

DEXTER PAY
LAUNDRY MADE EASY

Setting Up DexterPay

DexterPay is a feature of the DexterLive network. DexterPay allows the laundry to accept credit cards, Apple Pay, and Google Pay through the DexterPay phone app.

DexterLive makes payment easy with DexterPay, a secure payment app that lets laundry customers pay how they'd like. The DexterPay app is fully integrated with the DexterLive network making it FREE to set up. Plus, there's no annual fee - owners only pay when customers use the app. With DexterPay, laundry owners can give customers the convenience of mobile pay while also maximizing revenue. The app makes it simple for users to add PLUS cycles and will notify them when their cycle is finished, increasing turnover. It also provides unprecedented insights into customer habits to improve marketing efforts.

If you are the owner of a networked DexterLive location in a country that works with DexterPay the sign-up process is simple.

You will need to the following:

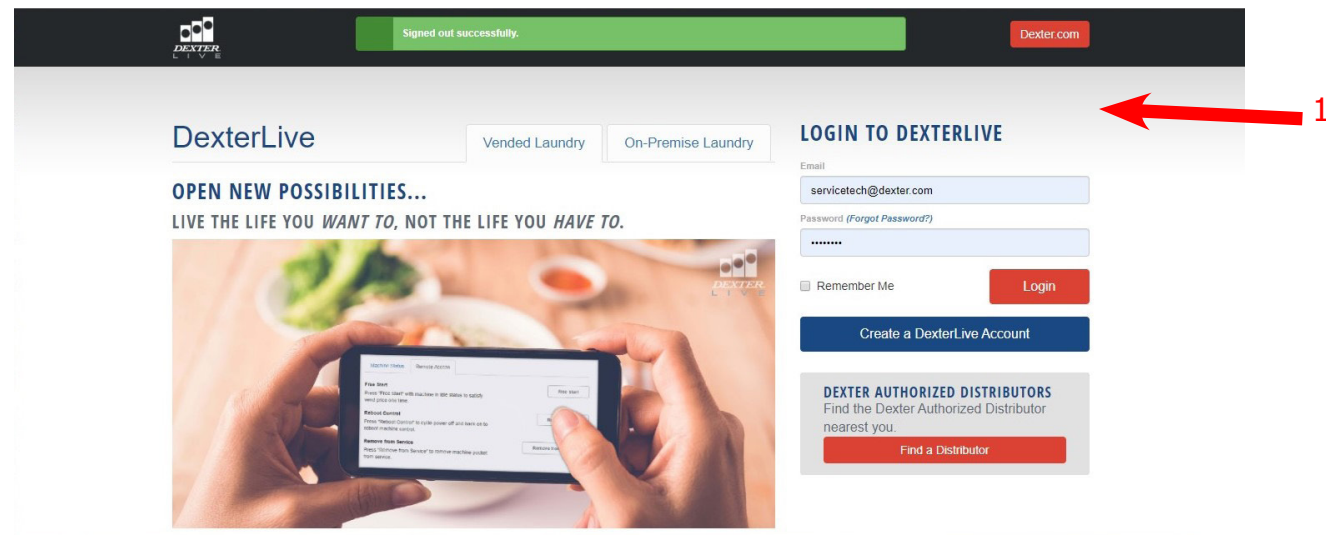
1. Bank account and routing information
2. Tax ID / EIN
3. Business information, such as address
4. Personal information, including birthdate and social security number, for every individual who owns 25% or more of the business
5. Copies of legal identification (driver's license, passport, etc.)

Account verification is conducted by a secure 3rd party. Most accounts are verified within minutes, but the process could take 2-3 business days.

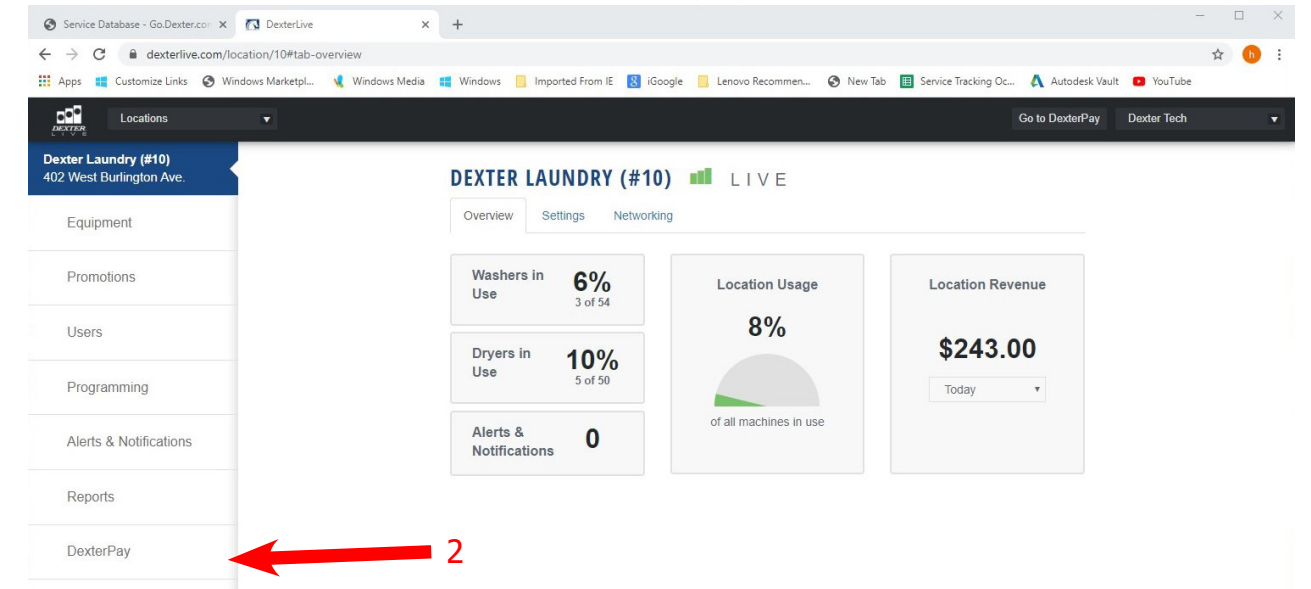
Signing Up For DexterPay

1. To get started signing up for your DexterPay account, log into your DexterLive account.

Note: DexterPay can only be setup by the account that is registered as the "owner" of the location in DexterLive. Follow the procedure on page 23 to transfer ownership if needed.

