

# VirtualMerchant Mobile

User Guide 1.2

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## 1. Introduction

VirtualMerchant Mobile enables merchants to accept credit card payments where ever their business takes them. Making use of the merchant's existing smart phone and an optional encrypted swipe device, payments are available at the door, on the road, or at the trade show. Ultimate convenience for both the merchant and their clients.

### 1.1 Features

VirtualMerchant Mobile provides the following transaction types:

- Swiped:
  - Credit Sale Payments
  - Credit Pre-authorization
- Keyed:
  - Credit Sale Payments
  - Credit Pre-authorization

### 1.2 Supported Mobile Devices

- iPhone (3G, 3GS, 4)
- iPad (v1, v2)
- iPod Touch
- Android (OS v 2.0+)
- Blackberry (Bold, Curve, Storm, Tour)

## 2. Getting Started

### 2.1 Downloading from the App Store(s)

VirtualMerchant Mobile can be downloaded for free from the App Store appropriate for the mobile device:

- iTunes (Apple – iPhone, iPad, iPod Touch)
- Blackberry App World <http://appworld.blackberry.com/webstore/>
- Android Market <http://market.android.com/>

# Mobile POS

## 2.2 Launch the App



Launch VirtualMerchant Mobile by tapping the “VM Mobile” icon.

## 2.3 Create Pin Code



At first launch of VirtualMerchant Mobile, you will be prompted to create a PIN code prior to accessing the main data entry screen. This PIN-code will be required each time the app is launched to protect from misuse of your merchant account should your Mobile device ever be lost/stolen.

