:00 p.m. Eastern Time
Sunday	Wednesday	Thursday
Monday	Wednesday	Thursday
Tuesday	Thursday	Friday
Wednesday	Friday	Monday
Thursday	Monday	Tuesday
Friday	Tuesday	Wednesday
Saturday	Wednesday	Thursday



Bill Payment

Reporting



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Bill Pay Report



[English](#) | [Español](#) 

RETAILER'S SITE

[Home](#) | [Contact Us](#)

Account Center

Welcome, IDT Nwk Test CFP 5554308781

[Logout](#)

Welcome Page

BOSS Revolution PINLESS

International Mobile Recharges

Domestic Mobile Recharges

Reports

Retailer Reports



[My Transaction History](#)



[Login History](#)



[Bill Payment - Transaction History](#)



Bill Pay Report

Bill Payment - Transaction History

Date to Search by: Transaction Date Settlement Date

Date Range: Start Date: End Date:

Billers: Transaction ID: Status: Agent:

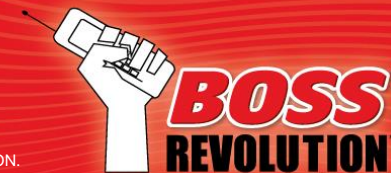
Back

Search

Totals

Total Amount Paid **\$170.16** Total Commission **\$7.51** Total Deposit Amount **\$137.53**

Transaction Date	Settlement Date	Trans Type	Transaction ID	Confirmation Number	Biller	Status	Bill Amount	Service Fee	Total Paid	Retailer Commission	Deposit Amount	Agent Name	Void Payment	Print
5/14/2013 12:52 PM		Reversal	11621197	NY2385:37:4	Cablevision	Submitted					\$0.00			
5/14/2013 12:50 PM		Payment	11621106	NY2385:37:4	Cablevision	Submitted	\$5.00	\$1.50	\$6.50	\$0.75	\$0.00			
5/14/2013 11:40 AM		Reversal	11616098	NY2385:37:3	Cablevision	Submitted	(\$5.00)	(\$1.50)	(\$6.50)	(\$0.75)	\$0.00			
5/14/2013 11:39 AM		Payment	11616011	NY2385:37:3	Cablevision	Submitted	\$5.00	\$1.50	\$6.50	\$0.75	\$0.00			
5/14/2013 9:38 AM		Reversal	11608033	NY2385:37:2	MasterCard	Submitted	(\$5.00)	(\$3.50)	(\$8.50)	(\$1.00)	\$0.00			
5/14/2013 9:38 AM		Payment	11608030	NY2385:37:2	MasterCard	Submitted	\$5.00	\$3.50	\$8.50	\$1.00	\$0.00			



Void & Cancel Payment

Retailers can cancel a payment up until **7:00 PM Eastern Time** of the **same day** that the payment was processed.

To cancel a payment the retailer **must** take back and **retain the original receipt** given to the consumer.

Consumers who want to cancel their payment **must** go back to the original payment location (retailer).



Void Payment

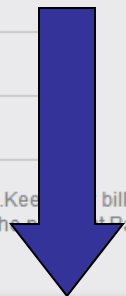
Transaction Date/Time	3/29/2013 11:49 AM
Estimated Post Date	4/1/2013
Biller	American Express
Account ID	*****1000
Bill Amount	\$10.00
Service Fee	\$2.00
Total Paid	\$12.00
Confirmation ID	8549260
Store Name	IDT Nwk Test CFP
Terminal ID	NJ1441
Store Address	550 Broad Street Newark, NJ 07102
Customer Service	(855) 739-0860

Please allow 1 business day, excluding holidays and weekends, for bill payment delivery. Keep this bill stub and receipt until the payment is applied to your account. The bill stub and receipt must be presented for any inquiry or change to the bill. Payment Receipt Number: 0880000011
CheckFreePay Corporation

[Print](#)

[Void Payment](#)

[Transaction History Report](#)



Cancel Payment

Bill Payment - Transaction History

Date to Search by: Transaction Date Settlement Date

Date Range: Start Date: End Date:

