

# VirtualMerchant Mobile

User Guide 3.0

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## Contents

<b>Introduction .....</b>	<b>1</b>
Features .....	1
Supported Mobile Devices .....	1
Electronic Signature Capture .....	1
<b>Getting Started .....</b>	<b>2</b>
Downloading VirtualMerchant Mobile from the App Store(s).....	2
Launching VirtualMerchant Mobile .....	2
Creating your PIN Code .....	3
<b>VirtualMerchant Mobile with VirtualMerchant.....</b>	<b>4</b>
Configuration Credentials .....	5
Selecting Mandatory Fields.....	6
<b>Obtaining your VirtualMerchant Mobile Configuration Credentials .....</b>	<b>7</b>
VirtualMerchant Mobile Configuration Credentials: .....	7
<b>Configuring VirtualMerchant to work with VirtualMerchant Mobile .....</b>	<b>8</b>
Email Receipt Settings in VirtualMerchant .....	8
<b>Transaction Processing with VirtualMerchant Mobile .....</b>	<b>10</b>
Connecting the iDynamo Card Reader - Apple Devices .....	10
Connecting the BulleT Card Reader - Android and Blackberry Devices .....	10
Swiped Transactions Apple - iPhone/iPod Touch/iPad .....	12
Swiped Transactions Android or Blackberry .....	13
Keyed Transactions Apple - Phone/iPod Touch/iPad .....	14
Keyed Transactions Android or Blackberry .....	15
<b>Transaction Management with VirtualMerchant .....</b>	<b>16</b>
Refunds and Voids .....	16
Completing a Pre-Auth (Auth Only) Transaction.....	17
Print or View Transaction Receipts .....	18
Remote Device Management .....	19
<b>VirtualMerchant Mobile with InternetSecure .....</b>	<b>20</b>
Configuration Credentials .....	21
Selecting Mandatory Fields.....	22

<b>Transaction Processing .....</b>	<b>23</b>
Connecting the iDynamo Card Reader - Apple Devices .....	23
Connecting the BulleT Card Reader - Android and Blackberry Devices .....	23
Swiped Transactions .....	24
Keyed Transactions .....	25
<b>Transaction Management with InternetSecure .....</b>	<b>26</b>
Establish a Username and Password.....	26
Refunds and Voids .....	26
Completing a Pre-Auth (Auth Only) Transaction.....	27

# Introduction

VirtualMerchant Mobile is our “App” that allows you to accept payments wherever your business takes you. Making use of your existing mobile device, one of Elavon’s payment gateways and an optional card reader, payments can be easily accepted at the door, on the road, or at the trade show, providing the ultimate in convenience for both you and your customers.

## Features

VirtualMerchant Mobile supports the following payment environments and transaction types:

Swiped:

- Credit Card Sale
- Credit Card Pre-Authorization (Pre-Auth)

Keyed:

- Credit Card Sale
- Credit Card Pre-Auth

## Supported Mobile Devices

VirtualMerchant Mobile is supported on the following mobile device types:

- Apple® iPhone® 3G, 3GS, 4 & 4S
- Apple iPad® 1 & 2
- Apple iPod Touch®
- Devices using Google® Android® OS v 2.2+
- Blackberry® Bold®, Curve®, Storm® and Tour®

## Electronic Signature Capture

Electronic signature capture is supported on the following mobile device types when configured with the VirtualMerchant payment gateway:

- Apple® iPhone® 3G, 3GS, 4 & 4S
- Apple iPad® 1 & 2
- Apple iPod Touch®
- Devices using Google® Android® OS v 2.2+

# Getting Started

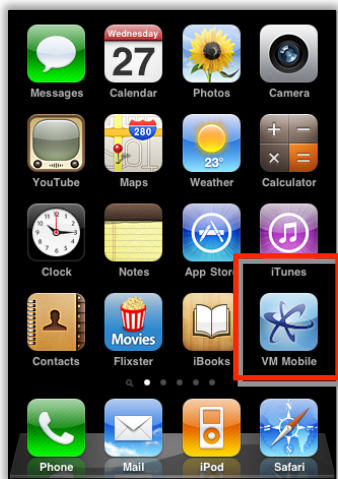
In order to accept payments through VirtualMerchant Mobile you need to have established a merchant account through Elavon or an Elavon payments partner. Additionally, you will need to be set up with either Elavon's VirtualMerchant gateway or Internet Secure gateway. This User Guide will help you understand how to download VirtualMerchant Mobile and configure it with your gateway. Once you have completed the Getting Started section of this User Guide, continue to the relevant gateway configuration section for the remaining set up and use instructions. If you do not have a merchant or gateway account, select the **"Don't Have a VirtualMerchant Mobile"** account link on the bottom of the VirtualMerchant Mobile configuration screen.

## Downloading VirtualMerchant Mobile from the App Store(s)

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

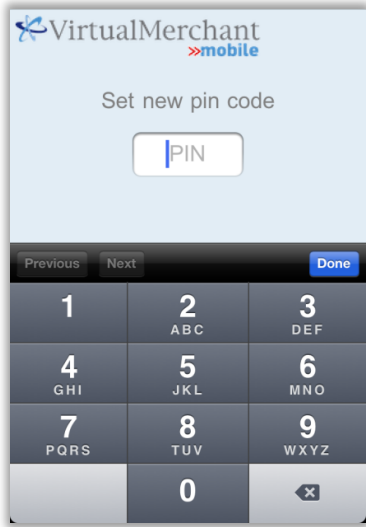
- Apple iTunes® <http://www.apple.com/itunes/>
- Blackberry App World® <http://appworld.blackberry.com/webstore/>
- Android Market® <http://market.android.com/>

## Launching VirtualMerchant Mobile



Launch VirtualMerchant Mobile by Selecting the "VM Mobile" icon.

## Creating your PIN Code



The first time you launch VirtualMerchant Mobile you will be prompted to create a PIN code prior to accessing the main screen. This PIN code will be required each subsequent time the App is launched to protect you should your Mobile device be lost/stolen.

**iPhone:**

4-digit numeric

**Android:**

4-digit numeric

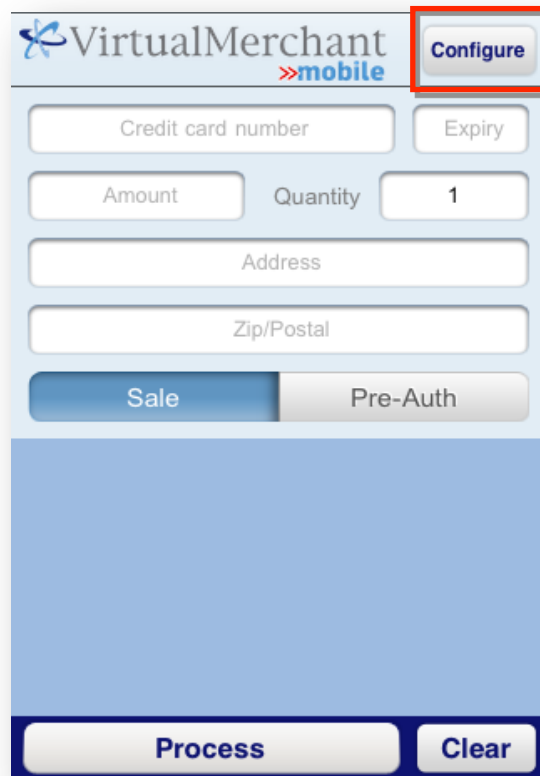
**Blackberry:**

4-character alphanumeric

# VirtualMerchant Mobile with VirtualMerchant

In order to configure and use VirtualMerchant Mobile with VirtualMerchant, you will need your VirtualMerchant Account ID, User ID and VirtualMerchant PIN. This information should have been provided during your initial VirtualMerchant training call. If you cannot locate your Account ID, User ID and VirtualMerchant PIN please review **the Obtaining Your VirtualMerchant Mobile Configuration Credentials** section of this User Guide or contact us 1.800.377.3962. Please have your Merchant ID available.

