



Section 5

DexterPay
Trouble shooting

DexterPay

DexterPay is an additional platform of DexterLive. DexterPay allows the Laundry to accept credit cards, Apple Pay, and Googlepay through the DexterPay phone app.

DexterLive makes payment easy with DexterPay, a secure payment app that lets your 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 - you only pay when customers use the app. With DexterPay, you 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 for you. It also provides unprecedented insights into your customers' habits to improve your marketing efforts.

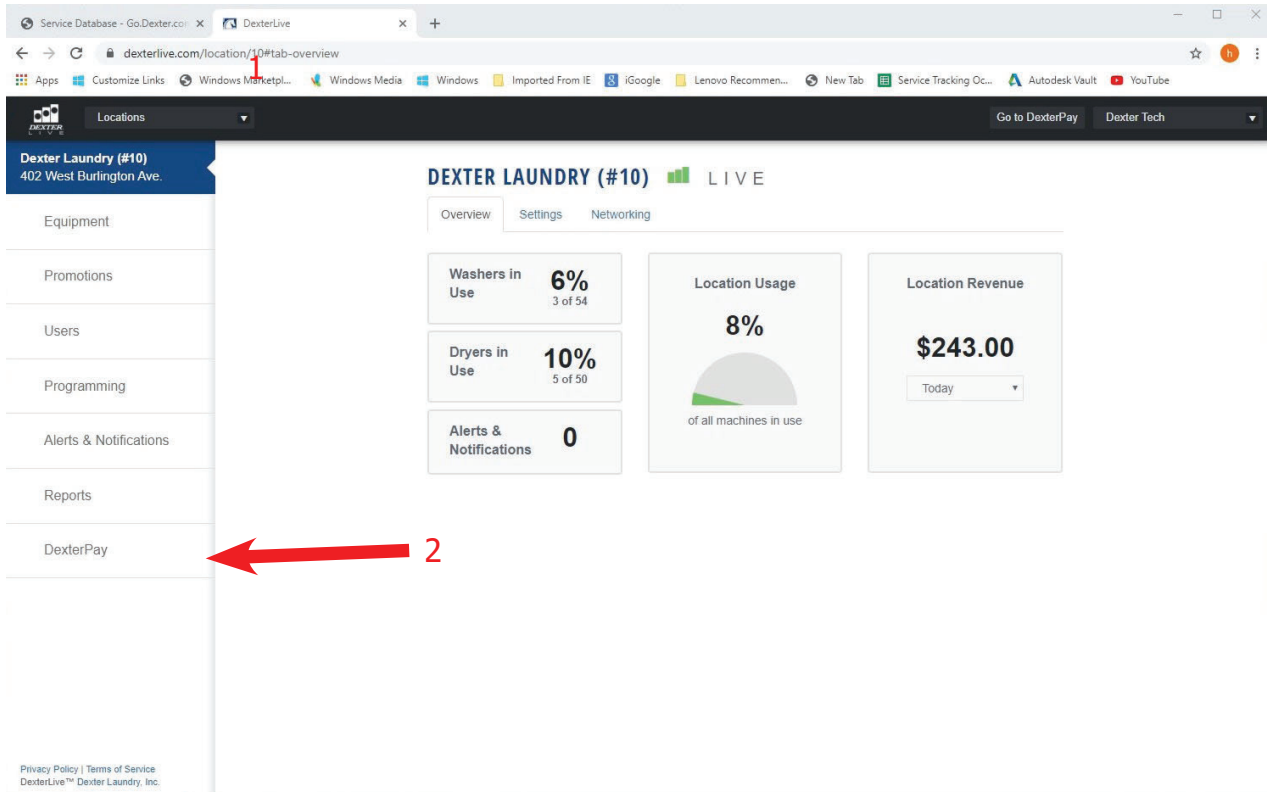
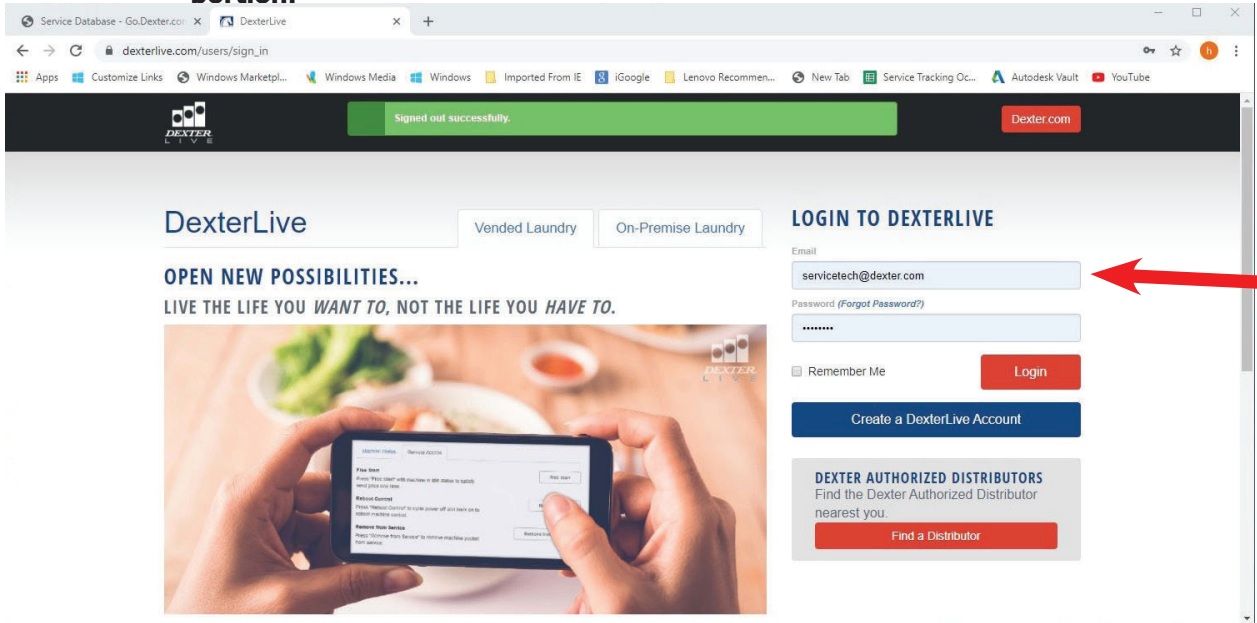
If you are the owner of a networked DexterLive location in a country that works with DexterPay the sign-up process is simple. You will need to provide:

