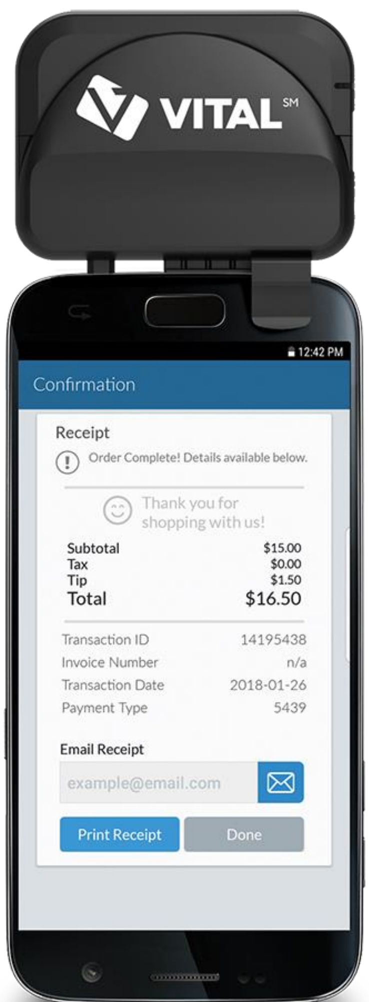
User Guide

Mobile Payment Acceptance User Guide for Android



VitalSM – EMV
Chip reader

Vital – BT
EMV with Bluetooth® reader

Disclosure Statements

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Introduction

Mobile Payment Acceptance (MPA) is an easy-to-use application on your smartphone with the mPOS RP350x and RP457c devices that provides reliable, secure, and portable transaction processing, as well as other useful features for managing your business. MPA can be downloaded to a compatible device from the Google Play store; however, the available features and functionality may differ depending on the device you use.

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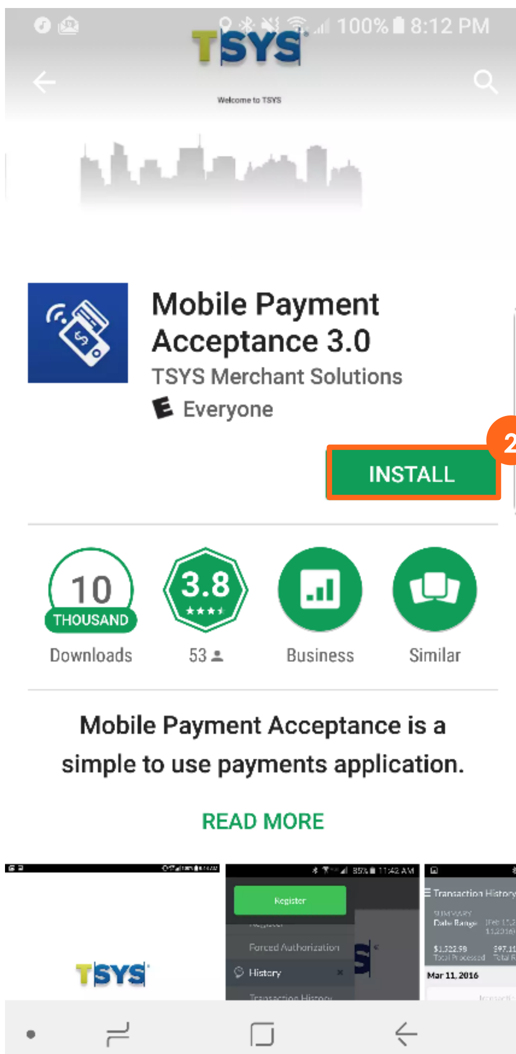
Mobile Payment Acceptance 3.0

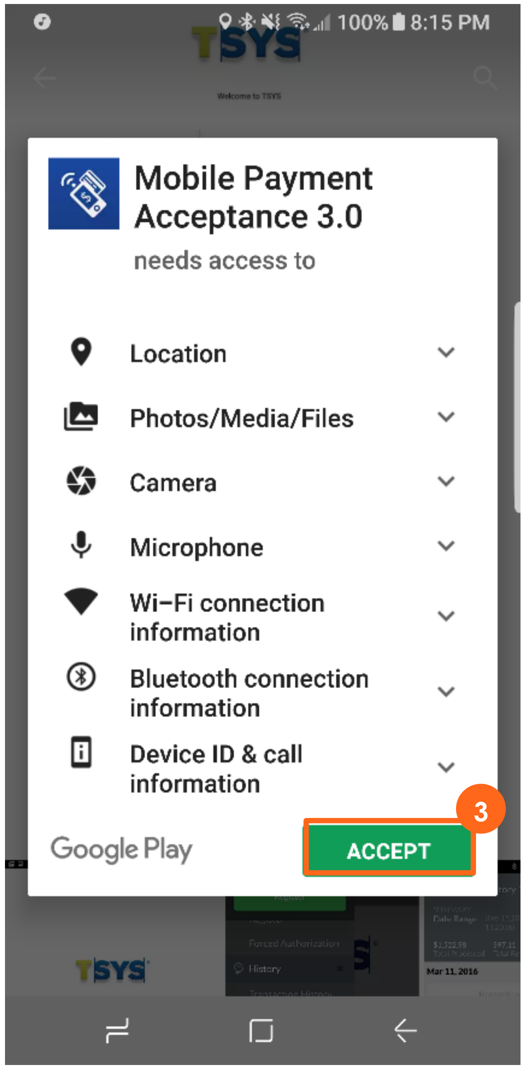
Application Download

TSYS' Mobile Payment Acceptance application is available in Google Play on Android Devices. The application is compatible with most devices running Android 4.4 and higher. You can download the application from Google Play.

1. Open Google Play on your phone and search for TSYS Mobile Payment Acceptance.
2. Tap **Install.**



3. Tap **Accept** to give Mobile Payment Acceptance access to functions of your phone that facilitate features of the application.



Open the application once it finishes installing.

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Account Activation and Login

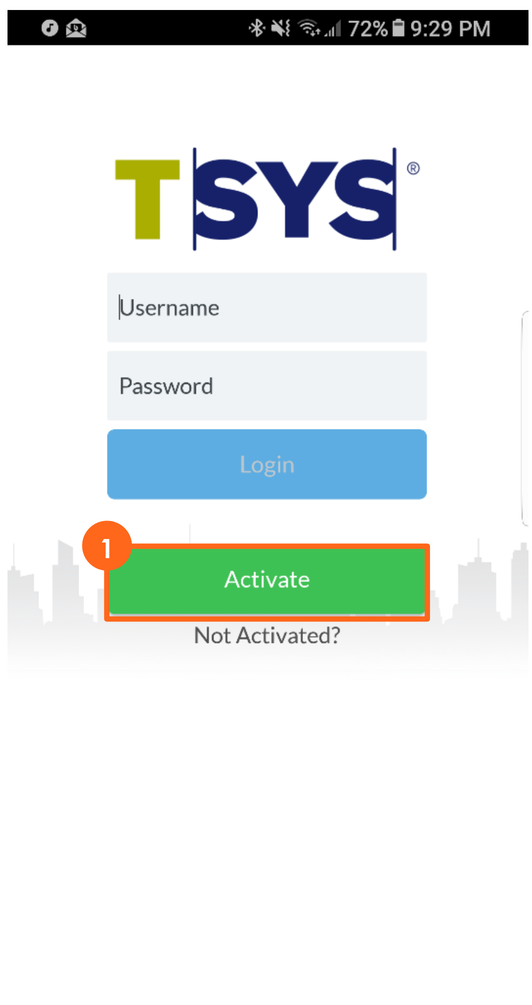
Activate Your Account

To begin processing payments with MPA, you first need to activate your merchant account. During the account activation process, you will create a password for future login as well as a personal identification number (PIN) for quick access.

In order to activate your merchant account, you will need the email address associated with your merchant account as well as the 12-digit Merchant ID and 14-digit Device ID numbers. Your Merchant ID will be provided to you during our phone onboarding and training session.

To activate your account and sign in for the first time:

1. From the Login screen, tap **Activate** to proceed to the Account Activation page.



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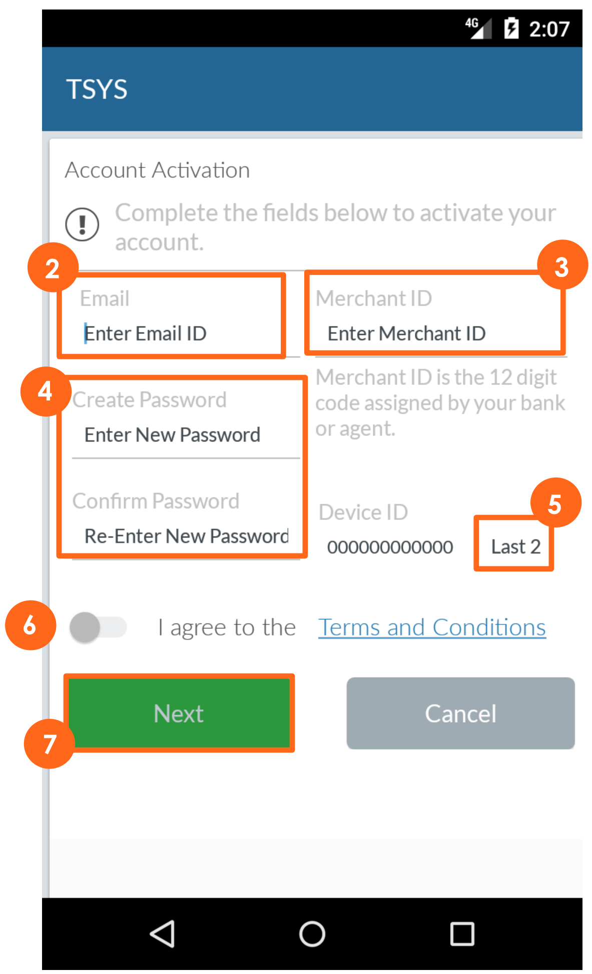
2. Enter the **Email ID**. This is the email used for correspondence related to the merchant account.
3. Enter the **Merchant ID** associated with your merchant account.
4. Enter and re-enter a **NEW Password**. Be sure to record this password for future use.

> **Note**: The password must contain eight to sixteen characters, and consist of at least one number from 0 to 9, at least one uppercase and one lowercase letter from A to Z, and at least one special character (! @ $ ^ * - _ .). Your password can not contain spaces or match any of the previous six passwords.

5. For the **Device ID** enter two digits to the end of the Merchant ID. This is typically 01.
6. Move the slider to indicate that you agree with the Terms and Conditions.
7. Tap **Next.**



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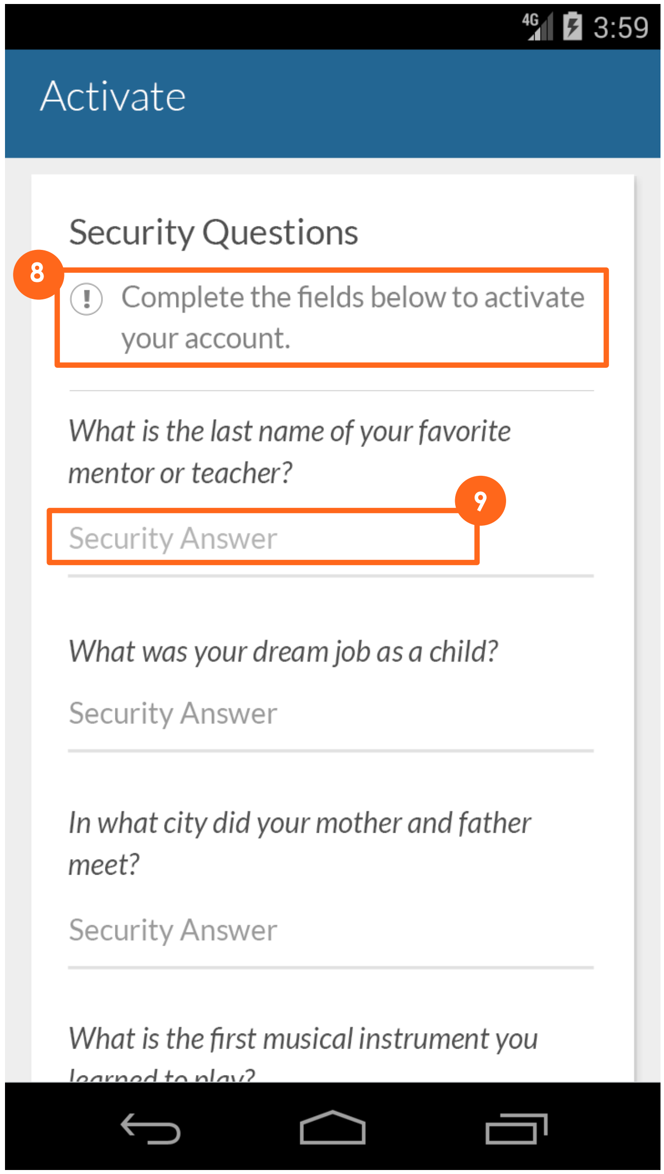
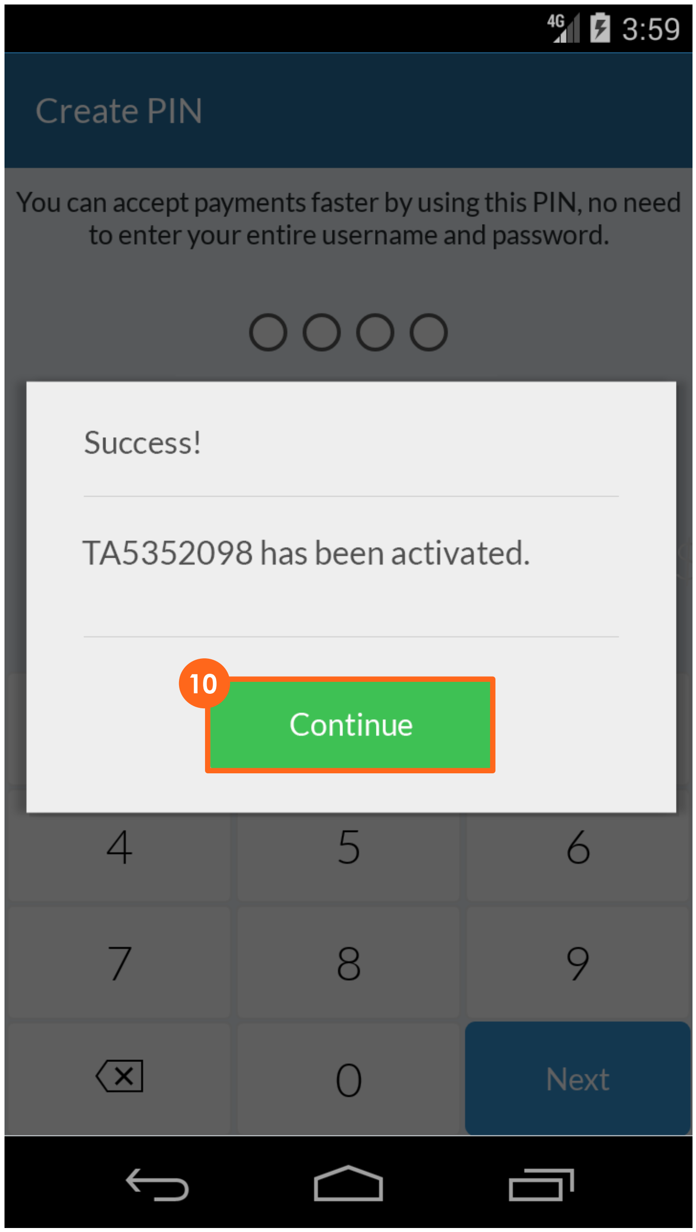
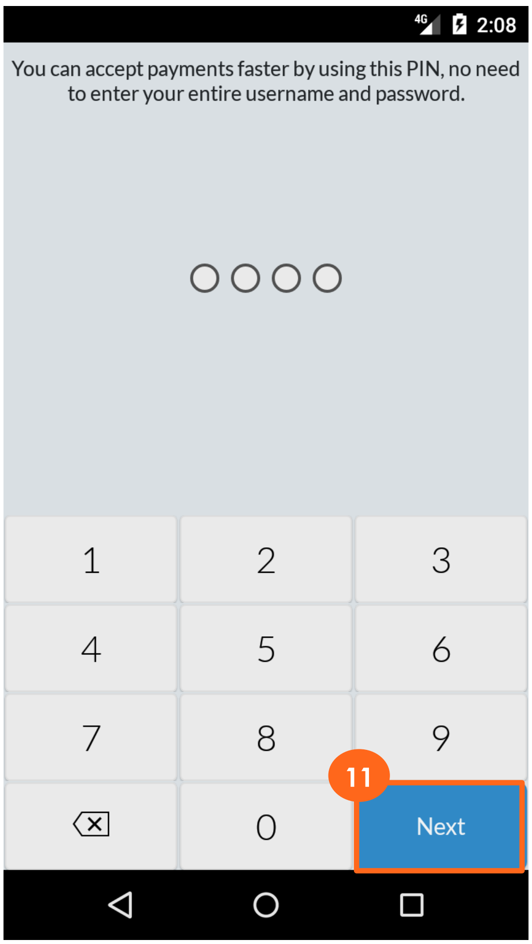
8. Tap each security question prompt and select a question.
9. Enter answers for each of the four security questions.

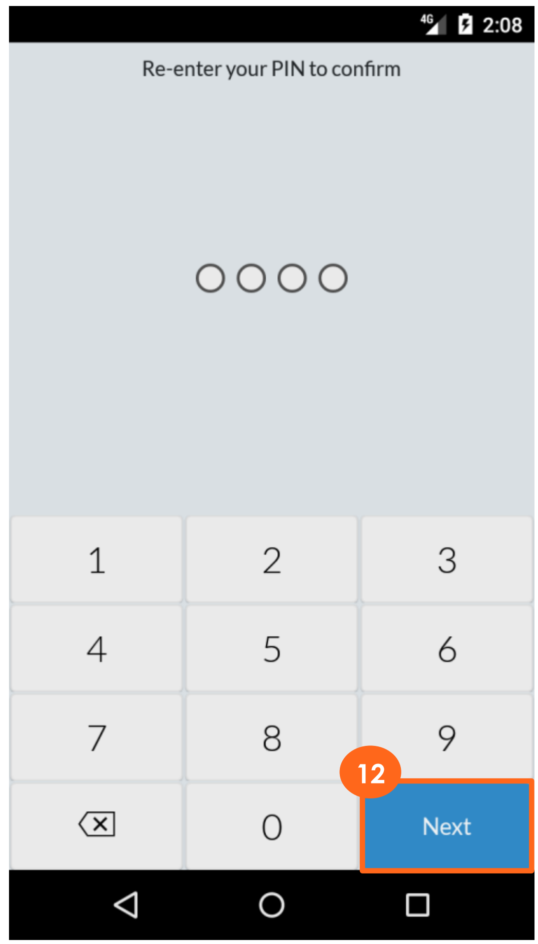


10. A dialog box will appear confirming the successful activation of your account. Tap **Continue** to continue with the sign-in process.

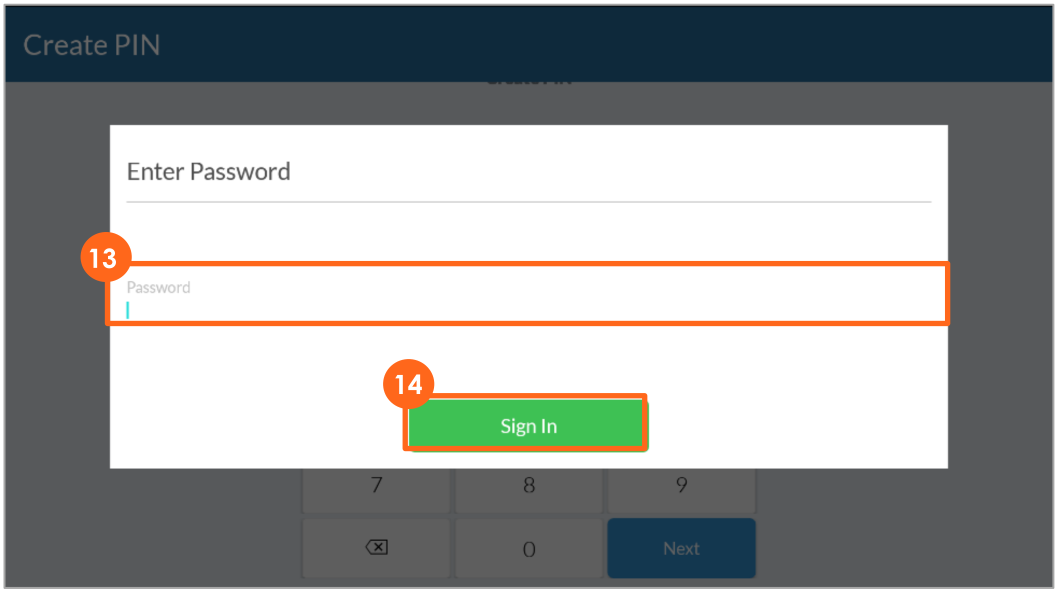


11. Use the number pad to create your new PIN and tap **Next**. Re-enter your PIN to confirm it. Record this PIN for future use, as it can be used to quickly log into the application after it times out, when the device is turned off, or when the application is closed and reopened.
12. Tap **Next** to continue with the sign-in process.