To configure VirtualMerchant Mobile to work with VirtualMerchant, select the “Configure” button from the main screen.



The screenshot shows the VirtualMerchant mobile app interface. At the top, the VirtualMerchant »mobile logo is displayed. Below the logo, there is a 'Configure' button highlighted with a red box. The main screen contains several input fields: 'Credit card number', 'Expiry', 'Amount', 'Quantity' (with a value of '1'), 'Address', and 'Zip/Postal'. Below these fields are two buttons: 'Sale' and 'Pre-Auth'. At the bottom of the screen are two buttons: 'Process' and 'Clear'.



## Configuration Credentials

1. Account ID / VID	<ul style="list-style-type: none"> <li>- 6 digit numeric value</li> <li>- Located in the left menu section of VirtualMerchant</li> </ul>
2. User ID	<ul style="list-style-type: none"> <li>- Alphanumeric and Case Sensitive.</li> <li>- Must be entered exactly as it was created</li> <li>- Located in the User/Configuration section of VirtualMerchant</li> </ul>
3. VirtualMerchant PIN	<ul style="list-style-type: none"> <li>- Up to 6 digit alphanumeric</li> <li>- Located in the User/Configuration section of VirtualMerchant</li> </ul>
4. Select Default Transaction Type	<ul style="list-style-type: none"> <li>- Toggle between "Sale" and "Pre-Auth" to set your default.</li> <li>- This is simply the default. You can always switch between Sale and Pre-Auth during any transaction.</li> </ul>



**This example has Sale as the default. A Sale transaction will be auto-settled by the gateway without any additional action.**



**This example has Pre-Auth as the default. A Pre-Auth transaction must subsequently be submitted for settlement in VirtualMerchant.**



The screenshot shows the VirtualMerchant mobile app interface. At the top, there's a header with the logo and a 'Done' button. Below the header, it says 'Select payment gateway:' with two options: 'InternetSecure' and 'VirtualMerchant'. Below this, there are three input fields: 'Account ID / VID', 'User ID', and 'VirtualMerchant PIN'. At the bottom, there's a section with a 'Mobile ID' and two links: 'For VirtualMerchant Mobile setup instructions click here' and 'Click here to launch MyVirtualMerchant.com Login'. At the very bottom, there's a toggle for 'Sale' and 'Pre-Auth'.

Numbered callouts in the image:

- 1: Points to the 'Account ID / VID' input field.
- 2: Points to the 'User ID' input field.
- 3: Points to the 'VirtualMerchant PIN' input field.
- 4: Points to the 'Sale' and 'Pre-Auth' toggle buttons.

## Selecting Mandatory Fields

You are able to configure the App to collect the information that is important to your business.

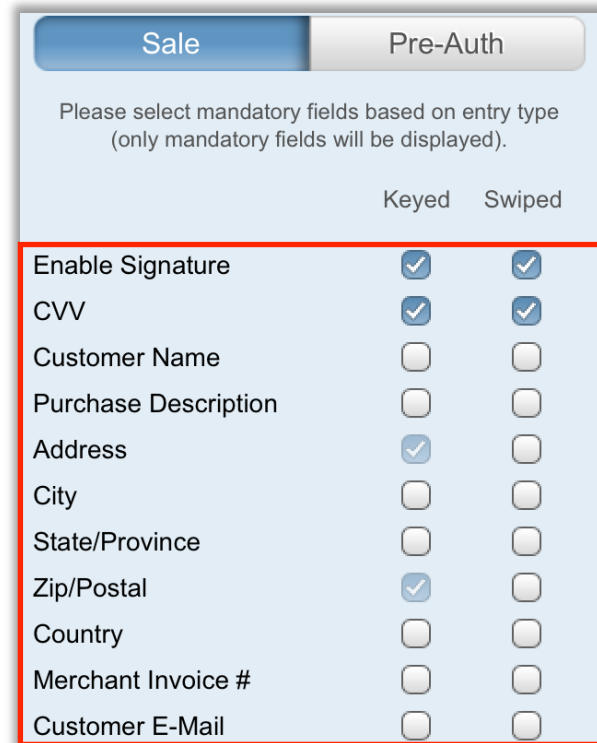
Select the payment fields you would like designated as mandatory for both keyed and swiped transactions.

### Keyed transactions:

Payment transactions initiated by manually entering 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 if you simply do not have a card reader connected.

### Swiped transactions:

Payment transactions where the cardholder is present and their card is physically swiped through a card reader associated with the mobile device (iDynamo or BulleT).



	Keyed	Swiped
Enable Signature	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CVV	<input checked="" type="checkbox"/>	<input checked="" 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 E-Mail	<input type="checkbox"/>	<input type="checkbox"/>

*Note: **Address** and **Zip Code** are mandatory fields on keyed transactions and cannot be deselected*

Fields with a “checkmark” are:

- Displayed on the respective entry screen
- Mandatory and must be entered to process transactions. Users will be prompted to enter any mandatory fields that are missing.

# Obtaining your VirtualMerchant Mobile Configuration Credentials

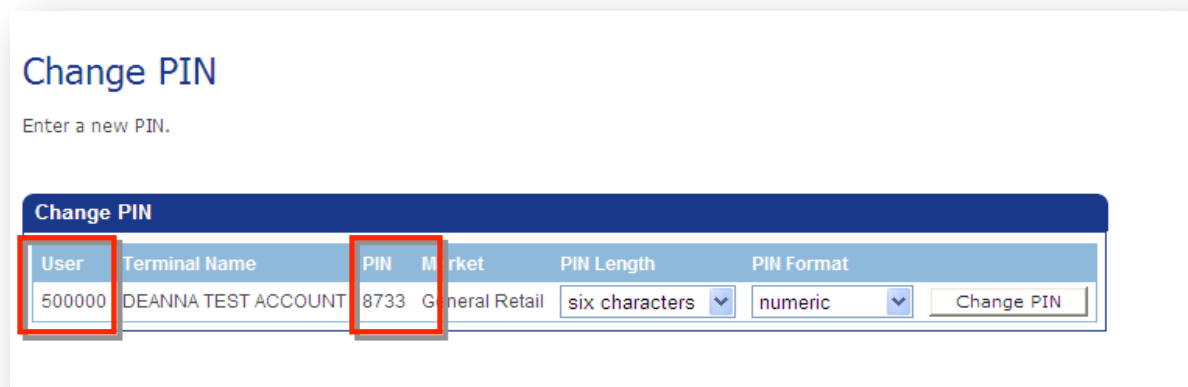
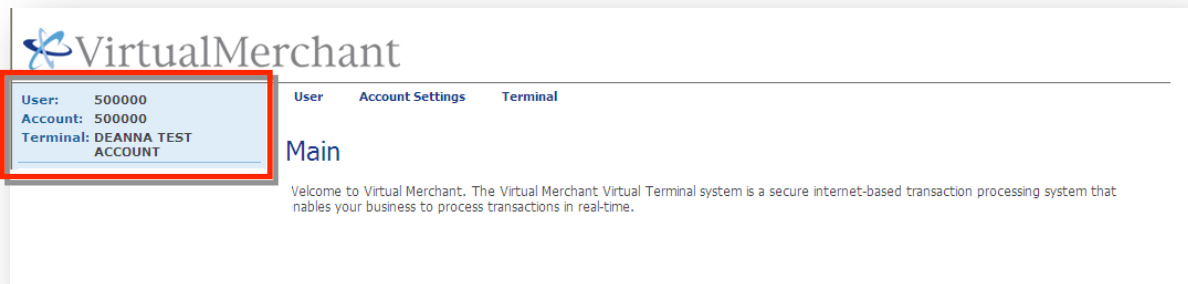
If you have Administrative rights to VirtualMerchant, you have the ability to obtain the credentials needed to configure and enable VirtualMerchant Mobile. This information is found by logging into VirtualMerchant and following the steps outlined in this section.

