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TelPay

# Over the Counter

TelPay Incorporated

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# TelPay Over the Counter

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## I. System Overview

TelPay's Over the Counter (OTC) bill payment system for Financial Services Providers (FSP) has been in operation since the early 1990's. OTC is a software system that resides in FSP offices. Transactions are accumulated during the day and transmitted to TelPay for next day payment.

Bill payments to our over 3,500 TelPay Standard Billers are the mainstay of the system. The system is also able to transfer funds to another Canadian Bank account. Funds arrive in the designated account dated the next day though credited during the end of day processing at most financial institutions. This capability replaces the much more time consuming and costly wire transfer processes.

A related capability is "payment with details". Funds are credited as with funds transfer above, but a message (email or fax) is sent to the recipient as well. The message would normally be details of what the payment represents but could say anything (invoice details, even Happy Birthday!) the sender wishes. It is ideal for emergency payments and business payments where the recipient must know what invoices the payment covers.

If the sender doesn't know the recipient's bank account number, funds can still be sent. TelPay maintains a massive list of biller information. If a match is not found within the list, a cheque is sent and the recipient is asked to respond with a bank account for future payments.

Significant administrative control over the system is provided. Three levels of access are permitted:

(a) **System Administrator** - control over who uses the system, prices charged, etc., is restricted to parties designated Systems Administrator(s). A choice is provided of one or two persons who must be present to make administration changes. Changes made are recorded on that day's reports.

(b) **Data Entry Person(s)** - will normally be the employee(s) who accepts payment instructions from the public.

(c) **Authorized Officer(s)** - are persons who can approve transfer of the day's transactions to TelPay. As with the Systems Administrator, a choice of one or two authorized officer(s) approval can be required.

Forward dating payments option - allows the customer to designate a future date for the payments to be made. The system notifies the FI of the payments to be made so that accounts can be debited or the payment deleted.

A statement of payments made by a customer can be produced for the customer's records. Daily reports provide details of all transactions and other activity at the time of transmission of payment instructions to TelPay. A history of past payments is also maintained. All data transmission requirements are built into the software.

TelPay's bilingual customer service department handles technical and tracing enquiries and can be reached at 1.800.665.0302.

TelPay automatically updates the biller list, error checking module, and any other information needing to be changed at the end of each transmission session. Periodically TelPay adds new features at which time the full software system can be downloaded.

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## II. Installation Information

### (a) System Requirements

#### Minimum System Requirements:

- Windows 98, NT Workstation, 2000 Pro, 2000 Server, XP, 2003 Server or Windows Vista (as a client only).
- OTC 3 will run on Windows 95, but this configuration cannot be supported by TelPay due to Microsoft's lack of support.
- The database engine required for OTC (e.g. Microsoft SQL Server Desktop Engine) cannot be installed on Windows 95 or Windows Vista.
- Modem or Internet connection.
- Pentium 133 Mhz, the equivalent, or greater.
- 16 MB RAM (memory) or greater.
- 20 MB free hard disk space (client), 100 MB free hard disk space (server, standalone).
- CD-ROM drive optional (used for installation only).
- Internet Explorer 5.0 or higher.
- Available in Server or Standalone configurations.
- Maximum five (5) active users over Network for the Microsoft SQL Server Desktop Engine. Please consult your computer Technical Services.
- OTC can be accessed by more than five (5) users if Microsoft SQL Server 2000 is used as the database engine.
- If you are installing OTC on a Window Terminal Server, you cannot install the software from a terminal session. You must use the server's console.

#### Recommended System Requirements:

- Windows 2000 Pro, 2000 Server, XP, 2003 Server or Windows Vista (as a client only).
- Internet connection.
- Pentium 500 Mhz, the equivalent, or greater.
- 128 MB RAM (memory) or greater.

### (b) Choosing System Options and Users

Please read and complete Section II(b) prior to proceeding with Section II(c) [Installation Instructions](#) and Section II(d) [Initial Session](#).

#### **(b) (i) Branch Information**

This screen is completed by information downloaded from TelPay. If it is incorrect in any way, contact TelPay immediately at 1.800.665.0302.

