



User's Manual

www.memoco.com



MEMO Help Desk: 1-800-922-8079 (press 1 then 3)
helpdesk@memoco.com

Monday–Friday 8:00 a.m. until 5:00 p.m.

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1. Money Orders

A. Installing Money Order Printer

The provided **USB** cable will connect the Money Order printer to your computer. Start by inserting the end of the cable to the back of the Money Order printer.



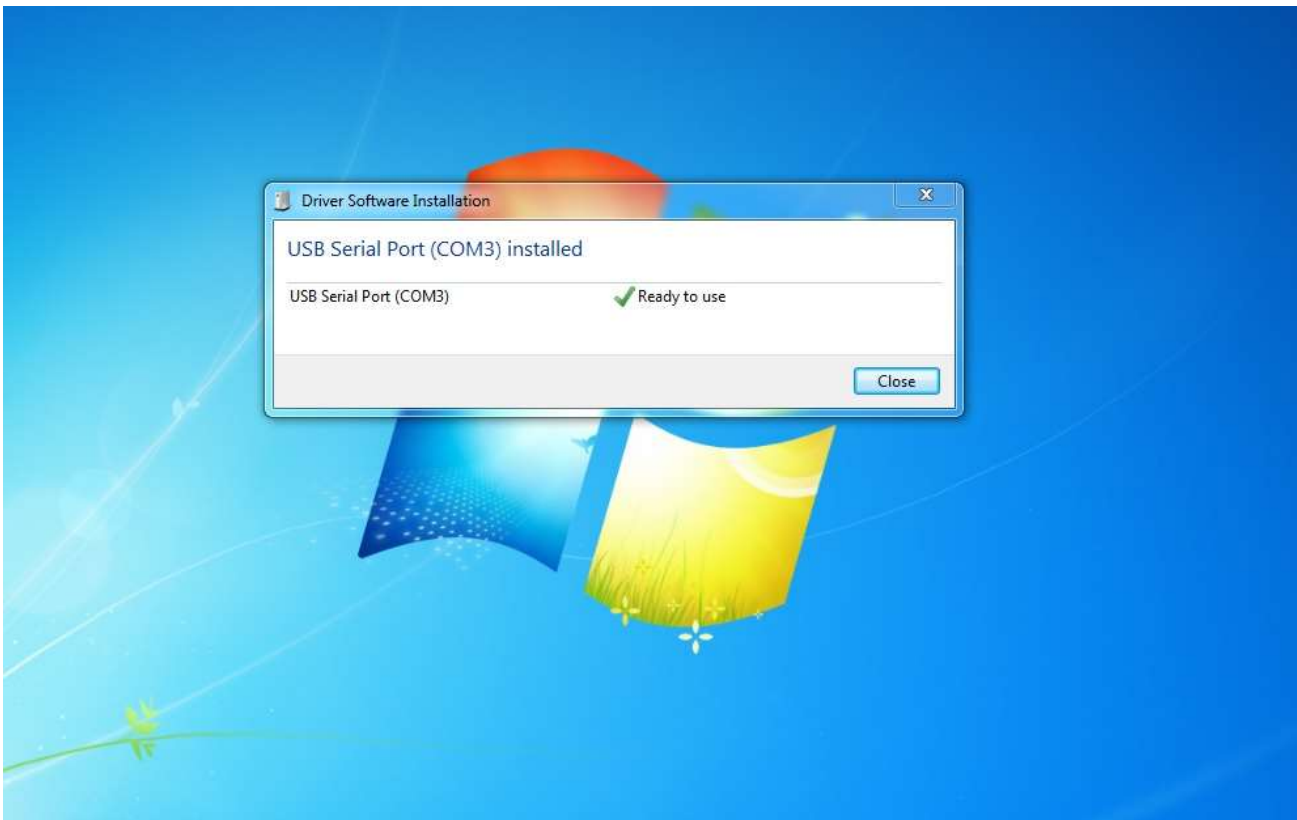
The other end of the cable will need to be attached to your computer by using an available **USB port**.



Next you will need to plug the black power cable into the back of the Money Order printer. The other end of the power cable can be plugged into a surge protector or wall outlet.



Your computer will now install the USB drivers automatically and assign an available com port.



B. How to Load Money Orders

Remove the Money Orders from the box and write down the last Money Order serial number.
Place the whole pack of Money Orders inside the printer.

