



# User's Manual

[www.memoco.com](http://www.memoco.com)



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

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

## **1. Money Orders**

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## **2. Bill Pay – Coming Soon**

# 1. Money Orders

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## 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 that has the **silver connector** to the back of the Money Order printer and screw it in all the way.



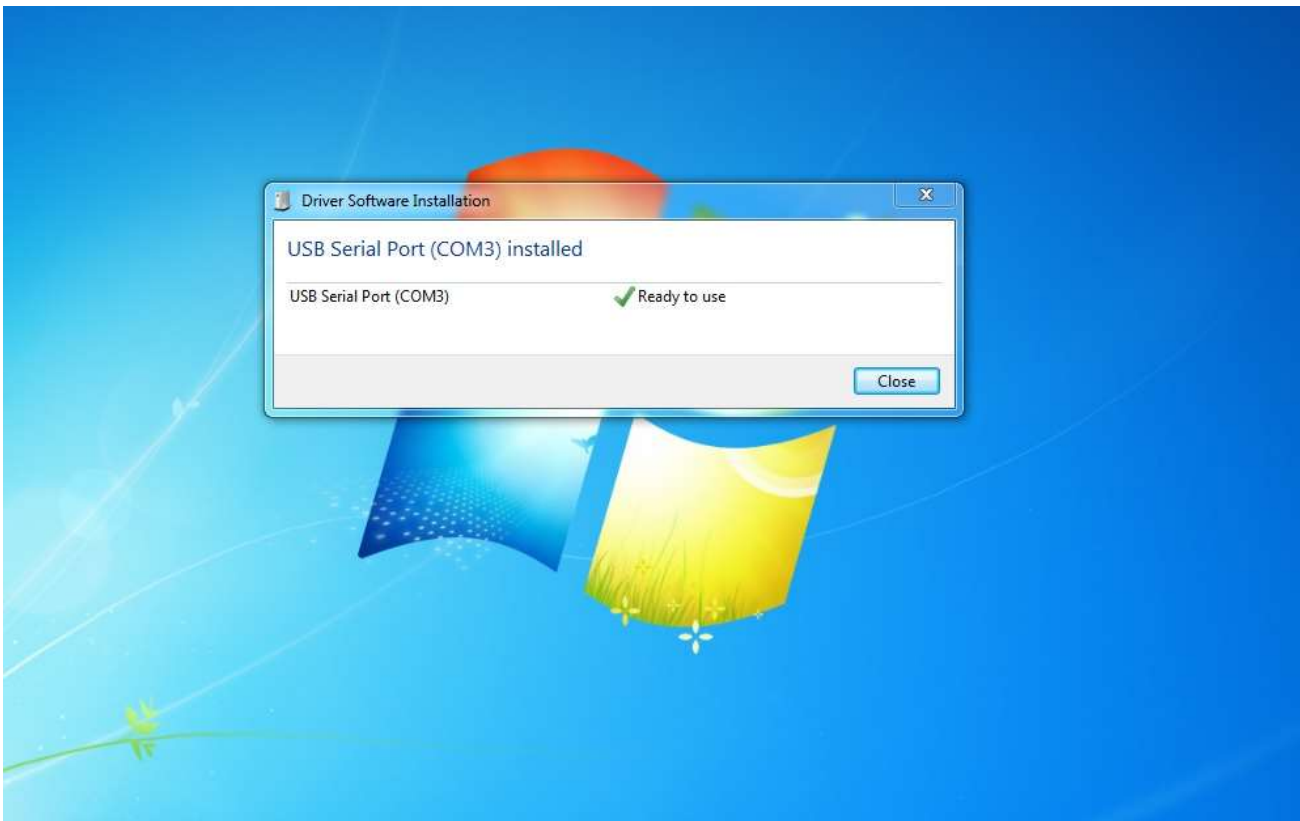
The other end of the cable will need to be attached to your computer by using an available **USB port**.



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. Now turn the Money Order printer on by pressing the white dot on the power switch, which is located on the right side of the Money Order printer up towards the top.



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.** Insert the First Money Order into the two curved pieces of metal inside the printer like shown below.



Push the paper up until the holes on the perforated edge touch the black spikes on the roller. Try to align the holes so that they are in line with the black spikes. Turn the silver wheel on the right side of the roller so that the black spikes go into the holes of the paper as shown below. **The black spikes have to be in the same hole on both sides of the paper.**



Slide the ink ribbon to the left so you can feed the paper into the silver bar.