13. Enter the password you created during the activation process.
14. Tap **Sign In** to complete the account activation and sign-in process.



PIN Entry

After you activate and create a PIN, you only need to enter the PIN to access the application.

If you forget the PIN number tied to the Admin/TA user account, you will need to clear all application data from the application and log back in. To clear the application data, open your device's settings and navigate to apps > Payments > Storage and select Clear Data. Reopen the application and log back in.

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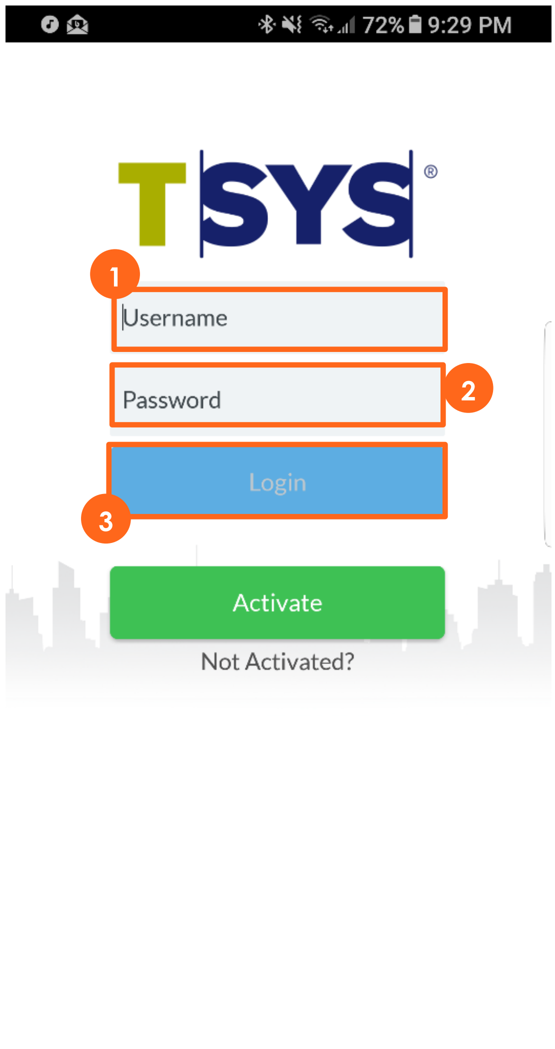
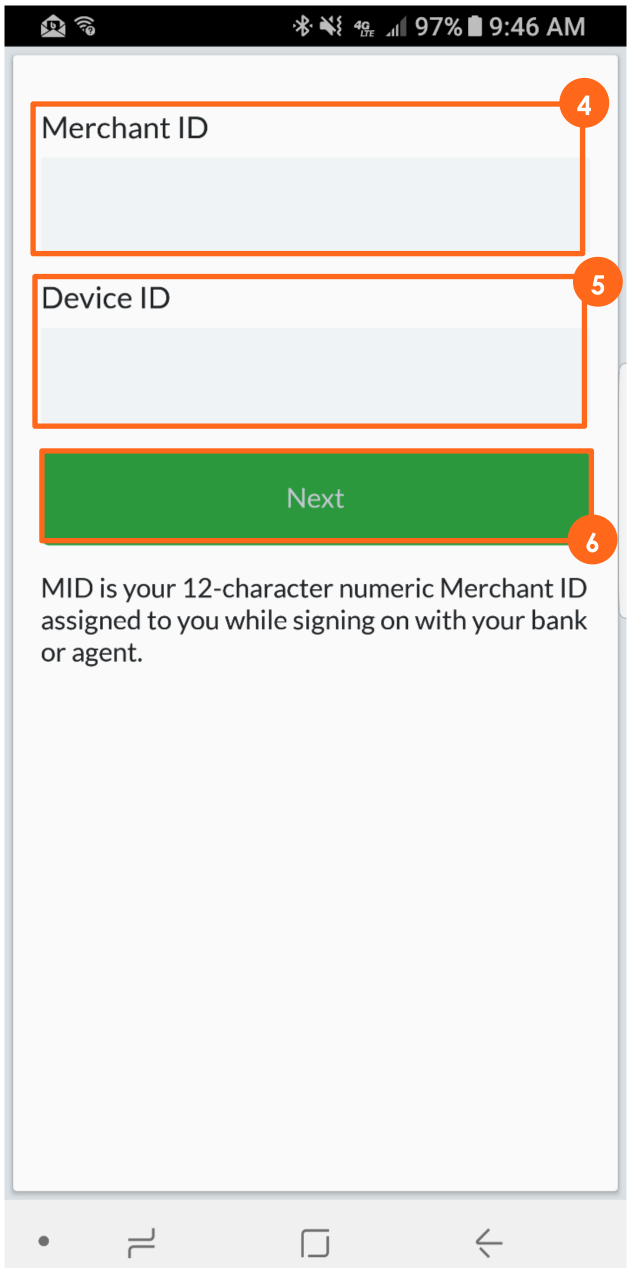
Login to Your Account

If you ever delete the application or get a new device and need to add the application, you will need to go through a couple steps to login:

1. From the Login screen, enter your TA# in the **Username** field
2. Enter your **Password.**
3. Tap **Login**.

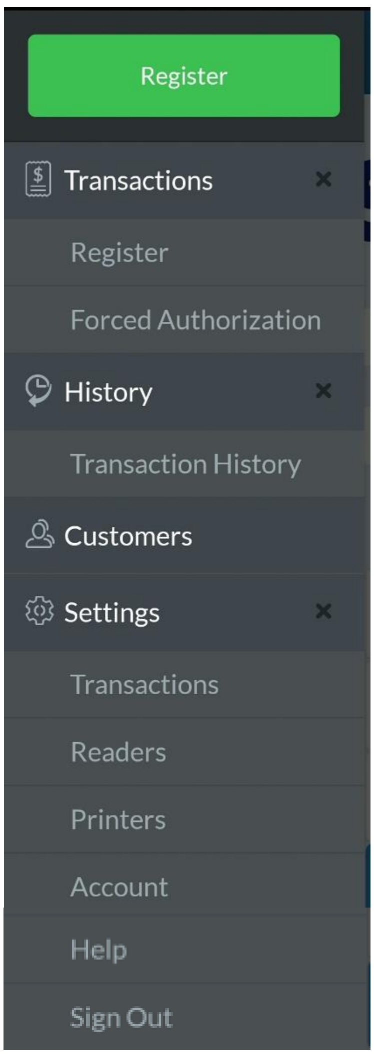


4. Enter the **Merchant ID** associated with your merchant account.
5. For the **Device ID** enter two digits to the end of the Merchant ID. This is typically 01.
6. Tap **Next**.



The Main Menu

The Main Menu gives you access to all of the features that allow you to customize transactions, view sales data, manage product inventory, manage customer information, and view or update settings. You can access the Main Menu from anywhere in MPA by tapping the upper-left corner of the screen.



The following are the features and functionality accessible from the main menu:

Transactions

- ***Register –*** Perform a quick sale.
- ***Forced Authorization –*** enter a previously-obtained authorization code from the issuing bank for a customer's transaction.

History

- ***Transaction History –*** Filter and search transaction history; view individual transactions; returns are initiated from the transaction details in transaction history.

Customers – Add, view, search and edit customer records.

Settings

- ***Transactions –*** View, add, and modify tax rate, tip settings, signature requirements, and invoice numbers; enable or disable auto-processing of offline transactions (For more info see Offline Payments Section of this User Guide.)
- ***Readers –*** Connect to an audio jack or Bluetooth card reader.
- ***Printers –*** Scan for and connect to available printers.
- ***Account –*** View processing summary, account summary, and the current application version. You can also change your password and sign out of the application from here.
- ***Help –*** View support information.
- ***Sign Out –*** Sign out of the application.

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Settings, Account Information, and Help

Manage Settings

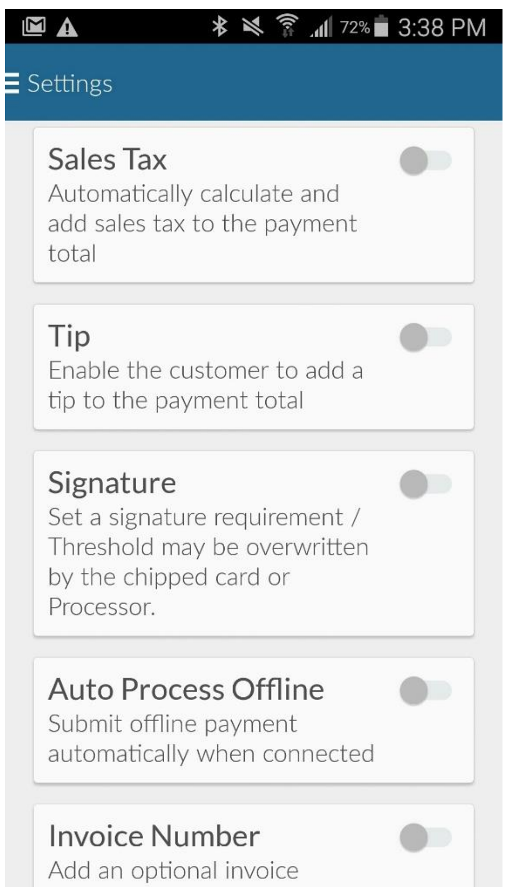
Mobile Payment Acceptance is customizable, allowing you to choose the transaction settings that best fit your business needs. You can access and change settings from the Main Menu.

Transaction Settings

The Transactions option under Settings gives you access to the following functions:

- Create or edit a tax rate
- Enable and edit the tip feature
- Set requirements for a signature
- Enable your device to automatically process payments online when connected
- Add invoice numbers to your transactions

Settings Page



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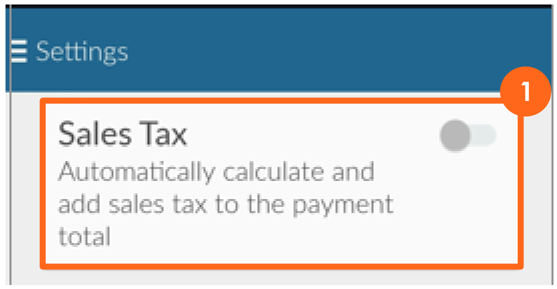
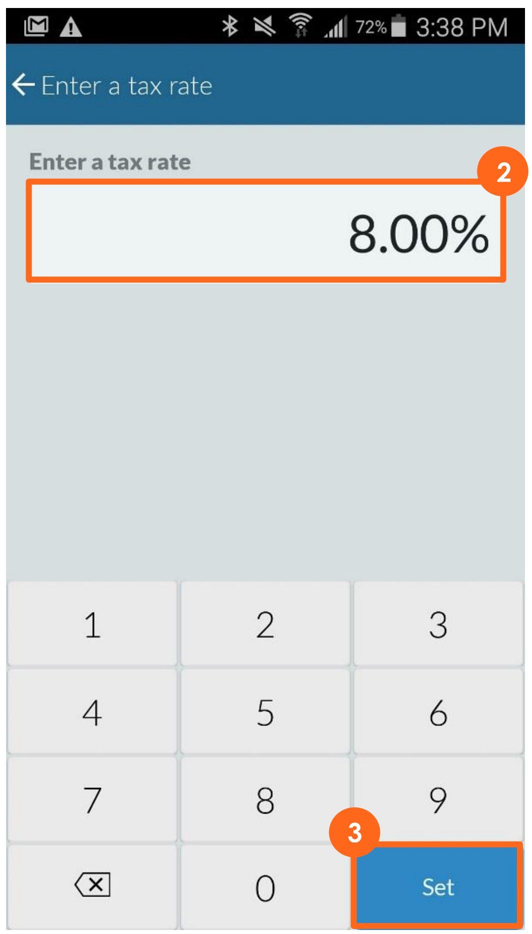
Create a New Tax Rate

1. Tap the **Sales Tax** slider to activate sales tax.



2. Enter Your **Tax Rate**.
3. Tap **Set** to save your Tax Rate.



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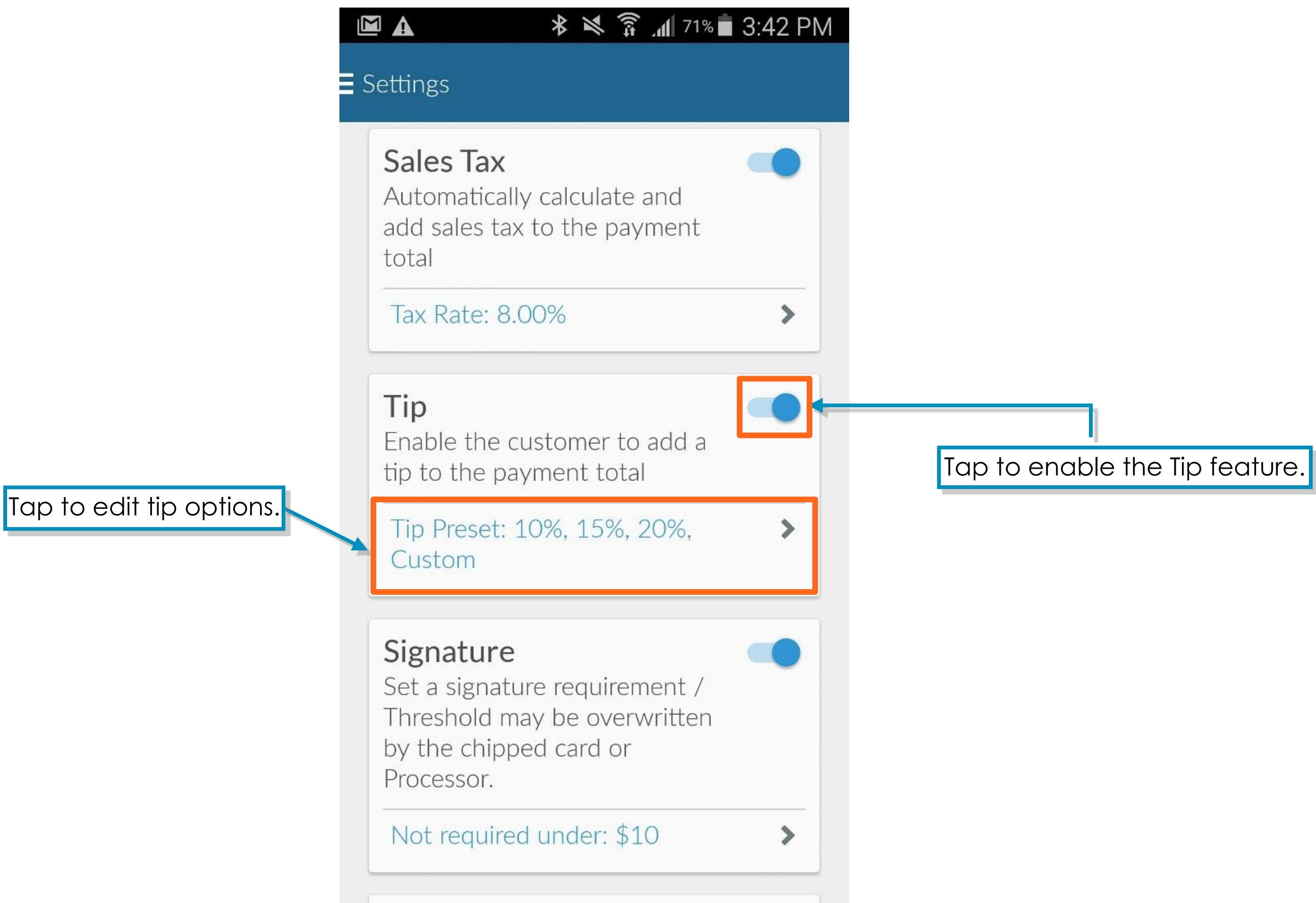
Enable Tips

If you want to be able to accept tips in your business, turn the Tip feature on from the Transaction Settings. You may set four tip options. A Custom option is available to allow your customers to set their own desired tip amount or percentage. Select up to four tip options to display to your customers.

When the Tip feature is turned on, your receipt will always include a signature line, regardless of any signature limit setting.

Settings Page



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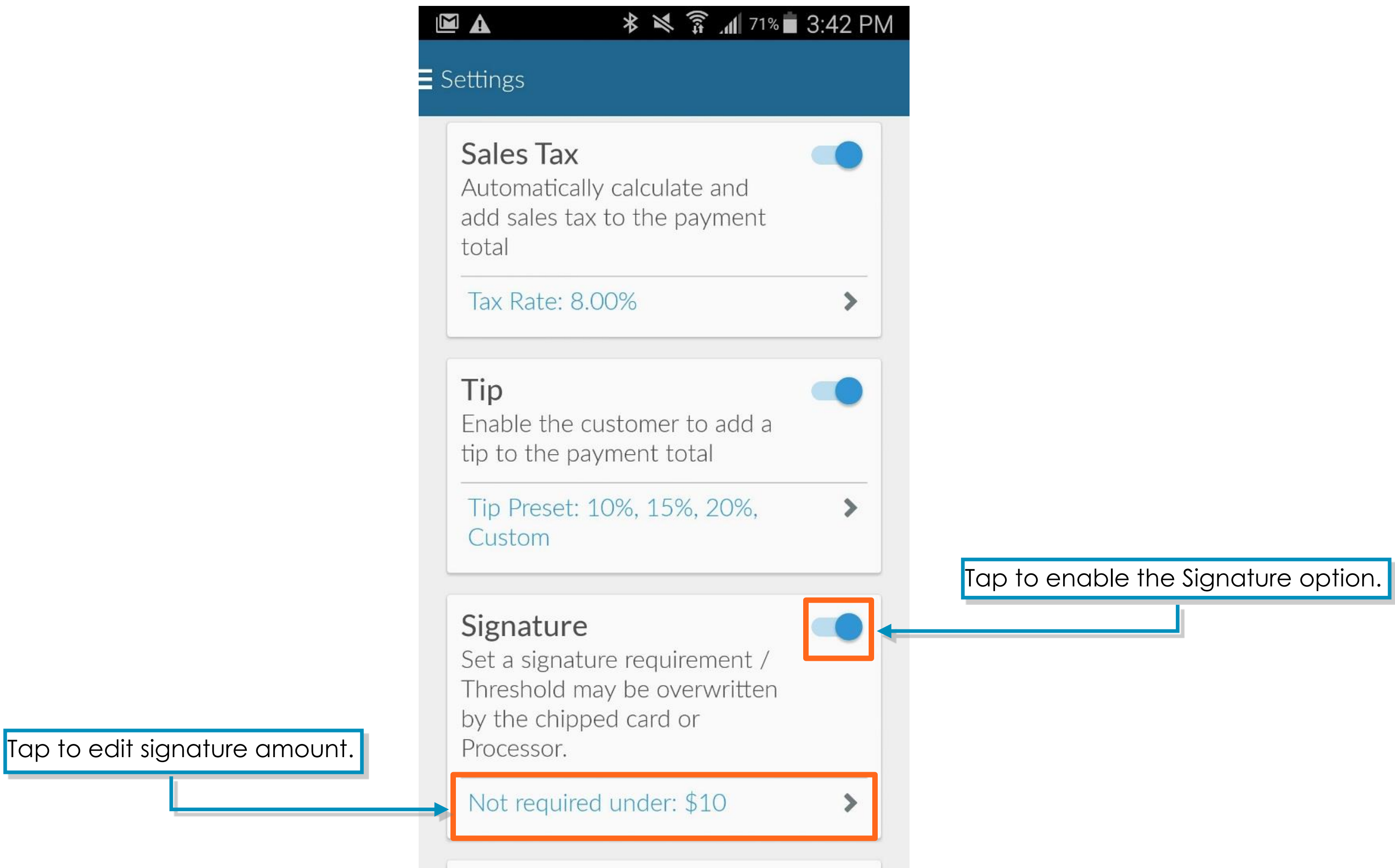
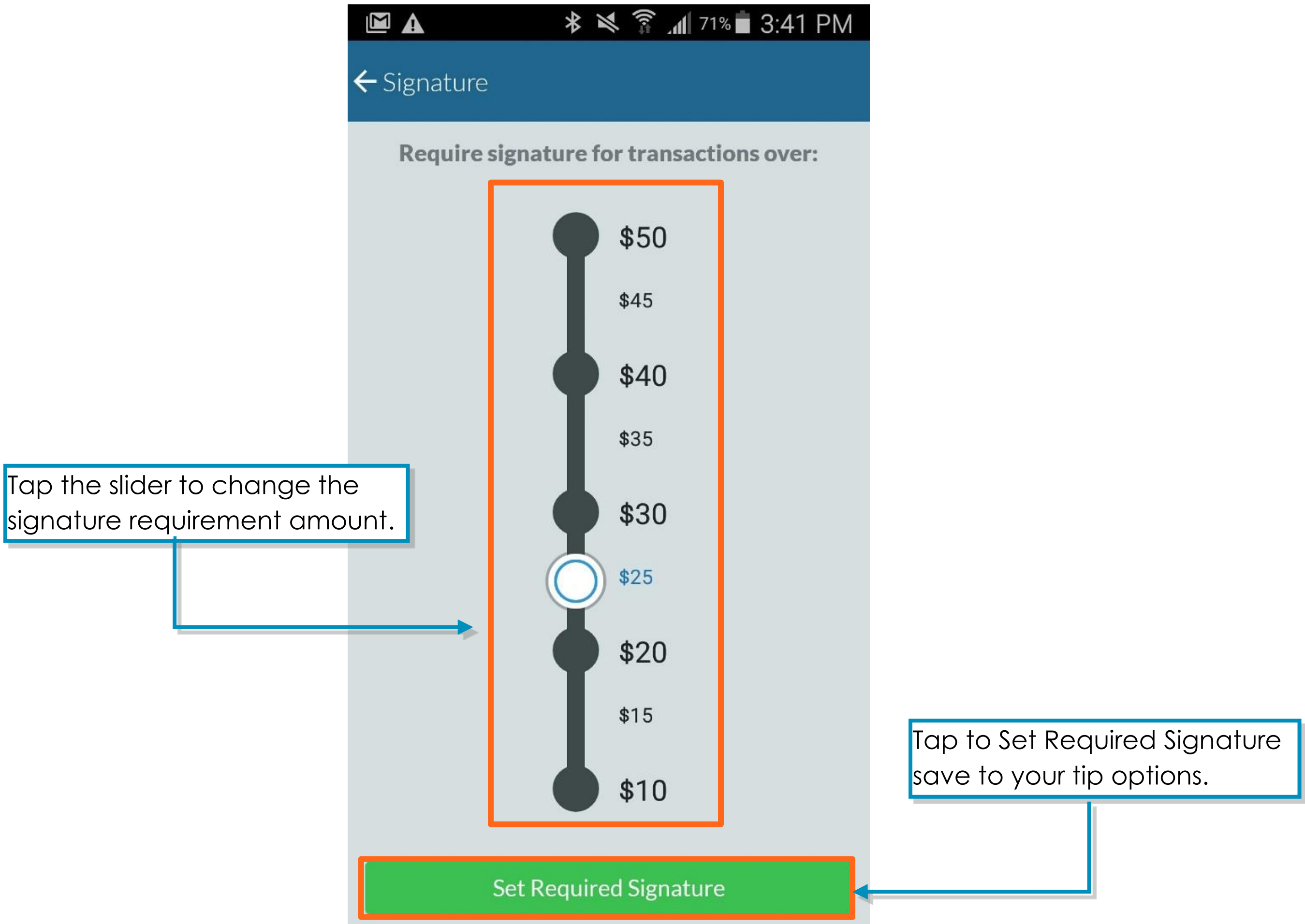
Set Amount for Signature

