# Using mPaymentMate™ to Process Check and Credit Card Payments with Your Mobile Device

The mobile PaymentMate® (mPaymentMate™) app for Apple® iOS® and Android® lets you accept check and credit card payments conveniently with your smart phone or another mobile device. The app also lets you send receipts by email.

Installing the App on an iOS Device

The mPaymentMate app runs on the iPhone® 4 or later, as well as other mobile devices having iOS 6.0 or later. You may download it for free from the Apple App Store. To download mPaymentMate:

1 On your iPhone, open the **App Store** app.

2 In the **Search** box, type **mPaymentMate** and select **Search**.
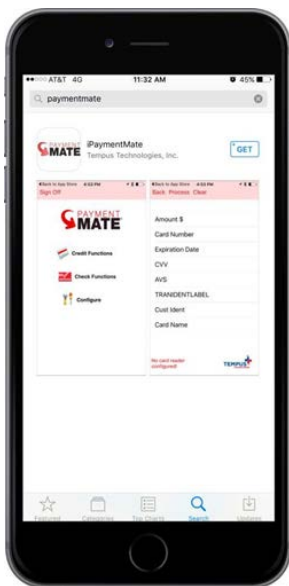
3 Select **Get** on the **mPaymentMate** page.

4 When it finishes downloading, select **Open**.
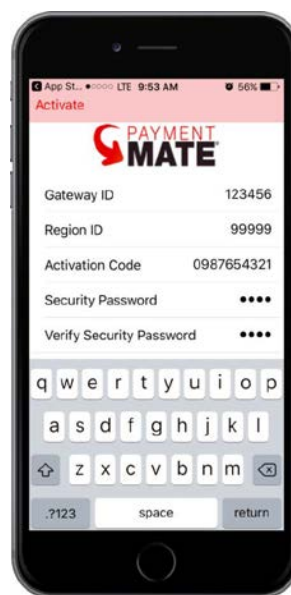
5 On the mPaymentMate app activation screen, enter the:

- Gateway ID in the **Gateway ID** box.

- Zip Code in the **Region ID** box.

- Activation code in the **Activation Code** box.

- Pass code in the **Security Password** and **Verify Security Password** boxes.

6 Select **Activate**.

Installing on an Android Device

The mPaymentMate app runs on mobile devices having Android 4.0 or later. You may download it for free from the Google® Play Store. To download and activate mPaymentMate on an Android device:

1 On your Android device, open the **Google Play Store** app.

2 In the **Search** box, type **mPaymentMate** and select **Search**.

3 Select **mPaymentMate** and **Install** on the **mPaymentMate** page.

4 When it finishes, select **Open,** read the **App Permissions** and select **Accept**.

5 On the mPaymentMate app activation screen, type the:

- Gateway ID in the **Gateway ID** box.

- Zip Code in the **Region ID** box.

- Activation code in the **Activation Code** box**.**

- Pass code in the **Security Password** and **Verify Security Password** boxes.

Logging in and out of mPaymentMate

Before you may use mPaymentMate, you should sign in to the mobile app. When you're finished using the app, you may sign out. To sign in and sign out of mPaymentMate:

**1** On the login screen, enter your pass code.

NOTE: If you forget your pass code, select **Forgot PIN**. Call the phone number that displays to obtain a new activation code to reactivate mPaymentMate.

2 To sign out, select **Sign Off**.

Setting Up the App to use a Card Reader

The mPaymentMate mobile app supports several card-reading devices, including the MagTek® iDynamo, uDynamo and BulleT Bluetooth. After connecting the card reader to your mobile phone or other mobile device, you should change the settings in mPaymentMate to allow the app to use the card reader. You only need to change the settings once. After changing the settings, the app will remember the changes. To change the settings so mPaymentMate can use a card reading device:
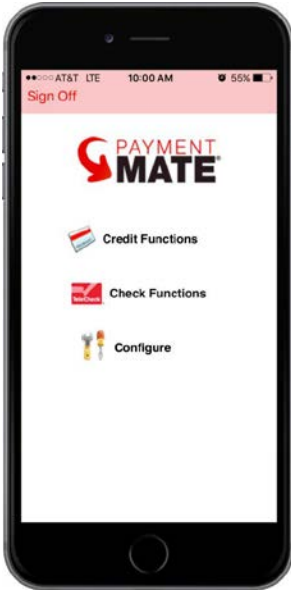
1 On the mPaymentMate main screen, select **Configure**.