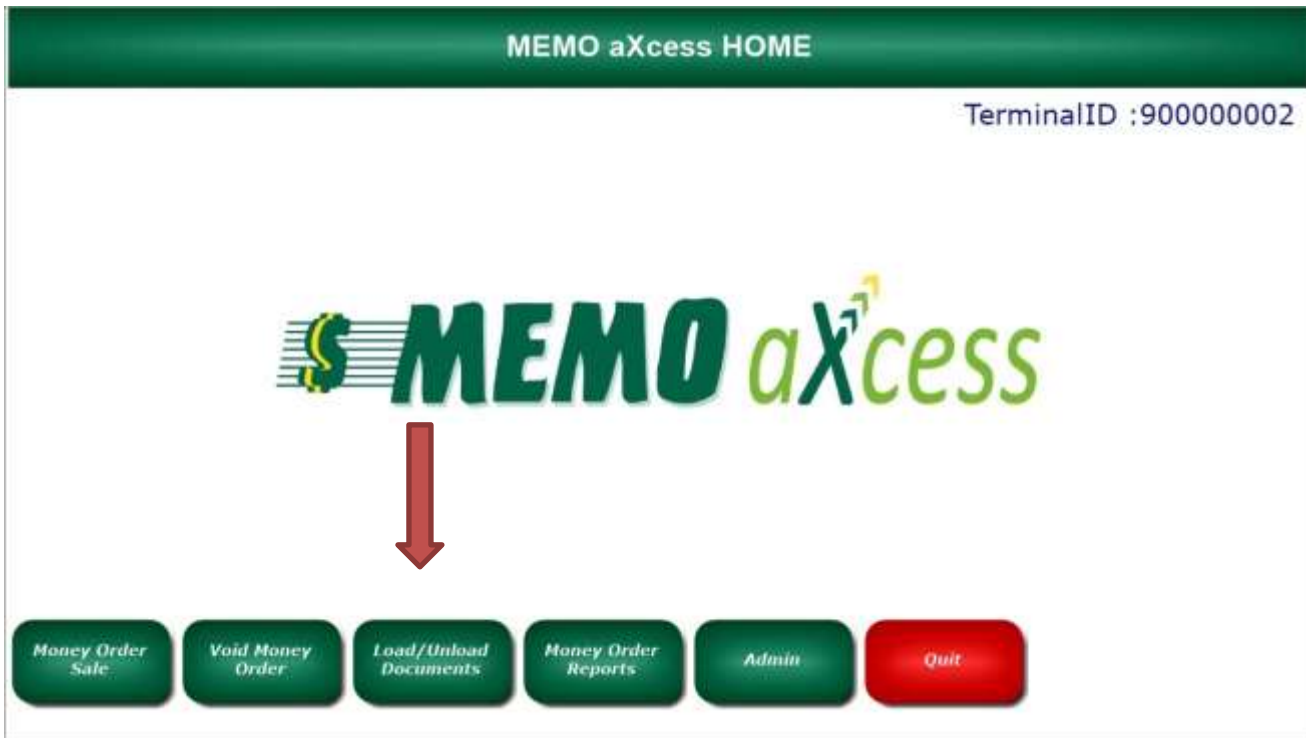


Insert the first Money Order with the **arrows pointing down**. Press the **load button** and push the paper down into the slot. Once the paper is in far enough, the printer will automatically feed the paper to the correct spot. Shut the door and lock it.

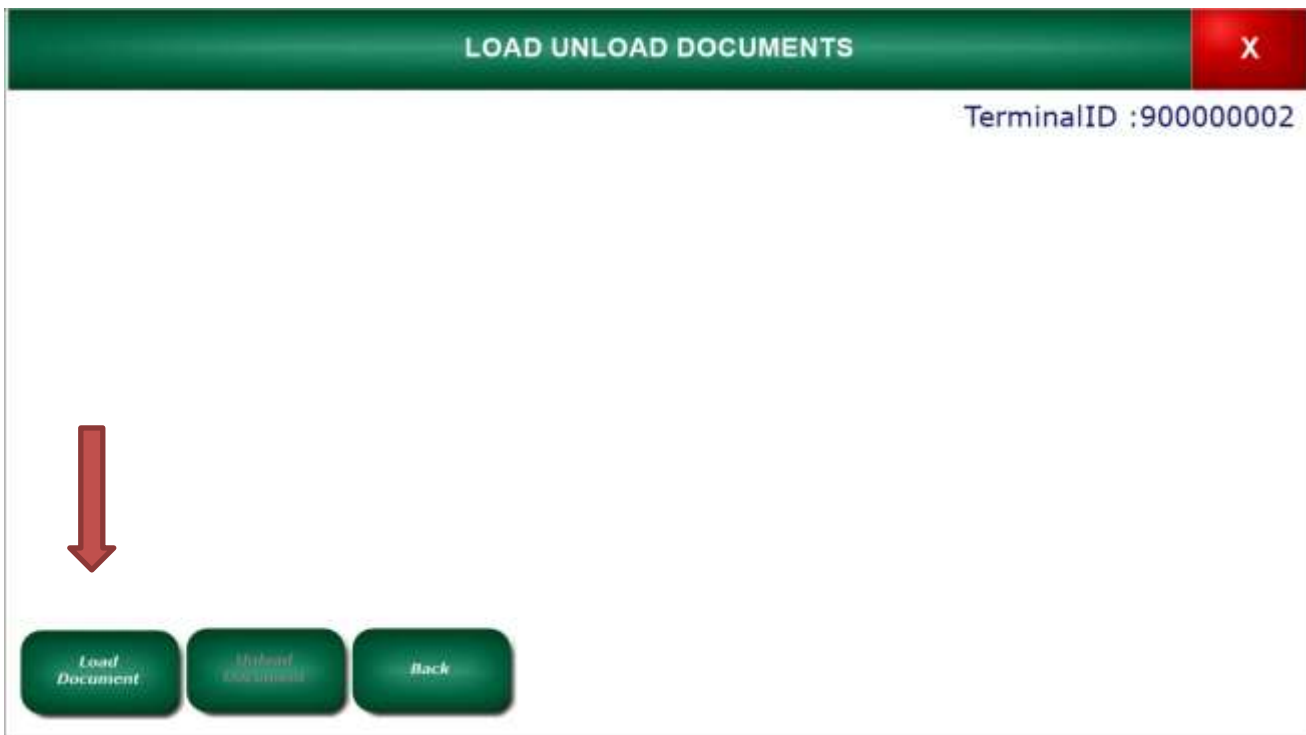


C. Loading Serial Numbers

With the Money Order printer door closed, press the **Load/Unload Documents button** on the home screen.



Press the **Load Document Button**



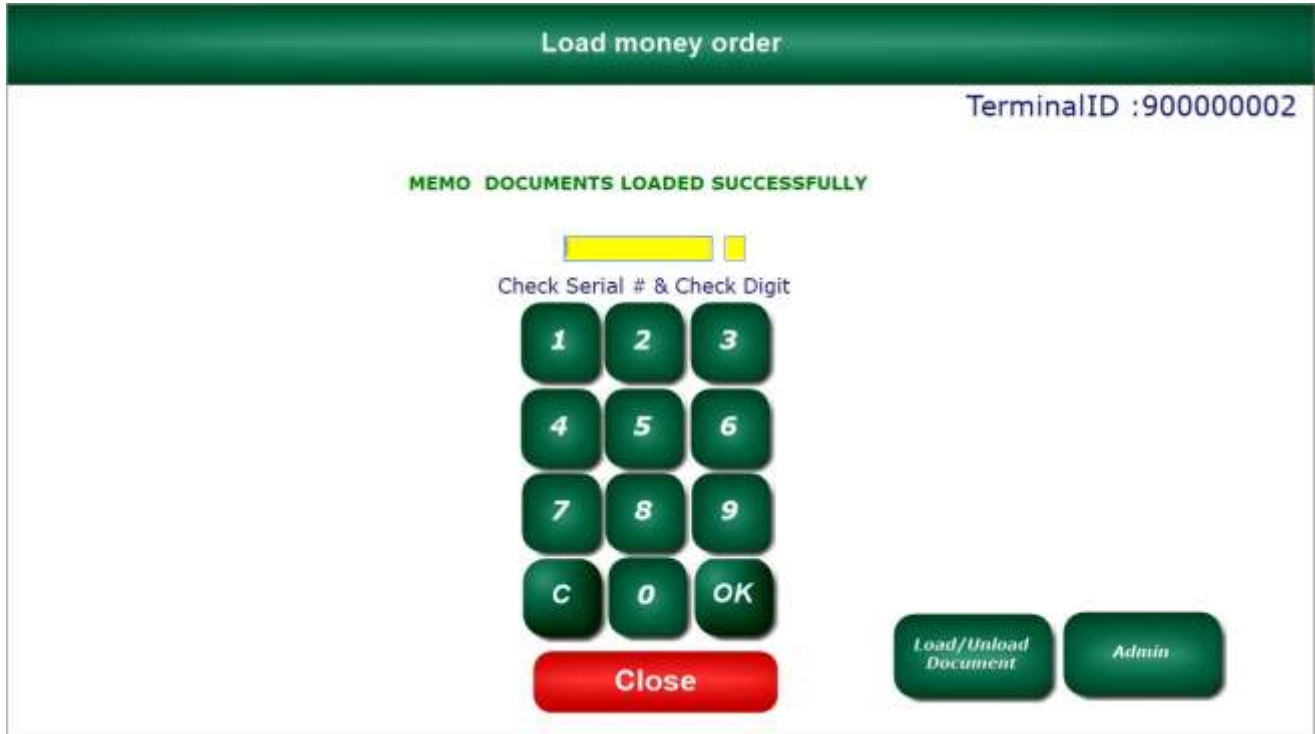
The first Money Order in the printer should have advanced for you to see the serial number. Type in the serial number on the Money Order, including the **check digit** at the end.