Mobile Payment Acceptance lets you set the maximum transaction amount you will accept without a signature. This amount may be overwritten by the processor, chipped card or if you have enabled tip. If you do not set a limit, the application will not require a signature unless the setting is overwritten. Requiring a signature for higher dollar transactions will help limit your financial risk.

Settings Page



Signature Settings

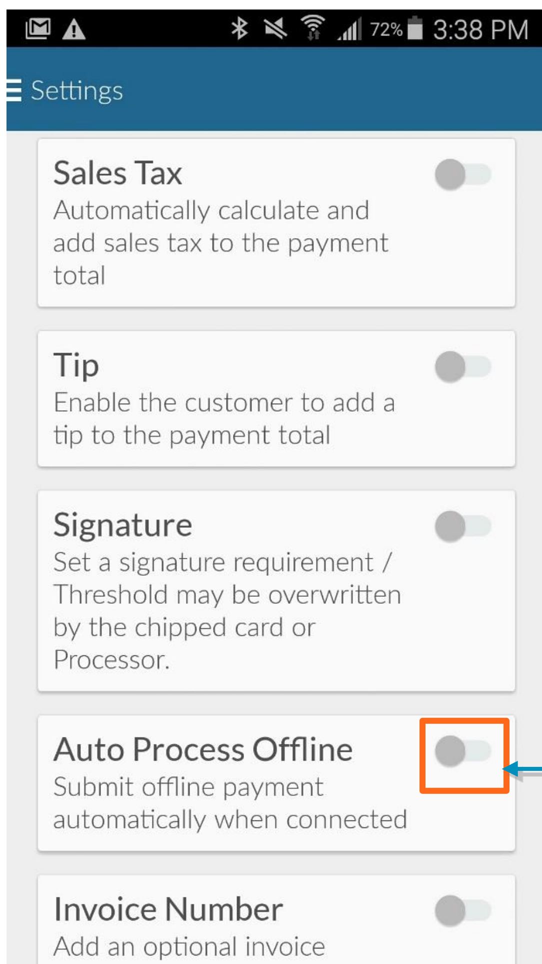


Enable Auto Offline Processing

The Auto Process Offline feature can save time and ensure transactions are processed. Sometimes your device may lose its connection to the Internet. When this happens, transactions run offline, and the device stores the transactions as encrypted data. If the Auto Process Offline feature is turned on, the application will automatically start processing those transactions in the background as soon as connectivity is reestablished on the device.

If the Auto Process Offline feature is turned off, you must select each pending transaction individually to process. Disabling Auto Process Offline will not prevent the acceptance of payments while your phone is offline. Go to Processing Payment Section in this guide for more information on Offline Payments.

Settings Page



Tap to enable the Auto Process Offline option.

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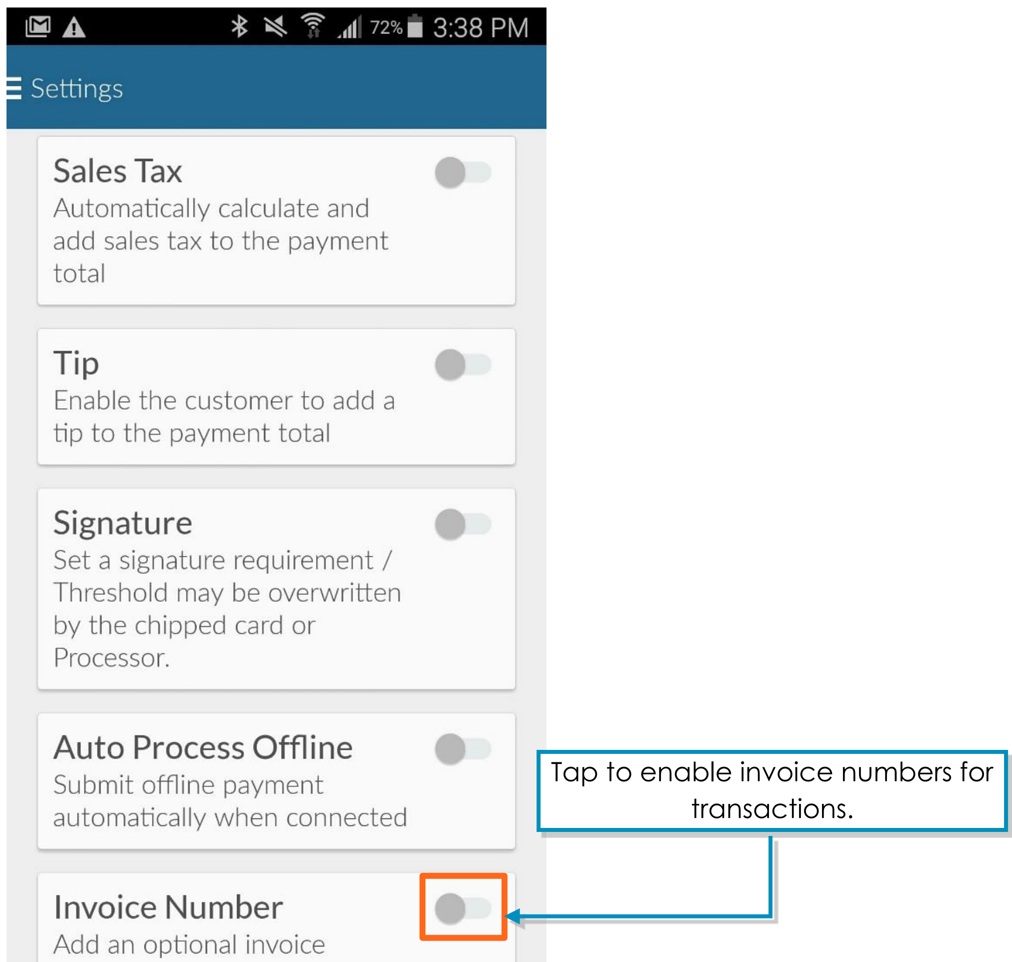
Enable Invoice Numbers

Adding invoice numbers to transactions is another option you may choose, depending on your business needs. Simply turn on the Invoice Number feature under Transaction Settings and you will begin seeing a field for invoice numbers every time you process a transaction. The invoice number is user-defined. If a number isn't entered, the transaction ID will be used as a default.

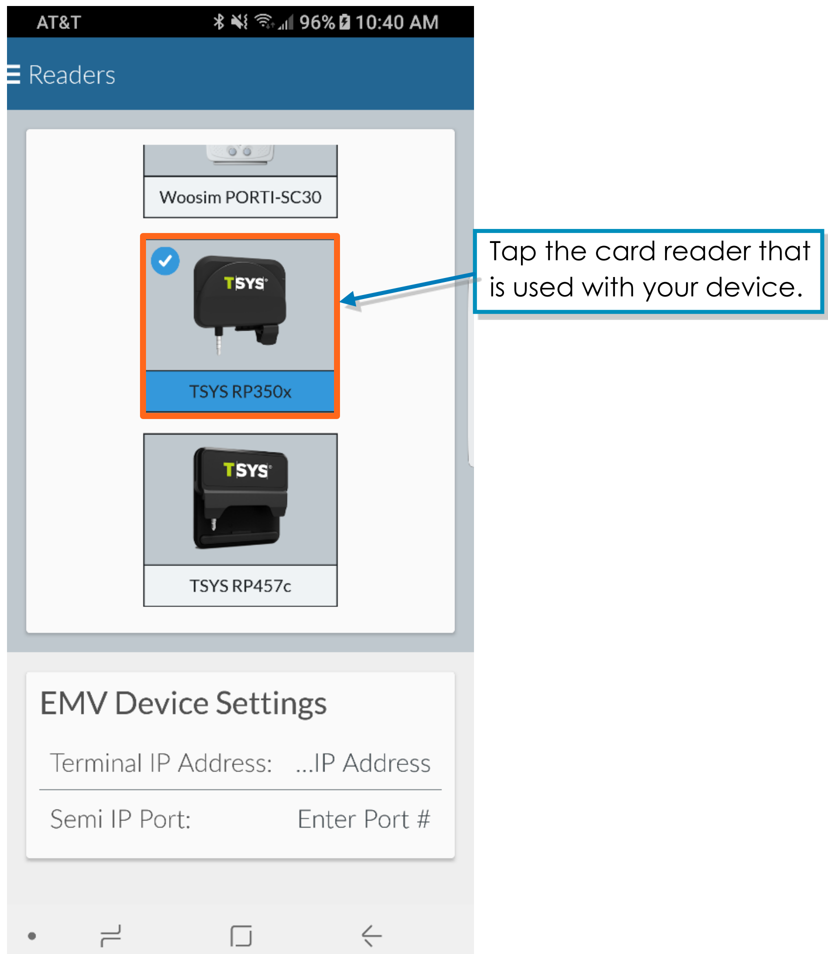
Settings Page



Readers

You can connect to card readers from the Readers page, which is accessible from the Main Menu. Once attached and turned on, most devices will pair automatically, though some may require additional steps.

Readers Page



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EMV Readers

EMV Card Readers require power in order to read the chip embedded in EMV cards. Therefore, the EMV readers supported by Mobile Payment Acceptance contain batteries. To ensure optimal performance, keep these readers charged as much as possible. Between transactions, the readers will go into "power saving mode" and will need to be started for the next transaction.

EMV Reader LED Lights

Battery Status
A red LED next to the USB port on the RP350X and RP457c indicates the battery status.

Battery Status	LED Behavior
Full	On all the time
Low	On and off for 1sec, alternating every 3sec
Very low	On and off for 1sec, alternating every 6sec
No capacity	Off
Charging	On and off, alternating every 1sec

Card Reader - Transactions
There are 4 LEDs on top of the reader that indicate the reader status. The reader will beep to prompt for a card read (dip/swipe/tap).

Reader Status	LED/Beep Behavior
Ready	The Red LED on the side of the reader will be On.
Waiting for card	The reader will beep prompting user to enter the card. One LED on top of the reader will turn on (Contactless only).
Reading the card	Two LED lights turn on.
Card read successful	Three LED lights turn on.
Card Processing Error/Multiple Contactless Cards detected	All lights are turned off to indicate the contactless interface is not available.
Card Processing Error	Only the fourth LED light turns on indicating conditions for using the contactless interface have not been satisfied (ex: Enhanced security may require a card swipe or insert).

ROAM RP350x

The ROAM RP350x is an EMV card reader that supports EMV chip and signature and magnetic swipe. It connects to the phone through the audio jack.

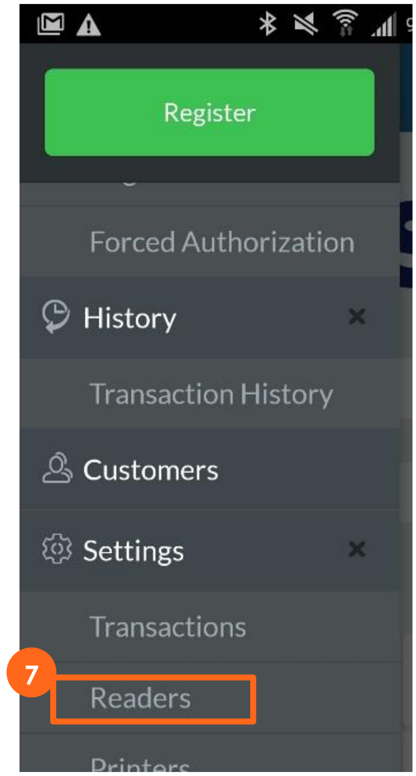
ROAM RP457c

The ROAM RP457c is also an EMV card reader that supports EMV chip and signature, magnetic swipe as well as NFC/Contactless. It can connect via audio jack or Bluetooth.

Bluetooth Pairing Instructions for the ROAM RP457c

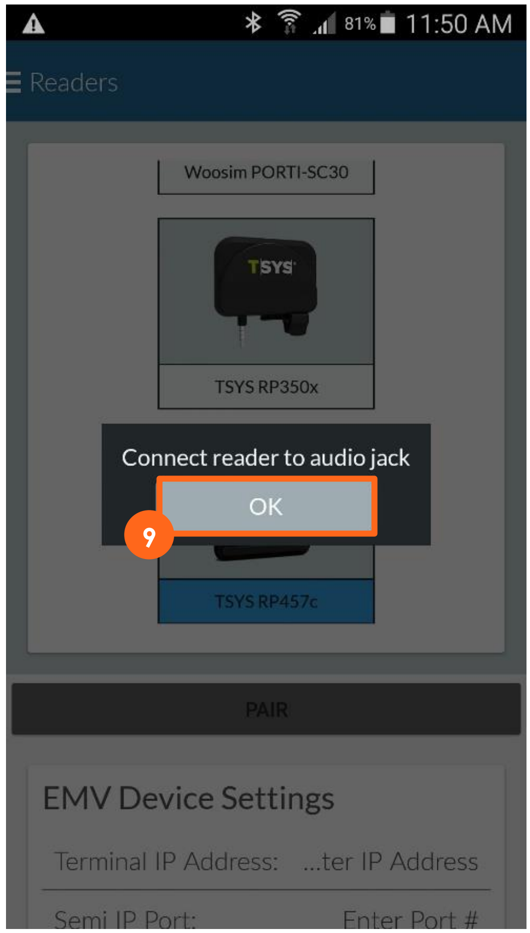
1. Close all applications on your phone.
2. Make sure Bluetooth is turned on in your phone's settings.
3. Connect the RP457c to your phone using the audio jack. If you are using a thick case, you may need to remove it while connected to the RP457c using the audio jack.
4. Check that media volume is set to the maximum level (Any time the application can't find the RP457c when connected via audio jack, check the media volume first.)
5. Launch the MPA app.
6. Turn the reader on using the button on the left side.

7. In the app, go to Settings > **Readers** from the main menu.



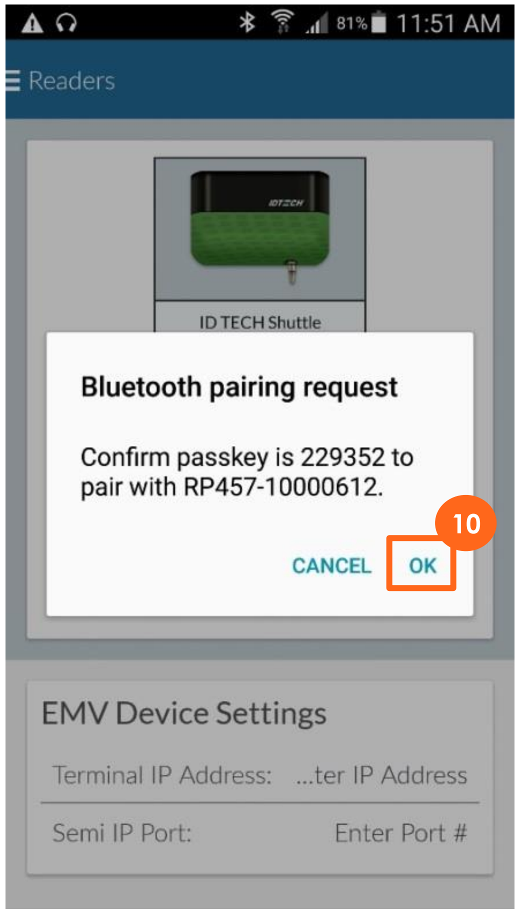
8. Tap on the **RP457c** option and tap **Pair.**

9. Tap **OK** to Connect reader to audio jack.



- When the audio jack pairing is complete, unplug the RP457c and exit settings
- Return to Settings>Reader and tap RP457c
- Select the RP457c again

10. Tap **OK** to Bluetooth pairing request.



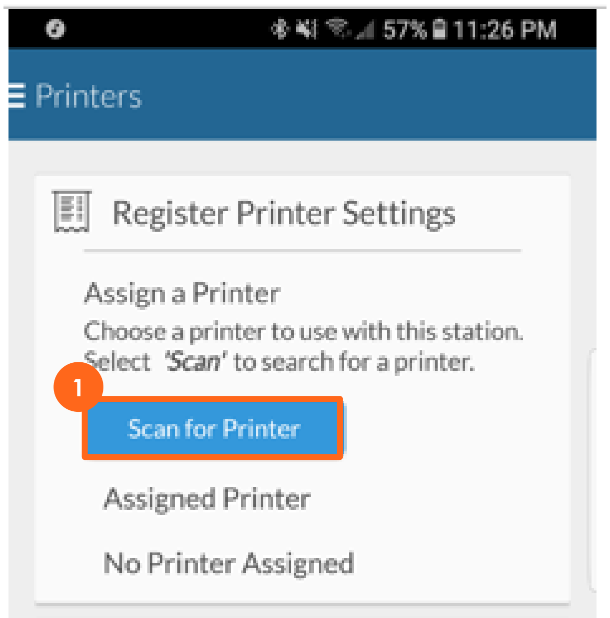
Printers

Mobile Payment Acceptance supports the use of receipt printers. Navigate to the Printers page in the menu to connect to a receipt printer or to view the printer you previously connected to.