2 Select **Card Reader**.

3 Choose the device you want to use, and select **Done** and **Back**.

NOTE: A list of supported, card-reading devices for smart phones is available at *www.TempusPayment.com*.

Accepting a Credit Card Payment with mPaymentMate

Once you have mPaymentMate installed, activated and set up to use a card-reading device, you can begin processing payments. To process a credit card payment with the mobile app:

1 On the mPaymentMate main screen, select **Credit Functions**.

2 On the **Choose Account** screen, select the card processing account you want to use to process the payment.
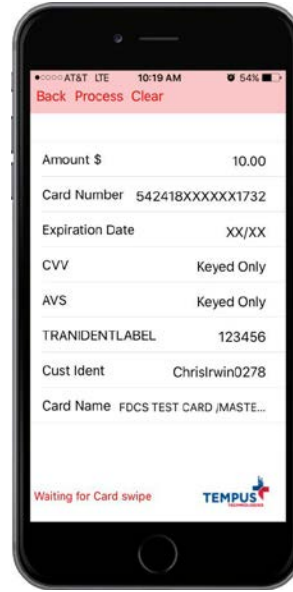
3 On the credit card screen, enter the:

- Payment amount in the **Amount $** box.

- Transaction identifier in the **Trans ID** box (optional).

- Customer identifier in the **Cust ID** box (optional).

4 If you have a card reader connected to your mobile device, swipe a card through it (mPaymentMate will enter the card information on the credit card screen).

5 If you don't have a card reader connected to your mobile device, enter the:

- Credit card account number in the **Card Number** box.

- Expiration date of the credit card in the **Expiration Date** box.

- Card verification value (the number

usually displayed on the back of the card) in the **CVV** box.

- Zip code of the card holder in the **AVS** box (optional).

NOTE: The AVS, transaction identifier and customer identifier are usually optional, and the CVV is sometimes optional. However, you can receive a better interchange cost by providing the AVS and CVV.

6 Select **Process**. When prompted to confirm the amount, if it is correct, select **Yes**. If it is incorrect, select **Edit** and change it
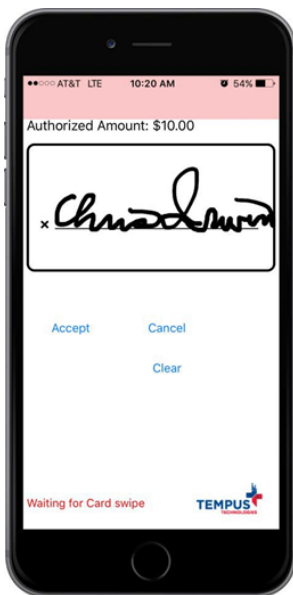
7 The app requests the cardholder's signature. Have the card holder sign inside the **Signature** box (with his or her finger, or a mobile device stylus) and select **Accept**.

NOTE: The cardholder may select **Clear** to remove the signature, so he or she can sign again, or the cardholder may select **Cancel** to cancel the signature.
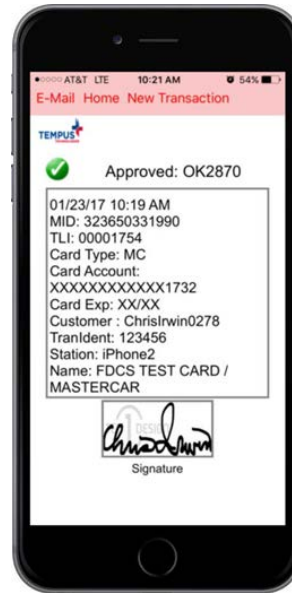
8 The app displays a message letting you know if the credit card transaction was approved or declined.

- If *declined*, request an alternate form of payment from the cardholder.

- If *approved*, select **Home** or **New Transaction**, or send an email receipt (see "Sending a Receipt by Email").

Sending a Card Receipt by Email

After the credit card payment is approved, mPaymentMate gives you the option of sending a receipt for the payment using the email app of your smart phone or of another mobile device. To send a receipt to the cardholder by email:

1 On the Approved screen, select **Email**.

2 In the email app that opens, enter the cardholder's email address, and send the email.

Viewing the Current Card Batch

The mPaymentMate app saves a record of each credit card transaction in the current day's credit card batch, which may be viewed at any time. To view the credit card transactions in the current day's batch of mPaymentMate:

1 On the mPaymentMate main screen, select **Credit Functions**.

2 Select **Current Batch** to view the credit card transactions in the batch.

3 If there are more than a dozen transactions displayed, you may scroll down to see the rest of them.

NOTE: The font color and description of each transaction in the displayed batch indicates the type of authorization: Black with the word **SALE** is for approvals, red with the word **SALE** is for declines, light blue with the word **VOID** is for voided transactions and green with the word **CREDIT** is for refunds (i.e., credits issued).