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.)

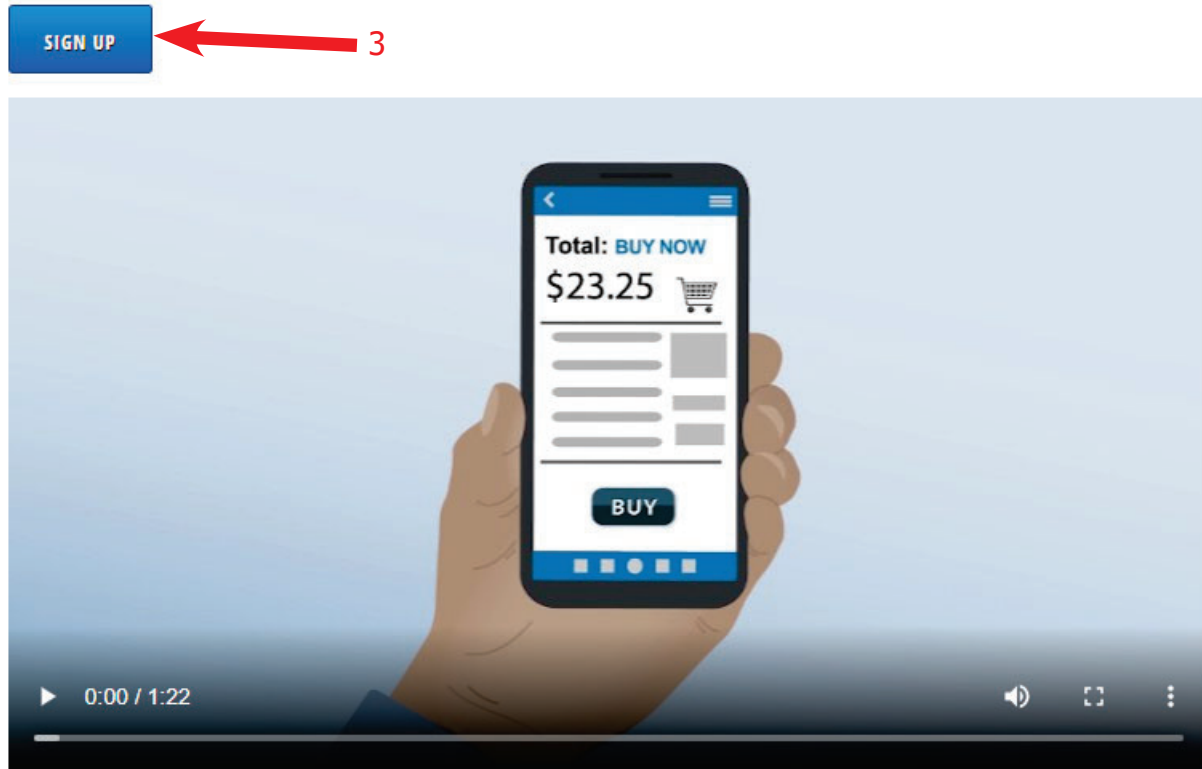
Account verification is conducted by a secure 3rd party. Most accounts are verified within minutes, but the process could take 2-3 business days.