## **(b) (ii) Users Tab**

Prior to installing OTC, users and, at other times, senior officers will need to make a number of decisions regarding the use of the system. As will be seen by the following, these are business decisions relating to who has overall responsibility for the system, who its users will be, what prices are to be charged, etc.

There are three categories of users that can be assigned. There must be at least one of each of these categories. Each must have an ID number and Password which will allow them access to the system. Any one may be assigned more than one of the three functions.

### **System Administrator(s)**

System Administrator(s) should be persons who have signing authority for the company. One or more system administrators can be designated. You can also indicate whether one or two of them must be present to make administration changes. Once designated and having set up their individual passwords, they can access the Administration Screens where various administrative functions can be entered. Each time the Administration section is entered, a summary of the information as it stands when they transmit will be printed. This is for management and audit purposes.

### **Authorized Officer(s)**

One or more authorized officers can be designated. You can also designate whether or not two of them are required to carry out their function; which is to authorize transmission of payments to TelPay.

### **Data Entry Person(s)**

One or more data entry persons may be designated as persons who can accept and enter payment instructions from customers. The system maintains separate records for each for daily balancing purposes.

### **User Tab Setup**

To facilitate the initial installation we suggest you complete the following. You will be asked to provide this information after you have accessed the system for the first time.

- Number of [Authorized Officers](#) that will be required to be present to transmit payments to TelPay. 1 or 2
- Number of [System Administrators](#) that will be required to be present to make changes to the Administration Screens. 1 or 2
- Persons to have access to the system.

The persons who will be assigned these responsibilities are as follows:

Name(s) of persons who will be designated as System Administrator(s).

\_\_\_\_\_ ID No. \_\_\_\_  
\_\_\_\_\_ ID No. \_\_\_\_

Names of persons who will be designated Data Entry persons.

\_\_\_\_\_ ID No. \_\_\_\_  
\_\_\_\_\_ ID No. \_\_\_\_  
\_\_\_\_\_ ID No. \_\_\_\_  
\_\_\_\_\_ ID No. \_\_\_\_  
\_\_\_\_\_ ID No. \_\_\_\_  
\_\_\_\_\_ ID No. \_\_\_\_

Authorized Officer(s)

\_\_\_\_\_ ID No. \_\_\_\_  
\_\_\_\_\_ ID No. \_\_\_\_  
\_\_\_\_\_ ID No. \_\_\_\_  
\_\_\_\_\_ ID No. \_\_\_\_

These names can be changed or added to from time to time by the Administrator(s). Please continue to complete the information requested in II(b), (iii), and (iv).

**(b) (iii) Payment Options Tab**

This screen allows [system administrators](#) to specify the types of payments they want to be able to make and the fees that will be charged for them.

TelPay Standard Billers: Are those which TelPay supplies and include most utilities, credit cards, etc.

Accept - Yes / No Transaction Fee to be charged \_\_\_\_\_

Payments with Details: Are parties your customers decide to pay but are not included in TelPay's list of Standard Billers. They can be individuals or businesses. A notice of the payment will be sent with these payments by TelPay to the recipient by email or fax (depending on the information you provide to us). If a bank account is provided, TelPay will credit that account. Otherwise we will mail a cheque. Since more effort is required for these payments, the charge will be higher.

Accept - Yes / No Transaction Fee to be charged \_\_\_\_\_

Funds Transfer: Are payments that can be made to any bank account in Canada. They differ from Payments with Details in that no information about the payment is sent to the recipient by TelPay. That is left to the sender. The customer is also required to provide the bank account number to be credited. A limit can be specified for this type of payment.

Accept - Yes / No Transaction Fee to be charged \_\_\_\_\_

Largest Amount permitted? \$\_\_\_\_\_

(If left zero, no Funds Transfer will be permitted).

Note: The fees specified are default fees and can be changed for individual transactions.

Default Payment Method: Two payment methods can be offered to a customer; (i) payment by debiting the customer's account, and (ii) payment by cash. Choosing the preferred option for your organization will be most convenient for [data entry persons](#).

