

RecChat PayTrac for PlugNPay Users Edition

Processor and Account Questions

Who is the backend processor for PayTrac?

WorldPay is our partner for backend payment processing. However, your relationship for payment processing with PayTrac is directly with Vermont Systems, and merchant accounts are provided directly by us. You would not need to contract with WorldPay directly.

How are service fees calculated? By percent?

The service fee passed on to customers can be percent, flat, or a combination. Service fees can be a portion of your processing cost, or the entire cost. For a more personalized pricing proposal, contact Zachd@vermontsystems.com

If a patron were to cancel, would service fees be refunded?

Service fees are not refunded for a standard cancellation.

Can the service fees be refunded in some way?

For example, if we charged them the wrong amount and then fixed it, we would want to refund some or all of the service fee because it was our mistake?

Yes, this can be done in edge cases, but the RecTrac default workflow, or a WebTrac cancellation would never refund the service fee. In unique situations, there is a method to refund a service fee to a customer.

When the customer puts their credit card information in PayTrac does the credit card information get stored on our server?

No, the credit card information is never stored on your server or anywhere in RecTrac/WebTrac. Only tokens are stored.

If we do not pass through fees, then it reduces revenue? No month-end invoice for total fees?

Correct. Fees are netted from settlement. There is no reduction in revenue beyond what you would be experience today, as you are already paying for credit card processing. One of the benefits of PayTrac is that we

are enhancing our tools and reports continually. This provides you with insight into the fees and makes that information available directly through RecTrac.

Does each transaction show up as a bank deposit or will we get one deposit for the total of transactions?

You will get a daily deposit with a "batch" of sales.

Is there a cost for this module?

There is a monthly fee of \$25 per Merchant ID that replaces your annual PayTrac Gateway interface charge. For more information on the cost of payment processing contact Zachd@vermontsystems.com to continue the conversation.

Hardware and Options

What payment types and methods are accepted?

All major credit cards are accepted. You can manually type in the card number on the compatible readers, dip the card by inserting the chip, swipe the mag stripes, tap the card, and/or allow customers to pay with their cards on WebTrac. PayTrac's roadmap includes e-Check processing as a future enhancement.

What about Apple Pay, Google Pay, tap, etc.?

Yes, yes, and yes!

What equipment options are offered currently for capturing credit card info?

The Ingenico Lane 3000 and Link 2500 are the current certified hardware units for PayTrac. Both units are fully encrypted EMV chip readers.

Are the units sold through Vermont Systems or from a third party?

The units are sold from a third party - partner vendor: POS Portal.
<https://partner.posportal.com/vermontsys/vermont/credit-card-readers.html>

Do you have prices available of the hardware options?

Yes. Prices can be found on our Partner page - <https://partner.posportal.com/vermontsys/vermont/credit-card-readers.html>

Would the Wi-Fi device connect to our Secured Internal Wi-Fi?

We have issues with our infrastructure, so an Ethernet solution is not viable for all of our stations. It appears there are no USB options.

Yes, the Link 2500 will work well on a secure wifi.

Can the Link2500 be mounted for a front desk-type setup?

Yes, mounts are available.

Other Questions

Will PayTrac work with Installment Billing?

Yes, PayTrac is fully functional for Installment Billing.

Will Vermont Systems ever stop supporting PlugNPay?

Eventually, "yes," but we have not determined a specific timeline yet. One of the primary reasons we developed PayTrac was to ensure that we deliver solutions that are compliant with card industry standards, such as PCI and EMV, and to provide you with the latest technology to maximize the payment experience for you and your customers. All this must be achieved while minimizing the burden of compliance. PayTrac hits all these marks, but unfortunately some of our legacy payment partners have not provided effective solutions to keep pace with the evolving payments landscape. We will continue to support PlugNPay while it is feasible to do so.

How difficult would it be to switch from PlugNPay to PayTrac?

Very easy! The actual implementation is done in a few hours. To start, contact Zachd@vermontsystems.com, so we can answer your questions and explain the process in detail.

What customers are using PayTrac?

As of 4/13/2021, current live customers are: Tuscaloosa AL, Wentzville MO, Eastchester NY, Miamisburg OH, Shelbyville IN, Frisco CO, and Hanover Park District IL. We have additional customers scheduled each week for the foreseeable future.