Getting Started....

1. To get started signing up for your DexterPay account, log into your DexterLive account.
Note: You must be the owner of the location to enter into the DexterPay sign in portion.



2. Click on the DexterPay button in the left pane.



DexterLive makes payment easy with DexterPay, a secure payment app that lets your 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 - you only pay when customers use the app. With DexterPay, you 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 for you. It also provides unprecedented insights into your customers' habits to improve your marketing efforts.

To learn more about Dexter Pay Visit on line at <https://dexter.com/vended-laundry/dexterpay/>. This is about an hour long Video and will provide you with a lot of DexterPay details including information on how to sign up for DexterPay and use DexterPay Management portal to better your business and increase your revenue.

3. First time users will see this page, Select the "SIGN UP" button to access the DexterPay Terms and Conditions, and the Authorization Application.

Note: Returning users will have a button saying "Access DexterPay".

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.

1. **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.
2. **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.
3. **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.
4. **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.
5. **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.
6. **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>).
7. **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.**
8. **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.**
9. **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.**

10. 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.

11. 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.

12. 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.

13. 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.

14. Governing Law. This Agreement shall be governed by and construed in accordance with the laws of Iowa.

15. Contact Information. Any questions or disputes regarding this Agreement or the Mobile App should be directed to info@dexter.com.



4. Select the "Accept" after reading the Terms and Conditio

ADD LOCATION

Location: ← 1

Address:

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

Location Phone Number:

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

Authorization Amount: ← 2

- 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): ← 3

- A convenience fee can be charged to users of DealerPay to offset transaction fees. This fee will appear as a charge in the daily transaction history for the week.

1. When you 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.

2. **Authorization Amount:**

What should the Pre-authorization amount be?

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 for owners up to \$30.00.

Two strategies:

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 looks to the laundry owner, not the bank, as the cause of the hold.

3. **Convenience fee:**

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.

DexterPay Launch Kit

To make it easy for you to promote DexterPay, identify your location, and assign machine IDs to your equipment, Dexter Laundry will provide a DexterPay launch kit that includes:

- (2) Marketing posters (18" x 24")
- (2) Instruction posters (18" x 24")
- (2) Location Information posters (18" x 24")
- (1) Marketing poster (24" x 36")
- Machine ID stickers numbers 1 -100
- Copy of DexterPay user video in English and Spanish

If you need additional materials, please contact marketing@dexter.com

Launch Kit Shipping Information:

First Name: Last Name:

Address: City:

Country: State/Province:

Zip/Postal Code:

Posters can be printed in English or Spanish. Please select which language you would prefer. If you select English and Spanish, you will receive one poster in each language.

English English and Spanish

Please upload a .png, .eps, .pdf, or .jpg version of your logo if you would like that to be included on the posters (optional).

No file chosen

Account:

Windows Ink V

4. **This box is for the location where you want the marketing materials and signage is shipped.**

Note: This must be to a physical address not a P.O. Box.

5. Please specify the printed language for the posters.

6. Upload Logo to be on the Location Poster (Optional).

7. Select "Create a New Account" in the middle, this will open a form for banking and business information. Select country based on location of laundromat.

Note: Do not select the "add location" until all information is added.

The screenshot shows a web form titled "Add New Account" with the following sections and fields:

- Account Nickname:** A text input field.
- Routing Number:** A text input field.
- Re-Enter Routing Number:** A text input field.
- Account Number:** A text input field.
- Re-Enter Account Number:** A text input field.
- Account Holder Name:** A text input field.
- REQUIRED BUSINESS INFORMATION:**
 - Legal Business Name:** Text input.
 - Tax ID (EIN):** Text input.
 - Legal Business Address:** Text input.
 - City:** Text input.
 - State/Province:** Dropdown menu.
 - Postal Code:** Text input.
 - Phone Number:** Text input with a "US +1" dropdown.
- REQUIRED ACCOUNT OPENER INFORMATION:**
 - Legal First Name:** Text input.
 - Legal Last Name:** Text input.
 - Business Title:** Text input.
 - Email Address:** Text input.
 - Address:** Text input.
 - City:** Text input.
 - State/Province:** Dropdown menu.
 - Postal Code:** Text input.
 - Phone Number:** Text input with a "US +1" dropdown.
 - SSN (Last 4 digits):** Text input with a "XXX-XX-" dropdown.
 - Date of Birth:** Fields for Year (YYYY), Month (MM), and Day (DD).
- ID Document:**
 - ID Document Image Type:** A dropdown menu.
 - ID Document Image (Front):** A file upload field with "Choose File" and "No file chosen" options.
- Percentage Ownership of Business:** A text input field.
- Does another individual own 25% or more of this business?:** A dropdown menu with "No" selected.
- Buttons:** "Save Progress" (top right) and "Add Location" (bottom right).

Bank Account information USA

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 12 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.