**iPhone:**  
4-digit numeric

**Android:**  
4-digit numeric

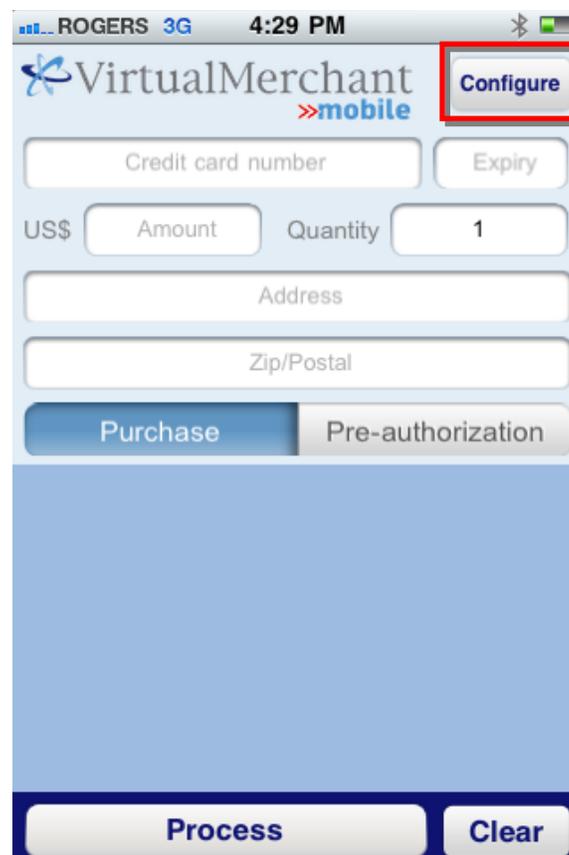
**Blackberry:**  
4-digit alphanumeric

## 2.4 Setting up VirtualMerchant Mobile

### 2.4.1 Configuration Screen

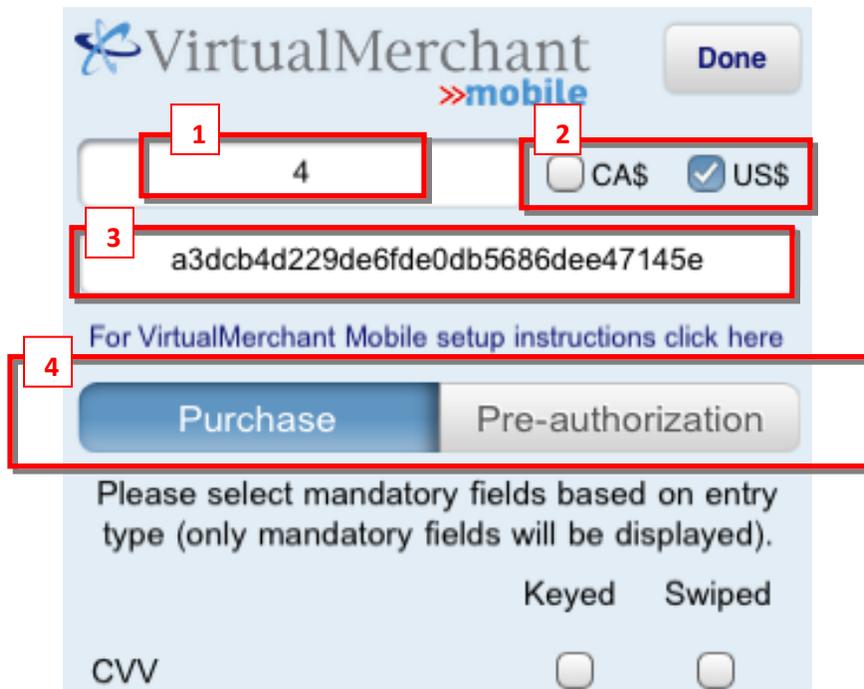
You will require the Gateway ID and Mobile TXN Key provided via email to the contact on the account. If you cannot locate your Gateway ID and Mobile Key, please contact us: [service@internetsecure.com](mailto:service@internetsecure.com). Provide your **company name**, **MID (Merchant ID)** and **contact name** and **email address** to which the information should be sent. Be sure to check your “junk” mail folders in case the email has been filtered.

To configure VirtualMerchant Mobile to work with your merchant account, tap the “Configure” button from the main screen



Configuring the app to work with your Merchant Account is simple! Enter the following credentials provided via email at the time of setup.

<b>1. Gateway ID</b>	<ul style="list-style-type: none"> <li>✓ 5 digit numeric value</li> <li>✓ Sent via email to the contact on the Merchant ID</li> </ul>
<b>2. Currency of Account</b>	<div style="margin-bottom: 5px;"> <input checked="" type="checkbox"/> US\$ <i>Business is located in the United States, accepting US Dollars</i> </div> <div> <input checked="" type="checkbox"/> CA\$ <i>Business is located in Canada, accepting Canadian Dollars</i> </div>
<b>3. Mobile TXN Key</b>	<ul style="list-style-type: none"> <li>✓ Alphanumeric and Case Sensitive.</li> <li>✓ Must be entered EXACTLY as received via email.</li> <li>✓ Recommend copy and paste Mobile TXN Key into app. If keying, ensure there are no extra spaces, incorrect characters, etc.</li> </ul>
<b>4. Choose Transaction Type Default</b>	<ul style="list-style-type: none"> <li>✓ Toggle between "Purchase" and "Pre-Auth" to set the default.</li> <li>✓ This is simply the default. Merchants may switch between Purchase and Pre-Auth during a transaction if necessary.</li> </ul> <div style="margin-top: 10px;">  <p><i>This toggle has Purchase as the default. A Purchase transaction will be auto-settled by the gateway without any additional intervention by the merchant</i></p> </div> <div style="margin-top: 10px;">  <p><i>This Toggle has Pre-Auth as the default. A Pre-Auth transaction must be settled by the merchant by logging into the InternetSecure Merchant's Area.</i></p> </div>



## 2.4.2 Selecting Mandatory Fields

Merchants may choose to configure the app to enforce the collection of information for transactions that is important to their business.