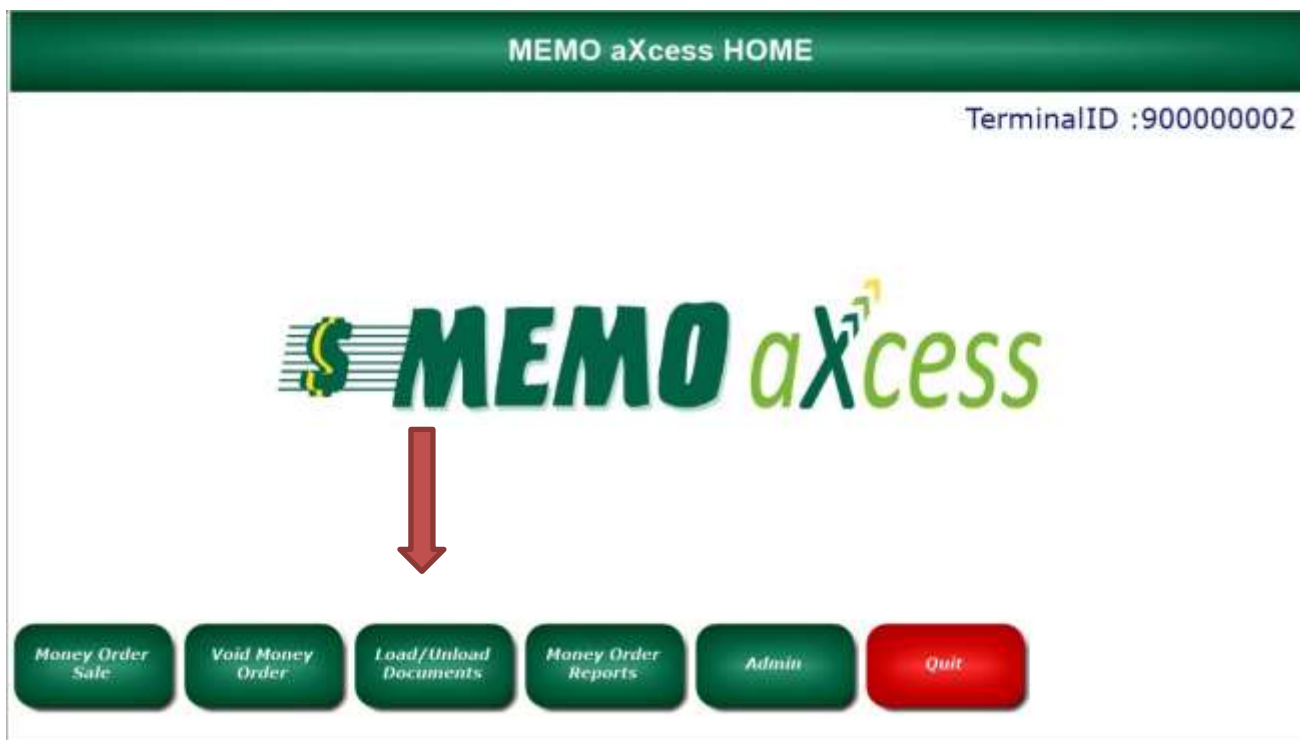


Next you want to push on the paper in the center of the Money Order and turn the silver knob at the same time. You want to feed the paper inside of the silver bar. Continue to roll the paper up until the top of the Money Order is **even** with the top of the silver bar. **If the paper is too high or too low, the ink will not print on the correct line.**