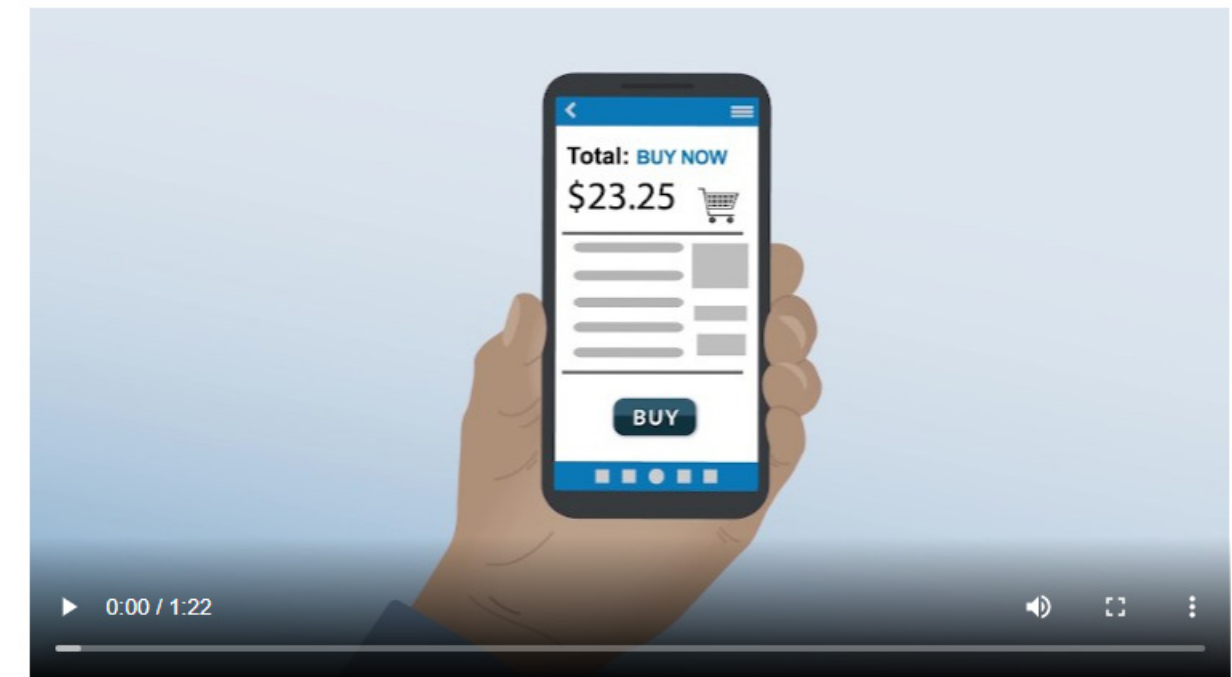


2. Select the DexterPay tab.



3. On the DexterPay tab you'll see a webinar recording that goes through the setup process in detail and provides information on how to effectively use DexterPay to grow your business. The following steps below will also walk you through the setup process.
4. First time users will see this page, select the "SIGN UP" button to begin the process. **Note: Returning users will have a button saying "Access DexterPay".**

DEXTERPAY



- Review the Terms & Conditions. After reading, select "Accept".

DEXTERPAY MOBILE APPLICATION AGREEMENT

Please read this DEXTERPAY Mobile Application Agreement (this "Agreement") as it governs the use of the Mobile App by you and your customers. Your use of the Mobile App indicates your consent to this Agreement.


- Services.** DexterPay allows you and your customers to use a mobile application to pay for laundry services. Payment processing services are provided by Stripe and subject to the Stripe Connected Account Agreement (available at <https://stripe.com/us/connect-account/legal>), which includes the Stripe Services Agreement (available at <https://stripe.com/us/legal>) (collectively, the "Stripe Terms"). By using the Mobile App, you agree to be bound by the Stripe Terms, which may be modified from time to time.
- License.** DexterPay grants you and your customers a revocable, non-exclusive, non-transferable, limited license to download, install and use the Mobile App for personal and internal business purposes strictly in accordance with the required End-User License Agreement (the "EULA") and applicable Stripe Terms.
- Your Account.** Your use, as an owner or a customer, of the Mobile App requires that you have an account with DexterPay and agree to the terms of this Agreement. You consent to the collection, use, sharing and transfer of your personally identifiable information, including the transfer and processing of your information as outlined by the DexterPay Privacy Policy. You acknowledge that third party terms and fees may apply to the use and operation of the Mobile App, such as carriers, terms of service and fees for phone service, data access or messaging capabilities, and that you are solely responsible for payment of all such fees.
- No Included Maintenance and Support.** DexterPay may deploy changes, updates or enhancements to the Mobile App at any time. DexterPay may provide maintenance and support for the Mobile App, but has no obligation whatsoever to furnish such services to you and may terminate such services at any time without notice.
- Acceptable Use.** You agree that you will not use or encourage others to use the Mobile App in a way that could harm or impair others' use of the Mobile App, or in any unlawful manner or for an unlawful purpose. You also agree that the Mobile App is not intended or recommended for use by people under the age of 18.
- Privacy.** In order to operate and provide the service and the Mobile App, DexterPay may collect certain information about you and your customers. DexterPay uses and protects that information in accordance with the DexterPay Privacy Policy (a current version of which can be found at <https://www.dexterlive.com>).
- No Warranty. THE USE OF THE MOBILE APP IS AT YOUR SOLE RISK. THE MOBILE APP IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. DEXTERPAY EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.**
- iOS Application.** In the event of DexterPay's failure to conform to any applicable warranty, you may notify DexterPay, and DexterPay will refund the purchase price for the Mobile App. **TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, APPLE WILL HAVE NO OTHER WARRANTY OBLIGATION WHATSOEVER WITH RESPECT TO (A) THE MOBILE APP AND (B) ANY OTHER CLAIMS, LOSSES, LIABILITIES, DAMAGES, COST, OR EXPENSES ATTRIBUTABLE TO ANY FAILURE TO CONFORM TO ANY WARRANTY.**
- Android Application. DEXTERPAY EXPRESSLY DISCLAIMS ALL WARRANTIES AND CONDITIONS OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.**
- Suspension and Termination of the Mobile App.** DexterPay reserves the right to suspend or terminate access to the Mobile App at any time and for any reason, including based on the status of your account. You understand that if your account is suspended or terminated, you and/or your customers may no longer have access to the content that is stored within the service.