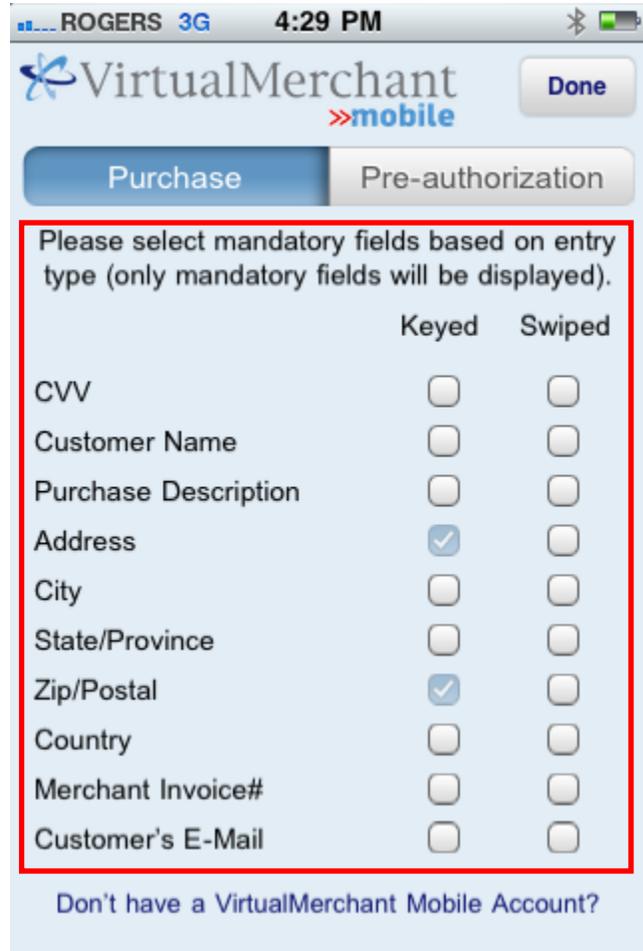
Choose the payment fields you would like designated as mandatory for both keyed and swiped transactions.

### Keyed transactions:

Payment transactions initiated by manually typing the credit card details using the keypad on the mobile device. This may occur for mail order or telephone order transactions where the cardholder is not present, or where the merchant does not have a card reader connected (iDynamo or BulleT).

**Swiped transactions** are those where the cardholder is present and their card is physically swiped via the supplied card reader attached to the mobile device (iDynamo or BulleT).

*Simply place a checkmark in the fields you wish to be enforced as mandatory fields based on the entry type (keyed or swiped).*



ROGERS 3G 4:29 PM

VirtualMerchant mobile Done

Purchase Pre-authorization

Please select mandatory fields based on entry type (only mandatory fields will be displayed).

	Keyed	Swiped
CVV	<input type="checkbox"/>	<input type="checkbox"/>
Customer Name	<input type="checkbox"/>	<input type="checkbox"/>
Purchase Description	<input type="checkbox"/>	<input type="checkbox"/>
Address	<input checked="" type="checkbox"/>	<input type="checkbox"/>
City	<input type="checkbox"/>	<input type="checkbox"/>
State/Province	<input type="checkbox"/>	<input type="checkbox"/>
Zip/Postal	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Country	<input type="checkbox"/>	<input type="checkbox"/>
Merchant Invoice#	<input type="checkbox"/>	<input type="checkbox"/>
Customer's E-Mail	<input type="checkbox"/>	<input type="checkbox"/>

Don't have a VirtualMerchant Mobile Account?

*Note: **Address** and **Zip Code** are mandatory fields on keyed transactions and cannot be configured by the merchant*

Fields with a "checkmark" are:

- Mandatory
- Displayed on the entry screen
- Must be entered during transactions.
- *Users will be prompted to enter any mandatory fields that are missing.*

**Note:**  
Blackberry enhancements to include this feature will be released soon. Current release includes setting mandatory fields that apply to both Keyed and Swiped transaction screens.