Debit Account \_\_\_\_\_ Cash Payment \_\_\_\_\_

(choosing one does not preclude the other)

Default Province: Choosing your own province will speed the search for TelPay Standard Billers.

Default Province \_\_\_\_\_

Forward Dating of Payments: With this option your customers can ask you to process one or more payments at dates as much as a year in the future. As each payment comes due, it will appear at the log on time on that date. It will be included in that day's transactions sent to TelPay and on the list of debits to be entered into customers' accounts. The Forward Dated transactions are automatically assigned a separate Data Entry code.

Forward Dating \_\_\_\_\_ (check if desired)

Note: Payment by credit card has not been implemented at this time.

**(b) (iv) Other Options Tab**

Modify Account Information: This area will be used at the request of TelPay Technical Support staff to rectify problems transmitting payments to TelPay, should they occur.

Printer Settings: If it is desired that you provide your customers with a print out of the payments they have made, check “Print a Payment Voucher for each Customer”. The software can serve the following printers:

A printer you have set up in Windows (8½ x 11 statement) \_\_\_\_\_

OR

Star TRP series receipt printer (3 inch wide paper roll) \_\_\_\_\_

(If no customer statement is to be produced, leave both blank.)

Other Settings: If you would like to print statements for your customers using our TelPay Central Internet portal, check the “Allow OTC to send customer numbers...” box.

If you are only using TelPay OTC on one computer, the update folder should not be changed. By default, this path should be C:\Program Files\TelPay OTC\Update.

If you are using OTC over a network, set the Update Path to the location of the “Update” folder on the main (server) computer. This way, update files from TelPay will automatically be copied to each computer using OTC.

### **(b) (v) Copyrights/Patents Tab**

TelPay systems, product names, and procedures are subject to copyrights, trademark, and patent restrictions. Complete details are provided at [http://www.telpay.ca/patents\\_trademarks.php](http://www.telpay.ca/patents_trademarks.php).

## **(c) Installation Instructions**

### **(c) (i) Current OTC Users**

If you have already installed OTC you can easily upgrade your system by downloading the new software. Please visit our website at [http://www.telpayfsp.ca/download\\_software.php](http://www.telpayfsp.ca/download_software.php) for download instructions. If your current OTC version precedes 3 make a backup of your current OTC system prior to installing the new version. This is necessary to avoid possible loss of existing files. Details of the upgrades to the system will be found at the same web location.

### **(c) (ii) New OTC Users**

You will be supplied with initial access codes from TelPay – an Access Code and Personal Identification Number (PIN). The steps listed below should be followed to install the software.

Installation of the software will take between one (1) and five (5) minutes. Do not reboot if the Microsoft installation software prompts you to. The OTC Setup program will automatically prepare your OTC database for use.

1. To download the software from the web, please go to:  
[http://www.telpayfsp.ca/download\\_software.php](http://www.telpayfsp.ca/download_software.php)
2. If this is the only computer you are installing OTC on, or if this computer is to be a server to the other computers you will be installing OTC on, click “Complete Install”. Otherwise, click “Client Install” for each computer. The “Client Install” can, optionally install the OTC database on a computer.
3. Follow the on-screen instructions in all cases. You can click the “Next” button on each screen to proceed.
4. Once the installation files have copied, you will be prompted to setup the communications software. Choose “Internet SSL” if you have a connection to the Internet from your computer. If you do not have an Internet connection, click “Dialup”. If you choose “Internet SSL”, another screen will appear. Click the “Finish” button on that screen.