Finding a Credit Card Payment

If the transaction you're looking for isn't displayed in the current day's batch, you may use the mPaymentMate app's search feature to find it. To find a credit card transaction:

1 Select **Credit Functions**.

2 Select **Current Batch**.

3 Select **Search**.
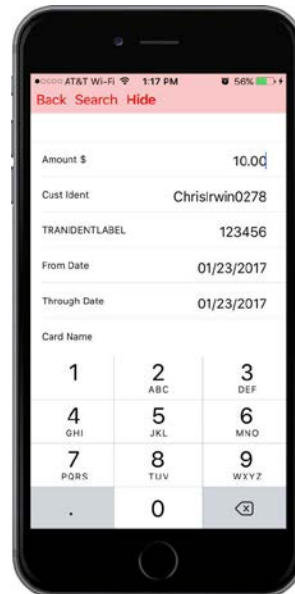
4 On the search screen, type (in one or more boxes) information for the authorization you want to find. You may type the

- Payment amount in the **Amount $** box.
- Customer identifier in the **Cust ID** box.
- Transaction identifier in the **Trans ID** box.
- Date range to search in the **From Date** and **Though Date** boxes.
- Name of the cardholder that appears on the credit card in the **Card Name** box.

- Last four digits of the credit card number in the **Last 4** box

5 Select **Hide** and **Search**. The search results screen displays what the app finds.
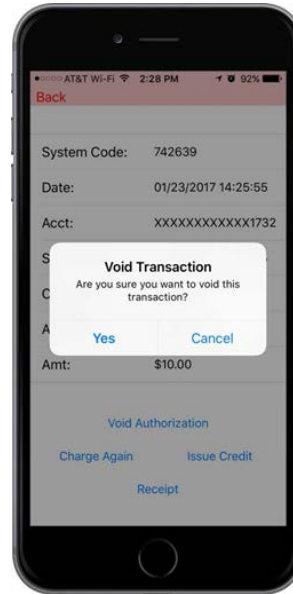
Viewing a Credit Card Receipt

You may view a copy of each credit card receipt at any time in the current day's batch, or use the search feature of the app to find it. If desired, you may then send the receipt by email. To view a receipt for a credit card transaction:

1 Select **Credit Functions**.

2 Select **Current Batch**.

3 If the authorization you want is not in the current batch, use the search feature to find it (see "Finding a Credit Card Transaction").

4 Select the transaction that has the receipt you want to view.

5 Select **Receipt**.

6 Select **Batch**, or select **New Transaction**, or send and optional email receipt (see "Sending a Receipt by Email").

Voiding a Credit Card Payment

Voiding a credit card payment will remove the charge from the cardholder's account. You may void any credit card payment that's still in the current day's batch. To void a credit card payment:

1 Select **Credit Functions**.

2 Select **Current Batch**.

3 Select the payment you want to void.

4 Select **Void Authorization** and **Yes**.

5 The Approved screen displays a receipt with the words, "Authorization voided." Select **Batch** or **New Transaction**, or email the receipt (see "Sending a Receipt by Email").

Refunding a Credit Card Payment

If a credit card transaction isn't in the current batch and has already been applied to the cardholder's account, you may refund (or issue credit to) the account. To refund a credit card account:

1 Select **Credit Functions**.

2 Select **Current Batch**.

3 Use the search feature to find the credit card account you want to refund (see "Finding a Credit Card Transaction").

4 Select the transaction for the credit card account you want to refund.

5 Select **Issue Credit**.

6 Enter the amount of the refund you want to issue to the card account in the **Enter Amount** box, and select **OK**.

7 The Approved screen displays a message saying the credit was issued to the card account. Select **Batch** or **New Transaction**, or send an email receipt (see "Sending a Receipt by Email").

Removing a Credit Card Refund

To remove (or delete) a card refund (or credit issued) that's still in the current batch:

1 Select **Credit Functions**.

2 Select **Current Batch**.

3 Select the refund to remove.

4 Select **Void Authorization** and **Yes**.

5 The Approved screen displays a message indicating the credit was deleted. Select **Batch** or **New Transaction**.

Recharging a Credit Card

You may attempt to recharge any credit card that has an authorization in the current batch, or that you find using the search feature of the mPaymentMate. To recharge a credit card:

1 Select **Credit Functions**.

2 Select **Current Batch**.

3 If the credit card account you want to recharge isn't in the current batch, use the search feature to find it (see "Finding a Credit Card Transaction").