## VirtualMerchant Mobile Configuration Credentials:

Your **Account ID** is the same 6-digit numeric credential that you use to login to VirtualMerchant. Once logged in, it is also displayed on the left side menu as **Account**.

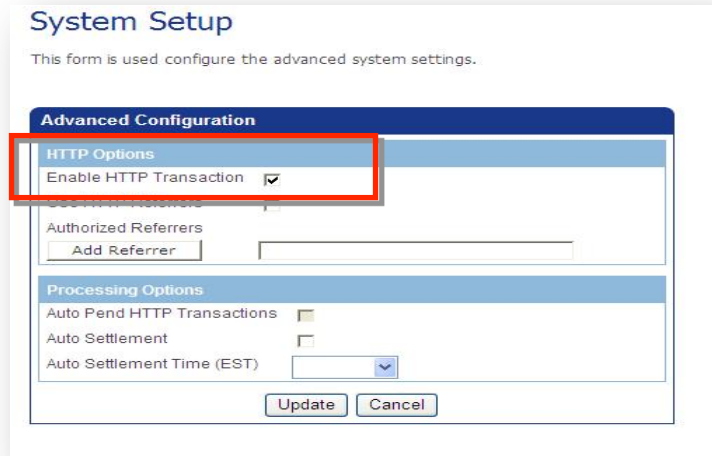
In order to obtain your User Name and PIN navigate to **User** and then to **Terminals**.

For help to set up a new User or PIN, please refer to the VirtualMerchant User Guide:  
<https://www.myvirtualmerchant.com/VirtualMerchant/download/userGuide.pdf>



# Configuring VirtualMerchant to work with VirtualMerchant Mobile

Navigate to the **Terminal** Menu and select **Advanced** and then **System Setup**. Once you are on the Advanced Configuration page, there is a field labeled **Enable HTTP Transaction**; this field must be checked.



**System Setup**

This form is used to configure the advanced system settings.

**Advanced Configuration**

**HTTP Options**

Enable HTTP Transaction ☒

Authorized Referrers

Add Referrer

**Processing Options**

Auto Pend HTTP Transactions ☐

Auto Settlement ☐

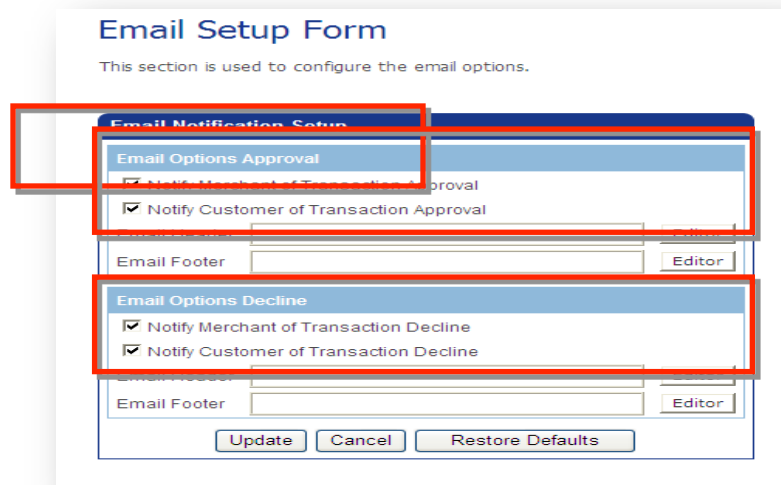
Auto Settlement Time (EST)

Update Cancel

## Email Receipt Settings in VirtualMerchant

With the VirtualMerchant Mobile application you have the option to input the cardholders email address and send a transaction receipt electronically. There are three areas within the VirtualMerchant that will need to be set up to take advantage of this feature.

First, navigate to the **Terminal** Menu and select **Payment Form** and then **E-mail Form**. Select if you want to receive an email receipt and/or send your customer an email receipt. You may also select if you want the email receipt on approvals, declines or both. Select the options you would like to utilize.



**Email Setup Form**

This section is used to configure the email options.

**Email Notification Setup**

**Email Options Approval**

☒ Notify Merchant of Transaction Approval

☒ Notify Customer of Transaction Approval

Email Footer:

**Email Options Decline**

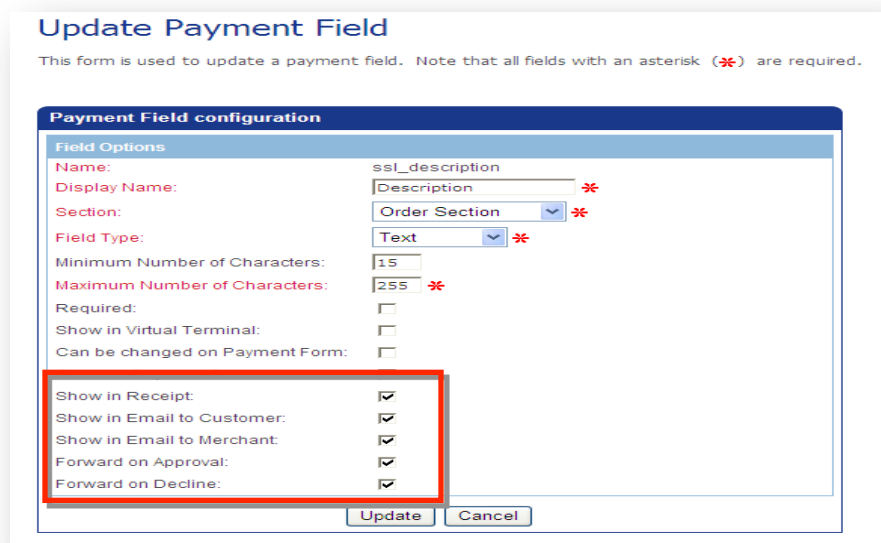
☒ Notify Merchant of Transaction Decline

☒ Notify Customer of Transaction Decline

Email Footer:

Next, you will need to select which fields you want to include on your transaction receipt. Go to the **Terminal** Menu, select **Merchant** and then the **Payment Fields** option. On this page you will see a list of all possible fields available for set up in VirtualMerchant.

As outlined above, there are certain fields you are able to capture and pass from VirtualMerchant Mobile to VirtualMerchant. You will see a list of those same Payment Fields on this menu, select the fields that you want to include on your receipts. Once you are in the **Update Payment Field** screen, select Show in Email to Merchant, Show in Email to Customer, Forward on Decline and Forward on Approval to match the options you select during the first step in this section, and click Update.



**Update Payment Field**

This form is used to update a payment field. Note that all fields with an asterisk (\*) are required.