## 3. Swipe Transactions

### 3.1 Connecting the iDynamo Card Reader (Apple Devices)

1. Select the appropriate adaptor for your Apple device and snap it onto the iDynamo card reader.
2. Plug the iDynamo card reader into your Apple device. If you have not already downloaded the VirtualMerchant App from the iTunes store, follow the prompts to download the App.
3. The app will recognize that the swipe device is attached and automatically switch to the “Swiped” transaction screen.

### 3.2 Connecting the BulleT Card Reader (Android and Blackberry Devices)

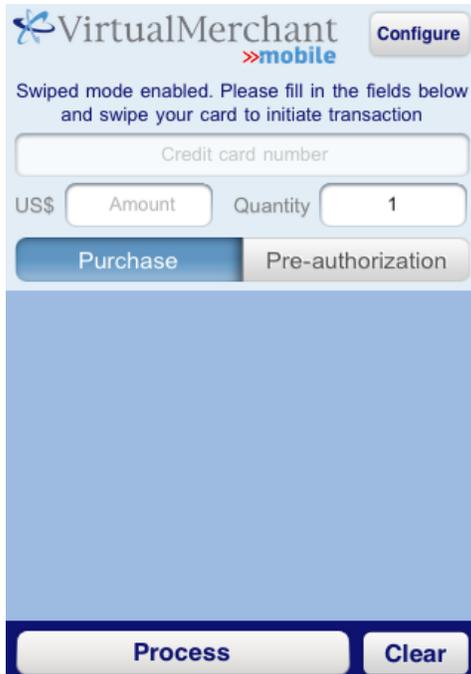
The BulleT is a Bluetooth device which must be “paired” with your smart phone. Pairing a Bluetooth device is typically done in the settings area of your phone. If you are not sure how to pair a Bluetooth device with your phone, refer to your phone’s user manual or contact your wireless carrier for support.

1. **Charge** the BulleT for a minimum of two hours before first use. To charge the BulleT, plug the mini-USB end of the charging cord provided into the BulleT and the USB port into powered USB port . The BulleT indicator light will flash yellow while charging and turn solid yellow when fully charged.
2. Once charged, **pair the BulleT with your phone.**
  - a. **Power** the BulleT on by pressing the black button on the front until a flashing green light appears.
  - b. During pairing, the BulleT will show as MAGTEK-XXXXX and the connection **password is 1234.**
3. Once the BulleT is paired it should say **“Paired but not Connected”**. It will connect when you process a transaction in VirtualMerchant Mobile.

**Note:**

*In order to swipe a card, the BulleT must be charged and powered on. To turn the power on, press the black button on the front until a flashing green light appears.*

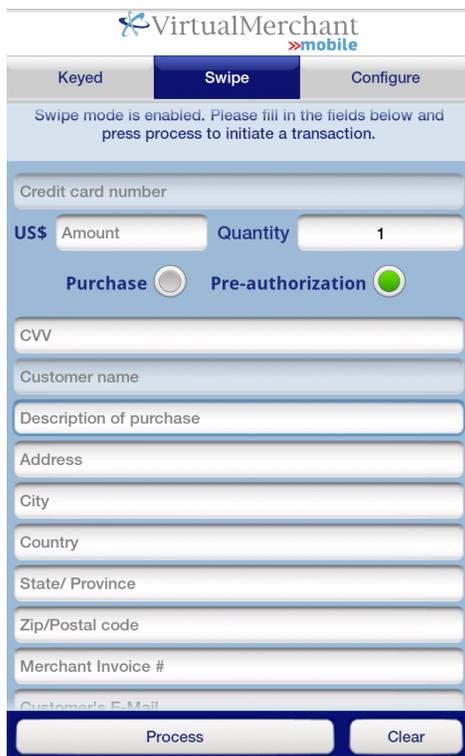
## 3.3 Supported Swipe Transactions



### iPhone/iPod Touch/iPad

Once the iDynamo encrypted magstripe reader is connected into the 30-pin port at the bottom of the iPhone/iPod touch/iPad, the “swiped” transaction screen is displayed.