Type in the **last serial number**. This is the very last Money Order in the pack, the one on the bottom. If you did not write this number down, you will have to open the door and look at the very last Money Order, but pulling the lever forward. This will allow you to grab the Money Orders easier. Press the **save button** and click back.



Verify that the next Money Order is in sequence by typing in the serial number including the check digit. Press **ok** or **enter** on your keyboard.



D. Printing Money Orders

To make money orders for a customer, double click on the MEMO aXcess icon in the middle of the screen.



A window will appear with a place to enter your password. Type your password and then click **Ok**.

A screenshot of the MEMO aXcess Login screen. The title bar is green and says "MEMO aXcess Login". In the top right corner, it says "TerminalID :90000002". In the center, there is a yellow input field with the text "Enter Passcode" below it. Below the input field is a numeric keypad with buttons for 1, 2, 3, 4, 5, 6, 7, 8, 9, C, 0, and OK. At the bottom center is a red "Close" button.

If this is the beginning of the day, you will see this screen:

A screenshot of the MEMO aXcess Login screen, similar to the previous one but with additional options. The title bar is green and says "MEMO aXcess Login". In the top right corner, it says "TerminalID :90000002". In the center, there is a yellow input field with a small square icon to its right and the text "Check Serial # & Check Digit" below it. Below the input field is a numeric keypad with buttons for 1, 2, 3, 4, 5, 6, 7, 8, 9, C, 0, and OK. At the bottom center is a red "Close" button. At the bottom right, there are two green buttons: "Load/Unload Document" and "Admin". A red arrow points from the right towards the input field.

Type the Money Order number and Check Digit of the money order that you can see from the money order printer. Next, click **Ok**.

This is the MEMO aXcess Home menu. To sell a Money Order, click on **Money Order Sale**.



Type in the dollar amount and click the **+ sign** or press **enter** on your keyboard and then click the **Print** button.



If you would like to print multiple Money Orders enter the dollar amount and click the **+sign** or press **enter** on your keyboard.

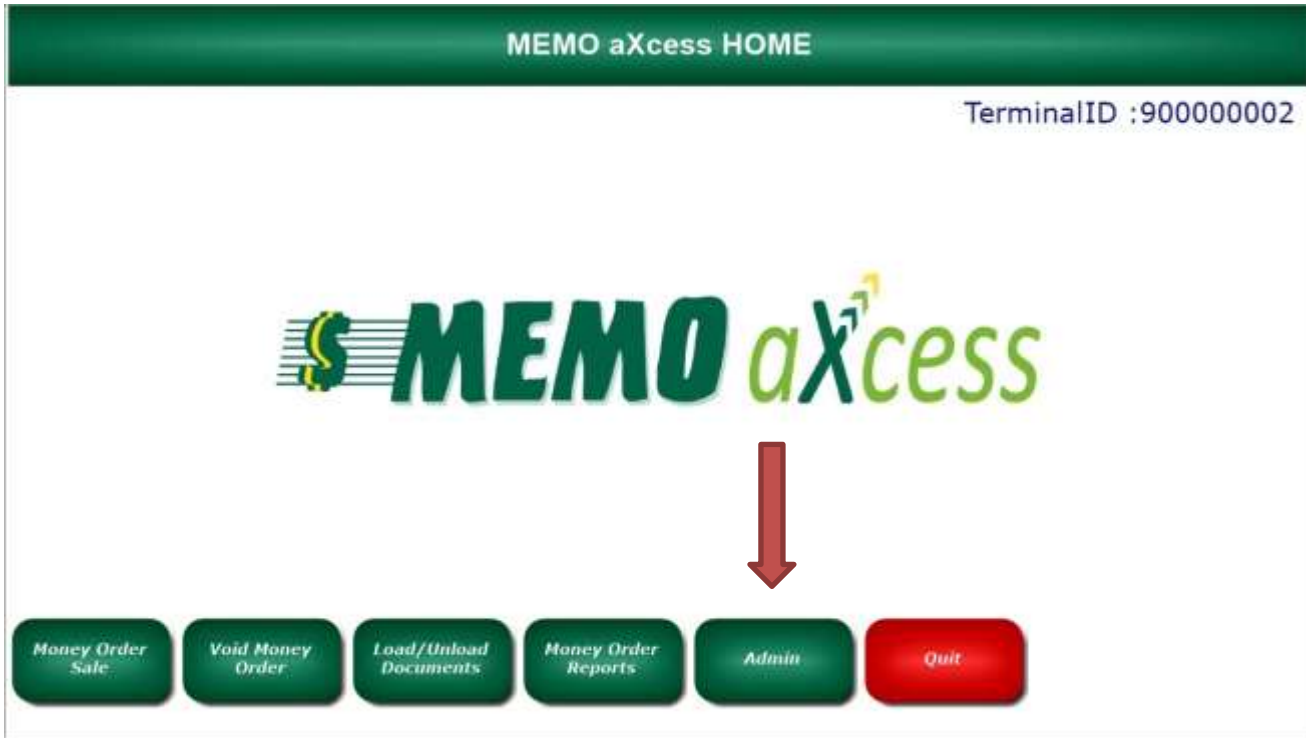
The screenshot shows the 'Process Money Order' interface. At the top, the title 'Process Money Order' is displayed in a green header. Below the header, there is a numeric keypad with buttons for digits 1-9, 0, a clear button (C), and a plus sign (+). To the right of the keypad is a 'Money Orders' list with two entries: 1.25 and 0.50. The 1.25 entry is highlighted in yellow. To the right of the list, the following information is displayed: 'TerminalID :900000002', 'Amount \$: \$1.75', 'Fees \$: \$1.50', and 'Total \$: \$3.25'. Below this information are two buttons: 'Clear' and 'Print'. At the bottom left, there are two buttons: 'Back' (red) and 'SAR' (green). A red arrow points to the '+' button on the keypad.