Bank Account information Australia

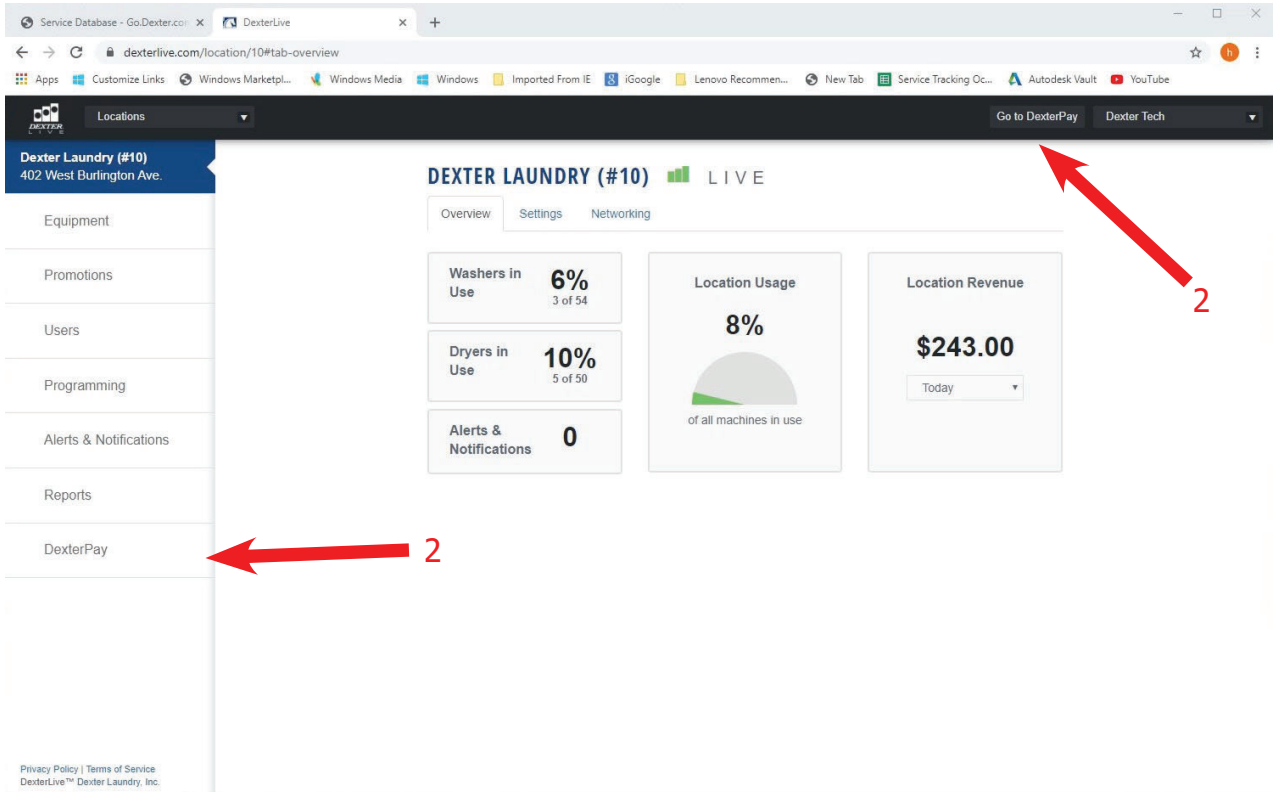
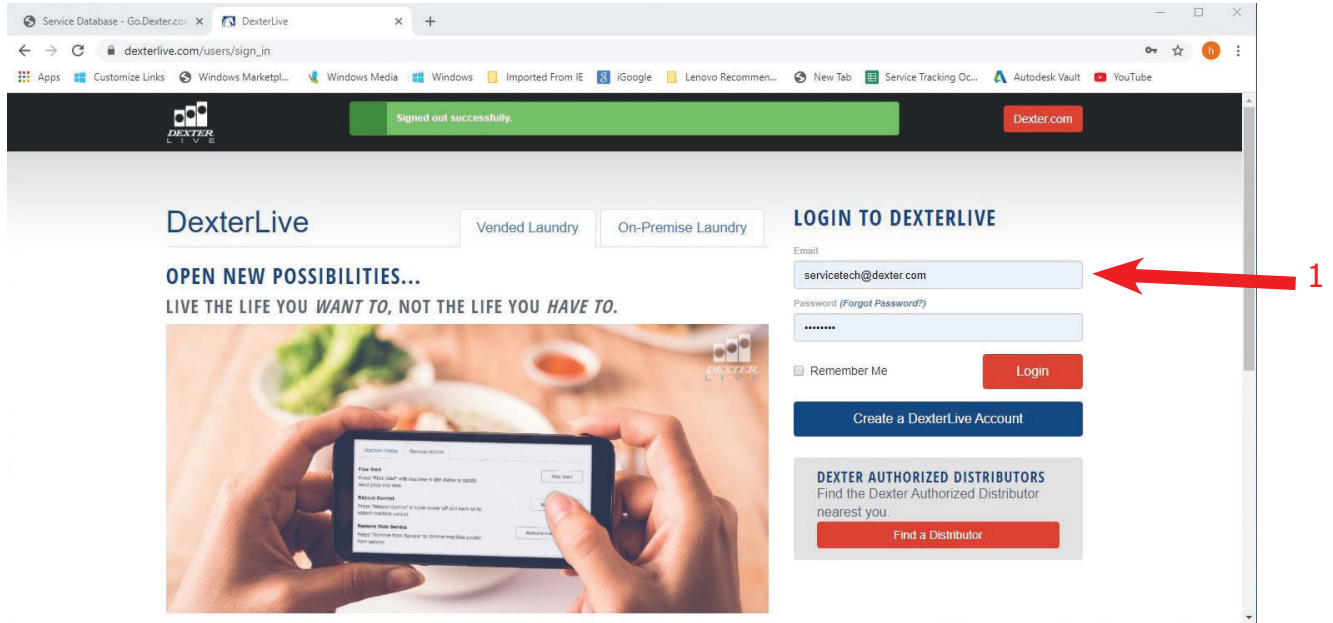
1. The Nickname can be anything for you to identify the account with.
 - * Be sure to enter both the routing and account numbers correctly because the system does not verify if there is such an account.
 - * Account numbers must have 12 digits for US accounts.
2. These fields must be exact.
 - * Legal 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).
 - * Photo Legal address verification Document 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.