4 Select the credit card account to recharge.

5 Select **Charge Again**.

6 Type the amount to charge in the **Enter Amount** box and select **OK**.

7 The Approved screen displays a message indicating whether the transaction was approved. Select **Batch** or **New Transaction**, or send an email receipt (see "Sending a Receipt by Email").

Accepting a Check Payment

The mPaymentMate app will also process check payments. To accept a check payment, enter the transaction information and use the camera of your mobile device to take photos of the checks. Checks approved by TeleCheck for electronic funding you don't have to take to your business' or organization's bank. Some checks won't be approved for electronic funding. When this happens, the app will instruct you to keep the check for deposit at your businesses' or organization's bank.

To accept a check payment using mPaymentMate:

1 On the mPaymentMate main screen, select **Check Functions**.

2 On the **Choose Account** screen, select the TeleCheck account you want to use.

3 On the **Return Check Notice** screen, have the checkwriter sign inside the **Customer Signature** box (with a mobile device stylus or his or her finger) and select **Accept**.
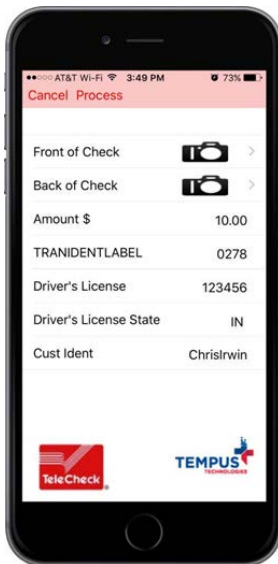
4 On the check processing screen, enter the:

- Amount of the payment in the **Amount $** box.

- Transaction identifier in the **Trans ID** box (optional).

- Driver's license number of the check writer in the **Driver's License** box.

- State of the driver's license in the **Driver's License State** box.

- Customer identifier in the **Cust ID** box (optional).

5 Take a photo of the front of the check:

- Place the check on a flat, contrasting surface, with the front of the check facing upward.

- On the check processing screen, tap

- the **Front of Check** button.

- On the Front of Check screen, position the check within the red corner guides.

- Hold the mobile device steady and gently tap the photograph button.

6 Take a photo of the back of the check:

- Place the check on a flat surface, with the back of the check facing upward.

- On the check processing screen, tap the **Back of Check** button.

- On the Back of Check screen, position the check within the red corner guides.

- Hold the mobile device steady and gently tap the photograph button.

7 On the check screen, select **Process** to submit the check payment.
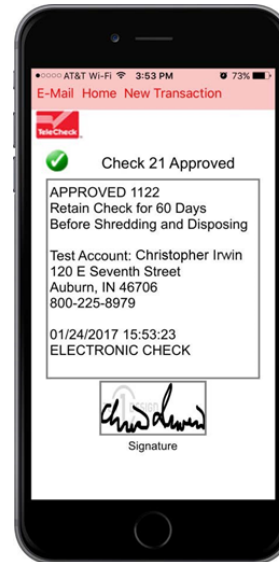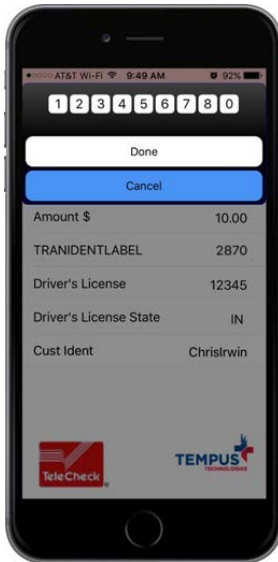
8 If the app displays a message that states, "Please review the check and correct any numbers that are incorrect," then:

- Select **OK**.

- Select each incorrect digit of the account or routing number, and enter the correct digit.

- Select **Done**.

NOTE: If a message states, "The quality of the captured images is too low for an accurate reading," then place the check on a more contrasting surface and repeat the steps to retake a photo of the check.

9 The mPaymentMate app asks if the amount is correct. Select **Yes** if it's correct. If it's incorrect, select **Edit** and change the amount in the **Amount $** box.

10 A message indicates whether the check was approved or declined.

- If the message states, "Check 21 approved," the check payment should be electronically funded. Keep it 60 days before destroying it.

