

PAYTRAN VERSION 4

USER GUIDE

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INTRODUCTION

Paytran is a utility developed specifically to do Electronic Deposits or Withdrawals from accounts via transmission to the bank. There are two main versions of the Paytran. They are PAYTRAN and PAYTRAN/P.

Some possible uses for PAYTRAN ;

- Payroll Deposit
- Direct Payments to Vendors
- Refunds

Some possible uses for PAYTRAN/P;

- Collection of Pre-Authorized Payments
- Collection of Membership Funds

** Any intended use for Paytran will follow under strict guidelines are regulations set forth by your financial institution and the Canadian Bankers Association. Please call your bank manager to ensure that you will be able to use Paytran for your intended use, or if you are considering using it for something other than originally intended.

How Paytran Works

Paytran has the ability to work as a stand-alone system, or as a converter from an existing system.

You may maintain an Internal Table in Paytran which stores names and bank account information which is kept up manually through tables for each transmission. Each time a transmission procedure is desired, you would change any necessary amounts, add any new names, set existing amounts to \$ 0.00 for no transaction, and press a button to create a files which can be read into Paytran for conversion to bank format.

You may have purchased a 'Paytran Option Kit' from Caspar Computer Services Inc., which converts data from your format to a format which Paytran can import, Either way, all data being converted through Paytran will ultimately need to be read in through a file called ASCII.FIL.

If you use the Internal Table Version, an option will be selected which will create ASCII.FIL. If you use a 'Paytran Option Kit', or you use a custom designed program or routine, you will have created ASCII.FIL via a different method.

ABOUT ASCII.FIL

Fixed format ASCII.FIL with CR / LF at end of Record

FIELD NAME	LOCATION	LENGTH	
NAME	1	20	
REF	21	13	
BANK ID	34	3	*
BRANCH	37	5	
ACCT NUMBER	42	12	
AMOUNT	54	11	**

- * PAYTRAN ADDS A 0 TO THE BEGINNING
- ** DECIMAL PLACE REQUIRED 99999999.99
- TEXT FIELDS MUST BE LEFT JUSTIFIED
- NUMERIC FIELDS MUST BE RIGHT JUSTIFIED

ASCII.FIL will need to be located in the \PAYTRAN4 directory for it to be imported into PAYTRAN. This is in the assumption that you have installed PAYTRAN into \PAYTRAN4. Some clients may find need to move the program to another directory name.

ABOUT YOUR FILE

Paytran is capable of transmitting just about any ASCII file with ease, but it can not make up data that is not existent. To meet bank specifications, certain pieces of information will be needed In your file. They are as follows;

- **BANK NUMBER OF EMPLOYEE**
- **BRANCH NUMBER OF EMPLOYEE**
- **ACCOUNT NUMBER OF EMPLOYEE**
- **NET PAY AMOUNT**
- **REFERENCE (EMPLOYEE NUMBER)**

If you are creating ASCII.FIL from another application, it may contain other information not pertaining to PAYTRAN. This information will automatically be ignored by PAYTRAN. It will only use the information required for Bank Transmission.

Also, you may supply \$0.00 net pay or withdrawal transactions, as Paytran will automatically remove them from the transmission to avoid you having to pay for transactions of no value to the bank.

THE PROCESS

A typical transmission procedure would be as follows;

STEP 1 -

You will create a file on a PC computer called ASCII.FIL. If you are maintaining the transmission information using PAYTRAN, you will already have created ASCII.FIL using the 'CREATE ASCII.FIL' option in PAYTRAN. If you are using a different method, you would follow whatever steps are necessary within your procedures to get this file to the PC in the \PAYTRAN4 directory.

STEP 2 -

In Paytran -> Import From ASCII file for conversion to bank. The program reads in your file (or the Internal Table file) filtering out \$0 dollar transactions and any information it does not need.

STEP 3 -

In Paytran -> Three to four days (or more if desired) before the due date of the payroll, you will have the program process this file for conversion including bank footers and headers. Paytran will ask for a due date for the transactions. Your file will be correctly coded for transmission to the bank.