Re-entering DexterPay or signing up a second location....

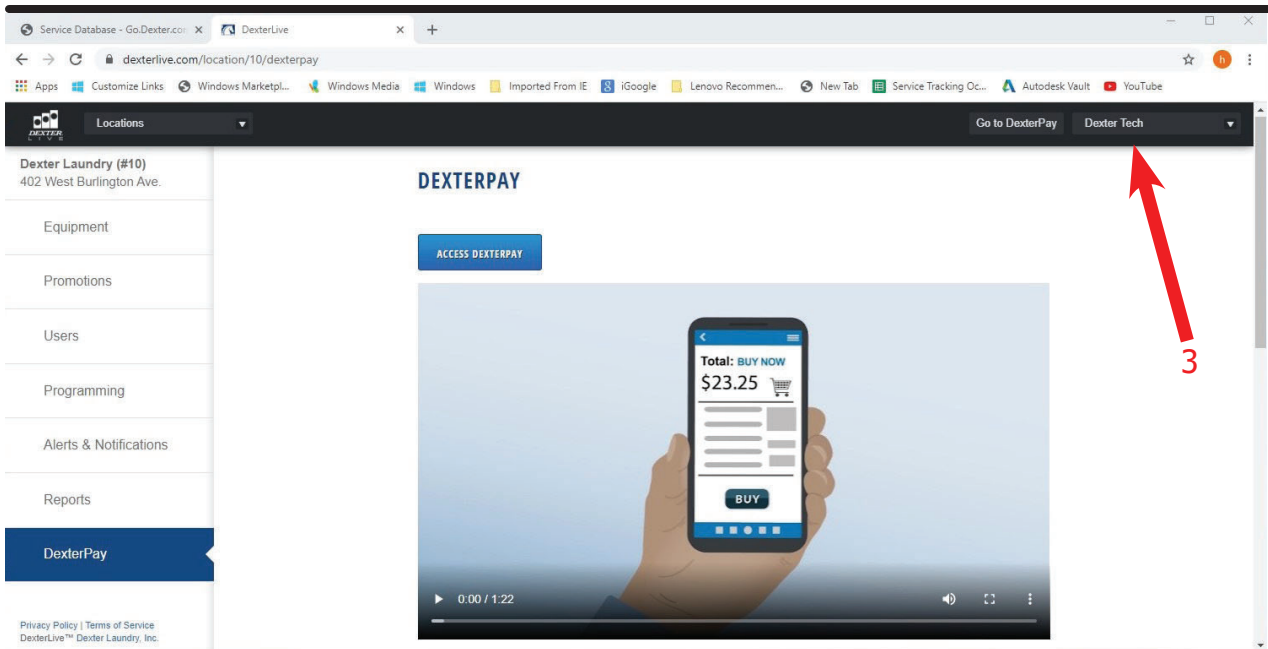
1. To get started signing up for your DexterPay account, log into your DexterLive account.

Note: You must be the owner of the location to enter into the DexterPay sign in portion.