- If the message says, "Paper approval. Deposit check at your bank," then the check payment won't be electronically funded. Keep it for deposit.

- If the message indicates the check was *declined*, TeleCheck won't guarantee the payment and won't electronically fund the check. You may deposit the check *without guarantee*, or request a different form of payment.

- Select **Home** or **New Transaction**, or send a receipt by email (see "Sending a Check Receipt by Email").

Sending a Check Receipt by Email

After the check payment is approved, mPaymentMate gives you the option of sending a receipt for the payment using the email app of your smart phone or of another mobile device. To send a receipt to the checkwriter by email:

1 On the check receipt screen, select **Email**.

2 In the email app that opens, enter the checkwriter's email address, and send the email.

NOTE: The font color and description of indicates authorization type: **Green** with the description ECA is for electronically funded, **Blue** with the description BANK is for bank deposit, **Red** with the description DECLINED is for declined, and **Grey** with the description VOID is for voided checks.

Viewing the Current Check Batch

The mPaymentMate app saves a record of each check transaction in the current day's check batch, which may be viewed at any time. To view the check transactions in the current day's batch of mPaymentMate:

**1** On the mPaymentMate main screen, select **Check Functions**.

2 Select **Current Batch**. (The app displays the check transactions in the batch.)

3 If there are more than a dozen transactions displayed, you may scroll down to see the rest of them.

Finding a Check Payment

If the transaction you're looking for isn't displayed in the current day's batch, you may use the mPaymentMate app's search feature to find it. To find a check transaction:

1 Select **Check Functions**.

2 Select **Current Batch**.

3 Select **Search**.
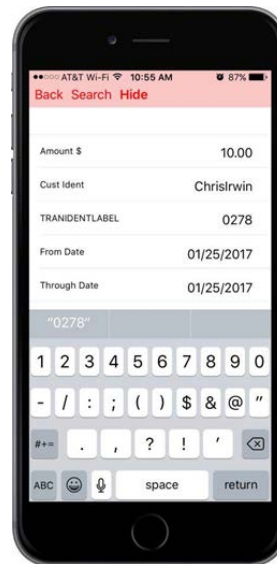
4 On the search screen, type (in one or more of boxes) information for the check transaction you want to find. You may type the:

- Payment amount in the **Amount $** box.

- Customer identifier in the **Cust ID** box.

- Transaction identifier in the **Trans ID** box.

- Date range to search in the **From Date** and **Through Date** boxes.

5 Select **Hide** to hide the onscreen keyboard of your smartphone or another mobile device.

6 Select **Search** to view the search results matching the information you provided.

7 The app displays the search results. Select a check transaction to view its details

Viewing a Check Receipt

You may view a copy of each check payment receipt for any transaction in the current day's batch of mPaymentMate, or you may use the search feature of the app to find it. If desired, you can then send the receipt by email. To view a receipt for a check transaction:

1 Select **Check Functions**.

2 Select **Current Batch**.

3 If the authorization you want is not in the current batch, use the search feature to find it (see "Finding a Check Transaction").

4 Select the transaction that has the receipt you want to view.

5 Select **Receipt**.

Changing the Amount of a Check Payment

If a check transaction in the current day's batch has an incorrect amount, you may change the amount. To change the amount of a check transaction:

1 Select **Check Functions**.

2 Select **Current Batch**.

3 Select the check payment you want change the amount for.

4 Select **Change Amount**.

5 In the **Enter Amount** box, type the new amount.

6 Select **OK** to save the change.

7 The **Approved** screen displays a receipt with the new amount. Select **Home** or **New Transaction**, or send a receipt by email (see "Sending a Check Receipt by Email").

Voiding a Check Payment

Voiding a check transaction will inform TeleCheck that you don't want the transaction electronically funded. You may void check payments that are in the current day's batch and were authorized for electronic funding. After voiding a check transactions, you may keep the checks for deposit at your business' or organizations' bank. To void a check transaction:

1   Select **Check Functions**.

2   Select **Current Batch**.

3   Select the check transaction you want to void.

4   Select **Void Authorization**.

5   When the app asks if you're sure you want to void the check payment, select **Yes**.

6   The **Approved** screen displays a receipt with the words, "Electronic void." You may select **Home** or **New Transaction**, or send an optional email receipt to the check writer (see "Sending a Check Receipt by Email").

For more information, contact

Tempus Technologies at 800.225.8979, ext. 2,

or visit www.TempusPayment.com.