Once you have all of your amounts entered and you are ready to print Money Orders, click the **Print** button.

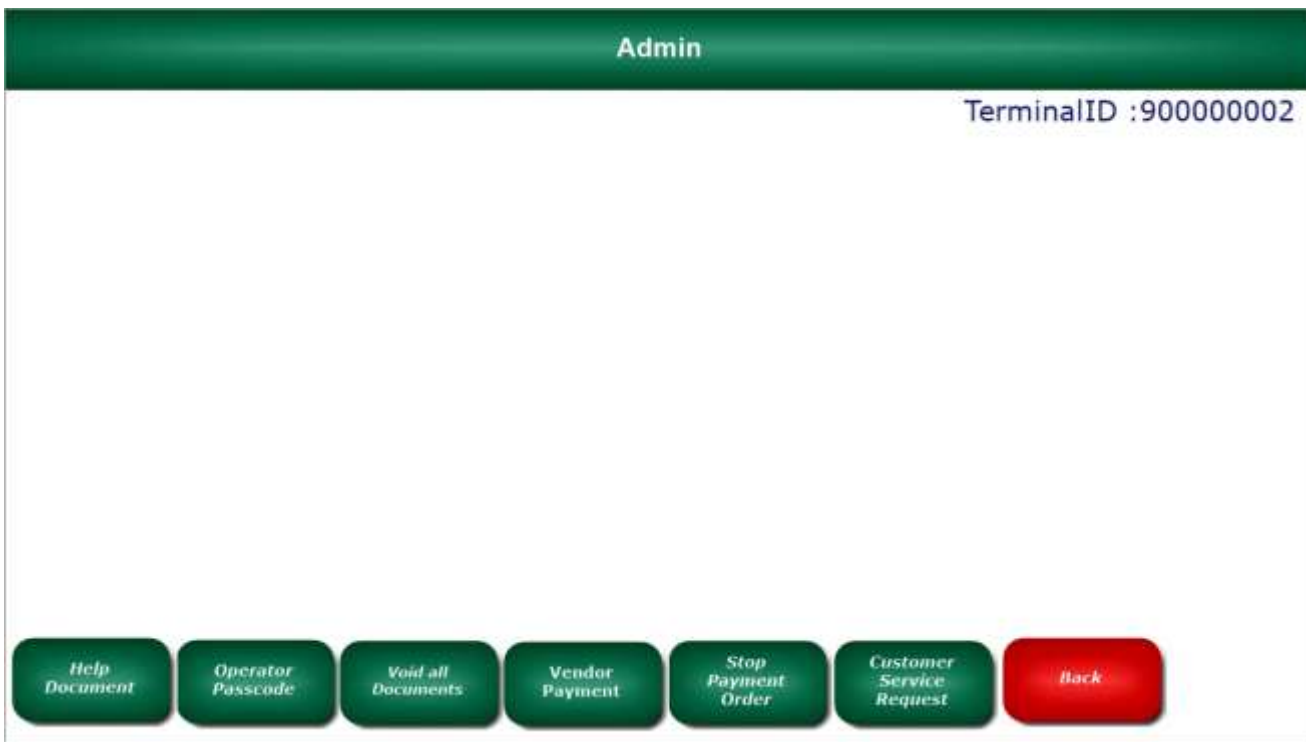
The screenshot shows the 'Process Money Order' interface. At the top, the title 'Process Money Order' is displayed in a green header. Below the header, there is a numeric keypad with buttons for digits 1-9, 0, a clear button (C), and a plus sign (+). To the right of the keypad is a 'Money Orders' list with two entries: 1.25 and 0.50. The 1.25 entry is highlighted in yellow. To the right of the list, the following information is displayed: 'TerminalID :900000002', 'Amount \$: \$1.75', 'Fees \$: \$1.50', and 'Total \$: \$3.25'. Below this information are two buttons: 'Clear' and 'Print'. At the bottom left, there are two buttons: 'Back' (red) and 'SAR' (green). A progress bar at the bottom of the screen is partially filled with green and has the text 'Printing MO, Please Wait...' next to it.

E. Vendor Payments Using Money Orders

On the *Home* screen, click the **Admin** button.



Click the **Vendor Payment** button.



Another window will appear showing the current list of available vendors. Select the correct **Vendor**

Process money order

TerminalID :900000002

Amount \$: \$200.00
Fees \$: \$0.75
Total \$: \$200.75

Vendor: Select a Vendor
Select a Vendor
1 Test Vendor
2nd Test Vendor
3rd Test Vendor
CAMELLIA
CLEVELAND WHOLESALE
HERSHEY ICE CREAM

0.00

1 2 3
4 5 6
7 8 9
C 0 +

Clear Print

Back SAR

Enter the **Amount** of the vendor payment. Click **+sign** or press **enter** on your keyboard. When you are done click the **Print** button and the name of the Vendor will print on the Money Order.