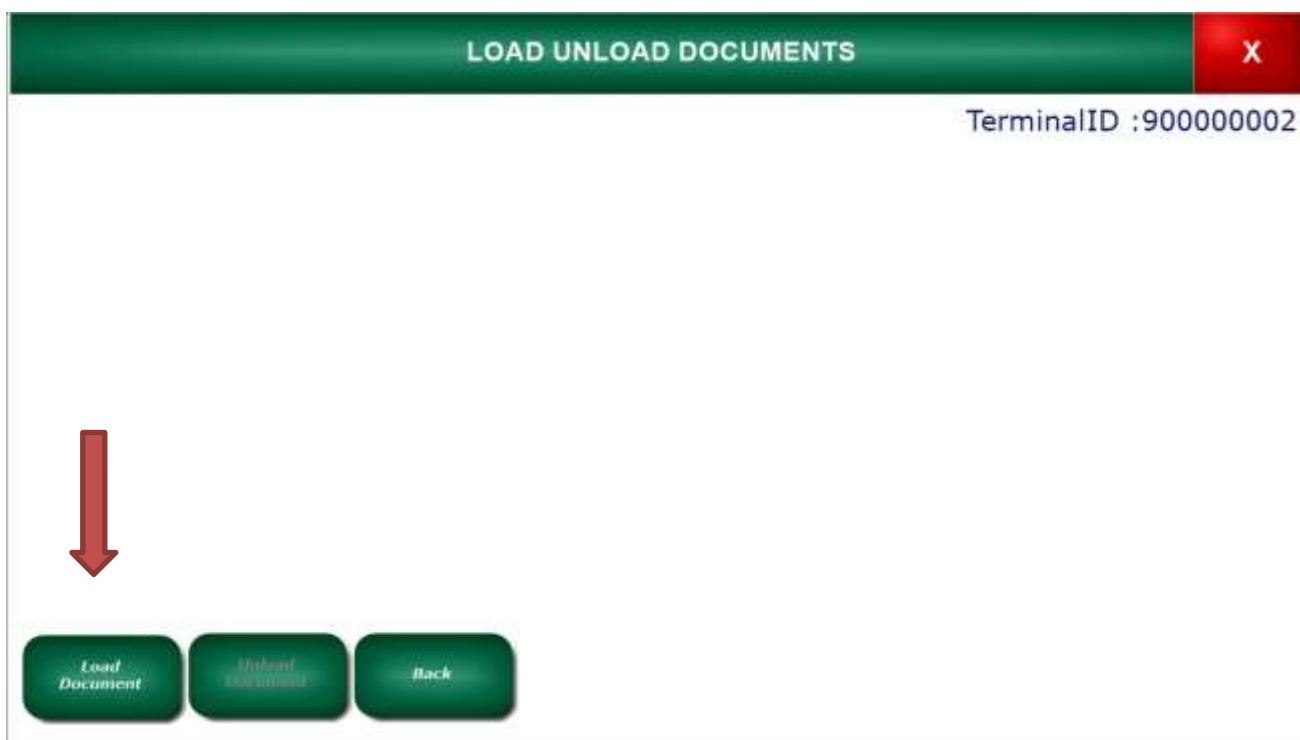


### C. Loading Serial Numbers

Login with your passcode and press enter. With the Money Order printer door closed, press the **Load/Unload Documents button** on the home screen.



On the next 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 right side of 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. Press the **ok** button.



## 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 with 'MEMO aXcess Login' in white. The top right corner shows 'TerminalID :900000002'. In the center, there is a yellow input field with a cursor, labeled 'Enter Passcode'. Below it is a numeric keypad with buttons for 1-9, 0, C, and OK. A red 'Close' button is at the bottom.

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 with 'MEMO aXcess Login' in white. The top right corner shows 'TerminalID :900000002'. In the center, there is a yellow input field with a cursor, labeled 'Check Serial # & Check Digit'. Below it is a numeric keypad with buttons for 1-9, 0, C, and OK. A red 'Close' button is at the bottom. To the right of the keypad are two green buttons: 'Load/Unload Document' and 'Admin'. A red arrow points from the text on 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.

**Process Money Order**

TerminalID :900000002

0.00

**Money Orders**

- 1.25
- 0.50

Amount \$ : \$1.75  
Fees \$ : \$1.50  
Total \$ : \$3.25

Clear Print

Back SAR

A red arrow points to the '+' button on the numeric keypad.