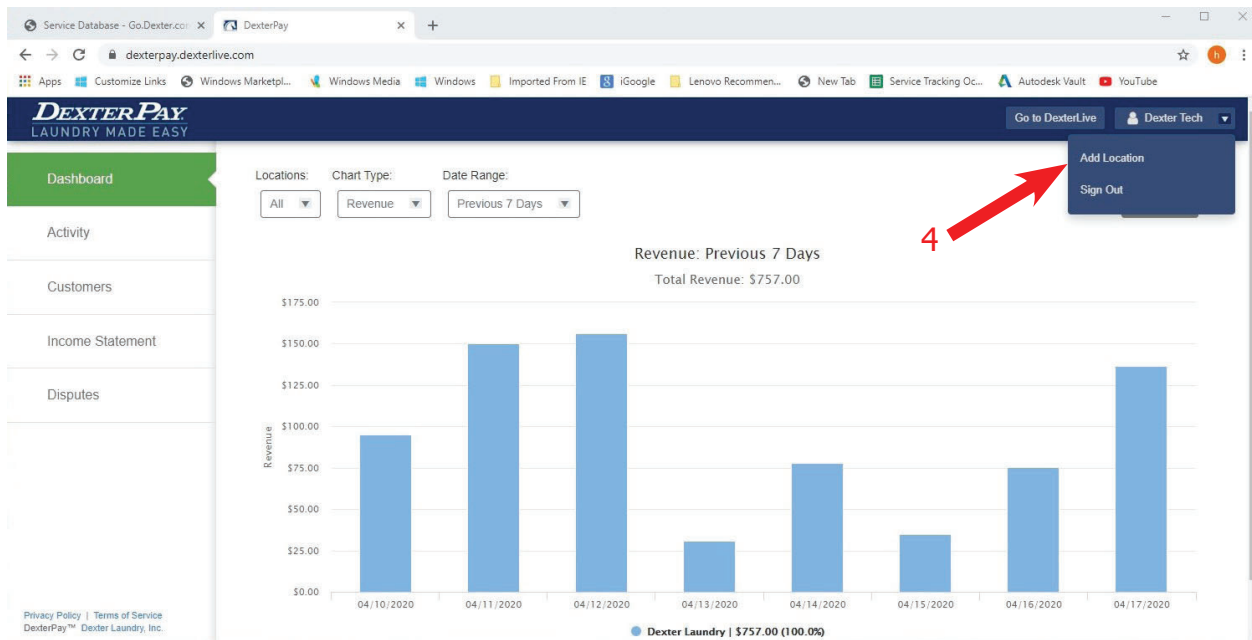


1. To get started signing up for your DexterPay account, log into your DexterLive account.

Note: You must be the owner of the location to enter into the DexterPay sign in portion.



3. You should get this page, click on "ACCESS DEXTERPAY" button. If it goes directly to a DexterPay Dashboard, click on the drop-down arrow next to your user name in the upper right hand corner, then select "Add Location".



4. 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".

ADD LOCATION

Location:

Address:

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

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 DealerPay to offset transaction fees. This fee will appear as a charge in the daily transaction history for the user.

1. When you 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.

2. **Authorization Amount:**

What should the Pre-authorization amount be?

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 for owners up to \$30.00.

Two strategies:

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 looks to the laundry owner, not the bank, as the cause of the hold.

3. **Convenience fee:**

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.

DexterPay Launch Kit

To make it easy for you to promote DexterPay, identify your location, and assign machine IDs to your equipment, Dexter Laundry will provide a DexterPay launch kit that includes:

- (2) Marketing posters (18" x 24")
- (2) Instruction posters (18" x 24")
- (2) Location Information posters (18" x 24")
- (1) Marketing poster (24" x 36")
- Machine ID stickers numbers 1-100
- Copy of DexterPay user video in English and Spanish

If you need additional materials, please contact marketing@dexter.com

Launch Kit Shipping Information:

First Name: Last Name:

Address: City:

Country: State/Province:

Zip/Postal Code:

Posters can be printed in English or Spanish. Please select which language you would prefer. If you select English and Spanish, you will receive one poster in each language.