Process money order

TerminalID :900000002

Amount \$: \$200.00
Fees \$: \$0.75
Total \$: \$200.75

Vendor: Select a Vendor
Money Orders
200.00

0.00

1 2 3
4 5 6
7 8 9
C 0 +

Clear Print

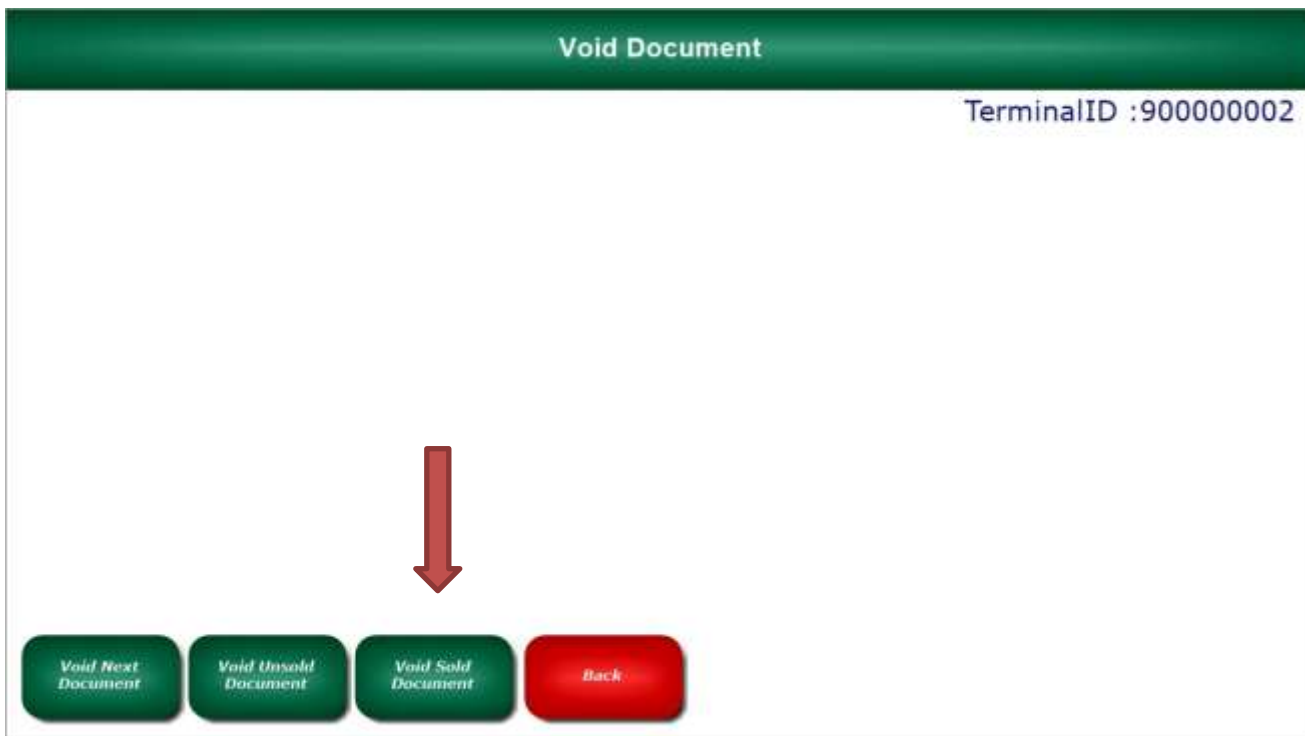
Back SAR

F. Voiding a Money Order

To void a previously printed money order, **you must do so before the end of the business day!** You cannot void a Money Order or a Vendor Payment after your MEMO aXcess terminal has closed for the day. Click on the **Void Money Order** button on the home screen.



On the void document screen, click on **Void Sold Document**.



Enter the **serial number** of the Money Order you want to void including the check digit at the end of the serial number. Type in the dollar amount, and click **Ok**.

The screenshot shows the 'Void Document' interface. At the top, a green header contains the text 'Void Document'. In the top right corner, the text 'TerminalID :90000002' is displayed. The main area is titled 'Void Documents' and contains two input fields: 'Serial # Check Digit' and 'Amount'. The 'Serial # Check Digit' field is highlighted in yellow and has a red arrow pointing to it from the right. The 'Amount' field contains the value '0.00'. Below these fields are two green buttons labeled 'Ok' and 'Cancel'. At the bottom of the screen, there are four buttons: 'Void Next Document', 'Void Unsold Document', 'Void Sold Document', and a red 'Back' button.

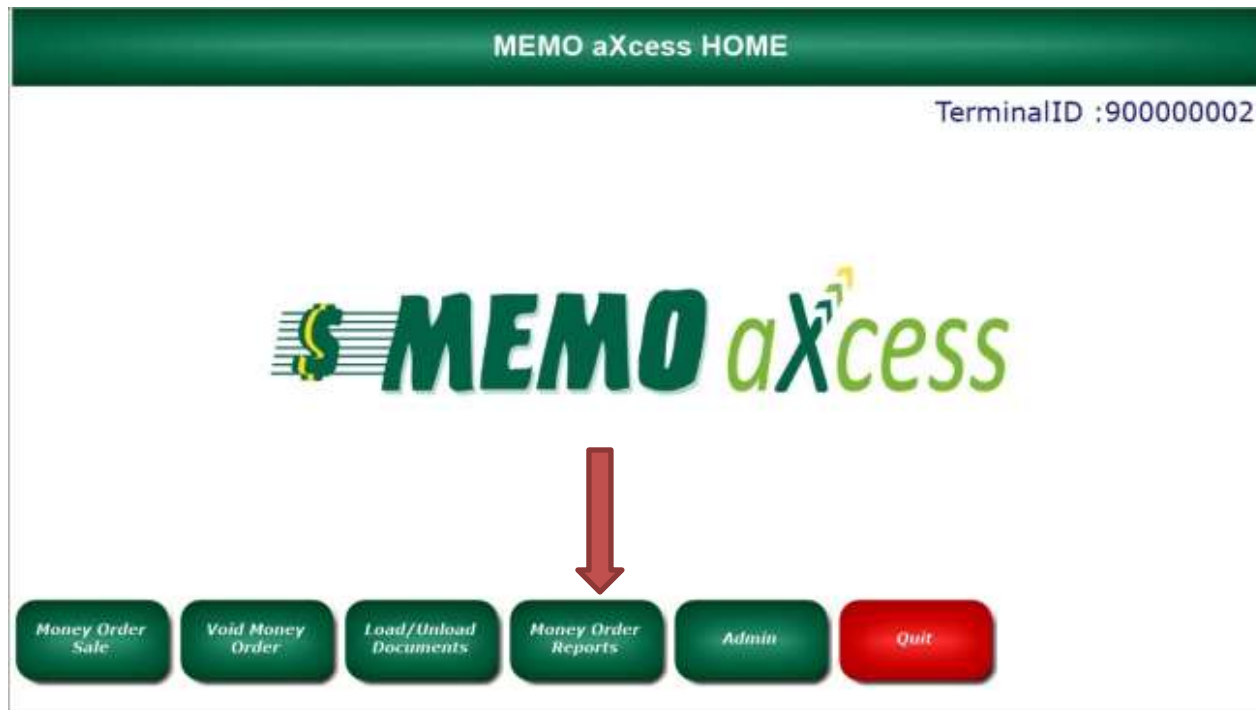
The Money Order is now successfully voided. Click the **Back** button to go to the home screen.