**Payment Field configuration**

**Field Options**

Name: ssl\_description

Display Name: Description \*

Section: Order Section \*

Field Type: Text \*

Minimum Number of Characters: 15

Maximum Number of Characters: 255 \*

Required: ☐

Show in Virtual Terminal: ☐

Can be changed on Payment Form: ☐

Show in Receipt: ☒

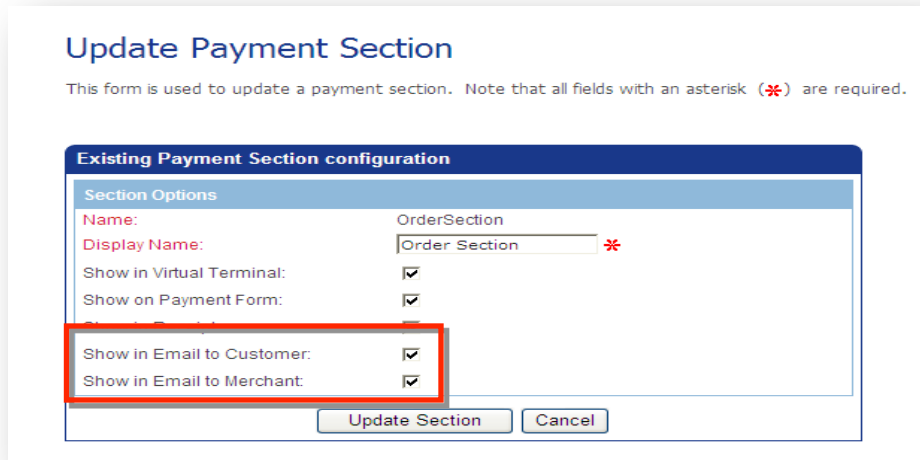
Show in Email to Customer: ☒

Show in Email to Merchant: ☒

Forward on Approval: ☒

Forward on Decline: ☒

Lastly, go into each **Section** of the Terminal Fields and turn on the Show in Email to Customer and Show in Email to Merchant. The Section is the area where each Payment Field is listed.



**Update Payment Section**

This form is used to update a payment section. Note that all fields with an asterisk (\*) are required.

Existing Payment Section configuration	
Section Options	
Name:	OrderSection
Display Name:	Order Section *
Show in Virtual Terminal:	<input checked="" type="checkbox"/>
Show on Payment Form:	<input checked="" type="checkbox"/>
Show in Email to Customer:	<input checked="" type="checkbox"/>
Show in Email to Merchant:	<input checked="" type="checkbox"/>

Update Section Cancel

## Transaction Processing with VirtualMerchant Mobile

By now you should have downloaded and configured the VirtualMerchant Mobile App and have enabled VirtualMerchant to work with the VirtualMerchant Mobile App. Now we will review how to process transactions using VirtualMerchant Mobile. How you process transactions on VirtualMerchant Mobile varies depending on whether you are planning to process your transactions as “Keyed” manually entering all card information or whether you have purchased a card reader to process “Swiped” transactions. If you plan on keying transactions, skip forward to the Keyed Transactions section of this Chapter. If you have purchased a card reader continue to the appropriate section below.

### Connecting the iDynamo Card Reader - Apple Devices

The Magtek iDynamo is designed to work with all Apple mobile form factors. It has a modular design and your box should have contained 4 parts – the card reader and 3 snap on adaptors.

- 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.

### Connecting the BulleT Card Reader - Android and Blackberry Devices

The Magtek BulleT is a Bluetooth device designed to work with Android and Blackberry Mobile devices. First it must be “paired” with your mobile device. Pairing a Bluetooth device is typically done in the settings area of your mobile device. If you are not sure how to pair a Bluetooth device with your phone, refer to your devices’ user manual or contact your wireless carrier for support.

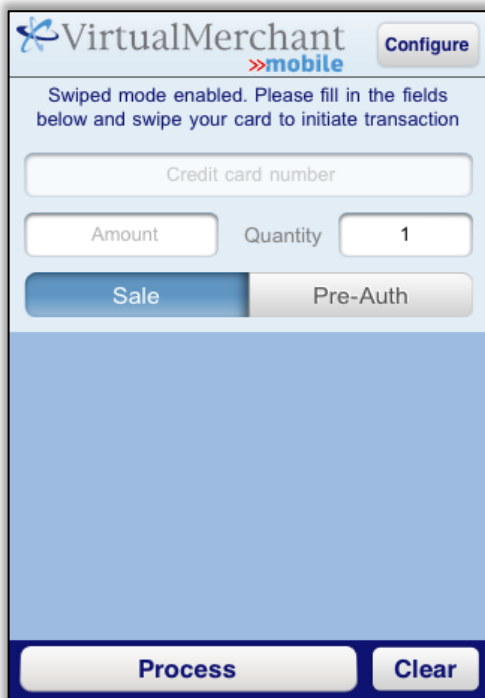
- 1) **Charge the BulleT** for a minimum of two hours before initial use. To charge the BulleT, plug the mini-USB end of the provided charging cord into the BulleT and the USB port into powered USB port. The BulleT indicator light will flash yellow while charging and turn solid yellow when fully charged.
- 2) Once charged, **pair the BulleT** with your mobile device.
  - 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.

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 of the BulleT until a flashing green light appears.

## Swiped Transactions Apple - iPhone/iPod Touch/iPad

Once the iDynamo is plugged into the port at the bottom of the iPhone/iPod touch/iPad, the “swiped” transaction screen is displayed and you can accept payments.

1. Enter the dollar amount and quantity - *Quantity will be multiplied by the dollar amount entered.*
2. Enter data into all other displayed fields - *These were set as Mandatory on the Configure Screen and must be entered.*
3. If required, toggle Sale or Pre-Auth to select the desired transaction type.
4. Swipe the card.
5. Receive an onscreen transaction response.
6. If configured for signature capture, obtain the cardholder signature and select Accept.
7. If configured to deliver an email receipt and the cardholder email was entered, a receipt will automatically be emailed to your customer.



VirtualMerchant mobile

Configure

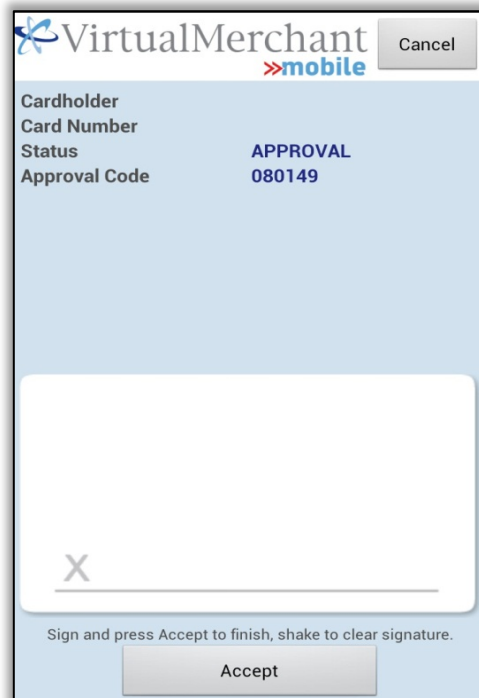
Swiped mode enabled. Please fill in the fields below and swipe your card to initiate transaction

Credit card number

Amount Quantity 1

Sale Pre-Auth

Process Clear



VirtualMerchant mobile

Cancel

Cardholder  
Card Number  
Status  
Approval Code

APPROVAL  
080149

X

Sign and press Accept to finish, shake to clear signature.

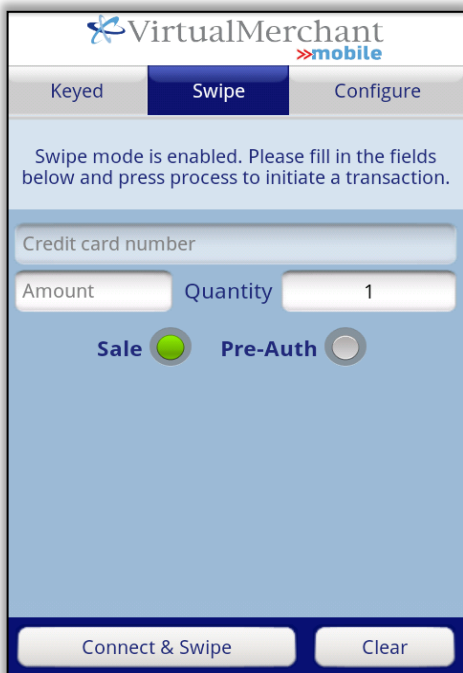
Accept



## Swiped Transactions Android or Blackberry

Once the BulleT is paired to your mobile device you are ready to accept payments.