- Disputes.** You are responsible for all disputes, refunds, reversals, returns or fines related to transactions with your customers pursuant to the terms of the Stripe Services Agreement.
- Intellectual Property Rights.** In the event of a third-party claim that the Mobile App, or your possession and use of the Mobile App, infringes third party's intellectual property rights, DexterPay will be solely responsible for the investigation, defense, settlement and discharge of any such intellectual property infringement claim.
- Legal Compliance.** You represent and warrant that (a) you are not located in a country that is subject to a U.S. Government embargo, or that has been designated by the U.S. Government embargo, or that has been designated by the U.S. Government as a "terrorist supporting" country; and (b) you are not listed on any U.S. Government list of prohibited or restricted parties.
- Governing Law.** This Agreement shall be governed by and construed in accordance with the laws of Iowa.
- Contact Information.** Any questions or disputes regarding this Agreement or the Mobile App should be directed to info@dexter.com.



- Select the drop-down arrow next to Location, if you only have one location it will pull the address information. If you are the owner of multiple locations, you will need to select the correct location.

ADD LOCATION


Location: 

Address:


This address will be displayed to DexterPay app users and printed on your DexterPay signs. If this is not correct, visit the Location Settings tab in DexterLive.

Location Phone Number:

This is the phone number that will be displayed to customers in the app.

Authorization Amount: 

- Authorization occurs only once per payment method on the first purchase of the day.
- A low minimum authorization reduces the hold that is placed on your customer's account.
- A high authorization ensures the customer has sufficient funds for an entire 24-hour use of your laundry.

Convenience Fee (optional): 

- A convenience fee can be charged to users of DexterPay to off-set transaction fees. This fee will appear as a charge in the daily transaction history for the user.

- Set the Authorization Amount:** This is the amount the processor uses to verify valid cards and sufficient funds. The bank will hold these funds, even if the user does not spend that amount, for 3-5 business days. This is customizable up to \$30.00. There are two strategies to consider:

A low preauthorization amount (\$1.00) can be set when owners are comfortable with their customer base and they do not want the bank to hold excess funds. The risk of this approach is that users may overdraw their credit limit. If this happens, the owner is out the difference between the total spend and the authorization amount.

A high preauthorization amount (\$20.00) can be used when owners are worried about fraud. This protects the owner from customers overspending their limit. The risk of this approach is that customers may have excess funds held. When this happens, the customer often look at the laundry owner, not their bank, as the cause of the hold even though their bank is holding the funds.

8. **Set The Convenience Fee:** The convenience fee is optional. Owners can choose to charge a convenience fee for use of the app, up to \$5.00. This will be a one-time charge Per customer, per day, that will appear in the transaction history at the end of the day. An owner can charge a fee to recoup some of the transaction fees. The risk to charging a fee is that customers may not want to use the app. If a fee is selected, a \$0.30 - \$0.50 fee is recommended.
9. **Enable Specialty Cycle:** The Drum Clean cycle is optional. Owners can choose to enable for free, charge for the drum clean cycle, or disable the Drum Clean cycle option (can enable at a later date).
10. Enter the address for where you would like your free customized DexterPay launch kit to be sent. **Note: This must be to a physical address not a P.O. Box.**

The screenshot shows the 'DexterPay Launch Kit' form. Red arrows point to the following elements:

- Arrow 10: Points to the list of items included in the launch kit.
- Arrow 11: Points to the language selection options (English and English and Spanish).
- Arrow 12: Points to the 'Choose File' button for uploading a logo.
- Arrow 13: Points to the 'Add Location' button at the bottom right.

11. Specify the printed language for your DexterPay kit.
 12. Upload your logo to be printed on the posters (optional).
 13. Select "Create a New Account" in the middle, this will open a form for banking and business information.
- Note: Do not select the "add location" until all information is added.**
14. Select country based on location of laundromat, follow the instructions below for your country.

Entering Banking Information for United States

1. The Nickname can be anything for you to identify the account with. Be sure to enter both the routing and account numbers correctly because the system does not verify if there is such an account.
 - * Account numbers must have a maximum of 17 digits for US accounts.
2. These fields must be exact.
 - * Legal business name and Tax ID must match the government documents exactly.
 - * Do not use hyphens in Tax ID.
 - * this must be a Physical address (cannot be a Post office box).
3. "Required Account Opener Information" The personal information must be filled out completely.
4. Select "ID Document" from drop down list.
 - * Photo ID must be either JPG or .PNG file (will not accept PDF File).
5. Enter in the percentage owned.
 - * If anyone else owns 25% or more of the business, "Required Account Opener Information" must be filled out completely for each individual.
6. Click "Save Progress" only if the information is not complete and you will be returning later to finish.
7. Only after all information is completely entered, select the "Add Location" button.

Note: Account verification is usually same day but may take 3-5 days.

The screenshot shows the 'Add New Account' form. Red arrows point to the following elements:

- Arrow 1: Points to the 'Add New Account' button at the top.
- Arrow 2: Points to the 'REQUIRED BUSINESS INFORMATION' section.
- Arrow 3: Points to the 'REQUIRED ACCOUNT OPENER INFORMATION' section.
- Arrow 4: Points to the 'ID Document Image Type' dropdown menu.
- Arrow 5: Points to the 'Percentage Ownership of Business' input field.
- Arrow 6: Points to the 'Save Progress' button at the bottom right.
- Arrow 7: Points to the 'Add Location' button at the bottom right.

Bank Account Information Australia

- The Nickname can be anything for you to identify the account with.
 - * Be sure to enter both the routing and account numbers correctly because the system does not verify if there is such an account.
 - * Account numbers must have 5-9 digits for Australian accounts.
- These fields must be exact.
 - * Legal business name and Tax ID must match the government documents exactly.
 - * Do not use hyphens in Tax ID.
 - * this must be a Physical address (cannot be a Post office box).
- "Required Account Opener Information" The personal information must be filled out completely.
- Select "ID Document" from drop down list.
 - * Photo ID must be either JPG or .PNG file (will not accept PDF File).
 - * Photo Legal address verification Document must be either JPG or .PNG file (will not accept PDF File).
- Enter in the percentage owned.
 - * If anyone else owns 25% or more of the business, "Required Account Opener Information" must be filled out completely for each individual.
- Click "Save Progress" only if the information is not complete and you will be returning later to finish.
- Only after all information is completely entered, select the "Add Location" button.

Note: Account verification is usually same day but may take 3-5 days.

Re-entering DexterPay or Signing Up a Second Location

- To get started, log into your DexterLive account.