The screenshot shows the 'Void Document' interface after a successful void. The green header 'Void Document' and 'TerminalID :90000002' are still present. A green message in the center reads 'Money Order 163650405 for amount \$1.25 voided successfully.'. Below the message, the 'Void Documents' section shows the 'Serial # Check Digit' field and the 'Amount' field, which now contains '0.00'. The 'Ok' and 'Cancel' buttons are still visible. At the bottom, the 'Back' button is highlighted in red, indicating it is the next step.

G. Money Order Reports

a. The Operator Shift Report

You have the ability to view MEMO money order reports. Any user can view their own Employee Shift Report by clicking on the **Money Order Reports** button.



If you would like to view the daily report for all users, click on the **Daily Report** button. If you just want to view your own report, click on the **Employee Shift Report** button. **You also have the option to have reports e-mailed or faxed to you daily.**



Once you click the Employee Shift Report, select the **date** you want to view or print and click **Ok**.



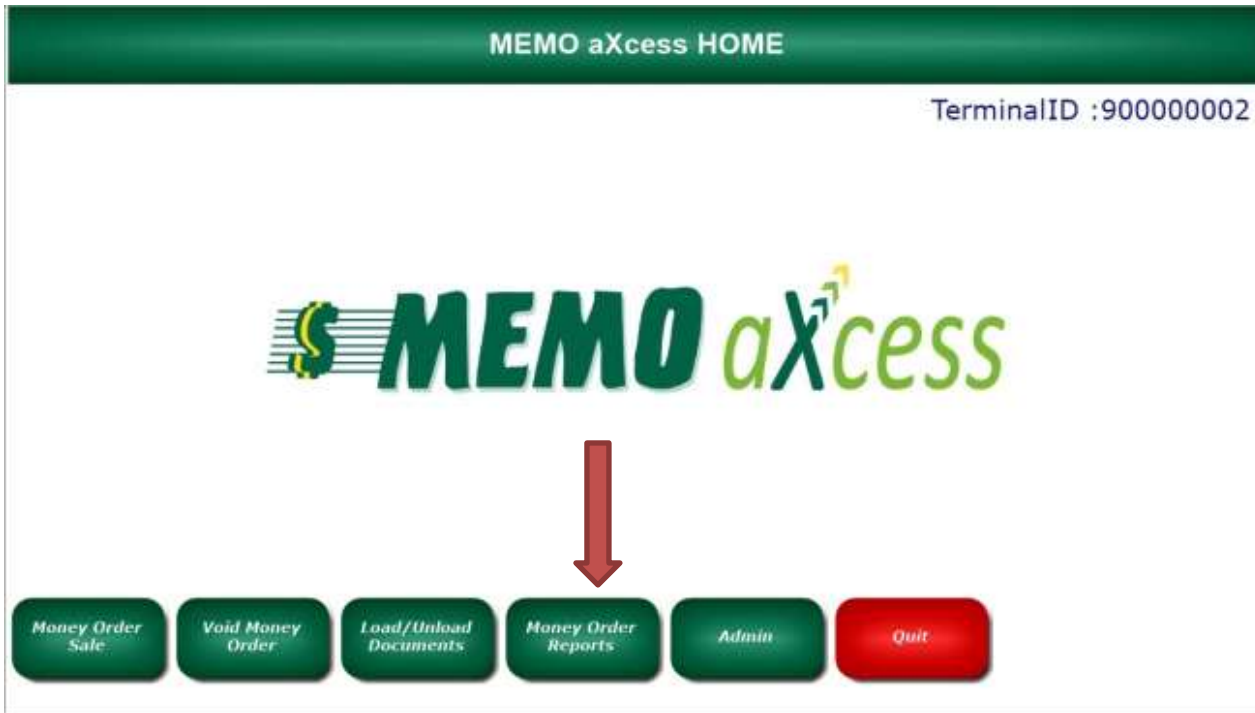
Your selected **Employee Shift Report** will look similar to the image below. *In this example, **Operator #1**, voided 16 money orders.*

TEST AGENT #0
6 MAPLE AVE
CAMP HILL PA 17001
7175552222
EMPLOYEE SHIFT REPORT
AGENT ID : 90000
REPORT DATE : 06/12/2019 Wednesday

TRANS TIME	SERIAL NUMBER	AMOUNT	OPERATOR ID	VOID FLAG	
08:30	359912144	\$1.00	OP 1	V	
09:19	359912145	\$1000.00	OP 1	V	
09:19	359912146	\$1000.00	OP 1	V	
09:25	359912147	\$2.00	OP 1	V	
09:27	359912148	\$25.00	OP 1	V	
10:01	359912149	\$25.00	OP 1	V	
10:12	359912150	\$1000.00	OP 1	V	
10:12	359912151	\$500.00	OP 1	V	
10:12	359912152	\$1000.00	OP 1	V	
10:13	359912153	\$300.00	OP 1	V	
10:16	359912154	\$475.00	OP 1	V	
10:17	359912155	\$680.00	OP 1	V	
10:18	359912156	\$1000.00	OP 1	V	
10:18	359912157	\$275.00	OP 1	V	
10:18	359912158	\$1000.00	OP 1	V	
10:18	359912159	\$999.99	OP 1	V	
START DOCUMENT	000000000	END DOCUMENT	000000000	REMAINING DOCUMENTS	214
START DOCUMENT	000000000	END DOCUMENT	000000000	REMAINING DOCUMENTS	575
START DOCUMENT	000000000	END DOCUMENT	000000000	REMAINING DOCUMENTS	545
START DOCUMENT	359912144	END DOCUMENT	359912159	REMAINING DOCUMENTS	641
START DOCUMENT	000000000	END DOCUMENT	000000000	REMAINING DOCUMENTS	681
START DOCUMENT	000000000	END DOCUMENT	000000000	REMAINING DOCUMENTS	0
TOTAL DOCUMENTS	16	TOTAL DOC DISPENSED	0	TOTAL CASH COLLECTED	\$0.00
TOTAL DOC VOIDED	16	TOTAL VOID AMOUNT	\$9282.99	TOTAL MEMO COMM	\$0.00
TOTAL DISPENSED AMOUNT	\$0.00	TOTAL FEES	\$0.00		
TOTAL FACE AMOUNT	\$0.00	TOTAL STORE COMM	\$0.00		
TOTAL MEMO DUE	\$0.00				

b. Printing a Daily Report for a specific user or all users.

To print a report that shows every transaction made, login as an **admin user** and click on the **Money Order Reports** button from the home screen.



Click on **Employee Shift Report**, select the **date** and type in the **operator code** for the report you want to view. **Click Ok**. If you want to see all transaction for every user, click on **Daily Report**.