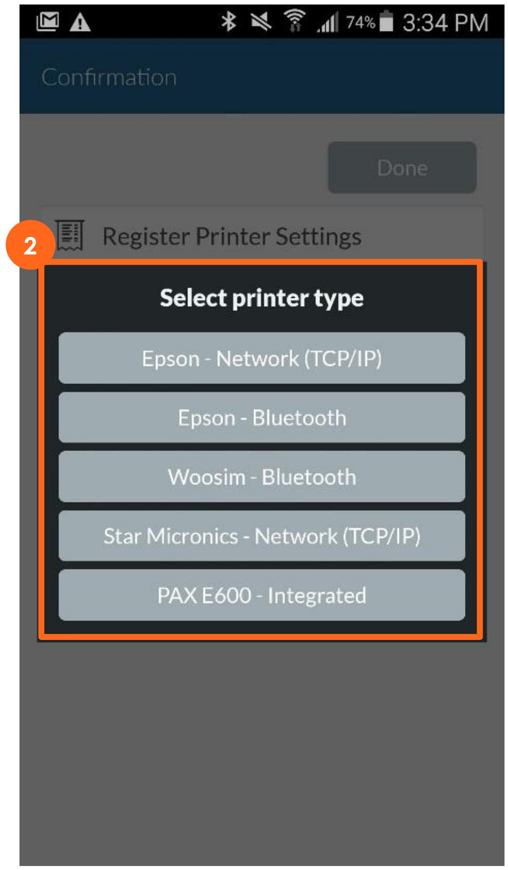
To connect to a receipt printer:

1. Tap **Scan for Printer.**

Printers Page



2. Select your **printer model** from the list of supported printers and follow the prompts to connect to your selected printer.



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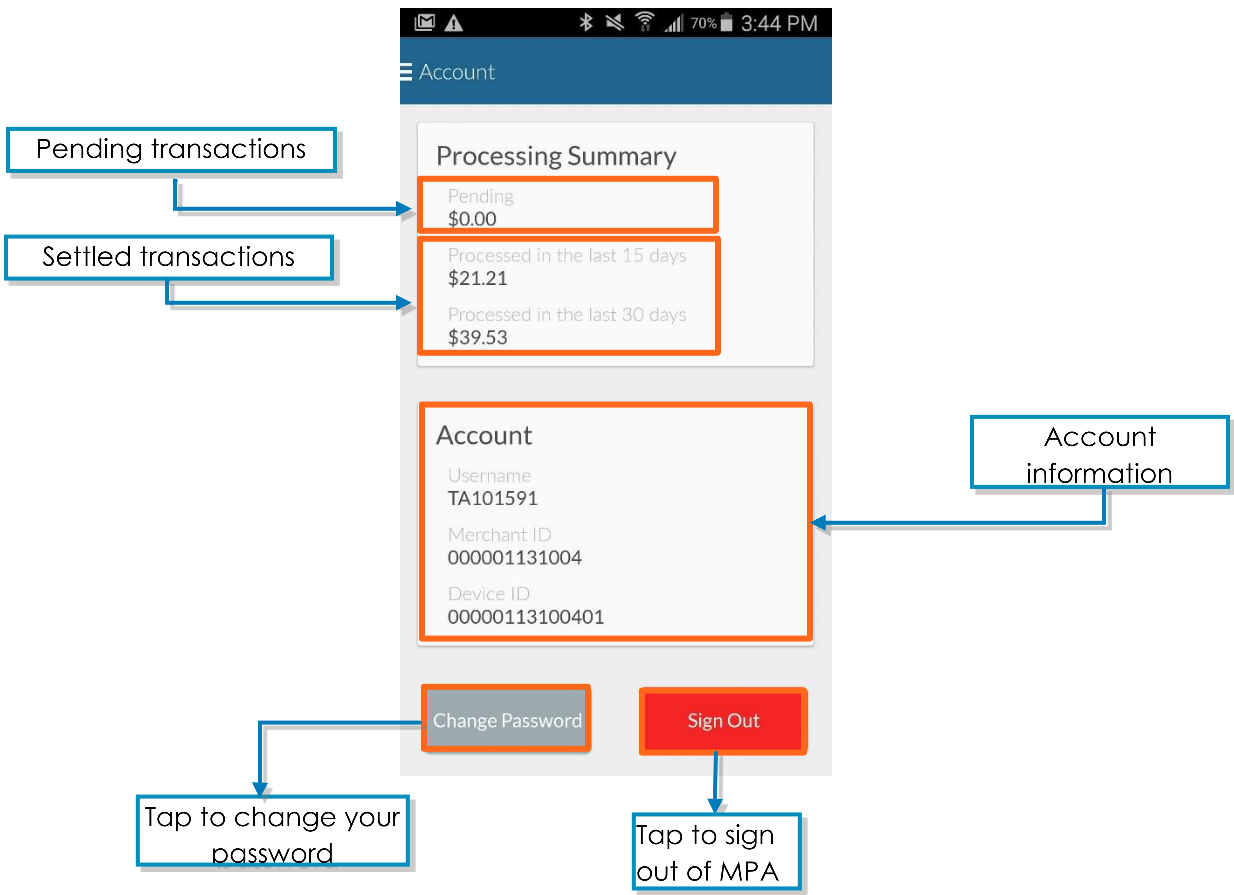
View Account Information

The Account page gives you a quick view of the dollar amount you have processed in the last 15 days and the last 30 days, the amount still pending settlement, some basic account information like your username, and the current application version you have installed on your device.

You can also change your password or sign out of the application from this screen.

Account Page



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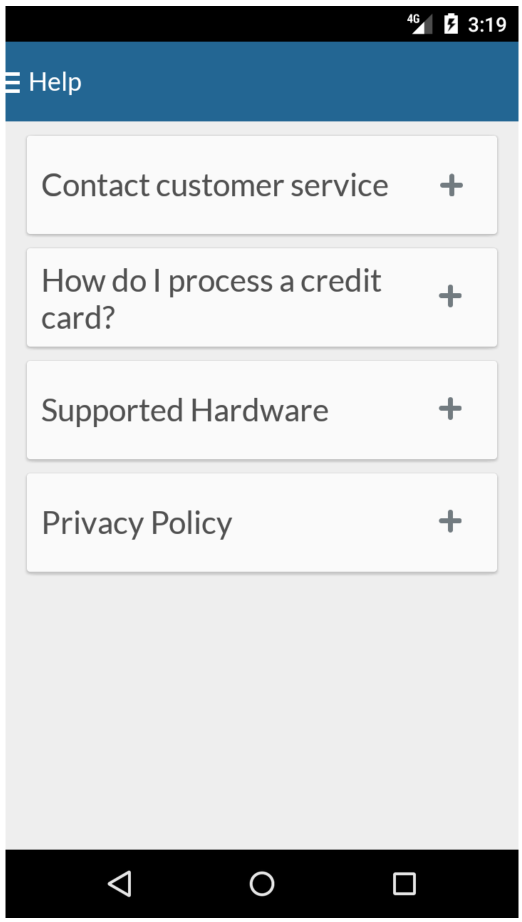
Get Help

If you need help, you can access the Help page from the Main Menu. The Help page provides you with customer service contact information, a brief explanation of how to process a credit card, a list of supported hardware with connection instructions for the RP350X and RP457c, and a link to the privacy policy.

Help Page



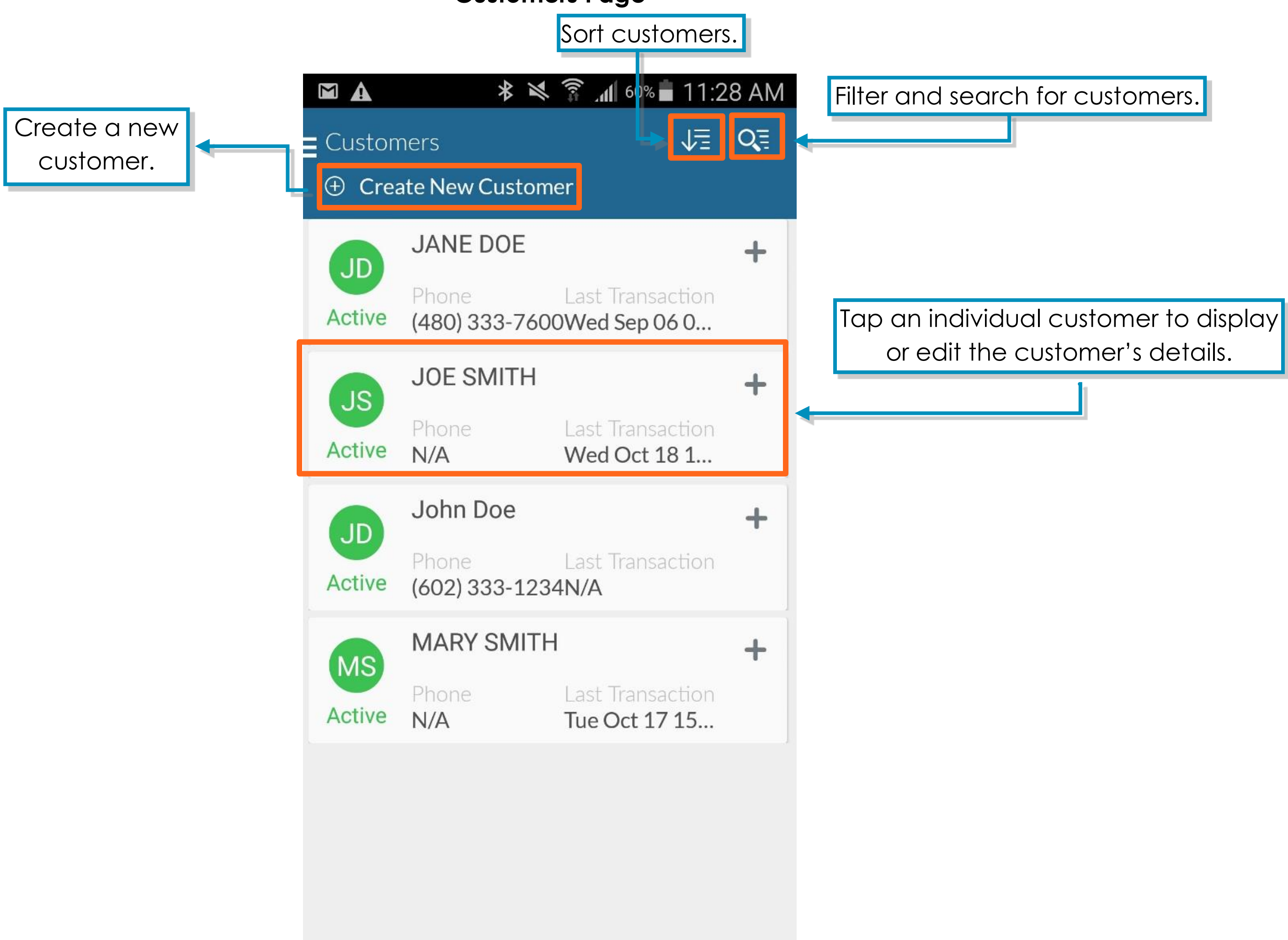
Customers

Manage Customer Information

Your business needs may require the recording of customer information. Mobile Payment Acceptance allows you to manage this information to provide excellent customer service. You can view, add, and edit customer information from the Customers page, which is accessible from the Main Menu.

The Customers page provides a list of all the customers you have entered, along with their information. This page is equipped with a search option and a filter to view active and inactive customers. You can also sort customers in ascending or descending order.

Customers Page



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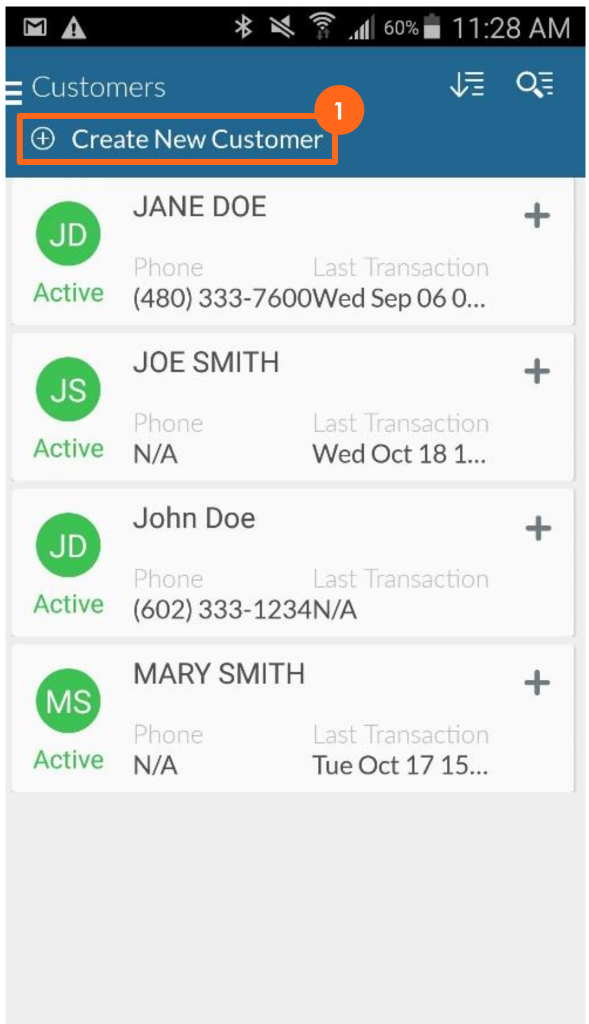
Add New Customer

You can add a customer using the Create New Customer button or by duplicating an existing customer's profile and changing the necessary information.

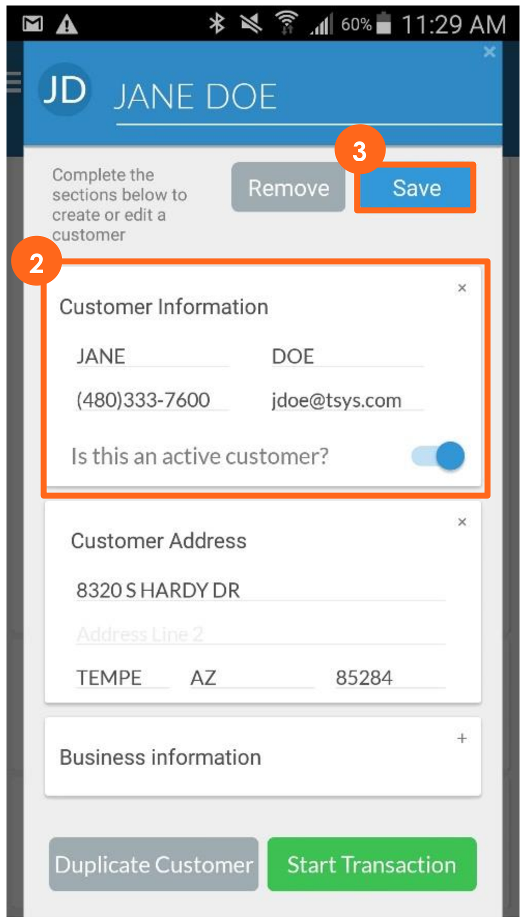
Create a New Customer

To add a new customer using the Create New Customer button:

1. Tap **Create New Customer**.



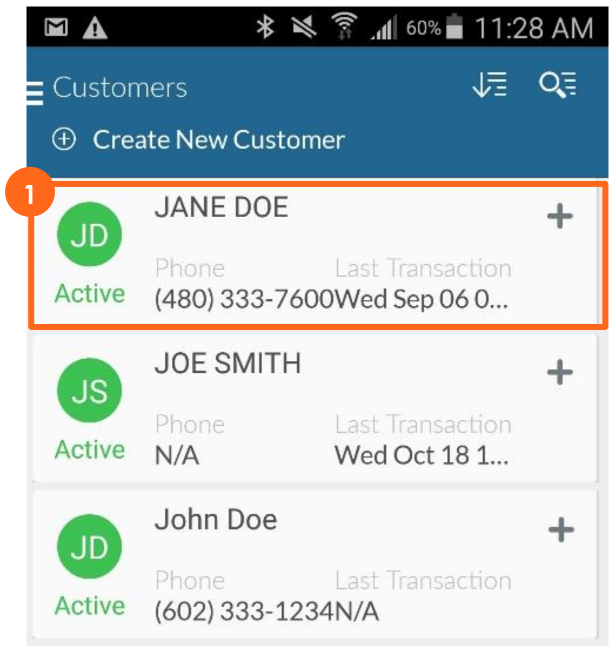
2. Enter all available customer information, including name, address, and business information. The minimum required information for a new customer is a first and last name. If you provide an email address, it will be used for the email receipt feature.
3. Tap **Save.**



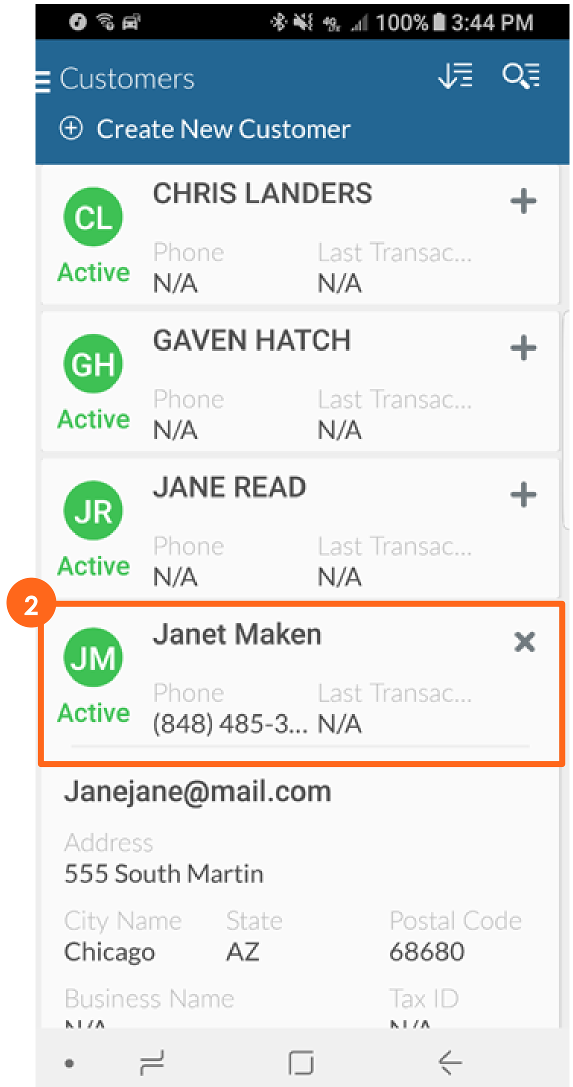
Duplicate a Customer

To add a new customer by duplicating an existing customer's profile:

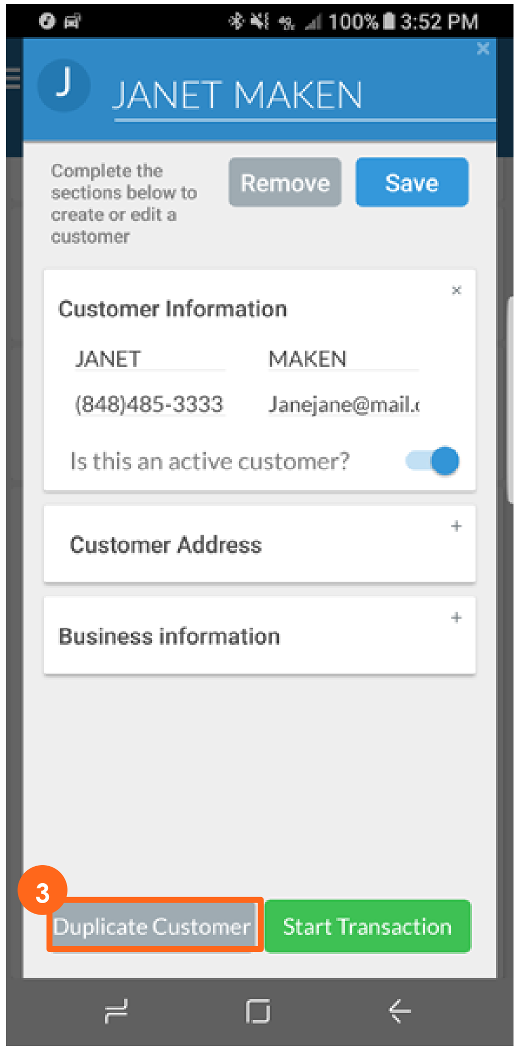
1. Tap the customer's profile you wish to use as a template.



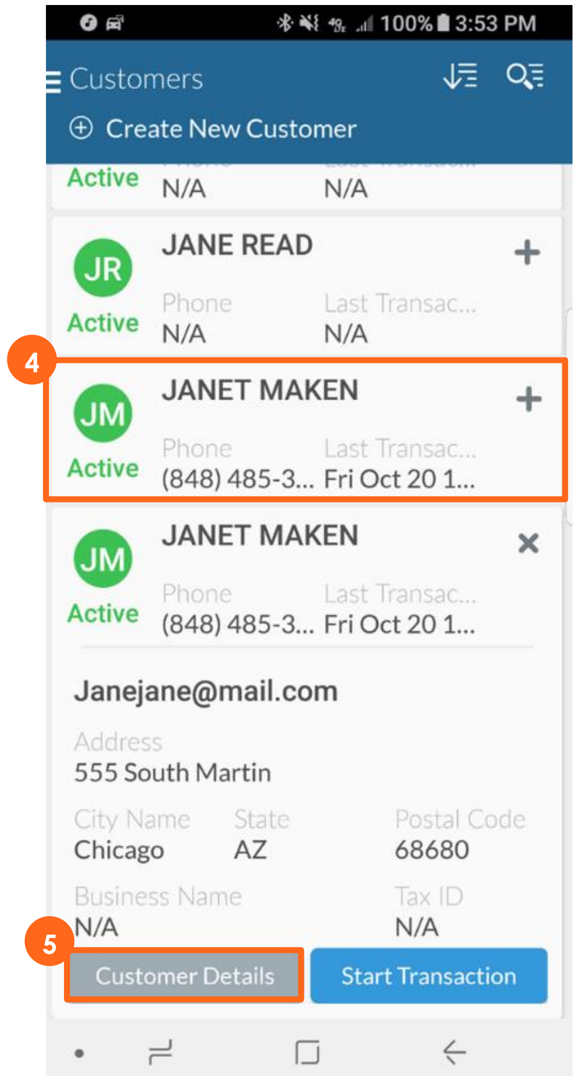
2. Tap **Customer Details**.