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

**Process Money Order**

TerminalID :900000002

0.00

**Money Orders**

- 1.25
- 0.50

Amount \$ : \$1.75  
Fees \$ : \$1.50  
Total \$ : \$3.25

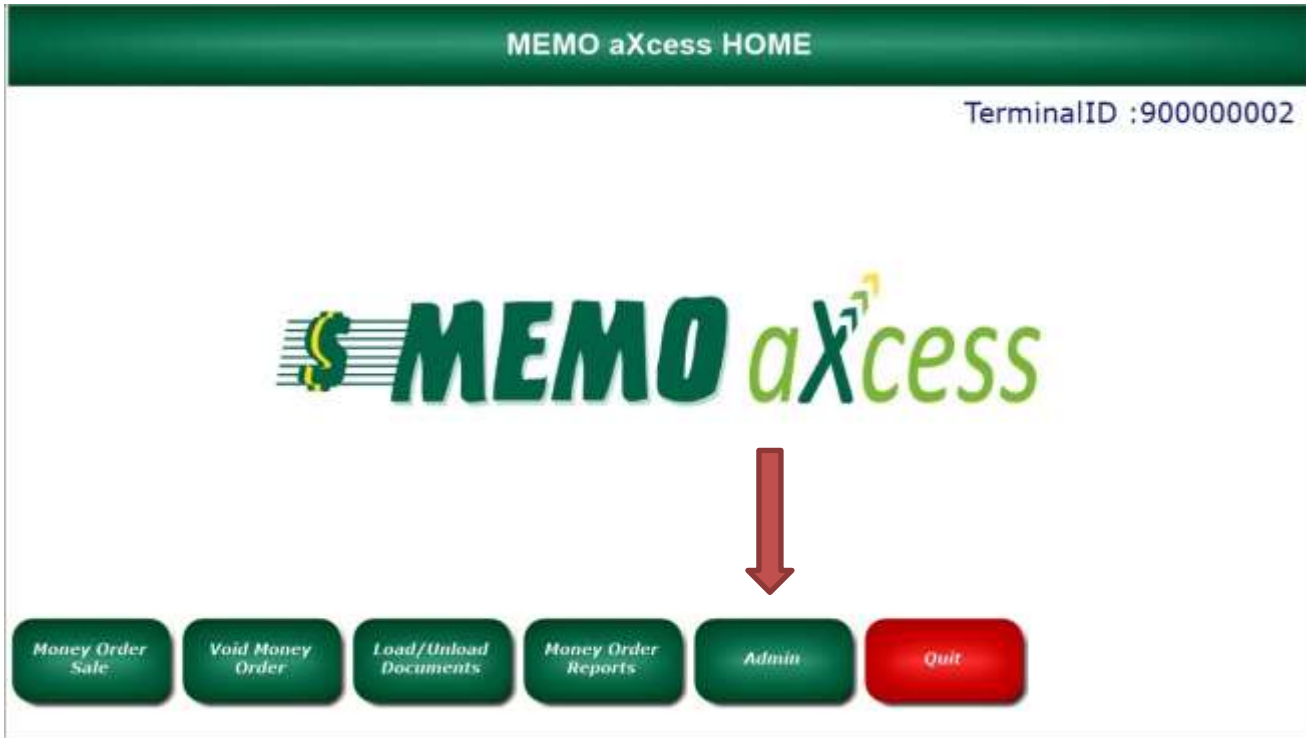
Clear Print

Printing MO, Please Wait...

