WEB TRANSACTIONS

Shoppers Charge Accounts Co.

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What is it?

- SCA's Online Merchant Services Website provides secure online access to process consumer credit applications, sales, returns and payments in real time.

- It also allows dealers to view pending and processed transactions.

Benefits to Dealers

- SCA's Merchant Services Website has many benefits including:
    - Real Time transactions
    - Consumer Credit Application Processing
    - View Pending and Processed transactions
    - Marketing tools
    - Fast Funding*
    - Free
    - Secure

Log In

- Access our secure server by pointing your browser to https://www.scamerchant.com/

- Then, click on the "LOG IN" tab

- Enter your Username and Password (provided by SCA). For information about getting a Username and Password, please contact Merchant Services at 1-800-538-3638

Main Menu

- This page will display all the options available to you. For instance, Consumer Credit Application, Web Sales, Help Menu, Marketing, Loan Calculator, and many more. These will be displayed on the Main Menu page based on your profile.

- This page will also provide you with access to News, Contact and Main Help Page (see tabs).
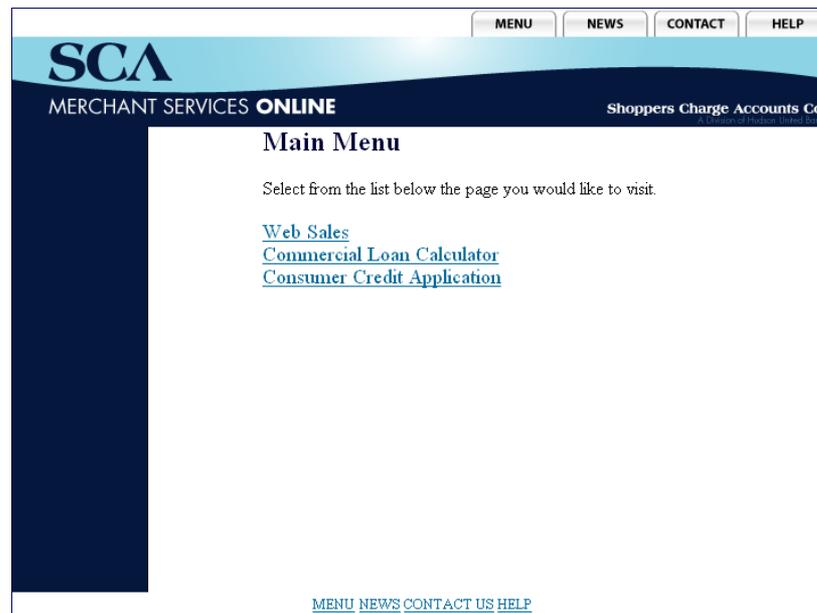
Consumer Credit Application

The Consumer Credit Application provides the merchant with a quick and easy way to process a credit application over the internet. After the consumer has completed and signed the credit application, the merchant must complete the ID section. Select "Consumer Credit Application" from the Main Menu and enter the following Primary Applicant fields:

- **Credit Amount Desired**

- **Full Name**

- **Street Address**

- **City**

- **State**

- **Zip Code**

- **Social Security Number**

- **Date of Birth**

- **Home Phone Number**

- **Employer Name – blank if not currently employed**

- **Work Phone Number – blank if not currently employed or retired**

- **Insurance Product Y/N**

- **Associate Number – Employee ID (Optional)**

Check this box if the credit application has been signed and proof of identification presented. Then click SUBMIT to process the application.

Consumer Credit Application

CONSUMER CREDIT RESPONSE
Your response will be one of three possibilities
(Approved, Declined or Referred) :

- **Approved** will display the customer's new account number.
  A special feature allows the merchant to print a 'Temporary' card for the customer, until the permanent card has been mailed.

- **Declined** the customer will receive a letter in the mail in 7-10 business days.

- **Referred** will display the phone number to our credit department. The merchant can then call this number and review the application with one of our service representatives.

Temporary Card

Full Name:
Response CodeMessage: Accepted
Account Number: 8260010006899504
Credit Available: $500.00
Signature...x
This temporary card is only valid until February 27, 2005.
You will receive your permanent card within 7 to 10 business days.

[Print Temporary Card]

MENU   NEWS   CONTACT   HELP

SCA
MERCHANT SERVICES **ONLINE**

Shoppers Charge Accounts Co.
A Division of Hudson United Bank

Credit Card Application Response

Full Name:
Response Code Message: Accepted
Account Number: 8260010006899504
Credit Available: $500.00
Print Temporary Credit Card

MENU NEWS CONTACT US HELP

Web Transactions

- Web Sales – Consumer
- Web Sales – Commercial
- Web Returns
- Web Payments
- Online Transactions
  - Pending
  - Processed

Web Sales - Consumer

- Select Store Number, and enter the following fields:
  - Account #
  - Credit Plan # (5 digits)
  - Sales Amount (21.10 for $21.10)
  - Reference # (optional field – up to 40 characters)
  - Statement description (optional field – up to 40 characters)
  - Click Submit

Web Sales - Commercial

- Select Store Number, and enter the following fields:
    - Account #
    - Credit Plan # (5 digits)
    - Sales Amount (21.10 for $21.10)
    - Reference # (optional field – up to 40 characters)
    - Statement description (optional field – up to 40 characters)
    - **Serial Number (Required)**
    - **Model Number (Required)**
    - Click Submit

Web Sales: Approved

- When sale is approved, the transaction is **complete** and a confirmation page will be displayed.
- Click on "Print Receipt" and a pop-up window will appear.
- The receipt will include all the information regarding the web transaction.
- Click Print and save it for your records.