STEP 4 -

In Paytran -> Print an Edit report with totals of the batch of transactions you are about to send. This will ensure that the correct information will be transmitted the bank. This will also provide for a good audit. Within this report you will see the filename of the file that you will need to send to the bank.

STEP 5 -

In Paytran ->

!! ELECTRONIC TRANSMISSION OF RECORDS TO THE BANK !!

STEP 6 -

After successful completion of transmission, tell the computer the file successfully sent and increment the file counter number which the bank keeps track of.

Startup


To install your software, follow these simple steps.

- 1) Start Windows on the machine you wish to install the Paytran software on.
- 2) Insert the Paytran diskette into your disk drive. From your Desktop select the START button and choose RUN from the menu.

When it asks you for the file name to run, you will type in the following. A:\SETUP <ENTER> (Where A: is your floppy drive).

This will start the install process, and after a few seconds, you will be asked what directory to install the Paytran software to. By default the directory will be C:\PAYTRAN4. If you plan on having multiple version of this software you can change the directory to C:\PAYTRAN4P (for Pre-Authorized Version) or C:\PAYTRAN4D (for Direct Deposit Version).

If you wish to install the software to another drive or directory, simply modify this line to the correct drive and directory.

By default the system store the help and program short cuts in the PAYTRAN4 group which will be located off of you START  PROGRAMS menu.

This is where Windows will place the Paytran4 Icons.

Now the system will start copying the files on to your hard drive. If you had more than one disk shipped to you, after a minute or two, the system will prompt you to insert the next disk into the disk drive. Once you do this, press the <ENTER> key to have the system continue copying the files. Once you have gone through all the disks in the set, the install will then be complete, and you will see a message box on your screen telling you the setup is complete. Now you can just press the <ENTER> key and the system will create the Icon and group for your Paytran software.

If your computer is connected to a network and the Paytran program was loaded onto your network, please use caution, as Paytran is a single-user application which is capable of running on a network. If more than 1 person tries to use the program at once, unpredictable results will occur.

To start Paytran simply click on the START button, choose PROGRAMS from the menu. You will see a folder name Paytran4, selecting this will display the program icon's. For on-line help select Paytran Help, otherwise to run the program select the Paytran Icon. The software will then startup and you will be at the welcome screen. Just press <ENTER> at this point to bring up the Paytran Main Menu on the top of the screen.

1 - MAINTAIN DEPOSIT/WITHDRAWAL MASTER FILE

This procedure brings up a list of accounts to which you wish to send a payment to. It is a standard FOXPPO type table which allows you to use the cursor(arrow) keys to move around and edit the information. It is not necessary to Remove names from the table if you do not wish to pay them. All that is required is to put an amount of 0.00 in the amount field, and Paytran will ignore these transactions.

You can move entire fields to the right or left by holding down the CTRL key while pressing the right or left arrow keys. To remove a record, select the Delete option by Holding down the CTRL and pressing the T key (^T).

Using the pre-authorized payment service, you will require certain transaction type codes. The following is a brief list of codes which you might require:

<u>TRAN.</u>	<u>DESCRIPTION</u>
200	Direct Deposit
350	Loans
351	Personal Loans
370	Mortgage
400	Rent/Leases
402	Commercial Rent/Leases
404	Automobile Rent/Leases
430	Bill Payment
450	Misc. Payments

USING YOUR OWN DATABASE

Some users will choose not to use this option as they may have systems containing this information on some other program. You may choose not to use this program and to maintain your own database and have applications written to store this information. An example would be if you are using Paytran/P (PAP Version) and want to write an application to remember when to stop charging a customer, you might maintain these tables within your PAP application.

This file later is converted to ASCII.FIL for importation into the bank conversion parts of the program. To use your own application, you would simply set your application to create the ASCII.FIL in the exact same format as this 'Create ASCII.FIL' option.

2 - IMPORT ASCII FILE INTO PAYTRAN

This procedure transfers the data from your own ASCII (human readable) format into a format which PAYTRAN can use. To perform this option, simply select Create ASCII.FIL under the Maintain Master File menu option.