#### **(d) Initial Session (for new customers and those updating from Version 2.x)**

1. Run the OTC software and enter the TelPay supplied Access Number and PIN that you should have received from TelPay. This will register your software with TelPay.
2. If you are upgrading from Version 2.x of TelPay OTC, run the conversion software to convert old files to the new customer data format:
  - Click the Windows “Start” button, then “Programs”.
  - Click “TelPay OTC”, then “Utilities”, and then the “Convert from Last Version” program.
  - Click the “Convert” button within the conversion program. Progress will be displayed as the data is converted. Once the data has been converted, the conversion program will close.
3. The following tabs will appear which require completion with the information assembled in II(c).
  - (i) Branch Information
  - (ii) Users
  - (iii) Payment Options
  - (iv) Other Options
  - (v) Copyrights/Patents

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## III. Daily Operations

### (a) Logging On to Over the Counter

Each person wishing to use the system will Log On by entering their ID number and Password. That will entitle the person to carry out the functions permitted by the selections made for that person in the Administration Screens.

Before another person can log on to a given computer, the first person must log off.

### (b) Operating Functions

Once logged on, a screen will show eight functions which may be selected from. These functions can be accessed by either clicking on the box or pressing the indicated function key. These are described as follows:

#### *(i) Log Off Operator (F11)*

The “Log Off Operator” function is useful in two situations:

- (a) If an operator is going to be away from the OTC computer for an extended period of time, this function prevents unauthorized access to the OTC system, without closing the software.
- (b) If several operators share an OTC computer, this function can be used to change the operator that is currently responsible for using OTC, without closing the software.

#### *(ii) Exit OTC (F12)*

The “Exit OTC” function closes the OTC software. A warning is displayed if there are payments that have not yet been transmitted to TelPay. Daily reports are not printed until you Transmit Payments.

#### *(iii) Payments/Transfers (F3)*

To make a payment you must identify the customer. You can do so by entering the customer's bank account number or any other number that was assigned to that customer (e.g. phone number). The customer name will appear beside the box. If the customer has been added to the database previously but the customer number is not known, click on the magnifying glass to look up the customer.

If the account number entered is not in the database, a screen will appear on which you can enter information for a new customer.

If you wish to check the details of the customer that has been identified, click “View Customer Details”.

The payment method the customer may choose from include:

- Debit Above Account (assuming the customer's account number has been used to identify the customer).
- Cash payment

The default choice can be set by the [System Administrator](#).

If paying an account that this customer has previously paid, entering the last three (3) digits of that account number will allow you to quickly select the correct biller. Using the last three (3) digits of the account number to identify the account to be paid ensures the correct account will be credited.

If the customer has never made a payment to the account to be paid, additional information will be required. By choosing the type of payment to be made the system will indicate the kind of information required. The types of payments that can be made are:

**Bill Payments** - these can be chosen from TelPay's extensive list of Standard Billers. The biller can be easily found by entering the first few letters of the name of the biller and by scrolling. Click on the name you wish to make payment to. If the name of the biller cannot be found, click on "Biller Not on List". This will take you to enter the payment information required for "Payment with Details" (see below). When a biller is identified you will be asked to enter the account number to be credited. If it does not satisfy the error checking that is required, a message will appear. It is necessary to enter the correct number to ensure proper credit to the customer's account.

**Payments with Details** - is the feature of OTC that allows your customers to "pay anyone", not just the billers on the list of Standard Billers. Often there are payments where the recipient needs to know precisely what is being paid; i.e. the account number and invoice numbers.

To set up a Payment with Details you will be asked to complete the recipient's address and other details; including the bank account the funds are to be deposited to, if available. If a bank account is not available, TelPay will send a cheque with the details of the payment and request a bank account for future payments.

Once set up, you must return to the Payment/Transfer screen to enter the invoice numbers and amounts in order to make the payments.

For future payments to the same party, you will only have to enter the last three (3) digits of the account number to access this biller. At that point it becomes similar to a TelPay Standard Biller except for the extra information required.

**Funds Transfer** - This option allows you to transfer funds to any bank account in Canada. It is an alternative to "payments with details" if the recipient does not need to be advised what the funds are for. A valid bank account is required. TelPay's error checking will reject most invalid numbers. The name and phone number of the sender should be recorded in case of a return of the transfer.

**Government Payments** - These are Standard Billers but require additional very specific information to accompany the payment. Depending on the agency the payment is to be made to, a screen will appear that may ask for the specific amounts to be filled in that would otherwise be entered on the form provided by the Government. In some cases a generic form will be presented that requires you to enter the amounts identified by letters or numbers on the government form.