Note: DexterPay can only be setup by the account that is registered as the "owner" of the location in DexterLive.

- Click on either of the DexterPay Buttons.

- Click on "ACCESS DEXTERPAY" button. If it goes directly to a DexterPay Dashboard, click on the dropdown arrow next to your user name in the upper right hand corner, then select "Add Location".

- When the DexterPay Dashboard appears, click on the drop-down arrow next to your user name in the upper right hand corner, then select "Add Location".

- Repeat the steps for signing up a new location as shown above starting at step 6 in the "Signing Up for DexterPay" section.

Decline Codes

Decline Codes	Description	Next Steps
authentication_required	The card was declined as the transaction requires authentication.	The customer should try again and authenticate their card when prompted during the transaction.
approve_with_id	The payment cannot be authorized.	The payment should be attempted again. If it still cannot be processed, the customer needs to contact their card issuer.
call_issuer	The card has been declined for an unknown reason.	The customer needs to contact their card issuer for more information.
card_not_supported	The card does not support this type of purchase.	The customer needs to contact their card issuer to make sure their card can be used to make this type of purchase.
card_velocity_exceeded	The customer has exceeded the balance or credit limit available on their card.	The customer should contact their card issuer for more information.
currency_not_supported	The card does not support the specified currency.	The customer needs to check with the issuer whether the card can be used for the type of currency specified.
do_not_honor	The card has been declined for an unknown reason.	The customer needs to contact their card issuer for more information.
do_not_try_again	The card has been declined for an unknown reason.	The customer should contact their card issuer for more information.
duplicate_transaction	A transaction with identical amount and credit card information was submitted very recently.	Check to see if a recent payment already exists.
expired_card	The card has expired.	The customer should use another card.
fraudulent	The payment has been declined as Stripe suspects it is fraudulent.	Do not report more detailed information to your customer. Instead, present as you would the generic decline described below.
generic_decline	The card has been declined for an unknown reason.	The customer needs to contact their card issuer for more information.

Decline Codes	Description	Next Steps
incorrect_number	The card number is incorrect.	The customer should try again using the correct card number.
incorrect_cvc	The cvc number is incorrect	The customer should try again using the correct cvc.
incorrect_pin	The PIN entered is incorrect. This decline code only applies to payments made with a card reader.	The customer should try again using the correct PIN.
incorrect_zip	The ZIP/postal code is incorrect.	The customer should try again using the correct billing ZIP/postal code.
insufficient_funds	The card has insufficient funds to complete the purchase.	The customer should use an alternative payment method.
invalid_account	The card, or connected to, is invalid.	The customer needs to contact their card issuer to check that the card is account the card is working correctly.
invalid_amount	The payment amount is invalid, or exceeds the amount that is allowed.	If the amount appears to be correct, the customer needs to check with their card issuer that they can make purchases of that amount.
invalid_cvc	The cvc number is incorrect.	The customer should try again using the correct cvc.
invalid_expiry_year	The expiration year invalid.	The customer should try again using the correct expiration date.
invalid_number	The card number is incorrect.	The customer should try again using the correct card number.
invalid_pin	The PIN entered is incorrect. This decline code only applies to payments made with a card reader.	The customer should try again using the correct PIN.
issuer_not_available	The card issuer could not be reached, so the payment could not be authorized.	The payment should be attempted again. If it still cannot be processed, the customer needs to contact their card issuer.
lost_card	The payment has been declined because the card is reported lost.	The specific reason for the decline should not be reported to the customer. Instead, it needs to be presented as a generic decline.

Decline Codes	Description	Next Steps
merchant_blacklist	The payment has been declined because it matches a value on the Stripe user's block list.	Do not report more detailed information to your customer. Instead, present as you would the generic_decline described above.
new_account_information_available	The card, or account the card is connected to is invalid.	The customer needs to contact their card issuer for more information.
no_action_taken	The card has been declined for an unknown reason.	The customer needs to contact their card issuer for more information.
not_permitted	The payment is not permitted.	The customer needs to contact their card issuer for more information.
offline_pin_required	The card has been declined as it requires a PIN.	The customer should try again by inserting their card and entering a PIN.
online_or_offline_pin_required	The card has been declined as it requires a PIN.	If the card reader supports Online PIN, the customer should be prompted for PIN without a new transaction being created. If the card reader does not support Online PIN, the customer should try again by inserting their card and entering a PIN.
pickup_card	The card cannot be used to make this payment (it is possible it has been reported lost or stolen).	The customer needs to contact their card issuer for more information.
pin_try_exceeded	The allowable number of PIN tries has been exceeded.	The customer must use another card or method of payment.
reenter_transaction	The payment could not be processed by the issuer for an unknown reason.	The payment should be attempted again. If it still cannot be processed, the customer needs to contact their card issuer.
restricted_card	The card cannot be used to make this payment (it is possible it has been reported lost or stolen).	The customer should contact their card issuer for more information.
revocation_of_all_authorizations	The card has been declined for an unknown reason.	The customer should contact their card issuer for more information.
revocation_of_authorization	The card has been declined for an unknown reason.	The customer should contact their card issuer for more information.

Decline Codes	Description	Next Steps
security_violation	The card has been declined for an unknown reason.	The customer needs to contact their card issuer for more information.
service_not_allowed	The card has been declined for an unknown reason.	The customer needs to contact their card issuer for more information.
stolen_card	The payment has been declined because the card is reported stolen.	The specific reason for the decline should not be reported to the customer. Instead, it needs to be presented as a generic decline.
stop_payment_order	The card has been declined for an unknown reason.	The customer should contact their card issuer for more information.
testmode_decline	A Stripe test card number was used.	A genuine card must be used to make a payment.
transaction_not_allowed	The card has been declined for an unknown reason.	The customer needs to contact their card issuer for more information.
try_again_later	The card has been declined for an unknown reason.	Ask the customer to attempt the payment again. If subsequent payments are declined, the customer should contact their card issuer for more information.
withdrawal_count_limit_exceeded	The customer has exceeded the balance or credit limit available on their card.	The customer should use an alternative payment method.