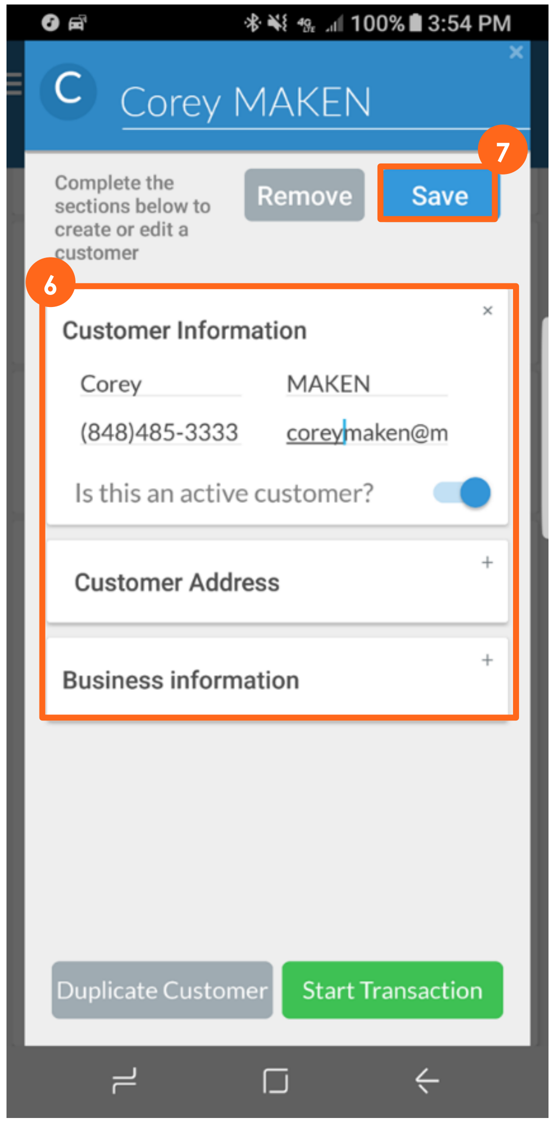
3. Tap **Duplicate Customer**. The duplicate customer will appear.



4. Tap the newly created **duplicate profile**.
5. Tap **Customer Details.**



6. Edit the **customer information** as needed.
7. Tap **Save**.



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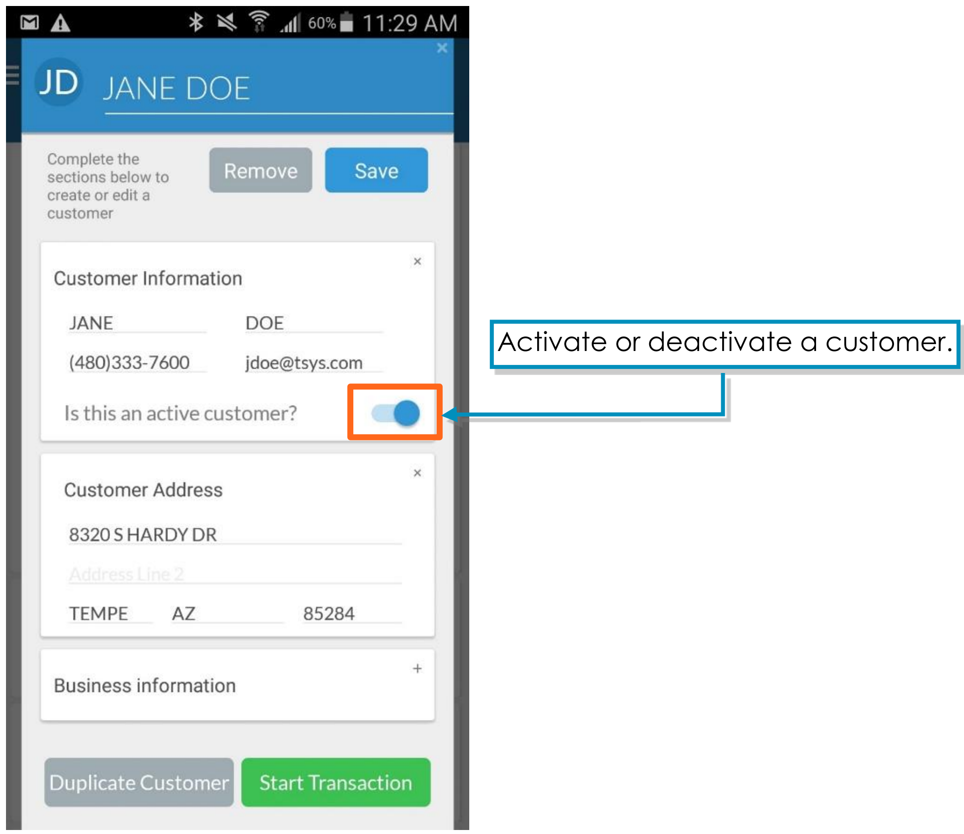
Remove Customer Information

You can change a customer's visibility from the Customer Details screen so their information no longer shows on your active customer list. You can reactivate the customer's information at any time by turning on the visibility again.

Customer Information Page

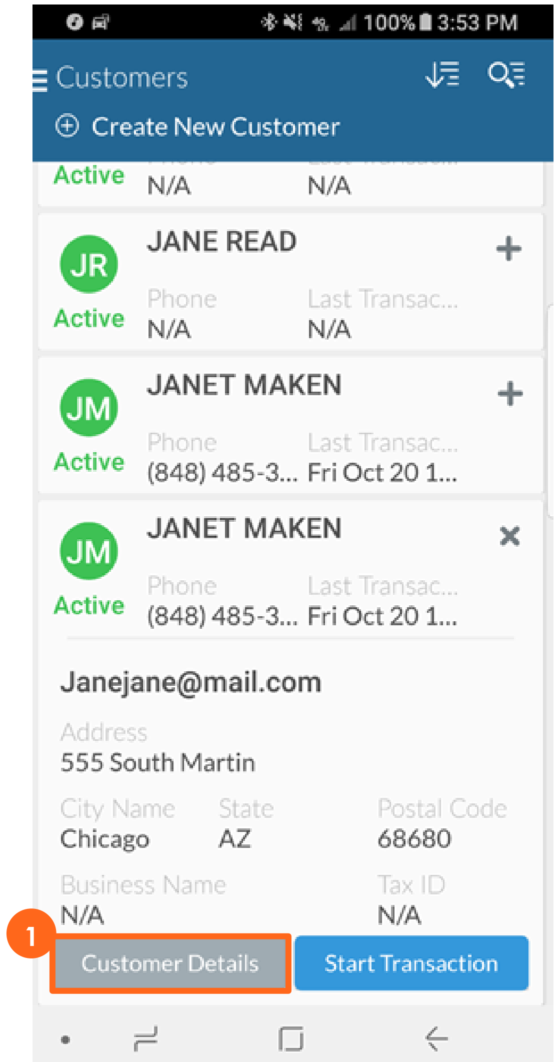


You can also permanently remove a customer from your customer list. Removal of a customer will affect reporting.

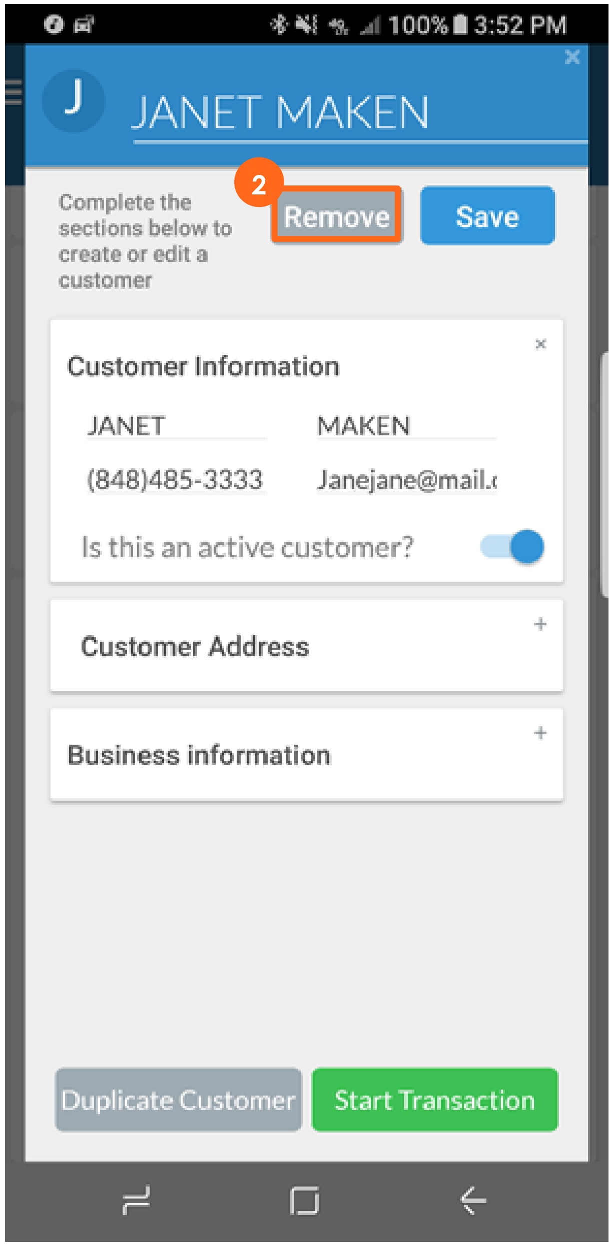
Remove a Customer

To remove a customer from your customer list:

1. Tap **Customer Details** for the customer you wish to remove.



2. Tap **Remove**. Follow the prompt and confirm or cancel your decision to complete the process.



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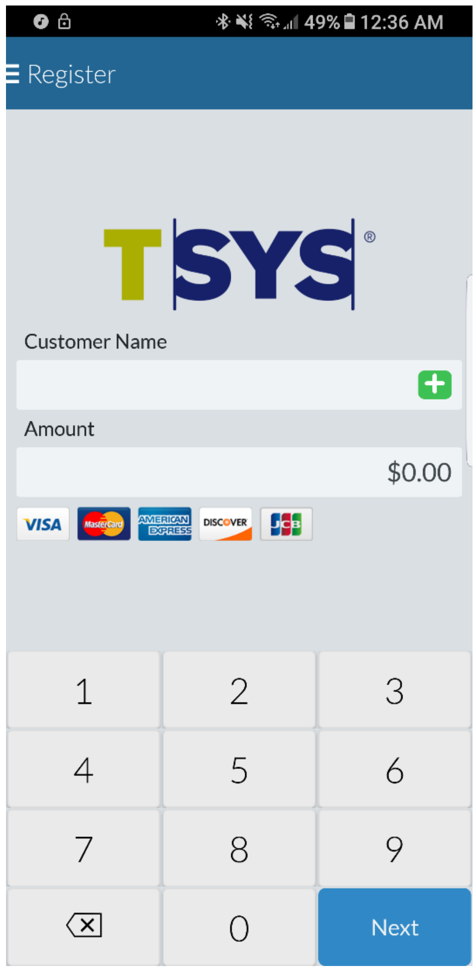
Transactions

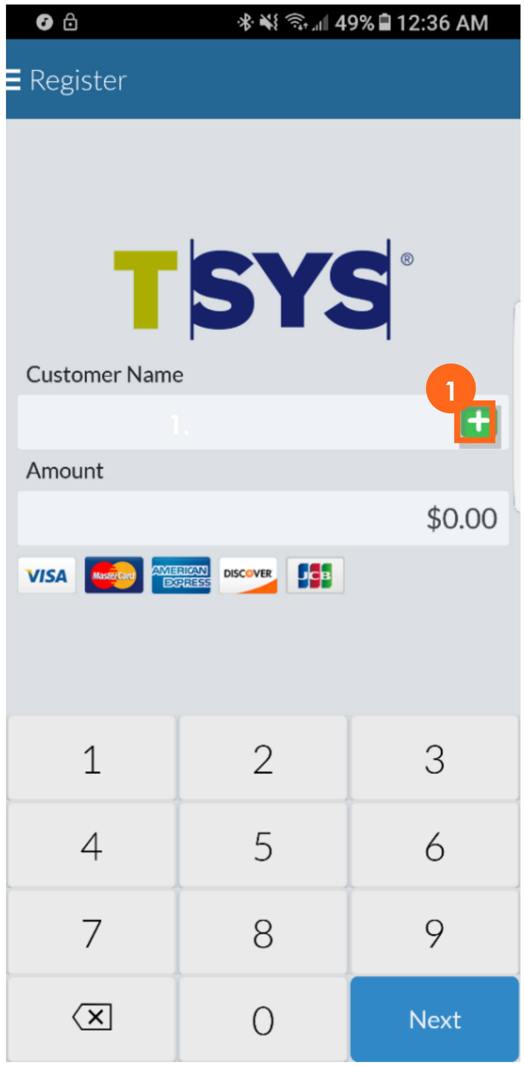
Mobile Payment Acceptance makes it easy to perform a transaction. The Register, which is used to start a transaction, is the default home screen, so you can start a transaction as soon as you are logged in.

Register Page



Add a Customer to a Transaction

1. If you would like to add a customer your transaction, tap the symbol in the Customer Name (optional).



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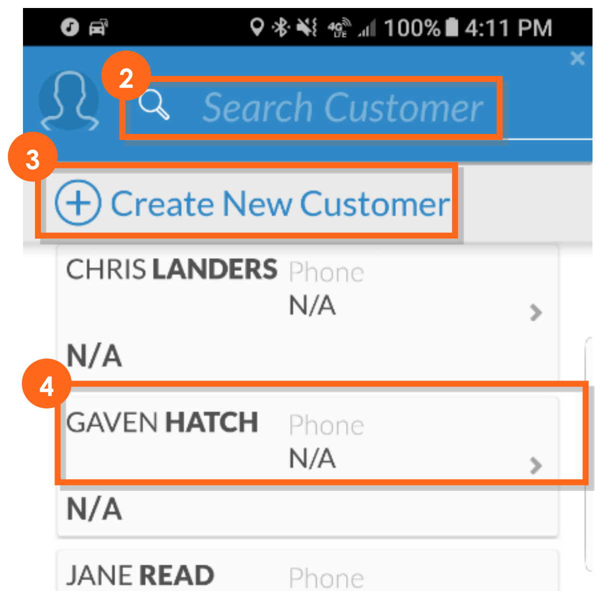
2. Tap **Search Customer** to find the customer in your customer database.

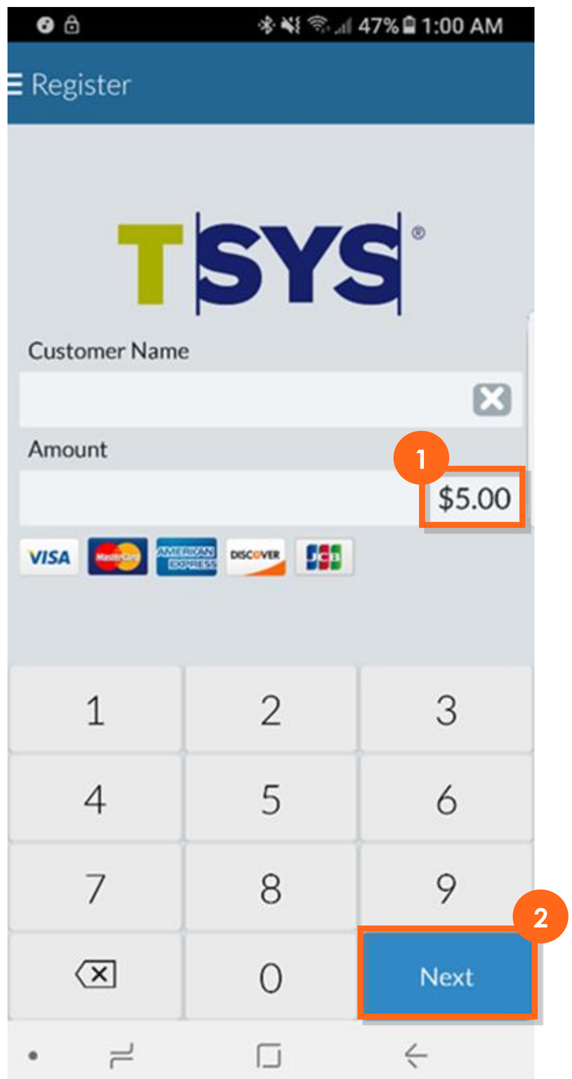
3. If the customer is not in your customer database, tap **Create New Customer** to create a new customer record.

4. If the customer record you need appears at the top of the list, simply tap that record to add it to your transaction.



Create a Transaction

1. Enter **Amount** (and customer name if needed).
2. Tap **Next.**



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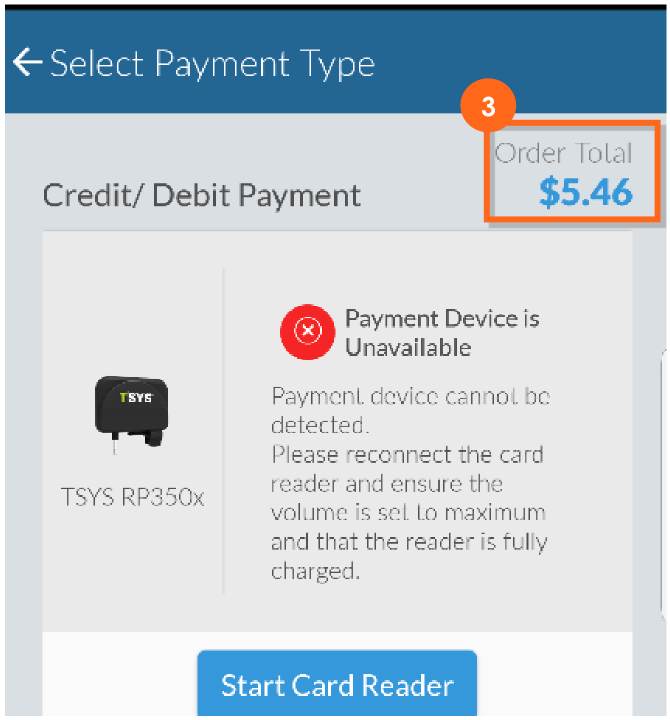
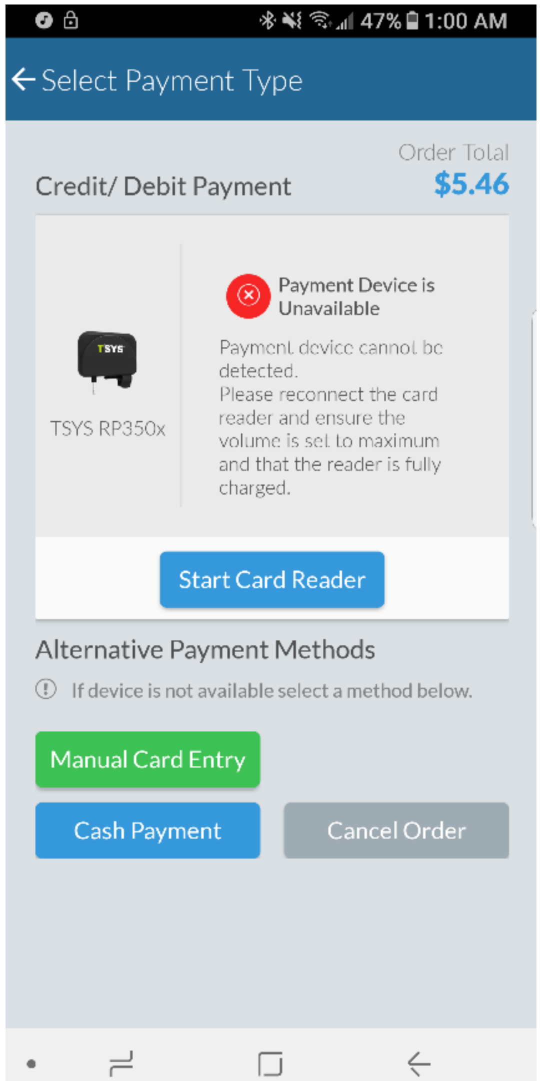
3. If you turned the Tax Rate setting on, the sales tax will be calculated and added to the transaction total automatically. You will see this updated **Order Total** on the Select Payment Type Screen.