1. Enter the dollar amount and quantity  
*Quantity will be multiplied by the dollar amount*
2. Enter data into all other displayed fields  
*These were set to Mandatory on the Configure Screen and must be entered*
3. If required, toggle Purchase or Pre-authorization to choose the appropriate transaction type.
4. Swipe the card
5. Receive an onscreen confirmation as well as an email receipt to the merchant (and cardholder if email entered).

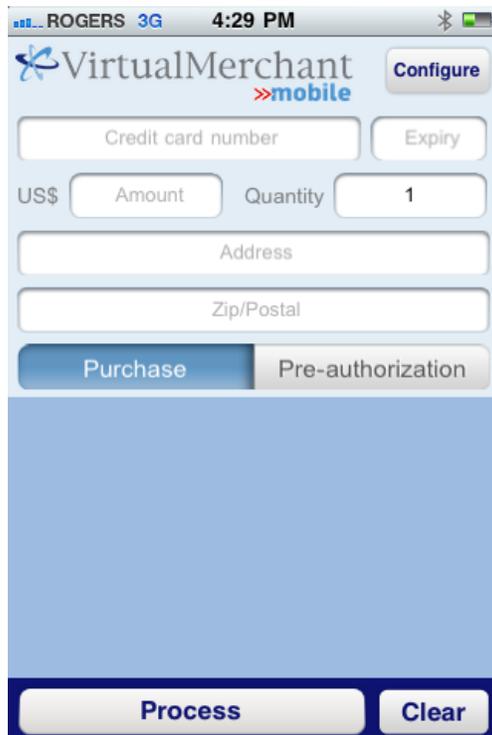


### Android/Blackberry

Once the BulleT encrypted magstripe reader is paired to the smart phone via Bluetooth you are ready to take swiped transactions.

1. Toggle between Keyed and Swiped transactions by using the menu buttons at the top of the screen. Tap “Swipe” for swiped transactions.
2. Enter the dollar amount and quantity  
*Quantity will be multiplied by the dollar amount*
3. Enter data into all other displayed fields  
*These were set to Mandatory on the Configure Screen and must be entered*
4. If required, toggle Purchase or Pre-authorization to choose the appropriate transaction type.
5. **Touch “Process” button** . Card reader will initialize and you will be prompted to swipe the card.
6. Receive an onscreen confirmation as well as an email receipt to the merchant (and cardholder email if entered).

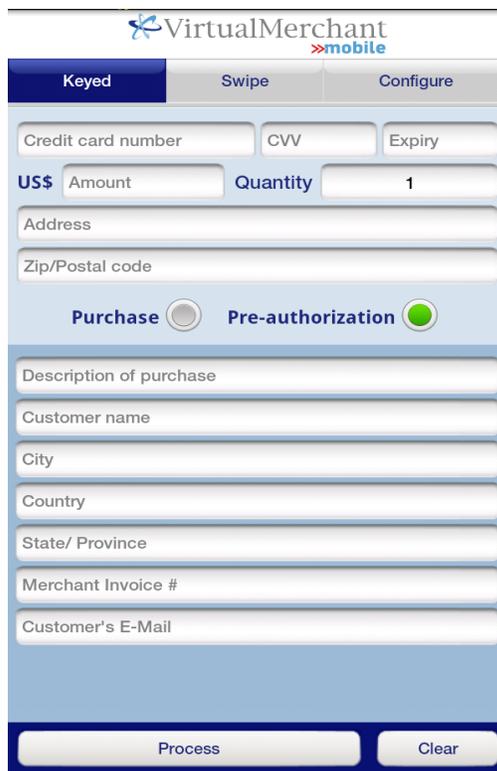
## 4. Keyed Transactions



### iPhone/iPod Touch/iPad

#### Merchant Key Enters:

1. Card Number
2. Expiry Date (Pull down list)
3. Enter the dollar amount and quantity  
*Quantity will be multiplied by the dollar amount entered*
4. Enter the street address and zip of the cardholder.  
*At minimum the numeric part of the street address must be entered plus full zip code.*
5. Enter data into all other displayed fields  
*These were set to Mandatory on the Configure Screen and must be entered*
6. **Touch "Process"**
7. Receive an onscreen confirmation as well as an email receipt to the merchant (and cardholder email if entered).