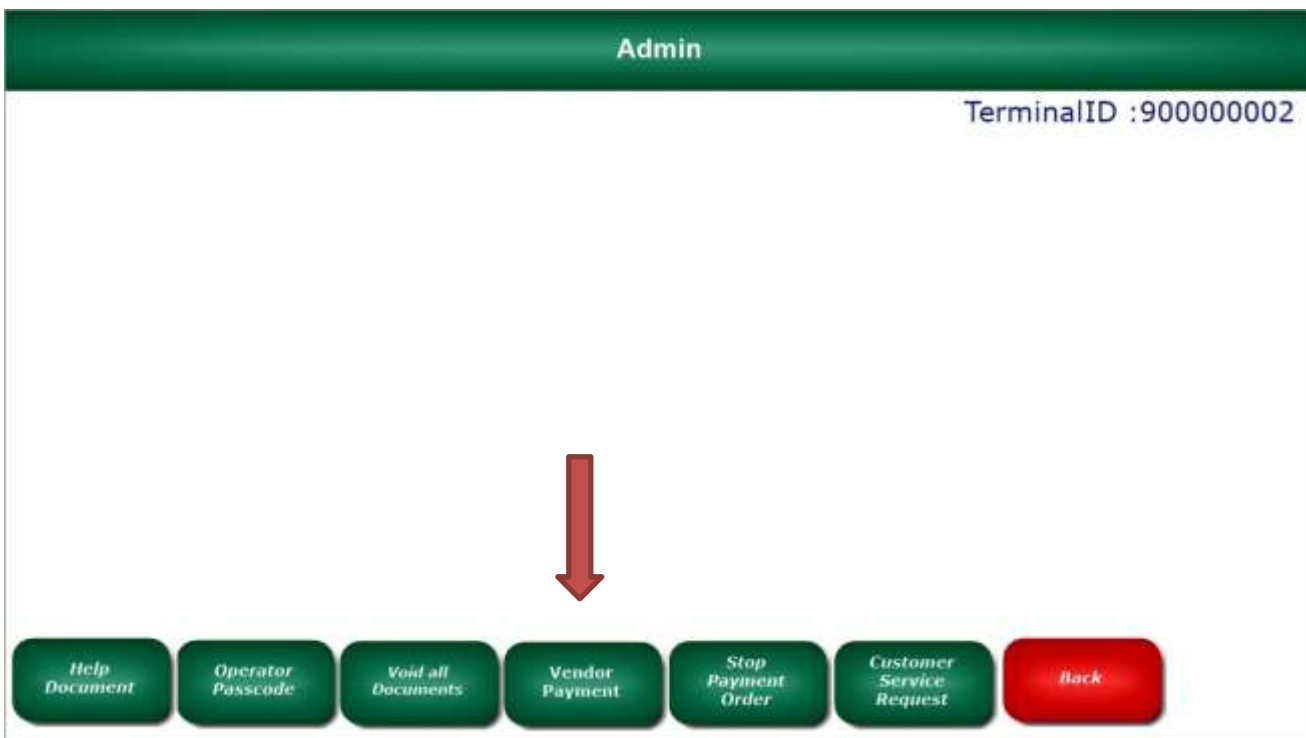
Back SAR

## 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

200.00

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

Clear Print

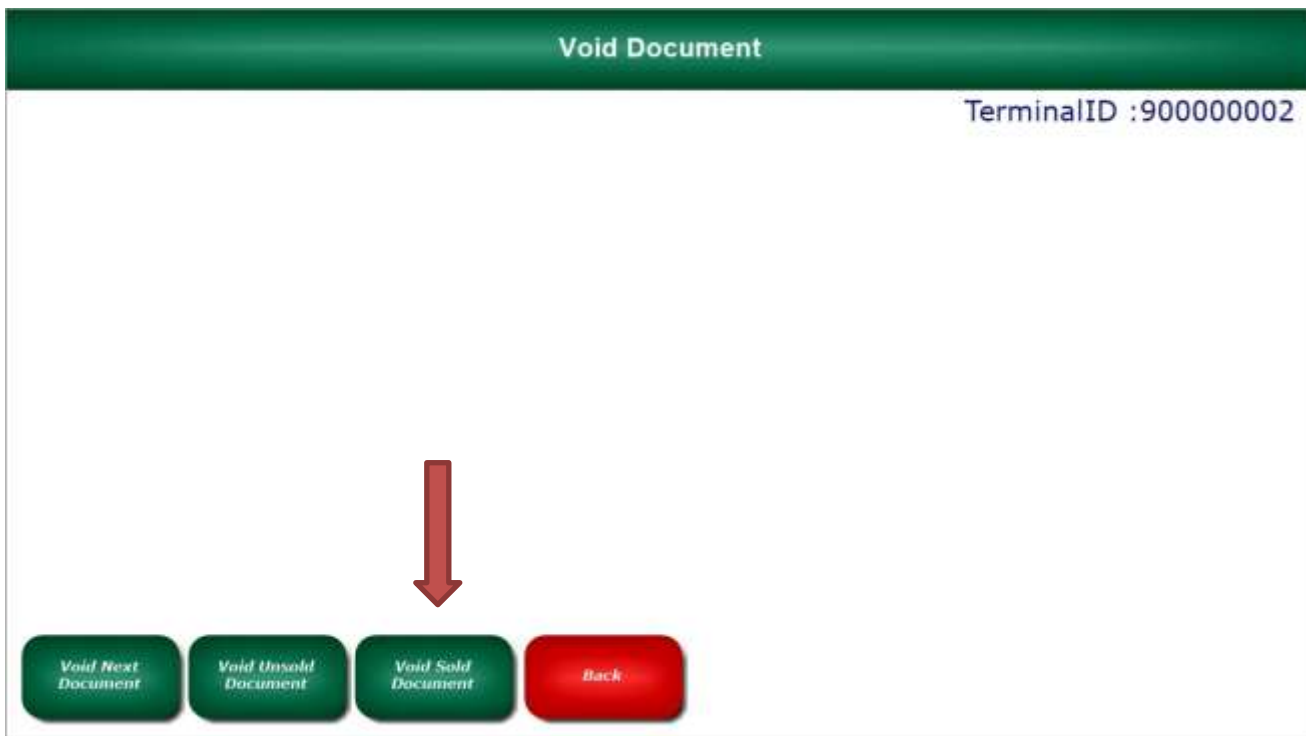
Back SAR

## 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, there is a green header with the text 'Void Document' and 'TerminalID :900000002'. Below the header, the title 'Void Documents' is centered. There are 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 the input 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.

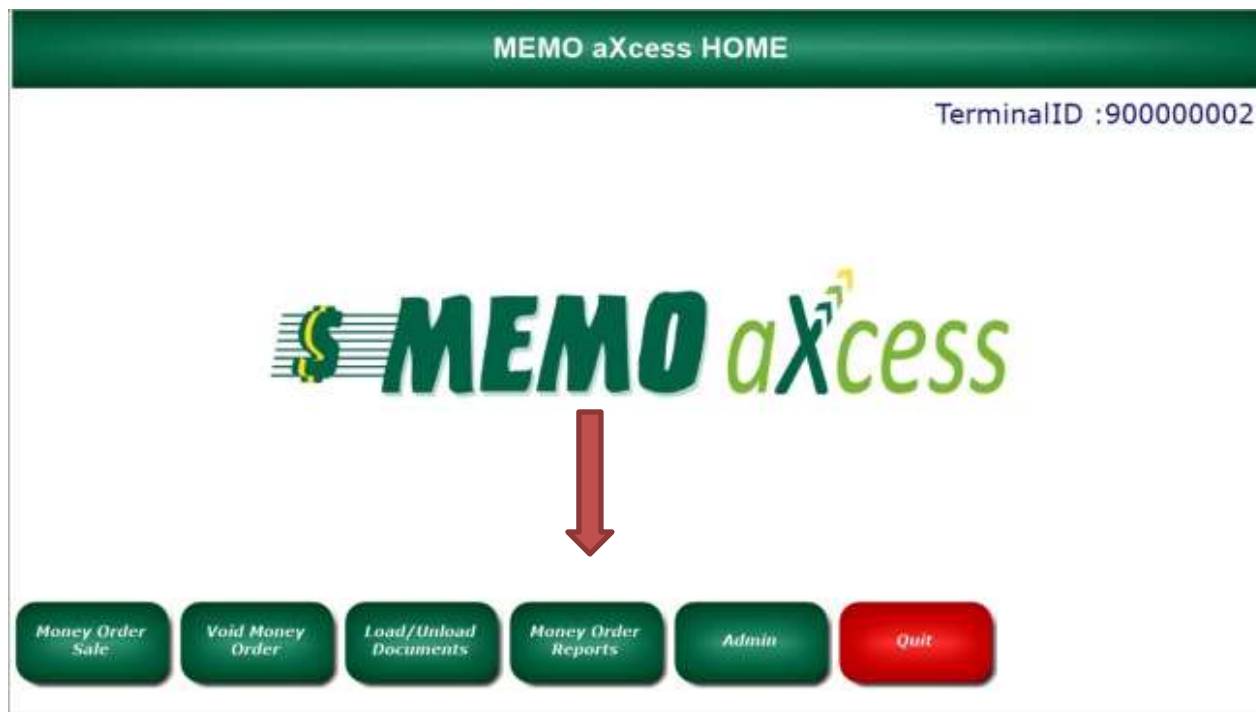
The Money Order is now successfully voided. Click the **Back** button to go to the home screen.

The screenshot shows the 'Void Document' interface after a successful void. At the top, there is a green header with the text 'Void Document' and 'TerminalID :900000002'. Below the header, a green message reads 'Money Order 163650405 for amount \$1.25 voided successfully.'. Below the message, the title 'Void Documents' is centered. There are two input fields: 'Serial # Check Digit' and 'Amount'. The 'Serial # Check Digit' field is empty, and the 'Amount' field is highlighted in yellow and contains the value '0.00'. Below the input 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.