Troubleshooting DexterPay

Issue / Process	Description	Customer Action
Location owner cannot view or access DexterPay screen.	Unsupported browser being used.	DexterPay application can not be accessed through Internet Explorer (white screen). Check resolution and screen size - may have to reduce screen size to see DexterPay tab on LH side (FireFox).
	Location not signed up for DexterPay	DexterPay account must be assigned to an email address that has a DexterLive location associated to it. DexterLive kit will need to be active during Sign-up process.
Owner has not received the "Welcome" email from DexterPay.	Location has not been approved through Stripe.	Check status of the location in Stripe. Engineering, Marketing and Product Support can check the status of the account. Complete - account is ready. Restricted - usually an issue with tax id number, SSN or bank account issue. Pending - working through the system, usually clears in 36 hours or less. Can take up to 3 days. Rejected - See engineering or marketing.
	Banking account information is incorrect or incomplete.	Verify in Stripe. Payments and Payouts must both be set up with valid accounts. Check for number of characters in the routing number and account number.
	Caught in Spam/Junk folder	Check spam folder.
	EIN Information is incomplete or incorrect.	The information entered in the "Required Business Information" section of the application must match the location owner's IRS documents exactly. Spelling, spacing, abbreviations, number vs. words are normal culprits. Address CAN NOT be a PO box.
Owner has not received the startup/signage kit.	Has not been 7-10 business days.	Verify when the account was entered and approved. Need location name/address. Contact Dexter Lifetime Support, to check with printers.
	Invalid address in the shipping information field.	The materials can be shipped anywhere the owner chooses, including PO Box. Contact Dexter Technical Support to verify shipping address with printer company.
	Has arrived but owner was not informed.	This happens quite regularly, especially if shipped to a central location. Verify it has been shipped/delivered with Dexter Lifetime Support.

Issue / Process	Description	Customer Action
Owner needs extra signage for a DexterPay location.	Owner wants to purchase extra DexterPay signs or materials for a current location.	Supplies can be purchased through the Marketing Store. This can be accessed from your DexterPay dashboard in the upper RH corner under your name drop down or through the attached link.
Owner's application for DexterPay will not submit. Owner's application for DexterPay will not submit.	Required Field left blank.	System should highlight any missing fields, but verify all are filled out. Verify if location has multiple owners, and that information for all parties is present in the application.
	Too many characters or unacceptable characters entered into a field.	Can not use apostrophe, quotation marks or star. Tax ID should not have a hyphen in it. Bank accounts should only be 12 digits. ****
	Employer Identification Number - Failed Verification	Verify the name and number match tax papers from government exactly. This is usually an issue with the Legal business name. Verify spelling, punctuation and spacing. All of this MUST match exactly or it will be moved to restricted soon status.
	Photo ID is not in correct form.	Photo ID uploads must be in .jpg or .png - no others(including .pdf) will be accepted. If they are not in this format, it is best to remove them and reload in the correct form. Size is limited to 5MB and must be under 8000px in all dimesions. Must be in color and clear.
	Owner has attempted to submit form at earlier date. Receives "OOPS" message.	1.This will usually make the screen spin and spin. This will require engineering to verify they do not have a partial application in the system. Engineering will have to reset if this is the case. 2. Verify phone numbers are in a 10 digit format (not a +11, international code etc).
	No physical address given for the business.	Verify that the location has a physical street address. This can not be a PO box. The owner's personal section can have a PO box and the sign/materials can be shipped to a PO Box.
	Application was saved while being filled out and returned to at a later date.	Usually the saved form can be pulled from the "Account" section drop down of the application. If it is not showing, verify status with engineering. Starting another application while one is saved in the system can cause issues.
	Owner thinks they submitted the application, but does not receive any notifications from DexterPay.	Owner clicks on "Save Progress" rather than the "ADD LOCATION" Button. This can be verified by engineering as it would show in a "SAVED" status on their end. To correct, the owner will need to log back in and choose the information for this location. Banking account information will need to be re-entered as it is not saved. Once all information is completed, submit application with the "ADD LOCATION" button - located in the very bottom right corner.

Issue / Process	Description	Customer Action
Transfer Ownership of a location with DexterPay. Owner wants to transfer bank information	DexterLive and DexterPay ownership can now be transferred.	<p>"The transfer of ownership, can only be completed by the ""Owner"" of the location in DexterLive. To transfer ownership of a DexterLive location with DexterPay follow the steps below...</p> <ol style="list-style-type: none"> 1. Original owner of the location will need to verify the new owner is a ""User"" on the account - if not add the new owner as a user with full access. 2. Original owner will see two small arrows next to the name of the new owner (this is the transfer button). 3. Click on transfer arrows and you will receive a warning message that you are transferring ownership and will ownership privileges, and you will disable DexterPay. Click ""OK"" if you approve of this transfer. You will then see the new owner's name moved to the location owner position in the list. 4. New owner will need to sign-up this location for DexterPay (through normal DexterPay sign-up portal). Once their account is approved, DexterPay will be reactivated for this location. <p>**When the new DexterPay account is approved and active, the new owner will have access to the income statement from prior owner but the deposit information will be lost. "</p>
	Owner wants to change an associated bank account.	The owner of the location is the only one that can edit account information in DexterPay. To change the bank accounts the weekly deposits go to, the owner needs to log into DexterPay. In the upper RH corner name drop down, choose "Accounts and Locations", then choose "Accounts" tab. Locate the account that needs to be changed and click "Edit Bank Account". This will open a new box and this will allow the owner to edit the account as needed. The owner will need a bank account and routing number of the new account. These will be entered twice each and then submitted.
Owner is not seeing deposits in bank account or amounts do not match.	Bank account number or routing number is not correct.	The system does not verify a bank account or routing number during the application process, it only requires a re-entry for verification (ie. Owner could enter the number incorrectly more than once). The bank name and last 4 digits can be verified in Stripe. If it needs changed, consult engineering.
	Using incorrect dates for deposit.	DexterPay pulls from 12AM Wednesday to 11:59PM Tuesday the following week, then pays out on Friday. Verify the dates the owner is looking for are within this time period. Bank holidays that occur on Tuesday/Wednesday will be off by one day and but will even out on the following week.
	Income statement pulls from previous days.	If pulling information from the Income statement, be sure to add the previous day to the dates being pulled. Always think one day behind on any data.
	Holiday weeks.	If a bank holiday occurs on a Wednesday or Thursday, certain transactions may not be included in the statement. This is not an mistake in the system. Any missing transactions should appear in the weeks deposits or, the first deposit following a "normal" week schedule.