1. Select "Swipe" transaction at the top of the screen.
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 as Mandatory on the Configure Screen and must be entered.*
4. If required, toggle Sale or Pre-Auth to select the appropriate transaction type.
5. Select "Connect & Swipe" . The BulleT will initialize and you will be prompted to swipe the card.
6. Receive an onscreen transaction response.
7. If configured for signature capture, obtain the cardholder signature and select Accept (not available for Blackberry).
8. If configured to deliver an email receipt and the cardholder email was entered, a receipt will automatically be emailed to your customer.



VirtualMerchant mobile

Keyed **Swipe** Configure

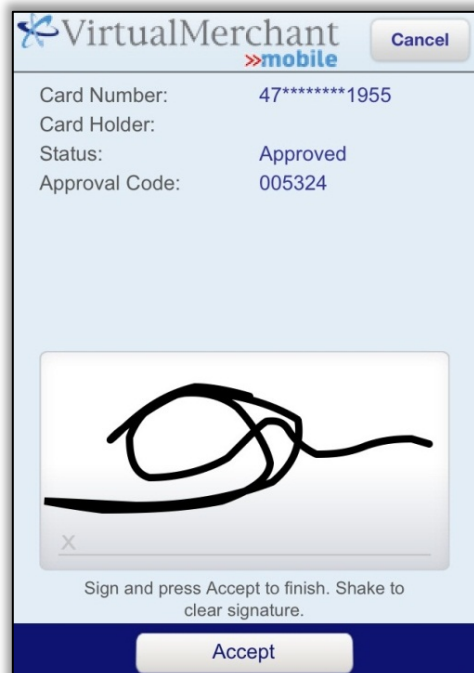
Swipe mode is enabled. Please fill in the fields below and press process to initiate a transaction.

Credit card number

Amount Quantity 1

Sale ☒ Pre-Auth ☐

Connect & Swipe Clear




VirtualMerchant mobile Cancel

Card Number: 47\*\*\*\*\*1955

Card Holder:

Status: Approved

Approval Code: 005324



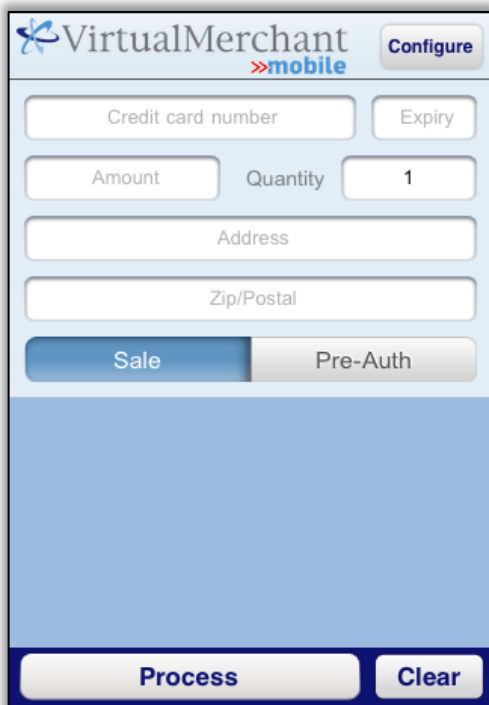
X

Sign and press Accept to finish. Shake to clear signature.

Accept

## Keyed Transactions Apple - Phone/iPod Touch/iPad

1. Enter the 16-digit Card Number.
2. Select the Expiration Date.
3. Enter the dollar amount and quantity - *Quantity will be multiplied by the dollar amount entered.*
4. Enter the cardholder's billing address and zip code.  
*At minimum the numeric part of the billing address and 5 digit ZIP code must be entered.*
5. Enter data into any other displayed fields - *These were set to Mandatory on the Configure Screen and must be entered.*
6. Select "Process".
7. Receive an onscreen transaction response
8. If configured for signature capture, obtain the cardholder signature and select Accept.
9. If configured to deliver an email receipt and the cardholder email was entered, a receipt will automatically be emailed to your customer.



VirtualMerchant mobile Configure

Credit card number Expiry

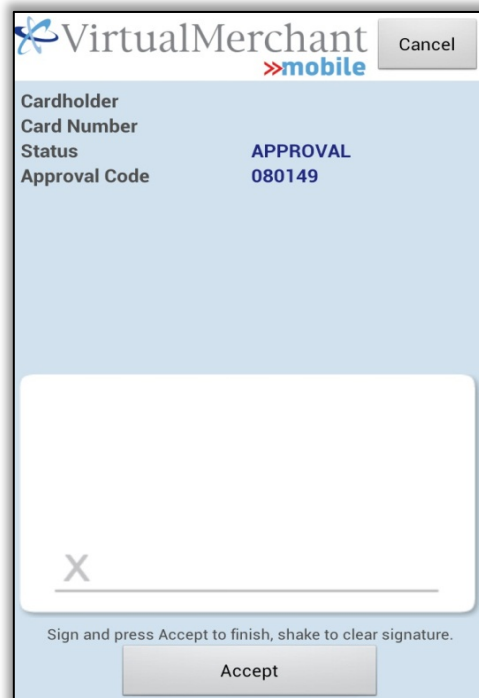
Amount Quantity 1

Address

Zip/Postal

Sale Pre-Auth

Process Clear



VirtualMerchant mobile Cancel

Cardholder  
Card Number  
Status APPROVAL  
Approval Code 080149

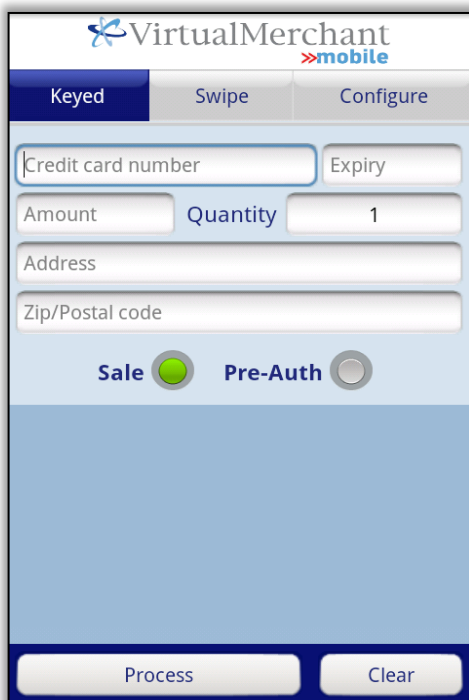
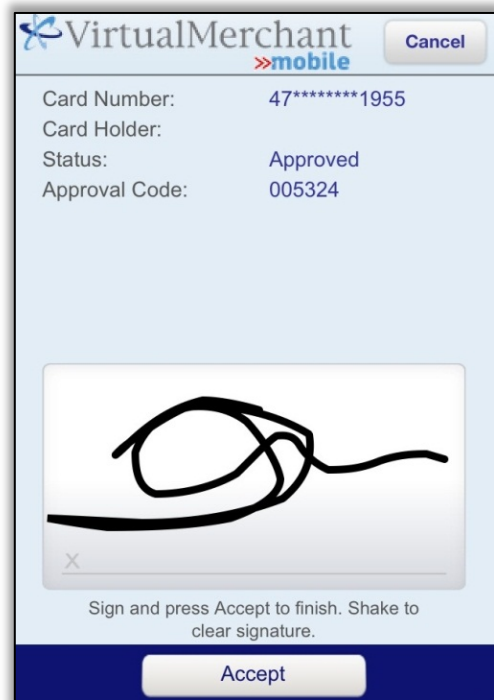
X

Sign and press Accept to finish, shake to clear signature.

