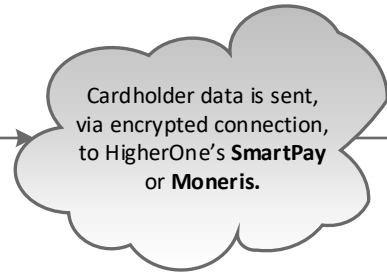




Ball State employee accesses CASHNet.

The employee finds the transaction and clicks the "Refund" button to give money back to the customer. No credit card data is entered or seen.



Cardholder data is sent, via encrypted connection, to HigherOne's **SmartPay** or **Moneris**.



Card Processed