Processing a Payment

You can review the transaction total, select a payment method or return to the register.



Mobile Payment Acceptance supports multiple payment options

- Credit Payments
    - Card Readers - Magnetic Stripe (MSR) only and EMV
    - Manually enter card information
    - Offline payments
    - Forced authorization
    - Partially authorized payments
- Cash Payments

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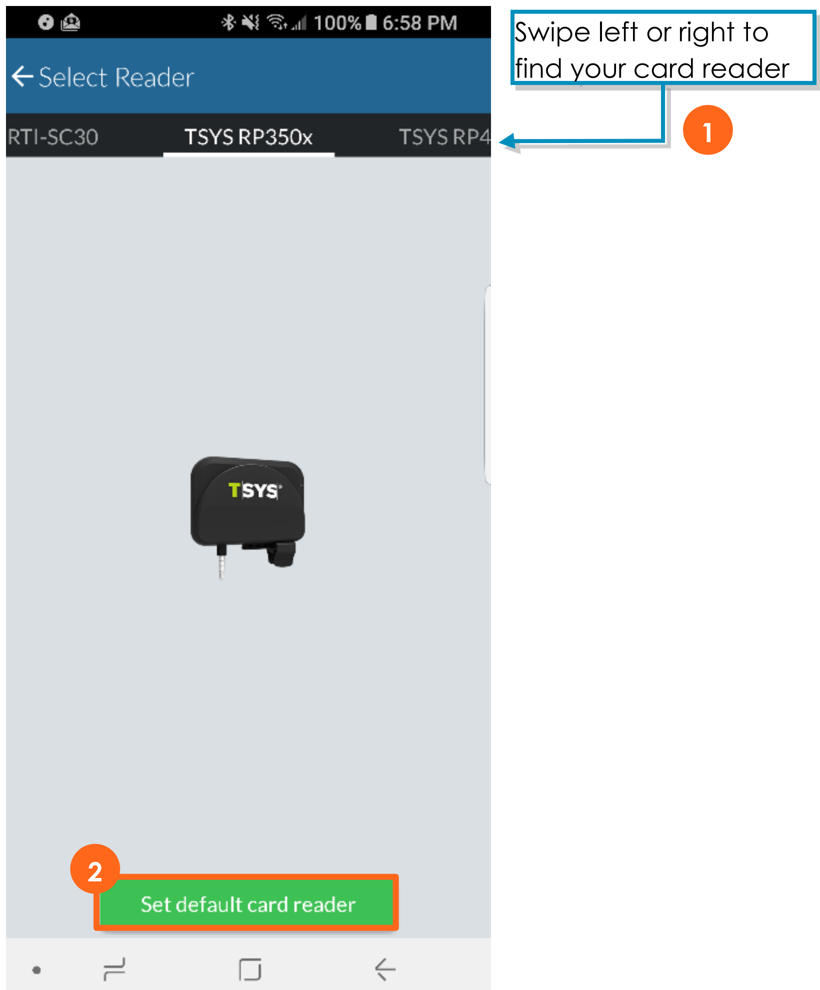
Card Reader

If you did not set up your card reader before processing your first transaction, you will need to do so now.

1. Scroll through the compatible card readers to find the reader you've chosen.

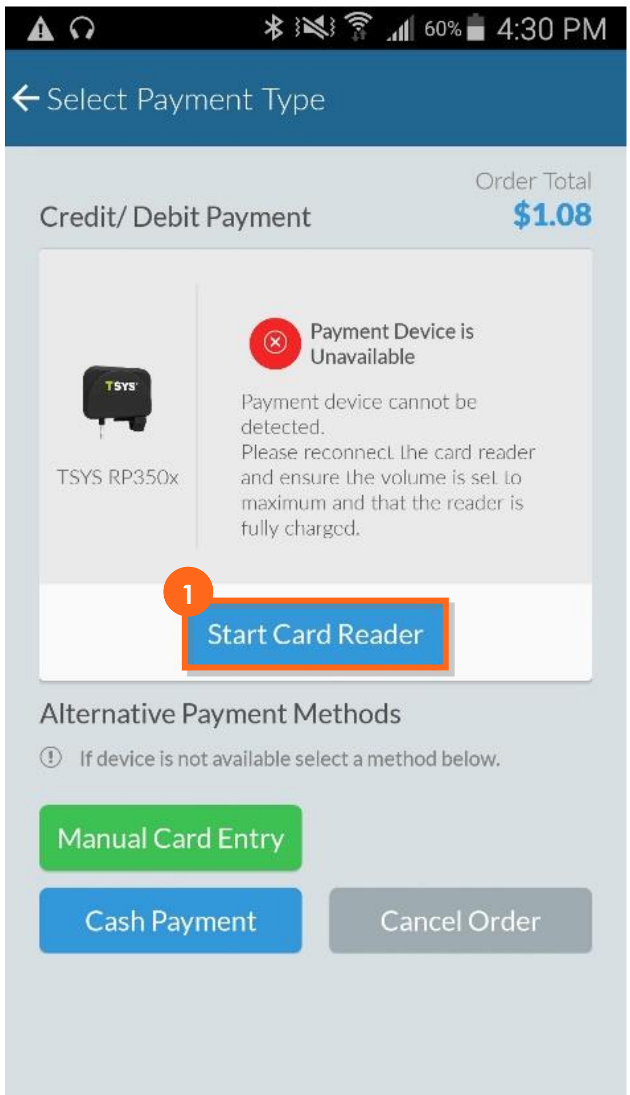
2. Tap **Set default card reader** under your chose reader. Refer to the Settings>Readers section of this guide for more information on pairing card readers.



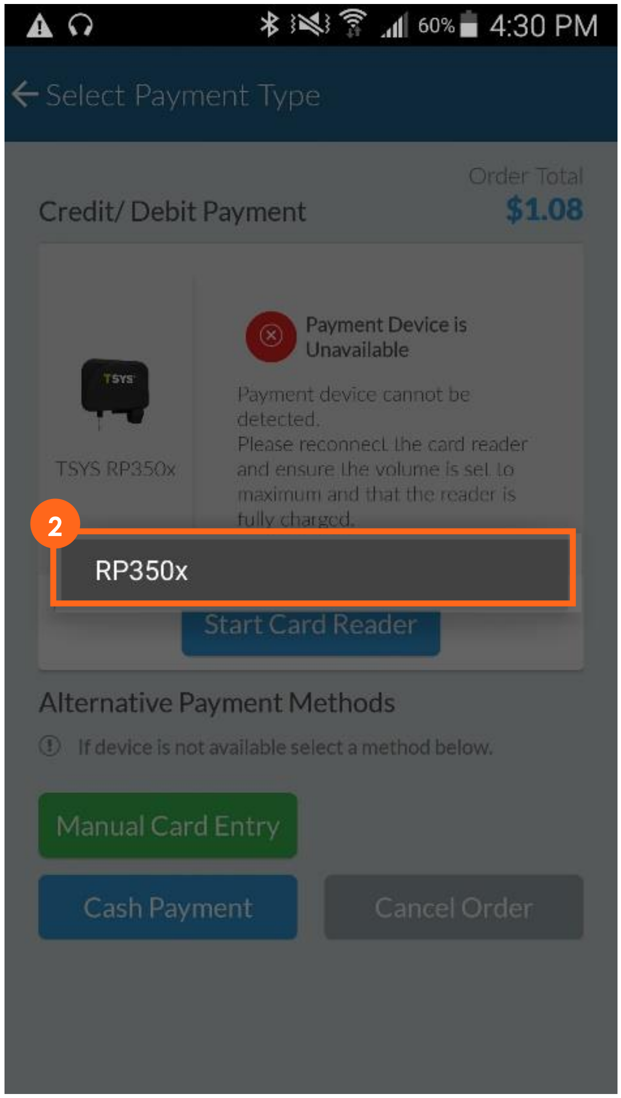
EMV Card Readers

EMV Card Readers require battery power in order to read the chip embedded in EMV Cards. As such both the RP350x and RP457c contain internal batteries. These readers should be kept charged in order to ensure optimal performance. Between transactions these readers will go into a “power saving mode” to conserve battery. Upon reaching the Select Payment Type screen, the RP457c will need to be started for the next transaction via the Start Card Reader button. RP350x should start automatically on this screen. If it does not automatically start after a few seconds, try initiating the connection manually by pressing the Start Card Reader button and selecting the RP350x as pictured below.

1. Tap Start Card Reader.

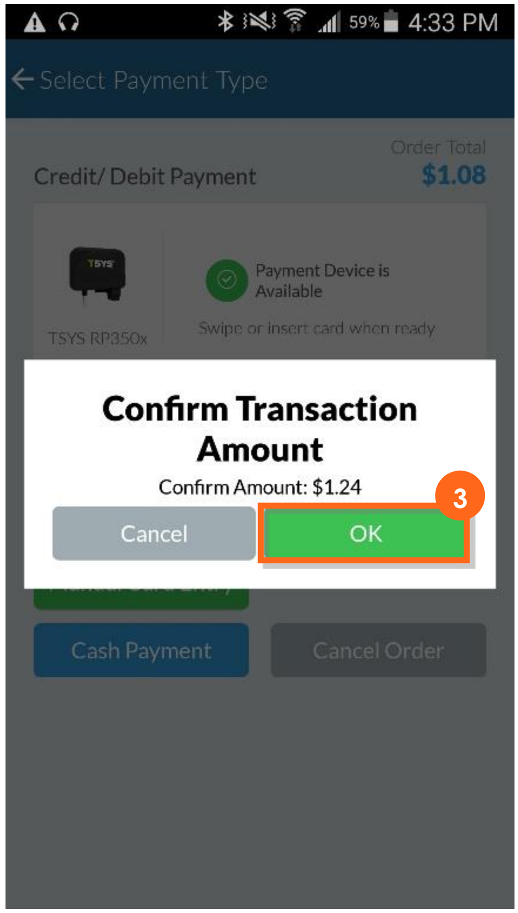


2. Select the correct reader when it is displayed. This may take several seconds depending on the devices' battery and length of time since it was last connected to the application. Tapping the reader multiple times can cause further delay.

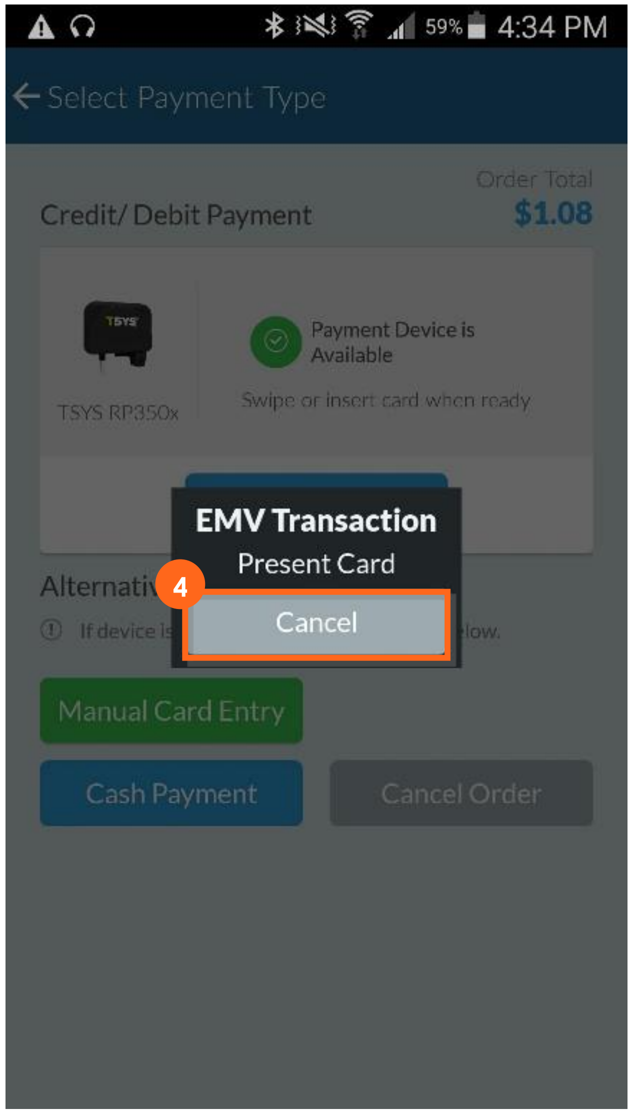


Note – Because the RP457c can connect through audio jack or Bluetooth, it will show up twice in this display. Choose the option that has the connection you are currently using.

3. The customer will be asked to confirm the transaction amount and tap **OK**.



4. When the message EMV Transaction – Present Card appears, the customer can dip or tap their chip card, tap their NFC-enabled wireless device or swipe a non-EMV card; tap **Cancel**. If the card or device can't be read, it may need to be presented in a different manner – i.e. swipe instead of dip.



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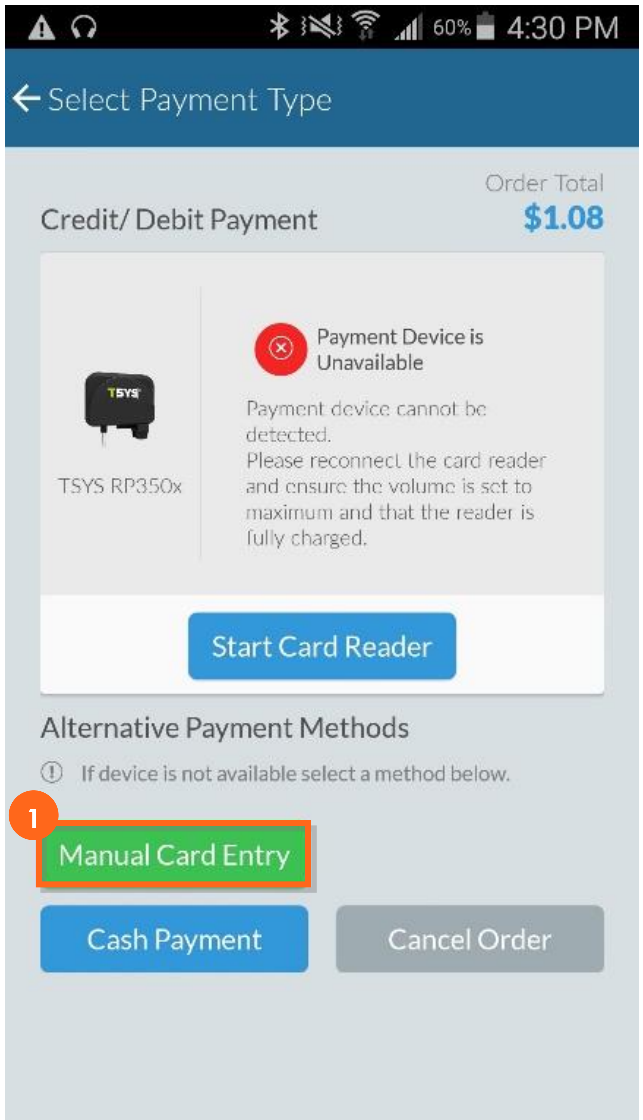
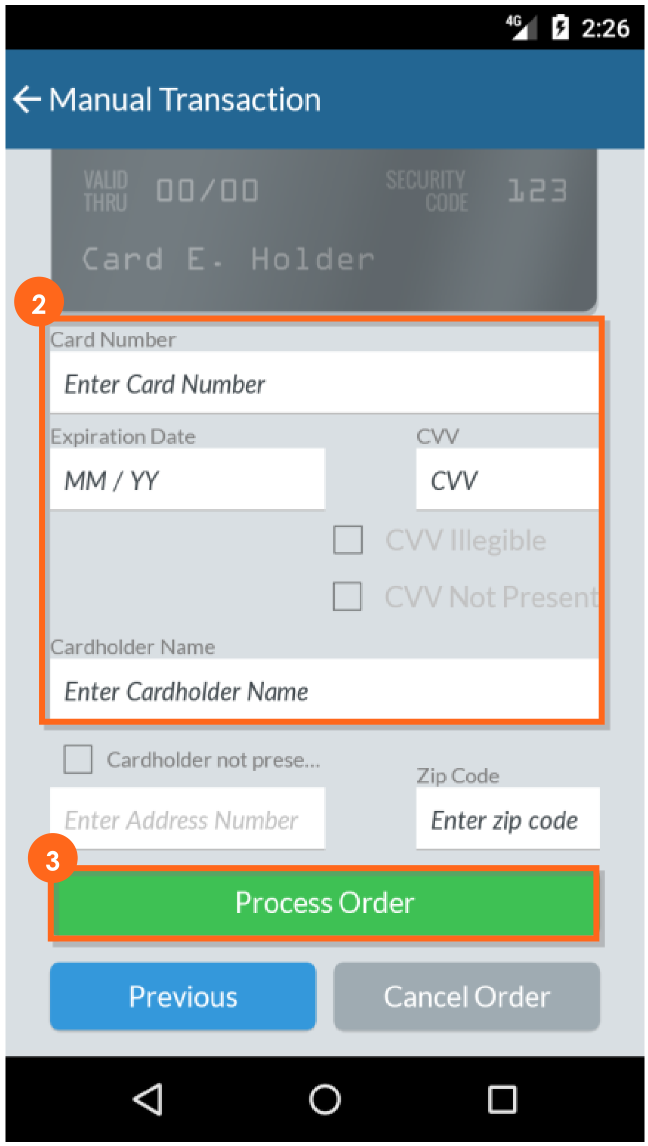
Manual Card Entry

1. Tap **Manual Card Entry.**



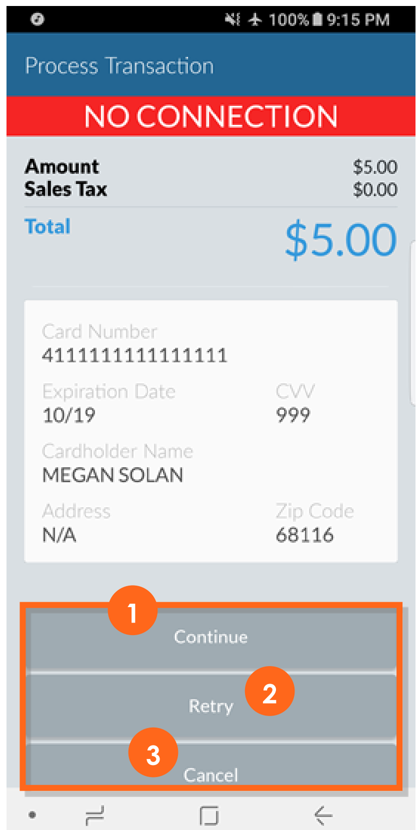
2. Enter the **card information** in the available fields.
3. Tap **Process Order**.



Offline Payments

You may find yourself using Mobile Payment Acceptance in an area with spotty cellular and/or Wi-Fi coverage.

1. If you do not have an internet connection when you are ready to process a payment, tap **Continue** to store the payment information until you are reconnected to the internet.
2. If you believe you may have regained internet connection, tap **Retry.**
3. Tap **Cancel** if you do not want to proceed with this transaction.



Notes regarding Offline Transactions:

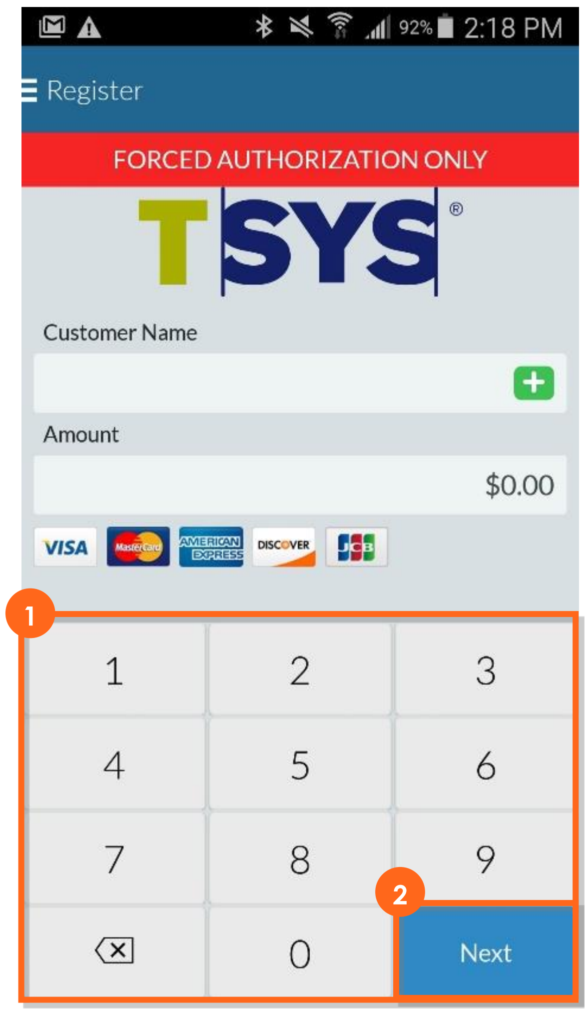
- If you continue with an offline transaction you will be assuming a financial risk if the card is not accepted when submitted for processing.
- The app <u>does not</u> store transactions captured by EMV readers. The merchant would have to manually key the card data.
- Capture customer contact information when accepting offline transactions so you are able to reach a customer if their card is declined.
- If you have not turned on Auto Process Offline Transactions in settings, be sure to go into Transaction History once you have an internet connection and select each offline transaction for processing.