Billers: Transaction ID: Status: Agent:







Click arrow

Back

Search

Totals

Total Amount Paid **\$170.16** Total Commission **\$7.51** Total Deposit Amount **\$137.53**

Transaction Date	Settlement Date	Trans Type	Transaction ID	Confirmation Number	Billers	Status	Bill Amount	Service Fee	Total Paid	Retailer Commission	Deposit Amount	Agent Name	Void Payment	Print
5/14/2013 12:52 PM		Reversal	11621197	NY2385:37:4	Cablevision	Submitted					\$0.00			
5/14/2013 12:50 PM		Payment	11621106	NY2385:37:4	Cablevision	Submitted	\$5.00	\$1.50	\$6.50	\$0.75	\$0.00			
5/14/2013 11:40 AM		Reversal	11616098	NY2385:37:3	Cablevision	Submitted	(\$5.00)	(\$1.50)	(\$6.50)	(\$0.75)	\$0.00			
5/14/2013 11:39 AM		Payment	11616011	NY2385:37:3	Cablevision	Submitted	\$5.00	\$1.50	\$6.50	\$0.75	\$0.00			



Search for Payment

Status: Submitted, Settled & Reversed

Bill Payment - Transaction History

Date to Search by: Transaction Date Settlement Date

Date Range: Start Date: End Date:

Billers: Transaction ID: Status: Agent:

Back

Search

Totals

Total Amount Paid **\$170.16** Total Commission **\$7.51** Total Deposit Amount **\$137.53**

Transaction Date	Settlement Date	Trans Type	Transaction ID	Confirmation Number	Billers	Status	Bill Amount	Service Fee	Total Paid	Retailer Commission	Deposit Amount	Agent Name	Void Payment	Print
5/14/2013 12:52 PM		Reversal	11621197	NY2385:37:4	Cablevision	Submitted					\$0.00			
5/14/2013 12:50 PM		Payment	11621106	NY2385:37:4	Cablevision	Submitted	\$5.00	\$1.50	\$6.50	\$0.75	\$0.00			
5/14/2013 11:40 AM		Reversal	11616098	NY2385:37:3	Cablevision	Submitted	(\$5.00)	(\$1.50)	(\$6.50)	(\$0.75)	\$0.00			
5/14/2013 11:39 AM		Payment	11616011	NY2385:37:3	Cablevision	Submitted	\$5.00	\$1.50	\$6.50	\$0.75	\$0.00			



Settlement

Bill Payment - Transaction History

Date to Search by: Transaction Date Settlement Date

Date Range: Start Date: End Date:

Billers: Transaction ID: Status: Agent:

Back

Search

Totals

Total Amount Paid **\$199.22** Total Commission **\$3.39** Total Deposit Amount **\$195.83**

Transaction Date	Settlement Date	Trans Type	Transaction ID	Confirmation Number	Billers	Status	Bill Amount	Service Fee	Total Paid	Retailer Commission	Deposit Amount	Agent Name	Void Payment	Print
5/12/2013 8:57 PM	5/13/2013	Payment	11526699	NJ1451:4:1	DIRECTV	Settled	\$74.72	\$2.25	\$76.97	\$1.13	\$75.84			
5/9/2013 4:22 PM	5/10/2013	Payment	11233936	NJ1451:3:1	Comcast Digital Phone	Settled	\$100.00	\$2.25	\$102.25	\$1.13	\$101.12			
5/6/2013 9:55 AM	5/7/2013	Payment	11007527	NJ1451:1:1	Discover Card	Settled	\$18.00	\$2.00	\$20.00	\$1.13	\$18.87			

Export to Excel

Export to CSV

Print



Deposit Schedule

Payment Day	Deposit Day	Deposit Time
Monday	Tuesday	12:00 PM
Tuesday	Wednesday	12:00 PM
Wednesday	Thursday	12:00 PM
Thursday	Friday	12:00 PM
Friday	Monday	12:00 PM
Saturday	Monday	12:00 PM
Sunday	Monday	12:00 PM



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You Survived!!

Thank You



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