Epic Cash Merchant Payment System - User Guide

Epic Cash Merchant Payment in the Epic Pay Mobile Wallet is a new feature that allows a user to pay a Merchant easily by tapping on the Pay Button and scanning the QRcode generated by the Merchant (using epipay.epiccash.com). The code will automatically fill in the Merchant's Receive Address, a Note with your Invoice ID, local currency code, and transaction amount in local currency as well as the calculated amount in Epic to pay. Once you verify the info you tap Pay Merchant and in less than 3 minutes your payment is complete. About the same amount of time it takes to checkout using a Credit Card only this transaction is completely private.

Methodology for Using Epic Cash to Settle Merchant Invoicing

A typical Point of Sale System is an inventory control program with the ability to generate a sales invoice, customized for each merchant's specific situation. It does not function as a Payment Processor to 'settle' or pay the generated Invoice.

Settling the Invoice is the job of a separate Payment Processing System. This could be as simple as a cash drawer attached to a computer or an integrated cash register that settles the transaction with cash. For 95% of most transactions, they are settled using a bank's Merchant Terminal to process a CC, DC, or GC and settle the invoice with plastic.

Payment Processing is separate from Point of Sale, but they can have hooks into each other (POS sends PPS the invoice and amt, PPS sends POS confirmation of payment to settle Invoice). The Epic PPS allows the merchant to manually generate the parts required for Epic wallet to settle the transaction with Epic and would also require a manual query of the wallet to verify the amount was received and then mark the Invoice in the POS as 'settled/paid'.

The required parts (Epic Receive Address, Invoice # or Transaction ID plus Local Currency Code:Currency Amount, Calculated Epic Amount) can be generated from a merchant's POS system with minor coding and present the info as a QRcode for the Epic Pay Wallet to scan and process (like https://epipay.epicnet.us but fully automated). More POS code would be needed to query the Epic wallet to confirm the transaction amount was received in order to settle the Invoice and mark as paid.

Epic Pay Mobile Wallet 'Pay' Button

Customers: For Epic Pay, the following steps are required to process a payment:

- Scan QRcode from Merchant 'Terminal' (tablet or PC second mini monitor) in person or online checkout.
- Parse string into 3 data elements by delimeter (*) : Epic Receive address * Transaction Data * Amount
- Second QRcode element (Transaction Data) contains Invoice/ID and Currency Code:Currency Amount for On-Chain Memo
- Jump to Send page
- Autofill the Send Address, On-Chain Memo, Amount
- User verifies info on Send page then taps Send to make Payment

Customer wallet will temporarily switch to Merchant's epicbox for fast pass-through transaction

Merchants: Using epipay at epiccash.com for Payment QRcodes

Using a spare laptop a merchant can run both the Epic GUI Wallet and a Browser to process Epic Cash Payments. Use a browser to access the epipay QRcode generator. It is configured to accept the following URL formats:

<u>https://epipay.epiccash.com</u> - allows manual entry of receive address, invoice/memo, amount, and local currency. These values will reset after you generate the QRcode.

https://epipay.epiccash.com?receive_address - use this form of URL with a query string and it will make your receive address persistent between code generations. This is good for merchants to have running on a spare phone or tablet at checkout so all they have to do between transactions is update the invoice and amount without re-entering the receive address.

https://epipay.epiccash.com?receive_address*inv/memo*amount*local_currency - this will populate all data fields from the URL delimited with '*' and all will be persistent. To reset, just use https://epipay.epiccash.com.

https://epipay.epiccash.com?receive_address***local_currency for persistent address and currency or ?***local_currency for just that.

Notes:

- The amount field should bring up the Numeric Keypad on mobiles. Default local currency is USD.
- Select EPIC to skip conversion of local currency to Epic.
- The QRcode second output field now contains ID plus local currency and currency amount.

Example Output (rounded to 2 dec places from 8):

esYMG6XY8YBn5jmFGW6JeN8xyyat2MWUK6r4sGmrgiAJ7voL2itW@epicbox.epicnet.us*ID: 54611 USD: 12.55*48.27

Once the resultant QRcode is visible, turn the Laptop toward the customer so they can scan the code with their mobile, then turn back and monitor the GUI Wallet for the completed transaction.

Click on Copy/Reset to start a new transaction. The result above the button will be copied to the Clipboard so you can paste into either an SMS message or eMail to send to the customer if they aren't available in person to scan the QRcode with their mobile.

pic Pa	ayment Processo
	Local Currency USD V
esYMG UK6r4 picne	Wallet Receive Address 6XY8YBn5jmFGW6JeN8xyyat2MW sGmrgiAJ7voL2itW@epicbox.e et.us
	80 char max
	Point of Sale ID
54611	40 char max
	Amount 12.55 15 digit w/dec max
	Generate
	<u>User Guide</u>
	12.55 USD = 48.27 Epic
12.55 USD =	= 48.27 Epic @ 2024/04/29 06:44:34pm
esYMG6XY8 GmrgiAJ7vol USD: 12.55*/	3YBn5jmFGW6JeN8xyyat2MWUK6r4s L2itW@epicbox.epicnet.us*ID: 54611 48.27
	Copy/Reset