Forced Authorizations

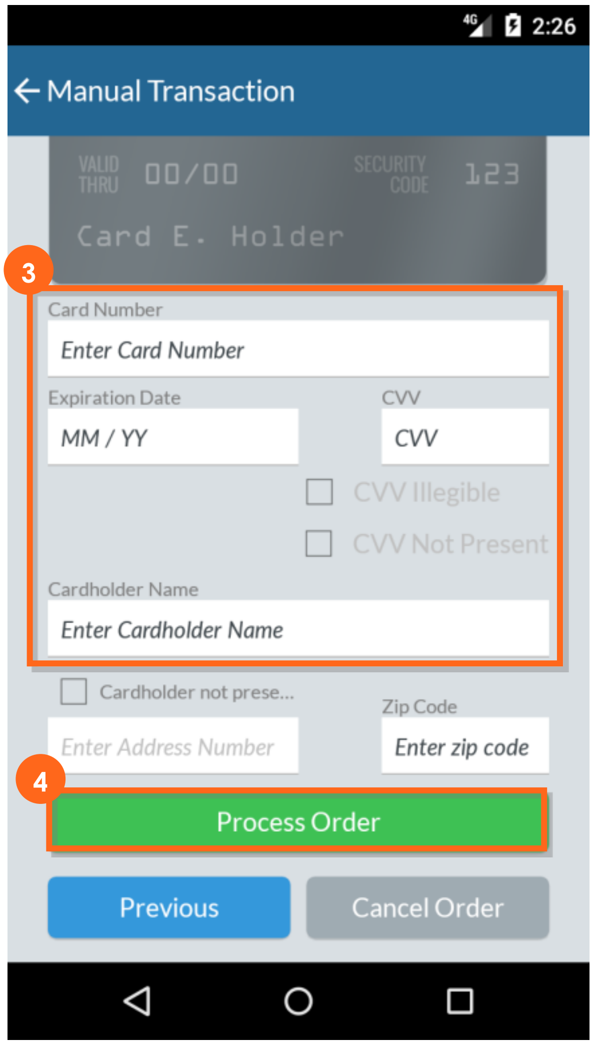
There may be times when you need to enter a forced authorization. Access the Forced Authorization Only feature from the Main Menu. Once you obtain the authorization code provided by voice authorization, you can enter the authorized amount and proceed as you would with a regular transaction. Note: Forced Authorizations are only valid if received via the Voice Authorization phone number.

To process a transaction using the Forced Authorization Only feature:

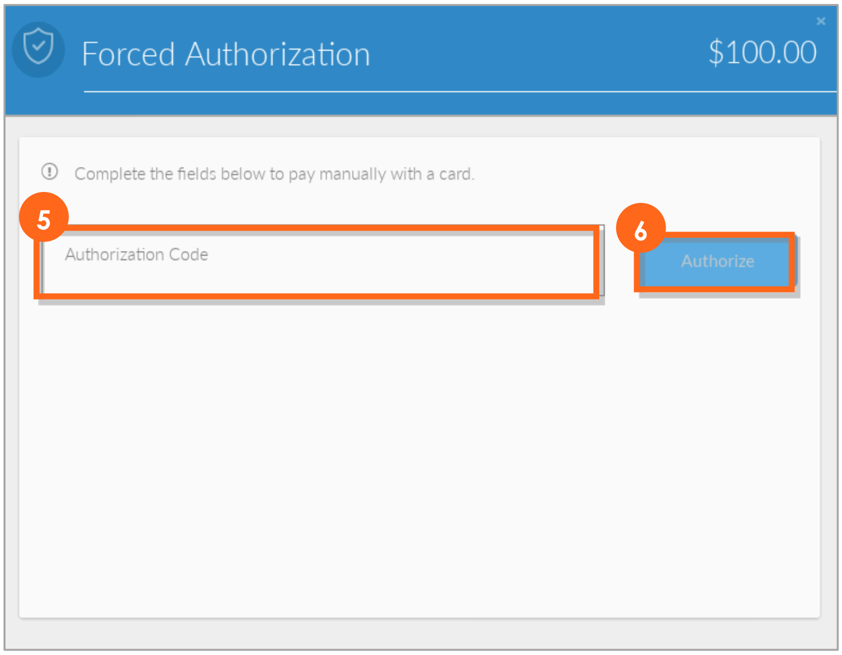
1. Enter the authorized amount using the **number pad.**
2. Tap **Next.**



3. Enter the credit **card information** as you would with a manual card transaction.
4. Tap **Process Order.**



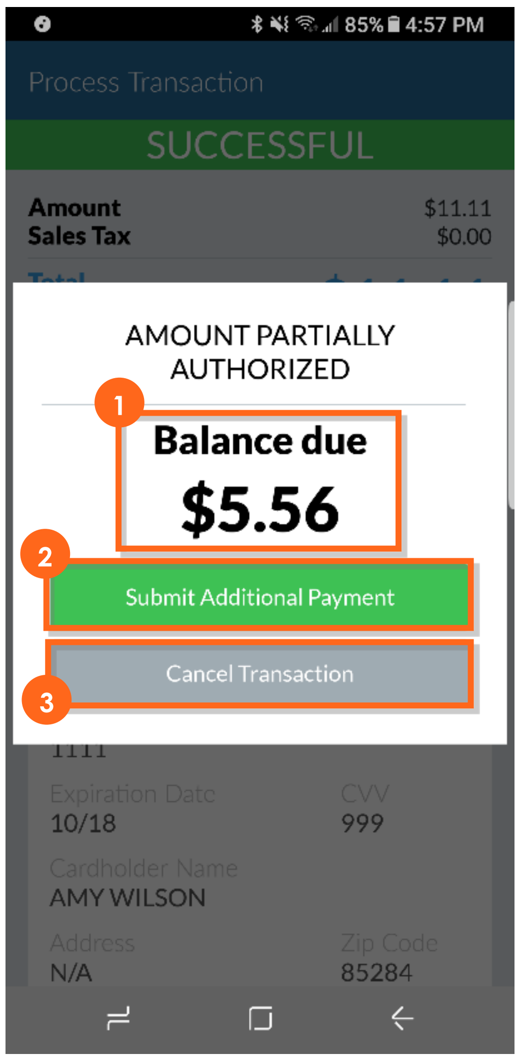
5. Enter the 5- or 6-digit **Authorization code** obtained from the Issuer or Voice Authorization Center.
6. Tap **Authorize** and follow any and all additional steps in order to complete the transaction.



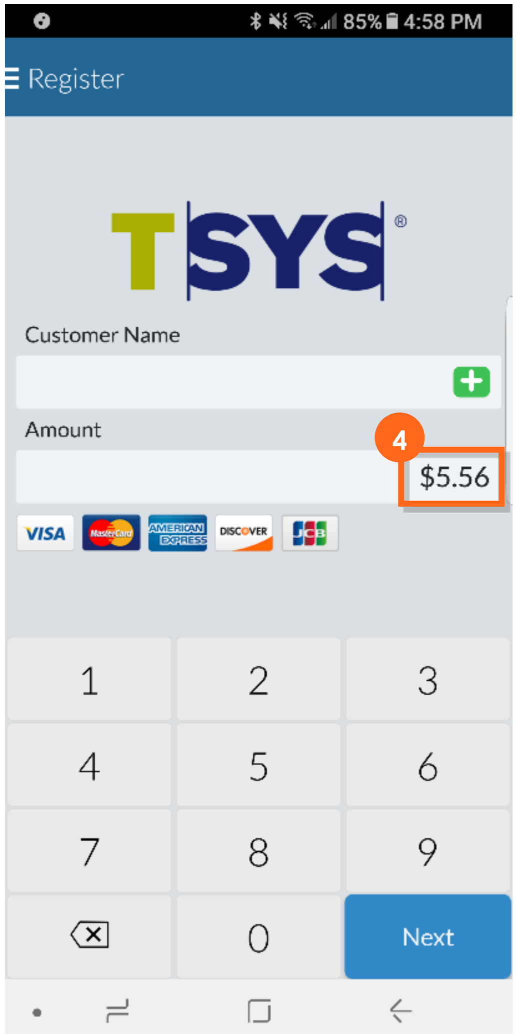
Partial Authorizations

When a customer presents a payment type that does not have sufficient funds to cover their purchase, instead of a decline, you may be given the option to accept a partially authorized transaction.

1. If a payment is authorized for less than the full transaction amount, you will receive a message with the **Balance due** amount.
2. To accept the amount that was approved, tap **Submit Additional Payment.**
3. If either you or the customer choose not to proceed with the purchase, tap **Cancel Transaction** and the authorization will be voided.



4. If you choose to submit an additional payment, a new transaction will open with the **balance due** already added to the Register. Simply complete this transaction as you would any other to collect the remaining balance.



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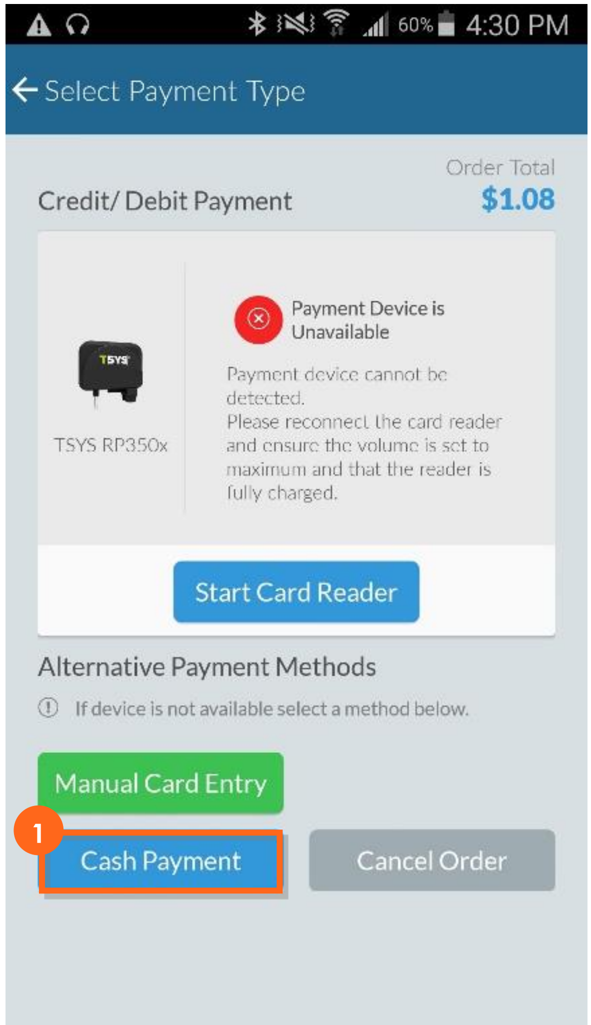
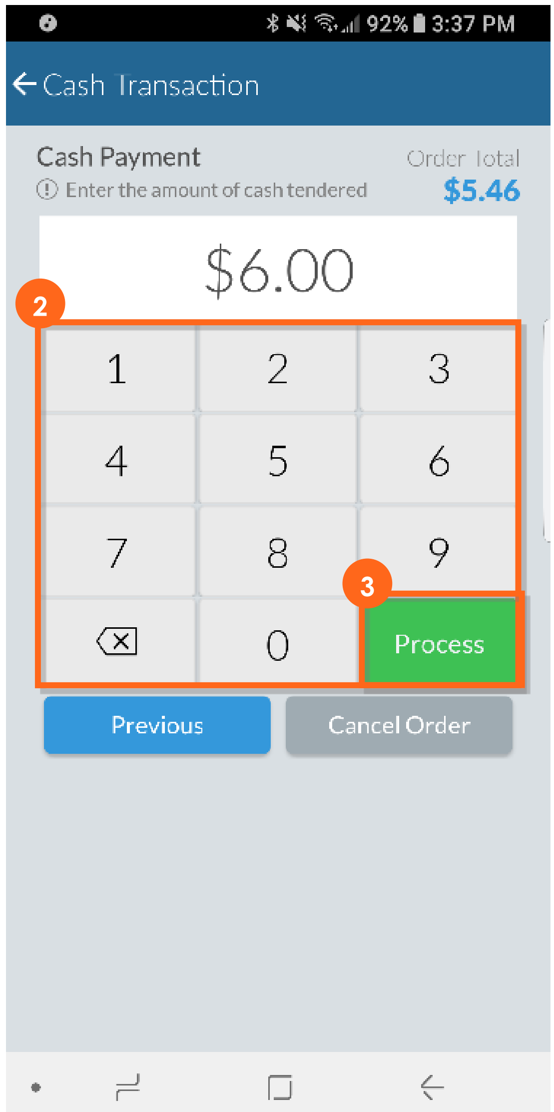
Cash Transaction

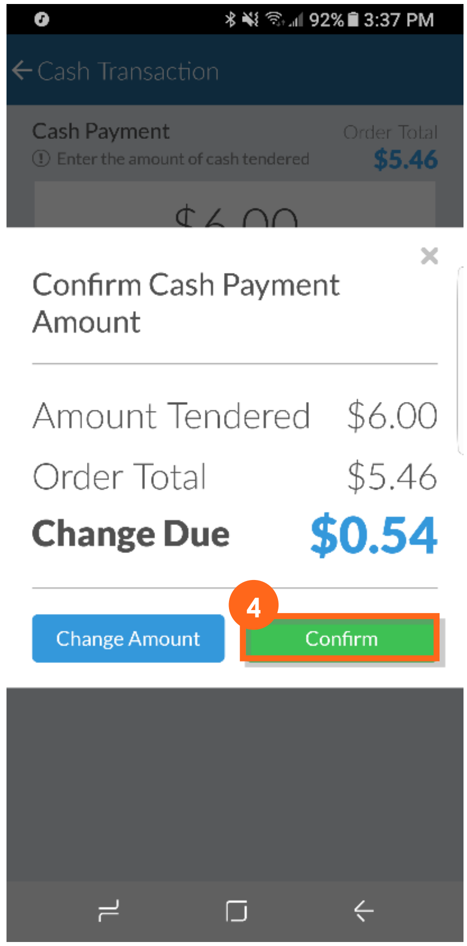
1. In the Payment Type Screen, Tap **Cash Payment.**



2. Enter the cash amount using the **number pad.**
3. Tap **Process.**



4. Tap **Confirm** to complete the transaction.



Tips and Signature

1. If you have enabled the tip option in the settings, the customer will select the **tip amount** before confirming the transaction total for an EMV transaction and after credit card approval for non-EMV transaction.

Signature is captured after the transaction is approved. In some circumstances, it is on the same screen as the tip selection.

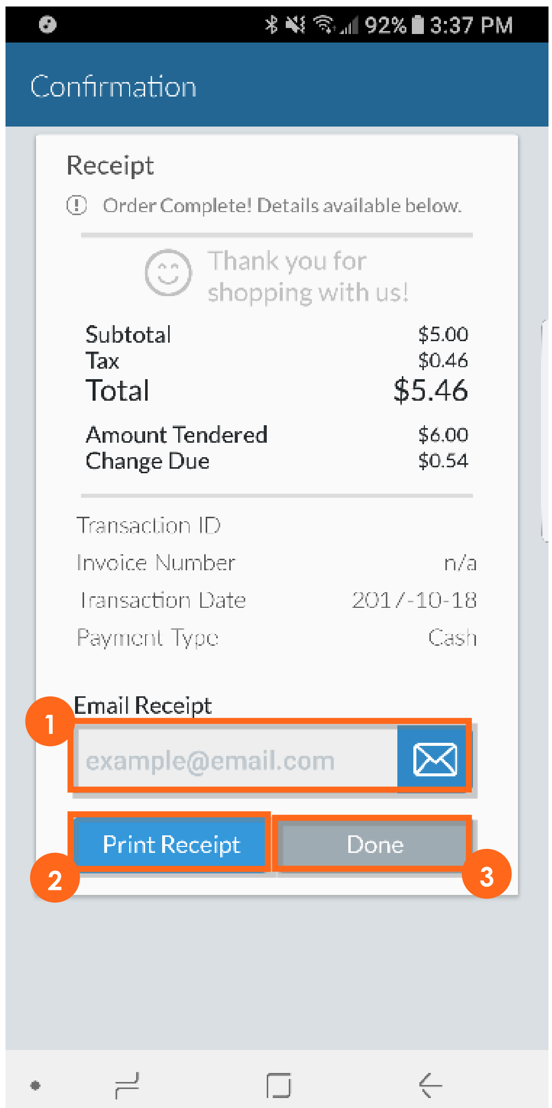
Approved Transaction

The last screen in a successful transaction is the confirmation screen.

1. Tap **Print Receipt** if you are connected to a receipt printer and would like to provide the customer with a printed receipt.

2. Enter an **email address** to send the customer their receipt electronically. If you added a customer while in the register, their email address will be pre-populated. If you enter a new email address, the application will ask if you would like to save that customer.

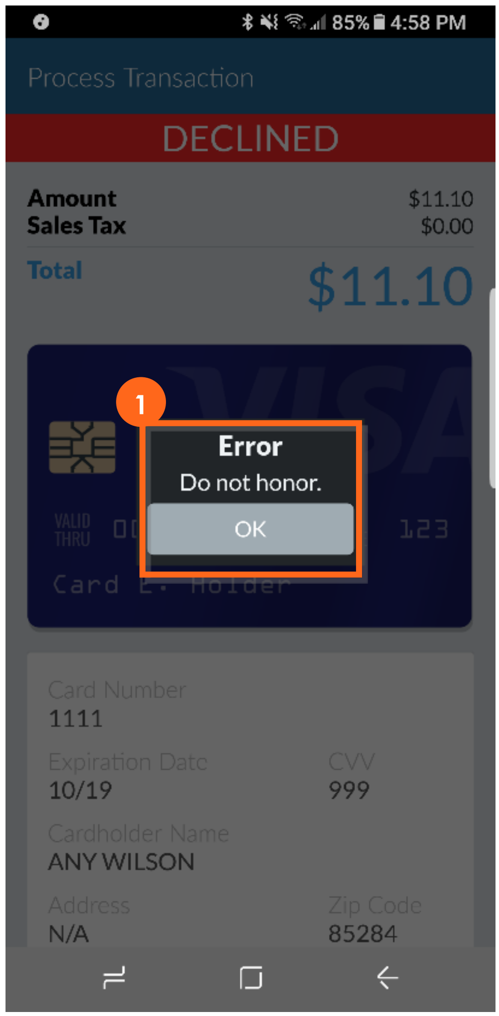
3. Tap **Done** to return to the register.



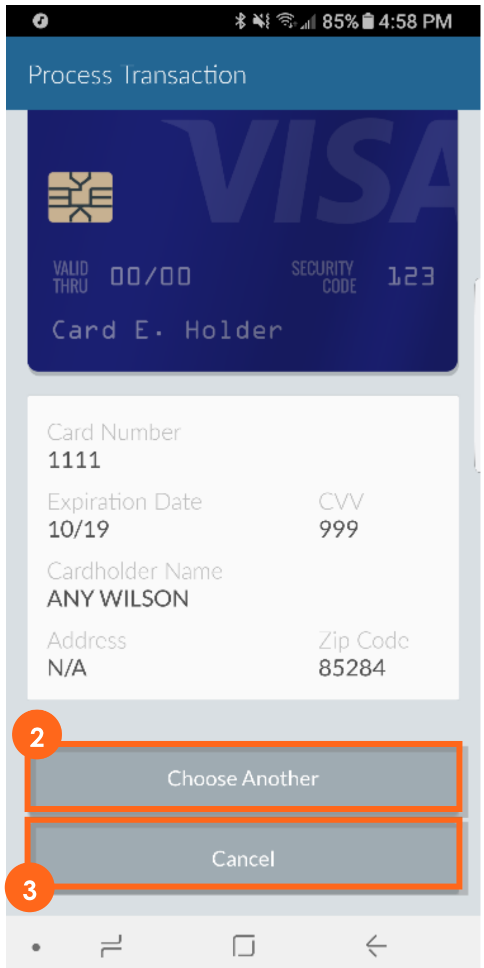
Declined Transaction

When a credit card is declined, you will have the option to go back to the Select Payment Type screen or cancel the order.

1. A declined transaction will include a decline or error message. Tap **OK** to clear the message.



2. On the next screen, tap **Choose Another** to return to the Select Payment Type screen.
3. Tap **Cancel Order** to cancel the transaction completely.



