



# WEB TRANSACTIONS

Shoppers Charge Accounts Co.



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# What is it?

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- 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

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- 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

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- 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



**SCA**  
MERCHANT SERVICES **ONLINE** Shoppers Charge Accounts Co.  
A Division of Hudson United Bank

### Merchant Logon

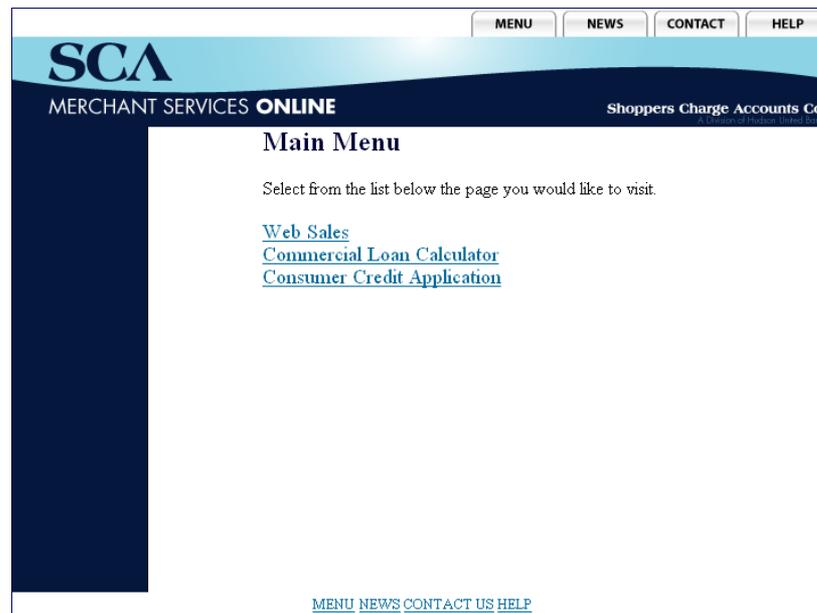


UserName   
Password

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# 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)

The screenshot shows the 'Primary Applicant' section of the SCA Merchant Services ONLINE interface. The form is titled 'Credit Request - Primary Applicant Information' and contains the following fields:

- Credit Amount Desired (input field) (Whole Dollar Amounts Only)
- Full Name (input field)
- Street Address (input field)
- City (input field)
- State (dropdown menu with options: AL, ALABAMA, AK, ALASKA, AZ, ARIZONA)
- ZIP Code (input field)
- Social Security Number (input field) (ex. 123456789)
- Date of Birth (MM/DD/YY) (input field)
- Home Phone Number (input field)
- Employer Name (input field)
- Work Phone Number (input field)
- Insurance Product (dropdown menu)
- Associate Number (input field)

At the bottom of the form, there is a checkbox labeled 'Has the application been signed and proof of identification presented?' with a note: '(Check the above box if the application has been signed and proof of identification presented.)'. Below this checkbox is a 'Submit Credit Application' button.

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 Code/Message:	<b>Accepted</b>
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:	<b>Accepted</b>
Account Number:	8260010006899504
Credit Available:	\$500.00

[Print Temporary Credit Card](#)

[MENU](#) [NEWS](#) [CONTACT US](#) [HELP](#)

# Web Transactions

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

# Web Sales - Consumer

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- 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

The screenshot shows a web form with five tabs at the top: SALES (selected), RETURNS, PAYMENTS, PENDING TRANSACTIONS, and SETTLED TRANSACTIONS. Below the tabs are six input fields:

- Store Number: A dropdown menu with the value "11111111 - TEST" selected.
- Account Number: An empty text input field.
- Credit Plan Number: An empty text input field.
- Sales Amount: A text input field with the value "21.10" and a note "(Example ~ 21.10)".
- Reference Number: A text input field with a note "(Optional)".
- Statement Description: A text input field with a note "(Optional)".

At the bottom of the form are two buttons: "Submit" and "Reset".

# 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

SALES	RETURNS	PAYMENTS	PENDING TRANSACTIONS	SETTLED TRANSACTIONS
Store Number	11111111 - TEST			
Account Number	Account #			
Credit Plan Number	1313			
Sales Amount	5000.00 (Example ~ 21.10)			
Reference Number	REF 123 (Optional)			
Statement Description	Description (Optional)			
Serial Number	Serial #			
Model Number	Model #			
Submit		Reset		

# 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				
<a href="#">Print Receipt</a>				

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.....	
<a href="#">Print Receipt</a>	

# Web Sales: Authorization Required

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- 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.**

SALES	RETURNS	PAYMENTS	PENDING TRANSACTIONS	SETTLED TRANSACTIONS
Store Number	11111111 - TEST			
Account Number	8260010007652456			
Credit Plan Number	00008			
Sales Amount	10000.00			
Reference Number				
Statement Description				
<b>Authorization Required</b> ~ Call SCA at 1-800-808-6950				
Authorization Code	<input type="text"/>			
<input type="radio"/> Authorized				
<input type="radio"/> Declined				
Submit Authorization			Skip Authorization	