Accept

## Keyed Transactions Android or Blackberry

1. Select "Keyed" transaction at the top of the screen.
2. Enter the 16-digit Card Number
3. Expiration Date:
  - Pull down list in Android
  - Text box in Blackberry (MM YYYY)
4. Enter the dollar amount and quantity - *Quantity will be multiplied by the dollar amount entered.*
5. Enter the cardholder's billing address and zip code.  
*At minimum the numeric part of the billing address and 5 digit ZIP code must be entered.*
6. Enter data into any other displayed fields - *These were set to Mandatory on the Configure Screen and must be entered.*
7. Select "Process".
8. Receive an onscreen transaction response.
9. If configured for signature capture, obtain the cardholder signature and select Accept (not available for Blackberry).
10. If configured to deliver an email receipt and the cardholder email was entered, a receipt will automatically be emailed to your customer.

# Transaction Management with VirtualMerchant

VirtualMerchant is your transaction processing gateway and its secure web portal will allow you to **manage your transactions, access reporting as well as manage account security settings and user rights.** VirtualMerchant can be accessed through any internet enabled web browser at

<https://www.myvirtualmerchant.com>

## Refunds and Voids

To void or refund a transaction, you must first log into VirtualMerchant.

- **Void** - locate the original transaction in the Current Open Batch or by performing a Transaction Search. Once located select the transaction and click the Void button.
- **Refund** - locate the transaction in the Settled Batch or by performing a Transaction Search, from the Transaction Detail view click Refund. Refunds are only allowed for the amount of the original sale or less.

**Current Activity**

Select a transaction to review the authorization details.

**Current Open Transactions** Download | Reports | Search | Filter: All

• 2 Items

	Seq#	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input type="checkbox"/>	002	500000		Credit Card	Sale	10/11/2011	12:05	50*****3003	K			2.00
<input type="checkbox"/>	001	500000		Credit Card	Sale	10/11/2011	12:05	50*****3003	K			1.00

Transaction Count: 2 Net Amount: \$ 3.00 Display: 25

**Transaction Search**

Enter the transaction search criteria.

**Search Criteria**

Search Criteria

Date From (MM/DD/YYYY format)

Date To (MM/DD/YYYY format)

Account Number

Expiration Date (MMYY)

Amount  equal to

Payment Type  All

Transaction Type  All

User ID

Transaction ID

First Name

Last Name

Invoice Number

Customer Code

## Completing a Pre-Auth (Auth Only) Transaction

All Pre-Auth transactions must be completed in VirtualMerchant. Navigate to the Auth Only Batch located in the Current Open Batches. You can either complete the entire batch of Pre-Auth transactions or go into the Transaction Detail view to complete individual transactions. Depending on how your account is set up you will select either **Convert to Force** or **Convert to Sale**.

Once completed, the transaction will be moved to the Open Current Batches. From there you can either manually settle the transaction(s) or if you have VirtualMerchant configured to Auto-Settle., they will be included in your next Batch.

More details regarding managing Pre-Auth (Auth Only) transactions in VirtualMerchant can be found in the online documentation:

<https://www.myvirtualmerchant.com/VirtualMerchant/supportlandingvisitor.do>

### Authorization Only

This batch contains the previously pre-authorized credit card transactions.

Pre-Authorized Transactions

Reports | Search | Filter: All

2 items

	User ID	Tran Status	Card Type	Tran Type	Tran Date	Tran Time	Card Data	Entry Type	AVS Code	CVV2 Code	Total Amount
<input type="checkbox"/>	500000		Credit Card	Authonly	10/18/2011	13:19	50*****3003	K			2.00
<input type="checkbox"/>	500000		Credit Card	Authonly	10/18/2011	13:19	50*****3003	K			1.00

Select All

Unselect All

Delete

Convert to Sale

Set to Review

Release

Pend

Unpend

Transaction Count: 2


Net Amount: \$ 3.00

Display: 25

## Print or View Transaction Receipts

To print or view transaction receipts, you must first log into VirtualMerchant.

Locate the transaction in the Current Open Batch or Settled Main Batch by performing a Transaction Search. Once you locate the transaction and view the transaction details, select the Review Receipt or Reprint Button.

<p>Date: 06/29/2012 11:16:43 AM</p> <p>CREDIT CARD SALE R-E-P-R-I-N-T</p> <p>CARD NUMBER: *****0583 \$ TRAN AMOUNT: \$0.10 APPROVAL CD: 093523 RECORD #: 004 CLERK ID: brisk</p>  <p>ANNA ANANICE</p> <p>I AGREE TO PAY THE ABOVE TOTAL AMOUNT ACCORDING TO THE CARD ISSUER AGREEMENT (MERCHANT AGREEMENT IF CREDIT VOUCHER)</p> <p>Merchant Copy</p>	<p>Date: 06/29/2012 11:16:43 AM</p> <p>CREDIT CARD SALE R-E-P-R-I-N-T</p> <p>CARD NUMBER: *****0583 \$ TRAN AMOUNT: \$0.10 APPROVAL CD: 093523 RECORD #: 004 CLERK ID: brisk</p> <p>Customer Copy</p>
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## Remote Device Management

You to manage which mobile devices are able to process transactions. VirtualMerchant Mobile generates a device specific unique Mobile ID Number upon installation which is used to identify transactions originating from that specific mobile device. This Mobile ID Number is displayed on the Configuration page of VirtualMerchant Mobile and is sent with each transaction from VirtualMerchant Mobile to VirtualMerchant.

In order to use the Device Management feature, log in to the VirtualMerchant user interface and navigate to Terminals/Advanced/Fraud Prevention Rules. Then select Enable Mobil ID Filter and enter in the appropriate Mobile ID number(s). Note that once enabled, VirtualMerchant will only accept transactions originating from mobile devices with registered Mobile IDs.

For more information please review the VirtualMerchant User Guide located in the Support Section of [www.myvirtualmerchant.com](http://www.myvirtualmerchant.com)

### Mobile Payment Filter

This filter enables you to designate and maintain a list of mobile devices from which you allow transactions to originate based on the mobile identification numbers.

If you are using this filter and receive transactions from a mobile device that is not in your allowed list, the transactions will be declined.

**IMPORTANT NOTE:**  
By enabling the filter check box and selecting the update button, you are activating the filter settings for your terminal immediately. The filter will be applied to all transactions received. You may modify, enable, or disable this filter at any time.

#### Mobile Payment Settings

☒ Enable Mobile Payment Settings

Please add the Mobile Identification numbers from which transaction requests can originate. You must add at least one Mobile Identification number to enable this filter.

Display: 25

• 3 items

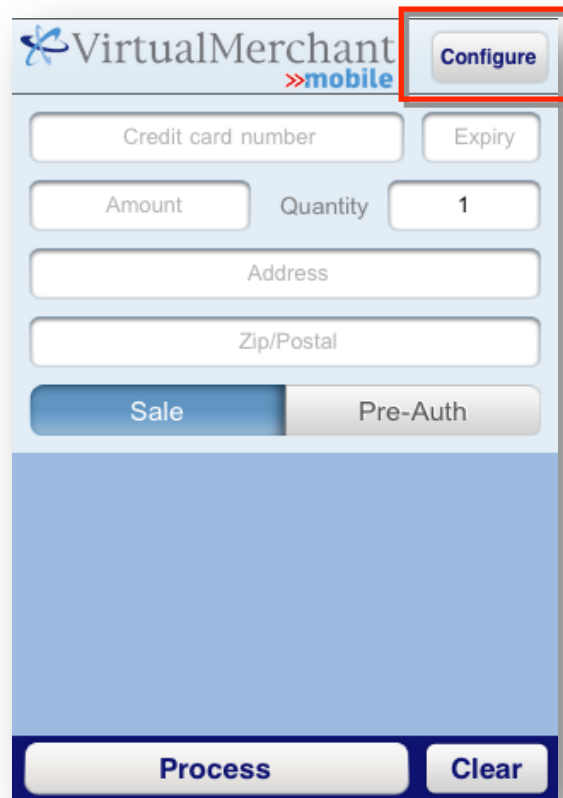
1	123456	<input type="button" value="Remove"/>
2	865MM012gjq443300M	<input type="button" value="Remove"/>
3	abcdef	<input type="button" value="Remove"/>

# VirtualMerchant Mobile with InternetSecure

In order to configure VirtualMerchant Mobile to work with the InternetSecure gateway, you will need the Gateway ID and Mobile TXN Key provided that was provided by email to the account contact for your gateway account. If you have not received this email, first check your “junk” mail folders in case the email was filtered. 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.