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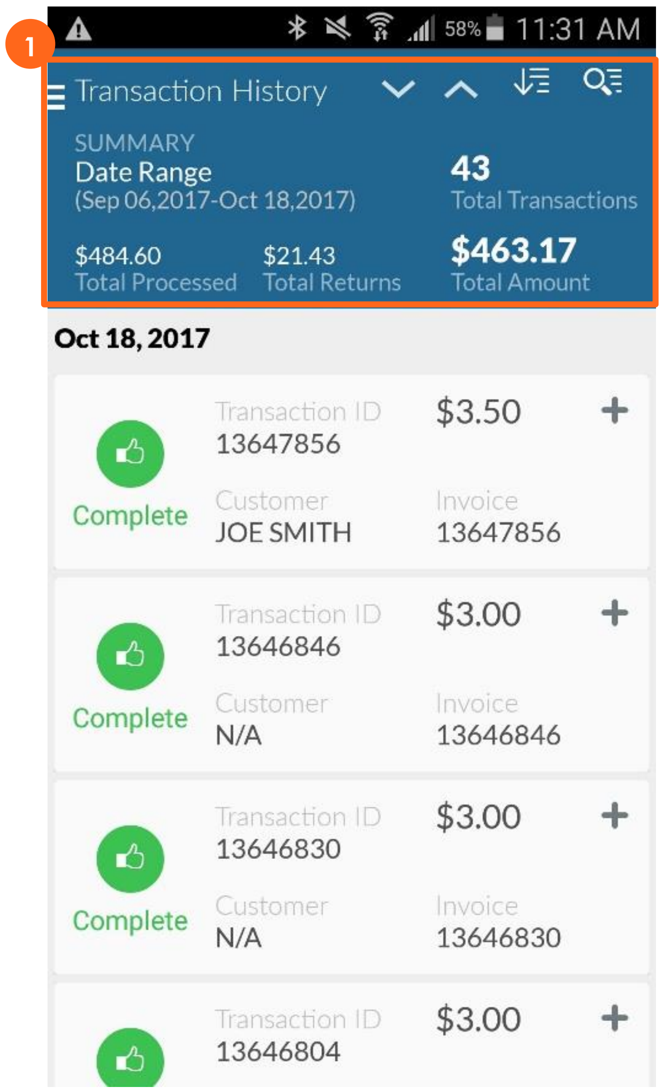
History and Returns

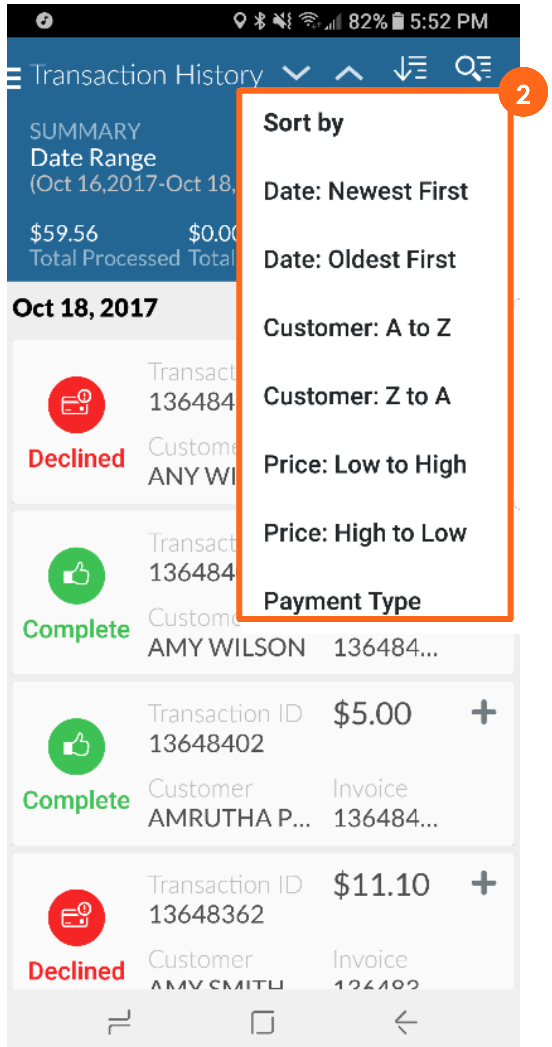
Transaction History

You can access a list of your transactions from the Transaction History option on the Main Menu. Transaction History provides details for up to 13 months of data as well as the status of each transaction.

1. The Summary details at the top of the **transaction list** are for the transactions selected by your sort and filter criteria.



2. **Sort** by Date, Customer, Price and Payment Type.



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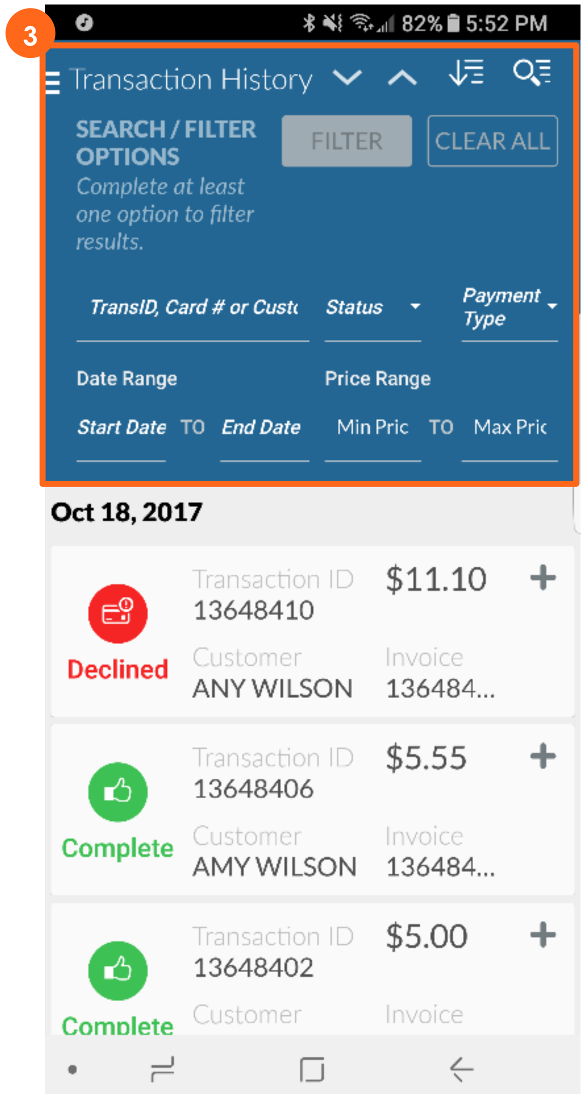
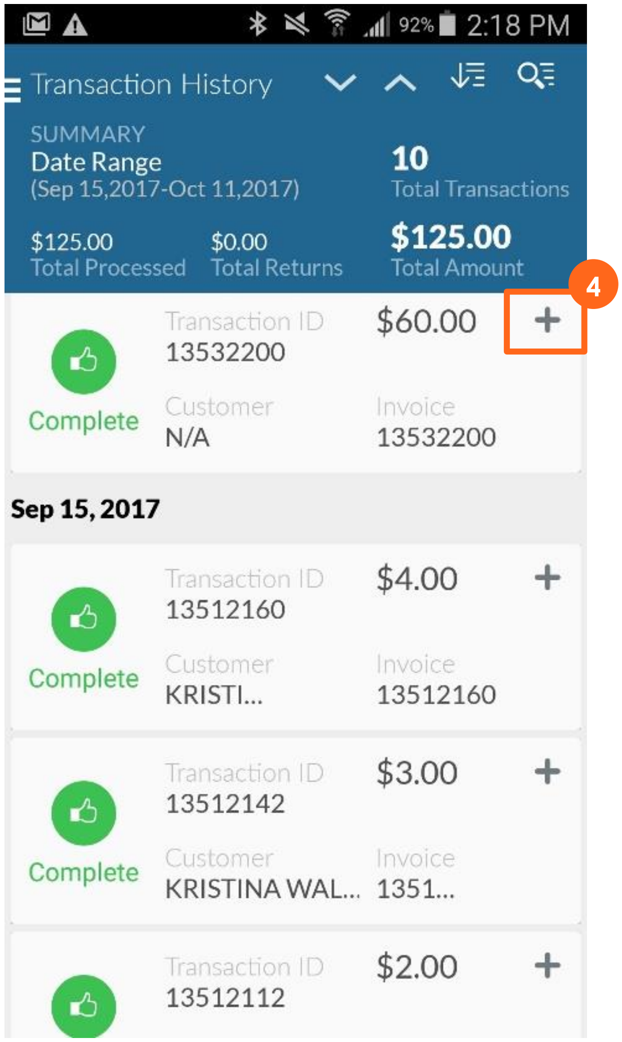
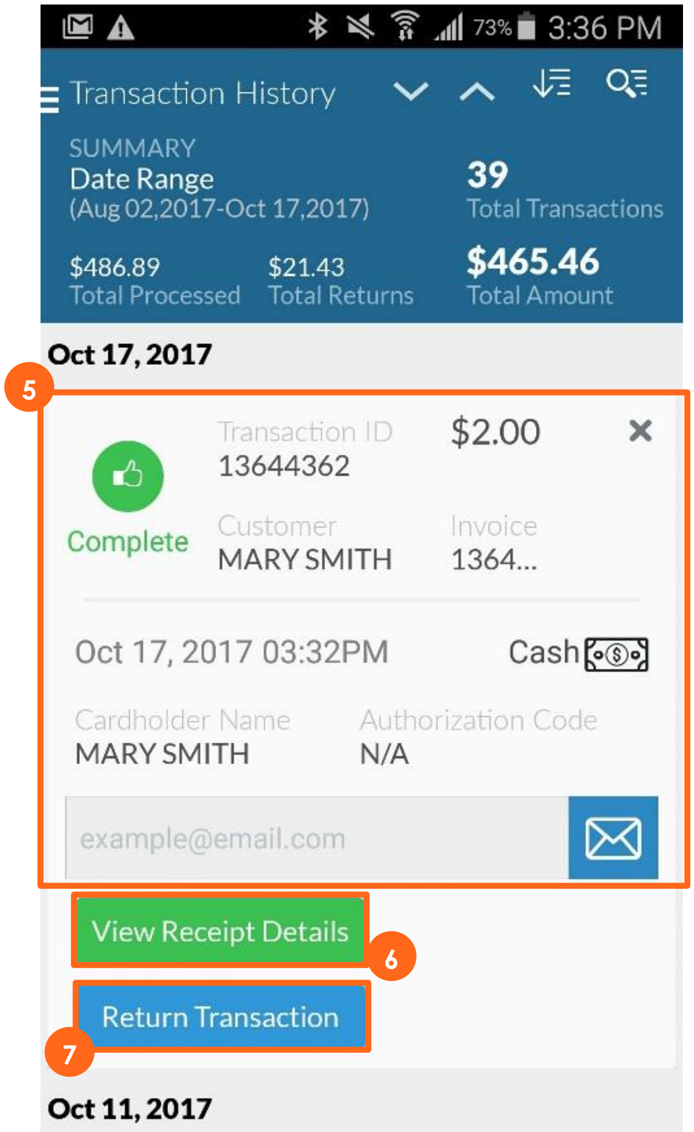
3. **Filter** and Search by Transaction ID, Card #, Customer Name, Transaction Status, Payment Type, Date Range and Price Range.



4. Tap the **+** next to a record to expand it within the list and view additional details.



5. In the **expanded transaction record**, view payment type and cardholder name or resend the receipt email.
6. Tap **View Receipt Details** to view the remaining transaction details.
7. Tap **Return Transaction** to refund some or all of the transaction amount.



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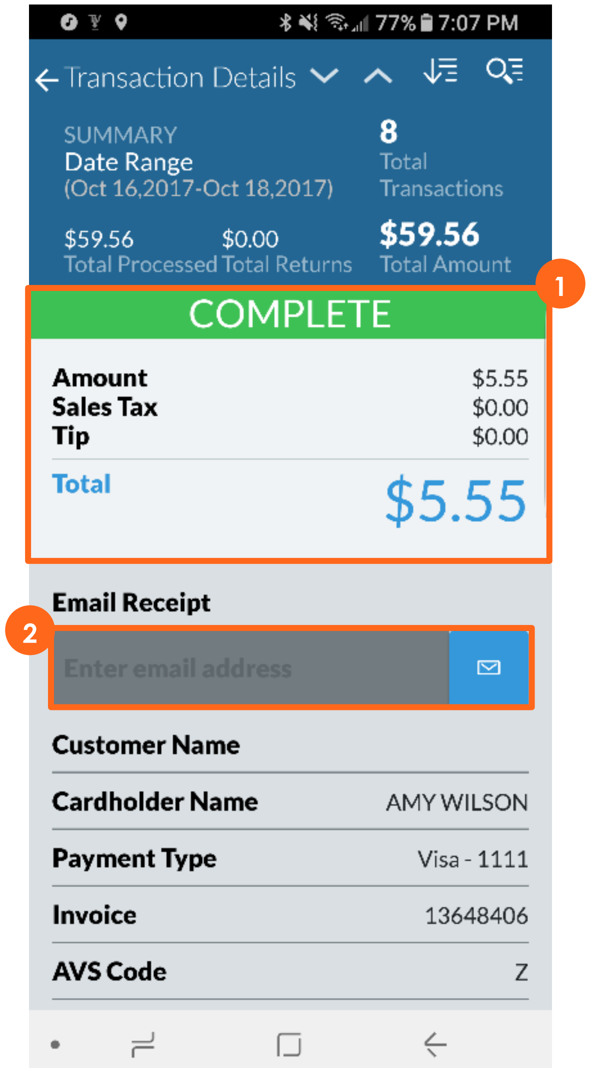
Receipt Details

1. View additional transaction details on the **View Receipt Details** screen.
2. **Email** the transaction receipt.



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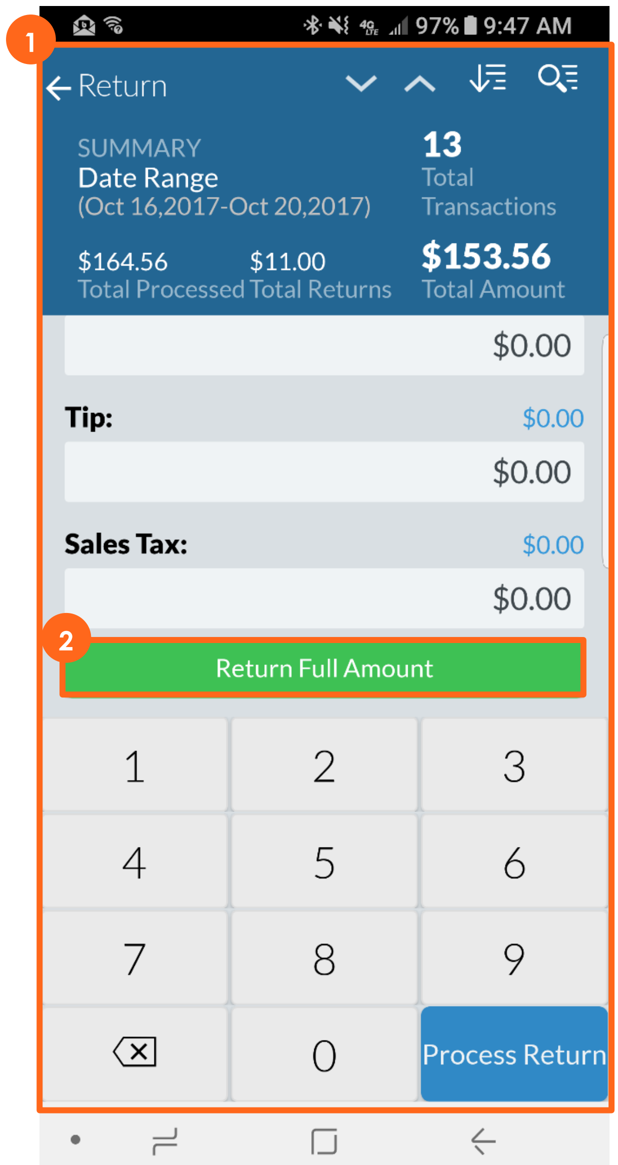
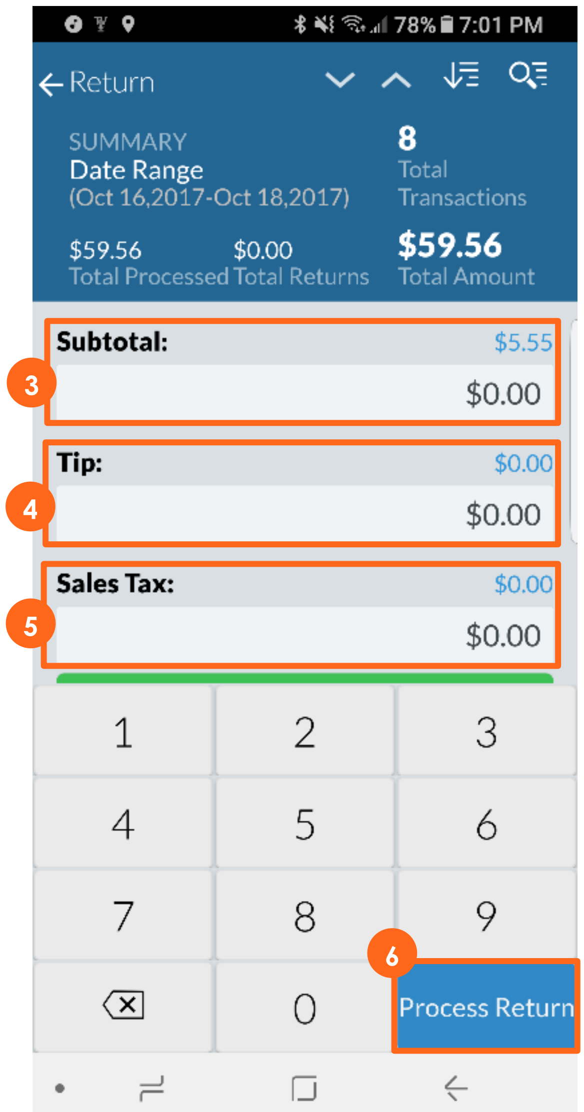
Returning a Transaction

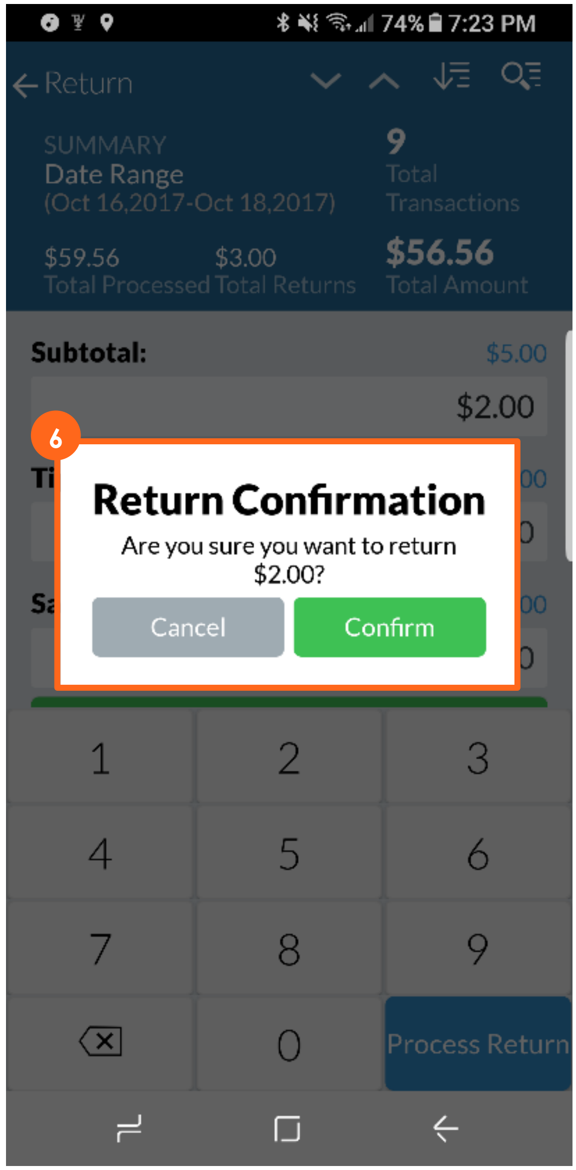
1. Use the **Return screen** to process a partial or full return or void.
2. For a full return or void, tap **Return Full Amount**.



3. For a partial return enter the amount of the purchase price In the **Subtotal** field. The amount available to return is listed above the field. The amount available reflects any partial returns previously processed.
4. Enter the **Tip** amount to refund.
5. Enter the **Tax** amount to refund.
6. Tap **Process Return.**



7. **Confirm** the return amount.



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8. View the **return details** in transaction history.