It's as easy as that !

If you created your own ASCII.FIL , you would be importing it into Paytran from here. Paytran can then take your file and process into Bank transmission format for your bank.

3 - BANK TRANSMISSION PROCEDURES

Selecting the third option from the main menu which will display the following options;

- 1 - Output Records to be ready for Bank Transfer
- 2 - Print Edit Control Report for this run's Transfer
- 3 - Bank Transmission Procedures
- 4 - Update Files to Reflect Successful Transmission

- 1 - Output Records to be ready for Bank Transfer

This section takes the file which was imported and creates a file in the correct format for transmission to the bank. This file includes your bank account number for the bank's computer to know where to take the money from or put the money into, to meet the payroll as well as necessary information such as file and batch headers and trailer, accumulator numbers, and your originator number for the bank.

- 2 - Print Edit Control Report for this run's Transfer

This report is a REQUIRED report. It is not optional and is designed to give you an opportunity to check the data that will be sent to the bank to make sure that the information is correct. It also serves as a report you can file for audits etc. At the bottom of this report you will see the filename that you will need to send to the bank.

3 - Bank Transmission Procedures

For Cleo (3780BSC) users only:

This will provide you with the option to automatically send to the bank by calling them, or of having the bank call you to receive your transmission. Having the bank call you is always the simplest means of doing this transmission as some banks have many dial in numbers and the process would require user intervention.

For PC Users using Hayes type modems :

Depending on what has been entered into the Maintain User Control File, Paytran will either ask you to select which method you would prefer to use (if you have entered information for both Terminal location and Web Browser location). If you have only entered a web browser location or terminal location, it will then load the software for you to use to transfer your file to the bank. Please follow the instructions from your bank on how to send them the file.

4 - Update Files to Reflect Successful Transmission

This procedure will tell Paytran that you have successfully completed the transmission and that the bank is processing it. It must know this to keep track of the file transmission numbers for the bank. It is recommended that you transmit and wait about 10-20 minutes before processing this request. If there is a problem, the bank will usually call you within this period of time.

UTILITIES MENU

Options available on the utilities menu are as follows ;

1 - Maintain User Control File

2 - Rebuild Files

3 - Change User ID for File Creation (Royal Bank Version ONLY)

1 - Maintain User Control File

This stores the setting for information such as your bank account number and your originator number and the main data processing center you work through with the bank.

! BEFORE CHANGING ANY SETTINGS, WRITE DOWN THE ORIGINAL SETTINGS !

2 - Rebuild Files

This procedure cleans up any removed records and fixes up the data files, should you have any problems such as power failure or disk corruption. It is a good idea for safety's sake, to run this once after each payroll transmission update.

3 - Change User ID for File Creation (Royal Bank Version ONLY)

Royal bank assigns user ID's for live transmissions and for testing your transmission. To allow you to freely go between both testing and live transmissions, you are able to enter in your 4 digit user number in this option. Please consult your Royal Bank representative if you are going to run a test transmission.

TECH SUPPORT

For Bugs :

You may call us for bugs at any time. We are always striving for a perfect product, but occasionally as bank specifications change or new features are added, a bug can slip in. If you find a bug, call right away. We will fix it ASAP. Our phone number is (905) 565-0156.

For Changes :

You may fax us a request for changes any time at (416) 352-5273. We will not guarantee we will make these changes. We will however, evaluate the ideas and possibly incorporate them into future releases. If there is something pressing for you or you require a special modification, such as interfacing to another system, we can provide you with a quotation for this service. We are in the network and communications business and have a variety of solutions for almost any problem.

Software Updates :

Software updates are available on the Caspar Computer Services Inc. Website. Please goto <http://paytran.caspar.com/> with your web browser and you will be able to download the full version of the software or just an update file at the bottom of the web page.

Electronic - Mail (E-MAIL) Support :

We also have a mail box specifically for support of our products. If you wish to E - Mail us about a problem or a quick question, you can e - mail us at :

support@caspar.net

Will be glad to answer any of your questions as quick as we electronically can!