Issue / Process	Description	Customer Action
DexterPay is not responding to remote activation.	Machine controls are not at Firmware Version 1.9 or later.	Upgrade firmware. If machine firmware is at level 1.5 or a single USB stick can be used or DexterLive to upgrade to firmware level 1.9 or higher.
	Machines are in "hung up state".	Verify if machines will respond to a DexterLive command. If not, follow DexterLive troubleshooting. If the machine does respond to DexterLive, power cycle machine and/or ethernet switch. Be sure to leave machine powered down for at least 3 minutes.
	Phone application has a glitch.	Have owner at least refresh the app. or power cycle the phone. Delete app. from phone and reinstall it.
	Owner has not assigned the machine a DexterPay ID number.	Once a location has signed up for DexterPay, the owner will need to log into DexterLive and assign each machine a DexterPay ID number (this column will now be available). Most locations have matching DexterLive and DexterPay numbers but no guarantee. **Dexter Tech Support - This can be viewed from administrative side as well. **
Purchase can not be completed.	DexterPay is not set up.	Verify the location has been accepted for DexterPay and the location is DexterPay enabled.
	Owner has not assigned the machine a DexterPay ID number.	Once a location has signed up for DexterPay, the owner will need to log into DexterLive and assign each machine a DexterPay ID number (this column will now be available). Most locations have matching DexterLive and DexterPay numbers but no guarantee. **Dexter Tech Support - This can be viewed from administrative side as well. **
	Customer has incorrect location number entered into the app.	Check that the location number in app matches location number and machine number.
	Machine is not showing online.	Check DexterLive for machine. Can verify it is responsive with a "Remove From Service" command and verify on front of machine. If machine can not be verified,....?
	No or incorrect credit card number associated to the account.	Verify they have payment method checked. If it will not allow them to change payment source, cycle power on phone/tablet.
	Credit/Debit Card has Expired.	Verify Credit/Debit card information and update information in the DexterPay App. Expired card information can then be removed. Account must have at least 1 form of payment listed.
	"Credit/debit card can not be removed from app." message appears.	Customer has a transaction that is still pending. Once this transaction has cleared, the card can be removed. Transactions can take up to 3 business days to clear.
	Customer has an outstanding balance at this location.	A customer will not be able to complete a transaction at a locaiton they have an outstanding balance at. This must be resolved before DexterPay can be used at that location. Options for payment are add another form of payment to DexterPay or pay location owner and they "waive" the outstanding balance and unblock account.
Customer has been blocked by a DexterPay Location owner.	An account can only be blocked by a location basis. Only the owner can "unblock" the customer's account for his location.	

Issue / Process	Description	Customer Action
Purchase can not be completed. (Continued)	Customer has been blocked by the DexterPay System.	There are multiple reasons that the DexterPay System could block a customer. The customer will receive a brief message as to why the transaction can not proceed. Location A customer that has been blocked by the system, can only be "unblocked" by Dexter Technical Support and with the location owner's approval. Please contact Dexter Technical Support at 800-524-2954.
	Customer wants to choose another Credit Card as Default card, but this action will not save.	During a purchase, customer can choose the credit card they want to use from the "PAY NOW" screen by tapping "Change Payment" in the Payment Method box. This will open a new page with all available cards listed. From here they can choose the card for this purchase. Customers can also add new cards at this point. This card will then become the default card for future payments. The system uses the last card used as the default. **Customers can not choose default payment method from the Account information, Payments Methods page.
Customer has been overcharged.	Pre-authorization Fee.	Customers often see a higher round number (\$20, \$25, \$30) on a receipt but claim they only spent "\$X". This is most likely the owners pre-authorization fee. This is usually refunded in 1-3 business days. Any concerns about this fee, will need to be discussed between owner and customer.
	Customer attempts using DexterPay, does not go through, and then used quarters to pay vend price.	Machine hang up issue, but if the customer does on cancel the transaction on DexterPay, and immediately goes to coins, the DexterPay system thinks the machine is "started" from the DexterPay purchase. A comparison of time from DexterLive to DexterPay would be required. This could merit a refund.
	Customer sees multiple holds or authorizations on his/her bank statement.	With the addition of a re-authorization to the DexterPay approval process, each time a customer reaches a re-authorization amount, the system automatically verifies the customer has the funds available and places a hold on their account for re-authorization amount. (ie Location has a \$30 pre-authorization and the re-authorization is set at \$30, customer purchase is \$37.50, a second hold for \$30 will be placed on the customer's bank account). This hold works just like the pre-authorization hold in that if not all of the funds are used, the customer will be refunded any money that was not used (usually 1-3 days but can be up to 5 days).

Issue / Process	Description	Customer Action
Outstanding Balance	Amount does not match any purchase amount.	Customer had enough money in account to pass the pre-authorization amount, but not to cover the entire purchase. Outstanding payments due are figured by this method... Total purchase amount minus the pre-authorization amount. This amount is then charged the 4.99% transaction fee, plus a \$5 outstanding balance fee. There will be a block placed on this DexterPay account until it is settled. Outstanding amount will be pulled from customer before a new purchase can be attempted. Customer will receive a weekly email from DexterPay reminding them they have an outstanding balance. They will receive this email until paid, waived or up to 1 year.
	Owner is paid directly or a Customer wants to make a payment directly at the location to cover an outstanding balance.	This can be done by the owner or employee who has access to DexterPay Management Portal. Owner will sign-in to DexterPay and sort for outstanding balances or by the customer name. Upon choosing the customer's name, and the transaction, they will have a "Waive" button available on the screen. Clicking on this button will waive the outstanding balance, clear the customer and document who approved it. Once an outstanding balance is "waived" this charge can not be retrieved.
	When is customer charged an outstanding balance fee?	Multiple attempts will be taken to resolve an outstanding balance. If the total amount is not captured, the following actions will occur: Day 1: Authorization amount is captured, leaving the remaining balance. User receives an email stating there was a problem with their payment and to resolve in the mobile app before fees occur. Account is "frozen" until remaining balance is paid. Day 2: If remaining balance has not been paid, DexterPay attempts to capture again. If that fails, DexterPay will reattempt on Day 3. Day 3: If remaining balance still is not paid, DexterPay attempts to capture again. If that fails, the user is charged a \$5.00 plus 4.99% fee on the remaining balance. User receives an email stating the fees have been applied to their account. Account remains "frozen" until remaining balance plus fees are paid. Customers will continue to receive an email each week until the outstanding balance is paid or for 1 year.
Customer charged \$1 but they only used \$.25.	DexterPay Minimum	DexterPay has a minimum purchase of \$1. This is not changeable.