To configure VirtualMerchant Mobile to work with the InternetSecure gateway, select the “Configure” button from the main screen.

The image shows a screenshot of the VirtualMerchant mobile application interface. At the top, the VirtualMerchant »mobile logo is displayed. Below the logo, there is a 'Configure' button highlighted with a red rectangular box. The main area of the screen contains several input fields: 'Credit card number', 'Expiry', 'Amount', 'Quantity' (with a value of '1'), 'Address', and 'Zip/Postal'. Below these fields are two buttons: 'Sale' and 'Pre-Auth'. At the bottom of the screen, there are two buttons: 'Process' and 'Clear'.



## Configuration Credentials

### 1. Gateway ID

- 5 digit numeric value
- Sent by email to the contact provided for your gateway account

### 2. Mobile TXN Key

- Alphanumeric and Case Sensitive.
- Must be entered exactly as received by email.
- We recommend that you copy and paste the Mobile TXN Key into the App. If keying, ensure there are no extra spaces, incorrect characters, etc.

### 3. Select Default Transaction Type

- Toggle between "Sale" and "Pre-Auth" to set the default.
- This is simply the default. You may always switch between Sale and Pre-Auth during a transaction.



***This toggle has Sale as the default. A Sale transaction will be auto-settled by the gateway without any additional intervention***



***This Toggle has Pre-Auth as the default. A Pre-Auth transaction must be settled by logging into the InternetSecure Merchant's Area.***



## Selecting Mandatory Fields

You are able to configure the App to collect the information that is important to your business.

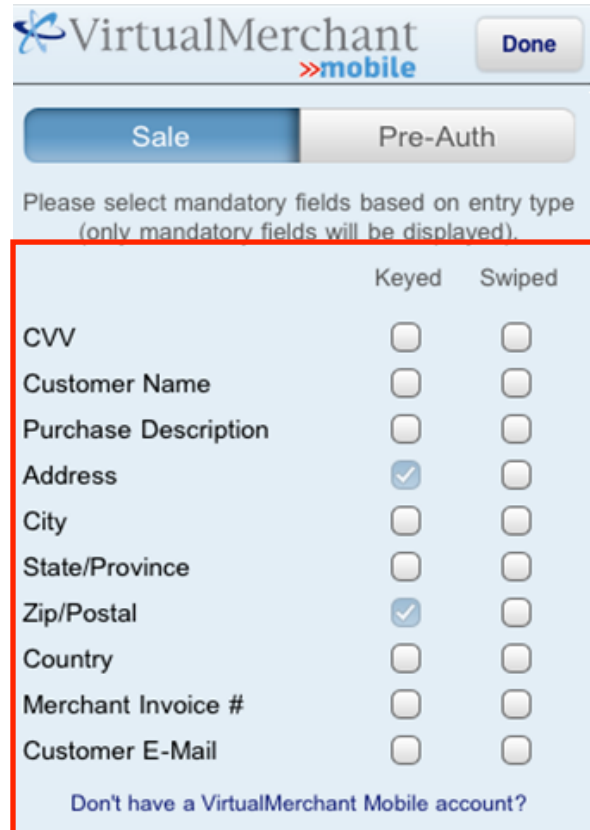
Select the payment fields you would like designated as mandatory for both keyed and swiped transactions.

### Keyed transactions:

Payment transactions initiated by manually entering 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 if you simply do not have a card reader connected (iDynamo or BulleT).

### Swiped transactions:

Payment transactions where the cardholder is present and their card is physically swiped through a card reader associated with the mobile device (iDynamo or BulleT).



	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 E-Mail	<input type="checkbox"/>	<input type="checkbox"/>

Don't have a VirtualMerchant Mobile account?

*Note: **Address** and **Zip Code** are mandatory fields for keyed transactions and cannot be deselected*

Fields with a “checkmark” are:

- Displayed on the respective entry screen
- Mandatory and must be entered to process transactions. Users will be prompted to enter any mandatory fields that are missing.

# Transaction Processing

By now you should have downloaded and configured the VirtualMerchant Mobile App. Now we will review how to process transactions using VirtualMerchant Mobile. How you process transactions on VirtualMerchant Mobile varies depending on whether you are planning to process your transactions as “Keyed” manually entering all card information or whether you have purchase a card reader to process “Swiped” transactions. If you plan on keying transactions, skip forward to the Keyed Transactions section of this Chapter. If you have purchased a card reader continue to the appropriate section below.

## Connecting the iDynamo Card Reader - Apple Devices

The Magtek iDynamo is designed to work with all Apple mobile form factors. It has a modular design and your box should have contained 4 parts – the card reader and 3 snap on adaptors.

- 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.

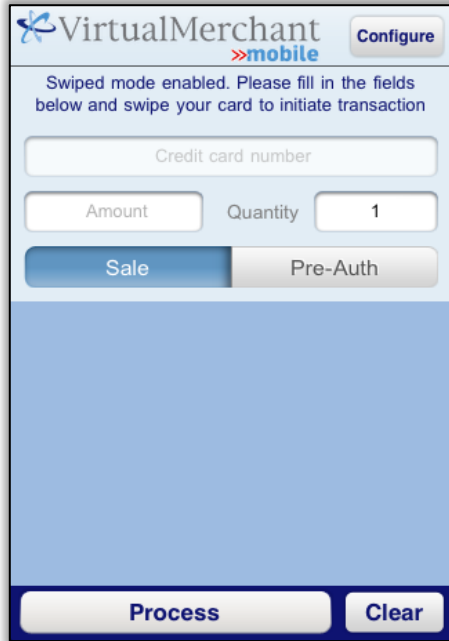
## Connecting the BulleT Card Reader - Android and Blackberry Devices

The Magtek BulleT is a Bluetooth device designed to work with Anroid and Blackberry Mobile devices. First it must be “paired” with your mobile device. Pairing a Bluetooth device is typically done in the settings area of your mobile device. If you are not sure how to pair a Bluetooth device with your phone, refer to your devices’ user manual or contact your wireless carrier for support.

- 1) **Charge the BulleT** for a minimum of two hours before inital use. To charge the BulleT, plug the mini-USB end of the provided charging cord 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 mobile device.
  - 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.

**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 of the BulleT until a flashing green light appears.**

## Swiped Transactions



VirtualMerchant mobile

Configure

Swiped mode enabled. Please fill in the fields below and swipe your card to initiate transaction

Credit card number

Amount Quantity 1

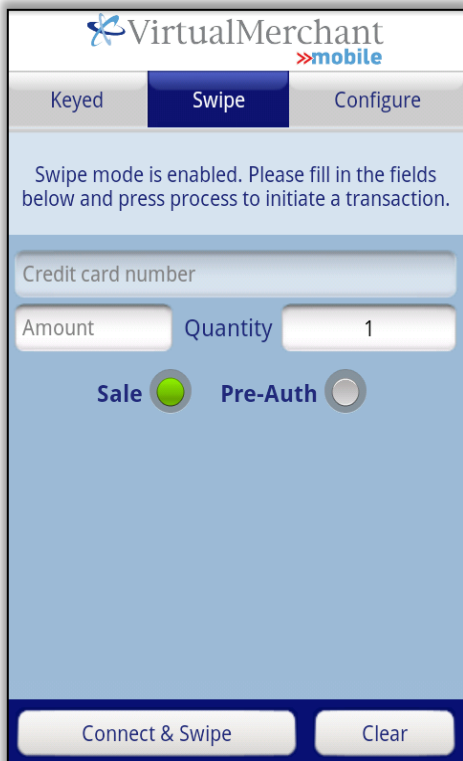
Sale Pre-Auth

Process Clear

### Apple - iPhone/iPod Touch/iPad

Once the iDynamo is plugged into the port at the bottom of the iPhone/iPod touch/iPad, the "swiped" transaction screen is displayed and you can accept payments.