#### ***(iv) View Payments/History (F4)***

The past payments, current session payments, and future dated payments can be viewed here.

The particular detail desired is selected by choosing one of:

- a customer account
- a customer name
- the operator who entered the transactions
- all payments

The choice must be further narrowed by choosing one of:

- current session

- a particular session
- the transmission period (from / to date)

At that point the “View Payments” button is clicked and the data requested will appear.

A “+” sign will appear to the left of each payment item. By clicking this, the payment details associated with that payment will appear.

Clicking on a heading above the list of payments will sort the list in the order of that column’s entries. Clicking a second time will reverse the order.

The information shown can be sent to the printer.

### ***(v) Import Files (F5)***

The “Import Files” function is used to import payments to Standard Billers if these payments are captured by another system. The payment files must be in TelPay’s format. For more information about the file format, please contact TelPay at 1.800.665.0302.

To import a file of Standard Biller Payments:

- Click “Import Files” on the OTC toolbar at the top of the screen.
- Click the “Browse” button to locate the payment file you would like to import.
- Click the “OK” button to import the file. If there are invalid payments in the file, they will be displayed on the screen. Invalid payments can include biller account numbers that do not pass TelPay’s account number validation procedures. The invalid items will appear in the lower part of the screen and will not be transmitted. A file can be canceled, corrected, and resubmitted.

(Note that the TelPay for Business software can also be used to import files not accepted by OTC.)

### ***(vi) Transmit Payments (F6)***

Once the Transmit Payments function has been selected, the payments available for transmission will appear on the screen.

The payments that are entered into OTC are not automatically sent to TelPay. To send your payments, use the “Transmit Payments” function. In order to transmit payments to TelPay, the required number of [Authorized Officers](#) must enter their passwords. See the “[Choosing System Options and Users](#)” area of the manual for more information. Once the required number of passwords have been entered, click the “Send Payments” button. A Transmission Report will be printed once the payments have been sent to TelPay. This report details the payments that have been sent to TelPay. Payments are separated for each operator. Totals are included.

(a) Deleting payments: If a particular payment should not be sent to TelPay, you can delete it from the “Transmit Payments” screen. To do so, select a payment and then click the “Delete” button.

(b) Re-send payments: If a technical problem prevented TelPay from receiving your payments, the “Re-send” function can be used. Click the “Re-send” button and then select the Payment Session to send to TelPay. This file will **not** be automatically processed by TelPay. Please contact TelPay Customer Service at 1.800.665.0302 to have your re-sent file processed.

### **(vii) Administration (F7)**

See the "[Choosing System Options and Users](#)" area of the manual for a complete description of this function.

### **(viii) Help (F1)**

The "Help" function displays the contents of this manual. For easy access to different parts of this manual we have placed Question Marks ("?") at the top of the screen. Clicking on these question marks will take you to the place in this manual that explains the purpose of the button it is next to.

## **(c) System Backup**

It is strongly recommended that you copy your OTC data onto CD-Recordable / DVD-Recordable media or data tape and that these backups are stored off-site.

### ***System Backup Procedure***

Step 1. Click Start, then Programs, then TelPay OTC, then Utilities, and finally Configure MSDE. Click Detach Database.

Step 2. Backup the entire C:\Program Files\TelPay OTC\Database folder by copying it to a CD-Recordable disk, network drive, secondary hard drive, or another computer.

Step 3. In the Configure MSDE software, click Attach Database.

### ***System Restore Procedure***

Step 1. Install the OTC software from your TelPay OTC CD-ROM onto a new computer. A blank database will be copied to this computer during the installation process.

Step 2. Click Start, then Programs, then TelPay OTC, then Utilities, and finally Configure MSDE. Click Detach Database.

Step 3. Copy the backed-up data onto this computer.

Step 4. In the Configure MSDE software, click Attach Database.

In the event that your backed-up data is not fully up-to-date, you may not be able to transmit payments to TelPay. Frequent backups are advisable.