Issue / Process	Description	Customer Action
Customer filed a dispute on a purchase, owner does not know to proceed.	Unknown purchase showing on receipt or statement.	When DexterPay was first initiated, customers would see the location owners name and/or email address on the receipt or bank statement. They would then file a dispute with their bank as unknown. This has been changed since the Feb. 6, 2020 DexterPay updates. Since this update, the receipt or statement will say "DexterPay" and then part of a location (limited number of characters). If the disputed transaction is from after this date, please contact engineering.
	Customer disputes purchase.	<p>Owner is being charged \$15 plus the disputed amount. Since an owner can only submit evidence one time on a disputed charge follow the steps below. Document each contact or attempt, with a time, date, who you talked to and outcome of the conversation.</p> <p>1) Owner should contact the customer directly. Verify what the dispute is and if it is a valid dispute.</p> <p>2) If the dispute is not valid, have the customer contact their bank and have them pull the dispute. It is advised the owner re-contacts the customer after a couple of days to verify this was completed.</p> <p>3) Owner submits contact records, video evidence, DexterLive/ DexterPay documents, Video evidence and any other valid info.</p> <p>4) Bank will review and will contact owner with verdict. If the dispute upheld, the owner will be forfeit the \$15 fee and the disputed amount. If the dispute is found invalid, the owner will receive both the \$15 fee and the purchase amount. This can take up to 45 days to be credited back to their account.</p>

Issue / Process	Description	Customer Action
Owner of location has customers making purchases over Pre-Authorized amounts, but only getting paid Pre-Authorization.	Customer has enough money/credit in account to cover pre-authorization and be approved for purchase, but not enough to cover purchase. Customer either does not return or returns with different email/DexterPay account.	The mid-July 2021 DexterPay update modified the Pre-Authorization process and added a "Re-Authorization" function. With this update the owner sets the pre-auth, just as they did before (range is now \$1-\$50) and it also sets an amount to trigger the system to re-authorize (\$1-\$50). It is recommended to have the pre-authorization and re-authorization amounts to match. This essentially eliminates the possibility of a customer purchasing above their account limits (insufficient funds). If the owner decides to not match the pre- and re-authorization amounts, raise pre-authorization at location. When this has been witnessed the pre-authorization is usually quite low (\$1-\$5). By raising this pre-auth. It will discourage most of this activity. Have seen this raised to various amounts, several have this set at most expensive wash + one dry cycle (ie - \$12.50) to as high as \$20. This information no longer pops up upon changing locations but can be found in the "Details" button under the location information.
Changing location information	How to change pre-authorization amount, transaction fees, or location phone number.	Owner of location is the only one that can access this. Log on to DexterLive and go to DexterPay. In the upper right corner click on your name, from the drop down choose "Locations and Accounts". A new screen will appear and changes can be made here. FYI, clicking "enter" or "Update Location" button, will update the location (bar will appear at top of page).
What is the \$.30 Finance Fee?	Owner sees finance fees on income statement.	Owner's are charged a \$.30 finance each time a customer is authorized or re-authorized. This is amount is collected by the processing company when completing the transaction. Some owners choose to offset this by charging a convenience fee to the end user (range of \$.00 - \$5.00). This charge will appear each time a pre/re-authorization occurs.
Deposit bank account information	Adding multiple new stores to DexterPay. How to decipher how much each location deposited.	If you entering multiple new stores, it is best to enter each location separately and identify each with a unique "Nickname" in the Account Nickname section of the application. This can be as simple as naming them Location 1, Location 2, etc. they just need an identifier. All of the rest of the banking information can be the same. Just remember to verify your routing and account numbers as the system does not verify the account exists.
	Multiple locations originally signed up under one account "name" and owner can not decipher deposits from individual location. Need to show separate deposits in the same account.	The owner of the location is the only one that can edit account information in DexterPay. To change the bank accounts the weekly deposits go to, the owner needs to log into DexterPay. In the upper RH corner name drop down, choose "Accounts and Locations", then choose "Accounts" tab. Locate the account that needs to be changed and click "Edit Bank Account". This will open a new box and this will allow the owner to edit the account as needed. This is where an identifying nickname is useful. The owner will need a bank account and routing number of the new account. These will be entered twice each and then submitted.

Issue / Process	Description	Customer Action
Setting-up or changing a pre-authorization and maximum transaction limit (re-authorization amounts).	What is the pre-authorization amount and what should it be set at?	"This is the amount the processor uses to verify valid cards and sufficient funds. The bank will hold these funds, even if the user does not spend that amount, for 3-5 business days. This is customizable by the location owner from \$1.00 up to \$50.00. There are two strategies to consider: 1. A low pre-authorization amount (\$1.00) can be set when owners are comfortable with their customer base and they do not want the bank to hold excess funds. The risk of this approach is that users may overdraw their credit limit. If this happens, the owner is out the difference between the total spend and the authorization amount. 2. A high pre-authorization amount (\$20.00) can be used when owners are worried about fraud. This protects the owner from customers overspending their limit. The risk of this approach is that customers may have excess funds held. When this happens, the customer often looks at the laundry owner, not their bank, as the cause of the hold even though their bank is holding the funds."
	What is the maximum transaction limit and where should it be set?	The maximum transaction limit has been created to set a maximum amount a customer can spend before being re-authorized. This is designed to reduce location owner risk of a customer spending more money/credit than they have available. How does this work? When a customer attempts a purchase through DexterPay, the processing company verifies the customer has at least the the pre-authorized amount (set by owner) available to cover the purchase. Currently any purchase above this amount can be lost if the money is not available at the time the transaction processes. By adding a maximum transaction limit, the owner sets an amount they are comfortable with before asking for re-authorization. This re-authorization will be for the amount pre-set by the owner. The maximum transaction limit can range from \$1.00 to \$50.00 also. The closer the maximum transaction limit is to the pre-authorization amount, the less risk an owner has of a customer overdrafting an account. Any gap between the pre-authorization amount and the maximum transaction limit could still be lost in an overdraft situation. We recommend the pre-authorization and maximum transaction limit be the same, but this is at the owners discretion. If a customer does NOT use over the maximum transaction limit during a purchase, there will be no re-authorizing and any unused money from the pre-authorization will be refunded once the transaction has cleared. Example - Location A has a pre-authorization of \$25 and a maximum transaction limit of \$30, customer comes in and spend \$29.50, but only has \$26 in account, owner can loose \$4.50. Location B has a pre-authorization and maximum transaction limit both set at \$25. Customer comes in and spends \$29.50. Customer was re-authorized for any purchase over \$25 and up to \$50, this second authorization guarantees customer has enough funds/ credit for complete purchase, owner has no risk.