# 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

Account Number

Credit Plan Number

Reversal Amount  (Example ~ 21.10)

Reference Number  (Optional)

Statement Description  (Optional)

Authorization Reversal

# 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.

SALES	RETURNS	PAYMENTS	PENDING TRANSACTIONS	SETTLED TRANSACTIONS
Store Number	11111111 - TEST			
Account Number	8260010007652456			
Credit Plan Number	00008			
Reversal Amount	1.21			
Reference Number				
Statement Description				
<input type="checkbox"/> Authorization Reversal				
<b>RETURN OK</b>		<a href="#">Print Receipt</a>		

ReturnsOK Print Receipt - Microsoft Intern...

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**Return Receipt**

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Merchant #	826001
Store #	11111111
Date	9/14/2004 2:29:55 PM
Tran Type	Return
Account #	8260010007652456
Amount	\$1.21
Reference Number	
Statement Description	
Credit Plan	00008

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Signature.....

[Print Receipt](#)

# 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.”

<b>SALES</b>	<b>RETURNS</b>	<b>PAYMENTS</b>	<b>PENDING TRANSACTIONS</b>	<b>SETTLED TRANSACTIONS</b>
Store Number	<input type="text" value="11111111 - TEST"/>			
Account Number	<input type="text" value="8260010007652456"/>			
Credit Plan Number	<input type="text"/>			
Payment Amount	<input type="text"/> (Example ~ 21.10)			
<input type="button" value="Submit"/>	<input type="button" value="Reset"/>			

[MENU](#)

<b>SALES</b>	<b>RETURNS</b>	<b>PAYMENTS</b>	<b>PENDING TRANSACTIONS</b>	<b>SETTLED TRANSACTIONS</b>
Store Number	11111111 - TEST			
Account Number	8260010007652456			
Credit Plan Number	00008			
Payment Amount	1.21			
<b>PAYMENT ACCEPTED</b>				
<a href="#">Print Receipt</a>				

<b>Payment Receipt</b>	
Merchant #	826001
Store #	11111111
Date	9/14/2004 1:59:21 PM
Tran Type	Payment
Account #	8260010007652456
Amount	\$1.21
Credit Plan	00008
Signature.....	
<a href="#">Print Receipt</a>	

# 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 <input type="text" value="9/14/2004"/> <input type="button" value="Search"/>						
All Pending Transactions are Processed (Mon-Fri) at 3pm EST						
<b>Pending Transaction Summary</b>						
PENDING	SALES	RETURNS	PAYMENTS	NET		
COUNT	1	0	0	1		
AMOUNT	\$1.11	\$0.00	\$0.00	\$1.11		
<b>Pending Transaction Details</b>						
ACCOUNT NUMBER	DATE/TIME	TYPE	CREDIT PLAN	AMOUNT	MESSAGE	STATUS
<a href="#">8260010007652456</a>	9/14/2004 1:40:15 PM	Sale	00008	\$1.11	Authorization Successful	Pending
<a href="#">8260010007652456</a>	9/14/2004 1:40:59 PM	Sale	00008	\$10,000.00	Authorization Required	Declined

# Online Transactions

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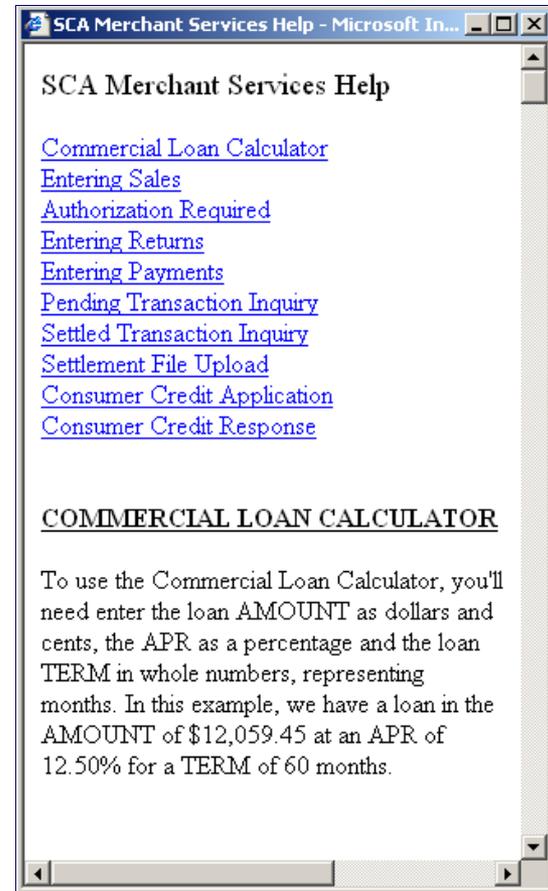
- Settled
  - It allows you to preview all settled transactions.
  - For past transactions, enter the date (MM/DD/YYYY) and click “Search.”
  - Scroll down (if necessary) for additional transactions).