## 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<br>6 MAPLE AVE<br>CAMP HILL PA 17001<br>7175552222<br>EMPLOYEE SHIFT REPORT<br>AGENT ID : 90000<br>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 DOC VOIDED  | 16            | TOTAL VOID AMOUNT   | \$9282.99   |                      |        |
| TOTAL DISPENSED AMOUNT  | \$0.00        | TOTAL FEES          | \$0.00      | TOTAL CASH COLLECTED | \$0.00 |
| TOTAL FACE AMOUNT   | \$0.00        | TOTAL STORE COMM    | \$0.00      | TOTAL MEMO 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

0.00

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

**Money Orders**

- 1000.00
- 1000.00
- 1000.00

TerminalID : 900000002

Amount \$ : \$3000.00

Fees \$ : \$2.25

Total \$ : \$3002.25

Cancel

Print

Printing MO, Please Wait...

Back

Home

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<br>CAMP HILL, PA 17001<br>717532222 |

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)

|   |                          |
|---|--------------------------|
| <p>Name : TEST A TEST<br/>Address : 123 Test Street<br/>TEST, PA 17043<br/>SSN# : 123456789<br/>DOB : 6/12/2019<br/>ID TYPE : DL<br/>LIC ID : 12345678 ISSUED BY : PA</p> | NO<br>IMAGE<br>AVAILABLE |
|---|--------------------------|