Issue / Process	Description	Customer Action
Drum Clean Option	What is Drum Clean and how does it work?	Drum Clean is optional cycle available to just clean the drum for customer satisfaction. (THIS IS NOT PART OF A NORMAL WASH BATH) If an owner chooses to turn this on for DexterPay Customers, the cycle consists of a HOT water fill (fills to normal water level) with a soap and softener dish flush and tumble for a total of 3 minutes. There is no spin/ extract in this cycle. If this feature is turned on, all DexterPay machines in a location will be eligible for a Clean Drum purchase and the price will be the same for all machines. NOTE: If an owner chooses to NOT turn Drum Clean on, the DexterLive location owner (and other users with access to DexterLive for that location) can still use this feature through DexterLive at no charge - at location's discretion.
	Owner does not see an option for Drum Clean.	Location must be running DexterLive with machine Firmware Version 2.2 or later. Once this is installed, it will appear as an option for the owner/users in DexterLive. Location owner must turn Drum Clean "ON" for customers to have access.
	How does an owner activate Drum Clean for customer use?	The owner of the location can turn on/off the Drum Clean option for customers to use by logging into DexterPay, clicking on name in upper RH corner dropdown. Choose accounts and locations and then add a price for Drum Clean in the same section as Pre/Re-authorizations are changed. Save changes and it will be active. ***DexterPay is the only way customers can use Drum Clean!***
	Does Drum Clean create a transaction in DexterPay?	Yes. A Drum Clean purchase is viewed as normal DexterPay purchase. It will be processed just as all other purchases are bundled together per pre/re-authorization set for the location.
	Customer is not offered a Drum Clean option in DexterPay.	Location owner has not turned the Drum Clean option on for this location. When this option is released to DexterPay Location Owners, it will default to "Disabled", Owners can turn this on 12/7/2021 and after. Location owner has the discretion to not turn on at all or to turn off when they choose. The location must have machines at Firmware Version 2.2 or Later.
Customer Blocking	Owner wants to keep a customer from using DexterPay at his/her Laundromat(s).	The Owner of the location as the ability to block customers from using DexterPay at their location(s). To do this, log into DexterPay and go to the "Customers" Tab on the Left Hand side. Locate the customer of concern and view Customer Detail. To the right of their name, you will see a "Block From Your Locations" button. Click on button. (This will then change to an Unblock Button). This will only effect the customer's use of DexterPay at this owner's locations.
	Customer has settled an outstanding balance, but account is still blocked by owner.	The Owner of the location as the ability to block or unblock customers from using DexterPay at their location(s). See instructions above.
	Customer receives an error message stating the purchase could not be completed, contact location owner.	When this appears, the customer is most likely blocked by the system. This could be as simple as an expired credit card being used or go as far as a card being reported as lost or stolen. The location owner should contact Dexter Technical Support and they can view the customers account and clear/remove block if appropriate or if location owner gives permission.

OPTIONAL: CREATE A CASH BACK REWARDS PROGRAM

DexterPay makes it easy for you to build a loyal fan base through the use of a cash back rewards program.

- STEP 1:** Visit the Loyalty Page in the DexterPay Management Portal and select the **REWARDS** tab.
- STEP 2:** Select "Create Program" in the upper right corner.
- STEP 3:** Choose a Program Name. This is visible in the app, so select a user-friendly name.
- STEP 4:** Select "Add Locations" to select your locations applicable to this program. If you select multiple locations, rewards earned in one location can be redeemed at any other location within that program. If this is not desirable, create a separate program for each location.
- STEP 5:** Select the Start Date. This is the first day purchases become eligible for rewards.
- STEP 6:** Select the Last Day to Earn Date. This is the last day purchases will be eligible to be earned for this program. If you do not want an end date, select "No End Date". No end date also means there is no last day to redeem. This can be changed after the program starts.
- STEP 7:** Select the Last Day to Redeem Date. This is the last day rewards for this program can be redeemed before they expire. This must be a minimum of 30 days after the last day to earn date. If you do not want a last day to redeem, select "No End Date". This can be changed after the program starts.
- STEP 8:** Select Submit
- STEP 9:** Enter the Percent Back. This is the amount back from a purchase the user will have available for future rewards. This amount can be 1-100% in whole numbers.
- STEP 10:** Select Save. Your customers will now begin earning cash back rewards on all purchases on the program start date.

DEXTERPAY
LAUNDRY MADE EASY

BONUS DEXTERPAY MATERIALS CREATING A NEW CUSTOMER PROMOTION

DexterPay makes it easy for you to build customer loyalty and manage your business through the use of promotion codes.

To help you get started, we've included a poster for a "New Customer" promotion. This promotion will offer a free wash to any new DexterPay customer at your location. Setting up this promotion is easy, simply follow the steps below.

STEP 1: VISIT THE LOYALTY PAGE IN THE DEXTERPAY MANAGEMENT PORTAL

STEP 2: SELECT "CREATE PROGRAM" IN THE UPPER RIGHT-HAND CORNER

STEP 3: COMPLETE THE "CREATE PROGRAM" OPTIONS WITH THE FOLLOWING:

Program Name: New Customer

Location: If you have multiple locations, you can select all or as few as you would like

Promotion Type: Select "Free Wash"

Options: Select the options you have programmed in DexterLive. You can then choose to provide or exclude these options from the free wash. For example, if you have temperature based pricing enabled, you can choose to charge the adder for a hot wash. If you have an extra rinse enabled, you can choose to give away or charge for this PLUS cycle.

Days: Default is every day of the week. We recommend not changing to avoid confusion.

Daily Start/Stop: Default is all day. We recommend not changing to avoid confusion.

Duration: Select the day you want it to end or we recommend selecting "No End Date".

Promotional Code: Enter **WELCOME**

Re-Enter Promotional Code: Enter **WELCOME**

Maximum Uses: Select the dropdown to "I want to limit this promotion to only new customers at a location". We recommend selecting "an unlimited number of times" to avoid confusion.

STEP 4: SAVE THE PROMOTION

This promotion will only be visible the first time a customer uses DexterPay at your location. The customer will be greeted with the message shown to the right. After they use the app once, the "New Customer" promotion will no longer be accessible.

Welcome!
Thank you for using DexterPay at our location! It is truly Laundry Made Easy. Please enjoy a special promotion on us. Tap Apply Promotion on the Pay Now screen to enter one of the promotions below. We appreciate your business.
- WELCOME

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