SALES	RETURNS	PAYMENTS	PENDING TRANSACTIONS	SETTLED TRANSACTIONS

Store Number   11111111 - TEST
Account Number   8260010007652456
Credit Plan Number   00008
Sales Amount   1.11
Reference Number
Statement Description

Authorization Successful - Code 000684   Print Receipt

SalesOK Print Receipt - Microsoft Internet ...

Sales Receipt

Merchant #	826001
Store #	11111111
Date	9/14/2004 1:47:14 PM
Tran Type	Sale
Account #	8260010007652456
Amount	$1.21
Credit Plan	00008
Reference #	123456789
Message	Authorization Successful
Description	Description Here

Authorization Code 000694

Signature...
Print Receipt

Web Sales: Authorization Required

- If the sale is not automatically approved, you'll have to call SCA for an authorization code (see below).
- Once SCA provides you with the code (upon approval), enter it, select "Authorized" and click "Submit Authorization."
- If SCA declines the transaction, select "Declined" and click "Skip Authorization."

  NOTE: SCA will not process any transactions without a valid approval code.

Web Returns

- Select Store Number, and enter the following fields:
    - Account #
    - Credit Plan # (5 digits)
    - Reversal Amount (21.10 for $21.10)
    - Reference # (optional field – up to 40 characters)
    - Statement description (optional field – up to 40 characters)
    - Check for Authorization Reversal By checking this box, the consumer will be granted immediate credit to their account. If the box is left blank, the consumer will be granted credit on the following business day.**
    - Click Submit

**Note: Please check this box ONLY if the return amount matches the original sale and that the sale was made within 10 days. Leave the box unchecked if you are either granting partial credit, the credit amount does not equal the sale amount, or processing returns greater than 10 days of the sale. If unsure, leave blank and credit will be processed if approved.

| SALES | RETURNS | PAYMENTS | PENDING TRANSACTIONS | SETTLED TRANSACTIONS |

Store Number: 11111111 - TEST

Account Number:

Credit Plan Number:

Reversal Amount: (Example ~ 21.10)

Reference Number: (Optional)

Statement Description: (Optional)

☐ Authorization Reversal

Submit   Reset

Web Returns

- Once approved, the transaction is **_complete_** and you'll be directed to a confirmation page.
- Click "Print Receipt."
- A new window will pop-up. Print the receipt and save it for future reference.

Web Payments

- Now, SCA allows you to accept payments at your store. All you have to do is enter the appropriate account number and amount, and click "Submit."

- Upon processing, a confirmation page will be displayed, and you'll be able to print a confirmation by clicking on "Print Receipt."

Online Transactions

- Pending
  - Allows you to preview all transactions that have been submitted, but have not yet been processed.
  - All transactions are processed by 3:00PM EST, and moved to the "Settled" queue.

SALES	RETURNS	PAYMENTS	PENDING TRANSACTIONS	SETTLED TRANSACTIONS

Transaction Date 9/14/2004   Search

All Pending Transactions are Processed (Mon-Fri) at 3pm EST

Pending Transaction Summary

PENDING	SALES	RETURNS	PAYMENTS	NET
COUNT	1	0	0	1
AMOUNT	$1.11	$0.00	$0.00	$1.11

Pending Transaction Details

ACCOUNT NUMBER	DATE/TIME	TYPE	CREDIT PLAN	AMOUNT	MESSAGE	STATUS
8260010007652456	9/14/2004 1:40:15 PM	Sale	00008	$1.11	Authorization Successful	Pending
8260010007652456	9/14/2004 1:40:59 PM	Sale	00008	$10,000.00	Authorization Required	Declined

Online Transactions

- **Settled**
  - It allows you to preview all settled transactions.
  - For past transactions, enter the date (MM/DD/YYY) and click "Search."
  - Scroll down (if necessary) for additional transactions).

Help Menu

- Help is available from all pages by clicking on the "Help" tab at the top left corner.

- You'll be able to learn how to process credit applications, process sales, returns, payments, and much more!
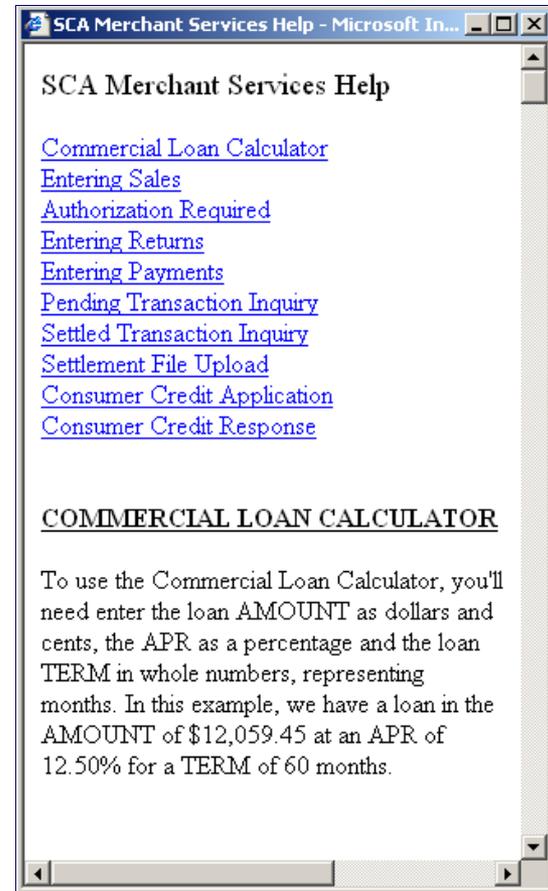
Marketing

- The Marketing Page will allow you to view, download, print and email promotional information including
  - Calendar and flyers
  - Rate Sheets
  - Q & A's
  - And much more!

Contact Information

SCA Help Desk

201-818-4000 ext. 3151

Merchant Services

1-800-538-3638

Credit Authorizations

1-800-808-6950