**\*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 : \_\_\_\_\_

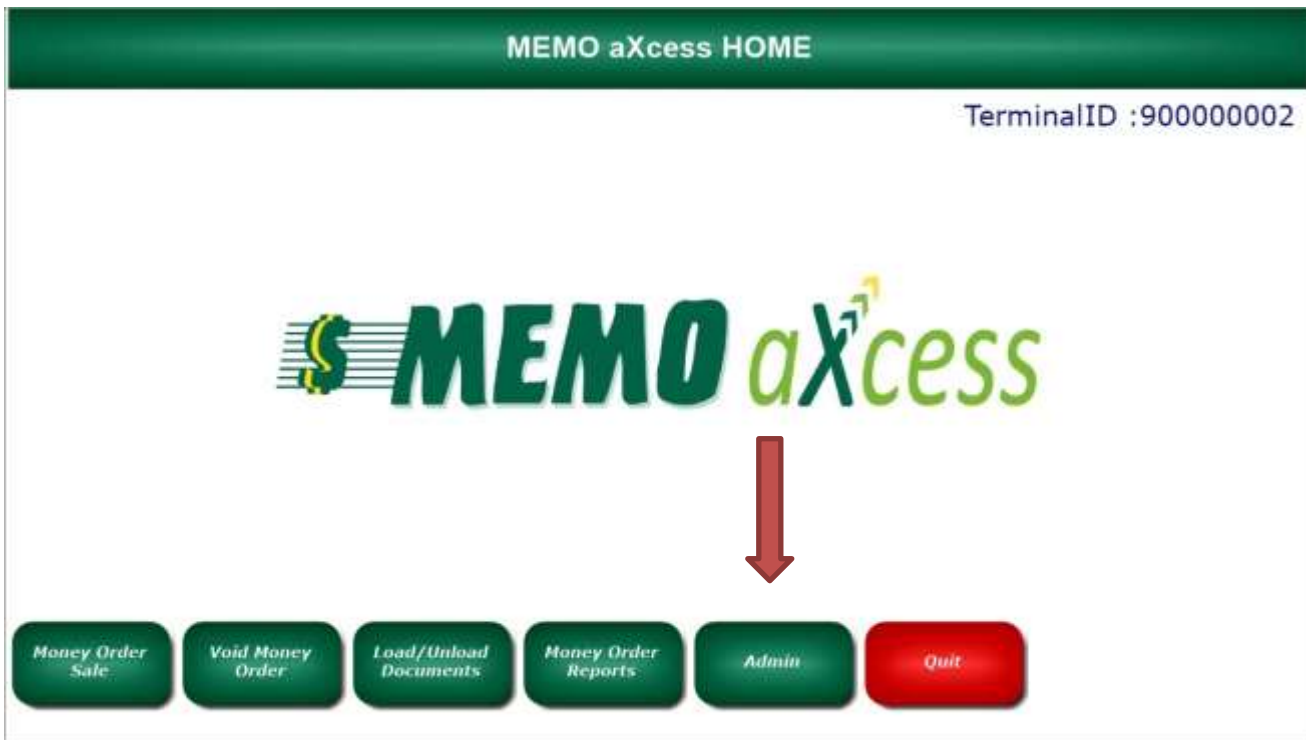
**MONEY ORDER INFORMATION**

| Alpha Letter And<br>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: \$ 33000.00 (If additional space is needed, please use an additional form and attach to this form.) |              |       |

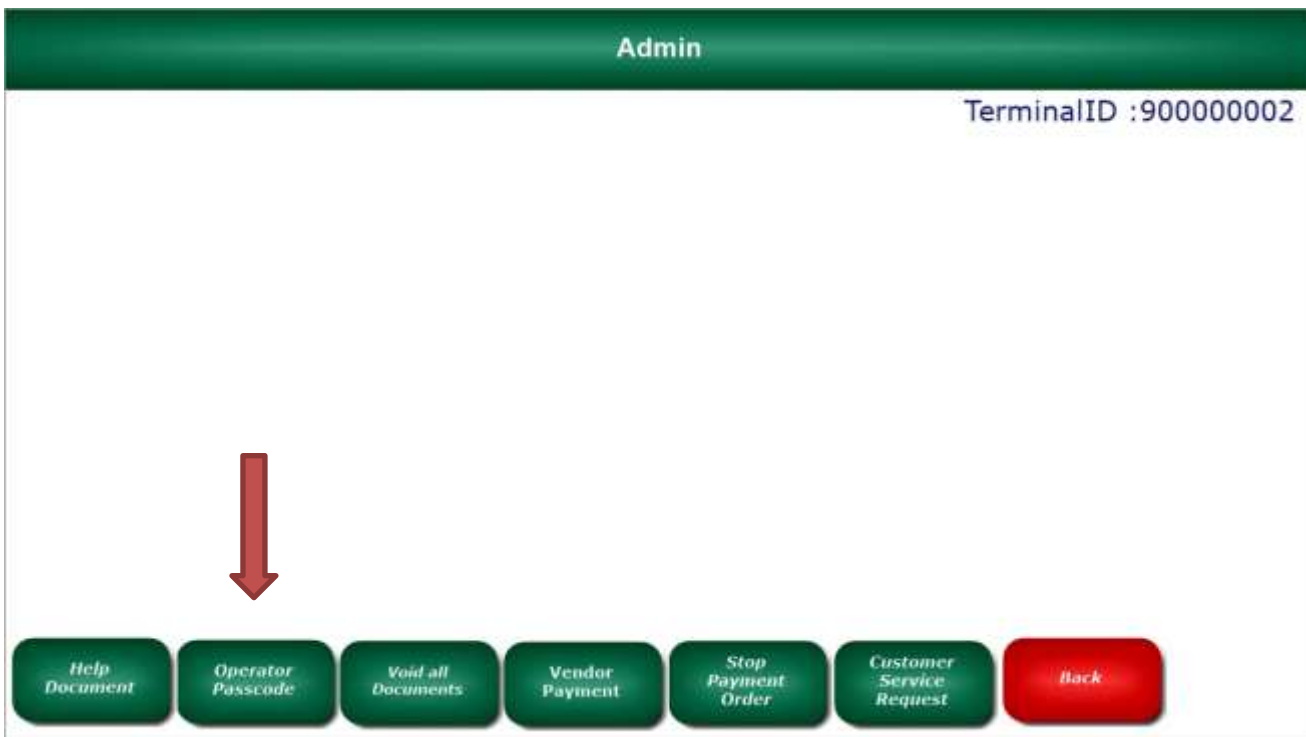
\*MERCHANTS EXPRESS MONEY ORDER COMPANY AND SUBSIDIARIES MAY REQUEST A COPY OF THE COMPLETED FORM FOR THEIR RECORDS  
This business does not disclose any nonpublic personal information about money order purchaser to any company, person, or individual except to MEMO or as otherwise required by law. This 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 of existing operators.

| #                        | 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 of existing operators.

| #                                   | 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 – Coming Soon

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### 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.**