- 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 as Mandatory on the Configure Screen and must be entered*
- 3) If required, toggle Sale or Pre-Auth to select the desired transaction type
- 4) Swipe the card.
- 5) Receive an onscreen transaction response.
- 6) If configured to deliver an email receipt and the cardholder email was entered, a receipt will automatically be emailed to your customer.



VirtualMerchant mobile

Keyed Swipe Configure

Swipe mode is enabled. Please fill in the fields below and press process to initiate a transaction.

Credit card number

Amount Quantity 1

Sale Pre-Auth

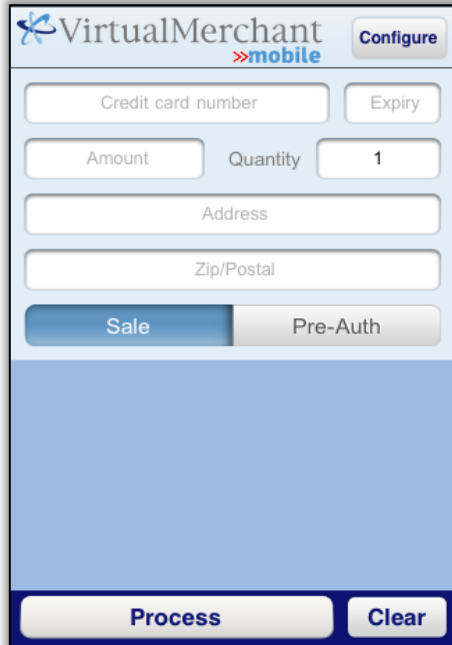
Connect & Swipe Clear

### Android or Blackberry

Once the BulleT is paired to your mobile device you are ready to accept payments.

- 1) Select "Swipe" transaction at the top of the screen.
- 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 as Mandatory on the Configure Screen and must be entered.*
- 4) If required, toggle Sale or Pre-Auth to select the appropriate transaction type.
- 5) Select "Connect & Swipe". The BulleT will initialize and you will be prompted to swipe the card.
- 6) Receive an onscreen transaction response.
- 7) If configured to deliver an email receipt and the cardholder email was entered, a receipt will automatically be emailed to your customer.

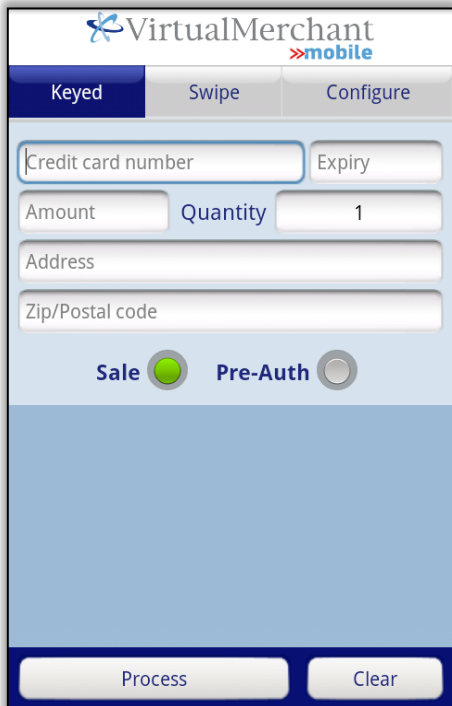
## Keyed Transactions



The screenshot shows the VirtualMerchant mobile app interface for keyed transactions. At the top, there's a header with the VirtualMerchant mobile logo and a 'Configure' button. Below the header, there are input fields for 'Credit card number' and 'Expiry'. Underneath, there are fields for 'Amount' and 'Quantity' (set to 1). Further down, there are fields for 'Address' and 'Zip/Postal'. Below these fields are two buttons: 'Sale' and 'Pre-Auth'. At the bottom of the screen, there are two large buttons: 'Process' and 'Clear'.

### Apple - iPhone/iPod Touch/iPad

- 1) Enter the 16 digit Card Number
- 2) Select the Expiration Date
- 3) Enter the dollar amount and quantity - *Quantity will be multiplied by the dollar amount entered*
- 4) Enter the cardholder's billing address and zip code.  
*At minimum the numeric portion of the billing address and 5 digit ZIP code must be entered.*
- 5) Enter data into any other displayed fields - *these were set to Mandatory on the Configure Screen and must be entered*
- 6) Select "Process"
- 7) Receive an onscreen transaction response.
- 8) If configured to deliver an email receipt and the cardholder email was entered, a receipt will automatically be emailed to your customer.



This screenshot shows the VirtualMerchant mobile app interface for keyed transactions, similar to the previous one but with an additional transaction type selection step. The header is the same. Below the input fields for card number, expiry, amount, and quantity, there are fields for 'Address' and 'Zip/Postal code'. Below these fields, there are two radio buttons: 'Sale' (which is selected) and 'Pre-Auth'. At the bottom, there are 'Process' and 'Clear' buttons.

### Android or Blackberry

- 1) Select "Keyed" transaction at the top of the screen
- 2) Enter the 16 digit Card Number
- 3) Expiration Date:
  - Pull down list in Android
  - Text box in Blackberry (MM YYYY)
- 4) Enter the dollar amount and quantity - *Quantity will be multiplied by the dollar amount entered*
- 5) Enter the cardholder's billing address and zip code.  
*At minimum the numeric portion of the billing address and 5 digit ZIP code must be entered.*
- 6) Enter data into any other displayed fields - *These were set to Mandatory on the Configure Screen and must be entered*
- 7) Select "Process"
- 8) Receive an onscreen transaction response.
- 9) If configured to deliver an email receipt and the cardholder email was entered, a receipt will automatically be emailed to your customer.

# Transaction Management with InternetSecure

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 you, 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.

## 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”. If you have not received this email, first check your “junk” mail folders in case the email was filtered. If you cannot locate this email, 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.

## Refunds and Voids

You may initiate a Refund or Void request in the Merchants Area of InternetSecure 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/API/Approved	Match	NO	Service not Supported	1326360368.93B5	12		Select
0.10	AP/API/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'. The amount must be entered using decimals and not commas (ie: 5.00 is correct. Using 5,00 will result in a incorrect amount being charged to the cardholder).

Refundable Amount	1.00 CAD
Amount	<input type="text"/>
Notes	<input type="text"/>
Email Customer	<input checked="" type="checkbox"/>

## Completing a Pre-Auth (Auth Only) Transaction

All Pre-Auth transactions must be captured by completing the transaction in order to charge the cardholder. You may set your gateway 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;

### Preauth Transactions

Please select the transactions that have to be submitted for processing (using the checkbox). Each of these transactions should be submitted either to complete the payment, or to cancel the cardholder authorization.

**Authorization :** Expired Active  
**From:** 10/11/2011  
**To:** 10/18/2011

Complete Payment	SO #	Receipt #	Customer Name	Company	Amount	Authorization Expiry Date	Cancel Authorization
<input type="checkbox"/>	10311	<a href="#">1342775546.8485</a>	Jane Doe		1.00	10/19/2011	<input type="checkbox"/>

**Total number of records:** 1  
**Total amount:** 1.00

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 Pre-Auth transactions can be found in the online documentation:

<https://www.internetsecure.com/Elavon/ShowPage.asp?page=PAUT&q=1>