### Android/Blackberry

#### Merchant Key Enters:

1. Card Number
2. Expiry Date:
  - a. Pull down list in Android
  - b. Text box in Blackberry (MM YYYY)
3. Enter the dollar amount and quantity  
*Quantity will be multiplied by the dollar amount entered*
4. Enter the street address and zip of the cardholder.  
*At minimum the numeric part of the street address must be entered plus full zip code.*
5. Enter data into all other displayed fields  
*These were set to Mandatory on the Configure Screen and must be entered*
6. **Touch "Process"**
7. Receive an onscreen confirmation as well as an email receipt to the merchant (and cardholder email if entered).

## 5. Merchant Portal

The Merchant Portal (<https://www.internetsecure.com/merchants>) is available from any web browser. It is the source of real time reporting (transaction queries), account security settings configurable by the merchant, additional users can be added to the portal and configured with the appropriate access rights, and Refunds/Voids – can be initiated from previous sale transactions.

### 5.1 Establish a Username and Password

Create a username and password for the Merchant Portal using the email you received with the subject: “Establishing Signatory Username & Password”.

### 5.2 Refunds/Voids

Initiate a Refund/Void request via the Merchant Portal . Refund requests may be initiated any time after fifteen minutes following the original authorization.

During the process you will specify the original sale transaction that is to be refunded either by locating the transaction via “Transaction Query” or by providing the receipt number if you have it available. The Gateway will look up the original transaction details including cardholder information and issue the refund/void to the same card that was used in the sale transaction. You may issue a full or partial refund/void however, the amount may never exceed the amount of the original sale. As well, the gateway determines if a VOID can be issued (if the transaction has not yet “settled” the transaction will be a VOID, otherwise if the transaction has been settled the transaction will be treated as a refund).

Transaction Query → Choose the transaction and Click “Select”

Amount	Verbiage	Verification Result	Liability Shift	AVS Response	Receipt Number	Inv./Tkt	Recurring Tracking	Refund / Void
0.10	AP/AP/Approved	Match	NO	Service not Supported	1326360368.93B5	12		Select
0.10	AP/AP/Approved	Match	NO	Service not Supported	1326360454.52B5	12		Select

Complete refund request details and click “Submit Request”.

#### Refund / Void Request

Please enter the amount and click on 'Submit Request'. T the cardholder).

Refundable Amount	0.05 CAD
Amount	<input type="text"/>
Notes	<input type="text"/>
Email Customer	<input checked="" type="checkbox"/>

## 5.3 Pre-Authorization – Complete the Transaction

All Pre-auth transactions must be captured by completing the transaction in order to charge the cardholder and transfer funds to the merchant. You may set your merchant account to complete pre-authorized transactions in one of two ways:

- **Individual Completion:** **By default**, all accounts are setup for Individual Completion. After an order is pre-authorized, you may login to the Merchant Portal and select the transaction to be submitted for completion. Transactions are viewable 15-minutes after the authorization; OR
- **Automatic Completion:** The gateway settles all your pre-auth transactions after a set number of days. You only use the Merchant Portal to indicate if you have payments you do not want completed. Contact [service@internetsecure.com](mailto:service@internetsecure.com) to setup Automated Completion and establish the appropriate number of days for your pre-auth completions).

Full details regarding the pre-authorized transaction feature can be found in the online documentation: <https://www.internetsecure.com/Elavon/ShowPage.asp?page=PAUT&q=1>