H. Money Orders for \$3,000.00 or More

When a customer requests over \$3,000.00 in money orders, you will need to obtain some personal information from them. **You will also need to keep a Money Transaction Report for 5 years.** The steps involved with printing money orders over \$3,000.00 are listed below.

Enter the dollar amount the customer requests. Click the **+sign** or press **enter** on your keyboard. Now click on the **Need Customer Info.** button.

Process Money Order

TerminalID :900000002

0.00

Money Orders

- 1000.00
- 1000.00
- 1000.00

Amount \$: \$3000.00
Fees \$: \$2.25
Total \$: \$3002.25

Clear Print

Back Continue **Need Customer Info.**

Complete the form by entering all the required fields that are in **red**. Click **continue**.

Customer information

TerminalID :900000002

Customer Name : Last Name First Name Middle Name

Address 1 :
Address 2 :
City : State : Zip Code :
Phone #1 : Phone #2 :
Date Of Birth : MM DD YYYY Gender : Male Female
SSN : License ID :
DL Issued On : MM DD YYYY DL Expires On : MM DD YYYY

Message :

OFAC Verified ? :

NO IMAGE AVAILABLE

661 - 020

Step1 : Scan QR Code
Step2 : Scan Front and Back of ID
Step3 : Click on Get Data

Cancel Continue Get Data

Once you are returned to the Money Order Sales screen, click **Print**.

Process money order

TerminalID : 900000002

Money Orders	
<input checked="" type="checkbox"/>	1000.00
<input type="checkbox"/>	1000.00
<input type="checkbox"/>	1000.00

Amount \$: \$3000.00

Fees \$: \$2.25

Total \$: \$3002.25

Cancel

Print

Printing MO, Please Wait...

Back

Need Customer Info.

After the Money Orders print a copy of the filled out **Money Order Transaction Report** will be generated for you to view and print. You must retain a copy of this Money Order Transaction Report for at least 5 years

MEMO Financial Services, Inc.
MEMO Financial Services America, Inc.
MEMO Financial Services New York, Inc.
MEMO Financial Services USA, Inc.
MONEY ORDER TRANSACTION REPORT
To Be Completed At Time Of Sale
For Money Order Sales \$3,000.00 up to \$10,000.00

RETAIL LOCATION INFORMATION

LOCATION ID	LOCATION NAME	LOCATION ADDRESS
9000	VERIFONE TEST AGENT #0	6 MAPLE AVE CAMP HELL PA 17001 7175552222

DATE OF PURCHASE : 06/12/2019 Agent Signature : VERIFONE TEST AGENT #0

PURCHASE INFORMATION

IDENTIFICATION # AND TYPE OF ID USED TO VERIFY PURCHASER
(Driver's License, Photo ID, etc): Please be specific and record any identifying number(s)

Name : TEST A TEST Address : 123 Test Street TEST, PA 17043 SSN# : 123456789 DOB : 6/12/2019 ID TYPE : DL LIC ID : 12345678 ISSUED BY : PA	NO IMAGE AVAILABLE
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***IF PURCHASER IS BUYING MONEY ORDER(S) ON BEHALF OF ANOTHER PERSON, THE FOLLOWING INFORMATION IS NEEDED FOR THE PERSON ON WHOSE BEHALF THE MONEY ORDER(S) IS BEING PURCHASED.**
(Complete a separate form for each person, attach all forms relating to same purchase together.)

Name : _____ Social Security or Alien ID # : _____
Address : _____ City : _____ State : _____ Zip : _____

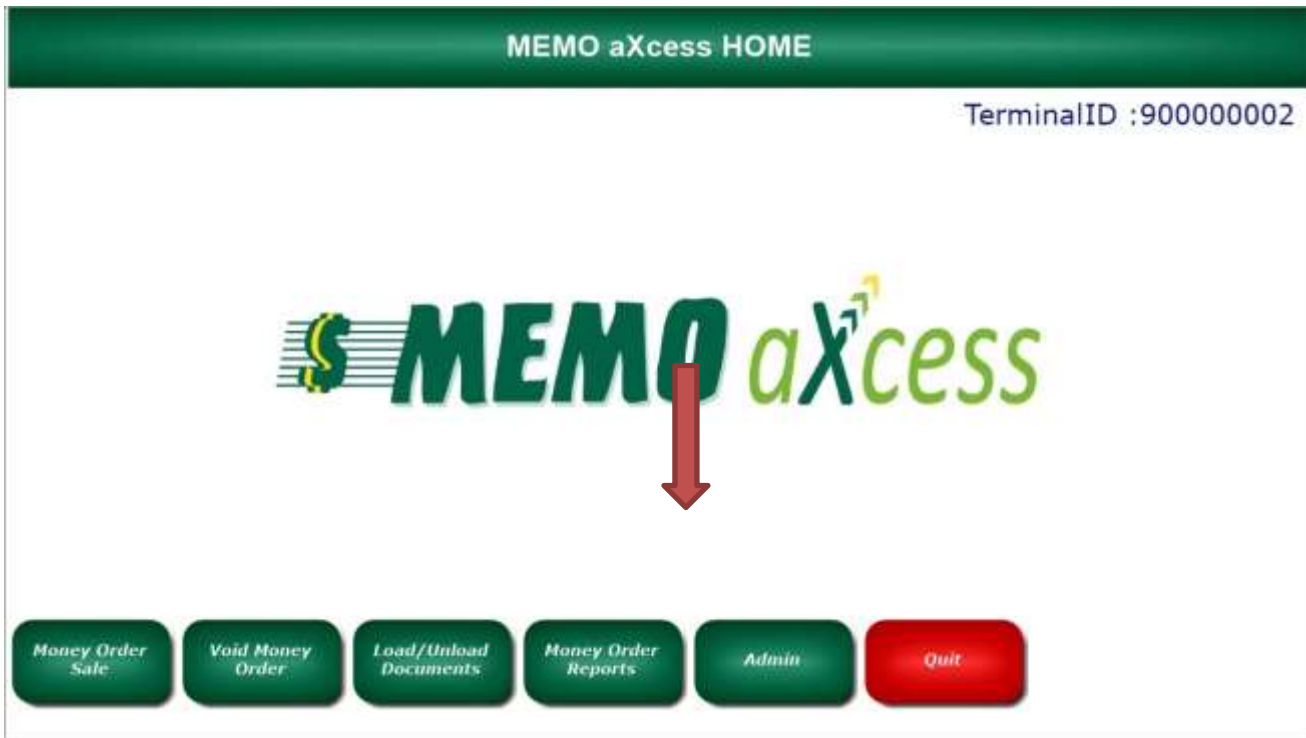
MONEY ORDER INFORMATION

Alpha Letter And Serial Number Of Money Order	Amount Of MO	Payee
1 - 359912160	\$ 1,000.00	_____
2 - 359912161	\$ 1,000.00	_____
3 - 359912162	\$ 1,000.00	_____
Total Amount of Sale: \$ 3000.00 (If additional space is needed, please use an additional form and attach to this form.)		