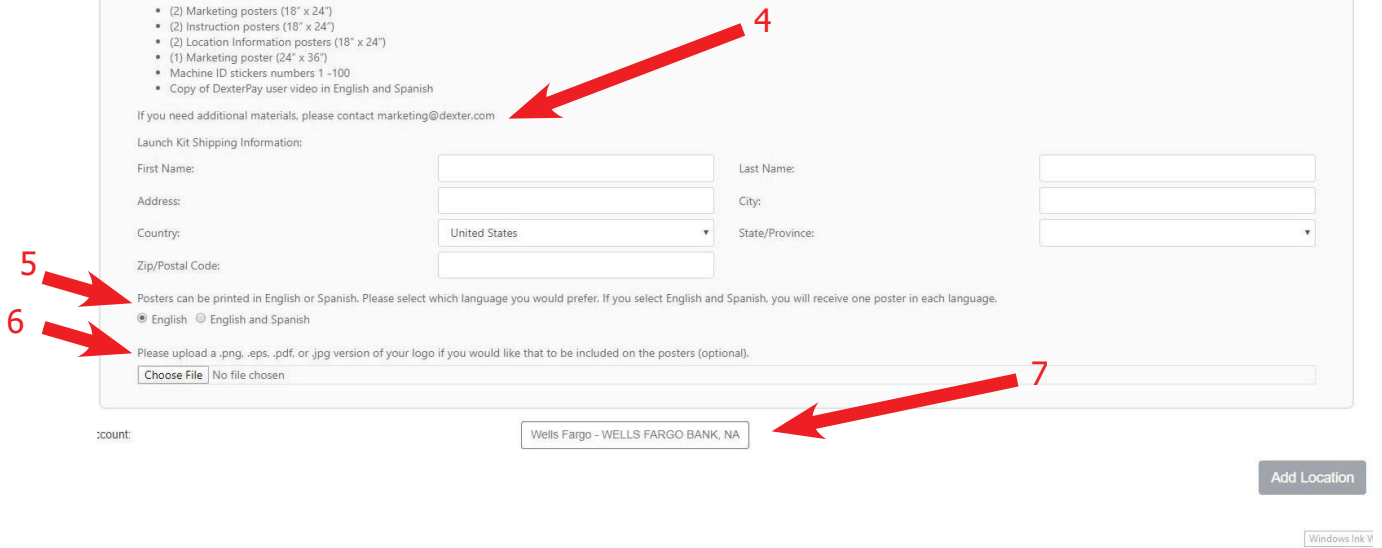
English English and Spanish

Please upload a .png, .eps, .pdf, or .jpg version of your logo if you would like that to be included on the posters (optional).

No file chosen

Account:

[Windows Ink](#)



4. **This box is for the location where you want the marketing materials and signage is shipped. This must be to a physical address not a P.O. Box.**
5. Please specify the printed language for the posters.
6. Upload Logo to be on the Location Poster (Optional).
7. Select "Create a New Account" in the middle, this will open a form for banking and business information. Select country based on location of laundromat.

Note: Do not select the "add location" until all information is added.

The screenshot shows a web form titled "Add New Account" with a "BANK ACCOUNT INFO" section. The form is divided into several sections: "Account Nickname", "REQUIRED BUSINESS INFORMATION", "REQUIRED ACCOUNT OPENER INFORMATION", and "ID Document". Red arrows numbered 1 through 7 point to specific fields: 1 points to the "Account Nickname" field; 2 points to the "Legal Business Name" and "Tax ID (EIN)" fields; 3 points to the "Legal First Name" and "Legal Last Name" fields; 4 points to the "ID Document image Type" dropdown menu; 5 points to the "Percentage Ownership of Business" field; 6 points to the "Save Progress" button; and 7 points to the "Add Location" button.

Bank Account information USA

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 12 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.

Bank Account information Australia

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 12 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).
 - * Photo Legal address verification Document 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.

Decline Codes

DECLINE CODE	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.

DECLINE CODE	Description	NEXT STEPS
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.
incorrect_number	The card number is incorrect.	The customer should try again using the correct card number.
incorrect_cvc	The eve number is incorrect	The customer should try again using the correct eve.
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.

DECLINE CODE	Description	NEXT STEPS
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 evenumber is incorrect.	The customer should try again using the correct eve.
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.
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.

DECLINE CODE	Description	NEXT STEPS
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.

DECLINE CODE	Description	NEXT STEPS
revocation_of_authorization	The card has been declined for an unknown reason.	The customer should contact their card issuer for more information
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.

DECLINE CODE	Description	NEXT STEPS
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.

Trouble Shooting DexterPay

Issue / Process	Description	Customer Action
Can not 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.
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.

Issue / Process	Description	Customer Action
Owner has not received the startup/signage kit.	Has not been 7-10 business days.	Verify when the account was entered and approved. Customer Support has been receiving mailing/shipping info on signage. Need location name/address.
	Invalid address in the shipping information field.	The materials can be shipped anywhere the owner chooses, including PO Box. Verify the shipping address with marketing.
	Has arrived but owner was not informed.	This happens quite regularly, esp. if shipped to a central location. Verify it has been shipped/delivered.
Owner's application for DexterPay will not submit.	Owner's application for DexterPay will not submit.	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. ****

Issue / Process	Description	Customer Action
Continued.... Owner's application for DexterPay will not submit.	Tax ID not correct.	Verify the name and number match tax papers from government exactly.
	Photo ID is not in correct form.	Photo ID uploads must be in .jpg or .png - no others will be accept. If they are not in this format, it is best to remove them and reload in the correct form.
	Owner has attempted to submit form at earlier date. Receives "OOPS" message.	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.
	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.
Owner's application for DexterPay will not submit.	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.
	Country has not been selected.	Upon the release of DexterPay to Australia (April 2020), it is now necessary to select the country of the location. This is temporary and will become automatic during a later update deployment.
Wants to transfer Ownership of a location with DexterPay	No way to transfer ownership shown on location	At this time there is not an easy way to do this once a location is signed up for DexterPay. Will need to be discussed with engineering. Get as much information as possible from both parties.