SALES	RETURNS	PAYMENTS	PENDING TRANSACTIONS	SETTLED TRANSACTIONS
Settlement Date <input type="text" value="9/14/2004"/> <input type="button" value="Search"/>				
<b>Daily Transaction Summary</b>				
	<b>SALES</b>	<b>RETURNS</b>	<b>PAYMENTS</b>	<b>NET</b>
COUNT	0	0	0	0
AMOUNT	\$0.00	\$0.00	\$0.00	\$0.00
<b>Daily Transaction Details</b>				
<b>ACCOUNT NUMBER</b>	<b>DATE/TIME</b>	<b>TYPE</b>	<b>CREDIT PLAN</b>	<b>AMOUNT</b>
No Transactions				

# Help Menu

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- 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!

## Marketing

Welcome to Maytag's Marketing Page. Here you'll find all the current promotions sponsored by Maytag. Click on each link to download a promotional flyer in PDF format.

### [RETAIL FINANCING PROMOTIONS July - September 2004](#)

- [3rd Quarter Calendar](#)
- [7/6 - 7/17 6 Months NO INTEREST, NO PAYMENTS \(NO mmp\)](#)
- [7/6 - 7/17 12 Months SAC @ 2% charge to dealer \(with mmp\)](#)
- [7/18 - 7/31 18 Months SAC \(with mmp\)](#)
- [8/1 - 8/16 6 Months NO INTEREST, NO PAYMENTS \(NO mmp\)](#)
- [8/1 - 8/16 12 Months SAC \(with mmp\)](#)
- [8/17 - 8/31 6 Months NO INTEREST, NO PAYMENTS \(NO mmp\)](#)
- [9/1 - 9/6 12 Months SAC \(with mmp\)](#)
- [9/7 - 9/13 6 Months NO INTEREST, NO PAYMENTS \(NO mmp\)](#)
- [9/19 - 10/2 NO INTEREST UNTIL JANUARY 2006 \(with mmp\)](#)

### [SCA/MAYTAG DIRECT MAIL PROMOTIONS](#)

Theme: 0% until 1/1/06  
 Target: All Maytag cardholders  
 Drop Date: 9/1/04  
 Media: [Postcard Insert](#)

Maytag Home Appliance Center - Credit Card RETAIL FINANCING PROMOTIONS July - September 2004					
Dates	Plan #	Promotion	Upgraded Plan #	Upgraded Plan Promotion	Qualifying Models
June 30th - July 5th	9520	12 Months SAC (with mmp)	10656	18 Months SAC @ 4% charge to dealer (with mmp)	All Brands All Models
July 5th - July 17th	11208	6 Months NO INTEREST, NO PAYMENTS (NO mmp)	11204	12 Months SAC @ 2% charge to dealer (with mmp)	All Brands All Models
July 18th - July 31st	11209	18 Month SAC (with mmp)			All Brands All Models
August 1st - August 16th	11206	6 Months NO INTEREST, NO PAYMENTS (NO mmp)	11204	12 Months SAC @ 2% charge to dealer (with mmp)	All Brands All Models
August 17th - August 31st	9520	12 Months SAC (with mmp)	10656	18 Months SAC @ 4% charge to dealer (with mmp)	All Brands All Models
August 17th - August 31st	11209	6 Months NO INTEREST, NO PAYMENTS (NO mmp)	11204	12 Months SAC @ 2% charge to dealer (with mmp)	All Brands All Models
September 1st - September 6th	9520	12 Months SAC (with mmp)	10656	18 Months SAC @ 4% charge to dealer (with mmp)	All Brands All Models
September 7th - September 18th	11208	6 Months NO INTEREST, NO PAYMENTS (NO mmp)	11204	12 Months SAC @ 2% charge to dealer (with mmp)	All Brands All Models
September 19th - October 2nd	11210	NO INTEREST (with mmp)			All Brands All Models

PROMOTIONS ALWAYS AVAILABLE TO YOU AT NO  
 Plan #9590 Standard 18  
 Plan #9591 3 Months SAC

**Upgraded Plan Promotion to  
12 Months Same As Cash  
with Minimum Monthly Payments!**  
 OFFERED BETWEEN JULY 6, 2004 THROUGH JULY 17, 2004!

**PROMOTION HIGHLIGHTS**

- 12 MONTHS SAME AS CASH
- BEST MONTHLY PAYMENTS
- SEE BANNER AND SEE MODEL
- 2% CHARGE TO DEALER (SPONSORED BY MAYTAG)

**12 MONTHS  
SAME AS CASH**

# Contact Information

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## **SCA Help Desk**

201-818-4000 ext. 3151

## **Merchant Services**

1-800-538-3638

## **Credit Authorizations**

1-800-808-6950