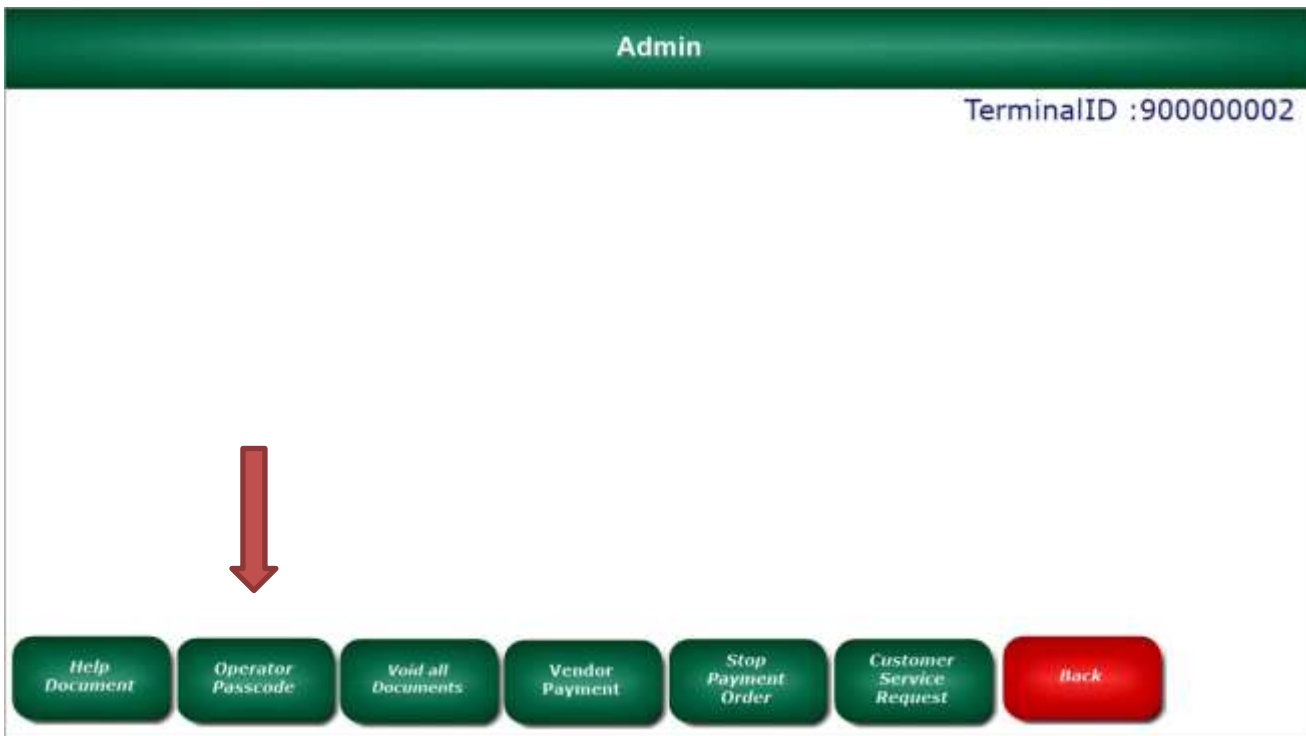
*MERCHANTS EXPRESS MONEY ORDER COMPANY AND SUBSIDIARIES MAY REQUEST A COPY OF THE COMPLETED FORM FOR THEIR RECORDS
This business does not disclose any nonpublic personal information about money order purchaser to any company, person, or individual except to MEMO or as otherwise required by law. This business restricts access to this document and its contents to those who need to know the information to facilitate the money order purchase or other lawful purpose. This business maintains information safeguards that comply with all federal laws and regulations relating to the protection of nonpublic personal information.

I. User Passcodes

Login as an admin user, and click on the **admin** button on the home screen.



Click on **Operator Passcodes**.



Type in a four digit passcode and select **IsActive** to enable it. If this will be an **admin** user select **IsManager**. Now click the **add** button.



The screenshot shows the 'Operator List' interface. At the top right, it displays 'TerminalID :900000002'. Below this, there is a form for adding a new operator. The 'Employee Passcode' field is empty. The 'IsActive' checkbox is checked, and the 'IsManager' checkbox is unchecked. A green 'Add' button is to the right of the form. Below the form is a table with the following data:

#	Operator ID	Passcode	Manager	Active
<input type="checkbox"/>	1	4321	YES	YES
<input type="checkbox"/>	2	1234	NO	YES
<input type="checkbox"/>	3	2358	NO	NO
<input type="checkbox"/>	4	1122	NO	NO
<input type="checkbox"/>	5	2013	NO	YES
<input type="checkbox"/>	6	8888	NO	NO
<input type="checkbox"/>	7	2541	NO	YES

A red 'Back' button is located at the bottom left of the screen.

If you need to disable a user passcode, select the user by placing a checkmark in the box next to the **Operator ID**, uncheck the box **IsActive**, and click **update**.



The screenshot shows the 'Operator List' interface. At the top right, it displays 'TerminalID :900000002'. Below this, there is a form for updating an operator. The 'Employee Passcode' field contains '1234'. The 'IsActive' checkbox is checked, and the 'IsManager' checkbox is unchecked. A green 'Update' button is to the right of the form. Below the form is a table with the following data:

#	Operator ID	Passcode	Manager	Active
<input type="checkbox"/>	1	4321	YES	YES
<input checked="" type="checkbox"/>	2	1234	NO	YES
<input type="checkbox"/>	3	2358	NO	NO
<input type="checkbox"/>	4	1122	NO	NO
<input type="checkbox"/>	5	2013	NO	YES
<input type="checkbox"/>	6	8888	NO	NO
<input type="checkbox"/>	7	2541	NO	YES

A red 'Back' button is located at the bottom left of the screen.

Click the **Back** button to go to the **admin** screen. Click the **Back** button again to go to the **home** screen.

2. Bill Payments

A. Processing a Customer's Bill Payment



**For assistance, please call the MEMO Help Desk
Monday through Friday, 8:00 a.m. to 5:00 p.m.**

1-800-922-8079 press 1 then 3.