Issue / Process	Description	Customer Action
Owner wants to transfer Ownership of a location with DexterPay	Owner wants to change an associated bank account.	The owner can not do this at this time. Engineering and Genova have access to this and can make the changes as needed.
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 an 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.
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.

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.
Purchase can not be completed.	DexterPay is not set up.	Verify the location has been accepted for DexterPay and the location is DexterPay enabled.
	Machine does not have a DexterPay ID # associated to it.	Check that the machine has the correct DexterPay ID # number associated to that machine in DexterLive. This column will not appear until at least one machine has an associated DexterPay ID number.
	Customer has INcorrect location entered into DexterPay 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 on account.	Verify they have payment method checked. If it will allow them to change payment source, cycle power on phone/tablet.

Issue / Process	Description	Customer Action
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 charge Declined.	"Declined" Code given	What "Declined" code was given. See spreadsheet for more information about these codes. Page ** in the manual
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. Example - Total purchase of \$20.50, pre-auth of \$5. ($\$20.50 - \$5 = \$15.50$, $\$15.50 \times .0499 = .77$, $15.50 + .77 + 5 = 21.27$) Customer still owes \$21.27 for this transaction. 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.
	Owner was paid by customer but still showing an outstanding balance on the DexterPay account.	At this time there is no way for an owner to credit a DexterPay customer's account. The outstanding balance will be pulled from the customer's account upon the next DexterPay transaction.

Issue / Process	Description	Customer Action
Continued.... Outstanding Balance	Customer wants to make a payment to cover a previous Outstanding balance.	Customer must use DexterPay App. again and it will pull the total outstanding amount first, before allowing another purchase. There is not a place/website for a customer to make a payment for an outstanding balance.
	Customer closed bank account after making purchase and before transaction is processed overnight.	Situation - customer makes purchase and is notified by bank of possible fraudulent activity. Customer closes account/card based on this information, same day as purchase, purchase is declined by bank during processing overnight. This was purchase "declined" and possible overdraft fees etc, were induced by the customer. Purchase should be cleared when the customer puts new credit card number in and uses account again. If they change their email as well - a problem could arise as it would be viewed as a new account. This would be handled similar to a disputed purchase. THIS IS MOST LIKELY TO OCCUR ON AN INITIAL SETUP AND USE OF AN DEXTERPAY ACCOUNT.
Customer charged \$1 but they only used \$.25.	DexterPay Minimum	DexterPay has a minimum purchase of \$1. This is not changeable.
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.

Issue / Process	Description	Customer Action
Continued... Customer filed a dispute on a purchase, owner does not know to proceed.	Customer disputes purchase.	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. 1) Owner should contact the customer directly. Verify what the dispute is and if it is a valid dispute. 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. 3) Owner submits contact records, video evidence, DexterLive/DexterPay documents, Video evidence and any other valid info. 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.
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-auth. and be approved for purchase, but not enough to cover purchase. Customer either does not return or returns with different email/DP account.	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. If the owner does have a high pre-auth., it is recommended this is noted somewhere in the store. This notification is being added to the DP app on a location basis.

Issue / Process	Description	Customer Action
Changing location information or	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).
Owner charged \$.30 finance fee more than once a day per customer	Changed Credit cards.	Customer changed payment method in app. between purchases. This charge would be correct with this. The charge is applied once per customer per payment method per day.
	New card added.	Customer changed payment method in app. between purchases. This charge would be correct with this. The charge is applied once per customer per payment method per day. Have seen when a customer adds a card, then not use it, still charge the new card fee to owner. Stripe would have to look into this.
	New customer.	Customer created a new or second account between purchases. This charge would be correct with this. The charge is applied once per customer per payment method per day.

Issue / Process	Description	Customer Action
<p>Continued.... Owner charged \$.30 finance fee more than once a day per customer</p>	<p>Time of day setting is off.</p>	<p>Prior to the March 31, 2020 DexterPay update, all locations had funds captured at 12am CT. This means that stores on PST will have their day end at 10pm PT and capture at 12am PT. These stores could incur additional transaction fees if a purchase was made for example, before 10pm PT and another purchase was made after 10pm PT (would incur two (2) transaction fees). Following this March 31 deployment, the end of the day is at 12am and captures at 2am based off the time zone setting of the location. DexterPay will use the Time Zone setting that is set in DexterLive, so owners will need to make sure this is set correctly in order for captures to occur at the correct time. To verify this, go to DexterLive for the location, then the "settings" tab.</p>

Issue / Process	Description	Customer Action

